



KfW Bankengruppe. Brands for the future.

KfW Bankengruppe (KfW banking group) gives impetus to the economy, society and ecology worldwide. As bankers we strive to work efficiently every day. As promoters we stand for the meaning and sustainability of our actions. The proceeds from our work flow back into our promotional activities and help to secure our promotional potential in the long term. As a creative bank we not only encourage innovations, but we ourselves also develop new financing instruments for our customers and partners. Our expertise and experience are packaged as five strong brands.

KfW Mittelstandsbank (KfW SME bank): The name says it all. This is where we bring together all our promotional activities for business founders and small and medium-sized enterprises. These include, on the one hand, classic long-term loans and, on the other, innovative programmes aimed at strengthening the companies' equity base. Both are offered to our customers through their regular bank. Providing target-oriented advice is naturally also part of everyday business.

KfW Förderbank (KfW promotional bank): This is the right address for all measures in the product areas of construction, infrastructure, education, social services and the environment. Through low-interest loans we help many people to realise their dream of owning their own home, just as we promote interest in environmentally friendly modernisation measures. As KfW Förderbank we also provide support for companies investing in environmental and climate protection, municipal infrastructure measures and initial and further training.

KfW IPEX-Bank: As part of KfW Bankengruppe, KfW IPEX-Bank is in charge of project and enterprise funding in Germany and abroad, as well as trade and export financing. It is customer-oriented and competitive and operates at standard market conditions. For companies with international operations it is a reliable long-term partner that can provide them with customised financing. The financing solutions that KfW IPEX-Bank offers its customers include structured finance, project finance, corporate loans and traditional export finance. The success of KfW IPEX-Bank is primarily due to its many years of experience of working all over the world in the most important markets and industry sectors.

KfW Entwicklungsbank (KfW development bank): On behalf of the German federal government it finances investment and advisory services in developing countries. It typically works together with governmental institutions in the countries

concerned. Its aim is to build up and expand a social and economic infrastructure and to create efficient financial institutions while protecting resources and ensuring a healthy environment.

DEG: As a partner of the private sector, DEG supports companies seeking to invest in developing and reforming countries. It provides financing for profitable, environmentally friendly and developmentally effective projects in all economic sectors. In this way it lays the foundation for sustainable economic growth – and gives the people in these countries a better quality of life.

KfW Bankengruppe has also become a strategic partner of business and politics. As an adviser to the German federal government we provide expertise in the privatisation of federally owned companies. On behalf of the government we also handle business for the Federal Agency for Special Tasks Associated with Unification (Bundesanstalt für vereinigungsbedingte Sonderaufgaben, BvS) and the Compensatory Fund of Securities Trading Companies (EdW).