

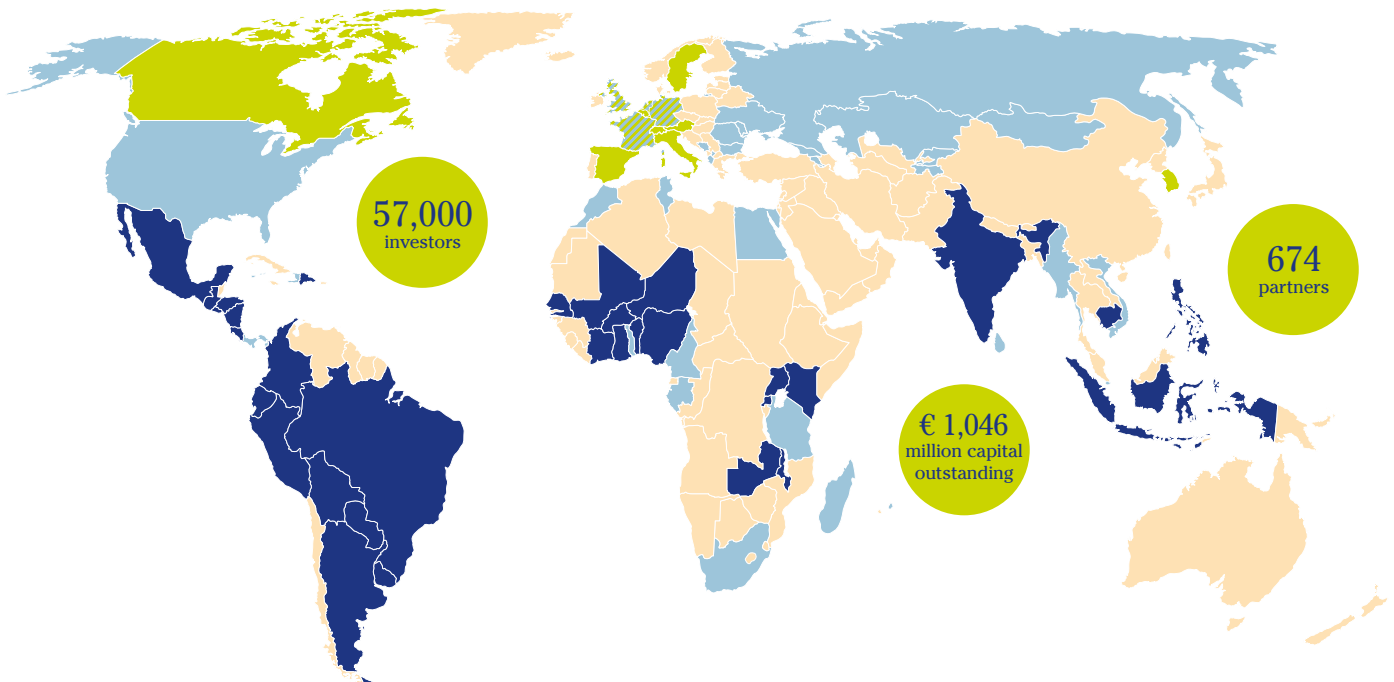
Investing for positive social impact

Oikocredit is a social impact investor and worldwide cooperative with over four decades of experience in leading positive change through investments in financial inclusion, agriculture and renewable energy.

Guided by the principle of empowering low-income people to improve their quality of life, Oikocredit supports partners in Africa, Asia and Latin America through loans, investments and capacity building.

Oikocredit is financed by individuals and institutions who want to be part of a global movement for social change. Our investments prioritise social impact while safeguarding the environment and generating fair financial returns.

We're a global organisation with local presence, able to respond to our partners' needs and strengthen them by offering more than financing.



- 33 countries where Oikocredit will focus its activities going forward
- Other countries where Oikocredit currently has loans and investments
- 12 countries where Oikocredit actively attracts investments

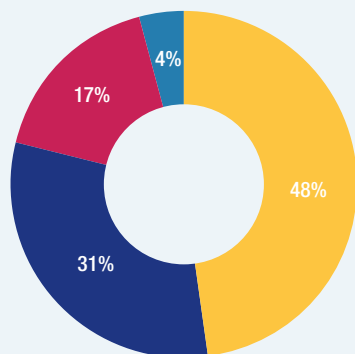
Rwanda – Creating a positive future for rural communities

Clecem Ejoheza is a microfinance institution that offers savings and credit services to solidarity groups of farmers, women and small entrepreneurs. Its mission is to make a meaningful contribution to poverty reduction in Rwanda through financial and non-financial services with a focus on rural communities. Clecem Ejoheza is rooted in an agricultural microcredit cooperative set up by farmers' unions in the Southern Province to enable farmers to invest in their agricultural activities and improve their social well-being. Clecem Ejoheza has been an Oikocredit partner since 2017.



Financing by region

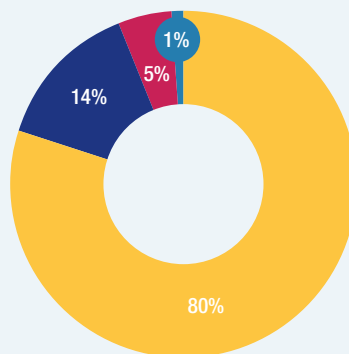
at 30 September 2019



- Latin America and the Caribbean
- Asia
- Africa
- Other

Financing by sector

at 30 September 2019

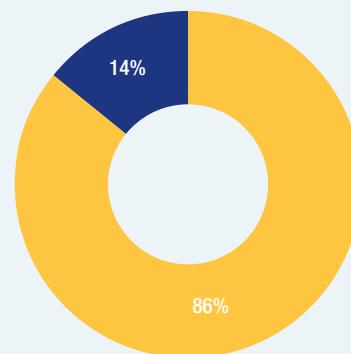


- Financial inclusion*
- Agriculture
- Renewable energy
- Other

* including microfinance and SME finance

Type of financing

at 30 September 2019



- Loans
- Equity investments

Key figures

at 30 September 2019

● Total assets	€ 1,344.0 million
● Total development financing outstanding	€ 1,046.4 million
● Member capital	€ 1,112.4 million
● Liquidity ratio as % of total assets	19.4%
● Total number of partners	674
● Average loan size total portfolio*	€ 1.7 million
● Portfolio at risk (90 days)	5.7%

* based on approved loan amounts

Social and environmental performance

at 31 December 2018

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

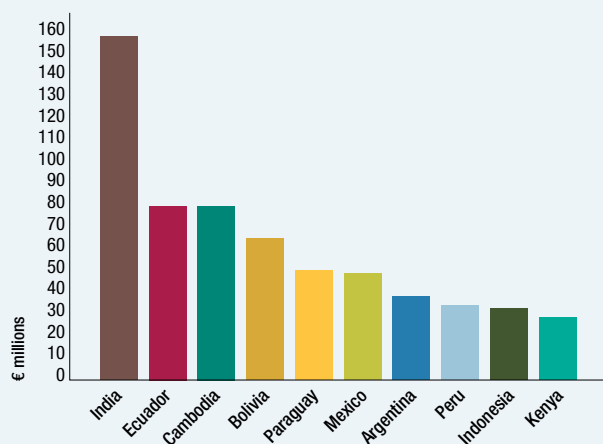
Clients reached by Oikocredit's financial inclusion partners	37.6 million
● % female clients	86%
● % rural clients	61%

Farmers reached by Oikocredit's agriculture partners	528,072
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Renewable energy	
● Households with access to clean energy	71,653
● CO ₂ emissions avoided (in tonnes)	177,749

Ten countries with highest capital outstanding

at 30 September 2019



Five countries with highest lendable funds

at 30 September 2019

