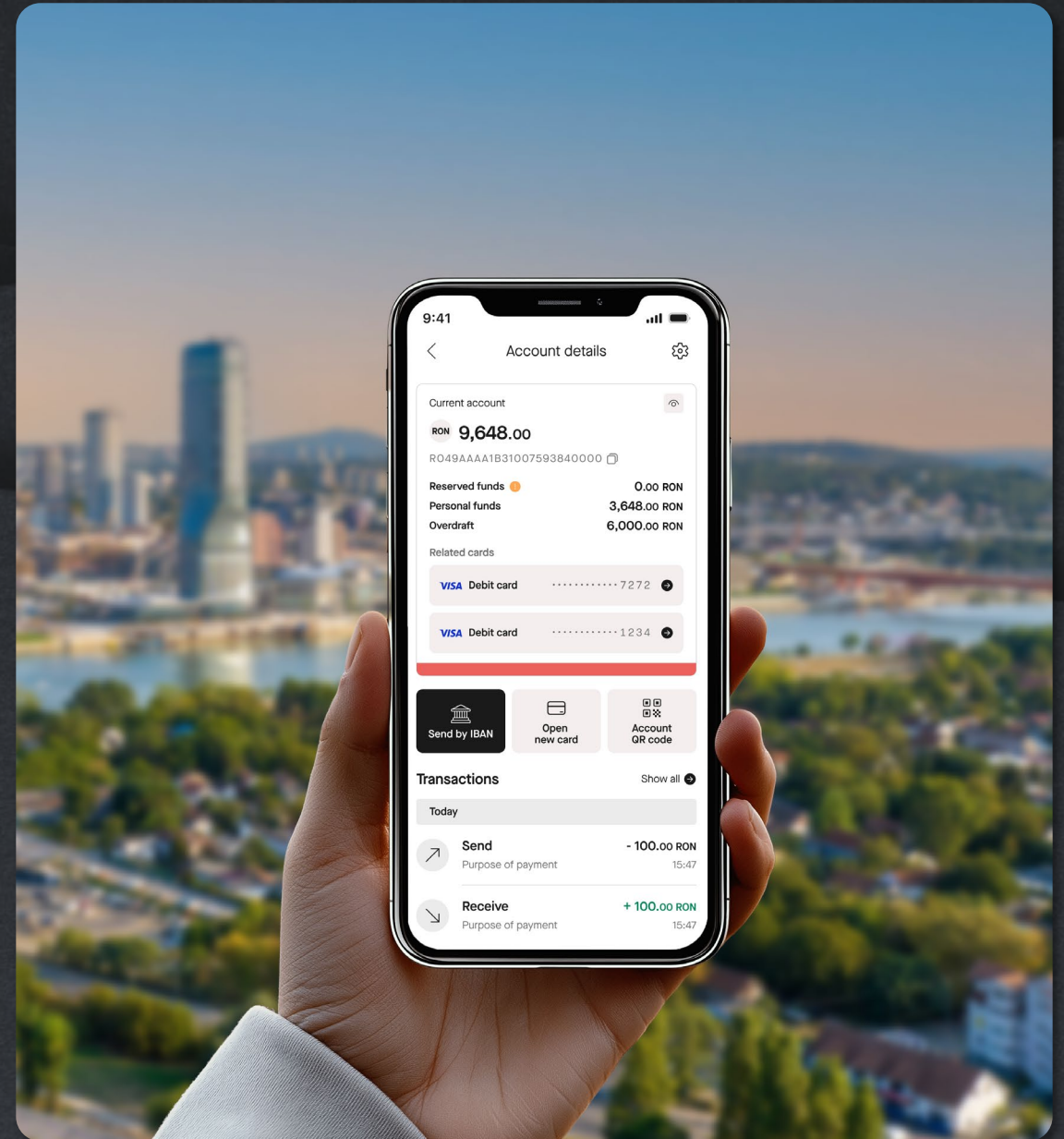




IN A WORLD OF CHANGE, WE BANK ON PEOPLE

Empowering MSMEs and
households in Eastern Europe



WHO WE ARE

Who we are | where we go



11
SEE/EE countries
of operation

A leading and growing
banking franchise for
MSMEs in SEE and EE

Building a mobile-first
retail bank rooted in
convenience and trust



~340k
clients

Superior underwriting
capabilities, future-ready
by data-driven approach

Human-driven,
trusted brand,
advancing digital
excellence



~€12bn
balance sheet

Listed in the Prime Standard of the
Frankfurt Stock Exchange

Anchored
in impact



~€8.0bn
loan portfolio

South Eastern and Eastern Europe is our home market



ProCredit
regional franchise

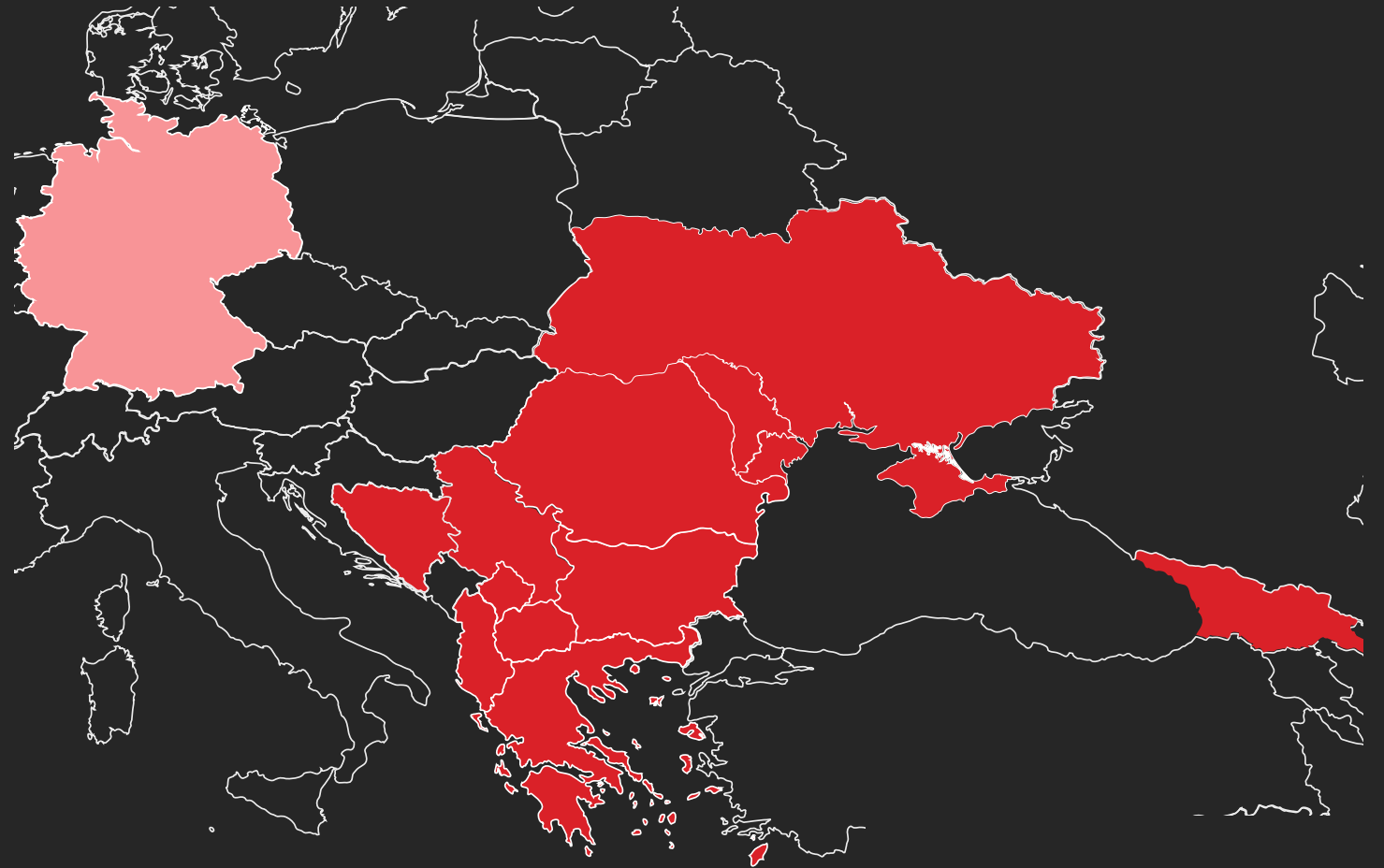
Decades of presence in our regions

Trusted, long-term relationships with
> 85.000 MSME clients

Unique regional network with winning
offer for our customers

Local management: deep market
and client knowledge

Strong macro growth outlook,
population of ~90m¹



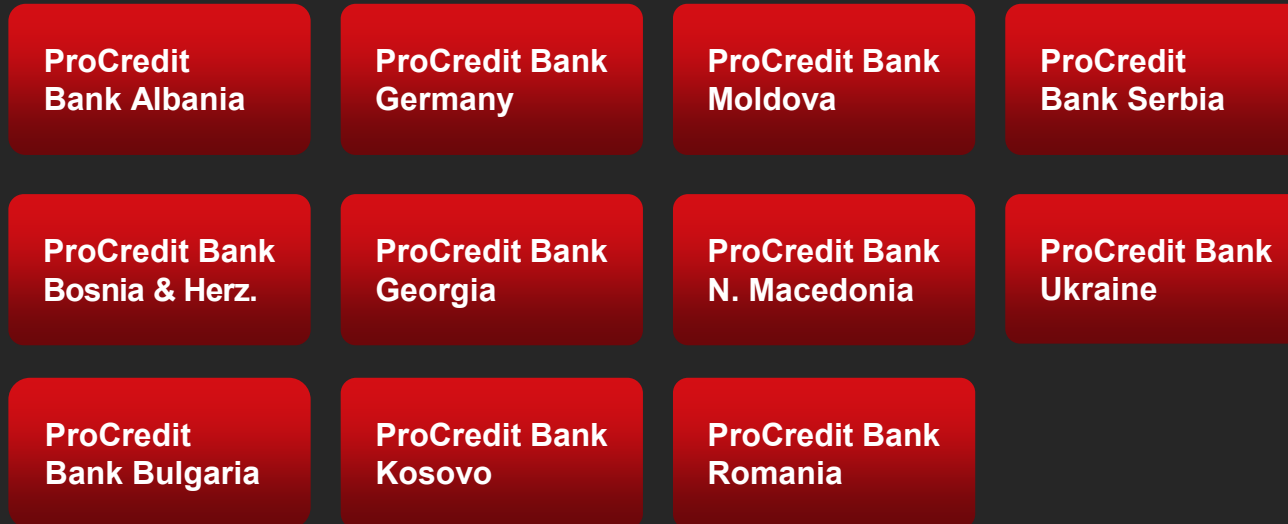
Founded in strong corporate governance

Financial holding



Frankfurt listed.
BaFin / Bundesbank regulated.

100% owned bank subsidiaries



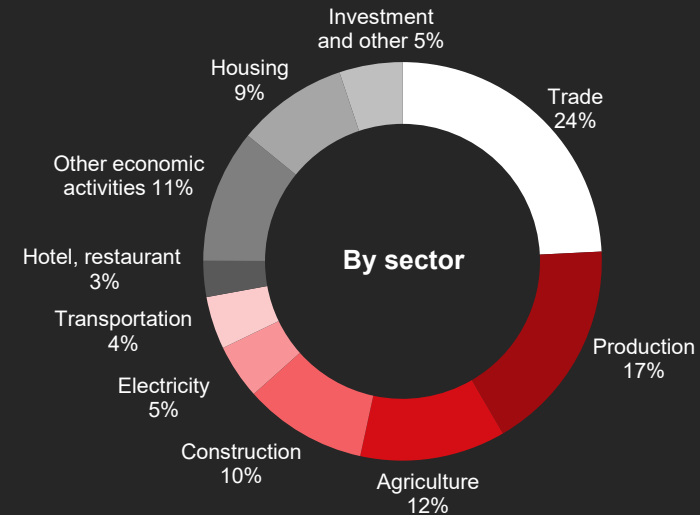
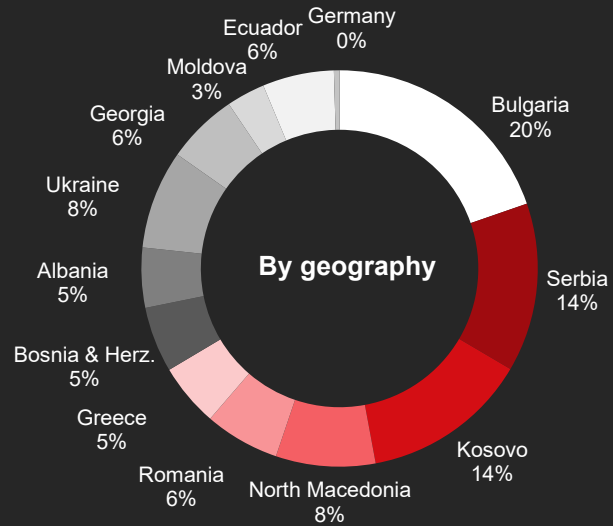
All banks fully-owned with high strategic alignment.
Proprietary IT / core banking systems with no legacies.

Strategic partners



Strategic partnerships with IFIs on debt and equity side.

Strong loan growth with superior underwriting



+25%

Loan growth in last 2yrs accumulated. Strong position as trusted banking partner.

~18%

Share of green loans. Important part of our lending.

<25 bps

Track record of low cost of risk¹. Underpinning high quality loan book.

~87%

Group loan/deposit ratio. Strong loan growth self-funded on local level.

A team with shared values

Senior Management leading ProCredit



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

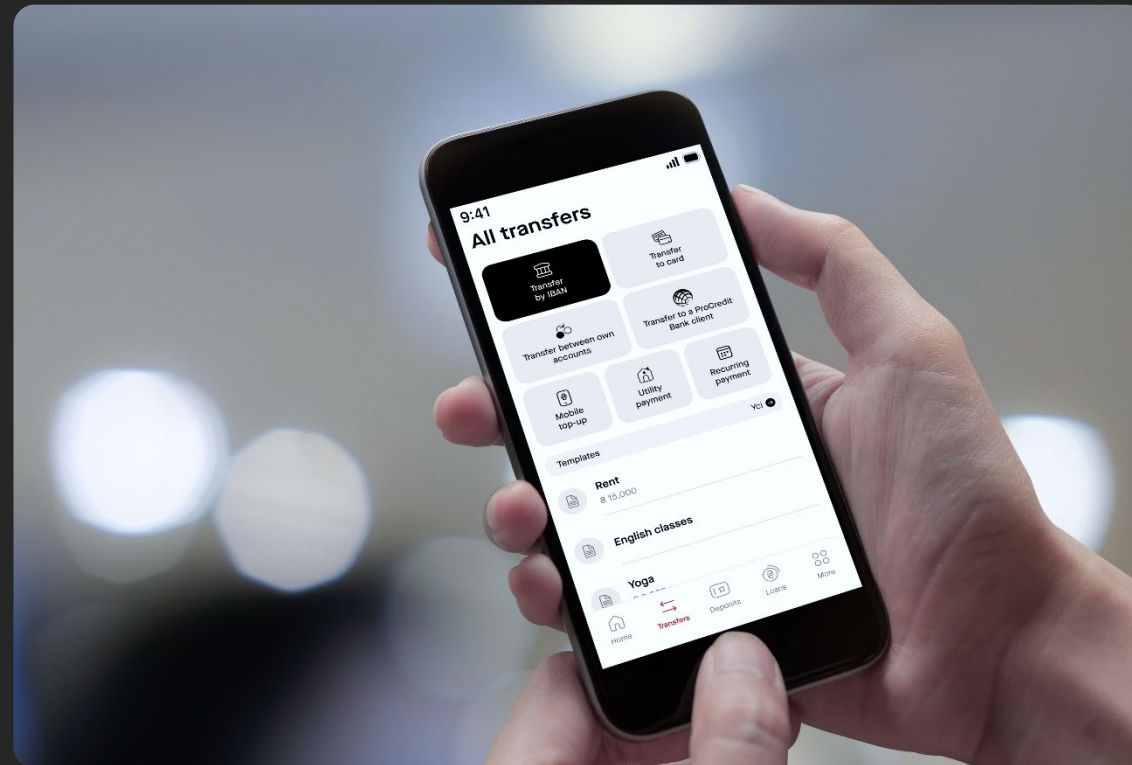
Find and retain talent:
attract digital talent, develop staff, share best practices in ProCredit academies

~4,700 employees, one team:
strong commitment to shared values and group identity

OUR STRATEGIC PRIORITIES



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 strategic priorities



Profitability

- ▶ Medium-term RoE of ~13 – 14% (+upside)
- ▶ Highly granular balance sheet structure
- ▶ Improve net interest margin, strengthen non-interest income



Growth

- ▶ Scale operations and # clients banking with ProCredit
- ▶ Loan portfolio > EUR 10bn
- ▶ Critical size in each country



Positioning

- ▶ Strengthen our position as a leading bank for MSMEs, and
- ▶ Become a mobile-first retail bank for everyday banking, rooted in convenience and trust

ProCredit on track in strategic transformation process

Hausbank for SME model

Historical long-term average:

RoE ~9%
(2005 - 2025)

FY-23:

12.2% RoE
at €6.2bn
loan portfolio

Accelerated profitable growth

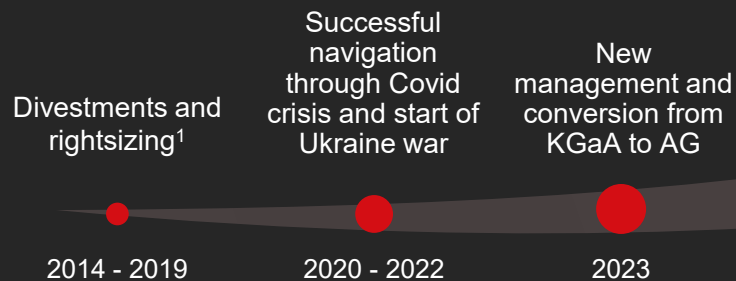
FY-25:

7.8% RoE
at €7.8bn
loan portfolio

Mid-term outlook:

~13-14% RoE
+ 1.5pp upside
from Ukraine

Future potential



Strategic investment in growth accelerants (people, IT, branches, marketing)

Fully digital infrastructure for retail banking

Increased business contribution from retail segment

M&A to scale up and seize strategic opportunities

Further capital optimisation potential

High resilience, limited RoE potential

Banking platform for MSME and retail banking, targeting higher RoE

Realisation of ProCredit's full potential

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

I SME clients | Expanding and deepening our franchise

Market context

SMEs **contribute largest part** of GDP and employment in our countries of operation

Client profile

Formalised structures, sustainable business model, **need for banking services beyond mere credit**

Service model

Retain leading position through **Business Client Advisors** (relationship management, structured advisory, cross-sell) and **digital channels** (routine banking and processes)

Services

Comprehensive service offering¹, with **strategic focus** on cross-selling, deepening Hausbank concept, activating non-loan clients, scaling merchant services, advancing ESG/inclusive finance, strengthening regional cooperations and cross-border solutions

1) e.g. credit lines, working capital loans, investment loans, overdrafts, business accounts, documentary business, trade finance

Strategic rationale

- ✓ Foundation of the group, with high-quality and long-term client relationships
- ✓ Grown franchise and trusted brand, deeply rooted in our markets, difficult to replicate
- ✓ Profitable growth enabled by digital innovation, deepening Hausbank approach, holistic share of wallet approach, superior risk management
- ✓ Realise further untapped potential

Medium-term KPIs

	Q1 2026	FY 2029
# active clients	~50k	~70k
Loan portfolio	€6.5bn	~€8bn

II Micro clients | Accelerated growth at superior risk underwriting

Market context

Micro enterprises constitute the **majority of registered businesses** across our markets

Highly relevant and sizeable segment

Access to finance remains a **structural challenge for micro-enterprises**

Our strong position in the SME segment creates a **natural pull towards ProCredit**

Client profile

Small offices (lawyers, doctors), shops, self-employed people, aspiring SMEs

Service model

Digital bank + contact centres

Services

Account services, overdrafts, loans up to €100k

Strategic rationale

- ✓ Structurally attractive margins
- ✓ Balance-sheet granularity
- ✓ Overall risk diversification and strengthening
- ✓ Enhanced RWA and capital efficiency
- ✓ Future pipeline of SME clients

Medium-term KPIs

	Q1 2026	FY 2029
# active clients	~37k	~80k
Loan portfolio	€371m	Close to €1bn
Loans share	4.7%	Close to 10%

III Retail banking clients | Building an attractive mobile-first franchise

Market context

Serving 11 markets in SEE/EE with a population of ~90m

Service model

Customer-centric, end-to-end digital CX with a human touch

Design new & digital user journeys, not digitalizing a legacy retail bank with vast branch/staff network

Superior CX enhanced by digitalization & AI
Digital for everyday transactions and human for advice – **safe and secure**

“Lead as a regional Digital Attacker, offering a mobile-first, seamless retail experience across ProCredit, with sharp segment focus, superior customer journeys, and loyalty at the center”

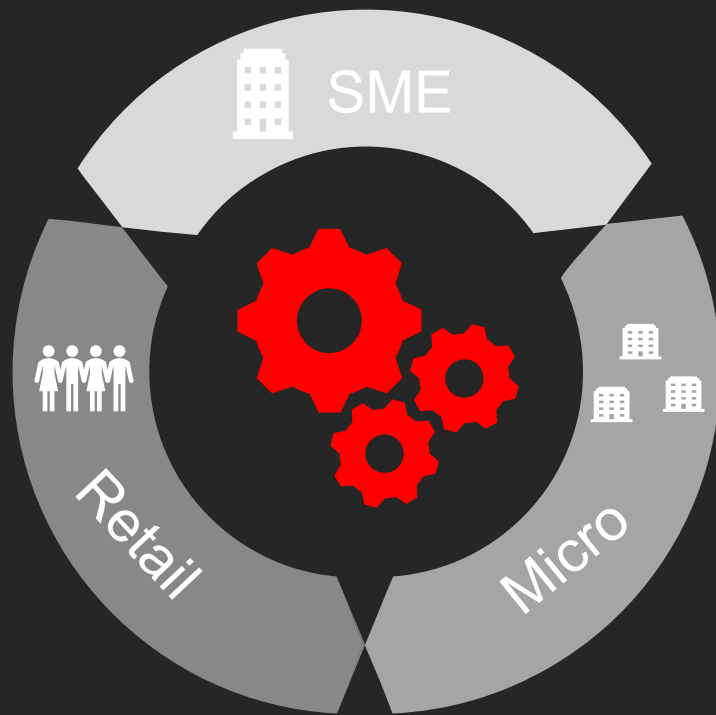
Strategic rationale

- ✓ On top of a **well-trusted SME franchise**
- ✓ Strong **business expansion** on asset and granular deposit side
- ✓ **Strategically imperative for enhanced RoE:** NIM, cost efficiency, operational leverage
- ✓ **Critical group competencies** digital adaptation, speed, agility, fast-learning

Medium-term KPIs

	Q1 2026	FY 2029
# active clients	~258k	~650k
Retail deposits %	45%	~50%
Consumer loans %	4.0%	Close to 10%

Our synergetic platform for strong and profitable growth



SME

- Cornerstone of ProCredit's strong reputation and positioning
- Relationship, partnerships and data factory potential
- Brings together employees, owners, families, suppliers, micro customers

~50k
clients

Micro

- Critical part of supply chain, echo back into SME and retail ecosystems
- High automation w/ synergies from digital retail banking approach
- Deliver speed, agility and innovation

~37k
clients

Retail





- # clients, # transactions, excellent CX, automation and digitalization
- Enabling to leverage full Micro and SME potential: strengthen liquidity, optimize cost of funding, enhanced digital capabilities

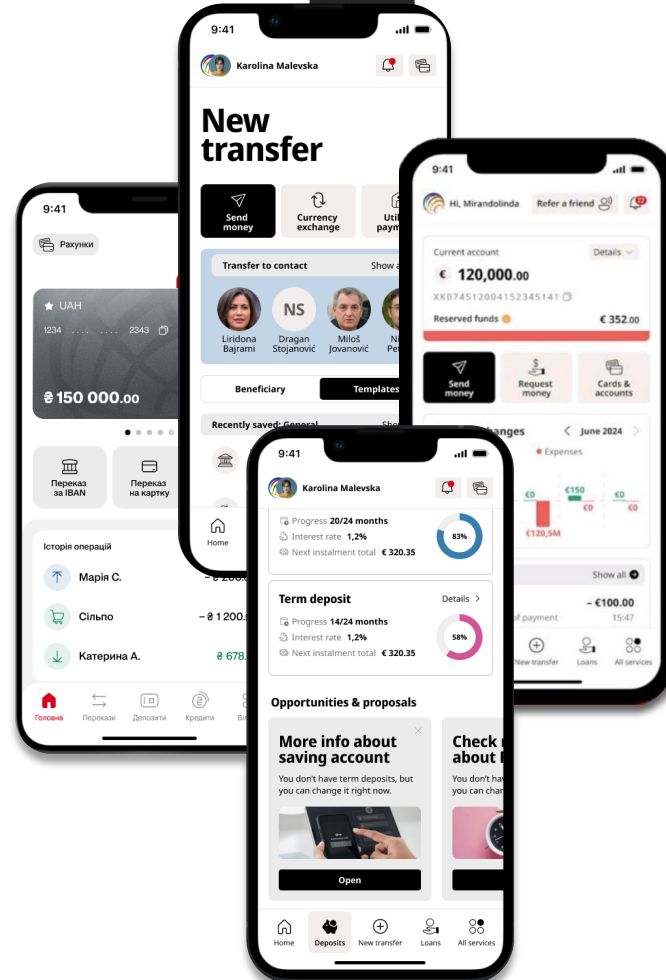
~258k
active
clients

Mutually reinforcing client segments | amplifying and unlocking synergies | unlocking full potential





Our new Digital Banking App

Retail clients

-  **Daily Banking & Payments**
Own, intrabank and national transfers, FX
Instant payments with real-time push notifications
Shake to Pay, P2P, Request to Pay, QR Code Pay
-  **Cards & Self-Service**
Digital instant card issuance with Apple Pay & Google Pay
Full debit/credit self-service: details, PIN, block/unblock
3D Secure payments approval
-  **Savings & Lending**
Deposit opening and management; round-ups
and savings jars
End-to-end digital loan and credit card origination
-  **Digital Onboarding**
End-to-end digital onboarding for new-to-bank clients
In-app account opening with instant activation



Legal entities

- Unified Access** 
Multi-profile switcher for retail and business
entity accounts
- Daily Banking & Payments** 
Own, intrabank and national transfers
Budget, utilities and salary payments, FX
Multi-approver workflows per registered payment
Instant payments with real-time push notifications
- Financial Products** 
Business loans and documentary business
(view & manage)
National transfers with credit lines
Deposit offer request and management
- Cards & Self-Service** 
Business digital instant card with Apple Pay & Google Pay
Debit/credit card self-service (details, PIN, block/unblock)
3D Secure payments approval

Core building block for group-wide digital infrastructure

Multi-year digital banking transformation advancing at strong pace

Customer experience

What customers see

- New mobile app for retail clients as a group-wide infrastructure milestone
- End-to-end retail digital onboarding embedded in app
- Straight-through digital lending journey for Retail and Micro
- Continuous feature rollout across markets for MSMEs and Retail

Digital operating model

How we deliver

- Agile Squad Model and product-oriented delivery
- AI-assisted Software Development Life Cycle & change management for faster time-to-market
- Automation-first approach to scale operations
- Reusable components across countries

Technology platform

What enables scale

- Core banking system modernisation, parallel rollout of new digital channels
- Microservices, event-driven messaging, expanded API surface
- Data foundation and engagement tooling (CRM)
- Operational controls aligned with System and Organization Control 2 Type II

Key objectives: driving digital transformation at scale, ensuring digital sovereignty, end-to-end control and alignment with responsible banking model

Transformation into a ~13-14% RoE banking group plus upside

Strategic enablers in execution

Growth and operational leverage

Scale operations and amplify number of clients banking with ProCredit; critical size and 'hurdle RoE' in each country

MSME market position

Deepen SME Hausbank penetration and scale Micro as a core growth pillar with data-enabled and automated operating model

Retail banking transformation

Become a regional 'digital attacker' based on a mobile-first, seamless end-to-end digital retail banking experience and superior customer journeys

Digital excellence

Full digital transformation at the core, moving fast powered by digitalization and AI

Granularity and b/s transformation

Highly granular balance sheet structure resulting from strong and profitable growth with micro and retail clients

Capital management

Strategic and disciplined capital allocation towards highest risk-adjusted profitability and lowered RWA density

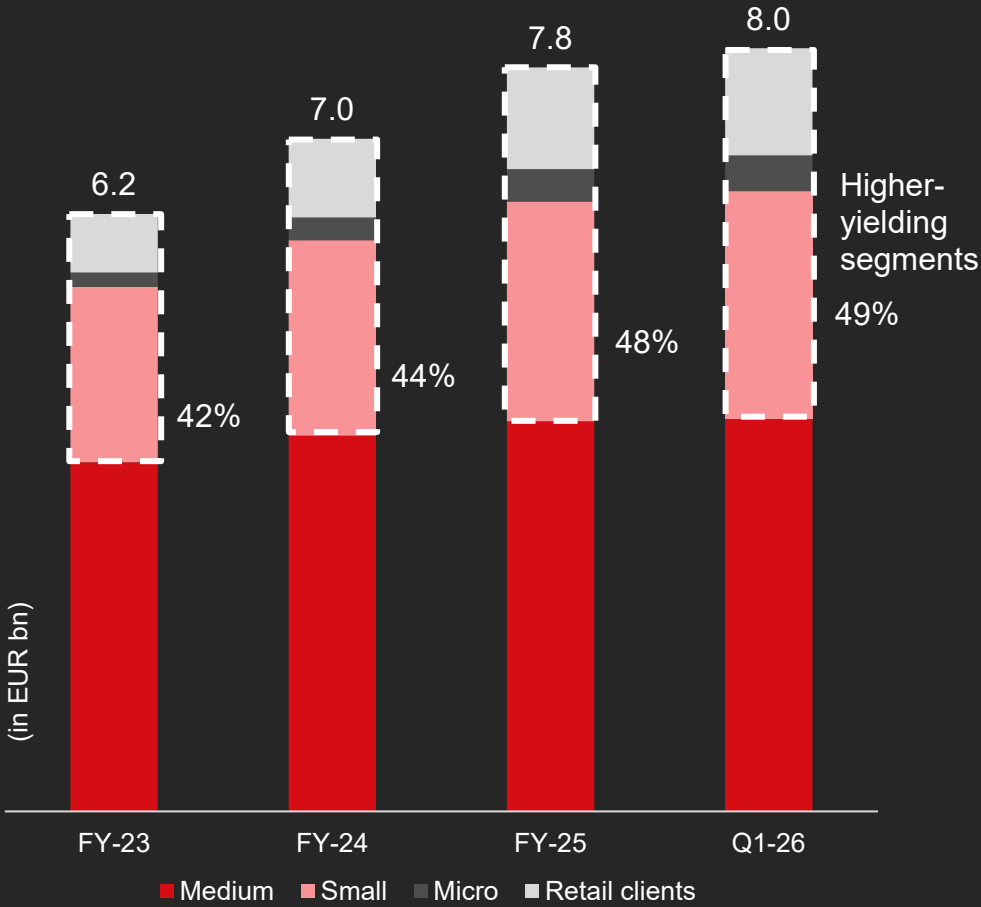
Operational KPIs (FY 2025 to FY 2029)

# active clients	~330k	→	~800k
Micro and consumer loans	8%	→	~20%
Digital MAU in retail	54%	→	>90%
Retail deposits	44%	→	~50%
c/a and savings deposits	62%	→	~70%
RWA/asset ratio	63%	→	<60%

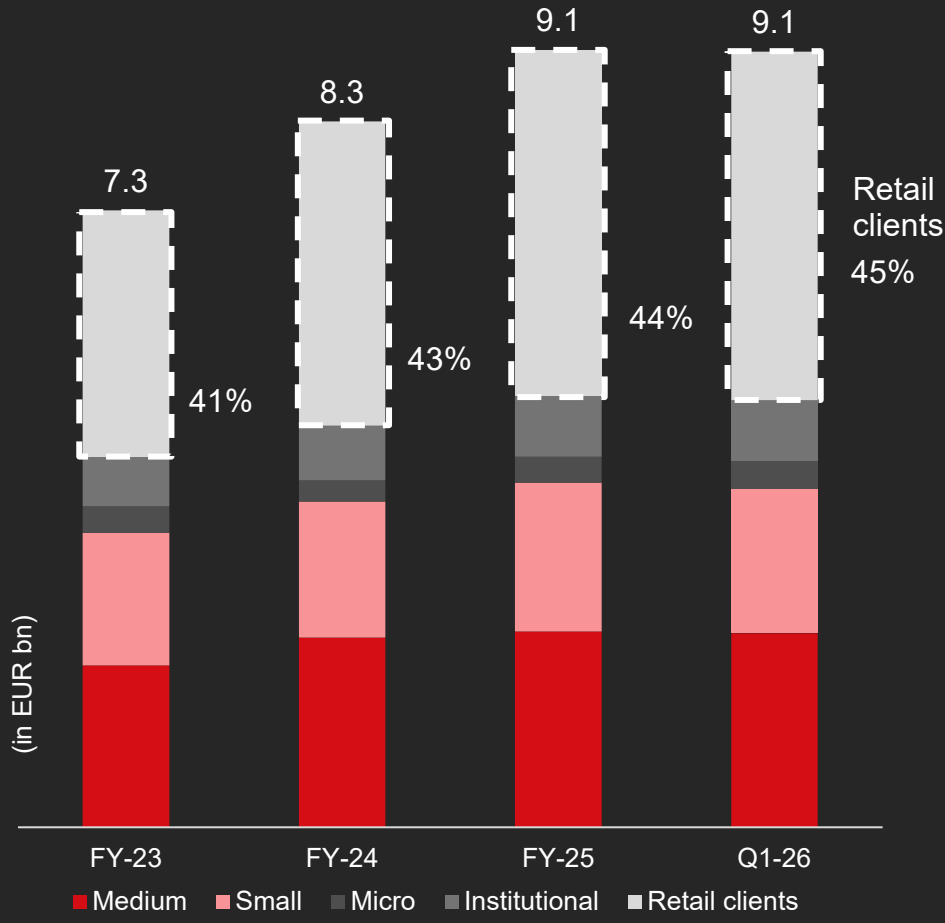
FINANCIALS AND OUTLOOK

Balance sheet transformation progressing at good pace

Loan portfolio (€bn)

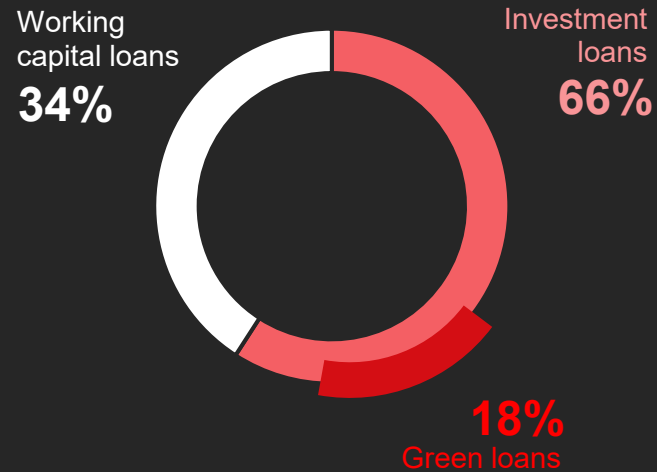


Customer deposits (€bn)



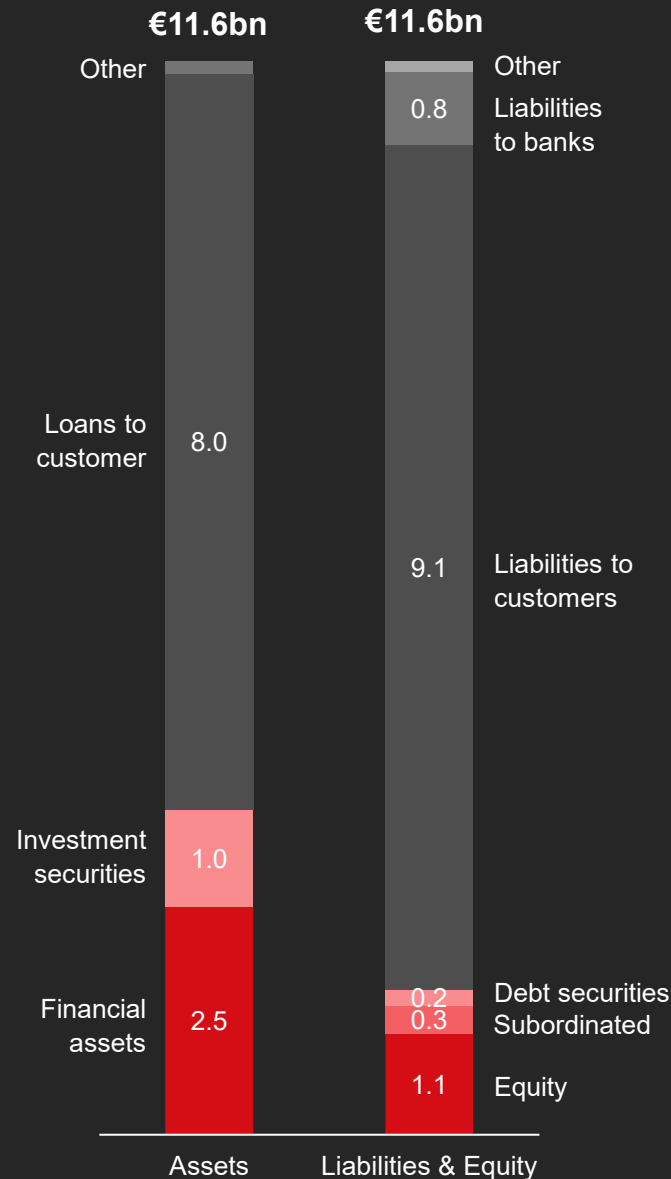
Low-risk and simple balance sheet

Diversified loan book

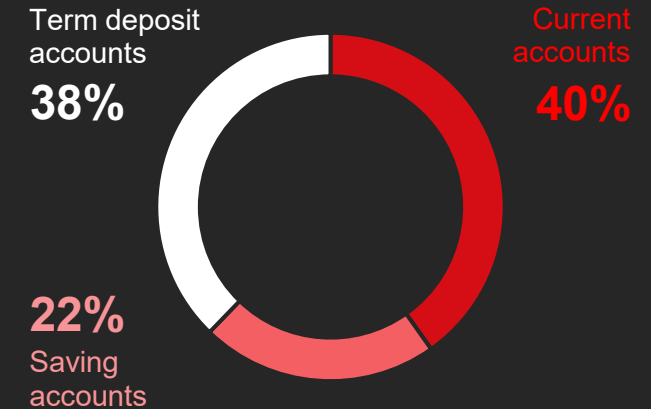


Prudent investment strategy

- ▶ **Liquidity in domestic currency** mainly invested in central bank paper or sovereign
- ▶ **No speculative trading, limited market risk**
- ▶ **P&L upside potential** from Asset Liability Management



Local deposit funding, >60% share current and savings accounts



Capital stack with optimisation potential

- ▶ **CET1 ratio of 12.9%** vs. requirement 10.3%
- ▶ **All Tier 1 capital is CET1**
- ▶ **RWA efficiency measures** to improve density from 64% (Q1-26) to <60% medium-term
- ▶ **Fitch rating: BBB (stable)**

Financial results reflect strategic transition

In EUR m	FY-24	FY-25
Net interest income	358.2	353.0
Net fee and commission income	91.6	96.6
Net other operating income	-5.5	-10.4
Operating income	444.3	439.3
Personnel expenses	146.8	159.5
Administrative expenses	156.0	162.9
Loss allowance	-5.2	11.2
Income tax expenses	42.4	22.2
Profit of the period	104.3	83.5
Change in customer loan portfolio	12.6%	10.6%
Cost-income ratio	68.1%	73.4%
Return on equity	10.2%	7.8%
CET1 ratio (fully loaded)	13.1%	13.1%
Net interest margin	3.5%	3.2%
Net write-off ratio	0.3%	0.0%
Credit impaired loans (Stage 3)	2.3%	3.0%
Cost of risk	-8 bps	15 bps
Stage 3 loans coverage ratio	49.9%	44.5%
Book value per share (EUR)	17.9	18.2
Loan / deposit ratio	84.5%	84.9%

Key developments 2025:

- **NII:** Volume growth in interest income compensated by asset repricing and strong deposit growth and market rates; NIM bottoming-out as result of balance-sheet transformation
- **Fees:** Increase driven by payment, FX and documentary business
- **Expenses:** Strategic personnel built-up in 2024 of +19% employees; admin driven by continued investment in IT and digital; C/I ratio temporarily elevated
- **Risk cost:** Consistently low risk costs as result of strong portfolio quality and underwriting; zero net write-offs
- **Profit:** €83.5m or 7.8% RoE in 2025 reflecting strategic transition

Q1 2026:

- **Solid start to the year:** Accelerated growth and disciplined strategy execution
- **Operating income:** Grows by 5% yoy as balance-sheet transformation progresses
- **# clients:** Growth by 4%, particularly strong in micro +10%
- **Financial result:** In line with expectations at €21.7m or 8.0% RoE; cost-income ratio at 71.2%

Building blocks for enhanced RoE ambition until FY 2029

Income growth

- **Growth in # clients and loan portfolio:** More than doubling # clients and strong loan growth
- **Accelerated growth in higher-yielding segments:** Micro and consumer portfolios to grow significantly, SME to remain largest client group with focus on Hausbank and % wallet
- **Non-interest income a strategic focus, not add-on:** trade finance, payment, foreign exchange, documentary business, etc.

Optimised cost of funding

- Successful execution of **digital retail banking strategy** driving retail deposit growth
- Growing share of **current and savings accounts** as most cost-efficient funding source

Scale effects

- **Operating leverage** expected to kick-in over time as income growth outpaces cost increases
- Cost optimization from **higher efficiency and digitalization of processes**

Risk discipline

- Continued strong focus on **delivering well below market NPL and risk cost**
- **Data-enabled and automated credit decisions** in smaller segments consumer and micro

Capital optimisation

- **Capital allocation towards highest risk-adjusted profitability:** segments and banks
- **Lowered RWA density to <60%:** capital optimization and hedging initiatives (e.g. currency)

Medium-term guidance

>€10bn loan portfolio

(based on significant growth in # of clients)

RoE ~13-14%

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

C/I ratio ~57%

(w/o one-off effects)

Cost of risk 30-35 bps

(through-the-cycle)

Offer attractive dividends

(33% payout ratio in line with dividend policy)

Investment highlights



A leading and growing banking franchise for >85k MSME clients in SEE and EE

Adding a mobile-first retail bank to the franchise with significant untapped potential

All bank subsidiaries fully owned with high strategic alignment

Targeting ~13-14% RoE by 2029 with further +1.5pp upside potential from Ukraine

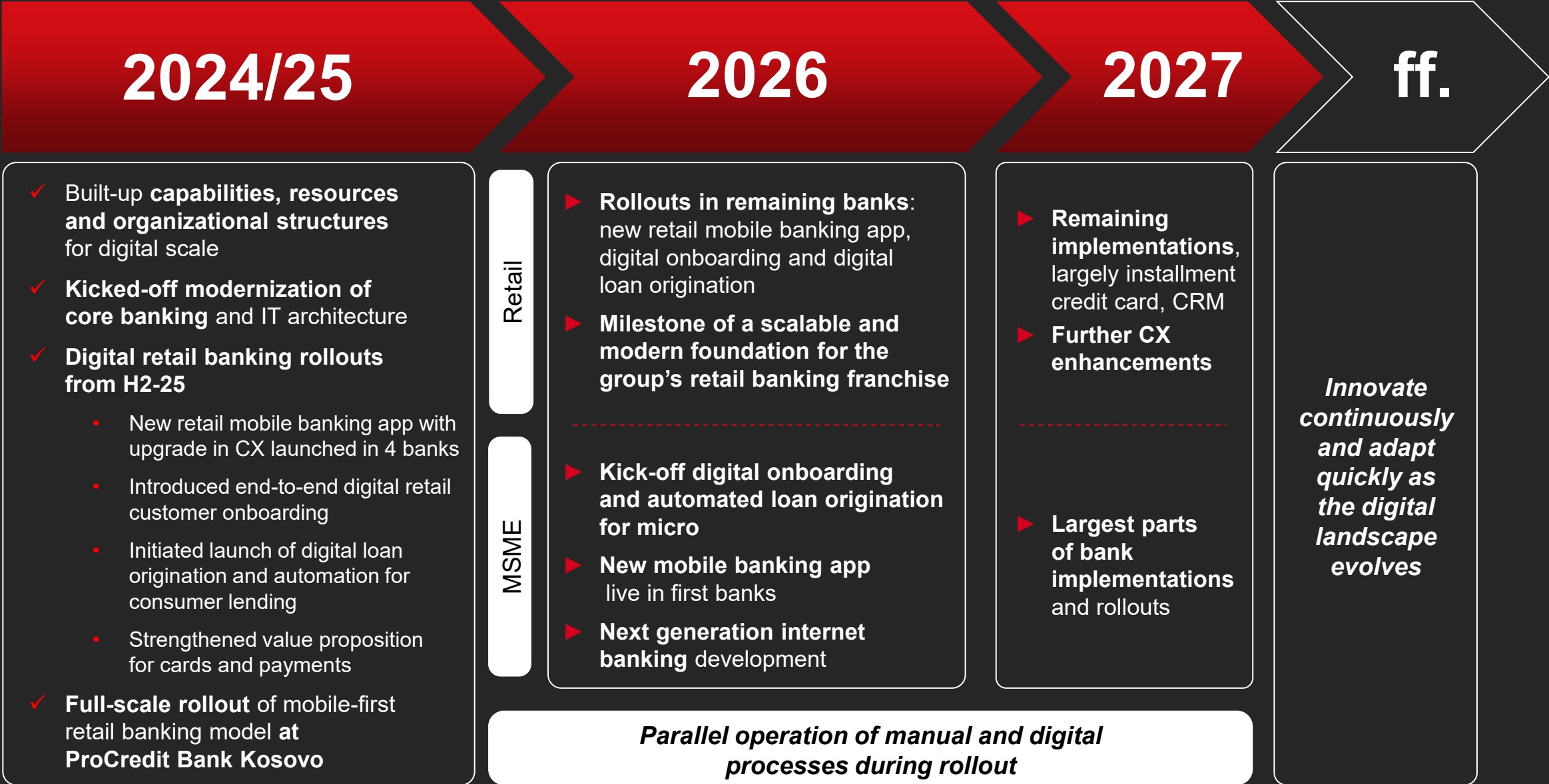
High-quality loan book based on superior and data-driven underwriting

Listed in the Prime Standard of the Frankfurt Stock Exchange, regulated by BaFin and Bundesbank

Anchored in impact

ANNEX

Broad-based rollouts and implementations in 2026



2024/25

2026

2027

ff.

- ✓ Built-up capabilities, resources and organizational structures for digital scale
- ✓ Kicked-off modernization of core banking and IT architecture
- ✓ Digital retail banking rollouts from H2-25
 - New retail mobile banking app with upgrade in CX launched in 4 banks
 - Introduced end-to-end digital retail customer onboarding
 - Initiated launch of digital loan origination and automation for consumer lending
 - Strengthened value proposition for cards and payments
- ✓ Full-scale rollout of mobile-first retail banking model at ProCredit Bank Kosovo

Retail

MSME

- ▶ Rollouts in remaining banks: new retail mobile banking app, digital onboarding and digital loan origination
 - ▶ Milestone of a scalable and modern foundation for the group's retail banking franchise
-
- ▶ Kick-off digital onboarding and automated loan origination for micro
 - ▶ New mobile banking app live in first banks
 - ▶ Next generation internet banking development

- ▶ Remaining implementations, largely installment credit card, CRM
- ▶ Further CX enhancements

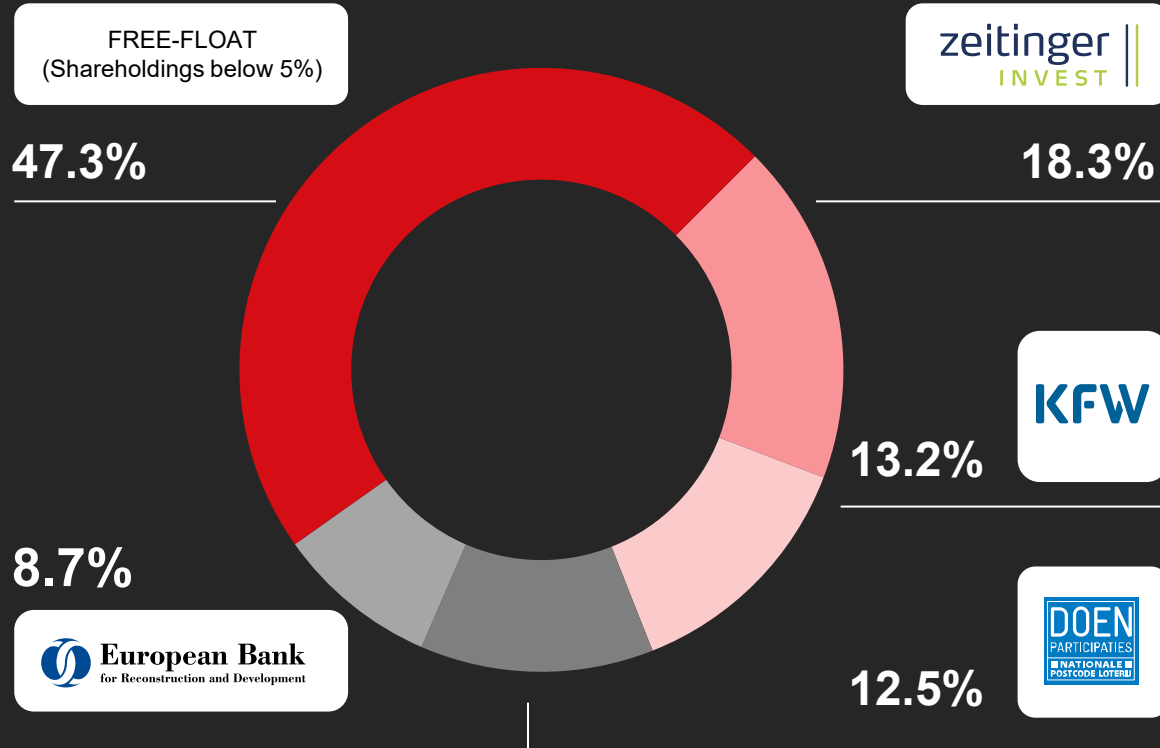
- ▶ Largest parts of bank implementations and rollouts

Innovate continuously and adapt quickly as the digital landscape evolves

Parallel operation of manual and digital processes during rollout

ProCredit share and ownership

Shareholder structure of ProCredit Holding AG



Key information

Stock Exchange Frankfurt Stock Exchange

Segment Prime Standard

Trading symbol PCZ

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

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