

## WB GF4SME resilience

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### Implementation Update

Reporting date: 30/06/2025

## Disclaimer

This presentation contains general information about the implementation results of the WB GF4SME resilience. 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. 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.

- 18 guarantee contracts signed (1)
  - covering 6 countries (2)
  - for a total guarantee amount of EUR 60.0M (3)
- Expecting to provide over EUR 886.6M of financing to SMEs
- Currently enabling the support of 7,368 Final Recipients and 74,886 jobs at first inclusion

Graph 1. Countries targeted with guarantee contracts signed



Note: The map presented is for illustrative purposes and is without prejudice to the status of or sovereignty over any territory.

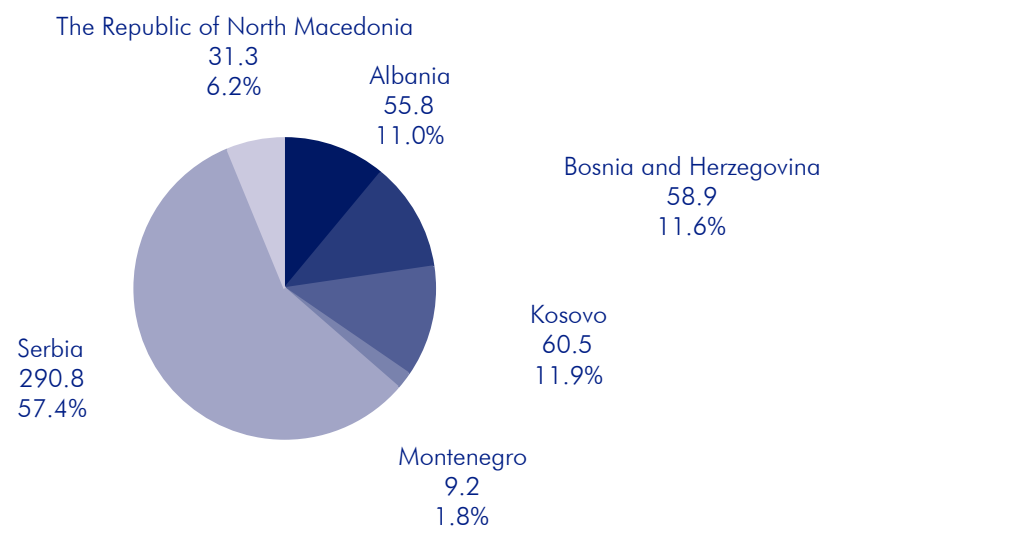
- (1) Refers to active contracts  
(2) Count of countries targeted by the Financial Intermediaries  
(3) Refers to the amount of legal commitment signed for active deals

WB GF4SME Portfolio - by Country

(transactions and amounts disbursed to Final Recipients in M of EUR)

| Country*                        | Transactions to<br>Final Recipients | % of Total | Amount Disbursed<br>to Final Recipients | % of Total |
|---------------------------------|-------------------------------------|------------|---|------------|
| Albania                         | 2,479                               | 30.6%      | 55.8                                    | 11.0%      |
| Bosnia and Herzegovina          | 567                                 | 7.0%       | 58.9                                    | 11.6%      |
| Kosovo                          | 1,929                               | 23.8%      | 60.5                                    | 11.9%      |
| Montenegro                      | 371                                 | 4.6%       | 9.2                                     | 1.8%       |
| Serbia                          | 2,586                               | 31.9%      | 290.8                                   | 57.4%      |
| The Republic of North Macedonia | 173                                 | 2.1%       | 31.3                                    | 6.2%       |
| Grand Total                     | 8,105                               | 100.0%     | 506.6                                   | 100.0%     |

Amount Disbursed to Final Recipients by Country



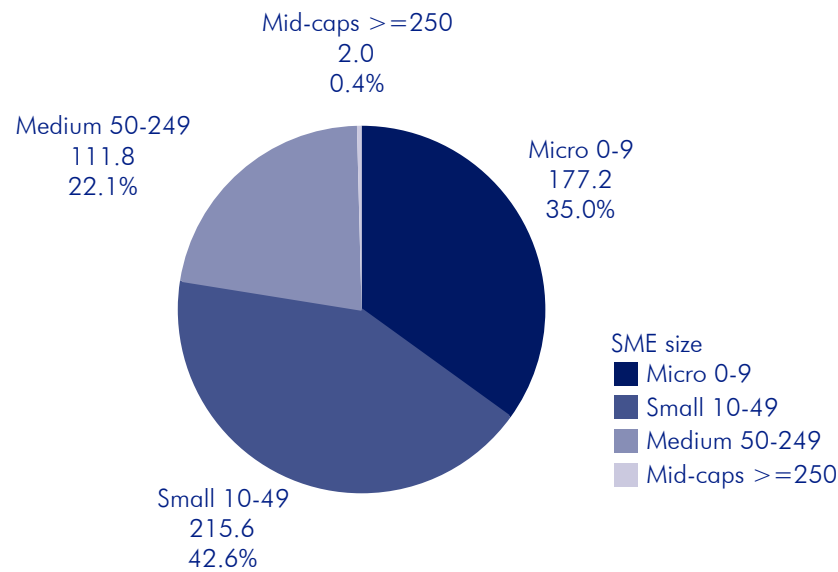
\* Countries where financing to an eligible Final Recipient has been granted, based on the Financial Recipient's location

WB GF4SME Portfolio - by SME size

(in number of employees and amounts disbursed to Final Recipients in M of EUR)

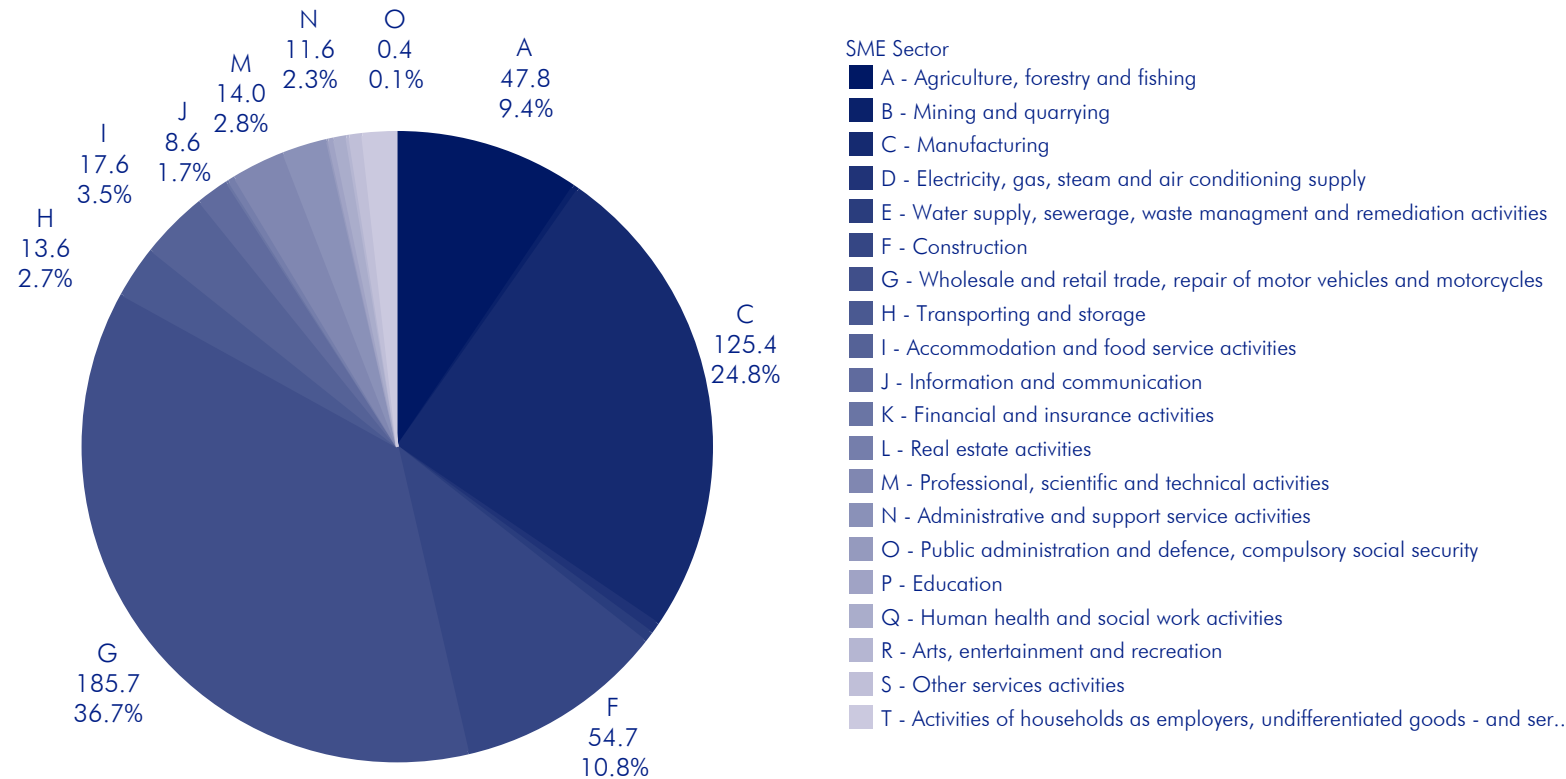
| SME size (in number of employees) | Amount Disbursed to Final Recipients | % of Total |
|-----------------------------------|--------------------------------------|------------|
| Micro 0-9                         | 177.2                                | 35.0%      |
| Small 10-49                       | 215.6                                | 42.6%      |
| Medium 50-249                     | 111.8                                | 22.1%      |
| Mid-caps >=250                    | 2.0                                  | 0.4%       |
| Grand Total                       | 506.6                                | 100.0%     |

Amounts disbursed to Final Recipients by SME size



WB GF4SME Portfolio - by Sector

(amounts disbursed to Final Recipients in M of EUR)

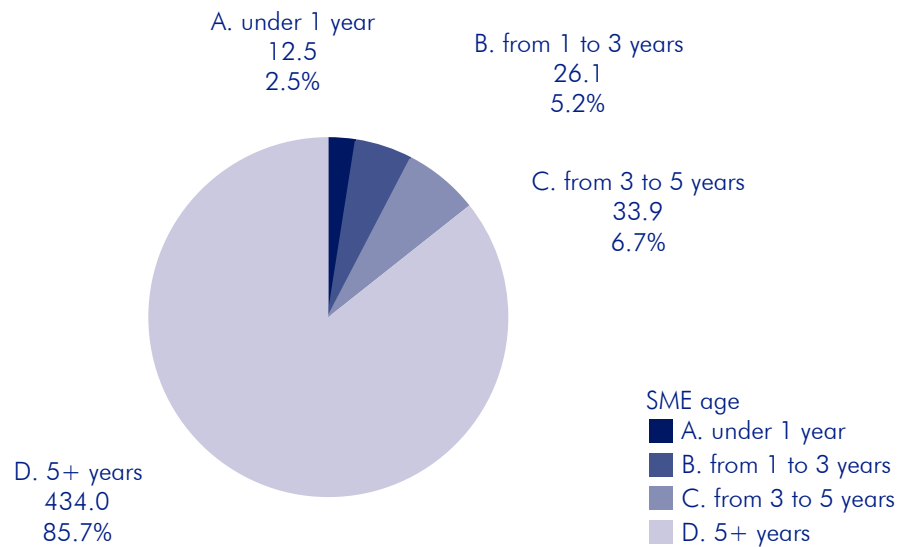


## WB GF4SME Portfolio - by SME age

(in number of SMEs and amounts disbursed to Final Recipients in M of EUR)

| SME age*             | Number of SMEs | % of Total | Amount Disbursed to Final Recipients | % of Total |
|----------------------|----------------|------------|--------------------------------------|------------|
| A. under 1 year      | 245            | 3.3%       | 12.5                                 | 2.5%       |
| B. from 1 to 3 years | 514            | 7.0%       | 26.1                                 | 5.2%       |
| C. from 3 to 5 years | 635            | 8.6%       | 33.9                                 | 6.7%       |
| D. 5+ years          | 5,974          | 81.1%      | 434.0                                | 85.7%      |
| Grand Total          | 7,368          | 100.0%     | 506.6                                | 100.0%     |

Amounts disbursed to Final Recipients by SME age



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