

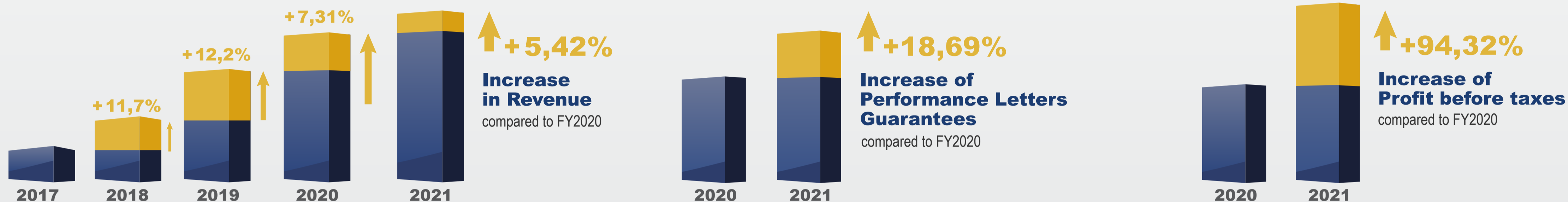


FINANCIAL RESULTS 2021

Annual Financial Statements Report

from **1.1.2021** to **31.12.2021**

according to the **International Financial Reporting Standards (IFRS)**



Rewarding Benefits

- **Decrease Commissions by 30%** for the Letters of Guarantee
- **Group Insurance Contract Upgrade**, with cost decreased by **32%**

TMEDE is



- an effective and of vital importance Fund for the **Construction Sector**
- a dynamic vehicle for the development of the **Greek Economy**
- 1st fully integrated digital **services provider**

HDB-TMEDE GUARANTEE FUND

in cooperation with the Hellenic Development Bank



- Up to **€200,000** working capital through the banking system
- **80%** guaranteed funding
- Disbursement of **€23 million** in the first 3 months

HDB's first cooperation with a private Institutional Fund

MICROFINANCE INSTITUTION LICENSED BY BOG



- **Digital Financial Tool** for new and existing professionals
- Microfinance support **up to €25,000**

1st innovative Institution - Easy funding tool

DEVELOPMENT PATH ASSURANCE OF



New investment plan of **€0,5 million** for infrastructure, services and portfolio expansion