

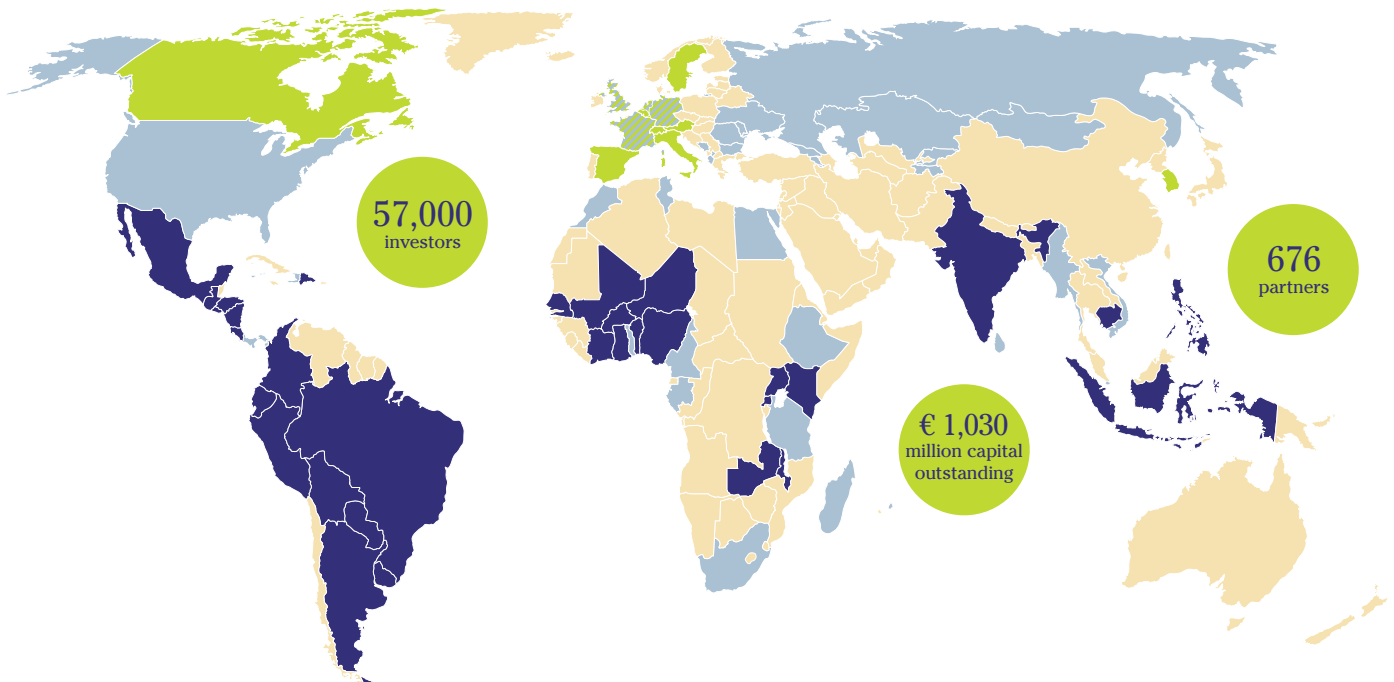
Investing for positive social impact

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

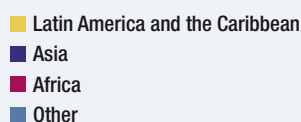
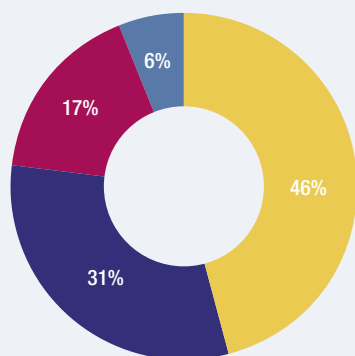
Peru – Supporting smallholder coffee farmers

Oikocredit's partner since 2012, Cooperativa de Servicios Múltiples Aprocassi (Aprocassi) is a cooperative of smallholder coffee farmers in San Ignacio, operating in the Cajamarca department in northern Peru. Aprocassi's associated farmers receive educational training and technical support from the cooperative. Membership of the cooperative enables the farmers to sell their coffee on both the domestic and export markets at higher prices. In 2018 Aprocassi participated in Oikocredit's Price Risk Management programme and received training in managing coffee-price volatility.



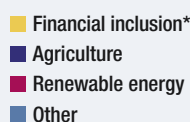
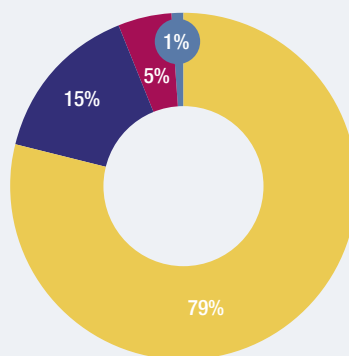
Financing by region

at 30 June 2019



Financing by sector

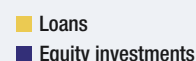
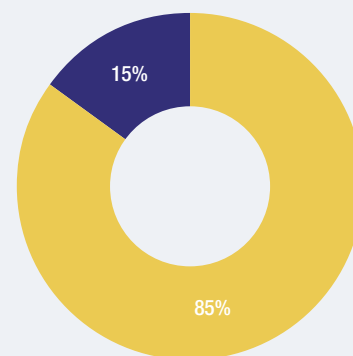
at 30 June 2019



* including microfinance and SME finance

Type of financing

at 30 June 2019



Key figures

at 30 June 2019

● Total assets	€ 1,319.6 million
● Total development financing outstanding	€ 1,030.1 million
● Member capital	€ 1,100.9 million
● Liquidity ratio as % of total assets	17.8%
● Total number of partners	676
● Average loan size total portfolio*	€ 1.8 million
● Portfolio at risk (90 days)	5.4%

* 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.

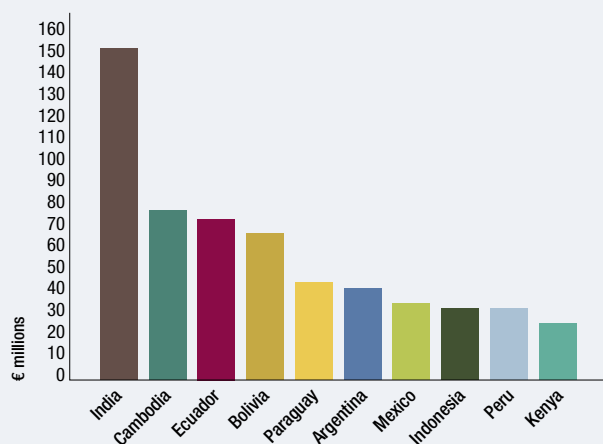
Clients reached by Oikocredit's financial inclusion partners	37.6 million
● % female clients	86%
● % rural clients	61%

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 June 2019



Five countries with highest lendable funds

at 30 June 2019

