



Results Presentation

Q3 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**



**Projects
financing**



**Technical
assistance and
Project
execution**



**Social and
Environmental
management**

Jose Alberto Laurens
Financial Vicepresident (e)



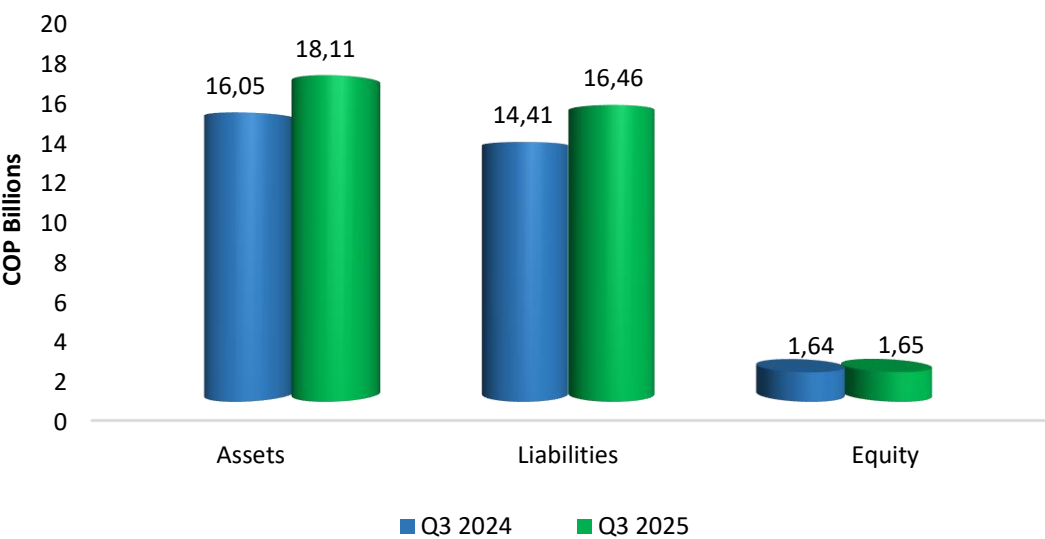


Financial Sustainability and Responsible Funding

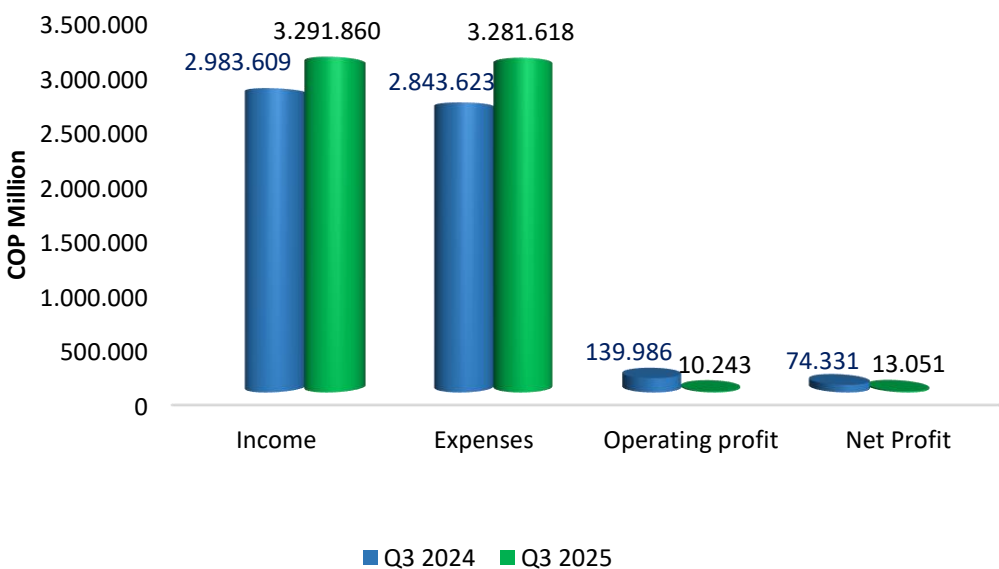
September 2025

Financial sustainability

Balance Sheet



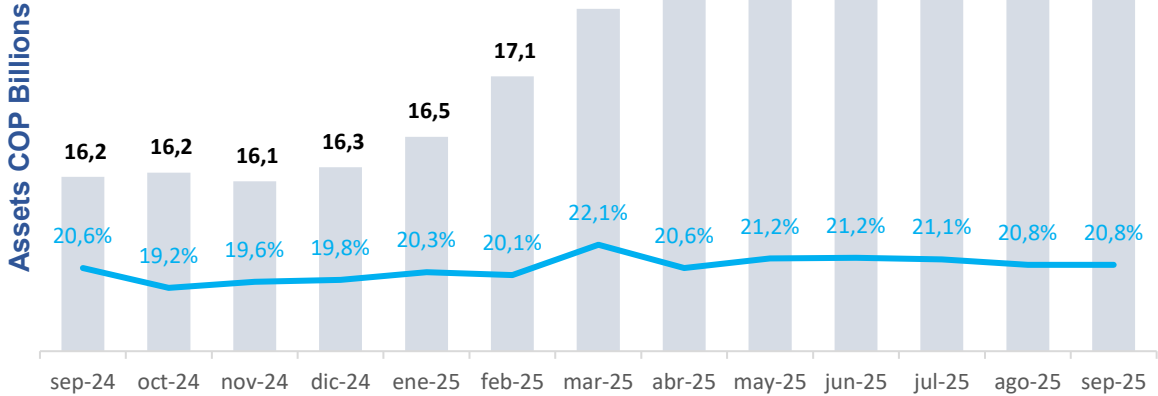
Income Statement



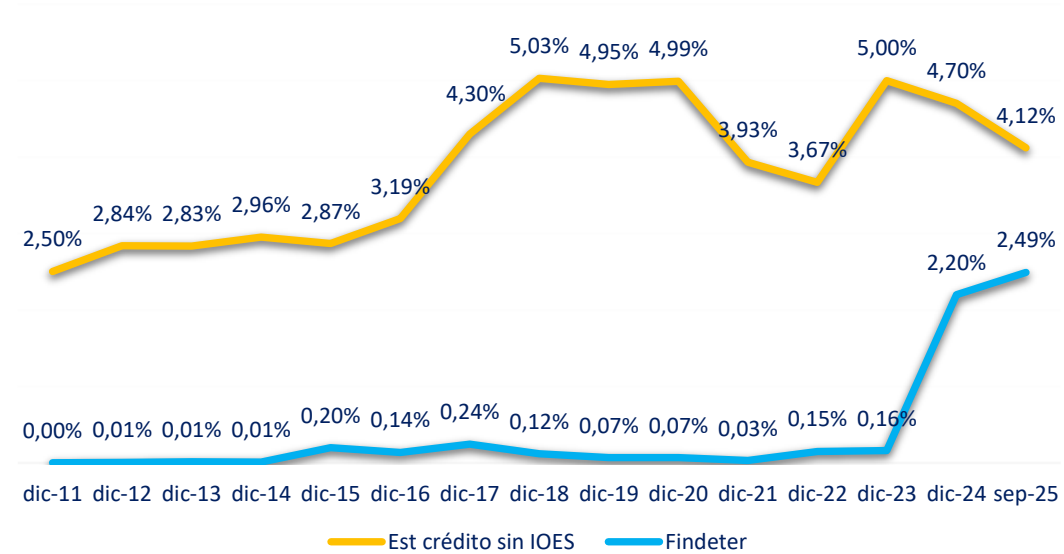
September 2025

Financial sustainability

Solvency



Portfolio quality



September 2025

Financial sustainability

 **EBITDA**

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

➔ **2025 3Q \$21.965**
2024 3Q \$148.117

 **ROE**

We take care of the business profitability

➔ **2025 3Q 1,06%**
2024 3Q 6,10%

 **OPERATIONAL EFFICIENCY**

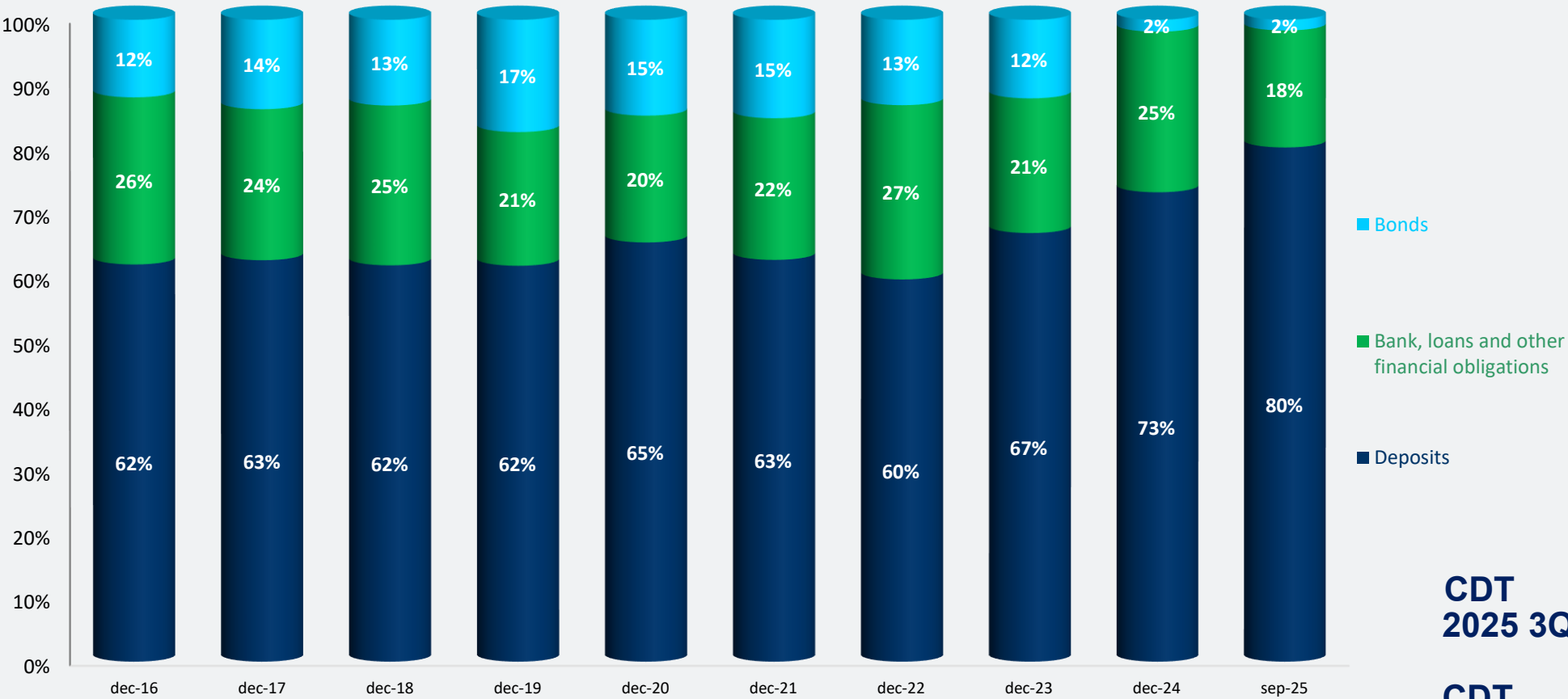
We strengthen the structure of the entity

➔ **2025 3Q 1,97%**
2024 3Q 1,99%

*COP Millions

September 2025

Funding



CDT 2025 3Q R COP \$ 7,48 tn

CDT 2025 4Q Fc COP \$ 10,63 tn

Maria Lourdes Lacouture

Investor Relations





Technical assistance and Project execution

Transport



\$2.186

Education



\$1.452

Water and
sanitation



\$716

Urban dev. &
housing



\$548

ICTs



\$611

Sports &
recreation



\$163

Health

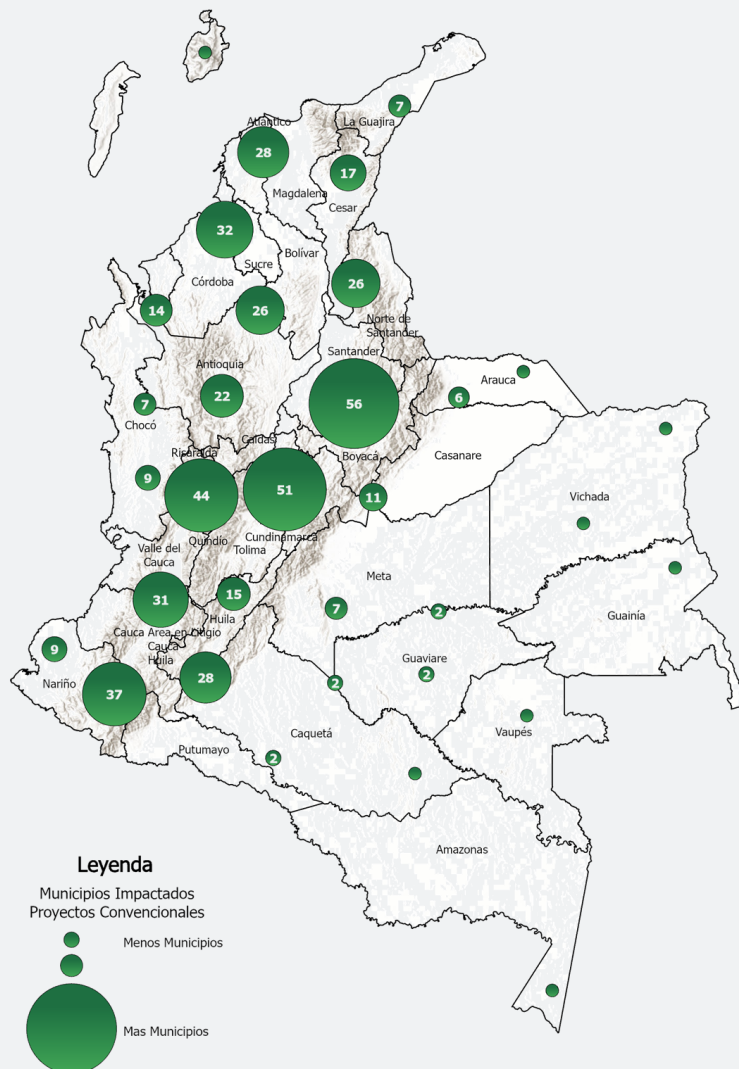


\$138

Others



\$14



753

Active projects

+5.83

Trillion pesos

Managed resources

507 municipalities
40 strategic allies



Project financing



Findeter disbursed **COP \$3.7 trillions** in Jan-Sep 2025

Rediscount
COP \$3.45 trillions

Direct credit
COP \$0.24 trillions

How did we financed in Jan-Sep 2025?

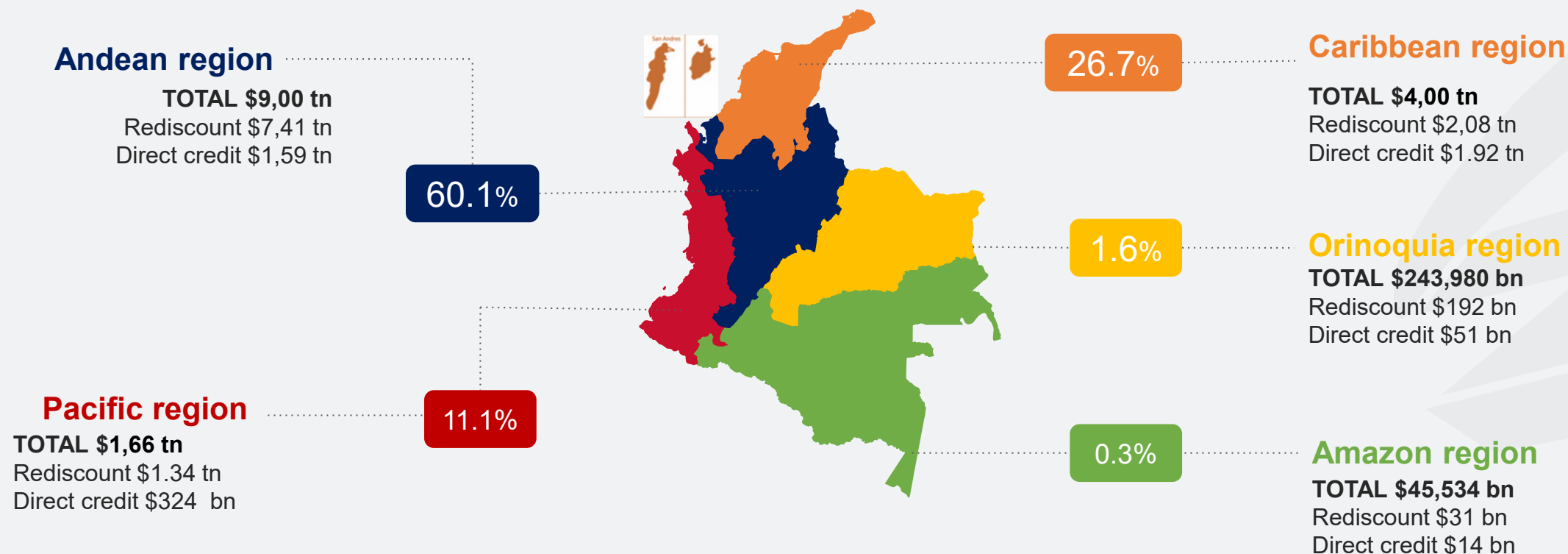
Financing by sectors and projects



Portfolio geographic distribution

Sept 2025

COP \$14.9tn



Results to September Perspectives 2025



Sept 2025

\$3.7 trillions



278 territorial entities



54%
267 projects of
495 total

Goal 2025

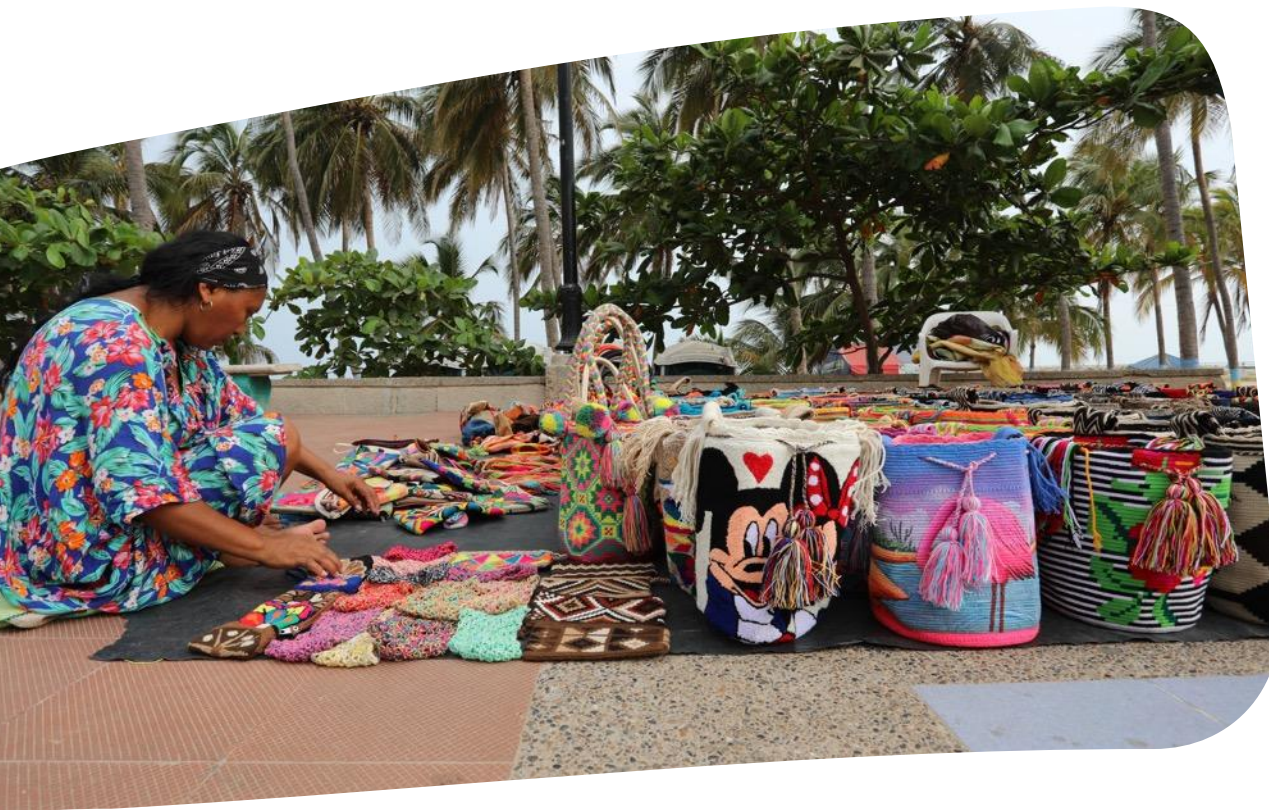
\$3.45 trillions

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

Reach **21% in Project financing in categories 3, 4, 5 y 6**

\$5.3 trillions in lines with compensated rates

**Energy
Housing
Others**



Social and Environmental Management

Achivements to Sept 2025

- We launched the “Green Footprint” program, through which 100% of the organization's employees are being trained in sustainability and climate change.
- We achieved verification of our 2024 GHG inventory for Category 1 and 2 emissions, representing the first step toward achieving carbon neutrality for the organization, one of our main challenges this year.
- Baseline assessment for green, sustainable, and ESG portfolio certification.



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



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Banca de Desarrollo Territorial

Investor Relations

Financial vicepresidency

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Gobierno de
Colombia



Icontec

