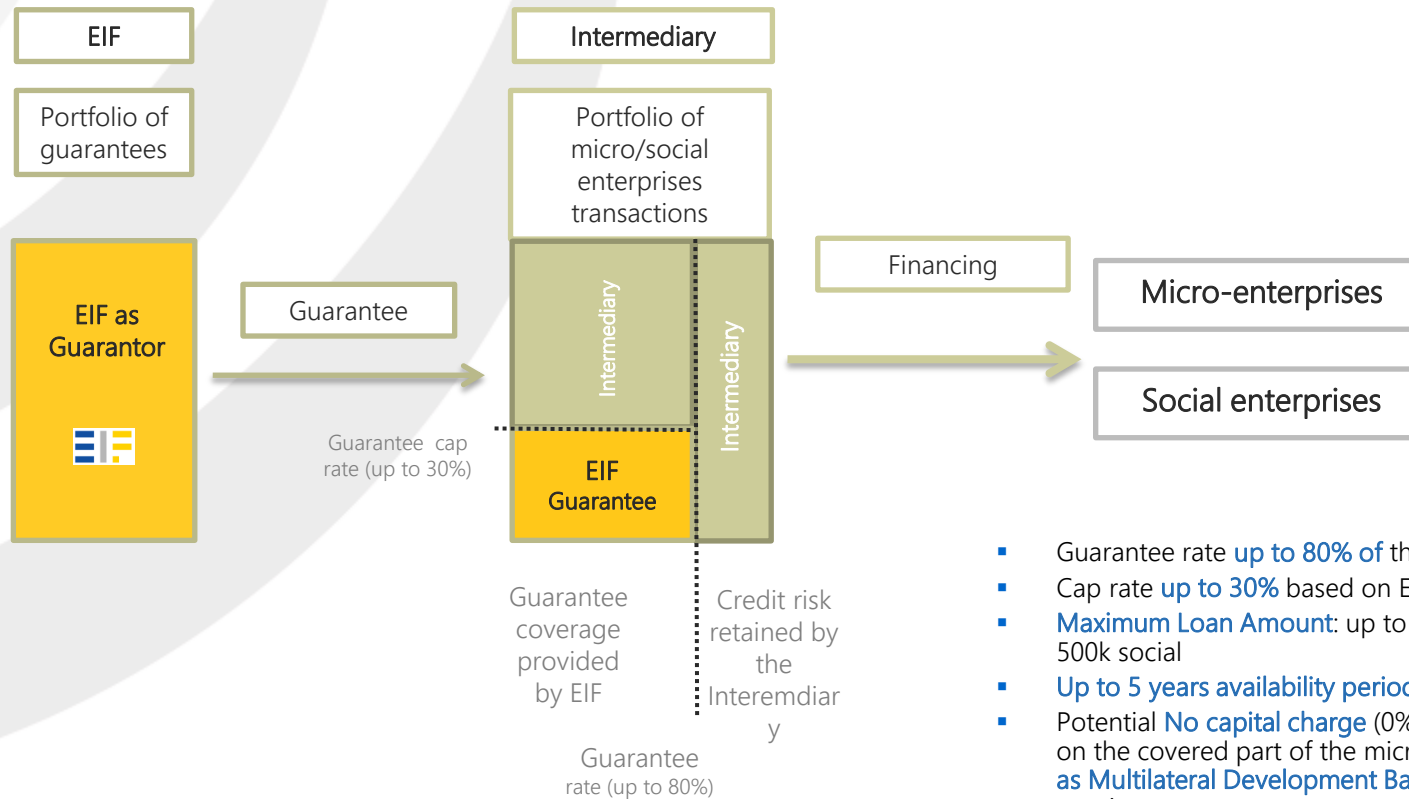


EaSI Guarantee Financial Instrument

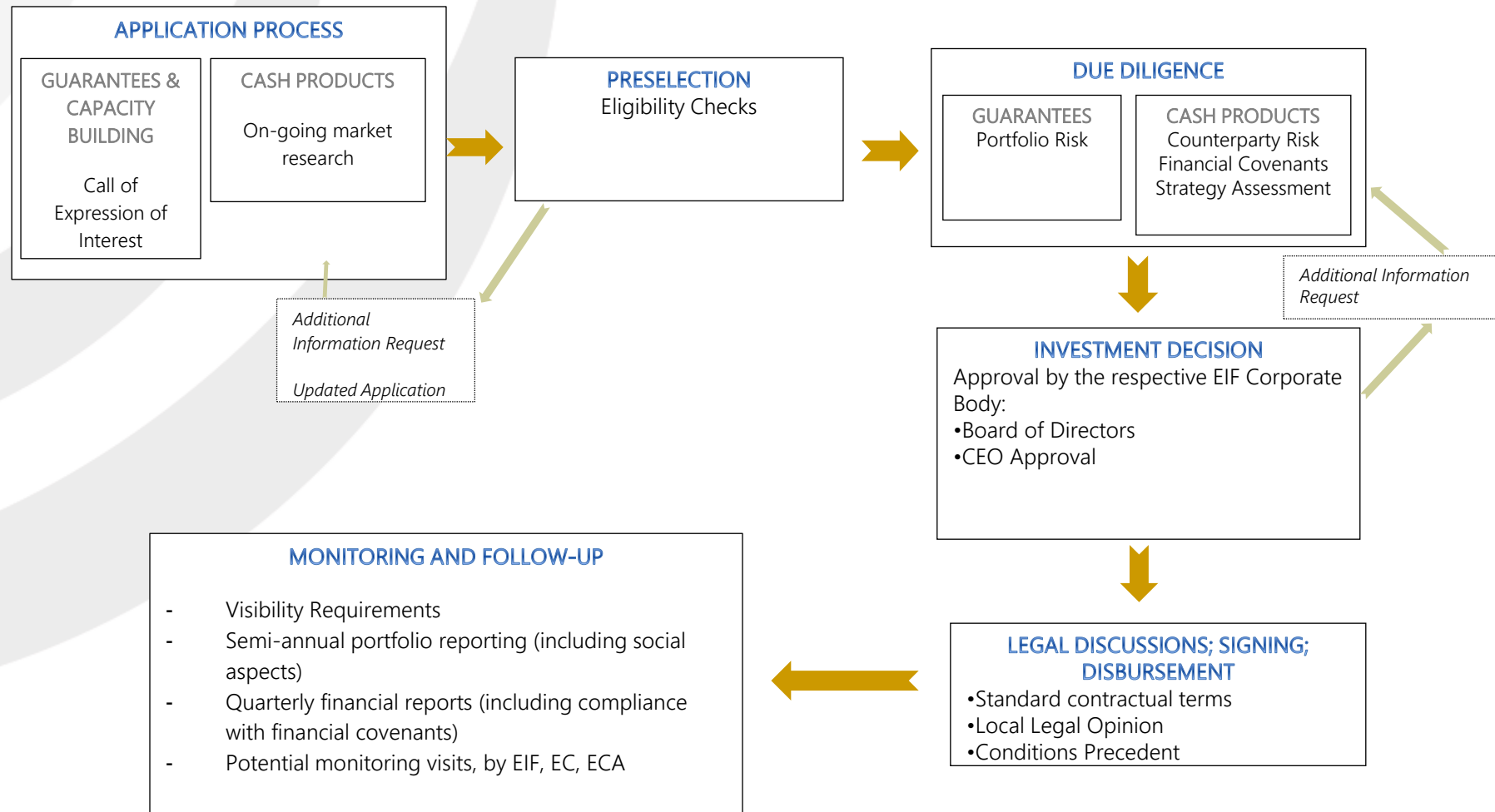


- Guarantee rate **up to 80%** of the loan–
- Cap rate **up to 30%** based on E(Losses) of the portfolio
- **Maximum Loan Amount:** up to (i) EUR 25k micro, up to (i) 500k social
- **Up to 5 years availability period** for building up the portfolio
- Potential **No capital charge** (0% RWA) for counterparty risk on the covered part of the micro-loan, given the **EIF's status as Multilateral Development Bank**, subject to local regulatory requirements
- Intermediaries have to **transfer the benefit** of the free of charge guarantee to Final Recipients



EUROPEAN Investment cycle

MICROFINANCE WEEK 2018





EUROPEAN
MICROFINANCE WEEK 2018

EaSI Guarantee Instrument – Impact as of today*

■ Mobilized funding available for Final Recipients:

≅ EUR 1.65bn (about 25% SE)

83 agreements
with 67 Financial
Institutions
(42 – banks
25 – non-banks)

≅ 36,000
Micro and social SMEs
supported

in
30 countries
(25 EU-member
countries
5 – non-EU countries)

≅ 50,000
Jobs preserved

How do we monitor job creation, support for disadvantaged groups, etc..

PART H - IMPACT DATA

S.1.1	S.1.2	S.1.3	S.1.4	S.1.5	S.1.6	S.1.7	S.1.8
Final Recipient ("FR") ID	Gender	Employment status	Educational background (maximum two categories)	Age	Migrant background	If unemployed/ inactive: How long has the FR been looking for a job?	Does the FR have a disability?
	Man Woman	Full-time employed Part-time employed Self-employed/entrepreneur Unemployed/Inactive Studying	No formal education Primary education Secondary education Post-secondary education University education	< 25 25 - 30 31 - 40 41 - 50 51 - 60 > 60	EU country as country of origin Non-EU country as country of origin	0-6 months 7-12 months >12 months	Yes No

S.1.9	S.1.10	S.1.11	S.1.12	S.1.13	S.1.14	S.1.15
Did the FR lose his/her job?	Income of the FR/ annual turnover of the business	Number of female employees (excluding the business owner)	Number of male employees (excluding the business owner)	Has the FR been offered training/mentoring for this EaSI microloan?	Did the FR apply for microfinancing before EaSI?	What is the FR's main source of income?
over the last 1 year over the last 2 years over the last 3 years not at all	Indicate the exact figure at the time of the loan application	Indicate the exact figure at the time of the loan application	Indicate the exact figure at the time of the loan application	Yes No	Yes, application rejected) Yes, applied and received a microloan before No, not applied for a microloan somewhere else	salary welfare benefits unemployment benefits help from family/friends savings other