



Results Presentation

Q2 2025



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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
Finance Vicepresident



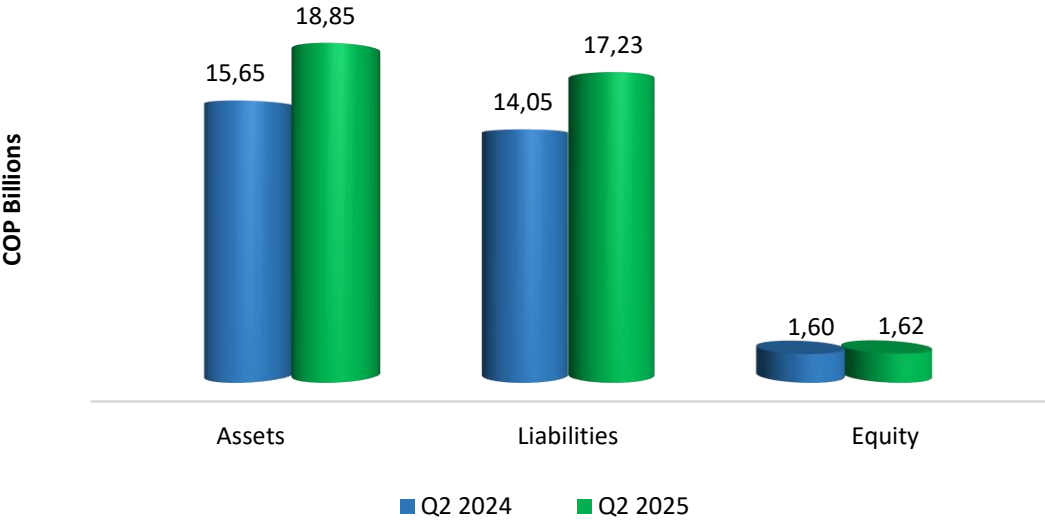


Financial Sustainability and Responsible Funding

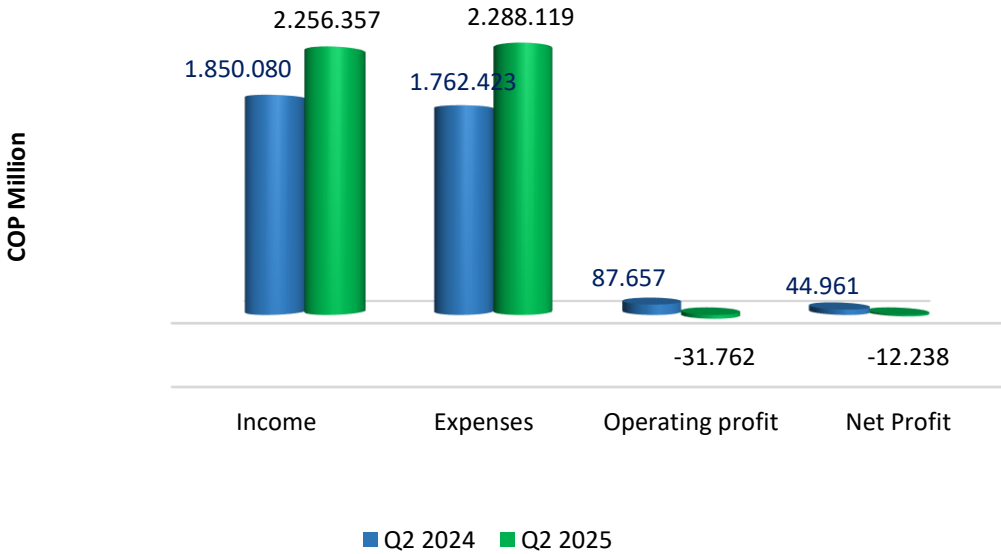
June 2025

Financial sustainability

Balance Sheet



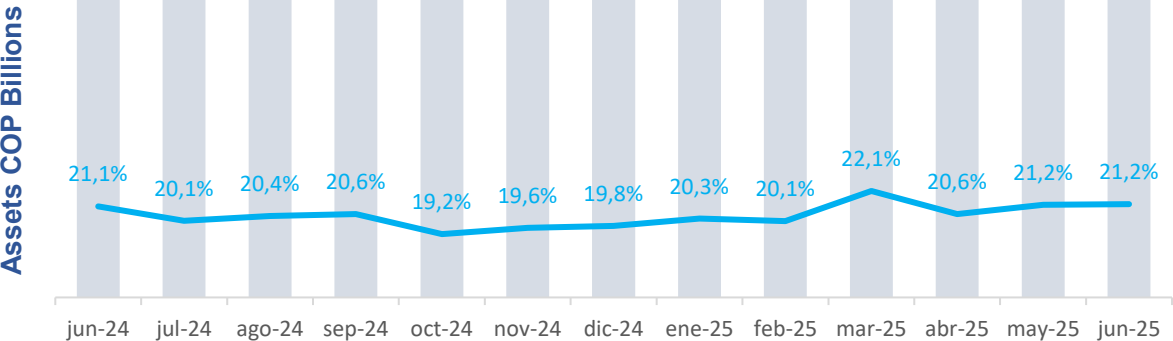
Income Statement



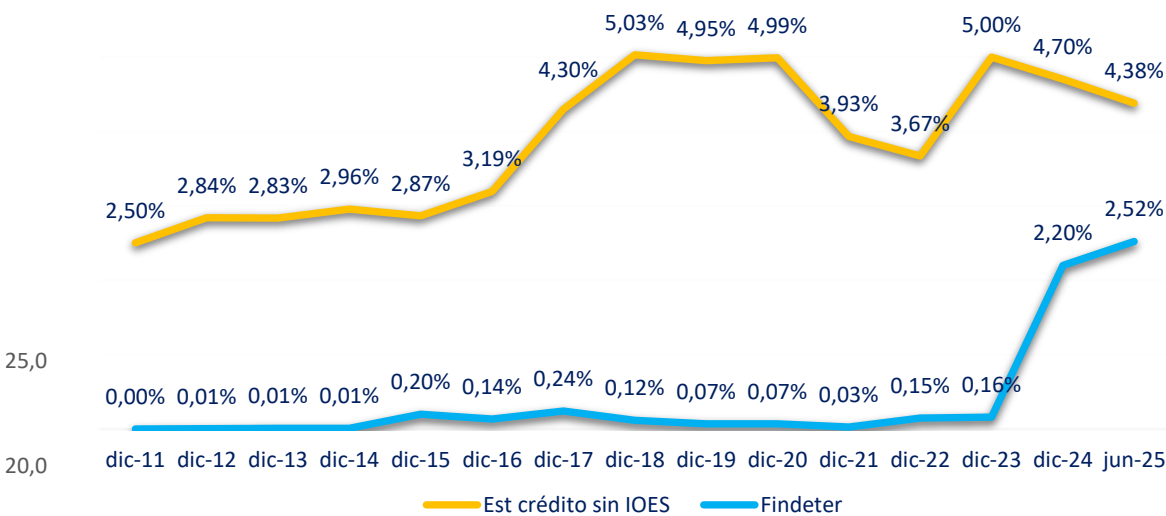
June 2025

Financial sustainability

Solvency



Portfolio quality





EBITDA

Gradually recovering from the impact of the loan loss provisioning for CD Operation – Air-e

➔ **2025 2Q -\$24.365**
2024 2Q \$93.011



ROE

We take care of the business profitability

➔ **2025 2Q -1,50%**
2024 2Q 5,69%



OPERATIONAL EFFICIENCY

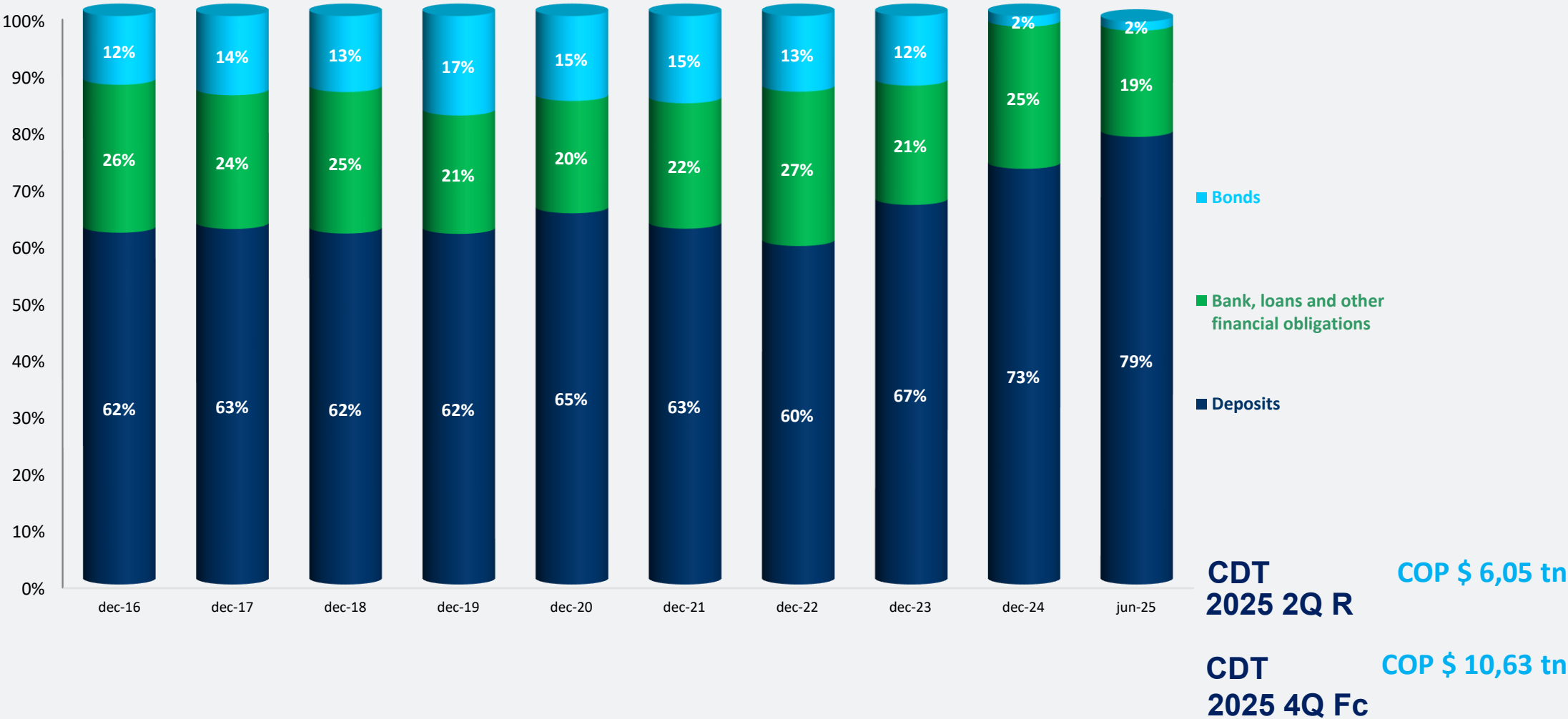
We strengthen the structure of the entity

➔ **2025 1Q 1,86%**
2024 2Q 2,18%

*COP Millions

June 2025

Funding



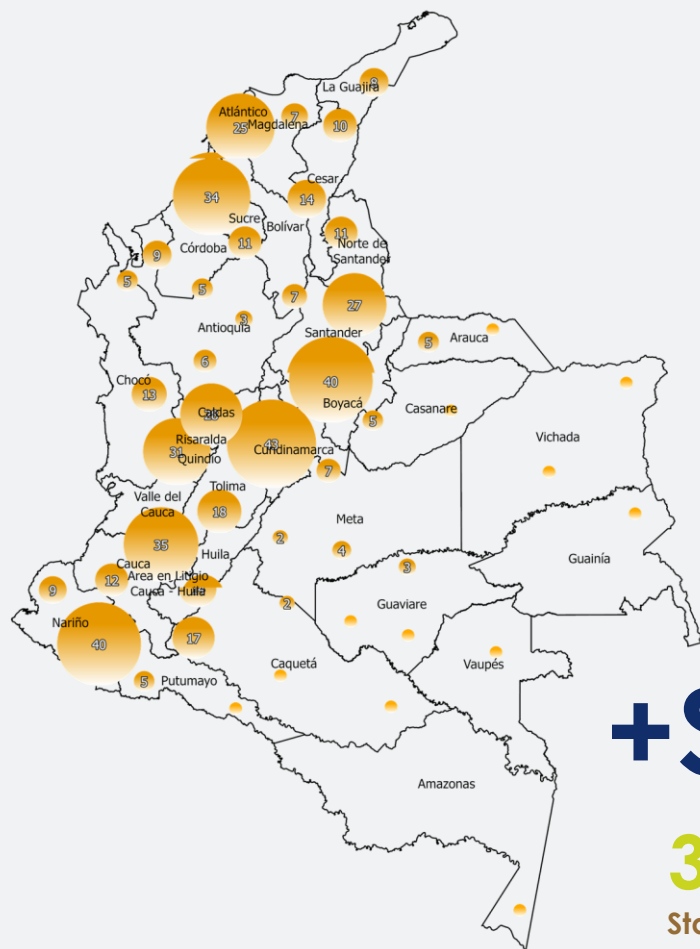
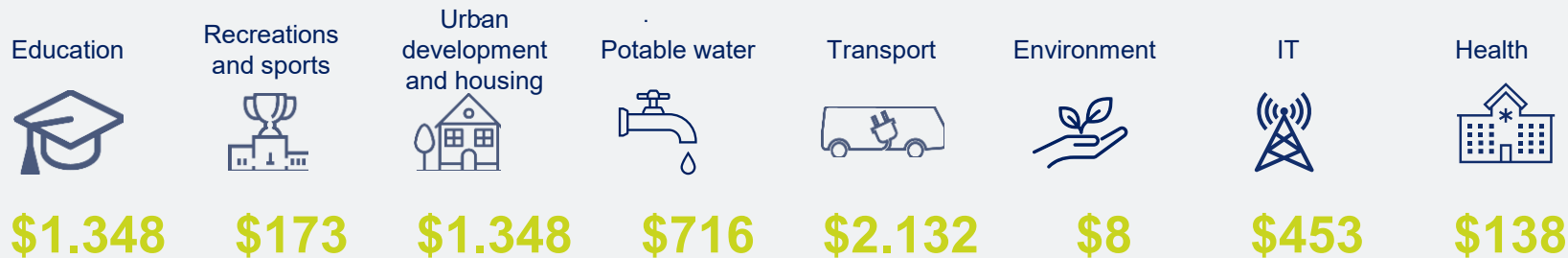
Maria Lourdes Lacouture

Investor relations





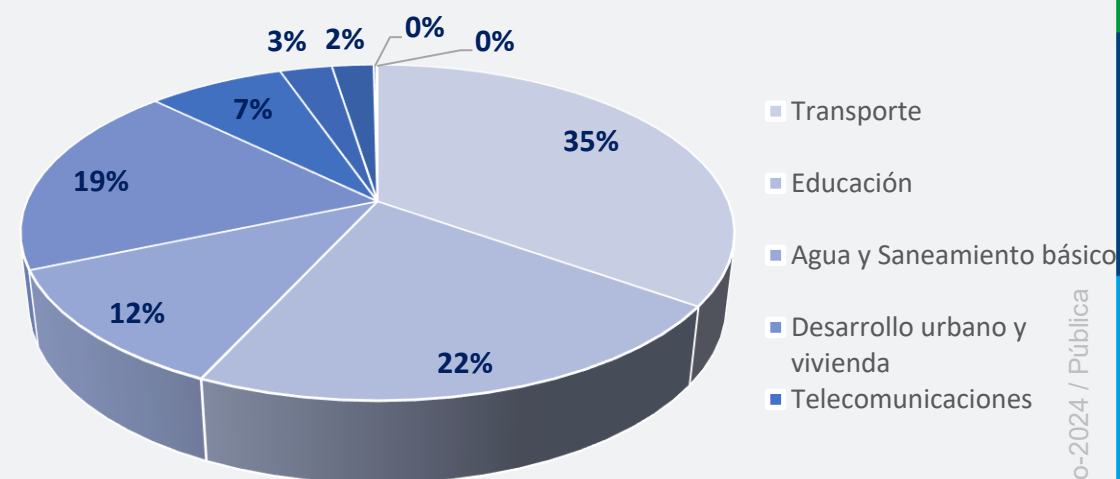
Technical assistance and Project execution



789
Projects

+\$5.6 Trillions

32 States
516 Municipalities
40 Strategic allies



Alliances with National Government – Popular Economy



Agricultura

Productive Projects, Programs and Implementation of Public Policy and Strengthening Strategies.

1 contract
\$ 7.309



Interior

Execution of projects focused on strengthening, promoting, and protecting indigenous peoples.

Project bank for social organizations.

Implementation of projects funded by the project bank of the Directorate for Democracy, Citizen Participation, and Community Action.

4 contracts
\$ 292.812



Vivienda

Diagnosis and rehabilitation of wells and mills in the municipalities of Riohacha, Manaure, Maicao, and Uribia in la Guajira.

1 contract
\$ 47.097



Financing

Findeter disbursed **\$ 2.99 trillions** In Jan-Jun 2025

Rediscount
\$2.94 trillions

Direct credit
\$0.05 trillions

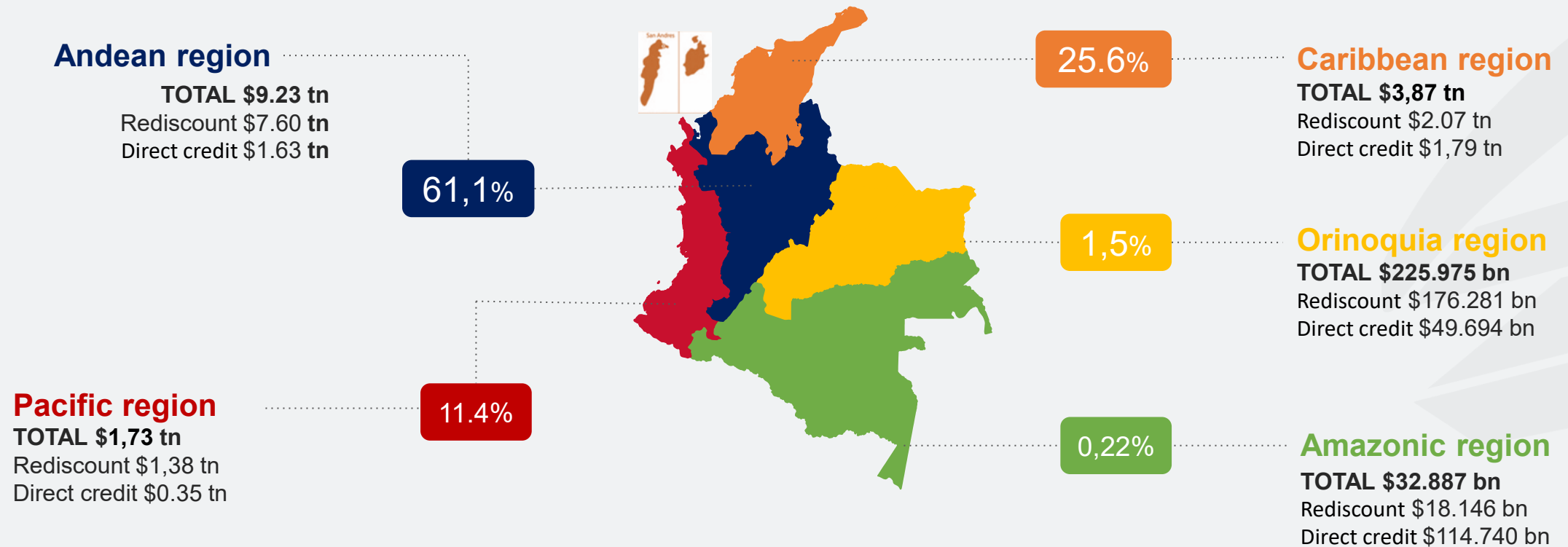
How did we financed in Jan-Jun 2025?

Financing by sectors and projects



Portfolio geographic distribution to Jun 2025

\$15.1 trillions



Results to June Perspectives 2025



March 2025

Perspectives
2025



\$2,99 tn

Disburse **\$3,45 tn**



244 E.T

Impact a **165 territorial entities** category 3, 4, 5 y 6



54.4%
230 projects of
423 total

Reach **21% in the financing of projects** category 3, 4, 5 y 6

\$5,3 trillions in lines with
compensated rates

**Energy
Housing
Various sectors**

Credit lines

Created en Jan-Jun 2025

	RATE	TERM	USE	RESOURCES ADDED
Colombia reactivation	Since IBR 0% M.V.	12/2	Investment	\$573,000 M
Energy efficiency Rediscount	IBR + -2% M.V.	10/2	Investment Working capital	\$1 tn
Housing VIS-VIP	Since 6,3% E.A Since IBR – 3%M.V	20 6 meses/0 5/1	Adquisition VIS/VIP Improvements C.T. Constructors	\$1 tn
Strategic bag	Since IBR 1 M M,V + 3,5% Since IPC + 5,25%	12/3	Investment Working capital Debt replacement	\$375,000 bn
Colombia Reactivation T. II*	ET 3, 4, 5 y 6: IBR + 1,10% M.V. ET Especial, 1 y 2: IBR + 1,60% M.V.	10/3	Investment	\$2,4 tn



Social and Environmental Management

Achievements to June 2025

Regarding SARAS, we achieved \$224 billion in loan operations disbursed under this methodology by June 2025. It is important to mention that we have disbursed a significant amount of funds at a compensated rate, which are exempt from SARAS.

We launched the "Green Footprint" program, through which 100% of the entity's employees are being trained in sustainability and climate change topics.

We ensured that our Board members attended training and courses on ESG and climate change, which reaffirms our commitment to the 2040 Sustainability Strategy.

We managed to obtain the verification declaration for our GHG inventory corresponding to the year 2024, in category 1 and 2 emissions, which represents the first step towards achieving the carbon neutral seal for the Entity, one of the main challenges of the current year.



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



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