



ProCredit
H O L D I N G

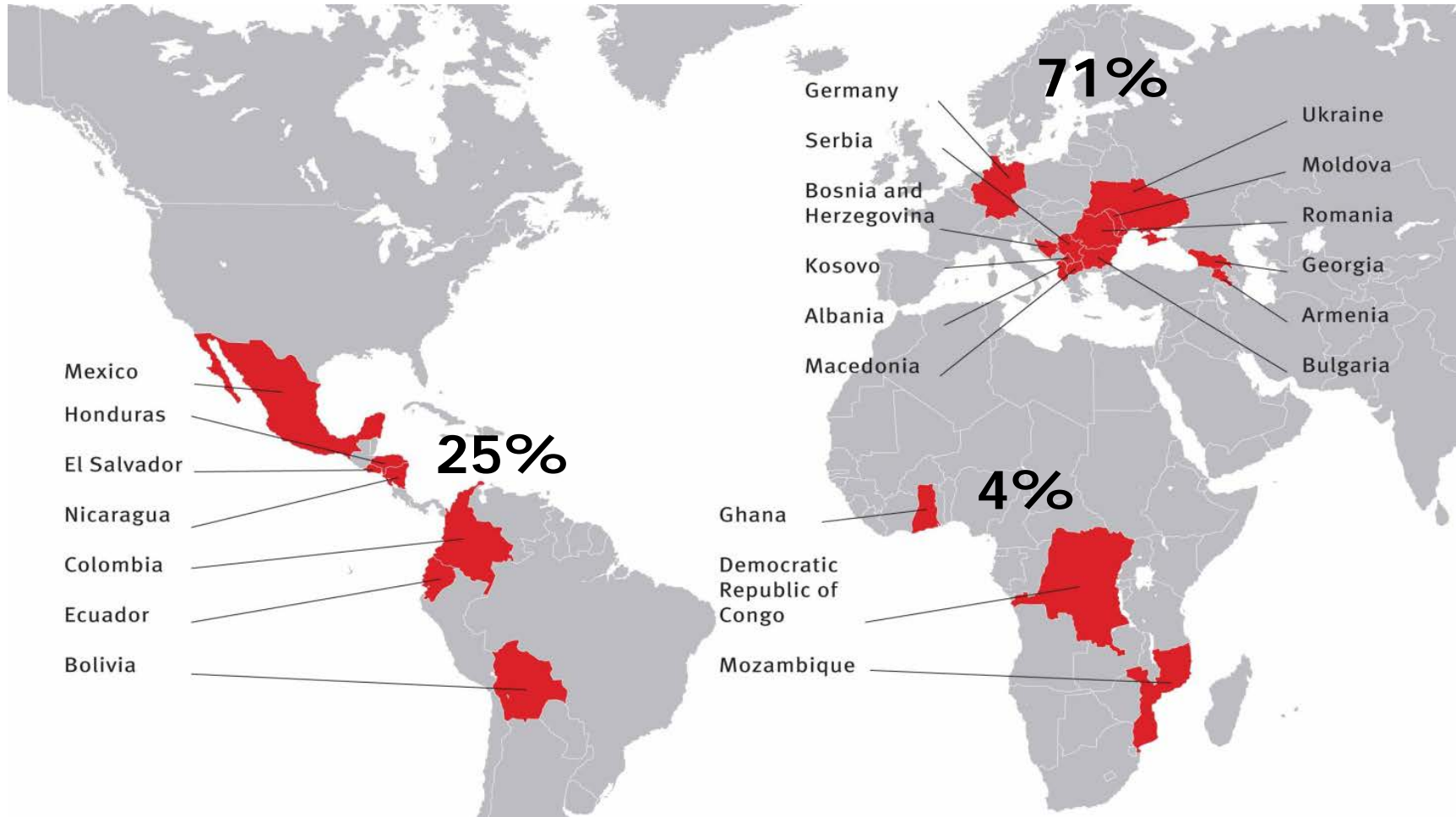
ProCredit Group – a brief overview

Roundtable discussion - SME financing in Eastern Neighbours and Central Asia countries – March 12th 2014





ProCredit – a banking group in 21 countries



Gross loan portfolio	€ 4,2bn
<i>Thereof to SMEs</i>	€ 3,9bn
Average loan size	€ 12.000
Customer deposits	€ 3,8bn
Equity	€ 500m
Total assets	€ 5,8 Mrd.
Capital adequacy ratio	10.2% (Tier 1) / 12.2% (Total)
No. of employees	11.000
Rating (Fitch)	BBB-
Shareholder structure	60% private, 40% public

Bolivia



Georgia



Serbia



	Armenia	Georgia	Moldova	Ukraine
Loan portfolio	€ 78m	€ 298m	€ 123m	€ 170m
<i>thereof SME loans</i>	81%	85%	77%	73%
<i>thereof agro loans</i>	13%	10%	19%	21%
Average loan size	€ 13.300	€ 19.020	€ 14.610	€ 24.340
PAR 90	2.0%	2.0%	3.6%	2.3%
Customer deposits	€ 44m	€ 237m	€ 89m	€ 165m
No. of staff	330	969	406	640
Branch network	15	55	23	33