

PROMOTIONAL FIGURES

31 December 2012

KfW Bankengruppe as at 31 December 2012

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3. KfW Privatkundenbank
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(KfW Entwicklungsbank, DEG)
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Differences in the totals may occur due to rounding.

Promotional Figures 2012

Business activities

(in EUR bn)

	2010	2011	2012
Core Business of KfW Group (consolidated) ¹⁾	81.4	70.4	73.4
<i>KfW Mittelstandsbank</i>	28.6	22.4	24.1
<i>KfW Privatkundenbank</i>	20.0	16.7	17.4
<i>KfW Kommunalbank</i>	15.8	11.8	9.1
Capital market-based financing	2.1	1.1	3.6
Export and project finance (Business area KfW IPEX-Bank)	9.3	13.4	13.4
<i>of which:</i>			
<i>Trust business</i>	3.9	6.4	6.3
<i>Market business</i>	5.4	7.0	7.2
Promotion of developing and transition countries	5.7	5.8	6.2
<i>of which:</i>			
<i>Financial Cooperation (Business area KfW Entwicklungsbank)</i>	4.5	4.5	4.9
<i>DEG</i>	1.2	1.2	1.3
Overall commitment volume of KfW Group (consolidated) ¹⁾	103.7	70.4	73.4

¹⁾ 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).

Promotional Figures 2012

Business activities

(in EUR bn)

	2010	2011	2012
Core Business of KfW Group (consolidated)¹⁾	81.4	70.4	73.4
<i>of which:</i>			
<i>Environmental and climate protection financing²⁾</i>	25.3	22.8	29.2
<i>Environmental financing ratio²⁾</i>	-	32%	40%
<i>SME financing</i>	28.6	22.4	24.1
<i>SME financing ratio³⁾</i>	44%	44%	48%
Domestic promotional business	64.4	50.9	50.6
International business	15.0	19.2	19.7

¹⁾ 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)

²⁾ As cross-cutting task across all business areas. Calculated since 2011.

³⁾ Share of the business area KfW Mittelstandsbank in domestic promotional lending.

Promotional Figures 2012

Business area KfW Mittelstandsbank

(in EUR bn)

	2010	2011	2012
KfW Mittelstandsbank	28.6	22.4	24.1
Start-ups and general investments	15.4	9.4	11.1
<i>of which:</i>			
<i>KfW-Unternehmerkredit (Entrepreneur Loan)</i>	8.0	6.3	7.8
<i>ERP-Gründerkredit (Start-up Loan)</i>	-	-	2.0
<i>KfW-Gründerkredit (Start-up Loan) ¹⁾</i>	0.2	0.9	0.4
<i>Advisory grants</i>	126 m	127 m	95 m
Innovation	2.1	2.2	1.0
<i>of which:</i>			
<i>ERP Innovation Programme</i>	0.8	1.3	0.9
Environment	11.1	10.8	12.0
<i>of which:</i>			
<i>KfW Renewable Energies Programme</i>	9.6	7.0	7.9
<i>ERP Environmental and Energy Efficiency Programme ²⁾</i>	1.5	1.9	-
<i>KfW Environmental Programme</i>	-	0.1	0.5
<i>KfW Energy Efficiency Programme</i>	-	1.2	3.5
<i>KfW Offshore Programme ³⁾</i>	-	0.5	0.0

¹⁾ Including old programme KfW-StartGeld.

²⁾ Old programme.

³⁾ Programme Start: 8. June 2011.

Promotional Figures 2012

Business area KfW Privatkundenbank

(in EUR bn)

	2010	2011	2012
KfW Privatkundenbank	20.0	16.7	17.4
Housing	18.0	14.6	15.1
<i>of which:</i>			
<i>KfW Home Ownership Programme</i>	6.5	5.9	4.9
<i>Energy-Efficient Construction</i>	3.7	3.6	5.6
<i>Energy-Efficient Rehabilitation (Loans)</i>	4.9	2.8	4.2
<i>Energy-Efficient Rehabilitation (Grants)</i>	147 m	59 m	85 m
<i>Senior-friendly Conversion</i>	211 m	444 m	202 m
Education	2.1	2.2	2.3
<i>of which:</i>			
<i>KfW Student Loan</i>	1.0	1.0	1.1

Promotional Figures 2012

Business area KfW Kommunalbank

(in EUR bn)

	2010	2011	2012
<i>KfW Kommunalbank</i>	15.8	11.8	9.1
<i>Infrastructure</i>	6.1	4.1	3.8
<i>General Refinancing of promotional institutions of the federal states /Global Loans Infrastructure</i>	9.7	7.7	5.3

Promotional Figures 2012

Export and project finance (Business area KfW IPEX-Bank)

(in EUR bn)

	2010	2011	2012
KfW IPEX-Bank, regional distribution ¹⁾	8.3	11.4	12.9
<i>of which:</i>			
Germany	2.6	3.2	3.4
Europe	3.0	4.0	4.9
Regions outside Europe	2.7	4.3	4.6
KfW IPEX-Bank, distribution by sector	9.3	13.4	13.4
<i>of which:</i>			
Industry, power and basic industries	5.0	6.3	7.5
Transport and transport infrastructure	3.3	5.1	5.4
Bank Refinancings CIRR Ship Financing	1.1	2.0	0.5

¹⁾ Without Bank Refinancings CIRR Ship Financing.

Promotional Figures 2012

Promotion of developing and transition countries (Business area KfW Entwicklungsbank, DEG)

(in EUR bn)

	2010	2011 ¹⁾	2012 ¹⁾
Promotion of developing and transition countries	5.7	5.8	6.2
<i>of which:</i>			
KfW Entwicklungsbank	4.5	4.5	4.9
<i>FC standard loans/grants</i>	1.2	1.5	1.5
<i>FC development loans</i>	2.1	1.7	1.6
<i>of which:</i>			
<i>Budget funds</i>	215 m	134 m	112 m
<i>KfW funds</i>	1.9	1.6	1.5
<i>FC promotional loans</i>	0.9	0.9	1.4
<i>FC promotional holders</i>	0.1	0.1	0.2
<i>Mandates</i>	0.2	0.3	0.2
<i>For information:</i>			
<i>Total budget funds</i>	1.4	1.6	1.6
<i>Total KfW funds</i>	2.8	2.6	3.1
DEG	1.2	1.2	1.3

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

Promotional Figures 2012

KfW's funding in domestic and international capital markets

(in EUR bn)

KfW's funding by instrument

	2010	2011	2012
Securities	75.2	77.8	78.2
Benchmark bonds	43.6	42.5	46.1
Other public bonds	26.8	32.5	28.0
Private placements	4.8	2.7	4.1
Loans	1.2	1.9	0.4
Credit-linked notes	0.0	0.0	0.2
Other	1.2	1.9	0.2
Total funding	76.4	79.7	78.7

KfW's funding by currency

	EUR bn	In %
EUR	38.4	48.9
USD	25.0	31.8
GBP	5.2	6.7
AUD	4.3	5.5
JPY	1.6	2.0
Other	4.1	5.2
Total	78.7	100.0