INTERNAL RULES OF PROCEDURE FOR THE SHAREHOLDERS' MEETING OF BANCO AV VILLAS S.A.

ARTICLE 1. Purpose.

The purpose of these rules is to facilitate knowledge of the general provisions governing the operation of the Shareholders' Meeting of Banco AV Villas (hereinafter the "Bank"), thereby promoting transparency, good conduct, respect, and effective participation therein.

ARTICLE 2. Composition.

The General Shareholders' Meeting is the highest governing body of the company, shall be governed by the general principles provided by law and the Bylaws, and shall be composed of the shareholders registered in the "Share Registration and Encumbrance Book," or their representatives or proxies, assembled with the quorum and under the conditions established in the corporate Bylaws.

ARTICLE 3. Chairmanship.

The General Meeting shall be chaired by the Chairperson of the Board of Directors, by the Vice Chairperson, or by the person designated for that purpose by the Meeting itself.

The President of the Company and the members of the Board of Directors, including the chairs of its Support Committees, shall attend the meetings of the Shareholders' Meeting to respond to shareholders' questions regarding matters under their responsibility or to report on specific aspects of their work, when so requested by the Chairperson of the Meeting, if deemed pertinent. If any of these cannot attend, other members of the Board of Directors, the respective committee, or Senior Management, as appropriate, may address the questions raised regarding the matters under the responsibility of such management bodies, so that in no event may their absence constitute an impediment to holding the Meeting.

ARTICLE 4. Meetings.

The Meeting shall have two types of sessions: Ordinary and Extraordinary. The Meeting shall convene ordinarily once a year on the date indicated in the notice, within the months of January to March. If, after these months, it has not been convened, it shall meet by its own right on the first business day of April at 10:00 a.m., at the offices of the Presidency. Extraordinary meetings of the Meeting shall be held whenever so convened by the Board of Directors, the Chairperson, or the Statutory Auditor.

ARTICLE 5. Notice of Meeting.

All notices shall be given by means of an announcement published in a widely circulated newspaper in the Bank's principal domicile. Notice of meetings of the Meeting shall be given at least five (5) calendar days in advance. If the meeting is to approve year-end financial statements, notice must be given at least fifteen (15) business days in advance.

The minutes of the corresponding session shall record evidence of the notice. However, the Meeting may validly convene without notice when all subscribed shares are represented. If a meeting is called and not held due to lack of quorum, a new meeting shall be called, which shall validly convene and decide with a plural number of shareholders, regardless of the number of shares represented. The new meeting must be held not less than ten (10) nor more than thirty (30) business days from the date set for the first meeting.

ARTICLE 6. Quorum.

The Meeting shall deliberate with a plural number of shareholders representing at least half plus one of the subscribed shares.

If, at any meeting, the quorum established in the Bylaws is not met, a new meeting shall be called, and on this occasion, the Meeting may convene and deliberate with any plural number of persons attending, regardless of the number of shares they represent. The meeting must be held not less than ten (10) nor more than thirty (30) days from the date set for the first meeting.

Decisions shall be made by a majority of the votes present, unless the law or the Bylaws require a special majority.

ARTICLE 7. Representation of Shareholders.

Any shareholder may be represented at the Bank's Shareholders' Meetings for all purposes in which they wish to assert their status as such, subject to the limitations established by law, by means of a written proxy indicating the name of the proxy, the person to whom the proxy may be substituted, if applicable, and the date or period of the meeting(s) for which it is granted.

Except in cases of legal representation, the company's administrators and employees may not represent shares other than their own at the Meetings while holding their positions, nor may they substitute the proxies granted to them. They may not vote on the year-end financial statements or the liquidation accounts.

Each shareholder may appoint one or more representatives to the General Shareholders' Meeting, regardless of the number of shares held. The shareholder or their representative(s) shall exercise the right of representation and vote indivisibly, meaning they may not vote with one group of shares in one way and with another group differently. When a person represents several shareholders, they may vote separately following the instructions of each principal or group represented, but may not in any case split the votes corresponding to the shares of the same principal or represented party.

ARTICLE 8. Functions of the Meeting.

The functions reserved for the General Shareholders' Meeting are those described in the Bank's corporate Bylaws.

ARTICLE 9. Conduct of the Meeting.

Shareholders attending the General Shareholders' Meetings must endeavor to participate respectfully. The Bank shall ensure the effective and respectful participation of shareholders in the Meeting and the exercise of their political rights.

In the case of amendments to the Bylaws, each article or group of articles relating to substantially independent matters shall be voted on separately. Additionally, a specific article shall be voted on separately if any shareholder or group of shareholders representing at least five percent (5%) of the share capital so requests during the Meeting.

ARTICLE 10. Minutes.

The Bank shall keep a duly registered book in which the minutes of the General Shareholders' Meetings shall be recorded in chronological order. The proceedings of the Meetings shall be recorded in the minutes book. These shall be signed by the Chairperson of the Meeting and its Secretary or, failing that, by the Statutory Auditor. Otherwise, the provisions of Article Forty-One of the Bank's corporate Bylaws shall apply.

ARTICLE 11. Interpretation and Amendment.

These rules develop the provisions of the corporate Bylaws regarding the General Shareholders' Meeting and therefore do not modify or contradict them and are subject to their provisions. Their interpretation and amendment shall be the responsibility of the Meeting itself.

ARTICLE 12. Approval and Effectiveness.

These rules shall be approved by the General Shareholders' Meeting of the Bank and must be communicated to the market as relevant information. These rules shall apply at the Meeting following the one at which their approval is obtained.

BANCO COMERCIAL AV VILLAS S.A.
INTERNAL RULES OF PROCEDURE FOR THE GENERAL SHAREHOLDERS' MEETING
Ordinary General Shareholders' Meeting No. 101 of February 25, 2011
Amended by Ordinary General Shareholders' Meeting No. 115 of March 29, 2017
Amended by Ordinary General Shareholders' Meeting No. 116 of March 22, 2018
Amended by Extraordinary General Shareholders' Meeting No. 117 of June 26, 2018
Amended by Ordinary General Shareholders' Meeting No. 121 of March 24, 2022
Amended by Ordinary General Shareholders' Meeting No. 124 of March 27, 2025.