



Western Balkans EDIF Guarantee Facility II

Implementation update

Reporting date: 31/12/2023

Disclaimer

This presentation contains general information about the implementation results of the WB EDIF GF II. It is given in 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.

- 5 guarantee contracts signed
 - covering 5 countries*
 - for a total guarantee amount of EUR 15.7m
- Expecting to provide over EUR 107.0m of financing to SMEs
- Currently enabling the support of 1,209 Final Recipients and 16,284 jobs at first inclusion



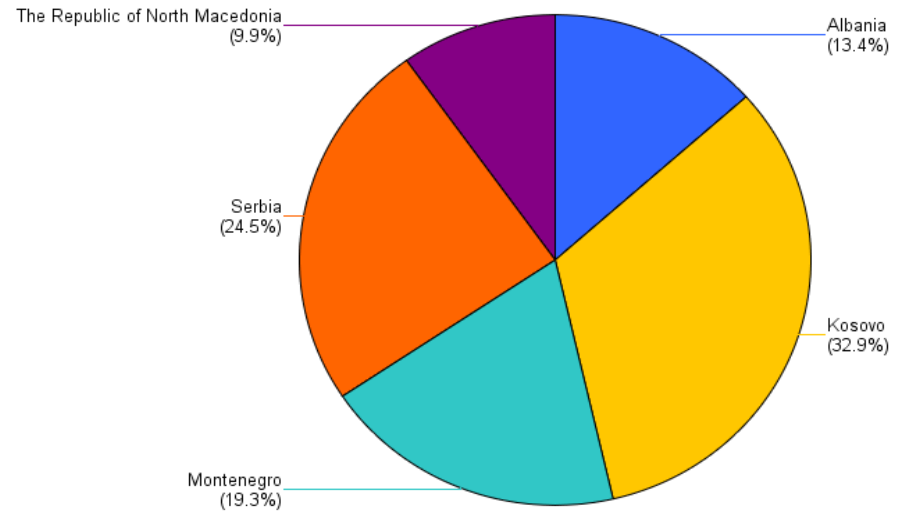
■ Countries with guarantee contracts signed

* 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

WB EDIF GF II Portfolio - By country

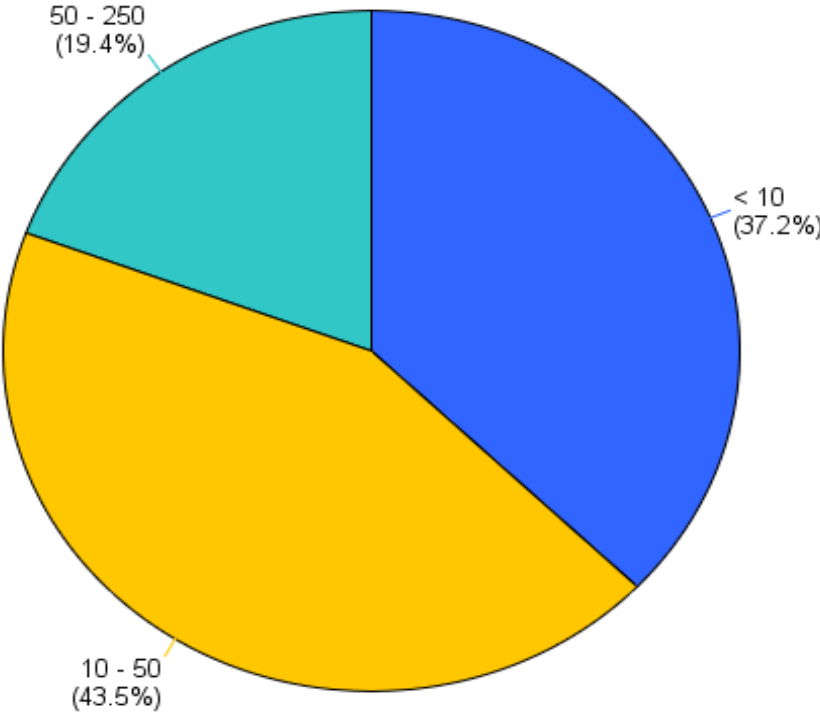
Country*	Transactions to Final Recipients	Transactions to Final Recipients	Amount Disbursed to Final Recipients	
	(Nbr)	(%)	(mEUR)	(%)
Albania	96	6.7%	13.6	13.4%
Kosovo	358	24.8%	33.4	32.9%
Montenegro	770	53.4%	19.5	19.3%
Serbia	156	10.8%	24.8	24.5%
The Republic of North Macedonia	63	4.4%	10.0	9.9%
Sum:	1,443	100.0%	101.2	100.0%



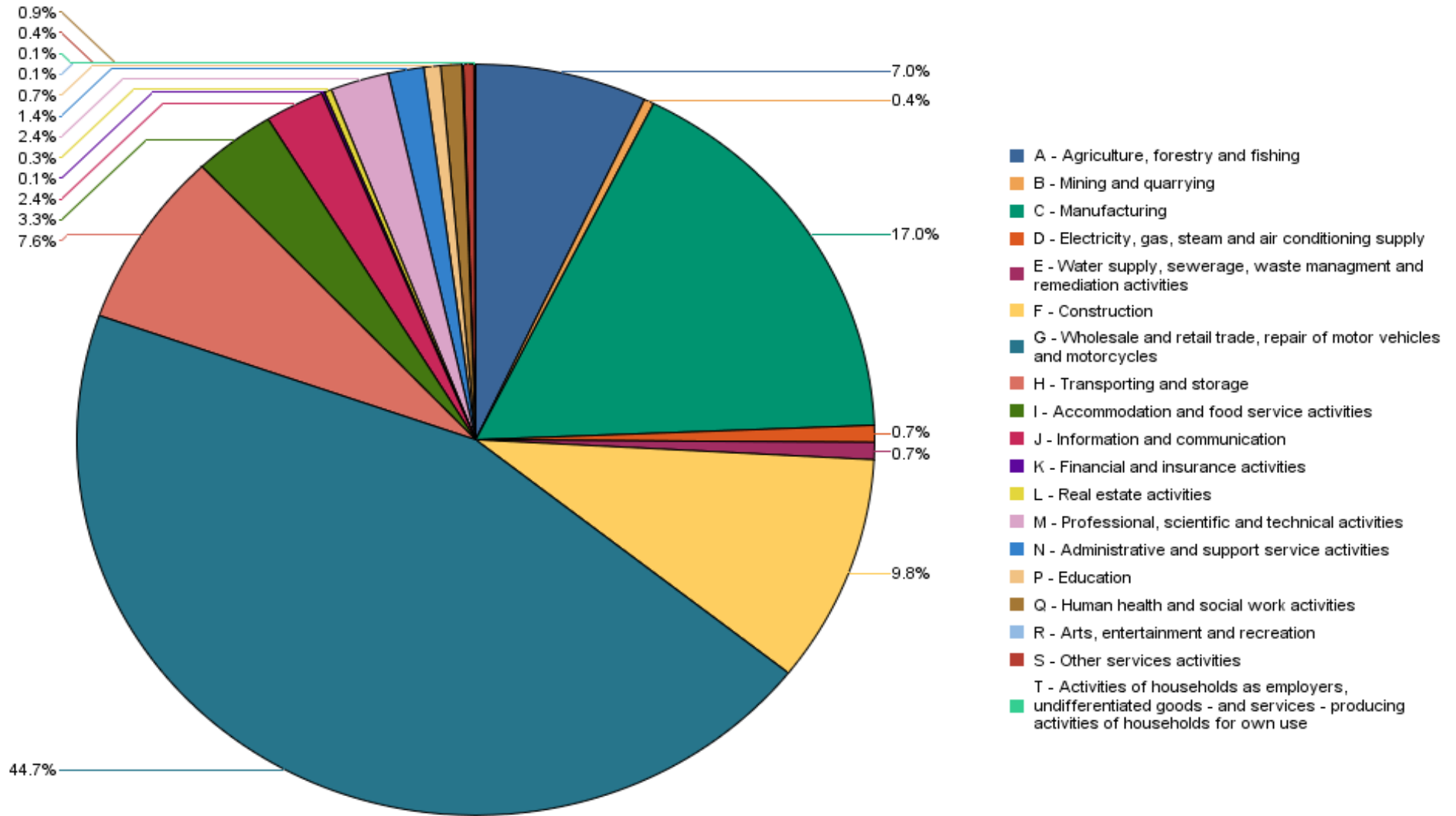
* Countries where financing to an SME has been granted, based on the SME's location

WB EDIF GF II Portfolio - By SME size (in nbr of Employees)

SME size (in nbr of Employees)	Amount Disbursed to Final Recipients	
	(mEUR)	(%)
< 10	37.8	37.2%
10 - 50	43.8	43.5%
50 - 250	19.6	19.4%
TOTAL	101.2	100.0%



WB EDIF GF II Portfolio - By sector



WB EDIF GF II Portfolio - By SME age

SME Age*	Final Recipients		Amount Disbursed to Final Recipients	
	(Nbr)	(%)	(mEUR)	(%)
A. under 1 year	61	5.0%	4.6	4.6%
B. from 1 to 3 years	127	10.5%	6.3	6.3%
C. from 3 to 5 years	121	10.0%	8.9	8.8%
D. 5+ years	900	74.4%	81.4	80.4%
Sum:	1,209	100.0%	101.2	100.0%

* Split of SMEs by age class based on the first transaction (in case of more than one transactions per SME)

