Borislav Kostadinov, Member of the Management Board
Christian Dagrosa, Head of Controlling

Q2 2018 results

Frankfurt am Main, 14 August 2018

ProCredit HOLDING

ProCredit – A unique approach to banking

Summary

- A profitable, development-oriented commercial group of banks for SMEs with a focus on South Eastern Europe and Eastern Europe
- Headquartered in Frankfurt and supervised by the German Federal Financial Supervisory Authority (BaFin) and Deutsche Bundesbank
- Mission of promoting sustainable development with an ethical corporate culture and long-term business relationships
- Track record of high quality loan portfolio
- Profitable every year since creation as a banking group in 2003
- Listed on the Frankfurt Stock Exchange since December 2016

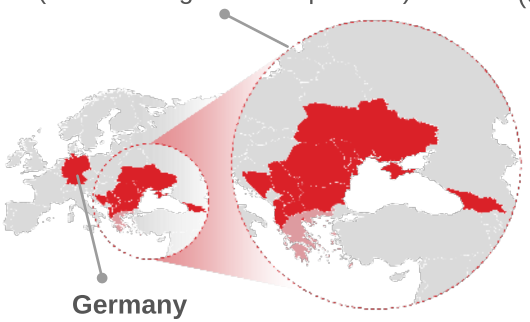
Key figures H1 2018 and FY 2017

Total assets	Customer loan portfolio	Deposits/loans[1]
EUR 5,664m	EUR 4,260m	84%
EUR 5,499m	EUR 3,910m	91%
Number of employees	**Profit of the period**	**RoAE**
3,174	EUR 27m	7.5%[5]
3,328	EUR 48m	7.1%
CET1 ratio (fully loaded)	**Rating (Fitch)**	Corporate Responsibility Prime rated by oekom research; **MSCI ESG rating: AA**; social stock exchange
14.6%	BBB (stable)[2]	
13.7%		

Geographical distribution

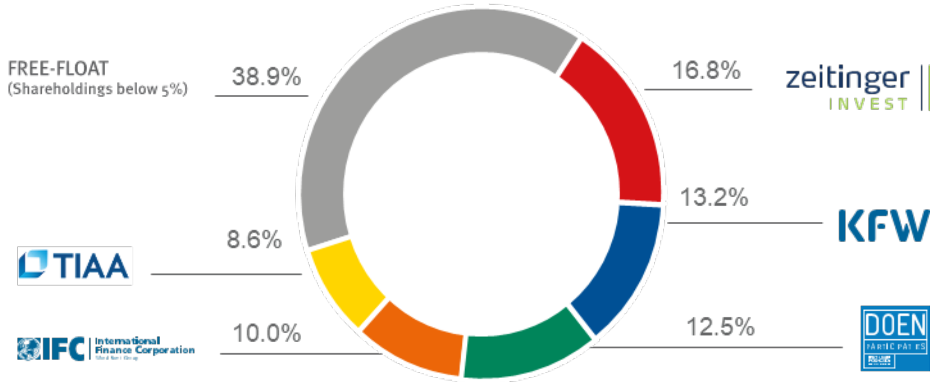
South Eastern Europe and Eastern Europe
(ca. 92% of gross loan portfolio)

South America[4]
(ca. 6% of gross loan portfolio)



Germany
(ca. 2% of gross loan portfolio)

Reputable development-oriented shareholder base



Note: Shareholder structure according to the voting right notifications and voluntary disclosure of voting rights as published on our website www.procredit-holding.com

Notes: As of 31 December 2017 and as of 30 June 2018; (1) Customer deposits divided by customer loan portfolio; (2) Full Rating Report as of 19.12.2017; (4) The South America segment also includes the recovery unit "Administración y Recuperación de Cartera Michoacán S. A" (ARDEC) in Mexico, 0.1% of Group assets; (5) Annualised.

ProCredit HOLDING

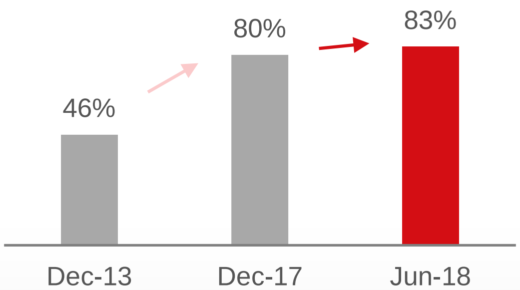
Agenda

A	Highlights
B	Financial development
C	Asset quality
D	Balance sheet, capital and funding
Q&A	
Appendix	

ProCredit HOLDING

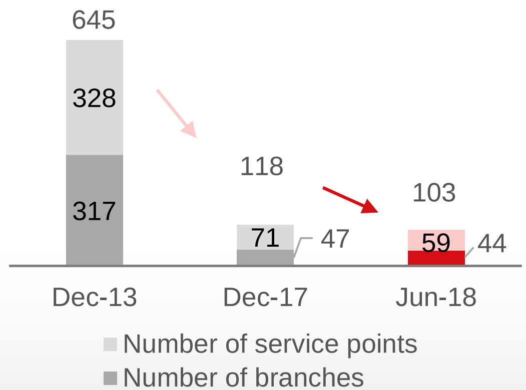
Where are we coming from? Significant progress since 2013

Focused growth in SME loan categories[1]

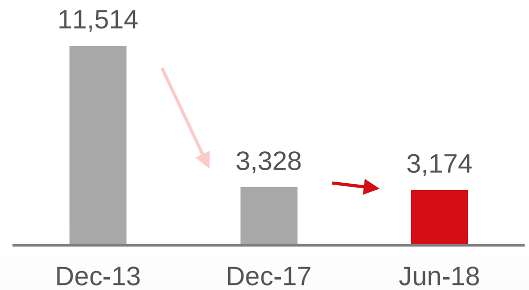


Loan portfolio > EUR 50k in % total loan portfolio

Decrease in overall branch network

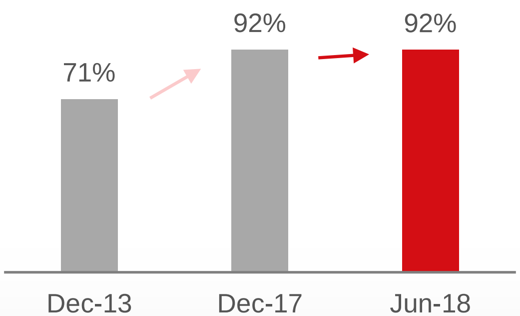


Decrease in number of total group staff



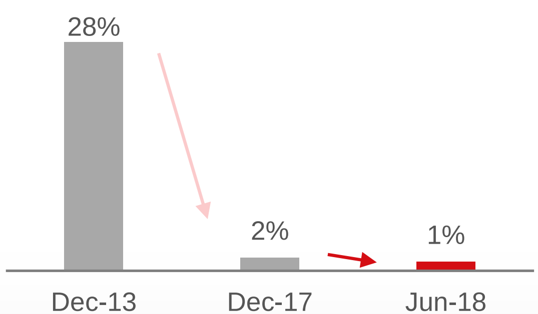
Number of total group staff

Regional focus on South Eastern Europe and Eastern Europe



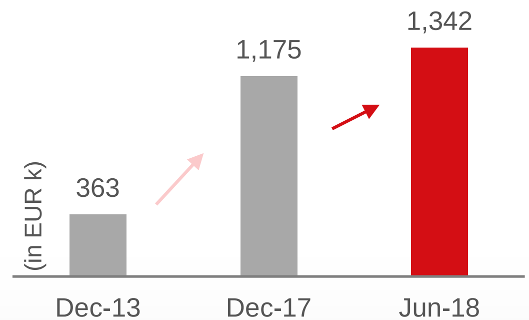
SEE and EE as % of gross loan portfolio

Decrease in number of cash desk transactions



YTD Cash desk transactions in % total transactions

Increase in loan portfolio per total group staff



Gross loan portfolio per total group staff

Note:
All related figures and ratios for Dec-13 relate to the subsidiaries as shown in the consolidated financial statement as of 2013; (1) Loan portfolio > EUR 50k initial loan size in % of customer loan portfolio by outstanding principal

Recent key achievements

Execution of business client strategy

- Successful positioning as Hausbank for SMEs
  - ✓ Strong growth with target clients (LP growth of 8.9%)
  - ✓ Increase in transaction volume from SME client base
- Efficiency measures reflected in significantly lower operating expenses in H1 2018

Execution of private client strategy

- Unified range of client services for a standard fee in the ProCredit banks
  - ✓ Offer implemented and mobile banking roll-out completed
  - ✓ Contributes strongly to the growth of fee and commission income
- Further digitalisation results in increased efficiency

Green loan portfolio

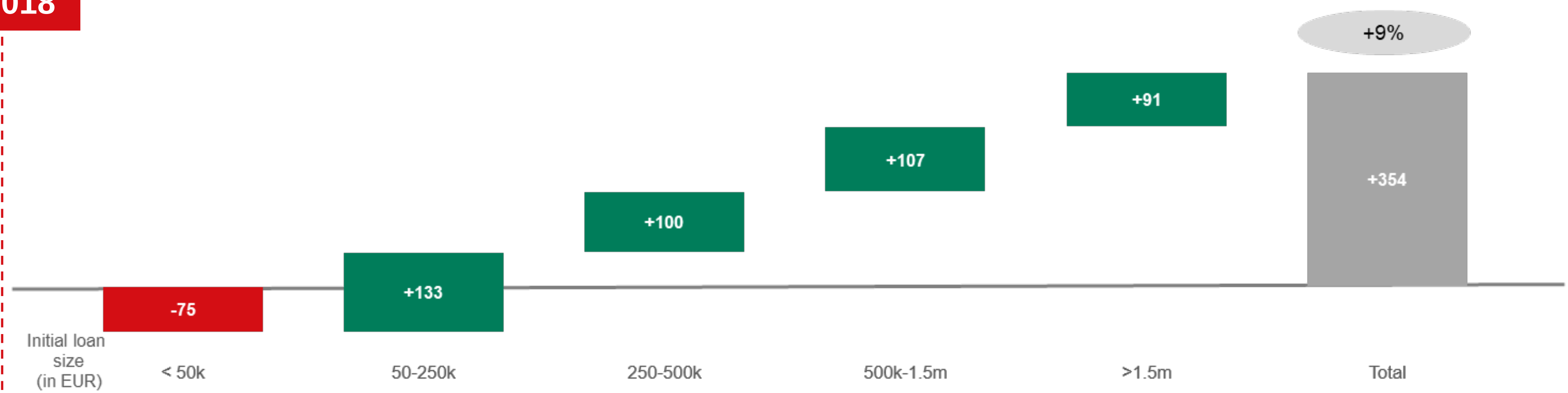
- Continued strong growth of the green loan portfolio (+21%)
- Share of green loans in total loan portfolio 13.9%

Continued external recognition and certification

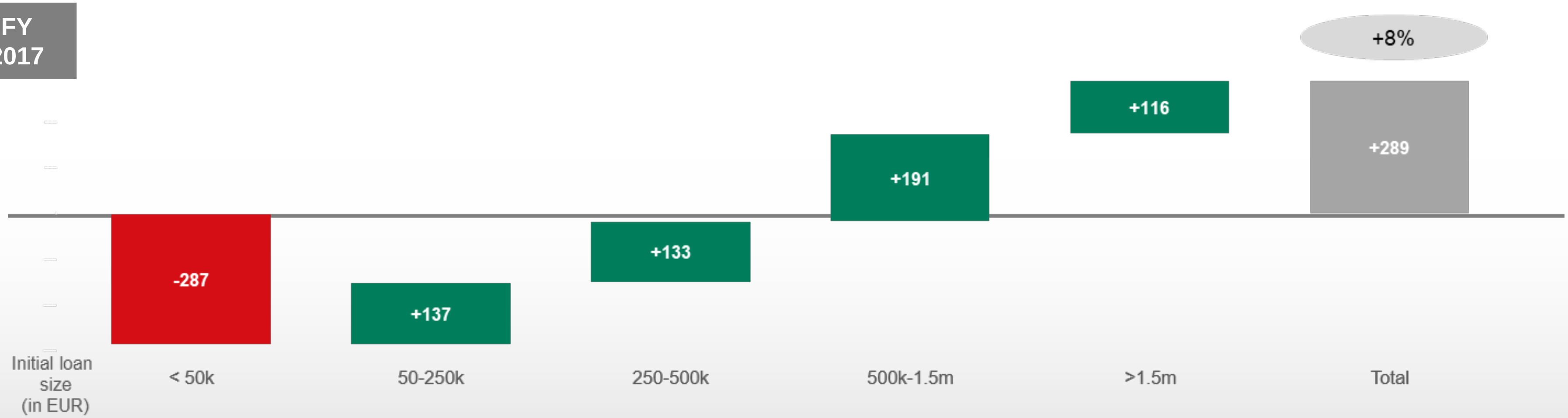
- Confirmation of BBB rating by Fitch for ProCredit Holding
- Euromoney Awards for Excellence 2018: Central and Eastern Europe's best bank for SMEs

Strong volume growth in loan portfolio

H1 2018

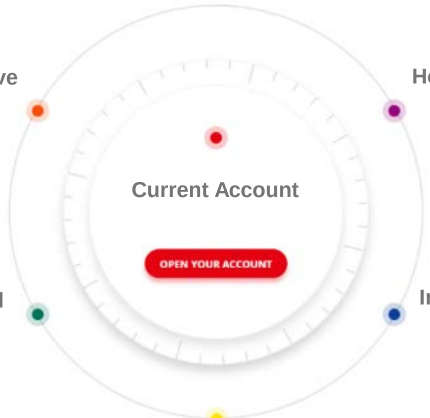


FY 2017

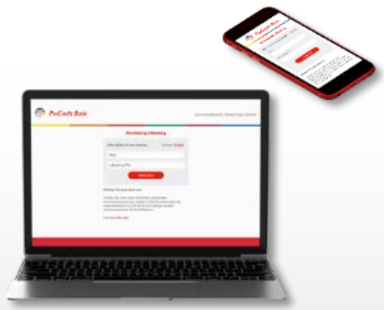


Note: Loan volume growth split by initial loan size in all segments and excluding recovery unit "ARDEC" in Mexico; % are calculated as sum of YTD changes of the bracketed size categories

Roll-out of direct banking for private clients



www.procreditbank-direct.com



Roll-out completed

Not in scope

Outlook for ProCredit Group 2018

Growth of the loan portfolio	12 - 15%[1]
Return on Average Equity (RoAE)	7.5 - 8.5%
CET1 ratio	> 13%
Cost-income ratio (CIR)	< 70%
Dividend payout ratio	1/3 of profits

In the mid-term, and taking into consideration a stable political, economic and operating environment, we see potential for around 10% p.a. growth in the total loan portfolio, a cost-income ratio (CIR) of < 60%, and a return on average equity (RoAE) of about 10%

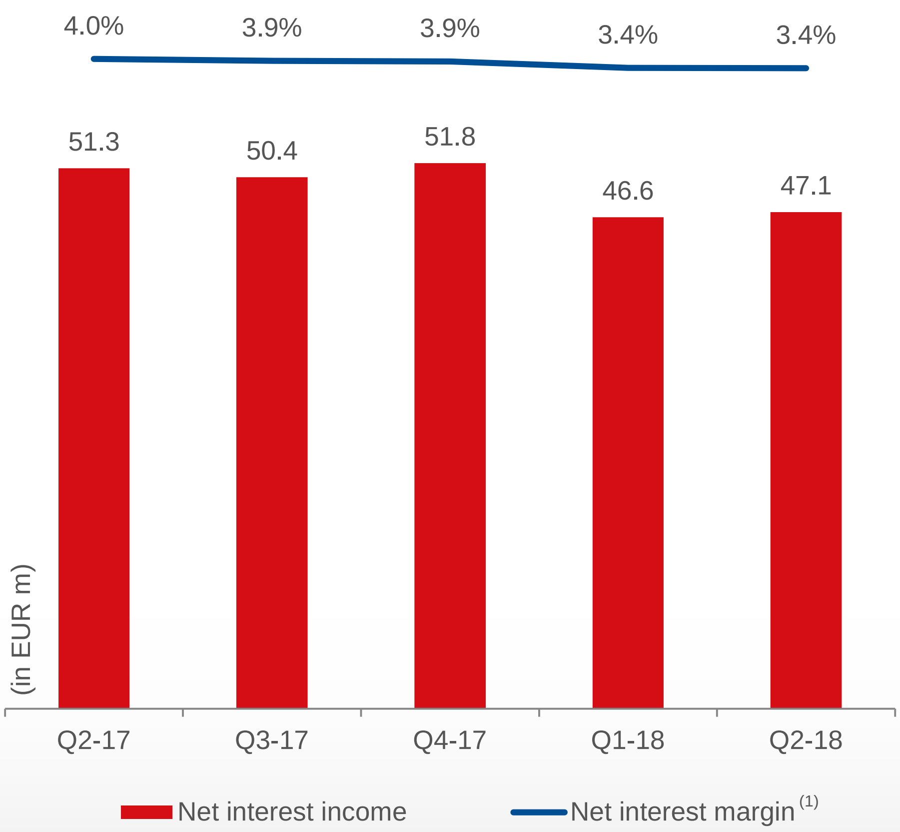
Note: (1) Assuming no significant FX volatility

Q2 2018 results at a glance

In EUR m		H1-2017	H1-2018	Q1-2018	Q2-2018	y-o-y
Income statement	Net interest income	102.6	93.7	46.6	47.1	-9%
	Provision expenses	3.4	1.1	0.1	1.0	-69%
	Net fee and commission income	21.6	24.0	11.4	12.6	11%
	Net result of other operating income	2.5	-0.7	1.4	-2.0	-126%
	Operating income	123.3	116.0	59.4	56.6	-6%
	Operating expenses	95.2	83.5	41.7	41.8	-12%
	Operating results	28.1	32.5	17.7	14.9	16%
	Tax expenses	7.3	5.8	3.1	2.8	-20%
	Profit of the period from continuing operations	20.8	26.7	14.6	12.1	28%
	Profit of the period from discontinued operations	2.8	0.0	0.0	0.0	-100%
	Profit after tax	23.6	26.7	14.6	12.1	13%
Key performance indicators	Change in customer loan portfolio	4.8%	8.9%	2.8%	5.9%	4.2pp
	Cost-income ratio	75.1%	71.3%	70.2%	72.5%	-3.8pp
	Return on equity(1)	7.0%(*)	7.5%	8.2%	6.5%	0.5pp
	CET1 ratio (fully loaded)	13.0%(*)	14.6%	14.4%	14.6%	1.6pp
Additional indicators	Net interest margin(1)	4.0%	3.4%	3.4%	3.4%	-0.6pp
	Net write-off ratio(1)(2)(5)	0.2%	0.4%	0.4%	0.5%	0.2pp
	Impaired loans(3)	5.8%	-	-	-	n/a
	Credit impaired loans (Stage 3)(4)	-	3.7%	4.4%	3.7%	n/a
	Coverage impaired portfolio (Stage 3)(4)	-	90.2%	83.0%	90.2%	n/a
	Book value per share	12.0	12.2	12.1	12.2	2%

(*)Return on average equity and CET1 ratio include as well discontinued operations; (1) Annualised; (2) Net write-offs to customer loan portfolio; (3) Impaired loans under IAS 39; (4) Credit impaired portfolio under IFRS 9; (5) Excluding interest accrued under IFRS 9 from PAR 90 loans, which is fully provisioned for

Net interest income

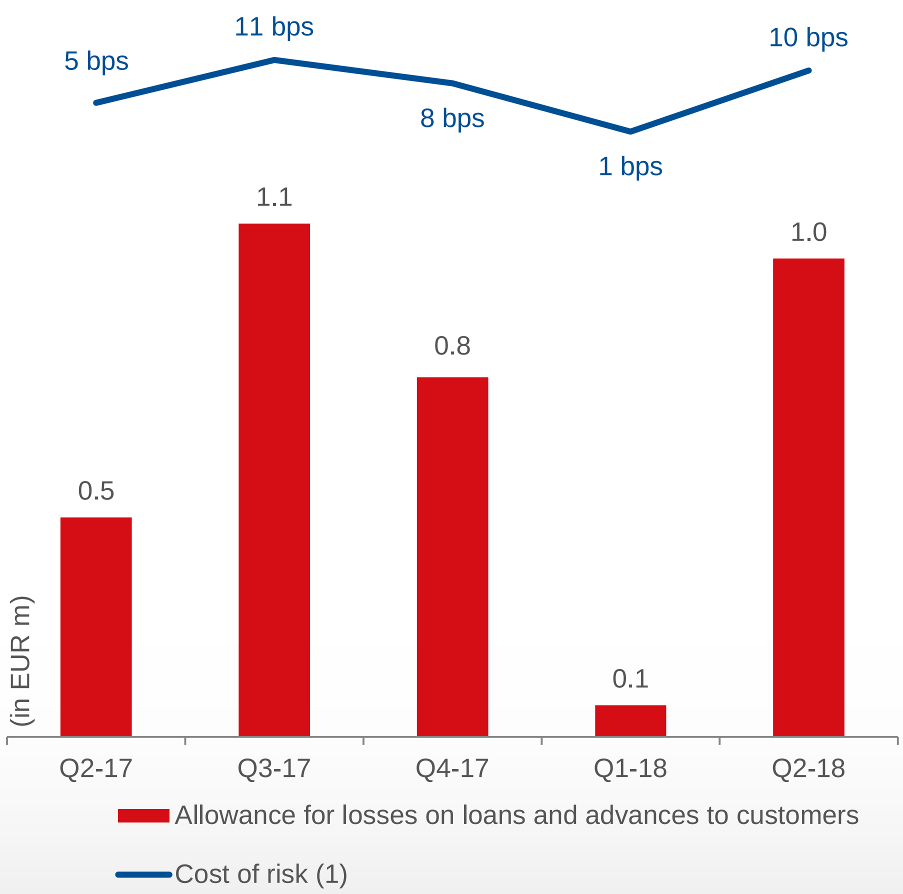


- Net interest income increased with respect to Q1 due to the higher interest income from customer loans, which more than compensated for the increase in interest expenses
- Certain margin pressure continues, but the net interest margin remained stable in Q2, reflecting the increased net interest income and reduction of excess liquidity
- Our strategic focus on SME clients is associated with significant positive effects on both risk and operating costs, but also lower margins

Notes: (1) Annualised

ProCredit HOLDING

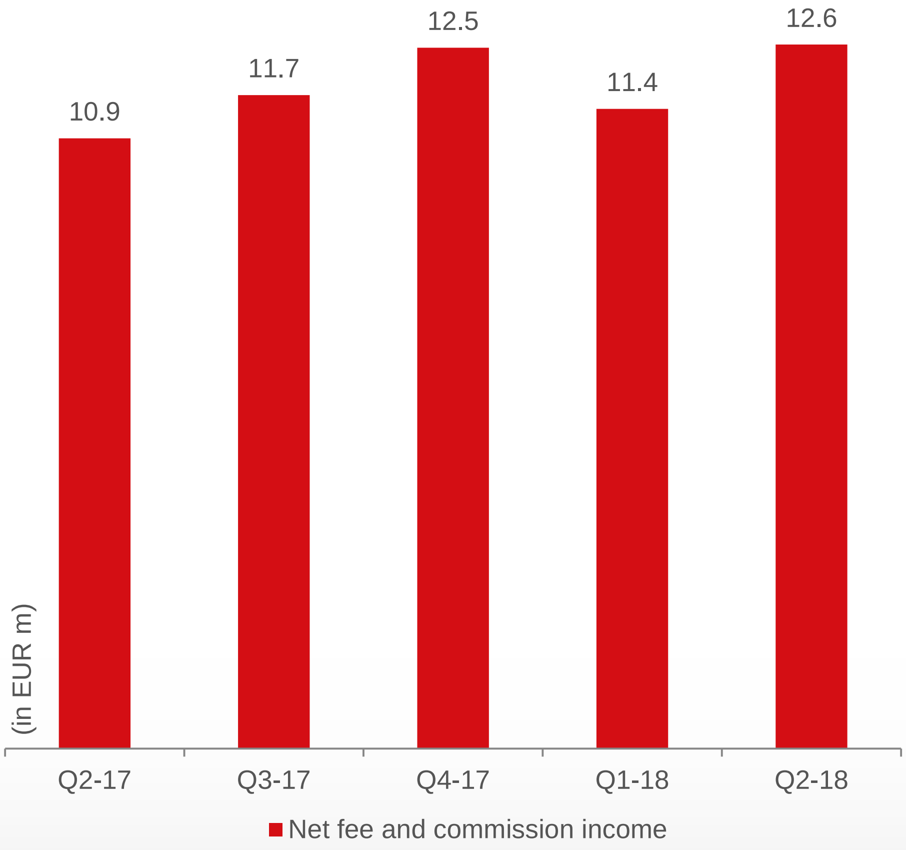
Provisioning expenses



- In Q2 2018, loan loss allowance expenses (LLP) of EUR 1.0m have been recorded (average for 2017: EUR 1.3m per quarter)
- Loan portfolio quality improved and is the major driver of the low LLP expenses (Credit impaired loans decreased by 0.7pp to 3.7% in this quarter alone)
- Coverage ratio for credit impaired loans also increased visibly by 6.9pp to 90%
- Recoveries of written-off loans of EUR 6m contributed positively to the result

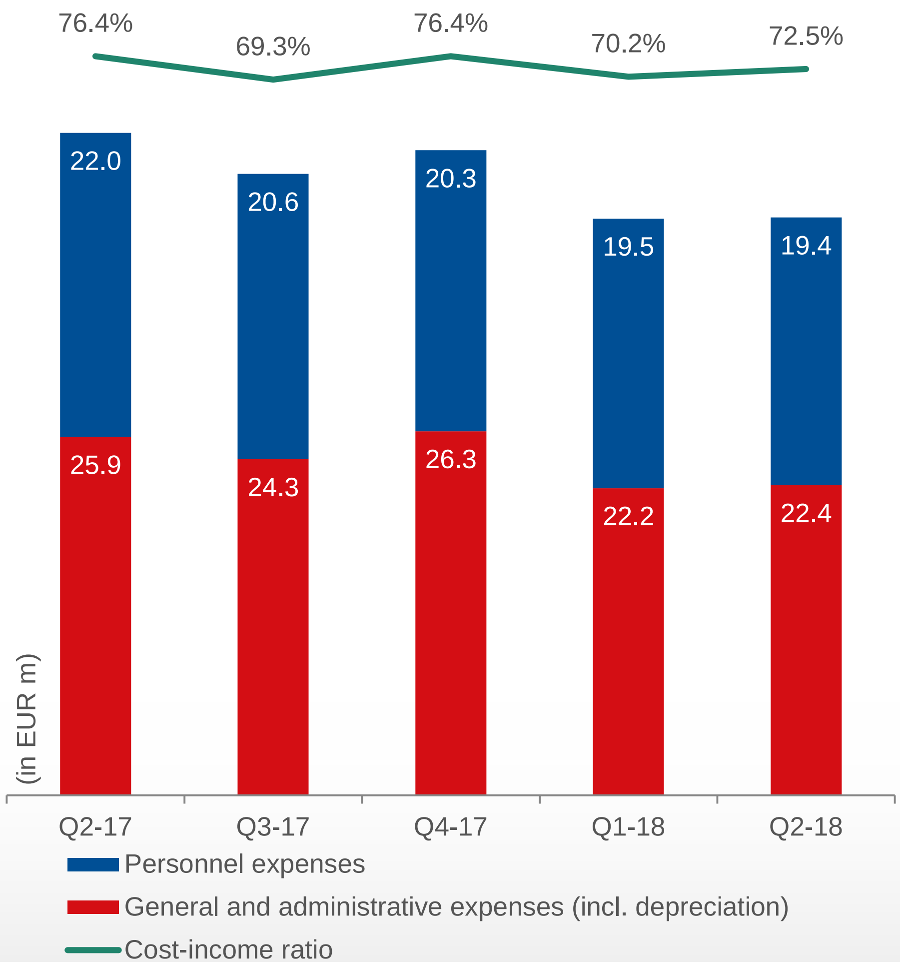
Note: (1) Cost of risk defined as allowances for losses on loans and advances to customers, divided by average customer loan portfolio; Annualised

Net fee and commission income



- Net fee and commission income increased with respect to the previous quarter on the basis of higher income from both private and business clients
- The increase in net fee and commission income is a consequence of our new private banking concept as well as higher fee income from our increasingly larger and more formalised SME client base
- The increase in net fee and commission income leads to a higher diversification of earnings and makes the group less reliant on RWA-driven income

Operating expenses

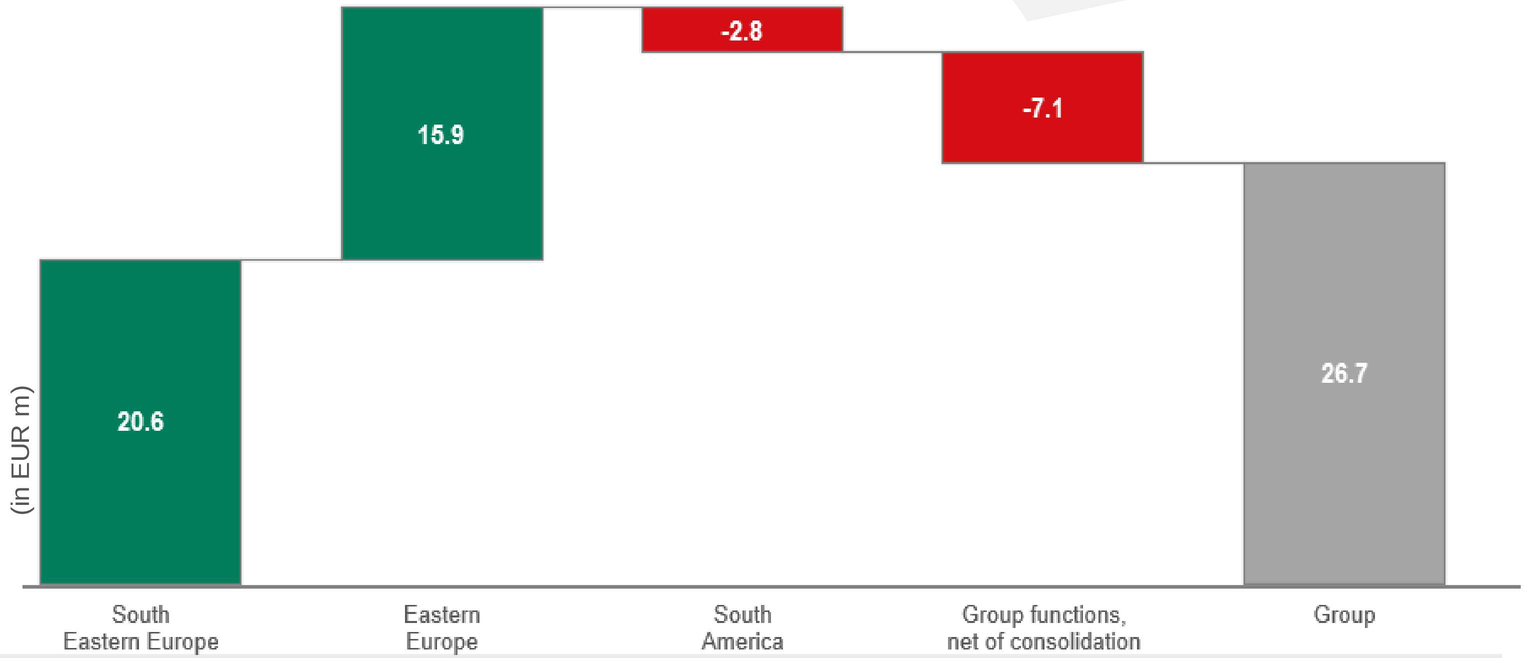


- Operating expenses have decreased significantly in 2018 due to efficiency gains from branch and service point closures as well as a reduction in personnel
- Since coming down in the first quarter of this year, operating expenses have remained on a stable level in Q2
- Even though personnel expenses have reduced visibly, average salaries are showing a clear upward trend and are thereby in line with our SME strategy
- Low operating expenses have been the major driver in reducing the cost-income ratio in 2018

Contribution of segments to group net income H1 2018

Group functions, e.g. risk management, reporting, capital management, liquidity management, training and development.

Includes ProCredit Holding, Quipu, ProCredit Academy Fürth, ProCredit Bank Germany (EUR 105m customer loan portfolio; EUR 280m customer deposits)



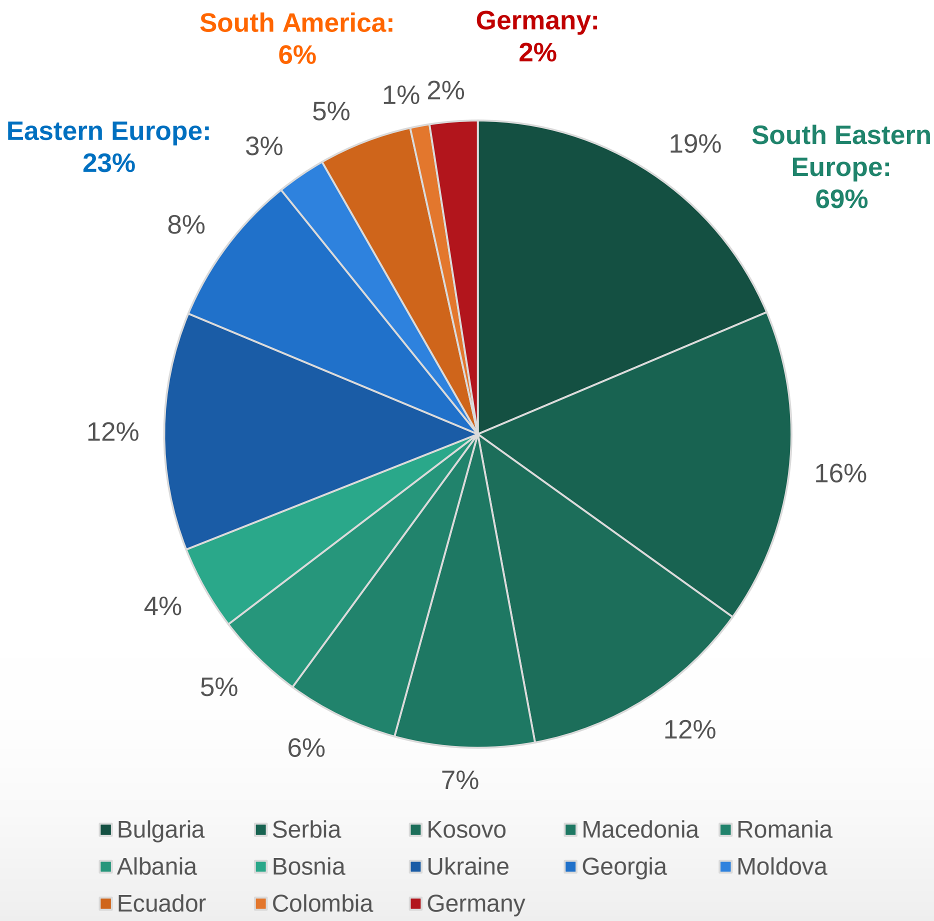
	South Eastern Europe	Eastern Europe	South America	Group functions, net of consolidation	Group
Customer loan portfolio (EUR m)	2.934	966	254		4.260
Change in customer loan portfolio H1 2018	+6.3%	+17.4%	+6.5%		+8.9%
Cost-income ratio	68.5%	42.8%	116.0%		71.3%
Return on Average Equity[1]	8.6%	19.8%	-9.5%		7.5%

Note: (1) Annualised

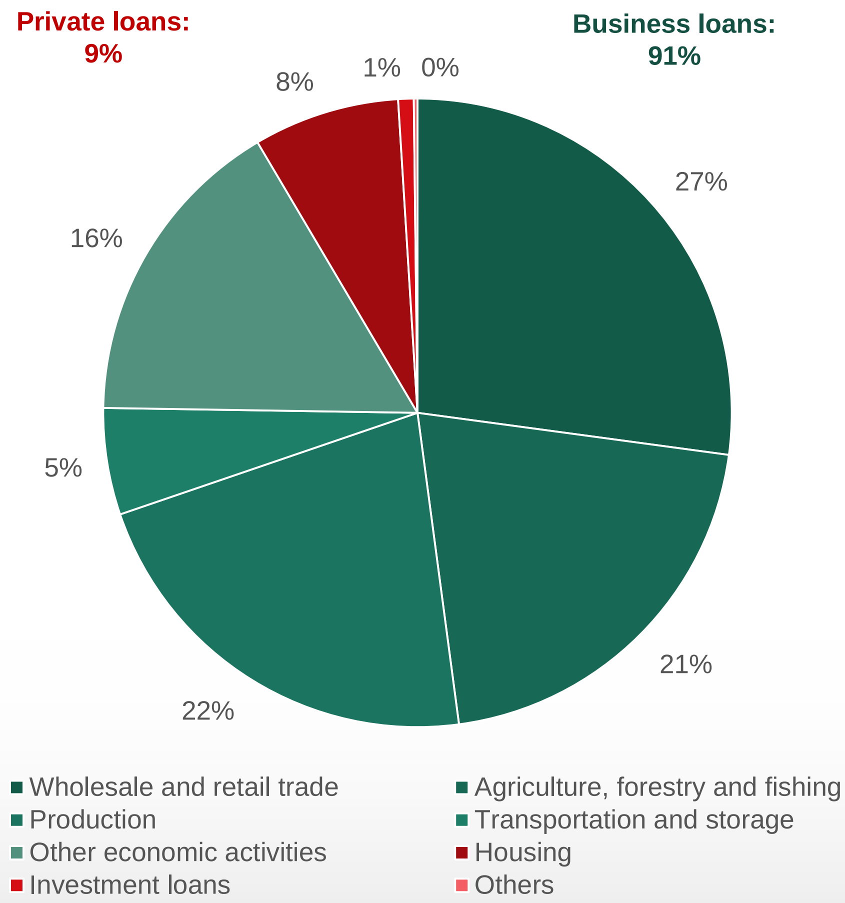
Agenda

Structure of the loan portfolio

Loan portfolio by geographical segments



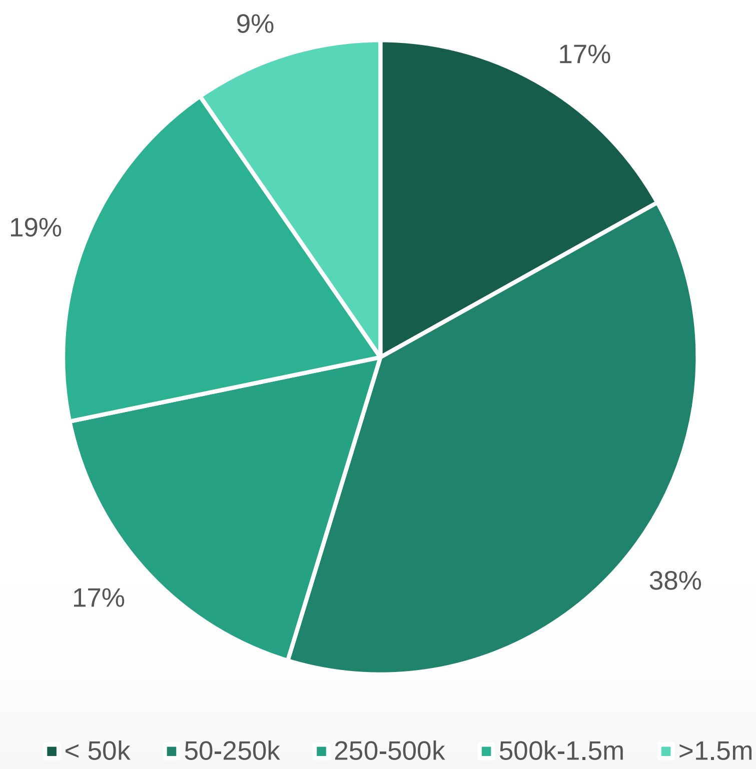
Loan portfolio by sector



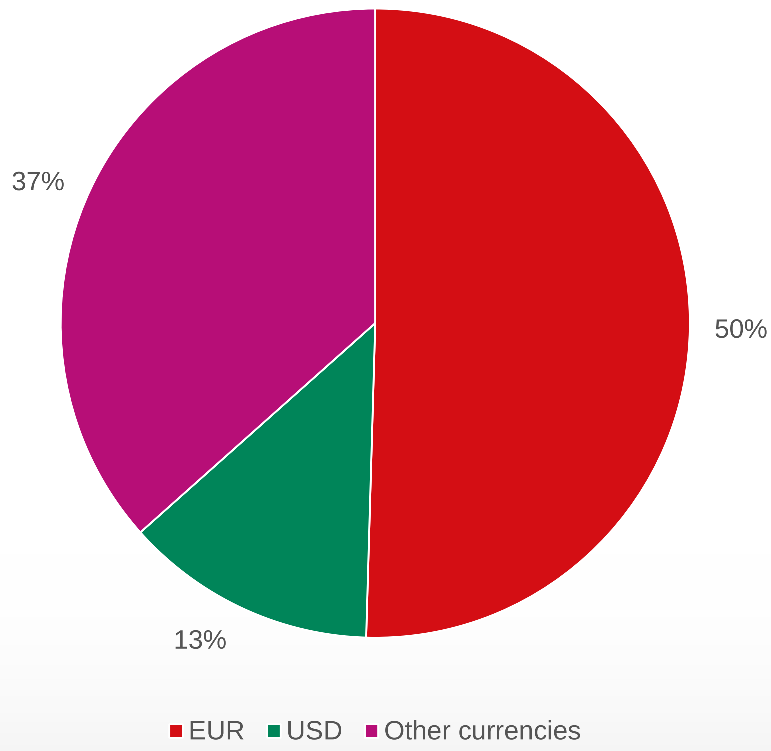
Notes: Loan portfolio by geographical segments and by sector in % of total customer loan portfolio (EUR 4,252m as per 30-Jun-18) excluding recovery unit "ARDEC" in Mexico

Structure of the loan portfolio (continued)

Loan portfolio by initial loan size

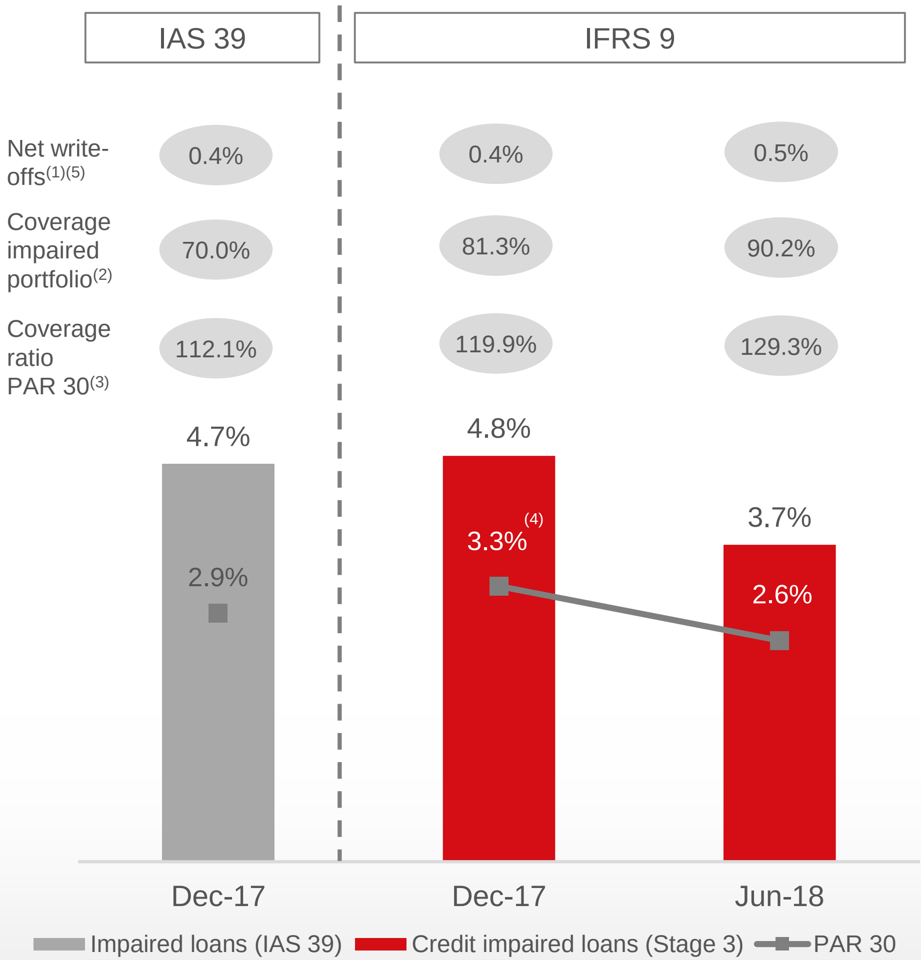


Loan portfolio by currency



Notes:
Loan portfolio by initial loan size in % of total outstanding principal (EUR 4,238m as of 30-Jun-18) excluding recovery unit "ARDEC" in Mexico; loan portfolio by currency in % of net loan portfolio (EUR 4,116m as of 30-Jun-18)

Loan portfolio quality

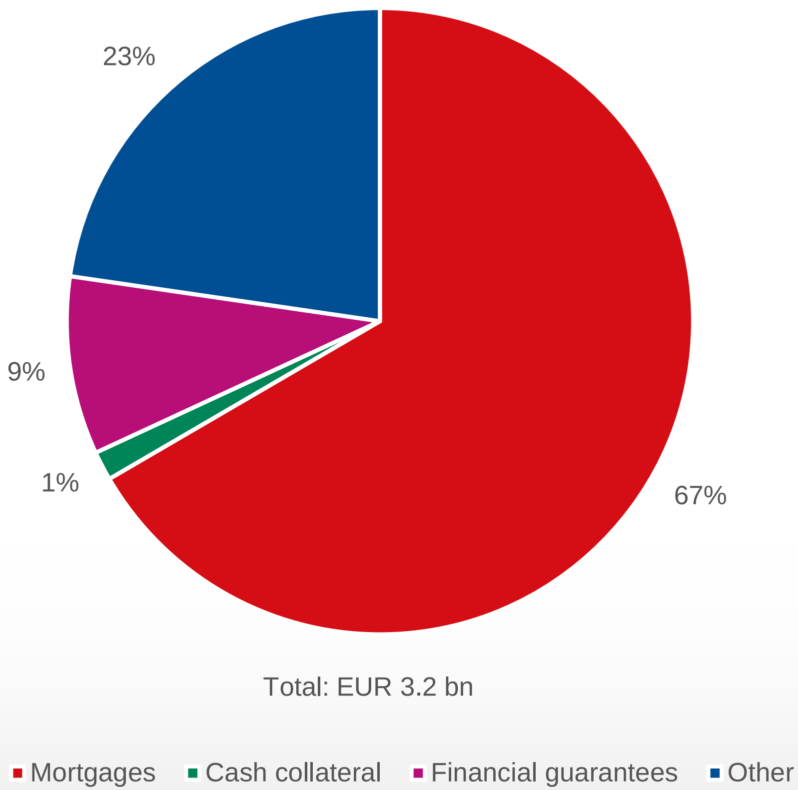


- Portfolio quality has improved substantially, both in terms of share of impaired loans and PAR 30
- Our prudent risk management is underlined by high coverage ratios
- Continuous monitoring of loan portfolio, with share of credit impaired loans as a key reporting trigger

Notes: (1) Net write-offs to customer loan portfolio, annualised; (2) Allowances for losses on loans and advances to customers divided by credit impaired portfolio; (3) Allowances for losses on loans and advances to customers divided by PAR 30 loan portfolio (4) Figure has been restated according to IFRS 9; (5) Excluding interest accrued under IFRS 9 from PAR 90 loans, which is fully provisioned for

Structure of collateral

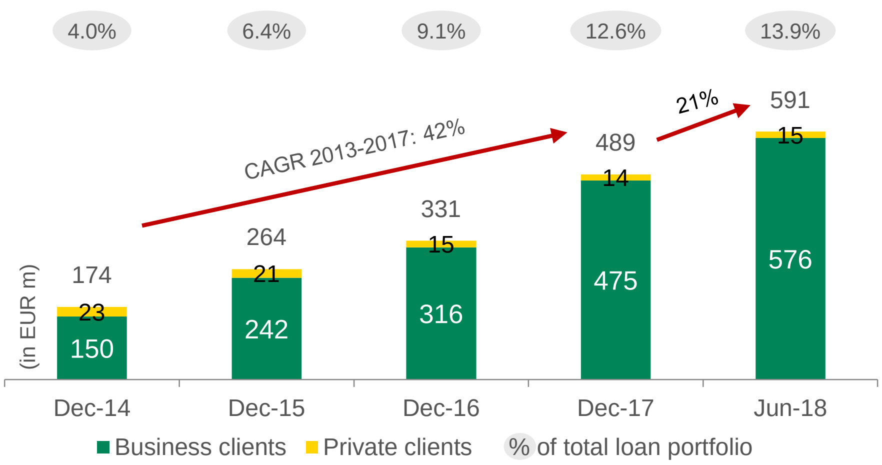
Collateral by type



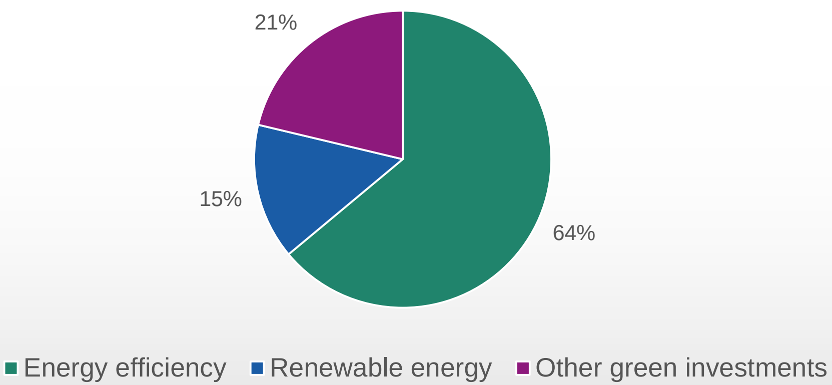
- Majority of collateral consists of mortgages
- Growing share of financial guarantees mainly as a result of the InnovFin initiative provided by the European Investment Fund
- Clear, strict requirements regarding types of acceptable collateral, legal aspects of collateral and insurance of collateral items
- Standardised collateral valuation methodology
- Regular monitoring of the value of all collateral and a clear collateral revaluation process, including the use of external, independent experts
- Verification of external appraisals and regular monitoring of activities carried out by specialist staff members

Development of green loan portfolio

Green loan portfolio growth



Structure of green loan portfolio



- Strong growth in the green loan portfolio
- Includes financing of investments in
  - Energy efficiency
  - Renewable energies
  - Other environmentally-friendly activities
- Largest part of green loan portfolio to finance energy efficiency measures
- Green loans represent almost 14% of the total loan portfolio (target of 15% of total loan portfolio by end of 2018)
- The share of green investment (1) loans to total investment loans is 17.2%

Notes: (1) Investment loans are defined as loans with an initial maturity higher than 3 years

Agenda

A Highlights

B Financial development

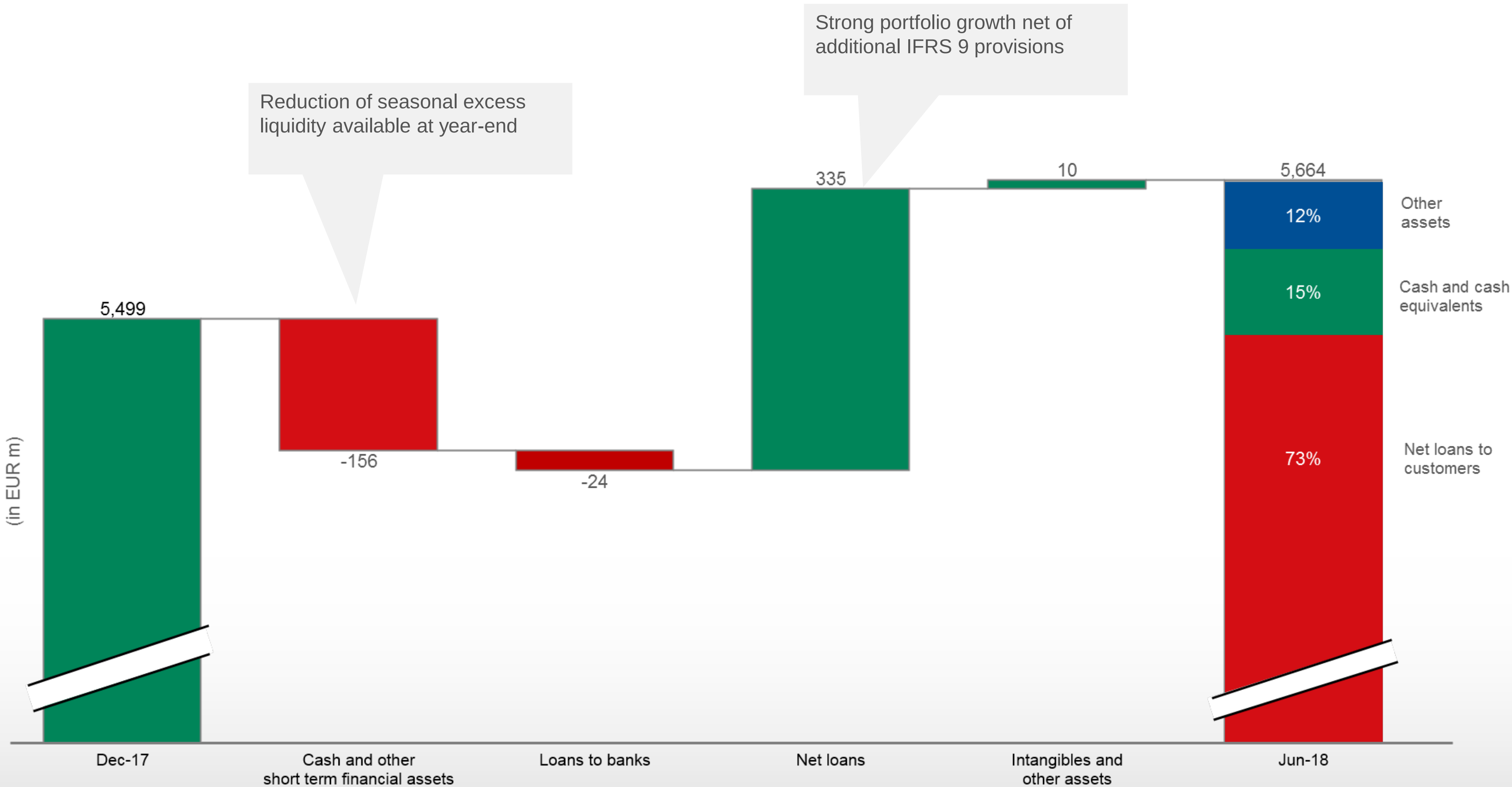
C Asset quality

D Balance sheet, capital and funding

Q&A

Appendix

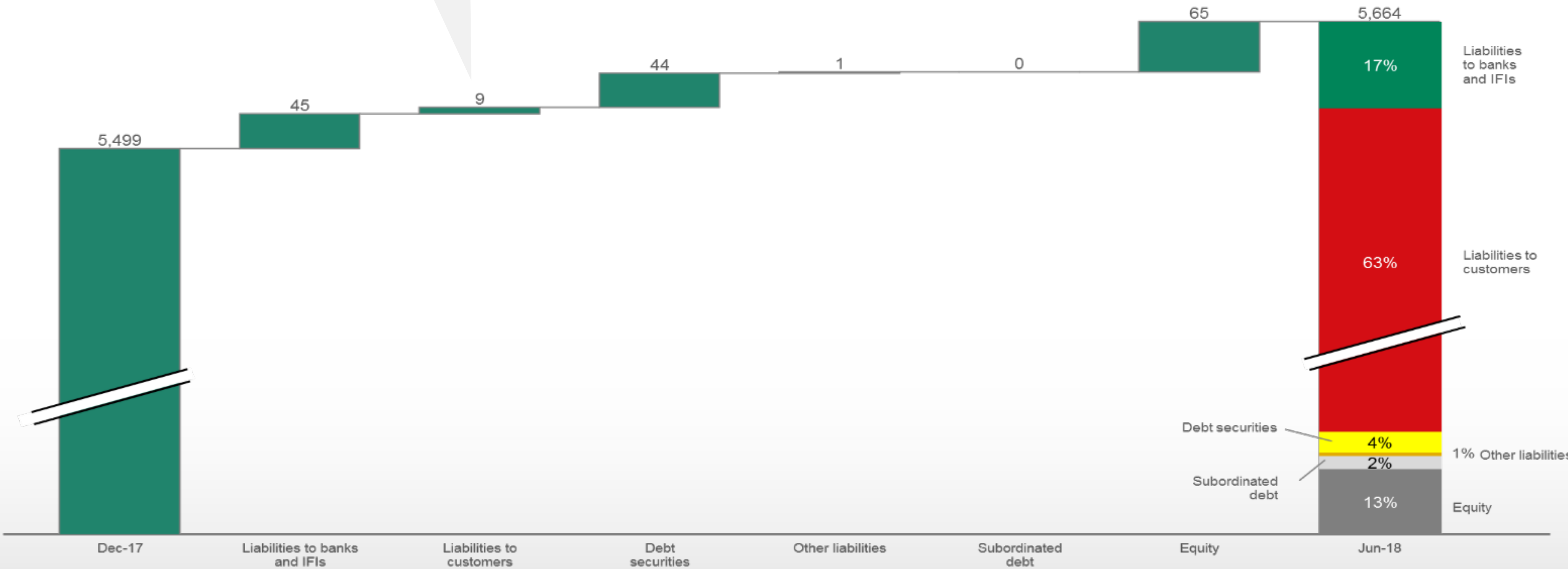
Asset reconciliation



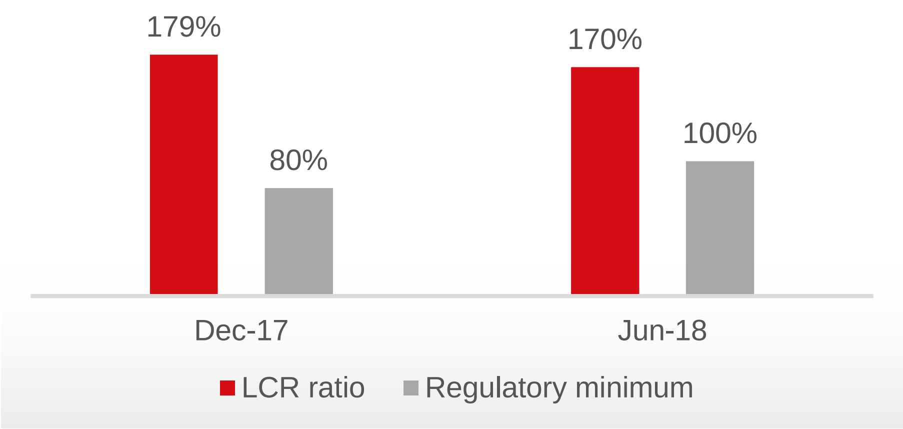
Liabilities and equity reconciliation

Stable level of deposits in spite of substantial restructuring and closing of branches

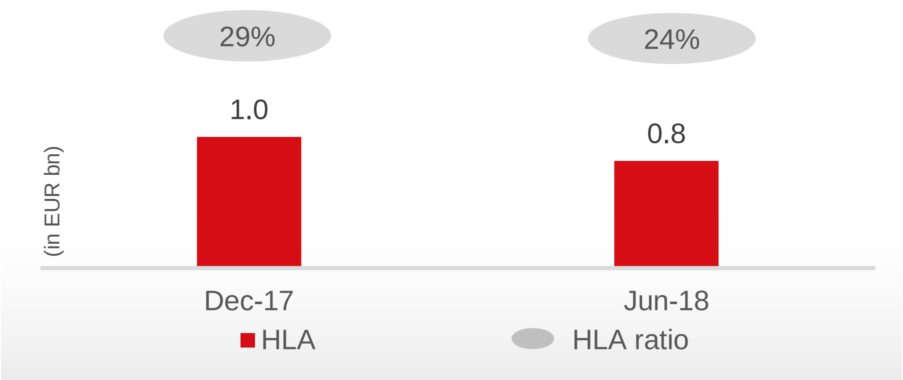
Capital increase in February 2018, IFRS 9 effect and capitalised profit



Liquidity coverage ratio



Highly liquid assets (HLA) and HLA ratio



- To support the strong loan portfolio growth and ensure adequate liquidity levels, new structural liquidity was attracted in Q2, predominantly from IFIs
- In Q2 2018 the level of HLAs remained stable. The reduction as compared to Dec-17 is mostly attributable to seasonal excess liquidity available at year-end
- All ratios remained comfortably within limits

ProCredit HOLDING

Regulatory capital and risk-weighted assets

Overview of capitalisation

in EUR m	Dec-17	Jun-18
CET1 capital	595	**665**
Additional Tier 1 capital	0	**0**
Tier 1 capital	595	**665**
Tier 2 capital	130	**130**
Total capital	725	**795**
RWA total	4,330	**4,564**
o/w Credit risk	3,341	**3,613**
o/w Market risk (currency risk)	439	**482**
o/w Operational risk	549	**467**
o/w CVA risk	2	**2**
CET1 capital ratio	13.7%	**14.6%**
Total capital ratio	16.7%	**17.4%**
Leverage ratio	10.5%	**11.3%**

- Increases in CET1, total capital and leverage ratios due to the capital increase in Feb. 2018
- Q4 2017 profits recognised (after Annual General Meeting)
- IFRS 9 effects fully included in CET1 capital
- RWA increase resulting mainly from loan portfolio growth
- First SREP decision received for 2018 (including capital buffer):
  - 8.1% CET1 ratio
  - 10.1% Tier 1 ratio
  - 12.9% total capital ratio

Development of CET1 capital ratio (fully loaded)

Agenda

A Highlights

B Financial development

C Asset quality

D Balance sheet, capital and funding

Q&A

Appendix

Q&A

ProCredit Bank Georgia

Agenda

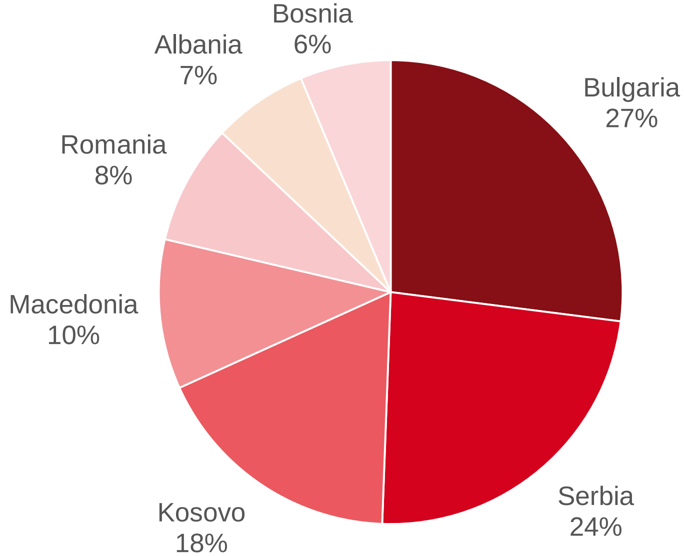
Overview of quarterly financial development

In EUR m		Q2-2017	Q3-2017	Q4-2017	Q1-2018	Q2-2018
Income statement	Net interest income	51.3	50.4	51.8	46.6	47.1
	Provision expenses	0.5	1.1	0.8	0.1	1.0
	Net fee and commission income	10.9	11.7	12.5	11.4	12.6
	Net result of other operating income	0.5	2.8	-2.7	1.4	-2.0
	Operating income	62.2	63.8	60.9	59.4	56.6
	Operating expenses	47.9	44.9	46.6	41.7	41.8
	Operating results	14.3	18.9	14.2	17.7	14.9
	Tax expenses	3.0	3.2	4.0	3.1	2.8
	Profit of the period from continuing operations	11.3	15.7	10.2	14.6	12.1
	Profit of the period from discontinued operations	0.4	-3.4	2.1	0.0	0.0
	Profit after tax	11.7	12.2	12.3	14.6	12.1
Key performance indicators	Change in customer loan portfolio	2.2%	0.8%	2.0%	2.8%	5.9%
	Cost-income ratio	76.4%	69.3%	75.7%	70.2%	72.5%
	Return on Average Equity(1)	6.9%	7.4%	7.2%	8.2%	6.5%
	CET1 ratio (fully loaded)	13.0%	13.3%	13.7%	14.4%	14.6%
Additional indicators	Net interest margin(1)	4.0%	3.9%	3.9%	3.4%	3.4%
	Net write-off ratio(1)(2)(5)	0.2%	0.3%	0.4%	0.4%	0.5%
	Impaired loans(3)	5.8%	5.4%	4.7%	-	-
	Credit impaired loans (Stage 3)(4)	-	-	4.8%	4.4%	3.7%
	Coverage of Credit impaired portfolio (Stage 3)(4)	-	-	81.3%	83.0%	90.2%
	Book value per share	12.0	12.1	12.2	12.1	12.2

Notes: P&L related figures and ratios, unless indicated otherwise, are based on continuing operations; Return on average equity and CET1 ratio include as well discontinued operations; (1) Annualised; (2) Net write-offs to customer loan portfolio; (3) Impaired loans under IAS 39; (4) Credit impaired portfolio under IFRS 9; (5) Excluding interest accrued under IFRS 9 from PAR 90 loans, which is fully provisioned for

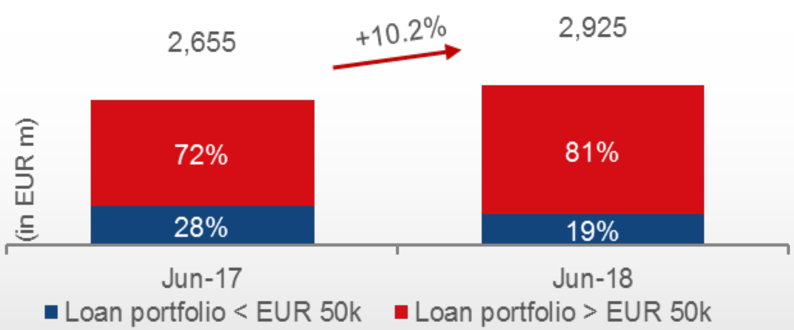
Segment South Eastern Europe

Regional loan portfolio breakdown



Total: EUR 2,934m (69% of gross loan portfolio)

Loan portfolio growth(1)



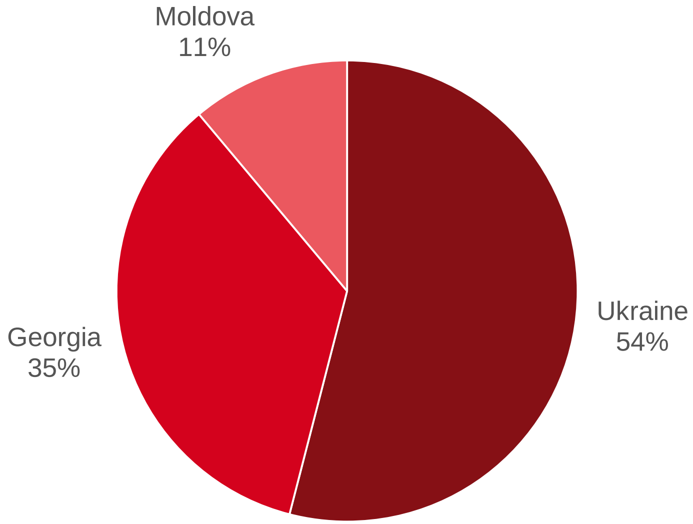
Key financial data

(in EUR m)	H1 2017	H1 2018
Net interest income	66.8	**58.2**
Provision expenses	-1.7	**0.0**
Net fee and commission income	14.7	**16.6**
Net result of other operating income	-0.5	**-2.6**
Operating income	82.7	**72.2**
Operating expenses	53.5	**49.4**
Operating result	29.3	**22.8**
Tax expenses	3.4	**2.2**
Profit after tax	25.8	**20.6**

Change in customer loan portfolio	5.4%	**6.3%**
Deposits to loans ratio(2)	89.6%	**85.8%**
Net interest margin	3.7%	**3.0%**
Cost-income ratio	66.0%	**68.5%**
Return on Average Equity(3)	11.3%	**8.6%**

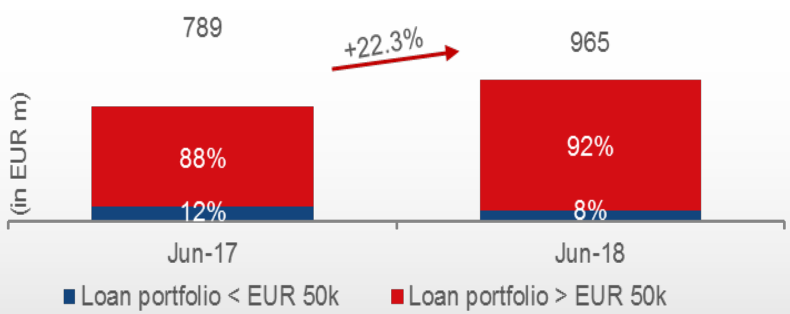
Notes: (1) By initial loan amount; (2) Customer deposits divided by customer loan portfolio; (3) Annualised.

Regional loan portfolio breakdown



Total: EUR 966m (23% of gross loan portfolio)

Loan portfolio growth(1)



Key financial data

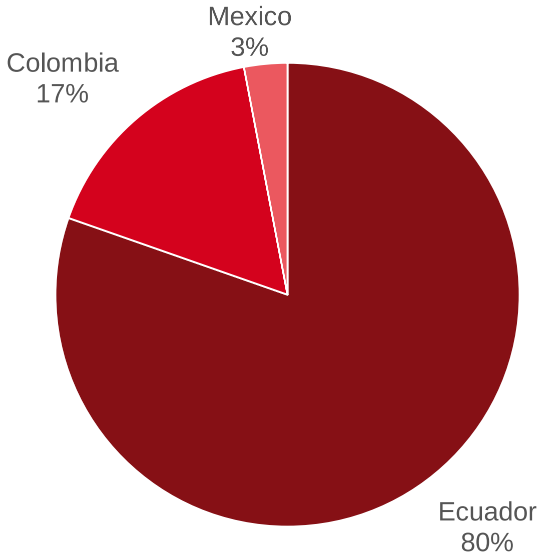
(in EUR m)	H1 2017	H1 2018
Net interest income	27.6	**27.8**
Provision expenses	6.4	**-0.2**
Net fee and commission income	4.3	**4.3**
Net result of other operating income	1.4	**1.5**
Operating income	26.8	**33.7**
Operating expenses	16.2	**14.4**
Operating result	10.6	**19.4**
Tax expenses	2.0	**3.5**
Profit after tax	8.7	**15.9**

Change in customer loan portfolio	11.8%	**17.4%**
Deposits to loans ratio(2)	82.0%	**64.1%**
Net interest margin	5.2%	**4.7%**
Cost-income ratio	48.7%	**42.8%**
Return on Average Equity(3)	12.6%	**19.8%**

Notes: (1) By initial loan amount; (2) Customer deposits divided by customer loan portfolio; (3) Annualised.

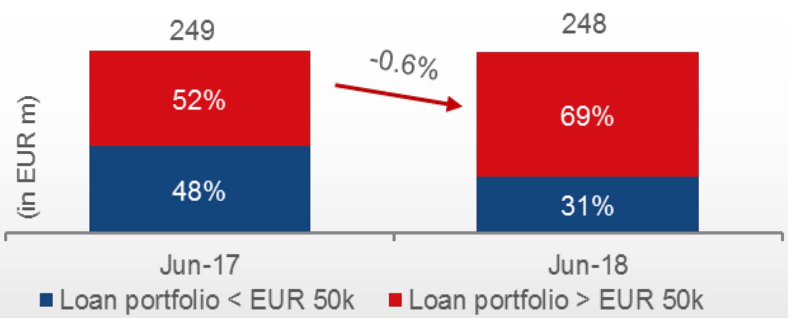
Segment South America

Regional loan portfolio breakdown



Total: EUR 254m (6% of gross loan portfolio)

Loan portfolio growth(1)



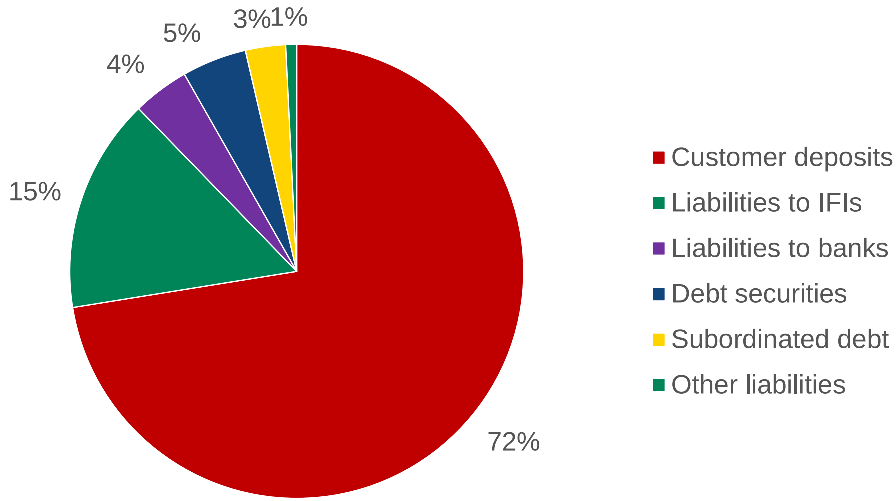
Key financial data

(in EUR m)	H1 2017	H1 2018
Net interest income	10.5	**8.1**
Provision expenses	-1.3	**1.2**
Net fee and commission income	0.0	**-0.3**
Net result of other operating income	0.5	**1.1**
Operating income	12.3	**7.7**
Operating expenses	13.6	**10.3**
Operating result	-1.3	**-2.6**
Tax expenses	0.5	**0.1**
Profit after tax	-1.8	**-2.8**
Change in customer loan portfolio	-17.8%	**6.5%**
Deposits to loans ratio(2)	67.2%	**64.1%**
Net interest margin	4.8%	**4.4%**
Cost-income ratio	124.0%	**116.0%**
Return on Average Equity(3)	-5.5%	**-9.5%**

Notes: (1) By initial loan amount; (2) Customer deposits divided by customer loan portfolio; (3) Annualised.

Funding and rating update

Funding sources overview



Total liabilities: EUR 4.9bn

- Highly diversified funding structure and counterparties
- Customer deposits main funding source, accounting for 72% as of Jun-18
- Supplemented by long-term funding from IFIs and institutional investors
- Lower deposit-to-loan ratio due to the portfolio growth exceeding the growth in deposits

Deposit-to-loan ratio development

Rating:

- ProCredit Holding and ProCredit Bank in Germany: BBB (stable) by Fitch
- ProCredit Banks: At or close to sovereign IDR; PCBs in Georgia, Macedonia and Serbia are even rated above the sovereign IDR

ProCredit HOLDING

Balance sheet

in EUR m	Dec-17	Jun-18
Assets		
Cash and central bank balances	1,077	872
Loans and advances to banks	196	172
Investment securities	0	265
Available-for-sale financial assets	215	0
Loans and advances to customers	3,910	4,260
Allowance for losses on loans and advances to customers	-129	-144
Derivative financial assets	0	0
Financial assets at fair value through profit or loss	1	0
Property, plant and equipment	139	140
Other assets	90	100
Total assets	**5,499**	**5,664**
Liabilities		
Liabilities to banks	359	199
Liabilities to customers	3,571	3,580
Liabilities to International Financial Institutions	550	755
Derivative financial liabilities	0	1
Financial liabilities at fair value through profit or loss	0	0
Debt securities	183	228
Other liabilities	37	37
Subordinated debt	141	141
Total liabilities	**4,841**	**4,941**
Equity		
Subscribed capital	268	294
Capital reserve	115	147
Retained earnings	351	339
Translation reserve	-84	-68
Revaluation reserve	1	3
Equity attributable to ProCredit shareholders	**651**	**716**
Non-controlling interests	7	8
Total equity	**659**	**724**
Total equity and liabilities	**5,499**	**5,664**

Income statement by segment

01.01.- 30.06.2018 (in EUR m)	Germany	Eastern Europe	South Eastern Europe	South America	Consolidation	Group
Interest and similar income	9.4	50.7	69.9	13.8	-8.5	135.3
of which inter-segment	8.5	0.1	-0.1	0.0	0.0	0.0
Interest and similar expenses	10.1	22.9	11.8	5.7	-8.8	41.6
of which inter-segment	0.0	3.0	4.2	1.6	0.0	0.0
Net interest income	**-0.7**	**27.8**	**58.2**	**8.1**	**0.4**	**93.7**
Allowance for losses on loans and advances to customers	0.1	-0.2	0.0	1.2	0.0	1.1
Net interest income after allowances	**-0.8**	**28.0**	**58.2**	**6.9**	**0.4**	**92.7**
Fee and commission income	5.2	6.3	23.8	0.7	-4.6	31.4
of which inter-segment	3.9	0.0	0.7	0.0	0.0	0.0
Fee and commission expenses	0.9	2.0	7.2	1.0	-3.7	7.4
of which inter-segment	0.0	0.9	2.4	0.4	0.0	0.0
Net fee and commission income	**4.3**	**4.3**	**16.6**	**-0.3**	**-0.9**	**24.0**
	0.0	0.0	0.0	0.0	0.0	0.0
Result from foreign exchange transactions	-1.0	1.9	3.0	0.0	0.0	3.9
Net result from financial instruments at fair value through profit or loss	0.2	0.0	-0.2	0.0	0.0	0.0
Net result from available-for-sale financial assets	0.0	0.0	0.0	0.0	0.0	0.0
of which inter-segment	0.0	0.0	0.1	0.0	0.0	0.1
Net other operating income	15.7	-0.4	-5.5	1.0	-15.5	-4.7
of which inter-segment	14.3	0.0	0.8	0.3	0.0	0.0
Operating income	**18.5**	**33.7**	**72.2**	**7.7**	**-16.0**	**116.0**
	0.0	0.0	0.0	0.0	0.0	0.0
Personnel expenses	11.8	5.1	18.4	3.5	0.0	38.8
Administrative expenses	13.6	9.3	31.0	6.8	-15.9	44.7
of which inter-segment	2.6	3.0	8.4	2.0	0.0	0.0
Operating expenses	**25.4**	**14.4**	**49.4**	**10.3**	**-15.9**	**83.5**
Profit before tax	-6.9	19.4	22.8	-2.6	-0.1	32.5
Income tax expenses	0.0	3.5	2.2	0.1	0.0	5.8
Profit of the period from continuing operations	**-7.0**	**15.9**	**20.6**	**-2.8**	**-0.1**	**26.7**
Profit of the period from discontinued operations	0.0	0.0	0.0	0.0	0.0	0.0
Profit of the period	**-7.0**	**15.9**	**20.6**	**-2.8**	**-0.1**	**26.7**
Profit attributable to ProCredit shareholders	0.0	0.0	0.0	0.0	0.0	25.6
Profit attributable to non-controlling interests	0.0	0.0	0.0	0.0	0.0	1.0

ProCredit HOLDING

Information regarding financial figures in this presentation

Q2 2018:

- Financial data for six-month period ended 30 June 2018, as shown in the unaudited quarterly financial report ended 30 June 2018

Q1 2018:

- Financial data for three-month period ended 31 March 2018, as shown in the unaudited quarterly financial report ended 31 March 2018

FY 2017:

- Financial data for the fiscal year ended 31 December 2017, as shown in the consolidated financial statements as of and for the fiscal year ended 31 December 2017

Q3 2017:

- Financial data for nine-month period ended 30 September 2017, as shown in the unaudited quarterly financial report for the period ended 30 September 2017
- Entities classified as discontinued operations include Banco ProCredit El Salvador in the balance sheet-related information and Banco ProCredit El Salvador and Banco ProCredit Nicaragua in the profit and loss-related information

Q2 2017:

- Financial data for six-month period ended 30 June 2017, as shown in the unaudited quarterly financial report for the period ended 30 June 2017
- Entities classified as discontinued operations include Banco ProCredit El Salvador and Banco ProCredit Nicaragua in the balance sheet-related information and in the profit and loss-related information

Note: Unless indicated otherwise

ProCredit HOLDING

Contact Investor Relations

Contact details

Investor Relations

ProCredit Holding AG & Co. KGaA
Nadine Frerot

tel.: +49 69 951 437 285
e-mail: PCH.ir@procredit-group.com

Media Relations

ProCredit Holding AG & Co. KGaA
Andrea Kaufmann

tel.: +49 69 951 437 138
e-mail: PCH.media@procredit-group.com

Financial calendar

Date	Place	Event information
3/4.09.2018	Frankfurt/ Main	Equity Forum Autumn Conference 2018
14.11.2018		Quarterly Statement as of 30-Sep-18, Analyst Conference Call
28.11.2018	Frankfurt/ Main	Deutsche Börse German Equity Forum 2018

Disclaimer

The material in this presentation and further supporting documents have been prepared by ProCredit Holding AG & Co. KGaA, Frankfurt am Main, Federal Republic of Germany ("ProCredit Holding") and are general background information about the ProCredit group's activities current as at the date of this presentation. This information is given in summary form and does not purport to be complete. Information in this presentation and further supporting documents, including forecast financial information, should not be considered as advice or a recommendation to investors or potential investors in relation to holding, purchasing or selling securities or other financial products or instruments and does not take into account your particular investment objectives, financial situation or needs. Before acting on any information you should consider the appropriateness of the information having regard to these matters, any relevant offer document and in particular, you should seek independent financial advice. All securities and financial product or instrument transactions involve risks, which include (among others) the risk of adverse or unanticipated market, financial or political developments and, in international transactions, currency risk.

This presentation and further supporting documents may contain forward-looking statements including statements regarding our intent, belief or current expectations with respect to the ProCredit group's businesses and operations, market conditions, results of operation and financial condition, capital adequacy, specific provisions and risk management practices. Readers are cautioned not to place undue reliance on these forward-looking statements. ProCredit Holding does not undertake any obligation to publicly release the result of any revisions to these forward-looking statements to reflect events or circumstances after the date hereof to reflect the occurrence of unanticipated events. While due care has been used in the preparation of forecast information, actual results may vary in a materially positive or negative manner. Forecasts and hypothetical examples are subject to uncertainty and contingencies outside ProCredit Holding's control. Past performance is not a reliable indication of future performance.