

Bogotá, November 27, 2024

To

Maria Fernanda Beltrán Vieira

Deputy Superintendent for Issuers
Financial Superintendence of Colombia
Bogotá, D.C.

Ref: 600-001 Titularizadora Colombiana S.A.
058 Relevant Information
50 Request/Submission
No attachments

Dear Dr. Beltrán:

In relation to what is indicated in Article 5.2.4.3.1 of Decree 2555 of 2010 regarding the obligation to report relevant information to the Financial Superintendence of Colombia, we provide an update to the relevant information disclosed on October 29, 2024, by means of which the probability of the occurrence of the termination ground of the TIV V-2 issuance was reported. In this regard, we inform that, according to the updated projections of the expected cash flows, there is a probability that, no later than February 2025, the ground for termination of the TIV V-2 issuance may occur, in the following terms:

1. Previous to the TIV V-2 Issuance

The securitization process that originated the TIV V-2 Issuance took place on February 26, 2021. Through this issuance, vehicle loans originated and managed by Finanzauto S.A. were securitized. The amount of the issuance was COP 51.000.000.000 as of February 26, 2021, which was represented in securities with the following characteristics:

Types	Serie	Duration expiry (months)	Effective anual interest rate	Payment method	Amont of the series (COP \$)
TIV A	TIV A 2026	60	4.90%	In arrears	40.000.000.000
TIV B	TIV B1 2031	120	7,50%	In arrears	7.500.000.000
	TIV B2 2031	120	11,00%	In arrears	2.500.000.000
TIV C	TIV C 2031	120	15,50%	In arrears	1.000.000.000

In the Regulation of the TIV V-2 Issuance it was established that the termination of the issuance takes place (c) when the Total Principal Balance of the TIV V-2 equals zero (0) and the Residuals have been paid, if applicable.

(i) Event Subject to Relevant Information

Based on the information of the collections and payments of the TIV V-2 issuance known as of the date of this communication, as well as the projections of the cash flow behavior of the vehicle loans that conform the underlying asset of the TIV V-2 issuance made by Titularizadora Colombiana S.A. in its capacity as administrator of the securitization process, we inform that according to the expected scenario of the issuance's performance, there is a high probability that, no later than February 26, 2025, the ground of termination of the TIV V-2 issuance occurs. For its illustration, the following figures resulting from the projection of the Securities Balance for the next months are transcribed below:

3, Flujo de Caja Proyectado					
	TIV A	TIV B 1	TIV B 2	TIV C	Residual
26/11/2024	-	-	-	-	-
26/12/2024	-	-	1.106.843.740	12.081.000	-
26/01/2025	-	-	860.833.760	339.903.897	-
26/02/2025	-	-	-	680.539.137	858.063.846

(ii) Actual situation of the underlying assets of the TIV V-2 issuance

With a cut to October 31th of 2024, the circumstances of the underlying assets of the TIV V-2 issuance are the following:

Saldo de cartera en millones de pesos	20,244.64				
Tasa promedio ponderada	24.51%				
LTV (relación cartera / garantía)	39.86%				
Plazo restante en meses	26				
Cartera por calificación	A	B	C	D	E
	85.82%	6.70%	2.75%	0.00%	4.73%
BRP	7			269	

We remain at your disposal to provide any additional information that may be required.

Sincerely,

Ricardo Molano León

Alternate legal representative

Elaborated by: Luisa Fernanda Mora - Lawyer Secretary General

Reviewed and approved by: Bibiana Marcela Novoa Medina - Legal Coordinator of Issuance Administration