

Investor Visit

March 23rd 2023:

- JP Morgan
- TWC
- Loomis
- Point Break Capital Management

Banco de Bogotá



Banco de Bogotá





Disclaimer

Banco de Bogotá is an issuer of securities in Colombia and, as such, it is required to comply with periodic reporting requirements and corporate governance practices. As a financial institution, the Bank is subject to inspection and surveillance from Colombia's Superintendency of Finance.

The financial information included in this report was prepared with unaudited consolidated financial information, in accordance with IFRS as currently issued by the IASB. Details of the calculations of non-GAAP measures such as ROAA and ROAE, among others, are explained when required in this report.

Banco de Bogotá executed a spin-off of a 75% equity stake in BAC Holding International Corp ("BHI") to its shareholders on March 25, 2022. Prior to the spin-off, Banco de Bogotá was the direct parent of BHI. Furthermore, on December 14, 2022 the Bank sold 20.89% of the outstanding shares of BHI through a tender offer. The Bank retained a direct stake of 25% in BHI between March and December 2022. As of December 31st 2022, the Bank holds 4.11% of BHI. This investment is reflected as an investment at fair value through Other Comprehensive Income.

As a result, for comparability purposes, we have prepared and present supplemental unaudited pro forma financial information for 2021 and 2022, excluding BHI's contribution. The supplemental unaudited pro forma financial information does not purport to be indicative of our results of operations or financial position had the relevant transactions occurred on the dates assumed and does not project our results of operations or financial position for any future period or date. The pro forma financial information is unaudited and the completion of the external audit for the year December 31, 2022, may result in adjustments to the unaudited pro forma financial information presented herein; any such adjustments may be material. For further information, please see the supplemental unaudited pro forma financial information in our Q4-2022 earnings release.

The Colombian peso/dollar end-of-period annual and quarterly devaluation as of December 31, 2022 were 20.8% and 4.8%, respectively. In this report's, calculations of growth, excluding the exchange rate movement of the Colombian Peso, use the exchange rate as of December 31, 2022 (COP 4,810.2).

This report includes forward-looking statements. In some cases, you can identify these forward-looking statements by words such as "may," "will," "should," "expects," "plans," "anticipates," "believes," "estimates," "predicts," "potential," or "continue," or the negative of these and other comparable words. Actual results and events may differ materially from those anticipated herein as a consequence of changes in general, economic and business conditions, changes in interest and currency rates and other risk factors. Recipients of this document are responsible for the assessment and use of the information provided herein. Matters described in this presentation and our knowledge of them may change extensively and materially over time but we expressly disclaim any obligation to review, update or correct the information provided in this report, including any forward looking statements, and do not intend to provide any update for such material developments prior to our next earnings report. The content of this document and the figures included herein are intended to provide a summary of the subjects discussed rather than a comprehensive description.

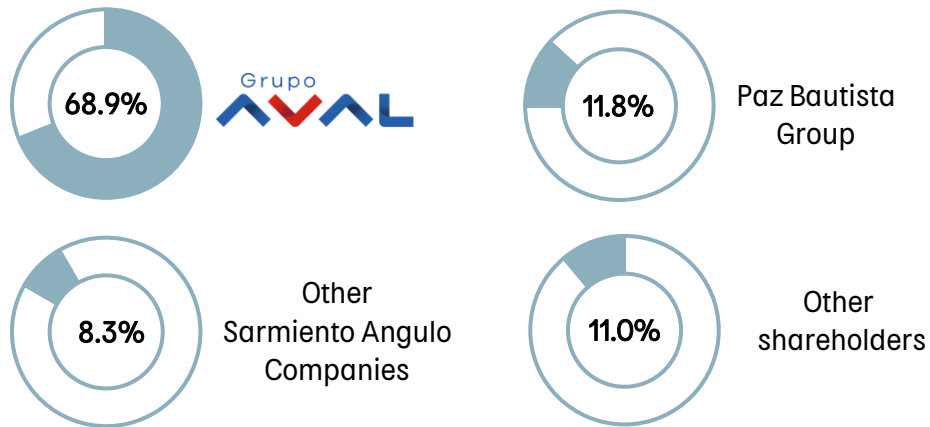
In this document we refer to trillions as millions of millions and to billions as thousands of millions.



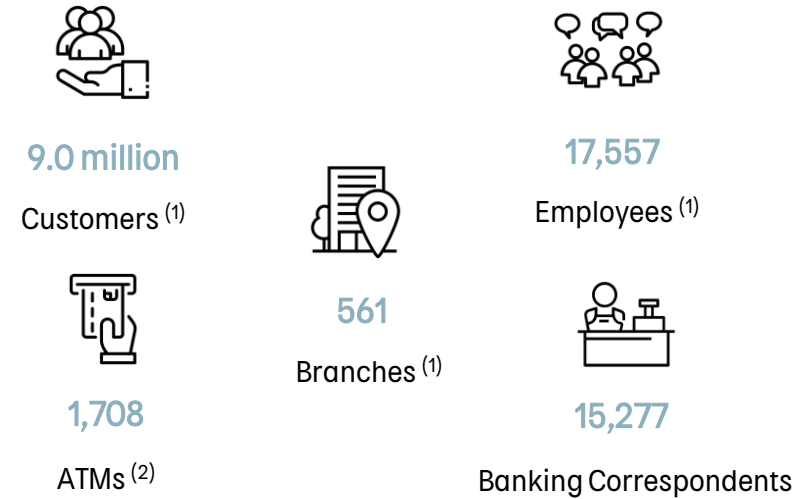
Business Overview

- ✓ Founded in 1870, Banco de Bogotá is Colombia’s oldest financial institution and the main subsidiary of Grupo Aval, the leading financial group in Colombia
- ✓ Universal bank with a strong presence in the commercial and consumer lending segments
- ✓ Listed in the Colombian Stock Exchange (BVC), Banco de Bogotá’s market capitalization as of December 31st, 2022, was USD \$2.7 billion

Ownership



Presence and Key Figures



[Click here for additional detail on our shareholder structure](#)

International Recognitions and Awards



Best Bank in Colombia 2022

Market Leader in Inclusion and Diversity in Colombia



Best Bank in Colombia 2022

World’s Best Financial Innovation Labs 2022, working with startups and scaleups

Best Bank in Digital Credits and Best User Experience Design in Latin America

Best Foreign Exchange Provider in Colombia 2023

Source: Company’s Information

(1) Reflects consolidated figures of customers, employees and branches of Banco de Bogotá, Banco de Bogotá Panamá, Almaviva, Fiduciaria Bogotá and Multi Financial Group (MFG) at the cut-off date of December 31, 2022

(2) Includes ATMs from Banco de Bogotá y Multi Financial Group



Corporate Structure Reflects Business Diversification



Universal Bank with a wide portfolio of products and services.
Presence across Colombia and Panama. Agencies in Miami and New York.⁽¹⁾

Subsidiaries in Colombia

Fiduciaria Bogotá 
94.99%

Almaviva 
95.81%⁽²⁾

 megaLINEA
94.90%

Aval Soluciones Digitales S.A.
38.90%

Foreign Subsidiaries


100%⁽³⁾

Banco de Bogotá 
Panama Branch
↓
Banco de Bogotá 
Nassau
100%⁽⁴⁾

Ficentro (Panama)
49.77%

Bogotá Finance Corporation (Cayman Islands)
100%

Banco de Bogotá 
Miami Agency
Banco de Bogotá 
New York Agency

Associates and Joint Ventures


46.91%⁽⁵⁾


Corficolombiana
34.72%

CasadeBolsa 
la comisionista de bolsa de Grupo Aval
22.80%


20.00%

Servicios de Identidad Digital S.A.S
33.33%

(1) For further information on Banco de Bogotá's products and services, visit <https://www.bancodebogota.com/wps/portal/banco-de-bogota/bogota/informacion-productos-servicios>

(2) Banco de Bogotá is the direct owner of 94.93% of Almaviva and, indirectly, through Banco de Bogotá Nassau Ltd. of 0.88% for a total of 95.81%.

(3) Banco de Bogotá owns 99.57% of MultiFinanciera Group through 100% ownership of MultiFinanciera Holding.

(4) Banco de Bogotá owns 100% of Banco de Bogotá Nassau through 100% ownership of Banco de Bogotá Panamá.

(5) Banco de Bogotá owns 46.91% of Porvenir through 36.51% direct ownership and 10.40% of indirect ownership through Fiduciaria Bogotá.

Our Corporate Strategy Supports Long-term Goals

Customer

We ensure **positive and memorable experiences** to achieve customer **loyalty** and **recommendation**, through differentiated solutions and omnichannel service.

Risk Control

We **comprehensively manage** the risks inherent to our business, preserving the **healthy growth** of our loan portfolio and the **strength** of our **balance sheet**.

Analytical Capacity and Digital Transformation

We transform customers' lives by delivering **digital experiences**, fostering **technology in business processes** and strengthening our **analytics capabilities**.



Sustainable Growth

We **grow** the business **profitably** by developing value offerings that allow us to accompany and **support our customers** throughout their life cycle and provide them with **sustainable financial solutions**.

Expense Control and Operational Excellence

We efficiently control **expenses** and make processes **agile, simple and safe** to achieve **operational excellence**.

Employees & Society

We promote the **well-being** of our **employees**, the **sustainable development of society** and the **protection of the environment**.



Highlights of Our Corporate Strategy in 2022

Customer



- 100% of the renovation plan established for 2022 was completed, with **325 ATMs** with state-of-the-art technology.
- Adapted spaces in our branches for people with disabilities and implemented sign language interpretation, strengthening our **inclusion and accessibility strategy**.

Sustainable Growth



- Our sustainable loan portfolio represents nearly \$4.5 trillion in green and social products, supporting the **transition to a low-carbon economy**.
- Through the *Crediagrario* microfinance line, we disbursed **2,919 loans** for \$24 billion to support agricultural productive sectors.

Analytical Capacity and Digital Transformation



- **1.3 million** digital loans were placed with a total balance of **\$4.4 trillion**, representing a growth of 92% compared to 2021.
- We built **20 Machine Learning models** generating more than \$789 billion in increased lending, deposits and insurance sales.

Risk Control



- Work plans established to allow us to manage solutions to cybersecurity incidents and **guarantee the safety of our information systems**.
- **Climate change risk analysis** was included in our Environmental and Social Risk Management System (ESRMS).

Expense Control and Operational Excellence



- We implemented the **first electronic signature** in the country for legal entities, reducing the tasks of the commercial team by nearly 20%.
- Banco de Bogotá was certified as the country's first **Carbon Neutral** financial institution.

Employees and Society



- Recognized for third consecutive year as a **Great Place to Work**.
- Certified with the **Equipares Seal** from the United Nations Development Program (UNDP) and the Ministry of Labor.
- Planted 23,847 native trees with our **Amazonía debit card**. \$586 million were donated to promote education programs with the **Unicef debit card**.

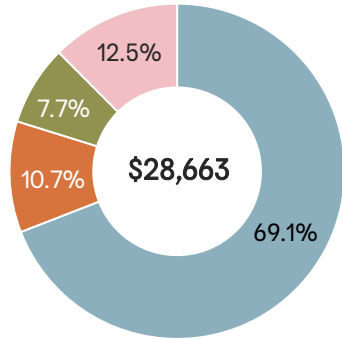
[Click here to access our Management and Sustainability Report](#)



Sustainable Growth Leads To Strong Financial Results

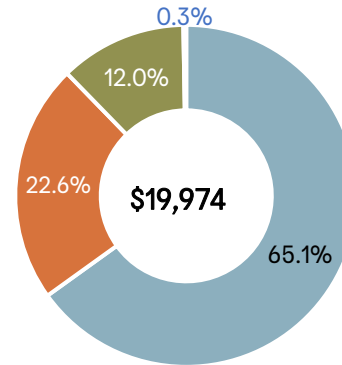
Figures in million USD

Total Assets Breakdown



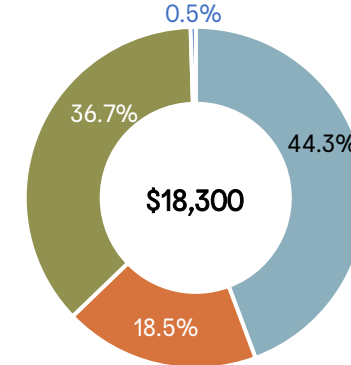
- Loans & Leases, Net
- Fixed Income Investments
- Equity Investments
- Other Assets (1)

Gross Loan Portfolio Q4 2022 (2)



- Commercial
- Consumer
- Mortgage
- Microcredit

Deposits Q4 2022

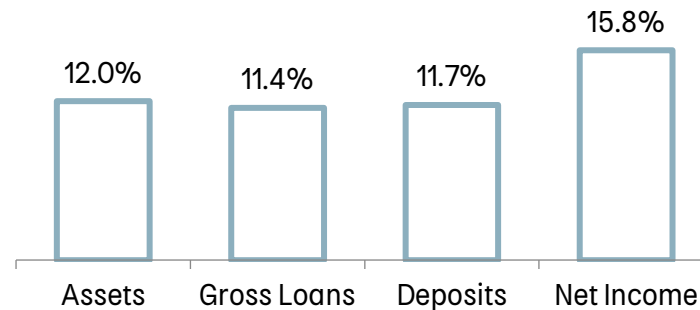


- Time Deposits
- Savings Accounts
- Checking Accounts
- Others

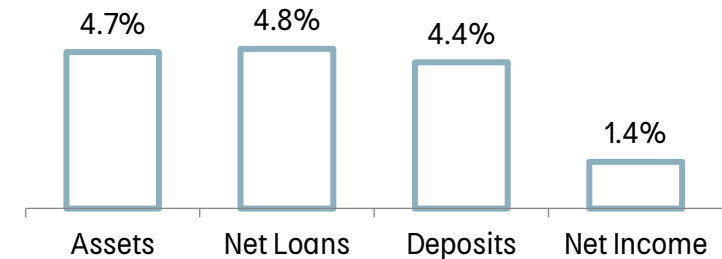
[Click here for more detail on our quarterly earnings release](#)

Market Share in Colombia (3)

Banco de Bogotá is a leading institution in Colombia



Market Share in Panama (4)

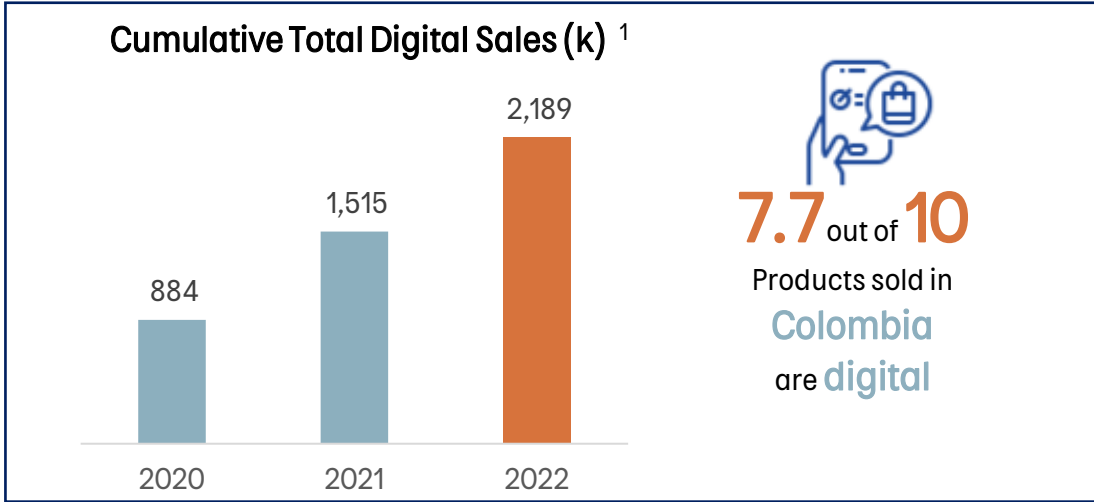


(1) Other assets: cash and balances with central banks, derivatives, provisions for financial assets held for investment, other financial assets at fair value through P&L, non-current assets held for sale, tangible assets, intangible assets, other receivables, derivative hedging instruments, other assets and income tax assets (deferred tax assets and liabilities are included on a net basis)
 (2) Gross loan portfolio excludes repos and interbank funds
 (3) Source: "Superintendencia Financiera de Colombia". Net Income (Jan. – Dec. 2022). Gross loans include capital portion only and excludes repos and Interbank loans. Deposits include other deposits
 (4) Source: "Superintendencia de Bancos de Panamá", only considering general licensed banks, figures as of November 2022

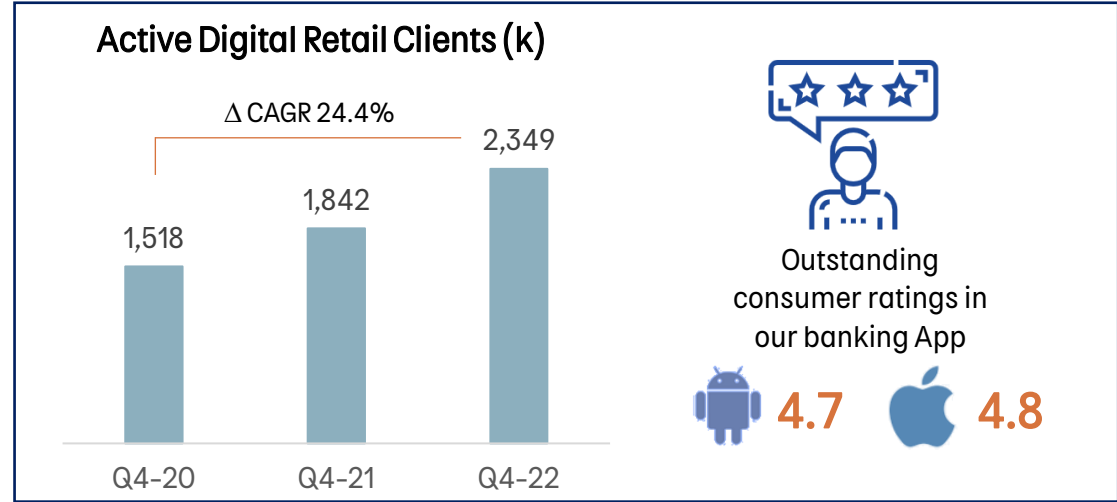


Digital Transformation

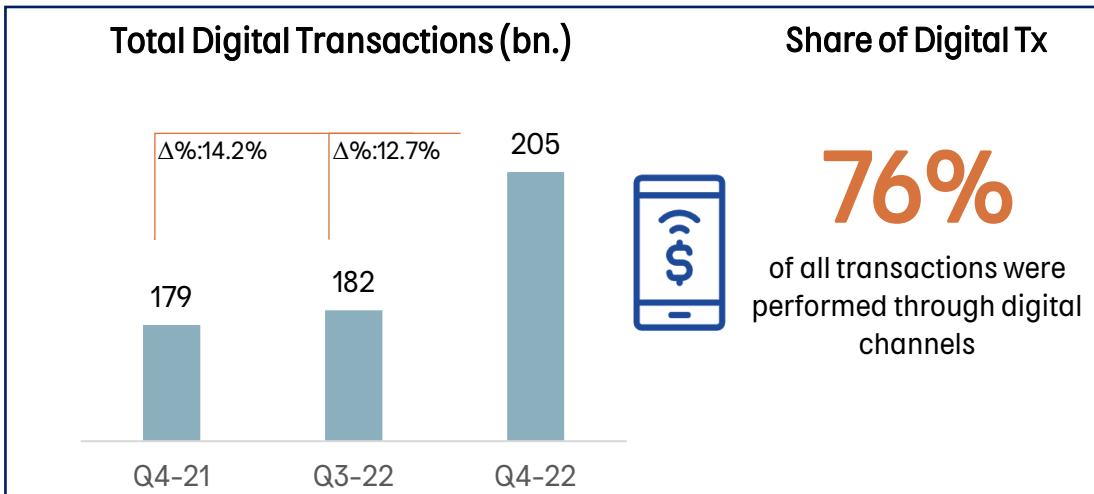
Sales Channel Transformation



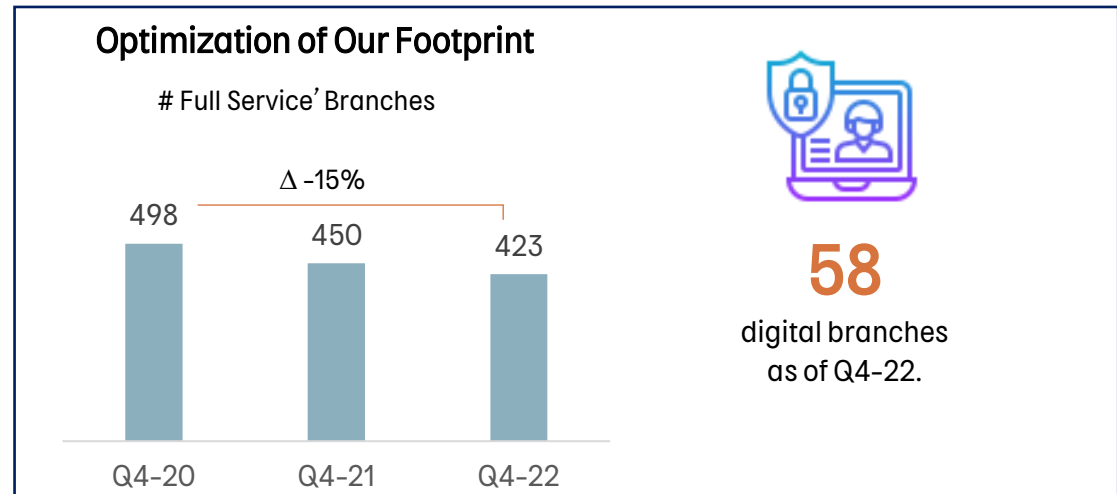
Service Channel Transformation



Service Channel Transformation



Omni-channel Strategy

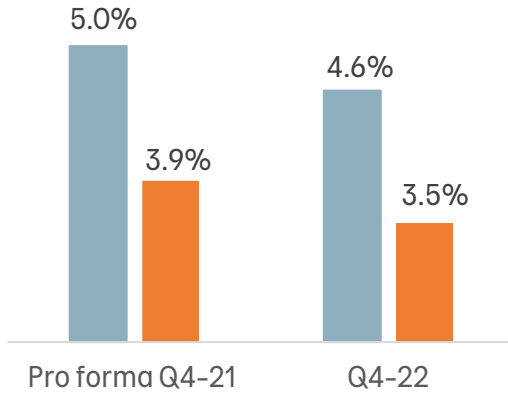


¹ Digital sales are those performed through all our digital channels, including tablets. Sales figures include the following products: savings accounts, credit cards, personal loans, insurance, disbursed mortgage loans, loan purchases, payroll advance (ADN), Term Deposits and payroll loans



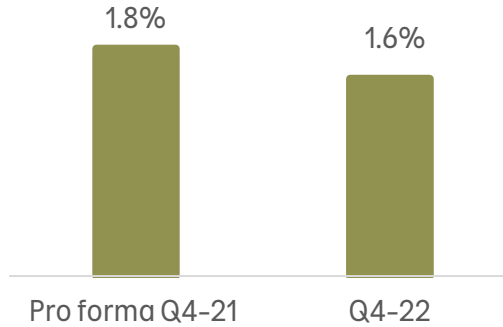
Risk Control at the Core of our Operations

Asset Quality-PDLs



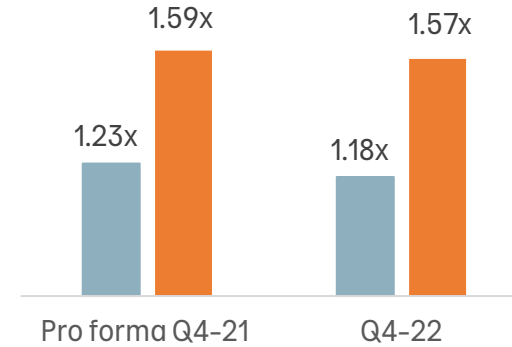
Net Cost or Risk

Net provision loss / average loans

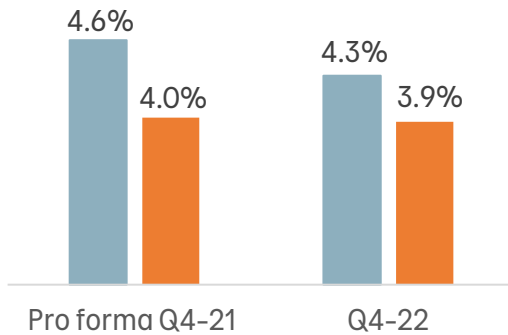


Coverage

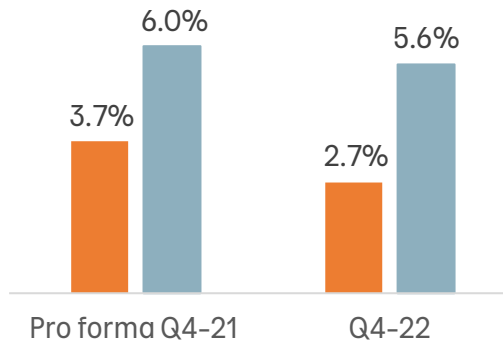
Allowances / PDLs



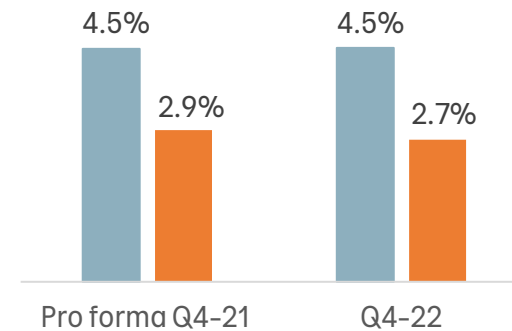
Commercial Loans PDLs



Consumer Loans PDLs



Mortgage PDLs



■ 90-day
 ■ 30-day
 ■ Net cost of risk by quarter

• Pro-forma figures exclude BHÍ's contribution



International and Local Risk Ratings Reflect our Creditworthiness

International ratings

Baa2 Stable

Moody's Investors Service
 "The bank's BCA reflects its strong and resilient earnings generation and its steady access to low-cost retail deposits that benefits liquidity and margins."

BB+ Stable

Fitch Ratings
 "The bank's ratings also reflect its consistent financial performance, reasonable credit and risk policies and ample and diversified funding base."

BB+ Stable

Standard & Poor's
 "Bogota continues to benefit from its strong franchise and its deposit-based funding profile with conservative liquidity management."

Local Rating

AAA

BRC Ratings S&P Global
 "Strong business position as one of the leaders in the Colombian banking industry."

Foreign Currency Bonds	Moody's Investors Service	Fitch Ratings	Standard & Poor's
Senior Notes (due 2027)	Baa2/Stable	BB+/Stable	BB+ / Stable
Subordinated Notes (due 2026)	Ba2/Stable	BB-/Stable	
Subordinated Notes (due 2023)	Ba2/Stable	BB-/Stable	




[Click here for our updated rating reports](#)

Quotes from final reports from: Moody's Investor Services, Fitch Ratings, Standard & Poor's and BRC Ratings S&P Global



2022 Performance Overview

Attributable Net Income for **2022** was **\$2.8 trillion pesos** leading to an annualized **15.9%** ROAE.

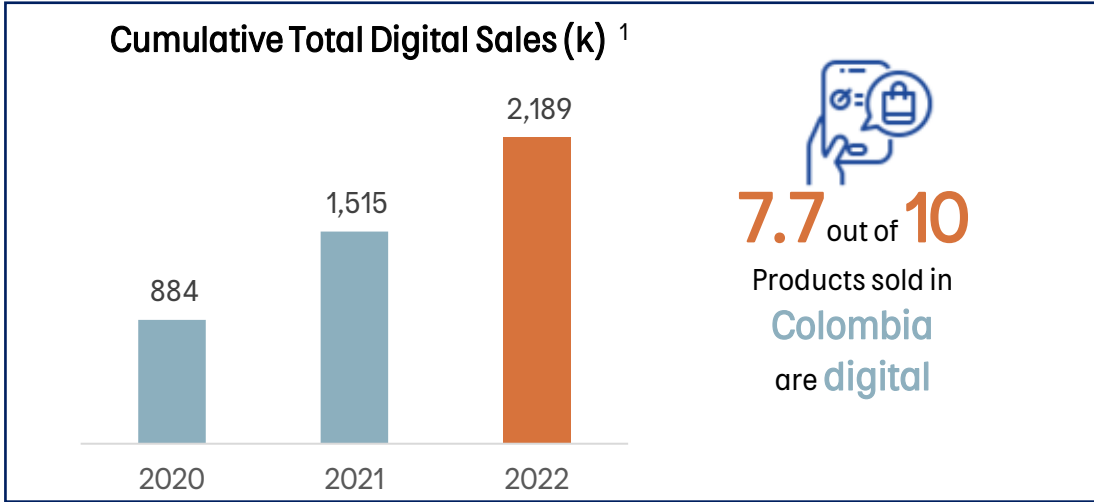
 <p>Profitability</p>	1.9% ¹ ROAA	15.9% ¹ ROAE	<ul style="list-style-type: none"> • ROAE of continuing operations was 13.9% and ROAA was 1.6% • Net Interest Income amounted to \$4.7 trillion pesos for 2022, growing 16.1%, due to higher loan portfolio yields • Total NIM was 24 bps higher than in 2021, supported by a 246 bps increase in loan yields • Fee income grew 16.5% yearly, due to credit card and banking fee increases of 20.9% and 18.6% respectively • Efficiency stands at 48.5% for 2022
	Net Interest Margin ¹	4.5%	
	Fee Income Ratio ¹	24.8%	
	48.5% Efficiency Ratio ¹	2.5% Cost to Assets Ratio ¹	
 <p>Balance Sheet</p>	Gross Loans ²	\$ 96.1 Ps. Trillion	<ul style="list-style-type: none"> • Gross loans increased 17.3% yearly, and 13.2% when discounting FX, as mortgages increased 23.1%, consumer loans increased 13.1% and commercial loans by 11.7% when excluding FX • Deposits increased 14.5% or 11.0% when excluding FX up to \$ 88 trillion, given a 32% increase on time deposits
	Total Deposits ²	\$ 88.0 Ps. Trillion	
	Deposits / Net Loans ²	0.97x	
	Deposits / Funding ²	74.4%	
 <p>Credit & Capital</p>	90+ Days PDL Ratio ²	3.5%	<ul style="list-style-type: none"> • 90+ loan quality ratio improved 36 basis points year-on-year • Cost of risk decreased 24 bps yearly in the consolidated portfolio and in Colombia, while in Panama it decreased 25 basis points • Total Solvency and Tier 1 ratios remained at 13.1% and 10.1%, respectively compared to Q3 2022
	Net Cost of Risk ¹	1.5%	
	Total Tier 1 ²	10.1%	
	Total Solvency ²	13.1%	

1. Annual figures
2. Q4 2022 figures

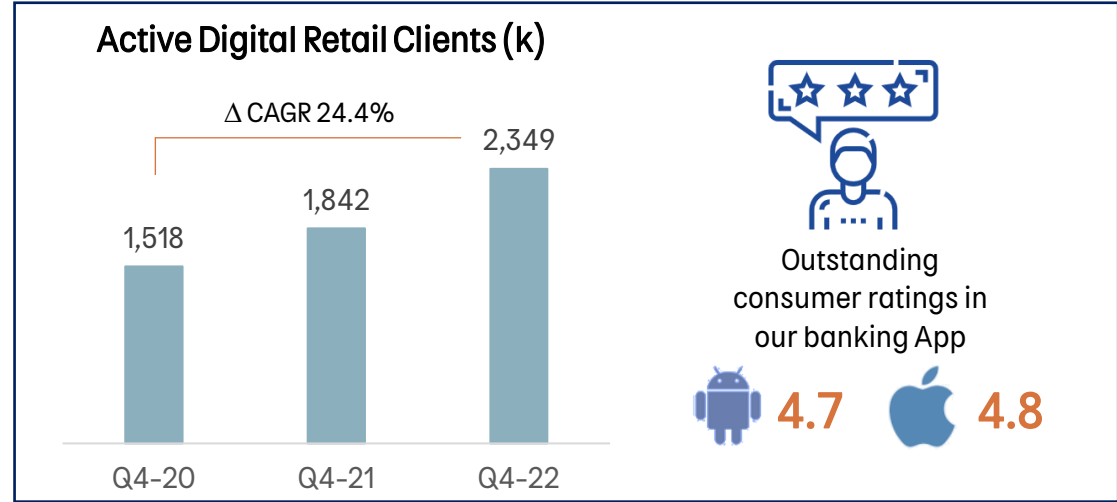


Digital Transformation

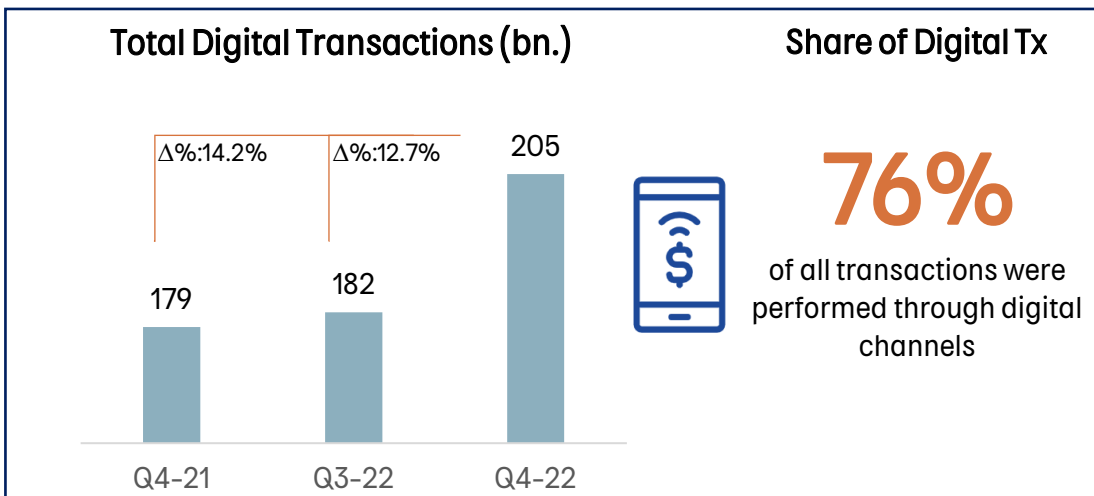
Sales Channel Transformation



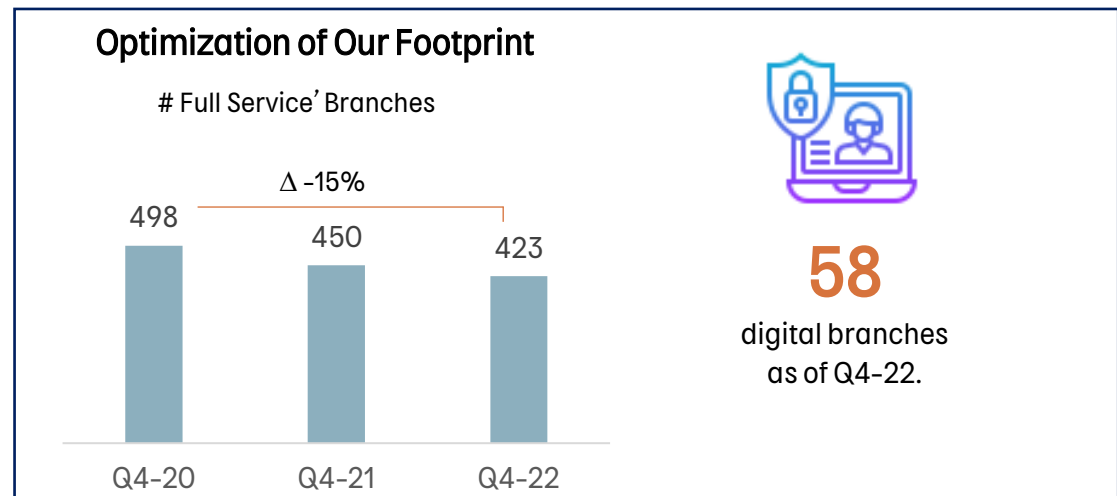
Service Channel Transformation



Service Channel Transformation



Omni-channel Strategy



¹ Digital sales are those performed through all our digital channels, including tablets. Sales figures include the following products: savings accounts, credit cards, personal loans, insurance, disbursed mortgage loans, loan purchases, payroll advance (ADN), Term Deposits and payroll loans



Governance

Strengthening the Corporate Sustainability Strategy

Design of the Climate Strategy aligned to Net Zero

Strengthening the Climate Change Governance Model



Climate Action

- First Carbon Neutral Bank in Colombia
- + 1.8% of the total portfolio comes from green products. Target: \$4 trillion pesos in 2025
- \$23.4 trillion pesos analyzed by ESRMS¹
- 20 branches with photovoltaic energy
- 100% renewable energy backed by RECs²
- Net Zero strategy designed for material financed emission sectors
- Coal Phase-out Policy



Social Action

- + \$216,000 million pesos to support microentrepreneurs, reaching 756 municipalities in Colombia
- + 300,000 UNICEF cards placed to support the education of Colombian children
- + 356,000 beneficiaries of financial education
- 2nd year in Friendly Bizz Seal and Market Leader in DEI³ according to Euromoney

- Alliance with Fundación Inexmoda through business acceleration "Women changing Fashion"

- 80 suppliers and partners certified and trained in sustainability issues



Adhered to Net Zero Banking Alliance and Principles for Responsible Banking



First report aligned with TCFD⁴ recommendations



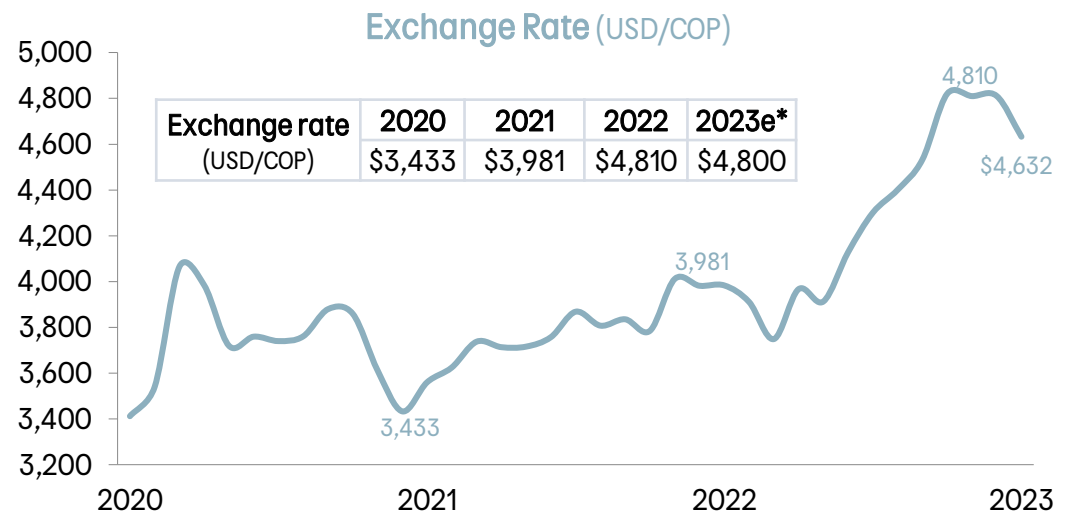
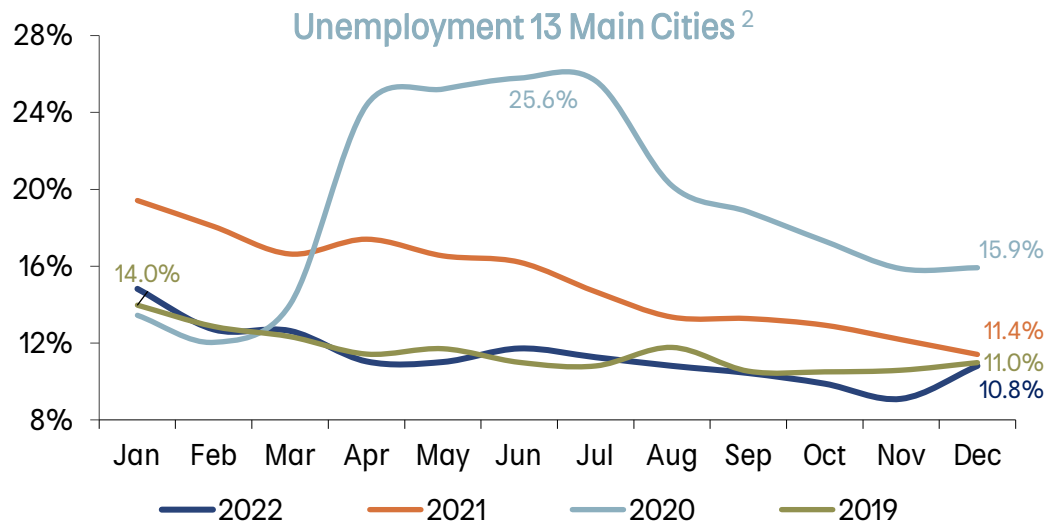
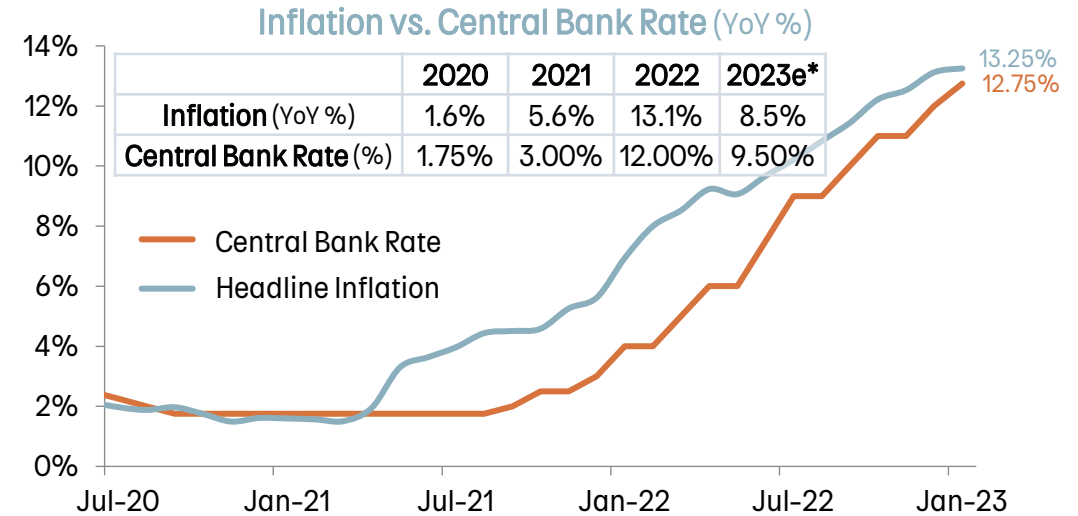
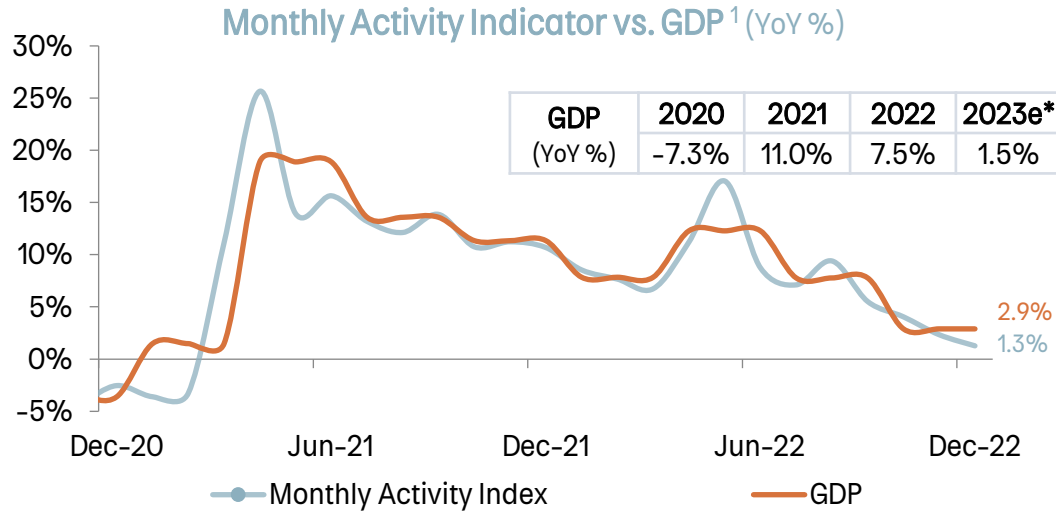
BdB moves to the Top 5% of the most sustainable banks in the world, according to DJSI

1. ESRMS: Environmental and Social Risk Management System
 2. RECs: Renewable Energy Certificates

3. DEI: Diversity, equity and inclusion
 4. TCFD: Task Force on Climate-related Financial Disclosures



Context – Colombia Macroeconomic Overview



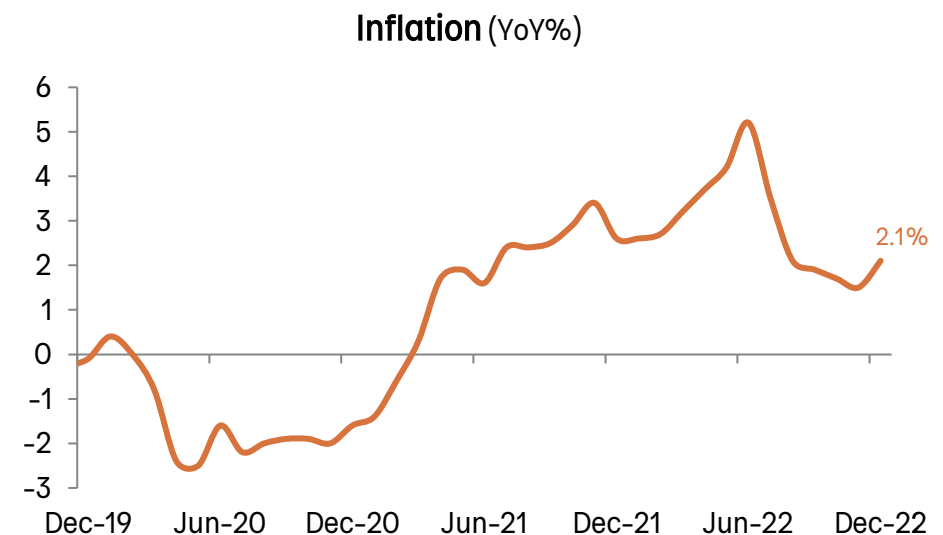
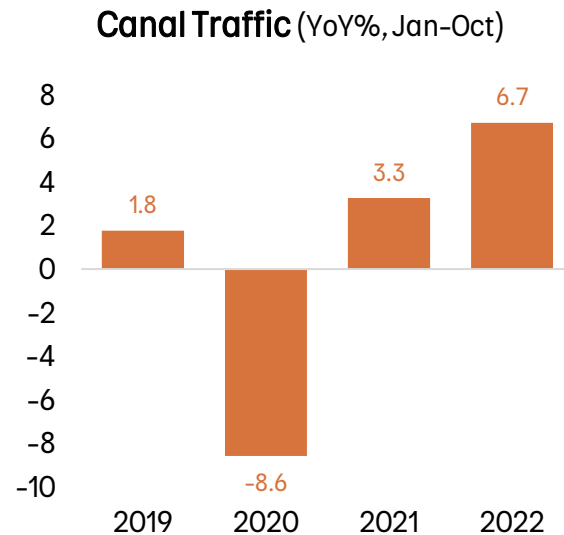
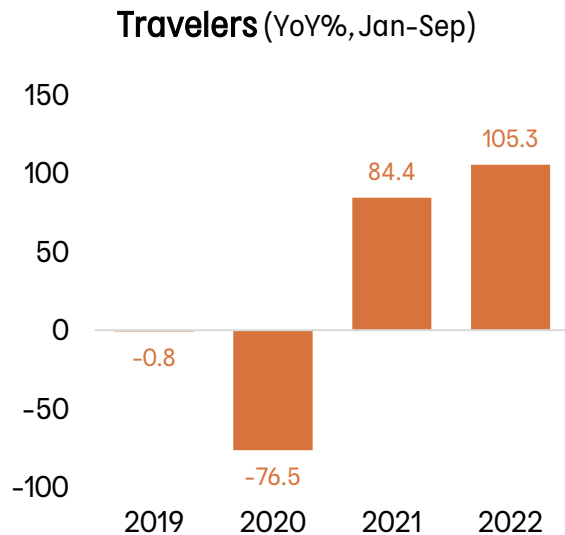
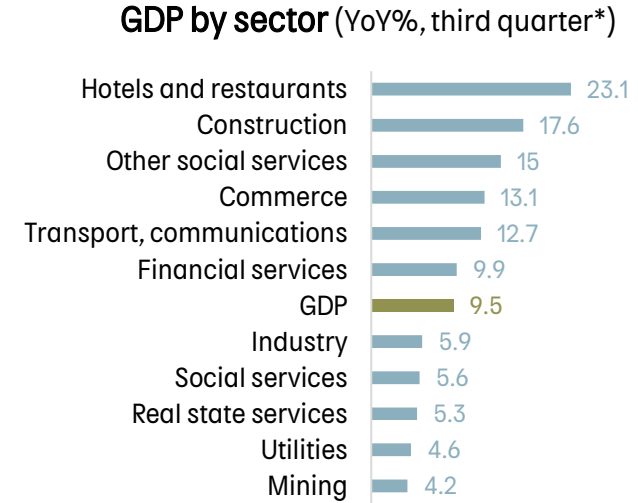
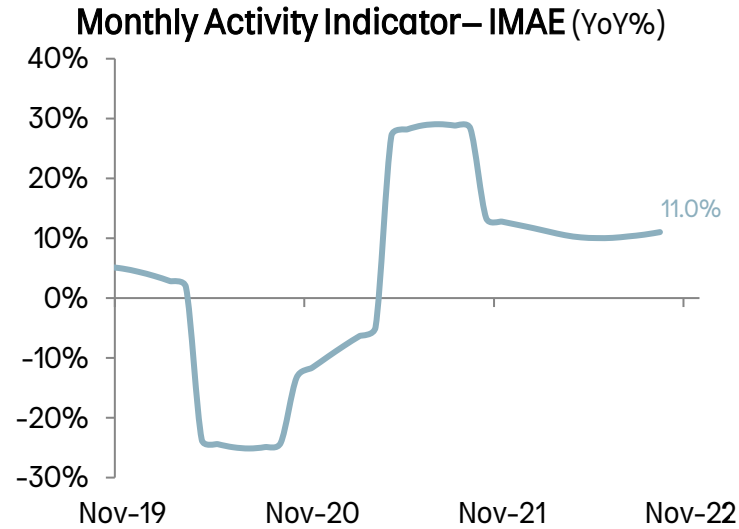
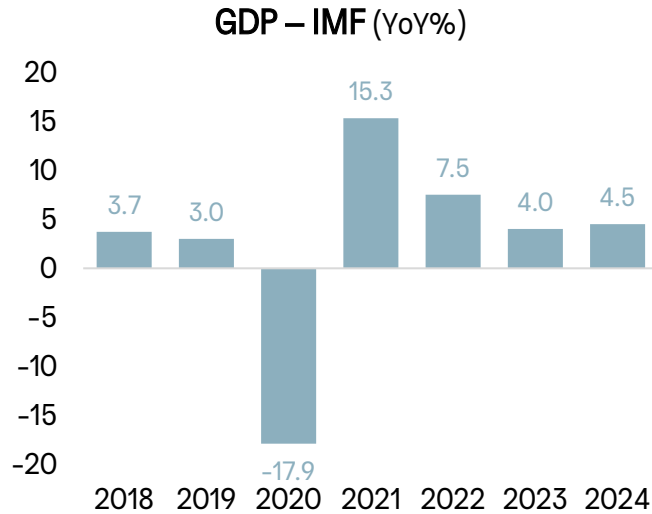
Source: DANE, Banco de la República, Economic Research and Markets Analysis Banco de Bogotá

*Estimates may change extensively and materially over time but we expressly disclaim any obligation to review, update or correct the information provided

1. Original series
2. Non-seasonally adjusted series



Context – Panama Macroeconomic Overview



Source: FMI, SECMCA, Autoridad del Canal de Panamá, INEC, Contraloría General de la República. Economic Research and Markets Analysis Banco de Bogotá

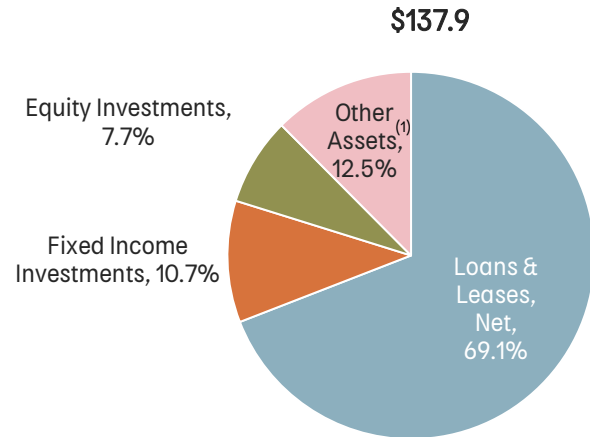
* Selected sectors



Assets & Loan Portfolio Detail – Consolidated

Figures in trillion pesos

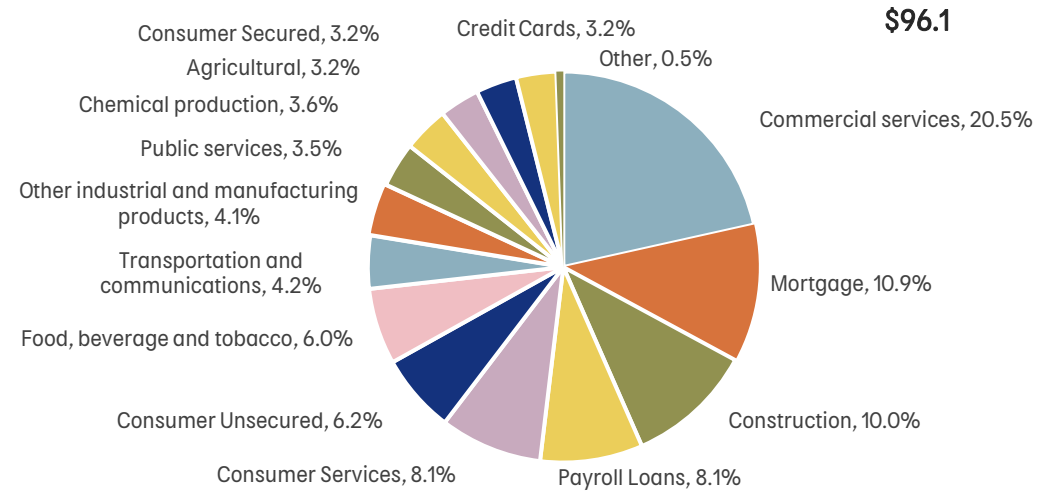
Total Assets Breakdown



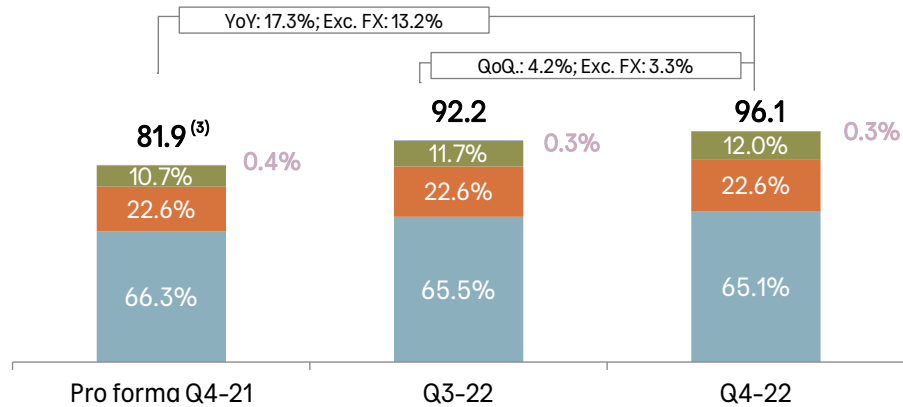
Δ YoY: 17.9%

Δ QoQ.: 2.8%

Total Gross Loan Portfolio Structure



Gross Loan Portfolio Breakdown⁽²⁾



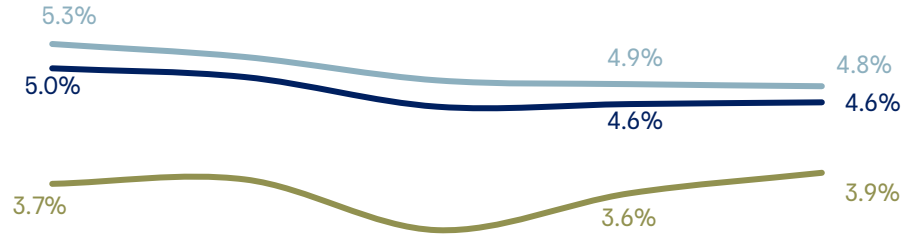
	Δ YoY	Δ Exc. FX	Δ QoQ	Δ Exc. FX
Commercial	15.1%	11.7%	3.5%	2.7%
Consumer	17.3%	13.1%	4.5%	3.6%
Mortgage	31.9%	23.1%	7.3%	5.6%
Microcredit	-15.6%	-15.6%	1.2%	1.2%

- Other assets: cash and balances at central bank, derivatives, allowance for financial assets held for investment, other financial assets at fair value through profit or loss, non-current assets held for sale, tangible assets, intangible assets, other accounts receivable, derivatives used for hedging, other assets and income tax assets (deferred tax asset and liability are included on a net basis)
- Gross loans exclude repurchase agreements & interbank funds
- Pro forma Q4 2021 figures exclude BHI's contribution

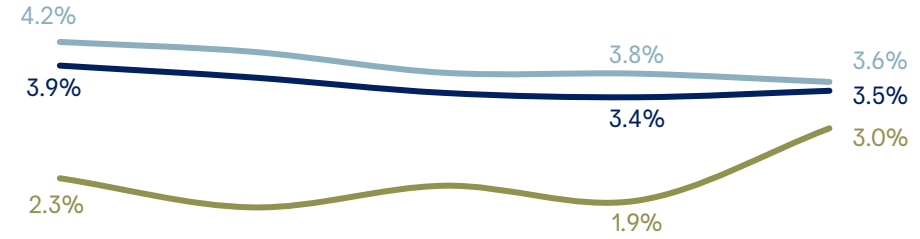


Loan Portfolio Quality – PDLs / Gross Loans

30-day PDL Ratio



90-day PDL Ratio

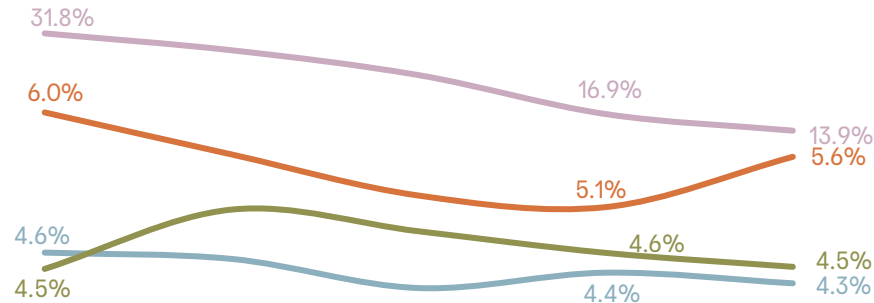


Q4	Q1	Q2	Q3	Q4
Pro forma 2021		2022		

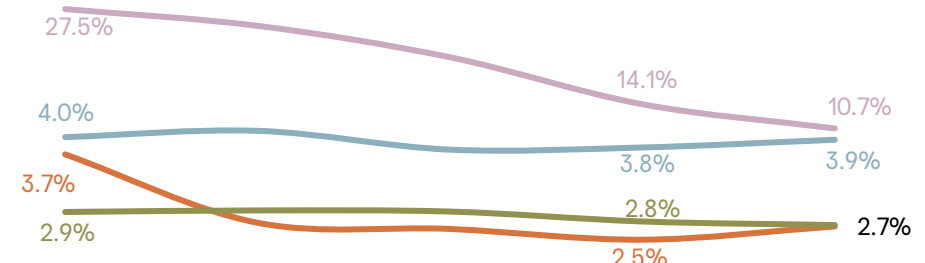
Q4	Q1	Q2	Q3	Q4
Pro forma 2021		2022		

— Consolidated — Colombia — Panama

30-day PDL Ratio by Type



90-day PDL Ratio by Type



Q4	Q1	Q2	Q3	Q4
Pro forma 2021		2022		

Q4	Q1	Q2	Q3	Q4
Pro forma 2021		2022		

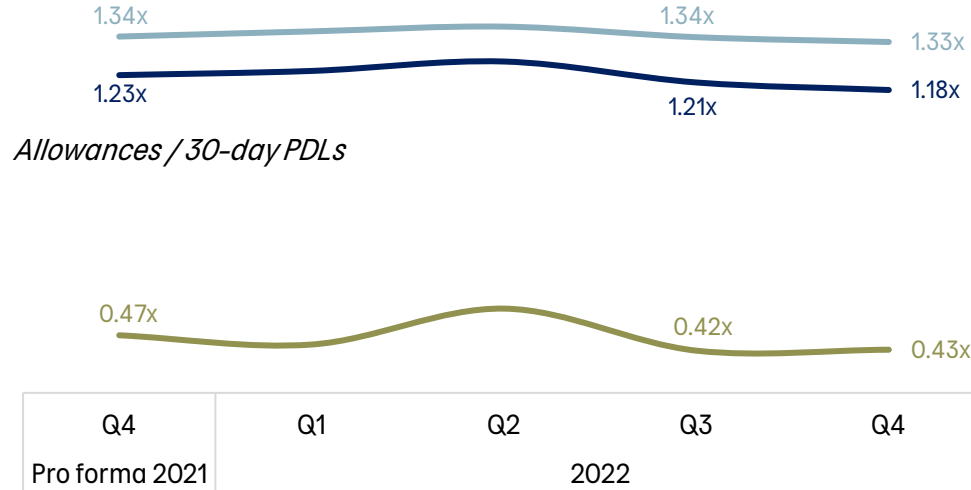
— Commercial — Consumer — Mortgages — Microcredit

- Microcredit PDLs are not graphically up to scale
- Pro forma figures exclude BHI's contribution

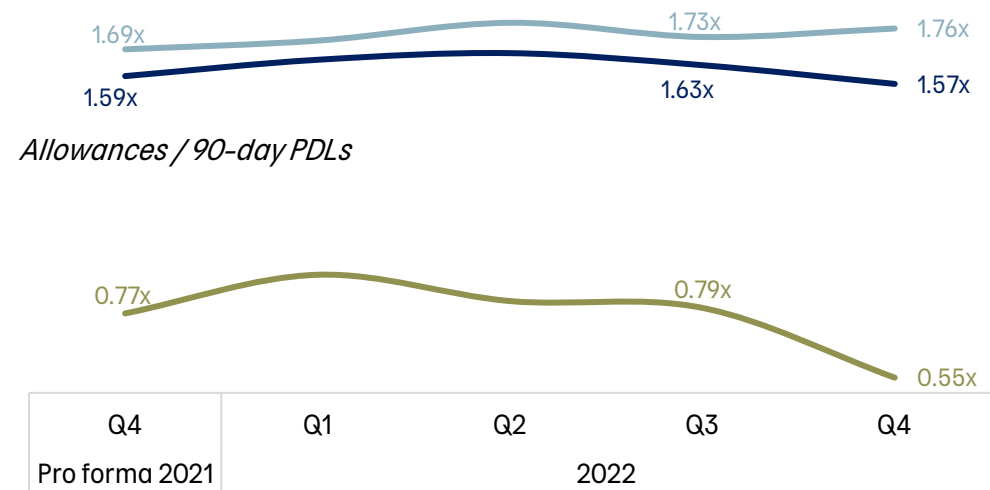


Loan Portfolio Quality – Allowances

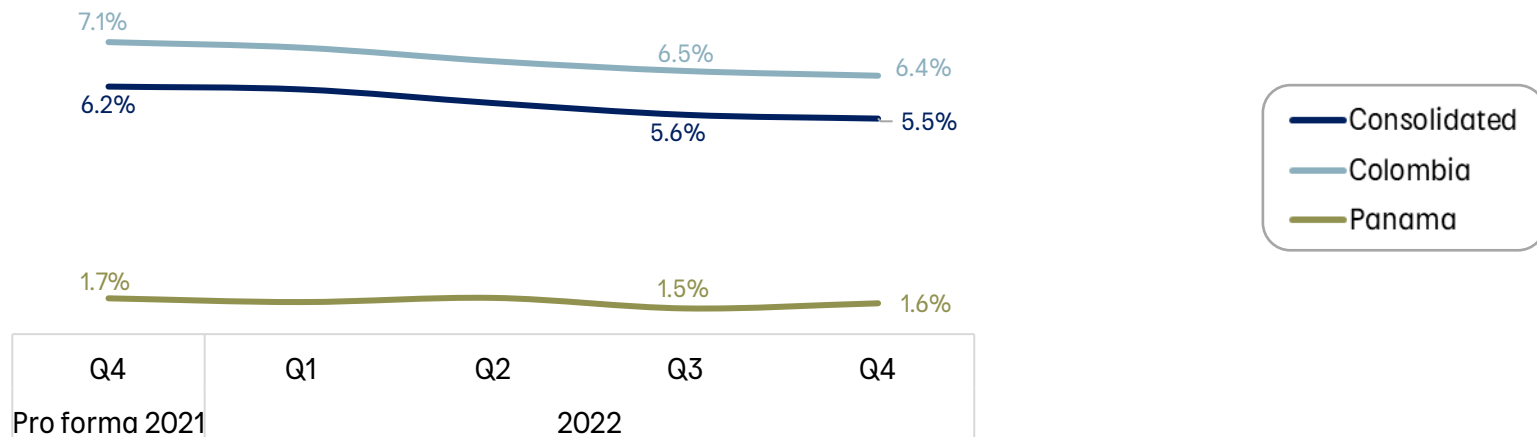
30-day Coverage Ratio



90-day Coverage Ratio



Allowances / Gross Loans



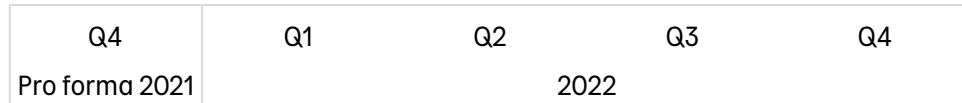
- Pro forma figures exclude BHI's contribution
- Panama figures measured in USD



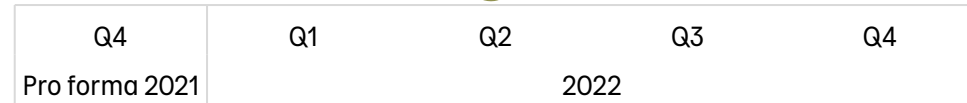
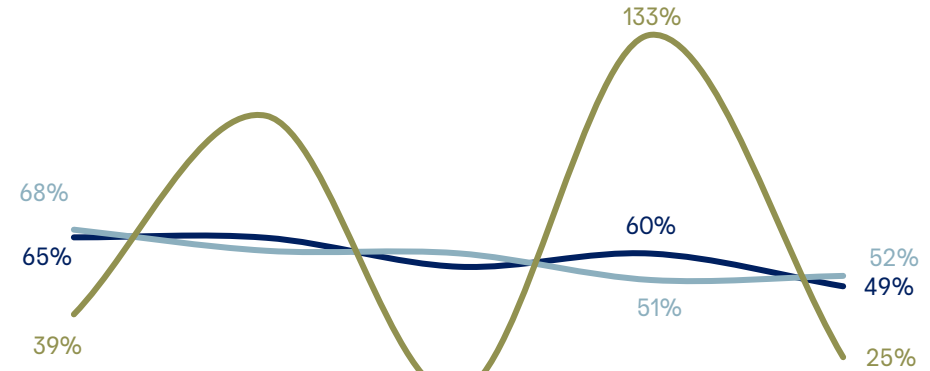
Loan Portfolio Quality – Cost of Risk & Charge-offs

Cost of Risk

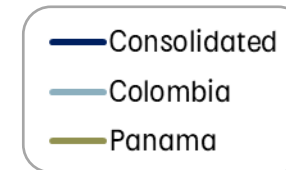
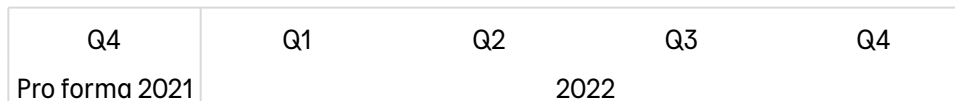
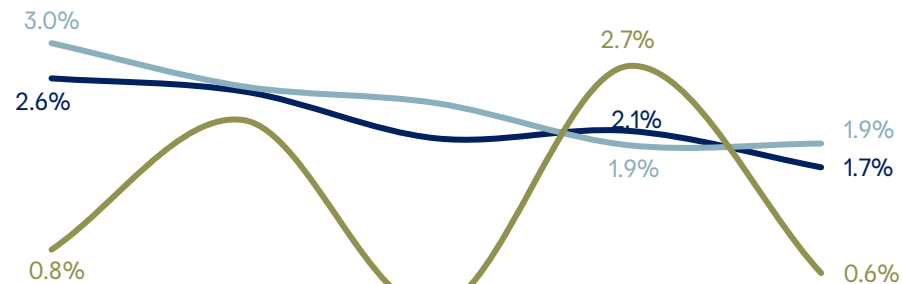
Net Provision Loss / Avg. Loans



Charge-offs / 90-day PDLs



Charge-offs / Average Loans

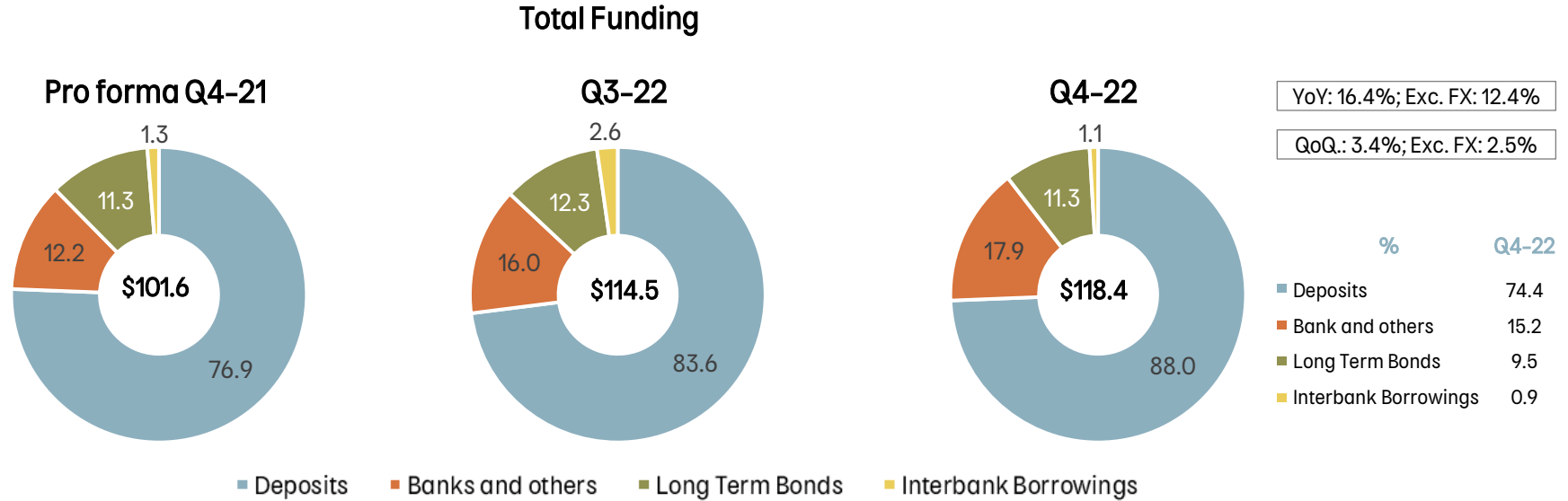


- Pro forma figures exclude BHI's contribution
- Panama figures measured in USD

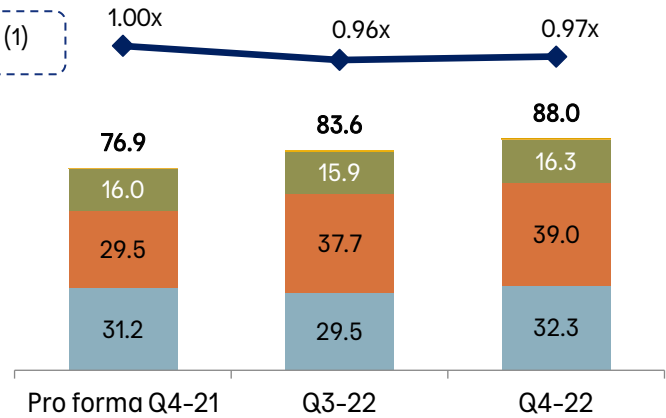


Consolidated Funding

Figures in trillion pesos



Deposits / Net Loans ⁽¹⁾



	%	Pro forma Q4-21	Q3-22	Q4-22
Saving Accounts	40.6	35.3	36.7	
Time Deposits	38.4	45.1	44.3	
Checking Accounts	20.9	19.0	18.5	
Others ⁽²⁾	0.1	0.5	0.5	

- Net loans include commercial, consumer, mortgages, microcredit and allowances. Deposits include checking, and savings accounts, time deposits and other deposits
- Other includes deposits from other banks and correspondent accounts, banking services liabilities, collection banking services and other deposits

• Pro forma figures for Q4 2021 exclude BHI's contribution



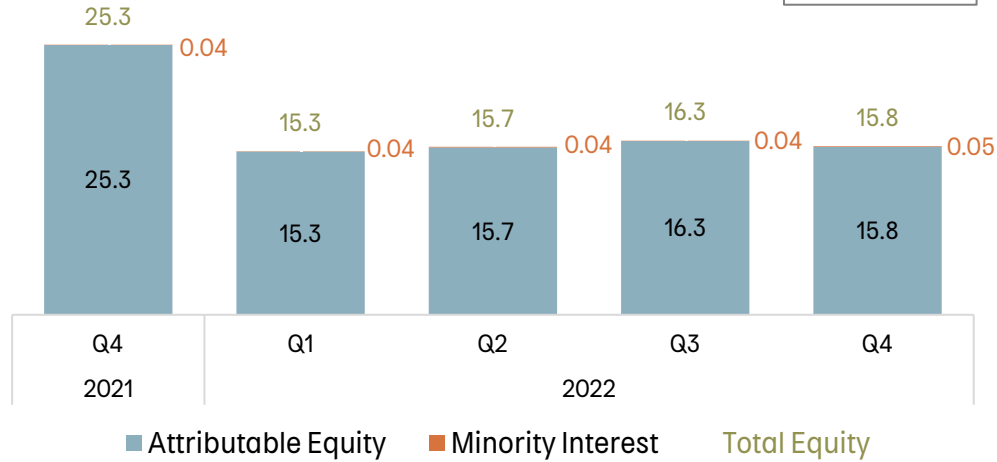
Equity & Capital Adequacy as Reported

Figures in trillion pesos

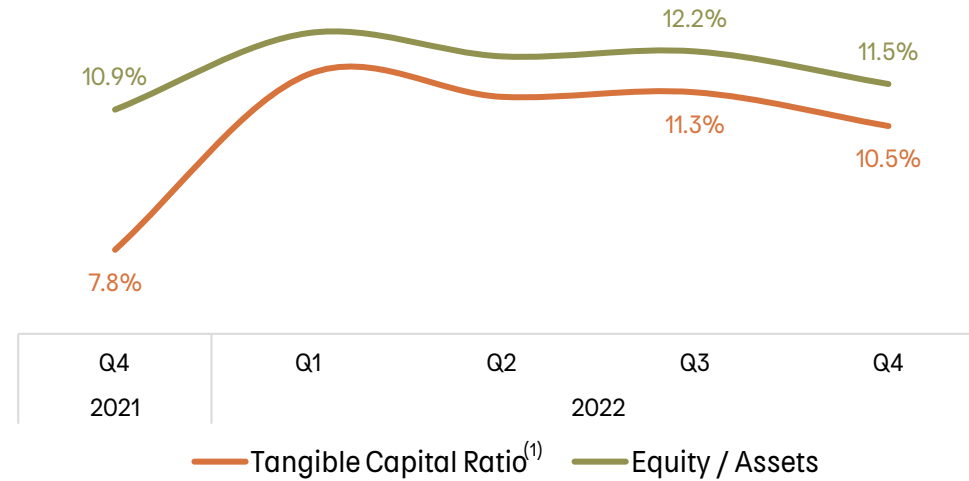
Equity Composition

Δ YoY: -37.6%

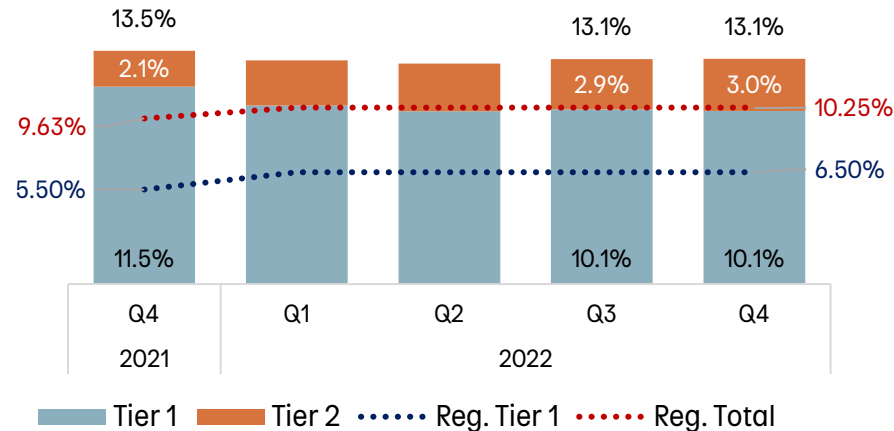
Δ QoQ.: -3.3%



Tangible Capital Ratio & Equity / Assets



Solvency⁽²⁾



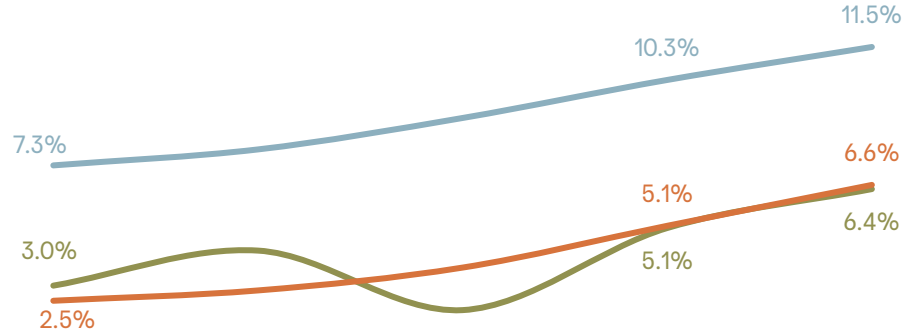
1. Tangible capital ratio is calculated as total equity minus goodwill and other intangible assets / total assets minus goodwill and other intangible assets
 2. Capital ratios are calculated under the methodology of the Colombian Superintendency of Finance (*Superintendencia Financiera de Colombia)



Consolidated NIM

Figures in billion pesos

Yields by Quarter

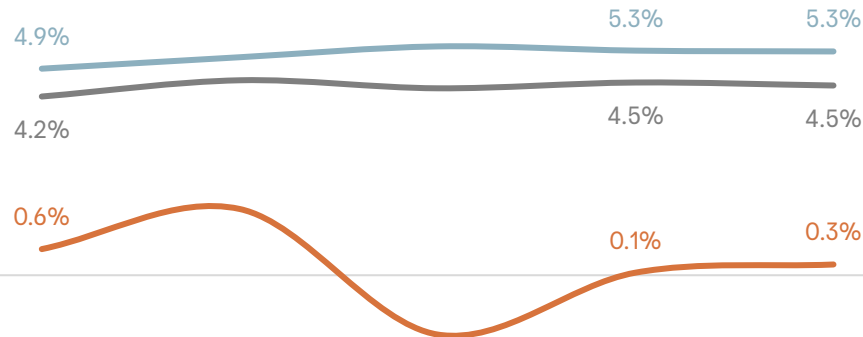


— Yield on Loans
 — Yield on Fixed Income (including interbank funds)
 — Average Funding Cost

	2021	2022
Yield on Loans	7.2%	9.7%
Yield on Fixed Income (including interbank funds)	2.5%	4.5%
Average Funding Cost	2.3%	4.6%

Q4	Q1	Q2	Q3	Q4
Pro forma 2021				
			2022	

Net Interests Margins



— Net Interest Margin on Loans⁽¹⁾
 — Net Interest Margin⁽²⁾
 — Net Interest Margin on Investments⁽³⁾

	2021	2022
Net Interest Margin on Loans ⁽¹⁾	5.0%	5.3%
Net Interest Margin ⁽²⁾	4.2%	4.5%
Net Interest Margin on Investments ⁽³⁾	0.3%	0.1%

Q4	Q1	Q2	Q3	Q4
Pro forma 2021				
			2022	

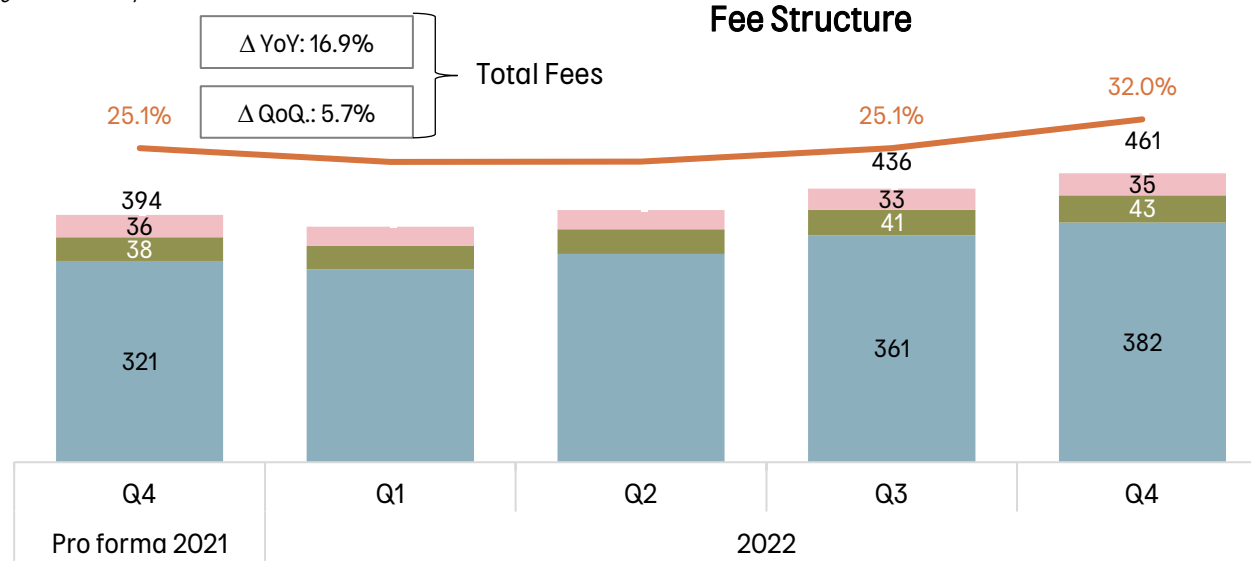
- Loans NIM: Net interest income on loans for the period, annualized / average loans and financial leases
- Net interest income + net trading income from investment securities held for trading, annualized / average interest earning assets
- Investments' NIM: Net interest income on fixed income securities + net trading income from investment securities held for trading + income from interbank and overnight funds, annualized / average securities + interbank and overnight funds

- Pro forma figures exclude BHI's contribution
- Quarterly ratios are annualized



Fees and Other Income

Figures in billion pesos



	2021	2022
Other	122	130
Fiduciary Activities	156	161
Banking Fees	1,158	1,382
Total Fees	1,436	1,673
Fee Income Ratio ⁽¹⁾	23.1%	24.8%

Other Operating Income

	Pro forma 2021	2022
Derivatives and foreign exchange gains (losses), net	168.4	-289.4
Gain (loss) on investments, net ⁽²⁾	-61.8	-38.0
Other Income ⁽³⁾	1,579.7	413.2
<i>Extraordinary income</i>	<i>1,302.3</i>	<i>341.7</i>
Equity Method Income from Associates, dividend income ⁽⁴⁾	558.0	690.1
Total Other Operating Income	2,244.2	775.9

- Pro-forma figures exclude BHI's contribution
- 1. Fee Income ratio is calculated: Gross fee income / net interest income before provision + gross fee income + total other operating income, net (excluding others)
- 2. Gain (loss) on investments, net includes: Net trading income from investment securities held for trading
- 3. Includes: Net gain on sale of investments, earnings on the sale of non-current assets held for sale, net gain on asset valuation and other income
- 4. Equity method income from associates includes Corficolombiana, Porvenir, Casa de Bolsa, Servicios de Identidad Digital & ATH



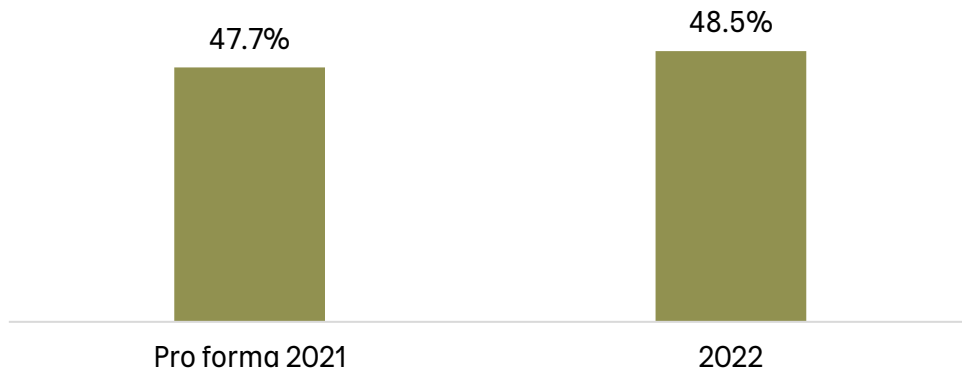
Efficiency

Figures in billion pesos

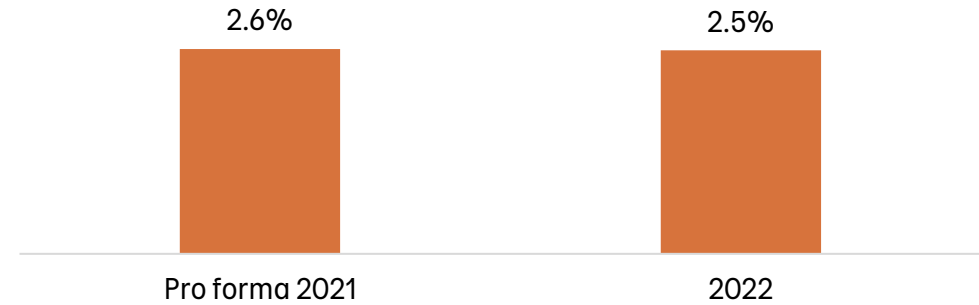
Efficiency

	Pro forma 2021	2022	Growth Rate	
			YoY	Ex. FX
Total Operating Expenses	2,915.1 ⁽¹⁾	3,258.1	11.8%	9.8%
Total Income ⁽²⁾	6,112.7	6,716.2	9.9%	8.2%

Cost to income



Cost to Assets⁽³⁾



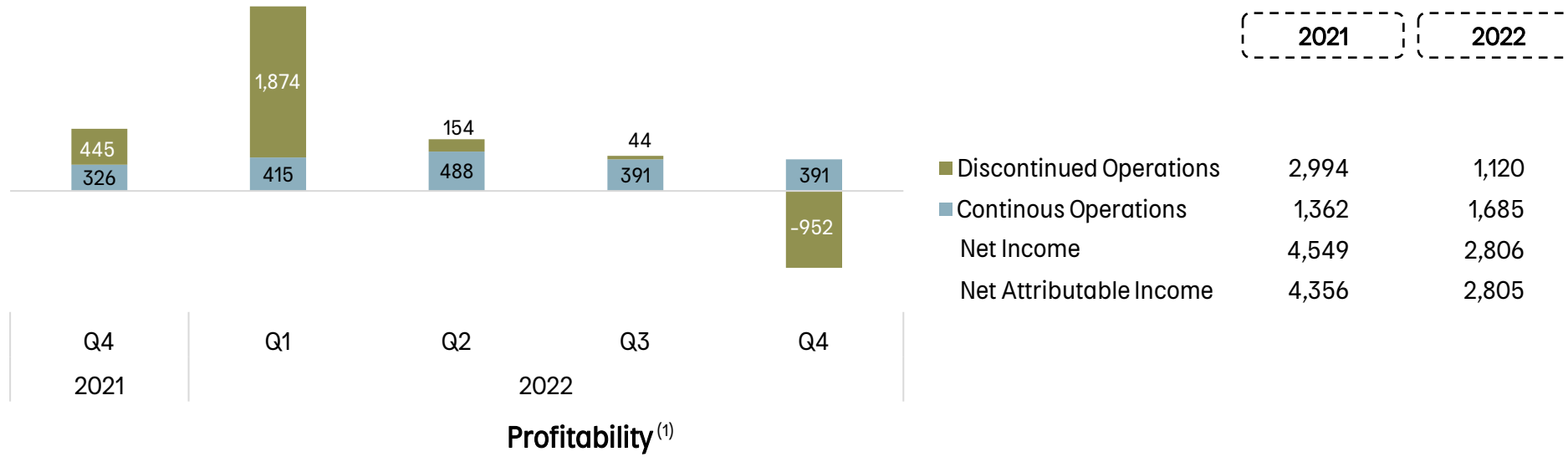
1. Total operating expenses exclude BHI's contribution
2. Total income: includes net interest income, net income from commissions and fees, net trading income, net income from other financial instruments mandatory at FVTPL and total other income. Does not include extraordinary income from Porvenir and BHI's operations
3. Pro forma figures adjust assets to exclude BHI's spin-off



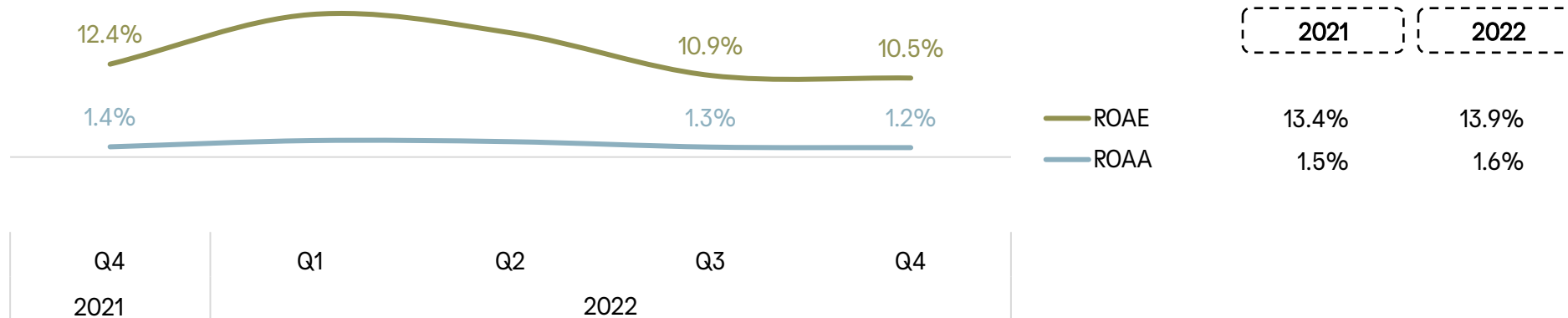
Profitability as Reported & of Comparable Operations

Figures in billion pesos

Net Attributable Income by Quarter



Profitability⁽¹⁾



1. ROAA & ROAE exclude extraordinary one-time operations such as Porvenir's deconsolidation and BHI's spin-off & tender offer

- ROAA for each period is calculated as annualized net income divided by average assets
- ROAE for each period is calculated as annualized net income attributable to shareholders divided by average attributable shareholders' equity

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