Western Balkans EDIF Guarantee Facility II

Implementation update

Reporting date: 30/06/2023
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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 1,211 Final Recipients and 16,297 jobs at first inclusion

* 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
<table>
<thead>
<tr>
<th>Country*</th>
<th>Transactions to Final Recipients (Nbr)</th>
<th>Transactions to Final Recipients (%)</th>
<th>Amount Disbursed to Final Recipients (mEUR)</th>
<th>Amount Disbursed to Final Recipients (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Albania</td>
<td>98</td>
<td>6.6%</td>
<td>13.6</td>
<td>13.4%</td>
</tr>
<tr>
<td>Kosovo</td>
<td>360</td>
<td>24.9%</td>
<td>33.4</td>
<td>33.0%</td>
</tr>
<tr>
<td>Montenegro</td>
<td>770</td>
<td>53.3%</td>
<td>19.6</td>
<td>19.3%</td>
</tr>
<tr>
<td>Serbia</td>
<td>156</td>
<td>10.8%</td>
<td>24.8</td>
<td>24.6%</td>
</tr>
<tr>
<td>The Republic of North Macedonia</td>
<td>63</td>
<td>4.4%</td>
<td>16.0</td>
<td>9.9%</td>
</tr>
<tr>
<td><strong>Sum:</strong></td>
<td><strong>1,445</strong></td>
<td><strong>100.0%</strong></td>
<td><strong>101.3</strong></td>
<td><strong>100.0%</strong></td>
</tr>
</tbody>
</table>

* Countries where financing to an SME has been granted, based on the SME’s location
<table>
<thead>
<tr>
<th>SME size (in nbr of Employees)</th>
<th>Amount Disbursed to Final Recipients</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>(mEUR)</td>
</tr>
<tr>
<td>&lt; 10</td>
<td>37.8</td>
</tr>
<tr>
<td>10 - 50</td>
<td>43.9</td>
</tr>
<tr>
<td>50 - 250</td>
<td>19.6</td>
</tr>
<tr>
<td>TOTAL</td>
<td>101.3</td>
</tr>
</tbody>
</table>

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

- 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
- 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 services - producing activities of households for own use

Sector-wise distribution:

- Agriculture, forestry and fishing: 0.9%
- Mining and quarrying: 0.4%
- Manufacturing: 17.0%
- Electricity, gas, steam and air conditioning supply: 7.0%
- Water supply, sewerage, waste management and remediation activities: 0.4%
- Construction: 44.7%
- Wholesale and retail trade, repair of motor vehicles and motorcycles: 3.3%
- Transporting and storage: 2.4%
- Accommodation and food service activities: 2.4%
- Information and communication: 1.4%
- Financial and insurance activities: 0.7%
- Real estate activities: 0.7%
- Professional, scientific and technical activities: 0.1%
- Administrative and support service activities: 0.1%
- Education: 0.1%
- Human health and social work activities: 0.1%
- Arts, entertainment and recreation: 0.1%
- Other services activities: 0.1%
<table>
<thead>
<tr>
<th>SME Age*</th>
<th>Final Recipients</th>
<th>Amount Disbursed to Final Recipients</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>(Nbr)</td>
<td>(%)</td>
</tr>
<tr>
<td>A. under 1 year</td>
<td>83</td>
<td>5.2%</td>
</tr>
<tr>
<td>B. from 1 to 3 years</td>
<td>127</td>
<td>10.5%</td>
</tr>
<tr>
<td>C. from 3 to 5 years</td>
<td>121</td>
<td>10.0%</td>
</tr>
<tr>
<td>D. 5+ years</td>
<td>900</td>
<td>74.3%</td>
</tr>
<tr>
<td>Sum</td>
<td>1,211</td>
<td>100.0%</td>
</tr>
</tbody>
</table>

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