CDB provides loans, grants, equity investments and efforts continue to yield positive results. An overview of the loan portfolio as of December 31, 2018 is represented in the graph below. CDB’s geographic diversification overall portfolio distribution significantly improving. This was achieved through limit controls and the cancellation of aged December 31, 2018, the three largest country exposures were Barbados (16%), Jamaica (14%), and Antigua and Barbuda (11%).

OVERALL TREASURY PORTFOLIO DISTRIBUTION BY REGION

- **BONDS**
- **CAPITAL MARKETS & BORROWING S**
- **OVERALL OPERATIONS**
- **RENEWABLE ENERGY AND ENERGY MANAGEMENT**

**Note:** All figures are as of December 31, 2018 unless otherwise specified.

CDB has undertaken to discharge our enhanced risk disclosure reporting obligations by ensuring our risk positions and developments are captured in our annual reports and website on a regular basis. (See Risk Review on page 56 of 2017 Annual Report). CDB has a dedicated independent Office of Risk Management function, responsible for managing the entire enterprise risk management position of the Bank. The function is led by a Chief Risk Officer reporting directly to the President and Board of Directors. He is supported by a strong management team.

CDB has a total of 28 member countries, including 19 regional borrowing members, 4 regional non-borrowing members, 1 multilateral institution, 3 public international organizations, 7 non-regional borrowing members and 2 non-regional non-borrowing members. It also maintains dialogue and partnerships with a number of multilateral institutions and internally generated initiatives, human resources management, external relations and partnerships, and financial management, and includes the role of its Board Assurance Oversight Committee to strengthen the Board’s independent review function. CDB has strengthened its governance significantly with continuous strengthening of its governance structures.

CDB’s main goals are to promote sustainable economic development and to reduce poverty. Its primary financial objective is to ensure the financial soundness of the organization and to manage the risk levels of the Bank and its operations. CDB undertakes risk based asset and liability management and transactions in order to achieve its financial objectives.

**Investor Fact Sheet**

- **5.58%**
- **3.72%**
- **0.77%**
- **2%**
- **6%**
- **3%**

**Total Equity**

**MAIN BUSINESS OBJECTIVES**

1. To undertake asset and liability management in a manner that meets the financial objectives of the Bank.
2. To implement the funding requirements of the Bank in a manner that ensures their financial performance is positive.
3. To approximate the term of borrowings to that of its loans.
4. To ensure that its funding strategy is commensurate with its strategic and business objectives.

**Non-trading Assets**

- **Ordinary Capital Resources (OCR)**
- **Ordinary Operations Fund (OOF)**
- **European Investment Bank Climate Action Line of Credit; Caribbean Development Bank Partnership Fund; and the United Kingdom Caribbean Infrastructure Fundin g**

**RISK MANAGEMENT**

- **PILLAR I RISK MANAGEMENT**
- **PILLAR II RISK MANAGEMENT**
- **PILLAR III RISK DISCLOSURE**

**APPENDICES**

- **ANNUAL REPORTS**
- **FINANCIAL STATEMENTS**
- **ANNUAL GENERAL MEETING REPORTS**
- **CORPORATE GOVERNANCE**
- **EVALUATION OF BOARD PERFORMANCE**
- **NEWS RELEASES**