

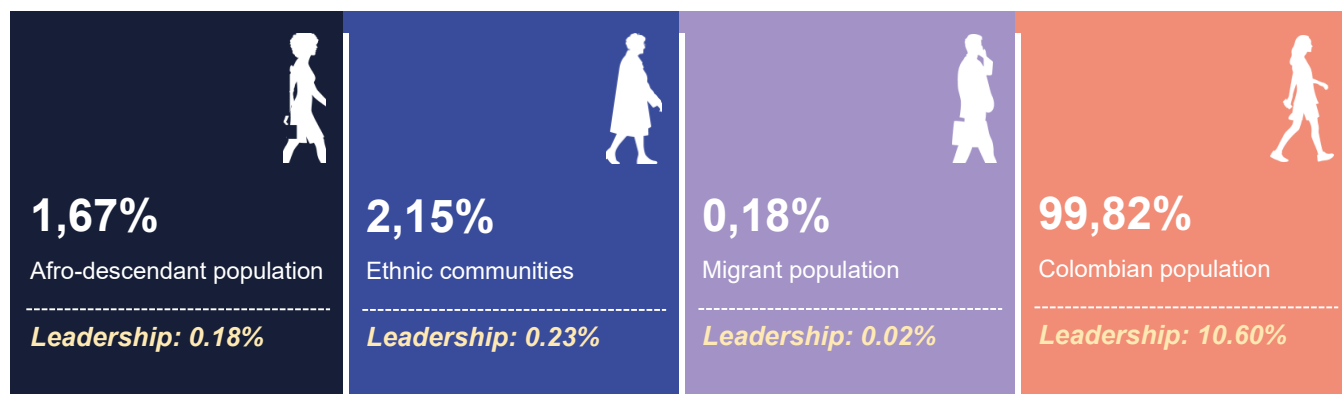
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This document contains complementary and detailed information to the 2025 Management and Sustainability Report, prepared with the aim of enriching, expanding and deepening the key aspects of human talent management, occupational health and safety, financial inclusion and the relationship with our clients, while strengthening Grupo Aval's transparency and accountability to its stakeholders. Each section differentiates, precisely, when the data corresponds only to Grupo Aval holding and when its main entities (Banco de Bogotá, Banco de Occidente, Banco Popular, Banco AV Villas, Corficolombiana and Porvenir) are integrated. Compared to the previous cycle, this Annex expands its scope with two chapters: financial inclusion and customer relations.

1. We are the guarantee of our talent

1.1 Diversity in our employees

Grupo Aval monitors the representativeness of four populations within its workforce: Afro-descendants, ethnic communities, migrants and Colombians. Grupo Aval continuously strengthens this representation through its linking processes and the alliances it maintains with organizations specialized in labor inclusion.



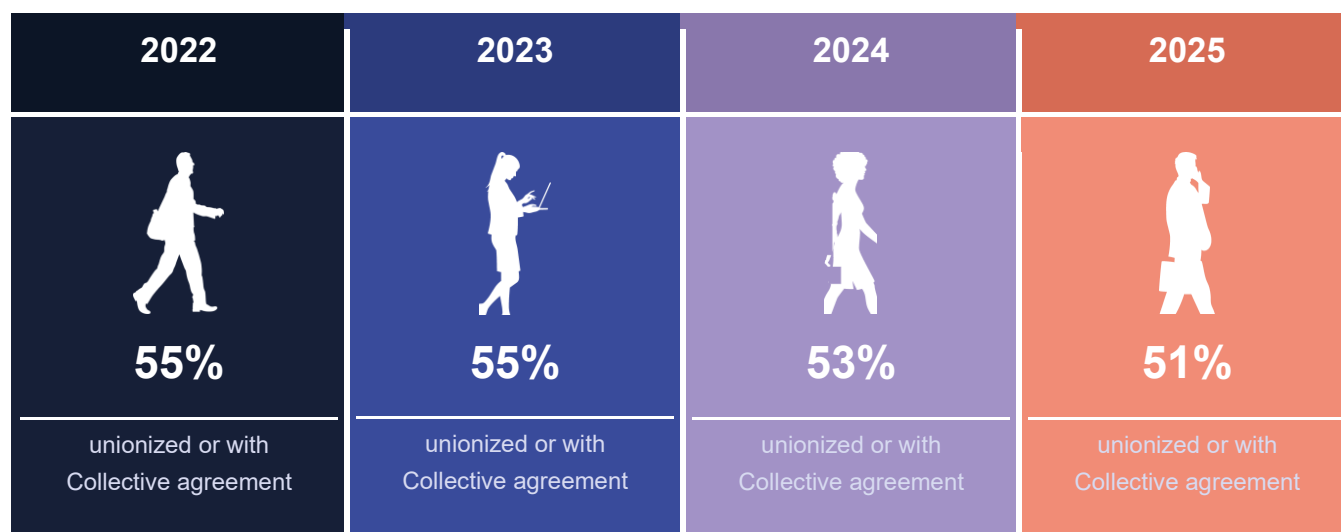
*Collaborators with direct contract, Grupo Aval and entities.

1.2 Freedom of association and collective bargaining

Grupo Aval promotes an environment where free association is respected and valued. In Grupo Aval Holding there are no unions or collective agreements; however, the entities Banco de Bogotá, Banco de Occidente, Banco Popular and Banco AV Villas do have union organizations and collective agreements for their employees with direct contracts. Corficolombiana and Porvenir do not have unions or conventions.

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1.2.1 Evolution 2022 – 2025



Our entities maintain a constant dialogue with trade union organizations, promoting communication spaces that strengthen the well-being of employees and the sustainability of the business, in line with the commitments of the Corporate Human Rights Policy on free association and collective bargaining.

1.3 Education and training

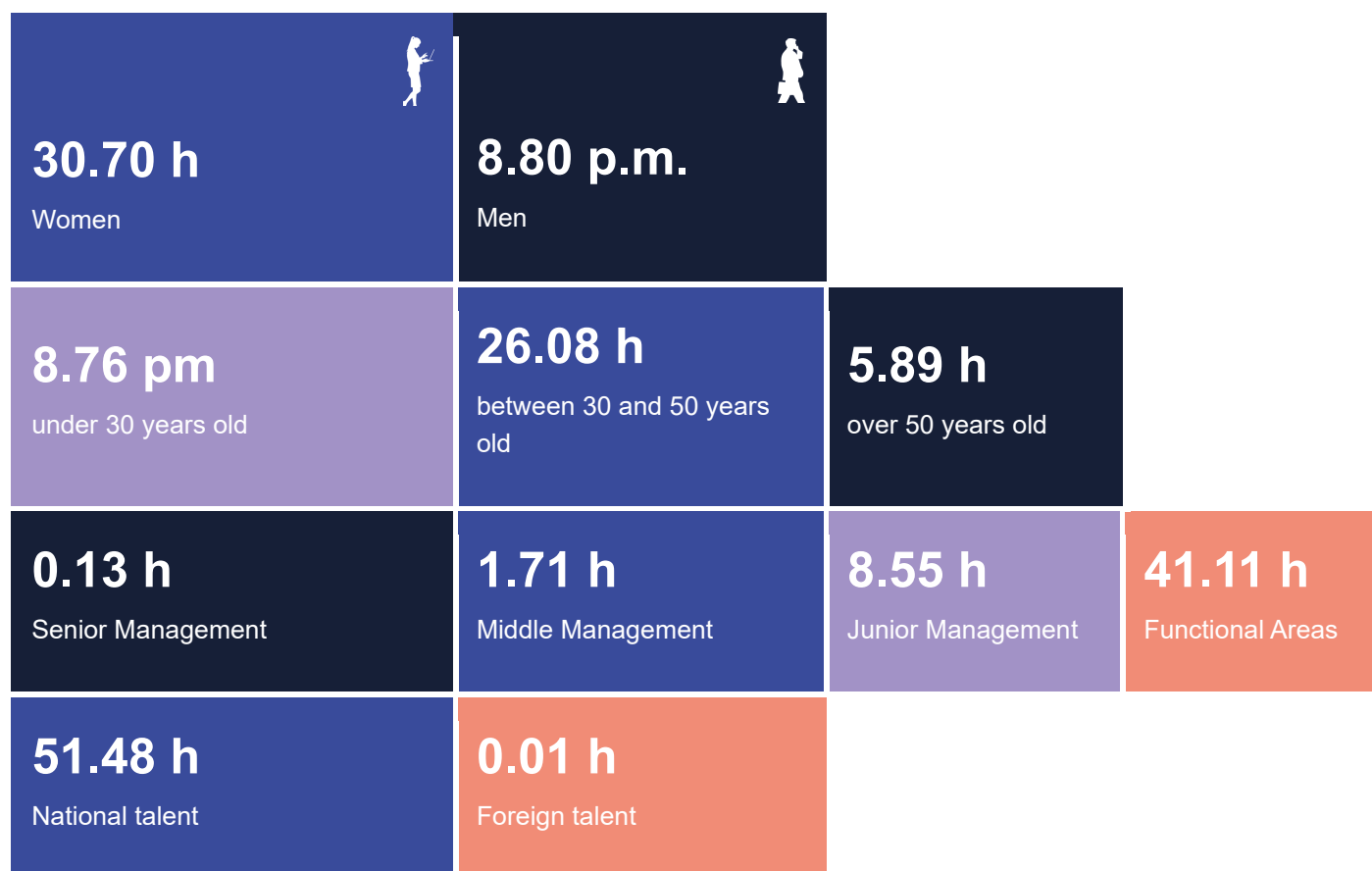
Promoting lifelong learning is a strategic decision that strengthens Grupo Aval's capacity for adaptation, innovation and long-term value generation. Knowledge not only enhances individual performance: it increases the competitiveness and sustainability of the entire organization.



These figures reflect the conviction that knowledge not only enhances individual performance, but also increases the competitiveness and sustainability of the entire organization. The Aval Guidelines program also maintains mandatory regulatory training (code of ethics and conduct, SG-SST, prevention of money laundering, risk management, among others), with 100% compliance among employees.

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1.3.1 Who is trained — average hours per employee



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1.3.2 What they are trained in — average hours per topic

Some of the topics prioritized in training during 2025 and early 2026 were diversity and inclusion, information security, technological risks and cybersecurity, and human rights:



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1.3.3 Environmental and climate transition training

At Grupo Aval we have structured a comprehensive training process that begins with the induction of new employees. At this stage, they receive training in environmental and social issues, including climate change, as well as in strategic alignment with national and international standards and frameworks related to sustainable development.

To strengthen the capacities of our teams in compliance with External Circular 015 of 2025 of the SFC, we held two training sessions led by UNEP FI, in which 69 employees from the Risk and Sustainability teams of Grupo Aval and its main entities (Banco de Bogotá, Banco de Occidente, Banco Popular, Banco AV Villas, Corficolombiana, Porvenir and Aval Fiduciaria) participated, focused on the management of environmental and climate risks applicable to the financial sector.



Session 1 of the workshop "Impacts of climate change on a bank's financial risks", given by UNEP FI to the Risk and Sustainability teams of Grupo Aval and its entities.

In addition, in the Sustainability Committees led by Grupo Aval, with the participation of sustainability leaders from the main entities, progress in the implementation of climate actions is monitored and spaces for knowledge exchange are promoted with external guests who share experiences, good practices and ESG trends, including climate change management.

1.4 Partner development programs

At Grupo Aval we conceive learning as a permanent process that connects the individual growth of each employee with the execution of our corporate strategy. For this reason, in 2025 we strengthened talent governance with the creation of the Corporate Talent Committee, a space for conversation led by the Presidency of Grupo Aval together with the presidents of our main entities and Human Talent leaders, which

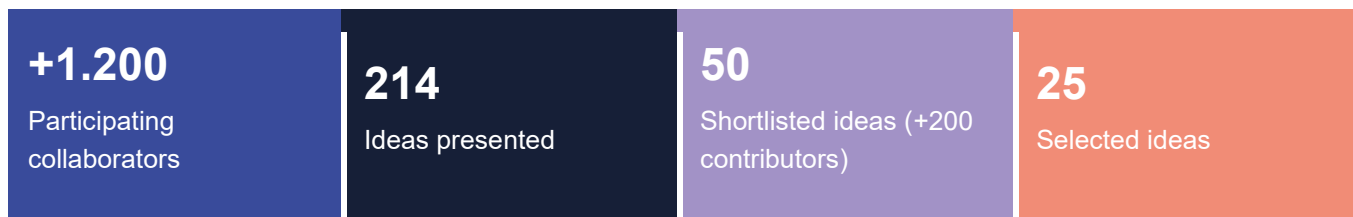
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meets periodically to analyze good practices, define synergies and align the training agenda, organizational climate, benefits and talent retention throughout the Group.

1.4.1 Learning networks, internal mobility and leadership

One of the most tangible results of this Committee was the creation of the corporate Talento AVAL Job Site, a platform that facilitates internal mobility between our entities: there our employees can view and apply for available vacancies in other companies of the Group, which expands their experience, strengthens their professional development and consolidates a network of learning and opportunities that transcends the limits of each entity. This logic of collaborative learning among peers is also replicated within our companies: in Corficolombiana, the Red Compañeros de Ruta program connects employees with more experience with those who are joining the organization, facilitating the transfer of knowledge, while the Embajadores del Progreso network brings together a group of volunteer collaborators who promote the diversity, equity and inclusion agenda from each area of the business.

Collaboration and knowledge exchange not only strengthen learning among employees, but also drive innovation within our organization. Under this premise, in 2026 we launched Ideas Aval, a corporate initiative that seeks to take advantage of the collective knowledge of our teams to identify opportunities for improvement, develop innovative solutions, and strengthen the generation of value in our entities. Through this platform, employees can share initiatives, exchange experiences, and build solutions collaboratively, strengthening the culture of innovation and taking advantage of the knowledge accumulated in the different companies of the Group. This exercise not only facilitates the identification of opportunities for improvement, but also fosters skills associated with creative thinking, problem solving, transversal work, and results-orientation.



Beyond the results obtained, Ideas Aval has established itself as a space for employees to transform their knowledge and experience into concrete solutions for the business, strengthening a network of innovation, continuous learning and participation in the evolution of Grupo Aval. The development of these capabilities is complemented by mentoring, coaching and leadership strengthening programs, aimed at preparing our teams to face the challenges of an increasingly dynamic and digital financial environment.

At the level of Grupo Aval Holding, we developed, in alliance with our compensation fund, a program to strengthen leadership skills focused on digital leadership, strategy implementation, sustainability, negotiation and decision-making. During 2025, we invested nearly 800 hours in this process, with the participation of 63% of employees in middle management and junior management positions. This same philosophy is deployed in

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our entities through their corporate universities, which offer learning paths and mentoring spaces adapted to each business.

	Banco de Bogotá - La U Banboger Academy for all lines of business: banking and regulation, data and analytics, leadership, agility, sustainability, commercial, digital, technology, experience and power skills.
	Banco de Occidente - La U More than 100 own courses and 600 in open academia for employees and their families; leader academy and mentoring program; more than 21,000 trainings carried out in 2025.
	Porvenir - University for All Open to employees, family members, customers and suppliers; five learning paths: commercial advice, digital school, operational evolution, pension advice and leadership school.
	Corficolombiana - Corfi Corporate University Four faculties: leadership, finance, business administration, innovation and digital transformation, with homologation of postgraduate credits. In 2025, it trained 413 of its own employees and 627 employees of portfolio companies.

In addition, in terms of leadership, Corficolombiana developed its Leadership School during 2025, through which 34 tactical leaders participated in specialized coaching programs and 50 employees took the *Leadership and Strategy*, and *Strategic Leadership: From Vision to Transformation in the Age of AI programs*, in partnership with EGADE Business School of Tecnológico de Monterrey. In addition, the company promoted the digital transition of its talent through its Digital School, developed with the Universidad del Rosario, in which 44 employees strengthened their capabilities in digital transformation and innovation.

1.4.2 Transition to retirement

At Grupo Aval we understand that the development of our employees is a process that accompanies the different stages of their professional lives. For this reason, we promote spaces for preparation for retirement aimed at providing tools that facilitate decision-making and strengthen personal, financial and family well-being in this new stage.

During 2025, we held information sessions on the main changes introduced by the pension reform in Colombia, so that our employees understood their implications and had clear information to plan their future

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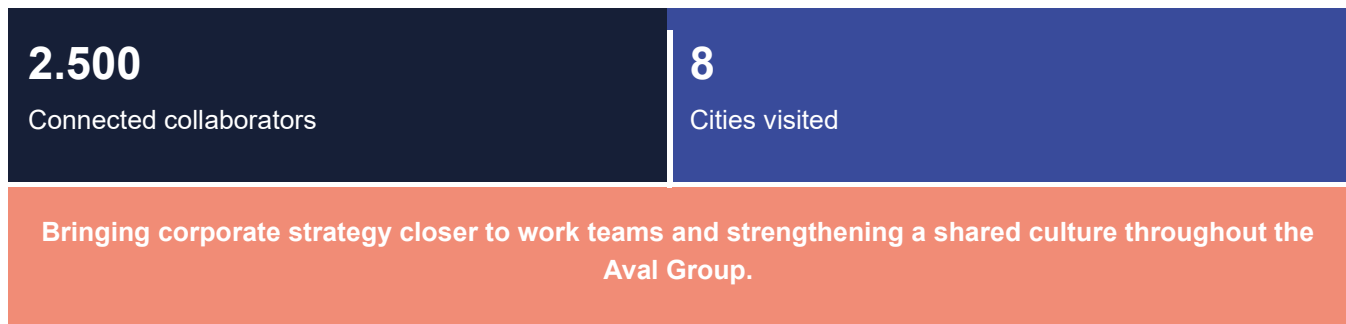
with greater security and confidence. This support is complemented by initiatives developed by our entities. At Corficolombiana, for example, the Financial Planning and Active Retirement workshops were held, aimed at employees close to retirement and focused on strengthening their financial, emotional, and personal preparation. For its part, Porvenir provides financial education and well-being tools that support decision-making related to savings, unemployment and pension planning, promoting greater financial resilience and better preparation for the different stages of the life cycle.

1.4.3 ADN Endorsement

The consolidation of an organization made up of multiple entities requires building a common culture that transcends the borders of each company. To respond to this challenge, Grupo Aval has been strengthening the Aval DNA, an initiative aimed at promoting the principles, behaviors and values that we share as a Group and that guide our way of working, leading, innovating and relating to our stakeholders.

ADN Aval seeks to generate a sense of belonging and a shared understanding of our strategy, connecting employees with the corporate purpose and strengthening the identity that unites us as an organization. Through this initiative, we promote spaces for conversation, recognition, training, and active listening that allow us to bring the corporate vision closer to teams throughout the country.

During 2026, we carried out regional tours led by members of senior management, through which we toured different cities in the country to share the Group's main strategic advances, listen to the concerns and expectations of employees, and strengthen the appropriation of our organizational culture



These spaces strengthen dialogue between senior management and work teams, facilitate the exchange of experiences between entities, and contribute to consolidating a common vision of the challenges and opportunities facing Grupo Aval. As an expression of this shared culture, every year we celebrate the #YoSoyAval recognition, an initiative through which employees themselves highlight colleagues who represent the values and behaviors we want to promote in our organization. In 2025, 55 employees were recognized for their outstanding contributions, strengthening the sense of belonging and peer recognition

In addition, we promote permanent spaces for training and awareness in diversity, equity and inclusion. Through the *Chamber Academic Corporate*, we developed eight training days during 2025 aimed at employees and managers, focused on diversity and inclusion, accessibility, business inclusion and good organizational practices. These activities included spaces for exchange between entities to strengthen a shared vision of inclusion within the Group. Likewise, within the framework of the FriendlyBiz recertification

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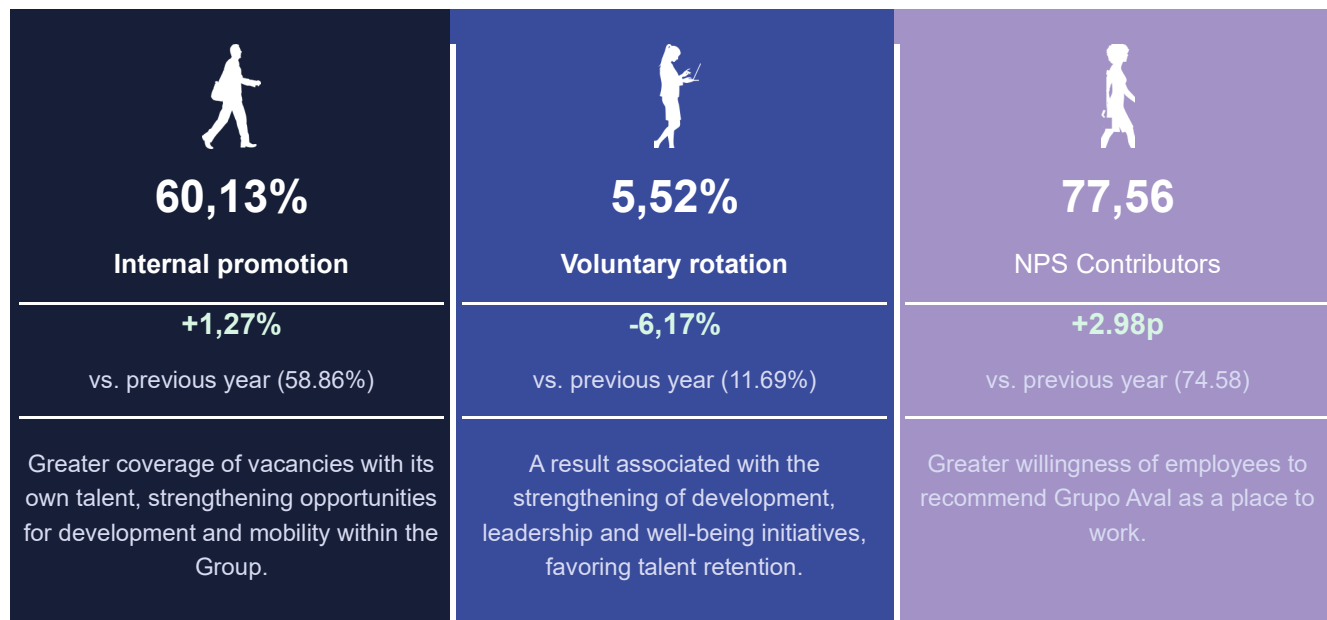
process, 4,570 direct and temporary employees and contractors participated in training processes focused on inclusive leadership, attention to diverse customers, inclusive communication and understanding of diversity as a factor of organizational value.

1.4.4 We invest in our talent

The development of our employees is a strategic investment for the sustainability and competitiveness of the Group. During 2025, we allocated nearly \$11,950 million to training and development programs, reaching more than 1.3 million hours of training in our entities.

Beyond the investment made, we permanently monitor indicators that allow us to evaluate the organizational impact of these initiatives. Among them is the Return on Investment in Human Capital (HC ROI), an indicator that has consistently remained above 1 in recent years, reflecting the ability of our investment in talent to contribute to the sustainable generation of value.

This monitoring also incorporates key variables for talent management that allow us to evaluate its contribution to organizational performance, knowledge retention and the experience of employees and customers. During 2025 we observed positive results in several of the key indicators associated with our talent strategy:



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These metrics allow us to objectively evaluate the effectiveness of our investments in talent and guide decision-making to strengthen our teams' productivity, retention, commitment, and preparation for future challenges.

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1.5 Recruitment

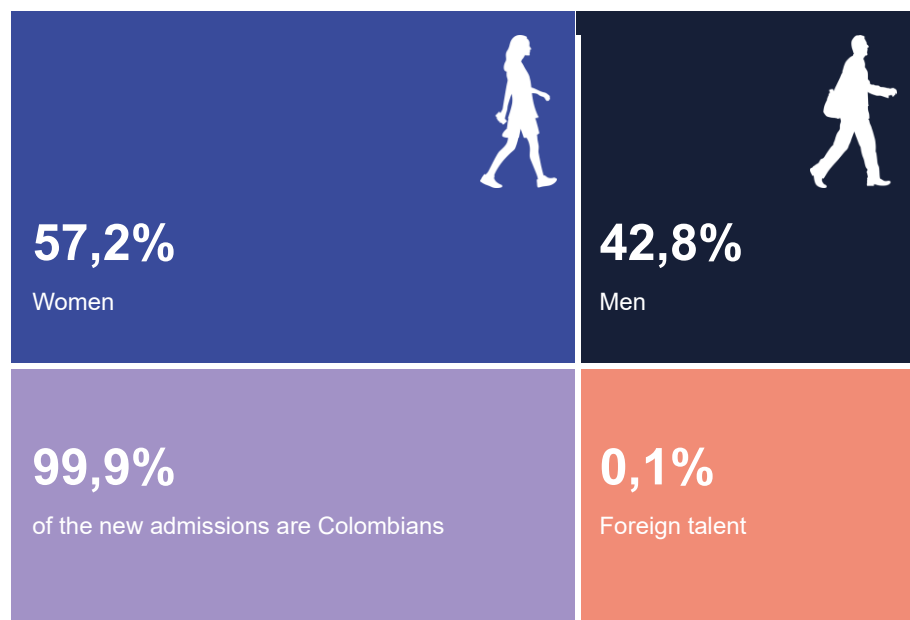
During 2025, Grupo Aval and its entities managed 5,066 vacancies. Of these, 60.13%, 3,046 positions, were filled with talent that already belonged to the Group, reflecting a deliberate commitment to internal growth. The remaining 39.87%, 2,020 positions, were filled through external selection processes, with an average cost of \$3,154,547 per employee.



1.5.1 Who joined the Group



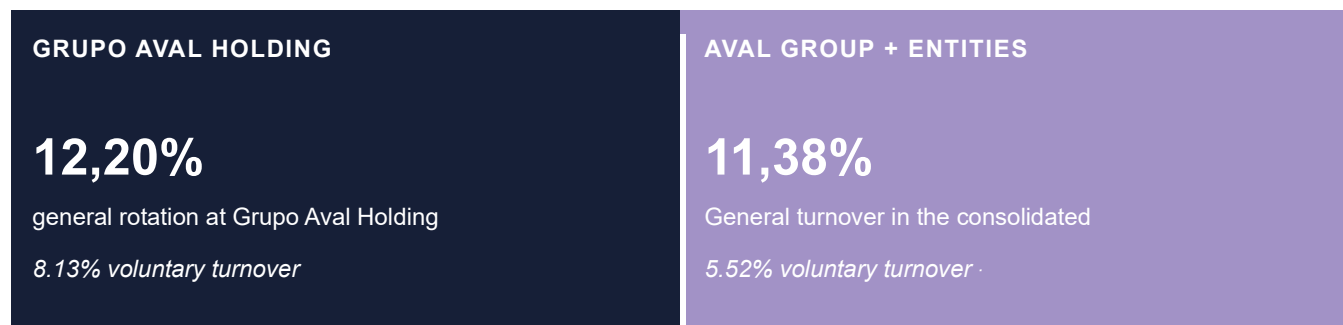
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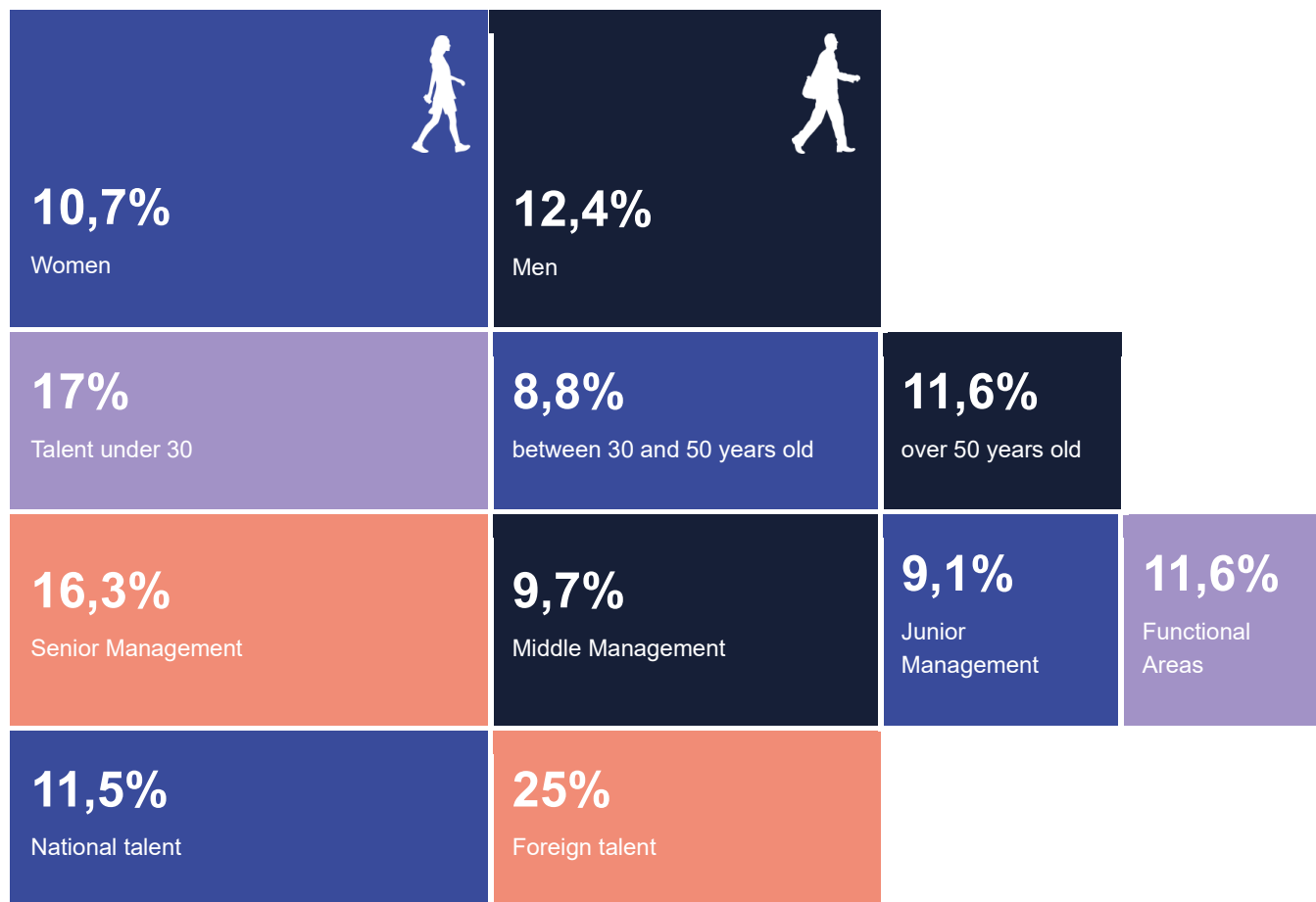
1.6 Turnover rate

Voluntary turnover and general turnover are key indicators to evaluate the stability of teams and the effectiveness of the value proposition to the employee. In 2025, voluntary turnover at Grupo Aval and its entities stood at 5.52%, while overall turnover reached 11.38%. Continuous monitoring of voluntary turnover helps to understand external mobility decisions and strengthen development, leadership, compensation, and well-being strategies.



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1.6.1 Reading by segment



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1.7 Support and well-being programs for employees

At Grupo Aval we understand that the well-being of our employees is closely related to their ability to balance their work, family and personal responsibilities. For this reason, our value proposition focuses on offering flexible working conditions, care mechanisms and benefits that promote a better quality of life throughout the different stages of the work cycle. We conceive work flexibility as a tool to promote the well-being, productivity and permanence of talent. For this reason, although we do not have formal part-time work schemes, we have developed a flexibility offer that seeks to respond to different personal, family and care needs without limiting opportunities for professional growth or comprehensive access to corporate benefits.

As part of this commitment, our employees have a 40-hour workweek, lower than the legal maximum in Colombia (42 hours), hybrid work schemes, flexible schedules, additional rest spaces and mechanisms aimed at promoting work-life balance. As a complement to these measures, employees can choose between different entry and exit schemes, allowing them to organize their day according to their personal and family needs. This

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flexibility facilitates work-life balance, contributes to efficient time management, and strengthens the overall well-being of our teams.

During 2025, 44% of employees accessed home work modalities, each employee enjoyed an average of 12.4 days of paid vacation, and the company granted an additional 2.5 working days of rest during the end of the year.

1.7.1 Family care

Our wellness offer also incorporates benefits aimed at accompanying relevant moments in the personal and family life of our employees. These include three paid working days for marriage, one working day of leave for the grade of children or spouse and up to three days of paid leave for domestic calamity.

The latter can be used in situations that require the accompaniment of close family members, including emergencies or events that affect spouses, permanent partners, children, parents or other members of the family nucleus. This benefit complements the protection mechanisms contemplated by Colombian labor legislation and constitutes a tool to support the family care and well-being of our employees in times of special relevance.

1.7.2 Parental leave and care

We recognize that the arrival of a son or daughter represents a moment of special importance for our employees. For this reason, we complement the benefits established by Colombian legislation with measures aimed at strengthening accompaniment during maternity and paternity.

In addition to the 18 weeks of maternity leave and the 2 weeks of paternity leave provided for by Law 2114 of 2021, at Grupo Aval Holding we grant five additional paid working days for both caregivers. In this way, our employees have a total of 19 weeks of maternity leave and 3 weeks of paternity leave, maintaining during this period the entirety of their usual remuneration.

In addition, those who return from parental leave can benefit from a progressive reinstatement scheme that allows them to work from home two days a week for six months after the birth or arrival of their child, favoring adaptation to new family dynamics. During 2025, 1.6% of our employees made use of maternity or paternity leave and 100% returned to their work activities once the leave period ended.

1.7.3 Breastfeeding and early childhood

Parenting accompaniment continues during the first years of parenting. In Colombia, mothers legally have two daily breaks of thirty minutes for breastfeeding during the first six months of the child's life, a benefit that can be extended by medical recommendation when circumstances require it.

As a complement to this right, different entities of the Group have developed additional support mechanisms.



Banco de Bogotá - CoBaby

A childcare space for children of employees between 0 and 5 years of age. During 2025, this service registered nearly 4,000 hours of use and reached an eNPS of 90

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points among beneficiary families, reflecting its contribution to the well-being of parents and caregivers.



Banco de Occidente and Porvenir – Breastfeeding rooms

Spaces designed to facilitate the extraction and conservation of breast milk in suitable conditions for its employees.

1.7.4 Physical and mental health

The well-being of our employees is also strengthened through initiatives aimed at taking care of physical, emotional, and mental health. During 2025, we maintained the sports program Back to the Podium, in which about 34% of our employees participated, and we accompanied those who participated in the Bogota Half Marathon, equivalent to 16% of our workforce, with preventive medical assessment.

Through the Compensation Fund, 20% of employees accessed sports and recreational activities for themselves and their families, while 35% made use of benefits offered by our employee funds. This offer was complemented by activities focused on stress management, mental health, and emotional well-being, including workshops such as *Unblock your emotions*, *Disconnect your mind and connect your senses*, and training days in psychological first aid.

These initiatives are part of a broader wellness proposal complemented by benefits offered by Grupo Aval, its entities, compensation funds and employee funds, which seek to accompany our employees in different dimensions of their lives, including economic protection, health, family development, flexibility and quality of life:

Insurance and aid — Life Policy — Educational assistance (own and for children) — Maternity and childbirth assistance — Funeral aid — Optical aid	Flexibility and free time — Flexible schedules — Birthday Business Day — Half a day off per month — Family Day — Work at home	Financial support — Housing credit — Vehicle Credit — Mutual Fund — Vehicle leasing
Health and Wellness — Prepaid Medicine (Executive Positions/Senior Management) — Executive Checkup	Recognitions and bonuses — Seniority bonus every 5 years — Extralegal premium — Holiday bonus	Other benefits — Christmas gifts for children — Degree and Marriage Special Events

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— Gym — Maintenance fee — Club memberships	— Pension retirement premium — Annual bonus — Commercial positions	— Recreational vacations for children
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1.7.5 A comprehensive wellness ecosystem

All this range of benefits is complemented by Mi Grupo es Aval, our comprehensive wellness platform that brings together the benefits of all our entities and strategic allies in one place. Today, more than 22,500 employees and 21,000 family members are part of this community, consolidating itself as a mechanism to strengthen the quality of life, the sense of belonging and comprehensive well-being within the Group

As part of our talent and well-being roadmap, we will continue to strengthen mechanisms for work flexibility, family care, comprehensive health, and support for the different moments of the life cycle of our employees, in order to respond to their changing needs and maintain a value proposition aligned with the best talent management practices.

1.8 Organizational climate and job satisfaction

Grupo Aval Holding renewed its Great Place to Work certification for the period July 2025 - July 2026, with a participation of 91% of employees in the measurement and 80% stating that the company is an excellent place to work, reaching the internal goal of 80%.

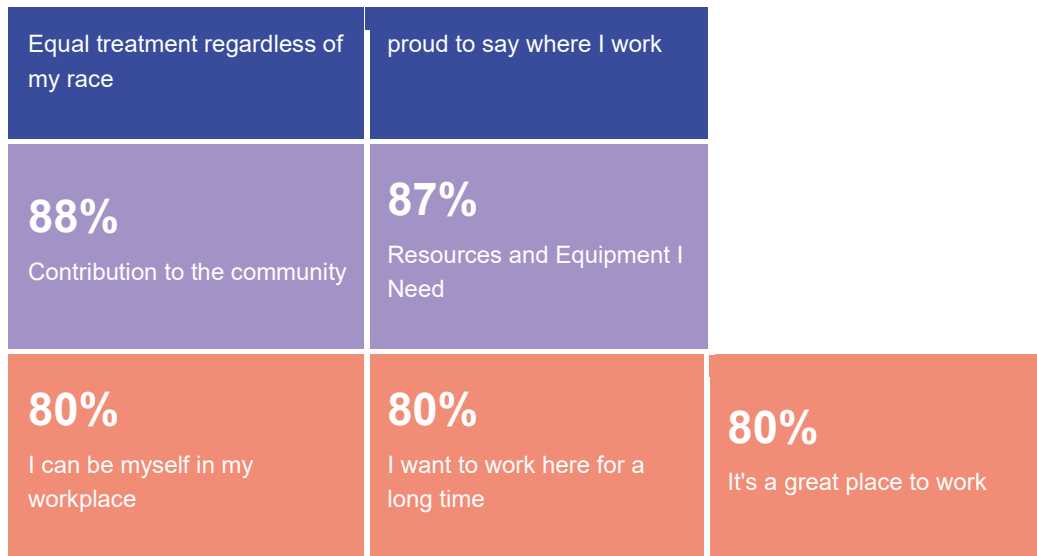
91% Participation in GPTW measurement	80% considers Aval a great place to work	94% perceived equity without distinction of sexual orientation or race
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1.8.1 Eleven statements, each a different story

Behind the overall result, the GPTW survey disaggregates eleven specific statements. The best rated ones speak of fair treatment, physical and ethical security; those that are right at the threshold of the 80% goal have to do with identity and permanence, the clearest opportunity for improvement for the next cycle:

94% Equal treatment regardless of sexual orientation	94% physically safe place to work	94% I feel proud of what I achieve	94% they lead me honestly and ethically
92%	91%		

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2. We are the guarantee for everyone

At Grupo Aval we understand financial inclusion as an enabler of financial well-being and the sustainable development of individuals, households, companies and communities. In line with our Declaration of Commitment to Financial Well-being, we promote the responsible access, use and use of financial products and services that strengthen the economic stability, resilience, planning capacity and informed decision-making of our stakeholders. This vision recognizes that access to the financial system must translate into real opportunities to improve people's quality of life and strengthen the economic and social development of territories.

Our strategy prioritizes populations that face historical barriers to access the formal financial system, aligned with Asobancaria's Social Protocol, including migrant populations, people with disabilities, young people, older adults, low-income populations, entrepreneurs in the popular economy, and micro, small, and medium-sized enterprises.

2.1 Financial products and services

At Grupo Aval we develop savings, payments, and financing solutions adapted to the needs of populations that have historically faced greater barriers to access the financial system, including low-income households, migrant populations, entrepreneurs in the popular economy, micro and small businesses, and traditionally underserved communities.

Our strategy combines digital channels, low-cost products, and specialized financing solutions that seek to expand opportunities for economic inclusion, facilitate participation in the formal economy, and strengthen the financial resilience of individuals and businesses.

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During 2025, these initiatives made it possible to expand access to and use of financial products through digital savings and payment mechanisms, cash transfer programs, credit solutions for prioritized populations, and tools aimed at strengthening financial inclusion in different regions of the country.

2.1.1 dale! Guaranteed Minimum Income (IMG) - Vulnerable Households

In Colombia, lower-income households often face greater barriers to accessing the formal financial system due to factors such as unstable income, low levels of financial education, limited access to physical or digital channels, and difficulties in meeting some traditional linkage requirements. These conditions can restrict their ability to receive financial support safely, save, make digital payments, or build a financial history that allows them to later access other financial products and services.

In order to reduce these barriers and promote broader financial inclusion, Grupo Aval has strengthened its ecosystem of digital solutions through the dale! digital wallet, as a Specialized Society in Electronic Deposits and Payments (Sociedad Especializada en Depósitos y Pagos Electrónicos - SEDPE) and monitored by the Financial Superintendence of Colombia. This model allows access to digital financial services in a simple, secure and low-cost way, facilitating the participation of individuals and small businesses in the formal economy.

During 2025, one of dale! main contributions to financial inclusion materialized through its participation in the Guaranteed Minimum Income (IMG) program of the Mayor's Office of Bogotá. This cash transfer program is aimed at households identified by local authorities as low-income or in a situation of socioeconomic vulnerability through official targeting mechanisms based on their living conditions, economic capacity and access to opportunities.

In addition to households in situations of extreme poverty and moderate poverty, the program incorporates a differential approach to serve groups that face greater risks of social and financial exclusion, including people with disabilities, older adults in vulnerable conditions, young people linked to productive inclusion programs, families with children in early childhood and people who reside in temporary housing modalities. In this way, IMG seeks to strengthen the economic security of households with the greatest needs, facilitating timely access to resources to cover basic expenses and improve their well-being.

As part of this initiative, dale! teams accompanied the beneficiaries in person in different locations in Bogotá to facilitate their linkage to the financial system and access to the transferred resources. As a result, **305,606 dispersions were made**, which represented a growth of 30.4% compared to 2024, **benefiting 33,781 people belonging to vulnerable households with a volume of more than \$49,900 million**. Beyond facilitating the delivery of resources, this initiative allowed thousands of beneficiaries to access digital financial services for the first time, reducing barriers to entry into the formal financial system and strengthening their capacity to manage resources safely and efficiently.

This same approach to financial inclusion extends to other populations that face barriers to access the financial system. Therefore, dale! also facilitates the opening of accounts for foreigners with Temporary Protection Permits (PPT), promoting the financial integration of the migrant population, mainly Venezuelans, through an accessible offer adapted to their needs.

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2.1.2 BRE-B – Digital Payments

Financial inclusion does not depend only on access to financial products, but also on the ability to use them in a simple, safe and affordable way in everyday life. In Colombia, the use of cash continues to be concentrated in lower-income segments, small businesses, self-employed workers and enterprises in the popular economy, due to factors such as economic informality, the perceived costs of some financial services, financial knowledge gaps and historical distrust of the formal financial system.

This reality generates challenges that go beyond means of payment. When economic transactions are carried out mainly in cash, individuals and small businesses leave less financial traceability, making it difficult to build transactional histories that allow them to better understand their needs and assess their financial capacity. As a result, many people face greater barriers to accessing formal savings, financing, and insurance products, increasing their exposure to informal financing mechanisms that can represent greater risks and costs.

In this context, the implementation of Bre-B, the interoperable instant payment system led by Banco de la República, represents an opportunity to close these gaps. Through a scheme based on digital keys associated with cell phone numbers, identity documents, emails or trade codes, Bre-B allows payments to be made and received in real time between different financial institutions, eliminating operational friction and reducing dependence on cash.

The adoption of this system is especially relevant for small merchants, entrepreneurs, independent workers and users traditionally underserved by the financial system, who can now receive digital payments immediately, securely and without the need for specialized infrastructure. In this way, Bre-B not only facilitates daily transactions, but also promotes greater economic formalization, strengthens financial traceability and expands opportunities for access to other financial products and services.

As part of this transformation process, Grupo Aval's entities (Banco de Bogotá, Banco de Occidente, Banco Popular and Banco AV Villas, dale!) actively participated in the adoption of this infrastructure. As a result, at the end of 2025 the **Group consolidated 9.1 million registered keys, equivalent to 46.4% of the national market for business keys**, positioning itself as one of the main drivers of financial interoperability in Colombia. Likewise, the Group's entities recorded in a consolidated manner **close to 30 million immediate transfers** made through Bre-B at the end of 2025.

2.1.3 Banks – credit pact

Access to formal credit is a key tool for strengthening the financial well-being and economic resilience of individuals and businesses. However, the barriers to accessing financing are often greater for microentrepreneurs, self-employed workers, small businesses, popular economy enterprises, and households with variable incomes, groups that were also particularly affected by the economic pressures derived from the pandemic and the subsequent economic recovery processes.

For these populations, credit not only represents a source of resources to invest or finance productive projects; it can also constitute a mechanism to preserve jobs, strengthen the cash flow of small businesses, access housing, face financial contingencies and reduce dependence on informal financing schemes that usually involve higher costs and risks.

In this context, Grupo Aval actively participated in the Credit Pact, a public-private articulation initiative aimed at expanding access to formal financing and accelerating the economic recovery of households, entrepreneurs

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and companies that face greater barriers to accessing financial resources. Through Banco de Bogotá, Banco de Occidente, Banco Popular and Banco AV Villas, we channel resources to key activities for job creation, regional development and the country's productivity, including manufacturing and productive transformation, housing, agriculture, tourism, energy transition and popular economy. As part of this commitment, the Group's entities offered competitive financial conditions that, the segments prioritized by the program, were below the average rates observed in the market, helping to facilitate access to formal credit for individuals and companies with greater financing needs.

As a result, Grupo Aval consolidated a 17.69% share of the total volume placed under the program nationwide. From 2024 to the beginning of 2026, **more than 1.64 million credit disbursements were made**, for a value of more than \$241.9 billion pesos, **benefiting approximately 913,000 customers**. These operations made it possible to mobilize resources for activities with a high economic and social impact, strengthening access to the formal financial system and promoting greater opportunities for growth, investment and income generation in different regions of the country.

Beyond the volume disbursed, the Credit Pact contributed to expanding access to regulated and transparent financing mechanisms for individuals and businesses that have historically faced restrictions on access to credit, strengthening their capacity for economic recovery, building financial history, and participation in the formal economy.

2.2 Non-financial support for financial well-being

We know that access to a financial product is not enough if it is not accompanied by the skills to use it responsibly. That is why we promote the financial well-being of our clients through non-financial support, adapting channels and methodologies to the characteristics of each population group through technical assistance, face-to-face and virtual training programs, interactive digital tools, and specialized training for entrepreneurs and MSMEs, aimed at strengthening people's financial management and well-being.

2.2.1 Taking care of the essential (Misión La Guajira)

The La Guajira peninsula, located in the far north of Colombia, concentrates some of the country's greatest social and economic challenges. This region is home to numerous Wayúu indigenous communities that, due to factors such as geographic dispersion, infrastructure limitations, restricted access to basic services, and historical development gaps, face significant barriers to accessing economic opportunities, financial education, and formal financial services.

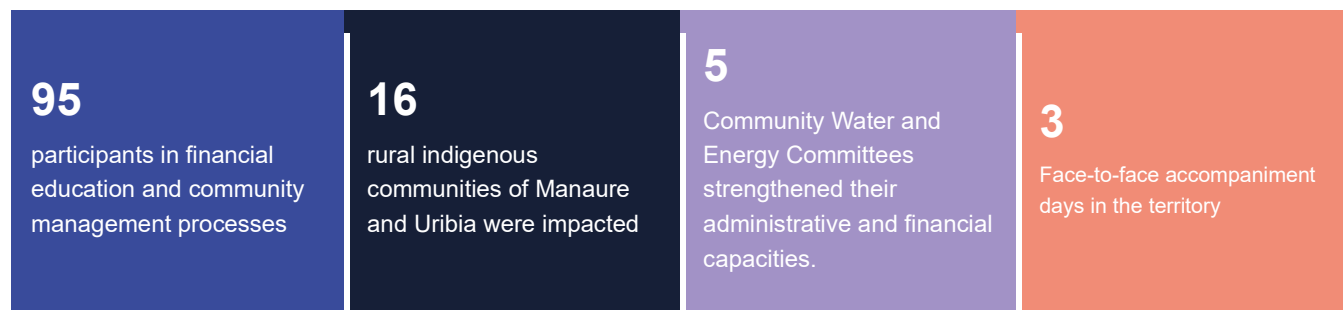
These conditions are especially relevant for community projects for access to water and energy, whose sustainability depends not only on the infrastructure installed, but also on the capacity of communities to manage resources, manage collective contributions, and guarantee their operation over time. Without adequate planning and financial management tools, many of these initiatives face greater risks of interruption or deterioration, directly affecting the well-being of beneficiary households.

With the purpose of contributing to the sustainability of these solutions and strengthening community capacities, Banco Popular participated in the Misión La Guajira initiative, led by Grupo Aval and Promigas, through the design and implementation of the financial education program Cuidar lo Esencial (Caring for the Essential). This was built from the needs identified by the community water and energy committees

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themselves and adapted to the cultural context of the Wayúu communities through participatory methodologies and a respectful approach to their organizational dynamics. The contents addressed topics such as community savings, collective contributions, resource management, cash flow management and financial sustainability of community projects.

As a result of the first phase implemented during 2025:



The results obtained showed a high level of ownership by the communities and allowed the initiative to be expanded **during 2026 with 55 participants belonging to six additional community committees** that continued to strengthen their capacities to manage and sustain solutions for access to water and energy in their territories. In this way, the initiative contributes to reducing financial inclusion gaps in historically underserved rural and indigenous communities, strengthening their capacity for self-management, community resilience and long-term economic sustainability.

2.2.2 Banco de Bogotá - SME community woman

Women-led companies play an increasingly important role in the Colombian economy. In 2025 alone, more than 106,000 new companies led by women were created, generating nearly 942,000 direct jobs. However, gaps persist that limit their consolidation and sustainability over time. Currently, 97% of these companies correspond to microenterprises, less than 30% have access to formal credit, and only a small proportion operate under fully formalized business schemes.

Various studies have identified that these limitations are not only due to financing restrictions. Women entrepreneurs tend to face greater difficulties in accessing strategic networks, mentoring spaces, new markets and business references, conditions that reduce their opportunities for growth and business strengthening. Added to this is an unequal distribution of care responsibilities, in Colombia, more than 90% of women perform unpaid work and spend, on average, more than twice as much time as men on these activities, reducing the time available for the management and planning of their businesses.

In September 2026, **Banco de Bogotá** launched Comunidad Pyme Mujer, **an initiative developed together with** CoreWoman, IDB Invest, and FinDev Canada as part of the Long Live SMEs program. The community was designed based on a diagnosis that identified specific needs related to access to strategic networks, business references, collaboration spaces, and tools to strengthen the management of women-led companies.

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Through this program, participants will have access to specialized training in commercial strategy, digital marketing, artificial intelligence, e-commerce, internationalization, leadership and business well-being, complemented by mentoring, networking and building business alliances.

Comunidad Pyme Mujer is part of the **Long Live SMEs strategy**, through which Banco de Bogotá seeks to support the strengthening of more than **100,000 small and medium-sized enterprises** located in cities such as Bogotá, Medellín, Cali, Barranquilla, Cartagena, Ibagué, Villavicencio and Pereira, with special emphasis on activities related to commerce, agribusiness, manufacturing and services. Since the initiative began during the second half of 2026, its first cohort is currently in the process of implementation.

2.2.3 Porvenir - Observatory of Entrepreneurship and Employability of the Elderly (OEEA)

The aging of the population represents one of the main social and economic challenges in Latin America. In Colombia, older people face greater risks of productive exclusion due to age-related barriers, difficulties in reinserting themselves into the labor market, fewer training opportunities, and limitations in accessing stable sources of income once their traditional working life is over. This situation is especially relevant considering the demographic changes in the country and the growing number of older people who need to supplement their income through productive activities, entrepreneurship, or new employment opportunities. Various studies have shown that older people tend to face greater difficulties in accessing training processes, business networks, and employability opportunities, despite having experience, knowledge, and skills accumulated over decades. These barriers can increase their economic vulnerability and reduce their possibilities of participation in the economy.

With the purpose of contributing to a greater productive inclusion of this population, our pension and unemployment fund, Porvenir and the Universidad del Rosario created in 2019 the Observatory of Entrepreneurship and Employability of the Elderly (OEEA), recognized as the first analysis center in Latin America specialized in entrepreneurship and employability for the elderly.

The initiative articulates three complementary lines of action: knowledge generation, entrepreneurship and employability. Through these lines, business incubation and acceleration programs are developed, training processes to strengthen business capacities, support tools for older entrepreneurs and spaces for articulation with the business sector to promote job opportunities for senior talent.

In addition, the Observatory permanently monitors the main gaps and opportunities associated with the productive inclusion of older people, generating information that contributes to the design of strategies to strengthen their economic and social participation. By 2025:

2.800

elderly people benefited through training, entrepreneurship and employability programmes.

280

productive businesses strengthened through incubation, acceleration and business support processes.

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- Development of new initiatives to promote opportunities for labor inclusion and entrepreneurship for people over 50 years of age.
- New initiatives to promote opportunities for labor inclusion and entrepreneurship for people over 50 years of age.

3. We are the guarantee that accompanies the people

3.1 Customer relationship management

With the aim of having an integrated vision of our customers, in 2025 we formed the Corporate Customer Committee, led by Grupo Aval's senior management together with the presidents and experience leaders of each entity, a space in which we share best practices, identify common gaps and define common service standards for the entire Group. On this common basis, each entity makes available to its customers a combination of digital, telephone and face-to-face channels adapted to its business segment.

Chatbots and artificial intelligence

Banco de Occidente deployed in 2025, within the framework of the Somos Digitales pillar of its A Otro Nivel strategic plan, more than 87 machine learning and artificial intelligence models and more than 10 artificial intelligence assistants and agents in its service channels, supported by approximately 180 automation robots that accumulated 506 thousand hours of automated service. Porvenir accompanies its affiliates through its virtual assistant Andrea, available on its face-to-face channels and on the website, and Guru, its internal artificial intelligence tool. dale! consolidated WhatsApp as its preferred service channel during 2025, supported by its own chatbot with which it registered 322,947 conversations and a 65% containment rate, and enabled for the first time in the country WhatsApp transfers through Bre-B from that same chatbot. Banco de Bogotá, for its part, incorporated artificial intelligence into the management of queues in its branches, ordering and anticipating the flow of visits according to the segment and the promise of service, which allowed it to reduce waiting times in its affluent segments by up to 41%.

Online Forms and Email

Banco de Bogotá collects the perceptions of its customers through multiple formal channels, including surveys, email, SMS and calls, information that it uses to permanently strengthen the quality of service, optimize its experience processes and manage its PQRS in a timely manner. Corficolombiana makes available to its customers and financial consumers an online contact form and a dedicated customer service email, through which they can submit requests, complaints, claims and suggestions.

Dedicated phone line and WhatsApp

All our entities have dedicated customer service telephone lines, which in recent years have been complemented, and in several cases progressively replaced in volume, by conversational channels such as WhatsApp, reflecting the change in our customers' preferences towards more immediate service. Banco de Occidente has a Colombian sign language interpreter service provided virtually, with coverage in 100% of its physical channels, aimed at guaranteeing interaction with people with hearing disabilities also through this channel. Corficolombiana maintains a telephone hotline as part of its Financial Consumer Service System.

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dale!, consolidated WhatsApp as its preferred service channel in 2025, with year-on-year growth of 132% in conversations and 95% in interactions compared to 2024, evidencing this natural migration of the customer from the traditional call to instant messaging.

Face-to-face service: our national network of offices

We serve more than 18 million bank customers and 4.2 million dale! customers! through our network of 965 branches, more than 2,725 ATMs and more than 116,000 service points throughout the country, with a presence in all departments and in more than 1,022 municipalities in Colombia.



3.2 Incorporating customer feedback

Grupo Aval has the Corporate Customer Committee, an instance through which it jointly evaluates the customer experience among its entities and defines common service standards based on the best practices identified by each one. This corporate exercise is based on the processes that each entity has already been using to capture and analyze the voice of its customers.

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Banco de Bogotá - NPS on the rise

It provides feedback on the design and improvement of its customer journey based on surveys, email, SMS and calls, which in 2025 resulted in an NPS of 60.6 points (57.8 in 2024) and a Relational NPS in Personal Banking of 51.3 points (44.7 in 2024).



Banco AV Villas - fourth place in CX Interaction Awards

She focused her management on customer experience, social well-being and inclusion, leveraged on the Voice of the Customer (VOC) to transform PQRS management into a driver of loyalty and NPS improvement.

3.3 Attention to diverse customers

Grupo Aval's commitment to diverse and inclusive service is not limited to the relationship with our employees, it also extends to the way in which our entities serve customers with specific needs. This commitment is supported at the corporate level by the recertification as Friendly Biz, a distinction that Grupo Aval and its entities maintain in force, and which recognizes the adoption of inclusive practices towards diversity in the relationship with its stakeholders. On this common basis, each entity has developed its own initiatives, adapted to its customer segment and its service network.



Banco de Bogota - sign language in 100% of its branches

In 2025, it enabled the sign language interpretation system in 100% of its branches, with the aim of guaranteeing more inclusive care for the deaf population in Colombia, estimated at more than 550,000 people.



Banco de Occidente - inclusive care model

100% of its offices with Braille signage and 99% with physical accessibility adaptations. It implemented Touch Card (tactile marks on cards that allow visually impaired people to easily identify their cards by touch), audio contracts, subtitles in financial education content, sign language interpreter in 100% of its physical channels, national policy for the entry of guide dogs, and training of employees: protocol for attention to hearing/visual/physical disabilities, virtual course on attention to people with disabilities, basic sign language workshop and course on SAC and DCF.

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Banco Popular - silver economy

Through Asistente Mijo, in 2025 it accompanied 1,050 seniors in the use of digital channels such as Mobile Banking and the Banking Portal, the registration of payment keys and the link to Club Plateado. It also has Línea Verde 50+, a differentiated telephone service model for customers in this segment, which includes a specialized option within the voice response system (IVR), optimized processes, specific training for service personnel and follow-up on recurring cases. This offer is complemented by Club Plateado, the digital ecosystem for the silver economy developed together with ADL, which in just four months of operation in 2025 built a community of more than 21,000 members, and with the poSÍble credit card, designed to expand access to formal credit for low-income pensioners.



Banco AV Villas – "Put yourself in my shoes"

It reinforced preferential attention for people with disabilities, pregnant women and the elderly; it promoted a basic sign language workshop for its sales force and the "Put yourself in my shoes" workshop, for about 200 employees, and trained its Attraction and Development team in inclusion of people with disabilities.

This differentiated care demonstrates our commitment to financial inclusion

3.4 Complaint management and resolution

The management of our customers' requests, complaints and claims (PQRS) is supported, in all our entities, by the Financial Consumer Service System (SAC) required by Colombian regulation under Law 1328 of 2009 and the Basic Legal Circular of the Financial Superintendence of Colombia (SFC). This regulatory framework establishes the obligation to confirm to the customer the receipt of each request, to resolve it within the legal terms defined by the SFC, and to have an independent Financial Consumer Ombudsman (DCF) to whom the customer can go if they are not satisfied with the entity's response. Corficolombiana's Financial Consumer Ombudsman, for example, determines the admissibility of each complaint within three business days, and that the additional information that may be required, both from the customer and the entity, must be delivered within a period of up to eight additional business days.

As a complement to the SAC, our entities have their own ethical lines, an additional channel through which customers, collaborators and third parties can confidentially report unethical conduct, irregular practices or

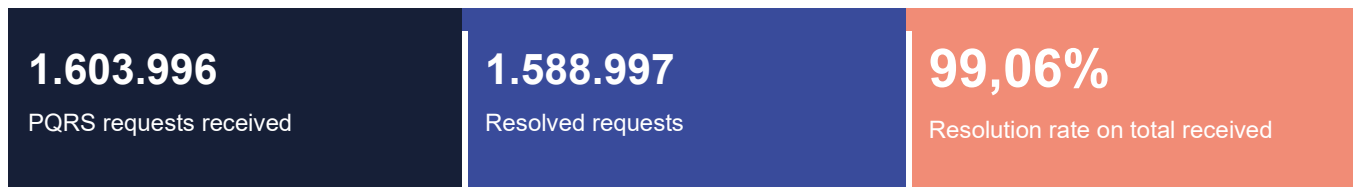
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regulatory breaches that do not necessarily constitute a commercial complaint, but that are an integral part of our commitment to transparency and fair treatment.

In terms of specific results by entity, Banco de Occidente improved three positions in the SFC's PQRS ranking during 2025, positioning itself as the best entity in Grupo Aval in this indicator, while Banco Popular reached fourth place in the CX Interaction Awards for its case of improvement in the management of PQRS leveraged on its Voice of the Customer process.

Regarding the external verification of these processes, Banco de Occidente supports its customer experience measurement and monitoring process in the ISO 9001:2015 standard as a quality management framework for continuous improvement, documented within its Financial Consumer Service System.

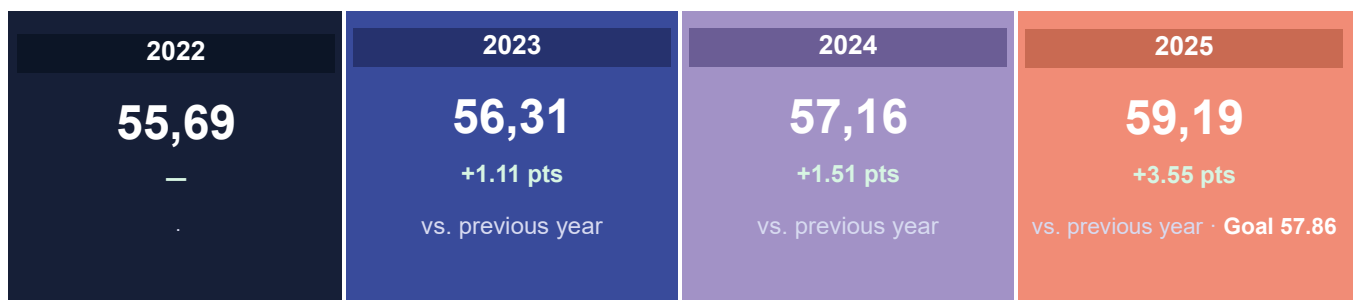
3.4.1 PQRS 2025, consolidated Aval Group



3.5 Measuring customer satisfaction

In order to strengthen customer experience management and have a consolidated vision at the Group level, during 2025 we implemented a standardized methodology for measuring the *Net Promoter Score* (NPS) in our banks (Banco de Bogotá, Banco de Occidente, Banco Popular and Banco AV Villas). This project made it possible to unify measurement criteria, monitoring frequencies, segmentations and reporting guidelines, facilitating the comparison of results between entities, the identification of opportunities for improvement and the definition of corporate actions aimed at raising the levels of satisfaction and recommendation of our customers.

Although the corporate methodology was formally adopted in 2025, there were previously satisfaction and recommendation measurements made by the entities. In order to guarantee the historical comparability of the indicator, a process of homologation and recalculation of the measurements corresponding to the years 2022, 2023 and 2024 was carried out under the same methodological criteria defined for 2025. In this way, the series presented corresponds to a reconstructed and comparable historical base, which allows for a consistent analysis of the evolution of the customer experience at a consolidated level.



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As a result of this standardization, Grupo Aval's consolidated NPS went from 55.69 points in 2022 to 59.19 points in 2025, reflecting a sustained improvement in customers' willingness to recommend our products and services. This result not only confirms the effectiveness of the initiatives implemented to strengthen the customer experience, but also made it possible to exceed the corporate goal of 57.86 points set for 2025 by 1.33 points, consolidating a positive trend of continuous improvement in all the Group's entities.