

DEVELOPMENT PERFORMANCE QUARTERLY FACT SHEET Q4/10



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 31 DECEMBER 2010

In a Nutshell

Number of Active Borrowers

104,450

Subloan Portfolio Outstanding

EUR 433.6 million

Average Loan Outstanding

EUR 4,152

Subloans Disbursed since Inception Dec 2005

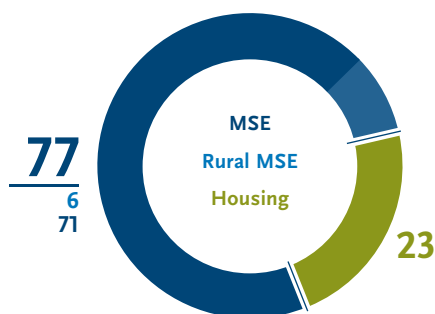
256,452

Amount Disbursed to End-Borrowers since Dec 2005

EUR 1.3 billion

Products in %

(based on loan amount)

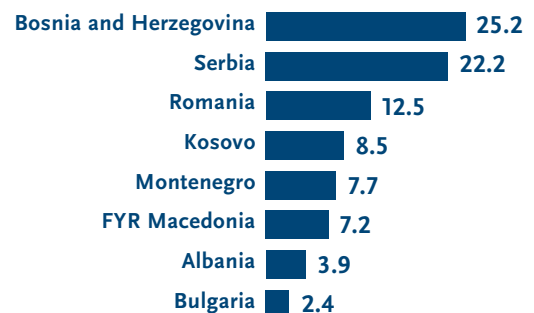


MSE = Micro and Small Enterprises

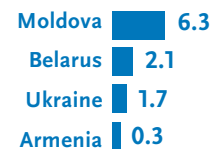
Regional Distribution in %

(based on loan amount to end-borrowers)

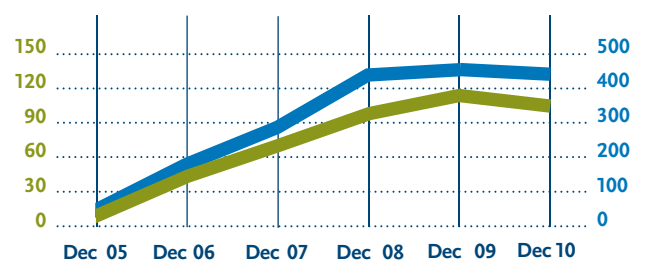
Southeast Europe Region (SEE)



European Neighbourhood Region (ENR)



Subloan Portfolio Development Performance



Number of Loans (thousand) – left scale

Amount (EUR million) – right scale

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Q4/10

MAIN FEATURES OF SUBLOANS

BASED ON LOANS DISBURSED OVER THE LAST FOUR QUARTERS (01/2010 – 12/2010)

LOANS TO MICRO, SMALL AND RURAL ENTERPRISES

Loan Purpose in %

(based on loan amount)

While less loans for working capital are disbursed, the share of mixed loans continues to increase.



Economic Sector in %

(based on loan amount)

Successive increase of portfolio share of industry sector suggests increased use of loans for fixed assets.



Loan Size in %

Increasing share of subloan disbursements between EUR 10,000 - 50,000 increase average loan amount.

% of number of loans disbursed



% of loan amount disbursed



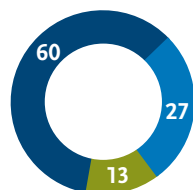
| | |
|------------------------|----------------------|
| Micro Enterprise Loans | less than EUR 10,000 |
| Small Enterprise Loans | EUR 10,001 – 50,000 |
| Small Enterprise Loans | EUR 50,001 – 100,000 |

HOUSING LOANS TO PRIVATE HOUSEHOLDS

Maturity in %

(based on loan amount)

In line with higher loan amounts for housing loans, maturities rose in 2010.

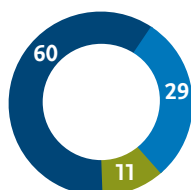


over 5 years
over 3 up to 5 years
up to 3 years

Loan Purpose in %

(based on number of loans)

While the share of loans for home improvement still predominates, more loans for home purchase.



Home Improvement
Construction
Purchase

Lead Investor and Initiator

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