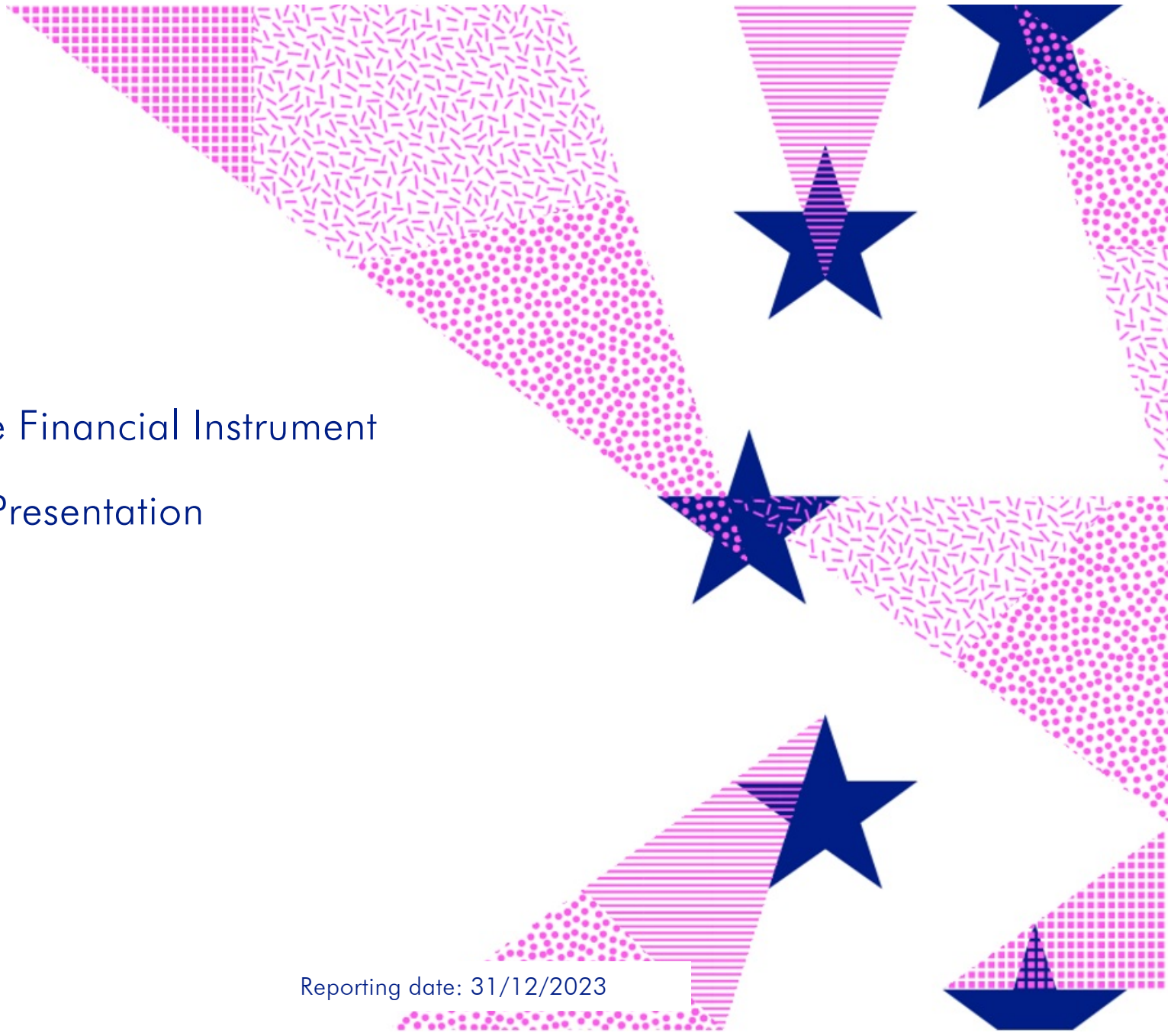




# EaSI - Guarantee Financial Instrument Implementation Presentation

Reporting date: 31/12/2023





## Disclaimer

This presentation contains general information about the implementation results of the EaSI - Guarantee Financial Instrument. It is given in a summary form and does not purport to be complete. It is current as of the date of this presentation only and may change without notice.

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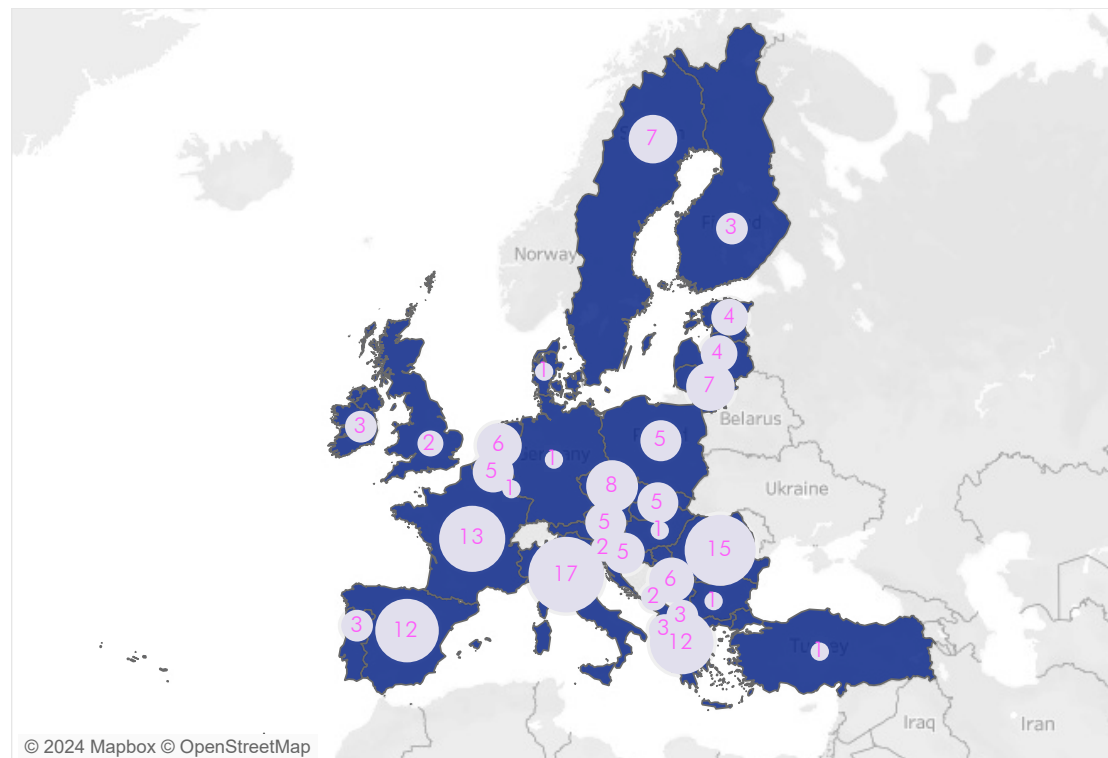
All figures are expressed in EUR (except otherwise stated) and are converted at the historical rates.

## Status of EaSI GFI implementation as of 31/12/2023

- 163 guarantee contracts signed\*
    - covering 31 countries\*\*
    - for a total guarantee amount of EUR 413.6M
  - Expecting to provide over EUR 2,854.7M of financing to micro-enterprises
  - Expecting to provide over EUR 1,440.0M of financing to social enterprises
- 
- Currently enabling the support of
    - 162,208 micro-enterprises and
    - 6,709 of social enterprises

### Guarantee Contracts by Exposure Beneficiary Country

(number of guarantee contracts signed)



\* Refers to active contracts

\*\* Count of countries targeted by the Financial Intermediaries

Note: The map presented is for illustrative purposes and is without prejudice to the status of or sovereignty over any territory.

## EaSI GFI - Microfinance - by Country

(transactions and amounts committed to Final Recipients)

Country	Transactions to Final Recipients	% of Total	Amount Committed to Final Recipients (in M EUR)	% of Total
Albania	22,832	11.9%	75.1	3.2%
Austria	648	0.3%	7.8	0.3%
Belgium	4,619	2.4%	38.6	1.6%
Bulgaria	160	0.1%	3.3	0.1%
Croatia	550	0.3%	8.6	0.4%
Czech Republic	18,738	9.8%	244.2	10.3%
Estonia	4,880	2.5%	67.7	2.8%
Finland	1,353	0.7%	26.1	1.1%
France	14,619	7.6%	134.5	5.7%
Germany	10	0.0%	0.2	0.0%
Greece	9,998	5.2%	149.4	6.3%
Ireland	2,242	1.2%	32.6	1.4%
Italy	6,880	3.6%	129.4	5.4%
Latvia	2,867	1.5%	36.4	1.5%
Lithuania	4,512	2.4%	63.3	2.7%
Luxembourg	174	0.1%	2.5	0.1%
Montenegro	1,202	0.6%	14.8	0.6%
Netherlands	12,333	6.4%	168.9	7.1%
Poland	5,868	3.1%	70.3	3.0%
Portugal	792	0.4%	10.0	0.4%
Romania	29,477	15.4%	421.8	17.8%
Serbia	9,881	5.2%	111.7	4.7%
Slovakia	4,035	2.1%	54.8	2.3%
Slovenia	2,202	1.1%	53.0	2.2%
Spain	12,172	6.4%	190.2	8.0%
Sweden	12,653	6.6%	224.7	9.5%
The Republic of North Macedonia	690	0.4%	3.2	0.1%
Türkiye	5,054	2.6%	30.3	1.3%
United Kingdom	179	0.1%	1.7	0.1%
Grand Total	191,620	100.0%	2,375.2	100.0%

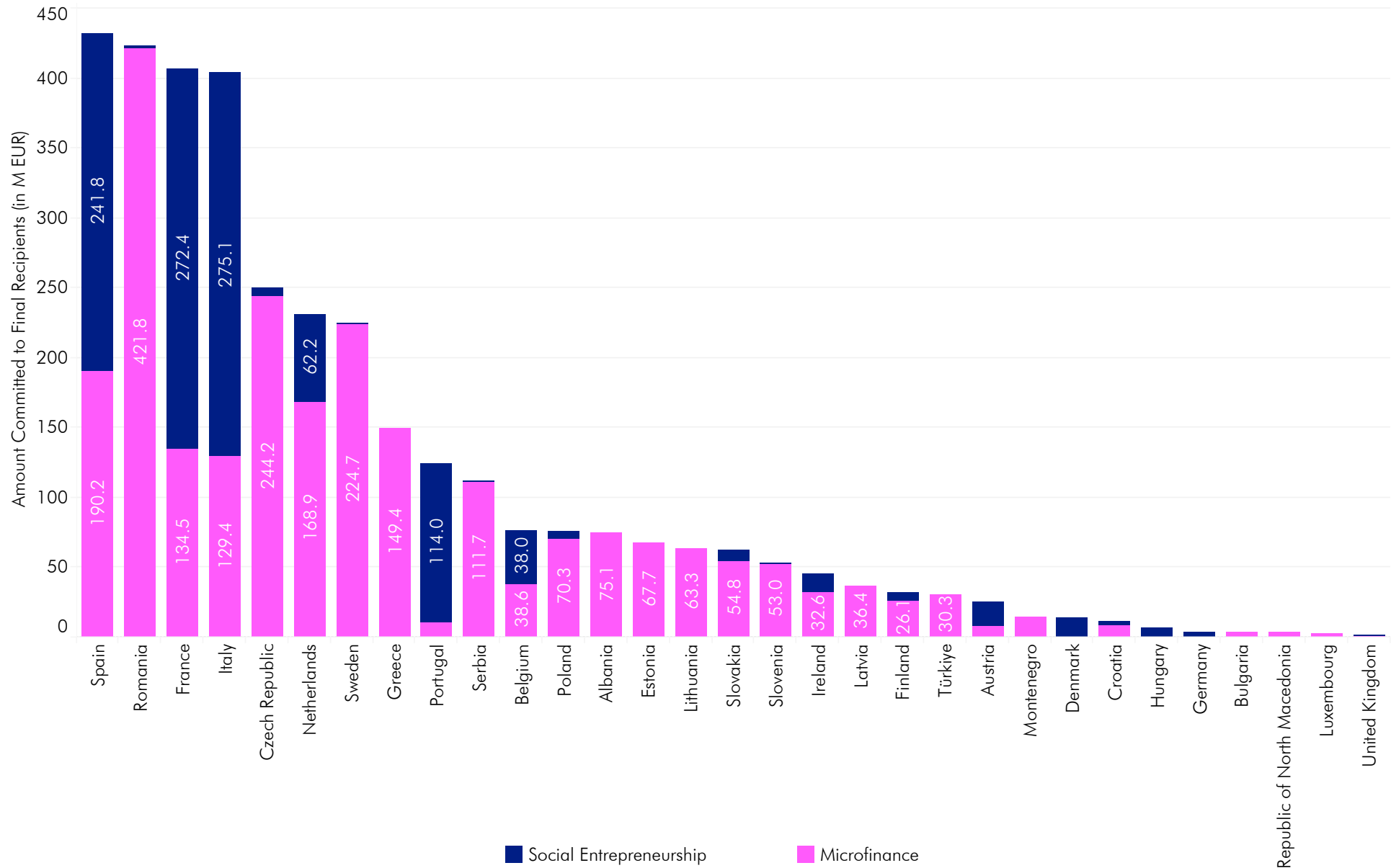
## EaSI GFI - Social Entrepreneurship - by Country

(transactions and amounts committed to Final Recipients)

Country	Transactions to Final Recipients	% of Total	Amount Committed to Final Recipients (in M EUR)	% of Total
Austria	129	1.5%	17.2	1.6%
Belgium	381	4.4%	38.0	3.5%
Croatia	74	0.9%	2.4	0.2%
Czech Republic	38	0.4%	6.3	0.6%
Denmark	74	0.9%	14.0	1.3%
Finland	22	0.3%	6.4	0.6%
France	2,570	29.9%	272.4	25.0%
Germany	8	0.1%	3.2	0.3%
Hungary	75	0.9%	6.7	0.6%
Ireland	71	0.8%	12.2	1.1%
Italy	1,955	22.7%	275.1	25.3%
Netherlands	459	5.3%	62.2	5.7%
Poland	94	1.1%	5.4	0.5%
Portugal	526	6.1%	114.0	10.5%
Romania	23	0.3%	1.4	0.1%
Serbia	22	0.3%	0.6	0.1%
Slovakia	109	1.3%	8.2	0.7%
Slovenia	2	0.0%	0.1	0.0%
Spain	1,967	22.9%	241.8	22.2%
Sweden	1	0.0%	0.4	0.0%
United Kingdom	7	0.1%	0.4	0.0%
Grand Total	8,607	100.0%	1,088.4	100.0%

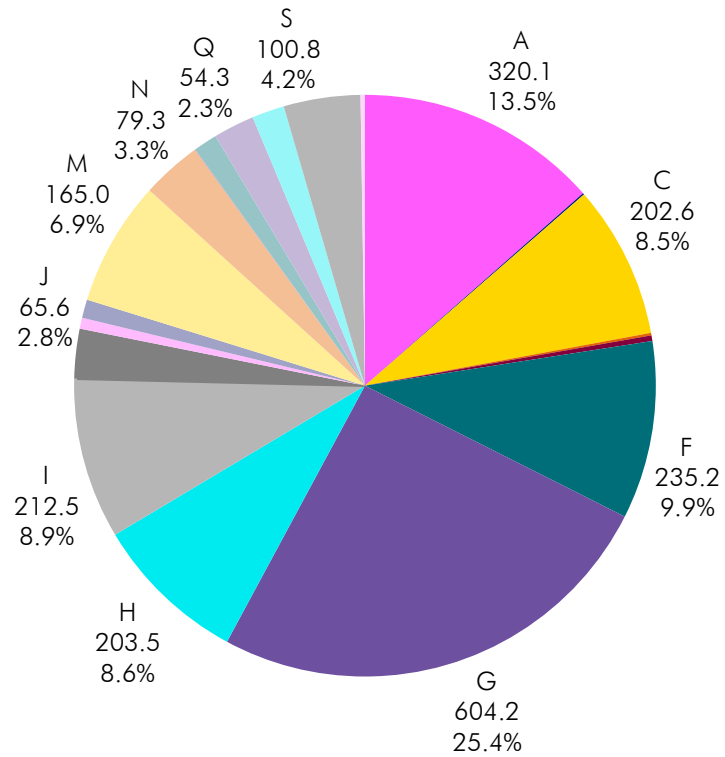
## EaSI GFI Portfolio - by Country

(amounts committed to Final Recipients, in millions of EUR)



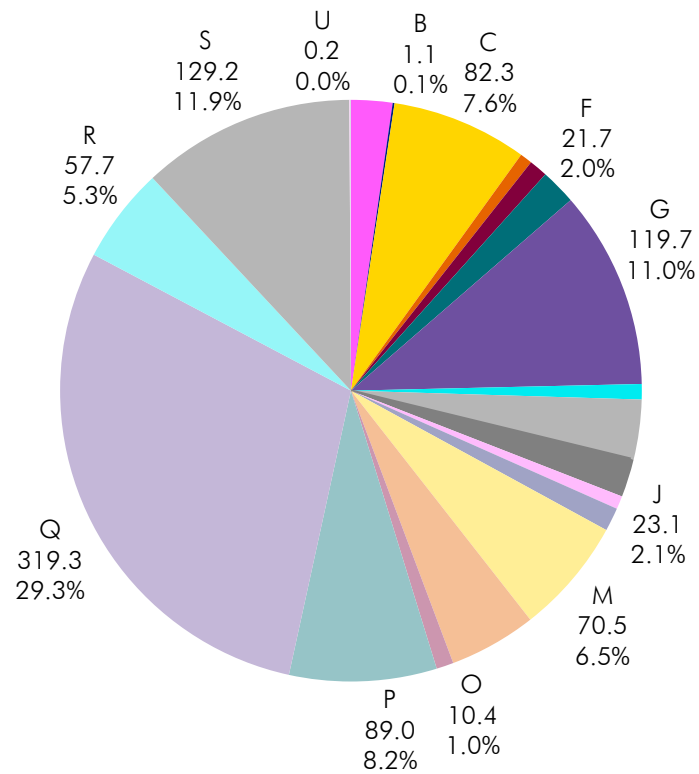
## EaSI GFI - Microfinance - by Sector

(amounts committed to Final Recipients, in millions of EUR)



## EaSI GFI - Social Entrepreneurship - by Sector

(amounts committed to Final Recipients, in millions of EUR)



- A - Agriculture, forestry and fishing
- B - Mining and quarrying
- C - Manufacturing
- D - Electricity, gas, steam and air conditioning supply
- E - Water supply, sewerage, waste management and remediation activities
- F - Construction
- G - Wholesale and retail trade, repair of motor vehicles and motorcycles
- H - Transporting and storage
- I - Accommodation and food service activities
- J - Information and communication
- K - Financial and insurance activities
- L - Real estate activities
- M - Professional, scientific and technical activities
- N - Administrative and support service activities
- O - Public administration and defence, compulsory social security
- P - Education
- Q - Human health and social work activities
- R - Arts, entertainment and recreation
- S - Other services activities
- T - Activities of households as employers, undifferentiated goods - and servic..
- U - Activities of extraterritorial organisations and bodies



## EaSI GFI - Portfolio by Business History

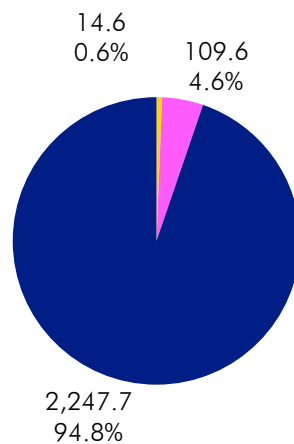
(transactions and amounts committed to Final Recipients)

Portfolio Type	Business history of enterprise	Transactions to Final Recipients	% of Total	Amount Committed to Final Recipients (in M EUR)	% of Total
Microfinance	Less than 1 year	1,105	0.6%	15.0	0.6%
	1-3 years	8,474	4.4%	110.7	4.7%
	More than 3 years	182,041	95.0%	2,249.5	94.7%
	Total	191,620	100.0%	2,375.2	100.0%
Social Entrepreneurship	Less than 1 year	47	0.5%	4.9	0.4%
	1-3 years	647	7.5%	56.8	5.2%
	More than 3 years	7,913	91.9%	1,026.7	94.3%
	Total	8,607	100.0%	1,088.4	100.0%
Grand Total		200,227	100.0%	3,463.5	100.0%

## EaSI GFI - Portfolio by Business History

(amounts committed to Final Recipients in millions of EUR)

Microfinance



Social Entrepreneurship

