



“CONTRIBUTING TO THE DEVELOPMENT OF PARAGUAY”

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- 2 Financial Results
- 3 Credit Impact
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- 5 Specialized services
- 6 Corporate Governance
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CORPORATE IDENTITY



Our beginnings

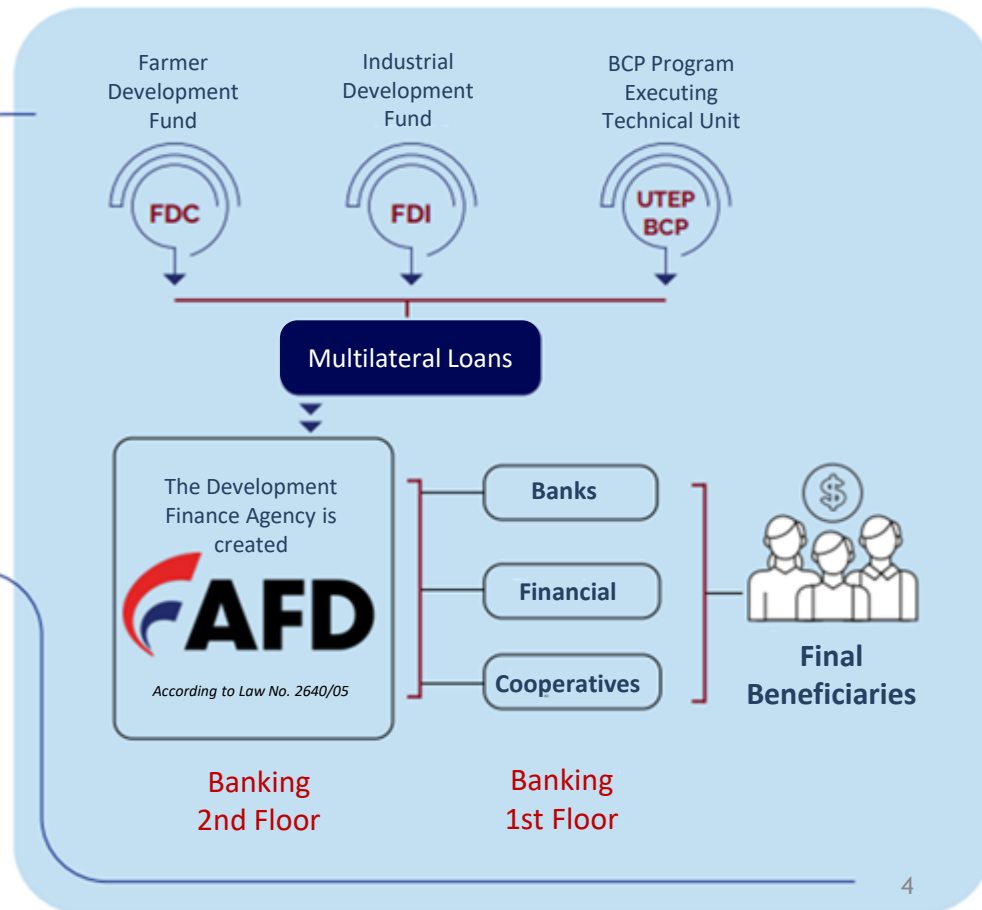
AFD

was born in 2005

With the public banking reform of the merger of 3 entities that acted as second-tier banks.



This merger gives rise to the only second tier public bank in Paraguay, funded with loans granted with guarantee from the Paraguayan State, donations from third parties, budgetary allocations, own capital and financial resources obtained from the issuance of bonds.



13

Credit Lines

50

Intermediate Financial Institutions



INDUSTRIAL, COMMERCIAL AND SERVICES

AFD | PROCRECER

AFD | PROMIPYMES

AFD | EFICIENCIA
ENERGÉTICA



PRODUCTIVE SECTOR

AFD | PROCAMPO

AFD | PROCOOP

AFD | PROFORESTAL

AFD | RENEGOCIACIÓN
SECTOR AGRÍCOLA

AFD | PROCAMPO VERDE



HOUSING SECTOR

AFD | MICASA

AFD | PRIMERA
VIVIENDA

AFD | PRODESI



EDUCATION

AFD | PROEDUC

AFD RISK RATINGS

STANDARD & POOR'S

Issuer Rating: BB+

Outlook: Stable

MOODY'S

Issuer Rating: Baa3

Outlook: Stable

Investment grade

Feller.Rate

Issuer Rating : AApy

Outlook: Stable

ENTITIES THAT REGULATES US



BANKS

**FINANCE CO.**

COOPERATIVES



PARTICIPATIONS AND ALLIANCES

INTERNATIONALS



INTERINSTITUTIONALS

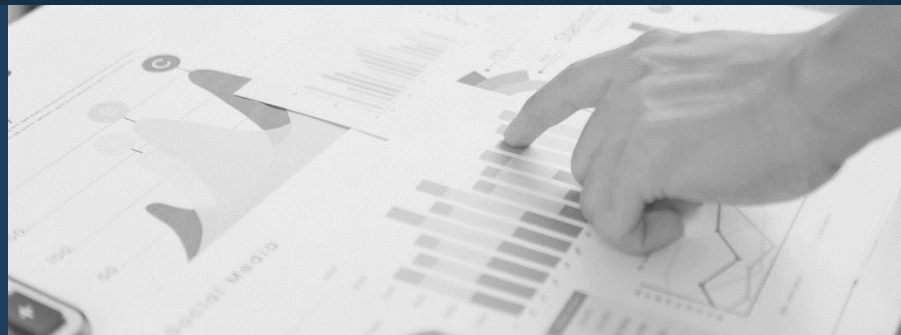


ORGANIZATIONS





FINANCIAL RESULTS



LEADING INDICATORS

Figures in millions of US dollars



ASSETS

USD 1.387

LIABILITIES

USD 1.102

NET WORTH

USD 285

CURRENT CREDITS

USD 1.207

NET PROFITS

USD 7,4

DELINQUENCY

0%

ROE

5,23 %

ROA

1,07%

EFFICIENCY RATIO

30,42%

NUMBER OF
EMPLOYEES

113

AFD IN NET WORTH
RANKING

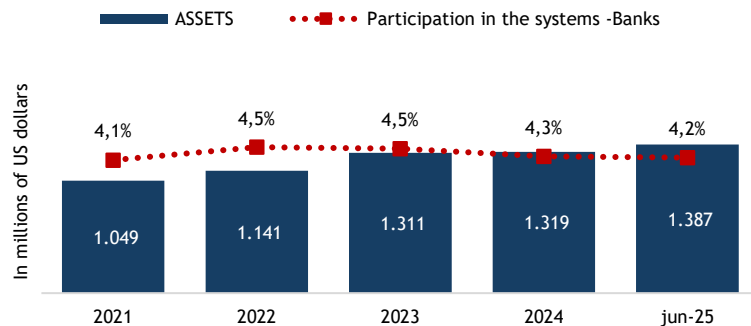
N° 6

AFD IN CREDIT PORTFOLIO
RANKING

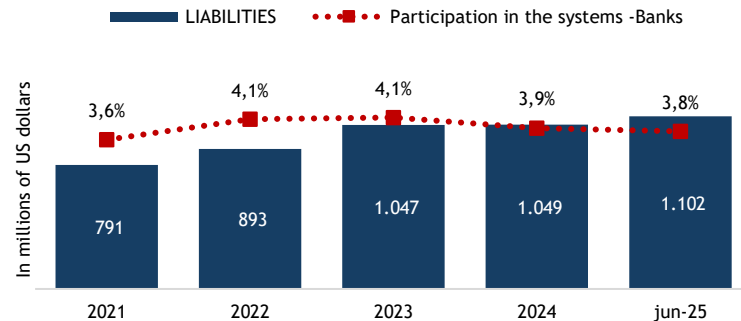
N° 7

*The amount of the Current Loan Portfolio does not include "ACCRUED INTEREST DEBTORS"/DOCUMENTED RECEIVABLES. For disclosure purposes, current loans through financial intermediaries are shown, excluding placements through CDAs.

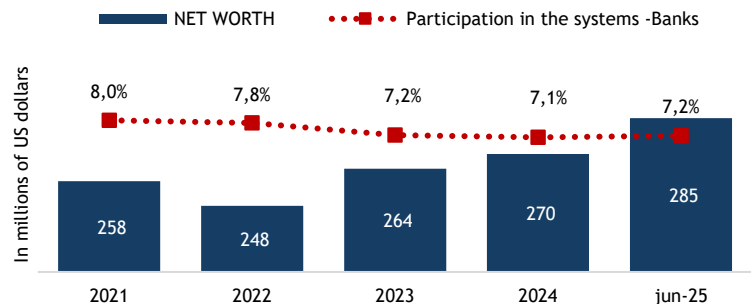
ASSETS



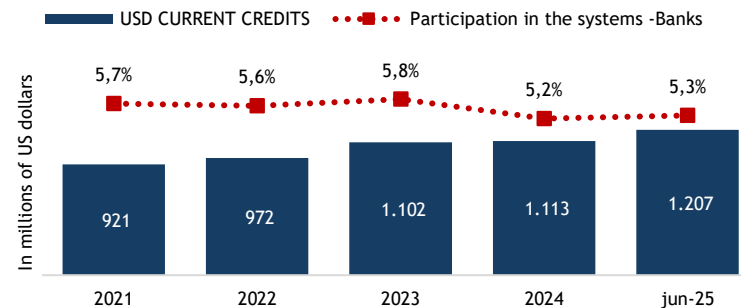
LIABILITIES



NET WORTH

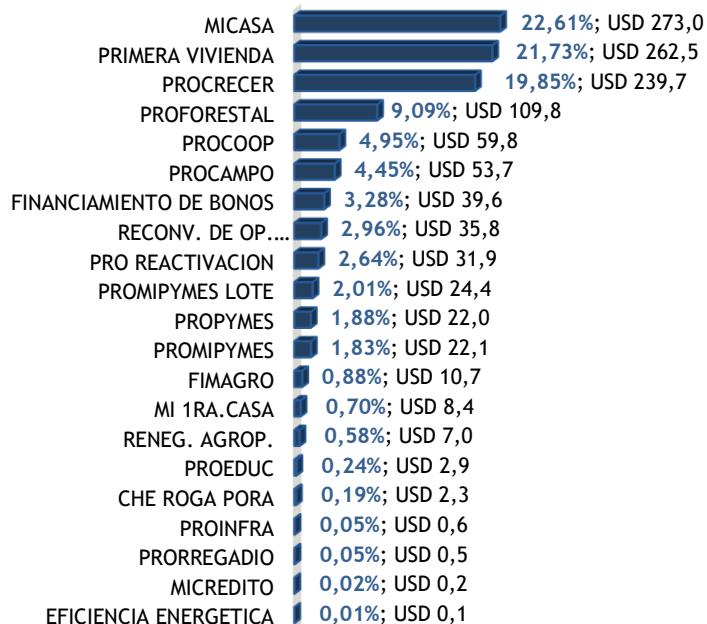


CURRENT CREDITS*

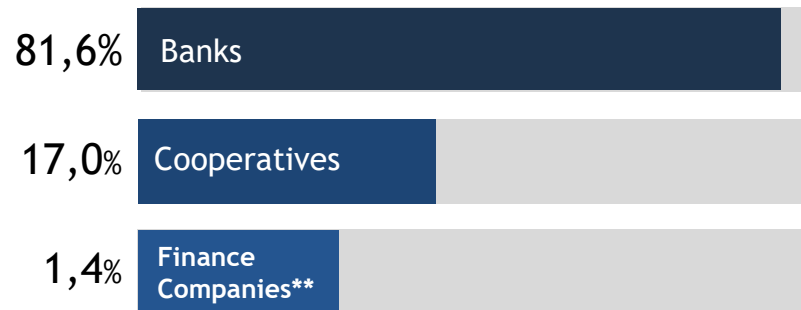


*The amount of the Loan Portfolio does not include "ACCRUED INTEREST DEBTORS" / DOCUMENTED RECEIVABLES. For the purposes of exposure, current credits through financial intermediation are represented, excluding CDA placements.

BY PRODUCTS

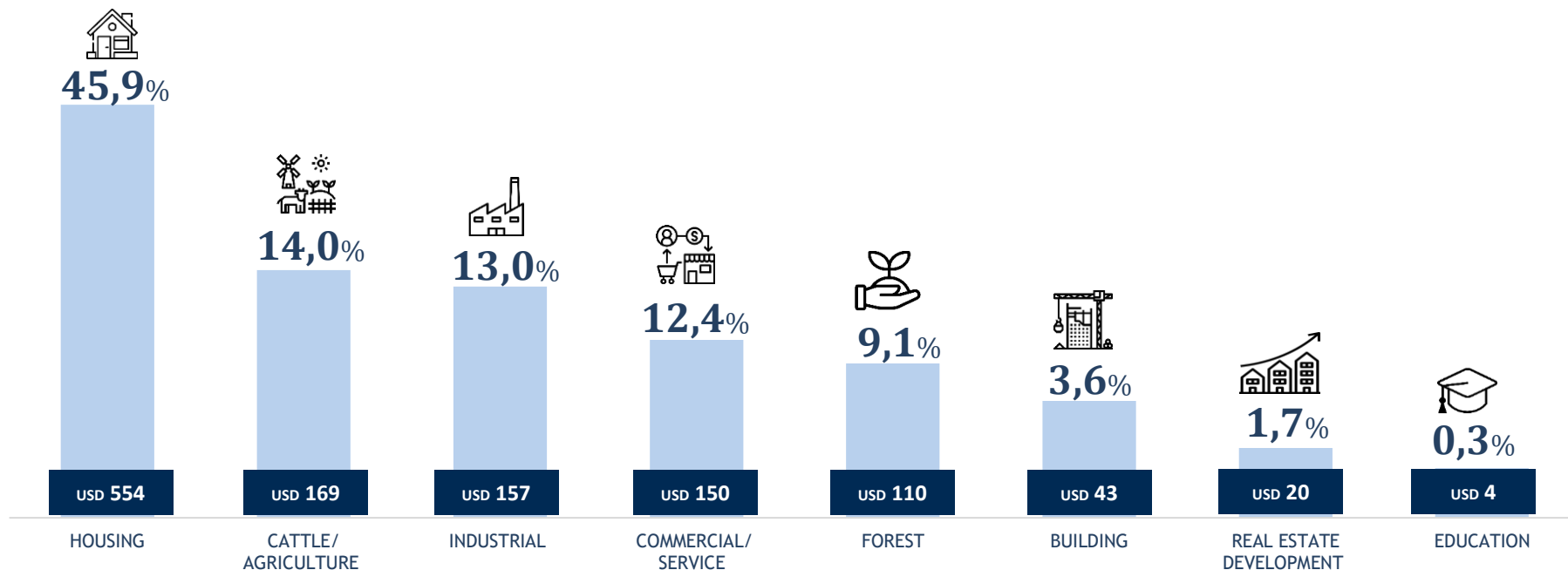


BY ENTITY TYPE



*The amount of the Loan Portfolio does not include "ACCRUED INTEREST DEBTORS"/ DOCUMENTED RECEIVABLES. For the purposes of exposure, current credits through financial intermediation are represented, excluding CDA placements.

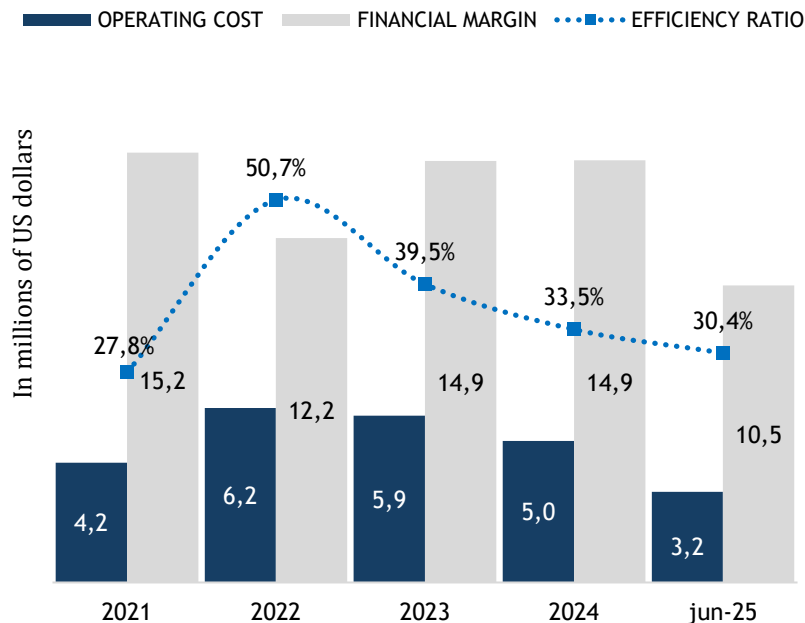
ECONOMIC SECTORS



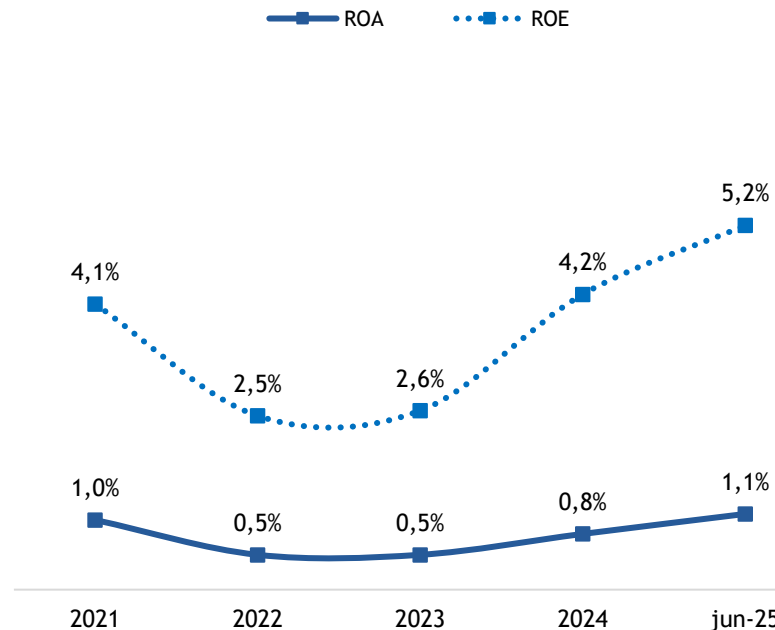
*The amount of the Loan Portfolio does not include "ACCRUED INTEREST DEBTORS"/ DOCUMENTED RECEIVABLES. For exposure purposes, it represents the outstanding loans for financial intermediation, excluding ADC placements.

EFFICIENCY RATIOS

System efficiency 45,44%



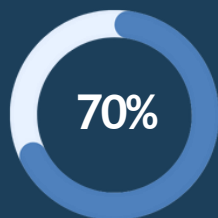
PROFITABILITY INDICATORS



FUNDING STRUCTURE

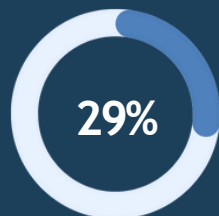
TOTAL: USD 1.085

BOND ISSUES
(Local Currency)



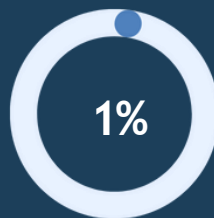
USD 766

FOREIGN LOANS
(In Foreign Currency)



USD 312

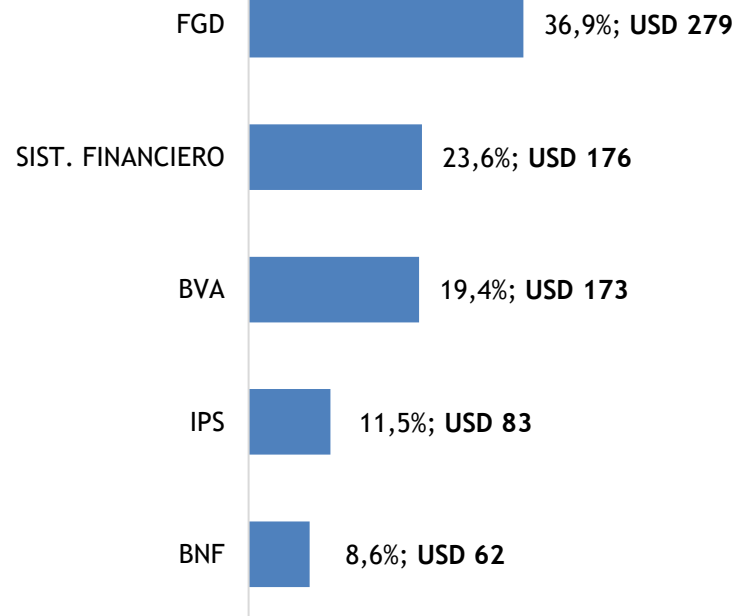
BOND ISSUES
(In Foreign Currency)



USD 7

BOND ISSUES

(Local Currency and Foreign Currency)





IMPACT OF CREDITS

GRANTED BY THE AFD



Historical data 2006 - Jun25

Allocated Resources

AFD / FOGAPY

More than
**USD 5.180
million**

+187.000

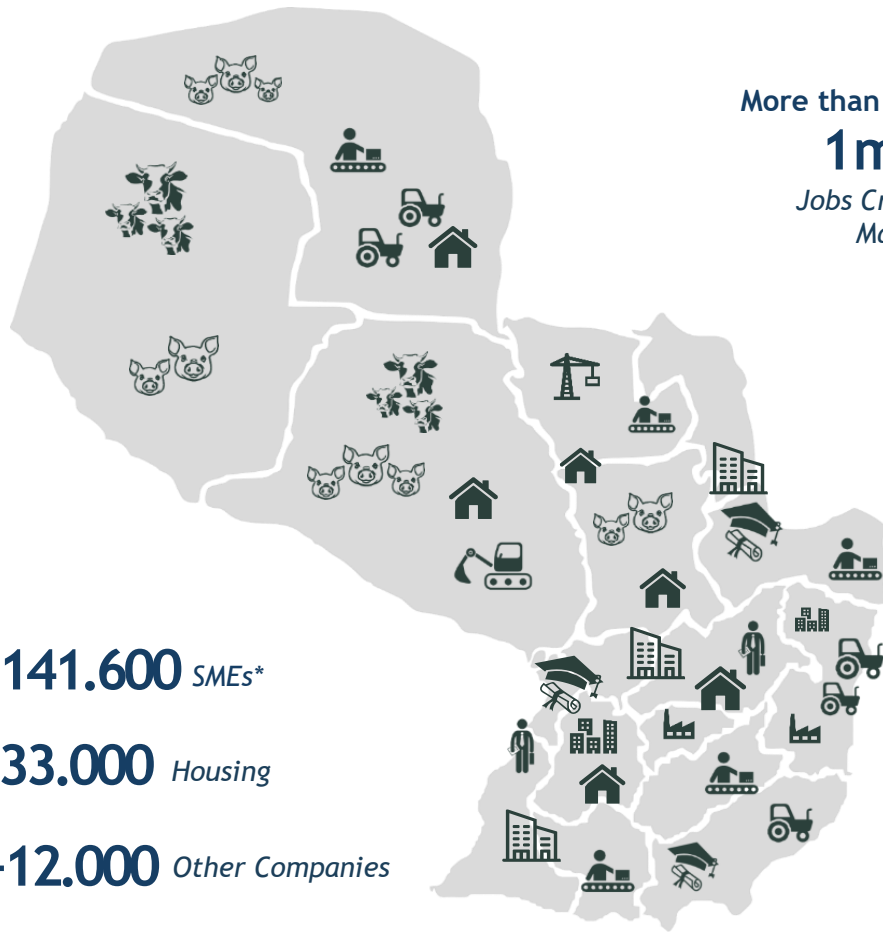
Families and/or businesses

*Small, Medium Enterprises (MSMEs)

+141.600 *SMEs**

+33.000 *Housing*

+12.000 *Other Companies*



More than
1million

*Jobs Created and/or
Maintained*

+43.200
Credits to Women

+53.300
Guarantees issued

Note: The data contemplates IFI estimates for batch operations and may be adjusted according to the update submitted by the IFIs.

Historical Data 2006 - 2025

Credits for more than 43 thousand woman



+29.850

ENTREPRENEURS

+USD 269 millions



+13.140

FINANCED HOUSING

+USD 527 millions



+230

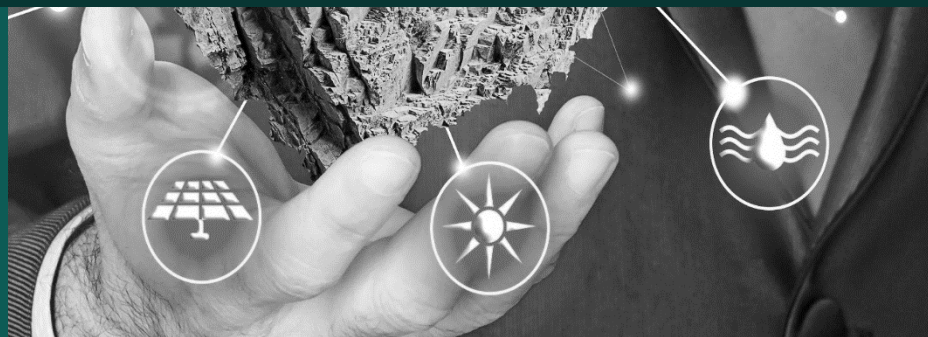
ACADEMIC STUDIES

+USD 4 millions

Note: The data contemplates IFI estimates for batch operations and may be adjusted according to the update submitted by the IFIs.



SUSTAINABILITY



1^o “Sustainable Bond Issue in Paraguay, and the first public institution to do so.”

3

Issues

SUSTAINABLE BONDS

Financing for projects with social and environmental impact.

3

Issues

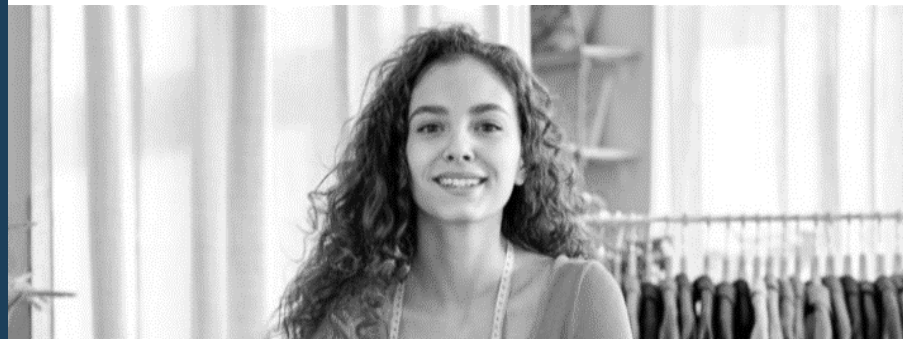
SOCIAL BOND

Exclusively for initiatives with social impact.

TOTAL ISSUES
OF SDG BONDS

USD

98
Million



SPECIALIZED SERVICES

PROVIDED BY AFD

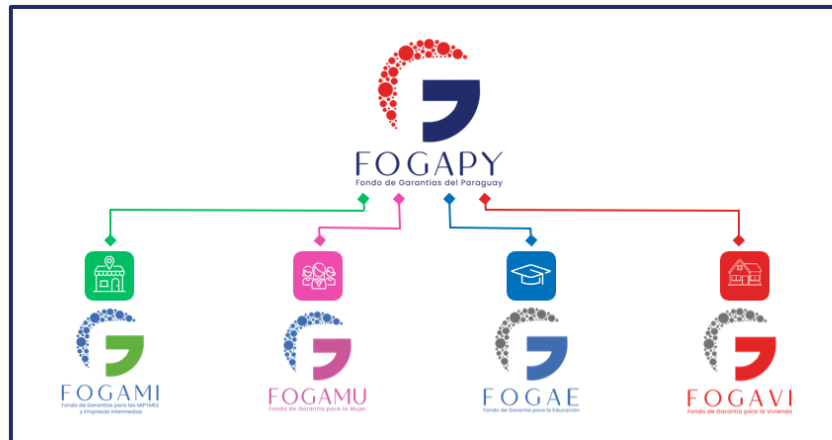
-PARAGUAY GUARANTEE FUND

-TRUST BUSINESSES

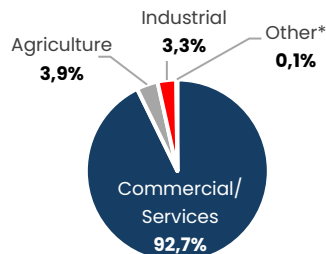


GUARANTEE FUNDS

Cifras en millones de USD



GUARANTEES BY ECONOMIC SECTOR



The total amount of loans backed was adjusted based on the exchange rate applicable to each transaction.

IMPACT

(2018- Jun2025)

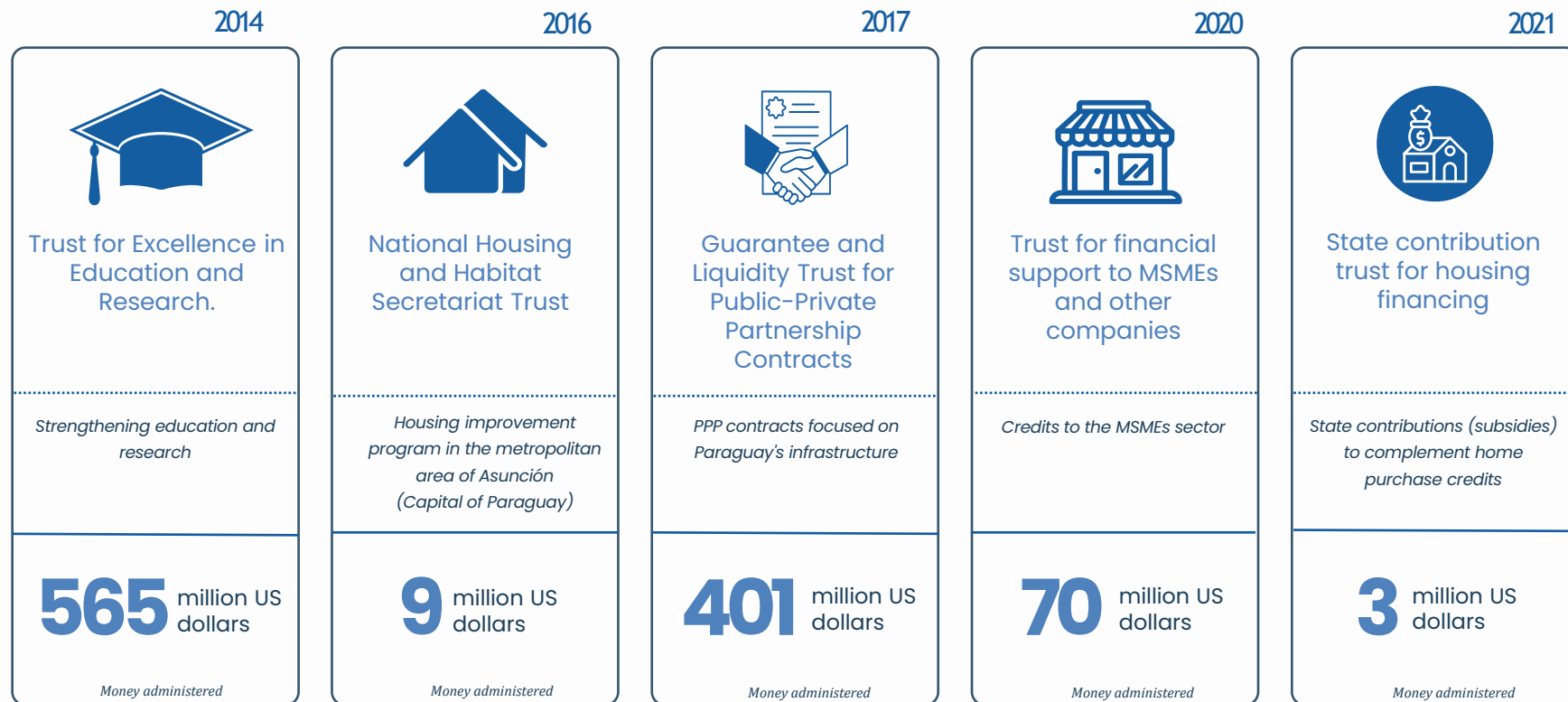
+53.300 Guarantees issued

+USD 1.321 Million
Backed Credits

93%
SMEs

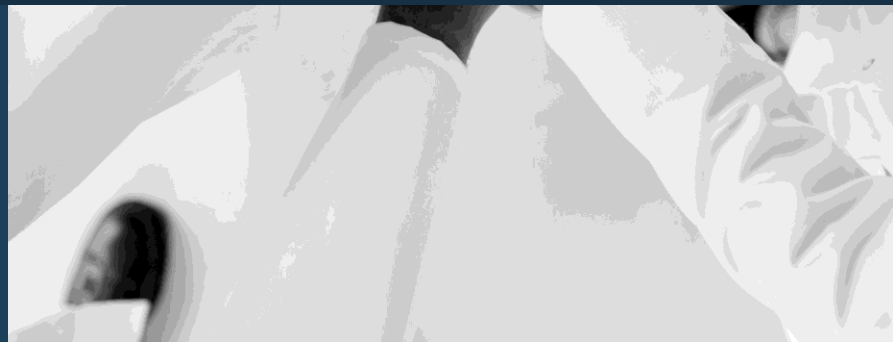
+317.900
Jobs Created and/or
Maintained

Money administered until 30/06/2025





CORPORATE GOVERNANCE



MISSION

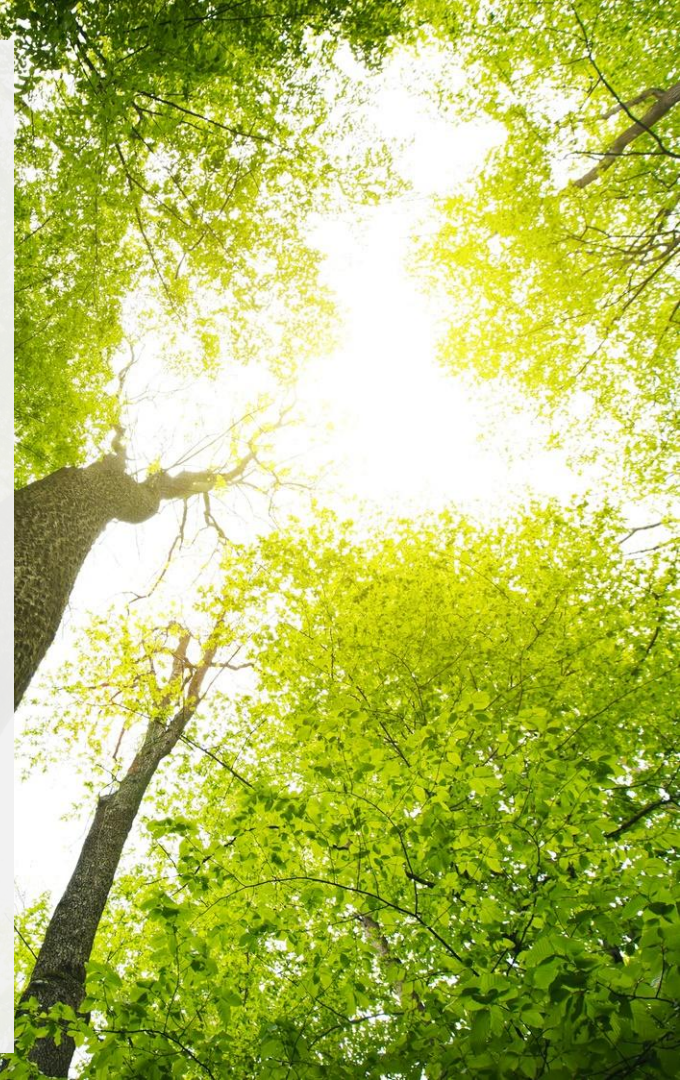
We are a second-tier state owned bank that promotes sustainable economic development and employment generation through the channeling of financial resources and the provision of specialized services.

VISION

To be an institution recognized for its role of high economic and social impact with permanent innovation and competent employees committed to excellence.

VALUES

Commitment
Excellence
Integrity
Transparency
Professionalism
Innovation





STELLA MARYS GUILLÉN DE RUIZ DÍAZ

President

Master in Economics from Universidad de los Andes (Colombia). She led the work team of the Technical Unit of the Social Cabinet of the Presidency of the Republic. She has held positions of responsibility in the Ministry of Finance, such as Director of Policy and Indebtedness, Director of Economic Studies and Chief of Staff of the Minister of Finance.

From Aug 2023



ISAAC GODOY LARROZA

Member of the Board of Directors

Master in Applied Public Policy IUIOG/ Univ. Complutense de Madrid. Specialist in Project Management. Specialist in Project Management by EDAN/UCSA and Diploma in National Development by Fu Hsing Kang Academy, Republic of Taiwan. He has served as Vice Minister of MSMEs in the Ministry of Industry and Commerce.

From Dec 2022



DOMINICA ZAVALA ZUBIZARRETA

Member of the Board of Directors

M.A. in Public Policy from Oxford University and M.A. in International Development from the London School of Economics and Political Science. Extensive experience leading teams in regional roles covering and analyzing trends in Latin America; has developed economic policy research projects with Oxford University and the London School of Economics and Political Science.

From Aug 2023



GERARDO RUIZ DÍAZ FRANCO

Member of the Board of Directors

Master's Degree in National Strategic Planning and Management from the Instituto de Altos Estudios Estratégicos (IAEE). He has postgraduate degrees in Politics and National Strategy from the IAEE; and in Economics with Specialization in Social Policies from the Latin American Institute of Doctrine and Social Studies (ILADES) in conjunction with Georgetown University.

From Aug 2023



CARLOS ÁVALOS

Member of the Board of Directors

Master in Business Administration from Universidad Católica Ntra. Sra. de la Asunción. He has a Diploma in Product Manager from Universidad Americana. Extensive experience of almost 40 years in the financial sector, including roles as Coordinator of the Latin American Microfinance Network IDB / MIF and senior management in various private institutions.

From Jun 2024

Ongoing actions and challenges



New lines of financing: Forestry Sector, Electro-mobility, Energy Efficiency, and Microfinance.



Promote financial instruments such as FOGAFOR, which support the development of the forestry sector.



Promoting financing for best practices in sustainable livestock farming: Procampo Verde



Energy efficiency: Financing of Energy Efficiency Investment Projects.



COOPEMYPES: Project proposal to improve access to credit for micro and small enterprises (MSEs) through cooperatives, with support from Taiwan.



¡THANK YOU!



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