

Analytical Capacity and Digital Transformation

We transform our customers' lives by offering digital experiences, applying technology to business processes and strengthening our capabilities in data analysis.

Innovation and Sustainable Cities

We are transforming ourselves and placing technology at the service of our customers and stakeholders, to provide quick solutions.



Industry, Innovation and Infrastructure

Digital Products [BdB 8]

Our main objective is to serve customers at each stage in their lives, so that we can support them in meeting their goals and achieving their projects through products and services that adapt themselves to their needs and lifestyles.

Therefore, we have been moving forward in our strategy, through the design of new digital financial solutions, which facilitate access to savings and credit products. In 2019, we increased our digital portfolio, made up of: digital savings account, digital credit card, digital mortgage loan, digital payroll loan, digital non-restricted personal loan, and we began selling digital all-purpose insurance.

In 2019, we focused on strengthening our digital channels. This effort is reflected in the representative growth in the share of digital placement over the bank's total placement, reaching 57% in the last quarter of 2019, making digital channels the main placement channels for these three products and positioning our digital banking on the market.



We focused on strengthening **our digital channels**, making them the main placement channels and positioning our digital banking on the market.



We provide innovative and **cutting-edge experiences** [BdB 7]

We launched our new Virtual Banking (transactional website), with an innovative experience at the cutting-edge of major global banking institutions and neobanks. With a design that enables our customers to receive recommendations on the transactions they perform most frequently on site, how to manage them quickly and how to order new products.

We built a digital portfolio at the service of **small business owners**

In 2019, we developed a digital portfolio that makes it easier for our sales force to reach more small business owners, providing them with greater opportunities to access credit. Therefore, we entered into a partnership with USAID to develop the digital micro-credit line, through which we intend to offer a product with lower costs and greater coverage, thus contributing to our bancarization strategy.

We continued to improve our position in **digital transformation**

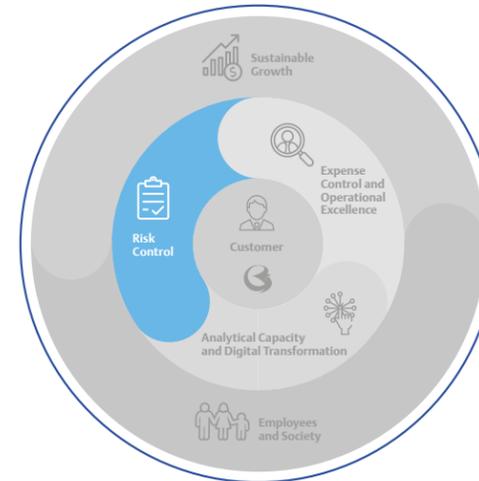
Thanks to our efforts in implementing digital initiatives, we received Interlat's LatamDigital award 2019, which recognized our digital transformation as the Best Digital Company in Latin America, and The Banker's Tech Project Awards 2019 in the Digital Transformation Technology category for Project of the Year.

Analytical capacity as the **objective of our projects**

In our continued effort to strengthen our data strategy, we designed a data centralization model, which is supported by the creation of an information repository based on Big Data technologies. This model builds up analysis and data exploitation capabilities for business decision making. Furthermore, by means of artificial intelligence-based models, we are improving customer experience through predictive actions.

We are improving **response and availability rates**

Our application architecture is continually evolving towards new technologies that enable the Digital Transformation Strategy. Through our cloud-based services, we generate efficiency in the process of building applications. We also included "serverless" applications, installed in a container setup that exposes services through standardized APIs, in order to have applications that better handle the transaction load and allow for better response rates and increased availability, improving customer experience.



Risk Control

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

Prosperity and Inclusion

Credit Risk

In 2019, we developed different tools and strategies that enabled us to approve our customers' loans quickly and securely, leveraged mainly on 3 aspects: digital transformation, analytical development and improvements in the traditional process.

Quick approvals

In 2018, we developed digital flows for credit approval, which were implemented on a large scale in 2019, moving on to represent more than 60% of applications for credit cards and personal loans. Digital flows enable our customers to have a better experience with the bank by providing them with a credit product in a short time and without documents, which also reduces our use of paper and thus, our impact on the environment.

We developed approval tools and strategies with new sources of information that allow us to be more assertive, meeting our customers' expectations while looking out for our risk indicators. We also implemented identification tools that allow us to speed up the experience and avoid possible identity theft, making the process more secure and efficient.

We manage our business risks in a comprehensive manner.

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Decent Work and Economic Growth

We consolidated the credit application and approval process, through the creation of a single flow, which allows the request of several credit products in a single application, thus speeding up and simplifying the processes of offering, digitalization, document verification and credit analysis, by unifying the current flows. Through this process redesign and tool adjustment, we achieved a 25% decrease in time from filing to credit analysis response. In 2019, the unified flow was implemented in 95 branches.

We also implemented improvements in the transaction channels of our individual and SME customers: we redesigned the "Virtual Banking" transaction website aiming for more fluid and intuitive navigation, in addition to new functionalities, such as the generation of banking references for active accounts, assignment of passwords for advances and transfers between Aval banks. For SME Banking, we expanded access to the portal that radically simplifies the way our companies trade.

We use tools that allow us to **create value**

We managed to provide the different areas with a reliable tool for decision making that considers the profitability, follow-up and financial evaluation of each customer. The tool provides information for the evaluation of campaigns and products, as well as the identification of customers and products that add value.

In order to maintain ourselves as pioneers in the use of technology tools, we launched a project to explore the blockchain technology where, with the participation of the Colombian Central Bank and other Colombian banks, we were able to evaluate with positive results, one case of use focused on an immediate interbank payment system.



Improvements in the **traditional process**

One of the objectives for 2019 was to review our traditional credit approval process, aiming, through the intensive use of information, statistical models, policy adjustments and process improvements, to bring us closer to our customers' credit requirements, offer shorter approval times, with fewer required documents, and reduce the number of denials.

This has allowed for more than 20% of pre-approvals in the traditional process, to have a "firm" offer ready for disbursement without the need for further review, thus improving our customers' experience, providing more tools for our sales force and allowing a greater focus of our credit teams in cases with greater need for analysis.

To achieve all of the above, the mass use of analytics in model development and policy definition was essential, allowing us to make better decisions.

Analytical **Development**

With the use of data science and machine learning methodologies, we generated different statistical models that improve the ability to discriminate by using a larger quantity of information. These models allow us to be more efficient at each stage of the credit cycle, from origination to collection, and enable us to segment our customers and manage collections according to their characteristics, thus achieving greater efficiency and a collection process that is appropriate to the type of customer.

Information Security

We ensure identification, valuation and management of information assets and their risks, according to the impact they pose for our organization, and we protect our stakeholders' data.

Prosperity and Inclusion

We protect our customers' data and we work to strengthen our information technologies.



In the information security and cybersecurity model, we strengthened strategic, tactical and operational capabilities to support the needs of the banking business, the digital transformation process and compliance with current regulations.



Our strategy includes risk analysis, monitoring, adoption of best practices, resilience, management indicators, monitoring of early warnings, strengthening the supplier evaluation process, and guidelines for the use of cloud computing services, among others. All this has allowed us to contain 100% of security incidents, more than 380 million correlated security events, thus preventing the materialization of any event that could have affected the operation and the services we provide to our customers and users.

We participated in a cyber crisis simulation exercise for the financial sector "Cyber Agents", organized by Asobancaria and Telefónica, where we were recognized as the second financial entity with the best result in addressing cyber crises. We also participated in industry committees, where strategies are promoted and defined to strengthen the financial sector's cybersecurity system.

Finally, in terms of cybersecurity, seeking the security and confidence of our customers, and above all preventing virtual fraud, we improved communication in the event of changes in sensitive fields of customer information and we implemented a solution to block passwords and delete mobile device records on the mobile phones lost by our customers.

ALM

Hand in hand with international advisors, we redeveloped the ALM (Assets & Liability Management) system, strengthening the technical and analysis areas, and adapting both the internal transfer pricing system and the governance structure that oversees bank book risk management. Through these adjustments, we aligned ourselves with the latest global trends in the field and strengthened the decision-making process in balance sheet management.

Climate Change Risk [GRI 201.2]

Our Commitment to the Environment

We joined efforts to improve our use of natural resources, contributing through environmental care and preservation and the mitigation of climate change, as the focal point of our actions for a healthy planet.

Environment



We are mitigating the impact of climate change and preserving natural resources.

In 2019, we defined the climate change risk assessment framework for the projects we finance. Thus, we defined management objectives for direct and indirect impacts related to climate change, in order to contribute to communities, the environment, society and other stakeholders.

In 2019 we participated in a study conducted by the NCF "Natural Capital Finance Alliance", which belongs to the UNEP-FI (UN Environment Programme-Finance Initiative) in partnership with the Global Canopy Programme (GCP) with funding from the Swiss State Secretariat for Economic Affairs (SECO), which allowed us to identify possible impacts generated by different climate change scenarios, to which our customers, their environment and our operation may be exposed. This study is part of the objectives to advance in environmental risk management and is focused on financial institutions understanding, embracing and integrating the analysis of these risks within their processes.

Through the study conducted by the NCF, the ENCORE tool was introduced in the first quarter of 2019, which geographically lists the different climate conditions, allowing us to measure and identify the sectors that are most sensitive to climate change risk impacts. This way, we will be able to determine early warnings and possible mitigation measures through which we can provide our customers with better support and other tools to improve their experience with the Bank, and that will allow us to identify possible products and services to meet their needs by reducing their environmental and social risks.

Direct impact: understanding this impact as the direct damage that can be generated to our business and our operations on a daily basis, affecting the continuity of our business, we have defined our objectives as follows:

- Measure, mitigate and offset our carbon footprint.
- Promote participation in environmental actions through the bank's internal programs and initiatives.
- Manage the risks associated with climate change, through analysis of sectors, customers or projects that could harm the proper operation of our business or that could affect our stakeholders.
- Play an active role in public-private initiatives through our connection with the Colombian Banking Association, Asobancaria, in order to contribute to the design of products, initiatives, programs and actions that mitigate the impact of climate change; raise awareness of the stakeholders of the industry, and articulate strategic management in terms of socio-environmental sustainability.

Indirect impact: understanding this impact as the damage that indirectly affects the continuity of our business, as a consequence of damages to our loan portfolio, reputational and legal damages, among others, we have defined our objectives as follows:

- Assess environmental and social risks to identify the positive and/or negative impact of financing, by identifying risks associated with climate change, human rights and labor practices, among others.
- Promote products and services for the mitigation of climate change, in order to create greater value for our customers.

ESRMS [GRI FS2] [GRI FS3]

We are committed to managing the risks related to our operation in order to reduce the environmental and social impact of our customers' activities, including policies and procedures that can be applied in the evaluations for granting loans and in the evaluation of investment decisions.

Environment



We evaluate the possible impacts on the environment.

As part of its sustainability strategy, aware of the need to preserve and protect the environment, and in its quest for the well-being of society, the bank has taken on the commitment to adopt a proactive position and manage these issues, by implementing the Environmental and Social Risk Management System (ESRMS), which consists of the set of policies, mechanisms, tools and procedures for the identification, assessment and management of environmental and social risks generated by our customers' activities.

With ESRMS, we will classify all customers applying for this assessment into three categories, high, medium and low, depending on their potential environmental and social risks and/or impacts. This classification results in control and monitoring activities defined within the System's policies and current regulations. The first step of the implementation was to create an exclusion list developed by the bank's green committee, where we defined the activities that we are not willing to finance, given their social and/or environmental impact.

Our objective is to decrease possible impacts generated by our credit operations or by our administrative activities. Taking into account world's best practices, we validate our customers' environmental and social certifications or recognitions, in order to promote these practices and achieve the conservation of biodiversity and the sustainable management of natural resources, by preventing their contamination and analyzing possible environmental risk scenarios.

By implementing ESRMS, we expect to evaluate and categorize 100% of the customers that are considered subjects of analysis, which represent more than 75% of the amounts evaluated in the total Commercial Loan Portfolio, while generating financing opportunities through the Sustainable Development Line, launched in the second half of 2019, which promotes projects and investments focused on the preservation of the planet and the development of society, thus consolidating the bank's Sustainability and Risk Management strategy.

As an integral part of the strategy, we held ESRMS workshops for our employees in the commercial and credit areas, reaching 100% of our sales staff and more than 50% of the total credit teams, where topics such as the importance of implementation, policy and process were addressed. Additionally, the Sustainable Development line was launched, with the first disbursement in the month of October 2019, to a customer of the SME segment, who decided to switch all the lighting in his plant to LED.

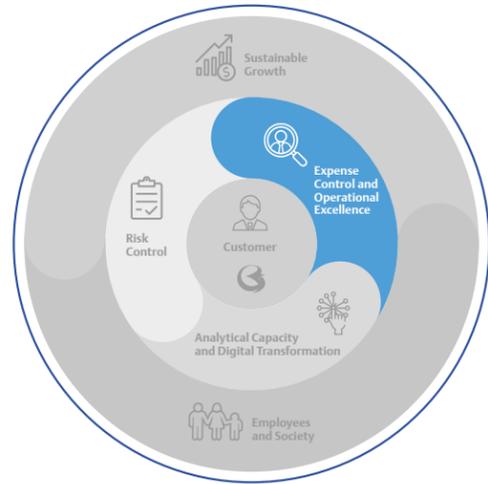


With ESRMS, we promote best practices for biodiversity conservation and sustainable management of natural resources.

The implementation of ESRMS is fundamental to the bank because it adopts its own system to conduct the analysis, assessment and management of environmental risks, which was the next step of the process that we have been executing in the agreement with FINDETER.

The implementation of our environmental management system is aligned with the commitments acquired voluntarily by the Bank's accession to the Asobancaria Green Protocol. Through these financial innovation pilots, we have taken part in different task forces, positioning ourselves as a dynamic agent of environmental and social issues in the financial sector. The Bank has focused in two directions: firstly, getting closer to our customers through better practices that have positive impacts on their projects and their environment; and secondly, promoting operational eco-efficiency among our employees, which makes us a more responsible Bank by proposing recycling programs, energy and water savings, and reduction in paper use.





Expense Control and Operational Excellence

We efficiently control expenses and we make our processes quick, simple and secure in order to achieve excellence in our operations.

In 2019, we strengthened our efficiency mindset, by leveraging on control tools that have enabled us to track execution in detail and we have taken executive savings' and redistribution' measures. Through an exhaustive analysis of our operations, we managed to implement different initiatives focused on rebuilding the relationship with our suppliers, applying technology to improve operations and redirecting spending toward more efficient formulas.

Innovation and Sustainable Cities

We control our expenses and promote operational excellence in our processes.



Committees and Protocols that Support Our Management

To support the implementation of our efficiency mindset, we turned our expense management meetings into discussion and learning spaces that have allowed our employees to manage operations under their responsibility, based on four main pillars:

Discipline:

Permanent monitoring of operations, which makes it possible to identify opportunities for improvement in the receipt and provision of services, in the optimization of relations with suppliers and in the implementation of best market practices.

Awareness:

Knowledge of the processes for which they are responsible and the resources available for their operation.

Order:

Planning of expense' execution according to the specific needs of the cycles of the processes for which they are responsible.

Vision:

Proposing new methodologies in response to the opportunities for improvement detected, innovating in the production processes and in the relationship between areas and with suppliers.

As a result of the initiatives proposed in 2019 by our expense management partners, we achieved significant efficiencies, mainly in the optimization of administrative and technological service resources, in addition to the prioritization of investments in the bank's assets.

We are making progress in **expense control tools and methodologies**

Our expense control culture has been strengthened by the implementation of the contracts, purchases, budget and compensation modules in SAP, which has allowed us to unify the control of contract execution flows, through greater control over legal criteria, budget control and payment regulation.

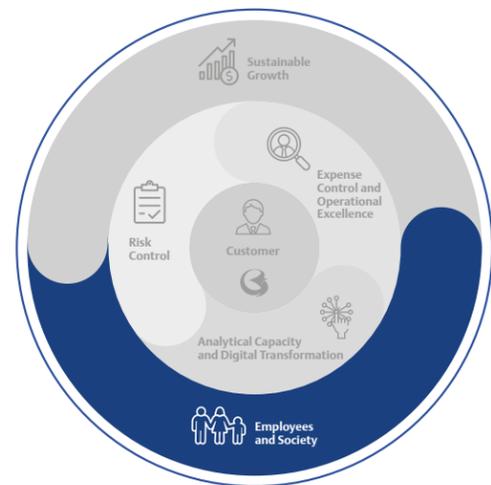
Similarly, we are working on our payroll module that will centralize changes in a single flow, by regulating request, approval and compensation activities, thus reducing paperwork and different procedures associated with this type of requests. We expect this tool to be up and running in 2020.



We are working on our **operational excellence**

We base our operational excellence on constantly seeking the best solutions to optimize the bank's processes. To do so, we have to analyze the most important processes and find ways to redesign, automate and execute them, in order to achieve simpler and more quick processes. Based on the above, we follow a sequential and feedback process that goes from the measurement to the control of results so that they are sustainable over time. In order to intervene a process, it is necessary to improve the SLAs (Service Level Agreements) of the process and establish new challenging goals, aiming for constant improvement on all fronts. In 2019, we managed different improvements, among which it is important to mention:

- We reduced cash product enrollment times, consumer credit disbursement times and consumer credit returns, among others.
- We achieved a quality of 89% in addressing Claims. We also digitized key processes such as foreclosures, international transactions and cash flow processes, among others.
- As a result of the Robotics initiative, we implemented the Banco de Bogotá Inteligente (BBi) strategy, through which we managed to create 30 virtual assistants that eliminated repetitive tasks.
- As part of our Technology Architecture upgrade strategy, we began migrating storage to cloud technology-based systems, which will allow us to consolidate our databases in order to strengthen application availability through a private cloud model.



Employees and Society

Our 6C's 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.

Our 6C's corporate strategy establishes Employees and Society as one of its pillars. Our employees are the most valuable asset of the organization and, in this sense, the permanent support and promotion of their wellbeing and development is our greatest commitment.

In 2019, we launched our "Somos+" [We are more] philosophy, a profound statement that defines our C for Employees and Society, based on six pillars, through which we develop our talent strategy.



Somos+ Progress: We promote the progress of the employees and their families. Examples of this group of initiatives are the flexibility of the loans that we grant within the organization and the development programs that we are designing tailored to each team.

Somos+ Wellbeing: We aim to make our employees feel at home, with initiatives such as flexible hours, teleworking, extension of maternity and paternity leave and the remodeling of work spaces.

Somos+ Agile: We promote an agile, practical and technological approach to everything we do. An example of this is the design of the Excellence Center responsible for automating and digitizing manual processes, using tools such as artificial intelligence, and making day-to-day tasks more user-friendly. We are also adopting agile methodologies, to become more expedient in the implementation of solutions.

Somos+ Service: We promote the service vocation of those of us working at the bank looking to exceed the expectations of the people we serve. Initiatives such as the development of a metrics ecosystem to monitor referrals in real time between areas, allows us to improve the experience of internal and external customers. This initiative is complemented by the design of an exclusive line for comprehensive service to employees.

Somos+ Group: We provide benefits derived from being a part of the largest financial group in the country. One of our most successful projects is the exchange program we implemented with BAC, our Central American subsidiary, through which our employees grow professionally and are enriched by a new culture.

Somos+ Country: We encourage our employees to join our commitment to make Colombia a more sustainable, diverse and inclusive country. We have environmental programs for energy efficiency and the reduction of energy consumption, as well as environmental and social volunteering, which allow us to positively impact the different regions of the country, which we have reached with this type of initiative.

Our Employees [GRI 102.8]

Our commitment to promote the development and wellbeing of our employees reached significant achievements in 2019.

Colombia Total by type of contract

Type of contract	Full Time	Part Time	Total
Fixed Term*	10,079	6	10,096
Long Term	11		

Gender Diversity [GRI 405.1]

	Women	Men	Total
Employees	5,959 59%	4,137 41%	10,096
Management positions	109 44%	136 56%	245

We manage knowledge and strengthen our learning culture [GRI 404.2]

We provide innovative learning resources and tools to facilitate the comprehensive development of our employees in the dimensions of being, knowing and doing, thus enabling and improving their performance.

We enrolled the group that will complete the first Master's program in Data Analysis, tailored to our needs; we created the Corporate University, which has six schools that will allow us to manage learning with a wider scale approach; and we support our employees in their professional updating, through more than 144 courses (diploma courses, certification courses, conventions, forums), adding up to a total of 8,764 hours of training in this category.

We have advanced in online training by building two partnerships with education platforms: Coursera and Crehana. With Coursera, we aim to strengthen the skills of our employees at a crosscutting level, by identifying knowledge gaps, establishing tailored training paths, providing access to knowledge from top level universities and using innovative learning tools and methodologies. Through Crehana, we developed the Methodologies for Innovation Program, which provides tools to our employees to leverage the digital transformation of our Bank. Both platforms are benefiting 250 employees.

We designed three programs for business banking, which strengthen its competencies: a program aimed at the sales team, to improve communication and teamwork skills; a commercial leadership program aiming to mobilize results; and a program to integrate the medium enterprise segment into the Business Banking Vicepresidency, to standardize the business performance model, with coverage of more than 450 employees.

We innovated our virtual training platform, providing greater mobility and access, reaching 9,750 employees nationwide. We promoted the professional growth of our employees and developed leaders through the Bank Administration Programs (PAB, for the Spanish original) and the Personnel Management and Leadership Program. We provided a total of 112,577 hours of training to 174 people.

We confirmed our commitment to young people, through our partnership with the SENA in our Young Talent Think Tank Program. We had 15 graduating classes nationwide, giving 339 participants the opportunity to study a technical program in the banking sector and then hired them in our organization.

We promote specialized training for our employees' optimal performance in customer service. We trained 65 new tellers in 7,512 hours. In our closed courses, we provided updating and developed competencies such as: customer service, management skills, agile methodologies, leadership and negotiation, communication, and data science, among others. We achieved 9,638 participations in a total of 58,816 training hours in this line of training.

Main training figures [GRI 404.1]

Indicator	2019	2020 Goal
Man hours of training	935,679	1,071,334
Employees trained	10,096	10,500
Investment in training (millions)	\$3,456	\$3,802
Investment in training /employee	\$342,409	\$376,650

Average hours of job training by gender

	2019		2020 Goal	
	Virtual Courses	Face-to-face Courses	Virtual Courses	Face-to-face Courses
Level 0	-	-	-	-
Level 1	-	25	-	32
Level 2	1	31	1	41
Level 3	4	40	6	50
Level 4	12	150	15	188
Women	17	246	22	311
Level 0	-	4	-	5
Level 1	-	17	-	23
Level 2	1	25	2	32
Level 3	4	40	6	50
Level 4	9	60	11	75
Men	14	146	19	185
Total	32	393	41	496
Employees trained	9,454	5,203	9,927	5,463

We granted graduate study assistance to 54 employees in the amount of COP 617 million; 24% for studies in data science and innovation and we launched the first master's program in data analysis in the country, achieving a 20% discount for our employees.

We also carried out the first exchange with BAC, promoting the learning of good practices within Grupo Aval organizations.

In 2020, we aim to increase our employee training by 25% through our virtual and face-to-face courses.

Work Environment and Performance

[GRI 404.3] [BdB 9]

Performance feedback and appraisal are fundamental moments in the experience of our employees and they are aimed at identifying aspects that are impacting their efforts, in order to establish a development plan aimed at strengthening skills and improving the results of their work. 97.82% of direct employees took part in the performance appraisal process, both at the auxiliary and executive levels, providing them with the possibility of knowing the results of their performance and developing, together with their leaders, the corresponding action plans thus continuing to contribute to the successful achievement of the organization's strategic objectives.

Wellbeing, Occupational Safety and Health

By understanding our employees' needs in terms of wellbeing, we put together the Employee's Journey, which enabled us to find out the most significant moments during their cycle in the organization. We redesigned many of the interactions and moments, ensuring that their experience will be memorable. We implemented open calls for job applications and virtualized the interview process, thus improving the attraction and selection stage. Also, aware of the importance of health, we developed different strategies to contribute to improving the quality of working life, and the physical, mental and social wellbeing of our employees, with significant impacts such as:

- Reduction of occupational accidents by 26.66%.
- Reduction of days lost due to occupational accidents by 44.2%.
- Reduction of days of absenteeism by 35.72%.
- Evacuation drills in 84% of the workplaces.
- Promotion and prevention activities with more than 15 thousand participants.
- Investment of more than COP 700 million in occupational safety and health activities, elements and strategies.



Our Occupational Safety and Health Management System (SG-SST, for the Spanish original) promotes safe and healthy work environments by providing a framework that allows the organization to consistently identify and control its health and safety risks, reduce the potential of accidents and illnesses, support compliance with the law and improve performance in general. Committed to this purpose, in the first quarter of 2019 the Occupational Safety and Health Management System achieved a compliance of 100% of the standard resolution 312/2019, enabling us to continue contributing to improving the quality of life at work, as well as the, physical, mental and social wellbeing of individuals in the work environment. [GRI 403.1]

Occupational safety and health rates [GRI 403.9]

Indicator / Rate	2019
Deaths resulting from an injury due to an occupational accident	0.00%
Injuries due to occupational accidents with major consequences	0.01%
Recordable occupational accident injuries	2.10%
Deaths resulting from an occupational illness	0.00%
Cases of recordable illnesses and diseases	0.20%
Absenteeism	2.24%

Emergencies

Preparation and prevention plan	
Workplaces	750
Disclosed	750
Coverage	100%

Drills	
Workplaces	750
Drills completed	630
Participating employees	6,200
Drill coverage	84%

Emergency brigades	
Workplaces	750
Emergency brigades created	750
Emergencies (first aid kits, radios, stretchers, maintenance)	\$ 61,260,000
Brigade coverage	100%

Emergency training	
Employees	10,096
Trained in First Aid	35
Hours invested	560

Accident rate, illnesses and absenteeism

Occupational illness	
Cases	19

Occupational accidents	
Accidents	198
Serious accidents	1
Accidents resulting in lost days	16
Days lost due to occupational accidents	262
Lost days rate	0.00139%
Fatalities	0

Absenteeism	
Days lost*	67,377
Days worked	3,014,270

All indicators are calculated with 18,830,240 hours worked.

Musculoskeletal risk program

Sense of morbidity survey		
	Surveys	2,526
	Employees covered	2,526
	Hours invested	1,263
Workstations inspections		
	Total permanent disability	1,454
	Employees covered	1,454
	Hours invested	727
Musculoskeletal assessments		
	Disabled life expectancy	63
	Employees covered	63
	Hours invested	51
Therapy Schools		
	Therapy school sessions	24
	Employees impacted	32
	Hours invested	48
Ergonomics		
	Investment	COP 80,000,000

Health promotion and prevention program

Vaccination		
	Vaccines	600
	Investment	COP 9,000,000
Health Fairs		
	Programs for Health Fair activities (days)	7
	Participations	8,566
	Investment	COP 52,000,000
OHS Path		
	Workplaces	694
	Workplaces covered	679
	Employees covered	2,542
	Hours invested	5,432
Occupational exams		
	Occupational Investment	1,409
	Periodic occupational Investment	NA
	Investment	NA
Executive medical checkups		
	Occupational Investment	84
	Investment	COP 108,017,035
Workplace gymnastics		
	Workplace gymnastics sessions	74
	Participating Employees	4,433
Medical centers		
	General health care	3,784
	Dental services	2,858
	Gym membership	863
Sports tournaments		
	Participants	651
	Preventive accompaniment	98
	Investment	COP 34,005,636

We have new benefits that promote the balance between personal life and work, in a **healthy environment**.

Workers represented on health and safety committees

	2019
Employees participating in Occupational Safety and Health Peer Committee (COPASST)	16
Employee base represented	10,096
Employees participating in Occupational Safety and Health Peer Committee (COPASST)	0.16%
Meetings held	12

Teleworking and flexible hours [BdB-17]

	2019	Meta 2020
Employees teleworking	25	800
Employees with flexible hours	1,755	3,200

We provide our employees with aid and benefits [GRI 401.2]

We are working to improve the quality of life of our employees and their families. That's why in 2019 we delivered aid and benefits totaling COP 18 billion.

Benefits for employees in 2019

Benefits and aid	People benefited	Total amount provided
Transportation	56,085	5,392
Meals	37,232	5,069
Employee education	1,882	2,550
Disability	12,646	2,463
Children's education	2,522	1,120
Lenses and frames	7,233	1,040
Maternity	376	4,029
Funeral	28	18
Total	118,004	18,081

*Figures in COP millions

Diversity and Inclusion [BdB.11]

Consistent with the Corporate Strategic Plan (6C's), and with the "Somos+" philosophy, we launched the cultural transformation declared in our BdB Culture Seal, strengthening the policies and guidelines on diversity, gender and inclusion, a topic that is a priority for our senior management and, of course, for all our employees.

We created the inclusion and gender panel, to strengthen the understanding of the importance of gender equality and diversity at our bank, the principles of non-discrimination and the adoption of a more humane, creative and diverse culture, thus ensuring the alignment of personal and organizational objectives. We defined our first baseline to understand the bank's current state on these issues and thus, formulate policy guidelines for the coming years. We started training in equality and inclusion, where topics such as diversity, gender violence and disability were central themes studied by our employees.

We also joined the "International Day for the Elimination of Violence against Women", ratifying our absolute rejection to this type of violence in any of its forms and our commitment to continue reporting abuse and discrimination, as well as to promote a workplace free of this kind of behavior. In 2020, we will continue to work on these initiatives, by providing training and education, so that at a national level we can consolidate ourselves as a reference for diversity, inclusion and equality.

Information and training activities on inclusion and gender (participants)

	Gender violence training	110
	Training on sexual diversity and rights	90
	Disability, my life is the same as yours	300
	Training on inclusion and gender equality	100
	Launch of the BdB culture Seal where the center is diverse and inclusive employees	710
	Commemoration of non-violence against women	90



Technology at the Service of our employees

With a self-management model that improves experience and productivity, our employees now find new tools to carry out their administrative tasks. We developed a robot, called Bbot, installed in the WhatsApp app, through which employees manage to unblock their computers in just 6 seconds (previously 17 minutes), saving them 99% of the time previously spent on this. We installed the “Office 365” tool for more than 5,000 employees, which provides them with more e-mail storage capacity, as well as shared accessibility to all Office applications. We replaced more than 3,500 computers, maintaining optimal levels of technology upgrading for our employees.

Consistent with our digital transformation, and with the convenience of our employees in mind, we migrated the “Conocer Exam” from face-to-face to virtual format. This annual exam for more than 4,200 employees from the sales teams, aims to update and evaluate their knowledge of products and services, and can now be prepared and taken online from their places of preference.

Society

Our Strategic Partners (Supply Chain)

Building long-term relationships with our strategic partners, reducing potential risks, creating partnerships, strengthening our capacities together and achieving common goals drives us to work together in order to grow in a sustainable manner.

Prosperity and Inclusion

We build long-term relations with our suppliers, working together to achieve the goals we have set.



In 2019, we redefined the way we operate, establishing an efficient approach from a logistics and strategic sourcing perspective.

Supply and Logistics

We defined an approach based on the supply chain principles, to unite and align processes from request to payment, generating operational efficiency in expenses. We also designed operation cells that enable us to manage and control our spending more efficiently.

The entire transformation process is supported by digital strategies that will speed up the processes, enable control and management strategies, and provide us with clearer management indicators.

Enrollment of Our suppliers

During the year, we modified the process of enrolling suppliers so that they can register and offer their products and services, allowing for greater transparency and market participation. We also included sustainable considerations from an environmental and social perspective among the enabling principles.

In 2019, 99% of supplier payments were made to local companies, i.e. those located in Colombia, for an amount of over COP 2.6 billion, accounting for 5,926 partners, operating in the following departments of Colombia. We only purchased 1% from foreign suppliers. [BdB 2]



Suppliers	2018		2019	
	Amount paid	Number of suppliers	Amount paid	Number of suppliers
Local	1,566	5,849	2,578	5,926
Foreign	17	70	26	100
Total	1,583	5,919	2,605	6,026

Number of suppliers by geographical area in Colombia [BdB 3]

Department	Number	%
Bogotá	2,510	36.08
Antioquia	773	11.11
Valle del Cauca	659	9.47
Santander	378	5.43
Atlántico	381	5.48
Tolima	164	2.36
Caldas	79	1.14
Bolívar	127	1.83
Risaralda	104	1.50
Huila	126	1.81
Cundinamarca	342	4.92
Norte de Santander	137	1.97
Boyacá	177	2.54
Meta	192	2.76
Nariño	88	1.27
Quindío	43	0.62
Cesar	117	1.68
Foreign	142	2.04
Magdalena	94	1.35
Córdoba	111	1.60
Sucre	41	0.59
San Andrés	15	0.22
Casanare	38	0.55
La Guajira	32	0.46
Arauca	15	0.22
Caquetá	38	0.55
Chocó	25	0.36
Amazonas	8	0.12
Total	6,956	100

In 2020, we will work on the digitalization of supply processes, which will reduce the use of paper, speed up processes and increase management and decision making capacity.

Operational eco-efficiency

We are committed to mitigating climate change through innovative actions to prevent and offset our direct and indirect impacts, enabling us to achieve operational excellence in a sustainable manner and contribute to the fulfillment of the Sustainable Development Goals (SDGs) on environmental matters.



To manage operational eco-efficiency, we actively manage our internal consumption in: carbon footprint, water and energy consumption, waste and paper management and travel expenses.

Carbon footprint [GRI 305.1] [GRI 305.2] [GRI 305.3]

We measure our carbon footprint in order to understand the impacts of our operation and business on the environment, both in administrative buildings and in offices nationwide. We also design actions that mitigate, reduce and offset them.

In our commitment to reducing our environmental impact, we quantify the inventory of GHG (Greenhouse Gases) emissions or Organizational Carbon Footprint, as a reference for our mitigation and compensation activities.

Scope	Emissions (Ton CO2e/year)	Percentage
I	1,905.84	23.98%
II	5,100.93	64.18%
III	941.65	11.85%
Total	7,948.43	100%

*Scope I: direct emissions, Scope II: indirect emissions from electricity consumption, Scope III: other indirect emissions.

Since 2017, we have contributed to offsetting the impact of climate change, by planting 19,800 trees that capture around 12,672 tons of CO2 in 15 years and occupy a conservation area of 7.92 hectares. Through this initiative, in 2019 we planted 9,500 native trees in the biological reserves El Encenillo in Guasca, Cundinamarca and El Retiro in Guarne, Antioquia, impacting more than 15 municipalities in these departments.

Through our environmental volunteering program, we planted nearly 1,800 trees together with our employees in Fundación Natura's Civil Society Natural Reserves, contributing to the conservation and protection of biodiversity, migratory and local fauna and flora, and the water sources and ecological restoration of forests.

In 2020, we expect to measure 100% of our carbon footprint.



Energy efficiency [GRI 302.1]

We measure energy consumption in order to generate actions that allow us to reduce consumption and implement saving mechanisms, efficiency, expense reduction and environmental programs for the efficient use thereof. In 2019, we mobilized our employees toward the efficient use of energy resources and the implementation of efficiency projects, such as temperature control and lighting timers, thus achieving a reduction in consumption of 674,358 KWh in 72% of the offices, including our General Headquarters.



Indicator	2019
FTE	8,854
Energy consumption MW	31,032
Energy consumption MW / FTE Employees	3.50
Energy consumption MWh / m ²	0.11

*FTE includes direct employees, temps and SENA apprentices. Scope: 100% offices and General Headquarters in Bogotá.

Through the implementation of a technology tool, we have managed to monitor and measure the energy consumption of each of our offices and determine preventive or corrective action plans for the efficient use of energy and water. This measurement allows to identify metrics, tracking baselines, deviations, corrective actions and plans for improvement. This was how we achieved the following in 2019:

2% reduction in energy consumption at our offices

We established a baseline to determine ideal energy consumption per office. To do so, we used variables such as: square meters of offices, number of employees, number of transactions and geographical area of the country, among others. Through our tool, we managed to determine consumption trends, savings, deviations and high consumption of each office, so that each Administrative Management Unit can monitor and implement corrective plans or preventive strategies, such as:

- Tips for good consumption practices.
- Tips for turning air conditioners on and off.
- Tracking the switch to LED lighting.
- Controlling timers on lighted signs.



Between September and December, savings reached 9%, achieving a decrease in total consumption of 2% in 2019.

Implementation of regional good practices

In 2019, we designed a permanent communications plan at the offices, in order to let them know the status of their consumption and provide them with additional tips, which raised awareness and achieved the expected reductions in consumption, through the implementation of best practices and recommendations.

We also implemented energy and water consumption measurement indicators and control panels to evaluate administration from the service managers at each office, and we socialized the relevance and importance of reducing consumption, the impacts generated and the evolution of each business unit.

In 2020, we expect to reduce our energy consumption by an additional 6% by implementing smart air conditioners and switching from fluorescent to LED lighting at our offices and administrative headquarters.



Waste management and paper consumption

[GRI 306.2] [BdB 4] [BdB 5]

We manage our waste at the bank based on the 3 Rs principle: “Reduce, Recycle and Reuse”, for better management and proper disposal.

Paper consumption

In 2019, we reduced the number of photocopies by 60% and the use of photocopiers by 49.6% by centralizing the printing system by floor at the bank’s administrative headquarters, leaving two multifunctional machines to meet the demand for printing. To control and maintain the confidentiality of the information, the “PrintRelease” program was implemented, which allows the centralized storage of documents until the user approaches the machine. This program allows you to know the number of prints by user, enabling control strategies, improving self-management and the print and photocopies ratio.



	2019
Tons	363
Kg/Employee FTE*	23

*FTE includes direct employees, temps and SENA apprentices. Scope: 100% offices, administrative headquarters and General Headquarters in Bogotá.

We also switched 100% from using bond paper to natural paper derived from sugarcane, 80% of which is not chemically treated for bleaching. In 2020, we are committed to reducing paper consumption by 5% compared to 2019.

Waste

During the year we disposed of 90 tons of hazardous waste and WEEE, including monitors, CPUs, printers, scanners and laptops, among others, which were delivered to our partners for final disposal.

We have constantly worked to promote an organizational culture that drives its employees towards environmental and social commitment. That is why, through our partnership with SANAR, in 2019, we managed to recover a total of 37,840.6 kilos of recyclable material represented in donation of materials such as paper, cardboard, pet and plastic caps. In paper consumption, we managed to recycle 23,453 kilos for an amount of COP 14.07 million.

Water efficiency [GRI 303.1]

We measure our water consumption in order to implement a plan for savings and efficiency in consumption. In 2019, we achieved a water consumption measurement of 5,079 m3 at 62% of our offices.

6% reduction in consumption at our offices

In 2019, we followed up and monitored our consumption in cubic meters of water, allowing us to identify consumption trends, savings, deviations and high consumption at each office, assessing the opportunity for actions such as replacing toilet tanks, timely attention to water leaks and the application of other corrective measures.



Water Consumption	2019
Water consumption m³	143,461.97
Water m³ / employees FTE	16.20

*FTE includes direct employees, temps and SENA apprentices. Scope: 100% offices, administrative headquarters and General Headquarters in Bogotá.

In 2020, our goal is to achieve an additional 5% reduction in water consumption by promoting good water consumption practices and installing water-saving devices.

Environmental Programs

We generate shared value for our customers by implementing sustainable businesses and actions that promote the mitigation of the impact of climate change, the protection of biodiversity, and the conservation of the environment.

Sustainable mobility [BdB 6]

We promote sustainable mobility of the bank’s employees and ratify our commitment to the development of more environmentally friendly cities, by encouraging the use of alternative transport mechanisms that reduce their impact, mitigate climate change and we support mobility actions in the cities where we operate.

We were the first entity in the financial sector to have an Integral Sustainable Mobility Plan, thus facilitating our employees’ access to innovative alternatives.

We endorse the “Red Mueve Mejor” promoted by the District Secretariat of Mobility of Bogotá, in order to contribute to the mobility of our employees, encouraging the use of alternative means of sustainable transportation, while contributing to the reduction of GHG emissions, thus reducing our corporate carbon footprint.

The initiative consists of the following mechanisms:

- Shared bicycle system
- Grin electric scooter station
- Electric vehicle station (Carsharing)
- Carpooling app
- Bicycle parking lot

Certification by the District Secretariat of Mobility with the GOLD quality seal

In order to provide employees with an optimal space for their bicycles, we remodeled and expanded the bicycle parking lot, which has a roof and a station with basic mechanical tools, a hydration point, coffee and a free Bike Spa service for all employees.

This is why the District Secretariat of Mobility granted us the Gold Quality Seal recognition, positioning us as the first financial entity with a Sustainable Mobility (Comprehensive Plan for Sustainable Mobility - PIMS, for the Spanish original)

Environment

We design initiatives and manage sustainable actions to promote climate change mitigation.



Affordable and clean energy



Sustainable cities and communities

which establishes a series of actions aimed at changing the culture of mobility that contributes to the sustainability of the city and the planet.

In 2020, we are committing to continuing to encourage the use of alternative means of transport by our employees, strengthening the initiative, preventing the emission of 54 tons of CO2 and expanding coverage to other cities where we operate.



We Have a Positive Impact on People

Peacebuilding and Partnerships

We promote ethics and communicate our actions in a transparent manner.

16
Peace, justice and strong institutions

17
Partnerships for the goals

Human rights “Promote, respect and remedy” [BdB.10]

We are committed to the protection, respect and remediation of our stakeholders’ human rights, ensuring the consolidation of relationships of trust.

Within the framework of the sustainability strategy, and understanding our responsibility to society and sustainable development, as well as the purpose of generating shared value for stakeholders and our commitment to act in an honest and responsible manner, we aligned our strategy, policies and guidelines in 2019 to consolidate responsible and sustainable business behavior to support, respect and protect Human Rights. Always based on our corporate values of commitment, efficiency, honesty, leadership, respect and service.

That is why we began to develop our Management System in the area of human rights, consolidating our policy and guidelines for action, based on the Guiding Principles on Business and Human Rights (Ruggie Framework) endorsed by the United Nations Human Rights Council. Through this System, we ratify our commitment to the promotion, protection, respect and remediation of Human Rights in the regions of Colombia where we are present and for all our stakeholders.

Human rights in the organization

Integrity is one of the bank’s principles. To ensure the fulfillment of these commitments, we have implemented different engagement and dialog mechanisms with stakeholders, through which we promote due diligence in human rights matters, allowing spokespersons to communicate and report any alleged violation thereof, related to our operation.

The main mechanisms we have in place are:

- Ethics hotline: with this mechanism, anyone can anonymously communicate or report events or potential situations related to fraud, corruption, money laundering or any other irregular activity within the Bank.
- Workplace Harassment Committee: responsible for hearing and resolving cases of harassment at work of any kind, always within the framework of confidentiality and impartiality, in order to protect the human rights of the Bank’s employees, as enshrined in Colombian legislation and the Political Constitution.

With these mechanisms in place, we follow up on cases, following due process and implementing actions. In 2020, we will continue to work towards consolidating our due diligence process and the communication and disclosure of the initiatives associated with managing this strategic issue.

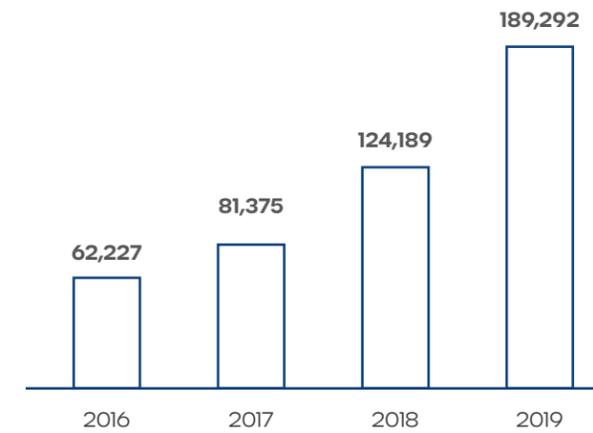
For more information on our Human Rights policy, please check the website www.bancodebogota.com/NuestraOrganización/Sostenibilidad.

Financial Education [GRI FS16]

We promote the country’s economic and social development, by training more prepared and financially educated people, generating employment opportunities, income and social wellbeing; we promote informed decisions, which result in their quality of life and that of their families.

Financial education is undoubtedly one of the most important pillars of our sustainability strategy, because of its high impact on society and its important contribution to the process of inclusion and incorporation into the banking system (“bancarization”). In 2019, together with our partner Fundación Alemana, we developed plans to support and train thousands of people around the country through our mobile classrooms and financial education workshops. We also developed specialized conferences with Tranqui Finanzas, another of our partners in financial education.

Overall total people trained in our program [BdB.19]



Since 2012 and by means of new methodologies, we have carried out different activities that have led to a growth trend in the total number of people benefited. In 2019, we had a 34.2% growth compared to the previous year, for a total of 22,289 people trained.

189,292 people trained from the beginning of our program in 2012.

Prosperity and Inclusion

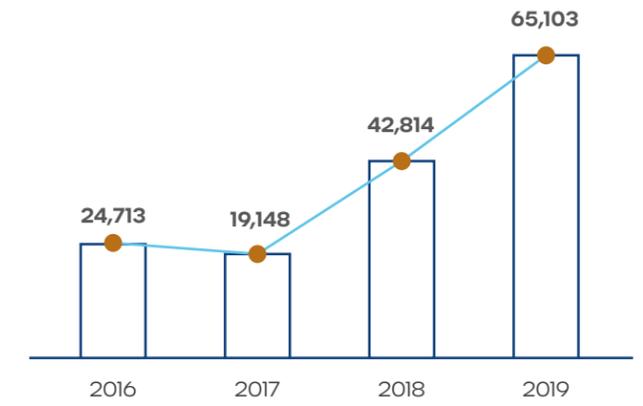
We are working to increase access to financial and banking services for all.

8
Decent Work and Economic Growth

9
Industry, Innovation and Infrastructure

10
Reduced inequalities

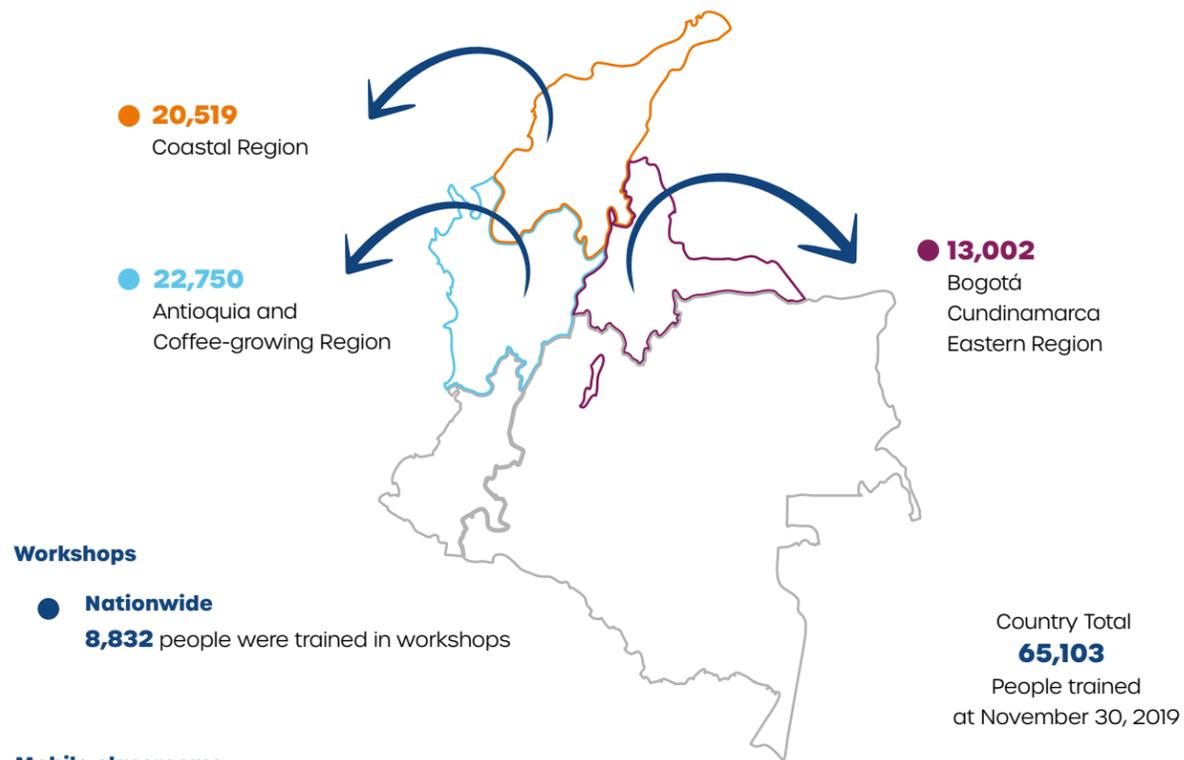
Number of people trained per year



In 2019, we trained 65,103 people through our workshops and mobile classrooms in the Coastal Region, Antioquia, Cundinamarca and the Eastern Region.



Financial Education in 2019



Workshops

- Nationwide**
8,832 people were trained in workshops

Mobile classrooms

- Antioquia and Coffee-growing Region**
The tour was carried out with the traditional mobile classroom.
At November 30, 2019, **22,750** people have been trained in financial education.
- Coastal Region**
The tour was carried out with the traditional mobile classroom.
At November 30, 2019, **20,519** people have been trained in financial education
- Bogotá - Cundinamarca and the Eastern Region**
The tour was carried out with the interactive mobile classroom.
At November 30, 2019, **13,002** people have been trained in financial education

The total number of people trained participated in 1,342 workshops, designed to benefit the entire population of the national territory. We have trained children, young people and adults on topics such as: money management, savings, credit, investment and financial services. Additionally, we have provided specialized workshops such as “Yo y mi negocio” (Me and my business), in entrepreneurship for small business owners.

Mobile classrooms: Educating for *bancarization*

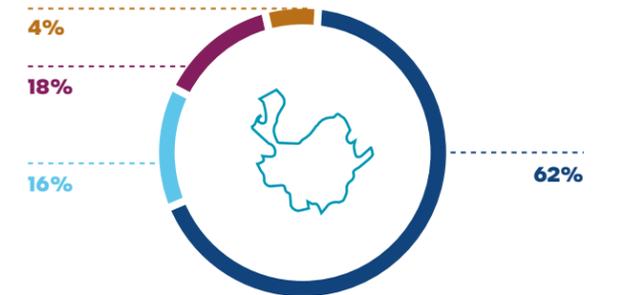
In 2019, during our visits to different regions of the country, we were able to demonstrate our great interest in preparing new generations to make more informed decisions regarding the management of their finances. That is why the “Ahorro y plan financiero” (Savings and Financial Plan) workshop attracted greater participation in all the training areas covered, by young people between the ages of 12 and 17.

Distribution of the types of workshops given in the different regions of the country:

In the Antioquia Region, there was greater interest in strengthening knowledge regarding entrepreneurship and the development of small business owners.

Mobile classroom - Antioquia

Workshop	Target audience	
Savings Club	8 to 12 years old	32
Savings and financial plan	12 to 17 years old	572
My home and my money	General population	151
Me and my business	Small business owners	161
Total workshops		916



In the Coastal Region, the interest of beneficiaries in training related to Savings and Financial Plan stands out, serving the population between the ages of 12 and 17.

Mobile classroom - Coastal Region

Workshop	Target audience	
Savings Club	8 to 12 years old	110
Savings and financial plan	12 to 17 years old	256
My home and my money	General population	32
Me and my business	Small business owners	1
Total workshops		399



As in the Coastal Region, the program also had a high level of participation in the Savings and Financial Plan training, showing that our benefited population shows great interest in this topic.

Workshops (Partner support)

Workshop	Target audience	
Savings Club	8 to 12 years old	7
Savings and financial plan	12 to 17 years old	12
My home and my money	General population	8
Me and my business	Small business owners	0
Total workshops		27



In 2020, we will continue to be committed to financial education for all Colombians by applying new trends, methodologies and innovative tools that will enable us to reach a larger number of people nationwide and increase the number of people trained by 18% compared to 2019, benefiting 75 thousand additional people. We also expect to measure the impact of our program.

As part of our corporate strategy, we aim to have a positive impact on society through every action we take, promoting a balance between economic progress, social wellbeing and environmental protection, by making high-impact investments in communities.

Volunteering [BdB.13]

We aim to positively impact society through every action we take. That is why one of the programs of our social strategy consists of social and environmental volunteering in the different regions of Colombia, promoting in our employees the sense of belonging, teamwork, leadership, dynamic and creative projects, social fabric and building a better country.

With this initiative, we are contributing to the Sustainable Development Goals (SDGs) while we build the country, mobilizing our employees in the different regions of Colombia, raising their awareness and adherence to the bank's goals of corporate social and environmental responsibility.

In 2019, we achieved the participation of 837 employees, who attended nine days of volunteering as follows:

- Three related to tree planting. In 2019, we planted 9,500 trees.
- Six related to improvement of physical infrastructure of schools, in which we managed to impact 4,338 children.

In 2020, we expect to increase the number of volunteering programs by 33% and the number of volunteers by 50% compared to 2019.



Environment

We promote sustainable forest management to recover degraded forests and increase afforestation and reforestation.



Social Impact

Through our volunteering activities, we have positive impacts in the communities where we are present.



Donations [BdB.11]

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 Advancement of Education).

As part of this commitment to society, in 2019, we continued to support different initiatives in the amount of COP 3.91 billion, invested in social projects in Colombia, up 18% from our investment in 2018.

Corporación Banco de Bogotá para el Fomento de la Educación (Banco de Bogotá's Corporation for the Advancement of Education)



Description	2019
Promotion of microcredit	2,200
Scholarship plan	465
Education	371
Environmental education	350
Comprehensive service	227
Disability	158
Health and prevention	116
Nutrition	31
Total	3,919

In 2019, our social investment was aimed at promoting microcredit and education. In total, we contributed more than **COP 3.9 billion**.

Social Impact

We promote education by making contributions in order to have a positive impact on young people and adults so that they have access to employment, decent work and entrepreneurship.



We sponsor art and culture

As part of our commitment to involving Colombians in the most important cultural and entertainment events, we supported various actions to promote the preservation of the knowledge, customs and traditions of our country.

Barranquilla Carnival

Committed to cultural initiatives that express the musical and artistic legacy and traditions of the Caribbean Region, we were at the Barranquilla Carnival. We supported folk groups and supported the coronation event of the Queen of the Carnival and the parade of cultural groups. This way, we contributed to the recognition and exaltation of one of the most emblematic traditions of the region, where Colombians and foreign visitors understand the value of the country's cultural diversity.

National Orchid Show

To ratify our commitment to initiatives that promote the conservation of the country's natural resources, we once again joined the National Orchid Show, a space that brings together families and followers of the country's emblematic flower. 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.

Expoartesánias

We supported Expoartesánias for the fifth consecutive year. This event that brings together artisans from all over the country through cultural displays, stories of visibility, recovery and giving new meaning to cultural heritage. In this scenario, we introduced a space dedicated to financial education, where we focused on the creation of sources of income, use and responsible decision-making related to money, among other topics.

Fiestas del Mar

For more than six years, we have supported the Fiestas del Mar in Santa Marta. At the 59th version of this traditional event, 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 ratified our commitment to children’s development through the strengthening of education and good practices.



Colombiatex

For the sixth consecutive year, we participated in Colombiatex de las Américas, an event that promotes the progress of the textile sector. We provided specialized advice to attending entrepreneurs and a portfolio of products and services adapted to the needs of enterprises, SMEs and major organizations.



International Religious Music Festival

The International Religious Music Festival was carried out in Bogotá for the eighth consecutive year. The central theme of the event was “Gratitude, music as an offering”. As partners of this emblematic Festival, we aim to bring the inhabitants of the capital city closer to the artwork. More than 700 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.



Colombia Moda

In the 30th version of Colombiamoda, we supported Cali-based designer Maria Elena Villamil, who launched her MEV line. The designer, with more than 25 years of experience, contributes to a better society by developing processes through her workshop to minimize environmental impact and risk. 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.

