



**ProCredit**  
H O L D I N G

# **DIVERSITY, EQUITY, AND INCLUSION STRATEGY**

ProCredit Group





# Contents

- 1. Introduction and context ..... 3**
- 1.1 Aim and motivation ..... 4**
- 2. Pillars of our Group Diversity, Equity and Inclusion Strategy..... 5**
- 2.1 DEI for employees ..... 5**
- 2.2 DEI and our clients and suppliers ..... 5**
- 2.3 Advocacy and engagement in communities ..... 6**
- 2.4 Transparent and accurate data ..... 6**

## 1. Introduction and context

Inequalities are deeply rooted in social structures and cultural norms, affecting various aspects of life. These disparities are not confined to any specific region or sector but are pervasive, impacting individuals and communities worldwide. Underrepresented groups often bear the burden of these inequalities, which take many forms, including economic disparities, limited access to opportunities and finance, and social exclusion. In our countries of operation, which are located in regions marked by unique socioeconomic dynamics, these inequalities are particularly pronounced and are reflected in different groups.

Women are one of the largest and most diverse underrepresented groups in the labour market. Almost two-thirds of working-age women in the Western Balkans are either inactive or unemployed<sup>1</sup>. This underrepresentation extends to the entrepreneurial sector as well: On average, only one in every five firms in this region is owned or co-owned by women<sup>2</sup>.

In addition, human flight and brain drain have reached alarming levels<sup>3</sup> in our countries of operation. As these talented, well-educated and mostly young individuals leave, local economies suffer from diminishing prospects for sustained economic growth and overall prosperity, especially in light of their often rapidly ageing populations.

At the same time, LGBTQI+ workers and workers with disabilities often face barriers to participate in the labour market, as well as threats to their safety and dignity. These groups often experience discrimination, bias, and lack of access to opportunities and resources, which has a detrimental effect on their economic well-being and social inclusion.

Addressing these inequalities requires a comprehensive approach that encompasses not only financial institutions but also broader social, cultural, and economic reforms. For instance, closing the gender gap could unlock as much as EUR 146 billion in annual gross domestic product by 2030 in Central and Eastern Europe<sup>4</sup>.

By promoting diversity, equity and inclusion (DEI), financial institutions can play a pivotal role in driving social change and economic growth. They can help bridge the gap between the advantaged and disadvantaged, fostering a more equitable and inclusive society. Hence, our goal as the ProCredit group is to make sure that every aspect of our work demonstrates our dedication to diversity and inclusion as core values.

Our approach encompasses various dimensions that reflect the diversity of our society and our customers. These dimensions include, but are not limited to, the following:

- Cultural and ethnic diversity: We are committed to creating a workplace where cultural and ethnic diversity is celebrated, and where mutual respect and understanding are the foundations of our interactions.
- Intergenerational collaboration: We encourage a work environment that values and motivates employees of all ages, recognising the diverse life and work experiences they bring.
- Gender equality: We strive for a workplace where gender or gender identity does not influence the allocation of resources, tasks, or responsibilities. Instead, these are assigned based on the actual skills and knowledge of the individuals.
- Religious beliefs: We recognise the variety of religious beliefs and practices. We ensure that every individual is treated with respect, regardless of their religious beliefs or worldview.
- Sexual identity and orientation: Our organisational culture is one where individuals are not required to explain or justify their sexual identity or orientation.

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<sup>1</sup> [Western Balkans: Increasing Women's Role in the Economy \(imf.org\)](#)

<sup>2</sup> [Regional Cooperation Council | Western Balkans: RCC to present 'Women Who Launch – Regional Network of Women in Entrepreneurship'](#)

<sup>3</sup> [ProCredit Impact Report 2023, p. 12 \(procredit-holding.com\)](#)

<sup>4</sup> [Gender Equality in Central and Eastern Europe | McKinsey](#)

- Inclusivity of abilities and individual personalities: We value and respect the unique combination of traits each colleague brings, including specific talents, educational background, socioeconomic status, and family or relationship status. This culture also encourages colleagues to openly share any physical, mental, or health-related challenges they may face.

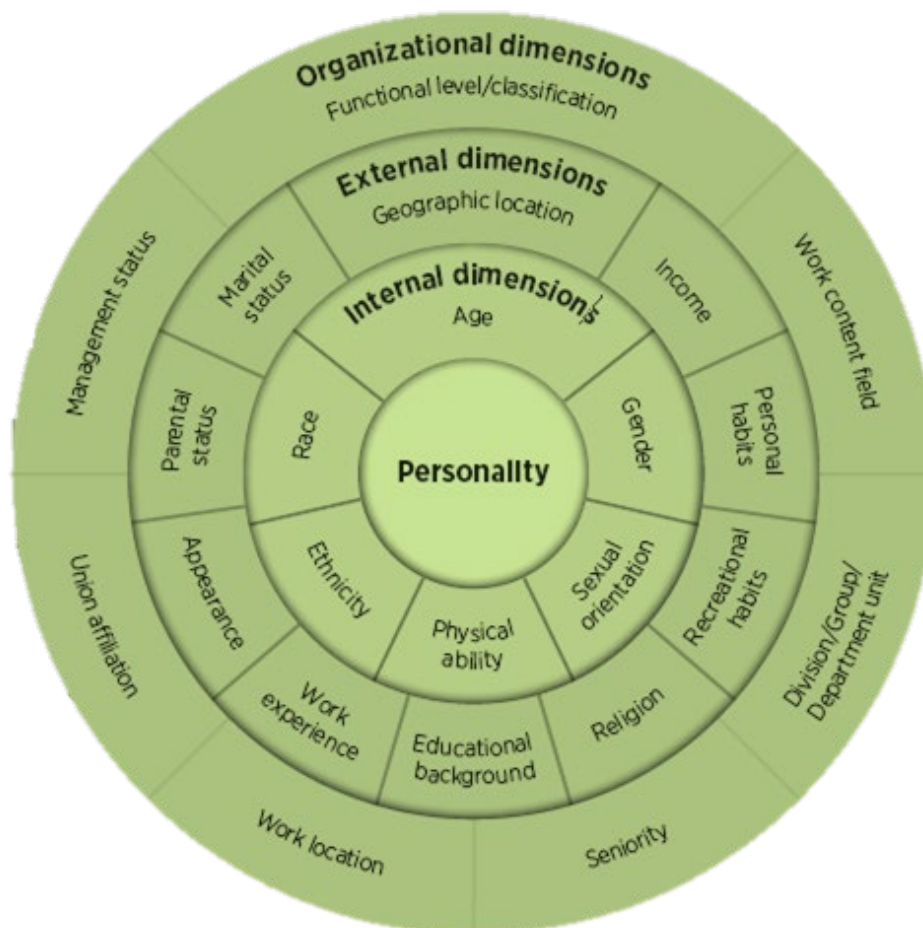


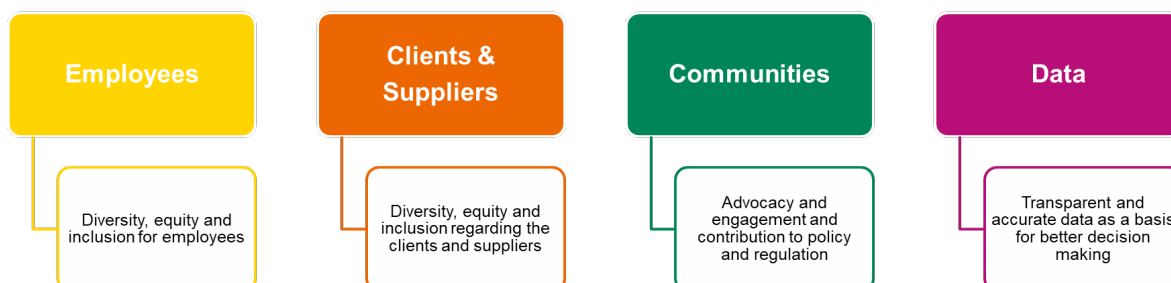
Figure 1: Dimensions of diversity

### 1.1 Aim and motivation

In the ProCredit group, we recognise the challenges and disadvantages that many groups are experiencing. At the same time, we see great potential and are committed to playing our part in addressing these obstacles. We believe that promoting DEI is not just a moral imperative, but an approach that also brings strategic advantages. By fostering a diverse, equitable and inclusive environment, we aim to enhance innovation, creativity, and productivity within our organisation, while also better serving our diverse customer base. Our commitment to DEI extends beyond our internal operations to our clients and the wider communities we serve: We are dedicated to driving positive change and contributing to a more equitable and inclusive society in our countries of operation. This strategy serves as our roadmap to achieving these goals.

## 2. Pillars of our Group Diversity, Equity and Inclusion Strategy

Our Group Diversity, Equity and Inclusion Strategy (DEI) is based on following four pillars:



### 2.1 DEI for employees

Diversity, equity and inclusion topics related to our employees and us as an employer are defined in our Group Human Resources strategy and the following content is based on and extracted from this strategy. We believe that understanding our differences and similarities fosters innovation, creativity, and collaboration. We aim to attract, develop, and retain a diverse workforce that reflects the societies we operate in and remain dedicated to a culture where everyone feels respected, valued, and supported, which contributes to our overall success.

In line with this objective, the first pillar of our DEI strategy is to foster a more diverse and inclusive culture within our own institutions. We believe that by embracing and celebrating the differences among our employees, we can create a more cohesive, collaborative, and respectful work environment, where everyone can feel valued and empowered. To achieve this goal, we are focusing on the following actions:

- **Group-wide Diversity, Equity and Inclusion Policy:**
  - Zero-tolerance stance towards any form of discrimination, harassment, or bullying based on gender, race, ethnicity, religion, sexual orientation, disability, age, or any other identity.
  - Clear and transparent criteria for recruitment, promotion, performance evaluation, compensation, and recognition that are based on merit and potential, and that avoid any bias or favouritism.
  - Inclusion of DEI topics as a permanent agenda point in the relevant committees, which will oversee and monitor the implementation and impact of our DEI strategy and policy.
- **Training aimed at preventing biases:** We are designing and delivering a series of training events and workshops for all our employees to raise awareness of the importance and benefits of DEI, as well as to identify and address any unconscious or conscious biases that may affect their decisions and behaviour, including annual and management trainings.
- **Employee engagement:** We plan to support various initiatives and activities that aim to promote and celebrate diversity within our institutions and encourage and facilitate exchange and collaboration among our employees across institutions.

### 2.2 DEI and our clients and suppliers

The second pillar of our DEI strategy encompasses two key aspects. First, we strive to provide more inclusive and diverse services to our clients, particularly those from disadvantaged groups who face challenges in accessing the formal financial sector. Second, we are committed to engaging with a diverse range of suppliers for our product and service needs. We believe that by supporting these clients and suppliers, we will not only expand our market share and profitability, but also contribute to the social and economic development and empowerment of our communities. To achieve this goal, we will create personalised action plans tailored to the specific needs of each disadvantaged group in focus, starting with women. In these action plans, we will be focusing on the following aspects:

- **Financial services for our clients:** We are developing a range of financial products and services tailored to the specific needs and preferences of our diverse customer base, as well as gender-responsive and green financial solutions. Women-owned and -led business and young entrepreneurs will be considered in this approach, as they form the basis of the future economic development of our countries of operation. Those services will be designed on the basis of a comprehensive market study, which will provide us with the knowledge to meet specific clients' needs across different markets.
- **Non-financial services for our clients:** We will keep providing and facilitating a variety of non-financial services, such as financial education or business development support, aimed at enhancing the capacities and competencies of our clients, and to support them in their personal and professional development. These services are delivered through different channels and formats, such as online courses, webinars, podcasts, mentoring, coaching, and networking.
- **Supplier diversity:** We look forward to collaborating with a diverse group of suppliers and partners, reinforcing economic inclusivity and mirroring our organisation's dedication to diversity in every aspect of our business. We prioritise suppliers who demonstrate a strong commitment to diversity and inclusion within their own operations, which resonates with our approach.

### 2.3 Advocacy and engagement in communities

The third pillar of our DEI strategy is to advocate and engage in our communities as an active and responsible contributor to policy and regulation creation. We believe that by using our voice and influence, we can help shape a more equal, inclusive and diverse society, where everyone can enjoy the same opportunities and freedoms, regardless of their identity or background. To achieve this goal, we are taking the following actions:

- **Advocacy:** We participate and support various advocacy campaigns and initiatives that aim to raise awareness and mobilise action on DEI, such as gender equity, promotion of youth social and financial inclusion, and combating climate change. It also includes collaborating with different stakeholders, such as policymakers, regulators, civil society organisations, media, and academia, to influence and promote the adoption and implementation of policies and regulations that are conducive to and supportive of DEI, such as anti-discrimination laws, gender quotas, financial inclusion strategies, and environmental standards.
- **Engagement:** We are members of 2X Global and the Financial Alliance for Women on the group level and of many different initiatives in our countries of operation through collaboration with stakeholders. We plan to further engage with various stakeholders that represent diverse groups in our countries of operation and to collaborate with these organisations to understand the unique needs, expectations and challenges of their communities.
- **Physical accessibility:** Our goal is to make all our facilities accessible so that they can be used by people with motor, visual and other impairments in the same way as they are used by everyone else. We aim to implement accessibility measures and instal various features, such as guidance systems, ramps, elevators and other infrastructure that enhances access to our premises.
- **Communication accessibility:** We make every effort to convey messages in a way that is respectful and inclusive of stakeholders who come from diverse backgrounds, cultures, or identities, avoiding stereotypes, biases, and assumptions.

### 2.4 Transparent and accurate data

Transparent and accurate data is the compass that guides us in defining our baseline and setting clear and achievable targets, which ensures that our strategies are both effective and accountable. In order to achieve our goal of improving data availability and quality, this pillar will be implemented for all main topics within the framework of this strategy, including gender, age and other aspects. To start with, we will focus on collecting both internal and client data across our focus dimensions.



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