

IFC Credit Insurance and Risk-Sharing Platform



Mobilizing Private Insurance to Expand Development Finance in Emerging Markets

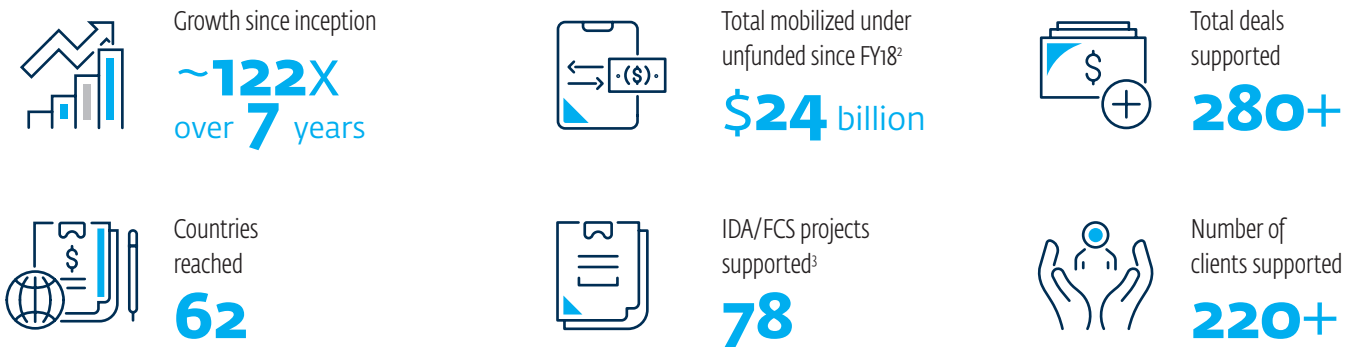
INTRODUCTION

To help address the development financing gap in emerging markets, IFC has built multiple mobilization platforms that use credit insurance and unfunded risk-sharing to scale investment. Through our credit insurance program (CIP), global insurance companies partner with IFC in an efficient and well-managed structure that enables large capital allocations and expands financing where it is most needed.

THE MULTI-PLATFORM STRUCTURE FEATURES:

| | MCPP for financial institutions (FIG) | MCPP for real sector (RSU) | CIP (Standalone) |
|---|---|---|---|
| | | | |
| Primary asset class | Senior loans & bonds (subject to eligibility criteria and concentration limits) | Senior loans (subject to eligibility criteria and concentration limits) | Bespoke assets which do not fall within MCPP FIG & RSU eligibility criteria |
| Risk transfer mechanism (unfunded) | Portfolio-based credit insurance with multiple insurers | Transaction-specific credit insurance | |

GROWTH AND SCALE¹

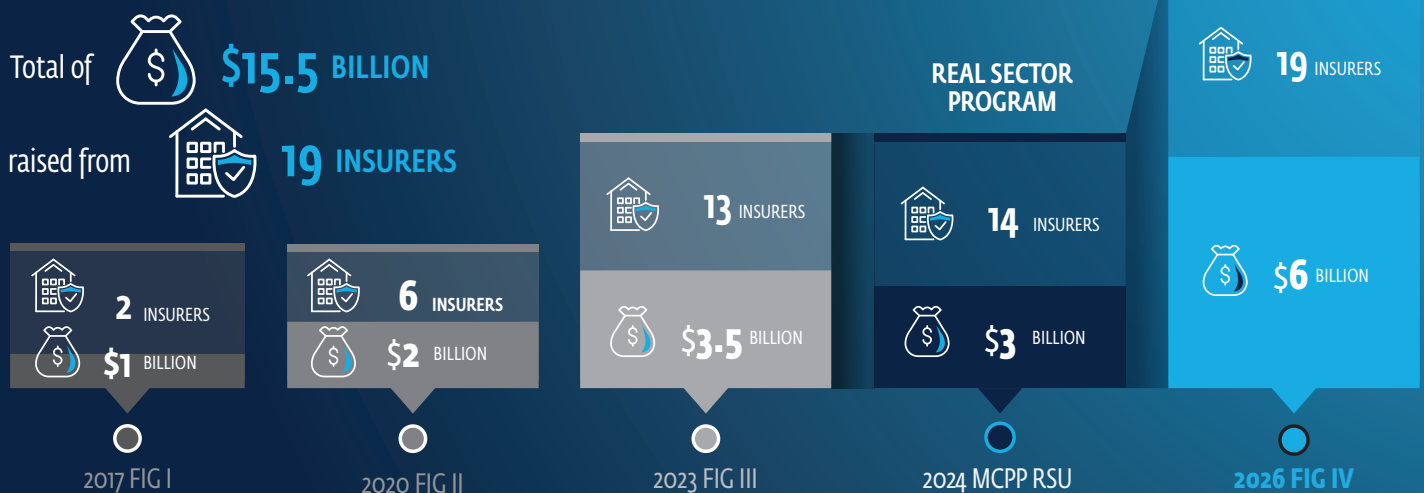


¹ Committed Deals only, as of December 31, 2025.

² Across MCPP and standalone.

³ The program has raised funds for the International Development Association (IDA) and Fragile & Conflict-Affected States (FCS), mobilizing private insurance and unfunded risk-sharing capital in the most challenging environments.

TOTAL MOBILIZED UNDER MCPP UNFUNDED TO DATE:



HOW IT WORKS

IFC originates senior loans and bonds across emerging markets and applies credit insurance and unfunded risk-sharing to eligible transactions through portfolio-based and standalone insurance structures. This approach enables IFC to reduce transaction costs, expedite execution, and facilitate streamlined access to emerging markets while ensuring diversified exposure. IFC remains the lender of record, maintains risk alignment, services all assets, and oversees claims and recoveries within a unified framework.

DIVERSIFICATION

- No overlap across FIG programs and RSU.
- Multi-insurer participation per transaction and portfolio-based.
- Timely claims payment experience under prior default events.

REGIONAL DIVERSIFICATION

As of December 31, 2025

| All FIG, RSU & Standalone | Africa | Central Asia & Türkiye | East Asia and the Pacific | Europe | Latin America and the Caribbean | Middle East | South Asia | World | Total |
|---------------------------|--------|------------------------|---------------------------|--------|---------------------------------|-------------|------------|-------|-------|
| Project Count % | 16% | 13% | 18% | 6% | 28% | 6% | 11% | 1% | 100% |
| Volume % | 17% | 11% | 16% | 5% | 29% | 7% | 12% | 3% | |

BENEFITS TO INSURANCE COMPANIES



Diversification benefits for a class of investors who attach significant value to uncorrelated returns.



Capacity to create tailored global or sectoral portfolios.



Cost-effective delivery process that directly leverages IFC's inbuilt capacity.



Under MCPP, priority access to IFC's unique pipeline of assets and unrivalled ability to originate deals globally.



Standalone policies allow insurers to build their own capacity in new markets and assets, assisting their product development.

BENEFITS TO BORROWERS

- Simple documentation and single source of funding reduce transaction costs and time to get a complete financing package.
- Availability of insured amount on same terms as IFC, including longer tenors.
- Reduced complexity, by IFC being the sole interface for the borrower and setting all terms of the loan.

INSURANCE PARTNERS



This document is for informational purposes only and does not constitute an offer to sell or a solicitation of an offer to buy any securities.

LOOKING AHEAD

IFC's credit insurance and unfunded risk-sharing mobilization programs are designed to support sustained, large-scale capital deployment across emerging markets while maintaining disciplined risk management. IFC remains committed to enhancing scalable mobilization solutions and broadening investor reach, while ensuring alignment with IFC's standards and development goals.