

30/09/2023



# DEVELOPMENT PERFORMANCE QUARTERLY FACT SHEET



## MAIN FEATURES OF SUB-LOANS

Based on sub-loan portfolio data as at 30 September 2023



## IN A NUTSHELL

Number of active end-borrowers

**83,604**

Sub-loan portfolio outstanding

**EUR 1,249.6 million**

Average sub-loan amount outstanding

**EUR 14,947**

Sub-loans disbursed since inception Dec 2005

**1,192,531**

Amount disbursed to end-borrowers since Dec 2005

**EUR 10.1 billion**

## REGIONAL DISTRIBUTION

(based on loan amount outstanding to end-borrowers)

### Southeast Europe Region (SEE)

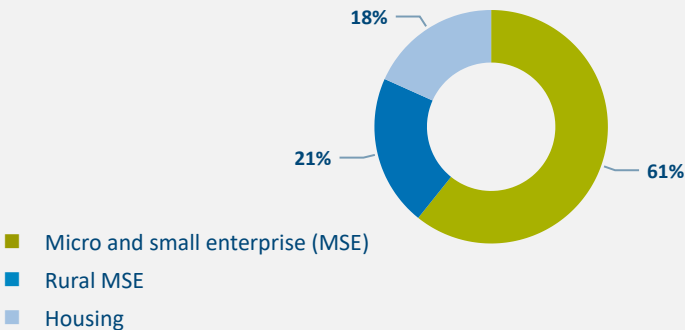
Romania	23.9 %
Serbia	12.7 %
Bosnia and Herzegovina	8.6 %
Türkiye	6.3 %
Montenegro	4.5 %
Bulgaria	4.1 %
Kosovo	3.6 %
North Macedonia	2.4 %
Albania	0.1 %
Croatia	0.0 %

### European Neighbourhood Region (ENR)

Georgia	19.7 %
Moldova	6.0 %
Ukraine	3.9 %
Armenia	3.7 %
Azerbaijan	0.6 %

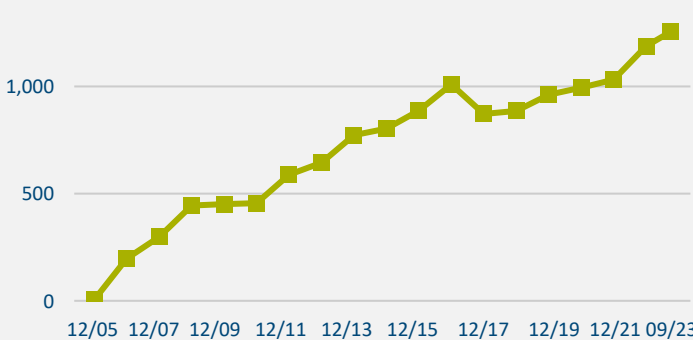
## PRODUCTS

(based on sub-loan amount outstanding)



## SUB-LOAN PORTFOLIO DEVELOPMENT PERFORMANCE

Amount (EUR million)



# DEVELOPMENT PERFORMANCE

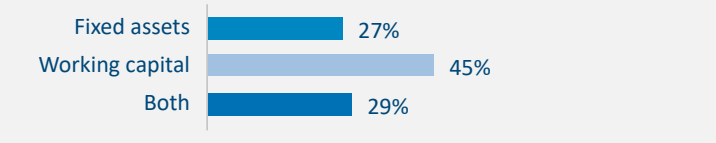
## QUARTERLY FACT SHEET

### MAIN FEATURES OF SUB-LOANS

Based on loans disbursed over the last four quarters (Q3 2023 - Q4 2022)

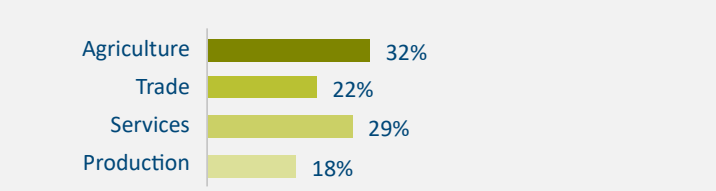
#### MICRO AND SMALL ENTERPRISE LOANS BY LOAN PURPOSE

(based on sub-loan amount)



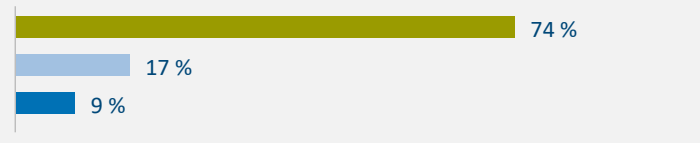
#### MICRO AND SMALL ENTERPRISE LOANS BY ECONOMIC SECTOR

(based on sub-loan amount)

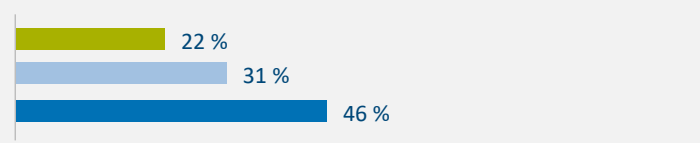


#### MICRO AND SMALL ENTERPRISE LOANS BY LOAN SIZE

% of number of sub-loans disbursed



% of sub-loan amount disbursed

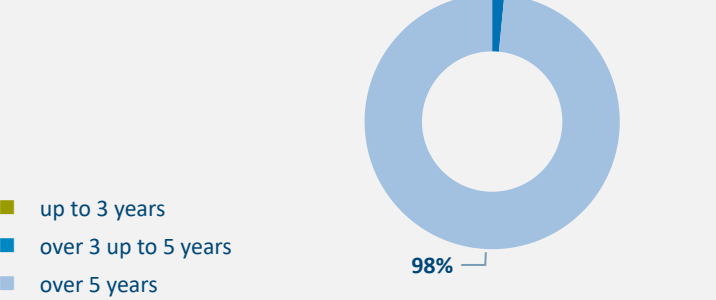


- Micro enterprise loans equal or less than EUR 20,000
- Small enterprise loans EUR 20,001 – 50,000
- Small enterprise loans equal to or greater than EUR 50,001

#### HOUSING LOANS TO PRIVATE HOUSEHOLDS

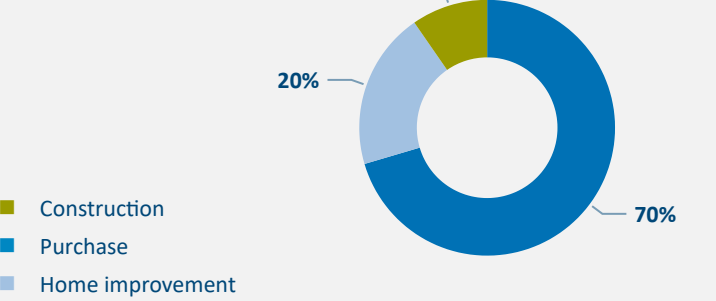
##### Maturity in %

(based on sub-loan amount)



##### Loan purpose in %

(based on sub-loan amount)



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