

ProCredit at a glance

- ▶ An impact-oriented group of commercial banks with a focus on SMEs in South Eastern and 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

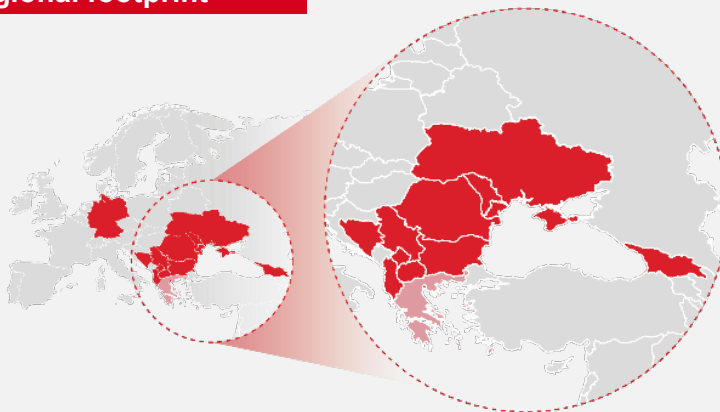
ProCredit Direct
for Private Clients

Impact and development orientation

Our mission

We strive to be **the leading SME bank in our markets** following **sustainable and impact-oriented** banking practices. In doing so, we want to generate **long-term sustainable returns** and **create positive impact** in the economies and societies we work in.

Regional footprint



Impact orientation

Impact through
business

Environmental
responsibility

Comprehensive 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)

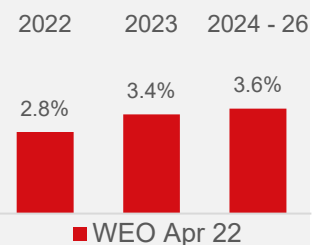
Highlights

12
ProCredit banks

Strong SME market positions
with 92% of loan portfolio to SMEs

92%
of loan portfolio to South Eastern and Eastern Europe

Expected GDP growth in SEE⁽¹⁾



Ratings

Fitch: BBB (stable)
MSCI ESG: AA



Key group figures

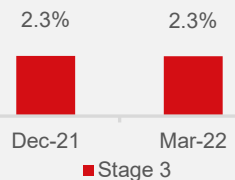
	FY 2021	Q1 2022
Key financials (in € m)		
Total assets	8,216	8,164
Loan portfolio	5,924	6,029
Shareholders' equity	856	848
Net income	79.6	-1.7 ⁽¹⁾
Key metrics		
Net interest margin	2.9%	2.9%
Cost of risk	12 bps	238 bps ⁽¹⁾
Cost-income ratio	64.2%	59.1%
Return on equity	9.7%	-0.8% ⁽¹⁾
CET1 ratio (fully-loaded)	14.1%	13.4%
Customer deposits/loans	93.5%	91.5%
Number of employees	3,178	3,205
Book value per share (€)	14.5	14.4

Highlights

11.4%
growth of the loan portfolio (YOY)

9.9%
growth in customer deposits (YOY)

Credit-impaired loans %



18% CAGR
in green loans ('17-'21); 19% of total LP as of Mar-22

€1.6bn
in financing backed by EIF as part of InnovFin programme for innovative SMEs

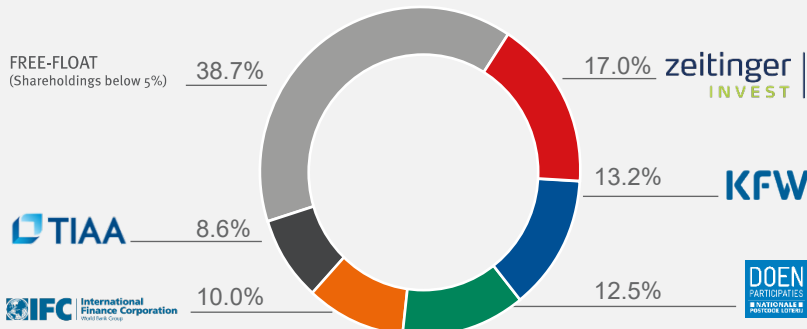
40%
of loan portfolio related to local production and agriculture sectors

Medium term targets

~10% loan portfolio growth ~10% RoE <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



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