

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

Highlights

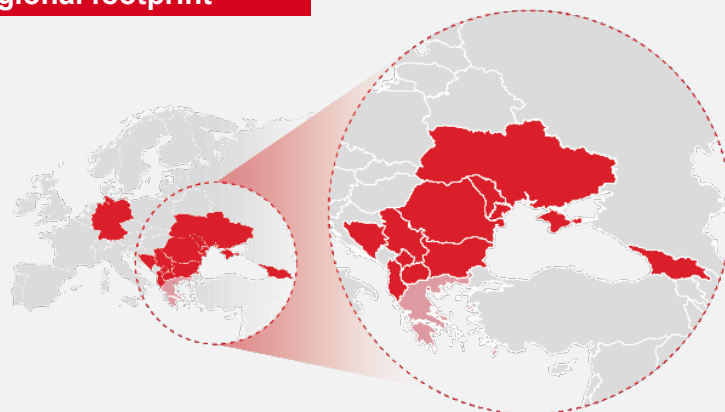
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ProCredit banks

Strong SME market positions
with 90% of loan portfolio to SMEs

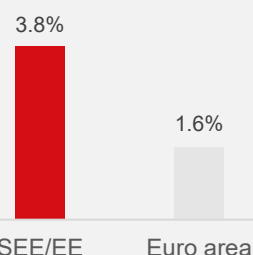
Our mission

We strive to be the **leading SME bank** in our markets following **sustainable and impact-oriented** banking practices. Together with our **fully digital offering to private clients**, we want to generate **long-term sustainable returns** and create **positive impact** in the economies and societies we work in.

Regional footprint



Expected GDP growth in SEE/EE (1)
(GDP growth p.a. 2025 – 28)



Impact orientation

Impact through
business

Environmental
responsibility

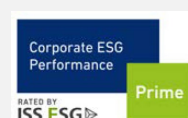
Comprehensive staff
development



Signatory of UNEP FI Principles for responsible banking (PRB) and member of UN Global Compact, Net-Zero Banking Alliance (NZEB) and Partnership for Carbon Accounting Financials (PCAF) with a commitment to disclose the emissions and set targets according to SBTi Net-Zero Standard.

Ratings

Fitch: BBB (stable)
MSCI ESG: AA



Key group figures

9M 2022 9M 2023

Key financials (in € m)

Total assets	8,672	9,489
Gross loan portfolio	6,292	6,226
Shareholders' equity	886	974
Profit of the period	17.3 ⁽¹⁾	94.0

Key metrics

Net interest margin	3.0%	3.6%
Cost of risk	173 bps ⁽¹⁾	20 bps
Cost-income ratio	60.7%	58.7%
Return on equity	2.7% ⁽¹⁾	13.6%
CET1 ratio (fully-loaded)	13.6%	14.9%
Deposit-to-loan ratio	95.1%	111.4%
Number of employees	3,343	3,706
Book value per share (€)	15.1	16.5

Highlights

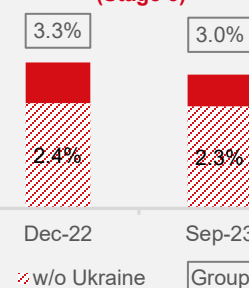
7.8% CAGR

in loan portfolio
(2020 - 2022)

13.3% CAGR

in customer deposits
(2020 - 2022)

Credit-impaired loans % (Stage 3)



Medium-term outlook

medium to high
single digit %
loan growth p.a.

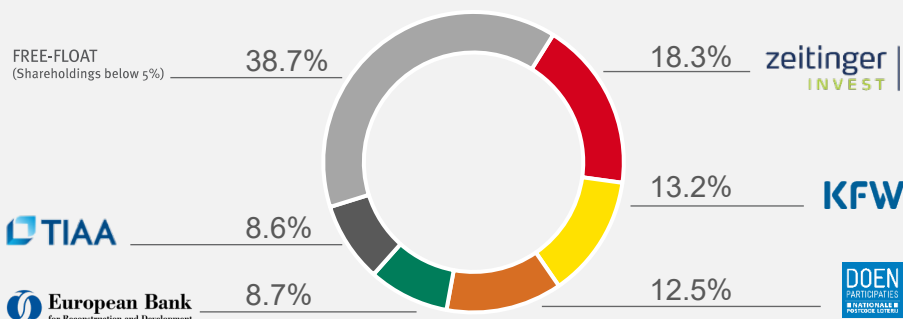
~12% RoE
(based on 25 –
30 bps CoR)⁽²⁾

~57 CIR
(w/o one-off
effects)

25%
share of
green loans

Shareholder structure

- ▶ Reputable development-oriented shareholder base
- ▶ ProCredit Holding listed on the Frankfurt Stock Exchange since Dec-16



11.8% CAGR

in green loans
(2020 - 2022);
share of 20.2%
as of Sep-23

€1.6bn

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

38%

of loan portfolio related
to local production and
agriculture sectors

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