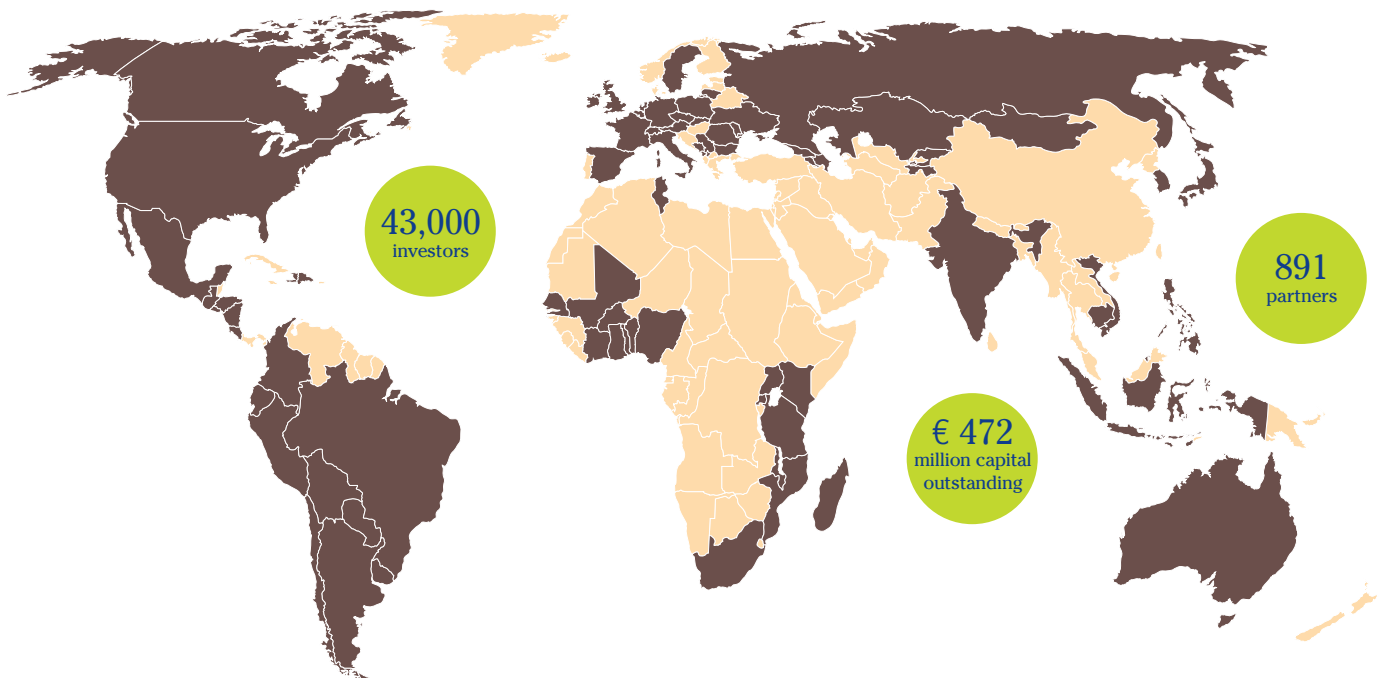


Social and financial return

Oikocredit is one of the world's largest sources of private funding to the microfinance sector. We provide credit and equity to small businesses through microfinance institutions across the developing world and directly to trade cooperatives, fair trade organizations and small-to-medium sized enterprises (SMEs).

Oikocredit is privately financed; individuals and organizations invest in Oikocredit. We offer a dual return to our investors: social and financial. In addition to earning modest financial returns, investors are secure in the knowledge their money is being used to fight poverty, promote fair trade and respect our planet's natural resources.



■ Oikocredit is present in around 80 countries. It offers funding to partners in over 70 countries and a network of volunteers and staff attracts investments in 16 countries worldwide.

ORGANIZATIONAL STRUCTURE

- Cooperative society under Dutch law
- International board of directors
- International office in the Netherlands
- 214 staff members (in FTEs); 45 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 woman 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

Key figures portfolio

at 30 September 2011

● total capital outstanding	€ 472 million
● total number of partners	891
● microfinance partners (of total number of partners)	606
● number of investments since inception	2,303
● average loan size total portfolio	€ 377,316
● average loan size to microfinance institutions	€ 423,260

Social performance

at 31 December 2010

Social performance management is a priority for Oikocredit. We monitor certain social performance indicators to ensure our microfinance partners reach the right target groups and provide services that work towards a positive change in people's lives.

Clients reached by Oikocredit's microfinance partners ¹	29.3 million
● % female clients	86%
● % rural clients	50%
People employed by social enterprises	77,671
● of which permanent jobs	60,918

¹ number of reporting microfinance partners: 498

Latest deals*

at 30 September 2011

TANZANIA – VICTORIA SACCO – TZS 500 million (€ 222,000)

Victoria Savings and Credit Cooperative (SACCO) is based in Tanzania, and aims to deliver various financial products and services to more than 1300 owner-members. This includes affordable loan products, savings, deposit and share facilities. This is Oikocredit's first loan to Victoria SACCO, which will be used by the cooperative primarily to meet loan demand from small scale entrepreneurs and low income earners. The SACCO's vision is to become a leading microfinance organization in the Mwanza region, and Tanzania in general.

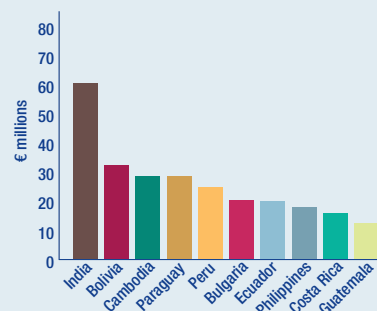
PERU – ACPC PICHANAKI – USD 350,000 (€ 242,063)

Asociación Central de Productores de Cafe (ACPC) Pichanaki is an association of small coffee growers located in the central valley of Chanchamayo, Junin department, that collects and sells organic and Fair Trade coffee in the local and international markets. The organization aims to improve the quality of life of its members with transparent, efficient and responsible management. The main purpose of this Oikocredit loan is to support the financing of the coffee harvest. The funds will also allow ACPC Pichanaki to offer farmers a good price, which will assure the commitment of their members.

* based on approved loan amounts

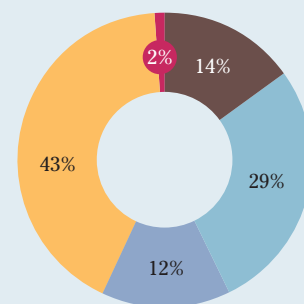
Countries with highest capital outstanding

at 30 September 2011



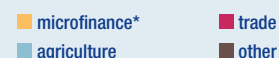
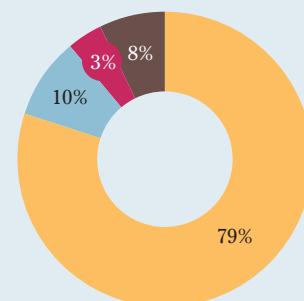
Project funding by region

at 30 September 2011



Project funding by sector

at 30 September 2011



* including microcredit, SME finance and wholesale funding