

Credivalores announces the payment of US \$9 million of the coupon of its bond 144 A– Regulation S

- *Credivalores paid the coupon corresponding to bond 144 A– Regulation S, maturing in February 2025.*
- *This last payment ratifies the commitment of the Company and its shareholders to continue complying with its investors.*
- *The company also reported at the end of June an annual recovery of 590% in its equity, reaching COP\$277 billion. Likewise, it presented accumulated profits of COP\$5 billion, 170% more than in June 2022.*

Bogotá, August 14, 2023.- Credivalores, a company focused on the origination of payroll credits in Colombia, announced the payment of the coupon for US \$9 million of its bond 144 A – Regulation S. This payment corresponds to the February issuance of 2020 maturing in February 2025 whose current outstanding amount is US \$210.8 million.

With this milestone, the company hopes to continue growing and strengthening investor confidence.

Credivalores' business model and its vast experience in granting loans have allowed it to consolidate a high-yield portfolio of loans under management and strengthen its consolidated results for the second quarter of 2023. The company reported a strengthened balance sheet with an annual recovery of 590% in its equity, reaching COP\$277 billion. Consequently, it had positive impacts on its results: i) a positive performance of the intermediation margin, with a growth of 45% compared to 2022, ii) recovery in its operational path, registering an increase of 126% with respect to the same period of the previous year and iii) accumulated profits of COP\$5 billion, 170% more than in June 2022.

At the end of June, thanks to the capitalization of nearly US\$60 million, Credivalores reduced its leverage ratio, improved its solvency, and reached adequate levels of operational efficiency.

During the current year, the company has originated 100% of its payroll credits digitally, after having implemented improvements in its processes and strengthened its technological and operational capabilities.

As announced in May, the entry of the new shareholder and its Corporate Governance dynamics have allowed the company to strengthen its financial position and continue executing its business plan.

According to the investor relations office, "Credivalores is pleased to share these results with the community of local and international investors. We continue advancing on our path of growth with a significant improvement in financial indicators, originating loans through digital schemes and committed to a strategy in accordance with ESG (Environmental, Social and Governance) standards, aligned with the Sustainable Development Goals of United Nations".

These results are the product of the disciplined work that Credivalores has carried out in the last 18 months to meet all its financial obligations, strengthen its focus on the payroll market, strengthen its operating processes and differentiate itself from the rest of the Non-Bank Financial Institutions (IFNB) in the region.

About Credivalores

In 2023, Credivalores celebrates 20 years in the market, during which it has managed to position itself as a benchmark in the segment of non-bank financial entities in the region, with more than 800,000 clients, disbursements of more than \$12 billion throughout its life. track record and a managed portfolio of \$1.7 trillion pesos in loans.

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