

The ProCredit banking group publishes Annual Environmental Performance Report 2016

- **Reduction of direct and indirect environmental footprint**
- **Energy and material consumption decreased across the ProCredit group in 2016**
- **Strong green loan portfolio growth of 25% in financial year 2016, reaching almost EUR 330 million (continued operations only)**

Frankfurt am Main, 16 May 2017 – ProCredit Holding AG & Co. KGaA (ProCredit Holding) today published its Annual Environmental Performance Report 2016 for the institutions of the ProCredit group, which consists of development-oriented commercial banks for small and medium enterprises (SMEs) and whose operational focus is on South Eastern and Eastern Europe. The group's strategy and operational business is guided by the goal of making a sustainable contribution to the economic, social and environmental development of the countries in which they operate. Therefore, environmental protection is a matter of great importance to the ProCredit group. The environmental report shows a continuous reduction in the direct and indirect environmental footprint for all key consumption and emissions data in the ProCredit group.

Borislav Kostadinov, member of the Management Board of ProCredit General Partner AG, declared his satisfaction with the results: *“We are pleased to see that the key results shown in our environmental report have improved greatly since the previous year. On the one hand, we have reduced our environmental footprint, but more importantly, it proves that we not only talk about fostering environmentally friendly and socially responsible economic development – we really live it.”*

Internal environmental management system further improved

Energy and material consumption decreased across the ProCredit group in 2016 compared to previous years: The total energy used by the ProCredit banks in 2016 decreased by 11% compared to 2015, while CO₂ emissions decreased by 14%. Additionally, the group has been continuously implementing measures to reduce paper usage over the last few years and in 2016 alone reduced paper consumption by another 31% compared to the previous year.

ProCredit banks are investing in a clean, modern car fleet by introducing electric, hybrid and natural gas-powered vehicles. As of the end of 2016, electric and hybrid cars represent 20% of the group's car fleet and it is planned to continually increase this proportion. As a result, fuel consumption decreased by 23% in 2016 compared to 2015.

The ProCredit group not only aims to improve energy efficiency, it also strives to lessen the environmental impact of its activities and to be a good role model. To this end, ProCredit is applying high environmental standards when outfitting existing or new premises, going beyond efficient LED lighting, thermal insulation and efficient equipment. Two new buildings, both

inaugurated in 2016, are the latest examples of the ProCredit group's dedication: The head office building of ProCredit Bank Macedonia and the newly built ProCredit training centre in Kosovo. Both integrate innovative and efficient measures such as photovoltaic systems, waste water treatment systems, geothermal heating systems and green roofs.

Management of environmental and social risk in lending: Highly qualified staff identifies, monitors and addresses risks

In 2015, the ProCredit group continued to apply its comprehensive approach for the assessment of the environmental and social risks in lending. This has qualified the ProCredit bank's staff to the extent that they are able identify, monitor and address these risks. In addition, employees are engaging in discussions with clients and encouraging them to improve their companies' environmental balance.

Green finance: Strong growth in the green loan portfolio

In 2016, the ProCredit group's green loan portfolio continued to expand strongly. The value of the portfolio grew by 25% compared to 2015, reaching almost EUR 330 million by the end of the year. Further steady growth is expected throughout 2017.

ISO 14001 and EMAS certification

In December 2016 the four Germany-based members of the group – ProCredit Holding, ProCredit Bank Germany, ProCredit Academy, and the group's IT subsidiary, Quipu – obtained EU Eco-Management and Audit Scheme (EMAS) certification. Furthermore, during the year, the ProCredit banks in Bulgaria, Colombia, Georgia, Kosovo, Macedonia and Serbia were certified according to ISO 14001, the globally recognised standard for environmental management systems.

The ProCredit group's Annual Environmental Performance Report is available as of today on the ProCredit Holding website at <http://www.procredit-holding.com/en/vacancies-and-service/downloads.html>.

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About the ProCredit Holding

ProCredit Holding AG & Co. KGaA, based in Frankfurt am Main, Germany, is the parent company of the development-oriented ProCredit group, which consists of commercial banks for small and medium enterprises (SMEs) and whose operational focus is on South Eastern and Eastern Europe. In addition to this regional presence, the ProCredit group is also active in South America and Germany. The company's shares are traded on the Prime Standard segment of the Frankfurt Stock Exchange. The anchor shareholders of ProCredit Holding AG & Co. KGaA include the strategic investors Zeitinger Invest and ProCredit Staff Invest (comprising the investment vehicles for ProCredit staff), the Dutch DOEN Participaties BV, KfW and the IFC (part of the World Bank Group). As the group's superordinated company according to the German Banking Act, ProCredit Holding AG & Co. KGaA is supervised on a consolidated level by the German Federal Financial Supervisory Authority (Bundesanstalt für

Finanzdienstleistungsaufsicht, BaFin) and the German Bundesbank. More information can be found on the company's website at www.procredit-holding.com.

Forward-looking statements

This press release contains forward-looking statements. Forward-looking statements are statements that do not describe past events; they include statements on the assumptions and expectations of ProCredit Holding as well as the underlying assumptions. These statements are based on the plans, estimates and forecasts currently available to the Management of ProCredit Holding. Forward-looking statements therefore pertain solely to the date on which they are made. ProCredit Holding undertakes no obligation to update these statements in the event of new information or future events. Forward-looking statements naturally involve risks and uncertainties. A number of important factors can contribute to the fact that actual results may differ materially from forward-looking statements. Such factors include major disruptions in the Eurozone, a significant change in foreign trade or monetary policy, a worsening of the interest rate margin or pronounced exchange rate fluctuations. Should any of these factors arise, the impact could be manifested, among others, in a decreased group's green loan portfolio growth.