

# DEVELOPMENT PERFORMANCE QUARTERLY FACT SHEET Q3/10



EUROPEAN FUND FOR SOUTHEAST EUROPE

INITIATED BY KfW

MANAGED BY SAL OPPENHEIM

ADVISED BY FINANCE IN MOTION



## MAIN FEATURES OF SUBLOANS

BASED ON PORTFOLIO DATA AS OF 30 SEPTEMBER 2010

### In a Nutshell

Number of Active Borrowers

**107,131**

Subloan Portfolio Outstanding

**EUR 411.9 million**

Average Loan Outstanding

**EUR 3,845**

Subloans Disbursed since Inception Dec 2005

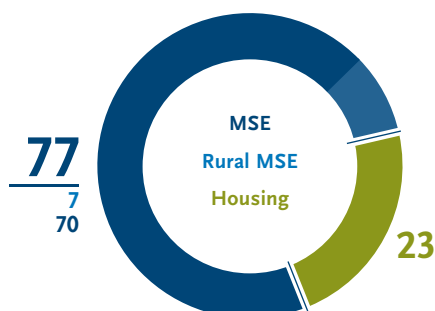
**247,519**

Amount Disbursed to End-Borrowers since Dec 2005

**EUR 1.3 billion**

### Products in %

(based on loan amount)

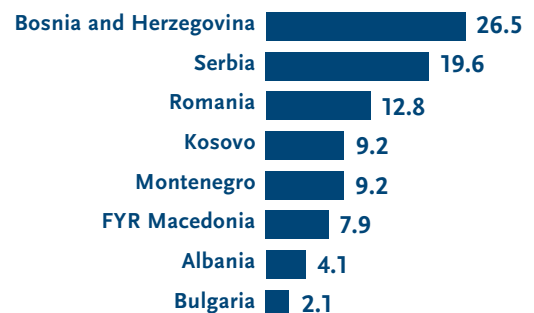


MSE = Micro and Small Enterprises

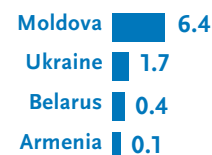
### Regional Distribution in %

(based on loan amount to end-borrowers)

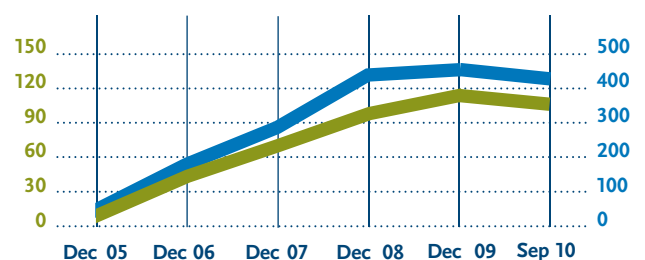
#### Southeast Europe Region (SEE)



#### European Neighbourhood Region (ENR)



### Subloan Portfolio Development Performance



Number of Loans (thousand) – left scale

Amount (EUR million) – right scale

# DEVELOPMENT PERFORMANCE QUARTERLY FACT SHEET

## Q3/10

### MAIN FEATURES OF SUBLOANS

BASED ON LOANS DISBURSED OVER THE LAST FOUR QUARTERS (10/2009 – 09/2010)

#### LOANS TO MICRO, SMALL AND RURAL ENTERPRISES

##### Loan Purpose in %

(based on loan amount)

The share of mixed loans continues to increase.



##### Economic Sector in %

(based on loan amount)

Share by economic sector remained almost unchanged over the last quarters.



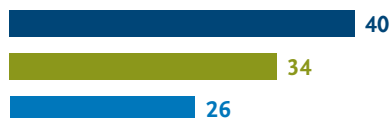
##### Loan Size in %

The trend to higher loan amounts continues, increasing the share of loans between EUR 10,000 - 50,000.

##### % of number of loans disbursed



##### % of loan amount disbursed



Micro Enterprises less than EUR 10,000

Small Enterprises EUR 10,001 – 50,000

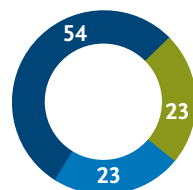
Small Enterprises EUR 50,001 – 100,000

#### HOUSING LOANS TO PRIVATE HOUSEHOLDS

##### Maturity in %

(based on loan amount)

Lengthening maturities of housing loans.

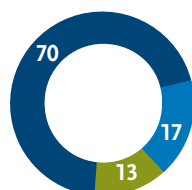


over 5 years  
over 3 up to 5 years  
up to 3 years

##### Loan Purpose in %

(based on number of loans)

Share of loans for home improvement continuously decreasing.



Home Improvement  
Construction  
Purchase

#### Lead Investor and Initiator

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