

# DEVELOPMENT PERFORMANCE QUARTERLY FACT SHEET

## Q4/08



EUROPEAN FUND FOR SOUTHEAST EUROPE

INITIATED BY KFW

MANAGED BY OPPENHEIM

ADVISED BY FRANKFURT SCHOOL



### MAIN FEATURES OF SUBLOANS

based on portfolio end of the quarter

#### In a Nutshell

Number of Active Borrowers

# 98,087

Subloan Portfolio in Euro million

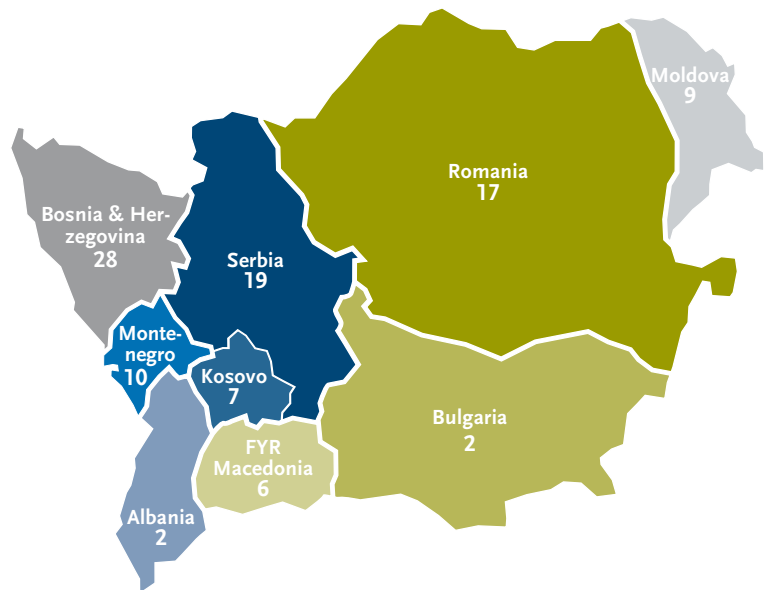
# 442.0

Average Loan Outstanding in Euro

# 4,506

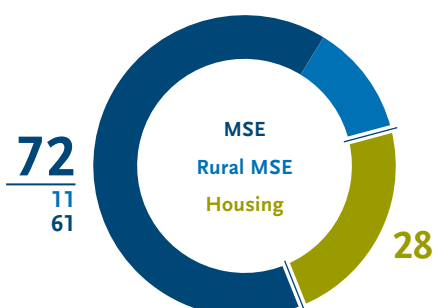
#### Regional Distribution in %

(based on Loan Amount)

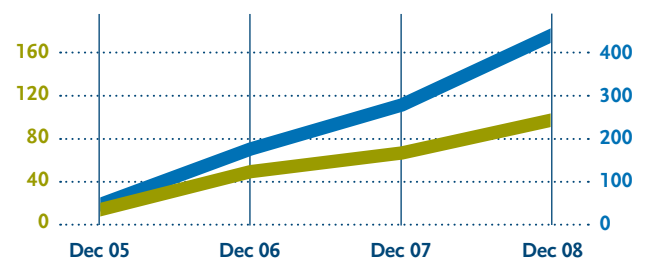


#### Products in %

(based on Loan Amount)



#### Subloan Portfolio Development Performance



Number of Loans (thsd)

Amount (Euro million)

# DEVELOPMENT PERFORMANCE

## QUARTERLY FACT SHEET

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### MAIN FEATURES OF SUBLOANS

based on loans disbursed over the last four quarters (1/2008 – 12/2008)

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

##### Loan Purpose in %

(based on Loan Amount)

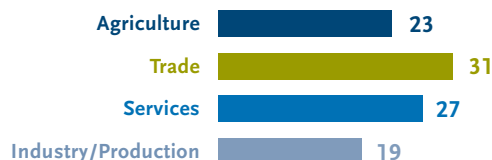
Nearly half of the loans are used for fixed assets and building capital stock.



##### Economic Sector in %

(based on Loan Amount)

23 % of loans are allocated to agriculture.



#### HOUSING SECTOR

##### Maturity in %

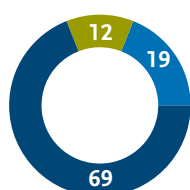
(based on Loan Amount)

More than two thirds of housing loans (69%) have a maturity of more than five years.

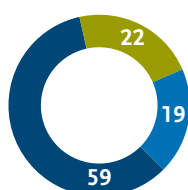
##### Loan Purpose in %

(based on Number of Loans)

More than 50% of borrowers use loans for home improvement.



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



Home Improvement  
Construction  
Purchase

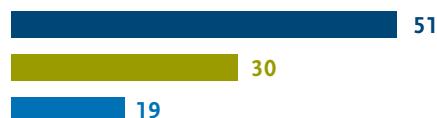
##### Loan Size in %

92 % 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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