

Credivalores announces the payment of USD\$168 million on their bond maturities

- *Credivalores paid this July 27th its 144 A- Regulation S bond.*
- *This last payment corresponds to the remainder of the outstanding bonds initially issued in 2017 and 2018 for a total of USD\$325 million.*

Bogotá, July 27th, 2022.- *Credivalores- Crediservicios S.A.*, the leading non-bank financial institution in payroll and consumer loans in the country, announced its bond payment for USD\$168 million. This payment corresponds to the remainder of the outstanding bonds initially issued in 2017 and 2018 for USD\$325 million.

In a context of global economic uncertainty, macroeconomic deterioration in emerging countries reflected in rising inflation and high-interest rates, Credivalores pays the maturity of its bonds on the stipulated dates. This fact ratifies its soundness among the Non-Bank Financial Institutions in the region. With this milestone the company expects to continue growing and strengthening investor confidence.

The company's robust business model and vast lending experience has allowed it to consolidate a portfolio under management with high yields and low delinquencies, high-value assets that leveraged this liability management operation without accessing the international capital markets.

On July 27th, 2017, Credivalores made its first bond issuance under 144 A / Regulation S format in the international capital market for USD\$250 million, maturing in 2022. Then, in February 2018, the company reopened this bond issue for an additional USD\$75 million, while in February 2020, it made a new bond issue in the international capital market for USD\$300 million, maturing in 2025.

The general characteristics of the current bond issues are presented below: 9.75% bond maturing on July 27th, 2022:

Issuer	Credivalores – Crediservicios S.A.
Ranking	Ordinary - Not collateralized
Format	144 A / Regulation S
Amount Issued	USD 325 Million
Amount Outstanding	USD 168.15 Million
Use of resources	Refinancing existing debt (including mostly collateralized debt) and the general company uses.

"Credivalores has fulfilled an important commitment despite the international capital market conditions and the uncertain circumstances generated by the actions of other NBFIs in the Mexican market in previous months. This is a clear message to the investor community, demonstrating Credivalores's high quality loan portfolio and its robust business model that

seeks to stimulate access to easier, more reliable, and transparent financial services for the segment unattended by traditional banks," said David Seinjet Neirus, CEO of Credivalores.

About Credivalores

Credivalores is the leading non-bank financial institution in payroll and consumer loans in Colombia with 19-year track record. As of June 2022, Credivalores served 932,000 clients in nearly 900 municipalities in Colombia. About 90% of the clients belong to the low and middle-income part of the population, providing them with access to formal credit. The loan portfolio includes credit cards through the Crediuno Visa product, payroll loans, and consumer loans underwritten through strategic alliances.

For further information contact:

María Patricia Moreno
Head of Structured Finance and Investor Relations
Telephone: (+571) 3137500
E-Mail: mmoreno@credivalores.com

Laura Camila López
Dattis
Telephone: (571) 3057139940
E-Mail: lauraclopez@dattis.com