

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

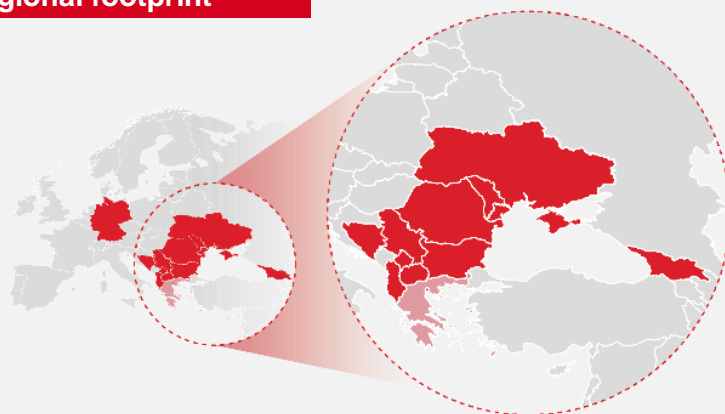
ProCredit Direct
for Private Clients

Impact and development orientation

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.

Highlights

12

ProCredit banks

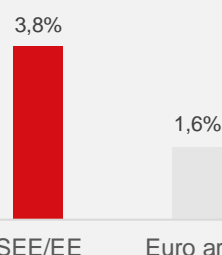
Strong SME market positions

with 90% 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 – 28)



Ratings

Fitch: BBB (stable)

MSCI ESG: A



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

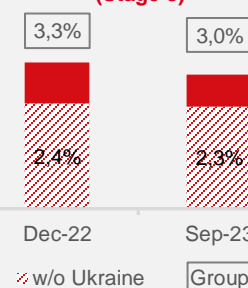
Net interest margin	3.0%	3.6%
Cost of risk	173 bps ⁽¹⁾	20 bps
Cost-income ratio	60.7%	58.7%
Return on equity	2.7% ⁽¹⁾	13.6%
CET1 ratio (fully-loaded)	13.6%	14.9%
Deposit-to-loan ratio	95.1%	111.4%
Number of employees	3,343	3,706
Book value per share (€)	15.1	16.5

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.

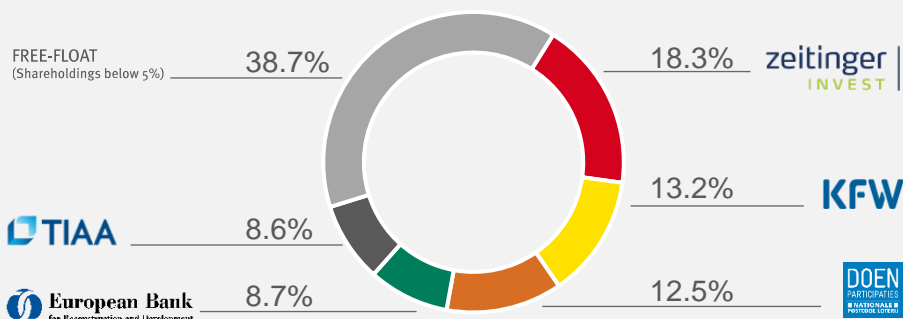
~12% RoE
(based on 25 –
30 bps CoR)⁽²⁾

~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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