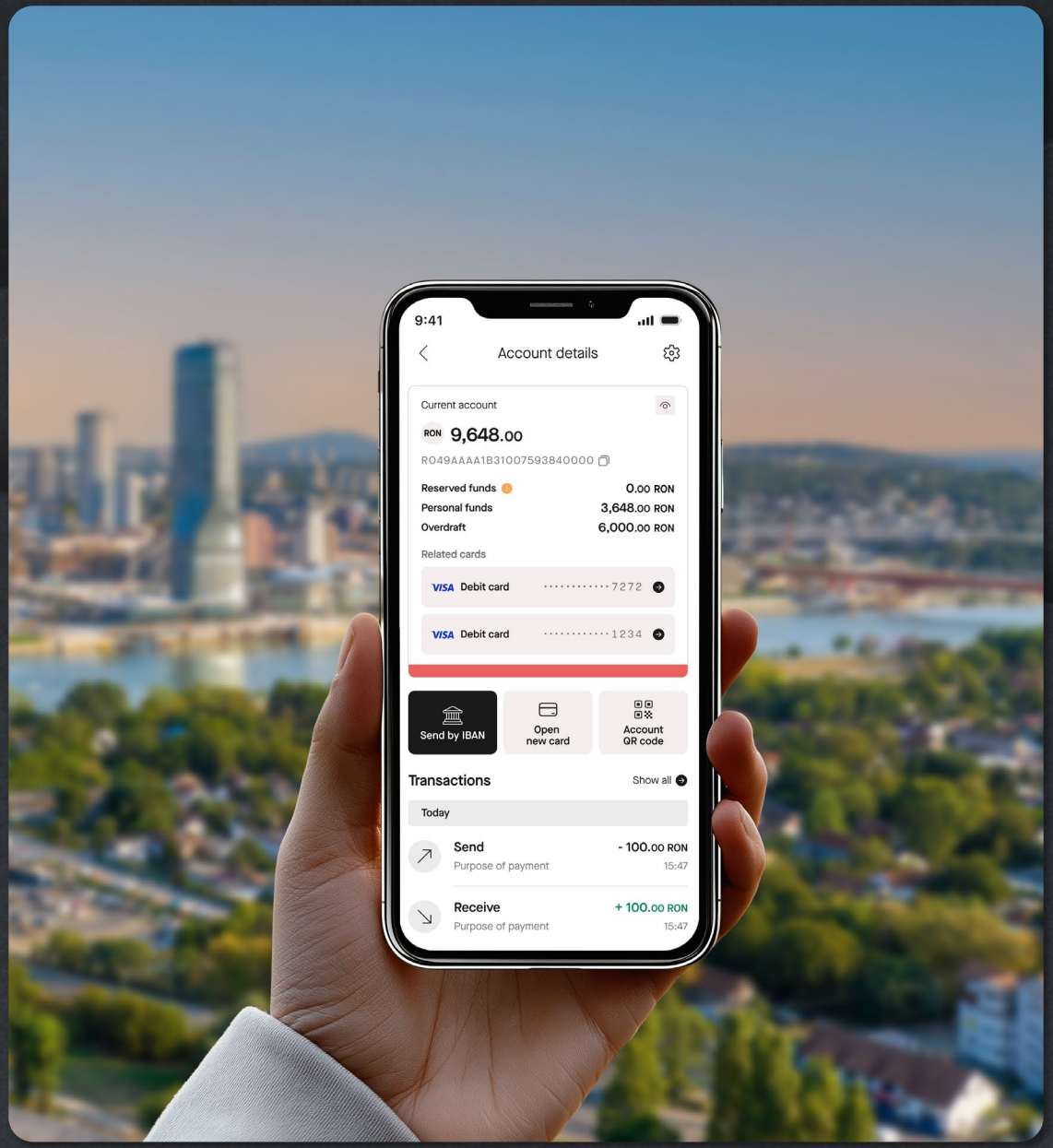
ProCredit HOLDING

IN A WORLD OF CHANGE, WE BANK ON PEOPLE

Empowering MSMEs and households in Eastern Europe



Investor Presentation, November 2026

ProCredit investment highlights

1 At home in high growth, resilient markets

Long-standing presence in South Eastern and Eastern European markets with above-EU GDP growth.

2 A leading specialised MSME bank

Built on trust, long-term relationships and deep client understanding.

3 Three profitable growth engines

Scaling SME, micro and mobile-first retail banking through digital convenience and human expertise.

4 Disciplined underwriting, high asset quality

Proven track record of prudent underwriting and low risk cost.

5 Highly integrated banking group built for scale

Locally rooted banks, combining regional diversification with shared expertise, technology and specialist capabilities.

6 Accelerating profitability towards 2029

~13-14%[1] RoE ambition driven by growth, margin expansion and operating leverage; 33% dividend payout.

Responsible banking in a changing world. Profitable growth for long term value.

1) + ~1.5pp upside potential from Ukraine

WHO WE ARE

A specialised banking group with deep regional roots

11
SEE/EE countries of operation

~375k
clients

~€12bn
balance sheet

~€8.7bn
loan portfolio

Local roots and decision-making

Experienced local management teams with deep knowledge of their markets and clients.

Focused client franchises

Specialised SME, Micro and Retail banking propositions built around clearly defined client segments.

Relationship banking, digitally delivered

Personal expertise and long-term client relationships combined with convenient digital banking solutions.

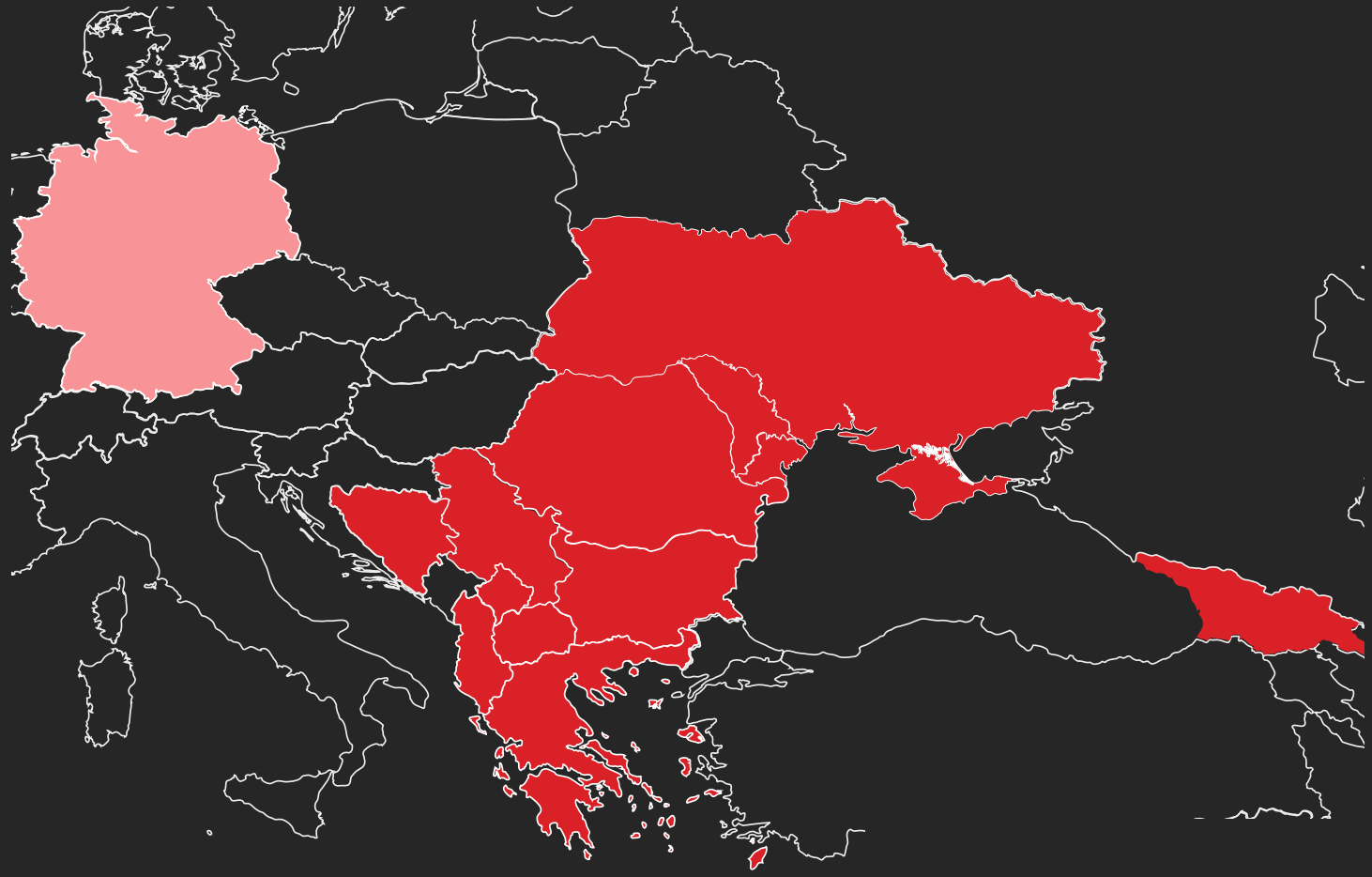
Pronounced culture of responsible banking

Shared values and a German-regulated Group framework underpin consistent governance

South Eastern and Eastern Europe is our home market

ProCredit
regional franchise

- Decades of presence in our regions
- Trusted, long-term relationships with > 90.000 MSME clients
- Unique regional network with winning offer for our customers
- Local management: deep market and client knowledge
- Strong GDP growth outlook: 3.2% in SEE/EE[1] vs. 1.2% in EU area



1) Median annual real GDP growth forecast for ProCredit's SEE/EE countries of operation (2027-2031). Source: IMF World Economic Outlook (October 2026).

Local banking within an integrated Group

Financial holding

Frankfurt listed.

BaFin / Bundesbank regulated.

Bank subsidiaries

100% owned.

Core banking systems, no legacies.

Strategic partners

Partnerships with IFIs on debt and equity side.

ProCredit HOLDING

- ProCredit Bank Albania
- ProCredit Bank Georgia
- ProCredit Bank N. Macedonia
- ProCredit Bank Ukraine
- ProCredit Bank Bosnia & Herz.
- ProCredit Bank Kosovo
- ProCredit Bank Romania
- ProCredit Bank Ecuador
- ProCredit Bank Bulgaria
- ProCredit Bank Moldova
- ProCredit Bank Serbia
- ProCredit Bank Germany

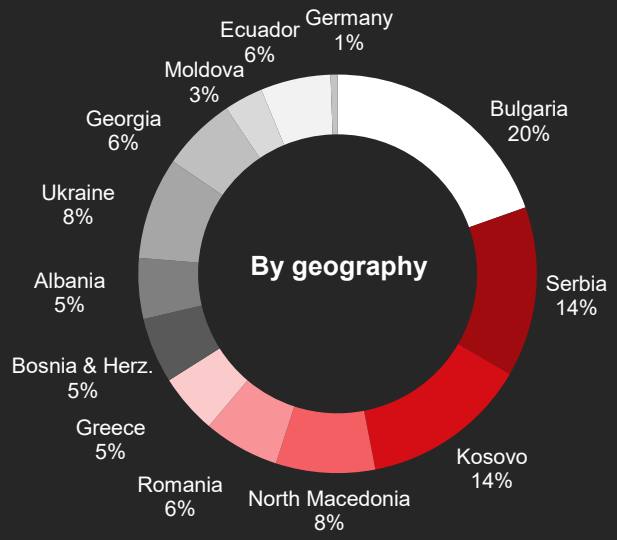
European Investment Bank

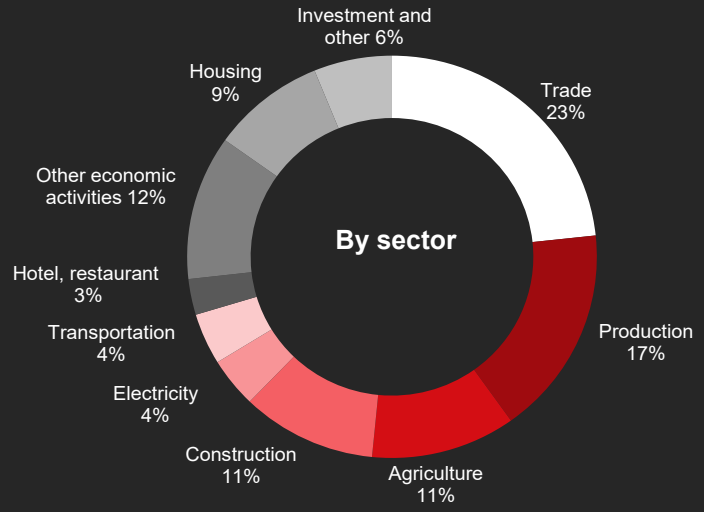
CEB – Council of Europe Development Bank – Banque de Développement du Conseil de l'Europe

European Bank for Reconstruction and Development

KFW

Strong loan growth and disciplined underwriting





+39%

Loan growth since FY 2023.

Strong position as trusted banking partner.

~16%

Share of green loans[1].

Important part of our lending.

<25 bps

Track record of low cost of risk[2].

Underpinning high quality loan book.

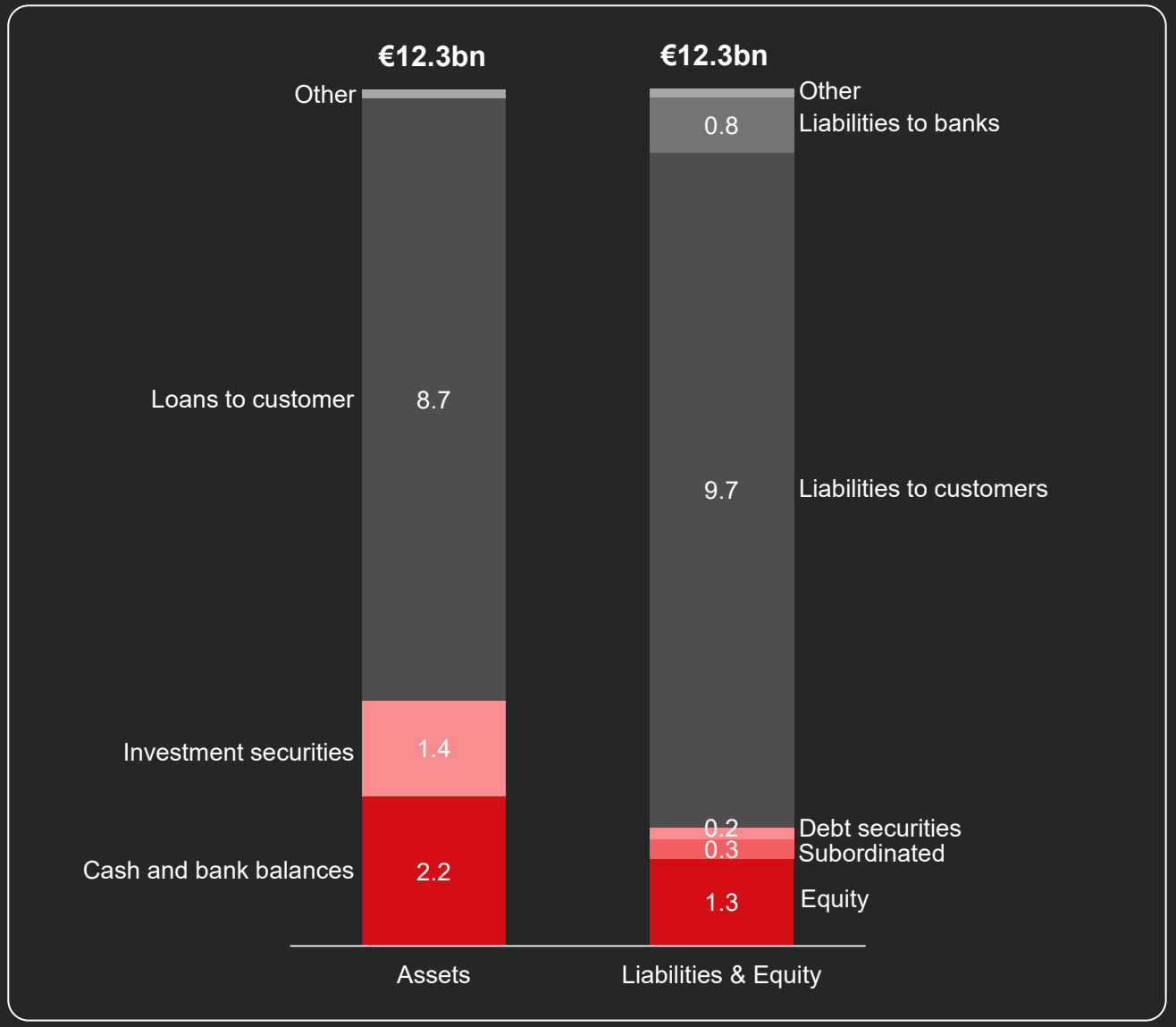
~89%

Group loan/deposit ratio.

Strong loan growth self-funded on local level.

1) As defined by ProCredit's Environmental Management Policy. 2) Average 2020 – 2025. In 2022, cost of risk is adjusted for Ukraine.

Low-risk and simple balance sheet



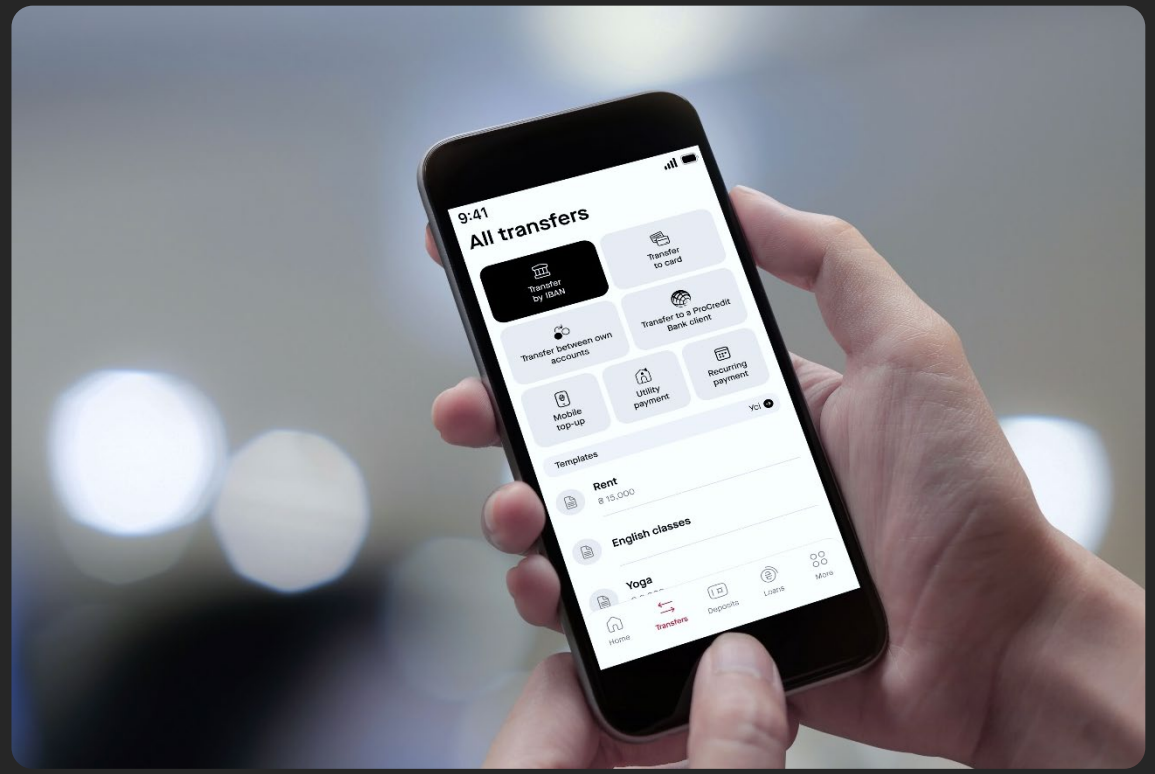
Simple, customer-focused balance sheet

- **Customer loans** account for **70%** of total assets
  - Green loans represent 16% of the loan portfolio
- **Loans** are **fully funded** by **local deposits**
  - More than 60% of deposits are current and savings accounts
- **CET1 ratio of 12.6%** vs. requirement 10.4%
- Prudent liquidity management
- No speculative trading and limited market risk
- BBB (stable) Fitch rating

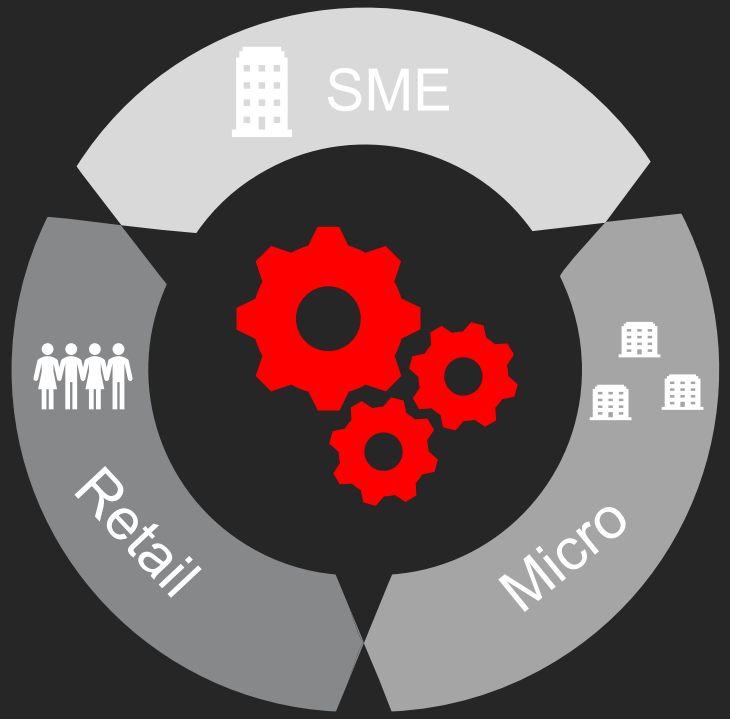
OUR AMBITION

We strive to be the leading banking franchise for MSMEs and a mobile-first retail bank in our home region South Eastern and Eastern Europe – digital, impactful and relevant to our markets





Our synergetic platform for strong and profitable growth



SME

WHY	Well-established franchise with further share-of-wallet potential
EDGE	Trusted brand, deeply rooted in our markets, difficult to replicate
SYNERGY	Gateway to owners, employees, suppliers and business networks

~52k clients

Micro

WHY	Underserved segment with attractive margin potential
EDGE	Automated model enabling efficient client acquisition and servicing
SYNERGY	Extends SME value chains while leveraging Retail digital capabilities

~42k clients

Retail

WHY	Large addressable market with significant deposit and fee potential
EDGE	Mobile-first proposition with digital convenience and human expertise
SYNERGY	Funding efficiency and enhanced digital capabilities

~282k active clients

Three distinct client propositions | Shared capabilities | One mutually reinforcing ecosystem

Transforming a proven franchise to deliver stronger returns

Hausbank for SME model

Historical long-term average:

RoE ~9%

(2005 - 2025)

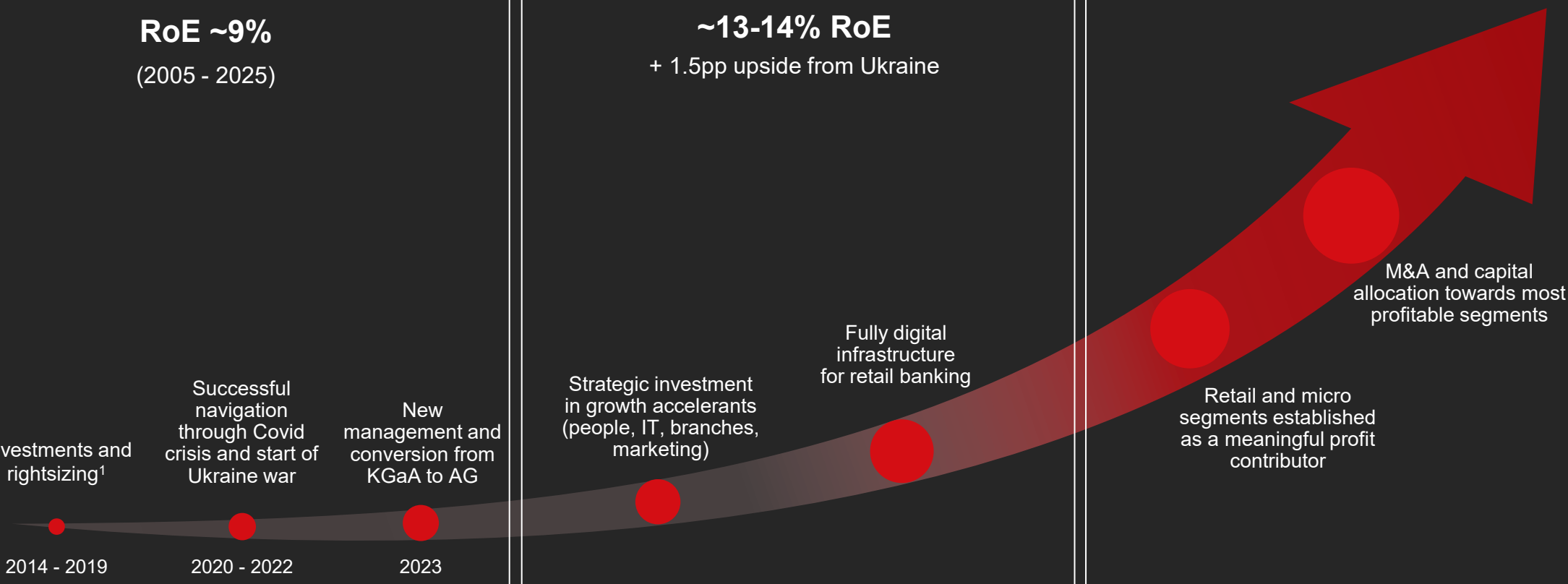
Accelerated profitable growth

Mid-term outlook (2029):

~13-14% RoE

+ 1.5pp upside from Ukraine

Future potential



1) Divestment LatAm & Africa; 90% reduction of branches and 75% of staff.

HOW DO WE SUCCEED

Building blocks for enhanced RoE ambition until FY 2029

Growth and balance sheet transformation

- **Growth in # clients and loan portfolio**
- **Accelerated growth in higher-yielding segments**
- **Digital retail banking strategy** driving retail deposit growth
- Growing share of **current and savings accounts** as most cost-efficient funding source

>€10bn loan portfolio

(based on significant growth in # of clients)

Income expansion and operating leverage

- **Improve net interest margin**
- **Non-interest income** a strategic focus
- **Operating leverage** as income growth outpaces cost increases
- Cost optimization from **higher efficiency** and **digitalization of processes**

C/I ratio ~57%

(w/o one-off effects)

Accelerated profitability

- **Significantly improved earnings capacity**
- Sustained by **disciplined underwriting** and **capital optimization**

RoE ~13-14%[1]

(w/o ~1.5pp upside potential from Ukraine)

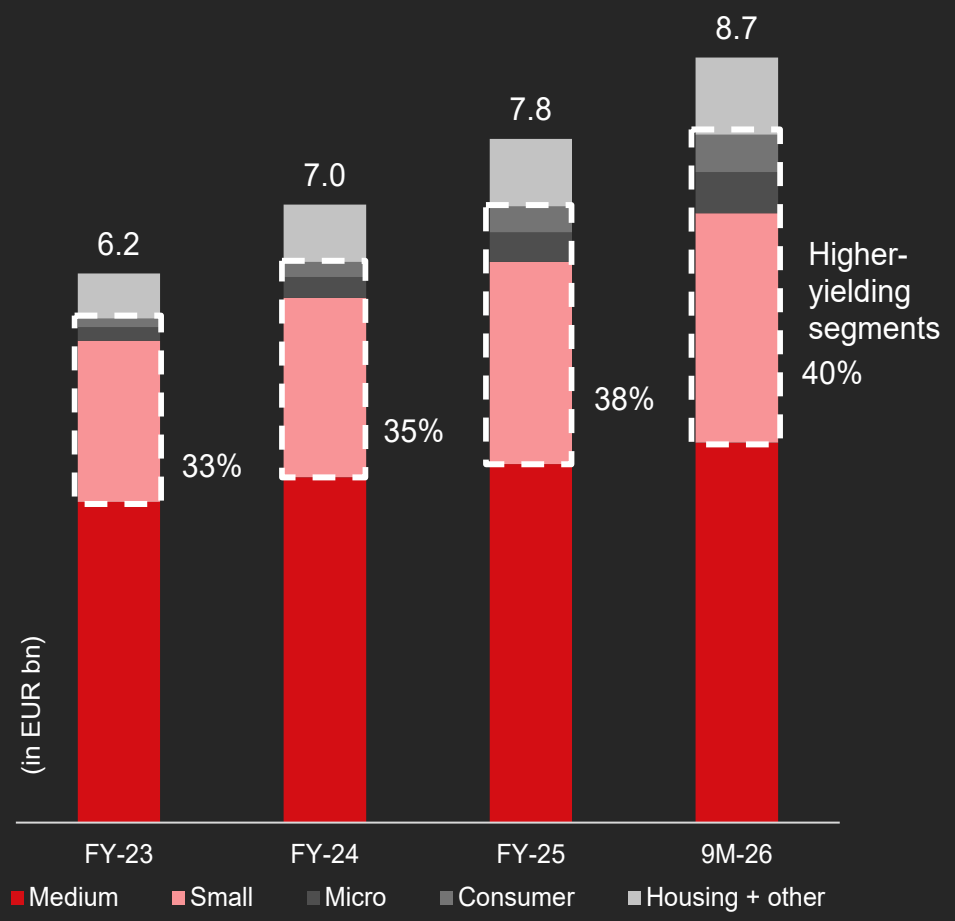
Offer attractive dividends

(33% payout ratio in line with dividend policy)

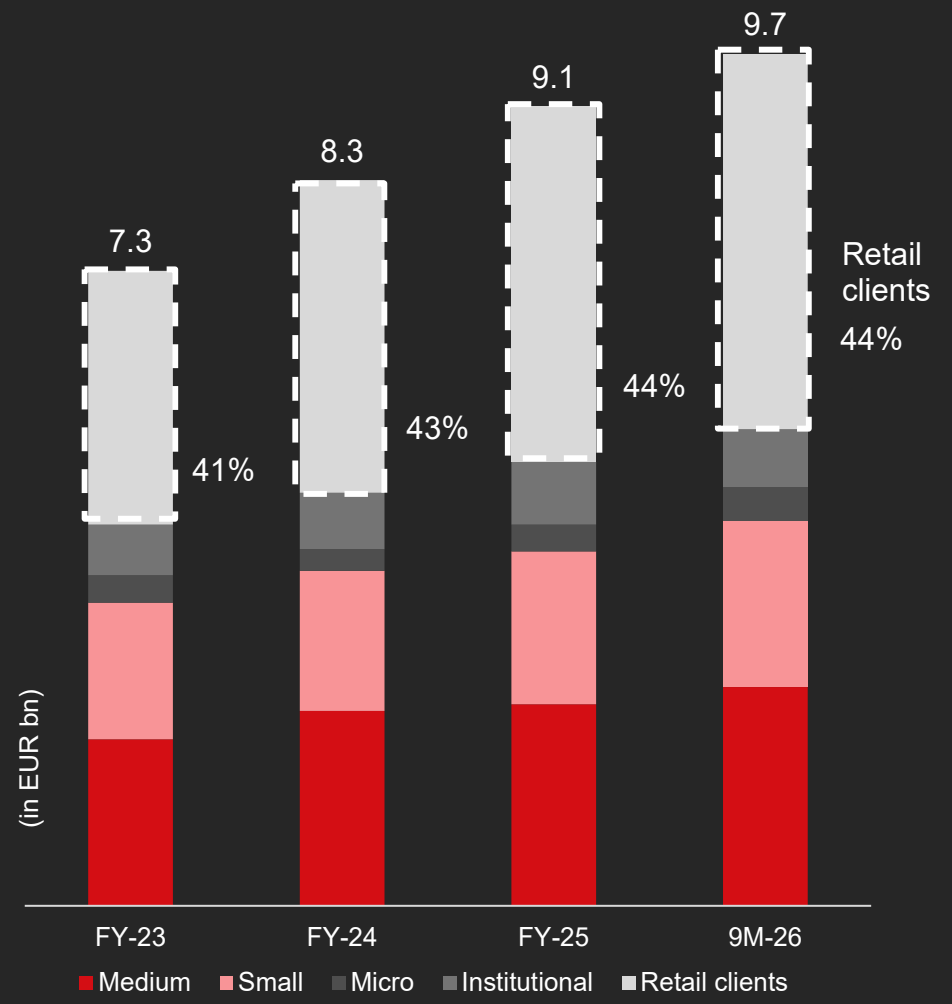
1) Based on over the cycle risk costs of 30 – 35 basis points.

Balance sheet transformation progressing at good pace

Loan portfolio (€bn)



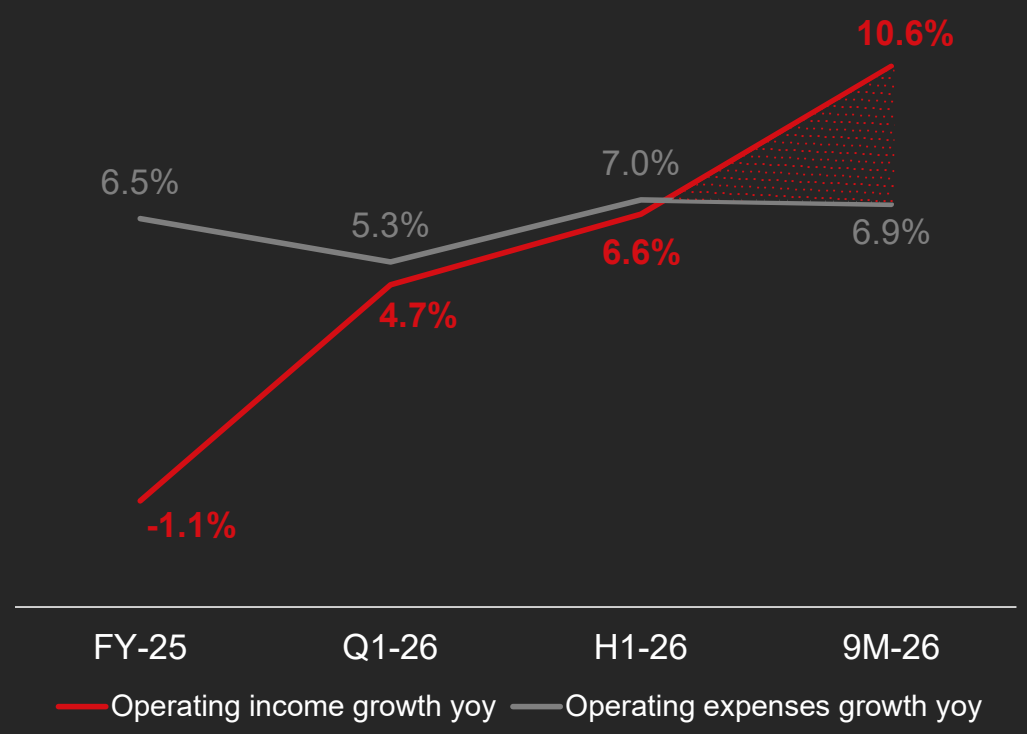
Customer deposits (€bn)



Stronger income growth is improving efficiency and profitability

From growth investment to visible operating leverage

Income growth outpaces costs growth year on year



Note: Graph shows year-to-date percentage changes versus the prior-year period

- **Growing operating leverage,** with the gap between operating income and operating expense growth widening year on year
- **Scaling** of the group **supported by investments in IT and staff** since strategy update in March 2024
- **Potentials going forward:** Net interest margin, fee and commission income, scaling, and capital optimisation measures

9M-26 (yoy)

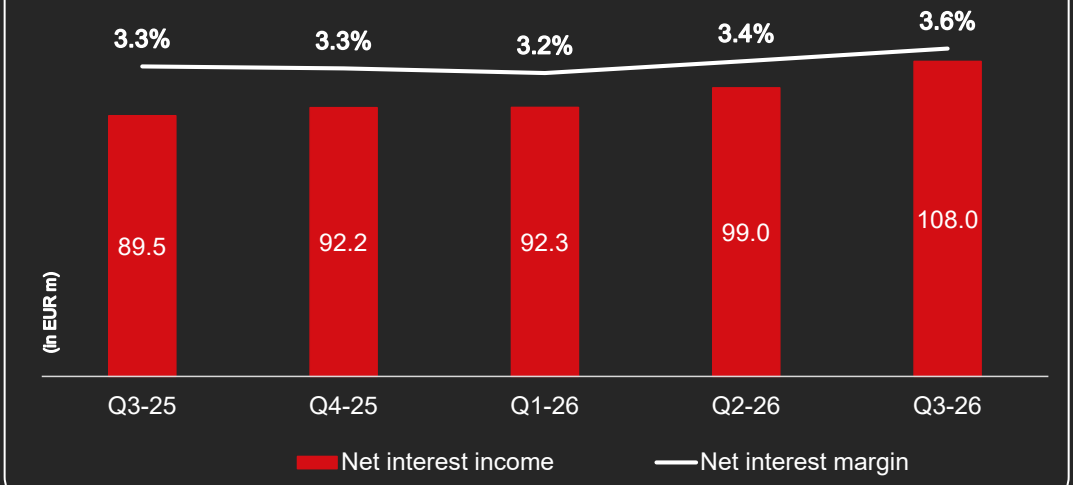
-2.4pp
Cost-income ratio

+19.4%
Profit of the period

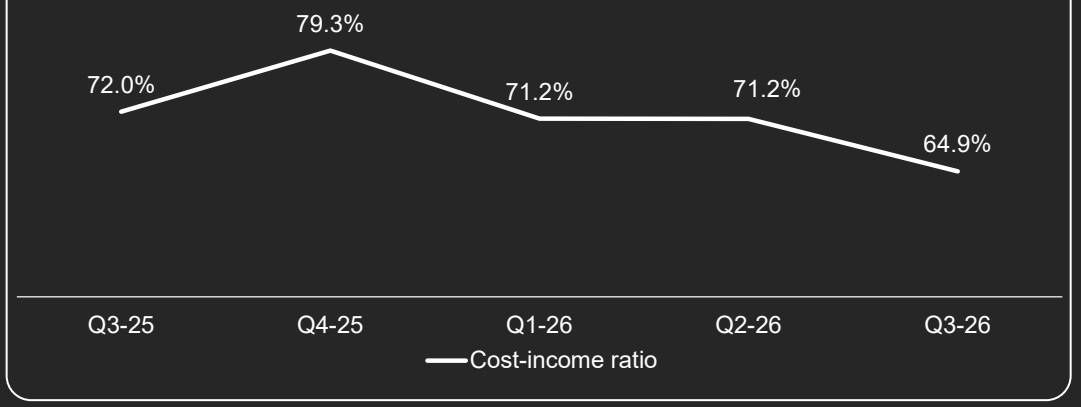
Growth and transformation strategy strengthens financial performance

In EUR m	9M-25	9M-26
Net interest income	260.8	299.3
Net fee and commission income	71.0	68.2
Net other operating income	-8.1	-9.5
Operating income	323.7	358.0
Personnel expenses	116.8	127.4
Administrative expenses	114.0	119.2
Loss allowance	16.9	15.6
Income tax expenses	17.8	26.3
Profit of the period	58.2	69.5
Change in loan portfolio	7.9%	11.9%
Cost-income ratio	71.3%	68.9%
Return on equity (annualised)	7.4%	7.9%
CET1 ratio	13.0%	12.6%
Return on tangible equity (annualised)	7.7%	8.4%
Net interest margin (annualised)	3.2%	3.3%
Net write-off ratio (annualised)	0.0%	0.1%
Share of defaulted loans	2.1%	2.8%
Cost of risk (annualised)	31 bps	25 bps
Stage 3 loans coverage ratio	50.0%	41.3%
Book value per share (EUR)	17.9	18.9
Loan portfolio-to-deposit ratio	87.8%	89.1%

Volume growth and NIM expansion drive NII increase



Operating leverage improves cost-income ratio



ANNEX

Scale across our client segments, enabler digital transformation

ProCredit client specialisation

I	**SME**	Expanding and deepening our SME franchise
II	**Micro**	Accelerated growth with micro clients
III	**Retail banking**	Building an attractive mobile-first retail banking franchise

Digital banking and technology transformation at scale

A team with shared values

Senior Management leading ProCredit


Eriola Bibolli
ProCredit Holding


Christoph Beeck
ProCredit Holding


George Chatzis
ProCredit Holding


Christian Dagrosa
ProCredit Holding


Mirsad Haliti
PCB Albania


Kastriot Suka
PCB Albania

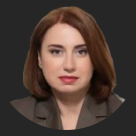

Amir Salkanović
PCB BiH


Srđan Ožegović
PCB BiH


Amina Durmo Trlin
PCB BiH


Kameliya Mineva
PCB Bulgaria


Silvena Bogoeva-Andreeva
PCB Bulgaria


Rumyana Todorova
PCB Bulgaria


Reni Peycheva
PCB Bulgaria


Ivan Dachev
PCB Bulgaria


Nadezhda Peneva
PCB Bulgaria


Alex Matua
PCB Georgia


Zeinab Lomashvili
PCB Georgia


Elene Tsintsadze
PCB Georgia


Emilia Tzareva
PCB Germany


Martin Godemann
PCB Germany


Georg Wieninger
PCB Germany


Bejtë Cakaj
PCB Kosovo


Visar Paçarada
PCB Kosovo


Edmond Jashari
PCB Kosovo


Emilija Spirovska
PCB N. Macedonia


Stevce Kuzmanovski
PCB N. Macedonia


Milan Damchevski
PCB N. Macedonia


Maja Mihajlova
PCB N. Macedonia


Irina Coroi-Jovmir
PCB Moldova


Andrei Taracanov
PCB Moldova


Vladimir Domentii
PCB Moldova


Cristian Ştefan Manole
PCB Romania


Andreea Ichim
PCB Romania


Ioan Cornian
PCB Romania


Igor Anić
PCB Serbia


Ivan Smiljković
PCB Serbia


Nemanja Tomić
PCB Serbia


Oleksandr Povshednyi
PCB Ukraine


Anna Savenya
PCB Ukraine


Ruben Oganyan
PCB Ukraine

Pablo David Groeger
ProCredit Academy

Constantin Mareş
Quipu

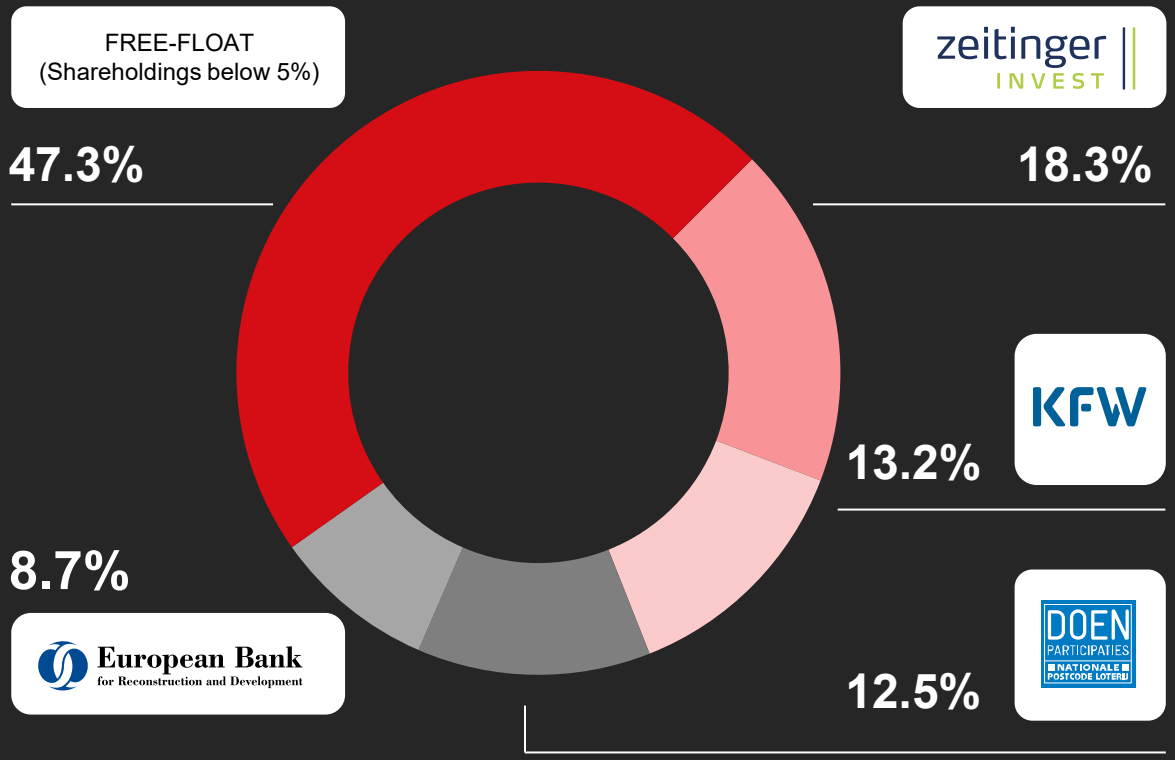
Strong and loyal local management: deep experience in the markets, no expats

Find and retain talent: attract digital talent, develop staff, share best practices in ProCredit academies

~4,800 employees, one team: strong commitment to shared values and group identity

ProCredit share and ownership

Shareholder structure of ProCredit Holding AG



Note: Shareholder structure based on voting right notification or voluntary disclosure of voting rights as published on: https://www.procredit-holding.com/

Key information

Stock Exchange	Frankfurt Stock Exchange
Segment	Prime Standard
Trading symbol	PCZ
Index membership	SDAX

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