

ANNEX

Specific conditions	
Financial terms	The Bonds will accrue interest at a market rate, from the date of issuance and subscription on principal balances at a variable rate, fixed based on the Colombian Reference Banking Indicator (IBR).
Optional redemption	There may be an early redemption of the Bonds, once 5 years have elapsed from the date of issue and subscription, in accordance with the provisions of Article 2.1.1.1.1.9, literal C of Decree 2555 of 2010, numbers 1 and 2, as well as number 3 subnumerals (i) and (ii).