SUPPORTING SUSTAINABLE DEVELOPMENT
## INDICATORS - COLOMBIA

<table>
<thead>
<tr>
<th></th>
<th>2008</th>
<th>2009</th>
<th>2010</th>
<th>2011</th>
<th>2012</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Gross Domestic Product (GDP)</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>USD Millions</td>
<td>244,163</td>
<td>234,035</td>
<td>286,501</td>
<td>333,155</td>
<td>362,872*</td>
</tr>
<tr>
<td>USD Per Capita</td>
<td>5,493</td>
<td>5,203</td>
<td>6,295</td>
<td>7,235</td>
<td>7,790*</td>
</tr>
<tr>
<td>Real Growth Percentage</td>
<td>3,5</td>
<td>1,7</td>
<td>4,0</td>
<td>5,9</td>
<td>4,2*</td>
</tr>
<tr>
<td><strong>Población</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Population - Millions</td>
<td>44,5</td>
<td>45,0</td>
<td>45,5</td>
<td>46,0</td>
<td>46,6</td>
</tr>
<tr>
<td>Poverty Index (%)</td>
<td>46,0</td>
<td>45,5</td>
<td>37,0</td>
<td>34,1</td>
<td>-</td>
</tr>
<tr>
<td>Urban Unemployment Rate (%)</td>
<td>10,9</td>
<td>12,3</td>
<td>11,3</td>
<td>10,4</td>
<td>10,0</td>
</tr>
<tr>
<td><strong>Inflation (%)</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>IPC VAR DIC-DIC</td>
<td>7,7</td>
<td>2,0</td>
<td>3,2</td>
<td>3,7</td>
<td>2,4</td>
</tr>
<tr>
<td><strong>Interest Rate</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Intervention Rate</td>
<td>9,5</td>
<td>3,5</td>
<td>3,00</td>
<td>4,75</td>
<td>4,25</td>
</tr>
<tr>
<td>DTF</td>
<td>9,8</td>
<td>4,1</td>
<td>3,5</td>
<td>5,0</td>
<td>5,2</td>
</tr>
<tr>
<td><strong>Fiscal Deficit (%GDP)</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Consolidated</td>
<td>-0.1</td>
<td>-2.8</td>
<td>-3.0</td>
<td>-2.2</td>
<td>-0.5*</td>
</tr>
<tr>
<td><strong>Foreign Investment</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>IED (USD Millions)</td>
<td>10,596</td>
<td>7,137</td>
<td>6,739</td>
<td>13,605</td>
<td>16,684</td>
</tr>
</tbody>
</table>

*Valores proyectados
FINDETER- GENERAL INFORMATION

• Shareholders: Ministerio de Hacienda (92,5%) y Departamentos (7,5%).

• Credit Rating Triple AAA long term during 13 consecutive years (Fitch Rating).

• Investment Grade: Fitch Ratings BBB-


• 250 employers.
KEYS TO SUCCESS

• Private Regime in our operations, which allows the institution swiftness in decision-making.

• Corporate Governance Principles

• Rules, Standards and Supervision equal to private banks (Basilea Agreements)
  ✓ Risk Assessment Systems (credit, market, liquidity, operational and money laundering).
  ✓ Quality Process System

• Competitiveness in our operations, prices and rates.

• WE MUST BE PROFITABLE – GRANT EARNINGS
To be the Country’s infrastructure development bank.

Support the country’s sustainable development, by generating well-being in the regions.
WHERE WE ARE

- 5 regional office
- 2 areas
- 9 offices
- 16 cities

Northwest Regional Office
Medellín
Satellite Office: Quibdó

Eje Cafetero Area
Risaralda, Caldas y Quindío
Area: Pereira

Pacific Regional Office
Cali
Satellite Office: Pasto

Caribbean Regional Office
Barranquilla
Satellite Office: Santa Marta, Sincelejo, Cartagena

Northeastern Regional Office
Bucaramanga
Satellite Office: Cúcuta

Center Regional Office
Bogotá
Satellite Office: Villavicencio

South Area
Neiva
Satellite: Office Ibagué

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Balance Sheet
2002 - 2012

Stockholders’ equity
Assets
Liabilities

Millions of USD

Loans
(Dic 2012)
INSTRUMENTS FOR THE NATIONAL DEVELOPMENT PLAN

Guarantees

Public Resources Management

Technical Assistance

Rediscount Credit

FINANCIAL

Non Financial

PROJECT STRUCTURING
FINDETER IN THE SECTOR

Commercial Portfolio (USD 83.772 million)*
- BANCOLODEX USD 2.666 million (3.2%)
- FINDETER USD 3.125 million (3.8%)
- FINAGRO USD 3.500 million (4.2%)
- Rest of market USD 74.482 million (88.9%)

Development Banks : USD 9.290 million - 11%
*Source: Superintendencia Financiera de Colombia – figures to December 2012

Portfolio by Sector (Amount in USD millions)

- Transport: 1095
- Energy: 524
- Housing: 445
- Health: 342
- Water & Basic Sanitation: 320
- Educación: 234
- Tourism: 118
- Enviromental: 95
- ITs: 63
- Fiscal Consolidation: 57
- Cultura and Sport: 18

*Includes loan securitization - Balance January 31st 2013

Financed projects in 28 departments, 301 municipalities, 1.586 beneficiaries.
GUARANTEES (FINDETER-NATIONAL GUARANTEE FUND)

- Guarantees for USD 500 million (equal to 60,500 households)
- Guarantees being processed for USD 360 million (for 40,000 households)

We invested USD 27 million to leverage mortgage loans for USD 830 million
### TECHNICAL ASSISTANCE

100,000

<table>
<thead>
<tr>
<th>Lots</th>
<th>N°</th>
<th>Households Solutions</th>
</tr>
</thead>
<tbody>
<tr>
<td>Reviewed</td>
<td>809</td>
<td>255,636</td>
</tr>
<tr>
<td>Suitable</td>
<td>344</td>
<td>124,710</td>
</tr>
<tr>
<td>Non suitable</td>
<td>431</td>
<td>113,820</td>
</tr>
<tr>
<td>Agreements</td>
<td>34</td>
<td>17,106*</td>
</tr>
</tbody>
</table>

#### Projects

<table>
<thead>
<tr>
<th># projects</th>
<th>Household Solutions</th>
</tr>
</thead>
<tbody>
<tr>
<td>169</td>
<td>93,177</td>
</tr>
</tbody>
</table>

Total Range of projects assessed (public and private)

Evaluated plots in 30 departaments and 444 municipalities
Suitable plots in 28 departaments and 256 municipalities

*Non evaluated private plot by instruction of Fonvivienda.*
## CONSOLIDATED ANNOUNCEMENTS

<table>
<thead>
<tr>
<th>Group</th>
<th># Departments</th>
<th># Municipalities</th>
<th># Projects</th>
<th>Work Budget (USD millions)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>21</td>
<td>18</td>
<td>20</td>
<td>75</td>
</tr>
<tr>
<td>2</td>
<td>8</td>
<td>9</td>
<td></td>
<td>66</td>
</tr>
<tr>
<td>3</td>
<td>7</td>
<td>6</td>
<td></td>
<td>24</td>
</tr>
<tr>
<td>4</td>
<td>3</td>
<td>3</td>
<td></td>
<td>25</td>
</tr>
<tr>
<td>5</td>
<td>5</td>
<td>7</td>
<td></td>
<td>12</td>
</tr>
<tr>
<td>6</td>
<td>12</td>
<td>10</td>
<td></td>
<td>17</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>53</strong></td>
<td><strong>55</strong></td>
<td></td>
<td><strong>309</strong></td>
</tr>
</tbody>
</table>
OBJECTIVE
Validate, prioritize and articulate urban actions to improve the quality of life and prosperity for all.

Barranquilla  Bucaramanga  Manizales  Pereira  Montería
NATIONAL RESULTS
INVESTMENT EQUAL TO USD 2.000 MILLION

Environmental and Climate Change

- Vulnerability to disasters
- Climate Change
- Sanitation and drainage
- Energy Efficiency

Urban

- Land Use
- Urban Renovation
- Housing relocation
- Mobility and Transportation

Economic and Social

- Education
- Competitiveness
- Employment
- Security and Citizen Coexistence

Fiscal and Governance

- Transparency
- Fiscal Autonomy
- Accountability
- Public and Private Participation

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PRE-INVESTMENT FUND

- We help with project structuring in infrastructure, water and household.
- Resources USD 18 million (reimbursable).
- Managed by a Trust Fund.
- Technical Assistance from IADB.
- Participation in the National Development Plan.