

FACT SHEET

COMPANY PROFILE

The GRENKE Group (GRENKE) is a global financing partner for small and medium-sized companies. As a one-stop shop for customers, GRENKE's products range from flexible small-ticket leasing and demand-driven bank products to convenient factoring. Fast and easy processing and personal contact with customers and partners are at the centre of GRENKE's activities.

Founded in 1978 in Baden-Baden, the Group operates in 32 countries and employs more than 1,500 staff worldwide. GRENKE shares are listed in the SDAX on the Frankfurt Stock Exchange (ISIN DE000A161N30).

Further information about GRENKE and its products is available at <http://www.grenke.de>

SHARE CHART



FINANCIAL CALENDAR

Jul 30, 2019	Publication half-yearly financial report
Oct 30, 2019	Publication quarterly statement (call-date Q3)

MANAGEMENT

> Antje Leminsky (C)	> Gilles Christ
> Sebastian Hirsch	> Mark Kindermann

SUPERVISORY BOARD

> Prof. Dr. Ernst-Moritz Lipp (C)	> Wolfgang Grenke (DC)
> Claudia Karolina Krcmar	> Dr. Ljiljana Mitic
> Heinz Panter	> Florian Schulte

STOCK FUNDAMENTALS

ISIN	DE000A161N30
WKN	A161N3
Share type	Registered Shares
Bloomberg Code	GLJ@GR
Reuters Code	GKLG.DE
Ticker	GLJ
Branch	Financial Services
Index	MDAX
Segment	Prime Standard
Last Dividend	0.80 € (2018)
No. of shares	46,353,918
Market Cap	EUR 4.14 bn
52 week high	107.30 EUR
52 week low	68.95 EUR
Stock exchanges	Geregelter Markt in Frankfurt (Prime Standard); Freiverkehr in Berlin-Bremen, Düsseldorf, Hamburg, Hanover, Munich and Stuttgart
Rating	S&P: BBB+ / A-2 Outlook stabil; GBB: A / - Outlook stabil

SHAREHOLDER STRUCTURE

40,79%	Grenke Beteiligung GmbH & Co. KG *
59,21%	Freefloat
	* Komplementär: Grenke Vermögensverwaltung GmbH
	Kommanditisten: Familie Grenke (Wolfgang, Anneliese, Moritz, Roland, Oliver Grenke)

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ANNUAL FIGURES

	2018	2017	2016	2015	Unit
New Business GRENKE Group Leasing	2,409,762	1,975,713	1,592,506	1,359,882	EURk
- of which international	1,799,366	1,457,936	1,111,260	994,228	EURk
- of which franchise international	65,235	27,960	25,689	27,289	EURk
- of which DACH*	545,161	489,817	455,558	338,365	EURk
New Business GRENKE Group Factoring	526,878	442,840	356,222	324,632	EURk
GRENKE Bank					
Deposits	692,439	504,243	417,088	349,304	EURk
New business start-up financing	43,143	30,653	25,282	19,610	EURk
Further information leasing business					
Share of corporate customers in lease portfolio	100%	100%	100%	100%	percent
Mean acquisition value	8.9	8.7	8.7	8.6	EURk
Mean term of contract	49	48	48	48	months
Number of current contracts	795,424	669,820	566,086	492,455	units
Key Figures GRENKE Consolidated Group					
Equity ratio		17.7%	17.4%	17.0%	percent
Net interest income	282,940	246,597	217,790	191,204	EURk
Operating results	157,155	135,653	136,527	109,337	EURk
New profit	131,110	105,430	103,234	80,845	EURk
Earnings per share (according to IFRS)	2.78**	2.31**	2.29**	5.43	EUR
Dividends	0.80**	0.70**	0.58**	1.50	EUR
Average number of employees	1,456	1,229	1,031	928	employees
Share of IT products in lease portfolio	67%	70%	78%	81%	percent

QUARTERLY FIGURES

	3M-2019	9M-2018	6M-2018	3M-2018	9M-2017	Unit
New Business GRENKE Group Leasing	670,255	1,718,061	1,158,365	549,186	1,401,859	EURk
- of which international	515,454	1,278,509	871,404	407,152	1,029,867	EURk
- of which franchise international	18,796	45,115	26,479	16,261	18,008	EURk
- of which DACH*	136,004	394,437	260,482	125,773	353,984	EURk
New Business GRENKE Group Factoring	142,354	366,197	235,621	116,846	309,330	EURk
- of which Germany	41,154	128,622	85,487	43,561	122,061	EURk
- of which international	36,872	105,393	67,856	35,142	114,716	EURk
- of which franchise international	64,328	132,182	82,278	38,143	72,554	EURk
GRENKE Bank						
Deposits	723,097	624,800	595,645	576,644	481,045	EURk
New business start-up financing	11,767	29,251	18,677	9,022	20,002	EURk
Further information leasing business						
Number of current contracts	828,798	756,665	729,302	696,434	637,081	Unit
Key Figures GRENKE Consolidated Group						
Net interest income	77,164	209,007	137,197	67,711	182,238	EURk
Operating results	41,539	117,058	76,375	36,840	104,879	EURk
New profit	33,634	97,944	63,401	30,227	79,271	EURk

GRENKE Group = GRENKE Consolidated Group including franchise partners

GRENKE Consolidated Group = GRENKE AG and all consolidated subsidiaries and special-purpose entities according to IFRS

* DACH: Germany, Austria, Switzerland

** after 1:3 stock split

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