

# Q4 2022

## DEVELOPMENT PERFORMANCE

### QUARTERLY FACT SHEET

#### MAIN FEATURES OF SUB-LOANS

Based on sub-loan portfolio data as at 31 December 2022



#### IN A NUTSHELL

Number of active end-borrowers

**86,941**

Sub-loan portfolio outstanding

**EUR 1,153.9 million**

Average sub-loan amount outstanding

**EUR 13,272**

Sub-loans disbursed since inception Dec 2005

**1,159,302**

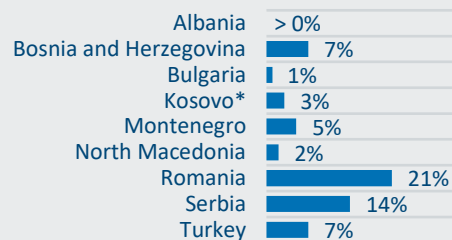
Amount disbursed to end-borrowers since Dec 2005

**EUR 9.5 billion**

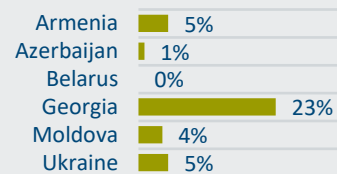
#### REGIONAL DISTRIBUTION

(based on loan amount outstanding to end-borrowers)

##### Southeast Europe Region (SEE)

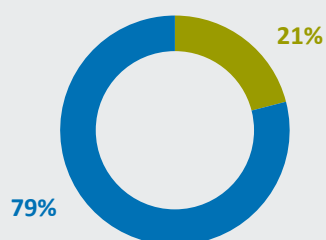


##### European Neighbourhood Region (ENR)



#### PRODUCTS

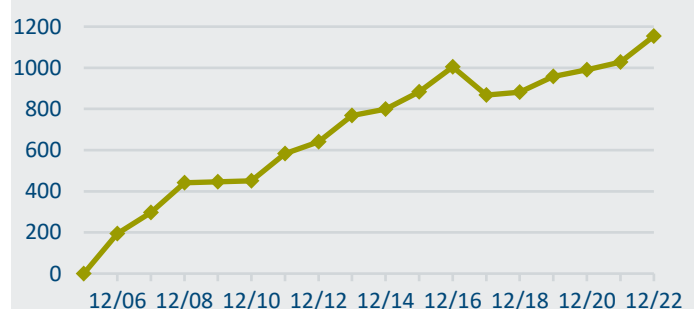
(based on sub-loan amount outstanding)



■ Micro and small enterprises (MSE)  
■ Housing

#### SUB-LOAN PORTFOLIO DEVELOPMENT PERFORMANCE

Amount (EUR million)



# Q4 2022

## DEVELOPMENT PERFORMANCE

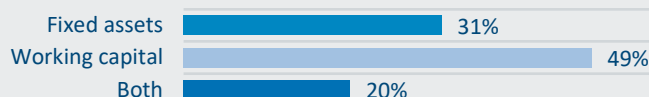
### QUARTERLY FACT SHEET

#### MAIN FEATURES OF SUB-LOANS

Based on loans disbursed over the last four quarters (Q1 2022 – Q4 2022)

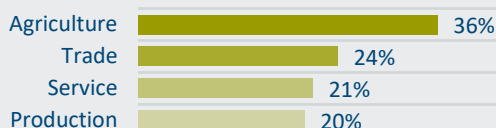
#### MICRO AND SMALL ENTERPRISE LOANS BY LOAN PURPOSE

(based on sub-loan amount)



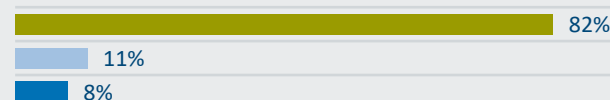
#### MICRO AND SMALL ENTERPRISE LOANS BY ECONOMIC SECTOR

(based on sub-loan amount)

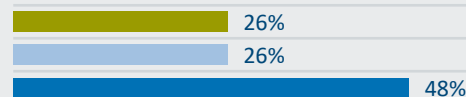


#### MICRO AND SMALL ENTERPRISE LOANS BY LOAN SIZE

% of number of sub-loans disbursed



% of sub-loan amount disbursed

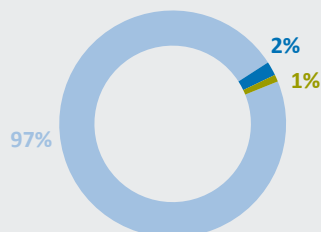


- Micro enterprise loans equal or less than EUR 20,000
- Small enterprise loans EUR 20,001 – 50,000
- Small enterprise loans equal to or greater than EUR 50,001

#### HOUSING LOANS TO PRIVATE HOUSEHOLDS

##### Maturity in %

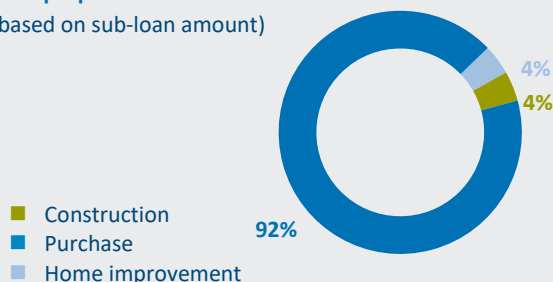
(based on sub-loan amount)



- 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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Publication Date: December 2022

EFSE – A Development Finance Initiative supported by



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