

Financial Ratings

Fitch ratings	AAA
Standard & Poor's	AAA

Sustainability Ratings

Sustainalytics	85
Oekom Research	Prime

Development Impact

	812.000 Direct and indirect jobs supported (FTEs)
	500.000 Avoided GHG Emissions (tCO ₂ eq)

Ownership Structure



FMO is the Dutch development bank. For the last 46 years we have been investing in the private sector in developing countries and emerging markets. We focus on Financial Institutions in particular, ranging from large universal banks to small micro-finance organizations.

Sustainable economic growth starts with creating business opportunities. Banks, leasing companies and microfinance institutions are important drivers for increased access to finance. By partnering with these financial institutions, FMO supports financial inclusion, even for the smallest companies and in the most remote areas.

We offer long-term financing solutions, funds for capacity development, and often take along other lenders through syndicated loan facilities. Being "More Than a Bank" means that our clients can leverage on our 45+ years old worldwide network, knowledge, and experience.

TOTAL COMMITTED PORTFOLIO 2016

€3,620 mln
(2015 €3,369 mln)



Eastern Europe & Central Asia
€569 mln (2015 €650 mln)

Latin America & the Caribbean
€797 mln (2015 €760 mln)

Asia
€968 mln (2015 €970 mln)

Africa
€1,051 mln (2015 €820 mln)

Non-specific region
€235 mln (2015 €150 mln)

KEY FIGURES

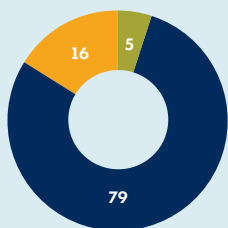
in €xmln

	Committed Portfolio		New Commitments	
	FMO	Financial Institutions	Financial Institutions	Catalyzed Funds
2016	9,778	3,620	718	536
2015	9,256	3,369	658	593
2014	8,013	2,893	646	296

TOTAL COMMITTED PORTFOLIO FINANCIAL INSTITUTIONS 2016

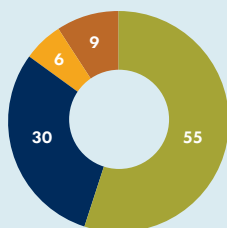
(in % of € equivalent)

Per currency (excl. equity)



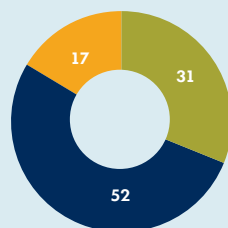
- Euro
- US Dollar
- Local currency

Per product



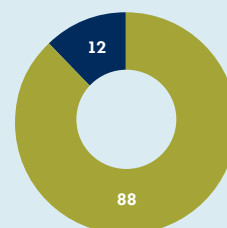
- Commercial Loan
- Equity
- Guarantee
- Mezzanine

By country income class



- Low Income
- Lower Middle Income
- Upper Middle Income

By fund



- FMO
- MASSIF

MORE THAN A BANK



We have various initiatives to share our knowledge and networks. An example is the FMOxChange, a peer-to-peer learning program for clients to share knowledge and ideas.



Once every two years, FMO organizes the Future of Finance Conference (FoF), a high-level networking event to offer our clients the opportunity to meet each other and discover new insights. FoF is all about knowledge and network sharing so that together, we can go 'beyond banking'.

OUR FOCUS

Strengthening economies & Supporting job creation...

We believe that a healthy private sector fuels the economy by creating jobs, mainly in the SME segment.

... In an environmentally and socially responsible way

We support financial institutions to effectively address the environmental and social impact of their business operations.

Promoting green development

We support financial institutions to extend credit lines dedicated to sustainable solutions.

Promoting inclusive development

We focus on the Base of the Pyramid, rural outreach, and women-owned businesses with the aim to create or increase access to finance.

Catalyzing other investors

We leverage our own impact by bringing along other investors.

PRODUCT OVERVIEW

Financing and investing

We offer a range of financial products including long-term loans, private equity, trade finance, mezzanine, and other tailor-made products. Our loans are characterized by typical maturities of 5 to 7 years. They are denominated in US dollar, Euro or local currency if possible.

Capacity development program

We support our clients in improving their management skills and technical expertise through our Capacity Development program. Ask our team for more information.

Loan syndication

We arrange syndicated loans by bringing together commercial banks, institutional investors and other development finance institutions. We offer parallel loans and A/B loan structures with FMO as lender of record which gives comfort to commercial lenders.

Government fund management

We manage the MASSIF fund on behalf of the Dutch Government to invest -often at an early stage- in higher-risk projects.

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