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First day of trading on the Frankfurt Stock Exchange

- **As of today, the holding company of the international ProCredit group of banks is listed on the Regulated Market (Prime Standard) of the Frankfurt Stock Exchange**
- **Trading commenced with an initial price of EUR 12.29**

Frankfurt am Main, 22 December 2016 - ProCredit Holding AG & Co. KGaA (ProCredit Holding), the holding company of the international ProCredit group (ProCredit), which consists of banks for small and medium enterprises (SMEs) and mainly operates in the attractive and growing banking markets of South Eastern and Eastern Europe, has successfully completed the planned admission to trading of its entire share capital on the Frankfurt Stock Exchange. As of today, 53,544,084 shares of ProCredit Holding (ISIN DE0006223407 / WKN 622340) are being traded on the Regulated Market (Prime Standard) of the Frankfurt Stock Exchange. The initial share price was EUR 12.29.

Borislav Kostadinov, member of the Management of ProCredit Holding, was pleased to announce: *"Today, the Frankfurt-based ProCredit group proudly marks another milestone in its successful development since its establishment as a banking group in 2003. With this listing on the Frankfurt Stock Exchange, we are opening ourselves up to investors that can identify with our unique approach to banking and the ethical corporate mission implemented and lived by our extremely well-trained client advisers. We are a young, modern and highly integrated banking group that is very well established in the banking sectors of the emerging economies in South Eastern and Eastern Europe as a "Hausbank" for the region's SMEs. We believe in economic development that is in line with ecological and social criteria. We place great value on fostering entrepreneurship by collaborating with formalised, forward-looking SMEs that have sustainable business models. With our listing on the Prime Standard of the Frankfurt Stock Exchange, we further emphasise our commitment to transparency, which has always characterised our company along its consistently profitable development path."*

The ProCredit group, headquartered in Frankfurt am Main comprises banks with a focus on South Eastern and Eastern Europe and is also active in Germany and South America. It has a proven track record of consistently high loan portfolio quality and has been profitable every year since its creation as a banking group.

From 2013 to 2015, the ProCredit group increased its return on average equity (RoAE) from 7.7% to 10.5%. As of 30 September 2016, the group's total assets amounted to EUR 6.0 billion; the total outstanding loan volume was EUR 3.6 billion and customer deposits stood at EUR 3.3 billion. Adjusted for the positive effect of the capital increase by EUR 31.9 million of ProCredit Holding in November 2016 (assuming regulatory recognition) and of the sale of Banco PyME Los Andes ProCredit S.A. in Bolivia, which closed on December 14, 2016, the CET1 ratio (fully loaded) amounted to 12.3% as of September 30, 2016. The aforementioned

sale resulted in a release of the translation reserve and created an extraordinary positive earnings impact to be reflected in the group's Q4 2016 financial statements.

The ProCredit group focuses on providing loans to small and medium-sized business clients. In addition to its lending services, the ProCredit group also offers business clients payment transactions and transfer services. To make its services even more convenient for clients, ProCredit also offers deposit and transfer services on its e-Banking platform. In addition, all ProCredit banks outside Germany offer modern, 24-hour self-service areas in which deposits and transfers can be carried out.

The ProCredit group is committed to an ethical and development-oriented corporate culture. The banks' financing offer for business clients is intended to support local production, create jobs, boost local innovation and raise ecological standards.

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About the ProCredit group

ProCredit Holding AG & Co. KGaA, headquartered in Frankfurt am Main, Germany, is the parent company of the international ProCredit group, comprising banks with a focus on South Eastern and Eastern Europe that have specialised in serving SMEs. In addition to this strong regional presence, the group also operates in Germany and South America. The core shareholders of ProCredit Holding AG & Co. KGaA are the strategic investors Zeitinger Invest and ProCredit Staff Invest (comprising investment vehicles for ProCredit staff members), the Dutch DOEN Foundation, KfW and the IFC (World Bank Group). ProCredit Holding AG & Co. KGaA is supervised, on a consolidated basis, as the superordinated company of the ProCredit group pursuant to the German Banking Act by the German Federal Financial Supervisory Authority (*Bundesanstalt für Finanzdienstleistungsaufsicht*, BaFin) and by the Deutsche Bundesbank. For additional information, visit: www.procredit-holding.com.

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This announcement is not a prospectus. The listing prospectus was approved by the German Federal Financial Supervisory Authority is available from the website of ProCredit Holding AG & Co. KGaA ("**ProCredit Holding**") at <http://www.procredit-holding.com/en/investor-relations.html>. The listing prospectus relates solely to the admission to trading of the entire share capital of ProCredit Holding on the regulated market segment of the Frankfurt Stock Exchange with simultaneous admission to the sub-segment thereof with additional post-admission obligations (Prime Standard) of the Frankfurt Stock Exchange. The listing prospectus has not been approved for use as an offering prospectus in Germany or any other jurisdiction, and it is not intended to be and does not constitute or form a part of any offer or solicitation to purchase or subscribe for securities in any jurisdiction.

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