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Q2 2019 results

Frankfurt am Main, 14 August 2019

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

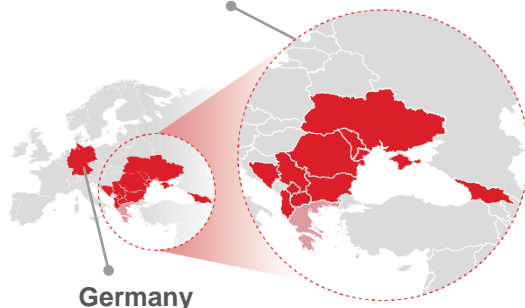
Key figures H1 2019

Total assets EUR 6,122m	Customer loan portfolio EUR 4,567m	Deposits/loans⁽¹⁾ 84%
Number of employees 2,925	Profit of the period EUR 22.9m	RoAE 6.0% ⁽²⁾
CET1 ratio (fully loaded) 14.3%	Rating (Fitch) BBB (stable) ⁽³⁾	MSCI ESG rating: AA <small>Corporate Responsibility Prime rated by eekom r e s e a r c h</small>

Geographical distribution

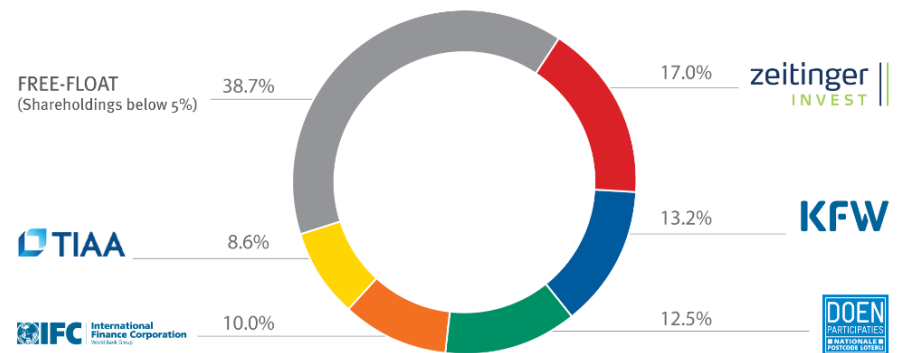
South Eastern Europe and Eastern Europe
(ca. 93% of gross loan portfolio)

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



Germany
(ca. 1% 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: (1) Customer deposits divided by customer loan portfolio; (2) Annualised; (3) Full Rating Report as of 19.12.2017, re-affirmed on April 11 2019; (4) Banco ProCredit Colombia S.A. has been reclassified into the scope of discontinued operations

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Continued good business growth with target SMEs

- ▶ 3.3% growth in customer loans (5.0% ytd)
 - only minor reduction of very small loans confirming end of transition phase
- ▶ Continuously high portfolio quality
 - Reduction of default portfolio to 2.9%
 - Improved coverage of default portfolio to almost 95%
 - Net write-offs below 0.1% (0.1% ytd)



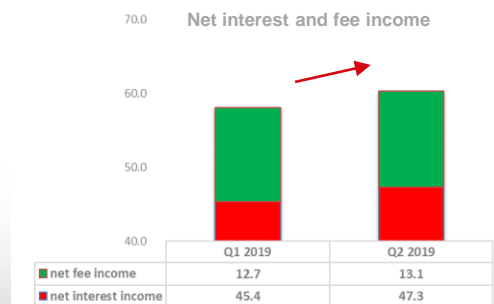
Positive trends with execution of ProCredit Direct strategy

- ▶ 2.4% growth in total deposits (1.7% ytd)
 - Increase in private individual deposits



Financial performance on track

- ▶ Profit of the quarter of EUR 12.2 million (ytd EUR 22.9 million)
- ▶ Strengthening income side
 - Improved net interest income (qoq + 4.2%; yoy +0.6%)
 - Improved net fee income (qoq +2.5%; yoy +7.4%)



Fostering entrepreneurs and SMEs

- ▶ Raised additional EUR 800 million (to reach EUR 1.6 billion) for InnovFin guarantee program with European Investment Fund
- ▶ 93% of total loans are to businesses
- ▶ NPL consistently better than market

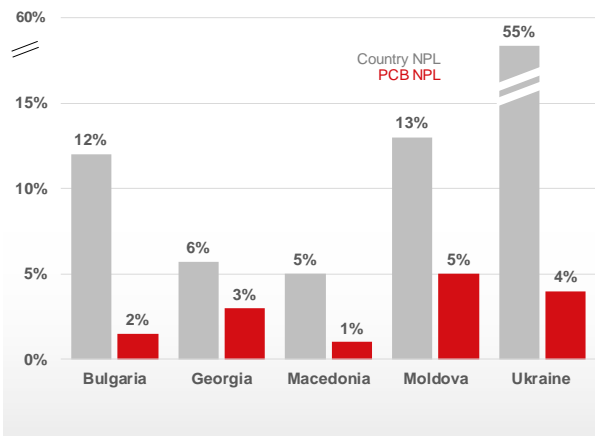
Responsible banking

- ▶ Transparent, modern banking:
 - Execution of PC Direct
 - Cash desk transactions <1%
- ▶ No active consumer lending

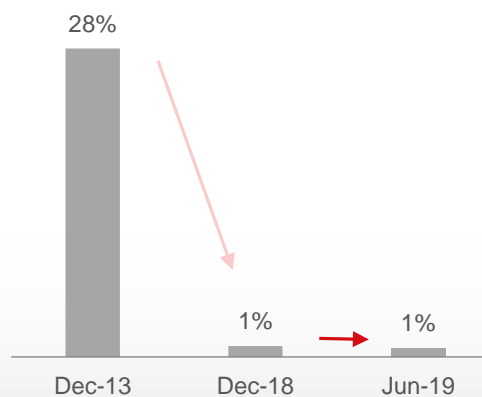
Environmental responsibility

- ▶ Successful placement of pioneering green private bond with IFC in the amount of \$90 million
- ▶ Q2 Green portfolio growth of EUR 35.5M (ytd growth of continued operations EUR 34m or 5.3%)

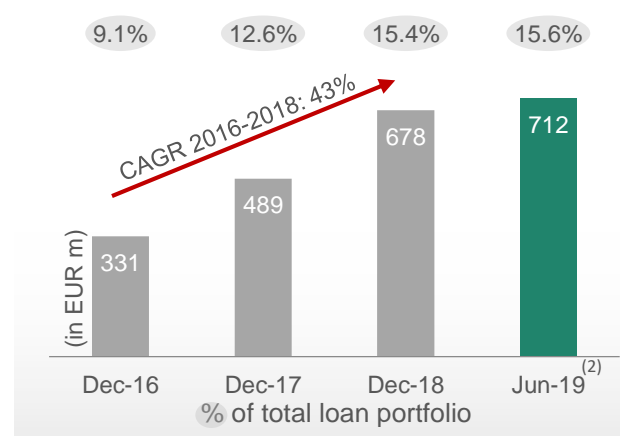
Percentage of non-performing loan portfolio of PCBs in comparison to local banking sector⁽¹⁾



YTD Cash desk transactions in % total transactions

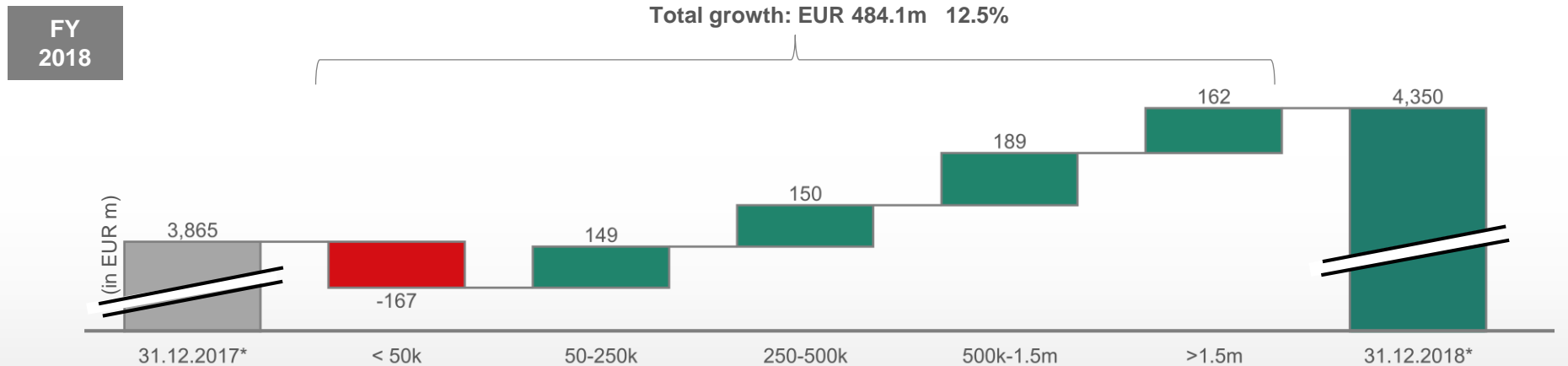
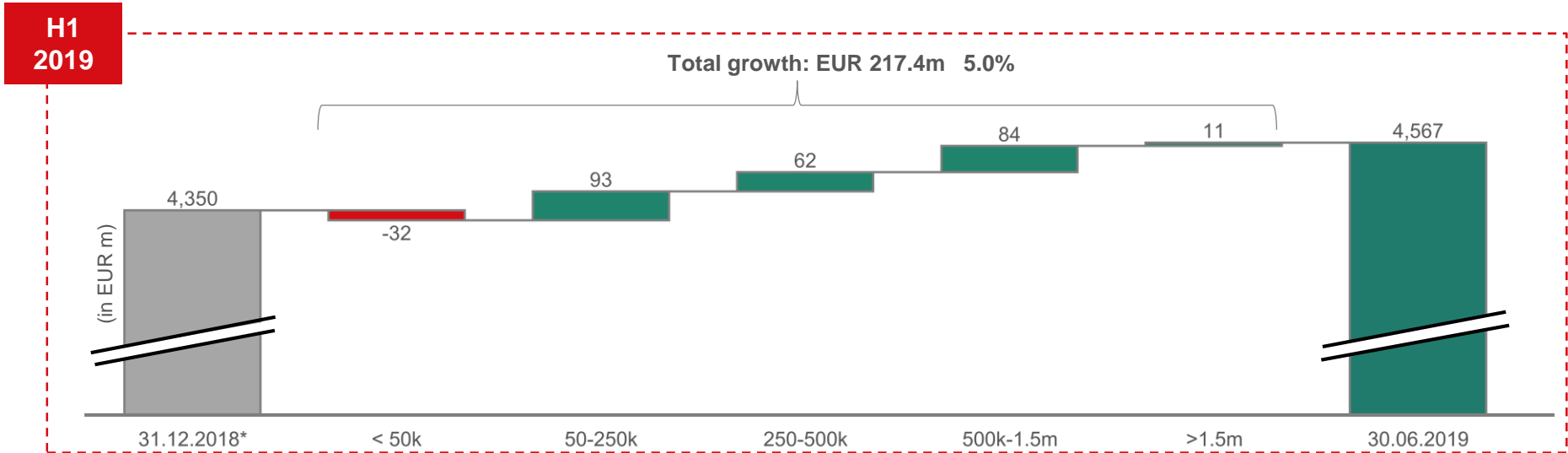


Green loan portfolio in % of total loans



Notes: (1) Source: ProCredit Group Impact Report 2018; (2) Green loan portfolio of continued operations

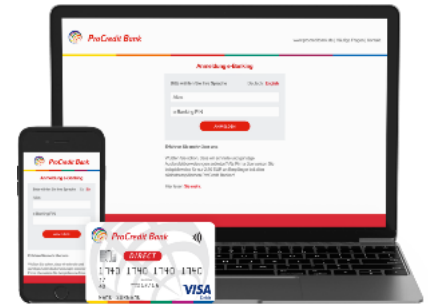
Solid volume growth in loan portfolio



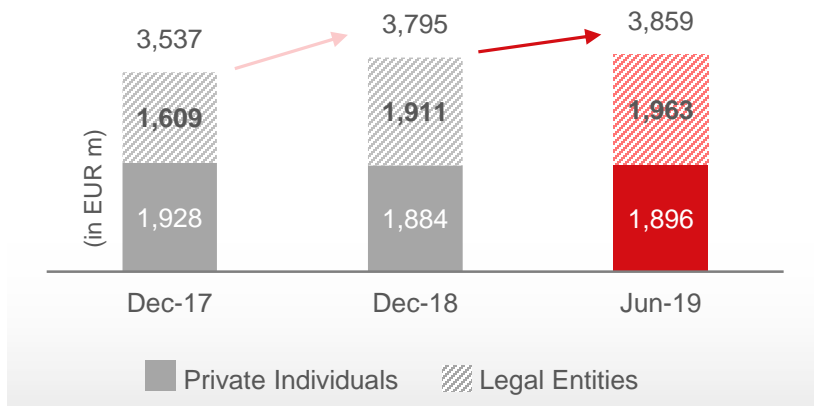
Note: Gross Loan volume growth split by initial loan size in all segments; (*) Gross Loan portfolio without Ardec and Colombia

Positive trends with execution of ProCredit Direct

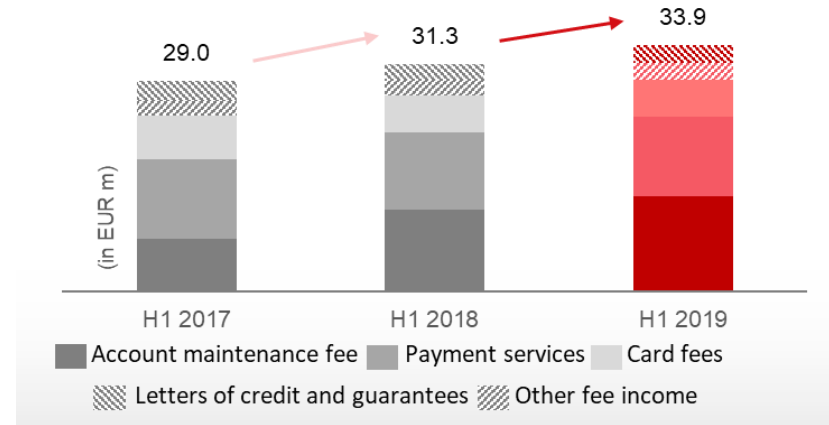
- ▶ Steady, balanced growth in deposit volume achieved on efficient, scalable operating cost base created by our ProCredit Direct strategy
 - 2.4% growth in deposits in Q2 (1.7% ytd)
- ▶ Introduction of ProCredit Direct and the decline in branch infrastructure led to a temporary reduction in private client deposits, which is now showing a clear positive trend
- ▶ Deposits from business clients develop steadily with our Hausbank concept and strong internet platform
- ▶ Growth in fee income, particularly from payment services and account maintenance fees



Deposits by type of client



Gross fee income



	Guidance 2019	Actuals H1 2019
▶ Growth of the loan portfolio	10 – 13% ⁽¹⁾	5.0%
▶ Profit for the period	EUR 48 – 55m	EUR 22.9m
▶ Cost-income ratio (CIR)	< 70%	70.7%
▶ CET1 ratio	> 13%	14.3%
▶ Dividend payout ratio	1/3 of profits	1/3 of profits

In the medium term, assuming 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

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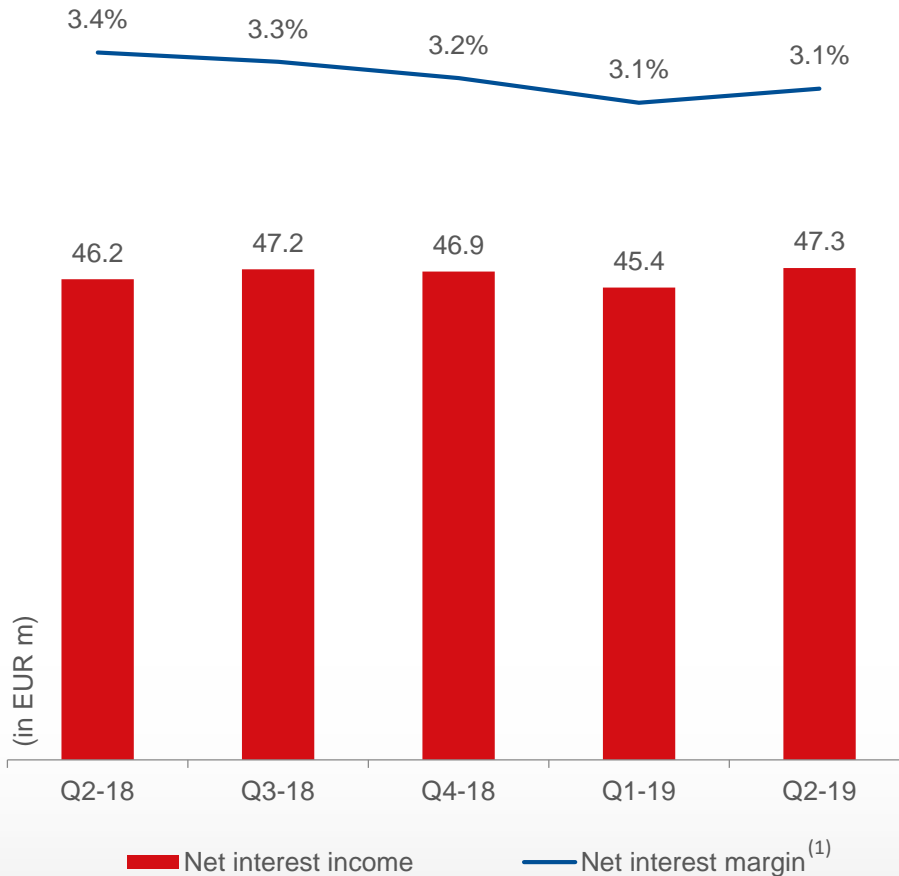
D Balance sheet, capital and funding

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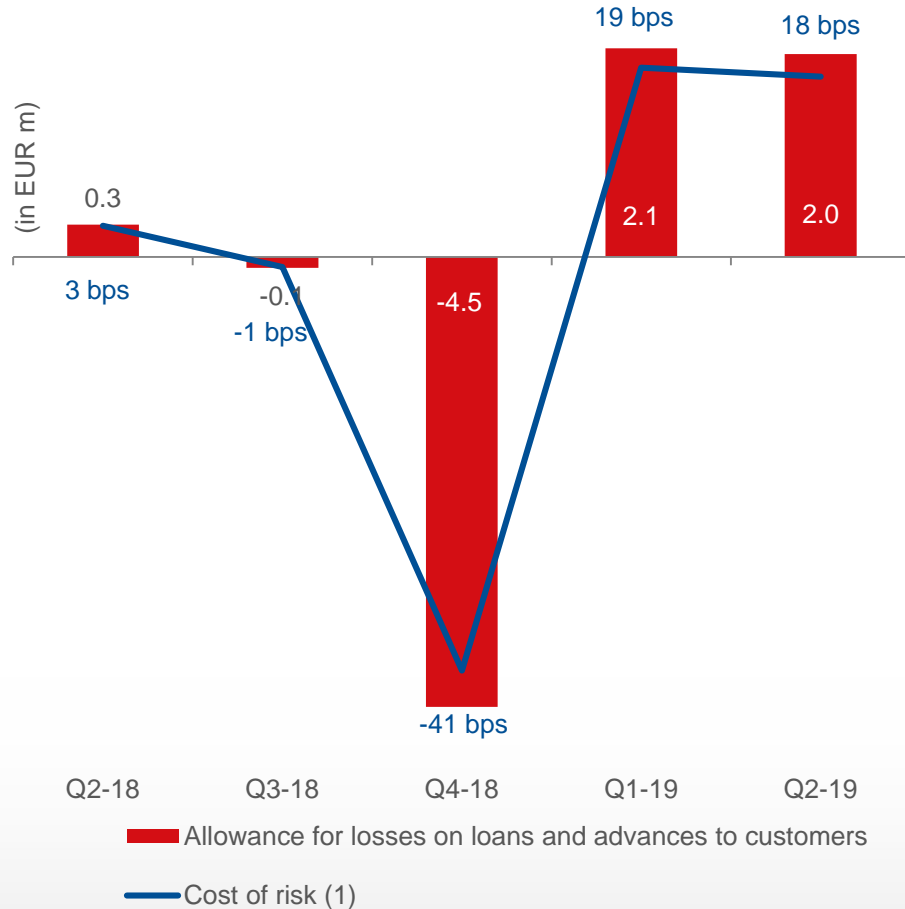
In EUR m		H1-2018	H1-2019	Q2-2018	Q2-2019	y-o-y
Income statement	Net interest income	92.1	92.7	46.2	47.3	0.5
	Provision expenses	-0.1	4.1	0.3	2.0	4.2
	Net fee and commission income	24.0	25.8	12.6	13.1	1.8
	Net result of other operating income	-0.2	-0.4	-1.2	-1.3	-0.2
	Operating income	116.1	114.0	57.2	57.0	-2.1
	Operating expenses	81.4	83.5	40.7	42.3	2.1
	Operating results	34.7	30.5	16.6	14.8	-4.2
	Tax expenses	5.8	6.1	2.8	2.9	0.3
	Profit of the period from continuing operations	28.9	24.4	13.8	11.9	-4.5
	Profit of the period from discontinued operations	-2.2	-1.5	-1.7	0.4	0.7
	Profit after tax	26.7	22.9	12.1	12.2	-3.8
Key performance indicators	Change in customer loan portfolio ⁽¹⁾	8.9%	5.0%	6.0%	3.3%	-3.9pp
	Cost-income ratio	70.2%	70.7%	70.6%	71.6%	0.5pp
	Return on equity ⁽²⁾	7.5%	6.0%	6.5%	6.2%	-1.5pp
	CET1 ratio (fully loaded)	14.6%	14.3%	14.6%	14.3%	-0.3pp
Additional indicators	Net interest margin ⁽²⁾	3.3%	3.1%	3.4%	3.1%	-0.3pp
	Net write-off ratio ⁽²⁾⁽³⁾	0.4%	0.1%	0.5%	0.0%	-0.3pp
	Credit impaired loans (Stage 3) ⁽⁴⁾	3.5%	2.9%	3.5%	2.9%	-0.6pp
	Coverage impaired portfolio (Stage 3) ⁽⁴⁾	90.8%	94.9%	90.8%	94.9%	4.1pp
	Book value per share	12.2	12.6	12.2	12.6	0.4

Notes: Return on average equity and CET1 ratio include discontinued operations; Previous periods have been adjusted according to the new scope of continued operations (see slide 37) (1) Gross amount; (2) Annualised; (3) Net write-offs to customer loan portfolio; (4) Credit impaired portfolio under IFRS 9



- ▶ Increased net interest income in Q2 (+EUR 1.9m QoQ) on the back of solid loan growth and slightly increased net interest margin
- ▶ Underlying trends in interest income are overall positive with steady increases in portfolio size as the major driver
- ▶ Increased interest expenses due to a higher share of long-term liabilities and year-on-year increase of highly liquid assets leading to higher structural funding levels

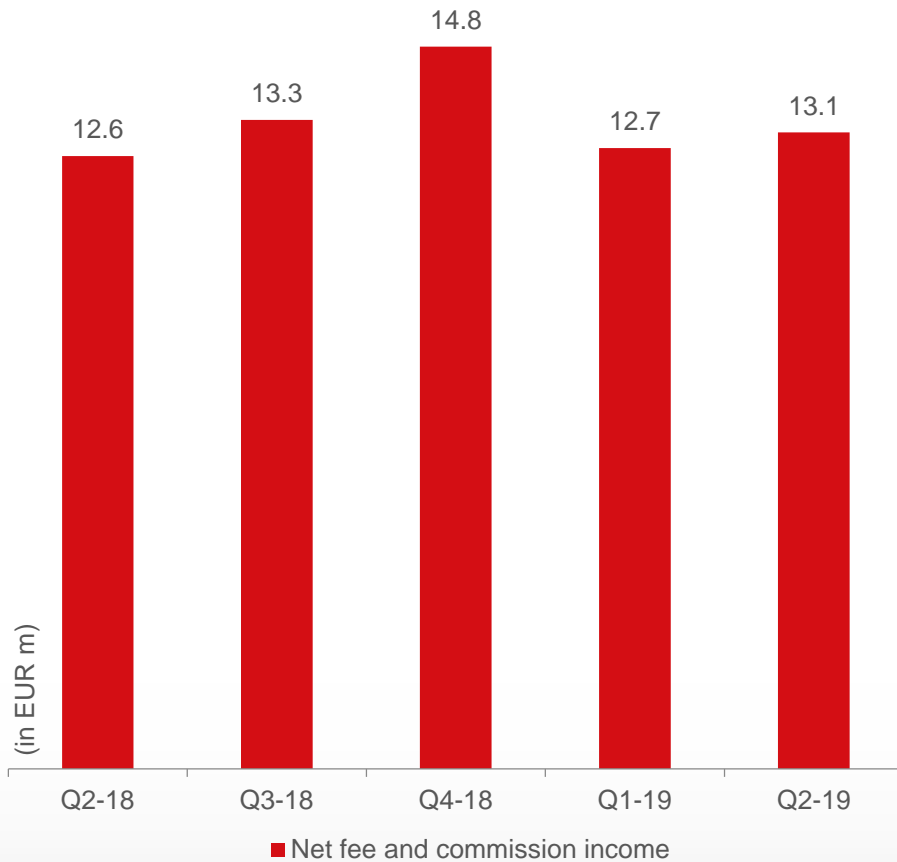
Notes: Previous periods have been adjusted according to the new scope of continued operations (see slide 37) (1) Annualised



- ▶ Loan loss provisioning expenses at extraordinarily low levels throughout 2018, driven by improvements in portfolio quality and strong recoveries
- ▶ Normalization of expenses in 2019, with portfolio quality further improving
- ▶ Credit impaired loans reduced by 20bp to 2.9%
- ▶ Coverage ratio increased by almost 4pp to 95%

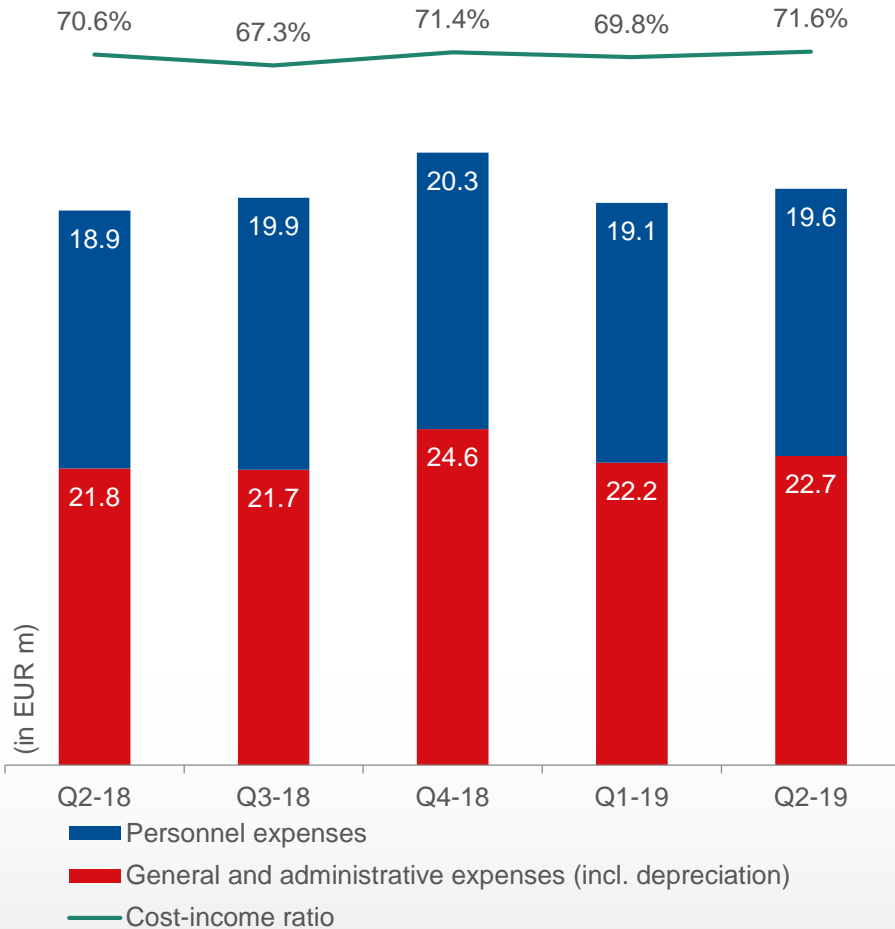
Note: Previous periods have been adjusted according to the new scope of continued operations (see slide 37) (1) Cost of risk defined as allowances for losses on loans and advances to customers, divided by average customer loan portfolio; Annualised

Net fee and commission income



- ▶ Increase of EUR 0.4m qoq achieved through increased transactions
- ▶ Increase in half-year net fee and commission income of more than EUR 1.8 million yoy
- ▶ Direct banking strategy as major driver behind positive development of net fee income
- ▶ Fee income from business clients developing positively on the back of growing base of SME clients

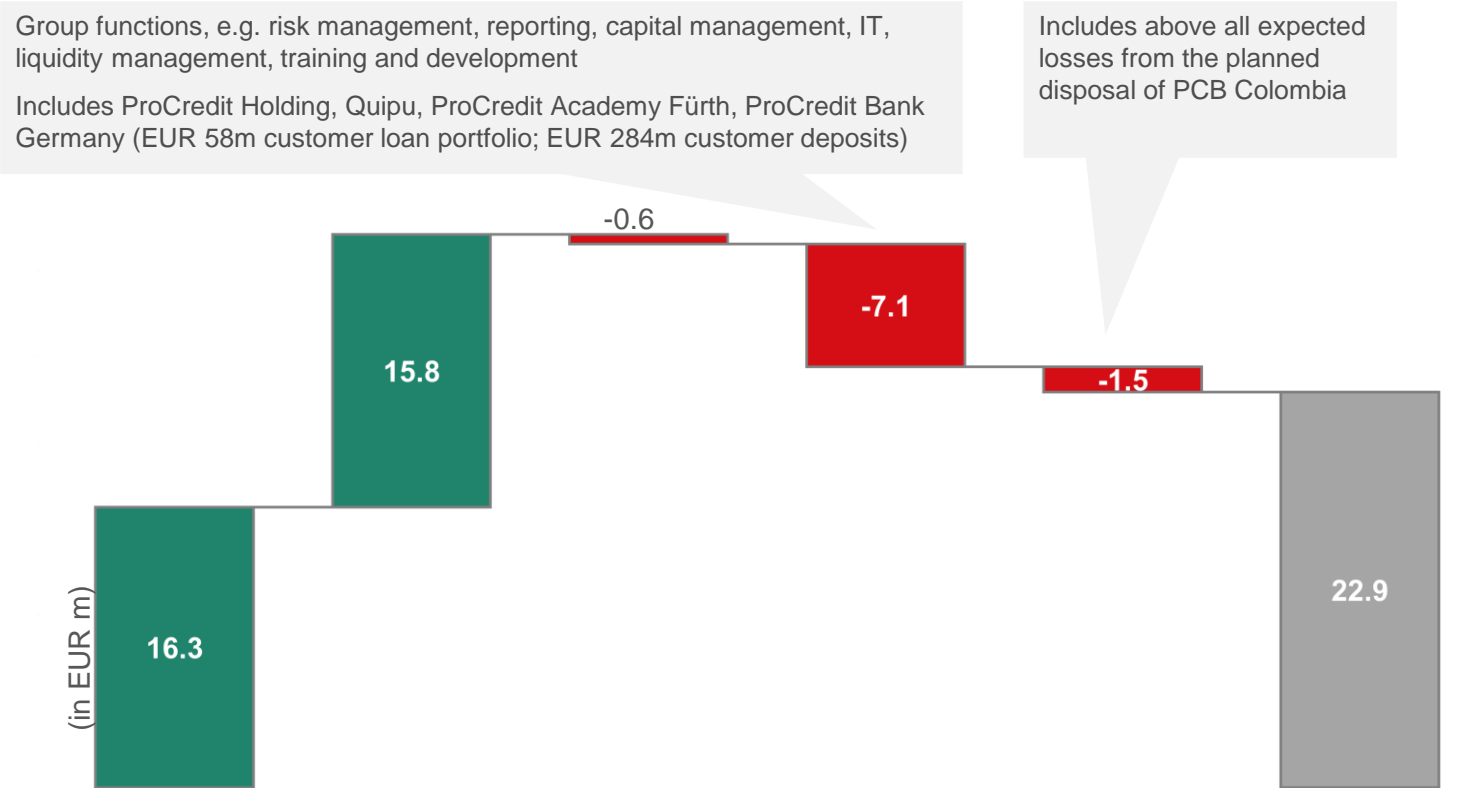
Note: Previous periods have been adjusted according to the new scope of continued operations (see slide 37)



- ▶ Year-on-year Increase in general and administrative expenses above all related to higher marketing activities for direct banking offer
- ▶ Q2 cost-income ratio elevated partly due to seasonal effects, e.g. the one-time recognition of deposit insurance fund expenses
- ▶ Increase in personnel expenses driven foremost by increased salaries

Note: Previous periods have been adjusted according to the new scope of continued operations (see slide 37)

Contribution of segments to group net income H1 2019



	South Eastern Europe	Eastern Europe	South America	Group functions, net of consolidation	Discontinued operations	Group
Customer loan portfolio (EUR m)	3,224	1,031	254			4,567
Change in customer loan portfolio H1 2019	+5.4%	+4.5%	+11.4%			+5.0%
Cost-income ratio	69.1%	44.0%	109.0%			70.7%
Return on Average Equity ⁽¹⁾	6.6%	16.5%	-2.2%			6.0%

Note: (1) Annualised

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B Group results

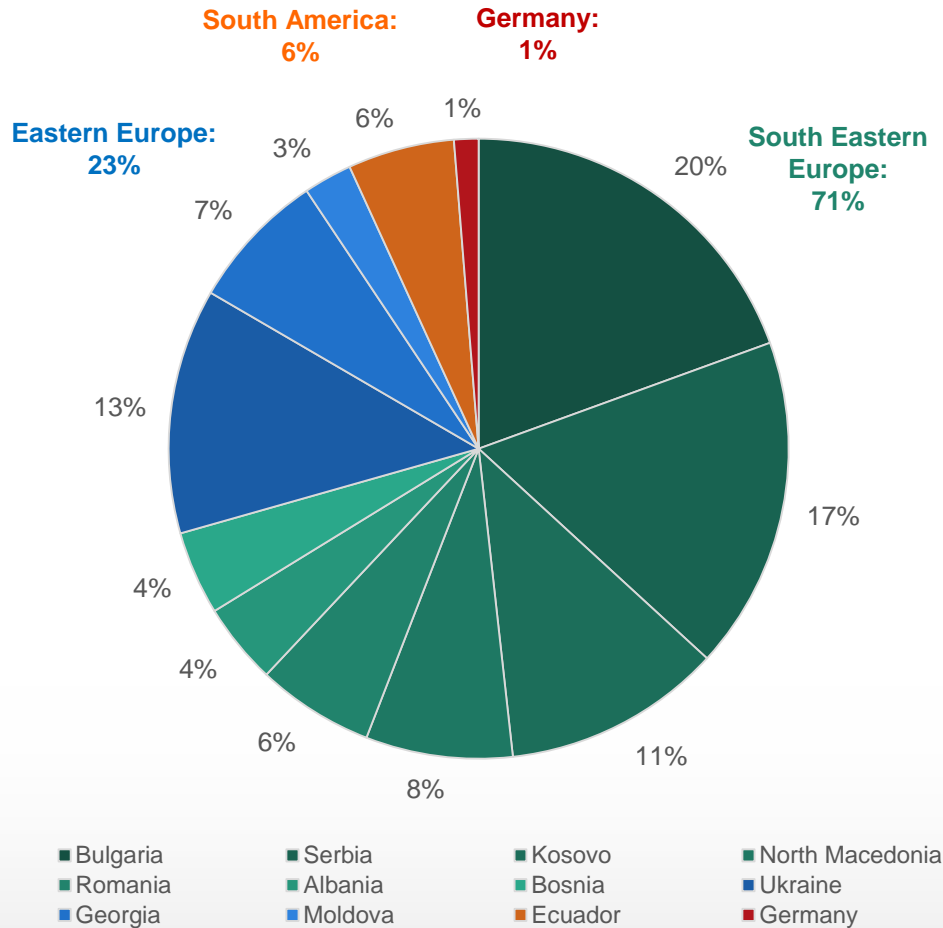
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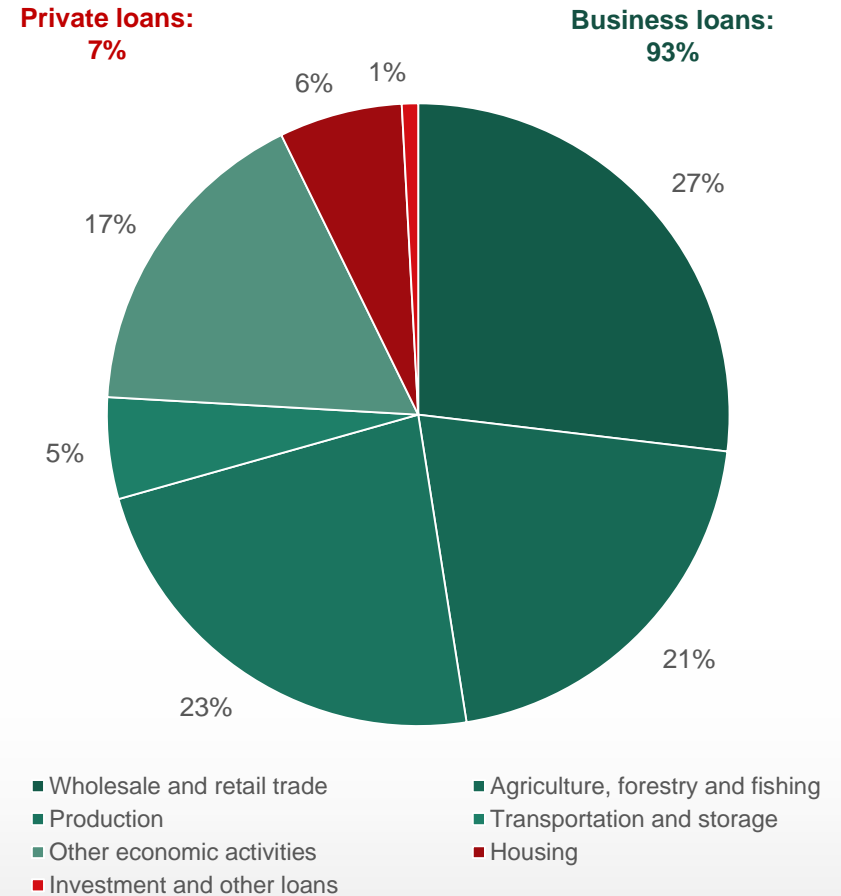
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Loan portfolio by geographical segments



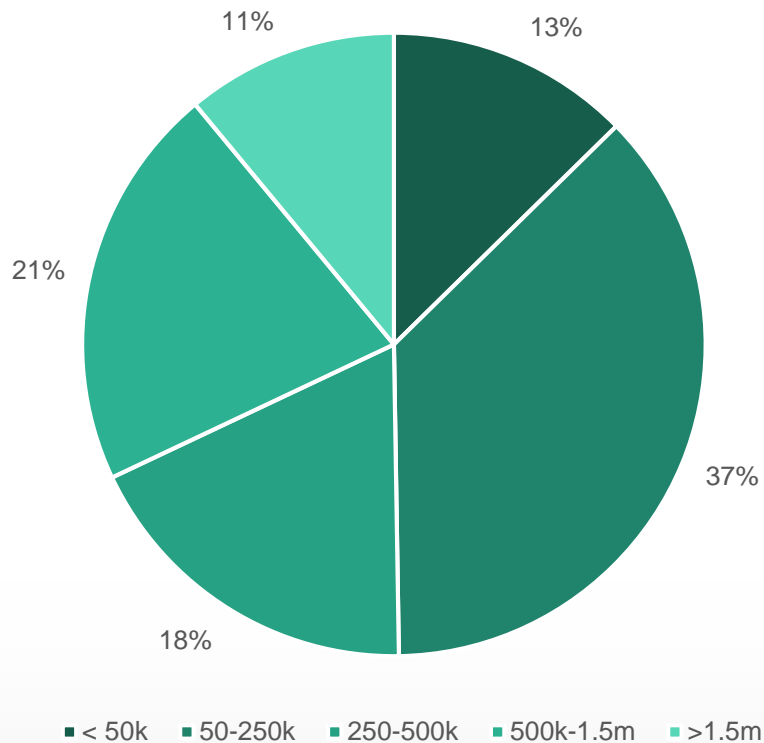
Loan portfolio by sector



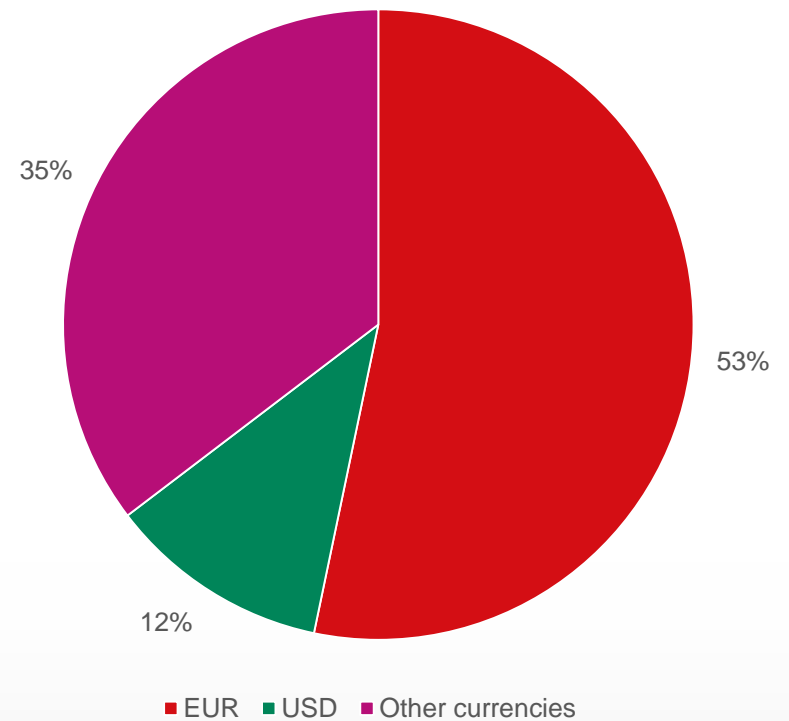
Notes: Loan portfolio by geographical segments and by sector in % of gross loan portfolio, continued operations (EUR 4,567m as per 30-Jun-19)

Structure of the loan portfolio (continued)

Loan portfolio by initial loan size



Loan portfolio by currency

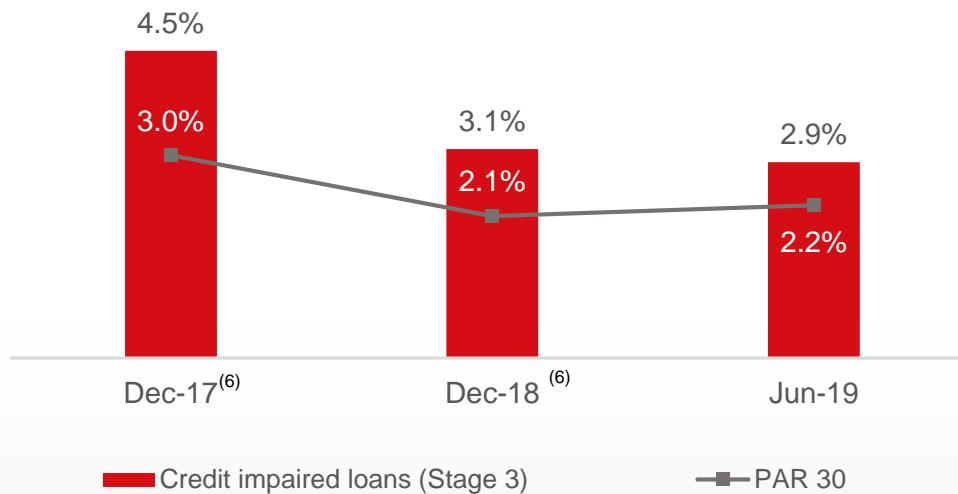


Notes: Loan portfolio by initial loan size and by currency in % of gross loan portfolio, continued operations (EUR 4,567m as per 30-Jun-19)

IFRS 9

	Dec-17 ⁽⁶⁾	Dec-18 ⁽⁶⁾	Jun-19
Net write-offs ⁽¹⁾⁽⁵⁾	0.4%	0.4%	0.1%
Coverage impaired portfolio ⁽²⁾	84.6%	90.8%	94.9%
Coverage ratio PAR 30 ⁽³⁾	128.3%	133.6%	121.7%

- ▶ Share of default loans improved by 20bp
- ▶ Increased coverage of impaired loan to almost 95%
- ▶ Net write-off ratio of 0.1% in line with the group's long track record of low write-offs
- ▶ Since 2017, strong reduction of impaired loans



Notes: (1) Net write-offs to customer loan portfolio, annualised; (2) Allowances for losses on loans and advances 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; (6) 2017 figures presented without ARDEC; 2018 without ARDEC and Banco ProCredit Colombia S.A

A Highlights

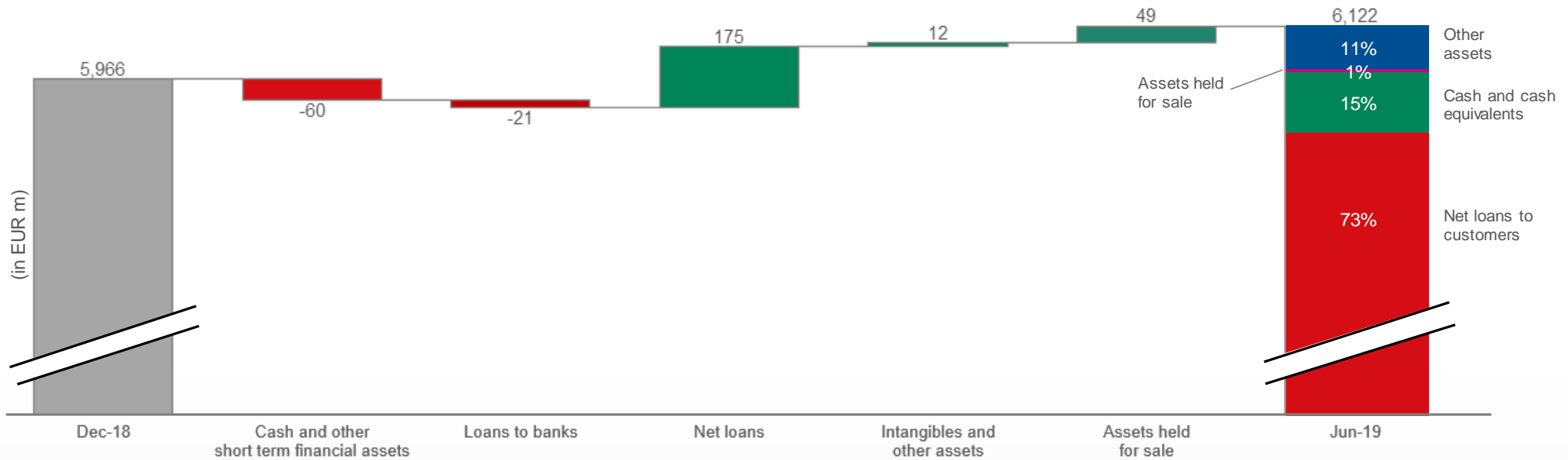
B Group results

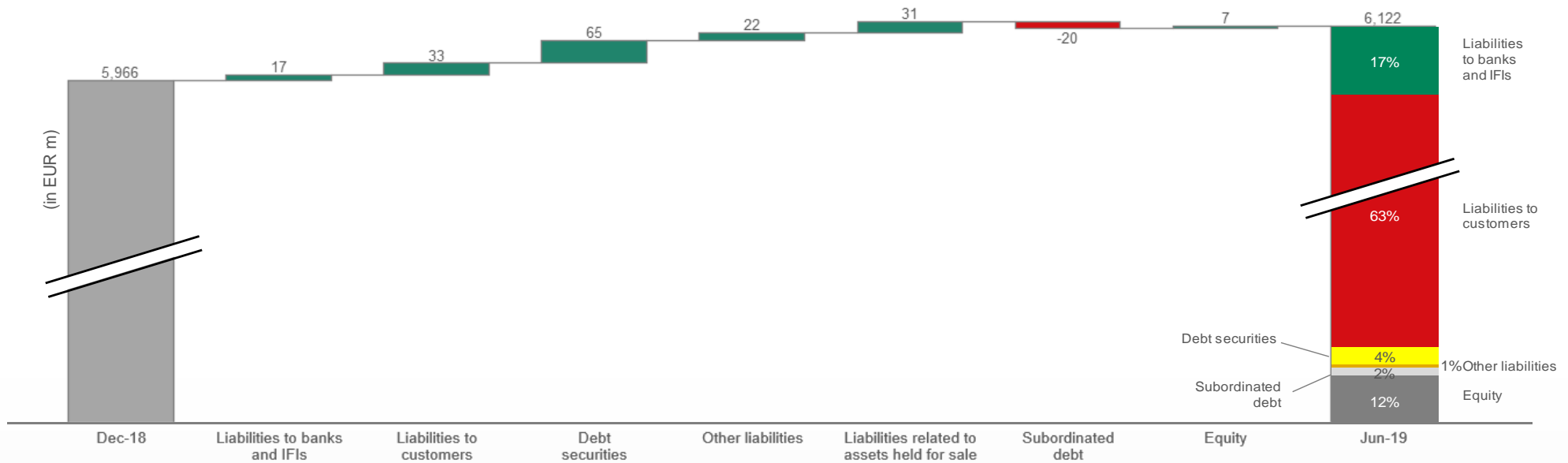
C Asset quality

D Balance sheet, capital and funding

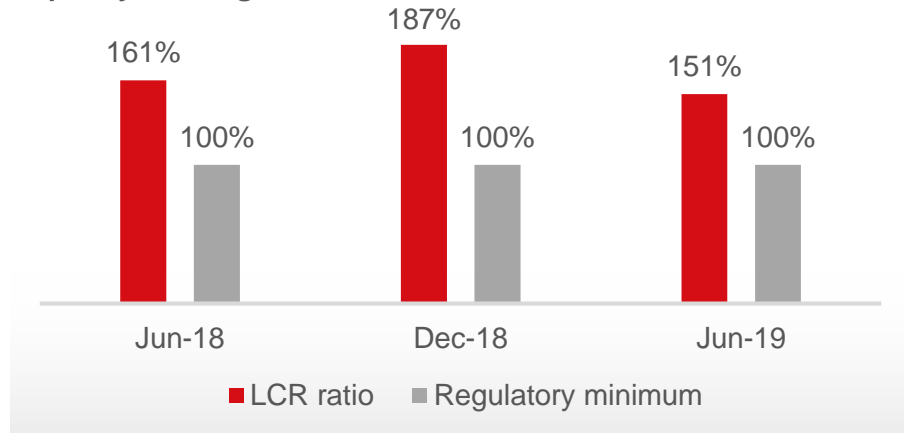
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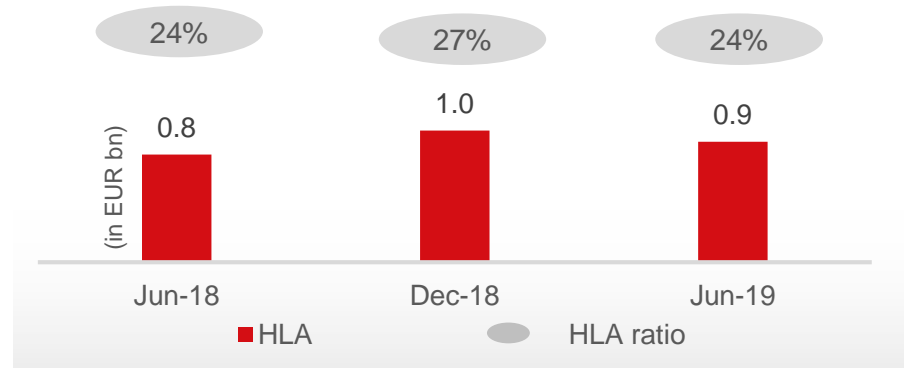


Liquidity coverage ratio



- ▶ Q2 level of HLAs remained stable
- ▶ Increase in HLA of approximately EUR 100m yoy
- ▶ LCR remained comfortably above the regulatory minimum at all times

Highly liquid assets (HLA) and HLA ratio



Overview of capitalisation

in EUR m	Dec-18	Jun-19
CET1 capital	678	696
Additional Tier 1 capital	0	0
Tier 1 capital	678	696
Tier 2 capital	130	86
Total capital	808	781
RWA total	4,700	4,870
o/w Credit risk	3,720	3,912
o/w Market risk (currency risk)	511	520
o/w Operational risk	467	436
o/w CVA risk	1	1
CET1 capital ratio	14.4%	14.3%
Total capital ratio	17.2%	16.0%
Leverage ratio	11.0%	11.0%

- ▶ Minor decrease in CET1 ratio due to increase in Credit Risk RWAs
- ▶ Decrease in total capital ratio due to early repayment of subordinated debt
- ▶ Profits up to year-end 2018 recognised
- ▶ RWA increase resulting mainly from loan portfolio growth and introduction of IFRS 16
- ▶ Minimum capital requirements since March 2019, including SREP decision and all relevant capital buffers:
 - 8.4% CET1 ratio
 - 10.4% Tier 1 ratio
 - 13.0% Total capital ratio



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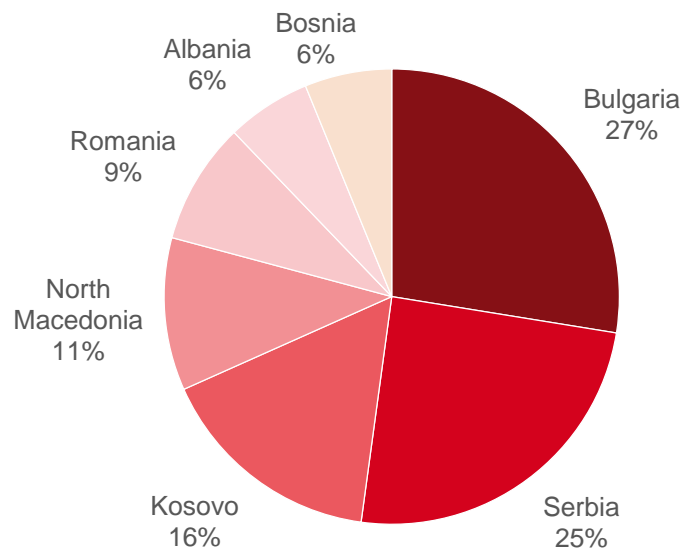
Appendix

Overview of quarterly financial development

In EUR m		Q2-2018	Q3-2018	Q4-2018	Q1-2019	Q2-2019
Income statement	Net interest income	46.2	47.2	46.9	45.4	47.3
	Provision expenses	0.3	-0.1	-4.5	2.1	2.0
	Net fee and commission income	12.6	13.3	14.8	12.7	13.1
	Net result of other operating income	-1.2	1.3	1.2	0.9	-1.3
	Operating income	57.2	61.9	67.4	57.0	57.0
	Operating expenses	40.7	41.6	44.9	41.2	42.3
	Operating results	16.6	20.3	22.5	15.7	14.8
	Tax expenses	2.8	4.0	6.1	3.2	2.9
	Profit of the period from continuing operations	13.8	16.3	16.4	12.5	11.9
	Profit of the period from discontinued operations	-1.7	-2.0	-2.9	-1.8	0.4
	Profit after tax	12.1	14.3	13.5	10.7	12.2
Key performance indicators	Change in customer loan portfolio	6.0%	1.1%	2.2%	1.7%	3.3%
	Cost-income ratio	70.6%	67.3%	71.4%	69.8%	71.6%
	Return on Average Equity ⁽¹⁾	6.5%	7.8%	7.2%	5.6%	6.2%
	CET1 ratio (fully loaded)	14.6%	14.5%	14.4%	14.3%	14.3%
Additional indicators	Net interest margin ⁽¹⁾	3.4%	3.3%	3.2%	3.1%	3.1%
	Net write-off ratio ⁽¹⁾⁽²⁾	0.4%	0.5%	0.5%	0.1%	0.0%
	Credit impaired loans (Stage 3) ⁽³⁾	3.5%	3.3%	3.1%	3.1%	2.9%
	Coverage of Credit impaired portfolio (Stage 3) ⁽³⁾	90.8%	92.7%	90.8%	91.1%	94.9%
	Book value per share	12.2	12.3	12.5	12.8	12.6

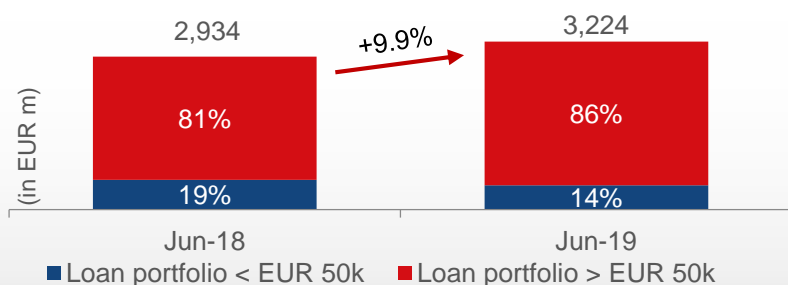
Notes: P&L related figures and ratios, unless indicated otherwise, are based on continuing operations; Return on average equity and CET1 ratio include as well discontinued operations; (1) Annualised; (2) Net write-offs to customer loan portfolio; (3) Credit impaired portfolio under IFRS 9;

Regional loan portfolio breakdown



Total: EUR 3,224m (71% of gross loan portfolio)

Loan portfolio growth

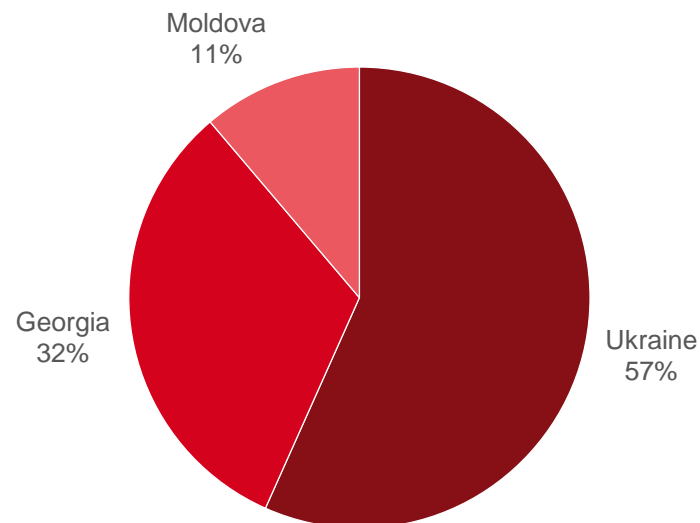


Key financial data

(in EUR m)	H1 2018	H1 2019
Net interest income	58.2	54.4
Provision expenses	0.0	3.0
Net fee and commission income	16.6	18.1
Net result of other operating income	-2.6	-2.3
Operating income	72.2	67.2
Operating expenses	49.4	48.5
Operating result	22.8	18.7
Tax expenses	2.2	2.5
Profit after tax	20.6	16.3
Change in customer loan portfolio	6.3%	5.4%
Deposits to loans ratio ⁽¹⁾	85.8%	84.7%
Net interest margin ⁽²⁾	3.0%	2.6%
Cost-income ratio	68.5%	69.1%
Return on Average Equity ⁽²⁾	8.6%	6.6%

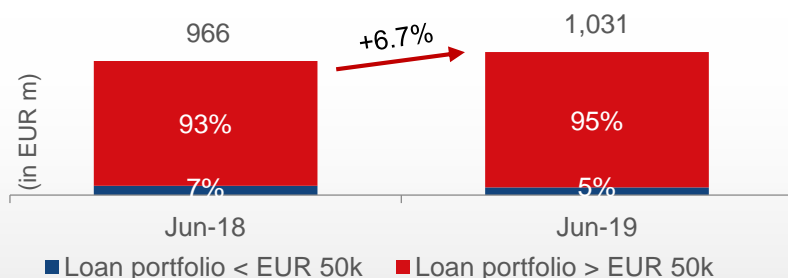
Notes: (1) Customer deposits divided by customer loan portfolio; (2) Annualised.

Regional loan portfolio breakdown



Total: EUR 1,031m (23% of gross loan portfolio)

Loan portfolio growth

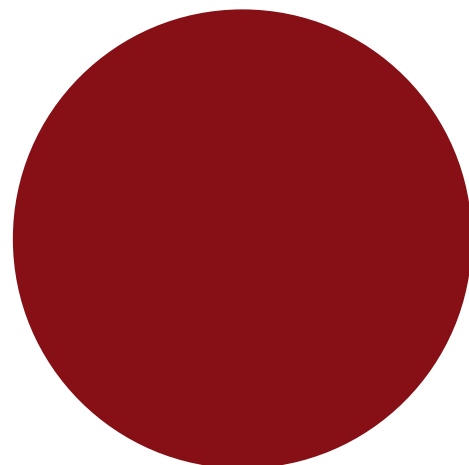


Key financial data

(in EUR m)	H1 2018	H1 2019
Net interest income	27.8	30.2
Provision expenses	-0.2	1.8
Net fee and commission income	4.3	4.7
Net result of other operating income	1.5	2.0
Operating income	33.7	35.0
Operating expenses	14.4	16.2
Operating result	19.4	18.8
Tax expenses	3.5	3.0
Profit after tax	15.9	15.8
Change in customer loan portfolio	17.4%	4.5%
Deposits to loans ratio ⁽¹⁾	64.1%	70.1%
Net interest margin ⁽²⁾	4.7%	4.5%
Cost-income ratio	42.8%	44.0%
Return on Average Equity ⁽²⁾	19.8%	16.5%

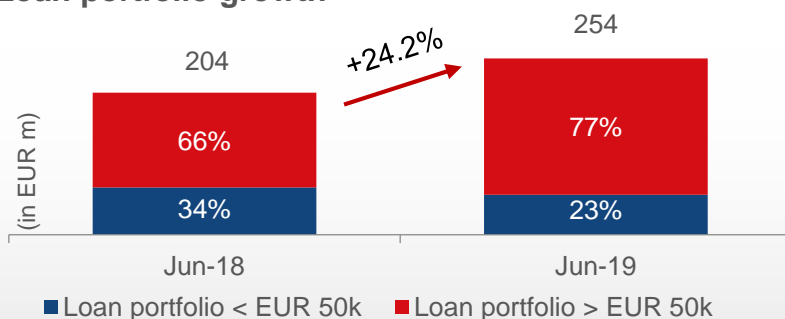
Notes: (1) Customer deposits divided by customer loan portfolio; (2) Annualised.

Regional loan portfolio breakdown



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

Loan portfolio growth



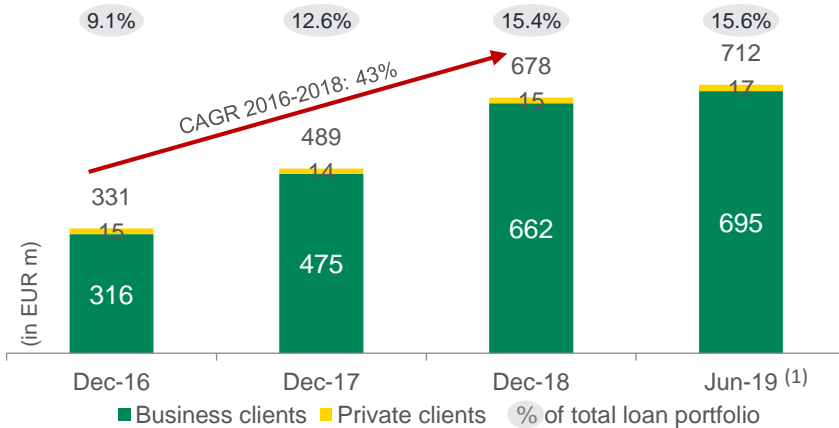
Key financial data

(in EUR m)	H1 2018	H1 2019
Net interest income	7.2	7.8
Provision expenses	0.0	-0.7
Net fee and commission income	-0.2	-0.1
Net result of other operating income	1.4	-0.4
Operating income	8.3	7.9
Operating expenses	7.9	7.9
Operating result	0.4	0.0
Tax expenses	0.1	0.6
Profit after tax	0.3	-0.6
Change in customer loan portfolio	5.2%	11.4%
Deposits to loans ratio ⁽¹⁾	64.1%	47.4%
Net interest margin ⁽²⁾	4.6%	5.3%
Cost-income ratio	95.0%	109.0%
Return on Average Equity ⁽²⁾	1.0%	-2.2%

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

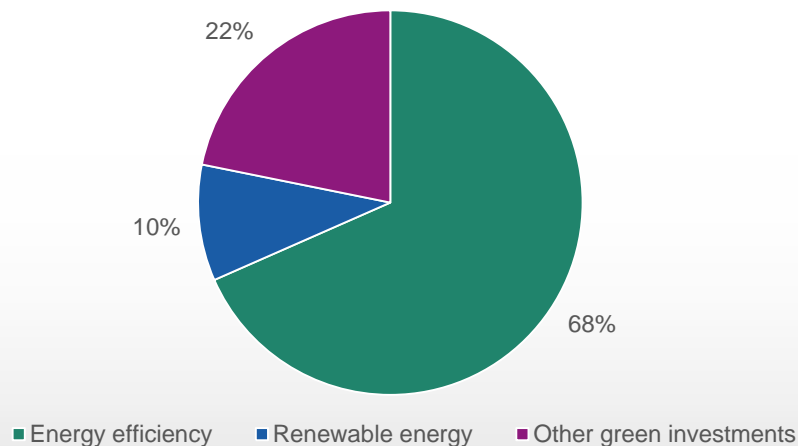
Development of green loan portfolio

Green loan portfolio growth



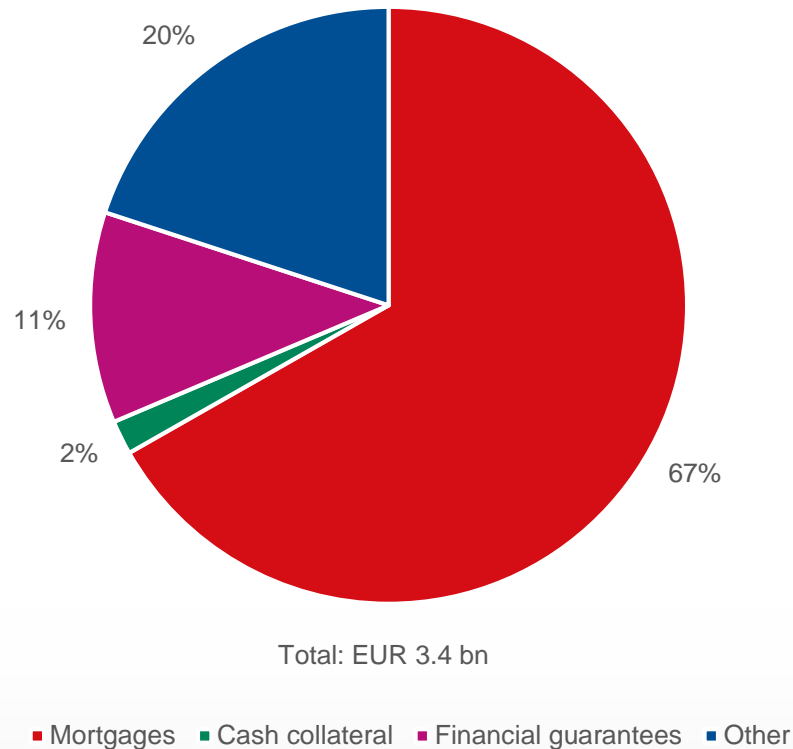
- ▶ Strong growth in the green loan portfolio of 5.3% in Q2 19
- ▶ Includes financing of investments in
 - Energy efficiency
 - Renewable energies
 - Other environmentally-friendly activities
- ▶ Largest part of green loan portfolio to finance energy efficiency measures
- ▶ Medium-term target for green loans of 20% of total loan portfolio with main focus on portfolio quality

Structure of green loan portfolio



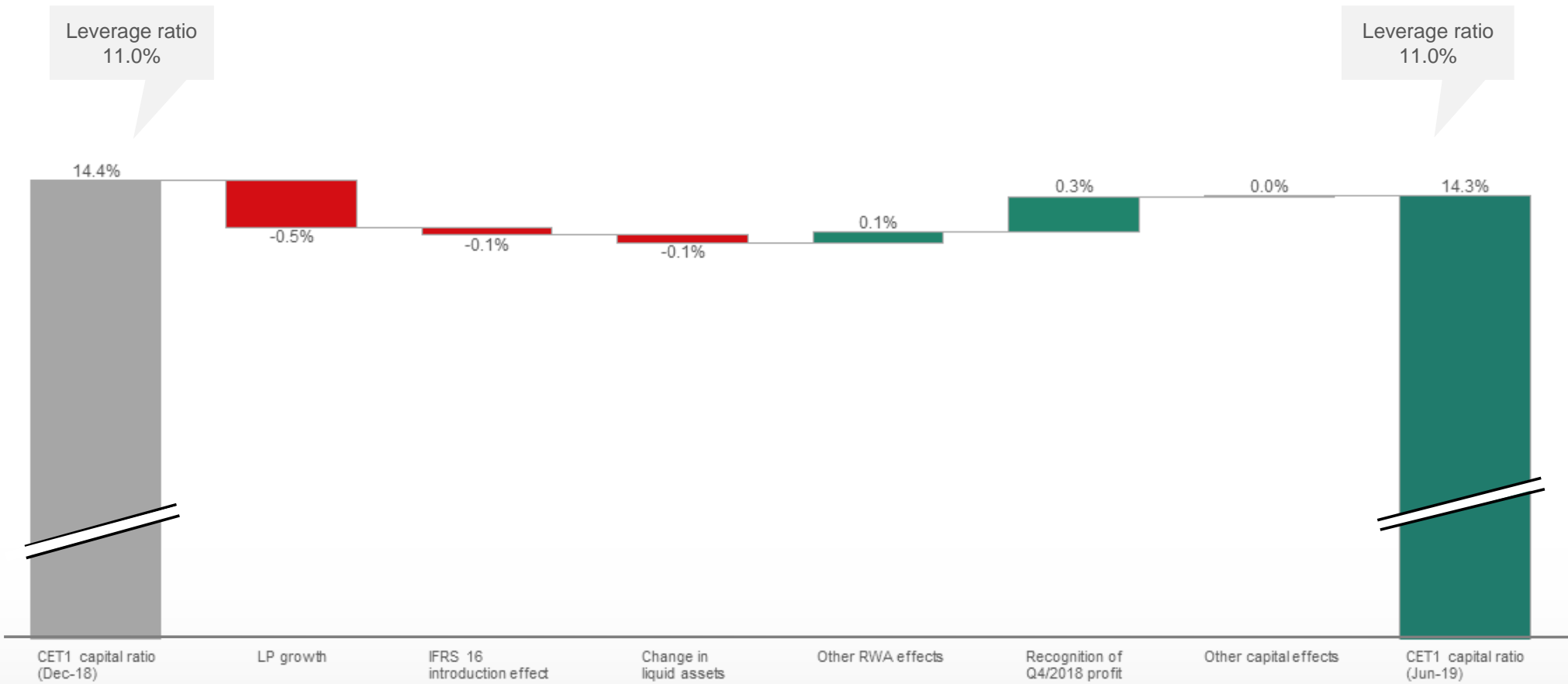
Notes: Data for 2018 is presented as gross loan portfolio, previous year data is presented as outstanding principal; (1) continued operations

Collateral by type

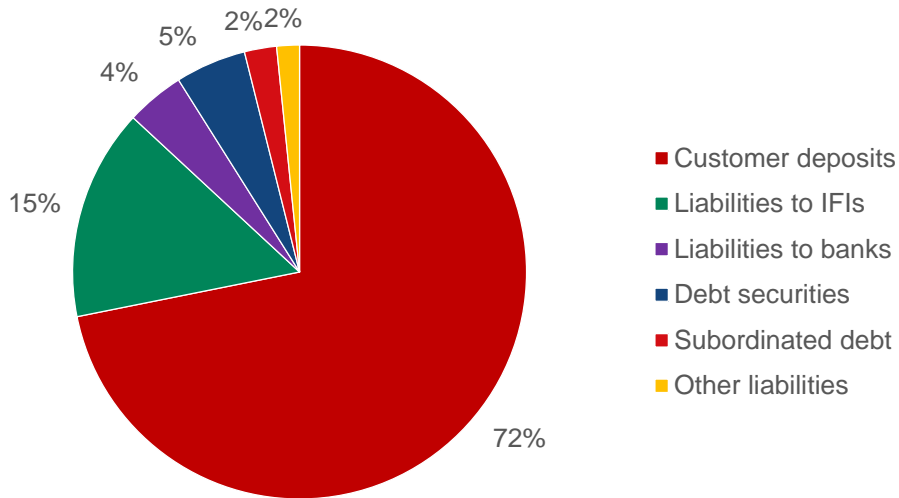


- ▶ Majority of collateral consists of mortgages
- ▶ Growing share of financial guarantees mainly as result of InnovFin and other guarantee programmes provided by the European Investment Fund
- ▶ Clear, strict requirements regarding types of acceptable collateral, legal aspects of collateral and insurance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

Development of CET1 capital ratio (fully loaded)



Funding sources overview



Total liabilities: EUR 5.4bn

- ▶ Highly diversified funding structure and counterparties
- ▶ Customer deposits main funding source, accounting for 72% as of Jun-19
- ▶ Supplemented by long-term funding from IFIs and institutional investors
- ▶ Slightly reduced deposit-to-loan ratio due to seasonal decline of business client deposits

Deposit-to-loan ratio development



Rating:

- ▶ ProCredit Holding and ProCredit Bank in Germany: BBB (stable) by Fitch, re-affirmed in Apr-19
- ▶ Upgrade of ProCredit Holding's viability rating from bb- to bb in April 2019
- ▶ ProCredit Banks: At or close to sovereign IDR; PCBs in Georgia, Macedonia and Serbia are even rated above the sovereign IDR

in EUR m	Jun-19	Dec-18
Assets		
Cash and central bank balances	945	964
Loans and advances to banks	191	212
Investment securities	256	297
Available-for-sale financial assets	0	0
Loans and advances to customers	4,567	4,392
Allowance for losses on loans and advances to customers	-124	-124
Derivative financial assets	1	1
Financial assets at fair value through profit or loss	0	0
Property, plant and equipment	149	136
Other assets	86	87
Assets held for sale	50	1
Total assets	6,122	5,966
Liabilities		
Liabilities to banks	223	201
Liabilities to customers	3,859	3,826
Liabilities to International Financial Institutions	809	813
Derivative financial liabilities	1	1
Financial liabilities at fair value through profit or loss	0	0
Debt securities	271	206
Other liabilities	54	32
Subordinated debt	123	143
Liabilities related to asset held for sale	32	0
Total liabilities	5,371	5,223
Equity		
Subscribed capital	294	294
Capital reserve	147	147
Retained earnings	372	368
Translation reserve	-74	-75
Revaluation reserve	2	2
Equity attributable to ProCredit shareholders	742	736
Non-controlling interests	9	8
Total equity	751	744
Total equity and liabilities	6,122	5,966

Income statement by segment

01.01.- 30.06.2019 (in EUR m)	Eastern Europe	South Eastern Europe	South America	Germany incl. Consolidation	Group
Interest and similar income	62.1	70.2	12.7	-0.2	144.8
of which inter-segment	0.4	0.0	0.0	10.6	0.0
Interest and similar expenses	31.9	15.8	4.9	-0.5	52.1
of which inter-segment	4.0	5.2	1.6	0.7	0.0
Net interest income	30.2	54.4	7.8	0.3	92.7
Allowance for losses on loans and advances to customers	1.8	3.0	-0.7	-0.1	4.1
Net interest income after allowances	28.3	51.4	8.5	0.3	88.6
Fee and commission income	7.0	25.8	0.6	0.6	33.9
of which inter-segment	0.0	0.8	0.0	4.8	0.0
Fee and commission expenses	2.3	7.7	0.7	-2.6	8.1
of which inter-segment	0.9	2.4	0.3	0.0	0.0
Net fee and commission income	4.7	18.1	-0.1	3.2	25.8
Result from foreign exchange transactions	2.9	4.8	0.0	-0.7	7.0
Result from derivative financial instruments	-0.1	-0.1	0.0	0.0	-0.2
Net other operating income	-0.8	-7.2	-0.4	1.0	-7.4
of which inter-segment	0.0	0.9	0.0	14.3	0.0
Operating income	35.0	67.2	7.9	3.9	114.0
Personnel expenses	5.8	17.5	2.7	12.6	38.6
Administrative expenses	10.3	30.9	5.2	-1.6	44.8
of which inter-segment	3.3	8.5	1.8	2.7	0.0
Operating expenses	16.2	48.5	7.9	10.9	83.5
Profit before tax	18.8	18.7	0.0	-7.0	30.5
Income tax expenses	3.0	2.5	0.6	0.1	6.1
Profit of the period from continuing operations	15.8	16.3	-0.6	-7.1	24.4
Profit of the period from discontinued operations	0.0	0.0	0.0	0.0	-1.5
Profit of the period	15.8	16.3	-0.6	-7.1	22.9
Profit attributable to ProCredit shareholders					22.0
Profit attributable to non-controlling interests					0.9

Q2 2019:

- ▶ Financial data for six-month period ended 30 June 2019, as shown in the unaudited quarterly financial report ended 30 June 2019.

Q1 2019:

- ▶ Financial data for three-month period ended 31 March 2019, as shown in the unaudited quarterly financial report ended 31 March 2019.

FY 2018:

- ▶ Financial data for the fiscal year ended 31 December 2018, restated according to the new scope of continuing operations as of 31 March 2019. Balance-sheet related information is presented as shown in the consolidated financial statements ended 31 December 2018. Profit and loss-related information is presented with PCB Colombia reclassified as discontinued operations.

Q3 2018:

- ▶ Financial data for the nine-month period ended 30 September 2018, restated according to the new scope of continuing operations as of 31 March 2019. Balance-sheet related information is presented as shown in the unaudited financial report ended 30 September 2018. Profit and loss-related information is presented with PCB Colombia and ARDEC Mexico reclassified as discontinued operations.

Q2 2018:

- ▶ Financial data for the six-month period ended 30 June 2018, restated according to the new scope of continuing operations as of 31 March 2019. Balance-sheet related information is presented as shown in the unaudited financial report ended 30 June 2018. Profit and loss-related information is presented with PCB Colombia and ARDEC Mexico reclassified as discontinued operations.

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Financial calendar

Date	Place	Event information
14.08.2019		Interim Report as of 30 June 2019 16:00 CEST Analyst Conference Call
02.09. - 03.09.2019	Frankfurt/Main	Equity Forum
23.09. - 25.09.2019	Munich	Berenberg and Goldman Sachs German Corporate Conference
13.11.2019		Quarterly Statement as of 30 September 2019 16:00 CET Analyst Conference Call
25. - 27.11.2019	Frankfurt/Main	Deutsche Eigenkapitalforum

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