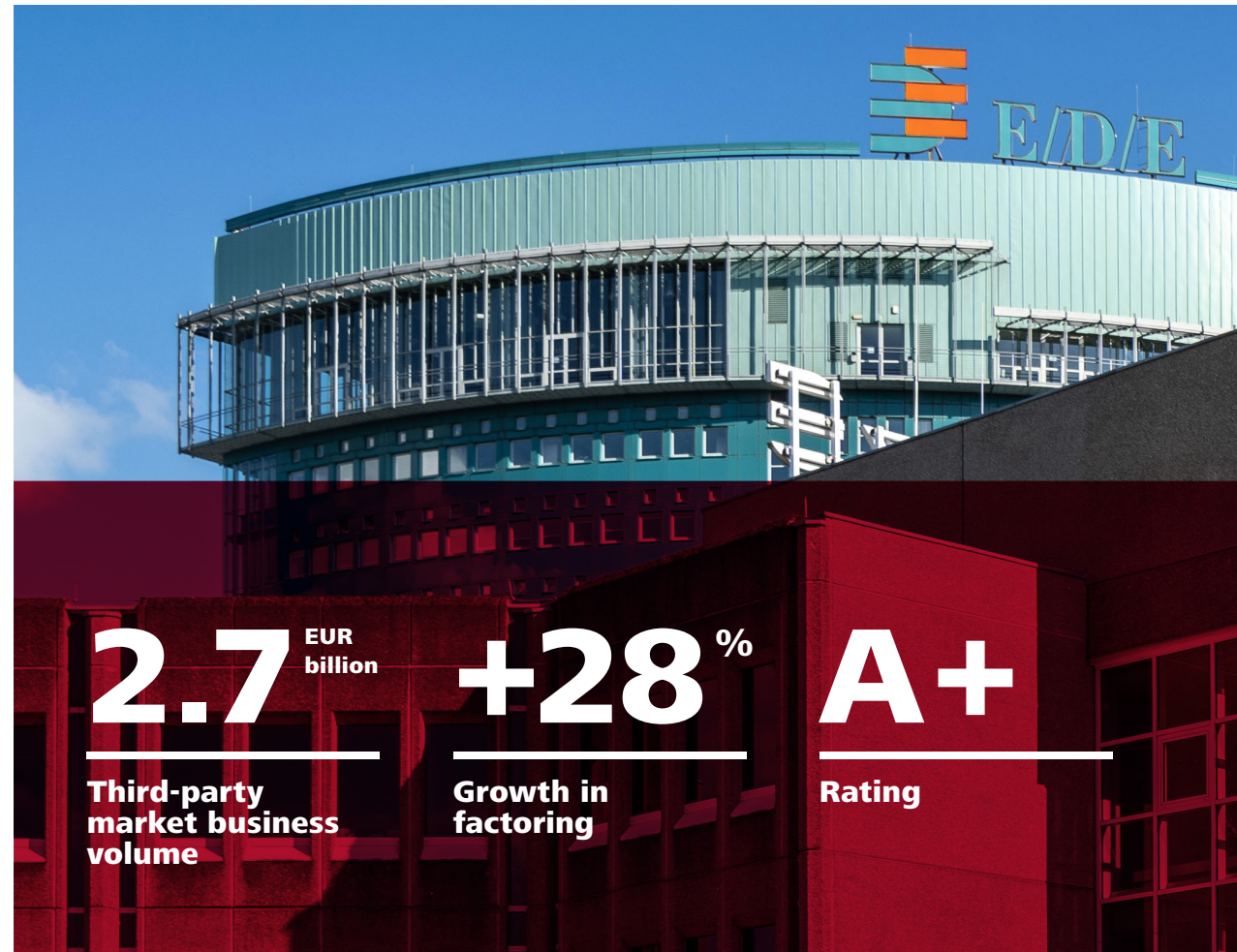


## ETRIS BANK:

A sought-after partner for factoring and central payment

**ETRIS BANK**   
Wir unternehmen mit.



ETRIS BANK remains on course for growth.



Thanks to its two strategic business areas of central payment and factoring, the ETRIS BANK – as a wholly-owned E/D/E subsidiary – seamlessly continued the successful development of previous years in 2024. Numerous new customers in the factoring segment and the general interest rate environment fuelled the growth path and contributed significantly to the positive development of the earnings situation.

### **Partner to the SME sector**

ETRIS BANK sees itself as a competent partner for SMEs in all matters relating to receivables and risk management. One central focus concerns central payment for members and suppliers of the company's own group of companies and the associated payment processing. The bank is also increasingly covering central payment with and without the assumption of del credere for third-party alliance groups. Increased sales activities in the current year will serve to further establish this area successfully.

### **Digital factoring services in demand**

In addition, digital factoring services have quickly proven to be another long-term success factor for the ETRIS BANK. Business developed well above plan in 2024. In the current year – just five years after the launch of this business segment – the EUR 1 billion mark is within sight for the first time. One of the key reasons for this strong growth: the ETRIS BANK offers factoring in all variants, tailored to the respective customer requirements. This financing solution with full del credere assumption improves the liquidity situation in the industrial B2B sector, and is becoming even more important in view of an uncertain economic environment.

### **Top rating confirmed several times in a row**

ETRIS BANK holds a full banking licence – an important unique selling point against the regulatory backdrop of the entire financial services industry. The solidity of the business model and the robustness of the entire organisational and operational structure are regularly confirmed by independent experts. For the fourth time in a row, the ETRIS BANK has received the top rating of "A+ with stable outlook" from the GBB rating agency in 2024.