



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)



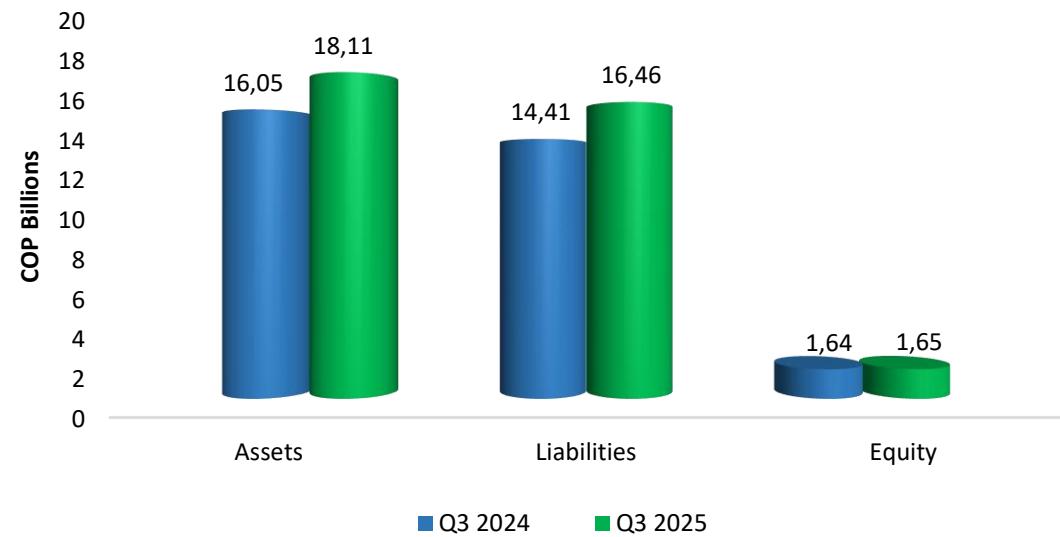


Financial Sustainability and Responsible Funding

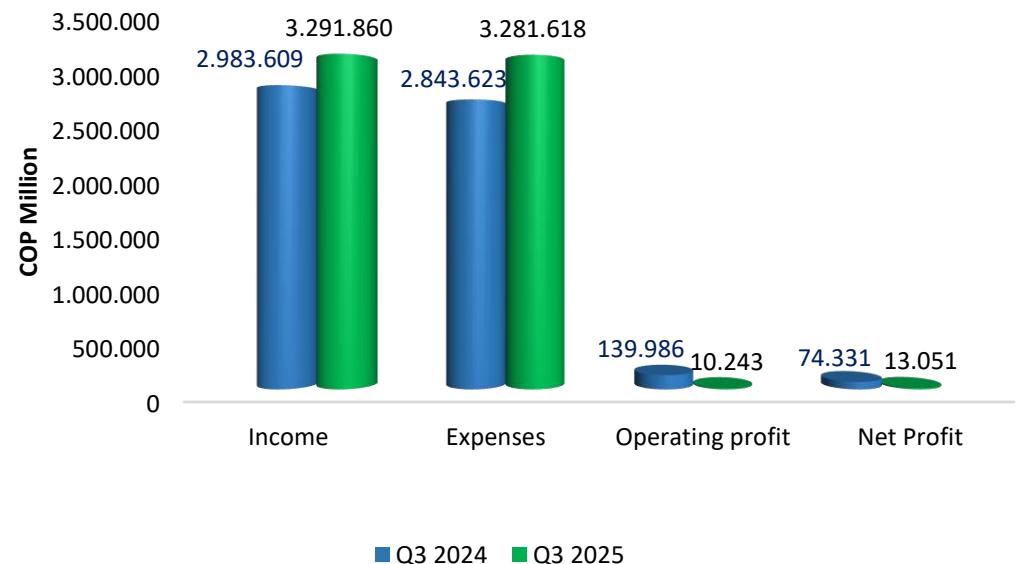
September 2025

Financial sustainability

Balance Sheet

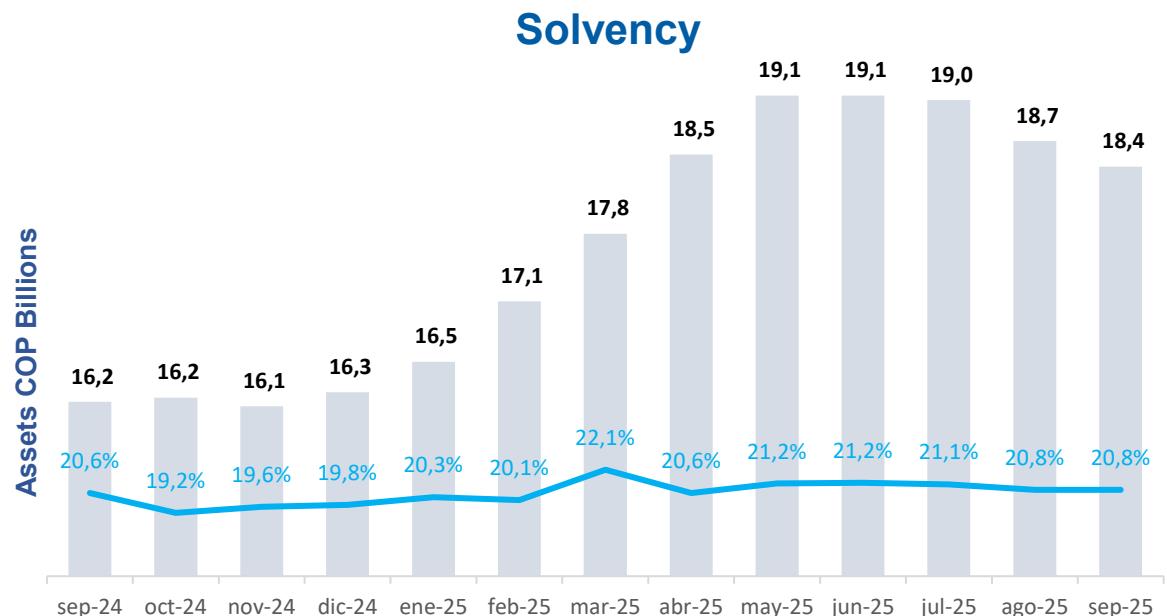


Income Statement



September 2025

Financial sustainability





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%



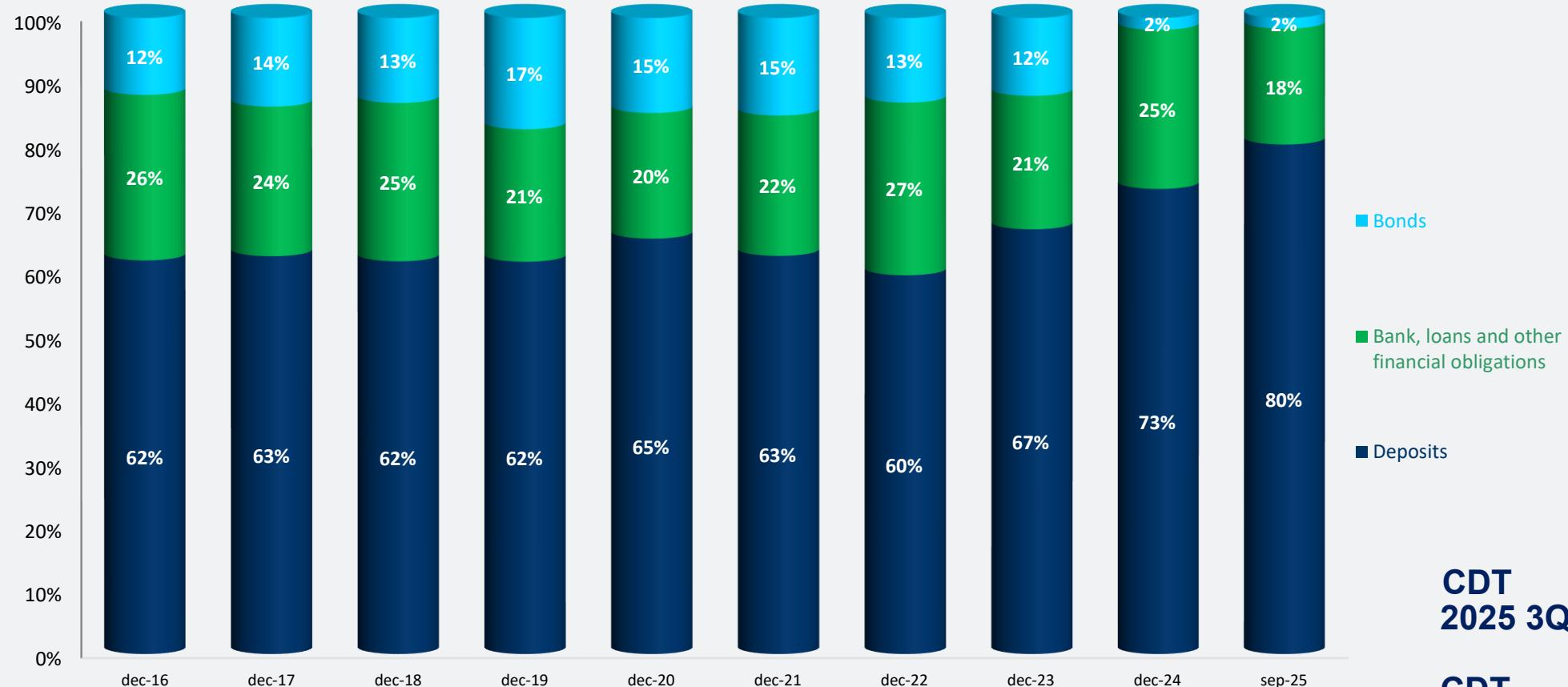
OPERATIONAL EFFICIENCY

We strengthen the structure of the entity

→ **2025 3Q 1,97%**
2024 3Q 1,99%

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



Education



Water and sanitation



Urban dev. & housing



ICTs



Sports & recreation



Health



Others



\$2.186

\$1.452

\$716

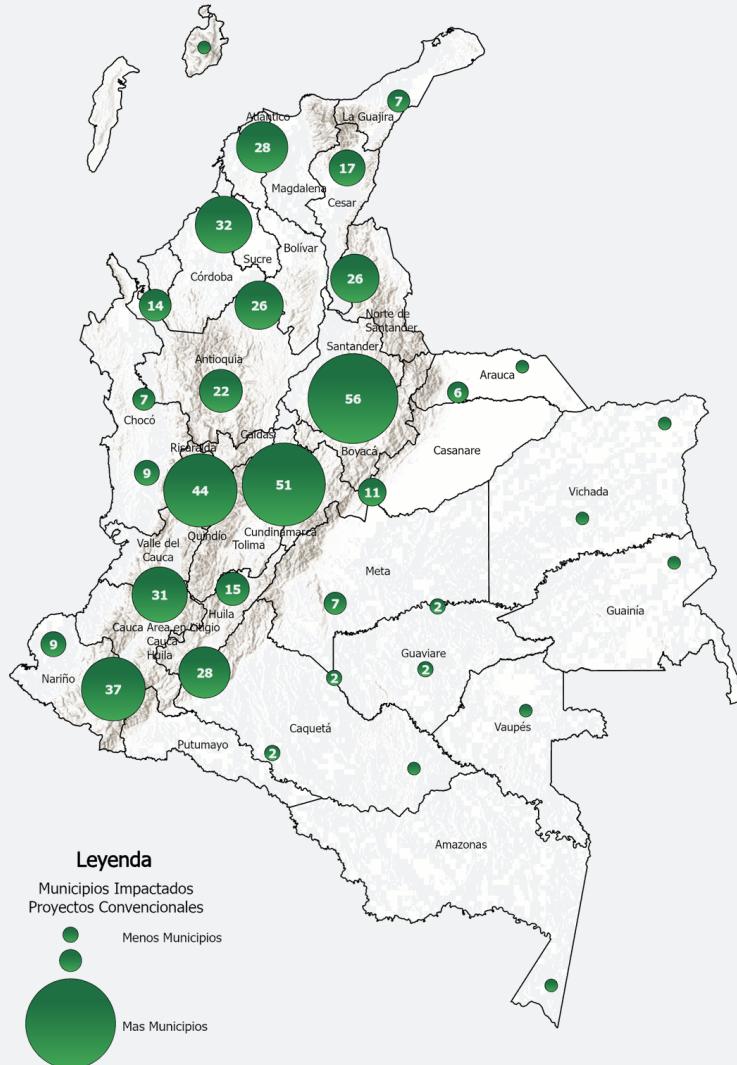
\$548

\$611

\$163

\$138

\$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

Andean region

TOTAL \$9,00 tn
Rediscount \$7,41 tn
Direct credit \$1,59 tn

60.1%

Pacific region

TOTAL \$1,66 tn
Rediscount \$1,34 tn
Direct credit \$324 bn

11.1%



26.7%

Caribbean region

TOTAL \$4,00 tn
Rediscount \$2,08 tn
Direct credit \$1.92 tn

1.6%

Orinoquia region

TOTAL \$243,980 bn
Rediscount \$192 bn
Direct credit \$51 bn

0.3%

Amazon region

TOTAL \$45,534 bn
Rediscount \$31 bn
Direct credit \$14 bn

Results to September Perspectives 2025



Sept 2025



\$3.7 trillions



278 territorial
entities



54%
267 projects of
495 total

Goal 2025

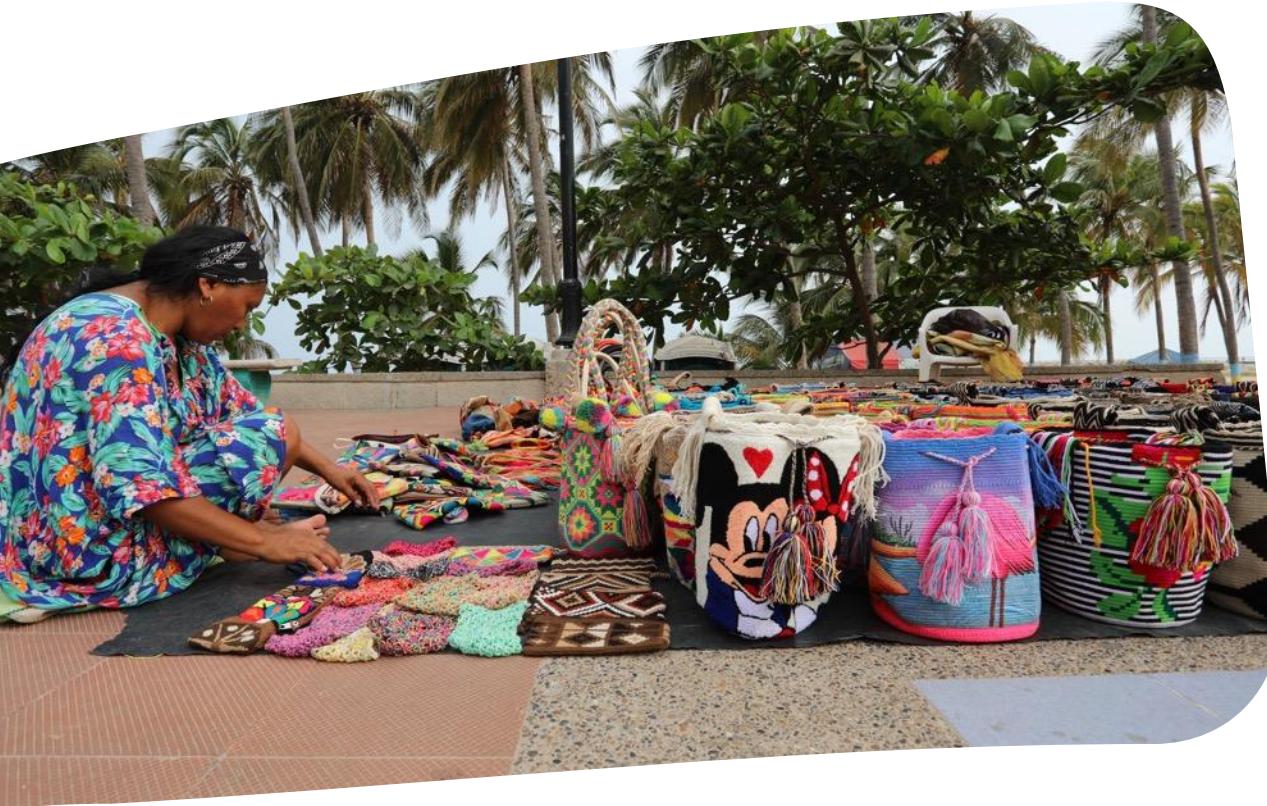
\$3.45 trillions

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

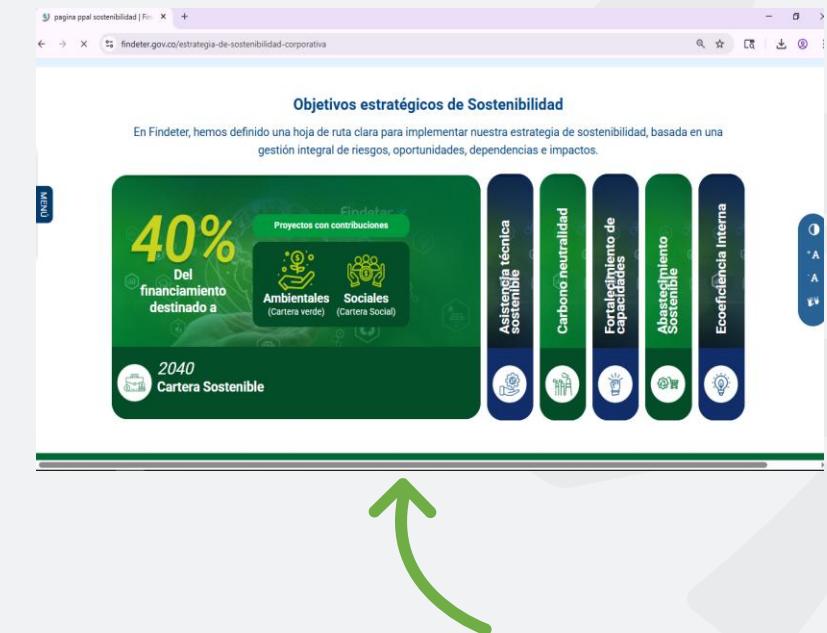
Energy
Housing
Others



Social and Environmental Management

Achievements 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>



Investor Relations

Financial vicepresidency

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