

Bogotá, September 11, 2026

Mr.
ALEXANDER CAMPOS OSORIO
Deputy Superintendent for Issuers
Financial Superintendence of Colombia
Bogotá, D.C.

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 inform your Office of the development of a securitization transaction involving Colombian peso-denominated vehicle loans originated by Finanzauto S.A. BIC through the TIV V-18 Issuance, to be carried out by Titularizadora Colombiana S.A. The corresponding filings relating to the securitization transaction will be made with the Financial Superintendence of Colombia, and the issuance will take place on the date specified in the notice regarding the opening of the order book for the First Tranche.

As part of the securitization transaction, a securitization trust will be created under Law 1328 of 2009, to be known as the TIV V-18 Securitization Trust, comprising Colombian peso-denominated vehicle loans acquired by Titularizadora Colombiana S.A. from Finanzauto S.A. BIC. The TIV Class A Securities, single series due 2031; the TIV Class B Securities, Series TIV B1 due 2036 and TIV B2 due 2036; and the TIV Class C Securities, single series TIV C due 2036, will be issued through the TIV V-18 Securitization Trust.

The TIV V-18 Securitization Trust will have a partial credit enhancement mechanism, consisting of a revolving liquidity facility of up to 2.5% of the outstanding principal balance of the TIV Class A Securities, provided by Titularizadora Colombiana S.A. to support payment of the TIV Class A Securities.

The TIV V-18 Securities will be placed through a public offering using an order book-building process for the First Tranche and best-efforts underwriting for the Second Tranche.

In all cases, the final terms of the TIV V-18 Issuance will be set forth in the issuance documents, including the Prospectus and Issuance Regulations, and in the applicable public offering notice.

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

Yours sincerely,

JUAN PABLO HERRERA GUTIÉRREZ
Alternate Legal Representative

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Reviewed and approved by: David Briceño Cárdenas - Legal Coordinator for Issuance Structuring