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Banca de Desarrollo Territorial

Results Presentation

2024 y Q1 2025

CCOM-FO-005 V1 / 05 -Ago-2024 / Pública

VIGILADO SUPERINTENDENCIA FINANCIERA DE COLOMBIA

Hacienda

Disclaimer

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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)

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Jose Alberto Laurens
Treasurer

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Financial Sustainability and Responsible Funding

How was our 2024 year end?

Financial sustainability

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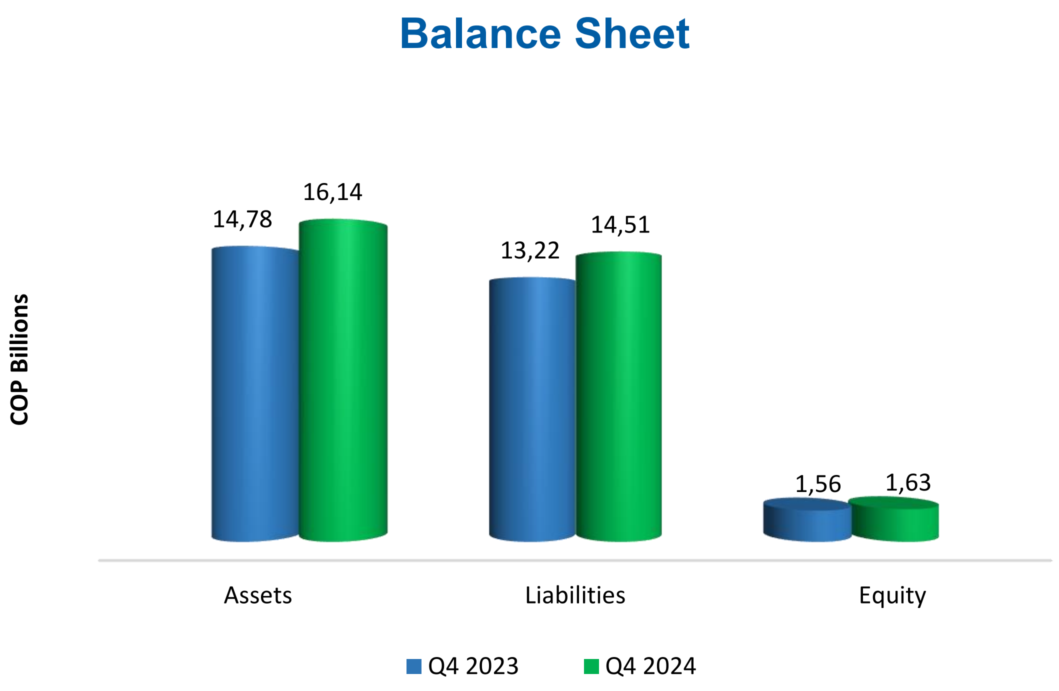

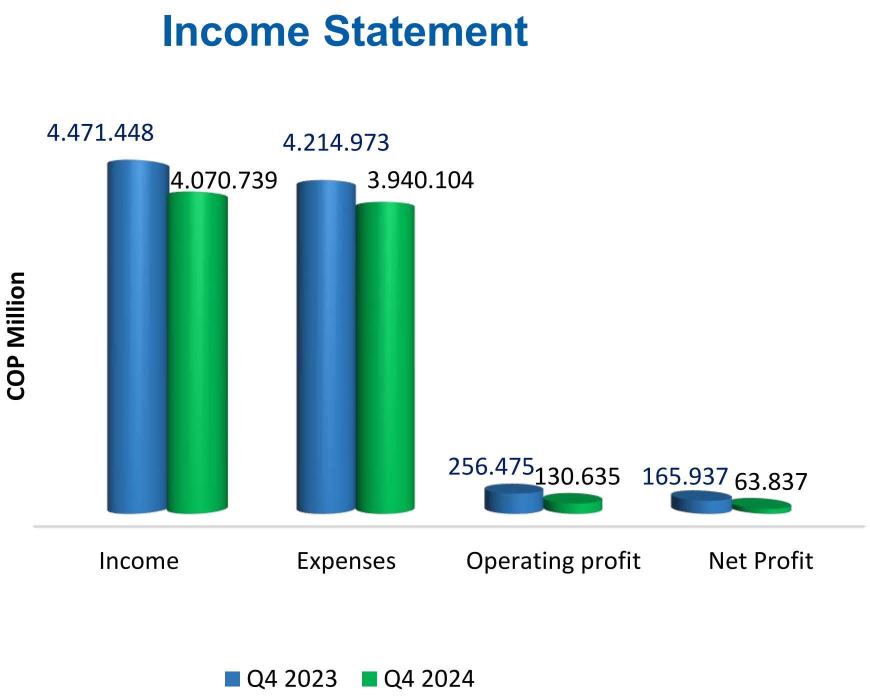

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How was our 2024 year end?

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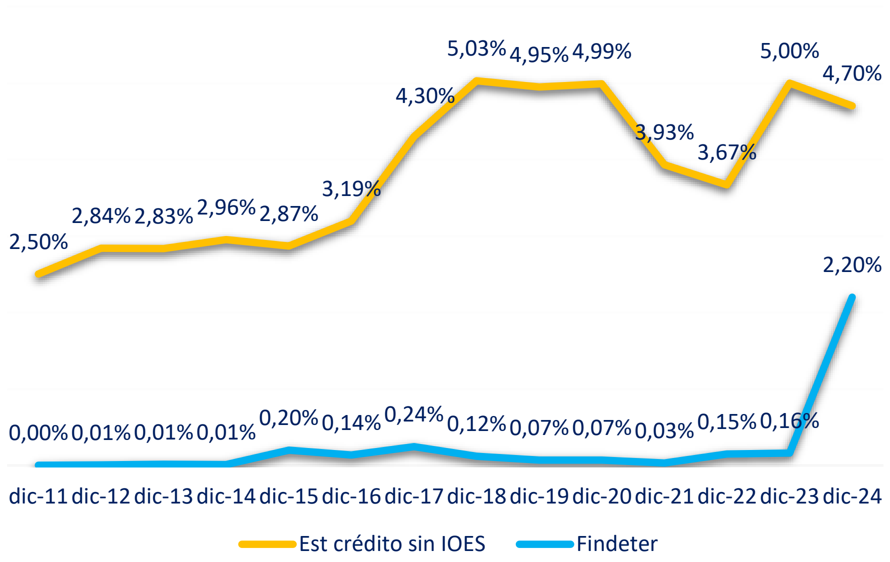
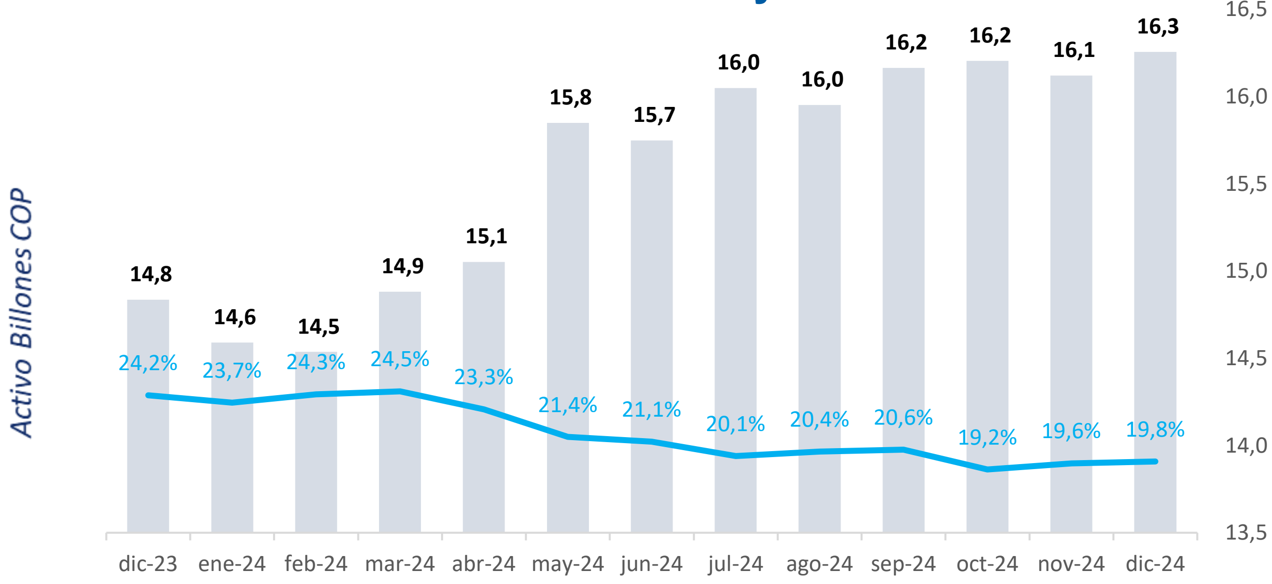
Financial sustainability

Portfolio quality



Solvency



How was our 2024 year end?

Financial sustainability

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EBITDA

We achieved growth rates in line with expectacions

2024 4Q $142.979
2023 4Q $267.616

ROE

We take care of the business profitability

2024 4Q 3,91%
2023 4Q 10,63%

OPERATIONAL EFFICIENCY

We strengthen the structure of the entity

2024 4Q 2,06%
2023 4Q 1,96%

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*COP millions

How was our 2024 year end?

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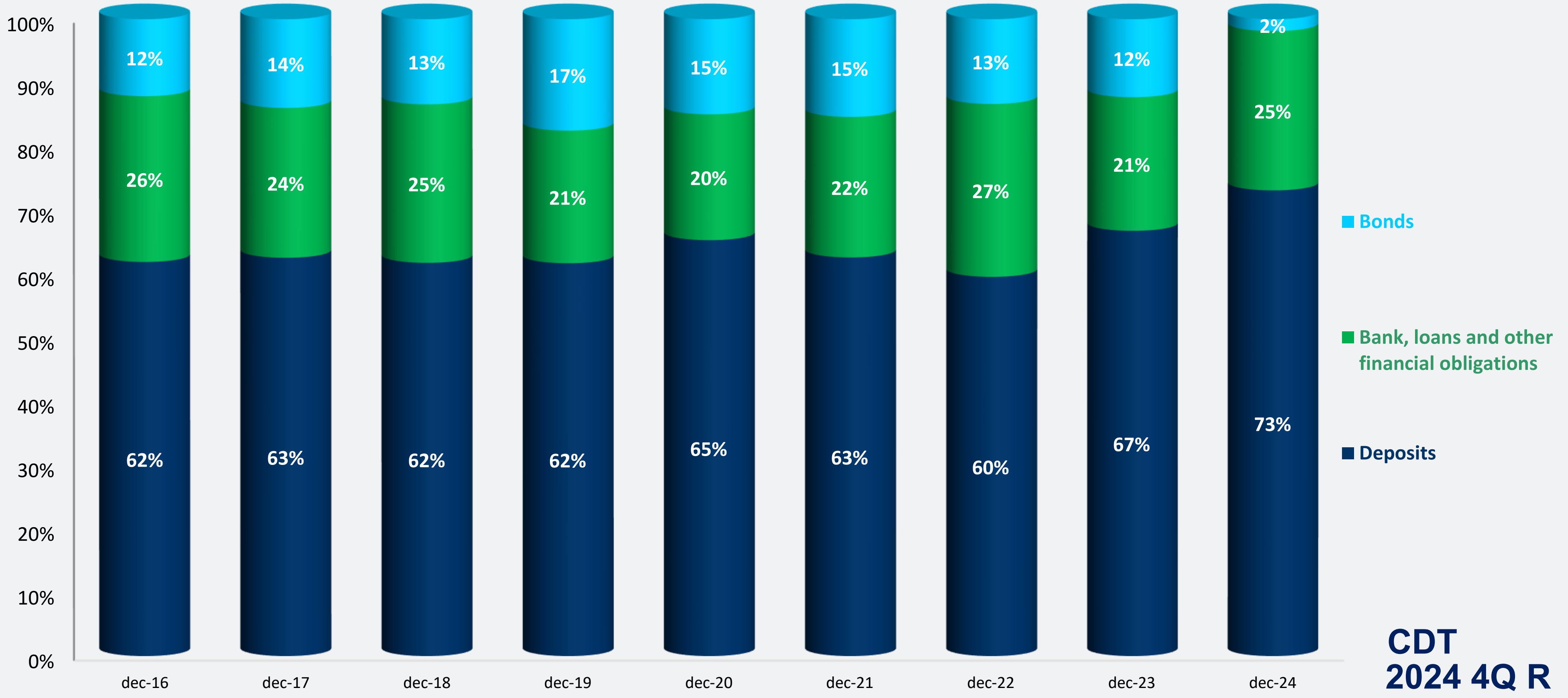
Funding



CDT 2024 4Q R COP $ 8,66 tn

CDT 2024 4Q Fc COP $ 9,80 tn

Actual Data from December 2016 to December 2024.

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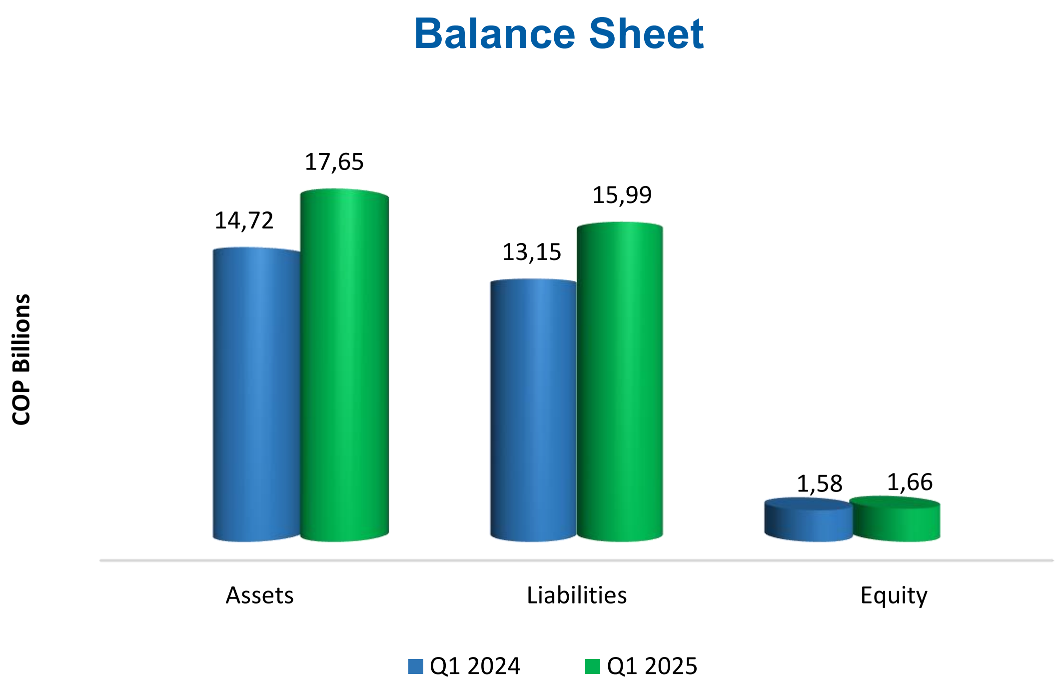
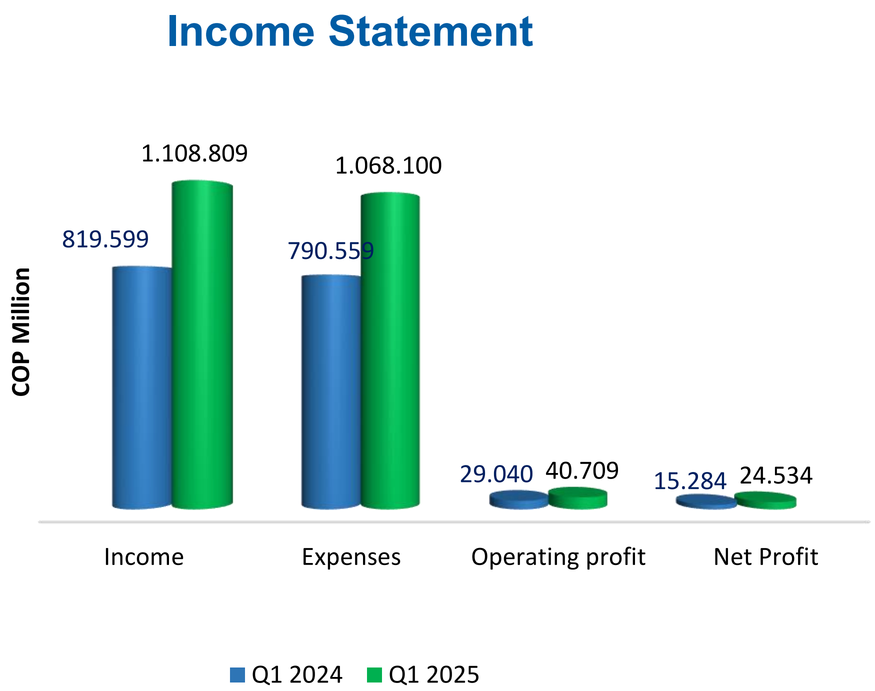
March 2025

Financial sustainability





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March 2025
Financial sustainability

EBITDA	ROE	OPERATIONAL EFFICIENCY
We achieved growth rates in line with expectacions	We take care of the business profitability	We strengthen the structure of the entity
2025 1Q $44.312 2024 1Q $31.578	**2025 1Q 6,05%** 2024 1Q 3,93%	**2025 1Q 2,01%** 2024 1Q 2,47%

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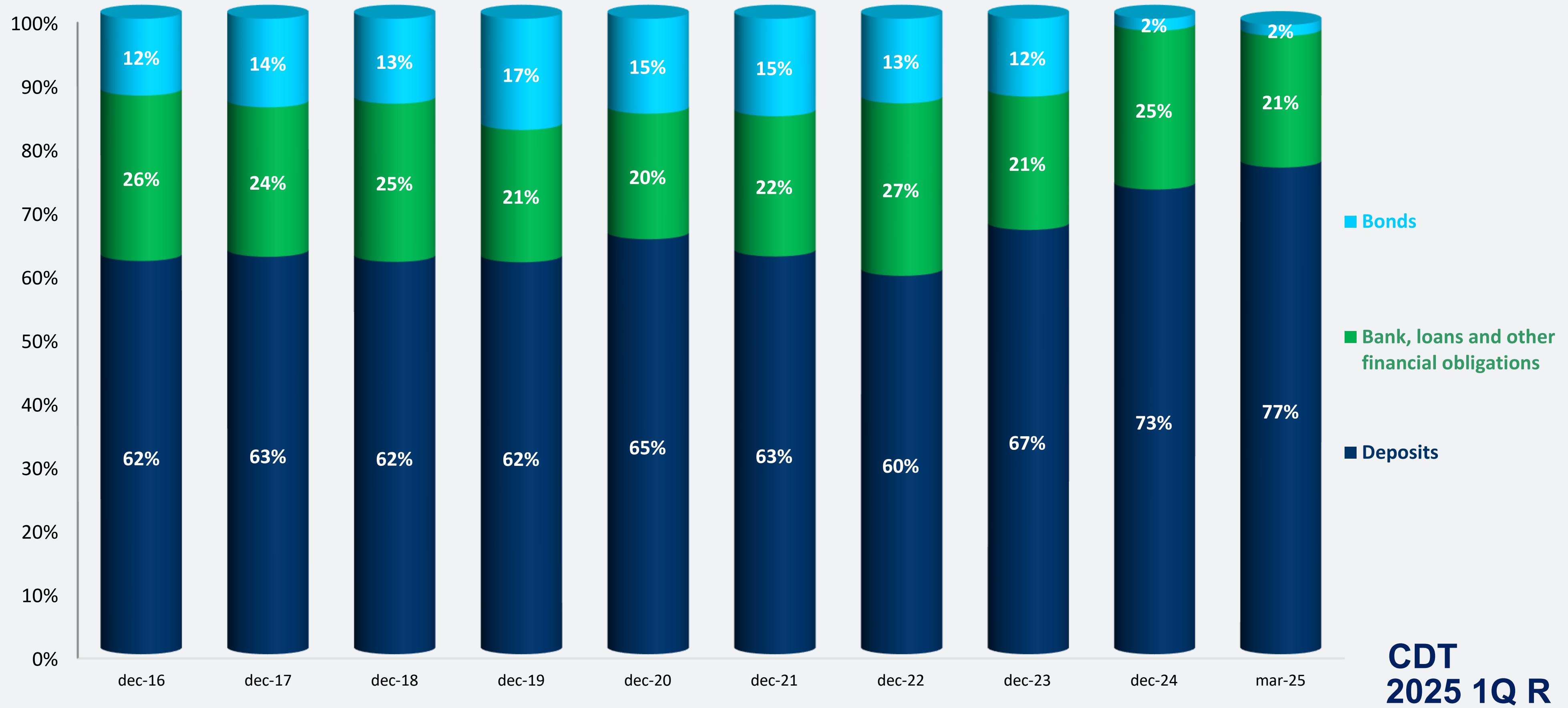
*COP Millions

March 2025

Funding



CDT 2025 1Q R	**COP $ 2,98 tn**
CDT 2025 4Q Fc	**COP $ 8,30 tn**

Actual Data from December 2016 to March 2025.

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Maria Lourdes Lacouture

Investor relations

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Technical assistance and Project execution

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Education	Recreations and sports	Urban development and housing	Potable water	Transport	Environment	IT	Energy	Other sectors
206	178	155	75	54	6	26	4	6

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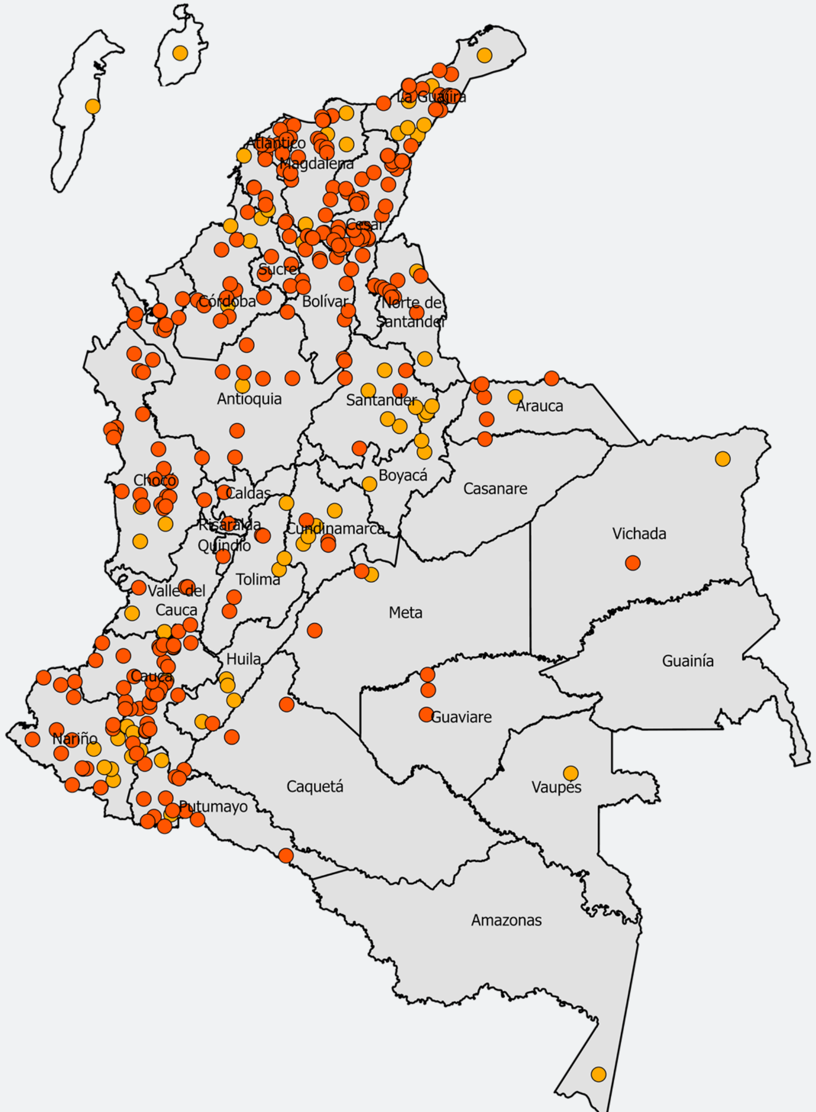

780* Active projects

- 309 Execution
- 238 Closing
- 233 To begin

+5.93 Trillion pesos

Managed resources

+300 municipalities

190 municipalities category 4, 5 y 6

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Alliances with National Government – Popular Economy

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Valores en millones

Agricultura	Productive Projects, Programs and Implementation of Public Policy and Strengthening Strategies.	25 Projects $ 80.574
Interior	Execution of projects focused on strengthening, promoting, and protecting indigenous peoples.	129 Projects $ 112.078
	Project bank for social organizations.	712 Projects $ 54.818
	Implementation of projects funded by the project bank of the Directorate for Democracy, Citizen Participation, and Community Action.	341 Projects $ 29.144
Vivienda	Diagnosis and rehabilitation of wells and mills in the municipalities of Riohacha, Manaure, Maicao, and Uribia in la Guajira.	9 Projects $ 43.095

Fuente de información: Vicepresidencia Técnica

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Financing

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Findeter disbursed

$ 5.33 billones

In 2024

Rediscount
$4.46 trillions

Direct credit
$0.85 trillions

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How did we close 2024?

Financing by sectors and projects

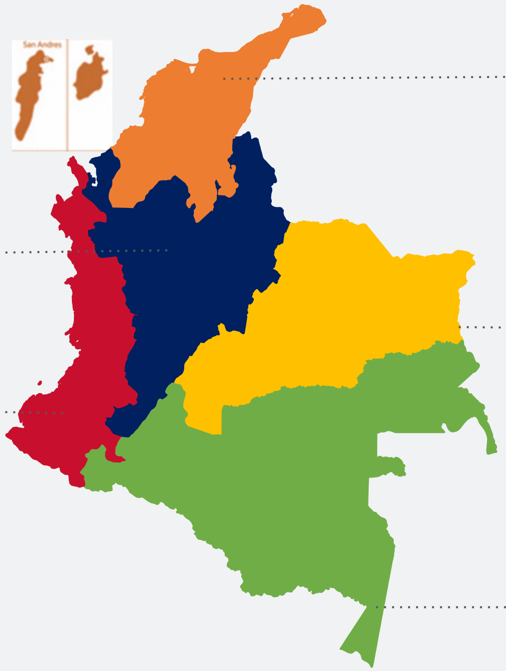
Portfolio geographic distribution

$13.5 trillions

Andean region

TOTAL $8,52 tn
Rediscount $6,82 **tn**
Direct credit $1,70 **tn**

63,1%



24,6%

Caribbean region

TOTAL $3,33 tn
Rediscount $1,50 tn
Direct credit $1,83 tn

1,3%

Orinoquia region

TOTAL $184,223 bn
Rediscount $132,368 bn
Direct credit $51,855 bn

10,6%

Pacific region

TOTAL $1,43 tn
Rediscount $1,08 tn
Direct credit $354,616 tn

0,16%

Amazoni region

TOTAL $21,801 bn
Rediscount $5,997 bn
Direct credit $15,803 bn

**Corte 31 de diciembre 2024*

Results to march Perspectives 2025

	March 2025	Perspectives 2025
$	**$1,99 tn**	Disburse **$3,45 tn**
	207 E.T	Impact a **165 territorial entities** category 3, 4, 5 y 6
	58,3% 186 projetcs of 319 total	Reach **21% in the financing of projects** category 3, 4, 5 y 6

$5,6 trillions in lines with compensated rates

Energy
Housing
Various sectors

Credit lines

Created en Jan-Mar 2025

	RATE	TERM (YEARS)	USE	RESOURCES ADDED
Colombia Reactivation T. II*	ET 3, 4, 5 y 6: IBR + 1,10% M.V. ET Especial, 1 y 2: IBR + 1,60% M.V.	10/3	Investment	**$2,4 tn**
Colombia reactivation	Desde IBR 0% M.V.	12/2	Investment	**$573,000 bn**
Energy Efficiency (direct credit)	Desde IBR - 1% M.V	10/2	Investment	**$100,000 bn**

Credit lines

Created en Jan-Mar 2025

	RATE	TERM	USE	RESOURCES ADDED
Energy efficiency Rediscount	IBR + -2% M.V.	10/2	Investment Working capital	**$900,000 bn**
Housing VIS-VIP	Desde 6,3% E.A Desde IBR – 3%M.V	20 6 meses/0 5/1	Adquisición VIS/VIP Mejoramientos C.T. Constructoras	**$1 trillions**
Strategic bag	Desde IBR 1 M M,V + 3,5% Desde IPC + 5,25%	12/3	Investment Working capital Debt replacement	**$632,000 bn**

Social and Environmental Management

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Sustainability Strategy 2040

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During 2024, the creation of a new area, the Sustainability Directorate, was consolidated. This new strategic focus allowed for the design and establishment of an "Open Banking for Sustainable Development" strategy comprised of six key objectives.

Early Wins:

- Build a sustainability assessment and knowledge baseline with your employees.
- Develop initial training for new sustainability promoters within the organization.
- Design the criteria required to expand the scope of SARAS coverage for operations.
- Identify a baseline inventory of goods and services for sustainable purchasing criteria.

https://www.findeter.gov.co/estrategia-de-sostenibilidad-corporativa

Sustainability Strategy 2040

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In 2025, the actual implementation of the sustainability strategy began, which has helped lay the methodological and conceptual foundations that will guide the strategy's development over time.

Some of the most significant milestones we will develop this year are:

- Launching and disseminating the sustainability strategy to the entire entity.
- Defining a methodology for classifying and marking sustainable portfolios.
- Sustainability training for board members.
- Designing a training plan for key partners.
- Obtaining Scope 1 carbon neutrality certification.
- Measuring the environmental and social impacts of the operations and projects we support at the entity.

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