

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 more than 30 countries and employs approximately 2,100 staff (measured in terms of full-time equivalents) worldwide. As a provider of financing solutions for small-ticket contracts, a fundamental prerequisite for GRENKE's economic success is maintaining the highest level of processing efficiency possible and a low level of related direct costs. To accomplish this, GRENKE Group gears its business model towards optimising efficiency across all core operating processes through standardisation, comprehensive IT-based automation, speed and a lean organisation.



3 Segments: Leasing, Factoring, Bank

Foundation in 1978

>130 locations in more than 30 countries

>30,000 active resellers in leasing

>670,000 lessees

Board Of Directors



Dr Sebastian Hirsch
CEO



Gilles Christ
CSO



Isabel Rösler
CRO



Dr Martin Paal
CFO

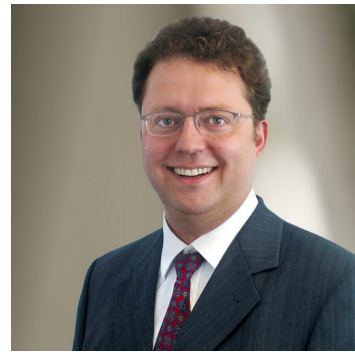
Supervisory Board



Jens Rönnerberg (WP/StB)
Chairman



Moritz Grenke
Deputy Chairman



Norbert Freisleben
Member



Nils Kröber
Member



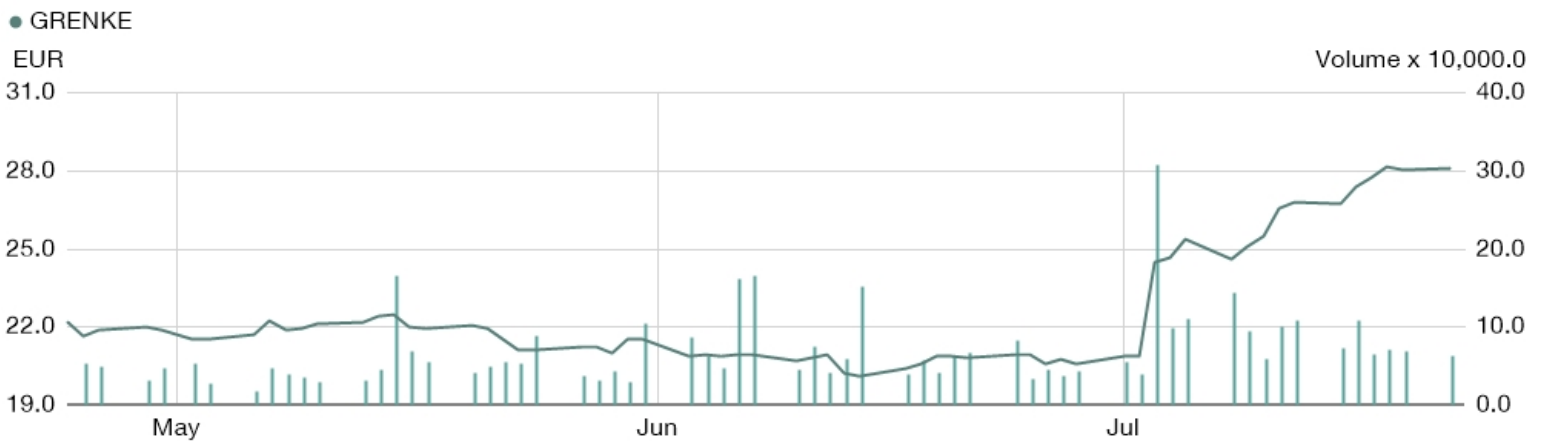
Dr Ljiljana Mitic
Member



Manfred Piontke
Member

→ [Read more about our management.](#)

→ [Learn more about our corporate governance.](#)



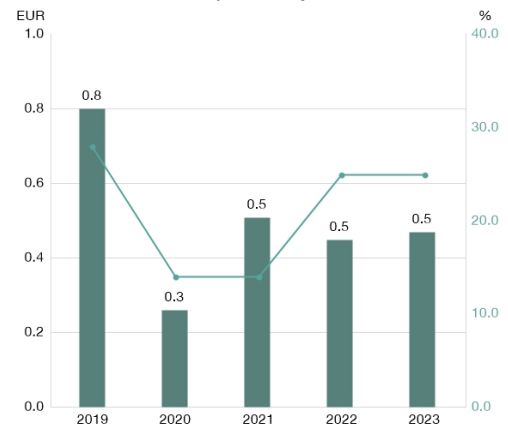
| | | | |
|----------------|-----------|------------------|------------|
| Currency | EUR | Volume | 64,061 |
| Change (%) | 0.36 | Number of shares | 46,495,573 |
| Previous Close | 28.15 EUR | Market Cap (EUR) | 1.31 bn |

Shareholder Structure as per January 2024



36.71 % GRENKE Beteiligung GmbH & Co. KG
 46.08 % Free Float, thereof:
 3.24 % Investmentaktiengesellschaft für langfristige Investoren TGV
 5.02 % ACATIS Investment Kapitalverwaltungsgesellschaft mbH
 5.03 % Universal Investment Gesellschaft mbH
 7.16 % GRENKE-Stiftung Verwaltungs GmbH

Dividend per share/Payout ratio



Key Facts

| | |
|--|--|
| WKN / ISIN | A161N3 / DE000A161N30 |
| Xetra / Bloomberg | GLJ / GLJ:GR |
| Designated Sponsor | HSBC / ODDO BHF |
| Class of shares | Registered shares |
| Stock exchanges | Frankfurt (Prime Standard), Stuttgart, Berlin, Hamburg, Hannover, Munich |
| Index | SDAX |
| Share capital | EUR 46,495,573 |
| Division of share capital | 46,495,573 |
| Consolidated accounting standard Group | Exempting consolidated financial statements in accordance with IFRS |
| End of business year | December 31 |
| First day of trading | April 4, 2000 |

→ [Learn more about our share.](#)

Ratings Of Grenke AG

| Agency | Long Term / Short Term | Outlook | Date |
|-------------------|------------------------|---------|------------|
| Standard & Poor's | BBB / A-2 | stable | March 2023 |
| Fitch Ratings | BBB / F2 | stable | June 2024 |
| GBB Rating | BBB + / - | stable | June 2023 |

Key Figures

2023 2022 2021 2020 2019

| | | | | | |
|-----------------------------|---------|---------|---------|---------|---------|
| New leasing business (EURm) | 2,581.3 | 2,299.2 | 1,657.8 | 2,027.9 | 2,849.1 |
| Group earnings (EURm) | 86.7 | 84.2 | 95.2 | 88.4 | 133.3 |
| Equity ratio % | 19.1 | 20.8 | 19.1 | 16.3 | 16.1 |
| Cost-income ratio % | 59.2 | 55.2 | 50.5 | 43.1 | 44.4 |
| Loss rate % | 1.0 | 1.3 | 1.6 | 2.3 | 1.5 |
| Contribution margin 2 % | 16.5 | 16.1 | 17.6 | 18.4 | 17.0 |

→ [Find out more about our publications and figures.](#)

Investor Relations

Anke Linnartz

Phone: +49 7221 5007 8611 E-Mail: Investor@grenke.de

Supplied by © EUROLAND IR®