

Earnings Results 2Q-2021

Comprometidos
con Colombia

Mision

We are the **strategic partner** of the National Government and Territorial Entities for the **planning, structuring, financing and execution of sustainable projects** that transform territories.

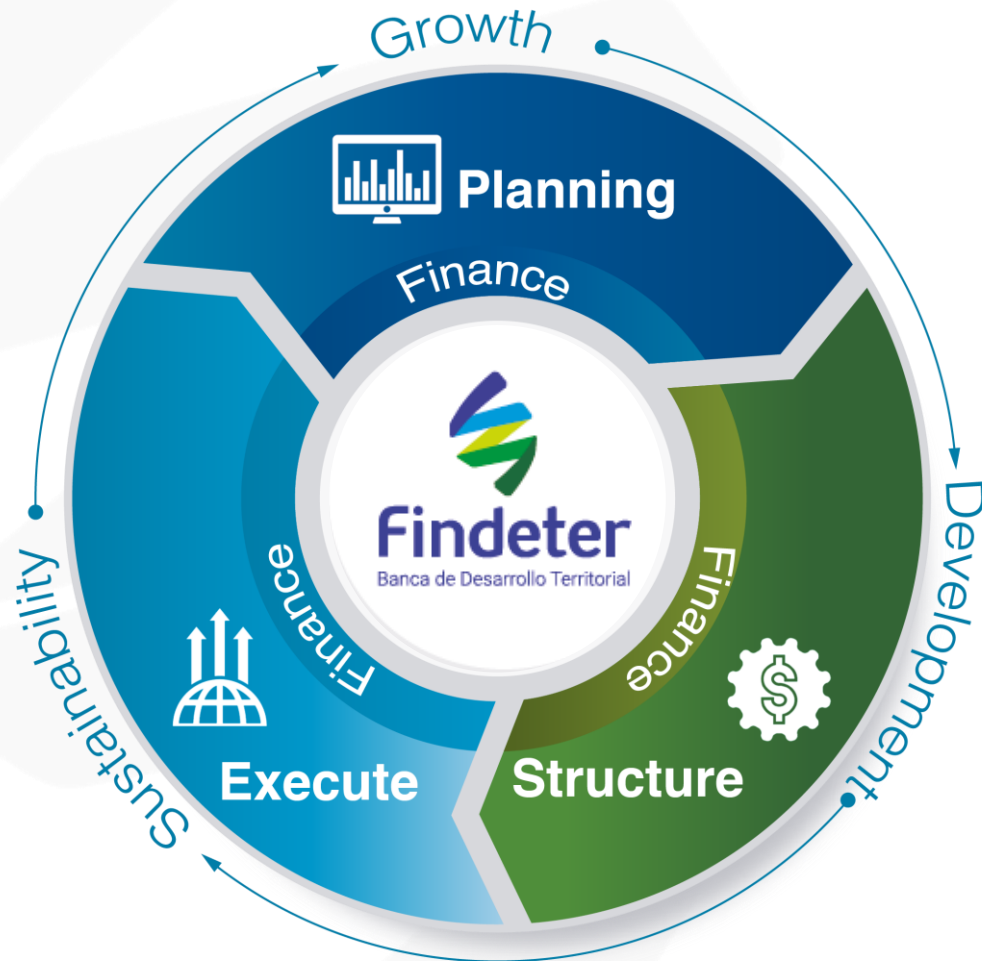
Vision

By 2022 we will be **the leading Development Bank** with comprehensive services, increasing our coverage at the national level, supported by an efficient and profitable structure that promotes the country's sustainable development.

Promise of value

To be recognized for our relevant **planning, timely structuring, competitive financing and effective execution.**

Management Model



A model that impacts the United Nations Sustainable Development Goals



CONTENT

1 Financial Results

2 Commercial Results

3 Technical Results



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*)

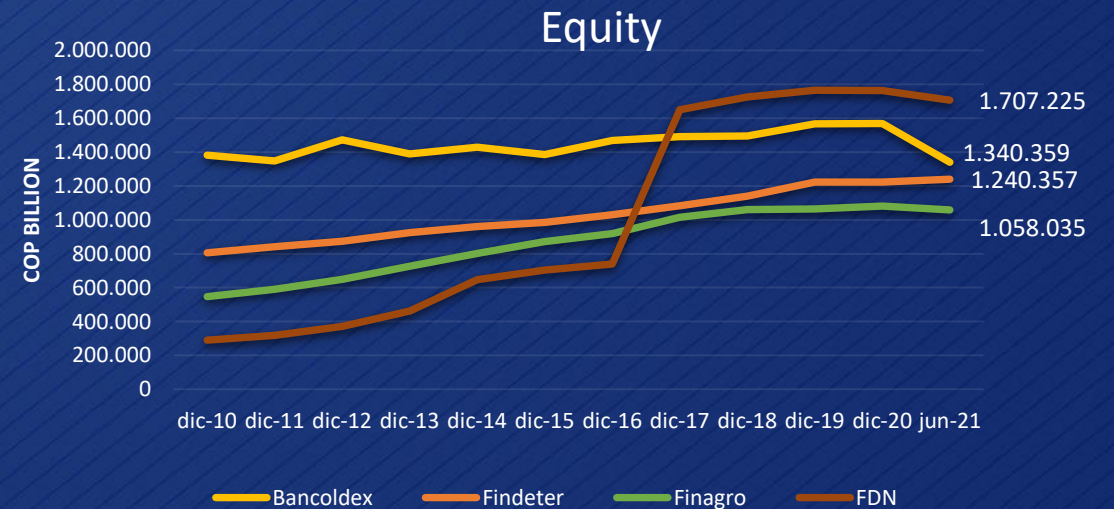
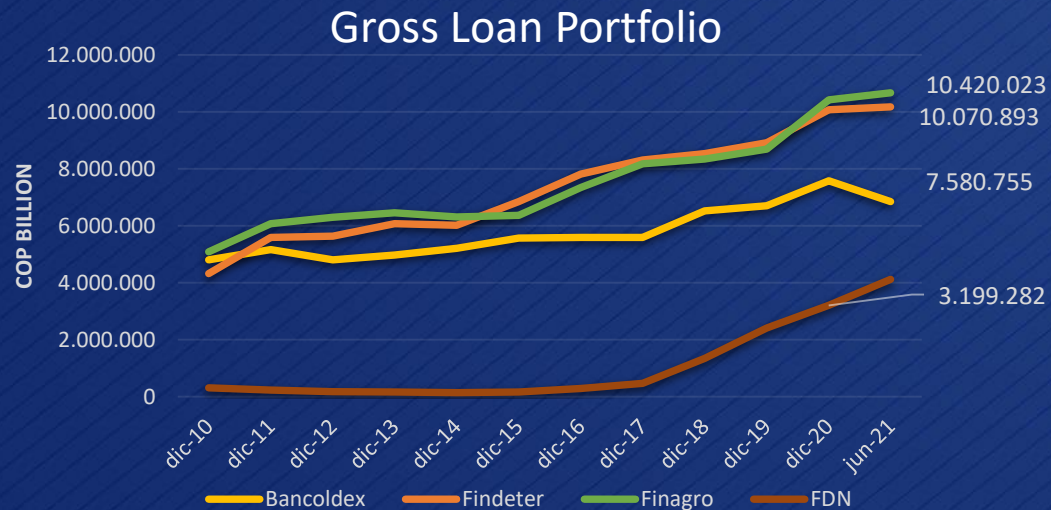
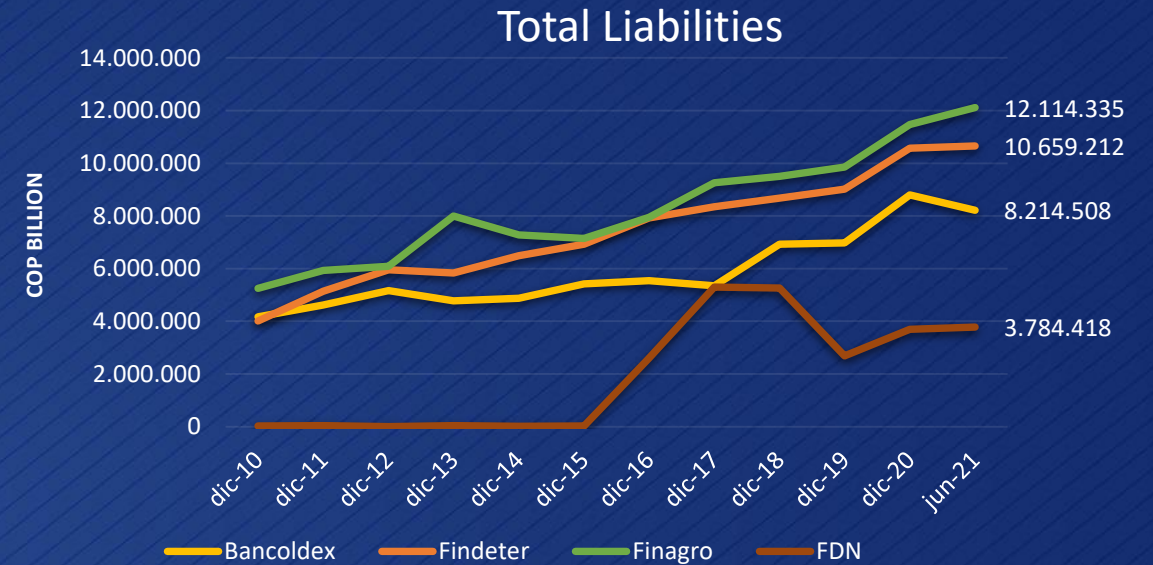
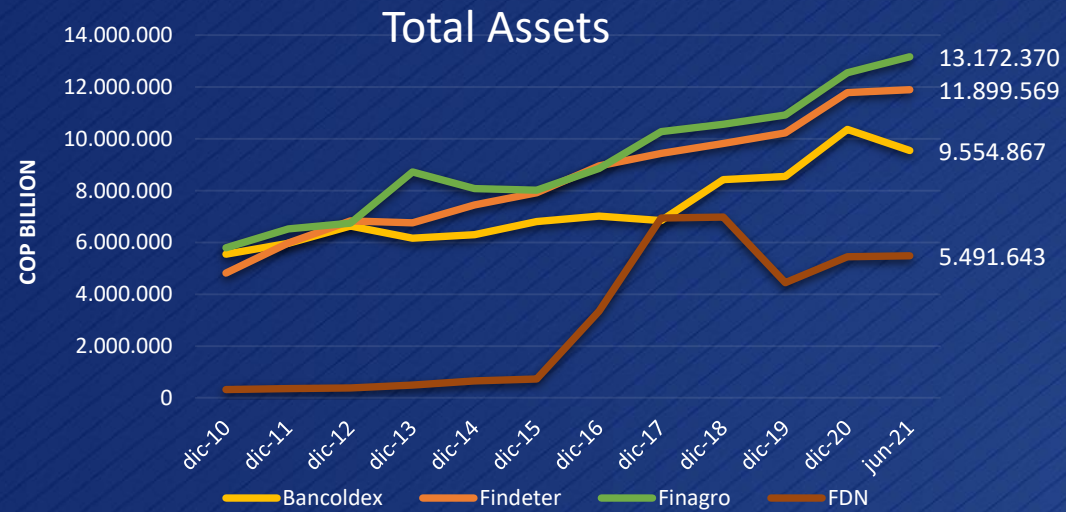
1.000.000.000.000: One trillion equals (One billion pesos/*Un billon de pesos*)





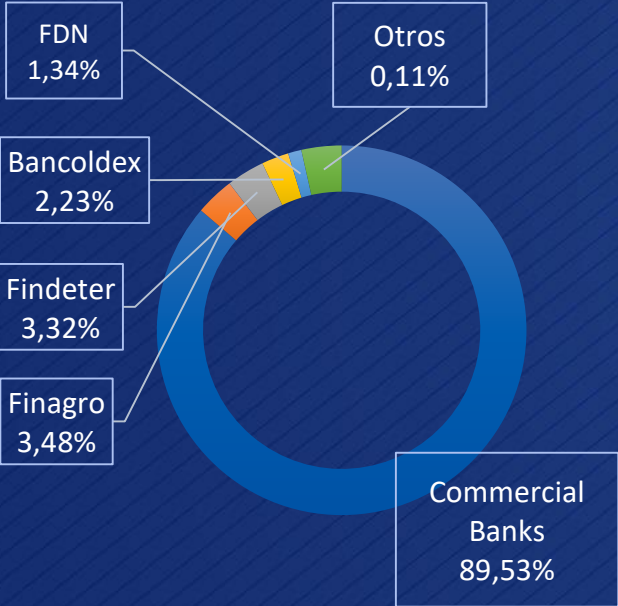
1. Financial Results

Structure of Colombian Development Banks

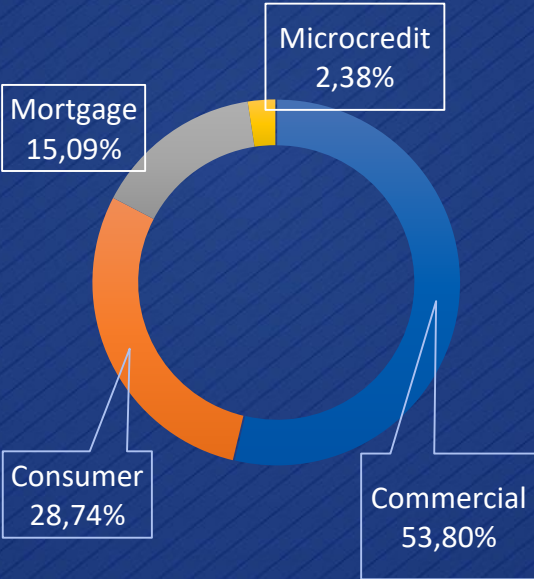


Portfolio Structure of Colombian Development Banks

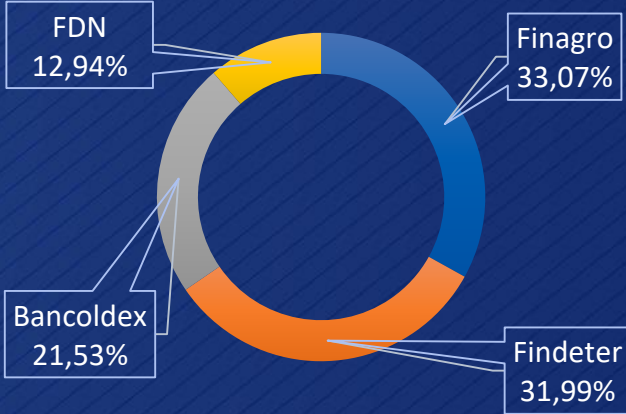
System's Loan Portfolio
COP \$570 Tn



Commercial Loan Portfolio
COP \$307 Tn



Development Banks On-Loan Portfolio
COP \$32 Tn



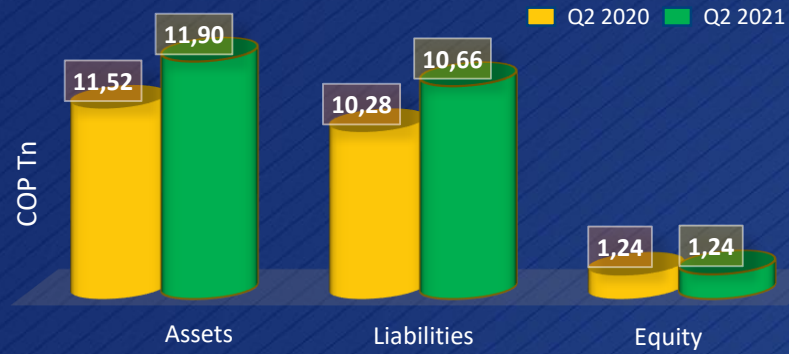
FINDETER accounts **31,99%** of the total on-loan portfolio

Source: Financial Superintendence of Colombia
Figures in COP

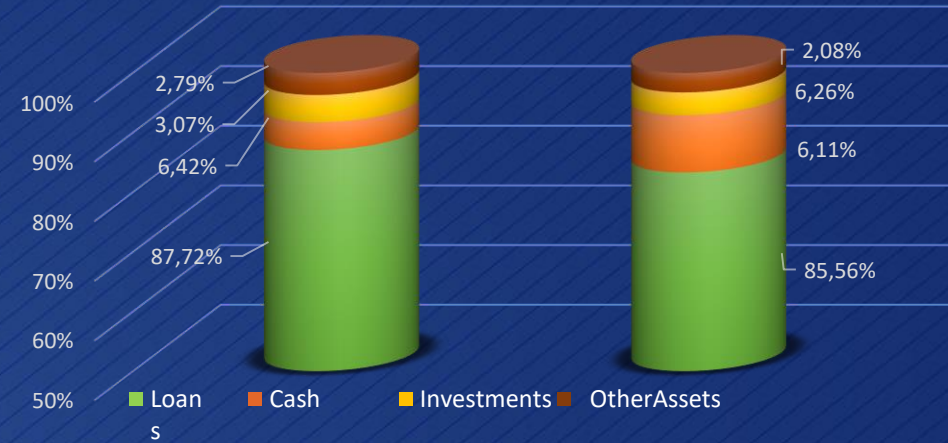
Data to June 2021

Findeter's Financial Results

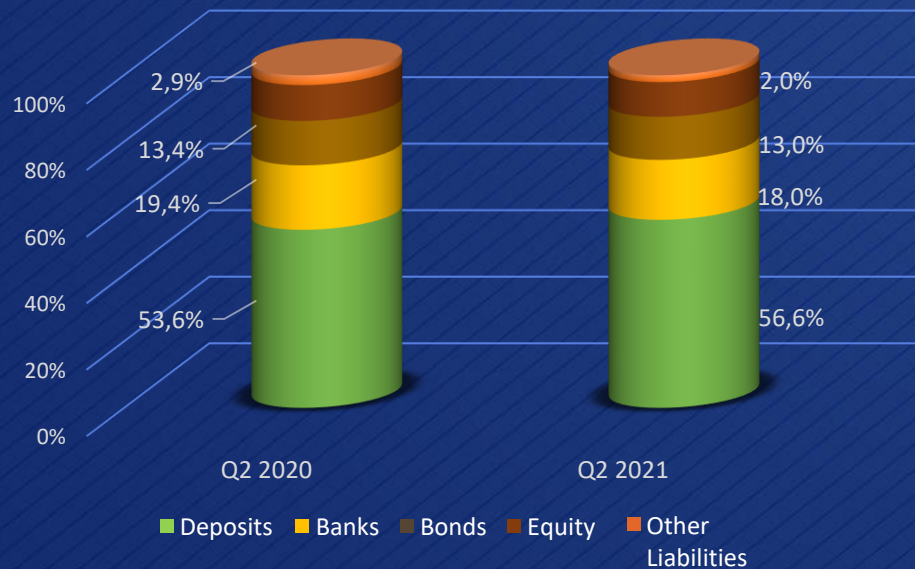
BALANCE SHEET



ASSET STRUCTURE



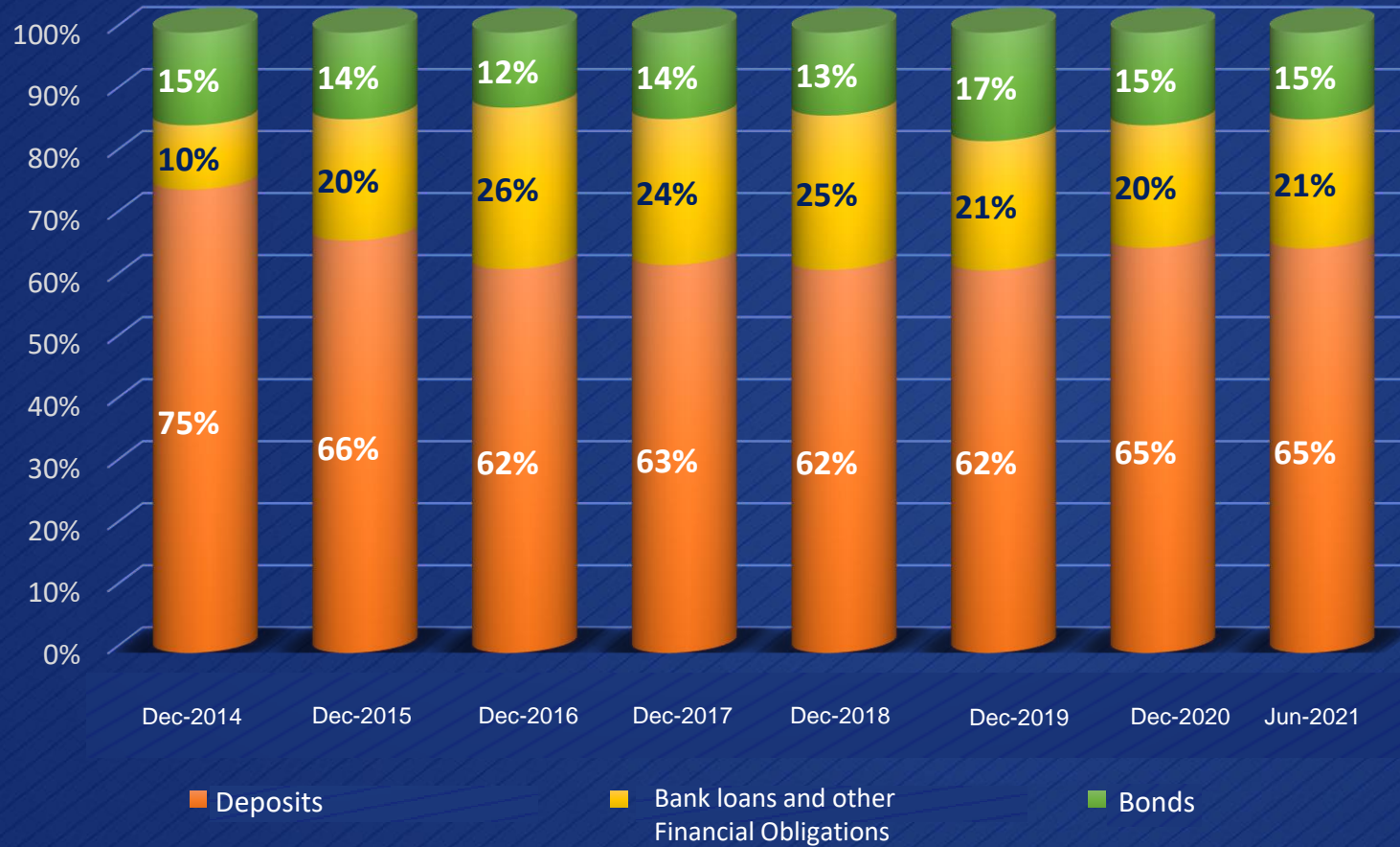
CAPITAL STRUCTURE



INCOME STATEMENTS



Funding

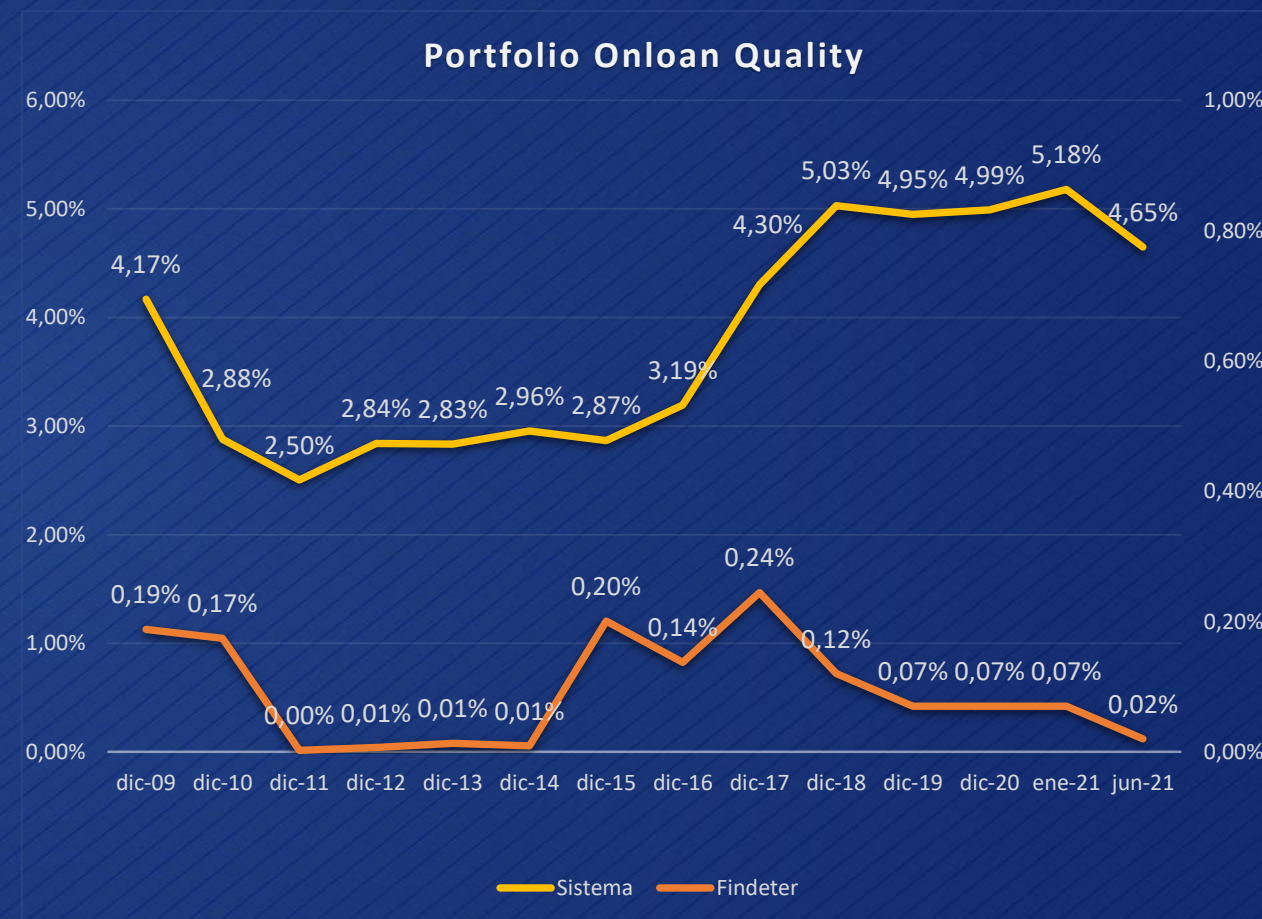


CDT 2Q-2021

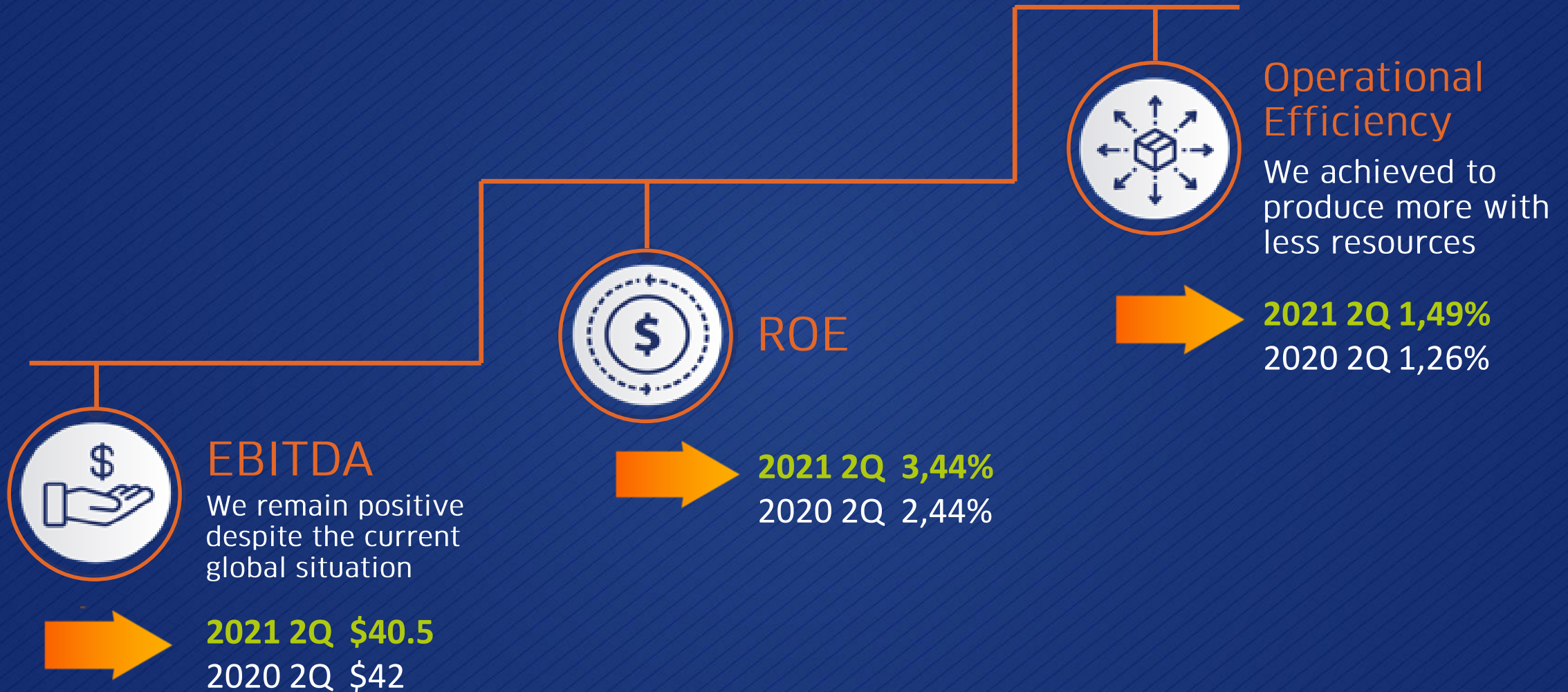
COP\$ 2.65 Tn

Financial Ratios

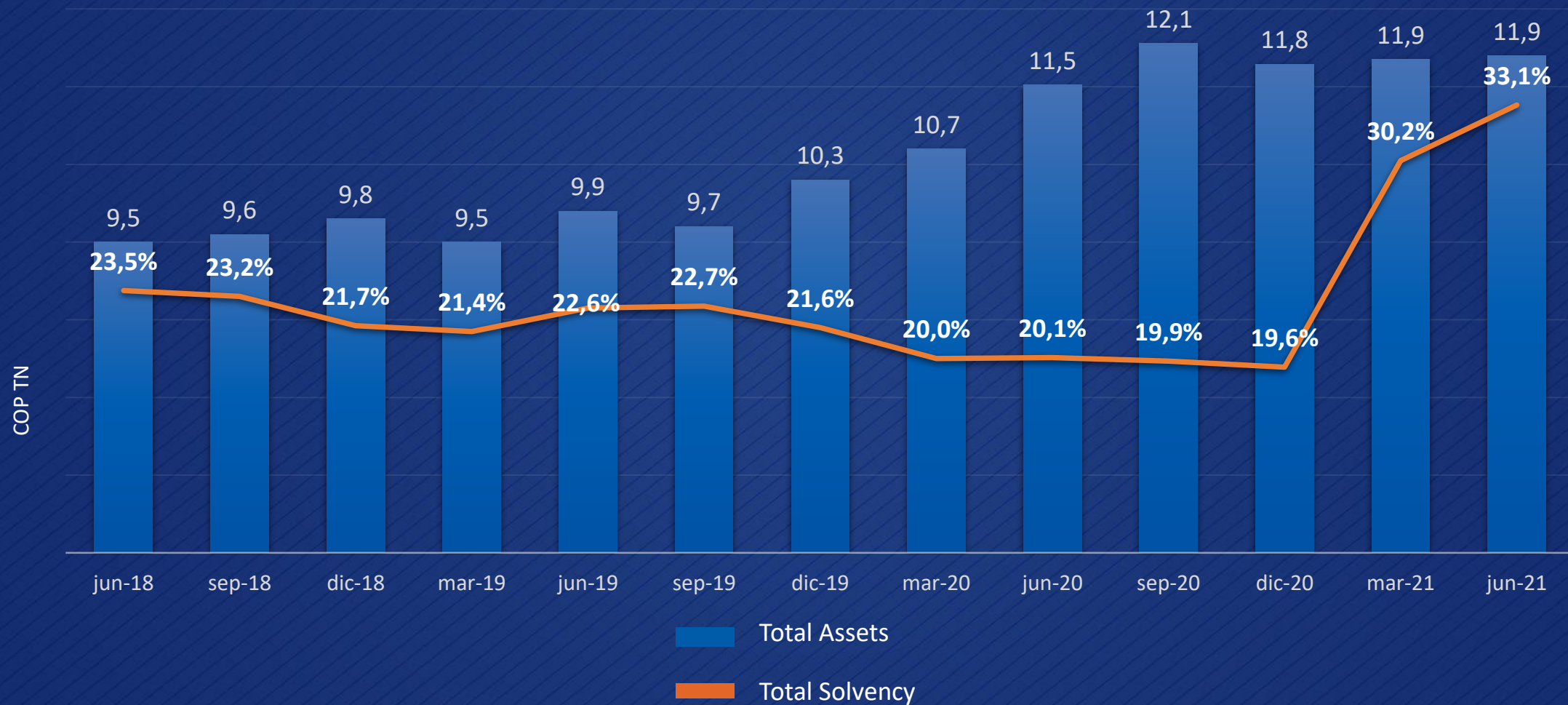
Financial Ratios		
Ratio	Jun-20	Jun-21
RETURN		
Net profit/equity	-2.44%	3.44%
Net profit/assets	-0.26%	0.36%
EFFICIENCY		
Administrative Expenses / Productive Assets	1.26%	1.49%
CAPITAL ADEQUACY		
Basic solvency ratio	17.59%	29.75%
Total solvency ratio	20.05%	33.06%
OTHER RATIOS		
Loan portfolio quality (npls / average gross (portfolio))	0.06%	0.02%
Portfolio coverage	1013.16%	2908.37%



Findeter in figures

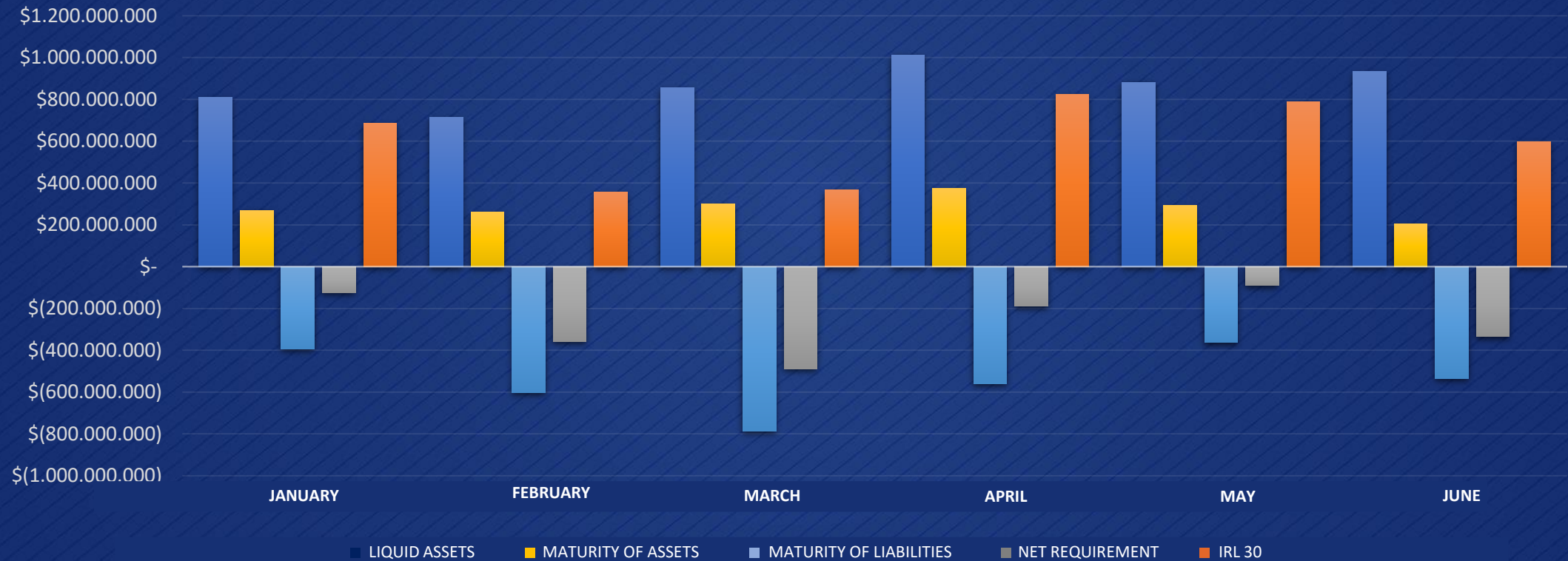


Solvency Ratio



Liquidity Risk Ratio-IRL

IRL Composition





3. Commercial Results

Financing

Disbursements by sector Jan – Jun 2021

Health And Education



COP \$136.9 billion

Housing, Water and Sewerage



COP \$37 billion

Infrastructure and Transportation



COP \$699 billion

Energy



COP \$302 billion

Others



COP \$146 billion

Annual Goal execution to
June, 2021:

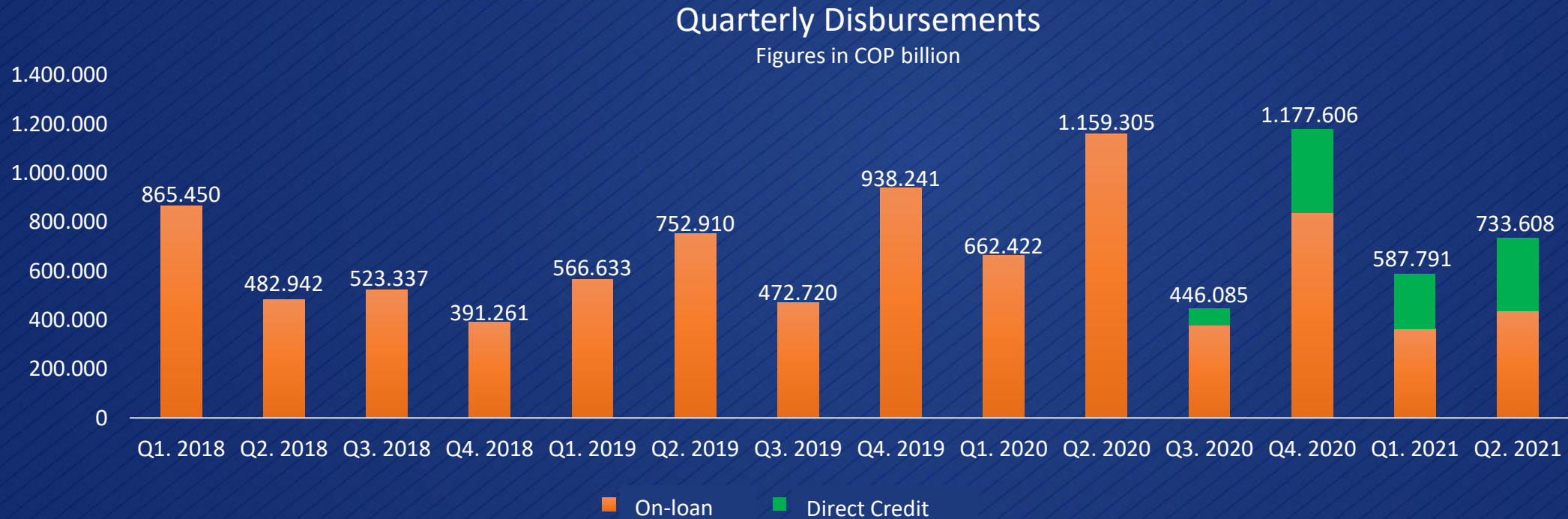
78%

All Figures in COP

Total Jan - Jun 2021: **COP \$1.32 Tn**

Loan disbursements

COP \$1.32 tn disbursed in the first semester of 2021



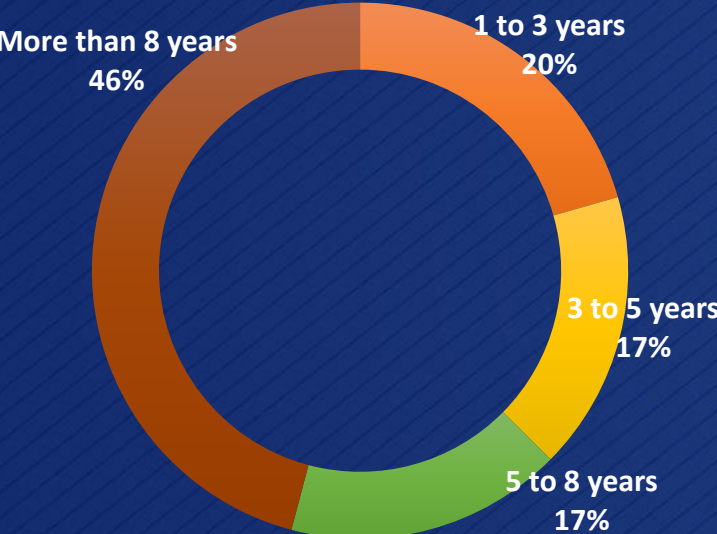
92
Municipalities

371
Projects

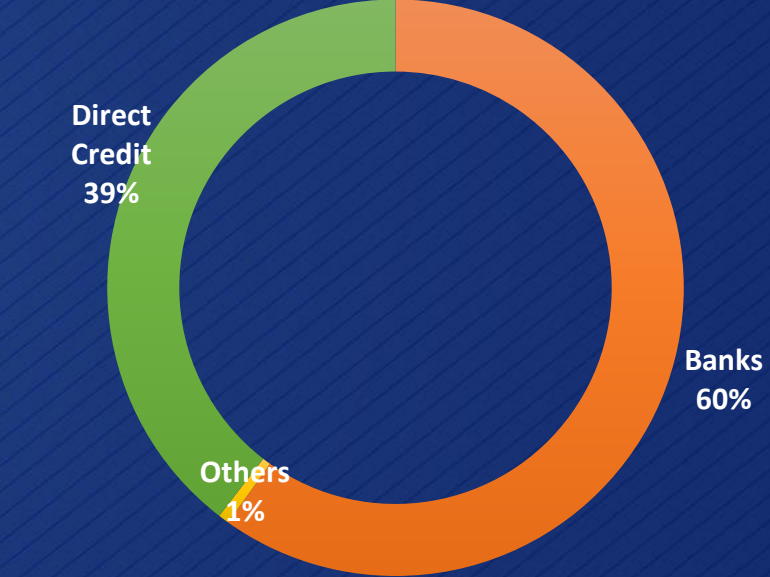
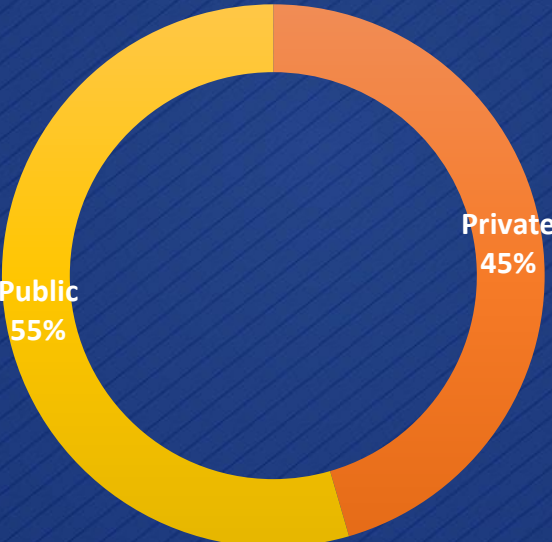
On-Loan Disbursements

Intermediaries, Beneficiaries and Maturities

EI **55%** of our disbursements were for **private sector**



46% are long term maturities



60% of our debtors are **banks**

Data: January to June 2021

2021 -CREDIT LINES COVID-19

COMPROMISO REACTIVACIÓN Tranch II: COP\$2.3 Tn



Compromiso Reactivación
Tramo 2
LÍNEA DE CRÉDITO DIRECTO
\$2.3 billones

Findeter
Fondo de Inversión Temporal

On-loan credit line that seeks to support companies in the public and private sectors in order to meet the current demand for resources to protect employment, maintain the operation of companies and reactivate the national business enterprises.

3. Technical Results



Technical Assistance



279 projects



COP\$ 2,1 tn



6.4 million people benefitted
from the projects

Water



70 projects
\$805 million

Infrastructure



161 projects
\$658 million

Housing



48 projects
\$657 billion

Types of Projects

Education Centers	50
Projects in Indigenous Communities	38
Water Systems	34
Housing	27
Consultories	24
Sport and Recreations Infrastructure	21
Improvement of housing	16
Sewery	13
Others	12
Dredging	7
Telecommunication Projects	6
Cultural Centers	5
Free Housing	5
Neighborhood Improvements	4
Cultural Equipment	3
Railway Infrastructure	3
Landfill	2
Airport expansion	1
Health Center	1

Flagship Projects



Construction and remodeling of the Sanitary and Water system of Mompox - Bolivar



COP\$55 billion

Features

- 1** water treatment plant – 85 lts/sec
- 1** Waste water pump station – 3 bombs 124 lts/sec
- 1** Drive line– 4.8 km
- 23.1** km of water system pipeline
- 413** Inspection wells



Impact

35.715 Benefited people



With the current contractual scope of the project, the sewerage coverage will be increased to 75% and the wastewater treatment capacity to 100%.

Flagship Projects



Casa Digna Vida Digna – Housing Improvement



COP\$88 billion executed

Features



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



Impact

8.900 Home improvements contracted to date

- Arauca
- Ayapel
- Buenaventura
- Cali
- Cartagena
- Ibagué
- Neiva
- Pasto
- Riohacha
- Rionegro
- Santa Marta
- Soledad
- Tunja
- Valledupar
- Itagüí
- Bucaramanga
- Tuluá

17 Cities

Flagship Projects

Cultural Equipment in Pilonas 10 & 20 and station Mirador del Paraíso of the transportation system Transmicable in Ciudad Bolivar, Bogotá.



COP\$19 Billion



Features

Music Classrooms

Libraries

Showrooms

Itinerant Classrooms

Dancing Classroom

Audiovisual Classroom

Arts Classroom



Impact

700.000 people benefited with the project



Thank you!

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