



Results Presentation

2025 and Q1 2026



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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)

Content



**Financial
sustainability**

**Technical
assistance and
Project
execution**



**Projects
financing**

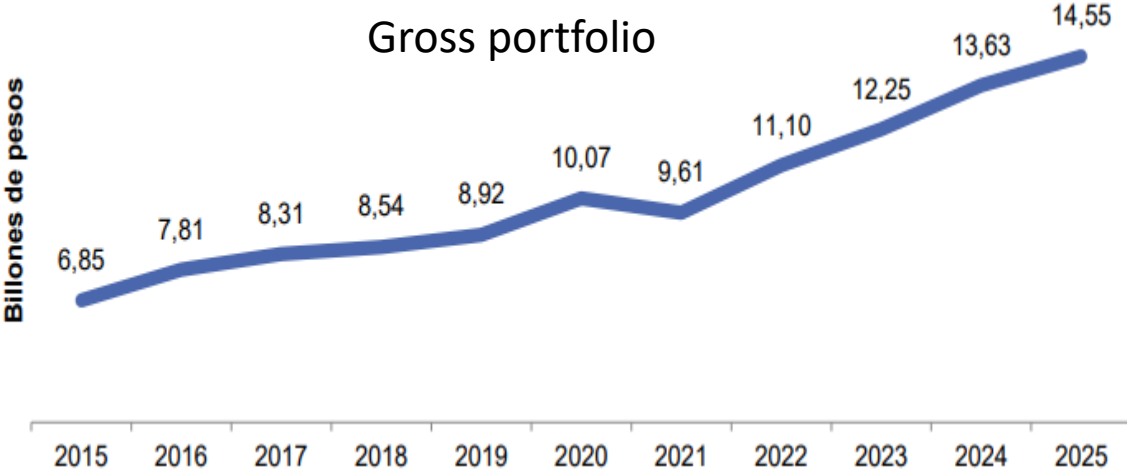
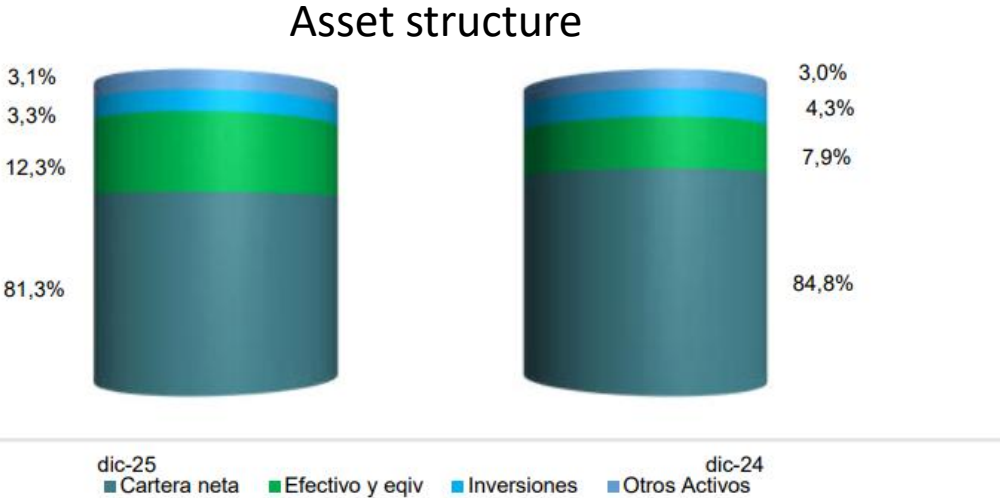
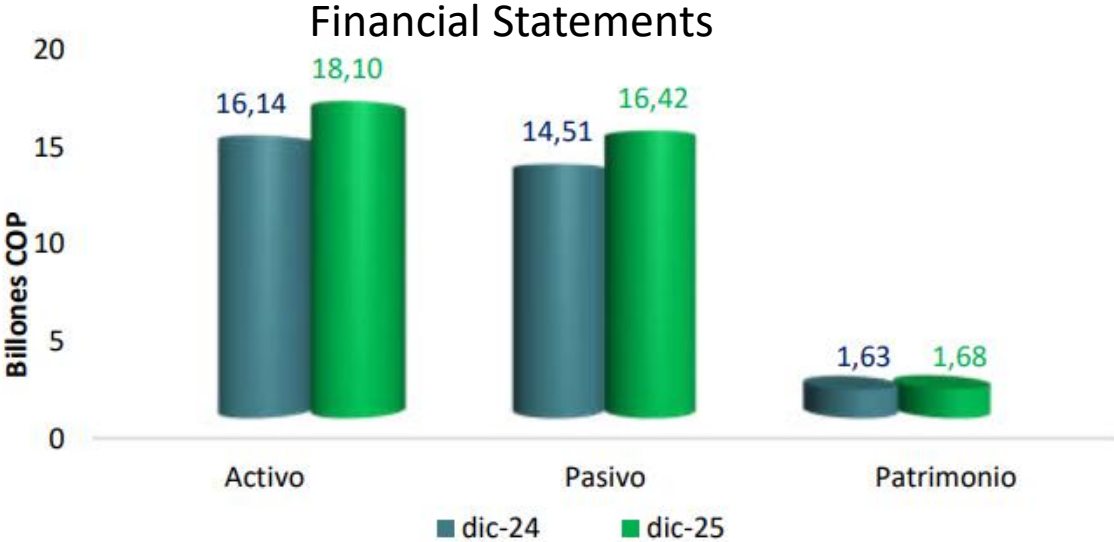
**Social and
Environmental
management**



Jose Alberto Laurens
Financial VP

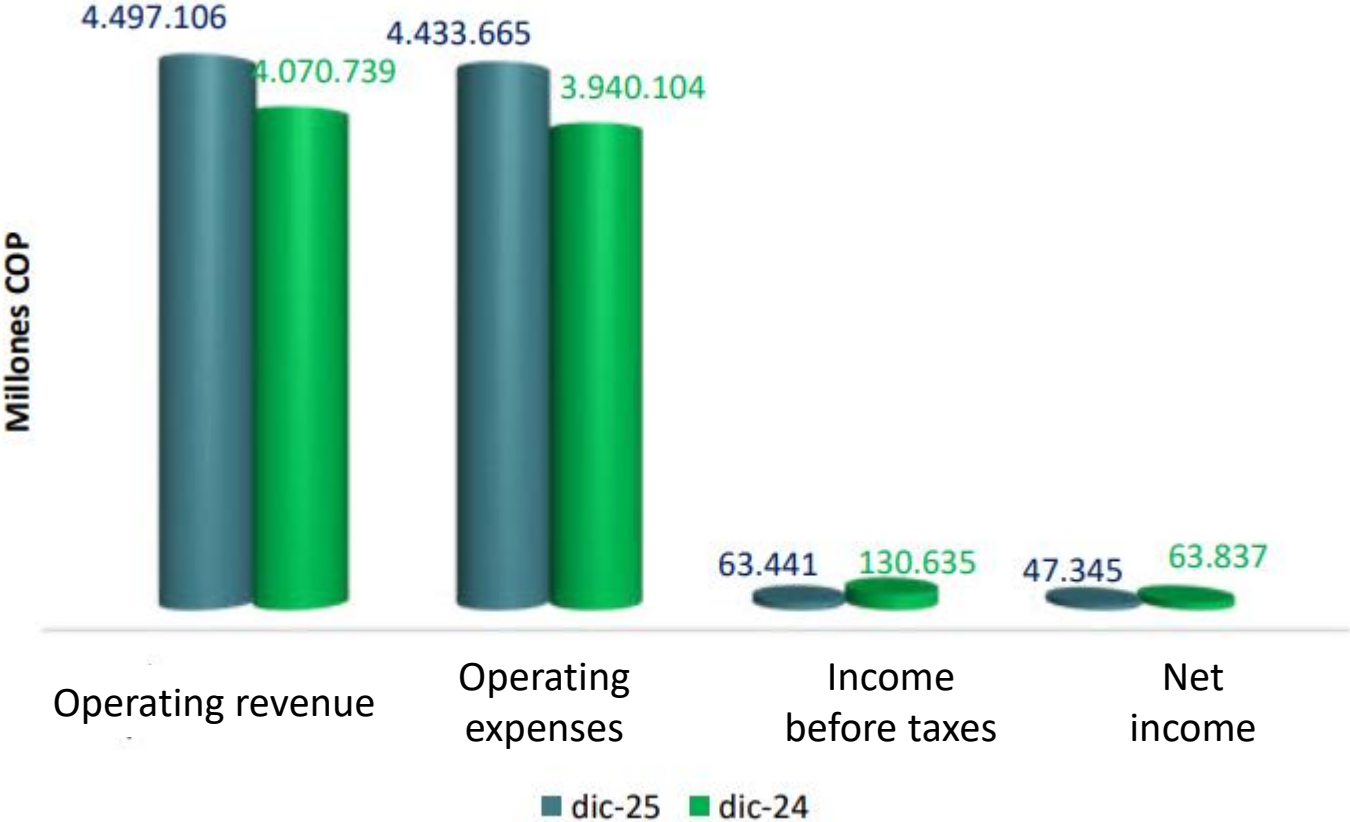


Financial Statements Dic 2025 – 2024



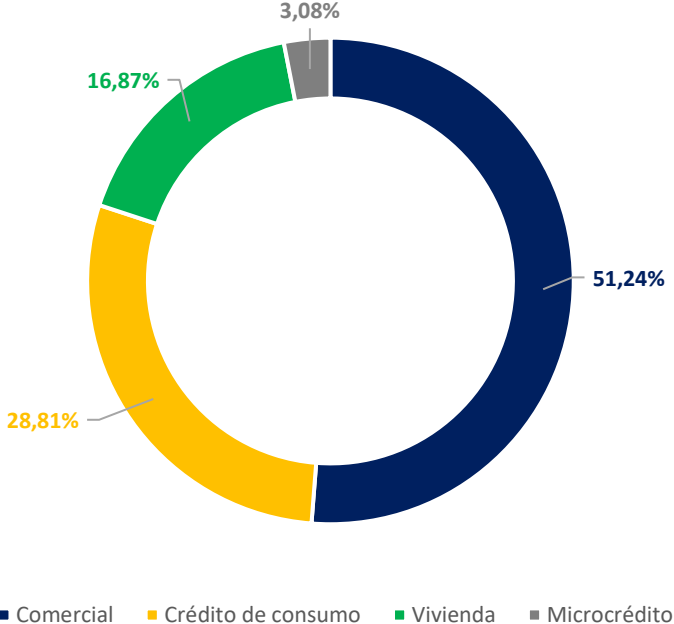
Figures in millions of pesos
 Note: Financial statements as of December 2025-2024

Budget execution 2025

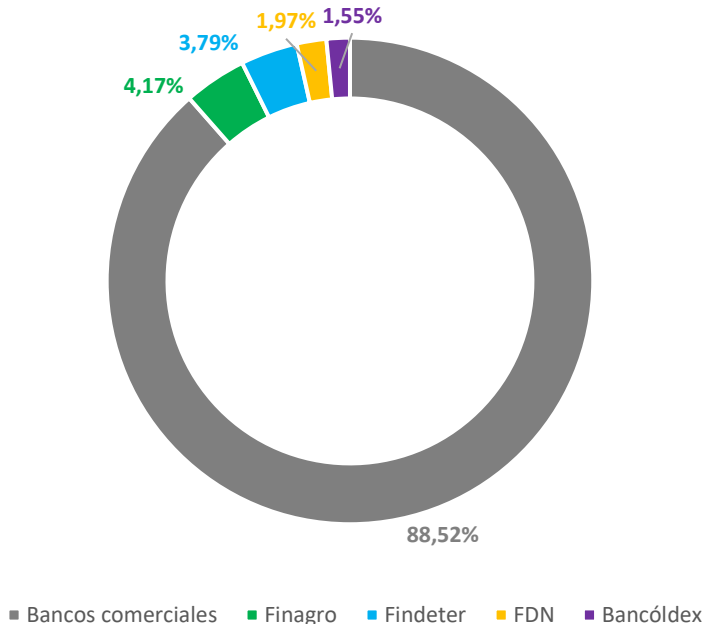


Financial Sector Loan Portfolio

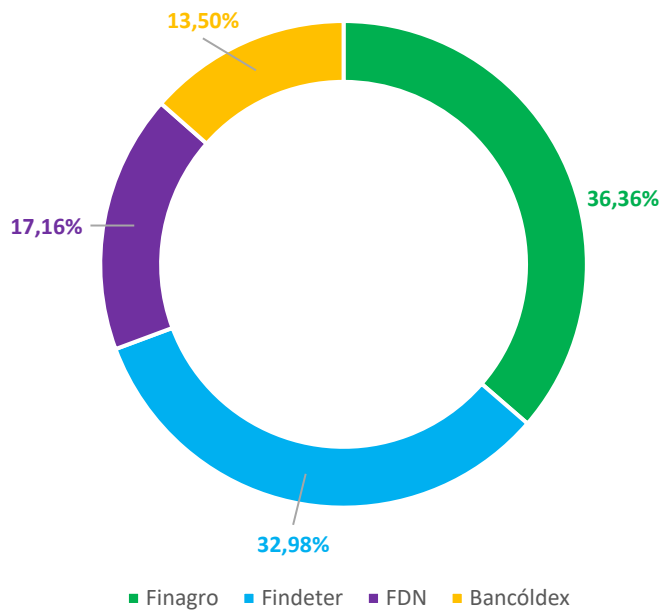
Total Loan Portfolio – Financial institutions*
\$ 749,486 MM**



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

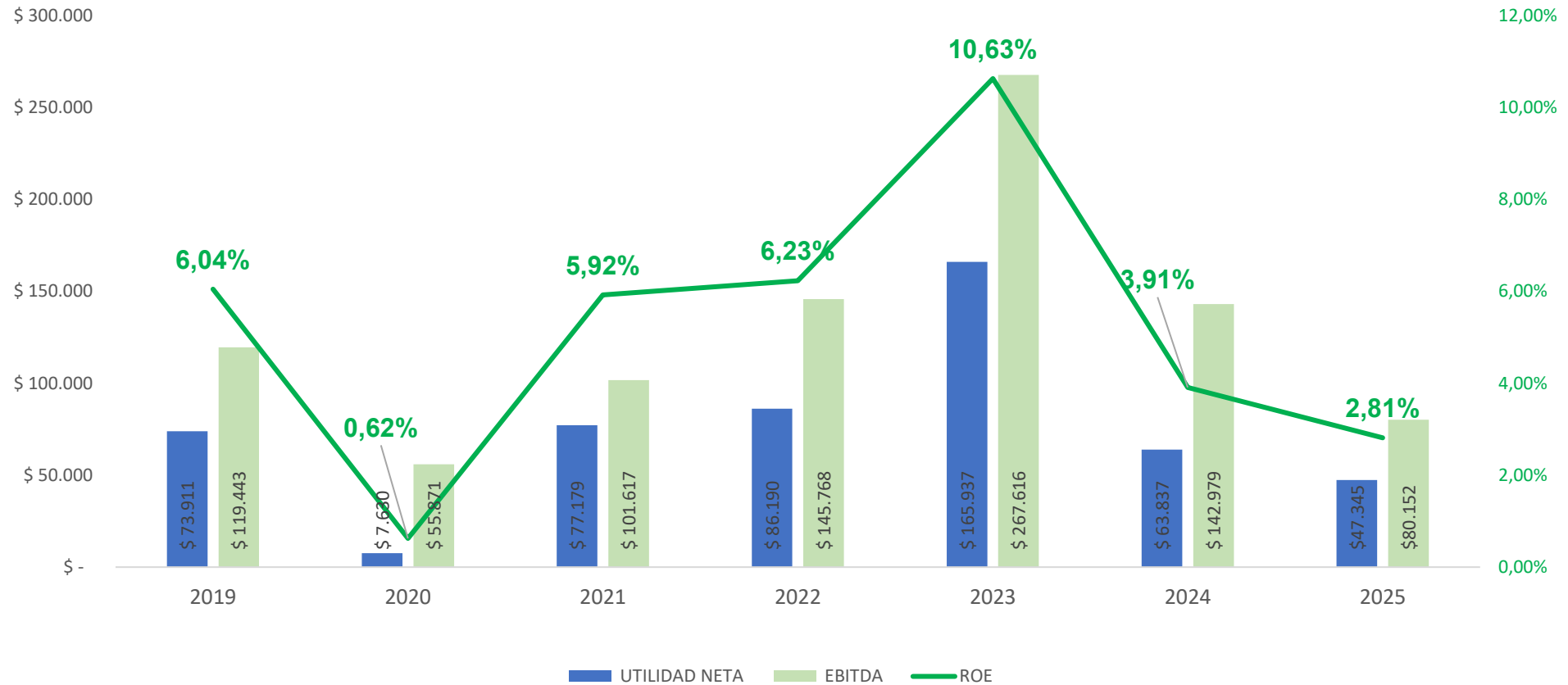


Commercial Portfolio – Developments banks
\$ 44,102 MM**



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

Profitability Indicators



COP millions
Financial Statements from December 2019 to 2025

Financial Statements March 2026 – 2025

Balance Sheet

Assets

	2025	2026	% Change 2026-2025
Cash	1.637.918	2.451.716	49,68%
Net Loan portfolio	14.822.487	15.154.734	2,24%
Investment Portfolio	589.471	584.203	(0,89%)
Other Assets	598.768	581.502	(2,88%)
Total Assets	17.648.644	18.772.154	6,37%

Cash: Resources recorded in this account adequately cover liquidity gap requirements

Gross Loan Portfolio: The following activity was recorded March 2026: disbursements of COP 1,42 billion, prepayments of COP 0,43 billion, and amortizations of COP 0,58 billion (including rediscount and CD portfolio)

Loan loss provisions: Includes accumulated provisions of loans for AIR-E amounting to COP 181.443 million and Municipio de Sincelejo for COP 24.369 million.

Liabilities and Equity

	2025	2026	% Change 2026-2025
Deposits	12.289.900	13.124.184	6,79%
Bank Credits	3.282.514	3.334.232	1,58%
Bonds	268.023	268.024	0,00%
Other Liabilities	149.624	351.014	134,60%
Total Liabilities	15.990.061	17.077.455	6,80%
Total Equity	1.658.583	1.694.700	2,18%

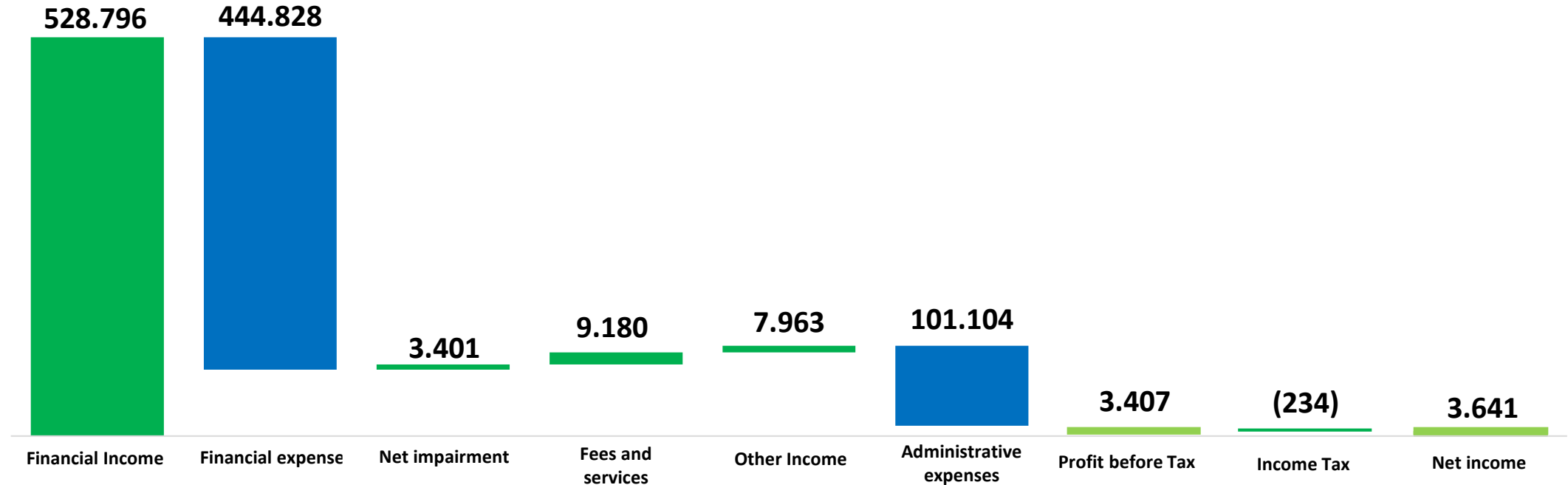
Deposits (Liabilities): Issuance volume reached approximately COP 2,64 billion (March 2026).

Equity: Accumulated net income as of the reporting date amounts to COP 3.641 million

COP millions

Financial statements March 2026 -2025

Financial Statements March 2026 P&L

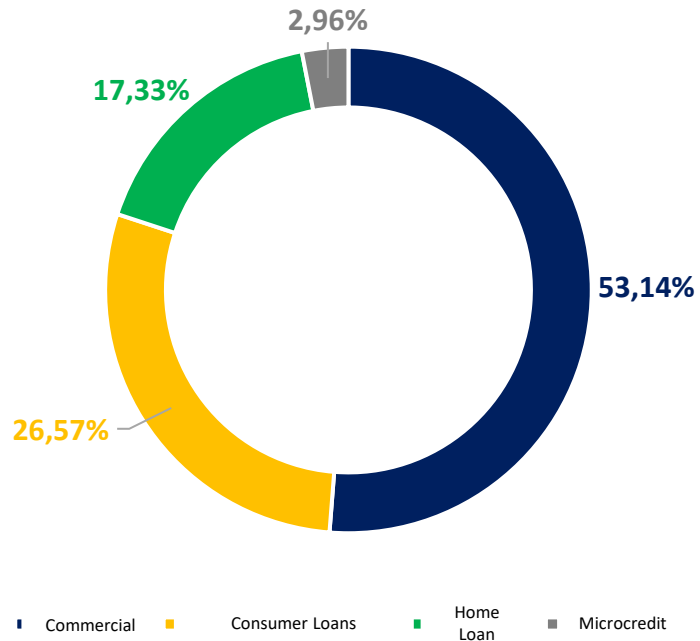


% Change 2026 / 2025	6,93%	20,24%	(125,59%)	(1,70%)	37,54%	17,96%	(91,63%)	(101,45%)	(85,16%)
Absolute Change 2026 / 2025	+34.276	+74.887	+16.687	(158)	+2.174	+15.393	(37.302)	(16.409)	(20.893)

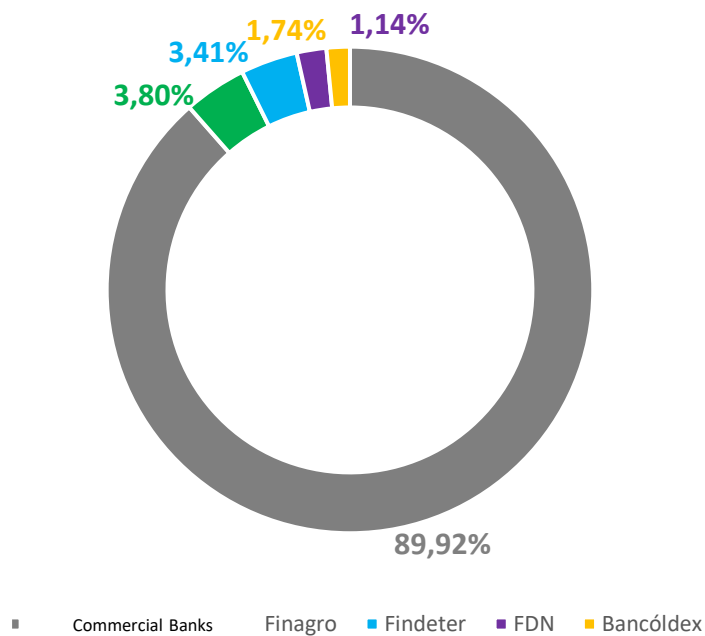
Profit before tax is positive, reaching COP 3.407 million, driven by strong performance of interest income from the loan portfolio, supported by the upward trend in the monetary policy rate. However, performance is below expectations due to the impact of derivatives, foreign exchange differences, and lower income from technical assistance

Financial Sector Loan Portfolio

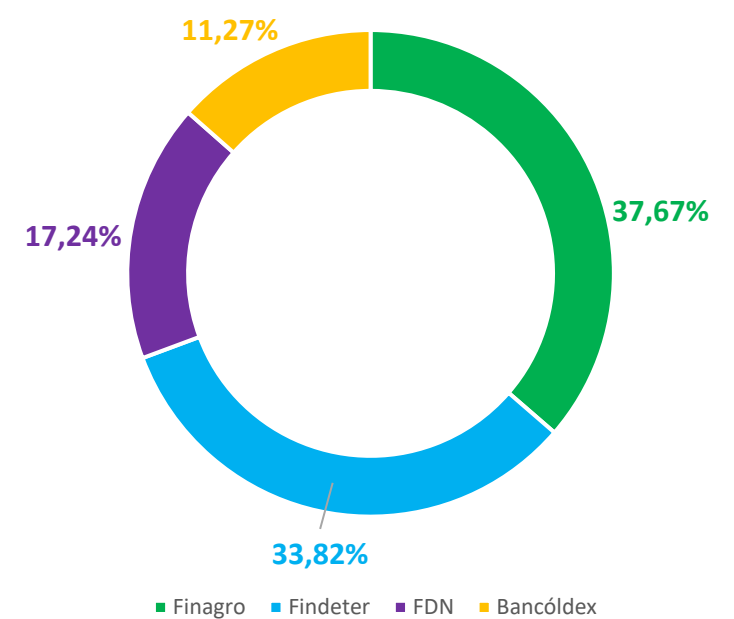
Total Loan Portfolio – Financial institutions*
\$ 768,10 B**



Commercial Loan Portfolio – Financial institutions*
\$ 394,81 B**

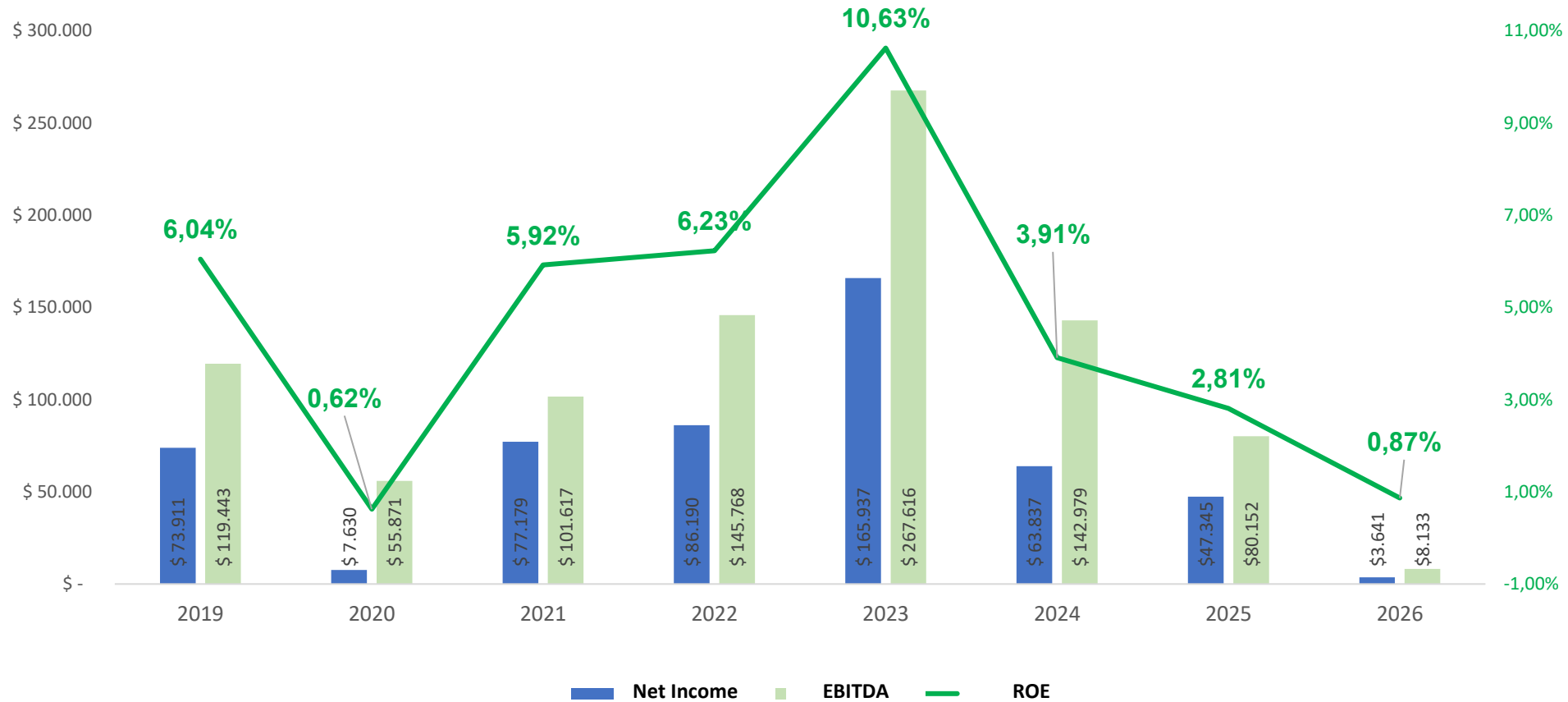


Commercial Portfolio – Developments banks
\$ 44,68 B*



Source: Superintendencia Financiera de Colombia
*Financial Institutions without Especial Official Institutions
Data as March 2026
** COP Billions

Profitability Indicators



COP millions
Financial Statements from December 2019 to March 2026

Maria Lourdes Lacouture
Investor Relations



Disbursements 2025

\$ 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 sustituiion		\$ 933.683	\$ 933.683
Total	\$ 441.909	\$ 3.763.405	\$ 4.205.314

551 Projects

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

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

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

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

Social housing

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

Cifras en millones de pesos

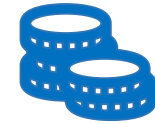
Popular economy



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



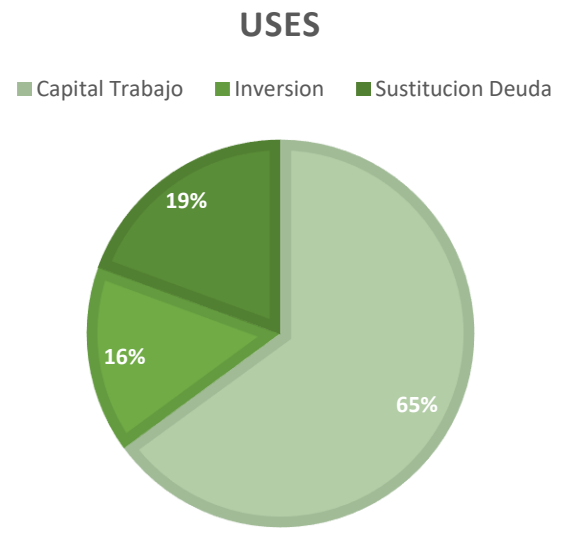
Intermediaries

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

Disbursements Jan-Mar 2026

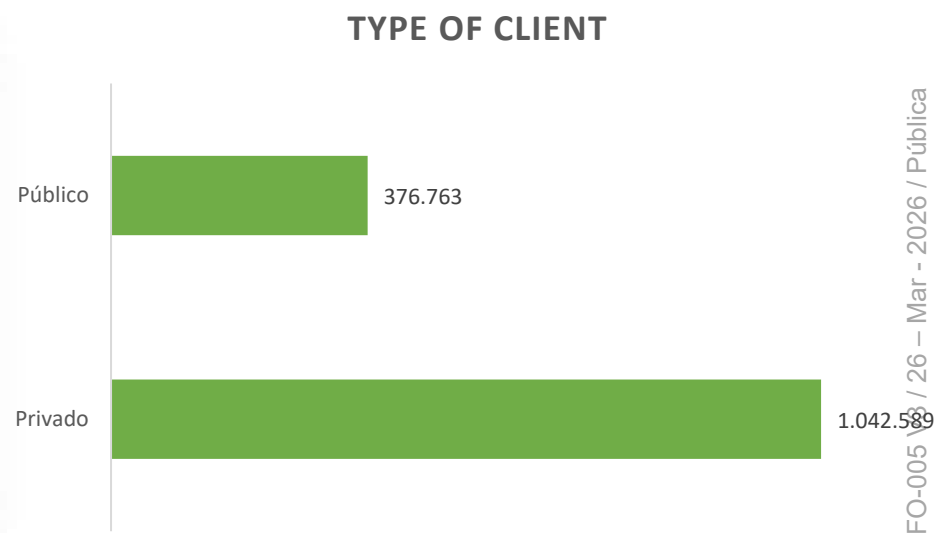
In the period Findeter disbursed **\$1.42 tn**

Rediscount
\$1.36 tn
 Direct credit
\$54 bn



Sectors

Energy	\$ 960.338
Fiscal sanitation	\$ 267.759
Transport	\$ 59.353
Potable water	\$ 56.804
Urban and housing	\$ 35.686
Education	\$ 19.811
Sports	\$ 17.200
Turism	\$ 2.400
Total	\$1.419.351



Cifras en millones de pesos

Sustainability Strategy 2040

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

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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Banca de Desarrollo Territorial



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