ProCredit HOLDING

DISCLOSURE REPORT

2025

This disclosure report was updated in October 2026 reflecting data corrections and related editorial adjustments.

Please note: This English version is provided for information purposes only. The original German text is binding in all respects.

We are guided by our ethical corporate mission and see ourselves as a development- and impact-oriented banking group. This includes respecting human dignity and rejecting all forms of discrimination. In German-language texts, we generally use inclusive forms of language. However, due to the legal uncertainty surrounding the permissibility of inclusive language, we continue to use the generic masculine form or other forms accepted in official German language standards in certain legally required reports or publications.

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1 INTRODUCTION

The ProCredit financial holding group (ProCredit group or the group) comprises development-oriented commercial banks in South Eastern and Eastern Europe and in South America, and a bank in Germany. The ProCredit group focuses on two primary areas of business: the financing of micro, small and medium-sized enterprises (MSMEs) as well as direct banking for private clients.

Through our business activities we aim to make a contribution to economic, social and ecological development while providing a sustainable return on investment for our shareholders. Our business strategy is based on long-term relationships with our clients and a conservative approach to risk management. The group does not engage in speculative lines of business.

We see ourselves as a reliable "Hausbank" for our customers and thus their first point of contact for all financial matters. We support our MSME clients with their financing needs, which typically range from EUR 50,000 to the single-digit millions. As a partner specialised in financing MSMEs, we understand the particular demands and needs of medium-sized businesses. Our offer therefore goes far beyond issuing loans: we also provide banking services in the areas of account management, payment transactions, deposit business and trade finance.

Our primary target group in lending comprises innovative companies showing dynamic growth and stable, formalised structures. Through our work, we want to deliver added value to our customers as well as making a contribution to creating jobs, enhancing capacity for innovation and encouraging investments in ecological projects. We place particular emphasis on issuing green loans and promoting local production, especially in agriculture. Our approach is based on a careful and critical selection of clients, with solvency, transparency and social responsibility at the heart of the lending process. In this way, we want to ensure that our customers can adequately service their loans and also build up reserves for potentially more difficult times. We attach great importance to open and transparent business relationships and we maintain regular contact with our clients. We believe that our clients also make an important contribution to the formal sector, and thus to social and economic development in their markets, not only through their actions and but also by paying taxes and maintaining fair working conditions.

In addition, we also pursue a comprehensive direct banking strategy for private clients. We primarily serve our private customers via digital channels and offer an extensive range of mobile-first services, supplemented by personalised advice. We strive to provide maximum convenience, security and transparency, thereby differentiating ourselves from other market participants.

Accountability is part of our culture. A central component of our strategy is our deliberate approach to ecological challenges. We strive to keep our environmental impact as low as possible while actively promoting the transition to a sustainable economy. Environmental awareness and addressing the consequences of climate change and its impact on our business activities and our customers are extremely important to us. Our comprehensive environmental management system enables us to systematically control both internal and external environmental impacts. Internally, we focus on reducing the ecological footprint of our group companies. Externally, we rely on clear standards, such as the strict application of our Exclusion List when granting loans as well as an annual review of the ecological and social impact of our clients' business activities as part of the credit risk assessment process. We have set the target of achieving net-zero emissions for our loan and investment portfolio by 2050 or earlier. We are convinced that our institutions make a valuable contribution to long-term economic development in our target regions by actively promoting green investments, for example in the areas of energy efficiency, renewable energies, organic farming and sustainable waste management.

The superordinated company of the group is ProCredit Holding AG (ProCredit Holding), based in Frankfurt am Main, Germany. The ProCredit group is supervised by the German Federal Financial Supervisory Authority (Bundesanstalt für Finanzdienstleistungsaufsicht, or BaFin) and the Deutsche Bundesbank. ProCredit Holding owns 100% of the shares of all subsidiaries. From the supervisory perspective, ProCredit Holding is, as the superordinated company pursuant to section 25a of the German Banking Act ("KWG"), responsible for the strategic guidance of the group; for maintaining an

adequate level of equity for the group; and for ensuring group-wide implementation of all German and European supervisory requirements, particularly in the areas of reporting, risk management, anti-money laundering and compliance, and for the proper business organisation of the group. The ProCredit Holding shares are traded on the Prime Standard segment of the Frankfurt Stock Exchange.

With this disclosure report, ProCredit Holding complies with the disclosure requirements for the ProCredit group as of 31 December 2025, particularly as set forth in the relevant version of Part Eight of Regulation (EU) No. 575/2013 (Capital Requirements Regulation, CRR). Disclosures in this report are carried out at group level. The information is based on the audited financial statements of the individual ProCredit institutions and the audited consolidated financial statements of the ProCredit group as reported in the 2025 Annual Report. The disclosure report has been approved by the Management Board of ProCredit Holding.

The disclosed information is subject to the materiality principle set forth in Article 432 CRR. Legally protected or confidential information is generally excepted from disclosure. The disclosure report of the ProCredit group is compiled on the basis of completeness and on the basis of our internal policies, regulations and procedures that are set out in writing for the fulfilment of disclosure requirements. One fundamental aspect in this context is the regular review of the suitability of disclosure practices. This review also applies to the frequency of disclosure in accordance with Article 433 CRR. This report also contains disclosures on remuneration in accordance with Article 450 CRR. Article 441 CRR is not relevant for the ProCredit group, as it is not classified as being of global systemic importance. Pursuant to Section 35 of the Act on the Recovery and Resolution of Credit Institutions (Sanierungs- und Abwicklungsgesetz – SAG), each company in a financial group must disclose whether it is a party to an agreement on intra-group financial support. Within the ProCredit group there is no such agreement pursuant to section 22 SAG.

As a supplement to this 2025 disclosure report, information on the ProCredit group is available in ProCredit Holding's Annual Report, including the group sustainability statement, which is published on the website. Information on country-specific disclosure pursuant to section 26a KWG is available in ProCredit Holding's Annual Report for 2025.

This report contains summed figures and percent calculations that may, due to rounding, contain minor deviations.

2 SCOPE OF CONSOLIDATION

This disclosure report is prepared on the basis of the companies in the ProCredit group which have been consolidated for regulatory purposes; in accordance with Section 10a KWG in conjunction with Article 18 CRR, this includes mainly institutions carrying out banking and other financial business. In contrast to the scope of consolidation for regulatory purposes, the companies consolidated under IFRS comprise all the companies over which the parent company can exercise a controlling influence.

The subsidiaries of ProCredit Holding and their regulatory treatment as well as their treatment in the consolidation under IFRS are listed in the following table as of 31 December 2025. There are no entities which are proportionally consolidated.

EU LI3: Outline of the differences in the scopes of consolidation (entity by entity)

a	b	c	d	e	f	g	h
Name of the entity	Method of accounting consolidation	Method of prudential consolidation					Description of the entity
		Full consolidation	Proportional consolidation	Equity method	Neither consolidated nor deducted	Deducted	
ProCredit Holding AG, Germany	Full consolidation	x					Financial holding company
ProCredit Bank Sh.a., Albania	Full consolidation	x					Credit institution
ProCredit Bank d.d., Bosnia and Herzegovina	Full consolidation	x					Credit institution
ProCredit Bank (Bulgaria) EAD, Bulgaria	Full consolidation	x					Credit institution
ProCredit Bank AG, Germany	Full consolidation	x					Credit institution
Banco ProCredit S.A., Ecuador	Full consolidation	x					Credit institution
JSC ProCredit Bank, Georgia	Full consolidation	x					Credit institution
ProCredit Bank Sh.a., Kosovo	Full consolidation	x					Credit institution
ProCredit Bank A.D., North Macedonia	Full consolidation	x					Credit institution
BC ProCredit Bank S.A., Moldova	Full consolidation	x					Credit institution
ProCredit Bank S.A., Romania	Full consolidation	x					Credit institution
ProCredit Bank a.d. Beograd, Serbia	Full consolidation	x					Credit institution
JSC ProCredit Bank, Ukraine	Full consolidation	x					Credit institution
QUIPU GmbH, Germany	Full consolidation	x					Provider of ancillary services
ProCredit Reporting DOOEL, North Macedonia	No consolidation				x		Provider of ancillary services
ProCredit Academy GmbH, Germany	Full consolidation			x			Other
ProCredit Regional Academy Eastern Europe, North Macedonia	Full consolidation			x			Other
Pro Energy L.L.C., Kosovo	No consolidation				x		Other

EU LI1: Differences between the accounting scope and the scope of prudential consolidation and mapping of financial statement categories with regulatory risk categories

		a	b	c	d	e	f	g
		Carrying values as reported in published financial statements	Carrying values under scope of prudential consolidation	Carrying values of items				
31.12.2025 in EUR m				Subject to the credit risk framework	Subject to the CCR framework	Subject to the securitisation framework	Subject to the market risk framework	Not subject to own funds requirements or subject to deduction from own funds
Breakdown by asset class according to the balance sheet in published financial statements								
1	Cash and cash equivalents	237	237	237	-	-	114	-
2	Balances at central banks	1,928	1,928	1,928	-	-	731	-
3	Loans and advances to banks	507	507	507	-	-	237	-
4	Derivative financial assets	7	7	-	7	-	-	-
5	Investment securities	1,048	1,048	1,048	-	-	661	-
6	Loans and advances to customers	7,564	7,572	7,030	-	532	3,893	10
7	Property, plant and equipment and investment property	161	150	150	-	-	96	-
8	Intangible assets	47	47	-	-	-	-	47
9	Current tax assets	23	23	23	-	-	23	-
10	Deferred tax assets	9	9	1	-	-	5	5
11	Other assets	63	66	66	-	-	49	-
12	**Total assets**	11,595	11,596	10,993	7	532	5,809	61
Breakdown by liability class according to the balance sheet in published financial statements								
13	Liabilities to banks	814	814	-	-	-	166	648
14	Derivative financial liabilities	2	2	-	2	-	-	-
15	Liabilities to customers	9,136	9,138	-	-	-	5,049	4,089
16	Debt securities	167	167	-	-	-	-	167
17	Other liabilities	74	73	-	-	-	30	44
18	Provisions	24	24	-	-	-	15	9
19	Current tax liabilities	4	4	-	-	-	4	-
20	Deferred tax liabilities	1	1	-	-	-	1	-
21	Subordinated debt	299	299	-	-	-	66	299
22	Equity	1,074	1,073	-	-	-	-	1,073
23	**Total liabilities**	11,595	11,596	-	2	-	5,331	6,329

EU LI2: Main sources of differences between regulatory exposure amounts and carrying values in financial statements

31.12.2025 in EUR m		a	b	c	d	e
		Total	Items subject to			
			Credit risk framework	Securitisation framework	CCR framework	Market risk framework
1	**Asset carrying value amount under the scope of prudential consolidation (as per template EU LI1)**	11,596	10,993	532	7	5,809
2	**Liability carrying value amount under the scope of prudential consolidation (as per template EU LI1)**	10,522	-	-	2	5,331
3	**Total net amount under the scope of prudential consolidation**	1,073	10,993	532	5	478
4	**Off-balance-sheet amounts**	1,413	1,413	-	-	-
5	Differences in valuations	-	-	-	17	-
6	Differences due to different netting rules, other than those already included in row 2	-	-	-	-	-
7	Differences due to consideration of provisions	-	-200	3	-	-
8	Differences due to use of credit risk mitigation techniques (CRMs)	-	-335	-	-	-
9	Differences due to credit conversion factors	-	-1,074	-	-	-
10	Differences due to Securitisation with risk transfer	-	535	-461	-	-
11	Other differences	-	-	-	-	-
12	**Exposure amounts considered for regulatory purposes**	**11,428**	**11,332**	**74**	**22**	**-**

EU LIA: Explanation of differences between accounting and regulatory exposure amounts

Row a - Differences between columns (a) and (b) in EU LI1

In contrast to the published financial statements, only group companies from the financial sector are included in the regulatory scope of consolidation. Within the regulatory scope of consolidation, no companies are taken into account that do not fall within the scope of the CRR. Within the ProCredit group, this concerns the ProCredit academies in Germany and North Macedonia. See also EU LIB row b.

Row b - Qualitative information on the main sources of differences between the accounting and regulatory scope of consolidation shown in template EU LI2

As the ProCredit academies in Germany and North Macedonia are not included within the regulatory scope of consolidation, receivables from academies and investments in academies are treated as receivables from and investments in third parties.

EU LIB: Other qualitative information on the scope of application

Row a - Impediment to the prompt transfer of own funds or to the repayment of liabilities within the group

At year-end, there were no known material practical or legal impediments to the prompt transfer of own funds or repayment of liabilities among ProCredit Holding and its subsidiaries, in accordance with Article 436 (f) CRR. This also applies to Ukraine, despite the war. Under the martial law in effect since February 2022, the National Bank of Ukraine has imposed restrictions which also apply to international payment transactions. However, the timely settlement of ProCredit Bank Ukraine cross-border liabilities has not been affected. Dividend payments could be subject to certain

restrictions in some countries where the ProCredit group operates, insofar as the regulatory authorities retain the right to approve of the dividend payout and may impose time constraints.

Row b - Subsidiaries not included in the consolidation with own funds less than required

For the ProCredit group there are only minor differences between the scope of consolidation for regulatory purposes and the scope of consolidation applied for group accounting purposes. The ProCredit academies in Germany and North Macedonia are not included in the scope of consolidation for regulatory purposes, as they do not provide any financial services or ancillary services. The ProCredit group established the academies for the purpose of staff training. Since 31 December 2021, the two academies have been recognised using the equity method in accordance with Article 18 (7) CRR and reported in the investment items in accordance with Article 133 CRR.

ProCredit Reporting DOOEL, located in North Macedonia, and Pro Energy L.L.C. in Kosovo are neither considered in the scope of consolidation for regulatory purposes nor in the consolidation under IFRS. For both entities, the size criteria set forth in Article 19 (1) CRR are not met. ProCredit Reporting DOOEL provides services primarily in reporting and controlling for ProCredit Holding and the ProCredit bank in Germany. Pro Energy L.L.C. is active in the production, trade and distribution of renewable energy.[1]

Row c - Use of derogation referred to in Article 7 CRR or individual consolidation method laid down in Article 9 CRR

The ProCredit group makes no use of the option to derogate from the application of prudential requirements on an individual basis pursuant to Article 7 CRR. The group also does not apply the individual consolidation method laid down in Article 9 CRR.

Row d - Aggregate amount by which the actual own funds are less than required in all subsidiaries that are not included in the consolidation

As of the 31 December 2025 reporting date, no unconsolidated subsidiary had less capital than actually prescribed.

[1] Furthermore, the two subsidiaries of Quipu GmbH, Germany, LLC Quipu GmbH in Ukraine and Quipu Sh.P.K. in Kosovo, are not included in the regulatory scope of consolidation. The size criteria set forth in Article 19 (1) CRR are not met. The two subsidiaries provide IT consulting and software development services in the respective country.

3 RISK MANAGEMENT

EU OVA: Institution risk management approach

Row a - Disclosure of concise risk statement approved by the management body

An informed and transparent approach to risk management is a central component of our socially responsible business model. This position also influences our risk culture and our risk appetite, resulting in decision-making processes that are well balanced from a risk point of view. This risk culture is an integral part of how we work and is reflected in the group's Code of Conduct. By following a consistent group-wide approach to managing risks, we aim to ensure that the liquidity and capital adequacy of the group and each individual bank continues to be sustainable and appropriate at all times, as well as to achieve steady and reliable results.

Our risk management is based on three principles that guide our business activities.[2] By consistently applying them, we actively contribute to mitigating the risks to which the group is exposed. The principles are:

Focus on core business

Our business model is focused: The ProCredit banks specialise in providing financial services to micro, small and medium businesses as well as to private clients. We apply strict selection criteria and perform a comprehensive analysis of our customers. This also includes an individual assessment of ESG (Environmental, Social and Governance) aspects for all business customers. Income is generated primarily in the form of interest income from lending and fee income from account operations and payments. All of the banks' other operations are performed mainly in support of the core business. The ProCredit banks assume mainly customer credit risk, interest rate risk, operational risk and liquidity risk in the course of their operations. At group level, foreign currency risk also plays a significant role due to the investments made by ProCredit Holding in the equity capital of its subsidiaries. ProCredit avoids or largely limits all additional risks involved in banking operations.

Diversification and transparent services

ProCredit's strategic focus as a "Hausbank" for micro, small and medium-sized businesses and private clients entails a high degree of diversification in both loan and deposit business. This diversification extends across different countries and regions (urban and rural areas), different customer groups (micro, small and medium-sized enterprises, private customers) and a multitude of economic sectors. Furthermore, a central feature of our business model is our commitment to providing our customers with clear and transparent financial services. These aspects make a significant contribution to risk mitigation in the group.

Careful staff selection and intensive training

Sustainable and responsible banking requires committed employees who identify with our values and actively implement them in their daily work. Accordingly, we attach great importance to careful staff selection and continuing professional development. Our standards in this area are based on mutual respect, a high degree of personal responsibility, long-term commitment and loyalty to the ProCredit group, as well as an open and transparent culture of communication. From a risk perspective, well-trained employees who think critically and voice their opinions openly play a key role in identifying, managing and reducing risks.

In managing risks, the ProCredit group takes account of the regulatory requirements, including the Minimum Requirements for Risk Management (MaRisk), relevant publications by national and international regulatory authorities and of our knowledge of the respective markets acquired over many years. The mechanisms designed to hedge and mitigate risks are monitored regularly to ensure their appropriateness and effectiveness, and the procedures and methods used to manage risks are subject to ongoing further development. The risk management principles and the risk strategy of the ProCredit group have not changed compared to the previous year.

The group-wide processes for risk management take account of all material risks defined in the risk inventory; these processes were found to be appropriate and approved by the Management Board of ProCredit Holding, and are

[2] For further information on our business model, please refer to the introduction to the Disclosure Report as well as the Annual Report.

subject to ongoing further development. As the business strategy of the ProCredit group focuses on MSMEs and private clients, the credit risk associated with serving these client groups constitutes the material item in the group's risk profile.

A comprehensive set of early warning indicators (reporting triggers) and limits is used to measure, manage and limit risks at the group level and at the level of each individual bank. The limit system is the operational counterpart of the principles established in the risk policies, and it represents the risk tolerance level (risk appetite) defined by the Management Board. In addition to the limits for specific types of risk, e.g. limits for borrowers, limits for all material risks are also set in the framework of calculating the adequacy of capitalisation. Ongoing monitoring is performed in order to identify potential concentrations within risk categories or between risk types; if necessary, decisions are taken on measures to reduce any risk concentrations.

The war in Ukraine and its impacts continue to be the most significant risk event for the ProCredit group. The safety of our employees and the continuity of operations for our customers still have top priority. ProCredit Bank Ukraine was fully operational throughout the year. Given the ongoing uncertainty surrounding the further development of the war, this risk remains a key focus of our risk management.

The last few years were characterised overall by negative macroeconomic and geopolitical shocks, and this trend is expected to continue. Uncertainty remains high in the countries where we operate. So far, these developments have had only a limited impact on the ProCredit group. Nevertheless, we will continue to monitor these factors closely in 2026 and assess their potential impact on an ongoing basis so that we can take appropriate action at an early stage if necessary.

In addition, the regulatory requirements for banks/banking groups are constantly evolving. Overall, a tightening of requirements and expectations can be observed.

The group complied with all internal limits at all times during the 2025 financial year. Despite the above-mentioned uncertainties, the group's overall risk profile remains appropriate. This assessment is based on a comprehensive analysis of the individual risks, which are presented in detail in this risk report.

Management Board approval for this risk statement is undertaken as part of the approval of the disclosure report.

Row b - Information on the risk governance structure
Organisation of risk management

The Management Board of ProCredit Holding bears overall responsibility for the risk management of the ProCredit group. It defines the strategic guidelines for risk management, continuously monitors the group's risk profile and, when necessary, decides on appropriate measures to manage risk. The operational implementation of the risk management policies, as well as risk identification and assessment, are the responsibility of the Chief Risk Officer (CRO) of ProCredit Holding, Mr Georgios Chatzis. In addition, the CRO is responsible for managing the risk control function in accordance with the requirements of MaRisk. The compliance function and Internal Audit report directly to the Management Board. There were no changes in the leadership of these functions during the 2025 financial year.

The following committees in particular advise and support the Management Board in the performance of the risk management function:

- The Group Risk Management Committee develops the group-wide framework for risk management and monitors the risk profile of the group. This includes the monitoring of individual risk exposures, limit compliance, and capitalisation at the level of individual institutions and the group.
- The ESG Risk Management Sub-Committee deals with all issues relating to ESG risk management and thus supports the Group Risk Management Committee.
- The Group Credit Risk Portfolio Sub-Committee focuses on specific issues relating to credit risk and supports the Group Risk Management Committee.
- The Group Counterparty and Issuer Risk Sub-Committee focuses on specific issues relating to counterparty risk and issuer risk and supports the Group Risk Management Committee.
- The Group and PCH Model Committee focuses on changes to, and validation of, the models used to quantify risks.

- The Group Credit Committee issues recommendations and opinions on submitted loan proposals (in accordance with the defined materiality thresholds).

Other committees that are outside the scope of risk management but are related to risk management are:

- The Group Asset and Liability Committee (Group ALCO) is responsible for monitoring the liquidity reserve and liquidity management of the group, coordinating measures aimed at securing funding for the ProCredit banks and ProCredit Holding, and reporting on material developments in financial markets.
- The Group Compliance Committee serves as the central platform for exchanging information about compliance risks, thus ensuring implementation of legal requirements. The committee is a forum for evaluating compliance risks, discussing the impact of changes in legal regulations and prioritising identified compliance risks.
- The Group Internal Audit and Ethics Committee focuses on annual internal audit plans at the level of individual banks and ProCredit Holding, and on monitoring the timely implementation of measures to resolve the findings of internal and external auditors. It also advises the Management on ethical issues.

Risk management at group level is supported conceptually and implemented operationally by various risk management teams, with support from finance teams. The risk management teams of ProCredit Holding, Group Credit Risk Management, Group Financial Risk Management, Group and PCH Operational, IT & Information Security Risk Management, Fraud Prevention and Compliance & Group and PCH AML and Group & PCH Risk Control are operationally responsible for all aspects of the respective risks, including capital adequacy in the economic perspective. This includes, among other things, the preparing decision documents for the Management Board on the design of risk management approaches, calculating indicators at group level, and risk reporting. These teams report to the CRO, Mr Georgios Chatzis. Among the Finance teams that support risk management at group level is, in particular, Group Regulatory Reporting. It reports to Mr Christian Dagrosa, a member of the Management Board responsible for front office.

The ProCredit Group Risk Management Handbook defines group-wide standards for identifying, assessing, treating, monitoring and communicating risks. It sets out binding requirements for the management of all material risks to which the banks and the group as a whole are exposed. The policies and standards aim to appropriately reflect the diversity of the group, in addition to complying with legal requirements. The group policies are approved by the Management Board of ProCredit Holding and are updated at least annually (every 12 months), and as necessary. As a rule, the Supervisory Boards of the ProCredit banks then approve the bank policies derived from the group documents.

The Management at each ProCredit bank bears responsibility for risk management within their institution. All ProCredit banks have a risk management department, a risk management committee, an ALCO, a compliance committee, an Internal Audit Committee and specialised committees that address individual risks. In addition, banks are free to establish further committees. The risk profile of the individual institutions is monitored and managed with support from these committees.

Strong risk awareness on the part of all employees is a core element of our risk management. This awareness supports the ability of organisational units and committees to provide timely information to the Management Board on relevant risk events and on the risk profile of the banks or the group. Training programmes are conducted to strengthen capacity in all areas of risk management. Moreover, regular group-wide meetings and training events are held to support the exchange of best practices and the development and enhancement of risk management.

Internal control system, compliance and auditing

At a fundamental level, the group compliance management system is rooted in our development mission and our unique approach to staff recruitment and training. Our responsible approach to all operations is underpinned by our Code of Conduct. Compliance with the Code of Conduct is compulsory for all staff members, and regular training is provided. The Group Compliance Officer bears responsibility for the implementation of a group-wide system to ensure fulfilment of all regulatory requirements. Both the Group Compliance Committee and the corresponding committees at bank level enable coordination of all compliance-relevant issues. Each ProCredit bank has a compliance function which bears responsibility for adhering to national banking regulations and reports regularly and on an ad-hoc basis to the

Management of the bank and to the Group Compliance Officer. The Supervisory Board receives an Annual Group Compliance Risk Management Report. Any conduct which is inconsistent with the established rules, whether at ProCredit Holding or in a subsidiary, should be reported in line with the defined whistleblowing process. This can also be performed anonymously.

Processes and procedures have been implemented at all ProCredit institutions to ensure adequate internal control. This system is based on the principles of segregation of duties, dual control and the separation of front and back office for all risk-relevant operations up to the management level; this ensures that risk management and risk control are performed independently of front-office functions.

As part of the internal control system, annual risk assessments are performed group-wide in order to identify and evaluate material risks and to assess the adequacy of the control processes. Risk mitigation measures are defined for the areas identified as high risk. The results of the risk assessments are compared with the operational risk events recorded in the Risk Event Database, which may indicate possible further control deficiencies.

The concept of three lines of defence is of central importance for our risk management and our risk culture, as it establishes that appropriate risk management and protection against undesirable risks is not limited to the risk functions.

- Each ProCredit bank has revenue-generating business units that form the first line of defence for the group-wide internal control system. Control and risk management responsibility therefore lies with each individual ProCredit bank to set procedures for client onboarding, client risk classification and client due diligence. The control duties in the first line of defence also underscore the dual responsibility of these departments, which both generate business for the ProCredit group and at the same time keep watch on the associated risks and controls and on the minimum standards defined for the group.
- The second line of defence comprises the various risk management and compliance functions in the individual ProCredit banks and ProCredit Holding, such as the various teams for risk and control, financial risk, and compliance and AML. Their core tasks include reporting risk-relevant information and incidents, and monitoring all types of financial and non-financial risks. By defining group-wide minimum standards as well as preventive and detective control requirements, ProCredit Holding strengthens the second line of defence in all ProCredit institutions in accordance with German and EU regulatory standards. ProCredit Holding thus ensures that the requirements are embedded in the group's policies and procedures.
- The third line of defence is composed of the internal audit departments of the ProCredit banks and of ProCredit Holding AG, which are supported by Group Audit at ProCredit Holding. Group Audit is responsible for providing technical guidance, quality assurance, monitoring and specialised support for the third line of defence in the ProCredit banks, among other duties. Each internal audit function carries out risk assessments of the respective institution at least once per year in order to arrive at a risk-based annual audit plan. On this basis, it independently audits and assesses the appropriateness and effectiveness of the internal control system and the risk management system. Each audit department reports to an audit committee, which generally meets on a quarterly basis.[3]

Furthermore, there are additional external control levels that complement the ProCredit group's three existing internal lines of defence. These include external auditors and banking supervisory authorities.

For explanations on the approved limits for risks to which the ProCredit group is exposed, please refer to the following sections.

Row c - Declaration approved by the management body on the adequacy of risk management arrangements

See EU OVA row a - Disclosure of concise risk statement approved by the management body.

[3] The internal audit function of ProCredit Bank Germany has been outsourced to ProCredit Holding.

Row d - Disclosure of the scope and nature of risk disclosure and/or measurement systems

Each month ProCredit Holding prepares an aggregate risk report, with the Supervisory Board also receiving reports on a quarterly basis. A quarterly report on stress testing is also prepared. Liquidity (risk) management reports are prepared on a weekly basis. Monitoring of both the individual banks' risk situation and the group's overall risk profile, including potential risk concentrations, is carried out through a review of these reports and of additional information generated by individual banks and at group level. The Management Board of ProCredit Holding has also defined risk events that require ad hoc reporting. If necessary, additional topic-specific reporting occurs. We continuously monitor potential risk-relevant developments that could have a direct or indirect impact on our business activities, including geopolitical risks. The aim is to achieve transparency on all material risks and awareness of potential problems at an early stage. The internal audit and compliance functions also report regularly to the Management Board and the Supervisory Board.

At the individual bank level, risk exposures are analysed regularly, discussed and also documented in reports. The risk departments of each bank report regularly to ProCredit Holding, and the respective supervisory board or its risk committee is informed on at least a quarterly basis about all risk-relevant developments.

The ProCredit group has prepared a group recovery plan in accordance with regulatory requirements. Among other things, it outlines the options for action and the potential for restructuring that the group has at its disposal in the event of a crisis, thus enabling the group to overcome such crisis through its own efforts.

Row e - Disclosure of information on key features of risk disclosure and measurement systems

The risk reports of the ProCredit group contain information on the material risks: Customer credit risk, counterparty risk (including issuer risk), country risk, liquidity risk, foreign currency risk, interest rate risk, operational risk, recovery indicators and ICAAP in the normative and economic perspective. See also information on row d. The risk reporting and measurement systems are reviewed and updated at least annually.

For details on the level of capital and the risk measurement systems for the main risks, please refer to sections 5 to 10.

Row f - Strategies and processes to manage risks for each separate category of risk

An informed and transparent approach to risk management is a central component of our socially responsible business model. This position also influences our risk culture and our risk appetite, resulting in decision-making processes that are well balanced from a risk point of view. By following a consistent group-wide approach to managing risks, we ensure that the liquidity and capital adequacy of the group and each individual bank continues to be sustainable and appropriate at all times. The aim is to ensure stable and reliable results.

While the business strategy lists the objectives of the group for all material business activities and regions of operation and presents measures to be taken to achieve them, the group risk strategy addresses the material risks arising from the implementation of the business strategy and defines the objectives and measures of risk management. The risk strategy is broken down into strategies for all material risks in the group. Both the business strategy and the risk strategy are updated each year, discussed with the Supervisory Board and approved by the Management Board of ProCredit Holding. The targets specified in the risk strategy are part of risk reporting, and the respective implementation/achievement is monitored at least quarterly.

For details on the strategies and processes for the main risks, please refer to sections 6 to 10.

Key elements of risk management

The risk appetite provides the framework for risk management in the ProCredit group. This is a conscious decision about the extent to which we are prepared to take risks in order to achieve the strategic objectives of the ProCredit group. It is defined for all material risks and is rooted in the risk strategy. Our strong awareness of sustainability aspects (ESG risks) is also taken into consideration.

In managing risks, the ProCredit group takes account of the regulatory requirements, including the Minimum Requirements for Risk Management (MaRisk), relevant publications by national and international regulatory authorities and of our knowledge of the respective markets acquired over many years. The mechanisms designed to hedge and mitigate risks are monitored regularly to ensure their appropriateness and effectiveness, and the procedures and methods used to manage risks are subject to ongoing further development. In doing so, we place particular emphasis

on data quality as the basis for risk measurement. The key elements of risk management in the ProCredit group are presented below:

- The risk strategy addresses all of the material risks in the group arising from the implementation of the business strategy and defines the objectives and measures of risk management. The strategies are approved annually by the Management Board and discussed with the Supervisory Board.
- The annually conducted risk inventory ensures that all material and non-material risks are identified and, if necessary, taken into account in the strategies and risk management processes.
- All risks assumed are managed to ensure an adequate level of capital for the group and all ProCredit institutions, in both the normative and economic perspective, as well as appropriate liquidity levels.
- All ProCredit companies apply a single common risk management framework, which defines group-wide minimum standards. The risk management policies and standards are approved by the Management Board of ProCredit Holding and are updated at least annually. These specify the responsibilities at bank and group level, and establish minimum requirements for managing, monitoring and reporting.
- Monitoring and control of material risks and possible risk concentrations is carried out using comprehensive analysis tools. For all material risks, early warning indicators (reporting triggers) and limits are set and the corresponding utilisation is monitored. The effectiveness of the chosen measures, limits and methods is continuously checked.
- Regular stress tests are performed for material risks; stress tests are carried out for each individual risk category as well as across all risk categories.
- Regular and ad hoc reporting is carried out on the risk profile, including detailed descriptions and commentaries.
- Suitable processes and procedures for an effective internal control system have been established. This is built around the principles of segregation of duties, dual control and, for all risk-relevant operations, the separation of front and back office up to the management level; this ensures that risk management and risk control are performed independently of front-office functions.
- All new or significantly changed products/services, business processes, instruments, IT systems or organisational structures undergo a thorough analysis (New Risk Approval process) before being implemented or used for the first time. This also applies to activities in new markets and via new distribution channels. This ensures that new risks are assessed and all necessary preparations and tests are completed prior to the introduction of a new or significantly changed product for the first time.

Row g - Information on the strategies and processes to manage, hedge and mitigate risks, as well as on the monitoring of the effectiveness of hedges and mitigants

The material risk types for the ProCredit group comprise:

- Credit risk: This includes customer credit risk, counterparty risk and issuer risk, and country risk.
- Market risks: composed of foreign currency risk and interest rate risk
- Liquidity and funding risk
- Operational risk
- Risks relating to money laundering, terrorist financing and other acts punishable by law
- Business risk
- Model risk

In addition, we consider ESG risks, i.e. environmental, social or corporate governance events or conditions whose occurrence may have an actual or potential negative impact on financial position and financial performance as well as on reputation. We deliberately do not consider ESG risks as a separate risk type, as clear delineation is difficult in practice. ESG risks can have a material impact on all identified risk types and thus have a substantial influence on their materiality. ESG risks for the ProCredit group have the greatest impact on credit risk arising from business with clients, i.e. the impact that ESG risks have on our clients and the corresponding business models and thus on their ability to survive and on operational risk. Further information can be found in the section on the group sustainability statement.

For information on the structures to manage, hedge and mitigate risks, as well as on the monitoring of the effectiveness of hedges and mitigants, particularly for credit risk, market risk, liquidity risk (short and long term) and operational risk, we refer you to the following sections.

4 MANAGEMENT BODY

EU OVB: Disclosure on governance arrangements

Row a - The number of directorships held by members of the management body

As a general rule, the members of the Management Board of ProCredit Holding do not hold supervisory or management positions outside of the group.

At the end of 2025, the Management Board of ProCredit Holding consisted of the same six members as at the end of 2024. As of 31 December 2025, Dr Gian Marco Felice stepped down from the Management Board by mutual agreement. Since 1 March 2026, Ms Eriola Bibolli has been Chair of the Management Board. She thus succeeds Mr Hubert Spechtenhauser, who retired as planned at the end of February 2026.

There were no changes in the composition of the Supervisory Board during the 2025 financial year.

The management body of ProCredit Holding at the end of 2025 thus comprised the six members of the Management Board and the eight members of the Supervisory Board. The tables below indicate the number of positions held by the Management Board and Supervisory Board, including their positions at ProCredit Holding.

Number of management or supervisory positions held by members of the Management Board

31.12.2025	Management positions within the group	Supervisory positions within the group	Supervisory positions outside of the group
Hubert Spechtenhauser (Chairman)	1	4	-
Christoph Beeck	1	2	-
Eriola Bibolli	1	8	-
Georgios Chatzis	1	-	-
Christian Dagrosa	1	6	-
Dr Gian Marco Felice	1	6	-

Number of management or supervisory positions held by members of the Supervisory Board

31.12.2025	Management positions outside of the group	Supervisory positions within the group	Supervisory positions outside of the group
Rainer Ottenstein (Chairman)	-	6	-
Dr H.P.M. (Ben) Knapen (Deputy Chairman)	-	3	2
Karin Katerbau	-	3	2
Jovanka Joleska Popovska	-	4	-
Dr Jan Marcus Schroeder-Hohenwarth	-	2	1
Nicholas Tesseyman	-	3	1
Berna Ülman	-	2	4
Dr Patrick Zeitinger	-	3	-

Row b - Information regarding the recruitment policy for the selection of members of the management body and their actual knowledge, skills, and expertise

The members of the Management Board are selected carefully by the Supervisory Board. Members of the Management Board of ProCredit Holding must be professionally and personally suitable and reliable, adhering to the requirements set forth in Section 25c KWG. The members of the Management Board have both theoretical and practical experience in the business areas which are relevant for the ProCredit group and in all bank management functions, and they possess management experience. Information about the professional experience of the members of the Management Board is presented on the ProCredit Holding website.

The members of the Supervisory Board are appointed by the Annual General Meeting, with consideration given to the balanced and comprehensive knowledge, skills and experience of all Supervisory Board members and taking account for the requirements established in Section 25d KWG. The aim is to establish a reliable Supervisory Board, thus ensuring that the Management Board is subject to qualified controls and receives qualified advice from the Supervisory Board. The Supervisory Board is constituted in such a way that all of its members together possess the knowledge, skills and professional experience necessary for the proper performance of its duties. For each aspect of the Supervisory Board's function, at least one member possesses the relevant experience, thereby ensuring that the knowledge and experience of the Supervisory Board as a whole is complete. Information about the professional experience of the members of the Supervisory Board is presented on the ProCredit Holding website.

Furthermore, the Supervisory Board has determined that its members shall include persons who, in addition to a sound knowledge of banking, also have:

- a good understanding of and interest in the group's core business
- the time and interest to travel to the region to understand and assess the operations of ProCredit subsidiaries, and ideally a seat on at least one supervisory board of a subsidiary
- a good understanding of and interest in development finance and sustainability aspects
- at least one member should have professional experience in South Eastern and Eastern Europe

All members should have sufficient knowledge of financial analysis and risk aspects of banking. Furthermore, since the Company's shares are listed on the Frankfurt Stock Exchange, a general understanding of capital markets is valuable.

Row c - Diversity policy for selecting members of the management body

In the process for selecting the members of the Management Board and of the Supervisory Board, the aim is to ensure an appropriate degree of diversity. As a result, both bodies comprise individuals representing diverse nationalities, professional and educational (university) backgrounds. The Supervisory Board established its goal of including at least one woman as a member of the Supervisory Board in the event that the Management Board has one or fewer women among its members. At the end of the 2025 financial year, the Supervisory Board had three female members and the Management Board had one female member. Furthermore, the Management Board has established a 25% gender quota for the first two levels of management below the Management Board. Moreover, the general rule for the maximum permissible age of Supervisory Board members is set at 75. Both of these requirements have also been met.

Row d - Information whether or not the institution has set up a separate risk committee and the frequency of the meetings

The members of the Supervisory Board devote sufficient time to their duties. The Supervisory Board has established committees pursuant to section 25d KWG, including a separate risk committee, an Audit Committee, a Nomination Committee and a Remuneration Control Committee.

Ten meetings of the Supervisory Board of ProCredit Holding AG were held in the 2025 financial year. On six occasions, the Supervisory Board also passed resolutions by written circulation procedure. In addition, there were four meetings of the Risk Committee, five meetings and one circulated written vote of the Audit Committee, five meetings of the Remuneration Control Committee and 18 meetings of the Nomination Committee of the Supervisory Board of ProCredit Holding AG.

Row e - Description of the information flow on risk to the management body

The Management Board is provided with regular daily, monthly and quarterly risk reports in a timely manner after the respective reporting date. Furthermore, escalation mechanisms and ad-hoc reporting are implemented in the event of new risks, non-compliance with existing limits or, for known risks, in case of a significant increase in the probability of occurrence or the loss amount.

The Management Board of ProCredit Holding works closely together with the Supervisory Board to achieve the goals of the company. The Management Board reports to the Supervisory Board in a regular, timely and complete manner concerning all matters which are of particular significance for the group (including for individual ProCredit banks). This includes all relevant issues in regard to planning, business development, the risk situation, risk management and

compliance. Information which is of material importance from a risk point of view is provided without delay to the Supervisory Board, independent of the regular quarterly reports on the risk situation. The Management Board determines the strategic orientation of the company in consultation with the Supervisory Board and discusses with the Supervisory Board at regular intervals regarding the implementation status of the strategy. If necessary, deviations of the course of business from established plans and targets are explained and reasons are provided. The Supervisory Board must be informed of any changes in the management of risk control function, in the internal audit function or in the compliance officer position.

5 CAPITAL ADEQUACY

5.1 Capital management

Capital management in the group is guided by the principle that neither a ProCredit bank nor the group as a whole may incur greater risks than they are able to bear. In this context, the group has the following objectives:

- Compliance with regulatory capital requirements (normative perspective)
- Ensuring adequate capitalisation in the economic perspective
- Compliance with the internally defined capital requirements and creation of a sufficient capital buffer to ensure that the group and the banks are able to act
- Support for the banks and for the group in implementing their plans for sustainable growth

The principle of capital adequacy is monitored using different indicators for which early warning indicators and limits have been established.

Whereas the capital requirements for the ProCredit group are imposed and monitored by BaFin and by the Supervisory College pursuant to section 8a KWG, the individual ProCredit banks are subject to the requirements imposed by the respective national supervisory authorities.

5.2 Structure of own funds

Own funds are calculated on the basis of CRR and KWG. A detailed presentation of the composition of own funds of the ProCredit group as of 31 December 2025 is provided in the table below.

EU CC1: Composition of regulatory own funds

31.12.2025 in EUR m		a Amounts	b Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation*
Common Equity Tier 1 (CET1) capital: instruments and reserves			
1	Capital instruments and the related share premium accounts	441	No. L 23
	of which: Instrument type 1	294	No. L 23
	of which: Instrument type 2	-	
	of which: Instrument type 3	-	
2	Retained earnings	659	No. L 24
3	Accumulated other comprehensive income (and other reserves)	-109	No. L 25
EU-3a	Funds for general banking risk	-	
4	Amount of qualifying items referred to in Article 484 (3) and the related share premium accounts subject to phase out from CET1	-	
5	Minority interests (amount allowed in consolidated CET1)	-	
EU-5a	Independently reviewed interim profits net of any foreseeable charge or dividend	36	No. L 24
6	**Common Equity Tier 1 (CET1) capital before regulatory adjustments**	**1,027**	Sum of rows 1 to 5a
Common Equity Tier 1 (CET1) capital: regulatory adjustments			
7	Additional value adjustments (negative amount)	-1	
8	Intangible assets (net of related tax liability) (negative amount)	-47	No. A 8
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability where the conditions in Article 38 (3) are met) (negative amount)	-4	
11	Fair value reserves related to gains or losses on cash flow hedges of financial instruments that are not valued at fair value	-	
12	Negative amounts resulting from the calculation of expected loss amounts	-	

31.12.2025 in EUR m		a Amounts	b Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation*
13	Any increase in equity that results from securitised assets (negative amount)	-	
14	Gains or losses on liabilities valued at fair value resulting from changes in own credit standing	-	
15	Defined-benefit pension fund assets (negative amount)	-	
16	Direct and indirect holdings by an institution of own CET1 instruments (negative amount)	-	
17	Direct, indirect and synthetic holdings of the CET 1 instruments of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)	-	
18	Direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution does not have a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)	-	
19	Direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)	-	
EU-20a	Exposure amount of the following items which qualify for a RW of 1250%, where the institution opts for the deduction alternative	-10	
EU-20b	of which: qualifying holdings outside the financial sector (negative amount)	-	
EU-20c	of which: securitisation positions (negative amount)	-10	
EU-20d	of which: free deliveries (negative amount)	-	
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability where the conditions in Article 38 (3) are met) (negative amount)	-	
22	Amount exceeding the 17,65% threshold (negative amount)	-	
23	of which: direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities	-	
25	of which: deferred tax assets arising from temporary differences	-	
EU-25a	Losses for the current financial year (negative amount)	-	
EU-25b	Foreseeable tax charges relating to CET1 items except where the institution suitably adjusts the amount of CET1 items insofar as such tax charges reduce the amount up to which those items may be used to cover risks or losses (negative amount)	-	
27	Qualifying AT1 deductions that exceed the AT1 items of the institution (negative amount)	-	
EU-27a	Other regulatory adjustments	-9	
28	**Total regulatory adjustments to Common Equity Tier 1 (CET1)**	**-71**	Sum of rows 7 to 20a, 21, 22 and 25a to 27
29	**Common Equity Tier 1 (CET1) capital**	**956**	Row 6 minus row 28
Additional Tier 1 (AT1) capital: instruments			
30	Capital instruments and the related share premium accounts	-	
31	of which: classified as equity under applicable accounting standards	-	
32	of which: classified as liabilities under applicable accounting standards	-	
33	Amount of qualifying items referred to in Article 484 (4) and the related share premium accounts subject to phase out from AT1	-	
EU-33a	Amount of qualifying items referred to in Article 494a(1) subject to phase out from AT1	-	
EU-33b	Amount of qualifying items referred to in Article 494b(1) subject to phase out from AT1	-	

31.12.2025 in EUR m		a Amounts	b Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation*
34	Qualifying Tier 1 capital included in consolidated AT1 capital (including minority interests not included in row 5) issued by subsidiaries and held by third parties	-	
35	of which: instruments issued by subsidiaries subject to phase out	-	
36	**Additional Tier 1 (AT1) capital before regulatory adjustments**	-	Sum of rows 30, 33 and 34
Additional Tier 1 (AT1) capital: regulatory adjustments			
37	Direct and indirect holdings by an institution of own AT1 instruments (negative amount)	-	
38	Direct, indirect and synthetic holdings of the AT1 instruments of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)	-	
39	Direct, indirect and synthetic holdings of the AT1 instruments of financial sector entities where the institution does not have a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)	-	
40	Direct, indirect and synthetic holdings by the institution of the AT1 instruments of financial sector entities where the institution has a significant investment in those entities (net of eligible short positions) (negative amount)	-	
42	Qualifying T2 deductions that exceed the T2 items of the institution (negative amount)	-	
EU-42a	Other regulatory adjustments to AT1 capital	-	
43	**Total regulatory adjustments to Additional Tier 1 (AT1) capital**	**-**	Sum of rows 37 to 42
44	**Additional Tier 1 (AT1) capital**	**-**	Row 36 minus row 43
45	**Tier 1 capital (T1 = CET1 + AT1)**	**956**	Sum of rows 29 and 44
Tier 2 (T2) capital: instruments			
46	Capital instruments and the related share premium accounts	235	No. L 21
47	Amount of qualifying items referred to in Article 484 (5) and the related share premium accounts subject to phase out from T2 as described in Article 486 (4) CRR	-	
EU-47a	Amount of qualifying items referred to in Article 494a (2) subject to phase out from T2	-	
EU-47b	Amount of qualifying items referred to in Article 494b (2) subject to phase out from T2	-	
48	Qualifying own funds instruments included in consolidated T2 capital (including minority interests and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties	-	
49	of which: instruments issued by subsidiaries subject to phase out	-	
50	Credit risk adjustments	-	
51	**Tier 2 (T2) capital before regulatory adjustments**	**235**	
Tier 2 (T2) capital: regulatory adjustments			
52	Direct and indirect holdings by an institution of own T2 instruments and subordinated loans (negative amount)	-	
53	Direct, indirect and synthetic holdings of the T2 instruments and subordinated loans of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)	-	
54	Direct and indirect holdings of the T2 instruments and subordinated loans of financial sector entities where the institution does not have a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)	-	
55	Direct and indirect holdings by the institution of the T2 instruments and	-	

31.12.2025 in EUR m		a Amounts	b Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation*
	subordinated loans of financial sector entities where the institution has a significant investment in those entities (net of eligible short positions) (negative amount)		
EU-56a	Qualifying eligible liabilities deductions that exceed the eligible liabilities items of the institution (negative amount)	-	
56b	Other regulatory adjustments to T2 capital	-	
57	**Total regulatory adjustments to Tier 2 (T2) capital**	**-**	Sum of rows 52 to 56
58	**Tier 2 (T2) capital**	**235**	Row 51 minus row 57
59	**Total capital (TC = T1 + T2)**	**1,191**	Sum of rows 45 and 58
60	**Total risk exposure amount**	**7,292**	
Capital ratios and requirements including buffers			
61	Common Equity Tier 1	13.1098%	
62	Tier 1	13.1098%	
63	Total capital	16.3305%	
64	Institution CET1 overall capital requirement	10.2532%	
65	of which: capital conservation buffer requirement	2.5000%	
66	of which: countercyclical buffer requirement	0.8622%	
67	of which: systemic risk buffer requirement	-	
EU-67a	of which: Global Systemically Important Institution (G-SII) or Other Systemically Important Institution (O-SII) buffer requirement	-	
EU-67b	of which: additional own funds requirements to address the risks other than the risk of excessive leverage	2.3910%	
68	**Common Equity Tier 1 capital (as a percentage of risk exposure amount) available after meeting the minimum capital requirements**	**3.9218%**	
Amounts below the thresholds for deduction (before risk weighting)			
72	Direct and indirect holdings of own funds and eligible liabilities of financial sector entities where the institution does not have a significant investment in those entities (amount below 10% threshold and net of eligible short positions)	-	
73	Direct and indirect holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities (amount below 17.65% thresholds and net of eligible short positions)	-	
75	Deferred tax assets arising from temporary differences (amount below 17.65% threshold, net of related tax liability where the conditions in Article 38 (3) are met)	5	
Applicable caps on the inclusion of provisions in Tier 2			
76	Credit risk adjustments included in T2 in respect of exposures subject to standardised approach (prior to the application of the cap)	-	
77	Cap on inclusion of credit risk adjustments in T2 under standardised approach	-	
78	Credit risk adjustments included in T2 in respect of exposures subject to internal ratings-based approach (prior to the application of the cap)	-	
79	Cap for inclusion of credit risk adjustments in T2 under internal ratings-based approach	-	
Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2014 and 1 Jan 2022)			
80	Current cap on CET1 instruments subject to phase out arrangements	-	
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	-	
82	Current cap on AT1 instruments subject to phase out arrangements	-	
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	-	

31.12.2025 in EUR m		a Amounts	b Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation*
84	Current cap on T2 instruments subject to phase out arrangements	-	
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	-	

**Cross-reference to the corresponding rows in the template EU CC2. The initial A or L before the number indicates a reference to assets (A) or liabilities (L).*

Own funds comprises Tier 1 capital (Common Equity Tier 1 (CET1) capital plus Additional Tier 1 (AT1) capital) and Tier 2 (T2) capital.

As of 31 December 2025, the Common Equity Tier 1 capital of the ProCredit group amounted to EUR 956 Mio. EUR. The CET1 capital of the ProCredit group is mainly composed of subscribed capital and reserves. Deductions consist of intangible assets, deferred tax assets which are conditional on future profitability and do not result from temporary differences, and additional valuation adjustments for fair-valued positions.

Compared to the previous year, the Common Equity Tier 1 of the ProCredit group increased by EUR 23 million. The increase is due to the recognition of profits for the second half of 2024 and the interim profits for 2025 until September 2025, after prior approval by BaFin, in the third quarter of 2025.

The ProCredit group issued no AT1 instruments. Therefore, as of 31 December 2025 the total amount of Tier 1 capital of the ProCredit group consisted of Common Equity Tier 1 capital.

A total amount of 235 Mio. EUR is recognised as Tier 2 capital. This item consists of subordinated liabilities acquired since 2014 which, in the event of insolvency or liquidation, are not repaid until all non-subordinated creditors have been satisfied. Tier 2 capital increased by EUR 18 million compared with the previous year, mainly due to newly issued subordinated instruments.

Information on the key characteristics of instruments of regulatory own funds of the ProCredit group and instruments of eligible liabilities can be found in the EU CCA table in the annex to the report. The complete terms and conditions of the capital instruments pursuant to Article 437 (1) c CRR can be found on the ProCredit Holding website.

5.3 Reconciliation of regulatory own funds to balance sheet in the audited financial statements

The following table present the reconciliation of the consolidated balance sheet according to IFRS and the balance sheet for regulatory purposes. This includes a full reconciliation of CET1, AT1 and T2 items, as well as filters and deductions applied to own funds, and the balance sheet contained in the audited consolidated financial statements.

EU CC2: Reconciliation of regulatory own funds to balance sheet in the audited financial statements

31.12.2025 in EUR m		a Balance sheet as in published financial statements As at period end	b Under regulatory scope of consolidation As at period end	c Reference*
Assets - Breakdown by asset classes according to the balance sheet in the published financial statements				
1	Cash	237	237	
2	Central bank balances	1,928	1,928	
3	Loans and advances to banks	507	507	
4	Derivative financial assets	7	7	
5	Investment securities	1,048	1,048	
6	Loans and advances to customers	7,564	7,572	
7	Property, plant and equipment	161	150	
8	Intangible assets	47	47	No. 8
9	Current tax assets	23	23	
10	Deferred tax assets	9	9	
11	Other assets	63	66	
12	**Total assets**	**11,595**	**11,596**	
Liabilities - Breakdown by liability classes according to the balance sheet in the published financial statements				
13	Liabilities to banks	814	814	
14	Derivative financial liabilities	2	2	
15	Liabilities to customers	9,136	9,138	
16	Debt securities	167	167	
17	Other liabilities	74	73	
18	Provisions	24	24	
19	Current tax liabilities	4	4	
20	Deferred tax liabilities	1	1	
21	Subordinated debt	299	299	No. 46
22	**Total liabilities**	**10,521**	**10,522**	
Shareholders' Equity				
1	Subscribed capital and capital reserve	441	441	No. 1
2	Retained earnings	742	742	No. 2, No. EU-5a
3	Translation reserve	-112	-112	No. 3
4	Revaluation reserve	2	2	
5	**Total shareholders' equity**	**1,074**	**1,073**	

**Cross-reference to the corresponding rows in the template EU CC1*

5.4 Adequacy of own funds

This section presents the group's regulatory capital requirements and capital ratios.

EU OV1: Overview of total risk exposure amounts

		Risk weighted exposure amounts (RWEAs)		Total own funds requirements
		a	b	c
in EUR m		31.12.2025	31.12.2024	31.12.2025
1	Credit risk (excluding CCR)	6,099	5,724	488
2	of which the standardised approach	6,099	5,724	488
3	of which the foundation IRB (F-IRB) approach	-	-	-
4	of which: slotting approach	-	-	-
EU 4a	of which: equities under the simple risk weighted approach	-	-	-
5	of which the advanced IRB (A-IRB) approach	-	-	-
6	Counterparty credit risk - CCR	20	2	2
7	of which the standardised approach	-	-	-
8	of which internal model method (IMM)	-	-	-
EU 8a	of which exposures to a CCP	-	-	-
9	of which other CCR	20	2	2
10	Credit valuation adjustments risk - CVA risk	20	11	2
EU 10a	Of which the standardised approach (SA)	-	-	-
EU 10b	Of which the basic approach (F-BA and R-BA)	-	-	-
EU 10c	Of which the simplified approach	20	11	2
15	Settlement risk	-	-	-
16	Securitisation exposures in the non-trading book (after the cap)	68	22	5
17	of which SEC-IRBA approach	-	-	-
18	of which SEC-ERBA (including IAA)	-	-	-
19	of which SEC-SA approach	68	22	5
EU 19a	of which 1250%/ deduction	-	-	-
20	Position, foreign exchange and commodities risks (Market risk)	569	783	46
21	Of which the Alternative standardised approach (A-SA)	-	-	-
EU 21a	Of which the Simplified standardised approach (S-SA)	569	783	46
22	Of which the Alternative Internal Models Approach (A-IMA)	-	-	-
EU 22a	Large exposures	-	-	-
23	Reclassifications between trading and non-trading books	-	-	-
24	Operational risk	517	600	41
24a	Exposures to crypto-assets	-	-	-
25	Amounts below the thresholds for deduction (subject to 250% risk weight)	12	5	1
26	Output floor applied (%)	-	-	-
27	Floor adjustment (before application of transitional cap)	-	-	-
28	Floor adjustment (after application of transitional cap)	-	-	-
29	**Total**	**7,292**	**7,143**	**583**

For determining the exposure towards credit risk, the credit risk standardised approach (CRSA) is used for all exposure classes. In the course of the 2025 financial year, risk-weighted assets increased in line with our strategic reorientation and the growth of the loan portfolio.

As the ProCredit group consists exclusively of non-trading book institutions, which moreover do not engage in transactions involving commodities, foreign currency risk is the only market risk to be considered. The respective amount to be recognised at group level is determined using the aggregation method. Foreign currency risk at group level arises primarily as a result of the equity holdings denominated in foreign currency that ProCredit Holding maintains

in its foreign subsidiaries. The effects of exchange rate fluctuations on the capital of individual institutions or of the group as a whole are partially offset by corresponding changes in risk-weighted assets.

The ProCredit group applies the new standardised approach pursuant to CRR3 to quantify operational risk. Compared to the regulatory minimum capital requirements for operational risk, which amount to EUR 41 million as of 31 December 2025, the average annual net loss according to data recorded in the Risk Event Database for the last three years amounted to about EUR 2.0 million.

Given the small volume of derivatives held by the group, the risk arising from Credit Valuation Adjustment (CVA) is insignificant. The ProCredit group uses the simplified standardised approach to calculate the capital requirements to cover CVA risk. The amount for CVA risk as of 31 December 2025 was EUR 19.6 million. The calculation of counterparty default risk is performed in accordance with the original exposure method under Article 282 CRR for derivative positions.

The group's regulatory capital ratios and the most important other key metrics are shown in the table below.

EU KM1: Key metrics template[4]

in EUR m		a 31.12.2025	b 30.09.2025	c 30.06.2025	d 31.03.2025	e 31.12.2024
Available own funds (amounts)						
1	Common Equity Tier 1 (CET1) capital	956		951		933
2	Tier 1 capital	956		951		933
3	Total capital	1,191		1,160		1,149
Risk-weighted exposure amounts						
4	Total risk exposure amount	7,292		7,238		7,143
4a	Total risk exposure pre-floor	7,292		7,238		-
Capital ratios (as a percentage of risk-weighted exposure amount)						
5	Common Equity Tier 1 ratio (%)	13.1098%		13.1457%		13.0575%
5b	Common Equity Tier 1 ratio considering unfloored TREA (%)	13.1098%		13.1457%		-
6	Tier 1 ratio (%)	13.1098%		13.1457%		13.0575%
6b	Tier 1 ratio considering unfloored TREA (%)	13.1098%		13.1457%		-
7	Total capital ratio (%)	16.3305%		16.0301%		16.0880%
7b	Total capital ratio considering unfloored TREA (%)	16.3305%		16.0301%		-
Additional own funds requirements to address risks other than the risk of excessive leverage (as a percentage of risk-weighted exposure amount)						
EU 7d	Additional own funds requirements to address risks other than the risk of excessive leverage (%)	4.2500%		4.2500%		3.5000%
EU 7e	of which: to be made up of CET1 capital (percentage points)	2.3910%		2.3910%		1.9690%
EU 7f	of which: to be made up of Tier 1 capital (percentage points)	3.1880%		3.1880%		2.6250%
EU 7g	Total SREP own funds requirements (%)	12.2500%		12.2500%		11.5000%
Combined buffer and overall capital requirement (as a percentage of risk-weighted exposure amount)						
8	Capital conservation buffer (%)	2.5000%		2.5000%		2.5000%
EU 8a	Conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State (%)	-		-		-
9	Institution specific countercyclical capital buffer (%)	0.8622%		0.4864%		0.4202%
EU 9a	Systemic risk buffer (%)	-		-		-
10	Global Systemically Important Institution buffer (%)	-		-		-
EU 10a	Other Systemically Important Institution buffer	-		-		-
11	Combined buffer requirement (%)	3.3622%		2.9864%		2.9202%
EU 11a	Overall capital requirements (%)	15.6122%		15.2364%		14.4202%
12	CET1 available after meeting the total SREP own funds requirements (%)	3.9218%		3.7801%		4.4325%

[4] The KM1 table presents the key metrics for the current quarter compared with the previous four quarters. The values in the March and September columns are left blank, as the report is published on a semi-annual basis.

Leverage ratio						
13	Total exposure measure	11,979		11,085		11,094
14	Leverage ratio	7.9802%		8.5838%		8.4073%
Additional own funds requirements to address the risk of excessive leverage (as a percentage of total exposure measure)						
EU 14a	Additional own funds requirements to address the risk of excessive leverage (%)	-		-		-
EU 14b	of which: to be made up of CET1 capital (percentage points)	-		-		-
EU 14c	Total SREP leverage ratio requirements (%)	3.0000%		3.0000%		3.0000%
Leverage ratio buffer and overall leverage ratio requirement (as a percentage of total exposure measure)						
EU 14d	Leverage ratio buffer requirement (%)	-		-		-
EU 14e	Overall leverage ratio requirements (%)	3.0000%		3.0000%		3.0000%
Liquidity Coverage Ratio						
15	Total high-quality liquid assets (HQLA) (Weighted value - average)	1,756		1,742		1,691
EU 16a	Cash outflows - Total weighted value	1,548		1,490		1,443
EU 16b	Cash inflows - Total weighted value	486		514		560
16	Total net cash outflows (adjusted value)	1,062		976		884
17	Liquidity coverage ratio (%)	165.3821%		178.5158%		191.3478%
Net Stable Funding Ratio						
18	Total available stable funding	9,041		8,292		8,352
19	Total required stable funding	6,026		5,698		5,440
20	NSFR ratio (%)	150.0400%		145.5220%		153.5430%

The CRR minimum capital ratios are set to 4.5% for the Common Equity Tier 1 capital ratio, 6.0% for the Tier 1 capital ratio and 8.0% for the total capital ratio. An individual capital add-on pursuant to the Supervisory Review and Evaluation Process (SREP) was set for the ProCredit group based on total capital. This has been set at 4.25% since the second quarter of 2025 (previously: 3.5%). The capital conservation buffer currently stands at 2.5% and the institution-specific countercyclical capital buffer amounted to 0.9% as of 31 December 2025. This buffer will be addressed in detail in the following section. Overall, this results in a minimum capital requirement of 10.3% for the CET1 capital ratio, 12.5% for the T1 capital ratio and 15.6% for the total capital ratio, taking into account the capital buffers.

With a Common Equity Tier 1 capital ratio of 13.1%, a Tier 1 capital ratio of 13.1% and a total capital ratio of 16.3% as of 31 December 2025, the ProCredit group's ratios thus clearly exceed the current regulatory requirements.

5.5 Countercyclical capital buffer

The countercyclical buffer rate ranges from 0% to 2.5% and is set individually for each country by the responsible authority in the respective country, with consideration given to any country-specific recommendations of the macroprudential authorities. The individual countercyclical buffer for an institution is calculated as the weighted

average of the capital buffers across all jurisdictions. The weighting is based on the geographical distribution of all credit exposures to the private sector.

The countercyclical capital buffer for the EU countries relevant to the ProCredit group was not changed in the 2025 reporting period. These remain unchanged at 2% in Bulgaria, 1% in Romania and 0.75% in Germany. Of the relevant non-EU countries, Albania, Georgia, Kosovo and the Republic of North Macedonia have a countercyclical capital buffer. The countercyclical capital buffers for Albania, Georgia and Kosovo were newly introduced and stood at 0.5% (Albania), 0.5% (Georgia) and 2% (Kosovo) at the end of the reporting year. For the Republic of North Macedonia, the countercyclical capital buffer was further increased and stood at 1.75% at the end of the reporting year. The buffer requirement for the ProCredit group as of 31 December 2025 was EUR 63 million; therefore, the countercyclical capital buffer of 0.9% now plays a more significant role.

The following table presents the geographical distribution of credit exposures relevant for the calculation of the countercyclical capital buffer and the institution-specific rate for the requirement as of 31 December 2025.

EU CCyB1: Geographical distribution of credit exposures relevant for the calculation of the countercyclical capital buffer

		a	b	c	d	e	f	g	h	i	j	k	l	m
		General credit exposures		Relevant credit exposures - Market risk		Securitisation exposures - Exposure value for non-trading book	Total exposure value	Own Funds Requirements				Risk-weighted exposure amounts	Own fund requirements weights (in %)	Countercyclical buffer rate (in %)
31.12.2025 in EUR m		Exposure value under the standardised approach	Exposure value under the IRB approach	Sum of long and short positions of trading-book exposures for SA	Value of trading-book exposures for internal models			Relevant credit risk exposures - Credit risk	Relevant credit risk exposures - Market risk	Relevant credit risk exposures - Securitisation positions in the non-trading book	Total			
010	Breakdown by country:													
	Serbia	1,168	-	-	-	-	1,168	64	-	-	64	800	14.7547%	-
	Kosovo	1,077	-	-	-	-	1,077	67	-	-	67	840	15.4949%	2.0000%
	Bulgaria	1,054	-	-	-	74	1,128	52	-	-	52	655	12.0720%	2.0000%
	North Macedonia	689	-	-	-	-	689	38	-	-	38	470	8.6660%	1.7500%
	Ukraine	573	-	-	-	-	573	28	-	-	28	351	6.4652%	-
	Ecuador	503	-	-	-	-	503	29	-	-	29	359	6.6232%	-
	Romania	495	-	-	-	-	495	22	-	-	22	279	5.1492%	1.0000%
	Germany	479	-	-	-	-	479	19	-	-	19	241	4.4482%	0.7500%
	Georgia	465	-	-	-	-	465	26	-	-	26	327	6.0293%	0.5000%
	Bosnia and Herzegovina	424	-	-	-	-	424	22	-	-	22	280	5.1657%	-
	Albania	399	-	-	-	-	399	21	-	-	21	267	4.9271%	0.5000%
	Greece	353	-	-	-	-	353	21	-	-	21	261	4.8191%	0.2500%
	Moldova	260	-	-	-	-	260	14	-	-	14	179	3.3010%	-
	Kingdom of Netherlands	16	-	-	-	-	16	1	-	-	1	16	0.2869%	2.0000%
	United States of America	4	-	-	-	-	4	0	-	-	0	4	0.0820%	-
	United Kingdom	4	-	-	-	-	4	0	-	-	0	2	0.0345%	2.0000%

	France	2	-	-	-	-	2	0	-	-	0	1	0.0272%	1.0000%
	Switzerland	2	-	-	-	-	2	0	-	-	0	2	0.0312%	-
	Belgium	1	-	-	-	-	1	0	-	-	0	1	0.0179%	1.0000%
	Other Countries	245	-	-	-	-	245	7	-	-	7	87	1.6047%	-
020	**Total**	**8,214**	**-**	**-**	**-**	**74**	**8,288**	**434**	**-**	**-**	**434**	**5,422**	**100.00%**	

EU CCyB2: Amount of institution-specific countercyclical capital buffer

31.12.2025 in EUR m		a
1	Total risk exposure amount	7,292
2	Institution-specific countercyclical capital buffer rate	0.8622%
3	Institution-specific countercyclical buffer requirement	63

5.6 Leverage ratio

EU LRA: Disclosure of LR qualitative information

Row a - Description of the processes used to manage the risk of excessive leverage

The risk of excessive leverage is taken into account through the leverage ratio. The requirements for determining the leverage ratio are set out in Part 7 of CRR.

The leverage ratio and updated forecasts are calculated monthly for the ProCredit group and monitored by the Group Risk Management Committee (GRMC). If necessary, steering measures are discussed in the GMRC and then submitted to the Management Board for decision.

The internally defined early warning threshold is currently 6%. As of year-end 2025 the ProCredit group reported a comfortable leverage ratio of 8.0%.

Row b - Description of the factors that had an impact on the leverage ratio during the period to which the disclosed leverage ratio refers

Compared to the previous year, the leverage ratio declined from 8.4% to 8.0%. The total risk exposure amount for the ProCredit group increased in the course of 2025 by EUR 885 million. This development was primarily due to strong growth in the loan portfolio during the 2025 financial year. The increase in T1 capital by EUR 23 million had a positive effect, with the result that the leverage ratio showed a moderate decrease. The increase in Tier 1 capital is due to strong profit development in 2025 and the recognition of the interim profits, after prior approval by BaFin, in the third quarter of 2025.

EU LR2: Leverage ratio common disclosure

		CRR leverage ratio exposures	
		a	b
in EUR m		**31.12.2025**	**31.12.2024**
On-balance sheet exposures (excluding derivatives and SFTs)			
1	On-balance sheet items (excluding derivatives, SFTs, but including collateral)	11,596	10,752
2	Gross-up for derivatives collateral provided, where deducted from the balance sheet assets pursuant to the applicable accounting framework	-	-
3	(Deductions of receivables assets for cash variation margin provided in derivatives transactions)	-	-
4	(Adjustment for securities received under securities financing transactions that are recognised as an asset)	-	-
5	(General credit risk adjustments to on-balance sheet items)	-	-
6	(Asset amounts deducted in determining Tier 1 capital)	-71	-54
7	Total on-balance sheet exposures (excluding derivatives and SFTs)	11,525	10,698
Derivative exposures			
8	Replacement cost associated with SA-CCR derivative transactions (i.e. net of eligible cash variation margin)	-	-
EU-8a	Derogation for derivatives: replacement costs contribution under the simplified standardised approach	-	-
9	Add-on amounts for potential future exposure associated with SA-CCR derivatives transactions	-	-
EU-9a	Derogation for derivatives: Potential future exposure contribution under the simplified standardised approach	-	-

		CRR leverage ratio exposures	
		a	b
in EUR m		31.12.2025	31.12.2024
EU-9b	Exposure determined under Original Exposure Method	22	11
10	(Exempted CCP leg of client-cleared trade exposures) (SA-CCR)	-	-
EU-10a	(Exempted CCP leg of client-cleared trade exposures) (simplified standardised approach)	-	-
EU-10b	(Exempted CCP leg of client-cleared trade exposures) (Original Exposure Method)	-	-
11	Adjusted effective notional amount of written credit derivatives	-	-
12	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	-	-
13	Total derivatives exposures	22	11
Securities financing transaction (SFT) exposures			
14	Gross SFT assets (with no recognition of netting), after adjustment for sales accounting transactions	-	-
15	(Netted amounts of cash payables and cash receivables of gross SFTs assets)	-	-
16	Counterparty credit risk exposure for SFT assets	-	-
EU-16a	Derogation for SFTs: Counterparty credit risk exposure in accordance with Articles 429e(5) and 222 CRR	-	-
17	Agent transaction exposures	-	-
EU-17a	(Exempted CCP leg of client-cleared SFT exposure)	-	-
18	Total securities financing transaction exposures	-	-
Other off-balance sheet exposures			
19	Off-balance sheet exposures at gross notional amount	1,413	1,037
20	(Adjustments for conversion to credit equivalent amounts)	-982	-653
21	(General provisions deducted in determining Tier 1 capital and specific provisions associated with off-balance sheet exposures)	-	-
22	Off-balance-sheet exposures	431	385
Excluded exposures			
EU-22a	(Exposures excluded from the total exposure measure in accordance with point (c) and point (ca) of Article 429a(1) CRR)	-	-
EU-22b	(Exposures exempted in accordance with point (j) of Article 429a(1) CRR (on and off balance sheet))	-	-
EU-22c	(Excluded exposures of public development banks (or units) - public sector investments)	-	-
EU-22d	(Excluded exposures of public development banks (or units) - promotional loans)	-	-
EU-22e	(Excluded passing-through promotional loan exposures by non-public development banks (or units))	-	-
EU-22f	(Excluded guaranteed parts of exposures arising from export credits)	-	-
EU-22g	(Excluded excess collateral deposited at triparty agents)	-	-
EU-22h	(Excluded CSD-related services of CSD/institutions in accordance with point (o) of Article 429a(1) CRR)	-	-
EU-22i	(Excluded CSD-related services of designated institutions in accordance with point (p) of Article 429a(1) CRR)	-	-
EU-22j	(Reduction of the exposure value of pre-financing or intermediate loans)	-	-
EU-22k	(Excluded exposures to shareholders according to Article 429a (1), point (da) CRR)		
EU-22l	(Exposures deducted in accordance with point (q) of Article 429a(1) CRR)		
EU-22m	(Total exempted exposures)	-	-
Capital and total exposure measure			
23	Tier 1 capital	956	933

		CRR leverage ratio exposures	
		a	b
in EUR m		31.12.2025	31.12.2024
24	Total exposure measure	11,979	11,094
Leverage ratio			
25	Leverage ratio (%)	7.9802%	8.4073%
EU-25	Leverage ratio (excluding the impact of the exemption of public-sector investments and promotional loans) (%)	7.9802%	8.4073%
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) (%)	7.9802%	8.4073%
26	Regulatory minimum leverage ratio requirement (%)	3.0000%	3.0000%
EU-26a	Additional own funds requirements to address the risk of excessive leverage (%)	-	-
EU-26b	of which: to be made up of CET1 capital	-	-
27	Leverage ratio buffer requirement (%)	-	-
EU-27a	Overall leverage ratio requirement (%)	3.0000%	3.0000%
Choice on transitional arrangements and relevant exposures			
EU-27b	Choice on transitional arrangements for the definition of the capital measure	Full phased-in definition	Full phased-in definition
Disclosure of mean values			
28	Mean of daily values of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivable	-	-
29	Quarter-end value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables	-	-
30	Total exposure measure (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	11,979	11,094
30a	Total exposure measure (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	11,979	11,094
31	Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	7.9802%	8.4073%
31a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	7.9802%	8.4073%

EU LR1: Summary reconciliation of accounting assets and leverage ratio exposures

31.12.2025 in EUR m		a Applicable amount
1	Total assets as per published financial statements	11,595
2	Adjustment for entities which are consolidated for accounting purposes but are outside the scope of prudential consolidation	0
3	(Adjustment for securitised exposures that meet the operational requirements for the recognition of risk transference)	-
4	(Adjustment for temporary exemption of exposures to central banks (if applicable))	-
5	(Adjustment for fiduciary assets recognised on the balance sheet pursuant to the applicable accounting framework but excluded from the total exposure measure in accordance with point (i) of Article 429a(1) CRR)	-
6	Adjustment for regular-way purchases and sales of financial assets subject to trade date accounting	-
7	Adjustment for eligible cash pooling transactions	-
8	Adjustment for derivative financial instruments	22
9	Adjustment for securities financing transactions (SFTs)	-
10	Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off-balance sheet exposures)	431
11	(Adjustment for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital)	-
EU-11a	(Adjustment for exposures excluded from the total exposure measure in accordance with point (c) and point (ca) of Article 429a(1) CRR)	-
EU-11b	(Adjustment for exposures excluded from the total exposure measure in accordance with point (j) of Article 429a(1) CRR)	-
12	Other adjustments	-71
13	**Total exposure measure**	**11,979**

EU LR3: Split-up of on-balance sheet exposures (excluding derivatives, SFTs and exempted exposures)

31.12.2025 in EUR m		a CRR leverage ratio exposures
EU-1	**Total on-balance sheet exposures (excluding derivatives, SFTs, and exempted exposures), of which:**	**11,596**
EU-2	Trading book exposures	-
EU-3	Banking book exposures, of which:	11,596
EU-4	Covered bonds	-
EU-5	Exposures treated as sovereigns	3,012
EU-6	Exposures to regional governments, MDB, international organisations and PSE not treated as sovereigns	18
EU-7	Institutions	106
EU-8	Secured by mortgages of immovable properties	664
EU-9	Retail exposures	3,754
EU-10	Corporates	2,843
EU-11	Exposures in default	129
EU-12	Other exposures (eg equity, securitisations, and other non-credit obligation assets)	1,071

5.7 Capitalisation in the economic perspective

EU OVC: ICAAP information

Row a - Approach to assessing the adequacy of internal capital

For information on the principles of capital management, please refer to section 5.1. Ensuring sufficient capitalisation in the economic perspective is a key element of ProCredit's risk management and capital management processes. In the context of the economic perspective, the capital needs arising from our specific risk profile are compared with the available capital resources to assure that the ProCredit group's capitalisation is sufficient. The required capitalisation in the economic perspective was adequate at all times during the course of 2025.

The included material risks and the limits set for each risk reflect the specific risk profile of the group and are based on the annually conducted risk inventory. The group's economic capital requirements are determined for the following risks:

Material risk	Quantification/treatment
Credit risk, comprising: • customer credit risk • counterparty risk • country risk	Portfolio model based on a Monte Carlo simulation (Value-at-Risk, VaR)
Foreign currency risk	Monte Carlo simulation (VaR)
Interest rate risk	Historical simulation (VaR)
Operational risk	Quantitative model based on a Monte Carlo simulation
Model risk	Qualified expert assessment

When calculating the economic capital required to cover risk exposures we apply a one-year risk assessment horizon. The methods we use to calculate the amount of economic capital required to cover the different risks the group is exposed to are based on statistical models, provided that appropriate models are available. The countries in which we do business have a relatively volatile history. Therefore, our datasets include various periods of stress.

The risk taking potential amounted to EUR 989.1 million at the end of December 2025 (2024: EUR 974.8 million). From this amount, the management buffers for business risk, funding risk[5], ESG risk and the sum total of non-material risks are subtracted in order to define the resources available to cover risk (RAtCR). The Management Board set the RAtCR at an amount of EUR 885.0 million (2024: EUR 875.0 million). This reflects the maximum acceptable risk amount for the ProCredit group. The economic capital required to cover the risks is compared with the internal capital available for each risk and for covering all risks.

The table below shows the distribution of RAtCR among the different risks and the limit utilisation. In the standard scenario, which is calculated with a 99.9% confidence level, the ProCredit group needs 75.3 % of its RAtCR (2024: 72.7 %) to cover its risk profile.

[5] Funding risk encompasses the potential negative effects arising from (1) higher costs for outstanding funding from institutional investors, or (2) higher costs in the event that such outstanding funding has to be replaced prematurely (due to idiosyncratic reasons on the part of the borrower).

Capitalisation in the economic perspective

	Limit utilisation in EUR m
Credit risk	428.6
Interest rate risk	78.2
Foreign currency risk	86.5
Operational risk	24.3
Model risk	49.0
Gesamt 2025	666.7
Gesamtauslastung 2025 in %	75.3%
Gesamtauslastung 2024 in %	72.7%

Stress tests

Stress tests are performed regularly, at least once per quarter and ad hoc, to test the group's capacity to withstand shock conditions. Various types of analysis are applied, from simple sensitivity analysis for individual risk types to scenario analyses in which multiple or all risk factors are stressed simultaneously. The stress tests are supplemented by reverse stress tests and, if applicable, by ad hoc stress tests.

A range of stress scenarios are adopted and tested in order to analyse the impact of extraordinary but plausible events. The scenarios apply to both historical and hypothetical stress situations. They are based on, among other things, assumptions depicting significant deterioration of worldwide macroeconomic conditions and include an analysis of a severe economic downturn. The selection of the scenarios takes account for the group's strategic orientation and the economic environment. Against the backdrop of the current war in Ukraine, we have analysed further stress scenarios. In addition, our concept includes scenarios with ESG risk and a cyber/blackout scenario. The results of stress testing show that the capitalisation of the group in the economic perspective would be adequate under the defined stress conditions.

6 CREDIT RISK

The ProCredit group defines credit risk as the risk that counterparties will not fulfil their contractual obligations, or only meet them in part or that they will only do so with a delay. Within overall credit risk we distinguish between three categories: customer credit risk, counterparty risk (including issuer risk) and country risk. Credit risk is our most significant risk within our risk management framework, and customer credit exposures account for the largest share of that risk.

6.1 Customer credit risk

EU CRA: General qualitative information about credit risk

Row a - How the business model translates into the components of the institution's credit risk profile.

The ProCredit group focuses on banking services for Micro, Small and Medium Enterprises (MSMEs) and for private clients. This allows a clear focus of the operating business and thus ensures that the credit exposures of the ProCredit banks are with clients who have the desired profile, so that risks can be managed. In our main business, i.e. serving SMEs, we apply an individual approach to client assessment. This includes the recording and assessment of the risk profile, an evaluation of the financial structure and the income-generating activities, and finally the possibility of mitigating risks through collateral or guarantees. As with all material risks of the ProCredit group, customer credit risk is managed by means of a uniform group-wide strategy. See also section 3, EU OVA row (a).

Row b - The criteria and approach used for defining the credit risk management policy and for setting credit risk limits.

The main objective of credit risk management is to ensure a high level of credit quality and to avoid excessive concentrations of risk within the credit portfolio. In addition, we ensure that potential default risks are adequately covered by means of forward-looking loss allowances in our lending business. The diversification of our business activities through 12 banks in 13 countries, combined with our experience in these markets, form the basis for the management of customer credit risk.

The ProCredit banks focus on a clearly defined target group: micro-, small and medium enterprises (MSMEs) as well as private clients. For our lending operations with clients, we apply the following principles, among others:

- analysis of the debt capacity and repayment capacity of borrowers, taking account for expected future cash flows as well as assessing ESG aspects
- documenting the risk assessments and the processes conducted during lending operations, such that the analyses performed can also be understood by expert third parties
- avoiding overindebtedness among credit clients
- building a long-term relationship, maintaining regular contact, and documenting the development of the exposure in regular monitoring reports
- monitoring the repayment of credit exposures
- customer-oriented loan management in the event of arrears
- collateral realisation in the event of insolvency

The group's framework for managing customer credit risk is presented in the relevant policies and standards. The policies specify, among other things, the responsibilities for managing credit risk in the group and at the level of each individual bank, the principles for the organisation of the lending business, the principles involved in loan disbursement and monitoring, and the framework for the valuation of collateral for credit exposures. The standards contain detailed explanations of the group's lending operations with business and private clients, as well as project financing for renewable energy, and of the range of credit offered. They also set forth the rules governing restructuring, loss allowances and write-offs. Thus, the policies and standards define risk-mitigating measures for the pre-disbursement phase (credit risk assessment) and the post-disbursement phase (e.g. regular monitoring of the financial situation, review of early warning indicators, and both intensified and problem loan management). We primarily divide our credit

exposures according to the above-mentioned target groups: MSMEs and private clients. Depending on the client category to which the respective credit exposure is assigned, different credit risk assessment processes are applied. These processes differ from one another in terms of the following attributes: involvement of back-office functions, type of information that provides the basis for the credit analysis, criteria for credit decisions, and collateral requirements. A strict separation of front and back-office functions up to the management level is applied for risk-relevant operations.

A careful creditworthiness assessment is a necessary form of credit risk management for us. Our credit decisions are therefore based predominantly on an analysis of the client's financial situation and on an assessment of creditworthiness. We maintain regular contact with our business clients, including regular on-site visits to ensure that we give adequate consideration to their specific risk profile and needs. For private customers, the assessment is mainly based on the amount and source of income and their overall debt.

Assessment of ESG risks as part of credit risk

Analysis of the impact of ESG risk drivers on traditional risk types showed that ESG risks can contribute to the materiality of credit risk. ESG risks are thus taken into account at all levels of the lending and monitoring process.

At the start of the lending process, potential borrowers are checked against our Exclusion List and the Screening List for Category A projects. This screening ensures that we do not, as defined in our Exclusion List, enter into business relationships with, nor provide funding to, companies involved in activities with significant ESG risks. This includes:

- Companies involved in unethical practices, exploitative working conditions and discrimination (e.g. production of and trade in weapons and munitions);
- Activities that pose a significant risk to or have adverse impacts on the environment, biodiversity, society, and workers' health and safety (e.g. mining for metals, coal, oil shale and other minerals);
- Activities with negative impacts on society, e.g. involuntary resettlement, risk of negative impacts on indigenous peoples and on sites of cultural or archaeological significance;
- Activities with an impact on health and the environment, such as the production of or trade in tobacco, and activities in or near certain types of protected areas.

Furthermore, all business customers are categorised according to the potential environmental impacts and risks of their activities. The environmental risk category and the volume of the credit exposure determine the scope of the environmental and social assessment, which also covers risks and impacts related to governance and climate change aspects. For renewable energy project finance, the scope of the environmental and social assessment depends on the type of technology and installed capacity. Regardless of the size of the loan exposure and the environmental risk category, a social check is carried out for business customers, examining social, health and safety aspects related to occupational safety and the impact on the local community. For further information, we refer to the section "Pillar II - Management of the environmental and social risk and impact in lending" in the Group Sustainability Statement.

When analysing the financial situation and evaluating the creditworthiness of borrowers, the impact of ESG risk drivers is taken into account based on findings from environmental and social impact assessments and in the form of an ESG risk score. The ESG risk score consists of components that reflect the exposure of individual investments to physical and transition risks relating to climate, biodiversity, social and governance issues.

KRIs have been defined to measure and monitor the impact of ESG risks on customer credit risk in the loan portfolio. These are monitored in the quarterly risk report in order to identify and review portfolio concentrations with increased ESG risk at an early stage.

Approval process for credit exposures

All credit decisions are taken by a credit committee. Its members have approval limits that reflect their expertise and experience. Granting of medium credit exposures is carried out exclusively by credit committees at the banks' head offices.

The most important factor for credit committee decisions is a funding and collateral structure that is based on the client's needs and conditional on the respective risk profile. In general, clearly defined collateral requirements apply to our exposures; specifically: the lower the loan amount, the more detailed the documentation, the shorter the loan period, the longer the client's history with the bank, and the higher the account turnover with the bank, then the lower our collateral requirements will be.

The group credit risk management policies limit the possibility for unsecured credit operations. Depending on the risk profile and the term of the exposure, loans can also be issued without being fully collateralised. Credit exposures are primarily covered with collateral security, mostly through mortgages.

As a rule, the valuation of collateral security is based on assessments conducted by external, independent experts. In order to ensure that impairment is identified at an early stage and that appropriate measures are initiated, a plausibility check of the collateral value is performed when there are indicators of impairment and at least annually. External assessments are updated at regular intervals, with plausibility checks being carried out by specialised ProCredit bank staff.

Based on our collateralisation requirements, securing loans with mortgages is among the most important instruments for limiting credit risk. Although the largest share is concentrated in real estate, its distribution by individual purpose, location and associated market is diversified across regions, countries and economic sectors, similar to the distribution of the loan portfolio of our group.

Early risk detection and monitoring

The early identification of rising credit risks is an integral part of all credit-related processes. This enables the prompt identification and assessment of potential financial difficulties for our customers. This risk analysis is carried out at the individual client level as well as at the portfolio and sub-portfolio level, e.g. for specific industries or geographic regions. The basis for this analysis is always up-to-date and relevant information, including financial data of customers and market-specific developments.

As part of our process for the early identification of risks, we have a comprehensive list of early warning indicators that take into account both quantitative and qualitative risk characteristics. These are recorded in the banks and monitored at portfolio level.

The early risk detection process underwent a major overhaul in 2025 with the aim of standardising the elements and criteria across all banks in the group and harmonising the process as a whole.

Some of the early warning indicators relate to customer-specific risk characteristics, such as declining account turnover and balances, sustained high utilisation of credit lines and overdrafts, persistent payment arrears or structural changes in business operations. In addition, potential risks arising from macroeconomic factors that may result from specific economic sectors or geographical regions are analysed. These risk factors can lead to a targeted limitation of individual exposures or certain client groups. If an increase in credit risk cannot be ruled out, the customers concerned are transferred to a "watch list", which entails closer monitoring and represents a preliminary stage of intensified management. The regular collection, validation and evaluation of these early warning indicators is a key component of credit portfolio management, the early identification of potential loan defaults and the initiation of suitable risk mitigation measures. Reports on affected portfolios are given on an ongoing basis to the corresponding branch management, the bank's head office and, in aggregated form, to ProCredit Holding. Special risk-relevant events with potential implications for larger parts of the loan portfolio – such as risks resulting from international trade conflicts – are analysed across the group and may necessitate further risk-mitigating measures.

Risk- and quality-dependent treatment

On the basis of asset quality indicators, the loan portfolio is divided into categories: performing, underperforming and defaulted. This categorisation is based on a risk classification system that takes account for repayment arrears as well as other risk characteristics, including the initiation of bankruptcy or legal proceedings, restructurings or collateral liquidations by other banks. In addition, other factors which indicate a significant deterioration of the economic situation of the client can also play a role. The portfolio indicators allow for a clear overview of the quality of the

group's portfolio and that of an individual bank, and represent one of the most important tools for the credit risk management process. The indicators and the associated internal processes are defined in accordance with the requirements of the European Banking Authority.

Once we identify a higher risk of default for a credit exposure, it is placed on the watch list or put directly under intensified management and assigned to the *underperforming* category. Particularly for our business clients, this centres around close communication, identification of the source of higher credit default risk and close monitoring of business activities. For private customers, any changes in the income or debt situation are investigated in more detail by initiating contact. Decisions on measures to reduce the default risk for individual credit exposures are taken by the authorised decision-making bodies for the credit exposures in question. In addition, specialised recovery officers may be called in to support the intensified management of the credit exposure. One of the first steps in managing the exposure is to determine the current economic and financial situation of the client, as this is the most important basis for decisions on whether or not the exposure can be restructured. The aim is to take such decisions at an early stage, while the chances of stabilisation are high and before the exposure enters an advanced phase of payment delay. When a credit exposure is classified as *defaulted*, specialised officers take over dealings with these loans. Based on the prospects for the customer, a strategy is developed with the goal of either restructuring or winding down the exposure. These officers are supported by the legal department of the respective bank. In the event of collateral realisation, items are sold through liquidation to a third party at the highest possible price, typically via public auction. The majority of collateral acquired consists of tangible assets such as land or buildings.

Credit risk at the portfolio level is assessed regularly. This includes an analysis of portfolio structure and quality, restructured exposures, write-offs, coverage level and concentration risk. Developments are monitored and reported regularly, i.e. at least monthly, based on a system of risk indicators with early warning thresholds and limits. At group level, a value-at-risk analysis of the economic perspective, sensitivities and stress scenarios are also quantified and reported (at least quarterly). The risk models used are subject to annual independent validation, using techniques such as benchmarking and back-testing, among others. The results of the validation, as well as all significant model changes or adjustments, are discussed in the Group and PCH Model Committee and approved by that body or by the Management Board of ProCredit Holding, with model risk buffers applied as necessary.

We continuously monitor our loan portfolio for potential risk-relevant developments that could have a direct or indirect impact on our business activities and on our loan portfolio. In 2025, we introduced a process for the structured monitoring of all such events, including centralisation of reporting and risk management for such events from all ProCredit banks.

Definition of limits

A high degree of diversification is ensured in order to limit concentration risk in the loan portfolio. This diversification results in particular from lending to micro, small and medium-sized businesses in various economic sectors and to private clients. In addition, the geographical distribution of the loan portfolio across 13 countries contributes significantly to risk diversification.

In addition, the ProCredit banks limit the risk of concentrations in their portfolios using a system of early warning indicators. Large credit exposures (those exceeding 10% of regulatory Tier 1 capital of the respective ProCredit bank) thus require the approval of the bank's Supervisory Board and the Group Risk Management Committee. No individual large credit exposure may exceed 25% of regulatory (Tier 1) capital of a bank, and the sum of all large credit exposures of a bank may not exceed 150% of its regulatory capital.

Early warning indicators and limits for sector concentrations, environmental and social risks, transition risk and specific products are defined at group level and regularly monitored by the Group Risk Management Committee.

Row c -Structure and organisation of the credit risk management and control function

At group level, the following organisational units in particular are entrusted with customer credit risk:

- The Management Board of ProCredit Holding approves the group credit risk management policies and defines the scope of activities and responsibilities of the Group Credit Risk Management team as well as an appropriate organisational structure.
- The tasks of the Group Risk Management Committee (and the Group Credit Risk Portfolio Sub-committee and Group Credit Committee) with regard to customer credit risk include: Approving group standards and other group documents governing credit risk management, setting appropriate credit risk exposure limits, regularly reviewing the credit risk report and ensuring that significant credit risks are identified, assessed, treated, monitored and communicated, taking appropriate action based on a review of key credit risk metrics (with respect to the lending business of specific banks or the group's credit strategy), approving the implementation of new credit facilities, approving exposures equal to or exceeding 10% of a bank's regulatory capital, deciding on requests for exceptions to the policies and standards.
- The Group and PCH Model Committee discusses the credit risk quantification models (including the Expected Credit Loss (ECL) model for the calculation of loss allowances) as well as the validations.
- The Group Credit Risk Management team has the following responsibilities, among others: Issuing a second risk opinion for individual credit exposures that exceed approval limits of individual banks, reviewing submissions from banks and issuing opinions and/or approving general and individual exceptions to the principles and standards, assessing the development of the credit portfolio, developing a methodology for quantifying credit risk, determining the level of loss allowances at group level as well as their validation, drafting and revising policies and other group documents governing credit risk management and monitoring their implementation at the banks.

At the bank level, the bodies involved in credit risk management are, in particular, the Supervisory Board, the Management Board, the Risk Management Committee and the Credit Risk Department. These have similar tasks and responsibilities to the aforementioned organisational units at group level, with a specific focus on the respective ProCredit bank, although their activities are fundamentally more operational. In particular, the credit risk departments and the supporting back-office departments perform the following functions: Credit risk assessment, portfolio analysis, loan recovery, credit control, legal process support, collateral valuation and sale. The lending process is supported by various committees such as the Business (and Credit) Committee and the Arrears Committee.

The assessment of individual customers is basically standardised, but differs in intensity depending on risk relevance and customer category. Decisions on exposures that are not classified as risk-relevant (at group level, up to an amount of EUR 500,000) can generally be made without the involvement of the back office. Beyond this amount, the involvement of the back office in assessment and decision is mandatory. Individual banks within the group may apply a lower risk relevance threshold.

All credit decisions are taken by a credit committee. Its members have approval limits that reflect their expertise and experience. Granting of medium credit exposures is carried out exclusively by credit committees at the banks' head offices.

The credit control function established in banks is tasked with assessing: compliance with lending procedures, potential indicators of fraud in lending, the quality of risk assessment in business with MSMEs and private customers.

Row d - The relationships between credit risk management, risk control, compliance and internal audit functions.

The Group Credit Risk Assessment, Group Credit Risk Portfolio Analysis und Group Credit Risk Quantification teams are responsible for customer credit risk management matters in the ProCredit group; see also the previous explanations in row (c). This includes responsibility for ensuring that policies and risk processes at group level comply with all relevant regulatory and supervisory requirements. In addition, the three teams monitor the implementation of group policies and standards in the banks, controls the quality of risk assessment by issuing second opinions for individual exposures, and performs regular ex-post controls of relevant exposures and processes. The teams themselves are audited by ProCredit Holding's Internal Audit function; in addition, they monitor the audit findings of the banks' Internal Audit functions in order to support the implementation of agreed actions.

Similarly, the bank-level risk departments responsible for managing credit risk processes are structured in this way. They are responsible for compliance with group requirements and national regulations. As part of the risk management function, banks establish control mechanisms for the lending process.

6.2 Counterparty risk, including issuer risk

EU CRA: General qualitative information about credit risk[6]

Row a - How the business model translates into the components of the institution's credit risk profile.

The ProCredit group focuses on banking services for MSMEs and on direct banking activities for private clients. Counterparty risk, which also includes issuer risk, therefore mainly arises from keeping highly liquid assets for the purpose of managing liquidity. As with all material risks of the ProCredit group, it is managed by means of a uniform group-wide strategy. See also section 3, EU OVA row (a).

Row b - The criteria and approach used for defining the credit risk management policy and for setting credit risk limits.

The ProCredit group defines counterparty risk, including issuer risk, as the risk that a counterparty/issuer cannot fulfil its contractual obligations at all, not in full or not on time. Typically, our counterparties are central banks, central governments and commercial banks. The main exposures are account balances, short-term TDAs, highly liquid securities, and, on a limited scale, simple derivative instruments for liquidity management and hedging purposes (mostly interest rate swaps and foreign currency forwards and swaps). There are also structural exposures towards national central banks in the form of mandatory minimum reserves.

We limit counterparty risk within the ProCredit group through our investment strategy. Counterparty risk is managed according to the principle that our liquidity must be placed securely and in the most diversified manner. While the group tries to generate some income from these assets, the overriding objective is to ensure secure placement and timely availability, i.e. risk considerations predominate. For this reason, we only work with carefully selected, reliable banks which normally have high credit ratings, we typically place our money for short terms and we use only a very limited number of simple financial instruments.

Issuer risk is likewise managed according to similar principles. Within the ProCredit group, it is prohibited to engage in speculative trading. Liquidity in domestic currency is predominantly invested in central bank papers or sovereign bonds in the respective country. EUR or USD, on the other hand, are generally invested in OECD sovereigns or securities issued by multilaterals with a high international rating. The impact of market price changes on the group is limited.

The exposure towards counterparties and issuers is managed on the basis of a limit system, as is the case for customer credit risk. In doing so, both the regulatory requirements and the risk appetite are taken into account. ProCredit banks conclude transactions only with counterparties that have previously been analysed and for which a limit has been approved. The total limit for banks or banking groups is set, with a distinction being made between banks and banking groups based in an OECD country and those outside of the OECD. Exposures to shadow banks are limited to 20% of total group capital. Essentially, these comprise transactions in the framework of ordinary business activities with locally regulated commercial banks in those countries where we operate whose banking regulations (supervisory and regulatory requirements) are not considered to be equivalent to CRR.

In order to avoid risk concentrations on group level, additional maximum limits towards each banking group and each state group are defined (total exposure towards central bank, government and state-owned entities). Due to mandatory minimum reserves, a concentration exists at group level with regard to exposures towards central banks. The group has therefore insured a significant share, totalling EUR 423.8 million (previous year: EUR 361.6 million), of this amount with guarantees from the Multilateral Investment Guarantee Agency (MIGA). The requirements for large exposures were met at all times.

[6] This table is presented three times in total, for the three sub-portfolios of credit risk: Customer credit risk, counterparty risk including issuer risk, and country risk.

A key aspect in determining the risk is therefore the rating of the counterparty/issuer. In doing so, we are closely monitoring developments in Ukraine and Ecuador in particular.

In December 2025, the long-term issuer default rating (IDR) for Ukraine was upgraded from 'Restrictive Default, RD' to 'CCC'. The main drivers for the rating upgrade were the normalisation of relations with commercial creditors, the restructuring of GDP warrants and a new EU support agreement. The group's counterparty and issuer risk in Ukraine consists mainly of exposures towards the National Bank of Ukraine in local currency. In addition, the ProCredit Bank in Ukraine holds benchmark government bonds in local currency to fulfil the minimum reserve requirements.

Ecuador's issuer default rating of 'CCC+' from Fitch has remained unchanged since August 2024, so the risks to counterparties/issuers in Ecuador were not affected by a downgrade.

At the end of 2025, the group still had EUR 0.5 million in balances with banks located in Russia. Due to the sanctions currently in place, the ProCredit banks still do not have access to these funds. These remain assigned to rating category 'D' with loss allowances established in the amount of the total balance.

Row c -Structure and organisation of the credit risk management and control function

The structure and organisation of counterparty risk (including issuer risk) is similar to that of customer credit risk (therefore, see also 6.1). At group level, the following organisational units in particular are entrusted with counterparty risk management: the Management Board of ProCredit Holding, the Group Risk Management Committee, the Group Counterparty and Issuer Risk Sub-Committee, the Group and PCH Model Committee, as well as the Group Financial Risk Management and the Group Credit Risk Management teams.

At the bank level, the bodies involved are, in particular, the Supervisory Board, the Management Board, the Risk Management Committee or the ALCO and the Risk Management Department. These have similar tasks and responsibilities to the aforementioned organisational units at group level, with a specific focus on the respective ProCredit bank, although their activities are fundamentally more operational.

The management of counterparty risk is the responsibility of the individual banks. An individual limit is set for all counterparties prior to a transaction. All limit decisions are taken by a risk committee or ALCO. Limits exceeding the specified competence thresholds require additional approval by the Group Counterparty and Issuer Risk Sub-Committee or by the Group Risk Management Committee (depending on the specific request), following analysis and recommendation by the Group Financial Risk Management team. Group Credit Risk Management is responsible for the risk quantification model and validation. The Group and PCH Model Committee is responsible for reviewing the appropriateness of the risk quantification model (as well as corresponding validation activities).

Row d - The relationships between credit risk management, risk control, compliance and internal audit functions.

The Group Financial Risk Management team is responsible for counterparty risk management in the ProCredit group on a consolidated basis. This includes responsibility for ensuring that policies and risk processes at group level comply with all relevant regulatory and supervisory requirements. Similarly, risk management departments at the bank level are responsible for managing processes as well as compliance with group requirements and national regulations. In addition, Group Financial Risk Management monitors the implementation of group policies and standards in the banks. Group Credit Risk Management is responsible for the risk quantification model and validation. Both teams themselves are audited by ProCredit Holding's Internal Audit function; in addition, they monitor the audit findings of the ProCredit banks' Internal Audit functions in order to support the implementation of agreed actions.

The following tables show exposures by regulatory exposure class and risk weights as well as the composition of collateral arising in connection with counterparty default risk.

EU CCR3: Standardised approach - CCR risk positions by regulatory exposure class and risk weights

31.12.2025 in EUR m		Risk weight											
		a	b	c	d	e	f	g	h	i	j	k	l
		0 %	2 %	4 %	10 %	20 %	50 %	70 %	75 %	100 %	150 %	Others	Total exposure value
	Exposure classes												
1	Central governments or central banks	1	-	-	-	-	-	-	-	-	-	-	1
2	Regional government or local authorities	-	-	-	-	-	-	-	-	-	-	-	-
3	Public sector entities	-	-	-	-	-	-	-	-	-	-	-	-
4	Multilateral development banks	-	-	-	-	-	-	-	-	-	-	-	-
5	International organisations	-	-	-	-	-	-	-	-	-	-	-	-
6	Institutions	-	-	-	-	-	0	-	2	-	-	-	2
7	Corporates	-	-	-	-	-	-	-	-	18	-	-	18
8	Retail	-	-	-	-	-	-	-	-	-	-	-	-
9	Institutions and corporates with a short-term credit assessment	-	-	-	-	2	-	-	-	-	0	-	2
10	Other items	-	-	-	-	-	-	-	-	-	-	-	-
11	**Total exposure value**	**1**	**-**	**-**	**-**	**2**	**0**	**-**	**2**	**18**	**0**	**-**	**22**

EU CCR5: Composition of collateral for CCR exposures

31.12.2025 in EUR m		a	b	c	d	e	f	g	h
		Collateral used in derivative transactions				Collateral used in SFTs			
		Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received		Fair value of posted collateral	
	Collateral type	Segregated	Unsegregated	Segregated	Unsegregated	Segregated	Unsegregated	Segregated	Unsegregated
1	Cash – domestic currency	-	-	-	3	-	-	-	-
2	Cash – other currencies	-	-	-	-	-	-	-	-
3	Domestic sovereign debt	-	-	-	-	-	-	-	-
4	Other sovereign debt	-	-	-	-	-	-	-	-
5	Government agency debt	-	-	-	-	-	-	-	-
6	Corporate bonds	-	-	-	-	-	-	-	-
7	Equity securities	-	-	-	-	-	-	-	-
8	Other collateral	-	-	-	-	-	-	-	-
9	**Total**	**-**	**-**	**-**	**3**	**-**	**-**	**-**	**-**

6.3 Country risk

EU CRA: General qualitative information about credit risk[7]

Row a - How the business model translates into the components of the institution's credit risk profile.

We define country risk as the risk that the group is not able to enforce rights over certain assets in a country or that a counterparty in that country is unable to perform an obligation due to convertibility or transfer restrictions on its cross-border obligations. Country risk thus arises solely from cross-border transactions.

Country risk is a material risk mostly for ProCredit Holding and the ProCredit bank in Germany, because these companies conduct cross-border transactions with other group banks or clients abroad. The other ProCredit companies are only exposed to country risk to a very limited extent, particularly through their nostro accounts with ProCredit Bank Germany or selected third-party banks. Furthermore, they only carry out cross-border transactions in exceptional cases and only with prior approval from the Group Risk Management Committee. As with all material risks of the ProCredit group, country risk is managed by means of a uniform group-wide strategy. See section 3, EU OVA row a, and the next section.

Country risk remained stable overall for the group in 2025. The risk situation in Ukraine is a significant factor due to the ongoing war, but it is not materially impacting the group's overall performance.

In December 2025, the long-term issuer default rating (IDR) for Ukraine was upgraded from 'Restrictive Default, RD' to 'CCC'. The Fitch 'country ceiling', which corresponds to the risk of conversion or transfer restrictions, remains unchanged at 'B-', because the ongoing capital and foreign exchange restrictions have not prevented companies from servicing their external debt.

The group's cross-border exposures to Ukraine mainly comprise transactions between ProCredit Holding and ProCredit Bank Ukraine. Under the martial law in effect since February 2022, the National Bank of Ukraine has imposed restrictions which also apply to international payment transactions. However, the timely settlement of ProCredit Bank Ukraine cross-border liabilities has not been affected.

The long-term IDR for Bulgaria was upgraded by Fitch from 'BBB' to 'BBB+' during the year, and for Greece from 'BBB-' to 'BBB' in November. In addition, S&P Global upgraded the long-term IDR for Albania from 'BB-' to 'BB'. The country ceiling for Bulgaria was also upgraded from 'A-' to 'AA+', for Greece from 'AA-' to "AA" and for Albania from 'BB+' to 'BBB-'. Ratings agencies maintained the sovereign ratings for our other countries of operation during the year. At the end of 2025, Serbia had a 'positive' outlook from Fitch, while Romania had a 'negative' outlook, in particular to reflect the increasing political uncertainty. The outlook for our other countries of operation remained 'stable'. Fitch does not generally assign rating outlooks to countries with a rating of 'CCC+' or lower, which applies to Ecuador and Ukraine.

The cross-border transactions generally take place between group companies, with country risk consisting of potential conversion or transfer restrictions. As a result, we do not consider provisions to be necessary for cross-border transactions within the group.

Row b - The criteria and approach used for defining the credit risk management policy and for setting credit risk limits.

We set country limits in order to diversify cross-border transactions as much as possible. These country limits are defined taking into account both the risk perspective and the strategic business perspective. All cross-border transactions and developments in the ProCredit countries of operation are monitored regularly, as is compliance with internal country limits. External ratings and country-specific information are also used for this purpose. Additionally, we closely follow the developments in all countries where we operate, including through regular communication and exchange of information with our colleagues in the ProCredit banks and through publications by economic research institutes.

[7] This table is presented three times in total, for the three sub-portfolios of credit risk: Customer credit risk, counterparty risk including issuer risk, and country risk.

Row c - Structure and organisation of the credit risk management and control function

In particular, the following organisational units are entrusted with country risk management at group level: the Management Board of ProCredit Holding, Group ALCO, the Group Risk Management Committee, Group and PCH Model Risk Committee, as well as the Group Financial Risk Management, Group Credit Risk Management and Group and PCH Risk Control teams.

The Management Board of ProCredit Holding approves the country limits annually. These are then divided by Group ALCO in particular between ProCredit Holding and ProCredit Bank in Germany. The Management Board of ProCredit Holding can reduce the limits or stop further cross-border transactions at any time. Risk is monitored by the Group Risk Management Committee and Group ALCO using numerous indicators, such as limit utilisation, the structure of cross-border business, external ratings and country-specific information. Group Credit Risk Management is responsible for the risk quantification model and validation. The Group and PCH Model Committee is responsible for reviewing the appropriateness of the risk quantification model (as well as corresponding validation activities). The risk is managed in particular by Group Financial Risk Management and the risk management department of the ProCredit Bank in Germany.

Row d - The relationships between credit risk management, risk control, compliance and internal audit functions.

The Group Financial Risk Management team is responsible for country risk management in the ProCredit group; see also the previous explanations. This includes responsibility for ensuring that policies and risk processes at group level comply with all relevant regulatory and supervisory requirements. In addition, Group Financial Risk Management monitors the implementation of group policies in the banks. Group Credit Risk Management is responsible for the risk quantification model and validation. Both teams themselves are audited by ProCredit Holding's Internal Audit function; in addition, they monitor the audit findings of the ProCredit banks' Internal Audit functions in order to support the implementation of agreed actions.

6.4 Loss allowances and credit quality

EU CRB: Additional disclosure related to the credit quality of assets

Row a - The scope and definitions of “past-due" and "impaired" exposures used for accounting purposes and the differences, if any, between the definitions past due and default for accounting and regulatory purposes as specified by the EBA guidelines on the application of the definition of default in accordance with Article 178 CRR.

Exposures are considered past due when they are more than 90 days overdue and the amount overdue is considered significant. Significance is determined using an absolute threshold and a relative threshold for the size of the exposure in accordance with the regulatory technical standards (Delegated Regulation (EU) 2018/171). If both significance thresholds are exceeded, the counting of days past due begins.

The definition of impairment according to IFRS 9 corresponds to the definition used for the Defaulted portfolio in internal risk management, and thus also the regulatory definition of default (Article 178 CRR). This default definition is applied to all exposures which are part of the loan portfolio of the group. The group considers an exposure to be impaired if at least one of the defined default criteria is met, such that the expected cash flows have been negatively impacted to such an extent that full repayment of the receivable can no longer be assumed. If a credit exposure is deemed to be impaired, it is transferred to Stage 3 of the Expected Credit Loss (ECL) model accordingly.

Row b - The extent of past-due exposures (more than 90 days) that are not considered to be impaired and the reasons for this.

All exposures that are more than 90 days past due are considered to be in default or impaired.

Row c - Description of methods used for determining general and specific credit risk adjustments.

Loss allowances for the customer portfolio and counterparty portfolio are established in line with the defined group standards, which are based on IFRS 9.[8]

For the purpose of distinguishing between general and specific credit risk adjustments, the adjustments that are not attributable to a specific risk exposure or specific debtor are considered to be general credit risk adjustments. All allowances established at group level in accordance with IFRS are classified as specific credit risk adjustments.

In addition, adjustments (overlays) are made to take account of factors that are not fully reflected in the existing models. Such factors may arise due to new risks, such as climate risks, geopolitical risks or macroeconomic factors. These overlays are regularly reviewed and adjusted.

The expected credit loss (ECL) model pursuant to IFRS 9 is the central element of the approach to quantifying loss allowances for both on- and off-balance sheet financial instruments and is continually optimised. The calculated loss allowances are determined based on the expected credit losses for several future default scenarios. This represents the combined sum of the probability-weighted results from the scenarios. ECL estimates are based on reliable information about past events, current conditions and projections of future economic conditions. A detailed description of the model specifications is provided below.

As with all of our debt instruments, loans and advances to customers are also broken down into the three stages described below, based on the development of credit risk since initial recognition. A specific methodology is applied for each stage in order to determine impairment. During the term of an exposure, movement is possible between the stages.

- Stage 1 comprises exposures for which credit risk as of the reporting date has not significantly increased since initial recognition, and for which there is thus no indication of a trigger for allocation to Stage 2 or Stage 3; this also includes exposures which have been re-assigned to Stage 1 from other stages. Generally, all exposures are allocated to Stage 1 upon initial recognition, with the exception of those categorised as POCI (Purchased or Originated Credit Impaired). For Stage 1 exposures, the expected credit losses arising from possible default events within a period of up to 12 months following the reporting date are recognised in expenses. For receivables with a remaining term of less than 12 months, the shorter contractual maturity is applied.
- Stage 2 comprises exposures for which credit risk as of the reporting date has significantly increased since initial recognition (see also “Significant increase in credit risk (SICR)” section), but for which there are no objective indications of impairment; this also includes exposures which have been assigned to Stage 2 from Stage 3. Loss allowances are established in an amount equivalent to the expected credit losses over the entire remaining maturity.
- Stage 3 includes all defaulted exposures (except POCI); i.e. as of the reporting date, there are objective indications of impairment. The respective calculation of loss allowances is performed based on the expected credit losses over the entire remaining maturity considering 100% probability of default.
- POCI exposures refer to defaulted exposures; however, they are recorded separately and are differentiated from other exposures in Stage 3 in the recognition of loss allowances.

The following parameters are used in the calculation of expected credit loss:

- Exposure at Default (EAD)
- Probability of Default (PD)
- Loss Given Default (LGD)

Input data for the assessment of credit risk parameters are based on multi-year data histories for our borrowers. The influence of customer-specific risk characteristics and macroeconomic factors on the selected parameters is

[8] Cross-border transactions generally take place only between group companies, with country risk consisting of potential conversion or transfer restrictions. As a result, we do not consider provisions to be necessary for cross-border transactions within the group as of 31 December 2024.

determined through a regression analysis. In order to establish the ECL parameters, a probability-weighted average value is calculated based on various scenarios for the macroeconomic factors.

The calculation of loss allowances is automated and parameter-based for exposures in Stage 1 and Stage 2 as well as individually insignificant Stage 3 exposures. Loss allowances for individually significant Stage 3 exposures are estimated by credit analysts.

Quantitative and qualitative information is used to determine whether there is a significant increase in credit risk.

The quantitative test for SICR consists of a comparison between the expected PD over the remaining lifetime as of the reporting date and the expected PD over that remaining time period at initial recognition. A significant increase in credit risk is deemed to exists if the difference between these two PDs exceeds a factor of 2.5. This limit is set by the Management Board, based on a regular analysis of historical data on the risk characteristics of the loan portfolio. In this case, the respective financial instrument is transferred from Stage 1 to Stage 2. Conversely, a transfer from Stage 2 to Stage 1 is possible once the associated credit risk is no longer significantly elevated.

In addition, qualitative criteria are used for SICR decisions. A transfer from Stage 1 to Stage 2 is made when one of the following criteria is met:

- Contractual payments are past due by more than 30 days but not more than 90 days
- Classification of the loan as “restructured” (forbearance) pursuant to internal policies (adjustment of contractually agreed conditions)
- Classification of the loan in risk classes 6 or 7, which are associated with an increase in credit risk
- Recognition of a possible increase in credit risk based on information from the early warning system (watch list)

A return from Stage 2 to Stage 1 occurs when no overdue payments are outstanding for more than 30 days and no other Stage 2 criteria are met. Forborne exposures are subject to an additional two-year probationary period during which no payments due may be outstanding for more than 30 days. The period begins with the restructuring of the contract.

When establishing Stage 3 loss allowances, a distinction is drawn between individually significant and individually insignificant credit exposures; the threshold is EUR 250,000 (for all exposures to a client). For indications of impairment of significant exposures, an individual assessment is performed to determine loss allowances, taking account for probability-weighted expected inflows in various scenarios, including collateral liquidation. For individually insignificant exposures, loss allowances are determined using parameters for the collective assessment of credit risk with the ECL model.

Returning an exposure from Stage 3 to a lower stage is possible if the customer can settle outstanding debts in full without recourse to collateral realisation. Unrestructured loans can be repaid no sooner than three months after they are assigned to Stage 3 and a determination is made that repayment ability has improved. Restructured loans can be repaid no sooner than 12 months after they are assigned to Stage 3 and a determination is made that repayment ability has improved. No migration between stages is possible for POCI exposures.

When a loan is uncollectible, it is written off against the corresponding loss allowance which has been set aside, provided there is no justified expectation of repayment. The direct and indirect costs of actively managing credit exposures that have not been written off must be in proportion to the size of the outstanding exposure.

For exposures of any size, the banks carry out an individual assessment of the justified feasibility of repayments. Based on the assessment, the banks may decide to write off the exposure or continue to actively manage the exposure in order to allow for further repayment of the loan. A portion of written-off exposures are still subject to enforcement activities.

Changes in assumptions about the model, through discretionary decisions or collective adjustments (overlays), can lead to adjustments in the calculated loss allowances over time. In this context, discretionary decisions and estimation uncertainties have a significant impact on the establishment of loss allowances for collectively and individually

assessed exposures. Our discretionary decisions reflect, among other aspects, the approach to determining a significant increase in credit risk (SICR) and the selection of relevant macroeconomic factors and scenarios.

The establishment of loss allowances for the 2025 financial year was subject to adjustment. In order account for persisting uncertainty in connection with current global economic and political developments and the effects of the war in Ukraine on the macroeconomic forecasts, as the existing models do not fully reflect these factors, overlays were made to the fundamental macroeconomic factors and the scenarios used to determine the ECL model parameters for all banks in the group. Specific adjustments were made for the bank in Ukraine to reflect the significantly increased credit risk in the country.

Row d - The institution's own definition of a restructured exposure used for the implementation of point (d) of Article 178(3) CRR specified by the EBA guidelines on default in accordance with Article 178 CRR when different from the definition of forborne exposure defined in Annex V to Commission Implementing Regulation (EU) 680/2014.

The ProCredit group uses an institution-specific definition for the restructuring of an existing exposure. Any changes in the contractual conditions for customers with financial difficulties are considered restructuring (forbearance).

This definition is consistent with the definition of a forborne exposure defined in Annex V to Commission Implementing Regulation (EU) 680/2014. The ProCredit group uses qualitative and quantitative factors to determine when the exposure is classified as defaulted or impaired.

EU CR1: Performing and non-performing exposures and related provisions

		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o
		Gross carrying amount/nominal amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions						Accumulated partial write-off	Collaterals and financial guarantees received	
		Performing exposures			Non-performing exposures			Performing exposures - Accumulated impairment and provisions			Non-performing exposures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions				On performing exposures	On non-performing exposures
31.12.2025 in EUR m			of which: stage 1	of which: stage 2		of which: stage 2	of which: stage 3		of which: stage 1	of which: stage 2		of which: stage 2	of which: stage 3			
005	**Cash balances at central banks and other demand deposits**	**2,077**	**2,077**	**-**	1	-	1	**-2**	**-2**	-	**-1**	-	**-1**		**424**	-
010	**Loans and advances**	**7,910**	**7,411**	**499**	**243**	**7**	**233**	**-84**	**-58**	**-27**	**-105**	**-0**	**-104**	**-4**	**6,118**	**106**
020	Central banks	117	117	-	-	-	-	-0	-0	-	-	-	-	-	90	-
030	General governments	0	0	-	-	-	-	-0	-0	-	-	-	-	-	0	-
040	Credit institutions	229	229	-	-	-	-	-0	-0	-	-	-	-	-	-	-
050	Other financial corporations	68	67	0	0	-	0	-0	-0	-0	-0	-	-0	-	14	-
060	Non-financial corporations	6,476	5,996	480	232	7	222	-75	-50	-25	-99	-0	-98	-4	5,389	103
070	of which: SMEs	6,098	5,666	432	143	0	142	-70	-48	-22	-75	-0	-74	-4	5,129	61
080	Households	1,021	1,002	19	11	0	11	-8	-7	-1	-6	-0	-6	-0	625	3
090	**Debt Securities**	**1,018**	**1,018**	**-**	**-**	**-**	**-**	**-2**	**-2**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
100	Central banks	185	185	-	-	-	-	-0	-0	-	-	-	-	-	-	-
110	General governments	722	722	-	-	-	-	-2	-2	-	-	-	-	-	-	-
120	Credit institutions	107	107	-	-	-	-	-0	-0	-	-	-	-	-	-	-
130	Other financial corporations	4	4	-	-	-	-	-0	-0	-	-	-	-	-	-	-
140	Non-financial corporations	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
150	**Off-balance sheet exposures**	**1,410**	**1,339**	**67**	**4**	**0**	**1**	**-4**	**-3**	**-1**	**-1**	**-0**	**-0**		**-**	**-**
160	Central banks	-	-	-	-	-	-	-	-	-	-	-	-		-	-
170	General governments	0	0	-	-	-	-	0	0	-	-	-	-		-	-
180	Credit institutions	3	-	-	-	-	-	-	-	-	-	-	-		-	-
190	Other financial corporations	6	6	0	-	-	-	0	0	0	-	-	-		-	-
200	Non-financial corporations	1,364	1,296	67	4	0	0	-4	-3	-1	-1	-0	-0		-	-
210	Households	37	37	0	0	0	0	0	0	0	0	0	0		-	-
220	**Total**	**12,415**	**11,845**	**566**	**248**	**8**	**234**	**-90**	**-63**	**-27**	**-106**	**-0**	**-105**	**-4**	**6,542**	**106**

EU CR1-A: Maturity of exposures

31.12.2025 in EUR m		a	b	c	d	e	f
		Net exposure value					
		On demand	≤ 1 year	> 1 year ≤ 5 years	> 5 years	No stated maturity	Total
1	Loans and advances	1,763	1,817	2,904	2,899	-	9,383
2	Debt securities	-	706	310	0	-	1,016
3	**Total**	**1,763**	**2,523**	**3,214**	**2,899**	**-**	**10,399**

EU CR2: Changes in the stock of non-performing loans and advances

31.12.2025 in EUR m		a
		Gross carrying amount
010	**Initial stock of non-performing loans and advances**	190
020	Inflows to non-performing portfolios	131
030	Outflows from non-performing portfolios	-77
040	Outflows due to write-offs	-
050	Outflow due to other situations	-77
060	**Final stock of non-performing loans and advances**	**243**

EU CQ1: Credit quality of forborne exposures

31.12.2025 in EUR m		a	b	c	d	e	f	g	h
		Gross carrying amount/ Nominal amount of exposures with forbearance measures				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		Collaterals received and financial guarantees received on forborne exposures	
		Performing forborne	Non-performing forborne			On performing forborne exposures	On non-performing forborne exposures		of which: Collateral and financial guarantees received on non-performing exposures with forbearance measures
				of which defaulted	of which impaired				
005	Cash balances at central banks and other demand deposits	-	-	-	-	-	-	-	-
010	Loans and advances	86	170	162	162	-8	-61	155	83
020	Central banks	-	-	-	-	-	-	-	-
030	General governments	-	-	-	-	-	-	-	-
040	Credit institutions	-	-	-	-	-	-	-	-
050	Other financial corporations	-	-	-	-	-	-	-	-
060	Non-financial corporations	84	168	160	160	-8	-60	152	82
070	Households	2	2	2	2	-0	-1	2	1
080	Debt Securities	-	-	-	-	-	-	-	-
090	Loan commitments given	0	0	0	0	0	0	-	-
100	**Total**	**86**	**170**	**162**	**162**	**-8**	**-61**	**155**	**83**

EU CQ3: Credit quality of performing and non-performing exposures by past due days

31.12.2025 in EUR m		a	b	c	d	e	f	g	h	i	j	k	l
		Gross carrying amount / Nominal amount											
		Performing exposures			Non-performing exposures								
			Not past due or past due < 30 days	Past due > 30 days < 90 days		Unlikely to pay that are not past-due or past-due ≤ 90 days	Past due > 90 days ≤ 180 days	Past due > 180 days ≤ 1 year	Past due > 1 year ≤ 2 years	Past due > 2 year ≤ 5 years	Past due > 5 year ≤ 7 years	Past due > 7 years	of which defaulted
005	Cash balances at central banks and other demand deposits	2,077	2,077	-	1	1	-	-	-	-	-	-	1
010	Loans and advances	7,910	7,895	15	243	153	12	18	26	26	7	0	234
020	Central banks	117	117	-	-	-	-	-	-	-	-	-	-
030	General governments	0	0	-	-	-	-	-	-	-	-	-	-
040	Credit institutions	229	229	-	-	-	-	-	-	-	-	-	-
050	Other financial corporations	68	67	0	0	-	0	-	-	-	-	-	0
060	Non-financial corporations	6,476	6,463	13	232	148	10	16	25	25	7	0	224
070	of which SMEs	6,098	6,085	12	143	61	10	16	24	25	7	0	143
080	Households	1,021	1,019	2	11	5	2	2	2	0	0	0	11
090	Debt Securities	1,018	1,018	-	-	-	-	-	-	-	-	-	-
100	Central banks	185	185	-	-	-	-	-	-	-	-	-	-
110	General governments	722	722	-	-	-	-	-	-	-	-	-	-
120	Credit institutions	107	107	-	-	-	-	-	-	-	-	-	-
130	Other financial corporations	4	4	-	-	-	-	-	-	-	-	-	-
140	Non-financial corporations	-	-	-	-	-	-	-	-	-	-	-	-
150	Off-balance sheet exposures	1,410			4								2
160	Central banks	-			-								-
170	General governments	0			-								-
180	Credit institutions	3			-								-
190	Other financial corporations	6			-								-
200	Non-financial corporations	1,364			4								2
210	Households	37			0								0
220	**Total**	**12,415**	**10,990**	**15**	**248**	**154**	**12**	**18**	**26**	**26**	**7**	**0**	**237**

EU CQ4: Quality of non-performing exposures by geography

31.12.2025 in EUR m		a	b	c	d	e	f	g
		Gross carrying/Nominal amount				Accumulated impairment	Provisions on off-balance sheet commitments and financial guarantee given	Accumulated negative changes in fair value due to credit risk on non-performing exposures
			of which: non-performing		of which: subject to impairment			
				of which: defaulted				
010	**On balance sheet exposures**	**11,249**	**243**	**235**	**11,249**	**-193**		**-**
020	Bulgaria	1,693	10	10	1,693	-10		-
030	Serbia	1,425	28	27	1,425	-23		-
040	Kosovo	1,137	11	11	1,137	-15		-
050	North Macedonia	858	8	8	858	-9		-
060	Ukraine	887	14	14	887	-41		-
070	Other countries	5,249	172	165	5,249	-94		-
080	**Off balance sheet exposures**	**1,414**	**4**	**2**			**5**	
090	Bulgaria	374	1	0			0	
100	Serbia	233	3	1			1	
110	Kosovo	183	0	0			1	
120	North Macedonia	135	0	0			0	
130	Ukraine	103	-	-			2	
140	Other countries	388	0	0			1	
150	**Total**	**12,663**	**248**	**237**	**11,249**	**-193**	**5**	**-**

EU CQ5: Credit quality of loans and advances to non-financial corporations by industry

31.12.2025 in EUR m		a	b	c	d	e	f
		Gross carrying amount				Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures
			of which: non-performing		of which: loans and advances subject to impairment		
				of which: defaulted			
010	Agriculture, forestry and fishing	1,096	22	22	1,096	-31	-
020	Mining and quarrying	16	-	-	16	-0	-
030	Manufacturing	1,361	44	44	1,361	-40	-
040	Electricity, gas, steam and air conditioning supply	369	87	80	369	-27	-
050	Water supply	30	1	1	30	-1	-
060	Construction	550	10	10	550	-10	-
070	Wholesale and retail trade	1,940	37	37	1,940	-35	-
080	Transport and storage	348	6	6	348	-6	-
090	Accommodation and food service activities	238	7	7	238	-6	-
100	Information and communication	95	6	6	95	-5	-
110	Financial and insurance activities	-	-	-	-	-	-
120	Real estate activities	204	0	0	204	-2	-
130	Professional, scientific and technical activities	133	3	3	133	-2	-
140	Administrative and support service activities	130	1	1	130	-2	-
150	Public administration and defense, compulsory social security	-	-	-	-	-	-
160	Education	57	0	0	57	-1	-
170	Human health services and social work activities	82	5	5	82	-4	-
180	Arts, entertainment and recreation	15	0	0	15	-0	-
190	Other services	42	0	0	42	-1	-
200	**Total**	**6,707**	**232**	**224**	**6,707**	**-174**	**-**

EU CQ5: Credit quality of loans and advances to non-financial corporations by industry

31.12.2025 in EUR m		a	b	c	d	e	f
		Gross carrying amount				Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures
			of which: non-performing		of which: loans and advances subject to impairment		
				of which: defaulted			
010	Agriculture, forestry and fishing	1,096	22	22	1,096	-31	-
020	Mining and quarrying	16	-	-	16	-0	-
030	Manufacturing	1,361	44	44	1,361	-40	-
040	Electricity, gas, steam and air conditioning supply	369	87	80	369	-27	-
050	Water supply	30	1	1	30	-1	-
060	Construction	550	10	10	550	-10	-
070	Wholesale and retail trade	1,940	37	37	1,940	-35	-
080	Transport and storage	348	6	6	348	-6	-
090	Accommodation and food service activities	238	7	7	238	-6	-
100	Information and communication	95	6	6	95	-5	-
110	Financial and insurance activities	-	-	-	-	-	-
120	Real estate activities	204	0	0	204	-2	-
130	Professional, scientific and technical activities	133	3	3	133	-2	-
140	Administrative and support service activities	130	1	1	130	-2	-
150	Public administration and defense, compulsory social security	-	-	-	-	-	-
160	Education	57	0	0	57	-1	-
170	Human health services and social work activities	82	5	5	82	-4	-
180	Arts, entertainment and recreation	15	0	0	15	-0	-
190	Other services	42	0	0	42	-1	-
200	**Total**	**6,707**	**232**	**224**	**6,707**	**-174**	**-**

EU CQ7: Collateral obtained by taking possession and execution processes

31.12.2025 in EUR m		a	b
		Collateral obtained by taking possession	
		Value at initial recognition	Accumulated negative changes
010	Property Plant and Equipment (PP&E)	-	-
020	Other than PP&E	14	-8
030	Residential immovable property	2	-1
040	Commercial Immovable property	11	-7
050	Movable property (auto, shipping, etc.)	0	-0
060	Equity and debt instruments	-	-
070	Other collateral	0	-0
080	**Total**	**14**	**-8**

6.5 Default risk arising from derivative positions

EU CCRA: Qualitative disclosure related to CCR

Row a - Description of the methodology used to assign internal capital and credit limits for counterparty credit exposures, including the methods to assign those limits to exposures to central counterparties.

The currently existing derivatives of the ProCredit group are treated as OTC products and the calculation of the capital requirements for counterparty default risk is based on the standardised approach. There is no reduction in capital requirements due to intermediation of central counterparties. See also row b.

Rows b/d -Description of policies related to guarantees and other credit risk mitigants, other risk management objectives, and relevant policies related to CCR.

In the ProCredit group, derivatives are utilised to a very limited extent. They are only used to hedge foreign currency and interest rate risk, to obtain liquidity or on behalf of clients; they may not be engaged in for the purposes of proprietary or speculative trading. The following derivatives are relevant for the ProCredit group:

- interest rate currency swaps, FX swaps and FX forwards
- interest rate swaps

For derivative exposures, the same risk classification, limit-setting and monitoring processes apply as for counterparty risk.

In 2025, the ProCredit group held no derivatives on shares, credit or commodities, or other derivatives.

Row c - Description of policies with respect to Wrong-Way risk as defined in Article 291 of the CCR.

Due to the low volume of derivatives in the ProCredit group, possible correlations between counterparty/issuer risk and market risks are negligible.

Row e - The amount of collateral the institution would have to provide if its credit rating was downgraded

Requirements pursuant to Article 439 (d) CRR to provide additional collateral in connection with rating downgrades are currently not applicable for ProCredit Holding.

EU CCR1: Analysis of CCR exposure by approach

The exposure value of derivative transactions corresponds to the credit equivalent amount and is calculated using the original exposure method in accordance with Article 282 CRR. The ProCredit group applies the original exposure method, as the absolute and relative thresholds according to Article 273a (2) CRR (less than EUR 100 million and less than 5% of total assets) for on-balance sheet and off-balance sheet derivative transactions are not met. The following table shows the exposure value and the capital requirements for CCR exposures according to the method used.

31.12.2025 in EUR m		a Replacement cost (RC)	b Potential future exposure (PFE)	c EEPE	d Alpha used for computing regulatory exposure value	e Exposure value pre-CRM	f Exposure value post-CRM	g Exposure value	h RWEA
EU1	EU - Original Exposure Method (for derivatives)	2	14		1.4	22	22	22	20
EU2	EU - Simplified SA-CCR (for derivatives)	-	-		1.4	-	-	-	-
1	SA-CCR (for derivatives)	-	-		1.4	-	-	-	-
2	IMM (for derivatives and SFTs)			-	1.4	-	-	-	-
2a	of which securities financing transactions netting sets			-		-	-	-	-
2b	of which derivatives and long settlement transactions netting sets			-		-	-	-	-
2c	of which from contractual cross-product netting sets			-		-	-	-	-
3	Financial collateral simple method (for SFTs)					-	-	-	-
4	Financial collateral comprehensive method (for SFTs)					-	-	-	-
5	VaR for SFTs					-	-	-	-
6	**Total**					22	22	22	20

EU CVAA: Qualitative disclosure requirements related to credit valuation adjustment risk

Row a - Description of the processes used to manage CVA risk

The ProCredit group does not currently have a separate, formalised system for managing credit valuation adjustment risk (CVA risk). However, the relevant aspects of risk monitoring are embedded within the existing group-wide governance and decision-making structures. Counterparty risks are monitored as part of the annual review of the group's risk inventory. Furthermore, the Group Asset and Liability Committee (GALCO) is responsible for approving new derivative transactions where these fall outside existing limits or processes, or where a separate risk assessment is required. This established governance structure ensures that risks which could trigger a potential adjustment to the credit valuation are taken into account and monitored within the framework of existing risk tolerances.

Row b – Application of the simplified approach to CVA risk

The ProCredit group meets the conditions set out in Article 273a(2) of the CRR and therefore applies the simplified approach to CVA risk. The RWA for CVA risk amount to EUR 19.6 million, representing an increase of EUR 8.5 million compared with the previous year. The increase is due to the expansion of ProCredit Holding's FX forward activities.

6.6 Use of external ratings and credit risk mitigation techniques in the credit risk standardised approach

EU CRD: Qualitative disclosure requirements related to standardised approach

Rows a/b - Names of the external credit assessment institutions (ECAIs) and export credit agencies (ECAs) nominated by the institution, and the reasons for any changes over the disclosure period, as well as the exposure classes for which each ECAI or ECA is used.

The ProCredit group exclusively uses the standardised approach to determine its exposure to credit risk. The group has nominated the rating agency Fitch Ratings for the exposure classes “central governments or central banks”, “institutions”, and “institutions and corporates with a short-term credit assessment”. Since our customers are usually not rated, the ProCredit group does not use ratings for the exposure class “corporates”.

For exposures where an external credit assessment is available, risk weighting is determined on the basis of that external rating. For unrated exposures, risk weighting is determined on the basis of a derived credit assessment, provided the conditions set forth in Article 139 and 140 CRR are met. In all other cases, the exposure is treated as unrated. This takes into account the "due diligence" requirement introduced by CRR3.

Row c - A description of the process used to transfer the issuer and issue credit ratings onto comparable assets items not included in the trading book.

The transfer of the credit ratings of an issue to the receivable is based on a system-supported derivation system that complies with the requirements under Article 139 CRR. In principle, each receivable is assigned an issue rating or - if this is not available - an issuer rating. If no rating can be assigned, the receivable is treated as an unrated exposure. The risk weight to be applied to the respective exposure is determined using the credit quality steps specified in CRR, taking into account the “due diligence” requirement.

Row d - The association of the external rating of each nominated ECAI or ECA (as referred to in row a) with the risk weights that corresponding with the credit quality steps as set out in Chapter 2 of Title II of Part Three CRR (except where the institution complies with the standard association published by the EBA).

The allocation of external ratings to credit quality steps is based on the standard association published by the European Banking Authority (EBA).

EU CR4: Standardised approach - Credit risk exposure and CRM effects

31.12.2025 in EUR m		Exposures before CCF and before CRM		Exposures post CCF and post CRM		RWAs and RWAs density	
		On-balance-sheet exposures	Off-balance-sheet exposures	On-balance-sheet exposures	Off-balance-sheet exposures	RWEA	RWEA density (%)
Exposure classes		a	b	c	d	e	f
1	Central governments or central banks	2,797	-	2,386	-	730	30.5991%
2	Non-central government public sector entities	180	-	180	-	4	1.9557%
EU 2a	Regional government or local authorities	83	-	83	-	4	4.2656%
Eu 2b	Public sector entities	98	-	98	-	-	-
3	Multilateral development banks	8	-	775	-	-	-
EU 3a	International organisations	44	-	44	-	-	-
4	Institutions*	48	3	48	3	24	46.2958%
5	Covered bonds	-	-	-	-	-	-
6	Corporates	2,622	349	2,434	102	2,052	80.9403%
6.1	Of which: Specialised Lending	-	-	-	-	-	-
7	Subordinated debt exposures and equity	9	-	9	-	9	100.0000 %
EU 7a	Subordinated debt exposures	-	-	-	-	-	-
EU 7b	Equity	9	-	9	-	9	100.0000 %
8	Retail	3,754	1,060	3,558	234	2,503	66.0125%
9	Secured by mortgages on immovable property and ADC exposures	664	-	641	-	336	52.3898%
9.1	Secured by mortgages on residential immovable property - non IPRE	271	-	270	-	116	42.8993%
9.2	Secured by mortgages on residential immovable property - IPRE	-	-	-	-	-	-
9.3	Secured by mortgages on commercial immovable property - non IPRE	393	-	370	-	220	59.3205%
9.4	Secured by mortgages on commercial immovable property - IPRE	-	-	-	-	-	-
9.5	Acquisition, Development and Construction (ADC)	-	-	-	-	-	-
10	Exposures in default	120	2	115	1	120	103.5650%
EU 10a	Claims on institutions and corporates with a short-term credit assessment	278	-	278	-	90	32.3162%
EU 10b	Collective investment undertakings	-	-	-	-	-	-
EU 10c	Other items	467	-	524	-	232	44.2496%
11	not applicable	-	-	-	-	-	-
12	**TOTAL**	**10,993**	**1,413**	**10,993**	**339**	**6,099**	**53.8217%**

**According to Article 107 (3) CRR, exposures to banks in third countries are to be treated as exposures to an institution only if the third country applies prudential and supervisory requirements to that entity that are at least equivalent to those applied in the EU. Exposures to banks in third countries which do not meet the criteria set out above are reported under the exposure classes "corporates" and "institutions and corporates with a short-term credit assessment*

EU CR5: Standardised approach

31.12.2025 in EUR m		Risk weight													
		0%	2%	4%	10%	20%	30%	35%	40%	45%	50%	60%	70%	75%	80%
	Exposure classes	a	b	c	d	e	f	g	h	i	j	k	l	m	n
1	Central governments or central banks	1,727	-	-	54	25	-	-	-	-	-	-	-	-	-
2	Non-central government public sector entities	163	-	-	-	18	-	-	-	-	-	-	-	-	-
EU 2a	Regional government or local authorities	65	-	-	-	18	-	-	-	-	-	-	-	-	-
EU 2b	Public sector entities	98	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Multilateral development banks	775	-	-	-	-	-	-	-	-	-	-	-	-	-
EU 3a	International organisations	44	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Institutions	5	-	-	-	-	-	-	-	-	43	-	-	2	-
5	Covered bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Corporates	-	-	-	-	8	-	-	-	-	-	-	-	-	-
6.1	Of which: Specialised Lending	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Subordinated debt exposures and equity	-	-	-	-	-	-	-	-	-	-	-	-	-	-
EU 7a	Subordinated debt exposures	-	-	-	-	-	-	-	-	-	-	-	-	-	-
EU 7b	Equity	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Retail	-	-	-	-	-	-	-	-	-	-	-	-	3,789	-
9	Secured by mortgages on immovable property and ADC exposures	-	-	-	-	165	-	-	-	-	-	197	-	149	-
9.1	Secured by mortgages on residential immovable property - non IPRE	-	-	-	-	165	-	-	-	-	-	-	-	91	-
9.1.1	No loan splitting applied	-	-	-	-	-	-	-	-	-	-	-	-	20	-
9.1.2	loan splitting applied (secured)	-	-	-	-	165	-	-	-	-	-	-	-	-	-
9.1.3	loan splitting applied (unsecured)	-	-	-	-	-	-	-	-	-	-	-	-	71	-
9.2	Secured by mortgages on residential immovable property - IPRE	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9.3	Secured by mortgages on commercial immovable property - non IPRE	-	-	-	-	-	-	-	-	-	-	197	-	58	-
9.3.1	No loan splitting applied	-	-	-	-	-	-	-	-	-	-	-	-	26	-
9.3.2	loan splitting applied (secured)	-	-	-	-	-	-	-	-	-	-	197	-	-	-
9.3.3	loan splitting applied (unsecured)	-	-	-	-	-	-	-	-	-	-	-	-	32	-

9.4	Secured by mortgages on commercial immovable property - IPRE	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9.5	Acquisition, Development and Construction (ADC)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Exposures in default	-	-	-	-	-	-	-	-	-	-	-	-	-	-
EU 10a	Claims on institutions and corporates with a short-term credit assessment	-	-	-	-	220	-	-	-	-	42	-	-	-	-
EU 10b	Collective investment undertakings (CIU)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
EU 10c	Other items	284	-	-	-	10	-	-	-	-	-	-	-	-	-
EU 11c	**TOTAL**	**2,999**	**-**	**-**	**54**	**446**	**-**	**-**	**-**	**-**	**85**	**197**	**-**	**3,941**	**-**

		Risk weight											Total	of which unrated
31.12.2025 in EUR m		90%	100%	105%	110%	130%	150%	250%	370%	400%	1250%	Others		
	Exposure classes	o	p	q	r	s	t	u	v	w	x	y	z	aa
1	Central governments or central banks	-	299	-	-	-	278	1	-	-	-	-	2,386	1,734
2	Non-central government public sector entities	-	-	-	-	-	-	-	-	-	-	-	180	-
EU 2a	Regional government or local authorities	-	-	-	-	-	-	-	-	-	-	-	83	83
EU 2b	Public sector entities	-	-	-	-	-	-	-	-	-	-	-	98	98
3	Multilateral development banks	-	-	-	-	-	-	-	-	-	-	-	775	775
EU 3a	International organisations	-	-	-	-	-	-	-	-	-	-	-	44	44
4	Institutions	-	-	-	-	-	0	-	-	-	-	-	51	-
5	Covered bonds	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Corporates	-	2,527	-	-	-	-	-	-	-	-	-	2,535	2,534
6.1	Of which: Specialised Lending	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Subordinated debt exposures and equity	-	9	-	-	-	-	-	-	-	-	-	9	-
EU 7a	Subordinated debt exposures	-	-	-	-	-	-	-	-	-	-	-	-	-
EU 7b	Equity	-	9	-	-	-	-	-	-	-	-	-	9	-
8	Retail	-	3	-	-	-	-	-	-	-	-	-	3,792	-
9	Secured by mortgages on immovable property and ADC exposures	-	129	-	-	-	-	-	-	-	-	-	641	-
9.1	Secured by mortgages on residential immovable property - non IPRE	-	14	-	-	-	-	-	-	-	-	-	270	-

9.1.1	No loan splitting applied	-	9	-	-	-	-	-	-	-	-	-	29	-
9.1.2	loan splitting applied (secured)	-	-	-	-	-	-	-	-	-	-	-	165	-
9.1.3	loan splitting applied (unsecured)	-	5	-	-	-	-	-	-	-	-	-	77	-
9.2	Secured by mortgages on residential immovable property - IPRE	-	-	-	-	-	-	-	-	-	-	-	-	-
9.3	Secured by mortgages on commercial immovable property - non IPRE	-	115	-	-	-	-	-	-	-	-	-	370	-
9.3.1	No loan splitting applied	-	66	-	-	-	-	-	-	-	-	-	92	-
9.3.2	loan splitting applied (secured)	-	-	-	-	-	-	-	-	-	-	-	197	-
9.3.3	loan splitting applied (unsecured)	-	49	-	-	-	-	-	-	-	-	-	81	-
9.4	Secured by mortgages on commercial immovable property - IPRE	-	-	-	-	-	-	-	-	-	-	-	-	-
9.5	Acquisition, Development and Construction (ADC)	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Exposures in default	-	108	-	-	-	8	-	-	-	-	-	116	-
EU 10a	Claims on institutions and corporates with a short-term credit assessment	-	0	-	-	-	17	-	-	-	-	-	278	188
EU 10b	Collective investment undertakings (CIU)	-	-	-	-	-	-	-	-	-	-	-	-	-
EU 10c	Other items	-	230	-	-	-	-	-	-	-	-	-	524	-
EU 11c	**TOTAL**	**-**	**3,306**	**-**	**-**	**-**	**303**	**1**	**-**	**-**	**-**	**-**	**11,332**	**-**

EU CRC: Qualitative disclosure requirements related to CRM techniques

Row a- A description of the core features of the policies and processes for on- and off-balance-sheet netting and an indication of the extent to which institutions make use of balance sheet netting.

Since October 2022, ProCredit Bank AG, Germany, has been the only subsidiary of the ProCredit group to use netting agreements with selected German counterparties for derivative transactions, which are then taken into account at group level for risk mitigation.

Row b - The core features of policies and processes for eligible collateral evaluation and management.

The guarantees used by the group are exclusively eligible protection providers in accordance with Article 201 CRR (see also EU CRC, row d). The recognition, review and regular valuation of collateral are the responsibility of the back office. The valuations of collateral are reviewed and updated on a regular basis.

The implemented risk management processes specify the regular, complete credit risk assessment of the collateralised exposures, including the review of the legal effectiveness and the legal enforceability of the collateral taken.

Row c - A description of the main types of collateral taken by the institution to mitigate credit risk.

When determining the capital requirement for credit risk according to the standardised approach, credit risk mitigation techniques are applied to a limited extent. Risk amounts arising from credit risk are reduced in part through the recognition of guarantees from the European Investment Fund (EIF) and cash collaterals. Moreover, guarantees from the Multilateral Investment Guarantee Agency (MIGA) are recognised for our mandatory minimum reserves held with central banks outside of the EU.

Exposures towards central governments or central banks in non-EU countries, in countries whose supervisory system is not materially equivalent to that of EU countries, or in countries with a rating below the “lower-medium grade” (i.e. below BBB- in the case of Fitch Ratings) are given a risk weighting of at least 100% regardless of the underlying currency, as stipulated in CRR.

The mandatory minimum reserves are inevitable exposures driven by the group’s business strategy, which is based on financing loans in transition economies mainly through deposits. The ProCredit group has therefore chosen to insure this exposure against the risk of default and expropriation. As of 31 December 2025, EUR 411 million of the EUR 704 million in total mandatory reserves were covered by MIGA guarantees.

Since the third quarter of 2023, real estate has been recognised as risk-mitigating when calculating the group's equity. At present, only real estate in Bulgaria, where the subsidiary bank has been doing this for some time, is considered as real estate collateral.

Furthermore, in the first half of 2023 and the second half of 2025, ProCredit Bank Bulgaria carried out synthetic securitisations to achieve a significant risk transfer in relation to a portfolio of SME and business loans granted by the bank in the ordinary course of its business. The synthetic securitisations merely hedge the credit risk, while the receivables themselves remain on the bank's balance sheet.

Row d - For guarantees and credit derivatives used as credit protection, the main types of guarantor and credit derivative counterparty and their creditworthiness used for the purposes of reducing capital requirements, excluding those used as part of synthetic securitisation structures.

The guarantors are mainly the European Investment Fund and the Multilateral Investment Guarantee Agency. Both guarantors are recognised as multilateral development banks in accordance with Article 117 (2) CRR, and their exposures are assigned a risk weight of 0%.

Credit derivatives are not used by the ProCredit group as part of the collateralisation recognised by the supervisory authorities.

Row e - Information about market or credit risk concentrations within the credit mitigation taken.
Guarantees from the EIF and MIGA are mainly used for credit risk mitigation. Therefore, the ProCredit group has a certain credit risk concentration with these counterparties. This does not give rise to any risks, due to the first-class creditworthiness of the counterparties.

EU CR3: CRM techniques overview: Disclosure of the use of credit risk mitigation techniques

31.12.2025 in EUR m		Unsecured carrying amount	Secured carrying amount			
				of which secured by collateral	of which secured by financial guarantees	
						of which secured by credit derivatives
		a	b	c	d	e
1	Loans and advances	3,815	6,224	4,873	1,351	-
2	Debt securities	1,016	-	-	-	
3	Total	4,831	6,224	4,873	1,351	-
4	of which non-performing exposures	32	106	86	21	-
EU-5	of which defaulted	24	106			

6.7 Securitisation exposures

EU-SECA: Qualitative disclosure requirements related to securitisation exposures[9]

The ProCredit group acts only as an originator in securitisation transactions and has no intention of investing in third-party securitised exposures or participating in securitisation programmes in any role other than as an originator. Furthermore, the ProCredit group is not involved in re-securitisations.

Row a – Description of securitisation and re-securitisation activities; including their risk management and investment objectives in connection with those activities, their role in securitisation and re-securitisation transactions whether they use the Simple Transparent and Standardised (STS) securitisation framework and the extent to which they use securitisation transactions to transfer the credit risk of the securitised exposures to third parties with, where applicable, a separate description of their synthetic securitisation risk transfer policy
In 2023, the ProCredit Bank in Bulgaria entered into a synthetic securitisation of a sub-portfolio with the European Investment Fund (EIF); another securitisation of this type was concluded in 2025 with EIF and the European Investment Bank (EIB). The loan portfolio remains on the group's balance sheet and continues to be treated as part of our customer loan portfolio, but the guarantee transfers much of the credit risk to the guarantors for the purposes of calculating regulatory capital requirements.

Row b – The type of risk they are exposed to in their securitisation and re-securitisation activities by level of seniority of the relevant securitisation positions, providing a distinction between STS and non-STS positions and: i) risk retained in own-originated transactions; ii) risk incurred in relation to transactions originated by third parties
The transactions have three risk tranches: i.e. a senior tranche, a mezzanine tranche and a junior tranche. The junior tranches lie with the group.

Row c - Institutions' approaches to calculating the risk-weighted exposure amounts that they apply to their securitisation activities, including the types of securitisation positions to which each approach applies with a distinction between STS and non-STS positions
The ProCredit group applies the standardised approach (SEC-SA) for the synthetic securitisation exposure. The deductible is subtracted from the Tier 1 capital in accordance with Article 36 (1) (k) CRR.

[9] Rows d, e, f, h, and i are not relevant for the synthetic securitisation transaction of ProCredit.

Row g – A summary of their accounting policies for securitisation activity, including where relevant a distinction between securitisation and re-securitisation positions

Under IFRS, financial guarantees are considered to be improvements in creditworthiness. The financial guarantee contract entered into is not an integral part of the credit portfolio. Therefore, the associated fees are not included in the calculation of the effective interest rate and the expected cash flows are not included in the measurement of expected credit losses.

As the financial guarantee is not an integral part of the loan, ProCredit has decided to recognise the guarantees received as a claim for loan loss recovery. Therefore, an asset is recognised if it is virtually certain that the credit loss will be settled by the guarantor. In all other cases, the financial guarantee is an off-balance sheet item and is not recognised as an asset. Fees for off-balance-sheet items are recognised in the profit and loss statement as part of fee and commission expenses in line with the accruals principle. Fee reductions are recognised as fee revenue from the start of the contract.

EU-SEC1: Securitisation exposures in the non-trading book

		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o
		Institution acts as originator							Institution acts as sponsor				Institution acts as investor			
		Traditional				Synthetic		Sub-total	Traditional		Synthetic	Sub-total	Traditional		Synthetic	Sub-total
		STS		Non-STS		of which SRT			STS	Non-STS			STS	Non-STS		
31.12.2025 in EUR m			of which SRT		of which SRT											
1	**Total exposures**	**-**	**-**	**-**	**-**	**83**	**83**	**83**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
2	Retail (total)	-	-	-	-	83	83	83	-	-	-	-	-	-	-	-
3	Residential mortgage	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Credit card	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	Other retail exposures	-	-	-	-	83	83	83	-	-	-	-	-	-	-	-
6	Re-securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Wholesale (total)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Loans to corporates	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Commercial mortgage	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Lease and receivables	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Other wholesale	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	Re-securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

EU-SEC3: Securitisation exposures in the non-trading book and associated regulatory capital requirements - institution acting as originator or as sponsor

		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	EU-p	EU-q
		Exposure values (by RW bands/deductions)					Exposure values (by regulatory approach)				RWEA (by regulatory approach)				Capital charge after cap			
31.12.2025 in EUR m		≤20 % RW	>20 % to 50 % RW	>50 % to 100 % RW	>100 % to <1250 % RW	1250 % RW/ deductions	SEC-IRBA	SEC-ERBA (including IAA)	SEC-SA	1250 % RW/ deductions	SEC-IRBA	SEC-ERBA (including IAA)	SEC-SA	1250 % RW/ deductions	SEC-IRBA	SEC-ERBA (including IAA)	SEC-SA	1250 % RW/ deductions
1	**Total exposures**	**-**	**-**	**74**	**-**	**10**	**-**	**-**	**74**	**10**	**-**	**-**	**42**	**-**	**-**	**-**	**5**	**-**
2	Traditional transactions	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Retail	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	of which STS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Wholesale	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	of which STS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Re-securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Synthetic transactions	-	-	74	-	10	-	-	74	10	-	-	42	-	-	-	5	-
10	Securitisation	-	-	74	-	10	-	-	74	10	-	-	42	-	-	-	5	-
11	Retail underlying	-	-	74	-	10	-	-	74	10	-	-	42	-	-	-	5	-
12	Wholesale	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Re-securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

EU-SEC4: Securitisation exposures in the non-trading book and associated regulatory capital requirements - institution acting as investor

		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	EU-p	EU-q
		Exposure values (by RW bands/deductions)					Exposure values (by regulatory approach)				RWEA (by regulatory approach)				Capital charge after cap			
31.12.2025 in EUR m		≤20 % RW	>20 % to 50 % RW	>50 % to 100 % RW	>100 % to <1250 % RW	1250 % RW/ deductions	SEC-IRBA	SEC-ERBA (including IAA)	SEC-SA	1250 % RW/ deductions	SEC-IRBA	SEC-ERBA (including IAA)	SEC-SA	1250 % RW/ deductions	SEC-IRBA	SEC-ERBA (including IAA)	SEC-SA	1250 % RW/ deductions
1	**Total exposures**	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Traditional transactions	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Retail	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	of which STS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Wholesale	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	of which STS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Re-securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Synthetic transactions	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	Wholesale	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Re-securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

EU-SEC5: Exposures securitised by the institution - Exposures in default and specific credit risk adjustments

		a	b	c
		Exposures securitised by the institution - Institution acts as originator or as sponsor		
		Total outstanding nominal amount		Total amount of specific credit risk adjustments made during the period
31.12.2025 in EUR m			of which exposures in default	
1	**Total exposures**	**541**	**2**	**-**
2	Retail (total)	541	2	-
3	Residential mortgage	-	-	-
4	Credit card	-	-	-
5	Other retail exposures	541	2	-
6	Re-securitisation	-	-	-
7	Wholesale (total)	-	-	-
8	Loans to corporates	-	-	-
9	Commercial mortgage	-	-	-
10	Lease and receivables	-	-	-
11	Other wholesale	-	-	-
12	Re-securitisation	-	-	-

7 MARKET RISKS

7.1 Foreign currency risk and interest rate risk

EU MRA: Qualitative disclosure requirements related to market risk

In the following section, we will address foreign currency risk in particular. For further information on interest rate risk, please refer to the subsequent disclosures in EU IRRBBA rows a, b and c.

Row a - Description of the institution's strategies and processes to manage market risk

Market risks comprise the risk of potential losses from shifts in market prices, such as exchange rates or other parameters which influence prices. Relevant market risks for us are foreign currency risk and interest rate risk in the banking book. All ProCredit banks are non-trading book institutions. We manage market risks in such a way that their impact is as limited as possible from an overall risk perspective. In accordance with our risk strategy, foreign currency risk and interest rate risk may not be incurred for speculative purposes. Foreign currency and interest rate derivatives are used exclusively for hedging or liquidity purposes. Foreign currency risk and interest rate risk in the ProCredit group are, as with all material risks, managed by means of a uniform group-wide strategy.

We define foreign currency risk as the risk that a group company or the group as a whole incurs losses due to exchange rate fluctuations or that the group's equity is reduced through currency translation effects.

At the level of individual banks, foreign currency risk can have adverse effects on income and can thus lead to a decline in regulatory capital ratios. This is the case when the volume of its assets and liabilities denominated in the corresponding foreign currency does not match and the exchange rates move unfavourably. The key risk indicator that captures the balance sheet discrepancy for each currency is the open currency position (OCP). Limits for OCP are set, monitored and controlled at bank level.

Domestic currency depreciation can reduce regulatory capital ratios at bank level in cases where the capital of a bank is held in a different currency than many of the assets it supports: foreign currency assets appreciate (from a local perspective) and the bank therefore has higher risk-weighted assets but the capital remains unchanged. To mitigate this risk, the group aims to keep a high share of assets in the domestic currency of the respective banks.

Foreign currency risk at group level arises as a result of the equity investments that ProCredit Holding maintains in its subordinated companies whose domestic currency is not the euro. The ProCredit banks hold their equity in the respective domestic currency, which results in open currency positions from a consolidated group perspective that, prior to hedging with derivatives, roughly correspond to the amount of the respective equity. The group's regulatory capital and the risk taking potential are subject to corresponding fluctuations due to changes in exchange rates between domestic currencies and the euro. Unless these risks are hedged using derivatives, they are recognised in consolidated equity in the currency translation reserve. These fluctuations are generally accompanied by a corresponding change in the euro equivalents of the loan portfolios. Since the last financial year, the group has been using derivatives to hedge capital ratios against exchange rate fluctuations, where this is appropriate from an economic perspective. This applied in December 2025 to the Serbian dinar, Macedonian denar, Albanian lek and convertible mark (Bosnia and Herzegovina).

Within the scope of the group's capital adequacy calculation in the economic approach, a value-at-risk procedure is defined for fluctuations in the translation reserve. Currency positions are identified, monitored and controlled on a monthly basis.

Row b - A description of the structure and organisation of the market risk management function

At group level, the following organisational units in particular are entrusted with market risk: the Management Board of ProCredit Holding, the Group Risk Management Committee, the Group ALCO, the Group and PCH Model Committee, and the Group Financial Risk Management team. This team also performs the risk control function for market risks.

At the bank level, the bodies involved are, in particular, the Supervisory Board, the Management Board, the Risk Management Committee, the ALCO and the Risk Management Department. These have similar tasks and responsibilities to the aforementioned organisational units at group level, with a specific focus on the respective ProCredit bank, although their activities are fundamentally more operational.

Row c - Scope and nature of risk disclosure and measurement systems

The monthly risk report shows the open currency positions of each ProCredit bank and includes a bank-specific currency risk indicator as a value-at-risk calculation. At group level, the open currency positions of the group, derivatives to hedge currency positions, changes in the translation reserve, and a value-at-risk analysis of the economic perspective, sensitivities and stress scenarios are also reported (at least quarterly).

Likewise, the monthly risk reports include the banks' interest rate structure for the balance sheet as well as a bank-specific interest rate risk indicator. At group level, reports are also made (at least quarterly) on a value-at-risk analysis of the economic perspective, changes in net interest income according to the regulatory interest rate shock scenarios, additional regulatory indicators, presentation of individual banking book exposures, repricing gaps (per currency and ProCredit Bank), significant model assumptions, impacts of interest rate floors, as well as early redemption of term deposits and early repayment of fixed-rate customer loans, and sensitivities and stress scenarios.

The risk models used are subject to annual independent validation, using techniques such as benchmarking and back-testing, among others. The results of the validation and all significant model changes or adjustments, and if necessary model risk buffers, are discussed in the Group and PCH Model Committee and approved by that body or by the Management Board of ProCredit Holding.

EU IRRBBA: Qualitative information on interest rate risks of non-trading book activities

Row a - Description of how the IRRBB[10] is defined for purposes of risk control and measurement

Interest rate risk is the risk that changes in market interest rates will have a negative impact on the economic value, interest income and, ultimately, the capital of the group. In particular, it includes gap risk, basis risk and options risk. Gap risk arises from differences between the repricing maturities of interest rate-sensitive exposures in the banking book, which result from their maturity structure. Basis risk arises from the effect of relative changes in market interest rates on positions with similar maturities that are priced using different interest rate indices. Option risk arises from option derivatives or from the optional elements embedded in the interest rate-sensitive positions where the group or the customer can change the amount or timing of the cash flows. All ProCredit banks are non-trading book institutions.

Row b - A description of the overall IRRBB management and mitigation strategies

Interest rate risk in the ProCredit group is, as with all material risks, managed by means of a uniform group-wide strategy. All ProCredit banks strive to maintain as balanced a balance sheet structure as possible in terms of repricing maturities of assets and liabilities. The differences between repricing maturities for assets and liabilities should be kept as small as possible in all currencies. In addition, where possible, the reference interest rates on the asset side should match those on the liability side. This is particularly relevant against the background of the limited opportunities to manage this risk using interest rate derivatives, especially in the local currencies of our banks (with the exception of the euro and US dollar). Interest rate derivatives are used exclusively for hedging purposes. More specifically, interest rate swaps can be used (micro fair value hedge) to hedge the risk arising primarily from long-term fixed-interest investment loans in euros. In addition, interest rate floors (automatic options) have been agreed, for hedging purposes, for multiple customer loans.

In addition, the impact of any transaction exceeding 5% of the corresponding bank's own funds on interest rate risk is analysed in advance to avoid concentrations.

The ProCredit group has defined risk indicators based on both the economic value impact (EVI) and P&L-oriented perspectives, and have applied corresponding limits and early warning indicators.

[10] Interest Rate Risk in the Banking Book

The risk models used are subject to annual independent validation, using techniques such as benchmarking and back-testing, among others. The results of the validation and all significant model changes or adjustments, and if necessary model risk buffers, are discussed in the Group and PCH Model Committee and approved by that body or by the Management Board of ProCredit Holding. In addition, all processes relevant to interest rate risk (i.e., identification, measurement, monitoring and control) are regularly reviewed by Internal Audit.

Line c - Periodicity of the calculation of IRRBB measures, and a description of the specific risk measures used to gauge the sensitivity to IRRBB

The measurement, monitoring, limiting and management of interest rate risk is based on both the economic value impact (EVI) and P&L-oriented perspectives. The risk is measured on a regular basis, at least quarterly.

At bank level, limits are set in relation to regulatory capital for the economic value impact and accounted for within the scope of capital adequacy calculation in the economic approach. To calculate the P&L effect, regularly updated assumptions on planned business development are used, as well as the change in the fair value of financial instruments. Limits are set in relation to the forecast net interest income for the P&L effect. Both indicators measure the effect of parallel shifts in yield curves, with the greater loss following a positive or negative shift being incorporated into the indicator for each currency.

At group level, the indicators are calculated using VaR models with a holding period of one year with a confidence level of 99.9% (EVI in economic perspective) or 99% (P&L effect). In addition, specific stress tests and sensitivities for the EVI are performed at least quarterly.

Both at the level of the ProCredit banks established in the European Union and at consolidated group level, interest rate risk indicators have been calculated in the prescribed regulatory scenarios on a quarterly basis.

Row d - A description of the interest rate shock and stress scenarios used to estimate changes in the economic value and in net interest income (if applicable)

At bank level, the magnitude of the interest rate shock is essentially determined on the basis of a historical analysis of the corresponding yield curves. Parallel shifts in the yield curves are assumed for both indicators. In addition, further scenarios (steepening, flattening, short-term shock upwards, short-term shock downwards) are calculated for the EVI, assuming non-parallel shifts in the yield curves as well.

At group level, VaR is determined using hypothetical interest rate shock scenarios based on an analysis of the historical daily development of the reference curves over the last ten (EVI) or seven (P&L effect) years. The stress tests performed include a sensitivity analysis (parallel and non-parallel shifts in the reference curves, revised assumptions for repricing dates of sight deposits and savings accounts with unspecified contractual fixed interest rates, as well as for the premature liquidation of term deposit accounts and premature repayment of fixed-interest customer loans), a historical scenario on the global financial crisis, scenario analyses (i.a. assumptions on correlations between interest rate environments in the countries in which we operate), and case-related or ad hoc scenarios.

Row e - A description of the key modelling and parametric assumptions different from those used for disclosure of Template EU IRRBB1 (if applicable)

For risk measurement according to internal methodology, modelled country-specific risk-free interest rate curves per currency are used to discount cash flows, except for the euro and the US dollar, for which a multi-curve approach is used that better reflects the interest rate environment in the countries where we operate. In addition, an interest rate floor of zero is used for all country-specific curves that have not previously exhibited negative interest rates.

At group level, the EVI calculation also takes into account the impact of interest rate floors on variable-rate loan products (automatic options), provided this results in an increase in the effect. The impact of interest rate floors is determined using the Bachelier model, which also takes into account the possible impact of a negative interest rate environment.

Row f - A high-level description of how we hedge IRRBB, as well as the associated accounting treatment (if applicable)

Hedging of interest rate risk in the ProCredit group is carried out, where possible, by means of interest rate derivatives, whereby fixed interest rates are swapped for variable ones. At present, only individual or several credit transactions with the same repayment schedules are hedged. Hedge accounting is applied in accordance with the requirements of IFRS 9 "Financial Instruments". In hedging relationships without hedge accounting, the derivative is measured at fair value, but not the hedged item. For hedging relationships with hedge accounting, both the derivative and the hedged item are measured at fair value or hedge fair value, as a result of which the fair value changes offset each other.

Row g - A description of key modelling and parametric assumptions used for the IRRBB measures in template EU IRRBB1 (if applicable)

The calculation of the regulatory interest rate scenarios is performed in accordance with the regulatory requirements[11]. Accordingly, the assets and liabilities are distributed across time buckets according to the contractual terms, thereby aggregating individual contracts into homogeneous groups. Interest rate margins are included. The average repricing maturity of sight deposits and savings accounts with an unspecified contractual fixed interest rate is determined based on the ARIMA model (Autoregressive Integrated Moving Average) and pass-through rates. Pass-through rates refer to the portion of sight deposits and savings accounts that react in line with market conditions. The repricing maturity of the core portfolio is limited to a maximum weighted average term of five years. The core portfolio is the part of the portfolio that is highly unlikely to be revalued, even if there are significant changes in the interest rate environment. The assumptions for early repayments of fixed-rate loans and early withdrawal of customer term deposits are determined using a historical analysis of more than ten years of data. To calculate interest rate shocks for currencies not predefined in the regulations, country-specific modelled risk-free yield curves are used. To calculate the change in net interest income, forward rates are derived from the interest-rate-risk-free curves applicable on the reporting date. The volatility is determined by the risk-free interest rates of the last 250 days (corresponds to one financial year). In addition, product-specific elasticities are applied that reflect the portion of the market price changes that is transferred to the price of fixed-interest customer loans and term deposits.

Row h - Explanation of the significance of the IRRBB measures and of their significant variations since previous disclosures

The maximum potential loss of economic value arises in Scenario 1 with EUR 42.6 million. This is EUR 17.9 million higher than in the previous year. The increase follows the expansion of the longer-term loan portfolio, particularly in euros and Serbian dinars.

The decline in net interest income in Scenario 2, at EUR 33.1 million, is in line with the previous year's figure.

Row i - Any other relevant information regarding the IRRBB measures disclosed in template EU IRRBB1 (optional)

Net interest income is defined as the difference between interest income on interest-bearing assets and interest expense on interest-bearing liabilities. To determine the changes shown in Template EU IRRBB1, net interest income is calculated under a baseline scenario (the expected net interest income) and under the regulatory interest rate shock scenarios, from which the net interest income of the baseline scenario is subtracted. Net interest income is determined for a future period of 12 months from the reporting date. A stable balance sheet ("constant balance sheet") is assumed, with reinvestment margins corresponding to the values on the reporting date.

Row (1) (2) - Disclosure of the average and longest repricing maturity assigned to non-maturity deposits

All sight deposits and savings accounts (both interest-bearing and non-interest-bearing) with unspecified contractual fixed interest are included in the gap analysis according to country- and currency-specific historical analyses. Here, the repricing maturity per currency is limited to a maximum weighted average maturity of five years. At year-end 2025, the weighted average repricing maturity of these products was 11.5 months.

[11] Commission Delegated Regulation (EU) 2024/856 of 1 December 2023.

EU IRRBB1: Interest rate risks of non-trading book activities

		a	b	c	d
		Changes of the economic value of equity		Changes of the net interest income	
Supervisory shock scenarios in EUR m		Current period	Last period	Current period	Last period
1	Parallel up	-43	-25	49	47
2	Parallel down	60	38	-33	-34
3	Steepener	-16	-13		
4	Flattener	1	5		
5	Short rates up	-25	-14		
6	Short rates down	13	3		

7.2 Market risk under the standardised approach

In the area of market risks, the foreign currency risks (Article 351 et seq. CRR), commodity risks (Article 355 et seq. CRR) and trading book risks - net equity positions and net interest rate positions (Article 326 et seq. CRR) - are taken into account in accordance with the CRR.

All institutions of the ProCredit group are classified as non-trading book institutions. In addition, the ProCredit group does not incur any commodity risks, so that with regard to market risk positions, only the capital requirement for foreign currency risk has to be determined.

EU MR1: Market risk under the standardised approach

31.12.2025 in EUR m		a
		RWEAs
Outright products		
1	Interest rate risk (general and specific)	-
2	Equity risk (general and specific)	-
3	Foreign exchange risk	569
4	Commodity risk	-
Options		
5	Simplified approach	-
6	Delta-plus approach	-
7	Scenario approach	-
8	Securitisation (specific risk)	-
9	Total	569

8 LIQUIDITY RISKS

8.1 Liquidity and funding risk

EU LIQA: Liquidity risk management in accordance with Article 451a (4) CRR

Row a - Strategies and processes in the management of liquidity risk, including policies on diversification in the sources and tenor of planned funding

Liquidity and funding risk addresses the short- and long-term ability of the ProCredit banks and the ProCredit group to meet financial obligations in a complete and timely manner, even in stress situations. As with all material risks of the ProCredit group, liquidity risk is managed by means of a uniform group-wide strategy.

Liquidity risk management within the group comprises two perspectives, that of each ProCredit bank and that of the consolidated group. The corresponding risk measurement systems are described in more detail in row d.

Liquidity risk for the group arises primarily at the level of the individual subsidiary banks and is managed there. The transfer of liquidity within the group is partially limited, as in some countries where we operate there are regulatory restrictions on exposures to affiliated companies. Moreover, most of the national currencies are not freely tradable abroad. Therefore, most liquidity risk indicators should initially be viewed from a bank perspective. When assessing the liquidity risk of the group, each ProCredit bank is thus also evaluated separately.

Considering our conservative investment policy, our liquidity buffer is composed exclusively of assets with the highest liquidity and credit quality. This liquidity is predominantly kept in accounts with daily access at central banks and in highly liquid securities.

Funding risk is the danger that additional funding cannot be obtained, or can only be obtained at higher costs. This risk exists at ProCredit group level and for ProCredit Holding. It therefore covers parts of the non-systemic effect of interest rate changes. This risk is mitigated by the fact that we finance our lending operations primarily through deposits; our deposit-taking operations focus on our target group of business clients and private clients/savers. These are supplemented by loans from international financial institutions (IFIs).

See also section 3, EU OVA row (a) as well as the following entries.

Row b - Structure and organisation of the liquidity risk management function (authority, statute, other arrangements)

At group level, the following organisational units are entrusted with liquidity risk: the Management Board of ProCredit Holding, the Group Risk Management Committee, the Group ALCO, the Group and PCH Model Committee, and the Group Financial Risk Management team.

All policies and models are subject to approval by the Management Board of ProCredit Holding, the Group Risk Management Committee or the Group and PCH Model Committee. The Group Risk Management Committee monitors liquidity risk at group and individual institution level using early warning indicators, liquidity risk indicators, and stress test results, and determines necessary measures. The Group ALCO is responsible for key decisions relating to the group's liquidity management. Liquidity movements within the group are coordinated by Group ALCO in order to utilise liquidity as efficiently as possible. Group Financial Risk Management is responsible for providing, complying with and revising the standards, guidelines and quantification models for liquidity risk management as well as for monitoring the liquidity situation and reporting at group level.

At the bank level, the bodies involved are, in particular, the Supervisory Board, the Management Board, the Risk Management Committee, the ALCO and the Risk Management Department. These have similar tasks and responsibilities to the aforementioned organisational units at group level, with a specific focus on the respective ProCredit bank, although their activities are fundamentally more operational. They are responsible for the ongoing monitoring of the liquidity risk situation of the individual institutions, for compliance with both group-internal and national regulatory requirements, and for liquidity reporting, including daily reporting to ProCredit Holding. Liquidity is managed on a daily basis by the respective treasury departments, based on the ALCO-approved cash flow projections, and is monitored by

risk management, the ALCO and the risk management committee, as well as regularly by Group ALCO and the Group Risk Management Committee.

Row c - A description of the degree of centralisation of liquidity management and interaction between the group's units.

In addition to the respective national regulatory requirements, liquidity risk management is based on a uniform group-wide approach; see also the comments on EU LIQA rows a and b.

Within the respective regulatory limits, the ProCredit institutions hold their liquidity in euros and US dollars at the ProCredit Bank AG in Germany. The latter centrally manages the liquidity flows within the group in these currencies. Between all other ProCredit banks, liquidity flows are highly limited through the corresponding group policies. ProCredit Holding and the ProCredit Bank in Germany provide short-term and long-term loans (mainly in euros or US dollars) to the ProCredit banks.

At group level, short-term liquidity risk is measured particularly with the Liquidity Coverage Ratio (LCR). For the majority of ProCredit banks, the LCR at individual institution level is significantly higher than the consolidated LCR at group level. Due to liquidity transfer restrictions, which are mainly based on national regulatory requirements in the countries where the ProCredit group operates, a significant portion of the banks' liquidity buffer is not included in LCR consolidation. The weighted averages over the four quarters of the 2025 financial year are shown in Table EU LIQ1.

Row d - Scope and nature of liquidity risk reporting and measurement systems

Short-term liquidity risk in the ProCredit banks is assessed for each material currency on the basis of a liquidity gap analysis, among other instruments, and monitored using risk indicators. These include a 30-day liquidity indicator (Sufficient Liquidity Indicator, SLI), a survival period, and the liquidity coverage ratio stipulated by CRR. The SLI measures whether institutions have sufficient liquidity in relation to the expected inflows and outflows of funds in the next 30 days. The survival period is the timeframe during which the banks are able to fulfil all payment obligations, despite reduced liquidity inflows and elevated outflows. The calculation applies outflows derived from historical analyses of deposit movements in the ProCredit banks. LCR indicates whether we have sufficient liquidity to cover the net outflows expected in the next 30 days, even in the event of a specified severe economic shock scenario. Market-wide, institution-specific (idiosyncratic) and combined stress tests are conducted monthly and ad hoc. Each ProCredit bank should keep sufficient liquid funds to meet its obligations, even in difficult times.

At group level, short-term liquidity risk is measured particularly by means of LCR. The liquidity transfer restrictions within the group are taken into account (see also row c). Liquidity is also managed by means of group stress tests which take account for the liquidity position of the individual banks. However, the majority of liquidity risk indicators are monitored at the individual institution level and are not consolidated.

The models used to calculate the internal indicators and stress tests are subject to annual independent validation. The results of the validation, as well as all significant model changes or overlays, are discussed in the Group and PCH Model Committee and approved by that body or by the Management Board of ProCredit Holding.

The liquidity stress testing frameworks at bank and group level were comprehensively revised in 2025. The updated provisions are effective from 1 January 2026.

The ProCredit group manages, measures and limits funding risk through business planning, maturity gap analysis and further indicators. This includes the structural liquidity ratio (net stable funding ratio, NSFR). In addition, funding risk is quantified and reported as part of the stress tests in the economic perspective (at least quarterly).

The funding needs of the banks, identified in the business planning process, are monitored and regularly reviewed at group level. Group ALCO monitors the progress of all individually significant transactions with external funding providers, especially international financial institutions. ProCredit Holding and the ProCredit Bank in Germany also offer bridge financing in the event that a funding project is delayed. A key indicator for limiting funding risk is the deposit concentration indicator. In addition, funding via the interbank market is limited by two indicators (share of interbank liabilities and overnight liabilities in total liabilities).

Liquidity risk is monitored through a daily liquidity overview, a weekly ALCO report, and monthly and quarterly reporting to the Group Risk Management Committee.

Each ProCredit bank prepares a daily liquidity overview, which provides an overview of short-term liquidity inflows and outflows, as well as core liquidity risk indicators, and makes this overview available to ProCredit Holding. Group Financial Risk Management monitors the indicators on a daily basis and submits a weekly summary to the Group ALCO. In addition, ProCredit Holding monitors its own liquidity reserve, the (planned) inflows and outflows of liquidity, and reports weekly to Group ALCO.

On a monthly basis, all institutions prepare comprehensive risk reports that contain further quantitative and qualitative information in addition to the indicators monitored on a daily basis. This includes, for example, liquidity positions, stress test results, national regulatory indicators and assessments of the liquidity situation. In addition, the overall liquidity risk situation of each bank is assessed based on all key indicators. Monthly reporting to the Group Risk Management Committee is carried out by Group Financial Risk Management on the basis of reports from the individual institutions, the calculation of group-internal indicators, and possible additional analyses and recommendations on liquidity risk management.

An overview of the liquidity situation of the banks and the group is also provided to the Supervisory Board of ProCredit Holding on a quarterly basis.

In 2025, the frameworks for liquidity stress tests were fundamentally updated at both the individual bank and group levels. The updated provisions are effective from 1 January 2026.

Row e - Policies for hedging and mitigating the liquidity risk and strategies and processes for monitoring the continuing effectiveness of hedges and mitigants.

Liquidity risk for the group arises primarily at the level of the individual subsidiary banks. As a result, most liquidity indicators have a bank perspective and risk is accordingly managed predominantly by banks. We assess and monitor liquidity risk in each significant currency in the ProCredit banks using numerous indicators and stress tests. In addition, indicators and stress tests are also monitored at consolidated group level. Each indicator is assigned both an early warning threshold and a limit. Several core indicators of the banks are monitored on a daily basis by the respective risk departments of the banks as well as by the Group Financial Risk Management Team. This should ensure that any liquidity bottlenecks or deterioration in the liquidity situation are identified at an early stage and appropriate measures can be implemented if necessary.

Row f - An outline of the contingency funding plans

Contingency plans for liquidity risks have been drawn up for both the ProCredit group and each individual ProCredit bank, specifying the measures to be taken in the event of a liquidity shortage. These plans include the available sources of liquidity, the responsibilities and the communication channels to be used in a liquidity emergency. In addition, the group plan sets out minimum requirements for the creation of the banks' plans. This also includes the processes to be implemented when activating the respective bank plan or when identifying spillover effects on other ProCredit banks. The feasibility of the measures provided for in the group contingency plan shall be tested at least annually and adjusted if necessary.

If unexpected circumstances arise and an individual bank proves not to have sufficient liquid funds, ProCredit Holding would step in as a “lender of last resort”. ProCredit Holding keeps a liquidity reserve available for this purpose. The amount of the liquidity reserve is determined on the basis of group stress tests and monitored on a regular basis.

Row g - An explanation of how stress testing is used

Market-wide, institution-specific (idiosyncratic) and combined stress tests are conducted monthly and ad hoc. Each ProCredit bank should keep sufficient liquid funds to meet its obligations, even in difficult times. In the event that the liquidity buffer is insufficient to cover a potential liquidity gap, the bank is obliged to assess the liquidity situation and present an action plan to cover the funding requirement.

Additionally, two group stress tests are carried out to determine the adequacy of ProCredit Holding's liquidity reserve. The results of the stress tests are reviewed by the Group Risk Management Committee and the Management Board of

ProCredit Holding. Possible management measures at group level include liquidity procurement measures, an adjustment of the business development plan and/or risk appetite, partial sales of portfolios, as well as a review of internal risk limits or policies.

In 2025, the frameworks for liquidity stress tests were fundamentally updated at both the individual bank and group levels. The updated provisions are effective from 1 January 2026.

Rows h/i - A concise liquidity risk statement approved by the management body and a declaration on the adequacy of liquidity risk management arrangements of the institution

Developments in the liquidity situation were monitored and assessed in 2025 on the basis of daily and monthly liquidity risk reporting, regular communication between ProCredit Holding and the subsidiary banks, and monitoring of regulatory measures and market trends. The models and methods used are continuously reviewed and expanded.

The Management Board has defined the risk appetite for liquidity risk based on the business model of the ProCredit group. In order to ensure adequate liquidity for the ProCredit banks and the group at all times, limits and early warning indicators are set which are more stringent than the regulatory requirements.

The group's liquidity risk continues to be affected by the ongoing war in Ukraine and by increasing political tensions following elections in some of the countries where we do business. Consequently, the development of the liquidity situation at the group and bank level will continue to be monitored closely so that potential risks can be identified at an early stage and the necessary measures can be taken in good time.

The ProCredit group and all ProCredit banks had enough liquidity available at all times in 2025 to meet all financial obligations in a timely manner. At the end of the year, all banks complied with the limits set for all liquidity risk ratios. The few ProCredit banks that experienced temporary limit breaches during the year took measures to restore compliance with the limits.

As of 31 December 2025, the liquidity buffer (adjusted for the non-transferable liquidity surpluses) amounted to EUR 1,881.4 million (2024: EUR 1,742.2 million). The stress scenarios at group level did not show any liquidity bottlenecks.

See also EU OVA row (a) in section 3.

EU LIQ1: Quantitative information of LCR

		a	b	c	d	e	f	g	h
in EUR m		Total unweighted value (average)				Total weighted value (average)			
EU 1a	Quarter ending on (DD Month YYY)	31.12.2025	30.09.2025	30.06.2025	31.03.2025	31.12.2025	30.09.2025	30.06.2025	31.03.2025
EU 1b	Number of data points used in the calculation of averages	12	12	12	12	12	12	12	12
HIGH-QUALITY LIQUID ASSETS									
1	Total high-quality liquid assets (HQLA), after application of haircuts in line with Article 9 of regulation (EU) 2015/61					1,756	1,747	1,742	1,728
CASH - OUTFLOWS									
2	retail deposits and deposits from small business customers, of which:	5,796	5,651	5,507	5,378	477	462	450	442
3	Stable deposits	1,320	1,286	1,253	1,230	66	64	63	62
4	Less stable deposits	3,237	3,139	3,060	3,014	411	397	387	380
5	Unsecured wholesale funding	2,064	2,027	1,998	1,978	920	909	892	881
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	-	-	-	-	-	-	-	-
7	Non-operational deposits (all counterparties)	2,062	2,026	1,996	1,973	918	908	890	876
8	Unsecured debt	2	1	1	5	2	1	1	5
9	Secured wholesale funding					-	-	-	-
10	Additional requirements	40	37	31	27	14	13	12	12
11	Outflows related to derivative exposures and other collateral requirements	11	11	11	11	11	11	11	11
12	Outflows related to loss of funding on debt products	-	-	-	-	-	-	-	-
13	Credit and liquidity facilities	28	26	21	17	2	2	2	1
14	Other contractual funding obligations	101	102	102	100	62	61	63	63
15	Other contingent funding obligations	1,312	1,286	1,251	1,211	76	75	74	71
16	TOTAL CASH OUTFLOWS					1,548	1,520	1,490	1,469
CASH - INFLOWS									
17	Secured lending (e.g. reverse repos)	106	117	120	116	-	36	68	87
18	Inflows from fully performing exposures	635	623	625	637	518	507	510	525
19	Other cash inflows	21	23	22	21	21	23	22	21
EU-19a	(Difference between total weighted inflows and total weighted outflows arising from transactions in third countries where there are transfer restrictions or which are denominated in non-convertible currencies)					52	72	86	87
EU-19b	(Excess inflows from a related specialised credit institution)					-	-	-	-
20	TOTAL CASH INFLOWS	762	762	767	774	486	494	514	546
EU-20a	Fully exempt inflows	-	-	-	-	-	-	-	-
EU-20b	Inflows subject to 90% cap	-	-	-	-	-	-	-	-
EU-20c	Inflows subject to 75% cap	762	762	767	774	486	494	514	546

TOTAL ADJUSTED VALUE									
21	LIQUIDITY BUFFER					1,756	1,747	1,742	1,728
22	TOTAL NET CASH OUTFLOWS					1,062	1,026	976	923
23	LIQUIDITY COVERAGE RATIO					165.3821%	170.1903%	178.5158%	187.2110%

EU LIQB: Qualitative information on LCR, which complements template EU LIQ1

Rows a/b - Explanation of the main drivers of LCR results and the evolution of the contribution of inputs to the LCR's calculation over time, and explanations on the changes in the LCR over time

As of 31 December 2025, the LCR was 156.9% (2024: 174.0%) at group level, and thus above the regulatory requirement of 100% and our internally defined early warning threshold. The group's LCR ranged from 157% (as of November 2025) to 180% (as of January 2025) during the financial year.

Initially, the liquidity buffer and the assumed cash outflows increased during the year, mainly due to a strong increase in customer deposits at most ProCredit banks. Nevertheless, the liquidity coverage ratio fell at the end of the year, partly due to lower cash inflows resulting from a slowdown in the growth of customer loans.

Row c - Explanations on the actual concentration of funding sources

As of end-December 2025, the largest funding source was deposits with EUR 9,138.2 million. Of these, approximately 68% are classified as retail deposits according to LCR definitions. Liabilities to banks are the second-largest source of funding, accounting for EUR 814.1 million.

This reflects the high level of diversification among liabilities. Accordingly, potential concentration risks are at a low and acceptable level.

Row d - High-level description of the composition of the institution's liquidity buffer

Considering our investment policy, our liquidity buffer is composed exclusively of assets with the highest liquidity and credit quality, i.e. Stage 1 assets. This liquidity (with the exception of minimum reserves) is predominantly kept in accounts with daily access at central banks and in highly liquid securities. For each significant currency, a separate calculation is performed to determine if the LCR liquidity buffer maintained is sufficient to cover the net cash outflows.

Inflows result mainly from the repayment of credit exposures and from keeping part of the liquidity reserves in accounts with banks outside of the group.

Row e - Derivatives exposures and potential collateral calls

The ProCredit group has a limited volume of derivatives, such that outflows and potential collateral calls are not significant.

Row f - Currency mismatch in the LCR

In almost all countries in which we operate, banking transactions are conducted in a national currency as well as in euros and U.S. dollars. As the group's liquidity risk arises primarily at the level of the individual subsidiary banks, the currency mismatch of the liquidity buffer is managed primarily at bank level. In addition, regulatory restrictions and the non-free tradability of national currencies limit the transferability of liquidity within the group.

Row g - Other items in the LCR calculation that are not captured in the LCR disclosure template but that the institution considers relevant for its liquidity profile

A significant portion of the banks' liquidity buffer is not taken into account in the consolidation of the LCR due to liquidity transfer restrictions. This is based mainly on national regulatory requirements in the countries where we operate. Therefore, for the majority of ProCredit banks, the LCR at individual institution level is significantly higher than the consolidated LCR at group level.

The following four tables show the development of the net stable funding ratio (NSFR) over the course of the 2025 financial year.

EU LIQ2: Net Stable Funding Ratio as of 31.12.2025

		a	b	c	d	e
		Unweighted value by residual maturity				Weighted value
in EUR m		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
Available stable funding (ASF) Items						
1	Capital items and instruments	1,027	-	-	235	1,261
2	Own funds	1,027	-	-	235	1,261
3	Other capital instruments		-	-	-	-
4	Retail deposits		5,688	297	224	5,682
5	Stable deposits		1,439	-	-	1,367
6	Less stable deposits		4,249	297	224	4,316
7	Wholesale funding:		2,767	199	758	2,022
8	Operational deposits		-	-	-	-
9	Other wholesale funding		2,767	199	758	2,022
10	Interdependent liabilities		-	-	-	-
11	Other liabilities:	1	66	20	65	75
12	NSFR derivative liabilities	1				
13	All other liabilities and capital instruments not included in the above categories		66	20	65	75
14	Total available stable funding (ASF)					9,041
Required stable funding (RSF) Items						
15	Total high-quality liquid assets (HQLA)					-
EU-15a	Assets encumbered for a residual maturity of one year or more in a cover pool		-	-	-	-
16	Deposits held at other financial institutions for operational purposes		-	-	-	-
17	Performing loans and securities:		1,984	1,534	4,526	5,449
18	Performing securities financing transactions with financial customers collateralised by Level 1 HQLA subject to 0% haircut		-	-	-	-
19	Performing securities financing transactions with financial customer collateralised by other assets and loans and advances to financial institutions		413	13	16	64
20	Performing loans to non- financial corporate clients, loans to retail and small business customers, and loans to sovereigns, and PSEs, of which:		1,442	1,427	3,768	5,331
21	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk		-	-	-	-
22	Performing residential mortgages, of which:		98	90	700	-
23	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk		-	-	-	-
24	Other loans and securities that are not in default and do not qualify as HQLA, including exchange-traded equities and trade finance on-balance sheet products		31	4	41	54
25	Interdependent assets		-	-	-	-
26	Other assets:		994	14	359	505
27	Physical traded commodities				-	-
28	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs		-	-	-	-
29	NSFR derivative assets		0			0
30	NSFR derivative liabilities before deduction of variation margin posted		0			0
31	All other assets not included in the above catego-		993	14	359	504

	ries					
32	Off-balance sheet items		1,413	-	-	72
33	Total RSF					6,026
34	Net Stable Funding Ratio (%)					150.0400%

EU LIQ2: Net Stable Funding Ratio as of 30.09.2025

		a	b	c	d	e
		Unweighted value by residual maturity				Weighted value
in EUR m		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
Available stable funding (ASF) Items						
1	Capital items and instruments	1,030	-	-	237	1,266
2	Own funds	1,030	-	-	237	1,266
3	Other capital instruments		-	-	-	-
4	Retail deposits		5,454	255	207	5,413
5	Stable deposits		1,352	-	-	1,284
6	Less stable deposits		4,102	255	207	4,129
7	Wholesale funding:		2,597	170	768	1,913
8	Operational deposits		-	-	-	-
9	Other wholesale funding		2,597	170	768	1,913
10	Interdependent liabilities		-	-	-	-
11	Other liabilities:	0	74	8	63	68
12	NSFR derivative liabilities	0				
13	All other liabilities and capital instruments not included in the above categories		74	8	63	68
14	Total available stable funding (ASF)					8,660
Required stable funding (RSF) Items						
15	Total high-quality liquid assets (HQLA)					-
EU-15a	Assets encumbered for a residual maturity of one year or more in a cover pool		-	-	-	-
16	Deposits held at other financial institutions for operational purposes		-	-	-	-
17	Performing loans and securities:		1,905	1,488	4,476	5,374
18	Performing securities financing transactions with financial customers collateralised by Level 1 HQLA subject to 0% haircut		-	-	-	-
19	Performing securities financing transactions with financial customer collateralised by other assets and loans and advances to financial institutions		338	11	15	54
20	Performing loans to non- financial corporate clients, loans to retail and small business customers, and loans to sovereigns, and PSEs, of which:		1,424	1,386	3,762	5,260
21	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk		-	-	-	-
22	Performing residential mortgages, of which:		91	89	664	-
23	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk		-	-	-	-
24	Other loans and securities that are not in default and do not qualify as HQLA, including exchange-traded equities and trade finance on-balance sheet products		53	2	36	59
25	Interdependent assets		-	-	-	-
26	Other assets:		947	12	278	420
27	Physical traded commodities				-	-

28	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs		-	-	-	-
29	NSFR derivative assets		0			0
30	NSFR derivative liabilities before deduction of variation margin posted		1			0
31	All other assets not included in the above categories		946	12	278	420
32	**Off-balance sheet items**		**1,353**	**-**	**-**	**70**
33	**Total RSF**					**5,864**
34	**Net Stable Funding Ratio (%)**					**147.6939%**

EU LIQ2: Net Stable Funding Ratio as of 30.06.2025

		a	b	c	d	e
		Unweighted value by residual maturity				Weighted value
in EUR m		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
Available stable funding (ASF) Items						
1	**Capital items and instruments**	**1,012**	**-**	**-**	**209**	**1,221**
2	Own funds	1,012	-	-	209	1,221
3	Other capital instruments		-	-	-	-
4	**Retail deposits**		**5,142**	**283**	**212**	**5,155**
5	Stable deposits		1,220	-	-	1,159
6	Less stable deposits		3,922	283	212	3,995
7	**Wholesale funding:**		**2,576**	**164**	**767**	**1,852**
8	Operational deposits		-	-	-	-
9	Other wholesale funding		2,576	164	767	1,852
10	**Interdependent liabilities**		**-**	**-**	**-**	**-**
11	**Other liabilities:**	**0**	**83**	**11**	**60**	**65**
12	NSFR derivative liabilities	0				
13	All other liabilities and capital instruments not included in the above categories		83	11	60	65
14	**Total available stable funding (ASF)**					**8,292**
Required stable funding (RSF) Items						
15	**Total high-quality liquid assets (HQLA)**					**0**
EU-15a	**Assets encumbered for a residual maturity of one year or more in a cover pool**		**-**	**-**	**-**	**-**
16	**Deposits held at other financial institutions for operational purposes**		**-**	**-**	**-**	**-**
17	**Performing loans and securities:**		**1,854**	**1,393**	**4,340**	**5,209**
18	Performing securities financing transactions with financial customers collateralised by Level 1 HQLA subject to 0% haircut		-	-	-	-
19	Performing securities financing transactions with financial customer collateralised by other assets and loans and advances to financial institutions		276	8	14	45
20	Performing loans to non- financial corporate clients, loans to retail and small business customers, and loans to sovereigns, and PSEs, of which:		1,439	1,298	3,666	5,108
21	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk		-	-	-	-
22	Performing residential mortgages, of which:		90	85	626	-
23	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk		-	-	-	-

24	Other loans and securities that are not in default and do not qualify as HQLA, including exchange-traded equities and trade finance on-balance sheet products		49	2	34	56
25	**Interdependent assets**		**-**	**-**	**-**	**-**
26	**Other assets:**		**974**	**11**	**275**	**420**
27	Physical traded commodities				-	-
28	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs		-	-	-	-
29	NSFR derivative assets		1			1
30	NSFR derivative liabilities before deduction of variation margin posted		2			0
31	All other assets not included in the above categories		971	11	275	419
32	**Off-balance sheet items**		**1,331**	**-**	**-**	**69**
33	**Total RSF**					**5,698**
34	**Net Stable Funding Ratio (%)**					**145.5220%**

EU LIQ2: Net Stable Funding Ratio as of 31.03.2025

		a	b	c	d	e
		Unweighted value by residual maturity				Weighted value
in EUR m		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
Available stable funding (ASF) Items						
1	**Capital items and instruments**	**1,013**	**-**	**-**	**214**	**1,226**
2	Own funds	1,013	-	-	214	1,226
3	Other capital instruments		-	-	-	-
4	**Retail deposits**		**5,086**	**290**	**228**	**5,131**
5	Stable deposits		1,276	-	-	1,212
6	Less stable deposits		3,811	290	228	3,919
7	**Wholesale funding:**		**2,535**	**236**	**678**	**1,812**
8	Operational deposits		-	-	-	-
9	Other wholesale funding		2,535	236	678	1,812
10	**Interdependent liabilities**		**-**	**-**	**-**	**-**
11	**Other liabilities:**	**0**	**115**	**16**	**53**	**61**
12	NSFR derivative liabilities	0				
13	All other liabilities and capital instruments not included in the above categories		115	16	53	61
14	**Total available stable funding (ASF)**					**8,229**
Required stable funding (RSF) Items						
15	**Total high-quality liquid assets (HQLA)**		0	0	0	**-**
EU-15a	**Assets encumbered for a residual maturity of one year or more in a cover pool**		**-**	**-**	**-**	**-**
16	**Deposits held at other financial institutions for operational purposes**		**-**	**-**	**-**	**-**
17	**Performing loans and securities:**		**1,903**	**1,352**	**4,246**	**5,099**
18	Performing securities financing transactions with financial customers collateralised by Level 1 HQLA subject to 0% haircut		-	-	-	-
19	Performing securities financing transactions with financial customer collateralised by other assets and loans and advances to financial institutions		363	6	12	51
20	Performing loans to non- financial corporate clients, loans to retail and small business customers, and loans to sovereigns, and PSEs, of which:		1,397	1,266	3,598	4,989

21	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk		-	-	-	-
22	Performing residential mortgages, of which:		92	74	601	-
23	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk		-	-	-	-
24	Other loans and securities that are not in default and do not qualify as HQLA, including exchange-traded equities and trade finance on-balance sheet products		51	6	35	59
25	**Interdependent assets**		**-**	**-**	**-**	**-**
26	**Other assets:**		**972**	**14**	**274**	**418**
27	Physical traded commodities				**-**	**-**
28	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs		-	-	-	-
29	NSFR derivative assets		1			1
30	NSFR derivative liabilities before deduction of variation margin posted		1			0
31	All other assets not included in the above categories		970	14	274	417
32	**Off-balance sheet items**		**1,299**	**-**	**-**	**67**
33	**Total RSF**					**5,584**
34	**Net Stable Funding Ratio (%)**					**147.3809%**

8.2 Encumbered and unencumbered assets

EU AE4: Accompanying narrative information

Row a - General narrative information on asset encumbrance

Assets are deemed to be encumbered when they have been pledged or are committed to collateral agreements or agreements to improve the credit assessment of on- or off-balance sheet transactions and it is not possible to withdraw these assets from the terms of such agreements (e.g. pledges for funding purposes).

Row b - Narrative information on the impact of the business model on asset encumbrance and the importance of the encumbrance to the institution's business model, which provides users with the context of the disclosures required in Template EU AE1 and EU AE2.

The ProCredit banks have a limited amount of encumbered assets, as they largely fund their activities through deposits. The encumbered assets comprise primarily assets which are pledged on a portfolio basis for special-purpose funding. These pledges would be exercised in case of default of interest or principal payment on the respective loans; the maturities of these pledges are the same as the maturities of the respective liabilities. The maturities of these pledges are in line with the related liabilities. As of 31 December 2025, the encumbered assets of the ProCredit group amounted to EUR 73 million, which is equivalent to 0.6% of total assets.

In accordance with the technical standards, the amounts presented in the tables below were calculated on the basis of median values for the quarterly data in 2025.

EU AE1: Encumbered and unencumbered assets

31.12.2025 in EUR m		Carrying amount of encumbered assets		Fair value of encumbered assets		Carrying amount of unencumbered assets		Fair value of unencumbered assets	
			of which notionally eligible EHQLA and HQLA		of which notionally eligible EHQLA and HQLA		of which EHQLA and HQLA		of which EHQLA and HQLA
		010	030	040	050	060	080	090	100
010	**Assets of the reporting institution**	**62**	**-**			**10,830**	**916**		
030	Equity instruments	-	-	-	-	6	-	6	-
040	Debt securities	1	-	1	-	956	728	956	728
050	of which: covered bonds	-	-	-	-	-	-	-	-
060	of which: securitisations	-	-	-	-	-	-	-	-
070	of which: issued by general governments	1	-	1	-	720	656	720	656
080	of which: issued by financial corporations	-	-	-	-	113	69	113	69
090	of which: issued by non-financial corporations	-	-	-	-	-	-	-	-
120	Other assets	59	-			9,887	178		

The collateral received are shown in the following table.

EU AE2: Collateral received and own debt securities issued

		Fair value of encumbered collateral received or own debt securities issued		Unencumbered	
				Fair value of collateral received or own debt securities issued available for encumbrance	
			of which notionally eligible EHQLA and HQLA		of which EHQLA and HQLA
31.12.2025 in EUR m		010	030	040	060
130	**Collateral received by the disclosing institution**	-	-	-	-
140	Loans on demand	-	-	-	-
150	Equity instruments	-	-	-	-
160	Debt securities	-	-	-	-
170	of which: covered bonds	-	-	-	-
180	of which: securitisations	-	-	-	-
190	of which: issued by general governments	-	-	-	-
200	of which: issued by financial corporations	-	-	-	-
210	of which: issued by non-financial corporations	-	-	-	-
220	Loans and advances other than loans on demand	-	-	-	-
230	Other collateral received	-	-	-	-
240	**Own debt securities issued other than own covered bonds or securitisations**	-	-	-	-
241	**Own covered bonds and securitisation issued and not yet pledged**			-	-
250	**TOTAL COLLATERAL RECEIVED AND OWN DEBT SECURITIES ISSUED**	62	-		

The sources of encumbrance are presented in the following table.

EU AE3: Sources of encumbrance

		Matching liabilities, contingent liabilities or securities lent	Assets, collateral received and own debt securities issued other than covered bonds and securitisations encumbered
31.12.2025 in EUR m		010	030
010	**Carrying amount of selected financial liabilities**	**71**	**53**

9 OPERATIONAL RISK

EU ORA: Qualitative information on operational risk

Row a -Disclosure of the risk management objectives and policies

In line with CRR, we define operational risk as the risk of loss resulting from inadequate or failed internal processes, people or systems (e.g. failure of data-processing systems, embezzlement, human error, faulty processes, structural weaknesses, insufficient monitoring) or from external events (e.g. criminal activities, natural disasters). This definition also takes into account fraud risk, IT risk, legal risk, reputational risk and outsourcing risk. Operational risk management aims to identify, analyse and assess all material risks at an early stage and to avoid their recurrence. As with all material risks of the ProCredit group, operational risk is managed by means of a uniform group-wide strategy.

One of the key components of operational risk management is the detailed recording of risk events arising from operational risks. In this context, a Risk Event Database was developed to ensure that all risk events identified in the group with realised or potential losses from operational risks are recorded, analysed and communicated effectively. Through this uniform, pre-defined structure for the documentation of risk events, it is ensured that adequate attention is paid to the implementation of necessary corrective and/or preventive measures for reducing or avoiding operational and fraud risk. The table below provides an overview of the gross and net losses due to operational loss events in the 2023-2025 financial years (data for 2025 as of 28 January 2026; data for 2024 as of 21 January 2025; data for 2023 as of 22 January 2024).

Gross and net losses due to operational risk events

in EUR m	2025	2024	2023
Gross loss	4.1	2.7	3.8
Current net loss	2.8	2.5	0.6
Number of loss events	251	280	203

In addition, risk assessments are carried out annually throughout the group and across all operations. In contrast to the ex-post analysis of risk events as recorded in the Risk Event Database, these risk assessments are systematically performed in order to identify and evaluate key risks and to assess the adequacy of the control processes. Risk mitigation measures are defined for the areas identified as high risk. These two control components complement each other and provide an overall picture of the operational risk profile for each ProCredit bank, ProCredit Holding and the group as a whole.

In addition, early warning indicators have been defined centrally for all ProCredit banks, in order to identify areas of banking business with increased fraud risk. These can be expanded upon by the subsidiary banks using additional indicators identified locally that relate to fraud risks. The early warning indicators are analysed regularly and, where needed, preventive measures are agreed upon.

To complete the management of operational risk, all new or significantly changed products, processes, financial instruments, IT systems or organisational units, and/or activities, as well as outsourcing activities, need to be analysed to identify and manage potential risks before implementation. This also applies to activities in new markets and via new distribution channels.

At group level, a value-at-risk analysis of the economic perspective, sensitivities and stress scenarios are also quantified and reported (at least quarterly). The risk model used is subject to annual independent validation. The results of the validation, as well as all significant model changes or adjustments, are discussed in the Group and PCH Model Committee and approved by that body or by the Management Board of ProCredit Holding, with model risk buffers applied as necessary.

The group has defined detailed guidelines and standards to ensure the confidentiality, availability and integrity of all information and information-processing IT systems requiring protection. Regular controls of information security and business continuity are part of existing processes and procedures. The ProCredit banks carry out a classification of their information assets and conduct a risk assessment on their critical information assets each year. The business continuity framework implemented in the group should ensure that these risks are understood by all members of staff, that critical processes are identified and that resources are allocated to restore operations, in line with the prioritisation of processes. The IT service provider, Quipu, is part of the ProCredit group and supports all group companies with respect to software and hardware.

The war in Ukraine represents an additional risk from an operational risk perspective. Thanks to the measures taken to protect our employees and ensure business continuity, we were able to maintain our business activities on an ongoing basis and ensure the availability of IT systems without any loss of performance.

Row b - Disclosure of the approaches for the assessment of minimum own funds requirements

The ProCredit group has a clearly defined structure for managing and monitoring operational risk, with uniform implementation across the group. Responsibility for the group's risk management lies with the Management Board of ProCredit Holding, which sets the strategic guidelines, monitors the risk profile and decides on key risk management measures. The operational implementation of these requirements, including the identification and assessment of risks, is the responsibility of the Chief Risk Officer (CRO) of ProCredit Holding. The CRO also heads the risk control function, in accordance with the requirements of MaRisk, and is independent of the business units.

The operational risk function at group level is within the Group and PCH Operational, IT & Information Security Risk Management division. The function is responsible for developing, maintaining and monitoring group-wide standards, methods and processes for managing operational risk. This includes, in particular, the identification, assessment, monitoring and reporting of operational risks; the maintenance of the Risk Event Database; the performance of risk analyses; and the further development of controls and risk mitigation measures. The function reports directly to the CRO and is therefore provided with clear authority, appropriate powers and an independent escalation structure.

The duties, responsibilities and powers relating to operational risk management are set out in the binding Group Operational Risk Management Policy. This sets out minimum standards applicable across the group for risk identification, assessment, management and communication. The policy is approved at least annually by the Management Board of ProCredit Holding and updated as necessary. At the level of the subsidiary banks, the corresponding policies are generally approved by the respective supervisory boards.

Operational risk management follows the ProCredit group's established three-lines-of-defence model.

The operational risk function is supported by various committees, in particular the Group Risk Management Committee, which further develops the group-wide risk management framework and monitors the group's risk profile. Other committees concerned with operational risk include the Group and PCH Model Committee, the ESG Risk Management Sub-Committee and the Group Compliance Committee.

Regular risk reports and ad hoc reports on specific risk events ensure that material operational risks are identified, communicated and addressed in a timely manner. The risk reports are submitted to both the Management Board and the Supervisory Board of ProCredit Holding.

Row c – Description of the scope and nature of the measurement system

The identification, measurement and monitoring of operational risk are set out in the Group Operational Risk Management Policy and are managed centrally by ProCredit Holding.

When measuring operational risks in the context of internal capital adequacy, both the actual historical losses recorded in the Risk Event Database and the qualitative assessments from scenario analyses are taken into account. At group level, a value-at-risk analysis of the economic perspective, sensitivities and stress scenarios are quantified and reported at least quarterly. The risk model used is subject to annual independent validation. In the normative perspective, the standardised approach is used.

In addition, stress tests are carried out regularly to assess the impact of extreme but plausible operational risk events.

In addition, early warning indicators have been developed to measure and assess the risk of fraud, and their development is monitored on a regular basis.

The measurement system also includes annual group-wide risk assessments that review the adequacy of existing controls. Material risks are identified and risk mitigation measures are established.

The ProCredit group thus ensures that operational risk is measured on the basis of structured data, systematic analyses and standardised assessment methods. Regular review and refinement of the procedures ensure that the measurement system complies with regulatory requirements and reflects the group's risk profile.

Row d – Description of the scope and nature of the operational risk reporting framework

Reporting is part of the group-wide risk management system and is embedded in the relevant policies and processes. This ensures that the Management Board of ProCredit Holding and the Supervisory Board are kept regularly, promptly and transparently informed of all significant developments relating to operational risks.

This is based on regular standardised reports as well as ad hoc reports on defined risk events. ProCredit Holding produces a comprehensive monthly overall risk report that outlines the development of material risks, including operational risk. The report contains both quantitative data and qualitative information and is submitted to the Management Board. The overall risk report is also presented to the Supervisory Board on a quarterly basis. In addition, the holding company produces quarterly stress test reports that analyse the potential impact of extreme risk events on operational risks and on the overall risk profile.

These regular reports are supplemented by ad hoc notifications regarding clearly defined risk events, which ensure that Management is informed immediately.

The risk management departments of the ProCredit banks also produce institution-specific reports on operational risk for their own internal committees. The risk management departments of the individual banks also report to the local supervisory boards or their risk committees at least once a quarter.

Overall, this structured, multi-tiered reporting system ensures that the Management Board and Supervisory Board have an up-to-date overview of operational risk at all times.

Row e – Description of the policies and strategies of the risk mitigation and risk hedge

A key component of risk mitigation is the ProCredit group's risk culture and risk appetite. The risk culture is firmly embedded in the business model, the Code of Conduct and the day-to-day actions of our staff. Great importance is attached to open communication about risks, adherence to controls and critical review of operational processes. The risk appetite defines the group's willingness to take on operational risks within the framework of its strategic objectives, and forms the basis for determining control requirements and reporting lines.

Operational risks are also mitigated through careful staff selection and group-wide training programmes designed to enhance all employees' risk management skills and awareness of control procedures.

As part of its operational risk management, the ProCredit group deliberately avoids business activities that entail a disproportionately high level of operational risk or are incompatible with the group's sustainable business model. The group focuses on clearly defined core activities and pursues a diversified, transparent banking strategy, thereby avoiding operational risks arising from complex or speculative activities.

The ProCredit group implements internal risk mitigation measures and largely absorbs any remaining operational risks itself. Risks are transferred, for example through insurance, on a supplementary basis and in specific cases. The remaining risks are covered by appropriate capital allocation within the framework of the ICAAP in both the normative and economic perspective.

EU OR1: Operational risk losses

		a	b	c	d	e	f	g	h	i	j	k
in EUR m		2025	2024	2023	2022	2021	2020	2019	2018	2017	2016	Ten-year average
Using €20,000 threshold												
1	Total amount of operational risk losses net of recoveries (no exclusions)	0.5	1.2	0.4	0.4	0.2	1.1	1.0	0.2	1.5	0.6	0.7
2	Total number of operational risk losses	10	15	10	8	6	18	8	5	22	7	11
3	Total amount of excluded operational risk losses	-	-	-	-	-	-	-	0.0	0.1	0.2	0.1
4	Total number of excluded operational risk events	-	-	-	-	-	-	-	1	2	2	2
5	Total amount of operational risk losses net of recoveries and net of excluded losses	0.5	1.2	0.4	0.4	0.2	1.1	1.0	0.2	1.4	0.4	0.7
Using €100,000 threshold												
6	Total amount of operational risk losses net of recoveries (no exclusions)	0.1	0.7	-	0.2	-	0.2	0.8	-	0.6	0.5	0.4
7	Total number of operational risk losses	1	3	-	1	-	1	2	-	3	3	2
8	Total amount of excluded operational risk losses	-	-	-	-	-	-	-	-	-	0.1	0.1
9	Total number of excluded operational risk events	-	-	-	-	-	-	-	-	-	1	1
10	Total amount of operational risk losses net of recoveries and net of excluded losses	0.1	0.7	-	0.2	-	0.2	0.8	-	0.6	0.3	0.4

EU OR2: Business indicator, components and subcomponents

		a	b	c	d
in EUR m	BI and its subcomponents	2025	2024	2023	Average value
1	**Interest, lease and dividend component (ILDC)**				215
EU 1	**ILDC related to the individual institution/consolidated Group (excluding entities considered by Article 314(3)**				215
1a	Interest and lease income	590	531	385	502
1b	Interest and lease expense	231	193	120	181
1c	Total assets/Asset component	10,471	9,500	8,661	9,544
1d	Dividend income/dividend component	-	-	0	0
2	**Services component (SC)**				102
2a	Fee and commission income	95	87	80	87
2b	Fee and commission expense	37	31	27	31
2c	Other operating income	7	5	5	6
2d	Other operating expense	15	14	13	14
3	**Financial component (FC)**				28
3a	Net profit or loss applicable to trading book (TB)	-	-	-	-
3b	Net profit or loss applicable to banking book (BB)	31	26	27	28
EU 3c	Approach followed to determine the TB/BB boundary (PBA or accounting approach)				Accounting approach
4	Business Indicator (BI)				345
5	**Business indicator component (BIC)**				41
	Disclosure on the BI:				
6a	BI gross of excluded divested activities	345			
6b	Reduction in BI due to excluded divested activities	-			
EU 6c	Impact in BI of mergers/acquisitions	-			

EU OR3: Operational risk own funds requirements and risk exposure amounts

in EUR m		a
1	Business Indicator Component (BIC)	41
EU1	Alternative Standardised Approach (ASA) Own Funds Requirements (OROF) under Article 314(4)	-
3	Minimum Required Operational Risk Own Funds Requirements (OROF)	41
4	Operational Risk Exposure Amounts (REA)	517

10 OTHER MATERIAL RISK

Other risks assessed as material include business risk, model risk and risks relating to money laundering, terrorist financing and other acts punishable by law.

Business risk is the risk of reduced profitability due to external and internal factors. These include deteriorating economic conditions, unanticipated regulatory interventions and disadvantageous business decisions. In order to mitigate this risk, the ProCredit group has a structured process for the planning, implementation, assessment and adjustment of the business strategy and risk strategy. In addition, there is regular and close interaction between the Management Board of ProCredit Holding and the management team in the banks. Another risk-mitigating factor is the group's own IT service provider, QUIPU, which provides standardised software solutions for the group. In addition, our internal training programmes help to ensure and continuously develop the high level of expertise of our managers and employees.

Model risk refers to the risk that inaccurate foundations for decision-making will be used, due to modelling errors or inadequately used models, which may result in higher risks being taken unintentionally. The basic principles of model risk management are the identification and avoidance of model risks (e.g. through the use of proven standard market models) and the appropriate consideration of known model risks (e.g. through conservative calibration). Model risks that are not known and therefore cannot be mitigated are accepted as an inherent risk of the business model. As part of the governance of model risk management, clear requirements are defined for model use, model validation and model changes, among other things.

Information about risks relating to money laundering, terrorist financing and other acts punishable by law are contained in the 2025 Annual Report.

11 REMUNERATION

11.1 Principles of remuneration

The overall aims of the group's staff management approach are to establish long-term relationships between our staff and the ProCredit institutions and to promote responsible behaviour among staff, in line with our business philosophy. ProCredit Holding sets the framework for the remuneration structure of the companies in the ProCredit group and organises a regular exchange of experience on these topics. Each ProCredit institution is responsible for the implementation of the standards.

The ProCredit group's remuneration system is in line with our sustainable business and risk strategy (and especially our risk culture) and does not encourage excessive risk taking by our employees. The remuneration structure of the ProCredit group has the following objectives:

- To attract and retain staff and managers who possess the requisite social and technical skills and have the willingness to engage
- To encourage staff to assume responsibility, to manage operations in accordance with the objectives and strategies of the group, and to work together as a team
- To support the development and maintenance of long-term relationships between employees and the group companies
- To ensure that the remuneration is perceived to be transparent and fair in order to encourage staff to perform their duties in line with the risk profile of the ProCredit group

The remuneration approach in the ProCredit group aims to provide a long-term perspective to our staff and managers. A transparent salary structure with fixed salaries is a key aspect in this context; as a general rule, salaries are not dependent on performance. Variable remuneration is limited and under no circumstances contractually guaranteed. For most of the staff, the remuneration reflects market averages. For managers, however, the remuneration we offer is generally not comparable with that of our competitors. This is primarily due to the variable remuneration elements which are paid to managers at other institutions.

In line with our group policy against discrimination of any kind, gender plays no role in our promotion or salary decisions.

In addition to a fair salary, we offer all ProCredit staff members comprehensive training and rewarding professional opportunities. The potential to participate in our professional development programmes represent a significant benefit for our staff. Participation in general and specialised training measures, conducted largely within the ProCredit group, is thus perceived to be an important part of professional development. Each ProCredit institution invests significant amounts in training, and the expenditures for training measures are a substantial part of the group's overall operating expenses. Other important factors which build long-term relationships between our staff and ProCredit institutions are the interesting jobs we offer, flat hierarchies, transparent promotion opportunities since our management staff predominantly come from within the group, independent responsibilities for duties as well as a stimulating and professional working environment and work in diverse teams.

EU REMA: Remuneration policy[12]

Row a -Information relating to the bodies that oversee remuneration.

The salary structure applicable throughout the group is reviewed and approved yearly by the Management Board of ProCredit Holding AG and presented to the Supervisory Board of ProCredit Holding AG. The Supervisory Board of ProCredit Holdin AG established a Remuneration Control Committee in accordance with regulatory requirements. This body supports the Supervisory Board in the appropriate structuring of the remuneration systems for the members of

[12] Rows i and j are not relevant for ProCredit.

the Management Board and for the employees of ProCredit Holding AG. At the level of the Supervisory Board of ProCredit Holding AG, five meetings of the Remuneration Control Committee took place in 2025.

The remuneration structure and particularly the salary scheme in each institution is communicated to staff in a transparent manner. The management boards of the ProCredit banks report annually to the respective supervisory boards on the remuneration structure. The salary scheme in each bank and any variable remuneration elements are approved by the management board or the supervisory board of the bank, following discussions with ProCredit Holding. However, the management board is permitted to delegate this responsibility to a Human Resources Committee. The Human Resources Committee is the bank body responsible for taking decisions regarding the professional development of staff members and reviewing the bank's remuneration practices. The committee meets at least quarterly. A review of the allocation of staff within the ProCredit institutions to one of the salary steps is also carried out annually by the Human Resources Committee on the basis of extensive staff evaluations by managers and the feedback discussions carried out.

Among the individuals within the ProCredit group whose activities have a significant impact on the risk profile are in particular, the management/management board members in ProCredit institutions, the supervisory board, and the management level directly below them as well as staff with management responsibilities. As a general rule, branch managers and the heads of the following units are classified as staff whose professional activities have an impact on the risk profile: Business, private clients, organisational functions such as Finance, HR, IT, Back Office and the independent control functions such as Risk Management and Internal Audit. We consider around 13% of all staff to be risk takers.

Row b - Information relating to the design and structure of the remuneration system for identified staff.

The design and structure of the remuneration system is identical for all employees, regardless of their status as identified risk takers. The remuneration policy of the ProCredit group is defined and reviewed annually by the Management Board of ProCredit Holding. It is also presented annually to the Supervisory Board of ProCredit Holding. There were no significant changes to the remuneration system for the 2025 financial year compared with the previous year.

The ProCredit salary scheme applies to all ProCredit banks. The purpose of this salary structure is to ensure that positions with comparable responsibility within the group are also compensated according to the same principles. This salary scheme defines which professional development programmes an employee should have successfully completed in order to be appointed to the various positions.

When defining the remuneration for their staff and managers, the ProCredit institutions apply the group's standardised salary structure, which has fixed salary levels. The banks define the exact salary amounts in each step according to their market conditions, assigning their staff to one of the salary steps. This is carried out on the basis of the individual's position, the responsibilities they hold and their relevant experience.

The remuneration of employees in the ProCredit group mainly consists of a fixed salary. The framework of the remuneration systems in the ProCredit group presented above also apply to staff whose professional activities have a material impact on the risk profile of the group. One of the central principles of remuneration within the ProCredit group is that variable remuneration elements be limited; in no cases are they to be contractually granted. Because we use a fixed monthly salary with no retained compensation components for the future, we also do not use ex ante or ex post risk adjustments in our compensation. We believe that fixed salaries are the right approach to achieve sustainable growth. Our employees appreciate the transparency and long-term prospects provided by our group-wide approach to remuneration.

Salaries (as well as their annual review) are proposed by the respective responsible department heads based on the salary scheme. They are approved by the HR Committee, which includes representatives from the business, risk and management levels, or by the full Management Board. This also ensures that employees in internal control functions are remunerated independently of the business areas they control.

Severance payments are generally determined in accordance with local legal requirements (i.a. also the requirements of the Remuneration Regulation for Institutions) and take into account, among other things, the length of service of employees.

Rows c/d/e/f/g/h - On variable remuneration components not contractually guaranteed

Variable remuneration components are not contractually guaranteed. They can be granted when a member of staff has performed exceptionally well during the course of a financial year. Such performance can be evident in a number of ways: i.a. particularly high motivation of staff, above-average successes in staff training, above-average results in terms of new client acquisition, the preparation of exceptionally convincing (form and content) reports and memoranda, especially strong participation in committees. In principle, these are linked to the performance of individual employees and do not depend on the company's results. Decisions on such variable remuneration elements are taken by the Management Board / Human Resources Committee or by the Supervisory Board of the respective ProCredit institution, on the basis of long-term development and in coordination with ProCredit Holding.

The variable remuneration granted is limited to monetary compensation. In addition, variable remuneration components can be used to purchase shares in ProCredit Holding AG. These shares have a minimum holding period of five years. In 2025, no variable remuneration was granted in the form of shares.

As variable remuneration elements are of limited significance in the remuneration structure described above, our remuneration system provides no incentives to assume particular risks. We believe that the best hedge against risk-seeking behaviour now and in the future is to focus on fixed remuneration without contractually defined variable components.

In accordance with the Remuneration Regulation for Institutions (Institutsvergütungsverordnung), a cap of 25% of fixed remuneration has been set for variable remuneration that is not contractually guaranteed. Individual exceptions to this rule may be approved by the Management Board of ProCredit Holding.

In principle, there is no withholding of remuneration payments within ProCredit. There is no subsequent adjustment of variable remuneration components and there is no obligation for identified employees to participate in the company's capital, which is why no measures have been defined for this purpose.

Variable remuneration components for members of the Management/Management Board are, just as for all employees in the ProCredit group, only used to a limited degree and are not contractually set. In 2025, granted variable remuneration for all employees corresponded to 1.8% of the total salary paid, in line with the regulatory requirements, including among others the Remuneration Regulation for Institutions (InstitutsVergV).

ProCredit institutions also support their staff members by contributing towards the costs of private health insurance in the event that the state-sponsored health insurance system does not provide sufficient or appropriate coverage. Several ProCredit institutions also make employer contributions to private retirement provisions or life insurance.

11.2 Remuneration 2025

EU REM1: Remuneration awarded for the financial year

31.12.2025 in EUR m			a MB Supervisory function	b MB Management function	c Other senior management	d Other identified staff
1	Fixed remuneration	Number of identified staff	21	44	15	512
2		Total fixed remuneration	0	7	2	26
3		of which: cash-based	0	7	2	26
EU-4a		of which: shares or equivalent ownership interests	-	0	-	-
5		of which: share-linked instruments or equivalent non-cash instruments	-	-	-	-
EU-5x		of which: other instruments	-	-	-	-
7		of which: other forms	-	-	-	-
9	Variable remuneration	Number of identified staff	5	5	10	75
10		Total variable remuneration	-	0	0	0
11		of which: cash-based	-	0	0	0
12		of which: deferred	-	-	-	-
EU-13a		of which: shares or equivalent ownership interests	-	-	-	-
EU-14a		of which: deferred	-	-	-	-
EU-13b		of which: share-linked instruments or equivalent non-cash instruments	-	-	-	-
EU-14b		of which: deferred	-	-	-	-
EU-14x		of which: other instruments	-	-	-	-
EU-14y		of which: deferred	-	-	-	-
15		of which: other forms	-	-	-	-
16		of which: deferred	-	-	-	-
17	Total remuneration (2 + 10)		0	7	2	26

EU REM2: Special payments to staff whose professional activities have a material impact on the institution's risk profile (identified staff)

31.12.2025 in EUR m		a MB Supervisory function	b MB Management function	c Other senior management	d Other identified staff
Guaranteed variable remuneration awards					
1	Guaranteed variable remuneration awards - Number of identified staff	-	-	-	-
2	Guaranteed variable remuneration awards - Total amount	-	-	-	-
3	of which: guaranteed variable remuneration awards paid during the financial year, that are not taken into account in the bonus cap	-	-	-	-
Severance payments awarded in previous periods, that have been paid out during the financial year					
4	Severance payments awarded in previous periods, that have been paid out during the financial year - Number of identified staff	-	-	-	-
5	Severance payments awarded in previous periods, that have been paid out during the financial year - Total amount	-	-	-	-
Severance payments awarded during the financial year					
6	Severance payments awarded during the financial year - Number of identified staff	-	3	-	5
7	Severance payments awarded during the financial year - Total amount	-	1	-	0
8	of which paid during the financial year	-	1	-	0
9	of which deferred	-	-	-	-
10	of which severance payments paid during the financial year, that are not taken into account in the bonus cap	-	0	-	-
11	of which highest payment that has been awarded to a single person	-	0	-	0

EU REM3: Deferred remuneration

31.12.2025 in EUR m		a Total amount of deferred remuneration awarded for previous performance periods	b of which due to vest in the financial year	c of which vesting in subsequent financial years	d Amount of performance adjustment made in the financial year to deferred remuneration that was due to vest in the financial year	e Amount of performance adjustment made in the financial year to deferred remuneration that was due to vest in future performance years	f Total amount of adjustment during the financial year due to ex post implicit adjustments (i.e. changes of value of deferred remuneration due to the changes of prices of instruments)	EU - g Total amount of deferred remuneration awarded before the financial year actually paid out in the financial year	EU - h Total of amount of deferred remuneration awarded for previous performance period that has vested but is subject to retention periods
Deferred and retained remuneration									
1	MB Supervisory function	-	-	-	-	-	-	-	-
2	Cash-based	-	-	-	-	-	-	-	-
3	Shares or equivalent ownership interests	-	-	-	-	-	-	-	-
4	Share-linked instruments or equivalent non-cash instruments	-	-	-	-	-	-	-	-
5	Other instruments	-	-	-	-	-	-	-	-
6	Other forms	-	-	-	-	-	-	-	-
7	MB Management function	-	-	-	-	-	-	-	-
8	Cash-based	-	-	-	-	-	-	-	-
9	Shares or equivalent ownership interests	-	-	-	-	-	-	-	-
10	Share-linked instruments or equivalent non-cash instruments	-	-	-	-	-	-	-	-
11	Other instruments	-	-	-	-	-	-	-	-
12	Other forms	-	-	-	-	-	-	-	-
13	Other senior management	-	-	-	-	-	-	-	-
14	Cash-based	-	-	-	-	-	-	-	-
15	Shares or equivalent ownership interests	-	-	-	-	-	-	-	-
16	Share-linked instruments or equivalent non-cash instruments	-	-	-	-	-	-	-	-
17	Other instruments	-	-	-	-	-	-	-	-
18	Other forms	-	-	-	-	-	-	-	-
19	Other identified staff	-	-	-	-	-	-	-	-
20	Cash-based	-	-	-	-	-	-	-	-
21	Shares or equivalent ownership interests	-	-	-	-	-	-	-	-
22	Share-linked instruments or equivalent non-cash instruments	-	-	-	-	-	-	-	-
2	Other instruments	-	-	-	-	-	-	-	-

3									
24	Other forms	-	-	-	-	-	-	-	-
25	**Total amount**	-	-	-	-	-	-	-	-

EU REM4: Remuneration of EUR 1 million or more per year

	EUR	a Identified staff that are high earners as set out in Article 450(i) CRR
1	1 000 000 to below 1 500 000	0
2	1 500 000 to below 2 000 000	0
3	2 000 000 to below 2 500 000	0
4	2 500 000 to below 3 000 000	0
5	3 000 000 to below 3 500 000	0
6	3 500 000 to below 4 000 000	0
7	4 000 000 to below 4 500 000	0
8	4 500 000 to below 5 000 000	0
9	5 000 000 to below 6 000 000	0
10	6 000 000 to below 7 000 000	0
11	7 000 000 to below 8 000 000	0
x	To be extended as appropriate, if further payment bands are needed.	

EU REM5: Information on remuneration if staff whose professional activities have a material impact on the institution's risk profile (identified staff)

		a	b	c	d	e	f	g	h	i	j
		Management body remuneration			Business areas						
31.12.2025 in EUR m		MB Supervisory function	MB Management function	Total MB	Investment banking	Retail banking	Asset management	Corporate functions	Independent internal control functions	All other	Total
1	**Total number of identified staff**										576
2	of which: members of the MB	21	44	65	-	-	-	-	-	-	
3	of which: other senior management				-	6	-	6	4	-	
4	of which: other identified staff				-	147	27	173	72	76	
5	**Total remuneration of identified staff**	0	7	8	-	7	1	9	4	5	
6	of which: variable remuneration	-	0	0	-	0	-	0	0	0	
7	of which: fixed remuneration	0	7	8	-	6	1	9	4	5	

Total remuneration 2025

31.12.2025 in EUR m	Amount	Number of employees
Total	131	4,339
of which total fixed remuneration	129	4,339
of which total variable remuneration	2	657

Annex I - EU CCA - Main features of regulatory own funds instruments and eligible liabilities instruments

No.	Features	Instrument	Instrument
1	Issuer	ProCredit Holding AG, Germany	ProCredit Holding AG, Germany
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	ISIN DE0006223407 / WKN 622340	N/A
2a	Public or private placement	Public	Private
3	Governing law(s) of the instrument	German law	German law
3a	Contractual recognition of write down and conversion powers of resolution authorities	N/A	N/A
	Regulatory treatment		
4	Current treatment taking into account, where applicable, transitional CRR rules	Common Equity Tier 1	Tier 2
5	Post-transitional CRR rules	Common Equity Tier 1	Tier 2
6	Eligible at solo/(sub-)consolidated/ solo&(sub-) consolidated	Solo and (Sub-)Consolidated	Solo and (Sub-)Consolidated
7	Instrument type (types to be specified by each jurisdiction)	Ordinary Shares	Subordinated note (Art. 63 to 65 CRR)
8	Amount recognised in regulatory capital or eligible liabilities (Currency in million, as of most recent reporting date)	EUR 294.5 million	EUR 1.9 million
9	Nominal amount of instrument	(Issuing and reporting currency) EUR 294.5 million	(Issuing currency) USD 2.3 million / (Reporting currency) EUR 1.9 million
EU-9a	Issue price	Various	100%
EU-9b	Redemption price	N/A	100%
10	Accounting classification	Shareholders' equity	Liability - amortised cost
11	Original date of issuance	Various	30.06.2015
12	Perpetual or dated	Perpetual	Dated
13	Original maturity date	No maturity	30.06.2025; Amended to 30.06.2033 on 15.08.2023
14	Issuer call subject to prior supervisory approval	No	Yes
15	Optional call date, contingent call dates and redemption amount	N/A	30.06.2020 (originally); Amended to 30.06.2028 on 15.08.2023 Regulatory/tax event call within 30-60 days with prior consent from the Regulator; Redemption price: at nominal amount
16	Subsequent call dates, if applicable	N/A	From 30.06.2020 at any interest payment date (originally); Amended to from 30.06.2028 at any interest payment date on 15.08.2023
	Coupons / dividends		
17	Fixed or floating dividend/coupon	Floating	Floating
18	Coupon rate and any related index	N/A	6-month Libor + 4.50% (originally); Amended to 6-month Term SOFR + 6.30%, on 15.08.2023
19	Existence of a dividend stopper	No	No
EU-20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Fully discretionary	Mandatory
EU-20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Fully discretionary	Mandatory
21	Existence of step up or other incentive to redeem	No	No
22	Noncumulative or cumulative	Noncumulative	Noncumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	N/A	N/A
25	If convertible, fully or partially	N/A	N/A
26	If convertible, conversion rate	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A
30	Write-down features	No	No
31	If write-down, write-down trigger(s)	N/A	N/A
32	If write-down, full or partial	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A
34	If temporary write-down, description of write-up mechanism	N/A	N/A
34a	Type of subordination (only for eligible liabilities)	N/A	N/A
EU-34b	Ranking of the instrument in normal insolvency proceedings	Rank 1	Rank 3
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Additional Tier 1	Non-subordinated liabilities
36	Non-compliant transitioned features	No	No
37	If yes, specify non-compliant features	N/A	N/A
37a	Link to the full term and conditions of the instrument (signposting)	N/A	https://www.procredit-holding.com/investor-relations/reports-and-publications/disclosure-reports/

No.	Features	Instrument	Instrument
1	Issuer	ProCredit Holding AG, Germany	ProCredit Holding AG, Germany
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	N/A	N/A
2a	Public or private placement	Private	Private
3	Governing law(s) of the instrument	German law	German law
3a	Contractual recognition of write down and conversion powers of resolution authorities	N/A	N/A
	Regulatory treatment		
4	Current treatment taking into account, where applicable, transitional CRR rules	Tier 2	Tier 2
5	Post-transitional CRR rules	Tier 2	Tier 2
6	Eligible at solo/(sub-)consolidated/ solo&(sub-) consolidated	Solo and (Sub-)Consolidated	Solo and (Sub-)Consolidated
7	Instrument type (types to be specified by each jurisdiction)	Subordinated note (Art. 63 to 65 CRR)	Subordinated note (Art. 63 to 65 CRR)
8	Amount recognised in regulatory capital or eligible liabilities (Currency in million, as of most recent reporting date)	EUR 6.8 million	EUR 0.9 million
9	Nominal amount of instrument	(Issuing currency) USD 8.0 million / (Reporting currency) EUR 6.8 million	(Issuing currency) USD 1.0 million / (Reporting currency) EUR 0.9 million
EU-9a	Issue price	100%	100%
EU-9b	Redemption price	100%	100%
10	Accounting classification	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	30.06.2015	30.06.2015
12	Perpetual or dated	Dated	Dated
13	Original maturity date	30.06.2025; Amended to 30.06.2033 on 31.03.2023	30.06.2025; Amended to 30.06.2033 on 31.03.2023
14	Issuer call subject to prior supervisory approval	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	30.06.2020 (originally); Amended to 30.06.2028 on 31.03.2023; Regulatory/tax event call within 30-60 days with prior consent from the Regulator; Redemption price: at nominal amount	30.06.2020 (originally); Amended to 30.06.2028 on 31.03.2023; Regulatory/tax event call within 30-60 days with prior consent from the Regulator; Redemption price: at nominal amount
16	Subsequent call dates, if applicable	From 30.06.2020 at any interest payment date (originally); Amended to from 30.06.2028 at any interest payment date on 31.03.2023	From 30.06.2020 at any interest payment date (originally); Amended to from 30.06.2028 at any interest payment date on 31.03.2023
	Coupons / dividends		
17	Fixed or floating dividend/coupon	Floating	Floating
18	Coupon rate and any related index	6-month Libor + 4.50% (originally); Amended to 6-month Term SOFR + 6.30%, on 31.03.2023	6-month Libor + 4.50% (originally); Amended to 6-month Term SOFR + 6.30%, on 31.03.2023
19	Existence of a dividend stopper	No	No
EU-20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory
EU-20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No
22	Noncumulative or cumulative	Noncumulative	Noncumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	N/A	N/A
25	If convertible, fully or partially	N/A	N/A
26	If convertible, conversion rate	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A
30	Write-down features	No	No
31	If write-down, write-down trigger(s)	N/A	N/A
32	If write-down, full or partial	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A
34	If temporary write-down, description of write-up mechanism	N/A	N/A
34a	Type of subordination (only for eligible liabilities)	N/A	N/A
EU-34b	Ranking of the instrument in normal insolvency proceedings	Rank 3	Rank 3
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Non-subordinated liabilities	Non-subordinated liabilities
36	Non-compliant transitioned features	No	No
37	If yes, specify non-compliant features	N/A	N/A
37a	Link to the full term and conditions of the instrument (signposting)	https://www.procredit-holding.com/investor-relations/reports-and-publications/disclosure-reports/	https://www.procredit-holding.com/investor-relations/reports-and-publications/disclosure-reports/

No.	Features	Instrument	Instrument
1	Issuer	ProCredit Holding AG, Germany	ProCredit Holding AG, Germany
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	N/A	DE000A169M74
2a	Public or private placement	Private	Private
3	Governing law(s) of the instrument	German law	German law
3a	Contractual recognition of write down and conversion powers of resolution authorities	N/A	N/A
	Regulatory treatment		
4	Current treatment taking into account, where applicable, transitional CRR rules	Tier 2	Tier 2
5	Post-transitional CRR rules	Tier 2	Tier 2
6	Eligible at solo/(sub-)consolidated/ solo&(sub-) consolidated	Solo and (Sub-)Consolidated	Solo and (Sub-)Consolidated
7	Instrument type (types to be specified by each jurisdiction)	Subordinated note (Art. 63 to 65 CRR)	Subordinated note (Art. 63 to 65 CRR)
8	Amount recognised in regulatory capital or eligible liabilities (Currency in million, as of most recent reporting date)	EUR 4.9 million	EUR 0.9 million
9	Nominal amount of instrument	(Issuing currency) USD 5.8 million / (Reporting currency) EUR 4.9 million	(Issuing and reporting currency) EUR 13.0 million
EU-9a	Issue price	100%	94%
EU-9b	Redemption price	100%	100%
10	Accounting classification	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	30.06.2015	06/05/2016
12	Perpetual or dated	Dated	Dated
13	Original maturity date	30.06.2025; Amended to 30.06.2033 on 31.03.2023	06/05/2026
14	Issuer call subject to prior supervisory approval	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	30.06.2020 (originally); Amended to 30.06.2028 on 31.03.2023; Regulatory/tax event call within 30-60 days with prior consent from the Regulator; Redemption price: at nominal amount	N/A; Regulatory/tax event call within 30-60 days with prior consent from the Regulator; Redemption price: at nominal amount
16	Subsequent call dates, if applicable	From 30.06.2020 at any interest payment date (originally); Amended to from 30.06.2028 at any interest payment date on 31.03.2023	N/A
	Coupons / dividends		
17	Fixed or floating dividend/coupon	Floating	Fixed
18	Coupon rate and any related index	6-month Libor + 4.50% (originally); Amended to 6-month Term SOFR + 6.30%, on 31.03.2023	6.00%
19	Existence of a dividend stopper	No	No
EU-20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory
EU-20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No
22	Noncumulative or cumulative	Noncumulative	Noncumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	N/A	N/A
25	If convertible, fully or partially	N/A	N/A
26	If convertible, conversion rate	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A
30	Write-down features	No	No
31	If write-down, write-down trigger(s)	N/A	N/A
32	If write-down, full or partial	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A
34	If temporary write-down, description of write-up mechanism	N/A	N/A
34a	Type of subordination (only for eligible liabilities)	N/A	N/A
EU-34b	Ranking of the instrument in normal insolvency proceedings	Rank 3	Rank 3
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Non-subordinated liabilities	Non-subordinated liabilities
36	Non-compliant transitioned features	No	No
37	If yes, specify non-compliant features	N/A	N/A
37a	Link to the full term and conditions of the instrument (signposting)	https://www.procredit-holding.com/investor-relations/reports-and-publications/disclosure-reports/	https://www.procredit-holding.com/investor-relations/reports-and-publications/disclosure-reports/

No.	Features	Instrument	Instrument
1	Issuer	ProCredit Holding AG, Germany	ProCredit Holding AG, Germany
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	N/A	DE000A2AAVP8
2a	Public or private placement	Private	Private
3	Governing law(s) of the instrument	German law	German law
3a	Contractual recognition of write down and conversion powers of resolution authorities	N/A	N/A
	Regulatory treatment		
4	Current treatment taking into account, where applicable, transitional CRR rules	Tier 2	Tier 2
5	Post-transitional CRR rules	Tier 2	Tier 2
6	Eligible at solo/(sub-)consolidated/ solo&(sub-) consolidated	Solo and (Sub-)Consolidated	Solo and (Sub-)Consolidated
7	Instrument type (types to be specified by each jurisdiction)	Subordinated note (Art. 63 to 65 CRR)	Subordinated note (Art. 63 to 65 CRR)
8	Amount recognised in regulatory capital or eligible liabilities (Currency in million, as of most recent reporting date)	EUR 0.3 million	EUR 13.2 million
9	Nominal amount of instrument	(Issuing and reporting currency) EUR 5.0 million	(Issuing and reporting currency) EUR 15.0 million
EU-9a	Issue price	94%	100%
EU-9b	Redemption price	100%	100%
10	Accounting classification	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	27.04.2016	25.05.2016
12	Perpetual or dated	Dated	Dated
13	Original maturity date	27.04.2026	25.05.2026 Amended to 25.05.2030 on 27.03.2023
14	Issuer call subject to prior supervisory approval	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	N/A; Regulatory/tax event call within 30-60 days with prior consent from the Regulator; Redemption price: at nominal amount	25.05.2021; Regulatory/tax event call within 30-60 days with prior consent from the Regulator; Redemption price: at nominal amount
16	Subsequent call dates, if applicable	N/A	From 25.05.2021 at any interest payment date
	Coupons / dividends		
17	Fixed or floating dividend/coupon	Fixed	Floating
18	Coupon rate and any related index	6.00%	6-month Euribor + 6.00%
19	Existence of a dividend stopper	No	No
EU-20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory
EU-20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No
22	Noncumulative or cumulative	Noncumulative	Noncumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	N/A	N/A
25	If convertible, fully or partially	N/A	N/A
26	If convertible, conversion rate	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A
30	Write-down features	No	No
31	If write-down, write-down trigger(s)	N/A	N/A
32	If write-down, full or partial	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A
34	If temporary write-down, description of write-up mechanism	N/A	N/A
34a	Type of subordination (only for eligible liabilities)	N/A	N/A
EU-34b	Ranking of the instrument in normal insolvency proceedings	Rank 3	Rank 3
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Non-subordinated liabilities	Non-subordinated liabilities
36	Non-compliant transitioned features	No	No
37	If yes, specify non-compliant features	N/A	N/A
37a	Link to the full term and conditions of the instrument (signposting)	N/A	https://www.procredit-holding.com/investor-relations/reports-and-publications/disclosure-reports/

No.	Features	Instrument	Instrument
1	Issuer	ProCredit Holding AG, Germany	ProCredit Holding AG, Germany
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	N/A	N/A
2a	Public or private placement	Private	Private
3	Governing law(s) of the instrument	German law	German law
3a	Contractual recognition of write down and conversion powers of resolution authorities	N/A	N/A
	Regulatory treatment		
4	Current treatment taking into account, where applicable, transitional CRR rules	Tier 2	Tier 2
5	Post-transitional CRR rules	Tier 2	Tier 2
6	Eligible at solo/(sub-)consolidated/ solo&(sub-) consolidated	Solo and (Sub-)Consolidated	Solo and (Sub-)Consolidated
7	Instrument type (types to be specified by each jurisdiction)	Subordinated note (Art. 63 to 65 CRR)	Subordinated note (Art. 63 to 65 CRR)
8	Amount recognised in regulatory capital or eligible liabilities (Currency in million, as of most recent reporting date)	EUR 5.1 million	EUR 0.6 million
9	Nominal amount of instrument	(Issuing currency) USD 6.0 million / (Reporting currency) EUR 5.1 million	(Issuing currency) USD 0.8 million / (Reporting currency) EUR 0.6 million
EU-9a	Issue price	100%	100%
EU-9b	Redemption price	100%	100%
10	Accounting classification	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	29.04.2016	29.04.2016
12	Perpetual or dated	Dated	Dated
13	Original maturity date	29.04.2026 Amended to 30.06.2033 on 15.08.2023	29.04.2026 Amended to 29.04.2033 on 31.03.2023
14	Issuer call subject to prior supervisory approval	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	29.04.2021 (originally); Amended to 28.04.2028 on 15.08.2023; Regulatory/tax event call within 30-60 days with prior consent from the Regulator; Redemption price: at nominal amount	29.04.2021 (originally); Amended to 28.04.2028 on 31.03.2023; Regulatory/tax event call within 30-60 days with prior consent from the Regulator; Redemption price: at nominal amount
16	Subsequent call dates, if applicable	From 29.04.2021 at any interest payment date (originally); Amended to 28.04.2028 on 15.08.2023;	From 29.04.2021 at any interest payment date (originally); Amended to 28.04.2028 on 31.03.2023;
	Coupons / dividends		
17	Fixed or floating dividend/coupon	Floating	Floating
18	Coupon rate and any related index	6-month Libor + 4.50% (originally); Amended to 6-month Term SOFR + 6.30%, on 15.08.2023	6-month Libor + 4.50% (originally); Amended to 6-month Term SOFR + 6.30%, on 31.03.2023
19	Existence of a dividend stopper	No	No
EU-20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory
EU-20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No
22	Noncumulative or cumulative	Noncumulative	Noncumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	N/A	N/A
25	If convertible, fully or partially	N/A	N/A
26	If convertible, conversion rate	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A
30	Write-down features	No	No
31	If write-down, write-down trigger(s)	N/A	N/A
32	If write-down, full or partial	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A
34	If temporary write-down, description of write-up mechanism	N/A	N/A
34a	Type of subordination (only for eligible liabilities)	N/A	N/A
EU-34b	Ranking of the instrument in normal insolvency proceedings	Rank 3	Rank 3
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Non-subordinated liabilities	Non-subordinated liabilities
36	Non-compliant transitioned features	No	No
37	If yes, specify non-compliant features	N/A	N/A
37a	Link to the full term and conditions of the instrument (signposting)	https://www.procredit-holding.com/investor-relations/reports-and-publications/disclosure-reports/	https://www.procredit-holding.com/investor-relations/reports-and-publications/disclosure-reports/

No.	Features	Instrument	Instrument
1	Issuer	ProCredit Holding AG, Germany	ProCredit Holding AG, Germany
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	N/A	N/A
2a	Public or private placement	Private	Private
3	Governing law(s) of the instrument	German law	German law
3a	Contractual recognition of write down and conversion powers of resolution authorities	N/A	N/A
	Regulatory treatment		
4	Current treatment taking into account, where applicable, transitional CRR rules	Tier 2	Tier 2
5	Post-transitional CRR rules	Tier 2	Tier 2
6	Eligible at solo/(sub-)consolidated/ solo&(sub-) consolidated	Solo and (Sub-)Consolidated	Solo and (Sub-)Consolidated
7	Instrument type (types to be specified by each jurisdiction)	Subordinated note (Art. 63 to 65 CRR)	Subordinated note (Art. 63 to 65 CRR)
8	Amount recognised in regulatory capital or eligible liabilities (Currency in million, as of most recent reporting date)	EUR 5.1 million	EUR 1.9 million
9	Nominal amount of instrument	(Issuing currency) USD 6.0 million / (Reporting currency) EUR 5.1 million	(Issuing currency) USD 2.3 million / (Reporting currency) EUR 1.9 million
EU-9a	Issue price	100%	100%
EU-9b	Redemption price	100%	100%
10	Accounting classification	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	29.04.2016	29.04.2016
12	Perpetual or dated	Dated	Dated
13	Original maturity date	29.04.2026 Amended to 29.04.2033 on 31.03.2023	29.04.2026 Amended to 29.04.2033 on 31.03.2023
14	Issuer call subject to prior supervisory approval	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	29.04.2021 (originally); Amended to 28.04.2028 on 31.03.2023; Regulatory/tax event call within 30-60 days with prior consent from the Regulator; Redemption price: at nominal amount	29.04.2021 (originally); Amended to 28.04.2028 on 31.03.2023; Regulatory/tax event call within 30-60 days with prior consent from the Regulator; Redemption price: at nominal amount
16	Subsequent call dates, if applicable	From 29.04.2021 at any interest payment date (originally); Amended to 28.04.2028 on 31.03.2023;	From 29.04.2021 at any interest payment date (originally); Amended to 28.04.2028 on 31.03.2023;
	Coupons / dividends		
17	Fixed or floating dividend/coupon	Floating	Floating
18	Coupon rate and any related index	6-month Libor + 4.50% (originally); Amended to 6-month Term SOFR + 6.30%, on 31.03.2023	6-month Libor + 4.50% (originally); Amended to 6-month Term SOFR + 6.30%, on 31.03.2023
19	Existence of a dividend stopper	No	No
EU-20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory
EU-20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No
22	Noncumulative or cumulative	Noncumulative	Noncumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	N/A	N/A
25	If convertible, fully or partially	N/A	N/A
26	If convertible, conversion rate	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A
30	Write-down features	No	No
31	If write-down, write-down trigger(s)	N/A	N/A
32	If write-down, full or partial	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A
34	If temporary write-down, description of write-up mechanism	N/A	N/A
34a	Type of subordination (only for eligible liabilities)	N/A	N/A
EU-34b	Ranking of the instrument in normal insolvency proceedings	Rank 3	Rank 3
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Non-subordinated liabilities	Non-subordinated liabilities
36	Non-compliant transitioned features	No	No
37	If yes, specify non-compliant features	N/A	N/A
37a	Link to the full term and conditions of the instrument (signposting)	https://www.procredit-holding.com/investor-relations/reports-and-publications/disclosure-reports/	https://www.procredit-holding.com/investor-relations/reports-and-publications/disclosure-reports/

No.	Features	Instrument	Instrument
1	Issuer	ProCredit Holding AG, Germany	ProCredit Holding AG, Germany
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	N/A	N/A
2a	Public or private placement	Private	Private
3	Governing law(s) of the instrument	German law	German law
3a	Contractual recognition of write down and conversion powers of resolution authorities	N/A	N/A
	Regulatory treatment		
4	Current treatment taking into account, where applicable, transitional CRR rules	Tier 2	Tier 2
5	Post-transitional CRR rules	Tier 2	Tier 2
6	Eligible at solo/(sub-)consolidated/ solo&(sub-) consolidated	Solo and (Sub-)Consolidated	Solo and (Sub-)Consolidated
7	Instrument type (types to be specified by each jurisdiction)	Subordinated note (Art. 63 to 65 CRR)	Subordinated facility agreement (Art. 63 to 65 CRR)
8	Amount recognised in regulatory capital or eligible liabilities (Currency in million, as of most recent reporting date)	EUR 0.4 million	EUR 10.0 million
9	Nominal amount of instrument	(Issuing and reporting currency) EUR 5.0 million	(Issuing and reporting currency) EUR 10.0 million
EU-9a	Issue price	100%	100%
EU-9b	Redemption price	100%	100%
10	Accounting classification	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	31.05.2016	30.11.2023
12	Perpetual or dated	Dated	Dated
13	Original maturity date	31.05.2026	30.11.2033
14	Issuer call subject to prior supervisory approval	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	31.05.2021; Regulatory/tax event call within 30-60 days with prior consent from the Regulator; Redemption price: at nominal amount	From 30.11.2028; Voluntary prepayment subject to the prior written approval of the Regulatory Authority pursuant to Article 77 CRR within the limits of Article 78 (1) CRR / Tax event; 30 calendar days' prior written notice; Regulatory/tax event; All or partial repayment
16	Subsequent call dates, if applicable	From 31.05.2021 at any interest payment date	From 30.11.2028 at any interest payment date based subject to the prior written approval of the Regulatory Authority pursuant to Article 77 CRR within the limits of Article 78 (1) CRR
	Coupons / dividends		
17	Fixed or floating dividend/coupon	Floating	Floating
18	Coupon rate and any related index	6-month Euribor + 4.50%	6-month Euribor + 6.00%
19	Existence of a dividend stopper	No	No
EU-20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory
EU-20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No
22	Noncumulative or cumulative	Noncumulative	Noncumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	N/A	N/A
25	If convertible, fully or partially	N/A	N/A
26	If convertible, conversion rate	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A
30	Write-down features	No	No
31	If write-down, write-down trigger(s)	N/A	N/A
32	If write-down, full or partial	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A
34	If temporary write-down, description of write-up mechanism	N/A	N/A
34a	Type of subordination (only for eligible liabilities)	N/A	N/A
EU-34b	Ranking of the instrument in normal insolvency proceedings	Rank 3	Rank 3
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Non-subordinated liabilities	Non-subordinated liabilities
36	Non-compliant transitioned features	No	No
37	If yes, specify non-compliant features	N/A	N/A
37a	Link to the full term and conditions of the instrument (signposting)	https://www.procredit-holding.com/investor-relations/reports-and-publications/disclosure-reports/	N/A

No.	Features	Instrument	Instrument
1	Issuer	ProCredit Holding AG, Germany	ProCredit Holding AG, Germany
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	N/A	N/A
2a	Public or private placement	Private	Private
3	Governing law(s) of the instrument	Austian law	German law
3a	Contractual recognition of write down and conversion powers of resolution authorities	N/A	N/A
	Regulatory treatment		
4	Current treatment taking into account, where applicable, transitional CRR rules	Tier 2	Tier 2
5	Post-transitional CRR rules	Tier 2	Tier 2
6	Eligible at solo/(sub-)consolidated/ solo&(sub-) consolidated	Solo and (Sub-)Consolidated	Solo and (Sub-)Consolidated
7	Instrument type (types to be specified by each jurisdiction)	Subordinated facility agreement (Art. 63 to 65 CRR)	Subordinated facility agreement (Art. 63 to 65 CRR)
8	Amount recognised in regulatory capital or eligible liabilities (Currency in million, as of most recent reporting date)	EUR 15.0 million	EUR 12.8 million
9	Nominal amount of instrument	(Issuing and reporting currency) EUR 15.0 million	(Issuing currency) USD 15.0 million / (Reporting currency) EUR 12.8 million
EU-9a	Issue price	100%	100%
EU-9b	Redemption price	100%	100%
10	Accounting classification	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	30.03.2023	12.10.2023
12	Perpetual or dated	Dated	Dated
13	Original maturity date	20.03.2033	12.10.2033
14	Issuer call subject to prior supervisory approval	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	From 15.06.2023 Voluntary prepayment subject to the having received the necessary authorisations; 30 days' prior notice; Regulatory/tax event; All or partial repayment	From 12.10.2028; Voluntary prepayment subject to the prior written approval of the Regulatory Authority pursuant to Article 77 CRR within the limits of Article 78 (1) CRR / Tax event; 30 business days' prior written notice; Regulatory/tax event; All or partial repayment
16	Subsequent call dates, if applicable	From 15.06.2023 Voluntary prepayment subject to the having received the necessary authorisations All or partial repayment	From 12.10.2028 at any interest payment date based subject to the prior written approval of the Regulatory Authority pursuant to Article 77 CRR within the limits of Article 78 (1) CRR
	Coupons / dividends		
17	Fixed or floating dividend/coupon	Floating	Floating
18	Coupon rate and any related index	6-month Euribor + 4.85%	6-month Term SOFR + 6.15%
19	Existence of a dividend stopper	No	No
EU-20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory
EU-20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No
22	Noncumulative or cumulative	Noncumulative	Noncumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	N/A	N/A
25	If convertible, fully or partially	N/A	N/A
26	If convertible, conversion rate	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A
30	Write-down features	No	No
31	If write-down, write-down trigger(s)	N/A	N/A
32	If write-down, full or partial	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A
34	If temporary write-down, description of write-up mechanism	N/A	N/A
34a	Type of subordination (only for eligible liabilities)	N/A	N/A
EU-34b	Ranking of the instrument in normal insolvency proceedings	Rank 3	Rank 3
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Non-subordinated liabilities	Non-subordinated liabilities
36	Non-compliant transitioned features	No	No
37	If yes, specify non-compliant features	N/A	N/A
37a	Link to the full term and conditions of the instrument (signposting)	N/A	N/A

No.	Features	Instrument	Instrument
1	Issuer	ProCredit Holding AG, Germany	ProCredit Holding AG, Germany
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	DE000A383C84	N/A
2a	Public or private placement	Public	Private
3	Governing law(s) of the instrument	German law	German law
3a	Contractual recognition of write down and conversion powers of resolution authorities	N/A	N/A
	Regulatory treatment		
4	Current treatment taking into account, where applicable, transitional CRR rules	Tier 2	Tier 2
5	Post-transitional CRR rules	Tier 2	Tier 2
6	Eligible at solo/(sub-)consolidated/ solo&(sub-) consolidated	Solo and (Sub-)Consolidated	Solo and (Sub-)Consolidated
7	Instrument type (types to be specified by each jurisdiction)	Subordinated Notes (Art. 63 CRR)	Subordinated facility agreement (Art. 63 to 65 CRR)
8	Amount recognised in regulatory capital or eligible liabilities (Currency in million, as of most recent reporting date)	EUR 125.0 million	EUR 30.0 million
9	Nominal amount of instrument	(Issuing and reporting currency) EUR 125.0 million	(Issuing and reporting currency) EUR 30.0 million
EU-9a	Issue price	98.75%	100%
EU-9b	Redemption price	100%	100%
10	Accounting classification	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	25.04.2024	29.08.2025
12	Perpetual or dated	Dated	Dated
13	Original maturity date	25.07.2034	29.08.2035
14	Issuer call subject to prior supervisory approval	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	The Issuer may redeem the Notes in whole, but not in part, on any Business Day during the period from 25 April 2029 (inclusive) to the 25.07.2029 (inclusive), subject to the prior approval of the respective competent authority, upon not less than 15 and not more than 30 business days' prior notice at the Call Redemption Amount; Regulatory/tax event; Full redemption, with the prior approval of the competent supervisory authority, upon not less than 15 and not more than 30 business days' prior notice.	From 29.08.2030; Voluntary prepayment subject to the prior written approval of the Competent Supervisory Authority pursuant to Article 77 CRR within the limits of Article 78 (1) CRR Regulatory/tax event call within 30 days with prior consent from the Competent Supervisory Authority; All or partial repayment
16	Subsequent call dates, if applicable	N/A	From 29.08.2030 at any interest payment date subject to the prior written approval of the Competent Supervisory Authority pursuant to Article 77 CRR within the limits of Article 78 (1) CRR
	Coupons / dividends	0	0
17	Fixed or floating dividend/coupon	Fixed	Fixed
18	Coupon rate and any related index	From 25.04.2024 (and including) until 25.07.2029 (excluding): 9.5% p.a. Thereafter 5-year-EUR-Midswap-Rate + 6.628% p.a.	From 29.08.2025 to and including 29.08.2030: EUR 5Y MS (2.31195%) + 5.60%=7.9119%. Thereafter: 6-month Euribor + 5.6%
19	Existence of a dividend stopper	No	No
EU-20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory
EU-20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No
22	Noncumulative or cumulative	Noncumulative	Noncumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	N/A	N/A
25	If convertible, fully or partially	N/A	N/A
26	If convertible, conversion rate	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A
30	Write-down features	No	No
31	If write-down, write-down trigger(s)	N/A	N/A
32	If write-down, full or partial	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A
34	If temporary write-down, description of write-up mechanism	N/A	N/A
34a	Type of subordination (only for eligible liabilities)	N/A	N/A
EU-34b	Ranking of the instrument in normal insolvency proceedings	Rank 3	Rank 3
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Non-subordinated liabilities	Non-subordinated liabilities
36	Non-compliant transitioned features	No	No
37	If yes, specify non-compliant features	N/A	N/A
37a	Link to the full term and conditions of the instrument (signposting)	https://www.luxse.com/security/DE000A383C84/401490	N/A

ANNEX II - Overview of quantitative and qualitative requirements

Name of disclosure form or template	ProCredit group relevance		Explanation of non-relevance
	Semi-annually	Annually	
EU KM1 - Key metrics template	x	x	
EU OV1 - Overview of total risk exposure amounts		x	
EU INS1 - Insurance participations			The ProCredit group does not hold any insurance participations
EU INS2 - Financial conglomerates information on own funds and capital adequacy ratio			The ProCredit group does not constitute a financial conglomerate
EU CMS1 - Comparison of modelled and standardised risk weighted exposure amounts at risk level			ProCredit group applies standardised approaches only
EU CMS2 - Comparison of modelled and standardised risk weighted exposure amounts for credit risk at asset class level			ProCredit group applies standardised approaches only
EU OVC - ICAAP information		x	
EU CC1 - Composition of regulatory own funds		x	
EU CC2 - Reconciliation of regulatory own funds to balance sheet in the audited financial statements		x	
EU CCA - Main features of regulatory own funds instruments and eligible liabilities instruments		x	
EU CCB1 - Geographical distribution of credit exposures relevant for the calculation of the countercyclical buffer		x	
EU CCB2 - Amount of institution-specific countercyclical capital buffer		x	
EU LR1 - Summary reconciliation of accounting assets and leverage ratio exposures		x	
EU LR2 - Leverage ratio common disclosure		x	
EU LR3 - Split-up of on-balance sheet exposures (excluding derivatives, SFTs and exempted exposures)		x	
EU LRA - Disclosure of LR qualitative information		x	
EU LI1 - Differences between the accounting scope and the scope of prudential consolidation and mapping of financial statement categories with regulatory risk categories		x	
EU LI2 - Main sources of differences between regulatory exposure amounts and carrying values in financial statements		x	
EU LI3 - Outline of the differences in the scopes of consolidation (entity by entity)		x	
EU LIA - Explanation of differences between accounting and regulatory exposure amounts		x	
EU LIB - Other qualitative information on the scope of application		x	
EU PV1 - Prudent valuation adjustments (PVA)			Relevant for those institutions applying the core approach; ProCredit group applies the simplified approach
EU OVA - Institution risk management approach		x	
EU OVB - Disclosure on governance arrangements		x	
EU CCRA - Qualitative disclosure related to CCR		x	
EU CCR1 - Analysis of CCR exposure by approach		x	
EU CCR3 - Standardised approach - CCR risk positions by regulatory exposure class and risk weights		x	
EU CCR4 - IRB approach - CCR exposures by exposure class and PD scale			ProCredit group applies standardised approach-

Name of disclosure form or template	ProCredit group relevance		Explanation of non-relevance
	Semi-annually	Annually	
			es only
EU CCR5 - Composition of collateral for CCR exposures		x	
EU CCR6 - Credit derivatives exposures			The credit derivatives business is not relevant for the Group
EU CCR7 - RWEA flow statements of CCR exposures under the IMM			ProCredit group applies standardised approaches only
EU CCR8 - Exposures to CCPs			Currently, no activities are concluded via CCPs
EU CRA - General qualitative information about credit risk		x	
EU CRB - Additional disclosure related to the credit quality of assets		x	
EU CR1 - Performing and non-performing exposures and related provisions		x	
EU CR1-A - Maturity of exposures		x	
EU CR2 - Changes in the stock of non-performing loans and advances		x	
EU CR2a - Changes in the stock of non-performing loans and advances and related net accumulated recoveries			Is only relevant if NPL > 5%
EU CQ1 - Credit quality of forborne exposures		x	
EU CQ2 - Quality of forbearance			Is only relevant if NPL > 5%
EU CQ3 - Credit quality of performing and non-performing exposures by past due days		x	
EU CQ4 - Quality of non-performing exposures by geography		x	
EU CQ5 - Credit quality of loans and advances to non-financial corporations by industry		x	
EU CQ6 - Collateral valuation - loans and advances			Is only relevant if NPL > 5%
EU CQ7 - Collateral obtained by taking possession and execution processes		x	
EU CQ8 - Collateral obtained by taking possession and execution processes - vintage breakdown			Is only relevant if NPL > 5%
EU CRC - Qualitative disclosure requirements related to CRM techniques		x	
EU CR3 - CRM techniques overview: Disclosure of the use of credit risk mitigation techniques		x	
EU CRD - Qualitative disclosure requirements related to standardised approach		x	
EU CR4 - Standardised approach - Credit risk exposure and CRM effects		x	
EU CR5 - Standardised approach		x	
EU CRE - Qualitative disclosure requirements related to IRB approach			ProCredit group applies standardised approaches only
EU CR6 - IRB approach - Credit risk exposures by exposure class and PD range			ProCredit group applies standardised approaches only
EU CR6-A - Scope of the use of IRB and SA approaches			ProCredit group applies standardised approaches only
EU CR7 - IRB approach - Effect on the RWEAs of credit derivatives used as CRM techniques			ProCredit group applies standardised approaches only
EU CR7-A - IRB approach - Disclosure of the extent of			ProCredit group applies standardised approach-

Name of disclosure form or template	ProCredit group relevance		Explanation of non-relevance
	Semi-annually	Annually	
the use of CRM techniques			es only
EU CR8 - RWEA flow statements of credit risk under the IRB approach			ProCredit group applies standardised approaches only
EU CR9 - IRB approach - Back-testing of PD per exposure class (fixed PD scale)			ProCredit group applies standardised approaches only
EU CR9.1 - IRB approach - Back-testing of PD per exposure class (only for PD estimates according to point (f) of Article 180(1) CRR)			ProCredit group applies standardised approaches only
EU CR10 - Specialised lending and equity exposures under the simple risk-weighted approach			No specialised lending and equity exposures under the simple risk-weighted approach at the moment
EU SECA - Qualitative disclosure requirements related to securitisation exposures		x	
EU SEC1 - Securitisation exposures in the non-trading book		x	
EU SEC2 - Securitisation exposures in the trading book			ProCredit is a non-trading book group
EU SEC3 - Securitisation exposures in the non-trading book and associated regulatory capital requirements - institution acting as originator or as sponsor		x	
EU SEC4 - Securitisation exposures in the non-trading book and associated regulatory capital requirements - institution acting as investor		x	
EU SEC5 - Exposures securitised by the institution - Exposures in default and specific credit risk adjustments		x	
EU MRA - Qualitative disclosure requirements related to market risk		x	
EU MR1 - Market risk under the standardised approach		x	
EU MR1(2) - Market risk under the alternative standardised approach (ASA)			Application first time with introduction of the Fundamental Review of the Trading Book (FRTB) in 2027
EU IRRBB1: Interest rate risks of non-trading book activities		x	
EU MRB - Qualitative disclosure requirements for institutions using the internal Market Risk Models			ProCredit group applies standardised approaches only
EU MR2 - Market risk under the alternative internal model approach (AIMA)			Application first time with introduction of the Fundamental Review of the Trading Book (FRTB) in 2027
EU MR2-A - Market risk under the internal Model Approach (IMA)			ProCredit group applies standardised approaches only
EU MR2-B - RWEA flow statements of market risk exposures under the IMA			ProCredit group applies standardised approaches only
EU MR3 - IMA values for trading portfolios			ProCredit group applies standardised approaches only
EU MR3(2) - Market risk under the simplified standardised approach (SSA)			Application first time with introduction of the Fundamental Review of the Trading Book (FRTB)

Name of disclosure form or template	ProCredit group relevance		Explanation of non-relevance
	Semi-annually	Annually	
			in 2027
EU MR4 - Comparison of VaR estimates with gains/losses			ProCredit group applies standardised approaches only
EU CVAA - Qualitative disclosure requirements related to credit valuation adjustment risk		x	
EU CVA1 – Credit valuation adjustment risk under the Reduced Basic Approach			ProCredit Group applies simplified standard approach only
EU CVAB – Qualitative disclosure requirements related to CVA risk for institutions using the Standardised Approach			ProCredit Group applies simplified standard approach only
EU CVA2 – Credit valuation adjustment risk under the Full Basic Approach			ProCredit Group applies simplified standard approach only
EU CVA3 – Credit valuation adjustement risk under the Standardised Approach			ProCredit Group applies simplified standard approach only
EU CVA4 – RWEA flow statements of credit valuation adjustment risk under the Standardised Approach			ProCredit Group applies simplified standard approach only
EU LIQA - Liquidity risk management		x	
EU LIQ1 - Quantitative information of LCR		x	
EU LIQB - Qualitative information on LCR, which complements template EU LIQ1		x	
EU LIQ2 - Net Stable Funding Ratio		x	
EU AE1 - Encumbered and unencumbered assets		x	
EU AE2 - Collateral received and own debt securities issued		x	
EU AE3 - Sources of encumbrance		x	
EU AE4 - Accompanying narrative information		x	
EU ORA - Qualitative information on operational risk		x	
EU OR1 - Operational risk losses		x	
EU OR2 - Business Indicator, components and subcomponents		x	
EU OR3 - Operational risk own funds requirements and risk exposure amounts		x	
EU CAE1 - Exposures to crypto-assets			ProCredit Group does not have crypto assets
EU REMA - Remuneration policy		x	
EU REM1 - Remuneration awarded for the financial year		x	
EU REM2 - Special payments to staff whose professional activities have a material impact on the institution's risk profile (identified staff)		x	
EU REM3 - Deferred remuneration		x	
EU REM4 - Remuneration of 1 million EUR or more per year		x	
EU REM5 - Information on remuneration if staff whose professional activities have a material impact on the institution's risk profile (identified staff)		x	

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