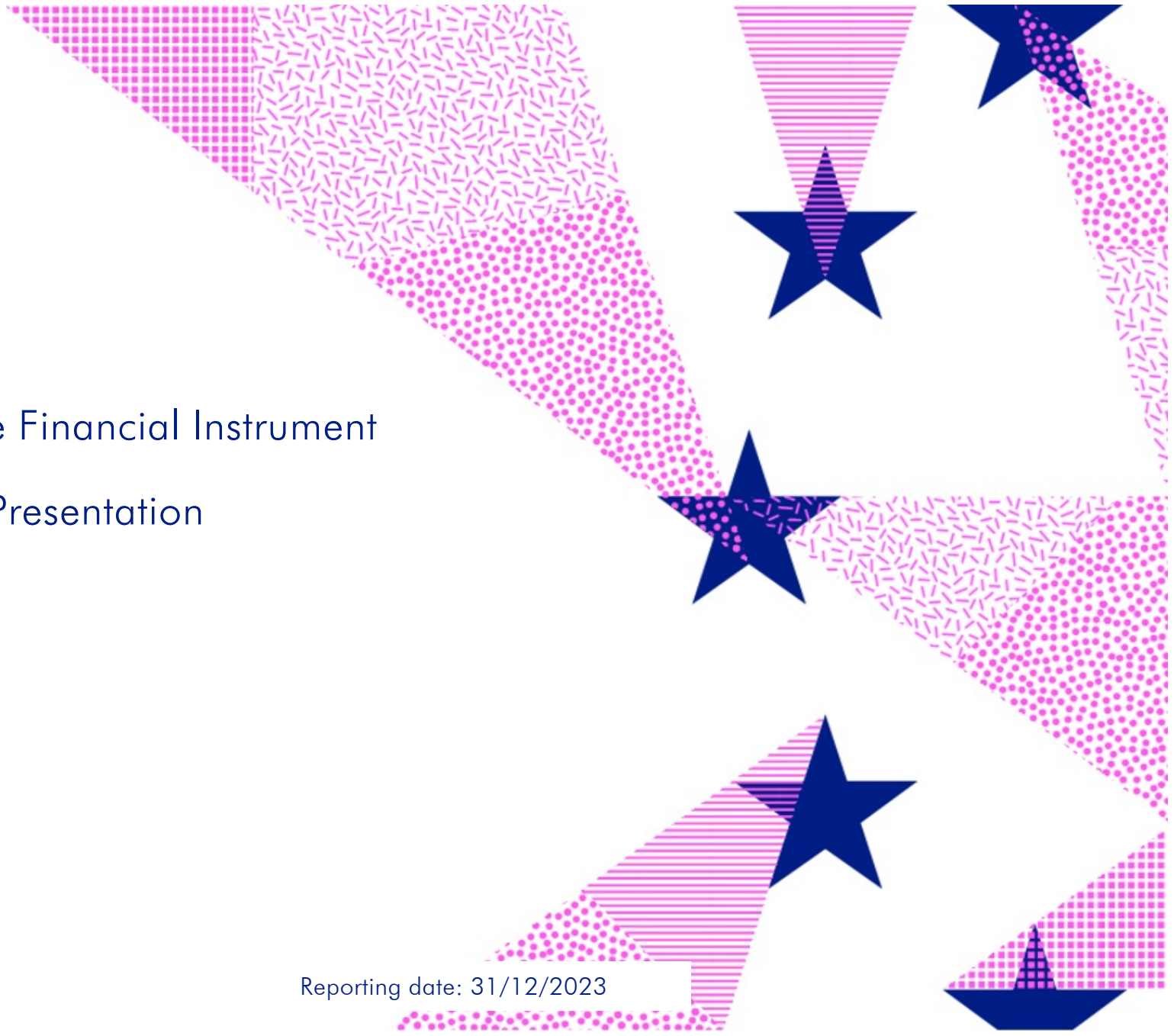




EaSI - Guarantee Financial Instrument Implementation Presentation

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.

EIF and the EIB Group have no obligation to update this information or to release any revisions to this information. No representation or warranty, express or implied, is or will be made and no liability or responsibility is or will be accepted by EIF or by the EIB Group in respect of the accuracy or completeness of the information contained herein and any such liability is expressly disclaimed.

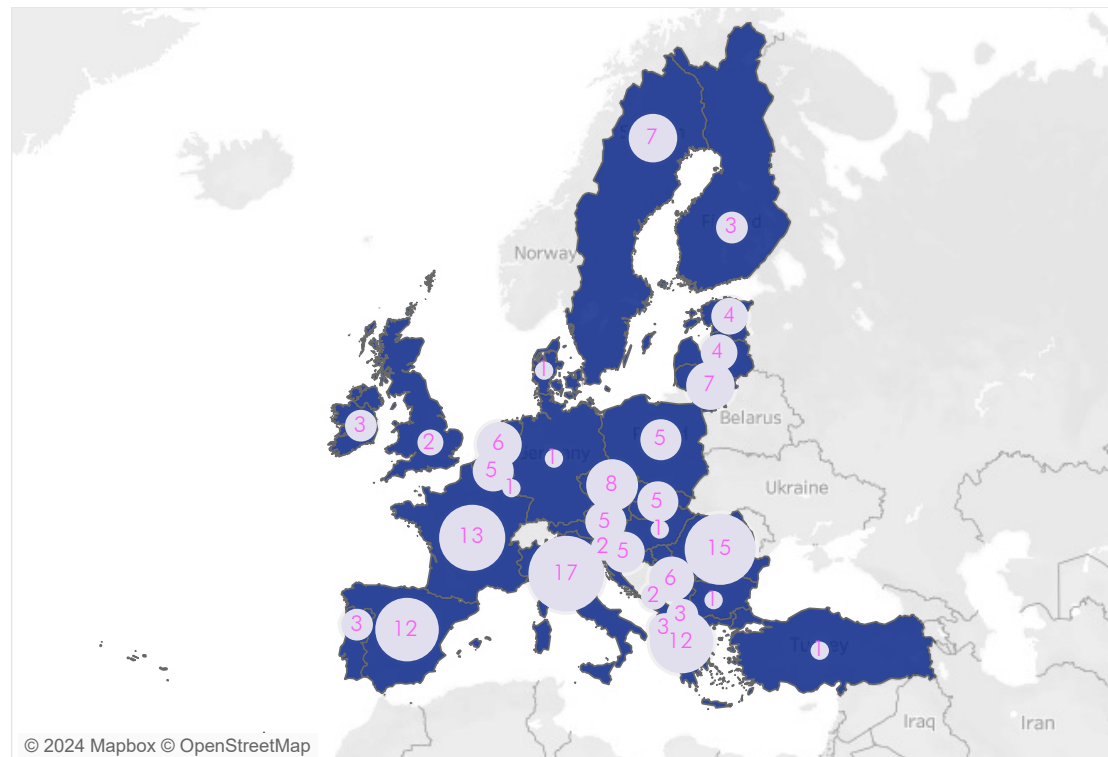
All figures are expressed in EUR (except otherwise stated) and are converted at the historical rates.

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%

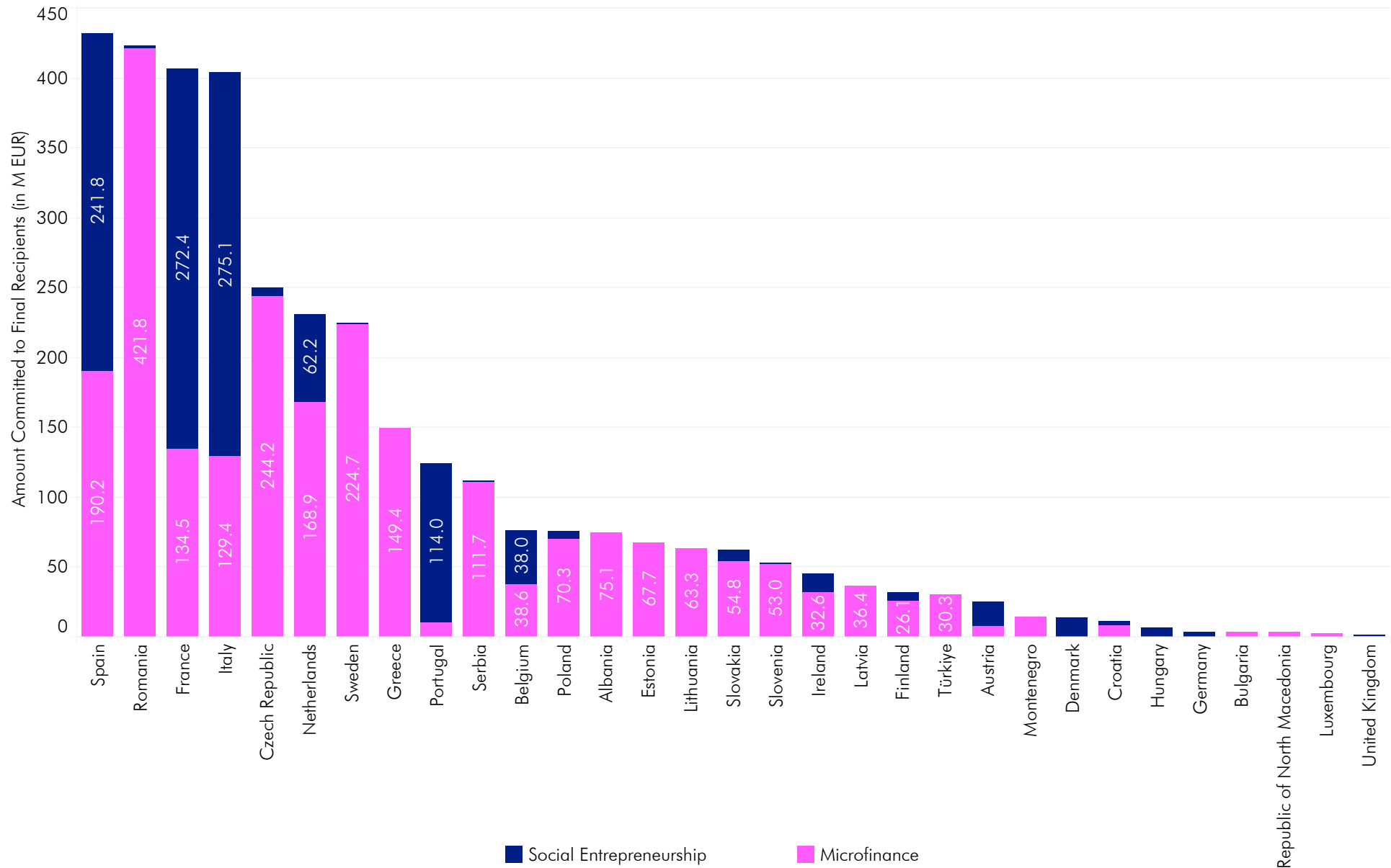
EaSI GFI - Social Entrepreneurship - by Country

(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%

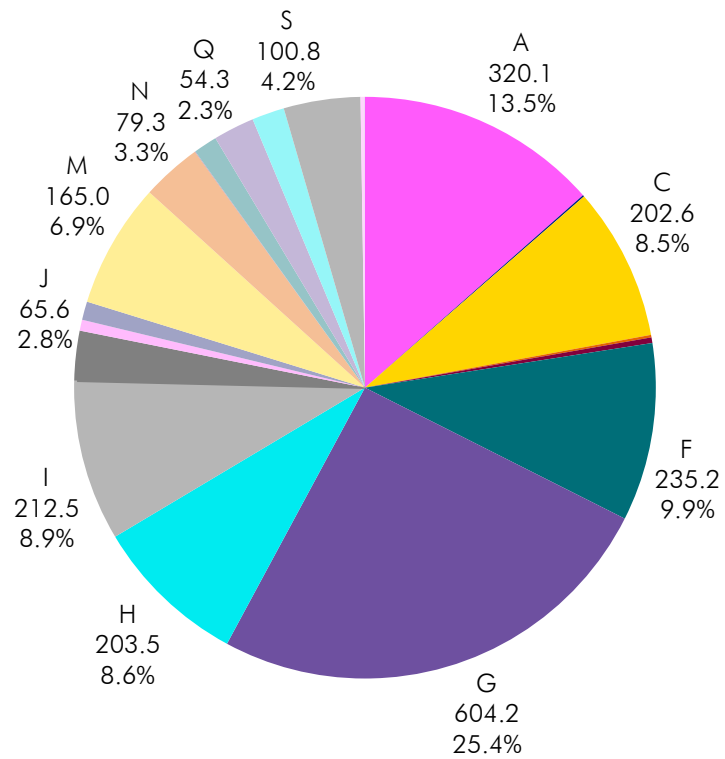
EaSI GFI Portfolio - by Country

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



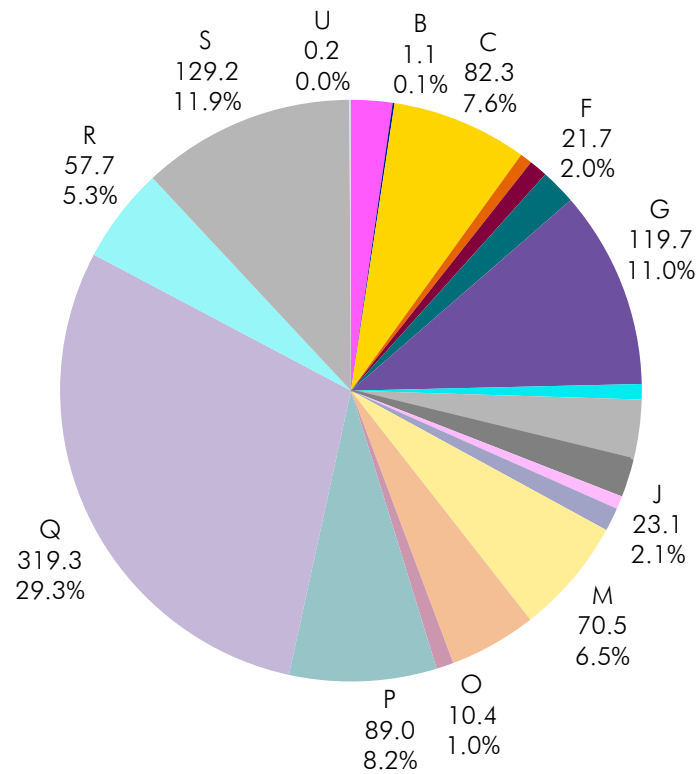
EaSI GFI - Microfinance - by Sector

(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

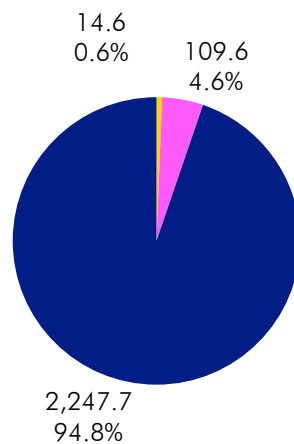
(transactions and amounts committed to Final Recipients)

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

