

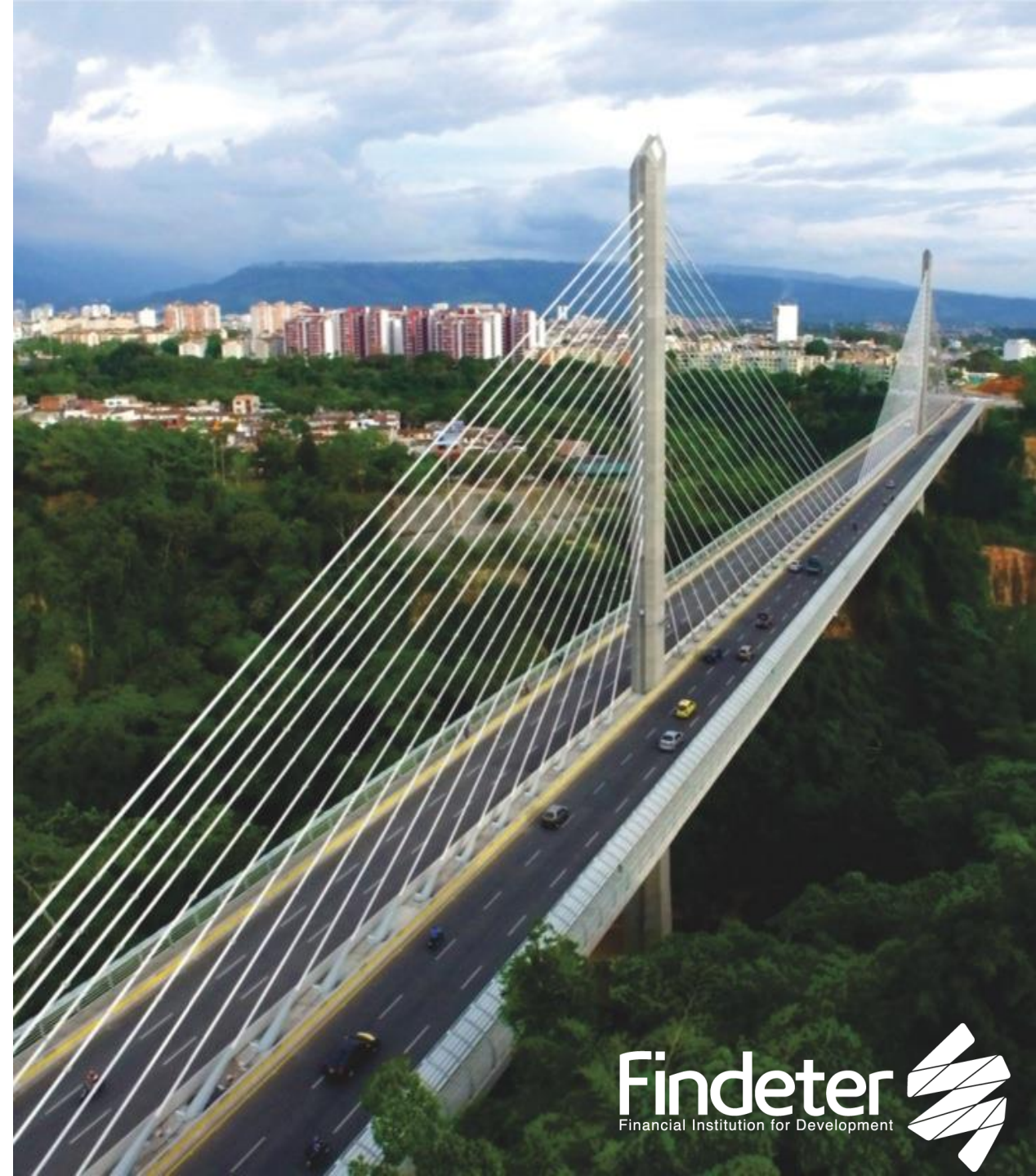


# FINANCIAL RESULTS 3Q-2018



# CONTENT

1. Relevant Information
2. Financial Management
3. Commercial Management



# NEW PRESIDENT OF FINDETER

## SANDRA GÓMEZ ARIAS

**Appointed on November 23, 2018**

### PROFESSIONAL EXPERIENCE

- Investment Banking Manager at Profit
- Administrative and Financial Deputy Director of the Ministry of Finance
- Vice President of Investments of the pension fund BBVA Horizonte (currently Porvenir).
- National Treasury Manager of the Social Security Institute.

### EDUCATION

Mechanical Engineer from EAFIT University





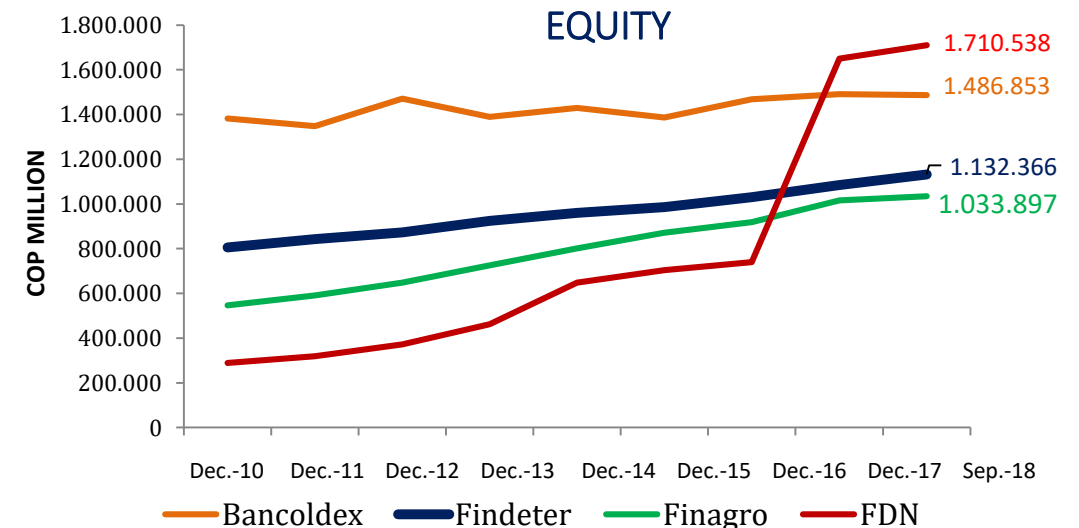
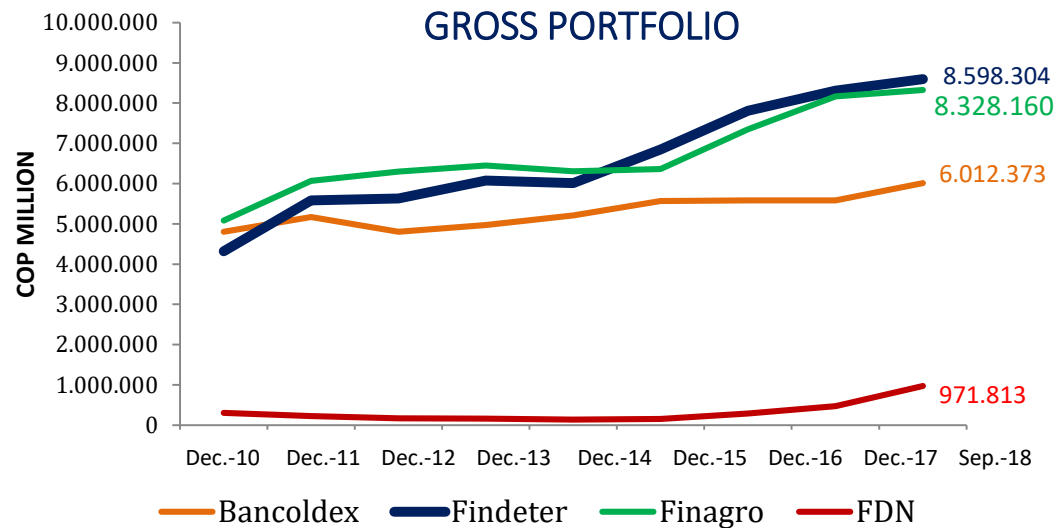
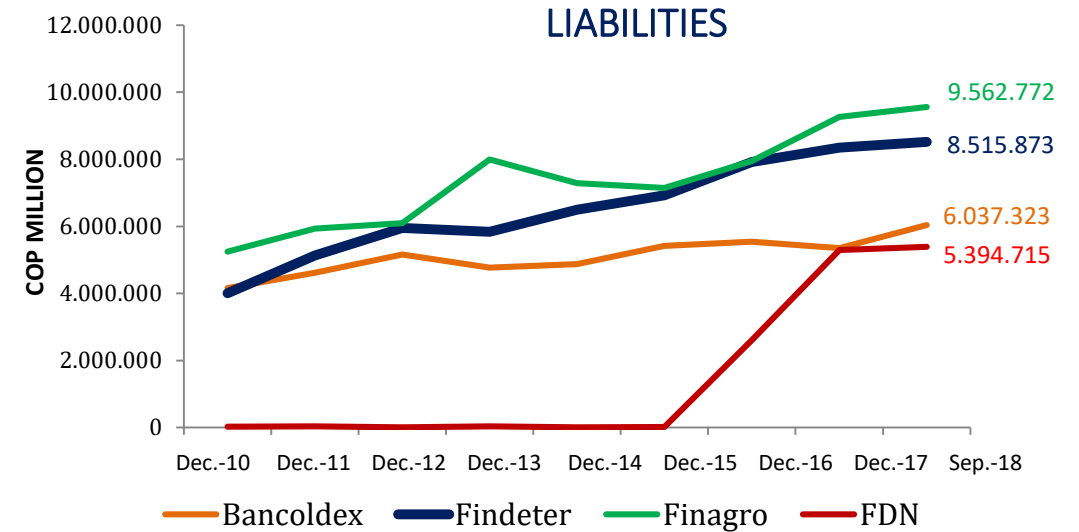
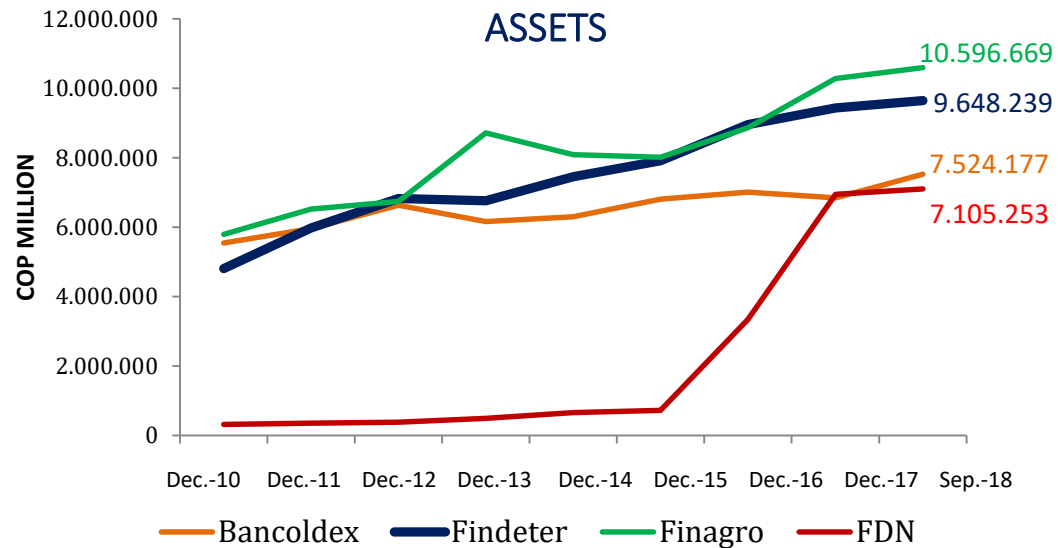
# FINANCIAL MANAGEMENT



Mega Colegio Ciudad Rodeo, Cúcuta



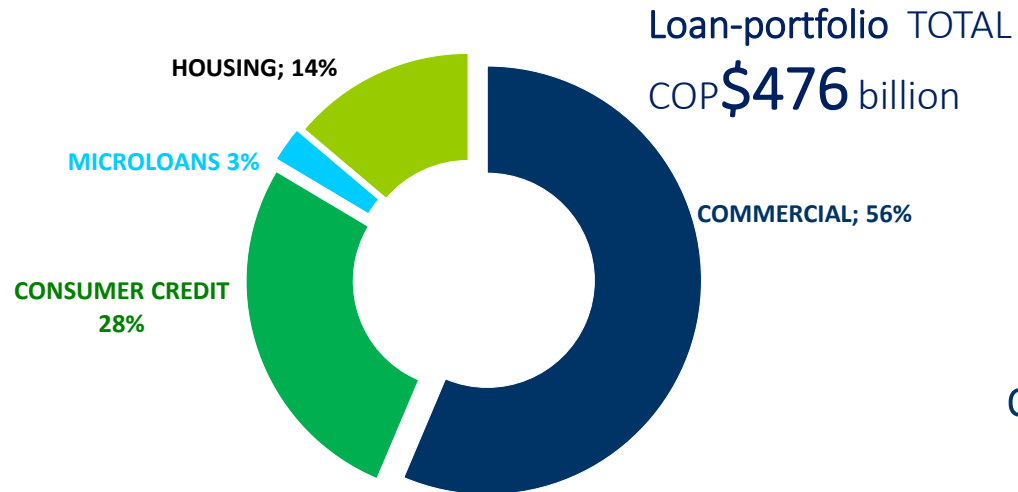
# STRUCTURE OF COLOMBIAN DEVELOPMENT BANKS



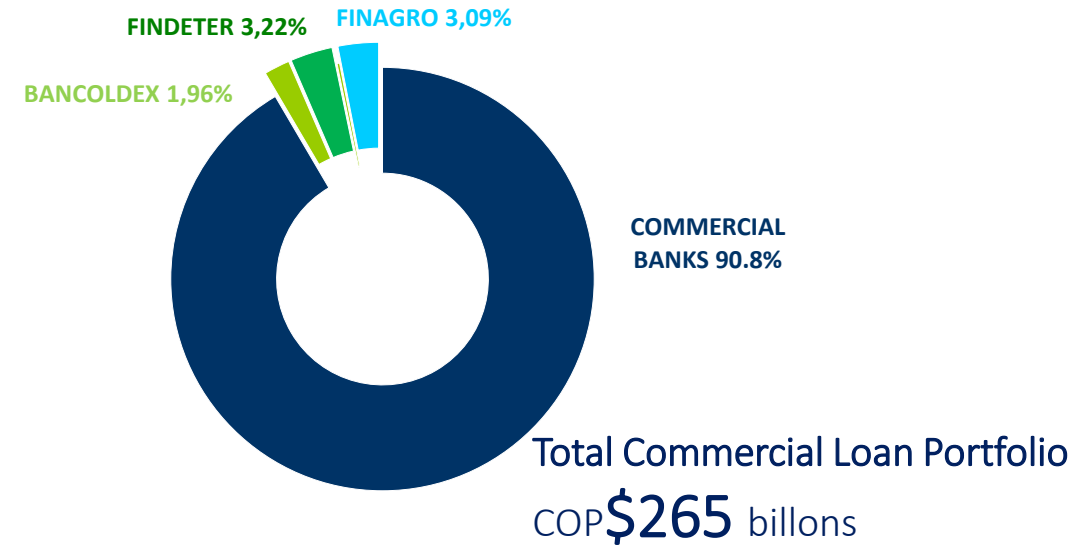
# STRUCTURE OF COLOMBIAN DEVELOPMENT BANKS

## FINANCIAL SYSTEM PORTFOLIO

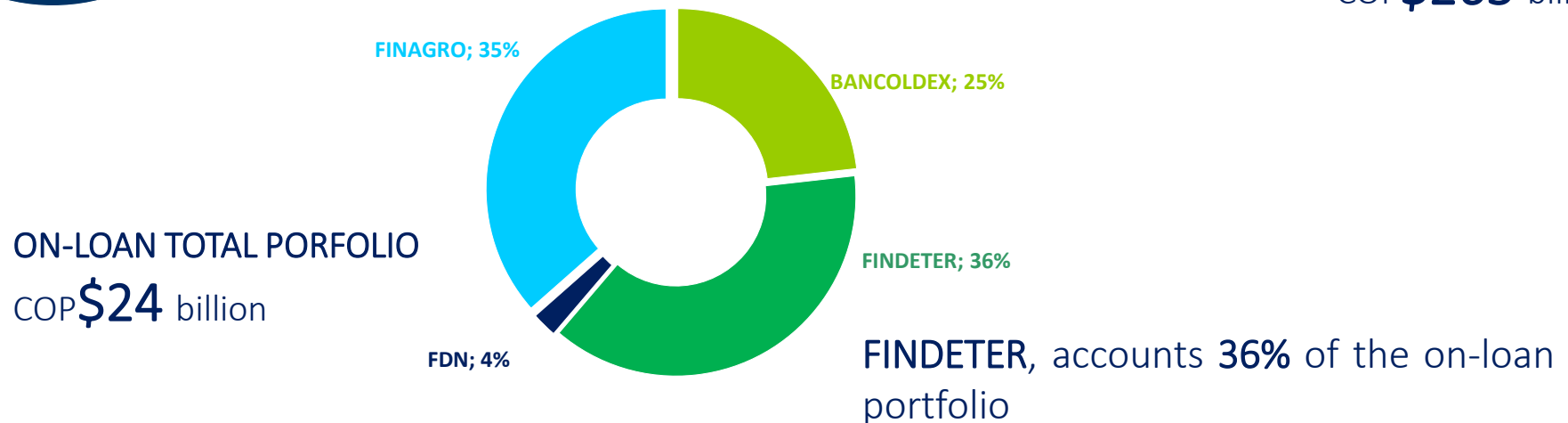
### SYSTEM'S LOAN PORTFOLIO



### COMMERCIAL PORTFOLIO

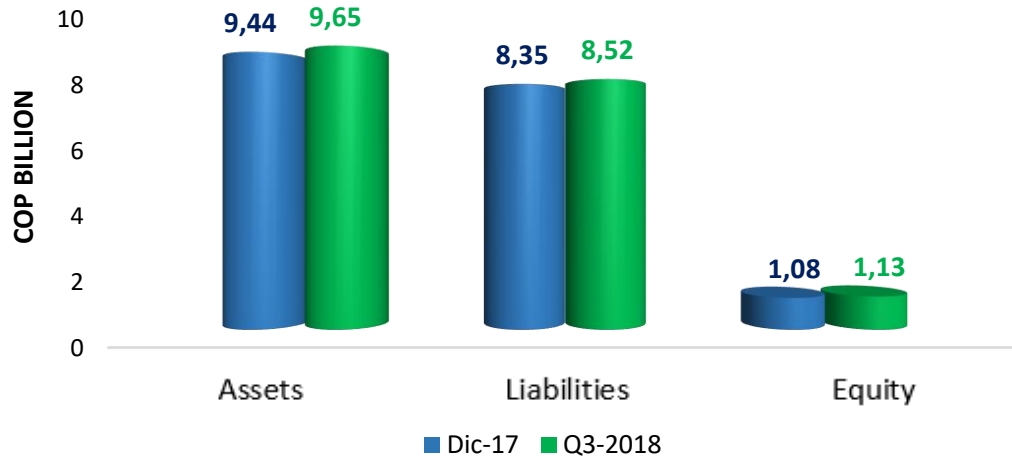


### ON-LOAN PORTFOLIO

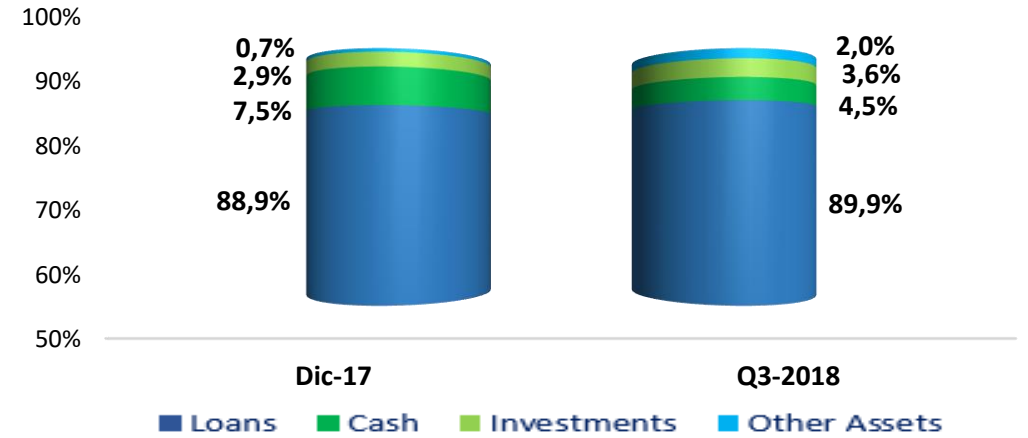


# FINDER'S FINANCIAL RESULTS

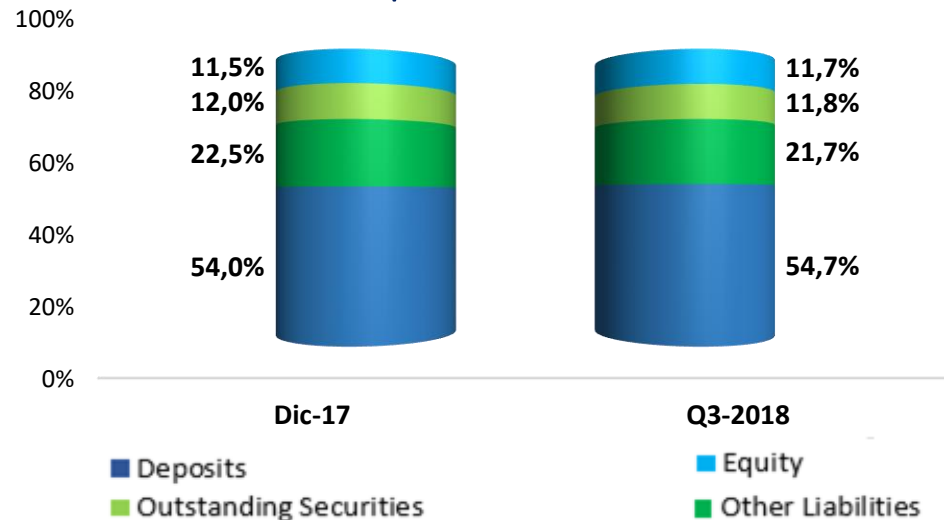
## Balance Sheet



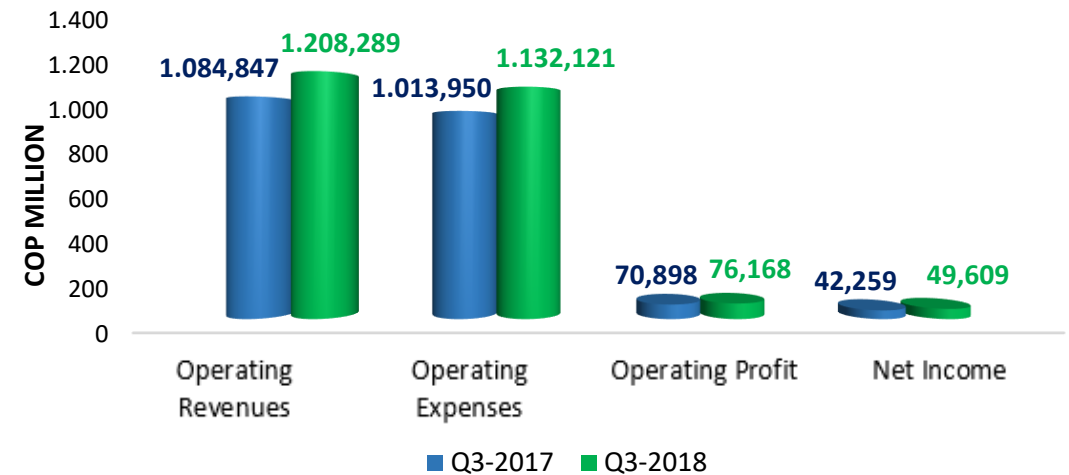
## Asset Structure



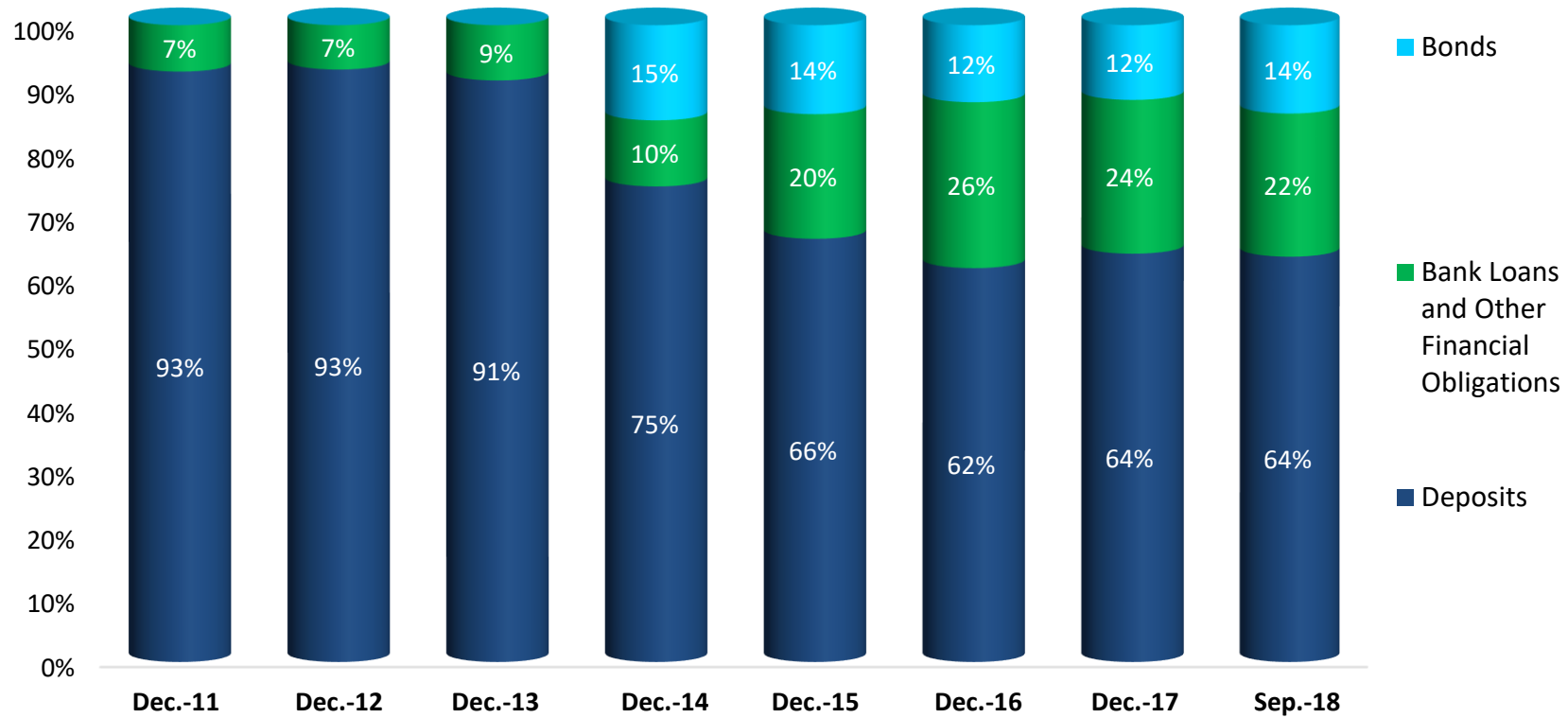
## Capital Structure



## Income Statements



# FUNDING



**3Q-2018**



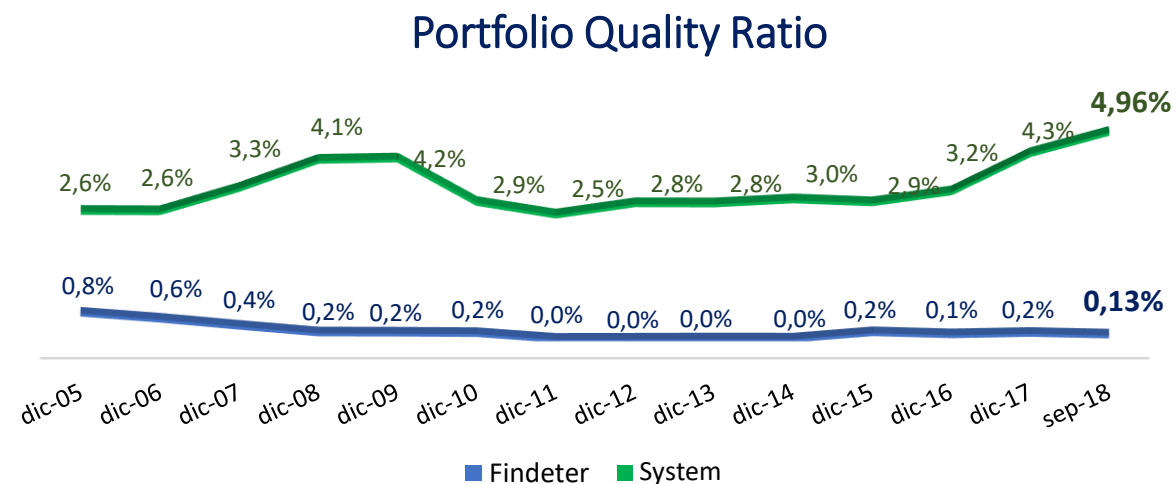
\* Data to December 31st of previous years and 3Q-2018.



# FINANCIAL RATIOS

## FINANCIAL RATIOS

RATIO	Sep-17	Sep-18
<b>RETURN</b>		
NET PROFIT/EQUITY	5.24%	5.84%
NET PROFIT/ASSETS	0.63%	0.69%
<b>EFFICIENCY</b>		
OPERATING EXPENSES / TOTAL ASSETS	15.02%	15.65%
OPERATING EXPENSES / OPERATING REVENUE	93.5%	93.7%
<b>CAPITAL ADEQUACY</b>		
BASIC SOLVENCY RATIO	10.62%	19.58%
TOTAL SOLVENCY RATIO	13.44%	23.22%
<b>OTHER RATIOS</b>		
PORTFOLIO QUALITY (NPLs / AVERAGE GROSS PORTFOLIO)	0.20%	0.13%
PORTFOLIO COVERAGE	435.87%	649.93%



# ROE

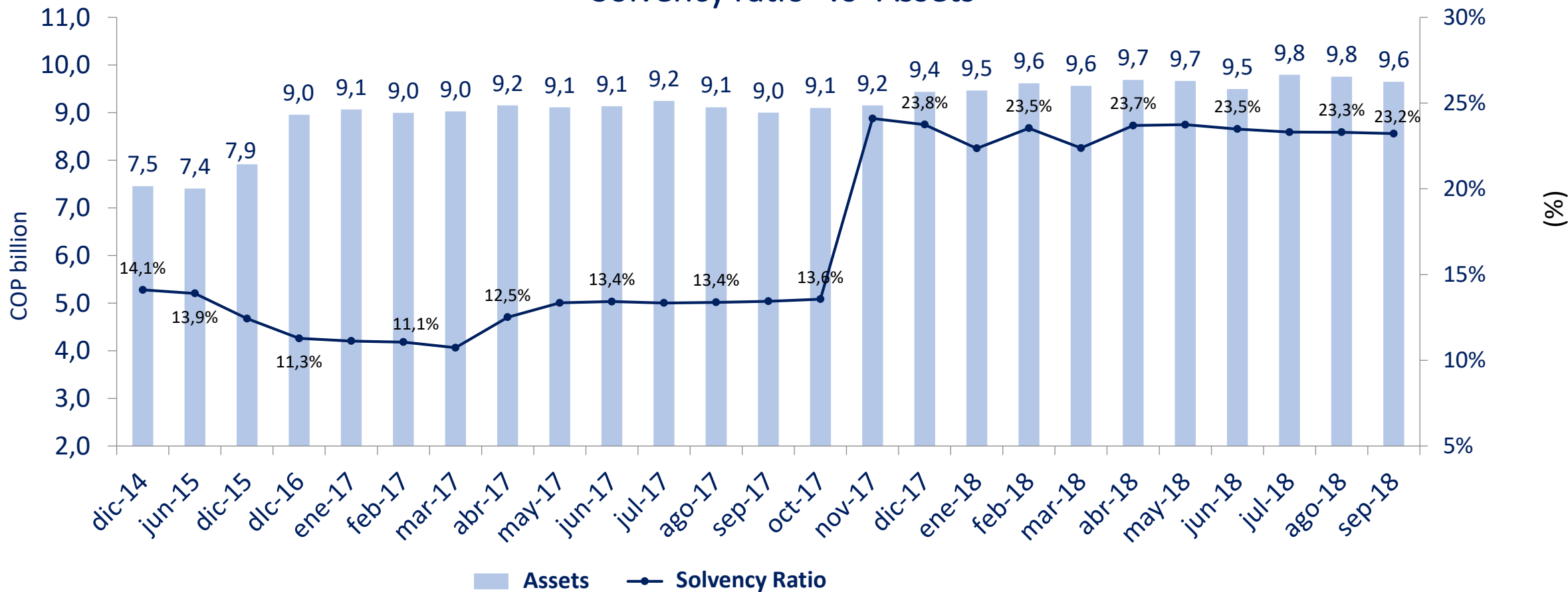


\* Data to December 31st of previous years and 3Q-2018.



# SOLVENCY RATIO

## Solvency ratio- vs- Assets





# COMMERCIAL MANAGEMENT



Early Childhood Development Center, La Guajira

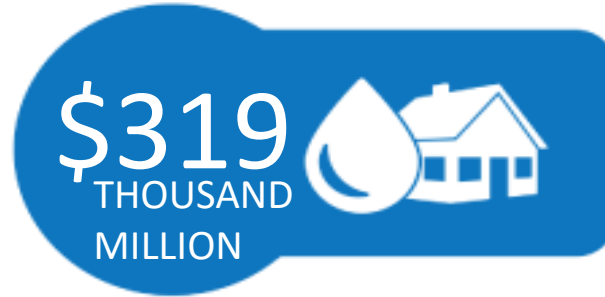


# DISBURSMENTS 2018

JANUARY – SEPTEMBER



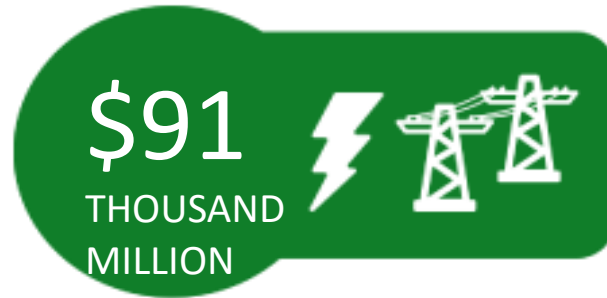
HEALTH AND EDUCATION



HOUSING, WATER AND SEWERAGE



INFRASTRUCTURE AND  
TRANSPORTATION



ENERGY



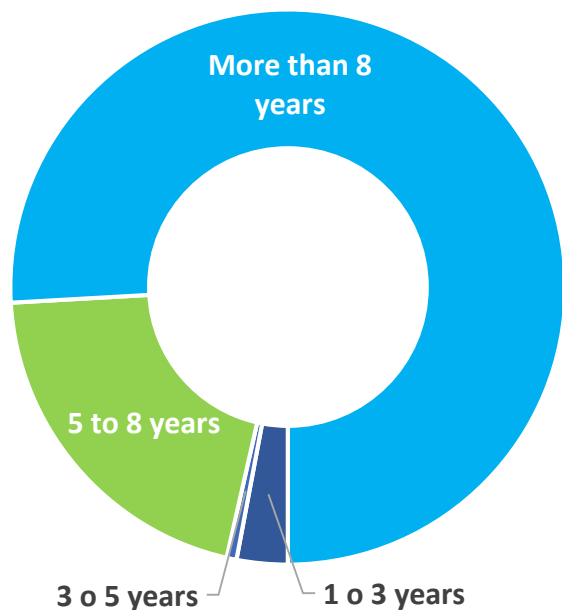
OTHERS

ANNUAL GOAL  
EXECUTION TO  
SEPTEMBER 30TH,  
2018:  
**99%**

TOTAL JAN-SEP 2018: **\$1,87 BILLION**

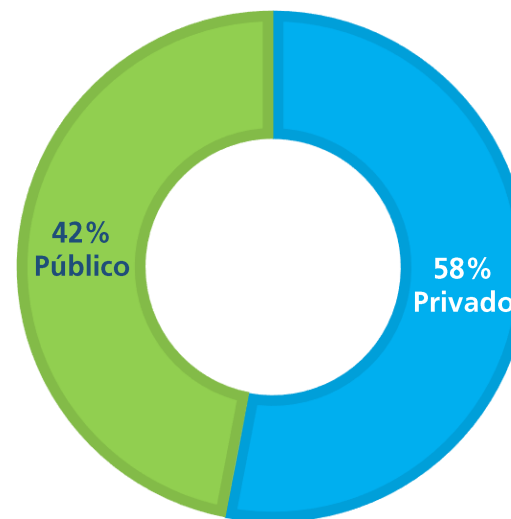
# ON-LOANS DISBURSMENTS

INTERMEDIARIES, BENEFICIARIES AND MATURITIES

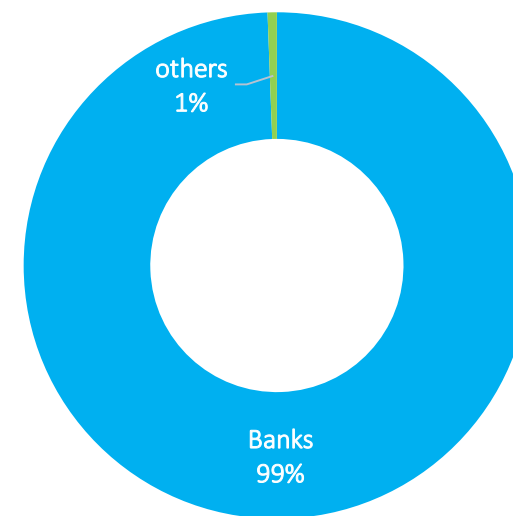


**97%** are long term maturities

**58%** of our beneficiaries are private companies



**99%** of our debtors are banks





# TECHNICAL ASSISTANCE PRODUCT

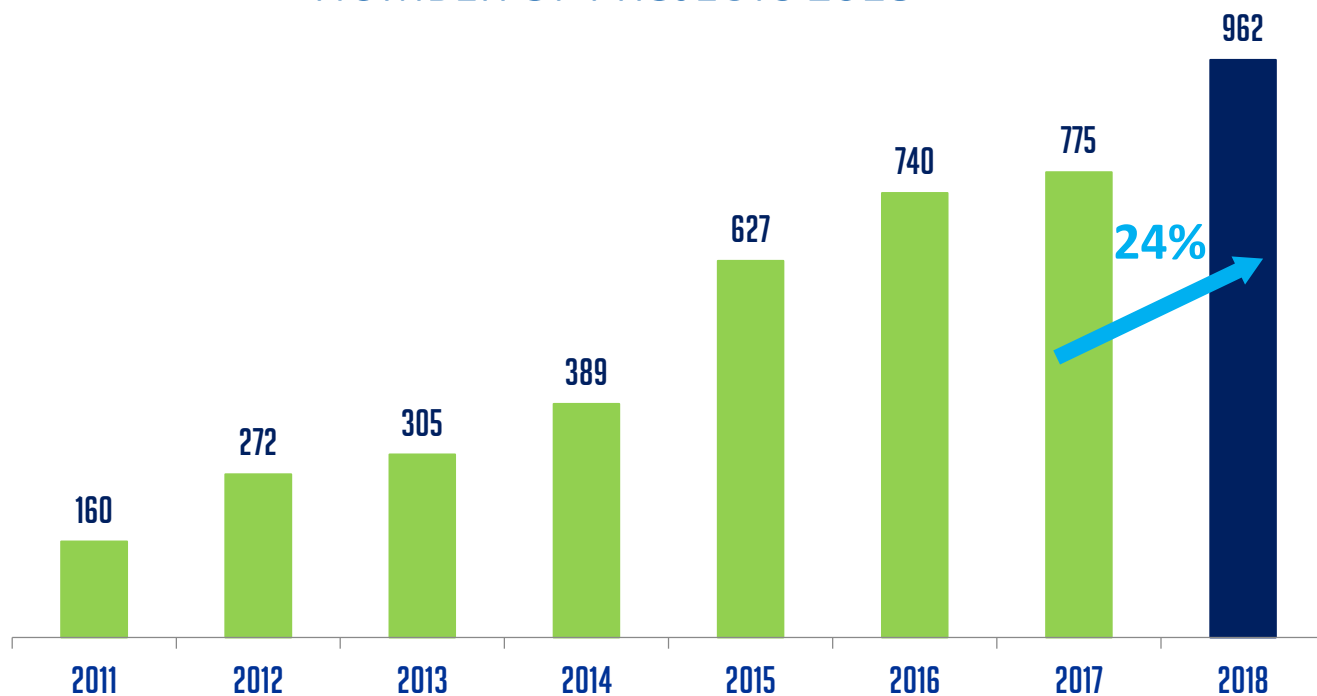


Early Childhood Development Center Bahía Portete  
Uribe, La Guajira



# EVOLUTION OF THE TECHNICAL ASSISTANCE PRODUCT

NUMBER OF PROJECTS 2018



School Francisco Javier



# TECHNICAL ASSISTANCE

COP \$9,1 BILLION  
962 PROJECTS  
322 MUNICIPALITIES



TOTAL		FINISHED		IN CONSTRUCTION		TO BEGIN	
# Projects	Value	# Projects	Value	# Projects	Value	# Projects	Value
962	9,1 Billion	609	6,1 Billion	261	2,5 Billion	92	494 Thousand Million



290 Projects  
\$2,3 Billion

water



401 Projects  
\$1,06 Billion

Infrastructure



249 projects  
120.550 living units  
\$5,48 Billion

Housing



13 projects  
\$161  
Thousand Million

San Andrés



9 projects  
\$69  
Thousand Million

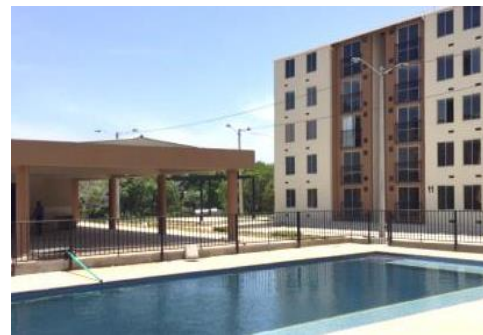
IT



Potable water Plant  
Gualmatán, Nariño



Child Development Center  
Pereira, Risaralda



Parques de bolívar - vipa  
Santa marta, Magdalena



Cultural and Sport Center  
Big gough (san Luis), San Andrés



MiPyme Vive Digital  
Iniciativa Nacional

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The Sustainable bonds issue is currently under process of approval by the Financial Superintendence of Colombia (ii) the presentation and the preliminary public-offer prospectus do not constitute a binding public offering, therefore, both the presentation and the preliminary prospectus can be modified or corrected, and (iii) negotiations can not be conducted until the public offering is authorized and officially communicated to its recipients.



TOGETHER WE MAKE IT POSSIBLE



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