OIKO CREDIT
investing in people

Facts & **figures**

31 March 2019

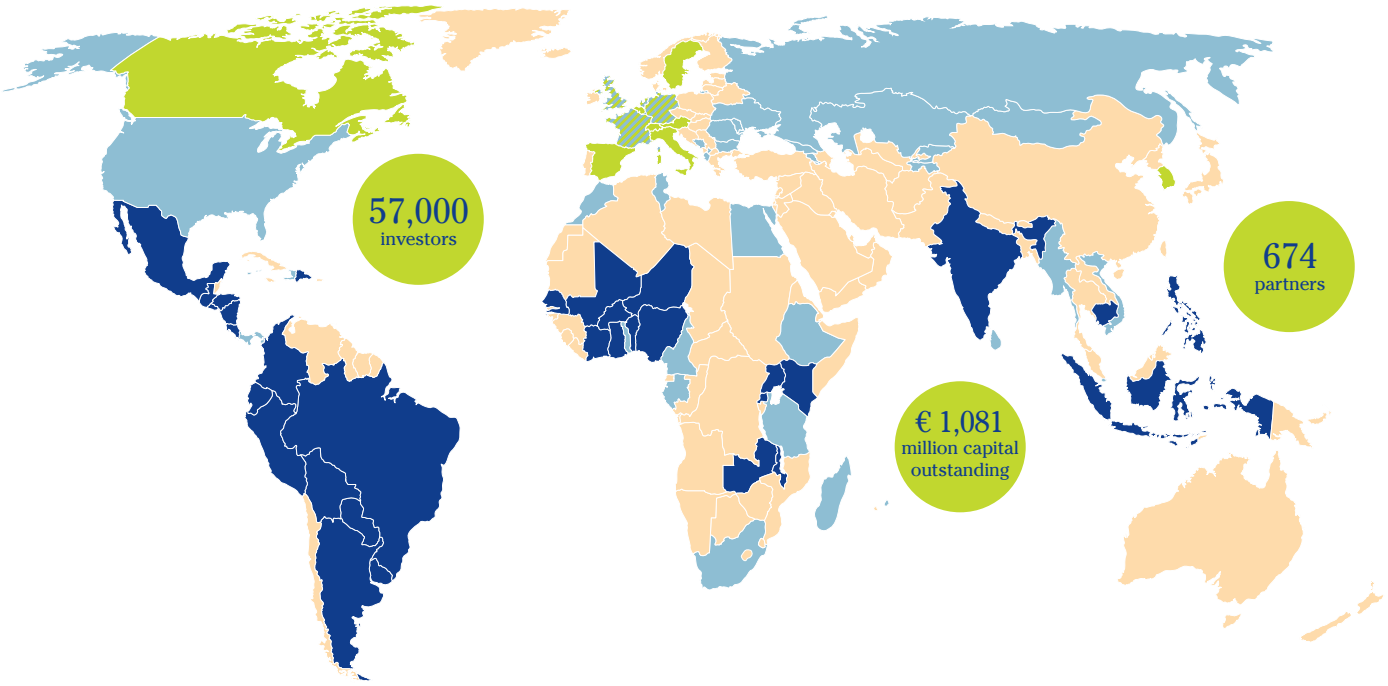
Investing for positive social impact

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.



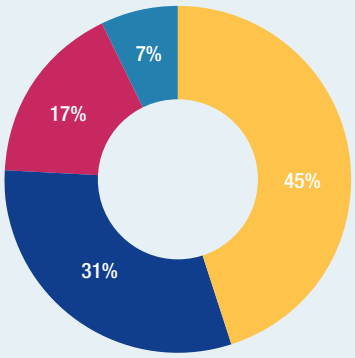
- 33 countries where Oikocredit will focus its activities going forward
- Other countries where Oikocredit currently has loans and investments
- 12 countries where Oikocredit actively attracts investments

Indonesia – Financial services for rural women entrepreneurs

Oikocredit's Indonesia partner Koperasi Mitra Dhuafa (Komida) is a cooperative which provides inclusive financial services to low-income women who lack access to banks and the formal financial sector. In Indonesia there is a huge unmet need for financial literacy and financial inclusion. Komida specifically targets rural women entrepreneurs with a range of services including business loans, housing loans and savings products. Oikocredit partnered with Komida in 2016 to help the cooperative to support small-scale women entrepreneurs and help fulfil its plans of serving one million low-income women by 2020.

Financing by region

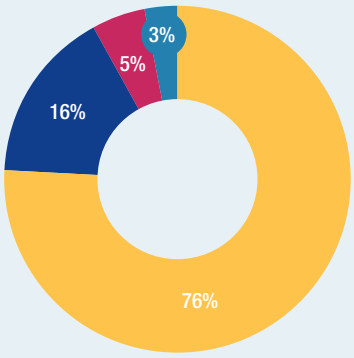
at 31 March 2019



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

Financing by sector

at 31 March 2019

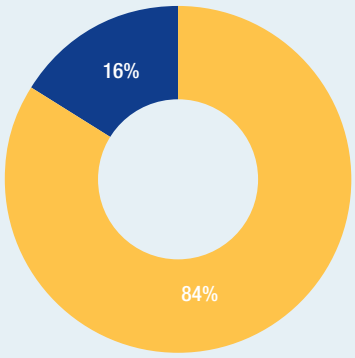


- Financial inclusion*
- Agriculture
- Renewable energy
- Other

* including microfinance and SME finance

Type of financing

at 31 March 2019



- Loans
- Equity investments

Key figures

at 31 March 2019

Total assets	€ 1,320.7 million
Total development financing outstanding	€ 1,081.3 million
Member capital	€ 1,088.2 million
Liquidity ratio as % of total assets	16.8%
Total number of partners	674
Average loan size total portfolio*	€ 1.8 million
Portfolio at risk (90 days)	4.5%

* based on approved loan amounts

Social and environmental performance

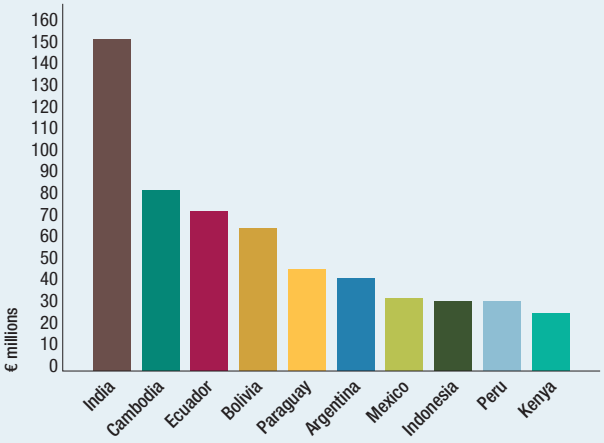
at 31 December 2017

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	36 million
% female clients	84%
% rural clients	49%
People employed by agricultural partners	39,200
of which permanent jobs	24,000
Renewable energy	
Households with improved access to energy	15,600
CO_2 emissions avoided (in tonnes)	38,100

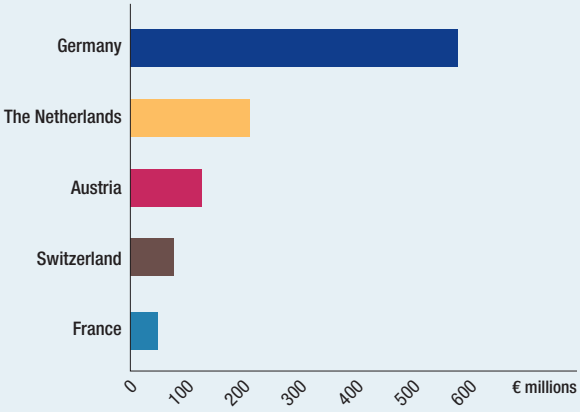
Ten countries with highest capital outstanding

at 31 March 2019



Five countries with highest lendable funds

at 31 March 2019



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