

Bogotá, January 13, 2026

Doctor

Alexander Campos Osorio

Deputy Superintendent for Issuers

Financial Superintendency of Colombia

Bogotá, D.C.

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

Dear Dr. Campos:

In accordance with the provisions set forth in Article 5.2.4.3.1 of Decree 2555 of 2010 regarding the obligation to report relevant information, we hereby submit to your Office the following information concerning the likelihood that, on February 10, 2026, the early liquidation event of the TIPS Pesos N-10 Issuance may be triggered, as described below:

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. The amount of the issuance totaled COP 358,551,000,000 as of December 10, 2014, represented in securities with the following characteristics:

Class	Series	Maturity (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 established that the issuance shall be terminated by early liquidation when the Total Principal Balance of the Mortgage Loans on the Payment Date is less than or equal to 5% of the Total Principal Balance of the Mortgage Loans as of the Issuance Date.

(i) Fact Subject to Relevant Information Disclosure

Based on the information on collections and payments of the TIPS Pesos N-10 Issuance available as of the date of this communication, and on the statistical projections of the cash flow behavior of the mortgage loans underlying the issuance, prepared by Titularizadora Colombiana in its capacity as administrator of the

securitization process, we inform you that, according to the expected scenario of the issuance's performance, there is a high probability that on February 10, 2026, the early liquidation event of the issuance will be triggered. For your reference, below are the figures resulting from the projection of the Securities Balance for the following months:

2. Saldos de Capital Proyectados / Projected Principal Balance				
Fecha / Date	TIPS A	T	TIPS B 2029	TIPS MZ 2029
10/12/2025	-	-	-	1,839,427,763
10/01/2026	-	-	-	1,180,340,094
10/02/2026	-	-	-	-

(ii) Current status of the underlying assets of the TIPS PESOS N-10 Issuance

As of December 31, 2025, the conditions of the underlying assets of the TIPS PESOS N-10 Issuance are as follows:

Loan portfolio balance (in millions of pesos)	\$ 18,179				
Weighted average interest rate	11.20%				
LTV (loan / collateral ratio)	15.03%				
Remaining term in months	47				
Portfolio by rating	A	B	C	D	E
	76.42%	3.16%	1.65%	1.96%	16.81%
Portfolio by delinquency range	Current (0–90 days)			\$ 14,145	
	Past due (more than 90 days)			\$ 4,034	
BRP	0	0			
Cash	To be determined on the final liquidation date in accordance with the Distribution Proportion				

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

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