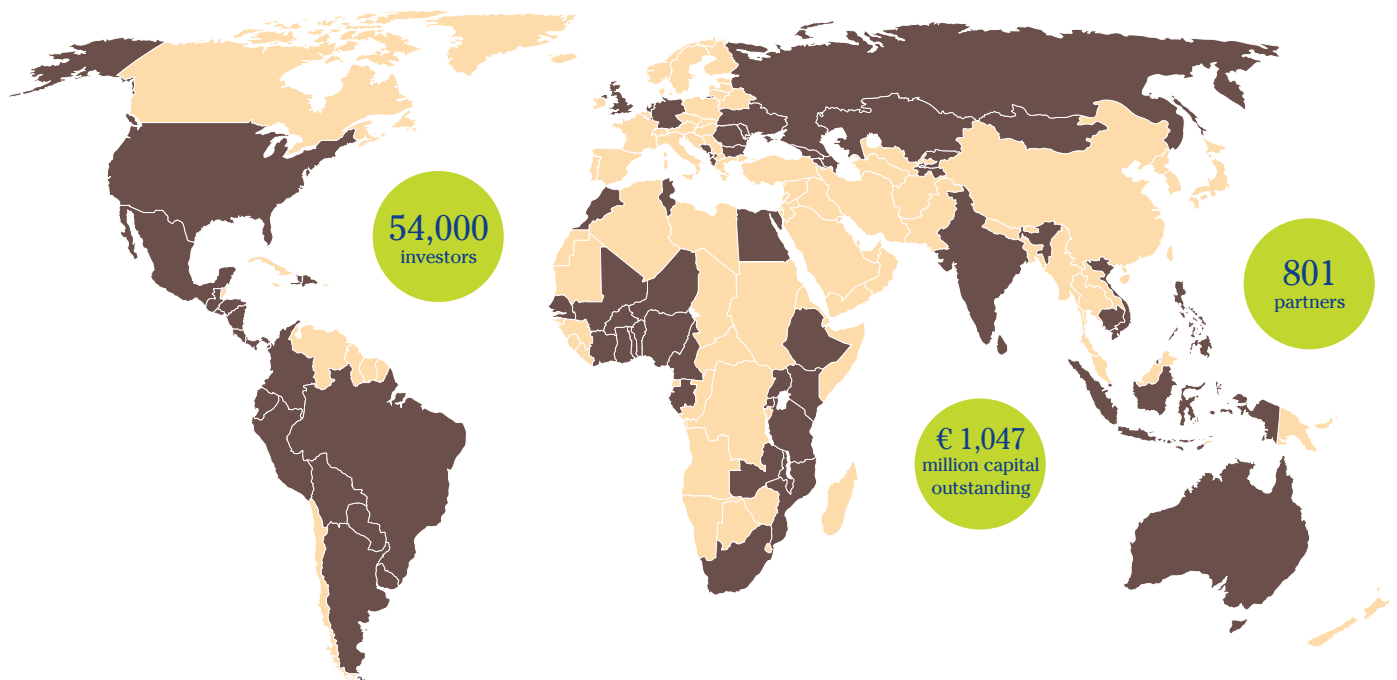


A people, planet, profit approach

Oikocredit is a worldwide cooperative and social investor that promotes sustainable development by providing loans, capital and capacity building support to microfinance institutions, cooperatives, fair trade organizations, small and medium enterprises (SMEs) and renewable energy projects in developing countries.

Oikocredit is privately financed; individuals and organizations invest in Oikocredit. We offer a positive triple bottom line to investors: social, environment and financial. In addition to earning modest financial returns, investors are secure in the knowledge their money is being used to fight poverty, promote fair trade and respect our planet's natural resources.



■ Oikocredit offers funding to partners in 70 countries and actively attracts investments in 13 countries worldwide.

ORGANIZATIONAL STRUCTURE

- Cooperative society under Dutch law
- International supervisory board
- International office in the Netherlands
- 269 staff members (in FTEs); 48 nationalities
- Supported by a network of volunteers

INVESTMENT POLICY

Oikocredit provides financing to:

- Projects and small and medium sized enterprises that create jobs and income for disadvantaged people.
- Projects where women are influential in management and/or implementation.
- Projects that are responsible in terms of their environmental impact.
- Projects that are financially sustainable, or can soon become so, and have suitable management in place.

FINANCING PRODUCTS

- Loans in hard and local currency
- Equity investments
- Credit lines

Kompanion Bank – supporting small farmers

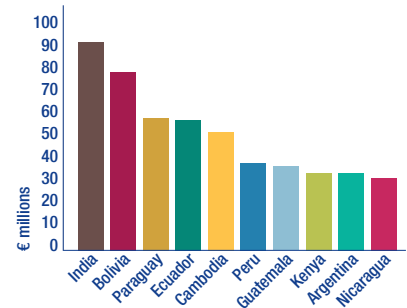
Jazdagul Borbukova is a sheep farmer in Kochkor village, Kyrgyzstan, and a client of the Kyrgyz microfinance institution Kompanion Bank. Jazdagul and her husband previously had only a few animals, but now they breed sheep and have a better income, thanks to training and a loan from Kompanion.

Kompanion, an Oikocredit partner since 2007, has more than 110,000 clients. It provides micro loans and technical assistance to Kyrgyz smallholder farmers, livestock herders and shepherds, while promoting sustainable agriculture. In 2014 Kompanion won the European Microfinance Award for its ethno-ecological approach to pastureland management.



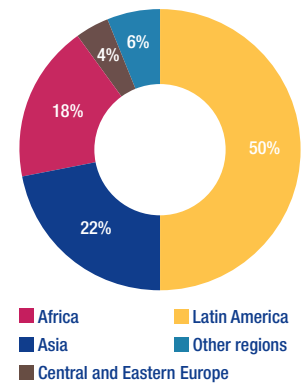
Countries with highest capital outstanding

at 31 December 2016



Funding by region

at 31 December 2016



Key figures

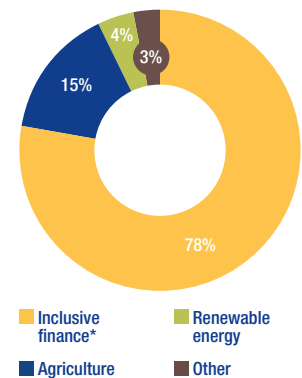
at 31 December 2016

● Total assets	€ 1,209 million
● Total capital outstanding	€ 1,047 million
● Total number of partners	801
● Microfinance partners (of total number of partners)	536
● Average loan size total portfolio ¹	€ 1.4 million
● Average loan size to microfinance institutions ¹	€ 1.6 million

¹ based on approved loan amounts

Funding by sector

at 31 December 2016



* including microfinance and SME finance

Social performance

at 31 December 2015

Social performance management is a priority for Oikocredit. We monitor certain social performance indicators to ensure our microfinance partners reach the right target groups and provide services that work towards a positive change in people's lives.

Clients reached by Oikocredit's microfinance partners	46 million
● % female clients	86%
● % rural clients	51%
People employed by social enterprises	84,000
● of which permanent jobs	34,820

Funding by type of financing

at 31 December 2016

