

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

12
ProCredit banks

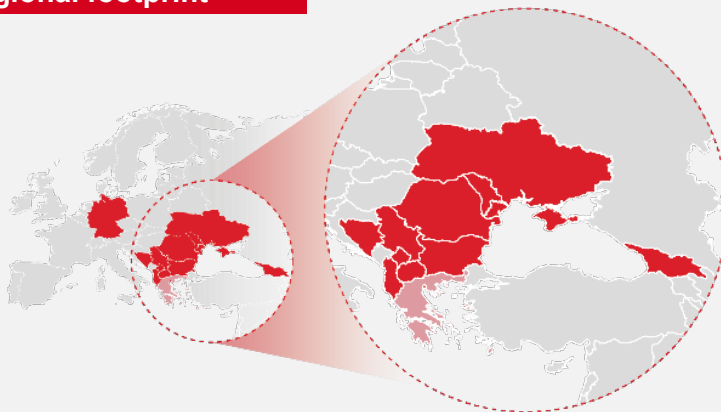
Strong SME market positions
with 92% of loan portfolio to SMEs

91%
of loan portfolio to South Eastern and Eastern Europe

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

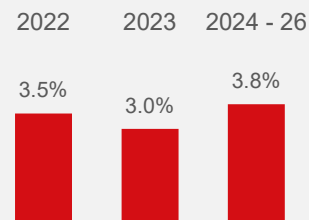
Environmental
responsibility

Comprehensive staff
development



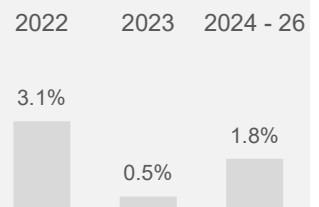
ProCredit Holding AG & Co. KGaA is a signatory to the Principles for Responsible Banking and is a member of the UN Environment Programme Finance Initiative (UNEP FI)

Expected GDP growth in SEE/EE...



■ Median real GDP growth

...versus Euro area



■ Real GDP growth

Ratings

Fitch: BBB (stable)
MSCI ESG: AA



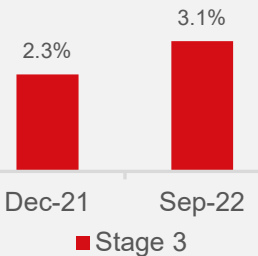
Key group figures

	Sep-21	Sep-22
Key financials (in € m)		
Total assets	7,885	8,672
Loan portfolio	5,803	6,292
Shareholders' equity	856	887
Net income	62.0	17.3
Net income (excl. Ukraine)	44.8	60.2
Key metrics		
Net interest margin	2.8%	3.0%
Cost of risk	8 bps	173 bps ⁽¹⁾
Cost-income ratio	62.4%	60.7%
Return on equity	10.1%	2.7% ⁽¹⁾
Return on equity (excl. Ukraine)	7.3%	9.0%
CET1 ratio (fully-loaded)	13.8%	13.6%
Customer deposits/loans	91%	95.1%
Number of employees	3,153	3,343
Book value per share (€)	14.5	15.1

Highlights

6.2%/8.4%
growth of the loan portfolio (YTD/YOY)

8.0%/13.5%
growth in customer deposits (YTD/YOY)

Credit-impaired loans %


18% CAGR
in green loans ('17-'21); 19.7% of total LP as of Sep-22

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

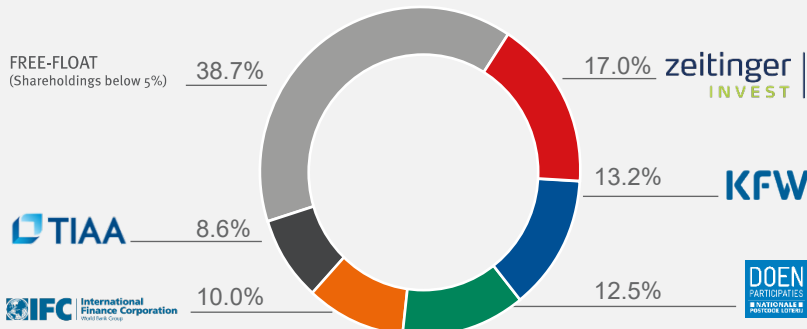
44%
of loan portfolio related to local production and agriculture sectors

Medium term targets

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