

Findeter
Banca de Desarrollo Territorial

Results Presentation

October2026 · Figures as of June 2026

CCOM-FO-005 V3 / 26 – Mar - 2026 / Pública

VIGILADO SUPERINTENDENCIA FINANCIERA DE COLOMBIA

Hacienda

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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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Content

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Banca de Desarrollo Territorial

- Financial Sustainability
- Technical Assistance
- Project Financing
- ESG Strategy

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Maria Lourdes Lacouture

Investor relations



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Findeter at a Glance — Q2 2026

Total Assets

COP 17,90 tn

–1,1% vs. dic-25

Net Loan Portfolio

COP 15,12 tn

+2,8% vs. dic-25

Total Equity

COP 1,61 tn

–4,1% vs. dic-25

Net Result 1H26

COP –69,2 bn

1S25: COP –12,2 bn

Total Solvency Ratio

23,13%

Regulatory min: 9,0%

Long-Term Credit Rating

AAA(col)

Fitch affirmed on 15-sep-2026

36 years financing regions- **6** offices around the country - **30** departaments with loan portfolio

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Main Financial Results as of June 2026

COP 995,5 bn

Porfolio interest

+7,5% a/a

3.48%

Rate gap

+18% a/a

COP 26,84 bn

Investment portfolio income

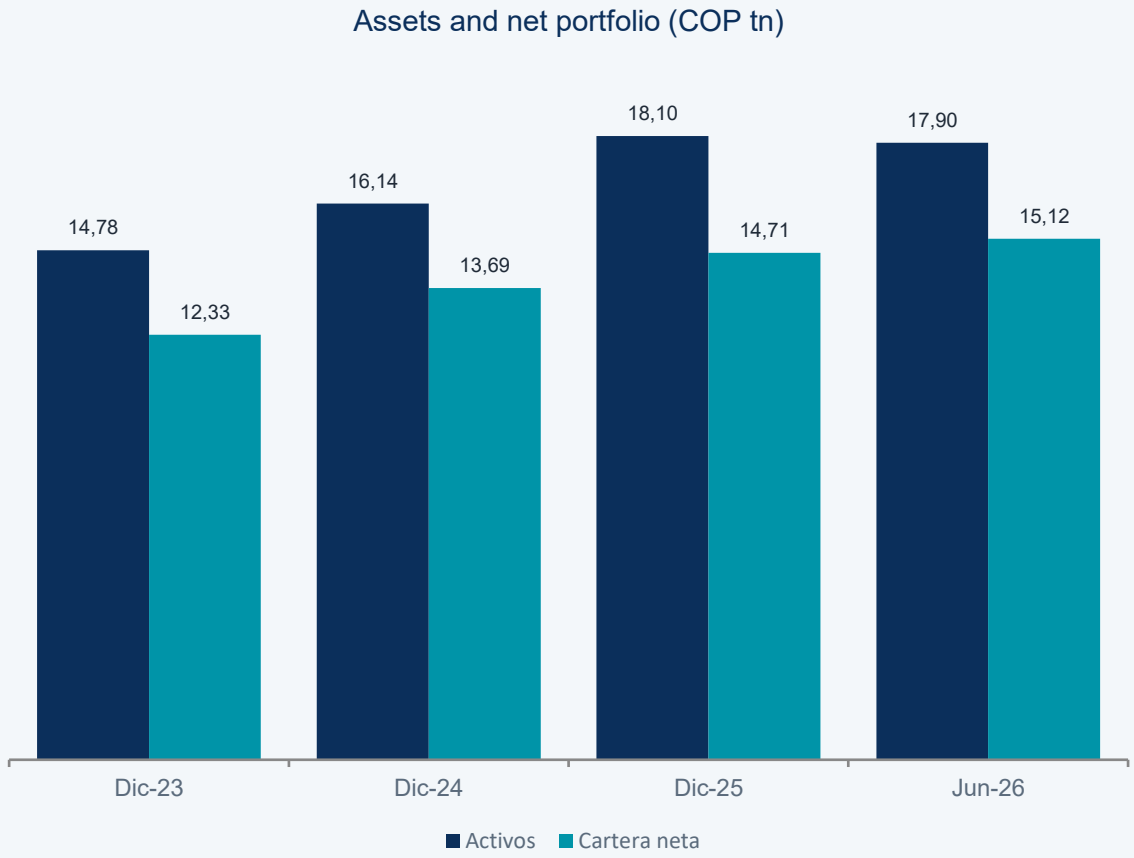
+ 80% a/a

COP 33,0 bn

Technical Assistance Income

+19,5% a/a

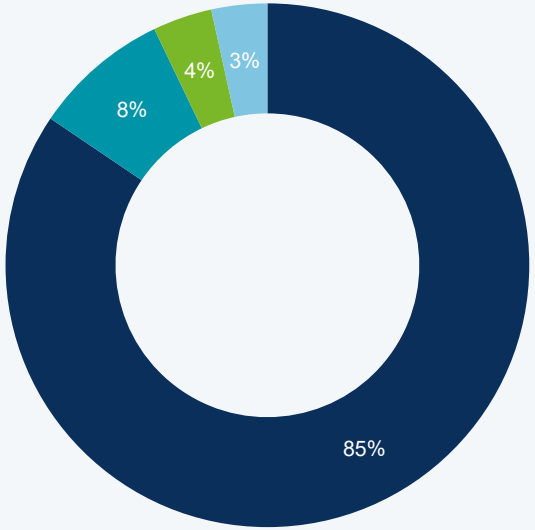
Interest income expanded due to higher average lending rates (15.66% vs. 13.49%), but increased provision expenses led to a net loss of COP 69.2 bn for the first half of 2026.



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Balance Sheet & Diversified Funding Structure

Asset composition

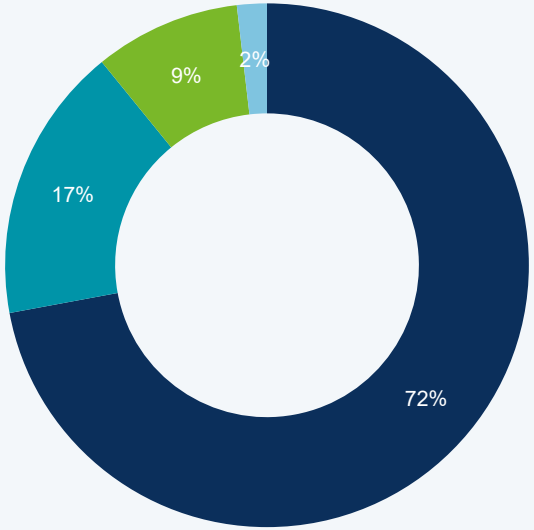


COP 17,90 tn

Total assets

- Net portfolio
- Cash
- Investments and derivates
- Others

Liabilities + Equity



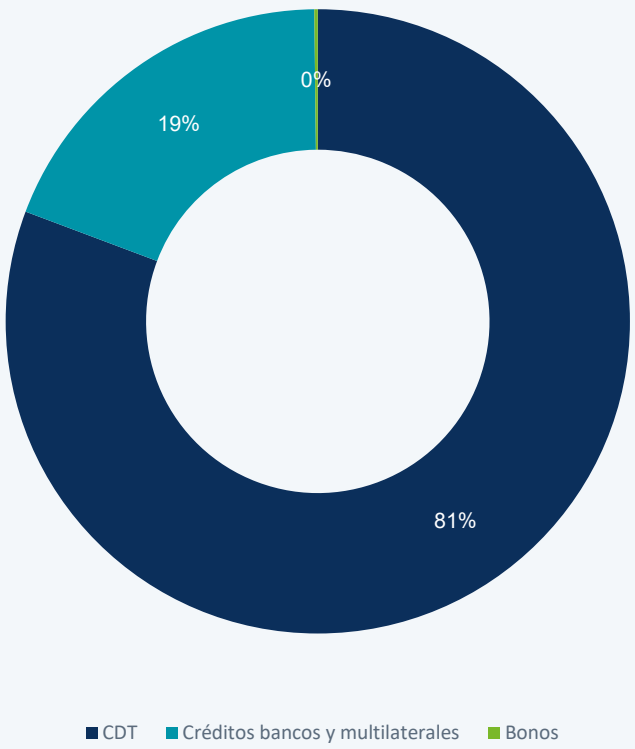
COP 17,90 tn

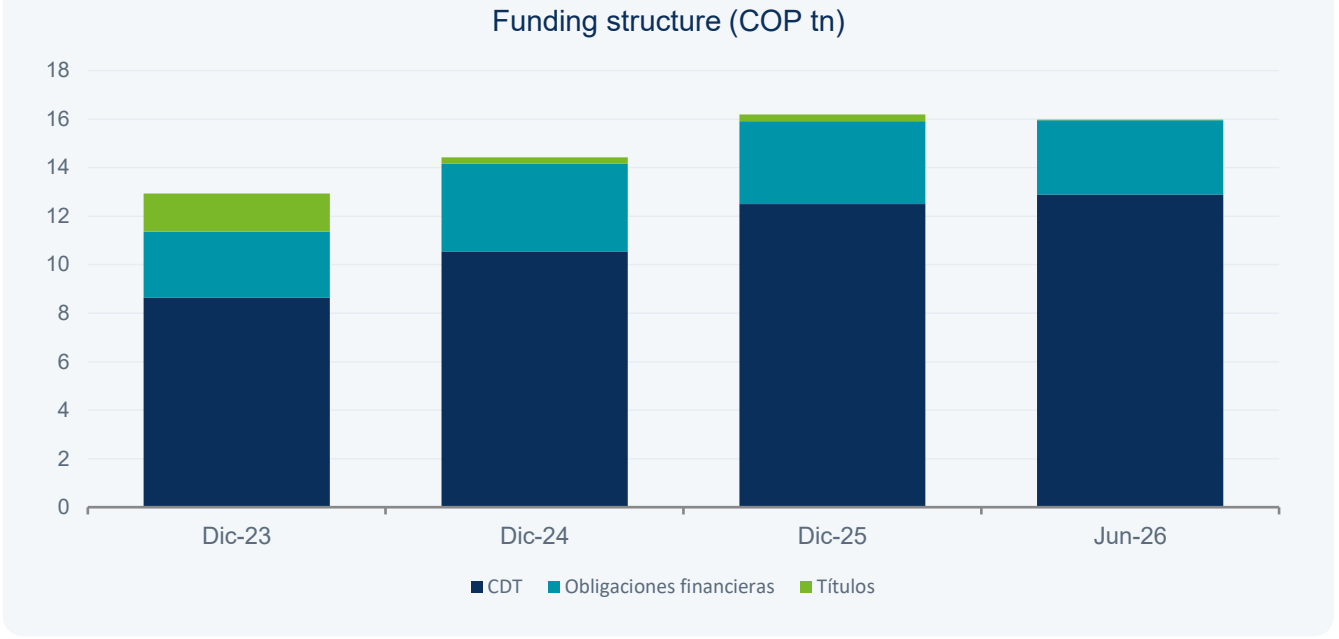
Liabilities & Equity

- CDT
- Financial obligations
- Equity
- Other

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Funding structure





COP 12,90 tn

Term Certificates (CDT)

USD 887 M

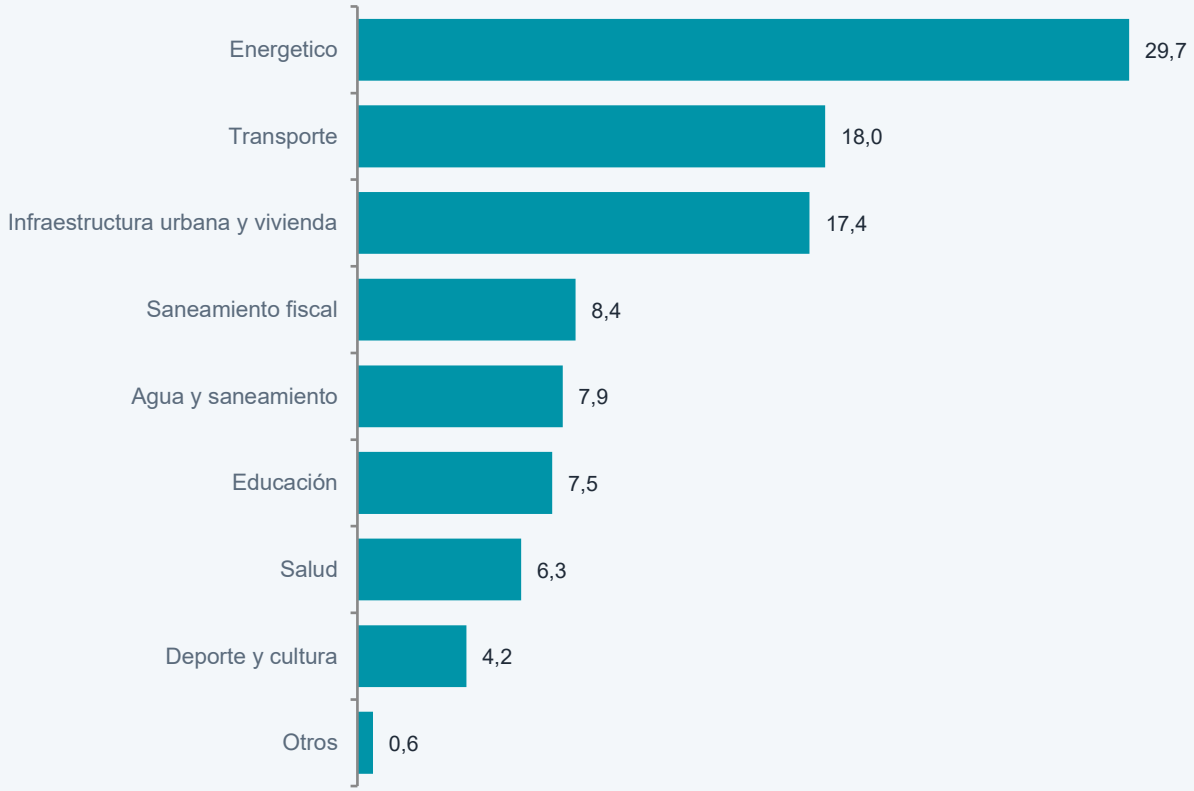
External debt
(11 loans)

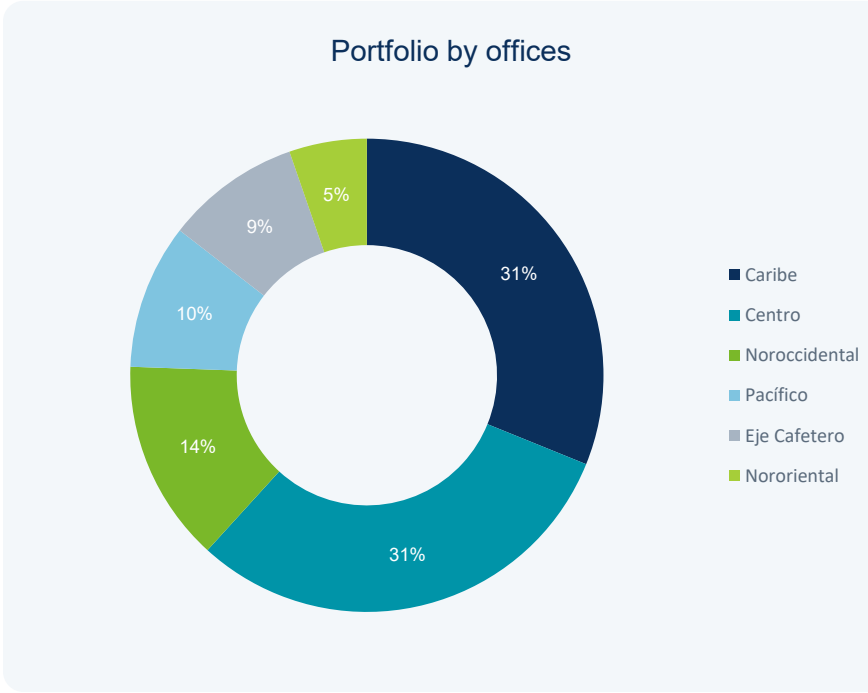
COP 15,99 tn

Total funding as of jun 26

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Portfolio diversified by sector and region





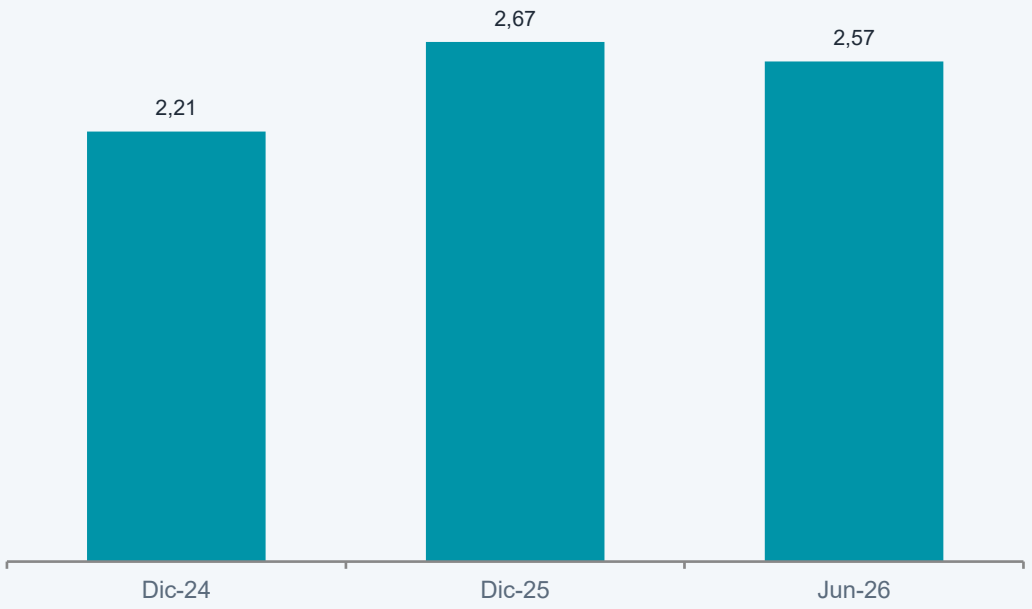
COP 14,74 tn (Capital)

Portfolio balance (84% indexed to IBR)

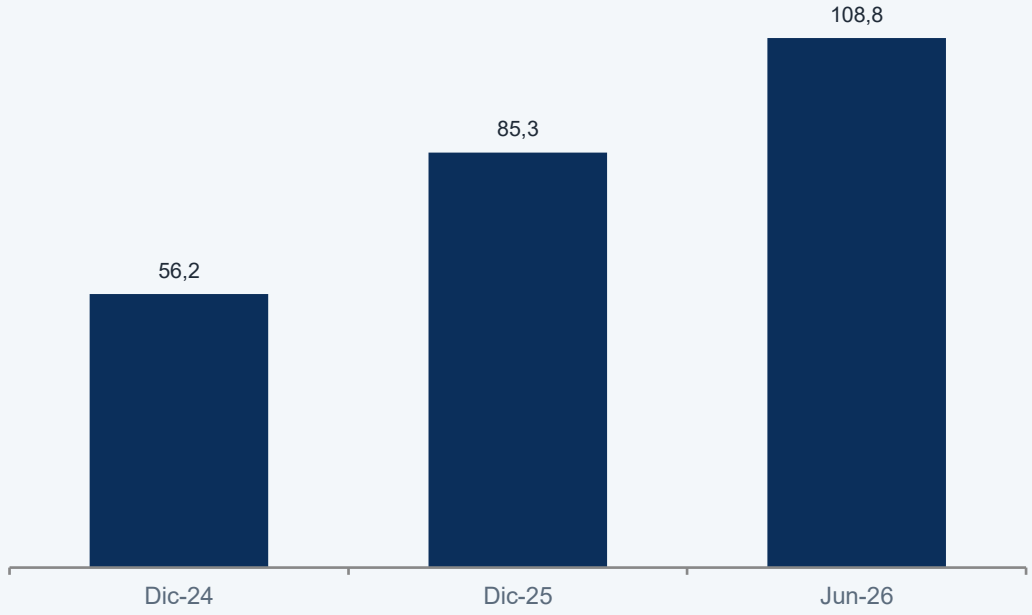
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Portfolio quality and provision coverage

Overdue portfolio / gross portfolio (%)



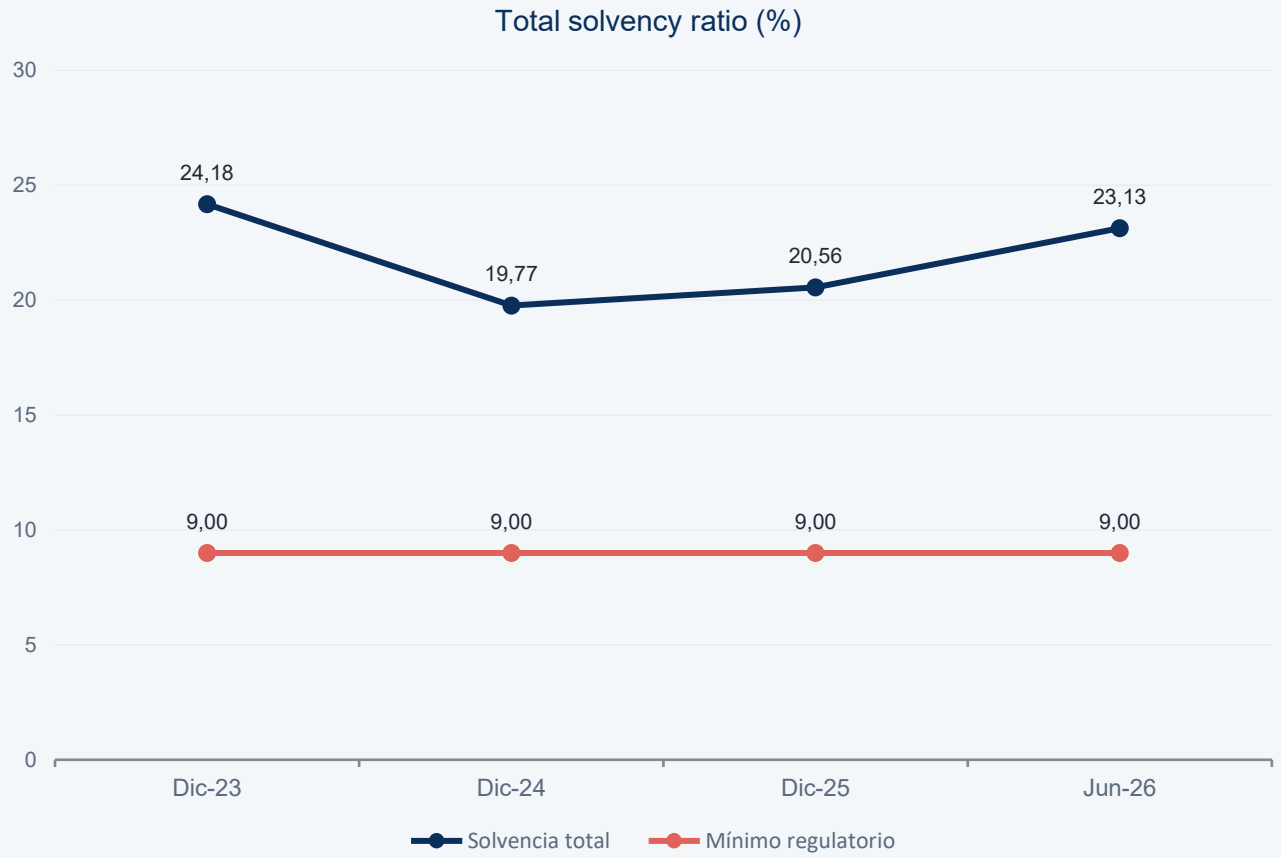
Provisions / non-performing loans (%)



The impairment comes from direct exposure to AIR-E (electricity sector, under regulatory intervention since 2024), which is 81.8% provisioned (COP 286.6 billion). In rediscount operations, the ultimate risk is borne by the intermediary supervised by the SFC.

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Portfolio Quality & Capital Solvency



23,13%

Total Solvency Ratio

2.6x the regulatory minimum of 9.0%

COP 1,51 bn

Cash & Equivalents

8.4% of total assets

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Disbursements & Sector Breakdown

COP 2,2 tn

Disbursed as of June 2026

COP 4,20 tn

Disbursements in 2025

73%

Long-Term Allocation (+5 yeats)

By sector

37% Energy

21% Urban development and housing

13% Transport

12% Institutional / Fiscal

6% Health

5% Water & Sanitation

2% Sports & Recreation

1% Education & Others

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Featured Projects

DRINKING WATER

Acueducto de Bogotá (EAAB)

COP 220.000 bn

Renewal of water network infrastructure in Bogotá; Findeter also financed segment 3 of the Tibitoc–Casablanca pipeline.

ENERGY

Central Hidroeléctrica de Caldas

COP 167.264 bn

Strategic power infrastructure projects at Central Hidroeléctrica de Caldas, including the Dorada Norte Substation.

TRANSPORT

Vías del Distrito de Cartagena

COP 112.330 bn

Construction, upgrading, and rehabilitation of urban and regional road corridors to boost connectivity.

HOUSING

13.848 housing units

230 municipalities

Impact across 230 municipalities nationwide, with 172 in vulnerable categories 3, 4, 5, and 6.

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Environmental, Social & Governance (ESG) Framework

Environmental

- Carbon Neutrality: Certified by Icontec (2025), one year ahead of schedule.
- Green Climate Fund: Accredited national entity before GCF.
- Taxonomy & Reporting: Proprietary sustainable taxonomy and inaugural 2026 sustainable portfolio report.

Social

- Housing: 13,848 units financed in 230 municipalities.
- Fiscal Sanitation: Supported 228 territorial entities in financial restructuring.
- Target Focus: Priority deployment to category 3 to 6 municipalities with impact methodology.

Governance

- Board Structure: 9 members (3 independent, min. 3 women, 1 employee delegate).
- Standards: Good Corporate Governance Code and Country Code reporting.
- IFRS S2 Disclosure: Climate-related disclosures published in 2025 Management Report.

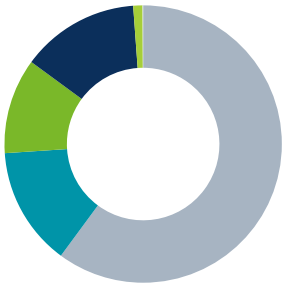
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Sustainability Strategy

Sustainable Portfolio (Jun-26)

39,8%

COP 5.87 billion out of a COP 14.7 billion portfolio



Tradicional	60,2%
Social	13,8%
Verde	11,1%
ASG	14,8%

Labeling based on the Colombia Green Taxonomy and ICMA principles; the entity's first sustainable portfolio report.

6 objectives 2023–2026

01 Sustainable loan portfolio — 56%

2040: 40% of financing in the green and social portfolio

02 Sustainable technical assistance — 48%

2030: 40% of technical assistance projects with sustainable management

03 Carbon neutrality — 40%

Scopes 1 and 2 by 2027; Scope 3 by 2050

04 Capacity building — 60%

93% of employees trained in sustainability

05 Sustainable purchasing — 40%

Purchasing criteria for 50% of prioritized goods and services

06 Internal eco-efficiency — 90%

2030: 100% of venues meeting sustainability criteria

Bonos temáticos

- First sustainable bond issuance closed in June 2026
- New sustainable bond framework featuring green and social options
- Capacity for thematic bond issuance totaling $1.6 tn, starting in 2027



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Thank you

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