

ProCredit at a glance

- ▶ An impact-oriented group of commercial banks with a focus on SMEs in Eastern and South Eastern Europe
- ▶ “Hausbank” for SMEs and “ProCredit Direct” for Private Clients
- ▶ Headquartered in Frankfurt and supervised by BaFin and Bundesbank
- ▶ Track record of high-quality loan portfolio based on prudent risk management and focus on long-term business relationships
- ▶ Profitable every year since creation as a banking group

Hausbank
for SMEs

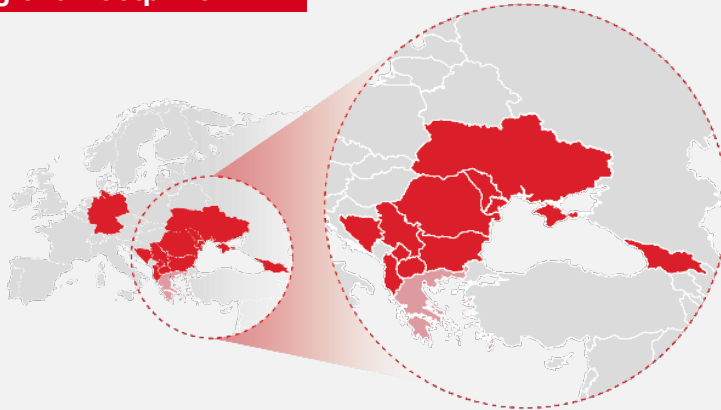
ProCredit Direct
for Private Clients

Impact and development orientation

Our mission

Be the leading “Hausbank” for SMEs in Eastern and South Eastern Europe - with a sustainable approach

Regional footprint



Impact orientation

Responsible banking

Environmental responsibility

Investments in staff development



ProCredit Holding AG & Co. KGaA is a signatory to the Principles for Responsible Banking and is a member of the UN Environment Programme Finance Initiative (UNEP FI).

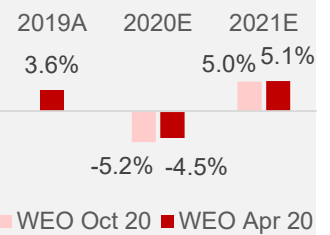
Highlights

12
ProCredit banks

Strong SME market positions
with 94% of loan portfolio to SMEs

93%
of loan portfolio to Eastern and South Eastern Europe

Expected GDP growth in SEE/EE⁽¹⁾



Ratings

Fitch: BBB (stable)

MSCI ESG: AA



Key group figures

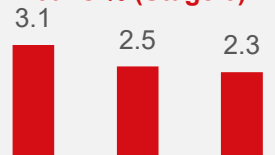
	FY 2019	Sept 2020
Key financials (in € m)		
Total assets	6,698	7,147
Loan portfolio	4,797	5,205
Shareholders' equity	793	785
Net income	54.3	33.4
Key metrics		
Net interest margin ⁽¹⁾	3.1%	2.9%
Cost of risk ⁽¹⁾	(7) bps	56 bps
Cost-income ratio	70.5%	66.5%
Return on equity ⁽¹⁾	6.9%	5.6%
CET1 ratio (fully-loaded)	14.1%	14.1%
Customer deposits/loans	90%	91%
Number of employees	3,024	3,246
Book value per share (€)	13.5	13.3

Highlights

8.5% / 10.5%
growth of the loan
portfolio
(YTD / YOY)

8.9% / 13.9%
growth in customer
deposits
(YTD / YOY)

**Credit-impaired
loans % (Stage 3)**



Dec-18 Dec-19 Sep-20

34% annual growth
in green loans
(2016–2019); 18.3% of
total LP as of Sep-20

€1.6bn
in financing backed by
EIF as part of InnovFin
programme for
innovative SMEs

\$90m
green bond placed with
IFC, demonstrating
innovation in green
bond market

Medium term targets

**10% loan
portfolio
growth**

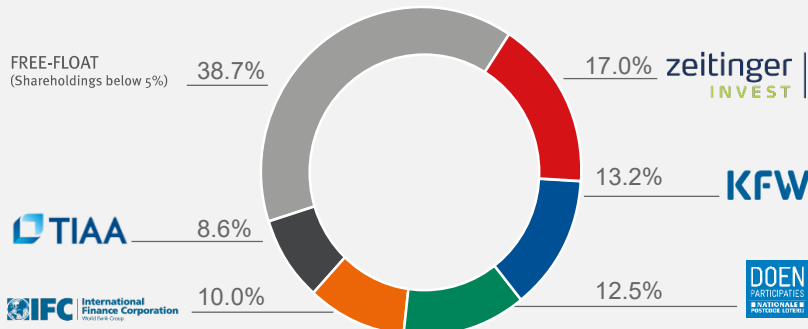
~10% RoAE

<60% CIR

**20% share of
green loans**

Shareholder structure

- ▶ Reputable development-oriented shareholder base
- ▶ ProCredit Holding listed on the Frankfurt Stock Exchange since Dec-16



Contact

ProCredit Holding AG & Co. KGaA
Rohmerplatz 33-37
60486 Frankfurt am Main

tel.: + 49 69 951 437 300
e-mail: PCH.ir@procredit-group.com
web: www.procredit-holding.com/investor-relations/