

Statement of use		Banco de Occidente has reported in accordance with the GRI Standards for the period January 1 to December 31, 2023.					
GRI Standard / Proprietary Indicator	Indicator / Disclosure	Page	GRI Content Index and Other Standards				Comments to the indicator
			Table of Contents				
			External verification	Omitted requirements	Reason	Omission	
General aspects of the organization							
GRI 2: General Disclosures	2-1 Organizational details	2					
About this report							
GRI 2: General Disclosures	2-2 Entities included in the organization's sustainability reporting	3				The information reported focuses on Banco de Occidente S.A. Although we mention our subsidiaries (FiduOccidente, Banco de Occidente de Panamá, Occidental Bank Barbados and Nexa BPO) in the business performance, the specific sustainability data does not include these entities. Currently, we have not defined the boundaries and coverage of specific environmental and social indicators in our subsidiaries. We are in the process of evaluating how to include this information in future reports to ensure greater clarity and transparency on the scope of our sustainability reporting.	
	2-3 Reporting period, frequency and contact point	3				2023 / Annual / Daniel López - dlopez@bancooccidente.com.co	
	2-5 External assurance	3				This report has been verified by BDO Colombia S.A.S., in accordance with the limited assurance scope included in the verification letter included as annexes to the Management and Sustainability Report 2023.	
General aspects of the organization							
GRI 2: General Disclosures	2-22 Statement on sustainable development strategy-Message from our President	15-20					
	2-4 Activities, value chain and other business relationships	22				The characterization of our supply chain was published in the 2022 Sustainability Report, specifically on pages 307 to 309. For the 2023 Report II was not included, as it is currently under review.	
We are undergoing Digital Transformation							
GRI 3: Material Topics	3-3 Management of material topics	28					
Own disclosure	Digital sales	30	X				
Regulatory and Legal Compliance							
GRI 3: Material Topics	3-3 Management of material topics	28					
GRI 2: General Disclosures	2-27 Compliance with laws and regulations Monetary losses arising from legal proceedings	42				Regarding litigation and judicial or administrative processes of the issuer, we only report those cases of non-compliance that are significant for the organization, as established in Circular 012 of the Superintendency of Finance.	
We manage our risks							
GRI 3: Material Topics	3-3 Management of material topics	45-69					
	Risk Governance	45					
	Risk Management process	48					
	Risk Culture	51					
	Emerging risks	54					
	ESG risk management	55	X				
	Credit risk	59					
	Operational risk	62					
	Stress Testing	65					
	Liquidity Risk	66					
Market Risk	69						
We are guardians of the information							
GRI 3: Material Topics	3-3 Management of material topics	76-80					
Own disclosure	Cybersecurity Governance	76					
GRI 418: Customer Privacy	418-1 Substantiated complaints concerning breaches of customer privacy and losses of customer data	78					
Own disclosure	Contingency and Risk Plans	77					
GRI 2: General Disclosures	2-24 Embedding policy commitments	80					
Stock Market and Financial Performance							
Our behavior in the stock market							
GRI 2: General Disclosures	2-1 Organizational details Our structure and shareholding composition	83					
Own disclosure	Macroeconomic outlook	83					
Our Financial Management							
We generate profitable and sustainable growth.							
GRI 3: Material Topics	3-3 Management of material topics	92					
GRI 201: Economic Performance	201-1 Direct economic value generated and distributed	92				We have updated the HC ROI indicator data for 2023 management at Banco de Occidente, following an internal analysis of its component items: income (including interest and valuation income, commissions and fees, net income from financial assets or liabilities held for trading and other net income), total operating expenses (comprising personnel, operating and depreciation/amortisation expenses) and employee-related expenses (such as salaries, benefits, severance and bonuses). In 2023, we achieved a HC ROI of 13.69735, a significant increase over 2022, when it was 8.77672. This reflects that for every peso invested in our employees, we generate 13.69 pesos in revenue. Over the period 2020-2023, the HC ROI evolved from 6.51635 in 2020 to 13.69735 in 2023, representing a total increase of 7,1793 points. Despite a slight drop to 5.99522 in 2021, we regained ground in 2022 with an increase to 8.77672. In summary, we have substantially improved our efficiency in investing in human capital, achieving a significantly higher return per peso invested.	
	207-1 Approach to tax	93					
GRI 207: Tax	207-2 Tax governance, control, and risk management	93					
	207-3 Stakeholder engagement and management of concerns related to tax	93					
	207-4 Country-by-country reporting	93				In our 2023 financial statements, we detail income tax following the guidelines of IAS 12 and IAS 1. However, we also assume other mandatory taxes and contributions for our operation, which are consolidated in different items. These include industry and commerce tax, GWF, contribution to the financial Superintendency, parafiscal contributions, among others.	
Own disclosure	Our Fiscal Contribution	93					
Own disclosure	Systemically Important Banks' Score	98				• (Basel III) Tier 1 Capital: 4,348,265,144,195.63 • (Basel III) Total exposure (on- and off-balance sheet exposures): 65,855,871,132,688.90 • (Basel III) Leverage Ratio: 0.06603	
GRI 204: Procurement Practices	204-1 Proportion of spending on local suppliers	99				Literal c. Location of significant operations corresponds to the 65 cities in the country where the bank has a presence.	
GRI 308: Supplier Environmental Assessment	308-1 New suppliers that were screened using environmental criteria	99	X				
GRI 414: Supplier Social Assessment	414-1 New suppliers that were screened using social criteria	99	X				
Own disclosure	Variations and Results of the Bank	100					
We promote sustainable businesses							
GRI 3: Material Topics	3-3 Management of material topics Sustainable Finance	110-116					
Indicador propio Finanzas Sostenibles	Occiuto Blue Planet	110					
	Green Constructor Line	110	X				
	Blue Planet Housing	111					
	Social Sustainable Line	111				We recognize the importance of the agricultural sector for the economy and sustainable development, so we have created lines of credit tailored to its needs. In 2023, in collaboration with Finagro, we granted loans worth US\$160 billion to 1,500 rice, corn, coffee, oil palm and milk producers, distributed in 13 credits under an integrative scheme. These loans not only provide access to financing on favorable terms, but also include technical assistance and administrative management support to maximize the return on each investment. With this integrated approach, we seek to strengthen rural communities, generate employment and foster equitable development in the agricultural sector, covering everything from planting costs to working capital throughout the production chain. In this way, we promote sustainable growth and financial inclusion for historically disadvantaged groups.	
Own disclosure	Projects' Promotion Portfolio	116					
Own disclosure	Material Operations with Related Parties.	117					
Own disclosure	Controls and Procedures Used for Financial Information	119					

GRI 3: Material Topics	Emissiones absolutas financiadas de alcance 3								At Banco de Occidente we measure and break down the absolute financed Scope 3 emissions. Currently, we have collected data from 14 pareto clients in the Oil & Gas sector, representing 0.17% of our total portfolio. They emit a total of 275,964.90 tonnes of CO ₂ equivalent. The breakdown we manage is done by asset class, in this case, our measurement focused on corporate credits for the Oil & Gas sector within Colombia. Each year we will work to expand this analysis to include new sectors, with the aim of improving our impact measurement and aligning with our sustainability strategy. This approach will allow us to set targets and actions to reduce emissions in our financed portfolio.
Our sustainability strategy									
GRI 2: General Disclosures	2-23 Policy commitments Sustainability Governance	128							
	2-24 Embedding policy commitments Sustainability Governance	128							
GRI 3: Material Topics	3-1 Process to determine material topics	128-132							
	3-2 List of material topics	133-134							
GRI 2: General Disclosures	2-29 Approach to stakeholder engagement	134							
	2-28 Membership associations Social Development Partnerships	139							<ul style="list-style-type: none"> Asobancaria: Active participation in regulatory issues and financial sector sustainability = COP \$745,679,308. ANIF: Support in the analysis of economic and financial policies = \$ 200,952,000 COP. ANDI: Collaboration in competitiveness and business development initiatives = COP 164,994,500.
GRI 415: Public Policy	415-1 Political contributions	139							During 2023, we will not make financial contributions or provide support to political parties and representatives. This stance reflects our commitment to ethics, fairness and integrity in all our operations, as well as our respect for democratic processes and the need to maintain a clear separation between the political and business spheres.
Ethical Governance									
Our Corporate Governance									
GRI 3: Material Topics	3-3 Management of material topics	141-157							
	2-9 Governance structure and composition	141							
	2-10 Nomination and selection of the highest governance body	144							
	2-11 Chair of the highest governance body	147							
	2-12 Role of the highest governance body in overseeing the management of impacts.	149							
GRI 2: General Disclosures	2-13 Delegation of responsibility for managing impacts	152							
	2-14 Role of the highest governance body in sustainability reporting.	156							
	2-15 Conflicts of interest	156							
	2-16 Communication of critical concerns	150							
	2-17 Collective knowledge of the highest governance body	157							
	2-18 Evaluation of the performance of the highest governance body.	157							
	2-19 Remuneration policies	151							
	2-20 Process to determine remuneration	151							
Ethical Governance									
GRI 3: Material Topics	3-3 Management of material topics	162-170							
	205-1 Operations assessed for risks related to corruption	162							
GRI 205: Anti-corruption	205-2 Communication and training about anti-corruption policies and procedures	162							
	205-3 Confirmed incidents of corruption and actions taken	170		X					
GRI 2: General Disclosures	2-26 Mechanisms for seeking advice and raising concerns	166							
Own disclosure	SARLAFT Management	168							
We mitigate climate change and care for resources									
We manage climate change									
GRI 3: Material Topics	3-3 Management of material topics	173							
	TCFD (Task Force on Climate-related Financial Disclosures)	174							
	Climate Governance	175							We incorporate climate-related issues into our annual board agenda as part of our commitment to disclosure under the TCFD framework.
Own disclosure	Climate Strategy	176							
	Climate Risk Management	179							
	Metrics and Objectives	181							
	Financed Emissions	182							
We are responsible with natural resources									
Operational Eco-efficiency									
GRI 3: Material Topics	3-3 Management of material topics	183-184							
Water									
GRI 303: Water and Effluents	303-1 Interactions with water as a shared resource	186							
	303-5 Water consumption	186		X			X		<ul style="list-style-type: none"> Literal b: At Banco de Occidente, we will carry out an exercise to identify water consumption in our facilities located in water-stressed areas and will report this information starting in 2025. Literal c: Given that our bank does not have water storage, we do not generate an impact in this aspect.
Energy									
GRI 302: Energy	302-1 Energy consumption within the organization	187		X					Within our goals linked to our Eco-efficiency Plan and Agenda 2030, at Banco de Occidente we have set a 20% energy consumption reduction target for the period 2022-2030. This implies a decrease of 2.5% per year (12291.24 MWh), and by 2023 we will meet this target.
	302-3 Energy intensity	187							
	302-4 Reduction of energy consumption	187							In 2023, we achieved a reduction in energy consumption of 7.6%, from 12,606.40 MWh in 2022 to 11,647.83 MWh in 2023.
GRI 2: General Disclosures	2-4 Restatements of information	187							Our energy consumption from non-renewable sources is mainly reflected in the fuel used for our organization's power plants and vehicles. Since 2022, we have implemented a leasing scheme for a large part of our fleet, which has resulted in a 36.01% decrease in energy consumption compared to the previous year. However, this information is subject to recalculation due to Resolution 40447 of 2022 of the Ministry of Mines and Energy, which updates the fuel blending percentages in motor gasoline and anhydrous ethanol from 90% to 94%, which modifies the energy consumption data for non-renewable fuels. The energy consumptions are as follows: <ul style="list-style-type: none"> Energy consumption by motor gasoline: 62.27 MWh. Energy consumption by diesel: 57.57 MWh.
Paper consumption									
Own disclosure	BaO- Paper consumption	190							
Waste									
GRI 306: Waste	306-3 Waste generated	192		X					Within our goals linked to our Eco-efficiency Plan and the 2030 Agenda, we set out to progressively reduce waste generated by 20% by 2030, equivalent to a 2.5% annual decrease (291.12 Ton). The results obtained during the reporting period (2023) reflect a total waste reduction of 19.25%, thus meeting the established goal.
	306-4 Waste diverted from disposal	192		X					2.76 Ton - Landfill
	306-5 Waste directed to disposal	192		X					238.37 Ton.
GRI 2: General Disclosures	2-4 Restatements of information	192							Due to the type of activity we carry out, 74.26% of the waste generated is non-hazardous, and most of it is recycled or reused.
Emissions									
	305-1 Energy direct (Scope 1) GHG emissions	196		X					Within our goals linked to our Eco-efficiency Plan and Agenda 2030, at Banco de Occidente we have set ourselves the objective of reducing emissions generation by 42% for the period 2022-2030, which is equivalent to a 5.25% annual reduction of all emissions, i.e. a reduction of 1.75% for annual scope 1 (1318.91 Ton CO ₂ e). This is in line with scientific targets to limit global warming to 1.5°C. So far, we are meeting this target.
	305-2 Energy indirect (Scope 2) GHG emissions	196		X					Within our goals linked to our Eco-efficiency Plan and Agenda 2030, at Banco de Occidente we have set ourselves the objective of reducing emissions generation by 42% for the period 2022-2030, which is equivalent to a 5.25% annual reduction of all emissions, i.e. a reduction of 1.75% for annual scope 2 (1371.82 Ton CO ₂ e). This is in line with scientific targets to limit global warming to 1.5°C. So far, we are meeting this target. Despite the reduction in energy consumption in 2023 at our facilities, the emission factor provided by XM for the National Interconnected System showed a variation of 53.74% compared to 2022, which affected our Scope 2 emissions result for energy consumption.

GRI 304: Emission	305-3 Other indirect (Scope 3) GHG emissions	196	X			Within our goals linked to our Eco-efficiency Plan and Agenda 2030, at Banco de Occidente we have set ourselves the objective of reducing emissions generation by 42% for the period 2022-2030, which is equivalent to a 5.25% annual reduction of all emissions, i.e. a reduction of 1.75% for annual scope 3 (5907.7 ton CO2e). This is in line with scientific targets to limit global warming to 1.5°C. So far, we are meeting this target.
	305-4 GHG emissions intensity	196				
	305-5 Reduction of GHG emissions	196				Overall, we have achieved a total emissions reduction of 18.17% at Banco de Occidente, as a result of the initiatives and actions undertaken during 2023, compared to our 2022 emissions baseline and base year: Emissions Scope 1 (2022): 1540.20 ton CO2e representing 17.04% of total emissions. Emissions Scope 2(2022): 1396.26 ton CO2e representing 15.45% of total emissions. Emissions Scope 3(2022): 6103.38 ton CO2e representing 67.52% of total emissions.
GRI 2: General Disclosures	2-4 Restatements of information	196-197				We set 2022 as our emissions baseline for Banco de Occidente, due to the stability and verification of the data obtained for that period. For 2023, we have made a restatement of the information presented in our management and sustainability report. The measurement of our carbon footprint was verified and audited by ICONTEC, which led us to a recalculation of the emissions generated in Scope 1 and 3. For this reason, the information is subject to a recalculation that considers data from the IPCC AR6 supplementary material, related to the confirmation of the Global Warming Potential for Scope 1 (refrigerants). In addition, Resolution 40447 of 2022 of the Ministry of Mines and Energy updates the percentages of fuel blending in motor gasoline and anhydrous ethanol from 90% to 96%, which modifies the information for Scope 1 (fuels) and Scope 3 (outsourced transportation). This recalculation increased our Scope 1 emissions to 1,379.49 tons CO2eq and Scope 3 to 4,023.15 tons CO2eq.
Own disclosure	Sustainable mobility	199				
	Recycled PVC cards	200				
Protection of biodiversity and ecosystems						
Own disclosure	National Blue Planet Ecology Award	202				
	Ecological Restoration WWF	206				
	Ecobooks Banco de Occidente	141				
We Drive Our Talent						
GRI 3: Material Topics	3-3 Management of material topics	213				
GRI 401: Employment	401-1 New employee hires and employee turnover	213	X			
	New hires	213				
	401-2 Benefits provided to full-time employees that are not provided to temporary or part-time employees	217				Maternity leave in Colombia: Law 2114 of 2021 establishes that all women are entitled to 18 weeks of paid maternity leave, which can begin to be enjoyed from before delivery and is designed to ensure the well-being of the mother and the newborn. Paternity leave in Colombia: Law 2114 of 2021 regulates paternity leave, which grants 2 weeks paid leave to fathers, allowing them to accompany the mother and child in the first weeks after birth. We seek to promote and support the fact of protecting the rights of working fathers and encourage co-responsibility in the care of children from the first days of life.
Own disclosure	Variable compensation model	218				
Training and Education						
GRI 404: Training and Education	404-1 Average hours of training per year per employee	215	X			
	404-2 Programs for upgrading employee skills and transition assistance programs	217				
	404-3 Percentage of employees receiving regular performance and career development reviews	227				
Own disclosure	Career Plan	223				
	Our employer brand	224				
	Occivento, a digital world	225				
Labor Relations						
GRI 3: Material Topics	3-3 Management of material topics	225				
Own disclosure	Work Environment Survey	226				The result of the Great Place to Work (GPTW) survey showed a work environment index of 87.6, in a very outstanding valuation stage, which measures how well we respond to the needs and expectations of our employees in relation to the work environment. The target set for 2023 was 82.6, which indicates that we exceeded the goal by a wide margin.
GRI 401: Empleo	401-3 Parental leave	227				
GRI 2: General Disclosures	2-30 Collective bargaining agreements	228	X			
	2-24 Mechanisms for seeking advice and raising concerns	229				
GRI 406: Non-discrimination	406-1 Incidents of discrimination and corrective actions taken	229				
Safety and Health Management System						
GRI 403: Occupational Health and Safety	403-1 Occupational health and safety management system	230				
	403-8 Workers covered by an occupational health and safety management system.	230				
	403-2 Hazard identification, risk assessment, and incident investigation	231				At Banco de Occidente we perform a detailed analysis to identify the risks present in all areas of the organization, including occupational health and safety and environmental care. This process allows us to recognize potential threats and apply proactive measures to reduce their impact. We then conduct a comprehensive risk assessment, where we examine both the probability of occurrence and the potential consequences of each identified risk. With this information, we prioritize and design specific strategies to manage them effectively. In the event of an incident, we conduct a thorough investigation to identify root causes and implement improvements to optimize our processes and procedures. We focus on avoiding the recurrence of similar events and continually strengthen our safety and sustainability culture.
	403-7 Prevention and mitigation of occupational health and safety impacts directly linked by business relationships	231				
	403-3 Occupational health services	232				
	403-4 Worker participation, consultation, and communication on occupational health and safety	233				At Banco de Occidente, we constantly strive to promote safe and healthy practices. The safety and health of all employees, regardless of their type of work relationship with the organization, is a priority for us. To ensure the uniform application of these principles throughout our value chain, we have developed robust monitoring and evaluation mechanisms. Our employees also actively participate in the Occupational Health and Safety Management System (OHSMS). In Colombia, we have the COPASST (Joint Occupational Health and Safety Committee). These committees, formed in accordance with local regulations, ensure equal representation of employees and employers, and meet monthly to address occupational safety issues, organize training, conduct safety inspections, and lead prevention campaigns. We also continuously monitor key health and safety indicators, promoting constant improvement of working conditions throughout our operation.
	403-5 Worker training on occupational health and safety	234				
	403-6 Promotion of worker health	236				From the Occupational Medicine Program, we have implemented a series of initiatives designed to promote the integral wellbeing of our employees, focusing on the care of both physical and mental health. These activities seek to generate healthy habits that contribute to a more balanced life, thus improving their quality of life and work performance. Each year we hold Health Week, an event that includes a series of activities focused on promoting healthy habits. The activities include: - Nutrition and healthy eating : Workshops and counseling on balanced nutrition. - Promotion of physical activity: Group classes and recommendations for an active life. - Emotional well-being: Talks and workshops on stress management, resilience and mental health. - Disease prevention : Vaccination days and medical check-ups. - Trends in safety and occupational hazards: Training on ergonomics and risk prevention. This event takes place at our administrative headquarters nationwide and is complemented by virtual activities to ensure the participation of employees in regional offices. Recreational and cultural activities: Throughout the year, we promote physical activity and emotional well-being through various recreational and cultural activities, coordinated by our work environment team. Some of these include: • Sports tournaments : Beach volleyball, competitions and corporate marathons. • Cultural and social activities: Ecological walks, film screenings and volunteer days to involve employees in social and environmental actions. In addition, we have established agreements with various sports institutions, such as gyms and wellness centres, to offer our employees access to facilities and programs that allow them to maintain a regular exercise routine and improve their quality of life.
	403-9 Work-related injuries	237				
	Work-related accidents and absenteeism	237	X			
Own disclosure	Frequency rate of accidents	237	X			
	Severity rate of accidents	237	X			
	Work-related accidents and absenteeism	237				At Banco de Occidente, we do not establish a reduction target for the absenteeism rate because this figure may be affected by factors that do not depend on our management or control, such as medical incapacities and epidemic behavior, functioning of the health system, among others. However, we are committed to the well-being of our employees. Therefore, we implement various programs and initiatives to promote healthy habits, such as prevention workshops, psychological counseling, and physical activities. These actions seek to foster a positive and healthy work environment, thus contributing to the reduction of absenteeism in an organic manner.
Diversity and Equal Opportunities						
GRI 3: Material Topics	3-3 Management of material topics	238				
GRI 2: General Disclosures	2-7 Employees	238				
	2-8 Workers who are not employees	162				

GRI 405: Diversity and Equal Opportunity	405-1 Diversity of governance bodies and employees	239							
	405-2 Ratio of basic salary and remuneration of women to men.	242							Managerial level (basic salary only): Women = 18,930,826 / Men = 19,219,740. Managerial level (base salary + other cash incentives): Female = 18,930,826 / Male = 19,533,842. Nonmanagerial level (base salary only): Women = 18,930,826 / Men = 3,822,641.
Own disclosure	Percentage of women by type of position.	241							
	Women in STEM positions	242							
We respect Human Rights									
GRI 3: Material Topics	3-3 Management of material topics	244							
GRI 2: General Disclosures	2-23 Policy commitments	244							Our Human Rights policy is aligned with the United Nations Guiding Principles on Business and Human Rights and based on the values established in our Code of Ethics and Conduct, the Internal Work Rules and the framework of our sustainability strategy. This policy reflects our firm commitment to promote, respect and protect the human rights of all our stakeholders, as well as to remedy any situation that, if necessary, affects the victims of acts contrary to this commitment. We have defined specific guidelines for each of our stakeholders, underlining the categorical rejection of any form of discrimination, the protection of the safety and mental health of our employees, respect for freedom of association and the right to collective bargaining. In addition, we guarantee the provision of clear, truthful, sufficient, timely and verifiable information to our customers, as well as accessibility and non-discrimination in our customer service channels and the protection of the personal data of all our users.
GRI 2: General Disclosures	Human Rights Due Diligence Assessment HRD Mitigation and remediation HRD	244							During the last months of 2023, we began the process of designing and implementing Human Rights Due Diligence for the Bank. We started with an exhaustive analysis of the internal and external context of the organization, in order to understand the processes that could be related to respect for the human rights of our various stakeholders. To this end, we reviewed 39 corporate governance documents and conducted 14 interview sessions with key areas. Subsequently, we carried out the identification of human rights risks and impacts within our operations and in Banco de Occidente's supply chain. This process included a study of external sources (benchmark), which allowed us to know the risks and negative impacts on human rights identified by international standards and companies in the financial sector, both in Colombia and globally. To obtain primary information directly from our stakeholders, we organized 40 consultation spaces, which included 13 focus groups, 26 interviews and 526 surveys. As a result, we identified 22 potential risks and negative impacts on human rights, which were evaluated according to the criteria of scale, scope and irremediable nature, which allowed us to assess the severity of the inherent risk.
We create Value Experiences									
GRI 3: Material Topics	3-3 Management of material topics	247							
GRI 2: General Disclosures	2-25 Processes to remediate negative impacts	247							
Own disclosure	Financial Consumer Service System, SAC	249							
	Data analytics for better decisions	251							
	Made to Feel, touch card	252							
	Pet-Friendly Offices	253							
	Banking correspondents	255							
	Ideas that Enhance Customers Experience	254							
	Customer satisfaction survey	257							
GRI 418: Customer Privacy	418-1 Substantiated complaints concerning breaches of customer privacy and losses of customer data	257							
Own disclosure	NPS- Net Promoter Score	258				X			
We Contribute to the Development of the Regions.									
GRI 3: Material Topics	3-3 Management of material topics	259							
	Social Investment	259							
Own disclosure	Support for social initiatives- Donations	260							
	We contributed to the social transformation of La Guajira (INNICEF)	266				X			
	Volunteering	267							
	Sponsorships	269							
We strengthened the financial skills of clients and communities									
GRI 3: Material Topics	3-3 Management of material topics	274							
	Mastery of Doing	274							
Own disclosure	Training for Corporate Banking Clients	274							
	Training for Government Banking Clients	274							
	Training for Business Banking and SMEs client	275							