



ProCredit Bank North Macedonia – Highlights



ProCredit Bank

KEY FACTS ABOUT THE BANK

- **Development-oriented commercial bank**
- **Operating in North Macedonia since 2003**
- **100% owned by ProCredit Holding, Germany, the parent company of the ProCredit group**
- **As the group's superordinated company, ProCredit Holding is supervised on a consolidated level by the German Federal Financial Supervisory Authority (Bundesanstalt für Finanzdienstleistungsaufsicht, BaFin) and the German Bundesbank**

KEY FIGURES ProCredit Bank North Macedonia FY 2018

**Total assets
EUR 458.97m**

**Total equity
EUR 47.99m**

**Growth of
loan portfolio
14%**

**Growth of
deposit
portfolio
23%**

**Share of green
loan portfolio
15%**

Part of an international group of banks



ProCredit Bank

SHAREHOLDER STRUCTURE

PROCREDIT BANK NORTH MACEDONIA

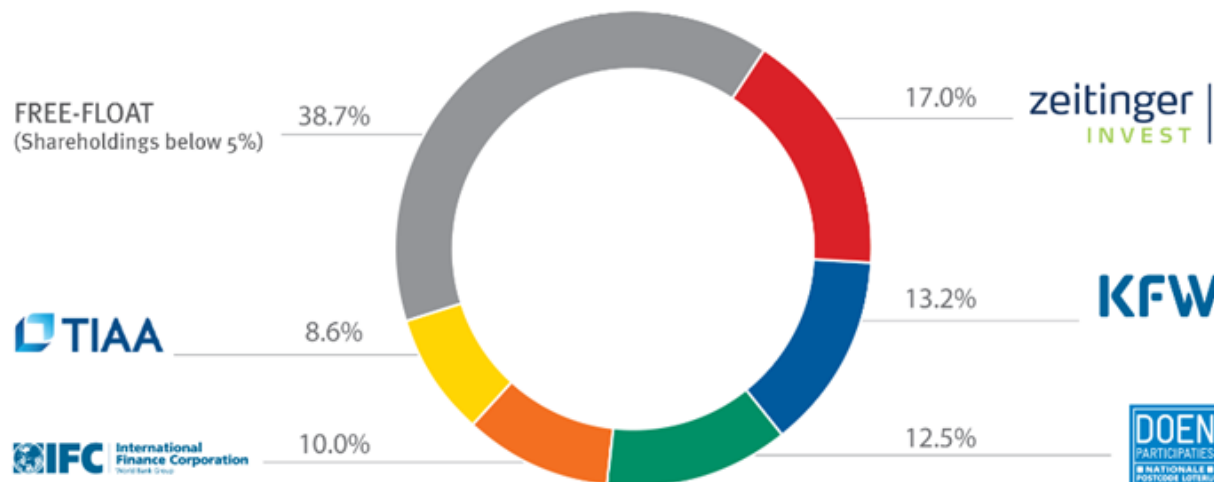
- Sole shareholder of ProCredit Bank North Macedonia is ProCredit Holding AG & Co. KGaA



ProCredit
H O L D I N G

PROCREDIT HOLDING

- Shareholder structure of ProCredit Holding as of 27 March 2019



Note: Shareholder structure according to the voting rights notifications and voluntary disclosure of voting rights as published on the website www.procredit-holding.com



Part of an international group of banks

GEOGRAPHICAL DISTRIBUTION OF PROCREDIT GROUP IN SEE AND EE

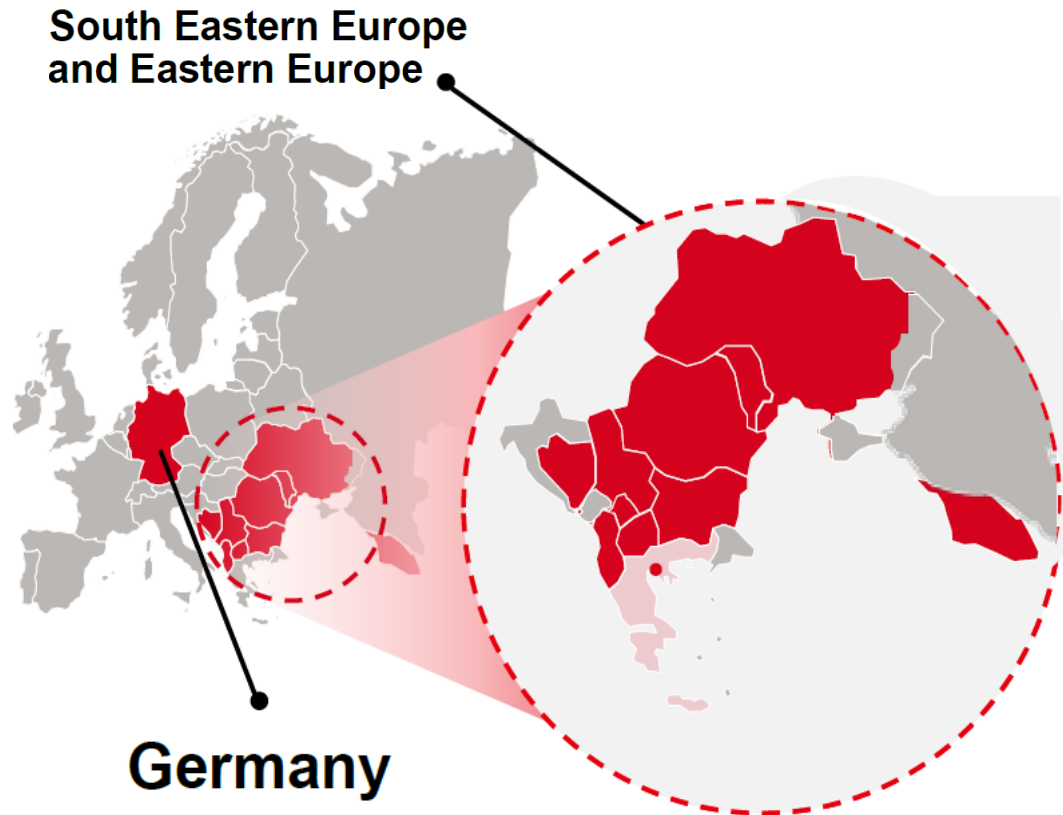
- **Headquarters of ProCredit Holding:**
Frankfurt am Main, Germany

- **Regional Presence in:**

- ✓ Albania
- ✓ Bosnia and Herzegovina
- ✓ Bulgaria
- ✓ Germany
- ✓ Georgia
- ✓ Greece
- ✓ Kosovo
- ✓ North Macedonia
- ✓ Moldova
- ✓ Romania
- ✓ Serbia
- ✓ Ukraine

- **Advantages for international clients**

- ✓ Regional networking events for clients
- ✓ Cross-border financing
- ✓ Most convenient international payments and documentary business



Specialised bank for SMEs



ProCredit Bank

“HAUSBANK” FOR BUSINESS CLIENTS

FULL RANGE OF BANKING SERVICES FOR SMEs

- ✓ FlexSave
- ✓ Liquidity management 24/7
- ✓ Flat fees for international and domestic payments
- ✓ Deposits
- ✓ Documentary business

International
payments

EUR 2.5 for ProPay payments

EUR 9 for BEN/SHA other
payments

EUR 25 for OUR other payments

Domestic
payments

MKD 0 for payments to ProCredit accounts

Flat fee for other payments

LENDING PRODUCTS ADJUSTED TO INDIVIDUAL BUSINESS NEEDS

- ✓ Instalment loans
- ✓ Credit lines
- ✓ Overdraft
- ✓ Bullet loans
- ✓ Collaboration with International Financial Institutions for financing SMEs

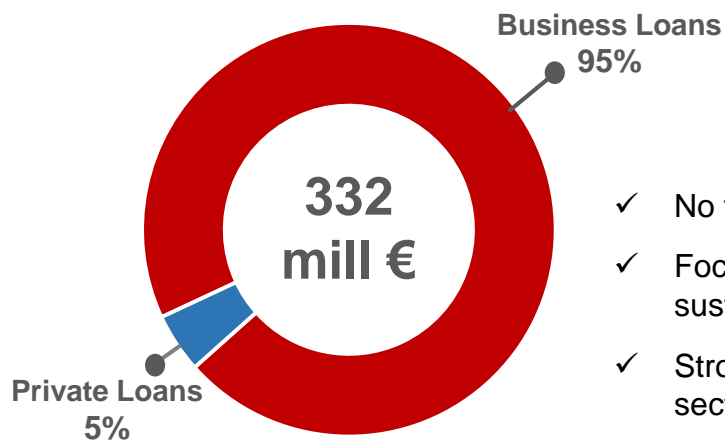




Specialised bank for SMEs

STRONG FOCUS ON FINANCING SMEs

Total Loan Portfolio
31.12.2018



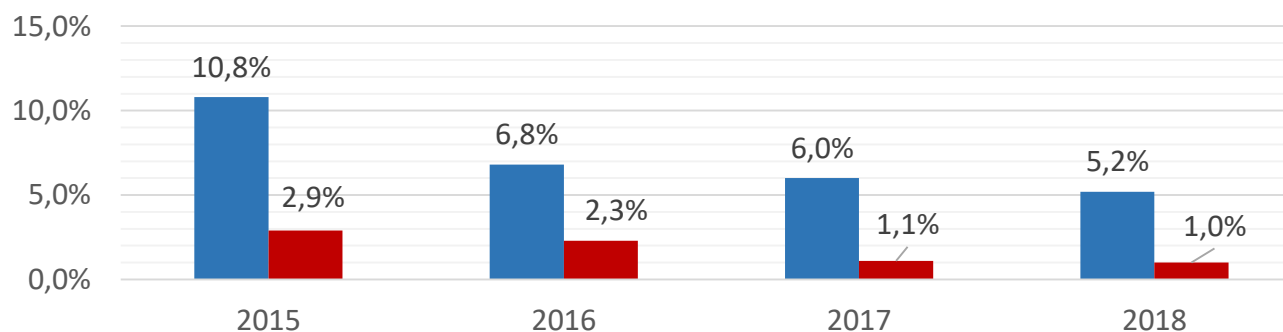
- ✓ No focus on consumer lending
- ✓ Focus on formalised and sustainable business models
- ✓ Strong support for the production sector

Structure of Business Loan Portfolio
by industry



HIGH QUALITY BUSINESS LOANS

■ Banking Sector ■ ProCredit Bank





Our approach towards the environment

ENVIRONMENTAL MANAGEMENT SYSTEM

- ✓ Focused on 3 main pillars, certified by ISO 14001

DIRECT ENVIRONMENTAL FOOTPRINT

INDIRECT ENVIRONMENTAL FOOTPRINT

1
Internal
Environmental
Management

- ✓ Use of renewable energy sources
- ✓ Electric car fleet
- ✓ Waste management

2
Management of
Environmental
Risk in Lending

- ✓ We don't finance businesses whose activities harm the environment or which endanger the health, safety or well-being of their staff or neighbours

3
Green
Finance

- ✓ Credit products for investments in
 - Energy efficiency
 - Renewable energy
 - Other environmentally friendly activities





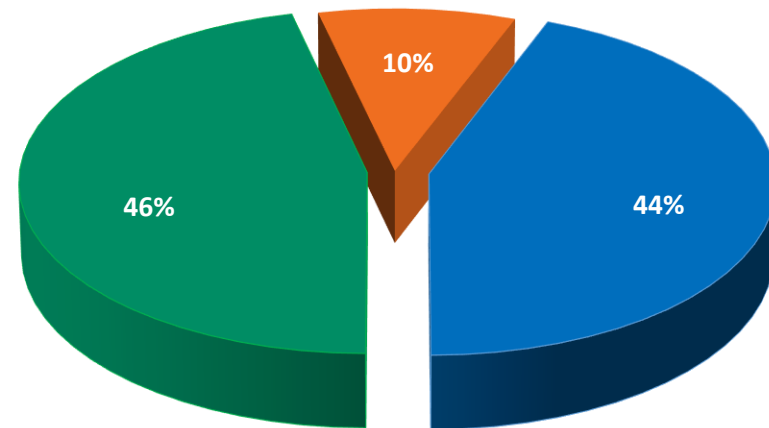
Our approach towards the environment

GREEN FINANCE

- ✓ **Financed more than EUR 80 million divided among three main categories:**
 - **Energy efficient investments (20% lower energy consumption or CO₂ emissions)**
 - **Renewable energy investments**
 - **Environmentally friendly investments (resource efficiency, waste/pollution prevention)**

- ✓ **Green loan portfolio accounts for 15% of the total loan portfolio**

Outstanding Green Loan Portfolio (Dec. 2018)



■ Energy efficient ■ Renewable energy ■ Environmentally friendly



Modern digital banking services

ADVANCED E-BANKING PLATFORM

**Banking from
your office 24/7**



Simple and
user-friendly
e-banking
platform

- **All type of transactions processed online**
 - ✓ Domestic payments
 - ✓ International payments
 - ✓ Salary processing
 - ✓ Transfers from/to credit line/overdraft
 - ✓ Currency exchange
 - ✓ Access to all bank accounts at any time

- **Connected with your company's software**
 - ✓ Connecting the e-banking platform with ERP solutions

- **Technical support via Contact Centre**

In-house
solution



High
international
security
standards



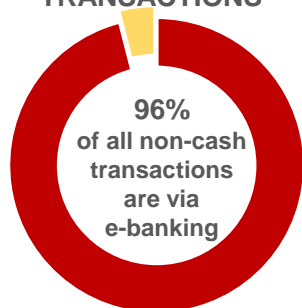


Modern digital banking services

USAGE OF ONLINE BANKING CHANNELS

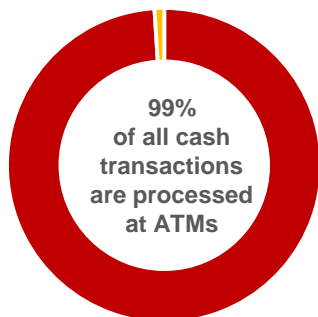
- 99.9% of all transactions are processed via online channels

NON-CASH TRANSACTIONS



- E-banking transactions
- Desk transactions

CASH TRANSACTIONS



- E-banking transactions
- Desk transactions



Advantages of automated services in 24/7 Zones:

- ✓ ATMs with MKD and EUR
- ✓ Depositing daily turnover 24/7
- ✓ Change of PIN Code at ATM
- ✓ Processing e-payments at info terminal
- ✓ Statement printing

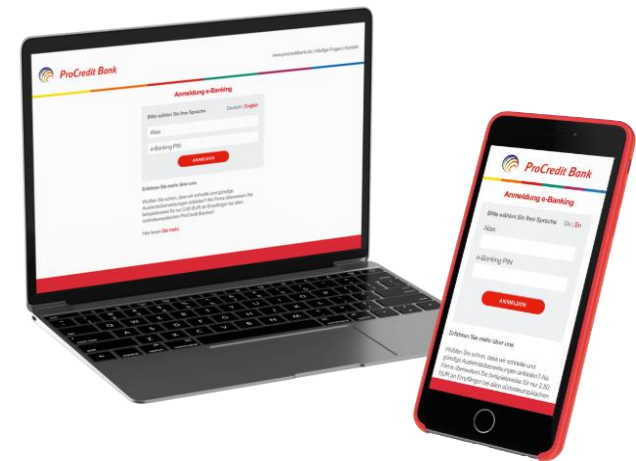


SIMPLE, FLEXIBLE & TRANSPARENT

- Online channel for banking transactions
- Simple, easy-to-understand services
- 24/7 access to bank accounts
- Transparent fixed monthly fee

SET OF BANKING SERVICES FOR EACH CLIENT

- ✓ Current account
- ✓ Debit card
- ✓ E-banking & M-banking
- ✓ Unlimited regular payments to any account in N. Macedonia, free of charge
- ✓ FlexSave – Savings account with interest
- ✓ FlexFund – Salary overdraft up to 2 salaries



LENDING PRODUCTS SUPPORTING INVESTMENTS IN FAMILY ASSETS

- ✓ Housing loans
- ✓ Investment loans



ProCredit's corporate culture

HIGHLY EXPERIENCED AND PROFESSIONAL TEAM

- **Business Client Advisers**
 - ✓ Professionals who understand clients' needs
 - ✓ Building long-term relationships of trust with clients
- **Professional training for employees**
 - ✓ Seminars and training courses on specialist topics
 - ✓ Long-term training at international ProCredit Academies
- **International ProCredit Onboarding Programme**
 - ✓ Mandatory 6-month training programme for all new employees
 - ✓ Combined on-the-job training and classroom-based courses



STRONG COMMITMENT TO ETHICAL CORPORATE CULTURE

- **Values-based approach and critical political awareness**
- **Social and intellectual competence**



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