Borislav Kostadinov, Member of the Management Board
Jana Donath, Manager Finance and Controlling
Christian Dagrosa, Head of Controlling

Q1 2018 results

Frankfurt am Main, 15 May 2018

ProCredit – A unique approach to banking

Summary

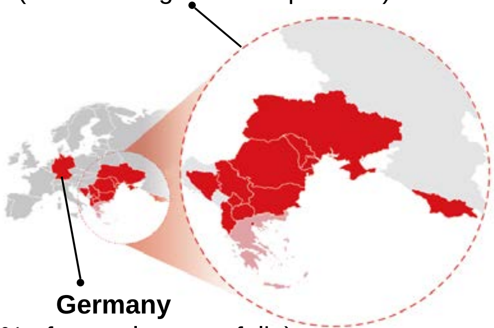
- A profitable, development-oriented commercial banking group for SMEs with a focus on South Eastern Europe and Eastern Europe
- Headquartered in Frankfurt and supervised by the German Federal Financial Supervisory Authority (BaFin) and Deutsche Bundesbank
- Mission of promoting sustainable development 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 Q1 2018 and FY 2017

Total assets	Customer loan portfolio	Deposits/loans[1]
EUR 5,409m	EUR 4,021m	86%
EUR 5,499m	EUR 3,910m	91%
Number of employees	**Profit of the period**	**RoAE**
3,201	EUR 15m	8.2%[5]
3,328	EUR 48m	7.1%
CET1 ratio (fully loaded)	**Rating (Fitch)**	Corporate Responsibility Prime rated by oekom research; social stock exchange; **MSCI ESG rating: AA**
14.4%	BBB (stable)[2]	
13.7%		

Geographical distribution

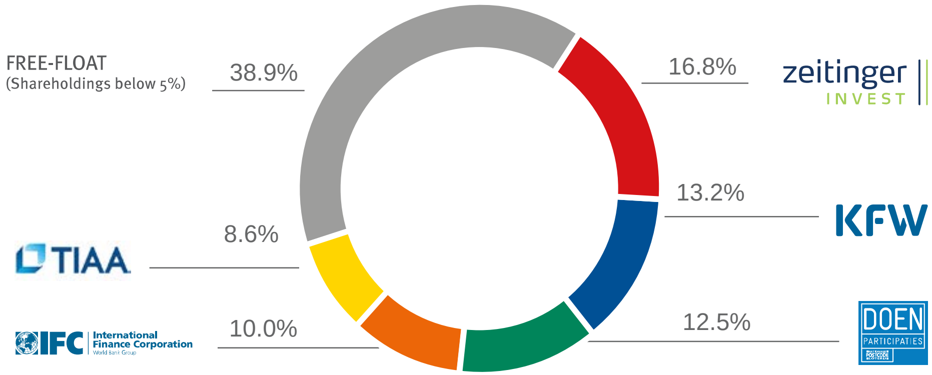
South Eastern Europe and Eastern Europe
(ca. 92% of gross loan portfolio)



Germany
(ca. 2% of gross loan portfolio)

South America[4]
(ca. 6% 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 31 March 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.

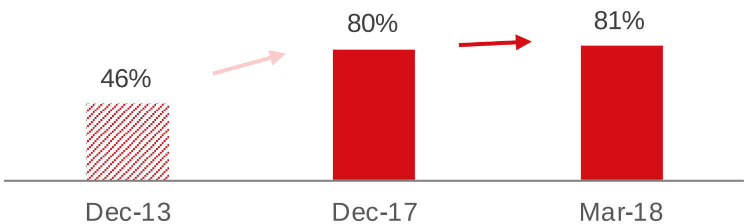
ProCredit HOLDING

Agenda

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

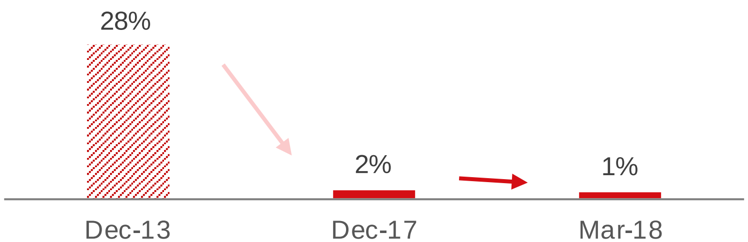
Where do we come from? Significant progress since 2013

Focused growth in SME loan categories [1]



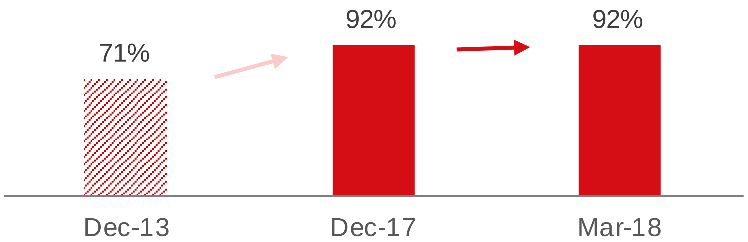
Loan portfolio > EUR 50k in % total loan portfolio

Decrease in number of cash desk transactions



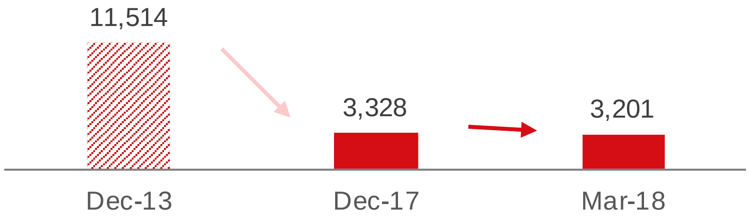
YTD Cash desk transactions in % total transactions

Regional focus on South Eastern Europe and Eastern Europe



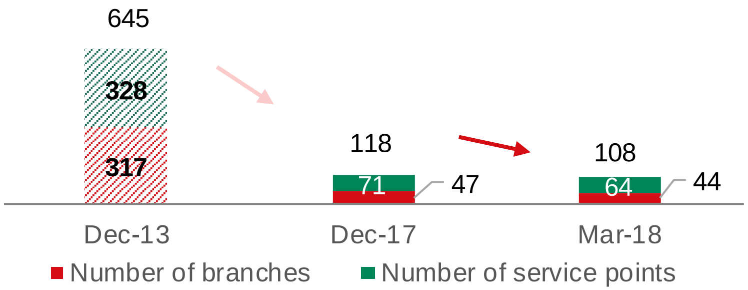
SEE and EE as % of gross loan portfolio

Decrease in number of total group staff

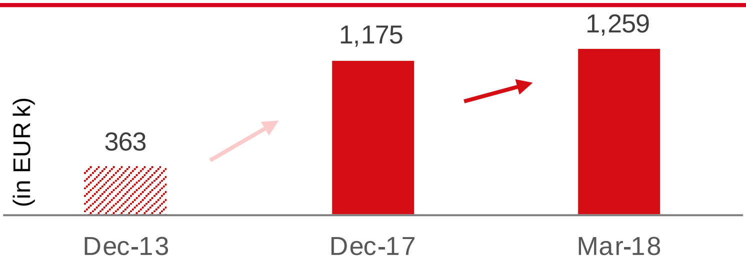


Number of total group staff

Decrease in overall branch network



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 resulting in strong growth with target clients (LP growth of 3%)
- ► Efficiency measures leading to improved cost-income ratio (70.2%)

Execution of private client strategy

- ► Unified range of client services for a standard fee in the ProCredit banks
- ► Digital direct bank offer for private clients contributing to the improvement of the cost-income ratio

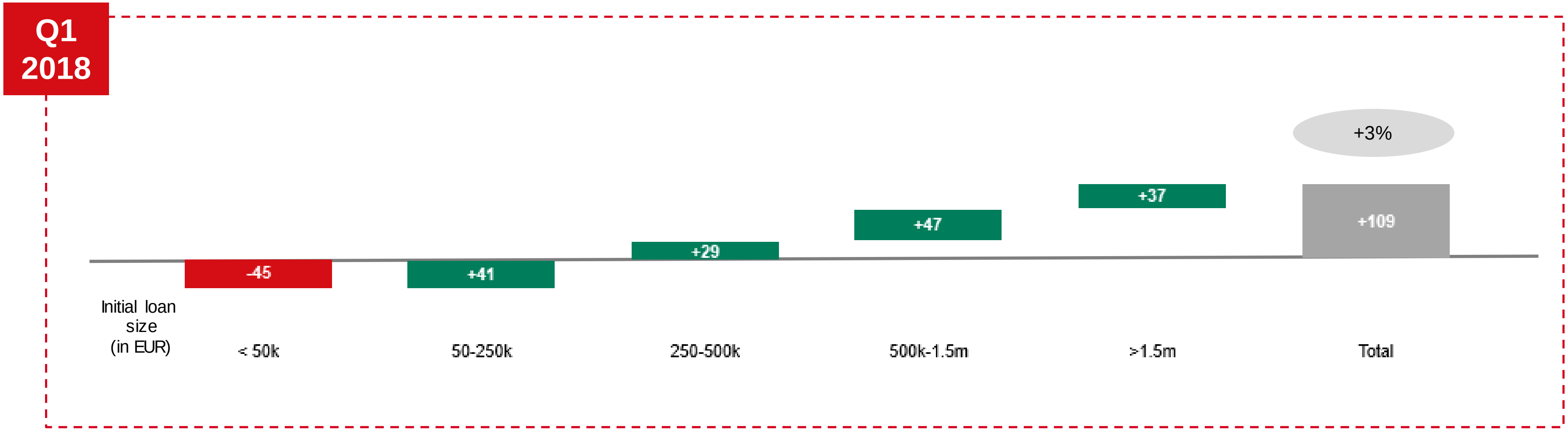
Successful first capital increase as listed company

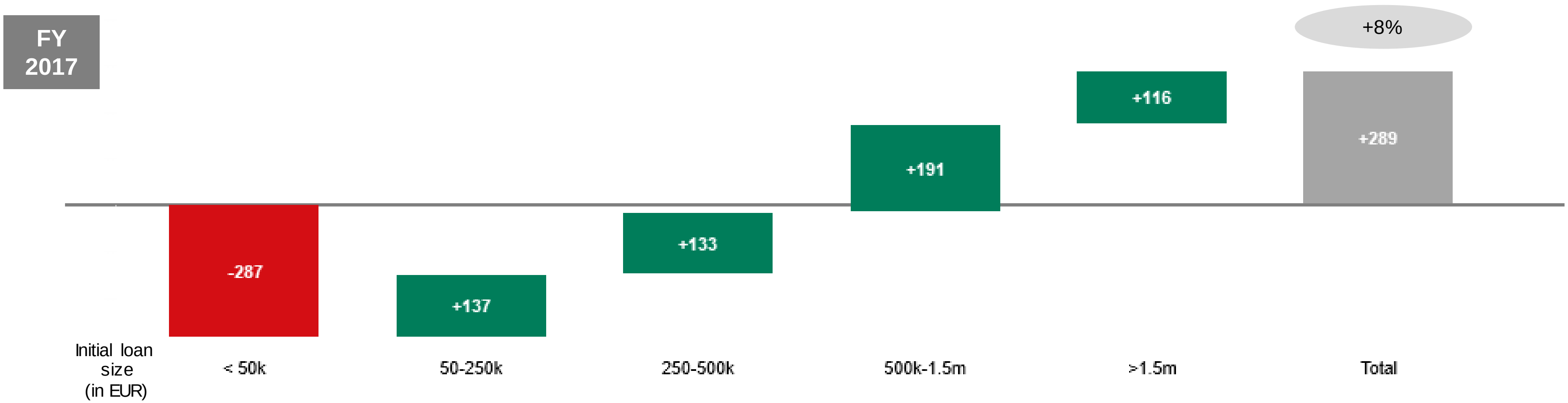
- ► Euro 61m raised to further expand the business with SMEs
- ► Offering was upsized to 10% of the share capital during the bookbuilding

First comprehensive Group Impact Report

- ► Report in accordance with Global Reporting Initiative guidelines
- ► Three main areas of positive impact: “business model”, “approach to clients” and “approach to staff”

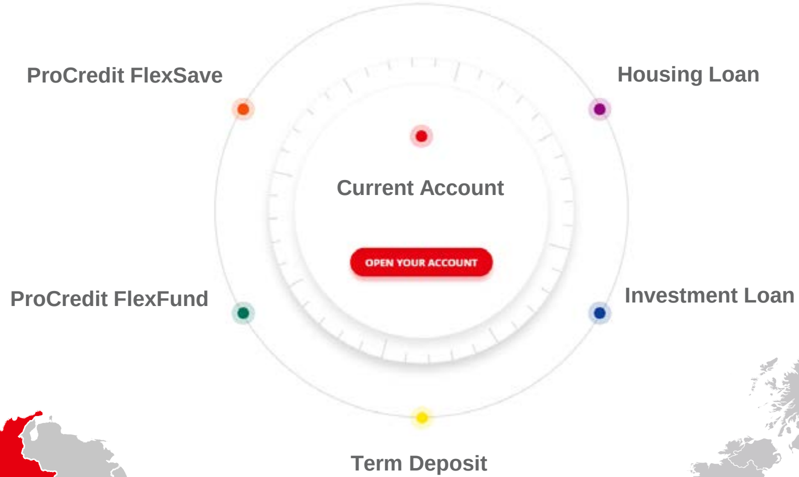
Strong volume growth in core loan segment

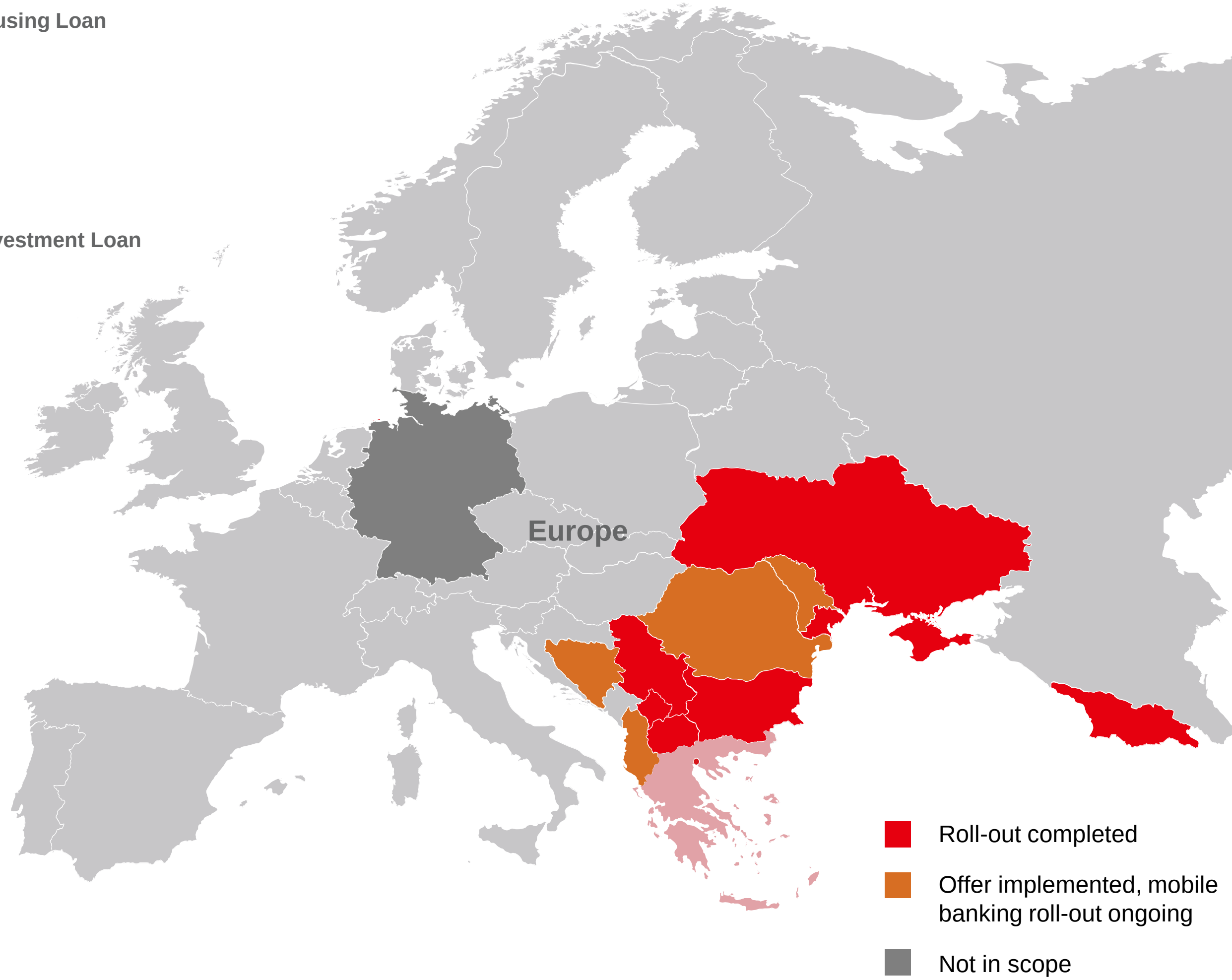




Note: Loan volume growth split by initial loan size in all segments and excluding recovery unit "ARDEC" in Mexico; % are calculated as sum of YTD changes of the bracketed size categories

Roll-out of direct banking for private clients





ProCredit HOLDING

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) < 60%, and a return on average equity (RoAE) of about 10%

Note: (1) Assuming no significant FX volatility

Agenda

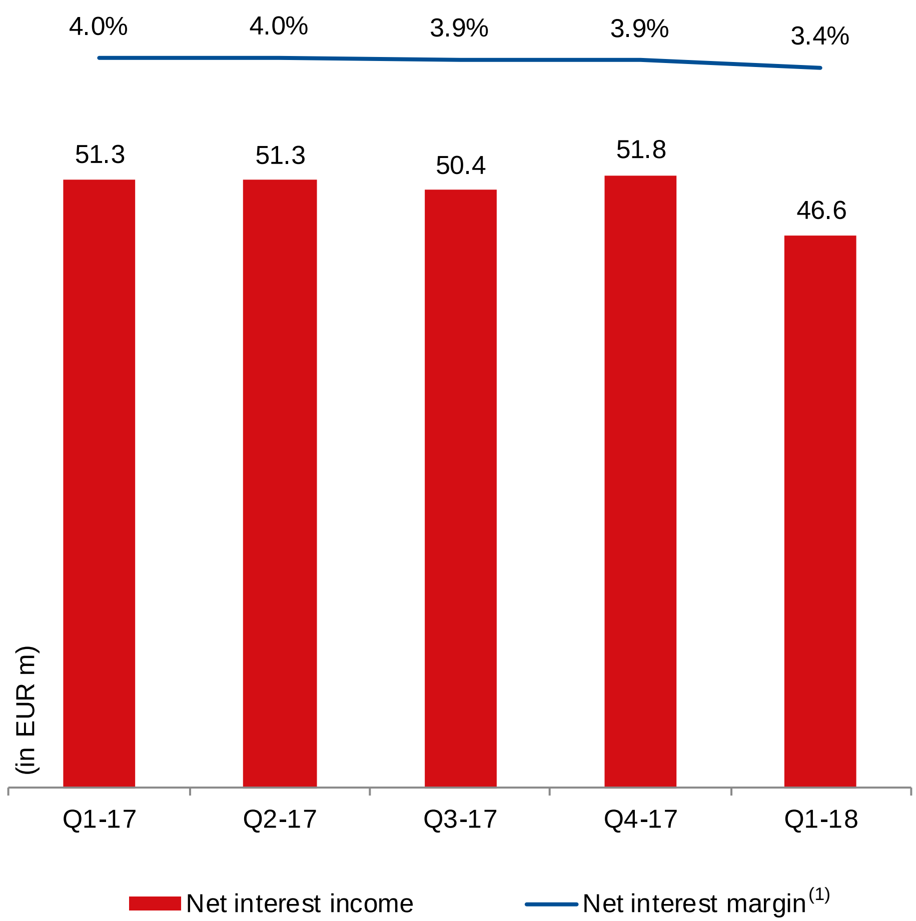
A	Highlights
B	Financial development
C	Asset quality
D	Balance sheet, capital and funding
Q&A	
Appendix	

Q1 2018 results at a glance

In EUR m		Q1-2017	Q4-2017	Q1-2018	y-o-y
Income statement	Net interest income	51.3	51.8	46.6	-9%
	Provision expenses	3.0	0.8	0.1	-98%
	Net fee and commission income	10.7	12.5	11.4	7%
	Net result of other operating income	2.0	-2.7	1.4	-32%
	Operating income	61.1	60.9	59.4	-3%
	Operating expenses	47.3	46.6	41.7	-12%
	Operating results	13.8	14.2	17.7	28%
	Tax expenses	4.3	4.0	3.1	-28%
	Profit of the period from continuing operations	9.5	10.2	14.6	53%
	Profit of the period from discontinued operations	2.3	2.1	0.0	-100%
	Profit after tax	11.9	12.3	14.6	23%
Key performance indicators	Change in customer loan portfolio	2.5%	2.0%	2.8%	0.3pp
	Cost-income ratio	73.8%	75.7%	70.2%	-3.6pp
	Return on Average Equity[(1)]	7.0%	7.2%	8.2%	1.2pp
	CET1 ratio (fully loaded)	12.3%	13.7%	14.4%	2.1pp
Additional indicators	Net interest margin[(1)]	4.0%	3.9%	3.4%	-0.6pp
	Net write-off ratio[(1)(2)]	-0.1%	0.4%	0.4%	0.5pp
	Impaired loans[(3)]	6.3%	4.7%	-	n/a
	Credit impaired loans (Stage 3)[(4)]	-	4.8%	4.4%	n/a
	Coverage impaired portfolio (Stage 3)[(4)]	-	81.3%	83.0%	n/a
	Book value per share	12.4	12.2	12.1	-2%

Return on average equity, CET1 ratio and dividend payout 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.

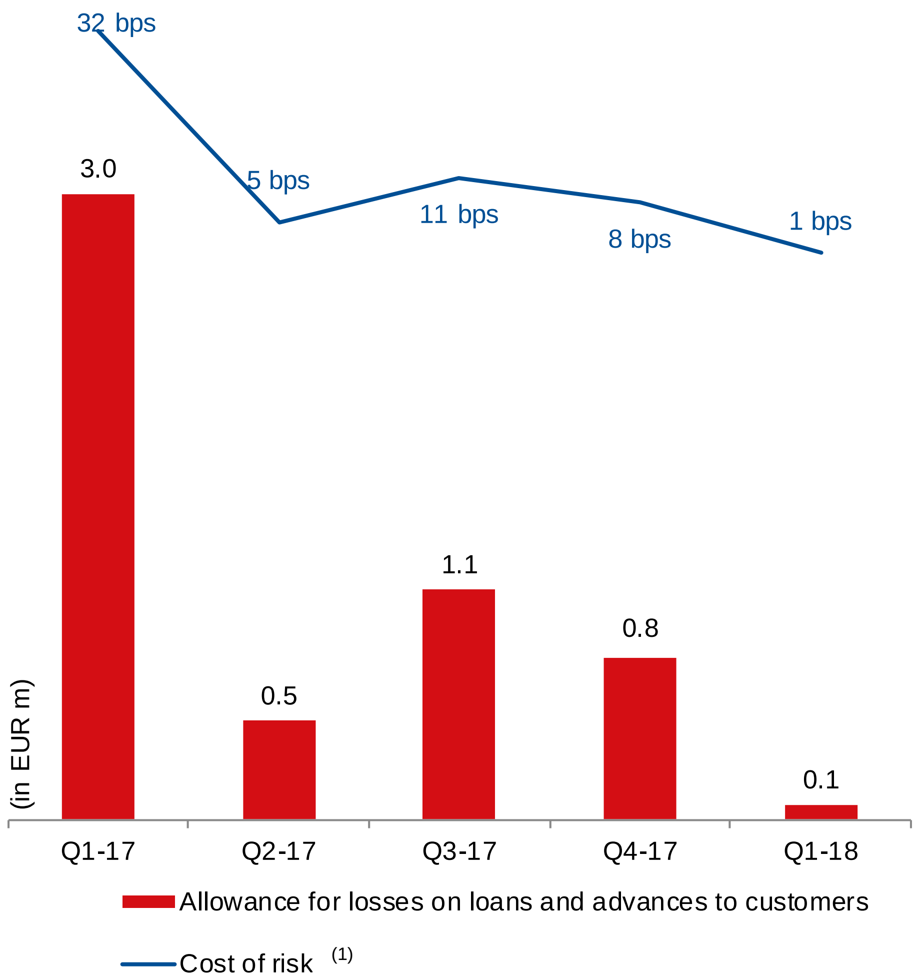
Net interest income



- Net interest income declined in Q1 due to seasonal effects, sale of discontinued operations and negative exchange rate effects.
- Strategic focus on SME clients is associated with significant positive effects on both risk and operating costs.
- Negative effects include the declining market rates, increase in average exposure per client and currency devaluation in some of our markets.
- Positive effects include loan portfolio growth and improved portfolio quality.

Notes: (1) Annualised

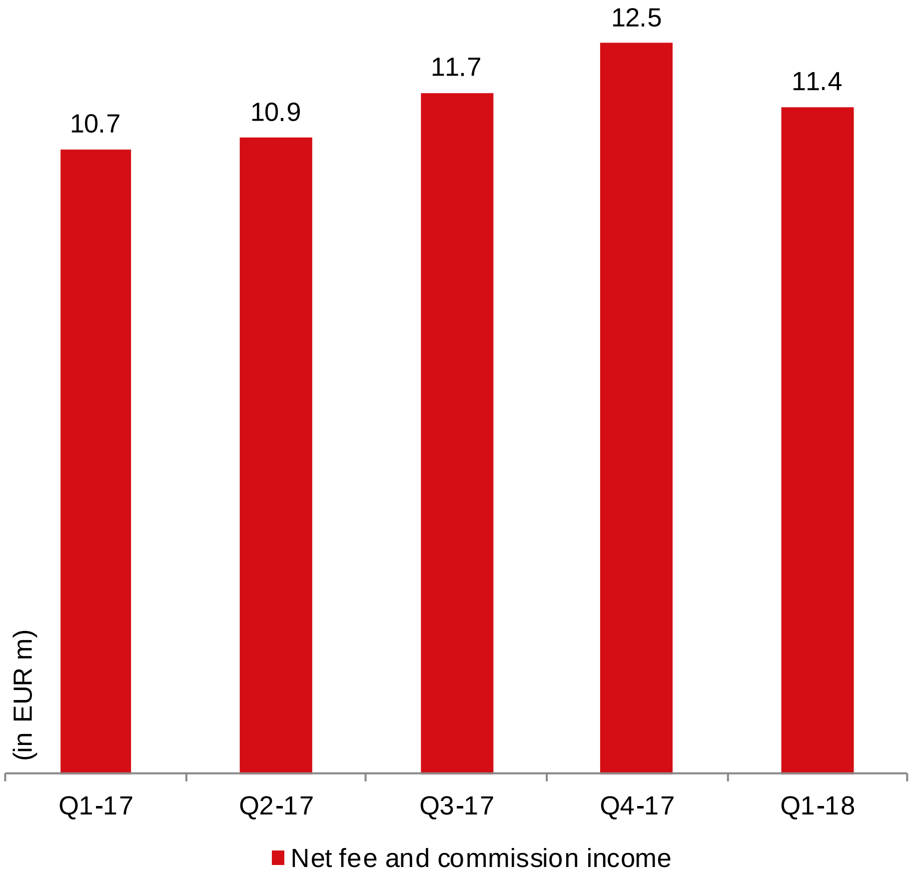
Provisioning expenses



- In Q1 2018, loan loss allowance expenses (LLP) of EUR 0.1m 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 0.4pp to 4.4%)
- Coverage ratio for credit impaired loans increased slightly by 1.7pp to 83%
- Recoveries of written off loans of EUR 3m contributed positively to the result

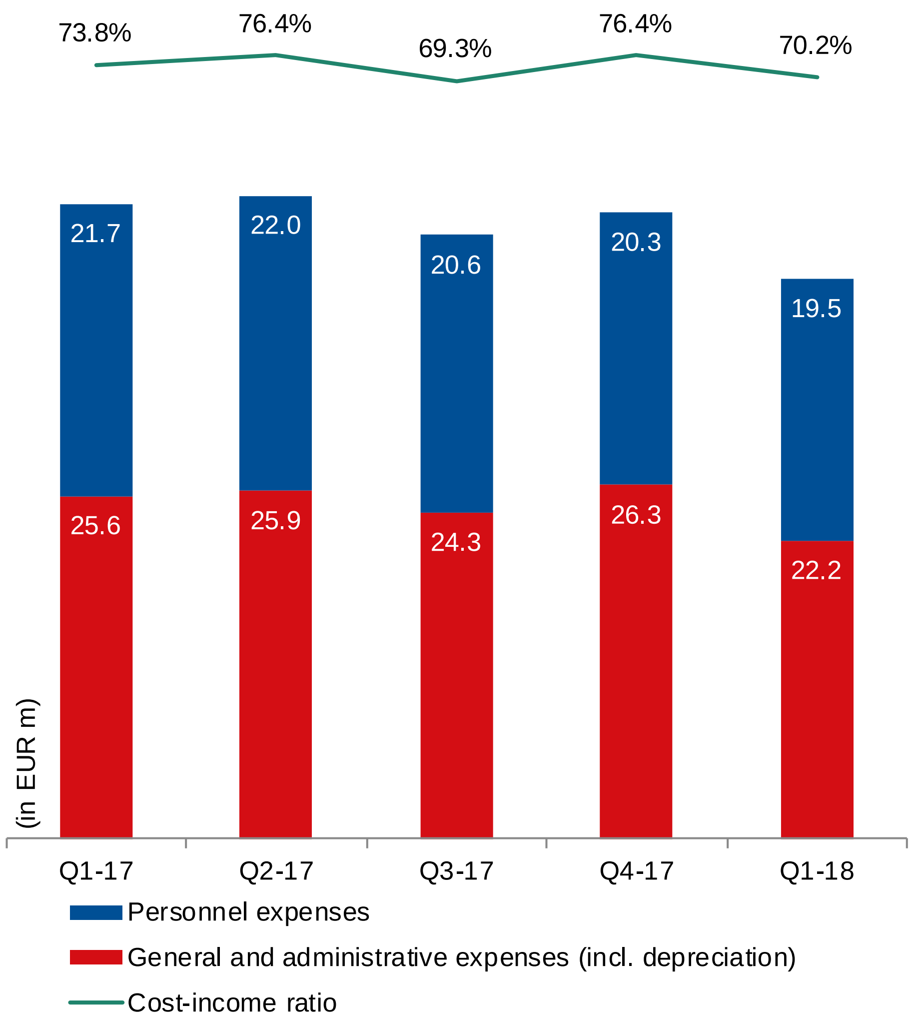
Note: (1) Cost of risk defined as allowances for losses on loans and advances to customers, divided by average customer loan portfolio; Annualised

Net fee and commission income



- Net fee and commission income was higher than in Q1 2017, yet lower than in the previous two quarters.
- Income from account maintenance fee largely remained on the level of Q4 2017.
- Income from fees for money transfers went down compared to the previous two quarters, which can largely be attributed to seasonality effects.
- The increase in income from account maintenance more than compensates for the declining fee income from cash transactions, cards and e-banking.

Operating expenses

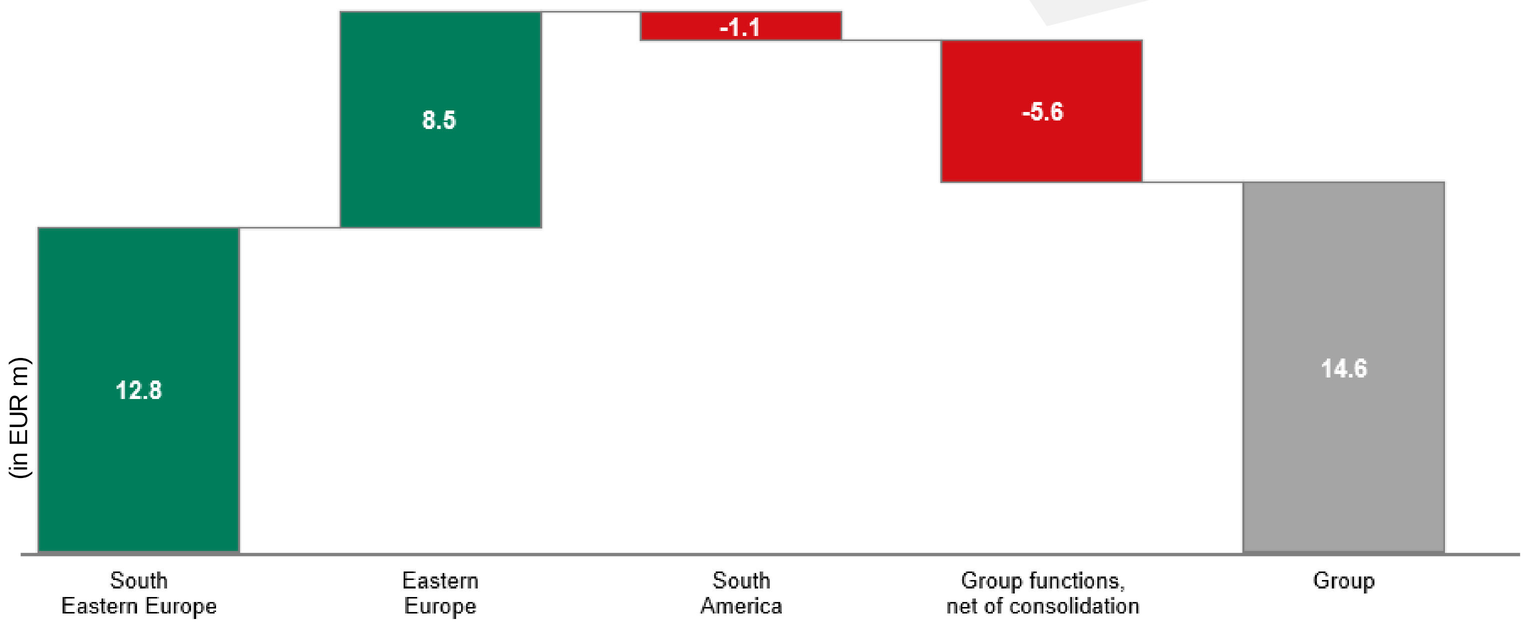


- Operating expenses have decreased significantly, efficiency gains from branch and service point closures have already materialised since Q3/17 and are more visible in Q1/18.
- The cost base has been influenced by:
  - One-time expenses related to the reduction of the branch network and staff number, especially in 2017.
  - Increased average salaries in line with SME strategy.
  - Strong IT investments e.g. private cloud infrastructure in Germany, centralisation of IT activities at Quipu, increased software development activities, information and event monitoring, and data analytics.
- The cost-income ratio improved due to the cost reductions.

Contribution of segments to group net income Q1 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 99m customer loan portfolio; EUR 270m customer deposits)



Customer loan portfolio (EUR m)	2,825	858	239		4,021
Change in customer loan portfolio Q1 2018	+2.4%	+4.2%	+0.0%		+2.8%
Cost-income ratio	67.1%	41.6%	99.2%		70.2%
Return on Average Equity[1]	10.7%	22.0%	-7.6%		8.2%

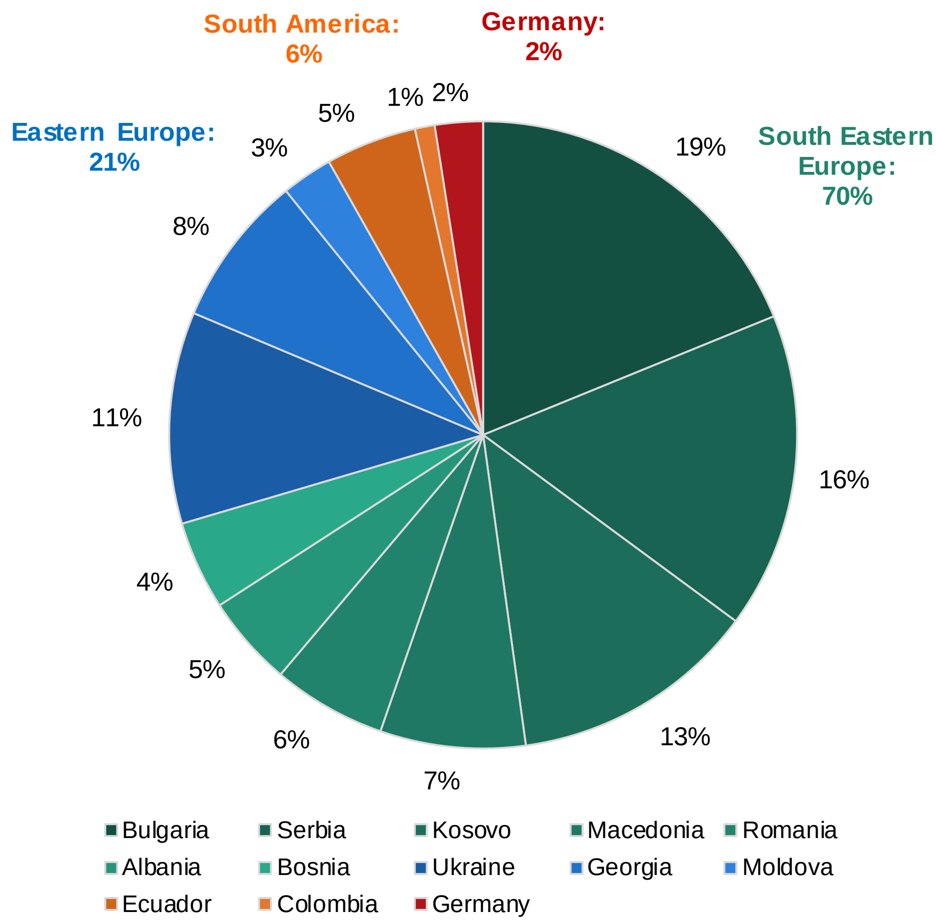
Note: (1) Annualised

Agenda

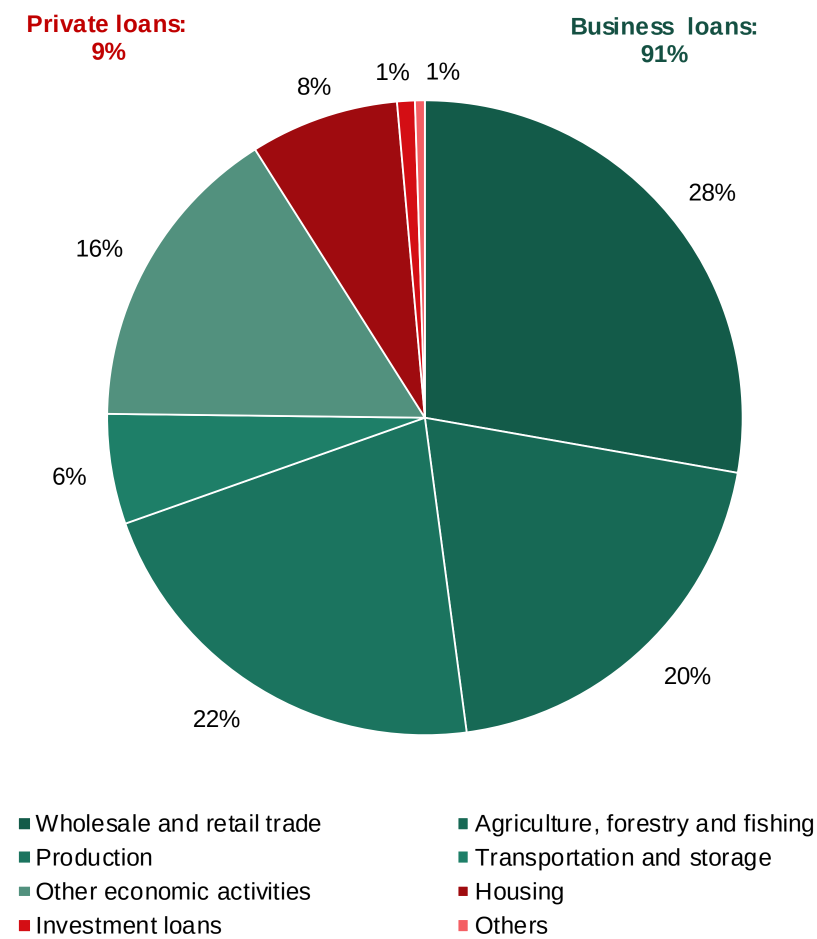
A	Highlights
B	Financial development
C	**Asset quality**
D	Balance sheet, capital and funding
Q&A	
Appendix	

Structure of the loan portfolio

Loan portfolio by geographical segments



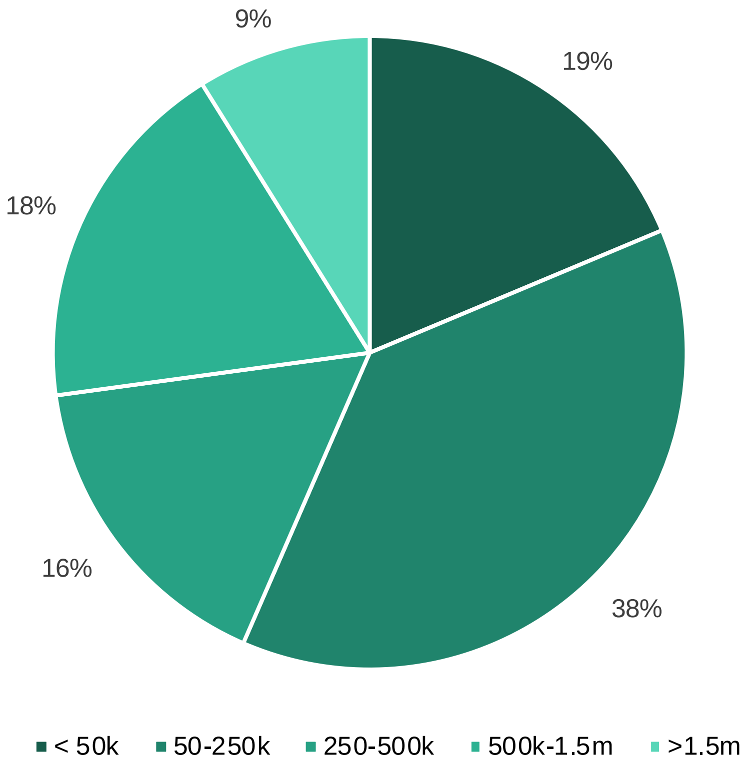
Loan portfolio by sector



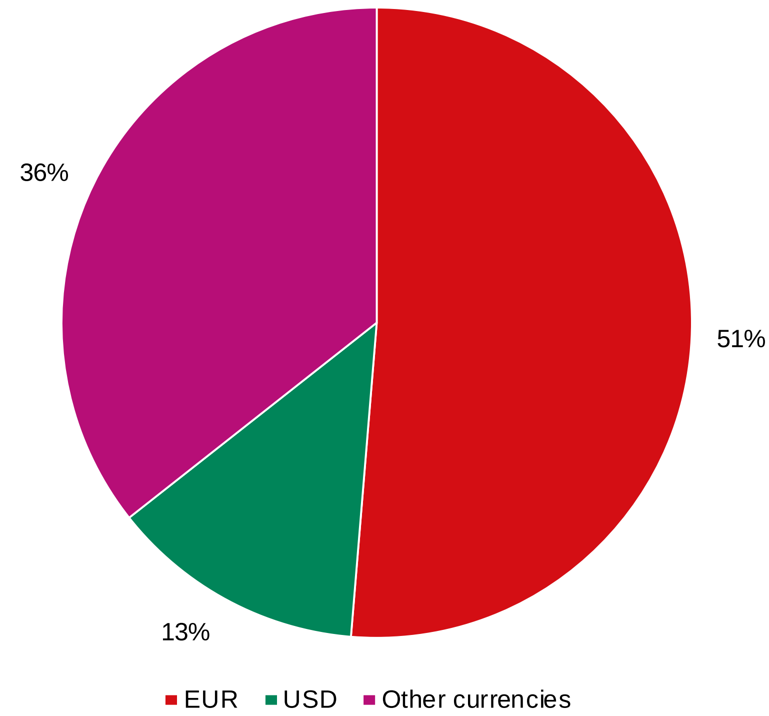
Notes: Loan portfolio by geographical segments and by sector in % of total customer loan portfolio (EUR 4,011m as per 31-Mar-18) excluding recovery unit "ARDEC" in Mexico

Structure of the loan portfolio (continued)

Loan portfolio by initial loan size



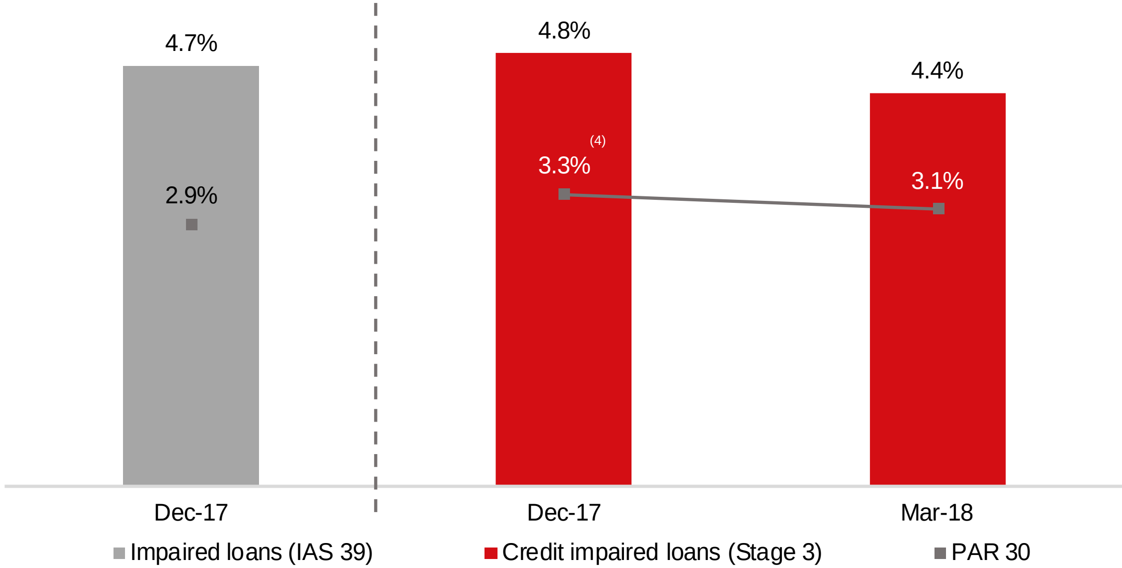
Loan portfolio by currency



Notes:
Loan portfolio by initial loan size in % of total outstanding principal (EUR 3,993m as of 31-Mar-18) excluding recovery unit "ARDEC" in Mexico; loan portfolio by currency in % of net loan portfolio (EUR 3,874m as of 31-Mar-18)

Loan portfolio quality

	IAS 39	IFRS 9	
	Dec-17	Dec-17	Mar-18
Net write-offs[1]	0.4%	0.4%	0.4%
Coverage impaired portfolio[2]	70.0%	81.3%	83.0%
Coverage ratio PAR 30[3]	112.1%	119.9%	117.7%

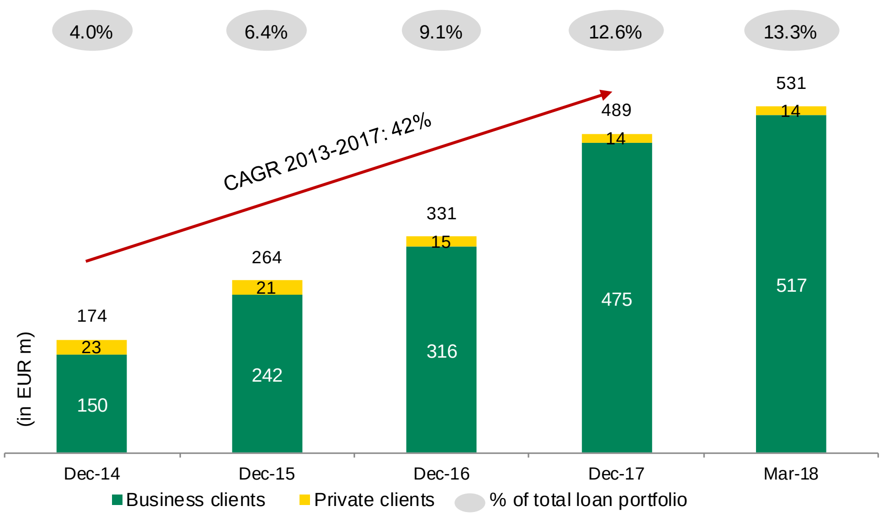


- The low level of net write-offs from 2017 continues in Q1 of 2018
- Further improvement in loan portfolio quality in Q1 2018
- Prudent risk management underlined by high coverage ratios
- Continuous monitoring of loan portfolio, with share of credit impaired loans as a key reporting trigger.

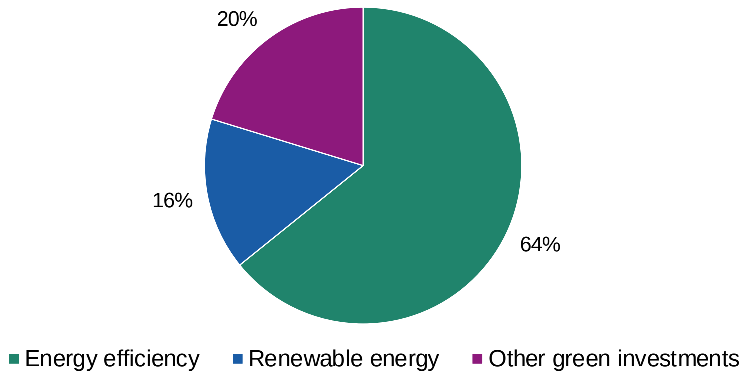
Notes: (1) Net write-offs to customer loan portfolio, annualised; (2) Allowances for losses on loans and advances to customers divided by credit impaired portfolio; (3) Allowances for losses on loans and advances to customers divided by PAR 30 loan portfolio (4) Figure has been restated according to IFRS 9

Development of green loan portfolio

Green loan portfolio growth



Structure of green loan portfolio

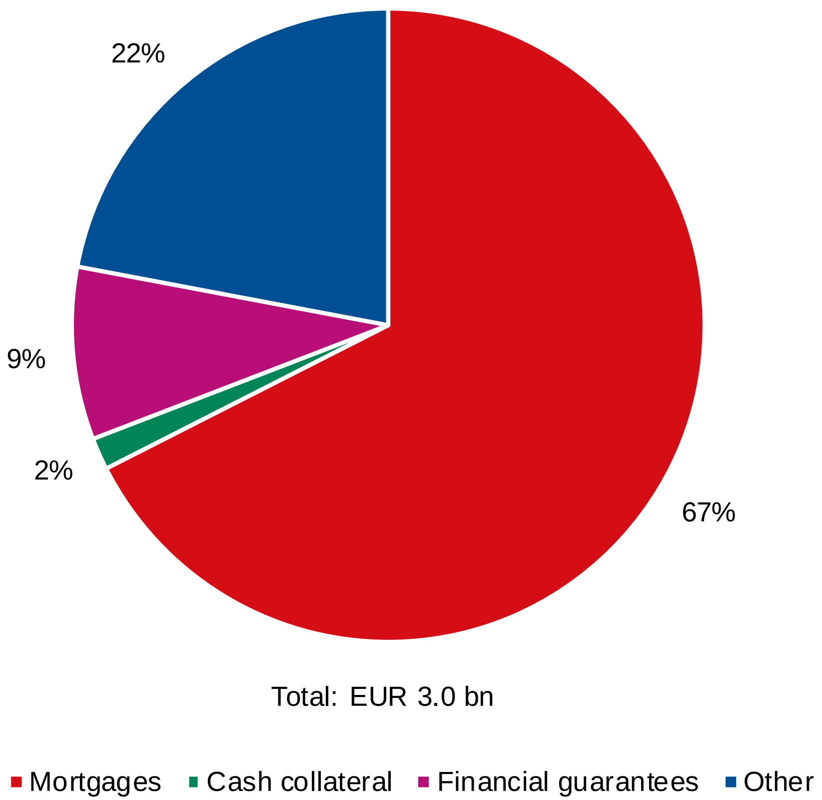


Notes: (1) Investment loans are defined as loans with an initial maturity higher than 3 years

- Strong growth in the green loan portfolio
- Includes financing of investments in
  - Energy efficiency
  - Renewable energies
  - Other environmentally-friendly activities
- New ambitious target: 15% of the total loan portfolio by end of 2018
- As green loans are by definition predominantly investment loans(1), it is indicative to monitor the share of green investment loans to total investment loans portfolio, which is currently 16.5%.
- Largest part of green loan portfolio to finance energy efficiency measures
- Very high portfolio quality; PAR 30 ratio for the green loan portfolio at 0.5%

Structure of collateral

Collateral by type



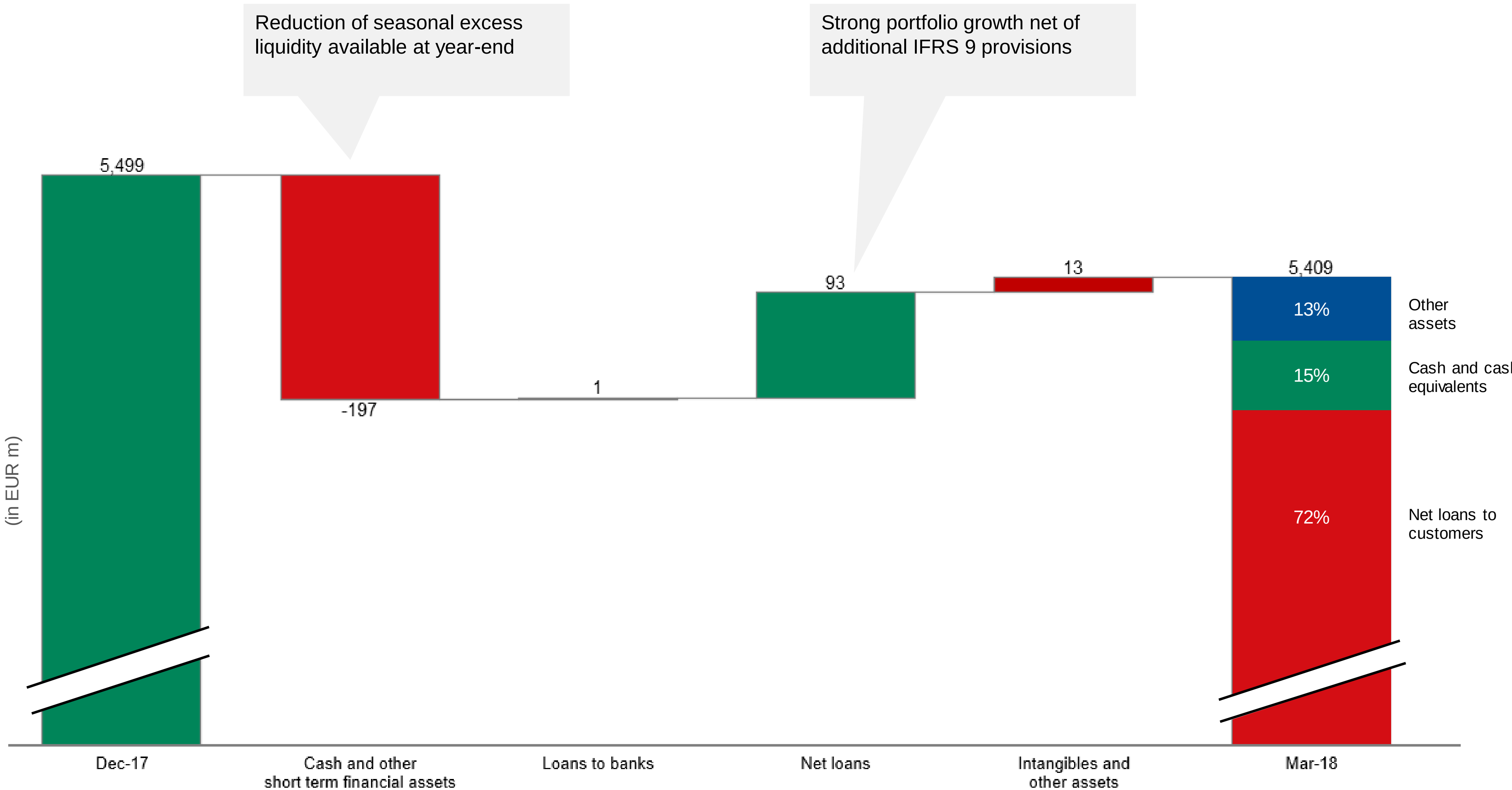
- Majority of collateral consists of mortgages
- Growing share of financial guarantees mainly as a result of the InnovFin initiative provided by the European Investment Fund
- Clear, strict requirements regarding types of acceptable collateral, legal aspects of collateral and insurance of collateral 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

Agenda

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

ProCredit HOLDING

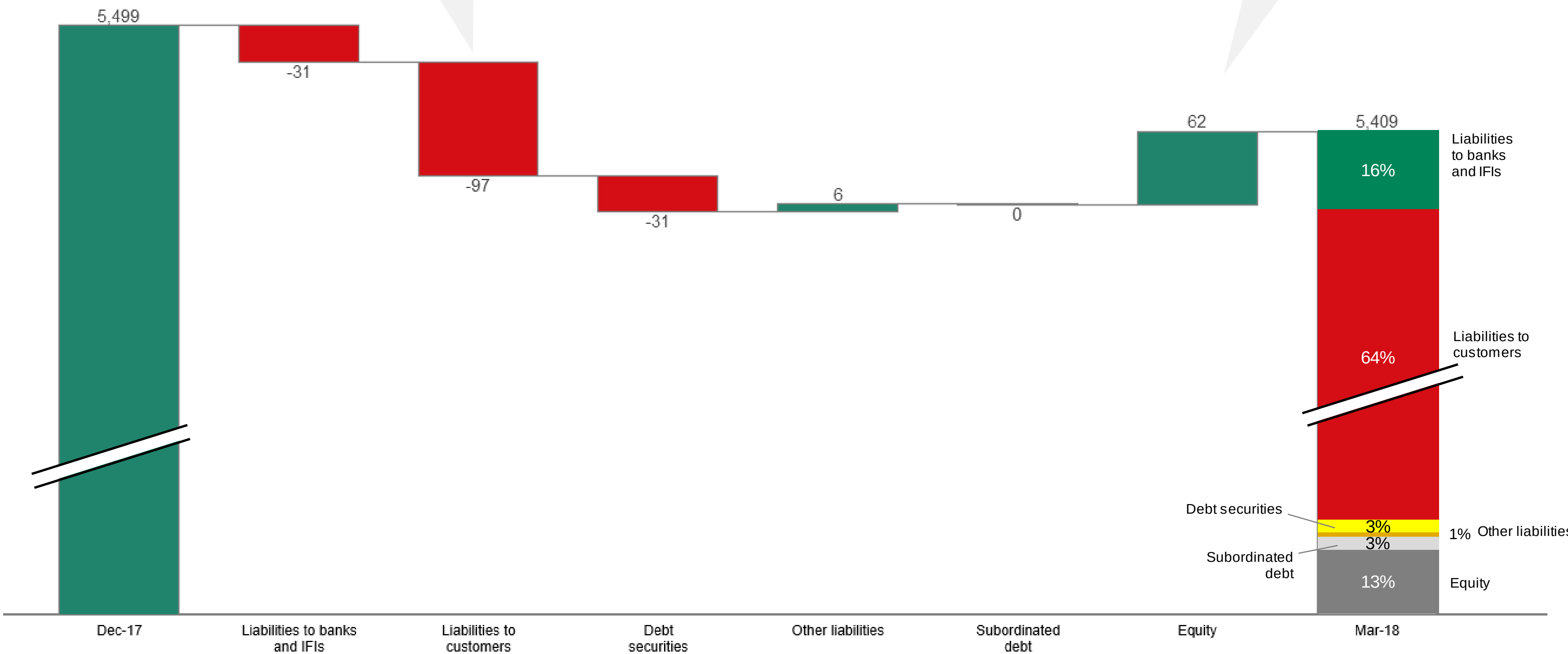
Asset reconciliation



Liabilities and equity reconciliation

Decline in deposits largely related to seasonal effects on deposits from business clients

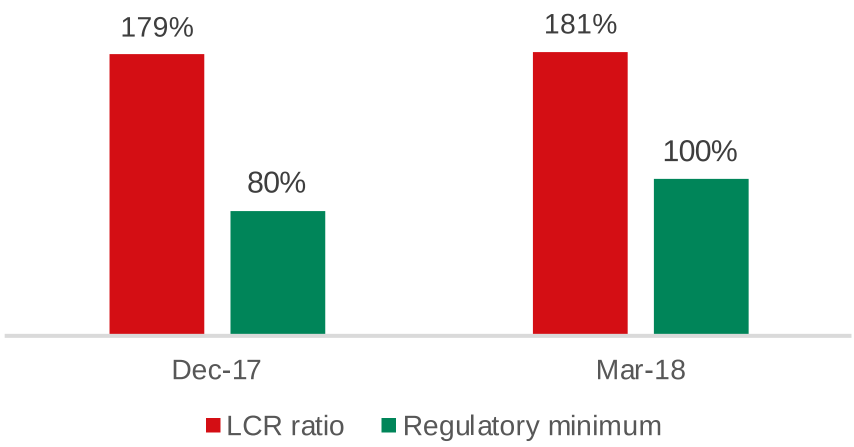
Capital increase in February 2018, IFRS 9 effect and capitalised profit



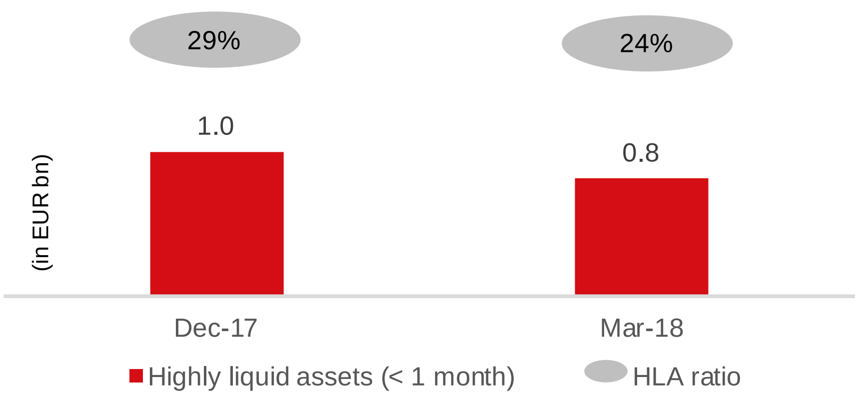
ProCredit HOLDING

Liquidity update

Liquidity coverage ratio



Highly liquid assets (HLA) and HLA ratio



- Liquidity coverage ratio still well above the increased regulatory requirements
- After the significant increase of HLAs in Q4 2017 resulting from additional funding from IFIs and growth of deposit portfolio, the liquidity was utilised in Q1 2018 to support the loan portfolio growth and the needs of business clients. As a result the HLA level decreased to levels comparable to the first three quarters of 2017.
- All ratios improved and remained comfortably within limits.

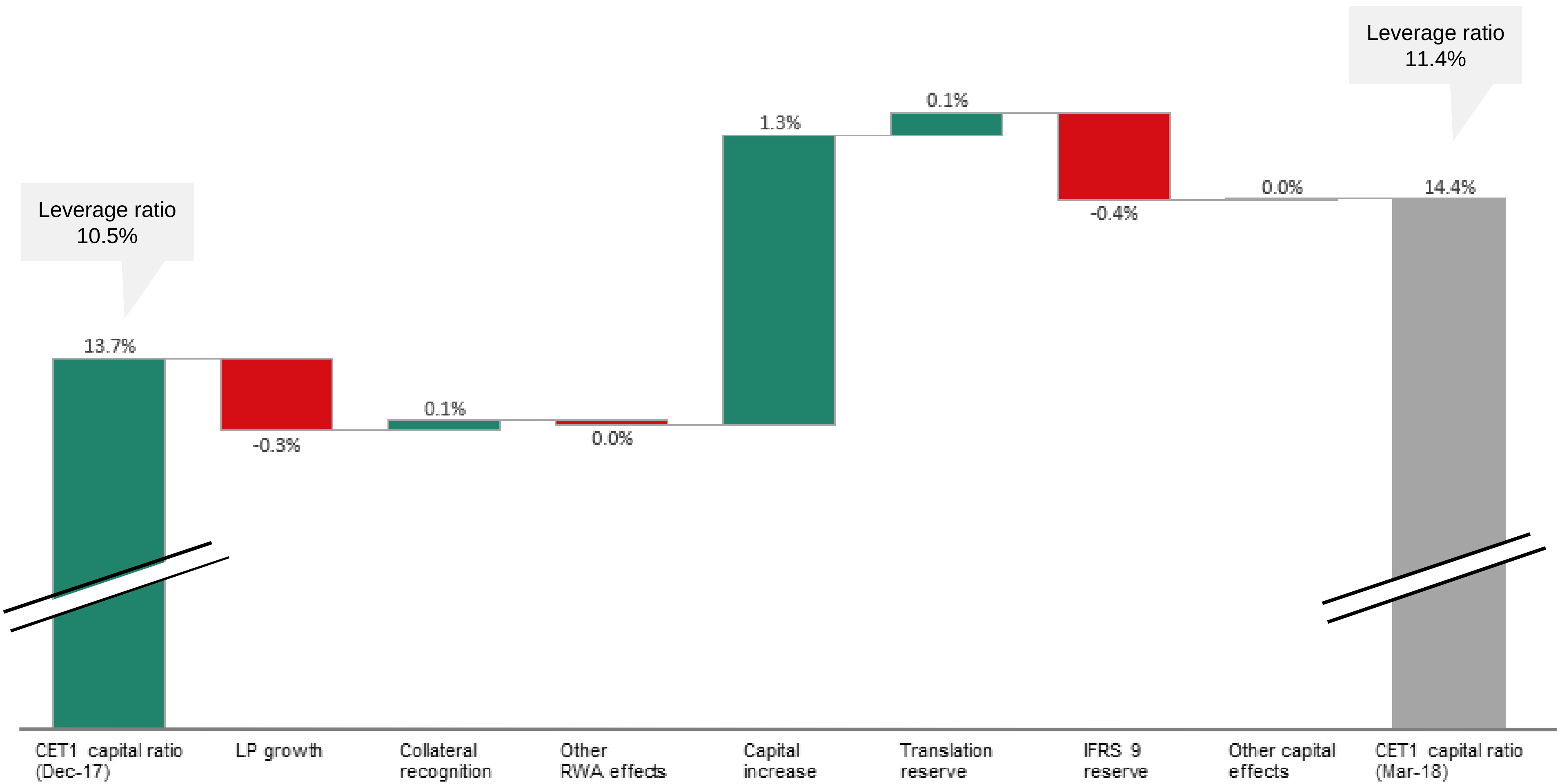
Regulatory capital and risk-weighted assets

Overview of capitalisation

in EUR m	Dec-17	Mar-18
CET1 capital (net of deductions)	595	640
Additional Tier 1 capital (net of deductions)	0	0
Tier 1 capital	595	640
Tier 2 capital	130	128
Total capital	725	768
RWA total	4,330	4,430
o/w Credit risk	3,341	3,426
o/w Market risk (currency risk)	439	452
o/w Operational risk	549	549
o/w CVA risk	2	2
CET1 capital ratio	13.7%	14.4%
Total capital ratio	16.7%	17.3%
Leverage ratio	10.5%	11.4%

- Increases in CET1, Total Capital and Leverage ratios due to the capital increase in Feb. 2018
- IFRS 9 effects fully included in CET1
- RWA increase resulting from loan portfolio growth
- CET1 capital as of March 2018 includes Q1/Q2/Q3 2017 profits less expected dividend payout

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

A Highlights

B Financial development

C Asset quality

D Balance sheet, capital and funding

Q&A

Appendix

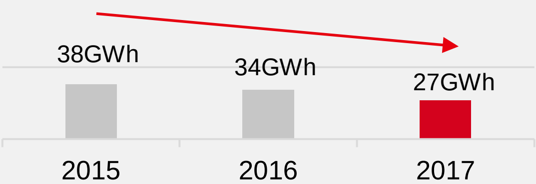
ProCredit Group Impact Report 2017

- First sustainability report published according to Global Reporting Initiative (GRI) Standards
- The ProCredit Group Impact Report 2017 focuses on three main areas of positive impact:

Our business model

- Economic development
- Corporate governance
- Compliance and banking regulation
- Financial crime prevention
- Technology and innovation
- Environmental management

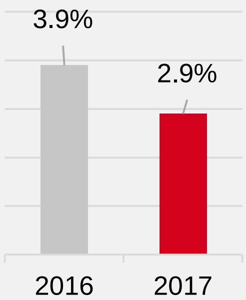
Energy consumption



Our approach to clients

- Reliable and stable partnerships
- Transparent services
- Prudent credit risk management
- Sustainable finance
- Data privacy and information security

PAR 30



Our approach to staff

- Ethical values and working environment
- Fair recruiter and employer
- Staff development

550 staff graduated from or participating in the ProCredit Academy

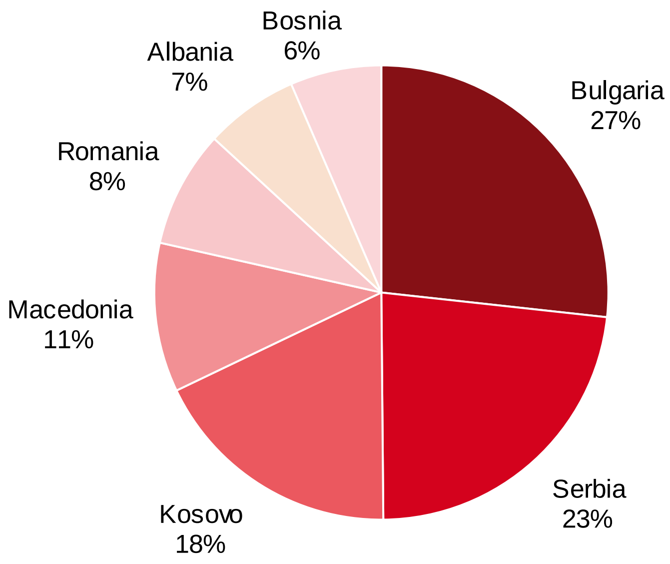
Overview of quarterly financial development

In EUR m		Q1-2017	Q2-2017	Q3-2017	Q4-2017	Q1-2018
Income statement	Net interest income	51.3	51.3	50.4	51.8	46.6
	Provision expenses	3.0	0.5	1.1	0.8	0.1
	Net fee and commission income	10.7	10.9	11.7	12.5	11.4
	Net result of other operating income	2.0	0.5	2.8	-2.7	1.4
	Operating income	61.1	62.2	63.8	60.9	59.4
	Operating expenses	47.3	47.9	44.9	46.6	41.7
	Operating results	13.8	14.3	18.9	14.2	17.7
	Tax expenses	4.3	3.0	3.2	4.0	3.1
	Profit of the period from continuing operations	9.5	11.3	15.7	10.2	14.6
	Profit of the period from discontinued operations	2.3	0.4	-3.4	2.1	0.0
	Profit after tax	11.9	11.7	12.2	12.3	14.6
Key performance indicators	Change in customer loan portfolio	2.5%	2.2%	0.8%	2.0%	2.8%
	Cost-income ratio	73.8%	76.4%	69.3%	75.7%	70.2%
	Return on Average Equity(1)	7.0%	6.9%	7.4%	7.2%	8.2%
	CET1 ratio (fully loaded)	12.3%	13.0%	13.3%	13.7%	14.4%
Additional indicators	Net interest margin(1)	4.0%	4.0%	3.9%	3.9%	3.4%
	Net write-off ratio(1)(2)	-0.1%	0.2%	0.3%	0.4%	0.4%
	Impaired loans(3)	6.3%	5.8%	5.4%	4.7%	-
	Credit impaired loans (Stage 3)(4)	-	-	-	4.8%	4.4%
	Coverage impaired portfolio (Stage 3)(4)	-	-	-	81.3%	83.0%
	Book value per share	12.4	12.0	12.1	12.2	12.1

Notes: P&L related figures and ratios, unless indicated otherwise, are based on continuing operations; i.e. excluding Banco PyME Los Andes ProCredit Bolivia, ProConfianza Mexico, Banco ProCredit El Salvador and Banco ProCredit Nicaragua for 2017; Return on average equity, CET1 ratio and dividend payout 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.

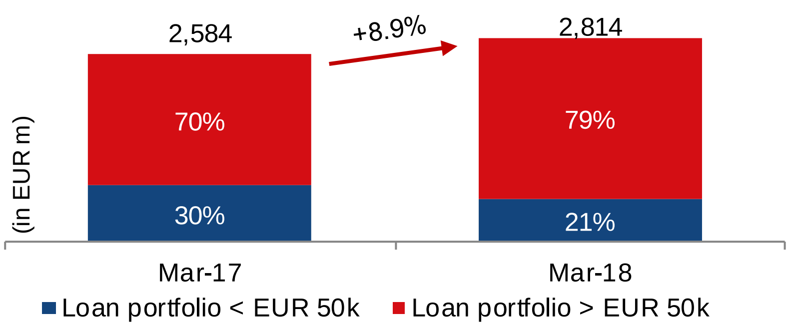
Segment South Eastern Europe

Regional loan portfolio breakdown



Total: EUR 2,825m (70% of gross loan portfolio)

Loan portfolio growth[1]



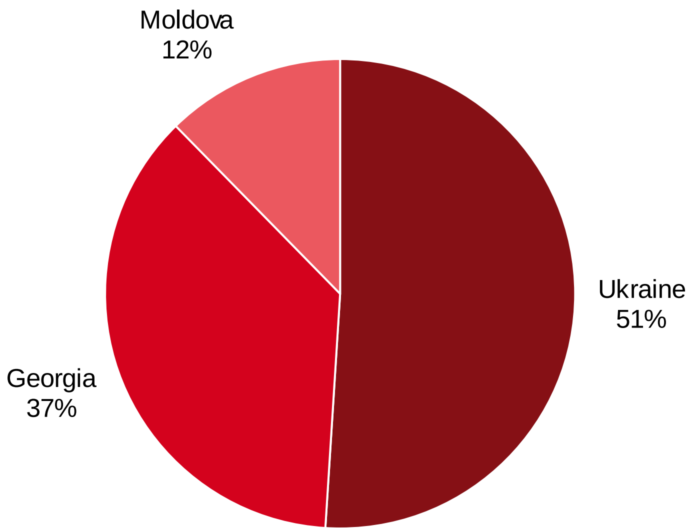
Notes: (1) By initial loan amount; (2) Customer deposits divided by customer loan portfolio; (3) Annualised.

Key financial data

(in EUR m)	Q1 2017	Q1 2018
Net interest income	33.4	27.9
Provision expenses	0.1	-2.0
Net fee and commission income	7.4	8.0
Net result of other operating income	0.2	1.3
Operating income	40.8	39.2
Operating expenses	25.8	25.0
Operating result	15.0	14.2
Tax expenses	1.8	1.5
Profit after tax	13.2	12.8
Change in customer loan portfolio	2.5%	2.4%
Deposits to loans ratio[2]	92.2%	87.1%
Net interest margin	3.8%	3.0%
Cost-income ratio	63.0%	67.1%
Return on Average Equity[3]	11.4%	10.7%

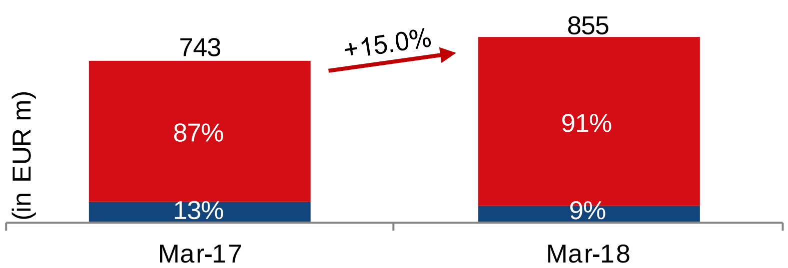
Segment Eastern Europe

Regional loan portfolio breakdown



Total: EUR 858m (21% of gross loan portfolio)

Loan portfolio growth[1]



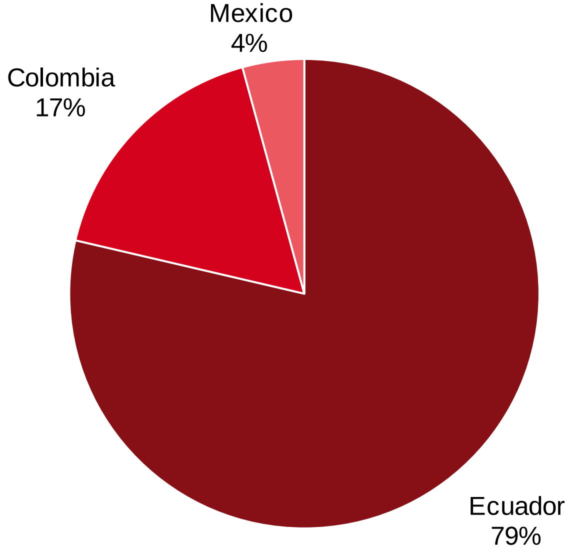
Key financial data

(in EUR m)	Q1 2017	Q1 2018
Net interest income	13.3	13.9
Provision expenses	3.1	-0.5
Net fee and commission income	2.1	2.0
Net result of other operating income	0.8	0.7
Operating income	13.0	17.1
Operating expenses	7.8	6.9
Operating result	5.2	10.2
Tax expenses	0.9	1.7
Profit after tax	4.3	8.5
Change in customer loan portfolio	5.3%	4.2%
Deposits to loans ratio[2]	90.0%	68.5%
Net interest margin	4.9%	5.1%
Cost-income ratio	48.4%	41.6%
Return on Average Equity[3]	12.0%	22.0%

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

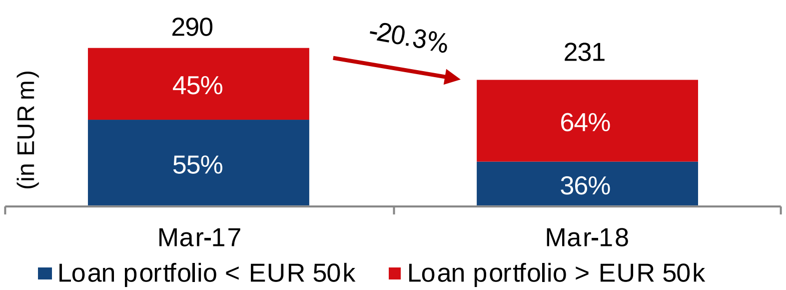
Segment South America

Regional loan portfolio breakdown



Total: EUR 239m (6% of gross loan portfolio)

Loan portfolio growth[1]



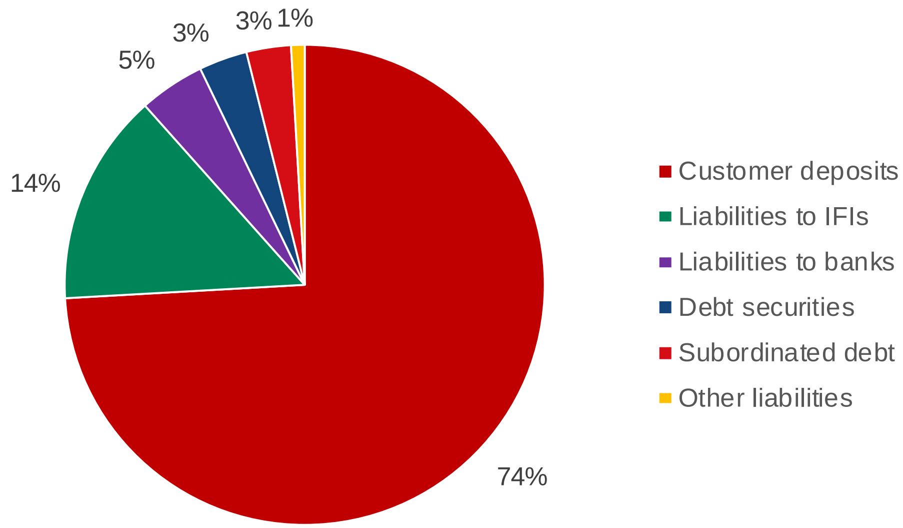
Key financial data

(in EUR m)	Q1 2017	Q1 2018
Net interest income	5.7	3.9
Provision expenses	-0.3	1.2
Net fee and commission income	0.0	-0.2
Net result of other operating income	0.0	1.3
Operating income	6.0	3.8
Operating expenses	7.0	4.9
Operating result	-0.9	-1.2
Tax expenses	0.2	-0.1
Profit after tax	-1.1	-1.1
Change in customer loan portfolio	-4.3%	0.0%
Deposits to loans ratio[2]	65.3%	65.3%
Net interest margin	4.8%	4.2%
Cost-income ratio	122.3%	99.3%
Return on Average Equity[3]	-6.6%	-7.6%

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

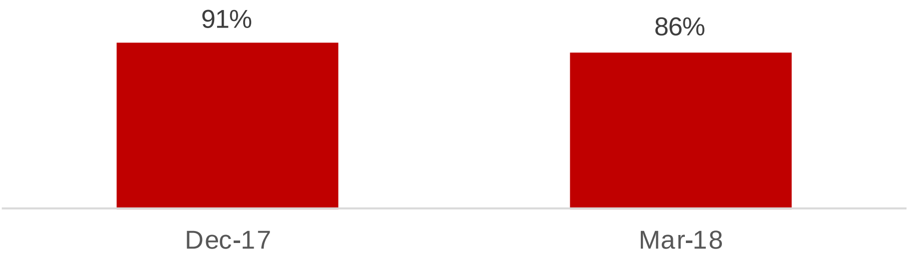
Funding and rating update

Funding sources overview



Total liabilities: EUR 4.7bn

Deposit-to-loan ratio development



- Highly diversified funding structure and counterparties
- Customer deposits main funding source, accounting for 74% as of Mar-18
- Supplemented by long-term funding from IFIs and institutional investors
- Lower deposit-to-loan ratio due to strong portfolio growth and declining deposits

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

Balance sheet

in EUR m	Mar-18	Dec-17
Assets		
Cash and central bank balances	810	1,077
Loans and advances to banks	197	196
Investment securities	285	0
Available-for-sale financial assets	0	215
Loans and advances to customers	4,021	3,910
Allowance for losses on loans and advances to customers	-147	-129
Derivative financial assets	0	0
Financial assets at fair value through profit or loss	0	1
Property, plant and equipment	140	139
Other assets	102	90
Total assets	**5,409**	**5,499**
Liabilities		
Liabilities to banks	207	359
Liabilities to customers	3,474	3,571
Liabilities to International Financial Institutions	671	550
Derivative financial liabilities	1	0
Financial liabilities at fair value through profit or loss	0	0
Debt securities	153	183
Other liabilities	42	37
Subordinated debt	140	141
Total liabilities	**4,688**	**4,841**
Equity		
Subscribed capital	294	268
Capital reserve	147	115
Retained earnings	348	351
Translation reserve	-79	-84
Revaluation reserve	3	1
Equity attributable to ProCredit shareholders	**713**	**651**
Non-controlling interests	8	7
Total equity	**721**	**659**
Total equity and liabilities	**5,409**	**5,499**

ProCredit HOLDING

Income statement by segment

01.01.- 31.03.2018 (in EUR m)	Germany	Eastern Europe	South Eastern Europe	South America	Consolidation	Group
Interest and similar income	4.4	24.8	33.6	6.6	-2.7	66.7
of which inter-segment	2.7	0.0	0.0	0.0		
Interest and similar expenses	5.0	10.9	5.6	2.8	-4.1	20.1
of which inter-segment	0.0	1.4	2.0	0.8		
Net interest income	**-0.5**	**13.9**	**27.9**	**3.9**	**1.4**	**46.6**
Allowance for losses on loans and advances to customers	0.1	-0.5	-2.0	1.2	1.2	0.1
Net interest income after allowances	**-0.6**	**14.4**	**29.9**	**2.6**	**0.2**	**46.6**
Fee and commission income	2.5	2.9	11.4	0.3	-2.2	14.9
of which inter-segment	1.8	0.0	0.4	0.0		0.0
Fee and commission expenses	0.4	0.9	3.4	0.5	-1.7	3.5
of which inter-segment	0.0	0.4	1.1	0.2		0.0
Net fee and commission income	**2.0**	**2.0**	**8.0**	**-0.2**	**-0.4**	**11.4**
Result from foreign exchange transactions	-0.4	1.2	1.5	0.0	0.0	2.3
Net result from financial instruments at fair value through profit or loss	0.1	0.0	0.0	0.0	0.0	0.1
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					
Net other operating income	7.9	-0.5	-0.2	1.3	-9.4	-1.0
of which inter-segment	7.2	0.0	2.1	0.1	0.0	0.0
Operating income	**9.0**	**17.1**	**39.2**	**3.8**	**-9.7**	**59.4**
Personnel expenses	6.0	2.4	9.3	1.7	0.0	19.5
Administrative expenses	6.7	4.5	15.7	3.2	-7.9	22.2
of which inter-segment	1.3	1.5	4.4	0.8	0.0	0.0
Operating expenses	**12.7**	**6.9**	**25.0**	**4.9**	**-7.9**	**41.7**
Profit before tax	**-3.8**	**10.2**	**14.2**	**-1.2**	**-1.8**	**17.7**
Income tax expenses	0.0	1.7	1.5	-0.1		3.1
Profit of the period from continuing operations	**-3.8**	**8.5**	**12.8**	**-1.1**	**-1.8**	**14.6**
Profit of the period from discontinued operations						0.0
Profit of the period	**-3.8**	**8.5**	**12.8**	**-1.1**	**-1.8**	**14.6**
Profit attributable to ProCredit shareholders						14.0
Profit attributable to non-controlling interests						0.6

Information regarding financial figures in this presentation

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.

Q1 2017:

- Financial data for three-month period ended 31 March 2017, as shown in the unaudited quarterly financial report for the period ended 31 March 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

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
16.05.2018	Frankfurt/ Main	Equity Forum Spring Conference 2018
23.05.2018	Frankfurt/ Main	Annual General Meeting
14.08.2018		Interim Report as of 30-Jun-18, Analyst Conference Call
3/4.09.2018	Frankfurt/ Main	Equity Forum Autumn Conference 2018
25/26.09.2018	Munich	Berenberg and Goldman Sachs 7th German Corporate Conference
14.11.2018		Quarterly Statement as of 30-Sep-18, Analyst Conference Call
26/27/28.11.2018	Frankfurt/ Main	Deutsche Börse German Equity Forum 2018

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