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Principles for Responsible Banking

Banco Agrario de Colombia

Responsible Banking Progress Statement

for PRB Signatories

Implementation document

Principles for Responsible Banking

· Est. 2019 ·

Información Publica

Summary template

Banco Agrario de Colombia 2025

Principle 1: **Alignment**	Principle 2: **Impact & Target Setting**	Principle 3: **Clients & Customers**
Banco Agrario de Colombia is a mixed-economy financial institution at the national level, affiliated with the Ministry of Finance and Public Credit of Colombia. The Bank operates exclusively in Colombia and maintains a presence in 99% of the national territory, through a network covering all 32 departments and 1,090 municipalities, and is the only financial institution present in 455 municipalities. This coverage enables the Bank to facilitate access to financial products and services in rural and remote regions, contributing to the closure of financial inclusion gaps and the strengthening of productive activities that drive the development of rural communities. The Bank's corporate purpose is to drive the development of agriculture and rural families, contributing to the country's sustainable development. To this end, the Bank has defined a corporate strategy centered on three main pillars: expansion of agricultural credit, customer experience and service, and digital and operational transformation.	As part of the implementation of the Principles for Responsible Banking (PRB), during 2025 Banco Agrario de Colombia conducted its first impact analysis using the UNEP FI Impact Protocol methodology. The purpose of this exercise was to identify the areas where the Bank's financial activity generates the most significant impacts on society, the economy, and the environment, and to establish a baseline to guide the definition of targets and management actions under the PRB framework. Given the Bank's rural development mandate, the analysis was conducted on the Agricultural Banking portfolio as of year-end 2025, as it represents the Bank's most significant business segment, accounting for approximately 60% of the credit portfolio. This portfolio finances productive activities associated with Colombia's agricultural and rural sector. The results evidenced a high positive contribution in the Healthy & Inclusive Economies impact area, particularly in	Banco Agrario de Colombia works with its clients and customers through a comprehensive portfolio of financial products and services aimed at promoting economic development, financial inclusion, and the transition toward more sustainable activities in the territories where it operates. The Bank serves diverse client segments through its Agricultural Banking, Personal Banking, Microfinance, Mortgage, SME, Corporate, and Government Banking lines, with a particular emphasis on smallholder farmers, rural women, rural youth, participants in the popular economy, and populations traditionally excluded from the financial system. As part of its sustainability strategy, the Bank promotes access to financial instruments that contribute to sustainable development, including green credit lines for the Agricultural, SME, Microfinance, Corporate, and Government Banking segments; financing lines for productive transformation and sustainability through second-tier lending resources; as well as

Sustainability is a cross-cutting dimension of this strategy. In this context, the Bank has developed a Sustainability Model that integrates environmental, social, and governance (ESG) criteria into its corporate strategy, organizational management, and financial activity, with the purpose of promoting sustainable finance, strengthening the responsible management of ESG risks and opportunities, and generating positive impacts on rural development and environmental conservation. The Sustainability Model recognizes the close relationship between rural development, food security, financial inclusion, climate action, and nature conservation—topics that are strategically relevant for a bank whose activity is concentrated primarily on financing Colombia's agricultural and rural sector. Under this approach, the Bank seeks to contribute to a sustainable transition that strengthens the productivity, competitiveness, and resilience of the territories and economic activities it finances. The Bank's strategy and Sustainability Model are informed by the principal international agreements and frameworks related to sustainable development, climate change, and biodiversity, including the Sustainable Development Goals (SDGs), the Paris Agreement, and the Kunming-Montreal Global Biodiversity Framework (GBF), with the purpose of strengthening its contribution to the country's sustainable development and	aspects related to livelihoods, financial inclusion, access to financial services, MSME strengthening, food security, and socioeconomic convergence. Likewise, the analysis identified significant exposure to Nature-related impacts, especially in topics associated with biodiversity, climate stability, water resources, soil quality, and ecosystems, given the close relationship between the financed agricultural activities and the natural resources on which they depend. Based on these findings, the Bank prioritized Healthy & Inclusive Economies and Nature as the initial focus areas for impact management, the progressive definition of targets, and the strengthening of sustainability integration into its financial activity. These results are also consistent with the double materiality assessment conducted by the Bank during 2025, which enabled the identification and prioritization of the principal ESG impacts, risks, and opportunities associated with the Bank's operations and business activities.	solutions aimed at strengthening financial inclusion, rural entrepreneurship, and housing access. The sustainable product offering includes, among others, Green Microfinance Credit, Green SME Credit, initiatives associated with forest conservation, agroforestry systems, livestock conversion, climate finance, and financial instruments oriented toward sustainable rural development. The Bank also provides solutions for rural women and youth, the popular economy, rural housing, and social-interest housing, contributing to the strengthening of livelihoods and the generation of economic opportunities in the territories. In a complementary manner, the Bank promotes financial inclusion and access to financial services through digital solutions such as the BICO digital wallet, a 100% digital savings account, and digital credit, facilitating access for new users to the formal financial system and broadening coverage in rural and remote areas of the country. Client outreach also includes capacity-building initiatives through the Economic and Financial Education Program, which promotes the responsible use of financial products, informed decision-making, and the strengthening of users' financial capabilities.

progressively advancing the alignment of its financial activity with global climate, nature, and inclusion challenges.		During 2025, the Bank continued expanding access to financial services, reaching more than 1.9 million clients by year-end.
Links & references *For further information, refer to the 2025 Management and Sustainability Report, particularly Chapter 1. About the Bank, including the Partnerships, Agreements, and Affiliations section and section 1.1.5 Advancing the Sustainable Development Goals (SDGs); Chapter 2. Sustainable Development, especially sections 2.1 Our Guiding Purpose, 2.1.1 Strategic Pillars, 2.2 Our Sustainability Strategy, 2.2.2 Double Materiality, and 2.2.3 Governing Policies; as well as Chapter 5. Regulatory Information Disclosure, which includes TCFD disclosures (5.1), SASB standards disclosures (5.2), and TNFD nature-related risk management and disclosure framework (5.3).* ***Management and Sustainability Report*:** https://www.bancoagrario.gov.co/system/files/2026-04/informe-2025-v-26-mar_compressed_1.pdf	***Links & references*** Additional disclosure available in the Principle 2 Supplement Template.	***Links & references*** *For further information, refer to the 2025 Management and Sustainability Report, particularly Chapter 1. About the Bank, section 1.1.2.1 Our Products and Services; and Chapter 2. Sustainable Development, sections 2.3.1.1 Our Green Credit Portfolio, 2.3.1.2 Our Social Portfolio, 2.3.3 People and Talent Commitment, and 2.3.3.1 Communities, where detailed information is presented on the product and service offering, sustainable financing initiatives, financial inclusion actions, and engagement with clients, users, and communities.* ***Management and Sustainability Report*:** https://www.bancoagrario.gov.co/system/files/2026-04/informe-2025-v-26-mar_compressed_1.pdf

Principle 4: **Stakeholders**	Principle 5: **Governance & Culture**	Principle 6: **Transparency & Accountability**
Banco Agrario de Colombia identifies and prioritizes its stakeholder groups according to their impact on the generation of public, social, and financial value. The Bank's prioritized stakeholders include clients, government entities, trade associations, multilateral organizations, employees, communities, shareholders, and suppliers. Stakeholder engagement is carried out through diverse interaction and communication mechanisms, grounded in principles of transparency, ethics, inclusion, and ESG criteria. Through these channels, the Bank seeks to understand the expectations and needs of its stakeholder groups, strengthen institutional trust, and contribute to shared value creation. To this end, the Bank deploys various interaction channels, including digital media, in-person service spaces, and other institutional mechanisms that facilitate the exchange of information with its stakeholders. The outcomes of this engagement contribute to the strengthening of the sustainability strategy, the management of material topics, and the development of initiatives related to financial inclusion, rural development, sustainable	Banco Agrario de Colombia has a governance structure that incorporates sustainability as a cross-cutting dimension of the corporate strategy and decision-making. The oversight and direction of ESG matters is carried out through the Corporate Governance, Sustainability, and Human Talent Committee, which supports the implementation and monitoring of sustainability and responsible banking initiatives. The management of ESG impacts, risks, and opportunities is underpinned by the Sustainability Model and by corporate instruments such as the Sustainability Policy, the Socio-environmental and Climate Policy, the Human Rights Policy, and the Diversity, Equity, and Inclusion guidelines, which guide the Bank's conduct and strengthen the integration of ESG criteria into business management. The Bank also has corporate governance bodies and supporting committees that contribute to the management of strategic matters, risk oversight, and the implementation of good corporate governance practices, strengthening institutional capacity to advance the	Banco Agrario de Colombia promotes transparency and accountability through the periodic disclosure of financial and non-financial information, as well as through corporate governance, integrity, and compliance mechanisms that strengthen the trust of its stakeholder groups. The Bank publishes its Management and Sustainability Report on an annual basis, which presents information on the Bank's economic, social, environmental, and governance performance, including progress in implementing its sustainability strategy and managing material topics. These disclosures are informed by international reporting standards, including the Global Reporting Initiative (GRI) standards. As part of its commitment to transparency and continuous improvement, the Bank maintains control, monitoring, and oversight mechanisms that support the quality and reliability of disclosed information. These include corporate governance structures, conflict of interest management mechanisms, institutional integrity practices, and audit and compliance processes.

finance, and ESG risk and impact management. The Bank also promotes partnerships, agreements, and affiliations with public entities, multilateral organizations, trade associations, and other strategic actors, recognizing that collaboration is a fundamental element for advancing the achievement of the Sustainable Development Goals.	implementation of the Principles for Responsible Banking. In a complementary manner, the Bank promotes an organizational culture grounded in ethics, transparency, inclusion, and the generation of sustainable value.	The Bank also undertakes actions aimed at the prevention, identification, and management of integrity and compliance risks, strengthening its culture of transparency, regulatory compliance, and the responsible management of risks associated with its operations.
Links & references *For further information, refer to the 2025 Management and Sustainability Report, Chapter 2. Sustainable Development, section 2.2.1 Stakeholders, where the prioritized stakeholder groups, the engagement strategy, communication channels, and the principal interaction mechanisms implemented by the Bank are described.* ***Management and Sustainability Report*:** https://www.bancoagrario.gov.co/system/files/2026-04/informe-2025-v-26-mar_compressed_1.pdf	***Links & references*** *For further information, refer to the 2025 Management and Sustainability Report, Chapter 2. Sustainable Development, section 2.3.4 Ethical and Transparent Governance, where the Bank's DNA and governing values, the corporate governance structure, supporting committees, corporate policies, and principal governance and sustainability practices are presented.* ***Management and Sustainability Report*:** https://www.bancoagrario.gov.co/system/files/2026-04/informe-2025-v-26-mar_compressed_1.pdf	***Links & references*** *For further information, refer to the 2025 Management and Sustainability Report, section 2.3.4.1 Governance Structure and Institutional Integrity Mechanisms, which presents the corporate governance mechanisms, conflict of interest management, and sustainability information disclosure; as well as section 2.3.4.2 Legal Compliance: Transparency and Trust, which describes the management of integrity and compliance risks, prevention actions, oversight processes, internal audit, and regulatory compliance mechanisms implemented by the Bank.* ***Management and Sustainability Report*:** https://www.bancoagrario.gov.co/system/files/2026-04/informe-2025-v-26-mar_compressed_1.pdf

Supplement templates

Principle 1: **Alignment**
We will align our business strategy to be consistent with and contribute to individuals' needs and society's goals, as expressed in the Sustainable Development Goals, the Paris Climate Agreement and relevant national and regional frameworks.
Business model Describe (high-level) your bank's business model, including the main business lines, customer segments served, types of products and services provided, the main sectors and types of activities across the main geographies in which your bank operates or provides products and services. Please also quantify the information by disclosing e.g. the distribution of your bank's portfolio (%) in terms of geographies, business areas or by disclosing the number of customers and clients served.
Links & references *For further information: 2025 Management and Sustainability Report, Chapter 2. Sustainable Development; section 2.1 Our Guiding Purpose; section 2.1.1 Strategic Pillars: achievements and fulfillment of purpose; and section 2.2 Our Sustainability Strategy.*
Business Model Banco Agrario de Colombia is a mixed-economy corporation at the national level, affiliated with the Ministry of Finance and Public Credit of Colombia, with Grupo Bicentenario S.A.S. as its principal shareholder. Its corporate purpose is to drive the development of agriculture and rural families, contributing to the country's sustainable development through access to financial services, financial inclusion, and the strengthening of rural productive activities. The Bank operates exclusively in Colombia and maintains a presence in 99% of the national territory through a network covering all 32 departments and 1,090 municipalities. It is the only financial institution present in 455 municipalities and operates a broad service network comprising branch offices, banking correspondents, ATMs, and digital channels that facilitate access to financial services in rural and sparsely populated rural areas. The Bank's business model is structured around seven principal business lines: Agricultural Banking (Banca Agropecuaria), Personal Banking (Banca Personas), Microfinance Banking (Banca Microfinanzas), Mortgage Banking (Banca Hipotecaria), SME Banking (Banca Pyme), Corporate Banking (Banca Empresarial), and Government Banking (Banca Oficial). Agricultural Banking constitutes the main portfolio segment and provides financial solutions to support the different phases of agricultural, fishery, beekeeping, poultry, forestry, aquaculture, wildlife breeding, and fishing production, as

well as improvement, transformation, and processing activities associated with the agricultural and agro-industrial value chain. It also finances activities and support services that contribute to the strengthening of the rural sector and territorial development.

The Bank serves a wide diversity of clients and population groups, including small, medium, and large agricultural producers, microentrepreneurs, individuals, enterprises, territorial governments, and productive organizations. The Bank also has an offering designed to strengthen the financial inclusion of traditionally underserved groups, including women, youth, older adults, Afro-Colombian communities, ethnic groups, demobilized persons, LGBTIQ+ individuals, migrants, and victims of the armed conflict.

As of year-end 2025, the Bank recorded a total loan portfolio balance of COP 23.9 trillion, a sustainable portfolio of COP 17.9 trillion, and more than 1.9 million clients. In addition, more than 345,000 individuals were onboarded through financial inclusion strategies during the reporting period.

For a detailed description of the business model, served segments, portfolio composition, financial inclusion outcomes, sustainability progress, and management of the Bank's material topics, readers are invited to consult the 2025 Management and Sustainability Report, particularly:

- Chapter 2. Sustainable Development.
- Section 2.1. Our Guiding Purpose.
- Section 2.1.1. Strategic Pillars: achievements and fulfillment of purpose.
- Section 2.2. Our Sustainability Strategy.
- Section 2.3. Management of Material Topics.
- Chapter 3. Business Management and Financial Performance.
- Chapter 4. Financial Inclusion and Rural Development.
- Chapter 9. Risk Management, including environmental, social, and climate risk management.

These chapters provide complementary information on the Bank's contribution to sustainable development, the characteristics of its portfolio, and the way in which it integrates sustainability into decision-making and stakeholder management.

Strategy alignment

Please describe how your bank has aligned and/or is planning to align its strategy to be consistent with the Sustainable Development Goals (SDGs), the Paris Climate Agreement, and other international frameworks such as the Kunming-Montreal Global Biodiversity Framework (GBF),
the United Nations Guiding Principles on Business and Human Right (UNGPs), the forthcoming instrument on plastic pollution etc.

Include any other national and/or regional frameworks that your bank has a strategy to align with where relevant.

Links & references

For further information, refer to the 2025 Management and Sustainability Report, particularly Chapter 1. About the Bank, including the Partnerships, Agreements, and Affiliations section and section 1.1.5 Advancing the Sustainable Development Goals

(SDGs); Chapter 2. Sustainable Development, especially sections 2.1 Our Guiding Purpose, 2.1.1 Strategic Pillars, 2.2 Our Sustainability Strategy, 2.2.2 Double Materiality, and 2.2.3 Governing Policies; as well as Chapter 5. Regulatory Information Disclosure, which includes TCFD disclosures (5.1), SASB standards disclosures (5.2), and TNFD nature-related risk management and disclosure framework (5.3).

Strategy Alignment

During 2025, Banco Agrario de Colombia consolidated its Sustainability Model, which establishes a reference framework for integrating environmental, social, and governance (ESG) criteria into the corporate strategy, organizational management, and financial activity.

The Sustainability Model aims to promote sustainable development through two complementary management dimensions: sustainable finance and corporate management. Through sustainable finance, the Bank seeks to generate positive impacts through its products, services, and financial solutions, promoting the greening of the portfolio, the financial well-being of its clients through financial inclusion and economic and financial education programs, and the strengthening of ethics and transparency in stakeholder engagement. The corporate management dimension guides the Bank's internal actions to strengthen eco-efficiency, diversity, equity, and inclusion, and sustainability governance, incorporating responsible practices that contribute to the generation of economic, social, and environmental value.

Through these two dimensions, the Bank integrates ESG criteria into its management and strengthens its contribution to the country's sustainable development, simultaneously promoting rural development, financial inclusion, climate resilience, and environmental conservation.

The Bank's Sustainability Model is aligned with the United Nations Sustainable Development Goals (SDGs), particularly those related to poverty reduction, food security, inclusive economic growth, reduction of inequalities, climate action, protection of terrestrial ecosystems, and strengthening of partnerships for sustainable development.

This alignment is operationalized through the financing of rural productive activities, the financial inclusion of traditionally excluded populations, the strengthening of smallholder farmers and microentrepreneurs, economic and financial education, and the development of sustainable financing solutions.

The implementation of Banco Agrario de Colombia's sustainability strategy is underpinned by a set of corporate policies that guide the integration of ESG criteria into organizational management and sustainable finance:

The Sustainability Policy establishes the general guidelines for incorporating ESG criteria into operations and driving sustainable development through the business and corporate management. The Socio-environmental and Climate Policy formalizes the Bank's commitment to social inclusion, environmental protection, and climate action, guiding the management of environmental and social risks and impacts, carbon footprint management, and the strengthening of sustainable finance.

The Human Rights Policy reaffirms the Bank's institutional commitment to respecting and promoting fundamental rights, consistent with the United Nations Guiding Principles on Business and Human Rights (UNGPs). The Diversity, Equity, and Inclusion Policy promotes an organizational culture based on equal opportunity, inclusion, and the valuing of diversity, both within the Bank and in its engagement with stakeholder groups.

In a complementary manner, the Bank's sustainability strategy is informed by the UNEP FI Principles for Responsible Banking (PRB), the Ten Principles of the UN Global Compact, the recommendations of the Task Force on Climate-related Financial Disclosures (TCFD), and the Taskforce on Nature-related Financial Disclosures (TNFD). It also incorporates the regulatory requirements issued by the Financial Superintendency of Colombia (Superintendencia Financiera de Colombia) on sustainability and environmental, social, and climate risk management, strengthening the Bank's institutional capacity to manage ESG risks and impacts and contribute to the country's sustainable development.

Principle 2:

Impact & Target Setting

We will continuously increase our positive impacts while reducing the negative impacts on, and managing the risks to, people and environment resulting from our activities, products and services. To this end, we will set and publish targets where we can have the most significant impacts.

Impact Analysis

Show how your bank has identified, prioritized and measured the most significant impacts associated with its portfolio (both positive and negative). Determine the priority areas for target- setting. Include details regarding: Scope, Portfolio Composition, Context, and Performance Measurement.

The impact analysis should include assessment of the relevance of the four priorities laid out in Leading the Way to a Sustainable Future: Priorities for a Global Responsible Banking Sector, as part of its initial or ongoing impact analysis.

Links & references

Impact Analysis

Scope

During 2025, Banco Agrario de Colombia conducted its first impact analysis in accordance with the UNEP FI Impact Protocol methodology, with the objective of identifying, measuring, and prioritizing the most significant positive and negative impacts associated with its financial activity and establishing a baseline for the definition of targets under the Principles for Responsible Banking framework.

The analysis was conducted on the Agricultural Banking portfolio as of year-end 2025, which represents approximately 60% of the Bank's total loan disbursements. This portfolio was selected as the most representative segment of the Bank's balance sheet and the one that concentrates the principal economic, social, and environmental interactions derived from the financed activities.

Portfolio Composition

The Institutional Banking Module of the UNEP FI Impact Protocol was applied for the portfolio analysis, as it is the most suitable module for assessing the impacts associated with economic activities financed through credit operations. The assessment was conducted using the Outstanding Loans approach, considering the outstanding portfolio balances as of year-end 2025.

The assessed portfolio is composed primarily of productive activities in Colombia's agricultural and rural sector, including strategic value chains such as livestock, coffee, cocoa, banana, oil palm, and other productive systems financed by the Bank. These activities are directly linked to the generation of rural income, food security, financial inclusion, and the use of natural resources.

Context

As part of the methodological process, the UNEP FI Context Module was applied, enabling the identification of the principal sustainable development priorities for Colombia and the establishment of the relevance of the different impact areas in relation to the national context.

The context analysis highlighted the importance of challenges associated with financial inclusion, the reduction of socioeconomic disparities, the generation of rural livelihoods, food security, biodiversity conservation, sustainable natural resource management, and climate change resilience. These priorities were incorporated into the assessment and subsequent prioritization of impacts.

Performance Measurement

The methodology considered the portfolio composition, the positive and negative impact associations of the financed sectors, the priorities identified for Colombia, and the four priority areas defined by UNEP FI for the financial sector: Climate, Nature, Healthy & Inclusive Economies, and Human Rights.

The UNEP FI Impact Analysis Tool represents, for each impact area and each SDG, the intensity with which the financed sectors are associated with positive and negative impacts.

Solid lines (Key Associations) represent the most relevant sectors of the analyzed portfolio, while lighter lines (All Associations) reflect the aggregate behavior of the totality of the assessed portfolio. The closer the line to the outer edge of the radar chart, the stronger the portfolio's association with the evaluated dimension. Country Priority and Local Priority markers do not represent a quantitative value; they solely indicate whether the impact area or SDG constitutes a priority for the Colombian context according to the UNEP FI Context Module.

Positive Impacts – Impact Areas

The results show that the highest positive associations are concentrated in Livelihood, Availability, Accessibility, Affordability, and Quality of Resources and Services, and Health & Safety. Additionally, a relevant association is observed with Healthy Economies, strengthened by the high proportion of smallholder farmers and MSMEs within the agricultural portfolio.

Taken together, these results demonstrate that the Bank's principal positive contribution is concentrated in the Healthy & Inclusive Economies dimension, consistent with its mandate for financial inclusion, rural development, agricultural productivity strengthening, and contribution to the country's food security.

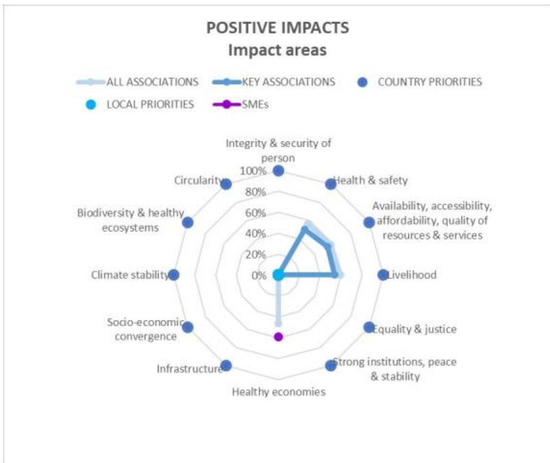

Figure 1. Positive impacts by impact area. Agricultural Banking Portfolio. Impact Analysis Tool – UNEP FI, 2025.

Negative Impacts – Impact Areas

Negative associations are concentrated primarily in Biodiversity & Healthy Ecosystems, Climate Stability, and Circularity, as well as in dimensions related to water, soil, and habitat. Relevant associations are also identified in social aspects such as Integrity & Security of Person, Health & Safety, Equality & Justice, and Strong Institutions, Peace & Stability.

These associations primarily reflect the inherent challenges of the financed agricultural productive activities and the conditions of the rural territories where the Bank operates. The results highlight the opportunity to continue strengthening the management of nature- and climate-related risks and impacts through instruments such as the Environmental and Social Risk Management System (ESRMS), ESG risk management, and the progressive incorporation of nature and climate criteria into decision-making.

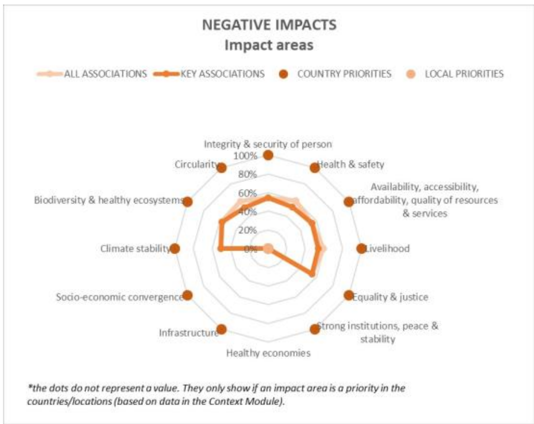

Figure 2. Negative impacts by impact area. Agricultural Banking Portfolio. Impact Analysis Tool – UNEP FI, 2025.

Positive Impacts – SDGs

The assessment of the SDGs shows that the portfolio's positive contribution is concentrated primarily in SDG 1 (No Poverty), SDG 2 (Zero Hunger), SDG 3 (Good Health and Well-being), SDG 4 (Quality Education), SDG 8 (Decent Work and Economic Growth), and SDG 17 (Partnerships for the Goals).

These results reflect the Bank's contribution to the strengthening of rural livelihoods, financial inclusion, food security, and economic dynamism in territories, particularly through the financing of smallholder farmers, associations, and rural MSMEs.

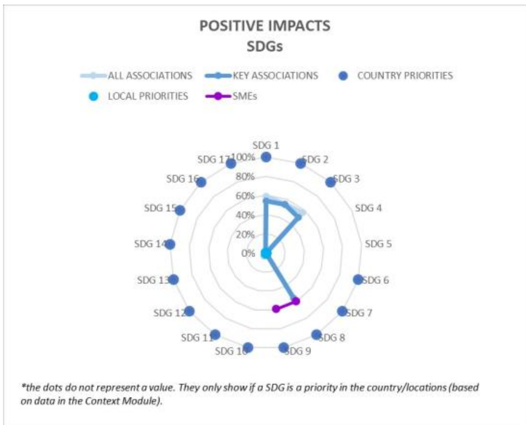

Figure 3. Positive impacts by SDG. Agricultural Banking Portfolio (59%). Impact Analysis Tool – UNEP FI, 2025.

Negative Impacts – SDGs

Negative associations are concentrated primarily in the environmental SDGs: SDG 6 (Clean Water and Sanitation), SDG 12 (Responsible Consumption and Production), SDG 13 (Climate Action), SDG 14 (Life Below Water), and SDG 15 (Life on Land), as well as SDG 16 (Peace, Justice, and Strong Institutions).

These results reinforce the areas where the Bank must continue to focus its efforts, which are oriented toward management, monitoring, and impact mitigation mechanisms, particularly in relation to biodiversity, natural resources, water, soil, and climate.

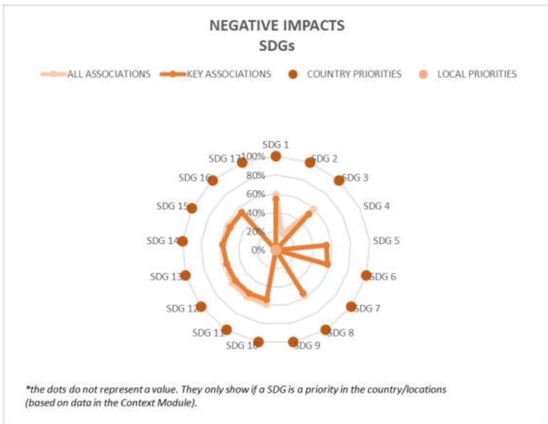

Figure 4. Negative impacts by SDG. Agricultural Banking Portfolio. Impact Analysis Tool – UNEP FI, 2025.

Priority Impact Areas

The integrated reading of the four radar charts confirms a consistent impact profile for the agricultural portfolio of Banco Agrario de Colombia. On the one hand, the greatest positive contribution is concentrated in Healthy & Inclusive Economies, particularly in livelihoods, financial inclusion, access to services, MSME strengthening, food security, and territorial socioeconomic convergence. On the other hand, the principal exposure to potential negative impacts is concentrated in Nature, especially in biodiversity, climate stability, water, soil, and ecosystems.

Based on the relevance, scale, scope, national context, and influence capacity criteria established by the UNEP FI methodology, the Bank prioritized the Healthy & Inclusive Economies and Nature impact areas for target-setting and management actions under the Principles for Responsible Banking framework.

The prioritization was based on the convergence of: (i) the structural needs of the Colombian context; (ii) the materiality of the agricultural portfolio; (iii) the Bank's capacity for influence through its financing activities; and (iv) alignment with national and international commitments related to sustainable development, climate action, biodiversity conservation, and financial inclusion.

The results of the impact analysis are consistent with the double materiality assessment carried out by the Bank during 2025. In particular, the prioritized areas of Healthy & Inclusive Economies and Nature are directly related to several of the material topics identified by the Bank, including financial inclusion, rural development, climate change management, biodiversity conservation, environmental management, territorial resilience, and the responsible management of ESG risks.

The impact analysis thus complements the double materiality assessment by providing a specific perspective on the impacts associated with the Bank's financial activity and strengthening the integration of material topics into the corporate strategy and business management.

Targets, Target Implementation, and Action Plans/Transition plans

Show that your bank has set and published a minimum of two SMART targets which address at least two different areas of most significant impact that your bank identified in its impact analysis. Once targets are set, explain the actions taken and progress made. Include details regarding: Alignment, Baselines, Targets, Target Implementation & Monitoring (and KPIs), Action Plans/ Transition plans and Milestones.

Banks are encouraged to disclose information regarding actions they are taking in four priorities laid out in Leading the Way to a Sustainable Future: Priorities for a Global Responsible Banking Sector (2024).

Links & references
Targets, Target Implementation, and Action Plans/Transition Plans Given that this exercise constitutes the baseline for PRB implementation, during 2026 the Bank will advance the definition of targets, goals, and indicators associated with the prioritized areas, as well as the identification of the actions and instruments required to strengthen the management of positive and negative impacts associated with its financial activity. This process will be developed with reference to the results of the impact analysis, the double materiality assessment, the corporate strategy, the Sustainability Model, and national and international commitments related to sustainable development, climate action, biodiversity conservation, and financial inclusion. Progress associated with the definition of targets, goals, and implementation plans will be reported in subsequent Principles for Responsible Banking reporting cycles.