ProCredit
HOLDING

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Q3 2018 results

Frankfurt am Main, 14 November 2018

ProCredit – A unique approach to banking

Summary

- A profitable, development-oriented commercial group of banks for SMEs with a focus on South Eastern Europe and Eastern Europe
- Headquartered in Frankfurt and supervised by the German Federal Financial Supervisory Authority (BaFin) and Deutsche Bundesbank
- Mission of promoting sustainable development with an ethical corporate culture and long-term business relationships
- Track record of high quality loan portfolio
- Profitable every year since creation as a banking group in 2003
- Listed on the Frankfurt Stock Exchange since December 2016

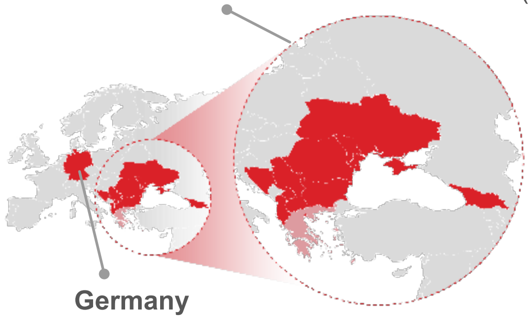
Key figures Q3 2018 and FY 2017

Total assets	Customer loan portfolio	Deposits/loans[1]
EUR 5,829m	EUR 4,308m	85%
EUR 5,499m	EUR 3,910m	91%
Number of employees	**Profit of the period**	**RoAE**
3,116	EUR 41m	7.7%[5]
3,328	EUR 48m	7.1%
CET1 ratio (fully loaded)	**Rating (Fitch)**	**MSCI ESG rating: AA**
14.5%	BBB (stable)[2]	Corporate Responsibility Prime rated by oekom research; social stock exchange
13.7%		

Geographical distribution

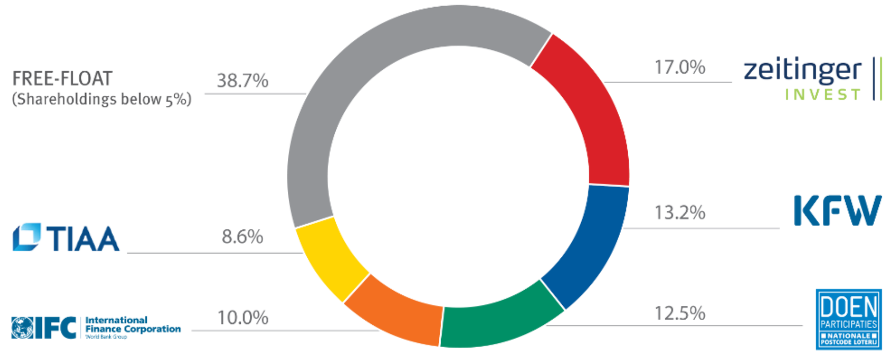
South Eastern Europe and Eastern Europe
(ca. 92% of gross loan portfolio)

South America[4]
(ca. 6% of gross loan portfolio)



Germany
(ca. 2% of gross loan portfolio)

Reputable development-oriented shareholder base



Note: Shareholder structure according to the voting right notifications and voluntary disclosure of voting rights as published on our website www.procredit-holding.com

Notes: As of 31 December 2017 and as of 30 September 2018; (1) Customer deposits divided by customer loan portfolio; (2) Full Rating Report as of 19.12.2017, re-affirmed on 03.10.2018; (4) The South America segment also includes the recovery unit "Administración y Recuperación de Cartera Michoacán S. A" (ARDEC) in Mexico, 0.1% of Group assets; (5) Annualised.

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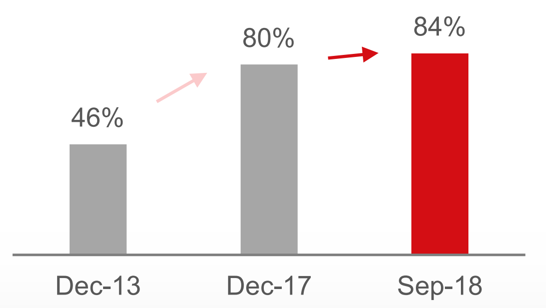
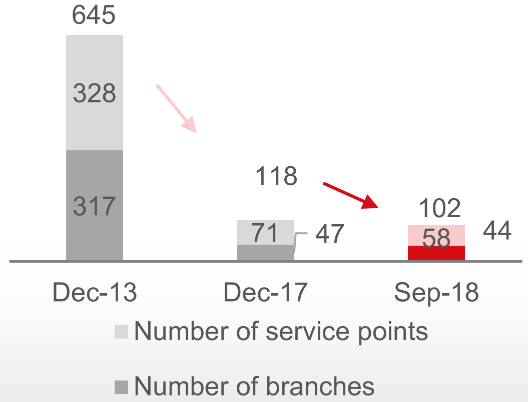
Agenda

Where are we coming from?
Significant progress since 2013

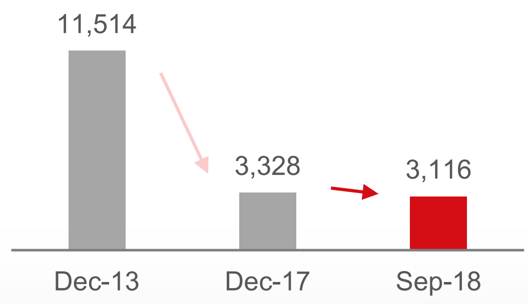
Focused growth in SME loan categories[1]



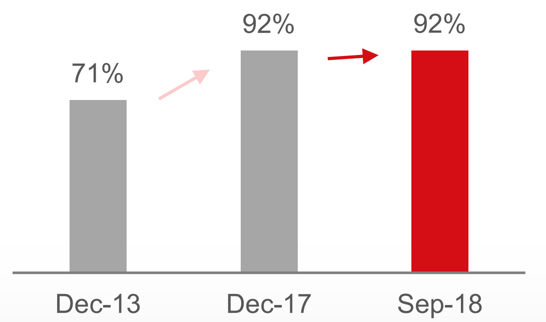
Decrease in overall branch network



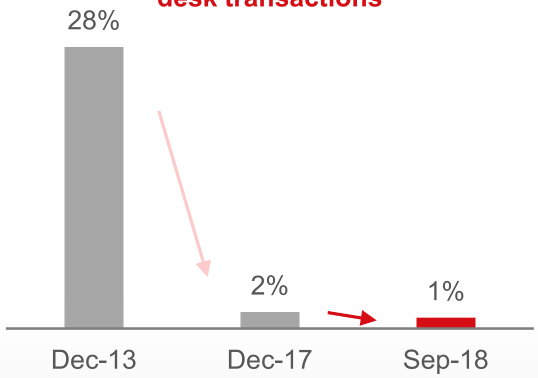
Decrease in number of total group staff



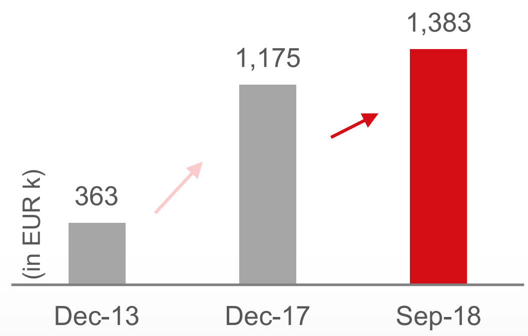
Regional focus on South Eastern Europe and Eastern Europe



Decrease in number of cash desk transactions



Increase in loan portfolio per total group staff



Note:
All related figures and ratios for Dec-13 relate to the subsidiaries as shown in the consolidated financial statement as of 2013; (1) Loan portfolio > EUR 50k initial loan size in % of customer loan portfolio by outstanding principal

Recent key achievements

Execution of business client strategy

- Successful positioning as Hausbank for SMEs
  - ✓ Strong growth with target clients (LP growth of 10.2%) resulting in rising net interest income throughout 2018
  - ✓ Increase in transaction and deposit volumes from SME client base

Execution of private client strategy

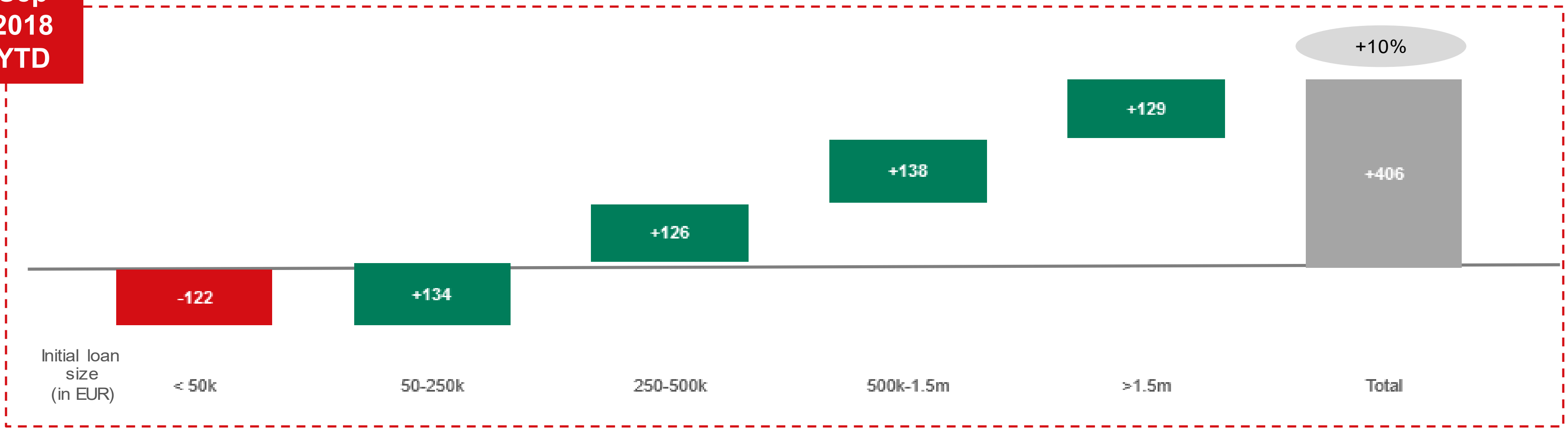
- Fully implemented unified range of client services for a standard fee in the ProCredit banks
- Roll-out of marketing campaigns for private clients started throughout the group

Other current development

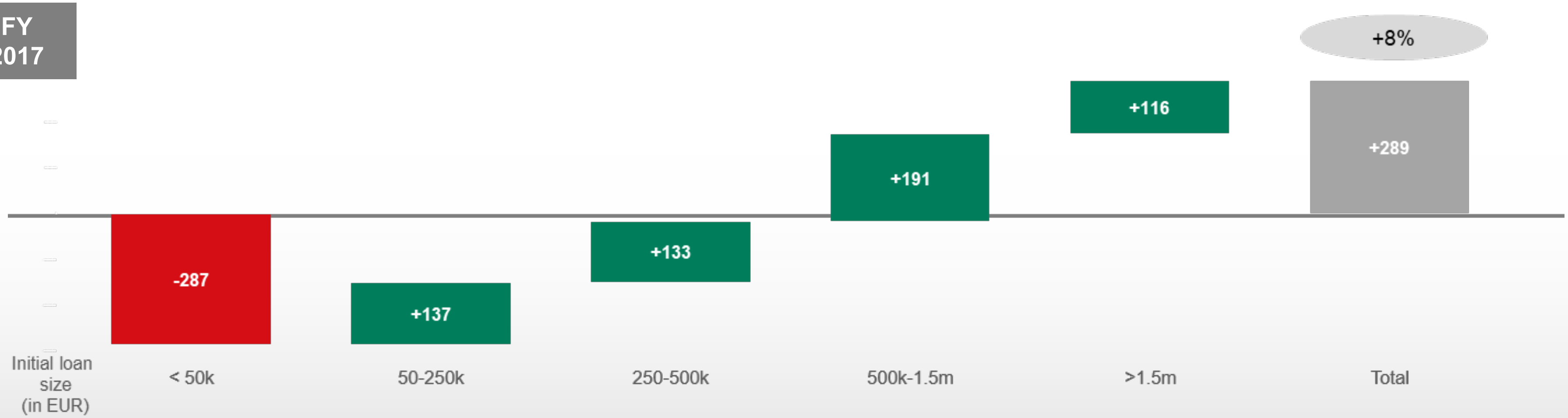
- A Green Bond Framework has been defined in line with the Green Bond Principles 2018 and Second Party Opinion by Sustainalytics

Strong volume growth in loan portfolio

Sep 2018 YTD



FY 2017



Note: Loan volume growth split by initial loan size in all segments and excluding recovery unit "ARDEC" in Mexico; % are calculated as sum of YTD changes of the bracketed size categories

Outlook for ProCredit Group 2018

► **Growth of the loan portfolio**	12 - 15%[1]
► **Return on Average Equity (RoAE)**	7.5 - 8.5%
► **CET1 ratio**	> 13%
► **Cost-income ratio (CIR)**	< 70%
► **Dividend payout ratio**	1/3 of profits

In the medium term, assuming a stable political, economic and operating environment, we see potential for around 10% p.a. growth in the total loan portfolio, a cost-income ratio (CIR) of < 60%, and a return on average equity (RoAE) of about 10%.

Note: (1) Assuming no significant FX volatility

Agenda

- A Highlights
- **B Financial development**
- C Asset quality
- D Balance sheet, capital and funding
- Q&A
- Appendix

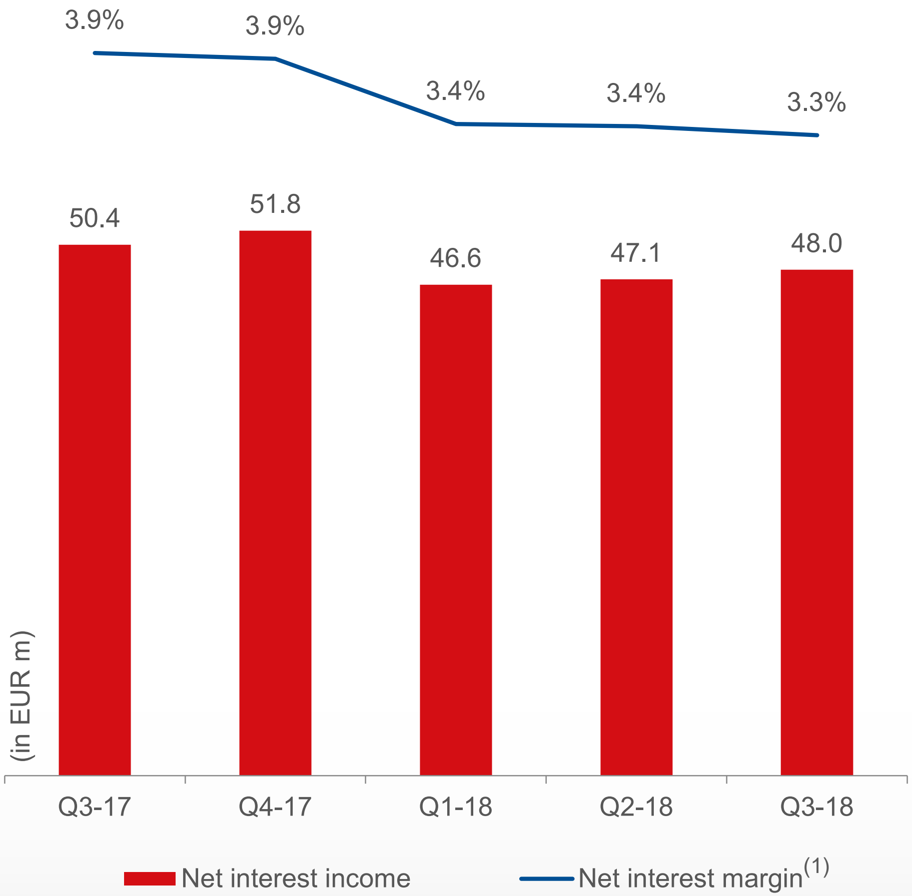
ProCredit HOLDING

Q3 2018 results at a glance

In EUR m		9M-2017	9M-2018	Q2-2018	Q3-2018	y-o-y
Income statement	Net interest income	153.0	141.8	47.1	48.0	-7%
	Provision expenses	4.5	1.4	1.0	0.3	-69%
	Net fee and commission income	33.3	37.3	12.6	13.3	12%
	Net result of other operating income	5.3	0.9	-2.0	1.5	-86%
	Operating income	187.1	178.6	56.6	62.6	-5%
	Operating expenses	140.1	126.1	41.8	42.6	-10%
	Operating results	47.0	52.4	14.9	19.9	12%
	Tax expenses	10.5	11.5	2.8	5.7	9%
	Profit of the period from continuing operations	36.4	40.9	12.1	14.3	12%
	Profit of the period from discontinued operations	-0.7	0.0	0.0	0.0	-101%
	Profit after tax	35.8	40.9	12.1	14.3	14%
Key performance indicators	Change in customer loan portfolio	5.6%	10.2%	5.9%	1.1%	4.6pp
	Cost-income ratio	73.1%	70.1%	72.5%	67.8%	-3.0pp
	Return on equity(1)	7.1%	7.7%	6.5%	7.8%	0.6pp
	CET1 ratio (fully loaded)	13.3%	14.5%	14.6%	14.5%	1.2pp
Additional indicators	Net interest margin(1)	3.9%	3.3%	3.4%	3.3%	-0.6pp
	Net write-off ratio(1)(2)(5)	0.3%	0.5%	0.5%	0.6%	0.2pp
	Impaired loans(3)	5.4%	-	-	-	n/a
	Credit impaired loans (Stage 3)(4)	-	3.5%	3.7%	3.5%	n/a
	Coverage impaired portfolio (Stage 3)(4)	-	92.0%	90.2%	92.0%	n/a
	Book value per share	12.1	12.3	12.2	12.3	1%

(*)Return on average equity and CET1 ratio include as well discontinued operations; (1) Annualised; (2) Net write-offs to customer loan portfolio; (3) Impaired loans under IAS 39; (4) Credit impaired portfolio under IFRS 9; (5) Excluding interest accrued under IFRS 9 from PAR 90 loans, which is fully provisioned for

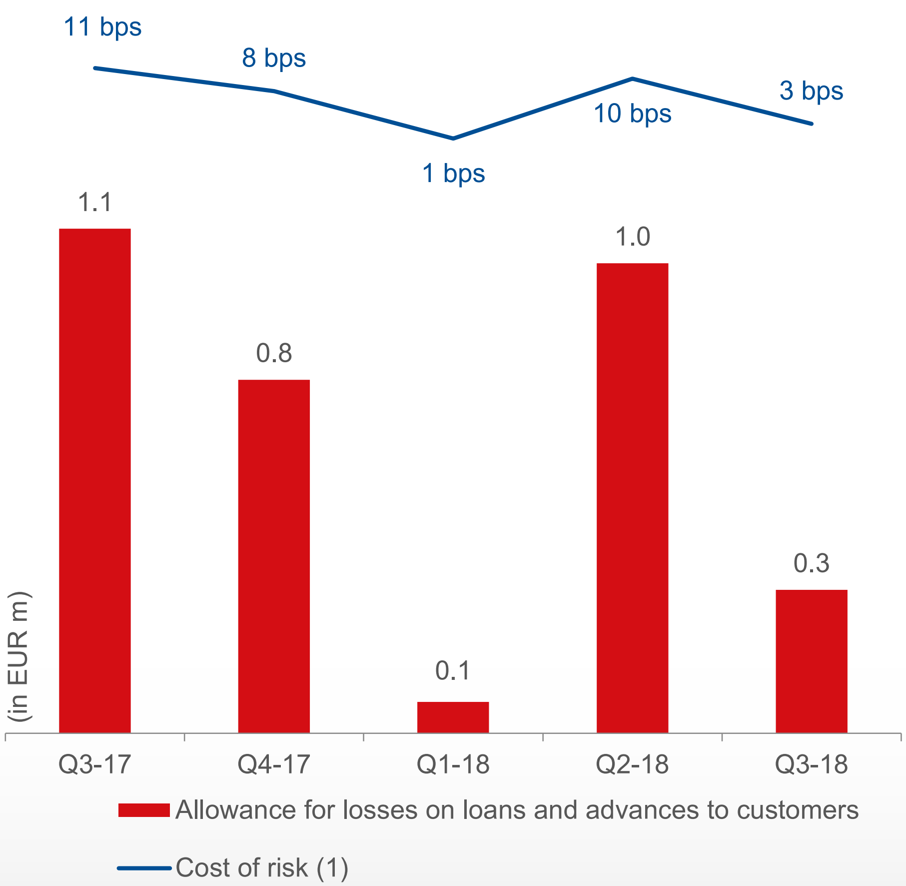
Net interest income



- Net interest income increased for the second consecutive quarter in 2018.
- The increase is above all associated with increased interest income from loans to customers, which is showing an increasingly positive trend that is mostly driven by portfolio growth.
- The net interest margin remained largely stable in 2018, dropping slightly in Q3 due to the increased asset base.
- Our strategic focus on SME clients is associated with significant positive effects on both risk and operating costs, but also lower margins than in previous years.

Notes: (1) Annualised

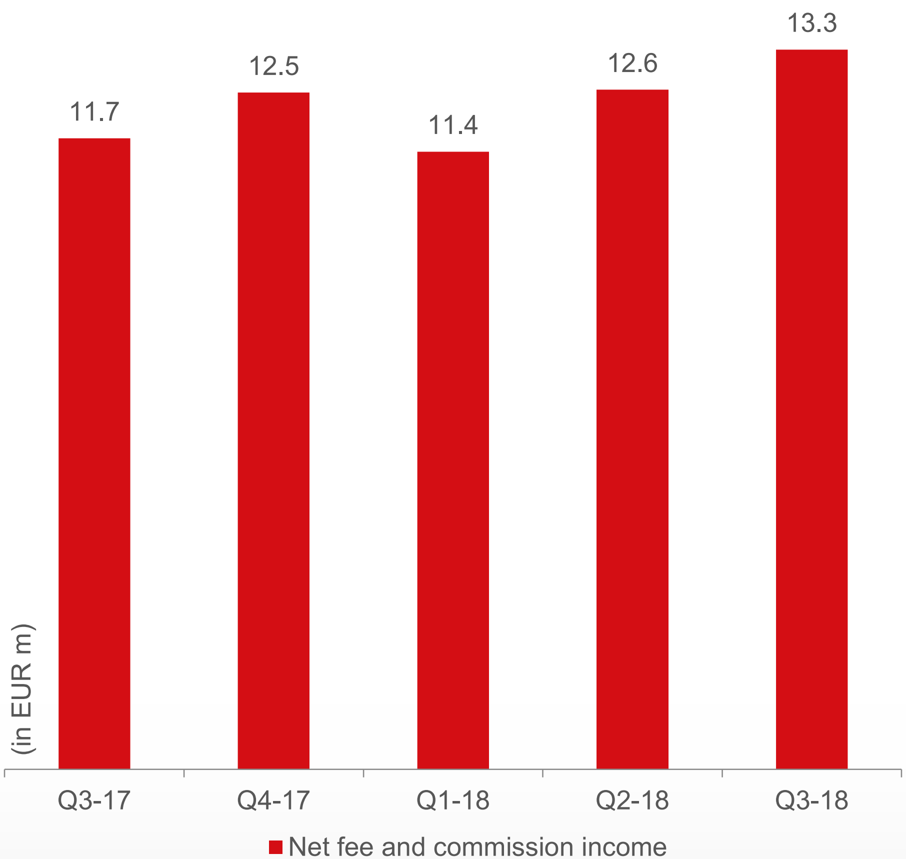
Provisioning expenses



- The financial performance continues to be supported by the very solid risk profile, which maintains loan loss provisioning expenses at low levels.
- Credit impaired loans decreased by 0.2pp to 3.5% in this quarter alone.
- The coverage ratio for credit impaired loans also increased visibly by 2pp to 92%.
- Recoveries of written-off loans of more than EUR 9m contributed positively to the result.

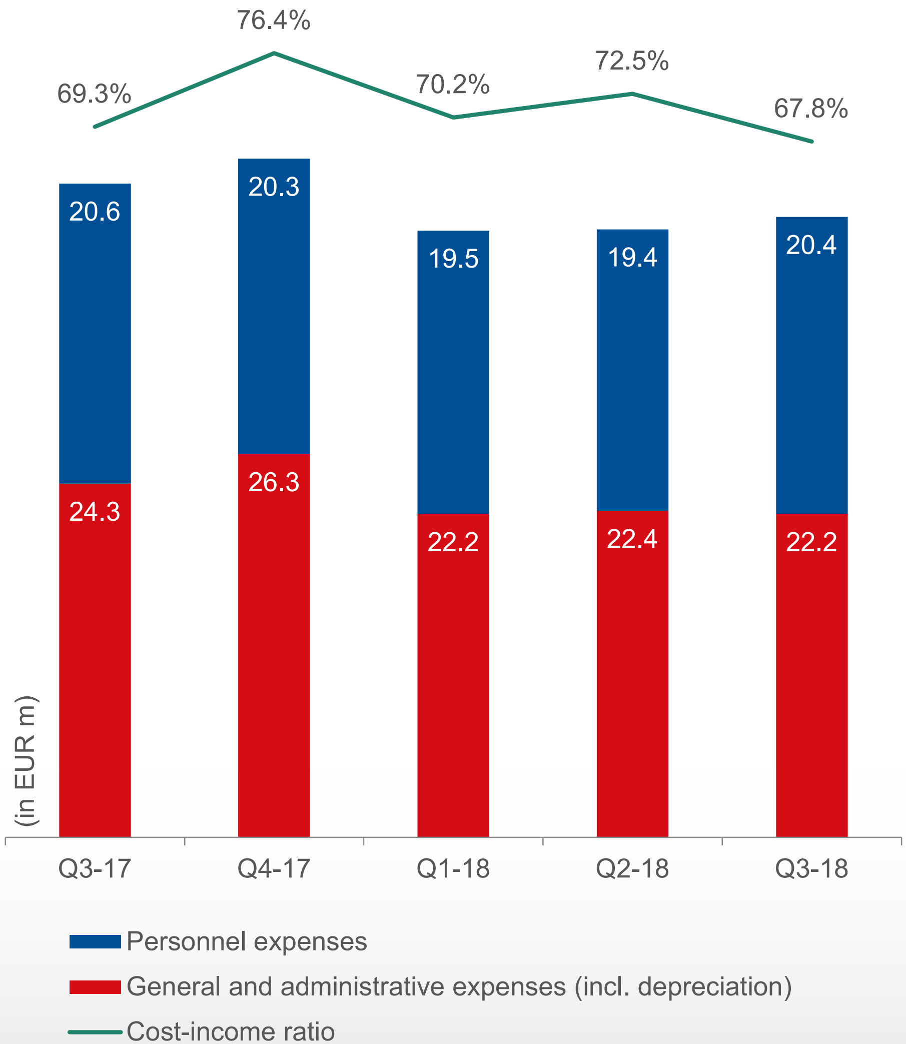
Note: (1) Cost of risk defined as allowances for losses on loans and advances to customers, divided by average customer loan portfolio; Annualised

Net fee and commission income



- Net fee and commission income continues to increase quarter by quarter on the basis of higher income from both private and business clients.
- YoY, the increase in net fee and commission income for the first nine months of the year stands at EUR 4 million, making it the second most relevant positive driver of financial performance after the reduction in operating expenses.
- The increase in net fee and commission income is a consequence of our new private banking concept as well as higher fee income from our increasingly larger and more formalised SME client base.
- The increase in net fee and commission income leads to a higher diversification of earnings and represents a source of income that is not driven by risk-weighted assets.

Operating expenses

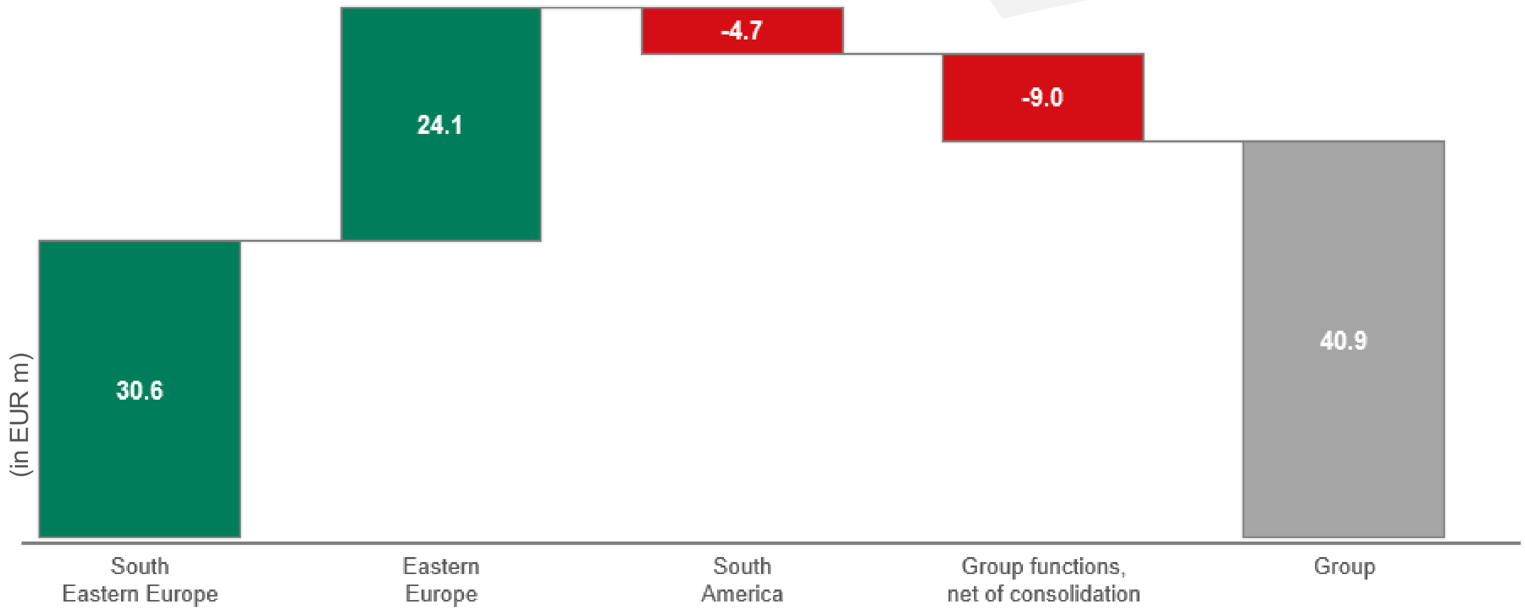


- Operating expenses have decreased significantly in 2018 due to efficiency gains from branch and service point closures as well as a reduction in personnel.
- Since coming down in the first quarter of this year, operating expenses have remained on a relatively stable level in subsequent quarters.
- The substantial improvement of the cost-income ratio in the latest quarter is driven by increased operating income from interest, fees and other items.

Contribution of segments to group net income 9M 2018

Group functions, e.g. risk management, reporting, capital management, liquidity management, training and development.

Includes ProCredit Holding, Quipu, ProCredit Academy Fürth, ProCredit Bank Germany (EUR 95m customer loan portfolio; EUR 286m customer deposits)



	South Eastern Europe	Eastern Europe	South America	Group functions, net of consolidation	Group
Customer loan portfolio (EUR m)	2,985	965	263		4,308
2018 YTD Change in customer loan portfolio	+8.2%	+17.1%	+9.9%		+10.2%
Cost-income ratio	67.3%	42.9%	118.5%		70.1%
Return on Average Equity[1]	8.5%	20.0%	-11.0%		7.7%

Note: (1) Annualised

Agenda

A Highlights

B Financial development

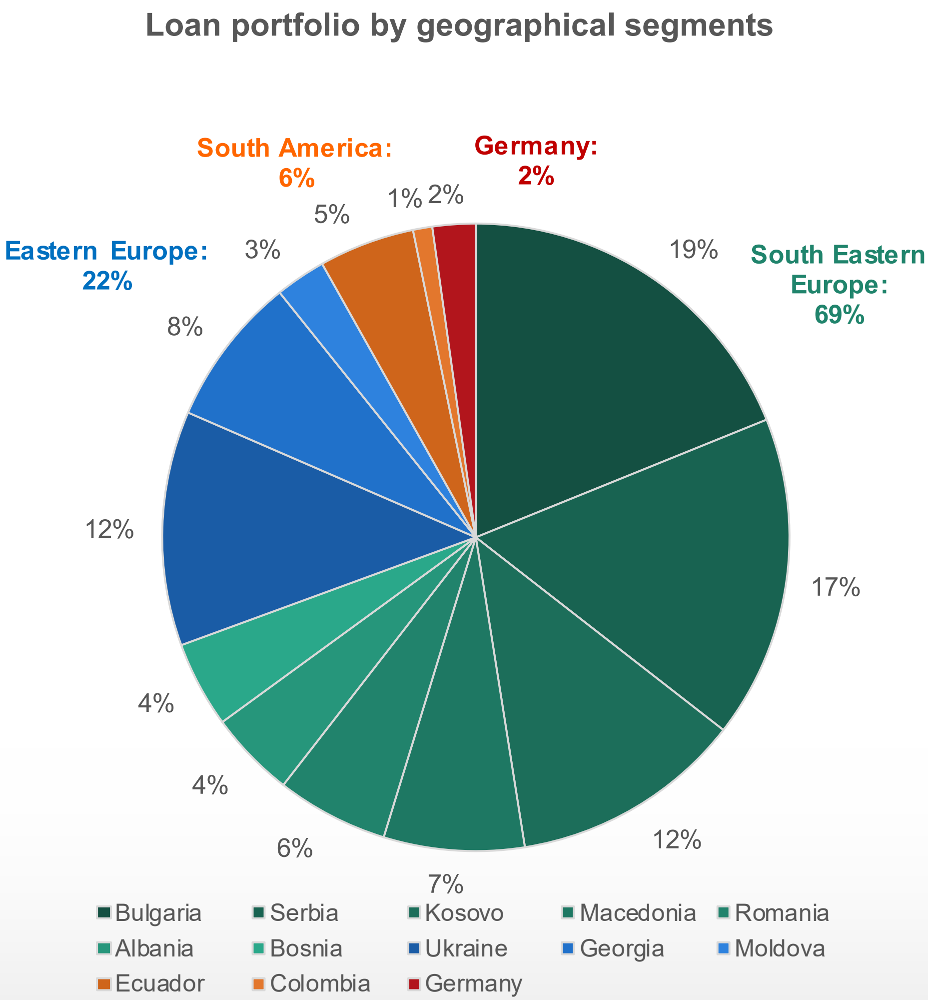
C Asset quality

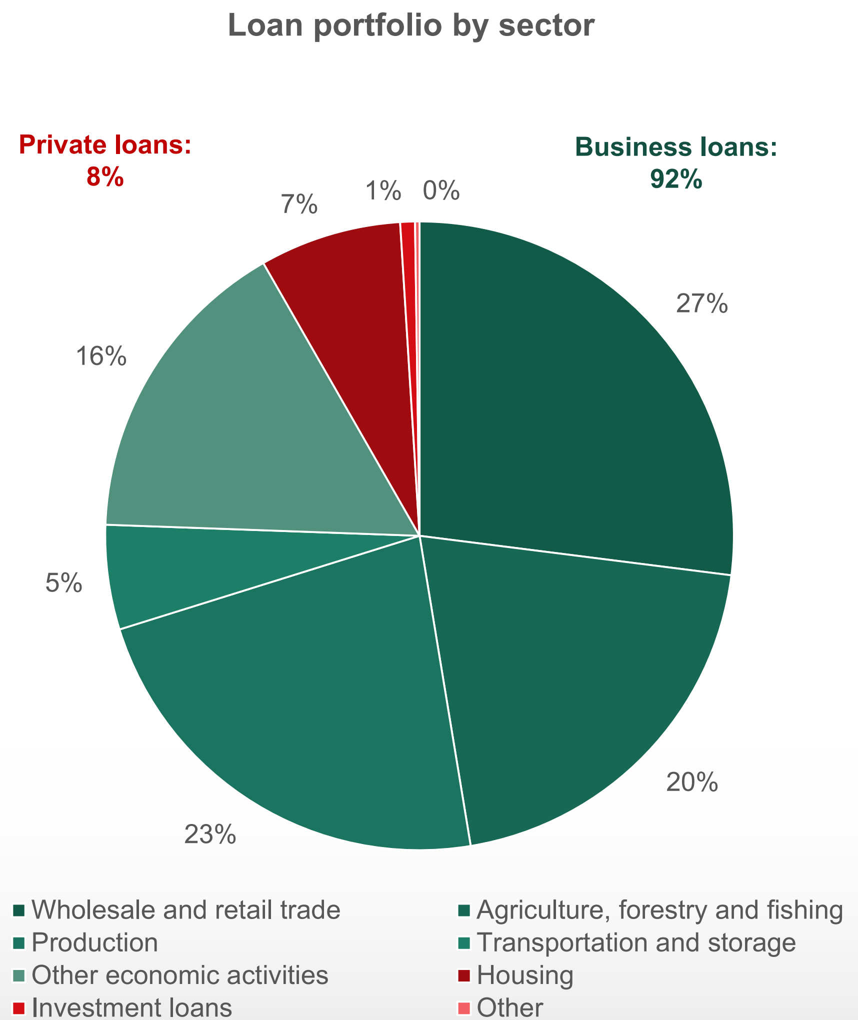
D Balance sheet, capital and funding

Q&A

Appendix

Structure of the loan portfolio

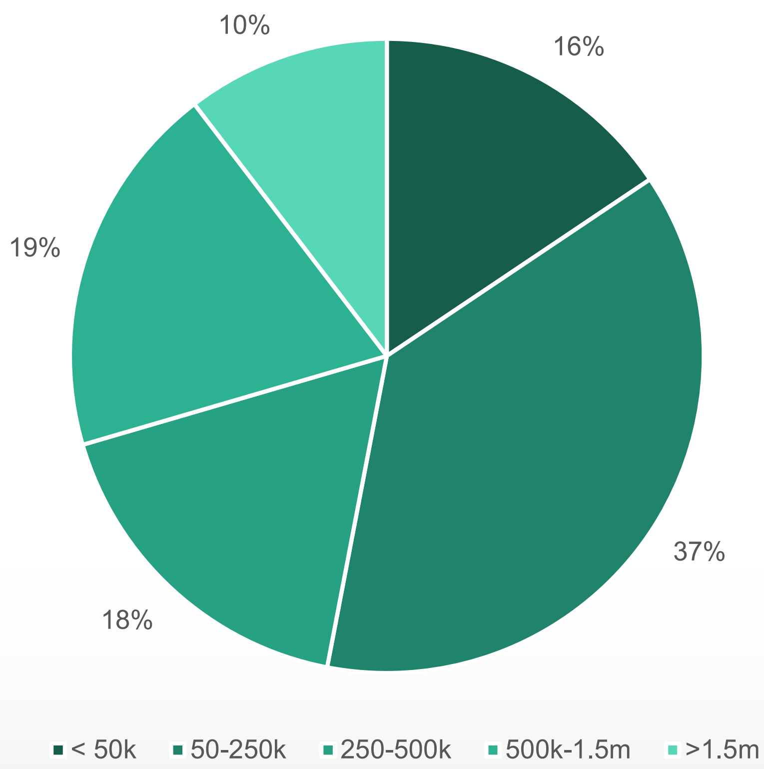




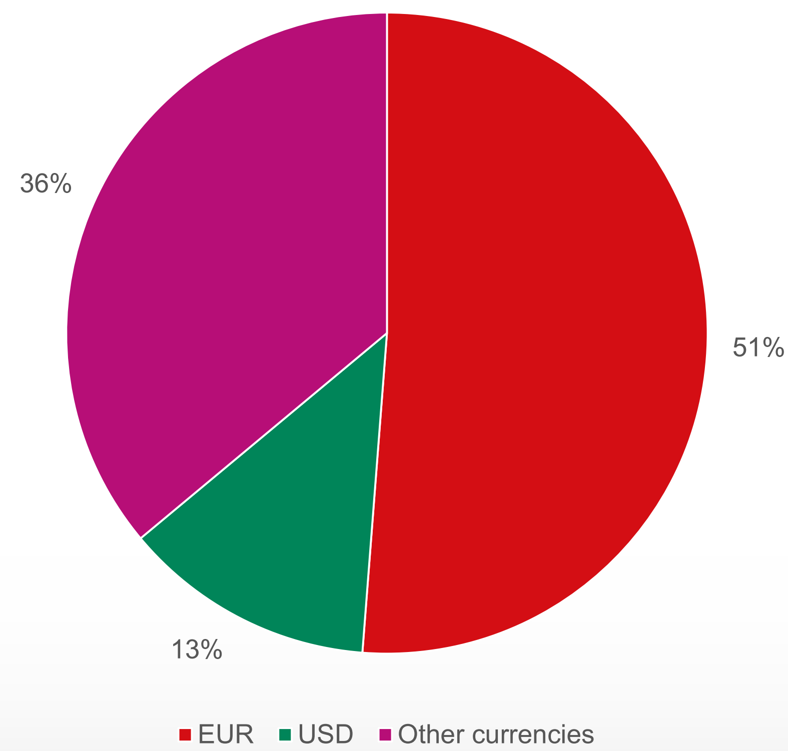
Notes: Loan portfolio by geographical segments and by sector in % of total customer loan portfolio (EUR 4,300m as per 30-Sep-18) excluding recovery unit "ARDEC" in Mexico

Structure of the loan portfolio (continued)

Loan portfolio by initial loan size

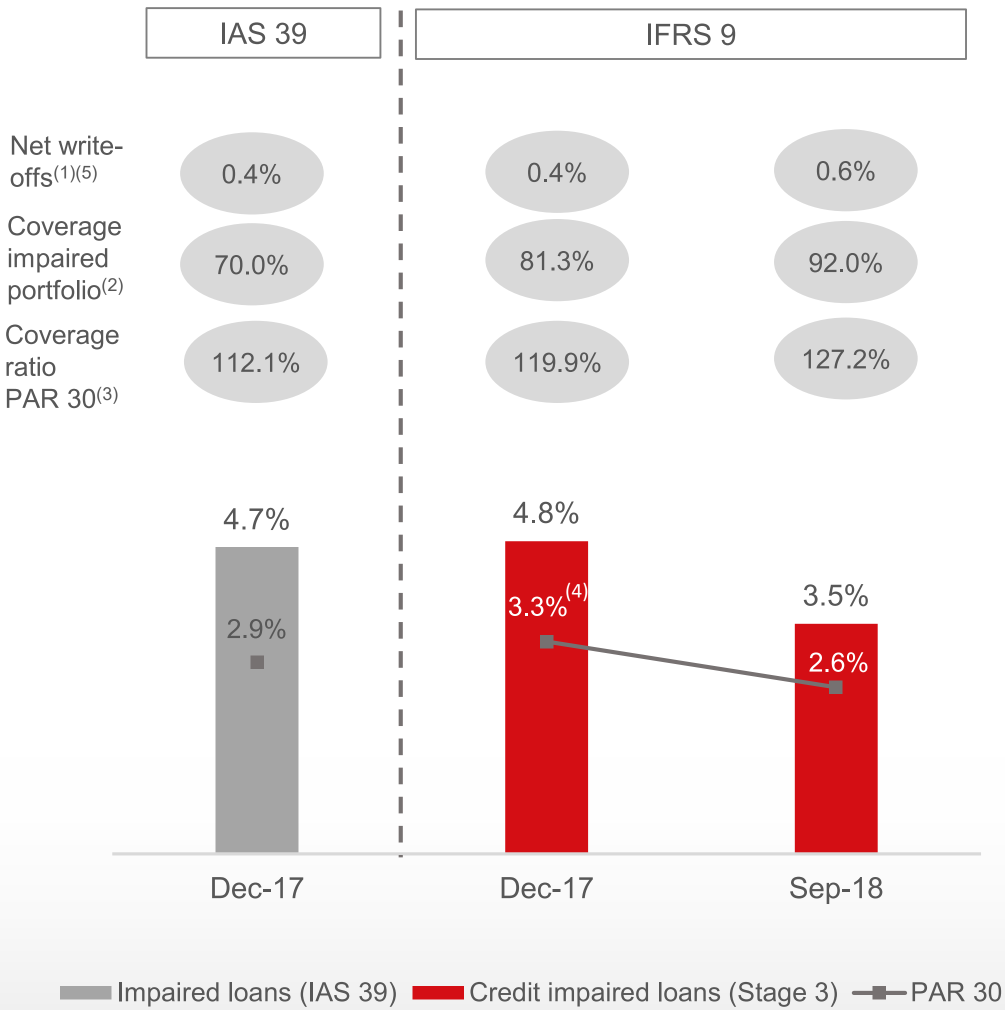


Loan portfolio by currency



Notes:
Loan portfolio by initial loan size in % of total outstanding principal (EUR 4,289m as of 30-Sep-18) excluding recovery unit "ARDEC" in Mexico; loan portfolio by currency in % of net loan portfolio (EUR 4,179m as of 30-Sep-18)

Loan portfolio quality



- Portfolio quality has improved substantially, both in terms of share of impaired loans and PAR 30.
- Our prudent risk management is underlined by high coverage ratios.
- Continuous monitoring of loan portfolio, with share of credit impaired loans as a key reporting trigger.

Notes: (1) Net write-offs to customer loan portfolio, annualised; (2) Allowances for losses on loans and advances to customers divided by credit impaired portfolio; (3) Allowances for losses on loans and advances to customers divided by PAR 30 loan portfolio (4) Figure has been restated according to IFRS 9; (5) Excluding interest accrued under IFRS 9 from PAR 90 loans, which is fully provisioned for

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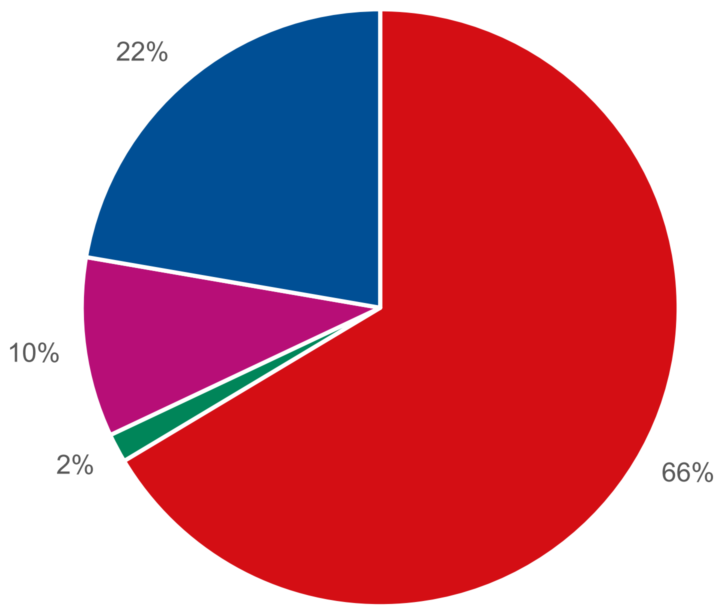
Structure of collateral

Collateral by type



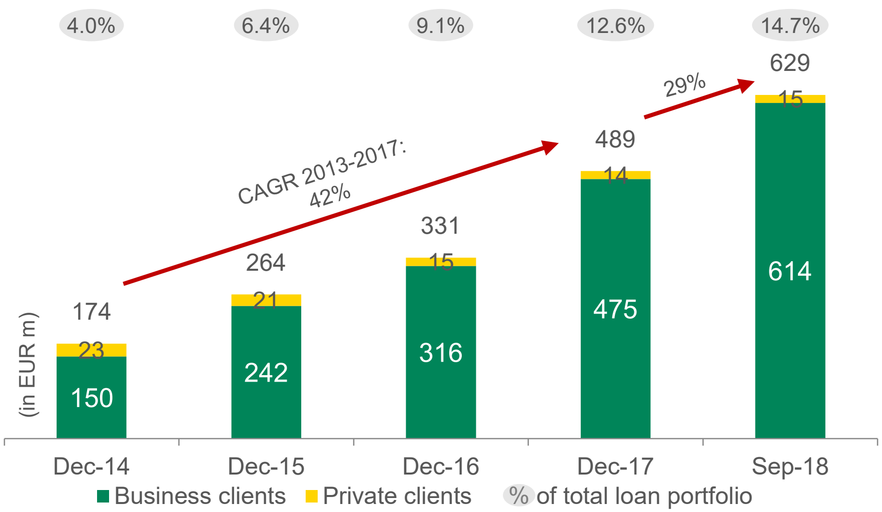
Total: EUR 3.3 bn

▪ Mortgages ▪ Cash collateral ▪ Financial guarantees ▪ Other

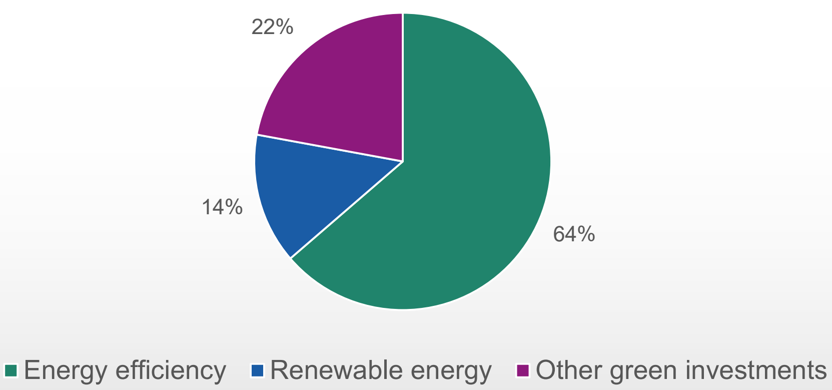
- Majority of collateral consists of mortgages
- Growing share of financial guarantees mainly as a result of InnovFin and other guarantee programmes provided by the European Investment Fund
- Clear, strict requirements regarding types of acceptable collateral, legal aspects of collateral and insurance of collateral items
- Standardised collateral valuation methodology
- Regular monitoring of the value of all collateral and a clear collateral revaluation process, including the use of external independent experts
- Verification of external appraisals, yearly update of market standards and regular monitoring of activities carried out by specialist staff members

Development of green loan portfolio

Green loan portfolio growth



Structure of green loan portfolio



- Strong growth in the green loan portfolio
- Includes financing of investments in
  - Energy efficiency
  - Renewable energies
  - Other environmentally-friendly activities
- Largest part of green loan portfolio to finance energy efficiency measures
- Green loans represent 14.7% of the total loan portfolio (target of 15% of total loan portfolio by end of 2018)
- The share of green investment(1) loans to total investment loans is 18%

Notes: (1) Investment loans are defined as loans with an initial maturity higher than 3 years

Agenda

A Highlights

B Financial development

C Asset quality

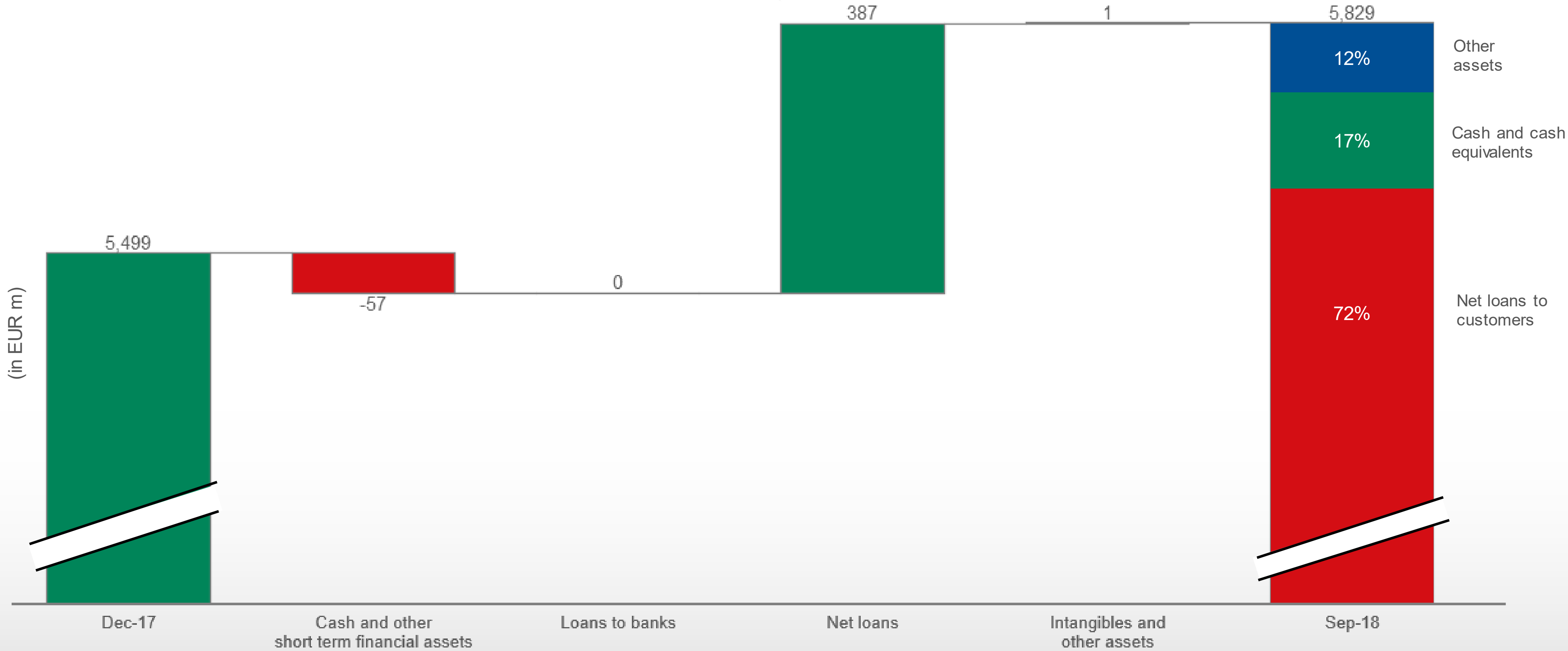
D Balance sheet, capital and funding

Q&A

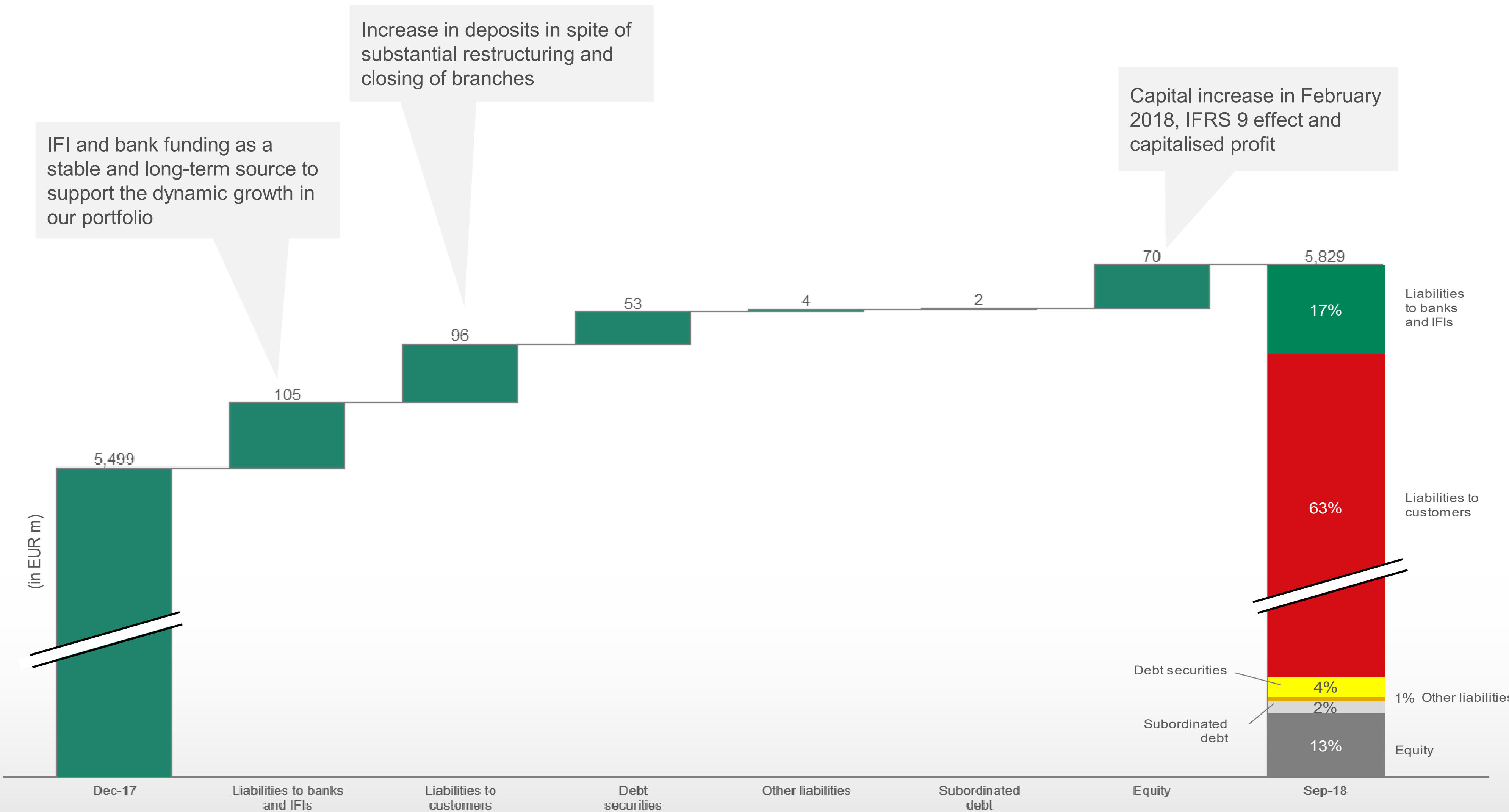
Appendix

Asset reconciliation

Strong portfolio growth net of additional IFRS 9 provisions

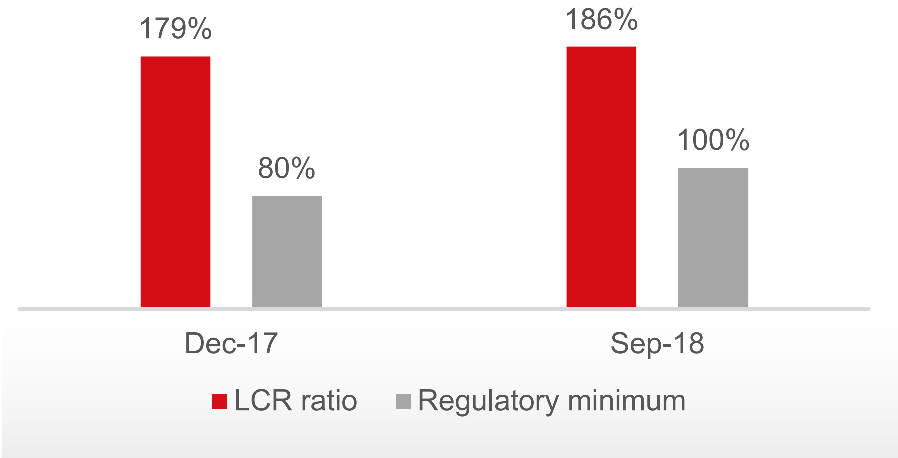


Liabilities and equity reconciliation

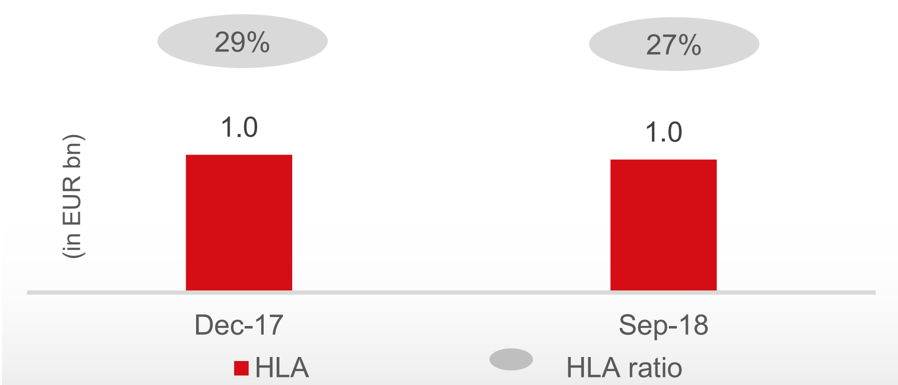


Liquidity update

Liquidity coverage ratio



Highly liquid assets (HLA) and HLA ratio



- In Q3 2018 the level of HLAs increased by roughly EUR 150m.
- The increase primarily resulted from higher deposit portfolio growth as compared to loan portfolio growth and new structural funding attracted by several banks from IFIs.
- All ratios remained comfortably within limits.

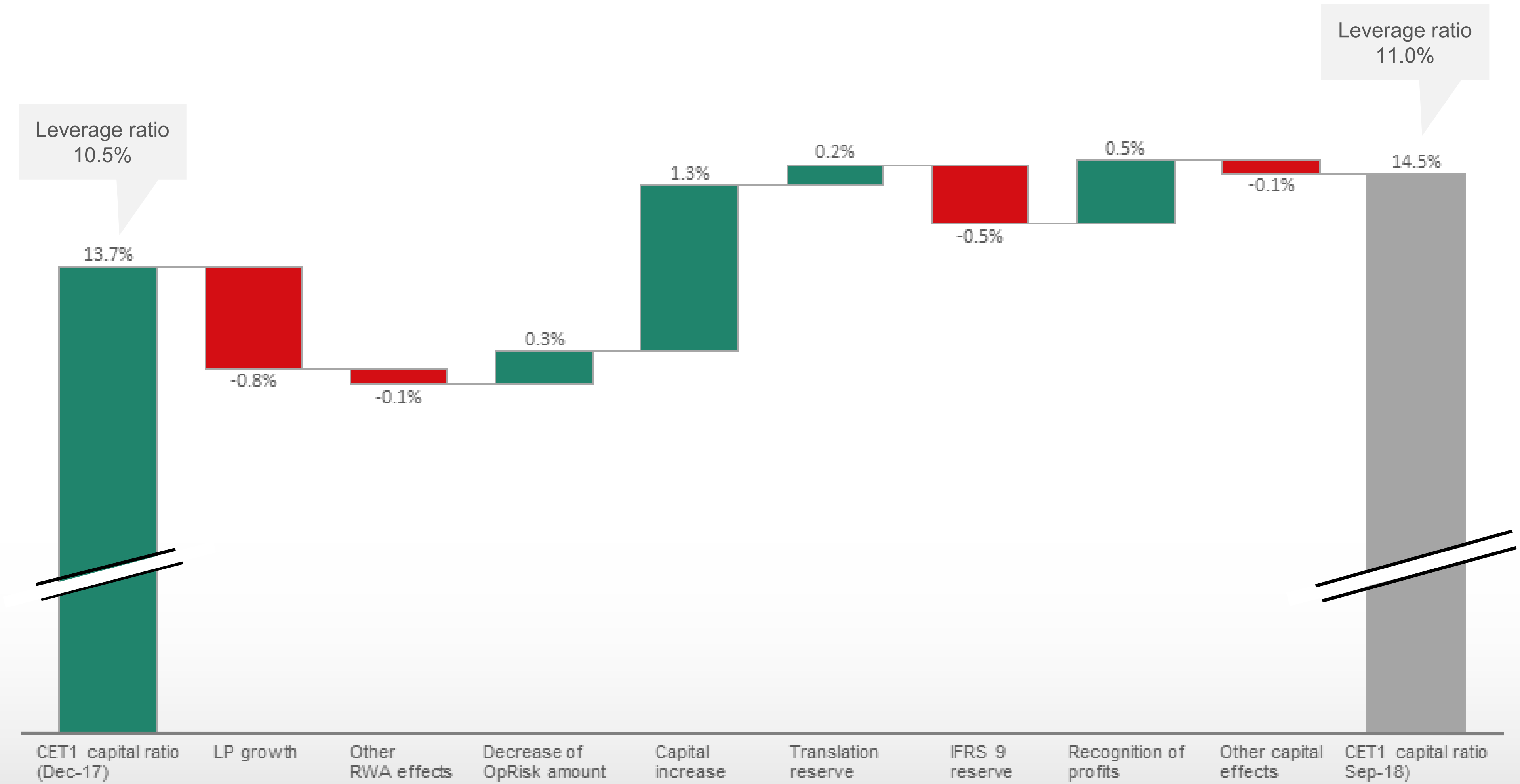
Regulatory capital and risk-weighted assets

Overview of capitalisation

in EUR m	Dec-17	Sep-18
CET1 capital	595	662
Additional Tier 1 capital	0	0
Tier 1 capital	595	662
Tier 2 capital	130	130
Total capital	725	793
RWA total	4,330	4,569
o/w Credit risk	3,341	3,614
o/w Market risk (currency risk)	439	486
o/w Operational risk	549	467
o/w CVA risk	2	2
CET1 capital ratio	13.7%	14.5%
Total capital ratio	16.7%	17.3%
Leverage ratio	10.5%	11.0%

- Increases in CET1, total capital and leverage ratios due to the capital increase in Feb. 2018
- Q4 2017 and Q1/Q2 2018 profits recognised
- IFRS 9 effects fully included in CET1 capital
- RWA increase resulting mainly from loan portfolio growth

Development of CET1 capital ratio (fully loaded)



Agenda

Q&A

ProCredit Bank Georgia

Agenda

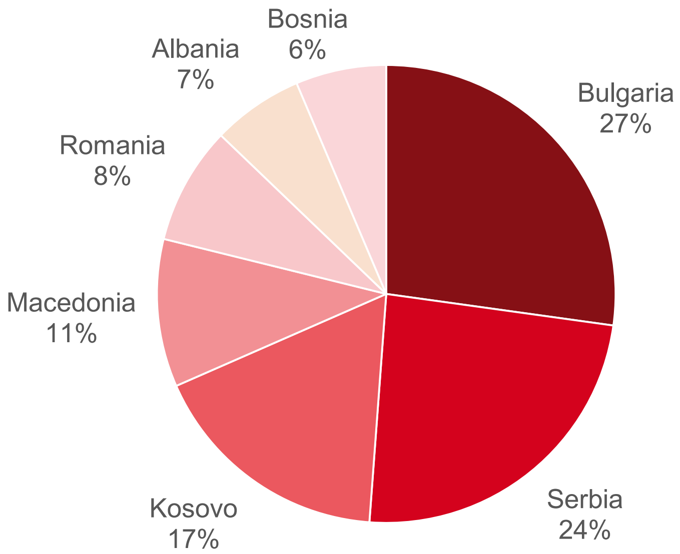
Overview of quarterly financial development

In EUR m		Q3-2017	Q4-2017	Q1-2018	Q2-2018	Q3-2018
Income statement	Net interest income	50.4	51.8	46.6	47.1	48.0
	Provision expenses	1.1	0.8	0.1	1.0	0.3
	Net fee and commission income	11.7	12.5	11.4	12.6	13.3
	Net result of other operating income	2.8	-2.7	1.4	-2.0	1.5
	Operating income	63.8	60.9	59.4	56.6	62.6
	Operating expenses	44.9	46.6	41.7	41.8	42.6
	Operating results	18.9	14.2	17.7	14.9	19.9
	Tax expenses	3.2	4.0	3.1	2.8	5.7
	Profit of the period from continuing operations	15.7	10.2	14.6	12.1	14.3
	Profit of the period from discontinued operations	-3.4	2.1	0.0	0.0	0.0
	Profit after tax	12.2	12.3	14.6	12.1	14.3
Key performance indicators	Change in customer loan portfolio	0.8%	2.0%	2.8%	5.9%	1.1%
	Cost-income ratio	69.3%	75.7%	70.2%	72.5%	67.8%
	Return on Average Equity[1]	7.4%	7.2%	8.2%	6.5%	7.8%
	CET1 ratio (fully loaded)	13.3%	13.7%	14.4%	14.6%	14.5%
Additional indicators	Net interest margin[1]	3.9%	3.9%	3.4%	3.4%	3.3%
	Net write-off ratio[1][2][5]	0.3%	0.4%	0.4%	0.5%	0.6%
	Impaired loans[3]	5.4%	4.7%	-	-	-
	Credit impaired loans (Stage 3)[4]	-	4.8%	4.4%	3.7%	3.5%
	Coverage of Credit impaired portfolio (Stage 3)[4]	-	81.3%	83.0%	90.2%	92.0%
	Book value per share	12.1	12.2	12.1	12.2	12.3

Notes: P&L related figures and ratios, unless indicated otherwise, are based on continuing operations; Return on average equity and CET1 ratio include as well discontinued operations; (1) Annualised; (2) Net write-offs to customer loan portfolio; (3) Impaired loans under IAS 39; (4) Credit impaired portfolio under IFRS 9; (5) Excluding interest accrued under IFRS 9 from PAR 90 loans, which is fully provisioned for

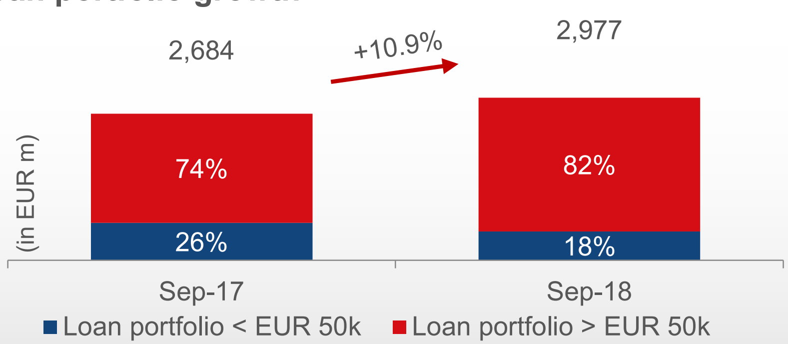
Segment South Eastern Europe

Regional loan portfolio breakdown



Total: EUR 2,985m (69% of gross loan portfolio)

Loan portfolio growth[1]



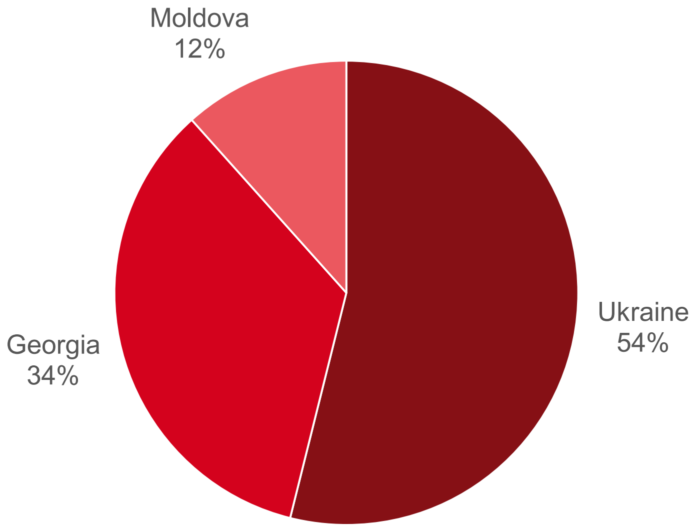
Key financial data

(in EUR m)	Sep-17 YTD	Sep-18 YTD
Net interest income	99.2	**87.4**
Provision expenses	0.1	**1.3**
Net fee and commission income	22.7	**25.5**
Net result of other operating income	-0.3	**-2.5**
Operating income	121.5	**108.9**
Operating expenses	78.6	**74.3**
Operating result	42.9	**34.7**
Tax expenses	5.1	**4.1**
Profit after tax	37.7	**30.6**
Change in customer loan portfolio	6.5%	**8.2%**
Deposits to loans ratio[2]	91.3%	**87.2%**
Net interest margin	3.7%	**3.0%**
Cost-income ratio	64.7%	**67.3%**
Return on Average Equity[3]	10.9%	**8.5%**

Notes: (1) By initial loan amount; (2) Customer deposits divided by customer loan portfolio; (3) Annualised.

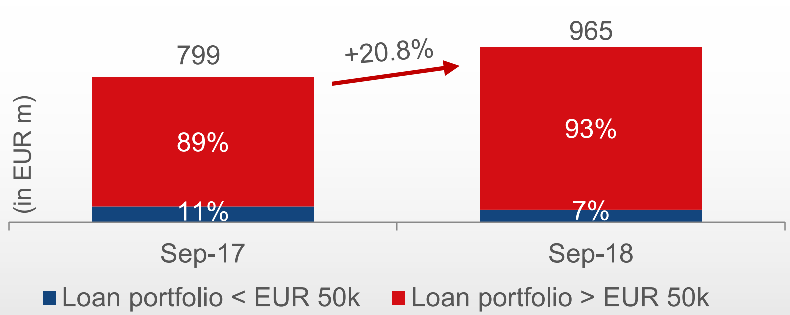
Segment Eastern Europe

Regional loan portfolio breakdown



Total: EUR 965m (22% of gross loan portfolio)

Loan portfolio growth(1)



Key financial data

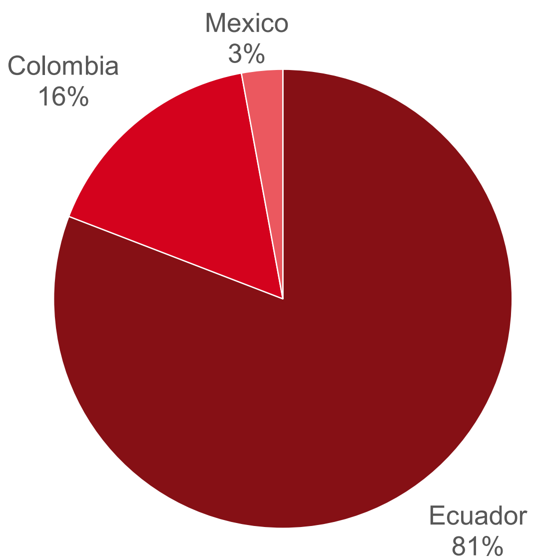
(in EUR m)	Sep-17 YTD	Sep-18 YTD
Net interest income	41.7	**41.7**
Provision expenses	6.1	**-0.1**
Net fee and commission income	6.6	**6.9**
Net result of other operating income	2.7	**2.6**
Operating income	44.9	**51.3**
Operating expenses	23.7	**22.0**
Operating result	21.1	**29.3**
Tax expenses	3.0	**5.2**
Profit after tax	18.1	**24.1**

Change in customer loan portfolio	13.1%	**17.1%**
Deposits to loans ratio(2)	81.1%	**66.0%**
Net interest margin	5.1%	**4.7%**
Cost-income ratio	46.6%	**42.9%**
Return on Average Equity(3)	16.9%	**20.0%**

Notes: (1) By initial loan amount; (2) Customer deposits divided by customer loan portfolio; (3) Annualised.

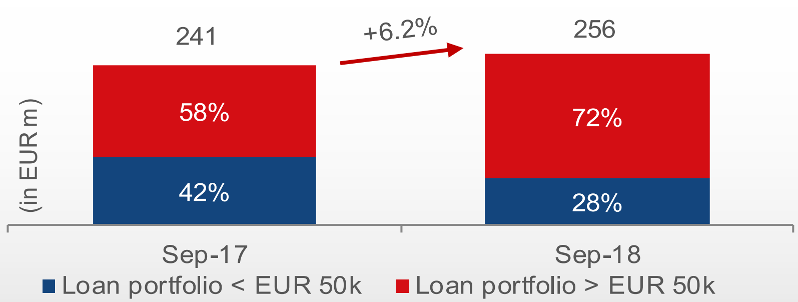
Segment South America

Regional loan portfolio breakdown



Total: EUR 263m (6% of gross loan portfolio)

Loan portfolio growth(1)



Key financial data

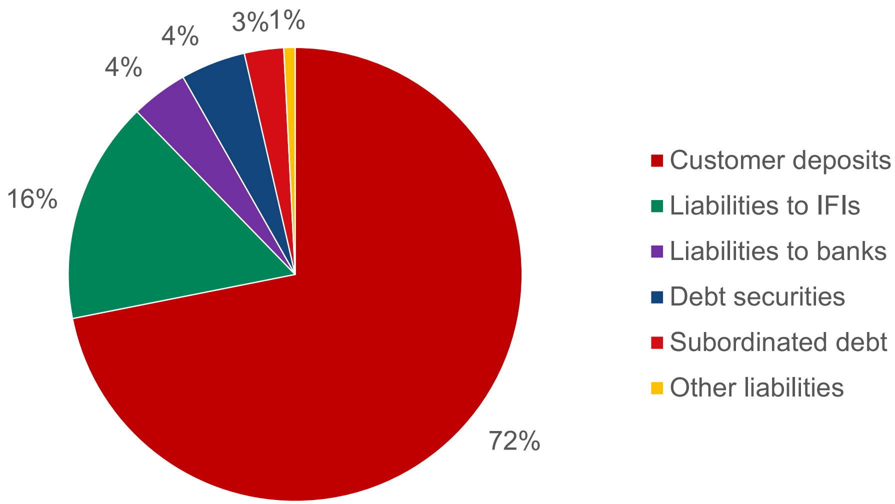
(in EUR m)	Sep-17 YTD	Sep-18 YTD
Net interest income	15.1	**12.4**
Provision expenses	-1.7	**0.1**
Net fee and commission income	-0.1	**-0.1**
Net result of other operating income	0.7	**1.2**
Operating income	17.4	**13.4**
Operating expenses	19.8	**16.0**
Operating result	-2.4	**-2.6**
Tax expenses	0.9	**2.1**
Profit after tax	-3.3	**-4.7**

Change in customer loan portfolio	-20.6%	**9.9%**
Deposits to loans ratio(2)	65.9%	**53.8%**
Net interest margin	4.7%	**4.8%**
Cost-income ratio	126.4%	**118.5%**
Return on Average Equity(3)	-6.9%	**-11.0%**

Notes: (1) By initial loan amount; (2) Customer deposits divided by customer loan portfolio; (3) Annualised.

Funding and rating update

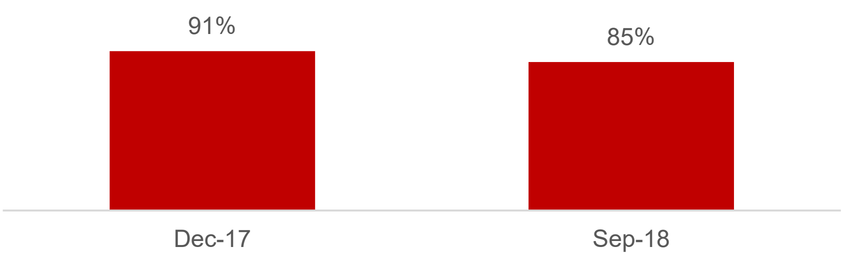
Funding sources overview



Total liabilities: EUR 5.1bn

- Highly diversified funding structure and counterparties
- Customer deposits main funding source, accounting for 72% as of Sep-18
- Supplemented by long-term funding from IFIs and institutional investors
- Lower deposit-to-loan ratio due to the portfolio growth exceeding the growth in deposits

Deposit-to-loan ratio development



Rating:

- ProCredit Holding and ProCredit Bank in Germany: BBB (stable) by Fitch, re-affirmed in October 2018
- ProCredit Banks: At or close to sovereign IDR; PCBs in Georgia, Macedonia and Serbia are even rated above the sovereign IDR

ProCredit HOLDING

Balance sheet

in EUR m	Dec-17	Sep-18
Assets		
Cash and central bank balances	1,077	974
Loans and advances to banks	196	196
Investment securities	0	261
Available-for-sale financial assets	215	0
Loans and advances to customers	3,910	4,308
Allowance for losses on loans and advances to customers	-129	-140
Derivative financial assets	0	0
Financial assets at fair value through profit or loss	1	0
Property, plant and equipment	139	136
Other assets	90	94
Total assets	**5,499**	**5,829**
Liabilities		
Liabilities to banks	359	206
Liabilities to customers	3,571	3,667
Liabilities to International Financial Institutions	550	808
Derivative financial liabilities	0	2
Financial liabilities at fair value through profit or loss	0	0
Debt securities	183	236
Other liabilities	37	39
Subordinated debt	141	143
Total liabilities	**4,841**	**5,101**
Equity		
Subscribed capital	268	294
Capital reserve	115	147
Retained earnings	351	354
Translation reserve	-84	-77
Revaluation reserve	1	3
Equity attributable to ProCredit shareholders	**651**	**722**
Non-controlling interests	7	7
Total equity	**659**	**729**
Total equity and liabilities	**5,499**	**5,829**

Income statement by segment

01.01.- 30.09.2018 (in EUR m)	Germany	Eastern Europe	South Eastern Europe	South America	Consolidation	Group
Interest and similar income	14.9	78.5	105.7	20.8	-13.6	206.3
of which inter-segment	13.6	0.1	-0.1	0.0	0.0	0.0
Interest and similar expenses	15.3	36.8	18.3	8.4	-14.3	64.5
of which inter-segment	0.1	5.0	6.7	2.5	0.0	0.0
Net interest income	**-0.4**	**41.7**	**87.4**	**12.4**	**0.7**	**141.8**
Allowance for losses on loans and advances to customers	0.0	-0.1	1.3	0.1	0.0	1.4
Net interest income after allowances	**-0.5**	**41.8**	**86.0**	**12.3**	**0.7**	**140.4**
Fee and commission income	8.1	10.0	36.8	1.1	-7.0	49.0
of which inter-segment	6.0	0.0	1.0	0.0	0.0	0.0
Fee and commission expenses	1.4	3.1	11.3	1.2	-5.4	11.7
of which inter-segment	0.0	1.4	3.6	0.4	0.0	0.0
Net fee and commission income	**6.7**	**6.9**	**25.5**	**-0.1**	**-1.6**	**37.3**
Result from foreign exchange transactions	-1.7	3.3	5.1	0.0	-0.1	6.6
Net result from financial instruments at fair value through profit or loss	0.1	0.0	0.0	0.0	0.0	0.1
Net result from available-for-sale financial assets	0.0	0.0	0.0	0.0	0.0	0.0
of which inter-segment	0.0	0.2	0.1	0.0	0.0	0.3
Net other operating income	53.8	-1.0	-7.7	1.1	-52.5	-6.3
of which inter-segment	50.9	0.0	1.3	0.4	0.0	0.0
Operating income	**58.5**	**51.3**	**108.9**	**13.4**	**-53.5**	**178.6**
Personnel expenses	17.8	8.1	27.9	5.5	0.0	59.3
Administrative expenses	20.1	13.9	46.4	10.5	-24.0	66.9
of which inter-segment	3.8	4.5	12.6	3.1	0.0	0.0
Operating expenses	**37.9**	**22.0**	**74.3**	**16.0**	**-24.0**	**126.1**
Profit before tax	20.5	29.3	34.7	-2.6	-29.5	52.4
Income tax expenses	0.1	5.2	4.1	2.1	0.0	11.5
Profit of the period from continuing operations	**20.5**	**24.1**	**30.6**	**-4.7**	**-29.5**	**40.9**
Profit of the period from discontinued operations	0.0	0.0	0.0	0.0	0.0	0.0
Profit of the period	**20.5**	**24.1**	**30.6**	**-4.7**	**-29.5**	**40.9**
Profit attributable to ProCredit shareholders	0.0	0.0	0.0	0.0	0.0	39.7
Profit attributable to non-controlling interests	0.0	0.0	0.0	0.0	0.0	1.2

Information regarding financial figures in this presentation

Q3 2018:

- Financial data for nine-month period ended 30 September 2018, as shown in the unaudited quarterly financial report ended 30 September 2018

Q2 2018:

- Financial data for six-month period ended 30 June 2018, as shown in the unaudited quarterly financial report ended 30 June 2018

Q1 2018:

- Financial data for three-month period ended 31 March 2018, as shown in the unaudited quarterly financial report ended 31 March 2018

FY 2017:

- Financial data for the fiscal year ended 31 December 2017, as shown in the consolidated financial statements as of and for the fiscal year ended 31 December 2017

Q3 2017:

- Financial data for nine-month period ended 30 September 2017, as shown in the unaudited quarterly financial report for the period ended 30 September 2017
- Entities classified as discontinued operations include Banco ProCredit El Salvador in the balance sheet-related information and Banco ProCredit El Salvador and Banco ProCredit Nicaragua in the profit and loss-related information

Note: Unless indicated otherwise

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Financial calendar

Date	Place	Event information
28.11.2018	Frankfurt/Main	Deutsche Börse German Equity Forum 2018

Disclaimer

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