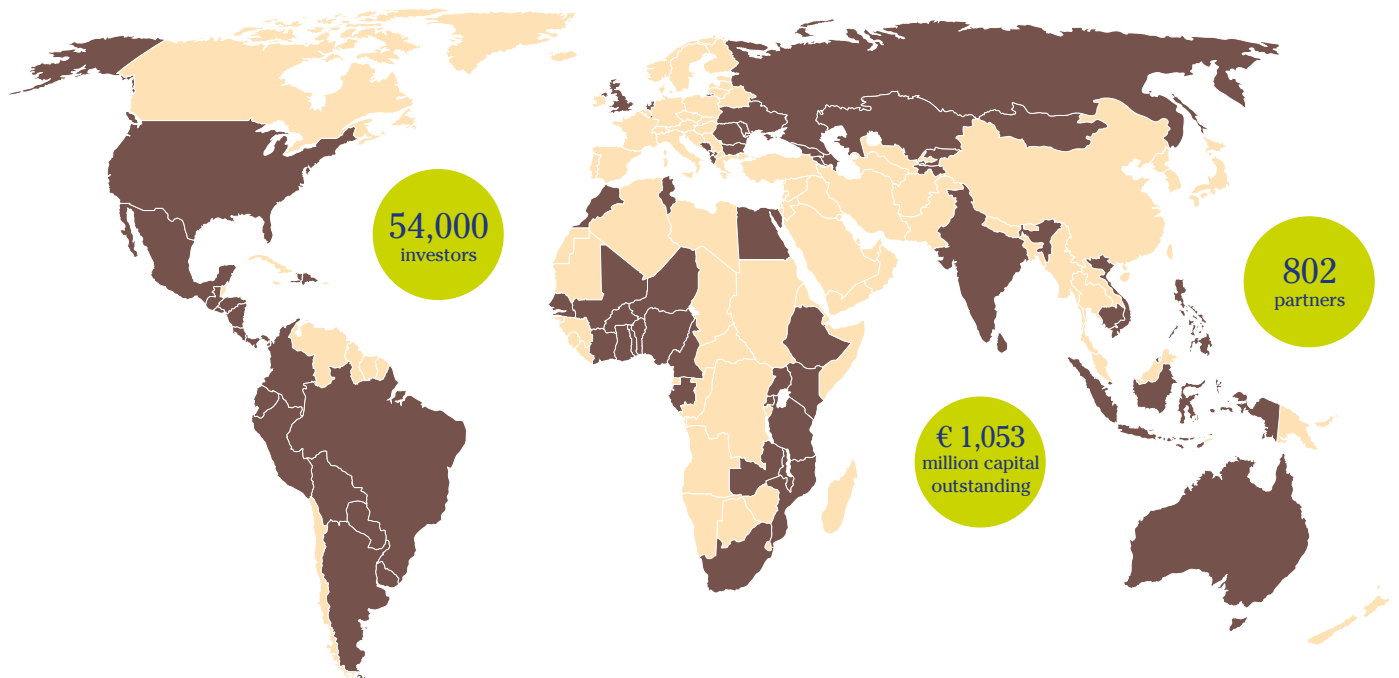


A people, planet, profit approach

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 69 countries and actively attracts investments in 13 countries worldwide.

ORGANIZATIONAL STRUCTURE

- Cooperative society under Dutch law
- International supervisory board
- International office in the Netherlands
- 277 staff members (in FTEs); 47 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 veterinarian Aibek Salykov (right) providing Jazdagul Borbukova with guidance on how to breed sheep.

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. Read more about Kompanion Bank on our [website](#).

Key figures

at 31 March 2017

● Total assets	€ 1,187 million
● Total capital outstanding	€ 1,053 million
● Total number of partners	802
● Microfinance partners (of total number of partners)	521
● Average loan size total portfolio ¹	€ 1.5 million
● Average loan size to microfinance institutions ¹	€ 1.7 million

¹ based on approved loan amounts

Social and environmental performance

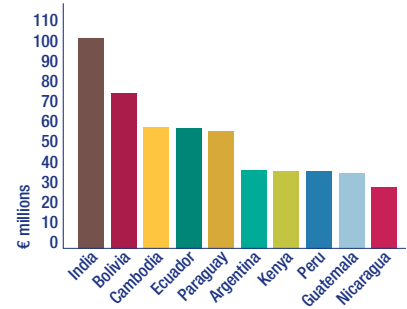
at 31 December 2016

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

Clients reached by Oikocredit's inclusive finance partners	40 million
● % female clients	84%
● % rural clients	48%
People employed by social enterprises	53,600
● of which permanent jobs	36,200
Renewable energy	
● Households with access to clean energy	5,400
● CO ₂ avoided/reduced (in tonnes)	6,960

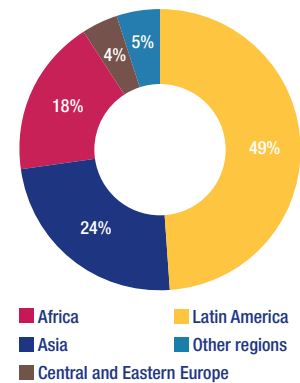
Countries with highest capital outstanding

at 31 March 2017



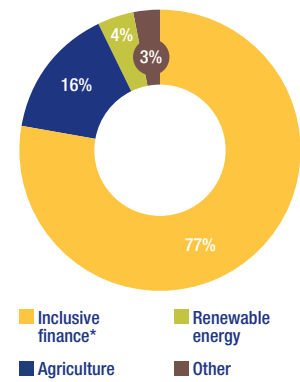
Funding by region

at 31 March 2017



Funding by sector

at 31 March 2017



* including microfinance and SME finance

Funding by type of financing

at 31 March 2017

