



ANNEX 6.

SUSTAINABLE TAXONOMY AT BANCO DAVIVIENDA

In response to the need to strengthen sustainable finance and identify new market financing opportunities, Davivienda has developed its Sustainable Taxonomy. This taxonomy is structured based on local and international criteria and best practices adopted by the market, including Colombia's Green Taxonomy, guidelines published by the International Capital Markets Association (ICMA), the International Finance Corporation (IFC), among others.

Below are the categories, subcategories, and specific activities that the Bank can finance through its range of sustainable products:

Chart 18: Categories, Subcategories and Activities:

Category	Subcategory	Activity
Sustainable Infrastructure and Construction	Certified Construction	Construction of New Buildings
		Renovation of Buildings
		Acquisition and Ownership of Buildings
	Affordable Housing Construction	Construction, Adaptation, Expansion, and Maintenance of Affordable Housing (Affordable Low-Income or Priority Affordable Low-Income)
	Healthcare and Education Infrastructure	Construction, Adaptation, Expansion, and Maintenance of Healthcare Infrastructure
		Construction, Adaptation, Expansion, and Maintenance of Educational Infrastructure
	Territorial Development Infrastructure	Urban Development Infrastructure
		Cultural Infrastructure
		Recreational Infrastructure
		Climate Resilience Projects (excluding water supply and lighting systems)
		Sustainable Cities Projects



		Infrastructure for Road, Rail, River, Air, and Maritime Transport
		Low-Emission Transport Infrastructure
Sustainable Production and Circular Economy	Waste Management and Circular Economy	Treatment of Wastewater Sludge
		Separate Collection and Transport of Non-Hazardous Waste from Segregated Waste Streams
		Anaerobic Digestion of Organic Waste with Methane Capture or Use
		Composting of Organic Waste
		Utilization of Non-Hazardous Waste Materials
		Energy Production from Non-Recyclable Waste Fractions (Thermal Treatments)
		Landfill Gas Capture and Utilization
		Artificial Capture, Transport, and Storage/Use of Greenhouse Gases (GHG)
		Extended Producer Responsibility Distribution and Practices
		Sustainable Design and Eco-Design
	Savings in Raw Materials or Inputs	
	Sustainable Manufacturing	Manufacturing for Low-Carbon Technologies
		Components for Cement Production
		Components for Aluminum Production
		Components for Iron and Steel Production
Components for Chlorine Production		
Components for Organic Chemical Products Production		
Components Involved in Primary Plastic Production		
Investments for Reduction and Control of Air Emissions		
Substitution of Virgin and Polluting Raw Materials		
Sustainable Water Management	Potable Water Management	Water Supply Systems
		Water Supply Systems, including Drinking Water Treatment Plants (not meeting TVC thresholds)
		Investments for Efficient Water Use



		Investments for Efficient Water Use (not meeting TVC thresholds)
	Wastewater Management	Sanitary and Combined Sewer Systems
		Sanitary and Combined Sewer Systems (not meeting TVC thresholds)
		Wastewater Treatment Systems
		Wastewater Treatment Systems (not meeting TVC thresholds)
Sustainable Transport and Mobility	Low-Emission Transport and Mobility	Urban Public Transport
		Micromobility
		Intercity Transport (Freight and Passengers)
		Private Transport
		Low-Emission Machinery
	Replacement of High-Emission Vehicles or Machinery (Fuel Efficiency)	
	Access to Public Transport	Urban Public Transport (not meeting TVC thresholds)
		Intercity Transport (Freight and Passengers) (not meeting TVC thresholds)
Manufacturing and Assembly of Public Transport Vehicles and Equipment		
ICT for Sustainability	Green ICT	Data Processing, Hosting, and Related Activities
		Data-Based GHG Reduction Solutions
Sustainable Energy	Generation and Cogeneration	Electricity Generation from Photovoltaic Solar Energy
		Electricity Generation from Concentrated Solar Energy
		Electricity Generation from Wind Energy
		Electricity Generation from Ocean Energy
		Electricity Generation from Tidal Energy
		Electricity Generation from Geothermal Energy
		Electricity Generation from Biomass, Biofuels, and Biogas
		Low-Carbon Hydrogen Production
Biomass, Biofuel, and Biogas Manufacturing		



		Combined Heat/Cooling and Power Generation from Concentrated Solar Energy
		Combined Heat/Cooling and Power Generation from Geothermal Energy
		Combined Heat/Cooling and Power Generation from Biomass, Biofuels, and Biogas
		Heat/Cooling and Power Production Using Residual Heat
	Transmission and Storage	Transmission and Distribution of Electricity from Renewable Sources
		Electricity Storage
		Thermal Energy Storage
		Low-Carbon Hydrogen Storage
	Energy Efficiency	Energy Consumption Savings
		District Heating Systems
	Access to Energy	Energy Generation, Transmission, and Storage Projects in Remote and Vulnerable Communities
		Natural Gas Distribution and Storage Projects in Remote and Vulnerable Communities
	Sustainable Agricultural Development	Agricultural and Rural Financing
Investment Credit Lines		
Agricultural and Rural Microcredit		
Agricultural Credit Card		
		Basic Practices, Investments, and Technologies for Coffee Crop Conversion
		Intermediate Practices, Investments, and Technologies for Coffee Crop Conversion
		Advanced Practices, Investments, and Technologies for Coffee Crop Conversion
		Basic Practices, Investments, and Technologies for Rice Crop Conversion
		Intermediate Practices, Investments, and Technologies for Rice Crop Conversion



	Sustainable Agricultural Practices	Advanced Practices, Investments, and Technologies for Rice Crop Conversion
		Basic Practices, Investments, and Technologies for Fruit Crop Conversion
		Intermediate Practices, Investments, and Technologies for Fruit Crop Conversion
		Advanced Practices, Investments, and Technologies for Fruit Crop Conversion
		Basic Practices, Investments, and Technologies for Cocoa Crop Conversion
		Intermediate Practices, Investments, and Technologies for Cocoa Crop Conversion
		Advanced Practices, Investments, and Technologies for Cocoa Crop Conversion
		Transition from monoculture to diversified cropping systems.
		Cultivation of native or naturalized species that can more easily adapt to variations in production cycles, water quality/quantity, and temperatures.
		Efficient irrigation (drip irrigation, micro-sprinkling, sprinkler irrigation, and climate-smart irrigation practices).
		Agricultural and grazing practices that, among other benefits, rebuild soil organic matter and restore biodiversity in degraded soil.
		Agro-Sustainable Labels
		Green Destinations Finagro
		Bioinputs for Agriculture
		Social Focus in Agriculture
		Basic Practices, Investments, and Technologies for Sustainable Livestock
		Intermediate Practices, Investments, and Technologies for Sustainable Livestock
		Advanced Practices, Investments, and Technologies for Sustainable Livestock



	Sustainable Livestock Practices	Sustainable Livestock Labels (also includes associative and integrative models)		
		Practices, Investments, and Technologies for Poultry Farming		
		Practices, Investments, and Technologies for Aquaculture		
		Practices, Investments, and Technologies for Pig Farming		
		Poultry Bioinputs		
	Sustainable Forestry Practices	Basic Practices for Restoration of Degraded Soils		
		Intermediate Practices for Restoration of Degraded Soils		
		Advanced Practices for Restoration of Degraded Soils		
		Basic Practices for Conservation, Management, and Sustainable Use of Natural Forests		
		Intermediate Practices for Conservation, Management, and Sustainable Use of Natural Forests		
		Advanced Practices for Conservation, Management, and Sustainable Use of Natural Forests		
		Basic Practices for Commercial Reforestation		
		Intermediate Practices for Commercial Reforestation		
		Advanced Practices for Commercial Reforestation		
		Collection, Post-Harvest Management, Processing, or Marketing of Non-Timber Forest Products		
		Sustainable Forest Management Labels		
		Biodiversity Conservation and Utilization	Bioeconomy	Extraction of Natural Ingredients, Bioactive Compounds, and Development of Bioproducts from Biodiversity
				Rural and Nature Tourism
				Biotechnology
Alternative Foods				
Bioeconomy in the Health Sector				
Biomass and Green Chemistry				
Biodiversity Management	Investments Generating Co-Benefits for Biodiversity			



		Investments for Biodiversity Conservation and Restoration
		Nature-Based Solutions for Biodiversity and Ecosystem Conservation and Restoration
	Blue Economy	Conservation and Restoration of Aquatic, Marine, and Coastal Ecosystems
		Sustainable Use of Biological Resources from Aquatic, Marine, and Coastal Ecosystems
Social Well-being and Financial Inclusion	Healthcare and Education Services	Provision and Acquisition of Equipment and Instruments for Health Services
		Provision and Acquisition of Equipment and Instruments for Educational Services
		Research and Development
	Financial Inclusion and Economic Development	Acquisition of Affordable Low-Income Housing with Gender Focus
		Acquisition of Affordable Low-Income Housing
		Acquisition of Priority Affordable Low-Income Housing with Gender Focus
		Acquisition of Priority Affordable Low-Income Housing
		Gender-Focused SMEs (Micro, Small, Medium, and Large)
		SMEs (Micro, Small, Medium, and Large)
		Inclusive Portfolio - Prioritized Individuals
Loans tied to sustainability indicators	Loans tied to sustainability indicators	Loans Tied to ESG Indicators