



Earnings Results 3Q-2021



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



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1 Financial Results

2 Commercial Results

3 Technical Results



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*)

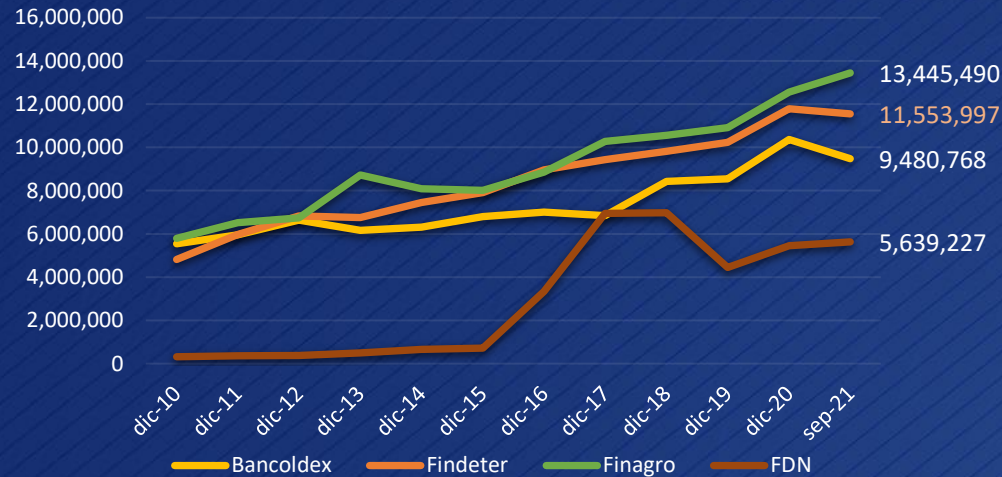


1. Financial Results

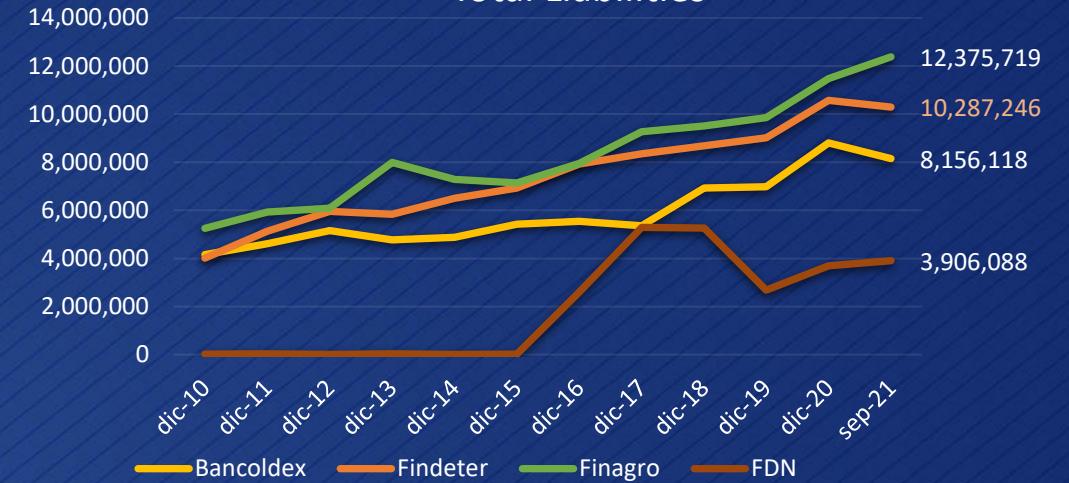
Structure of Colombian Development Banks

1. Financial Results

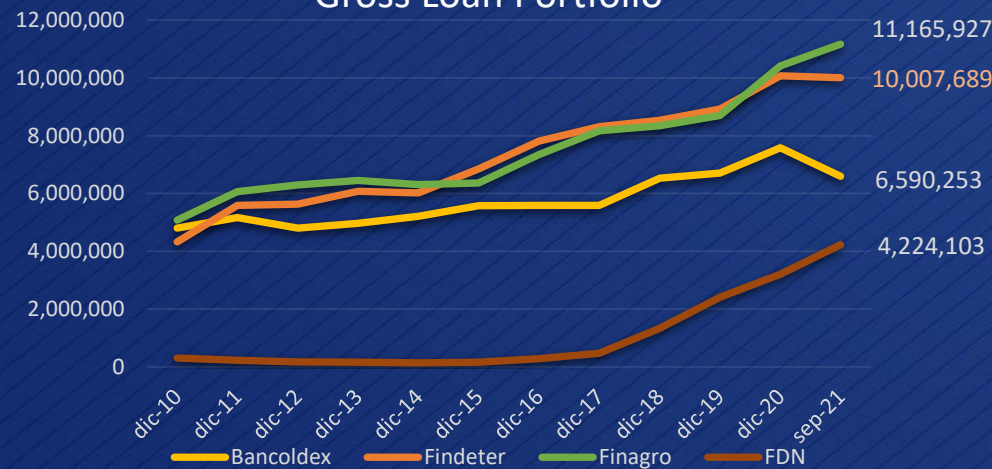
Total Assets



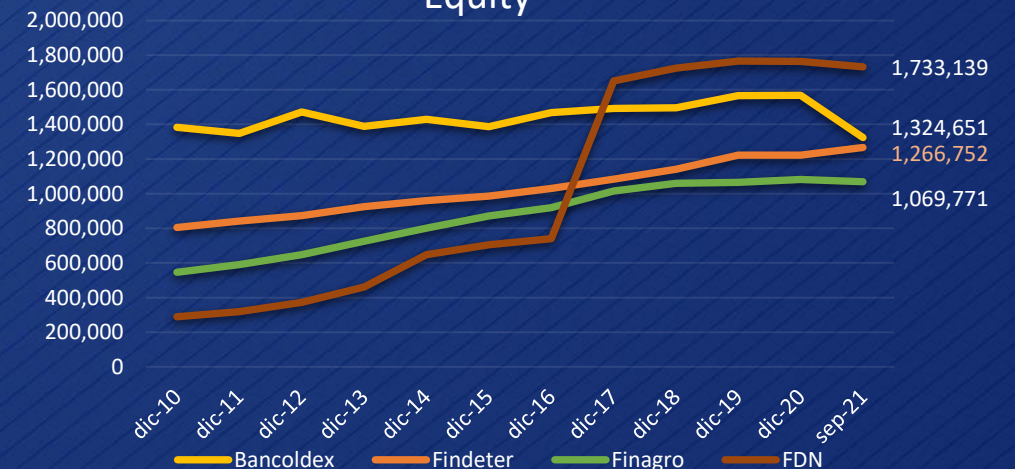
Total Liabilities



Gross Loan Portfolio

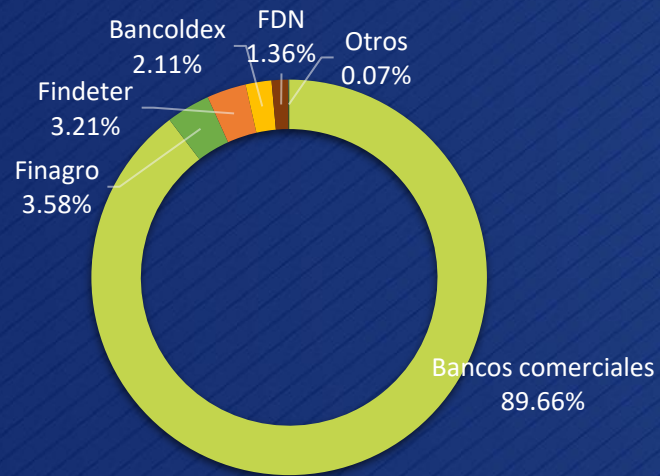


Equity

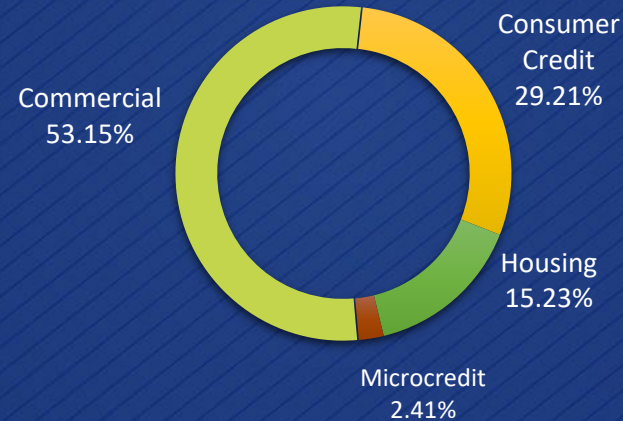


Portfolio Structure of Colombian Development Banks

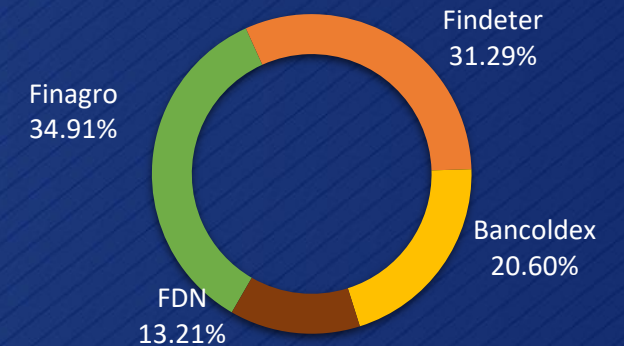
System's Loan Portfolio COP \$586 Tn



Commercial Loan Portfolio COP \$312 Tn



Development Banks On-Loan Portfolio COP \$32 Tn

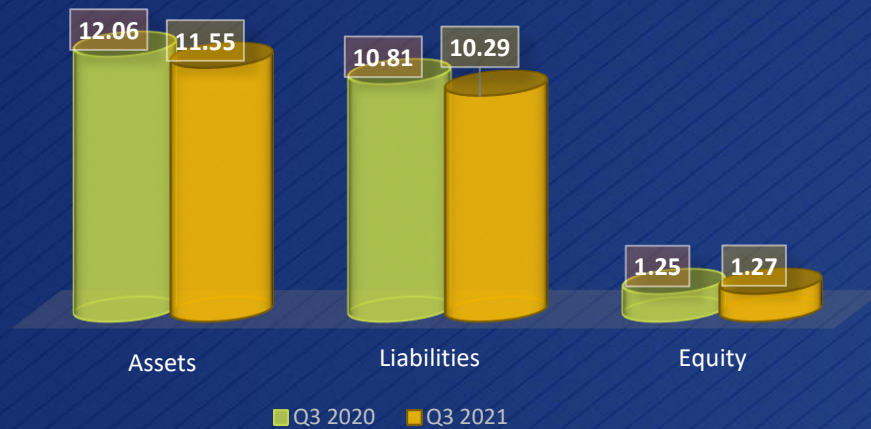


FINDETER accounts **31,29%** of the total on-loan portfolio

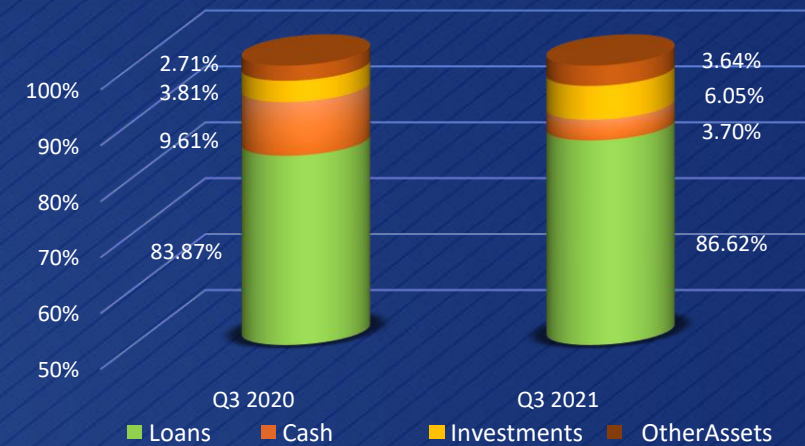
Findeter's Financial Results

1. Financial Results

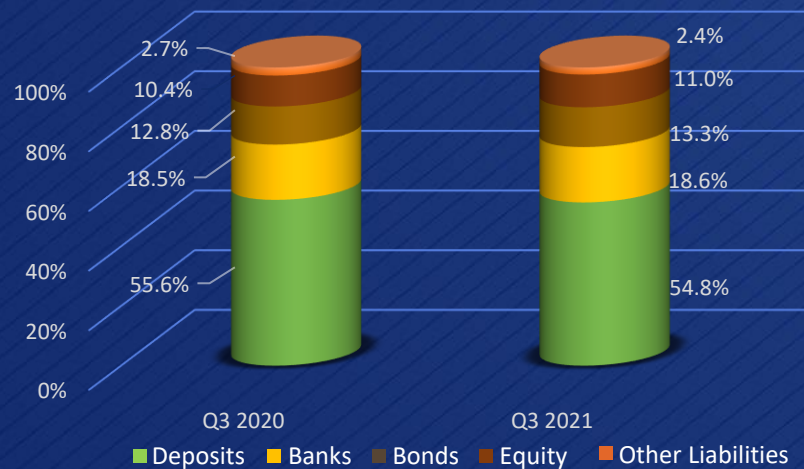
BALANCE SHEET



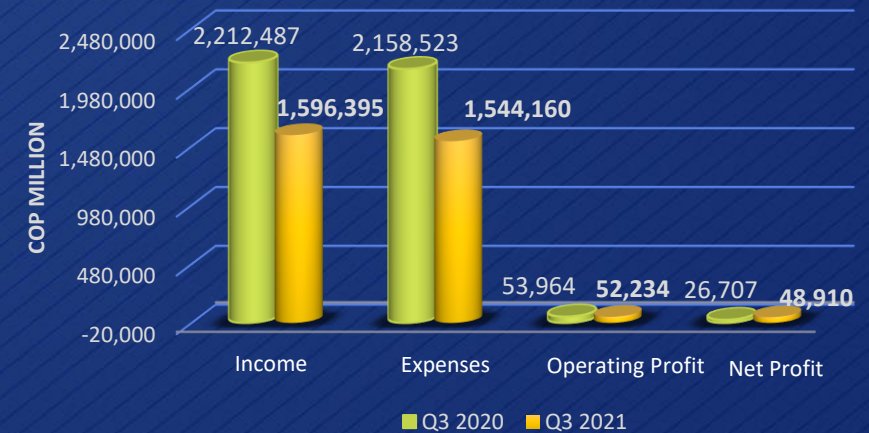
ASSET STRUCTURE



CAPITAL STRUCTURE

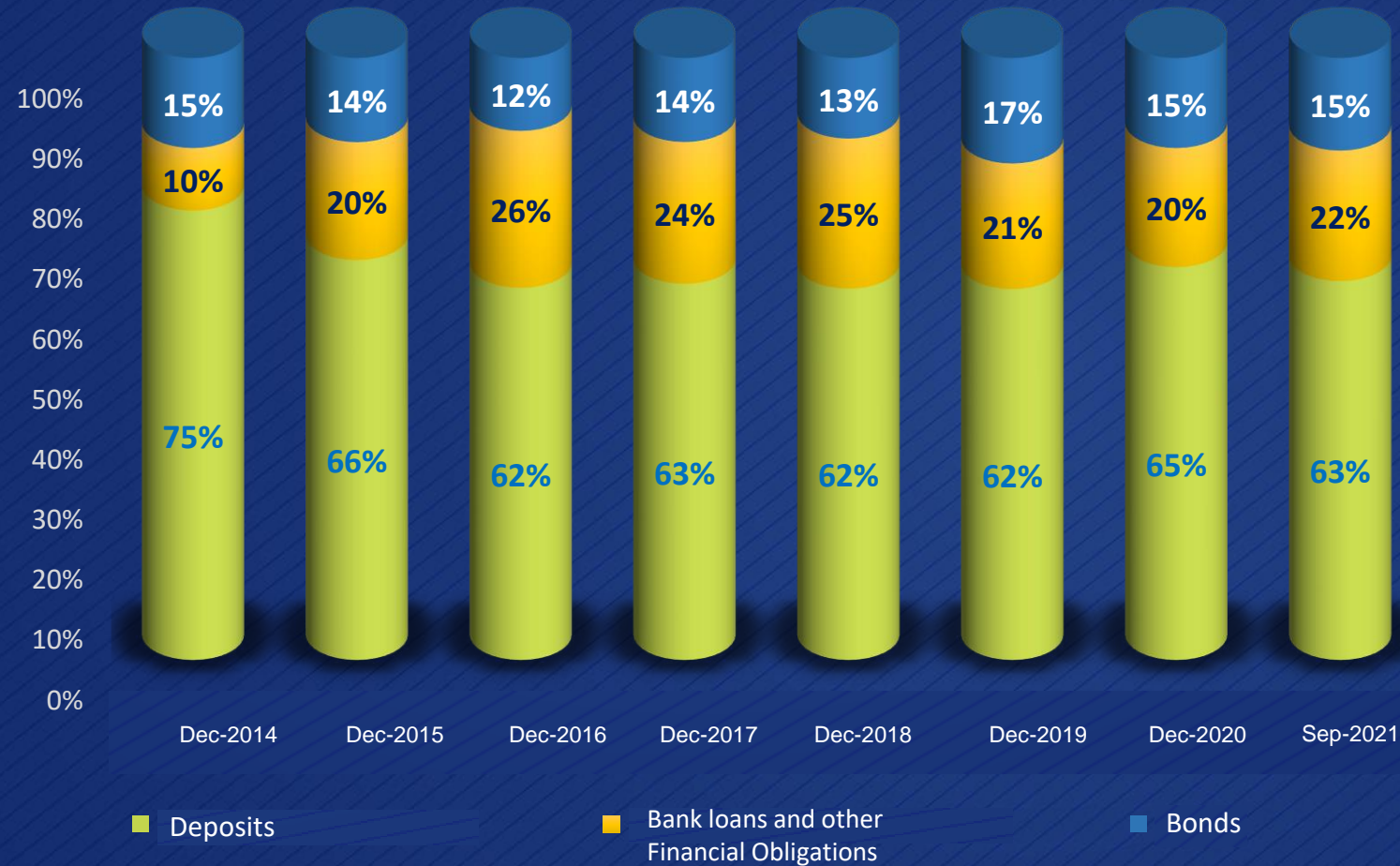


INCOME STATEMENTS



Funding

1. Financial Results



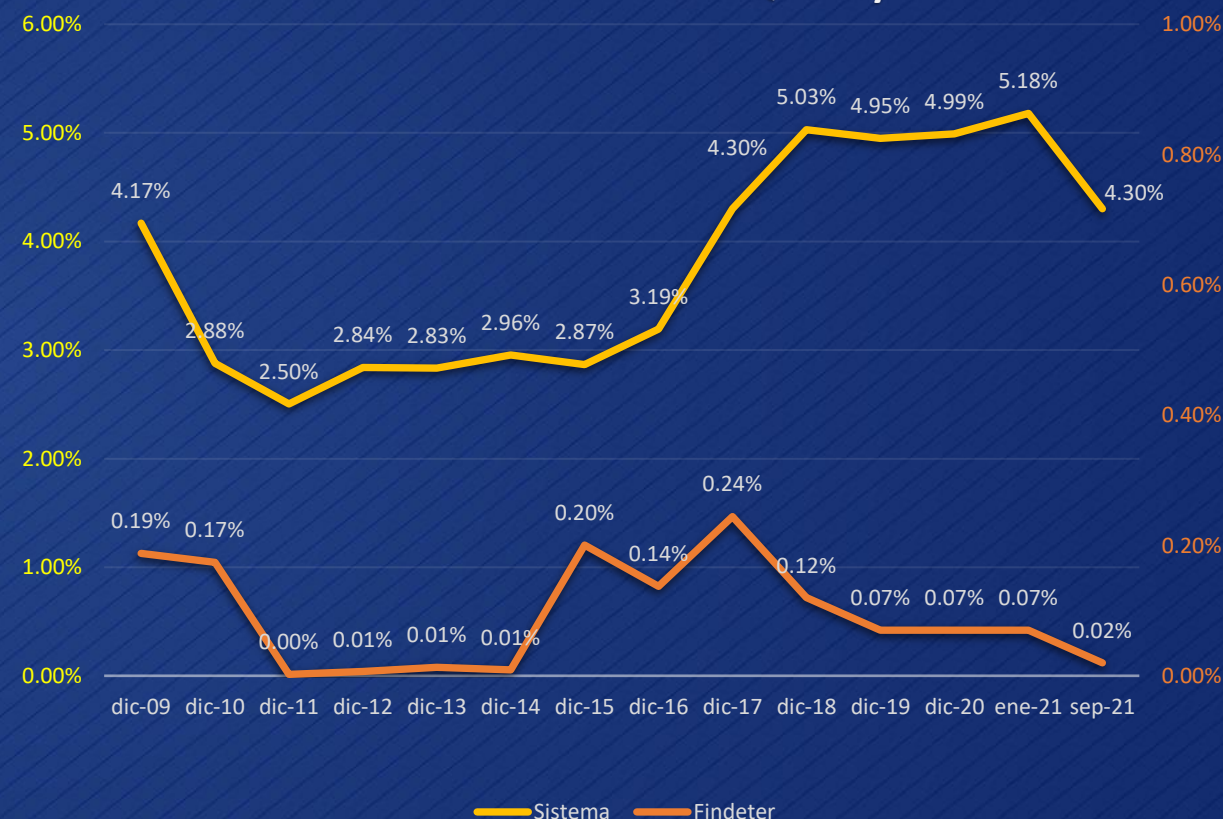
Term Deposits
3Q-2021*
COP\$ 3.5 Tn

Financial Ratios

1. Financial Results

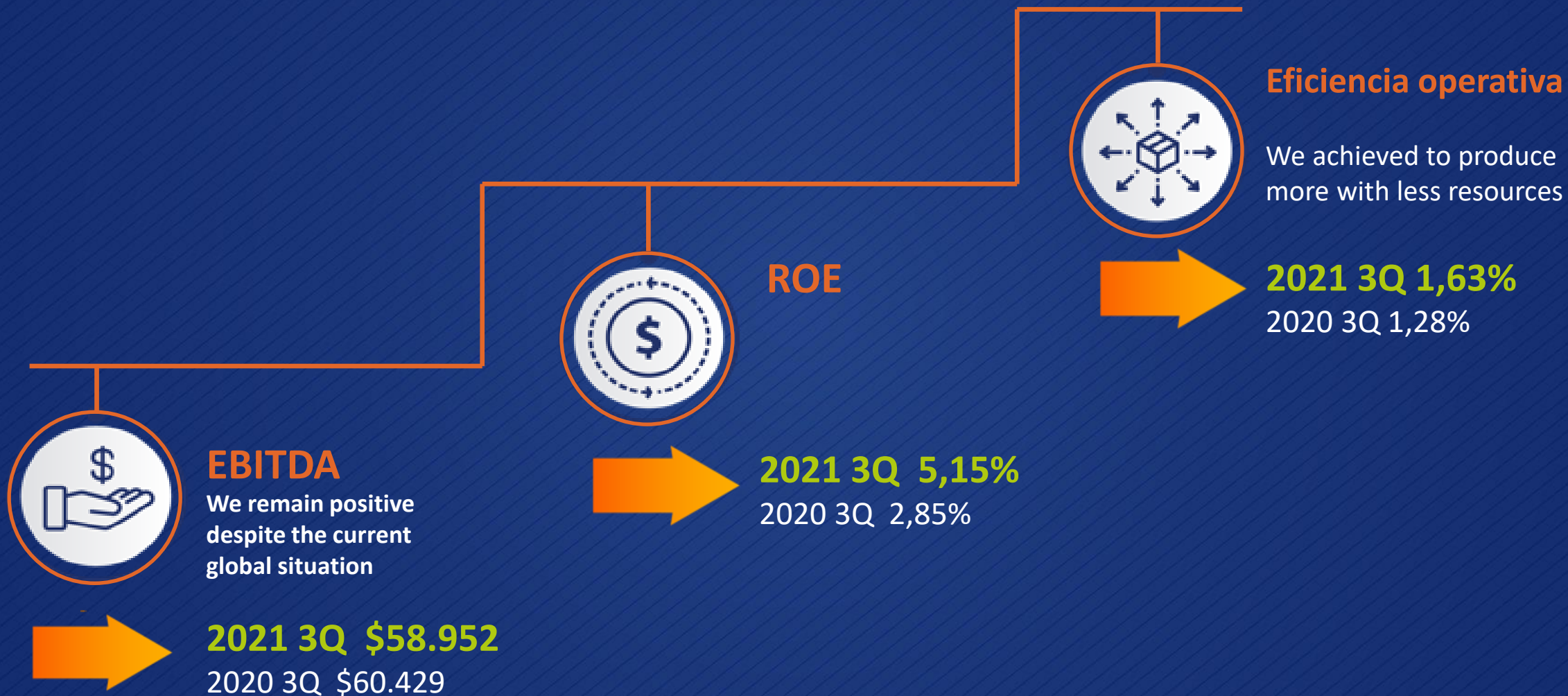
Financial Ratios		
Ratio	Jun-20	Jun-21
RETURN		
Net profit/equity	-2.44%	3.44%
Net profit/assets	-0.26%	0.36%
EFFICIENCY		
Administrative Expenses / Productive Assets	1.26%	1.49%
CAPITAL ADEQUACY		
Basic solvency ratio	17.59%	29.75%
Total solvency ratio	20.05%	33.06%
OTHER RATIOS		
Loan portfolio quality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

Portfolio On-loan Quality



Findeter in figures

1. Financial Results

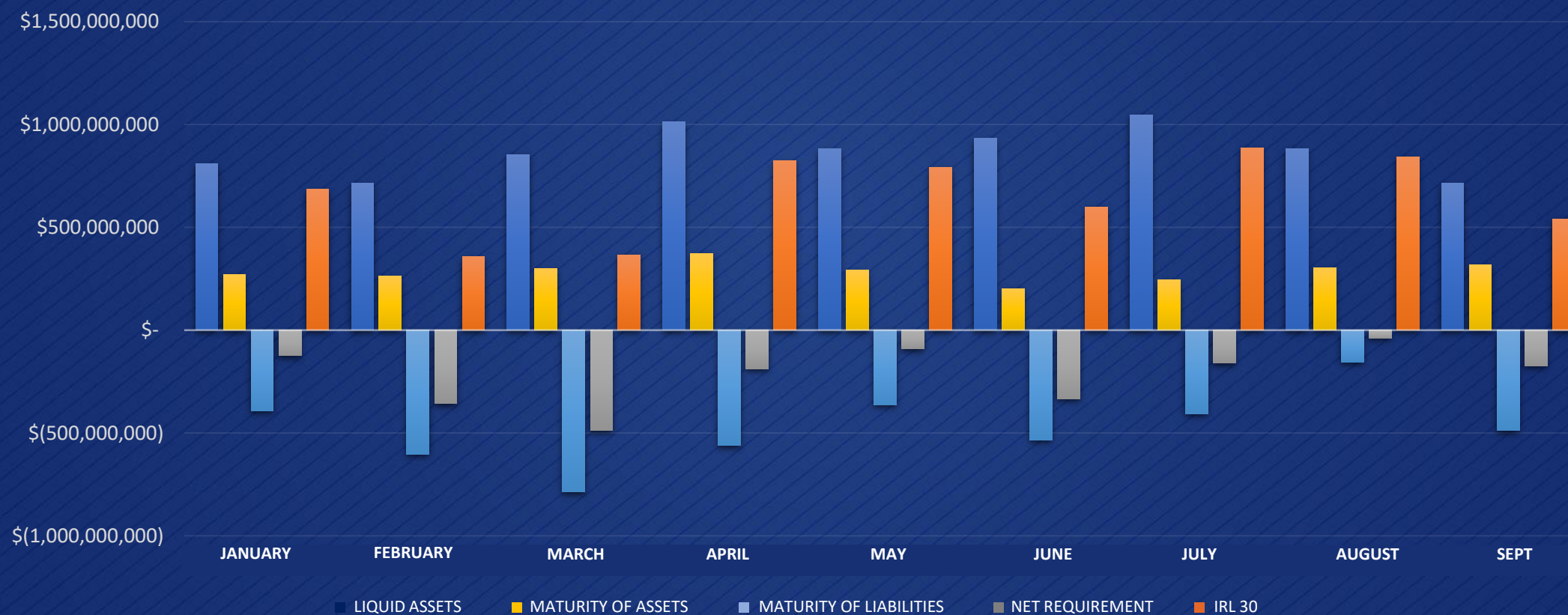


Solvency Ratio



Liquidity Risk Ratio-IRL

IRL Composition





2. Commercial Results

Financing

Disbursements by sector Jan – Sep 2021

Health And Education



COP\$ 219.9 billion

Housing, Water and Sewerage



COP\$ 64.8 billion

Infrastructure and Transportation



COP\$ 1.0 Tn

Energy



COP\$ 380 billion

Others



COP\$ 167.6 billion

Annual Goal execution to September, 2021:

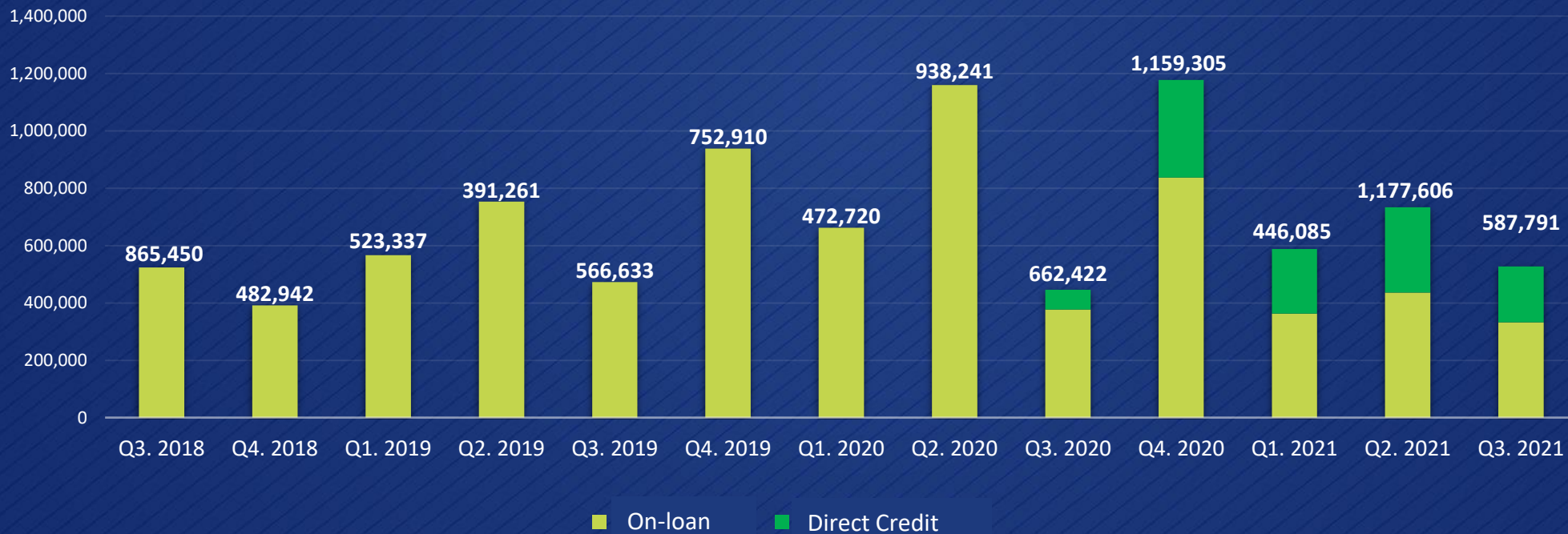
75%

Total Jan - Sep 2021: **COP\$1.85 Tn**

Loan disbursements

\$1.85 tn disbursed in the third quarter of 2021

Quarterly Disbursements
Figures in COP billion



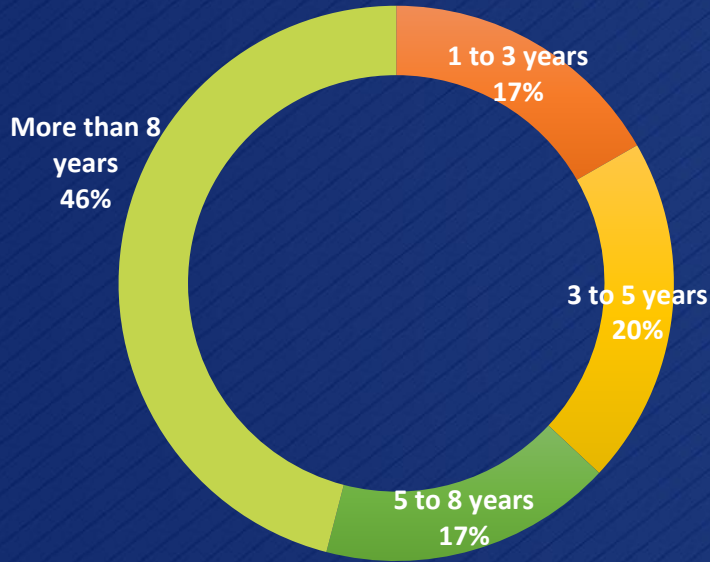
126
Municipalities

721
Projects

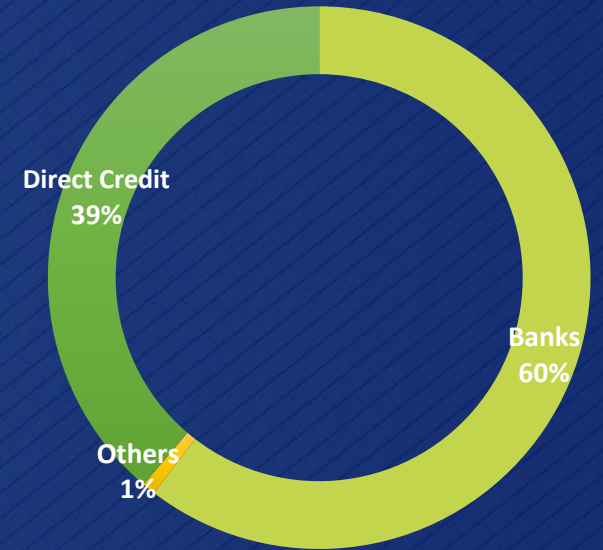
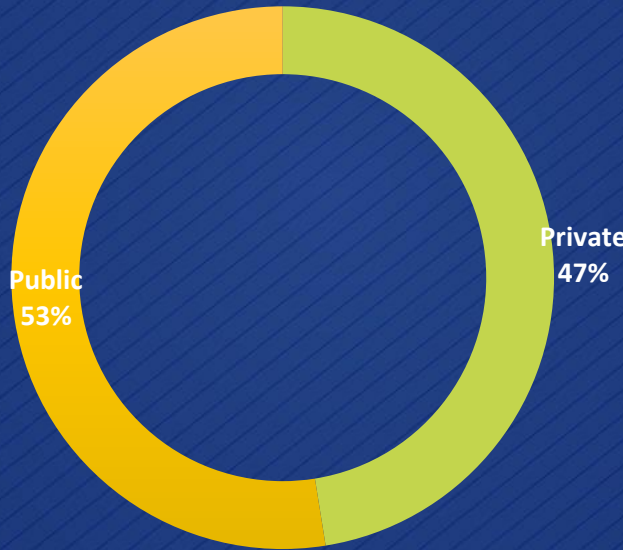
On-Loan Disbursements

Intermediaries, Beneficiaries and Maturities

EI **53%** of our disbursements were for **public sector**



46% are long term maturities



60% of our debtors are banks

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

3. Technical Results



433 projects



COP\$ 2,7 tn



12 million people benefitted
from the projects

Water



77 projects
\$856 million

Infrastructure



275 projects
\$697 million

Housing



81 projects
\$1.2 Tn

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

Optimization of La Esmeralda drinking water treatment plant for the city of Villavicencio

COP\$59 Billion

Features

- Treatment plant optimization (en 400 l/s)
- Flow meeting structure and admission channel ($Q=2.000$ l/s)
- Five fast mixing units (2.000 l/s)
- Sludge handling system with homogenization system (864 m³)
- Chemical Building (275m²)
- Chlorination Building (140m²)

Impact

Increase in the continuity of the system from 90% to 98%. Increase in the drinking water production capacity in the La Esmeralda Plant, by 0.4 m³ / s, from 1.6 m³ / s to 2.0 m³ / s. Decrease in the vulnerability of the treatment system to turbidity peaks. Environmental improvements through the management of the generated sludge.



Studies, designs, construction and start-up of a school and a child development center - CDI located in the Urbanization Las Gardenias II in the District of Barranquilla, Department of Atlántico



\$13.6 billion



Features – 13.000 m² constructed area

The Child Development Center is designed to serve 300 children:

- 1 Classroom for children from 3 to 23 months (Cribs, crawling, lactating)
- 8 classrooms for children from 24 to 36 months
- 8 classrooms for children from 37 to 60 months
- Bathrooms, Offices, Kitchen - Dining room, Play area, Garden, Ramp and staircase, Parking and Exteriors

The School is designed to serve 960 boys and girls:

- Technology classroom
- Multimedia classroom
- library
- Offices
- Laboratories
- Restrooms, Ramp, Stair
- Multiple classroom and dining room
- Kitchen room
- Technical rooms
- Multiple court
- 2 preschool classrooms
- 24 classrooms



Impact
4.080 Families



Thank you!

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