



Strong for entrepreneurs

HEALTH CARE

UNDERSTAND The health care sector is a growth market of steadily increasing importance to society as a whole.

RECOGNISE While the medical sector and technology continue to develop, systemic cost pressure is also mounting. We help you navigate the conflicting priorities involving investment, acquisitions and other complex plans.

SHAPE Medical technology, hospitals or care; specialised service providers or pharmaceuticals: together we ensure that you are fit for your future.



HSH Nordbank is one of the leading providers of finance to **CLINICS AND CARE INSTITUTIONS** in and beyond northern Germany. For more than 15 years we have been active nationwide with a specialised sector team that

has strong ties to the industry. Our specialists possess particular expertise in advising clinics, care institutions, companies in the medical technology and pharmaceuticals sectors as well as specialist service providers.

WE HAVE FINANCED A TOTAL OF AROUND

10,000

BEDS IN 18 HOSPITALS IN NORTHERN GERMANY

WE HAVE ISSUED LOANS FOR AROUND

€1.3 BILLION

TO THE HEALTH CARE INDUSTRY

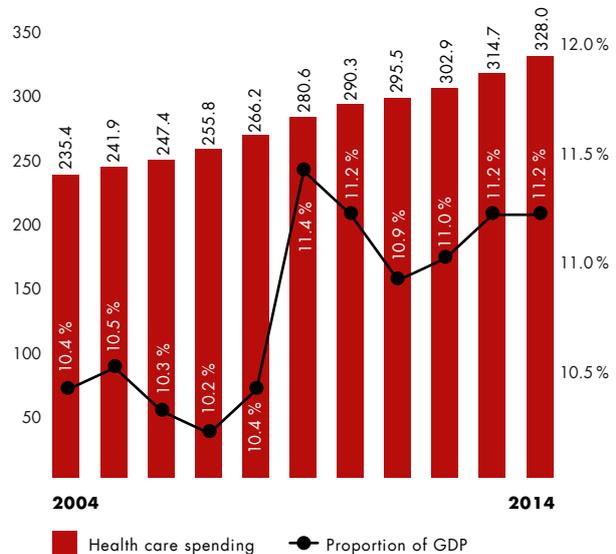
IMPETUS FOR GROWTH AND EMPLOYMENT

Health is a key part of life. It is not only many people's "most important asset", but is also a major economic factor: according to the German Federal Statistical Office (Statistisches Bundesamt), total health care spending accounts for around 11% of gross domestic product. The population is becoming increasingly health-conscious, older and more in need of long-term care. This means that the health care industry is a source of growth and employment impetus: In the period between 2004 and 2014, gross value added in the sector – i.e. the total value of produced goods and services less intermediate consumption – grew by around 39% to total just under € 330 billion. Whereas 4.4 million people were working in the health care sector back in 2004, this figure had risen to 4.9 million by 2014. The challenge in the future will be to at least maintain, if not improve, the quality of health care in spite of demographic trends, striking a balance between humanitarian and financial aspects at the same time.

Source: HSH Nordbank Research

HEALTH CARE SPENDING IN GERMANY AS A PROPORTION OF GDP

in € m



Source(s): Health expenditure calculation, Forward projection of population figures, National accounts, German Federal Statistics Office

“HSH Nordbank has been assisting us since 2001, when the Management Board led the company back to independence via a management buyout. We very much appreciate the understanding, fairness and constructive support we have experienced every single day.”

Dr Jörn Tonne, Managing Director Nordmark Arzneimittel



NORDMARK ARZNEIMITTEL GMBH & CO. KG

Nordmark Arzneimittel GmbH & Co. KG has been a leading international specialist for the development, production and marketing of active pharmaceutical ingredients (APIs) and drugs of a biological and biotechnological origin since 1927. The company works to the highest standards. Nordmark is the global market leader today when it comes to the production of pancreatin and collagenases, in particular. Headquartered in Uetersen near Hamburg the company is now back in family hands following a management buyout from the BASF conglomerate in 2001. With a staff of more than 500 it generated sales of around € 73 million in 2015.