



Corporate Presentation

2023

Investor relations



Foto: edificio Findeter, sede Bogotá

Transformando Regiones

FINDETER has transformed to expand the impact in the country's regions, they work to **improve the quality of life of the neediest Colombians**, by strengthening financing, technical assistance and the transfer of capacities, especially in **municipalities of category 3, 4, 5 and 6***.



*All municipalities with a population between equal to or less than ten thousand (10,000) inhabitants and fifty thousand (50,000) inhabitants and whose annual free-flowing current income is up to fifty thousand (50,000) monthly legal minimum wages.

→ **Mission**

We are the strategic partner of the national government and territorial entities for the planning, structuring, financing and execution of sustainable projects that transform territories.

→ **Vision**

By 2026 we will be the Development Bank recognized for contributing to territorial strengthening and financial inclusion, through sustainable and innovative solutions.

→ **Superior Purpose**

Improve quality of life of neediest Colombians.

About FINDETER

- We are the leading development bank that transforms the regions of Colombia into sustainable territories.

- Shareholders:

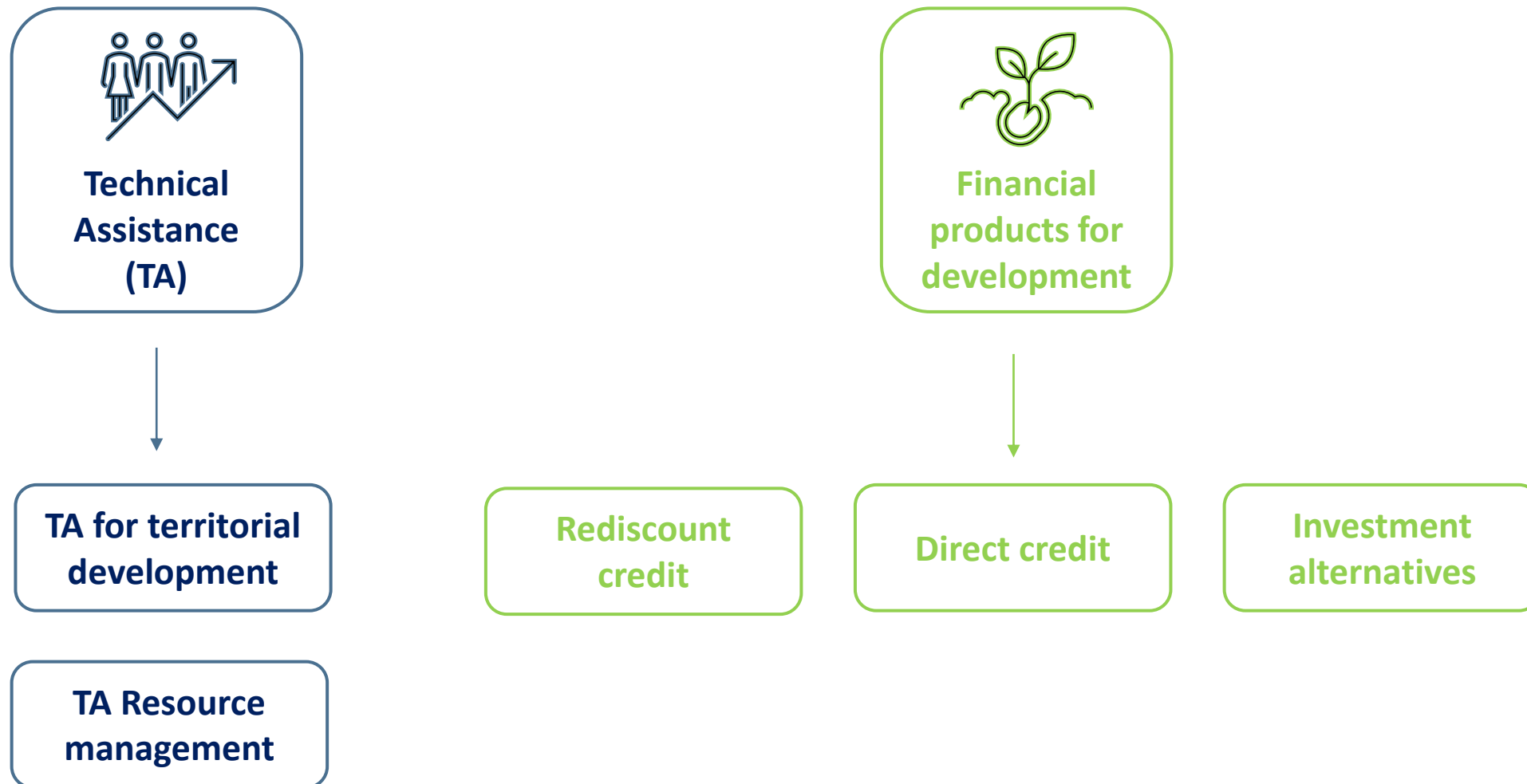
	Percentage
Grupo Bicentenario	92,55%
Departments	7,20%
Ifinorte	0,25%

- **Principal products:** rediscount credit, direct credit, administration of public resources, guarantees and guarantees, technical assistance and project structuring.
- **Local credit rating:** AAA (Fitch Ratings)
- **International credit rating:** BB+ (Fitch Ratings y S&P)



Management Model

Products and services

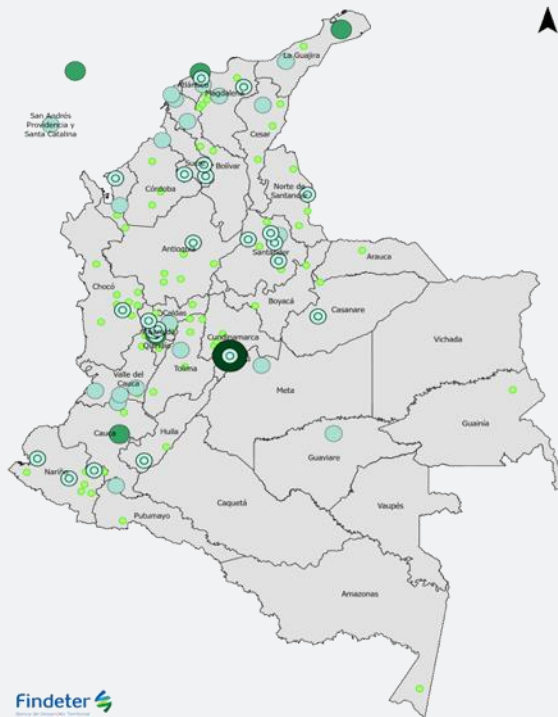




2023 Results

How did we closed gaps in 2023?

Technical assistance and Project execution



844

Active projects

195 execution

339 finished

310 to begin in 2024

\$6,8*

Trillion pesos

\$3,3 trillions in
2023

\$3,5 trillions in projects to
begin

*Managed resources



Findeter disbursed **\$ 3,89 trillions** In 2023



Rediscount
\$ 2,42 trillions

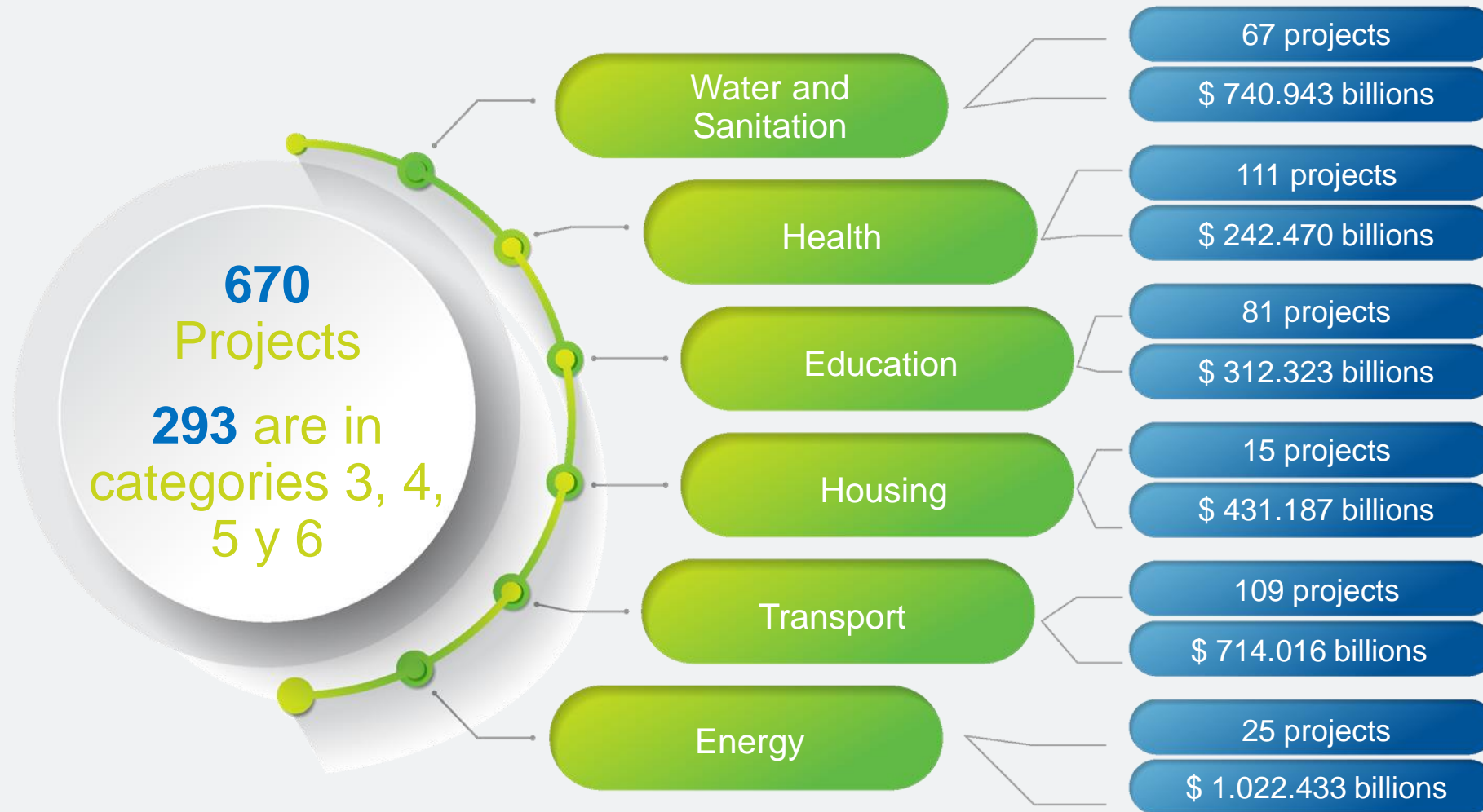


Direct credit
\$ 1,47 trillions



How did we closed gaps in 2023?

Financing by sectors and projects



Portfolio geographic distribution in 2023

COP \$12,1 tn

Andean Region

Total \$7.87 tn
Rediscount \$6.17 tn
Direct credit \$1.70 tn

65,3%

Pacific Region

Total \$997.791 millones
Rediscount \$737.249 millones
Direct Credit \$260.542 millones

8,3%



24,8%

Caribbean Region

Total \$2.98 billones
Rediscount \$1.68 tn
Direct credit \$1.3 tn

1,4%

Orinoquia Region

Total \$175.018 millones
Rediscount \$101.628 millones
Direct credit \$73.390 millones

0,3%

Amazon Region

Total \$32.075 millones
Rediscount \$14.867 millones
Direct credit \$17.208 millones



How did we close 2023?

Financial sustainability

We obtained representative results that demonstrate our credibility as a territorial development bank.



16,42%
ROE before taxes



\$165.937 millions
Net profit



\$12,2
Gross portfolio

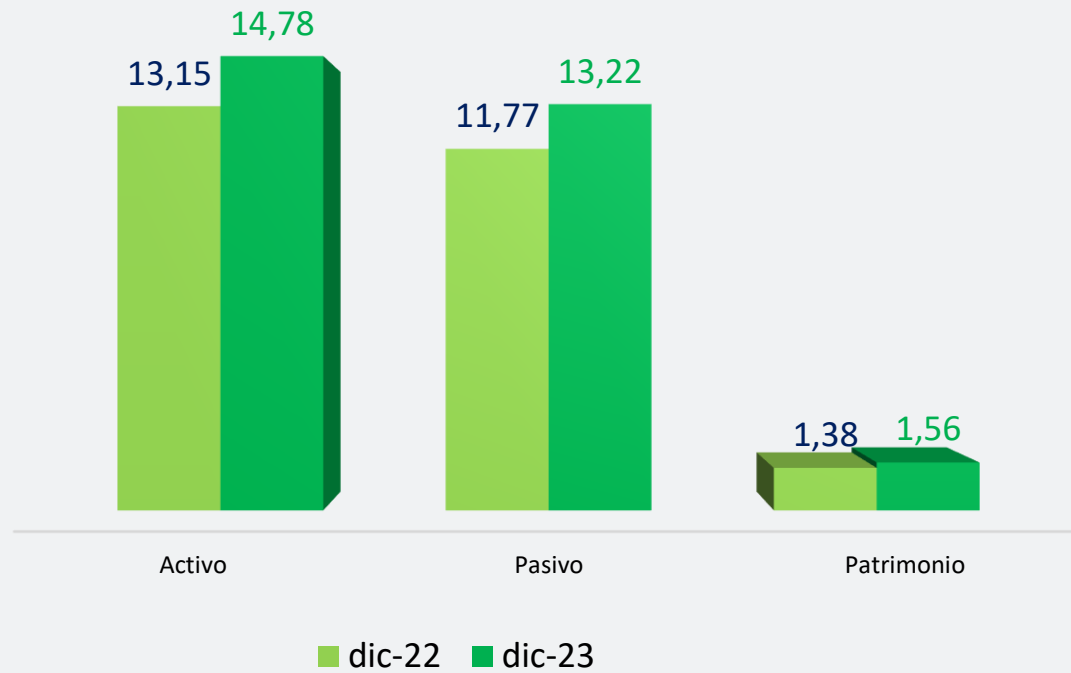


\$4.471.448 millones
Operating Income

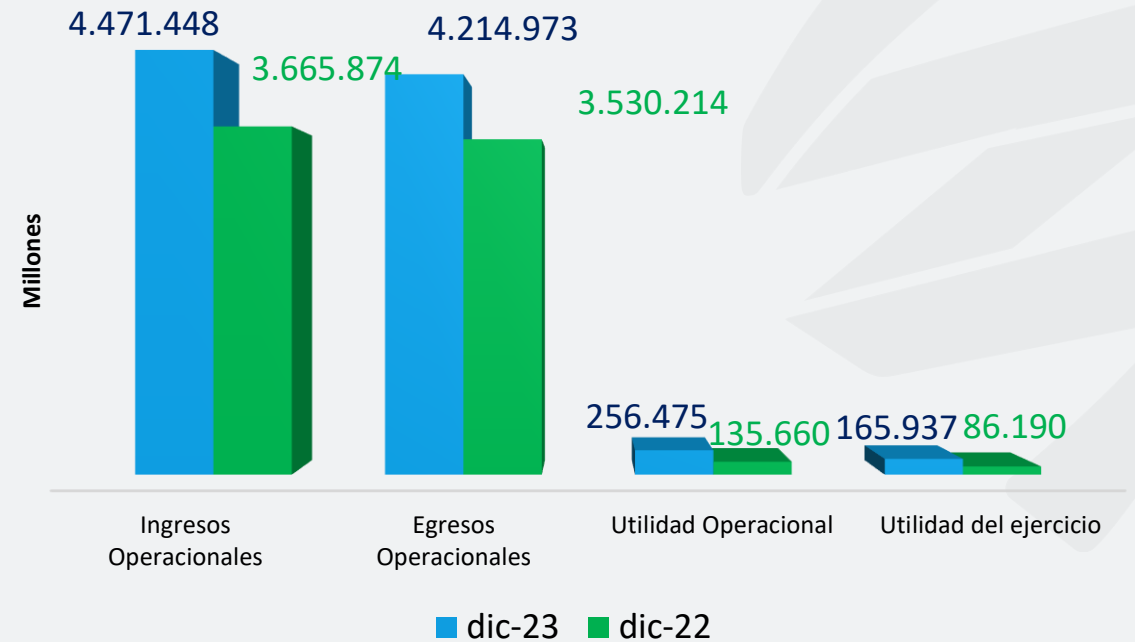
How did we close 2023?

Financial sustainability

Balance Sheet



Income Statement



How did we close 2023?

Investor relations

For the 9th consecutive year we achieved the renewal of the IR recognition of the Colombian Stock Exchange for complying with the highest standards of information disclosure and investor relations

Un reconocimiento con mucho valor

Presentamos las empresas con mejores **niveles de adopción** del estándar de revelación de información en 2023:

Sigamos transformando el Mercado de Capitales a través de la confianza y la transparencia.

10 años Emisor Ir Reconocimiento Ir

Un reconocimiento con mucho valor

Presentamos las empresas que obtuvieron los mejores **niveles de implementación** de los factores ASG:

Sigamos transformando el Mercado de Capitales a través de la confianza y la transparencia.

10 años Emisor Ir Reconocimiento Ir

FINDETER web page



Quarterly Results Presentations

PRESENTATION OF RESULTS 3Q 2023

Findeter's Financial Results Sep 2023- Sep 2022

esto derivado del incremento de las tasas base y saldo de cartera



Social Impact and Transforming Regions Fund

Transforming Regions Fund



It is a Fund created by Findeter, which seeks to promote the development of complementary environmental, social and economic interventions identified in the territory, which contribute to closing gaps in territorial entities.

For whom:

Municipalities of categories
3, 4, 5 and 6

Social organizations

Popular economy

The projects should be...

Complementaries
of the outgoing
governments

Complementary to the
development plans of the
new leaders

Projects can be destined to...

Contribute to the
reduction of extreme
poverty

Contribute to mitigation
and adaptation actions to
climate change

Contribute to guaranteeing
access to basic resources
and services

Projects that seek for...

Planning and
structuring, co-financing
execution

Short and medium term

12 sectors financed by
Findeter

\$71 billions



200 nominated projects



25 departments
78 municipalities
90 % categories 5 y 6



8.481.757 Beneficiaries

39

ENVIRONMENT

Solid waste

Aqueducts

Climate change mitigation

52

INFRASTRUCTURE

Parks and sports

School equipments

Bridges

25

TERRITORIAL DEVELOPMENT

Health equipments

Turistic scenery

84

TRANSPORT

Rigid pavements

Veredal roads

Breaking barriers to reach new private actors

Mechanisms that allow us to attend to the Popular Economy





Popular economy in 2023

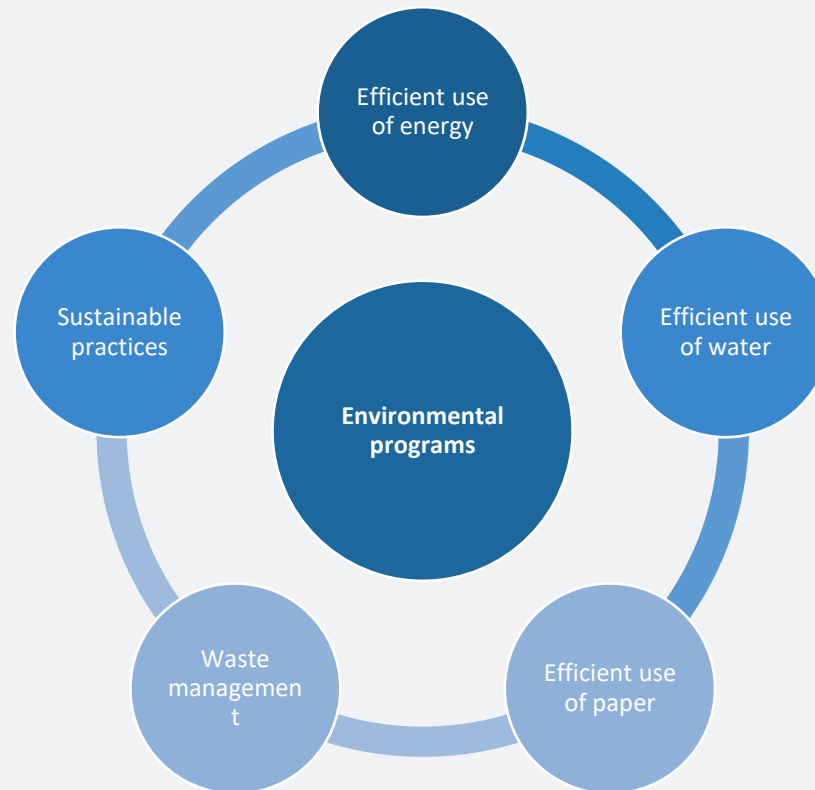
- **Hiring Policy** for organizations of the popular and solidarity economy.
- **Subscription of 5 inter-administrative contracts** with Artesanías de Colombia, Ministry of Agriculture, Ministry of Housing and Ministry of the Interior.
- **Subscription of 7 solidarity agreements** with Community Action Boards for the Artesanías de Colombia projects, and with the Wayuu community



Environmental Management

Environmental Programs

We have an Environmental Management System – EMS certified through ISO 14001:2015 since 2018. Within the EMS, 5 environmental programs were established. **The five environmental programs were 100% executed in 2023.** Within the framework of these programs, we worked on the environmental campaign “Be Conscious” under the motto “With our feet on the ground”, in order to disseminate the environmental programs of our Entity. , through different activities and internal communication channels.



Positive impact on biodiversity: Tree sowing

In 2023, planted 1,100 trees, which contributed to two restoration and conservation projects: Cerro Majuy Project, via Tenjo (Cundinamarca) and Wihbora Nuku Project in the Great Ziora Amena Indigenous Reserve in the Amazon Rainforest, in which we highlight positive impacts on biodiversity.

Environmental and Social Risk Management System – SARAS

- i) We analyze projects with compliance with Saras with a coverage of 48% (COP1.1 trillion) of the amount disbursed in rediscount.
- ii) We integrated the Environmental and Social Risk Analysis System (Saras) into the SIAR, becoming the first development bank to have a solid structure that guarantees stability in terms of risk management and administration.



Banca de Desarrollo Territorial

Thank you

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Management and Sustainability Report 2023
<https://www.findeter.gov.co/informedegestion2023/>

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VIGILADO SUPERINTENDENCIA FINANCIERA DE COLOMBIA