Baden-Baden, February 6, 2026

Strong signal for the German economy: KfW and grenke launch global loan programme for lease financing

Press release

// EUR 200 million in government-sponsored funding for SMEs
// Favourable terms for digitalisation, climate protection, and infrastructure investments

Baden-Baden/Frankfurt, February 6, 2026: As of now, small and medium-sized enterprises (SMEs) and self-employed professionals can once again make their urgent investments through leasing at reduced rates. KfW and grenke AG, a specialist in small-ticket leasing, are launching their fourth joint global loan. This programme will provide EUR 200 million in funding for investments, particularly in the areas of digitalisation, climate protection, and modern infrastructure.

“Leasing is an important, publicly-fundable financing instrument. By sending this strong signal, together with KfW, we are reaching out not only to the SME sector but to the entire German economy,” says Dr Sebastian Hirsch, CEO of grenke AG. “With our programme, starting immediately, we will be extending the benefits of government-sponsored funding to also include smaller-scale investments. Especially in the currently challenging macroeconomic environment, with high levels of change and cost pressures, companies need financing solutions that are simple, fast, unbureaucratic, and reliable.”

Melanie Kehr, Member of the Executive Board of KfW responsible for domestic promotional funding: “The competitiveness of our SME sector depends on entrepreneurial drive and targeted investments. This is why flexible, attractive financing options are essential. Together with grenke, we are enabling German companies to make urgent investments even more quickly and conveniently using liquidity-friendly leasing solutions. This strengthens their long-term viability and provides valuable momentum to the areas designated as our country’s key priorities: digitalisation, climate protection, and infrastructure.”

This is where KfW and grenke channel their joint support: Smaller-scale investments that often had limited access to government-sponsored funding are now eligible for support through leasing – available nationwide and directly at the point of sale. grenke brings nearly 50 years of leasing expertise to the collaboration, along with direct market access and a strong nationwide sales network.

Refinancing is provided through a EUR 200 million global loan from KfW to grenke, as part of the KfW Global Loan Leasing promotional funding programme. Through this collaboration, grenke is able to pass on the benefits of government-sponsored funding directly to its customers. Eligible for the programme are self-employed professionals and commercial enterprises based in Germany with annual revenue of up to EUR 500 million. The funding is granted via a promotional voucher to be redeemed upon the conclusion of the lease agreement and credited directly to the leasing customer.

With the continuation of their successful partnership, KfW and grenke are highlighting the strategic role of leasing as a financing tool for the SME sector. This new programme makes a tangible contribution to encouraging investment, strengthening competitiveness, and actively supporting Germany’s economic transformation.

More information on this is available at www.grenke.com.

grenke

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About grenke

grenke is a global financing partner for small and medium-sized enterprises, offering flexible, fast, and convenient small-ticket leasing and banking services. Through its offers, grenke provides customers the financial leeway to focus on their own business. Founded in 1978 in Baden-Baden, the Group operates in more than 30 countries and employs approximately 2,300 staff (measured in full-time equivalents) worldwide. grenke is a global leader in small-ticket leasing. grenke shares are listed on the Frankfurt Stock Exchange (ISIN: DE000A161N30).

Further information is available from

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