

2023 Results 2024 Perspectives



Foto: edificio Findeter, sede Bogotá

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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)

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.



**Technical
assistance and
projects
execution**



Financing



Social Impact



**Financial
Sustainability**

Maria Lourdes Lacouture
Investor Relations

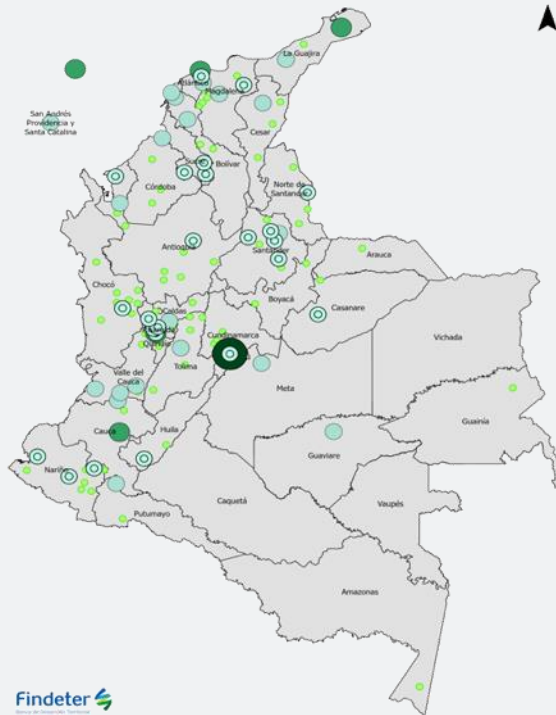




Technical assistance and Project execution

How did we closed gaps in 2023?

Technical assistance and Project execution



844

Active projects

195 execution

339 finished

310 to begin in 2024

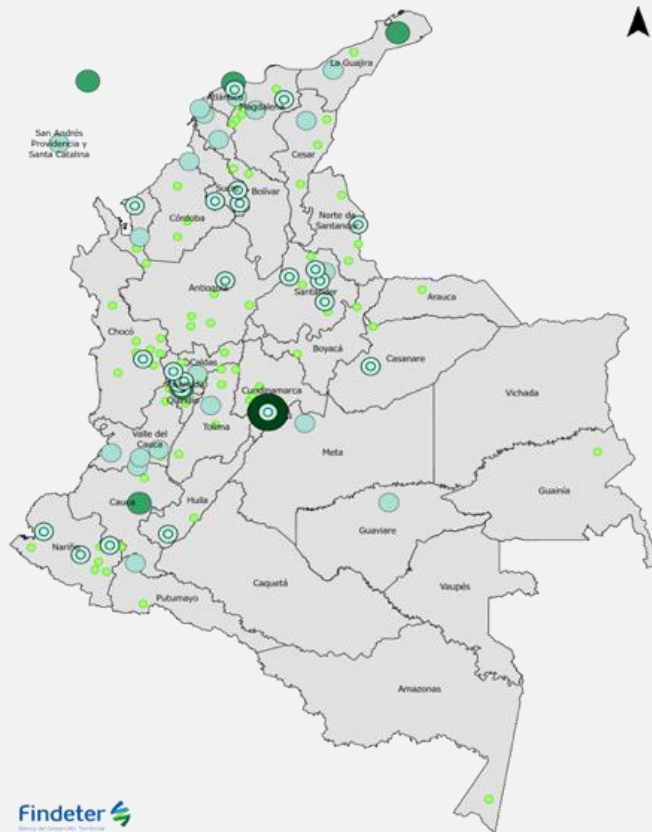
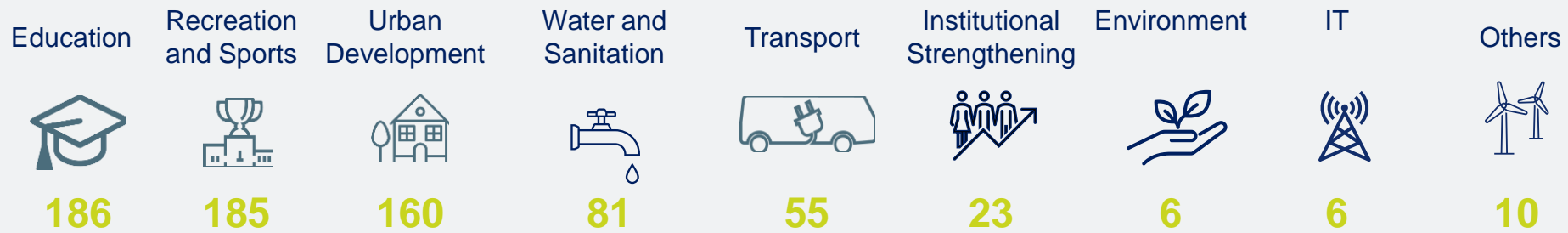
\$6,8*

Trillion pesos

\$3,3 trillions in 2023

\$3,5 trillions in projects to begin

How did we closed gaps in Q1 2024?



711*

Active projects
*to 05/04/2024

211 execution
217 closing
283 to begin

+5,7

trillion
de pesos

Managed resources

+300

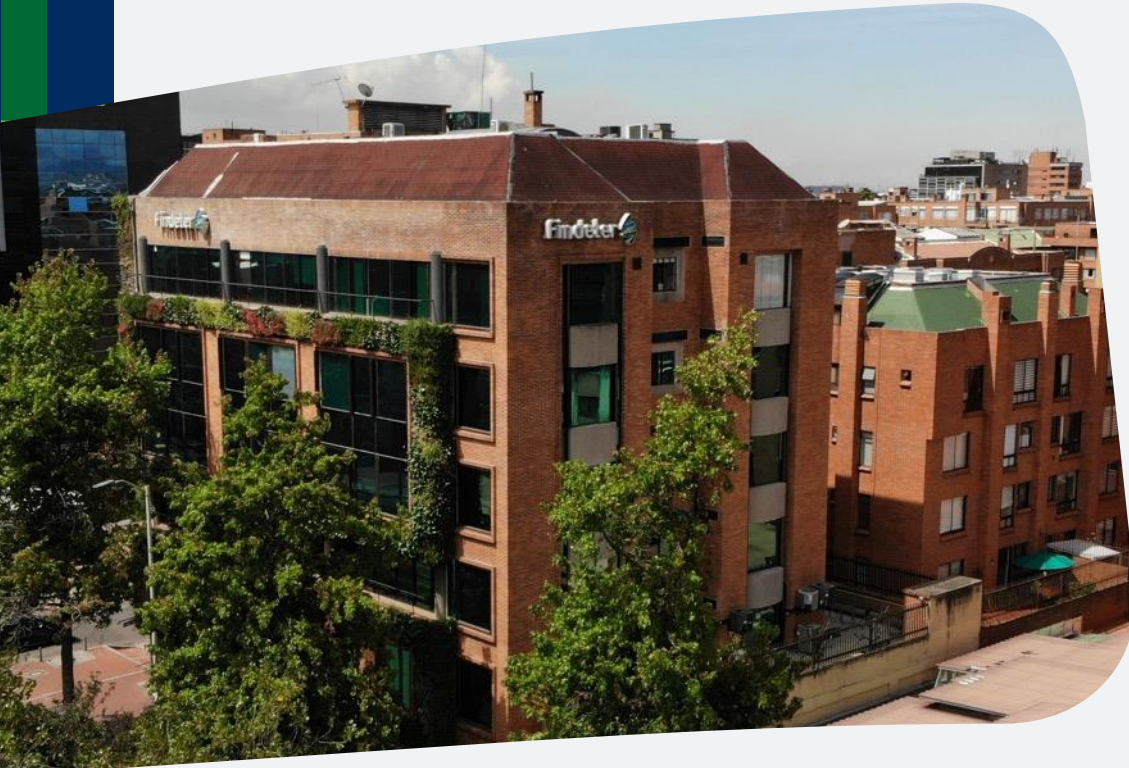
municipalities

190

Municipalities categories
4,5 and 6



Financing



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



Results to march Perspectives 2024



March 2024

Goal 2024



\$1,38 trillions

\$3,25 trillions



38
municipalities

Impact **115**
municipalities in
category 3, 4, 5 and 6



9,4%
13 projects / 168
total

Reach **19% in financing**
projects in municipalities
category 3, 4, 5 and 6



Health
Energy
Housing

\$7,1 trillions in
compensated lines

Portfolio geographic distribution in 2023

COP \$12,1 tn

Andean Region

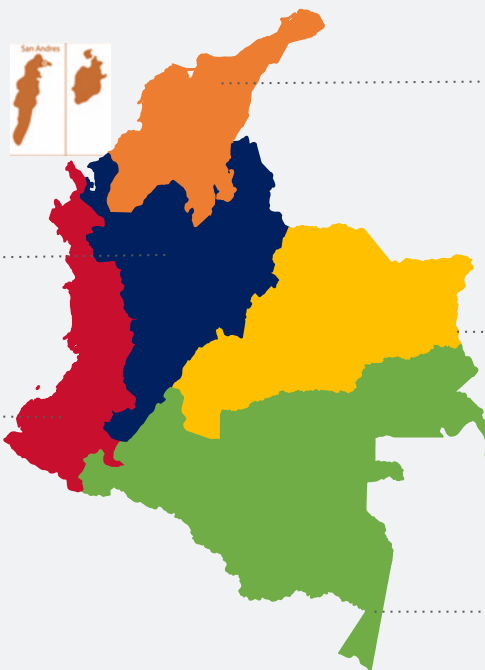
Total \$7.87 tn
Rediscount \$6.17 tn
Direct credit \$1.70 tn

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



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



Responsible Funding and Financial Sustainability

José Alberto Laurens
Treasurer



How did we closed gaps in 2023?

Responsible funding

Municipal Environmental Protection Program, KfW

**\$ 84,9 million
USD**

USD 50,3 millions
18 wáter and sanitation projects
30 municipalities cat. 5 y 6
benefiting 5.5 million persons

Urban Development and Improvement of Public and Social Services Program, IDB

\$ 150 million USD

USD 44,7 millions in potable water
5 towns in the south of Bogotá
benefiting 3.5 million persons

International cooperation

\$ 300,000 USD

Pacific Plan

\$ 555,400 USD

Transforming regions event



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

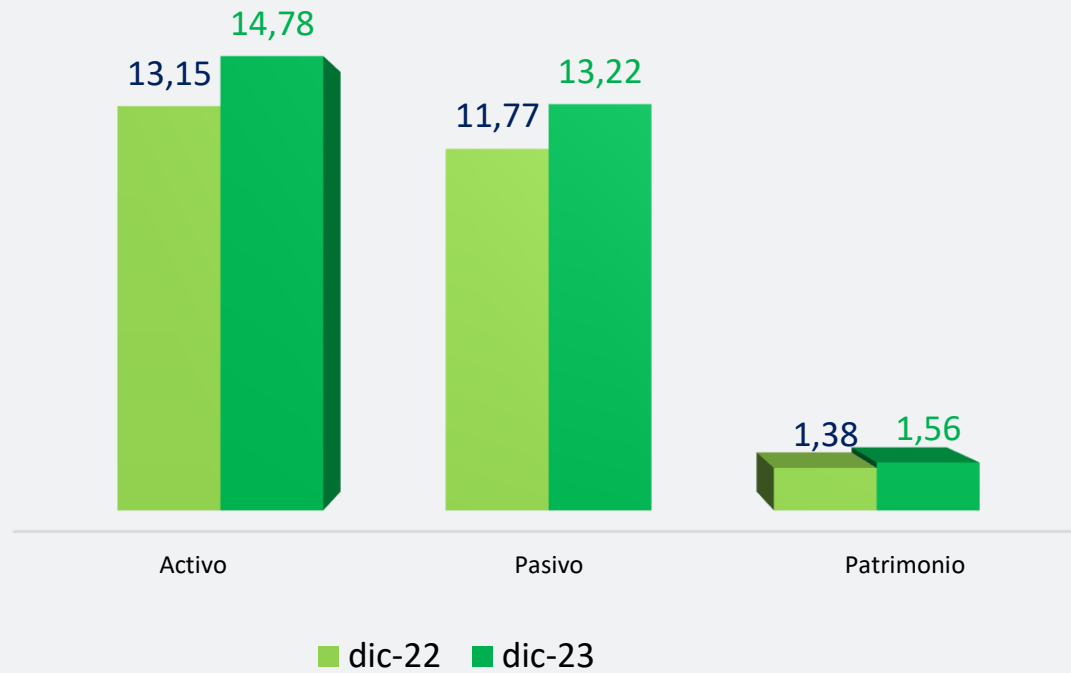


\$4.471.448 millones
Operating Income

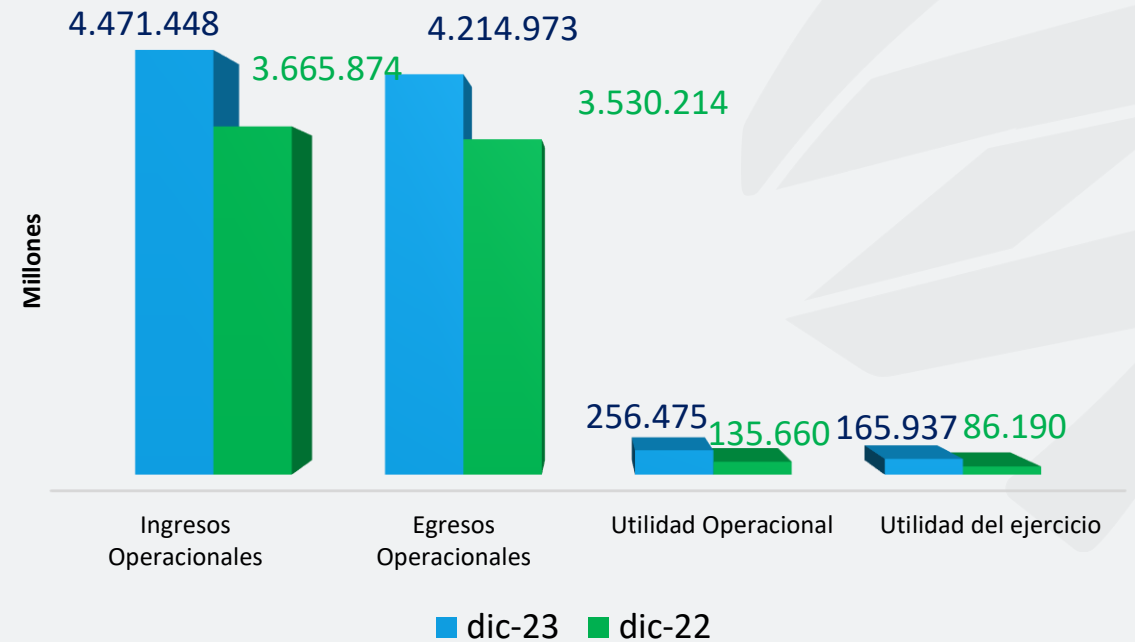
How did we close 2023?

Financial sustainability

Balance Sheet



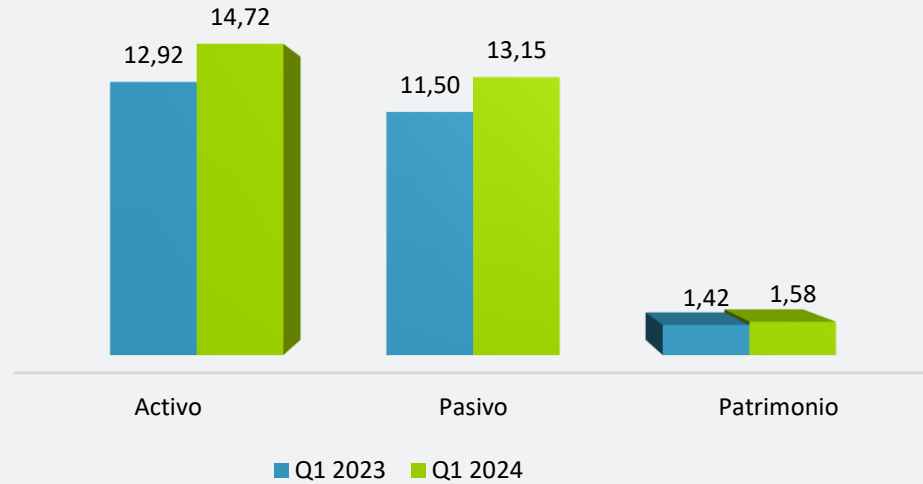
Income Statement



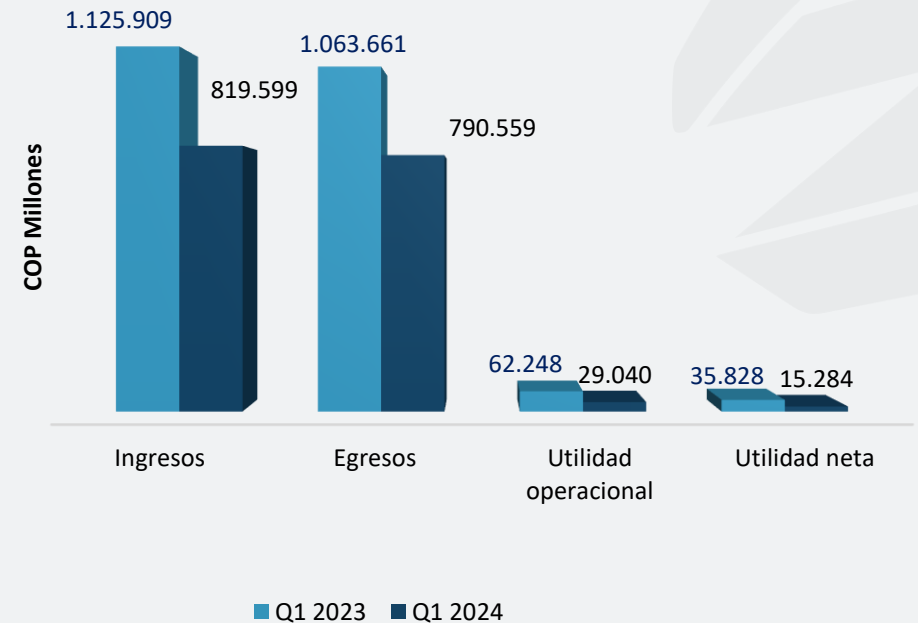
March 2024

Financial sustainability

Balance Sheet



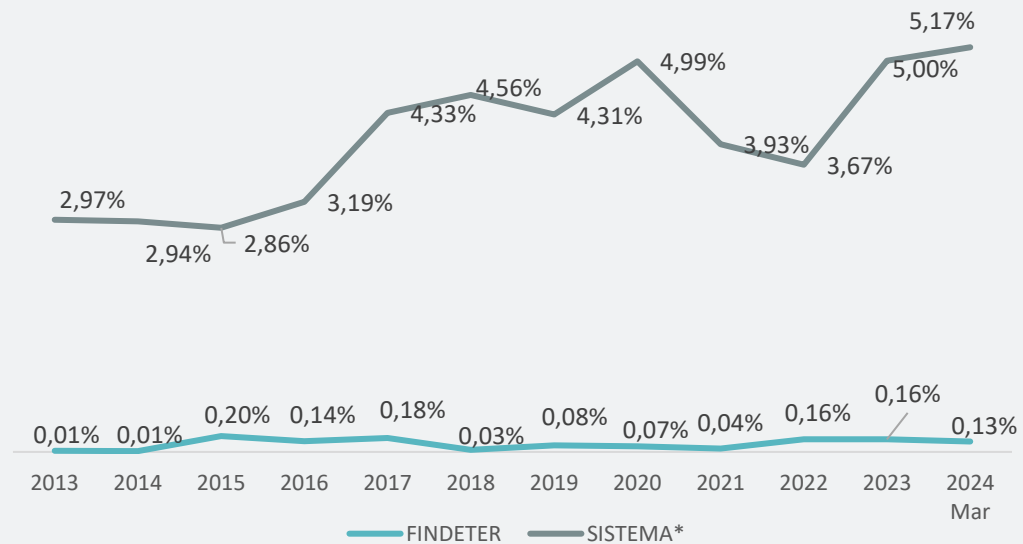
Income Statement



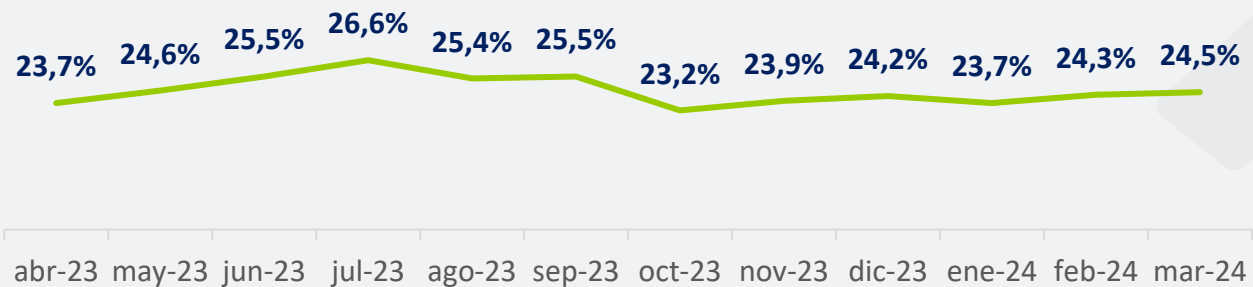
March 2024

Financial sustainability

Portfolio Quality: Overdue Portfolio / Gross Portfolio



Solvency



March 2024

Financial sustainability

 **EBITDA**

We achieved growth rates in line with expectations

→ **2024 1Q \$31.578**
2023 1Q \$64.678

 **ROE**

We take care of the profitability of the business

→ **2024 1Q 3,93%**
2022 3Q 10,45%

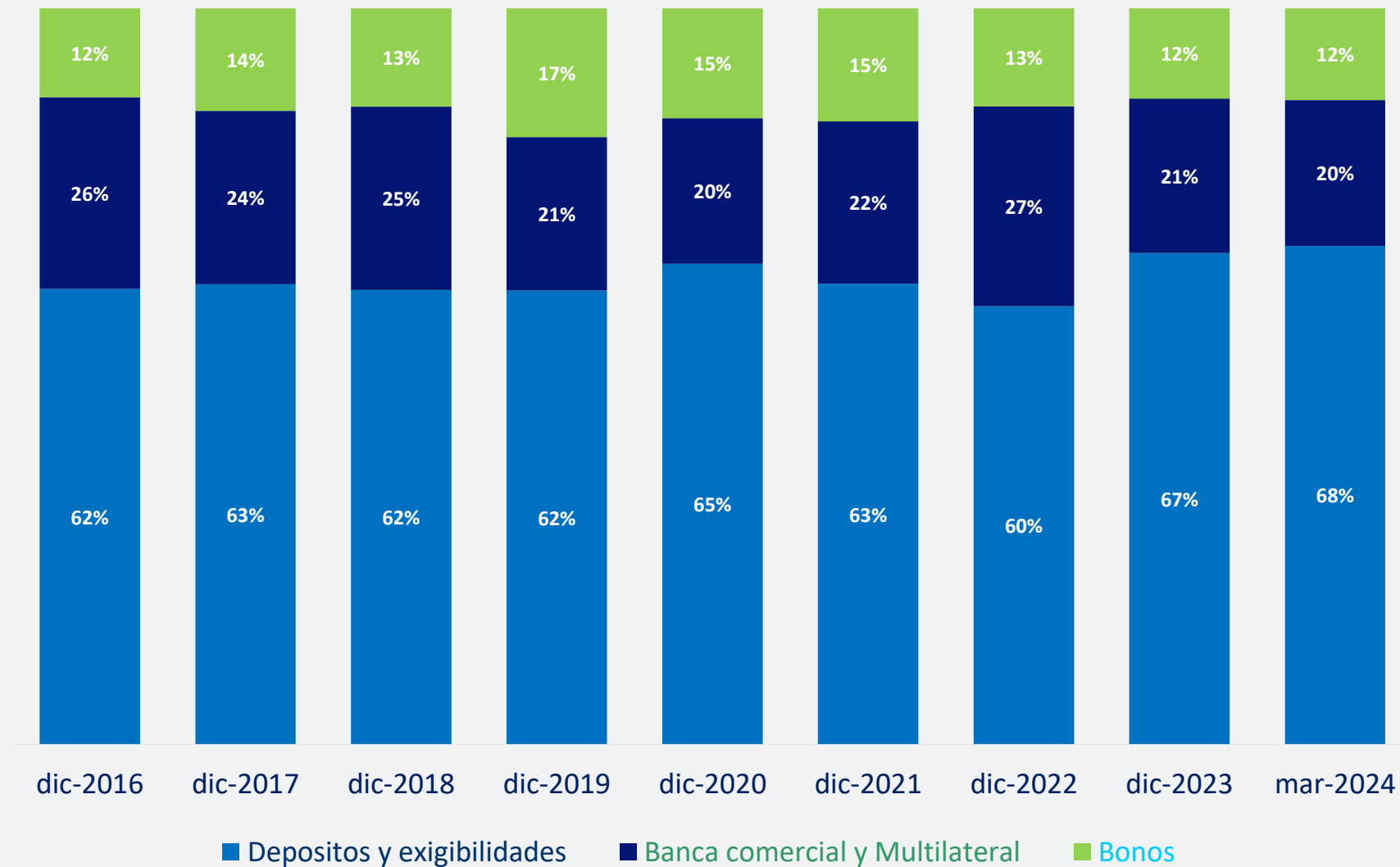
 **Eficiencia operativa**

We strengthen the structure of the entity

→ **2024 1Q 2,47%**
2023 1Q 2,13%

March 2024

Funding



CDT
2024 1Q*
COP\$ 1.5 trillions

* Emisiones y renovaciones Q1 2024

Maria Lourdes Lacouture
Investor Relations



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

Logos of companies: Bancolombia, Findeter, Grupo nutresa, corfi colombiana, grupo expto, Grupo Energía Bogotá, GRUPO ARGOS, BBVA, bc +nuam, ecoPETROL.

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

Logos of companies: Findeter, Bancolombia, Grupo nutresa, Grupo Energía Bogotá, ecoPETROL.

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

Sustainability Strategy to 2040

Strategic sustainability objectives



PRODUCT

- Financing objective* for green assets/projects with environmental and social benefits. – Use of funds for green activities.

*Loan portfolio balance

INTERNAL MANAGEMENT

- Objective of creating and strengthening capabilities in sustainability with clients and strategic allies.
- Supply objective (Findeter purchases) with sustainable criteria.
- Internal eco-efficiency objective in direct operations (offices, buildings).

Carbon neutral certification in direct emissions (scope 1 and 2) and indirect emissions (scope 3).

Thanks

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