



Annex.Training, Awareness and Training

1. Introduction

The purpose of this annex is to complement the information reported by Banco de Occidente on training, awareness, and capacity building during 2024, within the framework of the S&P Global CFS (Corporate Sustainability Assessment) evaluation process.

Continuous training is a fundamental pillar in the Bank's sustainability strategy, as it ensures the appropriation of institutional values, regulatory compliance and the development of an organizational culture aligned with ESG (environmental, social and corporate governance) principles.

This document presents the details of the main courses taught, their obligatory nature, objectives, contents and target population, in order to offer traceability and transparency around internal training efforts.

2. General scope of training

During 2024, Banco de Occidente implemented a cross-cutting training plan that included mandatory and voluntary training on key topics, such as:

- Diversity, equity and inclusion.
- Sustainability and climate change.
- Business ethics and responsible conduct.
- Corporate governance and compliance.
- Information security and protection of personal data.

These training actions were aimed at all hierarchical levels of the Bank, from steering committees to operational staff, and were developed through multiple methodologies: virtual training, face-to-face workshops, microlearning and webinars.

3. Details of the courses offered

Course	Mandatory (Bank / Superintendence)	Description and content
OAS	Bench	Know the importance of certification as an Authorized Economic Operator, operating under safe and effective criteria that generate trust before the authorities.



Care for people with disabilities	Superintendence	It strengthens knowledge in inclusive and accessible care for people with disabilities, aligned with our commitment to diversity.
SOX	Superintendence	Internal requirements and controls to ensure the integrity and accuracy of financial reporting.
Information Security	Bench	Identification and prevention of digital threats, protection of sensitive data and good practices in the management of information.
Sustainability	Bench	Strategy, SDGs, corporate goals and ESG initiatives. Alignment with international frameworks.
Ethics	Bench	Strengthening the commitment to integrity, corporate values and ethical conduct.
OSH (Occupational Health and Safety)	Bench	Identification, control and prevention of occupational risks and diseases.
FATCA	Superintendence	FATCA compliance for transparent transactions with international parties.
Information governance	Bench	Good practices in the management and security of organizational data.
Data protection	Bench	Guarantee security and confidentiality of clients' financial information.
Financial Consumer Ombudsman and SAC	Bench	Role of the consumer ombudsman, service channels and regulatory compliance.
SARO	Superintendence	Operational risk management, internal controls and preventive culture.
ABAC (Anti-Bribery and Anti-Corruption)	Bench	Prevention of bribery and corruption. Key tools for corporate integrity.

SARLAFT	Superintendence	Prevention of money laundering and terrorist financing. Practical application of SARLAFT.
SAC	Superintendence	Pillars of the Consumer Service System: fair treatment, protection and service culture.
Diversity & Inclusion	Bench	Understanding human diversity, eliminating bias, and promoting an inclusive culture.
Diverse and inclusive care	Bench	Adequate care for diverse populations and people with disabilities. Promotes equity and inclusion.

During 2024, more than 95% of the Bank's employees participated in at least one of the courses offered, including both mandatory and voluntary courses. This reflects a high level of institutional commitment to continuous training and the appropriation of ethical, sustainable and inclusive practices.

