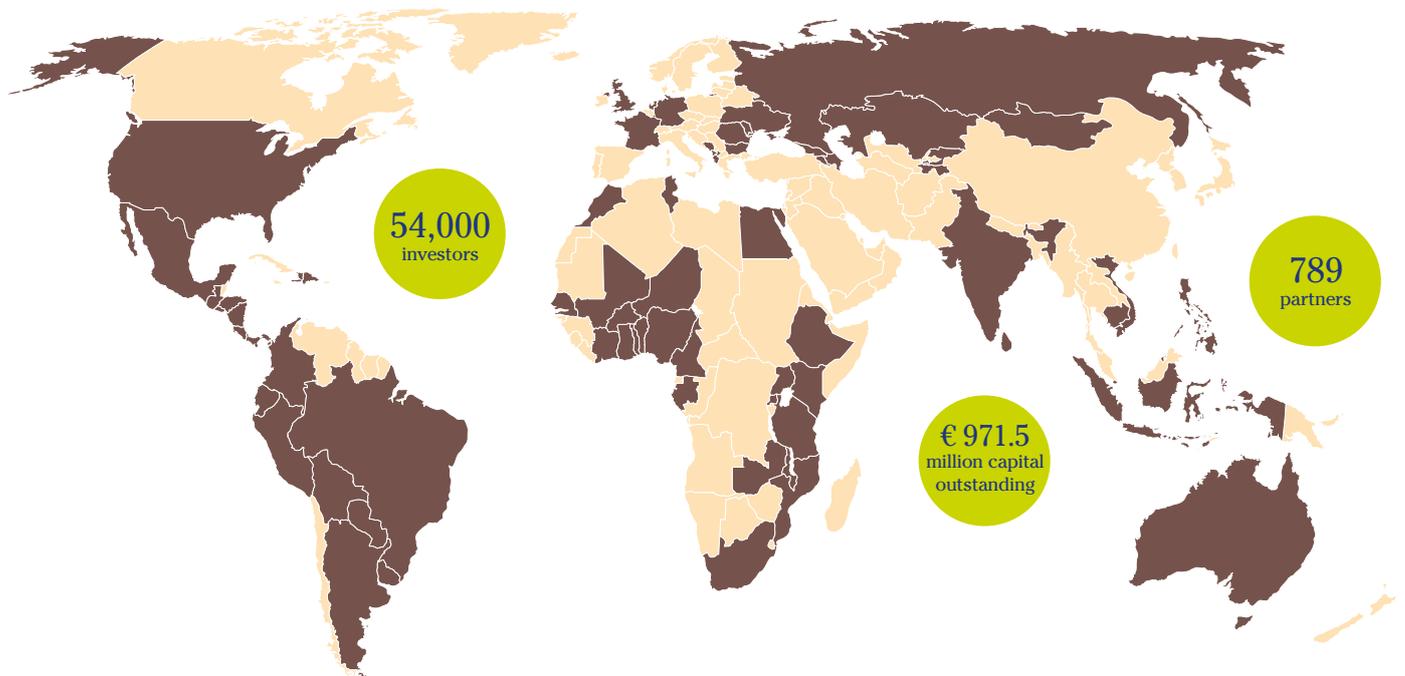


A people, planet, profit approach

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 71 countries and actively attracts investments in 13 countries worldwide.

ORGANIZATIONAL STRUCTURE

- Cooperative society under Dutch law
- International supervisory board
- International office in the Netherlands
- 284 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



One of DOTEPL's tea estates in Darjeeling, northern India.

India – Darjeeling Organic Tea Estates

Darjeeling Organic Tea Estates Private Limited (DOTEPL) has purchased and renovated 15 abandoned tea estates in Darjeeling and Assam, north-east India, where workers have often been left abandoned by former owners. Its first estate, Ambootia, is internationally known for its delicious organic high-quality tea. An Oikocredit equity partner, DOTEPL is strongly committed to workers' welfare, local producers and best ecological practices. Its workers benefit from a living wage, estate housing and food, fuel, footwear, protective clothing, basic medical treatment, free milk for infants, free primary education for children and a good social security package. Read more about DOTEPL on our [website](#).

Key figures

at 30 June 2017

● Total assets	€ 1,153 million
● Total capital outstanding	€ 971.5 million
● Total number of partners	789
● Microfinance partners (of total number of partners)	519
● 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

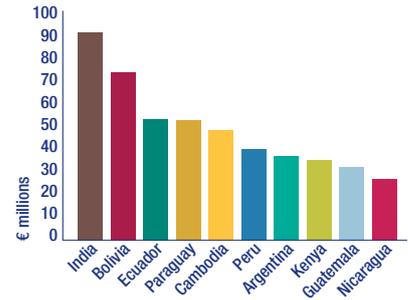
at 31 December 2016

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

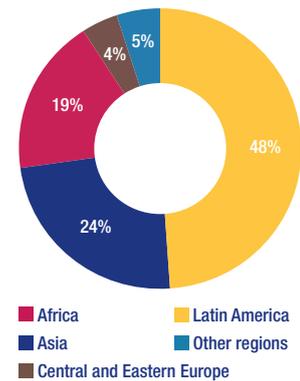
Countries with highest capital outstanding

at 30 June 2017



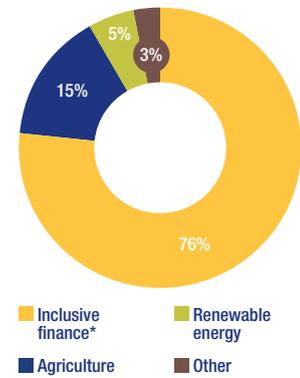
Funding by region

at 30 June 2017



Funding by sector

at 30 June 2017



* including microfinance and SME finance

Funding by type of financing

at 30 June 2017

