



El futuro
es de todos

Gobierno
de Colombia

BANCOLDEX
COLOMBIA'S BUSINESS DEVELOPMENT BANK



30

BANCÓLDEX 2021

BUREAU VERITAS
Certification



Great
Place
To
Work.
Certified

1.
ABOUT US

2.
**FINANCIAL
STRENGTH**

3.
**OUR COMMITMENT
TO ECONOMIC
RECOVERY**



1. ABOUT US



WE ARE COLOMBIA'S BUSINESS DEVELOPMENT BANK

VIGILADO SUPERINTENDENCIA FINANCIERA DE COLOMBIA BANCO DE COMERCIO EXTERIOR DE COLOMBIA S.A.

CORPORATE STRATEGY



PUBLIC POLICY INSTRUMENT

MORE COMPETITIVE

MORE GLOBAL

MORE CREATIVE

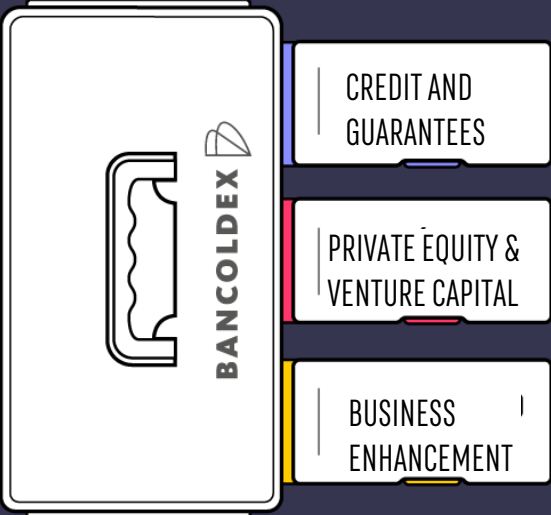
MORE SUSTAINABLE

Transformation challenges for MSMEs*

Support for internationalization and foreign trade

Boost the Creative Economy

Business projects with high social and environmental impact



CREDIT AND GUARANTEES

PRIVATE EQUITY & VENTURE CAPITAL

BUSINESS ENHANCEMENT

BANCÓLDEX FINANCIAL ALLIES : Rediscount, Microfinance, Foreign Trade and Credit to Financial Institutions

BANCÓLDEX DIRECT: Leasing, Invoice Discounting, Direct Credit and Guarantees

**FUND OF FUNDS
BANCÓLDEX CAPITAL**

Training, knowledge and technical assistance, to develop business skills

*Micro, small and medium size enterprises

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COLOMBIA'S BUSINESS DEVELOPMENT BANK



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ALLIES NETWORK
112 FINANCIAL INSTITUTIONS
BETWEEN: MONITORED, MICROFINANCE
ORIENTED AND FINTECH

99,8% Government owned



OUR ACHIEVEMENTS:

MORE THAN USD 24 BILLION

DISBURSED TO THE BUSINESS SECTOR

MORE THAN 1,5 MILLION COMPANIES

SUPPORTED THROUGHOUT THE COUNTRY

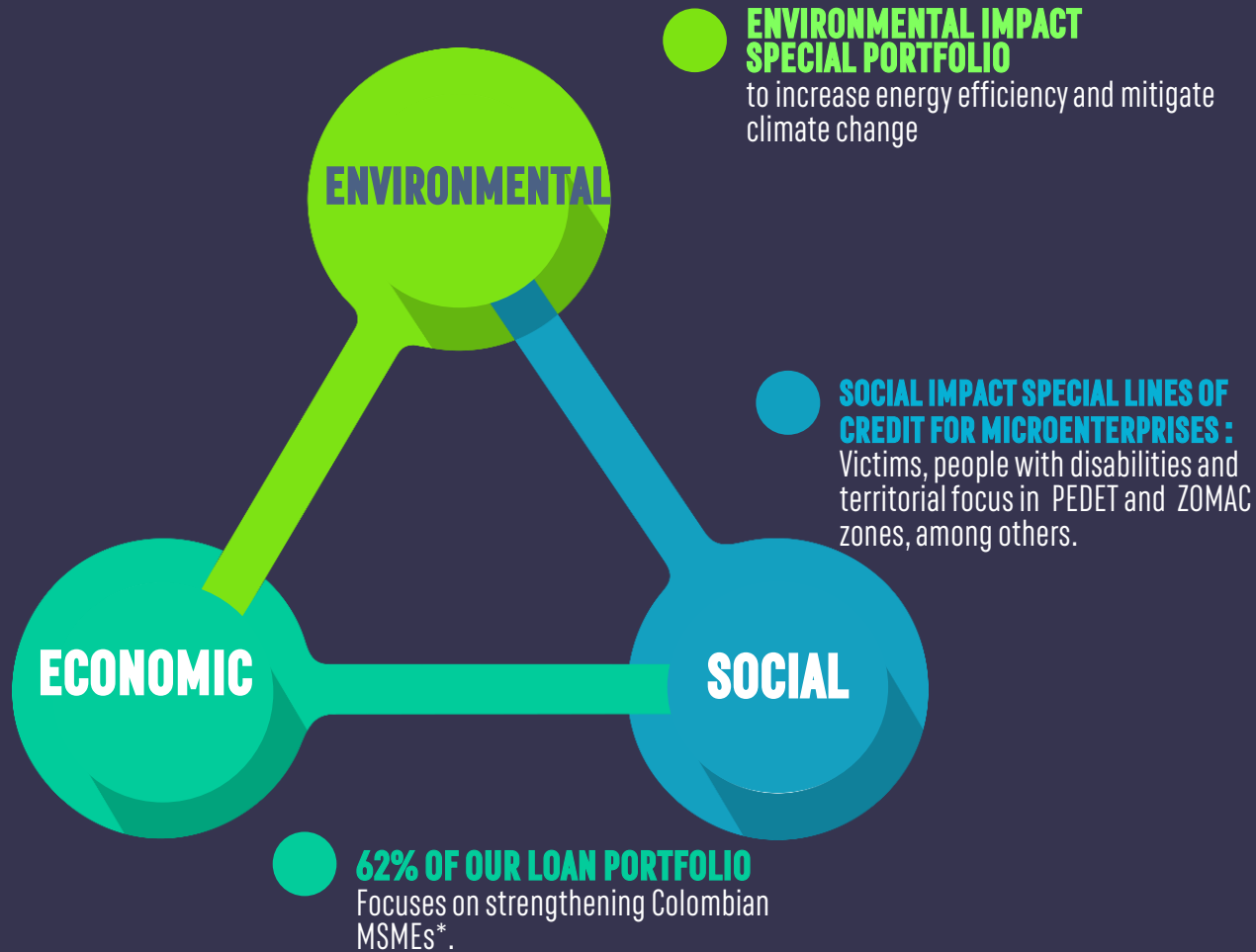
WE REACHED 1,046 MUNICIPALITIES

IN THE COUNTRY'S TERRITORY

AAA LOCAL:  **BRC**
STANDARD & POOR'S
McGRAW HILL FINANCIAL **FitchRatings**

BBB- INTERNATIONAL: **FitchRatings**

OUR COMMITMENT WITH SUSTAINABILITY IS 360°



VIGILADO SUPERINTENDENCIA FINANCIERA DE COLOMBIA BANCO DE COMERCIO EXTERIOR DE COLOMBIA S.A.

GENDER EQUALITY RECOGNITION

- Recognition for best practices of inclusive Corporate governance, by **Colombia's Vicepresidency**.



54%

Senior management: 33%
Middle management: 49%

30%

Board of directors

- Recognition **Great Place to Work 2020**.

SUSTAINABLE DEVELOPMENT  **GOALS**



PIONEERS IN ISSUING THEMATIC BONDS FOR 1 BILLION COP (GREEN, SOCIAL AND ORANGE)



SUSTAINALYTICS

a Morningstar company

*Micro, small and medium size enterprises

BANCÓLDEX FROM AN ASSETS PERSPECTIVE

**OUR
2020**

DISBURSEMENTS

FOR USD 1.9 BILLION

FUND OF FUNDS- VENTURE CAPITAL

USD 33.5 MILLION



APPROX 180,000 COMPANIES
BENEFITTED IN COLOMBIA UP TO DATE

BANCÓLDEX FROM A FUNDING PERSPECTIVE

WE HAVE THE SUPPORT OF CAPITAL MARKETS

USD 1.6 BILLION

OBTAINED IN A MOMENT OF HIGH UNCERTAINTY

USD 874 MILLION

From Local Investors

= USD 400 MILLION

Guaranteed by MIGA

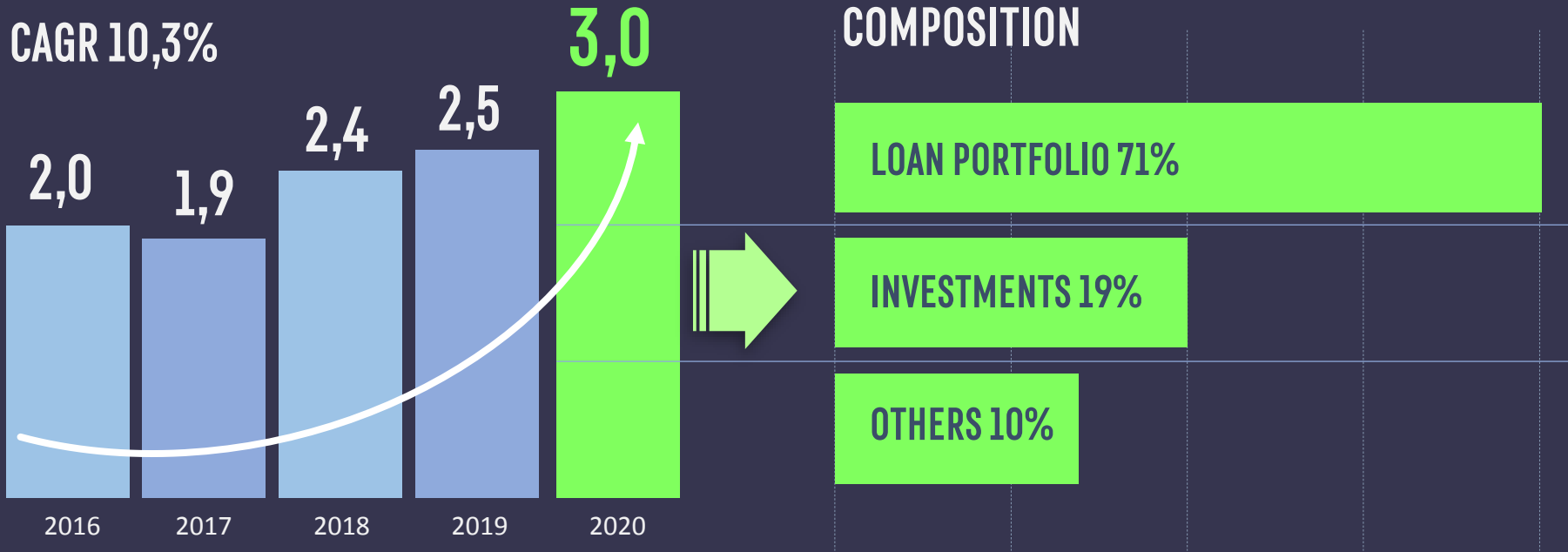
USD 300 MILLION

From Multilateral Entities

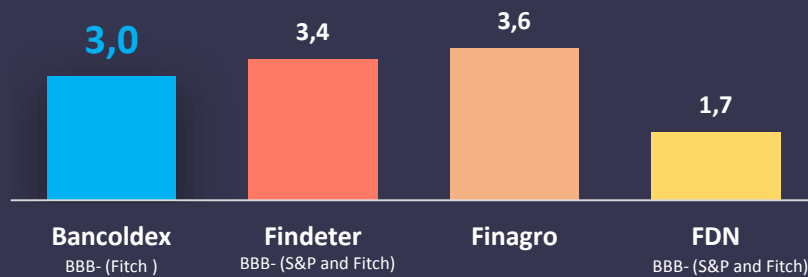


2. FINANCIAL STRENGTH

ASSETS



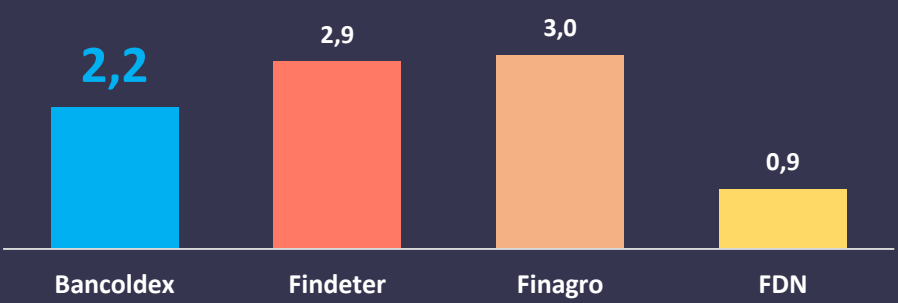
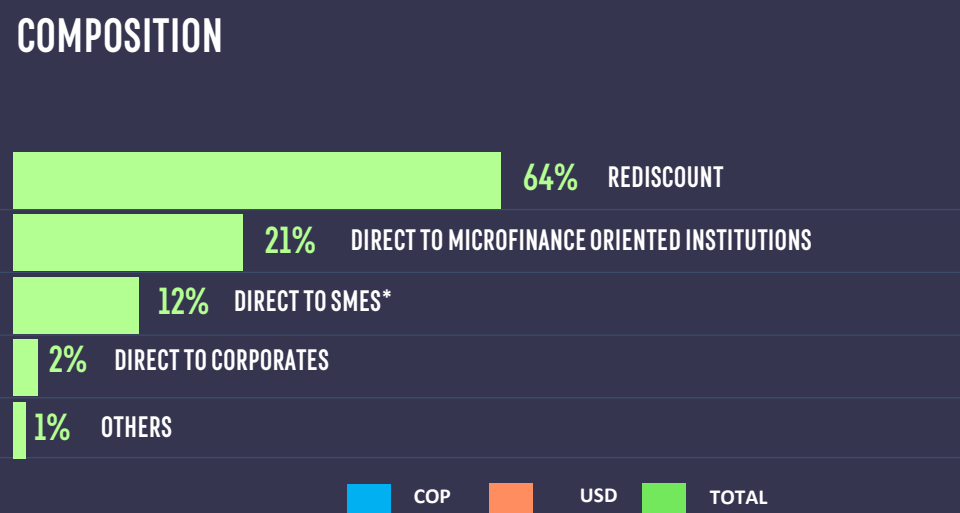
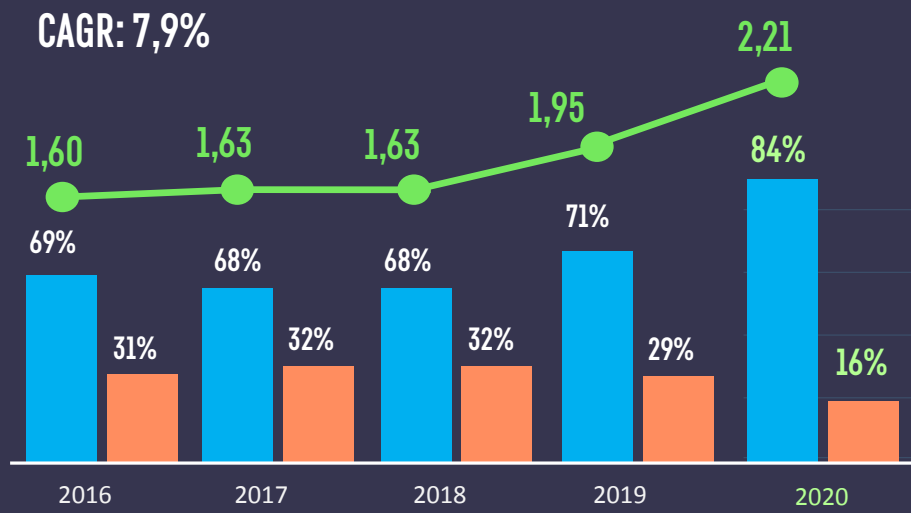
PEER GROUP



VIGILADO SUPERINTENDENCIA FINANCIERA DE COLOMBIA BANCO DE COMERCIO EXTERIOR DE COLOMBIA S.A.

*Figures in USD Billion as of December 2020

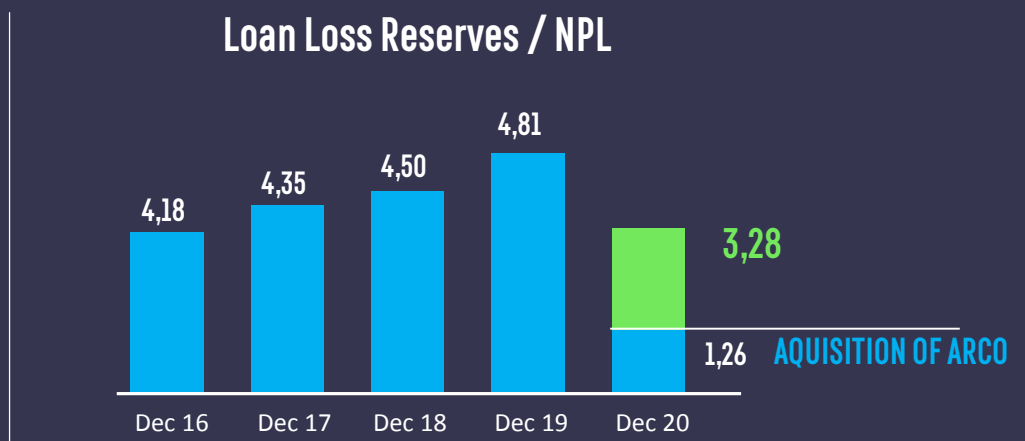
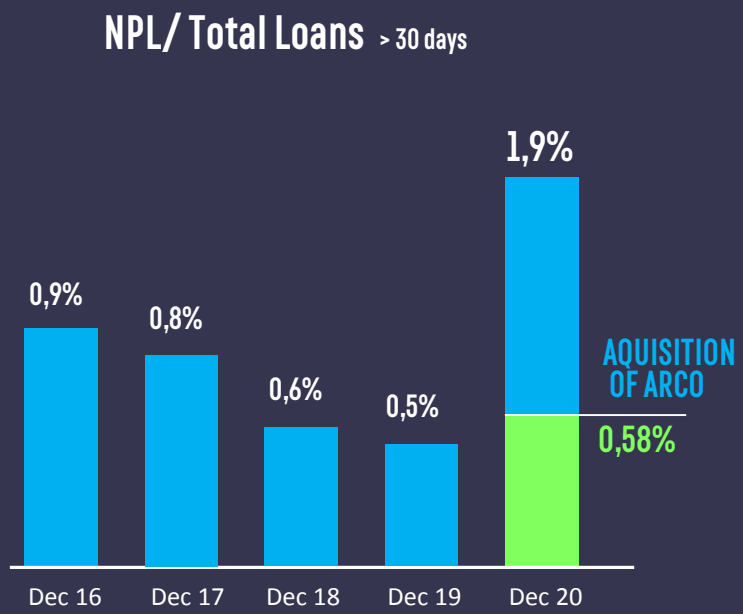
LOAN PORTFOLIO



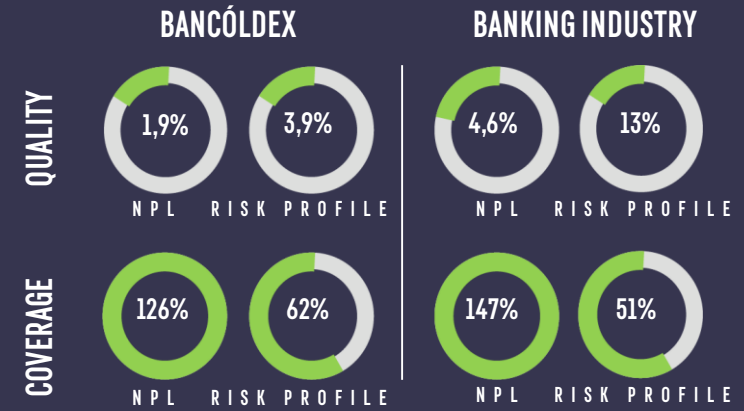
Figures in USD Billion as of December 2020

* Small and medium size enterprises

LOAN PORTFOLIO QUALITY

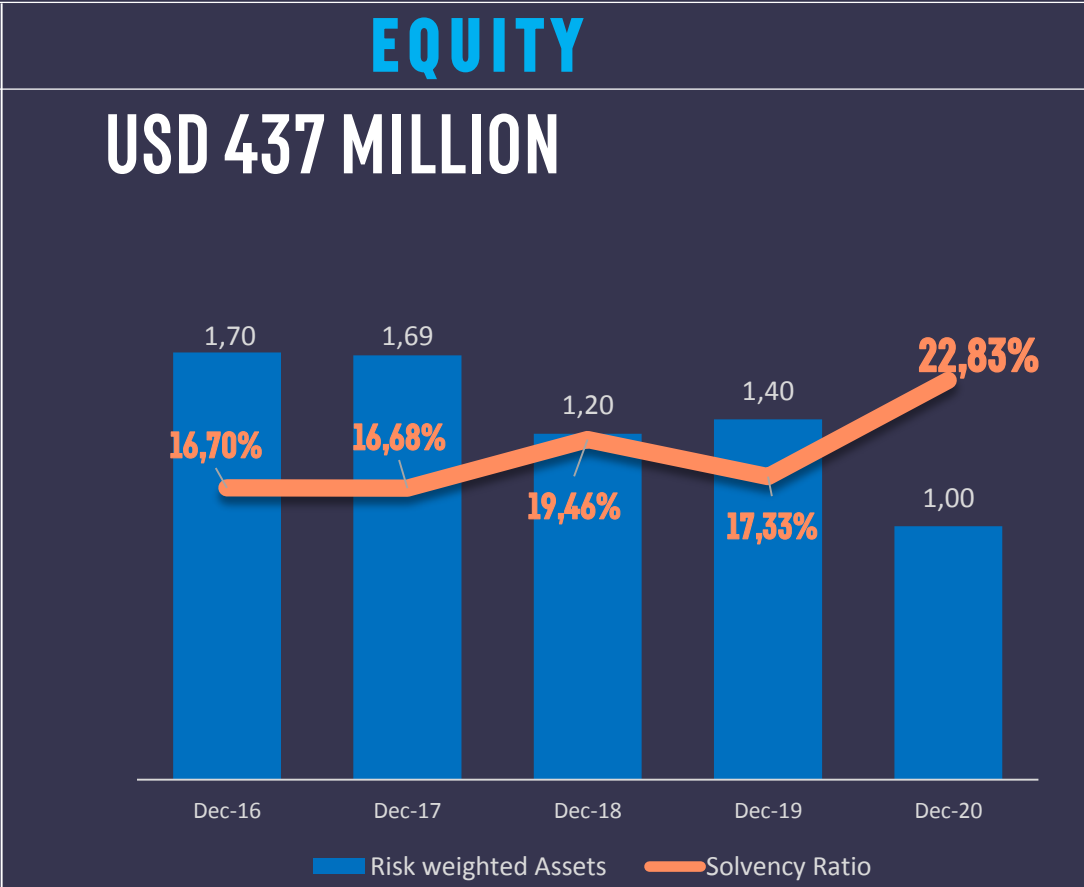
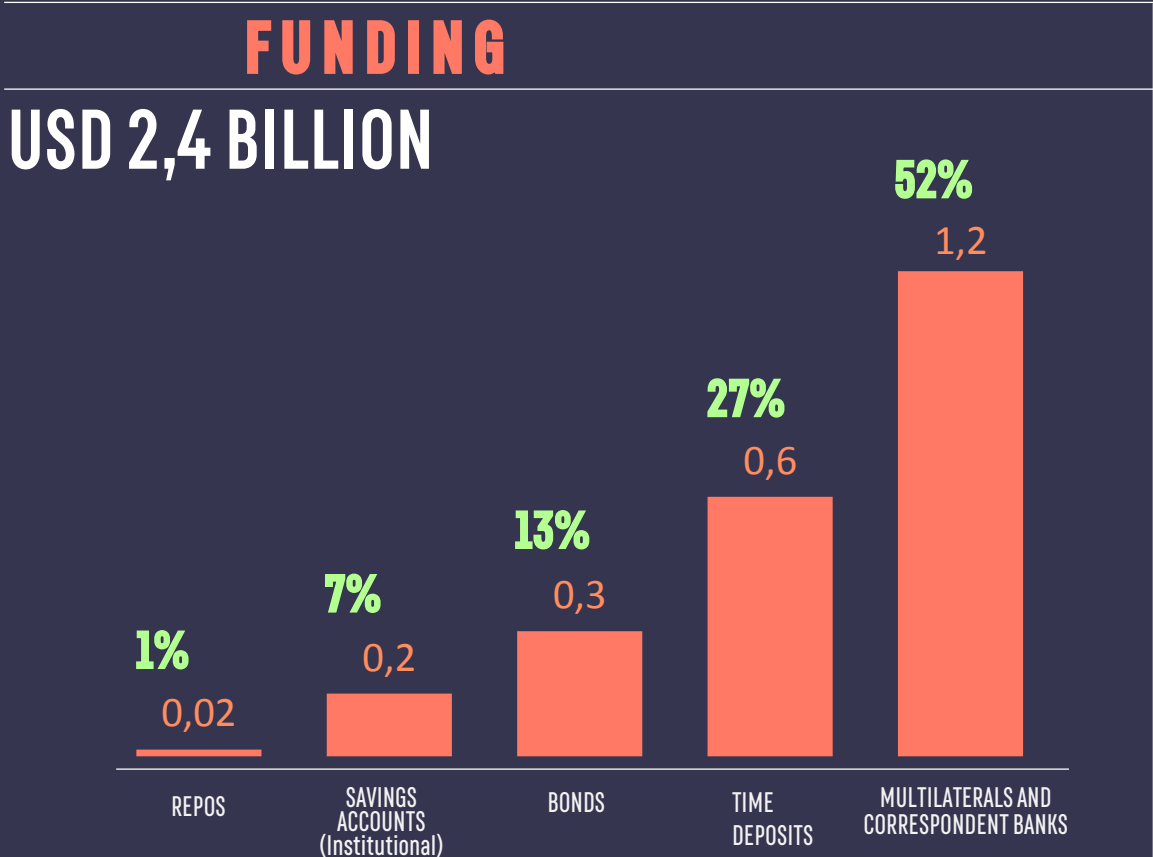


COMPARATIVE ANALYSIS*



*Source: Finance Superintendence. In comparison with comercial Loans of the Banking Industry (DIC. 2020)

FINANCING SOURCES

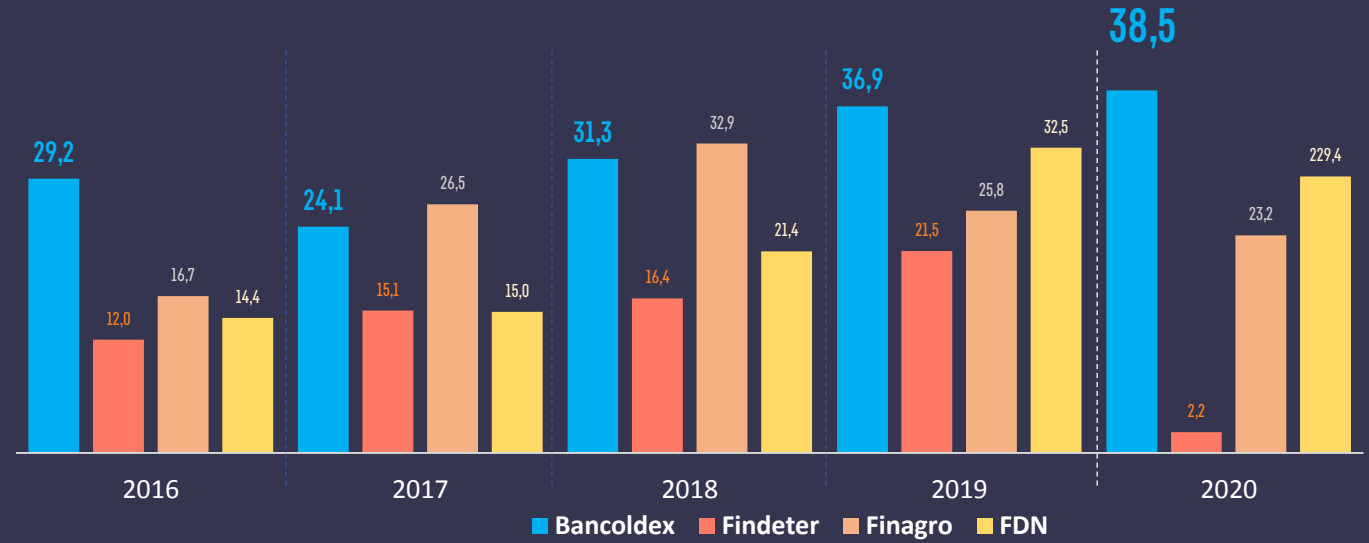
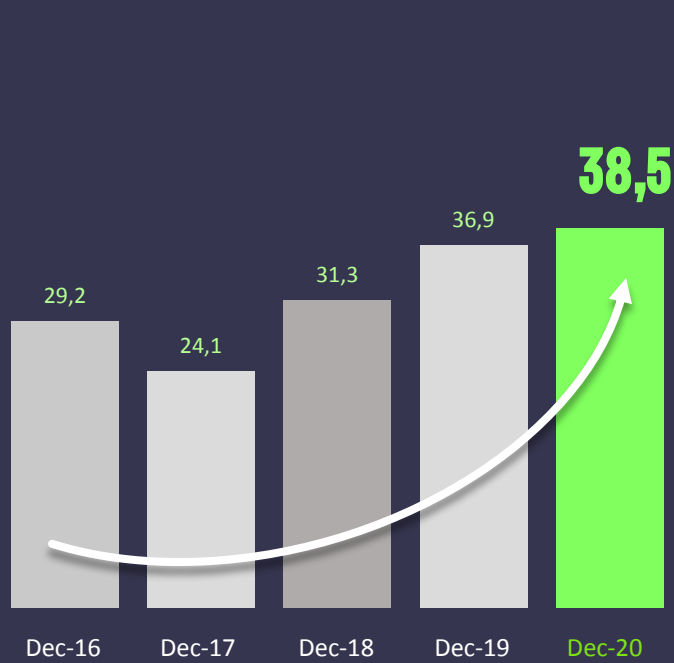


SOLVENCY

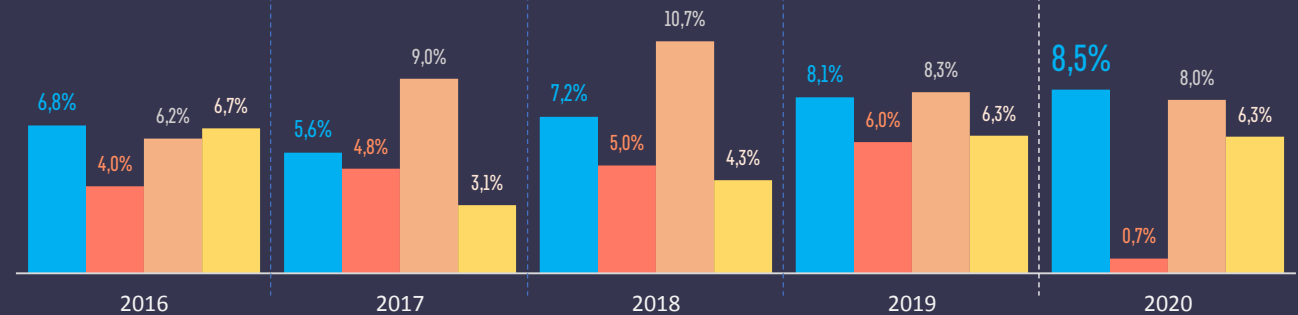
VIGILADO SUPERINTENDENCIA FINANCIERA DE COLOMBIA
 BANCO DE COMERCIO EXTERIOR DE COLOMBIA S.A.

PROFITABILITY

Bancoldex reached an all time record high profit and was able to achieve the best profitability among comparable entities



ROE





3. OUR COMMITMENT TO ECONOMIC RECOVERY

IN RESPONSE TO THE IMPACT GENERATED ON COMPANIES BY COVID-19, **BANCÓLDEX LAUNCHED 36 CREDIT LINES OF NATIONAL, REGIONAL AND SECTORIAL SCOPE**

RESPONDE PROGRAM

**USD 423 MILLION
DISBURSED**
OUT OF USD 530 MILLION AVAILABLE

2

NATIONAL CREDIT LINES

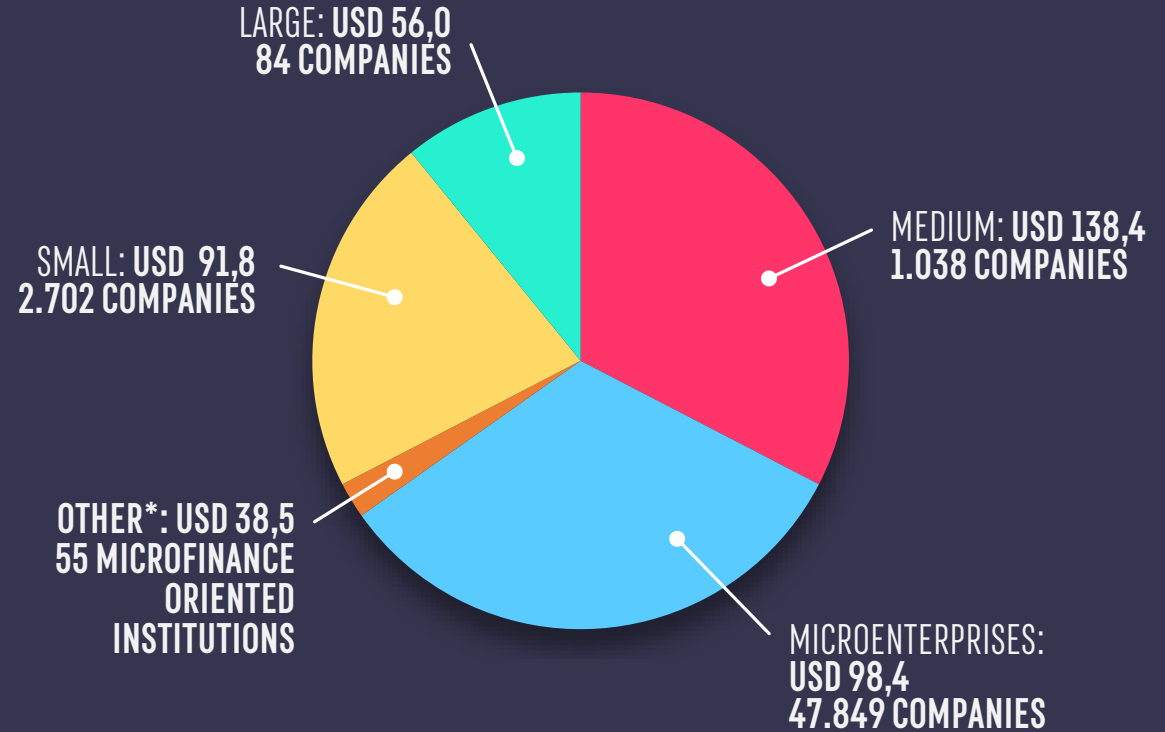
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REGIONAL CREDIT LINES

4

SECTORIAL CREDIT LINES

**TOTAL DISBURSED:
USD 423 MILLION
FOR THE BENEFIT OF
51,727 COMPANIES**



Figures in USD Million

TO SUPPORT COMPANIES' RECOVERY

ADELANTE PROGRAM

CREDIT LINES WITH TENURES UP TO
**5 YEARS AND 12 MONTHS GRACE
PERIOD**

PROGRAM FOR:
**USD 290 MILLION
IN MORE THAN 10
CREDIT LINES**



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 COLOMBIA'S BUSINESS DEVELOPMENT BANK

VIGILADO SUPERINTENDENCIA FINANCIERA DE COLOMBIA BANCO DE COMERCIO EXTERIOR DE COLOMBIA S.A.

bancoldex.com



ANNEXES

BANCOLDEX EXPERIENCE IN THEMATIC BONDS



GREEN BONDS

FRAMEWORK

SECOND OPINION



SOCIAL BONDS

FRAMEWORK

SECOND OPINION



ORANGE BONDS

FRAMEWORK

SECOND OPINION



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