

BBVA

Creating Opportunities

BBVA Colombia

Corporate presentation



The IR Recognition granted by Bolsa de Valores de Colombia S.A. (the Colombian Stock Exchange) is not a certification of the registered securities or the solvency of the issuer



Creating Opportunities

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Creating Opportunities

01

BBVA Colombia

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



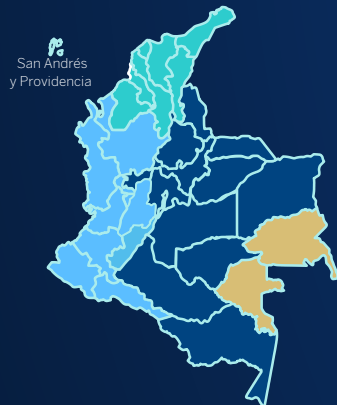
- 94.44% BBVA Colombia
- 2.77% BBVA Seguros Colombia S.A.
- 2.77% BBVA Seguros de Vida S.A.
- 0.02% Otros



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

BBVA PRESENCE

DECEMBER 2022



Cities
128

Branch
Offices
360

Employees
5,364

Clients
7,6M

DIGITAL CAPABILITIES

DECEMBER 2022

CLIENTS

Digital
2,2M

Mobile
2,1M

DIGITAL SALES

Unities
86%

PRV
50%

OUR PURPOSE

"Bring the age
of opportunity
to everyone"

FINANCIAL INDICATORS

DECEMBER 2022

ACTIVITY

71.148 M
GROSS LOAN
PORTFOLIO

69.145 M
CUSTOMER
DEPOSITS

RISK MANAGEMENT

2.27%
NPL RATIO

1.50%
COST OF
RISK

226.37%%
COVERAGE
RATIO

RESULTS

15,3% vs 4Q21
NET PROFIT

21,4% vs 4Q21
GROSS MARGIN

13.29%
SOLVENCY

15,76%
ROE

1.03%
ROA

46,90%
EFFICIENCY

OUR STRATEGIC PRIORITIES



Improving our **clients' financial health**



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



Reaching more **clients**



Driving **operational excellence**



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



Data and **technology**

OUR VALUES



Customer comes **first**



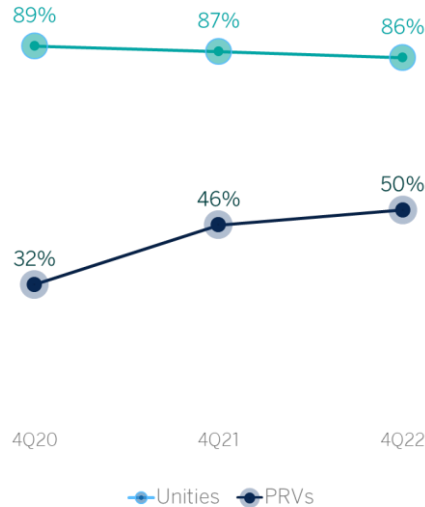
We **think big**



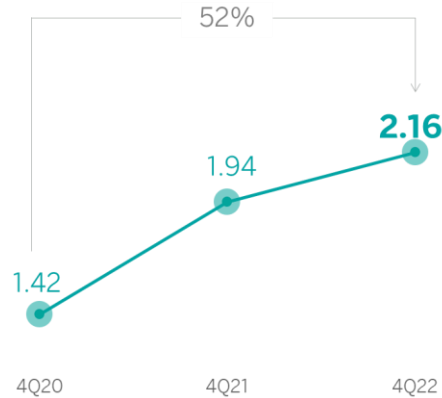
We are **one team**

DIGITAL TRANSFORMATION DRIVING OUR COMPROMISE WITH OUR CLIENTS

DIGITAL SALES % OF TOTAL SALES YTD



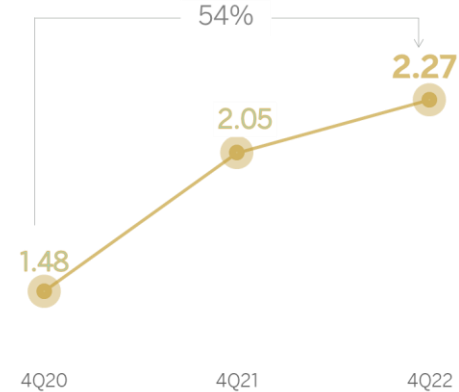
MOBILE CUSTOMERS MILLIONS, % GROWTH



MOBILE CUSTOMERS TARGET %



DIGITAL CUSTOMERS MILLIONS, % GROWTH



DIGITAL CUSTOMERS TARGET %



Digital sales: % of sales done through digital channels and ATM over total sales.

PRV: Product Relative value for the Retail Segment, used as a proxy for economic value. Transactions (units) are weighted by a simplified NPV calculated for each product category in order to weight their contribution to the digital sales.

Digital customers: number of retail clients that have logged in any of the bank's digital platforms at least once during each of the last 3 months.

Mobile customers: number of retail clients that have logged in the bank's mobile app at least once during each of the last 3 months. It is a sub-group of digital customers.

SOCIAL RESPONSIBILITY

3 MAIN FOCUSES

1



Reduce inequalities and **promote entrepreneurship**

2



Create opportunities for all through **education**

3



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



02

Sustainability

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.



ADVANCING IN OUR COMMITMENT TO SUSTAINABILITY

PROJECTS WITH ENVIRONMENTAL BENEFITS

COP



Sustainable mobility 408 Bln



Energetic efficiency 399 Bln



Renewable energy 254 Bln



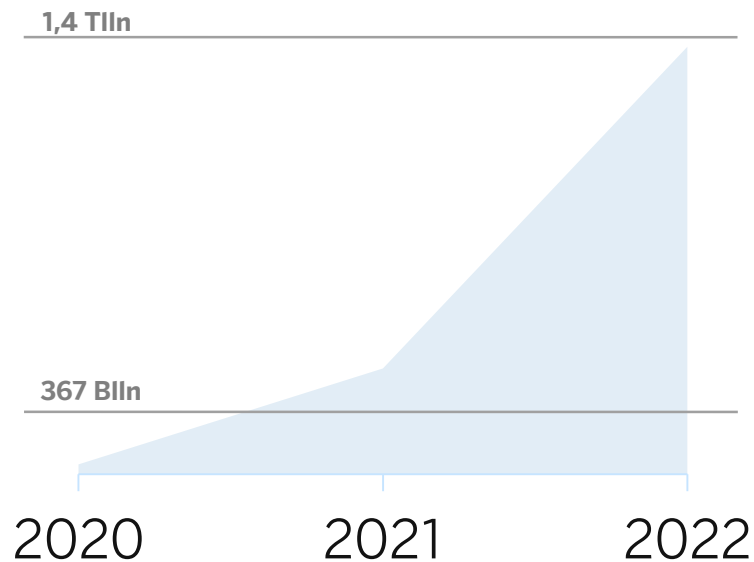
Circular economy 308 Bln



BCORP 113 Bln

SUSTAINABLE BUSINESS

COP

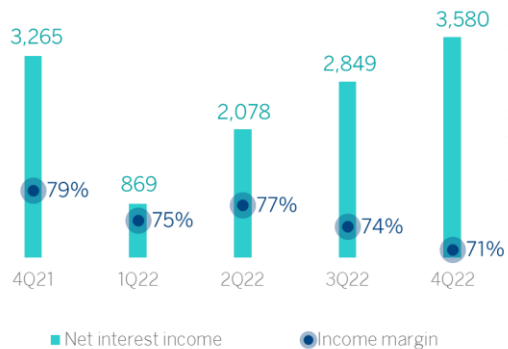


03

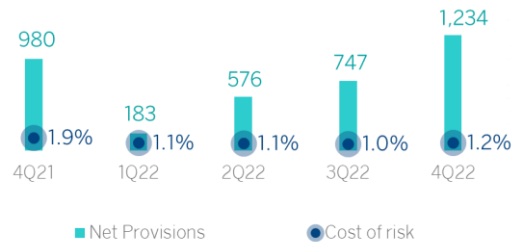
Results 4Q22

STRONG REVENUE GROWTH

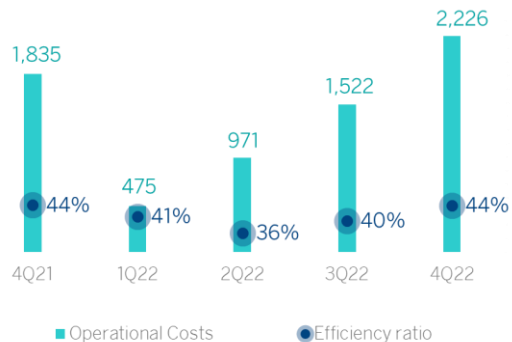
/ **NET INTEREST INCOME** +9,7% VS 4Q21
BILLION COP



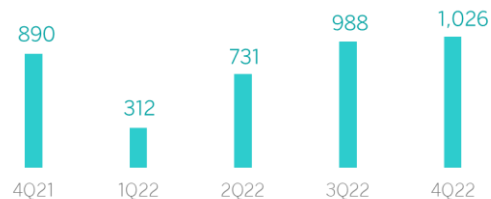
/ **NET PROVISIONS** +26% VS 4Q21
BILLION COP



/ **OPERATIONAL COSTS** +21% VS 4Q21
BILLION COP

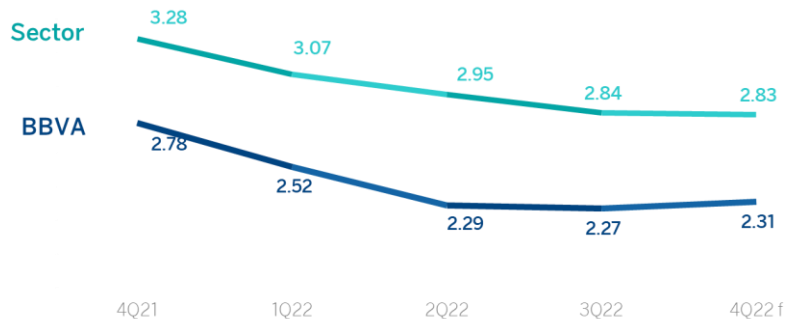


/ **NET INCOME** +15% VS 4Q21
BILLION COP



BBVA COLOMBIA'S WRITE-OFFS POLICIES ARE STRICTER THAN THE SECTOR

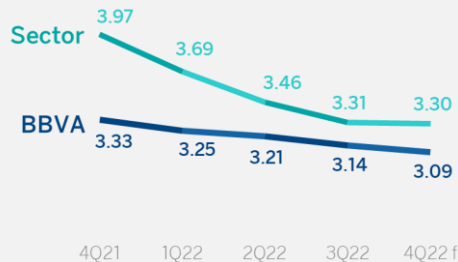
NPL RATIO (%)*



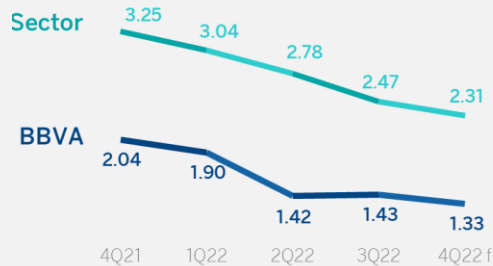
NPL + WRITE-OFF (%)



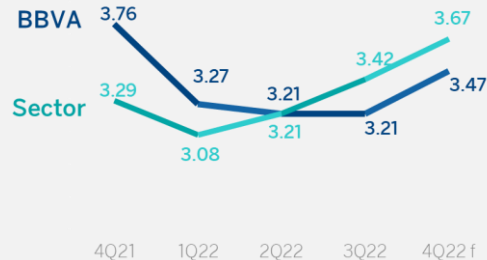
MORTGAGE



COMMERCIAL



CONSUME



*NPL: commercial portfolio greater than 90 days, consumer greater than 60 days and mortgage greater than 120 days

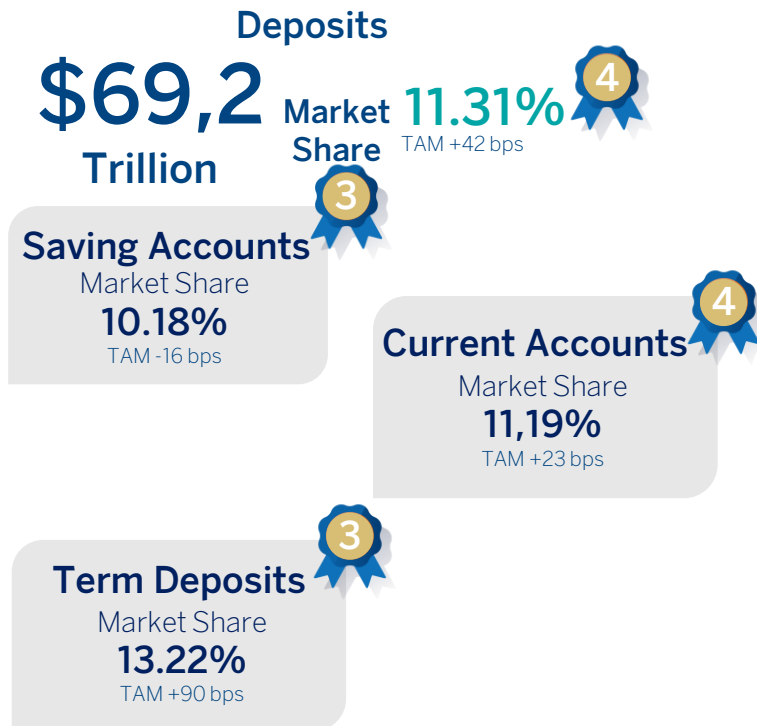
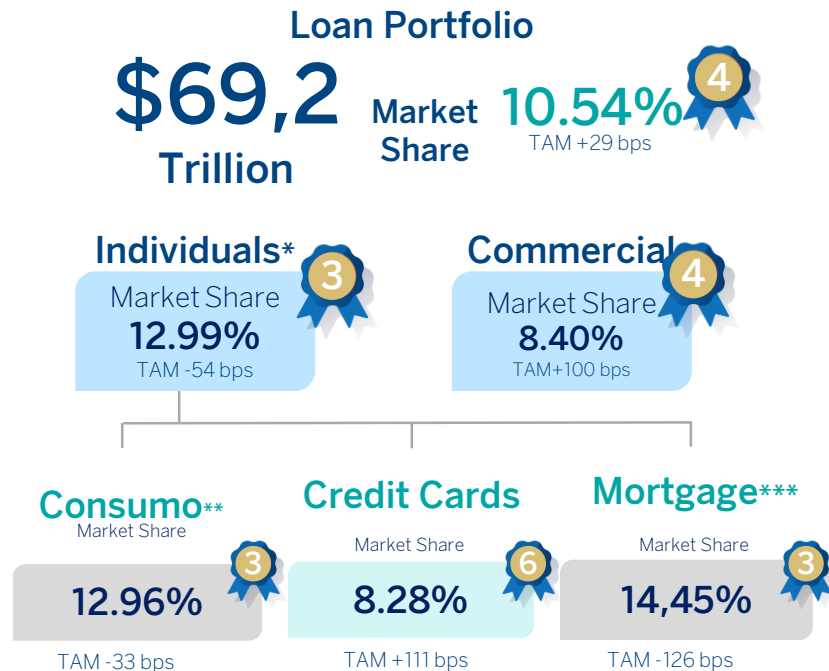
Source: SFC

04

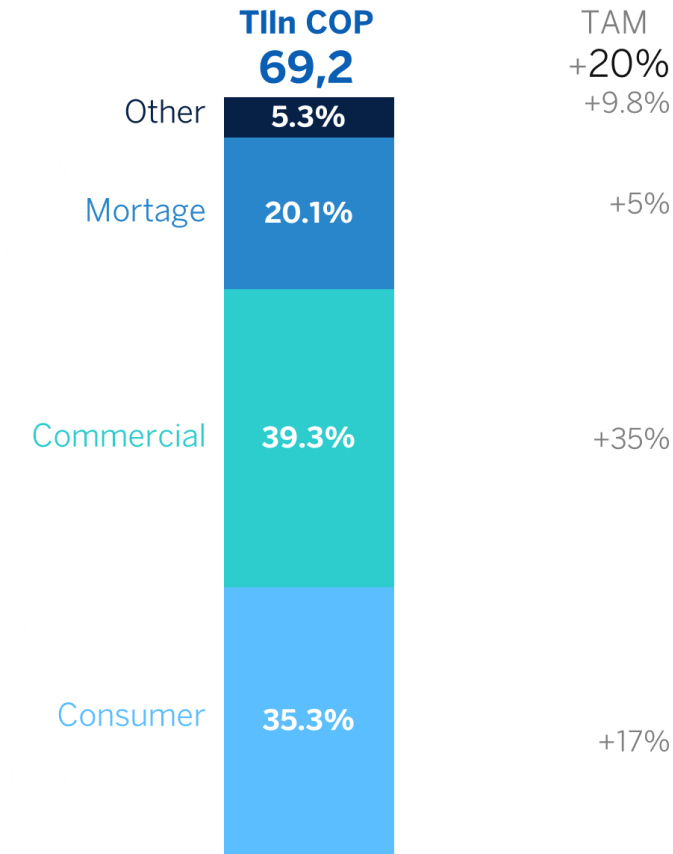
Business Activity

FOCUS ON STRONG RETURNS ON CAPITAL

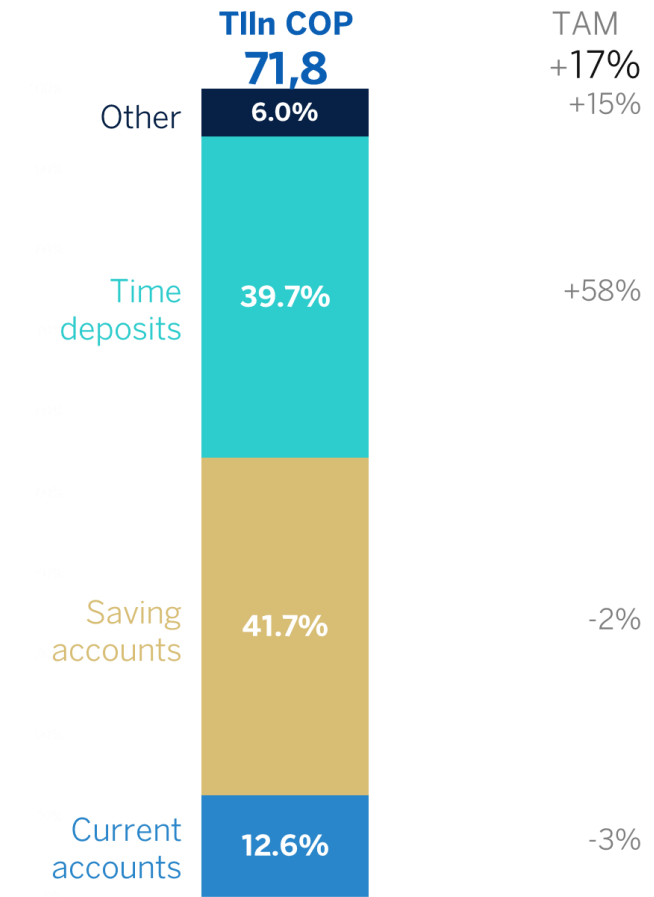
MARKET SHARES



PORTFOLIO COMPOSITION



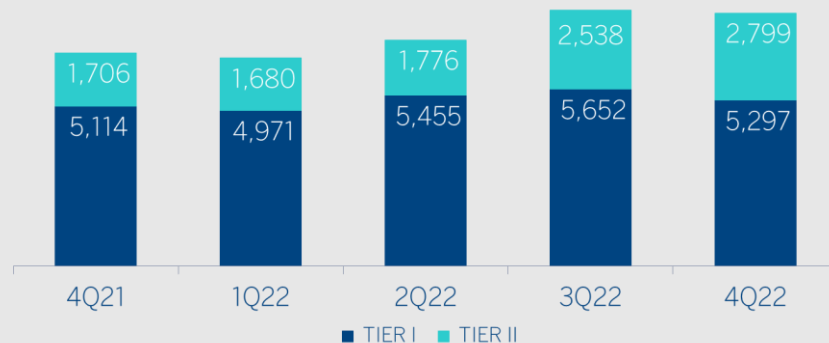
FUNDS COMPOSITION



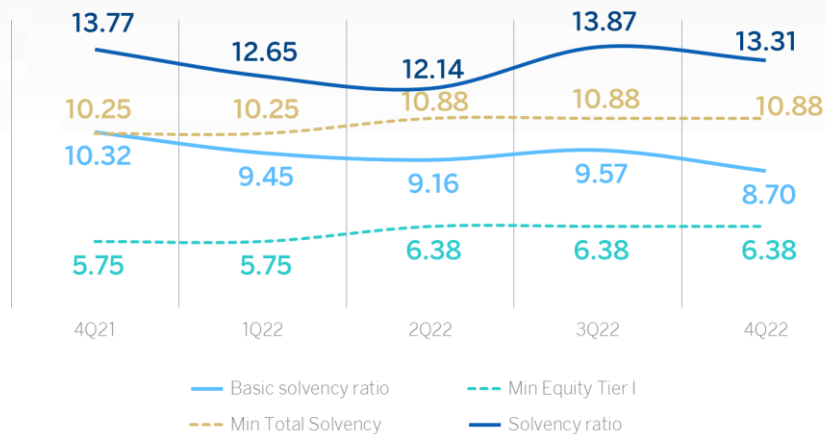
Note: Portfolio includes Leasing. Commercial includes microcredit
Portfolio average maturity 3 years – December 2022

SOLID CAPITAL POSITION

Strong
Capital Position



Billion COP



EVOLUTION OF THE CAPITAL RATIO %

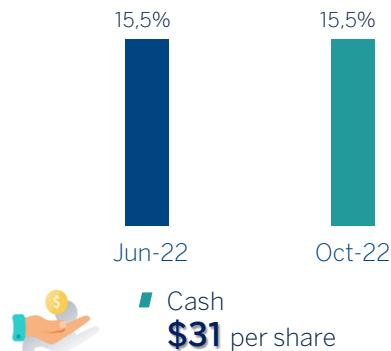
218 bps
Above the Minimum
Regulatory Level

Separate figures

OUTSTANDING DELIVERY ON SHAREHOLDER VALUE CREATION

SHAREHOLDER REMUNERATION

BILLION COP



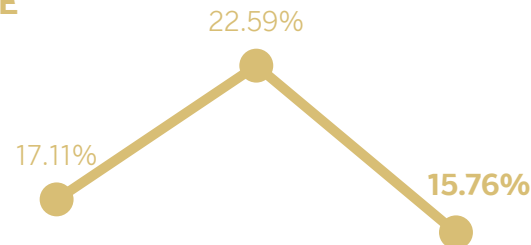
REMUNERATION POLICY

- We remain committed to our dividend policy: 2 payments per year (June and October)
- Tier 1 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

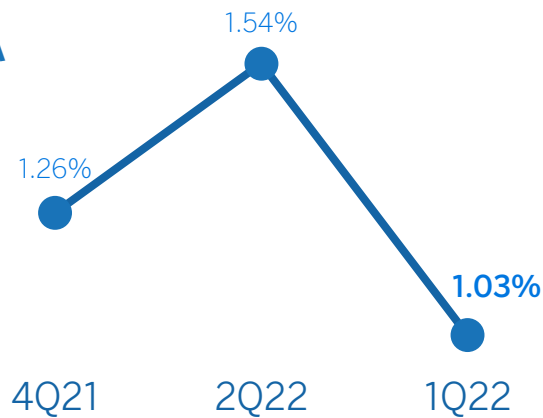
PROFITABILITY RATES

(%)

ROE



ROA



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BBVA

Creando Oportunidades

06

Annex

DISCLAIMER

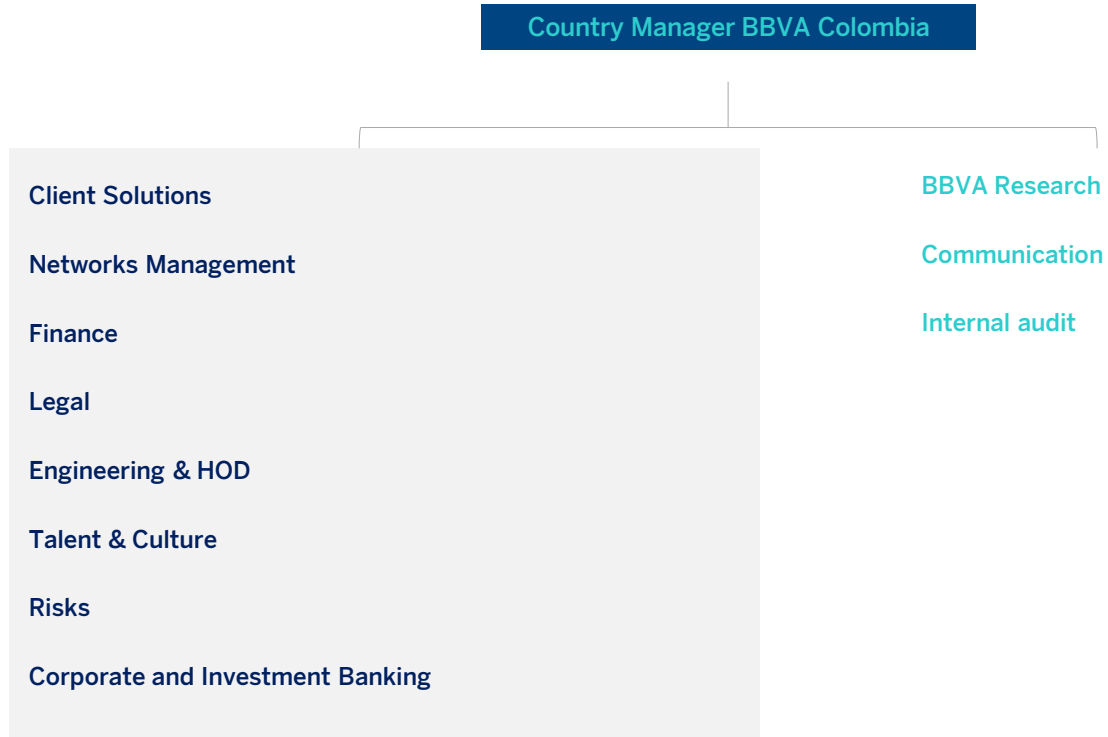
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ORGANIZATIONAL STRUCTURE



BBVA Colombia

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