

### 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

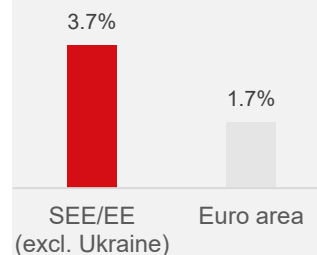
### Highlights

**12**  
ProCredit banks

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

**91%**  
of loan portfolio to South Eastern and Eastern Europe

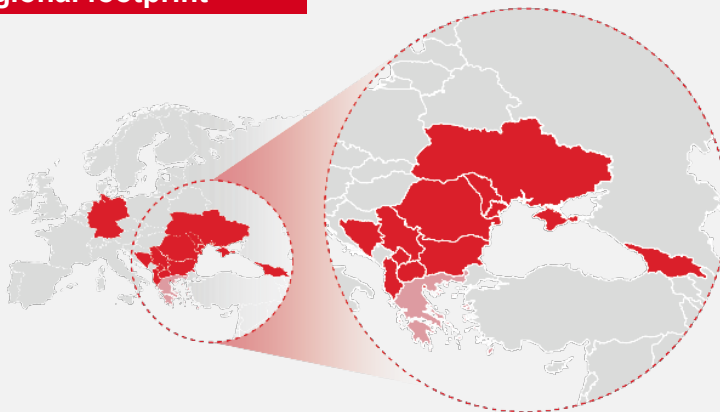
**Expected GDP growth in SEE/EE (1)**  
(GDP growth p.a. 2025 – 27)



### 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



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



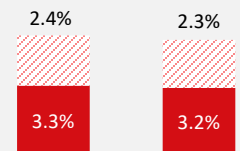
**Key group figures**

	H1 2022	H1 2023
<b>Key financials (in € m)</b>		
Total assets	8,386	8,999
Gross loan portfolio	6,294	6,156
Shareholders' equity	876	939
Profit of the period	7.7 <sup>(1)</sup>	64.1
<i>Profit of the period (excl. Ukraine)</i>	42.0	51.7
<b>Key metrics</b>		
Net interest margin	3.0%	3.5%
Cost of risk	188 bps <sup>(1)</sup>	2 bps
Cost-income ratio	60.1%	59.7%
Return on equity	1.8% <sup>(1)</sup>	14.2%
<i>Return on equity (excl. Ukraine)</i>	9.6%	11.2%
CET1 ratio (fully-loaded)	13.7%	14.2%
Deposit-to-loan ratio	91.2%	104.9%
Number of employees	3,278	3,625
Book value per share (€)	14.9	15.9

**Highlights**

**7.8% CAGR**  
in loan portfolio  
(2020 - 2022)

**13.3% CAGR**  
in customer deposits  
(2020 - 2022)

**Credit-impaired loans %  
(Stage 3)**


Dec-22      Jun-23  
■ Group    ▨ w/o Ukraine

**11.8% CAGR**  
in green loans  
(2020 - 2022);  
share of 20.1%  
as of Jun-23

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

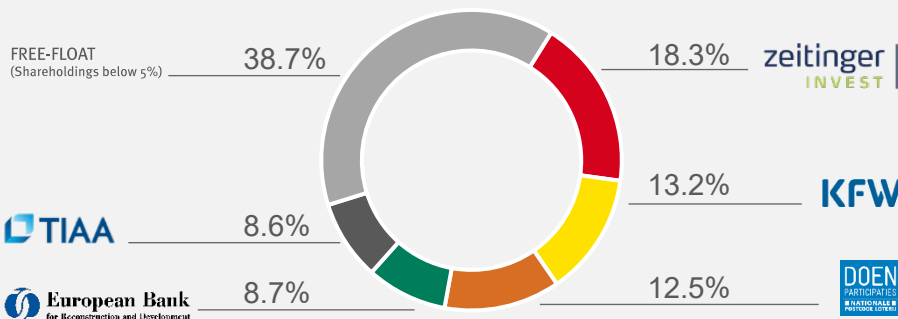
**38%**  
of loan portfolio related  
to local production and  
agriculture sectors

**Medium-term outlook**

**medium to high  
single digit %  
loan growth p.a.**      **~12% RoE<sup>(2)</sup>**  
*(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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