

# DEVELOPMENT PERFORMANCE QUARTERLY FACT SHEET

## Q4/09



### MAIN FEATURES OF SUBLOANS

BASED ON PORTFOLIO DATA AS OF 31 DECEMBER 2009

#### In a Nutshell

Number of Active End-Borrowers

**115,590**

Subloan Portfolio Outstanding

**EUR 446.4 million**

Average Subloan Outstanding

**EUR 3,862**

Subloans Disbursed since Inception Dec 2005

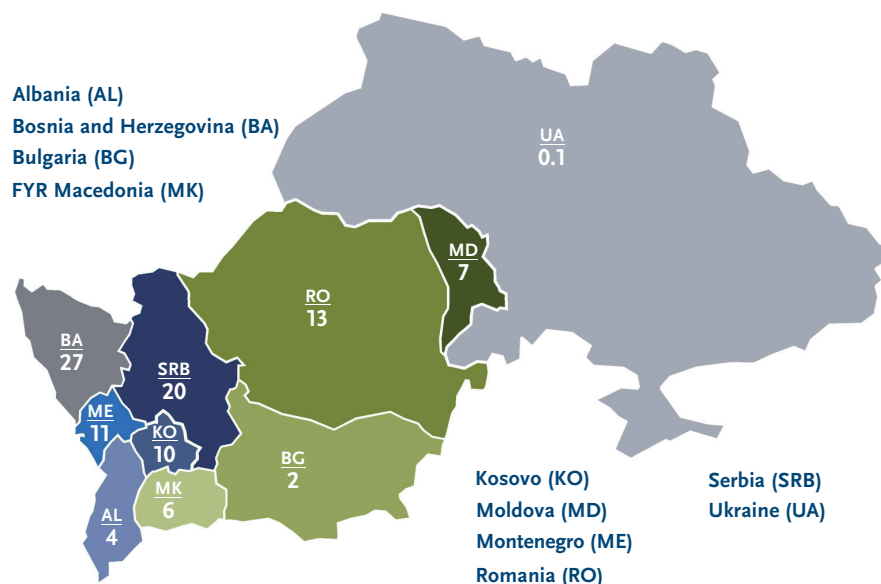
**216,514**

Amount Disbursed to End-Borrowers since Dec 2005

**EUR 1.1 billion**

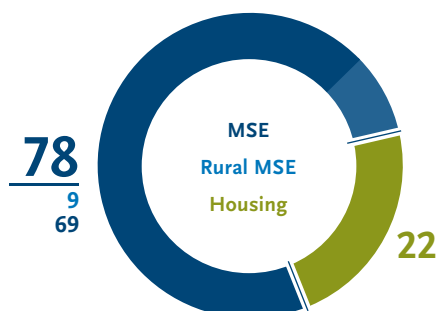
#### Regional Distribution in %

(based on loan amount to end-borrowers)

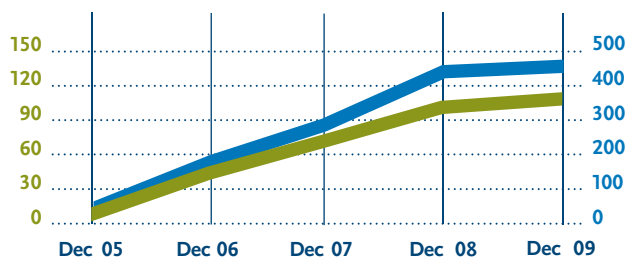


#### Products in %

(based on loan amount)



#### Subloan Portfolio Development Performance



Number of Loans (thousand) - left scale

Amount (EUR million) - right scale

# DEVELOPMENT PERFORMANCE QUARTERLY FACT SHEET

## Q4/09

### MAIN FEATURES OF SUBLOANS

BASED ON LOANS DISBURSED OVER THE LAST FOUR QUARTERS (01/2009 – 12/2009)

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

##### Loan Purpose in %

(based on loan amount)

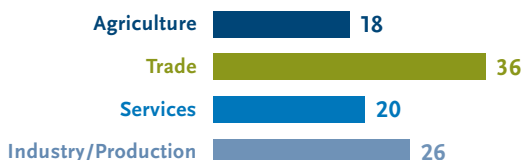
In times of crisis investments in fixed assets further decreasing.



##### Economic Sector in %

(based on loan amount)

Share of agriculture loans decreased, while more funds being disbursed to industry/production.



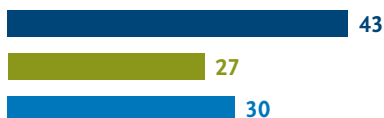
##### Loan Size in %

Volume of small loans increasing, however, micro-loans are still key focus

##### % of number of loans disbursed



##### % of loan amount disbursed



Micro Enterprises less than EUR 10,000

Small Enterprises EUR 10,001 – 50,000

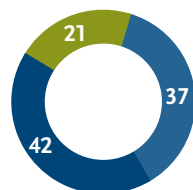
Small Enterprises EUR 50,001 – 100,000

#### HOUSING LOANS TO PRIVATE HOUSEHOLDS

##### Maturity in %

(based on loan amount)

Trend towards shorter-term maturities intensified over the last quarters.

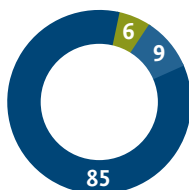


over 5 years  
over 4 up to 5 years  
up to 3 years

##### Loan Purpose in %

(based on number of loans)

Vast majority of loans for home improvement, while other purposes have only minor share.



Home Improvement  
Construction  
Purchase

#### Initiator and Lead Investor

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