

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

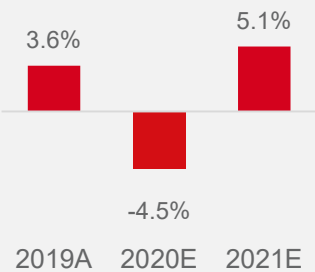
Highlights

12
ProCredit banks

Strong SME market positions
with 93% of loan portfolio to SMEs

93%
of loan portfolio to Eastern and South Eastern Europe

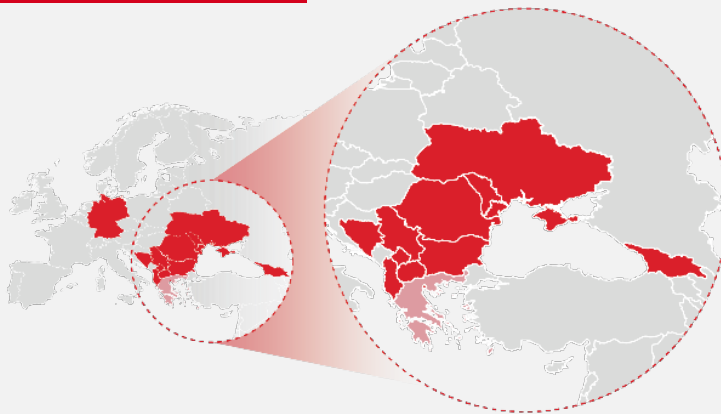
Expected GDP growth in SEE/EE⁽¹⁾



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



Ratings

Fitch: BBB (stable)
MSCI ESG: AA



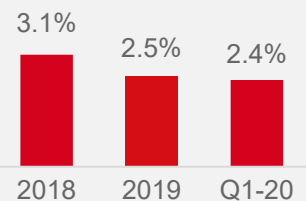
Key group figures

	FY 2019	Q1 2020
Key financials (in € m)		
Total assets	6,698	6,595
Loan portfolio	4,797	4,839
Shareholders' equity	793	782
Net income	54.3	13.7
Key metrics		
Net interest margin ⁽²⁾	3.1%	3.1%
Cost of risk ⁽²⁾	(7) bps	57 bps
Cost-income ratio	70.5%	64.6%
Return on equity ⁽²⁾	6.9%	7.0%
CET1 ratio (fully-loaded)	14.1%	14.0%
Customer deposits/loans	90%	88%
Number of employees	3,024	3,091
Book value per share (€)	13.5	13.3

Highlights

10.3%
growth of the loan portfolio in 2019⁽¹⁾

14.2%
growth in customer deposits in 2019 to €4.3bn

Credit-impaired loans (Stage 3)


34% annual growth in green loans (2016–2019); 16.7% of total LP in Q1-20

€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

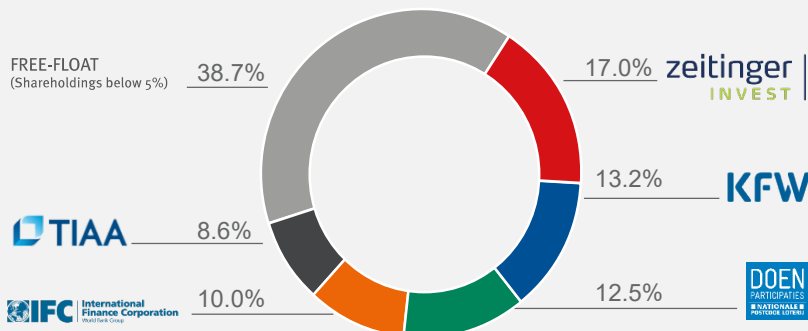
~10% RoAE

<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


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