



ANNEX 2.

DAVIVIENDA BANK FINANCIAL PRODUCTS

2.1. Financial products Inclusive dimension:

Below are the financial products and services that Banco Davivienda has incorporated into the **INCLUSIVE** dimension as of the publication of this policy.

Chart 9: Financial Products and Services in the Inclusive Dimension

Type	Populations	Product	Description	Indicators
Savings and Investment	Minors and Youth	<b>Children's Account</b>	An individual savings account for children and teenagers aged 0 to 17.	Amounts Saved and Invested and Number of Clients with Access to Savings and Investment Products.
		<b>G Zero Plan Account</b>	This account features exclusive benefits for the young segment, including lower management fees, no withdrawal costs, virtual channel management, and the option to link a digital debit card for transactions and online purchases.	Amounts Saved and Invested and Number of Clients with Access to Savings and Investment Products.
		<b>Savings Pockets in Davivienda Accounts and DaviPlata</b>	This service allows clients to make monthly savings and occasional contributions based on their saving goals. Funds are visible and available through transfers. Although not exclusively for young clients, this product promotes early savings habits.	Amounts Saved and Invested and Number of Clients with Access to Savings and Investment



				Products.
		<b>Investment Segment Enrollment</b>	While there are no exclusive investment products for young clients, they can connect with the Bank through Davivienda Brokers or Fiduciaria Davivienda to open available products for all clients, such as Term Deposits (CDTs/CDATs), High-Yield Accounts, Dafuturo, Goal-Based Investments, Collective Investment Funds (FICs), E-trading, and securities brokerage.	Amounts Saved and Invested and Number of Clients with Access to Savings and Investment Products.
	<b>Senior Citizens (Retirees)</b>	<b>Pension Account</b>	A transactional account for pensioners. Clients can receive their pension and other funds into a Davivienda Mobile Pension Account, and perform payments and transactions. This account has no management fee for pensioners.	Amounts Saved and Invested and Number of Clients with Access to Savings and Investment Products.
		<b>Preferential Rate CDTs (Term Deposit Certificate)</b>	Given the risk profile of the segment and high interest in secure investments, we offer preferential rates on Term Deposits at our branches for senior clients with pension accounts.	Amounts Saved and Invested and Number of Clients with Access to Savings and Investment Products.
	<b>Rural / Agricultural</b>	<b>Rural Savings Account</b>	A traditional savings account allowing clients to manage their money easily, securely, and reliably. The account supports two holders and is for clients located in rural areas identified and categorized as rural by the Bank according to the National Census and Statistics Agency (DANE).	Amounts Saved and Invested and Number of Clients with Access to Savings and Investment Products.



		<b>Profitable Agricultural Savings Account</b>	An exclusive savings account for agricultural clients, offering returns based on specific amounts. Funds are available at any time, and interest is calculated daily on the account balance.	Amounts Saved and Invested and Number of Clients with Access to Savings and Investment Products.
	<b>Popular Economy</b>	<b>Savings or Checking Account Linked to My Business</b>	A transactional account supporting the My Business feature for receiving payments from sales through virtual or physical means. This account does not have a management fee.	Amounts Saved and Invested and Number of Clients with Access to Savings and Investment Products.
<b>Loans</b>	<b>Minors and Youth</b>	<b>G Zero Credit Card</b>	A credit card designed for the young segment with benefits such as \$0 management fee, 1% cashback at selected establishments with the option to donate to environmental causes or to the card balance. Ideal for building credit history.	Amounts Financed and Number of Clients with Access to Credit Products
		<b>Educational Loans Offering</b>	Our educational loans mainly target young clients pursuing higher education. We offer fixed, revolving, and preferential loans with mortgage guarantees, primarily for master's and doctoral studies.	Amounts Financed and Number of Clients with Access to Credit Products
		<b>Nanocredit Guarantee Fund (FGA)</b>	A low-amount loan that can be requested in minutes through the DaviPlata App. This loan can be the first credit experience for some clients, with fixed interest rates from \$50,000 to \$4,490,000, terms up to 36 months, and a	Amounts Financed and Number of Clients with Access to



			fully digital application process.	Credit Products
<b>Senior Citizens (Retirees)</b>	<b>Pension Advance</b>	A revolving credit line available to clients with an active pension account at Davivienda, allowing them to advance their next payroll payment as needed.		Amounts Financed and Number of Clients with Access to Credit Products
	<b>Pensioner Payroll Loans</b>	Pension clients who are part of Davivienda's payroll agreements can apply for personal loans or debt consolidation through our digital channels, with repayments deducted from their pension payments.		Amounts Financed and Number of Clients with Access to Credit Products
<b>Women</b>	<b>Working Capital (Free Investment) for Women's SMEs</b>	A personal loan with preferential rates and terms of up to 36 months for general use.		Amounts Financed and Number of Clients with Access to Credit Products
	<b>Revolving Crediexpress for Women's SMEs</b>	A revolving credit facility that can be used fully or partially through the transactional portal. As payments are made, the credit limit is restored for future use. Female clients in the SME sector receive preferential rates on this product.		Amounts Financed and Number of Clients with Access to Credit Products
	<b>Agricultural and Coffee Grower Credit Card for Women's SMEs</b>	A credit card designed for clients in the agricultural sector, intended for use in agricultural and agro-industrial activities to meet capital needs for productive projects.		Amounts Financed and Number of Clients with Access to Credit Products



		<b>Credit Card for Women's SMEs</b>	A credit line with a permanent credit limit managed through a physical card with no management fee. Female clients in the SME sector receive preferential rates with the option to defer purchases up to 36 months.	Amounts Financed and Number of Clients with Access to Credit Products
		<b>Productive Assets for Women-owned SMEs</b>	All our leasing options for the acquisition of productive assets are available to our women-owned SMEs clients, with special benefits on interest rates.	Amounts Financed and Number of Clients with Access to Credit Products
		<b>Social Affordable Housing for Women</b>	Loans to assist women in acquiring social interest housing (with a maximum value of 50 legal monthly minimum wages). These are guaranteed by mortgages or housing leasing arrangements.	Amounts Financed and Number of Clients with Access to Credit Products
	<b>Rural / Agricultural</b>	<b>Agricultural and Coffee Grower Credit Card</b>	A revolving credit facility designed to meet the working capital needs of agricultural clients at various stages of production or commercialization. This product is aimed at individual entrepreneurs and legal entities in the agricultural sector. The credit line is managed via a national-use credit card. Repayment depends on the agricultural activity.	Amounts Financed and Number of Clients with Access to Credit Products
		<b>Finagro Credit for Small Producers</b>	Financing provided through the resources of the Agricultural Sector Financing Fund (FINAGRO) for the production, transformation, and commercialization of agricultural or rural activities, aimed at individuals who meet small producer requirements in terms of assets and income.	Amounts Financed and Number of Clients with Access to Credit Products



		<p><b>Special Finagro Credit Lines</b></p>	<p>Rediscount lines with subsidized rates for beneficiaries in the agricultural and rural sectors, directed at municipalities prioritized by the Ministry of Agriculture and Rural Development based on location, sociodemographic conditions, and other criteria.</p>	<p>Amounts Financed and Number of Clients with Access to Credit Products</p>
		<p><b>FNG Lines (EMP 280 and EMP 319)</b></p>	<p>Credit lines backed by the National Guarantee Fund (FNG), aimed at individuals or legal entities in the agricultural sector belonging to the micro, small, and medium enterprise segments. Funds are allocated for working capital, investment in fixed assets, or business capitalization.</p>	<p>Amounts Financed and Number of Clients with Access to Credit Products</p>
		<p><b>FGA Nanocredit</b></p>	<p>A low-amount credit requested in minutes through the DaviPlata app, allowing clients to access funds immediately from their cell phones. This microcredit can be a client's first credit experience, helping them start their credit history. It is covered by the Guarantee Fund (FGA), which corresponds to 8.4% of the requested amount plus VAT.</p>	<p>Amounts Financed and Number of Clients with Access to Credit Products</p>
		<p><b>DaviPlata Nanocredit for Community Popular Economy (EPC)</b></p>	<p>Low-value unsecured loans backed by the National Guarantee Fund, offered digitally through the DaviPlata app, providing greater accessibility and security to our users. We offer the EPC nanocredit for clients who are entrepreneurs or business owners, aligning with the National Government's program that promotes financial inclusion for the Popular Economy and Community sectors. This contributes to the growth of the Popular Economy and small businesses by providing credit opportunities to entrepreneurs with or without credit history to start or boost their business.</p>	<p>Amounts Financed and Number of Clients with Access to Credit Products</p>



	<b>Popular Economy</b>	<b>Business Credit Card</b>	A payment method allowing clients to make physical or virtual purchases for their business with exclusive benefits at selected establishments. This card is intended for individual entrepreneurs or independent professionals who are bank clients through a savings or checking account.	Amounts Financed and Number of Clients with Access to Credit Products
		<b>Progress Credit for the Popular Economy / United for Change Credit</b>	Credit covered by the FNG, disbursed directly to the client's account. This credit offering aligns with FNG programs, enabling individuals across all economic sectors to access credit lines under favorable conditions, promoting business growth and financial inclusion. Credit availability depends on government resource allocation for the program, with ongoing innovation and evaluation to support economic development in the Popular Economy.	Amounts Financed and Number of Clients with Access to Credit Products
<b>Products for Transaction s and Digital Wallets</b>	<b>Minors and Youth</b>	<b>DaviPlata + 14</b>	A low-amount electronic wallet enabling youths aged 14 to 17 to manage their money via their cell phones, transfer funds, recharge, pay bills, and make purchases without transactional costs or maintenance fees.	Transaction amounts, number of transactions, and number of customers with access to transactional products.
		<b>DaviPlata ECard</b>	A fully digital, rechargeable card with available balance in DaviPlata. This card allows online purchases, application subscriptions, and automatic payments.	Transaction amounts, number of transactions,



				and number of customers with access to transactional products.
		<b>Youth Income Subsidy</b>	Disbursement of subsidies from the "Youth in Action" Program by the National Department of Social Prosperity (DPS) to financially support the education of youths aged 14 to 28 who do not yet hold a university degree.	Transaction amounts, number of transactions, and number of customers with access to transactional products.
		<b>Digital Debit Card</b>	A fully digital card associated with the Plan G-Zero, focused on the youth segment. This card allows online purchases, application subscriptions, and automatic payments.	Transaction amounts, number of transactions, and number of customers with access to transactional products.
	<b>Rural / Agricultural</b>	<b>DaviPlata</b>	Although not exclusive to the agricultural segment, our digital wallet has achieved 97% nationwide coverage, reaching 15% of the rural population, with 7% of our clients located in rural areas as of the end of 2023.	Transaction amounts, number of transactions, and number of customers with access to transactional products.





		<b>Bank Correspondents</b>	Retail establishments selected for their security and quality standards to serve as additional channels for Banco Davivienda. Through bank correspondents, we provide access to our financial services in 320 of the 344 ZOMAC municipalities (93%) and 39 of the 170 PDET municipalities (23%).	Transaction amounts, number of transactions, and number of customers with access to transactional products.
	<b>Popular Economy</b>	<b>My Business</b>	A 100% digital solution for onboarding individual merchants to accept electronic payments (DaviPlata, neobanking). With My Business, clients can immediately request various sales solutions for multiple payment methods (DaviPlata, neobanking), such as POS terminals, QR EMVC, or payment links for in-person sales, and shopping carts and web checkouts for online sales. It also supports payments with cards (Diners, MasterCard, and Visa) and DaviPlata, allowing clients to view sales information, generate statements, track transactions, and obtain tax certificates.	Transaction amounts, number of transactions, and number of customers with access to transactional products.
		<b>Interoperable Bank QR</b>	A solution for individual business owners enabling their customers to pay via mobile phone by scanning a QR code from the DaviPlata app. It also supports credit or debit card payments at participating establishments.	Transaction amounts, number of transactions, and number of customers with access to transactional products.
		<b>My Business Profile DaviPlata</b>	A profile in the DaviPlata app allowing small businesses to organize products into catalogs, quickly charge via QR codes or PSE, receive payments with DaviPlata or from any bank account, manage their Business Profile at no cost, learn to manage	Transaction amounts, number of transactions, and number of customers



			business finances, and quickly move money via the app.	with access to transactional products.
		<b>Bank Correspondents</b>	Retail establishments and DaviPlata clients selected for their security and quality standards to become additional channels for Banco Davivienda. This initiative helps us reach communities lacking financial services, contributing to the country's economic development. Clients and users can pay for public and private services, withdraw money, receive government incentives, deposit into DaviPlata and accounts, and make credit and credit card payments.	Transaction amounts, number of transactions, and number of customers with access to transactional products.
		<b>DaviPlata Payment Button</b>	An option for making payments for products and services using DaviPlata directly at each merchant's channel. It offers multiple benefits for merchants, including better approval rates, improved purchase experience, and lower processing costs compared to the market.	Transaction amounts, number of transactions, and number of customers with access to transactional products.
		<b>Interoperable DaviPlata QR</b>	A solution for small businesses to receive payments from various entities and ensure ongoing sales. The code provides a digital payment alternative within minutes by simply scanning from a mobile phone.	Transaction amounts, number of transactions, and number of customers with access to transactional products.



<b>Insurance Products</b>	<b>Minors and Youth</b>	<b>Specialized Assistance Package for Young People</b>	Assistance services for clients, their families, and pets, with automatic debit to credit cards or Davivienda accounts. This is a value offer for Davivienda clients in partnership with Servicios Bolívar S.A., includes well-being services, home and legal tech assistance, entrepreneurial and professional development support, and entertainment services, among others.	Amounts insured and number of clients with access to insurance products.
	<b>Senior Citizens (Retirees)</b>	<b>Modular Assistance for Pensioners</b>	Special assistance packages for seniors and their families, with automatic debit to credit cards or Davivienda accounts. This value offer, in partnership with Servicios Bolívar S.A., provides medical, home, legal, tech, and well-being assistance services.	Amounts insured and number of clients with access to insurance products.
	<b>Women</b>	<b>SME Peace of Mind</b>	Insurance that comprehensively covers small and medium enterprises and individuals with business against material and financial losses. It is a flexible insurance based on protection needs, offering exclusive assistance services for the segment.	Amounts insured and number of clients with access to insurance products.
		<b>SME Business Group Life Insurance</b>	Insurance protecting the family of an entrepreneur or the business in the event of death, hospitalization, or total and permanent disability of the client.	Amounts insured and number of clients with access to insurance products.
	<b>Rural / Agricultural</b>	<b>Cocoa Insurance</b>	Insurance aimed at small cocoa producers, ensuring the well-being and economy of cocoa farmers and their families by protecting them against excessive or insufficient rainfall affecting crop productivity and income.	Amounts insured and number of clients with access to insurance products.



		<b>Coffee Insurance</b>	Insurance providing protection, peace of mind, and stability for coffee growers by safeguarding the harvests of thousands of Colombian families. It monitors precipitation via satellite images to identify rainfall deficiencies or excesses affecting productivity.	Amounts insured and number of clients with access to insurance products.
		<b>Rural Peace of Mind Insurance</b>	Insurance aimed at improving the resilience of rural families against natural and climatic risks (excess rainfall, drought, earthquakes) that could impact their productive activities' stability.	Amounts insured and number of clients with access to insurance products.
	<b>Popular Economy</b>	<b>SME Peace of Mind</b>	Insurance that comprehensively covers small and medium enterprises and individual entrepreneurs against material and financial losses. It is a flexible insurance based on protection needs, offering exclusive assistance services for the segment.	Amounts insured and number of clients with access to insurance products.
		<b>SME Business Group Life Insurance</b>	Insurance protecting the family of an entrepreneur or the business in the event of death, hospitalization, or total and permanent disability of the client.	Amounts insured and number of clients with access to insurance products.
		<b>Multi assistance Package for Entrepreneurs</b>	A package offering 18 services supporting businesses in areas such as well-being, tech advice, home computer cleaning and repair, fumigation, installations, and legal advice, in partnership with Servicios Bolívar S.A.	Amounts insured and number of clients with access to insurance products.
		<b>Multi-Risk Insurance</b>	Insurance for all businesses involving the financing of productive assets, ensuring that any financed asset is fully covered against all risks.	Amounts insured and number of clients with



			access to insurance products.
	<b>Life Insurance in DaviPlata</b>	This insurance covers death from any cause with no requirements or exclusions. It also includes coverage for funeral expenses and provides the beneficiary with one year of free insurance in the event of the insured's death.	Amounts insured and number of clients with access to insurance products.
	<b>Pet Insurance in DaviPlata</b>	This insurance covers expenses incurred from veterinary emergencies or accidents, provides funeral assistance in the event of the pet's death, and covers damages to third parties up to the policy limit. Additionally, it includes legal advice in cases of accidents and damage to third parties.	Amounts insured and number of clients with access to insurance products.
	<b>Bicycle Insurance in DaviPlata</b>	This insurance covers theft of the bicycle and damages caused to a third party in the event of an accident. It also includes return transportation assistance and legal advice in case of accidents.	Amounts insured and number of clients with access to insurance products.
	<b>Personal Accident Insurance in DaviPlata</b>	This insurance covers accidental death, including death resulting from traffic accidents. If the death is caused by a traffic accident, the insurance payout is doubled.	Amounts insured and number of clients with access to insurance products.
	<b>Daily Income Insurance in DaviPlata</b>	This insurance covers additional expenses incurred due to hospitalization from an accident or COVID-19. The insured receives daily assistance for up to 180 days, with the payout doubling if the hospitalization is in an intensive care unit for up to 30 days.	Amounts insured and number of clients with access to insurance products.



	<b>Cancer Insurance in DaviPlata</b>	This insurance provides financial support in case of cancer diagnosis or death due to cancer. It includes comprehensive support for the insured and their family before, during, and after the cancer diagnosis, including basic nursing care, nutritional guidance, medical advice, psychological support, and transportation assistance for radiotherapy/chemotherapy.	Amounts insured and number of clients with access to insurance products.
	<b>Payment Protection Insurance in DaviPlata</b>	This insurance is available for individuals who have acquired a nanocredit, with the value depending on the monthly installment of the nanocredit. It covers temporary disability, hospitalization, severe illnesses, fractures, protected expenses, and accidental death.	Amounts insured and number of clients with access to insurance products.

Additionally, and since integrating the approach of sustainable finance for individuals, Davivienda has developed the following additional financial inclusion strategies:

**Chart 10: Other Financial Products and Services in the Inclusive Dimension**

<b>Approach</b>	<b>Description</b>
<b>Disability approach</b>	At our core, we are committed to constant innovation to enhance access, appropriate utilization, and trust in our financial products and services. We proactively adapt our infrastructure and technology to meet the evolving needs of our clients and users, including those with disabilities, whom we carefully identify and track in our databases.
<b>Migrants</b>	With DaviPlata, we recognized the imperative to support Venezuelan migrants in their journey of integration into the country. We have streamlined the onboarding process to ensure seamless access to the financial system, support their formalization, and foster financial inclusion for this crucial demographic. Today, Venezuelan migrants rely on DaviPlata as their preferred digital mobile wallet. We take immense pride in offering financial solutions that are thoughtfully tailored to diverse approaches and population groups. Our unwavering commitment is to deliver access, inclusion, and support to all our clients, irrespective of their origin or economic situation.



<b>Accessibility Lab</b>	<p>Our initiative stems from a profound need to grasp the specific requirements of individuals with disabilities in relation to digital banking channels and their interactions with financial institutions. Our goal was to uncover key challenges and pain points to ensure that our accessibility efforts make a meaningful impact on their lives and digital experiences. This research project engaged a multidisciplinary team, including UX designers, content creators, UX researchers, and developers, who conducted in-depth interviews and direct dialogues with individuals with disabilities. In the project's final phase, we collaborated with our commercial network and the service culture team to pinpoint and address opportunities for enhancing accessibility across the bank's channels. The result is a comprehensive implementation plan featuring actionable insights and opportunities, which has been shared with the teams responsible for bringing these improvements to fruition.</p>
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**2.1.1. Other financial inclusion strategies and specialized attention models:**

To address communities, populations, territories, or sectors previously identified as priorities for promoting financial inclusion, Davivienda has chosen to develop, in addition to our traditional offerings, specialized service models. These models aim to tailor our financial services through:

- Social and Environmental Impact Ecosystems of DaviPlata
- Agro Ecosystem

**2.1.1.1. Social and environmental impact ecosystems of DaviPlata**

Our financial offering from DaviPlata, leveraged by Social and Environmental Ecosystems, is a fundamental part of our financial inclusion strategy. Through DaviPlata provides services such as nanocredits, microinsurance, and payment QR codes with no handling fees, targeting specific communities to enhance their financial well-being. We strive to close gaps in financial access for vulnerable groups—including women, youth, the elderly, and ethnic communities—through digital adoption and Nanocredit. Our approach involves building *ecosystems* that create new opportunities for our clients. Present in 11 departments across



Colombia, we engage with diverse sectors to generate value and drive social development. Through these *ecosystems*, we tailor our financial offerings to the unique needs of specific communities, connecting them via our digital wallet and financial education initiatives. Our objective is to foster financial well-being and make a positive impact on their social and environmental contexts.

### Chart 11: Financial Products and Services Specific to Ecosystems with Social and Environmental Impact

Populations	Description
<b>Indigenous population of the Zenú community – TUCHÍN</b>	<p>Through our specialized service models, we address communities using Social and Environmental Ecosystems as a key strategy for engaging ethnic groups. These ecosystems enable us to connect with indigenous communities and address populations with specific characteristics of occupation, poverty, and informality that require tailored support to meet their unique needs.</p> <p>For example, our ethnotourism ecosystem in the Zenú indigenous reserve aims to create a significant social impact by integrating financial inclusion, strengthening social fabric, and fostering innovation in sustainable tourism. This initiative, driven by DaviPlata, has transformed critical areas for the Zenú community, enhancing their quality of life and providing long-term opportunities through access to digital financial tools, financial education, and credit.</p>
<b>Youth + 14</b>	<p>DaviPlata facilitates the inclusion of minors aged 14 to 17, promoting the financial integration of young people and providing them with a secure, user-friendly and efficient digital financial tool. We support their initial engagement with financial products through responsible financial education that encourages good money management practices from an early age, helping them become more financially responsible.</p>
<b>Solidarity Financial Ecosystem of the San Andrés, Providencia, and Santa Catalina Archipelago</b>	<p>The “Cashless Archipelago and Solidarity Ecosystem” strategy aims to revitalize the tourism sector, which has seen a significant decline in visitors due to the economic impacts of COVID-19, Hurricane Iota, and the departure of low-cost airlines. This strategy addresses growing inequality by promoting financial inclusion for both the population and local businesses, thereby facilitating access to financial products and services.</p> <p>By promoting financial integration and education, we provide communities with the tools needed for effective financial management. We also champion gender equity and support local entrepreneurs and traders, integrating them into the</p>





	digital economy and bolstering the archipelago's economy and culture. Our collaboration with public service companies and strategic alliances addresses critical environmental issues, supports sustainable development, and enhances the quality of life for residents.
<b>Rural population with an agricultural economic orientation</b>	Recognizing that financial inclusion is essential for sustainable development and social cohesion, especially in areas affected by armed conflict in Colombia, we are committed through the international cooperation project " <i>Finance for Equity</i> ". In partnership with the United States Agency for International Development (USAID), Seguros Bolívar, and Davivienda, this project aims to transform the lives of thousands of Colombians in 124 PDET municipalities in Nariño, Cauca, Antioquia, and Córdoba. The initiative seeks to increase these communities' financial capabilities and improve access to essential financial services for agricultural development, including digital payment tools, low-value and agricultural credits, and parametric insurance for rainfall-related risks.
<b>Informal sector – Popular Economy</b>	We have also developed a financial offering for other segments such as street vendors, artisans, and independent market traders, both formal and informal. We support the adoption of new digital tools for product sales and payment processing, enabling traders to grow their businesses, reach new customers, and build their credit history with DaviPlata.

### 2.1.1.2. Agro Ecosystem:

In a concerted effort by Bolívar Group companies—Davivienda, Seguros Bolívar, and Fundación Bolívar Davivienda—the Sustainable Agro Ecosystem has been launched. This initiative is designed to invigorate the agricultural and rural sectors through innovative solutions that foster inclusion, deliver specialized technical support, mitigate risks, enhance commercialization, and promote the overall well-being and development of the communities within the ecosystem.

**Chart 12: Financial Products and Services Unique to the Agro Ecosystem**

<b>Population</b>	<b>Description</b>
<b>Rural population</b>	<p>Our four strategic pillars of implementation</p> <ul style="list-style-type: none"> <li>• <b>Integration Strategy:</b> In collaboration with leading real sector companies, we empower small and medium-income producers, associations, and key supply chain actors. Our goal is to boost production and ensure steady revenue through the effective purchase of their harvests.</li> </ul>



- **Strengthening Non-Traditional Export Sectors:** We facilitate investment in sustainable agricultural certifications and seals to enhance competitiveness in international markets, thus fostering growth in non-traditional export sectors.
- **Promoting Local Production:** Our focus is on substituting imported products such as corn and soybeans with locally sourced alternatives, thereby bolstering regional agricultural output.
- **Mobilizing Social Inclusion and Financial Well-Being:** We are dedicated to enhancing the associativity, productivity, and sustainability of producers, processors, and marketers within the sector, driving social inclusion and financial well-being.

These pillars are supported by a robust suite of financial and non-financial solutions that integrate the granting of credit or financial integration, insurability, transactionality, assistance, digital tools and other added values to promote the development of new businesses and the growth of the agribusiness sector. The Ecosistema Agro includes the following financial and non-financial offerings:

- **Insurance:** Our tailored insurance offerings include ‘Cacao Seguro,’ ‘Café Seguro,’ and ‘Tranquilidad Rural’ (detailed in Table in Annex 2(see details in the table in Annex 2 of this document).
- **Credit:** We provide a range of credit options tailored to the specific needs of the Agro Ecosystem. Davivienda offers financing for the acquisition and renewal of various certified sustainable agricultural seals. These seals support practices that ensure environmental stewardship and social responsibility. Financing is available for land preparation, medium and late-harvest crops, inputs, labor, fertilizers, and more.

Additionally, through rediscount lines with Finagro, we offer green financing for initiatives such as rural and ecological tourism, efficient water management, and forest conservation. Our suite also includes agricultural and coffee credit cards (see description in Table in Annex 2).

Within the implementation areas described above, other financing models for agriculture can also be developed, including factoring; working capital and investment for clients who are part of the agricultural chain in processing, marketing and/or support services; financing through associative models; strengthening packing houses; among others.

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	<ul style="list-style-type: none"> <li>• <b>Early Warning Systems:</b> Our advanced tools enable agro-sector clients to monitor critical conditions (e.g., weather) impacting their production units, allowing for proactive management and risk mitigation.</li> <li>• <b>AI Grano:</b> This WhatsApp-based virtual assistant offers producers a wealth of resources, including educational content, best practices, financing options, and risk management strategies. Producers can easily access personalized credit and insurance offers, enhance their financial literacy, view weather forecasts, and check local product prices—all from their mobile devices.</li> <li>• <b>Financial Education:</b> Our comprehensive financial education strategy is detailed in section 4.1 of Annex 4, of this document.</li> </ul>
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## 2.2. Green dimension financial products

The following are the financial products and services offered by Banco Davivienda that integrate the GREEN dimension as of the publication of this policy.

Chart 13: Financial products and services of the green dimension

Type	Populations	Product	Description	Indicators
<b>Savings and Investment</b>	<b>Individuals</b>	<b>Global sustainable portfolio</b>	A long-term investment portfolio that primarily targets international fixed income and equity markets using ESG methodologies in asset selection. This portfolio is designed to maintain moderate risk volatility while striving for capital growth.	Amounts saved and invested and number of clients with access to savings and investment products.
<b>Loans</b>	<b>Individuals</b>	<b>Vehicle loan</b>	Our vehicle loans adhere to Green Financing criteria, providing funding for the acquisition and modernization of low-emission transportation through hybrid and electric vehicles.	Amounts financed and number of clients with access to credit products



		<b>Home leasing loan</b>	This product allows customers to fulfill their dream of homeownership through a lease arrangement where the property is owned by the Bank but leased to the customer. It facilitates financing for homes with environmental certifications, promoting energy, water, and material savings.	Amounts financed and number of clients with access to credit products
		<b>Mortgage loan</b>	Similar to our leasing housing credit, this mortgage option enables customers to acquire homes through financial leasing, with a focus on properties that meet Green Financing criteria, ensuring energy and resource efficiency.	Amounts financed and number of clients with access to credit products
		<b>G Zero credit card</b>	Designed for the youth segment, this credit card offers exclusive benefits including zero management fees and 1% cashback on selected purchases, with the option to donate to environmental causes such as jaguar and Andean bear protection.	Amounts financed and number of clients with access to credit products
	<b>Companies</b>	<b>Vehicle financing or leasing</b>	Our vehicle loans support the purchase and modernization of productive, low-emission vehicles, adhering to Green Financing criteria for hybrid and electric models.	Amounts financed and number of clients with access to credit products
		<b>Foreign currency services</b>	Provides access to foreign currency loans for financing projects that meet Green Financing criteria, covering operational costs for exporting/importing businesses and facilitating international commercial operations efficiently.	Amounts financed and number of clients with access to credit products
		<b>Builder's credit</b>	Tailored for small, medium, and large construction firms, this credit supports projects that comply with environmental certification standards	Amounts financed and number of clients with access to credit products



			(e.g., LEED, EDGE, CASA). It offers customized financial solutions to advance projects responsibly.	
		<b>Commercial financial leasing</b>	Our financial leasing options allow businesses of all sizes to acquire productive assets that contribute to climate change adaptation and mitigation. This includes machinery, vehicles, and equipment that reduce greenhouse gas emissions and optimize resource use.	Amounts financed and number of clients with access to credit products
		<b>Agricultural and coffee credit card</b>	This credit card helps businesses manage their commercial expenses securely and conveniently while promoting environmentally responsible practices in agriculture, aligning with Green Financing criteria.	Amounts financed and number of clients with access to credit products
		<b>Standard credit line (Long and short term)</b>	This flexible credit solution can be used for free investment, revolving credit, or as a replacement credit. It supports businesses in adopting environmentally responsible practices, aligning with Green Financing criteria.	Amounts financed and number of clients with access to credit products
<b>Transactions – Digital wallet</b>	<b>Individuals and companies</b>	<b>DaviPlata: Environmental and social ecosystems</b>	DaviPlata leads the implementation of Social and Environmental Ecosystems, connecting specific communities through our digital wallet and financial education to enhance access to products and services that promote financial well-being and positively impact their social and environmental surroundings.	Transaction amounts, number of transactions, and number of customers with access to transactional products.
<b>Insurance Products</b>	<b>Individuals</b>	<b>Cocoa safe insurance</b>	Insurance designed for small cacao producers to safeguard their livelihoods against excessive or insufficient rainfall, ensuring the	Amounts insured and number of clients with access to insurance



			productivity and income stability of cacao cultivation.	products.
		<b>Coffee safe insurance</b>	Insurance that offers protection, peace of mind, and stability for coffee growers, monitoring rainfall through satellite imagery to safeguard their harvests and overall well-being.	Amounts insured and number of clients with access to insurance products.
		<b>Rural peace of mind insurance</b>	Insurance aims at enhancing the resilience of rural families by protecting them from natural and climatic risks (such as excessive rainfall, drought, and earthquakes) that may impact their productive activities.	Amounts insured and number of clients with access to insurance products.