

PRESIDENT AND LEGAL REPRESENTATIVES OF TITULARIZADORA COLOMBIANA S.A.

ANDRÉS LOZANO UMAÑA

Principal Legal Representative
President Titularizadora Colombiana S.A.

Business Administrator from the Colegio de Estudios Superiores de Administración, CESA, with an Executive MBA from the Instituto de Empresa de Madrid, IE Business School. In his professional career, he has served as Vice President of Investments at Colfondos S.A. Pensiones y Cesantías from 2009 to 2021, as Senior Treasury Analyst of the investment holding company of the Santo Domingo Group in Colombia (Valorem S.A.), as Product Specialist for the Funding Desk at Citibank Colombia, and Trader at Citibank Colombia.

He has more than 21 years of experience in local and international financial markets, particularly in the management of investment portfolios implementing and evaluating investment strategies in fixed income, equities, foreign exchange, derivatives, and alternative assets.

As President of the Company, he is the Principal Legal Representative whose mission is to execute the corporate guidelines and strategies approved by the Board of Directors, being in charge of the management and administration of the Titularizadora, by the provisions of the Articles of Association, regulations and the decisions adopted by the General Assembly of Shareholders and the Board of Directors of the Company.

Not a PEP under Colombian regulation¹.

ANA MARÍA SALCEDO OSPINA

First Alternate to the President
Investment and Market Development Director

Professional in Finance and International Relations from the Universidad Externado de Colombia, with a specialization in Risk and Information Economics from the Universidad de los Andes and a Master of Business Administration (MBA) from Esade Business School. She studied for a diploma in Management Development at the Colegio de Estudios Superiores de Administración, CESA.

With more than 20 years of experience in the financial sector, since 2011, and to date she has been the Investment and Market Development Director of Titularizadora Colombiana. Previously she

¹ Politically Exposed Person (PEP)

worked as an Associate - Debt Markets and Structuring at Auriga Securities Sociedad de Valores S.A., Summer Associate at Banco Santander, Senior Trader Public Debt at Correal S.A., among others.

In her capacity as Director of Investment and Market Development, she is in charge of defining the strategy for marketing securities in the market with investors and placement agents for issues; directing, coordinating, encouraging, promoting, and disclosing in the market the investment in securities issued by the Titularizadora; coordinating the attention to investors during and after issues. It is also responsible for managing and hedging the different market risks to which the Company may be exposed, as well as managing the portfolios of the Titularizadora and the universalities, guaranteeing liquidity and executing the investment policies defined by the Company, within the objectives of profitability, security, and transparency, ensuring compliance with the obligations, rules, policies, and procedures established internally and externally; and promoting the development of the corporate debt market.

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RICARDO MOLANO LEÓN

Second Alternate to the President
Secretary-General

A lawyer from the Pontificia Universidad Javeriana with a specialization in Financial Legislation from the Universidad de los Andes, a Master of Laws from the University of Georgia (USA), and a Master of Laws (International Business Law) from the Catholic University of Leuven (Belgium).

With more than 20 years of experience in the financial sector, he has worked as Deputy Superintendent for Economic and Accounting Affairs at the Superintendency of Companies, International Legal and Special Projects Manager at Bancolombia S.A., Associate Lawyer at Posse Herrera & Ruiz S.A., Associate Researcher at the Association for International Arbitration (AIA), Deputy Director of Legal Affairs at the Colombian Securities Market Self-Regulator - AMV, among others.

As General Secretary of the Titularizadora, he is in charge of directing, coordinating, and controlling the legal structuring processes and the legal activities related to the administration of the issues derived from the securitization process to contribute to the development of profitable products and the protection of the securitized assets and the Company's equity. As well as advising Senior Management on the legal aspects of the organization's activities to ensure the legality, integrity, legal security, and good name in the development of the Company's activities.

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