ProCredit HOLDING

DISCLOSURE REPORT AS OF 30 JUNE

2023

The ProCredit financial holding group (ProCredit group) comprises development-oriented commercial banks in South Eastern and Eastern Europe and in South America, as well as a bank in Germany. The ProCredit group focuses on banking services for small and medium-sized enterprises (SMEs) in transition economies and on providing direct banking services for private clients. Through our business activities, we aim to contribute to economic, social, and ecological development while providing a sustainable return on investment for our shareholders. Our business strategy is based on long-term relationships with our clients and staff as well as a conservative approach to risk. The group does not engage in speculative lines of business.

The superordinated company of the group is ProCredit Holding AG & Co. KGaA (ProCredit Holding), based in Frankfurt am Main, Germany. The ProCredit group is supervised by the German Federal Financial Supervisory Authority (Bundesanstalt für Finanzdienstleistungsaufsicht, or BaFin) and the Deutsche Bundesbank. ProCredit Holding is responsible for the strategic management, capital adequacy, reporting, risk management, and proper business organisation of the group pursuant to Section 25a of the German Banking Act (Gesetz über das Kreditwesen, KWG). ProCredit Holding shares are traded on the Prime Standard segment of the Frankfurt Stock Exchange.

With this disclosure report, ProCredit Holding is in compliance with the disclosure requirements for the ProCredit group as of 30 June 2023, as set forth in Article 477 of Regulation (EU) No. 575/2013 (Capital Requirements Regulation, CRR) as amended. Disclosures in this report are carried out at the group level. The information is based on the condensed consolidated financial statements of the ProCredit group as of June 2023, which have been reviewed by an external auditor. This disclosure report has been approved by the Management Board of ProCredit Holding.

As a supplement to this disclosure report, information on the ProCredit group is available in ProCredit Holding's Q2 2023 Interim Report, the 2022 Disclosure Report as well as in further reports and publications, which are available on its website.

This report contains summed figures and percent calculations that, due to rounding, may contain minor deviations.

Template EU KM1 – Key metrics template in EUR m

		a	c	e
in EUR m		30.6.2023	31.12.2022	30.6.2022
Available own funds (amounts)				
1	Common Equity Tier 1 (CET1) capital	836	820	847
2	Tier 1 capital	836	820	847
3	Total capital	908	868	905
Risk-weighted exposure amounts				
4	Total risk-weighted exposure amount	5,905	6,087	6,162
Capital ratios (as a percentage of risk-weighted exposure amount)				
5	Common Equity Tier 1 ratio (%)	14.1505%	13.4752%	13.7447%
6	Tier 1 ratio (%)	14.1505%	13.4752%	13.7447%
7	Total capital ratio (%)	15.3738%	14.2670%	14.6796%
Additional own funds requirements based on SREP (as a percentage of risk-weighted exposure amount)				
EU 7a	Additional own funds requirements to address risks other than the risk of excessive leverage (%)	3.5000%	2.0000%	2.0000%
EU 7b	of which: to be made up of CET1 capital (percentage points)	1.9688%	1.1250%	1.1250%
EU 7c	of which: to be made up of Tier 1 capital (percentage points)	2.6250%	1.5000%	1.5000%
EU 7d	Total SREP own funds requirements (%)	11.5000%	10.0000%	10.0000%
Combined buffer requirement (as a percentage of risk-weighted exposure amount)				
8	Capital conservation buffer (%)	2.5000%	2.5000%	2.5000%
EU 8a	Conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State (%)	-	-	-
9	Institution specific countercyclical capital buffer (%)	0.2195%	0.1635%	0.0674%
EU 9a	Systemic risk buffer (%)	-	-	-
10	Global Systemically Important Institution buffer (%)	-	-	-
EU 10a	Other Systemically Important Institution buffer	-	-	-
11	Combined buffer requirement (%)	2.7195%	2.6635%	2.5674%
EU 11a	Overall capital requirements (%)	14.2195%	12.6635%	12.5674%
12	CET1 available after meeting the total SREP own funds requirements (%)	3.8738%	4.2670%	4.6796%
Leverage ratio				
13	Leverage ratio total exposure measure	9,298	9,174	8,735
14	Leverage ratio	8.9867%	8.9412%	9.6960%
Additional own funds requirements to address risks of excessive leverage (as a percentage of leverage ratio total exposure amount)				
EU 14a	Additional own funds requirements to address the risk of excessive leverage (%)	-	-	-
EU 14b	of which: to be made up of CET1 capital (percentage points)	-	-	-
EU 14c	Total SREP leverage ratio requirements (%)	-	-	-
Leverage ratio buffer and overall leverage ratio requirement (as a percentage of total exposure measure)				
EU 14d	Leverage ratio buffer requirement (%)	-	-	-
EU 14e	Overall leverage ratio requirements (%)	-	-	-
Liquidity Coverage Ratio				
15	Total high-quality liquid assets (HQLA) (Weighted value - average)	1,397	1,268	1,034
EU 16a	Cash outflows - Total weighted value	1,237	1,192	1,071

EU 16b	Cash inflows - Total weighted value	449	373	361
16	Total net cash outflows (adjusted value)	788	819	710
17	Liquidity coverage ratio (%)	177.2354%	154.8676%	145.6034%
	Net Stable Funding Ratio			
18	Total available stable funding	6,891	6,870	6,525
19	Total required stable funding	4,705	4,690	4,840
20	NSFR ratio (%)	146.4739%	146.4672%	134.8114%

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