



Rainer Ottenstein
Chair of the Supervisory Board
ProCredit Holding AG

Annual General Meeting

Frankfurt am Main, 3 June 2026

– The spoken word prevails over the written transcript –

Speech for the Annual General Meeting 2026

Speech of Mr Rainer Ottenstein, Chair of the Supervisory Board, ProCredit Holding AG

– *The spoken word prevails over the written transcript* –

Ladies and Gentlemen, Dear Shareholders,

On behalf of the entire Supervisory Board, I am delighted to be able to welcome you to this year's Annual General Meeting for ProCredit Holding AG.

Allow me to start with a few remarks of a personal nature about the past financial year: For the ProCredit group, 2025 was a year marked by responsible transformation, driven by our clear commitment to consistently combining financial success with a positive impact on our customers, society, and the environment. Our business has grown in a broad and balanced manner, supported by a solidly funded lending and deposit base with a long-term orientation, as well as clear progress in terms of the quality of earnings, efficiency, and sustainable development.

The aim of our transformation is to create a digital, scalable banking model, particularly in retail banking, with a strong focus on responsible and accessible financial services as well as a clear Mobile First approach and highly automated processes. Although the related investments initially present a burden, their aim is to set the foundation for robust, impact-oriented, and sustainable growth in the long term, and to realise economies of scale in the medium term, improve the cost-income ratio, and broaden the basis for returns on a sustainable basis.

Against this backdrop, and in light of the further escalation of geopolitical challenges and the ongoing war of aggression in Ukraine, the ProCredit group's 2025 results are solid. I would like to congratulate the Management Board and all our employees who made this success possible. I would especially like to thank our colleagues in Ukraine, who, despite the extraordinary circumstances, have once again made a significant contribution to the group's results. Ladies and gentlemen, this achievement deserves our sincere thanks and recognition.

(Applause) Thank you.

At the same time, the past year was also a time for our group to pause and reflect. With the passing of our company founder, Claus-Peter Zeitingner, on 29 December 2025, we lost a figure who left an indelible mark on ProCredit. His values-based vision of responsible banking had a lasting impact on the group's direction and continues to guide our actions to this day.

(Brief pause in speech)

After a brief introduction to today's agenda from me, we will hear from Eriola Bibolli, our Chair of the Management Board of ProCredit Holding AG, on how the Management Board sees the past financial year and the opportunities for the future. Mr Stahl will then continue to guide us through the meeting as usual and initiate the voting on the various items on the agenda.

Before I move on to the agenda, however, I would like to make a few remarks about developments on the Management Board and Supervisory Board:

As announced already last year, on 1 March this year, Eriola Bibolli took over as Chair of the Management Board from Hubert Spechtenhauser.

Mr Gian Marco Felice stepped down from the Management Board at the end of 2025. For more than 20 years, Mr Felice played a key role in shaping the development of the ProCredit group, first in various management positions at our subsidiaries, then on the holding company's Management Board, where he was responsible among others for our IT. On behalf of the entire Supervisory Board, I would like to express our gratitude to him for his work.

In light of these changes, the Supervisory Board has also considered how to strengthen the Management Board in a targeted manner. I am very pleased that we have been able to bring on board Tomasz ("Tomek") Dymowski, a proven leader whom I would like to briefly introduce to you here.

To the audience:

Mr Dymowski has been with our company since early May. He will gradually assume responsibility for our retail banking business and play a key role in driving its continued growth. He has initially joined the company in the role of general representative. In close coordination with BaFin, we are carefully preparing his future position on the Management Board; at the same time, the operational responsibility for retail banking will be transferred from Eriola to him in a gradual and structured way. Mr Dymowski previously held various management positions in retail banking at international banking groups - most recently at BNP Paribas Bank Poland - and he brings more than 20 years of experience in the strategic and operational development of this business segment. That experience gives me great confidence that, together with him, we will continue to develop our retail banking business in a sustainable and forward-looking manner.

Regarding the Supervisory Board: In the Supervisory Board appointments made in recent years, we opted for staggered terms of office for the individual members. This means that we will now have new elections or re-elections of individual Supervisory Board members at every Annual General Meeting.

The terms of office of Dr H.P.M. (Ben) Knapen, our Deputy Chair of the Supervisory Board, and myself will expire at this 2026 Annual General Meeting.

The Supervisory Board has therefore given careful consideration to succession planning and the future filling of the two positions that will become vacant.

On this basis, and following extensive internal deliberations, the Supervisory Board proposes to the Annual General Meeting that Mr Eelko Bronkhorst and Mr Markus Neukirch be nominated for election. Among the key factors in Mr Bronkhorst's nomination were his 30 plus years of international banking experience and his expertise in transformation, governance, and values-based SME and microfinance operations. With the nomination of Mr Neukirch, the Supervisory Board aims to strengthen the body's collective expertise, particularly in the areas of IT and digitalisation. Mr Neukirch has extensive management experience in IT and the operations of major banks, as well as proven expertise in implementing large-scale digital transformation programmes.

Ladies and gentlemen, I would now like to give the floor briefly to the two candidates so that they can introduce themselves to you. Gentlemen, your turn.

Eelko Bronkhorst: “Thank you very much, Mr Ottenstein. Ladies and gentlemen, in recent years I have primarily worked at the intersection of banking, impact investment, and fintech in developing markets. In a variety of advisory, leadership, and supervisory roles I have supported financial institutions in, among other things, their strategic transformations and improving their operational performance, risk management practices, and ESG impact. If I am appointed to the ProCredit Holding Supervisory Board I will look forward to working closely with my new colleagues and to contributing my combination of hands-on international banking experience, supervisory board expertise, and impact finance track record toward the successful future of the ProCredit group.”

(Turn to Markus Neukirch)

Markus Neukirch: “Ladies and gentlemen, I have been working in the banking IT and operations sector for over thirty years; I am responsible for highly critical banking infrastructure involving large volumes, strict regulatory requirements and a high degree of operational complexity. In my current and previous roles, I have managed organisations with around 1,000 employees, substantial budgets and direct oversight by regulators. I would like to bring this experience in the secure, efficient, and reliable management of core banking processes to bear in my work on the ProCredit Supervisory Board.”

(Return to Rainer Ottenstein)

Thank you very much! Let me now turn to today’s agenda: I would like to briefly divide it into four parts: financial statements and reporting, the allocation of profits, audit and remuneration matters, and voting for the election to the Supervisory Board.

First, the Annual General Meeting will be presented with the adopted annual financial statements and the approved 2025 consolidated financial statements, the combined management report for ProCredit Holding AG and the group, including the explanatory report on the disclosures pursuant to section 289a sentence 1 and section 315a sentence 1 of the German Commercial Code, as well as the Supervisory Board’s report for the 2025 financial year.

We are also pleased that the Management Board and Supervisory Board are proposing a dividend of EUR 27.7 million or EUR 0.47 per share to the General Meeting today. The amount corresponds to about one third of the consolidated result for 2025 and therefore is based on the company’s long-standing dividend policy.

It is clear that we made significant progress in implementing our growth and transformation strategy during the 2025 financial year. The proposed dividend allows our shareholders to participate appropriately in the company’s success, while also reflecting continuity in our dividend policy and a responsible approach to the company’s future development.

Resolutions on the ratification of the acts of the members of the Management Board and Supervisory Board of ProCredit Holding AG are also on the agenda today.

After that, the auditor of the annual financial statements and consolidated financial statements for the financial year 2026 will be appointed as well as the auditor for the review of the abridged

financial statements and the interim management report for the first half of 2026. The Supervisory Board proposes that BDO AG Wirtschaftsprüfungsgesellschaft, Hamburg, be reappointed auditor for the annual financial statements and the consolidated financial statements for the 2026 financial year as well as auditor for any review of the interim financial reports for the first half of 2026. The Supervisory Board also proposes that BDO AG be appointed auditor of sustainability reporting in the sense of the Corporate Sustainability Reporting Directive (Directive (EU) 2022/2464) for the 2026 financial year.

We will then move on to the resolutions on the approval of the remuneration report for the 2025 financial year.

At that point we will adopt a resolution on elections to the Supervisory Board. The Supervisory Board proposes that Mr Eelko Bronckhorst, Managing Director of Crosspath International B.V., Bussum, Netherlands, and Mr Markus Neukirch, Member of the Management Board of Deutsche WertpapierService Bank AG, Reichelsheim, Germany, each be elected to the Supervisory Board for the period from the close of this General Meeting until the close of the General Meeting that resolves on the ratification of the acts of the Supervisory Board for the 2029 financial year.

As my position as Chair expires at the close of this General Meeting, I would like to point out that it is intended to propose Mr Eelko Bronckhorst as Chair, provided that he is elected to the Supervisory Board.

For me personally, this Annual General Meeting is therefore also a moment to hand over and give thanks. On behalf of the entire Supervisory Board, I would like to extend my special thanks to you, our shareholders, partners and employees, for the trust you have placed in us and for the ongoing support you have shown to me as Chairman of the Supervisory Board. Our trusting partnership with you and your ongoing commitment encourage us to continue responsibly along the path we have chosen towards impact-driven banking.

I would like to extend my special thanks to Dr Ben Knapen, who has served on the Supervisory Board for many years with great integrity, foresight, and a strong sense of responsibility. With his clear stance on governance, strategy, and values, he has made a significant contribution to the positive development of ProCredit Holding. Mr Knapen's departure marks the end of an important chapter in ProCredit Holding's corporate governance. We bid him farewell with the utmost respect and our best wishes for his future endeavours.

Thank you all once again, and I now hand over to our Management Board Chair, Eriola Bibolli. Dear Eriola, the floor is yours.