



# PRESIDENT AND LEGAL REPRESENTATIVES OF **BANCO DAVIVIENDA S.A.**

The presidency of **Banco Davivienda S.A.** is held by **Dr. JAVIER JOSÉ SUÁREZ ESPARRAGOZA**, Civil Engineer from Universidad de los Andes, with a Master's Degree in Finance and a Master's Degree in Actuarial Sciences from Georgia State University and a Diploma in Banking Management from Universidad de los Andes. He is not considered a Publicly Exposed Person (PEP) under Colombian regulations.

Former Marketing Assistant at Compañía de Seguros Bolívar S.A., Head of Health Insurance Marketing at Seguros Comerciales Bolívar, Assistant Manager, Actuarial Assistant and Vice President of Financial Risks at the same Corporation and Director of Financial Risks at Compañía de Seguros Bolívar S.A. He has been Senior Member of the Board of Directors of Banco Superior, Granbanco and Banco Davivienda.

## LEGAL

# REPRESENTATIVES

### **ÁLVARO JOSÉ COBO QUINTERO.**

Chief Risk Officer

Mr Cobo is a Economic Sciences from the Externado University of Colombia and Master in Financial Economics from the MAF University – Carlos III Madrid, Spain. He has more than 20 years of experience in the financial sector

He has served as head and Financial Risk Manager at Grupo Bolívar, Vice President of Personal Banking Credit Executive Director of Personal Banking Credit Risk at Banco Davivienda and Vice President of Bank Insurance and Digital Business at Seguros Bolívar.

### **RICARDO LEÓN OTERO**

Executive Vice President of Media.

Mr León is a Systems Engineer from Piloto de Colombia University and specialist in Finance from Andes University.

Mr. León served as Secretary of Development, Technical Delegate, and Technical Director at the SFC, Operations and Systems Vice President and SARC Director at Banco Cafetero and Vice President of Operations and Systems at Granbanco S.A. He was a member of the Board of Directors at Securities Market Supervision Commission, Fiducaf  S.A.

## **DANIEL CORTÉS MCALLISTER**

Chief Corporate Banking Officer

Mr Cortes is a Accountant and Business Administrator from the University of Pennsylvania. He has over 20 years of experience in the financial sector. He held executive positions at Bank of America, Banco Santander Colombia, Santander Central Hispano (Madrid), BBVA, Davivienda, Citibank Colombia, and Old Mutual Skandia.

He served on the Boards of Directors at: Fiduciaria Davivienda, Compañía de Seguros Bolívar, Pensiones y Cesantías Santander, Santander Investment Trust, BNP Paribas Corporación Financiera, Gas Natural Colombia ESP, Emtelsa, Fiduciaria de Occidente and Citibank Colombia; and as an alternate member of the Board of Directors of Citibank Colombia and Citivalores S.A., Stock Broker.

## **PEDRO URIBE TORRES**

Executive Vice President Corporate Banking

Mr Uribe is a Industrial Engineer from the Andes University 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.

## **REINALDO ROMERO GÓMEZ**

Executive Vice President of International Banking

Mr Romero is a Industrial Engineer from the Católica de Colombia University, with a specialization in Finance at the Colegio Mayor de Nuestra Señora del Rosario University. and a Diploma Program in Banking Management from the Andes University.

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 ROJAS DUMIT**

Chief Commercial Banking Officer

Mr Rojas is a Industrial Engineer from Javeriana University, with a specialization in Finance from EAFIT-CESA INCOLDA University, and Senior Management Program from PADE-INALDE.

Mr. Rojas has over 27 years experience in the financial sector within companies such as Diners Club Colombia, Diamante CFC, Fiduciaria Union and Grupo Colpatria, where he held various positions in the Treasury, Finance and Commercial areas.

His most recent positions have been as Leasing Bolívar S.A. CEO, Chief Corporate and International Banking at Banco Colpatria Officer, and Chief Commercial Banking Officer at Banco Davivienda.

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

## **MARTHA LUZ ECHEVERRY**

Chief Human Resources Officer

Mrs. Echeverry is a Psychologist from Andes University, MBA from Pontificia Comillas University in Madrid and a professional coach. She worked six years at BBVA leading the Human Resources areas of Corfigan and Seguros BBVA.

She worked at Microsoft as Human Resources Manager for Colombia, leading the Andean Region Strategy. Between 2007 and 2017, Mrs. Echeverry worked at Ericsson as Chief Human Resources Officer for Latin America and the Caribbean. She joined Davivienda's team in September 2017 as CHRO to support the Bank's digital transformation from a talent-oriented perspective.

## **MARITZA PÉREZ BERMÚDEZ**

Chief Personal Banking And Marketing Officer

Mrs. Pérez is an Industrial Engineer from Pontificia Javeriana University and Specialist in Banking and Finance from Andes University. She also earned a GDip in Banking-Marketing and Advanced Banking Management at Andes University, Product Management, and Design and Implementation of a Marketing Plan at INCOLDA.

Formerly she held the positions of Marketing Manager at Delta Bolívar and Assistant to the President at Davivienda.

## **PATRICIO MELO GUERRO**

Chief Technology Officer

Mr. Melo is a Civil Engineer in Electronics from Técnica Federico University of Santa María de Chile.

He served as Deputy Manager of Technological Development at Banco de Santiago, Chief Manager of Central Services and Technology at Banco Santander Peru, and Systems Operations Manager at Banco Santander Chile. He was also Banco Santander Banespa Brazil Executive Technology Superintendent, and Operations and Technology Manager at Banco de Chile.

Furthermore, he held the positions as Professional Services Manager at NCR Chile, Operations and Administration Manager at Compañía de Seguros de Vida Santander S.A., General Manager at Altec Chile S.A. and General Manager at Altec Brazil, Sao Paulo Brazil.

## **JAIME CASTAÑEDA ROLDÁN**

Chief Treasury and International Business Officer

Mr. Castañeda earned a BA in Business Administration at EAFIT University and a Master of International Business at Western University in Sydney, Australia.

He was Foreign Exchange Division Manager and Chief Treasury Officer at Banco Industrial Colombiano. He also worked at Banco Cafetero as Chief Treasury Officer and currently serves as Chief Treasury and International Business Officer at Davivienda. He was in Leasing Bancolombia S.A. and Leasing de Colombia Board of Directors and is a current member of Fiducaf  S.A. and DECEVAL S.A. Board of Directors.

## **JUAN CARLOS HERNÁNDEZ NÚÑEZ**

Vice President of Accounting and Taxes

Mr Hernandez is a Public Accountant from Javeriana University with a specialization in Financial Management from the same university.

Within the financial sector he has served as Accounting and Tax Manager of Banco de Occidente S.A., Controller of Citibank Colombia S.A., Accounting and Tax Manager of HSBC Colombia S.A., Accounting and Tax Director of Sociedad Fiduciaria Anglo S.A., among others. Currently, he is Vice President of Accounting and Tax at Banco Davivienda.

## **PAULA REYES DEL TORO**

Vice President of Credit Risk

Mrs Reyes is a Civil Engineer from Andes University with a Master's Degree in Civil Engineering from the same University and a Master of Actuarial Science and a Master in MSc Risk Management and Insurance both from Georgia State University.

Within the financial sector she has worked at Banco Davivienda in the positions of: Head of Credit Risk, Director of Credit Risk Personal Banking and Executive Risk Director. She is currently Vice President of Credit Risk at Banco Davivienda.

## **JUAN CAMILO OSORIO VILLEGAS**

Vice President of Construction and Mortgage Banking.

Business Administrator from Universidad de los Andes in Colombia, with an MBA from Florida International University and a Master in Commerce from the University of Sydney.

He has extensive experience in the financial sector; he has served as Commercial Vice President at Fiducomercio, Account Manager of Corporate and Business Banking and National Manager of Structured Credit at Bancolombia.

In the last 13 years he has served as Corporate Manager of Structured Credit and Vice President of International Credit at Banco Davivienda. He is currently Vice President of Builders and Mortgage Banking at Banco Davivienda.

## **JOSÉ RODRIGO ARANGO ECHEVERRI**

Vice President Commercial Corporate Banking

Mr Arango is a Economist from the Antioquia University with a Master's Degree in Marketing from the Instituto Tecnológico de Monterrey - Mexico.

Within the financial sector he has worked as Analyst, Department Head and Regional Manager of Corporate Banking at Bancolombia S.A. General Manager of ALMABIC, Planning Manager of Almacén and Commercial Vice President of Granbanco. He currently serves as Commercial Vice President of Corporate Banking at Banco Davivienda.

## YANETH RIVEROS HERNANDEZ

Vice President of Corporate Credit.

Business Administrator from Universidad Central, Specialist in Marketing from Eafit.

She has 31 years of experience in the financial sector and has worked as an Analyst at Bancoquía, Commercial Manager at Grahahorrar, Commercial Manager, Head of Agricultural Products, National Coordinator of SMEs at Bancafé and Gran Banco, Head of Credit Products, Regional SME Manager, SME Credit Director, Agro and Business Officer, Regional Manager of Business Banking at Davivienda.

## FELIX ROZO CAGUA

Vice President of Operations of Davivienda.

Mr Rozo is a Economist from Santo Tomás with an MBA from Andes University. Studied Banking Management Program at Andes University

Within the financial sector he has served as Branch Director, Administrative Coordinator, National Head of Collections, Director of Transactional Services, Director of Project Office of Banco Davivienda and currently Vice President of Operations of Davivienda.

## ÁLVARO MONTERO AGÓN

Legal Vice President

Mr Montero is a lawyer from Nacional de Colombia University, specialist in Financial Law from Andes University and Master in Management and Management of Social Security Systems from Alcalá de Henares University.

In addition, he has more than 20 years of teaching experience in some Colombian universities, including the Javeriana University and Externado de Colombia University.

In the financial sector, he has more than 23 years of experience in the financial sector, insurance and pension systems in Colombia and Mexico. Previously, he worked as a consultant and advisor to financial entities such as the World Bank and Skandia. In addition, he was Legal Vice President of Legal Compliance and Financial Crime Prevention at Skandia and is currently the Legal Vice President of Banco Davivienda.

# LEGAL REPRESENTATIVE FOR JUDICIAL PURPOSES OR TO CARRY OUT ACTIONS BEFORE ADMINISTRATIVE AUTHORITIES.

## **WILLIAM JIMÉNEZ GIL**

Manager of Special Judicial Proceedings

Mr Jiménez is a Lawyer from Santo Tomás University, with a specialization in Commercial Law from Externado de Colombia University, Master in Pure Law from Nacional de Colombia University and Doctor in Law from Santo Tomás University.

Within the Financial Sector he has worked as External Lawyer of Banco Cafetero S.A., External Lawyer of BBVA, External Lawyer of Banco Davivienda and currently works as Manager of Special Judicial Proceedings in the Legal Vice-Presidency of Banco Davivienda.

Outside the financial sector he has worked as a professor at Nacional de Colombia University, Colegio Mayor de Cundinamarca and as a research professor at Gran Colombia University.

## **BERNARDO ENRIQUE RIVERA MEJÍA**

National Manager of Legal Normalization in Corporate Banking

Mr Rivera is a Lawyer from Nacional University, with a specialization in Procedural Law from Colegio Mayor de Nuestra Señora del Rosario University.

Within the financial sector he has served as Chief Legal Officer of Banco Av Villas, Legal Coordinator of Bancolombia and currently serves as National Manager of Legal Standardization for Corporate Banking, Vice-Presidency of Corporate Credit of Banco Davivienda.