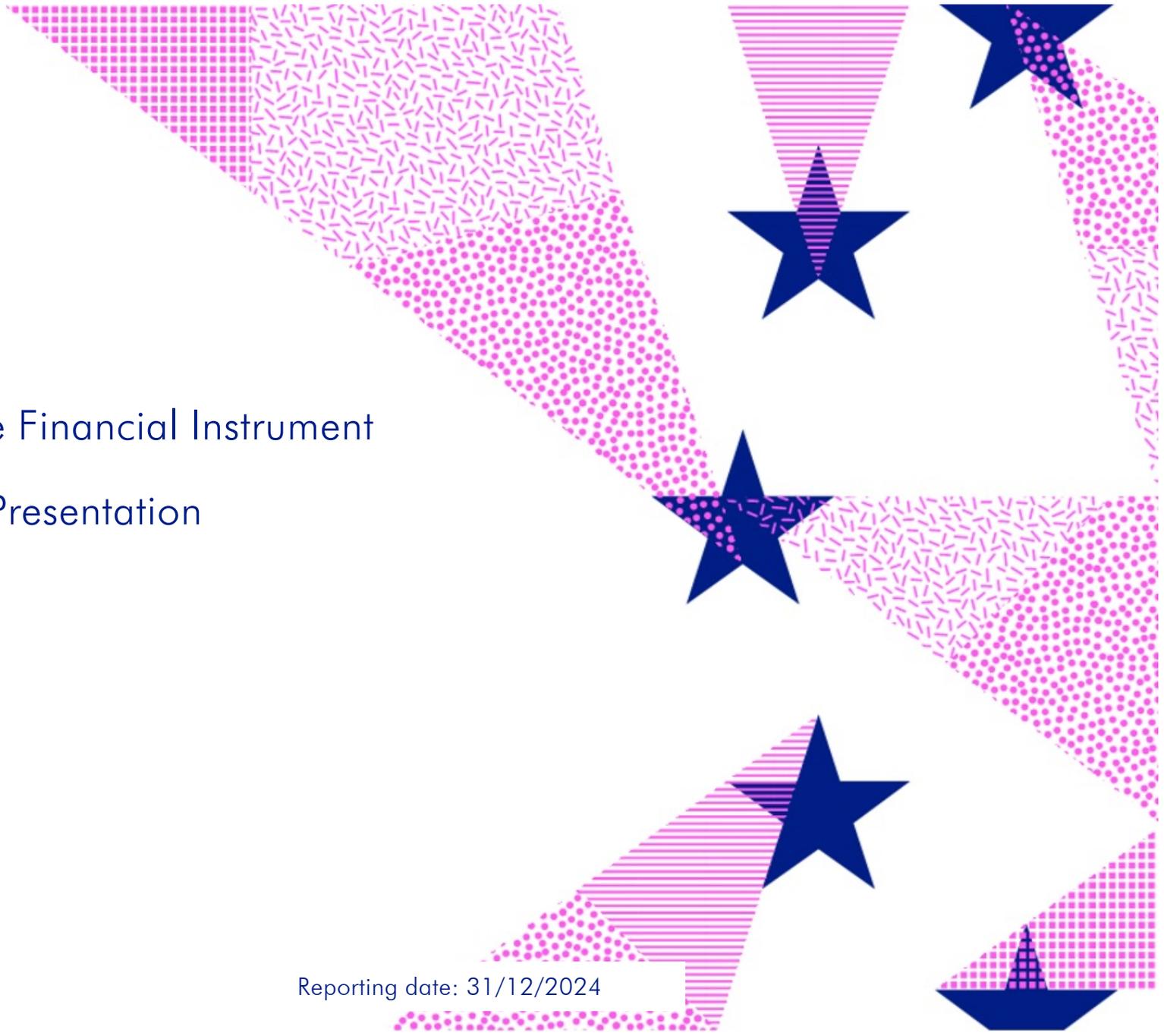




EaSI - Guarantee Financial Instrument Implementation Presentation

Reporting date: 31/12/2024





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.

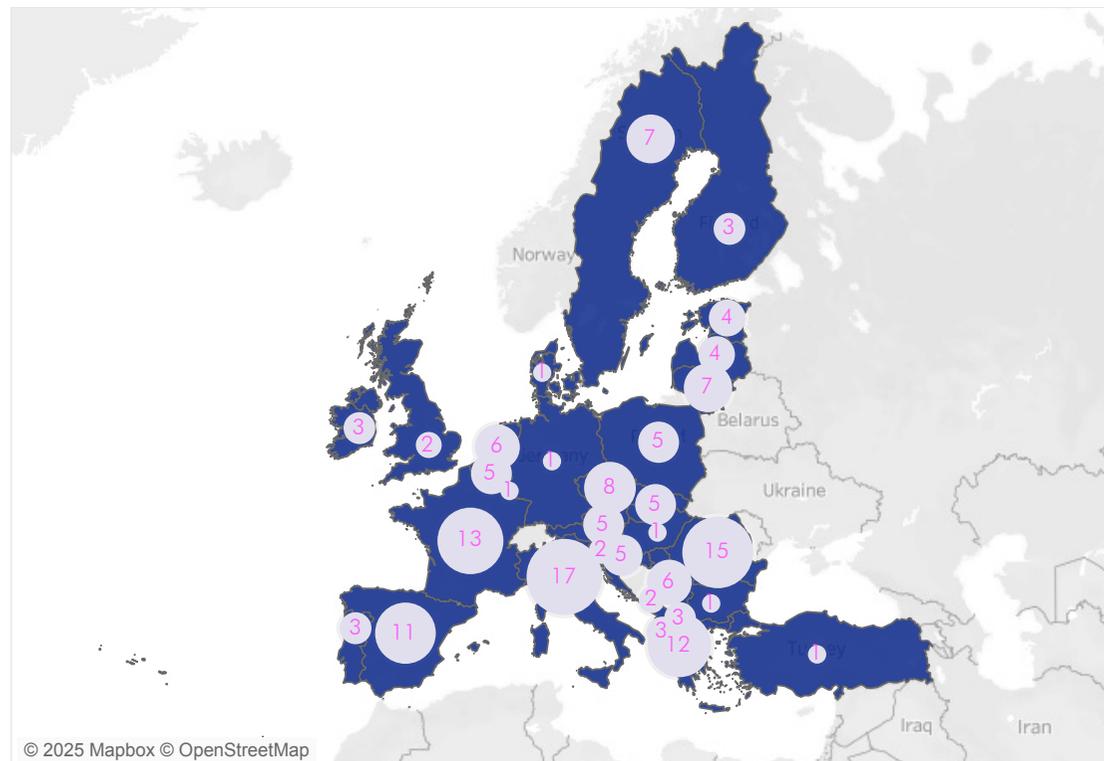
Status of EaSI GFI implementation as of 31/12/2024

- 163 guarantee contracts signed*
 - covering 31 countries**
 - for a total guarantee amount of EUR 408.2M
- Expecting to provide over EUR 2,855.8M of financing to micro-enterprises
- Expecting to provide over EUR 1,440.0M of financing to social enterprises

- Currently enabling the support of
 - 166,605 micro-enterprises and
 - 7,019 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	22,830	11.6%	75.1	3.1%
Austria	760	0.4%	9.4	0.4%
Belgium	4,615	2.3%	38.6	1.6%
Bulgaria	160	0.1%	3.3	0.1%
Croatia	597	0.3%	9.4	0.4%
Czech Republic	19,143	9.7%	250.8	10.2%
Estonia	5,344	2.7%	74.7	3.0%
Finland	1,353	0.7%	26.1	1.1%
France	14,627	7.4%	134.6	5.5%
Germany	10	0.0%	0.2	0.0%
Greece	10,393	5.3%	156.5	6.4%
Ireland	2,242	1.1%	32.6	1.3%
Italy	6,880	3.5%	129.4	5.3%
Latvia	2,893	1.5%	36.9	1.5%
Lithuania	4,540	2.3%	63.9	2.6%
Luxembourg	174	0.1%	2.5	0.1%
Montenegro	1,284	0.7%	15.6	0.6%
Netherlands	12,333	6.3%	168.9	6.9%
Poland	8,478	4.3%	106.8	4.4%
Portugal	792	0.4%	10.0	0.4%
Romania	29,637	15.0%	424.4	17.3%
Serbia	10,350	5.3%	119.2	4.9%
Slovakia	4,035	2.0%	54.7	2.2%
Slovenia	2,202	1.1%	53.0	2.2%
Spain	12,172	6.2%	190.2	7.8%
Sweden	12,877	6.5%	229.2	9.3%
The Republic of North Macedonia	1,111	0.6%	5.4	0.2%
Türkiye	5,054	2.6%	30.3	1.2%
United Kingdom	179	0.1%	1.7	0.1%
Grand Total	197,065	100.0%	2,453.4	100.0%

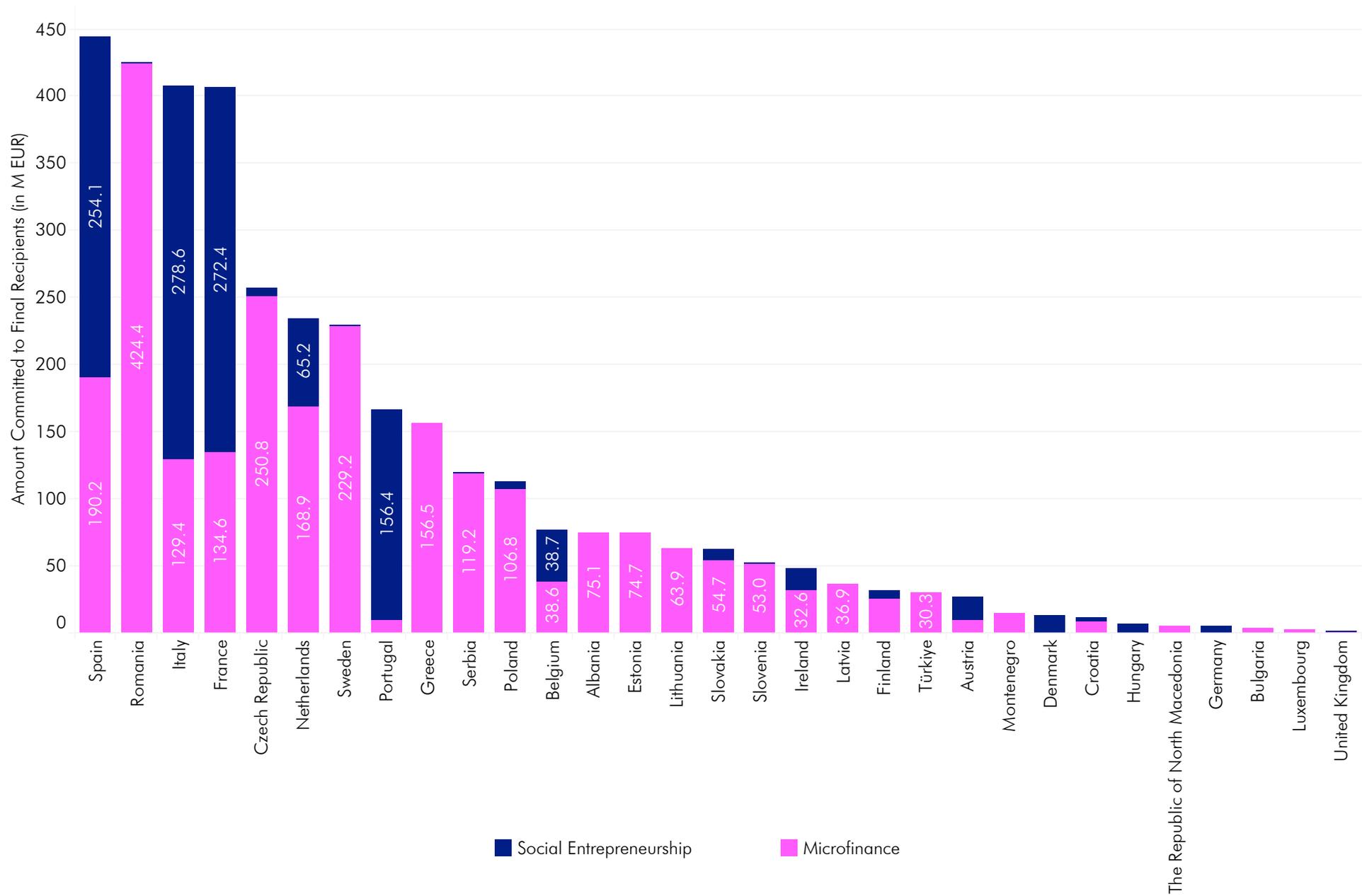
EaSI GFI - Social Entrepreneurship - by Country

(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	1.4%	17.2	1.5%
Belgium	394	4.3%	38.7	3.3%
Croatia	70	0.8%	2.2	0.2%
Czech Republic	38	0.4%	6.3	0.5%
Denmark	71	0.8%	13.3	1.1%
Finland	22	0.2%	6.4	0.6%
France	2,570	28.3%	272.4	23.6%
Germany	13	0.1%	4.9	0.4%
Hungary	74	0.8%	6.7	0.6%
Ireland	89	1.0%	15.4	1.3%
Italy	1,990	21.9%	278.6	24.1%
Netherlands	504	5.6%	65.2	5.6%
Poland	95	1.0%	5.8	0.5%
Portugal	788	8.7%	156.4	13.5%
Romania	23	0.3%	1.4	0.1%
Serbia	22	0.2%	0.6	0.0%
Slovakia	107	1.2%	7.9	0.7%
Slovenia	2	0.0%	0.1	0.0%
Spain	2,059	22.7%	254.1	22.0%
Sweden	1	0.0%	0.4	0.0%
United Kingdom	7	0.1%	0.4	0.0%
Grand Total	9,068	100.0%	1,154.4	100.0%

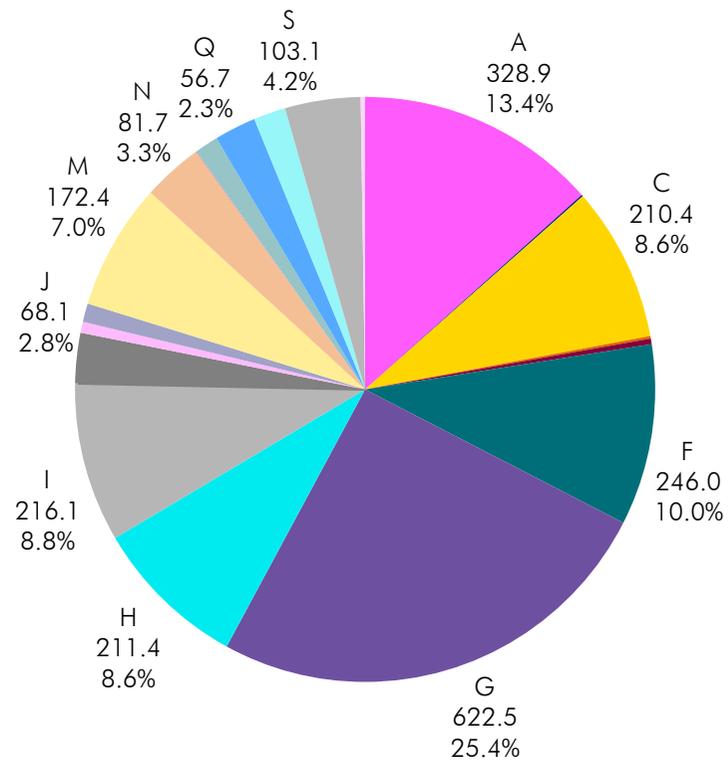
EaSI GFI Portfolio - by Country

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



EaSI GFI - Microfinance - by Sector

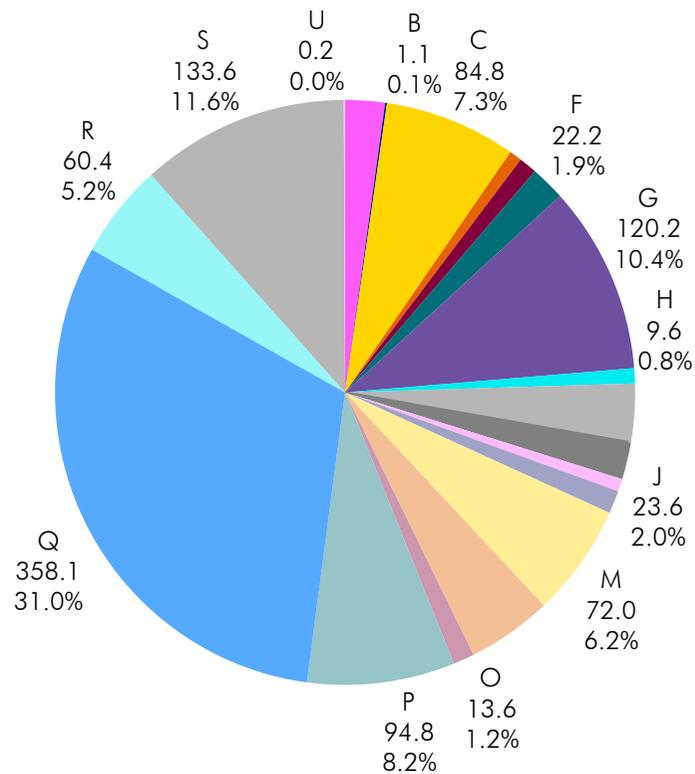
(amounts committed to Final Recipients, in millions of EUR)



- 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 - 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
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EaSI GFI - Portfolio by Business History

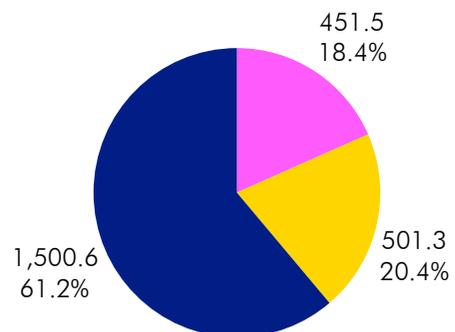
(transactions and amounts committed to Final Recipients)

Portfolio Type	Business history of enterprise (copy)	Transactions to Final Recipients	% of Total	Amount Committed to Final Recipients (in M EUR)	% of Total
Microfinance	1-3 years	34,531	17.5%	451.5	18.4%
	Less than 1 year	41,447	21.0%	501.3	20.4%
	More than 3 years	121,087	61.4%	1,500.6	61.2%
	Total	197,065	100.0%	2,453.4	100.0%
Social Entrepreneurship	1-3 years	1,115	12.3%	109.3	9.5%
	Less than 1 year	1,548	17.1%	162.6	14.1%
	More than 3 years	6,405	70.6%	882.4	76.4%
	Total	9,068	100.0%	1,154.4	100.0%
Grand Total		206,133	100.0%	3,607.7	100.0%

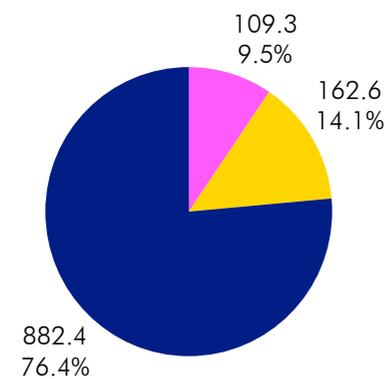
EaSI GFI - Portfolio by Business History

(amounts committed to Final Recipients in millions of EUR)

Microfinance



Social Entrepreneurship



Business history of enterprise (copy)

1-3 years

Less than 1 year

More than 3 years