

31/12/2025

North Macedonia



COUNTRY FACT SHEET

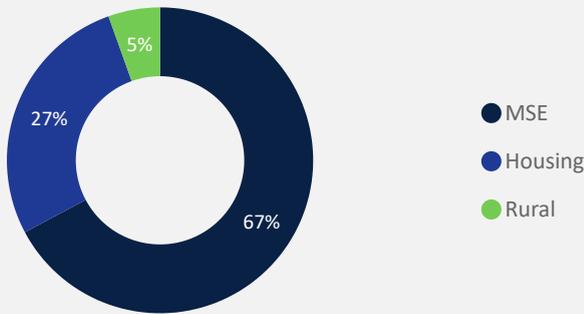
INVESTMENT PORTFOLIO

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

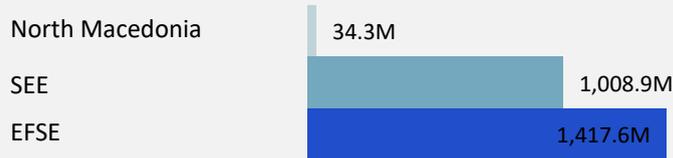
Committed investment portfolio
EUR 34.3M

Avg. investment committed per PLI
EUR 8.6M

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.

DEVELOPMENT FACILITY

Number of projects since inception

Country	78
Total Fund	747
Share of Country	10 %

Volume of projects since inception

Country (EUR)	1.8M
Total Fund (EUR)	52.0M
Share of Country	4 %

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INVESTMENT PORTFOLIO

Institution type	PLI	Initial investment (EUR)
Bank	Halkbank MK	32.0M
Bank	ProCredit Bank MK	10.0M
Bank	Sparkasse Bank MK	30.0M
Microfinance Institution	Horizonti	3.5M

INVESTMENT PORTFOLIO

Nr. of borrowers
1,493

Sub-loan portfolio outstanding
EUR 36.7M

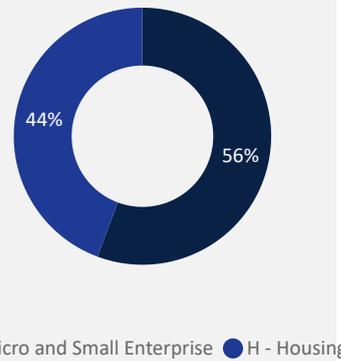
Avg. outstanding MSE/Rural
EUR 24,134

Avg. outstanding Housing
EUR 25,189

Nr. of borrowers since inception
12,009

Sub-loans since inception
EUR 248.1M

Outstanding sub-loans by product



by currency

