

# Q3 2022

## DEVELOPMENT PERFORMANCE

### QUARTERLY FACT SHEET

#### MAIN FEATURES OF SUB-LOANS

Based on sub-loan portfolio data as at 30 September 2022



#### IN A NUTSHELL

Number of active end-borrowers

**88,644**

Sub-loan portfolio outstanding

**EUR 1,137.9 million**

Average sub-loan amount outstanding

**EUR 12,836**

Sub-loans disbursed since inception Dec 2005

**1,144,313**

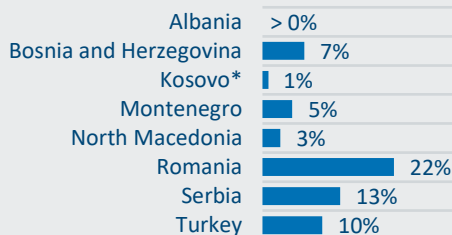
Amount disbursed to end-borrowers since Dec 2005

**EUR 9.2 billion**

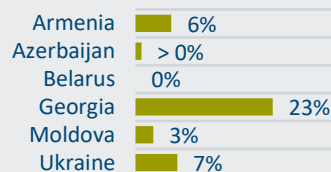
#### REGIONAL DISTRIBUTION

(based on loan amount outstanding to end-borrowers)

##### Southeast Europe Region (SEE)

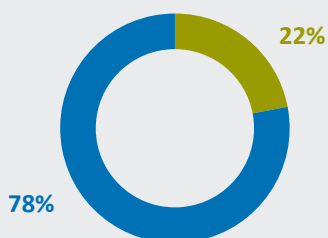


##### European Neighbourhood Region (ENR)



#### PRODUCTS

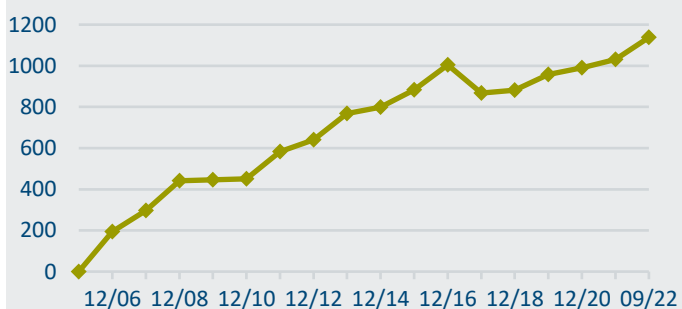
(based on sub-loan amount outstanding)



■ Micro and small enterprises (MSE)  
■ Housing

#### SUB-LOAN PORTFOLIO DEVELOPMENT PERFORMANCE

Amount (EUR million)



# Q3 2022

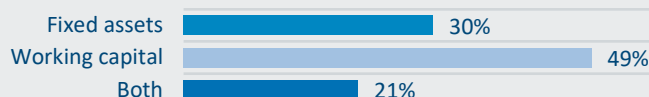
## DEVELOPMENT PERFORMANCE QUARTERLY FACT SHEET

### MAIN FEATURES OF SUB-LOANS

Based on loans disbursed over the last four quarters (Q4 2021 – Q3 2022)

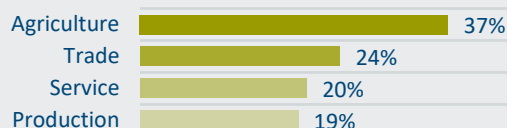
### MICRO AND SMALL ENTERPRISE LOANS BY LOAN PURPOSE

(based on sub-loan amount)



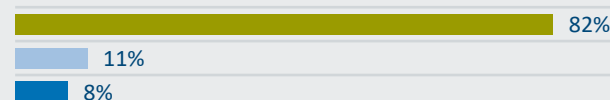
### MICRO AND SMALL ENTERPRISE LOANS BY ECONOMIC SECTOR

(based on sub-loan amount)

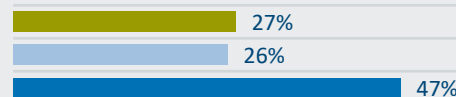


### MICRO AND SMALL ENTERPRISE LOANS BY LOAN SIZE

% of number of sub-loans disbursed



% of sub-loan amount disbursed

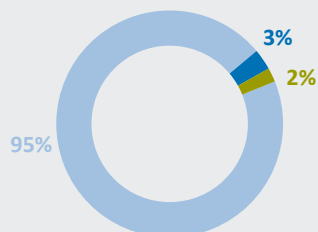


- Micro enterprise loans equal or less than EUR 20,000
- Small enterprise loans EUR 20,001 – 50,000
- Small enterprise loans equal to or greater than EUR 50,001

### HOUSING LOANS TO PRIVATE HOUSEHOLDS

#### Maturity in %

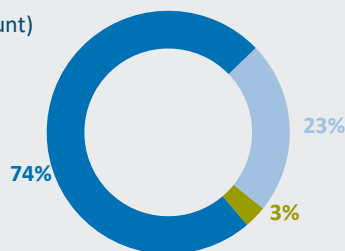
(based on sub-loan amount)



- up to 3 years
- over 3 up to 5 years
- over 5 years

#### Loan purpose in %

(based on sub-loan amount)



- Construction
- Purchase
- Home improvement

#### Lead Investor and Initiator

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