



Findeter 
Banca de Desarrollo Territorial

Corporate Presentation 2022

Investor Relations



Photo: Intercambiador vial, Sabaneta, Antioquia.

FINDETER is...

Colombia's development bank that promotes sustainable growth, the competitiveness of the territories and the well-being of citizens, through integral solutions.

Photo: Findeter Offices in Bogotá

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.**

About us

Our **Shareholders**: The Republic of Colombia (Grupo Bicentenario (92.55%) and Departments (7.45%).

Long term **international credit rating BB+** (Fitch and S&P).

Long term **local credit rating AAA** (Fitch).

Main products: **rediscount loans**, administration of public funds, direct credit, **technical assistance** and project structuring.



Management model



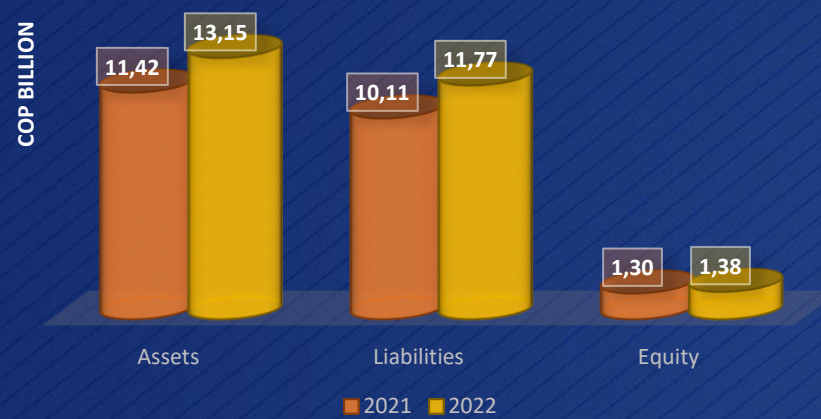
A management model that leverages national development and is aligned with the SDGs.



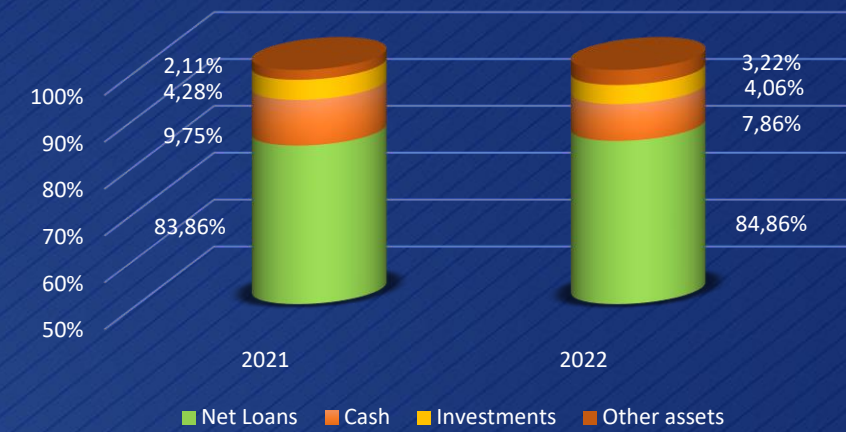
Results in 2022

Findeter's Results 2022 vs 2021

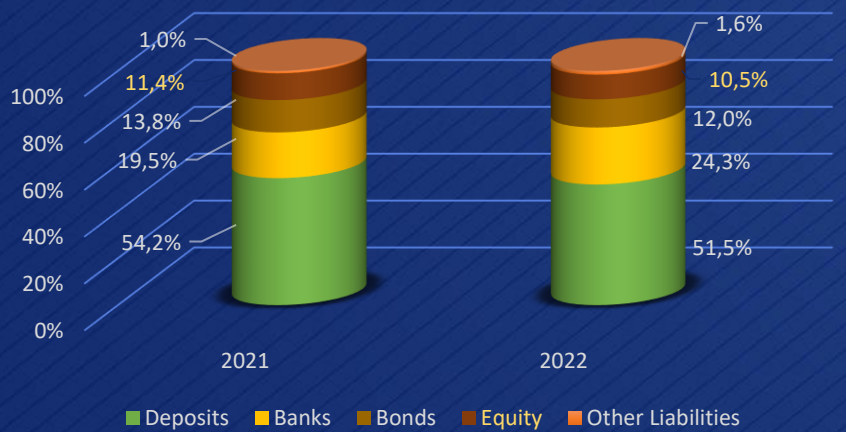
BALANCE SHEET



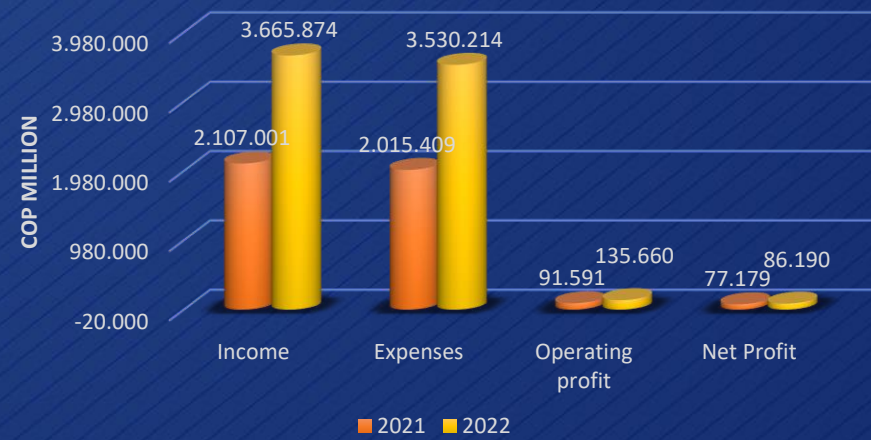
ASSET STRUCTURE



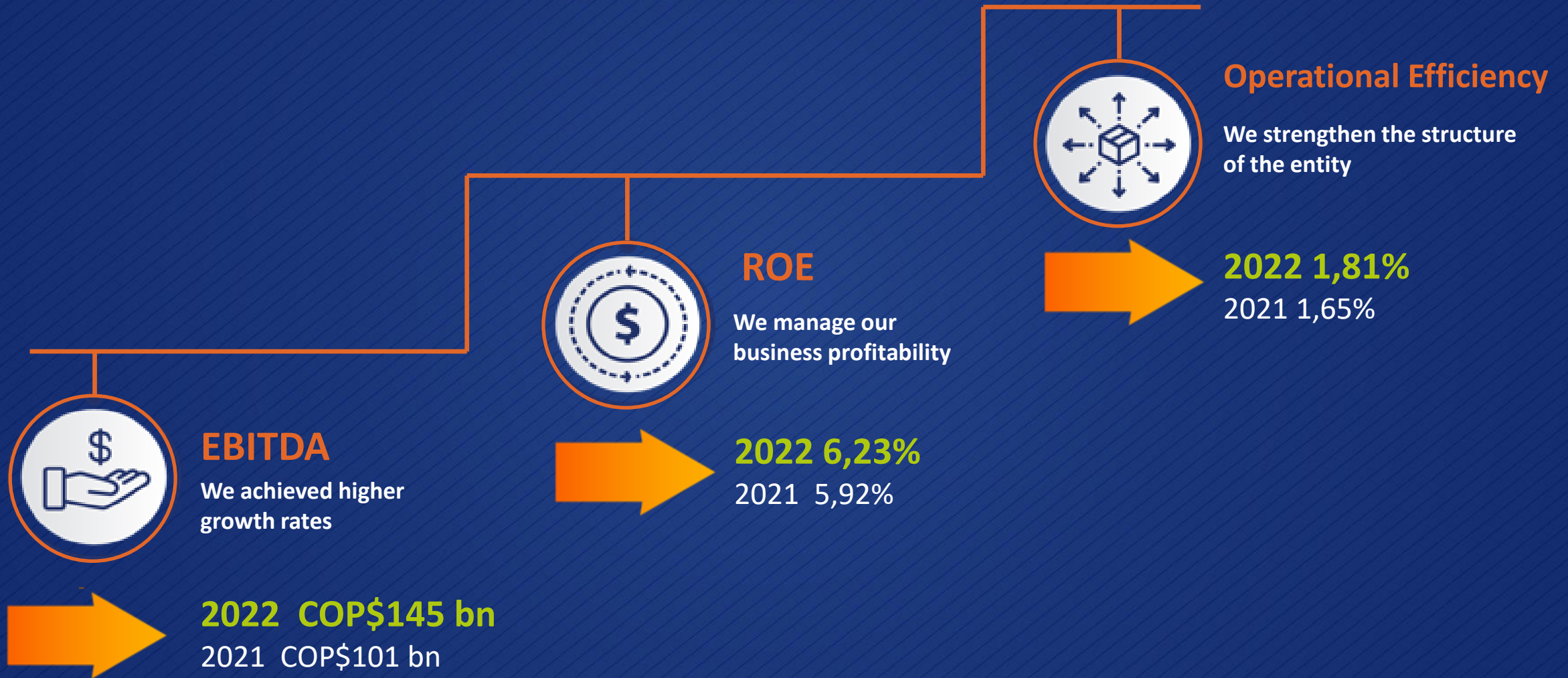
CAPITAL STRUCTURE



INCOME STATEMENT



Findeter in figures (2022 vs 2021)



Financial, operational and strategic results 2022

Non financial incomes

COP \$67 billions



82,39%
Fulfillment

Disbursements



COP \$3,84 trillions

COP\$2,87 trillions
rediscount

COP\$0,9 trillions
Direct loan

Net Profit



COP\$86 billions

Net Portfolio



COP\$11,03 trillions

COP\$8,97 trillions
rediscount

COP\$2,06 trillions
Direct loans

Ebitda

COP\$145 billions

107,72%
Fulfillment

6,23%
ROE

Technical Assistance

208

Finished projects for a value of

COP **\$1,03** trillions



128

\$503 billions in Social Infrastructure



41

\$222 billions in housing and urban development



34


\$307 billions in water and basic sanitation



5

\$1.4 billions in special projects


Disbursements by sectors

 **Transport**
\$990 billions

 **Water and Sanitation**
\$145 billions

 **Health**
\$927 billions


 **Fiscal Sanitation**
\$110 billions

 **Urban and Housing**
\$552 billions

 **Tic's**
\$61 billions

 **Energy**
\$449 billions

 **Turism**
\$28 billions

 **Education**
\$381 billions

 **Environment**
\$13 billions

 **Recreation and culture**
\$175 billions

 **Creative Industry**
\$5 billions

We disbursed **COP\$3,84 trillions**, of which **COP\$2,87 trillions** were disbursed in the rediscount modality and **COP\$973 billions** through direct credit, impacting **916 projects nationwide**.

Financial, operational and strategic results 2022

7 credit lines
created in
2022



- 6 for a value of COP\$3,34 trillions
- 1 Program Reactive y Waste Kfw for a value COP\$631 billions

Acknowledgements

- ✓ First development bank in the country to have an R+D+i Unit endorsed by Minciencias as a key player in the national ecosystem.
- ✓ Recognition for the eighth consecutive year IR-BVC
- ✓ International long-term rating BB+ (Fitch) BB+ (S&P)
- ✓ Local Rating AAA (Fitch)



602
Employees



87,5
Work Environment
Index
Great Place to Work®



ISO 9001:2015
ISO 14001:2015
ISO 27001:2013



efr
Family Responsible
Business

Social and environmental issues in 2022

Technically assisted projects that had **ethnic communities** as beneficiary population (**9 of them exclusively indigenous communities**), **Development Programs with a Territorial Focus and projects with a gender and social inclusion focus**. The projects were mainly focused on strengthening organizational structures and productive projects and health, housing and energy infrastructure.



A new monitoring and evaluation strategy was established with two virtual tools: social traffic lights and the list of social figures in each contract of technical assistance; This is complemented with the field work carried out by the **social teams** in the territories.

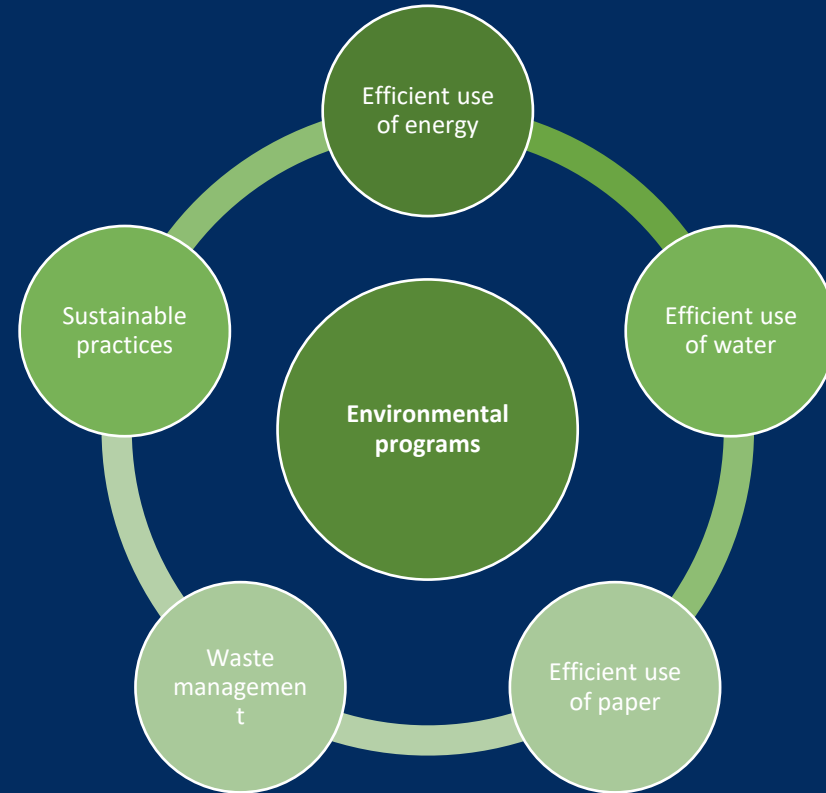


Interior Ministry
Prosperity Fund of the British Embassy
National Planning Department
ART
IDB

Reconstruction of the Isla de Providencia y Santa Catalina

Social and environmental issues in 2022

We have an **Environmental Management System** - EMS certified by ISO 14001:2015 since 2018. Within the EMS the following environmental programs are established:



The five environmental programs were 100% executed in 2022. Within the framework of these programs, we worked on the environmental campaign "Be Conscious" under the slogan "With your feet on the ground", in order to disseminate the environmental programs of our Entity, through different activities and internal communication channels.

Social and environmental issues in 2022

Environmental and Social Risk Management System - SARAS

- Analysis and evaluation of environmental and social risks and technical concept, in accordance with the policies and guidelines established in the SARAS instruments for 32 investment projects.
- Preparation of 109 environmental and social risk assessments with their communication of results for line credit operations with funding from JP Morgan/MIGA resources in the health, education and climate finance sectors
- Follow-up on compliance with the commitments established for 249 investment projects evaluated.



THANK YOU

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VIGILADO SUPERINTENDENCIA FINANCIERA DE COLOMBIA