

Corporate Presentation 2021

Investor Relations



El emprendimiento
es de todos

Minhacienda



Comprometidos
con Colombia

Our Mission, Vision and Promise of Value

Mission

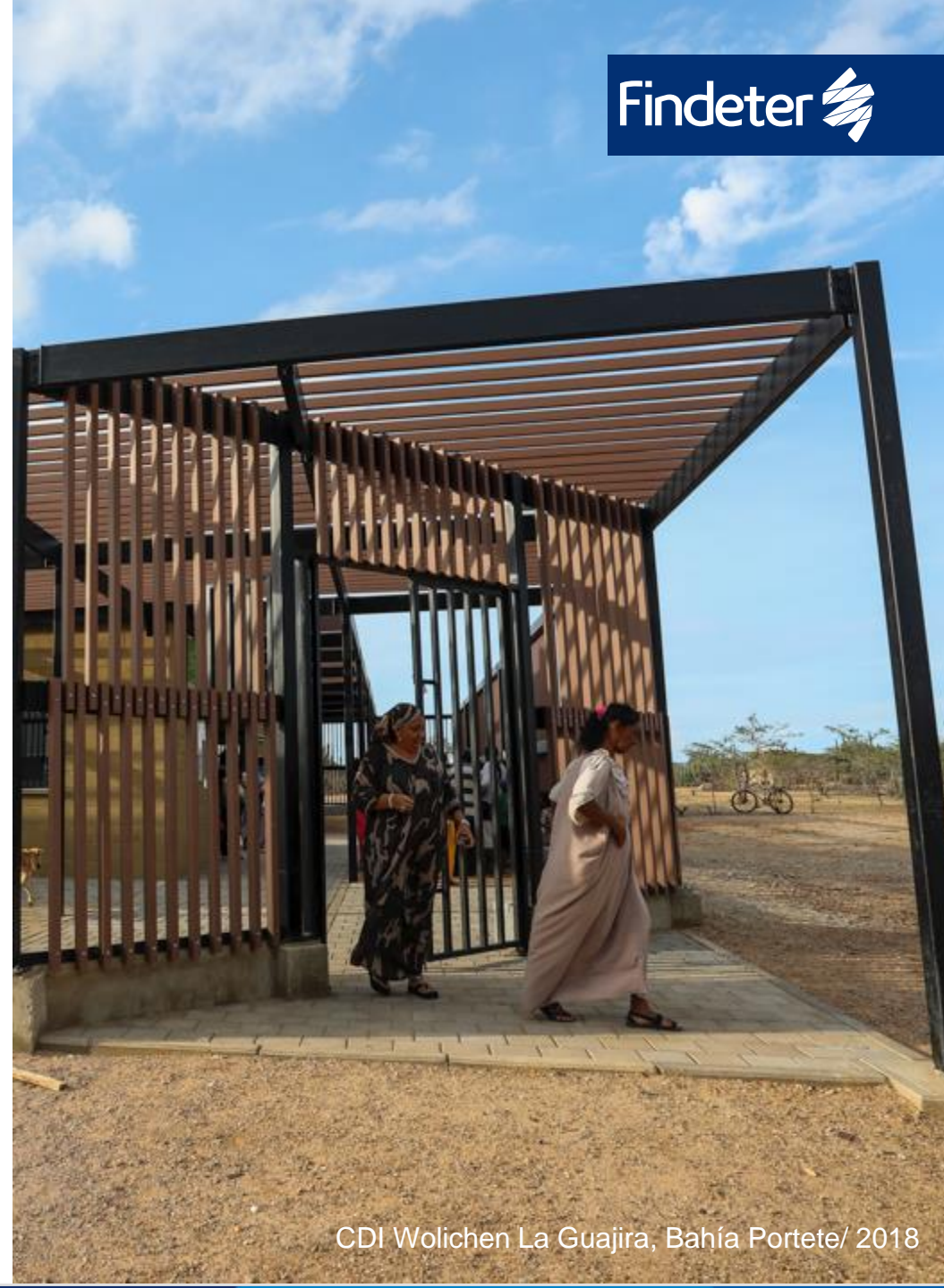
We are the strategic partner of the National Government and Territorial Entities for the planning, structuring, financing and execution of sustainable projects that transform territories.

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.



About us

We're **the leading development bank** that transforms the regions of Colombia into **sustainable territories**.

- Our Shareholders: The Republic of Colombia (Grupo Bicentenario (92.55%) and *Departments* (7.45%).
- Long term **international credit rating BBB-** (Fitch and S&P).
- Long term **local credit rating 'AAA'** (Fitch).

Our main Products:

Financials	ITD*
• Rediscount Loans	• Technical Assistance
• Administration of Public Funds	• Project Structuring
• Direct credit	*Integrated Territorial Development



Corporate Governance

GOOD
GOVERNANCE
CODE

- Values, policies, mechanisms and instruments, processes and best practices of the entity.
- Protects the rights and fair treatment of the shareholders.
- Sets out commitments to develop additional measures to those set forth in the Law

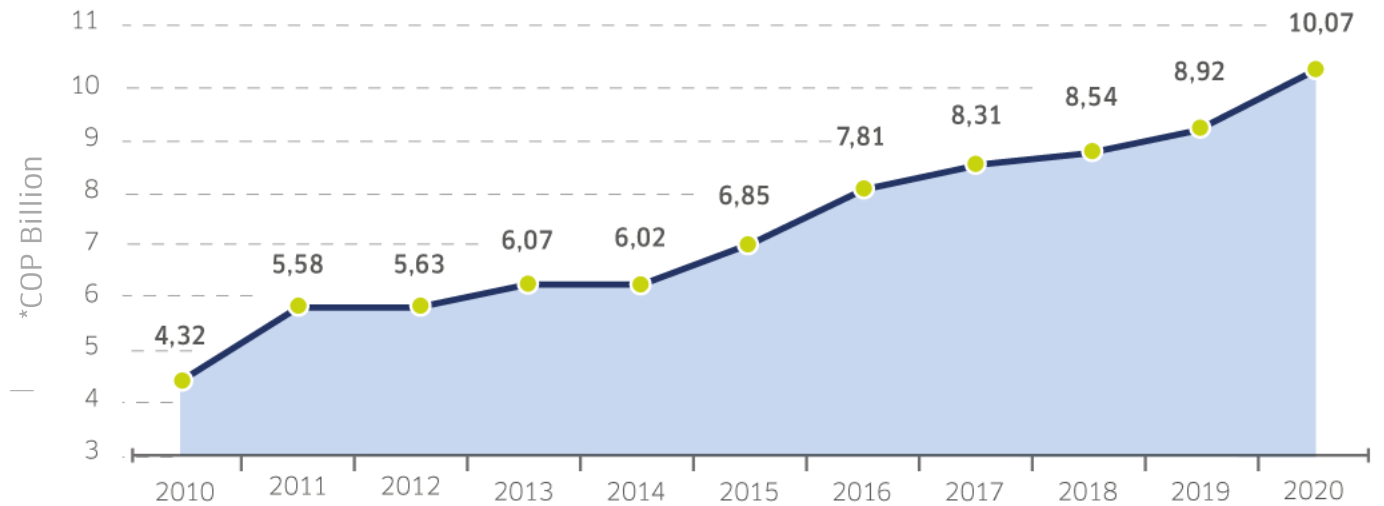
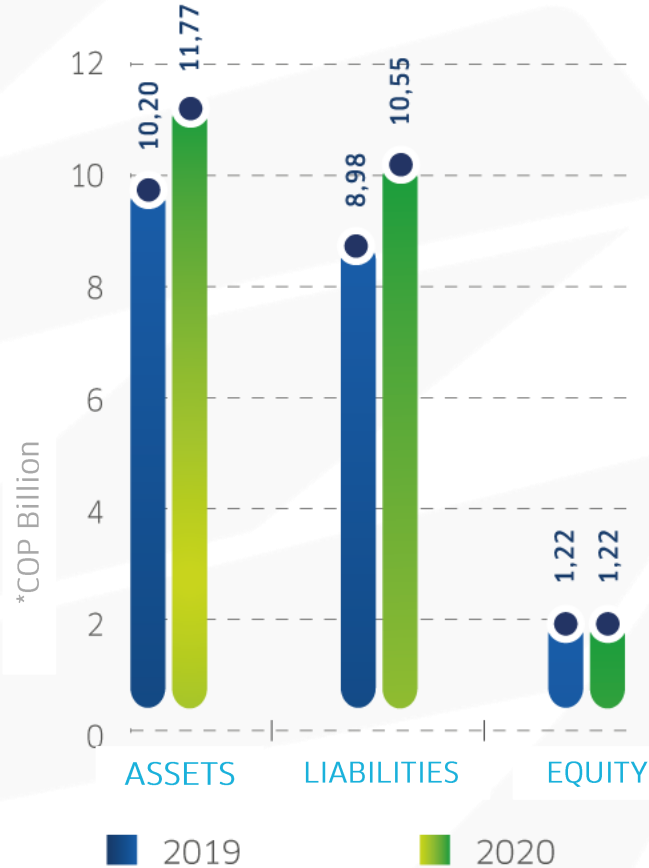
CODE OF
ETHICS

Principles and ethical commitments that govern the actions of the executive team and employees of the Entity towards its stakeholders.



Findeter in figures

Our main balance sheet accounts grew compared to 2019.



Operational Income

Findeter in figures



Net income

2020 | COP\$7.6 billion

2019 | COP\$73.9 billion



ROE

2020 | 0,62%

2019 | 6.04%



Operational efficiency

1,42%

102% goal achieved



Ebitda

2020 | COP\$55.8 billion

2019 | COP\$119.4 billion

Management Model



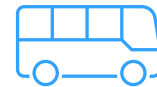
A model that impacts the United Nations Sustainable Development Goals



Alliances with territorial entities



Moving library of Chinchiná, Caldas



1

Master Plan
Public Space of Popayán



16

Cultural and creative mapping



1

Action Plan for Opportunities of
the territory of Urrá



3

Projects por COP\$1.9 billion

Financing



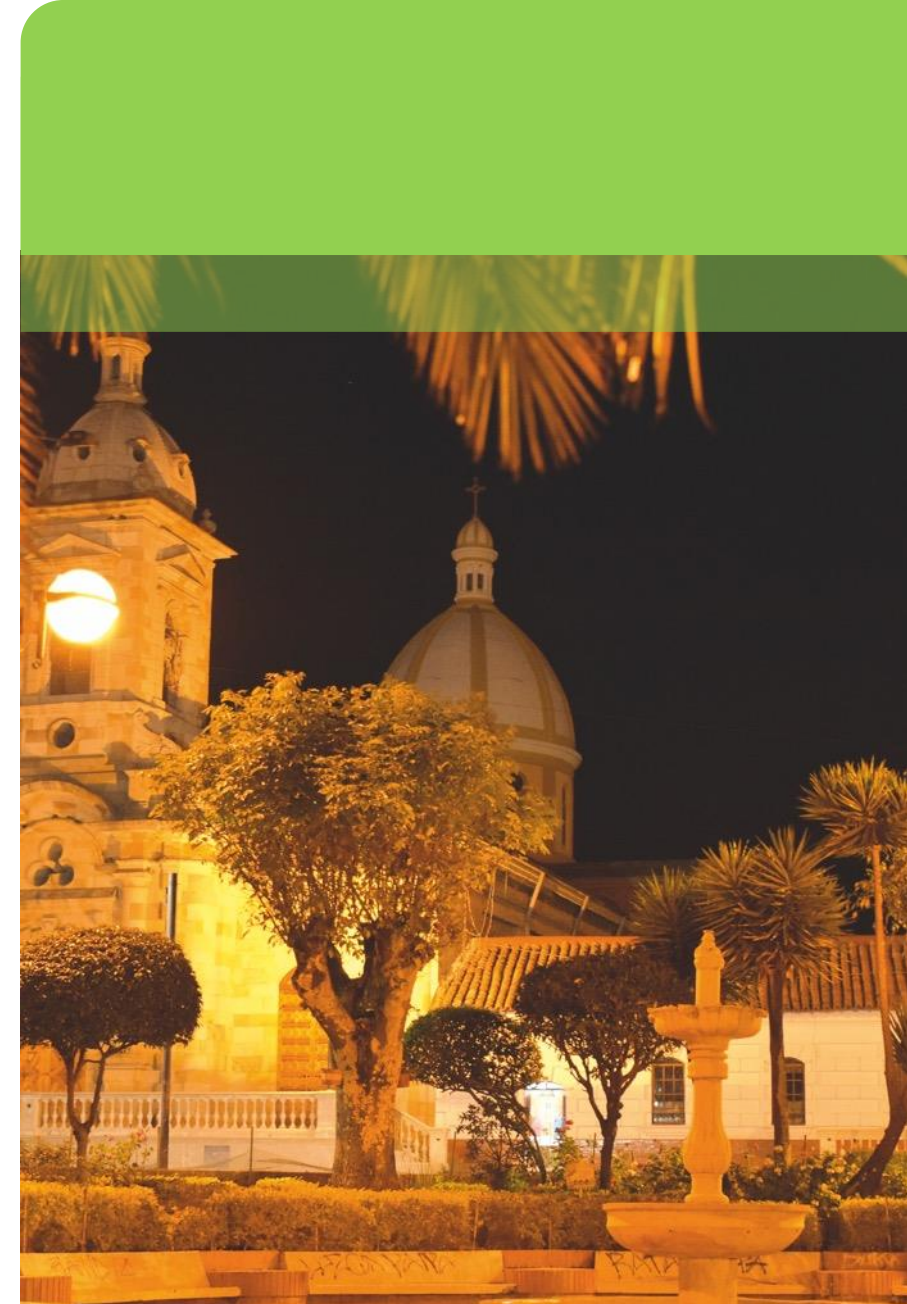
Toyo Tunnel Antioquia

Disbursements of **COP\$ 3.04 trillion pesos** through on loan credits and **COP\$409 billion pesos** through direct credit, financing **626 projects** in **104 municipalities** of 26 departments.

- Mobilization of resources for **COP\$6.88 trillion pesos**, of which **COP\$5.18 trillion pesos** was used to mitigate the economic effects of the COVID-19 pandemic.
- **11 Credit lines** created during the sanitary emergency.
- **COP\$1,74 tn pesos** disbursed for the credit lines aimed to address the sanitary emergency.
- Financing of **12 sectors**, mainly:
 - Health (21%)
 - Urban Infrastructure (21%)
 - Energy (20%)

Structuring

- **11 projects** in structuring process for **COP \$52 billion**.
- **1 Project** for public lighting in Cartagena for **COP\$1.9 billion pesos**.
- Execution of partnership with *Agencia de Renovación del Territorio – ART*: **50 projects**
- Design of methodology for the technical, legal and financial structuring of energy **efficiency projects in public lighting**.
- **5 municipalities** with diagnosis and characterization for the modernization of their public lighting.



Paipa, Boyacá, Project under the partnership BID-GEF.

Execute



Renovation of San Andres Water System

Technical Assistance

263

Supervised projects for a total amount of:

cop\$2.3

Trillion pesos.

➤ Income of COP\$52.6 billion pesos.



69

Water and Basic Sanitation

cop\$822 billion pesos

58 thousand benefited people



58

Housing and Urban Development

cop\$888 billion pesos

2,5 MM benefited people



136

Social Infrastructure

cop\$594,9 billion pesos

135 mil benefited people

Certifications and Acknowledgments



AAA

Long Term National Debt
Fitch Ratings



BBB-

International Debt
BRC-Standard and Poor's



97,6 (Excelent)

Work Environment Index
Great Place to Work



ISO 9001:2015

ISO 14001:2015

**30 certified internal
processes**

Certifications and Acknowledgments



For the **sixth consecutive year**, the Colombian Stock Exchange awarded us the “**Issuer Investor Relations IR**” certificate for implementing the **best practices** in disclosure of information to the market and relations with our investors.



Findeter obtained the **Seal of Good Innovation Practices - BPI**, for the implementation of its innovation management system. We are the only bank in the government sector that has it.



We maintain the certification as a **Family Responsible Company-EFR**. As a result of the management of a portfolio of benefits for its workers and the reconciliation of personal, family and work life.

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http://www.findeter.gov.co/publicaciones/relacion_con_inversionistas_new_pub

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*Committed
with Colombia*