



Corporate Presentation

2024



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.

About FINDETER

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

- Shareholders:

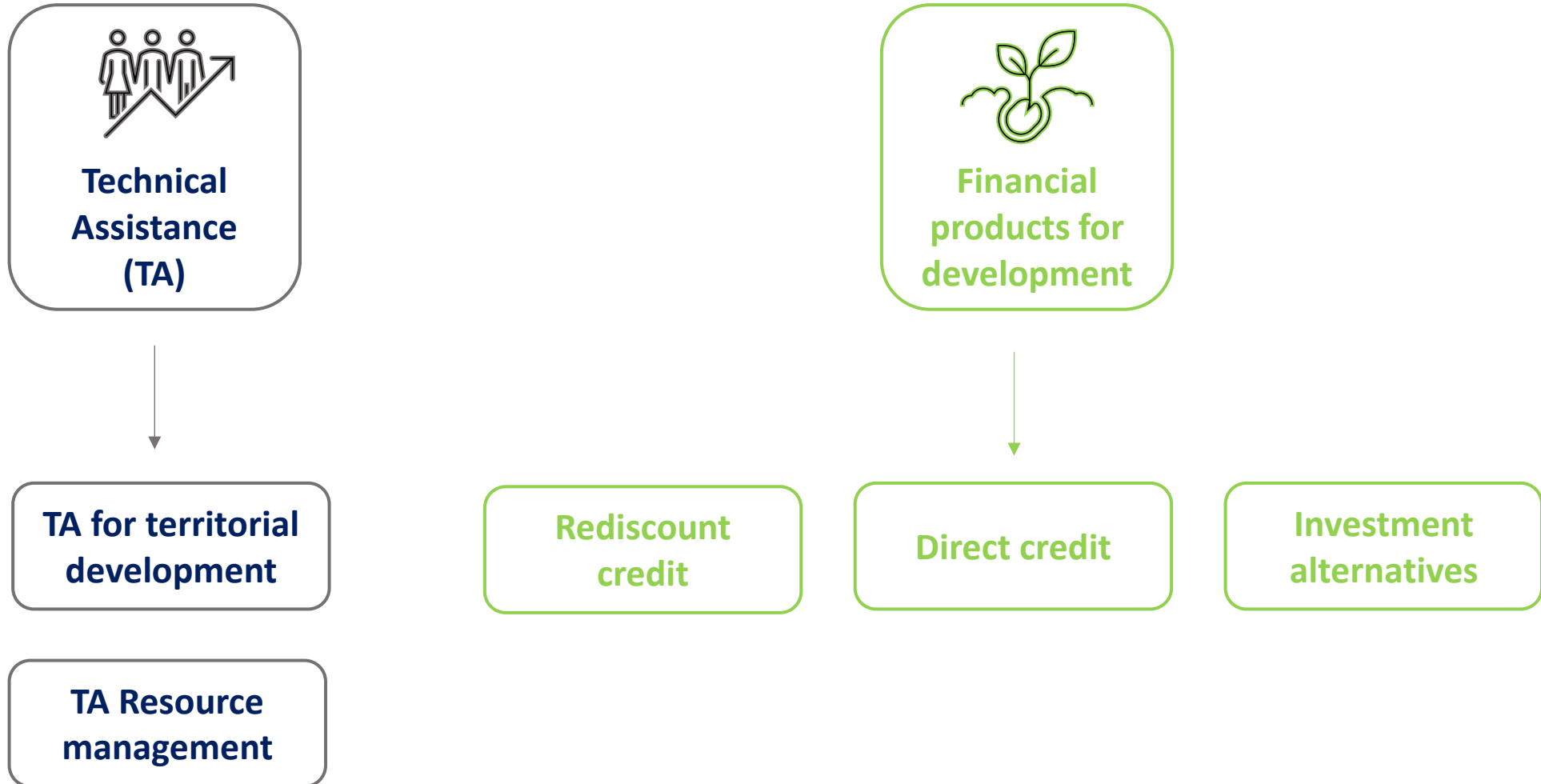
	Percentage
Grupo Bicentenario	92,55%
Departments	7,20%
Ifinorte	0,25%

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



Management Model

Products and services





2024 Results

Findeter disbursed **\$ 5.33 trillions** In Jan-Dec 2024

Rediscount
\$4.46 tn

Direct Credit
\$859 bn

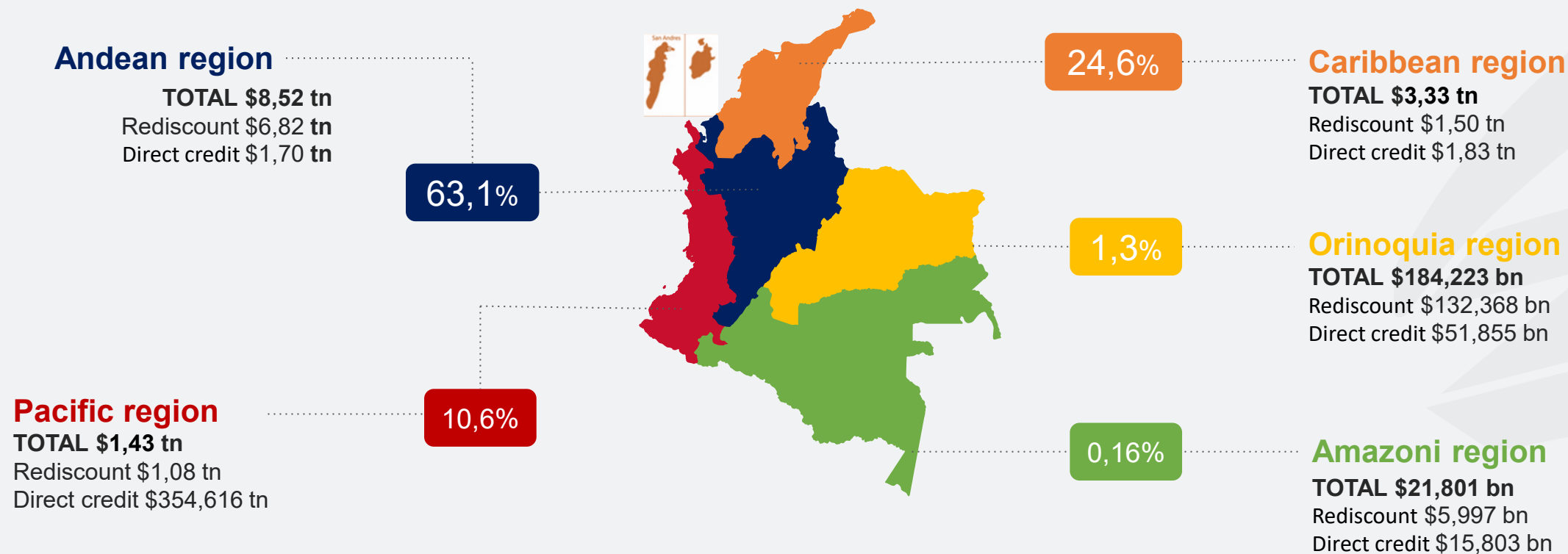
How did we close 2024?

Financing by sectors and projects



Portfolio geographic distribution

\$13.5 trillions



**Corte 31 de diciembre 2024*

Education



206

Recreations
and sports



178

Urban
development
and housing



155

Potable water



75

Transport



54

Environment



6

IT



26

Energy

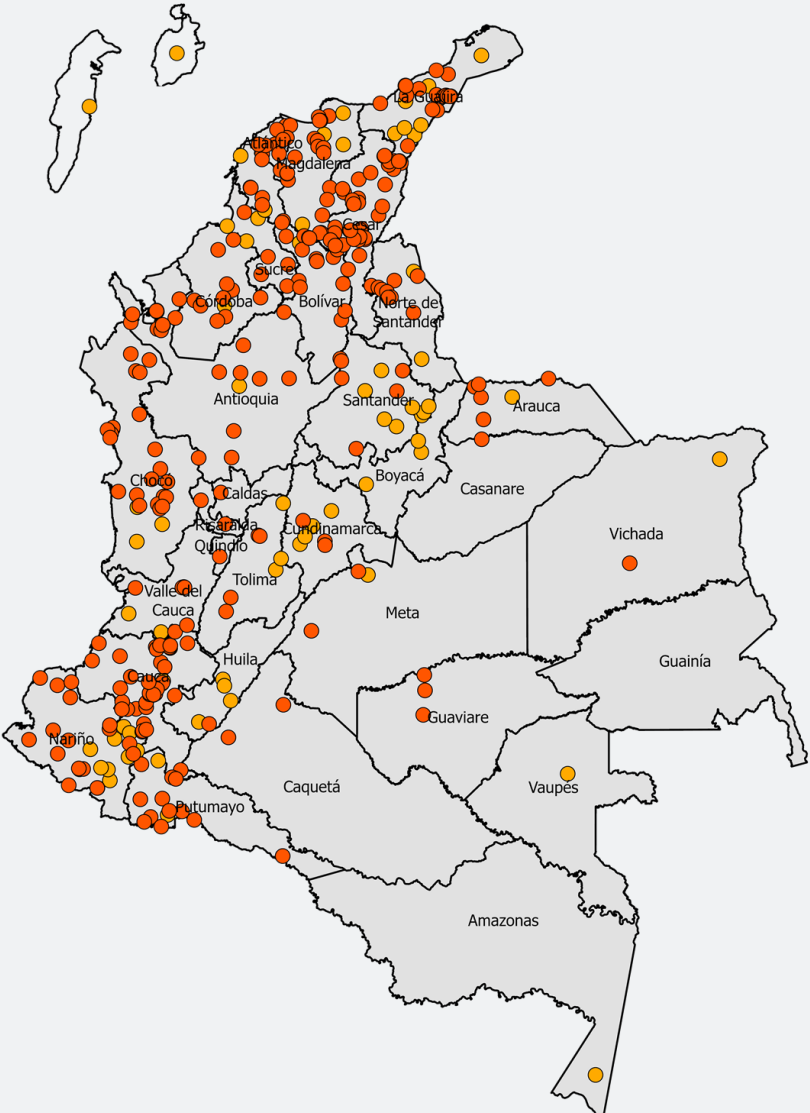


4

Other sectors



6



780*

Active projects

309 Execution

238 Closing

233 To begin

+5.93

Managed resources

Trillion pesos

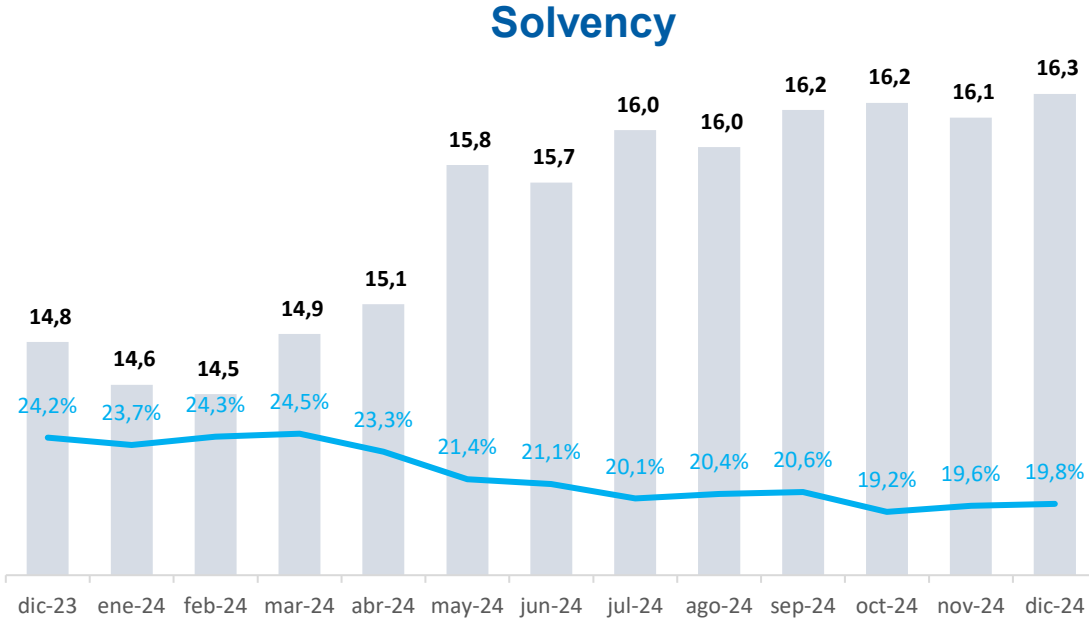
+300 municipalities

190 municipalities category 4, 5 y 6

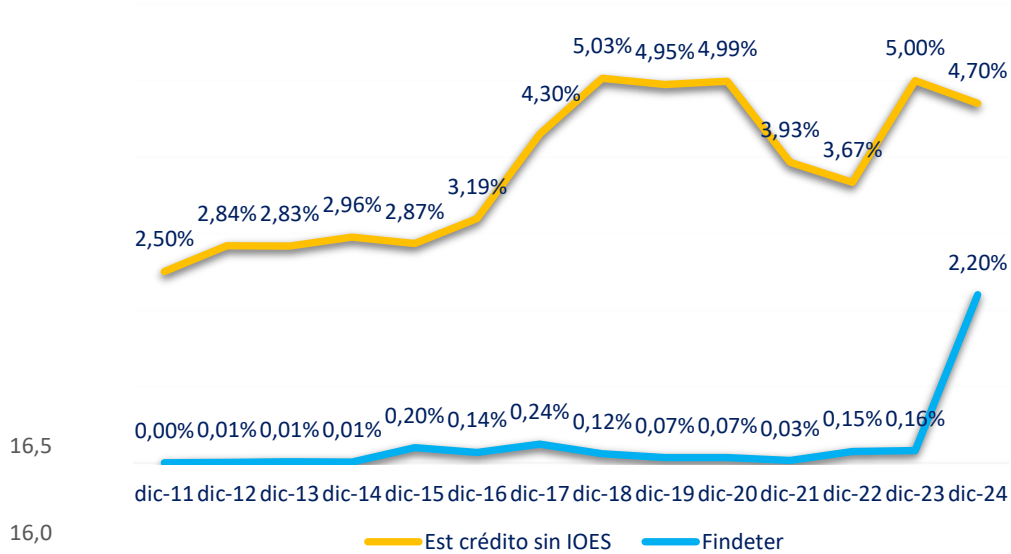
How was our 2024 year end?

Financial sustainability

Activo Billones COP



Portfolio quality



How was our 2024 year end?

Financial sustainability



We achieved growth rates in line with expectations

➔ **2024 4Q \$142.979**
2023 4Q \$267.616



We take care of the business profitability

➔ **2024 4Q 3,91%**
2023 4Q 10,63%



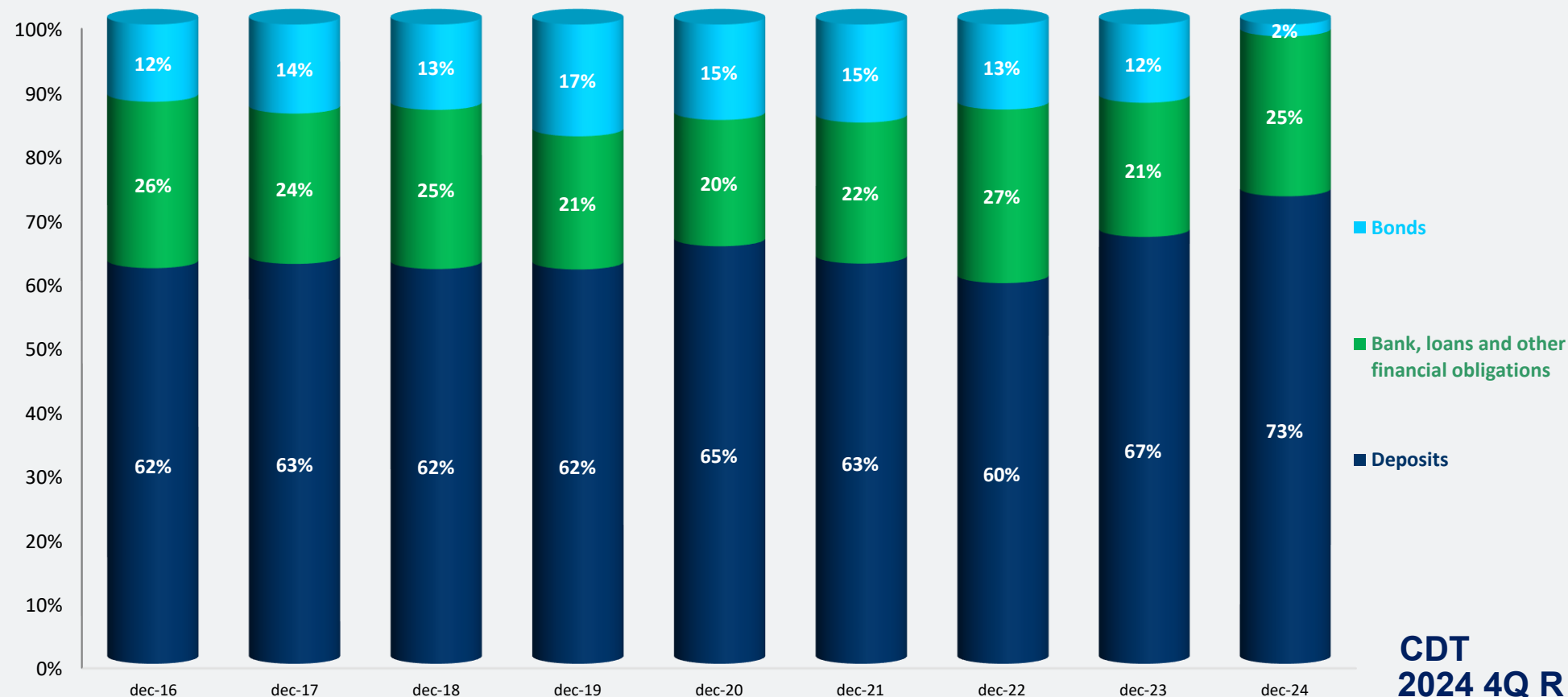
**OPERATIONAL
EFFICIENCY**

We strengthen the structure of the entity

➔ **2024 4Q 2,06%**
2023 4Q 1,96%

How was our 2024 year end?

Funding



**CDT
2024 4Q R** **COP \$ 8,66 tn**

**CDT
2024 4Q Fc** **COP \$ 9,80 tn**



Social and Environmental Management

Sustainability Strategy 2040

During 2024, the creation of a new area, the Sustainability Directorate, was consolidated. This new strategic focus allowed for the design and establishment of an "Open Banking for Sustainable Development" strategy comprised of six key objectives.

Early Wins:

- Build a sustainability assessment and knowledge baseline with your employees.
- Develop initial training for new sustainability promoters within the organization.
- Design the criteria required to expand the scope of SARAS coverage for operations.
- Identify a baseline inventory of goods and services for sustainable purchasing criteria.



<https://www.findeter.gov.co/estrategia-de-sostenibilidad-corporativa>

Environmental Management System

Findeter has an Environmental Management System (EMS) certified under ISO 14001:2015 since 2018. Five environmental programs were established within the EMS. All five environmental programs were fully implemented by 2024. Within the framework of these programs, we implemented the "Be Conscious" environmental campaign under the slogan "With our feet on the ground," aimed at publicizing our entity's environmental programs through various internal activities and communication channels.



Sistema de Administración de Riesgos Ambientales y Sociales – SARAS

- We expanded the scope of our SARAS to include direct loans, independent assets, and working capital.
- We extended the analysis to mining sector operations in order to contribute to climate change mitigation actions.
- In terms of SARAS coverage, during the 2024, the amount disbursed in SARAS operations was COP 508.62 billion. This figure represents 45% of Findeter's non-SARAS-exempt operations, worth COP 1.13 trillion, demonstrating higher coverage than the previous year.
- It's worth mentioning that the total amount analyzed and approved for disbursement in 2024 was COP 1.35 trillion; however, these funds are disbursed over one or more years, depending on the commercial terms of the loan.



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