



eID

Transport &  
Smart Cities

Traceability &  
Brand Protection

Payment

Press release - January 5, 2022 - 7:30 a.m.

## Paragon ID successfully negotiates two new bank loans for a total of €8.7m to support further development in its French operations

- €5 million 10-year Green Loan ("Prêt Vert") from Bpifrance
- €3.7 million 8-year Recovery Equity Loan ("Prêt Participatif Relance") from Crédit Agricole Centre Loire

**Paragon ID (Euronext Paris - FR0013318813 - PID)** leading provider of identification solutions for e-ID, Transport & Smart Cities, Traceability, Brand Protection and Payment, announces the signature of two new, long-term, bank loans for a total amount of €8.7M with Bpifrance and Crédit Agricole Centre Loire. These new sources of funding, acquired with the support of Paragon Group, will finance additional investment in Paragon ID's French sites.

Paragon ID has obtained a 10-year Green Loan ("Prêt Vert") from Bpifrance for an amount of €5M, with no repayments being due for the first two years. This loan will be used to improve Paragon ID's industrial processes, reducing their impact on the environment and enabling commercialization of more ecologically responsible products and services. This will include the progressive replacement of magnetic tickets by reusable and digital products such as RFID-based contactless tickets and mobile ticketing solutions

Paragon ID has also obtained an 8-year Recovery Equity Loan ("Prêt Participatif Relance") from Crédit Agricole Centre Loire for €3.7 million with no repayments being due for the first four years. This type of loan has been made available as part of the French government's economic recovery plan and is guaranteed by the State. It is designed to provide SMEs and SMLs with new, non-dilutive long-term financing that sits between equity capital and traditional debt.

Both loans are subject to fixed interest rates that are advantageous relative to market conditions.

### Sébastien Chavigny, Group CFO at Paragon ID, comments:

*"These flexible bank loans allow Paragon ID to diversify its sources of funding and to optimize its financial structure over the long-term while benefiting from attractive repayment terms and interest rates, all without financial covenants.*

*These new loans will provide us with additional financial resources, allowing us to continue our development and investment plan focused on the improvement of our production processes. We thank our banking partners for their confidence and their support."*

### Modification of the 2022 financial calendar

2021/22 Q2 Turnover	<b>31 January 2022</b> (instead of 27 January 2022)
2020/21 Half year results	<b>28 March 2022</b> (instead of 25 March 2022)
2020/21 Q3 turnover	<b>27 April 2022</b>
2020/21 Q4 turnover	<b>26 July 2022</b>
2020/21 Yearly results	<b>25 October 2022</b>

These dates are given for information only and may be changed if necessary. Publications will take place before the opening of the Euronext markets.

## About Paragon ID

About Paragon ID Paragon ID is a leader in identification solutions, in particular in the e-ID, Transport & Smart Cities, Traceability & Brand Protection and Payment sectors.

Paragon ID employs more than 500 staff, with manufacturing sites in US and Europe, close to its customers.

Paragon ID is listed on Euronext Paris with a majority of its shares being held by Paragon Group, a leading provider of Customer Communications. Identification solutions and Graphic services. Paragon Group is present in more than 20 countries with more than 9,000 employees around the world and achieved consolidated sales of € 1.1 billion at the end of the 2019/20 financial year (closed June 30, 2020), recording a growth of 29%. For further information about Paragon Group, visit [Paragon-europe.com](http://Paragon-europe.com).

Euronext Paris - Share identification: Paragon ID - ISIN Code: FR0013318813 - Mnemonic code: PID.

For further information about Paragon ID, visit [Paragon-id.com](http://Paragon-id.com).

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