



# Results Presentation

Q2 2024



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The content of this document and the figures included herein are intended to provide a summary of the subjects discussed rather than a comprehensive description.

When applicable, for translation purposes, in this document we refer to billions as thousand of million pesos, and trillion as billion pesos, as follows:

1.000.000.000: One Billion equals  
(One thousand million pesos/Mil millones de pesos)

1.000.000.000.000: One trillion equals  
(One billion pesos/Un billon de pesos)

# Content



**Financial  
sustainability**



**Projects  
financing**



**Technical  
assistance and  
Project  
execution**



**Social and  
Environmental  
management**

**Juliana Chaves**  
International Banking Director



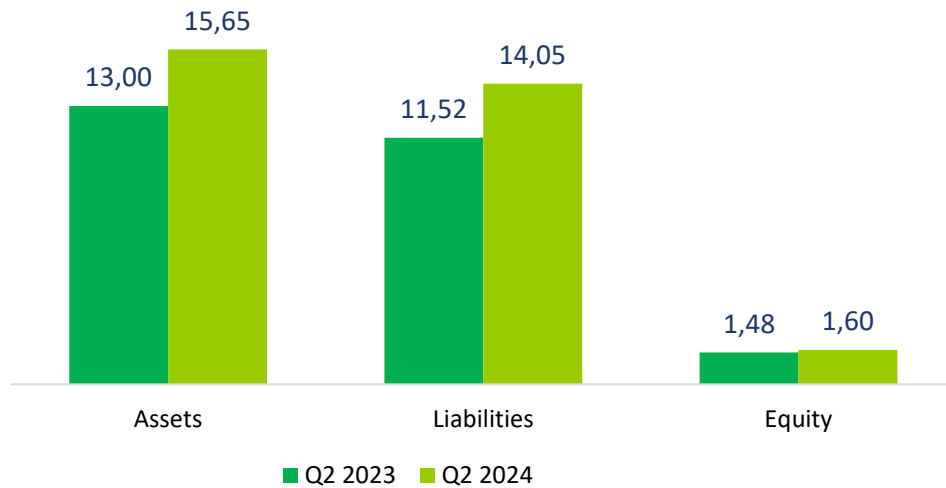


# Financial Sustainability and Responsible Funding

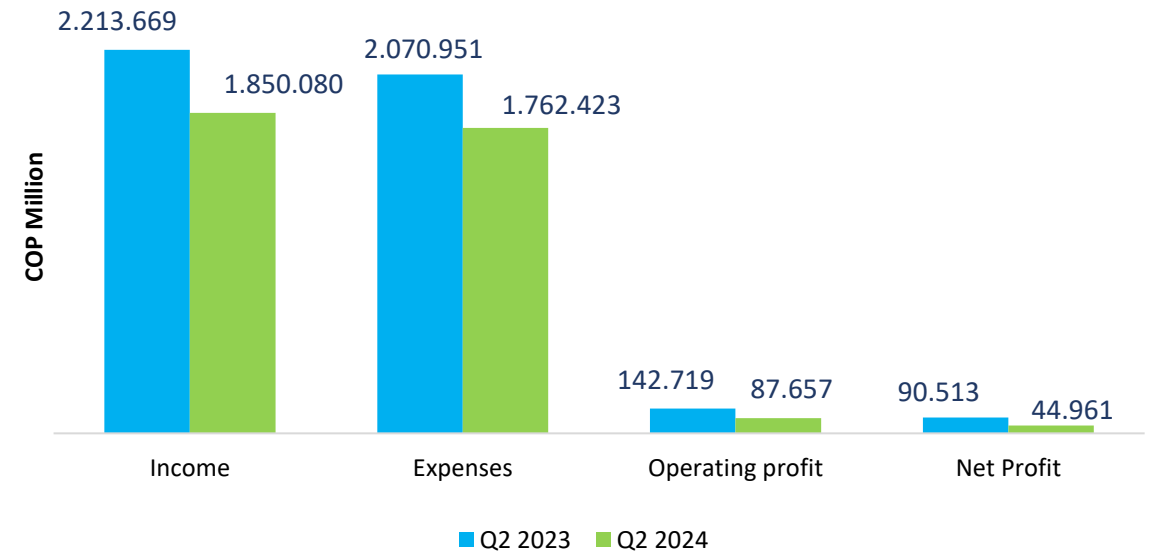
# June 2024

## Financial sustainability

### Balance Sheet



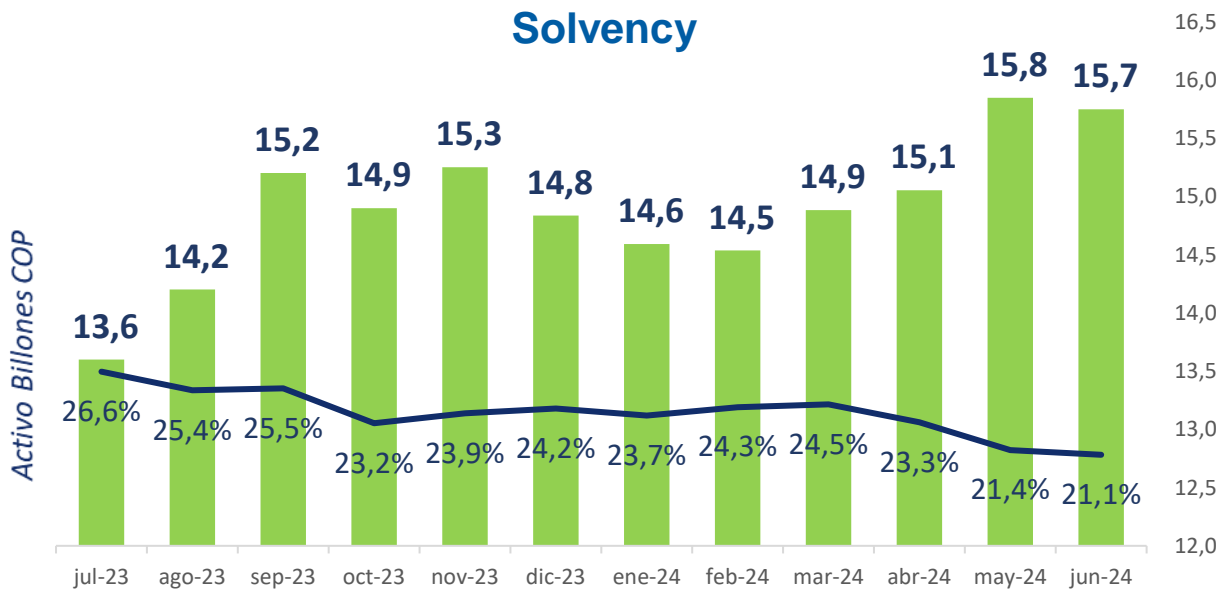
### Income Statement



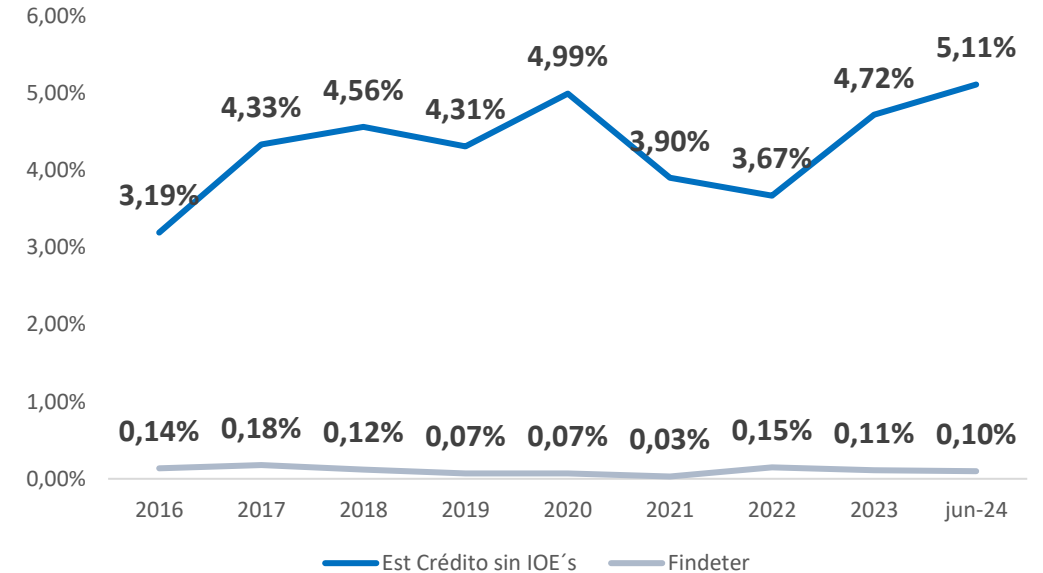
# June 2024

## Financial sustainability

### Solvency



### Portfolio quality: Overdue portfolio/Gross portfolio




# June 2024

## Financial sustainability


 **EBITDA**

We achieved growth rates in line with expectations

 **2024 2Q \$93.011**  
2023 2Q \$147.849

 **ROE**

We take care of the business profitability

 **2024 2Q 5,69%**  
2023 2Q 12,59%



**OPERATIONAL EFFICIENCY**

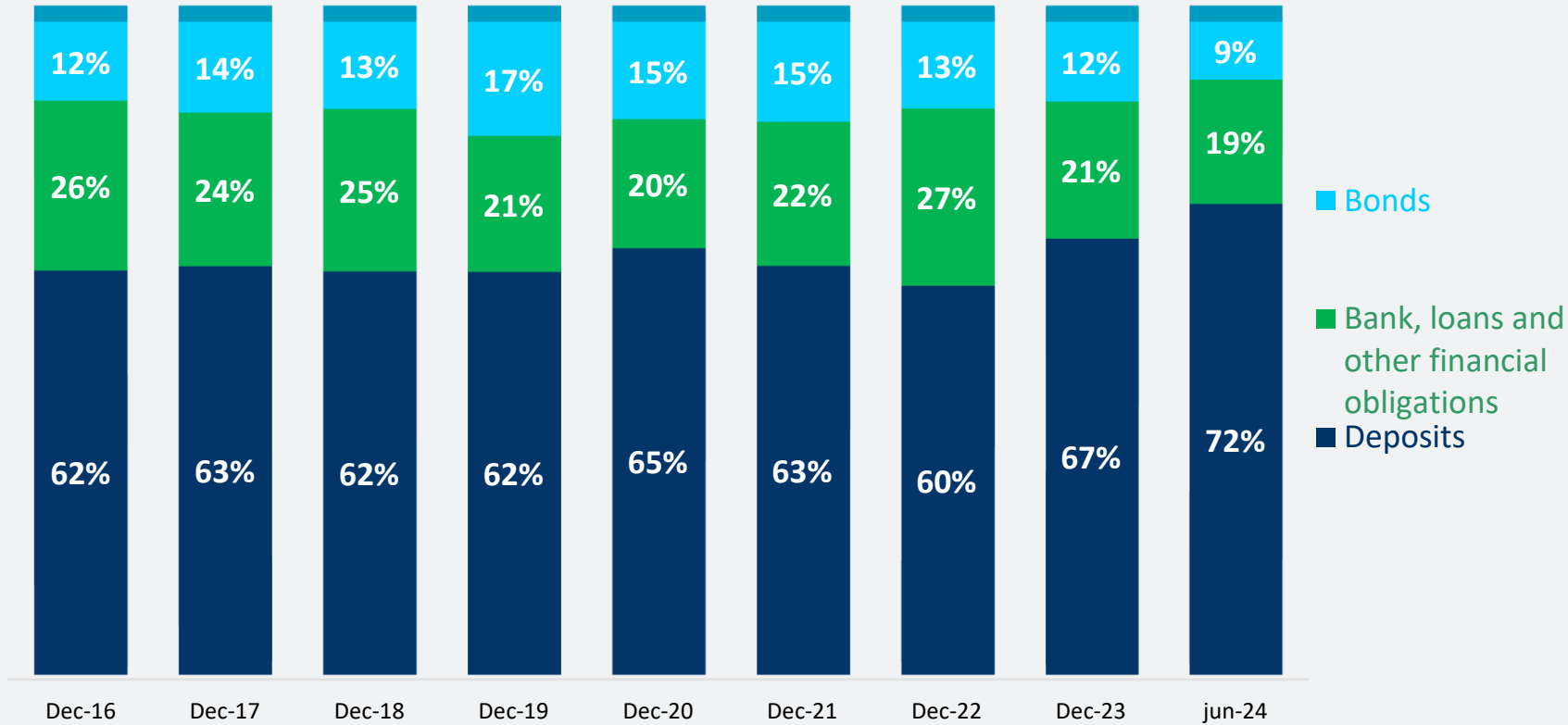
We strengthen the structure of the entity

 **2024 2Q 2,18%**  
2023 2Q 2,12%



# June 2024

## Funding



**CDT  
2024 2Q\***

**COP \$ 4.3 tn**

**CDT  
2024 4Q\*\***

**COP \$ 8.3 tn**

**Maria Lourdes Lacouture**  
Investor Relations





# Technical assistance and Project execution

Education



206

Sports and recreation



178

Urban dev. & housing



155

Water and sanitation



75

Transport



54

Environment



6

ICTs



26

Energy

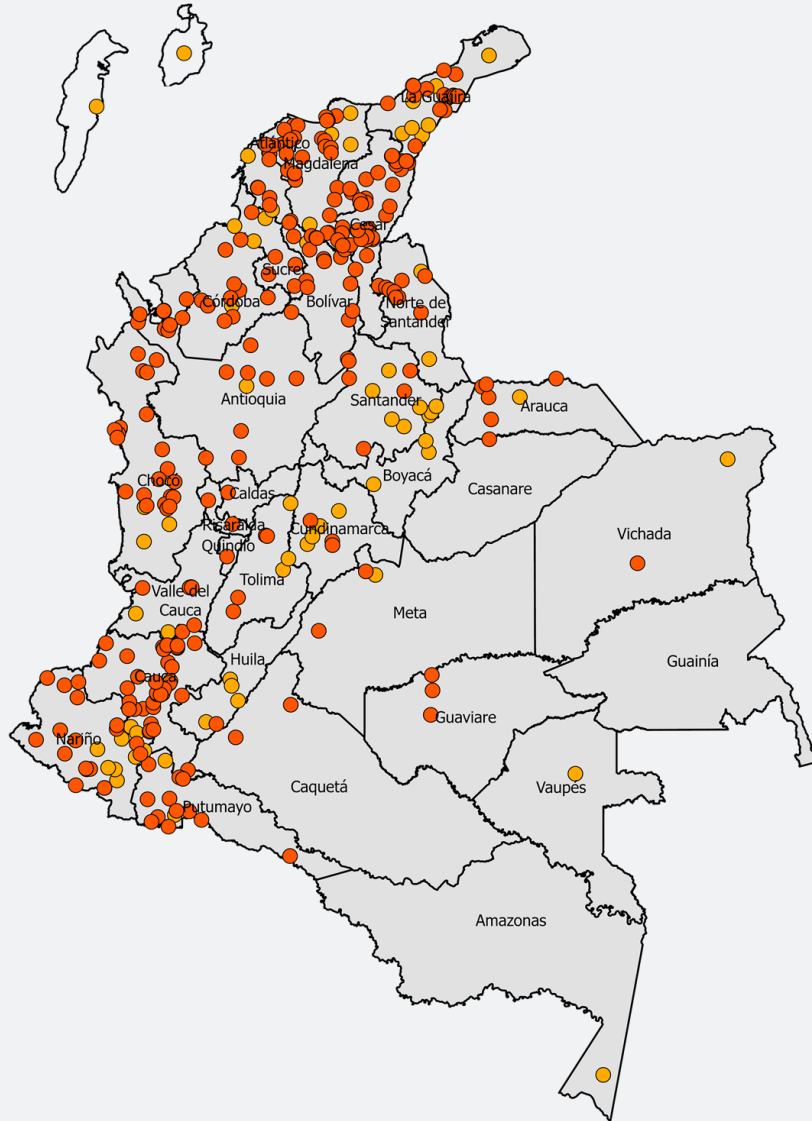


4

Other



6



710\*

Active projects

- ..... 193 Execution
- ..... 226 Closing
- ..... 291 To begin

+5.93

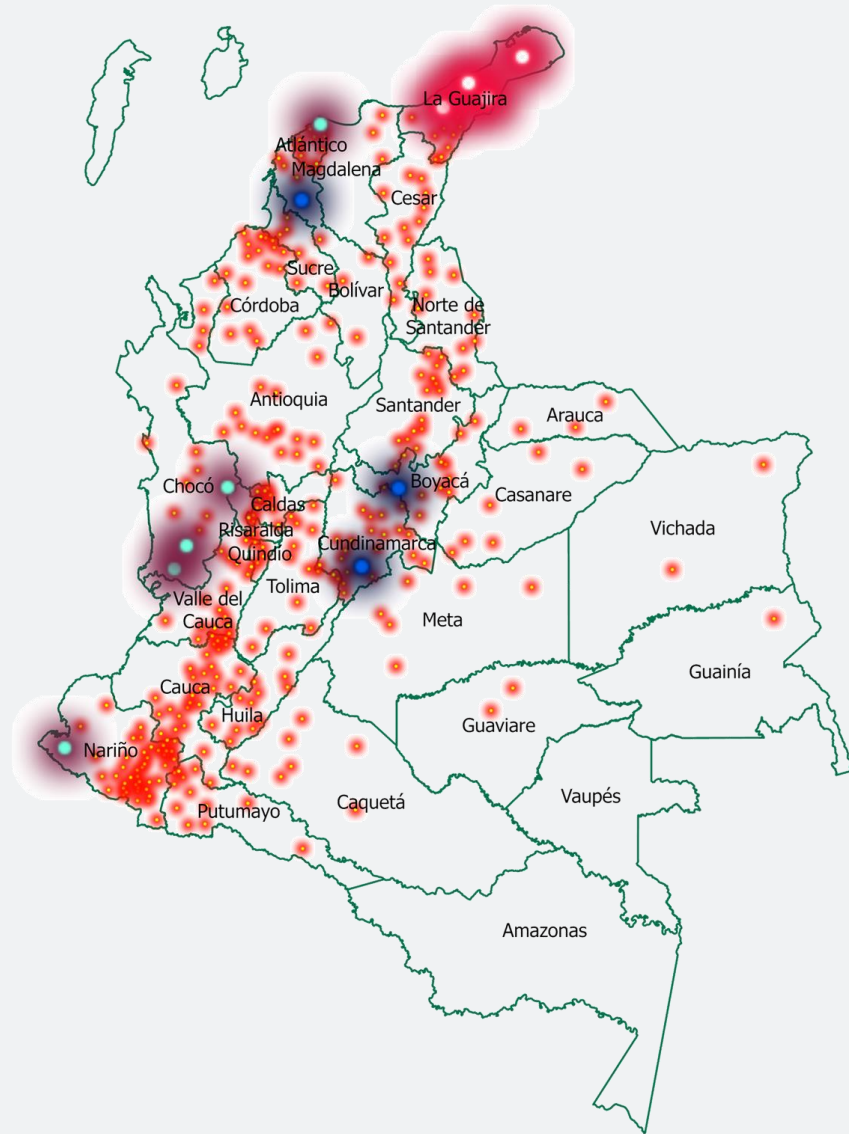
Managed resources

Trillion pesos

+300 municipalities

190 municipalities category 4, 5 y 6

# Popular economy



Water and sanitation



8

Strengthening and Productive Development



1297

Culture



3

**Findeter**  
Banca de Desarrollo Territorial

**1.308\*** ..... **49 Execution**  
..... 8 Closing  
**Solidarity Agreements** ..... 1251 to begin

**+375** Bn pesos  
**Managed resources**

**+349 municipalities**  
**288** municipalities category 4, 5 y 6



# Project financing



Findeter disbursed  
**COP \$2.47 trillions**  
in Jan-Jun 2024

Rediscount  
**COP \$2.01 trillions**

Direct credit  
**COP \$0.47 trillions**

# Financing by sectors and projects

## Health and Education



**\$486.953 billions**  
**176 projects**

## Urban development and housing



**\$748.924 billions**  
**113 projects**

## Transport and movility



**\$140.034 billions**  
**14 projects**

## Energy



**\$1.042 trillions**  
**50 projects**

## Others



**\$61.354 billions**  
**31 projects**

**384 projects of which 52 are in municipalities category 3, 4, 5 y 6**



# Results to June Perspectives 2024



June 2024

\$2,47 trillions



185 territorial  
entities



12,8%  
52 projects of 384  
total

Goal 2024

\$3,25 trillions

Impact **115 territorial  
entities in category 3,**  
4, 5 y 6

Reach **19% in Project  
financing in categories 3, 4,**  
5 y 6

**\$7,1 trillions** in lines with  
compensated rates

Health  
Energy  
Housing  
Transport  
Education

# Credit lines

Created in Jan-Jun 2024

	RATE	TERM (yeras)	USE	AMOUNT
<b>Colombia Reactivation T. II*</b>	ET 3, 4, 5 y 6: IBR + 1,10% M.V. ET Especial, 1 y 2: IBR + 1,60% M.V.	10	Investment	<b>\$800,000 bn</b>
<b>Rural investment</b>	Starting at IBR - 0,90% M.V.	10	Investment	<b>\$100,000 bn</b>
<b>Energy Efficiency</b>	Starting at IBR + 0,7% M.V	10	Investment	<b>\$40,000 bn</b>
<b>Housing VIS-VIP</b>	Starting at 6,3% E.A Starting at IBR – 3%M.V	Up to 20 Up to 6 months Up to 5	VIS VIP adquisition Improvement Working Capital	<b>\$1 tn</b>
<b>Institutional Strengthening</b>	Starting at IBR + 0% M.V.	10	Debt Replacement	<b>\$1,2 tn</b>

# Credit lines

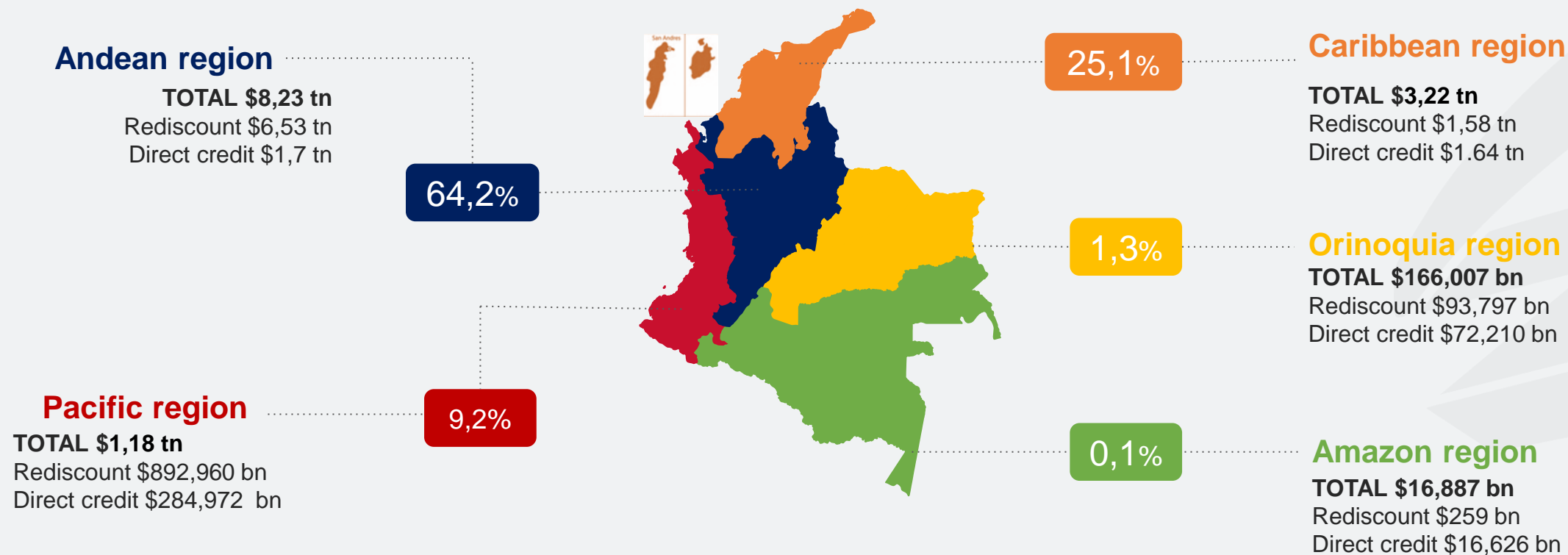
Created in Jan-Jun 2024

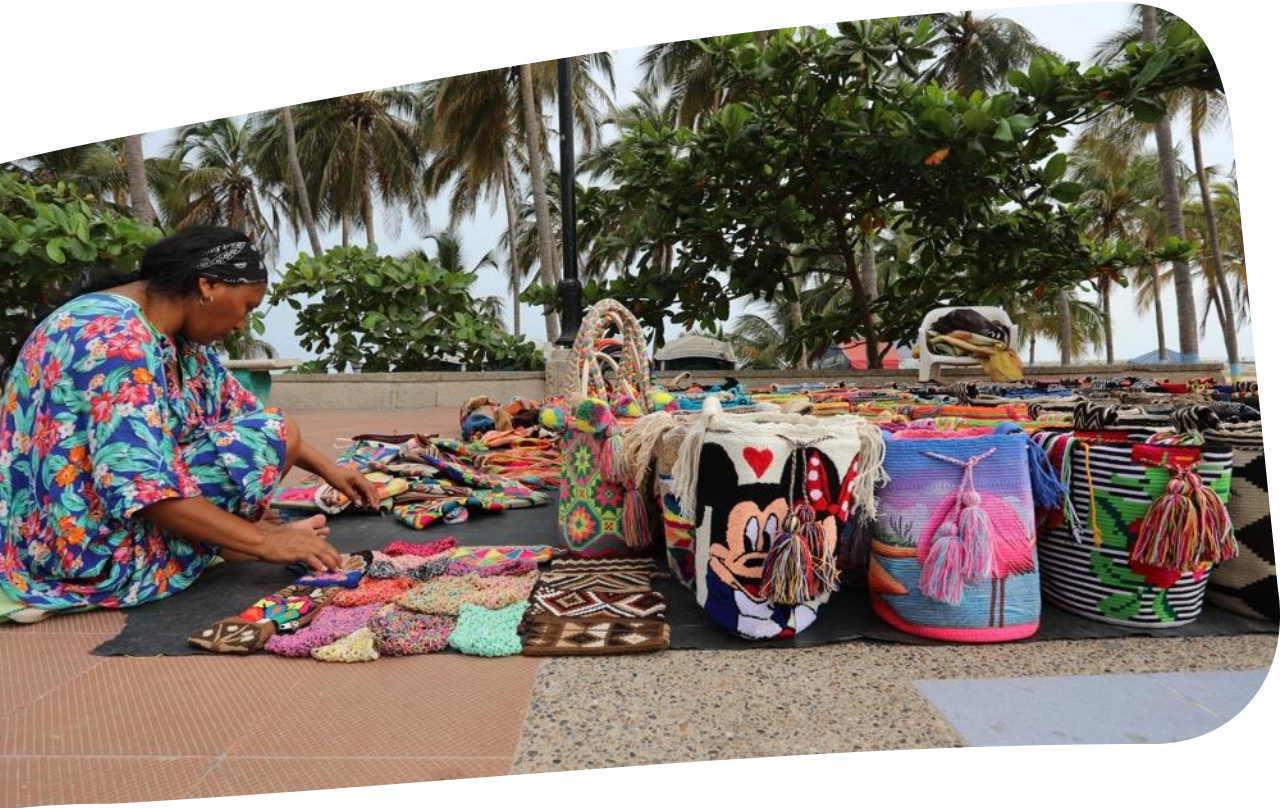
	RATE	TERM	USE	AMOUNT**
<b>Energy Efficiency</b>	IBR + 1% M.V.	10	Investment Working Capital	\$1,26 tn
<b>Reactivate Colombia</b>	Starting at IBR + 1.5 %M.V.	12	Investment	\$1,27 tn
<b>Rate Option</b>	Starting at IBR + 2 %M.V.	10	Working Capital	\$1 tn
<b>Health</b>	Starting at IBR + 1 %M.V.	5	Working Capital	\$455.108 bn

# Portfolio geographic distribution

## June 2024

COP \$12.8tn





# Social and Environmental Management

# Environmental and Social Risk Management System – SARAS



The SARAS scope was expanded for Direct Credits, the mining sector and working capital. The amount to apply SARAS was also reduced to projects starting from COP \$10 bn.

Up to date, we have analyzed projects' compliance with SARAS worth COP \$1.3 tn.



# Findeter



Banca de Desarrollo Territorial

## Investor Relations

Financial vicepresidency

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Gobierno de Colombia



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