

Q4 2020

DEVELOPMENT PERFORMANCE

QUARTERLY FACT SHEET

MAIN FEATURES OF SUB-LOANS

Based on sub-loan portfolio data as at 31 December 2020



IN A NUTSHELL

Number of active end-borrowers

105,068

Sub-loan portfolio outstanding

EUR 961.1 million

Average sub-loan amount outstanding

EUR 9,147

Sub-loans disbursed since inception Dec 2005

1,047,834

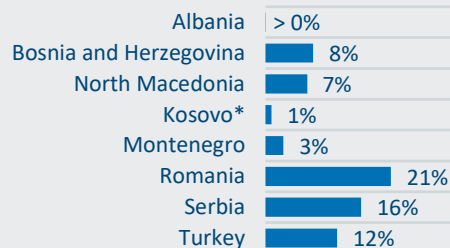
Amount disbursed to end-borrowers since Dec 2005

EUR 8.1 billion

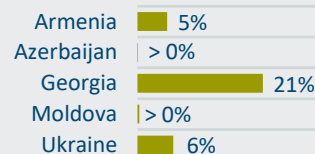
REGIONAL DISTRIBUTION

(based on loan amount outstanding to end-borrowers)

Southeast Europe Region (SEE)

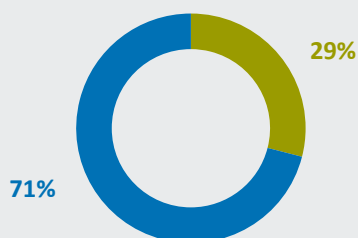


European Neighbourhood Region (ENR)



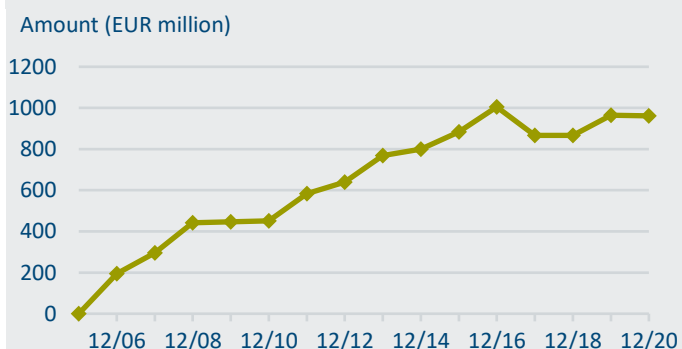
PRODUCTS

(based on sub-loan amount outstanding)



■ Micro and small enterprises (MSE)
■ Housing

SUB-LOAN PORTFOLIO DEVELOPMENT PERFORMANCE



Q4 2020

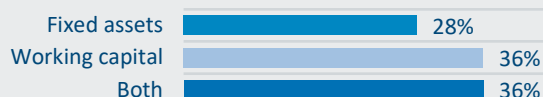
DEVELOPMENT PERFORMANCE QUARTERLY FACT SHEET

MAIN FEATURES OF SUB-LOANS

Based on loans disbursed over the last four quarters (Q1 2020–Q4 2020)

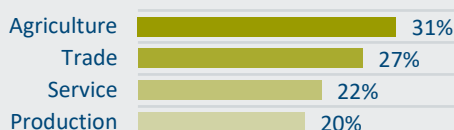
MICRO AND SMALL ENTERPRISE LOANS BY LOAN PURPOSE

(based on sub-loan amount)



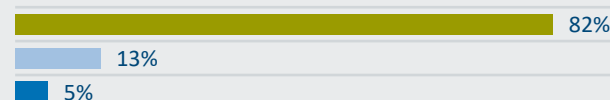
MICRO AND SMALL ENTERPRISE LOANS BY ECONOMIC SECTOR

(based on sub-loan amount)

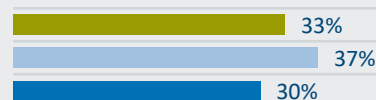


MICRO AND SMALL ENTERPRISE LOANS BY LOAN SIZE

% of number of sub-loans disbursed



% of sub-loan amount disbursed

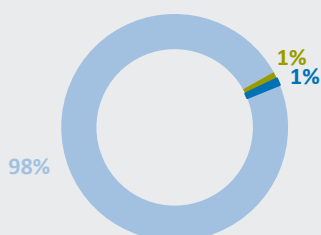


- Micro enterprise loans equal or less than EUR 20,000
- Small enterprise loans EUR 20,001 – 50,000
- Small enterprise loans EUR 50,001 – 100,000

HOUSING LOANS TO PRIVATE HOUSEHOLDS

Maturity in %

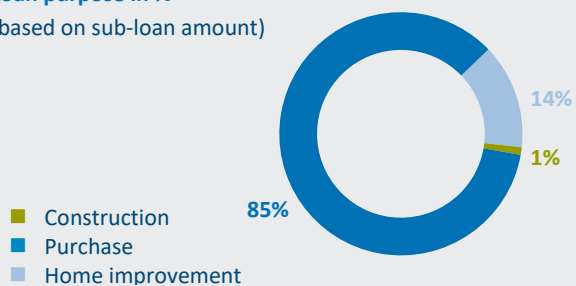
(based on sub-loan amount)



- 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

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