

Earnings 3Q-2020

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.**

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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



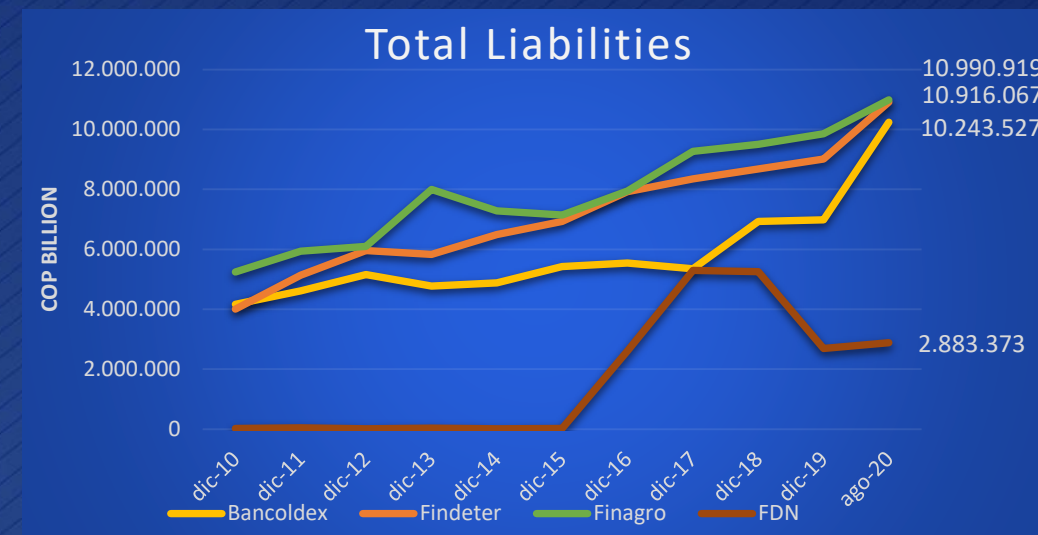
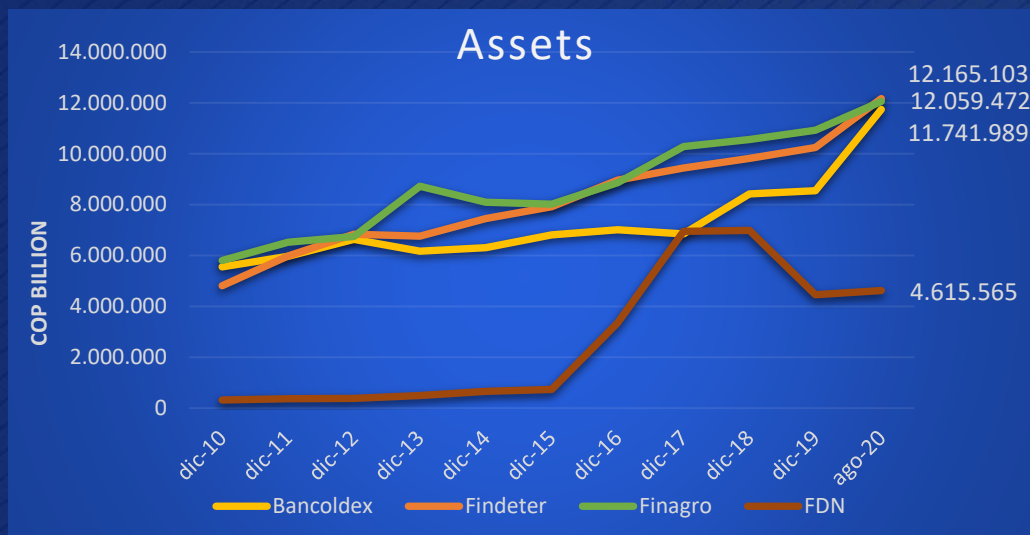
A model that impacts the United Nations Sustainable Development Goals



1. Financial Results 3Q-2020

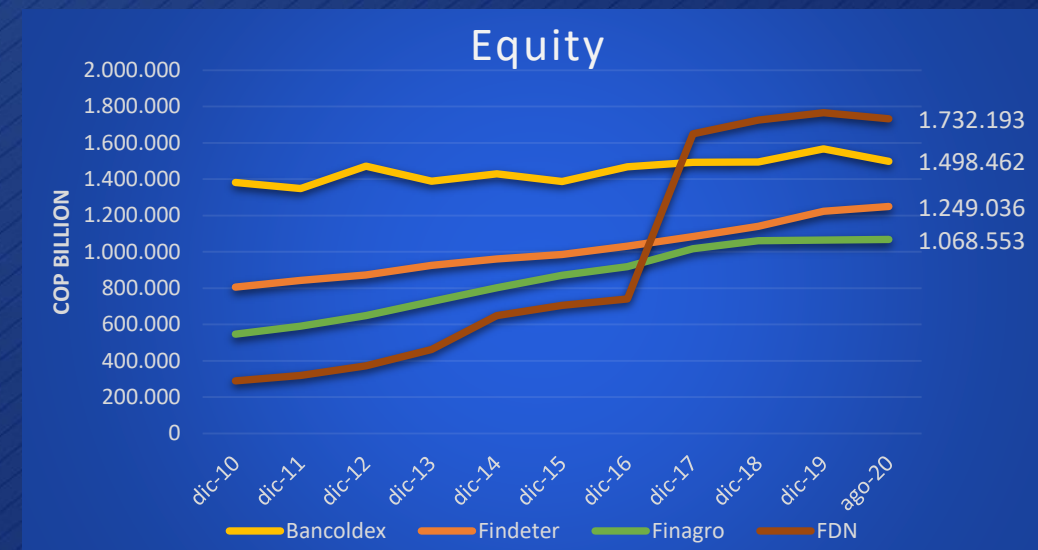
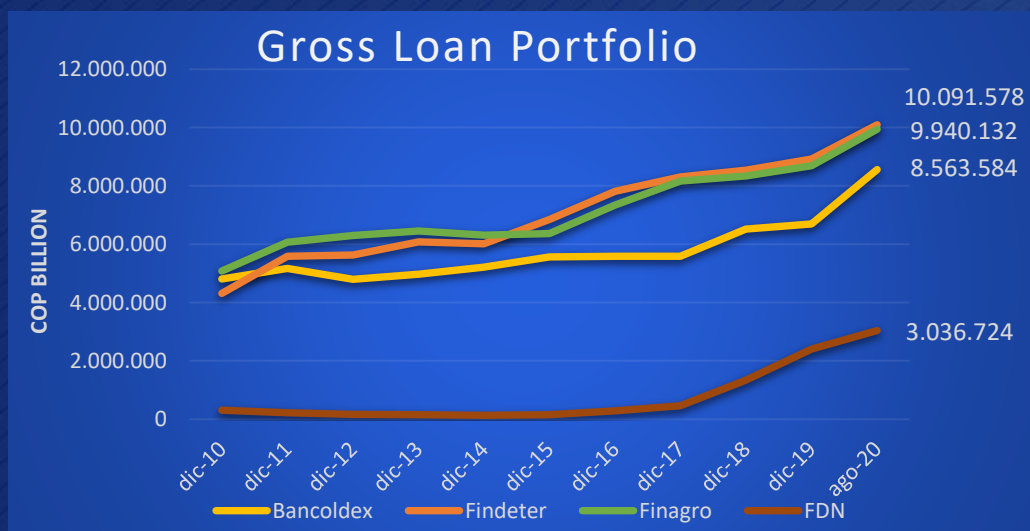


Estructura de los Bancos de Desarrollo

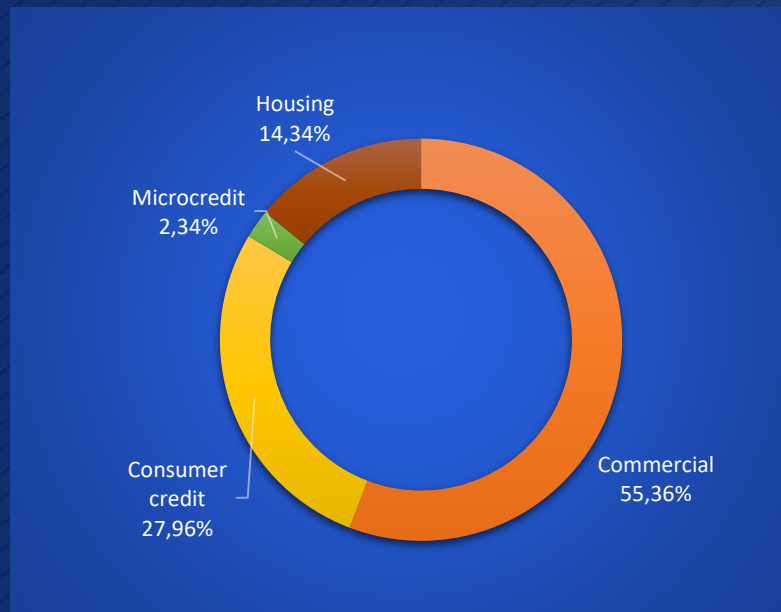


Source: Financial Superintendence of Colombia
Figures in COP

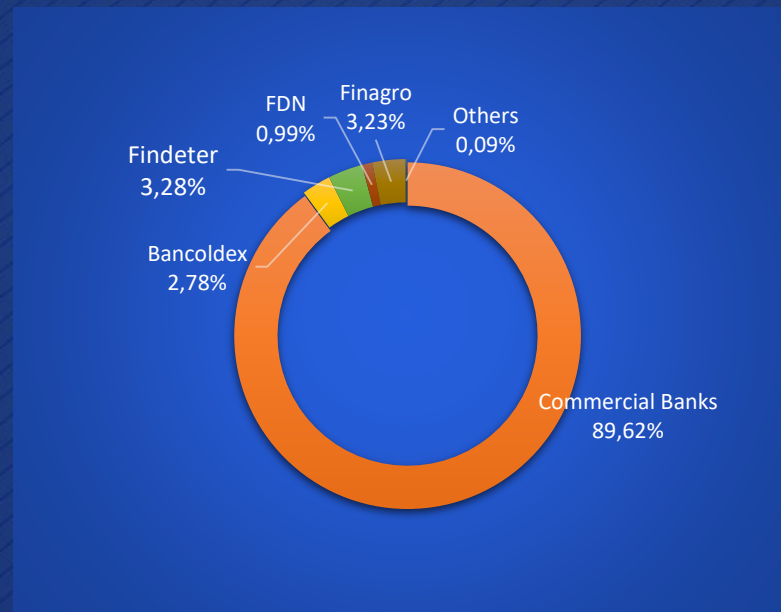
Data to September 2020



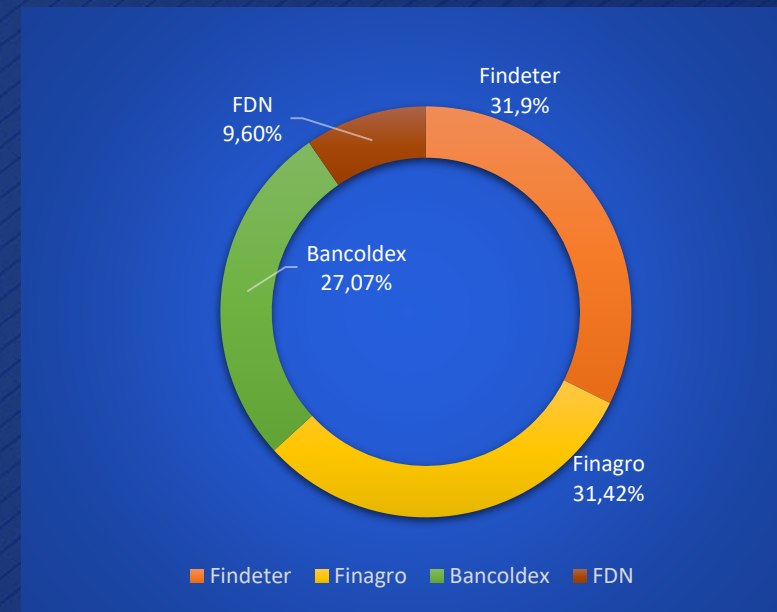
System's Loan Portfolio COP \$555 Tn



Commercial Loan Portfolio COP \$307 Tn



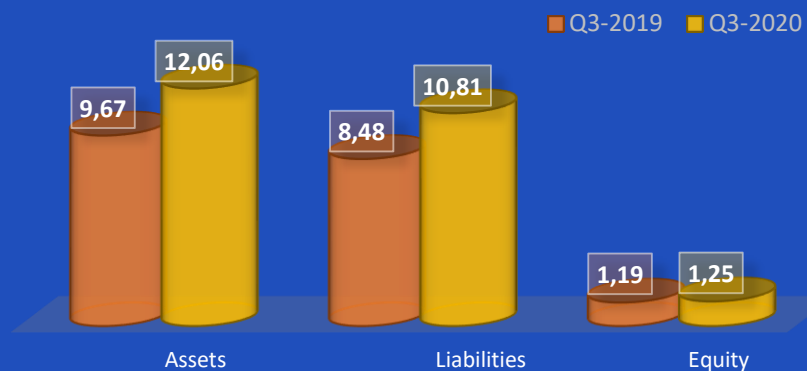
On-Loan Portfolio COP \$32 Tn



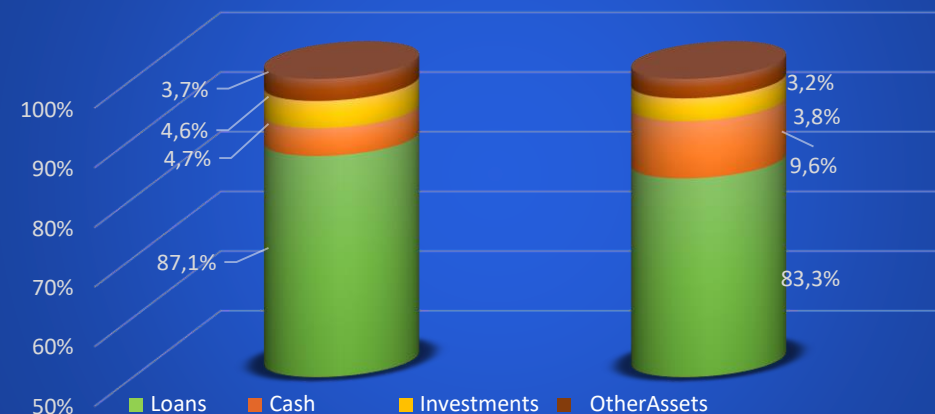
FINDETER accounts **31,9%** of the total on-loan portfolio

Findeter's Financial Results

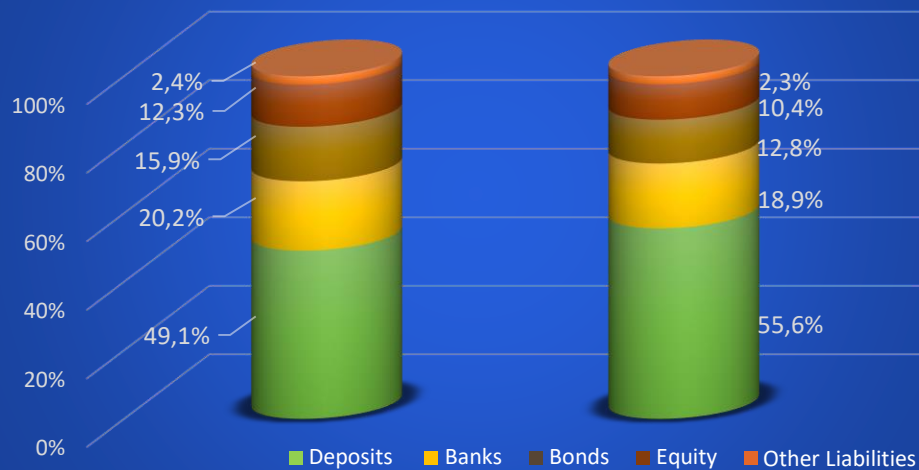
BALANCE SHEET



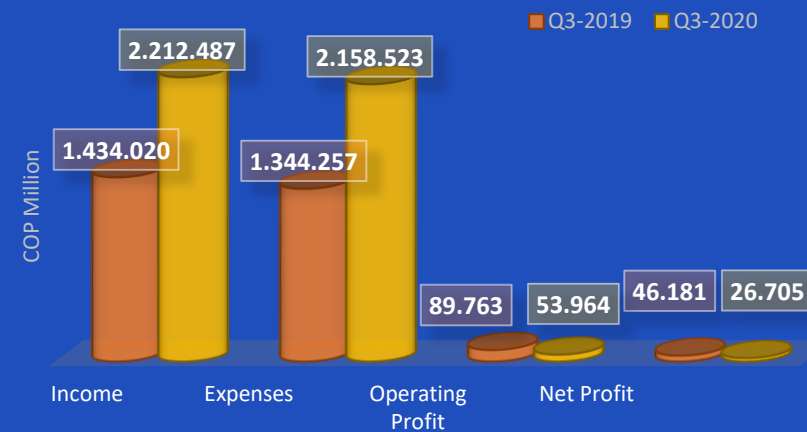
ASSET STRUCTURE



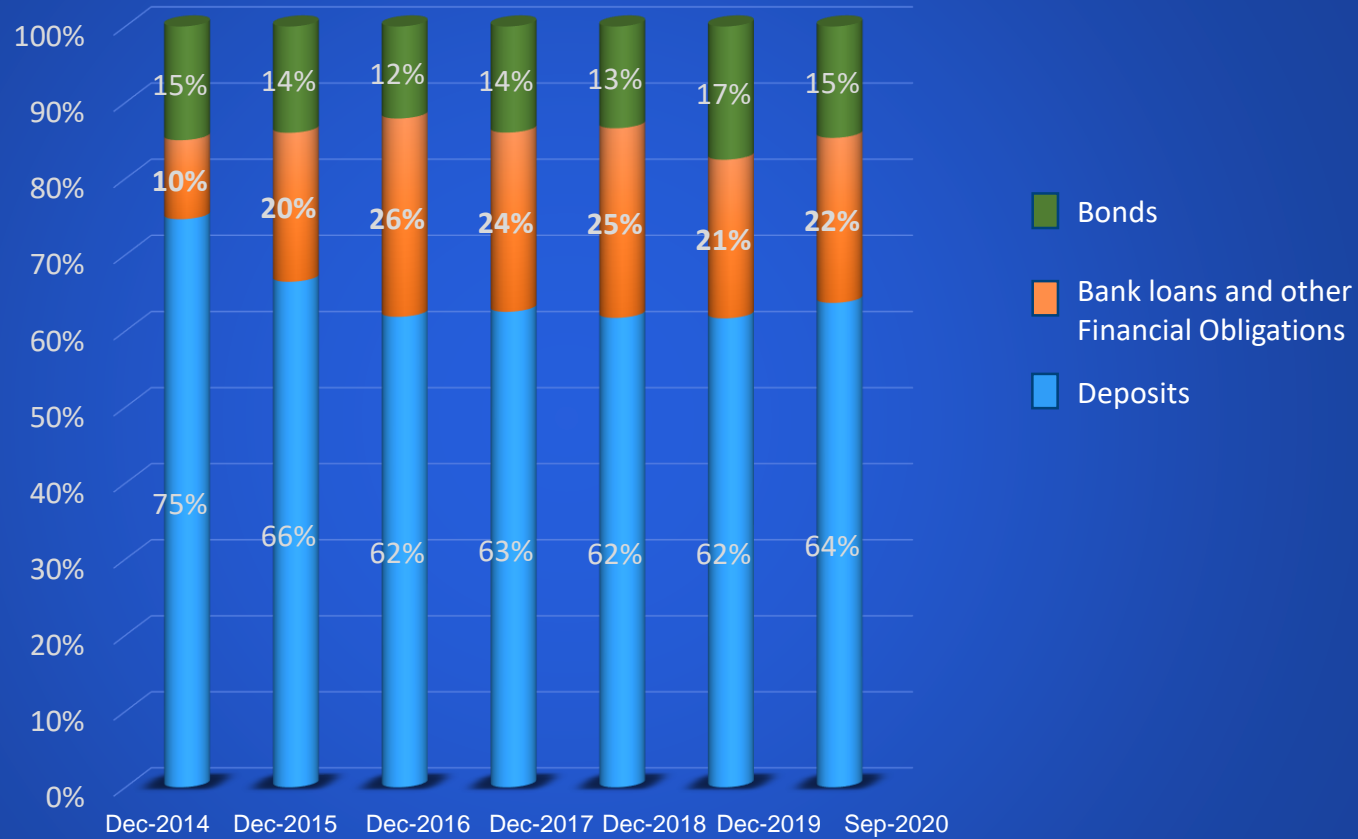
CAPITAL STRUCTURE



INCOME STATEMENTS



Funding



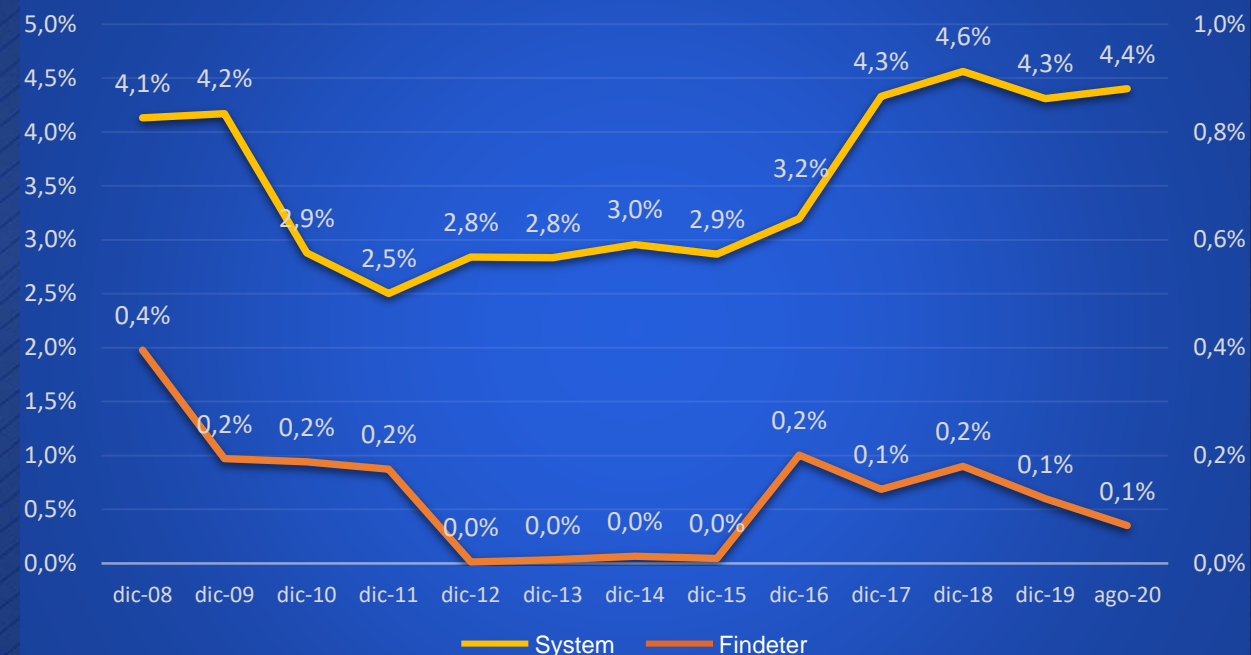
Term Deposits
3Q-2020*
COP\$ 3.29 Tn

Financial Ratios

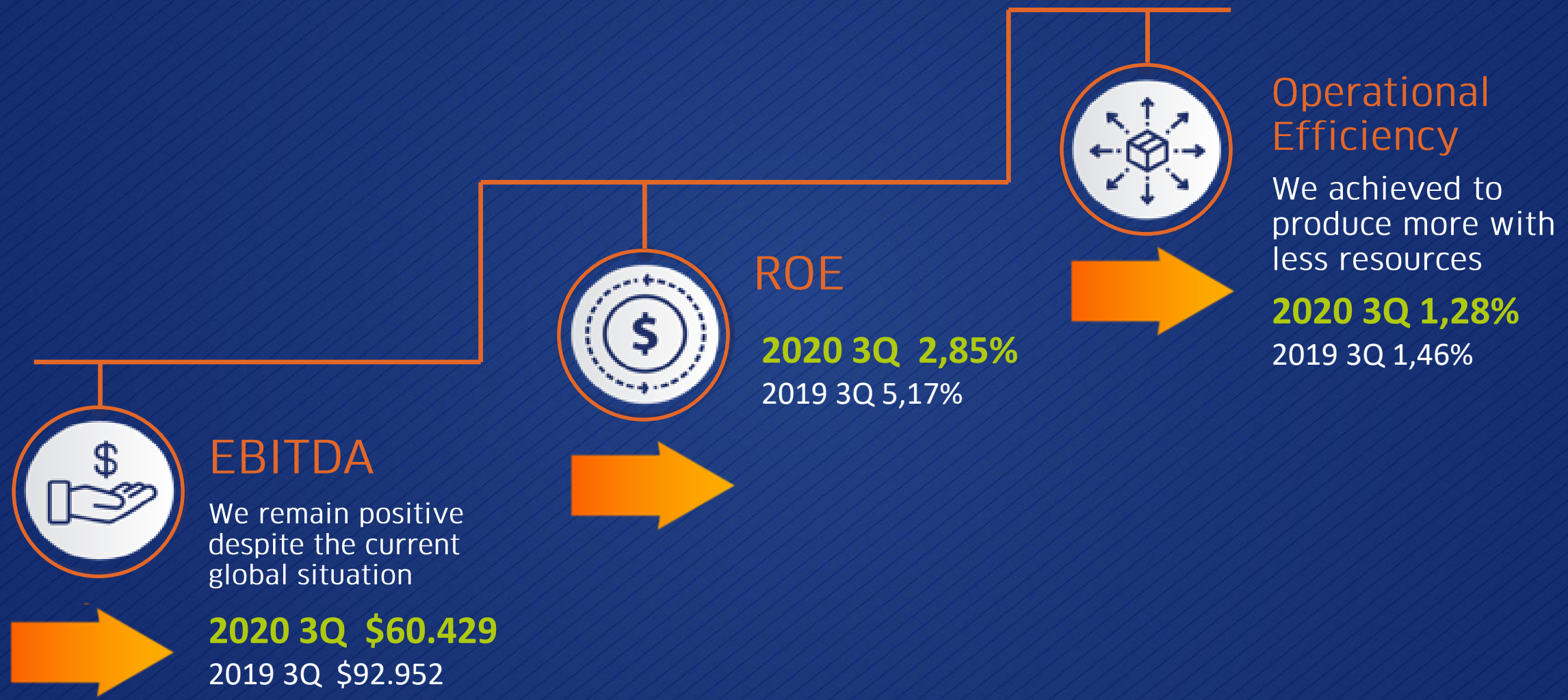
FINANCIAL RATIOS

RATIO	Sep-19	Sep-20
RETURN		
NET PROFIT/EQUITY	5.17%	2.85%
NET PROFIT/ASSETS	0.64%	0.30%
EFFICIENCY		
ADMINISTRATIVE EXPENSES / PRODUCTIVE ASSETS	1.46%	1.28%
CAPITAL ADEQUACY		
BASIC SOLVENCY RATIO	19.58%	17.42%
TOTAL SOLVENCY RATIO	22.69%	19.87%
OTHER RATIOS		
LOAN PORTFOLIO QUALITY (NPLs / AVERAGE GROSS (PORTFOLIO))		0.05%
PORTFOLIO COVERAGE	854.02%	1175.52%

Loan Portfolio Quality



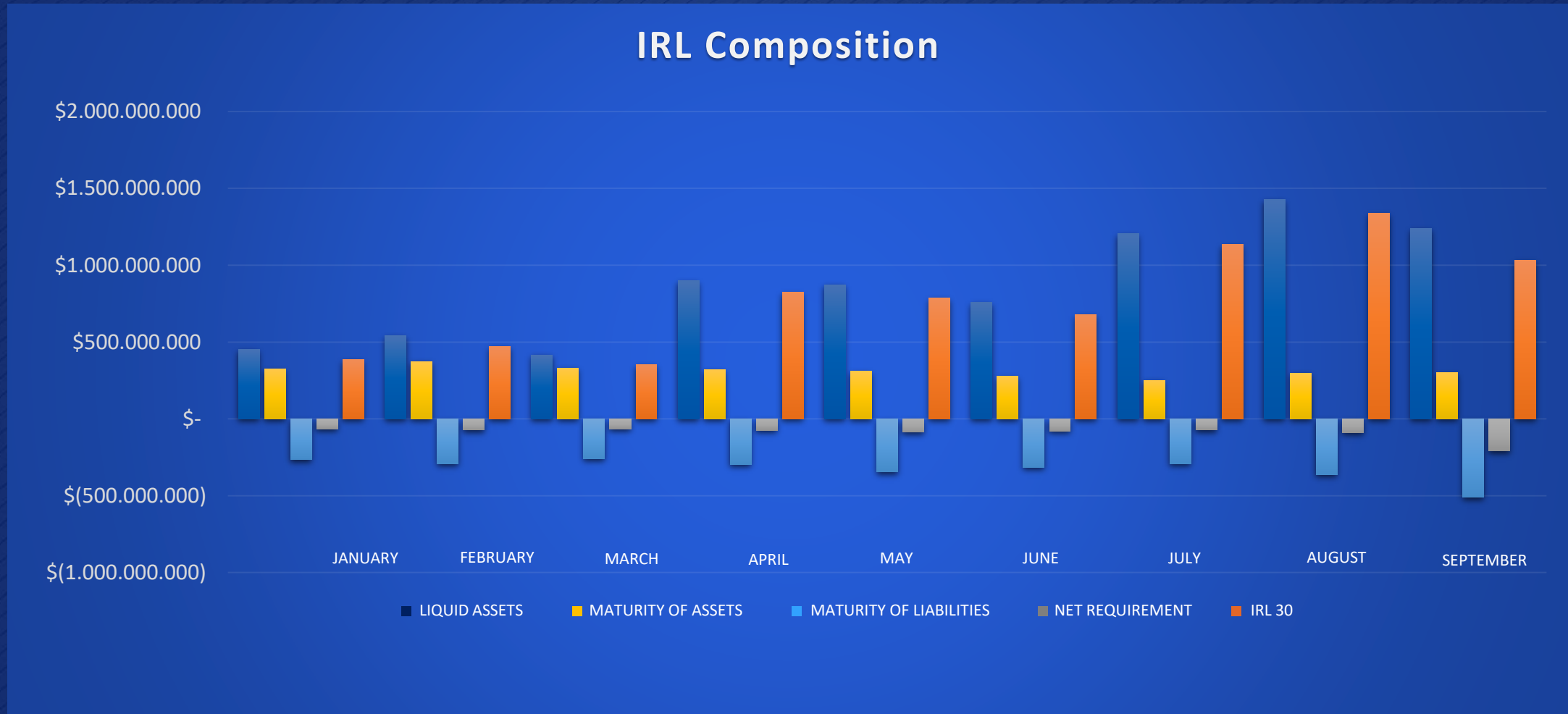
Findeter in Figures



*COP Billion

Solvency Ratio





2.

Commercial Results



FINANCING

Disbursements by sector Jan – Sep 2020

Health And Education



COP \$833 billion

Housing, Water and Sewerage



COP \$531 billion

Infrastructure and Transportation



COP \$323 billion

Energy



COP \$44 billion

Others

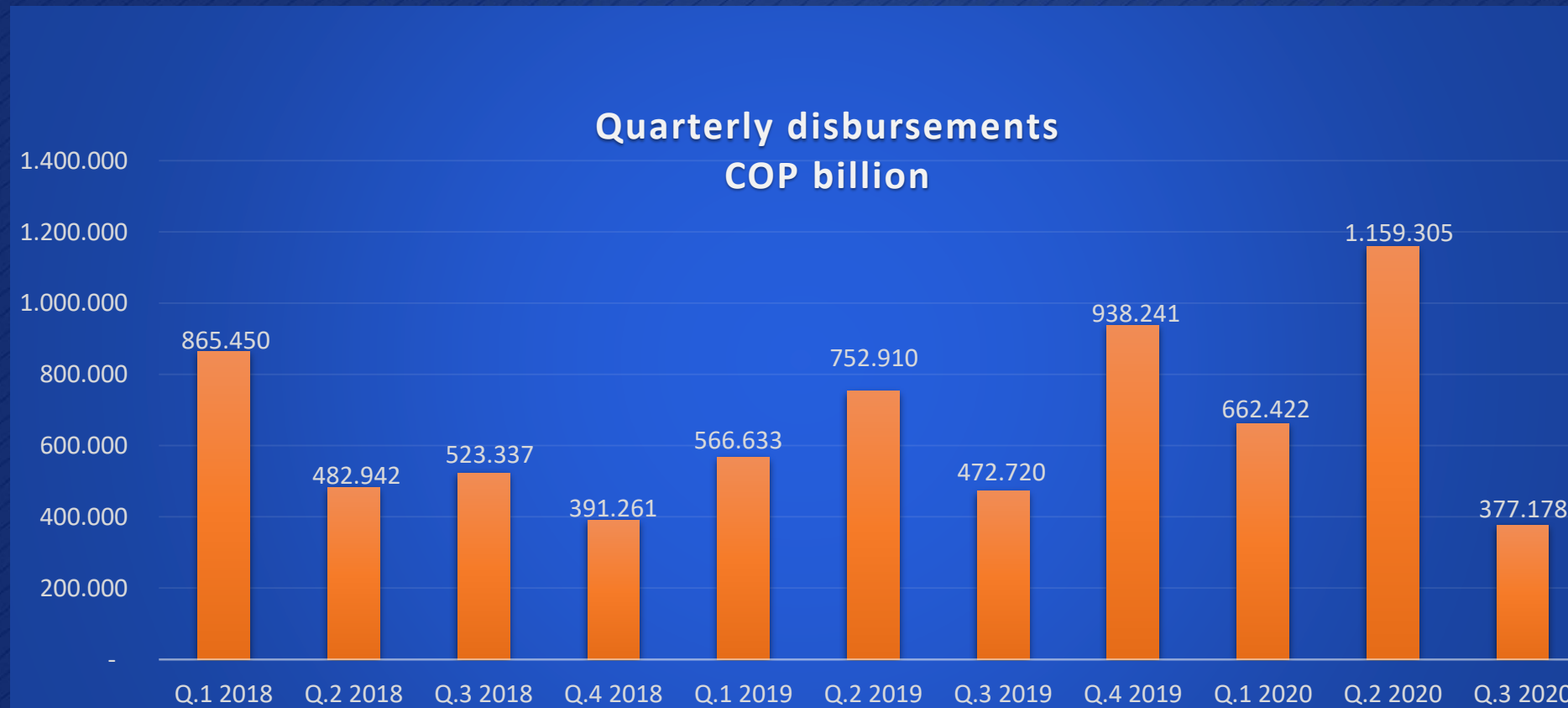


COP \$62 billion

Annual Goal execution to
September 30th, 2020:

106%

COP\$2.1 Tn disbursed in the first nine months of 2020



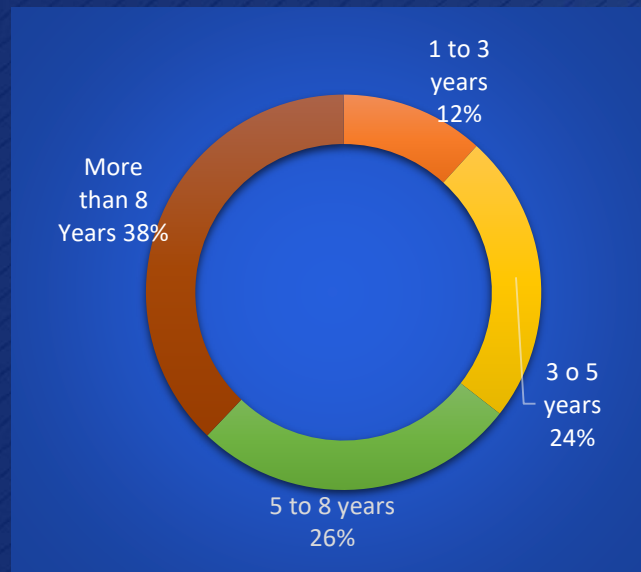
77
Municipalities

463
Projects

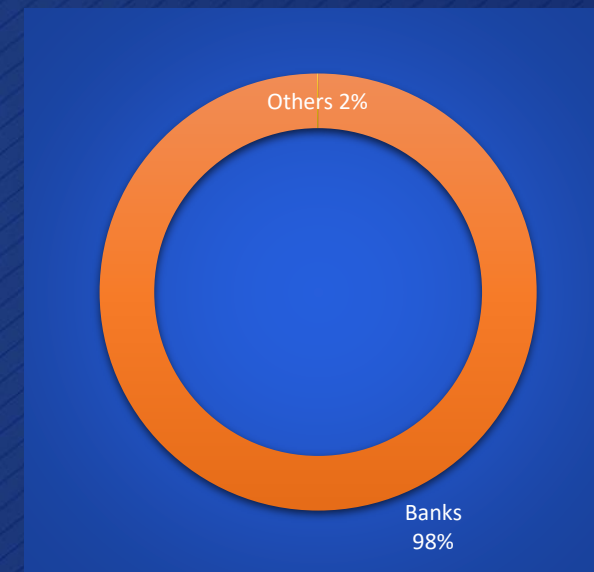
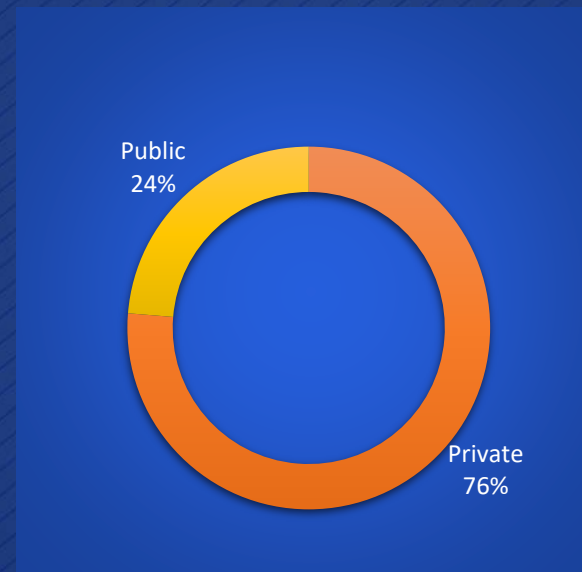
On-Loan Disbursements

Intermediaries, Beneficiaries and Maturities

76% of our beneficiaries are **private** companies



38% are long term maturities



98% of our debtors are banks

3. Technical Assistance Results



Technical Assistance

3. Technical Assistance Results



281 Projects



COP \$1,8 Tn



4.7 Million benefited people

Water



81 Projects
COP \$847 Bn

Infrastructure



162 Projects
COP \$440 Bn

Housing



38 Projects
COP \$533 Bn

Types of Projects

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



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.



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

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

13 Cities

4.

Relevant Information



CREDIT LINES COVID-19



COMPROMISO TERRITORIOS: 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



CREDIT LINES COVID-19

COMPROMISO REACTIVACIÓN TRANCH I: COP\$200 Billion

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.



COMPROMISO PSPD AGUA: COP\$200 Billion

On-loan credit line aimed at residential utilities companies of water, sewerage and / or sanitary, electricity and fuel gas, to alleviate their cash flow and guarantee the provision of services in strata 1 and 2

CREDIT LINES COVID-19



COMPROMISO SALUD: COP\$256 Billion

On-loan credit line, through which Findeter and the Ministry of Health and Social Protection seek to contribute to the financial strengthening of the IPS and EPS (health providers), which focus their efforts on attending to the emergency, economic, social and environmental derived from 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



CREDIT LINES COVID-19



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.

RELEVANT INFORMATION

Grupo Bicentenario

- The President of the Republic of Colombia, by exercising his extraordinary powers, created, through Decree Law 2111 of 2019, the company Grupo Bicentenario S.A.S., as a mixed economy corporation, attached to the Ministry of Finance and Public Credit. Grupo Bicentenario S.A.S is responsible for the management of the public financial service and its purpose is to be strongly competitive and make further progress in improving the management of state-owned companies, providing a greater variety of services, with better quality and in better conditions for users.
- On September 24, 2020, the Republic of Colombia - Ministry of Finance and Public Credit, pursuant to the provisions of Legislative Decree 492 of 2020, carried out the transfer by endorsement, in favor of GRUPO BICENTENARIO, S.A.S., of its shareholding interest in the company FINANCIERA DE DESARROLLO TERRITORIAL, S.A. - FINDETER.
- Through the company GRUPO BICENTENARIO, S.A.S., the Republic of Colombia - Ministry of Finance and Public Credit still owns 92.55% of the shares of Findeter. Therefore, with the transfer by endorsement of the shares in favor of the GROUP BICENTENARIO, S.A.S the Republic of Colombia - Ministry of Finance and Public Credit still continues to exercise control over Findeter.

Thank you!

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“The Issuers Recognition – IR is granted by the Colombian Stock Exchange is not a certification about the quality of the securities listed at the BVC nor the solvency of the issuer

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with Colombia