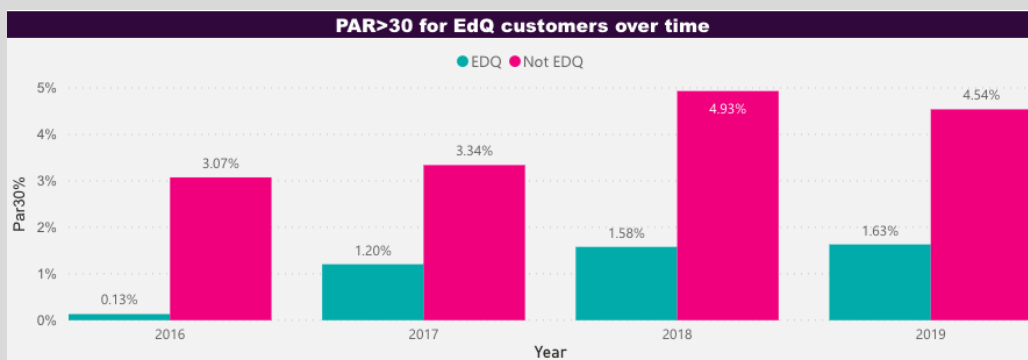


SCHOOLS IN EDUCATION QUALITY ARE BETTER BANK CUSTOMERS



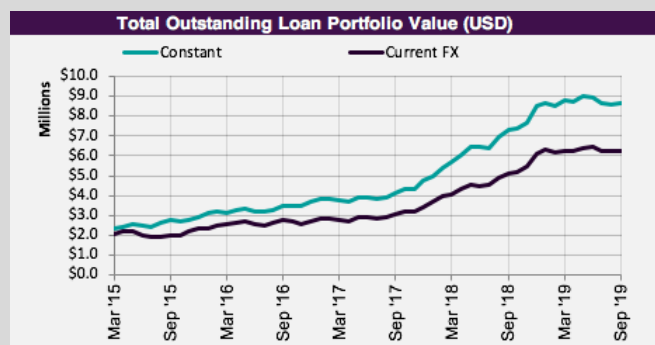
Education Quality schools with a matching loan are averaging 3.9%-point lower PAR>30 than schools that are not in the program.

- A total of **483 schools** from Opportunity Bank are currently enrolled in the Education Quality program, including loan clients, account holders and prospective clients.
- EduFinance has identified c.40% of those clients that have a loan and calculated their individual performance.
- Overall, schools enrolled in the program are paying back their loans on time, with just **1.7% of the outstanding balance** more than 30 days past due in 2019.
- This compares to the rest of the portfolio, which is seeing **4.5%** of clients behind in their payments by 30 days or more.



PAR>30 lower on average for schools enrolled in Education Quality

1.63%



Education Specialists (ES) in Uganda work with schools in clusters to increase best practice methods

13 ES



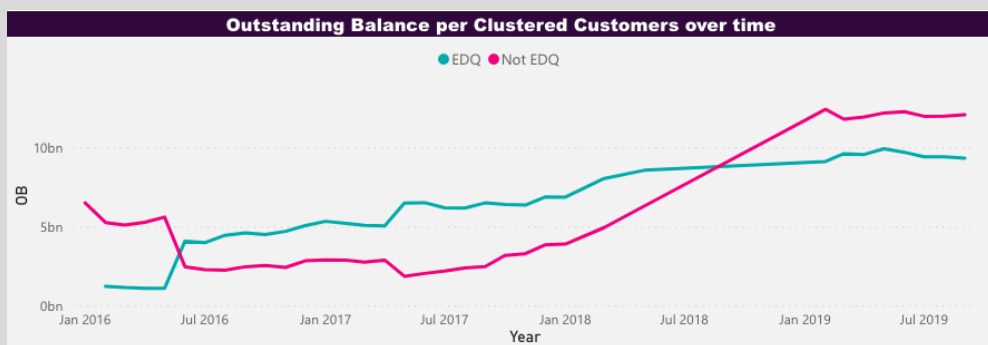
PAR>30 of 1.63% saves money on the provisions held against the loan book

+\$100k / year

Overall Portfolio Growth

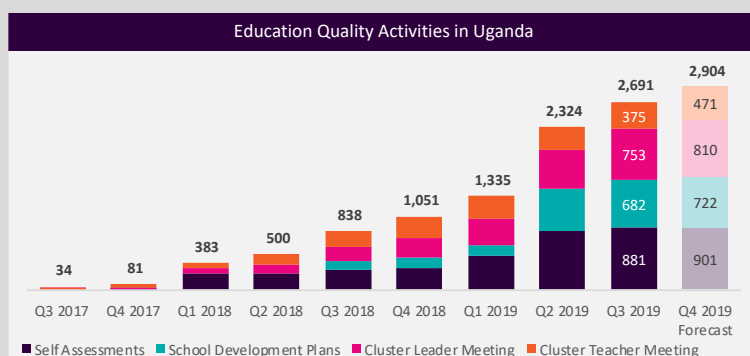
EduFinance has identified schools with c. **UGX 10bn (\$2.6mn)** worth of loans outstanding

A 3.9% improvement in PAR>30 reduces the amount of provisions required by **over \$100k**.



Highlights of the Education Quality Program in Uganda* (end Q3 2019)

- 1. Pathways to Excellence Self Assessments** – 881 collected from 608 unique schools
- 2. School Development Plans** – 682 collected from 544 unique schools
- 3. Cluster Leadership Meetings** – 753 collected from 140 clusters
- 4. Cluster Teacher Meetings** – 375 collected from 140 clusters



Sample selection: Includes all Financial Institution Partners in Uganda
Calculation methodology: Compiled using monthly data extracts from Opportunity Bank