

Country-by-country reporting as of 31 December 2013

In the following section, ProCredit Holding AG & Co. KGaA discloses the country-specific information pursuant to section 26a (1) German Banking Act for the ProCredit financial holding group as of 31 December 2013. This information is broken down according to EU member states and non-EU countries; it is based on the IFRS scope of consolidation.

The following subsidiaries are included in the IFRS scope of consolidation:

EU member states	Company purpose	Legal domicile
ProCredit Bank (Bulgaria) E.A.D.	Credit institution with banking licence	Sofia, Bulgaria
ProCredit Holding AG & Co. KGaA	Financial holding company	Frankfurt am Main, Germany
ProCredit Bank AG	Credit institution with banking licence	Frankfurt am Main, Germany
Quipu GmbH	Ancillary service provider: IT consulting and software company	Frankfurt am Main, Germany
ProCredit Academy GmbH	Other company: Training academy	Fürth/Weschnitz, Germany
ProCredit Company B.V.	Special purpose vehicle	Amsterdam, The Netherlands
PC Finance II B.V.	Special purpose vehicle	Amsterdam, The Netherlands
ProCredit Bank S.A.	Credit institution with banking licence	Bucharest, Romania

Non-EU countries	Company purpose	Legal domicile
South-Eastern and Eastern Europe		
ProCredit Bank sh.a.	Credit institution with banking licence	Tirana, Albania
ProCredit Bank CJSC	Credit institution with banking licence	Yerevan, Armenia
ProCredit Bank d.d.	Credit institution with banking licence	Sarajevo, Bosnia and Herzegovina
ProCredit Bank JSC	Credit institution with banking licence	Tbilisi, Georgia
ProCredit Bank sh.a.	Credit institution with banking licence	Pristina, Kosovo
Quipu Sh.p.k.	Ancillary service provider: IT consulting and software company	Pristina, Kosovo
ProCredit Bank A.D.	Credit institution with banking licence	Skopje, Macedonia
ProCredit Regional Academy Eastern Europe	Other company: Training academy	Veles, Macedonia
CB ProCredit Bank S.A.	Credit institution with banking licence	Chisinau, Moldova
ProCredit Bank A.D.	Credit institution with banking licence	Belgrade, Serbia
ProCredit Bank JSC	Credit institution with banking licence	Kiev, Ukraine

Latin America

Banco Los Andes ProCredit S.A.	Credit institution with banking licence	La Paz, Bolivia
Banco ProCredit Colombia S.A.	Credit institution with banking licence	Bogotá, Colombia
Banco ProCredit S.A.	Credit institution with banking licence	Quito, Ecuador
Fideicomiso Primera Titularización de Cartera Comercial Pymes ProCredit	Special purpose vehicle	Quito, Ecuador
Banco ProCredit S.A.	Credit institution with banking licence	San Salvador, El Salvador
Banco ProCredit Honduras S.A.	Credit institution with banking licence	Tegucigalpa, Honduras
Pro Confianza S.A. de CV	Credit institution without banking licence	Guadalajara, Mexico
Banco ProCredit S.A.	Credit institution with banking licence	Managua, Nicaragua

Non-EU countries	Company purpose	Legal domicile
continued		
Africa		
ProCredit Bank Congo SARL	Credit institution with banking licence	Kinshasa, Democratic Republic of the Congo
ProCredit Savings and Loans Company Ltd.	Credit institution without banking licence	Accra, Ghana
Banco ProCredit S.A.	Credit institution with banking licence	Maputo, Mozambique
Other		
ProCredit Capital Funding LLC	Financial enterprise	Wilmington, USA
ProCredit Capital Funding Trust	Financial enterprise	Wilmington, USA

Turnover for 2013 is defined as operating income before loan loss provisions and administrative expenses; it is reported for each country without eliminating inter-company transactions between group companies, i.e. based on the respective annual financial statements for each subsidiary.

The number of staff is presented as of year-end 2013 on the basis of full-time equivalents.

EU member states	Turnover in EUR million	Staff No.
Bulgaria	46.1	830
Germany	80.1	419
The Netherlands	0.9	0
Romania	25.9	607
Total	153.0	1,856

Non-EU countries	Turnover in EUR million	Staff No.
South-Eastern and Eastern Europe		
Albania	16.2	426
Armenia	6.9	327
Bosnia and Herzegovina	10.6	301
Georgia	38.2	963
Kosovo	61.3	884
Macedonia	16.9	378
Moldova	13.5	402
Serbia	57.1	1,016
Ukraine	29.3	638
Total	250.1	5,335

Non-EU countries	Turnover in EUR million	Staff No.
continued		
Latin America		
Bolivia	47.4	1,024
Colombia	12.6	247
Ecuador	37.9	689
El Salvador	17.3	473
Honduras	6.8	255
Mexico	4.4	96
Nicaragua	14.1	417
Total	140.5	3,201
Africa		
DR Congo	20.6	462
Ghana	12.1	359
Mozambique	8.2	301
Total	40.8	1,122
Other		
USA	0.0	0
Total	0.0	0
Total	431.4	9,658