

DEVELOPMENT PERFORMANCE QUARTERLY FACT SHEET Q1/11



EUROPEAN FUND FOR SOUTHEAST EUROPE

INITIATED BY KfW

MANAGED BY SAL OPPENHEIM

ADVISED BY FINANCE IN MOTION



MAIN FEATURES OF SUBLOANS

BASED ON SUBLOAN PORTFOLIO DATA AS OF 31 MARCH 2011

In a Nutshell

Number of Active Borrowers

106,504

Subloan Portfolio Outstanding

EUR 485.0 million

Average Loan Outstanding

EUR 4,554

Subloans Disbursed since Inception Dec 2005

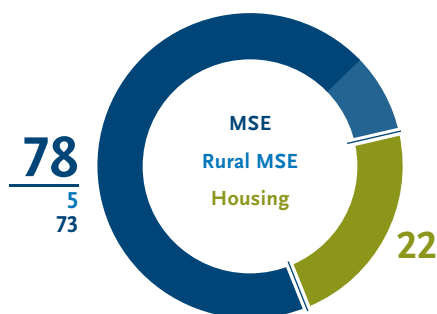
269,953

Amount Disbursed to End-Borrowers since Dec 2005

EUR 1.5 billion

Products in %

(based on loan amount)

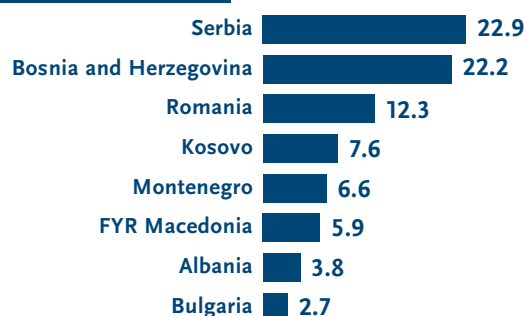


MSE = Micro and Small Enterprises

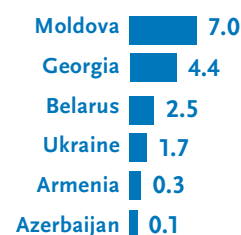
Regional Distribution in %

(based on loan amount to end-borrowers)

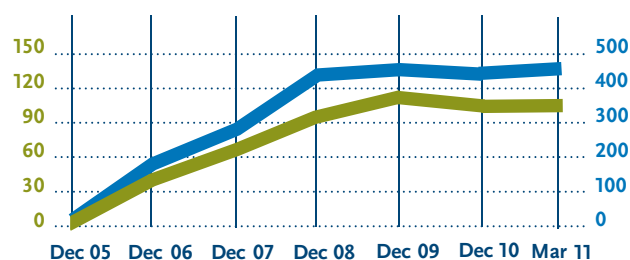
Southeast Europe Region (SEE)



European Neighbourhood Region (ENR)



Subloan Portfolio Development Performance



Number of Loans (thousand) – left scale

Amount (EUR million) – right scale

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Q1/11

MAIN FEATURES OF SUBLOANS

BASED ON LOANS DISBURSED OVER THE LAST FOUR QUARTERS (04/2010 – 03/2011)

LOANS TO MICRO, SMALL AND RURAL ENTERPRISES

Loan Purpose in %

(based on loan amount)

Demand for working capital loans remains strong.



Economic Sector in %

(based on loan amount)

Loans to Agriculture and Trade slightly increased their shares.



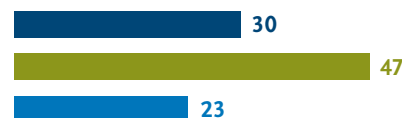
Loan Size in %

Share of subloan disbursements between EUR 10,000 - 50,000 continues increasing.

% of number of loans disbursed



% of loan amount disbursed



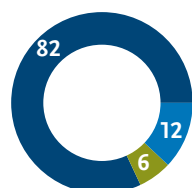
Micro Enterprise Loans	less than EUR 10,000
Small Enterprise Loans	EUR 10,001 – 50,000
Small Enterprise Loans	EUR 50,001 – 100,000

HOUSING LOANS TO PRIVATE HOUSEHOLDS

Maturity in %

(based on loan amount)

Share of long-term loans increased to 82% from 54% one year ago.

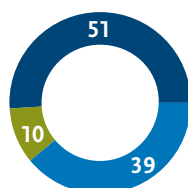


over 5 years
over 3 up to 5 years
up to 3 years

Loan Purpose in %

(based on number of loans)

Share of loans for purchase continues increasing with home improvement loans still major share.



Home Improvement
Construction
Purchase

Lead Investor and Initiator

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