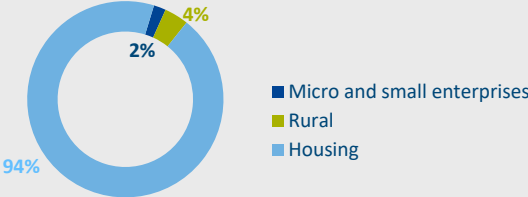
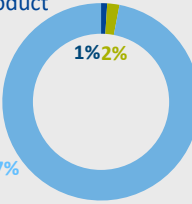
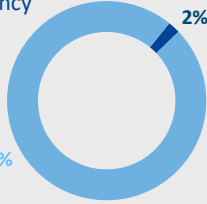


Q2 2021

North Macedonia

COUNTRY FACT SHEET

INVESTMENT PORTFOLIO COMMITTED	DEVELOPMENT PERFORMANCE	
Number of active partner lending institutions (PLI) 3	Number of borrowers 2,269	Sub-loan portfolio outstanding EUR 63.3 million
Total committed portfolio amount EUR 38.6 million	Avg. outstanding MSE/Rural EUR 4,145	Avg. outstanding Housing EUR 32,817
Avg. investment committed per PLI EUR 12.9 million	Number sub-loans since inception 10,813	Sub-loans since inception EUR 214.8 million
Portfolio committed by product	Outstanding sub-loan by product	by currency
 <ul style="list-style-type: none"> Micro and small enterprises Rural Housing 	 <ul style="list-style-type: none"> Micro and small enterprises Rural Housing 	 <ul style="list-style-type: none"> MKD (as local currency) EUR

Overview EFSE portfolio share	DEVELOPMENT FACILITY												
<p>North Macedonia – 4% 38.6</p> <p>SEE¹ total – 62% 535.3</p> <p>EFSE total – 100% 866.2</p> <p>in EUR million</p> <p>¹ SEE = Southeast Europe (Albania, Bosnia and Herzegovina, Bulgaria, Croatia, North Macedonia, Kosovo*, Montenegro, Romania, Serbia, Turkey)</p>	<p>Number of projects since inception</p> <table border="1"> <tr> <td>North Macedonia</td> <td>36</td> </tr> <tr> <td>Total</td> <td>542</td> </tr> <tr> <td>Share</td> <td>7%</td> </tr> </table> <p>Volume of projects since inception</p> <table border="1"> <tr> <td>North Macedonia</td> <td>EUR 0.9 million</td> </tr> <tr> <td>Total</td> <td>EUR 33.8 million</td> </tr> <tr> <td>Share</td> <td>3%</td> </tr> </table>	North Macedonia	36	Total	542	Share	7%	North Macedonia	EUR 0.9 million	Total	EUR 33.8 million	Share	3%
North Macedonia	36												
Total	542												
Share	7%												
North Macedonia	EUR 0.9 million												
Total	EUR 33.8 million												
Share	3%												

CURRENT PARTNER LENDING INSTITUTIONS (INVESTMENT PORTFOLIO)		
Institution Type	PLI	Initial investment (EUR million)
Commercial Bank	Halkbank MK	35.0
Commercial Bank	Ohridska Banka	25.0
Microcredit Organization	Horizonti	2.6

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