

# DEVELOPMENT PERFORMANCE QUARTERLY FACT SHEET

## Q2/09



EUROPEAN FUND FOR SOUTHEAST EUROPE

INITIATED BY KfW

MANAGED BY OPPENHEIM

ADVISED BY CONCAP



### MAIN FEATURES OF SUBLOANS

based on portfolio end of the quarter

#### In a Nutshell

Number of Active Borrowers

# 111,162

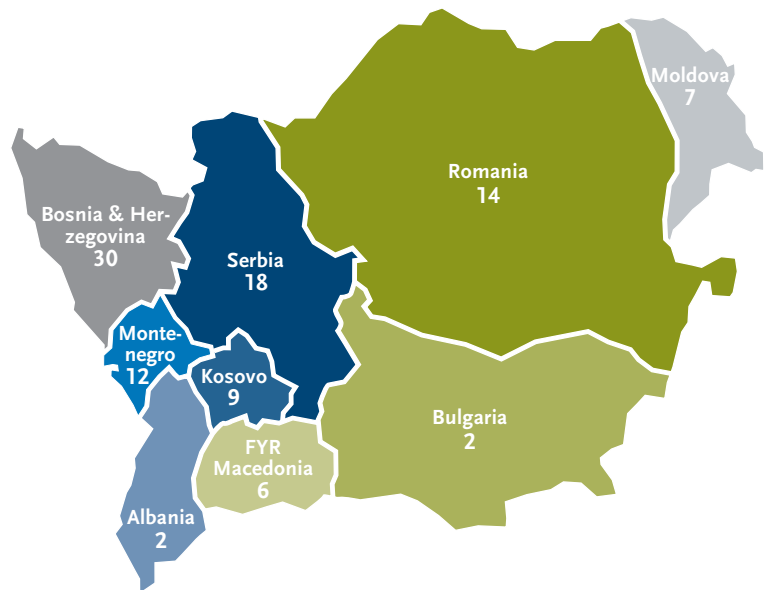
Subloan Portfolio in Euro million

# 455.8

Average Loan Outstanding in Euro

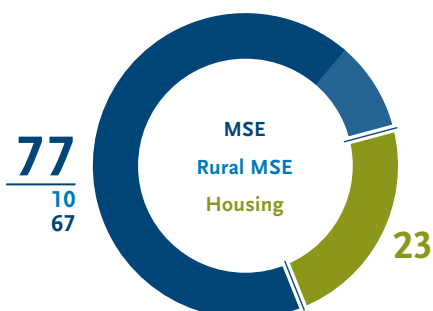
# 4,101

#### Regional Distribution in % (based on Loan Amount)

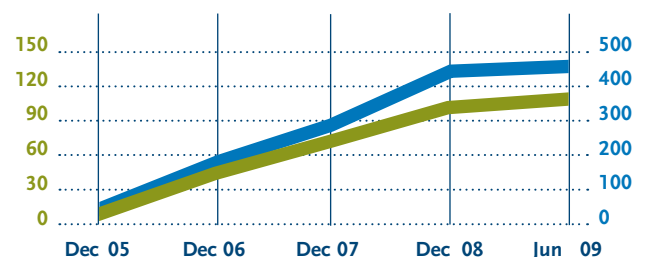


#### Products in %

(based on Loan Amount)



#### Subloan Portfolio Development Performance



Number of Loans (thsd)

Amount (Euro million)

# DEVELOPMENT PERFORMANCE

## QUARTERLY FACT SHEET

# Q2/09

### MAIN FEATURES OF SUBLOANS

based on loans disbursed over the last four quarters (7/2008 – 6/2009)

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

##### Loan Purpose in %

(based on Loan Amount)

Increase in the use of funds for working capital in times of crisis.



##### Economic Sector in %

(based on Loan Amount)

Increase in share of loans for industry/production.

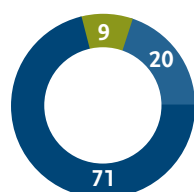


#### HOUSING SECTOR

##### Maturity in %

(based on Loan Amount)

More than 70% of housing loans have a maturity of more than five years.

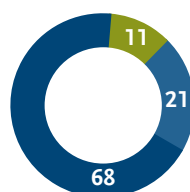


more than five years  
four to five years  
up to three years

##### Loan Purpose in %

(based on Number of Loans)

Strong decline in the share of housing loans for construction.



Home Improvement  
Construction  
Purchase

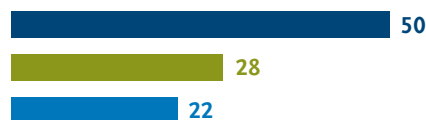
##### Loan Size in %

93% of loans are below EUR 10,000 and go to microenterprises.

##### Number of Loans



##### Loan Amount



Micro Enterprises less than EUR 10,000  
Small Enterprises EUR 10,001 – 50,000  
Small Enterprises EUR 50,001 – 100,000

##### Initiator

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