

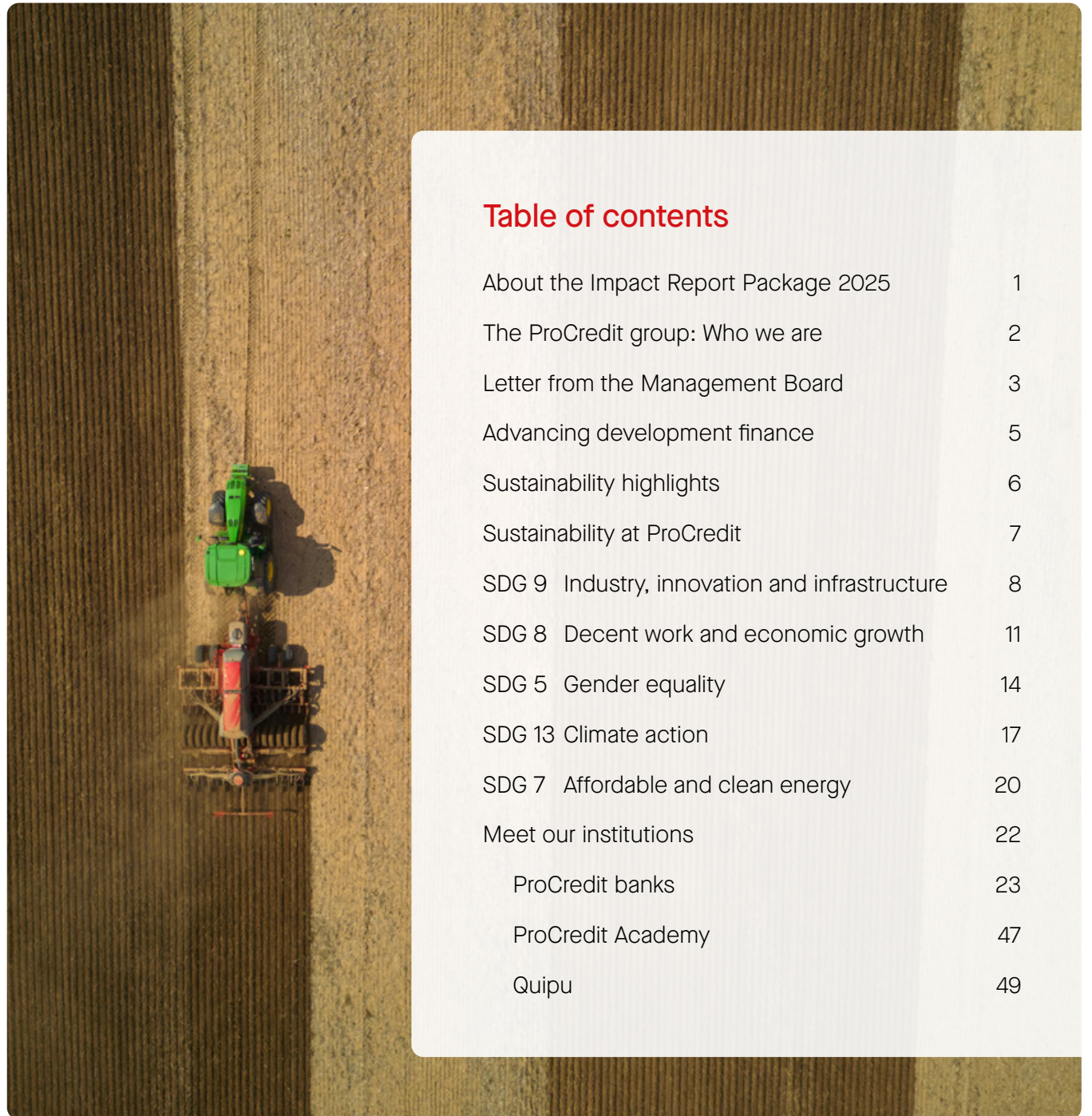


20  
25

Impact  
Report

# ABOUT THE IMPACT REPORT PACKAGE 2025

The Impact Report Package 2025 covers all institutions of the group and consists of the current report and its datasheet. The Impact Report outlines our approach to sustainability as well as our outlook for the future, showcases our efforts, and assesses our impact during the past year. The structure revolves around the five Sustainable Development Goals (SDGs) that are most central to our impact strategy and also aligns with our key material topics from our Corporate Sustainability Reporting Directive (CSRD) report. Our Impact Report Datasheet 2025 complements the report by providing more detailed data. All figures for our regional segments, data sources, methodology, and reference dates can be found in the datasheet along with information aligned with the EU taxonomy, signatory frameworks like the UNEP FI – Principles for Responsible Banking, the SDGs, and the Global Reporting Initiative (GRI) content index. Contextual information on our countries of operation is also provided in the datasheet under “Sustainability context”. ProCredit Holding reported in accordance with the GRI Standards for the period from 1 January 2025 to 31 December 2025.

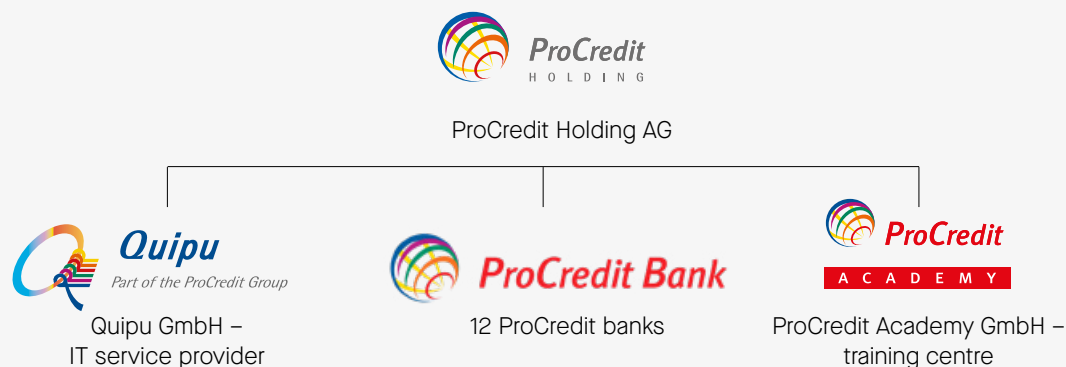


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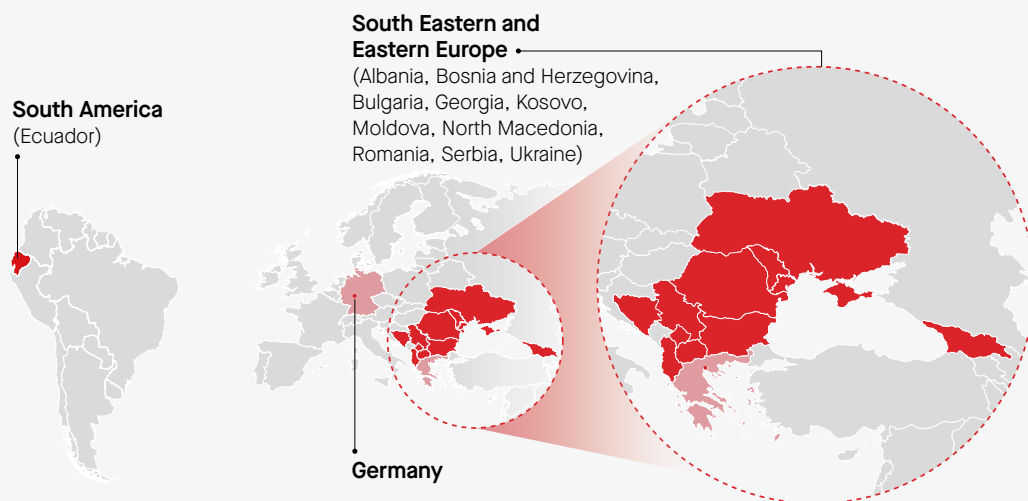
# THE PROCREDIT GROUP: WHO WE ARE

## Structure of the ProCredit group



ProCredit is a German development-oriented bank for Eastern and South Eastern Europe dedicated to supporting micro, small, and medium-sized enterprises (MSMEs) and private individuals, fostering economic growth and sustainable development. We are committed to delivering exceptional customer service that extends far beyond offering financial products. Our goal is to build strong, lasting partnerships with our clients by providing personalised advice and consistent support at every stage of their financial journey. We believe MSMEs are vital drivers of economic and social progress. By supporting them through their economic cycle, we aim to foster sustainable development and drive the green transformation in our countries of operation. By offering accessible deposit facilities, digital banking services, and a comprehensive range of financial products, we aim to cultivate a culture of saving and financial responsibility among all our clients, including private individuals. Our shareholders seek sustainable, long-term returns, aligned with our unwavering commitment to ethical banking practices and positive social impact. We invest extensively in the training and development of our staff to foster an open, professional, and efficient working environment. This enables us to deliver friendly, knowledgeable, and effective service to our clients.

## Our countries of operation



# LETTER FROM THE MANAGEMENT BOARD

## Key group figures 2025

### Statement of financial position

	Dec. 2025
<b>Total assets (EUR m)</b>	<b>11,595.4</b>
Customer loan portfolio (EUR m, gross)	7,752.5
of which business loans	86.3%
of which green loan portfolio	18.3%
Number of business clients	83,119
Share of defaulted loans	3.0%
Customer deposits (EUR m)	9,136.2

### Key financial performance indicators

Change in customer loan portfolio	10.6%
Return on average equity	7.8%
Cost income ratio	73.4%
CET 1 ratio	13.1%
Profit of the period (EUR m)	83.5

Dear Shareholders, Clients, Colleagues and Friends of the ProCredit group,

The year 2025 was an important year for the ProCredit group. It was a year in which we delivered strong business growth while simultaneously undertaking one of the most ambitious strategic transformations in our history. At its core, the objective is to build a scalable digital banking platform while maintaining full technological sovereignty and alignment with our responsible banking model. Managing both delivering results and executing on the strategic transformation in parallel required determination, discipline and a great deal of commitment from our colleagues across all our markets.

Transformation is not a new concept to ProCredit. Over the past decades, our group has repeatedly adapted to changing environments, investor demands and client expectations. Each time, we have successfully reshaped our organisation, strengthened our business model, and emerged as a more resilient institution. This track record gives us confidence that we will also successfully complete the transformation currently underway and position the group strongly for the future.

We are particularly pleased that the group was able to achieve its growth targets in 2025. Loan growth across our markets was strong, reflecting the continued trust of our clients and the relevance of our business model.

As a bank focused on micro, small and medium-sized enterprises, this growth is a source of great pride for us. MSMEs remain the backbone of our economies, and supporting their development continues to be at the core of our mission.

Our approach to impact is centred on inclusive finance, close engagement with clients, and decarbonisation. In 2025, we continued to strengthen our climate engagement through the rollout of our CO<sub>2</sub> Calculator, which serves as a key entry point for structured dialogue with clients. This engagement translates into concrete action through the provision of green loans that support our clients' decarbonisation efforts and improve resource efficiency. At the same time, we implemented dedicated programmes for women and youth in business across several countries of operation, further amplifying financial inclusion.

What makes the achievements of 2025 particularly noteworthy is that they were realised largely without the targeted technological infrastructure in place yet. The digital set-up that we are currently implementing will allow us to operate with greater efficiency, scale our business more effectively, and significantly improve the client experience across all segments.

At the same time, we want to speak transparently about our financial performance. The results for 2025 need to

be viewed in the context of the strategic transformation currently underway across the group. While profitability remains below the level of ambition we have set for ourselves, this largely reflects the substantial investments and structural adjustments required to reposition the business.

We would like to express our deepest gratitude to all employees for their tireless efforts and dedication during a period that demands both operational excellence and openness to change. We would like to extend special recognition to our colleagues in Ukraine. In extraordinarily difficult circumstances, they delivered excellent financial and business results in 2025, while continuing to support their clients and communities. The strong growth in the loan portfolio in Ukraine is a testament to their resilience, professionalism and commitment.

We were deeply saddened by the passing of Claus Peter Zeitinger on 29 December 2025. As the founder and long-standing driving force behind the ProCredit group, CP shaped the institution into a values-based banking group committed to responsible finance and the long-term development of the markets in which it operates. His conviction that banking should serve entrepreneurs, society and the environment continues to define the principles and culture of the group today. He will be deeply missed, but his vision lives on.

Looking ahead, we remain confident in our medium-term targets. In retail banking in particular, we believe there is a gap in the market for a new regional digital disruptor, a bank that combines technological excellence with strong client centricity and outstanding customer service. We will continue to maintain and

expand our leadership position as the regional bank for micro, small and medium-sized enterprises. Our deep understanding of MSME clients, combined with sustainability and improved digital capabilities, will allow us to strengthen this position further.

We express our sincere thanks to our colleagues across the group for their hard work, dedication and many valuable contributions throughout this process. As in previous phases of change in our history, we are confident that, with their continued commitment and focus, our organisation will successfully deliver on this journey. While the full financial benefits will take some more time to materialise, the direction is clear: We are building a stronger, more efficient and more scalable bank, one that is well positioned to grow sustainably and create long-term value for our shareholders, society and clients.

Frankfurt am Main, May 2026



Eriola Bibolli  
on behalf of the Management Board of  
ProCredit Holding

“ Our approach to impact is centred on inclusive finance, close engagement with clients, and decarbonisation. ”



# ADVANCING DEVELOPMENT FINANCE



Opening of our **PROCREDIT ACADEMIES**

**ESTABLISHMENT OF PROCREDIT BANKING GROUP** and consolidation of ownership in ProCredit Holding

Issuance of **GREEN LOANS** and introduction of our **EXCLUSION LIST**

**2003-2006**



**LISTING** of ProCredit Holding on the Frankfurt Stock Exchange and first **ESG RATING**

**2015-2017**

Commissioning of our 3MWp PV plant **PROENERGY**

Defining our **SBTI TARGETS** for emissions reduction

Joined the **UN GLOBAL COMPACT** and **PRINCIPLES FOR RESPONSIBLE BANKING**

Conversion from the KGaA legal form to **AG**

**2021-2023**

**1980**

**ORIGIN**  
ProCredit with IPC: Supporting downscaling of financial institutions in developing countries to provide microfinance



**1997-1998**

**FIRST MICRO-FINANCE BANK** in Bosnia and Herzegovina founded as a greenfield investment

Founding of **IMI** (now ProCredit Holding)



**2008-2014**

Introduction of our **ENVIRONMENTAL MANAGEMENT SYSTEM**

Shift to **SME FINANCE** from microlending

Received our **BANKING LICENCE IN GERMANY**



**2018-2020**

ProCredit institutions certified under **ISO 14001, EMAS and EDGE**

Introduction of our **PLASTIC STRATEGY**



**GREEN BOND** placement for SME green investments

Launch of our **PROCREDIT DIRECT** digital banking platform

**DIRECT**

**2024-2025**

Implementation of our **DEI STRATEGY**

Issuance of **GREEN TIER 2 BONDS** with placement volume of EUR 125m

Roll out of our **CO<sub>2</sub> CALCULATOR** in all countries



Introduction of **ESG RISK SCORE** for business clients

Introduction of our **PROCONNECT** regional business platform



# SUSTAINABILITY HIGHLIGHTS

## OUR MILESTONES IN 2025

CO<sub>2</sub> Calculator rolled out and first client engaged

EUR 1,419.6 million in green loans; 4.8% growth from 2024

9 banks with specialised products; target surpassed

## OUR TARGETS

- Become net zero by 2050
- Ensure continuity in green lending
- At least 7 banks with specialised products for women-led MSMEs by 2030



## SOCIAL IMPACT

### OUR PEOPLE

 **4,660** total number of employees

**54%** female representation in managerial roles

 **97** hours of training per employee


 **EUR 8m** annual investment in employee training

### OUR BUSINESS CLIENTS

 **42,230** total number of business loan clients


 **18.2%** of loan clients are from the agriculture sector


 **29.9%** of loan clients are micro business clients

 **21.2%** of loan clients are women-owned MSMEs


## ENVIRONMENTAL IMPACT

### OWN OPERATIONS


 **62%** electric and hybrid plug-in cars in vehicle fleet


 **5%** decrease in energy consumption per employee

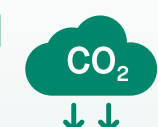
**6** premises certified by EDGE


 **8%** decrease in indoor water consumption per employee

### OUR BUSINESS CLIENTS

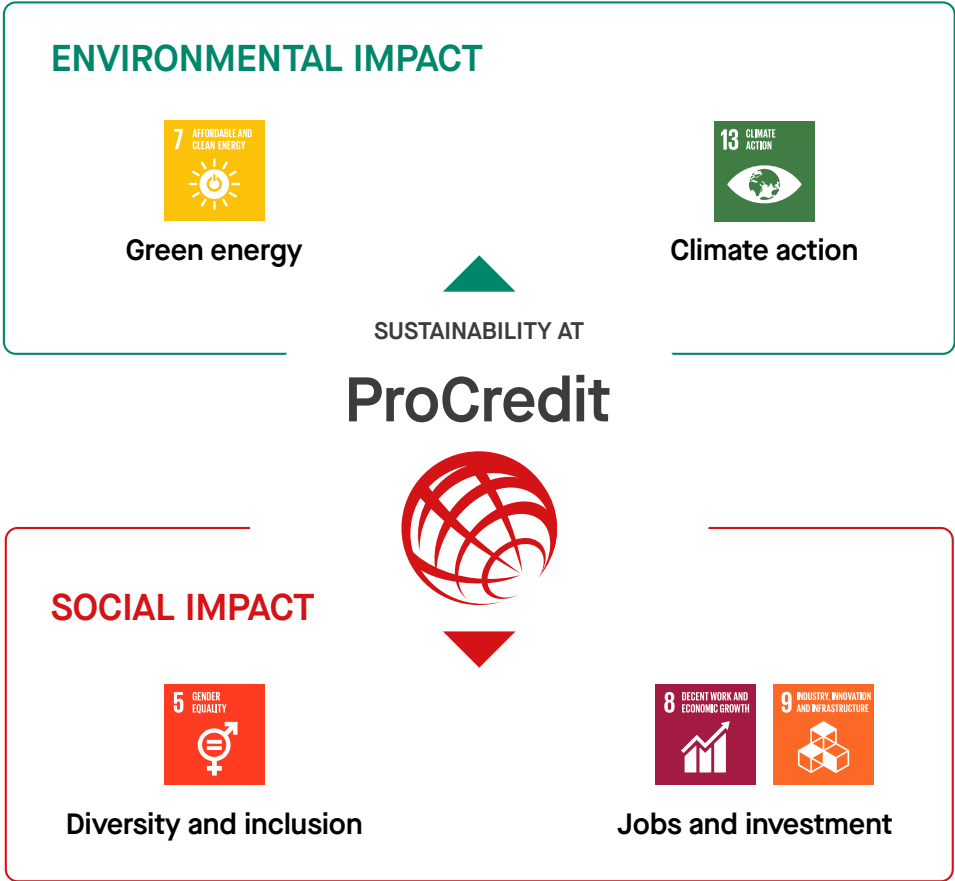
 **10,880** total number of green loans

 **EUR 1,420m** total green loan portfolio

 **252.8 ktCO<sub>2</sub>eq** emissions avoided through RE projects

 **CO<sub>2</sub> Calculator** rolled out in all countries of operation

# SUSTAINABILITY AT PROCREDIT



ProCredit’s clear objective as a “Hausbank” is to ensure prosperity through sustainable economic development that supports long-term relationships with our clients and delivers positive social and environmental impact. Our principles are built around sustainability goals and are reflected both in our daily business operations and our financial products and services. Through our portfolio we support job creation, including for youth and women, and promote inclusive finance in underserved communities in South Eastern and Eastern Europe and South America. Our green lending activities also generate a positive impact through green cleaner energies and climate friendly technologies in otherwise carbon-intensive countries.

The double materiality analysis based on ESRs-CSR from 2025 confirms that our main focus should remain on corporate governance - business conduct, our own workforce, consumers and end-users, and climate change, where we are committed to continue delivering prosperity and advancement. In this report we elaborate on our contribution to the UN SDGs through our focus areas and our strategic business outlook. More information on the material topics can be found in the datasheet of this report, and they are further discussed in the [Annual Report 2025](#).

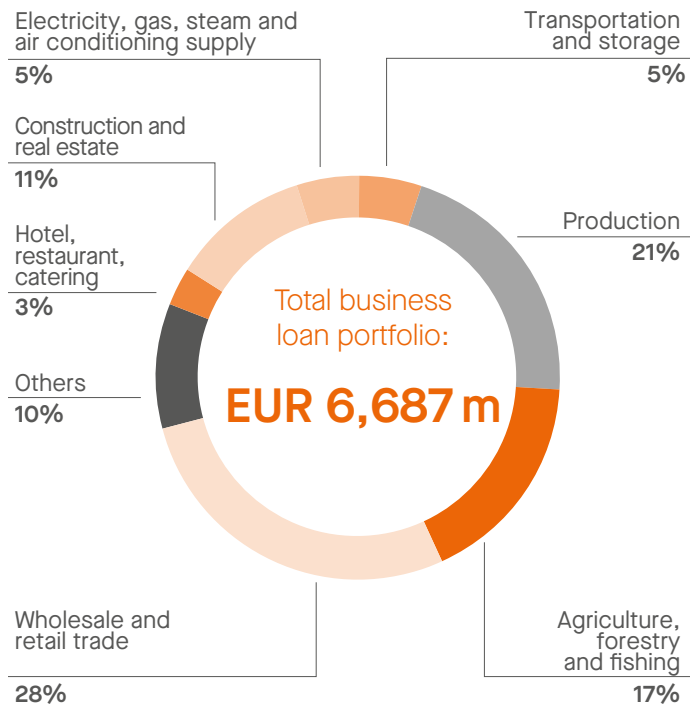


## STRATEGIC PARTNER FOR MSMEs

Recognising the essential role that our business clients play in economic stability and growth, we remain their “Hausbank”. In the countries in South Eastern and Eastern Europe where we operate, MSMEs are major contributors to GDP and tax revenues, innovation through investments, and job creation, especially in areas where industries are scarce. They also

represent a dynamic entrepreneurial ecosystem in which innovation is absorbed more rapidly compared to large enterprises. As their strategic partner, we facilitate access to finance, reduce inequalities in economic opportunity, and strengthen their capacities in digitalisation, enabling our clients to become more agile and economically resilient in the changing market and challenging geopolitical environment.

### Our business loan portfolio by sector (%)



In 2025, 49,754 SMEs and 33,365 micro clients were financed, with a total of EUR 3,715.9 million disbursed during the year. Our role as a financial intermediary is especially meaningful, as we deliver tailor-made solutions to business clients, from digital banking tools and savings products to international transactions and documentary business. We apply a rigorous and sustainability oriented credit risk assessment to ensure responsible lending. Drawing on our institutional expertise and data driven analysis, we assess their creditworthiness but also their environmental and social impacts. This enables us to structure financing solutions that avoid over indebtedness and that are genuinely aligned with their operations and growth plans, strengthening client trust. This is particularly relevant for the productive sectors, including agriculture, manufacturing, energy production and construction, which make up nearly 54% of our loan portfolio.



**ProConnect** signifies our long-standing commitment to our clients, which is based on trusted strategic partnerships. **ProConnect** connects small and medium-sized enterprises, from South Eastern and Eastern Europe to Germany, on one secure digital platform. Our clients can meet verified companies, new clients and suppliers, build collaborations, explore new markets, and access innovative digital business tools. By 2025, 2,243 clients were already using our platform, highlighting the strong momentum towards growth and client trust.

# INVESTMENT IN INNOVATION

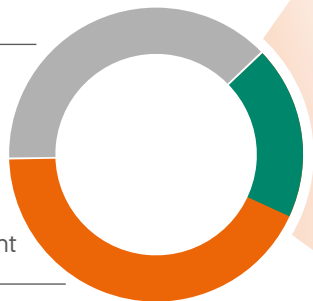
A key element of our strategy is to strengthen the capacity of our clients in capital formation through investments in technology and innovation. Access to advanced technological solutions is particularly important to help businesses remain competitive and resilient. Especially for our MSME clients in our countries of operation, where access to finance and digitalisation is still relatively limited, customised financial products and advisory support help them adopt new technologies that increase their operational and energy efficiency, enhance the quality of their products and services, and ensure their

establishment in the market. As a result, 62% of our business lending now supports investment loans, mainly in technology and innovation. Additionally, around 23% of these loans are directed to green investments, underscoring our commitment to advancing a low-carbon economy. Our efforts are facilitated through the collaborations we establish with international and local business associations that share our beliefs and foster connectivity in the regions.

## Our business loan portfolio by loan purpose

Working capital loans  
38%

Investment loans  
62%



**69**  
initiatives,  
memberships  
or associations  
joined at  
group level



A client of **ProCredit Bank Bosnia and Herzegovina** since 2005, **OSMO d.o.o.** Sarajevo is a family-owned business, originating from a small entrepreneurial initiative that developed into a well-known producer of baked goods under the Sito brand. Over time, it expanded into retail bakeries and wholesale distribution, building a strong local market presence. In response to changing market conditions, the company invested in innovation and automation to develop a more sustainable and export-oriented model. In late 2024, OSMO launched a fully automated tortilla production line in Goražde under the sub-brand Sitortilla, with modern machinery capable of making up to 10,000 tortillas per hour, establishing the company as a local pioneer in production. Having received approximately EUR 1.64 million from the bank for financing equipment, premises, and working capital, OSMO has become a strong example of how entrepreneurship, when combined with technology and automation, can transform a traditional food production business into a modern, export-focused manufacturing company.

# RETAIL BANKING: A CORE DRIVER OF STABILITY, INCLUSION & SUSTAINABLE GROWTH



Retail banking is a central pillar of the group's long-term strategic transformation, complementing our strong MSME foundation and helping build a more resilient, diversified and future proof business model. Retail is positioned as both a growth engine and a stability anchor, driven by digitalisation and AI, client centricity and responsible banking.

Across all markets, the group continues to develop a mobile first, data driven retail ecosystem that delivers intuitive

digital services and a high quality user experience. Lending is based strictly on payment capacity, transparent pricing, and the long term well-being of our customers. Clients are protected through clear product design, strong affordability rules, and fair collection practices.

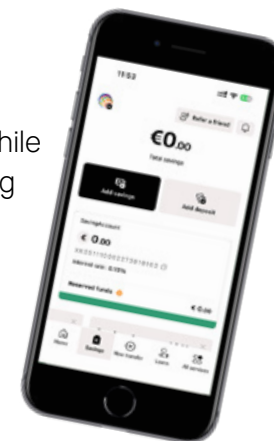
Our digital delivery model expands access to essential financial services, while enhancing inclusion and convenience through mobile and online channels.

Retail banking contributes directly to the group's development mission by:

- Providing a stable deposit base that enables further MSME impact
- Expanding access to safe, transparent and responsible financial services
- Strengthening household resilience through savings focused engagement
- Supporting low carbon lifestyles with green loans for electric vehicles and solar solutions

• Fostering community engagement through local programmes

Retail lending thus plays a dual role: driving sustainable business growth while enabling the scaling of the group's positive social and environmental impact.



# OUR PEOPLE AND WORKPLACE PRACTICES

We recognise that our employees are our driving force and our greatest asset, and thus constitute the means to deploy our responsible banking practices. Building on the different working contexts in our different countries of operation, we strive to deliver tailored initiatives geared towards enhancing employee development and well-being. Employees who start their career with us benefit from the ProCredit Onboarding Programme, which was designed to introduce them to

our ethical principles and provide hands-on financial and sustainability training. We also dedicate significant resources to annual training, offering trainings that not only hone our employees' performance but also strengthen their understanding of our ethical practices as well as our information security; diversity, equity and inclusion; and sustainability principles. The trainings are carried out on the group level and include Code of Conduct, risk awareness, and environmental training. In 2025, we invested EUR 8 million in employee training. Moreover, our employees have the possibility to

participate in advanced training courses within the two-tier academy system of our ProCredit Academy in Germany, which consists of the Banker Academy and the Management Academy, for further career development.

To ensure the well-being of our staff, we implement practices in our daily operations that promote work-life balance and employee satisfaction. These practices include flexible working hours, hybrid work arrangements, and family and parental leave beyond statutory requirements. While this approach is applied consistently across most of our group entities, additional benefits vary locally and include mental health support and specialised counselling programmes with external experts, medical check-ups, private pension schemes, access to fitness facilities, and community events that encourage team-building and social engagement.

In 2025, we introduced a group-wide employee survey, which will complement our well-established employee-management conversations.



Code of Conduct	Risk awareness	Environmental topics
		
<b>3,299</b> employees trained	<b>3,002</b> employees trained	<b>2,284</b> employees trained
<b>25,896</b> total hours of training	<b>14,329</b> total hours of training	<b>20,171</b> total hours of training

# INCLUSIVE FINANCE AT THE CORE OF OUR BUSINESS



We aim to enable access to financial services for our clients, while recognising that different client groups face different structural barriers. Our approach is guided by three principles: equal access to finance, tailored solutions beyond standard products, and long term relationships that support sustainable growth. In practice, this means combining responsible lending with advisory and non financial services where finance alone is not sufficient. By doing so, we support formalisation, productivity, innovation and job creation, while strengthening local economies and widening economic participation. Through our loan portfolio, we supported the creation of 177,733<sup>1</sup> jobs in 2025, with 71% supporting youth employment, demonstrating how inclusive finance contributes to economic growth while creating individual opportunities for entrepreneurs and enterprises.



**Micro enterprises** are essential to local economies but often lack access to suitable financial services. We address this gap through relationship banking, combining tailored financing with close advisory support to enable formalisation, stability and gradual growth. **29.9% of our loan clients** were micro enterprises.



**Young entrepreneurs and startups:** As labour markets evolve, entrepreneurship is key for young people. We support youth-led businesses with tailored financing, advisory services, and access to networks and training. In 2025, we had dedicated offers for young entrepreneurs in **five countries** across the group.



**Agricultural clients in rural areas** are essential for rural development, food security and balanced regional wealth distribution. We tailor financial solutions to seasonal cash flows and climate-related risks, supporting resilient production, long-term investment and stable local employment. **18.2% of our loan clients** operated in the agricultural sector.



**Women entrepreneurs** often face barriers such as limited collateral, capital and networks. We adapt our products and advisory approaches to support business development, economic independence and job creation. In 2025, **18.5% of total disbursements** were allocated to women owned or women led enterprises.

**Seb's Berry**, a micro client of **ProCredit Bank Georgia**, has been cultivating blueberries on open-field plantations since 2020. Acknowledging the increasing market competition, the client requested a loan from the bank that helped him establish seven greenhouse structures of 5,000 m<sup>2</sup>. "While on open land we can plant around 3,300 seedlings, in a greenhouse we can accommodate up to 7,000 seedlings per hectare. This is a significant advantage for small-scale farmers like us," he explained. Thanks to the investment, he now benefits from increased harvest volume and more favourable harvesting timing, which strengthens his business resilience against large exporters.



<sup>1</sup> All employment figures supported by our portfolio are estimates based on the Joint Impact Model (JIM)



# BEYOND FINANCIAL SERVICES: CLIENT ADVISORY

MSMEs often face the greatest challenges in establishing themselves in the market, largely due to limited financial resources, expertise, and access to business opportunities. In many of the countries where we operate, including remote or underserved areas, our clients need specialised financial products along with targeted advisory support to help them successfully start or grow their businesses.

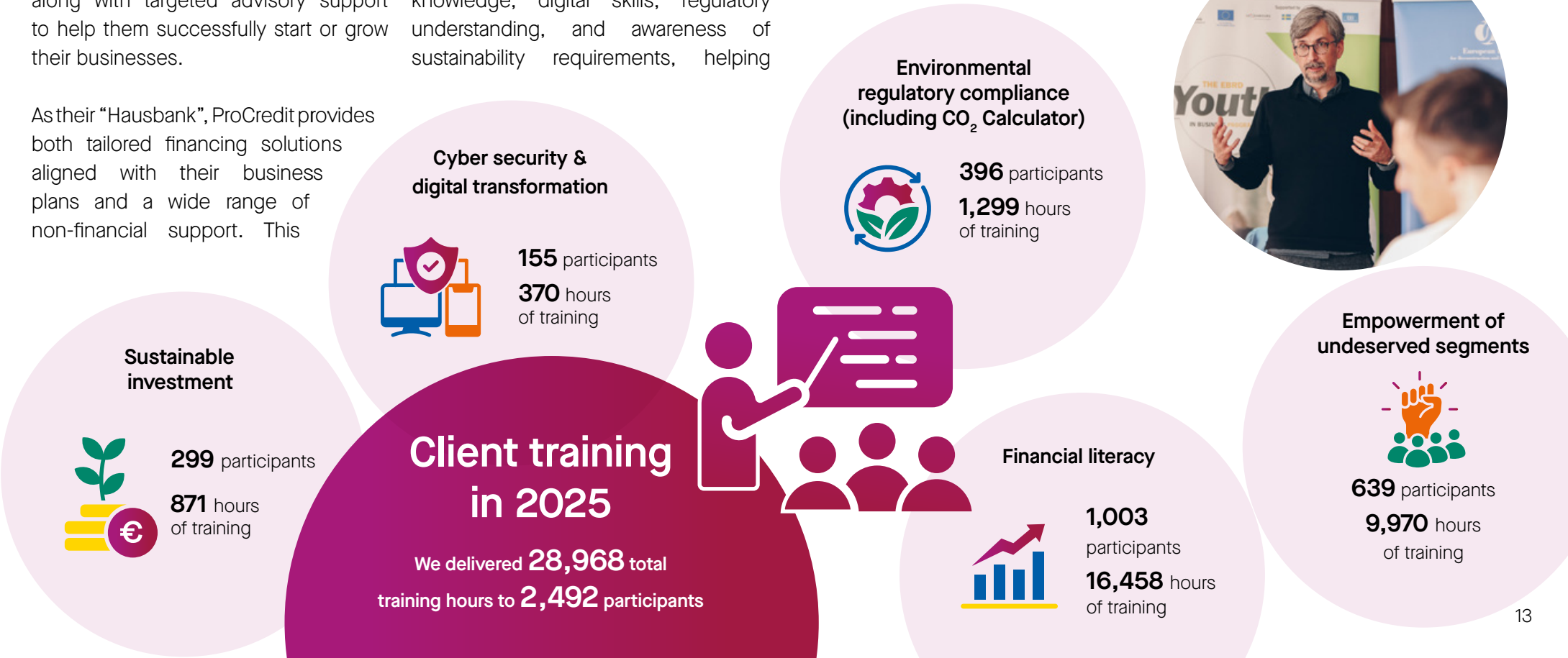
includes networking platforms such as ProConnect and regional events, co-working spaces for young entrepreneurs, mentoring programmes, and client training developed in cooperation with prominent regional experts. These initiatives strengthen client capacities by equipping them with essential financial knowledge, digital skills, regulatory understanding, and awareness of sustainability requirements, helping

them navigate a complex and fast-evolving business ecosystem while seizing new opportunities.

In 2025, we delivered a total of 28,968 training hours to 2,492 participants on the topics of sustainable investments, cyber security and digital transformation,

environmental regulatory compliance (including our newly introduced CO<sub>2</sub> Calculator), and financial literacy, strengthening the foundations for resilient and responsible businesses.

As their “Hausbank”, ProCredit provides both tailored financing solutions aligned with their business plans and a wide range of non-financial support. This



# OUR DIVERSITY, EQUITY, AND INCLUSION STRATEGY



Building on the foundations laid by our Gender Action Plan (GAP), we introduced our **Diversity, Equity, and Inclusion (DEI) Strategy** in 2024. This strategy now forms the cornerstone of our efforts to foster inclusivity across our operations, supply chain, and portfolio. To date, we have not only strengthened inclusivity within our own organisation – where 64% of our staff are women – but we have also made sure that the majority of our banks offer dedicated products and services designed to support women in business.

Recognising that effective solutions must reflect local realities, we gathered on the ground insights through

research and market studies. This has enabled us to tailor our approach to the specific conditions and needs of each market in which we operate. To further strengthen the accuracy and reliability of our work, we also developed IT solutions that enhance internal data quality, which supports informed decision-making. In addition, our memberships in the Financial Alliance for Women and 2X Global play an important role in advancing our gender finance agenda. By working closely with

peers and integrating best industry practices, these partnerships give us access to valuable resources that further reinforce our commitment to advancing gender equity.

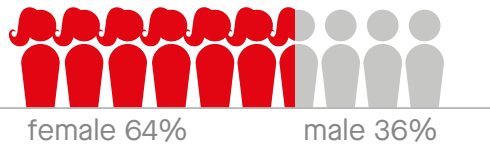


**CURRENT STATUS: 2025**

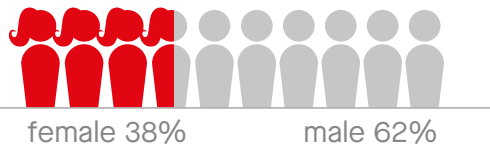


# INCLUSIVITY IN OUR WORK CULTURE

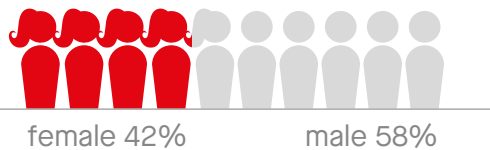
Total number of staff: 4,660



Management Board: 53



Supervisory Board: 31



Our DEI strategy begins with our people. Each year, we make substantial investments in internal practices that reinforce our core values on gender equity. Our efforts focus on ensuring inclusive recruitment, fair performance management, equitable remuneration, and equal development opportunities for all employees. Our commitment to non discrimination is clearly outlined in our [Statement on Human Rights](#) and our [Code of Conduct](#).

Through our internal career development programmes, provided by the ProCredit Banker Academy and Management Academy, all employees are given equal opportunities, which is reflected in our employee structure's gender balance.

In 2025, women represented 64% of our total workforce, and 54% of top management positions across the group were held by women.

We provide training for our employees on diversity principles that aims to foster an inclusive culture across our



workplace. In particular, the training events are designed to raise awareness among our staff so that they are better able to:

- Reinforce gender equality in our daily business
- Recognise the societal barriers that women face in their personal lives and career
- Understand the challenges that our women clients encounter in accessing finance

Through these initiatives, we ensure that our teams are not only well equipped to embrace diversity and the empowerment of women within our daily operations, but also that they acquire the practical knowledge needed to support our women clients, many of whom face significant obstacles when starting or developing their business.

In 2025



**591** employees were trained on DEI topics



and **8,439** training hours were delivered.

In line with our DEI strategy, our banks have rolled out a variety of programmes aimed at expanding opportunities for women entrepreneurs. Many of these programmes are developed in collaboration with strategic partners and combine tailored financial products with non financial services. They are designed to support women who are starting a business, strengthening an existing one, or looking to expand their presence in the market.

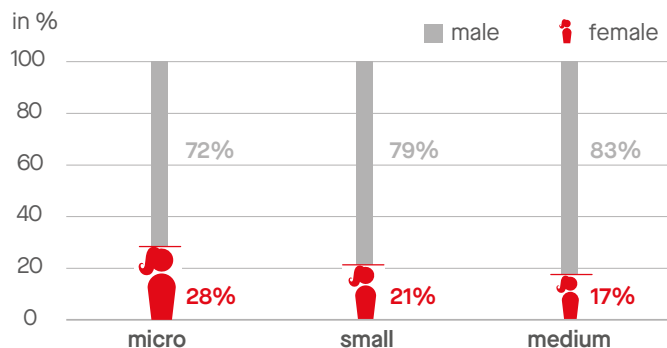
These programmes are particularly important in our regions of operation, where women, especially those living in rural or remote areas, remain an underserved and often overlooked segment. Our financial products are designed to reflect the realities that women commonly face when seeking capital, especially overcoming the lack of collateral with risk-sharing facilities. In parallel, our non financial services provide essential capacity building support, including mentorship, training on financial literacy, regulatory compliance, and design thinking, as well as opportunities for networking and peer exchange.

Together, these initiatives contribute to a more enabling environment for women in business, supporting both their immediate financing needs and their long term entrepreneurial development. Currently, the majority of our banks, **9 out of 12**, offer such services, either financial or non-financial.

**Neat od**, a client of **ProCredit Bank Bosnia and Herzegovina**, operates in Sarajevo and began as a small start-up that has grown into a successful local tailor shop, driven by a long-standing passion for creative work. What started as an occasional activity gradually developed into a steady business, and as demand increased, the founder sought support from the bank to formalise operations. The client received personalised financing and advisory support through the **ProStart** package, which enabled the business to operate free of charge during its first 12 months, a period that is particularly critical for newly established small enterprises. This support allowed the founder to focus on stabilising operations, production, and quality without immediate financial pressure. This case is an inspiring example of female entrepreneurship in the country, where women often face obstacles, with approximately 85% of female entrepreneurs relying on personal savings to fund their business.



**Proportion of MSMEs with at least 50% female ownership in our 2025 business loan disbursements**



In 2025

**75,250** jobs

were created  
for women



# OUR CLIMATE ACTION STRATEGY

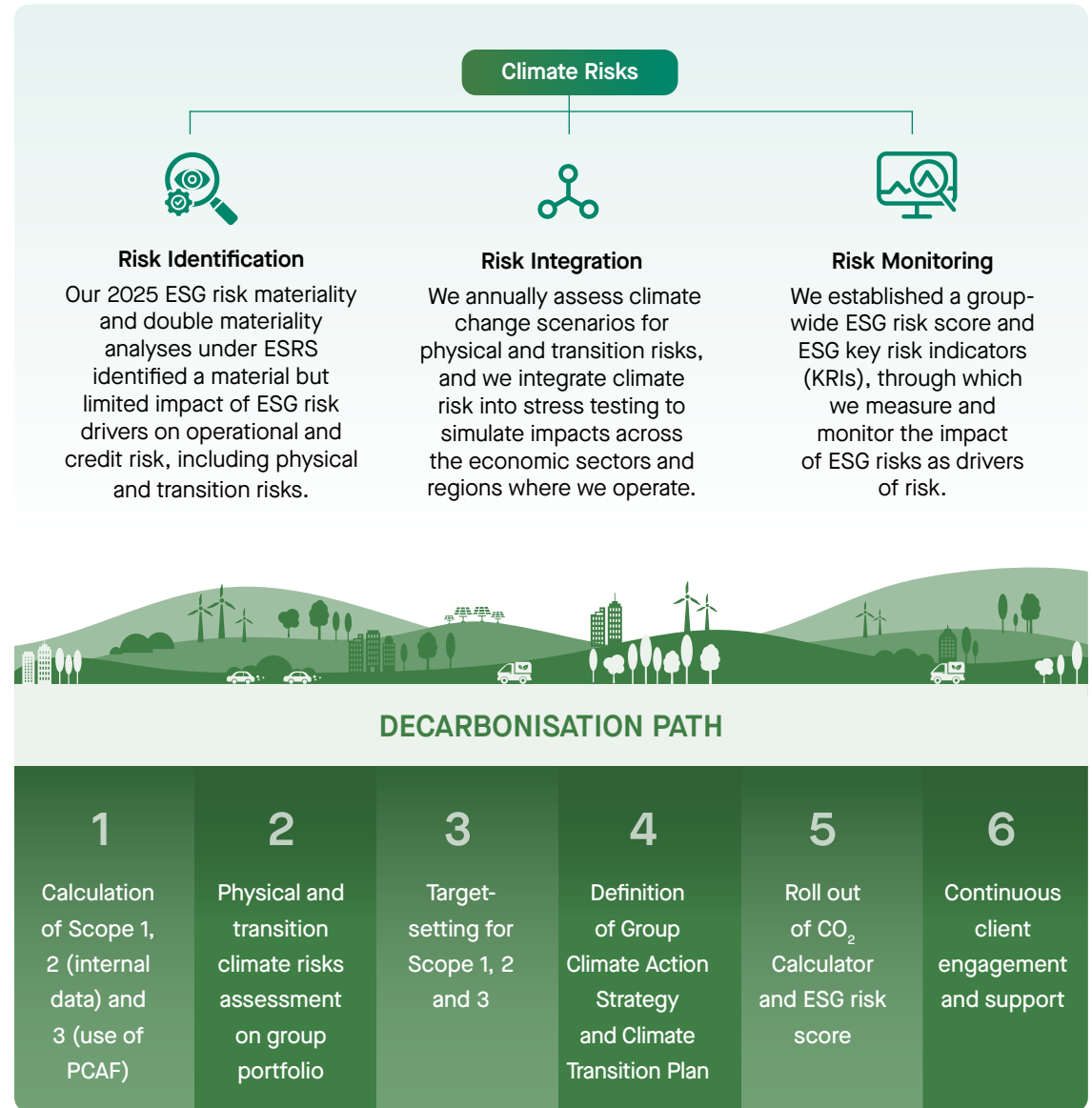


We have committed to decarbonisation and developed our [Group Climate Action Strategy](#) and [Climate Transition Plan](#) to help us construct our efforts. Our main focus remains on:

- 🌿 **Building a climate resilient portfolio** by identifying climate risk clusters, integrating climate risks into our risk management, and providing tailored support to our clients
- 🌿 **Reaching net zero by 2050** with near-term targets validated by the Science Based Targets initiative (SBTi). Our commitment involves reduction of Scope 1 and 2 emissions by 42% by 2030 and engagement with the clients responsible for 28% of portfolio emissions to set their own targets by 2027 (base year: 2022).

To advance the implementation of this plan, we rely on the following pillars:

- **Engagement:** We deliver annual sustainability training to all employees, apply our Group Guidelines on Sustainable Procurement, and work closely with our clients to encourage decarbonisation and support them in setting their targets.
- **Memberships:** We participate in initiatives such as the Partnership for Carbon Accounting Financials (PCAF) and the Science Based Targets initiative (SBTi) to increase knowledge on best industry practices.



To achieve our climate target for reducing our Scope 1 and 2 emissions by 42% by 2030, we are continuing our efforts to optimise internal processes and adopt environmentally friendly practices.

Actions in support of our decarbonisation path entail:

- Applying energy efficiency and other environmental criteria when designing or renovating our premises. Currently, the head offices in six ProCredit countries have EDGE certification for green buildings.
- Applying environmental criteria in our procurement processes, in line with our Sustainable Procurement Guideline.

## Net zero by 2050

**Scope 1 emissions**

**Actions planned**

Increase share of electric vehicles (EVs)

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**Current status**

In 2025 EVs account for 45% of the total fleet

**Scope 2 emissions**

**Actions planned**

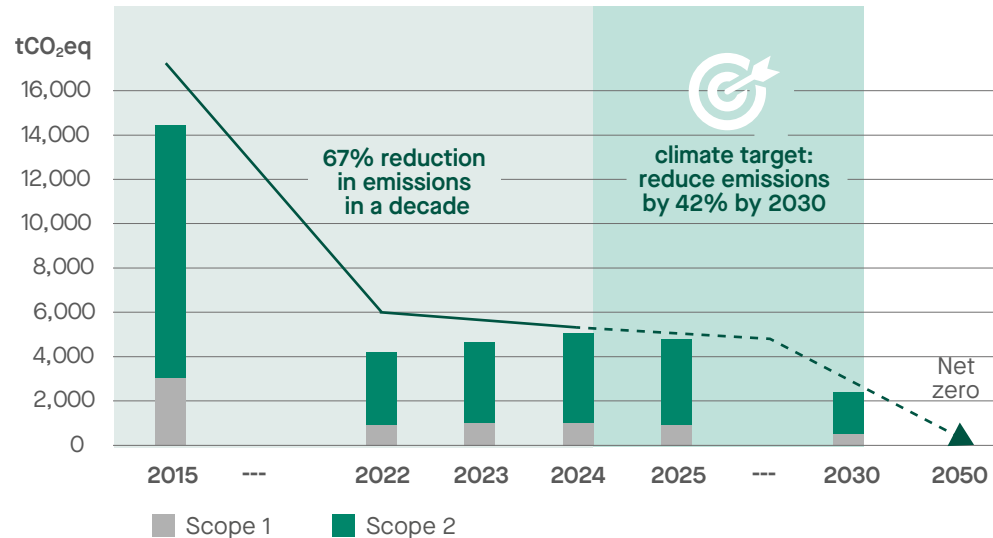
Increase the share of electricity from renewables

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**Current status**

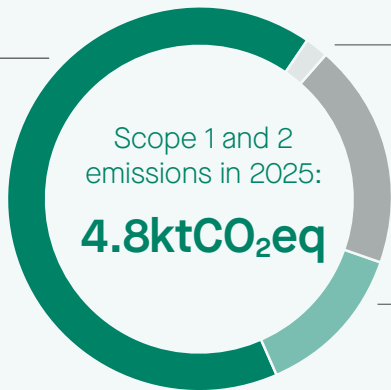
We invest in clean energy suppliers and in our own PVs, which in 2025 reached 627.58 kWp of installed capacity

## Emissions and targets of internal operations (Scope 1 & 2)



Our total Scope 1 and 2 emissions increased by 97% compared to 2022, reflecting changes in our business scope, including more employees, branches, and portfolio volume. At the same time, emissions per employee decreased by 20.3%, indicating improved carbon reduction mechanisms.

Electricity  
66%



Scope 1 and 2 emissions in 2025:

**4.8ktCO<sub>2</sub>eq**

Other\*  
2%

Heating  
19%

Road travel  
13%

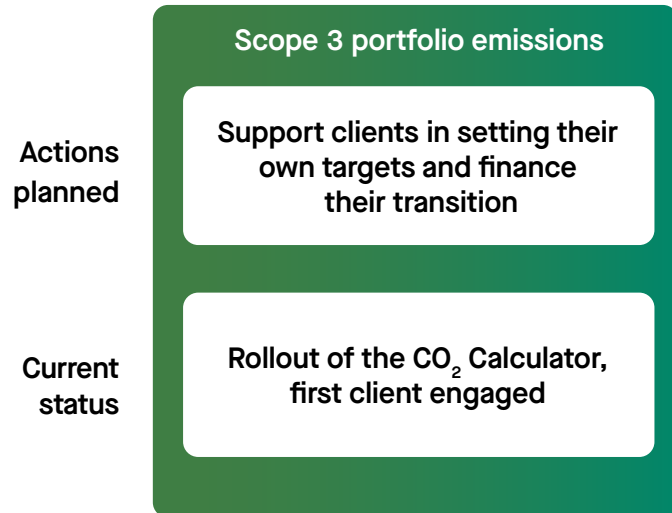


The main source of our climate impact is undoubtedly our portfolio. However, a major challenge in our decarbonisation path lies in the capacities of our business clients, who are often less equipped with the tools and knowledge on climate transition needed to mitigate their impact. As part of our Transition Plan, we have committed to support them in their decarbonisation efforts, starting with those responsible for 28% of portfolio emissions to set their own science-based targets by 2027. To achieve this, we strive to ensure continuous engagement with our clients, encouraging transparent reporting and monitoring their progress.

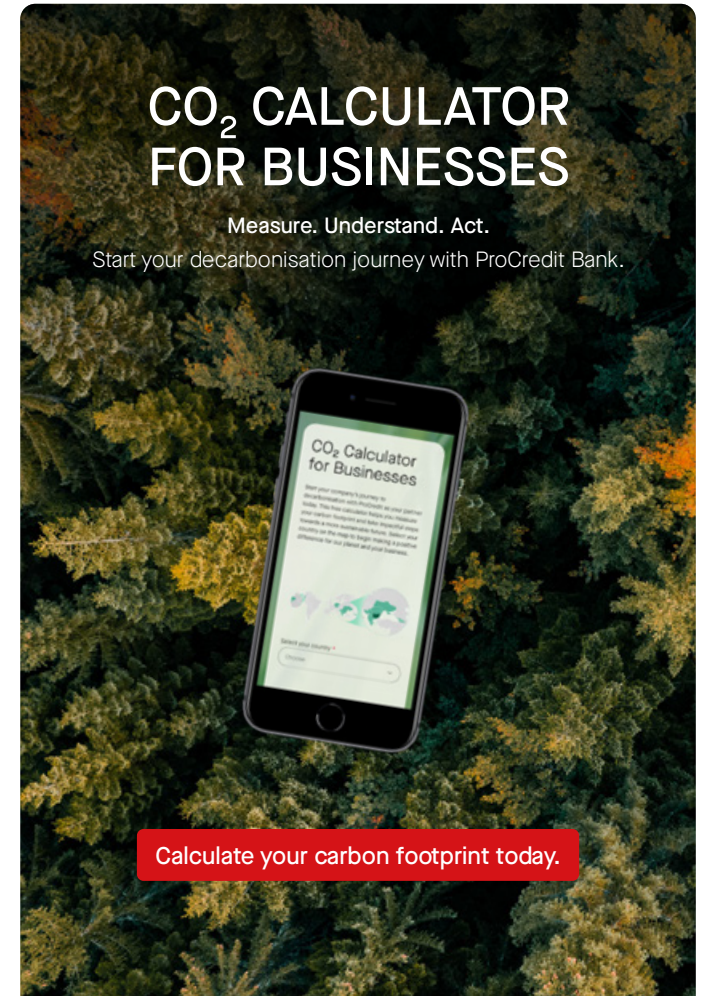
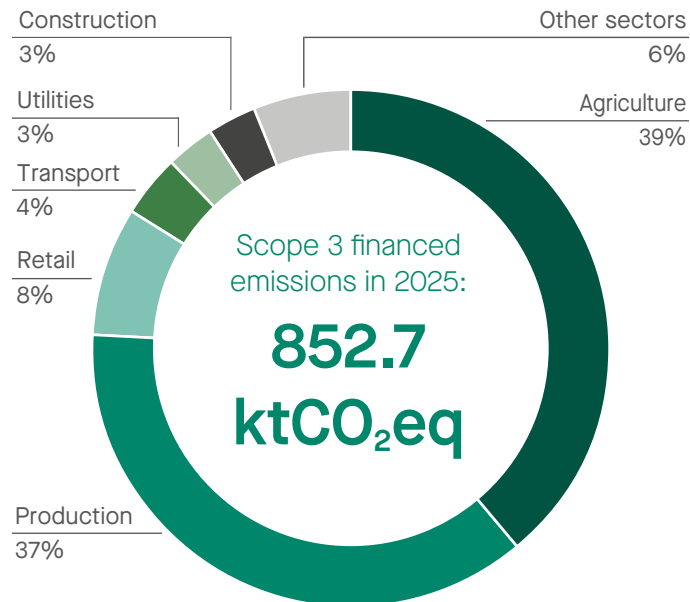
The main pillar of our plan is the CO<sub>2</sub> Calculator, the tool we developed for our clients to facilitate the calculation and ensure the accuracy of their carbon emissions. After a successful pilot in Bulgaria, the CO<sub>2</sub> Calculator was rolled out in 2025 for the whole group. In parallel, we continue to support our clients in their efforts to achieve decarbonisation through our green lending products, which represent 18.3% of our total loan portfolio, and we continue to finance projects for electricity production exclusively from renewable sources.

In 2025, we supported our first group-level client, based in North Macedonia, in developing a climate transition plan.

### Net zero by 2050



### Scope 3 financed emissions on Business Loan Portfolio



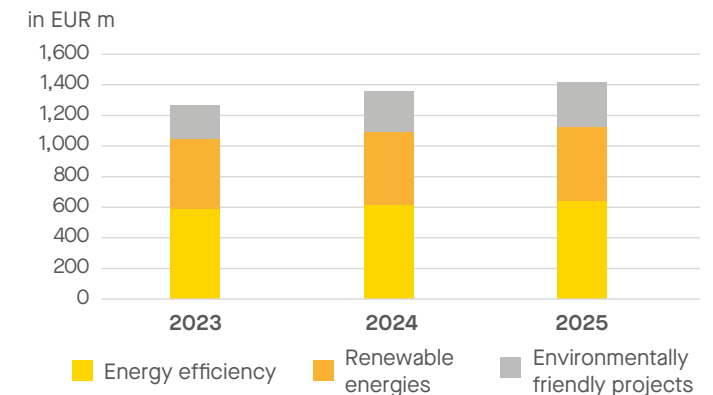
**Midgard**, a client of **ProCredit Bank Ukraine**, is a private school with a 95% occupancy rate that offers education from kindergarten through the end of high school, along with extracurricular activities, such as foreign language classes and sports clubs; the campus also has a psychological support centre. Because the school is located in an area with high electricity prices, the client sought to improve energy cost efficiency and, with support from the bank under the EBRD's funding scheme, installed a 573.9 kW PV system. The system generates 621,696 kWh annually, fully covering the school's electricity consumption. Additionally, approximately 35% of the generated electricity can be sold, creating extra income while supporting cleaner energy in the local grid.

The ProCredit group has a long-standing commitment to green financing, and our green loan portfolio consists of investments in energy efficiency, renewable energy, and environmentally friendly technologies. Currently, our green portfolio amounts to EUR 1,419.6 million and our energy efficiency loans make up 45% of this portfolio, forming the foundation of our clients' contribution to environmental and economic value creation. Renewable energy projects also remain a vital element of the decarbonisation efforts pursued by our clients. By supporting these initiatives, we actively contribute to climate change mitigation and to fostering sustainable economic progress across the regions in which we operate.

The expansion of our green loan portfolio is further reinforced by green bonds, issued under our **Green Bond Framework**, which has been validated

for its credibility with the **Second Party Opinion** of Sustainalytics. Notably, the issuance of a subordinated EUR 125 million Green Tier 2 bond in 2024 further underpins our ambition to be a leading impact bank and is closely linked to our decarbonisation path.

### Green LP development by investment category



The share of our green loan portfolio in 2025 was **18.3%**

### Green investment categories

#### Environmentally friendly projects

- Waste management
- Environmental services
- Sustainable suppliers
- Organic farming and certified production

#### Renewable energy

- Photovoltaic systems
- Hydropower plants
- Wind power systems
- Geothermal systems
- Biomass plants

#### Energy efficiency

- Production machinery and equipment
- Green buildings
- Heating and cooling equipment
- LED or other efficient lighting systems

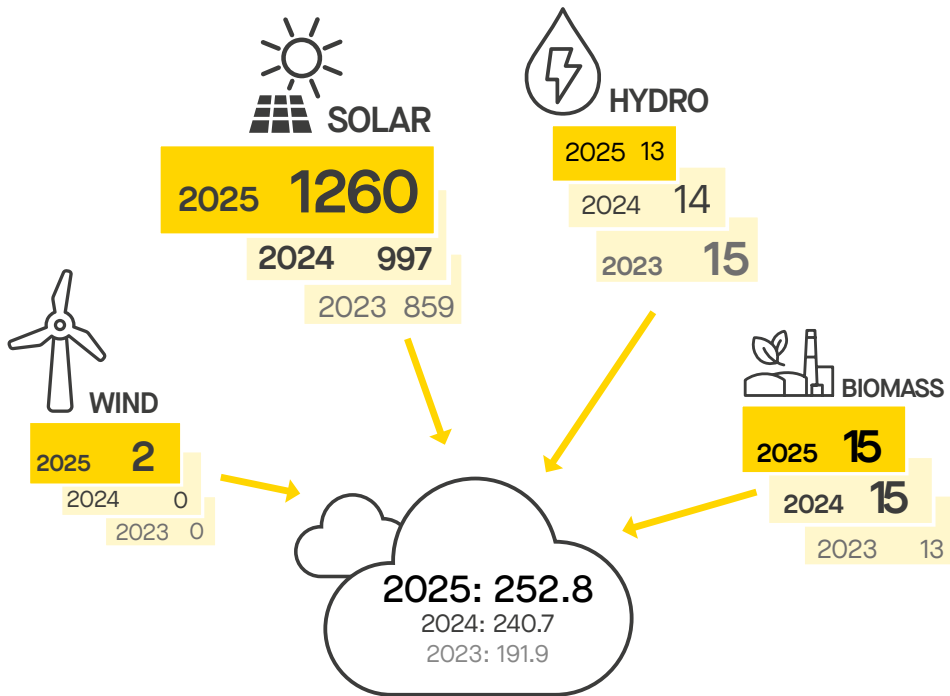
# WITH A FOCUS ON RENEWABLE ENERGY FINANCE

We remain committed to supporting renewable energy investments that address the pressing market needs in regions where clean energy is essential, not only for reducing costs but also for advancing the decarbonisation of local energy systems. Many countries in South Eastern and Eastern Europe continue to depend heavily on fossil fuels, making the transition to cleaner sources increasingly

urgent, especially in the current geopolitical circumstances. Our financing solutions enable clients to pursue energy autonomy, lower emissions, and achieve long term cost savings, particularly within the often underserved segment of solar installations in the 1 to 2 MWp range. In 2025 the installed capacity of our PV, biogas, hydro and wind projects accounted for more than 1GW.

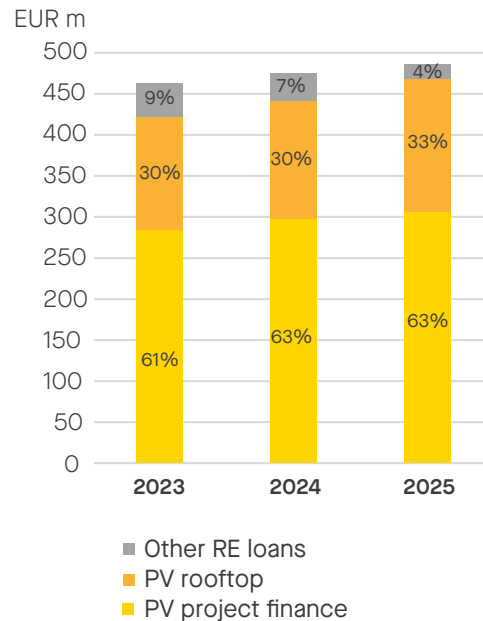


## Installed capacity of financed RE projects (in MW)



ktCO<sub>2</sub>eq avoided through RE projects in operation, corresponding to **555 MW** of installed capacity.

## Renewable energy loan portfolio



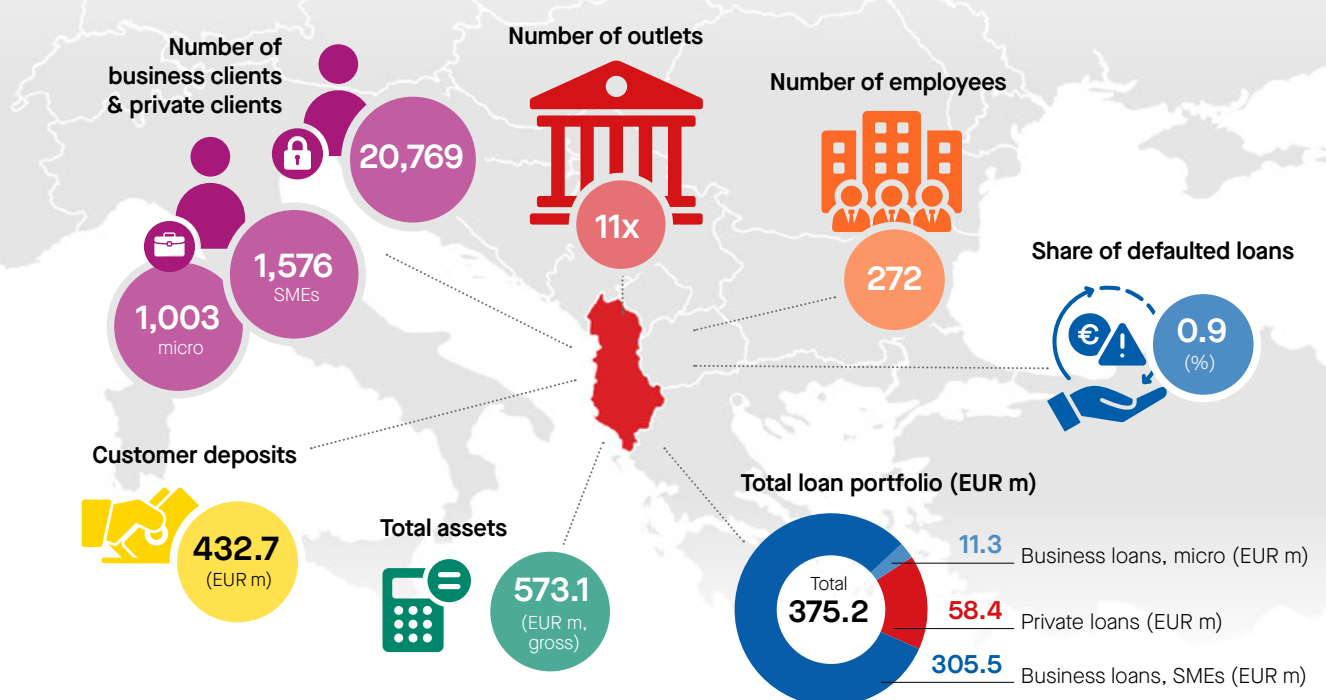
**ProEnergy**, our own 3 MW photovoltaic power plant in Lipjan, Kosovo, has been connected to the grid since 2023. In 2025, the plant generated 3.9 GWh, enabling more than 3.3 ktCO<sub>2</sub>eq of avoided emissions. Through our park we contribute to the green transformation of Kosovo's energy landscape, building local expertise and stimulating further private investment.

# MEET OUR INSTITUTIONS



ProCredit banks	23
ProCredit Academy	47
Quipu	49

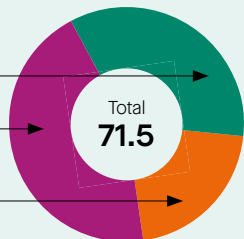
# PROCREDIT BANK ALBANIA



### Green Lending

Total green loan portfolio (EUR m, gross)

- Renewable energies 24.8
- Energy efficiency 31.8
- Environmentally friendly projects 14.9



### Gender Lending

16.9%

Share of WMSMEs in number of disbursed loans<sup>1</sup>



### Client impact

#### Environmental impact

Portfolio emissions (ktCO <sub>2</sub> eq) <sup>2</sup>	70.8
Installed capacity of RE projects (MW)	26.2
Avoided emissions from RE portfolio (ktCO <sub>2</sub> eq)	0

#### Social impact

Training of clients	
hours	520
participants	260

#### Economic impact

Taxes (EUR m) <sup>3</sup>	24.6
----------------------------	------

### Impact of own operations

#### Environmental impact

Scope 1&2 emissions (ktCO <sub>2</sub> eq)	0.01
Number of electric vehicles (EVs)	17
RE in total electricity use (%)	100

#### Social impact

Female employment (%)	71.7
Training hours of employees	19,610
Flexible work arrangements	Flexible working hours

#### Sustainability certificates

Certificates	ISO 14001
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<sup>1</sup> Including companies with gender parity (equal ownership split) <sup>2</sup> Scope 1 and 2 of clients; Excluding sovereign debt <sup>3</sup> Joint Impact Model (JIM) estimate



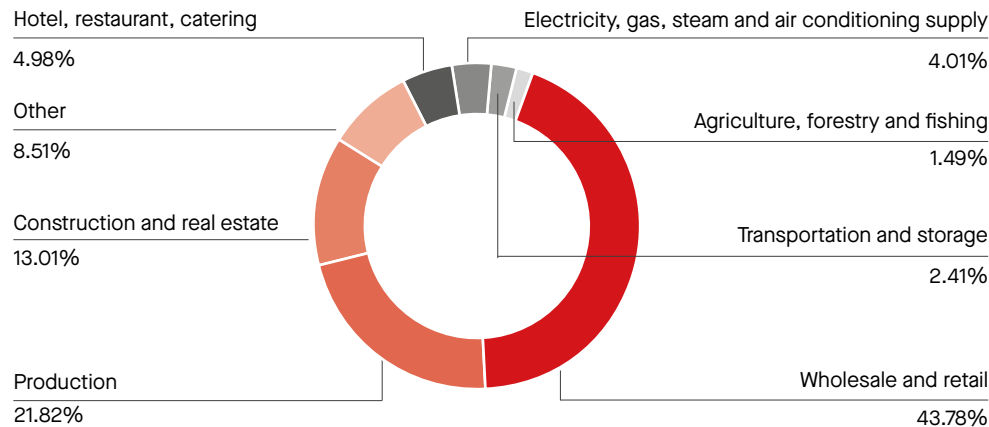
# IMPACT HIGHLIGHTS

ProCredit Bank Albania, headquartered in Tirana and operating since 1999, is a development-oriented commercial bank with a strong focus on MSMEs. It is the tenth largest bank in the country and it combines strong digital services with a strategic physical presence across the country. As an impact-oriented institution, the bank builds partnerships and prioritises sustainable lending practices that support responsible investments and contribute to Albania’s long-term sustainable economic development.

**Inclusive Finance:** ProCredit Bank Albania is committed to inclusive finance and has developed financing solutions tailored to support women in business and women entrepreneurship. In 2023, the bank introduced preferential conditions for women-led MSMEs through the **Women in Business (WiB)** package. Since then, around 20% of the disbursed loans have been granted to women, underscoring the bank’s commitment to gender equality and women’s empowerment.



## Business loan portfolio by sector (%) in 2025



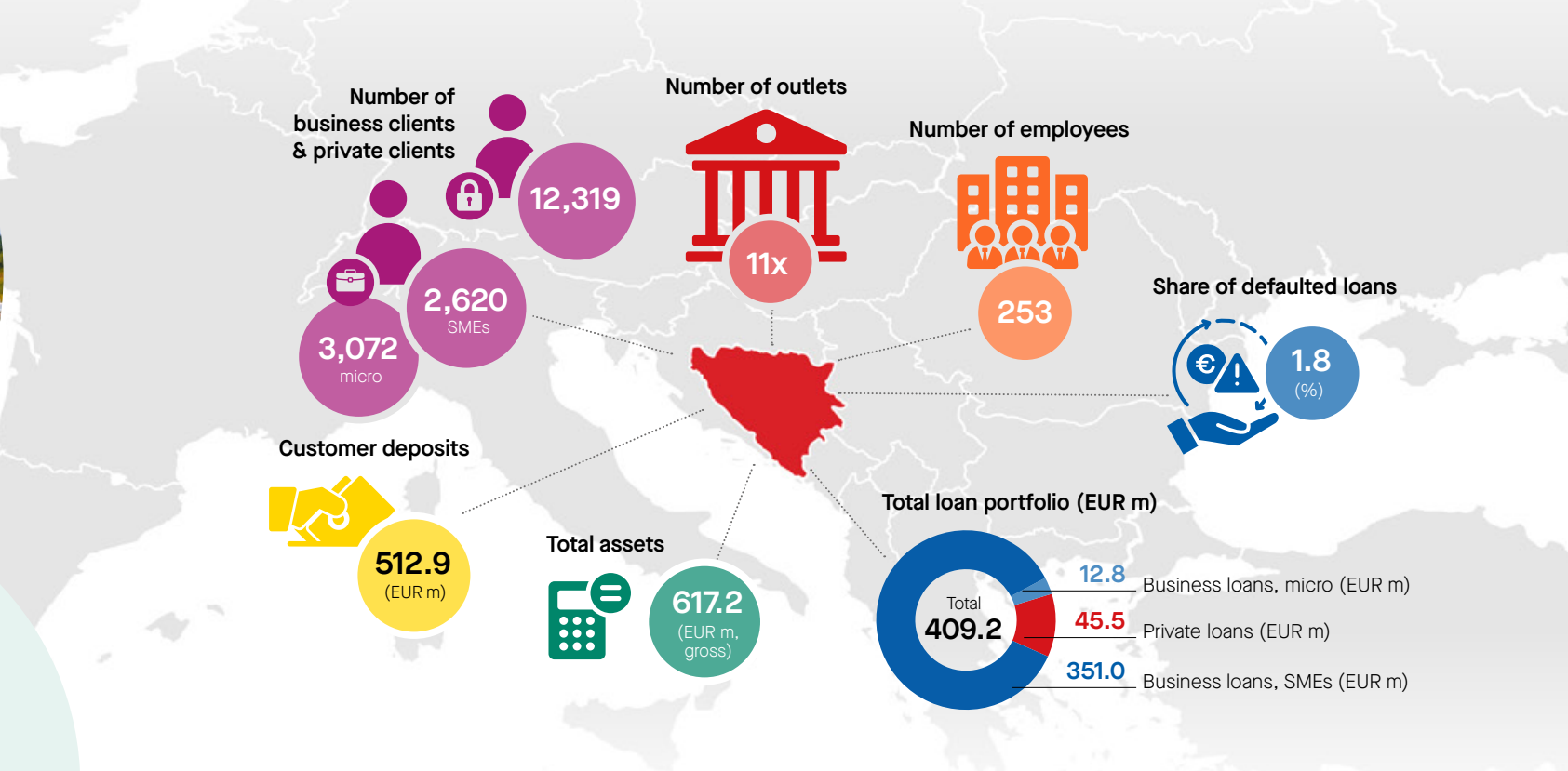
**Sustainable Finance:** The bank encourages clients to invest in sustainable and energy-efficient solutions by offering targeted financial incentives. This includes preferential conditions for eligible green investments and a grant component for private individuals investing in energy-efficient housing solutions, supported by GEF. In partnership with the EBRD, the bank has also launched the **Sustainable Reboot Programme**, which is dedicated to supporting local businesses in adopting green technologies and entails a grant component and technical expertise assistance. In 2025, 230 clients benefited from such investment programmes, and 520 hours of client training have been delivered on the topic of green finance, making a positive impact on local community advancement and sustainable growth.



**Collaboration with Academia:** For one more year, ProCredit Bank Albania has been collaborating with the University of Tirana and the Faculty of Economics as part of the **Jean Monnet Programme – Erasmus+**, participating in open lectures on the topics of sustainability and green finance. Through real cases, the bank helps students gain a deeper understanding of green finance and its impact on local and international markets.



# PROCREDIT BANK BOSNIA AND HERZEGOVINA



## Client impact

### Environmental impact

Portfolio emissions (ktCO <sub>2</sub> e) <sup>2</sup>	511
Installed capacity of RE projects (MW)	23.8
Avoided emissions from RE portfolio (ktCO <sub>2</sub> e)	217

### Social impact

Training of clients	
hours	400
participants	20

### Economic impact

Taxes (EUR m) <sup>3</sup>	39.8
----------------------------	------

## Impact of own operations

### Environmental impact

Scope 1&2 emissions (ktCO <sub>2</sub> e)	0.50
Number of electric vehicles (EVs)	0
RE in total electricity use (%)	47

### Social impact

Female employment (%)	67.6
Training hours of employees	15,274
Flexible work arrangements	Hybrid work; flexible working hours

### Sustainability certificates

Certificates	ISO 14001
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<sup>1</sup> Including companies with gender parity (equal ownership split) <sup>2</sup> Scope 1 and 2 of clients; Excluding sovereign debt <sup>3</sup> Joint Impact Model (JIM) estimate



# IMPACT HIGHLIGHTS

Founded in 1997, ProCredit Bank Bosnia and Herzegovina is headquartered in Sarajevo and was the first ProCredit institution to be established. Ranking among the country's mid sized banks and offering comprehensive digital banking services to retail and business clients, it was the first bank on the market to introduce digital signatures for customers.



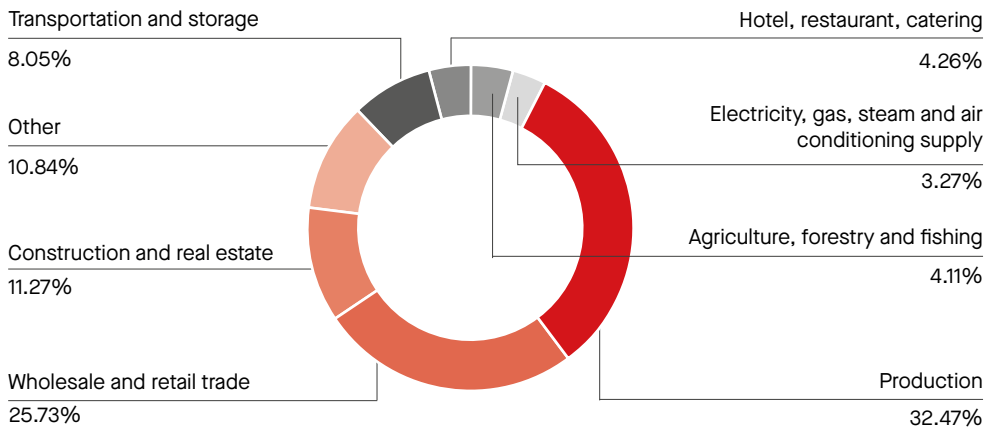
**Youth Development:** ProCredit Bank Bosnia and Herzegovina actively contributes to youth education and industry inclusiveness. The bank supports annual scholarships for pupils, awards stipends to high-performing students, and in 2025 provided six internships. Notably, through its programme, **ProChamp**, students and graduates participated in a competition for a prize while gaining real insights into modern banking from professionals. The bank has also developed the Education Financing Programme, which offers loans that enable affordable access to education through preferential conditions, such as a 0% processing fee.



**Eco-Friendly Products:** The bank continues to encourage community-driven environmental action through its **ProGreen** product. For every new account holder, the bank plants a tree named after the **ProGreen** customer in recognition of the joint effort to contribute to sustainability. The bank's debit card, which is produced from corn, is biodegradable and the first ecological debit card in the region. Account holders have an overview of all eco-friendly projects initiated by the bank and are rewarded with benefits that promote green investments, such as a return of 10% of the total amount spent on energy-efficient technologies.



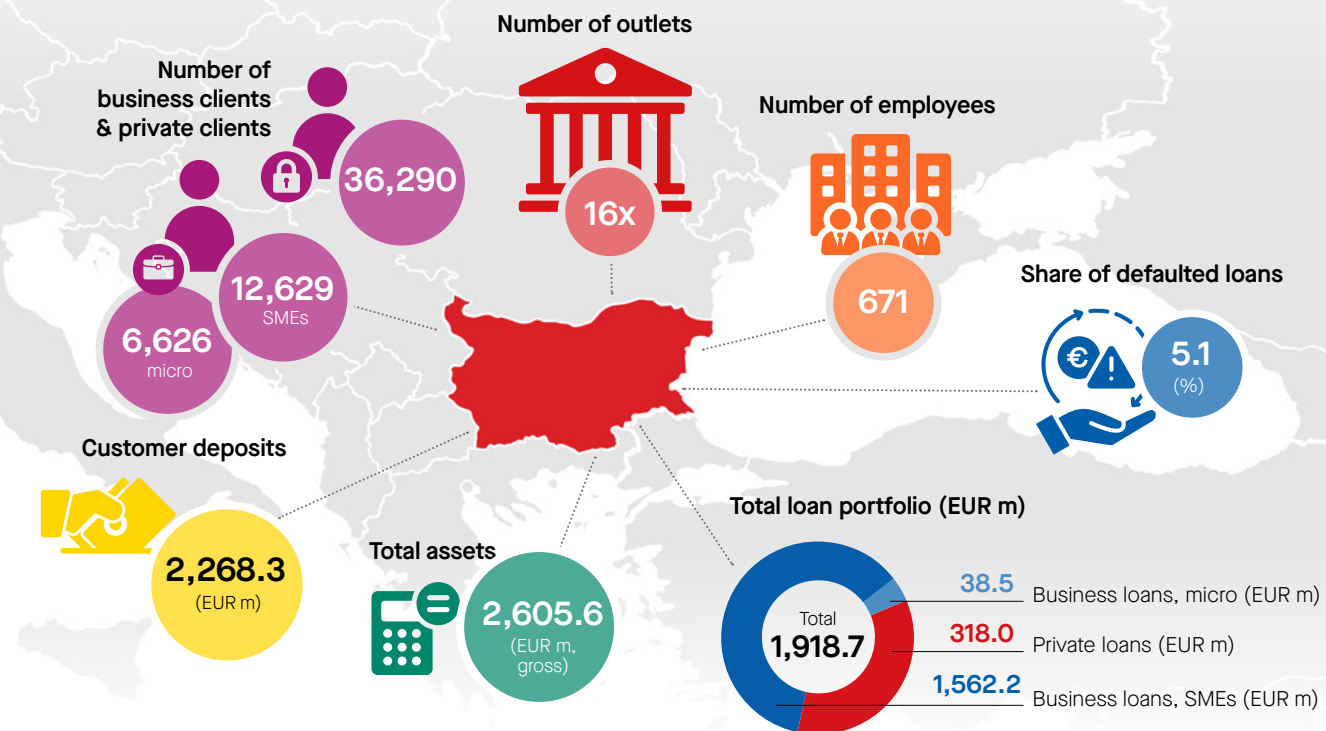
Business loan portfolio by sector (%) in 2025



**Support for Women in Business:** In 2025, the bank initiated its collaboration with the **Association of Women Entrepreneurs, "SHE"**, an organisation located in Tešanj dedicated to strengthening networks among women-led businesses. As part of its membership, the bank organised meetups across cities in Bosnia and Herzegovina to foster connections among women entrepreneurs and provided financial assistance to emerging startups. This initiative brings tangible benefits to women-led companies by enabling them to build stronger networks and actively promotes and supports the launch of new startup ventures, marking a concrete step toward empowering female entrepreneurship and sustainable business growth.

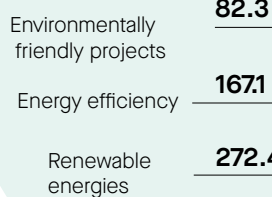


# PROCREDIT BANK BULGARIA



## Green Lending

Total green loan portfolio (EUR m, gross)



## Gender Lending

**24.2%**

Share of WMSMEs in number of disbursed loans<sup>1</sup>



## Client impact

### Environmental impact

Portfolio emissions (ktCO <sub>2</sub> e) <sup>2</sup>	205.6
Installed capacity of RE projects (MW)	312.8
Avoided emissions from RE portfolio (ktCO <sub>2</sub> e) <sup>2</sup>	114.4

### Social impact

Training of clients	
hours	800
participants	400

### Economic impact

Taxes (EUR m) <sup>3</sup>	57.2
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## Impact of own operations

### Environmental impact

Scope 1&2 emissions (ktCO <sub>2</sub> e)	0.11
Number of electric vehicles (EVs)	24
RE in total electricity use (%)	100

### Social impact

Female employment (%)	63.2
Training hours of employees	78,841
Flexible work arrangements	Hybrid work; flexible working hours; extra paid leave; extra parental leave

### Sustainability certificates

Certificates	ISO 14001; EDGE Zero Carbon
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<sup>1</sup> Including companies with gender parity (equal ownership split) <sup>2</sup> Scope 1 and 2 of clients; Excluding sovereign debt <sup>3</sup> Joint Impact Model (JIM) estimate



# IMPACT HIGHLIGHTS

ProCredit Bank Bulgaria is Bulgaria’s seventh-largest bank and a leading MSME lender operating in both Bulgaria and Greece. Headquartered in Sofia, the Bank has been active since 2001, providing a strong digital banking offer alongside traditional services. In 2016, the bank opened its Thessaloniki branch, where it focuses on clean energy finance.

**Green Finance:** The bank actively contributes to the low-carbon transition of both countries through specialised green financial products. Incentives include discounted interest rates and extended grace periods, with a special focus on eligible investments in photovoltaic plants (PVs), and EcoMobility loans for electric vehicles. The bank also partners with international institutions, such as the European Investment Fund (EIF), which provides loans under the InvestEU SME Sustainability programme with lower collateral requirements. These loans enable the establishment of sustainable enterprises which fulfil climate change, circular economy and pollution prevention parameters, among others.



**Workforce Inclusion:** The bank prizes inclusivity in its working culture and implements targeted recruitment processes. As a result, persons with disabilities represented 3.4% of its workforce in 2025. Moreover, by the end of 2025, women represented 62% of the bank’s total workforce, reflecting its ongoing commitment to cultivating an inclusive and diverse organisation.

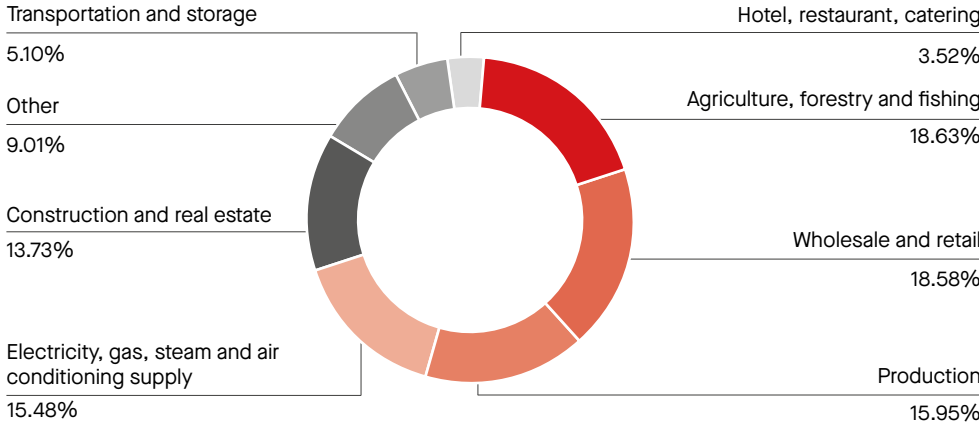


## Support for Disadvantaged Groups:

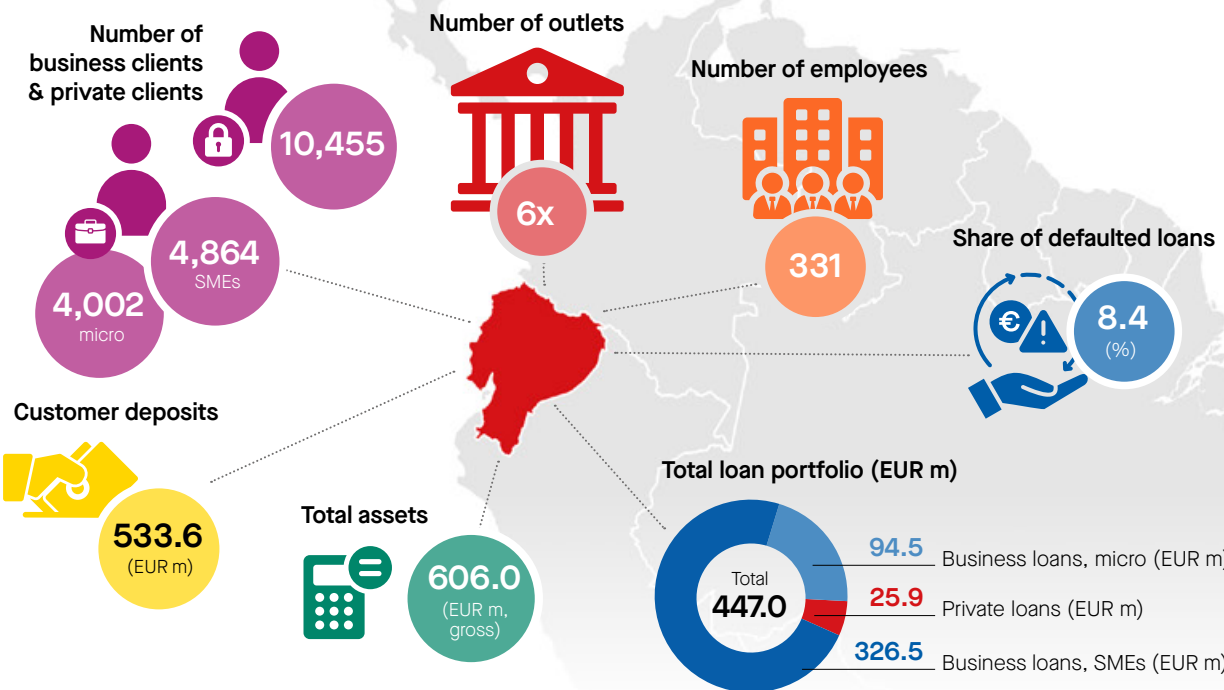
Every year, the bank and its employees actively support initiatives, provide sponsorships and make donations aimed at fostering the social integration of disadvantaged groups. Commitment through humanitarian aid is a collective approach rather than an institutional direction. Notably, **PROtegni Raka** or “Lend a hand” is an association established by the employees of the bank to provide financial assistance for the treatment of sick children from socially disadvantaged families. In 2025 alone, 300 employees participated in the charity bazaar organised to raise funds for PROtegni Raka through the sale of handmade creations.



## Business loan portfolio by sector (%) in 2025



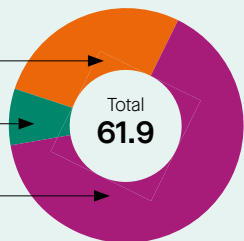
# PROCREDIT BANK ECUADOR



## Green Lending

**Total green loan portfolio (EUR m, gross)**

- Environmentally friendly projects: 16.8
- Renewable energies: 4.7
- Energy efficiency: 40.4



## Gender Lending

**31.0%**

Share of WMSMEs in number of disbursed loans<sup>1</sup>



## Client impact

### Environmental impact

Portfolio emissions (ktCO <sub>2</sub> eq) <sup>2</sup>	5.5
Installed capacity of RE projects (MW)	10.4
Avoided emissions from RE portfolio (ktCO <sub>2</sub> eq)	6.2

### Social impact

Training of clients	
hours	4,796
participants	638

### Economic impact

Taxes (EUR m) <sup>3</sup>	33.6
----------------------------	------

## Impact of own operations

### Environmental impact

Scope 1&2 emissions (ktCO <sub>2</sub> eq)	0.08
Number of electric vehicles (EVs)	11
RE in total electricity use (%)	82

### Social impact

Female employment (%)	58.9
Training hours of employees	105,119
Flexible work arrangements	Hybrid work; flexible working hours; extra parental leave

### Sustainability certificates

Certificates	ISO 14001; ISO 14064; Safe Workplace Seal
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<sup>1</sup> Including companies with gender parity (equal ownership split) <sup>2</sup> Scope 1 and 2 of clients; Excluding sovereign debt <sup>3</sup> Joint Impact Model (JIM) estimate



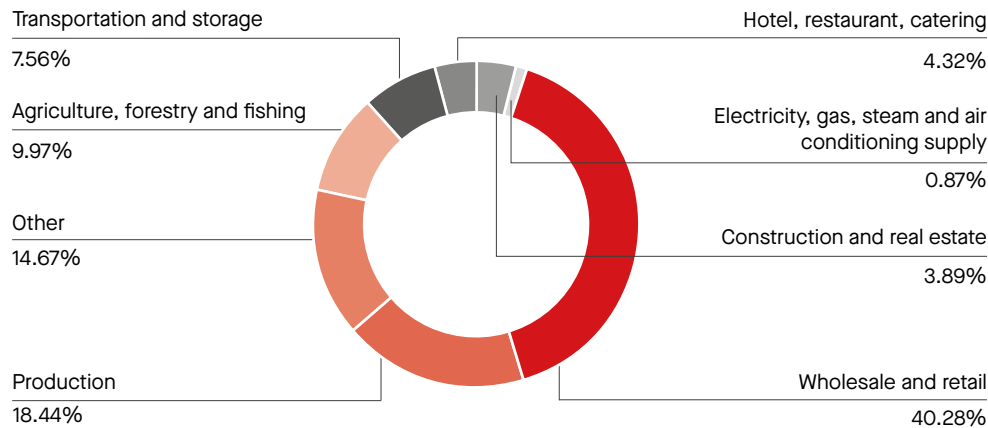
# IMPACT HIGHLIGHTS

Founded in 2001, ProCredit Bank Ecuador is a leader of sustainable and inclusive finance in a country where many groups, including women, have limited access to loans and economic opportunities. In addition, the economy grapples with a high level of informality and unemployment. Although the bank is considered a small to mid-sized financial institution, it plays a distinctive role due to its strong focus on MSME financing.

**Client Training:** The bank is gradually expanding its support to clients so that they can overcome the barriers that micro businesses and SMEs face in Latin America regarding access to credit lines and digitalisation. Notably, in 2025, it delivered around 2,700 hours of client training on financial literacy, specifically to micro business owners, entrepreneurs, and students in remote locations, including entrepreneurs in the Amazon region as well as agribusiness owners.



Business loan portfolio by sector (%) in 2025



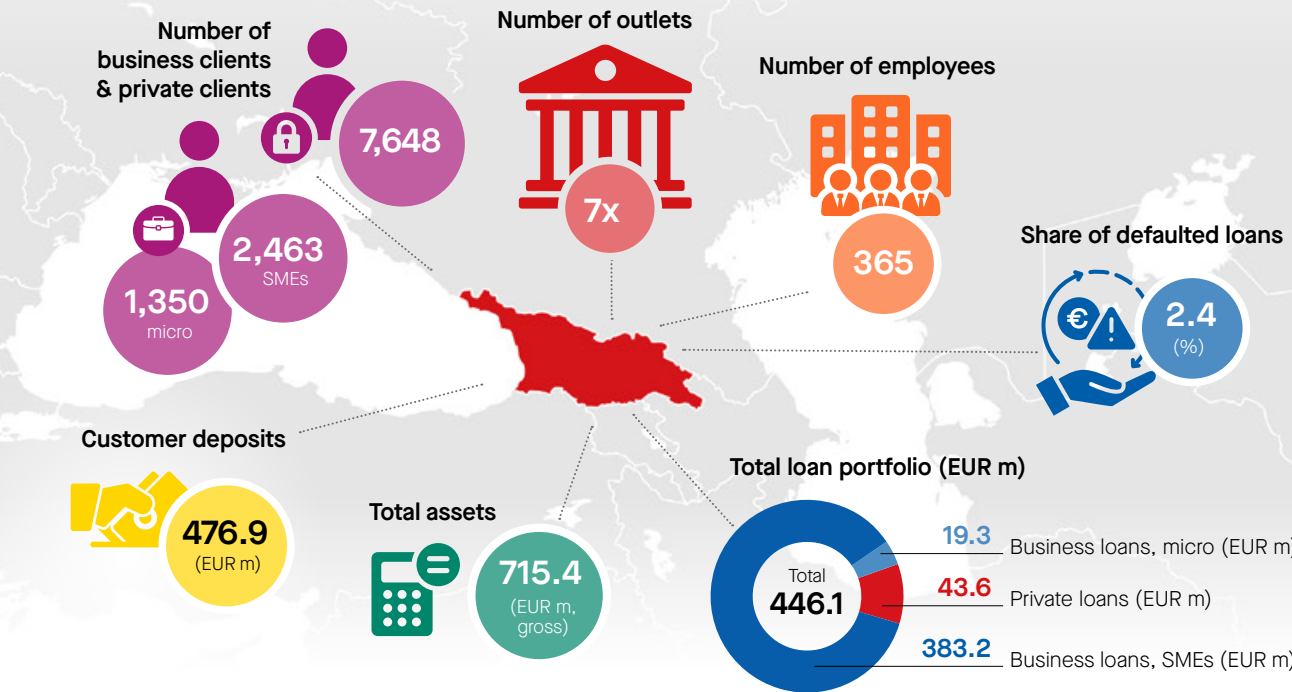
**Own PV Installation:** In 2025, the bank reached a milestone for the institutional and group-level low-carbon transition. The newly installed remote self-consumption PV plant of 150 kWp capacity is now supplying 100% of the renewable energy to the premises in Quito and generates approximately 199 MWh/year. The initiative has enabled the bank to reduce its total Scope 1 and 2 emissions by around 42% and sets an example of environmental responsibility in the financial sector.



**Inclusive Finance:** Inclusive finance requires well-equipped employees who can respond to clients' needs and are aware of bias. Through the **ProEquidad** programme, the bank is strengthening its institutional capacity by training staff and co-creating solutions with clients based on real-life experiences. **ProEquidad** offers preferential loans and non-financial services for projects with both economic and social value. The target groups include women, migrants, LGBT+ persons and non-certified sustainable agrobusinesses. In 2025 alone, over EUR 55 million was disbursed to women-led businesses, and 33 workshops and mentorship sessions were delivered to diverse audience raising their awareness on violence prevention and deepening their understanding of impact finance.



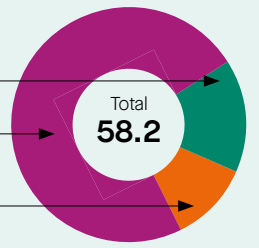
# PROCREDIT BANK GEORGIA



### Green Lending

Total green loan portfolio (EUR m, gross)

- Renewable energies 9.0
- Energy efficiency 42.8
- Environmentally friendly projects 6.4



### Gender Lending

21.2%

Share of WMSMEs in number of disbursed loans<sup>1</sup>



### Client impact

Environmental impact	
Portfolio emissions (ktCO <sub>2</sub> eq) <sup>2</sup>	23.1
Installed capacity of RE projects (MW)	0.3
Avoided emissions from RE portfolio (ktCO <sub>2</sub> eq)	0.1
Social impact	
Training of clients	
hours	17,378
participants	839
Economic impact	
Taxes (EUR m) <sup>3</sup>	37.9

### Impact of own operations

Environmental impact	
Scope 1&2 emissions (ktCO <sub>2</sub> eq)	0.19
Number of electric vehicles (EVs)	29
RE in total electricity use (%)	100
Social impact	
Female employment (%)	68.5
Training hours of employees	23,383
Flexible work arrangements	Hybrid work; flexible working hours; extra parental leave
Sustainability certificates	
Certificates	ISO 14001; EDGE

<sup>1</sup> Including companies with gender parity (equal ownership split) <sup>2</sup> Scope 1 and 2 of clients; Excluding sovereign debt <sup>3</sup> Joint Impact Model (JIM) estimate



# IMPACT HIGHLIGHTS

ProCredit Bank Georgia, headquartered in Tbilisi and active since 1999, plays a key role in financing Georgia's SME-driven economy. Maintaining a high level of expertise in impact lending to MSMEs, the bank provides vital financial support to the economy and positions itself as a bank with strong European values that cooperates with major EU-backed institutions.

**Client Training:** In 2025, ProCredit Bank Georgia continued strengthening the financial literacy of its clients through a series of specialised training events, delivered in partnership with leading industry associations and experts. Across Georgia, more than 725 participants benefited from the sessions and over 11,200 training hours were delivered. The topics included accounting, access to finance, digitalisation and business software solutions, tax legislation, risk management, and labour rights. The sessions equipped local enterprises with practical knowledge to enhance transparency, improve financial planning, and better navigate regulatory and economic developments, thereby making businesses more resilient and supporting broader community development.



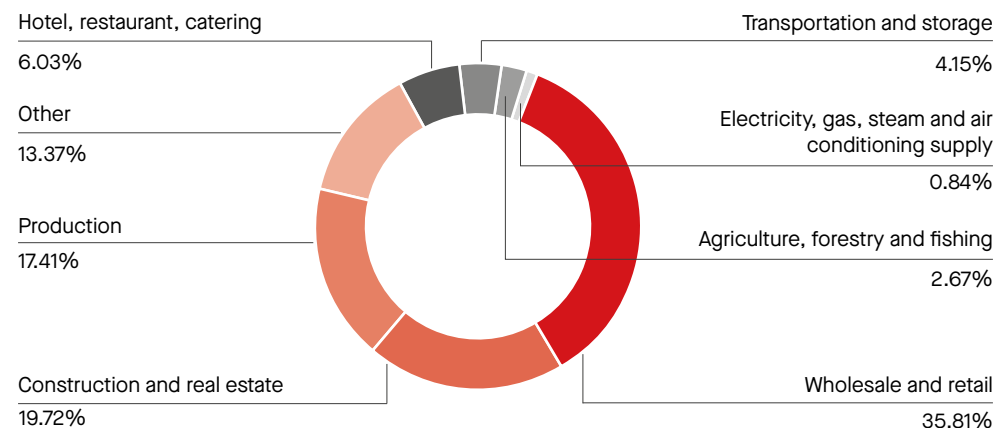
**Support for Women Entrepreneurs:** Recognising the role of women entrepreneurs in economic growth, the bank has developed the **Financing Programme for Women Entrepreneurs**, which offers both preferential conditions and non-financial services. In 2025, around 6,100 training hours were delivered to women entrepreneurs on financial literacy and access to finance, including through the **Empower Her** programme, which targets women in rural areas. In 2025, 80 women completed the entrepreneurship training and 79 have received grants for their individual business plans.



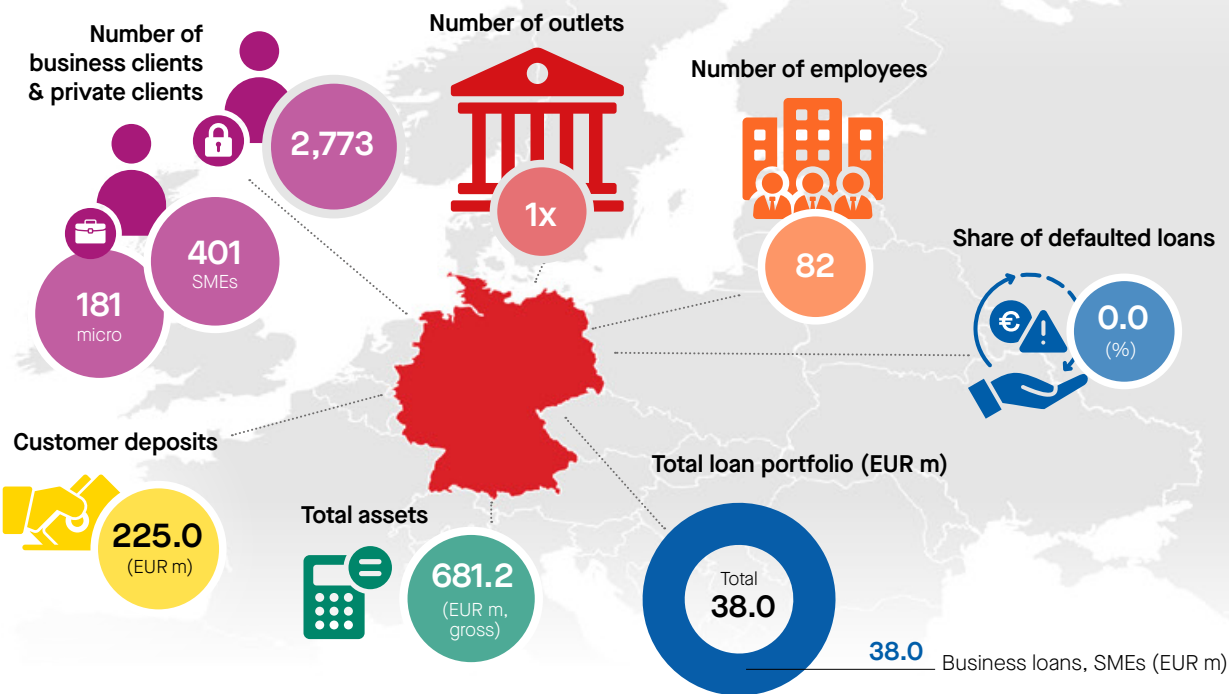
**Support for Women Artisans: Skhiviani,** a project initiated jointly with Kopeshia, a local company, is focused on creating income opportunities for artisans making traditional crafts. In the mountainous regions of Adjara, 67 women produced 5,250 unique handmade items. These products were integrated into corporate and partner procurement channels, providing participants with regular market access and income. A significant part of the bank's contribution was used to increase visibility and support market outreach through representation with business partners.



## Business loan portfolio by sector (%) in 2025

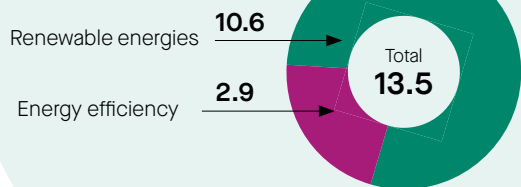


# PROCREDIT BANK GERMANY



## Green Lending

Total green loan portfolio (EUR m, gross)



## Gender Lending

**12.5%**

Share of WMSMEs in number of disbursed loans<sup>1</sup>



## Client impact

### Environmental impact

Portfolio emissions (ktCO <sub>2</sub> eq) <sup>2</sup>	4.4
Installed capacity of RE projects (MW)	25.9
Avoided emissions from RE portfolio (ktCO <sub>2</sub> eq)	9.7

### Social impact

Training of clients	
hours	-
participants	-

### Economic impact

Taxes (EUR m) <sup>3</sup>	-
----------------------------	---

## Impact of own operations

### Environmental impact

Scope 1&2 emissions (ktCO <sub>2</sub> eq)	0.01
Number of electric vehicles (EVs)	0
RE in total electricity use (%)	100

### Social impact

Female employment (%)	54.9
Training hours of employees	3,396
Flexible work arrangements	Hybrid work; flexible working hours

### Sustainability certificates

Certificates	EMAS, ADFC
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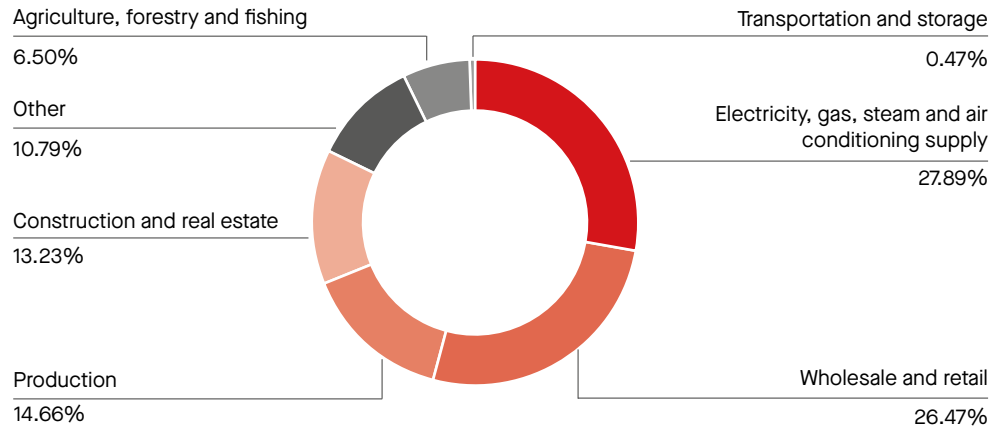
<sup>1</sup> Including companies with gender parity (equal ownership split) <sup>2</sup> Scope 1 and 2 of clients; Excluding sovereign debt <sup>3</sup> Joint Impact Model (JIM) estimate



# IMPACT HIGHLIGHTS

The bank in Germany was established in 2012 as the youngest member of the group. Certain services within the group are centrally organised in the bank in Frankfurt am Main, allowing more efficient and cost-effective delivery. These services include funding, liquidity management and other treasury services, international payments and trade finance, and non recourse project finance in renewable energy. To leverage on the other ProCredit banks' presence and client network in the focus region, ProCredit Bank Germany also supports German business clients connected to countries in South Eastern and Eastern Europe, as well as business clients from SEE/EE seeking business opportunities in Germany. All business activities are carried out in close collaboration with the ProCredit banks in the region to support their local business and economies.

## Business loan portfolio by sector (%) in 2025

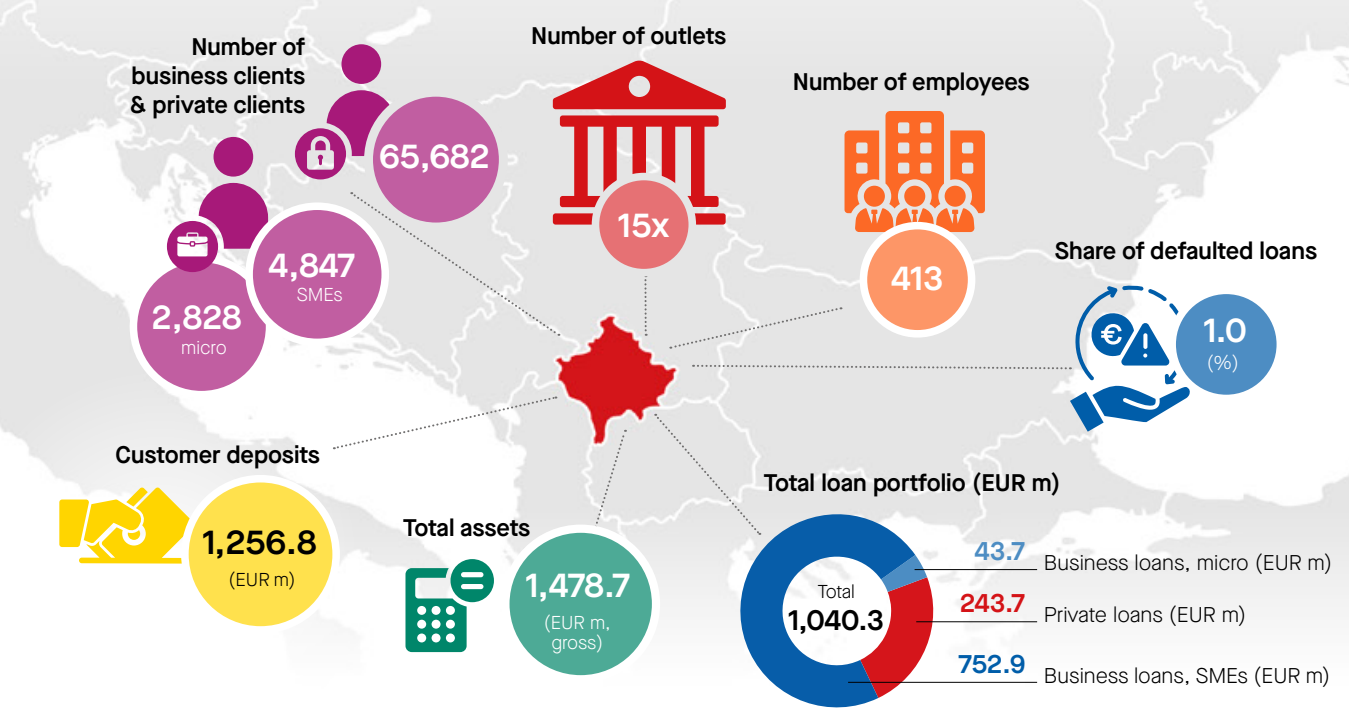


**Renewable Energy Finance:** With its **Renewable Energy Centre**, ProCredit Bank Germany supports the ProCredit group's renewable energy ambitions by bundling specialist knowledge in non-recourse project finance and combining it with the strong local market expertise of the other ProCredit banks. Against dynamic market conditions, the Centre is most active in Romania, which is currently the most active market in the ProCredit countries of operation. As the group continues to expand its renewable energy portfolio, the **Renewable Energy Centre** provides sector expertise, financial modelling, and debt structuring know-how for medium-sized projects.

The **Renewable Energy Centre** structures non-recourse project finance transactions in accordance with the group's standards and sustainability criteria across Eastern and South Eastern Europe, acting as both co-financier and lead partner in the transaction process with other ProCredit banks. The primary focus, mainly photovoltaic projects ranging from approximately 5 MW to 70 MWp, occupies a niche that is not fully served by many banks, allowing ProCredit to offer customised financing solutions and dependable execution. The Centre ensures that all bankability requirements, including those related to technology, project rights, and other key aspects, are thoroughly addressed. Additionally, the bank designs robust financial structures that support stable, long-term cash flows and fosters long-term relationships with borrowers.



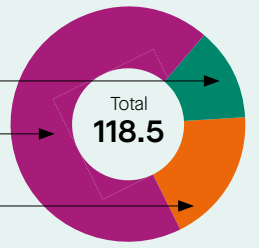
# PROCREDIT BANK KOSOVO



### Green Lending

**Total green loan portfolio (EUR m, gross)**

- Renewable energies **15.2**
- Energy efficiency **81.6**
- Environmentally friendly projects **21.8**



### Gender Lending

**13.5%**

Share of WMSMEs in number of disbursed loans<sup>1</sup>



### Client impact

Environmental impact	
Portfolio emissions (ktCO <sub>2</sub> eq) <sup>2</sup>	85.2
Installed capacity of RE projects (MW)	5.4
Avoided emissions from RE portfolio (ktCO <sub>2</sub> eq)	7.0
Social impact	
Training of clients	
hours	235
participants	62
Economic impact	
Taxes (EUR m) <sup>3</sup>	75.6

### Impact of own operations

Environmental impact	
Scope 1&2 emissions (ktCO <sub>2</sub> eq)	1.64
Number of electric vehicles (EVs)	36
RE in total electricity use (%)	12.8
Social impact	
Female employment (%)	59.8
Training hours of employees	41,350
Flexible work arrangements	Hybrid work; flexible working hours; extra parental leave
Sustainability certificates	
Certificates	ISO 14001; EDGE

<sup>1</sup> Including companies with gender parity (equal ownership split) <sup>2</sup> Scope 1 and 2 of clients; Excluding sovereign debt <sup>3</sup> Joint Impact Model (JIM) estimate



# IMPACT HIGHLIGHTS

ProCredit Bank Kosovo was the first bank to operate in Kosovo in 2000. The bank played a pivotal role in the rebuilding of the local economy by providing access to finance and banking services to businesses in post-war Kosovo. Following the group’s guidelines, it maintains a leading position in the financial industry with a special focus on retail and digital banking, as well as sustainable and green financing for businesses and private individuals.

**Community Support:** ProCredit Bank Kosovo reaffirmed its commitment to supporting communities across the country in 2025 through donations and sponsorships to organisations that promote art and culture, youth development, inclusive education, and initiatives aiding children and people with diverse abilities. Such organisations include the KosICT, which supports networking for local startups and IT professionals; the Sunny Hill Festival; and the SOS Kindergarten, which enables access to essential services for vulnerable groups. In 2025, the bank provided two internships and extended one employment contract to individuals supported by the SOS Children’s Villages Foundation.



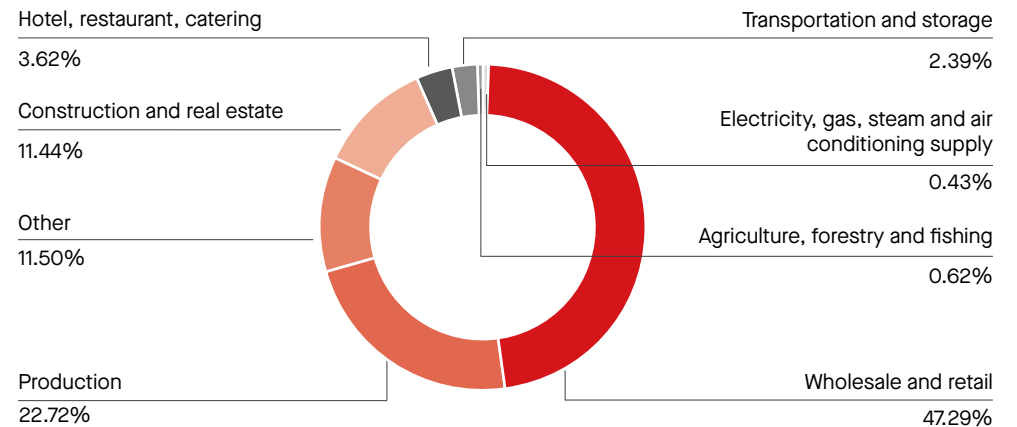
**Client Green Transition:** The bank empowers clients in their transition to low carbon operations through specialised financial products with reduced interest rates for eligible investments. Additionally, in 2025 the bank organised the **Sustainable Investment Forum**, which focused on decarbonisation and climate action. By engaging key local stakeholders and making clean technologies more accessible, the bank strengthens client competitiveness and accelerates Kosovo’s shift towards a more sustainable and resilient economy.



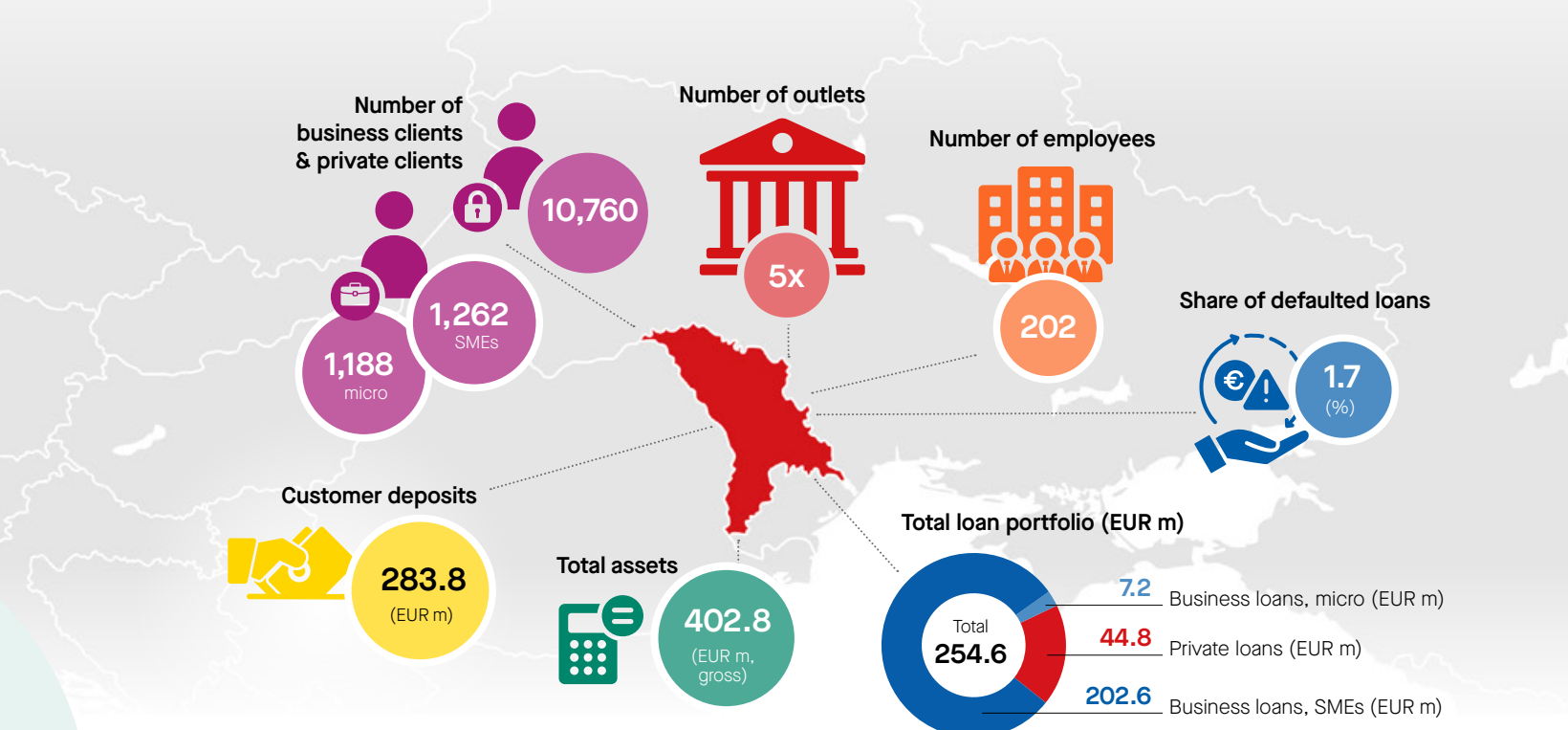
**Inclusive Finance:** The **Women in Business Window** programme, which was launched in cooperation with the Kosovo Credit Guarantee Fund (KCGF) with reguarantee support from the Swedish International Development Cooperation Agency (SIDA), aims to facilitate access to finance and strengthen the financial knowledge of women entrepreneurs and micro business owners. The initiative is enhancing women’s financial security and economic well-being. Under this scheme, guarantees cover up to 70% of the loan principal, while the non-financial components offered are networking, mentoring and capacity-building. During 2025, EUR 3.31 million was allocated to support women in business under this facility.



## Business loan portfolio by sector (%) in 2025



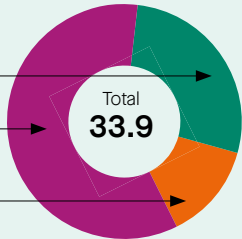
# PROCREDIT BANK MOLDOVA



## Green Lending

Total green loan portfolio (EUR m, gross)

- Renewable energies: 9.3
- Energy efficiency: 20.2
- Environmentally friendly projects: 4.5



## Gender Lending

29.3%

Share of WMSMEs in number of disbursed loans<sup>1</sup>



## Client impact

### Environmental impact

Portfolio emissions (ktCO <sub>2</sub> eq) <sup>2</sup>	22.5
Installed capacity of RE projects (MW)	19.7
Avoided emissions from RE portfolio (ktCO <sub>2</sub> eq)	10.3

### Social impact

Training of clients	
hours	304
participants	38

### Economic impact

Taxes (EUR m) <sup>3</sup>	15.0
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## Impact of own operations

### Environmental impact

Scope 1&2 emissions (ktCO <sub>2</sub> eq)	0.27
Number of electric vehicles (EVs)	3
RE in total electricity use (%)	7.5

### Social impact

Female employment (%)	77.7
Training hours of employees	21,179
Flexible work arrangements	Hybrid work; flexible working hours

### Sustainability certificates

Certificates	ISO 14001
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<sup>1</sup> Including companies with gender parity (equal ownership split) <sup>2</sup> Scope 1 and 2 of clients; Excluding sovereign debt <sup>3</sup> Joint Impact Model (JIM) estimate



# IMPACT HIGHLIGHTS

ProCredit Bank Moldova, headquartered in Chişinău and established in 2007, is one of the country’s leading mid sized banks. With a strong focus on supporting Moldova’s small business sector and private clients, it has enabled access to financial services and responsible banking for businesses that often face inadequate supply, especially in rural regions.

**Green Finance:** ProCredit Bank Moldova promotes sustainable finance by offering preferential conditions for investments that meet its green loan criteria, supporting clients who adopt energy efficient technologies and low carbon solutions. The bank enables businesses and households to lower their emissions and enhance environmental stewardship. Through these products, the bank contributes to Moldova’s transition towards a more resilient, low carbon economy.



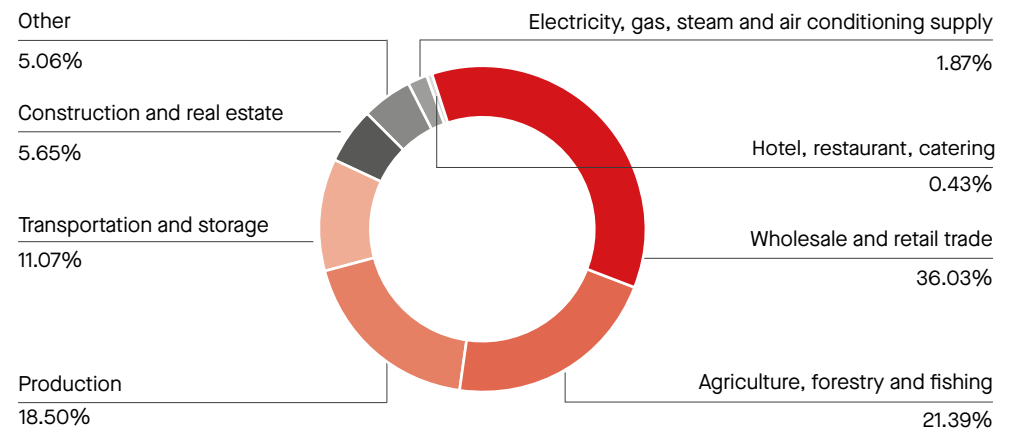
**Women Leadership Training:** In partnership with the EBRD, in 2025 the bank launched the **Leadership in Business** training programme to strengthen the capacities of its women clients. In total, 304 hours were delivered through online and in person sessions to 38 participants. The aim of the course was to equip female clients with leadership skills that are essential for the long-term success of their business, enhance their management skills, and provide a better understanding of available opportunities. Through this initiative, the bank complements its equitable gender lending and inclusive finance practices, promoting female business leadership in Moldova.



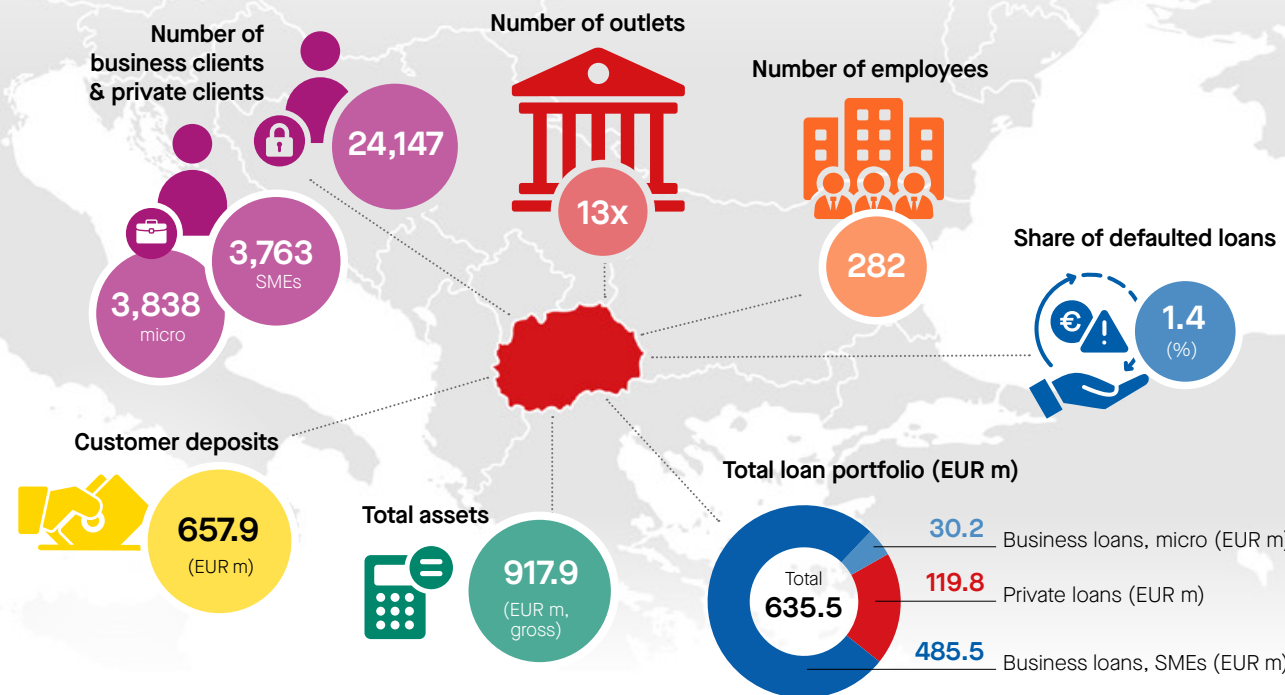
**Employee Well-being:** ProCredit Bank Moldova has developed numerous benefits for its employees that range from health and well-being programmes to training events and gifts, with the aim of enhancing employee satisfaction. Some highlights include a fitness room for employees, a space dedicated to promoting health, well-being and team spirit; the rental of a sports hall where employees gather to play volleyball or football once a week; medical check-ups and primary consultations; English courses; and on-the-job training for specific positions in sales and accounting.



**Business loan portfolio by sector (%) in 2025**



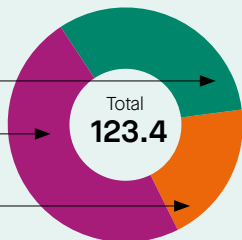
# PROCREDIT BANK NORTH MACEDONIA



## Green Lending

**Total green loan portfolio (EUR m, gross)**

- Renewable energies **39.9**
- Energy efficiency **59.5**
- Environmentally friendly projects **24.0**



## Gender Lending

**21.5%**

Share of WMSMEs in number of disbursed loans<sup>1</sup>



## Client impact

### Environmental impact

Portfolio emissions (ktCO <sub>2</sub> eq) <sup>2</sup>	16.5
Installed capacity of RE projects (MW)	49.9
Avoided emissions from RE portfolio (ktCO <sub>2</sub> eq)	41.0

### Social impact

Training of clients	
hours	4,154
participants	196

### Economic impact

Taxes (EUR m) <sup>3</sup>	52.9
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## Impact of own operations

### Environmental impact

Scope 1&2 emissions (ktCO <sub>2</sub> eq)	0.47
Number of electric vehicles (EVs)	12
RE in total electricity use (%)	29.7

### Social impact

Female employment (%)	69.9
Training hours of employees	31,392
Flexible work arrangements	Hybrid work; flexible working hours

### Sustainability certificates

Certificates	ISO 14001; EDGE
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<sup>1</sup> Including companies with gender parity (equal ownership split) <sup>2</sup> Scope 1 and 2 of clients; Excluding sovereign debt <sup>3</sup> Joint Impact Model (JIM) estimate



# IMPACT HIGHLIGHTS

ProCredit Bank North Macedonia, headquartered in Skopje and active since 2003, plays a pivotal role in strengthening the local economy by financing MSMEs, which make a significant contribution to job creation in the country. The bank is especially focused on providing support to young people, recognising that they are vital assets in North Macedonia's economic development.

**Client Climate Transition:** As part of its broader climate action strategy, the bank participated in the **EIB's technical cooperation initiative** to help develop a comprehensive framework for climate-risk adaptation and mitigation in the banking sector. As a result, the bank engaged with its first high-emitting agriculture client committed to climate transition, providing a tailored climate-risk strategy and a proposed transition plan aligned with the group's net zero objectives.



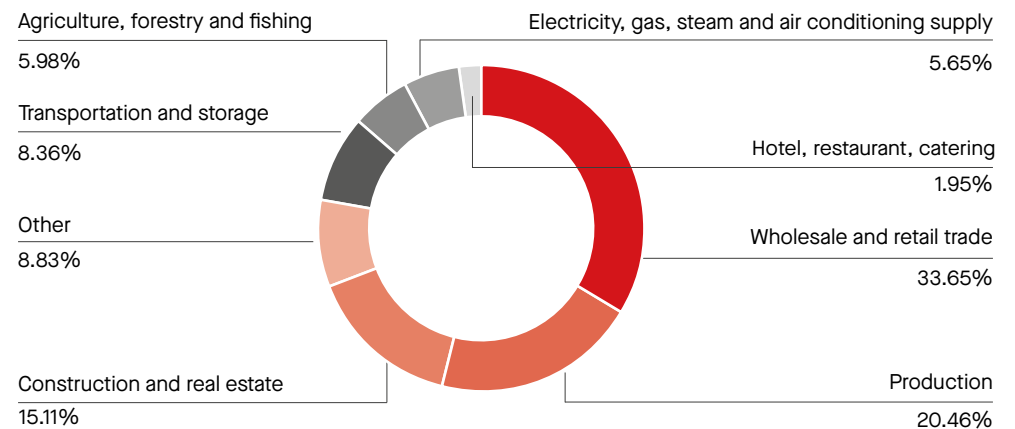
**Responsible Banking:** ProCredit Bank North Macedonia promotes responsible banking through its **ProActive** package and platform, linking everyday financial decisions with a tangible positive impact. Launched in May 2025, **ProActive** introduced a current account with a biodegradable Mastercard World debit card, the first of its kind in the market. Through the **platform**, clients can access initiatives, proposals and activities that encourage sustainable habits and community engagement. By combining innovative products with a purpose-driven platform, ProActive fosters a community of individuals who actively contribute to environmental and social impact while managing their finances.



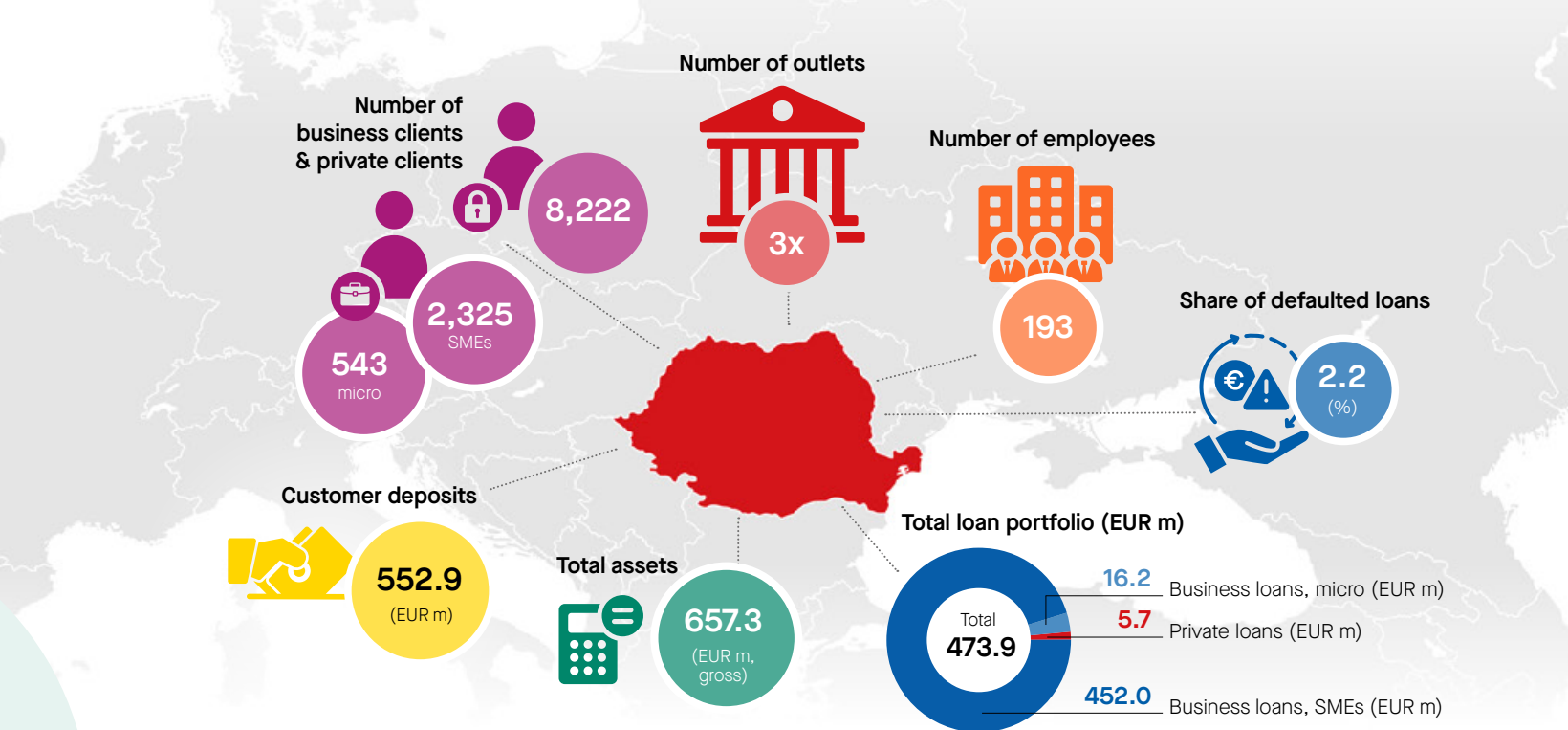
**Client Training:** In 2025, the bank initiated the **ProCredit Business Academy**, a platform that provides free professional education for micro and small entrepreneurs, underscoring the bank's commitment to true partnership with its clients beyond traditional banking. Guided by leading regional experts, 90 entrepreneurs began their education on financial literacy, intrapreneurship and digital transformation, among other topics, for a total of 3,600 training hours. With the establishment of the Academy, a much needed concept finally came to fruition in North Macedonia: non-financial support for local businesses, a space where they can learn and exchange experiences and knowledge on dealing with shared challenges and seizing new opportunities.



## Business loan portfolio by sector (%) in 2025



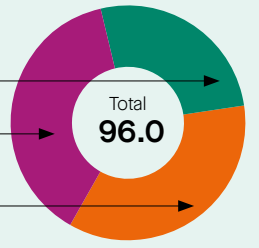
# PROCREDIT BANK ROMANIA



**Green Lending**

**Total green loan portfolio (EUR m, gross)**

- Renewable energies **25.1**
- Energy efficiency **36.8**
- Environmentally friendly projects **34.1**



**Gender Lending**

**23.2%**

Share of WMSMEs in number of disbursed loans<sup>1</sup>



<b>Client impact</b>	
<b>Environmental impact</b>	
Portfolio emissions (ktCO <sub>2</sub> eq) <sup>2</sup>	55.5
Installed capacity of RE projects (MW)	34.3
Avoided emissions from RE portfolio (ktCO <sub>2</sub> eq)	6.3
<b>Social impact</b>	
Training of clients	
hours	336
participants	24
<b>Economic impact</b>	
Taxes (EUR m) <sup>3</sup>	34.6

<b>Impact of own operations</b>	
<b>Environmental impact</b>	
Scope 1&2 emissions (ktCO <sub>2</sub> eq)	0.11
Number of electric vehicles (EVs)	10
RE in total electricity use (%)	58.1
<b>Social impact</b>	
Female employment (%)	77.2
Training hours of employees	10,819
Flexible work arrangements	-
<b>Sustainability certificates</b>	
Certificates	ISO 14001

<sup>1</sup> Including companies with gender parity (equal ownership split) <sup>2</sup> Scope 1 and 2 of clients; Excluding sovereign debt <sup>3</sup> Joint Impact Model (JIM) estimate



# IMPACT HIGHLIGHTS

ProCredit Bank Romania, headquartered in Bucharest and active since 2002, has supported economic and social development through financing local businesses and Romania’s vital agriculture sector. It focuses on advisory-based banking for micro and small enterprises while also serving private individuals, and on the growing energy sector.

**Renewable Energy Finance:** Together with the German Renewable Energy Centre, the bank supported the development of a 34.2 MWp **Hyperion Soare Olt photovoltaic park** in Sibiu County, enabling the expansion of renewable energy production capacity and strengthening the national clean energy transition. This investment contributes to long-term energy stability and supports Romania’s progress toward its renewable energy targets while also reinforcing the bank’s strategic focus on sustainable, low-carbon growth. The bank also participated in several community events to promote these types of investments and increase awareness about the importance of energy independence.



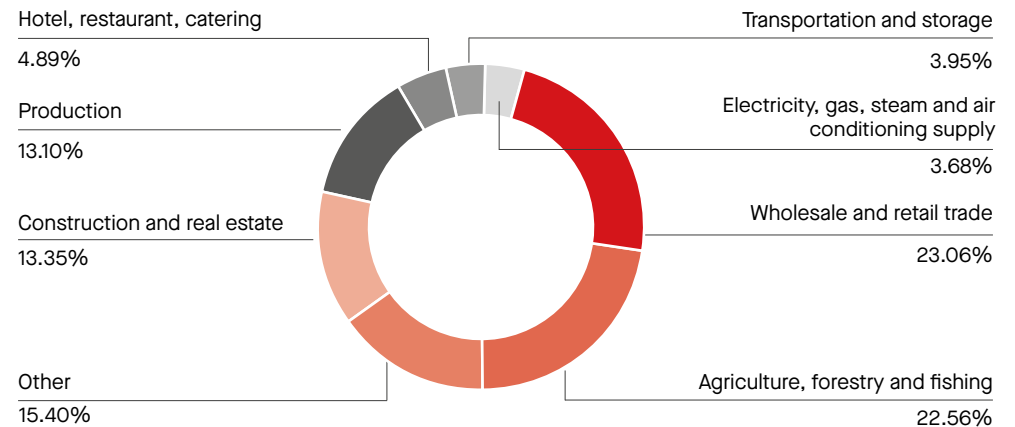
**Community Engagement:** The bank commits to community engagement by supporting local organisations through sponsorships and donations, particularly those enhancing access to healthcare and education, including for disadvantaged rural communities. A highlight is the bank’s partnership with the Pastel Association to complete the endowment of the chemistry laboratory at Gheorghe Ionescu-Sisești Agricultural High School. Apart from the financial support, 40 bank employees volunteered in the restoration work. In addition, during two dedicated two-hour sessions, ProCredit specialists delivered financial education workshops for students, covering key topics such as savings, loans and financial planning.



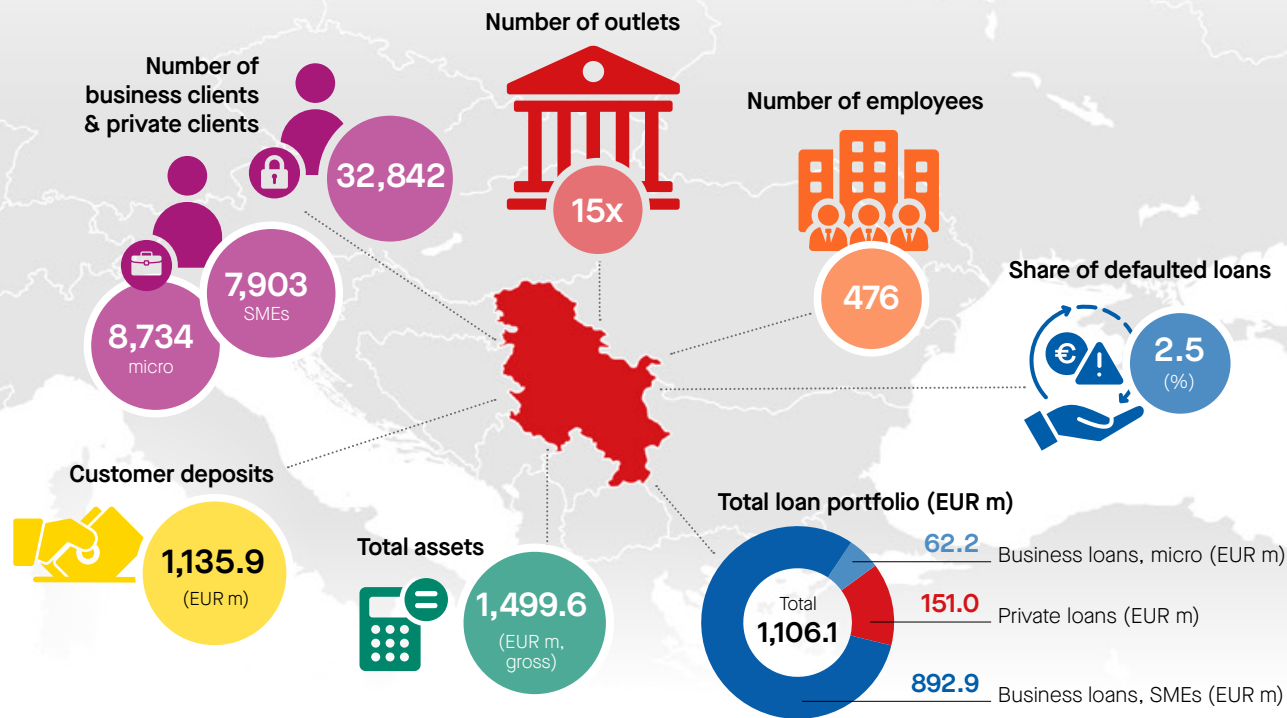
**Sustainable Agribusiness Training:** ProCredit Bank Romania, in partnership with Amazag and EFSE, established the **Sustenagora Academy**, a free learning programme dedicated to support agricultural clients in their transition to conservative and regenerative agriculture. Complementing the bank’s financing offer, the initiative promotes improved agricultural practices and long-term financial resilience. In 2025, 336 hours of training were delivered. The participants benefited from seven courses that took place in person, online and in the field, enabling them to acquire theoretical and practical knowledge that can be directly applied to their own agricultural business. The Academy not only reflects the bank’s commitment to rural development and food security but also supports the group’s objective of portfolio decarbonisation by 2050.



## Business loan portfolio by sector (%) in 2025



# PROCREDIT BANK SERBIA



## Green Lending

### Total green loan portfolio (EUR m, gross)



## Gender Lending

20.6%

Share of WMSMEs in number of disbursed loans<sup>1</sup>



## Client impact

### Environmental impact

Portfolio emissions (ktCO <sub>2</sub> eq) <sup>2</sup>	138.9
Installed capacity of RE projects (MW)	14.5
Avoided emissions from RE portfolio (ktCO <sub>2</sub> eq)	25.6

### Social impact

Training of clients	
hours	45
participants	15

### Economic impact

Taxes (EUR m) <sup>3</sup>	89.8
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## Impact of own operations

### Environmental impact

Scope 1&2 emissions (ktCO <sub>2</sub> eq)	0.35
Number of electric vehicles (EVs)	14
RE in total electricity use (%)	94.8

### Social impact

Female employment (%)	71.8
Training hours of employees	38,393
Flexible work arrangements	Hybrid work; flexible working hours; extra family leave

### Sustainability certificates

Certificates	ISO 14001
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<sup>1</sup> Including companies with gender parity (equal ownership split) <sup>2</sup> Scope 1 and 2 of clients; Excluding sovereign debt <sup>3</sup> Joint Impact Model (JIM) estimate



# IMPACT HIGHLIGHTS

ProCredit Bank Serbia was established in 2001 and positions itself as the 100% online bank of Serbia. Headquartered in Belgrade, it has a strong reputation as a bank that understands businesses and has provided long-standing support to the agricultural sector, especially in the northern region.

**Support for Inclusive Entrepreneurship:** The **Get Started for Work** programme, funded by ProCredit Bank Serbia in collaboration with EFSE DF and ENECA, provides grants of EUR 5,000 for women- and youth-led micro and small enterprises, supporting investments in equipment, certification, innovation, and market reach expansion. Participants also receive training on digital marketing, financial management and ESG standards. Since its launch in 2025, the **Get Started for Work** programme is already delivering results: Five participants have benefited from financial and non-financial support, 10 participants have obtained non-financial support, and 20 participants have received business plan assistance, underlining the bank's efforts to make finance more inclusive.



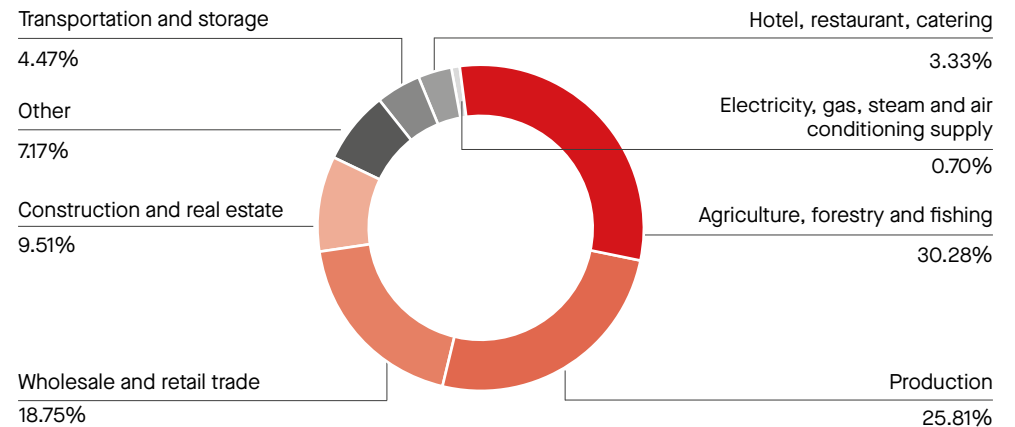
**Support for Inclusive Employment:** The bank collaborates with the **Youth with Disabilities Forum** to promote employment opportunities for people in this segment. As part of this initiative, it supported the **Academy of Business Skills for Women with Disabilities**, where participants gained practical knowledge on financial literacy and budget management in business and private life. In 2025, the bank also offered an internship to an individual with diverse abilities, enhancing accessibility in the financial industry.



**Climate Capacity-Building:** In 2025, ProCredit Bank Serbia trained 127 employees through three online workshops, focusing on the bank's net zero pathway and use of the group's CO<sub>2</sub> Calculator. This training strengthened staff capacity to support clients with their decarbonisation efforts and at the same time contributed to advancing the bank's portfolio climate transition. The bank has already begun its first efforts to engage with clients on net zero and has delivered about 45 hours of client training on emissions reduction planning and the CO<sub>2</sub> Calculator, which offers precise emissions calculations and practical recommendations to help SMEs optimise resources, adopt cleaner technologies and use renewable energy sources.



## Business loan portfolio by sector (%) in 2025







# IMPACT HIGHLIGHTS

ProCredit Bank Ukraine was established in 2001 and has grown into a leading lender for businesses and private clients. Throughout the war, it has remained operational even under extreme conditions, ensuring that businesses can maintain payments, communication, and supply chain continuity. By keeping its doors open, the bank helps preserve jobs and maintain economic resilience, creating a stable foundation for future reconstruction efforts in the country.

**Employee Capacity-Building:** Recognising the importance of capacity-building, the bank offers mental health support programmes to its employees to equip them with stress coping mechanisms that are tailored to the challenging geopolitical environment. In 2025, around 60% of employees participated in the programme, which remains open to all staff, including interns. Additionally, the bank provided a specialised training event, **Communication During War**, to impart employees with the know-how to communicate with people in vulnerable situations. Through this programme, the bank reinforces its role as a “Hausbank”, responding to clients’ current needs and adjusting to changing circumstances, even adapting its premises to be more inclusive towards people with disabilities or impairments.



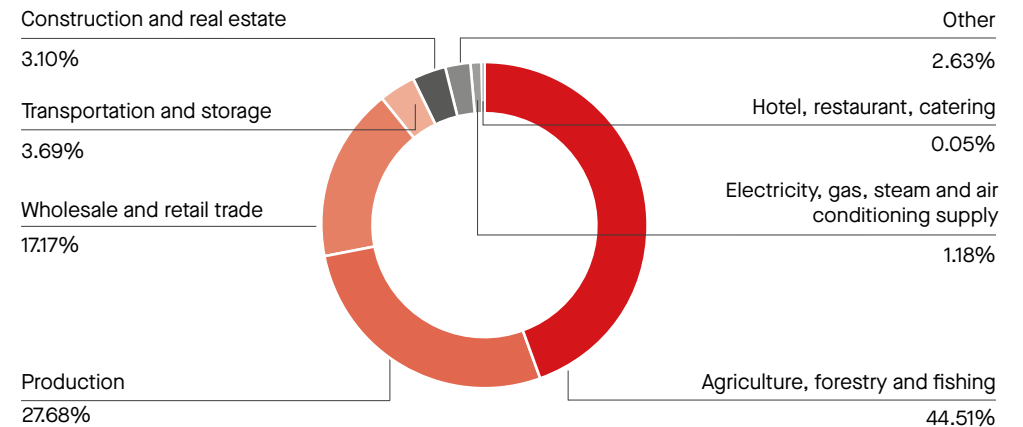
**Community Support:** Corporate blood donation was launched in partnership with the NGO Blood Agents, providing a meaningful way to support community health and assist patients in urgent need. Additionally, 128 employees participated in the **Chestnut Run**, a fundraising initiative supporting children with congenital heart ailments. Together, these efforts fostered employee engagement, solidarity and shared commitment to community well-being.



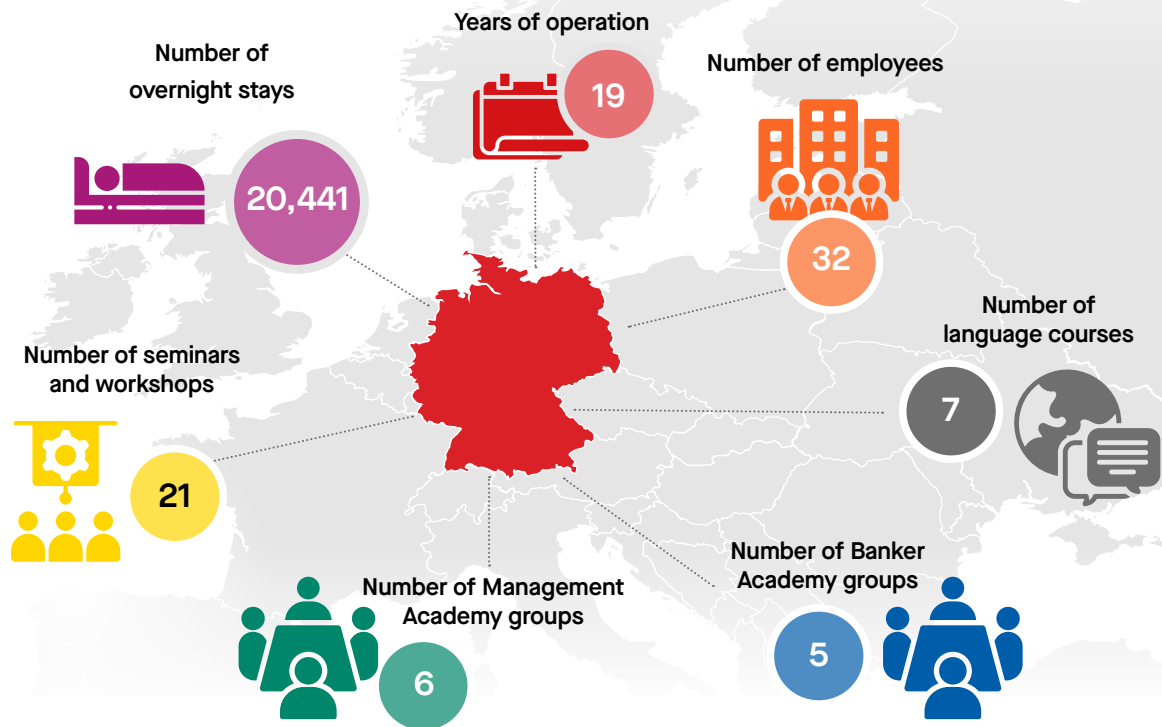
**Inclusive and Recovery Finance:** The bank supports economic viability through targeted lending programmes implemented in cooperation with international financial institutions. Backed by risk-sharing guarantees, these programmes allow for more flexible collateral requirements and provide incentives for green technologies. Financing is directed to women- and youth-led businesses, people with disabilities, and the borrowers most affected by the war, particularly war veterans, internally displaced persons, returnees and companies operating in heavily affected regions. In 2025, more than EUR 55 million was allocated to over 200 such borrowers. Over 60 businesses investing in green technologies received additional investment incentive grants. The initiative improves access to finance and strengthens business resilience, contributing to the long-term reconstruction of the Ukrainian economy.



## Business loan portfolio by sector (%) in 2025



# PROCREDIT ACADEMY



### Impact of own operations

Environmental impact	
Scope 1&2 emissions (ktCO <sub>2</sub> eq)	0.02
Number of electric vehicles (EVs)	3
Electricity generated from own PVs (%)	41,3
RE in total electricity use (%)	100

### Social impact

<b>Number of graduates</b>	<b>135</b>
Number of graduates from Banker Academy (BA)	101
Number of graduates from Management Academy (MA)	34
Number of women graduates	69
<b>Number of courses (in BA/MA programmes)</b>	<b>57</b>
Number of environmental courses	6
Number of societal courses	19
Number of on-the-job trainings	32
<b>Sustainability certificates</b>	
Certificates	EMAS

# IMPACT HIGHLIGHTS

The Academy plays a central role in strengthening the group’s long-term success by investing in people, building knowledge, and adhering to and promoting our shared values since 2006. It offers structured training programmes for professional development and fosters collaboration across countries and departments, creating networks that support cooperation beyond organisational boundaries. A particular focus of our Academy lies in developing current and future leaders that share values-based leadership skills that are aligned with both economic goals and environmental and social responsibility.

**Learning Formats:** Last year, ProCredit Academy held the first **Fireside Chat**. These quarterly expert-led discussion events are open to all employees in the group and focus on topics that resonate with a large portion of the workforce, including generational issues, such as conflicts and opportunities, stress management and renewable energy. The Academy has also released six episodes of its podcast, covering targeted topics in the banking industry, such as sustainability, the use of AI, and distributive justice, providing listeners with valuable insights.



**Support for Community Well-being:** Similar to the group as a whole, the Academy acknowledges its responsibility towards our environment and society. In line with this commitment, the Academy offers schools and the German Life Saving Association (DLRG) free access to its swimming pool. This enables around 300 children and young people to learn how to swim or to further improve their swimming skills. As indoor swimming facilities are limited in the region, the pool represents an important place for many children to gain experience in the water and take their first swimming strokes, strengthening not only individual confidence and safety, but also community well being and social inclusion.



**Employee Development:** The ProCredit Academy offers a structured, two step development pathway. The **Banker Academy** is a one year programme for highly motivated and high performing employees. Through 15 courses across six blocks, the programme strengthens participants’ professional expertise, critical thinking skills and understanding of the economic, organisational, social, and environmental contexts in which the group operates. The **Management Academy** is the next stage of professional development, a programme for current and prospective managers and a standard expectation for those aspiring to hold leadership roles within the group. Participants complete an intensive curriculum in two and a half years on core topics, including key business strategies, management, risk, technology and sustainability. The Academy forms a coherent learning architecture that develops employees from strong professional foundations to high-performing values based leadership roles within the ProCredit group.





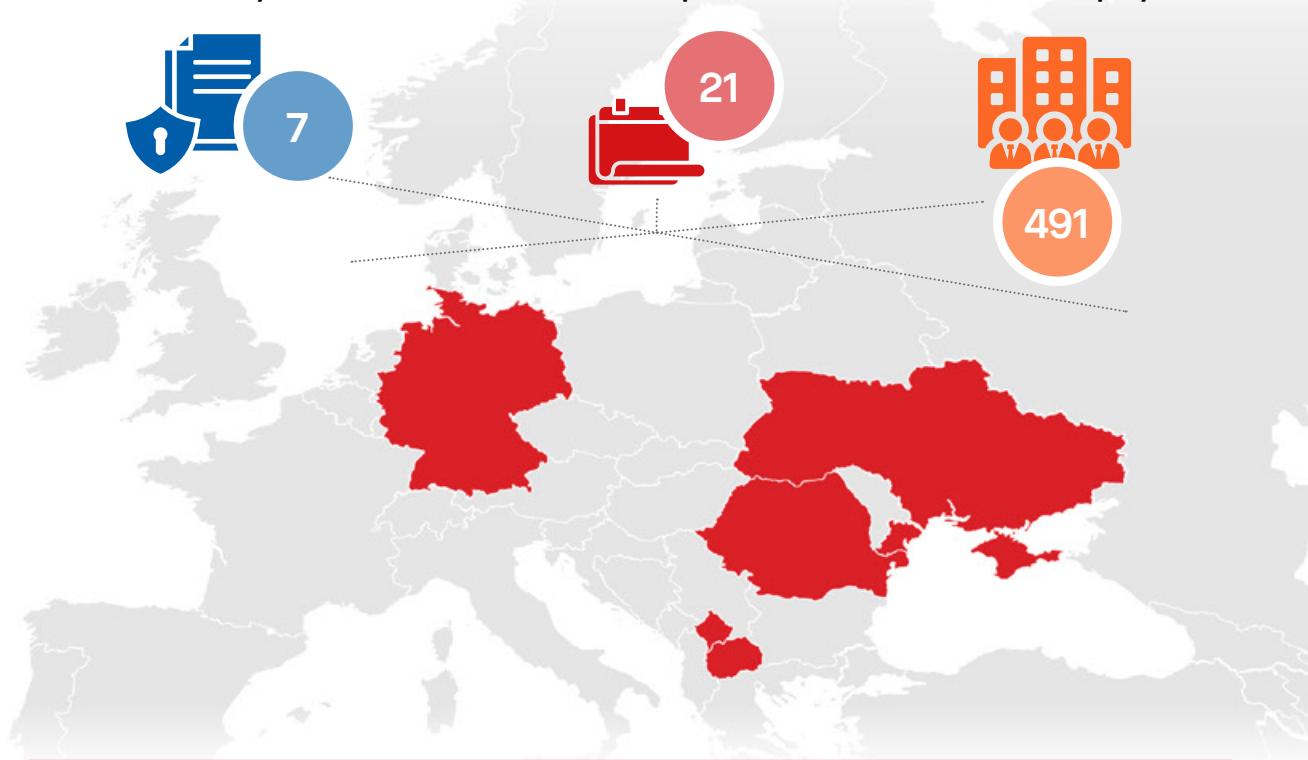
Data security frameworks



Years of operation



Number of employees



**Impact of own operations**

**Environmental impact**

Scope 1&2 emissions (ktCO <sub>2</sub> eq)	0.30
Number of electric vehicles (EVs)	2
RE in total electricity use (%)	82.9

**Secure, inclusive, and reliable digital infrastructure**

Information and data security framework(s)	ISO/IEC 27001; PCI DSS; PCI CPP; PCI Security Requirements; PCI 3DS; SOC 2 Type 1; ISO/IEC 20000
Training hours of employees (in cybersecurity, data protection, ESG-related topics)	3,875
Number of data protection breaches	4
Number of cybersecurity incidents	5 Security Incidents (3 high and 2 medium)

**Other sustainability certificates**

Certificates	ISO 14001; EMAS
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# IMPACT HIGHLIGHTS

Quipu is entrusted as ProCredit’s strategic technology enabler, which ensures that the group’s digital backbone remains a true strategic asset – secure, mission aligned, and under full shareholder control. A 100% subsidiary of ProCredit Holding and established in 2004, Quipu is headquartered in Frankfurt, Germany. Quipu safeguards the technological capabilities that underpin ProCredit’s responsible banking model and long term development goals.

**Digital Transformation:** Quipu supports the group’s digitalisation and AI transformation by developing and delivering unified core digital channels such as mobile banking, e banking, CRM, digital onboarding and loan origination. It enhances efficiency through back office automation and accelerated DevOps practices. Across the software development lifecycle, Quipu aims to integrate AI using AI assisted development, agent driven processes, and scalable automation. Supported by strong governance (based on ISO 38500, EU AI Act, DORA and SOC2), Quipu ensures secure, compliant adoption while serving as the group’s digital enabler.



**Clean Energy Use:** Quipu purchases 100% renewable energy for its offices and data centres in Frankfurt, which account for 60% of Quipu’s total electricity consumption. This provides substantial support to the group’s climate transition and decarbonisation path, contributing to the avoidance of approximately 400 tCO<sub>2</sub>eq per year. The renewable energy used to power our IT services is procured in line with the Group’s Climate Action Strategy, reinforcing our commitment to clean energy.



**Data Security:** Quipu ensures strong digital and data security for clients through a multilayered protection framework combining resilient technical safeguards, such as encryption, role based access control, threat detection, secure configuration, and data classification with strict adherence to SOC2, GDPR, DORA, NIS2, and other regulatory standards. Its governance model includes dedicated committees, policies, risk assessments, and software approval controls, reinforced by data protection by design principles and mandatory employee compliance. Mature security operations, including incident response, vulnerability management, threat intelligence, and continuous monitoring via managed detection and response service, further safeguard client data across all environments.





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