

Earnings 2Q-2020

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Disclaimer

Disclosure, Forward Looking Statements and IFRS. The information in this report should not be construed as advice, recommendation or suggestion by FINDETER for making investment decisions or making any transactions or business. The use of the information provided is the sole responsibility of the user. All forward-looking statements, whether made in this release or in future filings or press releases or orally, address matters that involve risks and uncertainties; consequently, there are or will be factors, including, among others, changes in general economic and business conditions, changes in currency exchange rates and interest rates, introduction of competing products by other companies, lack of acceptances of new products or services by our targeted customers, changes in business strategy and other various factors that could cause actual results to differ materially from those indicated in such statements. We do not intend, and do not assume any obligation, to update these figures or the forward-looking statements.

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*)

Management Model



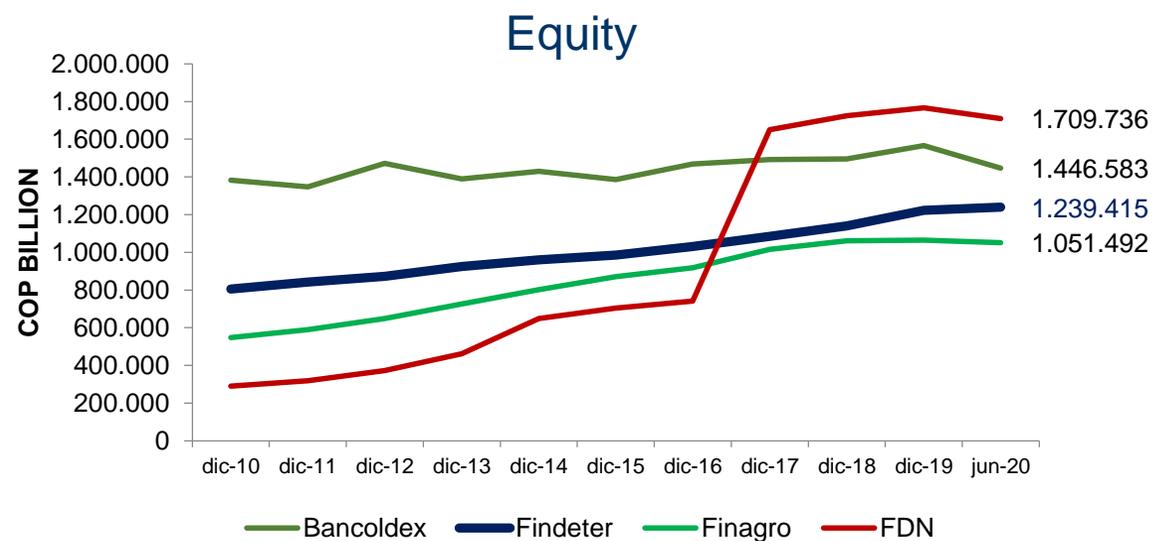
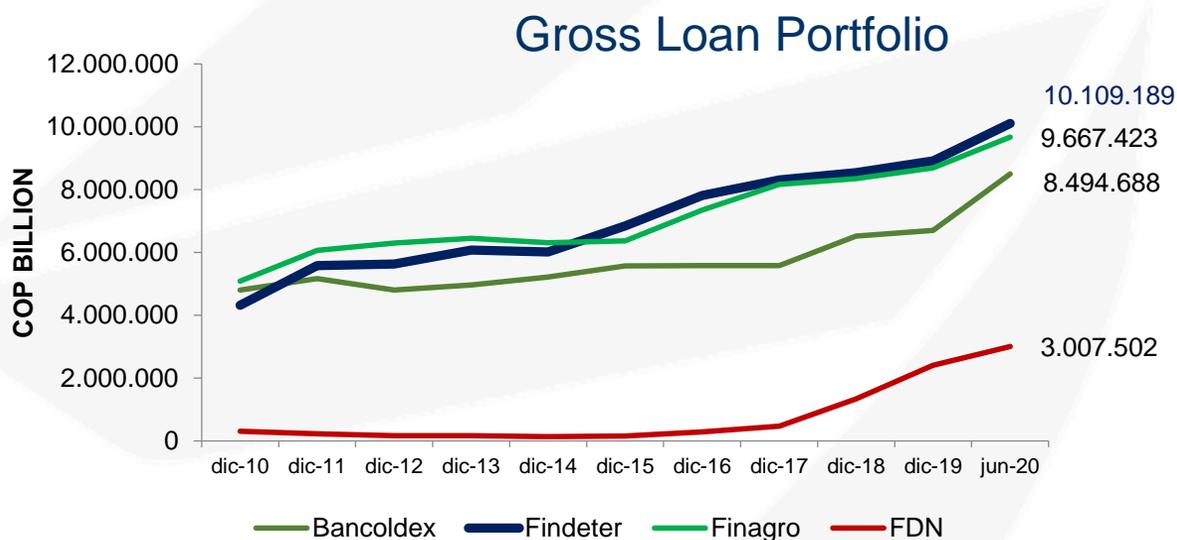
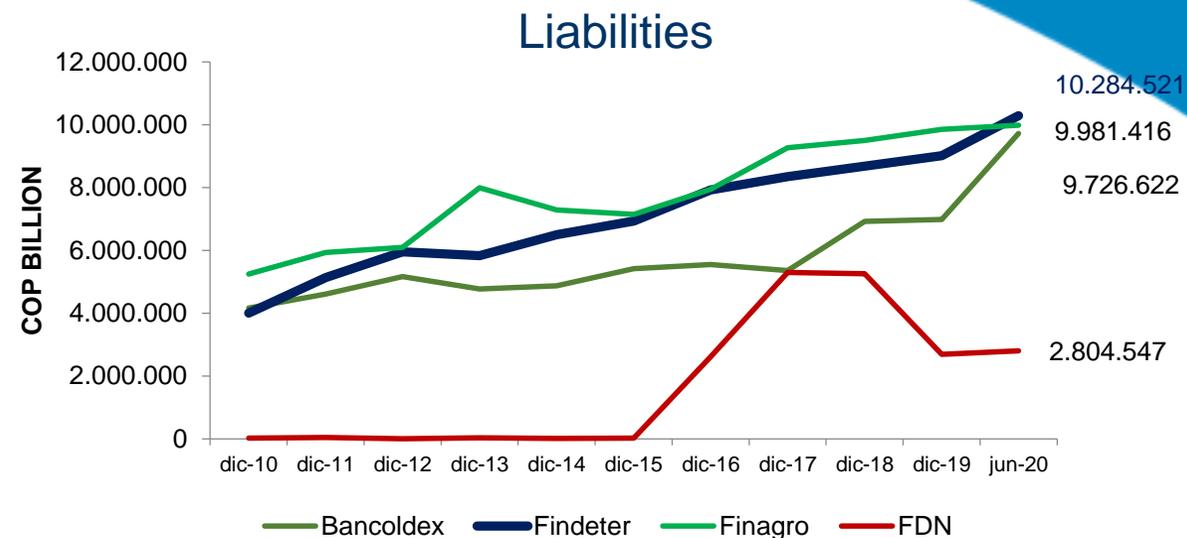
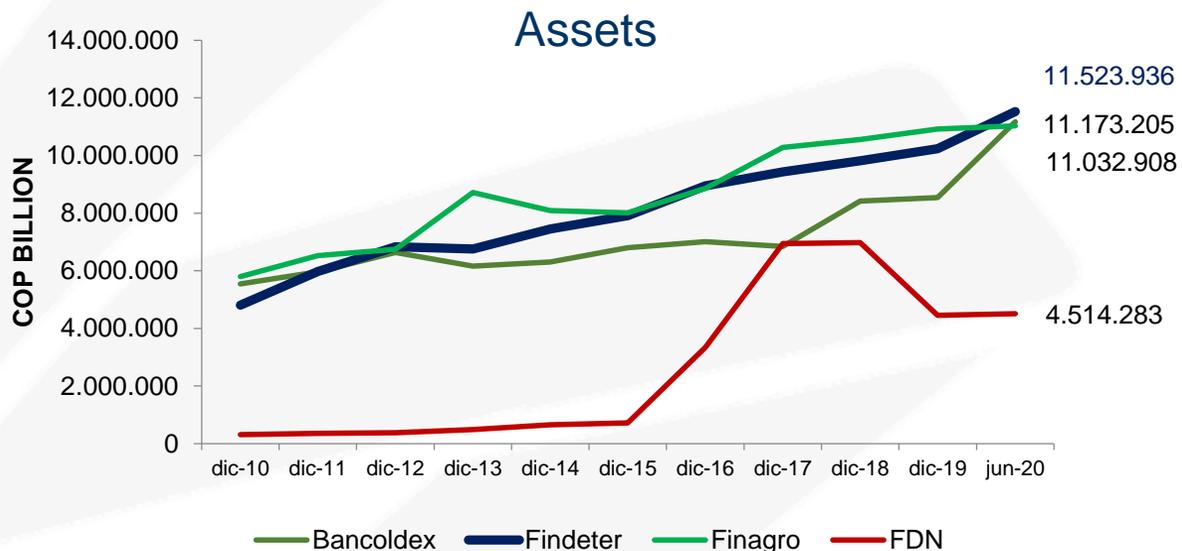
A model that impacts the United Nations Sustainable Development Goals



2. Financial Results 2Q-2020



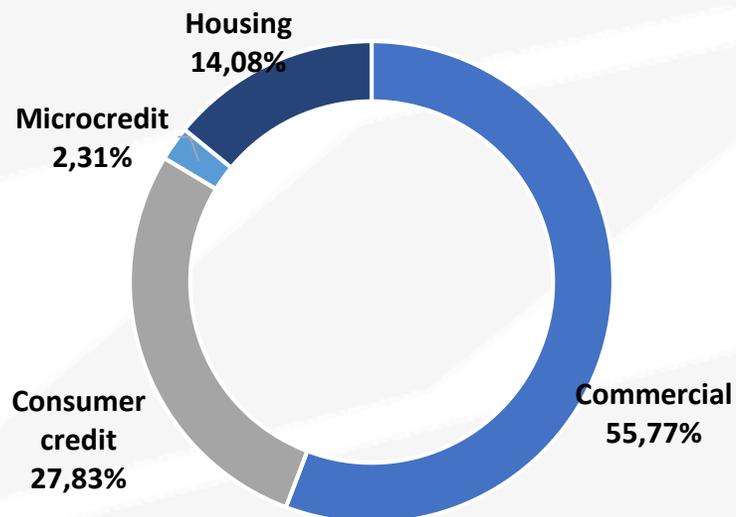
Structure of Colombian Development Banks



Structure of Colombian Development Banks

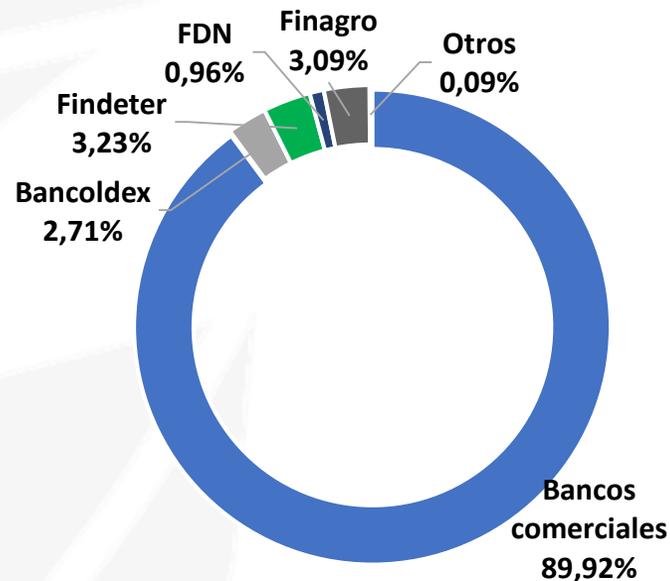
System's Loan Portfolio

COP \$561 Tn



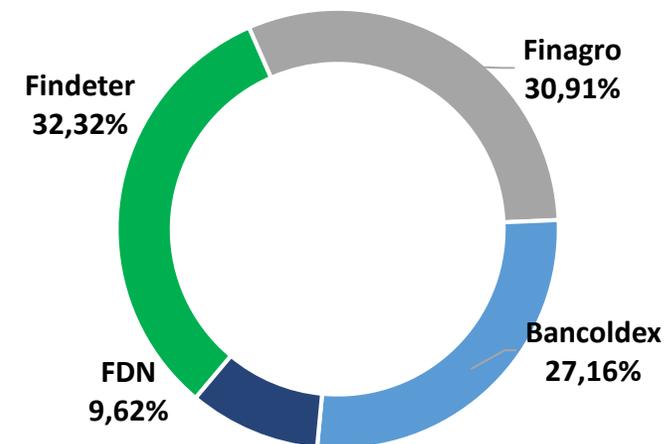
Commercial Loan Portfolio

COP \$313 Tn



On-Loan Portfolio

COP \$31 Tn



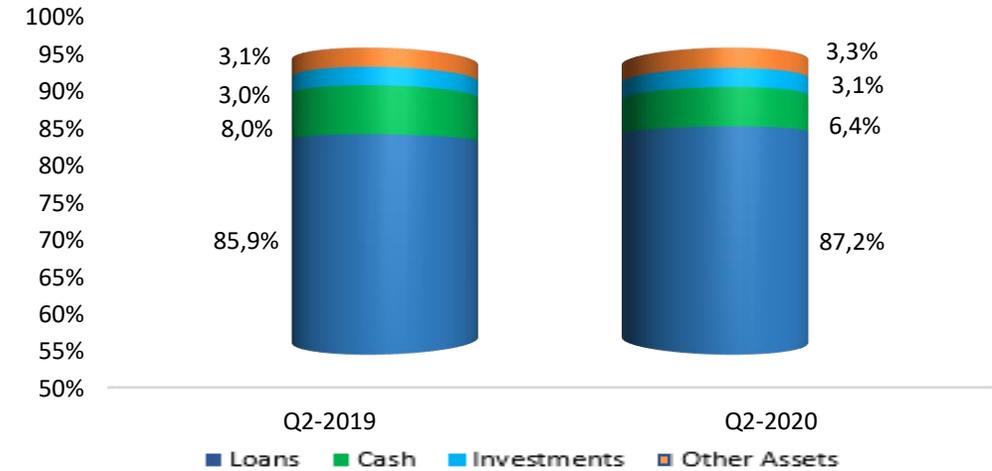
FINDETER accounts **32,32%** of the total **on-loan portfolio**

Findeter's Financial Results

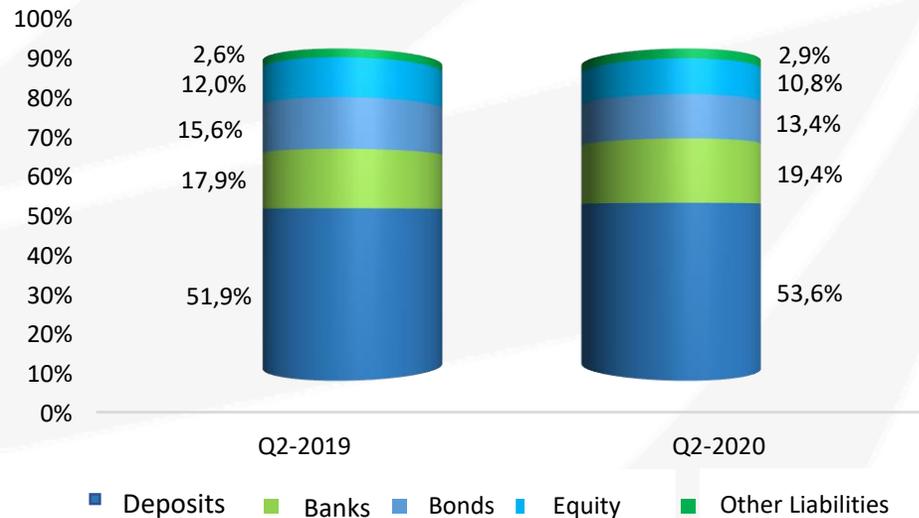
Balance Sheet



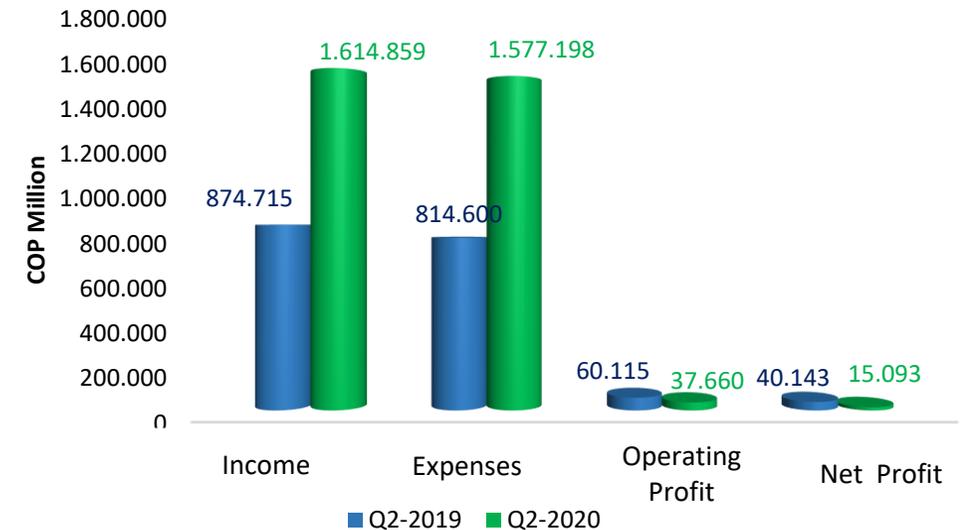
Asset Structure



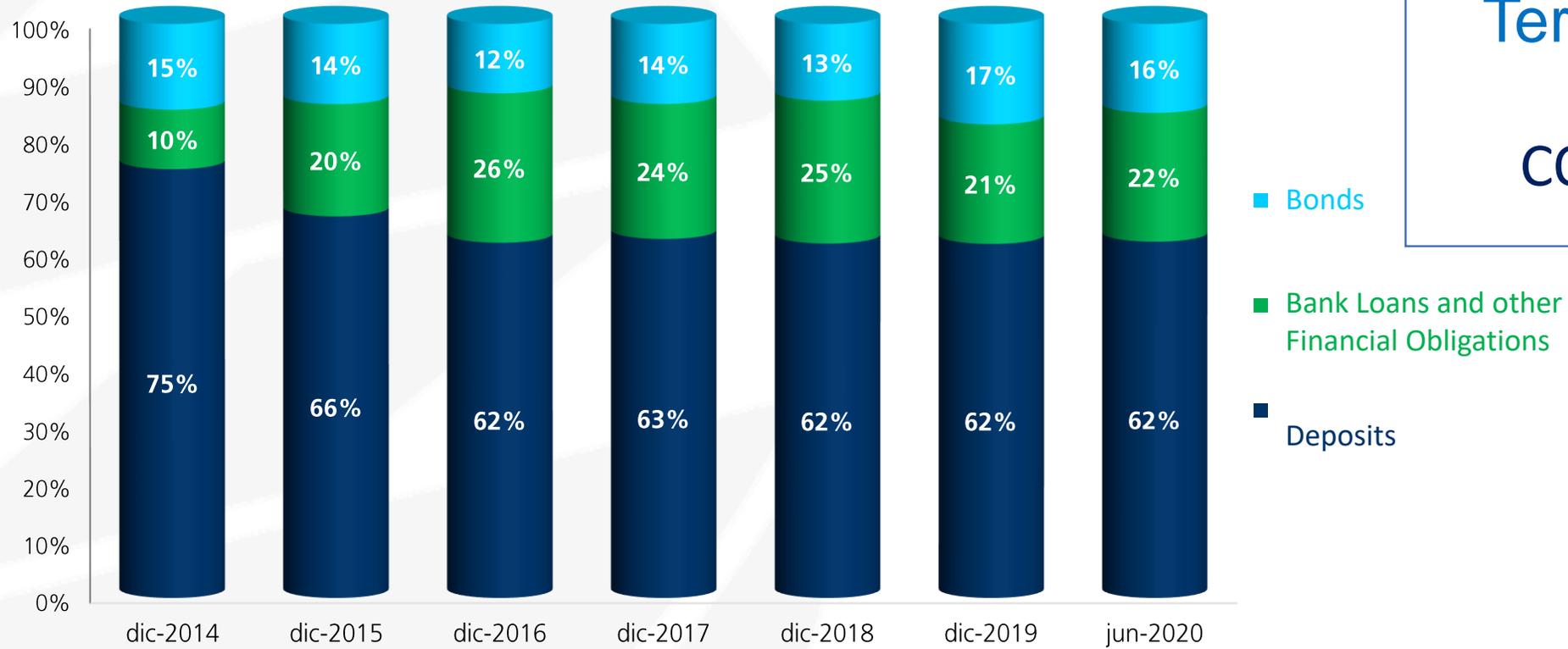
Capital Structure



Income Statements



Funding



Term Deposits
2Q-2020
COP\$ 2.2 Tn

■ Bonds

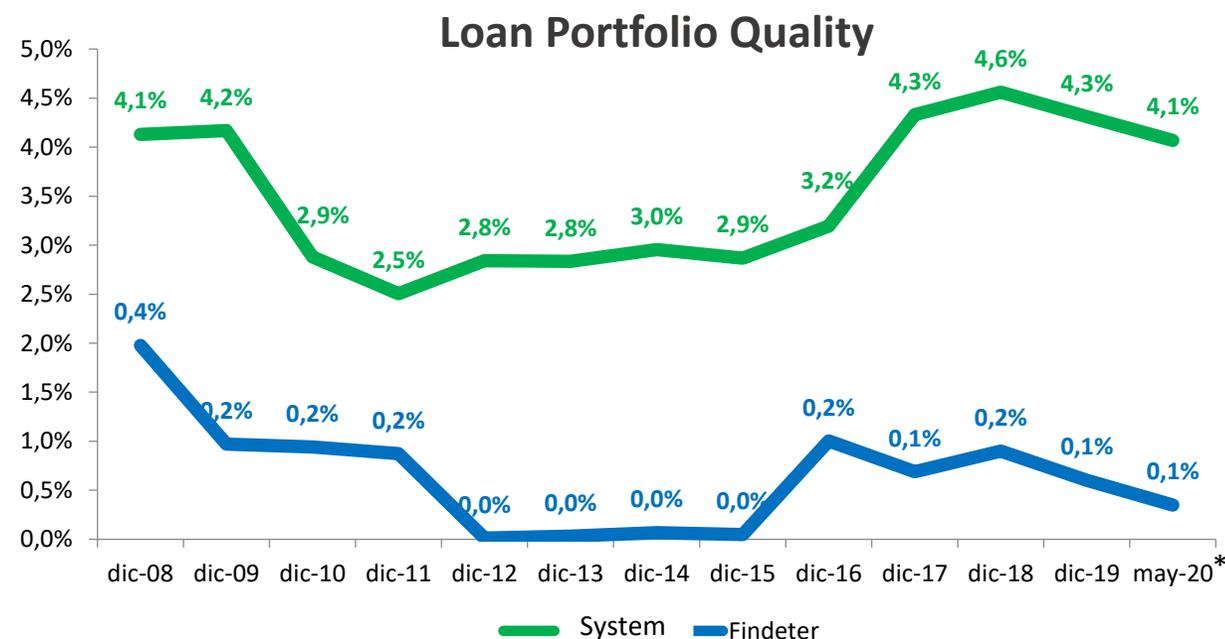
■ Bank Loans and other
Financial Obligations

■ Deposits

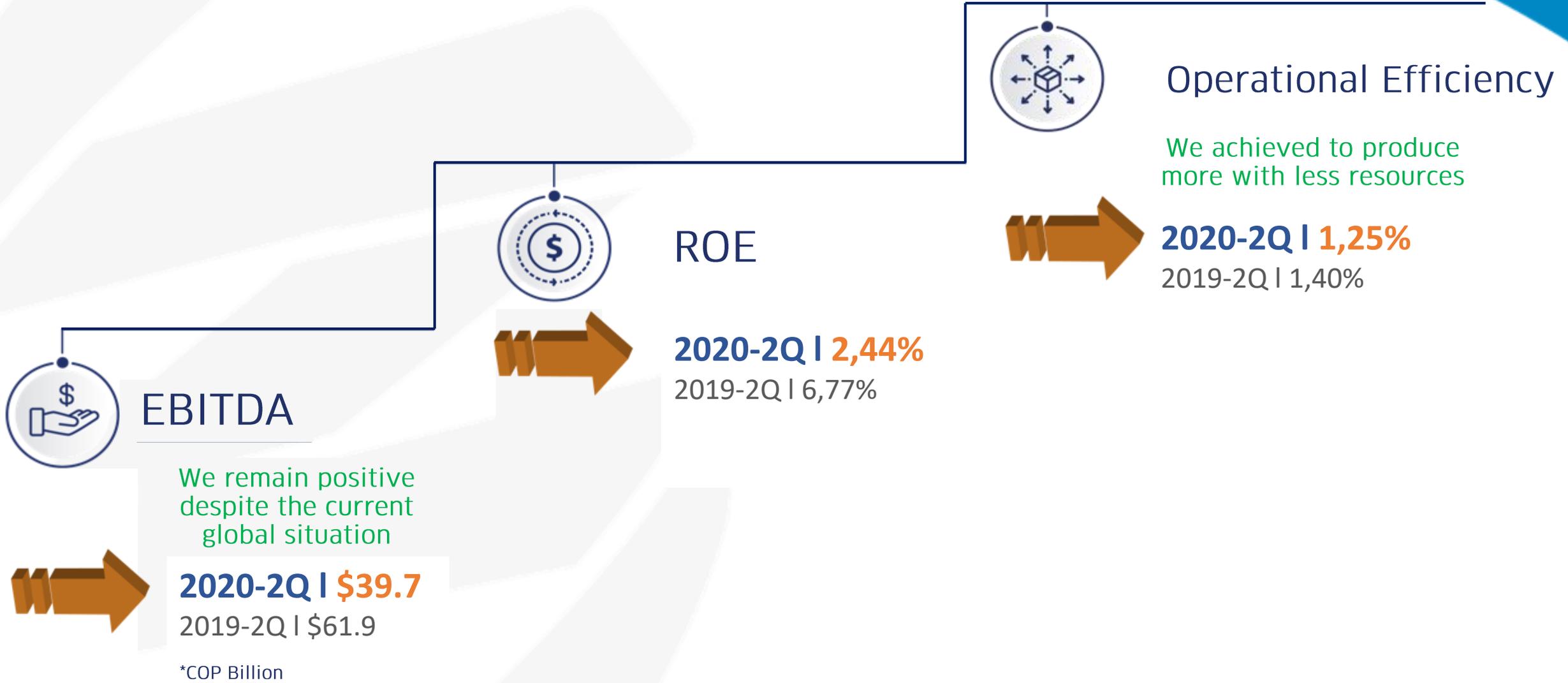
Financial Ratios

FINANCIAL RATIOS

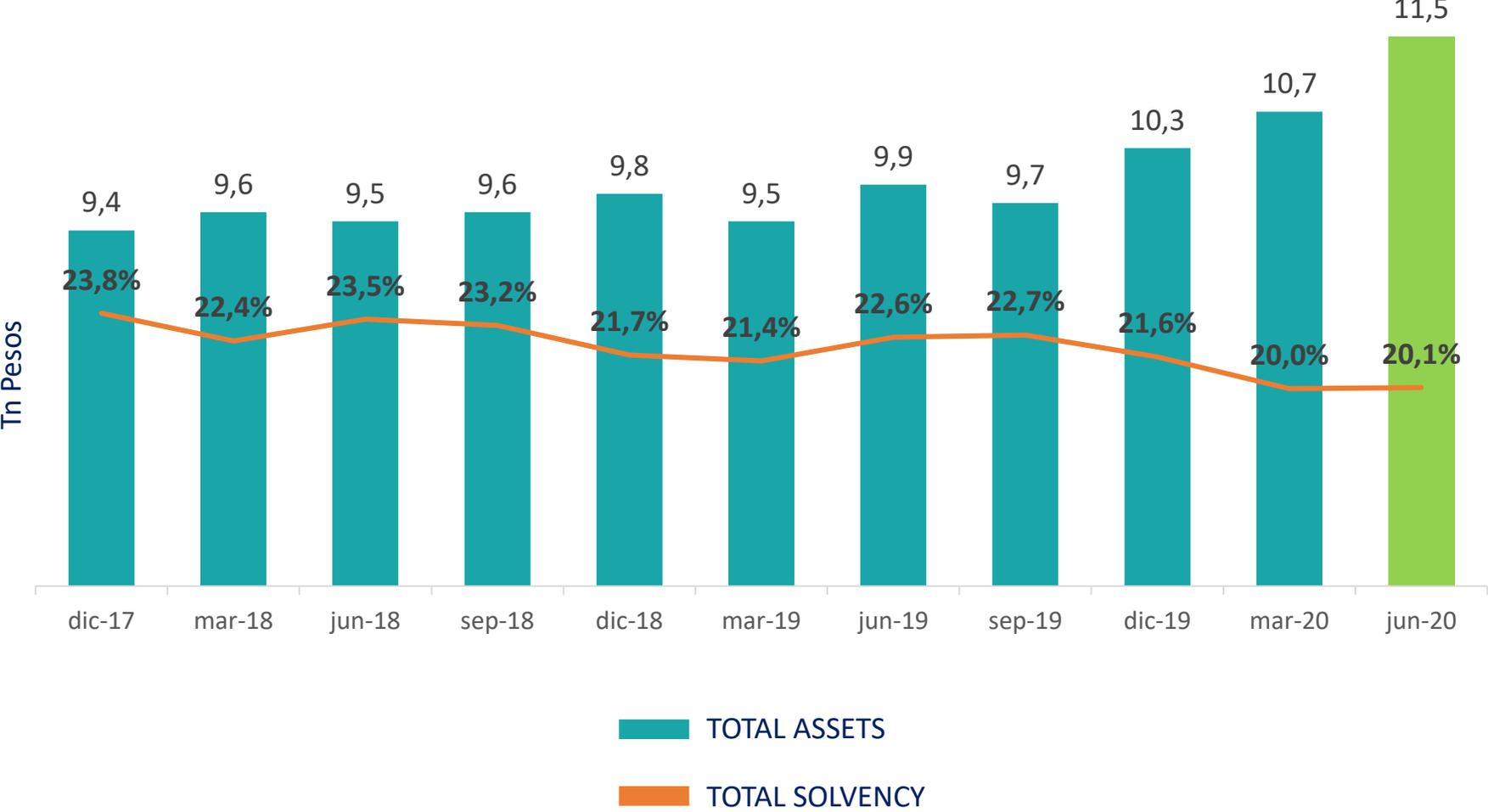
RATIO	Jun-19	Jun-20
RETURN		
NET PROFIT/EQUITY	6.77%	2.44%
NET PROFIT/ASSETS	0.81%	0.26%
EFFICIENCY		
ADMINISTRATIVE EXPENSES / PRODUCTIVE ASSETS	1.40%	1.25%
CAPITAL ADEQUACY		
BASIC SOLVENCY RATIO	19.45%	17.59%
TOTAL SOLVENCY RATIO	22.56%	20.05%
OTHER RATIOS		
LOAN PORTFOLIO QUALITY (NPLs / AVERAGE GROSS PORTFOLIO)	0.10%	0.06%
PORTFOLIO COVERAGE	835.70%	1102.78%



Findeter in Figures

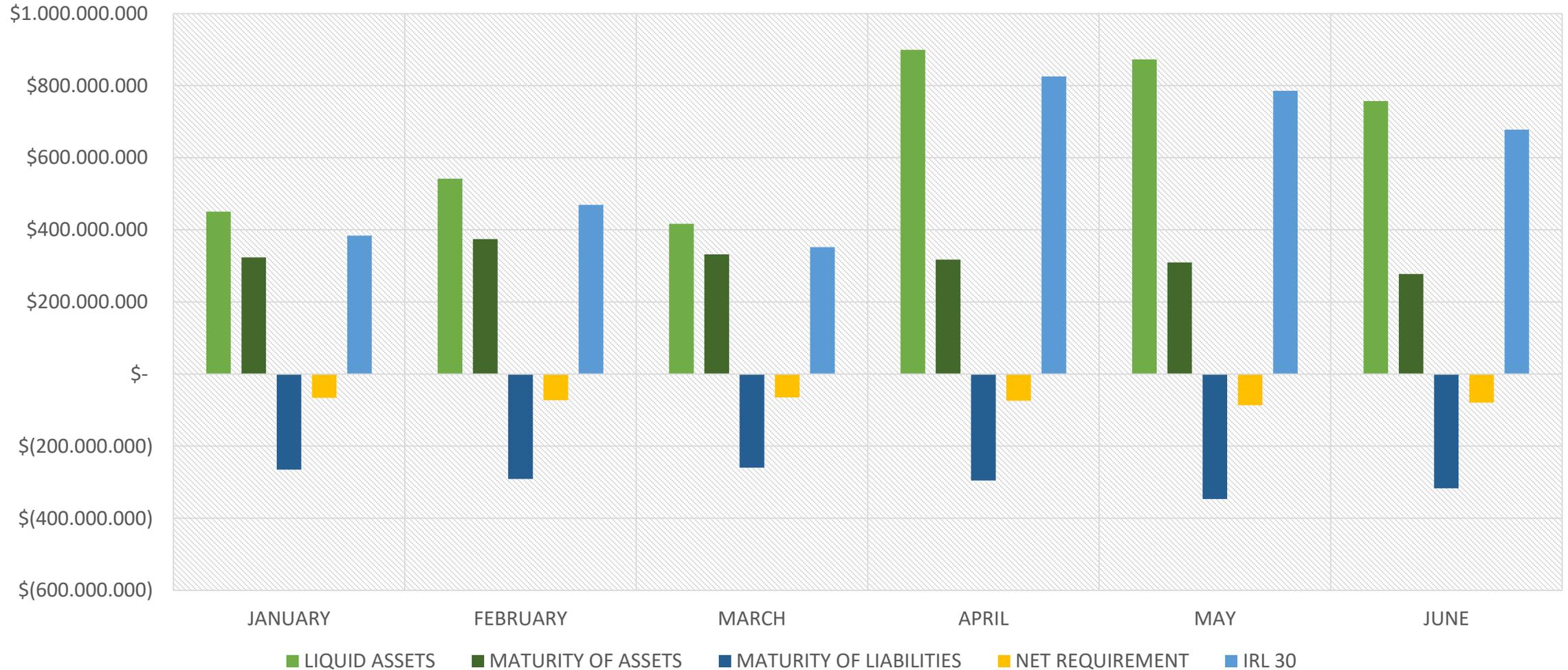


Solvency Ratio



Liquidity Risk Ratio-IRL

IRL COMPOSITION



3. Commercial Results 1Q-2020

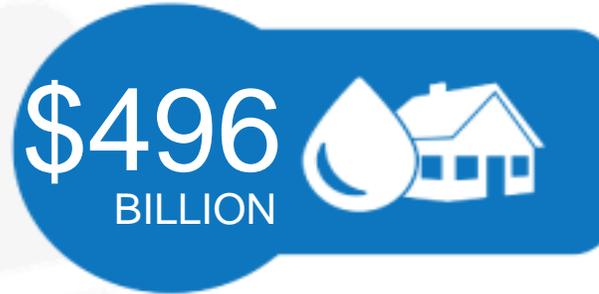


Financing: Disbursements by sector

Jan – Jun 2020



HEALTH AND EDUCATION



HOUSING, WATER AND
SEWERAGE



INFRASTRUCTURE AND
TRANSPORTATION



ENERGY



OTHERS

Q2 Goal
Execution to
June 30th, 2020:

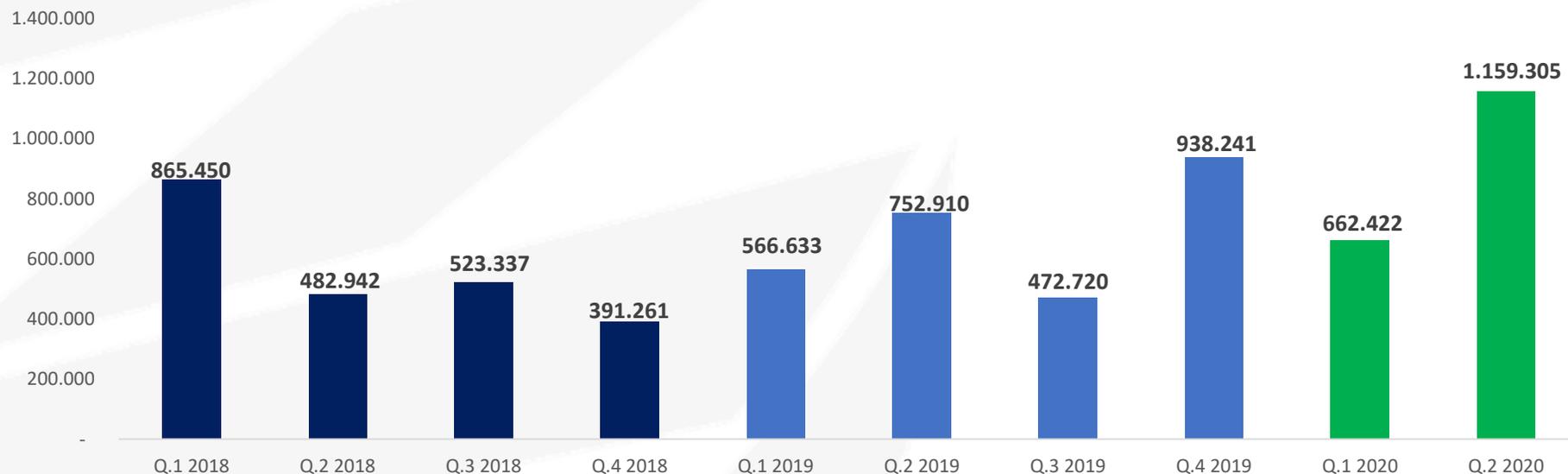
111%

Total Jan-Jun 2020: **COP\$1.82 Tn**

On- Loan disbursements

COP\$1.8 Tn disbursed in the first semester of 2020

Quarterly disbursements
COP billion



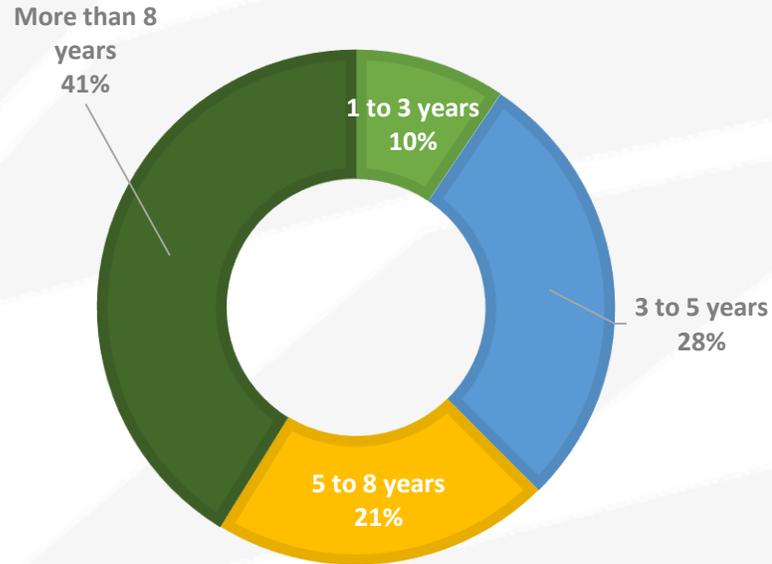
65
Municipalities

390
Projects

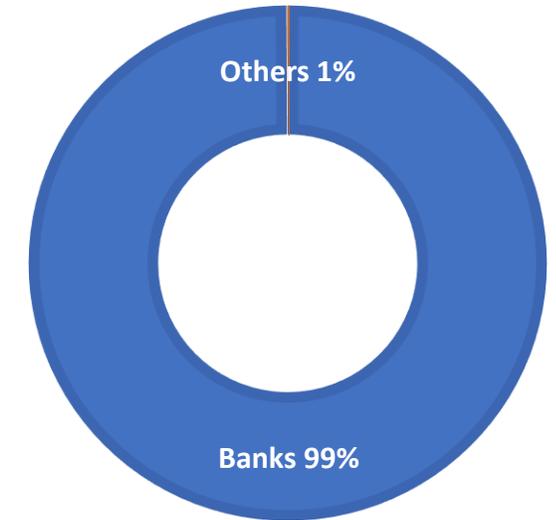
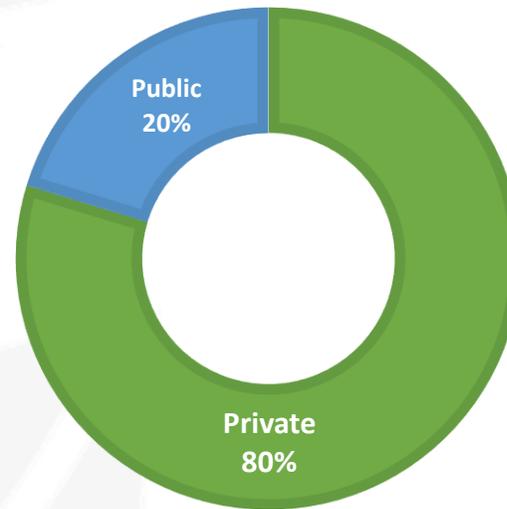
On-Loan Disbursements

Intermediaries, Beneficiaries and Maturities

80% of our beneficiaries are private companies



41% are long term maturities



99% of our debtors are banks

3. Technical Assistance Results

Esta foto la puede cambiar por una acorde al tema que está trabajando, para más recursos entre a este

[Clínica Imbanaco - Cali](https://www.flickr.com/photos/findeter/albums)
<https://www.flickr.com/photos/findeter/albums>

Technical Assistance

Types of Projects



81 Projects
\$847 Bn



162 Projects
\$440 Bn



38 Projects
\$533 Bn

Water

Infrastructure

Housing

281 Projects

\$1,8 Tn

4.7 Million benefited people

Educational Centers	76
Water Projects	39
Sewerage	29
Recreational Sports Park	25
Housing	19
Others	16
Museums	15
Consultancy	12
Specialized Attention Center	11
Equipment/ Supply / Endowment	11
Home improvement	10
Free housing	9
Dredging	5
Administrative Headquarters	5
Neighborhood improvement	3
Landfills	3

Flagship Projects

Water System Optimization of Mocoa, Putumayo



\$ 27 Bn



Features

- 1** water treatment plant
- 107** l/s of treated water
- 2** Storage Tanks
- 2.460** m³ of storage capacity
- 2.341** pipeline connections
- 58** km of installed pipelines



Impact

33.426 benefited people

Guarantee the supply of drinking water to overcome the state of emergency after the avalanche that caused damage to the water system.

Flagship Projects

Educational Center *Creceer Campo Alegre* - Bogotá, D.C.



\$ \$6.5 Bn

 Features

1.600 m² of worked area

6 classrooms

1 Playroom

1 gym

Located: Kennedy area of Bogotá

 Impact

Capacity for **100** children

Kindergarden for children with disability
between 6 and 18 years old

Flagship Projects

Casa Digna Vida Digna – Housing Improvement



\$ 55 Bn to date

 **Features**

- Improvement to the interior of the houses, including the construction of bathrooms, kitchens, floors, structures, among others.

 **Impact**

5.044 Home improvements contracted to date

13 Cities

- Arauca
- Buenaventura
- Cali
- Cartagena
- Ibagué
- Neiva
- Pasto
- Riohacha
- Rionegro
- Santa Marta
- Soledad
- Tunja
- Valledupar

Relevant Information

Esta foto la puede cambiar por una acorde al tema que está trabajando, para más recursos entre a este

link
Clínica Imbanaco - Cali
<https://www.flickr.com/photos/findeter/albums>

Regulation COVID-19

Measures taken by the National Government in relation to FINDETER

- ▶ **Decree 417 of March 17, 2020:** the National Government declared a Economic, Social and Ecological State of Emergency
- ▶ **Decree 468 of March 23, 2020:** Findeter is enabled to grant direct loans with compensated rates aimed at financing projects to address the Coronavirus crisis.
- ▶ **Decree 581 of April 15, 2020:** Findeter is enabled to grant direct loans to residential homes utility companies, in order to provide them with liquidity or working capital



Credit Lines COVID-19



COMPROMISO TERRITORIES: **COP\$300 Billion**

Addressed to territorial entities and their decentralized entities, in order to maintain their operational solvency and manage to face the adverse effects of the health crisis created by COVID-19



COMPROMISO COLOMBIA: **COP\$713 Billion**

Aimed for the public and private sectors, within the sectors and sub-sectors that can be financed by Findeter to face the adverse effects of the health crisis created by COVID-19



DIRECT CREDIT FOR UTILITY COMPANIES: **COP\$1,4 Tn**

Directed for utility companies of water, sewage and/or sanitary, electrical energy and fuel gas, to relieve their cash flow and guarantee the provision of services for low income users



DIRECT CREDIT FOR INTEGRATED SYSTEMS OF MASS TRANSPORTATION: **COP\$630 Billion**

Support line of the National Government to the Integrated Systems of Mass Transportation-SITM, to guarantee its operation in the middle of the economic, social and ecological emergency.

Thank you!

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