

### 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

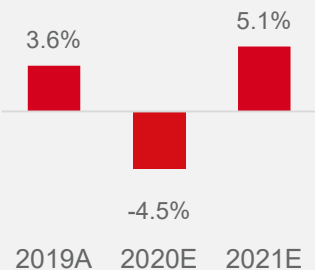
### Highlights

**12**  
ProCredit banks

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

**93%**  
of loan portfolio to Eastern and South Eastern Europe

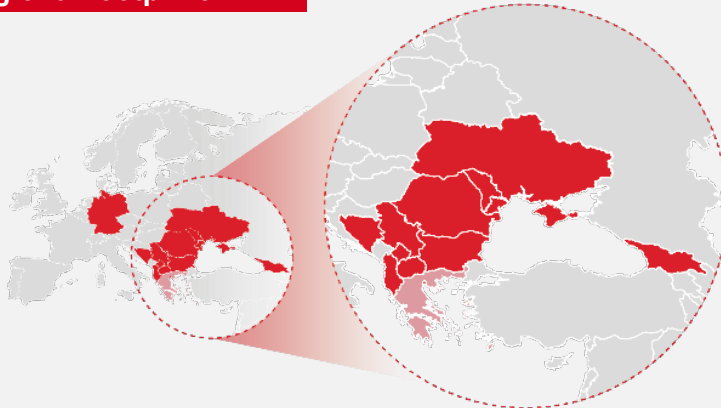
**Expected GDP growth in SEE/EE<sup>(1)</sup>**



### 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



ProCredit Holding AG & Co. KGaA is a signatory to the Principles for Responsible Banking and is a member of the UN Environment Programme Finance Initiative (UNEP FI).

### Ratings

Fitch: BBB (stable)  
MSCI ESG: AA



### Key group figures

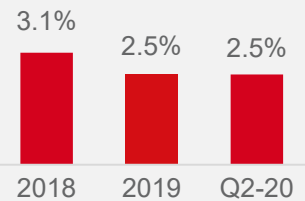
	FY 2019	Q2 2020
<b>Key financials (in € m)</b>		
Total assets	6,698	6,805
Loan portfolio	4,797	5,052
Shareholders' equity	793	796
Net income	54.3	21.7
<b>Key metrics</b>		
Net interest margin <sup>(1)</sup>	3.1%	2.9%
Cost of risk <sup>(1)</sup>	(7) bps	71 bps
Cost-income ratio	70.5%	68.5%
Return on equity <sup>(1)</sup>	6.9%	4.0%
CET1 ratio (fully-loaded)	14.1%	14.1%
Customer deposits/loans	90%	88%
Number of employees	3,024	3,148
Book value per share (€)	13.5	13.5

### Highlights

**5.3% / 10.6%**  
growth of the loan  
portfolio  
(YTD / YOY)

**2.6% / 15.2%**  
growth in customer  
deposits  
(YTD / YOY)

#### Credit-impaired loans (Stage 3)



### Medium term targets

**10% loan  
portfolio  
growth**

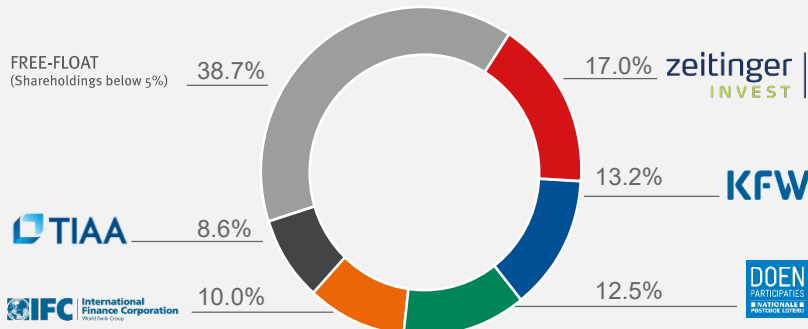
**~10% RoAE**

**<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



**34% annual growth**  
in green loans  
(2016–2019); 17.3% of  
total LP in Q2-20

**€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

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