

Our Commitment to Stakeholders

We support initiatives to generate inclusion

Chapter 8



We support

8. Our Commitment to Stakeholders

Economic Dimension

We continue to grow, generating profitability in a sustainable and transparent manner

In order to achieve long-term business sustainability, we promote a trusting relationship with Colombia's economic actors and seek the preference and loyalty of our customers.

Financial Education for Life Program

For us, financial education is undoubtedly one of the most important responsibility tools, because of its high impact on society and its important role in the inclusion and banking process.

Our "Financial Education for Life" program is designed and structured on Colombians' need for knowledge about financial products and services in all stages of life, as well as about man-

aging finances in different business areas. The program's strategy includes:

- Generation of value for customers through the implementation of strategies in each business segment, according to varying needs and knowledge requirements;
- Generation of financial and social inclusion initiatives with stakeholders who are not yet part of the Colombian financial system (small business entrepreneurs, children and youth, vulnerable sectors of the population, etc.)

To make these objectives tangible, we have conducted financial education activities through three types of intervention:



Classroom Training	SENA Mobile Classrooms - Banco de Bogotá	Virtual Tools
<p>This includes workshops and conferences for children, young people and adults.</p> <p>The primary objective is to educate our customers and users about the good use of their finances as a tool to achieve their goals and dreams.</p>	<p>Training is provided using three mobile classrooms that visit Colombia's different regions.</p> <p>Our alliance with SENA makes it possible to provide Colombians with certified formal training in personal finance, microenterprise finance, finance for saving and public accounting.</p>	<p>Using various fun and entertaining virtual tools, children, young adults and adults learn about financial education principals.</p>
Population Benefited:	Population Benefited:	Initiatives Developed:
<p>January - June 2014</p> <ul style="list-style-type: none"> • 2,576 customers trained in their businesses • 20 companies visited • 777 members of the Military Forces and Police trained at their work stations. • 1,050 low-income children from 15 communities, trained at Diverscity (children who participated in Global Money Week 2014). 	<p>January - June 2014</p> <ul style="list-style-type: none"> • 40 municipalities visited the Atlantic, Central and Antioquia regions¹⁵ • 6,535 people trained by SENA, among which were young adults, microentrepreneurs, state employees and the population without access to the banking system. 	<ul style="list-style-type: none"> • Relaunch of the Financial Soccer game, to learn economic and financial concepts through soccer plays. • Bancaventura. This is a web portal for children, in which little ones can learn basic financial education concepts with fun videos designed just for them. • Banca Joven. This is a web portal designed for young adults, with contests and videos that help them meet their goals while they learn to manage their financial products.

¹⁵ Yopal, La Dorada, Honda, Mariquita, Fresno, Armero Guayabal, Libano, Lérica, Ibagué, Espinal, Guamo, Chaparral, Venadillo, Malambo, Magangué, El Carmen de Bolívar, Montellibano, Caucaasia, Planeta Rica, Sahagún, San Pelayo, Santa Cruz de Lorica, San Juan de Betulia, La Apartada, Córdoba (Bolívar), Mahates, San Estanislao, Cartagena, Santo Tomas, Turbo, Apartadó, Carepa, Chigorodó, Frontino, Santa Fe de Antioquia, Santuario, San Pedro de los Milagros, Marinilla, Guarne, Rionegro

Social Dimension

We contribute to sustainable development and a better quality of life in Colombia

We support the strengthening of education and other humanitarian causes through contributions to various organizations and foundations.

We also sponsor social causes that create mechanisms to allow Colombians to participate in cultural and artistic events. The goal of these sponsorships is to ensure all those wishing to enjoy these events have access and are included.

Donations

Social contributions from donations are disbursed through the Corporación Banco de Bogotá para el Fomento de la Educación (Banco de Bogotá's Corporation for the Advancement of Education). For around three decades, this corporation has been dedicated to the direct and indirect support and promotion

of education in all fields and at all levels, improving quality of life for various stakeholders: children and youth, female heads of household, vulnerable communities, people with disabilities and the elderly, among other groups.

We are aware of the need and importance of education for Colombian children. We thus distributed 17,000 school kits to low-income children and 15,000 kits to rural families, guaranteeing coverage in the majority of the national territory.

We also invited more than 1,000 low-income children from the Coast, Antioquia and Central regions to enjoy a fun training session at the *Diversity* learning and recreation center. This was held as part of international Financial Education Week celebrations.

In the first semester of 2014, we gave donations to approximately 92 entities, from a budget of approximately COP 2.8 billion. This was distributed among the following causes:



Teletón 2014

We are the Bank of the *Teletón* event. Since 2010, we have supported this cause by collecting funds donated by Colombians. We offer our human talent and the operating infrastructure necessary to carry out this event. Each year, *Fundación Teletón* gives a great number of people with various disabilities the means to receive the rehabilitation and treatment they need.

In 2014, around 400 of our employees participated by providing service in different areas of this worthwhile event. Around 227 offices accepted donations to exceed last year's goal. The results were positive: total donations reached COP 13 billion, a figure above the goal initially set.

Contributions were also received in our other channels throughout the country: ATMs, Mobile Banking and the Bank's transactional web portal.

As a contribution to the integral development of disabled Colombians, we also made a donation of COP 1 billion through the Corporación Banco de Bogotá para el Fomento de la Educación. Of that sum, 60% was used to purchase the land where country's second Teletón Rehabilitation Center was built, in the municipality of Soacha, Cundinamarca. We thus reaffirmed our support for initiatives that work to improve the quality of life for vulnerable populations.

Banco de Bogotá's Support for Culture

By advocating initiatives that promote regional cultural diversity and harmonious coexistence, we promote culture and the arts with the goal of making them more democratic and accessible. Under this premise, during the first semester of 2014 we participated in important cultural events, such as the 14th annual

Ibero-American Theater Festival in Bogotá. This year the festival featured delegations from five continents, with Brazil as the guest of honor. Our customers received a special 15% discount on tickets.

In order to support the preservation of good practices in Colombian national character and culture, we joined in the celebration of representative regional events. We participated in the Barranquilla Carnival, supporting the organizers' civic campaign to raise citizen awareness and enjoy the event responsibly. Actions such as handing over car keys, moderating alcohol consumption and using the city's mass transportation system as an alternative to driving formed part of the initiative we supported to encourage good behavior and make transit easier for citizens during carnival.

We supported more than 80 events as part of our institutional commitment to give Colombians greater access to activities that highlight our country's cultural diversity. These events included the following: the Vallenato Festival in Valledupar; the International Joropo Tournament in Villavicencio; the Bambuco Festival in Huila; the Festival of Campesina Cultures in Castilla La Nueva (Meta), and the International Cumaré Festival in the Municipality of Cumaral (Meta). We also participated in other well-known traditional regional events.



Human Dimension

We promote the personal and collective development of our employees and suppliers

As part of this, we seek to create opportunities for our employees to interact with various social sectors through corporate volunteer work. We promote spaces that encourage generosity, solidarity and teamwork among all those who contribute their time to support these various activities.



Volunteer Work - Cartagena

One of our volunteering guidelines is to support causes in different regions of the country. This allows us to effect change in areas where assistance is truly needed. In the first semester of 2014, we carried out a volunteer work session in Cartagena for the Santa Ana de Pasacaballos School in Barú.

- Number of Bank participants: 96 people;
- Localized repairs carried out: painting of gates, park restoration, weeding and cleaning;

- Time invested: 432 hours / employee;
- Additional activities: delivery of academic supplies to students (notebooks, pencils, crayons, books, balls, games and piggy banks); with the support of VISA and MasterCard, delivery of electric appliances to both the school and a retirement home; and the granting of a commemorative plaque.

Carrera contra el Hambre - Medellín

In June, around 120 of our employees and their families participated in the *Carrera contra el Hambre* (Run Against Hunger) race organized by the Medellín Food Bank.

Participants signed up with contributions donated through the Corporación Banco de Bogotá para el Fomento de la Educación. We also provided food for hundreds of low-income families in need of quality nutrition.



Environmental Dimension

We seek to minimize the environmental impact of our operations and those of our employees and customers.

We are aware that environmental issue is an urgent challenge that demands concrete action by all members of society. Through the Green Protocol we carry out punctual, strategic activities to preserve the environment.

Protocolo Verde

We are committed to working within the strategies of the *Protocolo Verde* (Green Protocol)¹⁶. Our objective is to facilitate the convergence of efforts between the National Government and the Colombian financial sector to establish sustainable development policies and practices. In the first semester of 2014, we implemented the following actions:

¹⁶ Green Protocol: an agreement undersigned by the National Government and the Colombian financial sector that seeks to join forces to promote Colombia's sustainable development, and to work for environmental preservation and an adequate use of natural resources. Signing of the Green Protocol is voluntary. By signing the Protocol, banks affirm their commitment to environmental sustainability in Colombia. In October 2013, our Bank signed this protocol.

A) Promotion of sustainable consumption during internal processes, and of the natural resources, goods and services from which these processes are derived.

- Awareness Campaign - *Día Sin Carro* (Car Free Day) in Bogotá. On February 6, we participated in the Car Free Day in Bogotá by asking our Bogotá employees to participate in this event. Before this campaign, communication efforts and conferences were used to raise awareness about the advantages of sustainable mobility, and to show that sustainable transport is good for both the environment and for our health.

The *Quiero un Planeta Verde* (I Want a Green Planet) program seeks to raise awareness within the Bank regarding care for the environment and sustainable consumption.



- Aligning of processes within the Ministry of Information Technology and Communication's (MinTIC, in its original Spanish acronym) Online Government Strategy¹⁷.

To participate in processes that generate a positive environmental impact and improve the quality of life for Colombians, we have joined the Online Government Strategy in its Transformation component. The objective of this component is to "make use of digital media in internal processes and procedures, and have a Zero Paper Strategy".

As part of this in the first semester of 2014, the Bank developed a web portal for the online payment of property taxes in the city of Barrancabermeja (www.barrancabermeja.gov.co). Other municipalities where web portals are being developed for future use by citizens include: Arauca, La Jagua de Ibirico and Becerril.

The use of this technology saves a significant amount of paper, and leads to greater efficiency in document and technology management processes.

- Optimization of electronic channels to save paper

Likewise, in order to optimize natural resource use and avoid wasting paper, we began sending our customers emails with updates, promotions and information of interest. At the close of June, we had sent 9,225,122 campaign emails and 42,748 bank statements to customers throughout the country.

B) Consideration, in credit and investment risk analyses, of the environmental and/or social impacts that the projects to be financed may generate.

- The Territorial Development Financial Entity (FINDETER, in the original Spanish acronym) Pilot Program

In order to encourage the inclusion of environmental and social impact evaluation criteria in the granting of loans, we participated in the FINDETER pilot program, to jointly evaluate various infrastructure projects funded by the Banco de Bogotá (for whom they rediscount significant loans with FINDETER).

A training session was held with the international expert and Inter-American Development Bank consultant Lawrence Pratt, in which we presented the business advantages and opportunities from including an analysis of social and environmental factors in studies of creditworthiness. A total of 30 of our executives attended this session.

At present, we continue moving forward with start-up of the pilot program. With this, we hope to generate internal agreements regarding these criteria.

Based on the guidelines of the Green Protocol, we will continue strengthening areas of environmental impact and executing projects throughout the Bank to focus our business in a more sustainable direction.



Since 2009, we have supported the work of the Teletón Foundation by providing our human talent and technological infrastructure so that Colombians can make their donations through our channels. In 2014, 60% of the resources we donated were used to purchase the land upon which the country's second Teletón Rehabilitation Center was built, in the municipality of Soacha, Cundinamarca.

¹⁷ MinTIC. Ministry of Information Technology and Communications. Document: Manual para la implementación de la Estrategia de Gobierno en Línea de las entidades del orden Nacional de la República de Colombia (Manual for the Implementation of the Online Government Strategy of National Entities of the Republic of Colombia).