



IMPACT INVESTMENT

August 2026

ABOUT US

Investing in sustainable impact

All figures are expressed in million US dollar
as of June 30, 2026, unless otherwise stated.

Three institutions, one IDB Group

We are IDB Invest, the private sector institution of the IDB Group, a multilateral development bank committed to promote development and strengthening private sector enterprises in Latin America and the Caribbean.



- Governments Civil society
- Loans Guarantees Grants
- Policy advice Technical Assistance Knowledge
- BBG: IADB



- **Private Sector**
- **Loans Guarantees**
- **Equity & Mezzanine**
- **Advisory Services**
- **BBG: IDBINV**



- The Innovation Laboratory
- Loans, Seed and Venture Capital Grants
- Knowledge Networks Open Innovation

Shareholder overview

Regional Member Countries

Argentina	12.0%	Guyana	0.2%
Bahamas	0.2%	Haiti	0.4%
Barbados	0.1%	Honduras	0.5%
Belize	0.1%	Jamaica	0.4%
Bolivia	0.9%	Mexico	7.1%
Brazil	12.0%	Nicaragua	0.4%
Chile	3.5%	Panama	0.7%
Colombia	3.2%	Paraguay	0.6%
Costa Rica	0.5%	Peru	3.6%
Dom. Rep	0.6%	Suriname	0.1%
Ecuador	0.6%	Trin. & Tobago	0.4%
El Salvador	0.4%	Uruguay	1.2%
Guatemala	0.6%	Venezuela	2.9%

Non-regional Member Countries

Austria	0.5%	Italy	2.7%
Belgium	0.2%	Japan	4.0%
Canada	2.9%	Korea	4.6%
China	5.2%	Netherlands	0.6%
Croatia	0.01%	Norway	0.6%
Denmark	0.6%	Portugal	0.2%
Finland	0.6%	Slovenia	0.01%
France	2.1%	Spain	4.3%
Germany	1.2%	Sweden	0.5%
Israel	0.3%	Switzerland	1.2%
		UK	0.2%
		United States	14.5%

Member Countries
and Voting Power



What We offer

We support our clients by providing finance solutions, advisory services and knowledge that meet the evolving demands of the regions private sector.



Finance Solutions

- Loans
- Guarantees
- Equity and mezzanine
- Resource mobilization
- Blended finance



Advisory Services

- Climate change
- Gender, diversity and inclusion
- Sustainability and MSMEs
- Public-private partnerships
- Digitalization



Knowledge

- Publications
- Conferences and workshops
- Market trends
- Feasibility studies
- Regional/sectorial expertise



Our sectors

Financial Intermediaries



Financial Institutions



Non-Bank
Financial Institutions



Investment Funds

Infrastructure



Energy



Transport



Water and sanitation



Social
infrastructure

Corporates



Agribusiness



Manufacturing



Tourism



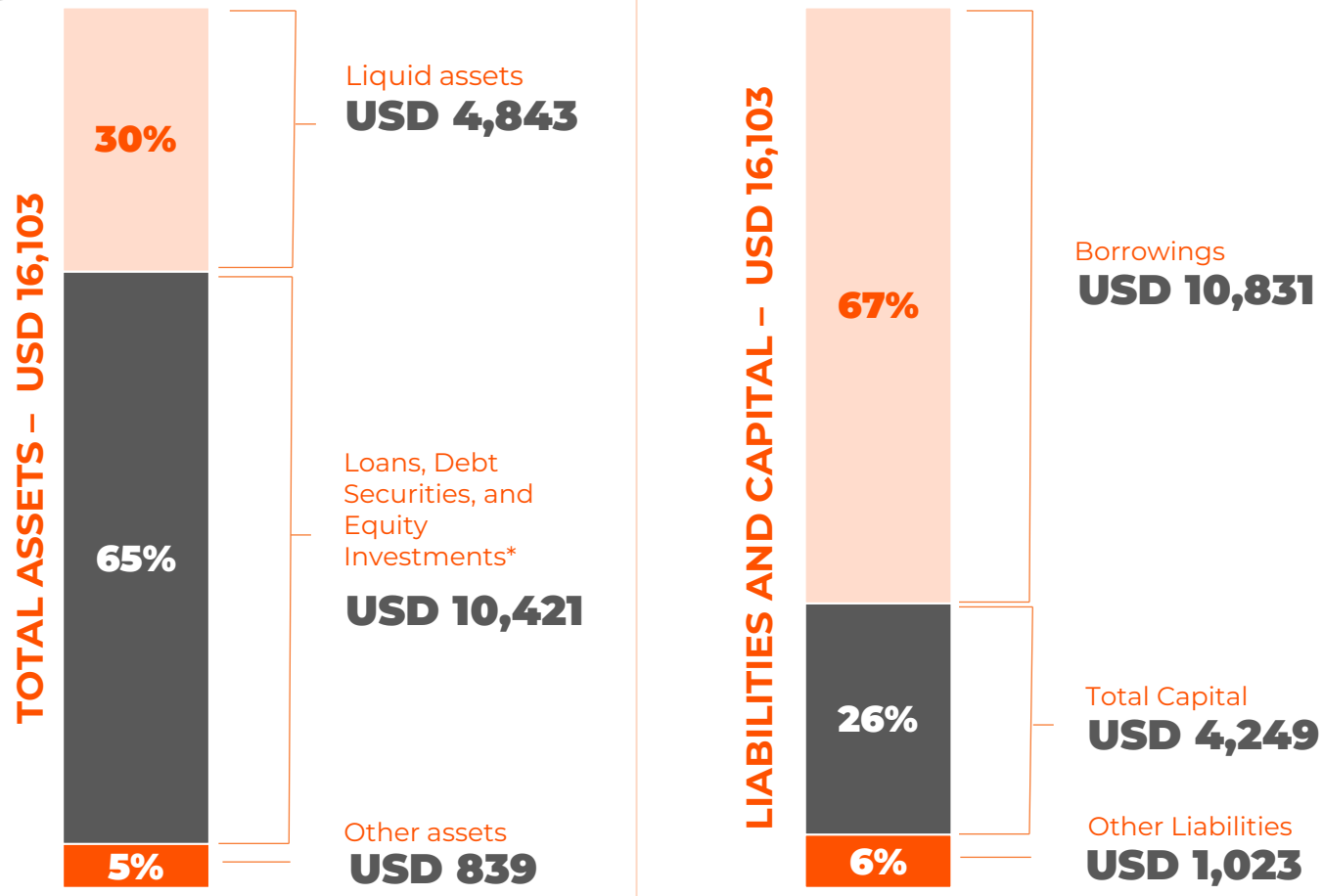
Telecommunications
media and
technology

OUR FINANCIAL PROFILE AND RISK MANAGEMENT FRAMEWORK

2



Strong balance sheet and high credit rating



* Net of \$254M allowance for credit losses. Total equity Investments: \$436M

AAA

S&P (Stable)

New!

"IDB's **very strong support from shareholders** and at the same time, a track **record of strong risk management capabilities**, underpinned in part by its comprehensive portfolio management approach as it scales its "originate-to-share" capital deployment model, which supports a stronger enterprise risk profile"

AAA

FITCH (Stable)

"**Excellent capitalization**, reduced buffers relative to pre-pandemic levels (...) Fitch expects (...) the FRA and equity/assets ratio to remain above the 'excellent' threshold."

Aa1

MOODY'S (Stable)

"IDB Invest's **conservative risk-management practices** keeps its capital adequacy and **liquidity ratios strong**."

Evolution of our paid in capital and mandate over time

2031
\$6.2B

IDB Invest operates
exclusively with 100% paid-in
capital

2024
Third Capital Increase to
Originate to Share &
Scaling Impact
BID Invest +
\$3.5B

2015
Second Capital Increase to
reorganize as the private sector
Institution of the IDB Group
\$2.0B

1984
Initial Capital
\$200M

1999
First Capital Increase
with focus on SMEs
\$500M

Strong risk management framework

Lending: Risk Appetite Policy

Concentration Limits

15%

Maximum exposure to single country

20%

Maximum exposure by sub sector *

5% / 6%

Per client & per economic group

20%

Maximum exposure Equity & quasi equity

Liquidity Portfolio:

Guidelines

4 years

Maximum liquidity portfolio duration

A

Minimum rating required

Balance Sheet Management

Leverage

3.0x

Maximum Debt / Capital

Market Risk

Guiding principle: match the structure of assets and liabilities: tenor, interest rate and currency risk

Market risk exposures are managed with Value at Risk and DV01 limits

Capital Adequacy Policy**

- Defines minimum capital adequacy ratio (CAR)
- Internal models deliver capital requirements i.a. for credit and market risk
- CAR incorporates rating agencies' AA+ capital requirements

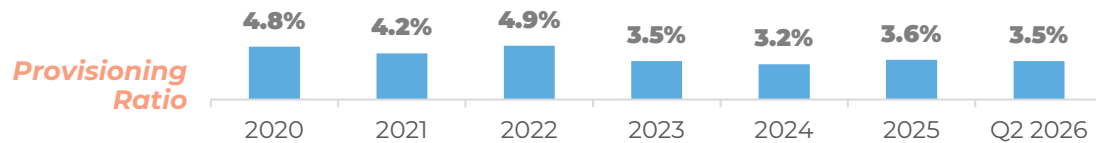
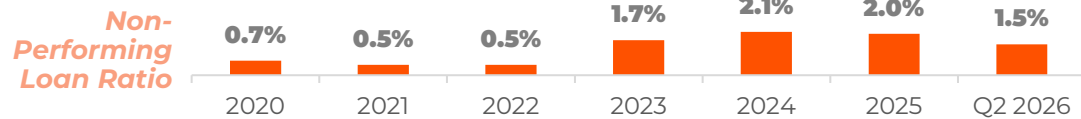
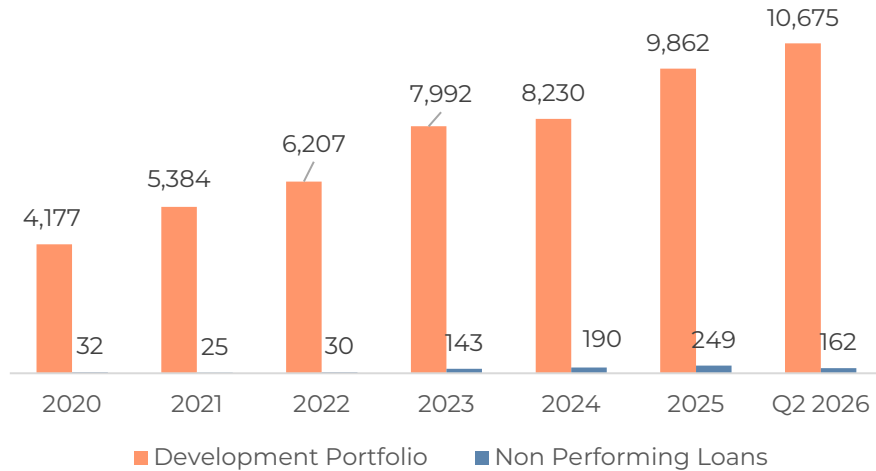
Liquidity Policy**

- Core metric: liquidity coverage ratio (LCR)
- LCR time horizon >12 months
- LCR time horizon and liquidity haircuts consistent with rating agency criteria

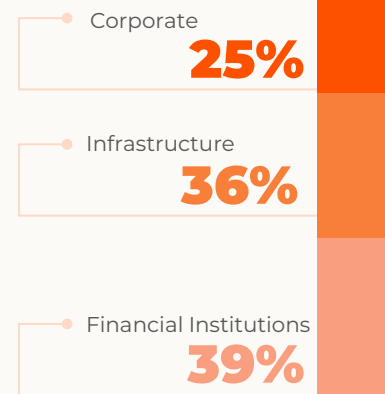
*Except for Financial Institutions sector (60%)

** Limits are based on a concept of allocated capital except for limits per client und economic group, and Maximum Equity Exposure limit, which are based on nominal exposure

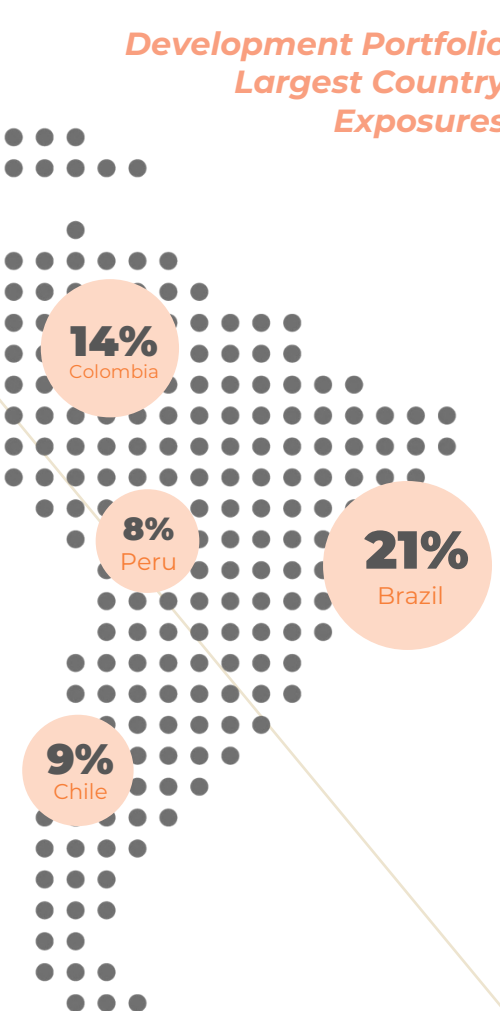
High quality and diversified development portfolio



Development portfolio by Sector



Development Portfolio Largest Country Exposures



All other countries show exposures below 5%

OUR FUNDING PROGRAM

3



Funding strategy

- **2026 Funding Program: USD 3bn**

USD benchmark issues

Public issues in strategic markets

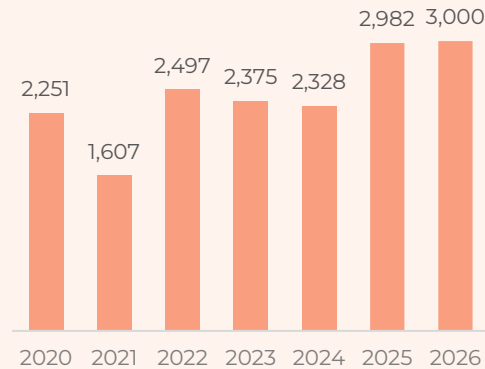
MTNs in selected currencies and tenors

Local currency issues to fund local projects

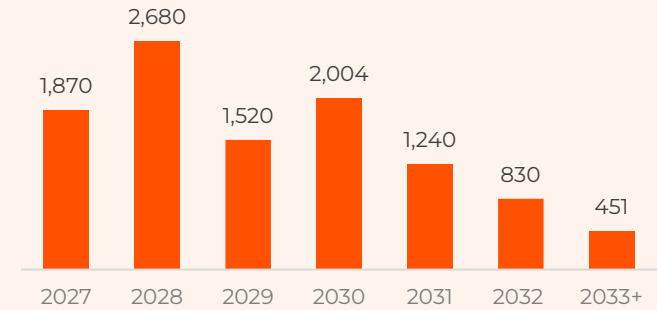
- **Most borrowings are swapped into US dollar variable-rate**

- **Promote secondary market liquidity through underwriters**

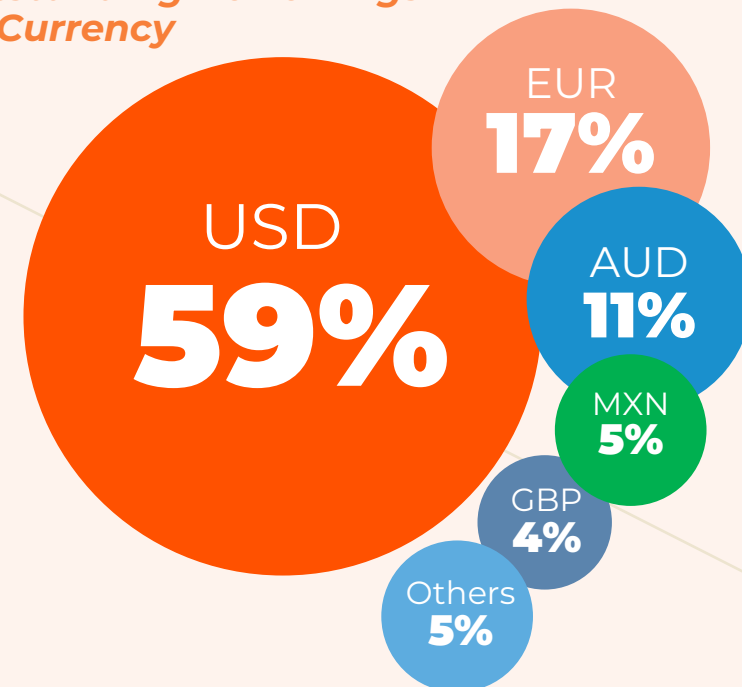
Annual Funding Volume



Maturity Profile



Outstanding Borrowings By Currency



USD Global Benchmark Market

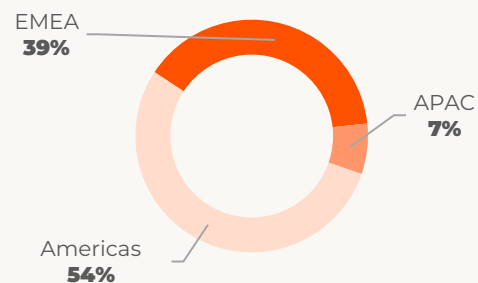
- IDB Invest has been a recurrent USD issuer since 2012
- One USD benchmark issued per year in the last 4 years
- Attractive yield pickup vs US Treasuries
- All global bonds listed at the London Stock Exchange

Global Program (SEC Exempt)

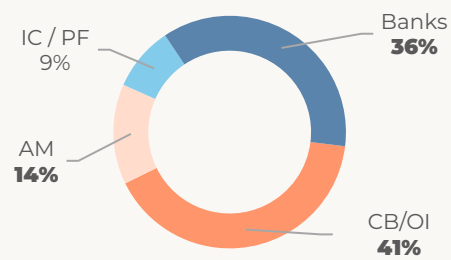
2026

USD 1 billion - 5 Years
4.375% May 2031 MS+35bp - T+6
US45828Q2H98

Allocation by geography



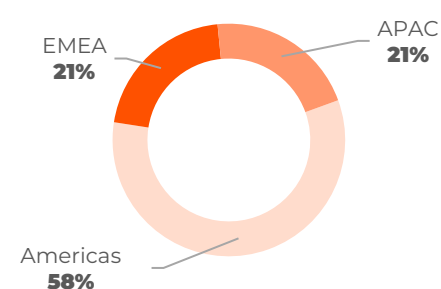
Allocation by Investor Type



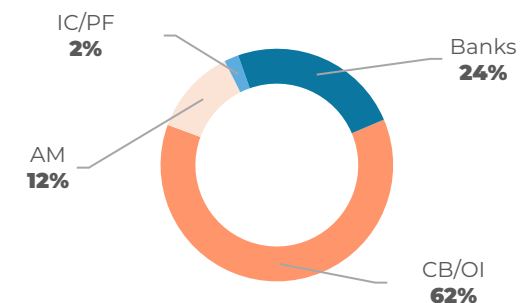
2025

USD 1 billion - 3 Years
3.625% Nov 2028 - MS+35bp - T+12.4
US45828Q2G16

Allocation by geography



Allocation by Investor Type



Euro Market

- Strategic Market for IDB Invest
- Inaugural EUR issue launched in 2022
- Attractive yield pickup vs Bunds
- Broad participation across Euro Zone countries
- Provide a unique opportunity for European investors to combine impact and top credit quality with an attractive yield

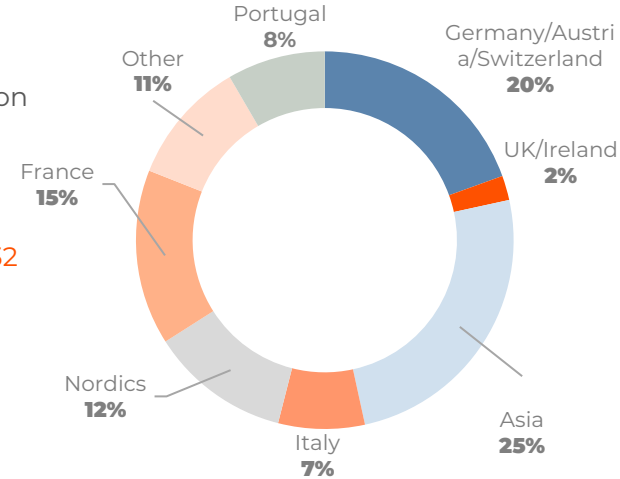
Global Program (SEC Exempt)

Allocation by geography

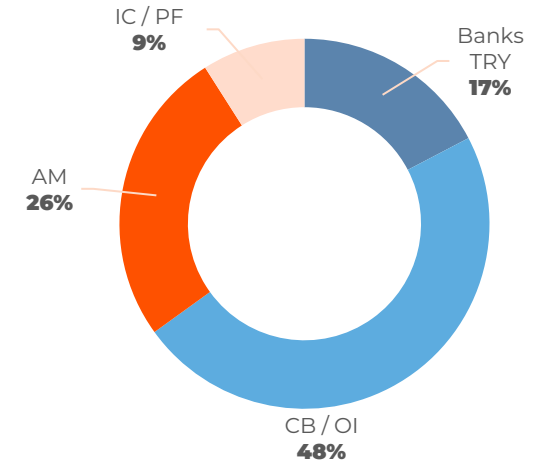
2025

EUR 500 million
7-Years Fixed
Rate
Green Bond

2.75% July 2032
MS+37bp
XS3113472842



Allocation by Investor Type

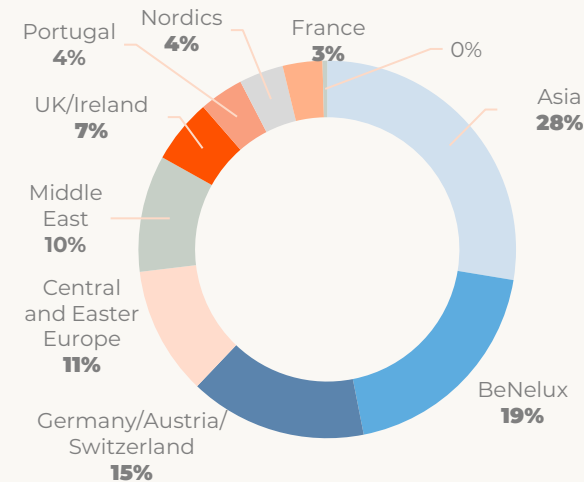


Allocation by geography

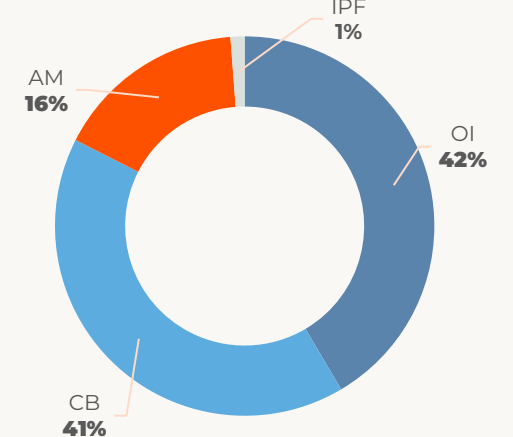
2026

EUR 500 million
7 Years Fixed
Rate

3% Jul 2033
MS+21bp
XS3436180858



Allocation by Investor Type



Kangaroo Market

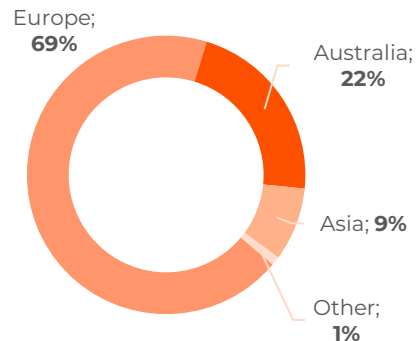
- Strategic market for IDB Invest
- Growing domestic and international investor base
- Attractive yield pickup vs Australian and semi-government bonds

AUD (Kangaroo) Program

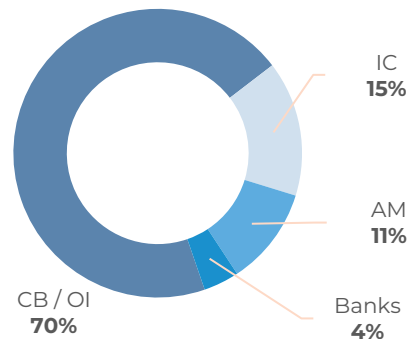
2022

AUD 300 million - 5 Years - Fixed Rate - Green Bond
2.30% Feb 2027 - ACGB+58bp
AU3CB0286557

Allocation by geography



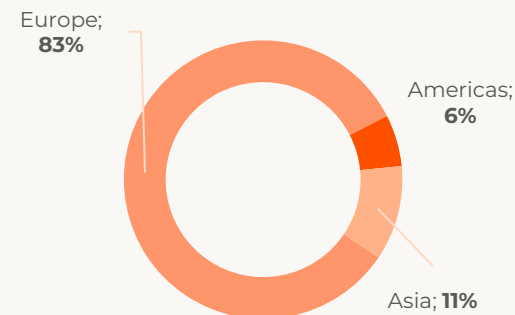
Allocation by Investor Type



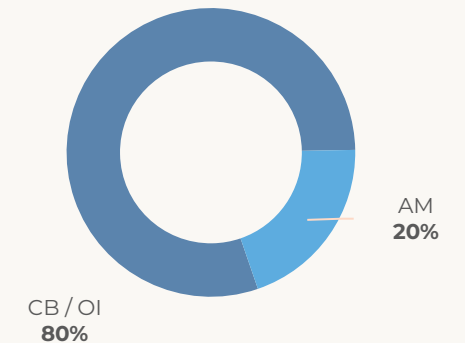
2024

AUD 700 million - 5 Years - Fixed Rate - Green Bond
4.65% May 2029 - ACGB+69bp
AU3CB0309805

Allocation by geography



Allocation by Investor Type



MTN Market

- Issued under the Global Debt Program
- Preferred tenors 10 – 20 years
- Currencies: G10 (i.a. USD, EUR, AUD) and selected LATAM (i.a. COP, BRL, CLP, MXN)

2025

12 Year
AUD 131M
4.9% due 11/17/37
XS3225879371

2025

20 Year
EUR 15M
3.34% due 02/04/45
XS2993867675

2024

5 Year
BRL 50M
11.4% due 06/24/29
XS2993867675

Sustainability

2024

5 Year
COP 40M
9.46% due 03/19/30
XS2848649138

Sustainability

2023

5 Year
COP 82M
11.2% due 01/16/29
XS2715327172

Sustainability

2023

15 Year
AUD 50M
4.95% due 08/02/38
AU3CB0301083

Green- Sustainable
Management of Natural
Resources and Land Use

2023

15 Year
AUD 13M
4.81% Due 02/16/38
XS2587359196

Green

2022

15 Year
AUD 38M
4.55% due 09/29/37
AU3CB0294189

Green - Blue Bond

2022

10 Year
AUD 103M
4.55% due 9/30/32
AU3CB0292506

Social – Silver
Economy Bond

2022

20 Year
AUD 50M
4.9% due 11/17/42
XS2535354745

Green - Blue Bond

2021

10 Year
AUD 50M
2.20% due 11/04/31
AU3CB0284263

Green - Blue Bond

2021

10 Year
AUD 68M
1.749% due 09/29/31
XS2391894404

Green
Decarbonization
Bond

2021

10 Year
USD 100M
1.69% Due 06/11/31
XS2349425657

Green
Transition Bond

2020

15 Year
AUD 140M
1.48% Due 10/09/35
XS2241094155

Sustainable Bond Market

- All IDB Invest's sustainable bonds are issued under its Sustainable Debt Framework.
- We have issued US\$ 7.7bn in sustainable bonds since launching the Framework.
- The Sustainable bonds outstanding represent 45% of total outstanding debt issue in the capital markets.

\$1,862

Outstandings

Green Bonds

\$1,782

Social Bonds

\$1,187

Sustainability Bonds

OUR INSTITUTIONAL APPROACH TO IMPACT AND SUSTAINABILITY

4

We believe that impact investing
is the future of our region.



100% committed to sustainability at the corporate level

KEY SUSTAINABILITY TARGETS*

- 100% of new projects aligned with Paris Climate Agreement from 2023 on
- 60% of new commitments aligned with Green Agenda
- 70% of # projects aligned with Social Agenda including 30% of new commitments supporting MSMEs access to finance.

REPORTING AND IMPACT MANAGEMENT

- First development bank in Latin America and the Caribbean to report TCFD Disclosure in its [Annual Report](#), including Scope 1, 2 and 3 GHG emissions
- [Sustainability Report and GRI-Annex](#) following the standards of the Global Reporting Initiative.
- Founding signatory of the [Operating principles for Impact Management](#)

CORPORATE SUSTAINABILITY PROGRAM

- IDB Group **100% carbon** neutral since 2007
- Internationally Certified while also generating renewable energy HQ Buildings qualified for 2020 Energy Star label; several country offices building are LEED Certified, and some generates its own carbon free electricity.
- Waste Management: HQ waste diversion at **85% in 2021**
- Commitment to Gender Equality: First regional development bank and second Multilateral Development Bank worldwide to receive EDGE Certification in 2016 and EDGE Move and EDGE plus in 2023. **38% of staff** in mid and senior level positions are women.

EXTERNAL ASSESMENTS AND ESG INDICES



S&P Green Bond Index



* Select organizational targets according to the IDB Group Corporate Results Framework (CRF). For more information on impact report until 2023 [LINK](#) and for 2024 onwards [LINK](#)

100% committed to sustainability at the business level

Objectives

Focus areas

Our strategic priorities



*Reduce
poverty &
inequality*



*Address
climate
change*



*Bolster sustainable
regional growth*



Biodiversity,
Natural Capital
and Climate
Action



Gender
Equality and
Inclusion of
Diverse
Population



Regional
Integration



Social
Protection and
Human Capital
Development



Sustainable,
Resilient and
Inclusive
Infrastructure



Our Impact management framework

Objectives

- 1 Select operations in line with our **mandate** as a development bank
- 2 Ensure operations are structured to be **strategically relevant, effective, and measurable**
- 3 **Manage our portfolio** to maximize impact and sustainability
- 4 Foster continuous **learning** from our operations
- 5 Ensure **accountability** to stakeholders



Our sustainability policy and practices



Environmental and Social Sustainability Policy

- a.** The IFC Performance Standards
- b.** The World Bank Group's Environmental, Health and Safety Guidelines for specific sectors - [\(EHS\) Guidelines](#)
- c.** [IDB Invest Exclusion List](#)



Corporate Governance Development Framework



Access to Information Policy



Independent Consultation and Investigation Mechanism

Our project cycle

1 ORIGINATION

2 CLIENT ENGAGEMENT

3 APPROVAL

4 CLOSING & FIRST DISBURSEMENT

5 SUPERVISION & RECOVERY

ESG AND DEVELOPMENT IMPACT DUE DILIGENCE EMBEDDED IN EVERY STEP OF THE PROJECT CYCLE

- **Strategic selection** using the Selectivity Tool
- Screening against **exclusion list**

- Request to the client **to commit to comply** with IDB Invest Environmental and Social policy and practices

- Obtain information about the Client's assets and management of E&S risks and impact;
- Assign a project **categorization based** on E&S risk;
- Conduct a **site visit to the project's area** of influence;
- Assess the project against IDB Invest Sustainability Policy requirements;
- Prepare an **Environmental and Social Review Summary (ESRS) and E&S Action Plan (ESAP)**;
- Define **impact indicators** with DELTA tool;
- **Public Disclosure:** the Investment Summary, ESRS and ESAP are disclosed on our website prior to IDB Invest Board approval.

- The legal agreement **includes standard E&S conditions**, specific ESAP requirements and impact indicators tied to milestones.
- Prior to each disbursement, IDB Invest **verifies** E&S conditions and ESAP requirements for compliance.

- The IDB Invest portfolio management and E&S Teams **supervise the Client's compliance** with E&S requirements, ESAP conditions and track impact indicators on a regular basis.

OUR SUSTAINABLE DEBT FRAMEWORK

5



Use of Proceeds Framework

Themes



Green Bonds

Finance projects with environmental impact



Social Bonds

Finance projects with social impact



Sustainability Bonds

Finance projects with environmental and social impact

Categories ICMA aligned

1. Renewable energy
2. Energy efficiency
3. Clean transportation
4. Environmentally sustainable management of living natural resources and land use
5. Climate change adaptation and climate resilience
6. Sustainable water and wastewater management



1. Affordable basic infrastructure
2. Access to essential services
3. Food security and sustainable food systems
4. Employment generation and programs to alleviate unemployment from socio-economic crises
5. Socio-economic advancement and improvement



Management of proceeds

Commitment to allocate funds **within 24 months**

Look-back period: **24 months**

External Reviewers

1. Second party opinion on the Framework



[LINK](#)

“... In our assessment, the bonds issued via this framework will provide an ‘**advanced**’ contribution to sustainability ...”

2. External Review on the Annual allocation and impact report

MORNINGSTAR | SUSTAINALYTICS

Based on the **limited assurance procedures** conducted, nothing has come to Sustainalytics' attention that causes them to believe that, **in all material respects, the reviewed bond projects, funded through proceeds of IDB's sustainability bonds, are not in conformance with the Use of Proceeds criteria outlined in the Framework. ...**

“... No errors or Exceptions were identified ...”

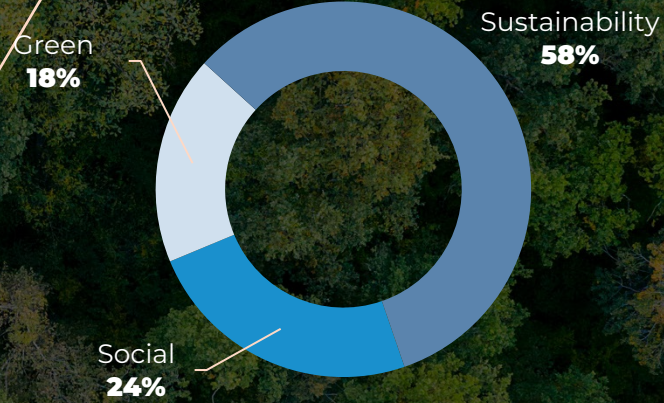
Latest Review
[LINK](#)

Reporting Outstanding Sustainable Debt

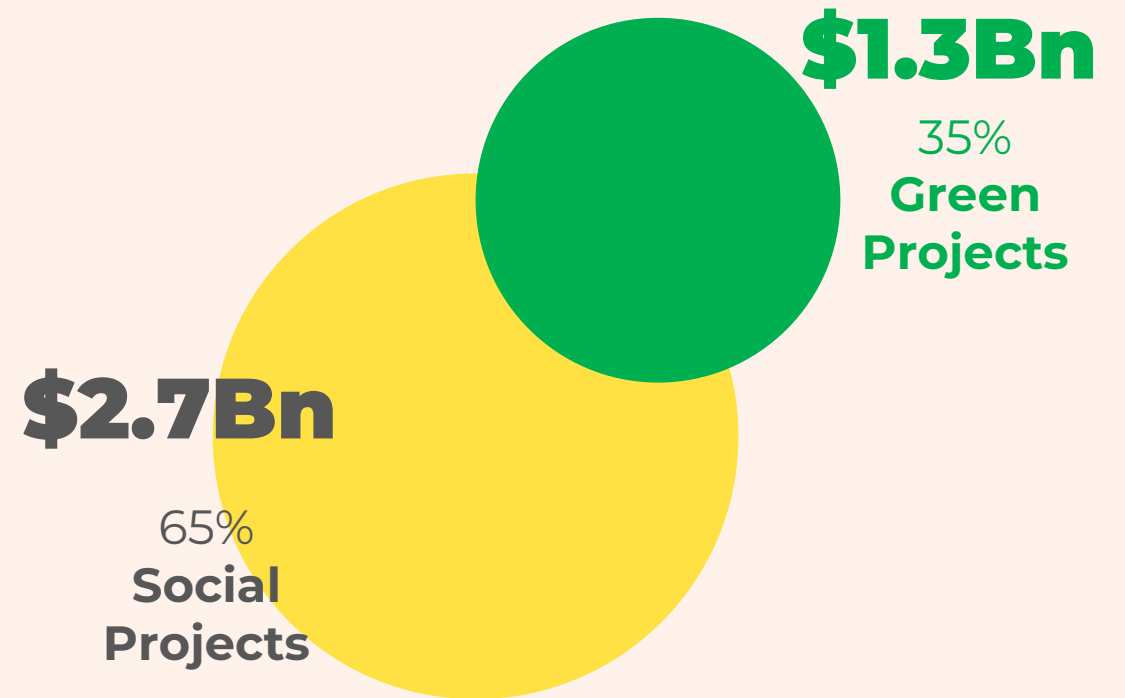
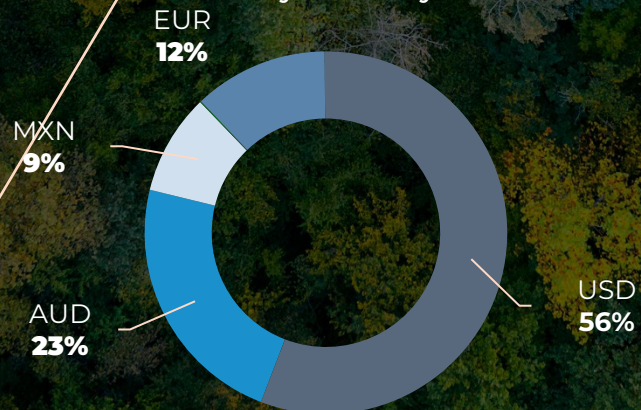
Cumulative as of year end 2024

US\$ 5.4Bn

By type



By currency



Latest Report
[Link](#)

Reporting Allocation by Categories

Cumulative as of year end 2024



Social Categories

Socioeconomic advancement and empowerment		\$2.0B	74%
Affordable basic infrastructure		\$314M	12%
Employment generation and programs to alleviate unemployment from socio-economic crises		\$225M	8%
Access to essential services		\$47M	2%
Food security and sustainable food systems		\$119M	4%



Green Categories

Renewable energy		\$921M	69%
Environmental and sustainable management of living natural resources		\$37M	3%
Sustainable water and wastewater management		\$262M	20%
Energy efficiency		\$46M	3%
Clean Transportation		\$73M	5%

Reporting Impact

Cumulative as of year end 2024

Green Indicators

	Actual	Expected	%
 Installed power generation from renewable energy sources	3,000 MW	3,600 MW	81%
 GHG emission avoided	66 Tons	n/a	n/a
 Electricity generated from renewable sources	23K GW/h	179M GW/h	1.3%
 Treated wastewater (m3)	949M M³	6.5 B M³	15%
 Energy Savings	22K MWh	n/a	n/a

Social Indicators

 Jobs supported by firms	210K	 Farmers with improved access to agricultural services and investments	4K
 MSMEs benefited from financial and non financial support	1.2M	 Households with new or improved Access to water or sanitation	804K
 Beneficiaries of employment support initiatives	33K	 International trade promoted	\$24B
 Women beneficiaries of economic empowerment initiatives	153K	 People receiving quality health and nutrition services	1.1M

The indicators presented herein have not been prorated for the portion of IDB Invest's contribution to the total project

	# Projects	
Excluded Population	4	
Low-Income Population	22	
MSMEs	61	
Poor population	1	
Vulnerable	6	
Women-led SMEs	10	

* Projects may have more than one target population

Reporting SDG alignment

Cumulative as of year end 2024

Project mapped by SDG



Projects are usually mapped to more than one SDG

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building tomorrow, today.

Website: www.idbinvest.org

Bloomberg: IDBINV Corp <GO>

LinkedIn: www.idbinvest.org/linkedin

Twitter: www.idbinvest.org/twitter

Facebook: www.idbinvest.org/facebook

Blog: www.idbinvest.org/blog

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Management



Orlando Ferreira

Chief, Finance and
Administration – CFO



Janne Sevanto

Managing Director
Treasurer

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