

31/12/2023



DEVELOPMENT PERFORMANCE QUARTERLY FACT SHEET



MAIN FEATURES OF SUB-LOANS

Based on sub-loan portfolio data as at 31 December 2023



IN A NUTSHELL

Number of active end-borrowers

86,563

Sub-loan portfolio outstanding

EUR 1,300.4 million

Average sub-loan amount outstanding

EUR 15,023

Sub-loans disbursed since inception Dec 2005

1,204,524

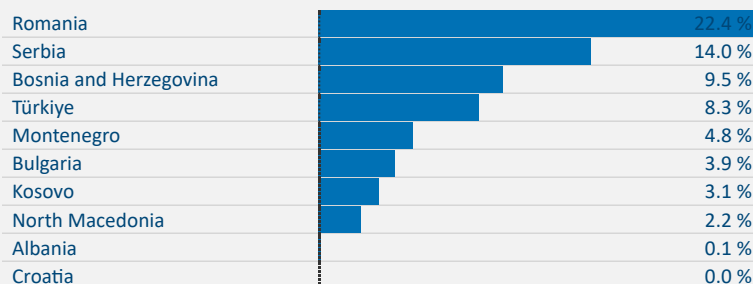
Amount disbursed to end-borrowers since Dec 2005

EUR 10.2 billion

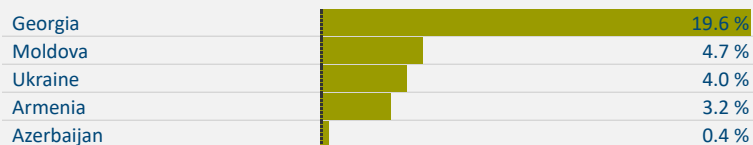
REGIONAL DISTRIBUTION

(based on loan amount outstanding to end-borrowers)

Southeast Europe Region (SEE)

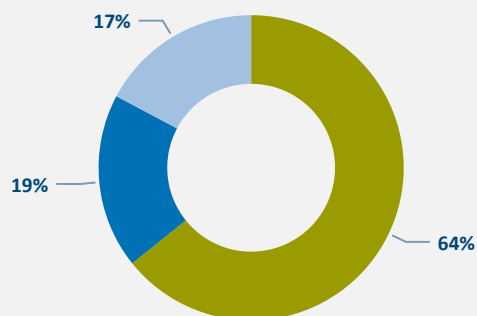


European Neighbourhood Region (ENR)



PRODUCTS

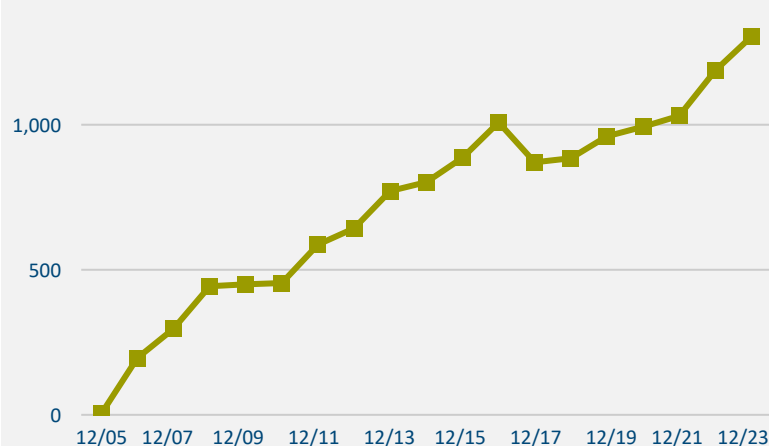
(based on sub-loan amount outstanding)



- Micro and small enterprise (MSE)
- Rural MSE
- Housing

SUB-LOAN PORTFOLIO DEVELOPMENT PERFORMANCE

Amount (EUR million)





DEVELOPMENT PERFORMANCE

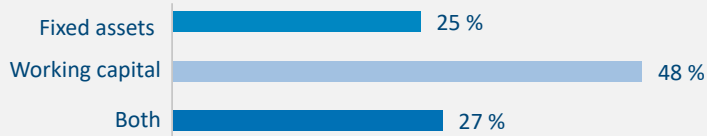
QUARTERLY FACT SHEET

MAIN FEATURES OF SUB-LOANS

Based on loans disbursed over the last four quarters (Q4 2023 - Q1 2023)

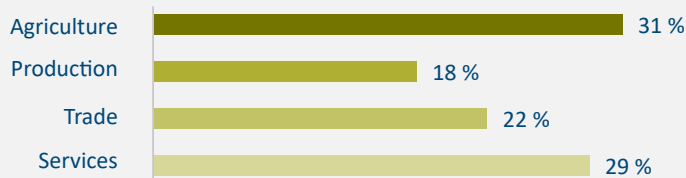
MICRO AND SMALL ENTERPRISE LOANS BY LOAN PURPOSE

(based on sub-loan amount)



MICRO AND SMALL ENTERPRISE LOANS BY ECONOMIC SECTOR

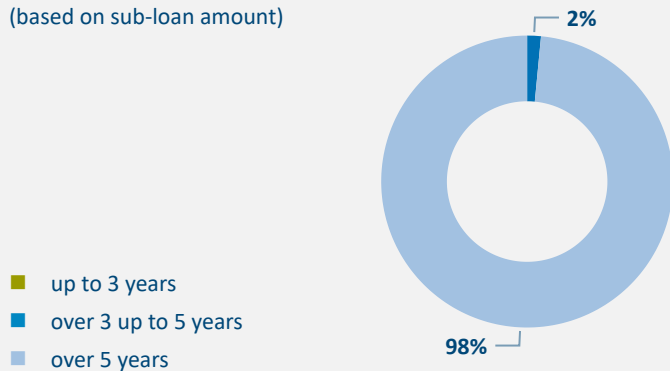
(based on sub-loan amount)



HOUSING LOANS TO PRIVATE HOUSEHOLDS

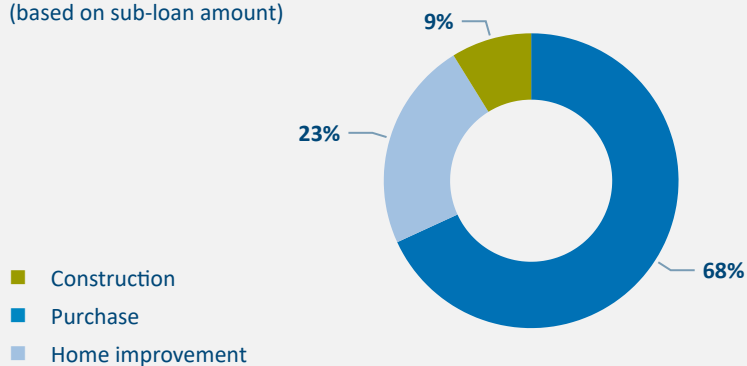
Maturity in %

(based on sub-loan amount)



Loan purpose in %

(based on sub-loan amount)

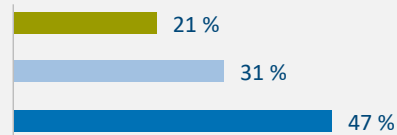


MICRO AND SMALL ENTERPRISE LOANS BY LOAN SIZE

% of number of sub-loans disbursed



% of sub-loan amount disbursed



- Micro enterprise loans equal or less than EUR 20,000
- Small enterprise loans EUR 20,001 – 50,000
- Small enterprise loans equal to or greater than EUR 50,001

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