

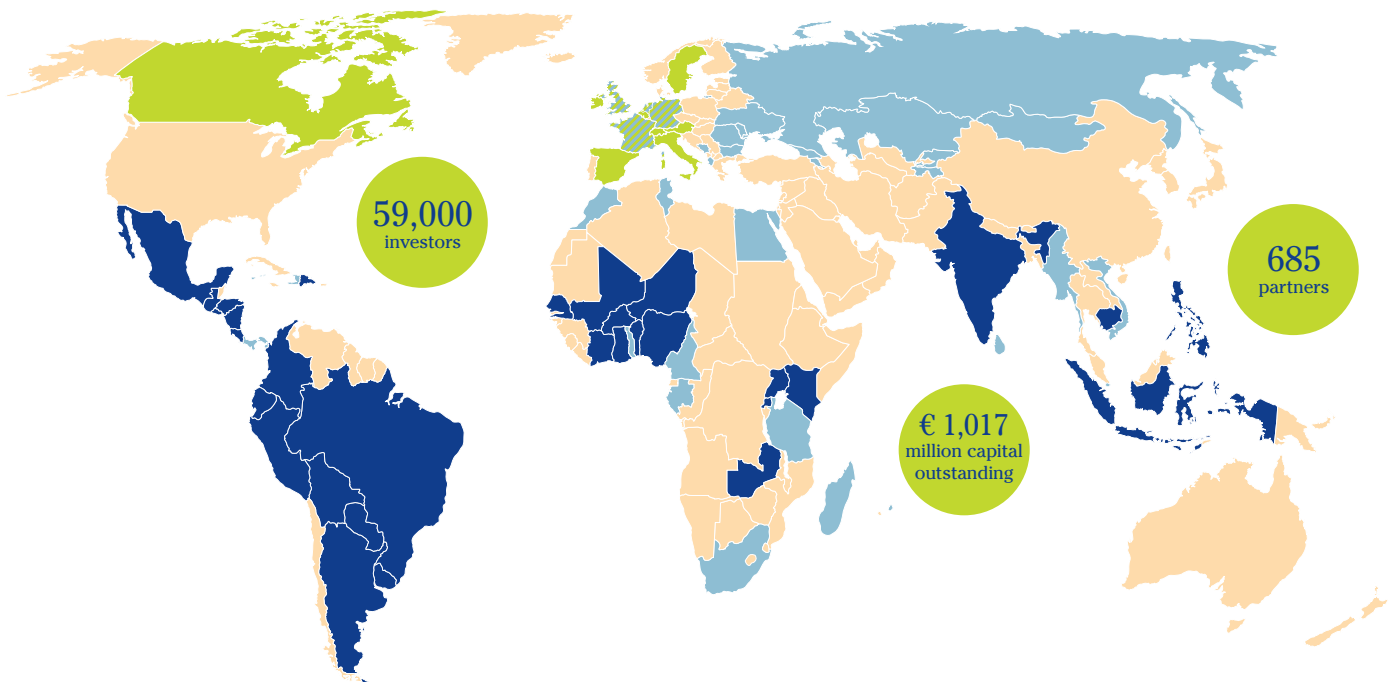
Investing for positive social impact

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

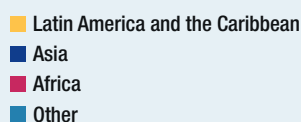
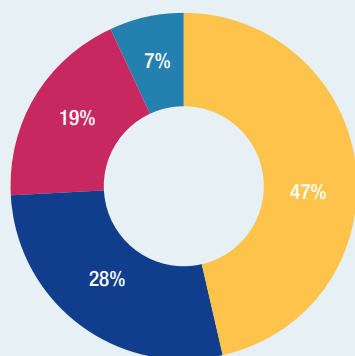
Ghana – Supporting smallholder cocoa farmers and their communities

Stephen Paintsil is a smallholder cocoa farmer and member of a regional growers' society called Atwereboanda, "if you lean on us you can sleep". Oikocredit's partner Federated Commodities (Fedco), buys cocoa beans from regional societies and sells to the Ghana Cocoa Board, the sole exporter of cocoa beans in Ghana. Fedco is a locally-owned family business with a strong social focus; it has a code of conduct on child labour, it implements community benefit projects and has UTZ quality certification ensuring its UTZ farmers receive higher prices. Fedco first partnered with Oikocredit in 2016.



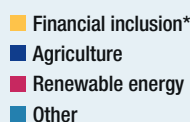
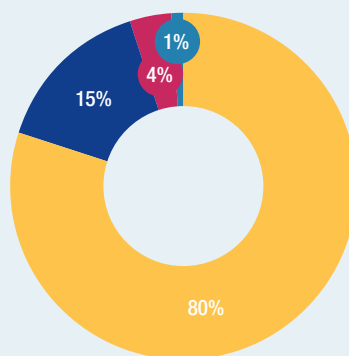
Financing by region

at 31 March 2020



Financing by sector

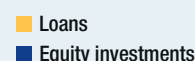
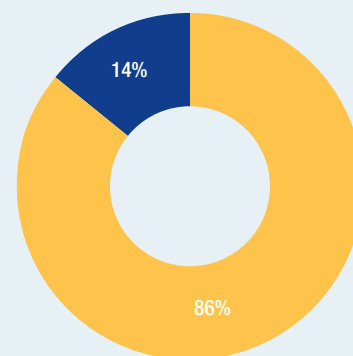
at 31 March 2020



* including microfinance and SME finance

Type of financing

at 31 March 2020



Key figures

at 31 March 2020

● Total assets	€ 1,337.7 million
● Total development financing outstanding	€ 1,017.4 million
● Member capital	€ 1,152.8 million
● Liquidity ratio as % of total assets	21.1%
● Total number of partners	685
● Average outstanding financing per partner	€ 1.6 million
● Portfolio at risk (90 days)	6.8%
● Net asset value per share	€ 213.30

Social and environmental performance

at 31 December 2018

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.

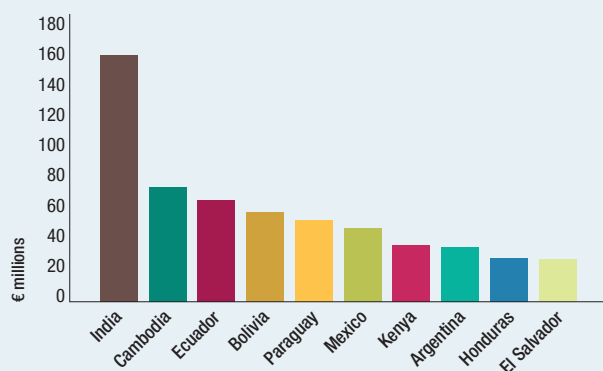
Clients reached by Oikocredit's financial inclusion partners	37.6 million
● % female clients	86%
● % rural clients	61%

Farmers reached by Oikocredit's agriculture partners	528,072
--	---------

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 31 March 2020



Five countries with highest member capital

at 31 March 2020

