

Developing  
Human Talent  
**to Grow**

*We foster  
comprehensive  
development of  
our workforce*



**Chapter 7**

We **Foster**

# 7. Developing Human Talent to Grow

## We Support Inclusion and Participation

Our workforce is our most important resource. Our employees ensure that we provide our customers with high-quality service, meet our strategic goals, and maintain our leadership position in the market. Our human resource development practices thus seek to contribute to the quality of life for each of our employees and their families, through well-being, professional development and sports and recreation programs, aligned with improvement of the work environment.

Thanks to our diversity and inclusion policies, women made up 59.2% of our workforce at the end of December 2014, and

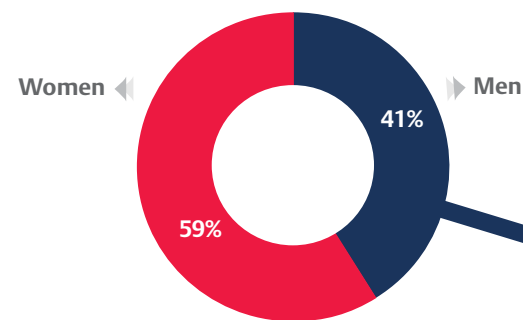
they held 55.4% of the Bank's leadership roles.

**Men:** 40.8%  
**Women:** 59.2%

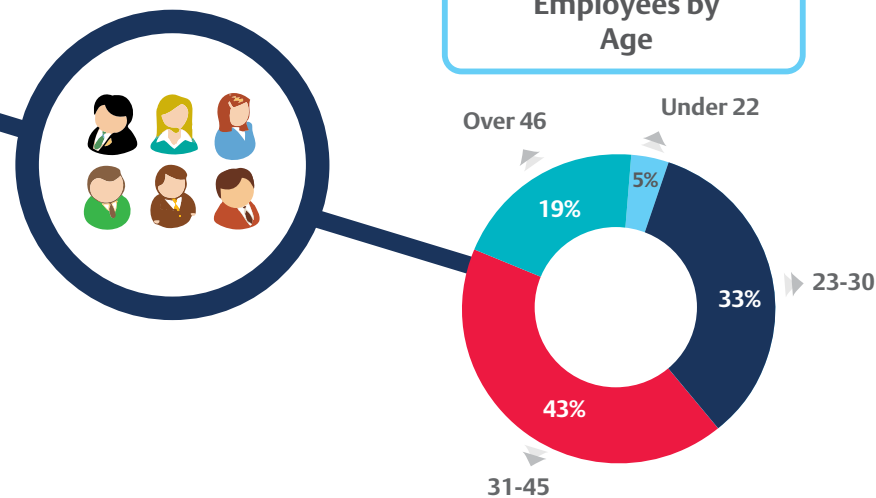
While we provide employment opportunities to young people without prior experience, we also respect and value the experience and contribution of older employees, which explains the wide range of ages within our workforce. Related to this point is the fact that 43.4% of our employees have been with the bank for six years or longer.



Employees by Gender



Employees by Age



## We contribute to the well-being and development of our employees And their families

Employee well-being, health, and safety are among the most important elements of human resource development. As such, we carry out different activities and offer a variety of support measures to ensure employee satisfaction. We offer our employees a series of benefits in addition to those required by labor regulations, such as extra service bonuses and bonuses for time with the company, also known as five-year bonuses. Moreover, we have benefits designed for the progress of employees and their families, such as educational aid for their children, educational aid for those undertaking technical or university studies, meal allowances for workers on night shifts or workdays with no lunch break, a transportation allowance larger than the legal re-

quirement, maternity aid, funeral aid for family member deaths and vision health aid.

Furthermore, employees taking vacation time receive a cash bonus and a few extra days off, beyond that stipulated by the law. Likewise, those who retire receive a bonus in recognition of the valuable contribution they made during their years of service.

Another way we help meet our employees' needs is through home financing, regardless of whether the employee is an entry-level associate or a top executive. We are able to readily approve applicants through our established credit lines.

## We promote the healthy use of free time

To encourage our employees to spend their free time in healthy environments with their families, we continually design activities related to well-being and employee needs.

We strive to reinforce values such as solidarity and camaraderie in all of the programs we offer. To do so, not only have we been working to improve our offer of recreational and athletic activities, but we have also been developing cultural activities that will contribute to our employees' growth and development. Through the various events that we organize, we hope to reach our entire workforce and increase the level of participation each period; in the second half of 2014, for example, more than 20,000 employees took part in our events.

Our activity program includes:

- Intramural sports leagues in the major cities of Bogotá, Cali, Medellín, Barranquilla and Bucaramanga.
- Recreational programs for employees and their families.
- Arrangements with gyms in large cities.
- Relationships with compensation funds, which provide opportunities such as sports academies, free continuing education courses, travel and more.
- Agreements with amusement parks and seasonal events.
- In some cities, sponsorship of sports teams that compete against teams from other companies.



## We work for the health and safety of our employees

Because we are committed to the health and safety of our employees, we have begun implementing new regulations as part of the Occupational Health and Safety Management System.

In different parts of the country, we are holding training sessions about healthy work and life habits both in the office and at home, such as vision health sessions, nutrition talks, blood donation drives, recreational sessions about good posture and stress management, health and beauty sessions, cardiovascular risk screenings and oral hygiene tutorials.



We promoted activities with our employees to reinforce good seated posture habits, the importance of stretching during the work day, and ergonomic use of office tools and supplies. In the second quarter of the year, work station inspections were carried out and consultations were provided for more than 250 employees who reported joint and muscle pain. Likewise, 153 ergonomic inspections were performed by a specialist.

In terms of safety, we carried out inspection visits at various Bank offices to identify unsafe conditions, rectify them, and thereby

prevent work accidents. We also made visits to medium-sized cities and remote areas to provide training about public risk to our employees.

We taught employees about risk prevention and trained safety officers within various administrative offices and customer service areas. Training sessions were focused on topics that included first aid, fire control, leadership and confidence so that officers could efficiently respond to any emergency situation, thereby saving lives. We also held drills and evacuations to prepare for an earthquake in various Bank facilities. More than 5,000 employees participated in these events.

*More than 5,000 people participated in our evacuation drills and simulations.*

## We manage the training and development of our employees

One of our core premises is the proper training of our human talent. We thus provide and manage pertinent training resources and opportunities so that our employees receive specific, timely and high-quality training programs from the time they are hired and throughout their tenure with the organization. To fulfill this goal, and being aware of the importance of having employees trained to provide outstanding service, we have developed different training and refresher programs. We have also implemented an assessment system that allows sales teams to test their knowledge of our products and services.

### “Conocer” Exam

To ensure that our sales team is providing accurate and appropriate information about our financial services and products to clients, we administer the “Conocer” Exam on an annual basis. This test measures the level of knowledge about the aforementioned topics.

Prior to the exam, employees are given a review sheet to help them prepare on their own and with colleagues. The sixth edition of the exam was administered to more than 3,000 employees in 110 locations across Colombia on October 26, 2014.

### Orientation sessions

We recognize that the induction period is critical for our employees to learn about, understand and adopt our organizational culture and our history. We therefore held seven courses for 513 employees in the second half of the year. We also offer complementary training through the Virtual University, along with workplace training sessions for all employees at the national level.

### Development of our administrative and sales personnel

One of our fundamental interests is the development of our human talent; we want our employees to become ever-more knowledgeable, and ultimately become experts in the business. For this purpose, we offer banking training programs at all levels of the organization. These programs also serve as professional growth opportunities for employees who wish to pursue a career in banking.

Our programs are widely recognized and well established in the financial sector. Our employees are trained in our organization's training school by in-house training staff, as well as by external instructors from prestigious institutions.

Programs:

#### Bank Administration Program with Emphasis on Sales

The Bank increasingly requires professionals who are better trained and more suited to advise customers on solutions to their financial needs. To achieve this, our Bank offers recently graduated in-company and external professionals the opportunity to receive specialized training in the banking business

and professional development through the Bank Administration Program (PAB, in its Spanish acronym).

**Second semester 2014:** 35 employees  
**Training hours:** 1,400

#### Bank Administration Program with Emphasis on Operations, Management and Service

This course is directed towards employees in assistant-level positions who stand out because of their excellent performance and high potential to move into positions of greater responsibility. During the course, participants learn and develop the administrative and management skills necessary to assume the position of Service Supervisor in our branches.



**Second semester 2014:** 50 participants from throughout Colombia  
**Training hours:** 1,136

#### Young Talent Program - SENA (National Training Service) Banking Technician Course

We continue to develop this course in collaboration with SENA. The primary objective is to offer young high school graduates and first semester university students the opportunity to study a technical course in the banking sector and thereafter take up employment with our Bank. In most cases, this is their first work experience. This program allows us to create a hotbed of young talent to staff our branches with trained, educated employees.

**Second semester 2014:** We continued courses in Bogotá, Cali, Medellín, Pereira, Barranquilla, Tunja, Bucaramanga, Ibagué, Neiva and Villavicencio, with the participation of 554 apprentices over the course of the year.  
**Hours per course:** 1,876

#### Teller Courses

One hundred seventeen (117) participants took the courses offered in Bogotá the second semester of the year.

#### Postgraduate and Continuing Education Courses

In the second semester of the year, we provided 21 new employees with economic sponsorship for postgraduate studies, with the aim of providing the tools necessary for their professional development. These employees were selected due to their excellent performance and high potential.

In addition, 2,272 employees received "in company" training to refresh and maintain their skills in the second half of the year. Training topics included advanced Excel, macros, IFRS, business techniques and models, leadership and more.

#### Open Refresher Courses

A total of 291 employees participated in conferences, courses,

events and open programs from recognized universities and corporate training institutions, on topics related to their areas of work.

### Living Our Bank

In the second half of 2014, work environment strategies remained focused on reinforcing teamwork, camaraderie and pride in our Bank. Our approach addressed two important areas for our employees.

First, a costume contest was held in October with the participation of over 1,000 employees, who demonstrated their enthusiasm, creativity, teamwork and innovation. The cos-

tume designs were impressive and office areas were festively decorated.

Then, on October 31st, General Management areas across the country invited employees' children for an afternoon of surprises designed and created by employees. More than 5,500 children under the age of 12 received treats as they celebrated Halloween. Also, in December, we led a national initiative called "Momento Navideño en fundaciones con causa social" ("Christmastime in Social Action Organizations"). The energy, creativity and generosity of our employees created a special Christmas memory for charitable organizations working on behalf of vulnerable populations. Eight teams and 21 foundations received cash awards to be contributed to worthy social causes.



"I am 22 years old; the Bank was my first job. I started in 2011 as an Operations Assistant at the Plaza del Río Branch in Apartadó. I moved on to Chigorodó, where I was recognized for my commercial abilities. This led me to conventions in Cancún and Punta Cana. I am now taking a course to become an Office Manager. I know that I will continue to grow because the Bank gives me this opportunity."

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