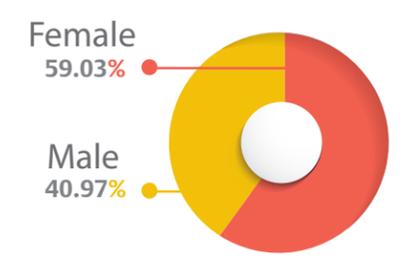




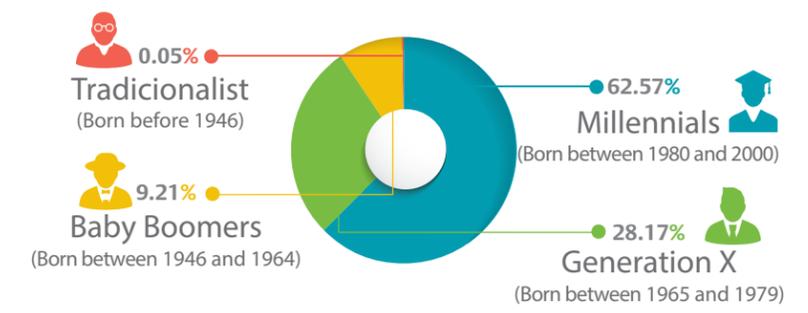
We are helping to build a better society

Our Human Talent

Gender



Generation



Training and talent qualification

Banking and leadership school

232 participants

Young talent Bank-SENA training

456 participants

Special training for tellers

64 participants

Our commitment to society

Volunteering:

- A.** Improvement of physical environment in public schools: 213 volunteers / 1,278 volunteering hours
- B.** Tree planting and reforestation 248 volunteers / 1,488 volunteering hours

Our environmental management - key initiatives:

- A.** Car free day: 166 employees used bike
- B.** Carpooling: Sustainable Mobility BdB
- C.** Climate change management: Ecoefficiency / Garbage collection / Fundación SANAR

Our Talent, a strategic pillar of our management

Our 6Cs corporate strategy establishes Employees as one of its pillars, in order to provide them with ongoing support through programs that help build a better quality of life in all their scenarios.

Therefore, in 2018, we continued to strengthen six commitments to the development and wellbeing of our human resources and their families: diversity and inclusion; attraction and development; training and instruction; occupational health and safety; employee experience and human rights.

Committed to diversity and inclusion

To continue valuing diversity and occupational inclusion, and understanding generational changes, we currently have teams made up of talented men and women of different ages. We are also proud to have a significant share of women in strategic and leadership positions.



Human Resources Team, Banco de Bogotá.

Commitment to attracting and developing talent

In 2018, as part of the talent retention and development strategy, we implemented open internal invitations, disclosing new vacancies publicly on a weekly basis. This gave our employees the chance to know and apply for the selection processes that took place throughout the year, with a percentage of participation of 23.35%.

Commitment to the training and instruction of talent

During this period, we carried out various training programs and refresher courses with a high impact on the development process of our employees. Through the Banking Management Programs (PAB, for the Spanish original) and the Personnel and Leadership Management Program, we promoted the professional growth of Bank employees and developed leaders with in-house content of the banking business. In 2018, 232 individuals from around the country participated in these programs.

Banking and Leadership School

Training Line	Total courses	Total participants	Total hours per course*	Total training hours**
Banking Administration Program for Professionals (PAB Professionals) (Duration: 1,201 hours)	3	117	3,603	140,517
Banking Administration Program for Service Supervisors (PAB Service Supervisors) (Duration: 1,192 hours)	2	32	2,384	38,144
Banking Administration Program Leaders in Action (PAB Leaders in Action) (Duration: 349 hours)	2	14	698	4,886
Staff Administration and Leadership (Duration: 24 hours)	3	69	72	1,656
Total	10	232	6,757	185,203

*Total hours per course: number of hours of the course by total number of courses
 **Total training hours: number of hours of the course by total number of participants

We continued our partnership with the National Training Service (SENA, for the Spanish original), to train young high school graduates and university students in their first semesters as Bank Technicians. The main objective is to offer them the opportunity to study a technical career in the banking sector, to later employ them at our Organization. We are proud of this program because it reflects our commitment to the country's youth and their employability, because it allows us to establish a think tank of young, trained talent. This was the first job experience for most of the participants. In 2018, we strengthened our geographic presence through this program by including Cúcuta and we carried out 19 courses nationwide, reaching 456 participants.



SENA students training, Bogotá.

Bank-SENA Training of young talent

SENA courses in Colombia (duration: 1,912 hours)	Total courses	Total participants	Total hours per course*	Total training hours**
SENA Bogotá	6	169	11,472	323,128
SENA Barranquilla	2	60	3,824	114,720
SENA Bucaramanga	1	21	1,912	40,152
SENA Cali	3	71	5,736	135,752
SENA Medellín	3	65	5,736	124,280
SENA Pereira	1	21	1,912	40,152
SENA Tunja	1	14	1,912	26,768
SENA Cúcuta	1	15	1,912	28,680
SENA Neiva	1	20	1,912	38,240
Total	19	456	36,328	871,872

*Total hours per course: number of hours of the course by total number of courses
 **Total training hours: number of hours of the course by total number of participants

Our commitment to the individuals hired by the Bank is to provide them with the necessary training so that, when they start working, they can perform their tasks with competence and professionalism. For example, for the position of teller, which is key due to its great impact on our customers' experience, we developed a specialized training course.

Specialized training for tellers

Training line	Total courses	Total participants	Total hours per course*	Total training hours**
Specialized training for tellers (Duration: 238 hours)	3	64	714	15,232

*Total hours per course: number of hours of the course by total number of courses
 **Total training hours: number of hours of the course by total number of participants

In addition, in the second half of 2018, we improved the induction program by ensuring a pleasant experience for employees who are not hired through PAB, teller, or SENA training courses. The objective is to teach the corporate values, the strategic orientation of the Organization and the business group, the most important milestones in our history and other elements of the organizational culture. In 2018, 684 individuals took part in this induction.

In relation to In-House courses, we reached 7,586 participants with a total of 54,211 hours of training. In these courses, we update and develop skills in the following areas: Consultative selling, IFRS, Basic Finance for Non-Financiers, Process Innovation, Digital Marketing, Leadership and Teamwork, Excel and writing, among others.

We also had 158 individuals attending congresses, courses, conventions and open programs of university institutions and recognized corporate training institutions on topics related to their areas of work, with a total of 3,436 hours of training in this category.

Our virtual training is designed to ensure national coverage and opportunity in different new or refresher topics. In 2018, we had 111,270 participants.



In October, we carried out another edition of the CONOCER Exam, whose objective is to measure the degree of knowledge regarding our financial products and services, with which we aim to ensure the competence and quality of the advice provided by our employees to customers and users. In this edition, 3,650 employees took the exam, achieving a participation of 86.63% of the total individuals invited to sit for the exam.

Committed to the health and safety of our employees

We continue to help create habits, attitudes, customs and values that promote healthy lifestyles in each of our employees. The Occupational Safety and Health Management System (SG-SST, for the Spanish original) promotes safe and healthy work environments by offering a framework that allows the Organization to identify and control risks to reduce the potential of accidents and illnesses, support compliance with the law and improve team productivity.

In 2018, we worked to improve the quality of life at work, as well as the physical, mental and social wellbeing of individuals by developing different strategies defined in the Occupational Safety and Health Management System, with the support of the Coexistence Committee and the Occupational Safety and Health Peer Committee (Copasst, for the Spanish original).

Lines of training²

Training line	Total courses	Total participants	Total training hours
In house training	79	7,586	54,211
Virtual	146	111,270	112,650
Open courses	83	158	3,436
Total	308	119,014	170,296

In terms of training, to support the talent development and retention strategy, in 2018, we benefited 56 employees characterized by their high performance by granting aid and loans to pursue graduate studies and diploma courses.

Postgraduate and Certificate Programs

Training line	Total courses	Total participants	Total training hours
Postgraduate	43	43	16,781
Certificates	13	13	1,060
Total	56	56	17,841

By the end of the year, we had invested a total of 1,292,999 hours of training for all our employees and SENA trainees, without counting the training that our leaders conduct directly with their teams at the work site, nor the hours in which they share their knowledge with co-workers, or hours of conference calls with expert speakers on specific topics that train our staff.

Average figures per participant

* Average hours per employee	127
** Average investment per employee	COP 329,898
*** Total participants	121,916
Total Hours	1,292,999

* Total hours per course: number of hours of the course by total number of courses
 ** Total investment per employee
 *** Students undertook one or more courses all year round.

2. Each employee undertook one or more courses within these training lines.

Structure of Banco de Bogotá's Occupational Safety and Health Management System



Hazard and Risk Management

In 2018, we updated the hazard and risk matrices, managing to cover 100% of the work centers. Through the leadership of the supervisors of the bank branch network service, the department supervisors and the participation of the Bank's population, standardized risk identification checklists were used to assess all the aspects as required, in order to identify biological, physical, chemical, bio-mechanical, psychosocial hazards, safety conditions and natural disasters, among others, that affect employees' health, in addition to the implementation of Colombian Technical Identification Guide 45 (GTC 45, for the Spanish original). Proper hazard identification enabled us to design controls for occupational accidents and illnesses related to the risks identified.

We also implemented the SG-SST log to keep all the documents in each of the work centers for easy access by employees.

Hazard and Risk Management		
Coverage of hazard and risk update across work centers nationwide		
Distribution	Quantity	%
Service Network	787	100%
Administrative working centers	17	100%
Total coverage at national levels	804	100%

Coverage of hazard and risk update across work centers
Banco de Bogotá – December 2018

Emergency Management

In 2018, we strengthened threat prevention by updating the emergency plans of the work centers, based on the methodology of the Emergency Prevention and Response Fund (FOPAE - Res 004/09) with the following results:



Emergency plan update		
Emergency plans updated per working center		
Distribution	Quantity	%
Service Network	787	99%
Administrative working centers	17	100%
Total coverage at national levels	804	99%

Coverage of emergency plan update across work centers
Banco de Bogotá – December 2018

During the year, we conducted two evacuation drills nationwide, in March and October, simultaneously at different administrative work centers.

Also, during the course of the year, we visited the operative work centers (service offices) with our "Occupational Safety and Health Route" in which, among other topics, we strengthened emergency response and evacuation drill protocols.

Evacuation drills and Emergencies protocol reinforcement		
Distribution	Quantity	Employees
Service Network	327	1,897
Administrative working centers	11	2,720

Evacuation drills Banco de Bogota - December 2018

Management Programs

In order to manage hazards and risks, the Occupational Safety and Health Management System focused on five key elements, aimed at preventing injuries, illnesses, absenteeism and improving quality of life.

P&P – Promotion and Prevention Program

In order to improve health and quality of life in the work environment, this program establishes preventive and occupa-

tional health activities. Employees played an active role in the following activities:

Phase Program Activities Execution		
Phase	Program Activities	Performed
Occupational Medical Evaluations [#exams]	Admission	1,146
	Post Medical prescription	37
	Recurring	2,756
	Condition follow-up for Recommendations	26
	Retirement	1,238
	Executive Medical Checkups	21
Health Promotion [# employees]	Healthy day (10 Administrative venues)	2,780
	Health and Safety Week at Work (18 venues)	6,511
	SST Route (330 Branches)	1,905
Sport injuries prevention [#hours]	Sports Tournaments Support	416
Hygienic Measurements [# venues]	Lighting	12
	Noise	2
	Thermal comfort	6

P&P program statistics
Banco de Bogotá – December 2018





Epidemiological Monitoring Program (PVE, for the Spanish original) on Musculoskeletal Risk

This program enables the early detection and prevention of biomechanical risk symptoms and/or pathologies and the occurrence of occupational illnesses in employees nationwide.

Epidemiological Surveillance Program		
Musculoskeletal Risk		
Phase	Program Activities	Executed
Epidemiological Surveillance	Sensed Morbidity Survey	8,425
	Workplace Inspections	3,356
Intervention	Adjustments to workstation [handed-over equipment]	3,812
	Postural hygiene training [# participants]	3,872
	Occupational exercises sessions [# participants]	143
	Occupational exercises [# participants]	95,816
	Therapeutic training [# participants]	426

ESP Musculoskeletal statistics
Banco de Bogotá – December 2018

PVE on Psychosocial Risk

One key focus of the Occupational Safety and Health Management System programs is to emphasize on early prevention and identification of psychosocial risk factors that have negative repercussions on the health and wellbeing of our employees nationwide.

Epidemiological Surveillance Program		
Psychosocial Risk		
Phase	Program Activities	Employees Participation
Epidemiological Surveillance	Individual Diagnose	34
Intervention	Leaders Module as Agents of change	247
	'Learn how to handle stress' Module	2,013
	Assertive communication Module	958

ESP psychosocial statistics
Banco de Bogotá – December 2018

Inspection Program

In an effort to correct and prevent unsafe actions and conditions and to implement timely action plans that contribute

to reducing the probability of occupational accidents and illnesses, we carried out different activities aimed at anticipating risk-related situations.

Inspections program	
Program Activities	# Inspections
Locative inspection	296
Emergency Equipment inspection	591
EPP Inspections	296
General Inspections	37

Inspections program statistics
Banco de Bogotá – December 2018

Management of Accidents, Illnesses, and Absenteeism

We use the indicators of occupational accidents, illnesses and absenteeism to verify the effectiveness of the Occu-

pational Safety and Health Management System, through the wellbeing and health conditions of our employees. This is how we managed to reduce the impact of occupational illnesses, the frequency rate and severity of occupational accidents.

Accident Indicators		
Calculations in accordance to NTC 3701		
Ratio	2017	2018
Frequency Indicator (FI)	2.44	1.96
Severity Indicator (SI)	10.09	7.76
Absenteeism Indicator		
Calculations in accordance to DOW JONES		
Ratio	2017	2018
Absenteeism Rate	2.23	2.45
Disease Indicator		
Ratio	2017	2018
Incidence Rate	0.30	0.21

Accident, Disease and Absenteeism Management Statistics
Banco de Bogotá – December 2018



Health week Banco de Bogotá.

Commitment to the employee Wellbeing and development experience

As a result of listening to our employees and based on the Te Escuchamos [We Hear You] concept, in 2018, we launched initiatives addressing relevant topics for our employees. This led to the launch of a communication campaign, which included topics such as: Open internal invitations to apply for vacancies, family time events, recognition activities such as Café con el Presidente [Coffee with the CEO] and Dar gracias vale la pena [It Pays Off to Say Thank You] campaign, communications of Historias de líderes que inspiran [Inspiring Leader Stories] and the activation of partnerships to transfer benefits to our employees and their relatives, among others.

To strengthen the “Employees and Society” pillar of the 6Cs corporate strategy, in the fourth quarter of 2018, we created the Employee Experience Management Unit, whose mission is to improve work environment, promote wellbeing and balance between work and personal life.

As a starting point, to develop the work plan of this area, we resumed the measurement of the work environment with the Great Place to Work Institute, which administered its survey to 11,938 employees in October, with a response rate of 88.8%.

In terms of wellbeing, throughout the year, we carried out 323 activities nationwide, related to: Sports, Culture, Integration, Recreation and Non-formal Education.

We also promoted spaces for our employees to spend time with their families. These activities included Halloween and family integration during the Christmas season, with the participation of more than 4,500 children of employees.

Commitment to the human rights of our employees

Committed to the respect, support and protection of our employees’ rights, in 2018, we continued to strengthen the communication channels with the main trade unions present at the Bank, with the aim of working together to ensure adequate working conditions.

In the exercise of collective employee rights, we carried out the bargaining process with the different trade unions that submitted a list of demands. Through opportunities for consensus, we worked together to generate benefits, guarantees and scenarios for participation, which resulted in granting more labor rights and guarantees to our employees.



Among the main agreements achieved with the trade unions, focused on ensuring the rights of equality, family and access to education, among others, we granted educational aids to our employees and their families, which enables them to access not only basic education, but also undergraduate degrees, thus closing the gaps of inequality.

We also increased the benefits we provide to our employees in terms of healthcare, in order to create alternative plans for complementary medicine, to improve the access and timeliness of this basic service.

In addition, we made a substantial improvement to the conditions of mortgage loans granted to our employees, mainly in terms of amount and rate, with the aim of decisively supporting the purpose of improving their quality of life and that of their families.

We continue to support union activity, for which we provide paid leaves of absence to the different trade unions, along with financial support in order to ensure that they have the personnel and resources necessary to inform our employees of their rights and freedom of association.

We also ensure the free and democratic election of the members of the Coexistence Committee and the Occupational Safety and Health Committee, which are the bodies that work hand in hand with management to improve and ensure all the conditions and rights of our employees.

A total of 58.15% of our employees are members of the following trade unions: Colombian Association of Bank Employees (ACEB, for the original in Spanish), the National Union of Bank Employees (UNEB), and the Democratic Association of Banking and Financial Sector Employees (ADEBAN), among others.

The most recent collective agreement that benefits the members of these unions was signed on September 12, 2018, and is valid from September 1, 2018 to August 31, 2021. This agreement materializes our commitment to the wellbeing and ensuring the rights of our employees.

The main benefits granted to our employees, to contribute to the materialization of their rights, include: Home Bonus, Eyeglass Stipend, Maternity Allowance, Funeral Allowance, Extra Service Bonus, Vacation Bonus, Seniority Bonus, Meal Allowance, Transportation Subsidy, Educational Aid and Mortgage Loans.



We make
our customers happy

EPM Medellín Branch's Team, Banco de Bogotá

Banco de Bogotá's office at EPM Medellín has a special relationship with its customers, who highlight the service, advice and dedication of all of its employees in each procedure they require.

One of the key areas of our corporate strategy is the customer. That is why Banco de Bogotá has included the NPS (Net Promoter Score) among its indicators, since it enables the measurement of the level of recommendation for the Bank's customers.

In Medellín, this is one of the Bank's offices that stood out on the NPS. The eight individuals who work there communicate well with each other, which is conveyed to customers through the excellent service that they provide.

Lina María Cardona Velásquez, Manager of the EPM Office, has been at the branch for two years and has been working with Banco de Bogotá for 24 years. She explains that the office stands out because the team is concerned about providing very good service. In addition, they are always trying to cooperate and resolve any difficulties that the customers may have.

"I am happy at Banco de Bogotá, and being here for 24 years shows it. I am always cheerful, I wake up excited to come to work, I am happy attending all the meetings and that is the way I feel all day at the office. I convey this to my co-workers, as well as my customers", says Lina María Cardona Velásquez, Manager of the EPM Office.

In turn, Juan Guillermo Escobar, Service Supervisor of the EPM Office, has been with Banco de Bogotá for 28 years and what he likes most about working at the Bank is its people.

He believes the office stood out on the Bank's NPS due to the higher percentage of customer recommendations,

which is explained by its good post-sales service, they are attentive to the customers' requests and they anticipate their needs.

"We always have a smile on our face. We are aware of the fact that the difference lies in the service, attention and friendliness with customers", he says.

"We stood out on the Bank's NPS because we provide very good service at the office.

I think customer complaints have definitively disappeared", says Lina Cardona, Office Manager.



We contribute to the sustainable development of our country

As part of our 6Cs corporate strategy, we aim to have a positive impact on society through each of our actions. We promote a balance between economic progress, social wellbeing and environmental protection.

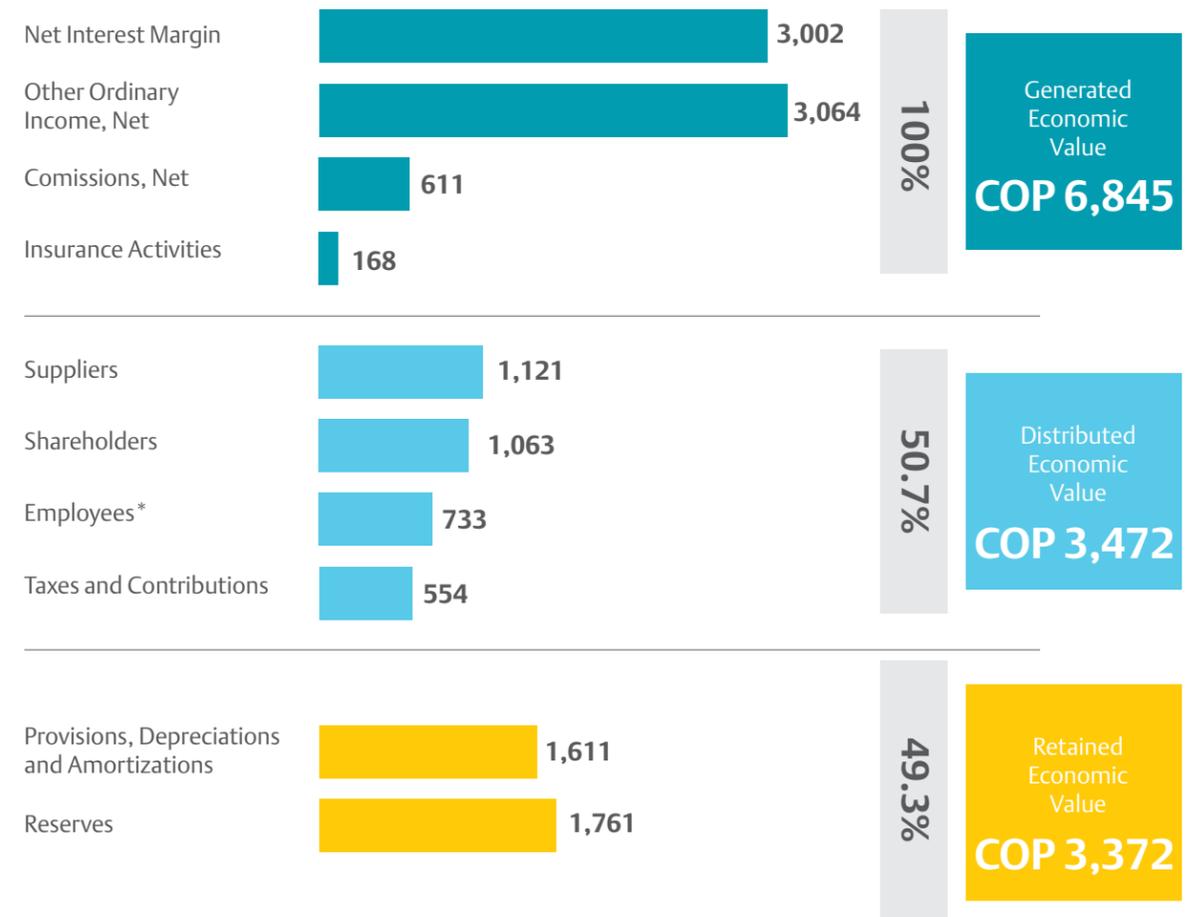
Therefore, we developed an action plan using the information collected from the dialog processes with our stakeholders, which enabled us to consolidate the “Society” pillar in our corporate strategy.

Contribution to Colombia’s economic development

In 2018, we achieved efficient and sustainable growth that generated economic value for the national economy.

Our Generated, Distributed and Retained Economic Value³, illustrate in figures the economic profitability we generated this year, as well as the way in which we distributed this value among the different stakeholders:

Generated, Distributed and Retained Economic Value
Figures in billions of COP - Unconsolidated Financial Statements



* Employees do not include outsourcing and fixed term contracts, these items are in the suppliers’ line

The Generated Economic Value amounted to COP 6,845 billion, which accounts for the value received through the placement of our products on the market and the provision of our financial services.

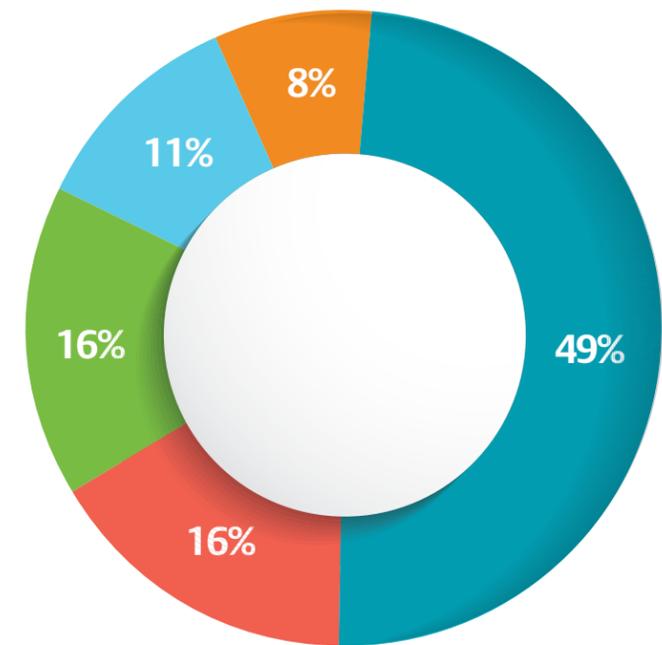
3. The current status of Generated, Distributed and Retained Economic Value was calculated following some of the basic aspects of the methodology described for that purpose by the G4 GRI guide. The Global Reporting Initiative (GRI) is an organization created to promote and develop worldwide standards for measuring and presenting corporate management reports. Figures used in this methodology are gathered from Banco de Bogotá’s unconsolidated financial statements.

43.9% of the Generated Economic Value was derived from the net interest margin; followed by 44.8% from other net ordinary income such as Investments, Equity Method, Dividends, and Others; 8.9% from net commissions; and 2.5% from insurance activities.

Distribution among our stakeholders of the Generated Economic Value

The distribution of our economic value among our main stakeholders is undoubtedly our main contribution to society. In 2018, the following was recorded:

Generated Economic Value Distribution
(% Accumulated January – December 2018)



- Retained Economic Value
- Shareholders
- Suppliers
- Employees
- Taxes and Contributions

The distribution of Economic Value reflects that 16% was used to pay our suppliers, who meet the product or service requirements for the efficient performance of our activities; 16% was delivered as dividends to our shareholders; 11% was distributed to our direct employees, corresponding to the payment of wages, salaries, bonuses, social security contributions and indemnities, among others; and 8% was used to pay taxes and other contributions to the State.

Our Retained Economic Value accounts for 49% of our Generated Economic Value, amounting to COP 3,372 billion. This significant item is allocated for creating reserves, impairment or provisions, amortization and depreciation, for the development of medium- and long-term expansion projects to ensure business continuity.

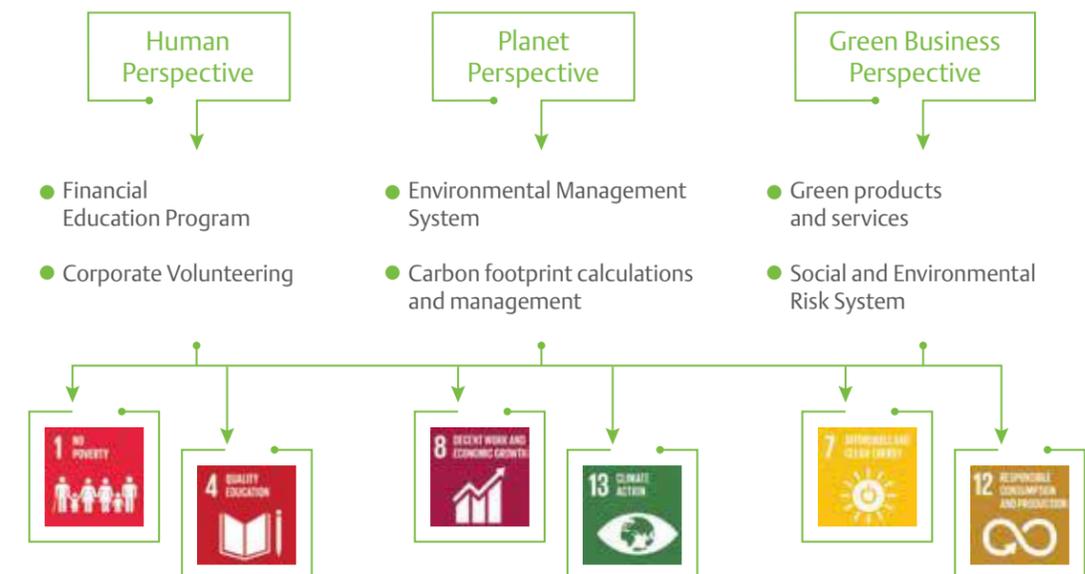


Corporate social responsibility: a sustainability approach

In accordance with our corporate strategy and the challenges raised by the Sustainable Development Goals⁴, we have continued moving forward in the Corporate Social Responsibility strategy by expanding our approach, making dialog with stakeholders a fundamental premise, along with the materiality exercised carried out in 2017, which was consolidated in 2018 when it was included as part of the “Society” pillar of the corporate strategy.

Corporate Social Responsibility Policy

“We are committed to managing our business in a responsible and innovative manner to improve the quality of life of the individuals who have a relationship with us, contributing to the economic prosperity of society and helping to reduce our impact on the environment”.



4. On-line available definition: <http://www.unitedexplanations.org/2012/04/02/brundtland-donde-esta-nuestro-futuro-comun/>. Sustainable Development is development that meets current needs without compromising the ability of future generations to meet their own needs, while promoting a balance between economic progress, social welfare and environmental protection.



Alignment with the Sustainable Development Goals

The three pillars of our corporate social responsibility strategy are defined in perspectives aligned with the Sustainable Development Goals.

Alignment with the 6Cs corporate strategy

When building the 6Cs corporate strategy for the 2018-2021 period, the impacts caused on the social and environmental levels were considered fundamental aspects. These impacts are materialized in specific actions that are included in the “Employees and Society” pillar.

Alignment with the Dow Jones Sustainability Index

Our goal is for the performance of our companies to continue to have the highest sustainability ratings in the Pacific Alliance region; our Bank was included in this index in 2017.

Alignment with the 2017-2018 materiality analysis

Our materiality analysis led to the definition of pillars that make up the corporate social responsibility strategy. This analysis, comprised, in turn, by dialog and validation with stakeholders, gives rise to the core content on which this strategy is based.

Human Perspective

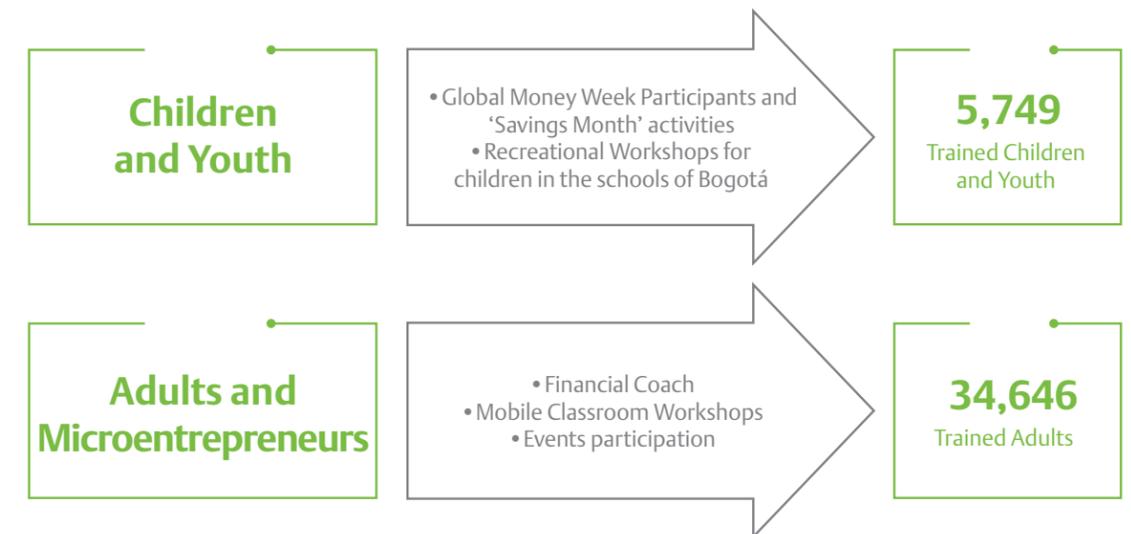
Promoting the economic and social prosperity of our stakeholders

Based on this perspective, we build initiatives that allow the development of tools for the economic and social prosperity of our stakeholders.

Financial Education Program

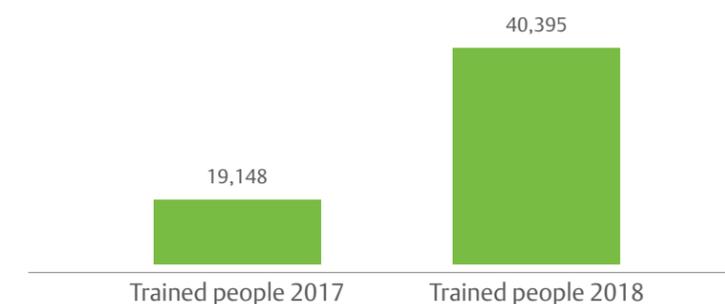
Financial education is undoubtedly one of the most important pillars of our corporate social responsibility strategy, due to its high impact on society and its important contribution to the process of inclusion and incorporation in the banking system.

Our onsite education strategy targets four audiences, mainly:



Through the different workshops and conferences on financial education, provided onsite in different regions of the country, we trained 40,395 individuals in 2018, including children, adolescents, adults and small business owners.

Financial Education program: number of people trained on a face-to-face basis



The significant increase in the number of individuals trained is due to the availability of our financial education programs in more regions of the country, mainly in terms of the presence of mobile classrooms.

Also, the consolidation of very important partnerships, such as the District Board of Education of Bogotá, have enabled us to reach an increasingly higher number of children and adolescents, thus familiarizing them with financial concepts starting at an early age, which is one of the main objectives of our program.

Corporate Volunteering

Promoting the participation of our employees in the dynamics of society is a fundamental principle for our Bank. In 2018, we continued to carry out events for the improvement of the physical environment of schools, as well as events for planting and reforestation in various parts of the country.

Improving the physical environment of public schools

No. of volunteers:
2013 * 6 hours
of volunteering

**No. of hours of
social volunteering:**
1,278 hours

• Journey Dates:
Villavicencio: September 29
Bogotá: November 17

• Number of volunteers:
Villavicencio: 89
Bogotá: 124

Tree planting and reforestation events

No. of volunteers:
248 * 6 hours
of volunteering

**No. of hours of
environmental
volunteering:**
1,488 hours

Our Bank has been one of the
Green Race major sponsors
(2015, 2016, 2017 and 2018),
in alliance with
Natura Foundation⁵

⁵ The Green Race is a marathon, which has the goal of recovering degraded forests through the planting of 3 trees for each participant of the race. For the 2018 version, we have 6,000 athletes, so the number of trees planted increased to 24,000. This commitment was fulfilled under the ecological conservation strategy, that is, the trees were planted in places that guarantee that each one will be protected in perpetuity and in protected areas by Natura Foundation.



Julían Sinisterra, Sales Channels Vice-president and Rafael Arango, Corporate Banking Vicepresident of Banco de Bogotá in partnership with UNICEF

Valuable partner

We support human development, education and humanitarian action for children and adolescents. Therefore, we have a partnership with UNICEF since 2017, which allows customers to make donations using our credit cards for the protection and optimization of the quality of life of children.

In September, we visited the department of Cauca to learn about the UNICEF program in Santander de Quilichao. We shared the lessons learned and experiences regarding the implementation of the Schools at Peace strategy in the educational institutions.

In 2018, donations amounted to COP 1,668 million, with contributions from 14,213 customers and an average donation of COP 31,469.

Green Business Perspective

Innovating through green finance

In our commitment to sustainable development, we have launched the evolution of products and services in accordance with the environmental needs of our country and our customers, aimed at offsetting the effects of climate change and benefiting from the productive possibilities of energy efficiency.

Environmental and social risk management analysis

In 2018, 7 loans were evaluated based on social and environmental criteria, 100% of which were ultimately approved and disbursed. The total value of these loans was COP 91,240 million.



Planet Perspective

Our environmental management

We are committed to the sustainability of our operations and activities, also considering the challenges and opportunities that they pose for our management, and we aim to continue maturing in this aspect.

Therefore, in keeping with our corporate social and environmental responsibility, we have incorporated the environmental protection policy in our Organizational Code of Ethics: “Aware of the need for environmental preservation, protection and conservation, Banco de Bogotá has promoted practices among its employees that help to fulfill this purpose through programs for recycling, energy saving, water saving and reduction of the use of paper. We do this with the aim to help improve environmental conditions.”

Promotion and dissemination of good environmental practices among our stakeholders

As signatories of the Asobancaria Green Protocol⁶, one of the most important commitments is the dissemination of good environmental practices among employees, customers and society.

6 Banco de Bogotá has been a signatory of the Green Protocol since 2013. The Green Protocol of Asobancaria aims to promote the vision of sustainable development in the Colombian financial system, managing to position Colombia as the first country with this type of initiatives. Currently there are two main associations in Colombia, in addition to the financial, which already have the endorsement by their unionized entities and their presidents to sign this agreement (Asofiduciarias, Fasecolda).

Main initiatives:

Car-Free Day (Día Sin Carro)

We are aligned with the mobility initiatives of our capital. We carry out campaigns that encourage the use of eco-friendly transportation and different activities (valet parking for bicycles, raffles, fairs, meditation, stretching, etc.).

In 2018, 166 individuals rode a bicycle to get to the Headquarters facilities

Carpooling: BdB sustainable mobility

In 2018, we promoted the development of an app that will allow the Bank’s employees in the city of Bogotá to share their daily routes on different means of transportation with their coworkers. This has created a sustainable community of mobility that will help improve commuting and air quality in the city, among others.

Climate Change Management

Climate change poses new global challenges, business opportunities and imminent risks in every sector of the economy. Therefore, we have joined forces to improve how we manage natural resources, which contributes to the care and preservation of the environment through the following initiatives:

Greenhouse Gas Inventory

The purpose of the corporate carbon footprint measurement is to understand our performance regarding climate change, and on that basis, propose offsetting and mitigation strategies for the following years. Each year, we aim to increase the coverage of our scope, with the goal of having 100% of our footprint calculated by 2020.

Carbon Footprint - Increase in the sample by year

Total value	2014	2015	2016	2017	2018
Carbon Footprint (Ton CO2)	1,682.02	2,410.19	3,280.5	5,837.89	Under construction

% sample coverage increase per year	2014	2015	2016	2017	2018
Headquarters	9%	13%	14%	100%	Under construction
Branches	0	0	20%	31%	Under construction





Waste Collection

LITO

Lito is an organization committed to the comprehensive management of industrial surplus and hazardous waste in organizations. Based on its work, it offers innovative and safe environmental solutions for waste management. In 2018, we started the collection process at the Headquarters, managing 27.4 tons of waste in the process, including scrap and hazardous office supplies, whose endpoint will be the proper disposal offered and certified by LITO.

Fundación SANAR

In 2018, we continued to carry out the recycling at our headquarters. All these materials (paper, cardboard, plastic caps) are collected in Bogotá and later picked up by Fundación Sanar, which uses these materials for sale and subsequent financing for the treatments of children and adolescents with cancer and their families in the fight against the disease.

In 2018, we managed to collect the following quantity of material:

Material	Quantity Kg 2016	Quantity Kg 2017	Quantity Kg 2018
Paper	12,353	16,323	16,231
Cardboard	13,265	10,552	8,902
Electronic	0	104	0
PET	562	357	460
Plastic	35	2,3	0
Lids	470	392	385
Total Kg donated	26,690	27,730	27,570

In 2018, we recovered a total of 27,570 kilos of recyclable material at the Bank, accounting for contributions of COP 11,704,795 to Fundación Sanar to finance the treatment of 7 children with cancer.

Other contributions by our Bank to society

Art and culture sponsorships

Colombiatex

We participated, for the fifth consecutive year, in Colombiatex de las Américas, an event that boosts the progress of the textile sector by promoting business opportunities and facilitating access to financial products and services that strengthen companies to make them more productive. We offered preferential rates and special benefits to entrepreneurs who attended the event.

Carnaval de Barranquilla

In the Caribbean Region, we accompanied inhabitants in Barranquilla's Carnival, a space where we promoted the healthy coexistence between locals and tourists in order for them to enjoy the festivities in a responsible manner. In doing so, we provided support for initiatives and projects that contribute to the development of art, culture and inclusion, and generate spaces where Colombians and foreign visitors understand the value of the country's cultural diversity.

Fiestas del Mar

At the 58th Fiestas del Mar [Festival of the Sea] in Santa Marta, we participated in the "Los niños pintan su mar" event [The Children Paint Their Sea] through the "Bancaventura" [Bank Adventure] activity. In this scenario, we aimed to familiarize children with saving and the tools that exist for this purpose. We also promoted the environment-friendly culture, progress and citizenry.



Festival Internacional de Música Sacra

The International Religious Music Festival was carried out in Bogotá for the seventh consecutive year. The central theme of the event was "Harmony". More than 600 artists from different continents met in Bogotá to display the best of religious, contemplative and meditation music from all over the world, of different styles, periods and religions. Thus, we supported the performance of various cultural and entertainment-related activities in the country.

Colombia Moda

In the 2018 version of Colombiamoda [Colombia Fashion], we supported designer Isabel Henao, a woman who has exalted the name of Colombia in the world. Throughout her career of 15 years, the designer has promoted women's delicateness as their greatest virtue, and in the exhibit of her collection, she focused on the wind as the messenger of change. We also offered financial products and services to Colombian and foreign entrepreneurs of the fashion industry, with a broad portfolio and a specialized customer service team.

National Orchid Show

We joined the 2018 version of the event as part of our commitment to promoting the conservation of our natural resources. Bogotá's Botanical Garden was the venue for the exhibition of nearly 3,000 orchid species from countries including Mexico, Peru, Iceland and, of course, Colombia, which has 4,270 registered orchids, the largest number of species in the world.



Expoartesánías

In order to support and promote Colombian talent, we supported Expoartesánías, a platform that brings together artisans from different regions of the country to exhibit their handicrafts. We provided a space dedicated to financial education, mental change, creation of sources of income, use and responsible decision-making related to money, among other topics.



Contributions through philanthropy

Through the economic contributions generated by our social mandate, we supported the strengthening of education and other humanitarian causes of a large number of non-profit organizations and foundations. We make social contributions in the form of donations through **Corporación Banco de Bogotá para el Fomento de la Educación** (Banco de Bogotá's Corporation for the Promotion of Education).

Below is a description of our efforts in 2018:

Theme	No. organizations	Amount
Education	24	COP 310,000,000
Scholarship plan	4	COP 349,944,960
Comprehensive care	19	COP 185,000,000
Disability	8	COP 492,000,000
Health and prevention	14	COP 111,000,000
Nutrition	1	COP 11,000,000
Environmental education	1	COP 158,000,000
Financial education promotion through microcredit granting	1	COP 1,700,000,000

We disbursed a total of COP 3,316,944,960 to strengthen 72 social, environmental and educational programs in Colombia.





Financial Education *in every part of the country*

Roman Petzold, Academic Director for Colombia and Raúl Martínez, Fundación Alemana Project Director

Fundación Alemana is one of Banco de Bogotá's strategic partners, and since 2016, it has supported the financial education program, through which we have reached more than 400 municipalities in Colombia.

Fundación Alemana carries out support and training projects for financial institutions that promote economic and social development in developing countries, with the aim of creating income, social wellbeing and job opportunities.

It currently has an international cooperation project in Latin America and is working in ten countries of the continent. The Foundation arrived in Colombia in 2008, and it became a strategic partner of Banco de Bogotá in 2016 when it expressed its interest and support for the program: "Educación Financiera para la Vida" [Financial Education for Life].

"We provided support by supplying materials and we worked on the methodology of the financial education program to bring knowledge and sound practices regarding finance to the entire population through Banco de Bogotá's Mobile Classrooms", says Raúl Martínez, Project Director of Fundación Alemana.

The "Financial Education for Life" program started out in 2012, and since then, it has reached more than 400 municipalities in Colombia, for a total of 65,000 individuals trained, 74% of which are children and adolescents.

The workshops, which are certified by Fundación Alemana, are taught by experts in financial education and teaching, who devote from one to two hours in the classes aimed at adolescents, adults and small business owners.

Each of the segments receives training in accordance with their needs and objectives.

Adolescents identify the tools that enable them to use money responsibly through the understanding of what saving is, why to save and how to save. Adults are instructed on the management of money, income and expenses in their

homes, and small business owners receive financial training to formalize or consolidate their businesses by keeping a record of their monthly income and annual results.

In 2019, the program will be taken to the entire Coffee-growing Region and the Atlantic Coast, where it is expected to train approximately 12,000 individuals.

"Our intention is to continue to be strategic partners of Banco de Bogotá in order to contribute to the quality of life of the Colombian population, since we see financial education as a very important opportunity for financial inclusion", says Raúl Martínez, Project Director of Fundación Alemana.



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