

# »» KfW's Business and Promotional Results

as at 30 June 2013

## Promotional Figures 2013

### KfW Bankengruppe as at 30 June 2013

1. Overview of KfW's business activities
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(KfW Entwicklungsbank, DEG)

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

## Promotional Figures 2013

### Business activities (in EUR bn)

	1-6/2012	2012	1-6/2013
<b>Core Business of KfW Group (consolidated) <sup>1)</sup></b>	<b>29.9</b>	<b>73.4</b>	<b>31.5</b>
<b>Domestic Promotion <sup>2)</sup></b>	<b>21.6</b>	<b>50.6</b>	<b>24.3</b>
<i>Mittelstandsbank</i>	10.6	24.1	11.6
<b>Kommunal- und Privatkundenbank/Kreditinstitute</b>	<b>11.9</b>	<b>29.3</b>	<b>12.7</b>
of which:			
<i>Privatkundenbank</i>	7.7	17.4	
<i>Kommunalbank</i>	3.4	9.1	
<i>Capital market-based financing <sup>2)</sup></i>	0.8	2.7	
<b>Capital markets</b>	<b>174 million</b>	<b>825 million</b>	<b>173 million</b>
of which:			
<i>Capital market-based financing <sup>2)</sup></i>	174 million	825 million	
<b>Outside Germany</b>	<b>7.3</b>	<b>19.7</b>	<b>7.2</b>
of which:			
<i>Export and project financing (Business area KfW IPEX-Bank)</i>	5.7	13.4	5.6
<i>Financial Cooperation (Business area KfW Entwicklungsbank)</i>	1.0	4.9	1.0
<i>DEG</i>	0.6	1.3	0.5
<b>Overall commitment volume of KfW Group (consolidated) <sup>1)</sup></b>	<b>29.9</b>	<b>73.4</b>	<b>31.5</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 (EUR 231 million in 2010, EUR 847 million in 2011, EUR 440 million in 2012).

<sup>2)</sup>

## Promotional Figures 2013

### Business activities (in EUR bn)

	1-6/2012	2012	1-6/2013
<b>Core Business of KfW Group (consolidated)<sup>1)</sup></b>	<b>29.9</b>	<b>73.4</b>	<b>31.5</b>
of which:			
Environmental and climate protection financing <sup>2)</sup>	12.1	29.2	12.3
Environmental financing ratio <sup>2)</sup>	41%	40%	39%
SME financing	10.6	24.1	12.1
SME financing ratio <sup>3)</sup>	47%	48%	50%
<b>Domestic promotional business</b>	<b>21.6</b>	<b>50.6</b>	<b>24.3</b>
<b>International business</b>	<b>7.3</b>	<b>19.7</b>	<b>7.2</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 (EUR 231 million in 2010, EUR 847 million in 2011, EUR 440 million in 2012).

<sup>2)</sup> As cross-cutting task across all business areas. Calculated since 2011.

<sup>3)</sup> Share of the business area Mittelstandsbank in domestic promotional lending.

## Promotional Figures 2013

### Mittelstandsbank (in EUR bn)

	1-6/2012	2012	1-6/2013
<b>Mittelstandsbank</b>	<b>10.6</b>	<b>24.1</b>	<b>11.6</b>
<b>Start-ups and general investments</b>	<b>5.3</b>	<b>11.1</b>	<b>5.9</b>
<i>of which:</i>			
<i>KfW-Unternehmerkredit (Entrepreneur Loan)</i>	3.7	7.8	4.2
<i>ERP-Gründerkredit (Start-up Loan)</i>	0.8	2.0	1.3
<i>KfW-Gründerkredit (Start-up Loan) <sup>1)</sup></i>	0.4	0.4	<del>0.4</del>
<i>Advisory grants</i>	53 million	95 million	40 million
<b>Innovation</b>	<b>0.4</b>	<b>1.0</b>	<b>0.5</b>
<i>of which:</i>			
<i>ERP Innovation Programme</i>	0.4	0.9	0.5
<b>Environment</b>	<b>4.9</b>	<b>12.0</b>	<b>5.1</b>
<i>of which:</i>			
<i>KfW Renewable Energies Programme</i>	3.8	7.9	2.2
<i>KfW Environmental Programme</i>	0.2	0.5	0.2
<i>KfW Energy Efficiency Programme</i>	0.9	3.5	2.5
<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)

	1-6/2012	2012	1-6/2013
<b>Kommunal- und Privatkundenbank/ Credit institutions</b>	<b>11.9</b>	<b>29.3</b>	<b>12.7</b>
<b>Housing</b>	<b>6.7</b>	<b>15.1</b>	<b>7.2</b>
<i>of which:</i>			
<i>KfW Home Ownership Programme</i>	2.1	4.9	2.2
<i>Energy-Efficient Construction</i>	2.3	5.6	2.8
<i>Energy-Efficient Refurbishment (Loans)</i>	2.1	4.2	1.7
<i>Energy-Efficient Refurbishment (Grants)</i>	34 million	85 million	76 million
<i>Senior-friendly Conversion</i>	0.1	0.2	0.2
<b>Education</b>	<b>1.0</b>	<b>2.3</b>	<b>1.1</b>
<i>of which:</i>			
<i>KfW Student Loan</i>	0.4	1.1	0.5
<b>Infrastructure</b>	<b>1.1</b>	<b>3.8</b>	<b>2.3</b>
<b>General Refinancing of promotional institutions of the federal states/ Global Loans Infrastructure</b>	<b>2.2</b>	<b>5.3</b>	<b>1.2</b>
<b>Individual Financing - Banks</b>	<b>0.8</b>	<b>2.7</b>	<b>0.9</b>

## Promotional Figures 2013

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

	1-6/2012	2012	1-6/2013
<b>KfW IPEX-Bank, regional distribution <sup>1)</sup></b>	<b>5.5</b>	<b>12.9</b>	<b>5.6</b>
<i>of which:</i>			
Germany	1.7	3.4	1.2
Europe	2.2	4.9	2.4
Regions outside Europe	1.6	4.6	1.9
<b>KfW IPEX-Bank, distribution by sector</b>	<b>5.7</b>	<b>13.4</b>	<b>5.6</b>
<i>of which:</i>			
Industry, power and basic industries	3.2	7.5	3.4
Transport and transport infrastructure	2.3	5.4	2.2
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)

	1-6/2012	2012	1-6/2013
<b>Promotion of developing and transition countries</b>	<b>1.6</b>	<b>6.2</b>	<b>1.6</b>
<i>of which:</i>			
<b>KfW Entwicklungsbank</b>	<b>1.0</b>	<b>4.9</b>	<b>1.0</b>
<i>FC standard loans/grants</i>	0.3	1.5	0.4
<i>FC development loans</i>	0.4	1.6	0.3
<i>of which:</i>			
<i>Budget funds</i>	9 million	112 million	14 million
<i>KfW funds</i>	0.4	1.5	0.3
<i>FC promotional loans</i>	0.2	1.4	0.2
<i>FC promotional holders</i>	35 million	187 million	5 million
<i>Mandates</i>	69 million	187 million	98 million
<i>For information:</i>			
<i>Total budget funds</i>	0.3	1.6	0.4
<i>Total KfW funds</i>	0.7	3.1	0.5
<b>DEG</b>	<b>0.6</b>	<b>1.3</b>	<b>0.5</b>

<sup>1)</sup> Commitments not including structuring agreements in the amount of EUR 73 million in 2011, EUR 6 million in 2012).