

30/06/2026

North Macedonia

COUNTRY FACT SHEET

INVESTMENT PORTFOLIO

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

4

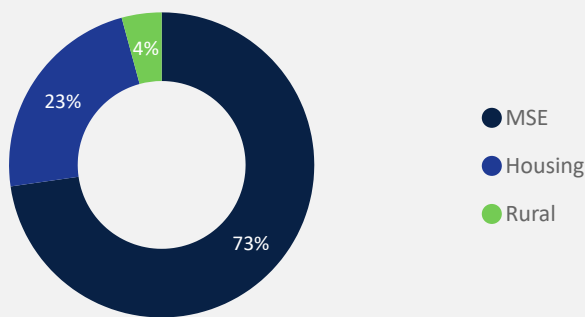
Committed investment portfolio

EUR 29.8M

Avg. investment committed per PLI

EUR 7.4M

Portfolio committed by product



Overview EFSE Portfolio (EUR)

North Macedonia

29.8M

SEE

991.6M

EFSE

1,436.3M

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

Volume of projects since inception

Country 85.00

Country (EUR) 1.9M

Total Fund 761

Total Fund (EUR) 52.8M

Share of Country 11 %

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	20.0M
Microfinance Institution	Horizonti	5.6M

INVESTMENT PORTFOLIO

Nr. of borrowers

1,252

Sub-loan portfolio outstanding

EUR 27.5M

Avg. outstanding MSE/Rural

EUR 24,066

Avg. outstanding Housing

EUR 16,433

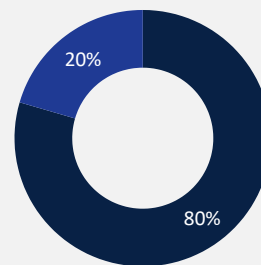
Nr. of borrowers since inception

12,193

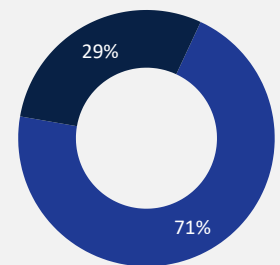
Sub-loans since inception

EUR 255.8M

Outstanding sub-loans by product



by currency



● S - Micro and Small Enterprise ● H - Housing

● MKD ● EUR