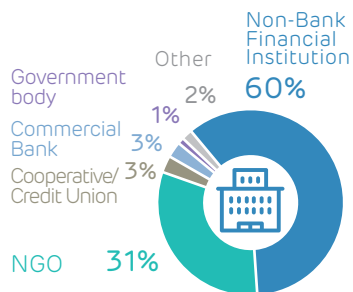


MICROFINANCE IN EUROPE: key facts on EMN-MFC members



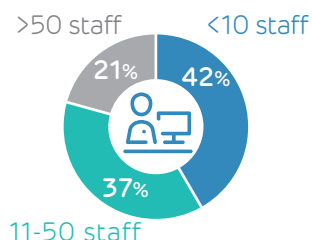
The EMN-MFC Survey participant base is very heterogeneous in terms of:

Legal Types



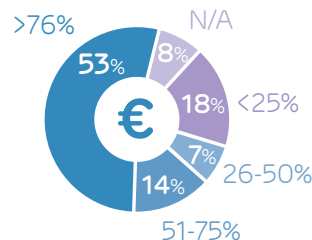
Size

(size by number of full time staff)



Specialisation

(share of MFIs by turnover from microlending)



Social goals: financial inclusion and job creation are the predominant goals

Target groups served: MFIs diversify their portfolio risk by serving multiple categories of disadvantaged borrowers (low-income, unemployed, youth, migrants, on social benefits, etc.)

Business and Personal microloans

Both business and personal microloans are loans below € 25,000 that aim to support social and financial inclusion

BUSINESS MICROLOANS are targeted at micro-enterprises and vulnerable people who wish to go into self-employment but who do not have access to traditional banking services

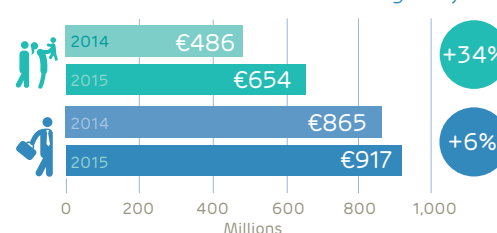
PERSONAL MICROLOANS address vulnerable clients' needs such as rent, personal emergencies and education as well as investments in their employability

Terms and Conditions

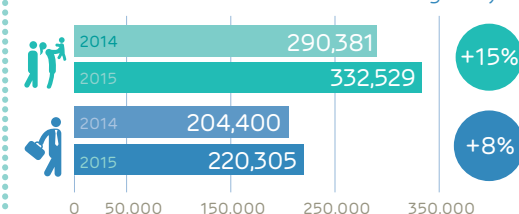
Average outstanding loan size	€ 7,947	Average outstanding loan size	€ 1,697
Average microloan term	41 months	Average microloan term	30 months
Average Annual Interest Rate*	10.7%	Average Annual Interest Rate*	19%

* Does not include additional fees (Average Fee: 2.5%)

Value of microloans disbursed during the year



Number of microloans disbursed during the year



Outreach (by Dec 2015)

€ 2.5 bn

Gross Microloan Portfolio Outstanding



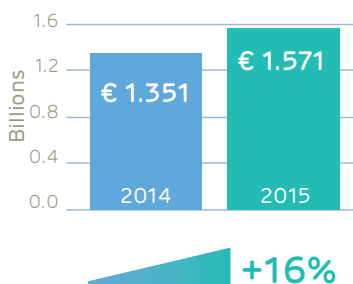
747,265

Active Borrowers

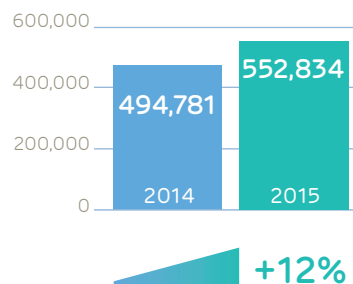


Trends in microlending activity

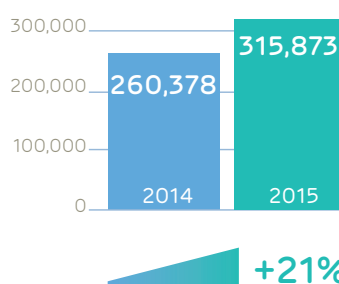
Value of microloans disbursed during the year



Number of microloans disbursed during the year



Number of new borrowers



Support to entrepreneurship and job creation

207,983

microenterprises, start-ups, social enterprises, self-employed people were financed in 2015

402,365

Active Borrowers were supported by business microloans in 2015

23%

of the Active Borrowers were unemployed when they received a microloan in 2015

€ 1.8 bn

Outstanding Portfolio of Business Microloans by 2015

42%

of the MFIs surveyed also supported enterprises and SMEs with loans higher than € 25,000

Non-financial services

Non-financial services (NFS) are a prevalent component of European microfinance provision

58% of the MFIs offer NFS

Business Development Services & Financial Education are the most common NFS offered

205,943 clients were reached by NFS in 2015



MICROFINANCE IN EUROPE: key facts on EMN-MFC members

About EMN and MFC

The European Microfinance Network (EMN) and the Microfinance Centre (MFC) are the two main European networks supporting the development of the microfinance sector across the continent. The data presented in this document constitutes the main results of a joint publication: "Microfinance in Europe: A Survey of EMN-MFC Members. Report 2014-2015".

This Report is available on the networks' respective websites.



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