



AGENCIA
FINANCIERA
DE DESARROLLO

***"17 YEARS
CONTRIBUTING TO THE
DEVELOPMENT OF THE COUNTRY"***

Dec 2022



GOBIERNO
NACIONAL

Paraguay
de la gente

AFD RISK RATINGS

<div><div>STANDARD & POOR'S</div><div><u>Issuer Rating:</u> BB <u>Outlook:</u> Stable</div></div> <div>Sep. 2021</div>	<div><div>MOODY'S</div><div><u>Issuer Rating:</u> Ba1 <u>Outlook:</u> Positive</div></div> <div>Jul. 2022</div>	<div><div>FellerRate</div><div><u>Issuer Rating :</u> AApy <u>Outlook:</u> Stable</div></div> <div>Dec. 2021</div>
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ENTITIES THAT REGULATES US

<div><div>AUDITORÍA GENERAL DEL PODER EJECUTIVO</div></div>	<div><div>CONTRALORÍA GENERAL DE LA REPÚBLICA</div></div>	<div></div>
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WE REACH PEOPLE THROUGH 42 FINANCIAL INSTITUTIONS

14 BANKS



5 FINANCE CO.



23 COOPERATIVES

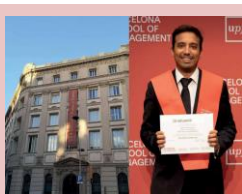


WE CURRENTLY HAVE 16 CURRENT PRODUCTS



MICASA

**PRIMERA
VIVIENDA**



PROEDUC



PROCRECER

PROPYMES

PROINFRA

MICRÉDITO

PRODESI

**FINANCIAMIENTO
VIA BONOS**



PROCAMPO

FIMAGRO

PROFORESTAL

PROREGADÍO

**RENEGOCIACIÓN
AGROPECUARIA**

**EFICIENCIA
ENERGÉTICA**

PROCOOP



FINANCIAL RESULTS



PRINCIPALES INDICADORES

USD 1.141

ASSETS

USD 893

LIABILITIES

USD 248

NET WORTH

USD 972

LOAN PORTFOLIO

USD 6,18

NET PROFITS

0%

DELINQUENCY

2,5 %

ROE

0,5 %

ROA

50,7%

EFFICIENTCY RATIO

98

N.º OF EMPLOYEES

Nº 4

AFD IN NET WORTH RANKING

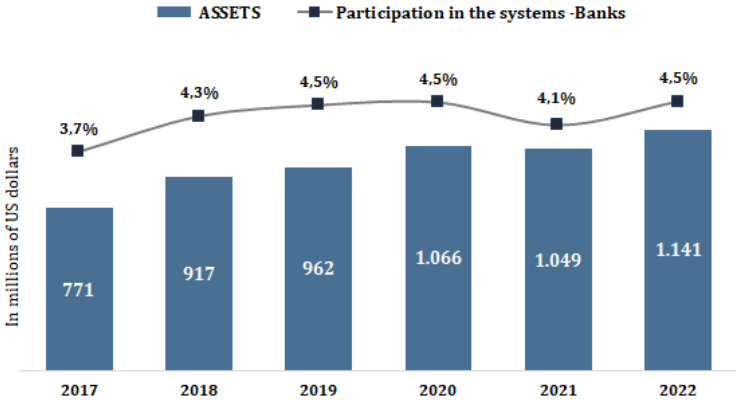
Nº 7

**AFD IN CREDIT PORTFOLIO
RANKING**

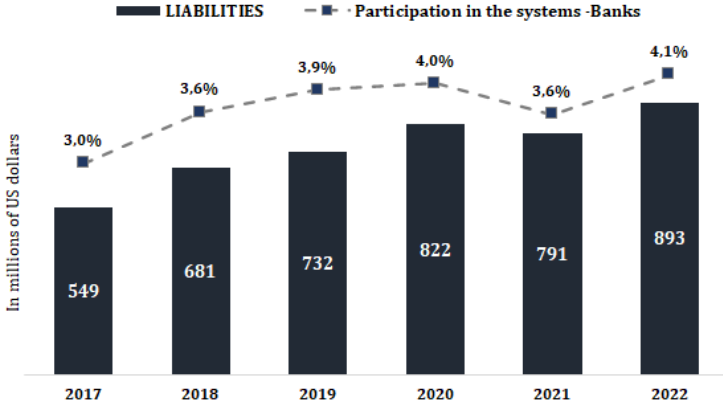
Figures in millions of US dollars

Corporate Report as of Dec 31, 2022

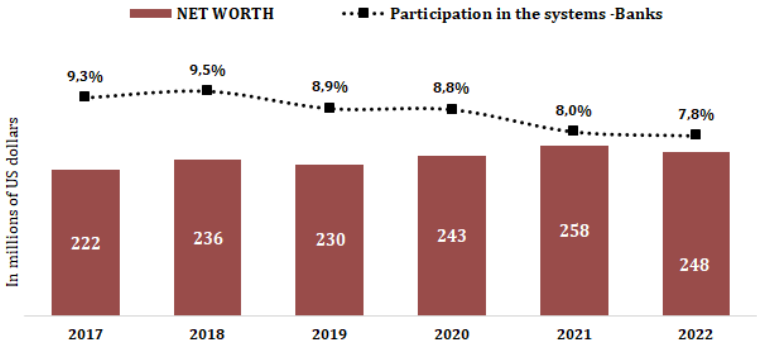
ASSETS



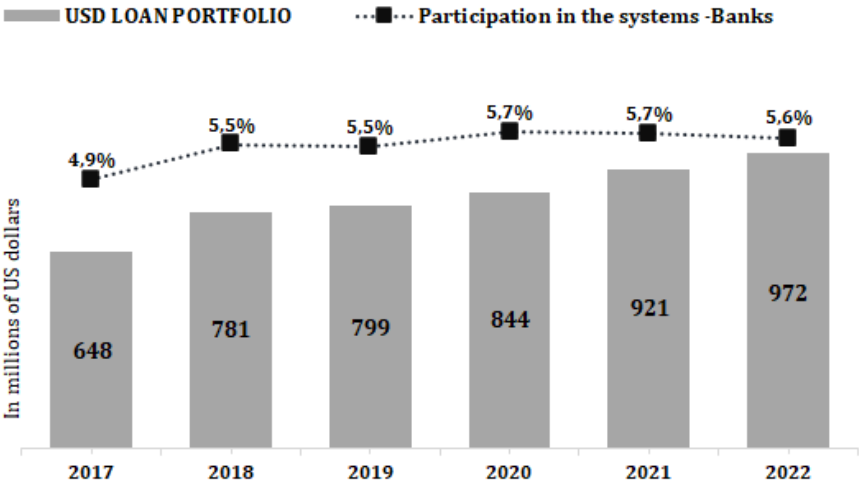
LIABILITIES



NET WORTH

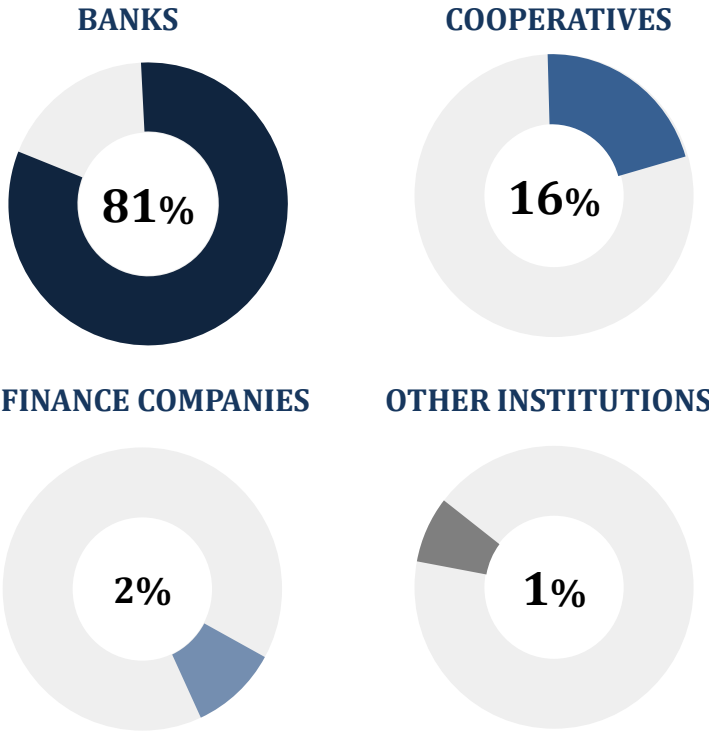


PARTICIPATION IN THE FINANCIAL SYSTEM

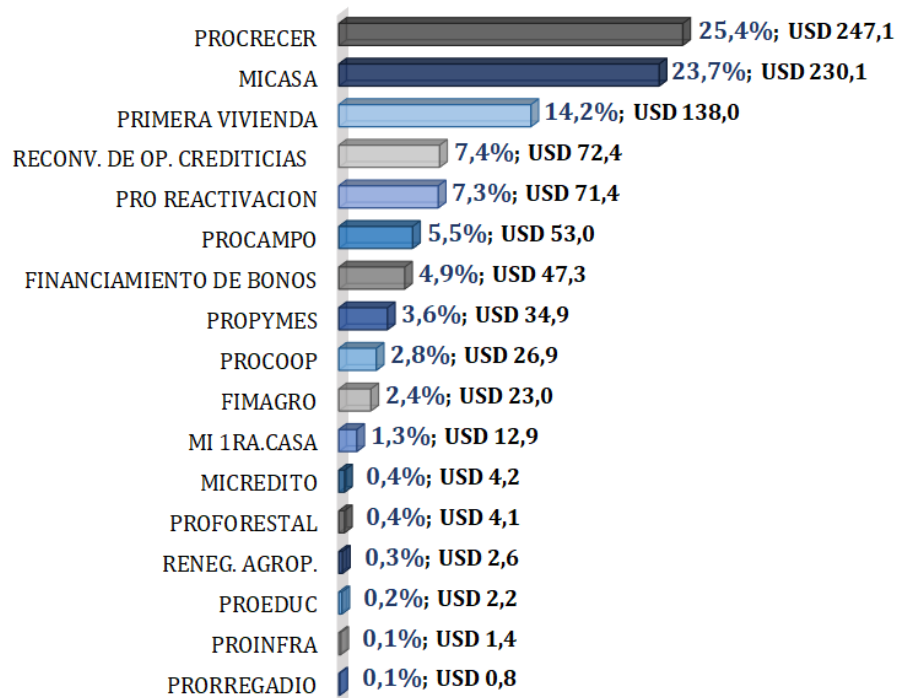


Figures in millions of US dollars
The amount of the Loan Portfolio does not include "Debtors for accrued interest/Notes receivable"

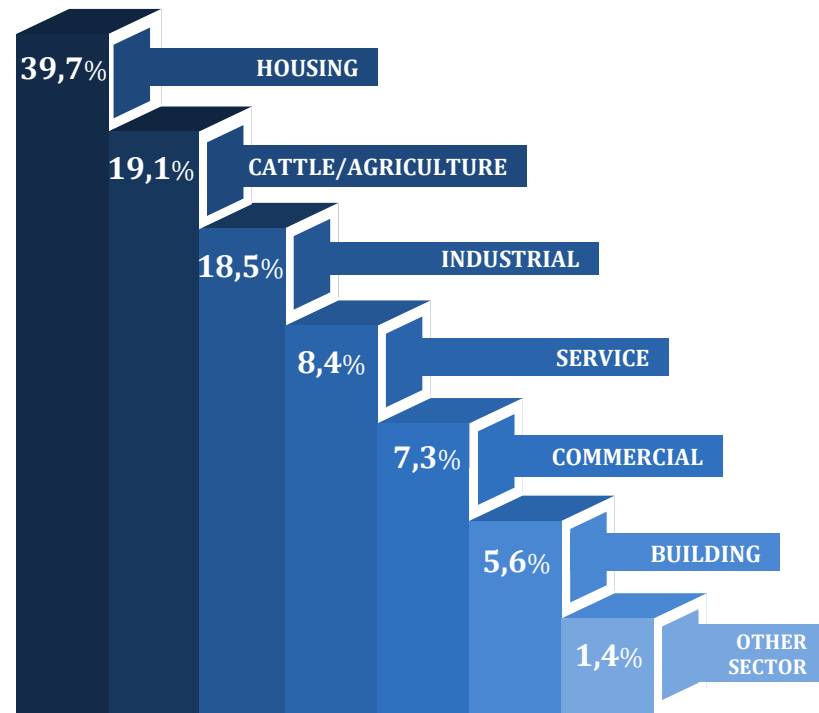
LOAN PORTFOLIO BY ENTITY TYPE



BY PRODUCTS



BY ECONOMIC SECTORS

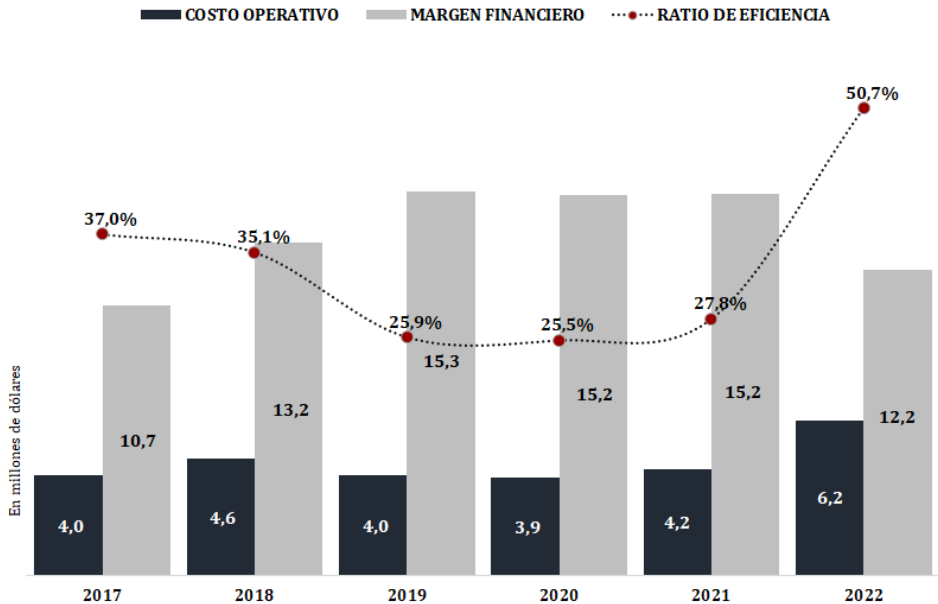


Figures in millions of US dollars

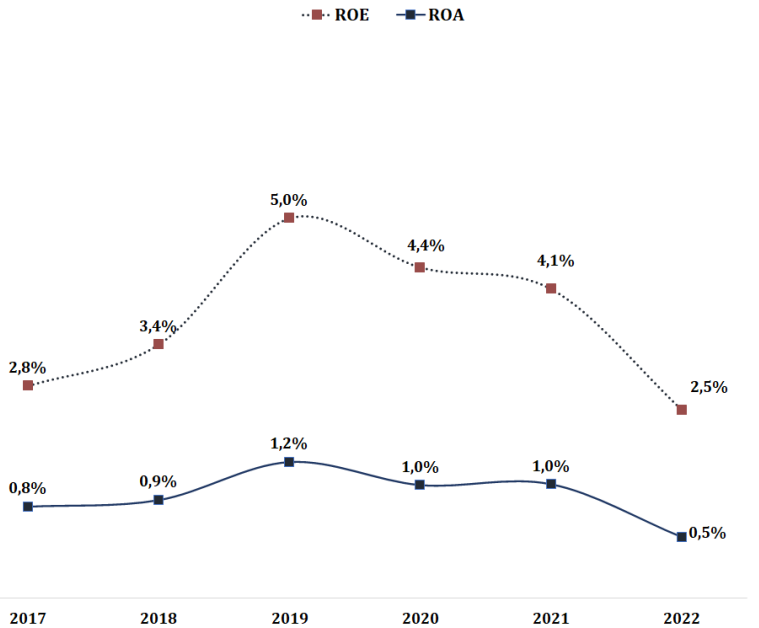
Corporate Report as of Dec 31, 2022

EFFICIENCY RATIOS

System efficiency 47,51 %

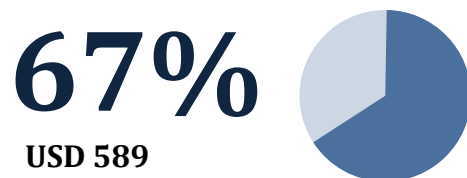


PROFITABILITY INDICATORS

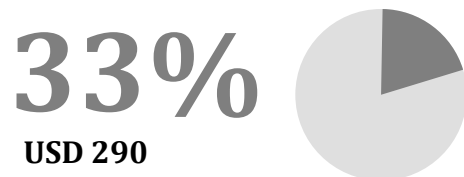


FUNDING STRUCTURE

BOND ISSUES (Local Currency)

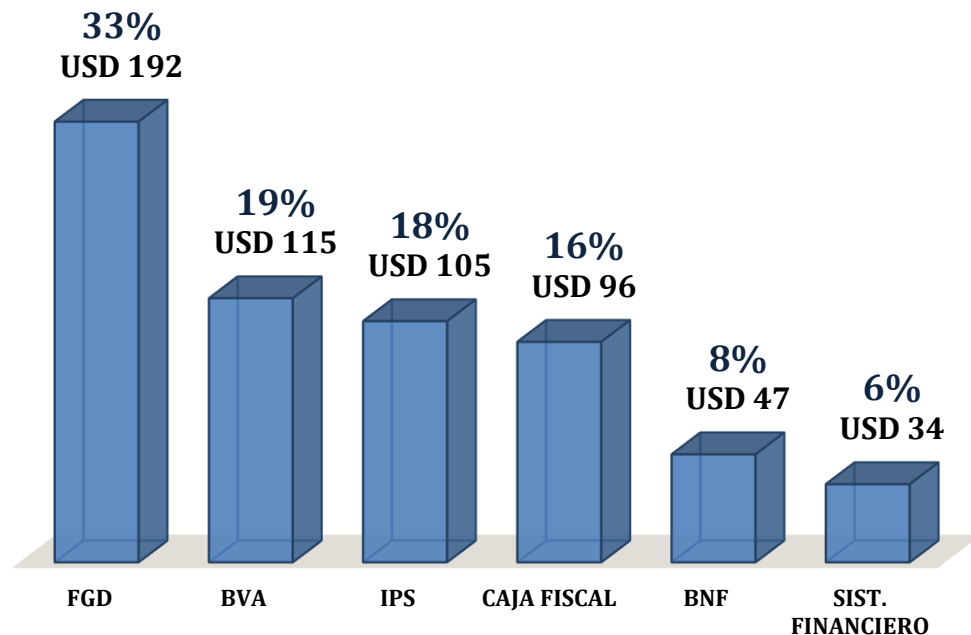


FOREIGN LOANS (In Foreign Currency)



Cifras en millones de USD

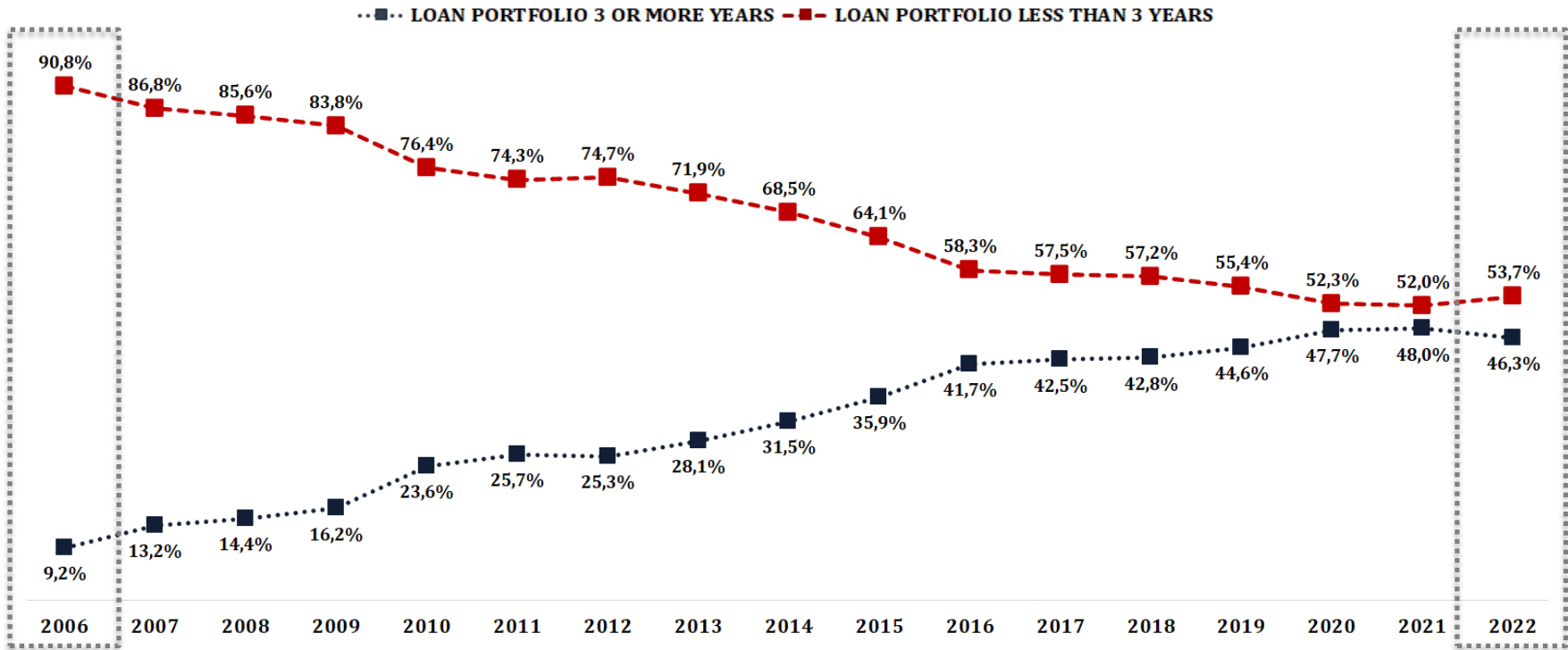
BOND ISSUES IN THE LOCAL MARKET






IMPACT OF CREDITS GRANTED BY THE AFD

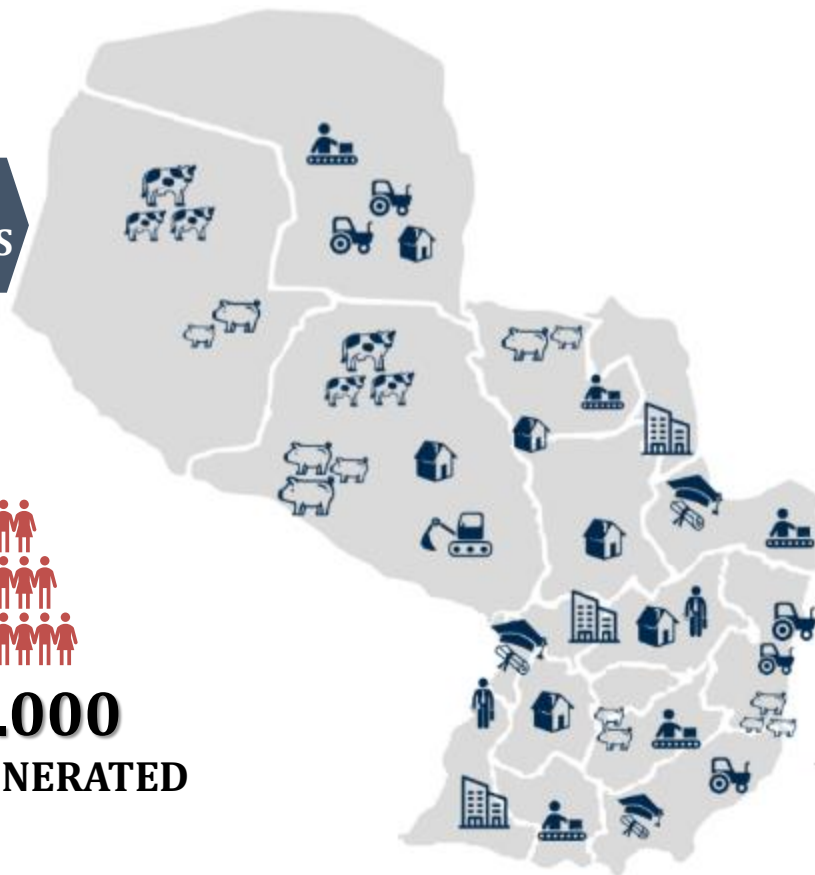
FINANCIAL SYSTEM CREDITS



17 YEARS CONTRIBUTING TO THE DEVELOPMENT OF THE COUNTRY (2005 - 2022)

**MORE THAN 103.700
CREDIT TRANSACTIONS**


**580.000
JOBS GENERATED**



**AVERAGE AFD
RATE**

PYG

6,8 %

USD

4,8 %

**AVERAGE IFI
RATE**

PYG

10,6 %

USD

7,8%

**AVERAGE
TERM
LOANS**

PYG

13 YEARS

USD

4 YEARS



25.502

FINANCED HOUSING

292.600

JOBS GENERATED



1.043

MILLION USD

FAFD | MICASA



15.606

707

MILLION USD

FAFD | PRIMERA VIVIENDA



7.802

275

MILLION USD

FAFD | MI PRIMERA CASA*



1.806

49

MILLION USD

FAFD | PROCOOP Vivienda



288

12

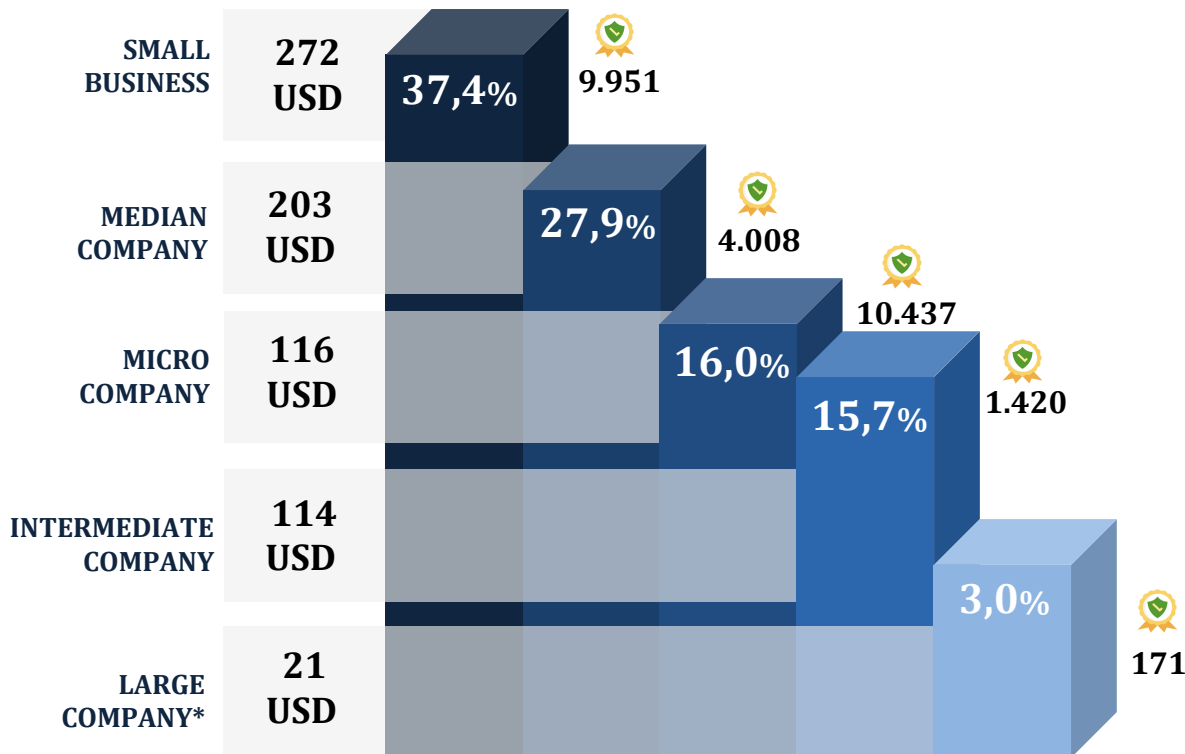
MILLION USD



OTHER FINANCIAL SERVICES PROVIDED BY AFD

**PARAGUAY GUARANTEE FUND
TRUST BUSINESSES**

WE SUPPORT MSMEs THROUGH FOGAPY



USD 726 Millions	USD 546 Millions
SUPPORT IN CREDITS GRANTED	AMOUNT OF WARRANTIES ISSUED
25.987	164.905
QUANTITY OF WARRANTIES ISSUED	JOBS MAINTAINED
10 Years	90%
MAXIMUM GUARANTEE TERM	MAXIMUM COVERAGE

39 Entities Enabled

* Large companies: only qualify those in the Hospitality, Tourism, Gastronomy, and Events sectors.

Figures in millions of US dollars

Corporate Report as of Dec 31, 2022



We manage funds aiming to:					
Strengthening education and research	IPS funds to finance programs with financial institutions	Housing improvement program in the metropolitan area of Asunción (Capital of Paraguay)	PPP contracts focused on Paraguay's infrastructure	Credits to the MSMEs sector	State contributions (subsidies) to complement home purchase credits
Money administered until 31/12/2022					
USD 470	USD 38	USD 8	USD 190	USD 70	USD 3

Figures in millions of US dollars

WILL ALLOW US TO:

Modernize the corporate governance structure.

Provide greater roles and capacities for the fulfillment of its corporate purpose:

- Finance public infrastructure works.
- Participate in new trust business.
- Invest in new financial instruments.

Diversify funding sources.



WHICH WILL RESULT IN:

Improve the financing processes for the different productive sectors.

Develop new products with conditions appropriate to the needs.

Support growth and economic reactivation.

Promote the generation of sources of employment.

Be more agile in attracting resources.

UPCOMING AFD CHALLENGES



Financing of Energy Efficiency, electromobility and Reforestation projects.



Boost the Housing financing sector.



Strengthen development of the infrastructure sector.



Promotion of Guarantee Funds: FOGAMU (*Women*), FOGAVI (*Housing*), FOGAFOR (*Forestry*), FOGAEDU (*Education*)



Strengthen Strategic Alliances



Implementation of the updated Law of Incorporation of the AFD



¡THANK YOU !