EVIDENCE OF COVERAGE

ZURICH COLOMBIA SEGUROS S.A.
NIT 860.002.534-0

CERTIFIES:

BANCO SANTANDER DE NEGOCIOS COLOMBIA S.A. is insured under the Employee Infidelity program. The Policy has the following terms:

Policy holder/Insured:	BANCO SANTANDER DE NEGOCIOS COLOMBIA S.A. NIT: 900.628.110-3
Additional insured:	SANTANDER BANCA DE INVERSIÓN COLOMBIA SAS (NIT: 900.582.115-1) S3 CACEIS COLOMBIA S.A. SOCIEDAD FIDUCIARIA (NIT: 901.108.765-1) SANTANDER FINANCING SAS
Term of the Policy:	From July 01, 2026, at 00:00 Hours Until June 30, 2027, at 24:00 Hours.
Policy No:	CFFF-267687269-1
Coverage:	Criminal Act
Liability Limit:	USD 45.000.000 per occurrence and USD 90.000.000 in the annual aggregate

Deductible:
USD 15.000.000 per claim for all coverages.

NOTE: All terms, conditions and exclusions applicable to this coverage will be governed by the established in the general and particular conditions contained in the policy. This certificate does not modify neither in whole nor in part, the conditions thereof.

This is signed in Bogotá D.C., on August 5th, 2025.



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AUTHORIZED SIGNATURE

Confidential \ Personal Data

Docusign Envelope ID: 37E50D30-35EB-87FA-829B-9DEC3BB75C4F

XL Insurance

Professional Liability Insurance Certificate

XL Insurance Company SE, Branch in Spain, certifies that the following policy has been contracted and remains in force from 19.12.2025 00:00 hours to 19.12.2026 00:00 hours the: **Professional Liability Insurance Policy no. ES00031409EO25A**, being the Policy Holder and Insured **SANTANDER CACEIS LATAM HOLDING I, S.L.** with registered office at Avda. de Cantabria s/n, Ciudad Grupo Santander, 28660 Boadilla del Monte, Madrid, and with Tax Identification Code B88546148.

This insurance policy acts as the Master Policy within an International Professional Liability Insurance Program contracted by the Policy Holder and/or Insured with the Insurer of this policy.

According to the terms, conditions, limits and exclusions stipulated in the policy, XL Insurance Company SE, Branch in Spain shall bear any non-contractual professional indemnity which the Insured may incur, in accordance with the current legislation, as a result of negligent acts, errors or omissions in the professional services provided by the Insured and caused to third parties with regards to the insured activity detailed in policy.

The policy guarantees a maximum limit of indemnity for all coverages affected by the same claim of 2.500.000 EUROS per claim, and per insurance period in those cases in which it is applicable. Within this maximum limit, sub-limits are established for specific coverages, as more fully defined on the policy.

The company SANTANDER CACEIS COLOMBIA, S.A. SOCIEDAD FIDUCIARIA is covered in the Policy under “Unlicensed” coverage.

This certificate only indicates the existence of an insurance policy and does not modify, extend or substitute the content of the General, Particular and Special Conditions that have been accepted by the Policyholder and the Insured and that govern the cover provided by the Policy therein contained.

In witness whereof, the present certificate is hereby issued in Madrid, on November 10, 2026.

DocuSigned by:
Alejandra Ubera
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XL Insurance Company SE.
Sucursal en España
represented byr XL Catlin Services SE.