

DEVELOPMENT PERFORMANCE QUARTERLY FACT SHEET Q3/11



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 30 SEPTEMBER 2011

In a Nutshell

Number of Active Borrowers

106,331

Subloan Portfolio Outstanding

EUR 551.8 million

Average Loan Outstanding

EUR 5,190

Subloans Disbursed since Inception Dec 2005

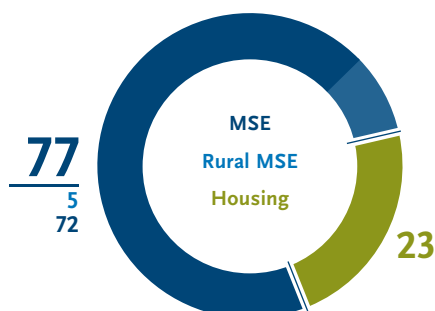
291,457

Amount Disbursed to End-Borrowers since Dec 2005

EUR 1.7 billion

Products in %

(based on loan amount)



MSE = Micro and Small Enterprises

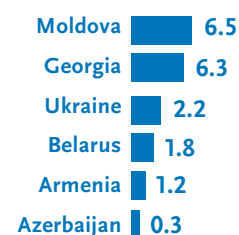
Regional Distribution in %

(based on loan amount to end-borrowers)

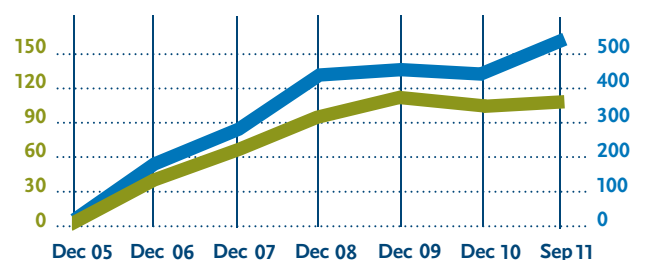
Southeast Europe Region (SEE)



European Neighbourhood Region (ENR)



Subloan Portfolio Development Performance



Number of Loans (thousand) – left scale

Amount (EUR million) – right scale

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Q3/11

MAIN FEATURES OF SUBLOANS

BASED ON LOANS DISBURSED OVER THE LAST FOUR QUARTERS (10/2010 – 09/2011)

LOANS TO MICRO, SMALL AND RURAL ENTERPRISES

Loan Purpose in %

(based on loan amount)

Loans for working capital represent largest share and further increasing.



Economic Sector in %

(based on loan amount)

Loans to Trade sector rank first.



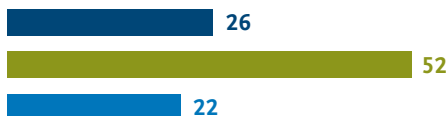
Loan Size in %

Subloan disbursements between EUR 10,000 - 50,000 further increase its share.

% of number of loans disbursed



% of loan amount disbursed



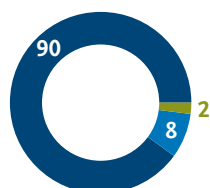
Micro Enterprise Loans	less than EUR 10,000
Small Enterprise Loans	EUR 10,001 – 50,000
Small Enterprise Loans	EUR 50,001 – 100,000

HOUSING LOANS TO PRIVATE HOUSEHOLDS

Maturity in %

(based on loan amount)

Share of long-term loans increased further, while short- and mid-term loans drop slightly.

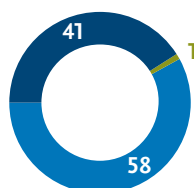


over 5 years
over 3 up to 5 years
up to 3 years

Loan Purpose in %

(based on number of loans)

The share of loans for home purchase increased further by 7% compared to previous quarter.



Home Improvement
Construction
Purchase

Lead Investor and Initiator

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