

ENVIRONMENTAL MAGANEMENT

Environmental risk management (identification)

Findeter has the Environmental Management System - EMS, meeting the standards defined in the ISO 14001:2015, in which, among many aspects, all environmental risks associated with the Entity's activities are identified. These risks are centralized in the Binaps tool where they are managed through process leaders. In addition, there is a matrix of environmental legal requirements and a matrix for identifying aspects and assessing environmental impacts in which the regulations applicable to the Entity are consolidated, as well as control measures and programs for mitigation and reduction of the probability of materialization of risks.

The environmental risks identified by Findeter and that are controlled and mitigated using the Binaps tool are listed below:

Risk type	Inherent risk level	Residual risk level (Net)
Inefficient use of paper consumption due to consumer habits	HIGH	MODERATE
Inefficient use of water consumption due to inadequate equipment	MODERATE	MODERATE
Inefficient use of water consumption due to consumption habits	HIGH	MODERATE
Inefficient use of electrical energy due to inadequate equipment	MODERATE	MODERATE
Inefficient use of electrical energy due to consumption habits	MODERATE	LOW
Increase in carbon footprint	MODERATE	LOW
Impossibility of access to the Entity's facilities.	HIGH	INUSUAL
Negative environmental impacts	HIGH	INUSUAL
Chemical leaks or spills	MODERATE	INUSUAL
Carry out activities that do not comply with environmental legal requirements	MODERATE	MODERATE
Environmental pollution due to waste management	HIGH	INUSUAL
Damage to Facilities Due to Fire, Flood, Hail, Electrical Storm, Fuel or Chemical Product Leak	EXTREME	INUSUAL
Financing projects or investments that generate a negative impact on the environment and/or society.	HIGH	INUSUAL
Inability to manage disbursements due to fines or environmental sanctions	MODERATE	MODERATE

More info available:

[Informe de Gestión y Sostenibilidad](#): 3.4 Risk management- pág. 70.

Environmental Incident Report

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  @findeter
  findeter
  @findetercol
  linkedin.com/company/findeter

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Findeter, through the Binaps tool, centralizes the reports of Operational Risk Events, among which are those of the environmental aspect. It is highlighted that to date no incidents, fines or sanctions reported for environmental concepts have been identified.

Environmental fines

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Environmental compensations (commitment and report)

Findeter, within the framework of its Sustainable Practices Program, annually measures its organizational carbon footprint and offsets 100% of quantified greenhouse gas emissions.

More info available:

[Informe de Gestión y Sostenibilidad: 4.11.1. Carbon footprint - pág. 98.](#)

Management of physical and transition risks against climate phenomena (identification and evaluation)

Information on identification and evaluation available at:

[Emergency and Contingency Plan](#)

In addition to the above, it is worth highlighting that the Entity has identified and assessed the following risks, which fall into the category of physical and transition risks:

- Damage to facilities due to fire, flood, hail, electrical storm, fuel leak or chemical products. This risk has an extreme inherent risk level and an unusual residual risk level.
- Increase in carbon footprint. This risk has a moderate inherent risk level and a low residual risk level.
- Inefficient use of electrical energy due to inadequate equipment. This risk has a moderate inherent risk level and a moderate residual risk level.
- Inefficient use of water consumption due to inadequate equipment. This risk has a moderate inherent risk level and a moderate residual risk level.

Management of physical and transition risks in the face of climate phenomena (mitigation)

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Mitigation information available in the following documentation:

[Emergency and Contingency Plan](#)

[Informe de Gestión y Sostenibilidad](#): 3.4 Risk management- pág. 70.

Additionally, there is a matrix of environmental legal requirements and a matrix of identification of aspects and assessment of environmental impacts in which the regulations applicable to the Entity are consolidated, as well as the control measures and programs for the mitigation and reduction of the probability of materialization of risks. These risks are centralized in the Binaps tool where they are managed through process leaders.

Management of opportunities in the face of climate phenomena (identification and evaluation)

More info available:

[Emergency and Contingency Plan](#)

[Informe de Gestión y Sostenibilidad](#): 3.4 Risk management - pág. 70.

In the entity's risk matrix, risks associated with climate phenomena are identified, which have their respective controls for their mitigation in the event of materialization. In this sense, the entity defines the Sustainable Practices Program that promotes the reduction of greenhouse effect through the provision of bicycles as part of a sustainable means of transportation, as well as the planting of trees to reduce the carbon footprint.

As preventive measures, there is an emergency plan where different scenarios are proposed and drills are carried out. Likewise, inspections are carried out to strengthen these control measures to manage risks in the entity.

Management of opportunities in the face of climate phenomena (implementation)

In the entity's risk matrix, risks associated with climate phenomena are identified, which have their respective controls for their mitigation in the event of materialization. In this sense, the entity defines the Sustainable Practices Program that promotes the reduction of greenhouse gases effect through the provision of bicycles as part of a sustainable means of transportation, as well as the planting of trees to reduce the carbon footprint.

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Incentive policy related to environmental management, including climate

Culture and awareness are fundamental aspects in the environmental performance of the

Entity; Therefore, it is reinforced with frequent education campaigns. For those campaigns that seek to raise awareness among collaborators regarding the importance of adopting good environmental practices in their activities, there is the support of the Findeter Miles program, with which collaborators who demonstrate willingness and interest in adopting these practices and aligning them with the activities they carry out daily in the Entity. In recent years, campaigns such as the following stand out:

- “Recycle to Win” Challenges
- Trivia about the Entity’s environmental management
- Didactic challenges of waste separation
- Planting days

Which were awarded with this incentive, giving the winners the possibility of obtaining benefits such as days off, bonuses for movies and food, among others.

Life Cycle Analysis (definition)

The analysis of the life cycle of a product or service is a powerful environmental management tool that can be very useful to help in decision making by those in charge of the organization's destiny, whether it is used alone or together with other tools such as risk assessment and environmental impact assessment.

Findeter, despite being a company that performs financial tasks, has an impact on the environment in each of the processes it carries out to provide its services. Through the LCA, it was possible to demonstrate each impact associated with the processes carried out in the company’s operation. The information obtained from the Entity's Life Cycle Analysis is taken as a planning tool and is taken into account for the implementation, review and updating of the matrix for identifying aspects and evaluating environmental impacts and defining the

Life Cycle Analysis (next goals)

The information obtained from the analysis of the Entity's life cycle is taken as a planning tool and is taken into account for the realization, review and update of the matrix for the identification of aspects and evaluation of environmental impacts and the definition of controls and required programs. From this arises the goal or objective of establishing and strengthening controls for the mitigation or prevention of those impacts duly identified in the matrix for the identification and assessment of environmental aspects and impacts. Thanks to tools like these, FINDETER has a minimal amount of significant environmental impacts.

Conservation activities

Findeter has developed activities aimed at the conservation of natural resources. Among them stands out:

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- Carbon footprint offset through forestry projects in the Amazon and Cundinamarca (2017 – 2020).
- Carbon footprint offset 2021 and 2022 through the acquisition of carbon credits.
- Planting day of 1,100 trees as a good corporate practice in December 2023 (1,000 trees in the Amazon and 100 in Tenjo - Cundinamarca with the collaboration of 40 employees of the entity).
- Sustainable mobility program (Bicycle Capital).
- Environmental and Social Risk Management System – SARAS.
- Environmental education campaigns.
- Among others...

More info:

[Informe de Gestión y Sostenibilidad](#): 4.11. Environmental management - pág. 97.

Forest certifications

- Amazon Friendly Company Seal.
- Alliance with Saving The Amazon for the creation of three Findeter forests in the Amazon (2017 – 2020).
- Sowing Report in the Department of Cundinamarca in 2021.
- Carbon certificates obtained in 2022 and 2023.
- Reports on the planting day of 1,100 trees as a good corporate practice in December 2023 (1,000 trees in the Amazon and 100 in Tenjo - Cundinamarca with the collaboration of 40 employees of the entity).

More info:

[Informe de Gestión y Sostenibilidad](#): Awards, recognitions and certifications - pág. 14.