

FINANCIAL WELL-BEING COMMITMENT STATEMENT

GRUPO AVAL ACCIONES Y VALORES S.A

FINANCIAL WELL-BEING COMMITMENT STATEMENT

1. CORPORATE STATEMENT

At Grupo Aval we understand that financial well-being is an essential factor for the sustainable development of individuals, households, companies and society. As one of the main business and financial conglomerates in Colombia, we recognize the transformative capacity of the financial system to expand opportunities, strengthen economic resilience, promote inclusion and contribute to collective prosperity.

Our vision of financial well-being is based on the conviction that access to financial products and services should generate positive results for individuals and organizations, strengthening their capacities to adequately meet their current financial needs and commitments, maintain stability and resilience in the face of adverse situations, move towards achieving their future goals, and make financial decisions with confidence and autonomy.

This vision, aligned with international benchmarks, recognizes financial well-being as a dynamic condition that evolves throughout life and is determined by factors such as access to adequate financial services, financial education, planning capacity, and external conditions. It also highlights financial stability, resilience, long-term planning, and informed decision-making as fundamental elements for development and quality of life.

In line with our Corporate ESG Policy, we promote a financial well-being approach that progressively integrates environmental, social and corporate governance (ESG) criteria into operations, recognizing that the financial health of individuals, organizations and other stakeholders is an enabler for the creation of sustainable value and the strengthening of more inclusive, resilient and competitive economies. This commitment is led and overseen by Grupo Aval's highest governing body and is expected to be embedded throughout the organization, fostering accountability and the consistent application of these principles across all business activities and relationships.

This statement complements and aligns with our Corporate ESG Policy, which defines the principles and guidelines for the management of environmental, social and corporate governance factors throughout the Group.

2. SCOPE

This statement applies to Grupo Aval and constitutes a framework of reference for our entities, including those that carry out banking, financing, investment, fiduciary administration, pension management and other financial services.

Its implementation considers the particularities of each entity, its business model, customer segments, operational context and strategic priorities.

This Statement does not replace policies, procedures or specific guidelines of our entities. On the contrary, it serves as a common orientation that favors the articulation of efforts and the adoption of practices aligned with the corporate vision of financial well-being.

3. STRATEGIC COMMITMENTS

3.1 Promoting financial inclusion

We contribute to strengthening financial inclusion through the development, innovation and promotion of solutions that facilitate access to, use of, and benefit from quality financial products and services.

To this end, we adapt and expand our offer based on knowledge of the needs, expectations and characteristics of our clients and other stakeholders, recognizing the diversity of contexts, socioeconomic conditions and life stages.

In this sense, our offer includes historically underserved segments and populations that face access barriers, contributing to the strengthening of the business fabric, the generation of employment and economic and social development. The definition of these segments and populations is aligned with the provisions of the Asobancaria Social Protocol, aimed at banking and financial institutions, which recognizes, in the socioeconomic and regulatory context of Colombia, as prioritized populations are: women, LGBTIQ+ people, people with disabilities, ethnic groups, rural population, older people, young people, people linked to the peacebuilding process and migrant population.

3.2 Driving responsible financial solutions and inclusive models of care

We promote the development and offer of financial solutions that respond to the needs, capabilities and expectations of our clients and other stakeholders, incorporating criteria of accessibility, clarity, relevance and sustainability.

Likewise, in line with our Corporate Diversity and Inclusion Policy and those adopted by our entities, we encourage these solutions to be offered through channels, service mechanisms and delivery models adapted to the characteristics, preferences and conditions of the different segments of the population, favoring accessible, timely and inclusive experiences that contribute to reducing barriers to access and effective use of financial services.

3.3 Promoting financial education

We recognize that financial education is a key enabler of financial well-being. Therefore, we promote initiatives that contribute to strengthening the knowledge, skills, behaviors, and levels of trust necessary for individuals, organizations, vulnerable populations, and other stakeholders to make informed decisions about the use of financial products and services and achieve their financial goals responsibly.

3.4 Promote responsible financial decisions and financing practices

We promote responsible practices that help prevent over-indebtedness, ensuring that our financial products and services are offered with clear, sufficient, and timely information, and that their design and marketing consider the needs, circumstances, and financial capacity of our customers. We also encourage responsible financing decisions that favor a balanced management of financial obligations and strengthen the economic resilience of individuals and organizations.

3.5 Strengthening financial consumer protection

We promote relationships based on transparency, equity, respect, and fair treatment of financial consumers, including attention to people and populations that face greater conditions of vulnerability. To this end, we promote clear, sufficient, and timely communication about the characteristics, benefits, costs, and risks associated with financial products and services, favoring informed decision-making.

Likewise, we promote accessible, timely and effective mechanisms for the attention of requests, complaints, claims and suggestions, such as the ethical lines of Grupo Aval and our entities, the financial consumer complaints channel, among others, seeking to respond to the needs of the different segments of the population and eliminate barriers to their use. We recognize the feedback of our customers as an opportunity to strengthen the protection of their rights, improve our products and services and continuously optimize their experience.

3.6 Strengthening capabilities for responsible and inclusive customer service

We promote a service culture grounded in ethics, fair treatment, respect, and empathy, strengthening our employees' capabilities to provide responsible and inclusive customer service that responds to the needs of different population segments, particularly those facing greater vulnerability, and contributes to informed financial decision-making and the development of long-term relationships built on trust.

Similarly, this commitment is framed within our Corporate Diversity and Inclusion Policy, which establishes the general principles and guidelines that complement our codes of ethics and ensure a diverse, inclusive, and respectful organizational culture.

3.7 Promoting alliances to strengthen the financial inclusion ecosystem

We recognize that financial inclusion requires the articulation of efforts between multiple actors. For this reason, we promote collaboration with public entities, regulatory bodies, multilateral organizations, academic institutions, guilds, and other relevant actors to contribute to the strengthening of the financial ecosystem, expand the scope of financial inclusion solutions, promote the exchange of knowledge and good practices, and support the development of frameworks, standards, and initiatives that favor a more inclusive, responsible, and sustainable financial system.

3.8 Boosting financial well-being through social initiatives

We develop social programs and initiatives that complement our financial and non-financial services and contribute to strengthening the financial well-being of individuals, organizations, and communities, especially those who face greater barriers to access or conditions of vulnerability. Through these programs, we promote financial education at no cost, as well as tools, content, and guidance spaces that contribute to strengthening the knowledge, skills, and abilities necessary for responsible financial decision-making.

In this way, we expand the scope and impact of our inclusion, education, protection, and financial responsibility actions, articulating our own initiatives and alliances with other actors that contribute to

building capacities, strengthening economic resilience, and promoting the financial well-being of our stakeholders and society in general.

4. IMPLEMENTATION APPROACH

Grupo Aval and our entities align themselves with this statement through the development of policies, strategies, methodologies, procedures, and specific tools, considering their risk appetite, the nature of their products and services, regulatory expectations, corporate and sectoral commitments, the evolution of international standards, and strategic priorities.

5. ALIGNMENT WITH NATIONAL AND INTERNATIONAL FRAMEWORKS

On a voluntary basis, to strengthen the coherence of our strategies and the comparability of our performance at the local and global levels, we adopt international frameworks and principles such as: Sustainable Development Goals (SDGs), United Nations Global Compact Principles, Principles for Responsible Banking (UNEP FI), Principles for Responsible Investment (PRI), Global Reporting Initiative (GRI) and Sustainability Accountability Standards Board (SASB), among others, as well as best practices in the financial industry and initiatives aimed at strengthening financial inclusion and well-being.

Our aspiration is to maintain a vision aligned with the most relevant global trends, while ensuring an implementation contextualized to the Colombian reality and the needs of our stakeholders.