



Press Kit | July 2023



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# Mission

## The partner of choice for small businesses

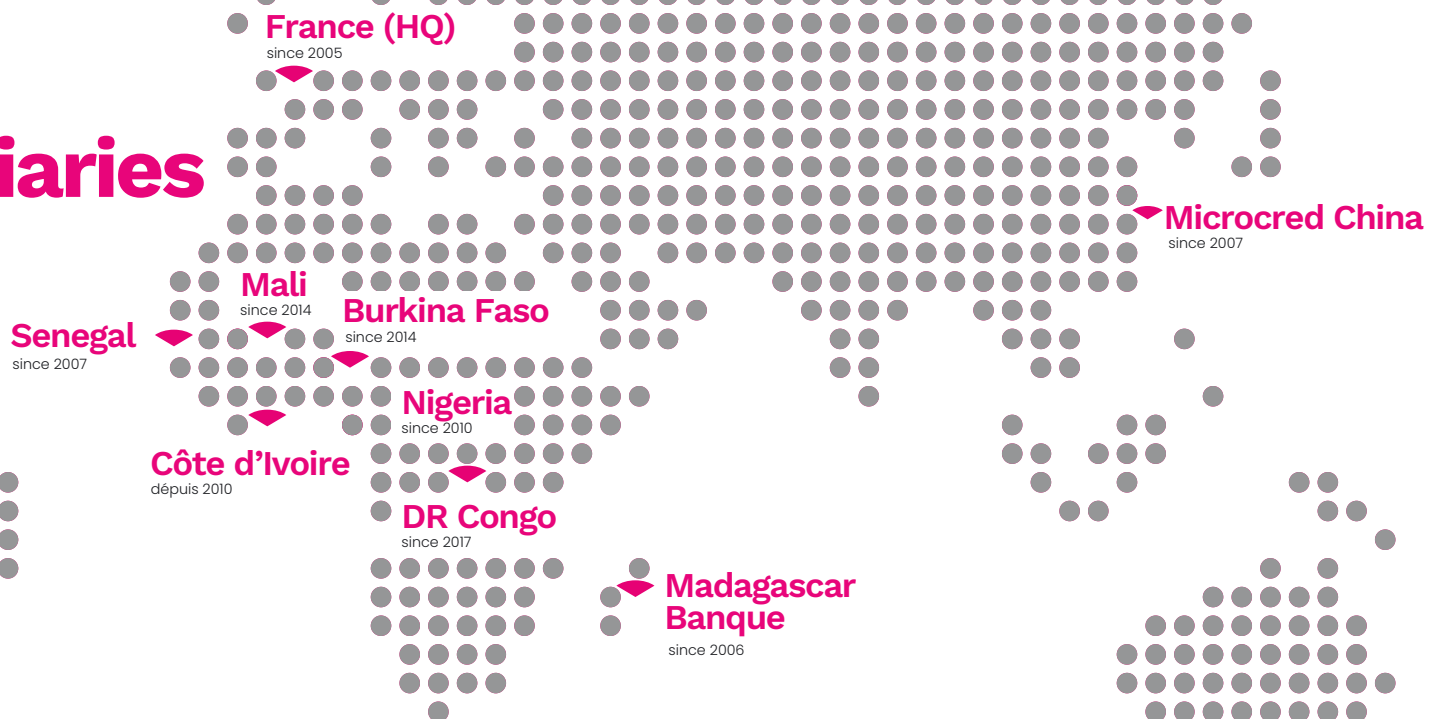
Baobab is a financial services group with operations in seven (7) countries on the African continent and one province of China. Via its subsidiaries, **Baobab provides financial services to half a million micro entrepreneurs and small businesses**, fulfilling its mission of broadening access to finance among those underserved by traditional banks.

Our global range of products includes micro-loans, savings solutions, transaction and daily banking services as well as innovative banking products like mobile payments, buy-now-pay later plans and digital nano loans.

Our **4,000 team members** work together to make financial services more accessible, inclusive and transparent.



## 8 Subsidiaries





# Our Impact in 2022

Figures as at 31 December 2022



**457,079**  
active customers\*



**48%**  
women  
customers



**34%**  
of customers are  
under 40



**4,301**  
employees



**1,142**  
sales points\*\*



**€4,569**  
average loan amount



**€335m**  
total deposits



**€745m**  
loan portfolio



**2,2%**  
portfolio at risk 30 days

\* An active customer is a person or a legal entity having done a transaction on a Baobab account over the last 12 months.  
\*\* Sales points includes our branches and our network of banking agents.



# Our Products and Services



## loan

- Nano, Micro and SME loans ranging from 10 – 300,000 EUR
- Group loans
- Agricultural loans



## saving

- Current accounts
- Savings accounts
- Savings plans
- Term deposits



## payment

- Transfers
- Bank cards
- Checks
- Bill payments



## insurance

- Credit life insurance



Pay – As – You – Go Solar products



digital



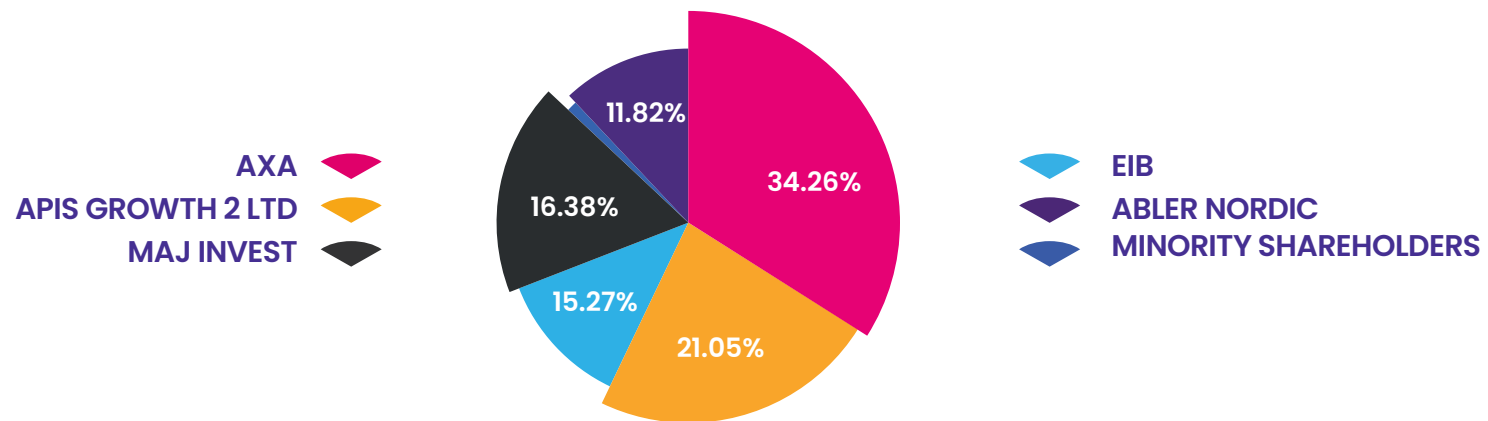
energy



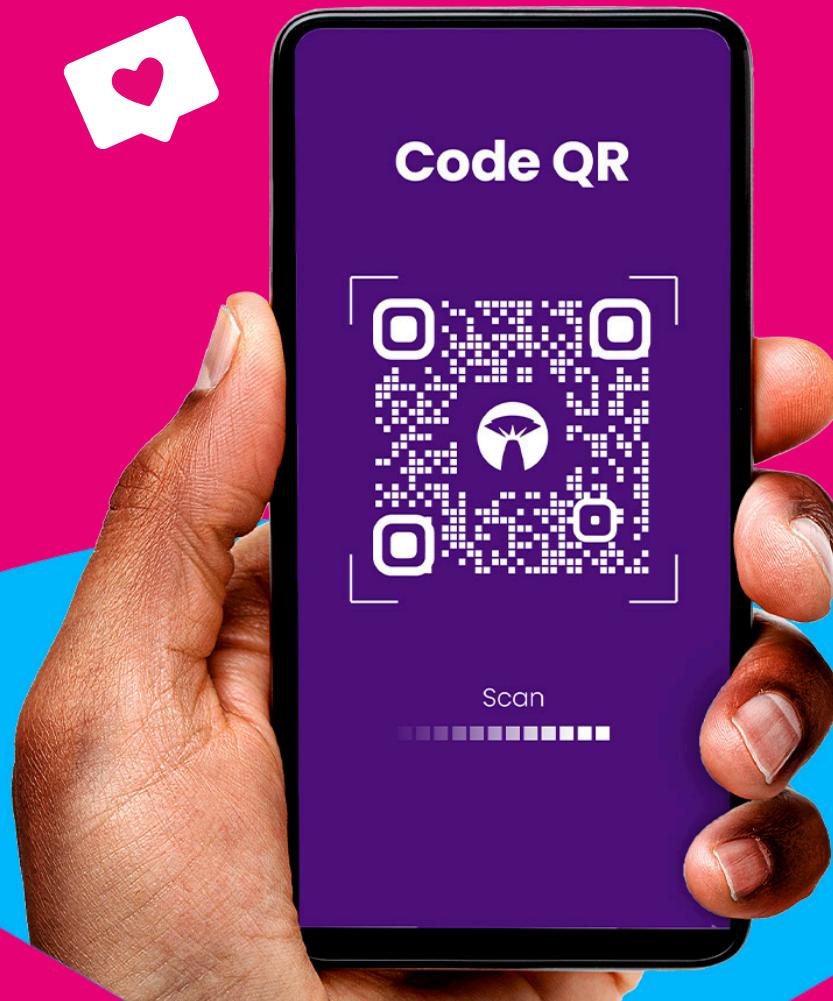
Tablets with financing plans to support literacy, education, healthcare and business management



# Our Shareholders



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