



SME Banks,
Leasing Companies and
Microfinance Institutions

YOUR FINANCING PARTNER FOR GROWTH & ACCESS TO CAPITAL MARKETS

This document contains general information about Symbiotics SA and its subsidiaries (together 'Symbiotics') and is intended for informational purposes only. Recipients should determine for themselves whether a particular service or financial instrument is suitable for their needs and should seek professional advice for their particular situation. Any reliance placed on this document is done entirely at the risk of the person placing such reliance. Brand names, logos and trademarks used herein are for information purposes only. The listing of any company or their logos is not intended to imply any sponsorship, endorsement or affiliation with Symbiotics. The content of this document is a summary only, is not complete, and does not include all material information about financial services offered by Symbiotics, including potential conflicts of interest and risks associated with the services.

ABOUT US

REACHING OUT THROUGH INVESTMENTS

Symbiotics is a leading investment company specialized in sustainable and inclusive finance. As a socially-driven investor, we strive to build lasting partnerships with financial institutions located in emerging and frontier markets and that pursue development impact goals.

BROAD ACCESS TO INVESTORS

Symbiotics is the market leader in relation to the number of mandates under advisory or management. Today, we serve over 20 investor clients, including institutional investors, development banks, private banks, and wealth managers, all with their own specific development goals.

*Symbiotics puts a strong emphasis
on applying good governance
principles and developing a
sound corporate culture*

GOVERNANCE

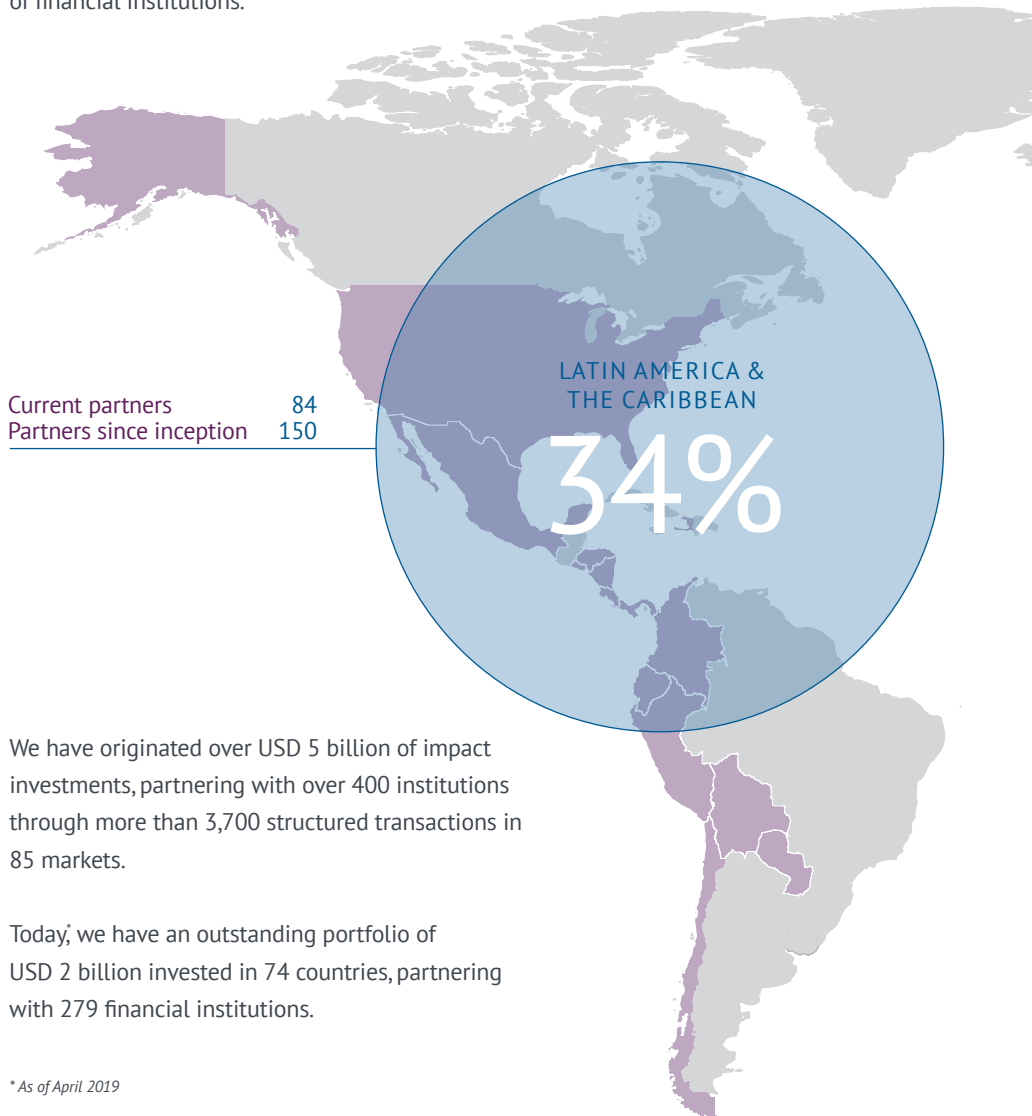
Symbiotics is owned by a diverse pool of over 60 shareholders, including social investors, private bankers, and many staff members, all motivated by a common vision and mission.

We are governed by an independent board of directors, comprised of six experienced professionals with complementary backgrounds, overseeing our activities and promoting shareholder values.

TRUSTED PARTNERS FOR OVER A DECADE

MARKET COVERAGE

Since inception in 2004, Symbiotics has been playing a pivotal role in meeting the growth needs of various types of financial institutions.



■ Countries in which Symbiotics is active



Percentage of portfolio outstanding

Due to rounding, the sum does not equal 100%

Current partners 60
Partners since inception 97

EASTERN EUROPE,
CENTRAL ASIA & MENA

23%

Current partners 72
Partners since inception 90

SOUTH & EAST ASIA

31%

SUB-SAHARAN
AFRICA

13%

Current partners 61
Partners since inception 97

OUR BUSINESS PROPOSITION

PRIME ACCESS TO FUNDING

As advisors and managers of the largest number of investment mandates in the industry, we provide you with access to a diversified investor base and a large funding capacity through a rapid and efficient process.

We offer transparent and competitive pricing through senior and subordinated debt financing, in local and hard currency.

If you are looking for a significant financing size with a long-term tenor, Symbiotics can generate large transactions through its bond issuance platform which is accessible to multiple external investors.

Our offer:

- › Diversified investor base
- › Rapid disbursement
- › Local or hard currency
- › Large transaction capacity
- › Flexible tenor

SYMINVEST

YOUR ONLINE SOLUTIONS

Syminvest is your online platform to centralize your reporting and create tailor-made benchmarks at various geographical levels to measure your performance against industry peers. It offers free insights on the MSME finance space and access to our decade long database on the industry.

ACCESS TO INDUSTRY BENCHMARKS

A Syminvest account provides you with access to all industry-recognized benchmarks developed by Symbiotics. The 'SYM 50' is a benchmark which compiles key indicators from 50 financial institutions that are representative of industry trends.

Portfolio at Risk > 30 days (SYM 50 median)



Return on Equity (SYM 50 median)





Symbiotics is a proud partner of over 275 financial institutions in emerging and frontier economies. We strive to bring a wide network of investors with a full range of terms and expectations to fit financial institutions' needs throughout their growth cycle

Symbiotics' Investment Analyst visits a micro-entrepreneur in Sri Lanka

DIVERSIFIED PARTNERSHIPS

Over the past decade, we have developed core expertise in partnering with a variety of financial institutions, expanding our range of investment products to help scale operations of microfinance institutions, SME banks, downscaling banks, and leasing companies.

SOME EXAMPLES



KWFT

A leading microfinance bank in Kenya which focuses on the lower micro segment and serves almost exclusively women. KWFT is a long term financial partner of Symbiotics, having benefitted from over USD 40 million of debt capital since 2009.



VISION BANCO

The leading MSME Bank in Paraguay, targeting mainly an urban clientele through comprehensive banking products. Since 2010, Symbiotics has provided both subordinated and senior debt to Vision Banco, amounting to more than USD 40 million with an average tenor of over 3 years.



SEYLAN BANK

A full-service commercial bank in Sri Lanka with a historic focus of financing SMEs in economically disadvantaged areas of the country. Seylan bank has been a partner of Symbiotics since 2017, benefitting from a loan syndication facilitated through Symbiotics' bond issuance platform.



TBC LEASING

The leader of a young and dynamic SME leasing market in Georgia, offering financial and operating leases as well as leasebacks to companies in various fields. TBC Leasing has been a partner of Symbiotics since 2013.

TALK TO US

Our *financial institutions unit* is your prime contact point through four regional offices.



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« FURTHER INFORMATION

Symbiotics is an active industry player and a member of the following initiatives and associations:

- › The Association of the Luxembourg Fund Industry
- › European Microfinance Platform
- › European Venture Philanthropy Association
- › The Global Impact Investing Network
- › LuxFLAG
- › Principles for Responsible Investment
- › The Smart Campaign
- › The Social Performance Task Force
- › Sustainable Finance Geneva
- › Swiss Capacity Building
- › Swiss Microfinance Platform
- › Swiss Sustainable Finance

Your financing partner
for growth & access
to capital markets

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