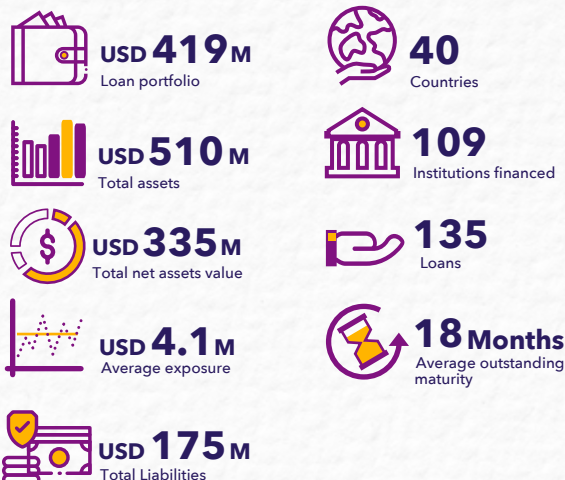


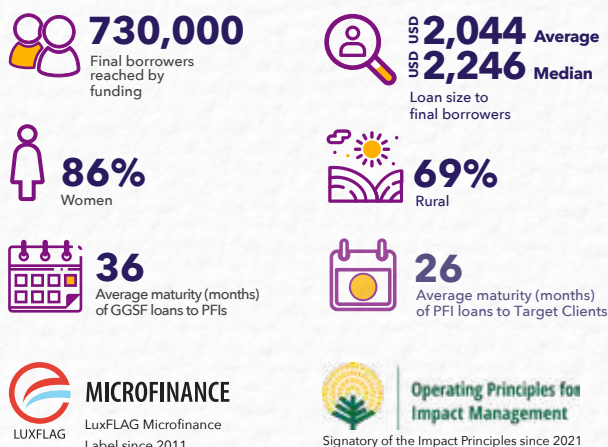
09 FACT SHEET

KEY PORTFOLIO FIGURES



SOCIAL PERFORMANCE

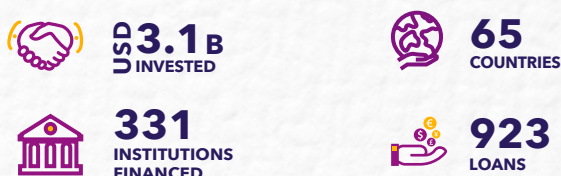
As of 31 December 2023



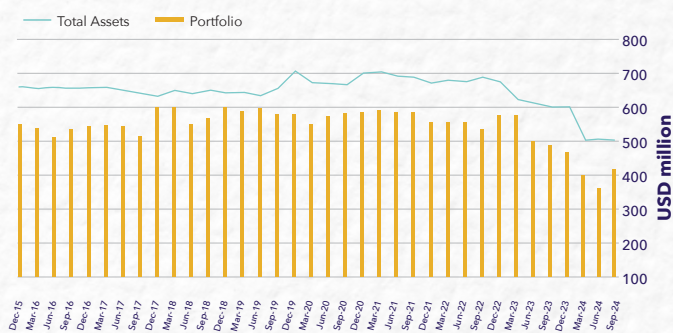
PORTFOLIO DEVELOPMENT

During Q3 2024, the GGSF disbursed a total of USD 120.4M in loans to 22 institutions in 10 countries. The Investment Portfolio amounts to USD 419M at the end of September 2024.

SINCE INCEPTION



PORTFOLIO GROWTH



CULTIVATING FINANCING RELATIONSHIPS AND CROPS IN NICARAGUA

Fondo de Desarrollo Local (FDL) is one of the largest microfinance institutions in Nicaragua and has a strong gender impact, serving over 23,000 female clients, which constitutes 51% of its borrowers. With 77% of its portfolio concentrated in rural areas and 28% in the agricultural sector, FDL addresses the needs of the base of the pyramid, a demographic that makes up 70% of Nicaragua's population.

One of its beneficiaries is Marlene Orozco Cantero, a resident of the Ocote Tuma community in Waslala and a farmer involved in livestock, milk production, poultry, pig raising, and cultivating corn and beans. Marlene has been a client of FDL for over 16 years, receiving about nine loans that she has used to improve her home, buy land, and invest in her farm. She speaks highly of the strong partnership with FDL, valuing their attentive service and emphasising how mutual trust and her commitment to timely payments have enabled continued access to future loans.

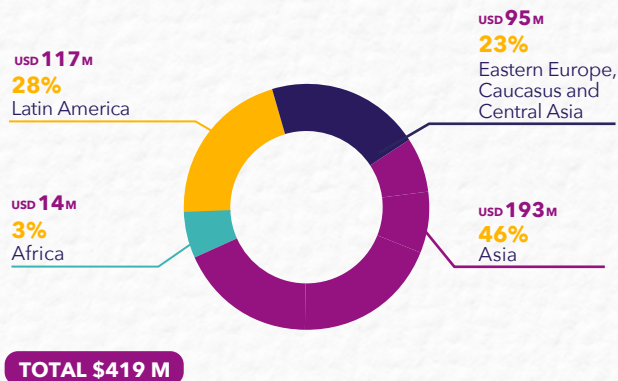
FDL is dedicated to reducing gender disparities and promoting diversity, equity, and inclusion, well aligned with GGSF's mission and vision. The GGSF funding is a meaningful infusion of capital (3% of gross loan portfolio) that will make a significant difference for FDL and its clients. The loan supports FDL's strategic plan for growth and its commitment to serving women and rural clients and addressing climate change impacts. The loan further aids in developing FDL's management information system for new digital banking services, ensuring stable and effective client services.



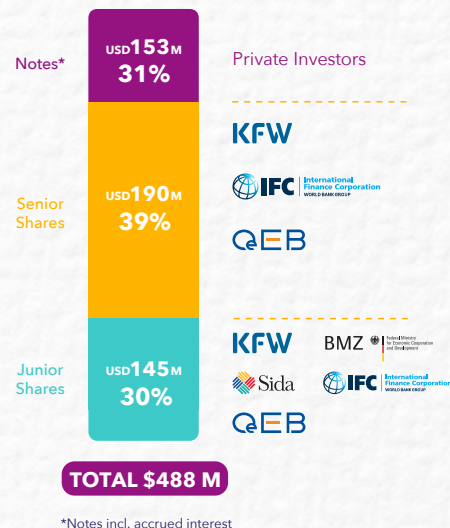
Additionally, it enables FDL to offer competitive products, improve portfolio quality, and manage delinquencies effectively, creating better lending conditions for clients.

The institution's commitment to gender equality is further reflected in its remarkable representation of women in leadership positions, with 46% of women in senior management surpassing industry standards in Nicaragua in 2024.

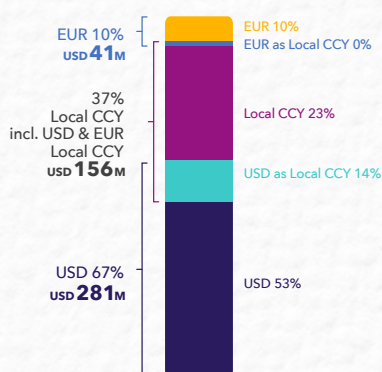
REGIONAL DISTRIBUTION



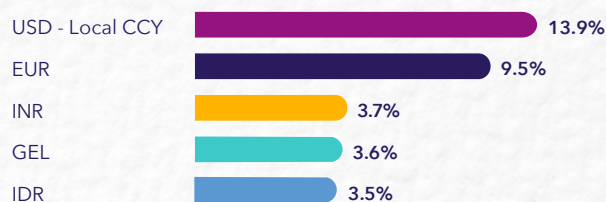
FUNDING STRUCTURE



LOCAL CURRENCIES



TOP 5 LOCAL CURRENCIES



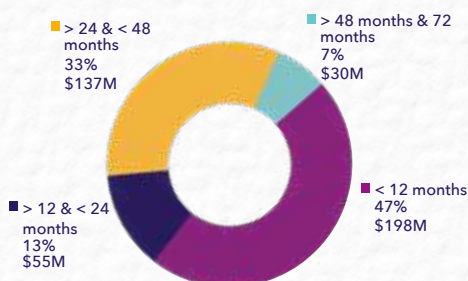
Local currencies: CNH, COP, EUR, GEL, HNL, IDR, INR, KES, KGS, KZT, MMK, NGN, PEN, PHP, TZS, USD, UZS.

EUR - Local CCY: EUR as legal tender in Montenegro and Kosovo

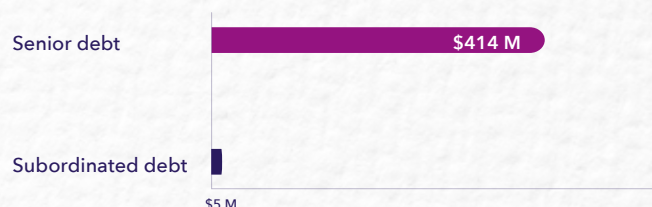
USD - Local CCY: USD as legal tender in Ecuador, El Salvador and Panama

All investments hedged to USD

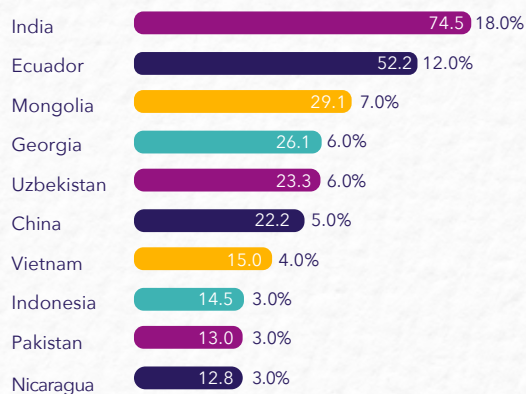
MATURITIES



INVESTMENT TYPE



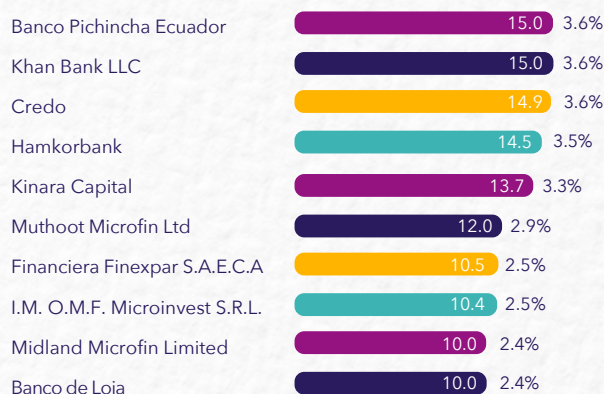
TOP 10 COUNTRIES



TOTAL \$283 M / 68% of NLP

Percentages are expressed as % of net portfolio

TOP 10 EXPOSURES



TOTAL \$126 M / 30% of NLP

| Country | Region | Total Portfolio Net Exposure - in USDM (as of 30 September 2024) | | | Quarterly disbursements | | |
|------------------------|--------|---|--------------|--------------|-------------------------|-------------|-------------|
| | | Total | USD/EUR | LCY | Total | USD/EUR | LCY |
| Botswana | Africa | 5.3 | 5.3 | - | - | - | - |
| Kenya | Africa | 4.6 | 4.3 | 0.2 | - | - | - |
| Lebanon | Africa | - | - | - | - | - | - |
| Nigeria | Africa | 0.3 | - | 0.3 | - | - | - |
| Tanzania | Africa | 3.3 | - | 3.3 | - | - | - |
| Uganda | Africa | 1.0 | 1.0 | - | - | - | - |
| Africa Total | | 14.5 | 10.7 | 3.8 | - | - | - |
| Bangladesh | Asia | 1.6 | 1.6 | - | - | - | - |
| Cambodia | Asia | 4.4 | 4.4 | - | - | - | - |
| China | Asia | 22.2 | 19.8 | 2.4 | - | - | - |
| India | Asia | 74.5 | 59.0 | 15.5 | 24.5 | 24.5 | - |
| Indonesia | Asia | 14.5 | - | 14.5 | - | - | - |
| Mongolia | Asia | 29.2 | 29.2 | - | 20.0 | 20.0 | - |
| Myanmar | Asia | 1.0 | - | 1.0 | - | - | - |
| Nepal | Asia | 4.2 | 4.2 | - | - | - | - |
| Pakistan | Asia | 13.0 | 13.0 | - | - | - | - |
| Philippines | Asia | 5.8 | - | 5.8 | - | - | - |
| Sri Lanka | Asia | 6.6 | 6.6 | - | - | - | - |
| Timor-Leste | Asia | 1.0 | 1.0 | - | - | - | - |
| Vietnam | Asia | 15.0 | 15.0 | - | - | - | - |
| Asia Total | | 193.0 | 153.8 | 39.3 | 44.5 | 44.5 | - |
| Albania | EECCA | 2.2 | 2.2 | - | - | - | - |
| Armenia | EECCA | 2.5 | 2.5 | - | - | - | - |
| Bosnia and Herzegovina | EECCA | 8.4 | 8.4 | - | 7.8 | 7.8 | - |
| Georgia | EECCA | 26.2 | 11.3 | 14.9 | 18.9 | 4.0 | 14.9 |
| Kazakhstan | EECCA | 9.2 | 7.8 | 1.4 | - | - | - |
| Kosovo | EECCA | 0.6 | - | 0.6 | - | - | - |
| Kyrgyz Republic | EECCA | 1.6 | - | 1.6 | - | - | - |
| Moldova | EECCA | 10.4 | 10.4 | - | 5.6 | 5.6 | - |
| Turkey | EECCA | 10.6 | 10.6 | - | - | - | - |
| Uzbekistan | EECCA | 23.3 | 10.0 | 13.3 | - | - | - |
| EECA Total | | 94.9 | 63.2 | 31.7 | 32.3 | 17.4 | 14.9 |
| Bolivia | LAC | 9.1 | 9.1 | - | - | - | - |
| Colombia | LAC | 6.5 | - | 6.5 | - | - | - |
| Costa Rica | LAC | 2.1 | 2.1 | - | - | - | - |
| Ecuador | LAC | 52.3 | - | 52.3 | 11.0 | 11.0 | - |
| Haiti | LAC | 0.2 | 0.2 | - | - | - | - |
| Honduras | LAC | 0.5 | - | 0.5 | - | - | - |
| Mexico | LAC | 10.8 | 0.2 | 10.6 | 10.6 | - | 10.6 |
| Nicaragua | LAC | 12.9 | 12.9 | - | 8.0 | 8.0 | - |
| Paraguay | LAC | 10.5 | 10.5 | - | 8.0 | 8.0 | - |
| Peru | LAC | 5.9 | 0.6 | 5.3 | - | - | - |
| El Salvador | LAC | 6.0 | - | 6.0 | 6.0 | 6.0 | - |
| LAC Total | | 116.8 | 35.6 | 81.2 | 43.6 | 33.0 | 10.6 |
| Total | | 419.2 | 263.2 | 156.0 | 120.4 | 94.9 | 25.5 |



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