

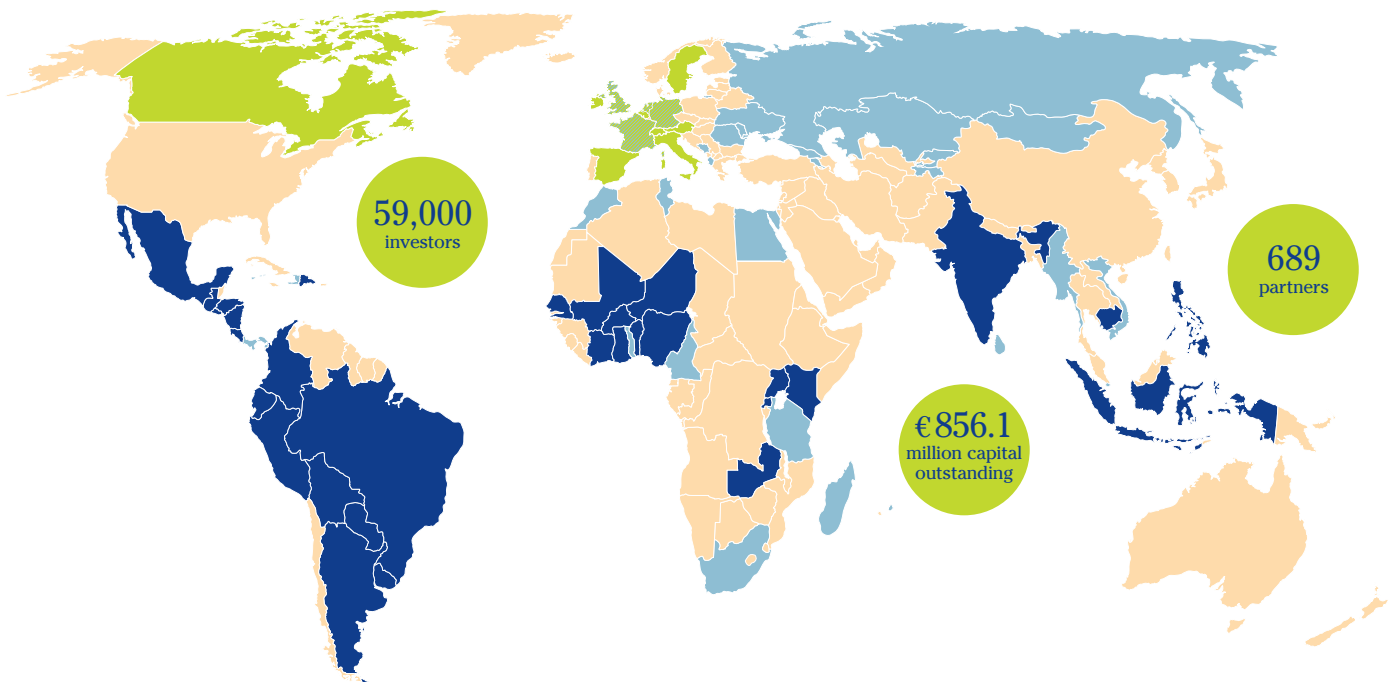
Investing for positive social impact

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

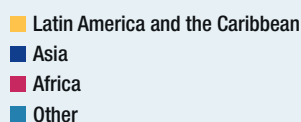
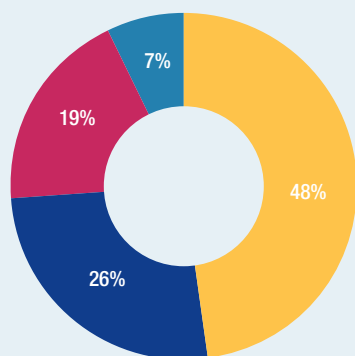
Côte d'Ivoire – Microfinance partner revives business

Felix Kanga Yao was a pharmacy assistant who in 2006 opened his own pharmacy. It was going well until a political crisis hit Côte d'Ivoire in 2011 and he had to close his business for six months. Oikocredit's partner, Baobab, provided a loan to Felix and he successfully relaunched his pharmacy. Baobab Côte d'Ivoire (formerly known as MicroCred) serves micro-, small and medium enterprises (MSMEs) as well as individuals; offering loans, savings and insurance. Baobab first partnered with Oikocredit in 2014.



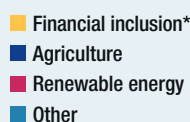
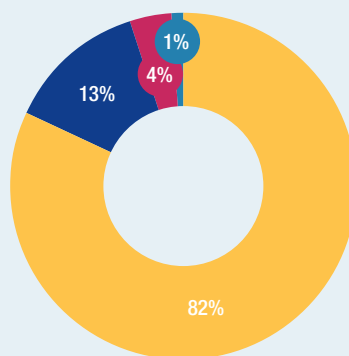
Financing by region

at 30 September 2020



Financing by sector

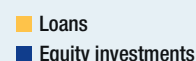
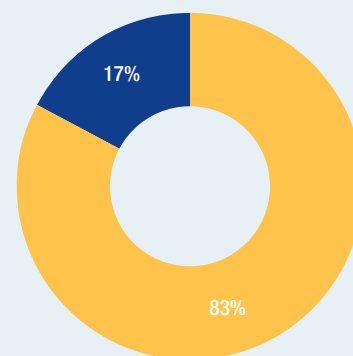
at 30 September 2020



* including microfinance and SME finance

Type of financing

at 30 September 2020



Key figures

at 30 September 2020

● Total assets	€ 1,290.8 million
● Total development financing outstanding	€ 856.1 million
● Member capital	€ 1,131.7 million
● Liquidity ratio as % of total assets	31.9%
● Total number of partners	689
● Average outstanding financing per partner	€ 1.2 million
● Portfolio at risk (90 days)	6.9%
● Net asset value per share	€ 210.54

Social and environmental performance

at 31 December 2019

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.

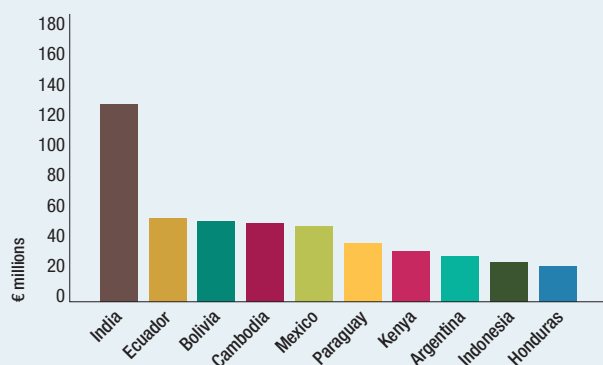
Clients reached by Oikocredit's financial inclusion partners	38.2 million
● % female clients	86%
● % rural clients	63%

Farmers reached by Oikocredit's agriculture partners	557,000
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Renewable energy	
● Households with access to clean energy	52,000
● CO ₂ emissions avoided (in tonnes)	149,000

Ten countries with highest capital outstanding

at 30 September 2020



Five countries with highest member capital

at 30 September 2020

