

IsDB



البنك الإسلامي للتنمية
Islamic Development Bank

Investor Presentation

September 2025

EMPOWERING PEOPLE FOR
A SUSTAINABLE FUTURE



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Mission Statement



“We are committed to alleviating poverty, promoting human development, science & technology, Islamic banking & finance and enhancing cooperation amongst Member Countries in collaboration with our development partners”

- I. Overview of IsDB Group
- II. Sustainable Development at IsDB
- III. Financial Profile of IsDB
- IV. IsDB in the Capital Markets
- V. Key Offering Terms & Investment Highlights
- Appendix



At a Glance

Mission

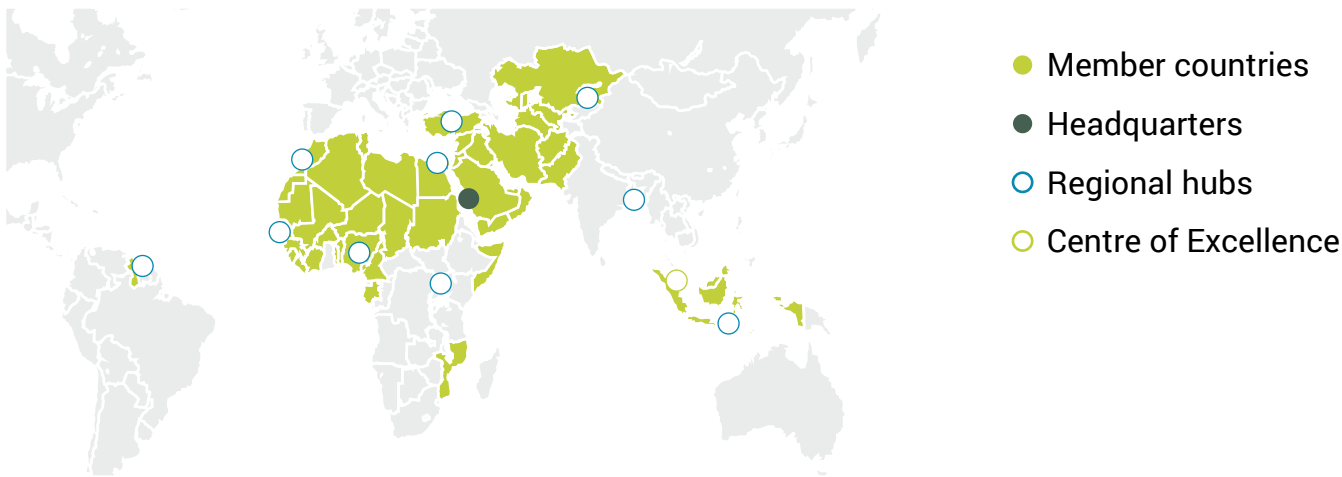


To promote comprehensive human development, with a focus on the priority areas of alleviating poverty, improving health, promoting education, improving governance and prospering the people

Overview

- Established in 1974 and headquartered in Jeddah, Kingdom of Saudi Arabia
- Shareholders include 57 member countries from the Middle East, Africa, the Asia-Pacific region, South Asia, Europe and South America
- Regional hubs in Bangladesh, Egypt, Indonesia, Kazakhstan, Morocco, Nigeria, Senegal, Suriname, Türkiye, and Uganda, as well as a Centre of Excellence in Malaysia
- All financial transactions are in compliance with Islamic principles (Shariah)

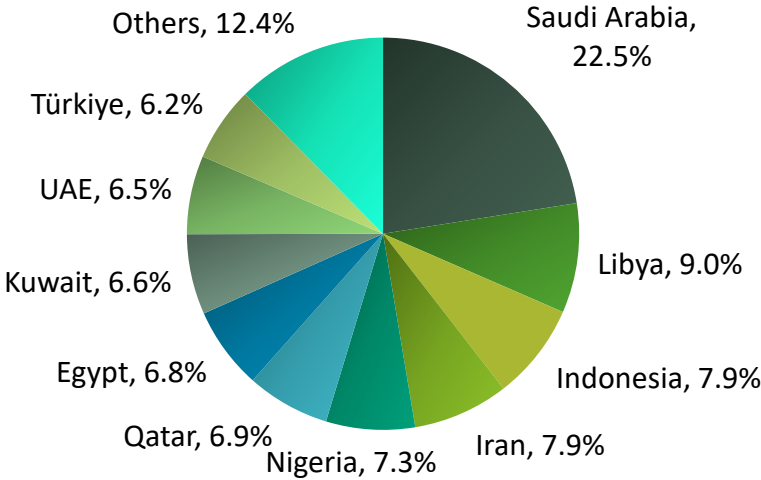
Member Countries and IsDB Group Offices



Key Financial Indicators

Ratings (Moody's / S&P / Fitch)	Aaa / AAA / AAA
Total Assets (US\$, bn)	38.8
Subscribed Share Capital (US\$, bn)	76.5
Paid-up Capital (US\$, bn)	9.7
Debt / Equity	161.4%
Assets / Total Liabilities	157.4%
Liquid Assets / Total Liabilities	54.9%

Ownership Structure as of 31 December 2024



Source: IsDB Annual Report 2024

Notes: For a description of how the ratios above are calculated, please refer to the Base Prospectus dated 30 September 2024 as supplemented by the supplement dated 3 June 2025

IsDB Operations and Credit Ratings

IsDB Operations

- Project Finance, Loans and Technical Assistance in various sectors:
 - Agriculture
 - Climate Action & Food Security
 - Infrastructure & Industrial sectors
 - Education
 - Healthcare and other Social Sector Institutions
- Equity Investment and Lines of Financing for the development of Financial Institutions

Consistently rated 'AAA' by Major Rating Agencies

**STANDARD
& POOR'S**

(Since 2002)
Last Rating Review:
February 2025
AAA credit rating
reaffirmed with a
Stable Outlook

MOODY'S

(Since 2006)
Last Rating Review:
July 2025
Aaa credit rating
reaffirmed with a
Stable Outlook

FitchRatings

(Since 2007)
Last Rating Review:
May 2025
AAA credit rating
reaffirmed with a
Stable Outlook

"Strong Shareholder Support
from Highly Rated Sovereigns..."

"Preferred Creditor Status..."

"Established Track Record in
Terms of Asset Quality..."

"Strong Capital Base..."

"Low Leverage..."

"Robust Liquidity Levels..."

Key IsDB Group Members¹



**International Islamic Trade
Finance Corporation (ITFC)**
Supports trade financing
transactions amongst
Member Countries










**Islamic Corporation for the
Development of the Private
Sector (ICD)**
Supports the development
of private sector in the
Member Countries



**Islamic Corporation for the
Insurance of Investment and
Export Credit (ICIEC)**
Provides investment protection
and export credit insurance for
Member Countries

Ratings of IsDB and other Multilateral Development Banks ("MDBs")

	Moody's / S&P / Fitch	Standalone Rating (S&P)
 IsDB	Aaa / AAA / AAA	AAA
 EBRD	Aaa / AAA / AAA	AAA
 IBRD	Aaa / AAA / AAA	AAA
 ADB	Aaa / AAA / AAA	AAA
 EIB	Aaa / AAA / AAA	AAA*
 IADB	Aaa / AAA / AAA	AAA*
 AfDB	Aaa / AAA / AAA	AA+










¹ These institutions have their own separate balance sheets, ratings and member countries

* Following the revision of Multilateral Lending Institutions and Other Supranational Institutions Ratings Methodology by S&P, the standalone rating of these institutions has been improved from AA+ to AAA

Regulatory Treatment for IsDB

The Bank for International Settlements (BIS) **provides IsDB, along with other MDBs, a zero-risk weighting** as part of its eligibility criteria

- I. A majority of an MDB's external ratings must be AAA
- II. Shareholders include sovereigns with ratings of AA– or better, or majority of fund-raising is in the form of paid-in equity/capital with little or no leverage
- III. Strong shareholder support demonstrated by paid-in capital and continued capital contributions and new pledges from sovereign shareholders
- IV. Adequate level of capital and liquidity
- V. Strict statutory lending requirements and conservative financial policies

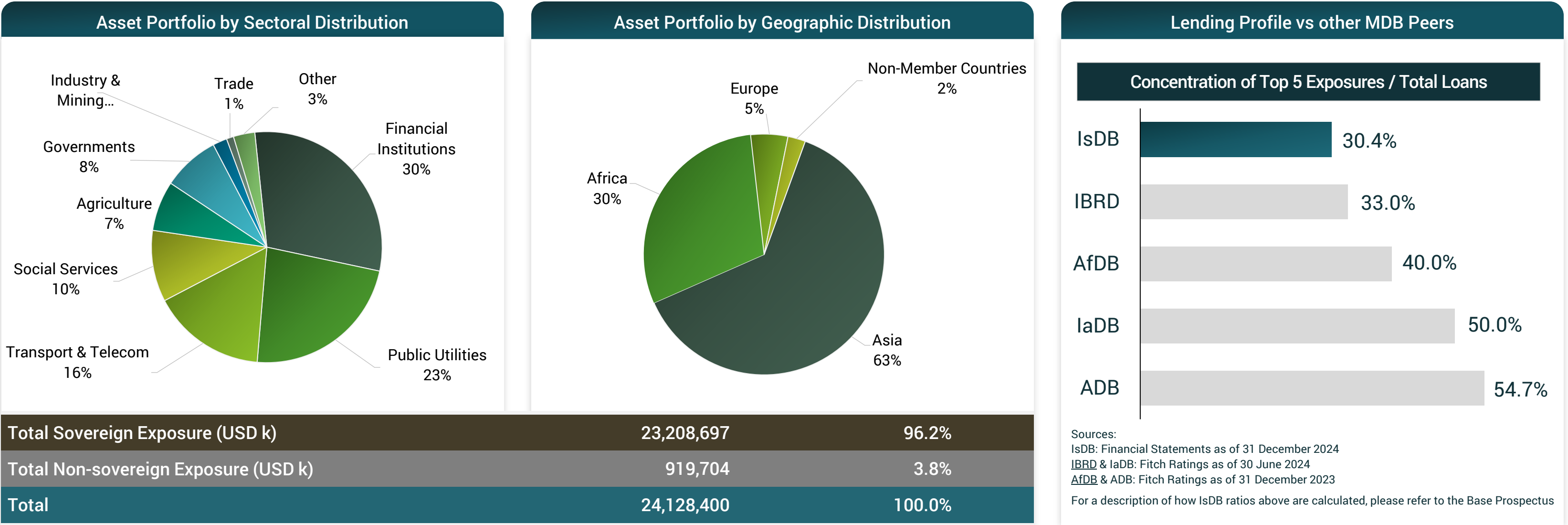
Zero-risk weighted status	
<div></div> <div></div> <div></div> <div></div> <div></div> <div></div>	
European Union/European Central Bank	
<div></div>	<ul style="list-style-type: none">HQLA Level 1 liquid assets classification (EU)Recognised supranational issuer (ECB)
Financial Conduct Authority	
<div></div>	<ul style="list-style-type: none">Eligible for inclusion in the liquidity buffer of banks under the FCA supervision BIPRU 12.7.2
Bank of England	
<div></div>	<ul style="list-style-type: none">Eligible as Level B collateral for the Bank's operations

No.	MDBs	Zero Risk Weighting from the BIS	Zero Risk Weighting from the EBA
1	African Development Bank (AfDB)	✓	✓
2	Asian Development Bank (ADB)	✓	✓
3	Asian Infrastructure Investment Bank (AIIB)	✓	✓
4	Caribbean Development Bank (CDB)	✓	✓
5	Council of Europe Development Bank (CEDB)	✓	✓
6	European Bank for Reconstruction and Development (EBRD)	✓	✓
7	European Investment Bank (EIB)	✓	✓
8	European Investment Fund (EIF)	✓	✓
9	Inter-American Development Bank (IADB)	✓	✓
10	International Bank for Reconstruction and Development (IBRD)	✓	✓
11	International Development Association (IDA)	✓	✓
12	International Finance Corporation (IFC)	✓	✓
13	International Finance Facility for Immunization (IFFIm)	✓	✓
14	Islamic Development Bank (IsDB)	✓	✓
15	Multilateral Investment Guarantee Agency (MIGA)	✓	✓
16	Nordic Investment Bank (NIB)	✓	✓

IsDB's Portfolio

Overview - A well-diversified portfolio with the lowest concentration of top 5 exposures among peers

- IsDB conducts business across Asia, Africa and the Middle East through its 57 member countries
- As a result, IsDB has one of the broadest operational scopes amongst major MDBs
- Exposure limits by country help achieve asset diversification and minimise excessive concentration of risk within member countries
- Similarly, IsDB's asset portfolio is well diversified by sectors within the existing policies and guidelines



Source: IsDB's Financial Statements, as of 31 December 2024

Governance

IsDB has multiple governance bodies within the organization spanning oversight, risk, audit, compliance and other departments to assess the Bank's development impact and effectiveness.

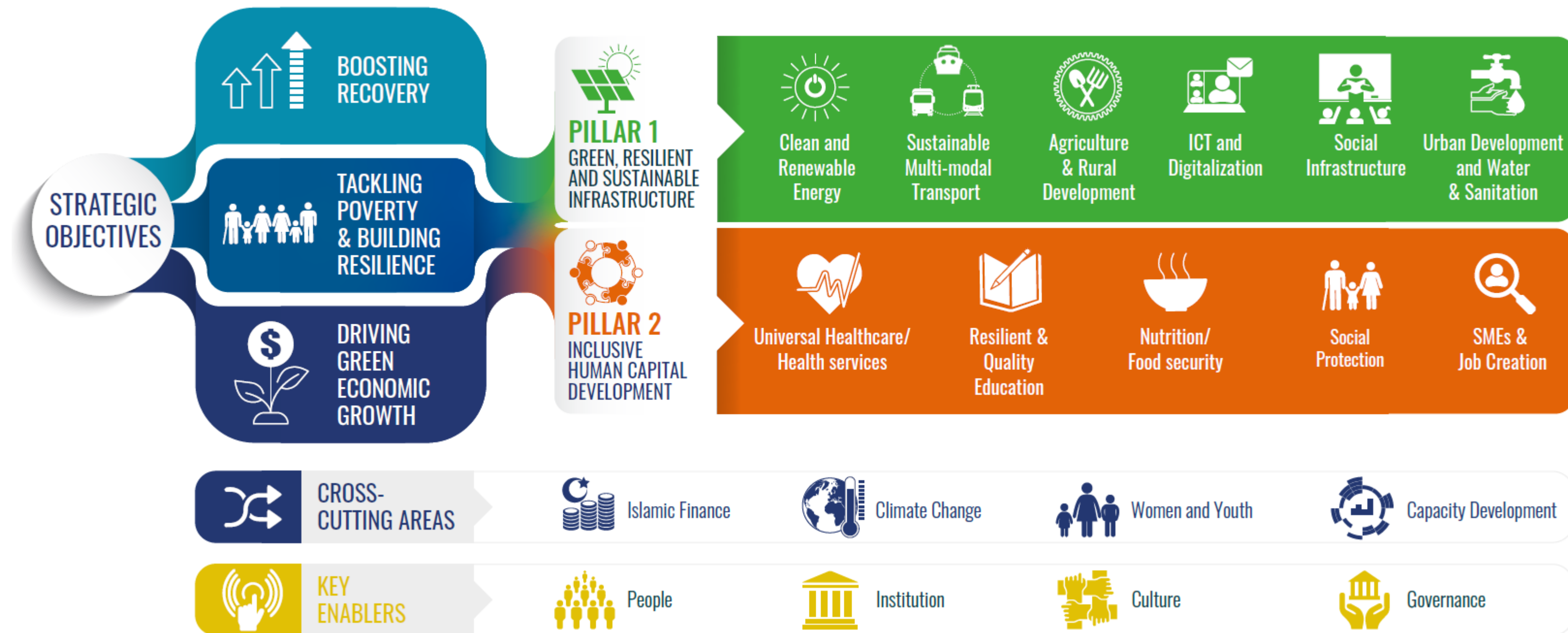




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IsDB's Realigned Strategy 2025

Supporting Comprehensive Human Development and Sustainable Infrastructure



Source: IsDB Strategic Realignment 2023-2025

IsDB's Commitment to the SDGs

Sustainable Development Goals (SDGs) – The 2030 Agenda¹

- Spearheaded by the United Nations, countries around the world signed up to a new agenda for comprehensive and sustainable human development
- The 2030 Agenda aspires to achieve 17 high SDGs and 169 specific targets, encompassing the social, economic and environmental dimensions of development

These aspirations for human dignity, and 'to leave no one behind', is fully in line with the principles and objectives of the IsDB

- The IsDB Group is fully committed to the SDGs. It recognizes that development objectives vary from one country to another
- The IsDB Group supports the implementation of this transformative agenda according to the needs and priorities of its member countries, through a collaborative approach, and in partnership with bilateral and multilateral development financing institutions, the private sector and civil society



Key Development Results in 2024²

- 1 NO POVERTY**
 - 1,500 shelters built, upgraded, or rehabilitated
- 2 ZERO HUNGER**
 - 18,000 tons of crop production increased
 - 660,000 people benefitted from reduced prevalence of hunger
- 3 GOOD HEALTH AND WELL-BEING**
 - 2,036 health facilities constructed
 - 755 beds added to hospitals
 - 2,818 health personnel trained
- 4 QUALITY EDUCATION**
 - 536,000 students benefitted
 - 3,800 teachers trained
 - 559 classrooms built upgraded in educational institutions
- 6 CLEAN WATER AND SANITATION**
 - 2.8m households accessed improved sanitation
 - 23,800 households provided access to safe water supply systems
- 7 AFFORDABLE AND CLEAN ENERGY**
 - 1,182 kilometers of transmission lines installed
 - 6000 households connected to electricity
- 8 DECENT WORK AND ECONOMIC GROWTH**
 - 1500 SMEs established/promoted
 - 2.4m people benefitted from increased access to microfinance
- 9 INDUSTRY, INNOVATION AND INFRASTRUCTURE**
 - 3,103 km of local/rural roads built
 - 1,666 km of Expressways/highways built

1. United Nations Development Programme – Sustainable Development Goals;
2. IsDB Annual Development Effectiveness Report 2024

Climate Footprint of IsDB

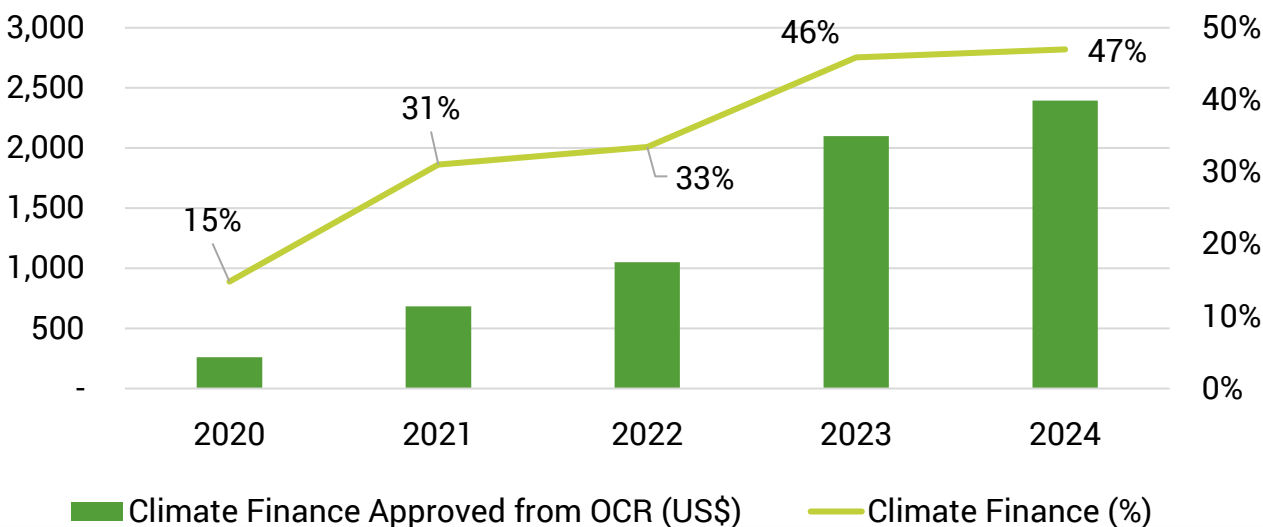
Strategic Enhancement

- Operationalizing the Joint MDB Methodology for Paris Alignment
- Developed a comprehensive Physical Climate Risk Management System (PCRMS)
- Implementation of the Bank’s Environment and Social Safeguard (ESS) Policy
- Rolling out a robust Greenhouse Gases (GHG) Accounting system.
- IsDB Just Transition Roadmap was developed and launched in COP28
- Support MCs’ efforts toward achieving their net zero targets
- Developing the Bank’s Green Strategy 2026-2030

Operational Delivery

- Implementation of IsDB’s ESG-related policies for compliance & standards check-in, project formulation, design and implementation
- IsDB accredited to the Green Climate Fund

IsDB Climate Finance Trend (US\$ million)



100% of sovereign operations Paris Aligned since January 2024

35% climate finance target (by 2025) surpassed since 2023

46% climate finance was achieved in 2023...


47% in 2024

100% of IsDB projects with physical assets appraised in 2024 were screened against climate risks


IsDB's Sustainable Finance Framework (2025)

- Updated in 2025 from the inaugural Sustainable Finance Framework in 2019 (under which more than US\$ 5 billion of sustainable Sukuk were issued)
- The 2025 Framework aligns to the latest ICMA principles, contains updated eligibility criteria/target populations for existing green/social categories and adds 2 new eligible categories

Use of Proceeds – Eligible Green Project Categories

Sustainable water and wastewater management	<u>Updated eligibility criteria including, where relevant:</u> <ul style="list-style-type: none"> • Alignment to EU Taxonomy Technical Screening Criteria • Alignment to the CBI Criteria • Stringent technical thresholds • Alignment to IsDB's ESS Policy 	
Renewable energy		
Clean transportation		
Energy efficiency		
Pollution prevention and control		
Environmentally sustainable management of natural living resources and land use		
Climate change adaptation	New category	

Use of Proceeds – Eligible Green Project Categories

Employment generation / SME Financing	<u>Updated eligibility criteria including, where relevant:</u> <ul style="list-style-type: none"> • More detailed and extensive target populations • More focus on combatting fragility, strengthening community resilience 	
Affordable housing		
Affordable basic infrastructure		
Access to essential services		
Socioeconomic advancement and empowerment		
Food security and sustainable food ecosystems		

Project Evaluation and Selection

Sustainable Finance Task Force Roles and Responsibilities: <ul style="list-style-type: none"> ▪ Carry out the evaluation and selection process ▪ Review and validate the selection of Eligible Projects (EP) as well as monitor the EP portfolio ▪ Exclude or replace select EPs if an EP no longer meets the eligibility criteria ▪ Manage any future updates of the Framework and the SPO 	Sustainable Finance Task Force member departments: <ul style="list-style-type: none"> ▪ Economic and Social Infrastructure ▪ Operations Portfolio ▪ Partnerships, Global Advocacy and Resource Mobilization ▪ Resilience and Climate Action ▪ Risk Management ▪ Strategy, Budget and Corporate Results ▪ Treasury – Capital Markets 	Sustainability Assessment process includes: <ul style="list-style-type: none"> ▪ The Green, Resilient, Inclusive and Sustainable development approach ▪ MDB Paris Alignment framework ▪ ILO Labour Standards ▪ Host country laws and regulations ▪ IFC Performance Standards ▪ World Bank EHS Safeguards ▪ IsDB's policies to manage potential E&S risks
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Management of Proceeds

- The proceeds will be deposited in IsDB's general funding accounts and managed through the Green, Social or Sustainability Sukuk Asset Register, which was established in 2019. This asset register is reviewed twice a year
- Prior to allocation, proceeds will be invested according to IsDB's normal liquidity policy
- The proceeds will be allocated within two years from the date of issuance of any GSS Sukuk issuance
- All of IsDB's investments are Shariah-compliant and IsDB strives to incorporate ESG criteria in their investment process

Reporting

Allocation Reporting Commitments <ul style="list-style-type: none"> ▪ A list of EPs financed through GSS Sukuk, including amounts allocated to each EP ▪ Breakdown of EPs per each Eligibility Category ▪ The geographic distribution of green or social EPs ▪ The remaining balance of unallocated proceeds ▪ The share of GSS Sukuk co-financing, where relevant 	Impact Reporting Commitments <ul style="list-style-type: none"> ▪ A qualitative description of the EPs ▪ The environmental objectives pursued ▪ Nature of financing (assets, CAPEX, OPEX, etc.) ▪ Environmental impact indicators (indicative metrics in the framework) ▪ Methodology and assumptions used
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IsDB Sustainable Finance Framework (July 2025): <https://www.isdb.org/sites/default/files/media/documents/2025-07/IsDB%20Sustainable%20Finance%20Framework%20%28July%202025%29.pdf>

Second Party Opinion by S&P (2025)

New SPO

S&P assessed the Framework as aligned with the ICMA Green Bond Principles (2025), the ICMA Social Bond Principles (2025) and the ICMA Sustainability Bond Guidelines (2021)

Second Party Opinion

Islamic Development Bank Sustainable Finance Framework

July 30, 2025

Location: Saudi Arabia

Sector: Financial services

Alignment Summary

Aligned = ✓ Conceptually aligned = ○ Not aligned = ✕

✓ Social Bond Principles, ICMA, 2025

✓ Green Bond Principles, ICMA, 2025

✓ Sustainability Bond Guidelines ICMA, 2021

See [Alignment Assessment](#) for more detail.

Strengths

Eligible projects aim to address a range of social and environmental issues in the Islamic Development Bank's (IsDB) member countries and in Muslim communities in non-member countries. Some projects could mitigate the environmental and climate impacts of infrastructure, utilities, and economic activities in the areas in which they are implemented. Social projects aim to improve access to essential services, infrastructure, and housing, while also addressing socioeconomic disparities.

Weaknesses

No weaknesses to report.

Areas to watch

IsDB will start implementing its approach to assessing and reporting on its financed carbon footprint this year. Its system is designed to align with the multilateral development banks' (MDBs) joint approach to reporting climate results.

Some eligible projects could be linked to fossil fuels, particularly in areas where lower-carbon alternatives are not feasible or where the social benefit is the central focus. That said, eligible projects cannot be primarily powered by fossil fuels and must use low-carbon energy sources.

Assets used to back eligible sukuk structures may not necessarily be green or social in nature, unlike the allocated projects. We understand that the issuer will, on a best effort basis, ensure assets meet the framework's eligibility criteria. However, these could potentially include non-green assets.

Primary contact

Sofia Singh Digpaul

London

+442071766750

Sofia.singh.digpaul@spglobal.com

Shades of Green Projects – Assessment Summary		
Sustainable water and wastewater management	Medium green	<div></div>
Renewable energy	Dark green	<div></div>
Clean transportation	Dark to medium green	<div></div>
Energy efficiency	Light green	<div></div>
Pollution prevention and control	Medium to light green	<div></div>
Environmentally sustainable management of natural living resources and land use	Medium to light green	<div></div>
Climate change adaptation	Dark to medium green	<div></div>

Issuer and Context Analysis

“IsDB’s eligible project categories aim to address the bank’s most material sustainability factors and support its role in the sustainable development of its member countries. The eligible projects will seek to generate co-benefits by promoting green growth and social inclusion.”

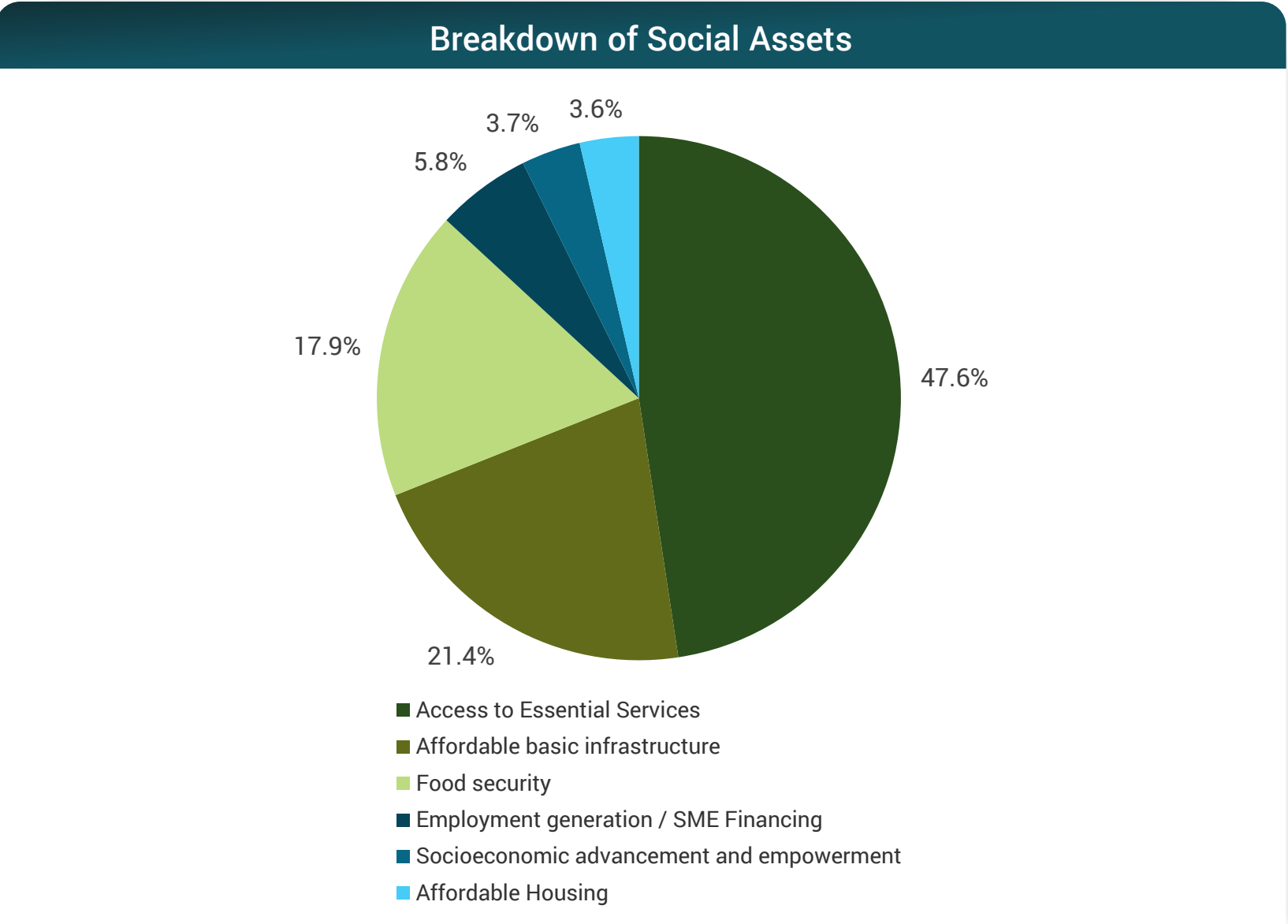
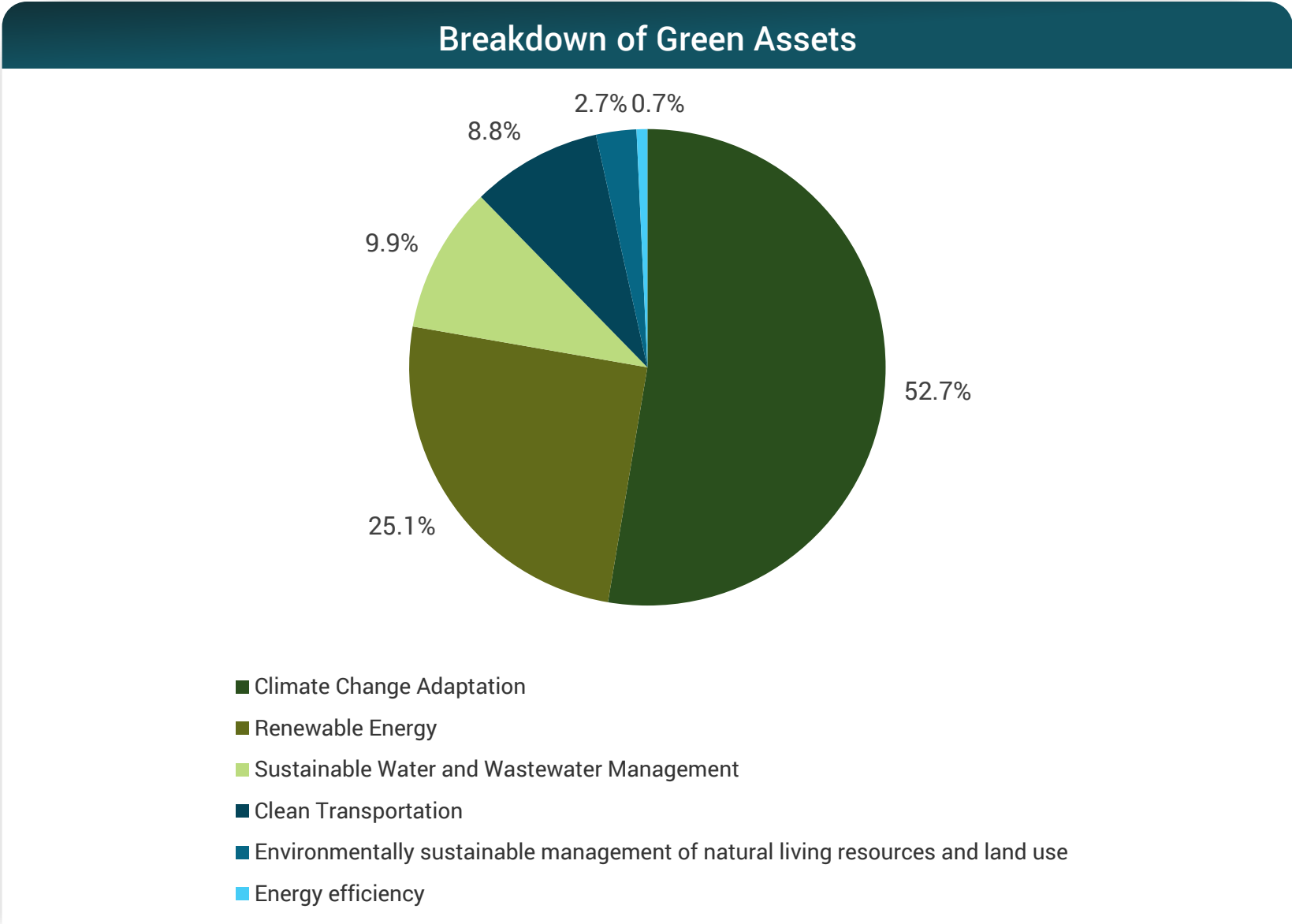
“IsDB plays an important role in developing Islamic finance markets, and it is one of the largest and highly rated issuers of Sharia-compliant instruments in the world.”

“All IsDB’s investments are subject to environmental and social due diligence.”

S&P Second Party Opinion (July 2025): <https://www.spglobal.com/ratings/en/regulatory/delegate/getPDF?articleId=3415422&type=COMMENTS&defaultFormat=PDF>

Eligible Assets Portfolio

- Identified ~USD 5 billion of Eligible Assets across Eligible Green and Social Categories
- A broadly even split between Green and Social Assets (53.9% Social vs 46.1% Green)
- Commitment to report at a portfolio level through the GSS Sukuk Impact and Allocation Report, as long as any GSS Sukuk remains outstanding



Note - IsDB's look-back period and look-forward period are both 2 years from the date of any GSS Sukuk issuance

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IsDB's Capital Structure & Strong Capital Base

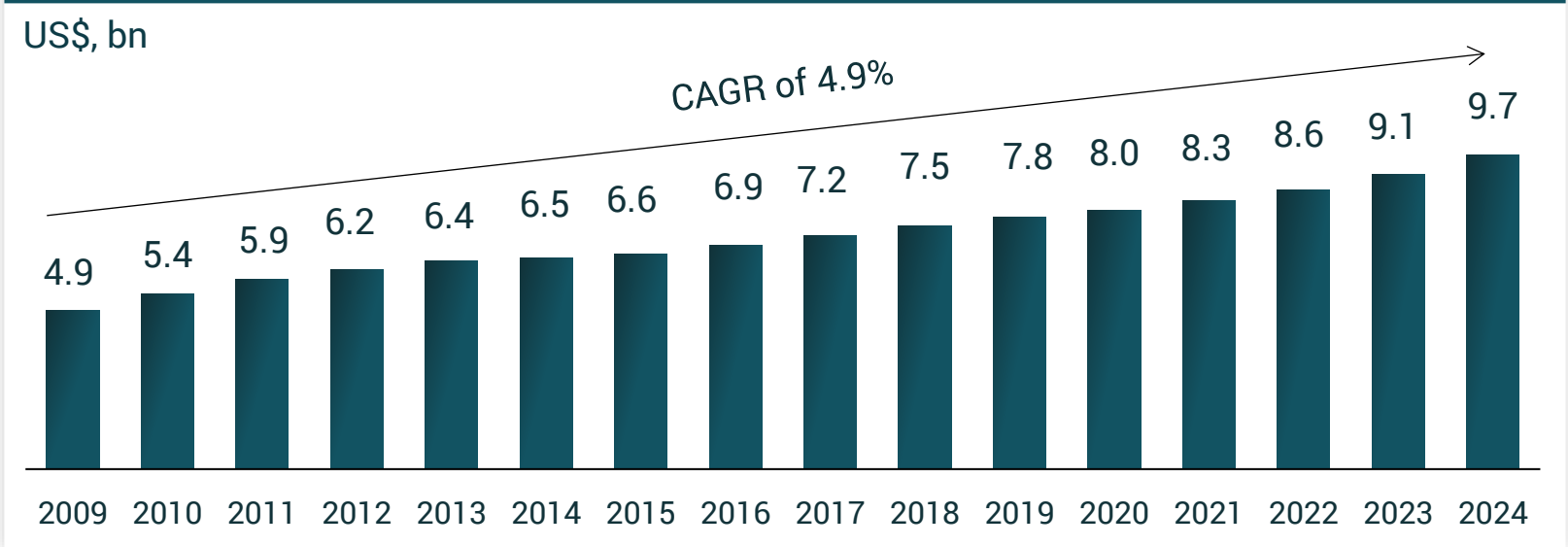
Stable Capital Structure

- Ordinary operations are funded primarily by shareholders' equity - Ordinary Capital Resources ("OCR") - from IsDB Member Countries and supplemented by resources mobilised from the market
- Authorized Capital of ID 100bn (US\$ 130.4bn), Subscribed Share Capital at US\$ 76.5bn and Callable Capital at US\$ 56.6bn
- Member Countries are irrevocably committed to pay their portion of the subscribed capital
- Maintained a high equity to assets ratio since inception; 40.3%¹ as of YE2024
- Calls are made in freely convertible currencies acceptable to IsDB
- IsDB-OCR's shares cannot be pledged or encumbered and cannot be transferred to any entity other than the IsDB-OCR

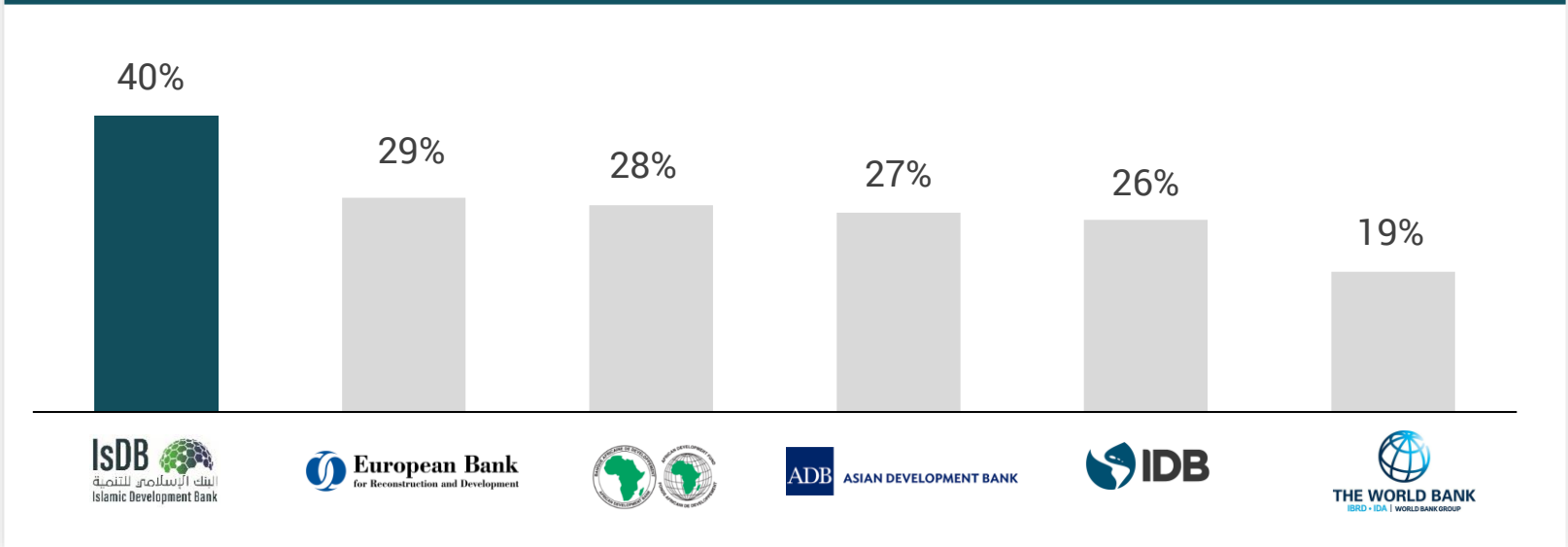
Strong Capital Base

- Further expanded with the approval of the 6th General Capital Increase of ID 5.5bn (~US\$ 7.4bn), set to be paid in 100% cash
- Conservative use of leverage versus peers
- IsDB's called-up capital as % of subscribed share capital is 26.0%³
- Total amount of equity investment, outstanding loans and other ordinary operations cannot, at any time, exceed the total amount of unimpaired subscribed capital, reserves, deposits, other funds raised, and surplus included in the IsDB-OCR

Paid-up Capital²



Equity-to-Adjusted Assets vs Peers⁴



Notes: IsDB's unit of account 1 Islamic Dinar = 1 Special Drawing Right of the IMF

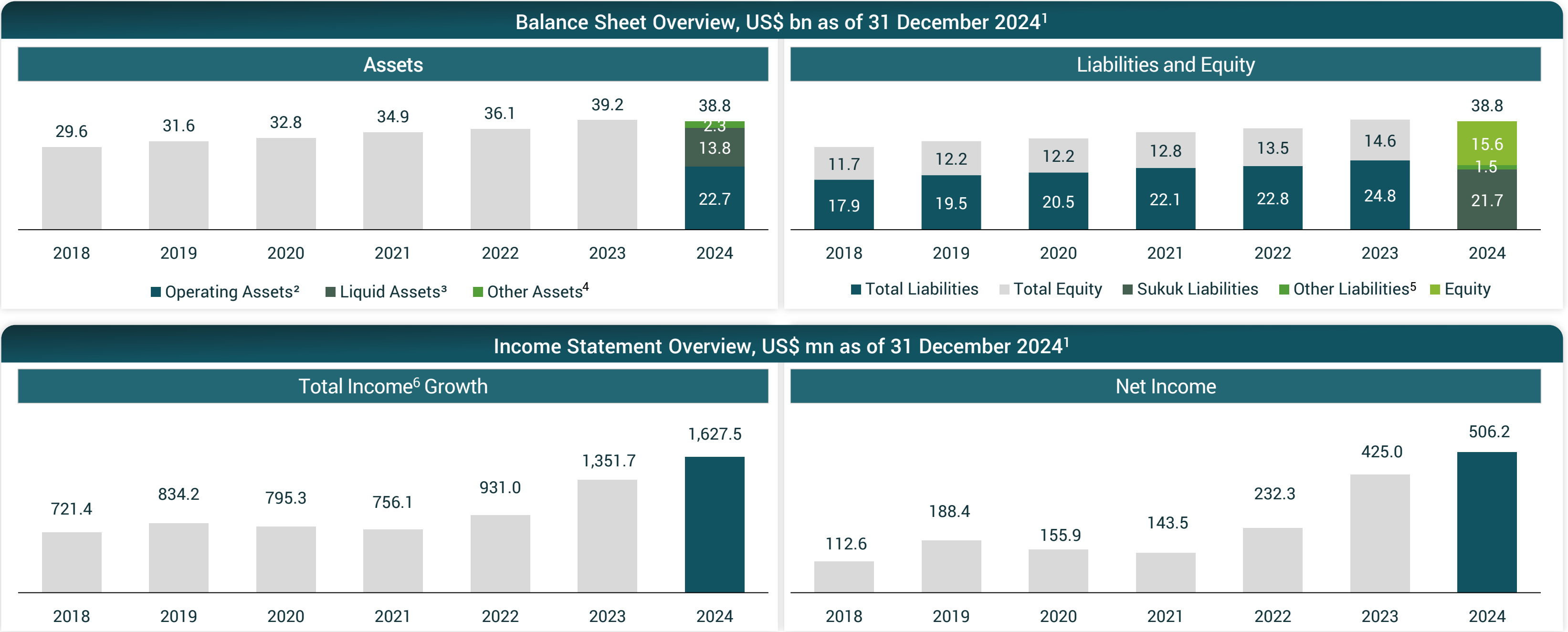
1. For a description of how the ratios above are calculated, please refer to the Base Prospectus

2. US\$ equivalent, ID to USD conversion rate used as of end of Year 2024 (1ID=US\$1.30413)

3. As of Dec-2024. Calculated as called-up capital of \$19.9bn divided by subscribed share capital of \$76.5bn

4. Fitch Ratings IsDB as of 31-Dec-2024, EBRD, IADB, & IBDB as of 30-Jun-2024. AfDB & ADB as of 31-Dec-2023

Financial Highlights



Source: 2017-2024 Audited Financial Statements;

1. Figures of past years are calculated as per ID/USD exchange rate of 31 Dec 2024 (1.30413);

2. Operating Assets include Istisna'a, Restricted Mudarabah, Instalment Financing, Loans and Ijarah;

3. Liquid Assets include Cash and Cash equivalents, Commodity Murabaha Placements, Wakala placement Investments Sukuk, and Murabaha financings;

4. Other Assets include accrued income and other assets, investments in equity, investments in associates;

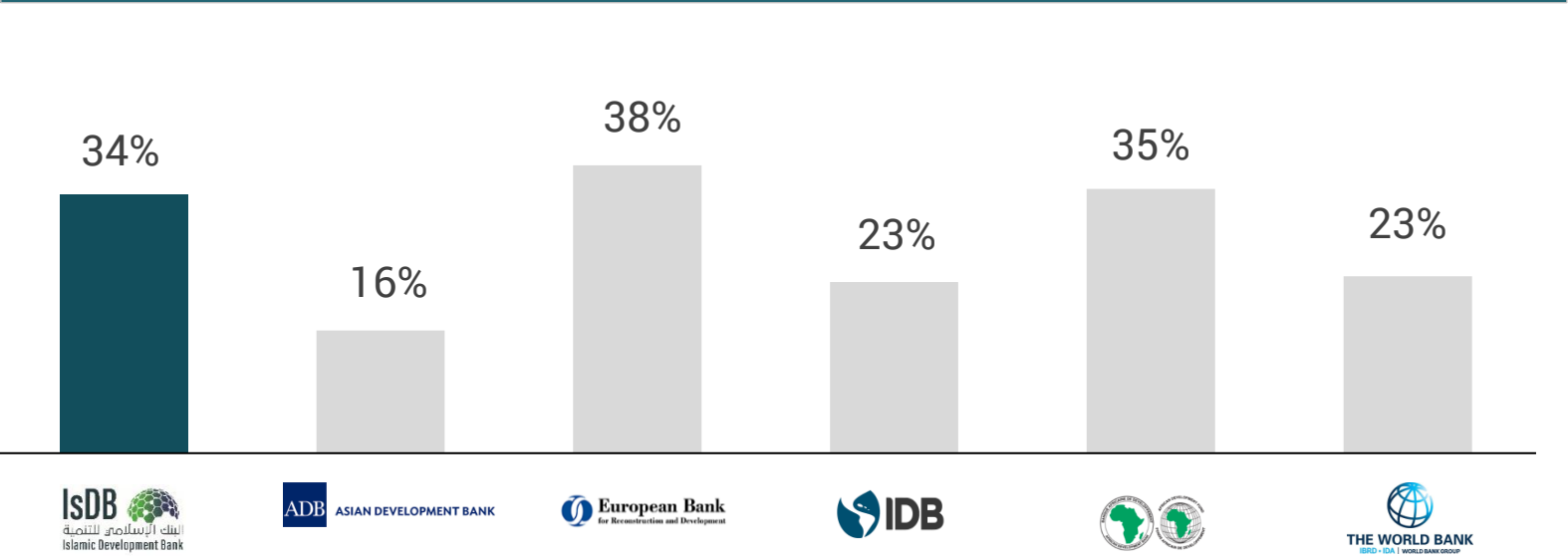
5. Other liabilities include other liabilities, Wakala liabilities and commodity Murabaha liabilities;

6. Income from Treasury Assets, Project Assets, Investment Assets and Other Income

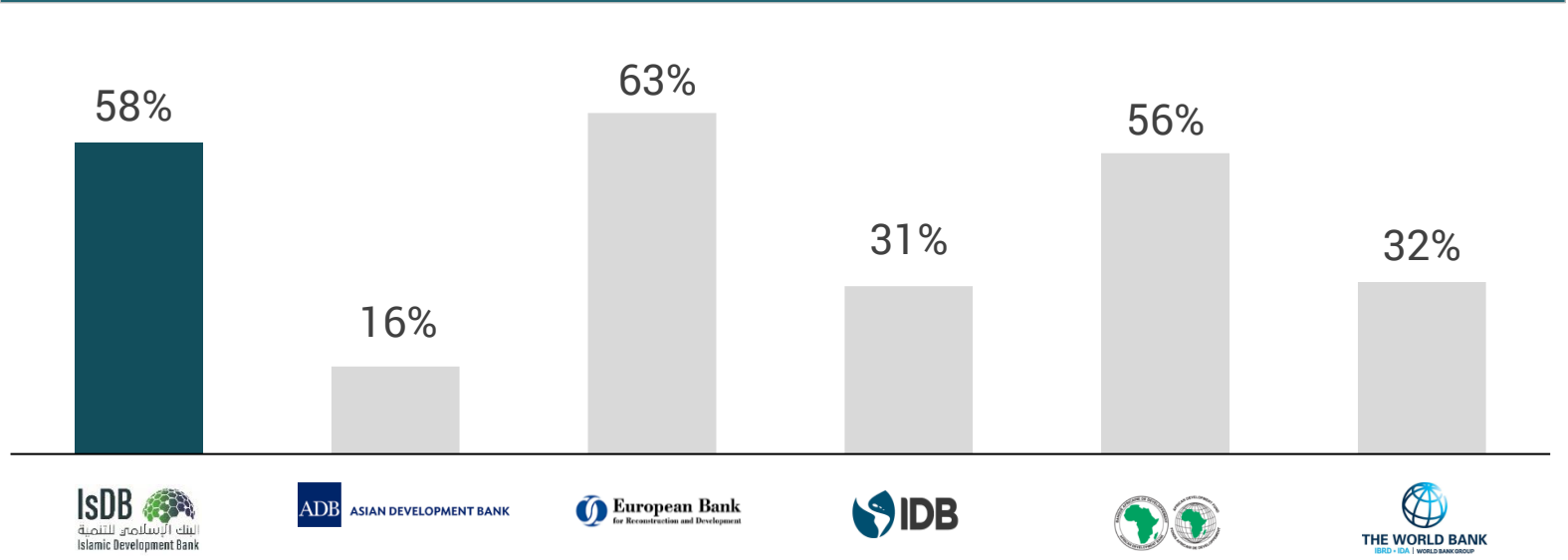
Key Performance Metrics vs. Peers

A highly conservative institution with high capitalization, high liquidity and low leverage versus other MDB peers

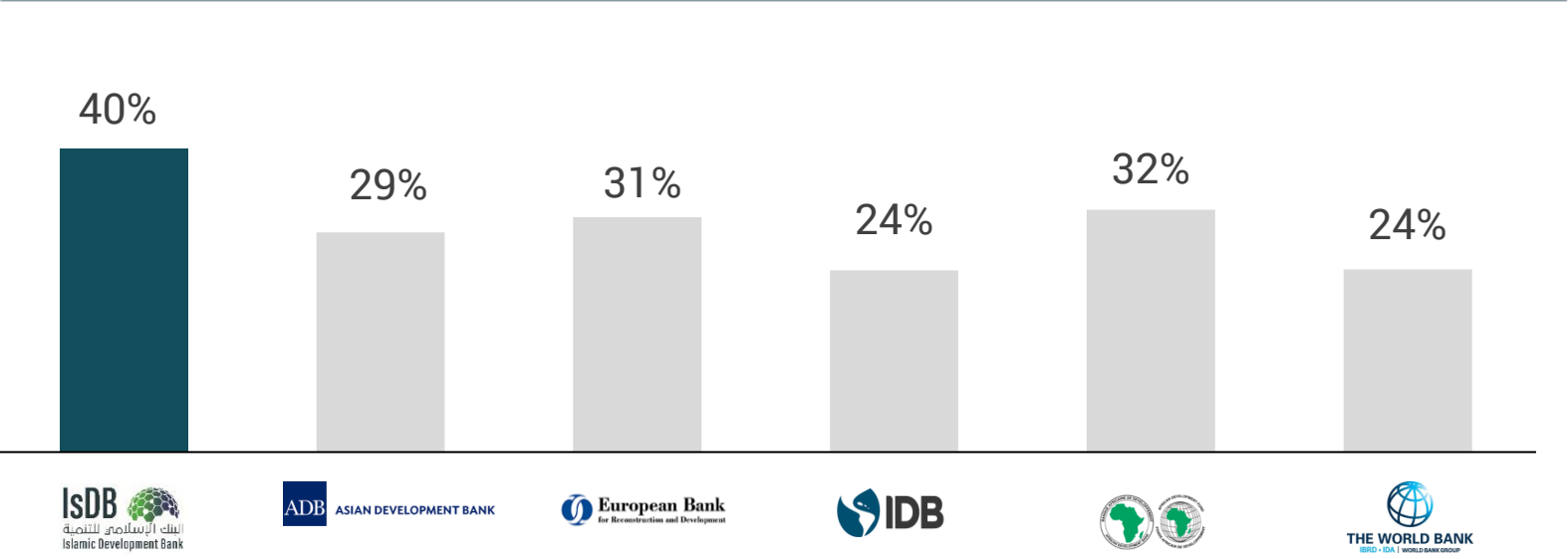
Liquid Assets / Adjusted Total Assets ¹



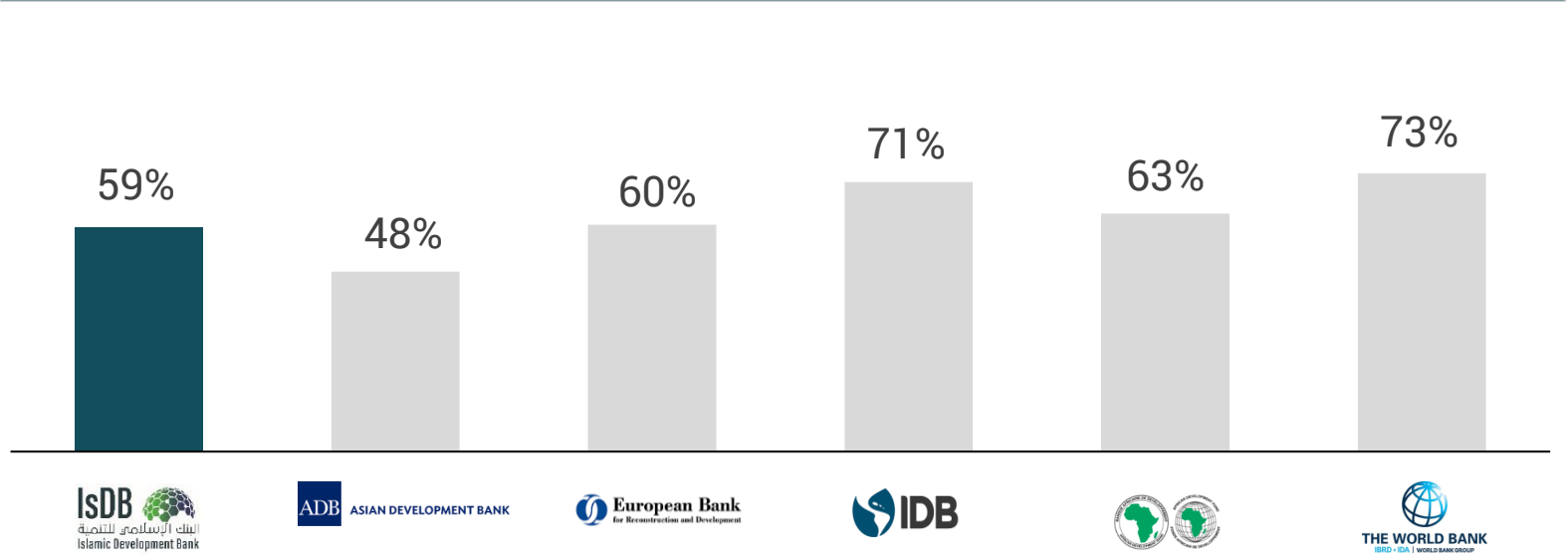
Liquid Assets / Gross Debt ²



Risk Adjusted Capital Ratio ³



Gross debt / Adjusted Total Assets (%) ⁴



1. Source: S&P Global Ratings IsDB, ADB, EBRD, IDB, AfDB as of 31-Dec-2023, IBRD as of 30-Jun-2024
2. Source: S&P Global Ratings IsDB, ADB, EBRD, IDB, AfDB as of 31-Dec-2023, IBRD as of 30-Jun-2024

3. Source: S&P Supranationals Special Edition October 22, 2024
4. Source: S&P Global Ratings IsDB, ADB, EBRD, IDB, AfDB as of 31-Dec-2023, IBRD as of 30-Jun-2024

Conservative Risk Management

Risk Management Controls

- Exposure limits are determined by the Risk Management Department
- The Treasury Department and the business units each have risk management functions that manage and control the exposures in the respective businesses

Credit Risk

- Preferred creditor status on sovereign financing:
 - 96.2% of all financing, excluding equity investments, is sovereign guaranteed
 - Remaining exposure to public private partnerships typically with elements of sovereign support
- Exposure to member countries is diversified with a view to avoid excessive concentration of risk. IsDB has established exposure limits for each country.

Liquidity Risk

- Conservative approach to liquidity management; IsDB maintains sufficient liquidity levels to fulfill all commitments for a period of 24 months under a normal market scenario and 12 months under stress scenario
- IsDB's policy with regards to liquidity management requires IsDB to hold substantial liquid assets, which include cash, cash equivalents, commodity Murabaha placements and Murabaha financing with short-term maturity of 3-12 months

Currency Risk

- Investment portfolio is held in currencies in line with the Islamic Dinar (ID)¹ basket currency which provides a natural currency hedge (consists of US\$: 43.38%, EUR: 29.31%, GBP: 7.44%, JPY: 7.59%, RMB: 12.28% as of December 31, 2024)
- All of IsDB's financing operations are denominated in the component currencies of ID. IsDB does not trade in currencies

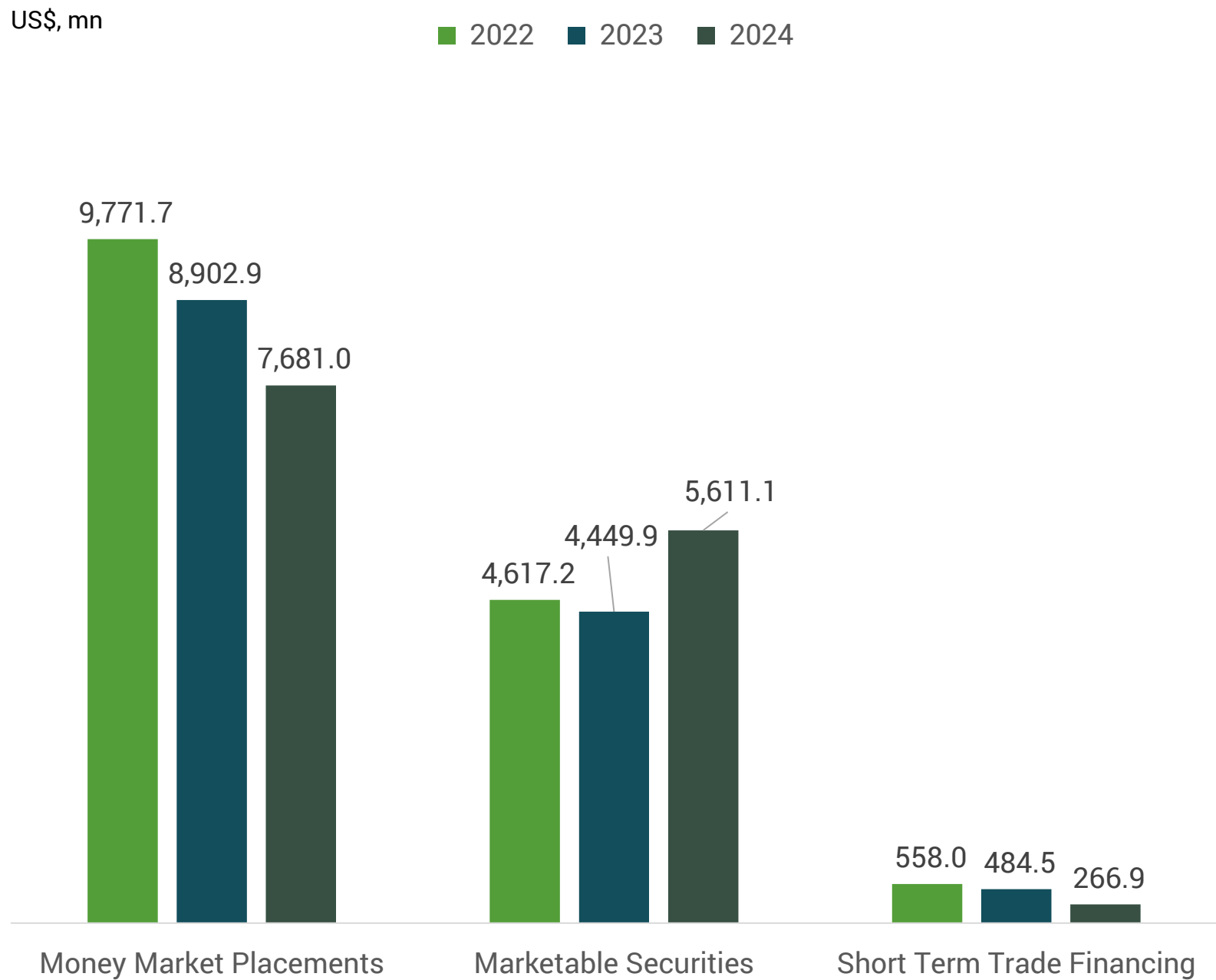
Interest Rate Risk

- IsDB endeavors to minimise rate mismatches in liabilities and financing portfolio
- IsDB utilises Shariah-compatible hedging to mitigate any mismatches

1. IsDB's unit of account is as follows: 1 Islamic Dinar = 1 Special Drawing Right of the IMF. Exchange rate of 1ID=US\$1.30413 for the year ended 31 December 2024

Prudent Investment Management of Treasury Portfolio

Treasury Department manages more than US\$ 13.6 bn of Funds



Source: 2020-2024 Financial Statements

1. Money Market Placements = Commodity Murabaha Placements + Wakala + Cash and Cash Equivalents

2. Short-Term Trade Financing = Murabaha Financing with maturities of <6 months

A

Money Market Placements¹

- Money market placements comprise about 57% of total treasury investment portfolio:
 - Minimum rating of single 'A' for non-member country FIs
 - For placements with member country FIs, at least 97.5% of exposure is to institutions rated "BBB+" or higher
 - Conservative country and entity limits

B

Marketable Securities

- Conservative approach to investments in marketable securities to better manage overall portfolio risk:
 - Investment grade for corporate papers
 - Selective approach for sovereign investments
 - Total size not to exceed 10% of total issuance

C

Short Term Trade Financing²

- Similarly, IsDB maintains a prudent strategy for its short-term trade financing portfolio:
 - Mainly focused on member countries
 - Non-member countries are required to provide sovereign guarantees in order to avail trade financing
 - Total size of Murabaha financing does not exceed US\$ 1.0 bn



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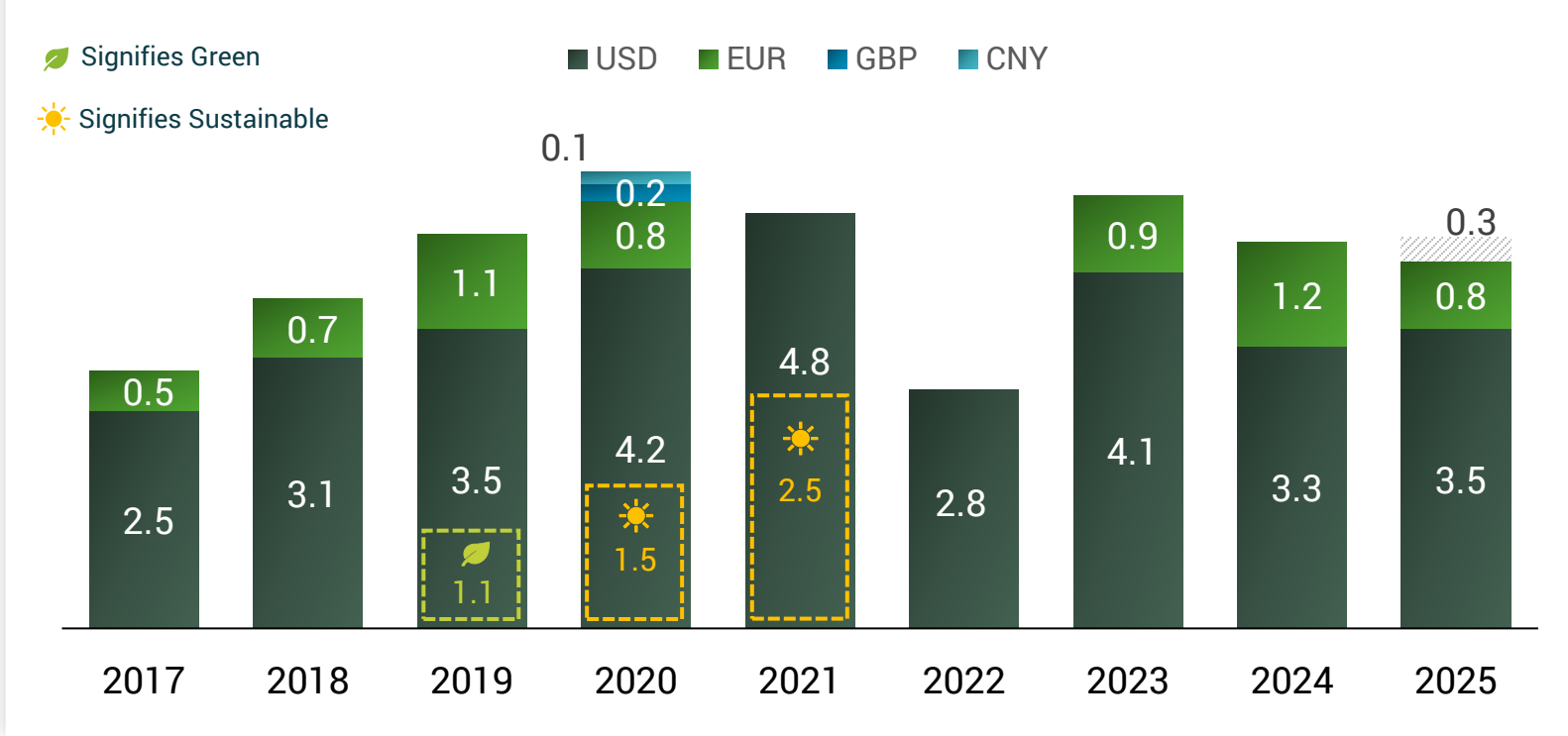
IsDB in the Capital Markets

Approved Funding Program for the year 2025 of ~US\$ 4.5 bn

Funding Requirements and Drivers

- IsDB has demonstrated its commitment to the capital markets with successive issuances since 2009 and strengthened its profile as a regular SSA frequent issuer
- This is executed under its EMTN/TCIP programme of a US\$ 25 bn limit, which is admitted to the official list and trading on the Euronext Dublin and NASDAQ Dubai
- IsDB is a frequent US\$ issuer and has also become a frequent issuer in raising funds in Private Placement format in various currencies
- The primary driver of the growth in funding is increased project financing (assets) in Member Countries as part of the Member Country Partnership Strategy (MCPS)

Annual Funding Volumes (in US\$ bn eq.)



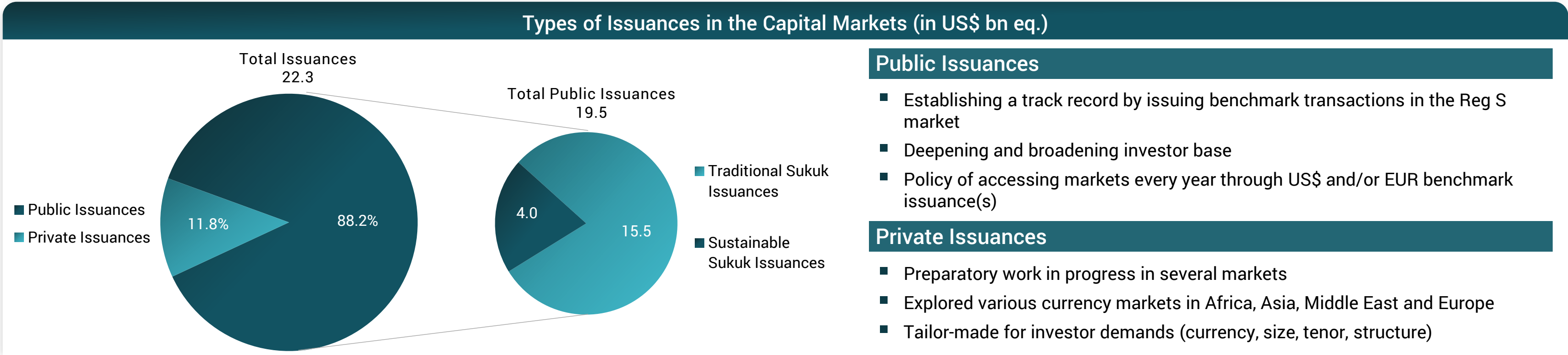
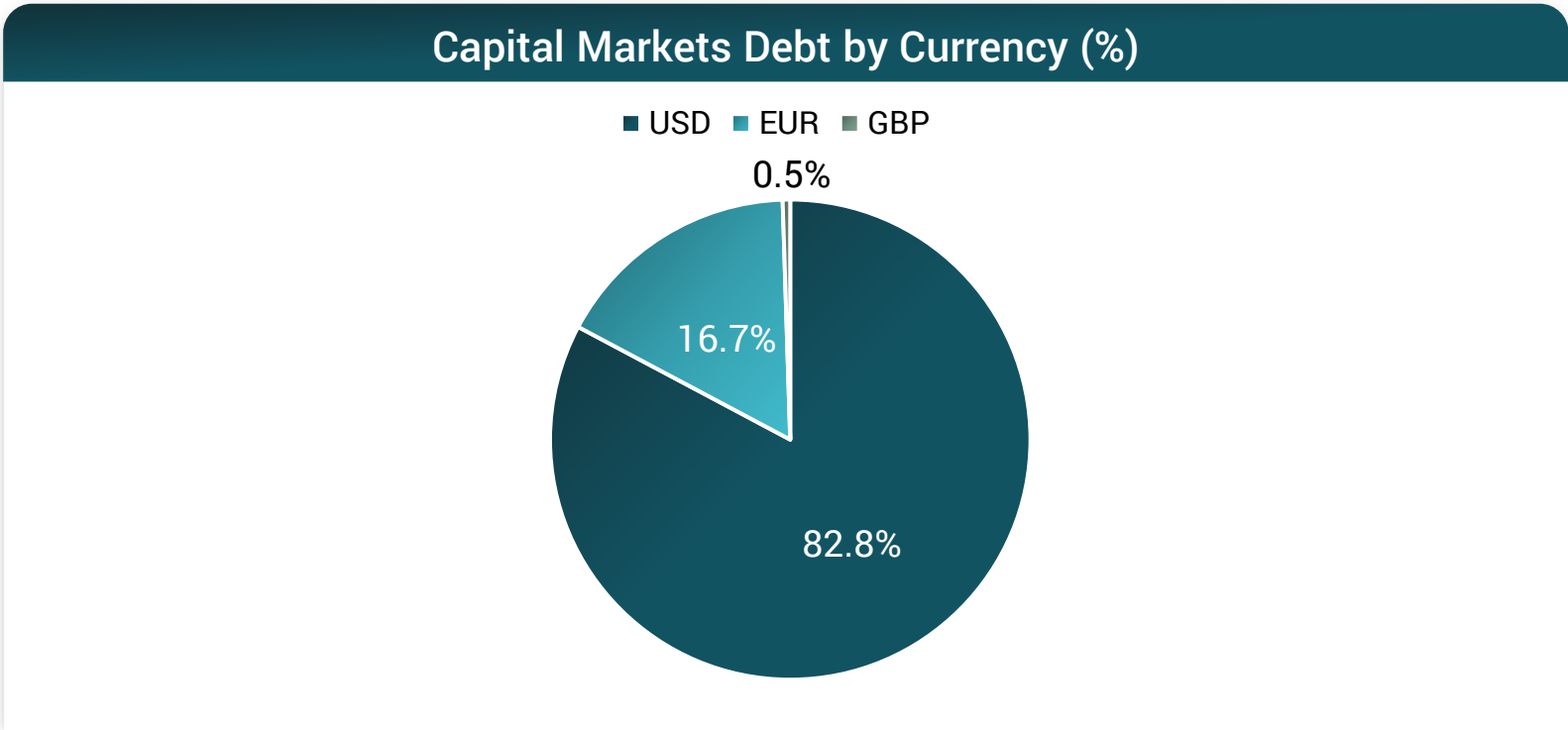
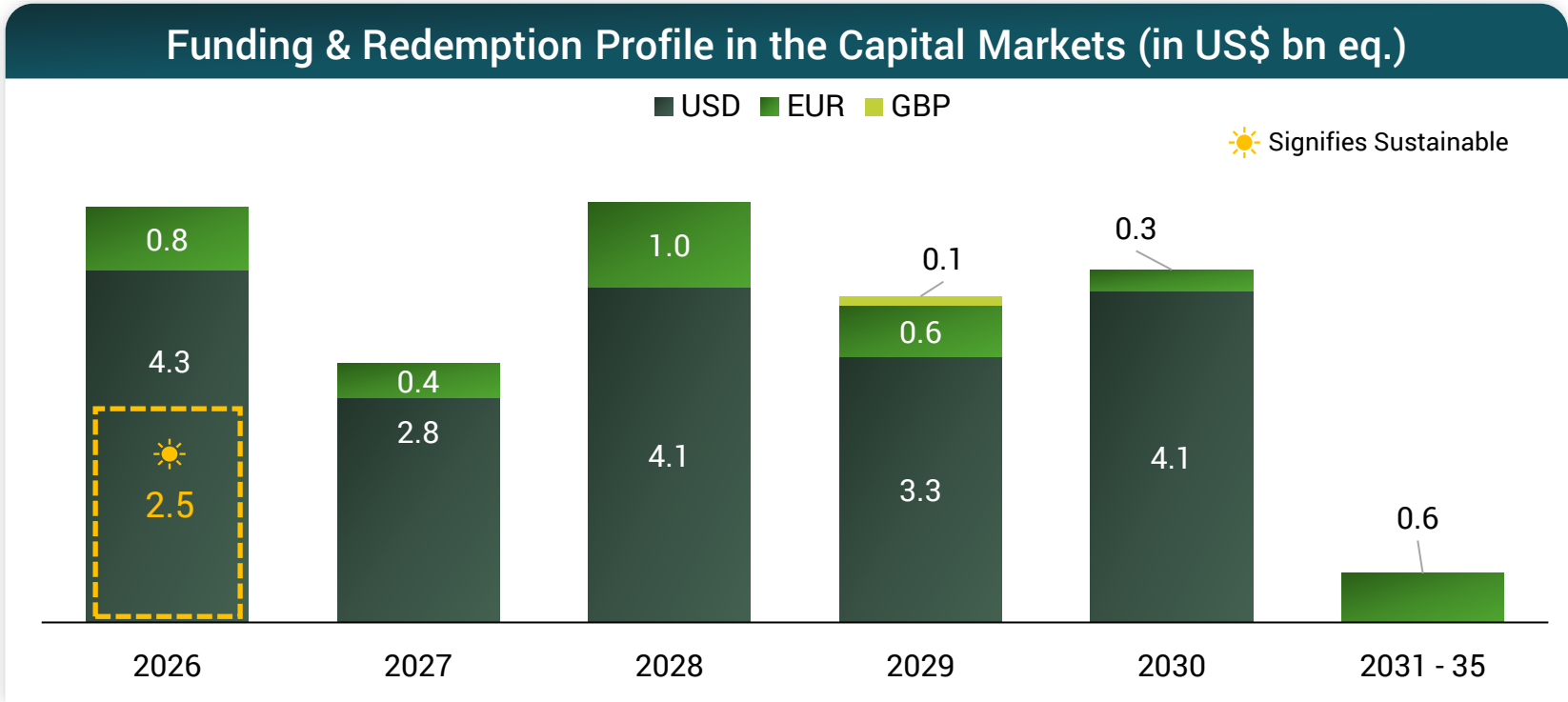
Spotlight on Recent IsDB Issuances

First US\$ Issuance of 2025	Last Syndicated EUR Issuance
Pricing Date: 11-Mar-25	Pricing Date: 30-Oct-2024
Format: RegS Fixed Rate Senior Unsecured Trust Certificate	Format: RegS Fixed Rate Senior Unsecured Trust Certificate
Currency: USD	Currency: EUR
Size: \$1,750,000,000	Size: €500,000,000
Tenor: 5-year	Tenor: 5-year
Profit Rate: 4.211% p.a., payable semi-annually	Profit Rate: 2.798% p.a., payable annually

Capital Markets Objectives

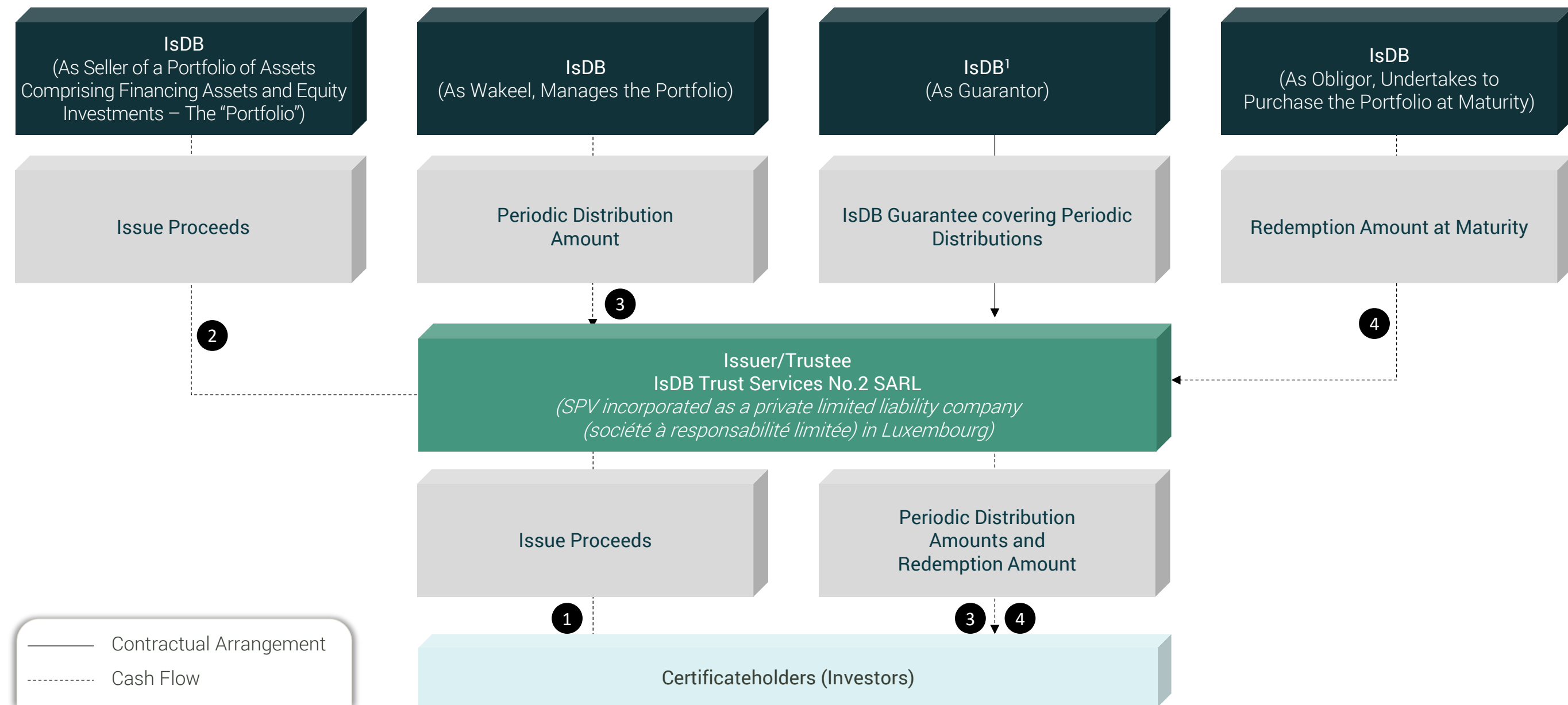
- Diversification of Markets and Products (e.g., Currency, Benchmarks such as SOFR, ESTR, etc.)
- Enhance International Capital Market Profile and Investor Reach
- Maintain Conservative Approach to Leverage
- Develop Liquid Yield Curve
- Establish Benchmarks in Core USD & EUR Markets
- Play an active role in ESG markets

IsDB's Funding & Redemption Profile



Notes: Exchange rate of 1 ID = EUR 1.0255; 1 ID= GBP 1.040; as of YE2024

Trust Certificate (Sukuk) Structure Overview - Rated AAA by the Three Rating Agencies



The above is a summary of the key features of the structure of an offering under IsDB’s Trust Certificate Issuance Programme. For a complete description of the structure, please refer to the Base Prospectus

1. IsDB receives zero % risk weighting by Basel Committee, similar to other AAA-rated MDBs
2. Subject to conditions Banks can substitute the risk weight of the counterparty with the risk weight of the Guarantor – Source: Basel Committee on Banking Supervision – Basel III: Finalising post-crisis reforms (December 2017) - Section 5 (iv) – Range of eligible guarantors (counter-guarantors)/ protection providers and credit derivatives – page 50

Trust Certificate (Sukuk) Features & Comparison

- Sukuk is commercially identical to a conventional bond
 - It is an asset-based financing instrument that eliminates the key prohibitions from conventional bonds (not asset-backed)
- Two components to every Sukuk structure:
 - The capital markets component; and
 - The Islamic structuring component

	IsDB Trust Certificates	Peer Conventional Bonds	Asset-Backed Securities
Debt Obligation	✓	✓	✓
Unsecured	✓	✓	✗
Bullet Maturity	✓	✓	✓
Interest / Profit Rate	✓	✓	✓
Par Value	✓	✓	✓
Listing	✓	✓	✓
EMTN / TCIP Program	✓	✓	✓
Secondary Market Trading	✓	✓	✓

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Key Investment Highlights



Key Terms of IsDB's Latest USD Benchmark Public Sukuk Issuance

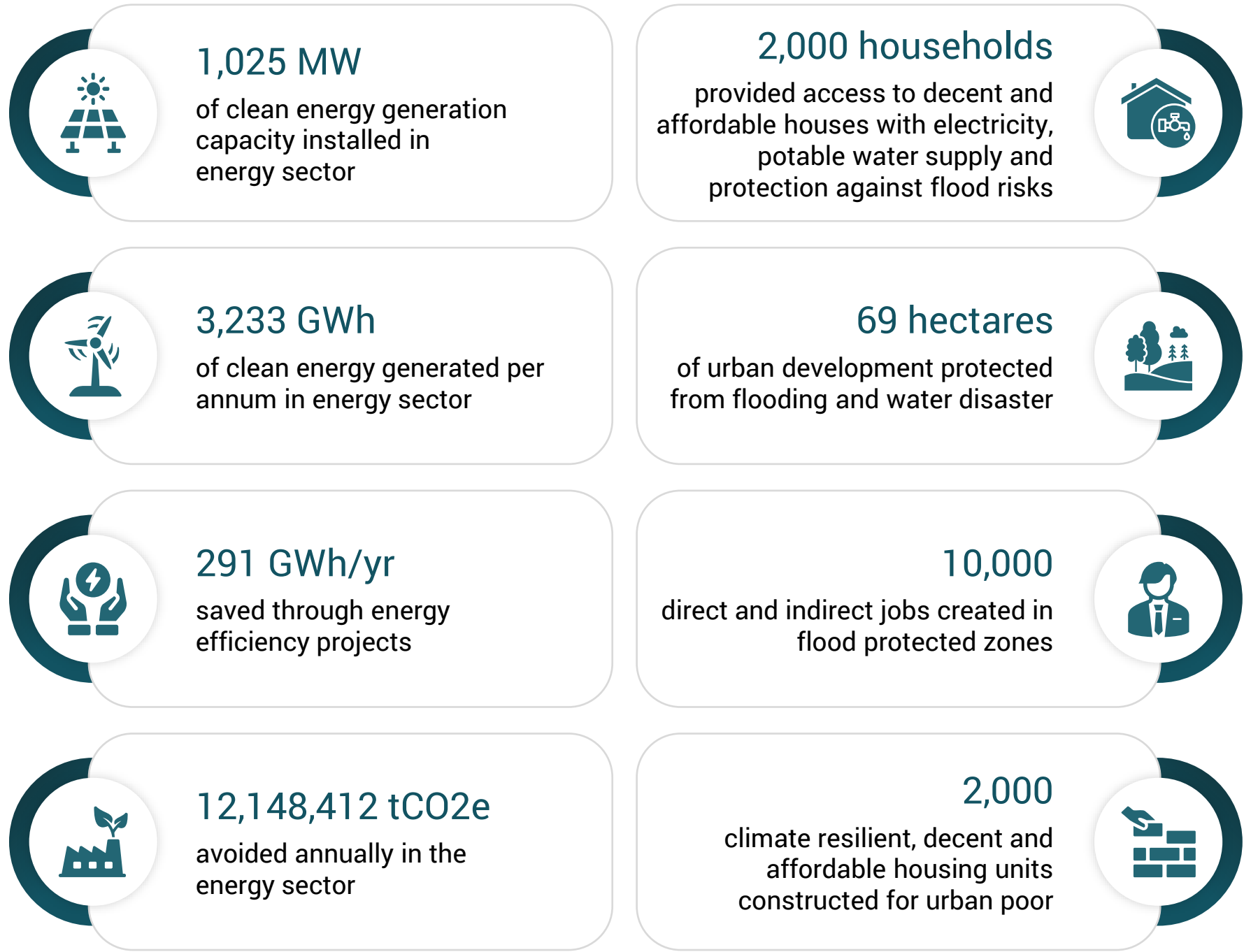
Issuer	▪ IsDB Trust Services No.2 SARL (Luxembourg incorporated and fully guaranteed by IsDB)
Guarantor / Obligor	▪ The Islamic Development Bank
Issuer and Issuance Ratings	▪ Aaa / AAA / AAA (Moody's, S&P, Fitch) – zero risk-weight for IsDB guaranteed deals under BIS*
Structure	▪ Fixed Rate, Senior, Unsecured Trust Certificates
Format	▪ Regulation S
Currency	▪ USD
Amount	▪ 1,700,000,000
Pricing Date	▪ 17 June 2025
Tenor (Maturity)	▪ 5-year
Coupon	▪ 4.246% p.a., payable semi-annually in arrears
Use of Net Proceeds	▪ General corporate purposes
Joint Bookrunners	▪ Bank of Montreal (BMO), Banco Bilbao Vizcaya Argentaria, S.A.(BBVA), Citi, Emirates NBD, Goldman Sachs International, Societe Generale, NATIXIS and Standard Chartered Bank
Governing Law	▪ English Law
Listings	▪ Euronext Dublin and Nasdaq Dubai

*Source: Basel Committee on Banking Supervision - Basel III: Finalising post-crisis reforms (December 2017), Range of eligible guarantors (counter-guarantors)/protection providers, page 50



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Debut Green Sukuk Impact Report Highlights*



CICERO
Shades of
Green

Islamic Development Bank (IsDB) External Review of 2019 Green Sukuk Reporting

December 22, 2020

CICERO Green has reviewed IsDB's 2019 Green Sukuk reporting. We review project allocation against framework criteria and impact metrics for relevance and transparency.

CICERO Green finds no discrepancies in our review of the reporting against the IsDB Sustainable Finance Framework. The impact indicators reported are relevant for the project categories and provide investors with good information on the expected or actual environmental impact of projects financed. The reporting is aligned with the principles and recommendations for green bond reporting included in the ICMA Handbook, Harmonized Framework for Impact Reporting.

* <https://www.isdb.org/pub/general-publications/2020/annual-impact-report-on-isdb-debut-green-sukuk-dec-2020>

Examples of Projects Co-Financed By IsDB

Türkiye: Eastern Türkiye Middle Corridor Railway Development Project

- Improve logistics efficiency along the middle corridor between Divriği and the Georgia border and to enhance the resilience, connectivity and sustainability of Türkiye's national railway network.
- Modernization of the Divriği to Georgian Border Railway Corridor.

Sponsors	■ Infrastructure Investments General Directorate (under the Ministry of Transport and Infrastructure)
Total Amount	■ EUR 874.80 million
IsDB's Participation	■ EUR 246.40 million
Date of Approval	■ 29 June 2024
Tenor	■ 20 years including 1 year gestation period
Co-Financiers	■ World Bank ■ Asian Infrastructure Investment Bank



Pakistan: Sindh Flood Emergency Housing Reconstruction Project

- Contribute to improving the availability of surface water resources in the Nanija Bolong watershed to create the conditions for the development of agro-sylvo-pastoral activities and to strengthen the resilience of ecosystems against climate change.

Sponsors	■ Ministry of Water and Sanitation
Total Amount	■ EUR 874.80 million
IsDB's Participation	■ EUR 188.70 million
Date of Approval	■ 10 December 2023
Tenor	■ 20 years including 1 year gestation period
Co-Financiers	■ World Bank



Examples of Projects Co-Financed By IsDB

Indonesia: Strengthening Indonesia's Healthcare Referral Network

- Enhancing physical and service capacity of the health referral system in Indonesia.
- Ensures equal access to quality healthcare services in all districts, cities, and provinces, including addressing health emergencies and pandemics.
- Decrease the incidence of cancer, heart disease, stroke, and uronephrology diseases (CHSU) in Indonesia, thus mitigating the burden of NCDs on the population.

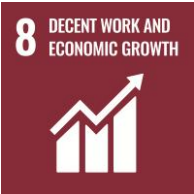
Sponsors	▪ Ministry of Health
Total Amount	▪ US\$ 1,980 mn
IsDB's Participation	▪ EUR 803.3 mn
Date of Approval	▪ 10 December 2023
Tenor	▪ 20 years including 5 years gestation
Co-Financiers	▪ The World Bank, AIIB and GOI



Benin: The Agricultural and Road infrastructure Development Project in Lower and Upper Ouémé Valley

- Contribute to improving the food security of the target populations in the Ouémé Valley by developing irrigated areas, creating access roads, and building socio-economic infrastructure economics.
- Increased production, productivity of smallholder rice and maize producer farmers

Sponsors	▪ Ministry of Agriculture, Livestock and Fisheries
Total Amount	▪ EUR 144.7 million
IsDB's Participation	▪ EUR 100.6 million
Date of Approval	▪ 11 October 2023
Tenor	▪ 20 years including 5 years gestation period
Co-Financiers	▪ West African Bank for Development



Examples of Projects Co-Financed By IsDB

Mauritania: The Kiffa Water Supply Project

- Increase access to reliable and sustainable services up to 2035 in rural areas and small towns located in the Southeast region of the country within a range of 10 km on either side of the main water pipe over a distance of 250 kms from the village of Goureye to the city Kiffa, representing the second most important city of the country in terms of population.

Sponsors	■ The Directorate of Hydrology and Dams (DHD)
Total Amount	■ US\$ 300.11 mn
IsDB's Participation	■ US\$ 37.87 mn
Date of Approval	■ 10 September 2022
Tenor	■ 25 Years including 7 years grace period
Co-Financiers	■ SFD, OFID, AFESD, KF and ADFD



Jordan: Emergency Food Security Project

- Enhance food security and mitigate the impact of high grain prices on households in Jordan. The Project will strengthen the food security resilience of Jordan and its preparedness for addressing future commodity market shocks by further improving the country's storage capacity of wheat and barley, two vital agricultural commodities

Sponsors	■ Ministry of Industry, Trade, and Supply (MoITS)
Total Amount	■ US\$ 447 mn
IsDB's Participation	■ US\$ 200 mn
Date of Approval	■ 21 August 2022
Tenor	■ 20 Years including 5 years grace period
Co-Financiers	■ EBRD, OPEC Fund for Development



Examples of Projects Co-Financed By IsDB

Cameroon: Rice Value Chain Development Project

- Contribute to rice self-sufficiency, enhance economic growth, and improve household incomes through improved production, processing, marketing, and support for private sector participation in the agricultural (rice) value chain.
- Contribute to the food security of the population in three regions: North West (Mbaw/Mbonso Basin, Mezam/Menchum Valley and Ndop basins), West (Noun basin) and Far North Region (Maga basin)

Sponsors	■ Ministry of Agriculture and Rural Development
Total Amount	■ EUR 299.17 million
IsDB's Participation	■ EUR 79.44 million
Date of Approval	■ 01 June 2022
Tenor	■ 20 years including 5 years gestation period
Co-Financiers	<ul style="list-style-type: none"> ■ Kuwait Fund for Arab Economic Development ■ Arab Bank for Economic Development in Africa ■ OPEC Fund for International Development



Chad: Strengthening of Maternal and Child Health (MCH) Services Project

- Contribute to the achievement of the objectives of the National Health Policy aiming 'to ensure the population universal access to quality, comprehensive, integrated, continuous and person-centered healthcare in order to effectively contribute to socioeconomic development of the country by 2030'.

Sponsors	■ Ministry of Public Health and National Solidarity
Total Amount	■ US\$ 48.40 mn
IsDB's Participation	■ US\$ 45.00 mn
Date of Approval	■ 18 December 2021
Tenor	■ 20 years including 5 years gestation period



Examples of Projects Co-Financed By IsDB

Uganda: Irrigation Schemes Development in Unyama, Namalu and Sipi Regions

- Improve household incomes, food security, and climate resilience through sustainable natural resources management,
- Enhance access to sustainable water resource use and agricultural enterprise development by constructing irrigation schemes covering 2900 ha in Unyama, Namalu and Sipi in Northern and Eastern Uganda.

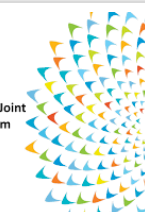
Sponsors	■ Ministry of Agriculture
Total Amount	■ US\$ 203.60 million
IsDB's Participation	■ US\$ 86.50 million
Date of Approval	■ 18 December 2021
Tenor	■ 20 years including 5 years gestation period
Co-Financiers	<ul style="list-style-type: none"> ■ African Development Bank ■ Arab Bank for Economic Development in Africa ■ Nordic Development Fund



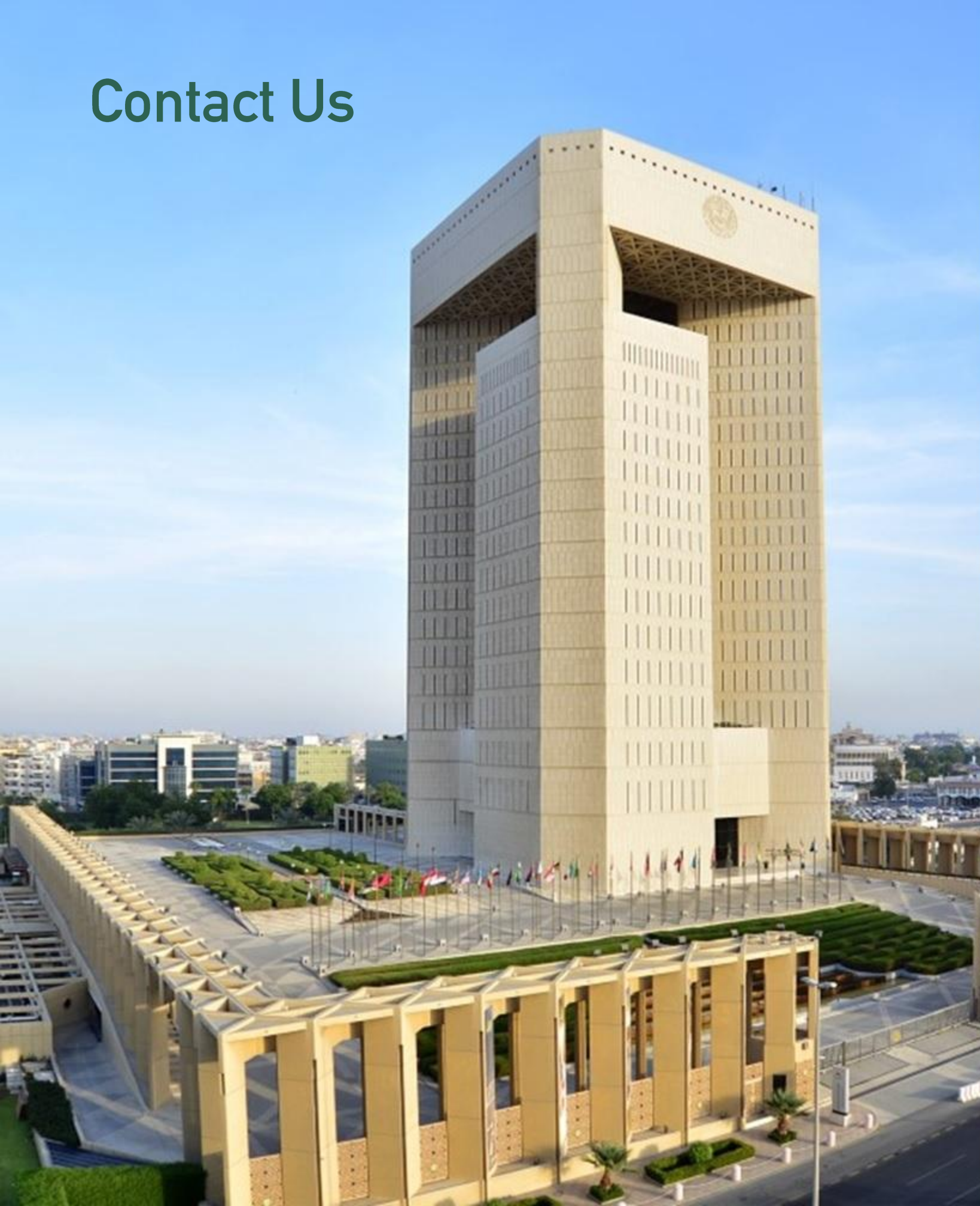
Maldives: Greater Male Waste Management Improvement and Waste to Energy

- Create a healthy living environment for the country through development of a modern and environmentally solid waste management services. At a high-level, the impact will be in terms of reducing 592,796 tons CO2 equivalent over the 20 years of operations of the waste infrastructure facility and making waste as a valuable resource for income generation. The project will construct solid waste infrastructure and strengthen institutional capacity.

Sponsors	■ Ministry of Finance
Total Amount	■ US\$ 175.13 mn
IsDB's Participation	■ US\$ 20.00 mn
Date of Approval	■ 27 February 2021
Tenor	■ 20 years including 5 years grace period
Co-Financiers	<ul style="list-style-type: none"> ■ Asian Development Bank (ADB) ■ Asian Infrastructure Investment Bank (AIIB) ■ Japan Fund for Joint Credit Mechanism (JFJCM)



Contact Us



IsDB Treasury Team

Mohammed Sharaf	Treasurer	msharaf@isdb.org
Zakky Bantan	Head of Funding	zbantan@isdb.org
Ammar Lahham	Lead Specialist	amlahham@isdb.org
Mustafa Omar	Senior Specialist	momar@isdb.org
Mohsin Sharif	Senior Specialist	msharif@isdb.org
Zakaria Thiyfa	Senior Specialist	zthiyfa@isdb.org
Ahmed Al Shaibani	Specialist	aalshaibani@isdb.org
Umar Taufiq	Officer	otaufiq@isdb.org

Funding e-mail funding@isdb.org

BLOOMBERG ISDB Corp <GO>

Website: <https://www.isdb.org/what-we-do/investor-relations>



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company/islamic-development-bank



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