



Banca de Desarrollo Territorial

# Results Presentation

Q3 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**

**Jose Alberto Laurens**  
Treasurer



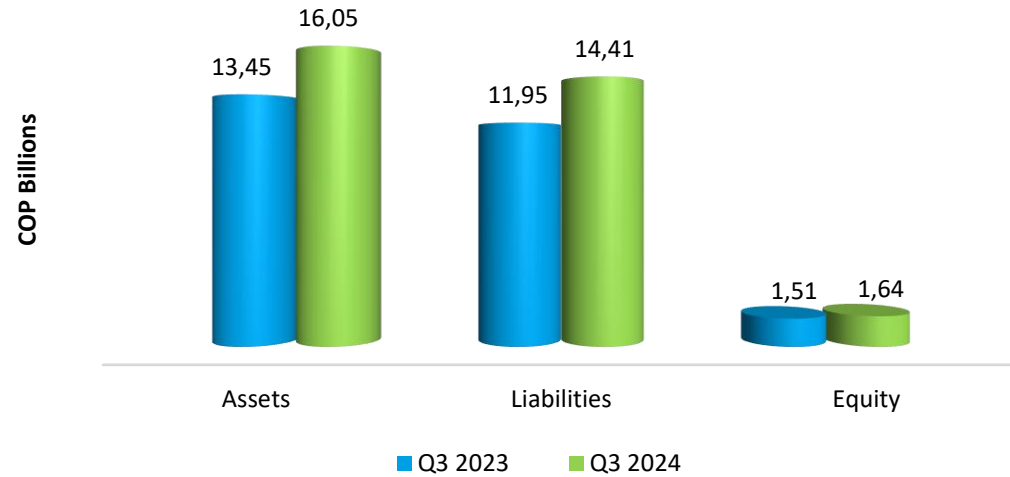


# Financial Sustainability and Responsible Funding

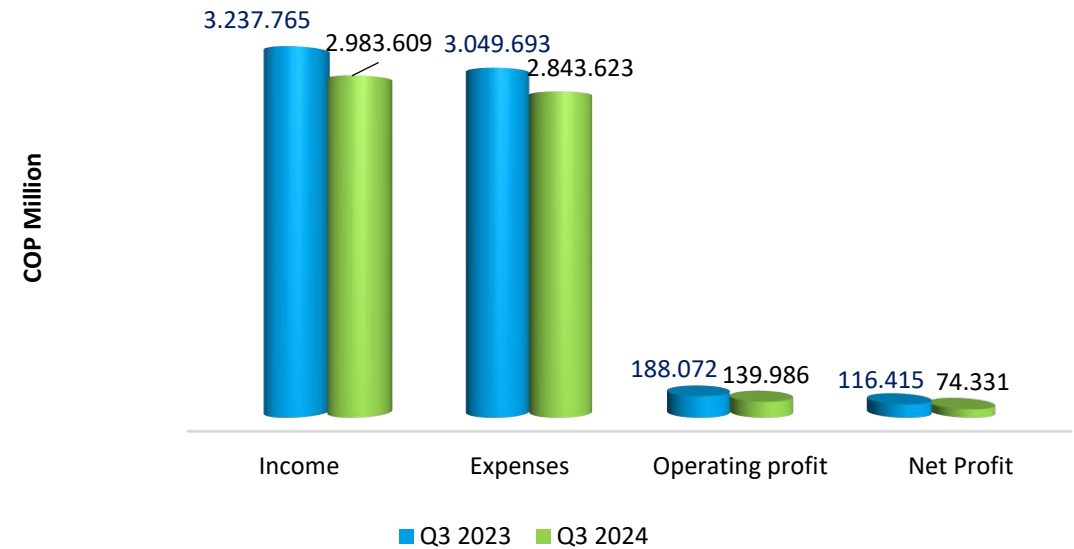
# September 2024

## Financial sustainability

### Balance Sheet



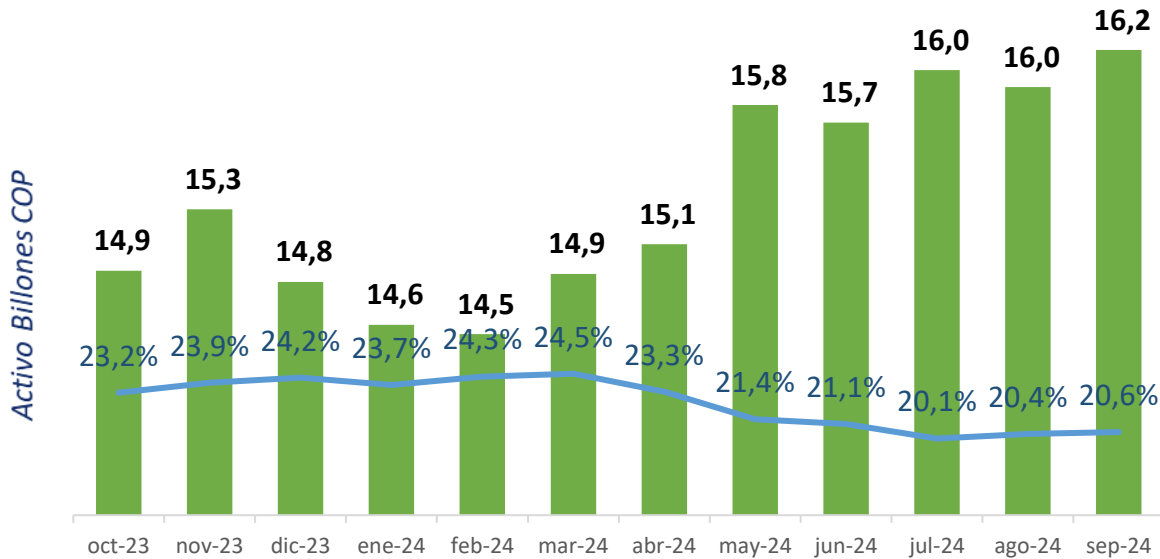
### Income Statement



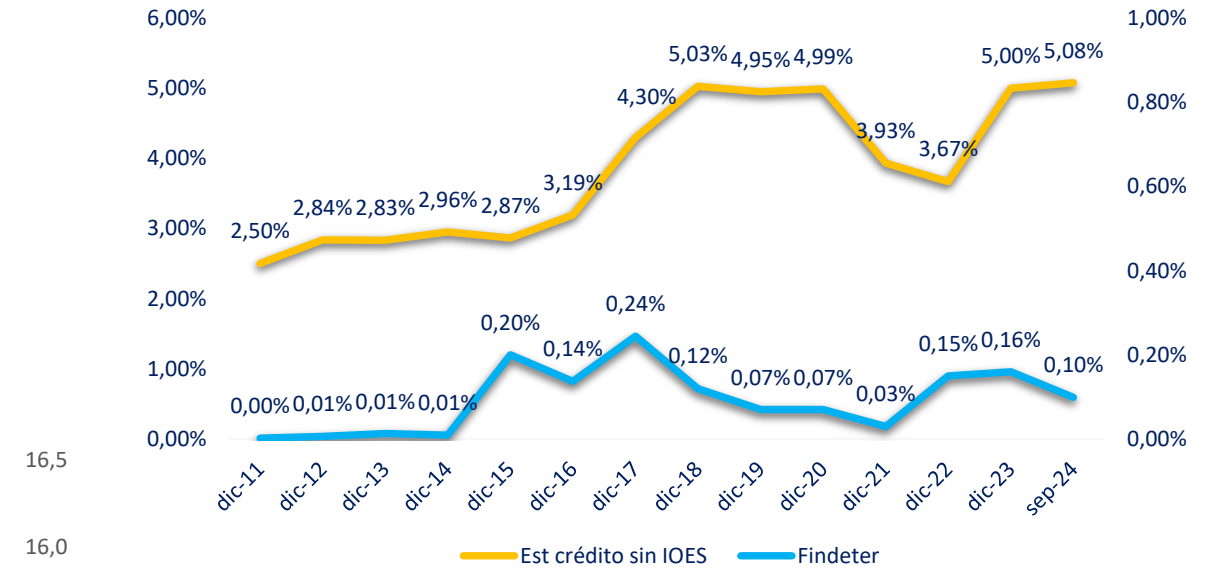
# September 2024

## Financial sustainability

### Solvency



### Portfolio quality: Overdue portfolio/Gross portfolio




# September 2024

## Financial sustainability


 **EBITDA**

We achieved growth rates in line with expectations

 **2024 3Q \$148.117**  
2023 3Q \$195.586

 **ROE**


We take care of the business profitability

 **2024 3Q 6,10%**  
2023 3Q 10,43%



**OPERATIONAL EFFICIENCY**

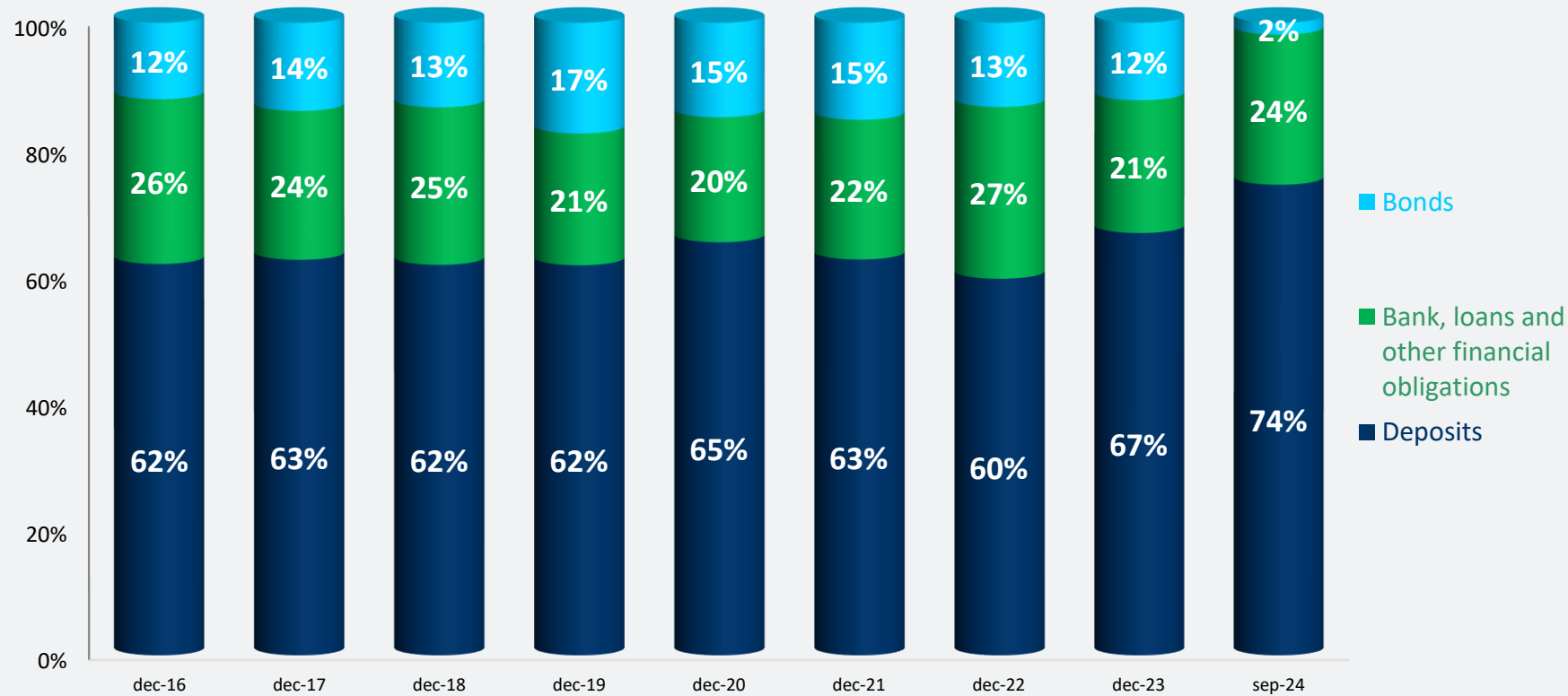
We strengthen the structure of the entity

 **2024 3Q 1,99%**  
2023 3Q 2,08%



# September 2024

## Funding



**CDT  
2024 3Q**

**COP \$ 6.5 tn**

**CDT  
2024 4Q**

**COP \$ 8.3 tn**

**Maria Lourdes Lacouture**  
Investor Relations





# Technical assistance and Project execution

Education



178

Sports and recreation



165

Urban dev. & housing



146

Water and sanitation



63

Transport



48

Environment



6

ICTs



26

Energy

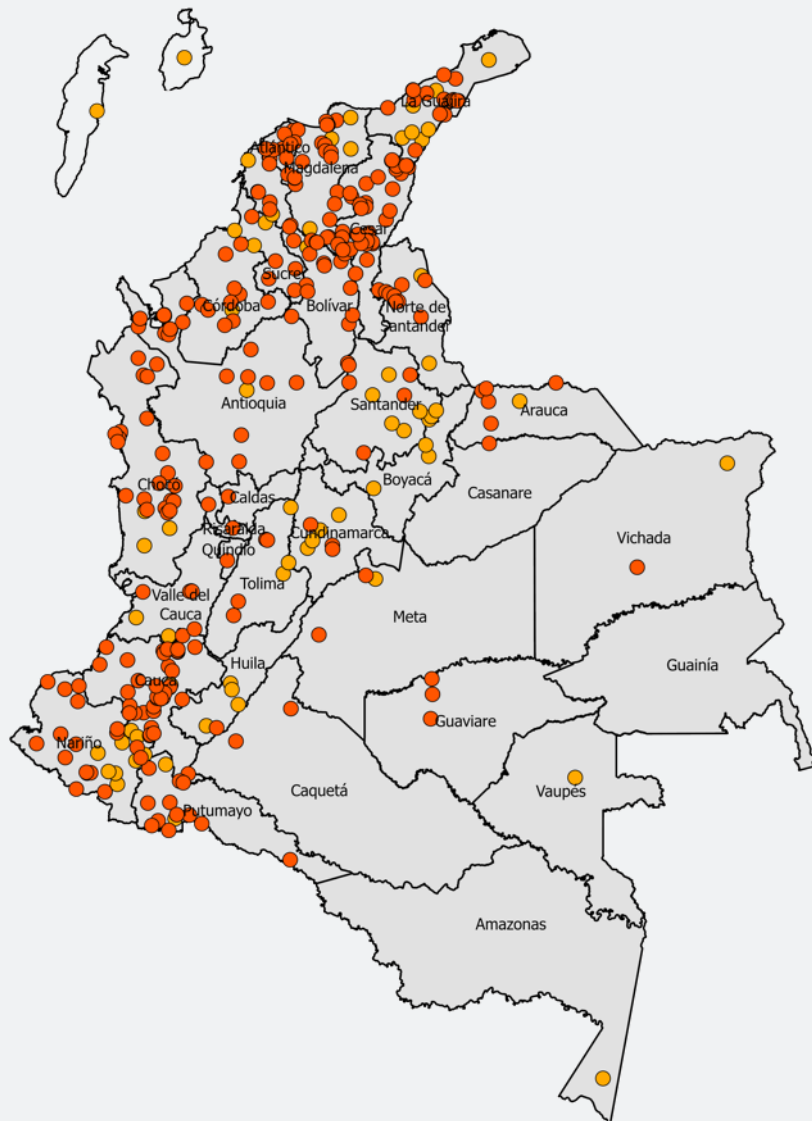


1

Other



128



761\*

Active projects

..... 276 Execution

..... 217 Closing

..... 268 To begin

+5.88

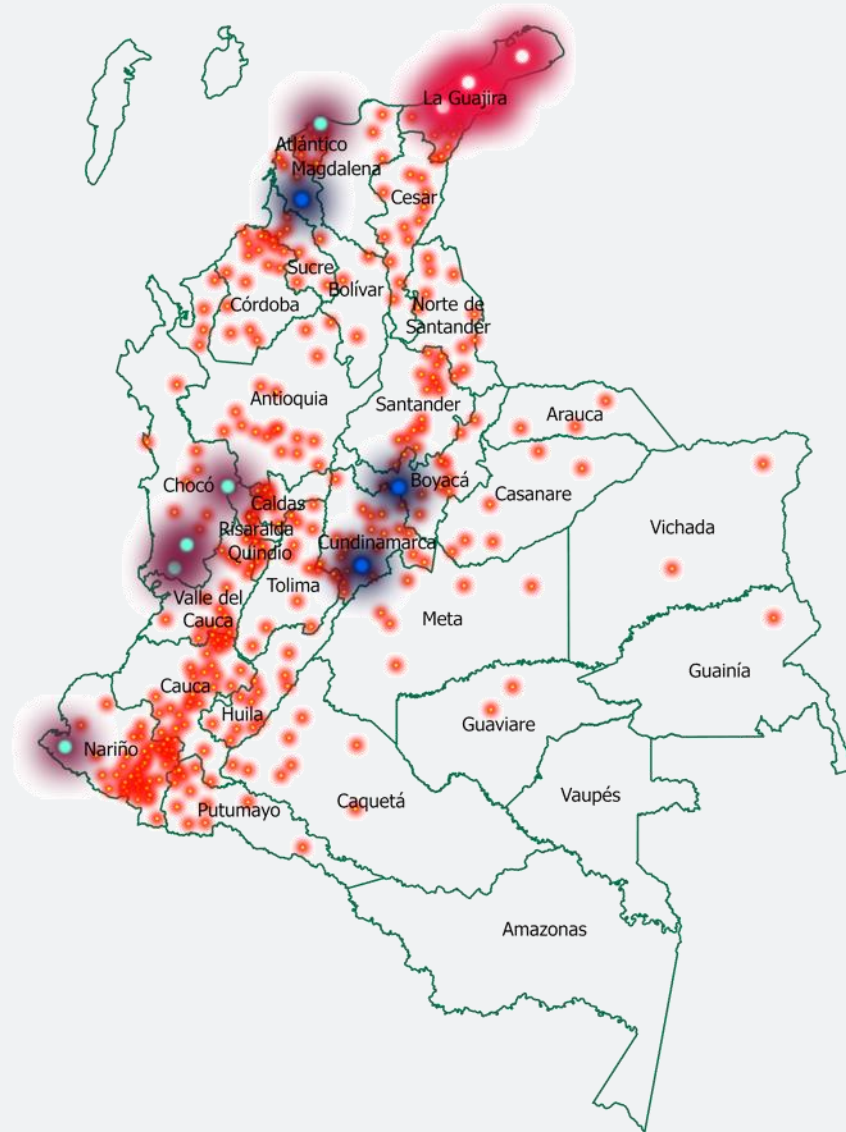
Managed resources

Trillion pesos

+237 municipalities

192 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\*** ..... **57 Execution**  
..... 20 Closing  
**Solidarity Agreements** ..... 1231 to begin

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

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



# Project financing



Findeter disbursed  
**COP \$3.46 trillions**  
in Jan-Sep 2024

Rediscount  
**COP \$2.93 trillions**

Direct credit  
**COP \$0.53 trillions**

# Financing by sectors and projects

## Health and Education



**\$587.562 billions**  
**193 projects**

## Urban development and housing



**\$1.08 billions**  
**161 projects**

## Transport and movility



**\$175.852 billions**  
**41 projects**

## Energy



**\$1.23 trillions**  
**60 projects**

## Others



**\$386.687 billions**  
**51 projects**

**506 projects of which 68 are in municipalities category 3, 4, 5 y 6**



# Results to September Perspectives 2024



Sept 2024

Goal 2024



\$3.46 trillions

\$3.25 trillions



206 territorial entities

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



**13,4%**  
68 projects of 506 total

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

**\$4,6 trillions** in lines with compensated rates

Health  
Energy  
Housing  
Transport  
Education

# Credit lines

Created in Jan-Sep 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 bn</b>
<b>Rural investment</b>	Starting at IBR - 0,90% M.V.	10	Investment	<b>\$100 bn</b>
<b>Energy Efficiency (direct credit)</b>	Starting at IBR + 0,7% M.V	10	Investment	<b>\$40 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>Energy Efficiency (rediscount)</b>	IBR + 1% M.V.	10	Investment Working Capital	<b>\$540 bn</b>

# Credit lines

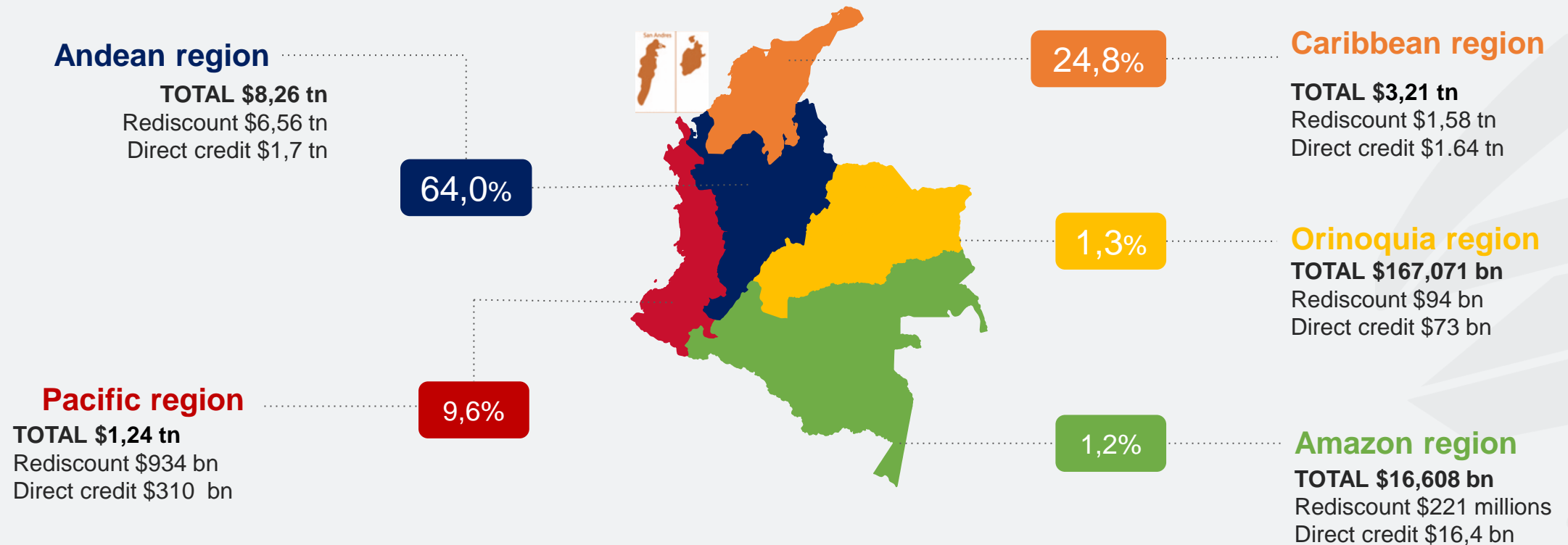
Created in Jan-Sep 2024

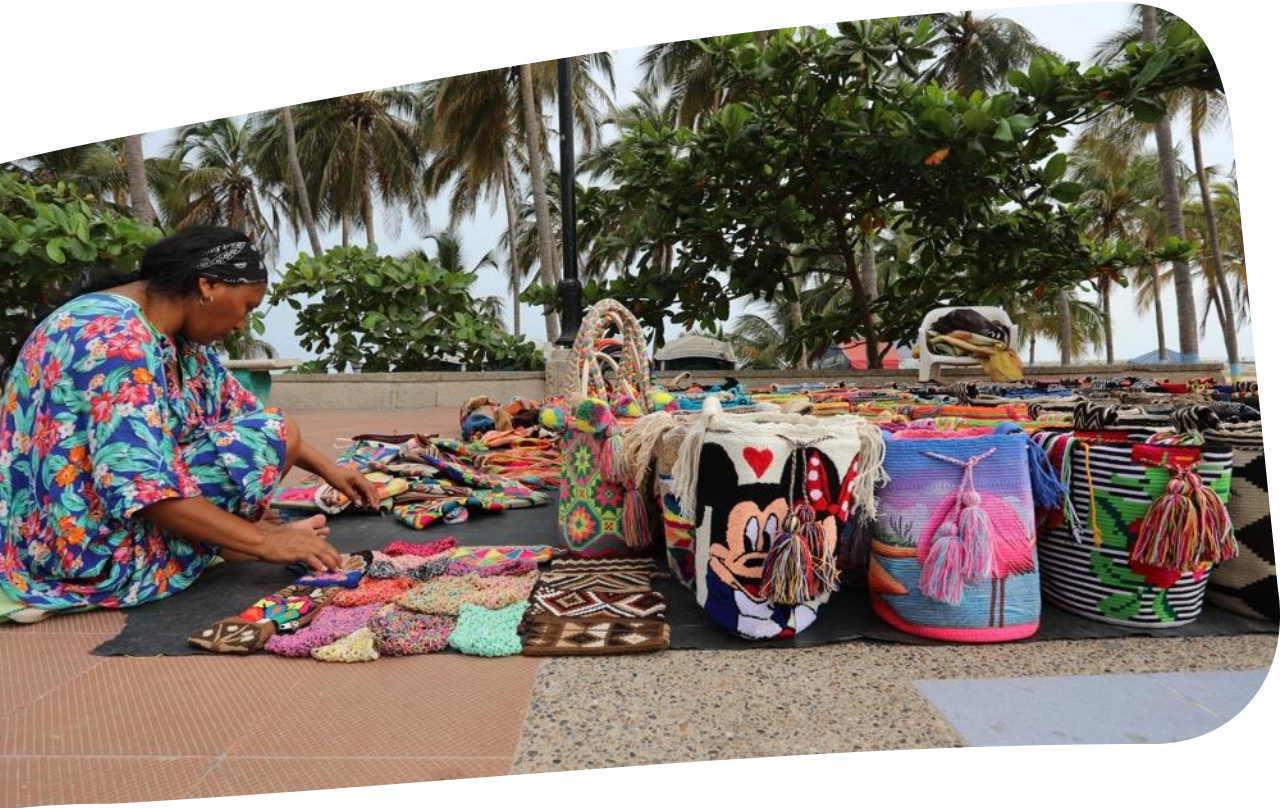
	RATE	TERM	USE	AMOUNT**
<b>Addition to Energy Efficiency (rediscount)</b>	IBR + 1% M.V.	10	Investment Working Capital	<b>\$600 bn</b>
<b>Addition to Energy Efficiency (direct credit)</b>	Starting at IBR + 0,7% M.V	10	Investment	<b>\$100 bn</b>
<b>Rate Option</b>	Starting at IBR + 2 %M.V.	10	Working Capital	<b>\$1 tn</b>
<b>Health</b>	Starting at IBR + 1 %M.V.	5	Working Capital	<b>\$455 bn</b>

# Portfolio geographic distribution

## Sept 2024

COP \$12.9tn





# Social and Environmental Management

# Good practices and recognitions

Recognition from Bogota's Environment Secretariat for green roofs and vertical gardens in Bogotá. This is thanks to our vertical garden project at our main headquarters, a contribution to landscape value and the conservation of biodiversity.

This vertical garden occupies 280 m<sup>2</sup>, has more than 14,000 plants of 8 native species and uses an irrigation system that recirculates rainwater. Likewise, it acts as a natural filter, eliminating around 5,700 kg of particulate matter per year, improving thermal comfort within the building and reducing the urban heat island.





# Findeter



Banca de Desarrollo Territorial

## Investor Relations

Financial vicepresidency

[www.findeter.gov.co](http://www.findeter.gov.co)

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Gobierno de Colombia



Icontec

