

# »» KfW's Business and Promotional Results

as at 30 September 2013

## Promotional Figures 2013

### KfW Group as at 30 September 2013

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(KfW Development Bank, DEG)

*Differences in the totals may occur due to rounding.*

# Promotional Figures 2013

## Business activities (in EUR bn)

	1-9/2012	2012	1-9/2013
<b>Core Business of KfW Group (consolidated) <sup>1)</sup></b>	<b>48.2</b>	<b>73.4</b>	<b>51.1</b>
<b>Domestic Promotion <sup>2)</sup></b>	<b>35.4</b>	<b>50.6</b>	<b>38.1</b>
<i>Mittelstandsbank</i>	17.3	24.1	17.3
<i>Kommunal- und Privatkundenbank/Kreditinstitute</i>	19.3	29.3	20.9
of which:			
<i>Privatkundenbank</i>	12.3	17.4	
<i>Kommunalbank</i>	5.8	9.1	
<i>Capital market-based financing <sup>2)</sup></i>	1.2	2.7	
<b>Capital markets</b>	<b>0.3</b>	<b>0.8</b>	<b>0.5</b>
of which:			
<i>Capital market-based financing <sup>2)</sup></i>	0.3	0.8	
<b>Outside Germany</b>	<b>11.4</b>	<b>19.7</b>	<b>12.6</b>
of which:			
<i>Export and project financing (Business area KfW IPEX-Bank)</i>	8.8	13.4	10.0
<i>Financial Cooperation (Business area KfW Entwicklungsbank)</i>	1.6	4.9	1.7
<i>DEG</i>	0.9	1.3	0.9
<b>Overall commitment volume of KfW Group (consolidated) <sup>1)</sup></b>	<b>48.2</b>	<b>73.4</b>	<b>51.1</b>

<sup>1)</sup> Adjustment of the total volume of the KfW Group for commitments in export and project finance refinanced through KfW programm loans ( 09/2012: EUR 64 million, 2012: EUR 440 million, 09/2013: EUR 100 million).

<sup>2)</sup> Differences in the totals may occur due to rounding. The commitments of Capital market-based financing in the previous year were not included in the reported domestic volume.

# Promotional Figures 2013

## Business activities (in EUR bn)

	1-9/2012	2012	1-9/2013
<b>Core Business of KfW Group (consolidated)<sup>1)</sup></b>	<b>48.2</b>	<b>73.4</b>	<b>51.1</b>
<i>of which:</i>			
<i>Environmental and climate protection financing<sup>2)</sup></i>	18.6	29.2	19.9
<i>Environmental financing ratio<sup>2)</sup></i>	39%	40%	39%
<i>SME financing</i>	17.3	24.1	18.8
<i>SME financing ratio<sup>3)</sup></i>	47%	48%	49%
<b>Domestic promotional business</b>	<b>35.4</b>	<b>50.6</b>	<b>38.1</b>
<b>International business</b>	<b>11.4</b>	<b>19.7</b>	<b>12.6</b>

<sup>1)</sup> Adjustment of the total volume for commitments in export and project finance refinanced through KfW programme loans (09/2012: EUR 64 million, 2012: EUR 440 million, 09/2013: EUR 100 million)

<sup>2)</sup> As cross-cutting task across all business areas.

<sup>3)</sup> Share of the business area Mittelstandsbank in domestic promotional lending. Beginning from 2013, including relevant share of individual financings.

## Promotional Figures 2013

### Mittelstandsbank (in EUR bn)

	1-9/2012	2012	1-9/2013
<b>Mittelstandsbank</b>	<b>17.3</b>	<b>24.1</b>	<b>17.3</b>
<b>Start-ups and general investments</b>	<b>8.2</b>	<b>11.1</b>	<b>8.6</b>
of which:			
<i>KfW-Unternehmerkredit (Entrepreneur Loan)</i>	5.8	7.8	6.1
<i>ERP-Gründerkredit (Start-up Loan)</i>	1.4	2.0	2.0
<i>KfW-Gründerkredit (Start-up Loan) <sup>1)</sup></i>	0.4	0.4	<del>0.4</del>
<i>Advisory grants</i>	75 million	95 million	62 million
<b>Innovation</b>	<b>0.7</b>	<b>1.0</b>	<b>0.8</b>
of which:			
<i>ERP Innovation Programme</i>	0.6	0.9	0.7
<b>Environment</b>	<b>8.4</b>	<b>12.0</b>	<b>7.9</b>
of which:			
<i>KfW Renewable Energies Programme</i>	6.0	7.9	3.6
<i>KfW Environmental Programme</i>	0.3	0.5	0.3
<i>KfW Energy Efficiency Programme</i>	2.1	3.5	3.6
<i>KfW Offshore Programme</i>	0.0	0.0	0.2

<sup>1)</sup> old programme

## Promotional Figures 2013

### Kommunal- und Privatkundenbank/Credit institutions (in EUR bn)

	1-9/2012	2012	1-9/2013
<b>Kommunal- und Privatkundenbank/ Credit institutions</b>	<b>19.3</b>	<b>29.3</b>	<b>20.9</b>
<b>Housing</b>	<b>10.7</b>	<b>15.1</b>	<b>11.9</b>
of which:			
KfW Home Ownership Programme	3.6	4.9	3.4
Energy-Efficient Construction	3.7	5.6	4.9
Energy-Efficient Refurbishment (Loans)	3.1	4.2	3.0
Energy-Efficient Refurbishment (Grants)	61 million	85 million	117 million
Senior-friendly Conversion	0.1	0.2	0.3
<b>Education</b>	<b>1.6</b>	<b>2.3</b>	<b>1.8</b>
of which:			
KfW Student Loan	0.7	1.1	0.9
<b>Infrastructure</b>	<b>2.3</b>	<b>3.8</b>	<b>3.4</b>
<b>General Refinancing of promotional institutions of the federal states</b>	<b>3.5</b>	<b>5.3</b>	<b>1.8</b>
<b>Individual Financing - Banks</b>	<b>1.2</b>	<b>2.7</b>	<b>1.9</b>

## Promotional Figures 2013

### Export and project finance (Business area KfW IPEX-Bank) (in EUR bn)

	1-9/2012	2012	1-9/2013
<b>KfW IPEX-Bank, regional distribution <sup>1)</sup></b>	<b>8.5</b>	<b>12.9</b>	<b>10.0</b>
<i>of which:</i>			
Germany	2.1	3.4	2.2
Europe	2.9	4.9	3.6
Regions outside Europe	3.6	4.6	4.2
<b>KfW IPEX-Bank, distribution by sector</b>	<b>8.8</b>	<b>13.4</b>	<b>10.0</b>
<i>of which:</i>			
Industry, power and basic industries	4.6	7.5	6.0
Transport and transport infrastructure	4.0	5.4	4.0
Bank Refinancings CIRR Ship Financing	0.3	0.5	0.0

<sup>1)</sup> Without Bank Refinancings CIRR Ship Financing.

## Promotional Figures 2013

### Promotion of developing and transition countries (Business area KfW Development Bank, DEG) (in EUR bn)

	1-9/2012 <sup>1)</sup>	2012 <sup>1)</sup>	1-9/2013 <sup>1)</sup>
<b>Promotion of developing and transition countries</b>	<b>2.5</b>	<b>6.2</b>	<b>2.6</b>
<i>of which:</i>			
<b>KfW Development Bank</b>	<b>1.6</b>	<b>4.9</b>	<b>1.7</b>
<i>FC standard loans/grants</i>	0.5	1.5	0.6
<i>FC development loans</i>	0.6	1.6	0.5
<i>of which:</i>			
<i>Budget funds</i>	9 million	112 million	22 million
<i>KfW funds</i>	0.5	1.5	0.5
<i>FC promotional loans</i>	0.4	1.4	0.4
<i>FC promotional holdings</i>	34 million	187 million	40 million
<i>Mandates</i>	74 million	187 million	157 million
<i>For information:</i>			
<i>Total budget funds</i>	0.5	1.6	0.6
<i>Total KfW funds</i>	1.0	3.1	0.9
<b>DEG</b>	<b>0.9</b>	<b>1.3</b>	<b>0.9</b>

<sup>1)</sup> Commitments not including mandates (EUR 6 million in 2012).