Findeter
Banca de Desarrollo Territorial

Corporate Presentation

2025

Hacienda

Findeter is…

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Colombia´s Development Bank, which promotes sustainable growth, the territories competitiveness and the citizens well-being, through comprehensive solutions.

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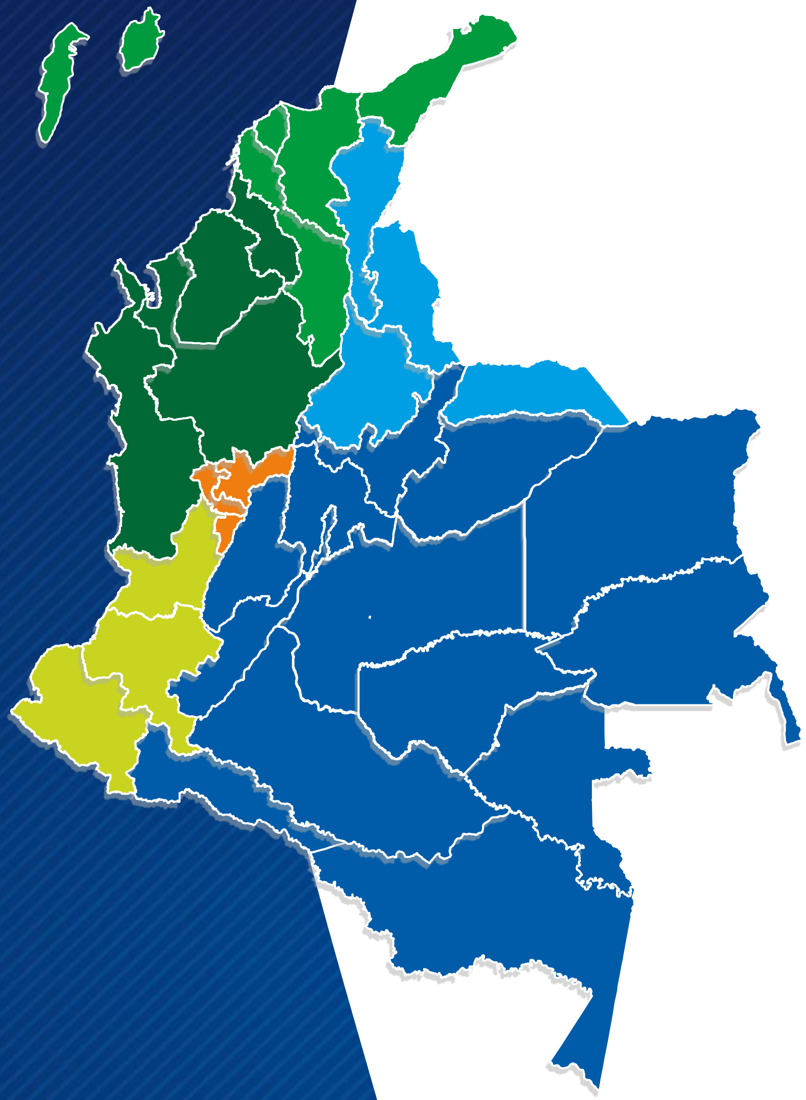

National presence

- Caribbean Region
- Northwestern Region
- Coffee Zone Area
- Northeast Region
- Center Region
- Pacific Region

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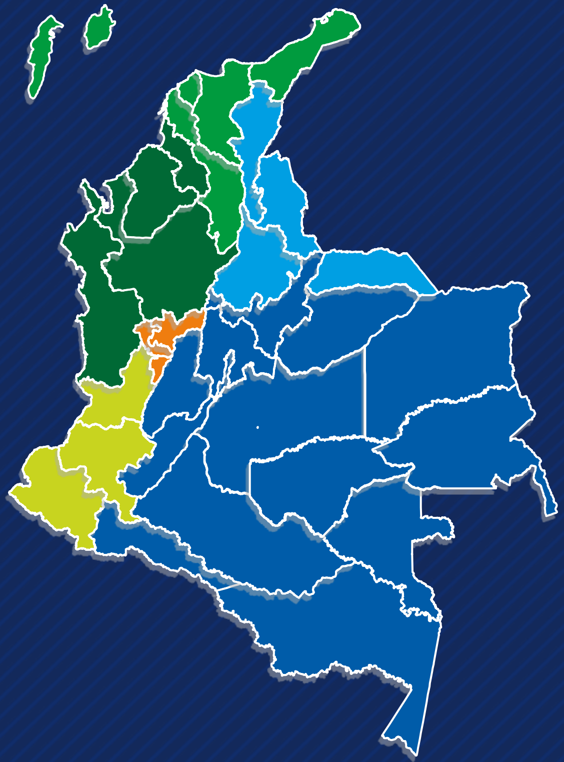
Findeter in the regions



Includes the departments of **Atlántico, Bolívar, La Guajira, Magdalena y San Andrés, Providencia y Santa Catalina.**

Includes the departments of **Arauca, Norte de Santander, Santander y Cesar.**

Includes the departments of Caldas, Quindío y Risaralda.

Includes the departments of **Antioquia, Córdoba, Sucre y Chocó.**

Includes **Bogotá** and the departments of **Amazonas, Boyacá, Casanare, Cundinamarca, Guainía, Guaviare, Meta, Vaupés, Vichada, Huila, Putumayo, Tolima y Caquetá.**

Includes the departments of **Cauca, Nariño y Valle del Cauca.**

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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 2026 we will be the Development Bank recognized for contributing to territorial strengthening and financial inclusion, through sustainable and innovative solutions.

Superior purpose

Improve quality of life of neediest Colombians.

Who we are

- We are the leading development bank that transforms the regions of Colombia into sustainable territories.

- Shareholders:

	Percentage
Grupo Bicentenario	92,55%
Departamentos	7,20%
Ifinorte	0,25%

- Principal products: rediscount credit, direct credit, administration of public resources, guarantees and guarantees, technical assistance and project structuring.
- Local risk rating: AAA (Fitch Ratings and BRC)
- International risk rating: BB (Fitch Ratings) and BB- (S&P)

Management model
Products and services

Technical Assistance (TA)

- TA for territorial development
- TA Resource management

Financial products for development

- Rediscount credit
- Direct credit
- Investment alternatives

Financiable sectors

- Transport
- Health
- Urban development and housing
- Education
- Energy
- Sports and recreation

- Environment
- IT
- Potable wáter and basic sanitation
- Fiscal consolidation
- Turism
- Creative industry

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2025 Results

Disbursements 2025

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$ 4.2 tn Disbursements

Use	Direct	Rediscount	Total
Working capital		$ 1.934.059	$ 1.934.059
Investment	$ 441.909	$ 895.663	$ 1.337.572
Debt sustituion		$ 933.683	$ 933.683
Total	**$ 441.909**	**$ 3.763.405**	**$ 4.205.314**

Intermediaries

Banks(15)	$ 3.479.029
Special Official Institution (2)	$ 597.286
INFI (2)	$ 48.181
Financial Cooperative (2)	$ 36.871
Financing Company (2)	$ 35.216
Compensation Fund (3)	$ 7.386
Savings and Credit Cooperative (3)	$ 900
Employee fund (1)	$ 445
Total	**$ 4.205.314**

551 Projects

Type	Projects	Clients
Privado	313	294
Entidad Territorial	220	185
Público	18	7

Sectors

Mining Energy	$ 1.719.270
Urban and Housing	$ 1.067.225
Fiscal consolidation	$ 616.561
Transport	$ 398.868
Health	$ 190.654
Water and basic sanitation	$ 100.427
Education	$ 73.576
IT	$ 25.000
Sports	$ 5.500
Turism	$ 4.603
Environment	$ 3.628
Total	**$ 4.205.314**

Municipalities

Category	No. Municipalities	Amount
Especial	6	$ 1.628.683
1	25	$ 697.458
2	25	$ 398.196
3	15	$ 229.298
4	15	$ 102.795
5	30	$ 295.807
6	327	$ 853.077
Total	**443**	**$ 4.205.314**

Social housing

Category	Minicipalities	Housing units
Especial	6	1704
1	26	1208
2	25	725
3	13	269
4	10	53
5	21	77
6	83	284
Total	**184**	**4320**

Cifras en millones de pesos

Popular economy

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Social housing

$ 994.882 M
Disbursements

Category	Municipalities	Housing units
Especial	6	1704
1	26	1208
2	25	725
3	13	269
4	10	53
5	21	77
6	83	284
Total	**184**	**4320**

Intermediaries

Banks	$930.518
Compensation Fund	$7.386
Saving Coop	$900
Financial Coop	$36.871
Employee fund	$445
Financing Company	$18.763
Total	**$994.882**

Financial Statements Dic 2025 – 2024

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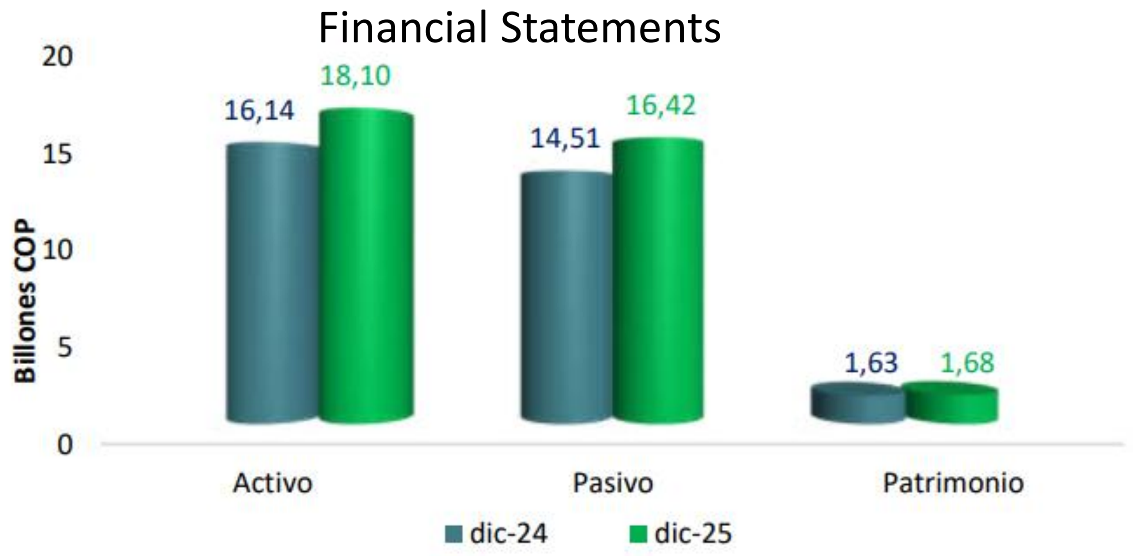

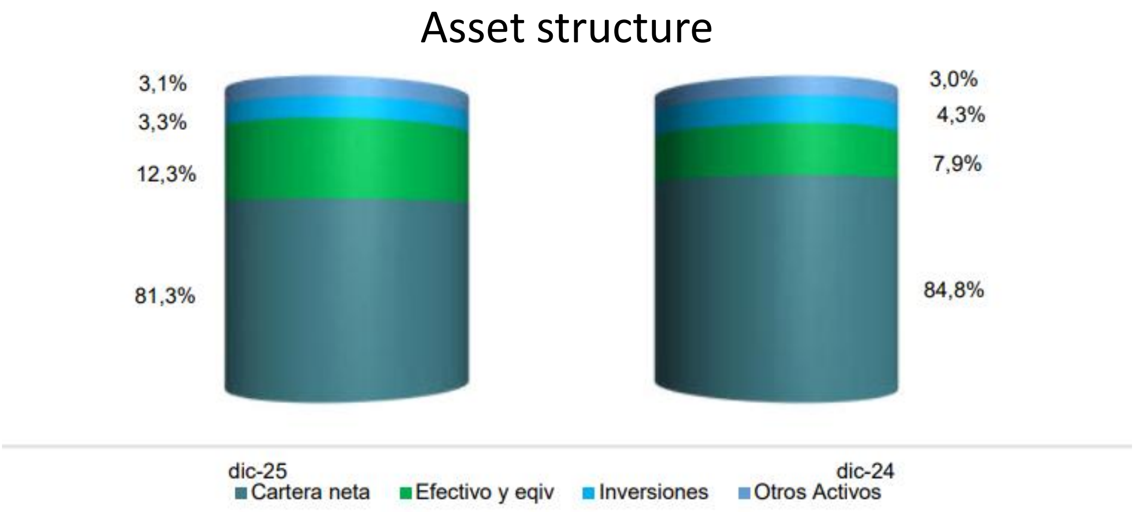

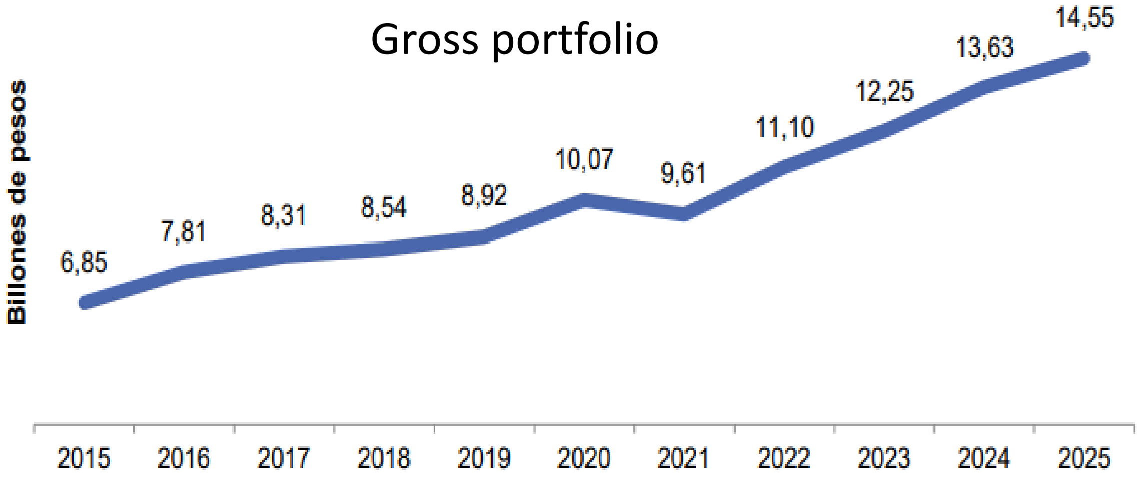

Figures in millions of pesos
Note: Financial statements as of December 2025-2024

Budget execution 2025

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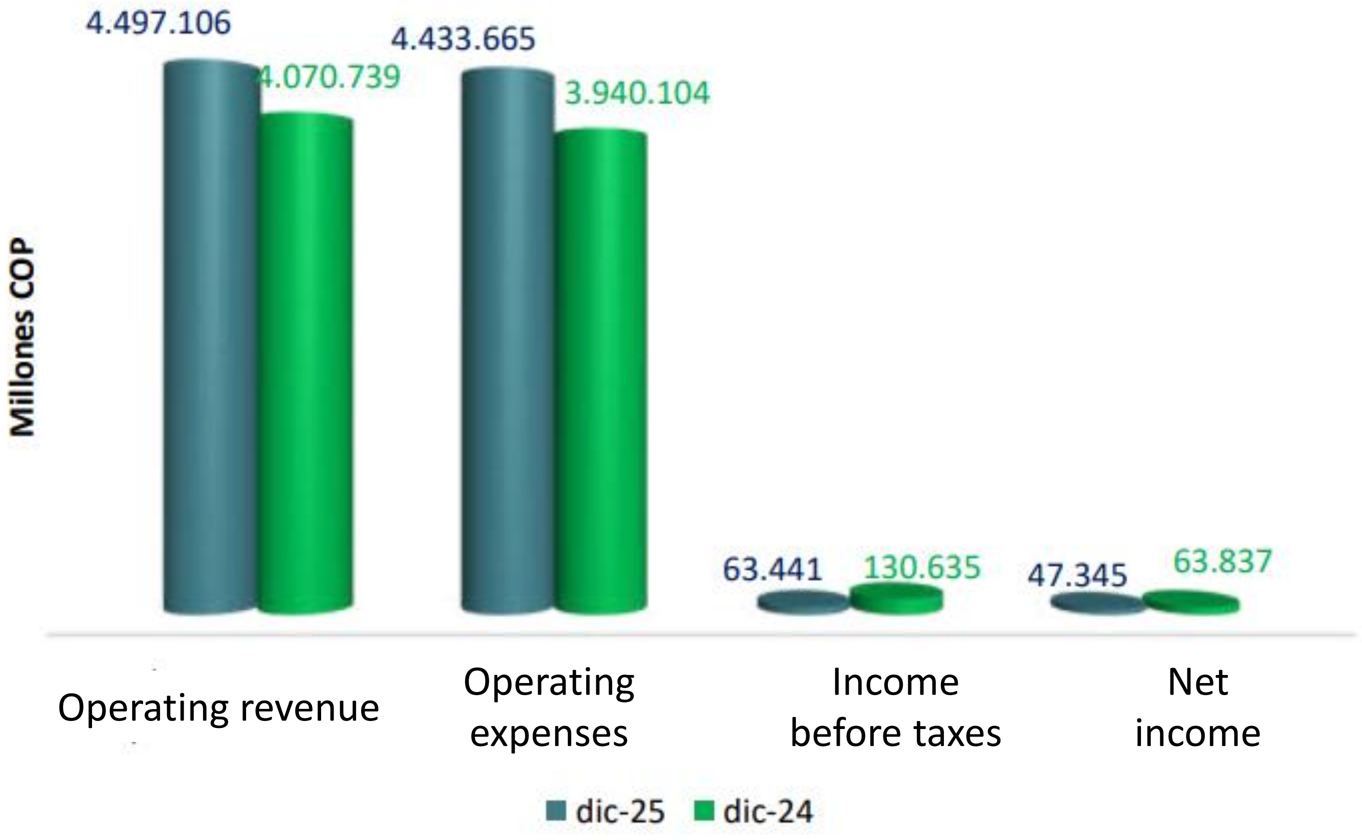

Financial Sector Loan Portfolio

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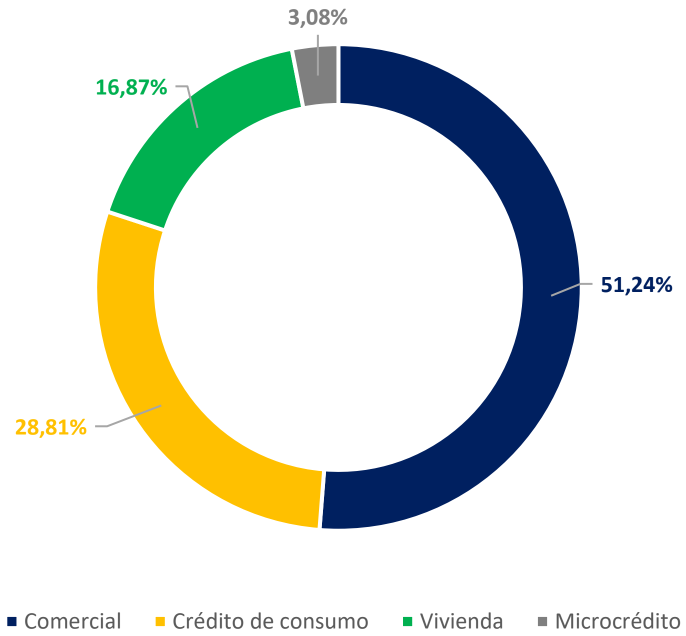
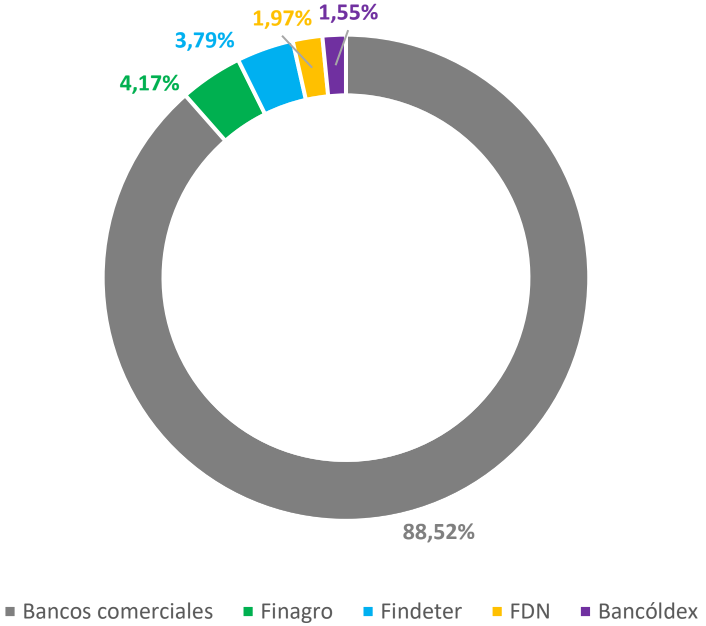
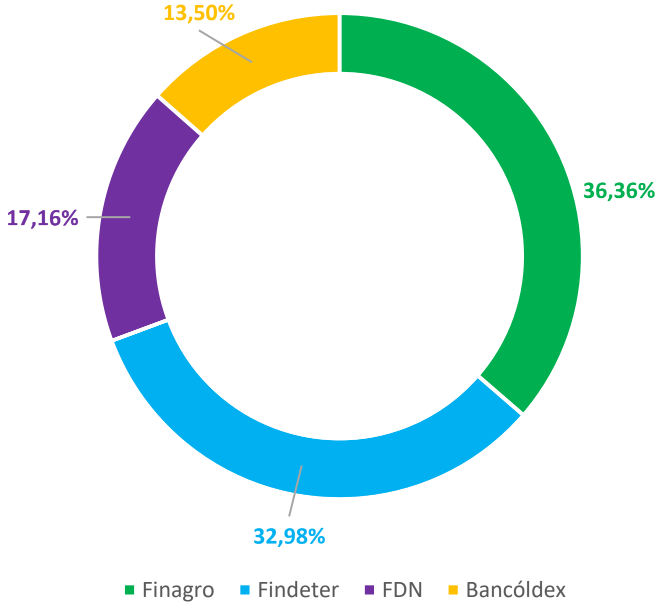
Total Loan Portfolio – Financial institutions*
$ 749,486 MM**



Commercial Loan Portfolio – Financial institutions*
$ 384,054 MM**



Commercial Portfolio – Developments banks
$ 44,102 MM**



Source: Superintendencia Financiera de Colombia
*Financial Institutions without Especial Official Institutions
Data as Dic 2025
** COP Billions

Profitability Indicators

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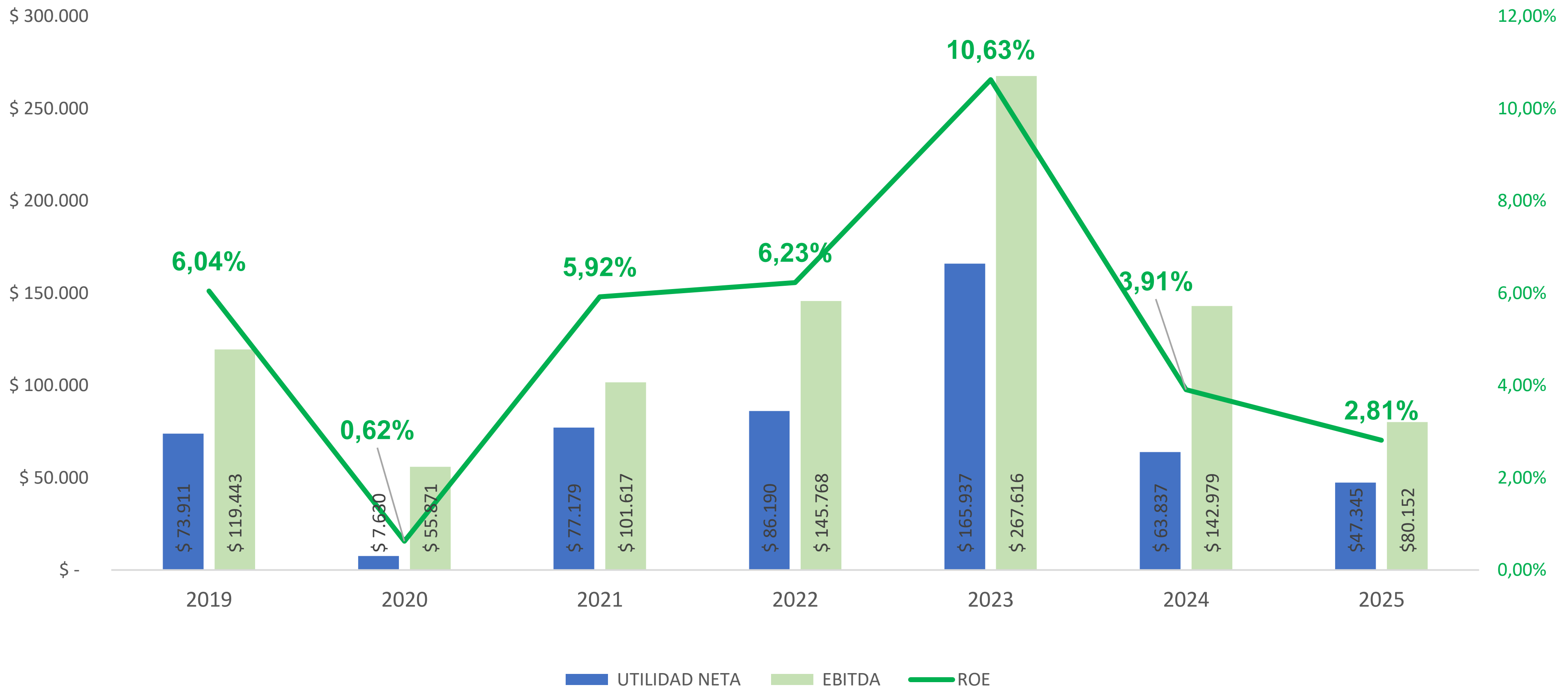

COP millions
Financial Statements from December 2019 to 2025

Sustainability Strategy 2040

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In 2025, we made significant progress in implementing our sustainability strategy, demonstrating a firm **shift from planning to execution**. Highlights include:

- Obtaining Carbon Neutrality certification from Icontec, achieving net-zero emissions one year ahead of schedule.
- The sustainable portfolio branding model was defined and implemented, aligned with Colombia's Green Taxonomy and the Social Bond Principles.
- Strengthening internal capacities was another key focus of the year. In 2025, 95% of employees successfully completed the internal sustainability course, contributing to the consolidation of an organizational culture aligned with the principles of sustainability and territorial development.
- During 2025, as a major milestone in training innovation, the pilot sustainability course for Territorial Entities was launched via WhatsApp, with the aim of expanding access to knowledge through high-reach digital channels adapted to local dynamics.

Environmental Management System

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We have had an Environmental Management System (EMS) in place since 2018. Within the EMS, five environmental programs were established. All five environmental programs were fully implemented by 2025. The operation of this system is based on the environmental policy, analysis of legal requirements, risk analysis, and analysis of the aspects and impacts generated by the Entity's activities; from a life cycle perspective, and managed through initiatives, programs, and activities, guaranteeing environmental preservation and contributing to sustainable development.

Environmental and Social Risk Management System– SARAS

- In 2025, we strengthened the SARAS system, evaluating and monitoring projects worth over COP 1.1 trillion, with field visits and technical support to ensure positive and lasting impacts.

- In terms of SARAS coverage, during 2025, the amount disbursed for operations with SARAS analysis was COP 427,167 million. This figure represents 84% of the non-SARAS-exempt operations disbursed by Findeter, valued at COP 508,057 million, representing higher coverage than the previous year.

- We made significant progress in strengthening SARAS by automating its processes and integrating them with internal systems, which improves operational efficiency, traceability, and the proactive management of environmental and social risks from the outset of operations

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Thanks

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