



PRESIDENT AND LEGAL REPRESENTATIVES OF BANCO DAVIVIENDA S.A.

The presidency of Banco Davivienda S.A. is held by Mr. **EFRAÍN ENRIQUE FORERO FONSECA**. Industrial Engineer from Pontificia Universidad Javeriana, with a Master's degree in Industrial Engineering from the University of Michigan and a postgraduate specialization in Banking from the Universidad de los Andes. Completed the Corporate Top Management Program (PADE) at Universidad de la Sabana.

Within the financial sector he has performed as Assistant to the Financial Director, Chief Technology Officer, Assistant Manager for the Bogota Branch, Financial and Managing Director for Bolivar Insurance Company, President of Delta Bolivar CFC, and currently performs as President of Banco Davivienda.

LEGAL REPRESENTATIVES

ÁLVARO ALBERTO CARRILLO BUITRAGO

Economist from Colegio Mayor de Nuestra Señora del Rosario with a postgraduate specialization in Finance, a specialization in Evaluation of Investment Projects, and a graduate diploma in Cost Analysis and Control from the same university. In addition, he completed a graduate diploma program in Banking Management with the Universidad de los Andes.

Within the financial sector he has performed as Executive Vice-president for Finance and Credit with Banco de la República de Venezuela, and President during the merger period of Banco Superior and Granbanco. At Banco Davivienda he has performed as Professional, Assistant, Chief, and Director of the Planning Department, Assistant to the President, Administrative Vice-president, Executive Vice-president for Personal Banking, and he currently functions as the Corporate Executive Vice-president for the Bank.

Outside the financial sector he has been professor of Microeconomics at Universidad de Santo Tomás.

He has been a Member of the Board at Banco de la República in Venezuela, Banco Davivienda, Asistencia Bolívar, Fiduciaria Superior, and currently sits on the Boards of Davivalores, Fiduciaria Davivienda, Titularizadora Colombiana, and FINAGRO (Fund for Financing of the Agricultural Sector).

CAMILO ALBÁN SALDARRIAGA

Economist from the Universidad de los Andes with studies in Financial Analysis and Credit from the same university, Portfolio Management at the University of Arizona-Glendale, Investing in Emerging

Markets at Morgan Stanley New York, Financial Compliance Installment Programs at the Bogota Stock Exchange, Strategic Management and Banking Management I and II at the Universidad de los Andes, and World Class Management at INALDE Business School.

Within the financial sector he has performed as Currency Desk Broker and Planning Analyst for Credit and Investments at Colseguros-Invercredito, Financial Manager at Luis Soto S.A., President of Davivalores S.A., Vice-president of Corporate Business at Banco Davivienda, and currently he is the Vice-president for Mortgages and Construction at the same Bank.

He has been a Member of the Board at the Guarantee Fund of the Bogota Stock Exchange, The Bogota Stock Exchange, and the Maria Teresa Roldan Foundation, and he currently sits on the Boards of Davivalores S.A., Promotora La Alborada S.A., Clinica de Marly S.A. and Fiducafe (Fiduciary).

JAIME ALONSO CASTAÑEDA ROLDÁN

Business Administrator from Universidad EAFIT with a Master's of International Business degree from Western University, Sidney, Australia.

Within the financial sector he has performed as Chief of the Currencies Division and Chief of the Treasury Department at Banco Industrial Colombiano, Vice- president for Treasury at Banco Cafetero during liquidation and of Granbanco S.A. Currently he is the Vice-president for Treasury at Banco Davivienda.

He has been a Member of the Board at Leasing Bancolombia S.A. and Leasing de Colombia. Currently he sits on the Boards of Fiducaf  S.A and DECEVAL S.A. (Central Securities Depository of Colombia).

JOS  RODRIGO ARANGO ECHEVERRI

Economist from the Universidad de Antioquia with a Master's degree in Marketing from Instituto Tecnol gico de Monterrey - M xico.

Within the financial sector he has performed as Analyst, Department Head and Regional Manager for Corporate Banking at Bancolombia S.A., General Manager of ALAMBIC, Planning Director for Almacenar, and Commercial Vice-president at Granbanco. Currently he is the Vice-president for Commercial Enterprise at Banco Davivienda.

He has been a Member of the Board at ALMABIC and Fiduciaria Bancolombia, and currently sits of the Boards of Fiducafe S.A. and Almacenar.



LUZ MARITZA PÉREZ BERMÚDEZ

Industrial Engineer from the Pontificia Universidad Javeriana, with a specialization in Finance and Banking from Universidad de los Andes. Completed the Banking Marketing and Advanced Banking Management Program at Universidad de los Andes, and the Product and Design Management and Marketing Plan Implementation at INCOLDA.

She has performed in the financial sector as Marketing Manager for Delta Bolivar and Assistant to the President at Davivienda, and currently she is the Executive Vice-president for Personal Banking and Marketing at the Bank.

ÁLVARO MONTERO AGÓN

Lawyer from Universidad Nacional de Colombia, with a Specialization in Financial Law from Universidad de los Andes, and master's degree in management and management of social security systems from the University of Alcalá de Henares. In addition, has more than 20 years of experience as a teacher in some Colombian universities, including the Pontificia Universidad Javeriana and the Externado University of Colombia.

Within the financial sector he has over 23 years of experience in the financial sector, insurance and pension systems in Colombia and Mexico. He previously served as a consultant and an advisor for financial entities including The World Bank and Skandia. Also, he was the Legal Vice President, of Legal Compliance and Prevention of Financial Crimes at Skandia.

Since 2019 is our Legal Vice President.

MARTHA LUZ ECHEVERRI DÍAZ

Psychologist from Universidad de los Andes, MBA from Universidad Pontificia Comillas in Madrid, and trained as a professional coach.

She worked with BBVA Group for six years, leading the Human Resources area at Corfigan and BBVA Insurance. Subsequently, she worked at Microsoft as Human Resources Manager for Colombia, also leading its Andean Region Development Strategy.

Between 2007 and 2017 she was Ericsson's Vice President of Human Resources for Latin America and the Caribbean, successfully integrating four market units into a single region. In this role, she designed and implemented the Human Resources strategy, covering operations in 43 countries and ensuring the area's strategic impact on the business.



She joined Davivienda in September 2017 as Vice President of Human and Administrative Talent, with the challenge of supporting the Bank's digital transformation from the talent perspective.

RICARDO LEÓN OTERO

Systems Engineer from Universidad Piloto de Colombia with a specialization in Finance from the Universidad de los Andes.

Within the financial sector he has performed as Secretary for Development, Technical Delegate and Technical Director of the Financial Superintendence, Vice- president for Operations and Systems and SARC [Credit Risk Management System] Director for Banco Cafetero during liquidation, and Vice-president for Operations and Systems at Granbanco S.A., He currently serves as Executive Vice President for Risk and Financial Control.

He has been a Member of the Board at the Securities Market Supervision Committee and Fiducafe S.A., and currently sits on the Board of ACH Colombia.

PEDRO ALEJANDRO URIBE TORRES

Industrial Engineer from the Universidad de los Andes with a specialization in Finance from the same. Completed the Advanced Medex Program at INALDE Business School.

Within the financial sector he has performed as Executive Advisor at Seguros Bolivar, and at Banco Davivienda as Management and Credit Cards Professional, Coordinator of Information Systems for Credit Cards, Risk Management System Coordinator, Project Planning Coordinator, Chief of the Planning and Risk Department, and Vice-president for Means of Payment. Currently he serves as the Executive International Vice-president.

He has been a Member of the Board at BETA and at Fiduciaria Davivienda, and he currently sits on the Board of Fiducafe.

JORGE ALBERTO ABISAMBRA RUÍZ

Lawyer from the Pontificia Universidad Javeriana.

Within the financial sector he has performed as Regional Manager for Banco Colmena, Director of Special Affairs for the Instituto de Fomento Industrial en Liquidación, Regional Director for Granbanco, and Commercial Director for SMEs and Public Banking at Banco Davivienda. Currently he is the Commercial Director for Corporate Banking at Banco Davivienda.



Outside the financial sector he was an Advisor for the State of Cundinamarca at the National Registry for Civil Status.

He has been an alternate Member of the Board for Fiducafe S.A.

FELIX ROZO CAGUA

Economist from the Universidad Santo Tomás with an MBA from the Universidad de los Andes. He studied the Banking Management Program at the Universidad de los Andes.

Within the financial sector, he has served as Head of Offices, Administrative Coordinator, National Head of Collections, Director of Transaction Services, Director of the Projects Office at Banco Davivienda, and currently he is Vice President of Operations of Davivienda.

ALBERTO PATRICIO MELO GUERRERO

Civil Engineer in Electronics from Universidad Técnica Federico Santa María de Chile.

Within the financial sector, he has served as Deputy Director of Technological Development at Banco de Santiago, Central Manager for Central Services and Technology of Banco Santander Peru, Systems Operations Manager for Banco Santander Chile, Executive Superintendent of Technology of Banco Santander Banespa Brazil, Operations and Technology Division Manager of Banco de Chile, Currently, Executive Vice President for Media at Banco Davivienda.

Outside the financial sector, he was Manager of Professional Services at NCR Chile, COO and Managing Director at Compañía de Seguros de Vida Santander S.A., General Manager at Altec Chile SA and General Manager at Altec Brasil, Sao Paulo, Brazil.

REINALDO ROMERO GÓMEZ

Industrial Engineer from the Universidad Católica de Colombia, with a specialization in Finance at the Universidad del Rosario and a Diploma Program in Banking Management from the Universidad de Los Andes.

Within the financial sector, he has worked at Banco Davivienda as Coordinator of Management Information Systems; Head of the Corporate Risk Department; Director of Corporate Credit; Director of SME, Official and Special Business Credit; and Vice President of International Credit. Currently, he serves as Vice President of Corporate Credit.



JORGE HORACIO ROJAS DUMIT

Industrial engineer from Universidad Javeriana, with a specialization in Finance from Universidad EAFIT-CESA INCOLDA, and Senior Management Program from PADE-INALDE.

Mr. Rojas has over 27 years experience in financial sector entities such as Diners Club Colombia, Diamante CFC, Fiduciaria Union and Grupo Colpatría, where he held various positions in the Treasury, Finance and Commercial areas. His most recent positions have been as President of Leasing Bolívar S.A., Vice President of Corporate and International Banking at Banco Colpatría, and currently Vice President of Corporate Enterprises at Banco Davivienda.

He has served as a member of the Board of Mineros S.A., Banco Colpatría, ACH Colombia S.A. and Davivalores S.A.

JUAN CARLOS HERNÁNDEZ NÚÑEZ

Public Accountant from Universidad Javeriana with a specialization in Financial Management from the same university.

Within the financial sector, he has served as Accounting and Tax Manager at Banco de Occidente S.A., Controller at Citibank Colombia S.A., Accounting and Tax Manager for HSBC Colombia S.A., and Director of Accounting and Taxes at Sociedad Fiduciaria Anglo S.A., among other posts.

Currently he serves as the Accounting and Tax Vice-President for Banco Davivienda.



REPRESENTANTE LEGAL PARA EFECTOS JUDICIALES O PARA REALIZAR ACTUACIONES ANTE AUTORIDADES ADMINISTRATIVAS

MARIANELLA LÓPEZ HOYOS

Attorney from Universidad Javeriana, with Specializations in Insurance Law from the same University and Business Law from Universidad Externado. She completed a Diploma Program in Banking Management from Universidad de Los Andes.

Within the financial sector she has served as Legal Director for Seguros Comerciales Bolívar S.A., Legal Director for Companies in Seguros Bolívar, Legal Director for Leasing Bolívar S.A., Deputy Manager for Leasing Bolívar S.A., Legal Manager for Leasing Bolívar S.A., and currently she serves as Legal Manager in the Banco Davivienda Leasing Unit.

WILLIAM JIMÉNEZ GIL

Lawyer from Universidad Santo Tomás, with a specialization in Commercial Law from Externado University of Colombia, a Master's in Pure Law from the National University of Colombia, and a Doctorate in Law from Universidad Santo Tomás.

Within the Financial Sector he has served as External Counsel for Banco Cafetero S.A, External Counsel for BBVA, and External Counsel for Banco Davivienda. He currently serves as Chief of the Special Judicial Proceedings Department at Banco Davivienda.

Outside the Financial Sector, he has taught at the National University and the Cundinamarca Superior College, and has been a research professor at Universidad Gran Colombia.