

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

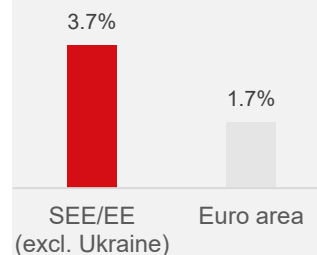
Highlights

12
ProCredit banks

Strong SME market positions
with 91% of loan portfolio to SMEs

91%
of loan portfolio to South Eastern and Eastern Europe

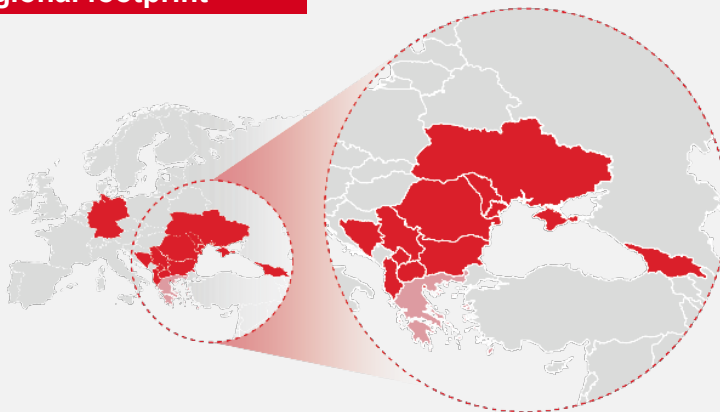
Expected GDP growth in SEE/EE (1)
(GDP growth p.a. 2025 – 27)



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



Impact orientation

Impact through business

Environmental responsibility

Comprehensive staff development



ProCredit Holding AG & Co. KGaA is a member of the UNEP FI, joined the United Nations Global Compact (UNGC) as well as the Net-Zero Banking Alliance (NZBA) and has committed to disclose according to SBTi Net-Zero Standard.

Ratings

Fitch: BBB (stable)
MSCI ESG: AA



Key group figures

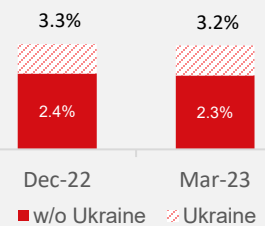
	Q1 2022	Q1 2023
Key financials (in € m)		
Total assets	8,164	8,876
Gross loan portfolio	6,029	6,061
Shareholders' equity	848	903
Profit of the period	-1.7 ⁽¹⁾	29.5
<i>Profit of the period (excl. Ukraine)</i>	21.7	26.3
Key metrics		
Net interest margin	2.9%	3.4%
Cost of risk	238 bps ⁽¹⁾	12 bps
Cost-income ratio	59.1%	59.7%
Return on equity	-0.8% ⁽¹⁾	13.3%
<i>Return on equity (excl. Ukraine)</i>	10.2%	11.6%
CET1 ratio (fully-loaded)	13.4%	14.1%
Deposit-to-loan portfolio	92%	104%
Number of employees	3,205	3,545
Book value per share (€)	14.4	15.3

Highlights

7.8% CAGR
in loan portfolio
(2020 - 2022)

13.3% CAGR
in customer deposits
(2020 - 2022)

Credit-impaired loans % (Stage 3)



11.8% CAGR
in green loans
(2020 - 2022);
share of 20.2%
as of Mar-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

Medium-term targets

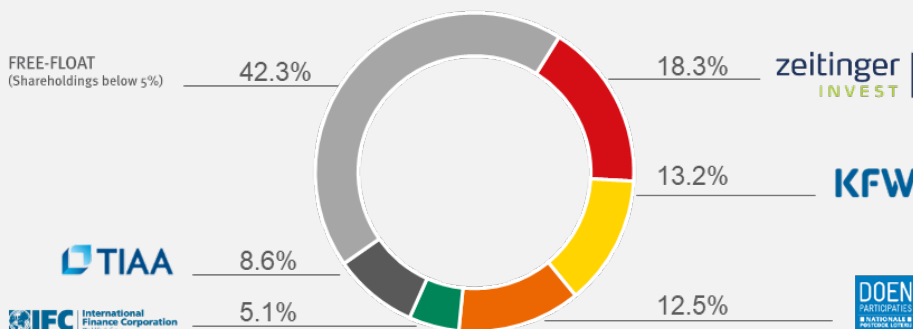
**medium to high
single digit %
loan growth p.a.** **~12% RoE**
*(based on 25 –
30 bps CoR)*

~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



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