

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.

JUAN PABLO HERRERA GUTIERREZ

First Alternate to the President
Vice President of Business

Holds a Business Administration degree from Universidad del Rosario, with specializations in Finance and Applied Mathematics from Universidad de los Andes and Universidad Sergio Arboleda respectively, and an MBA from Universidad de los Andes.

With over 25 years of experience in national and multinational financial sector companies (focusing on Treasury, Risk Management, and Financial Planning), he previously served as the Director of Treasury & ALM at RappiPay and has worked at organizations such as KLYM, BBVA Colombia, Banco Santander, and Banco de Bogotá, among others.

¹ Politically Exposed Person (PEP)

As Vice President of Business, he oversees planning, directing, controlling, and coordinating the development of new markets and both banking and non-banking products. He develops the Company's commercial strategy in the areas of services and securitization products to meet customer demands and foster the growth and development of the Company. Furthermore, he promotes, directs, coordinates, and controls the Company's financial management, including the structuring and negotiation of mortgage and non-mortgage loan portfolios, as well as treasury management, ensuring optimal profitability within proper risk control frameworks applicable to the Company and its operations.

Not a PEP under Colombian regulation.

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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