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Chapter 8

Our Commitment to Stakeholders



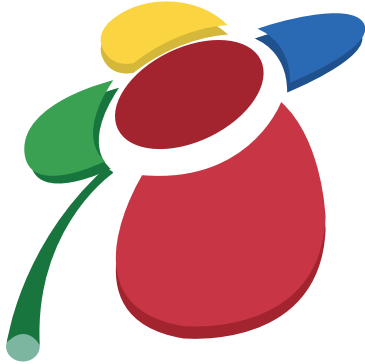
We support great dreams, such as becoming an astronaut.

We multiply opportunities, through the implementation of a comprehensive social responsibility strategy.

8. Our Commitment to Stakeholders

Economic Dimension

We continue to grow and generate profit in a sustainable and transparent manner.



That is why we promote a trusting relationship with economic actors in society and seek the preference and loyalty of our customers, for the long-term sustainability of the business.

Financial Education for Life Program

For Banco de Bogotá, 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 expanding the banking population process.

The “Financial Education for Life” program is designed and structured based on the Colombian population’s needs for knowledge about financial products and services at all stages of life, as well as managing finances in different areas of business. The program’s strategy includes:

- Generating value for customers through the implementation of initiatives in each business segment, according to its knowledge needs and requirements on the subject.
- Generating financial and social inclusion initiatives with stakeholders that are not yet part of the Colombian financial system (entrepreneurs of small businesses, children and youth, vulnerable population, etc.)

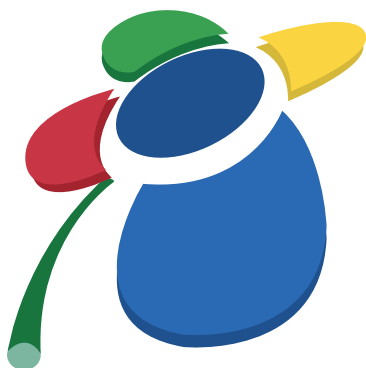


Mobile Classroom Program in Villavicencio - July 2013

Our Contribution	Partnerships and Departments of the Bank Involved	Figures and Results January to June 2013
Mobile Classrooms for Financial Education	<p>SENA (National Training Service)</p> <p>Agencia Nacional para la Superación de la Pobreza Extrema (National Agency for Overcoming Extreme Poverty)</p> <p>- ANSPE -</p> <p>Office of the President of Colombia</p> <p>Commercial Vice-Presidency</p> <p>Regional Managers,</p> <p>Area Managers,</p> <p>Official Banking Managers</p> <p>Branch Managers.</p>	<ul style="list-style-type: none"> • Three mobile classrooms in three regions of Colombia (West, Center and Atlantic) • 28 municipalities visited • 3,836 people completed 18-hour financial education courses: <ul style="list-style-type: none"> - 463 government employees - 1,271 youth/adolescents - 1,263 microenterprise entrepreneurs (current and potential Banco de Bogotá customers) - 839 people without access to the banking system • Overall rating of the program on the following aspects: On a scale of 1 to 4, with 4 being the highest score and 1 being the lowest: <ul style="list-style-type: none"> - Instructors: 3.81 (command of the topic, methodology, clear language, encouragement of participation, use of audiovisual aids, willingness to answer questions, timekeeping) - Content: 3.72 (achievement of learning objectives, applicable to day-to-day work, supporting material given out, proper time allocated to each topic) <p><i>Initiative with an honorary mention from the Inter-American Development Bank (IDB) in the 2012 Beyond Banking Awards in the LearnBanking Award category: Fostering financial literacy as a tool for making responsible financial decisions.</i></p>
First International Day of Education and Financial Inclusion of Children and Young People	<p>Asobancaria, Banco de la República (Central Bank of Colombia), Save the Children NGO, Official Banking Segment, Child Segment.</p>	<p>International Day: Friday, March 15, 2013</p> <ul style="list-style-type: none"> • Children from seven municipalities visited Divercity in Bogota and Medellin • 533 children trained about Savings Education. • 700 money boxes given out in district schools of Bogota.
Celebration of International Children's Day in the department of Meta Financial Education Sessions	<p>Official Banking Segment, Child Segment.</p>	<p>International Children's Day: April 12, 2013</p> <ul style="list-style-type: none"> • 5,000 visitors to our stands • 25 leaders of Red Unidos trained by SENA in financial education to replicate knowledge.
Financial Soccer - Interactive Financial Education Game	<p>VISA, Youth Segment.</p>	<ul style="list-style-type: none"> • 6 sessions in 2 universities: <ul style="list-style-type: none"> - Universidad Icesi (Cali): 2 Sessions - Politécnico Grancolombiano (Bogota): 4 sessions

Social Dimension

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



We help to improve all forms of education and other humanitarian causes through contributions to different NGOs and foundations.

To address this focus, we encourage the use of our technological and operational platform to carry out activities that generate social wellbeing.

We also promote art and culture through different programs by promoting nationally and internationally recognized events, thereby facilitating the process of making these activities available for everyone.

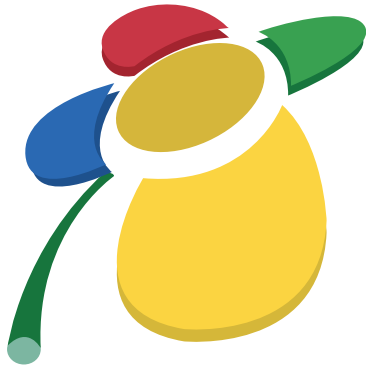


Telethon March 8-9, 2013

Our Contribution	Partnerships and Departments of the Bank Involved	Figures and Results January to June 2013	
Donations to support the social causes of thousands of Colombians	Corporación Banco de Bogotá para el Fomento de la Educación (Banco de Bogotá's Coporation for the Advancement of Education).	Donations to foundations	63 foundations
		Scholarship plan for students	6 universities, 50 students from low socioeconomic levels with academic excellence.
		Funds for social entrepreneurship	1 Fund Seed funding for 29 projects
	Foreclosed Assets Sale Department	Donated immovable property	81 properties donated. <i>*Includes properties donated in the second semester of 2012.</i>
Telethon: Operating and, Technology Platform for humanitarian causes	Corporación Banco de Bogotá para el Fomento de la Educación (Banco de Bogotá's Coporation for the Advancement of Education); Fundación Teletón; Systems and Operations Vice-Presidency, Commercial Vice-Presidency, Marketing and Commercial Development Management, Immovable Property Department	Event held: March 8 and 9, 2013 <ul style="list-style-type: none"> • 72 continuous fund-raising hours • 114 Banco de Bogotá volunteer workers throughout the country • 201 campaign branches • Banco de Bogotá contribution in funds and in-kind: COP 1,131,550,307 • Achieved fund-raising goal: COP 10,659,397,531 	
Contribution to the country's art and culture	Marketing and Commercial Development Management Communications and Research Management	Barranquilla Carnival	January 23 to 27
		Malocas Fair	January 23 to 27
		Planetarium Opening	March 22
		Vallenato Music Festival	April 26 to 30
		Livestock Fair	June 17 to 23
		Joropo Music Festival	June 26 - July 1
		Opera Season	July 13, 16 and 18
		Mundo Aventura Park Sponsorship	For two years

Human Dimension

We promote the individual and collective development of our employees and suppliers.



We promote constant improvement in the workplace and our employees' development through training programs.

We support social development activities through volunteering as a way of strengthening the sense of solidarity and teamwork, at the same time as contributing to the quality of life of marginalized communities.

Similarly, we aim to strengthen the skills of our small suppliers so that they also assume a responsible expansion of their businesses.



Our Contribution	Partnerships and Departments of the Bank Involved	Figures and Results January to June 2013
<p>“Happy Day” Volunteer Event</p>	<p>Commercial Vice-Presidency</p>	<p>Volunteering Date: April 6, 2013</p> <ul style="list-style-type: none"> • Simultaneous participation in 5 Colombian cities: Bogota, Cali, Medellin, Bucaramanga and Cartagena. • 820 Banco de Bogotá employee volunteers • 4,000 children and young people with limited resources benefited. • 5 schools in a state of disrepair were improved.
<p>Training workshop for small suppliers of Banco de Bogotá: Social Responsibility, Ethics and Governance</p>	<p>BAC Credomatic, Administrative Vice-Presidency, Physical Resources Management.</p>	<p>Workshop date: June 27, 2013</p> <ul style="list-style-type: none"> • Intensive 8-hour long workshop for small suppliers. • Participation of 21 of the Bank’s strategic suppliers. • Distribution of: “Guide for Preparing the Code of Ethics for Small Suppliers of Banco de Bogotá” • Suppliers included in an in-person and distance technical assistance process by BAC Credomatic. • Evaluation of the course: <p>90% Very good 10% Good 0% Average 0% Poor</p>
<p>UTOPIA</p>	<p>Executive Vice- Presidency</p>	<p>Showing Date: July 4, 2013</p> <ul style="list-style-type: none"> • Projection of the UTOPIA film “Un paso más allá de la guerra para construir caminos de paz” (A Step Beyond War to Build Paths to Peace) • Attendance of 83 employees from Executive Management.

Environmental Dimension

We aim to reduce the environmental impact of our operations and that of our customers and employees.



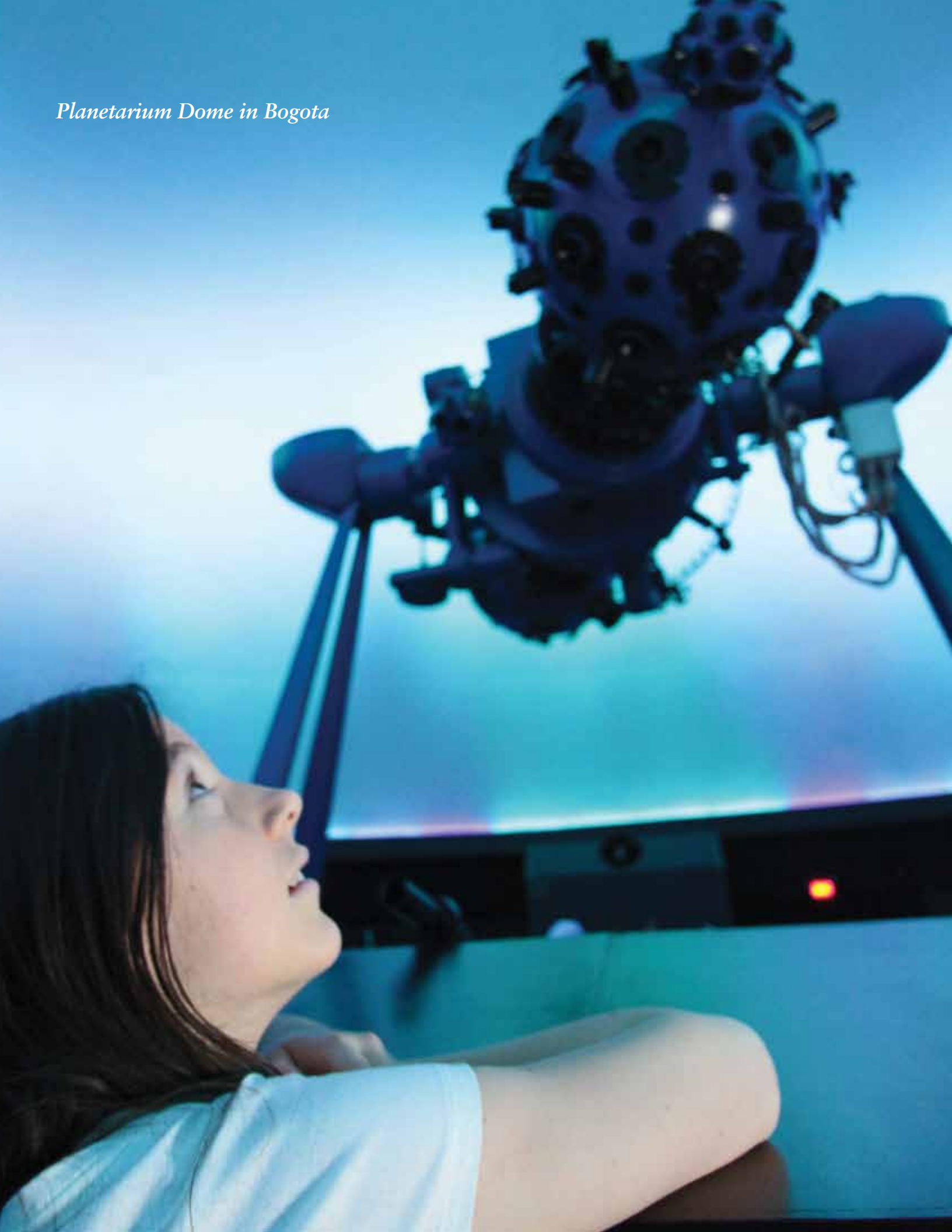
We acknowledge environmental problems as an urgent challenge that demands specific actions by all members of society. We want to include not only our employees, but also our customers in this dimension.

This is our main challenge, because we need an environmental policy deeply rooted in our daily activities in the medium term.



Our Contribution	Partnerships and Departments of the Bank Involved	Figures and Results January to June 2013
Environmental Volunteering: Beautification session of Caicedo Square - Cali	Corporate Vice-Presidency, Corporate Banking, Managers, SENA interns, Service Supervisors	<p>Preparation of the event in June and implementation of the session: July 13, 2013</p> <ul style="list-style-type: none"> • Incorporation of a project of Cali's city hall. • Planted 348 plants in Caicedo Square in Cali • 70 Banco de Bogotá employee volunteers • Cleaning and pressure washing
Recycling activities at the Headquarters (Bogota)	<p>Recycling of paper and cardboard waste of the Headquarters Building</p> <p>Administrative Vice-Presidency, Management of the Headquarters Building, Physical Resources Management.</p> <p>Paper Saving Initiative for pay slips Human Resources Management - Payroll Department-</p>	<ul style="list-style-type: none"> • The paper collected is given to Fundación Sanar, which sells it to Fibras Nacionales to obtain income for the treatment and psycho-social assistance it provides to children with cancer. • Fibras Nacionales recycles this paper to produce napkins, paper towels and toilet paper.
Credit Line for the environment	International and Treasury Vice-Presidency	<p>Green credit lines have been prevailing as a new kind of loan and are said to become the engine of sustainable investment for the public and private sector.</p> <p>In March 2013, Banco de Bogotá signed a credit agreement with Japan Bank for International Cooperation (JBIC) and Sumitomo Mitsui Banking Corporation (SMBC), which gives it access to a credit facility for up to USD 100,000,000 to finance energy efficiency projects or others related to environmental conservation.</p> <p>An information survey is currently being carried out about renewable energy (small-scale hydroelectricity, biomass and wind, among others) projects that are being implemented in Colombia and could apply for funds under this credit facility.</p>
Acción Verde Credit Card	Credit Cards Vice-Presidency, Fundación Accion Verde	<p>Program launched in April 2013 to offer customers the possibility of redeeming credit card points to plant a tree that will be planted, monitored and looked after for three years. The tree will never be felled.</p> <p>Partnership with Fundación Acción Verde (Green Action Foundation) to implement the program.</p> <p>In the reported period, points have been redeemed by five (5) customers who wished for a total of 21 trees to be planted.</p>

Planetarium Dome in Bogota





“We are not the only ones in the universe.”

“There were huge expectations throughout the country about the reopening of the Bogota planetarium. This was work that the scientific and cultural sectors had been awaiting for several years. We made a very important investment to fully renovate and equip this building with the best electronics. Opening this building was an effort that could not have been successfully carried out by IDARTES (District Institute of the Arts), if it had not been for the support of different entities and companies. Perhaps the most significant one of those entities and companies was Banco de Bogotá which was always alert and closely supported this comprehensive project that allows children and families in Bogotá to learn about the universe and that we are not the only ones in the universe.”

Santiago Trujillo, IDARTES Director - *Bogota Planetarium*