

Bogotá, August 26, 2025

Doctor

ALEXANDER CAMPOS OSORIO

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. Campos,

In compliance with the provisions of Article 5.2.4.3.1 of Decree 2555 of 2010 related to the obligation to report relevant information, we hereby submit to your Office the following information regarding the likelihood that, no later than November 2025, one of the Termination Events of the TER-IPC R-1 Issuance may be triggered, under the following terms:

1. Background of the TER-IPC R-1 Issuance

The securitization process that gave rise to the TER-IPC R-1 Issuance was carried out on May 19, 2016. Through this issuance, rediscount loans originated and managed by Financiera de Desarrollo Territorial – Findeter were securitized. The issuance amount totaled COP 233,900,700,000 as of May 19, 2016, represented in TER notes with the following characteristics:

Class	Series	Maturity term in months	Annual effective interest rate	Payment method	Amount of the Series (in Colombian pesos)
TIPS A	A 2028	144	IPC + 3.65%	Mes vencido	204.663.100.000
TIPS B	B 2031	180	IPC +4%	Mes vencido	29.237.600.000
TOTAL					233.900.700.000

The TER-IPC R-1 Issuance Regulations established that the Issuance would be terminated once the Total Principal Balance of the TER notes reached zero (0) and the Residuals, if any, had been paid.

(i) Event subject to relevant information

Based on the collection and payment information of the TER-IPC R-1 Issuance available as of the date of this communication, as well as the statistical projections of the cash flow performance of the rediscount loans comprising the underlying assets of the TER-IPC R-1 Issuance prepared by Titularizadora Colombiana in its capacity as administrator of the securitization process, we inform you that, according to the expected performance scenario of the issuance, there is a high probability that, no later than November 19, 2025, the termination event of the Issuance will be triggered. For illustration purposes, below are the figures

resulting from the projection of the Balance of the Notes for the following months:

2. Saldos de Capital Proyectados		
Fecha	TER A-2028	TER B 2031
19/08/2025	-	95,879,737
19/11/2025	-	-
19/02/2026	-	-

(ii) Current status of the underlying assets of the TER-IPC R-1 Issuance

As of July 31, 2025, the conditions of the underlying assets of the TER-IPC R-1 Issuance are as follows:

Loan portfolio balance (in millions of pesos)	\$ 2,554				
Weighted average rate	10.06%				
LTV (loan-to-value ratio)	1.35%				
Remaining term in months	36				
Portfolio by rating	A	B	C	D	E
	100.00%	0.00%	0.00%	0.00%	0.00%
Portfolio by delinquency range	Current (0 to 90 days)			\$ 2,554	
	Past due (more than 90 days)			\$ 0	
BRP	-			-	
Cash or equivalents	(To be applied on the final liquidation date in accordance with the Distribution Ratio)				

We remain available to provide any additional information that may be required.

Sincerely,

Ricardo Molano León
Alternate Legal Representative

Prepared by: Bibiana Marcela Novoa Medina – Legal Coordinator of Issuance Administration
Reviewed and Approved by:
Ricardo Molano León – General Secretary