Statement of use			Banco e	de Occidente has reported in accordance w	ith the GRI Stando	ards for the period january	1 to december 31, 2023.
			GRI Content Index and Othe				
GRI Standard /Proprietary Indicator	Indicator / Disclosure	Page	External verification	Table of Contents Omitted requirements	Reason	Omission	Comments to the Indicator
GRI 2: General Disclosures	2-1 Organizational details	2	General aspects of the org	ganization			
Disclosures			About this report			1	
GRI 2: General Disclosures	2-2 Entities included in the organization's sustainability reporting	3					The information reported focuses on Banco de Occidente S.A. Although we mention our subsidiaries [fdi/Occidente Sanco de Occidente de Pananh, Occidental Bank Bandosa con Nexes PAO) in the business performance, the specific subsinitially data daes not include these entities. Currently, we have not defined the boundaries and occeverage of specific environmental and social indicators in our subsidiaries. We are in the process of evaluating how to include this information in future reports to ensure greater carbiny and intergreacy on the scope of our subsidiaries reports.
	2-3 Reporting period, frequency and contact point	3					2023 / Annual / Daniel López - dflopezs@bancodeoccidente.com.co
	2-5 External assurance	3					This report has been verified by BDO Colombia S.A.S., in accordance with the limited assurance scope included in the verification letter included as annexes to the Management and Sustainability Report 2023.
GRI 2: General	2-22 Statement on sustainable development strategy-Message from our	15-20	General aspects of the org	anization			
Disclosures	President 2-6 Activities, value chain and other						The characterization of our supply chain was published in the 2022 Sustainability Report, specifically on
	business relationships	22	We are Undergoing Digital Tro	ansformation			pages 307 to 309. For the 2023 Report it was not included, as it is currently under review.
GRI 3: Material Topics	3-3 Management of material topics	28					
Own disclosure	Digital sales	30	X				
GRI 3: Material	3-3 Management of material topics	28	Regulatory and Legal Con	npliance			
GRI 2: General	2-27 Compliance with laws and regulations Monetary losses arising from legal	42					Regarding litigation and judicial or administrative processes of the Issuer, we only report those cases of
Disclosures	Monetary losses ansing from legal proceedings	42	We manage our ris	ks			non-compliance that are significant for the organization, as established in Circular 012 of the Superintendency of Finance.
GRI 3: Material Topics	o o management or material topics	45-69					
	Risk Governance Risk Management process	45 48					
	Risk Culture Emerging risks	51 54					
Own disclosure	ESG risk management Credit risk	55 59	X				
	Operational risk Stress Testing	62 65					
	Liquidity Risk Market Risk	66 69					
GRI 3: Material		1	We are guardians of the in	formation			
Topics Own disclosure	3-3 Management of material topics Cybersecurity Governance	76-80 76					
GRI 418:	418-1 Substantiated complaints concerning	78					
Customer Privacy	breaches of customer privacy and losses of customer data.						
Own disclosure GRI 2: General	Contingency and Risk Plans 2-24 Embedding policy commitments	77 80					
Disclosures	2 24 Embedding poley comminishis	00					
01001050185			1	Stock Market and Fir	ancial Performan	ce	
GRI 2: General	2-1 Organizational details	83	Our behavior in the stock		ancial Performan	ce	
	2-1 Organizational details Our structure and shareholding composition Macroeconomic outlook	83 83	Our behavior in the stock		ancial Performan	ce	
GRI 2: General Disclosures	Our structure and shareholding composition			cmarket Our Financial			
GRI 2: General Disclosures	Our structure and shareholding composition		Our behavior in the stock	cmarket Our Financial			
GRI 2: General Disclosures Own disclosure GRI 3: Material	Our structure and shareholding composition Macroeconomic outlook	83		cmarket Our Financial			We have updated the HC ROI indicator data for 2023 management at 8anco de Occidente, following an internal analysis of its component items: income (including interest and valuation income, commission and less, net income form financial assets of itabilities hald for lading and other net income), total operating expenses (comprising personnel, operating and depreciation/amoritacilian agentes) and expenses incomes and analysis of the second sec
GRI 2: General Disclosures Own disclosure GRI 3: Material Topics GRI 201: Economic	Our structure and shareholding compation Macroeconomic outlook 3-3 Management of material topics 201-1 Direct economic value generated and distributed 207-1 Approach to tax	92		cmarket Our Financial			an internal analysis of its component items: income (including interest and valuation income, commissions and less, net income from financial casses' or licialities held for trading and other net income), total operating appenres (comparing personnel, operating and depreciation/amotisation appenres) and remployee-reliade deprecises (base), associates, benefits, sevence and boruses), in 2023, we achieved a HC ROI of 13,49735, a significant increase over 2022, when it was 8,7742. This reflects that for every person investel in our comployees, we generate 13,49 pesci in revenue. Over the period 2020 2023, the HC ROI environment of 5,9952 in 2023, we regained galaxy, apresenting a total increase as 1,7739 points. Desploy a significant of 5,9952 in 2023, we regained galaxy, expensioning a total increase to
GRI 2: General Disclosures Own disclosure GRI 3: Material Topics GRI 201: Economic	Our structure and shareholding compatiton Macroeconomic outlaak 3-3 Management of material topics 201-1 Direct economic value generated and distributed 207-1 Approach to tax 207-2 Kargoremance, control, and risk management	92		cmarket Our Financial			am internal analysis of its component items: income (including interest and valuation income, commissions and less, net income from financial assets of itabilities held for trading and other net income), total operating expenses (comparing personnel, operating and depreciation/amortisation expenses) and employee elicited expenses (such as solicies, benefits; sevence and aborussi, in 2023, we obtieved a HC KOI of 13,87753, a significant increase over 2022, when it was 8,7762. This tellect 2020 2023, the HC ROI of 13,87753, a significant increase over 2022, when it was 8,7762. This tellect 2020 2023, the ROI excited from 6,51856 in 2021 to 13,87251, and sevence and horuse of 7,1793 points. Decile a sight dop to 5,99521 n 2021, we regarder ground in 2022 with an increase to 7,87762, h summary, we have austachtally improved on efficiency in investing in human capital.
GRI 2: General Disclosures Own disclosure GRI 3: Material Topics GRI 201: Economic	Our structure and shareholding composition Macroeconomic outlook 3-3 Management of material topics 201-1 Direct economic value generated and distributed 207-1 Approach to tax 207-2 tax governance, control, and risk	92 92 92		cmarket Our Financial			am internal analysis of its component items: income (including interest and valuation income, commissions and less, net income tom financial assets or itabilities held for trading and other net income), total operating expenses (comparing personnel, operating and depreciation/amortization expenses) and employee elotted expenses (such as solicies, benefits, sevence and borouse), in 2023, we obtieved a HC KNI of 13,87753, a significant increase over 2022, when it was 8,7762. This reflects 2020-2023, the KC CO explored form 6,51856 in 2021 to 13,87753 and sevence and borouse), in 2023, 2020-2023, the KC CO evolved from 6,51856 in 2021 to 13,87753 and sevence and borouse of 7,1773 points. Decipie a slight dop to 5,99521 n 2021, we regimed ground in 2022 with an increase to 7,8772, h summary, we have substantially improved our efficiency in investing in human capital.
GRI 2: General Disclosures Own disclosure GRI 3: Material Toolcs GRI 201: Economic Performance	Our structure and shareholding composition Macroeconomic outlook 3-3 Management of material topics 201-1 Direct economic value generated and distributed 207-1 Approach to tax 207-2 tax governance, control, and risk management 207-3 Stakeholder engagement and	92 92 93 93		cmarket Our Financial			an internal analysis of its component items: income (including interest and valuation income, commission and lease, net income from financial assets or liabilities held for trading and other net income), total operating asyenase (comparing personnel, operating and depreciation/amotisation expenses) and remployee-ited/eta deprecision/amotisation total for any person provider it and expenses (buch as statistics, benefits, exercise, as any 2007, 200
GRI 2: General Dicclosures Own disclosure GRI 3: Material Topics GRI 201: Economic Performance	Our structure and shareholding composition Macroeconomic autiook 3-3 Management of material topics 201-1 Direct economic value generated and distributed 202-1 Approach to tax 202-1 Approach to tax 202-3 Stakeholder engagement and management of concerns related to tax	92 92 93 93 93		cmarket Our Financial			an internal analysis of its component items: income (including interest and valuation income, commission and lease, net income from financial assets or liabilities helds for trading and other net income), total operating asyenases (comparing personnel, operating and depreciation/amoritation expenses) and employee-itediet despenses (such as solidies; benefits, sevence and boruses), in 2023, we achieved a HC ROI of 13,47735, a significant increase are 2022, when it was 8,7742. This reflects that for every person invested in our employees, we generate 13,479 pecch in evenue. Over the period 2020; 2023, the HC ROI enviros from 6,51856 in 2020 to 13,87735 in 2023, representing a total increase of 2020; 2023, the HC ROI enviros from 6,51856 in 2020 to 13,87735 in 2023, representing a total increase of 277427, h instrumy, we have stabilitationally improved are efficiency in investing in human capital, 277427, h instrumy, we have stabilitation lay improved are efficiency in investing in human capital, 27847, h instrumy, we have stabilitation lay improved are efficiency in investing in human capital, 27847, h instrumy, we have stabilitation lay improved are efficiency in investing in human capital, 27847, h instrumy, we have stabilitation lay improved are efficiency in investing in human capital, 27847, h instrumy, we have stabilitation lay improved are efficiency in investing in human capital, 27847, h instrumy, we have stabilitation lay improved are efficiency in investing in human capital, 27847, h instrume, we have stabilitation lay improved and an efficiency in investing in human capital, 27847, h instrume, we have stabilitation lay investing in human capital, 27847, h instrume, we have stabilitation lay investing in human capital, 27847, h instrume, we have stabilitation lay intervesting and contribution of the financial statements, we data intervesting in human capital, contribution to the financial superintendency, paralised incontributions, among others.
GRI 2: General Dicclosures Own disclosure GRI 3: Material Toolcs GRI 201: Economic Performance GRI 207: Tax	Our structure and shareholding compatition Macroeconomic autiook 3-3 Management of material topics 201-1 Direct economic value generated and distributed 207-1 Approach to tax 207-2 Approach to tax 207-3 Stakeholder engagement and management 207-4 Country-by-country reporting	92 92 92 93 93 93 93		cmarket Our Financial			an internal analysis of its component items: income (including interest and valuation income, commission and less, net income tom financial assets or itabilities helds for trading and other net income), total operating asyenase (comparing personnel, operating and depreciation/amoritation expenses) and employee-itabilities persons (such as statistics, benefits, exercise, and brauss), in 2023, we achieved a HC KOI of 13,47735, a significant increase aver 2022, when it was 8,77427. This reflects that for every person invested in our employees, we generate 13,457 pecch in evenus. Over the period 2020; 2023, the HC ROI envised from 4,51858 in 2020 to 13,477351 in 2020, the person fills are easily 2020; 2023, the HC ROI envised from 4,51858 in 2020 to 13,477531 in 2020, the person fills are the period 2020; 2023, the HC ROI envised from 4,51858 in 2020 to 13,477531 in 2020, the person fills are easily 2020; 2023, the HC ROI envised from 4,51858 in 2020 to 13,477531 in 2020, the person fills are easily 2020; 2023, the HC ROI envised from 4,51858 in 2020 to 2 fillcancy in investing in human capital, achieving a significantly higher return per peso invested.
GRI 2: General Dicclosures Own disclosure GRI 3: Material Topics GRI 201: Economic Performance GRI 207: Tax Own disclosure GRI 204: Procuement	Cur structure and shareholding composition Macroeconomic outlook 3-3 Management of material topics 201-1 Direct acconomic value generated and distributed 207-1 Approach to tax 207-2 fax governance, control, and risk management 207-3 Stakeholder engagement and management of concerns related to tax 207-4 Country-by-country reporting Chur Fiscal Contribution Systemically Important Banks' Score 204-1 Proportion of spending on local	83 92 92 93 93 93 93		cmarket Our Financial			am internal analysis of its component items: income (including interest and valuation income, commission and less, net income tom financial assets rolizabilities helds trading and other net income), total operating appends (comparing personnel, operating and depreciation/amoritation expenses) and remployee-itedited expenses (buch as solidaries, benefits, exercise and browsel), in 2023, we achieved a KC KO of 13,49735, a significant increase aver 2022, when it was 8,77427. This netlects that for every person invested in a are imployees, we generate 13,497 pecasis (in revenue, Over the period 21,783 points, Despite a significantly for 5,99221 in 2011, 13,49921 in 2012, red in 2022, etc. 21,783 points, Despite a significantly higher relation of the significant in westing in human capital, achieving a significantly higher relam per peso invested.
GRI 2: Ceneral Dicclosures Own disclosure GRI 3: Material Topics GRI 201: Economic Performance GRI 207: Tax GRI 207: Tax	Our structure and shareholding composition Macroeconomic autiook 3-3 Management of material topics 201-1 Direct economic value generated and distributed 202-1 Approach to tax 202-1 Approach to tax 202-4 Country-by-country reporting Our Fiscal Contribution Systemically Important Banks' Score 204-1 Proportian of spending on local suppliers 208-1 New suppliers that were screened	83 92 92 92 93 93 93 93 93 93 93		cmarket Our Financial			an internal analysis of its component items: Income (including interest and valuation income, commissions and less, net income tom financial assets or itabilities held for trading and other net income), total operating expenses (such as solicies, Benefits, exercise, and expense), in 2023, method of the solicies of th
GRI 2: General Diclosures Own disclosure GRI 3: Material Toolcs GRI 201: Economic Performance GRI 207: Tax GRI 207: Tax Cwn disclosure GRI 204: Proctices CRI 308: CRI 308: CR	Cur structure and shareholding composition Macroeconomic outlook 3-3 Management of material topics 20-1 Direct aconomic value generated and distributed 207-1 Approach to tax 207-2 fax governance, control, and risk management 207-3 Stakeholder engagement and management of concerns related to tax 207-4 Country-by-country reporting Our Fiscal Contribution Systemically important Banks' Score 204-1 Proportion of spending on local supplies 308-1 New supplies that were screened 414-1 New supplies that were screened	92 92 92 93 93 93 93 98 99 99 99	We generate profilable and soul	cmarket Our Financial			an internal analysis of its component items: income (including interest and valuation income, commission and lease, net income from financial assets roliabilities held for trading and other net income), total operating appends (comparing personnel, operating and depreciation/amotisation appenses) and remployee-ited ted express (such as satisfies, benefits, exercise, and analysis, in 2023, we achieved a HC Kiol of 13,87735, a significant increase over 2022, when it was 8,77627. This inflects that for every person invested in due remployees, we generate 13,429 pects in revenue. Over the pectod 21,783 points, Despite a significantly increase over 2022, when it was 8,77627. This inflects 27,762 participation of the significant operation of the significant operation of the pectod 21,783 points. Despite a significantly higher return per peso invested. 27,762 participation of the significant per peso invested.
GRI 2: General Diciosures Own disclosure GRI 3: Material Topics GRI 201: Economic Performance GRI 201: Reformance GRI 207: Tax GRI 207: Tax GRI 207: Tax GRI 207: Tax GRI 204: Proclices Supplier Environmental Assessment GRI 445- Supplier Social	Our structure and shareholding compatition Macroeconomic autioak 3-3 Management of material topics 201-1 Direct economic value generated and distributed 207-1 Approach to tax 207-1 Approach to tax 207-2 Kargovernance, control, and risk management of control, and risk 207-3 Stakeholder engagement and management of control, and risk 207-4 Country-by-country reporting Our Fiscal Centribution Systemically Important Banks' Score 204-1 Proportion of spending on local supplies 306-1 New supplies that were screened using exclatering 21-1 New supplies that were screened using social artheria	92 92 92 93 93 93 93 93 93 93 93 93 93 93 93 93	We generate profilable and sud	cmarket Our Financial			am internal analysis of its component items: income (including interest and valuation income, commission and less, net income tom financial assets rolizabilities helds trading and other net income), total operating appends (comparing personnel, operating and depreciation/amoritation expenses) and remployee-itedited expenses (buch as solidaries, benefits, exercise and browsel), in 2023, we achieved a KC KO of 13,49735, a significant increase aver 2022, when it was 8,77427. This netlects that for every person invested in a are imployees, we generate 13,497 pecasis (in revenue, Over the period 21,783 points, Despite a significantly for 5,99221 in 2011, 13,49921 in 2012, red in 2022, etc. 21,783 points, Despite a significantly higher relation of the significant in westing in human capital, achieving a significantly higher relam per peso invested.
GRI 2: Ceneral Diclosures Own disclosure GRI 3: Material Toelics GRI 201: Economic Performance Performance GRI 207: Tax GRI 207: Tax GRI 207: Tax GRI 207: Tax GRI 207: Tax GRI 207: Tax GRI 204: Procurement GRI 204: Supplier Environmentes Supplier Environmentes Social Assessment GRI 414 Assessment GRI 414 Assessment Own disclosure	Our structure and shareholding composition Macroeconomic autiook 3-3 Management of material topics 20-1 Direct aconomic value generated and distributed 20-1 Approach to tax 20-2 Tax governance, control, and risk management 20-3 Stakeholder engagement and management of concerns related to tax 20-4 Country-by-country reporting Our Fiscal Contribution Systemically Important Banks' Score 204-1 Proportion of spending on local supplies 308-1 New supplies that were screened uing environment of atteria 414-1 New supplies that were screened uing social artheria	92 92 92 93 93 93 93 98 99 99 99	We generate profilable and soul	cmarket Our Financial			am internal analysis of its component items: income (including interest and valuation income, commission and less, net income tom financial assets rolizabilities helds trading and other net income), total operating appends (comparing personnel, operating and depreciation/amoritation expenses) and remployee-itedited expenses (buch as solidaries, benefits, exercise and browsel), in 2023, we achieved a KC KO of 13,49735, a significant increase aver 2022, when it was 8,77427. This netlects that for every person invested in a are imployees, we generate 13,497 pecasis (in revenue, Over the period 21,783 points, Despite a significantly for 5,99221 in 2011, 13,49921 in 2012, red in 2022, etc. 21,783 points, Despite a significantly higher relation of the significant in westing in human capital, achieving a significantly higher relam per peso invested.
GRI 2: General Disclosures Own disclosure GRI 3: Material Toolics GRI 201: Economic Performance Reformance GRI 207: Tax GRI 207: Tax GRI 207: Tax GRI 207: Tax GRI 207: Tax GRI 204: Frocurement GRI 204: Supplier Environmenter Supplier Environmenter Sopp	Cur structure and shareholding composition Macroeconomic autiook 3-3 Management of material topics 20-1 Direct aconomic value generated and distributed 20-2 Tax governance, control, and risk management 20-3 Stakeholder engagement and management of concerns related to tax 20-4 Country-by-country reporting Our Fiscal Contribution Systemically Important Banks' Score 204-1 Proportion of spending on local supplies 308-1 New supplies that were screened uing social artheria 414-1 New supplies that were screened uing social artheria 414-1 New supplies that were screened uing social artheria 5-3 Management of material topics 5-3 Management of material topics	92 92 93 93 93 93 93 93 93 93 99 99 99 100	We generale profilable and sud           We generale profilable and sud           X	cmarket Our Financial			am internal analysis of its component items: income (including interest and valuation income, commission and less, net income tom financial assets rolizabilities helds trading and other net income), total operating appends (comparing personnel, operating and depreciation/amoritation expenses) and remployee-itedited expenses (buch as solidaries, benefits, exercise and browsel), in 2023, we achieved a KC KO of 13,49735, a significant increase aver 2022, when it was 8,77427. This netlects that for every person invested in a are imployees, we generate 13,497 pecasis (in revenue, Over the period 21,783 points, Despite a significantly for 5,99221 in 2011, 13,49921 in 2012, red in 2022, etc. 21,783 points, Despite a significantly higher relation of the significant in westing in human capital, achieving a significantly higher relam per peso invested.
GRI 2: General Diciosures Own disclosure GRI 3: Material Economic Economic Performance GRI 201: Techory Performance GRI 207: Tax Own disclosure GRI 204: Proctices GRI 308: Supplier Environmental Assessment Own disclosure GRI 308: Supplier Environmental Assessment Own disclosure GRI 308: Supplier	Our structure and shareholding composition Macroeconomic outlook 3-3 Management of material topics 201-1 Direct aconomic volue generated and distributed 207-1 Approach to tax 207-2 fax governance, control, and risk management 207-3 stakeholder engagement and management 207-4 Country-by-country reporting Our Fiscal Centribution Systemically Important Banks' Score 204-1 Proportion of spending on local supplies 308-1 New supplies that were screened uing environmental citeria 414-1 New supplies that were screened uing existent citeria 414-1 New supplies that were screened uing screened black blac	92 92 93 93 93 93 93 93 93 99 99 99 99 99 99	We generale profilable and sud           We generale profilable and sud           X	cmarket Our Financial			am internal analysis of its component items: income (including interest and valuation income, commission and less, net income from financial assets of itabilities held for trading and other net income), total operating separates (comparing personnel, operating and depreciation/amoritation separates) and remployee-telated separates (but, as salidise, benefits, sevence, and boruse), in 2023, we achieved a HC KN of 13,49733, a significant increase over 2022, when it was 27,472. This reflects that for every person invested in do are mployees, we generate 13,409 peace in versues. Over the period 21,783 points, Desple a significantly for 5,99221 a 2011, has explosed in the period 27,722, has memory, we have substantially improved or efficiency in investing in human capital, achieving a significantly higher return per peso invested.
GRI 2: General Diciosures Own disclosure GRI 3: Material Economic Economic Performance GRI 201: Techory Performance GRI 207: Tax Own disclosure GRI 204: Proctices GRI 308: Supplier Environmental Assessment Own disclosure GRI 308: Supplier Environmental Assessment Own disclosure GRI 308: Supplier	Our structure and shareholding composition Macroeconomic outlook  3-3 Management of material topics  201-1 Direct economic value generated and distributed  207-1 Approach to tax 207-1 Approach to tax 207-1 Approach to tax 207-1 Approach to tax 207-2 Tax governance, control, and risk management of concerns related to tax 207-4 Country-by-country reporting 204-1 Proportion of spending on local supplies 308-1 New supplies that were screened using environmental citation  204-1 Proportion of spending on local supplies 308-1 New supplies that were screened using social citation  204-1 Proportion of spending on local supplies 308-1 New supplies that were screened 308-1 New supplies 308-1 New sup	92 92 93 93 93 93 93 93 93 93 93 93 93 99 99	We generate profilable and sud We generate profilable and sud X X We promote sustainable b	cmarket Our Financial			am internal analysis of its component items: income (including interest and valuation income, commissions and less, net income tom financial aussis of itabilities held for totaling and other net income), total operating expenses (comparing personnel, operating and depreciation/amortisation expenses) and employee-tielded expenses (such as solidailise, benefits, sevence, and boruse), In 2023, we achieved a HC KO1 349733, a significant increase over 2022, when it was 8.77672. This reflects that for every person invested in our employees, we generate 13.80 person inverses. Over the period 20178 space is a solidary of the sevence of the solidary of the sevence and boruses), In 2023, 2018 space is a solidary of the sevence of the solidary of the sevence of the the period 20178 space is a solidary of the sevence of the solidary of the sevence of the solidary of the 20178 space is a solidary of the sevence of the solidary of the sevence of the solidary 20178 space is a solidary of the sevence of the solidary of the sevence of the solidary of the 20178 space is a solidary of the sevence of the sevence of the sevence of the sevence of the 20178 space is a solidary of the sevence of the sevence of the sevence of the sevence of the 20178 space is a sevence of the sevence of the sevence of the sevence of the sevence of the 20178 space is a sevence of the model of the sevence of the 20178 space is a sevence of the model of the sevence o
GRI 2: Ceneral Dicclosures Own disclosure GRI 3: Material Economic Performance GRI 201: Economic Performance GRI 207: Tax Own disclosure GRI 207: Tax Own disclosure Frocurement Procurement Procurement GRI 204: Frocurement GRI 204: GRI 204: Frocurement GRI 204: Frocurement GRI 204: Frocurement GRI 204: Frocurement GRI 204: Frocurement GRI 204: Frocurement GRI 3: Material Topics	Cur structure and shareholding composition Macroeconomic autiook 3-3 Management of material topics 201-1 Direct economic value generated and distributed 202-1 Approach to tax 202-2 Lapproach to tax 202-2 Lapproach to tax 202-3 Management of concerns related to tax 202-4 Country-by-country reporting Cur Fiscal Contribution Systemically Important Banks' Score 204-1 Proportion of spending on local suppliers 205-1 New suppliers that were screened using servironmental criteria 203-8 New suppliers that were screened using social criteria 204-1 Proportion of spending on local suppliers 205-1 New suppliers that were screened using social criteria 205-1 New suppliers that were screened using acal criteria 205-1 New suppliers that were screened using social criteria	92 92 93 93 93 93 93 93 93 93 93 99 99 99 99	We generate profilable and sud We generate profilable and sud X X We promote sustainable b	cmarket Our Financial			an internal analysis of its component items: income (including interest and valuation income, commissions and less, net income from financial cases of itabilities halfs revenues and bounds. In 2013, we otherwood of K-RO of 13, 2013, a significant increase over 2022, when it was 2017/27. This reliacts we otherwood of K-RO of 13, 2013, a significant increase over 2022, when it was 2017/27. This reliacts 2012, 2012, 2014, the COI eaviest dom 4.5185 for 2010 to 13, 2013, a significant increase over 2022, when it was 2017/27. This reliacts 2012, 2012, 2013, the COI eaviest dom 4.5185 for 2010 to 13, 2013, a significant increase over 2022, when it was 2017/27. In strengt, the 2014 cases are an eaviest and the common strength of the significant increase over 2022, when it was 2014, and the common strength of the significant is a significant increase over 2022, when it was 2014 cases are an eaviest of the significant increase over 2022, when it was an eaviest of the significant is a significant increase over 2022, when it was an eaviest of the significant is a significant in the significant is the significant is a significant in the significant is a significant in the significant is a significant is a significant increase of a significant is a significant is a significant is a significant is a significant operation is corresponde to the significant operation of the domes sheet exposures): 65,855,871,132,888,99. Beard III and capacity (Count 4,342,243,143,143,143,143,143,143,143,143,143,1

GRI 3: Material Topics	Emisiones absolutas financiadas de alcance 3		Our sustainability stra	legy			At Barco de Occidente ve measure and texel down the absolute financed Scope 3 emission: Canantity we have calcited do the Im I A ported climits the fail IA carefor, expresenting 0.1% of au total particle, calcited do the Im I A ported climits in the 0.1 K occident, the treaddown we manage is done by asset class. In this case, our measurement focused on corporate credits for the 10.4 C as so the total climits, in this case, our measurement focused on corporate credits for the 10.4 C as so that this Colombia, Each year we will work to expand this analysis to include new sectors, with the and a limpionity and unipact measurement and aligning with our substantiability strategy. This approach will allow us to set targets and actions to reduce emissions in our financed portfolio.
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Disclosures	2-24 Embedding policy commitments Sustainability Governance	128					
GRI 3: Material	3-1 Process to determine material topics -Materiality for the Creation of Business	128-132					
Topics	Value 3-2 List of material topics	133-134					
GRI 2: General	2-29 Approach to stakeholder engagement	134					Asobancaria: Active participation in regulatory issues and financial sector sustainability = COP
Disclosures	2-28 Membership associations Social Development Partnerships	139					<ul> <li>Autor Support in the analysis of economic and financial places = \$100 PS2.000 COP.</li> <li>ANIE: Support in the analysis of economic and financial places = \$200 PS2.000 COP.</li> <li>ANDI: Collaboration in competitiveness and business development initiatives = COP 164,994,500.</li> <li>Iotal increased contributions and expenses: COP 1.111.252,808.</li> </ul>
GRI 415: Public Policy	415-1 Political contributions	139					During 2023, we will not make financial contributions or provide support to political parties and tepresentatives. This stance reflects our commitment to efficis, fairness and integrity in all our operations, as well as our respect for democratic processes and the need to maintain a clear separation between the political and business spheres.
	·		Our Corporate Govern	Ethical Gover lance	mance		
GRI 3: Material Topics	3-3 Management of material topics	141-157					
	2-9 Governance structure and composition	141					
	2-10 Nomination and selection of the highest governance body	144					
	2-11 Chair of the highest governance body	147					
	2-12 Role of the highest governance body in overseeing the management of impacts.	149					
GRI 2: General Disclosures	2-13 Delegation of responsibility for managing impacts	152					
2.22.000103	2-14 Role of the highest governance body in sustainability reporting. 2-15 Conflicts of interest	156	ļ				
	2-15 Contlicts of interest 2-16 Communication of critical concerns	156					
	2-17 Collective knowledge of the highest governance body	157					
	2-18 Evaluation of the performance of the highest governance body.	157					
	2-19 Remuneration policies 2-20 Process to determine remuneration	151 151					
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Topics	3-3 Management of material topics 205-1 Operations assessed for risks related to						
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corruption	anti-corruption policies and procedures 205-3 Confirmed incidents of corruption						
GRI 2: General	and actions taken 2-26 Mechanisms for seeking advice and	170	X				
Disclosures	2-26 Mechanisms for seeking davice and raising concerns	166					
Own disclosure	SARLAFT Management	168					
	1		We manage climate ct	We mitigate climate change ( hange	and care for reso	Solces	
GRI 3: Material Topics	3-3 Management of material topics TCFD (Task Force on Climated related	173					
	Financial Disclosure) Climate Governance	174 175					We incorporate climate-related issues into our annual board agenda as part of our commitment to
Own disclosure	Climate Strategy	175					disclosure under the TCFD framework.
	Climate Risk Management Metrics and Objectives	179 181					
	Financed Emissions	182		We are responsible with	natural resources	5	
GRI 3: Material		183-186	Operational Eco-effici	ency			
Topics	3-3 Management of material topics	103-100	Water				
	303-1 Interactions with water as a shared resource	186					
GRI 303: Water and Effluents	303-5 Water consumption	186	X			х	<ul> <li>Literal X: At Bance de Occidente, we will carry out an exercise to identify water consumption in our Bioillies located in water-streade areas and will report this information starting in 2025.</li> <li>Literal C: Given that our bank does not have water storage, we do not generate an impact in this inspect.</li> <li>Within our goals related to our Eco-efficiency Plan and Agenda 2030, we have established a water cosumption reduction target of 10% for the period 2022-2030, which is equivalent to a decrease of 1.5% per year. (10.0242 millions m3)</li> </ul>
and Effluents	303-5 Water consumption 302.1 Energy consumption within the organization	187	X Energy X			x	Sacilities located in water-treased areas and will report this information starting in 2025. • Uitard c: Given that our bank does not have water storage, we do not generate an impact in this aspect. Within as goals related to our Eco-efficiency Plan and Agenda 2030, we have established a water cosumption educion target of 10% for the period 2022-2030, which is equivalent to a decrease of 1.5%
and	302-1 Energy consumption within the organization 302-3 Energy intensity	187	Energy			X	Bacilities located in water-treased areas and will report this information starting in 2025. • Litteric C: Given that our bank does not have water starting, we do not generate an impact in this caped: within our post instead to our Eco-efficiency Plan and Agenda 2030, we have established a water recommission reduction target of 10% for the period 2022-2030, which is equivalent to a decrease of 1.5% per year, (1022 an illicate and the starting of the period 2022-2030, which is equivalent to a decrease of 1.5% per year, (1022 an illicate and the starting of the period 2022-2030, of Banco de Occidente we have set a 20% energy consumption reduction target for the period 2022-2030. This implies a decrease of 2.5% per year (12291.24 MBW), and by 2023 we will meet this target.
and Effluents	302-1 Energy consumption within the organization	187	Energy			х	Ibacilities located in water-treased areas and will report this information starting in 2025. • Litteric C: Civen that our bank does not have water staroge, we do not generate an impact in this argest. Within our goals related to our Eco-efficiency Plan and Agenda 2030, we have established a water consumption reduction trace of 10% for the period 2022-2030, which is equivalent to a decrease of 1.5% per year. (10/242 millions m3) Within our goals linked to our Eco-efficiency Plan and Agenda 2030, at Banco de Occidente we have set a 20% energy comunption reduction target for the period 2022-2030. This implies a decrease of 2.5%
and Effluents	302-1 Energy consumption within the organization 302-3 Energy intensity	187	Energy X			x	Sacilities located in water-treased areas and will report this information starting in 2025. • Litteria C: Given that our bank does not have water staroge, we do not generate an impact in this argeet. Within our goals related to our Eco-efficiency Plan and Agenda 2030, when we established a water consumption reduction target of 10% for the period 2022-2030, which is equivalent to a decrease of 1.5% per year. (Jou242 millions of the constraints of the period 2022-2030, which is equivalent to a decrease of 1.5% per year. (Jou242 millions count for the period 2022-2030, or Banco de Occidente we have at a 20% energy company for reduction target for the period 2022-2030. This implies a decrease of 2.5% per year. (J229) L24 MiWI), and by 2023 we will meet this target.
and Effluents GRI 302: Energy GRI 2: General	302.1 Energy consumption within the organization 302-3 Energy intensity 302-4 Reduction of energy consumption	187 187 187	Energy			x	Ibacilities located in water-treased areas and will report this information starting in 2025. • Litteric C: Given that our bank does not have water starting, we do not generate an impact in this capeed: Within our goals related to our Eco-efficiency Plan and Agenda 2030, we have established a water resonance of the starting of the starting of the starting of the starting of the starting within our goals linked to our Eco-efficiency Plan and Agenda 2030, which is equivalent to a decrease of 1.5% per year, (1022 and unlike and the starting of the period 2022-2030). This implies a decrease of e2.5% per year, (1022 and the starting of the starting of the period 2022-2030). This implies a decrease of e2.5% per year, (1022 and year) and year of the period 2022-2030. This implies a decrease of e2.5% per year (1229 124 MeW), and by 2023 we will meet this target. In 2023, we achieved a reduction in energy consumption of 7.4%, from 12.406.40 MWh in 2022 to 11.44.48 MWh and 2023. Cur energy consumption from non-renewable sources is mainly reflected in the fuel used for our againstian's power joints and vehicles. Since 2022, we have implemented a leading scheme for a failer werk howere, this information is subject to reaciculation due to Resultion 40.447 of 2022 of the Meshy of Mess and Genergy which updates the starting percentages in motor goalasis index goalasis in motor goalasis in the starting and the starting and the starting and the starting in motor goalasis in the energy consumption data for starting and the starting percentages in motor goalasis in motor goalasis in the resonance of a term of the starting percentages in motor goalasis in motor goalasis in the energy consumption by the target and the starting percentages in motor goalasis in motor goalasis in the energy consumption by the target goalasis in exercise in the starting percentages in the starting in the motor goalasis in exercise
and Effluents GRI 302: Energy Disclosures	302-1 Energy consumption within the organization 302-2 Energy intensity 302-4 Reduction of energy consumption 2-4 Restatements of information	187 187 187 187	Energy X			x	Ibacilities located in water-treased areas and will report this information starting in 2025. Litteric C: Siven that our bank does not have water starting, we do not generate an impact in this arguest. Litteric C: Siven that our bank does not have water starting, we do not generate an impact in this arguest. Within our goals initiated to our Eco-efficiency Plan and Agenda 2030, which is equivalent to a decrease of 1.5% per year. (1022 exitings and the period 2022-2030), which is equivalent to a decrease of 1.5% per year. (1022 exitings and the period 2022-2030). This implies a decrease of 2.5% per year. (1022 exitings and year of the period 2022-2030). This implies a decrease of 2.5% per year. (1022 exitings and year of the period 2022-2030). This implies a decrease of 2.5% per year. (1222 exitings and year of the period 2022 exits). The period 2022 exits are the period 2022 exits. In 2023, we achieved a reduction in energy consumption of 7.6%, from 12.606.40 MWh in 2022 to 11.447.88 MWh in 2023. Our energy consumption from non-renewable sources is mainly reflected in the fuel used for our aganisation's power plants and vehicles. Since 2022, we have implemented a leading scheme for a cargue part of our flew, which in scattle in a 3.61% decrease in energy consumption 60.4047 of 2022 of 11.447.88 MWh in 2023. Currenergy consumption from non-renewable sources is mainly reflected in the fuel used for our aganisation's power plants and vehicles. Since 2022, we have implemented a leading scheme for a cargue part of our flew, which in scattle in a 3.61% decrease in energy consumption 60.4047 of 2022 of 11.447.88 MWh in 2023. Currenergy consumption from non-renewable exact and the provide scheme in the scattle and adding the mething and induced and and which as the scheme in a does were and the scheme in adding the scheme and a does of the scheme and and which as the scheme in adding the scheme and adding the scheme and the scheme and and which as the scheme in the scheme and adding the scheme and adding the scheme and
and Effluents GRI 302: Energy Disclosures	302-1 Energy consumption within the organization 302-3 Energy intensity 302-4 Reduction of energy consumption 2-4 Restatements of information 8dO- Paper consumption 306-3 Waste generated	187 187 187 187 187 187	Energy X Foper consumption Waste X			x	Incellites located in water-iterated areas and will report this information starting in 2025. • Litteric C: Given that our bank does not have welfst aronge, we do not generate an import in this targed. The provide the start of the start recommention detection target of 10% for the period 2022-2030, which is equivalent to a decrease of 1.9% per year. (0.2424 millions m3) Within our goods linked to our Eco-efficiency Plan and Agenda 2030, at Banco de Occidente we have set a 20% energy consumption reduction target for the period 2022-2030, this implies a decrease of 2.5% per year. (1.241.24.84W), and by 2023 we will meet this target. In 2023, we achieved a reduction in energy consumption of 7.6%, from 12.466.40 MWh in 2022 to 11.447.83 MWh in 2023. Our energy consumption from non-renewable sources in annihy reflected in the fuel used for our argonision? Spore plants and vehicles. Since 2022, we have implemented a leasing starter of a target part of our fleet, which has resulted in a 3.61% decrease in energy consumption compared to the regional set. The start of the start of the exclusion due to the start of 2020 a the arrhydrau ethone from MSt to 94%, which modifies the energy consumption data for non-renewable whith here y consumption to more coefficiency Plan and the 2030 Agenda, we set out to progressively wells. The energy consumption by disest 57.57 MWh.
and Effluents GRI 302: Energy Disclosures Own disclosure GRI 304: Waste	302-1 Energy consumption within the organization 302-3 Energy intensity 302-4 Reduction of energy consumption 2-4 Restatements of information 8dQ- Paper consumption	187 187 187 187 187	Exergy X Paper consumption Waste			x	Ibacilities located in water-iterated areas and will report this information starting in 2025. Litteric C: Given that our bank does not have water starting, we do not generate an import in this argued: Within our grads initiated to our Eco-efficiency Plan and Agenda 2030, which is equivalent to a decrease of 1.5% per year. (0.0242 millions m3) Within our grads linked to our Eco-efficiency Plan and Agenda 2030, or Banca de Occidente we have setablished a water graver. (0.0242 millions m3) Within our grads linked to our Eco-efficiency Plan and Agenda 2030, or Banca de Occidente we have set a 2026, energy consumption reduction target for the period 2022 2030, which is equivalent to a decrease of 1.5% per year (1229) 1.24 MRW), and by 2023 we will meet this target.  In 2023, we achieved a reduction in energy consumption of 7.6%, from 12.466.40 MWh in 2022 to 11.447.83 MWh arou. 2023.  Cur energy consumption frem monements ourses is mainly reflected in the fuel used for ane perious year. (Newer, this information is subject to reservicutation target for a device or any downer, this information is subject to rescultation target for a device or any downer, the information is subject to rescultation target for a device or any downer, this information is subject to rescultation due to Readowner to a sequel to 0.0000 (2022 of the integret or any downer, this information is subject to rescultation due to Readowner that is deviced to 0.2022 of the integret of a first which has resulted in a 30.1% decrease in energy consumption compared to the energy consumption for 90% to 90%, which modifies the user period barries and the period secture of the 90% of 90% of 90% of 90% which modifies the energy consumption data for non-renewable table. The energy consumption by dised; 57.57 MWh.  Within our goods linked to profice-efficiency Plan and the 2030 Agenda, we set out to progressively reduce wate generated by 2023 of 9000 (2023) effect to 1014 water eduction of 1925.
and Effluents GRI 302: Energy Disclosures	302-1 Energy consumption within the organization 302-3 Energy intensity 302-4 Reduction of energy consumption 2-4 Restatements of information 8dC- Paper consumption 306-3 Waste generated 306-4 Waste diverted from disposal	187 187 187 187 187 187 190	Exergy X Paper consumption Waste X			X	Ibacilities located in water-treased areas and will report this information starting in 2025. Litteric C: Given that our bank does not have water strange, we do not generate an impact in this targent.  Litteric C: Given that our bank does not have water strange, we do not generate an impact in this targent.  Litteric C: Given that our bank does not have water strange, we do not generate an impact in this targent.  Second and the strange of 10% for the period 2022/2030, which is equivalent to a decrease of 1.5% per year. (0.0242 millions m3)  Within our goots linked to our Eco-efficiency Plan and Agenda 2030, or Bonco de Occidente we have set a 0.06% energy consumption reduction target for the period 2022/2030, which is equivalent to a decrease of 2.5% per year. (12/21.24 MEW), and by 2023 we will meet this target.  In 2023, we achieved a reduction in energy consumption of 7.6%, from 12.46.40 MWh in 2022 to 11.47.45 MMh in 2023.  Cor energy consumption from non-temescable sources is moving indecreate leading of the out organization's operational target part of our fleet, which has resulted in a 30.1% decrease in energy consumption compared to the previous year. (Nover, this information is studed to reacculated neuron target part of our fleet, which has resulted in a 30.1% decrease in energy consumption compared to the previous year. (Nover, this information is studed to reacculation due to elsaultain due of 2022 of the Ministry of Mines and Enorgy, which wadtes the leading parentipage is motor gasalis and parks.  E bergy consumption by desite 37.57 MWh.  E bergy consumption the responding period (2023) reflect to tool waste reduction of 19.25%, thus meeting the atobilitie d out.  2 K forn. Landtili
GRI 302: Energy GRI 302: Energy GRI 2: Ceneral Disclosures GRI 304: Waste GRI 304: Waste	302-1 Energy consumption within the organization 302-3 Energy intensity 302-4 Reduction of energy consumption 2-4 Restatements of information 8dC- Paper consumption 306-3 Waste generated 306-4 Waste diverted from disposal 306-5 Waste directed to disposal	187 187 187 187 187 190 192 192	Exergy X Paper consumption Waste X			X	Idealities located in water-treased areas and will report this information starting in 2025. • Litteric C. Given that our bank does not have water strange, we do not generate an import in this target. posts related to our Eco-efficiency Plan and Agenda 2030, we have estabilished a water communition adultation target of 10% for the period 2022-2030, which is equivalent to a decrease of 1.5% per year. (0.242 millions m3) 
and Effluents GRI 302: Energy GRI 2: General Disclosures Own disclosures GRI 306: Waste	302-1 Energy consumption within the organization 302-3 Energy intensity 302-4 Reduction of energy consumption 2-4 Restatements of information 8dC- Paper consumption 306-3 Waste generated 306-4 Waste diverted from disposal 306-5 Waste directed to disposal	187 187 187 187 187 190 192 192	Exergy X Paper consumption Waste X			x	Idealities located in water-treased areas and will report this information starting in 2025. • Litteric C. Given that our bank does not have water strange, we do not generate an import in this target. posts related to our Eco-efficiency Plan and Agenda 2030, we have estabilished a water communition adultation target of 10% for the period 2022-2030, which is equivalent to a decrease of 1.5% per year. (0.242 millions m3) 

3					r	-	
0	305-3 Other indirect (Scope 3) GHG emissions	196	x				Within our goals linked to our Eco-efficiency Plan and Agenda 2030, at Banco de Occidente we have set oustelves the objective of reducing emissions generation by 42% for the period 2022-2030, which is equivalent to 5.2% annual reduction of all emissions. Le, a reduction to 12% for annual coope 3 (5907) fon CO2e). This is in line with scientific targets to limit global warming to 1.5%. So far, we are meeting this target.
3	305-4 GHG emissions intensity	196					
2	205 & Rock uniting of CHC amigrican	196					Overall, we have achieved a total emissions reduction of 18.17% at Banco de Occidente, as a result of the initiatives and actions undertaken during 2023, compared to our 2022 emissions baseline and base year;
3 GRI 304Emission:	305-5 Reduction of GHG emissions	176					Emissions Scope 1 (2022): 1540.20 Ton Co2 e representing 17.04% of total emissions. Emissions Scope 2 (2022): 1396.26 Ton Co2 e representing 15.45% of total emissions. Emissions Scope 3 (2022): 6103.38 Ton Co2 e representing 67.52% of total emissions.
GRI 2: General Disclosures 2	2-4 Restatements of information	196-197					We set 3202 as an emissions baseline for Baroc de Occidente, due to the stability and verification of the data obtained for that pairs (5 2023, we have made a reatherment of the information persented in our management and substainability report. The measurement of our carbon footprint was verified and addied by (CORE), which is due to a reactouristion the emission generated in Scope 1 and 3. For this reason, the information is subject to a reactouristion that carbon the obtained persented in Scope 1 lengements), in addition, Resolution 40447 of 2022 of the Winkity of Mines and Energy updates the percentages of the Ibending I minor gravities and any data within madifies the information to 1,307,447 bits of 2022 of the Winkity of Mines and Energy updates the percentages of the Ibending I minor gravities and any/drave sthand fitting Mines (and Mines) and scope 1 emission to 1,307,447 bits CO20ea on 35 option 23 bits of the CO20ea.
	Sustainable mobility Recycled PVC cards	199 200	Protection of blodiversity and	ecosystems			
N Own disclosure	National Blue Planet Ecology Award Ecological Restoration WWF	202 206					
	Ecobooks Banco de Occidente	141		We Drive C	un Talant		
			We Drive Our Taler	we brive c	Jur Idleni		
Topics	3-3 Management of material topics	213					
tu	401-1 New employee hires and employee turnover	213 213	Х				
GRI 401: Employment 4	New hires 401-2 Benefits provided to full-time employees that are not provided to temporary or parttime employees	213					Adtemity leave in Colombia: Law 2114 of 2021 establishes that all women are entitled to 18 weeks of paid maternity leave, which can begin to be enjoyed from before delivery and is designed to ensure th well-being of the mother and the newborn. Potemity leave in Colombia: Law 2114 of 2021 regulates potemity leave, which grants 2 weeks paid leave to father, a cloiving them to accompany the mother and child in the fath week after brith. We seek to promote and support the fact of protecting the fights of working fathers and encourage co- responsibility in the care of children to mite that days of life.
Own disclosure V	Variable compensation model	218					responsibility in the calle of children from the first cays of fire.
41	404-1 Average hours of training per year per	215	Training and Educati X	lon			
GRI 404: 4	employee 404-2 Programs for upgrading employee	215	X				
Education 4 re d	skills and transition assistance oroarams. 404-3 Percentage of employees receiving regular performance and career development reviews. Career Plan	227 223					
	Our employer brand Occiverso, a digital world	224 225					
GRI 3: Material		225	Labor Relations				
Topics	3-3 Management of material topics Work Environment Survey	225					The result of the Great Place to Work (GPTW) survey showed a work environment index of 87.6. In a very outstanding valuation stage, which measures how well we respond to the needs and expectations of a employees in relation to the work environment. The target set for 2023 was 82.6, which indicates that we exceeded the good by a wide margin.
GRI 401 4 Empleo	401-3 Parental leave	227					
GRI 2: General 2: Disclosures 2:	2-30 Collective bargaining agreements 2-26 Mechanisms for seeking advice and raisina concerns 406-1 Incidents of discrimination and corrective actions taken	228 229 229	X				
4	403-1 Occupational health and safety		Safety and Health Managem	ent System			
m	management system	230					
4	403-8 Workers covered by an occupational health and safety management system. 403-2 Hazard identification, risk assessment, and incident investigation	230					Al Banco de Occidente we perform a detailed analysis to identify the risks present in all areas of the organization, including accupational health and safety and environmental care. This process allows us 1 recognize potential threats and apply proactive measures to readuce their impact. We then conduct a comprehensive risk assessment, where we examine both the probability of accurrence and the potential consequences of each identified at With this information, we prioritize and design specific safesige its trategies its tra
							manage them effectively. In the event of an incident, we conduct a thorough investigation to identify not cause and implement improvements to optimize our processes and procedures. We focus on avoiding the recurrence of similar events and continually strengthen our safety and sustainability culture
o d	403-7 Prevention and mitigation of occupational health and safety impacts directly linked by business relationships 40-2 4 Occupational health conjugar	231					root causes and implement improvements to optimize our processes and procedures. We focus on
GRI 403: Occupational Health and	occupational health and safety impacts directly linked by business relationships 403-3 Occupational health services 403-4 Worker participation, consultation, and communication on occupational health and safety	231 232 233					root causes and implement improvements to optimize our processes and procedures. We focus on
GRI 403: Occupational Health and Safety 4	occupational health and safety impacts directly linked by business relationships d03-3 Occupational health services 403-4 Worker participation, consultation, and communication on occupational	232					Inot course and implement improvements to optimize our processes and procedures. We focus on avaiding the recurrence of similar events and continually strengthen our safety and sustainability culture avaiding the recurrence of similar events and continually strengthen our safety and sustainability culture of the safety of the safety of the safety of the safety of the safety and health of all employees, regardless of their type of work relationship with the arganization, is a priority for what monthraing and environment of the safety of the safety of the safety and health of all employees, regardless of their type of work relationship with the arganization, is a priority for what monthraing and environment of the safety of the safety opticipate in the Occupational Health and Safety Committee). These committees, formed in accordance with loce acqualations, ensure equid expresentation of employees and employees, and meet monthry to address occupational sets continuously monitor key health and safety indicators, premoting constant the safety based of the safety constant to a safety constant and a safety issues, organize training, conduct safety inspections, and lead prevention compations. We also continuously monitor key health and safety indicators, premoting constant and the safety based on th
GRI 403: GRI 403: Occupational Soffety 4	occupational health and safety impacts directly linked by buildness relationships 403-3 Occupational health services 403-4 Worker participation, consultation, and communication on occupational health and safety 403-5 Worker training on occupational	232					Inot course and implement improvements to optimize our processes and procedures. We focus on avaiding the recurrence of similar events and continually strengthen our safety and sustainability culture avaiding the recurrence of similar events and continually strengthen our safety and sustainability culture of the safety of the safety of the safety of the safety of the safety and health of all employees, regardless of their type of work relationship with the arganization, is a priority for what monthraing and environment of the safety of the safety of the safety and health of all employees, regardless of their type of work relationship with the arganization, is a priority for what monthraing and environment of the safety of the safety opticipate in the Occupational Health and Safety Committee). These committees, formed in accordance with loce acqualations, ensure equid expresentation of employees and employees, and meet monthry to address occupational sets continuously monitor key health and safety indicators, premoting constant the safety based of the safety constant to a safety constant and a safety issues, organize training, conduct safety inspections, and lead prevention compations. We also continuously monitor key health and safety indicators, premoting constant and the safety based on th
GRI 403: Groupational Health and Solferly 4 4 4 4	occupational health and safety impacts directly linked by building relationships 403-3 Occupational health services 403-4 Worker participation, consultation, and communication on occupational health and safety 403-5 Worker training on occupational health and safety 403-6 Phomotion of worker health	232 233 234 236					reot courses and implement improvements to optimize our processes and procedures. We focus on avoiding the recurrence of similar events and continually strengthen our safety and sustainability culture avoiding the recurrence of similar events and continually strengthen our safety and sustainability culture the same second strength of the same second strength of the same second strength of the same second strength of the same second strength of the same second strength of the same second strength of the same second strength of the same second strength of the same second strength of the same second strength of the same second strength of the same second strength of the same second strength of the same second strength of same second strength strength of the same second strength of same second strength strength of the same second strength of same second strength strength of same second strength strength of same strength strength of same second strength strength strength of same second strength strength strength of same strength st
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GRI 403: GRI 403: Occupational Health and Solferly 4 4 4 5 5 5 5 5 5 5 5 5 5 5 5 5	eccupational health and safety impacts 403-3 Occupational health services 403-3 Occupational health services 403-4 Worker participation: consultation, and communication on accupational 403-5 Worker training on occupational 403-5 Worker training on occupational 403-6 Promotion of worker health 403-6 Promotion of worker health 403-9 Work-related injuries Vork-related injuries	232 233 234 236 237	x x x				reot courses and implement improvements to optimize our processes and procedures. We focus on avoiding the recurrence of similar events and continually strengthen our safety and sustainability culture avoiding the recurrence of similar events and continually strengthen our safety and sustainability culture the avoiding the recurrence of similar events and continually strengthen our safety and sustainability culture avoiding the recurrence of similar events and continually strengthen our safety and sustainability culture and a dimensional avoid of their sproglet trongtout our value chain, we have the develope abuit monitoring and evolution mechanism. Our employees to actively participate in the Course of the strengtheness trongtout our control (1964). In Course chain, we have the CANA to accupation at least transgement stypmic (1964), in Course, and least prevention composition, ensure equal presentation of employees and employees, and meet monthly to address coupations dively issues, against training, conduct safety indicators, promoting constant improvement of working conditions throughout our operation.
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Get 403. Get 403. Cocupational Health and Health and A 4 4 4 5 Cover disclosure W	occupational health and safety impacts directly linka by subserve tellority and 483-3 Occupational health services 483-4 Worker participation, consultation, and communication on occupational health and safety 483-6 Worker training on occupational health and safety 483-6 Promotion of worker health 483-6 Promotion of worker health 483-6 Promotion of worker health 483-6 Promotion of accidents and accidents	232 233 234 234 236 237 237 237	X X X Diversity and Equal Oppo				reot courses and implement improvements to optimize our processes and procedures. We focus on avoiding the recurrence of similar events and continually strengthen our safety and sustainability culture avoiding the recurrence of similar events and continually strengthen our safety and sustainability culture the avoiding the recurrence of similar events and continually strengthen our safety and sustainability culture avoiding the recurrence of similar events and continually strengthen our safety and sustainability culture and a dimensional avoid of their sproglet trongtout our value chain, we have the develope abuit monitoring and evolution mechanism. Our employees to actively participate in the Course of the strengtheness trongtout our control (1964). In Course chain, we have the CANA to accupation at least transgement stypmic (1964), in Course, and least prevention composition, ensure equal presentation of employees and employees, and meet monthly to address coupations dively issues, against training, conduct safety indicators, promoting constant improvement of working conditions throughout our operation.

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Conditional matrix         Conditional matrix         Conditional matrix         Conditional matrix         Conditional matrix           CB 30.00000         33 Anongenerit of models byte         44         Conditional matrix		405-2 Ratio of basic salary and	242				Managerial level (base salary + other cash incentives): Female = 18,930,826 / Male = 19,533,842.
Note::::::::::::::::::::::::::::::::::::	o	Percentage of women by type of position.	241				
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Bit Set Set Set Set Set Set Set Set Set Se		2-23 Policy commitments	244				Rights and based on the values established in our Code of Ethics and Conduct, the Internal Work Rules and the framework of aur sustancially instrategy. This policy reflects our firm commitment to promote, respect and protect the human rights of all our stableholders, as well as to remedy any situation that, if necessary, affects the vicitins' of a contrary to this commitment. He have defined specific guidelines for each of our stableholders, undefining the cotegorical rejection of any form of discrimination, the protection of the safety and mental health of our engloyees, respect for freedom of association and the right to collective bargaring, In addition, we guarantee the provision of clear, thinkly, sufficient, timely and verificible information to our cursomers, as well as accessibility and non-discrimination in our
CRB 3: Management of material topics       247       Image: Common service systems to remediate regaring impacts.         CRB 2: centred       225 Processes to remediate regaring impacts.       247         Enclosures       Provide the decision       249         Financial Commune Service System SAC.       249       Image: Common service System SAC.         Made to Field tocks cord       252       Image: Common service System SAC.         Made to Field tocks cord       252       Image: Common service System SAC.         Made to Field tocks cord       252       Image: Common service System SAC.         Made to Field tocks cord       252       Image: Common service System SAC.         Made to Field tocks cord       252       Image: Common service System SAC.         Made to Field tocks cord       253       Image: Common service System SAC.         Cond States       Reservice System Sac.       256       Image: Common service System Sac.         Cond States       Reservice System Sac.       256       Image: Common service System Sac.         Cond States       Reservice System Sac.       257       Image: Common service Sac.       Image: Common Sac.         Cond States       Reservice Sac.       258       X       Image: Common Sac.       Image: Common Sac.         Rivicours       Resord Sac.       258 <td></td> <td>Assessment HRD</td> <td>244</td> <td></td> <td></td> <td></td> <td>agarization, in order to undertand the processes that could be related to respect for the human rights of our various stateholders. To this our, we releved 39 corparde governance documents and conducted 14 interview sessions with key areas. Subsequently, we carried out the identification of human right sikes and impacts within our operations and in Banca de Occidente's supply chain. This process included a study of external sources (benchmark), which allowed us to know the risks and negative impacts on human right is larlified by international standards and companies in the financial sector, both in Colombia and globally. To obtain primary information directly from our stakeholders, we result, we identified 22 potential risks and negative impacts on human rights, which were evaluated according to the criteria of calcel, songe and immediate natures. The subwed us to assess the server listen of criteria of sectors and the server list barries and the sector barries of the sector barries of the sector barries of the sectors in the sector barries of the sectors in the sector barries of the sectors of the</td>		Assessment HRD	244				agarization, in order to undertand the processes that could be related to respect for the human rights of our various stateholders. To this our, we releved 39 corparde governance documents and conducted 14 interview sessions with key areas. Subsequently, we carried out the identification of human right sikes and impacts within our operations and in Banca de Occidente's supply chain. This process included a study of external sources (benchmark), which allowed us to know the risks and negative impacts on human right is larlified by international standards and companies in the financial sector, both in Colombia and globally. To obtain primary information directly from our stakeholders, we result, we identified 22 potential risks and negative impacts on human rights, which were evaluated according to the criteria of calcel, songe and immediate natures. The subwed us to assess the server listen of criteria of sectors and the server list barries and the sector barries of the sector barries of the sector barries of the sectors in the sector barries of the sectors in the sector barries of the sectors of the
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