Titularizadora COLOMBIANA

Bogotá, February 10, 2026

Mr.
ALEXANDER CAMPOS OSORIO
Deputy Superintendent for Issuers
Financial Superintendence of Colombia
City

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

Dear Mr. Campos:

Pursuant to Article 5.2.4.3.1 of Decree 2555 of 2010, regarding the obligation to disclose material information, we hereby supplement the material information reported on January 13, 2026, whereby notice was given of the likelihood of the occurrence of the early liquidation event applicable to the TIPS PESOS N-10 issuance. In this regard, we wish to inform you that, based on the updated projections of expected cash flows, there is a probability that the early liquidation event applicable to the TIPS PESOS N-10 issuance will occur no later than March 2026, on the following terms:

1. Background of the TIPS PESOS N-10 Issuance

The securitization process that gave rise to the TIPS PESOS N-10 Issuance was carried out on December 10, 2014. Through this issuance, mortgage loans originated and serviced by Banco Davivienda were securitized. As of December 10, 2014, the issuance amounted to COP 358,551,000,000, represented by securities with the following characteristics:

Class	Series	Maturity Term (months)	Effective Annual Interest Rate	Payment Method	Series Amount (COP)
TIPS A	A 2024	120	6,40%	Monthly in arrears	307.329.400.000
TIPS B	B 2029	180	9,00%	Monthly in arrears	45.922.800.000
TIPS MZ	MZ 2029	180	11,00%	Monthly in arrears	5.298.800.000

The TIPS PESOS N-10 Issuance Regulations provide that the issuance shall be terminated through early liquidation when the Total Principal Balance of the Mortgage Loans on a Payment Date is less than or equal to 5% of the Total Principal Balance of the Mortgage Loans as of the Issuance Date.

(i) Material Information Event

Based on the collection and payment information for the TIPS PESOS N-10 issuance available as of the date of this communication, as well as on the statistical projections regarding the cash flow performance of the mortgage loans comprising the underlying assets of the TIPS PESOS N-10 issuance, prepared by Titularizadora Colombiana in its capacity as administrator of the securitization process, we hereby inform you that, under the expected performance scenario for the issuance, there is a high probability that the early liquidation event will occur on March 10, 2026. For illustrative purposes, the projected security balances for the following months are set out below:

	2. Saldos de Capital Proyectados / Projected Principal Balance		
Fecha / Date	TIPS A	TIPS B 2029	TIPS MZ 2029
10/02/2026	-	-	659,751,415
10/03/2026	-	-	-

(ii) Current Status of the Underlying Assets of the TIPS PESOS N-10 Issuance

As of January 31, 2026, the underlying assets of the TIPS PESOS N-10 issuance had the following characteristics:

<table>
<tr><td>Outstanding loan portfolio (COP millions)</td><td colspan="5">$ 18,179</td></tr>
<tr><td>Weighted average interest rate</td><td colspan="5">11.20%</td></tr>
<tr><td>LTV (loan-to-value ratio)</td><td colspan="5">15.03%</td></tr>
<tr><td>Remaining term (months)</td><td colspan="5">47</td></tr>
<tr><td rowspan="2">Portfolio by credit rating</td><td>A</td><td>B</td><td>C</td><td>D</td><td>E</td></tr>
<tr><td>76.42%</td><td>3.16%</td><td>1.65%</td><td>1.96%</td><td>16.81%</td></tr>
<tr><td rowspan="2">Portfolio by delinquency range</td><td colspan="3">Current (0 to 90 days)</td><td colspan="2">$ 14,145</td></tr>
<tr><td colspan="3">Delinquent (more than 90 days)</td><td colspan="2">$ 4,034</td></tr>
<tr><td>BRP</td><td colspan="3">0</td><td colspan="2">0</td></tr>
<tr><td>Cash or Cash Equivalents</td><td colspan="5">To be determined on the final liquidation date in accordance with the Distribution Ratio</td></tr>
</table>

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

Yours sincerely,

Ricardo Molano León
Alternate Legal Representative

Prepared by: Laura Camila Farfán - Attorney, General Secretariat
Reviewed and Approved by: Bibiana Marcela Novoa Medina - Legal Coordinator for Issuance Administration