

**BBVA**

Creating Opportunities

# BBVA Colombia

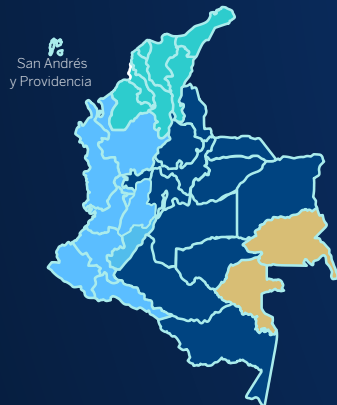
Corporate presentation



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## BBVA PRESENCE

JUNE 2023



Cities  
123

Branch  
Offices  
502

Employees  
5,466

Clients  
7.6M

## DIGITAL CAPABILITIES

JUNE 2023

### CLIENTS

Digital  
2.3M

Mobile  
2.2M

### DIGITAL SALES

Unities  
86%

PRV  
41%

## FINANCIAL INDICATORS

JUNE 2023

### ACTIVITY

**72,2 T**  
GROSS LOAN  
PORTFOLIO

**70,7 T**  
CUSTOMER  
DEPOSITS

### RISK MANAGEMENT

**2.71%**  
NPL RATIO

**2.02%**  
COST OF  
RISK

**189.17**  
COVERAGE  
RATIO

### RESULTS

**-78%** vs 2022  
NET INCOME

**-14%** vs 2022  
GROSS MARGIN

**12.16%**  
SOLVENCY

**3.21%**  
ROE

**0.20%**  
ROA

**58.56%**  
EFFICIENCY

OUR PURPOSE

"Bring the age  
of opportunity  
to everyone"

## BBVA HISTORY IN COLOMBIA

- **1956** Banco Ganadero Popular was set up
- **1986** El Banco Ganadero debuted on Colombia's stock exchange
- **1992** El Banco Ganadero became a private bank
- **1996** BBV acquired 34.70% of the share and merged with Banco Ganadero.
- **1998** BBV merged with BNC and changed the name to BBV Banco Ganadero
- **1999** BBV merged with Argentaria and the name changed to BBVA Banco Ganadero
- **2000** BBVA became the owner of 85.1% of the shares
- **2001** BBVA increased the ownership to 95.2% of the shares
- **2004** BBVA changed the name to BBVA Colombia
- **2006** BBVA Colombia merged with banco Granahorrar
- **2009** BBVA Colombia merged with BBVA Leasing
- **2017** BBVA changed the traditional slogan "go forward" to "Creating Opportunities"
- **2019** BBVA unified its Brand worldwide and changes the logo

## SHAREHOLDER'S COMPOSITION BBVA AND SUBSIDIARIES



- 76.20% BBVA S.A.
- 19.23% BBVA América S.L
- 4.57% Otros

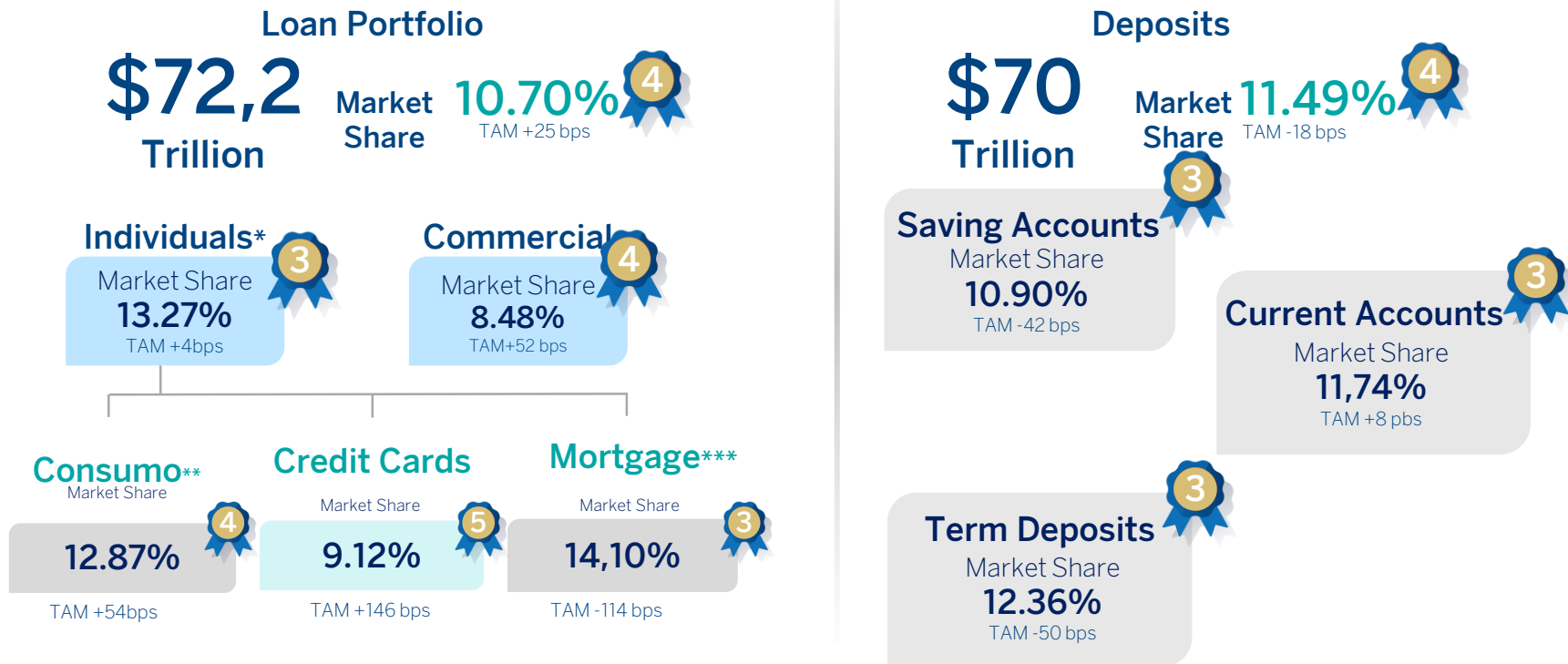


- 94.44% BBVA Colombia
- 2.77% BBVA Seguros Colombia S.A.
- 2.77% BBVA Seguros de Vida S.A.
- 0.02% Otros



- 94.51% BBVA Colombia
- 2.74% BBVA Seguros Colombia S.A.
- 2.74% BBVA Seguros de Vida S.A.
- 0.01% Otros

# FOCUS ON STRONG RETURNS ON CAPITAL MARKET SHARES



Source: SFC. Market share as of JUNE 2023.

\*Market Share Individuals + Securitizations. \*\*Market Share Consumer + Individual's overdraft + Credit Cards. \*\*\*Market Share Mortgages + LH + Securitizations

## OUR VALUES



Customer comes **first**



We **think big**



We are **one team**

## OUR STRATEGIC PRIORITIES

**Data** and **technology**



Reaching more **clients**



Driving **operational excellence**



Improving our **clients' financial health**



The **best** and **most engaged team**



Helping our clients transition towards a  
**sustainable future**



# SOCIAL RESPONSIBILITY

## 3 MAIN FOCUSES

1

Reduce inequalities and  
**promote entrepreneurship**



2

Create opportunities for all  
through **education**



3

Support **research** and **culture**



# SUSTAINABILITY AS A STRATEGIC PRIORITY

Have an impact directly, through the use of natural resources and the relationship with its stakeholders; and indirectly, the most relevant, through its credit activity and the projects it finances



## Energetic efficiency

BBVA Colombia offers financing products such as green leasing, short-term and long-term loans in conjunction with Consumer savings verification models through alliances with multilateral banks that allow us to ensure a differential rate and minimum savings for financed projects. as a strategy to solve energy inefficiency.



## Sustainable mobility

BBVA Colombia offers financing products such as green leasing, short-term and long-term loans in conjunction with consumption savings verification models through alliances with multilateral banks that allow us to ensure a differential rate and a minimum savings of the financed projects. .



## Recovery of waterbodies

BBVA Colombia finances projects for the recovery of bodies of water such as the one done with the Fúquene Lagoon, efficient irrigation projects that allow water savings of at least 25%, and the construction of wastewater treatment plants.



## Sustainable and inclusive infrastructure

BBVA Colombia offers financing for low-income housing that we can identify as a first home. private. Additionally, we finance the construction, maintenance and equipping of both public and private health institutions.

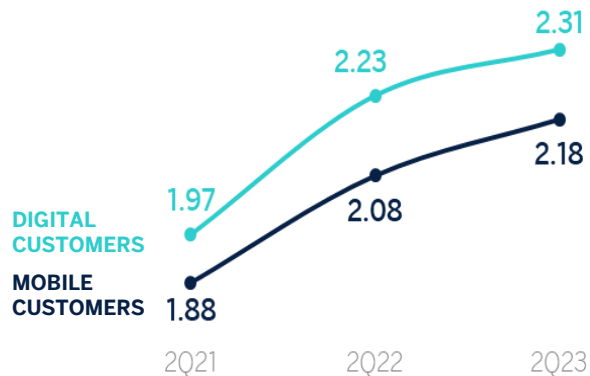




# Strengthening our Commitment to **Digital Transformation**

## CUSTOMERS

MILLIONS



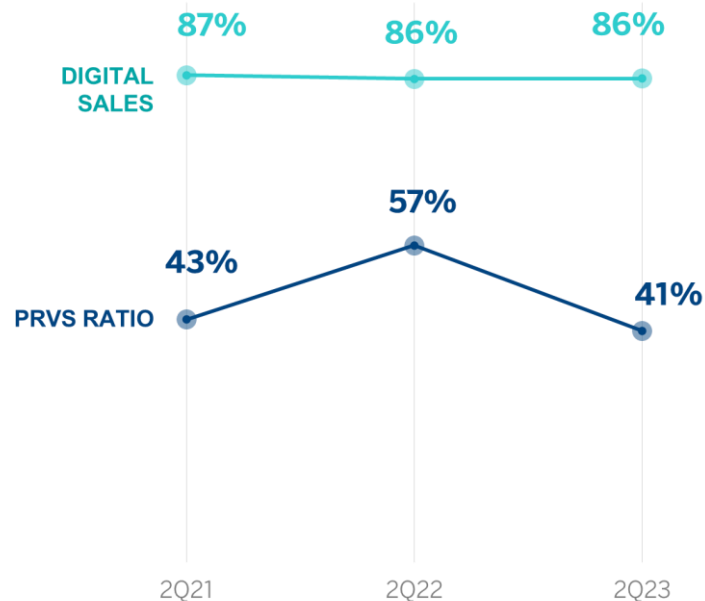
## ACTIVE CUSTOMERS ON DIGITAL CHANNELS

%



## DIGITAL SALES

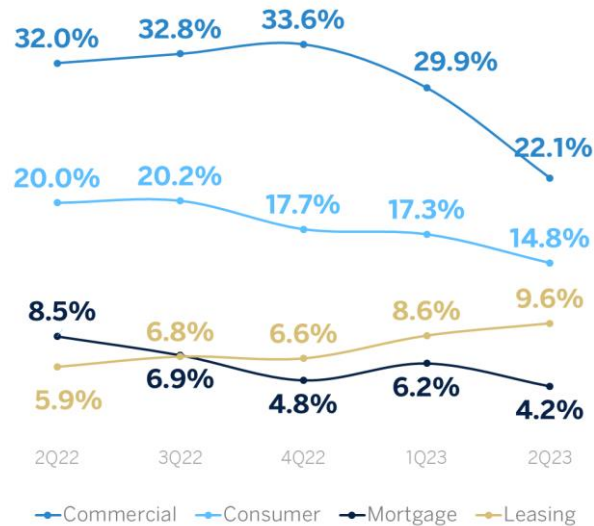
% OF TOTAL SALES YTD



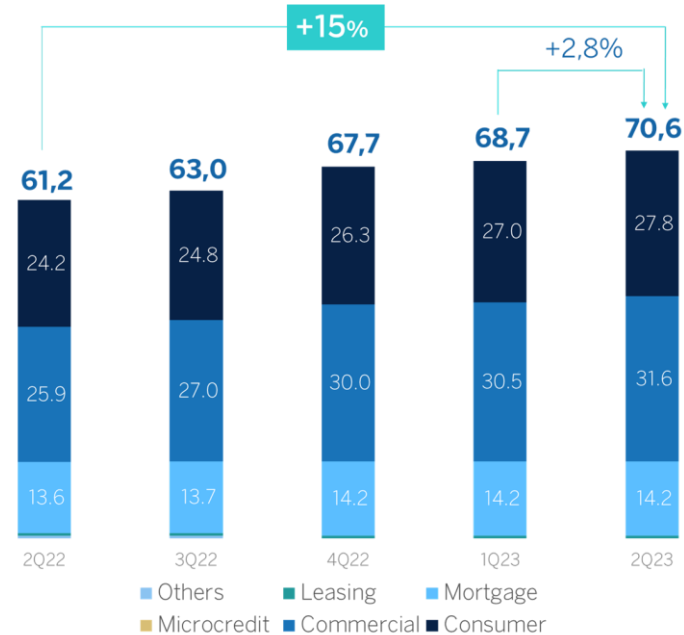


# Thriving **Business Activity**

## GROWTH BY SEGMENT YoY %



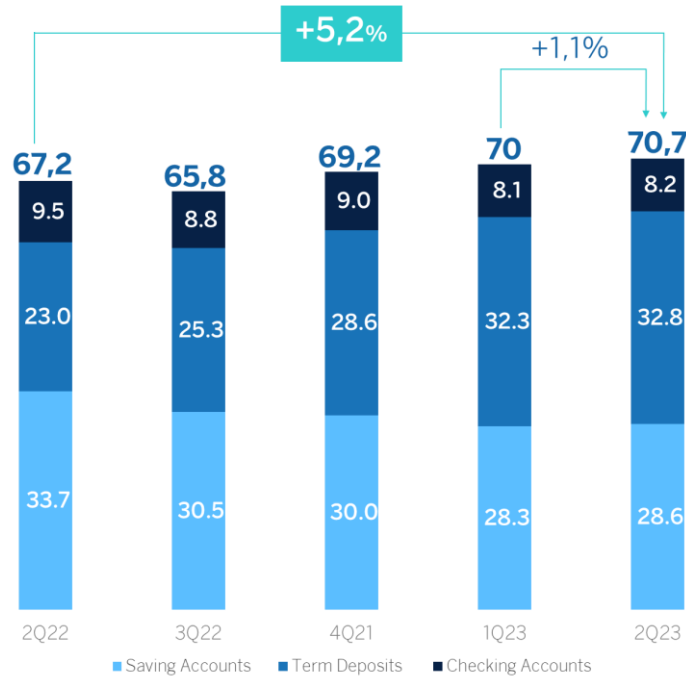
## NET LOANS MIX TRILLION COP



# Stable **Funding Strategies**

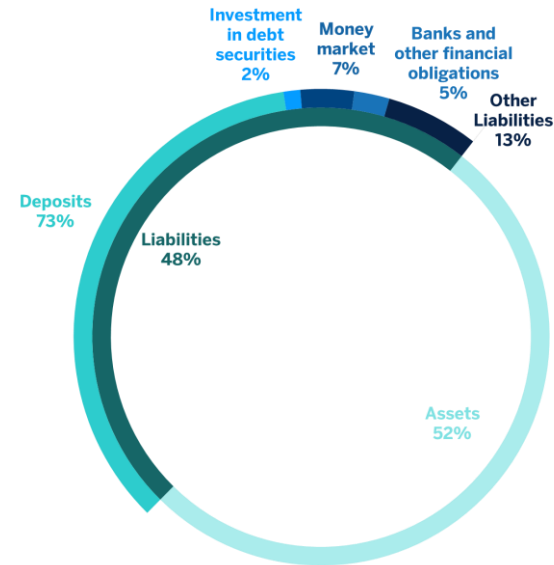
## CLIENT'S DEPOSITS

TRILLION COP



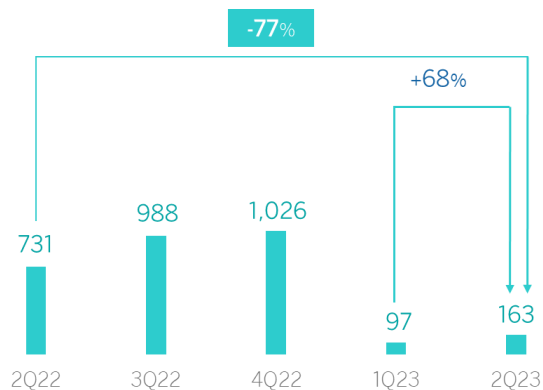
## FUNDING MIX

%



# REVENUE GROWTH

## / NET INCOME BILLION COP



## REMUNERATION POLICY

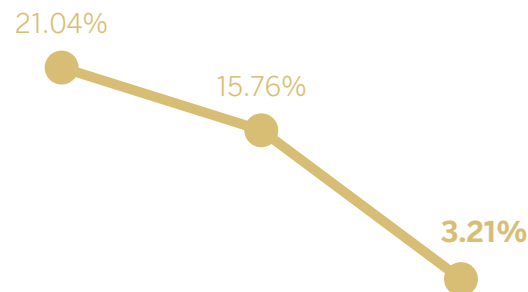


Cash  
**\$32,44** per share

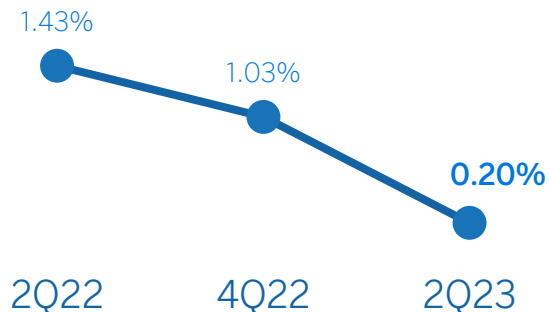
- We remain committed to our dividend policy:  
1 payment per year (June)
- Tier I capital represents more than **70% of average technical equity**. This was possible thanks to a policy that increases the legal reserves from each year retained utilities.
- **Pay-out of 50%**, policy that comes since 2007

## PROFITABILITY RATES (%)

### ROE



### ROA



# Contact

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## Investor Relations Team

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ALM and IR Leader

Bogotá, Colombia.

**BBVA Colombia S.A.**



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**BBVA**

Creando Oportunidades

06

Annex

# Consolidated Results

	6M22	6M23	6M23	Var TAM	
				abs	%
Cash and cash equivalents	12,455	10,313	10,835	-1,621	-13.0
Investments	7,729	8,770	9,789	2,059	26.6
Derivative Financial Instruments and Cash Operations	8,007	10,061	10,572	2,565	32.0
Gross Loan Portafolio and Leasing	64,226	69,263	72,152	7,926	12.3
Provision for credit losses	-3,017	-2,997	-3,037	-20	0.7
Other	4,187	4,170	3,905	-283	-6.8
<b>Assets</b>	<b>93,588</b>	<b>99,580</b>	<b>104,215</b>	<b>10,627</b>	<b>11.4</b>
Deposits	67,177	69,145	70,730	3,553	5.3
Money Market Operations	3,697	3,204	7,027	3,330	90.1
Financial instruments at fair value	7,820	10,191	10,084	2,264	28.9
Banks and other financial obligations	3,461	5,371	4,633	1,171	33.8
Investment in debt securities	2,422	2,677	2,205	-216	-8.9
Liabilities by deferred tax	422	467	243	-180	-42.5
Estimated liabilities and provisions	305	330	357	52	17.1
Payable accounts	1,284	802	708	-575	-44.8
Labor Obligations	216	300	263	47	21.8
Other Liabilities	475	373	578	103	21.7
<b>Liabilities</b>	<b>87,279</b>	<b>92,861</b>	<b>96,827</b>	<b>9,549</b>	<b>10.9</b>
Paid-in Capital	90	90	90	0	0.0
Additional-paid in capital	652	652	652	0	0.0
Noncontrolling interests	7	8	8	1	14.2
Reserves	4,093	4,093	4,560	467	11.4
Surplus	736	851	1,091	355	48.3
Net Profit for the period	731	1,026	163	-568	-77.7
<b>Stockholder's Equity</b>	<b>6,309</b>	<b>6,720</b>	<b>6,564</b>	<b>255</b>	<b>4.0</b>
<b>Total Liabilities and Stockholder's Equity</b>	<b>93,588</b>	<b>99,580</b>	<b>103,392</b>	<b>9,804</b>	<b>10.5</b>

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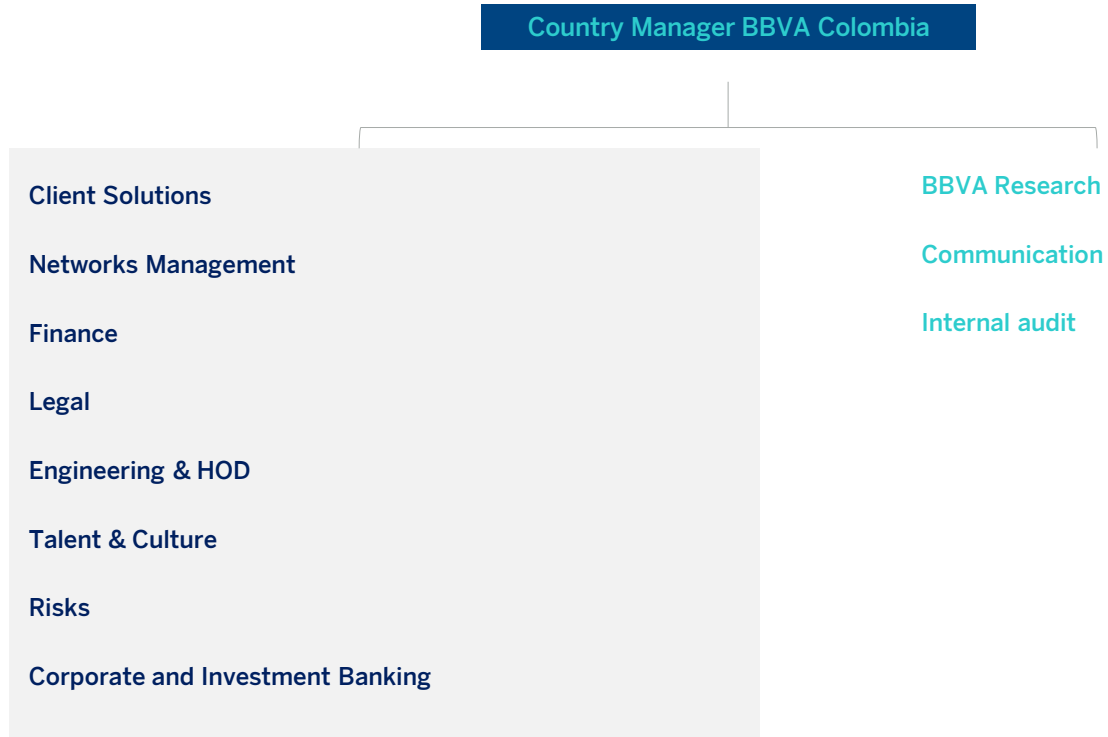
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# ORGANIZATIONAL STRUCTURE



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