



EAFRD RO FoF – Portfolio Risk Sharing Loan

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Implementation workflow and status - operational level



- Call for Expression of Interest published in March 2018
- Strong market demand with 9 applications received well above the available budget
- 6 operational agreements signed with 5 financial intermediaries : Banca Comerciala Romana, Libra Internet Bank, ProCredit Bank, Raiffeisen Bank and UniCredit Bank
- At least EUR 160m expected of new loans to be originated, mostly in RON to more than 350 farmers and agricultural enterprises
- Expected leverage to be achieved of ca. 1.8%



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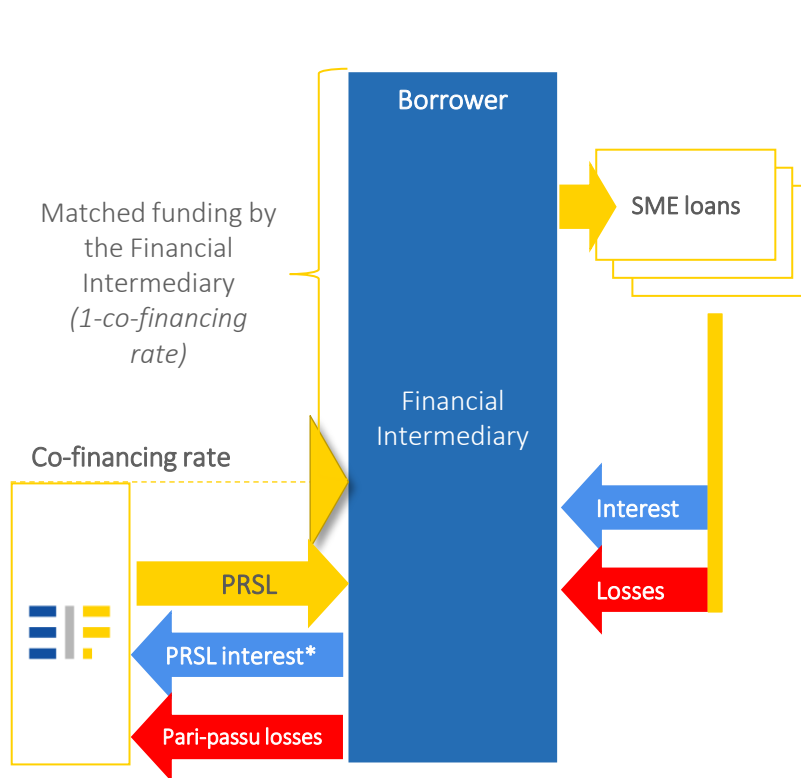


Portfolio Risk Sharing Loan

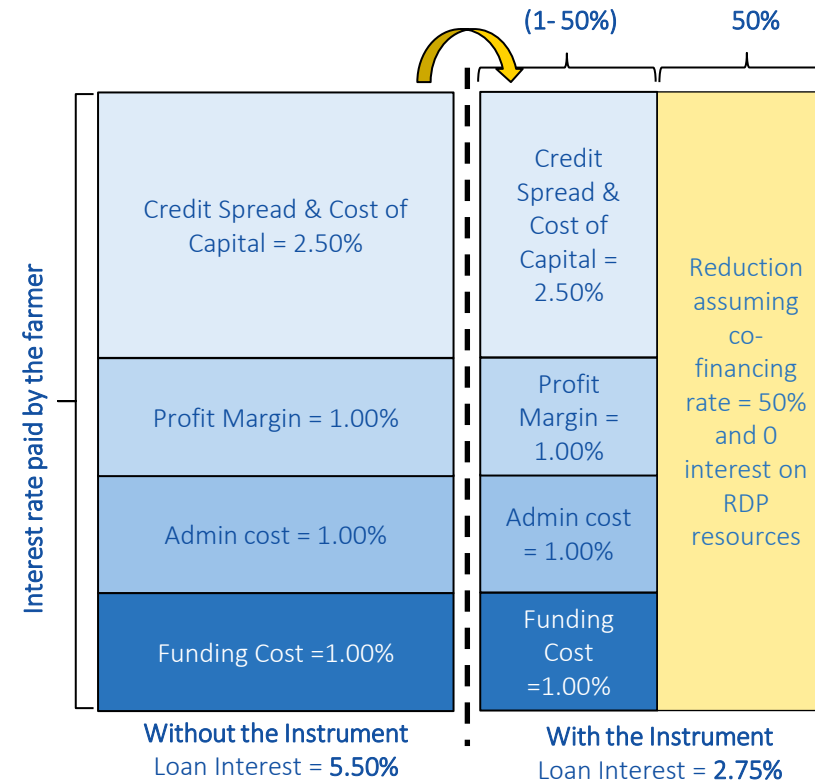


Structure of the product – Transfer of the resources

Transfer of benefit – Lower Interest rate



* If applicable. Often MS contribution priced at 0.



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Benefits of working with the EIF



- Great experience in the successful implementation of agricultural mandates, with **fully-fledged and well-tested instruments**.
- The proposed investment strategy **responds to the market needs** of the corresponding Member State / Region.
- **Strong partner** in relationships with financial intermediaries (400 banks, guarantee and promotional institutions).
- **Loss protection, funding and capital optimisation from an AAA** rating of the institution.
- **Transparency** in the management of the financial instrument, including due diligence procedure in compliance with EU / national regulations.
- **Continuous management**, monitoring and administration of the portfolio and **regular updates** provided on the progress of the implementation.



