BBVA

Corporate Presentation

BBVA Colombia

The IR recognition granted by Bolsa de Valores de Colombia S.A. does not constitute certification of the quality of the listed securities or the solvency of the issuer.

Disclaimer

This document is only provided for information purposes and does not constitute, nor must it be interpreted as, an offer to sell or exchange or acquire, or an invitation for offers to buy securities issued by any of the aforementioned companies. Any decision to buy or invest in securities in relation to a specific issue must be made solely and exclusively on the basis of the information set out in the pertinent prospectus filed by the company in relation to a specific issue. Nobody who becomes aware of the information contained in this report must regard is as definitive because it is subject to changes and modifications.

This document contains or may contain forward looking statements (in the usual meaning and within the meaning of the US Private Securities Litigation Act of 1995) regarding intentions, expectations or projections of BBVA or of its management on the date thereof, that refer to miscellaneous aspects, including projections about the future earnings of the business. The statement contained herein are based on our current projections, although the said earnings may be substantially modified in the future by certain risks, uncertainty and other factors relevant that may cause the results or final decisions to differ from such intentions, projections or estimates. These factors include, without limitation, (1) the market situation, macroeconomic factors, regulatory, political or government guidelines, (2) domestic and international stock market movements, exchange rates and interest rates, (3) competitive pressures, (4) technological changes, (5) alterations in the financial situation, creditworthiness or solvency of our customers, debtors or counterparts. These factors could condition and result in actual events differing from the information and intentions stated, projected or forecast in this document and other past or future documents. BBVA does not undertake to publicly revise the contents of this or any other document, either if the events are not exactly as described herein, or if such events lead to changes in the information of this document.

This document may contain summarized information or information that has not been audited, as well as information relative to solvency produced with criteria that are still subject to definitive CRR regulatory interpretation, and its recipients are invited to consult the documentation and public information filed by BBVA with stock market supervisory bodies, in particular, the prospectuses and periodical information filed with the Spanish Securities Exchange Commission (CNMV) and the Annual Report on the form 20-F and information on form 6-K that are disclosed to the US Securities and Exchange Commission.

Distribution of this document in other jurisdictions may be prohibited, and recipients into whose possession this document comes shall be solely responsible for informing themselves about, and observing any such restrictions. By accepting this document you agree to be bound by the foregoing Restrictions.

About BBVA

BBVA´s GLOBAL PRESENCE
DECEMBER 2025

Countries
>25

Branches
5,642

Employees
127,174

Active clients
81.2M

FINANCIAL HIGHLIGHTS
DECEMBER 2025

Net attributable profit 2025
10,511M€

CET 1
12.70%

Total assets
859,576 M€

Gross loans & advances to customers
472,697 M€

Customer deposits
502,501 M€

DIGITAL CAPABILITIES
DECEMBER 2025

CLIENTS

Mobile clients
62.6 M

DIGITAL SALES

Units
79%

PRV[1]
57%

(1) Relative Product Value as an indicator of the economic representation of the life cycle of the units sold.

SUSTAINABLE BUSINESS

NEW SUSTAINABLE BUSINESS TARGET

700 BN€
2025-2029

MOBILIZED 2025
134BN€

Our new strategic priorities will reinforce our leadership position

Integrate a **Radical Customer Perspective** into Everything We Do

Drive Sustainability as a Growth Engine

Scale All **Business Segments**

Promote a **Value and Capital Creation Mindset**

Unlock the Potential of **AI and Innovation**

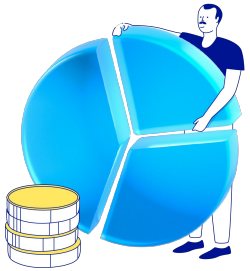
Reinforce Our **Empathy**, Succeed as a **Winning Team**

Our purpose: Support your drive to go further

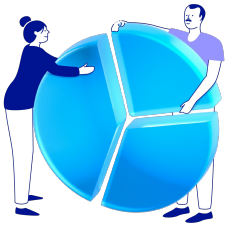
BBVA

OUR VALUES

Customer comes first



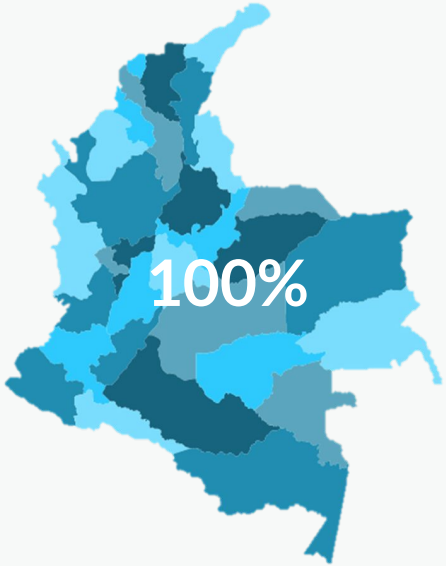
We think big



We are one team

About BBVA Colombia

Coverage across Colombia



Operating Scale

Branches
311

ATMs
1,392

Employees
5,119

International Ratings

FITCH
Long Term: **BB+**
Short Term: **B**

MOODY'S
Long Term: **Baa3**
Short Term: **Prime 3**

Local Ratings

FITCH RATINGS
Long Term: **AAA (Col)**
Short Term: **F1+ (Col)**

Source: BBVA Management Report 2025

BBVA Commitment to Colombia

BBVA Colombia benefited more than 154,000 people through its social programs and community investment initiatives.

Education

81,000

Beneficiaries

Scholarships for Bancamía children and at-risk students. Represents 73% of social investment.

Volunteerism

5,469

Volunteer Hours

588 unique employees dedicated to social and educational activities across the country.

Humanitarian Aid

COP 780M

Invested

13,775 aid packages benefiting 55,100 people in emergency-prone regions like Chocó.

Source: BBVA Management Report 2025

4Q25 Key Financial Messages

BBVA

Activity

453B
Cumulative net income

+6.5%
vs 4Q2024
Net loan growth

Efficiency

57.3%
Efficiency ratio

-0.2%
vs 4Q2024

Gross Margin

+7.9%
vs 4Q2024
Gross Margin Growth

Asset Quality

2.2%
Cost of risk

88.4%
Coverage ratio

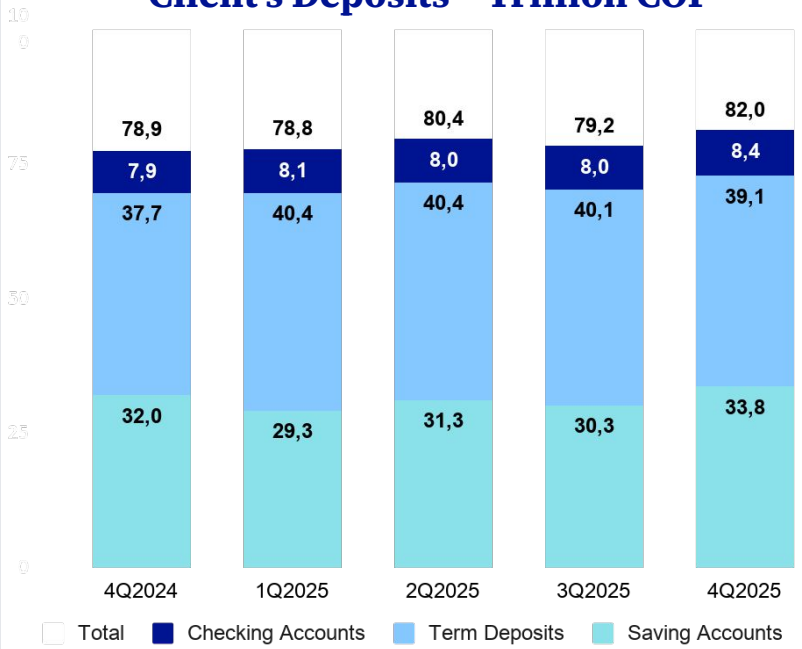
Capital Position

2.66%
CET1 ratio above the minimum required (buffer)

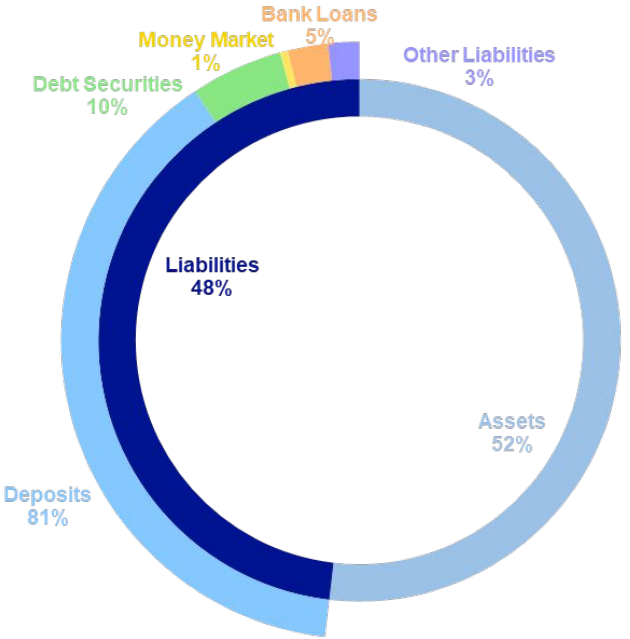
Funding Strategy | Optimizing the balance sheet

BBVA

Client's Deposits – Trillion COP



Funding Mix

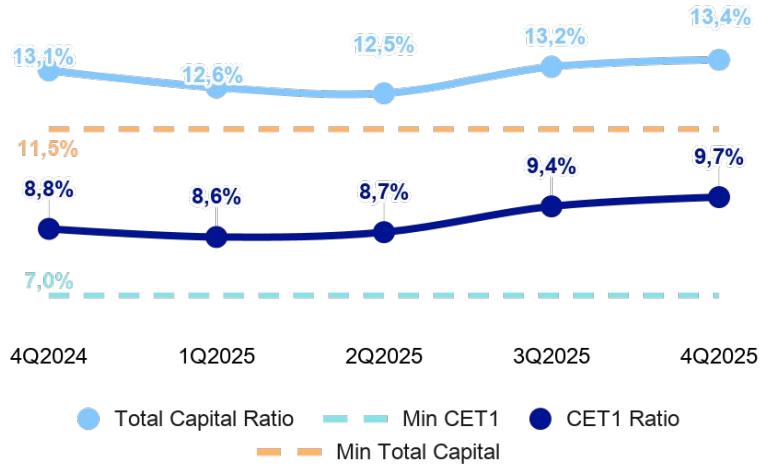


Separated figures

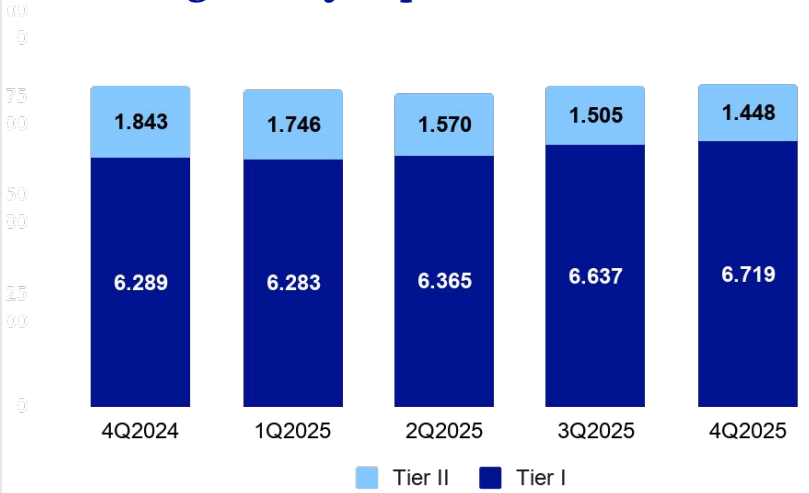
Capital Position | Solid and well-capitalized

+266 bps CET 1 Ratio above the minimum regulatory level

Capital Adequacy Ratios



Regulatory Capital – Billion COP



Separated figures

CONTACTS

Investor Relations

Daniel Patron Garcia
Head of ALM & IR

Paula Galindo Vargas
Manager of Investor and Shareholder Relations

bbvacolombia-ir@bbva.com

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