

DEVELOPMENT PERFORMANCE QUARTERLY FACT SHEET

Q1 / 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 End Borrowers

104,852

Subloan Portfolio in Euro million

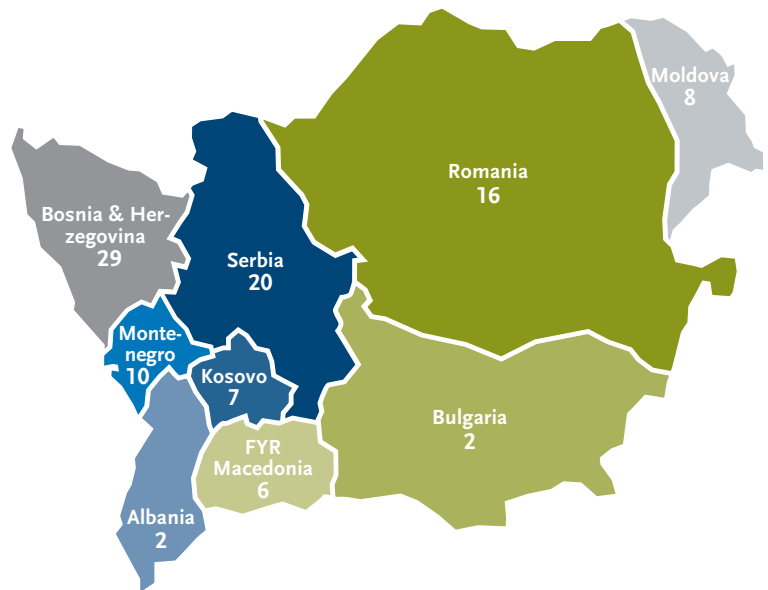
437.7

Average Subloan Outstanding in Euro

4,174

Regional Distribution in %

(based on Loan Amount)

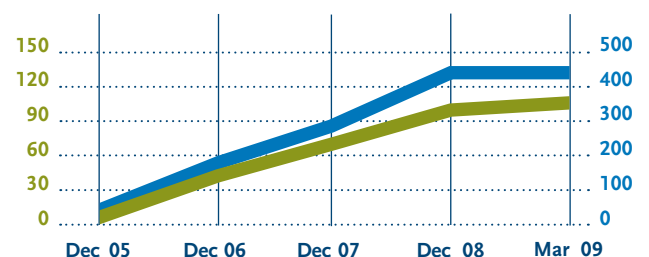


Products in %

(based on Loan Amount)



Subloan Portfolio Development Performance



Number of Loans (thsd)

Amount (Euro million)

DEVELOPMENT PERFORMANCE

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MAIN FEATURES OF SUBLOANS

based on loans disbursed over the last 12 months (April 2008 – March 2009)

LOANS TO MICRO, SMALL AND RURAL ENTERPRISES

Loan Purpose in %

(based on Loan Amount)

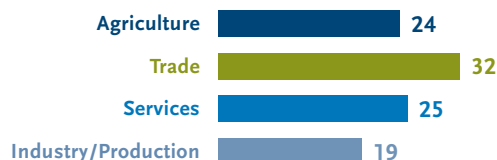
Nearly half of the loans are used for fixed assets and building capital stock.



Economic Sector in %

(based on Loan Amount)

24% of loans are allocated to agriculture.

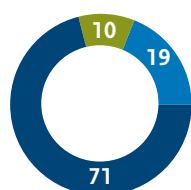


HOUSING SECTOR

Maturity in %

(based on Loan Amount)

More than two thirds of housing loans (71%) have a maturity of more than five years.

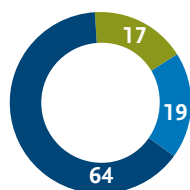


more than five years
four to five years
up to three years

Loan Purpose in %

(based on Number of Loans)

Almost two thirds of borrowers use loans for home improvement.



Home Improvement
Construction
Purchase

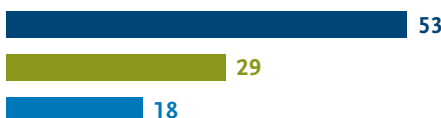
Loan Size in %

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

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