

Summary of
IsDB Group 2025
Annual Development Effectiveness Reports

One Group, One Story of Impact

Strategic transition

2025

closing
one cycle



2030

preparing
for the next



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Acknowledgement

This first edition of the IsDB Group Annual Development Effectiveness Reports (ADERS) Summary is a joint “One Group” product. It brings together the complementary mandates and results stories of IsDB, ICIEC, ICD, and ITFC into one clear and coherent narrative of impact. The Summary is anchored in the new IsDB Group 10-Year Strategic Framework (2026-2035) and draws on the individual ADERS of the Bank and each affiliate, which can be accessed through the QR codes provided on the last page.

The report was developed through close collaboration between the Results and Communication teams across the four institutions, reflecting the Group's harmonization journey and our shared commitment in the first 5-year Corporate Strategies (2026-2030) to making results visible, consistent, and memorable.

We are grateful to the Group Chairman, H.E. Dr. Muhammad Al Jasser, for his strategic guidance and leadership in advancing “Delivering as One.” We also appreciate the leadership support of Eng. Adeb Yousof Al Aama, CEO of ITFC, and Dr. Khalid Khalafalla, CEO of ICIEC and Acting CEO of ICD. Finally, we thank colleagues across the Group whose evidence, data, and beneficiary insights strengthened the quality and credibility of this report

Disclaimer

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Abbreviations

ADER	Annual Development Effectiveness Report
FSRP	Food Security Response Program
GIFT	Group Impact Framework for Transformation
ICD	Islamic Corporation for the Development of the Private Sector
ICF	IsDB Concessional Fund (previously ISFD)
ICIEC	Islamic Corporation for the Insurance of Investment and Export Credit
IsDB	Islamic Development Bank
ITFC	International Islamic Trade Finance Corporation
kV	kilovolt
LDMC	Least Developed Member Country
MCs	Member Countries
MDB(s)	Multilateral Development Bank(s)
MIS	Management Information System
MNCH	Maternal, Newborn and Child Health
MW	megawatt
OIC	Organisation of Islamic Cooperation
PHC	Primary Health Care
PPP	Public Private Partnership
RBMF	Results Based Management Framework
SDG(s)	Sustainable Development Goal(s)
SME(s)	Small and Medium sized Enterprise(s)
STEM	Science, Technology, Engineering and Mathematics
TA	Technical Assistance
TVET	Technical and Vocational Education and Training
WASH	Water, Sanitation and Hygiene



IsDB Group Approval in 2025

sector	US\$ B	%
 Energy	6.48	41.08
 Transportation	2.71	17.21
 Agriculture	1.89	12.01
 Finance	1.66	10.52
 Water, Sanitation & Urban Services	1.16	7.32
 Health	1.01	6.41
 Trade related activities	0.32	2.01
 Industry & Mining	0.19	1.21
 Education	0.18	1.13
 Public Administration	0.17	1.09
 Information & Communications	0.00	0.01

Total Net Approvals

US\$ 15.77B

277 Projects - 52 Countries

Source : Group Chief Economist Office as of 31 Dec, 2025



Group Chairman Message




Serving the development priorities of our member countries and beyond, the IsDB Group is committed to advancing the well-being of our societies and fostering hope and prosperity for humanity at large, with a focus on inclusive and resilient development.

As a development impact maximizer, we translate financing into tangible outcomes that strengthen systems and improve lives, delivering results that endure over time.

H.E. Dr. Muhammad Al Jasser
Chairman,
Islamic Development Bank Group

To watch the IsDB Group's
"Voice of Impact"



Click to watch 

Group Affiliates CEOs' Messages



"In an increasingly complex global environment characterized by heightened uncertainty in trade, investment, and financial markets, the role of disciplined risk mitigation has never been more critical. As a multilateral credit and political risk insurer, ICIEC continues to support its Member Countries by facilitating cross-border trade and investment, strengthening investor confidence, and fostering economic development, particularly where risk perceptions remain elevated".

Dr. Khalid Khalafalla,
Chief Executive Officer, ICIEC
Acting CEO, ICD



"The year 2025 has been pivotal for ICD, marked by strengthened strategic alignment with the newly endorsed IsDB Group Strategic Framework 2026–2035, which charts an ambitious path for the next decade of development cooperation grounded in Islamic principles of solidarity, justice, and shared prosperity. This framework emphasizes the private sector as a core engine of economic growth, with a clear focus on enhancing competitiveness, fostering inclusive finance, and creating resilient employment opportunities across member economies".



"As ITFC grows, the question is not only how much is financed, but how clearly additionality is defined and how systematically impact evidence is used to guide decisions. (...) Looking ahead, ITFC will continue to strengthen the link between strategy, results, and decision-making. This includes improving quality at entry, making more systematic use of evidence, and sharpening the articulation of impact across the institution. This orientation is reflected in ITFC's upcoming five-year strategy (2026-2030), where impact is given a clearer and more explicit place in the Corporation's strategic framework".

Eng. Adeb Yousuf Al Aama
Chief Executive Officer, ITFC



01

Introduction:

Strategic Transition:

closing one cycle and preparing for the next

The IsDB Group began its journey in 1974 with the establishment of the Islamic Development Bank (IsDB) and has evolved into a Group with complementary capabilities and instruments through three interlinked affiliates: the Islamic Corporation for the Insurance of Investment and Export Credit (ICIEC), the Islamic Corporation for the Development of the Private Sector (ICD), and the International Islamic Trade Finance Corporation (ITFC), alongside the IsDB Institute and thematic funds, including the newly established IsDB Concessional Fund (ICF, previously ISFD). Together, the Group serves 57 member countries and Muslim communities worldwide.

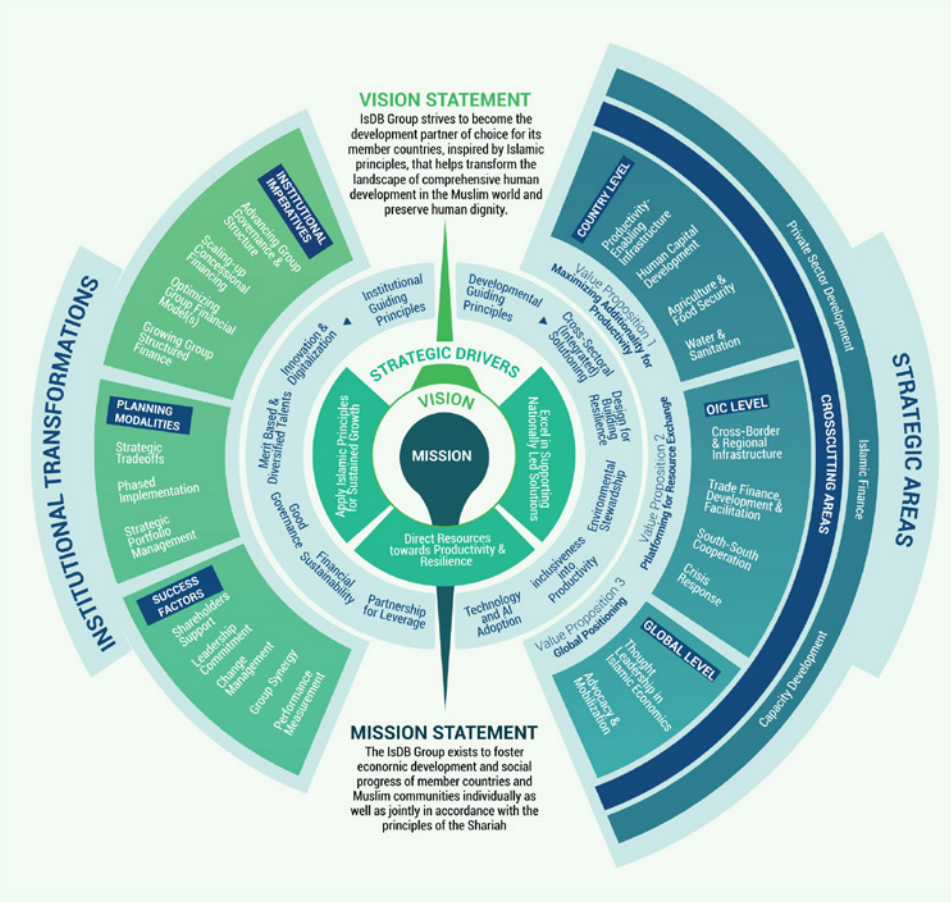
2025 marked a strategic turning point: the close of the previous cycle and the preparation of the next. The new cycle was guided by the “In Riyadh at Fifty Declaration” issued by the Board of Governors (April 2024) and the IsDB Group 10 Year Strategic Framework endorsed by the Board of Governors and the General Assemblies of the Affiliates (May 2025). The Declaration clarifies the institutional enablers for the next 50 years, while the 10 Year Framework sets the vision, mission, and strategic directions for the decade ahead.

In 2026, the Bank and its Affiliates developed their first 5 Year Corporate Strategies (2026–2030), approved by their respective boards in April 2026.

One of the major innovations of the new Group set up—guided by the Chairman’s principle of “Delivering as One”—is a set of strategic building blocks designed to strengthen Group wide coordination and leverage complementary technical and financial strengths across entities.

Against this backdrop, IsDB, ICIEC, ICD, and ITFC jointly present the first edition of the IsDB Group Annual Development Effectiveness Reports Summary. It consolidates evidence from completed operations in 2025 and pairs verified results with human centered narratives aligned with the 10 Year Framework themes, showing how interventions translate into improved services, stronger systems, and better opportunities.

The IsDB Group Strategic Framework: Foundation of the IsDB and Affiliates' Corporate Strategies





02

The Development Context: Member Countries' Progress Toward the SDGs

As of 2025, IsDB MCs have recorded an average SDG Index score of 62.2, below the global average of 68.6 —indicating that MCs have achieved just over 60% of the 2030 targets and that further progress must be accelerated. Performance varies by income group: LDMCs average 56.5, while non-LDMCs average 64.5 — broadly aligned with global lower-middle-income performance but still below global upper-middle and high-income averages.

Across the 17 goals, the overall picture is broadly positive but still insufficient for meeting 2030 targets. Notably, no goal falls below the 40% threshold, meaning none is classified as "unsatisfactory." However, 8 SDGs remain in the "fair" range (40–60%), underscoring the need for stronger policy focus and investment in lagging areas. Seven goals are "satisfactory" (60–80%) — including SDG 1, 6, 8,10, 14, 15, and 17 — while SDG 12 and SDG 13 exceed 80% ("very satisfactory"), reflecting stronger performance in sustainability-related dimensions.

A 5Ps lens highlights important imbalances: the Peace pillar is the most constrained across MCs, pointing to the development drag associated with governance, stability, and institutional effectiveness. By contrast, Planet outcomes are comparatively stronger, supported by performance on SDG 12 and SDG 13.

Spatial patterns also show wide variation across MCs. The SDG map illustrates stronger performance in some countries and lower scores in contexts facing deeper structural constraints, underscoring the need for differentiated, context-specific support.



Source: IsDB "Reaching the SDGs: Progress of the IsDB member countries, 2025", Group Chief Economist Office

62.2

VS GLOBAL AVG 68.6

IsDB MCs Average
SDG Index Score

56.5

SCORE

LDMC Average Score

64.5

SCORE

Non-LDMC Average Score

2

SDG 12 & SDG 13

SDGs in 'Very Satisfactory'
range (>80%)





03

Development Results in 2025: What Changed on the Ground

ADER 2025 organizes results around strategic themes that reflect how the Group enables productivity, builds human capital, strengthens resilience, advances regional integration, and supports solidarity in crises—while also addressing private sector development, Islamic finance, and capacity development as cross-cutting enablers.

3.1 | Productivity-Enabling Infrastructure



Transportation:

IsDB investments delivered measurable mobility and inclusion gains where corridor development was paired with community level infrastructure. Projects in Senegal, Togo, and Cameroon reduced travel times by up to 75% and expanded access to services. The Chief of Minkang Village in Cameroon described the shift: “Before when we had earth road, traveling to major centers could take up to a day... Today, the same journey takes only about an hour.”

While IsDB primarily delivers corridor infrastructure through sovereign operations, ICIEC complements this by reducing investment and trade risks associated with major transport and logistics assets. In 2025, ICIEC supported flagship corridor related investments and cross border equipment transactions that strengthen freight transport and regional connectivity along key trade corridors, including the Lagos–Calabar Coastal Highway in Nigeria (USD 1,266 million), the Antalya–Alanya Motorway in Türkiye (EUR 230 million), and the Sohar Port expansion in Oman (USD 48 million).



Energy:

IsDB energy operations delivered the strongest welfare gains where electricity shifted from an “on and off service” into reliable, usable power for households and essential services. In Uganda (Kabale), supply increased from 3 to 23 hours/day, and connections exceeded targets (31,850 vs. 19,152), supporting safer night time services in clinics, improved study conditions for students, and longer operating hours for small businesses. In Senegal and Mozambique, transmission investments reduced outages (reported as becoming “rare”) and strengthened system stability. PPP evaluation evidence from Jordan and Morocco reinforces the same outcome pathway through improved affordability and dependable supply at scale.

Energy was also a major area of risk mitigation and trade support. ICIEC reported energy as the largest sector in its 2025 portfolio, with USD 10.15 billion in business insured including its first sovereign transaction in Iraq, supporting investments linked to generation, transmission, and fuel supply. ITFC supported energy security through trade financing, delivering 14.4 million metric tons of oil and gas to end customers and contributing to sustaining electricity supply to an estimated 17.8 million households.



Digital Infrastructure:

IsDB results are documented through the Turkmenistan digital infrastructure project, which modernized and operationalized core systems supporting faster and more secure information exchange in public administration. Fixed-line operators highlighted the project's contribution to territorial equity. A senior technical manager from State Telecommunication Company noted that nationwide deployment of high-speed broadband fiber-optic systems, including in remote rural settlements, eliminated long-standing disparities between urban and rural connectivity, enabling wider access to digital services, increased internet traffic, and improved living standards.



Rural Development:

IsDB Projects demonstrate that integrated packages (productive assets + services + connectivity) can generate multi-dimensional gains. In Cameroon, LIFIDEP delivered large-scale livelihood and service outputs—including 360 km of feeder roads, 100 classrooms, 27 water schemes, and 20 health centers, alongside agricultural and fisheries support. The Mont Mbappit project combined roads, social infrastructure, cooperatives, and Islamic microfinance (with a reported 100% repayment rate). In Senegal, rural roads built with soil stabilization technology exceeded targets (63 km achieved vs 52 km target) and improved year-round access for ~21,800 rural inhabitants. In Mozambique, the Sustainable Village Project recorded measurable improvements across agriculture, education, health, and WASH outcomes, including skilled birth attendance rising from 33.6% to 98%.

3.2 | Human Capital



Education:

IsDB supported projects expanded access and strengthened learning conditions. In Bangladesh, the project addressed the absence of a national institution to professionalize TVET teachers by establishing the Technical Teacher Training Institute (DTTTI) in Dhaka, completed as planned (five storey academic building, 13 workshops/labs, library, dormitories, and web based e learning/MIS), with updated curricula across multiple programs. The Project Director noted: "What was built here is not merely a building... it is the foundation for an entirely new profession in Bangladesh." In Guinea, two vocational schools were completed, supporting ~370 trainees. In Suriname, a secondary/technical campus with boarding facilities reduced access barriers for students from interior regions, delivered 16 boarding shelters (576 students), 1,140 laptops, and trained 5,850 teachers and education professionals; a teacher stated: "I now feel better equipped to integrate STEM subjects... through hands on projects and experiments."



Health:

for IsDB, the report highlights results across service delivery, infrastructure, and disease prevention. In Nigeria's Kaduna State, access to specialized care had long required long-distance travel, delayed diagnosis, or costly referrals abroad. Under IsDB-supported investments, a 300-bed specialist hospital was constructed and equipped. A patient from Kaduna South, described the change clearly: "Before this hospital opened, we used to travel to Abuja — or even consider going abroad. Now I am able to undergo a complex diagnostic procedure within days, not months." In Tajikistan's rural Khatlon Region, maternal and primary care services were constrained by inadequate facilities and equipment. The Primary Health Care and Maternal and Child Health Project addressed this by rehabilitating 38 PHC facilities, supplying essential MNCH equipment to more than 100 health facilities, and training over 1,500 health workers. A midwife from Khatlon explained the difference at the frontline: "Before the project, we had limited equipment. Now we have modern equipment and better training to provide safer deliveries." A young mother echoed the renewed confidence in services: "I felt confident giving birth here because the doctors had the necessary equipment and the facility was clean and safe." These changes translated into improved service readiness and restored trust, encouraging women to seek assisted care rather than delaying or avoiding facilities.

3.3 | Resilience



Agriculture and Food Security:

IsDB results include community resilience support where shocks were acute. In Chad, the Tadamon Accelerator (with ICRC) reached 38,820 people, including 7,897 supported through IsDB financing. To complement the effort of the Bank, ITFC's contribution to resilience was most visible in food security and agricultural value chains. In 2025, ITFC financing supported the import of 4 million metric tons of basic food commodities, contributing to providing an estimated 24 million households with access to safe, nutritious, and sufficient food. Beyond food imports, ITFC also supported the productive side of food systems. Around 984.5 thousand metric tons of agricultural commodities were purchased from 460,000 farmers, with a value of US\$302.6 million. These are important outcome-oriented indicators because they show how trade finance can support farmer income, value-chain liquidity, and export-linked agriculture.

Trade development adds a second layer to this resilience story. Through capacity building in agri-food value chains, market access, and export development, ITFC helped strengthen the ability of producers to move from production to trade participation. The Indonesia Coffee Export Development Program illustrates this role: in 2025, ITFC supported the training of 543 coffee farmers, helping strengthen their export readiness and participation in higher-value agricultural trade.

In Egypt, acting as "One Group, One Goal", ICIEC provided insurance coverage of USD 300 million for a syndicated Murabaha facility arranged by ITFC, supporting the import of essential staple commodities, including wheat, sugar, and edible oils, through the country's General Authority for Supply Commodities. The facility supports Egypt's ration card programme, which provides subsidized food to more than 60 million citizens, and helps stabilize domestic food markets during periods of global commodity price volatility.



Water and Sanitation:

IsDB results were strongest where infrastructure scale aligned with institutional delivery. Mauritania delivered ~19,000 household connections and ~321 km of pipelines; Senegal expanded treatment capacity from 19,200 m³/day to 92,000 m³/day and enabled wastewater reuse; Uzbekistan exceeded network and treatment targets benefiting ~140,000 people.

3.4 | Regional Integration



Cross-Border and Regional Infrastructure:

The CASA 1000 Pakistan Transmission Line Project financed by IsDB forms part of a landmark regional initiative to transmit surplus summer hydropower from Tajikistan and the Kyrgyz Republic to Pakistan and Afghanistan, with an intended transfer capacity of up to 1,300 MW through a dedicated ± 500 kV HVDC corridor. By early 2026, 90.4% of the HVDC line and 83% of the electrode line were completed. Mr. Rahimullah, member of the Community Development Council (CDC), Nowshera District, commented: "Before this project, our village struggled with damaged access paths and unreliable water supply during the summer months. Through the community schemes under CASA-1000, we now have repaired streets, safer footbridges, and a functioning water system. These may seem small, but for our families they changed daily life. We also appreciated that the project teams consulted us, respected community traditions, and explained each step clearly. It helped reduce tensions and built trust during construction".



Trade Finance, Development and Facilitation:

In a disrupted trade environment marked by supply-chain volatility, liquidity constraints, and uneven access to trade finance, ITFC – the trade arm of the IsDB Group – contributed in 2025 in member countries' development through two mutually reinforcing channels: trade finance that kept essential trade flows moving, and trade development that strengthened the capacity of firms, banks, producers, and institutions to participate more effectively in trade. With US\$9.3 billion in approvals and US\$7.5 billion in disbursements, ITFC played a catalytic and countercyclical role by mobilizing liquidity where it was most needed, sustaining critical imports and exports, and helping member countries preserve trade continuity during uncertainty. ITFC's strongest contribution to regional integration was its role in keeping trade moving across OIC markets. In 2025, ITFC supported US\$7.8 billion in intra-OIC trade financing, representing around 83% of total approvals. This reflects trade flows enabled between member countries, particularly in strategic commodities and essential supply chains.

Regional integration is also supported through ICIEC intra-OIC Investment risk mitigation and export credit ecosystem strengthening which reached USD 9.28 billion in 2025. ICIEC's expansion in Central Asia, supported by its regional hub in Almaty, illustrates its regional outreach trajectory. In addition, through inward treaty programs, ICIEC supported seven Export Credit Agencies and Exim Banks within member countries, alongside a local credit insurance company in Indonesia, strengthening domestic underwriting capacity and contributing to the development of sustainable export credit ecosystems. ICIEC also expanded its membership with the accession of the Republic of Sierra Leone, bringing total member countries to 51.

3.5 | Solidarity



South-South Cooperation:

In Niger, strengthening intensive care and resuscitation services required more than equipment—it required specialized human capacity and practical clinical exposure. Under the IsDB’s South South Cooperation and Technical Cooperation approach, the On the Job Training for Eight Medical Residents from Niger in Intensive Care/Resuscitation addressed this constraint by linking Niger’s trainees to Morocco’s proven expertise. Through the Moroccan Association of Anesthesiology, Analgesia and Critical Care (SMAAR), eight residents completed a 10 month hands on program combining clinical practice, academic training, and participation in medical congresses, scientific seminars, and masterclasses. After returning home to complete remaining requirements, the residents graduated on 9 January 2025, marking both the completion of a solidarity based capacity pathway and the start of their contribution to stronger critical care outcomes in Niger—demonstrating how practical skills transfer can build more resilient health systems in Africa.



Crisis Response:

Djibouti’s resilience programme supported by IsDB exceeded targets by reaching 2,000 households (vs 1,200 target), disbursing USD 1.6 million through revolving funds, and delivering broad entrepreneurship and financial literacy support — showing how community-based finance and capacity support can stabilize livelihoods during shocks.

The crisis-response dimension is illustrated by ITFC’s post-earthquake support in Türkiye. Through a US\$150 million Murabaha financing facility, implemented in partnership with the Industrial Development Bank of Türkiye, and the Development and Investment Bank of Türkiye, ITFC helped provide working capital to companies affected by the February 2023 earthquakes. The support targeted local businesses, including SMEs and firms operating in critical sectors such as food security, agriculture, and trade, helping them manage liquidity pressures, sustain imports, and continue operating during recovery.

3.6 | Cross-Cutting Themes: Private Sector, Islamic Finance, Capacity Development



Private Sector Development:

In 2025, ICD - the private sector arm of the group - supported 2,381 SMEs with USD 661.9 million, including 585 women-led businesses. 100,044 new clients gained access to Islamic finance. ICD clients generated USD 283.8 million in government revenue and created 23,531 new jobs. ICD expanded its partnerships across Türkiye and Egypt spanning SMEs, agribusiness value chains, and social infrastructure. Through its support to Manisa City Hospital, ICD enabled large scale private participation in social infrastructure, significantly expanding access to high quality healthcare, improving service efficiency, and generating sustained employment, while pioneering Islamic finance structures in PPP healthcare projects. Also, ICD's partnership with Vakif Katilim Bankasi strengthened Türkiye's participation banking sector and translated Shariah compliant financing into real economy impact by supporting SMEs and agribusiness value chains, enhancing food security, stabilizing employment, and sustaining rural livelihoods.

Evidence from the Urgent Working Capital Facility supported by IsDB through Ziraat Katılım Bankası for SMEs/midcaps in Türkiye shows that impact is strongest when Shari'ah-compliant liquidity is right-sized—especially through medium-term working-capital that matches firms' operating cycles during shocks. The facility remained highly relevant with SMEs calling for 3–5 year tenors. Looking forward, the project's most important contribution is to become a proof-of-concept to (i) catalyze the Islamic finance ecosystem (future Shari'ah-compliant issuances/refinancing lines), (ii) benchmark SME resilience in high-interest environments, and (iii) de-risk earthquake-affected regions, encouraging lenders to return and helping prevent long-term regional stagnation. Beyond liquidity facilities, IsDB is also scaling private-sector impact as an impact investor through portfolio funds that expand productive participation and capability upgrading. For example, Taoufik Hospitals Group (THG) in Tunisia served 24,000+ inpatients and 98,000+ outpatients in 2025—reflecting improved access to care and strengthened regional service capacity.



ITFC increased the number of corporates/SMEs provided with access to finance to 546 (from 312 in 2024), supporting business continuity and 123,396 jobs within client institutions.



ICIEC supported trade and investment through risk mitigation, including reinsurance for locomotive leasing from Kazakhstan to Azerbaijan for USD 29.8 million. In addition, ICIEC provided coverage for a Murabaha facility in Uzbekistan enabling Shari'ah-compliant SME financing through digital platforms for EUR 184,5 million.



In Egypt, ICD's collaboration with Baraka Bank expanded SME financing with measurable outcomes in job creation, women's employment, healthcare access, community development, and fiscal contributions, reinforcing the role of Islamic finance in inclusive growth and financial system diversification. Complementing this, ICD's investment in Al-Sharkeya Sugar Manufacturing (ASSM) advanced food security, import substitution, rural industrialization, and agrifood value chain integration by supporting thousands of farmers, creating permanent and seasonal jobs, and strengthening domestic production through Shariah compliant financing.



Islamic Finance:

Islamic finance support delivered the strongest development value where it built practical capability—helping entrepreneurs translate Shari’ah compliant principles into real financing and growth decisions. In 2025, the IsDB Institute’s Entrepreneurial Mindset Development Program (EMDP)—implemented with the Prince Mohammed Bin Salman College of Business & Entrepreneurship (MBSC), King Abdullah Economic City, Saudi Arabia—reached 29 entrepreneurs from 20 member countries (vs. 30 envisioned). It scored 83.75 overall (Efficiency 87.5, Sustainability 80). A key module, “Inside IsDB Group: From Theory to Practice,” helped make Islamic finance more usable and relevant. The main gap remains post-program outcome tracking (financing accessed, enterprise growth, jobs). For

ICIEC expanded its cover of Shari’ah-compliant financing and advanced readiness for the credit enhancement and risk mitigation of Sovereign Sukuk and Green Sukuk issued by the Member Countries. An international workshop was organized in 2025 on the new Sukuk Insurance product, engaging global reinsurance partners and other market players.

ITFC trained 169 SMEs and banks (up from 132 in 2024) to strengthen practical use of Shari’ah-compliant trade finance instruments.



Capacity Development:

IsDB STEP in Jordan and Lebanon trained 1,297 students and facilitated 684 job placements; entrepreneurship support helped 1,251 start-ups and 481 SMEs scale, generating 539 jobs.

ICIEC invested in systems and analytics, advanced the OIC Business Intelligence Centre (OBIC), and delivered capacity building to strengthen institutional capabilities across the export credit ecosystem.

ITFC delivered 29 capacity-building/TA interventions and trained 2,434 people across trade-related domains, strengthening the “soft infrastructure” of trade participation (skills, standards, market knowledge, business readiness).



IsDB Food Security Response Program (FSRP) - One Group, One Solution to a Complex Shock

Launched in response to the global food crisis, the Food Security Response Program (FSRP) demonstrates how the IsDB Group can act as one platform to address a complex, fast moving development challenge. Endorsed by the Group on 28 July 2022, the FSRP was designed as a US\$10.54 billion package to help member countries (i) avert immediate food security pressures and (ii) strengthen resilience of agriculture and food systems over time.

What distinguishes the FSRP is the deliberate division of labor across the Group, aligned to each entity's mandate: IsDB provided up to US\$4.0 billion in new approvals and accelerated disbursements of US\$1.7 billion under ongoing operations; ITFC scaled trade finance to keep essential food supply chains moving; ICD supported private sector responses; ISFD (predecessor of ICF) provided targeted concessional support; ICIEC added credit and political risk insurance for food and energy suppliers and financiers; and the IsDB Institute committed analytics and evidence support to strengthen decision making and innovation in Islamic finance solutions for food systems.

By 31 December 2025, the Group had exceeded its pledged package—delivering US\$12.14 billion against US\$10.54 billion (115%, excluding insurance). This included US\$5,518 million from IsDB (US\$4,318.2 million approvals + US\$1,199.6 million accelerated disbursements), US\$6,481.0 million from ITFC, US\$92.0 million from ICD, and US\$45.8 million from ISFD, alongside US\$1,446 million in ICIEC insurance approvals. Disbursement performance was also strong, with ITFC disbursing US\$5,159.0 million and ICD disbursing US\$75.0 million.

Why this matters: the FSRP provides a practical template for future “One Group” responses—combining sovereign finance, trade liquidity, private sector solutions, concessional finance, risk mitigation, and analytics into a single coordinated delivery platform.



04

The IsDB Group New Results Architecture (2026–2030): Measuring what matters the most

The Islamic Development Bank (IsDB) Group initiated a transformative strategy development journey following the conclusion of its previous strategic cycle in 2025. Building on the strong foundation of the 10-Year Strategic Framework, the Group's first 5-Year Corporate Strategies (2026–2030) — the Perform phase — focuses on strengthening execution discipline, coordination, and measurable delivery under the President's guiding principles to Deliver at Scale, Deliver with Excellence, and Deliver as One. To enable this shift from strategic intent to results, the Results Architecture defines how to steer and measure performance during the Perform phase, through the Group Impact Framework for Transformation (GIFT) at Group level and Results-Based Management Framework (RBMF) at affiliates level.

Group Impact Framework for Transformation (GIFT)

- The unified results architecture guiding performance across the IsDB Group, using the 10 YS as an umbrella for the entity specific RBMF
- Connects Strategy, Financial Circulation, and Development Outcomes



Entity (Bank & Affiliates) Results-based Mgmt. Frameworks (RBMF)

- Detailed operational instruments to track project/ operations and program achievements
- Enable rigorous monitoring, learning, and evidence-based adjustments



Entity (Bank & Affiliates) Scorecard

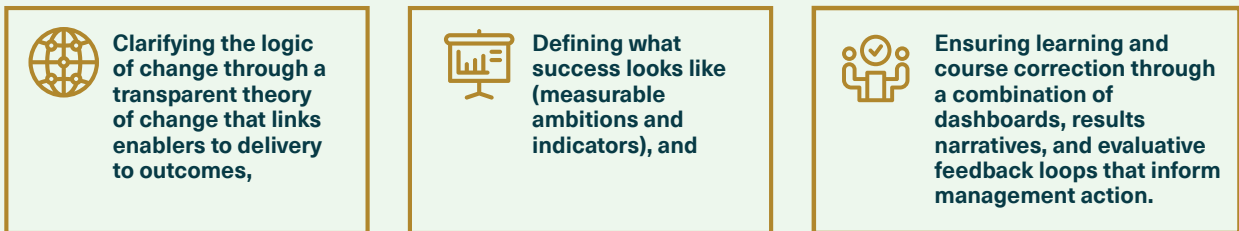
- Curated, decision-ready subsets of key results
- Provide timely intelligence for governance, oversight, and course-correction



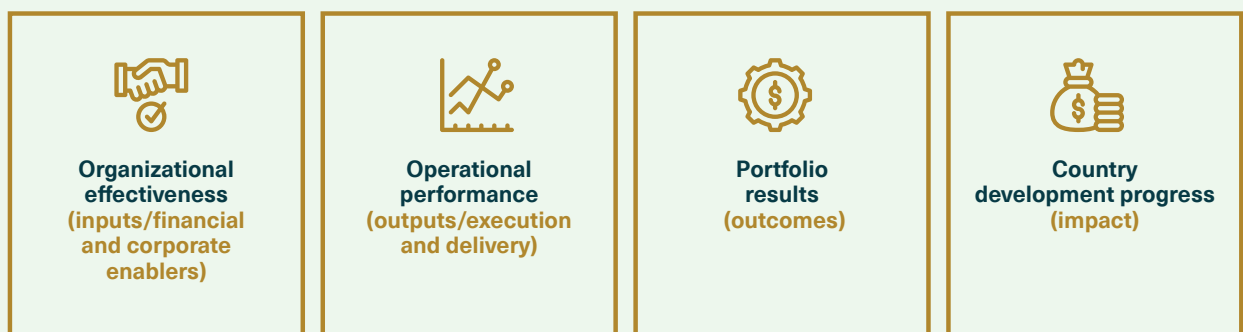
GIFT offers the full architecture; results frameworks provide depth; scorecards deliver clarity for fast and informed decisions

4.1 | Why a New Results Architecture?

Experience across MDBs and within the IsDB Group demonstrates that strategy can only be managed — and credibly reported — if its intended results chain is explicit, measurable, and supported by a coherent evidence system. While the Group possesses strong financial, operational, and knowledge capabilities, past performance has been constrained by fragmented delivery routines, uneven coordination across affiliates, and limited integration between strategic intent and execution monitoring. For the 2026–2030 cycle, the new Results Architecture addresses this challenge by:



This architecture aligns with MDB good practice by explicitly connecting four levels of performance:



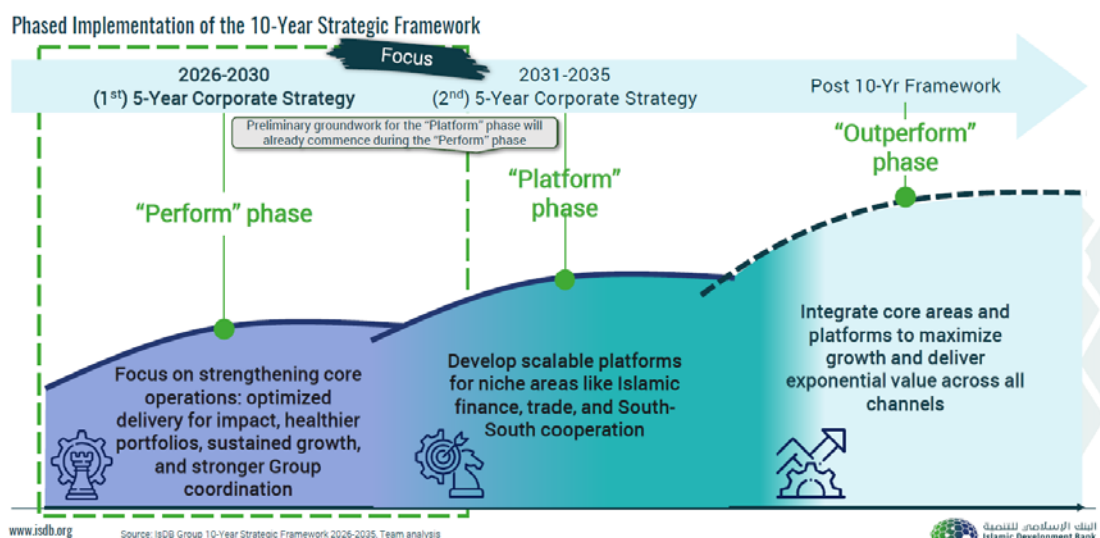
It also reflects the Group-wide orientation toward a harmonized impact logic and common metrics through the Group Impact Framework for Transformation (GIFT) — the substantive performance architecture through which Building Block 4 steers execution of the 10-Year Strategic Framework.

4.2 | The Perform-Phase Theory of Change (2026–2030)

The Perform phase (2026–2030) is designed to translate strategic ambition into improved execution and stronger results by strengthening the IsDB Group's delivery engine: readiness, speed, quality, partnership leverage, and Group coordination. The theory of change is grounded in the concept of financial circulation — the continuous movement of resources through cycles of mobilization, investment, productive activity, capability upgrading, and reinvestment — so that financing flows through enterprises, infrastructure systems, and innovation networks that strengthen productive capabilities in member countries.

Core Perform-Phase Theory of Change Statement

IF the IsDB Group strengthens its financial and corporate enablers, and applies a focused set of strategic transformations to improve how it delivers, THEN it will deliver at scale, with excellence, and as one, resulting in stronger portfolio results and measurable contributions to systemic change and country-led development outcomes - including productivity, resilience, structural transformation, and inclusive economic growth.



5 | Looking Ahead: From Planning to Performance

The way forward is ultimately about execution discipline. The 2027 annual planning will set the stage for the operationalization of the Group Corporate Strategies by concentrating leadership attention on the factors that most directly determine results: readiness, speed, quality, partnerships, and coherent delivery.

It marks a decisive improvement from planning to performance, and from intent to accountability — establishing the execution standard for the remainder of the Perform phase and strengthening the IsDB Group's ability to translate strategy into sustained development impact for the Ummah and Humanity.





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