



Banco Davivienda S.A.

## DAVIVIENDA S.A.

# 2020 TRANSPARENCY LINE ANNUAL REPORT

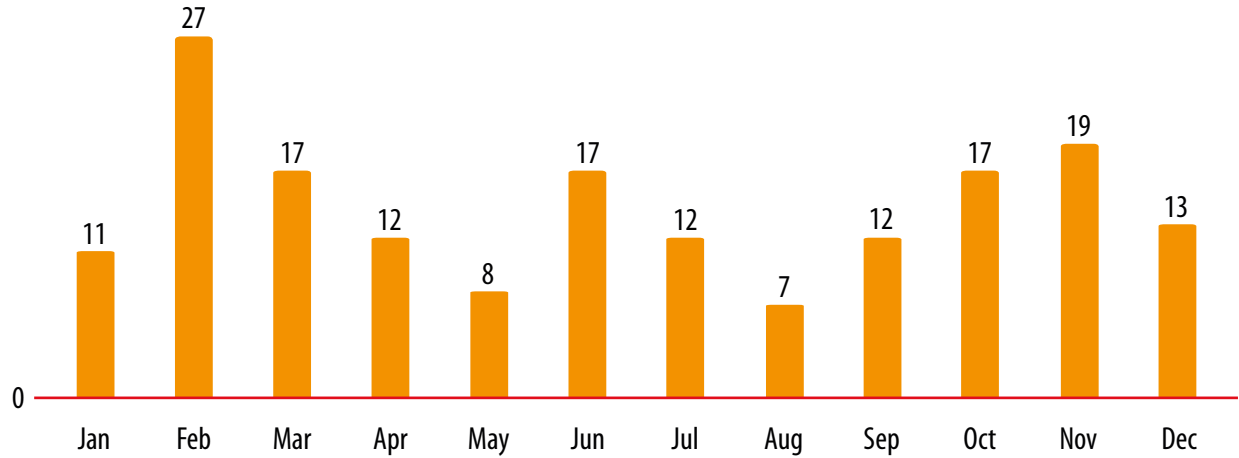
We are an organization with an open-door culture. We have different channels available for our employees to express their opinions freely when they detect or experience possible irregularities, violations of the code of ethics, and behavior or other events that infringe the principles and values of our Group. These channels are: our leaders, the area of human resources and the transparency line. With them, we contribute to sustain the ethics and transparency in the Bank and its subsidiaries, and we strengthen relationships of trust within the organization.

All employees are committed to ensure that these principles and values are part of our essence, as well as making sure that they are present in the way we behave and communicate with our colleagues, work teams, clients, suppliers and the community.

We have a course of action defined for each of the cases with the purpose of solving, from its root, the different situations that may arise.

All the information of the cases received and managed by the transparency line, is shared and analyzed periodically by the Ethics Committee, the Audit Committee, the Board of Directors of the Bank, and the Board of Directors of Grupo Bolívar.

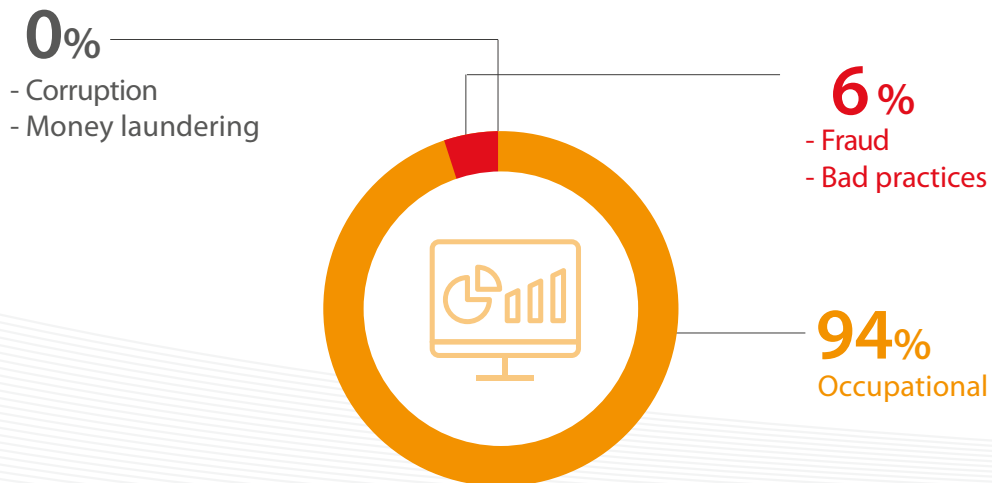
## 2020 TRANSPARENCY LINE MONTHLY BEHAVIOUR



2020 TOTAL: 172 complaints received

Banco Davivienda S.A.

## 2020 TRANSPARENCY LINE ISSUES SUBJECT TO COMPLAINT



## 2020 TRANSPARENCY LINE REASONS FOR THE TOTAL NUMBER OF CASES RECEIVED

	REASONS	NUMBER
<b>OCCUPATIONAL</b>	Occupational: Working environment	95
	Abuse of authority	6
	Discrimination	1
	Inappropriate treatment	19
	Sexual or working harassment	3
	Conflict of interest	6
	Breach of TH Policies	23
<b>FRAUD AND/OR BAD PRACTICES</b>	Fraud	3
	Violation of controls, laws and regulations	1
	Bad commercial practices	7
	Cybercrime	2
	Deviation of processes	3
	Disclosure of confidential information	0
	Theft and/or loss	1
	Improper gifts	0
	Misuse of resources	1
	Disloyal administration	1
	Bad practices	0
	Money laundering	0
	Fee services' charge	0
	Corporate image problems	0
	Loss of assets	0
	<b>TOTAL</b>	<b>172*</b>

**Note:** Of the 172 cases received in 2020 through the transparency line, 63% were closed with corrective actions and 37% correspond to cases without proceeding and with wrong or insufficient information.

## 2020 TRANSPARENCY LINE CORRECTIVE ACTIONS IN THE CASES OF BREACH OF THE CODE OF ETHICS

ACTION  
PLANS\*

90

OTHER CORRECTIVE  
ACTIONS



Relocations

6



Warnings

2



Termination of  
contract

11

TOTAL

19

**\*\*Note:** The action plans are created with the purpose of helping employees that received complaints about their leadership style or that have room for improvement regarding the management of processes under their charge.

