

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

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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



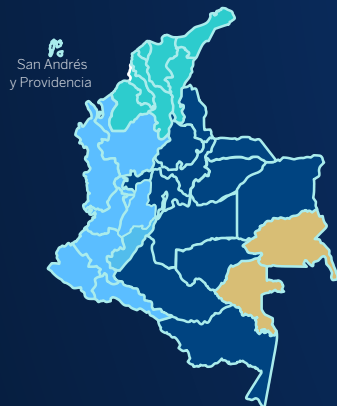
- 94.44% BBVA Colombia
- 2.77% BBVA Seguros Colombia S.A.
- 2.77% BBVA Seguros de Vida S.A.
- 0.02% Otros



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

BBVA PRESENCE

MARCH 2022



Cities
131

Branch
Offices
360

Employees
5,364

Clients
6,8M

DIGITAL CAPABILITIES

MARCH 2022

CLIENTS

Digital
1,8M

Mobile
1,7M

DIGITAL SALES

Unities
87%

PRV
55%

FINANCIAL INDICATORS

MARCH 2022

ACTIVITY

60.358 M
GROSS LOAN
PORTFOLIO

59.574 M
CUSTOMER
DEPOSITS

RISK MANAGEMENT

2.6%
NPL RATIO

1.18%
COST OF
RISK

220.41%
COVERAGE
RATIO

RESULTS

75.5%
VS 1Q21
NET PROFIT

19.7%
VS 1Q21
GROSS
MARGIN

13.58%
SOLVENCY

20.83%
ROE

1.52%
ROA

40,58%
EFFICIENCY

OUR PURPOSE

"Bring the age
of opportunity
to everyone"

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**

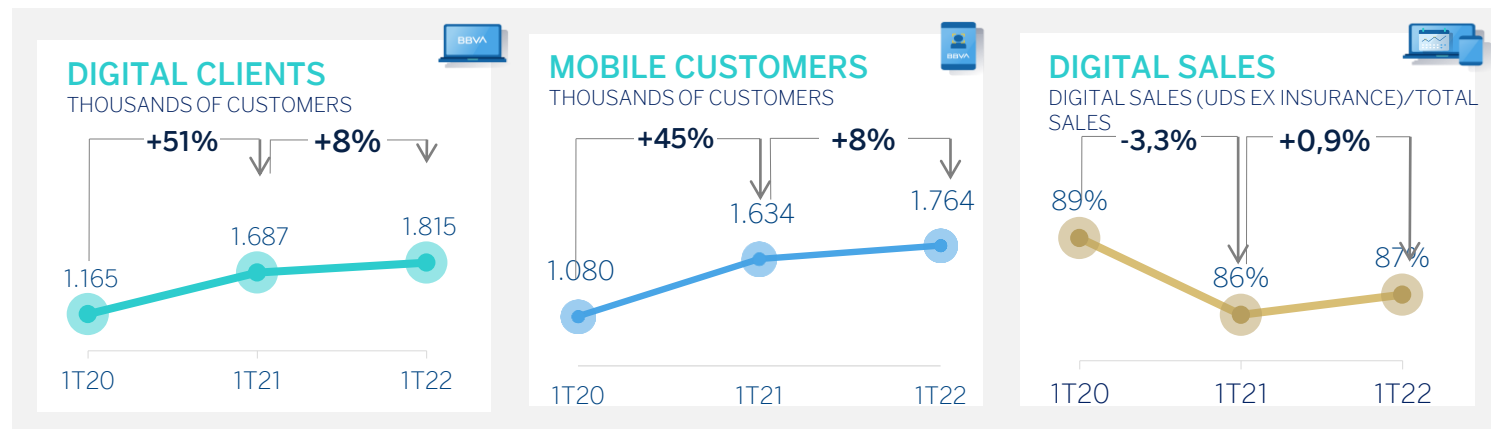


We **think big**



We are **one team**

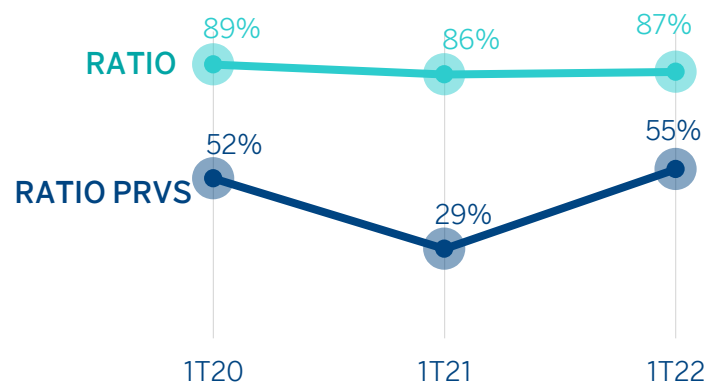
OUR DIGITAL CAPABILITIES ALLOW US TO PROVIDE BETTER CUSTOMER SERVICE



BBVA Colombia in 1T22

BBVA Colombia sales

66% of our clients are using or digital channels



1,8 millions clients during 1Q22

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.



SPECIFIC KPIS TO IDENTIFY BBVA'S PROGRESS



Business Origination

Maximize the origination of sustainable finance

200.000M€
BETWEEN 2018 AND 2025
2025 BBVA Compromise



Portfolio Alignment

Extension of the use of the PACTA methodology with metrics and objectives to new sectors and implementation of the PCAF methodology



Transparency

Integration of elements related to sustainability in corporate reports, according to international standards



Direct impacts

Reduction of the environmental footprint and neutralization of emissions

70% RENEWABLE ENERGY CONSUMPTION IN 2025

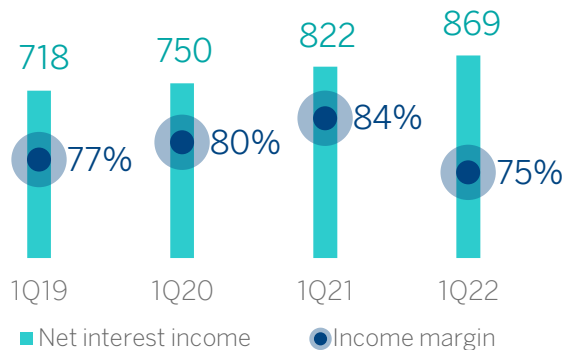
68% REDUCTION OF CO2 EMISSIONS IN 2025 (VS. 2015)

03

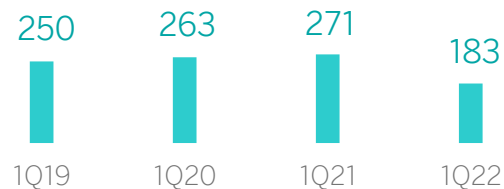
Results1T22

INTEREST MARGIN GROWTH DRIVEN BY AN INCREASE IN THE ACTIVITY

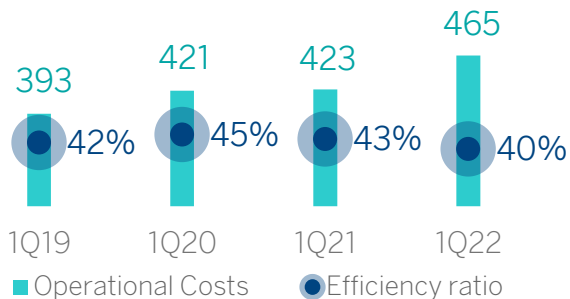
NET INTEREST INCOME +5,7% vs 1Q21
BILLION COP



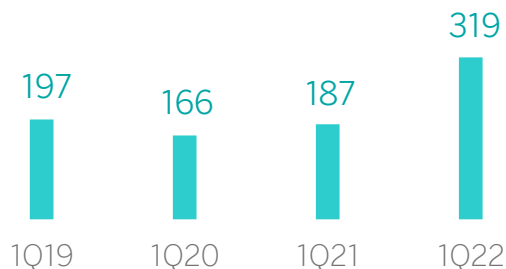
PROVISIONS -2,8% vs 1Q21
BILLION COP



OPERATIONAL COSTS +10% vs 1Q21
BILLION COP

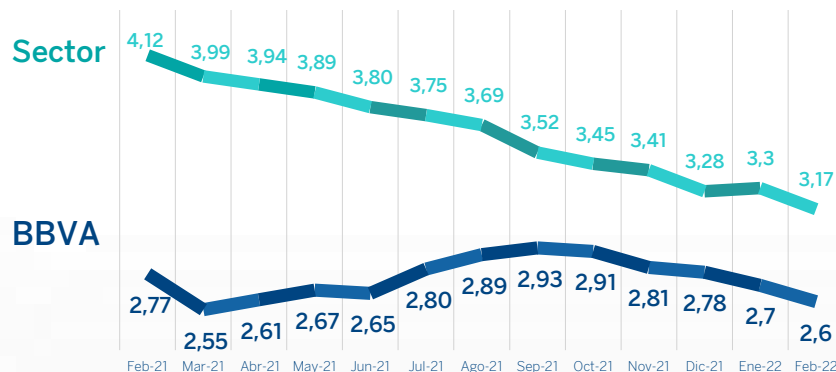


NET INCOME +19,77% vs 1Q21
BILLION COP

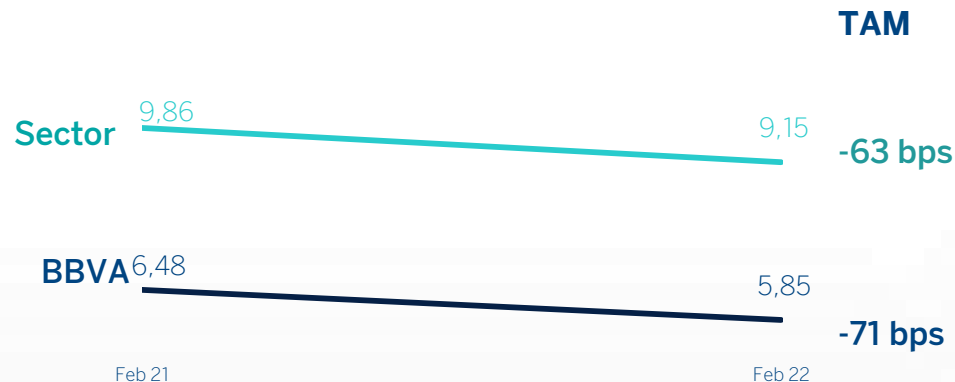


BBVA COLOMBIA'S WRITE-OFFS POLICIES ARE STRICTER THAN THE SECTOR

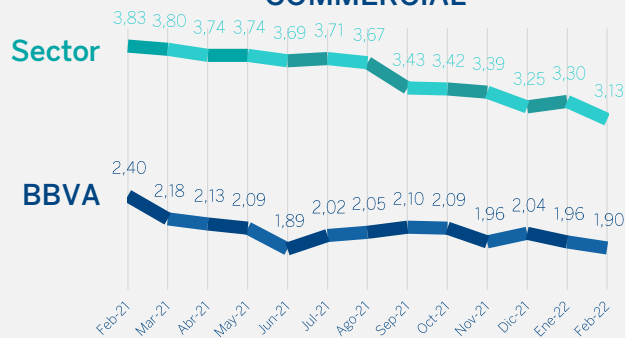
NPL RATIO (%)*



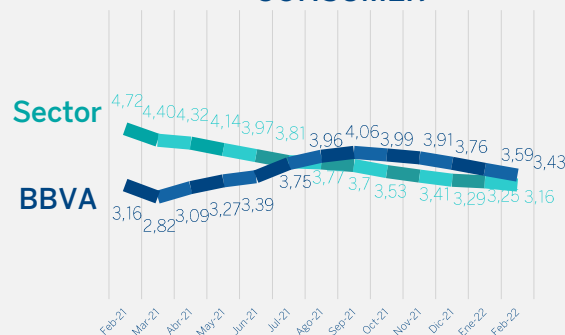
NPL + WRITE-OFF (%)



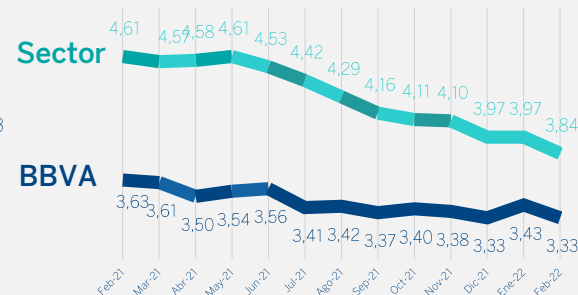
COMMERCIAL



CONSUMER



MORTGAGE

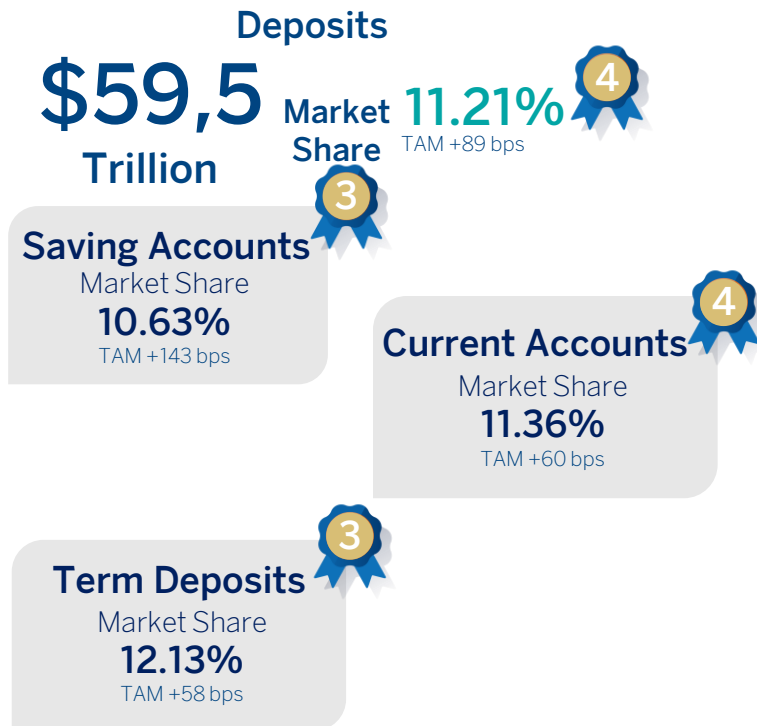
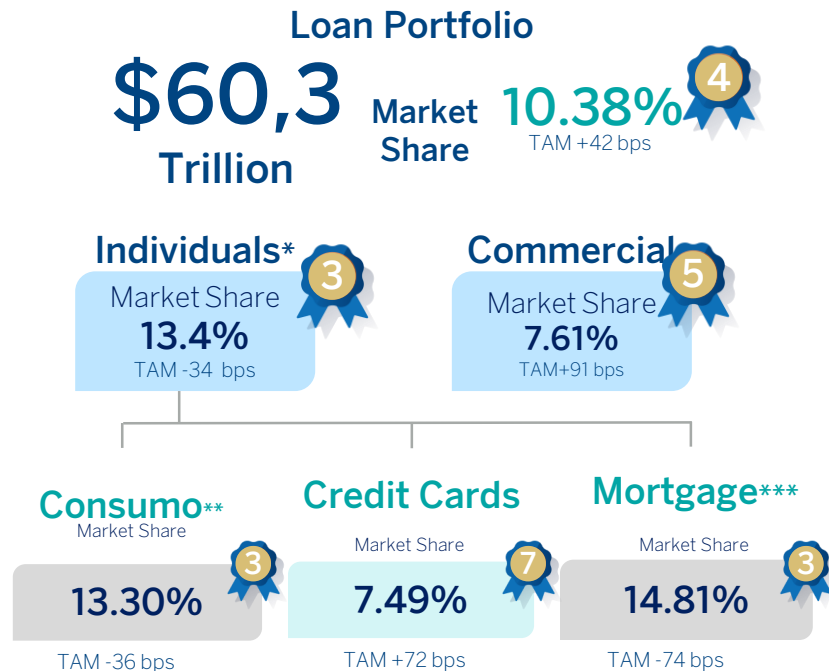


04

Business Activity

FOCUS ON STRONG RETURNS ON CAPITAL

MARKET SHARES



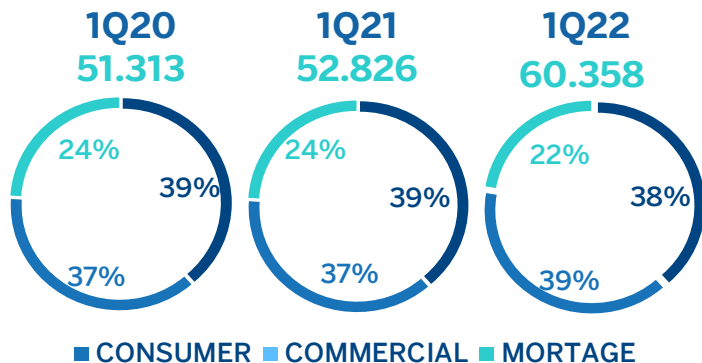
Source: SFC. Market share as of March 2022.

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

PORTFOLIO GROWTH DRIVEN BY OUR RETAIL PORTFOLIO

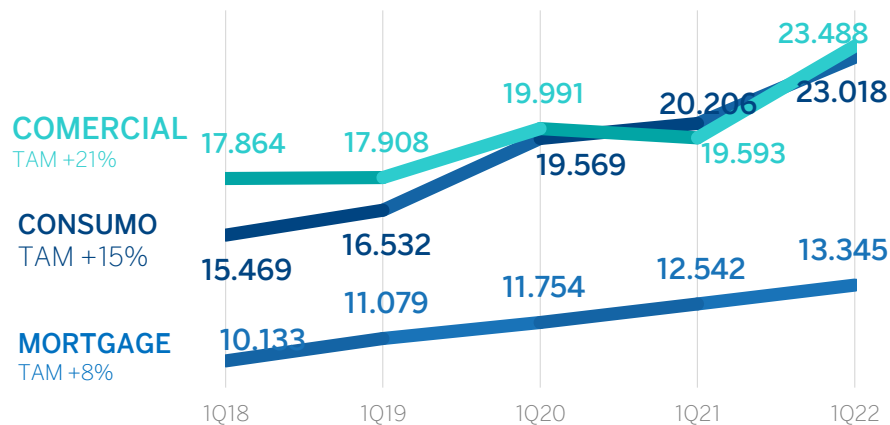
PORTFOLIO COMPOSITION

BILLION COP



GROSS LOAN PORTFOLIO +15% a/a

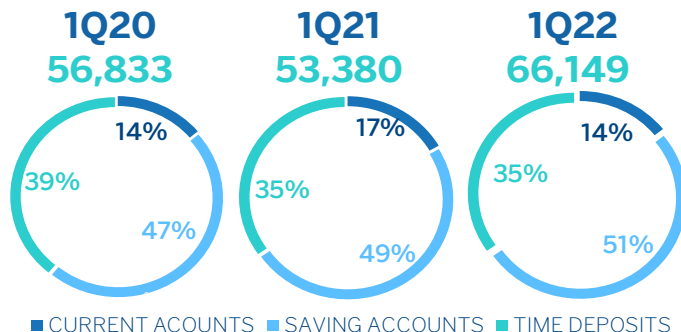
BILLION COP



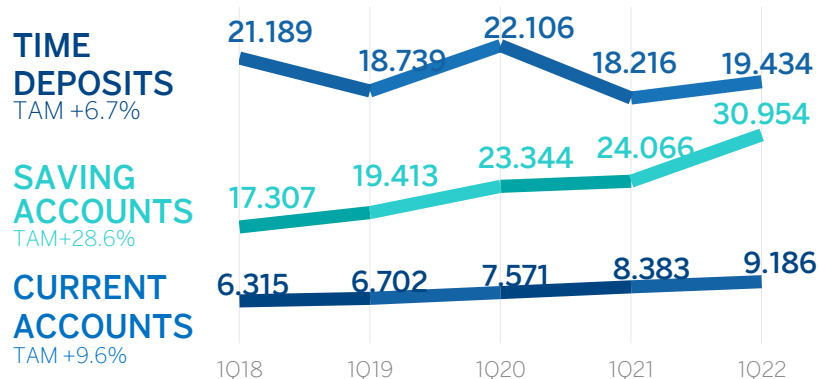
- Activity focused on the individual segment, which represents 60.2% of the gross portfolio at the end of March 2022
- Growth in the consumer and commercial portfolio

STRATEGIC MANAGEMENT OF OUR FUNDING SOURCES

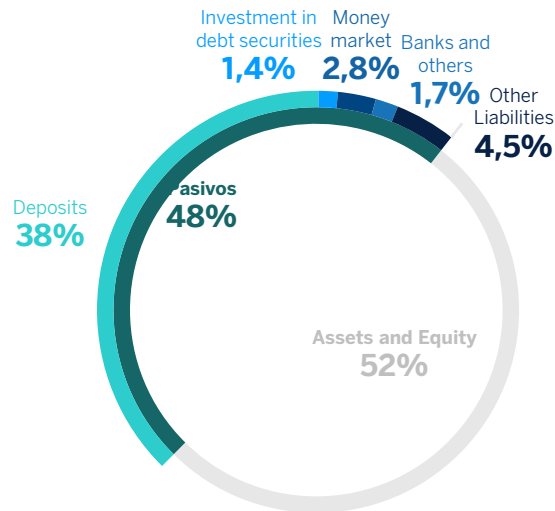
DEPOSITS COMPOSITION BILLION COP



DEPOSITS GROWTH +17.3% a/a BILLION COP



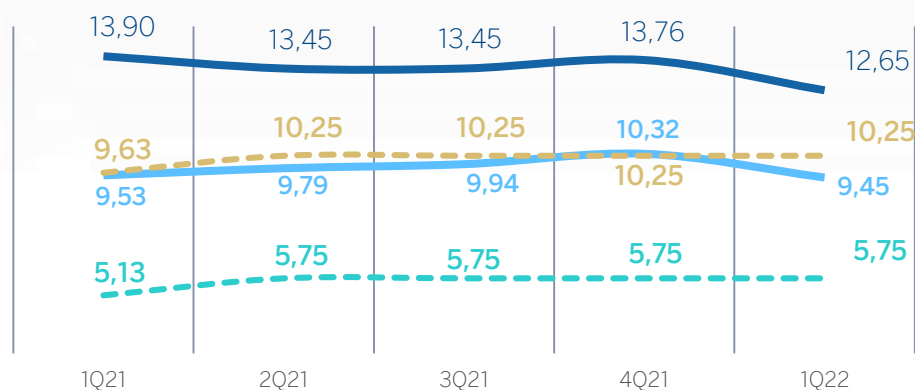
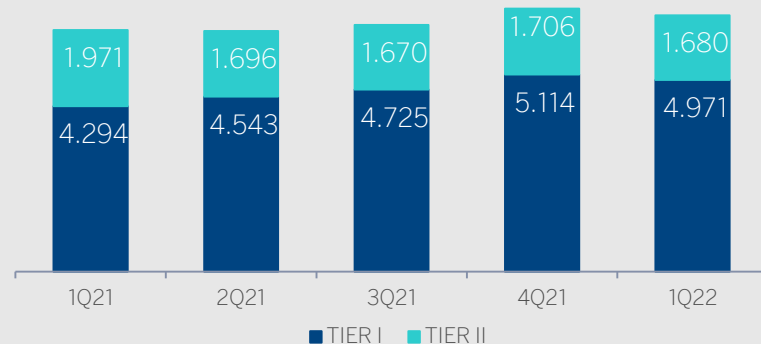
FUNDING SOURCES +17.2% a/a (%)



Deposits growth
driven by an increase
in current accounts

SOLID CAPITAL POSITION

Solid
Capital position



CAPITAL RATIO EVOLUTION %

240 bps

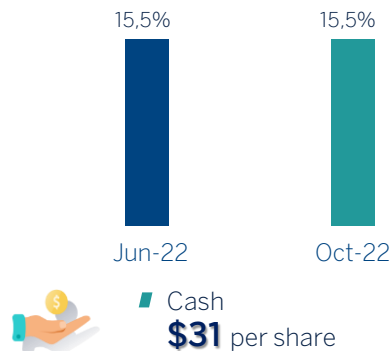
Above the required total solvency level

— Equity Tier I - - - Min Equity Tier I
- - - Min Total Solvency — Total Solvency

OUTSTANDING DELIVERY ON SHAREHOLDER VALUE CREATION

SHAREHOLDER REMUNERATION

BILLION COP



REMUNERATION POLICY

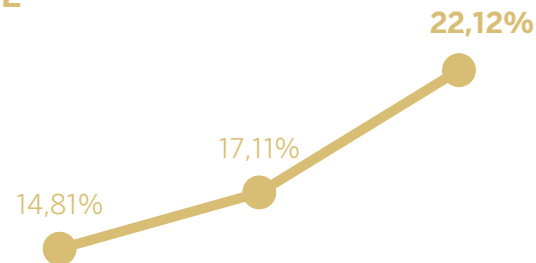


- We remain committed to our dividend policy: 2 payments per year (June and October)
- Tier I capital represents more than **70% of average technical equity**. This was possible thanks to a policy that increases the legal reserves from each year retained utilities.
- **Pay-out of 50%**, policy that comes since 2007

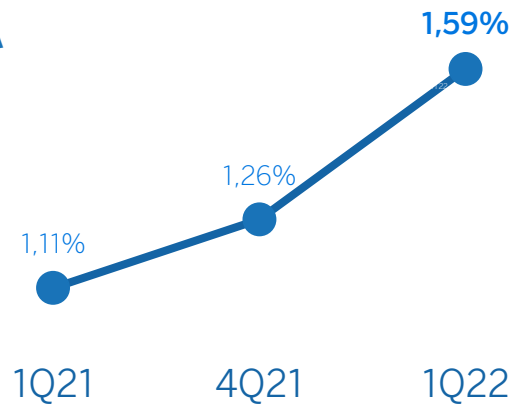
PROFITABILITY RATES

(%)

ROE



ROA



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BBVA Colombia S.A.



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BBVA

Creando Oportunidades

06

Annex

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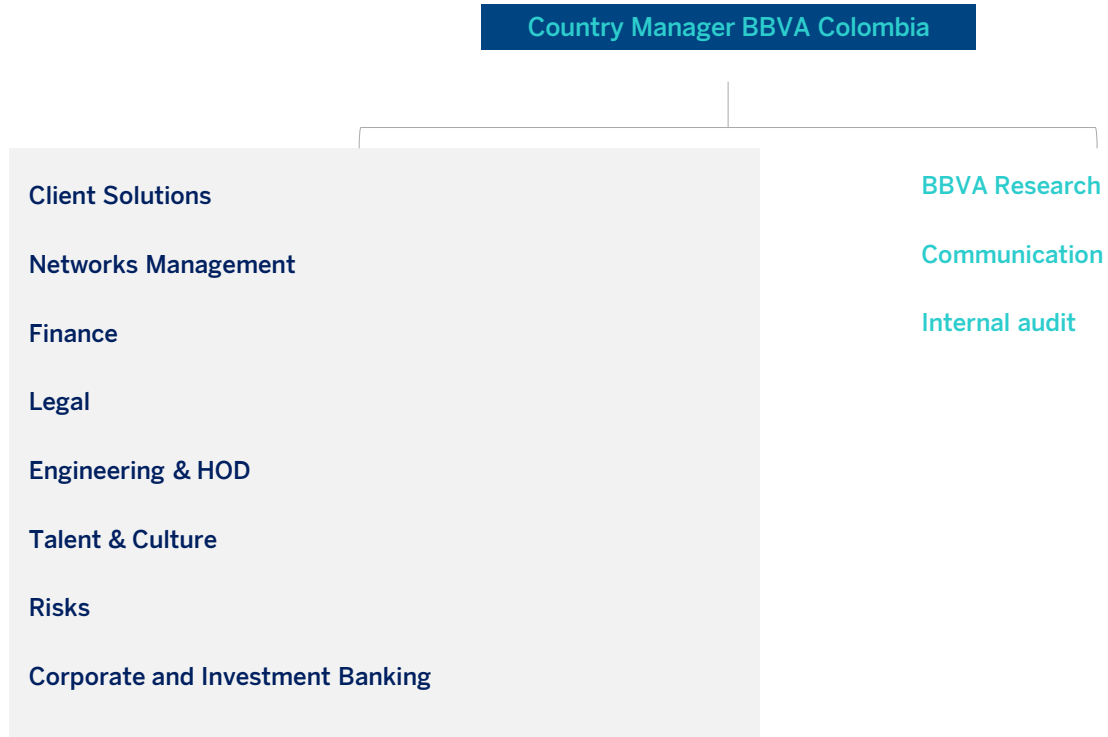
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ORGANIZATIONAL STRUCTURE



BBVA Colombia

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