30/06/2025

Southeast Europe (SEE)

FACT SHEET

EUROPEAN FUND FOR SOUTHEAST EUROPE

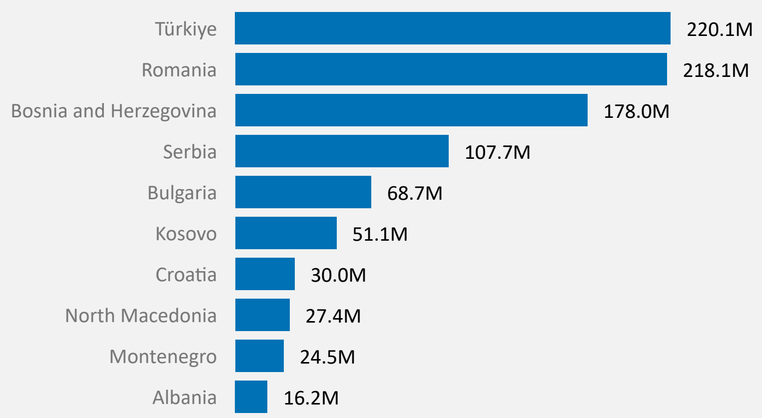
INVESTMENT PORTFOLIO

Number (Nr.) of active partner lending institutions (PLI)
56

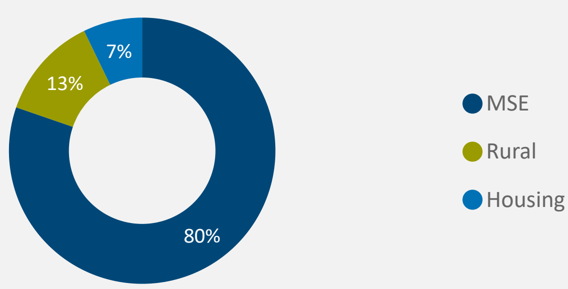
Committed investment portfolio
EUR 941.8M

Avg. investment committed per PLI
EUR 16.8M

Portfolio committed by country



Portfolio committed by product



INVESTMENT PORTFOLIO

Nr. of borrowers
51,651

Sub-loan portfolio outstanding
EUR 979.9M

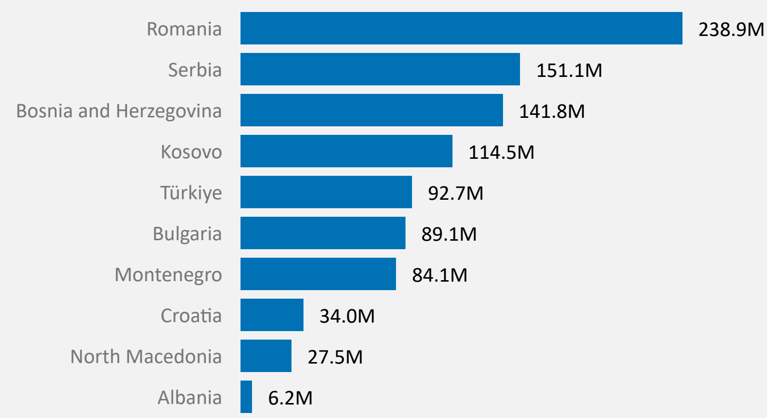
Avg. outstanding MSE/Rural
EUR 17,018

Avg. outstanding Housing
EUR 43,177

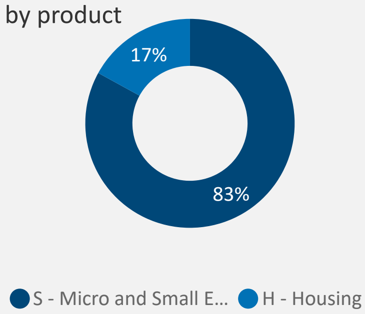
Nr. of borrowers since inception
982,000

Sub-loans since inception
EUR 8,091.5M

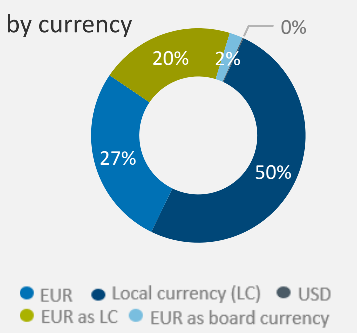
Outstanding sub-loans by country



Outstanding sub-loans by product



by currency



CURRENT PLIs (INVESTMENT PORTFOLIO)

Institution type	Initial investment (EUR)
Non Bank Financial Institution	87.4M
Microfinance Institution	165.8M
Leasing Company	141.0M
Bank	826.1M

DEVELOPMENT FACILITY

Number of projects since inception	
SEE	518
Total Fund	728
Share of SEE	71 %

Volume of projects since inception	
SEE (EUR)	33.2M
Total Fund (EUR)	50.7M
Share of SEE	66 %

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Initiated by KfW | Funded by KfW, Federal Ministry for Economic Cooperation and Development, Austrian Development Agency, Deutsche Bank, FMO, European Investment Bank, OeEB, GLS Bank, IFC International Finance Corporation, European Bank for Reconstruction and Development, asn bank, finance in motion | Advised by finance in motion

30/06/2025

Albania

COUNTRY FACT SHEET

EUROPEAN FUND FOR SOUTHEAST EUROPE

INVESTMENT PORTFOLIO

Number (Nr.) of active partner lending institutions (PLI)

3

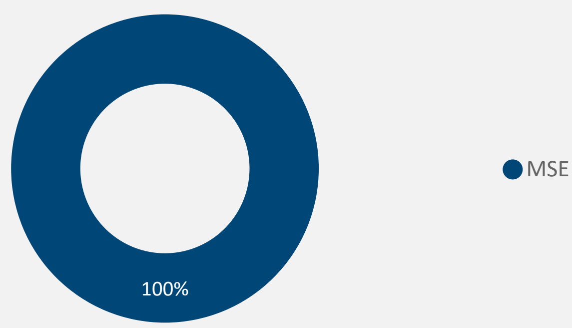
Committed investment portfolio

EUR 16.2M

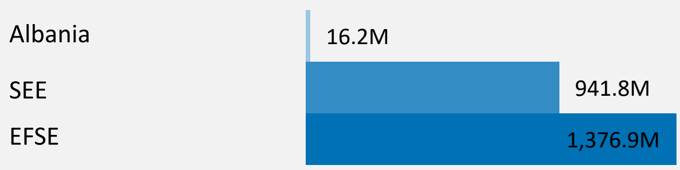
Avg. investment committed per PLI

EUR 5.4M

Portfolio committed by product



Overview EFSE Portfolio (EUR)



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INVESTMENT PORTFOLIO

Institution type	PLI	Initial investment (EUR)
Bank	ProCredit Bank AL	10.0M
Bank	Union Bank AL	5.0M
Non Bank Financial Institution	FED Invest	3.0M

INVESTMENT PORTFOLIO

Nr. of borrowers

267

Sub-loan portfolio outstanding

EUR 6.2M

Avg. outstanding MSE/Rural

EUR 23,195

Avg. outstanding Housing

-

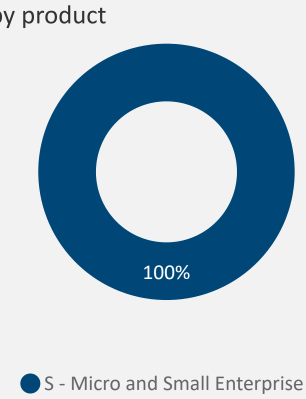
Nr. of borrowers since inception

22,522

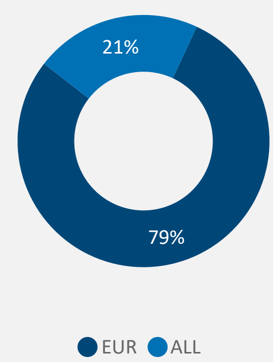
Sub-loans since inception

EUR 150.8M

Outstanding sub-loans by product



by currency



DEVELOPMENT FACILITY

Number of projects since inception	
Country	69
Total Fund	728
Share of Country	9 %

Volume of projects since inception	
Country (EUR)	3.7M
Total Fund (EUR)	50.7M
Share of Country	7 %

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Public Investors

International Financial Institutions

Private Institutional Investors*

*A selection of EFSE's private investors

30/06/2025

Armenia

COUNTRY FACT SHEET

EUROPEAN FUND FOR SOUTHEAST EUROPE

INVESTMENT PORTFOLIO

Number (Nr.) of active partner lending institutions (PLI)

5

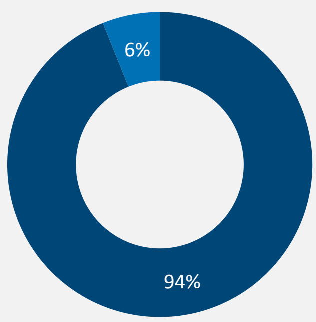
Committed investment portfolio

EUR 75.3M

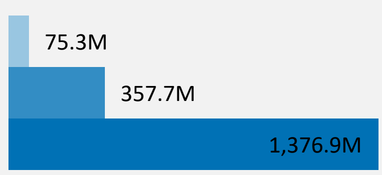
Avg. investment committed per PLI

EUR 15.1M

Portfolio committed by product



Overview EFSE Portfolio (EUR)



ENR = European Neighborhood Region (Armenia, Azerbaijan, Belarus, Georgia, Moldova, Ukraine)

INVESTMENT PORTFOLIO

Institution type	PLI	Initial investment (EUR)
Bank	ACBA	40.0M
Bank	Araratbank	23.8M
Bank	Inecobank	27.2M
Leasing Company	ACBA Leasing	7.5M
Leasing Company	Armenian Leasing Company	4.0M

INVESTMENT PORTFOLIO

Nr. of borrowers

3,306

Sub-loan portfolio outstanding

EUR 51.4M

Avg. outstanding MSE/Rural

EUR 14,798

Avg. outstanding Housing

EUR 27,590

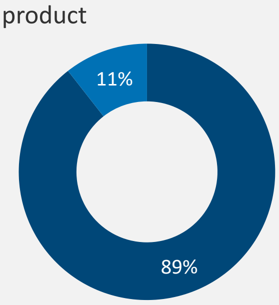
Nr. of borrowers since inception

67,384

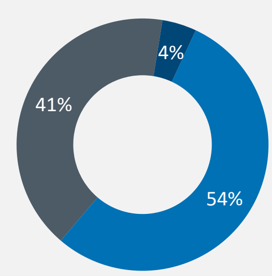
Sub-loans since inception

EUR 895.1M

Outstanding sub-loans by product



by currency



DEVELOPMENT FACILITY

Number of projects since inception	
Country	85
Total Fund	728
Share of Country	12 %

Volume of projects since inception	
Country (EUR)	2.5M
Total Fund (EUR)	50.7M
Share of Country	5 %

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30/06/2025

Azerbaijan

COUNTRY FACT SHEET

EUROPEAN FUND FOR SOUTHEAST EUROPE

INVESTMENT PORTFOLIO

Number (Nr.) of active partner lending institutions (PLI)

2

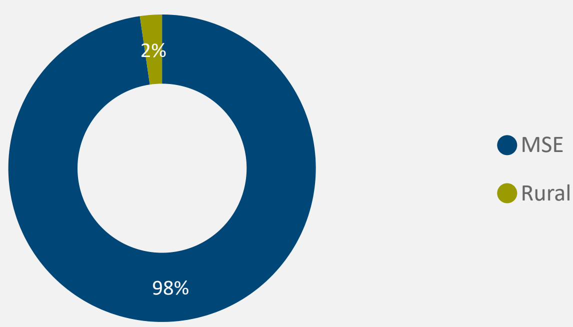
Committed investment portfolio

EUR 46.3M

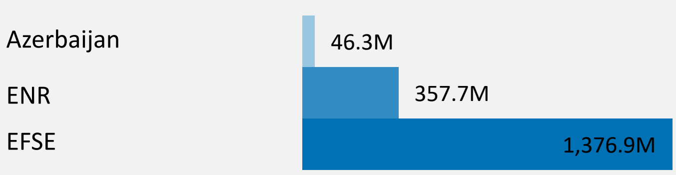
Avg. investment committed per PLI

EUR 23.2M

Portfolio committed by product



Overview EFSE Portfolio (EUR)



ENR = European Neighborhood Region (Armenia, Azerbaijan, Belarus, Georgia, Moldova, Ukraine)

INVESTMENT PORTFOLIO

Institution type	PLI	Initial investment (EUR)
Bank	AccessBank	10.2M
Bank	Bank Respublika	43.5M

INVESTMENT PORTFOLIO

Nr. of borrowers

985

Sub-loan portfolio outstanding

EUR 12.7M

Avg. outstanding MSE/Rural

EUR 12,939

Avg. outstanding Housing

-

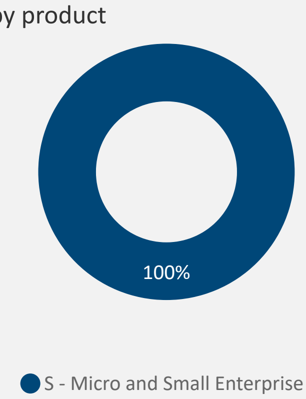
Nr. of borrowers since inception

58,901

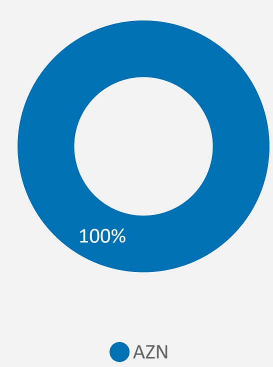
Sub-loans since inception

EUR 268.6M

Outstanding sub-loans by product



by currency



DEVELOPMENT FACILITY

Number of projects since inception	
Country	50
Total Fund	728
Share of Country	7 %

Volume of projects since inception	
Country (EUR)	1.3M
Total Fund (EUR)	50.7M
Share of Country	3 %

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Public Investors

International Financial Institutions

Private Institutional Investors*

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30/06/2025

Belarus

EUROPEAN FUND FOR SOUTHEAST EUROPE

COUNTRY FACT SHEET

INVESTMENT PORTFOLIO

Number (Nr.) of active partner lending institutions (PLI)

(Blank)

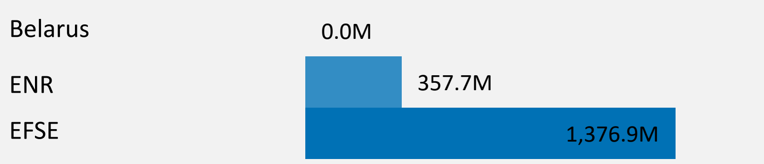
Committed investment portfolio

EUR 0.0M

Avg. investment committed per PLI

Portfolio committed by product

Overview EFSE Portfolio (EUR)



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INVESTMENT PORTFOLIO

Institution type	PLI	Initial investment (EUR)

INVESTMENT PORTFOLIO

Nr. of borrowers

Sub-loan portfolio outstanding

-

Avg. outstanding MSE/Rural

-

Avg. outstanding Housing

-

Nr. of borrowers since inception

3,678

Sub-loans since inception

EUR 86.5M

Outstanding sub-loans by product

by currency

DEVELOPMENT FACILITY

Number of projects since inception	
Country	20
Total Fund	728
Share of Country	3 %

Volume of projects since inception	
Country (EUR)	0.2M
Total Fund (EUR)	50.7M
Share of Country	0 %

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30/06/2025

Bosnia and Herzegovina

COUNTRY FACT SHEET

EFSE
EUROPEAN FUND FOR SOUTHEAST EUROPE

INVESTMENT PORTFOLIO

Number (Nr.) of active partner lending institutions (PLI)

14

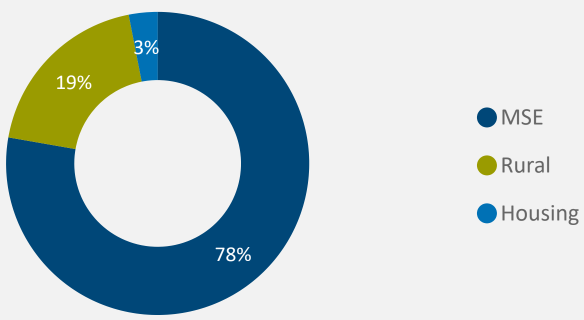
Committed investment portfolio

EUR 178.0M

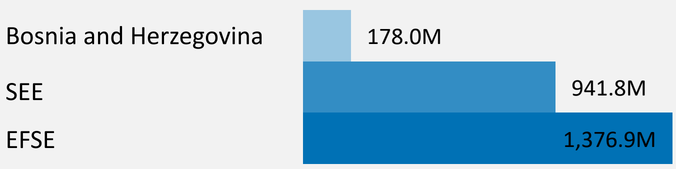
Avg. investment committed per PLI

EUR 12.7M

Portfolio committed by product



Overview EFSE Portfolio (EUR)



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INVESTMENT PORTFOLIO

Institution type	PLI	Initial investment (EUR)
Bank	Addiko Bank a.d. Banja Luka	15.0M
Bank	MF Banka	28.5M
Bank	NLB Banka Sarajevo	15.0M
Bank	Raiffeisen Bank BA	73.0M
Bank	Sparkasse Bank d.d. BiH	5.0M
Leasing Company	Raiffeisen Leasing	4.0M
Leasing Company	Sparkasse Leasing BH	3.0M
Microfinance Institution	MCC EKI	18.5M
Microfinance Institution	MCC MI-BOSPO	2.5M
Microfinance Institution	MCC Partner	8.0M
Microfinance Institution	MCF EKI	5.0M
Microfinance Institution	MCF MI-BOSPO	6.0M
Microfinance Institution	MCF Partner	11.0M
Microfinance Institution	Mikrofin	37.0M

INVESTMENT PORTFOLIO

Nr. of borrowers

15,612

Sub-loan portfolio outstanding

EUR 141.8M

Avg. outstanding MSE/Rural

EUR 8,753

Avg. outstanding Housing

EUR 16,408

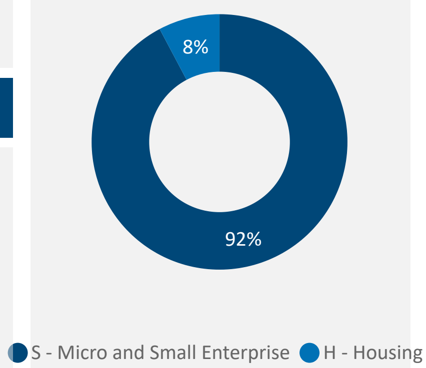
Nr. of borrowers since inception

229,063

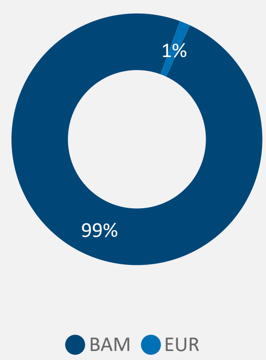
Sub-loans since inception

EUR 1,007.3M

Outstanding sub-loans by product



by currency



DEVELOPMENT FACILITY

Number of projects since inception	
Country	210
Total Fund	728
Share of Country	29 %

Volume of projects since inception	
Country (EUR)	8.2M
Total Fund (EUR)	50.7M
Share of Country	16 %

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Public Investors
International Financial Institutions
Private Institutional Investors*
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30/06/2025

Bulgaria

COUNTRY FACT SHEET

EUROPEAN FUND FOR SOUTHEAST EUROPE

INVESTMENT PORTFOLIO

Number (Nr.) of active partner lending institutions (PLI)

2

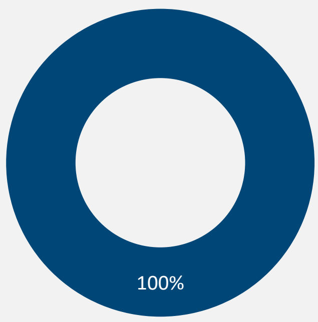
Committed investment portfolio

EUR 68.7M

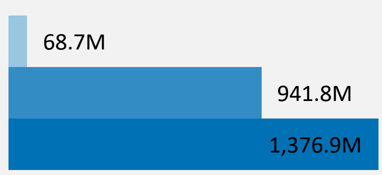
Avg. investment committed per PLI

EUR 34.4M

Portfolio committed by product



Overview EFSE Portfolio (EUR)



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DEVELOPMENT FACILITY

Number of projects since inception	
Country	23
Total Fund	728
Share of Country	3 %

Volume of projects since inception	
Country (EUR)	0.4M
Total Fund (EUR)	50.7M
Share of Country	1 %

INVESTMENT PORTFOLIO

Institution type	PLI	Initial investment (EUR)
Bank	Allianz Bank Bulgaria	38.7M
Bank	ProCredit Bank BG	30.0M

INVESTMENT PORTFOLIO

Nr. of borrowers

745

Sub-loan portfolio outstanding

EUR 89.1M

Avg. outstanding MSE/Rural

EUR 119,636

Avg. outstanding Housing

-

Nr. of borrowers since inception

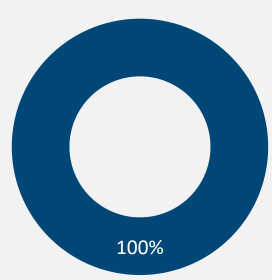
3,428

Sub-loans since inception

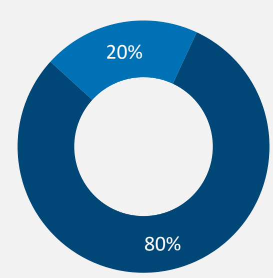
EUR 249.7M

Outstanding sub-loans

by product



by currency



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Public Investors

International Financial Institutions

Private Institutional Investors*

30/06/2025

Croatia

COUNTRY FACT SHEET

EUROPEAN FUND FOR SOUTHEAST EUROPE

INVESTMENT PORTFOLIO

Number (Nr.) of active partner lending institutions (PLI)

1

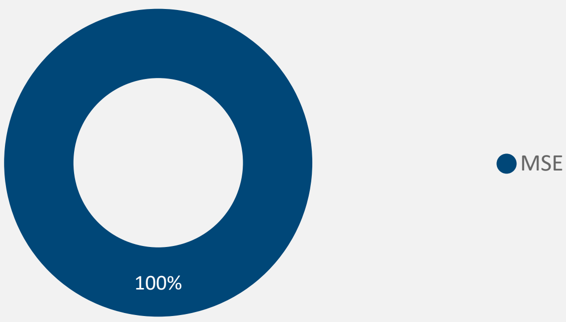
Committed investment portfolio

EUR 30.0M

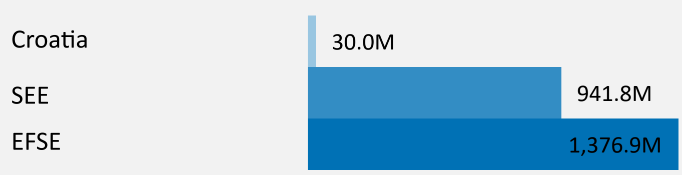
Avg. investment committed per PLI

EUR 30.0M

Portfolio committed by product



Overview EFSE Portfolio (EUR)



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INVESTMENT PORTFOLIO

Institution type	PLI	Initial investment (EUR)
Bank	Hrvatska Poštanska Banka	30.0M

INVESTMENT PORTFOLIO

Nr. of borrowers

329

Sub-loan portfolio outstanding

EUR 34.0M

Avg. outstanding MSE/Rural

EUR 103,336

Avg. outstanding Housing

-

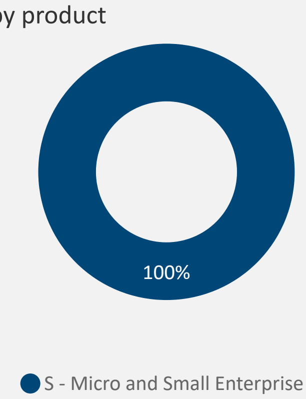
Nr. of borrowers since inception

1,205

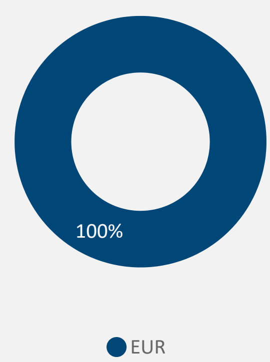
Sub-loans since inception

EUR 63.9M

Outstanding sub-loans by product



by currency



DEVELOPMENT FACILITY

Number of projects since inception

Country	45
Total Fund	728
Share of Country	6 %

Volume of projects since inception

Country (EUR)	1.4M
Total Fund (EUR)	50.7M
Share of Country	3 %

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30/06/2025

Georgia

COUNTRY FACT SHEET

EUROPEAN FUND FOR SOUTHEAST EUROPE

INVESTMENT PORTFOLIO

Number (Nr.) of active partner lending institutions (PLI)

9

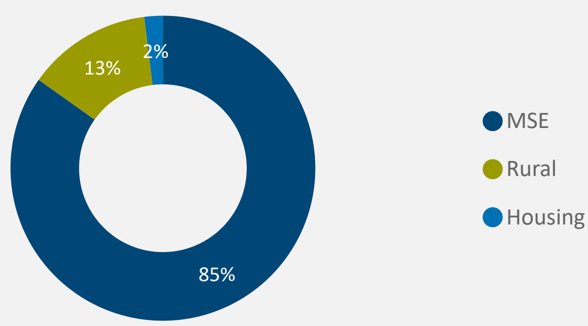
Committed investment portfolio

EUR 157.2M

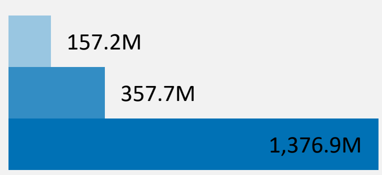
Avg. investment committed per PLI

EUR 17.5M

Portfolio committed by product



Overview EFSE Portfolio (EUR)



ENR = European Neighborhood Region (Armenia, Azerbaijan, Belarus, Georgia, Moldova, Ukraine)

INVESTMENT PORTFOLIO

Institution type	PLI	Initial investment (EUR)
Bank	Bank of Georgia	27.7M
Bank	Basisbank	29.2M
Bank	BGEO Group	8.5M
Bank	Credo	41.3M
Bank	Microbank Crystal	2.7M
Bank	ProCredit Bank GE	10.0M
Bank	TBC Bank	60.4M
Leasing Company	TBC Leasing GE	12.5M
Microfinance Institution	Lazika Capital	2.4M

INVESTMENT PORTFOLIO

Nr. of borrowers

24,687

Sub-loan portfolio outstanding

EUR 225.2M

Avg. outstanding MSE/Rural

EUR 8,987

Avg. outstanding Housing

EUR 13,471

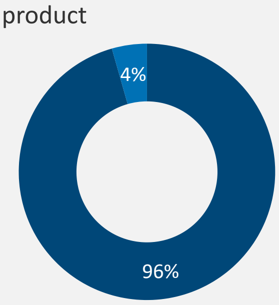
Nr. of borrowers since inception

180,231

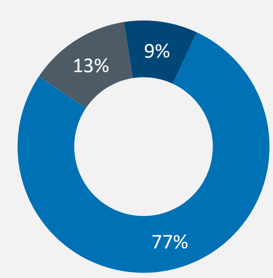
Sub-loans since inception

EUR 1,873.2M

Outstanding sub-loans by product



by currency



DEVELOPMENT FACILITY

Number of projects since inception	
Country	102
Total Fund	728
Share of Country	14 %

Volume of projects since inception	
Country (EUR)	4.9M
Total Fund (EUR)	50.7M
Share of Country	10 %

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Public Investors

International Financial Institutions

Private Institutional Investors*

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30/06/2025

Kosovo

COUNTRY FACT SHEET

EUROPEAN FUND FOR SOUTHEAST EUROPE

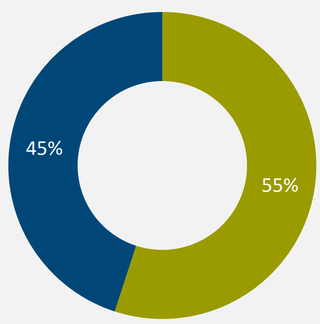
INVESTMENT PORTFOLIO

Number (Nr.) of active partner lending institutions (PLI)
4

Committed investment portfolio
EUR 51.1M

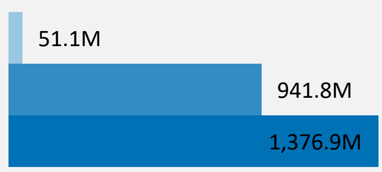
Avg. investment committed per PLI
EUR 12.8M

Portfolio committed by product



Overview EFSE Portfolio (EUR)

Kosovo	51.1M
SEE	941.8M
EFSE	1,376.9M



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INVESTMENT PORTFOLIO

Institution type	PLI	Initial investment (EUR)
Bank	BKT Kosovo	15.0M
Microfinance Institution	AFK Kosovo	7.0M
Microfinance Institution	KEP Trust	18.0M
Microfinance Institution	KRK	12.4M

INVESTMENT PORTFOLIO

Nr. of borrowers
12,056

Sub-loan portfolio outstanding
EUR 114.5M

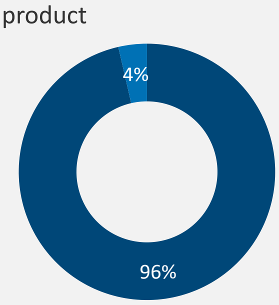
Avg. outstanding MSE/Rural
EUR 9,714

Avg. outstanding Housing
EUR 5,924

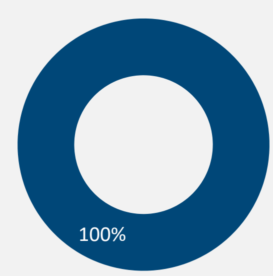
Nr. of borrowers since inception
118,878

Sub-loans since inception
EUR 525.8M

Outstanding sub-loans
by product



by currency



DEVELOPMENT FACILITY

Number of projects since inception	
Country	117
Total Fund	728
Share of Country	16 %

Volume of projects since inception	
Country (EUR)	3.8M
Total Fund (EUR)	50.7M
Share of Country	7 %

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30/06/2025

Moldova

EUROPEAN FUND FOR SOUTHEAST EUROPE

COUNTRY FACT SHEET

INVESTMENT PORTFOLIO

Number (Nr.) of active partner lending institutions (PLI)

5

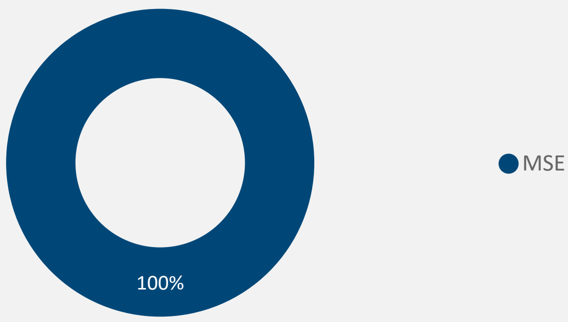
Committed investment portfolio

EUR 70.6M

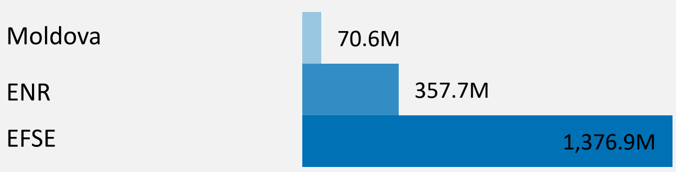
Avg. investment committed per PLI

EUR 14.1M

Portfolio committed by product



Overview EFSE Portfolio (EUR)



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INVESTMENT PORTFOLIO

Institution type	PLI	Initial investment (EUR)
Bank	MAIB	15.0M
Bank	ProCredit Bank MD	5.0M
Bank	Victoriabank SA	35.0M
Leasing Company	BT Leasing MD	7.5M
Microfinance Institution	Microinvest	15.0M

INVESTMENT PORTFOLIO

Nr. of borrowers

2,939

Sub-loan portfolio outstanding

EUR 76.5M

Avg. outstanding MSE/Rural

EUR 26,060

Avg. outstanding Housing

EUR 8,418

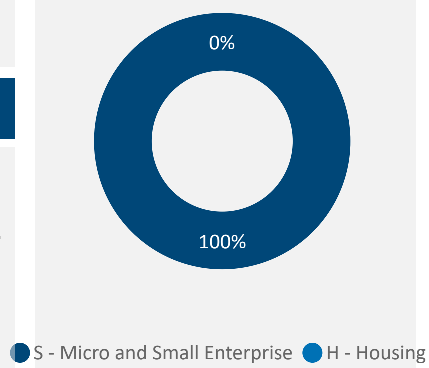
Nr. of borrowers since inception

20,572

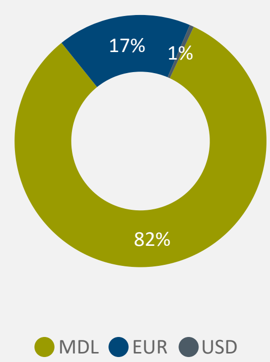
Sub-loans since inception

EUR 301.5M

Outstanding sub-loans by product



by currency



DEVELOPMENT FACILITY

Number of projects since inception	
Country	127
Total Fund	728
Share of Country	17 %

Volume of projects since inception	
Country (EUR)	3.7M
Total Fund (EUR)	50.7M
Share of Country	7 %

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International Financial Institutions

Private Institutional Investors*

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30/06/2025

Montenegro

COUNTRY FACT SHEET

EFSE
EUROPEAN FUND FOR SOUTHEAST EUROPE

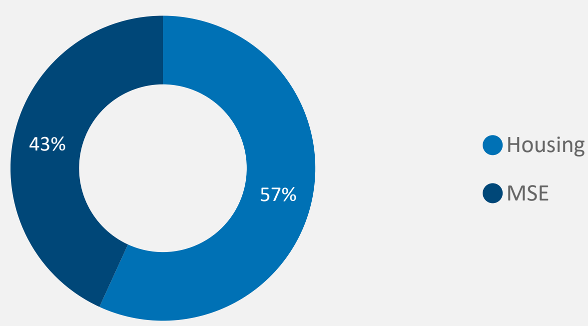
INVESTMENT PORTFOLIO

Number (Nr.) of active partner lending institutions (PLI)
3

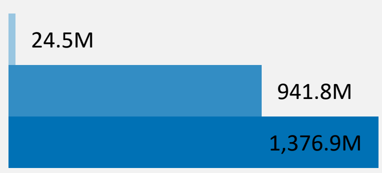
Committed investment portfolio
EUR 24.5M

Avg. investment committed per PLI
EUR 8.2M

Portfolio committed by product



Overview EFSE Portfolio (EUR)



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INVESTMENT PORTFOLIO

Institution type	PLI	Initial investment (EUR)
Bank	CKB (ex Podgoricka banka)	10.0M
Bank	Erste Bank Podgorica	30.0M
Microfinance Institution	Alter Modus	12.0M

INVESTMENT PORTFOLIO

Nr. of borrowers
4,697

Sub-loan portfolio outstanding
EUR 84.1M

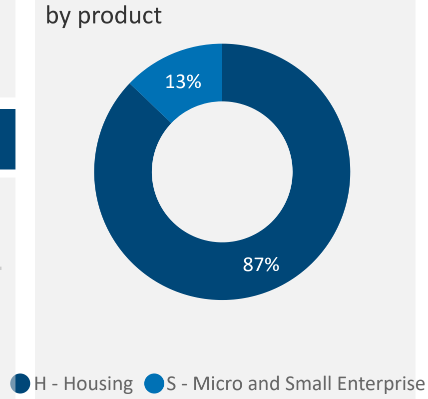
Avg. outstanding MSE/Rural
EUR 3,679

Avg. outstanding Housing
EUR 41,683

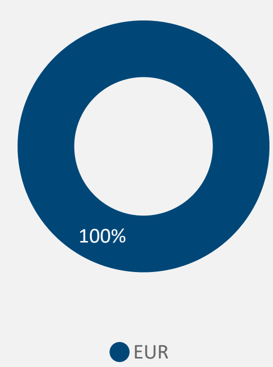
Nr. of borrowers since inception
48,265

Sub-loans since inception
EUR 323.3M

Outstanding sub-loans
by product



by currency



DEVELOPMENT FACILITY

Number of projects since inception	
Country	85
Total Fund	728
Share of Country	12 %

Volume of projects since inception	
Country (EUR)	2.0M
Total Fund (EUR)	50.7M
Share of Country	4 %

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Public Investors
International Financial Institutions
Private Institutional Investors*

30/06/2025

North Macedonia

COUNTRY FACT SHEET

EUROPEAN FUND FOR SOUTHEAST EUROPE

INVESTMENT PORTFOLIO

Number (Nr.) of active partner lending institutions (PLI)

4

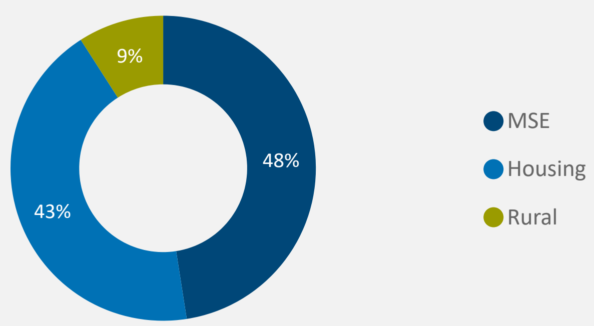
Committed investment portfolio

EUR 27.4M

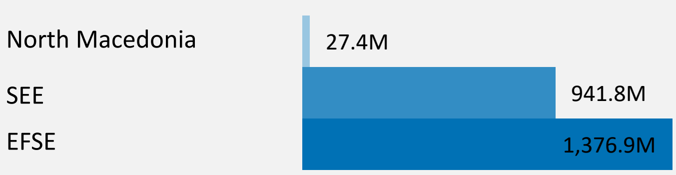
Avg. investment committed per PLI

EUR 6.8M

Portfolio committed by product



Overview EFSE Portfolio (EUR)



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INVESTMENT PORTFOLIO

Institution type	PLI	Initial investment (EUR)
Bank	Halkbank MK	20.0M
Bank	ProCredit Bank MK	10.0M
Bank	Sparkasse Bank MK	30.0M
Microfinance Institution	Horizonti	3.5M

INVESTMENT PORTFOLIO

Nr. of borrowers

1,339

Sub-loan portfolio outstanding

EUR 27.5M

Avg. outstanding MSE/Rural

EUR 14,946

Avg. outstanding Housing

EUR 25,686

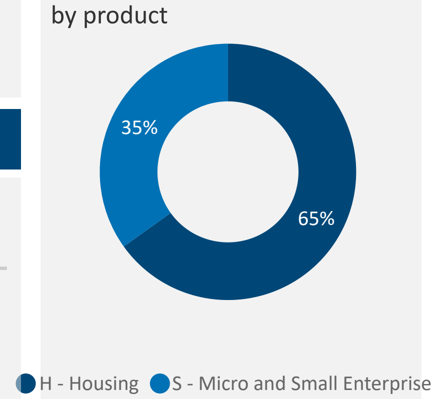
Nr. of borrowers since inception

11,877

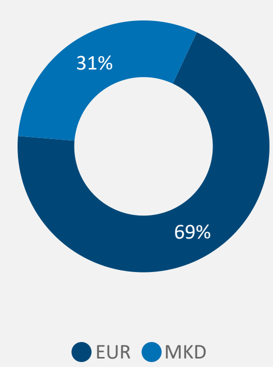
Sub-loans since inception

EUR 242.8M

Outstanding sub-loans by product



by currency



DEVELOPMENT FACILITY

Number of projects since inception	
Country	76
Total Fund	728
Share of Country	10 %

Volume of projects since inception	
Country (EUR)	1.8M
Total Fund (EUR)	50.7M
Share of Country	4 %

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30/06/2025

Romania

COUNTRY FACT SHEET

EFSE
EUROPEAN FUND FOR SOUTHEAST EUROPE

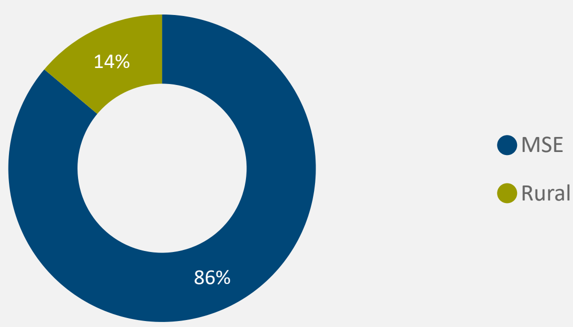
INVESTMENT PORTFOLIO

Number (Nr.) of active partner lending institutions (PLI)
9

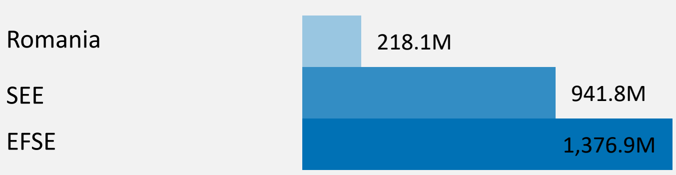
Committed investment portfolio
EUR 218.1M

Avg. investment committed per PLI
EUR 24.2M

Portfolio committed by product



Overview EFSE Portfolio (EUR)



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INVESTMENT PORTFOLIO

Institution type	PLI	Initial investment (EUR)
Bank	Banca Transilvania	71.0M
Bank	LIBRA INTERNET BANK SA	20.0M
Bank	Patria Bank SA	15.0M
Bank	ProCredit Bank RO	10.0M
Leasing Company	Garanti Leasing RO	35.0M
Microfinance Institution	Patria Credit IFN	7.0M
Microfinance Institution	RoCredit	5.0M
Microfinance Institution	Vitas Romania	13.0M
Non Bank Financial Institution	AGRICOVER CREDIT IFN	84.4M

INVESTMENT PORTFOLIO

Nr. of borrowers
10,352

Sub-loan portfolio outstanding
EUR 238.9M

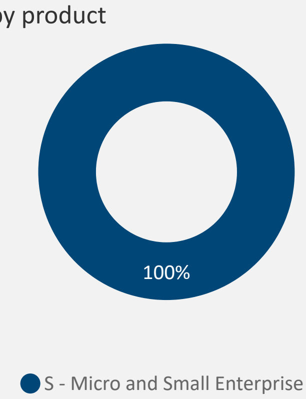
Avg. outstanding MSE/Rural
EUR 23,078

Avg. outstanding Housing
-

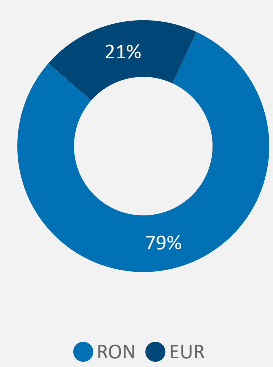
Nr. of borrowers since inception
118,030

Sub-loans since inception
EUR 1,760.4M

Outstanding sub-loans by product



by currency



DEVELOPMENT FACILITY

Number of projects since inception	
Country	107
Total Fund	728
Share of Country	15 %

Volume of projects since inception	
Country (EUR)	3.4M
Total Fund (EUR)	50.7M
Share of Country	7 %

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30/06/2025

Serbia

COUNTRY FACT SHEET

EUROPEAN FUND FOR SOUTHEAST EUROPE

INVESTMENT PORTFOLIO

Number (Nr.) of active partner lending institutions (PLI)

6

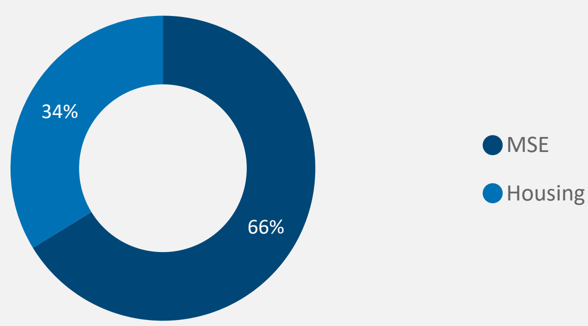
Committed investment portfolio

EUR 107.7M

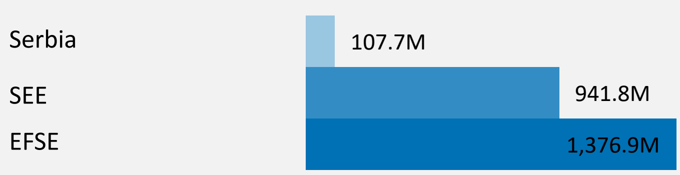
Avg. investment committed per PLI

EUR 18.0M

Portfolio committed by product



Overview EFSE Portfolio (EUR)



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INVESTMENT PORTFOLIO

Institution type	PLI	Initial investment (EUR)
Bank	3 Bank	10.0M
Bank	AIK Banka	30.0M
Bank	OTP Banka Serbia	19.9M
Bank	ProCredit Bank RS	25.0M
Bank	Raiffeisen Bank RS	6.8M
Bank	UniCredit Bank RS	61.9M

INVESTMENT PORTFOLIO

Nr. of borrowers

3,133

Sub-loan portfolio outstanding

EUR 151.1M

Avg. outstanding MSE/Rural

EUR 29,354

Avg. outstanding Housing

EUR 1,508,288

Nr. of borrowers since inception

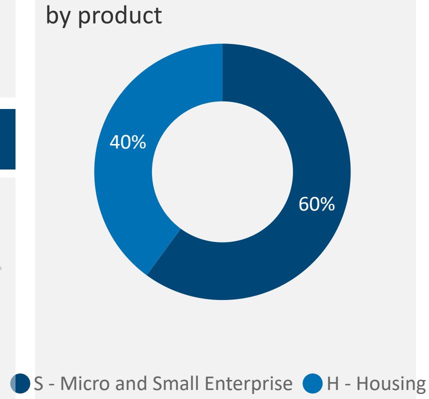
127,937

Sub-loans since inception

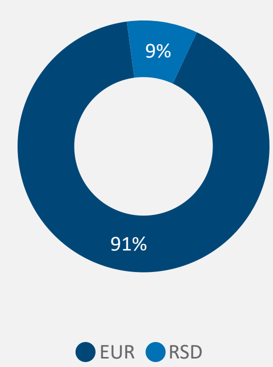
EUR 1,630.3M

Outstanding sub-loans

by product



by currency



DEVELOPMENT FACILITY

Number of projects since inception

Country	94
Total Fund	728
Share of Country	13 %

Volume of projects since inception

Country (EUR)	3.6M
Total Fund (EUR)	50.7M
Share of Country	7 %

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30/06/2025

Türkiye

COUNTRY FACT SHEET

EUROPEAN FUND FOR SOUTHEAST EUROPE

INVESTMENT PORTFOLIO

Number (Nr.) of active partner lending institutions (PLI)

10

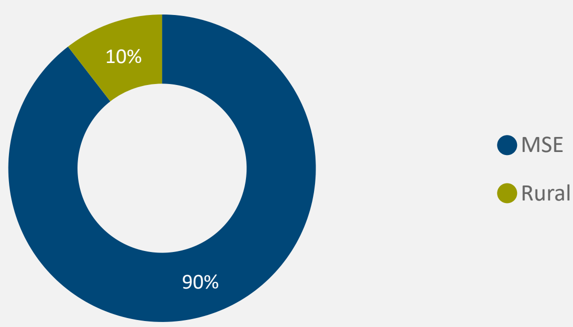
Committed investment portfolio

EUR 220.1M

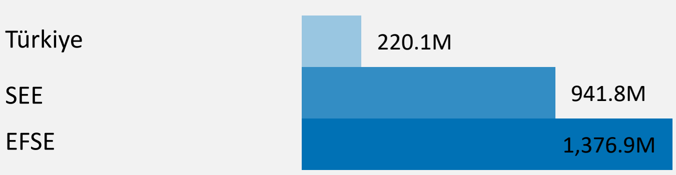
Avg. investment committed per PLI

EUR 22.0M

Portfolio committed by product



Overview EFSE Portfolio (EUR)



SEE = Southeast Europe (Albania, Bosnia and Herzegovina, Bulgaria, Croatia, North Macedonia, Kosovo*, Montenegro, Romania, Serbia, Türkiye)

*This designation is without prejudice to positions on status and is in line with UNSCR 1244/1999 and the ICJ Opinion on the Kosovo declaration of independence.

INVESTMENT PORTFOLIO

Institution type	PLI	Initial investment (EUR)
Bank	Akbank	19.0M
Bank	Denizbank	40.0M
Bank	Garanti Bank	45.7M
Bank	Isbank Türkiye	18.5M
Bank	Sekerbank	20.0M
Bank	Yapı ve Kredi Bankası A.Ş.	48.0M
Leasing Company	Deniz Finansal Kiralama A.Ş. (Deniz Leasing)	10.0M
Leasing Company	Garanti Leasing TR	40.0M
Leasing Company	QNB Finans Leasing	20.0M
Leasing Company	Yapi Kredi Leasing	29.0M

INVESTMENT PORTFOLIO

Nr. of borrowers

3,121

Sub-loan portfolio outstanding

EUR 92.7M

Avg. outstanding MSE/Rural

EUR 29,712

Avg. outstanding Housing

-

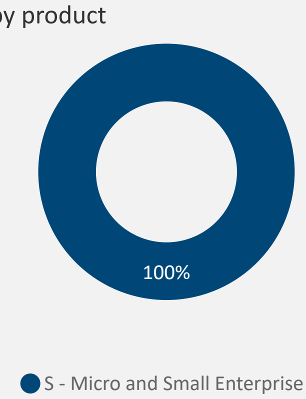
Nr. of borrowers since inception

300,795

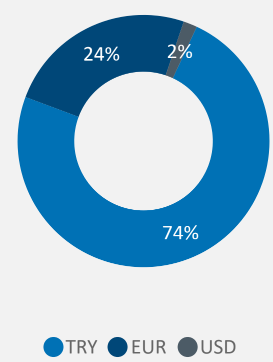
Sub-loans since inception

EUR 2,137.1M

Outstanding sub-loans by product



by currency



DEVELOPMENT FACILITY

Number of projects since inception	
Country	68
Total Fund	728
Share of Country	9 %

Volume of projects since inception	
Country (EUR)	5.0M
Total Fund (EUR)	50.7M
Share of Country	10 %

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Public Investors

International Financial Institutions

Private Institutional Investors*

*A selection of EFSE's private investors

30/06/2025

Ukraine

COUNTRY FACT SHEET

EUROPEAN FUND FOR SOUTHEAST EUROPE

INVESTMENT PORTFOLIO

Number (Nr.) of active partner lending institutions (PLI)

4

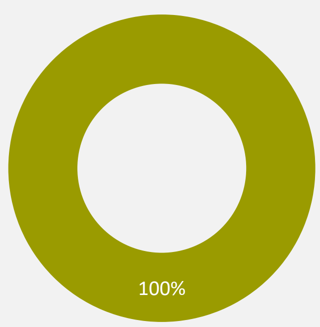
Committed investment portfolio

EUR 8.2M

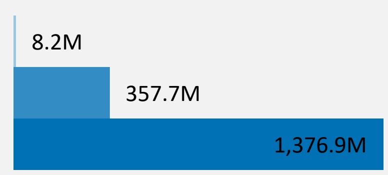
Avg. investment committed per PLI

EUR 2.1M

Portfolio committed by product



Overview EFSE Portfolio (EUR)



ENR = European Neighborhood Region (Armenia, Azerbaijan, Belarus, Georgia, Moldova, Ukraine)

INVESTMENT PORTFOLIO

Institution type	PLI	Initial investment (EUR)
Bank	Credit Agricole Bank	20.0M
Bank	Piraeus Bank UA	12.0M
Bank	ProCredit Bank UA	10.0M
Leasing Company	OTP Leasing, UA	10.0M

INVESTMENT PORTFOLIO

Nr. of borrowers

600

Sub-loan portfolio outstanding

EUR 21.4M

Avg. outstanding MSE/Rural

EUR 35,599

Avg. outstanding Housing

-

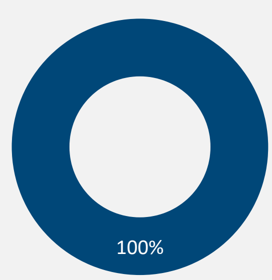
Nr. of borrowers since inception

6,411

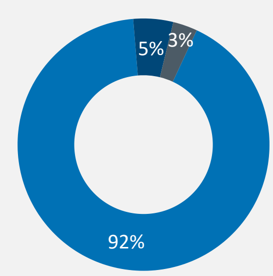
Sub-loans since inception

EUR 395.6M

Outstanding sub-loans by product



by currency



DEVELOPMENT FACILITY

Number of projects since inception

Country	77
Total Fund	728
Share of Country	11 %

Volume of projects since inception

Country (EUR)	4.8M
Total Fund (EUR)	50.7M
Share of Country	9 %

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Public Investors

International Financial Institutions

Private Institutional Investors*

30/06/2025

European Neighbourhood (ENR)

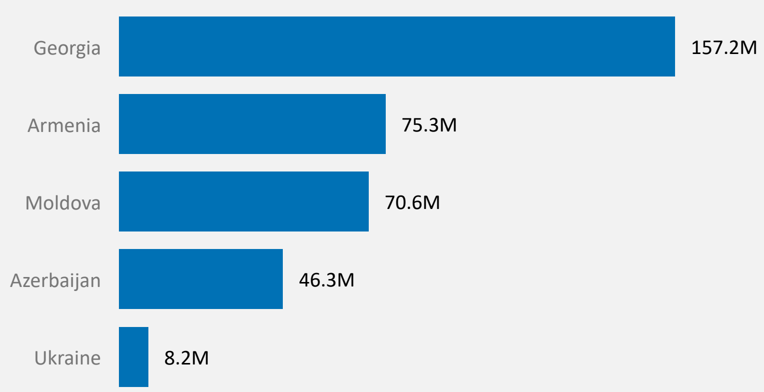
FACT SHEET

EUROPEAN FUND FOR SOUTHEAST EUROPE

INVESTMENT PORTFOLIO

Number (Nr.) of active partner lending institutions (PLI)	25
Committed investment portfolio	EUR 357.7M
Avg. investment committed per PLI	EUR 14.3M

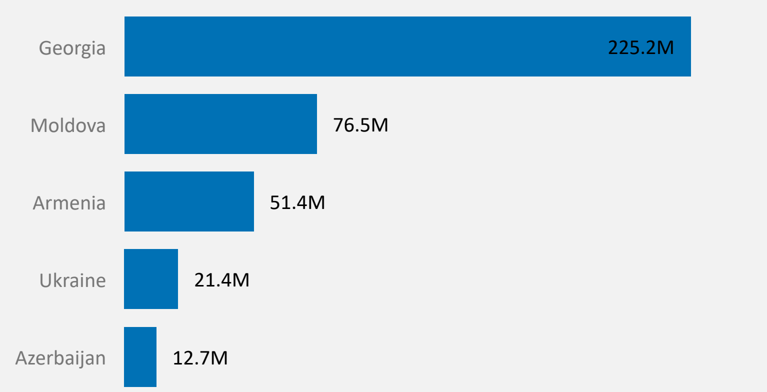
Portfolio committed by country



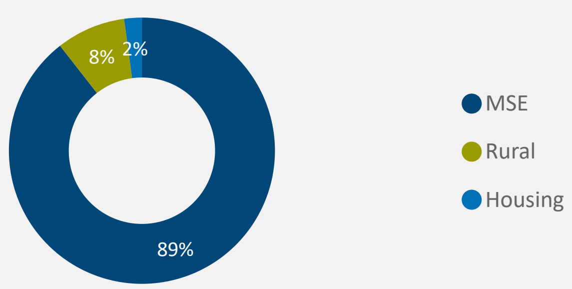
INVESTMENT PORTFOLIO

Nr. of borrowers	32,517
Sub-loan portfolio outstanding	EUR 387.3M
Avg. outstanding MSE/Rural	EUR 11,775
Avg. outstanding Housing	EUR 16,420
Nr. of borrowers since inception	337,177
Sub-loans since inception	EUR 3,820.5M

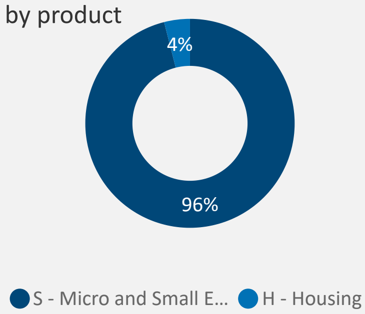
Outstanding sub-loans by country



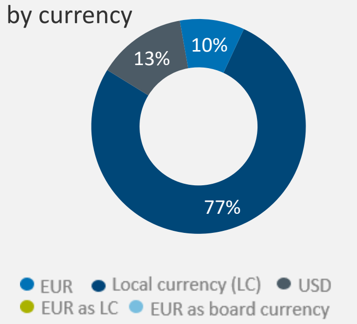
Portfolio committed by product



Outstanding sub-loans by product



by currency



CURRENT PLIs (INVESTMENT PORTFOLIO)

Institution type	Initial investment (EUR)
Microfinance Institution	17.4M
Leasing Company	41.5M
Bank	421.6M

DEVELOPMENT FACILITY

Number of projects since inception	
ENR	283
Total Fund	728
Share of ENR	39 %

Volume of projects since inception	
ENR (EUR)	17.5M
Total Fund (EUR)	50.7M
Share of ENR	34 %

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