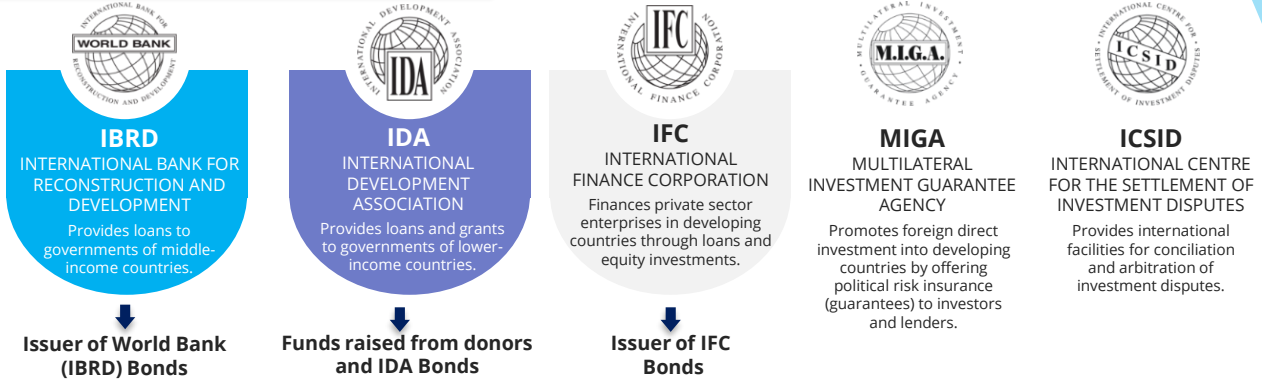
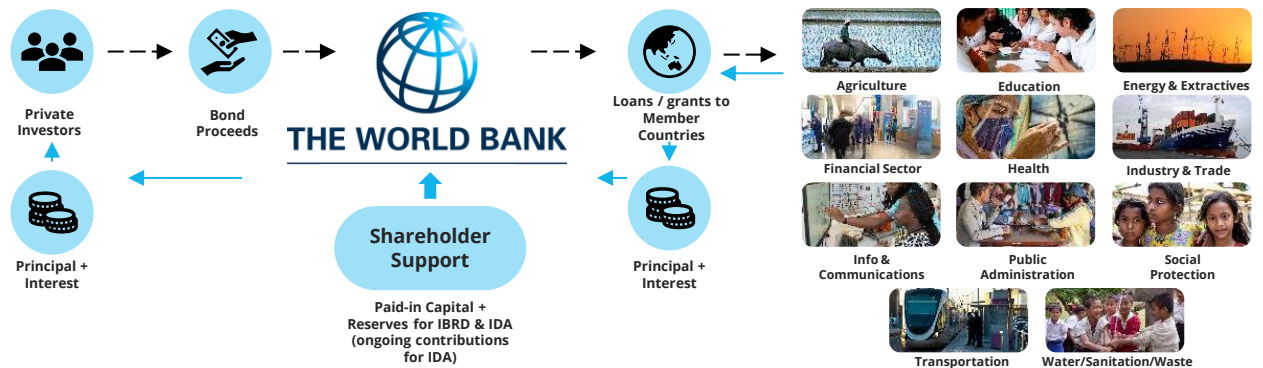


World Bank Group overview

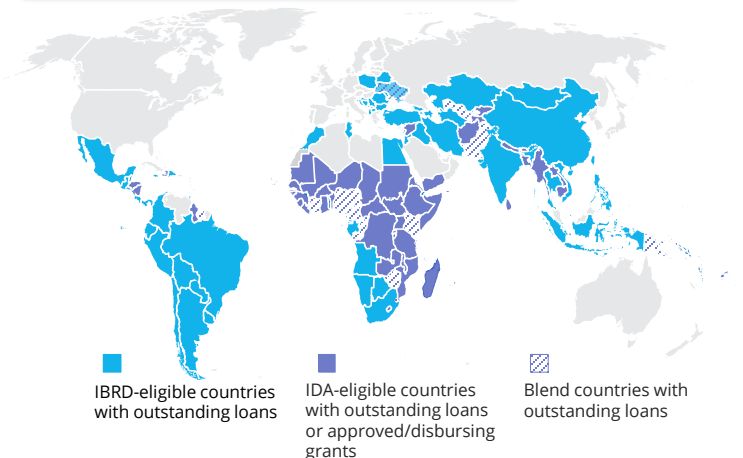


IBRD, IDA and IFC are all three **rated AAA/Aaa**. They share the same overall development goals but are legally separate entities. Each has its own risk profile and capital structure. **The World Bank Group Treasury is the treasury for IBRD, IDA, and IFC.**

Financing for a world free of poverty on a livable planet



Global footprint



Top 5 Shareholders

IBRD	IDA
United States, 15.79%	United States, 9.77%
Japan, 7.00%	Japan, 8.45%
China, 5.85%	United Kingdom, 6.95%
Germany, 4.16%	Germany, 5.38%
France/UK, 3.82%	France, 3.93%

Top 5 Borrowers

IBRD	IDA
India	Bangladesh
Indonesia	Pakistan
Brazil	Nigeria
Colombia	India
Mexico	Ethiopia

Shared Quality, experience and governance



- ✓ Triple-A rated
- ✓ Same teams manage funding programs, liquidity investments, capital adequacy, and credit and market risks
- ✓ Same risk governance and oversight
- ✓ Strong shareholder support
- ✓ Diversified loan portfolio with strong repayment track record
- ✓ Shared development goals
- ✓ Legally separate entities
- ✓ Separate capital structure

Key features of IBRD & IDA bonds



Decades in capital market, wide range of products

- IBRD issuing since 1947; IDA issuing since 2018
- Fixed income products in multiple currencies, structures and maturities



Special Features

- 0% Basel II and III risk weighting • Strong balance sheet as a result of prudent financial policies
- Liquid bonds are classified as "Level 1 HQLA" (high quality liquid assets)
- Eligible as collateral and included in benchmarks
- Quality loan portfolio with funds only for sovereigns/sovereign-guaranteed projects



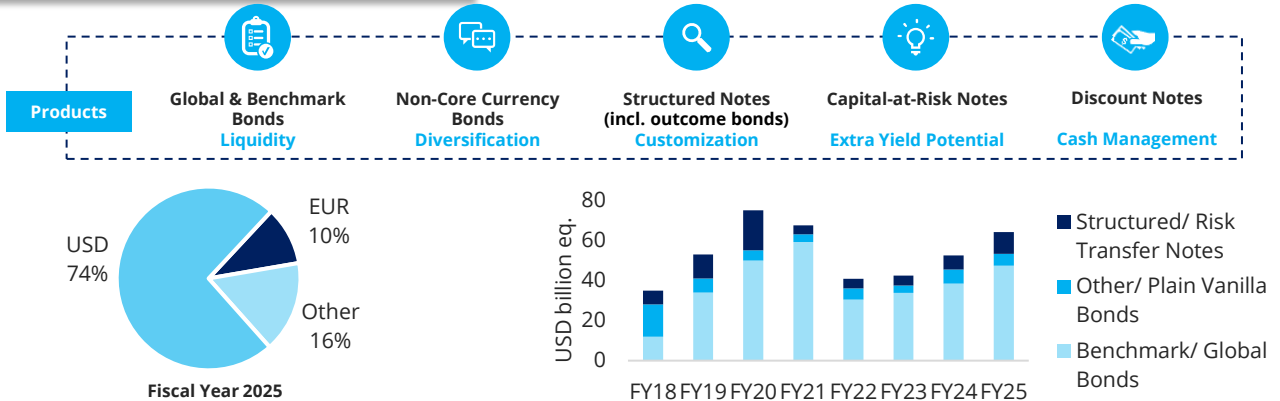
Safety



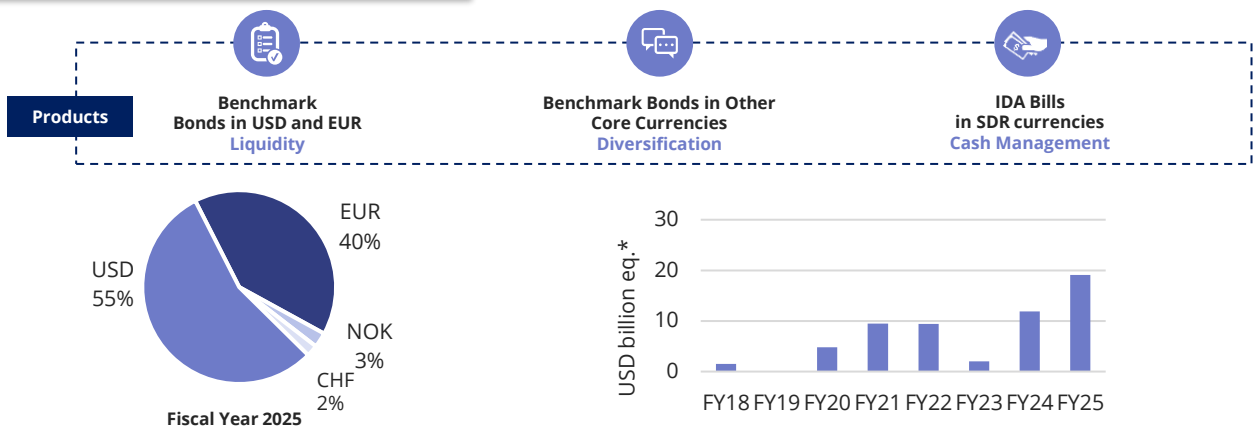
Development Mandate

- The World Bank's sustainable development programs aim to achieve positive social and environmental impacts in member countries

IBRD Funding Program



IDA Funding Program



* Bonds issued in EUR, USD, GBP, SEK, NOK, CHF.

Sustainable Development Bonds

IBRD and IDA bonds provide investors with an opportunity to connect their safe, liquid fixed income investment to a sustainable purpose.



Green + social use of proceeds



Supporting sustainable development



Environmental & Social Standards



Project Cycle



Sustainable Development

- ✓ aligned with the Green, Social and Sustainability Bond Principles (ICMA)
- ✓ tagged sustainability bonds on Bloomberg
- ✓ displayed on the Luxembourg Green & Sustainable Exchange