



AGENCIA
FINANCIERA
DE DESARROLLO



“19 YEARS CONTRIBUTING TO THE DEVELOPMENT OF
PARAGUAY”

AFD RISK RATINGS

**STANDARD
& POOR'S**

Issuer Rating: BB Outlook: Stable

2023

MOODY'S

Issuer Rating: Ba1 Outlook: Positive

2023



Issuer Rating : AApy Outlook: Stable

2023

ENTITIES THAT REGULATES US



AUDITORÍA GENERAL DEL
PODER EJECUTIVO



CONTRALORÍA GENERAL
DE LA REPÚBLICA



Risk Ratings issued by Moody's and Standard & Poor's are the same as Sovereign Risk.

WE REACH PEOPLE THROUGH 43 FINANCIAL INSTITUTIONS



14

BANKS



4

FINANCE CO.



25

COOPERATIVES



INTERNATIONALS



INTERINSTITUTIONALS



ORGANIZATIONS



WE CURRENTLY HAVE 10 CURRENT PRODUCTS



HOUSING SECTOR



FAFD | PRIMERA VIVIENDA

FAFD | MICASA

FAFD | PRODESI

INDUSTRIAL,
COMMERCIAL AND SERVICES



FAFD | PROCRECER

FAFD | PROMIPYMES

FAFD | EFICIENCIA ENERGÉTICA

PRODUCTIVE
SECTOR



FAFD | PROCAMPO

FAFD | PROFORESTAL

FAFD | PROCOOP

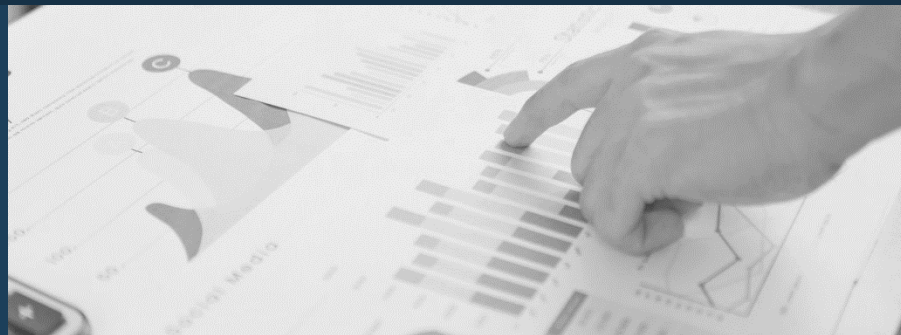
EDUCATION



FAFD | PROEDUC



FINANCIAL RESULTS



LEADING INDICATORS

Figures in millions of US dollars



ASSETS

USD 1.285

LIABILITIES

USD 1.019

NET WORTH

USD 266

CURRENT CREDITS

USD 1.091

NET PROFITS

USD 2,5

DELINQUENCY

0%

ROE

3,77 %

ROA

0,78 %

EFFICIENCY RATIO

34,06 %

N.º OF EMPLOYEES

98

AFD IN NET WORTH RANKING

Nº 6

AFD IN CREDIT PORTFOLIO RANKING

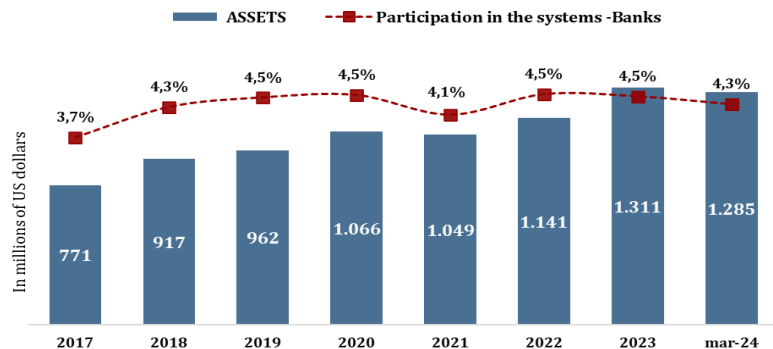
Nº 6

AFD PARTICIPATION IN THE FINANCIAL SYSTEM

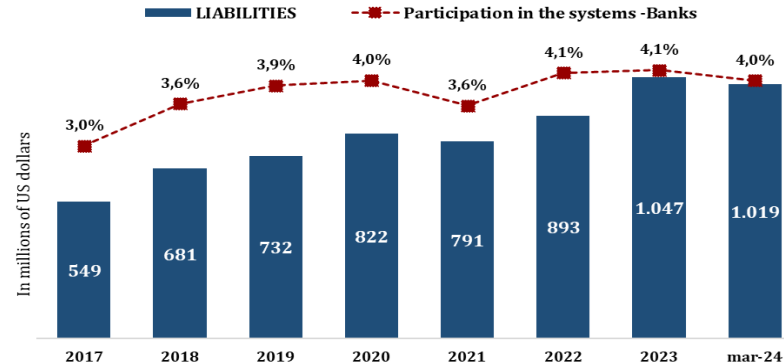
Figures in millions of US dollars



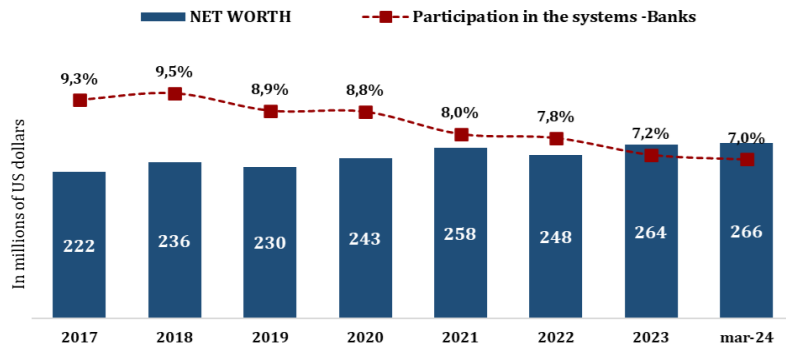
ASSETS



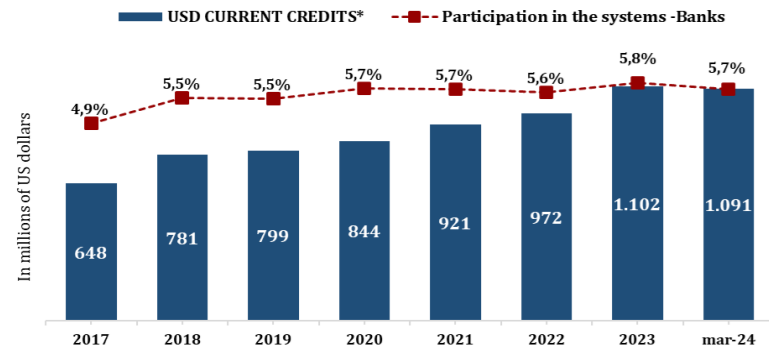
LIABILITIES



NET WORTH



CURRENT CREDITS*



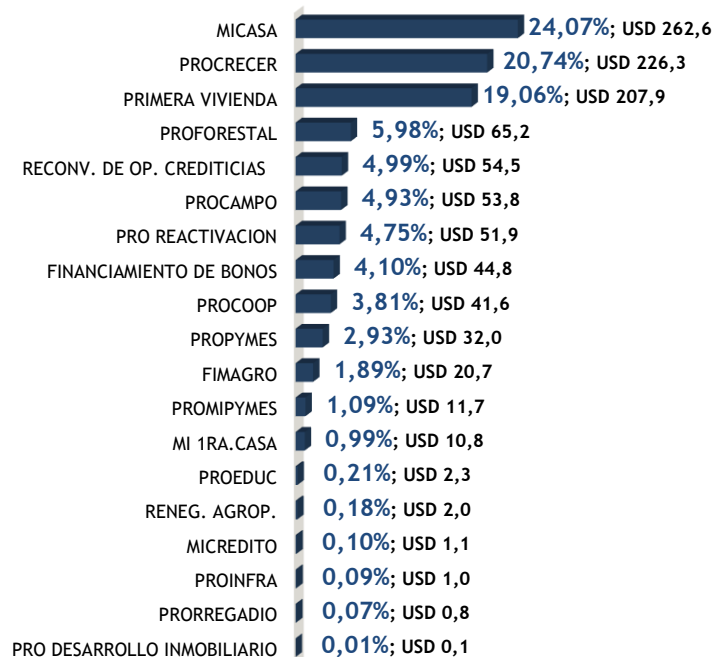
*The amount of the Loan Portfolio does not include "ACCRUED INTEREST DEBTORS" / DOCUMENTED RECEIVABLES. For the purposes of exposure, current credits through financial intermediation are represented, excluding CDA placements.

CURRENT CREDITS- USD 1.091 *

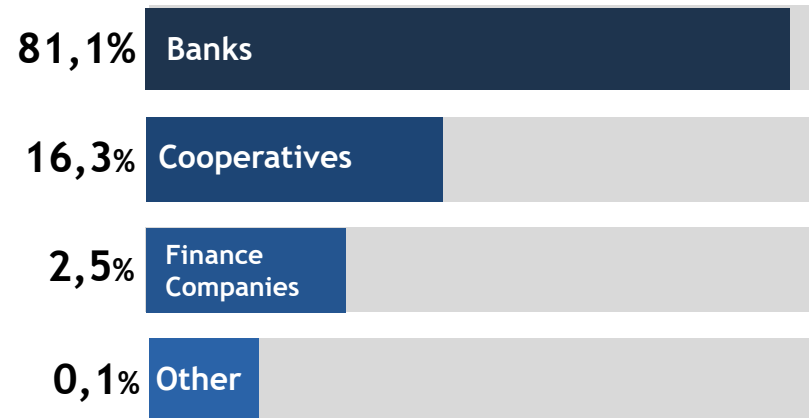
Figures in millions of US dollars



BY PRODUCTS

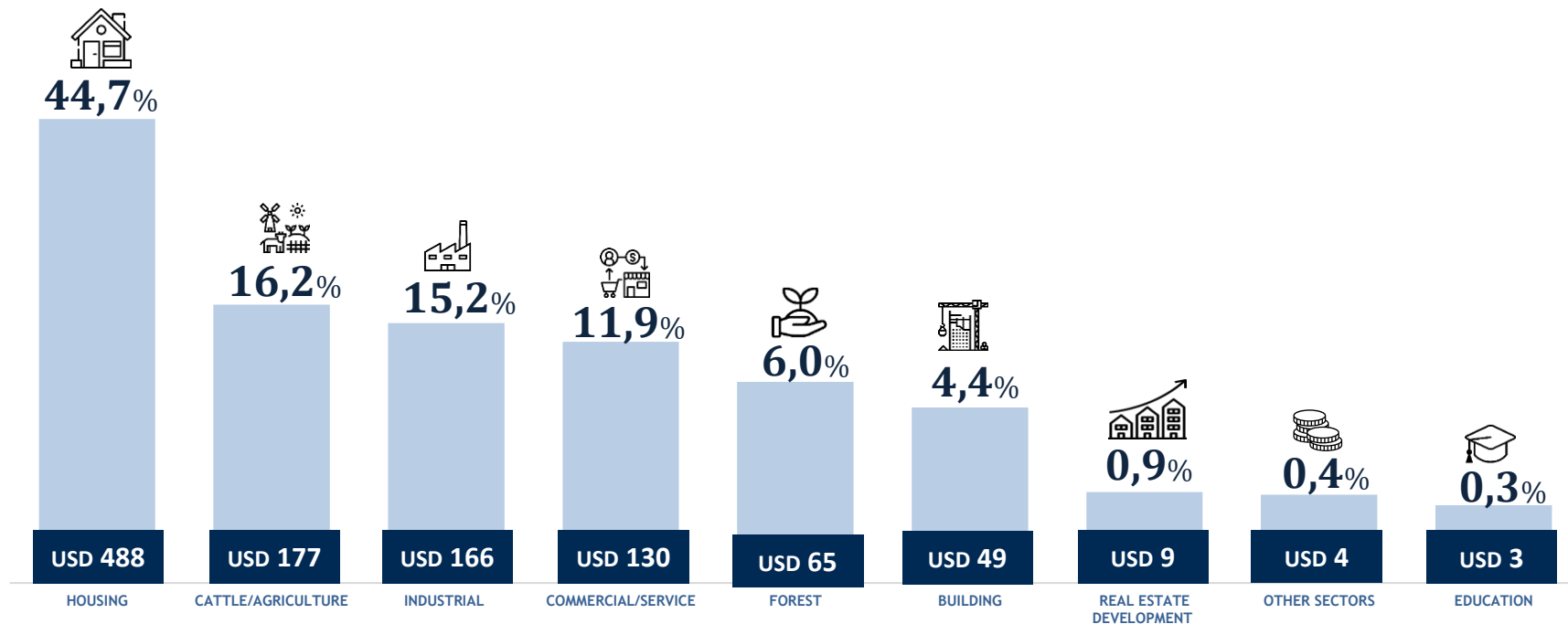


BY ENTITY TYPE



*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.

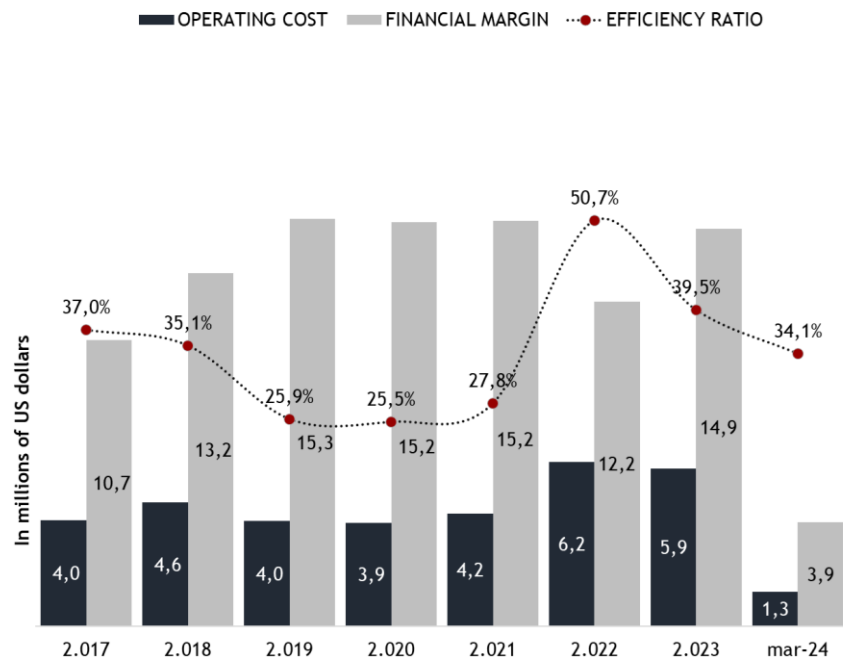
ECONOMIC SECTORS



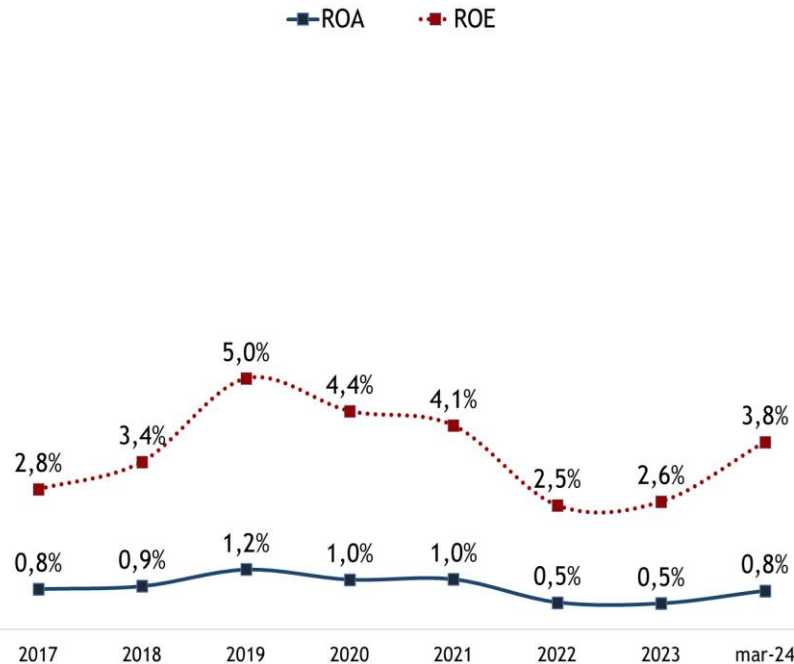
*The amount of the Loan Portfolio does not include "ACCRUED INTEREST DEBTORS" / DOCUMENTED RECEIVABLES. For the purposes of exposure, current credits through financial intermediation are represented, excluding CDA placements.

EFFICIENCY RATIOS

System efficiency 45,00%



PROFITABILITY INDICATORS



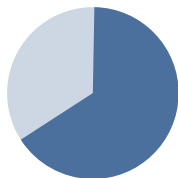
FUNDING STRUCTURE

Total: USD 1.004

BOND ISSUES
(Local Currency)

71%

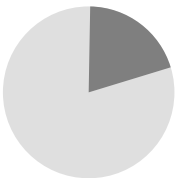
USD 717



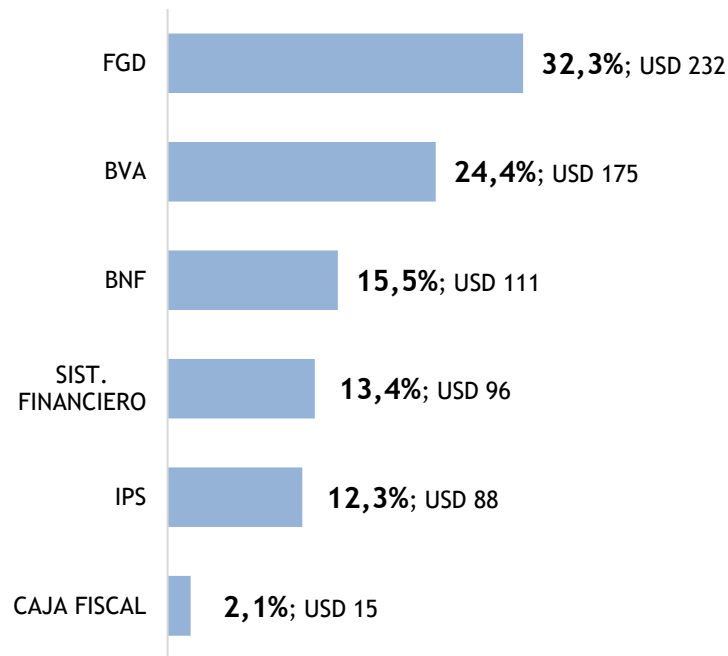
FOREIGN LOANS
(In Foreign Currency)

29%

USD 287



BOND ISSUES IN THE LOCAL MARKET





IMPACT OF CREDITS

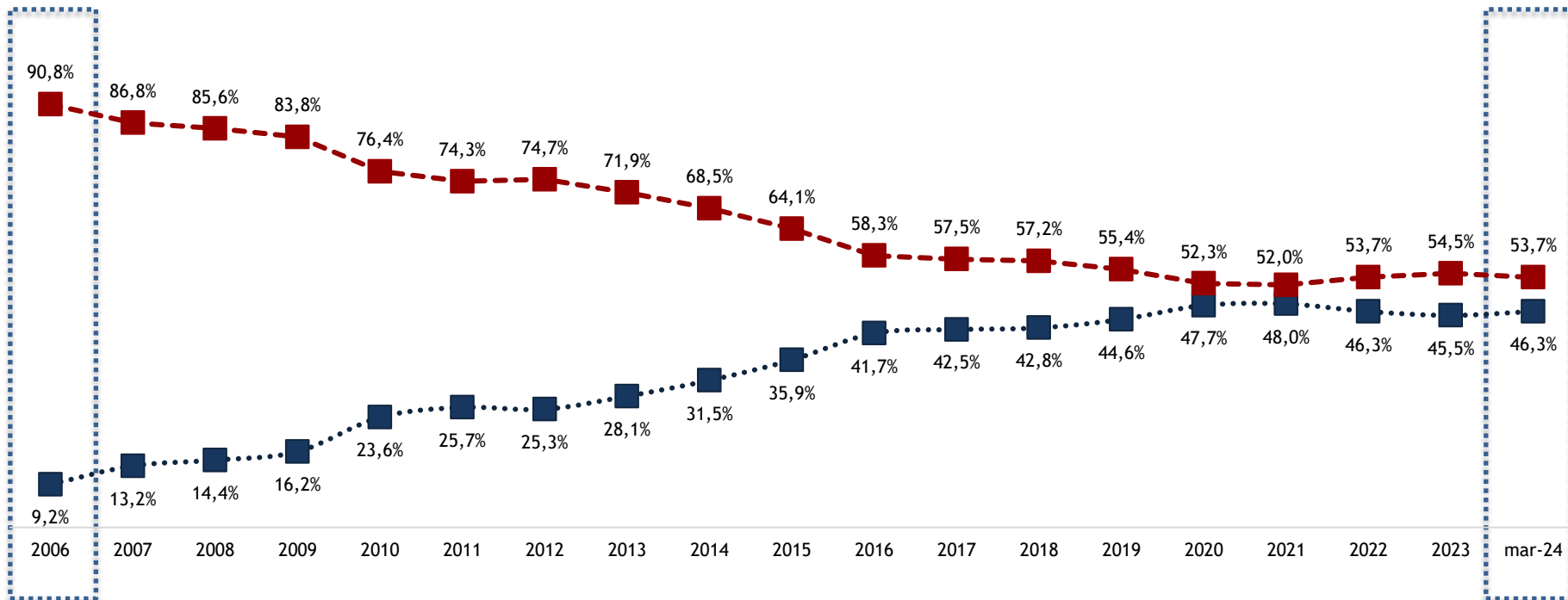
GRANTED BY THE AFD



FINANCIAL SYSTEM CREDITS

••■•• LOAN PORTFOLIO 3 OR MORE YEARS

-■- LOAN PORTFOLIO LESS THAN 3 YEARS



USD 3.419 MILLION IN APPROVED LOANS

120.917
BENEFICIARIES

29.080
HOUSING FINANCED

More than

629.000

*Jobs created and/or
maintained
through AFD credits.*



AVERAGE AFD RATE

PYG **6,6 %**

USD **4,9 %**

AVERAGE IFI RATE

PYG **10,3 %**

USD **7,7 %**

AVERAGE TERM LOANS

PYG **13 years**

USD **4 years**

HISTORICAL APPROVALS -HOUSING SECTOR

Figures in millions of US dollars



2006- MAR2024



Total approved
USD 1.200 Millions



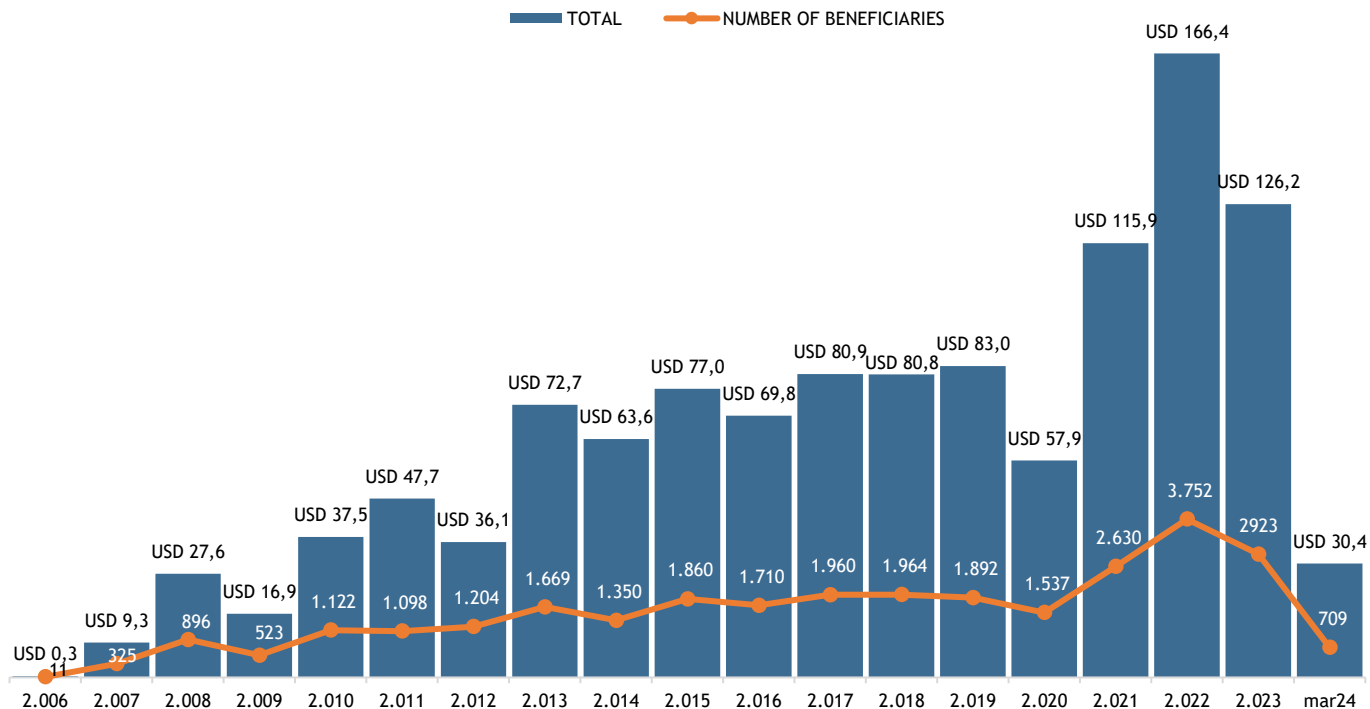
Housing Financed
29.134

MI CASA*
18.894

PRIMERA VIVIENDA
10.240



Jobs Generated
335.870



*1.806 operations of the discontinued credit product - MI 1RA CASA and 332 operations PROCOOP -VIVIENDA were considered.



SPECIALIZED SERVICES

PROVIDED BY AFD

- PARAGUAY GUARANTEE FUND

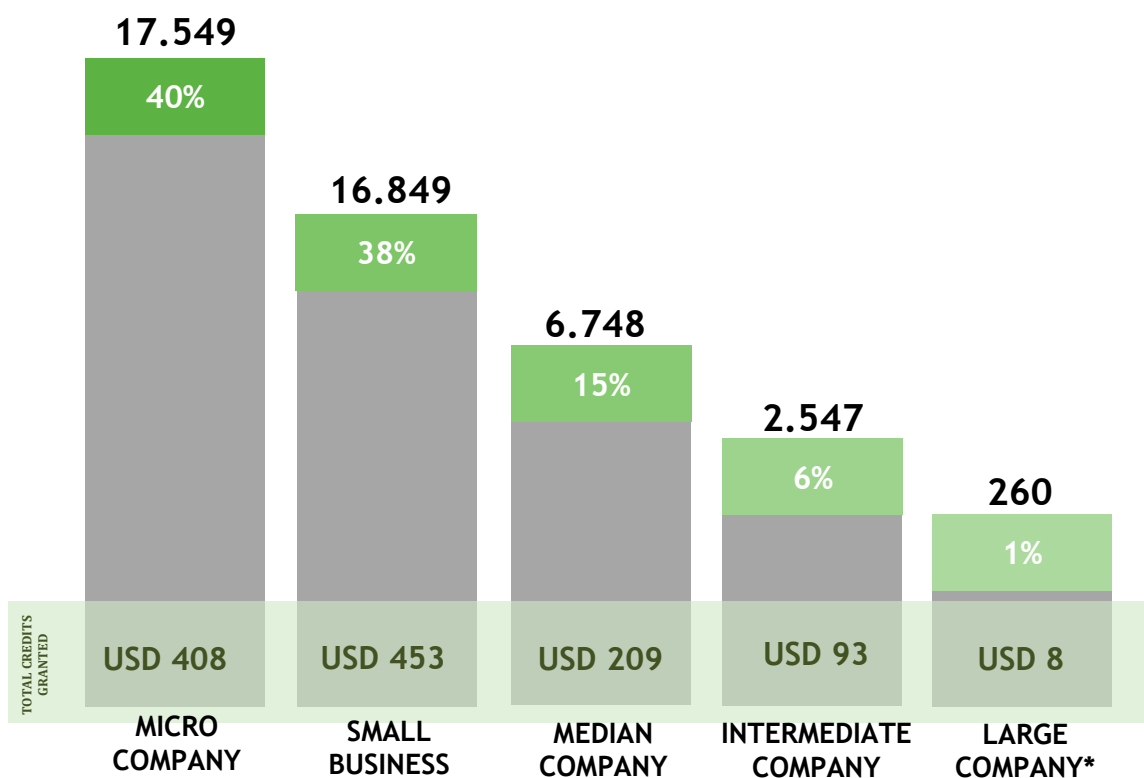
- TRUST BUSINESSES



WE SUPPORT MSMEs THROUGH FOGAPY

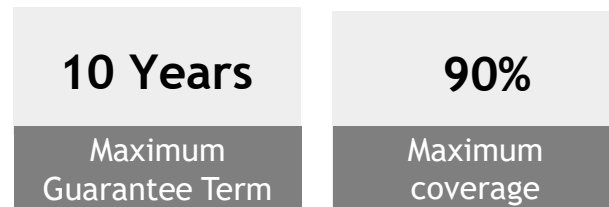
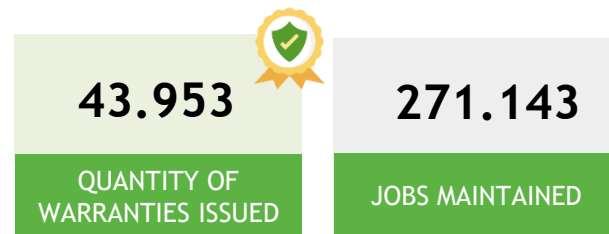
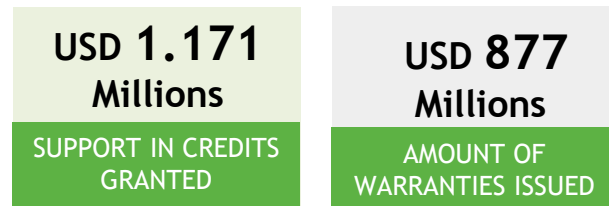
Figures in millions of US dollars

Oct 2018- Mar 2024



-TC: 6547,58

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

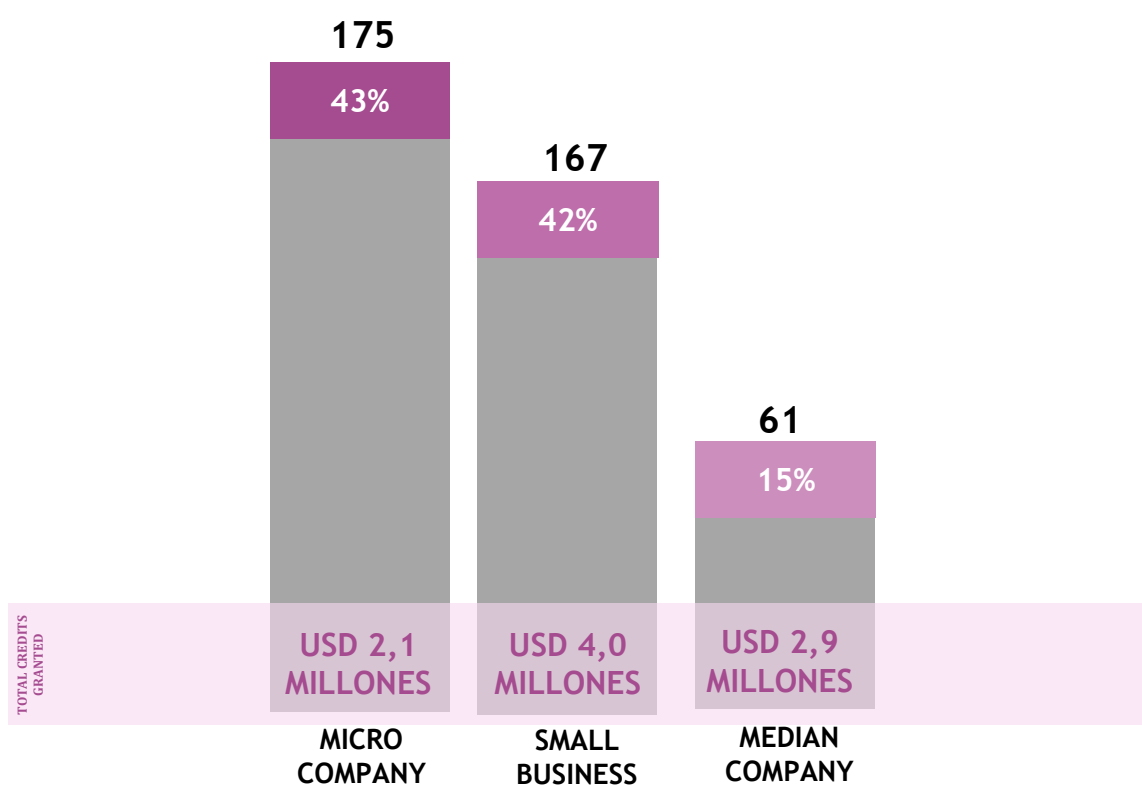


39 Entities Enabled

WE SUPPORT WOMAN THROUGH FOGAMU

Figures in millions of US dollars

Nov 2022- Mar 2024



2014	2016	2017	2020	2021
Trust for Excellence in Education and Research.	National Housing and Habitat Secretariat Trust	Guarantee and Liquidity Trust for Public-Private Partnership Contracts	Trust for financial support to MSMEs and other companies	State contribution trust for housing financing
We manage funds aiming to:				
<i>Strengthening education and research</i>	<i>Housing improvement program in the metropolitan area of Asunción (Capital of Paraguay)</i>	<i>PPP contracts focused on Paraguay's infrastructure</i>	<i>Credits to the MSMEs sector</i>	<i>State contributions (subsidies) to complement home purchase credits</i>
Money administered until 31/03/2024				
USD 545	USD 9	USD 320	USD 70	USD 3

▶ **Housing** Continue to boost its growth

▶ **Che Róga Porã** Access to housing for the lower income sector
6,5 %, lowest interest rate in the history of Paraguay

▶ **Electro-mobility and Energy Efficiency** New lines of financing

▶ **Reforestation** New engine of Paraguay's green growth driven by AFD

▶ **Guarantee Funds** Foster the Guarantee Funds: FOGAE (Education) , FOGAVI (Housing), FOGAFOR (Forestry)

▶ **Proeza** Concessional loans for small and medium landowners

¡THANK YOU !