

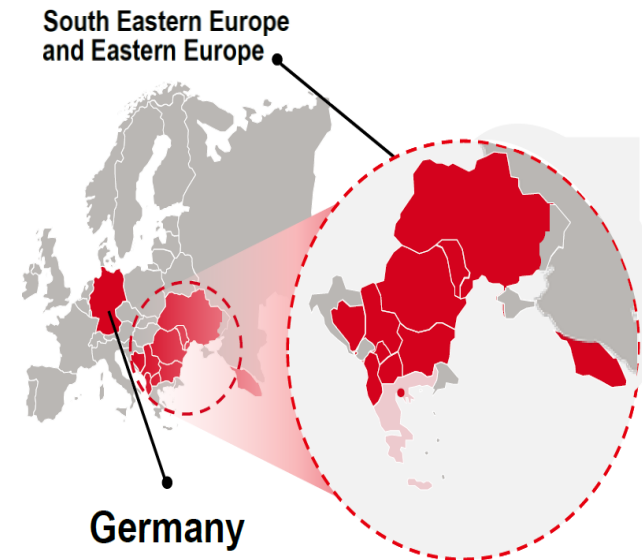


ProCredit Group investments in North Macedonia



ProCredit Bank

- Procredit Group is 100% owned by ProCredit Holding, Frankfurt
- Present in 10 countries in SEE
- Operating in North Macedonia since 2003, as green field investment in ProCredit Bank, development oriented commercial bank
- Quipu (PCH IT company), operating through 3 regional offices: Moscow, Kiev and Skopje



<https://procredit-holding.com>

<https://www.pcb.mk>

Responsible banking matters to us



ProCredit Bank

STRONG COMMITMENT TO ETHICAL CORPORATE CULTURE

- **Economic development**
- **Socially and environmentally responsible approach**
- **Partner relationship with our clients**
- **Latest Technology and innovation applied**
- **Prudent credit risk management**
- **Ethical principles incorporated in daily operations recruitment and staff development**



ProCredit Bank, bank for IT companies



ProCredit Bank

FULL DIGITAL RANGE OF BANKING SERVICES FOR SMEs

- **Online opening of account**
 - ✓ Web based application
 - ✓ Mobile team for final signing
- **Online identification of legal representative worldwide**
- **Interest bearing flexible account**
- **ERP integration**
- **Flat fees for international and national payments**
- **Dedicated business advisor**

DIRECT BANKING FOR EMPLOYEES

- **Online channel for banking transactions**
- **Simple and clear services**
- **24/7 access to the bank accounts**
- **Transparent and fixed monthly fee**
- ✓ Current account
- ✓ Debit card
- ✓ E-banking & M-banking
- ✓ Unlimited and free of charge regular payments in the country
- ✓ FlexSave – Savings account with attractive interest
- ✓ FlexFund – Salary overdraft up to 2 salaries
- ✓ ATMs with MKD and EUR
- ✓ Housing Loans, tailored offer for IT employees
- ✓ Investment Loans
- ✓ Car Loan
- ✓ Green Loan – through GEFF program in N. Macedonia

Collaboration with International Financial Institutions for financing SMEs

