IDB | Invest

IMPACT INVESTMENT



November 2026

1 ABOUT US

Investing in sustainable impact

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



IDB | Invest



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.

IDB

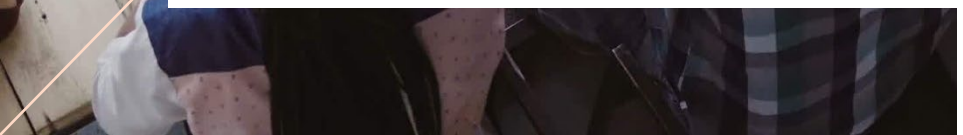
- Governments Civil society
- Loans Guarantees Grants
- Policy advice Technical Assistance Knowledge
- BBG: IADB

IDB | Invest

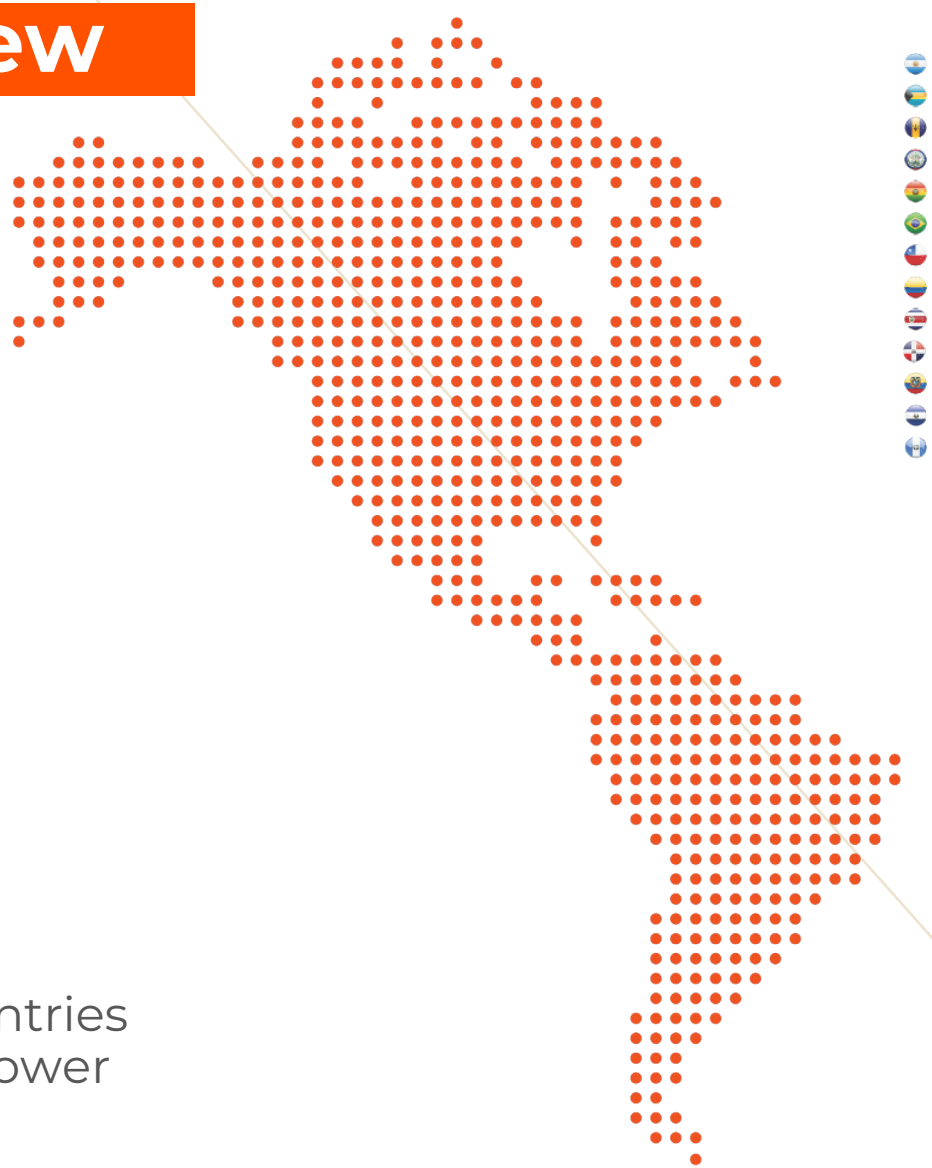
- **Private Sector**
- **Loans Guarantees**
- **Equity & Mezzanine**
- **Advisory Services**
- **BBG: IDBINV**

IDB | LAB

- 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

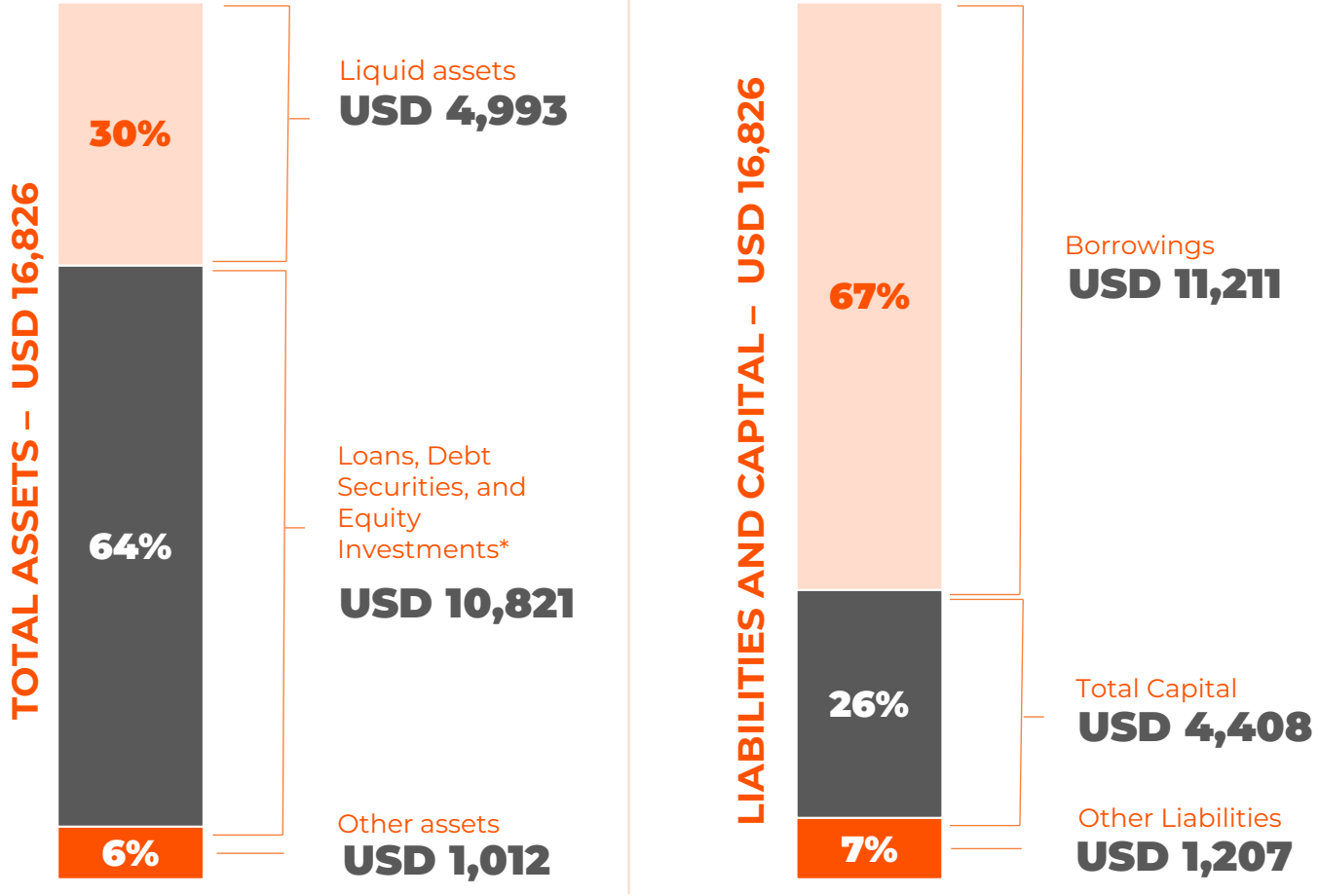
- Agribusiness
- Manufacturing
- Tourism
- Telecommunications media and technology

2 OUR FINANCIAL PROFILE AND RISK MANAGEMENT FRAMEWORK



IDB | Invest

Strong balance sheet and high credit rating



* Net of $253M allowance for credit losses. Total equity Investments: $457M

AAA

S&P (Stable)

New!

*"IDBI'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

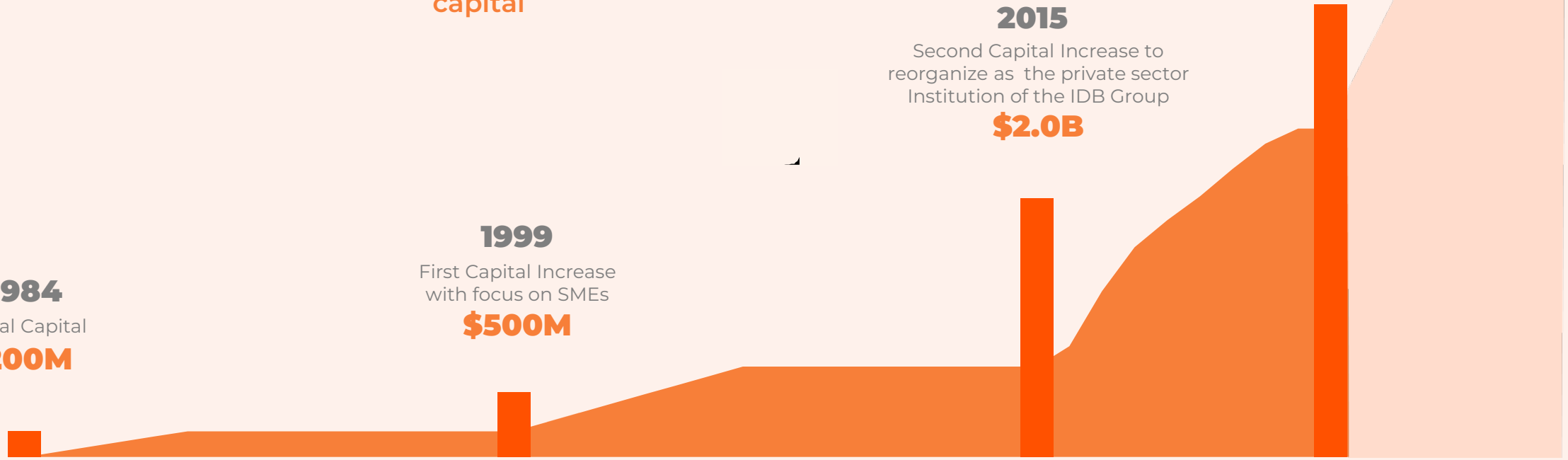
2024
Third Capital Increase to Originate to Share & Scaling Impact BID Invest +
$3.5B

IDB Invest operates exclusively with 100% paid-in capital

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

1999
First Capital Increase with focus on SMEs
$500M

1984
Initial Capital
$200M



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

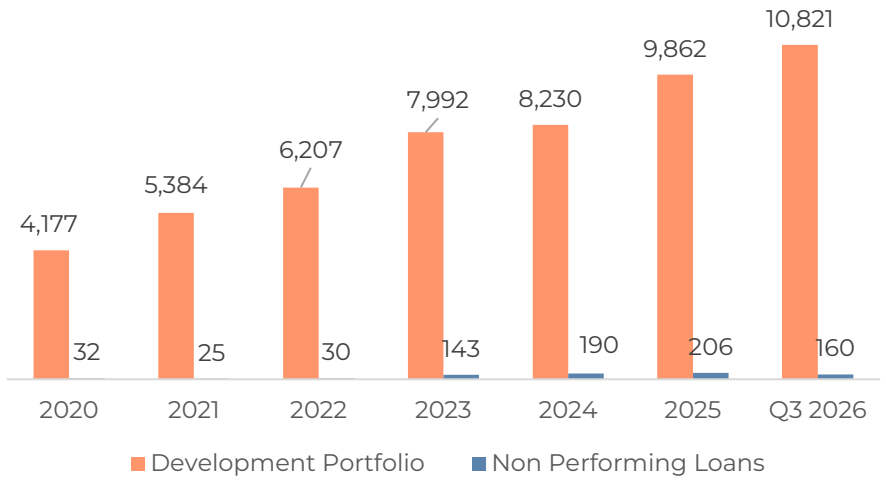
*Liquidity Policy***

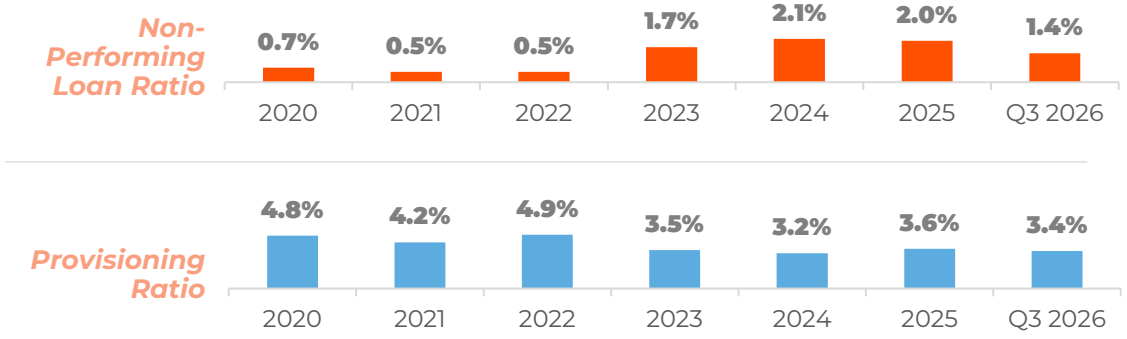
- Core metric: liquidity coverage ratio (LCR)
- LCR time horizon >12 months
- LCR time horizon and liquidity haircuts consistent with rating agency criteria

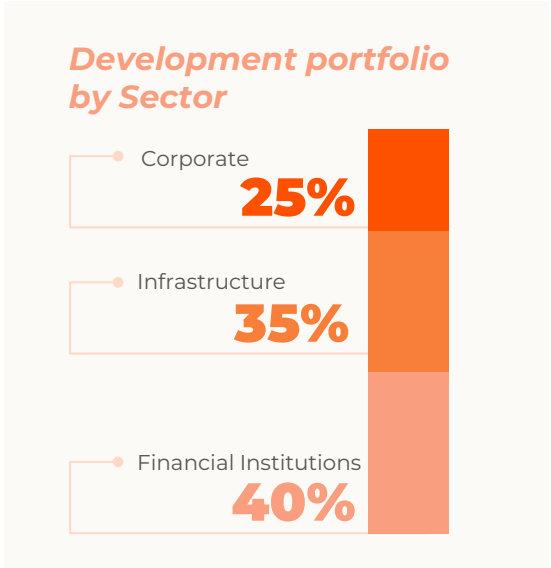
*Except for Financial Institutions sector (60%)

** 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







Non-Performing Loan Ratio: Unpaid principal balance of nonaccrual loans divided by the unpaid principal balance of development related debt investments plus notional guarantee outstanding.
Provisioning Ratio: loan loss allowance divided by loans and debt securities at amortized cost

All other countries show exposures below 5%

3 OUR FUNDING PROGRAM



IDB | Invest



Funding strategy

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

  USD benchmark issues

  Public issues in strategic markets

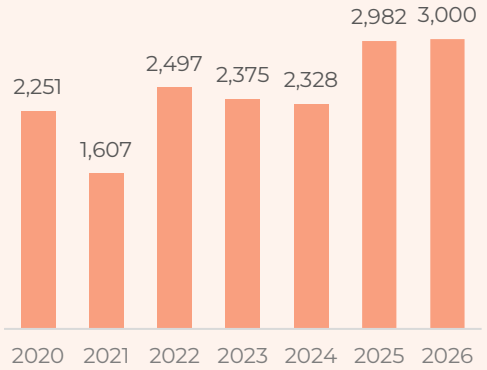
  MTNs in selected currencies and tenors

  Local currency issues to fund local projects

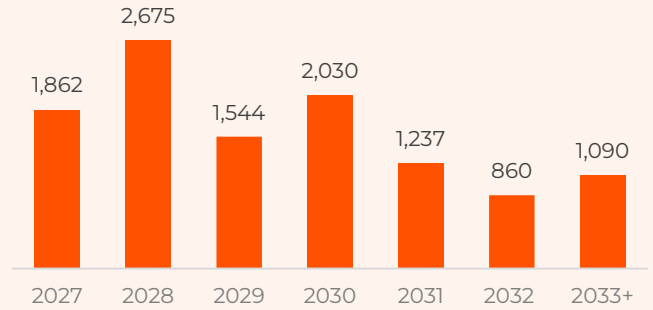
- **Most borrowings are swapped into US dollar variable-rate**

- **Promote secondary market liquidity through underwriters**

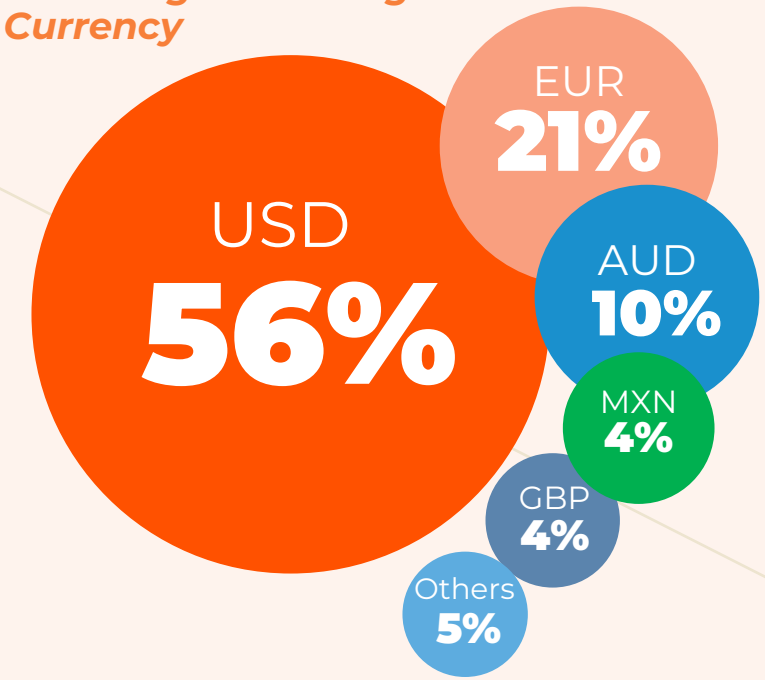
Annual Funding Volume



Maturity Profile



Outstanding Borrowings By Currency





USD Global Benchmark Market

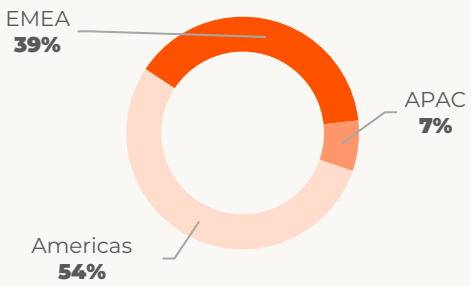
- IDB Invest has been a recurrent USD issuer since 2012
- One USD benchmark issued per year in the last 4 years
- Attractive yield pickup vs US Treasuries
- All global bonds listed at the London Stock Exchange

Global Program (SEC Exempt)

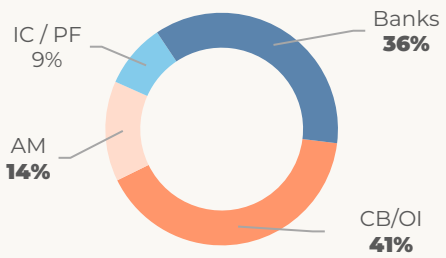
2026

USD 1 billion - 5 Years
4. 375% May 2031 MS+35bp - T+6
US45828Q2H98

Allocation by geography



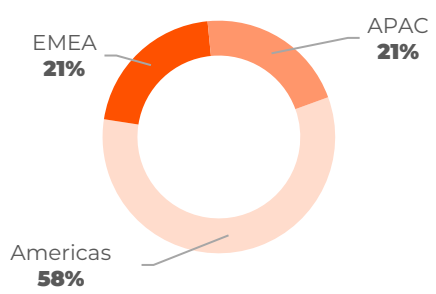
Allocation by Investor Type



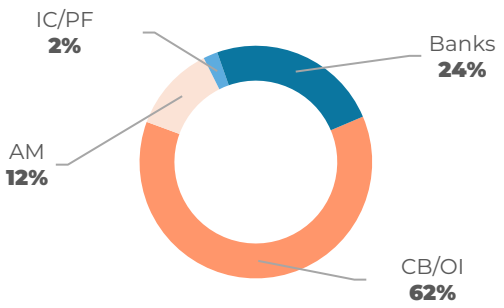
2025

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**

IMPACT INVESTMENT

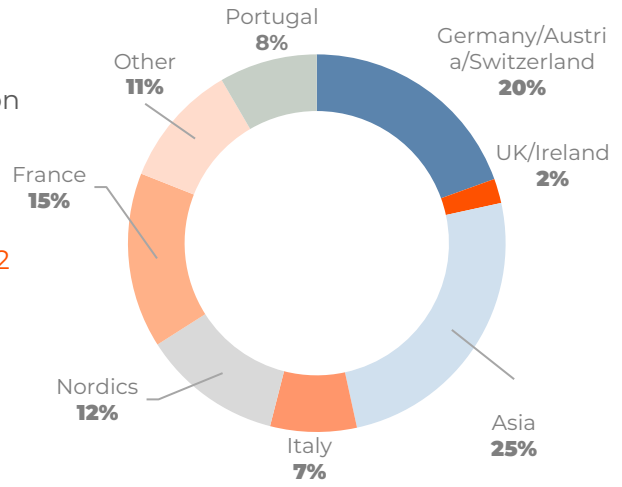
Global Program (SEC Exempt)

2025

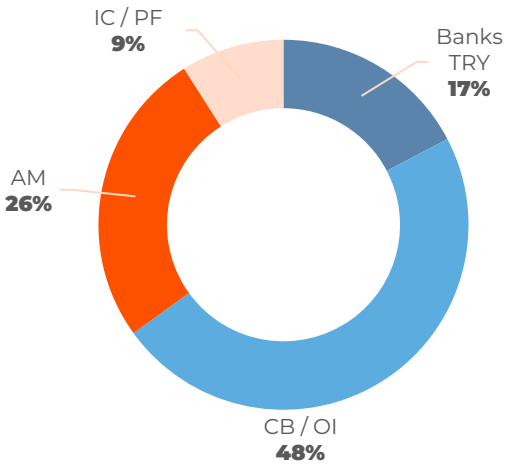
EUR 500 million
7-Years Fixed Rate
Green Bond

2.75% July 2032
MS+37bp
XS3113472842

Allocation by geography



Allocation by Investor Type

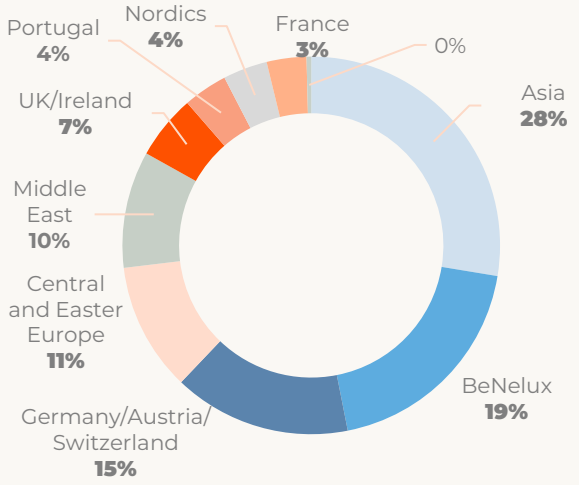


2026

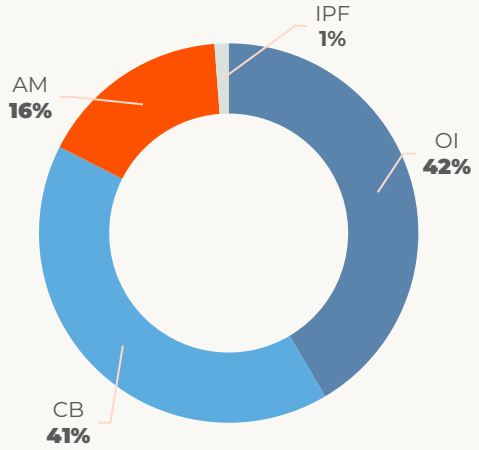
EUR 500 million
7 Years Fixed Rate

3% Jul 2033
MS+21bp
XS3436180858

Allocation by geography



Allocation by Investor Type





Kangaroo Market

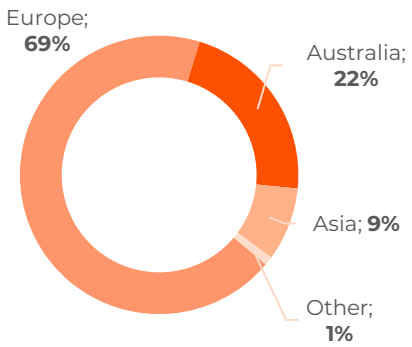
- Strategic market for IDB Invest
- Growing domestic and international investor base
- Attractive yield pickup vs Australian and semi-government bonds

AUD (Kangaroo) Program

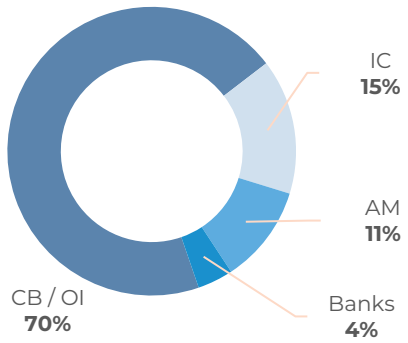
2022

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

Allocation by geography



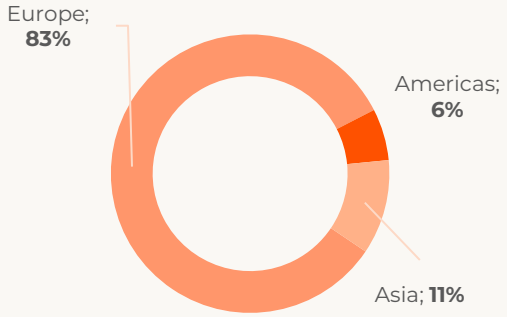
Allocation by Investor Type



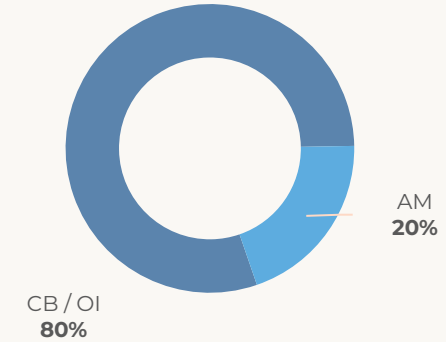
2024

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

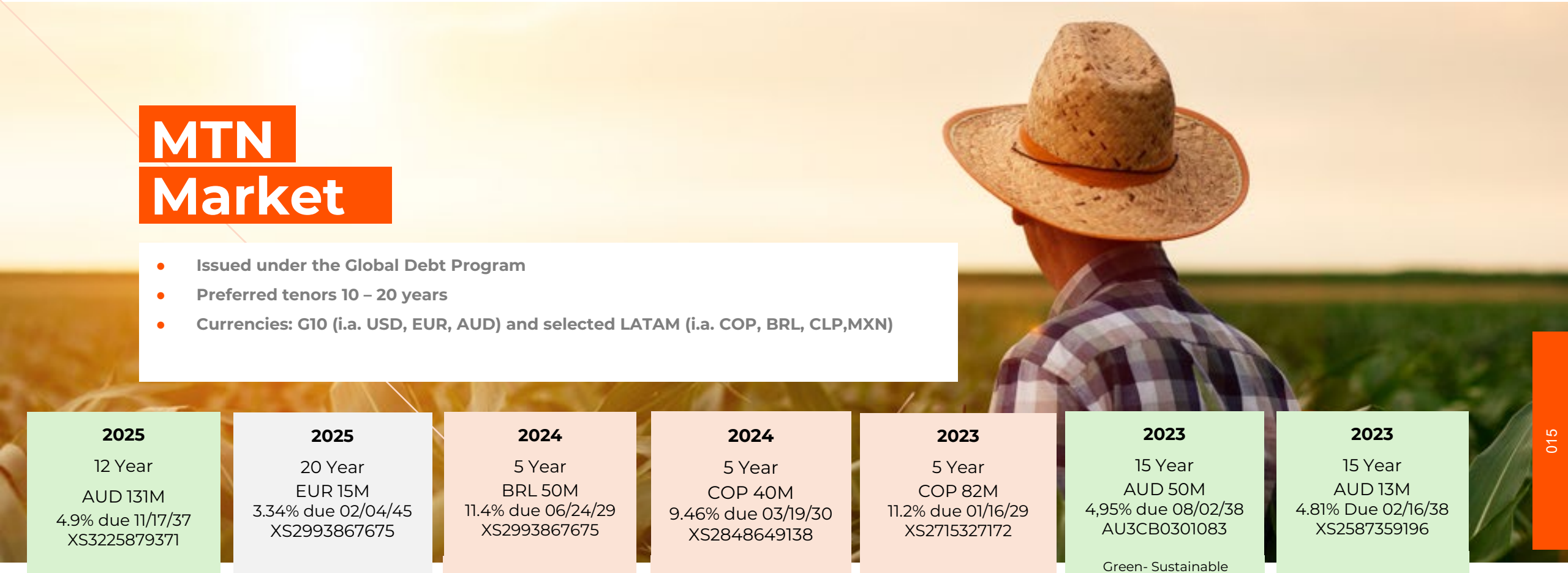
Allocation by geography



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$ 7.8bn in sustainable bonds since launching the Framework.
- The Sustainable bonds represent 45% of total outstanding debt issue in the capital markets.

Outstandings

$2,770 *Green Bonds*

$1,192 *Social Bonds*

$1,185 *Sustainability Bonds*

4

OUR INSTITUTIONAL APPROACH TO IMPACT AND SUSTAINABILITY

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



IDB | Invest

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 Start 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

SUSTAINALYTICS
a Morningstar company
RATED

DZ BANK
SEAL OF QUALITY
FOR SUSTAINABILITY
09/2022
Inter-American Investment Corp.

S&P Green Bond Index

Bloomberg

* 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

IMPACT INVESTMENT

Objectives

Our strategic priorities

Reduce poverty & inequality	Address climate change	Bolster sustainable regional growth

Focus areas

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





IMPACT INVESTMENT

Our sustainability policy and practices

Environmental and Social Sustainability Policy

a. The IFC Performance Standards

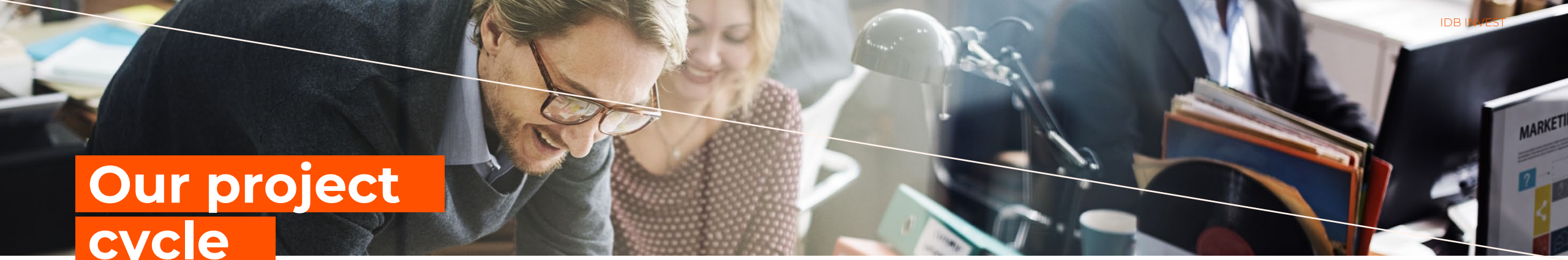
b. The World Bank Group's Environmental, Health and Safety Guidelines for specific sectors - (EHS) Guidelines

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
• **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.

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

OUR SUSTAINABLE DEBT FRAMEWORK

5



IDB | Invest

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

The Green Bond Principles

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

The Social Bond Principles

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

MOODY'S RATINGS

"... We have assigned an *SQS1 sustainability quality score*, as the portfolio is in alignment with the four core components of the International Capital Market Association's (ICMA), and it has incorporated Moody's Ratings identified best practices for all four components....the projects financed under the portfolio is also in accordance with the bank's framework-level criteria....The sustainable bond portfolio demonstrates a high contribution to sustainability"

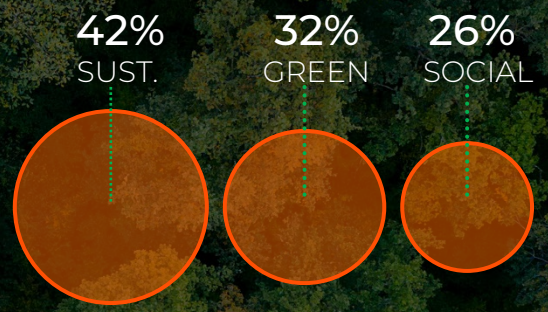
LINK

Reporting
Outstanding Sustainable Debt

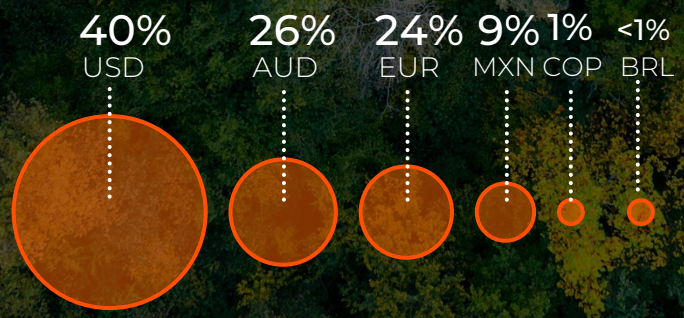
Cumulative as of year end 2025

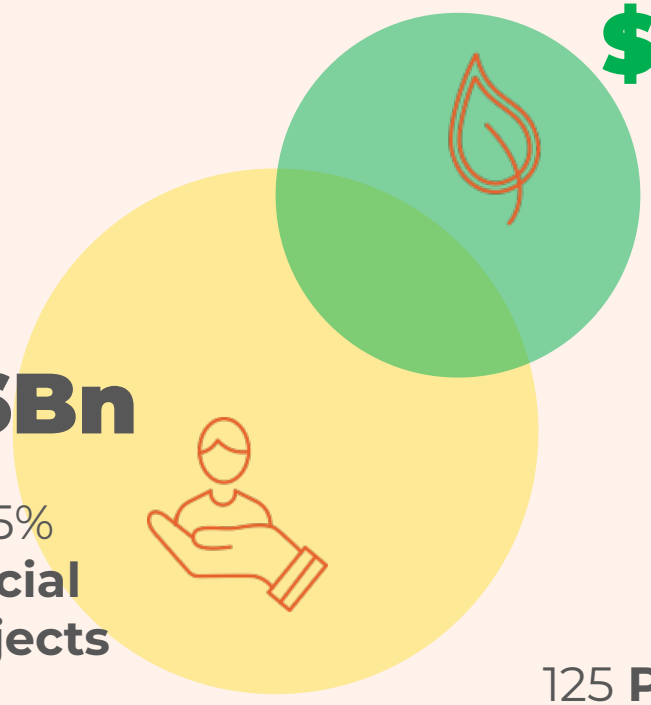
US$ 5.2 Bn

By type



By currency





$1.2Bn

25%
Green Projects

$3.6Bn

75%
Social Projects

125 **Projects**

Reporting Allocation by Categories

Cumulative as of year end 2025

Social Categories

Socioeconomic advancement and empowerment	$2.5B	53%
Affordable basic infrastructure	$443M	9%
Employment generation and programs to alleviate unemployment from socio-economic crises	$200M	4%
Access to essential services	$153M	3%
Food security and sustainable food systems	$295M	6%

Green Categories

Renewable energy	$748M	15%
Sustainable water and wastewater management	$262M	5%
Environmental and sustainable management of living natural resources	$86M	2%
Energy efficiency	$26M	1%
Clean Transportation	$85M	2%

Reporting Impact

Cumulative as of year end 2025

Green Indicators(1)

	Actual	Expected	%
Installed power generation from renewable energy sources	1,641 MW	1,682 MW	98%
GHG emission avoided	5.6M Tons	35M Tons	16%
Electricity generated from renewable sources	16K GW/h	n/a	n/a
Treated wastewater (m3)	1,187M M^3	6.5 B M^3	18%
Energy Savings	28K MWh	n/a	n/a

Social Indicators(1)

Jobs supported by firms	5.4M	People with new access to broadband services	6.9K
MSMEs benefited from financial and non financial support	1.6M	Households with new or improved Access to water or sanitation	1.1M
Beneficiaries of employment support initiatives	13.5K	International trade promoted	$39B
Number of loans disbursed-women-owned/led MSMEs	2.6M	People receiving quality health and nutrition services	4.5K

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

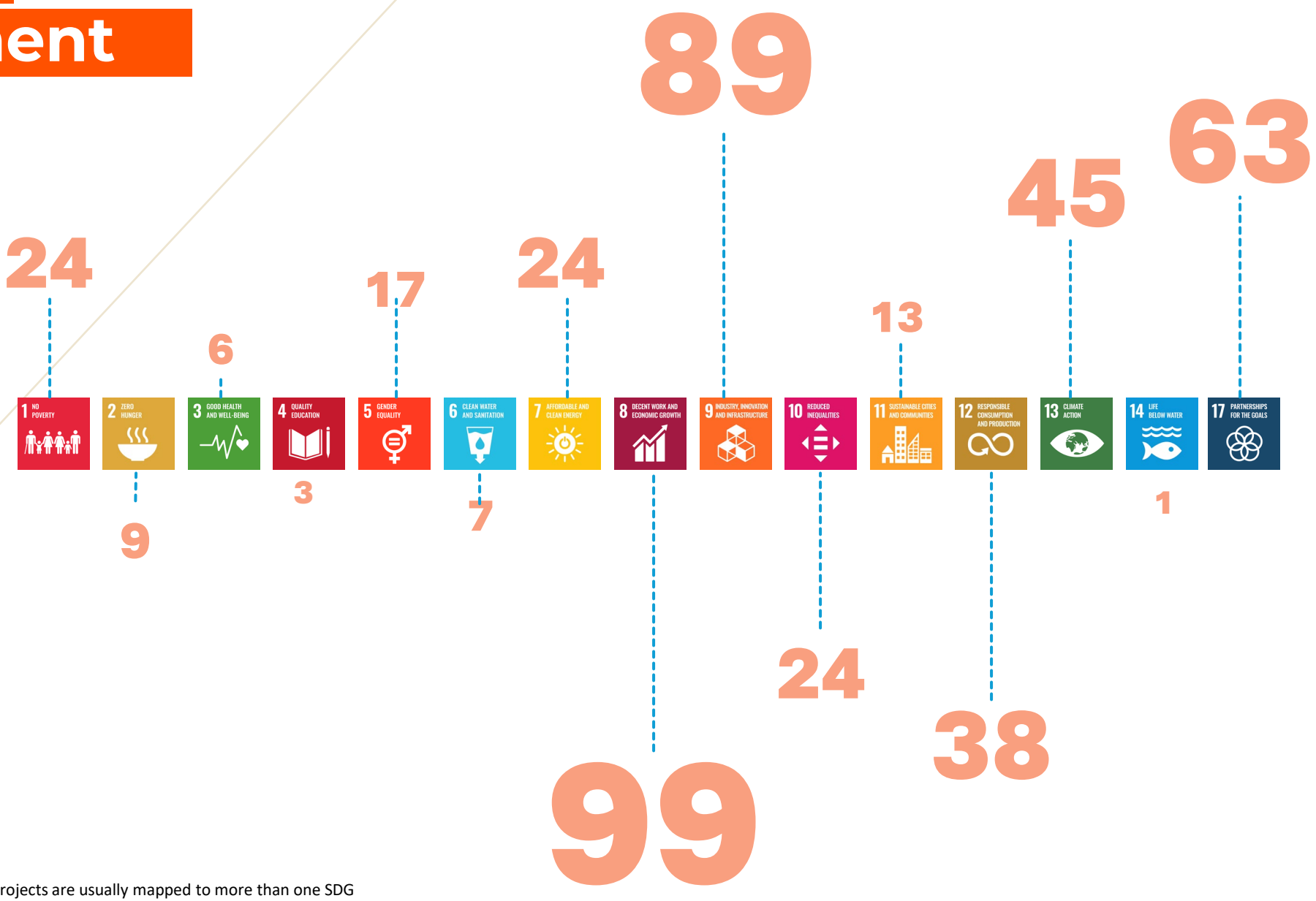
	# Projects
Excluded Population	4
Low-Income Population	25
MSMEs	56
Poor population	1
Vulnerable	9
Women-led SMEs	10

(1) Impact figures refer to the cumulative amounts for the 2019-2025 period.
* Defined population / # of projects 2019-2025



Reporting SDG alignment

Project mapped by SDG



Projects are usually mapped to more than one SDG



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