

Titularizadora Colombiana

Corporate Presentation

JULY 2023

Securitization Process

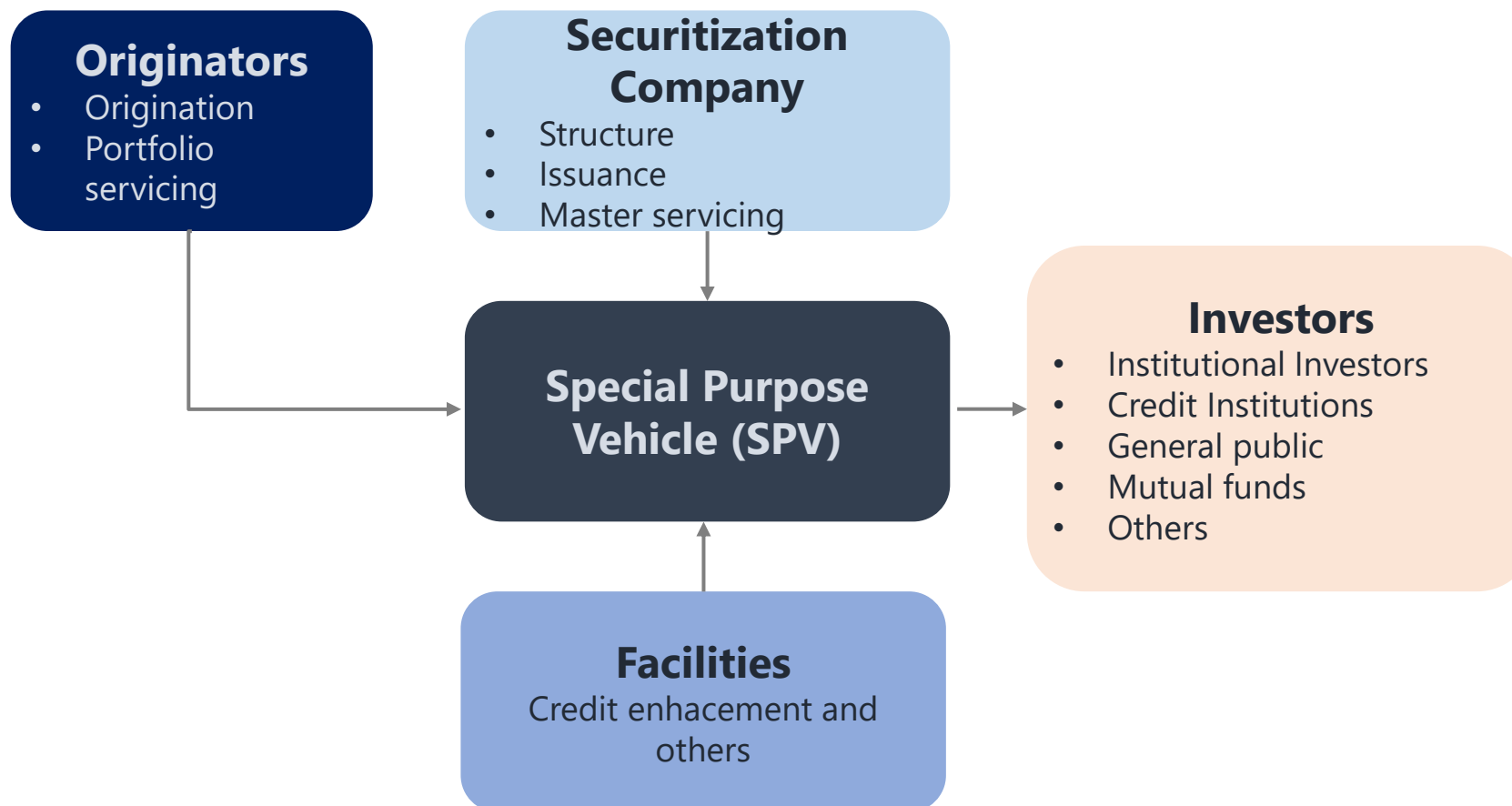
Definition

- Creation of securities supported by cash flows of underlying assets

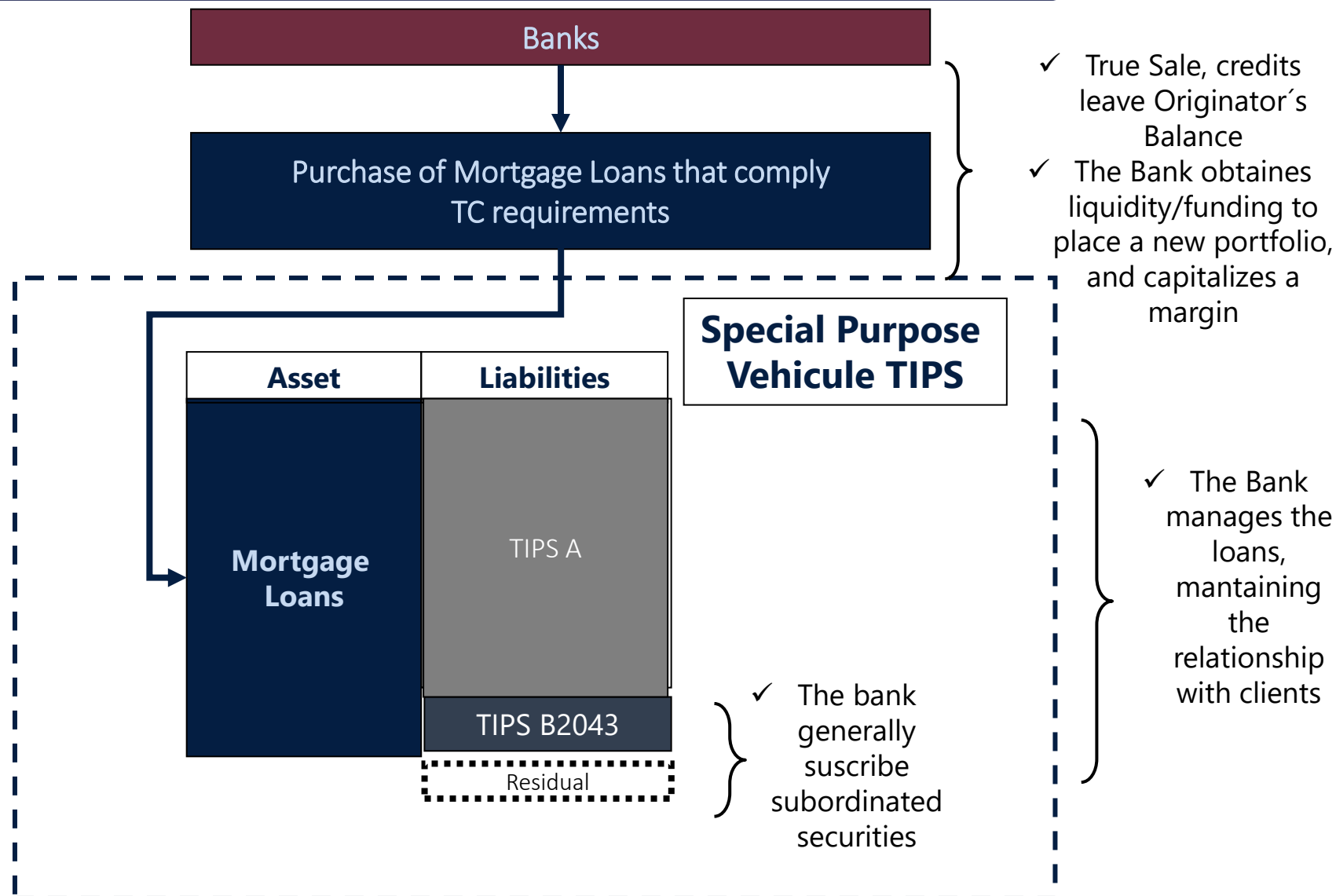
Goals

- Mobilization of funding resources
- Better risk allocation
- Diversification of funding sources
- Capital efficiency and optimization
- Standarization

Securitization Scheme



SPV Financial Structure



Our Company

Our origins

- Created in 2001, after the mortgage crisis
- We are the only company specialized in asset securitization in Colombia

Our regulation framework

- Supervised by the Financial Superintendence of Colombia
- Equity: USD \$35 millions

Our shareholders



Our goal

- Join long and medium-term funding needs of different economic activities to the capital market, with transparency and efficiency, through asset securitization

Strategic Pillars | Strategic Plan Titularizadora 2022-2027

1



Strengthen the Mortgage Portfolio Business

(Core business)

- Review / **adjust current value proposition**
- Further develop the client's view
(originator and investor)

2



Develop businesses that generate high growth and competitive advantages in the market

(Adjacent Businesses)

- Non-mortgage loan portfolios of banks and non-banks institutions
- Real Estate business

3



Explore and introduce new technologies and disruptive models

(Bets)

- Disruptive / digital ecosystem
- Securitization of other assets
- Data mining

Strategic Pillars | Strategic Plan Titularizadora 2022-2027

4



Environmental Strategy

Garbage Campaign

Use of Paper
Campaign

Disposable items campaign

Energy Saving
Campaign

Water Saving
Campaign

Internal Disclosure

Strengthen the internal campaign *"Think Green: Leave your mark in the planet"*

Strategic Pillars | Strategic principles 2022-2027

1



Enhance the mortgage portfolio business

(Core business)



More clients, more development



Better grow and mayor competitive advantages in the market

2



Develop businesses with significant rates of economic growth and competitive advantages in the market

(Adyacent businesses)



Sustainable and responsible business models



Succesful example for the market

3



Explore and incorporate new technologies and disruptive models

(Apuestas)



Innovative, efficient and resilient



Together we achieve more

Our Duties

Main Duties

- Selection and certification of originators and servicers
- Generation of origination and portfolio management standards
- Definition of portfolio selection criteria
- Purchasing of asset portfolio
- Financial and legal structuring of issuances
- Oversight of underlying assets
- Information disclosure
- Market development
- Grants facilities and credit enhancements
- Investor relations

Our Originators Clients



Our High-Quality Distinctions

ISO 9001:2008 on
Master Servicing of
Mortgage Issuances



Certification of our quality management system for Master Servicing which involves the oversight of portfolio and information disclosure

IR Issuer Distinction



Certification of our best practices on information disclosure and investor relations by the Colombian Stock Exchange – BVC.

AAA Counterparty
Risk Rating

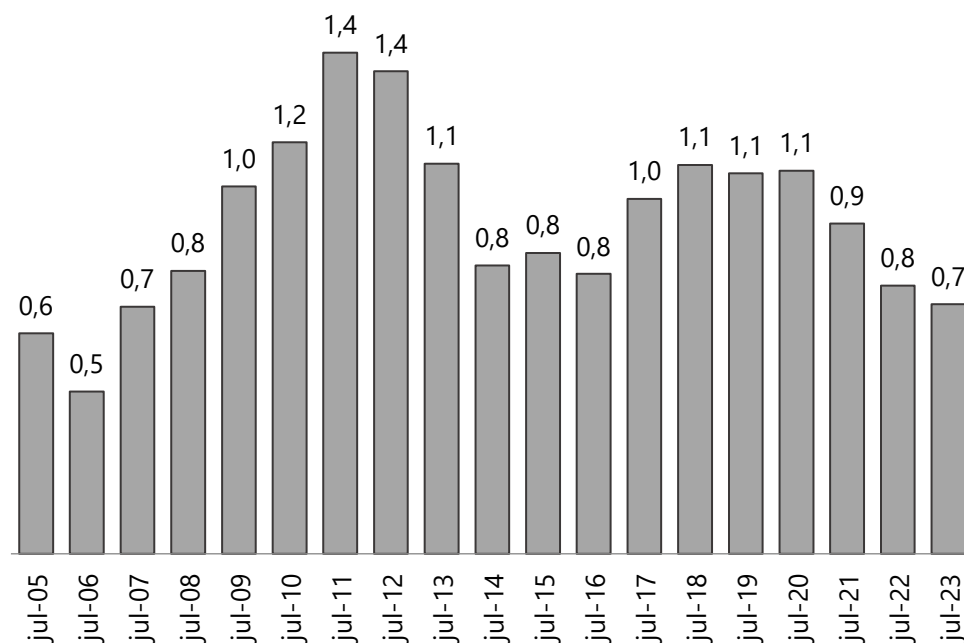


AAA rating for counterparty risk, which confirms our position as a market leader on mortgage securitization

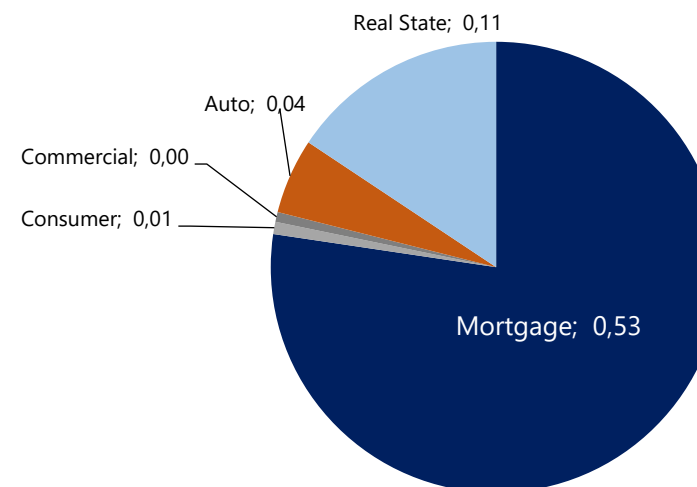
Our Portfolio

Our total asset under management outstanding rose to USD \$0.7 billions and involves different kinds of assets.

Asset-Backed Securities Outstanding (USD billion)



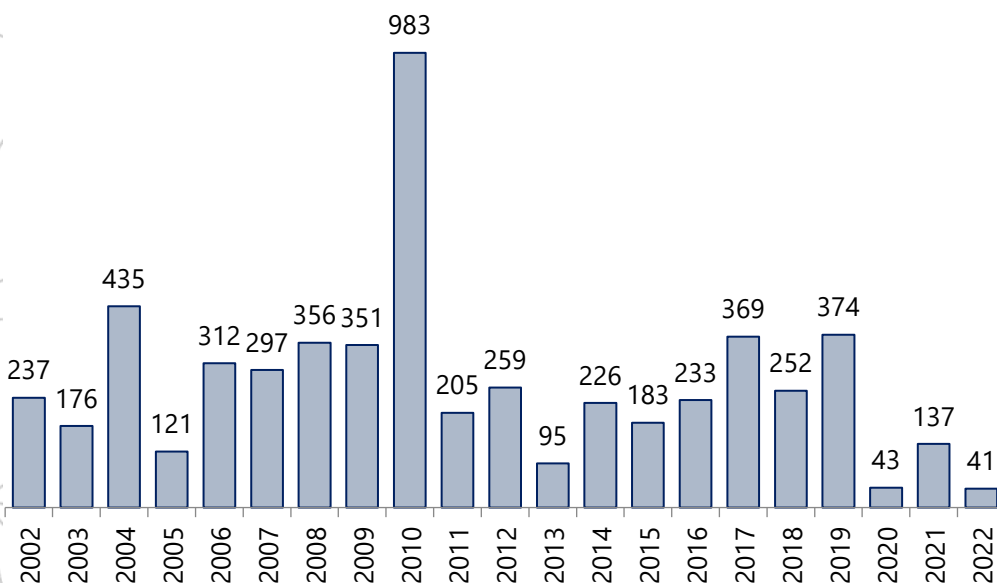
Portfolio Structure (USD billion)



Our Experience

During 21 years, we have carried 71 issuances for nearly USD \$5 billions.

Issuance by Year (USD million)



Titularizadora Colombiana Issuances

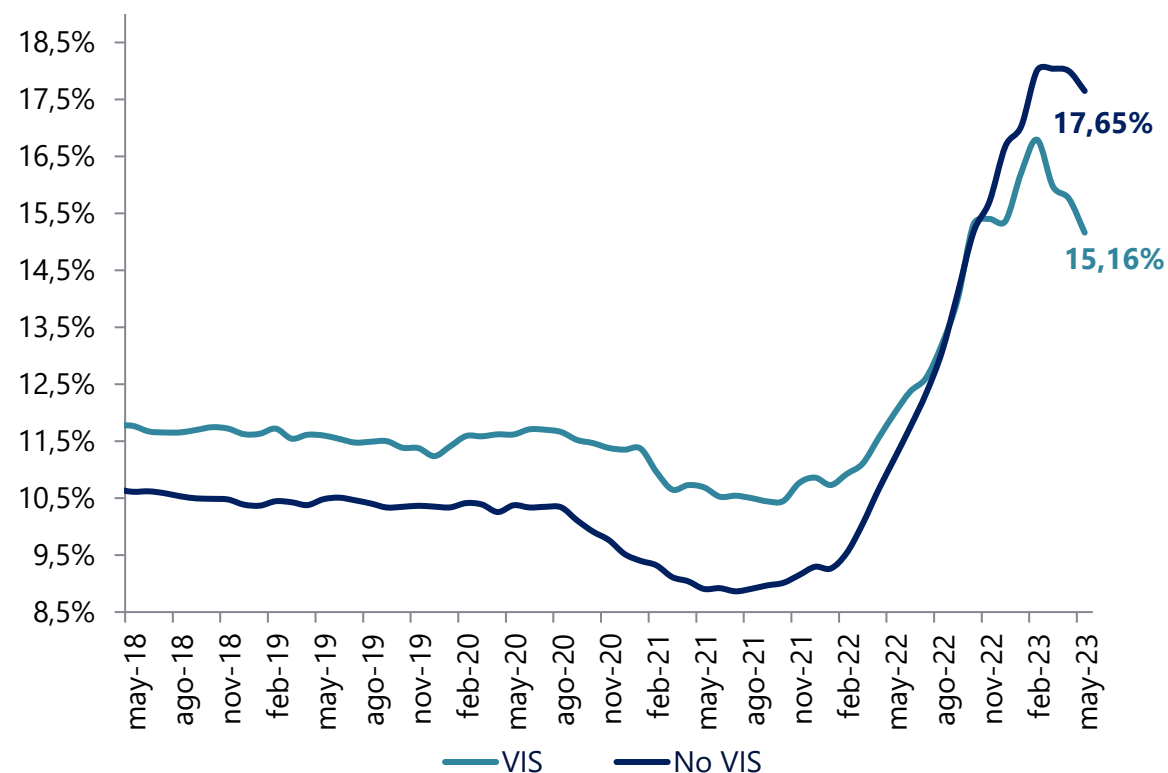
Security Type	Asset Type	# Issuances	Securitized Amount (\$b)
TIPS UVR	Mortgage	19	1,51
TIPS Pesos	Mortgage	37	3,32
TECH	Mortgage	3	0,24
TIS	Mortgage	2	0,01
TIL	Consumer	4	0,06
TIV	Auto	4	0,06
TER	Commercial	1	0,04
Tin	Real State	2	0,05
Total		72	5,33

Source: Titularizadora Colombiana. *Parity COP/USD= \$**4.497,246081**

Our Contribution

Our products contributed to the development of fixed-rate loans and lower costs in the housing finance sector.

Average Mortgage Interest Rate (%)

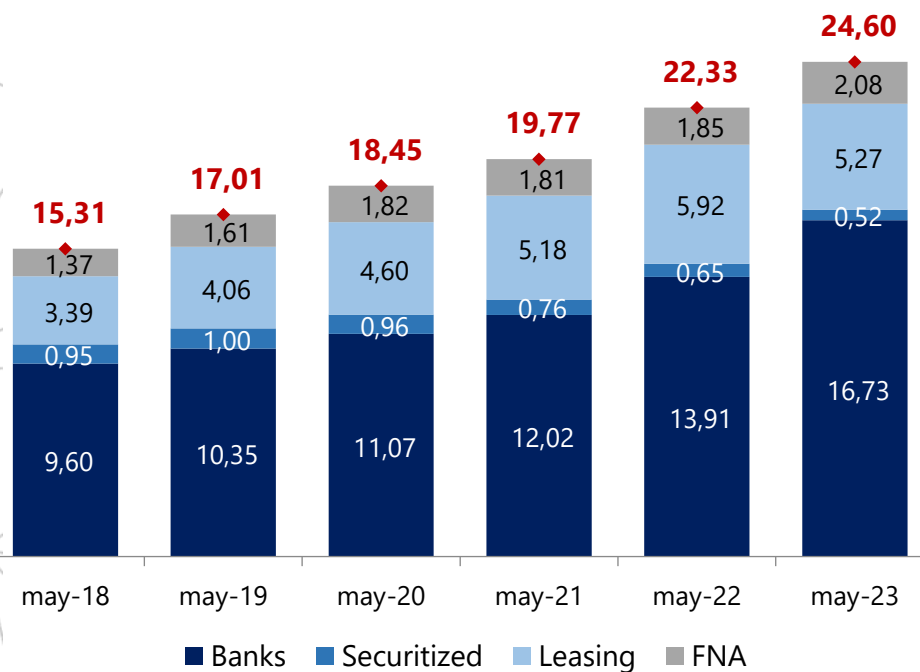


Source: Superintendencia Financiera de Colombia and Banco de la República *Value Year to date

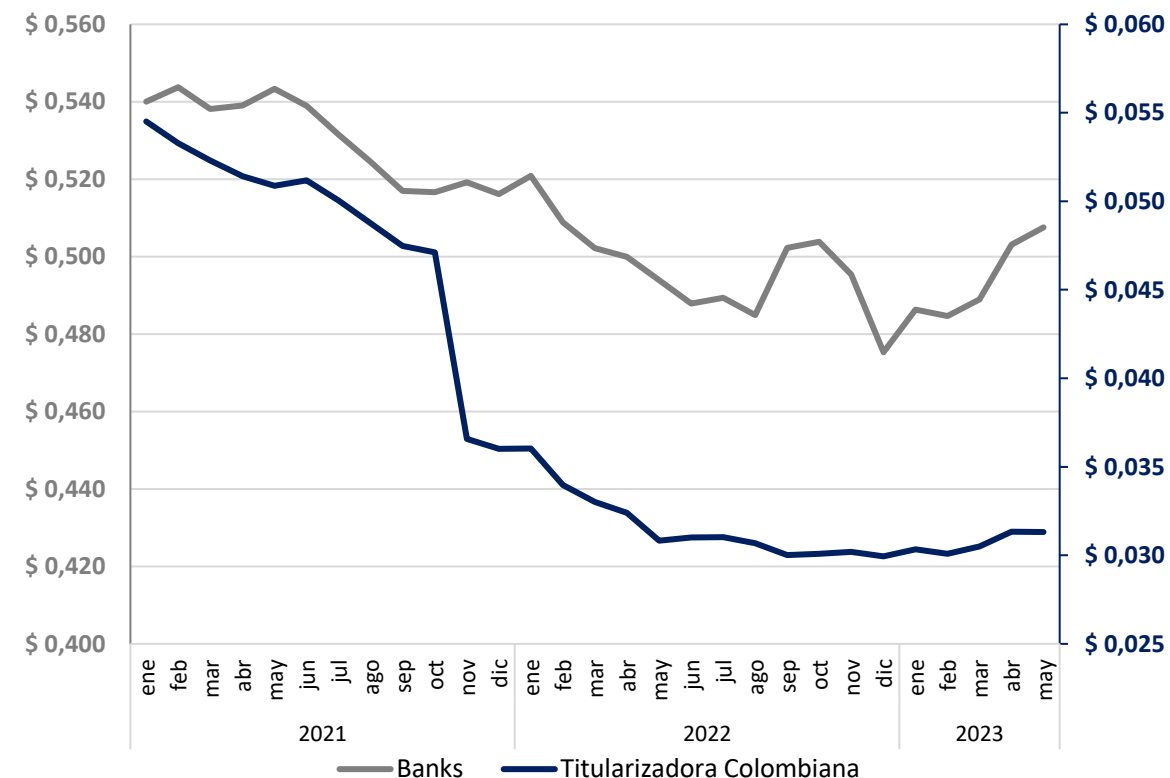
Our Contribution

Our products contributed to the development of fixed-rate loans and lower costs in the housing finance sector.

Mortgage Loans Outstanding (USD\$ billions)



Non-performing Loans (>4 months) (USD\$ billions)

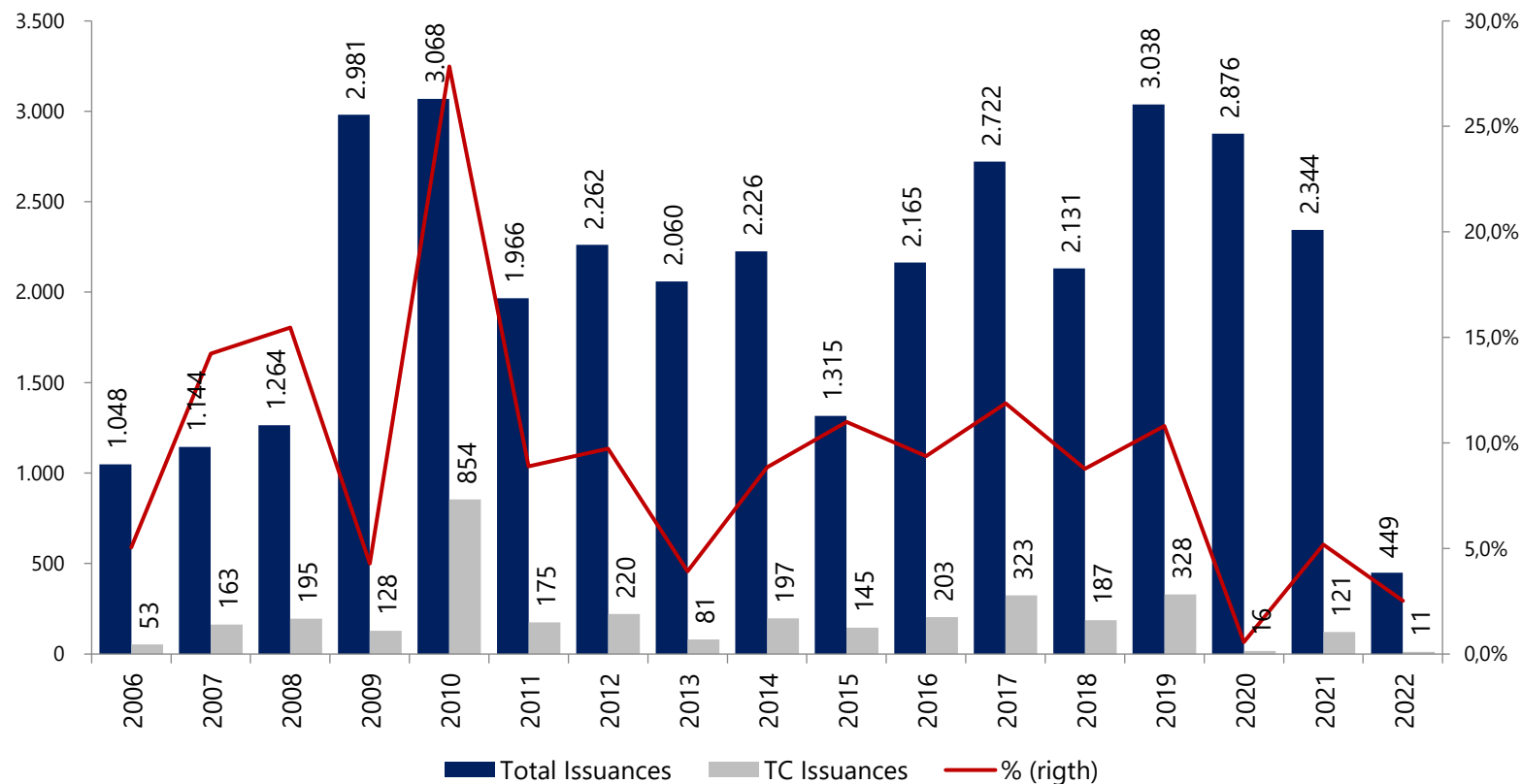


Source: Superintendencia Financiera de Colombia. *Parity COP/USD= \$4.497,246081

Our Contribution

Also promoting the development of the Colombian capital market.

Share of Fixed Rate Issuance (USD million)



Source: Bolsa de Valores de Colombia *Parity COP/USD= \$**4.497,246081**

Contact Information

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