

June 3, 2025

To

BANCO COMERCIAL AV VILLAS S.A.

Carrera 13 No. 27 – 47

Bogotá D.C.

Dear Sirs:

KPMG S.A.S. (hereinafter “KPMG”), in its capacity as Statutory Auditor of BANCO COMERCIAL AV VILLAS S.A. (hereinafter “The Bank”), hereby certifies:

That the total value of the Statutory Audit contract of the Bank for the period from April 1, 2025 to March 31, 2026 amounts to \$1,283,068,000 (one billion two hundred eighty-three million sixty-eight thousand pesos) plus VAT.

That the fees agreed for the Statutory Audit service of the Bank during the year 2024 amounted to \$1,219,646,000 (one billion two hundred nineteen million six hundred forty-six thousand pesos), which represents 0.97% of the total income of KPMG related to its Statutory Audit activity for the year ended December 2024.

We authorize the Bank to publish this information using the means of communication it deems appropriate to comply with the provisions of recommendation 29.12 of the new Code of Best Corporate Practices of Colombia established by External Circular 028 of 2014 of the Financial Superintendence of Colombia.

Sincerely,

William Torres Muñoz

Legal Representative

Prepared by: BC

Approved by: JR

Signature2: N/A