Corporate Presentation
Results 2Q26

Juntos trabajando

Contents

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1. Financial Highlights

Key Financial Figures
June 2026

The Bank

3,794
Employees
(Permanent, Fixed-Term, Apprentices, and Temporary Staff)

1’087,986
Active Customers
(Retail and Corporate)

200
Branches
(Traditional, Express, and Preferred Banking)

45
Global NPS

Balance Sheet

COP$ Billion

Activo	**24.0**
Disponible y Repos	2.4
Cartera bruta	17.2
Provisiones cartera	-0.7
Portafolio	3.8
Otros activos	1.4

Pasivo	**22.5**
Persona natural	5.0
Persona jurídica	16.4
Otro fondeo	0.7
Otros pasivos	0.4
Patrimonio	**1.5**

Market Share

Cartera Total **2.29%**	Consumo: 4.31% Comercial: 1.17% Vivienda: 2.85%
Depósitos totales **2.73%**	Ahorro: 2.87% Corriente: 2.22% CDT: 2.69%

Key Results
June 2026

Loan Portfolio and Deposits

COP$ Miles de millones

Cartera bruta	**17,201**
Consumo	4,534
Comercial	8,950
Vivienda	3,716
Depósitos	**21,430**
Cuenta de ahorro	1,760
Cuenta corriente	10,719
CDT	8,951
Depósitos / Cartera neta	*129.2%*

Profitability (Year-to-Date)

Margen de intermediación(1)	7.08%
Margen neto de interés (NIM)	5.91%
Costo de riesgo	1.96%
Eficiencia(2)	4.03%
ROA	0.07%
ROE	1.05%

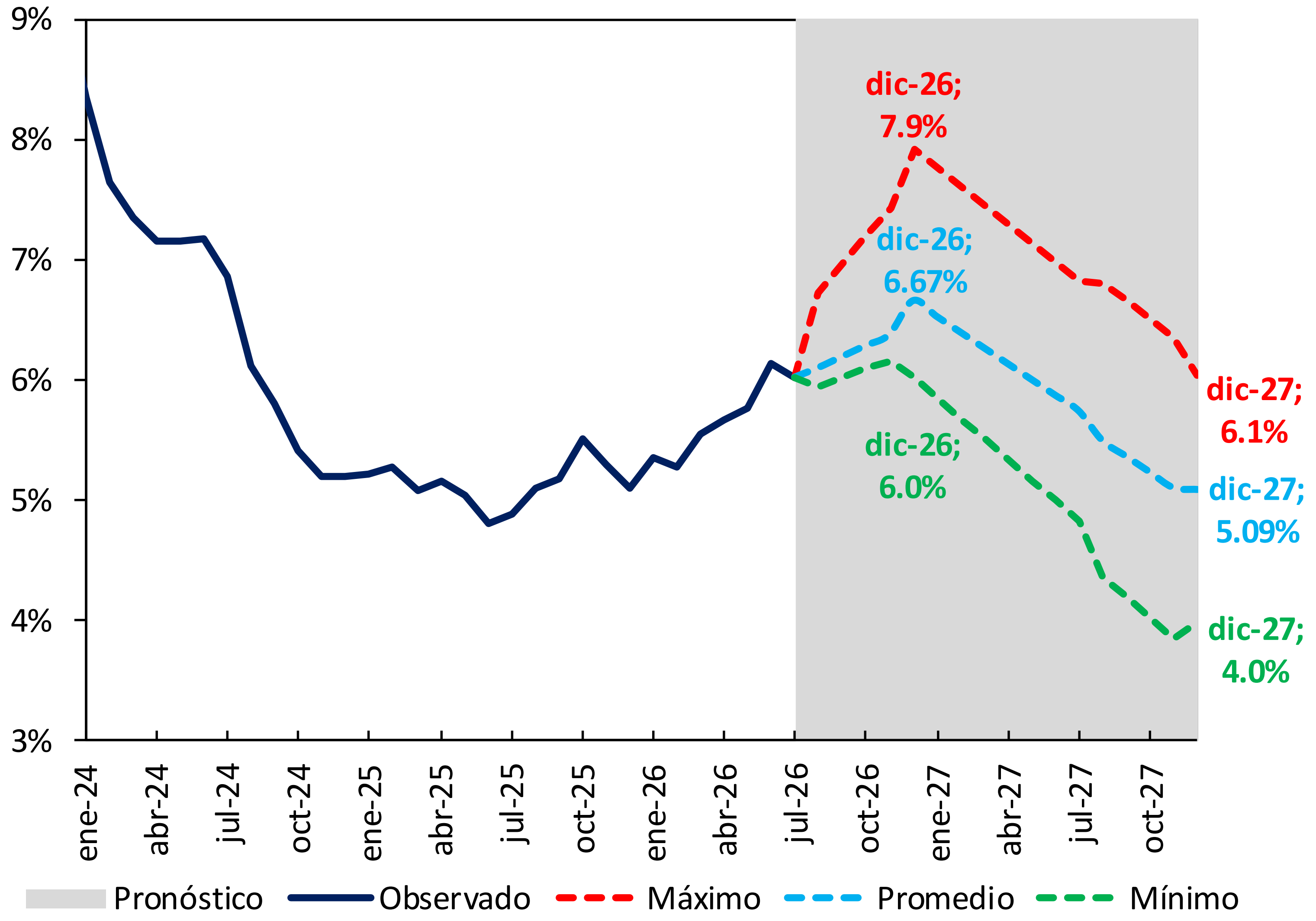
(1) Margen de intermediación: spread entre tasa cartera y tasa fondeo.
(2) Eficiencia: Gasto operacional / Activo.

Asset quality and Capital adequacy

Cartera vencida > 30 días	3.4%
Solvencia total	11.9%

2. Macroeconomic Environment

Inflation Expectations – Central Bank Survey



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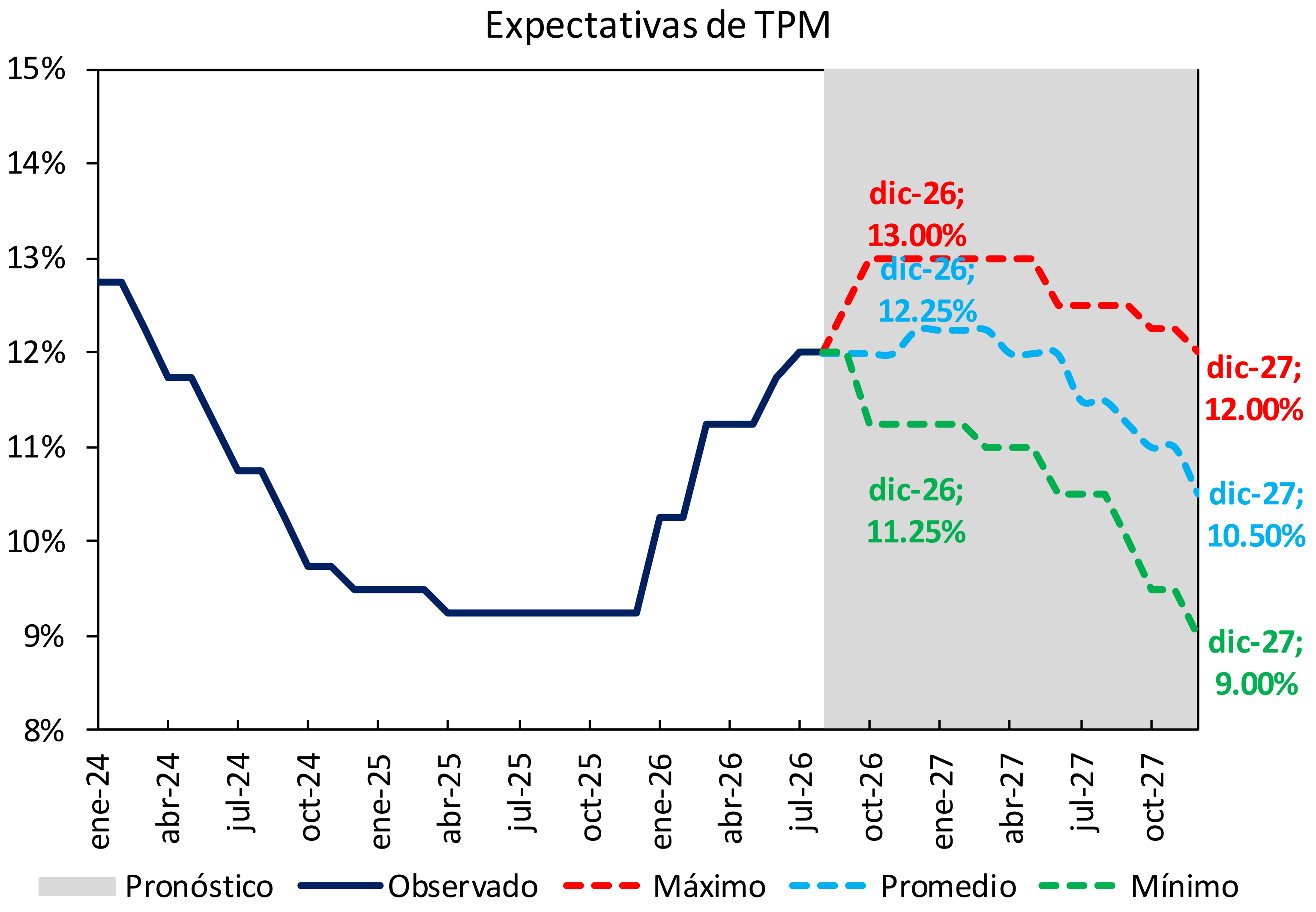
Policy Rate Expectations – Central Bank Survey



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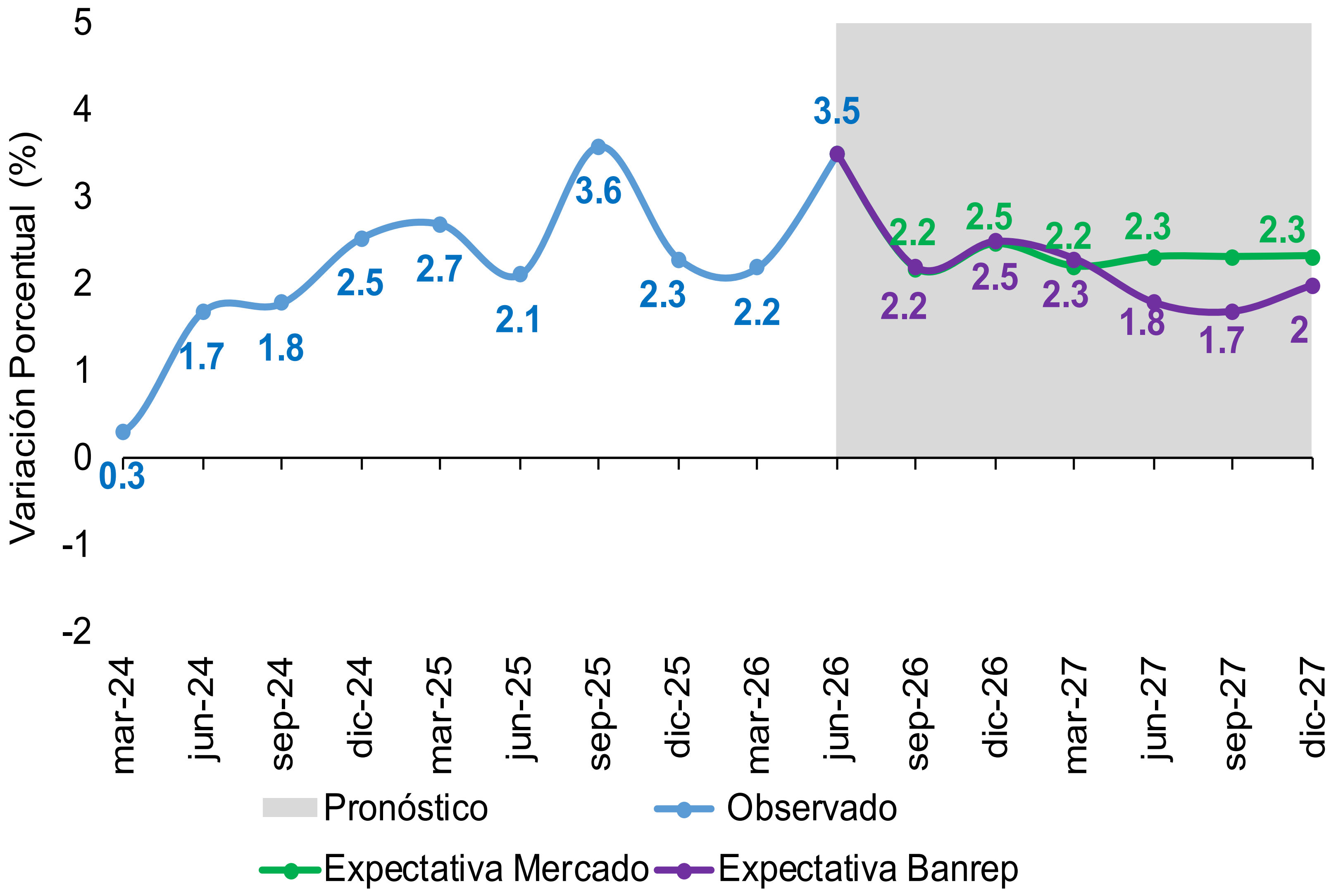
Economic Growth



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3. Financial Performance

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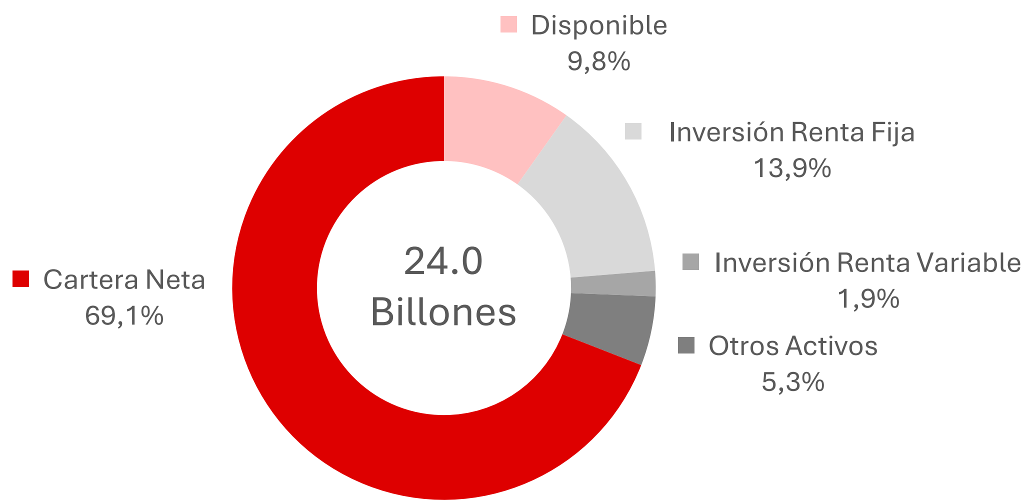
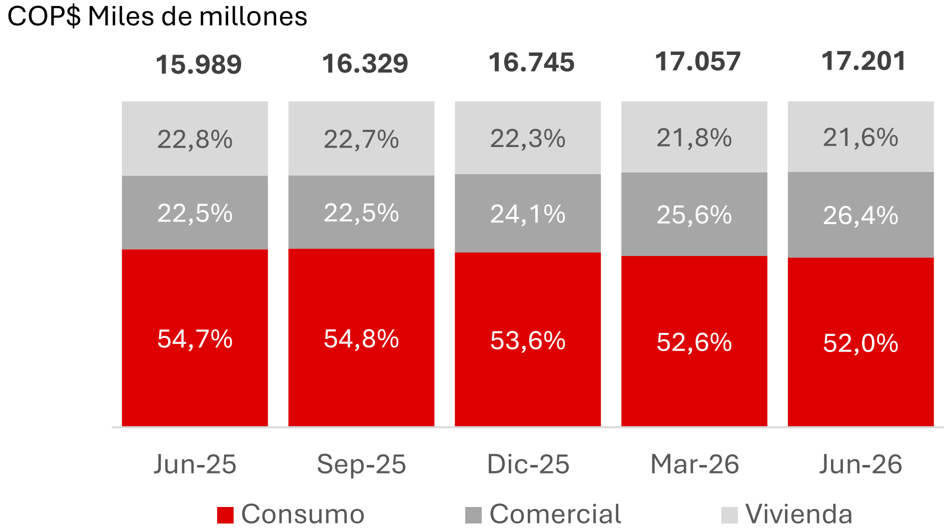
Asset Breakdown
June 2026

Total Assets



Gross Loan Portfolio

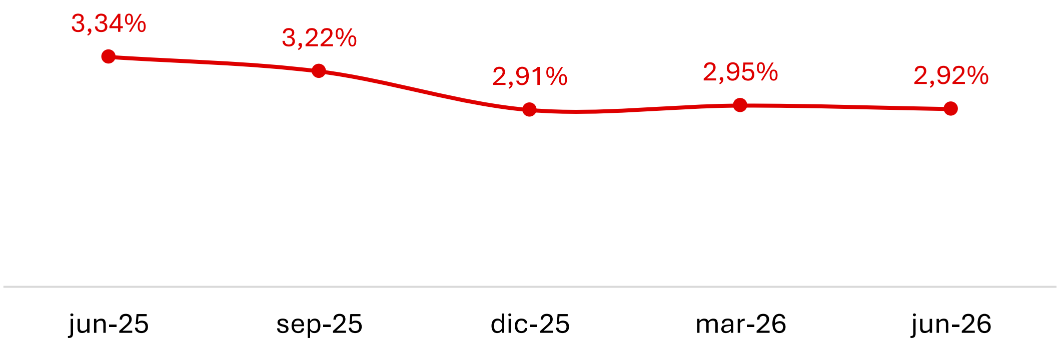


Loan Portfolio | Growth and Market Share

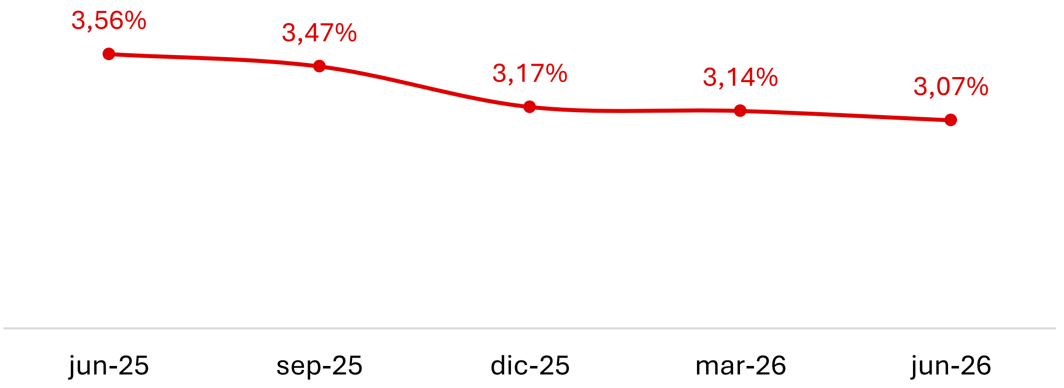
	Crecimiento			Participación de mercado				
	AV Villas		Sistema	Junio 2025	Septiembre 2025	Diciembre 2025	Marzo 2026	Junio 2026
	YoY	Trim	Trim					
Consumo	2.43%	-0.28%	1.93%	4.60%	4.59%	4.47%	4.40%	4.31%
Comercial	25.79%	3.85%	0.93%	0.98%	0.99%	1.07%	1.12%	1.17%
Vivienda	1.92%	0.00%	2.14%	3.12%	3.08%	2.99%	2.91%	2.85%
Total	**7.58%**	**0.84%**	**1.42%**	**2.30%**	**2.31%**	**2.31%**	**2.29%**	**2.29%**

Loan Portfolio Quality

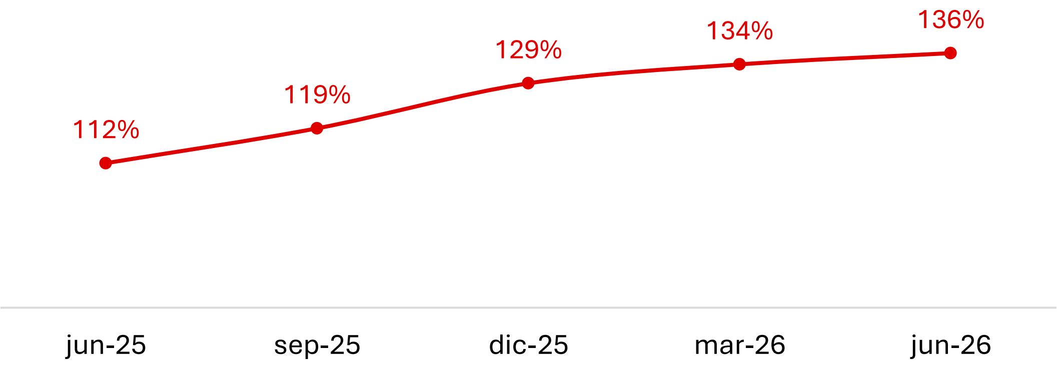
Past Due Loans - PDL
Past due loans >30 days / Total loan portfolio



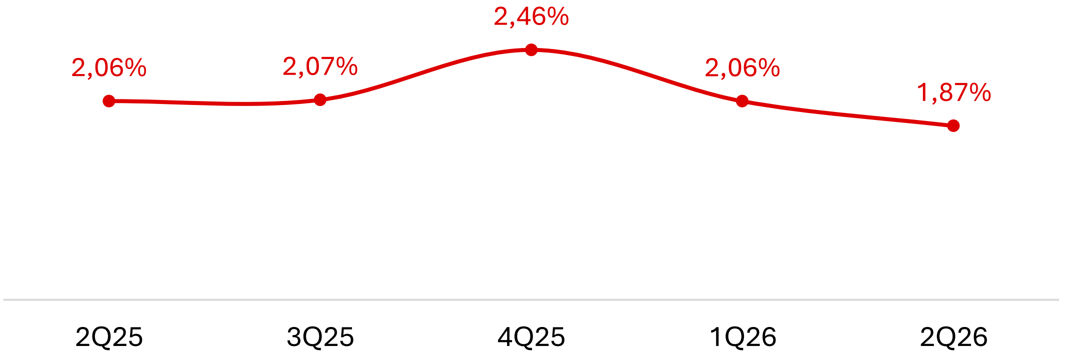
Past Due Loans CDE
Loans CDE / Total loan portfolio



Past Due Loans CDE Coverage
Provisions / Loans CDE

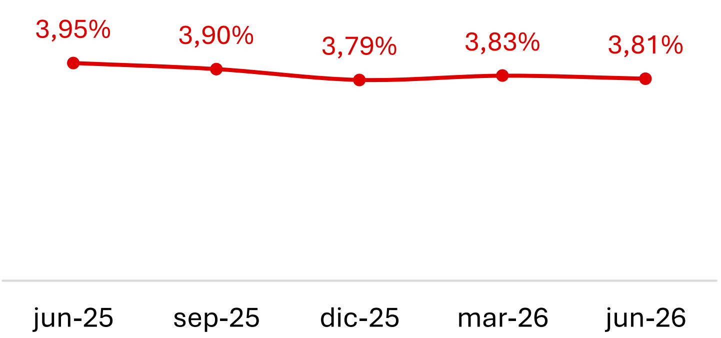


Cost of Risk

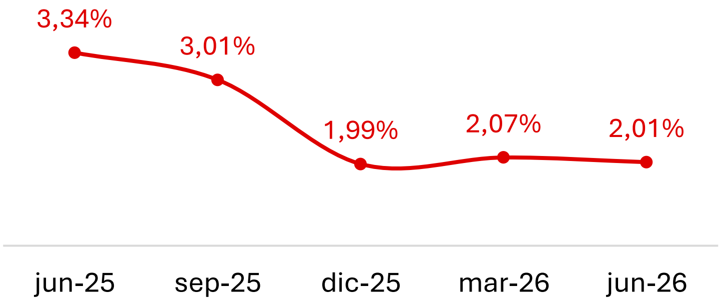


Loan Portfolio Quality by Product

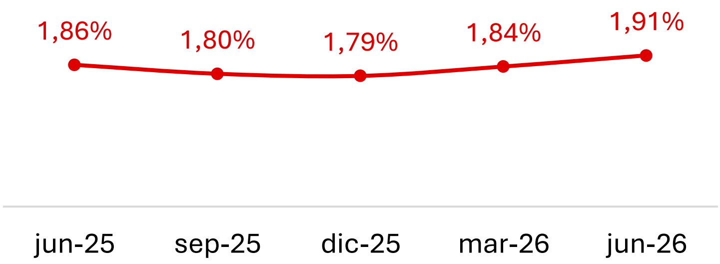
PDL | Consumer



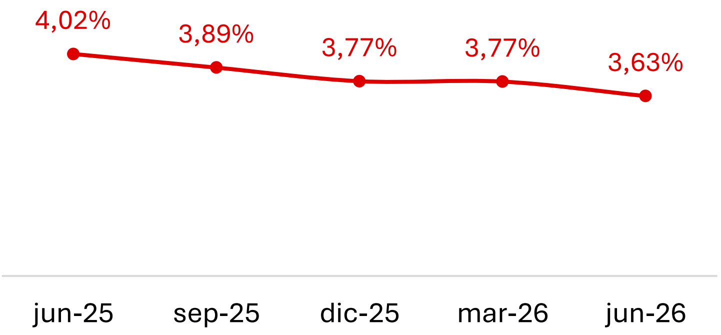
PDL | Commercial



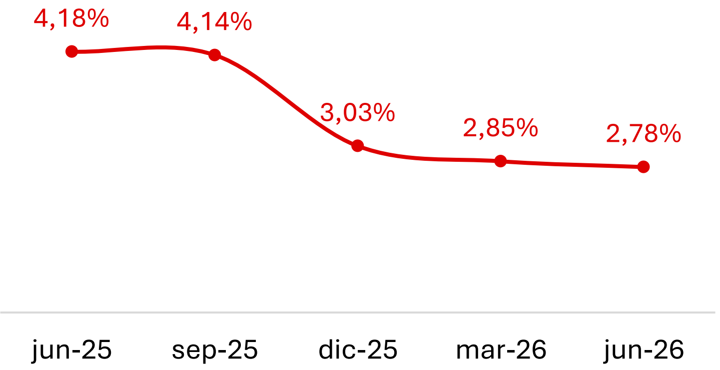
PDL | Mortgage(1)



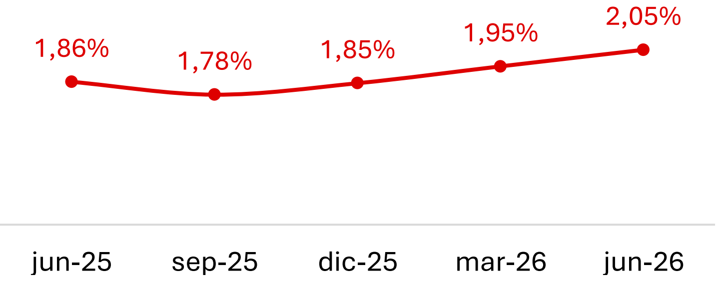
PDL CDE | Consumer



PDL CDE | Commercial



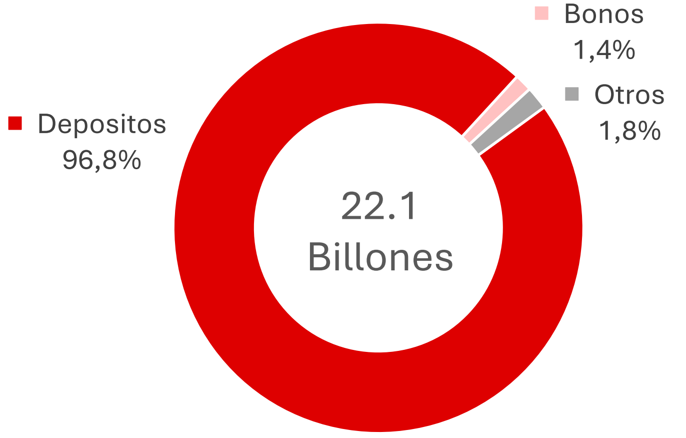
PDL CDE | Mortgage



(1) Loans that are 30 to 120 days past due include only balances from overdue installments.

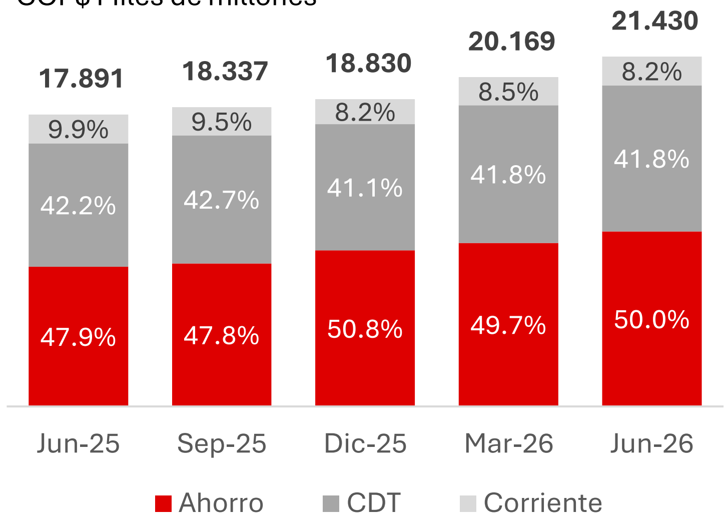
Funding Breakdown
June 2026

Funding

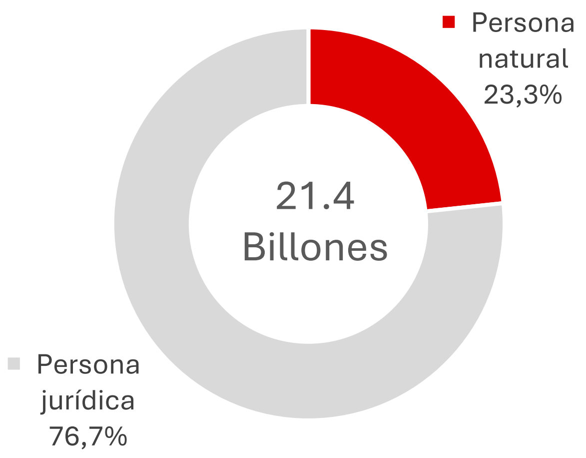


Deposits

COP$ Miles de millones



Deposits

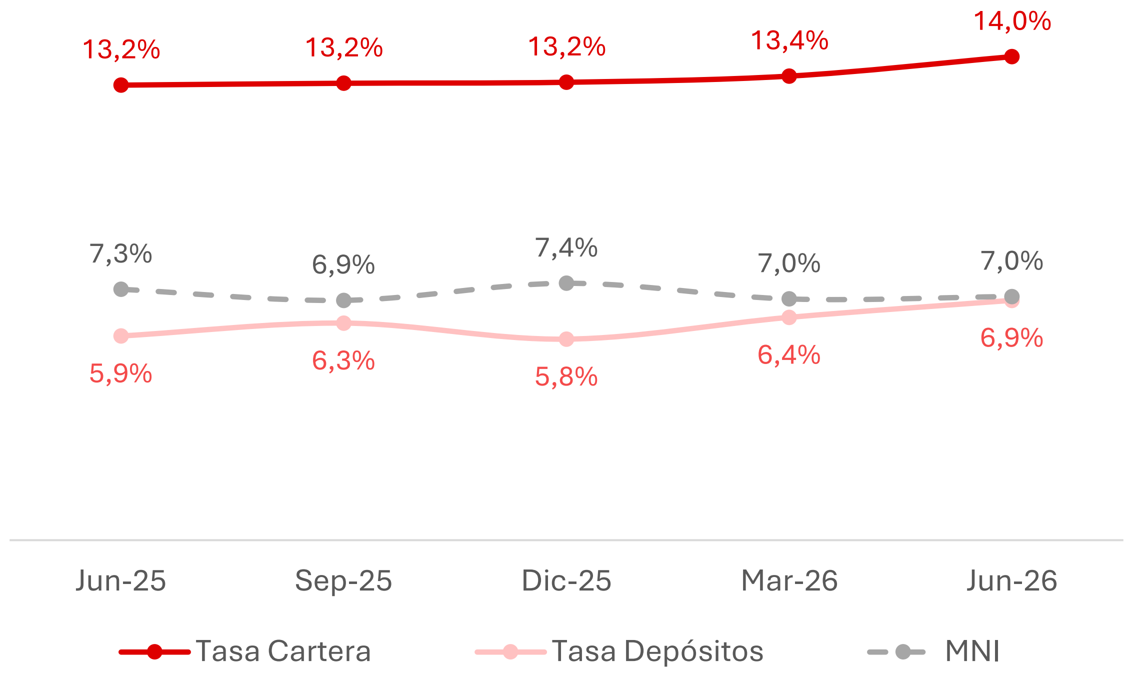


Deposits | Growth and Market Share

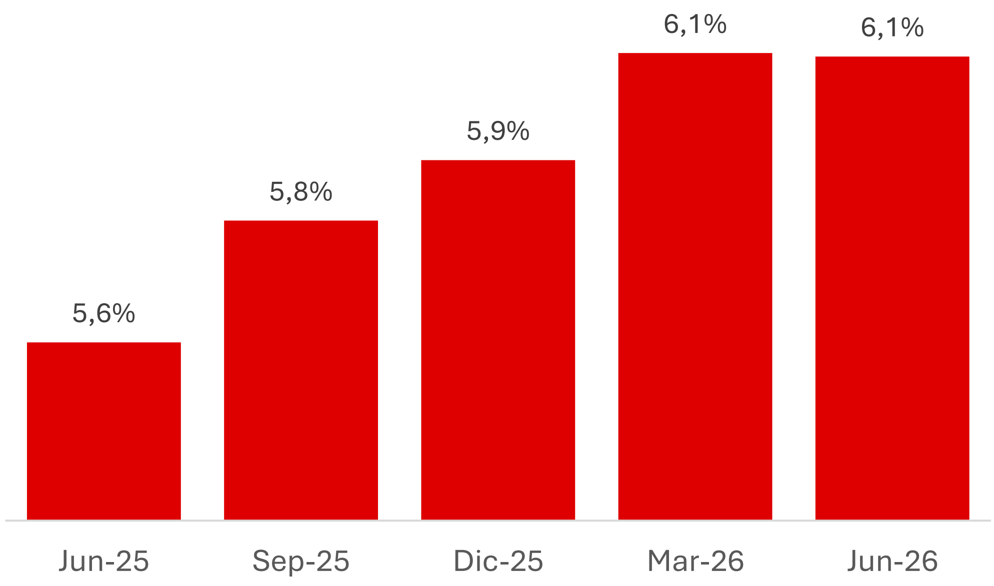
	Crecimiento			Participación de mercado				
	AV Villas		Sistema	Junio 2025	Septiembre 2025	Diciembre 2025	Marzo 2026	Junio 2026
	YoY	Trim	Trim					
Corriente	-0.81%	2.37%	-4.02%	2.34%	2.31%	1.93%	2.08%	2.22%
Ahorro	25.12%	6.94%	2.02%	2.65%	2.69%	2.73%	2.74%	2.87%
CDT	18.55%	6.23%	1.92%	2.40%	2.48%	2.49%	2.58%	2.69%
Total	**19.78%**	**6.25%**	**1.34%**	**2.51%**	**2.56%**	**2.54%**	**2.60%**	**2.73%**

Net Interest Spread and NIM

Net Interest Spread(1)



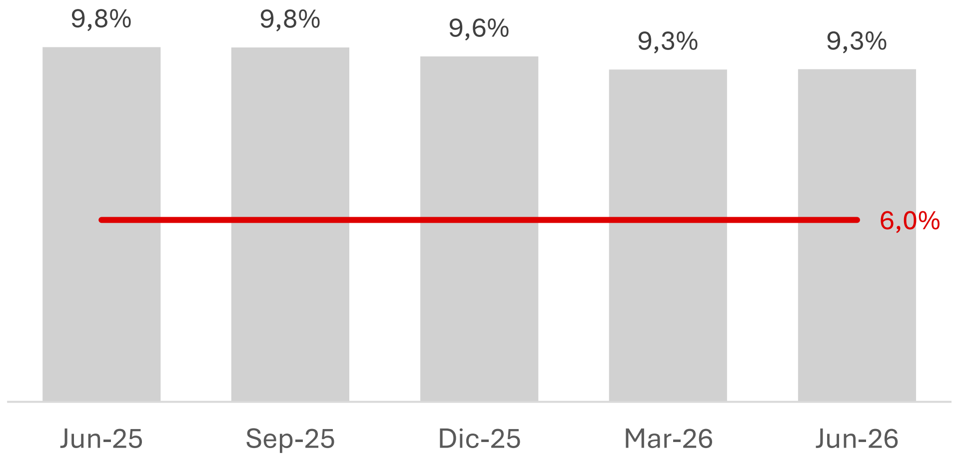
Net Interest Margin - NIM



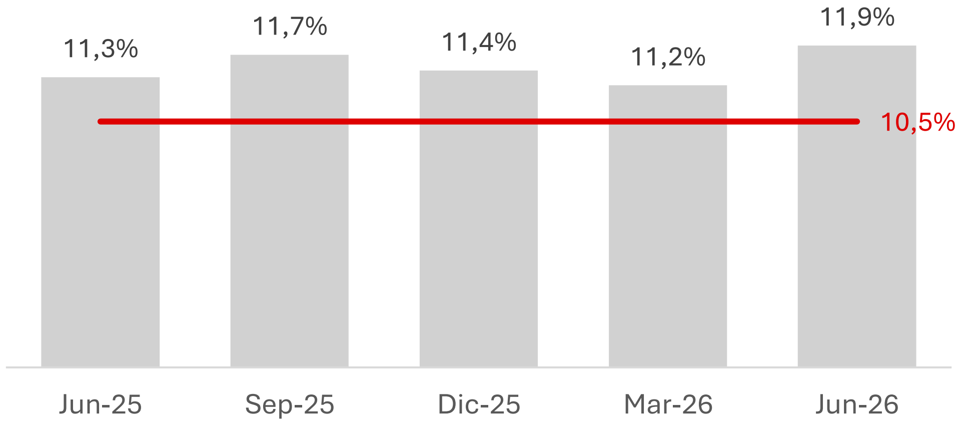
(1) Spread between the loan portfolio rate and the funding rate.

Capital Adequacy and Liquidity

Capital Adequacy - Tier 1

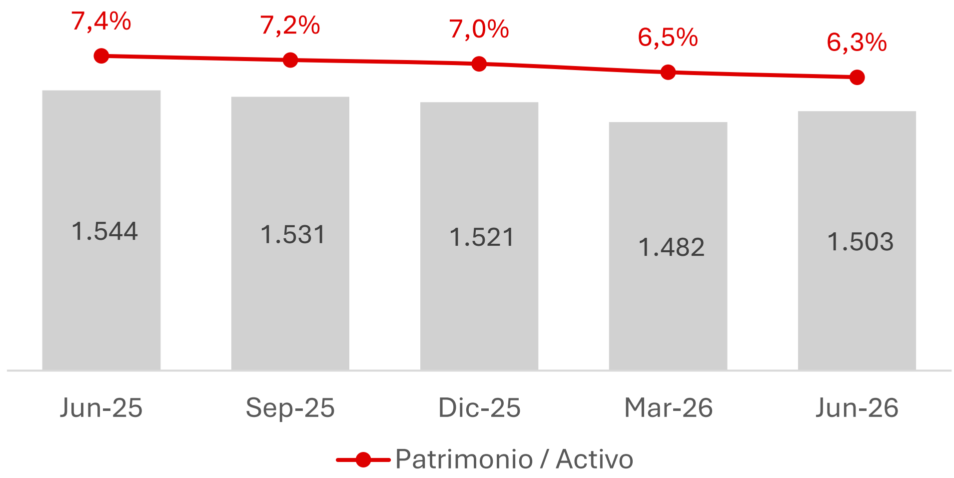


Total Capital Adequacy Ratio

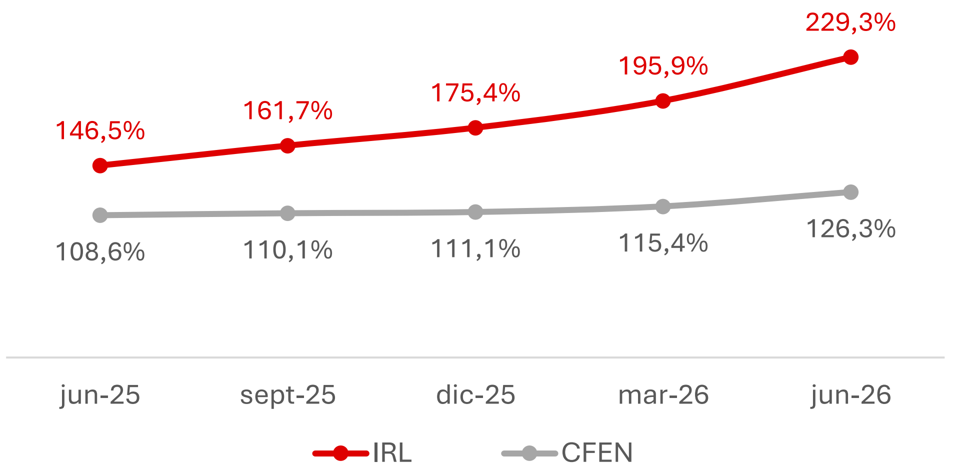


Equity

COP$ Miles de millones



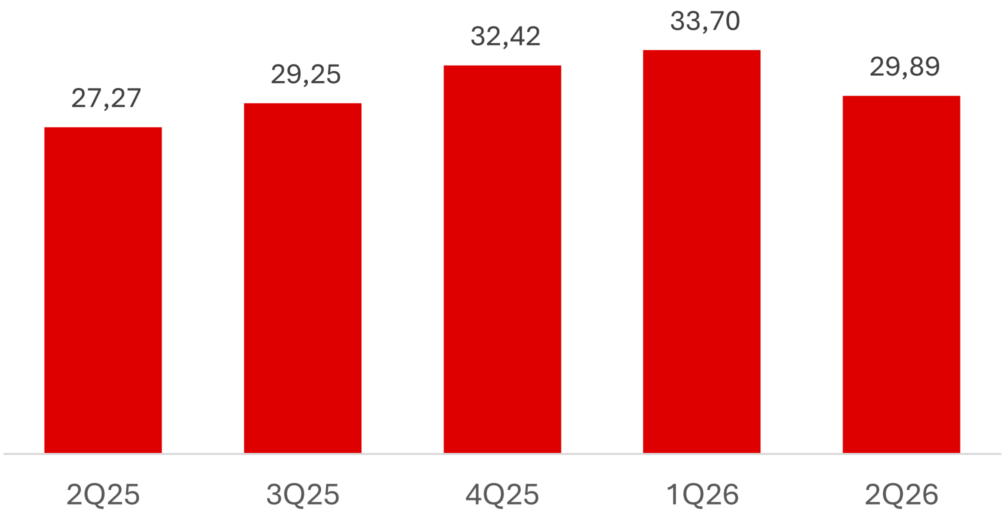
IRL & CFEN



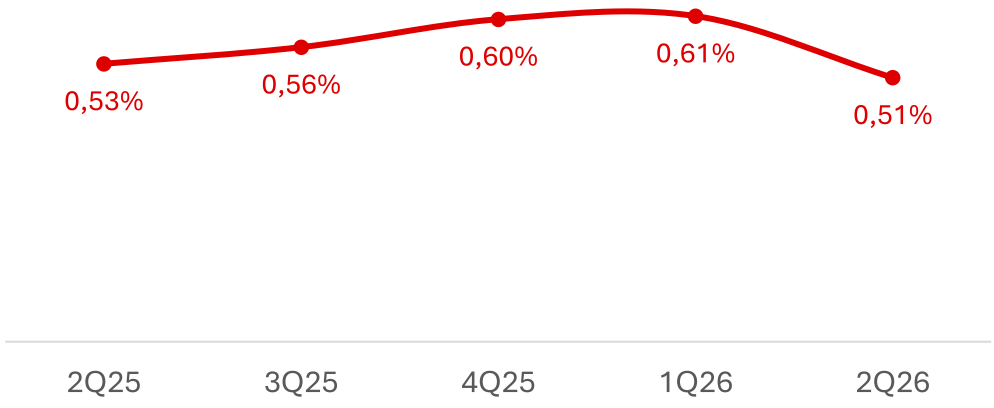
Fee Income

Net Fee Income

COP$ Miles de millones



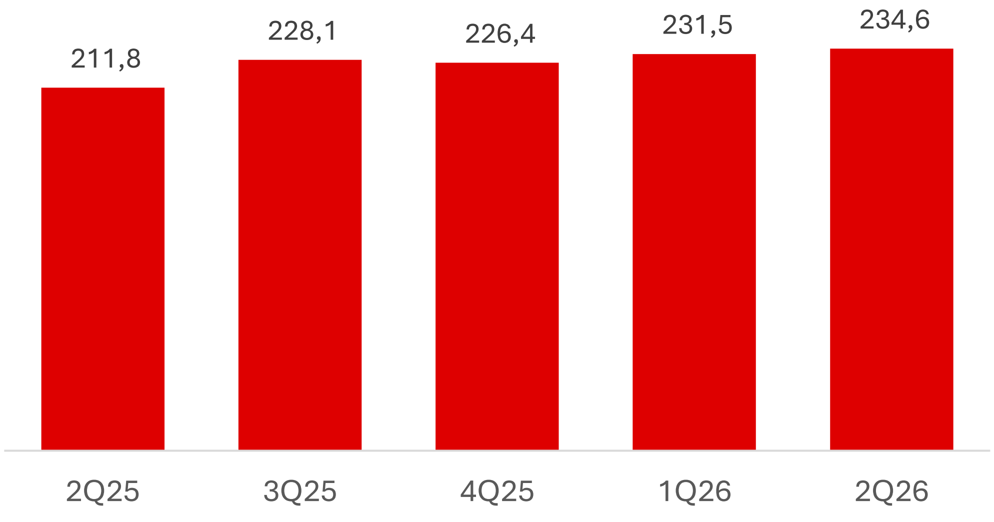
Net Fee Income / Total Assets



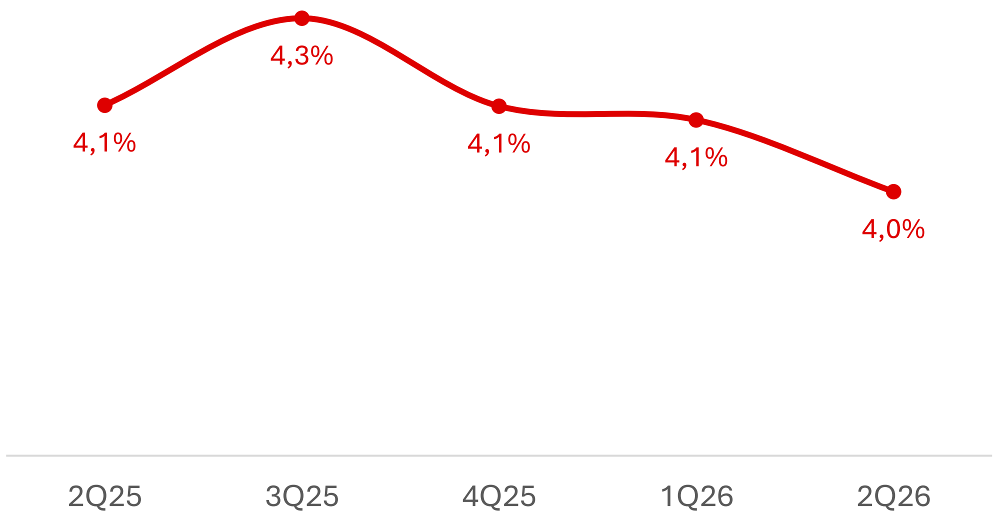
Efficiency Ratio

Operating Expenses

COP$ Miles de millones

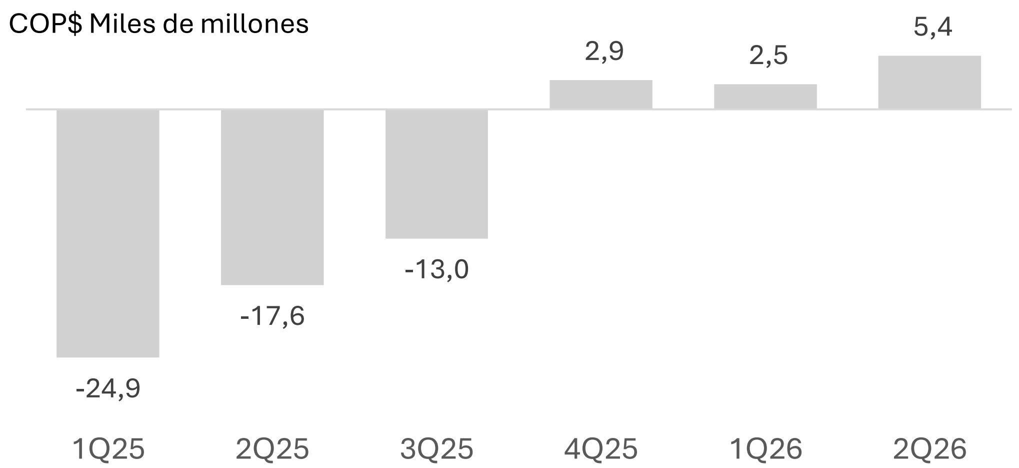


Efficiency Ratio (Expenses / Total Assets)

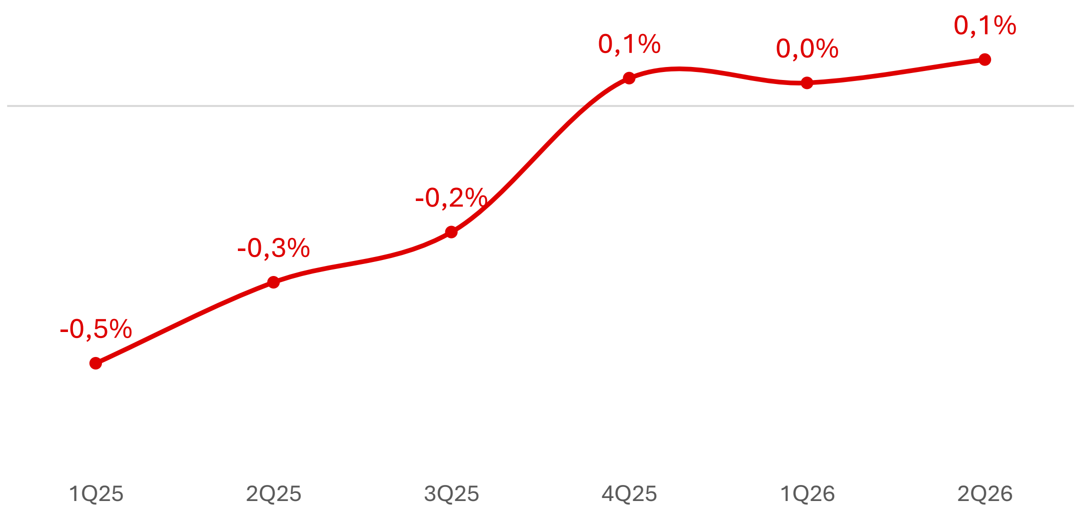


Net Income and Profitability

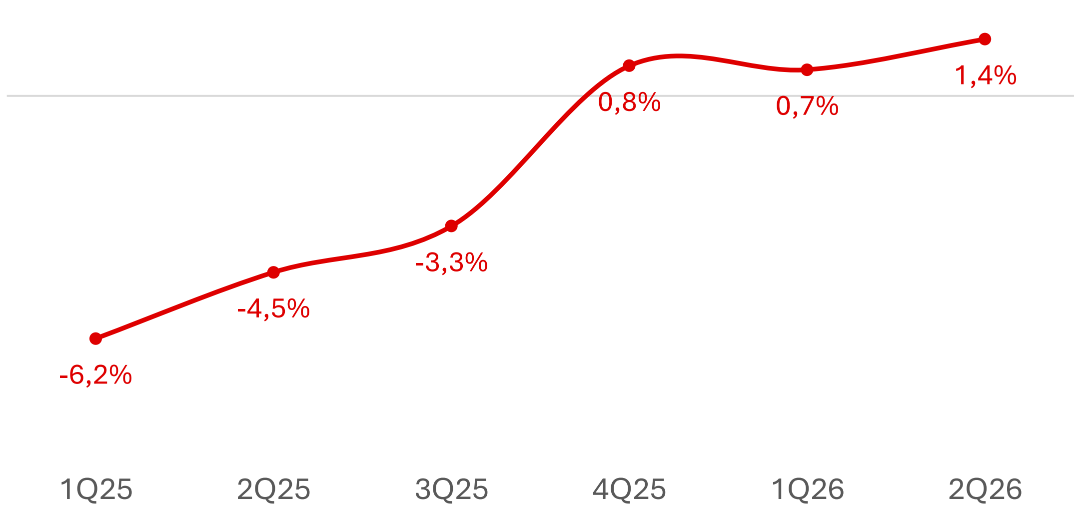
Net Income



ROA



ROE



Financial Statements

Balance Sheet

COP$ Miles de millones

	jun-25 Real	jun-26 Real	Δ$ Vs. Mes	Δ% 12 Meses
Disponible	932	2,358	1,426	152.9%
Comercial	3,605	4,534	930	25.8%
Consumo	8,738	8,950	212	2.4%
Vivienda	3,646	3,716	70	1.9%
Microcrédito	1	1	0	16.2%
Total Cartera Bruta	**15,990**	**17,201**	**1,212**	**7.6%**
Repos	0	0	0	0.0%
Cuentas por cobrar[(1)]	142	135	-7	-5.1%
Provisiones de cartera	-669	-750	-81	12.0%
Total Cartera Neta	**15,463**	**16,587**	**1,124**	**7.3%**
Inversiones Renta Fija	2,392	3,333	941	39.3%
Inversiones Renta Variable	349	464	115	33.0%
Activos Intangibles	215	245	30	14.0%
Otros Activos Netos	1,409	1,027	-381	-27.1%
Total Activos	**20,759**	**24,014**	**3,255**	**15.7%**
Depositos	17,894	21,433	3,539	19.8%
Otros Fondeo	957	699	-258	-27.0%
Otros Pasivos Netos	364	378	15	4.0%
Total Pasivos	**19,215**	**22,511**	**3,295**	**17.1%**
Total Patrimonio	**1,544**	**1,503**	**-41**	**-2.6%**
Total Pasivo + Patrimonio	**20,759**	**24,014**	**3,255**	**15.7%**

(1) Intereses.

Income Statement

COP$ Miles de millones

	Jun 25 Acum	Jun 26 Acum	26 Vs 25	
			Δ$	Δ%
Cartera	946.6	1,079.7	133.0	14.1%
Repos e Interbancarios	0.3	13.4	13.1	5083.6%
Inversiones	100.7	182.0	81.3	80.7%
Ingreso de Intereses	1,047.6	1,275.1	227.4	21.7%
Gasto de Intereses	-553.9	-674.6	-120.7	21.8%
Margen neto de Intereses	**493.7**	**600.4**	**106.7**	**21.6%**
Provisiones cartera e intereses	-146.2	-167.6	-21.4	14.6%
Otras provisiones	-0.4	-0.5	-0.2	46.1%
Comisiones Netas	50.6	63.6	13.0	25.6%
Otros Ingresos	14.3	21.9	7.6	53.1%
MPU	-2.7	0.6	3.3	-122.7%
Dividendos	9.0	8.1	-1.0	-10.6%
Gastos Operacionales	-439.7	-466.1	-26.4	6.0%
Dep. y Amortizaciones	-43.6	-48.4	-4.8	11.0%
Utilidad Antes de Impuesto	**-64.9**	**11.8**	**76.8**	**-118.2%**
Impuesto de renta	22.4	-4.0	-26.4	-117.7%
Utilidad Neta	**-42.6**	**7.9**	**50.4**	**-118.5%**

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4. Sustainability Commitment

ESG Policy

AV Villas has an ESG Policy that establishes organizational guidelines for managing sustainability matters across three dimensions: Economic & Corporate Governance, Social, and Environmental. The policy also provides guidance for stakeholder engagement and the Bank's sustainability governance model.

- **Guidelines:**

Economic and Governance Dimension

Strategic Management

- Integrate ESG criteria into strategy, decision-making, and management.
- Identify material topics and stakeholders.
- Assess related impacts, risks, and opportunities.

Risk Management and Decision-Making

- Incorporate ESG considerations into the risk management framework.
- Integrate ESG criteria into the credit assessment process.
- Evaluate risks and impacts associated with clients and activities.

Transparency and Disclosure

- Manage and disclose information on material matters.
- Ensure clear, reliable, and sustainability standards-aligned communications.

Governance and Organizational Management

- Establish a sustainable and enterprise-wide ESG governance framework.
- Provide ESG oversight through the Board of Directors.
- Promote ethics, transparency, and compliance.

Business Development and Growth

- Define ESG targets aligned with organizational growth.
- Develop sustainable financial products.
- Strengthen internal capabilities.

Social Dimension

- Implement the Human Rights Policy.
- Promote inclusive workplace environments.
- Foster employee well-being and talent development.
- Manage responsible relationships with suppliers and communities.
- Promote financial education and financial inclusion.

Environmental Dimension

- Measure and manage the operational carbon footprint through efficiency initiatives.
- Measure and disclose financed emissions, gradually expanding the scope of financed portfolios and asset classes.
- Adopt and implement Grupo Aval's Climate Strategy across the organization.

- ## Stakeholder Engagement:

The Bank recognizes that maintaining close, transparent, and ongoing engagement with its stakeholders is essential to sustainable management. Accordingly, the Bank has identified and analyzed its stakeholders considering their level of impact, degree of influence, strategic relevance to business development, and expectations regarding corporate management.

The Bank's key stakeholders include shareholders and investors, the Board of Directors, employees, customers, suppliers, industry associations, government and regulatory authorities, society and communities, media outlets, and opinion leaders. The Bank promotes dialogue and engagement through multiple channels to foster trust and long-term relationships.

- ## Sustainability Governance:

ESG Governance Model

To integrate sustainability as a cross-cutting approach throughout the Bank, ensuring alignment across strategic, tactical, and operational levels, the following governance model has been established:

Senior Management

- **Board of Directors:** Oversees the development of the sustainability model.
- **Chief Executive Officer:** Leads the implementation of the sustainability model.

Corporate Talent and Corporate Affairs Vice Presidency

- Strategic coordination
- Monitoring
- Reporting and follow-up

Risk Vice Presidency

- Integration of environmental, social, governance, and climate risk management.

Specialized Teams

- Implementation of specific initiatives to advance the sustainability model.

Across the organization, all Vice Presidencies are responsible for promoting the adoption of sustainability practices according to the scope and nature of their functions.

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5. Corporate Governance

Board of Directors

Pablo
Casabianca Escallón

Miguel
Largacha Martínez (*)

Angélica
Uribe Gaviria

José Wilson
Rodríguez

Fernando
Copete Saldarriaga

Ximena
Cadena Ordóñez

Adriana
Mejía Hernández

Luis Felipe
Henao Cardona

Nicolás
Noreña Trujillo (*)

Access full profiles through the link below: https://www.avvillas.com.co/inversionistas

(*) Miembro No Independiente

Board Committees

Integrated Risk Management Committee

Ximena Cadena Ordoñez
Pablo Casabianca Escallón
Nicolás Noreña Trujillo

The Integrated Risk Management Committee advises the Board of Directors in overseeing the Bank's key risks. It monitors the Bank's risk profile and risk appetite, evaluates policies and controls in place, and reviews business continuity plans to support effective and comprehensive risk management across the organization.

Corporate Governance Committee

Adriana Mejía Hernández
Luis Felipe Henao Cardona
Ximena Cadena Ordóñez
Miguel Largacha Martínez

The Corporate Governance Committee advises the Board of Directors on matters related to corporate governance, transparency, shareholder relations, Board composition and evaluation, succession planning for Board members and Senior Management, as well as oversight of the Bank's nomination, compensation, and corporate governance practices.

Audit Committee

José Wilson Rodríguez
Fernando Copete Saldarriaga
Angélica Uribe Gaviria

The Audit Committee supports the Board of Directors in overseeing the Internal Control System, risk management, the review of audits and financial statements, and the monitoring of regulatory compliance and internal controls across the Bank.

Learn more about the Committee Charters at the link below: https://www.avvillas.com.co/inversionistas

Senior Management Team

Gerardo
Hernández Correa
President

Jorge
Soto Pareja
Chief Financial Officer

Carlos
Nieto Martínez
Chief Risk Officer

Ana María
Trujillo Calderón
Chief Human Talent

Ana María
Castro Parra
Chief Legal Officer

Hernando
Osorio Vélez
Chief Commercial Officer

Rodrigo
Correa Botero
Chief Business Development

Mariana
Mantilla Ferro
National Credit Manager

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Senior Management Team

Wilson Guillermo
Suárez Silva
Head of Technology

Jaime Orlando
Acosta Guerra
Operations Manager

David
Escobar Linares
Controller

Jenny Alexandra
Gómez Sarmiento
Compliance Officer

Access full profiles through the link below: https://www.avvillas.com.co/inversionistas

6. Corporate Strategy

Corporate Strategy

Corporate Strategy

- Sustainable Growth
- Multi-segment Banking
- Co-banking and digitalization

Digital Banking

- 100% Digital Processes
- Digital Adoption >60%
- Bre-B and Digital Wallets

Value Proposition

- Individuals and Businesses
- Nationwide Coverage
- Physical and Digital Network

Personal Banking

- 1,1 Millon Clients
- Specialized Customer Segmentation
- 100+ Digital Features

Business Banking

- 30.000+ clients
- Focus on MSMEs and Corporate Clients
- Digital Capabilities

MSME Financing

- COP $2,9 Trillion Disbursed
- 9,195 Loans Originated
- Driving Business Growth

* *MSME: Micro, Small, and MediUM-SIZED Enterprises.*

Learn more about AV Villas’ corporate strategy and its 2025 results in the Management and Sustainability Report, available at: https://www.avvillas.com.co/inversionistas

Shareholders and Investors Relations Contact

Corporate Support Management

Email: GerenciaSoporteCorporativo@bancoavvillas.com.co

Telephone: (601) 2419600 Ext: 17631

Address: Carrera 13 No. 27 - 47 Piso 1

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