



## Annex. Commitment to Financial Inclusion and Education

Consistent with our purpose of generating value for society and contributing to economic equity, we voluntarily and decisively adopted Asobancaria's Social Protocol, a self-regulatory framework promoted by the Colombian banking guild that guides the sector's practices towards a more accessible, equitable, ethical and inclusive banking sector. This Protocol recognizes the role of banking as a key social actor in the transformation of the country and sets out guiding principles that commit us to:

- The banking penetration of vulnerable populations.
- The development of products and services focused on the real needs of users.
- The generation of financial and digital capabilities.
- The elimination of access barriers.
- Strengthening of an organizational culture that promotes equity.

This attached document summarizes how Banco de Occidente materializes these principles in its current practices, providing public evidence, impact indicators and future commitments to continue expanding the scope of our work.

### 1. Introduction

This complementary document consolidates and formalizes the Bank's main actions and commitments in this area, consistent with the guidelines of Asobancaria's Social Protocol, to which we adhere.

Adherence to Asobancaria's Social Protocol represents a high-level institutional declaration of our responsibility towards the banking penetration of vulnerable populations, equity in access to financial services and the promotion of a responsible, safe and inclusive offer. This Protocol, promoted by the guild that brings together the country's financial institutions, sets forth guiding principles that guide our actions to close gaps, strengthen capacities, avoid exclusionary practices and promote an ethical and transparent relationship with financial users, especially those traditionally neglected by the system.

[Know more about social protocol by clicking here](#)



## 2. Target Population

The Bank's financial inclusion programs and services are aimed primarily at:

- People in rural or hard-to-reach areas
- People with visual, hearing or mobility disabilities.

### Axes of our commitment to financial inclusion

Financial inclusion pillar	Current Actions
Needs-based innovation	Expansion of the network of banking correspondents in rural areas. Digital services such as Dale! that allow access without a traditional bank account.
Talares delivery methods	Preferential attention to people with disabilities. Channels with adapted physical access, materials in Braille, sign language and accessible digital options.
Non-financial support	Training in financial education, responsible use of money, financial consumer rights.
Accessible complaint mechanisms	Financial consumer ombudsman, adapted digital and physical channels.
Staff training	Training in inclusive care, respectful language and differential service.
External partnerships	Active participation in Asobancaria and its Social Protocol. Collaboration with technical partners on education and accessibility issues.
Governance	Oversight of inclusion issues from the Sustainability Committee and business and customer experience teams..

## 3. Products and Services with a focus on Financial Inclusion

To date, Banco de Occidente has the following initiatives focused on products and services with a financial inclusion approach:

Products and services	Target Population	Number of customers	Number of transactions
SME Loans for Women	Women entrepreneurs	12.614 customers	4.025 transactions
Correspondent Banking	People in rural areas and vulnerable urban sectors	5.281 new clients	1.714 transactions



**4. Non-financial support** Complementing the offer of financial products, Banco de Occidente develops business strengthening, education and visibility programs.

Non-financial support	Target Population	Quantitative impact indicator
Financial and business training	Women	13 diploma courses, 6 forums, and 45 talks. 1,200 women trained.
Technical advice and mentoring	Businesswomen	48.2% participation out of a total of 2,488 women linked to SME Mujer programs
Networking and Visibility (Women Who Inspire Progress)	Entrepreneurs	+15 networking events; strengthening business networks

## 5. Where are we going?

Aligned with our corporate strategy and sustainability principles, we will continue to strengthen this line of work by:

- Strengthening internal coverage indicators and targets.
- Publishing quantitative results on financial and non-financial impact.

This annex will be reviewed periodically to incorporate improvements, results, and new public commitments.

