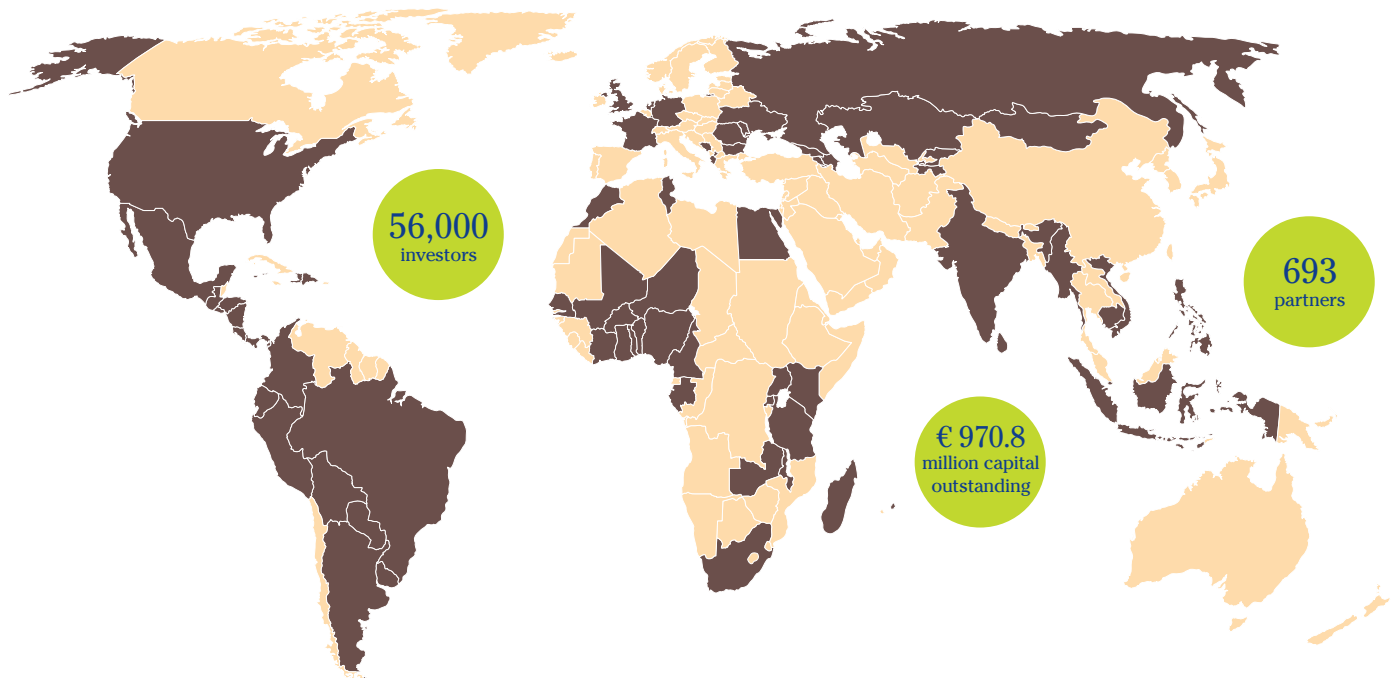


A people, planet, profit approach

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 organisations, small and medium enterprises (SMEs) and renewable energy projects in developing countries.

Oikocredit is privately financed; individuals and organisations 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 that their money is being used to fight poverty, promote fair trade and respect our planet's natural resources.



■ Oikocredit offers funding to partners located in 70 countries and actively attracts investments in 13 countries worldwide.

ORGANISATIONAL STRUCTURE

- Cooperative society under Dutch law
- International supervisory board
- International office in the Netherlands
- 262 staff members (in FTEs); 42 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



El Salvador – Financial support to entrepreneurs

Microfinance institution Servicios Financieros Enlace SA de CV (Enlace) is one of El Salvador's leading provider of financial services in terms of its outreach and lending methodology. It serves some of the country's most disadvantaged communities by channel financing through solidarity groups. Support is provided to entrepreneurs starting new businesses and those requiring help for existing businesses. Enlace provides its clients with a range of loans including housing, agricultural and seasonal loans. The majority of its clients are women (around 80% in 2014). An Oikocredit partner since 2006, Enlace's social performance record and growth strategy were reasons why Oikocredit chose to make an equity investment in the institution in 2009.

Key figures

at 30 September 2018

● Total assets	€ 1,278 million
● Total capital outstanding	€ 970.8 million
● Total number of partners	693
● Microfinance partners (of total number of partners)	471
● Average loan size total portfolio*	€ 1.6 million
● Average loan size to microfinance institutions*	€ 1.9 million

* based on approved loan amounts

Social and environmental performance

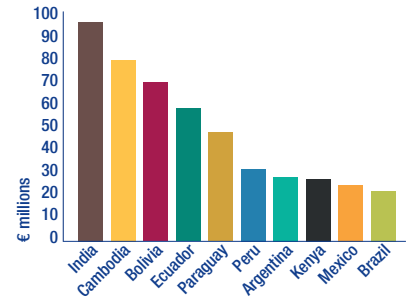
at 31 December 2017

Social and environmental performance management is a priority for Oikocredit. We monitor 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	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

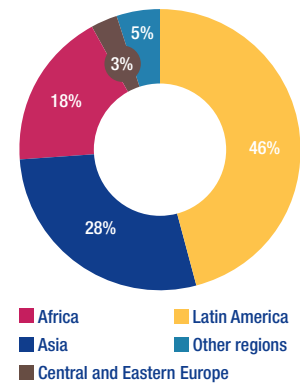
Countries with highest capital outstanding

at 30 September 2018



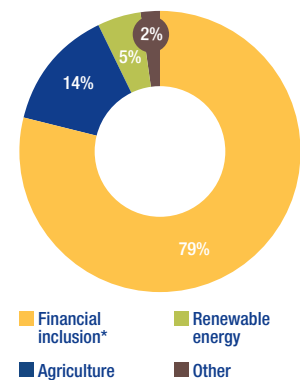
Funding by region

at 30 September 2018



Funding by sector

at 30 September 2018



* including microfinance and SME finance

Funding by type of financing

at 30 September 2018

