

Our mission: making money work for positive change

Triodos Investment Management

Listed and private investments

- 25+ years of impact investing across asset classes
- 17 active funds – classified as article 9 under SFDR
- 750+ direct investments across the globe
- €6.4 bn assets under management
- Fully owned subsidiary of Triodos Bank, a global pioneer with 40 years experience in sustainable banking

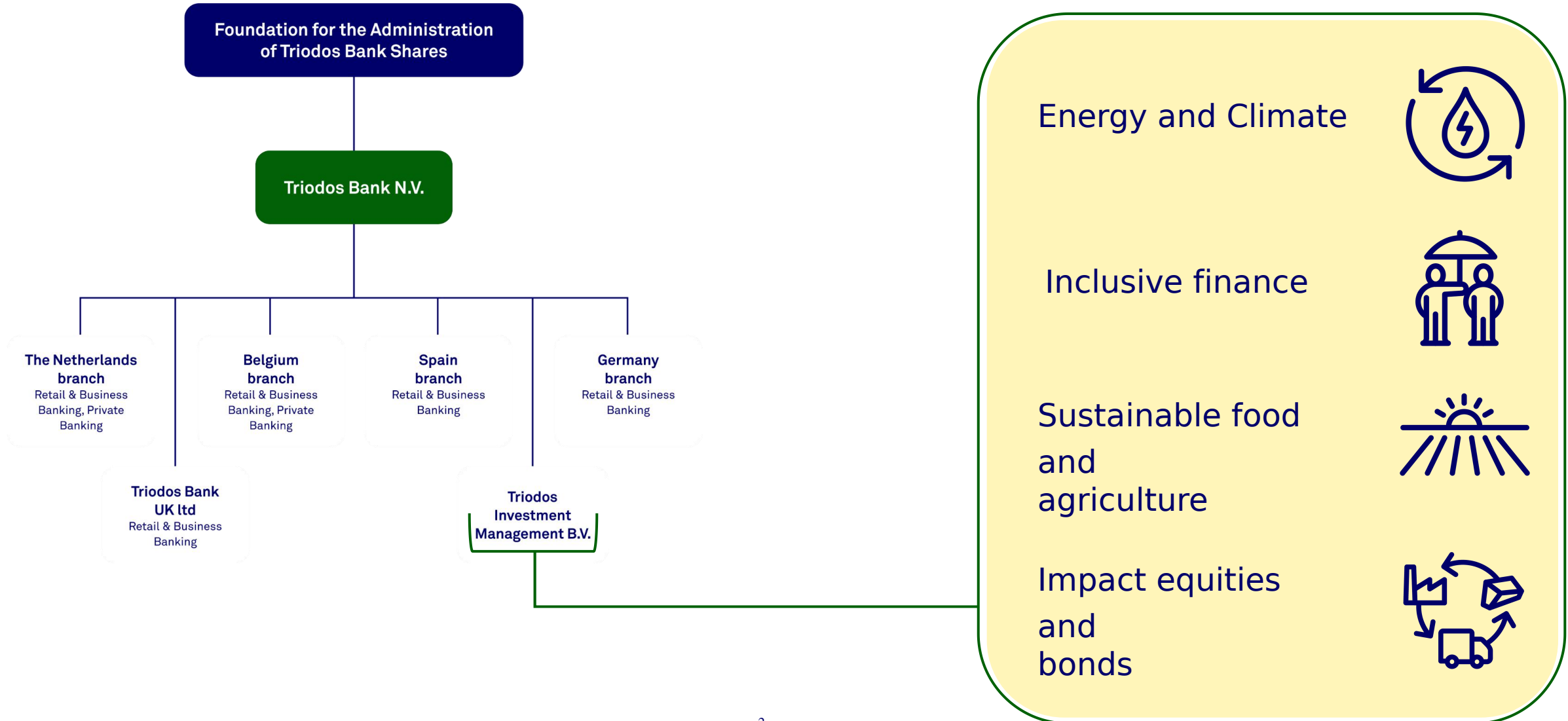


Leading roles in influential sustainable finance initiatives across the globe



Triodos Bank

Group Structure



Triodos IM Financial Inclusion

ECCA
portfolio
EUR 250M+



Product type
Senior debt
Tier2 capital
Equity



Investment
type
MFIs & banks
Fintechs
Bonds



Focus
Micro & SMEs
Sustainable Agri
Energy efficiency



Triodos Investment Management

Financial Inclusion

Governance

- Balanced board composition (executive/non-executive, male/female)
- Clear business strategy (also in terms of sustainability and stakeholder approach)

Management & Staff

- Management strength and competencies
- Leadership
- Vision and mission

Financial strength

- Financial ratios (CAR, Liquidity)
- Market positioning
- Growth

Sustainability banking assessment

- Gender balance
- Employee turnover
- Executive compensation
- Appropriate product range

Policies

- Code of conduct
- Exclusion list
- Environmental policies
- Processes

Deal size

EUR 1M ➡ 10M

Client type

Banks, MFI,
Fintechs

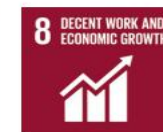
Currencies

€ / % / LCY

Products

Senior Loan, Green loans, Sub-Debt, Equity

Sustainable Development Goals



Triodos Investment Management

Presence in Tajikistan



The First MicroFinanceBank

Tajikistan

National and Provincial Capitals

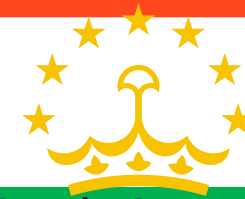


In Tajikistan for 20+ years.

Products: Senior loans, sub-debt / tier2 capital and equity

Focus on Financial Inclusion, digitization and energy efficiency

Mission driven



Together with Bank Arvand since 2010

Impressive development (MFI -> MDO -> Full fledged bank)

Debt and Equity investee

Solid growth (asset base and profitability)

Mission aligned with Triodos (focus on microfinance)