



The ProCredit group's Germany-based institutions validate their environmental management system under the EMAS standard

- **ProCredit Holding, ProCredit Bank Germany, ProCredit Academy and Quipu received EMAS certification in December 2016**
- **Part of the group-wide strategy to minimise the institutions' environmental impact**

Frankfurt am Main, 06 February 2017 – The four Germany-based members of the ProCredit group – ProCredit Holding, ProCredit Bank Germany, ProCredit Academy, and the group's software development company, Quipu – received both the EU Eco-Management and Audit Scheme (EMAS) certification and ISO 14001 certification for their environmental management system. The certifications were granted in November (ISO 14001) and December 2016 (EMAS) to ProCredit Holding, covering all German ProCredit companies. The EMAS certification is a highly recognised and demanding voluntary management system for managing the environmental impact of an organisation.

The German institutions play a pivotal role for the development-oriented commercial ProCredit group, which consists of banks for small and medium enterprises (SMEs). The group mainly operates in the attractive and growing banking markets of South Eastern and Eastern Europe. Promoting ecologically sound economic development is an integral part of the group's mission and business strategy. For that reason, all institutions across the group introduced a comprehensive environmental management system already in 2011, aiming to reduce the ecological footprint of both the ProCredit institutions and its clients. In this effort, the ProCredit group is supported by IPC GmbH, which advises all companies across the group on environmental management and green finance. Compared to the average figures for German offices published by the Federal Ministry for Economic Affairs and Energy, the German ProCredit institutions significantly outperform this benchmark group in terms of energy, heating and paper consumption.

The recent effort to externally audit and validate the environmental management system under the more demanding EMAS standard is therefore an important step and in line with the group's corporate culture of transparent communication. By mid-2017, the entire ProCredit group is expected to be certified under ISO 14001. In the meantime, the ProCredit banks in Bosnia and Herzegovina, Bulgaria, Colombia, Georgia, Kosovo, Macedonia and Serbia have already received ISO 14001 certification for their environmental management systems.

As of December 2016, ProCredit Holding is one of only fifteen companies in the financial sector listed in the German EMAS register. Through staff trainings, green procurement guidelines, awareness-raising campaigns and its green finance services, the ProCredit group applies environmental considerations in all its operations and raises awareness among its employees and clients. The improved environmental performance indicators for fuel, electricity and paper on the group level attest to the success of this strategy.

Borislav Kostadinov, Member of the Management Board of ProCredit Holding, states that the commitment to conduct business responsibly and sustainably stretches beyond the implementation of an efficient environmental management system: *"Our approach reaches well beyond the monitoring of the environmental performance of our institutions. We see environmental management as a common challenge we share with the societies in which we*

operate, and, as a Hausbank for small and medium enterprises, clearly and most directly with our clients. This is how we want to help achieve something better for future generations: by working hand in hand with our clients to meet the common challenges we all face.”

About the ProCredit Group

ProCredit Holding AG & Co. KGaA, headquartered in Frankfurt am Main, Germany, is the parent company of the international ProCredit group, comprising banks with a focus on South Eastern and Eastern Europe that have specialised in serving SMEs. In addition to this strong regional presence, the group also operates in Germany and South America. The core shareholders of ProCredit Holding AG & Co. KGaA are the strategic investors Zeitinger Invest and ProCredit Staff Invest (comprising investment vehicles for ProCredit staff members), the Dutch DOEN Foundation, KfW and the IFC (World Bank Group). ProCredit Holding AG & Co. KGaA is supervised, on a consolidated basis, as the superordinated company of the ProCredit group pursuant to the German Banking Act by the German Federal Financial Supervisory Authority (Bundesanstalt für Finanzdienstleistungsaufsicht, BaFin) and by the Deutsche Bundesbank. For additional information, visit: www.procredit-holding.com.

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