

## Credivalores announces the arrival of GDA Luma as its new strategic partner through significant capital investment

- *GDA Luma invests \$58 million of new capital to enhance Credivalores and strengthen its position as one of the leading non-banking companies offering consumer loans in Colombia.*
- *The investor has an extensive track record of providing financing to strengthen companies' balance sheets and growing their operations.*
- *This equity contribution represents confidence in Credivalores' business model and market opportunity, fully aligned with other investors and lenders.*
- *During 2022, Credivalores paid its obligations in the international capital market for more than US\$250 million.*

**Bogota, May 31, 2023-** Credivalores- Crediservicios S.A., the leading non-bank financial company of consumer loans in Colombia, announces that the private equity fund **GDA Luma**, led and managed by Gabriel de Alba, is the new strategic partner that recently made a significant new investment in the company of more than US\$58 million.

The new capital will strengthen the company's financial position and allow it to continue executing its business plan and strengthen its position as one of the main originators of consumer loans in the country.

GDA Luma is a U.S. specialized investment fund that supports companies and works collaboratively with stakeholders to carry out disciplined recapitalizations and operational transformations. The GDA Luma team has an investment track record of more than US\$6 billion.

The capital injection is expected to improve the company's balance sheet and operational results and reduce its dollar-denominated liabilities. GDA Luma will bring all its expertise to Credivalores and will strengthen not only its capital structure but also its ability to continue originating loans under a disciplined strategy, fortifying its corporate governance, aligned with investors focused on ESG sustainable practices (*Environmental, Social, and Corporate Governance*)

Credivalores meets the needs of the local and international fixed-income investment community and is well-positioned among the region's leading Non-Bank Financial Institutions (NBFIs), which have adjusted to the changes in the financing model despite the difficult access to capital markets, in the midst of more demanding and challenging market conditions for the industry. During 2022, the company met payments on its financial obligations for more than US\$250 million.

With 20 years of experience in the market, Credivalores has disbursed 2.6 million loans, exceeding \$12 billion pesos, and a portfolio balance of \$1.8 billion pesos.

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For more information, please visit our Investor Relations page at <https://www.credivalores.com.co/relacion-con-inversionistas>.

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