POLICY: "THE WORLD IS OUR HOME: Let's Make It More Prosperous, Inclusive, and Green"

FROM WITHIN OUR HOME

At Davivienda Group, we drive a vision aimed at **Enriching Life with Integrity**, positively transforming the lives of individuals, enterprises, communities, and the planet. We promote this purpose by steering our subsidiaries toward the development of innovative solutions, products, and services that drive inclusive growth, collective well-being, and a low-carbon, resilient economy with nature-positive outcomes.

As a holding company, we recognize that realizing this commitment to prosperity, people, and the planet is only feasible and sustainable over time when it is comprehensively integrated into decision-making. For this reason, we ensure that our subsidiary companies do not operate under a separate sustainability strategy, but rather that sustainability serves as the central pillar of their business strategy.

From our corporate governance function, we ensure that the management of ESG (Environmental, Social, and Governance) issues is aligned throughout the group, embedding them into opportunity identification and risk mitigation. In this way, we endorse our commitment to the sustainable growth of the financial group and the development of the countries where our subsidiaries operate, under our guiding purpose: ***The World Is Our Home: Let's Make it More Prosperous, Inclusive, and Green.***

- **Prosperous:** Davivienda enables people, families, and businesses to realize their ambitions through innovative, sustainable solutions that drive progress and enhance the competitiveness of the countries where we operate.

- **Inclusive:** Davivienda expands access to financial and non-financial services, strengthening the financial well-being of individuals, families, companies, and communities.

- **Green:** Davivienda champions initiatives that build a resilient, low-carbon economy and generate lasting benefits for nature.

This statement reflects strategic matters for the financial group, as they represent risks that must be managed in a timely manner, as well as significant opportunities that drive

long-term sustainable value creation across Davivienda Group and for all its stakeholders.

Within this context, this policy establishes Davivienda Group's corporate framework of action and defines the guidelines required for its subsidiaries to identify and manage the social, environmental, and climate risks, opportunities, and impacts arising from their day-to-day operations, ensuring alignment with our overarching strategic objectives.

1. GENERAL

1.1. OBJECTIVE

The policy ***The World Is Our Home: Let's Make it More Prosperous, Inclusive, and Green — From Within Our Home*** aims to establish the guidelines of conduct governing Davivienda Group and its subsidiary companies in managing relationships with employees, partners, suppliers, and communities. In this manner, it ensures that corporate principles are lived across the entire financial group and that internal operational management, both for the holding company and its subsidiaries, contributes decisively to social progress, inclusion, and nature-friendly growth.

This document maintains complete strategic coherence and serves as an extension of the guiding framework "The World is Our Home: From Our Banking Services," which addresses the group's commitments to its clients.

1.2. SCOPE

This policy applies to Banco Davivienda and Davivienda Holding Internacional, as well as to their respective local and international subsidiaries.

1.3. GOALS

The implementation of the guidelines set forth in this policy contributes to achieving the following goals:

- Ensure the progressive measurement, mitigation, and offsetting of the organization's carbon footprint, guiding its subsidiaries toward carbon neutrality and the achievement of long-term global decarbonization targets.

- Promote the comprehensive adoption of operational management models grounded in the efficient use of natural resources and circular economy principles.
- Drive the gradual integration of environmental, social, and governance (ESG) standards across the subsidiaries' value chains.
- Ensure zero tolerance for conduct contrary to Human Rights and any form of discrimination, harassment, or violence across all group entities.

1.4. ALIGNMENT WITH THE 2030 AGENDA

Davivienda Group embraces the United Nations' call to end poverty, reduce inequality, build peaceful and inclusive societies, and protect the planet—defining challenges of the 2030 Development Agenda. This commitment is reflected in the integration of the Sustainable Development Goals (SDGs) into its sustainable business strategy and in the prioritization of those goals and targets where the Group can generate the greatest impact.

For this purpose, we drive the use of the Center of the Sustainable Development Goals for Latin America and the Caribbean (CODS) methodology, grounded in the Corporate Ecosystem Services Review (ESR), which allows for the strategic evaluation of dependencies and impacts on the surroundings

As a result of this analysis, we prioritized eight (8) SDGs and eighteen (18) specific targets to which our subsidiaries make a significant contribution through their daily operations.

- **SDG 1 –** No poverty
- **SDG 2 –** Zero hunger
- **SDG 8 –** Decent work and economic growth
- **SDG 9 –** Industry, innovation, and infrastructure
- **SDG 10 –** Reduced inequalities
- **SDG 11 –** Sustainable cities and communities
- **SDG 12 –** Responsible consumption and production
- **SDG 13 –** Climate action

1.5. ALIGNMENT WITH INTERNATIONAL AND NATIONAL FRAMEWORKS AND STANDARDS

As part of Davivienda's commitment to the highest standards of sustainable management, and to strengthening stakeholder trust, the following memberships,

initiatives, and milestones illustrate the progress made toward consolidating a sustainable business strategy from the perspective of the operations of our subsidiaries.

1.5.1. Global Memberships with ESG emphasis

Through Banco Davivienda we are members of the United Nations Environment Programme Finance Initiative (UNEP-FI) and its Principles for Responsible Banking (PRB). Through this membership, the Bank defines impact areas that extend beyond banking activities to include operations.

Similarly, we underline our commitment to significantly contributing to the Paris Agreement's global call to limit planetary warming to 1.5°C by 2030, and achieving our goal of being Net-Zero by 2050, which is attained not only through the relationship with our clients, but also through the daily management of the entity.

In this path, we also joined the Science Based Targets initiative (SBTi) to establish short- and medium-term goals. This step reflects the institution's recognition that science-based targets are essential to ensure that decarbonization strategies contribute effectively to climate change mitigation.

On the social side, we adhere to the ten principles of the United Nations Global Compact, and participate in In Her Hands, an international initiative to promote gender equality in Central America. In Colombia, Davivienda is affiliated with the Diversity Chamber of Commerce; the National Business Association of Colombia (ANDI), which promotes and recognizes inclusive business models; and the Colombian Banking Association (Asobancaria). Asobancaria leads the Social Protocol, a voluntary agreement aimed at promoting Diversity, Equity, and Inclusion (DEI) across the financial sector's value chain, including internal management and relationships with suppliers and partners.

1.5.2. Reference frameworks and best practices

We have incorporated social and environmental risks into Comprehensive Risk Management Frameworks. As part of this approach, we adopted the Environmental and Social Risk Management System (SARAS), which covers climate risks (both physical and transition) as well as Human Rights risks. This system is applied in supplier evaluations, and its methodology draws on the Performance Standards and exclusion lists of the International Finance Corporation (IFC) and the Inter-American Development Bank (IDB).

This policy is also guided by internationally recognized Human Rights standards, including the International Bill of Human Rights (comprising the Universal Declaration of Human Rights, the International Covenant on Civil and Political Rights, and the International Covenant on Economic, Social and Cultural Rights); the International Labour Organization's Declaration on Fundamental Principles and Rights at Work; the United Nations Guiding Principles on Business and Human Rights; and applicable local regulations in each country of operation.

Likewise, regarding our environmental management, we are committed not only to the comprehensive and responsible management of our greenhouse gas (GHG) emissions, adopting global standards to mitigate climate change, but also to embedding a zero-waste approach across our operations. We implement the Greenhouse Gas Protocol (GHG Protocol) Corporate Accounting and Reporting Standard to calculate our direct and indirect emissions. Furthermore, we follow the recommendations of the Task Force on Climate-related Financial Disclosures (TCFD) to identify, manage, and transparently disclose the opportunities, risks, and impacts associated with climate change .

Our subsidiary Banco Davivienda has been certified by the Colombian Institute of Technical Standards (ICONTEC) as the first multi-Latin financial institution to achieve carbon neutrality for Scope 1 and Scope 2 emissions under the GHG Protocol. The institution has also obtained recertification of the renewable energy seal for its corporate headquarters in Colombia and, for the first time, in Central America.

Consistent with this commitment, we promote the development carbon-neutral products and services. One example is the measurement of the emissions inventory associated with transactions conducted through DaviPlata, using the GHG Protocol Product Life Cycle Accounting and Reporting Standard, in alignment with ICONTEC's Decarbonization Guide for Products and Services.

Within this framework, Banco Davivienda is implementing a management model grounded in the principles of the circular economy. This model aligns environmental objectives with the reduction, reuse, recovery, and valorization of waste across all stages of the value chain, advancing sustainability while strengthening operational efficiency.

1.5.3. Reporting frameworks

We follow the guidelines of the Global Reporting Initiative (GRI) and the Sustainability Accounting Standards Board (SASB). We also report to the United Nations Global Compact, the Carbon Disclosure Project (CDP), the S&P Global Corporate Sustainability

Assessment (CSA. In addition, we participate in other industry-specific reporting initiatives and comply with all applicable local regulatory reporting requirements.

2. MAKING THE WORLD A MORE PROSPEROUS HOME

*Davivienda Group helps **individuals, families, and businesses** realize their aspirations through innovative and sustainable solutions that foster **progress** and strengthen the **competitiveness** of the countries where it operates.*

The prosperity of clients, communities, employees, partners, and suppliers is a strategic priority for the Group. It is also essential to operations and to the economic and social development of the countries in which it has a presence. The organization works every day with the conviction that its actions can transform lives by creating safe, diverse, equitable, and inclusive workplaces where people can grow and achieve their goals, while extending these benefits to their families. The Group also advances its commitment to environmental stewardship and builds relationships of trust and genuine interest in the growth of partners and suppliers, with a particular focus on supporting smaller enterprises.

In this context, the Group promotes the growth and competitiveness of its supply chain, recognizing its critical role in the business fabric of the societies where it operates. Through sustainable sourcing practices, suppliers are encouraged to adopt responsible processes that contribute to shared value creation, expand inclusion, and drive green growth. This approach generates positive outcomes for the business while also delivering benefits for stakeholders across the value chain.

2.1. SUSTAINABLE SOURCING

We have established a clear approach to sustainable sourcing that strengthens our supplier development model and enhances the resilience of our supply chain. We provide comprehensive support to our network of suppliers and partners to ensure their alignment with our Higher Purpose, *Enriching Life with Integrity*, as well as with our core principles and values: respect, honesty, fairness, discipline, enthusiasm, joy, and good humor. This commitment is also reinforced through the policies that guide our business, including the present one.

2.1.1. Supplier development model in our subsidiaries

We strengthen the competitiveness of our suppliers and strategic partners through a development model designed to foster growth, continuous improvement, and long-term sustainable collaboration. The model is built on three core strategies:

- **ESG-DEI Supplier assessment:** Suppliers are evaluated on ESG (Environmental, Social, and Governance) and DEI (Diversity, Equity, and Inclusion) criteria, including climate impact, environmental and social risks, and human rights. The assessment measures maturity levels, identifies improvement opportunities, and provides guidance for adopting best sustainability practices (see Annex 2. ESG-DEI Supplier Assessment: Criteria and Dimensions).

  Each supplier receives a personalized report with strategic recommendations and concrete actions to drive continuous and sustainable improvement.

- **Training and performance pathway:** Based on assessment results, suppliers are segmented into four maturity levels: emerging, aware, value-generating, and excellence. Those at the emerging stage are provided with structured, periodic training in sustainability and other relevant topics. These programs address identified gaps, enhance capabilities, and support sustainable growth.

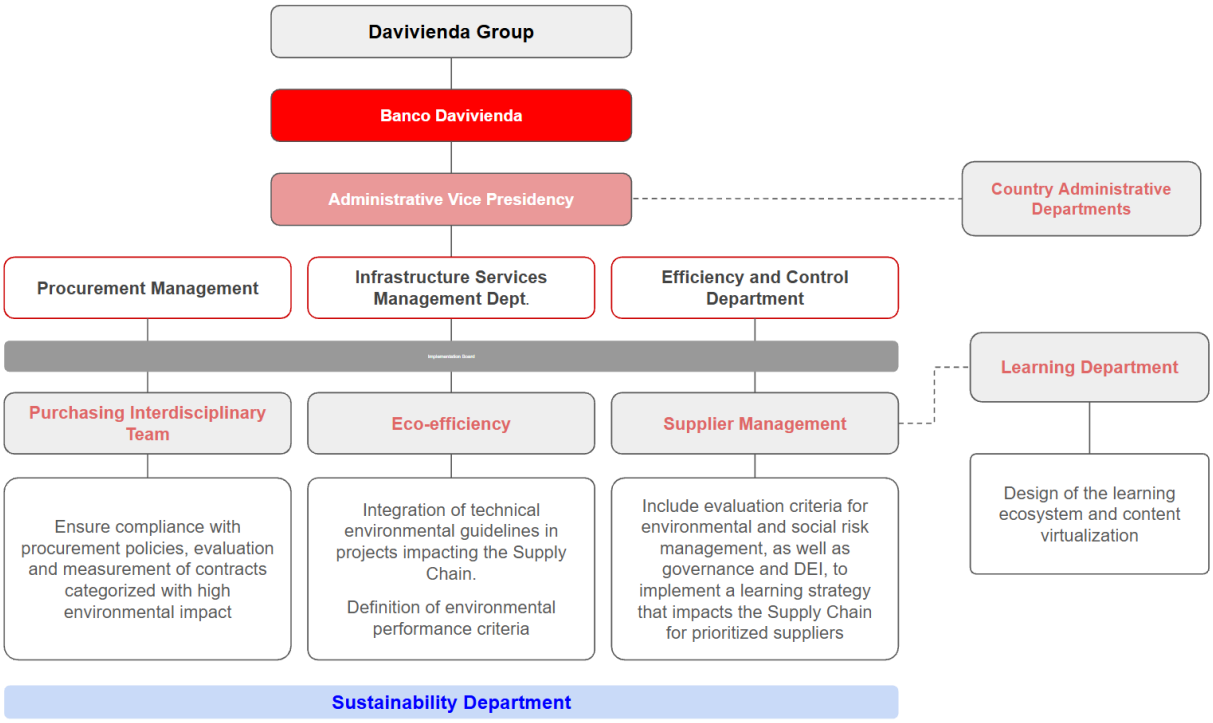
- **Recognition:** Supplier commitment and progress are acknowledged through initiatives such as the *Inspira Awards*. These actions strengthen strategic alliances and promote shared, long-term growth.

Davivienda Group S.A., in its status as a non-operational holding company, ensures the deployment of the guidelines of this policy through the execution and implementation carried out by its subsidiaries. The internal supervision and governance required to mobilize and ensure due observance of these directives are centralized in Banco Davivienda S.A., under the following framework of action:

- **Internal governance:** The Administrative Vice Presidency serves as the highest authority for planning, oversight, and monitoring of the implementation of the sustainable sourcing strategy and the supplier development model. For the execution of this strategy, the following teams are integrated: the Procurement Management Office, the Infrastructure Management and Services Department, the Efficiency and Control Department, the Sustainability Office, and the Learning Office.

High-impact projects related to Sustainable Supply Chain matters are reported to the Corporate Governance and Sustainability Committee of the Board of Directors, which acts as the collegiate body responsible for approving their potential execution.

Chart1 1. Sustainable Procurement Internal Governance System



3. BUILDING A MORE INCLUSIVE HOME

*The organization is committed to **building a more inclusive world**. Within the material topic of well-being, it provides a safe, diverse, equitable, and inclusive work environment grounded in respect for Human Rights. It protects the well-being of its people and fosters the development of their potential, with the aim of extending these commitments across the supply chain and to all stakeholders.*

This section details how the commitment to **Building a More Inclusive Home** is put into practice through operations, focusing on:

- Human Rights (HR)
- Diversity, Equity, and Inclusion (DEI)
- Commitment to pay equity, working hours, and work-life balance.

3.1 HUMAN RIGHTS (HR)

Respect, care, and protection of Human Rights are fundamental to the creation of sustainable value.

This section sets out the commitment to integrate these principles across all operations, relationships, and the business as a whole, ensuring that stakeholders are treated fairly and equitably, in line with the higher purpose of "***Enriching Life with Integrity***".

3.1.1 Commitment to Human Rights (H.R.)

- **Purpose:** Within the framework of the Sustainability declaration *"The world is our home, let us make it more prosperous, inclusive, and green"* and in line with the Diversity, Equity, and Inclusion (DEI) declaration, Davivienda Group affirms its commitment to promote and respect Human Rights and to remedy any violation thereof. This commitment applies particularly to business activities involving the various Stakeholder groups: Employees, Clients, Suppliers, and the Community. See Annex 3. Glossary for Davivienda's definitions of each term.

- **Human Rights under protection:** Davivienda Group is firmly committed to the protection of Human Rights. Any form of forced labor, human trafficking, slavery, servitude, or child labor is strictly prohibited. This prohibition includes the recruitment, transportation, transfer, harboring, or receipt of persons through threat, use of force, coercion, fraud, deception, abuse of power,

exploitation of vulnerability, or payment to obtain the consent of a person holding authority over another, for purposes of exploitation.

The commitment to comply with the United Nations Universal Declaration of Human Rights is reaffirmed, with recognition that, given the nature of business activities, certain rights contained in its articles hold particular significance, namely:

a. Rights and freedoms without distinction of race, color, gender, language, religion, political opinion, nationality, economic status, or sexual orientation.
b. Right to identity.
c. Right to life, security, and liberty.
d. Labor rights.
e. Right to due process.
f. Right to privacy and honor.
g. Right to freedom of thought, conscience, and religion.
h. Right to freedom of expression.
i. Right to freedom of association and collective bargaining.
j. Right to work in a safe and healthy environment.
k. Right to social security.
l. Right to quality of life, leisure, and rest.
m. Right to cultural life and recreation.
n. Right to a healthy environment.
o. Right to equality in employment and occupation.

- **Framework for action:** The following commitments guide conduct:

a. Embedding in the corporate culture the guiding principles of human rights: protect, respect, and remedy.
b. Implementing plans and programs aimed at ensuring compliance with human rights.
c. Ensuring due diligence to safeguard respect for human rights.
d. Identifying and assessing potential risks in relationships with stakeholders that may affect human rights protection.
e. Implementing plans and programs to mitigate risks identified in stakeholder relationships.
f. Monitoring the effectiveness of implemented plans and programs.
g. Carrying out communication and training strategies on human rights.
h. Reporting annually on the results of the human rights risk management system.

i. Ensuring compliance with the Transparency Management Model in the resolution of cases related to human rights.
j. Safeguarding the right to collective bargaining to build spaces of care and well-being for employees, in line with the corporate culture.
k. Providing fair and competitive compensation for employees.
l. Promoting continuous improvement of the model for effective human rights management.

Grievance and reporting channels: To ensure compliance with this policy, the Transparency Line provides multiple channels through which stakeholders may communicate or report any situation or alleged violation of human rights:

m. Hotline: 01 - 8000 – 123 – 633
n. Email: davivienda@lineatransparencia.com
o. Web form: https://lineatransparencia.com/davivienda/reportesembedded#/

- **Human Rights Due Diligence:**
  A systemic and ongoing process designed to assess and prevent potential adverse impacts on human rights affecting stakeholders.

p. **Risk identification:** Potential adverse impacts on human rights that may affect stakeholders as a result of the organization's operations are identified and assessed.

q. **Mitigation:** Actions are implemented to reduce the probability of potential adverse impacts occurring.

r. **Remediation:** When it is established that the organization has caused or contributed to an adverse human rights impact, a restoration process is undertaken for affected individuals or groups. Remedies may include apologies, restitution, rehabilitation, compensation, or other appropriate measures.

s. **Communications:** Accessible and effective channels are in place for stakeholders to report any potential human rights violations involving Davivienda Group or its subsidiaries.

t. **Respect:** The commitment to promote, protect, and safeguard human rights is upheld by addressing potential violations, ensuring consultation and grievance processes, issuing reports, and implementing timely measures for resolution.

u. **Capacity building:** Internal capabilities for human rights management are strengthened by providing the necessary resources and tools to those responsible for implementation.

- **Governance model:** Through the Higher Purpose "***Enriching Life with Integrity***", the commitment to respecting human rights and maintaining zero tolerance for behaviors contrary to these principles is reaffirmed.

  The handling of human rights–related cases involves several key areas: Audit, Human Talent, and Compliance, along with the leaders of the individuals or teams reported. The governance model also includes the Ethics Committee, which periodically oversees compliance with this policy to ensure that processes are carried out as expected. The committee is responsible for issuing recommendations under the premise of zero tolerance for conduct that contravenes the organization's principles and values, human rights, and the Code of Ethics.

  The Ethics Committee submits periodic management reports to the Presidency of Grupo Bolívar, the Presidency of the Group, and the Audit Committee, ensuring continuous oversight and enabling informed decision-making to reinforce the institution's commitment to human rights.

  This framework generates value across social, environmental, and economic dimensions by engaging a committed workforce and delivering a differentiated value proposition built on innovation, risk management, efficiency, and synergy across companies, thereby securing long-term sustainability.

3.2 DIVERSITY, EQUITY, AND INCLUSION (DEI)

For Grupo Bolívar and Davivienda Group, people are an inexhaustible source of value. The Diversity, Equity, and Inclusion (DEI) statement is framed within the Higher Purpose *"Enriching Life with Integrity"*, the organization's principles and values, the Human Rights declaration, the Code of Ethics, and the sustainable business strategy that contributes to social transformation.

This vision aspires to ***Make the World Our Home*, a home that is more prosperous, inclusive, and green**, where diversity, equity, and inclusion are embraced as fundamental to identity.

3.2.1 Commitment to Diversity, Equity, and Inclusion (DEI)

The organization is committed to ensuring equal opportunities in all recruitment, hiring, development, and career growth processes for both internal and external candidates. Arbitrary or discriminatory practices, harassment, or unfair treatment are not tolerated, guaranteeing that no individual is subject to discrimination based on gender, age, marital status, disability, sexual orientation, race, color, nationality, social class, religion, belief, political opinion, or any other comparable condition. Recruitment and selection decisions are based exclusively on merit, reflected in the assessment of skills, competencies, and fulfillment of the role's requirements.

- **Purpose:** This policy aims to strengthen a culture of diversity, equity, and inclusion as guiding principles in management processes and stakeholder engagement. It reaffirms the organization's role as a catalyst for positive change and its commitment to contributing to a better world.

- **Statement and commitments:** Davivienda Group is committed to fostering environments of trust where every individual can fully express their identity. This commitment supports the achievement of the United Nations 2030 Agenda for Sustainable Development Goals (SDGs 8 and 10). By advancing diversity, equity, and inclusion, the organization seeks to build a world that is more prosperous, inclusive, and sustainable.

- **Scope and framework in human talent management:** To translate this commitment into action, four strategic focus areas have been defined: environments of trust, training and awareness, mindset and leadership, and diverse talent. These areas serve as levers to address current challenges in

Colombia and in international subsidiaries, while driving cultural transformation from 2023 to 2030 or until the next update of this policy.

- **Environments of trust:** Ensure safe, bullying-free workplaces where individuals are treated with dignity and respect. Discrimination, harassment, or violence of any kind will not be tolerated. All reports will be addressed with confidentiality and seriousness.

- **Training and awareness:** Provide education and awareness initiatives that promote understanding of the value of difference.

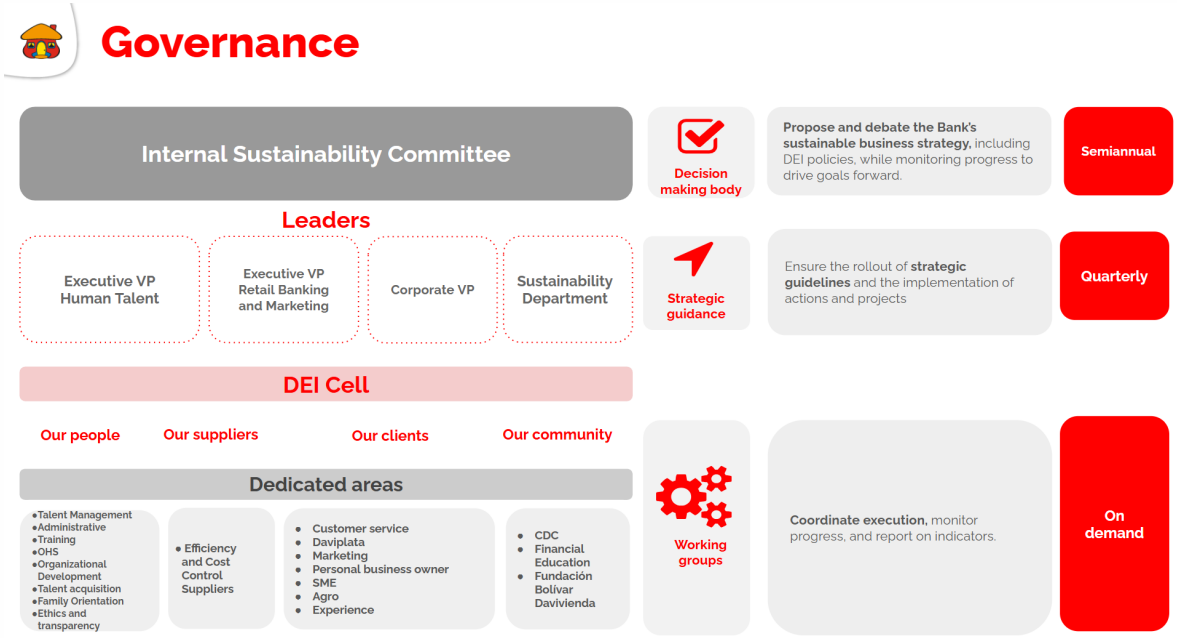
- **Mindset and leadership:** Equip leaders to identify and address unconscious biases and to understand their impact on leadership practices.

- **Diverse talent:** Attract and retain diverse talent that enriches teams and prioritizes collective goals.

- **Cross-cutting commitments:**

  - Monitor and measure progress in implementation by identifying best practices, communicating results, and collecting information to drive continuous improvement.
  - Ensure inclusive, non-sexist, and accessible communication that allows every individual to feel recognized and represented.
  - Formalize reporting channels with clear mechanisms and procedures for receiving complaints and grievances related to Diversity, Equity, and Inclusion (DEI), with the aim of mitigating incidents, providing remediation, and ensuring non-repetition.
  - Extend the organization's commitment to DEI by inspiring suppliers and strategic partners across the value chain.
  - Uphold a zero-tolerance policy toward discrimination and harassment.

- **Governance model:** Davivienda Group S.A., in its status as a non-operational holding company, ensures the deployment of the guidelines of this policy through the execution and implementation carried out by its subsidiaries. The internal supervision and governance required to mobilize and ensure due observance of these directives are centralized in Banco Davivienda S.A., under the following framework of action:



Nevertheless, the other areas of the organization, as well as each employee, are responsible for respecting this policy and for defining the affirmative actions to be implemented with the stakeholders with whom they interact.

Diversity is valued, and inclusion and equity are promoted in all activities. Diversity enriches the corporate culture and makes it possible to be an agent of change in society. The diversity, equity, and inclusion policy is a fundamental tool to promote principles and values in relations with stakeholders and to establish the foundation for a fairer, more equitable, and sustainable future.

3.3 STATEMENT AND COMMITMENT TO PAY EQUITY, WORKING HOURS, AND WORK-LIFE BALANCE

We reaffirm our commitment to the well-being, equity, and respect for the dignity of all individuals. With a zero-tolerance policy toward any arbitrary or discriminatory practice, active efforts are made to build a safe, fair, friendly, inclusive, and equitable work environment.

As part of our purpose to foster a more prosperous, inclusive, and equitable environment, we commit to ensuring a wage **above the living wage** for all our employees.

Pay equity is promoted through a compensation structure that ensures fairness and competitiveness, is objective, and aligned with the actual contribution of each position within the organization. For this purpose, international job evaluation methodologies are used, allowing objective definition of the contribution levels of each role and ensuring that decisions regarding salaries, hiring, and promotions are based exclusively on the experience, competencies, skills, and development potential of each person, without influence from factors such as gender, race, beliefs, or other personal conditions, thereby ensuring equity in compensation.

Fulfillment of responsibilities within established working hours is encouraged, along with promotion of work disconnection and compliance with the maximum legal working hours in the countries of operation. In Colombia, working hours are below the legal requirement, fostering a healthy balance between work and personal life.

Maintaining life balance is considered essential. Flexible schedules and hybrid models of in-person and remote work are promoted, adapted to the needs of both individuals and the business, to achieve better harmony between work and personal life. Full enjoyment of annual paid leave is encouraged as a right and an opportunity to recharge, complemented by additional benefits that reinforce commitment to the comprehensive care of each person in the organization.

From the perspective of caring for people, all individual labor decisions adhere strictly to the regulations of each country.

Belief in the human being as an inexhaustible source of value drives efforts to strengthen individual capabilities in support of business needs, which has made it possible for the organization never to have carried out a mass layoff in its history.

4. BUILDING A GREENER HOME

Making the world a greener home: *initiatives are driven that contribute to a resilient, low-carbon economy with positive outcomes for nature.*

There is clear recognition of the responsibility to ensure that processes have the lowest possible environmental impact and contribute **to making the world a greener home**. For this reason, we set the objective of implementing leading market practices to foster a culture of eco-efficiency and sustainability, enabling the mitigation of climate change and ecosystem degradation.

Through the transfer of knowledge between Colombia and Central America, initiatives are advanced that support the protection, conservation, restoration, and regeneration of ecosystems and natural resources, as well as mitigation of and adaptation to climate change. This paves the way toward a resilient, low-carbon economy with positive results for nature.

Within this purpose, efforts are concentrated on three key pathways:

- **Operational eco-efficiency**: the goal is to reduce the consumption of resources such as water and energy, and to lower carbon emissions. This is achieved through the definition of science-based targets and the application of innovative solutions that enable carbon neutrality and the renewable energy seal.

- **Circular economy**: the focus is on implementing strategies for reduction, reuse, utilization, and recovery of waste generated in operations.

- **Sustainable sourcing**: this becomes a key element to strengthening the value chain through a comprehensive supplier development model combined with green procurement practices. This fosters a culture of sustainability.

4.1 ECO-EFFICIENCY

Eco-efficiency is a cornerstone of sustainability in our operations, as it not only aims to reduce environmental impact but also to drive supplier growth, foster comprehensive relationships, and create synergies that strengthen a value chain rooted in the circular economy.

4.1.1. Our commitment to a more eco-efficient operation

From our financial group, we guide the implementation of eco-efficiency projects that allow us the continuous reduction of environmental impact in all our entities. For this purpose, we permanently evaluate our operations and impacts, and through standardized methodologies, we promote a continuous environmental improvement process that involves world-class practices in waste management, consumption reduction, and circular economy in our subsidiaries.

To reach the expected results and mitigate the potential impacts derived from the daily operational management of the holding and its subsidiaries, we commit to defining and monitoring action plans that allow us to adequately manage environmental and climate change issues, for which we establish the following guidelines that guide our operations and our stakeholders:

- **Measurement of the GHG emissions inventory and carbon neutrality:** Estimate, manage, and report the greenhouse gas (GHG) emissions inventory across Scopes 1, 2, and 3 throughout the operations, contributing meaningfully to the global call to limit planetary warming to 1.5 degrees Celsius by 2030. This will be achieved through the adoption of GHG emissions mitigation plans and the residual offsetting of those that are difficult to reduce, thereby reaching carbon neutrality.

  For Banco Davivienda, we measure our GHG emissions inventory with respect to indirect emissions generated across the entire value chain (Scope 3) in Colombia and Central America, in line with the Corporate Value Chain (Scope 3) Accounting and Reporting Standard of the Greenhouse Gas Protocol (GHG Protocol), specifically in categories 1 through 14, detailed in the following table:

Table 1. Scope 3 Categories Measured at Banco Davivienda, as operative entity of the Group

Category	Description	Colombia	Central America
1. **Purchased goods and services**	Emissions from the extraction, production, and transportation of goods and services purchased or acquired by the reporting company in the reporting year, not otherwise	•	•

	included in Categories 2–8.		
2. Capital goods	Emissions from the extraction, production, and transportation of capital goods purchased or acquired by the reporting company in the reporting year.	•	•
3. Fuel- and energy-related activities	Emissions associated with the production of fuels and energy purchased and consumed by the reporting company in the reporting year, not already included in Scope 1 or Scope 2.	•	•
4. Upstream transportation and distribution	Emissions from the transportation and distribution of products purchased by the reporting company in the reporting year, from tier-one suppliers to the company's own operations (in vehicles and facilities not owned or controlled by the reporting company). Transportation and distribution services purchased by the reporting company in the reporting year, including inbound logistics, outbound logistics (e.g., of products sold), and transportation and distribution between company facilities (in vehicles and facilities not owned or controlled by the reporting company).	•	•
5. Waste generated in operations	Emissions from the disposal and treatment of waste generated in operations in the reporting year (at facilities not owned or controlled by the reporting company).	•	•

6. Business travel	Emissions from the transportation of employees for business-related activities during the reporting year (in vehicles not owned or operated by the reporting company).	•	•
7. Employee commuting	Emissions from the transportation of employees between their homes and workplaces during the reporting year (in vehicles not owned or operated by the reporting company).	•	•
8. Upstream leased assets	Emissions from the operation of assets owned by the reporting company (as lessor) and leased to other entities in the reporting year, not already included in Scope 1 or Scope 2—reported by the lessor.	Not applicable, since the emissions associated with this category are included in Scopes 1 and 2.	
9. Downstream transportation and distribution	Emissions from the transportation and distribution of products sold in the reporting year in vehicles and facilities not owned or controlled by the reporting company.	•	•
10. Processing of sold products	Emissions from the processing of intermediate products sold to third parties (manufacturers) after being sold by the reporting company. Intermediate products are those requiring further processing, transformation, or inclusion in another product before use, thereby generating emissions from post-sale processing prior to final consumption. Emissions from processing must be allocated to the intermediate product.	Not applicable, as no intermediate products are involved.	
11. Use of sold	Emissions from the use of goods and	•	•

products	services sold by the reporting company in the reporting year. Scope 3 emissions from product use include the Scope 1 and Scope 2 emissions of end users. End users include both individual consumers and business customers.		
12. End-of-life treatment of sold products	Emissions from the disposal and treatment of waste from products sold by the reporting company (in the reporting year) at the end of their useful life. This category covers the total projected end-of-life emissions of all products sold in the reporting year.	•	•
13. Downstream leased assets	Emissions from the operation of assets owned by the reporting company (as lessor) and leased to other entities in the reporting year, not already included in Scope 1 or Scope 2. This category applies to lessors (i.e., companies receiving lease payments). Companies operating leased assets (i.e., lessees) must refer to Category 8 (Upstream leased assets).	•	Not applicable, as this business model does not apply.
14. Franchises	Emissions from the operation of franchises not included in Scope 1 or Scope 2. A franchise is a business operating under license to sell or distribute another company's goods or services in a specific location. This category applies to franchisors (i.e., companies granting licenses to other entities to sell or distribute	Not applicable, as this business model is not in place.	

	their goods or services in exchange for payments, such as royalties for trademarks and other services). Franchisors must account for emissions from the operation of franchises (i.e., Scope 1 and Scope 2 emissions of franchisees).	

We also estimate the emissions inventory of prioritized products through the Life Cycle Assessment (LCA) methodology, aligned with the Product Life Cycle Protocol and ISO 14067. This comprehensive approach covers the product life cycle from raw material extraction to the manufacturing phase (cradle-to-gate), enabling a systematic, rigorous, and comparable assessment of associated GHG emissions. This methodology allows to:

- Manage and reduce GHG emissions from products, including digital offerings.
- Identify processes with the highest climate impact across the value chain.
- Improve the design and environmental performance of products and services.

GHG emissions from operations in Colombia and Central America are managed, with carbon credits used only as a last resort for residual emissions that cannot be mitigated. Eligible credits must meet strict requirements of additionality, permanence, safeguards or co-benefits, avoidance of double counting, and verifiability. Their validity is confirmed through accredited validation and verification audits, in accordance with internationally recognized standards and methodologies such as ICONTEC's Forestry Compensation Guide, Gold Standard (GS), Verified Carbon Standard (VCS), and the Clean Development Mechanism (CDM), among others.

- **Projects for GHG emissions offsetting:** GHG emissions that cannot be reduced must be offset through projects focused on ecological restoration, forestry, forest conservation and deforestation prevention, energy efficiency, or renewable energy generation, among others. Such projects must comply with national, international, and policy-specific guidelines, and be located in Colombia or in the Central American countries where the subsidiaries maintain operations.

- **Additionality:** Projects from which carbon credits are acquired shall be validated by an accredited auditor prior to initiation or at an early stage of implementation. This requirement ensures that projects are undertaken with the financial support of carbon credits and deliver actual emissions reductions that contribute to national mitigation targets.

- **Permanence:** Projects issuing carbon credits shall address risks of potential reversal of sequestered carbon. To this end, they must provide insurance or maintain an additional reserve of no less than 15% of unsold credits as a safeguard against permanence risks.

- **Verifiability:** Projects shall provide transparent and accessible data on emissions reductions that are real, credible, and fully compliant with rigorous monitoring and reporting standards.

- **Safeguards and co-benefits:** Projects shall respect environmental, social, and economic safeguards, including recognition of Indigenous peoples' knowledge and rights, promotion of positive environmental outcomes, and meaningful engagement of stakeholders—particularly Indigenous and local communities. Measures shall also be adopted to prevent emissions displacement. In addition, projects shall promote the monitoring of environmental and socio-economic co-benefits such as local employment, community empowerment, and pollution prevention and mitigation.

- **Avoidance of double counting:** Projects shall comply with criteria that prevent double counting of compensated emissions by registering on recognized platforms that ensure full traceability of retired carbon credits.

- **Operational eco-efficiency:** Foster the efficient use of resources (water, energy, among others) through the implementation and innovation of actions, projects, techniques, and technologies that enable energy and water efficiency, as well as the transition to non-conventional renewable energy sources. The objective is to eliminate and mitigate environmental impacts, reduce GHG emissions, and promote a culture of eco-efficiency across the group.

- **Circular economy:** Maintain and strengthen the subsidiaries circular economy model, together with the comprehensive management of waste generated by its operations. This includes reducing waste, increasing recovery, and extending product life cycles through reuse.

- **Value chain management with suppliers:** Encourage suppliers to manage environmental impacts, including those related to climate, arising from their processes. This also entails integrating environmental, social, and climate-related criteria into the selection and evaluation of suppliers, goods, and services within the green procurement model, thereby ensuring the responsible management of impacts across the value chain.

Additionally, in accordance with the established management model, the following guidelines apply:

- Ensure full compliance with all applicable environmental laws, regulations, and provisions in force, including those related to climate change, in every country where the Group operates.

- Identify, assess, control, and reduce environmental risks and adverse impacts from operations, while preventing, mitigating, and remedying them when they occur. At the same time, enhance opportunities that contribute positively to environmental and social outcomes.

- Promote the rational and efficient use of natural resources to support a sustainable future, safeguarding their protection and conservation for present and future generations.

- Contribute to climate change mitigation and adaptation by managing, reducing, offsetting, and decarbonizing emissions.
- Protect the environment and prevent pollution through innovation and continuous improvement, generating positive impacts on both ecosystems and the communities where the Group operates.

- Implement integrated solid waste management, including reducing waste at the source, reusing materials whenever feasible, and maximizing recovery through recycling and other sustainable practices.

- Strengthen a culture of sustainability and continuous improvement by monitoring and reporting on environmental performance and climate change management across all operations.

- Embed sustainability within the supply chain by aligning procurement with the subsidiaries business strategy and sustainability model, and by transferring best practices to suppliers.

- Deliver training and awareness programs on environmental and climate change issues for employees and stakeholders, fostering shared responsibility and engagement.

To ensure compliance with the commitments outlined above, it is essential to establish a robust organizational framework that fosters a culture focused on achieving targets and strengthening environmental awareness. Accordingly, the following elements are in place:

- **Internal governance:** We are committed to fostering a sustainable organizational culture, expanding environmental awareness to mobilize efforts across the institution, and advancing the implementation of awareness initiatives and infrastructure-related engineering projects, guided by data analytics and financial sustainability principles.

  From a governance standpoint, and considering that Davivienda Group's operation is carried out through its subsidiary Banco Davivienda, the Administrative Vice Presidency serves as the highest authority for planning, oversight, and monitoring of eco-efficiency matters. Within this structure, the Infrastructure area leads implementation, supported by the expertise of the Bank's Sustainability Office. The Infrastructure Management and Services Department oversees the overall internal strategy, relying on specialized committees to ensure execution and monitoring. In addition, high-impact eco-efficiency projects are reported to the Corporate Governance and Sustainability Committee. This governance model is illustrated in *Figure 1. Internal Governance Model for Sustainable Procurement.*

4.2 GREEN PROCUREMENT

These guidelines are designed to inform the acquisition of goods, services, or products by assessing their environmental performance against specific sustainability criteria. This approach seeks not only to minimize the environmental impact of operations but also to foster an organizational culture that values sustainability at every stage of the procurement process.

4.2.1. Commitment to sustainable green procurement

Davivienda Group is committed to implementing a structured Green Procurement management framework to guide the acquisition of goods, services, and products across the holding and its domestic and international subsidiaries.

To that end, the following directives have been established:

- **Selection of goods, services, or products:** Each year, categories of goods and/or services with high environmental impact will be identified in accordance with criteria defined by the Eco-efficiency Division. Based on the Master Procurement Plan, these prioritized categories will be assessed, and environmental performance will be incorporated as a criterion in supplier evaluation during the procurement award process within the supply chain.

- **Environmental performance assessment:** Selected purchases are evaluated against the following sustainability criteria:

    - **Emissions and pollution:** Assessment of greenhouse gas (GHG) emissions inventory.
    - **Efficient use of resources:** Evaluation of water and energy consumption.
    - **Waste management:** Compliance with comprehensive waste management regulations.
    - **Circular economy:** Linked to initiatives for material circularity.
    - **Innovation and clean technologies:** Linked to investment in less-polluting technologies.
    - **Biodiversity and conservation:** Linked to initiatives for the conservation and preservation of biodiversity and its ecosystem services.

Depending on the type of service, specific environmental criteria will be applied. The information provided by each bidder will enable measurement of performance in this area, offering clear feedback on environmental impact and potential areas for improvement.

- **Targets and monitoring:** Each year, Procurement Management will define environmental performance targets in alignment with the Master Procurement Plan. These targets will consider the value of purchases receiving an environmental performance rating relative to the Bank's total annual procurement.

  Suppliers awarded an official contract with the Bank must undergo an environmental assessment for goods or services classified as having high environmental impact.

  Suppliers previously assessed and participating again in a high-impact procurement process must demonstrate improvement in their environmental performance. If no progress is observed, the reasons will be analyzed and an action plan established, which the supplier must commit to fulfilling in full.

  When reapplying for a contract, the supplier's initial and updated scores will be compared, with the expectation of measurable improvement. In line with the management model, the following directives are set:

  - Develop a rating methodology for goods, services, or products with the highest environmental impact across Davivienda Group and its national and international subsidiaries.

  - Incorporate environmental criteria in the evaluation of bidders and suppliers during procurement processes.

  - Foster a sustainable culture by prioritizing the procurement of goods, services, and products that meet environmental criteria, thereby mobilizing organizational efforts around sustainability.

To ensure compliance with these commitments, a solid organizational framework has been established:

- **Internal governance:** The Administrative Vice Presidency serves as the highest authority for planning, oversight, and monitoring of green procurement within the Bank, as an operative unit for Davivienda Group. It is supported by Procurement Management, the Infrastructure Services Department, the Efficiency and Control Department, the Sustainability Office, and the Learning Office, as shown in Figure 1: Internal Governance Model for Sustainable Procurement.

  In addition, projects of high impact within the Sustainable Supply Chain are reported to the Corporate Governance and Sustainability Committee, the collegiate body responsible for reviewing and endorsing their potential execution.

5. OTHER PROVISIONS

To achieve the objectives set out in this policy, we have established the following guidelines applicable to our business and stakeholders:

- Promote a culture of sustainability by managing environmental and social impacts through awareness, training, and education initiatives for our stakeholders.

- Drive continuous improvement by systematically monitoring and reporting on actions and progress.

- Ensure accountability and transparency by managing and disclosing the results of this policy's implementation through the established communication channels, with particular emphasis on the annual management report.

- Actively and transparently consult our stakeholders regarding environmental and social issues, risks, and impacts arising from our operations, integrating their perspectives into the decision-making process to strengthen trust and address the needs of the communities where we operate.

6. OVERSIGHT

The Corporate Governance and Sustainability Committee, composed of members of the Board of Directors, is responsible for overseeing the implementation of this policy. The Committee is delegated to report progress to the full Board of Directors, which shall

serve as the body to which proposed adjustments to the content of this policy may be submitted and which holds ultimate authority for approving any changes.

7. APPROVAL OF THIS POLICY

This policy was approved by the Board of Directors of Davivienda Group prior to its disclosure. Any updates to this policy shall follow the same procedure, ensuring that at least once every five years a comprehensive review is conducted to confirm its alignment with the Group's other policies.

Date of Approval	Approval Body
October 20th 2026	Davivienda Group Board of Directors

ANNEXES:

ANNEX 1.

DAVIVIENDA GROUP PRIORITIZATION AND CONTRIBUTION TO THE SUSTAINABLE DEVELOPMENT GOALS (SDGs)

Davivienda Group has identified eight SDGs and 18 targets that align with its material topics, stakeholders, and strategic business priorities. This selection is consistent with the company's values and mission related to sustainability.

Table 2. Prioritized Sustainable Development Goals (SDGs)

SDG	SDG Target		Contribution Indicator
1. End poverty	1.4	*"By 2030, ensure that all men and women, in particular the poor and the vulnerable, have equal rights to economic resources, as well as access to basic services, ownership and control over land and other forms of property, inheritance, natural resources, appropriate new technology and financial services, including microfinance."*	**From our Banking Services:** Number of persons accessing their first financial product Loan portfolio balance and number of people accessing microfinance products
2. Zero Hunger	2.3	*"By 2030, double the agricultural productivity and the incomes of small-scale food producers, particularly women, Indigenous peoples, family farmers, pastoralists, and fishers, including through secure and equitable access to land, other productive resources and inputs, knowledge, financial services, markets, and opportunities for value addition and non-farm employment."*	**From our Banking Services:** Loan portfolio balance of the agricultural segment for small producers and percentage share of the total loan portfolio in the country..

SDG	SDG Target		Contribution Indicator
	2.4	*By 2030, ensure sustainable food production systems and implement resilient agricultural practices that increase productivity and output, help maintain ecosystems, strengthen capacity for adaptation to climate change, extreme weather events, droughts, floods, and other disasters, and progressively improve soil and land quality.*	**From our Banking Services:** Loan portfolio balance allocated to financing sustainable agricultural development projects. Number of agricultural clients with access to insurance products
8. Decent Work and Economic Growth	8.3	*"Promote development-oriented policies that support productive activities, decent job creation, entrepreneurship, creativity, and innovation, and encourage the formalization and growth of micro-, small, and medium-sized enterprises, including through access to financial services."*	**From our Banking Services:** Loan portfolio balance and number of micro, small, and medium-sized enterprises (SMEs).
	8.4	*"Improve progressively, by 2030, global resource efficiency in consumption and production, and endeavor to decouple economic growth from environmental degradation, in accordance with the 10-Year Framework of Programmes on Sustainable Consumption and Production."*	**From our Banking Services:** Loan portfolio balance and number of enterprises and individuals with access to green financing.
	8.5	*"By 2030, achieve full and productive employment and decent work for all women and men, including young people and persons with disabilities, and equal pay for work of equal value."*	**From our Operations:** Number of employees, including the percentage of women and youth.
	8.10	*"Strengthen the capacity of domestic financial institutions to encourage and expand access to banking, insurance, and financial services for all."*	**From our Banking Services:** Total number of individuals and companies with access to financial services through Davivienda.

SDG	SDG Target		Contribution Indicator
9. Industry, Innovation, and Infrastructure	9.1	*"Develop quality, reliable, sustainable, and resilient infrastructure, including regional and transborder infrastructure, to support economic development and human well-being, with a focus on affordable and equitable access for all."*	**From our Banking Services:** Loan portfolio balance of social infrastructure projects, and territorial development plans.
	9.2	*"Promote inclusive and sustainable industrialization and, by 2030, significantly raise industry's share of employment and gross domestic product, in line with national circumstances, and double its share in least developed countries."*	**From our Banking Services:** Total amount of credit disbursed, broken down by economic sector.
	9.3	*"Increase the access of small-scale industrial and other enterprises, in particular in developing countries, to financial services, including affordable credit, and their integration into value chains and markets."*	**From our Banking Services:** Loan portfolio balance for SMEs and with access to financial services, broken down by size.
	9.4	*"By 2030, upgrade infrastructure and retrofit industries to make them sustainable, with increased resource-use efficiency and greater adoption of clean and environmentally sound technologies and industrial processes, with all countries taking action in accordance with their respective capabilities."*	**From our Banking Services:** Total amount of sustainable credit disbursed, broken down by economic sector.
10. Reduce inequality	10.2	*"By 2030, empower and promote the social, economic and political inclusion of all, irrespective of age, sex, disability, race, ethnicity, origin, religion or economic or other status."*	**From our Banking Services:** Number of individuals and businesses in our differential focus areas financially empowered through transactional, savings, investment, credit, and insurance products. **From our operations:**

SDG	SDG Target		Contribution Indicator
			Share of employees included under the differential approaches of gender, sexual orientation, ethnic groups, and disability.
11. Sustainable Cities and Communities	11.1	*"By 2030, ensure access for all to adequate, safe and affordable housing and basic services, and upgrade slums."*	**From our Banking Services:** Loan portfolio balance and number of affordable housing units with active financing.
	11.2	*"By 2030, provide access to safe, affordable, accessible and sustainable transport systems for all, improving road safety, notably by expanding public transport, with special attention to the needs of those in vulnerable situations, women, children, persons with disabilities and older persons."*	**From our Banking Services:** Loan portfolio balance and number of low-emission vehicles Loan portfolio balance and number of transportation systems financed.
	11.3	*"By 2030, enhance inclusive and sustainable urbanization and capacity for participatory, integrated and sustainable human settlement planning and management in all countries."*	**From our Banking Services:** Loan portfolio balance and number of certified sustainable construction projects and affordable housing construction financed.
12. Responsible Consumption and Production	12.2	*"By 2030, achieve the sustainable management and efficient use of natural resources."*	**From our Banking Services:** Loan portfolio balance destined to the financing of sustainable energy and water efficiency projects. **From our Operations:** Percentage reduction in water and energy consumption in our operations.

SDG	SDG Target		Contribution Indicator
	12.5	*"By 2030, substantially reduce waste generation through prevention, reduction, recycling and reuse."*	**From our Banking Services:** Loan portfolio balance allocated to the financing of sustainable production and circular economy projects. **From our operations:** Percentage reduction in waste generated by our operations and increase in waste recovery and reuse.
13. Climate action	13.2	*"Integrate climate change measures into national policies, strategies and planning."*	**From our Banking Services:** Financed emissions intensity (Scope 3, Category 15). **From our operations:** Operational carbon emissions intensity (Scopes 1, 2, and 3 — Categories 1 to 14).

ANNEX 2.

ESG-DEI Diagnostic: Criteria and Dimensions

The strategic sourcing tool is composed of the following criteria and dimensions:

Table 3. Evaluation Criteria – ESG-DEI Diagnostic Tool

Criteria	Dimensions
Environmental	Environmental impacts and risks
	Emissions and pollution
	Efficient use of resources (water and energy)
	Circular economy and waste management
	Green/sustainable procurement
	Biodiversity
Social	Freedom of association
	Human rights (labor practices, human talent)
	Community engagement
Governance	Sustainability (objectives, strategy, and ESG awareness)
	ESG seals and certifications

	Whistleblowing channels
	Anti-corruption, anti-bribery, and anti-fraud law
	Code of ethics and conduct
	Policies and statements
	Data protection
DEI	Internal management
	External management

The results derived from this tool will be presented through an evaluation scale that segments maturity levels as follows:

- Excellence: Scores above 90% and up to 100%.
- Value Creation: Scores between 70% and 89%.
- Awareness: Scores between 36% and 69%.
- Nascent: Scores below 35%.

This evaluation provides a clear perspective on suppliers' positioning with respect to ESG (Environmental, Social, and Governance) factors and Diversity, Equity, and Inclusion (DEI). Based on the assessment, a tailored report will be issued with specific recommendations to guide and support suppliers in strengthening their strategies. Furthermore, the results will help suppliers concentrate their efforts on priority areas and achieve closer alignment with our sustainability agenda, thereby advancing collectively toward a more responsible and equitable future.

ANNEX 3.

GLOSSARY

- **Sustainable procurement:** A key element to strengthen our value chain through a comprehensive supplier development model, combined with green purchasing practices, and supported by an environmental and social risk assessment of strategic suppliers.

- **ESG:** Environmental, Social, and Governance.

- **Clients:** Those who have a commercial relationship with the company's corporate purpose and are the primary source of revenue. These products and services carry responsibilities on the part of the organization to meet its commitments, as well as risk management related to the provision of financial services.

- **Employees:** "Our People" are those who contribute their talent to create value. Through organizational growth, they find opportunities for professional development, while in return we foster motivation, well-being, and long-term engagement.

- **Community:** A system or set of relationships established among individuals and groups to form a type of collective. These relationships regulate processes such as belonging, adaptation, participation, behavior, authority, bureaucracy, conflict, and others.

- **Due Diligence**: A systemic and ongoing process to prevent any adverse impact on stakeholders.

- **DEI:** Diversity, Equity, and Inclusion.

- **Supplier development:** A program structured around three main strategies: ESG-DEI Assessment, Training and Performance Pathway, and Recognition. Through these actions, Davivienda Group encourages selected suppliers to adopt sustainable practices and address topics relevant to their businesses.

- **Human Rights (HR):** Inherent rights of all human beings, regardless of race, sex, nationality, ethnicity, language, religion, or any other condition. Human Rights include the right to life and liberty; freedom from slavery or torture; freedom of

opinion and expression; and the right to education and work, among others. These rights apply to all people without discrimination.

- **Supplier ESG-DEI assessment:** A tool used to evaluate organizations' performance in terms of ESG (Environmental, Social, and Governance), Diversity, Equity, and Inclusion (DEI), and Human Rights.

- **Diversity:** The presence of differences, whether inherent from birth or by choice, including tastes, preferences, and ways of thinking.

- **Equity:** Our actions and decisions are guided by responsibility, fairness, and impartiality, in alignment with individuals' merits, rights, and duties.

- **Emissions:** The release of greenhouse gases (GHG) into the atmosphere by an organization's activities over a specific period.

- **Greenhouse Gases (GHG):** Atmospheric components that have the property of trapping solar heat in the Earth's atmosphere, contributing to the phenomenon known as the "greenhouse effect."

- **GHG Protocol:** The "Greenhouse Gas Protocol," a set of internationally developed standards and guidelines that help organizations measure, manage, and report their GHG emissions. These guidelines provide a common, consistent framework for GHG accounting, enabling organizations to effectively and transparently assess and communicate their emissions inventory.

- **Stakeholders:** As defined in our Good Governance Code, stakeholders include all individuals or groups that are part of Davivienda Group., are linked to its activities, or, due to the activities of Group companies, maintain a relationship with it. Common characteristics allow them to be considered beneficiaries of governance rules. Stakeholders include Employees, Clients, Suppliers, and the Community.

- **Inclusion:** Everyone is welcome, valued, and respected, with barriers to access eliminated.

- **Emissions inventory:** The total quantity of greenhouse gases (GHG) emitted directly or indirectly by an organization throughout its life cycle during a given period.

- **Supplier:** An entity awarded a contract or purchase order to provide Davivienda Group, or its subsidiaries, with a good or service.

- **Prioritized supplier:** Suppliers identified by the Supply Chain Risk Area based on risk management criteria.

- **Respect:** We promote, protect, and guarantee Human Rights and address potential violations in which we may be involved. This includes ensuring consultation and grievance processes, generating reports, and proposing measures to resolve these situations with the required promptness.

- **Supplier training pathway:** A virtual platform provided by Davivienda Group to suppliers, enabling them to acquire knowledge on various topics of interest.