

**More than finance:  
We shape transformation**

DEG at a glance

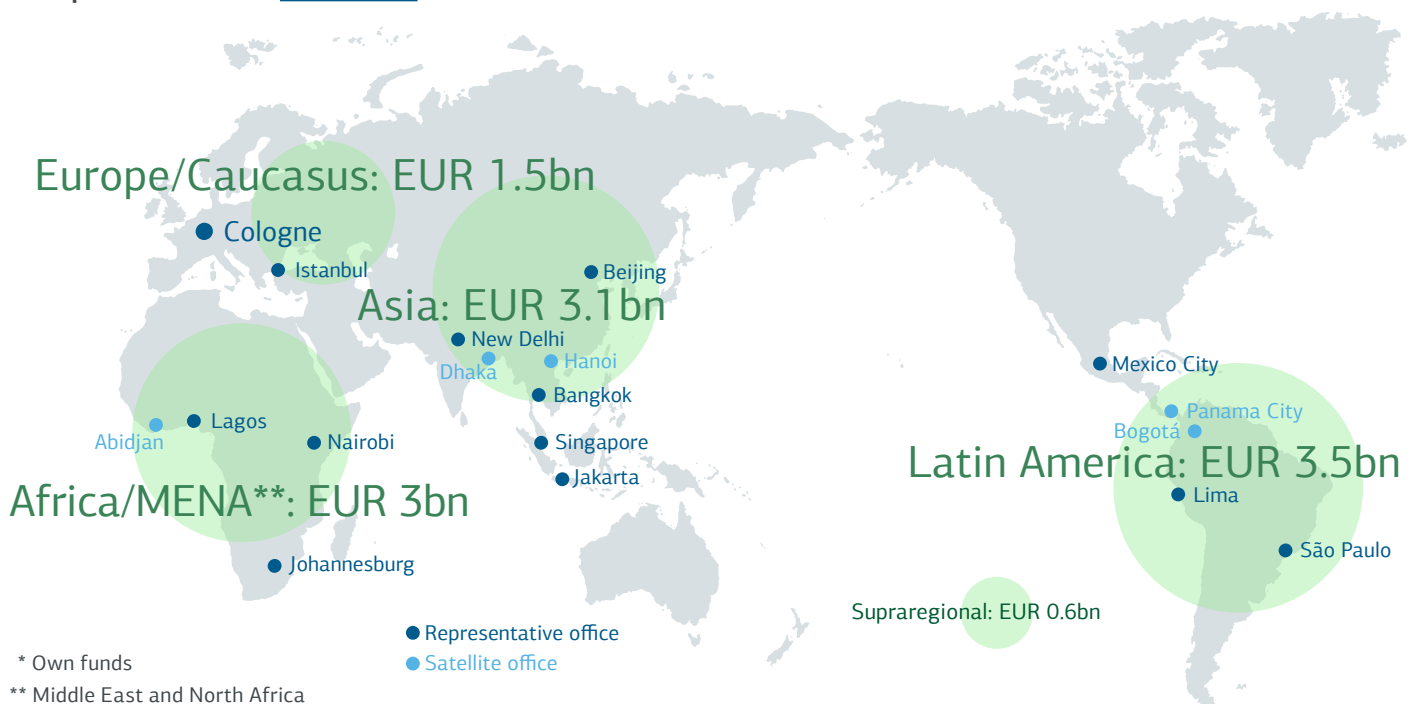
# For sustainable business success and development

For over 60 years, DEG has been financing and supporting private enterprises and financial service providers operating in developing markets. Our role is to promote the sustainable development and expansion of the private sector in these markets. After all, private enterprises are key drivers of development, creating skilled jobs, providing local income and offering real prospects for local people.

We offer our customers more than just tailor-made financing: We advise them on their investments in developing and emerging-market countries. In this way, we play our part in helping them to attain lasting success that is in keeping with the Sustainable Development Goals (SDGs).

Our customers are mainly based in developing and emerging-market countries. German companies are an important customer group.

## Our portfolio\* and our [18 locations](#)



\* Own funds

\*\* Middle East and North Africa

We finance companies directly with long-term loans and equity investments. And we invest in local banks and financial service providers that make financing available above all to small and medium-sized enterprises (SMEs) in their regions. In many cases, this kind of capital is very hard to obtain in developing countries.

We finance our customers from our own funds at risk-oriented conditions. In order to provide companies and investors with the expert advice and ongoing support they need, we work together with our subsidiaries DEG Impulse and DEG Impact to offer additional advice and funding, for which budget funds are also used. After all, expertise and experienced partners are important when it comes to investing in challenging countries in a way that is both successful and conducive to development. Our customers also benefit from DEG's international network.

DEG currently has a workforce of around 730 dedicated people with skills and expertise. They work in Cologne and at 17 other locations in partner countries around the globe. Since 2001, we have been a subsidiary of German promotional bank KfW.



DEG invests in high-impact, climate-friendly projects and actively drives transformation in the private sector through its investments and advisory services. At the end of 2025, we arranged our largest syndication so far with a loan of USD 300 million to South Africa's FirstRand Bank – a DEG customer for almost 20 years. Together with other development finance institutions, we are enabling investments in renewable energies and in German companies. The financing accelerates the transformation of the energy sector and promotes climate resilience and inclusive growth in South Africa.



## Driving transformation together

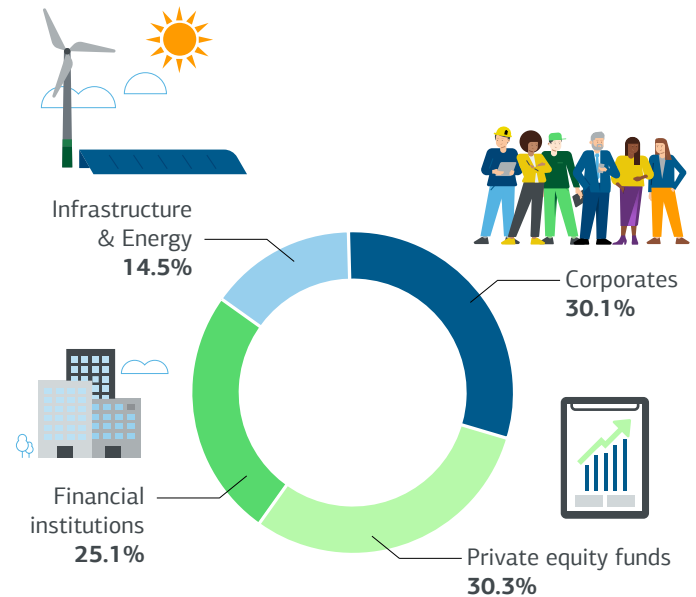
Dynamic developments and challenges impact every region on the planet. These include climate change – with its severe consequences for people and societies, primarily in developing countries. Factors such as digitalisation are additional drivers accelerating transformation. We provide targeted support to companies that are facing up to these changes and seizing the opportunities that they present.

DEG has expert contact persons for every customer group, enabling us to work with our customers to develop solutions for a sustainable and economically successful transformation. Our experience enables us to offer tailored financing solutions and support our customers with profound market insight, impact and climate expertise and our international network. Measures, for instance, in the fields of

corporate governance, resource and energy efficiency, and environmental and social management can be implemented through our [Business Support Services](#) and [promotional programmes](#). We are constantly expanding our offering by adding products such as gender bonds and green bonds.

Cooperation with other development finance providers and private investors is a core component of DEG's promotional activities, in order to mobilise more private capital for sustainable investments and offer large-scale tranches to companies. This is crucial given the escalating need for resources to finance and plan transformation. DEG also utilises guarantees for this purpose.

### Portfolio\* by customer cluster




\* Own funds

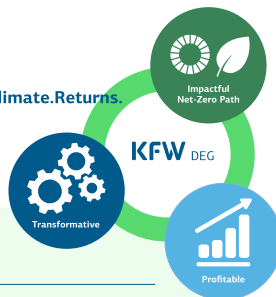
# Development impact as a yardstick

What we achieve in developing and emerging-market countries by providing long-term finance and advising private enterprises is DEG's key yardstick. For many years we have supported sustainable development as defined by the 2030 Agenda of the United Nations with its 17 Sustainable Development Goals (SDGs), which aims to improve living conditions for all humans and protect the planet.

As an impact and climate investor we are actively engaged in using natural resources as responsibly as possible. We require our customers to comply with international environmental, social and corporate governance standards (ESG standards). We perform environmental and social appraisals with the utmost care, support and closely monitor the implementation of contractually agreed action plans.

Would you like to learn more about what we have achieved with our commitment?  
[Click here:](#) 


Impact.Climate>Returns.



## Focus on impact & climate


The principle of sustainable development is embedded in DEG's business strategy. Our work focuses on:

- further enhancing the positive development impact of our customers' investments on society and the environment;
- mitigating climate change by reducing greenhouse gas emissions in line with the 1.5 degree goal of the Paris Agreement following a science-based pathway in order to make DEG's portfolio net-zero by 2040;
- actively supporting customers in their transformation in order to boost their resilience and achieve even greater development impact.

We document the progress of our journey as an impact and climate financier transparently in our annual Development Report. 

Through their financial success and responsible operations, the companies we support are driving forward sustainable development. Every customer we provide financing with commits to achieving defined development goals. If particular challenges arise, DEG provides additional support in the form of advice. We measure further development by means of a transparent procedure, the [Development Effectiveness Rating \(DERa 2.0\)](#).

Our work benefits people, businesses and countries: Our customers create qualified jobs and income and are also actively committed to education and training of their staff. In addition, they also boost economic growth, create local value and support technology and know-how transfer. Their taxes and export earnings contribute to government revenue and foreign exchange earnings – funds that are needed for investments in infrastructure, education, health, etc.

Learn more about our mode of operation and the policies we use. [Click here:](#) 



German companies have always been an important customer group for DEG. In 2025, it committed a total of EUR 822 million for German investments. One example: DEG is providing a loan of EUR 16.5 million to the horticultural company Selecta One to fund its acquisition of the Wagagai farm in Uganda. Our financing provides scope for further growth to a family-run German company that stands for innovation and social responsibility. It will also secure over 2,000 local jobs. DEG has been providing Selecta One with financial and advisory support for over 20 years, together with Business Support Services relating to health and the use of solar energy.

# Facts and figures



DEG's portfolio is currently worth **EUR 11.7 billion**, financing investments in over **70 countries**.



DEG's **total business volume** amounted to around **EUR 2.9 billion** in 2025, with the majority – **EUR 2.4 billion** – coming **from its own resources**. This was supplemented by funds mobilised from private, institutional and public investors.



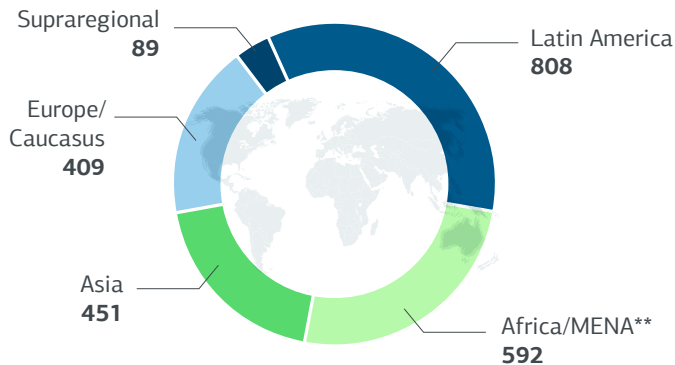
DEG has approximately **730 employees**.

DEG's customers make a particular contribution to the following sustainability goals:

- SDG 5 "Gender Equality",
- SDG 7 "Affordable and Clean Energy",
- SDG 8 "Decent Work and Economic Growth",
- SDG 9 "Industry, Innovation and Infrastructure",
- SDG 13 "Climate Action".



## New commitments\* 2025 by region (in million EUR)



\* Own funds

\*\* Middle East and North Africa

# Customers reporting:



"The support provided by DEG in promoting sustainability projects and reshaping our products made the difference."

**Digna María Moya González**, CFO of Cooperativa de Productores de Leche Dos Pinos. DEG provided the Costa Rican milk producer with two loans totaling USD 69 million. In addition, since 2017, DEG has been helping the customer to further boost its environmental and social management through its Business Support Services.



"The opening of our new production facility in Vietnam marks the beginning of a new chapter. DEG's support was a key factor."

**Armin Karl**, owner of the INGUN Group. For its first overseas production facility, DEG provided the family-owned German company with a loan of EUR 3 million from its ImpactConnect programme, funded by BMZ.



"Together with DEG, we have developed tools to meet our companies where they are and step by step improve their climate action."

**Aicha Zakraoui**, Head of Impact & Sustainability of AfricInvest Group. The pan-African investment platform, a DEG customer since 2011, has invested in funds in around 35 African countries. Besides several financings, DEG is working on a BSS project to develop a net zero strategy for the fund.



"Our partnership with DEG not only strengthens our ongoing efforts to empower women in business but also reinforces our support for Nigeria's MSME sector."

**Roosevelt Ogbonna**, Group Managing Director of Access Bank Plc.. In 2025, DEG provided Access Bank Plc. with USD 25 million as part of a total financing facility of USD 100 million, led by DEG. This financing marked the fourth collaboration between DEG and Access Bank in their eight-year partnership, strengthening financial inclusion of small and medium-sized enterprises in Nigeria.



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