

ProCredit Holding AG

ProCredit Holding AG reduces guidance for group return on equity for current financial year

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Frankfurt am Main, 28 October 2025 – Today, the Management Board of ProCredit Holding AG updated the guidance for the group's return on equity for the 2025 financial year. The return on equity is now expected to be 7 – 8% (previous guidance: around 10%).

The adjustment was made in response to an increase in the assumed loss allowance for the 2025 financial year. The current expectation for loss allowance is higher than the previous assumption of "continued low cost of risk". In the third quarter of this financial year, loss allowance of EUR 16.6 million was booked, relating largely to project finance.

With today's resolution, the Management Board has also updated its assessment on the magnitude and timing of potential releases of loss allowance. Accordingly, the updated forecast for return on equity no longer assumes a possible release in the current financial year.

The guidance for the loan portfolio growth of the group of around 12% (adjusted for foreign exchange effects) and for the CET1 ratio of around 13% (each at the end of the 2025 financial year) have been confirmed in the course of this adjustment. The group's cost-income ratio for the 2025 financial year is now expected to be around 72% (previous guidance: around 70%).

The ProCredit group will publish its quarterly report for the third quarter on 13 November 2025.

End of Inside Information

Information and Explanation of the Issuer to this announcement:

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About ProCredit Holding AG

ProCredit Holding AG, based in Frankfurt am Main, Germany, is the parent company of the development-oriented ProCredit group, which consists of commercial banks for micro, small and medium enterprises (MSMEs) as well as private individuals, fostering economic, ecological and social development. In addition to its operational focus on South Eastern and Eastern Europe, the ProCredit group is also active in South America and Germany. The company's shares are traded on the Prime Standard segment of the Frankfurt Stock Exchange. The main shareholders of ProCredit Holding AG include Zeitinger Invest GmbH, KfW, the Dutch DOEN Participaties BV, the European Bank for Reconstruction and Development and ProCredit Staff Invest GmbH & Co. KG. As the group's superordinated company according to the German Banking Act and as the parent financial holding company of the ProCredit financial holding group, ProCredit Holding AG is supervised on a consolidated level by the German Federal Financial Supervisory Authority (Bundesanstalt für Finanzdienstleistungsaufsicht, BaFin) and the German Bundesbank. For additional information, visit: <https://www.procredit-holding.com/>

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