

TDB Group Fact Sheet

Established in 1985, the Trade and Development Bank Group (TDB Group) is an African regional multilateral development bank, with a mandate to finance and foster trade, regional economic integration, and sustainable development in Africa. TDB Group counts several subsidiaries and strategic business units including Trade and Development Banking, the Trade and Development Fund (TDF), TDB Asset Management (TAM), the ESATAL fund management company, TDB Captive Insurance Company (TCI), and TDB Academy.

TDB Group provides tailored, fit-for-purpose short-term and long-term development financing solutions across diverse sectors to its sovereign, financial institution, and corporate clients, including SMEs – supporting activities that are critical to the economic, social, and environmental sustainability of its Member States.

To deploy its diversified offerings, the Group leverages its stable of specialised vehicles, working hand-in-hand with its member states, multilateral and bilateral banks, commercial banks, investors, philanthropic organisations and other partners from across the globe.

Trade and Development Banking

Trade and Development Banking is TDB Group's banking strategic business unit (SBU). This SBU offers bilateral and syndicated short-term trade and long-term project finance across all sectors, using one or a combination of modes of financing. These include direct financing via senior and mezzanine debt or equity, often in co-financing arrangements with local and foreign lenders, as well as loan guarantees and syndications. It also provides export credit co-financing as well as a range of non-financial products such as advisory and agency services.

- **Trade Finance** products offered include import and export financing, structured commodity finance, pre- and post-shipment finance, issuance of LCs, guarantees and bonds, and supplier-focused working capital solutions including receivables purchase financing and invoice discounting.
- **Project and Infrastructure Finance** solutions offered include direct loans, lines of credit, loan guarantees, equity participation and mezzanine debt, advisory and appraisal services, guarantees, syndications, and leasing

Trade and Development Fund (TDF)

TDF, TDB Group's concessional window, supports the sustainable development agendas of its Member States by providing them with alternative financing solutions, including concessional and impact-

driven funding, de-risking solutions, technical assistance and programme management services. TDF's initiatives serve a wide range of stakeholders, from sovereign entities to financially underserved groups such as MSMEs, women, and youth.

TDB Asset Management (TAM)

TDB Group's asset management arm focuses on designing, originating, and growing stand-alone investment vehicles for a diverse range of investors and development partners. These vehicles which comprise specialised fund managers, funds and initiatives, are designed to meet the evolving needs and objectives of its diverse spectrum of stakeholders, and address sustainable development imperatives on the African continent.

- **ESATAL**
ESATAL is a wholly-owned TDB Group subsidiary domiciled in Mauritius which manages trade finance funds that align with the Group's commitment to trade-led economic and social development. As a licensed professional fund manager, ESATAL is appointed by the funds to manage the investment and re-investment of the portfolio assets of the funds. One of ESATAL's flagship initiatives, the ESATF trade fund, operates as a collective investment scheme, financing short- to medium-term trade transactions across different sectors throughout the African continent, including those of small and medium-sized enterprises (SMEs).
- **ESAIF**
ESAIF is a wholly-owned TDB Group subsidiary domiciled in Mauritius which was set-up to manage infrastructure-focused investment initiatives.

TDB Captive Insurance Company (TCI)

TCI provides risk insurance and reinsurance cover exclusively for TDB and TDB Group subsidiaries, to provide further efficiencies in the Group's risk management. TCI leverages its balance sheet and access to global reinsurance markets to offer credit and political risk insurance to the Group.

TDB Academy

The TDB Academy is the capacity building arm of TDB Group, offering training, seminars, conferences, study tours and other human and institutional capacity development interventions in the financial and investment segments of interest to TDB and its partner.



TDB Group Performance

2024 TDB Group Key Financials



Assets
US\$9.9 billion
5-year CAGR: 8.2%



Gross Portfolio
US\$7.3 billion
5-year CAGR: 5.9%



Shareholder Capital and Reserves
US\$2.3 billion
5-year CAGR: 10.6%



Net Profits
US\$170.5 million
5-year CAGR: 2.4%



Capital Adequacy Ratio
35.9%



Non-Performing Loans
3.71%

Credit Ratings

TDB Ratings



AAA (Stable)



A- (Stable)



BBB+/A2 (Stable)



Ba1 (Stable)



BB (Stable)

ESATF African Trade Fund



A- (Stable)



AAAF

Select Awards and Recognitions

- African Leadership Magazine: Bank of the Year (2025, 2020)
- African Bankers Awards: African Banking Leadership Excellence Award: Admassu Tadesse, TDB Group President and Managing Director (2025)
- emeafinance: Best financial institution syndicated loan in Africa (2025)
- emeafinance: Best sustainability-linked loan in Africa (2025)
- emeafinance: Best mono-line loan (2025)
- Global Finance: Best Bank for Trade Finance in Frontier Markets (2025, 2022)
- Global Banking & Markets Middle East Awards: Local Currency Loan Deal of the Year (2025)
- Global Finance: Best Bank in Kenya (2025)
- African Banker Awards: Banker of the Year: Admassu Tadesse, TDB Group President and Managing Director (2024, 2019)
- emeafinance: Best ECA syndicated loan (2024)
- Global Finance: Best Bank for Trade Finance in Mauritius (2024, 2022, 2021)

Impact

Supported by its ESG framework, the Group is committed to the global development agenda as guided by the Sustainable Development Goals, the African Union's Agenda 2063, and the Paris Agreement.

Select Impact as of 2024

US\$3.5 billion

intra-African trade supported

US\$12.2 billion

extra-regional trade supported

1,634

new hospital beds

1.3 million

jobs supported in Member States with over 50% benefiting women

16 million

individuals benefiting directly from supported activities

1.4 million

households benefiting directly from supported activities

1.5 million tCO₂e

GHG emissions avoided and over 9 million tCO₂e when projected for life of these projects

827MW

generation capacity of energy constructed or rehabilitated 79% of which in renewable energy

Main SDGs TDB Group contributes to:

