ProCredit HOLDING

9M/Q3 2026

Results presentation, Frankfurt am Main, November 2026

Eriola Bibolli, Chair of the Management Board
Christian Dagrosa, CFO and member of the Management Board

ProCredit HOLDING

A. **Highlights and business update**

B. Group results



9M 2026: Growth and transformation strategy strengthens financial performance

- **Loan portfolio grows by 11.9% ytd** amid a strong increase of client numbers
- **Net interest income rises by 14.8% yoy;** net interest margin expands by 15 basis points
- **Increase in operating income of 10.6% outpaces increase in operating expenses;** cost-income ratio improves by 2.4 pp yoy to 68.9%
- **Profit attributable to shareholders amounts to EUR 65.4 million;** RoTE at 8.4%
- **FY 2026 outlook updated for selected metrics:** loan portfolio growth expected at 14-15%, cost-income ratio 2-3 pp better than originally anticipated, CET1 ratio between 12.5% and 13.0%

9M 2026 at a glance

Loan portfolio

+11.9% (ytd)

€8.7bn

Deposits

+6.5% (ytd)

€9.7bn

Net interest income

+14.8% (yoy)

€299.3m

Cost-income ratio

68.9%

-2.4 pp yoy

Profit attributable to shareholders

€65.4m

Profit of the period of €69.5m
based on 25 bps cost of risk

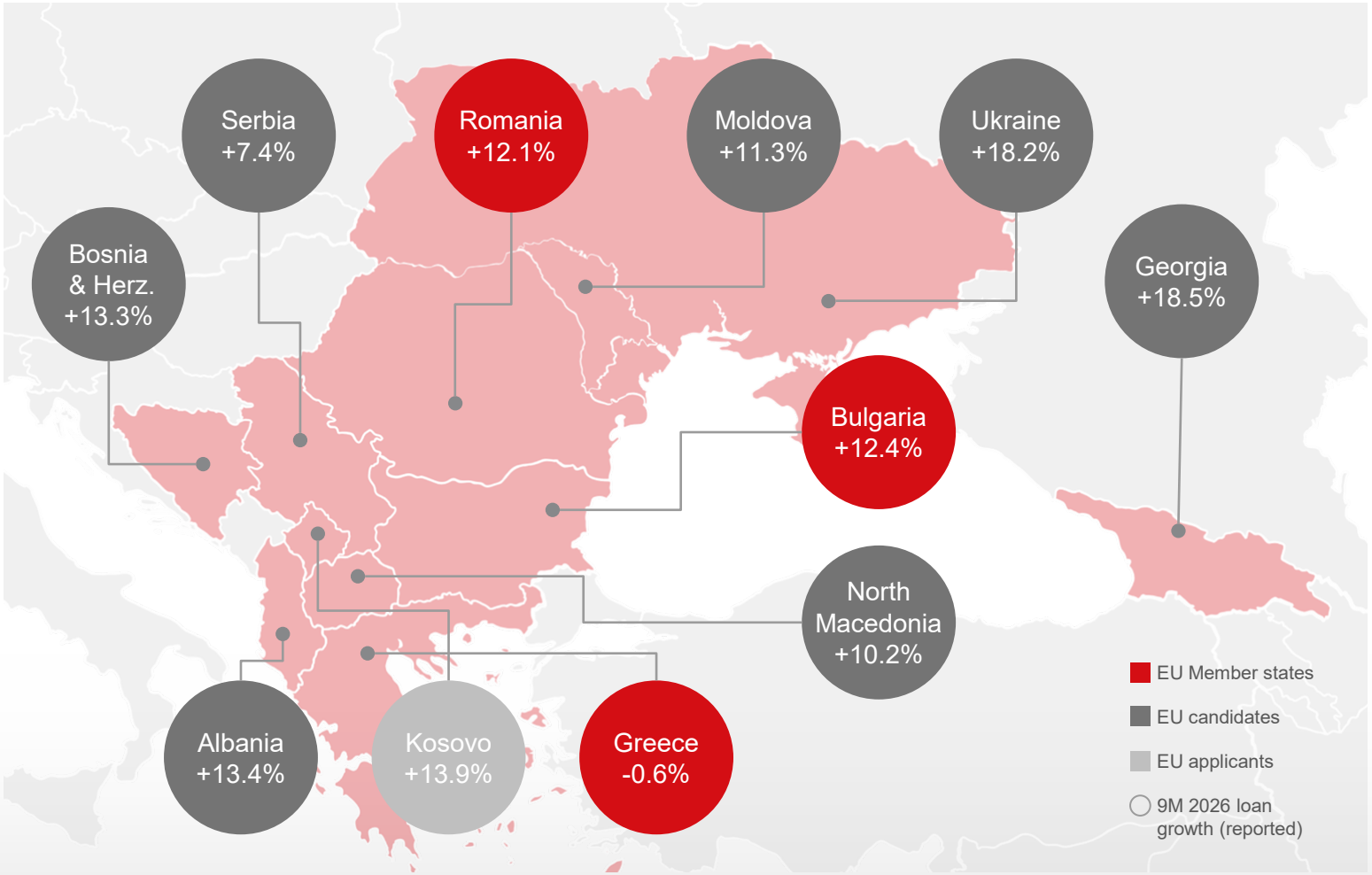
RoTE

8.4%

RoE 7.9%
(including AT1 capital in equity)

Notes: Reclassification according to IFRS 5 related to ProCredit Ecuador not included in 9M/Q3 2026 financials, as expected later during FY 2026.
Return on tangible equity is the ratio of profit of the period less expected coupon payments and fees on additional equity components (inaugural AT1-issuance of EUR 150m completed on 29 May 2026) to the average equity attributable to ProCredit shareholders excluding intangible assets and additional equity components.

Business expansion across ProCredit banks in SEE/EE



ProCredit growth engine

Home region SEE and EE with strong growth outlook

Regional franchise with 11 countries of operation

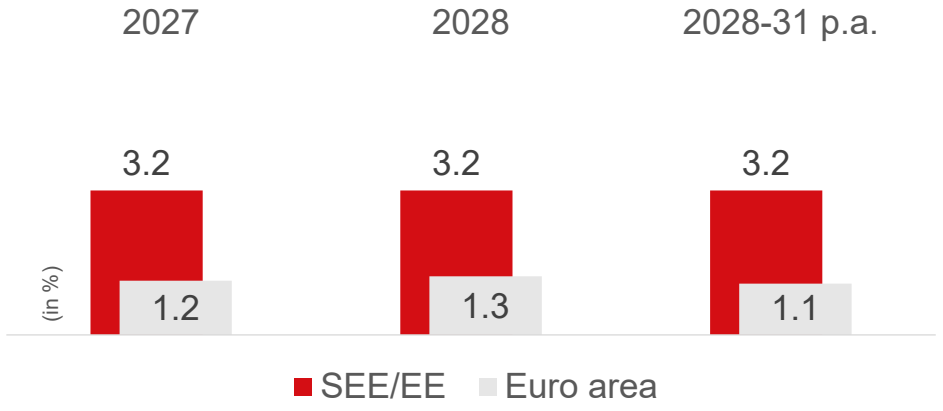
Trusted, long-term relationships with > 90,000 MSME clients

A leading position with MSMEs in our regions

Building a mobile-first retail bank

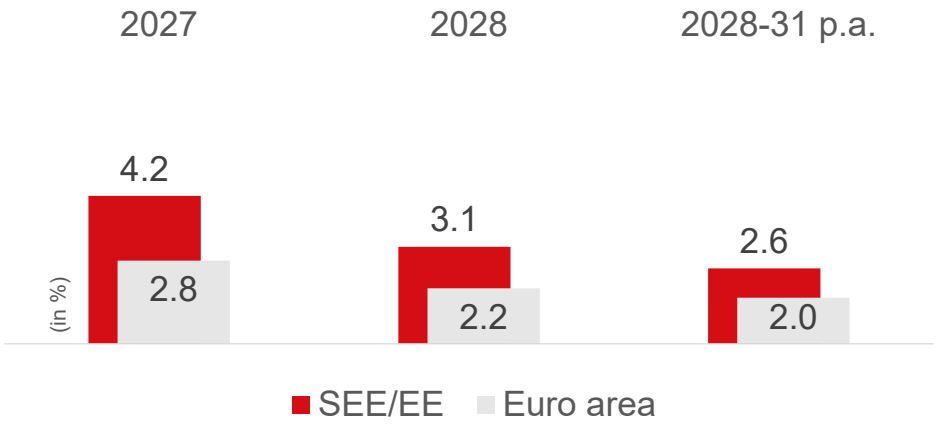
Positive growth outlook for highly relevant SEE/EE region

GDP outlook for SEE/EE well above Euro area



Note: For SEE/EE-countries, median real GDP growth

Elevated inflation expected in 2027



Note: For SEE/EE-countries, median consumer price inflation

Source: IMF World Economic Outlook (October 2026)

Macroeconomic environment / key current themes

GDP growth and inflation outlook	• Positive growth outlook and resilience of SEE/EE region • GDP growth outlook of around 3% p.a. in SEE/EE vs. more muted growth outlook in Euro area • Inflation in the SEE/EE region expected at level of around 4% in 2027
Regional focus on SEE/EE	• Private consumption and investments expected to support growth across most SEE/EE markets • Currently, 8 of ProCredit countries of operation are candidates or potential candidates for EU membership; accession conferences with selected countries
War on Ukraine	• Ongoing with significant human and economic losses • Wide range of 2027 GDP growth forecasts for Ukraine reflects differing assumptions about the course of the war • Continued international financial support expected in 2027
Middle East conflict	• Elevated global economic risks from a prolonged conflict, incl. rising prices and shortages of essential industrial raw materials • Overall, limited direct impact on the SEE/EE region

Sources: IMF, EBRD, National Bank of Ukraine

Delivering operational progress on strategy execution

Operational KPIs

	FY-25	9M-26	FY-29
# active clients	~330k	375	~800k
Share of micro and consumer loans	8%	10.3%	~20%
Retail deposits	44%	44%	~50%
c/a and savings deposits	62%	63%	~70%
RWA/asset ratio	63%	62.9%	<60%

active clients by segment (in '000s)



Advancing retail banking

Update per 9M

- ✓ **New mobile retail banking app rolled out** in Albania, North Macedonia, Moldova and Romania
- ✓ **Further enhancements in newly implemented solutions** e.g. digital onboarding, loan origination and instalment card in Kosovo

8/10
SEE/EE banks with new mobile retail banking apps

8/10
SEE/EE banks with end-to-end digital retail customer onboarding

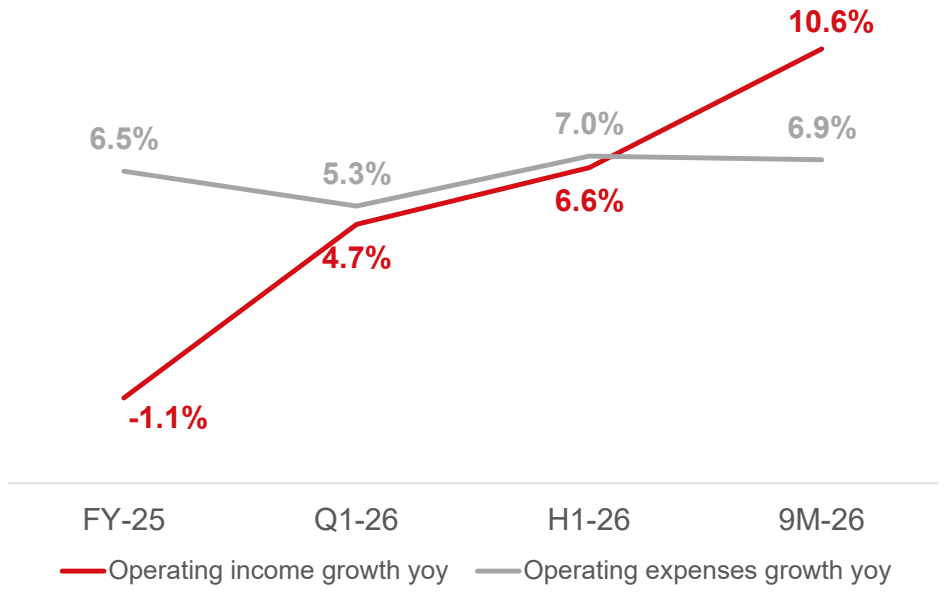
EUROMONEY AWARDS FOR EXCELLENCE 2026 KOSOVO BEST RETAIL BANK

Stronger income growth is improving efficiency and profitability

From growth investment to visible operating leverage

Targeted growth in higher-yielding segments → **Expanding net interest margin** → **Improving efficiency and profitability**

Income growth outpaces costs growth year on year



Note: Graph shows yoy percentage changes (based on ytd-data)

- **Growing operating leverage,** with the gap between operating income and operating expense growth widening year on year
- **Scaling** of the group **supported by investments in IT and staff** since the updated business strategy was launched in 2023
- **Potentials going forward:** Net interest margin, fee and commission income, scaling, and capital optimisation measures

9M-26 (yoy)

-2.4pp
Cost-income ratio

+19.4%
Profit of the period

Updated FY 2026 outlook: Stronger growth and operating leverage

Summary

The updated FY 2026 outlook reflects **better than expected financial performance** in the first nine months, particularly continued **momentum in targeted loan growth** and **income growth increasingly outpacing cost growth,** resulting in a **better cost-income trajectory** than initially expected**.**

The outlook continues to reflect the anticipated impact of **ongoing strategic investments**, **elevated tax expenses** in Ukraine and Romania as well as the **negative valuation effect** in connection with the **planned divestiture of ProCredit Bank Ecuador[1]**. A **positive currency translation effect** related to the transaction, which had previously been anticipated in 2026, is now expected to materialise in 2027. Better-than-expected financial performance should partially compensate for this timing effect.

Outlook metrics

Growth of the loan portfolio	**14% – 15%** *For continued operations, assuming no significant FX volatility*
Return on equity (RoE)	**Around 7%** *Group reported incl. assumed negative valuation effect, based on moderate cost of risk*
Cost-income ratio (CIR)	**2-3 percentage points better than originally anticipated** *Previous: around FY-25 level (FY- 25: 73.4%)*
CET1 ratio and dividend	**12.5% – 13.0% CET1 ratio**, **1/3 dividend payout ratio**

Assumptions and risk factors

Growth of the loan portfolio and cost-income ratio outlook ratios relate to the scope of Continued Operations.

Updated assumptions and risk factors that apply to the FY 2026 outlook are included in the appendix of this presentation.

Notes: (1) See page 23 for detailed disclosure.

ProCredit's medium-term ambitions until FY 2029

Medium-term guidance

>€10bn loan portfolio

(based on significant growth in # of clients)

Return on equity ~13-14%

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

Cost income ratio ~57%

(w/o one-off effects)

Offer attractive dividends

(33% payout ratio in line with group dividend policy)

Target operating model

Leading bank for MSMEs in our region

Become a convenient, trustful, mobile-first retail bank for everyday banking

Increased size and scale for enhanced medium-term profitability

Anchored in impact and sustainability

Notes: Return on equity of ~13 – 14%, based on over the cycle risk costs of 30 – 35 basis points.

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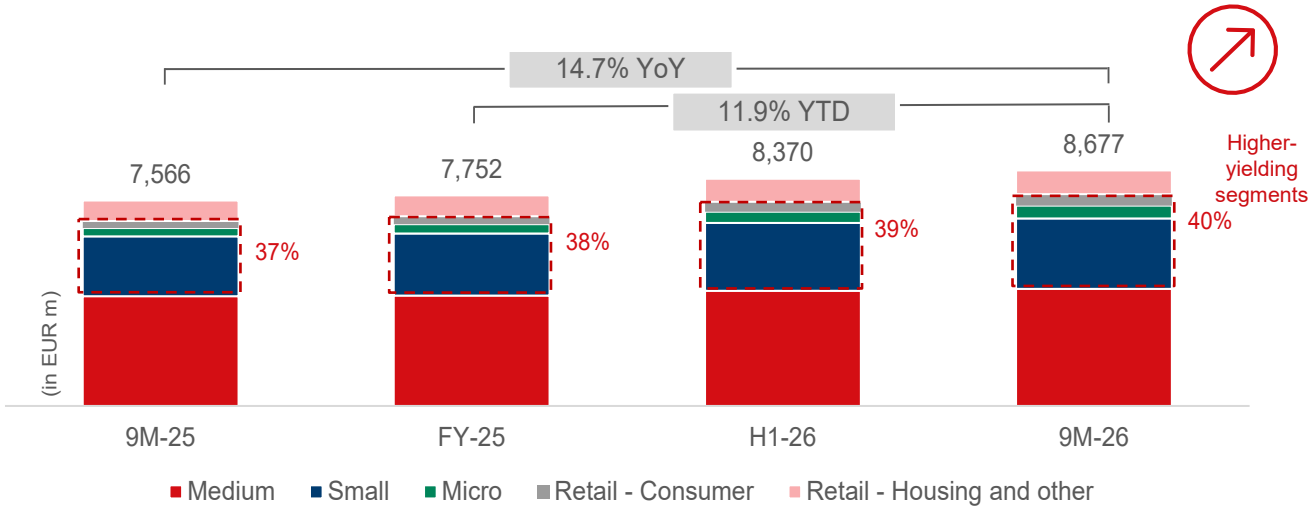
A. Highlights and business update

B. **Group results**

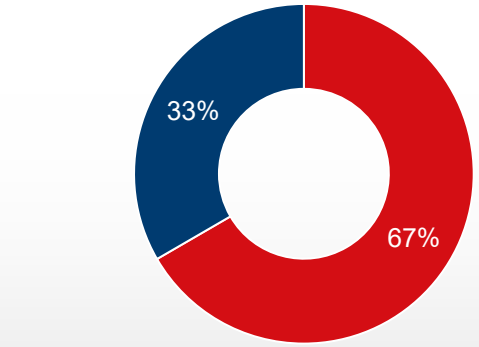


Dynamic loan growth increasingly driven by higher-yielding segments

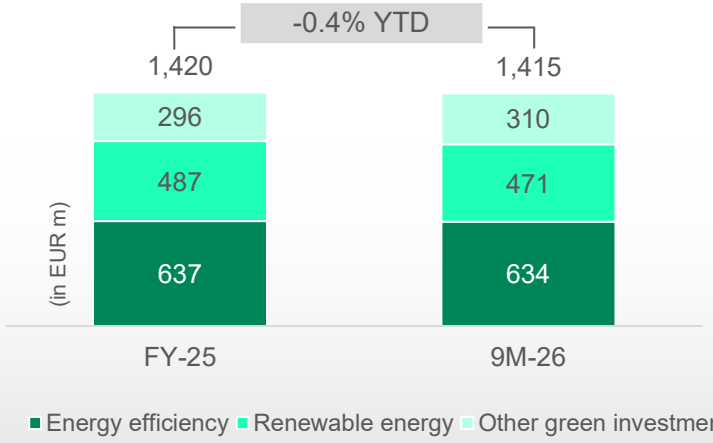
Loan portfolio growth



Loan portfolio by loan type



Green loan portfolio

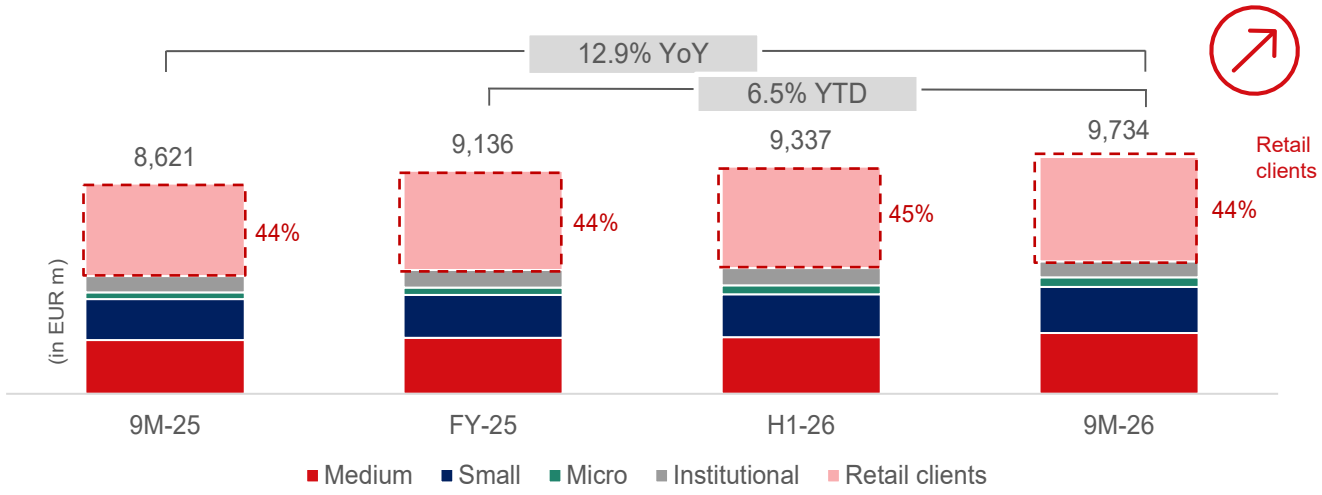


- ► Loan portfolio up 11.9% YTD to EUR 8.7bn with growth across all client segments
- More than 60% of growth from higher-yielding segments (loans to micro and small enterprises and consumer loans)
  - Higher-yielding segments now represent 40% of the portfolio, up 7 pp since the updated business strategy was launched in 2023
  - Strong customer acquisition underpinning loan growth, with micro loans up 39% and consumer loans up 46%
- ► Green loan portfolio at EUR 1.4bn, representing 16% of total loan portfolio

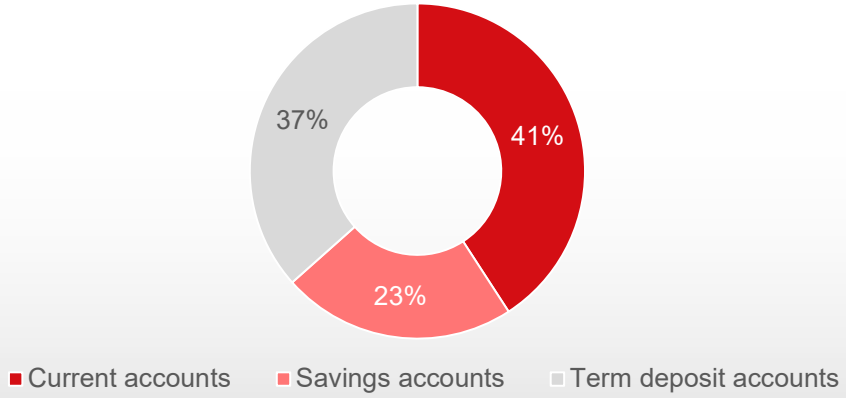
Note: Share of higher-yielding segments under previous definition would amount to 50%.

Good deposit development through digital banking channels

Deposit growth



Deposit split and key metrics



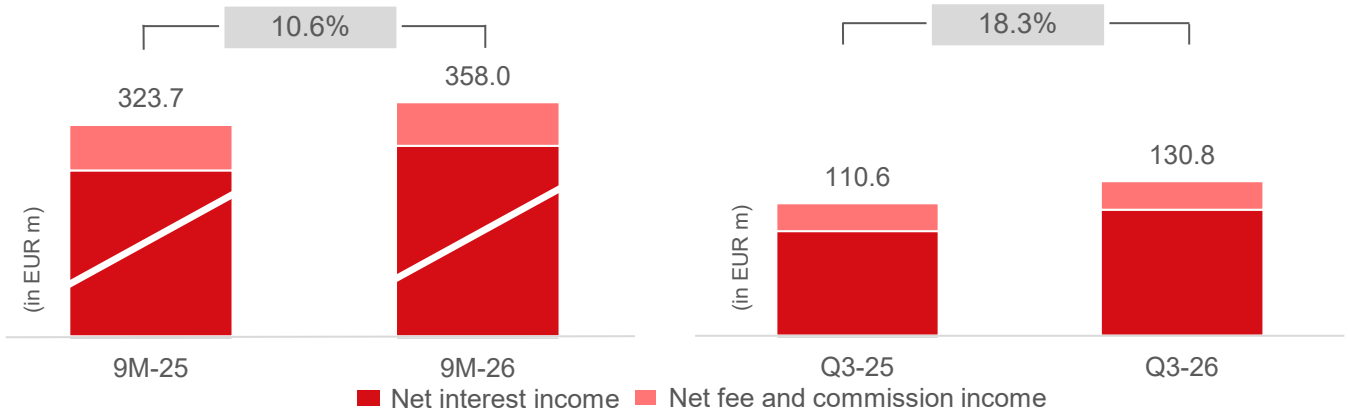
44%
share of deposits from retail clients, up 3.4pp since FY-23

89%
loan portfolio / deposit ratio, stable yoy

- Customer deposits up 6.5% YTD to EUR 9.7bn
  - Micro deposits up 26%, further diversifying the deposit base
  - Strong 4.3% deposit growth in Q3
- Retail client deposit base as strategic priority to support margin development in the coming years
  - More than 80% of YTD deposit growth achieved through sight and savings accounts, compared with around 30% in FY-24
  - Retail customers account for 44% of total deposits, up 3.4 pp since FY-23, supporting a broader and more granular funding base
  - Loan-to-deposit ratio comfortable at 89%, providing capacity for continued loan growth

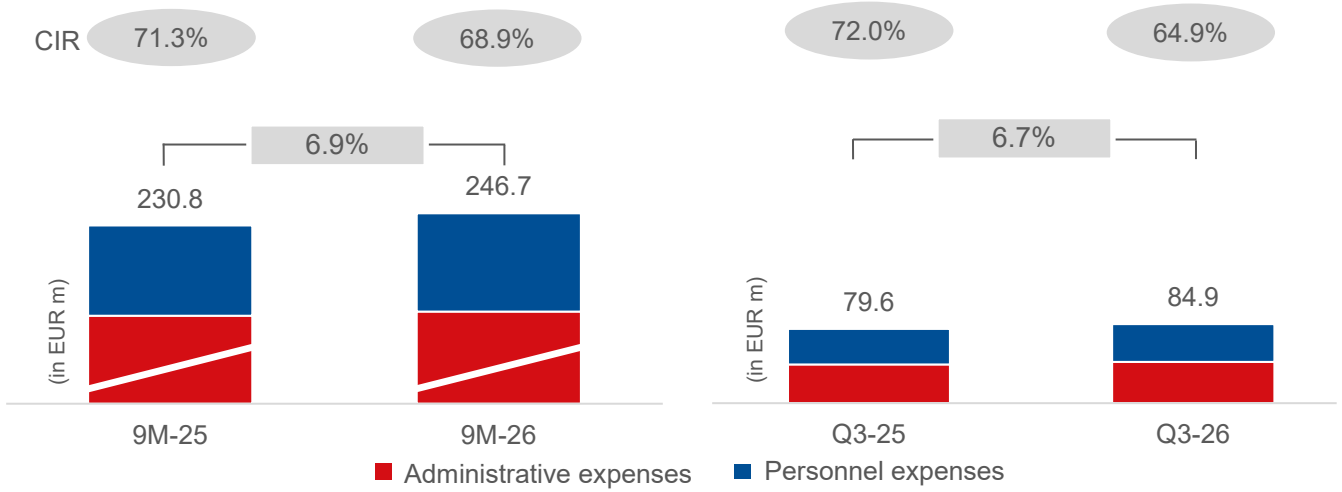
Operating income growth driven by strong NII

Operating income



- Operating income up 10.6% YoY, driven by 14.8% growth in net interest income
  - Q3 operating income up 18.3% YoY, reflecting strong momentum in margin consolidation as balance-sheet transformation progresses
  - Income growth remains predominantly driven by NII, supported by higher loan volumes and the ongoing shift towards higher-yielding lending segments

Personnel and administrative expenses

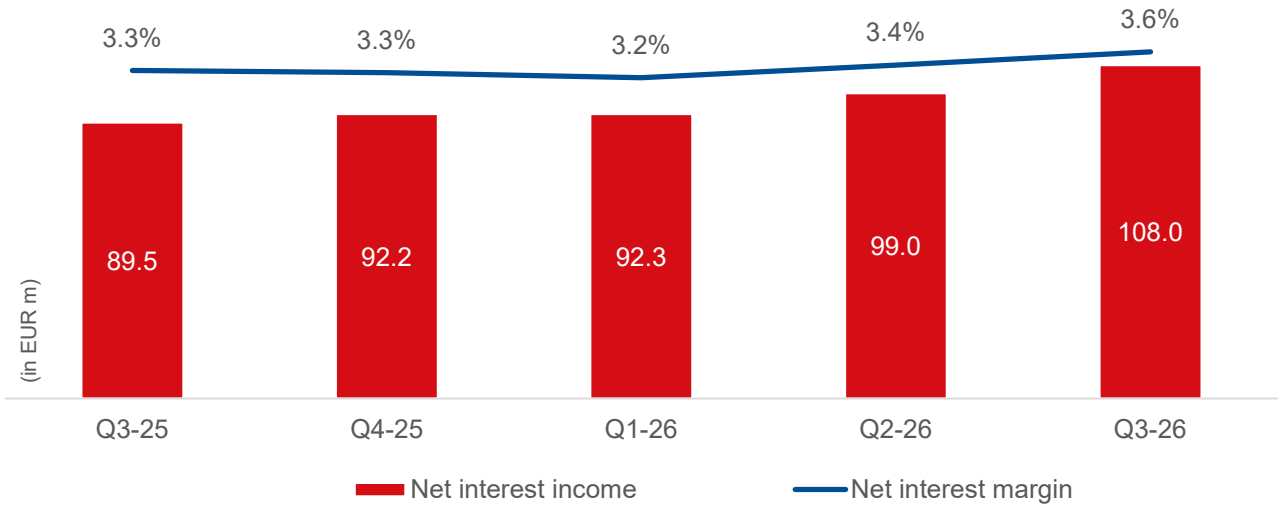


- Cost-income ratio improved to 68.9%, down 2.4 pp YoY
  - Q3 cost-income ratio improved markedly to 64.9%, down 7.1 pp YoY
  - Cost growth contained at 6.9% YTD, despite continued investments in personnel, IT and infrastructure

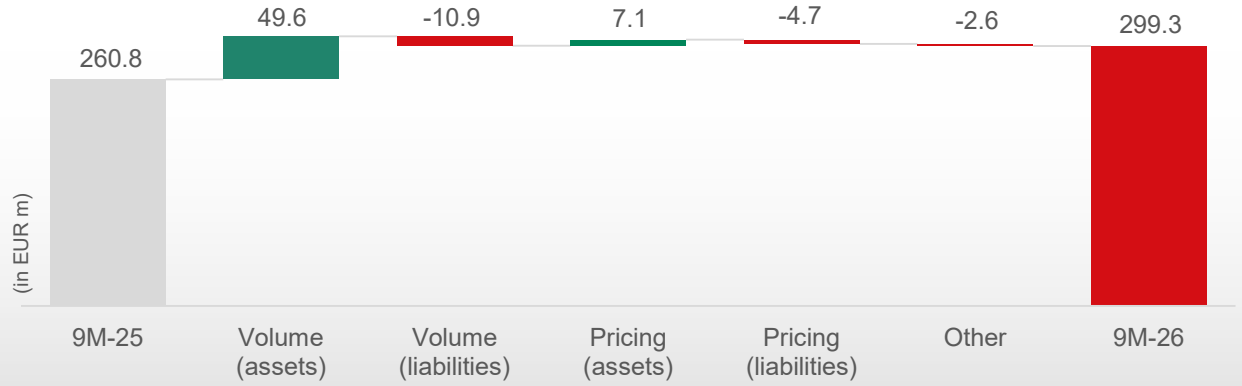
Note: Operating income including negative contribution from line item net other operating income.

Volume growth and NIM expansion drive increased NII

Quarterly development



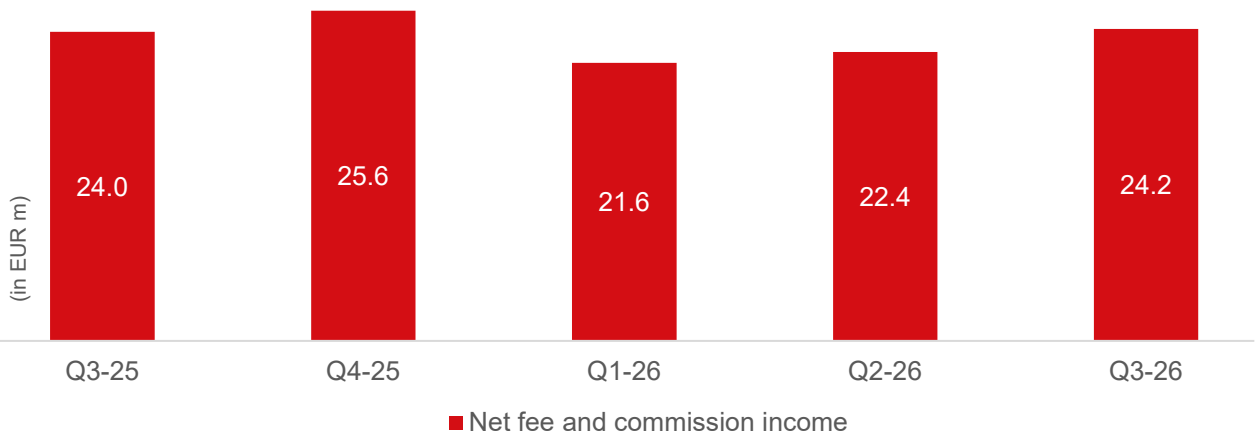
Development yoy (9M-25 vs. 9M-26)



- Q3 NII up EUR 9.0m or 9.1% QoQ to EUR 108m
  - NIM strengthened to 3.6%, up 19 bps QoQ
  - Broad-based NII growth across almost all markets
- 9M NII up 14.8% YoY, supported by loan growth and improving margins
  - Volume growth remains the main driver of NII expansion
  - Balance-sheet transformation continues to support margin recovery

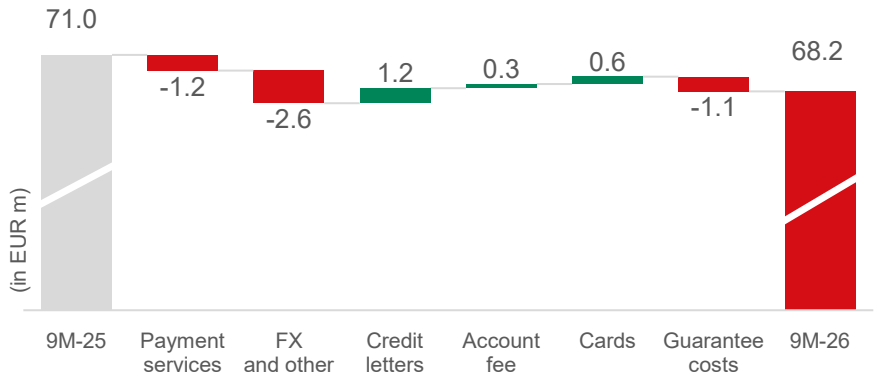
Net fee and commission income affected by euro introduction in Bulgaria and capital efficiency measures

Quarterly development

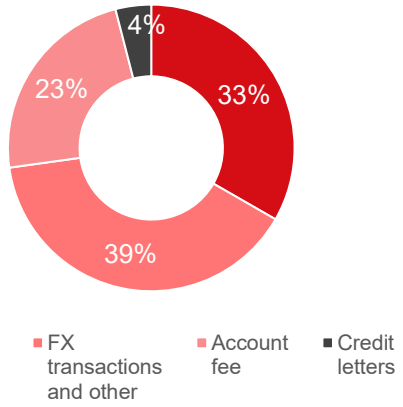


- Q3 NFI increased to EUR 24.2m, supported by continued client growth
  - NFI increased for the third consecutive quarter
- 9M NFI down EUR 2.8m YoY, mainly reflecting Bulgaria's euro adoption and increased SEPA availability
  - FX income declined as expected, reflecting lower demand for hard-currency international payments
  - Guarantee costs increased due to capital-efficiency measures and higher volumes of central bank balances covered under MIGA insurance

Development yoy (9M-25 vs. 9M-26)

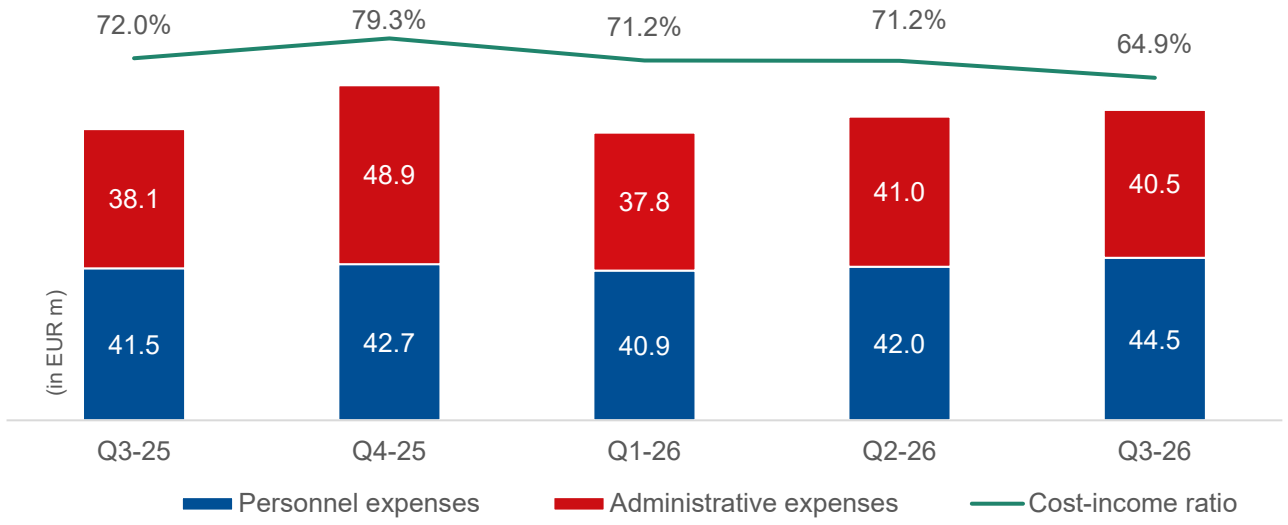


Net fee income split (9M-26)

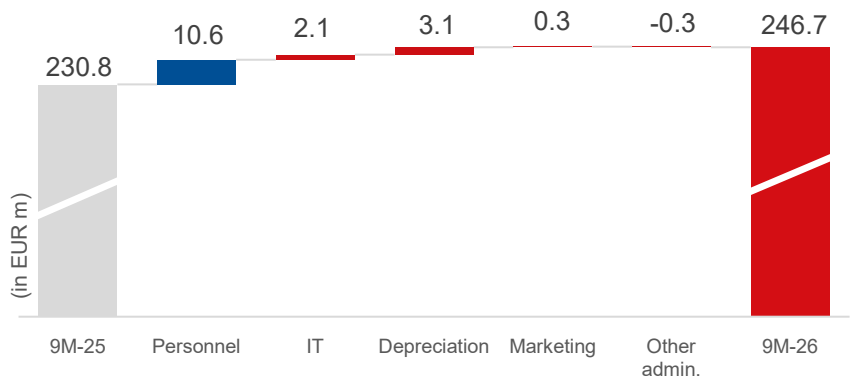


Operating leverage resulting in improving cost-income ratio

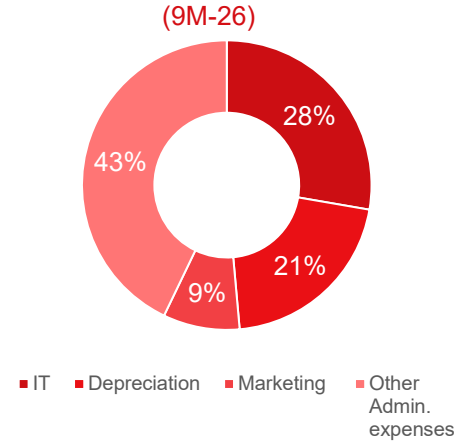
Quarterly development



Development yoy (9M-25 vs. 9M-26)



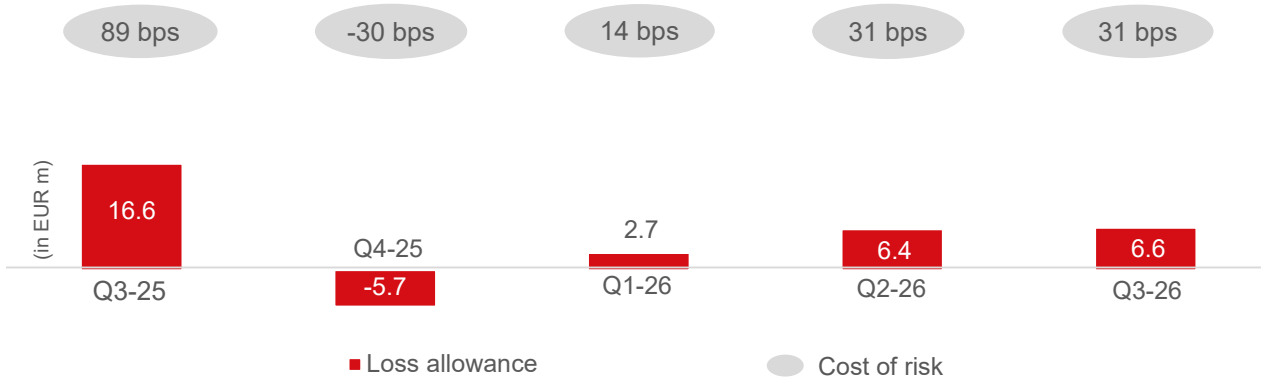
Admin expense split (9M-26)



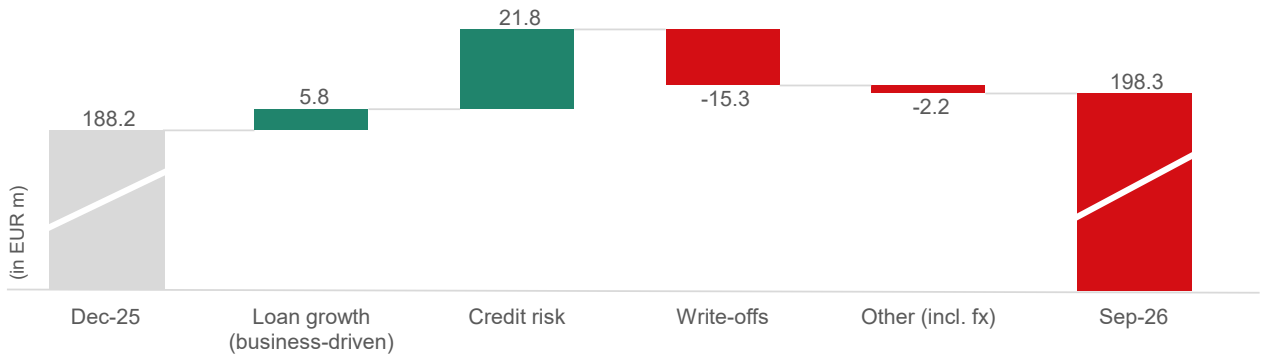
- Q3 cost-income ratio improved to 64.9%, down 6.2 pp QoQ
  - Operating expenses broadly stable QoQ
  - Strong income growth drove the marked improvement in operating efficiency
  - One-time effect from sale of repossessed property adding approx. 1pp to QoQ cost-income ratio improvement
- 9M operating expenses up 6.9% YoY to EUR 246.7m
  - Cost growth mainly driven by personnel, IT and depreciation, reflecting continued strategic investments
  - Higher personnel costs reflect capacity build-up for retail and digital transformation
  - Cost-income ratio includes new hedging expenses and effect from lower net fee income from the euro introduction in Bulgaria, adding around 2pp to the run-rate cost-income ratio

Loss allowance moderate amid global uncertainties

Quarterly development



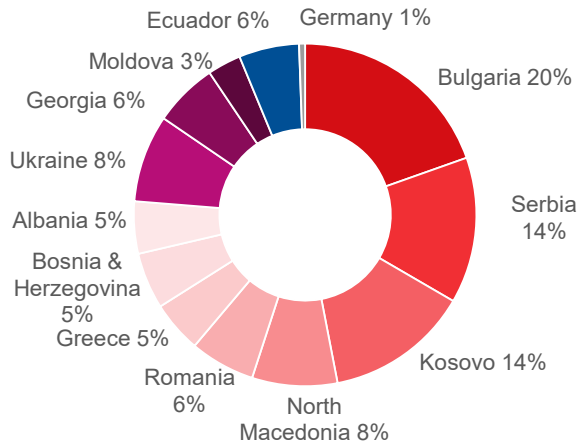
Loss allowance on balance sheet (9M-26)



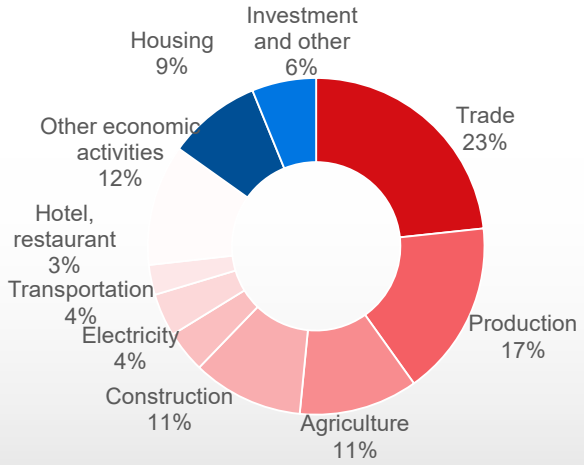
- Q3-26 loss allowance of EUR 6.6m corresponding to cost of risk of 31 bps
- 9M-26 loss allowance of EUR 15.6m corresponding to cost of risk of 25 bps in line with expectations
- Geopolitical risks remain elevated, with potential secondary effects on clients and local economies closely monitored
  - Ukraine: stable portfolio quality despite intensified attacks
  - Middle East: no material direct client impact to date
- Stable level of total B/S loss allowance
  - Stock of management overlays at EUR 50.1m, accounting for 24.6% of total provisions

Stable loan portfolio quality

Loan portfolio by geography



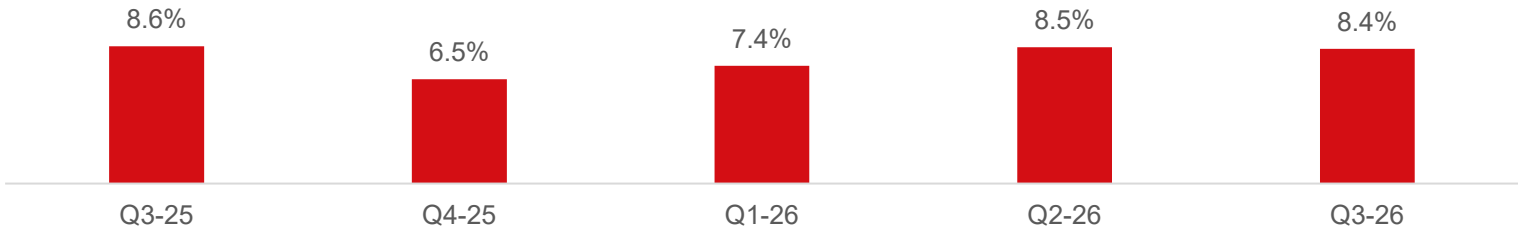
Loan portfolio by sector



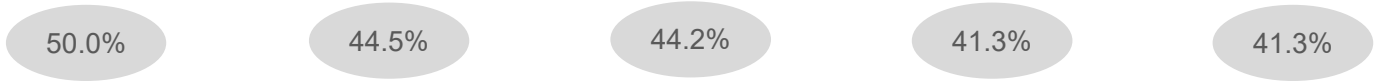
Net-write offs (annualised)



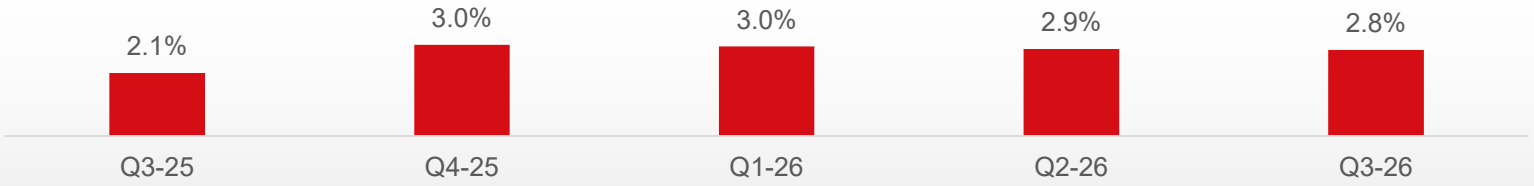
Stage 2



Stage 3 loans coverage ratio



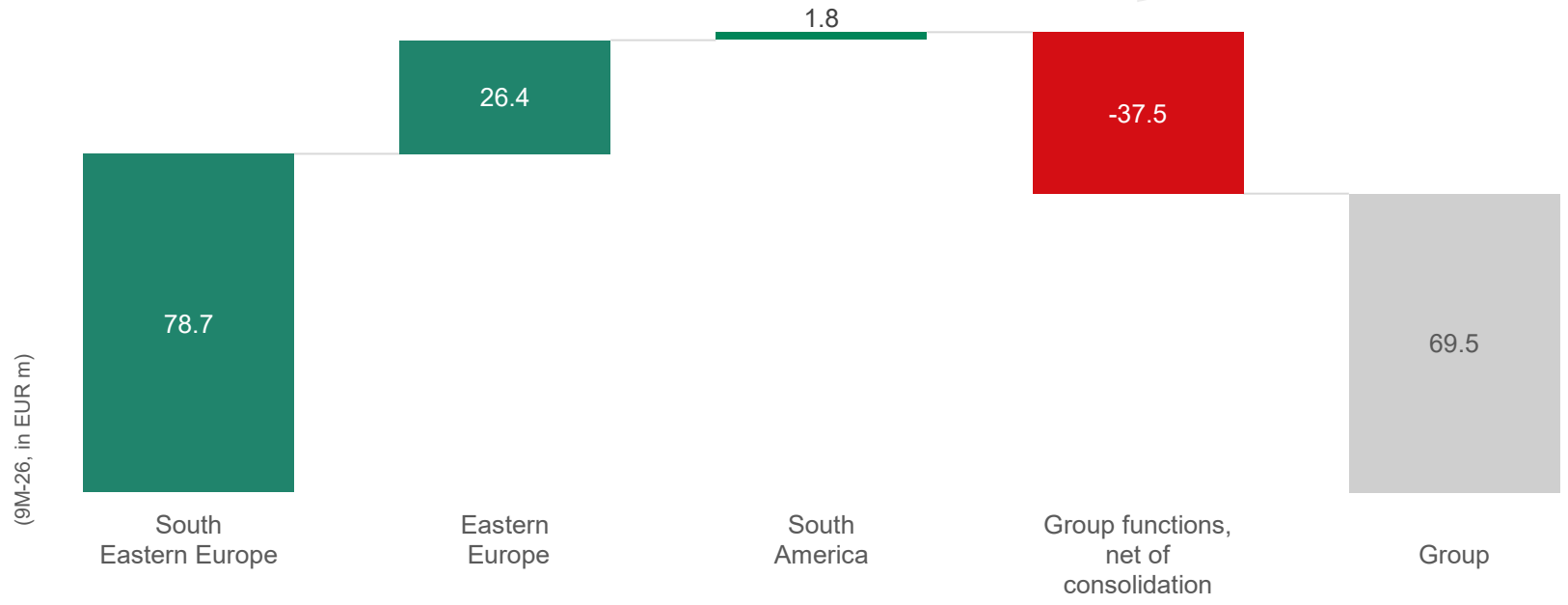
Share of defaulted loans



Note: Greece via Bulgaria entity

Contribution of regional segments to group net result

Group functions, e.g. risk management, reporting, capital management, IT, liquidity management, training, and development
Includes ProCredit Holding, Quipu, ProCredit Academy Fürth, PCB Germany (EUR 50m loan portfolio; EUR 237m deposits)



	South Eastern Europe	Eastern Europe	South America	Group functions, net of consolidation	Group
Customer loan portfolio (EUR m)	6,598	1,531	498	–	**8,677**
Change in customer loan portfolio	+10.7%	+17.0%	+11.5%	–	**+11.9%**
Cost-income ratio	59.7%	54.8%	80.6%	–	**68.9%**
Equity (EUR m)	918	309	47	–	**1,263**
Return on equity (annualised)	11.8%	12.0%	6.0%	–	**7.9%**

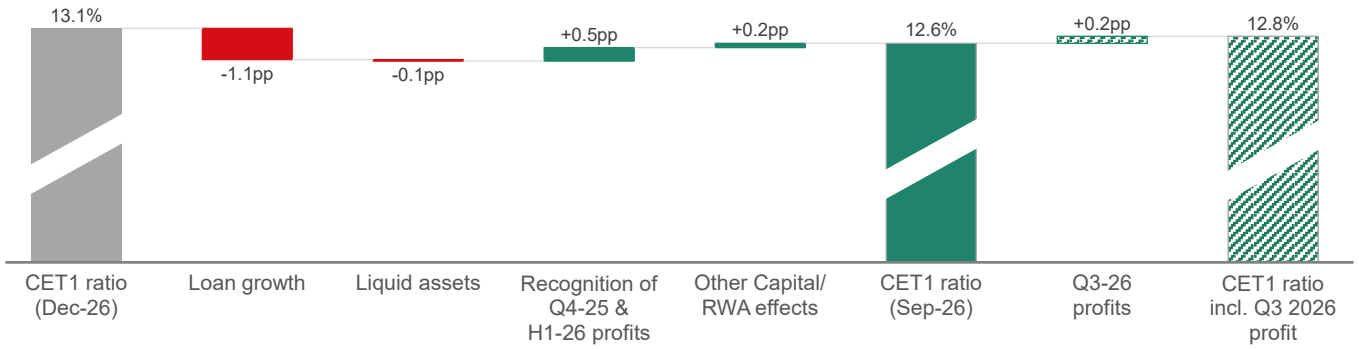
Note: Segment equity as of end of reporting period. Return on equity calculated based on average equity.

Regulatory capital, risk-weighted assets, capital ratios

Capitalisation overview

in EUR m	Dec-25	Sep-26
CET1 capital	956	977
Additional Tier 1 capital	0	149
Tier 1 capital	956	1,125
Tier 2 capital	235	235
Total capital	1,191	1,360
RWA total	7,292	7,761
RWA density	62.9%	62.9%
CET1 capital ratio	13.1%	12.6%
Tier 1 capital ratio	13.1%	14.5%
Total capital ratio	16.3%	17.5%
Leverage ratio	8.0%	8.8%

Development of CET1 capital ratio



- CET1 ratio at 12.6%, Tier 1 ratio at 14.5%, Total Capital ratio at 17.5%
  - Includes Q4-25 profit and H1-26 interim profit reduced by foreseeable charges, including dividend accruals and AT1 coupon accruals
  - AT1 issuance of EUR 150m in May 2026
  - Pro-forma CET1 ratio at 12.8% incl. Q3 profit
  - Regulatory capital requirements of 10.4% CET1, 12.7% Tier 1, 15.7% Total Capital ratio
- RWA increased by 6.4% YTD
  - Mainly reflecting strong loan growth
  - Market risk RWA down EUR 295m following regulatory approval to exclude structural FX positions from capital requirements
  - Operational risk increase of EUR 80m driven by annual re-calibration
- Leverage ratio of 8.8% well above regulatory requirements

ProCredit HOLDING

Q&A



ProCredit Academy, Fürth-Weschnitz, Germany

A. **Additional outlook information and exemplary notes**

B. Impact reporting

C. P&L, balance sheet, loan portfolio

D. Information on segment and bank level

E. Capital, liquidity and other information



FY 2026 extraordinary developments

Disclosure as per Q2-26:

	Long-term strategic benefits	Negative P&L effects expected for FY 2026	
Intended divestiture of 95% stake in ProCredit Bank Ecuador	✓ Become a regionally focused, 'pure play' banking group with operations in 11 markets in our core region SEE and EE ✓ Strategic capital allocation towards our core region	Transaction effects (purchase price vs. IFRS book value and currently expected translation reserve effect)[1]	High single- to low double-digit €m
		Distribution of group overhead cost previously covered by ProCredit Bank Ecuador to remaining ProCredit banks	Low single-digit €m
Hedging of open currency position	✓ Decreased sensitivity of capital ratios on currency movements ✓ Reduced market risk-weighted assets and RWA density	Hedging costs expected for FY 2026; amount going forward depending on volume and market conditions	Mid single-digit €m
Euro introduction in Bulgaria	✓ Country level: expected positive effects on FDI and trade ✓ ProCredit: Decreased currency risks, transaction costs, funding costs	Reduced fee income potential due to decrease in number of FX transactions	Mid single-digit €m
Increased tax rates in Ukraine and Romania	✓ n/a	PCB Ukraine: Temporary increase in corporate income tax for banks to 50% in 2026	High single-digit to low double-digit €m
		PCB Romania: Temporary increase in bank turnover sector tax to 4% for the period July 2025 to December 2026	

Without these extraordinary developments expected for FY 2026, group RoE and CIR would have already shown a visible improvement compared to FY 2025

(1) Negative P&L impact from purchase price vs. IFRS book value expected later during FY 2026, positive P&L impact from release of translation reserve at closing which is currently expected during second half of 2026

Update as per Q3-26:

Negative valuation effect continues to be expected for FY-26, while positive currency translation effect is now expected in FY-27.

Expected combined transaction effect remains unchanged.

Distribution of group overhead cost ***no longer expected to have a relevant impact*** *in FY-26.*

(1) Negative P&L impact from purchase price vs. IFRS book value expected later in FY 2026, positive P&L impact from release of translation reserve at closing, currently expected in 2027.

Assumptions and risk factors

The group considers amongst others the following risk factors to its short- and medium-term guidance:

- In our forecasts we do not take into account any upside potential, e.g. through reconstruction of the country co-financed by the Western community. The current assumptions regarding ProCredit Bank Ukraine included in our medium-term outlook are: Moderate contribution to group profit before tax, with PBT assumption largely around the level of FY-25. Medium-term RoE and CIR ambitions are unchanged also in a worst-case / write-off scenario with timing assumptions to be revised in such scenario.
- Risk factors for our forecasts include negative economic impacts related to major disruptions in our countries of operation, intensified supply-chain and energy-sector disruptions, adverse changes in our funding markets, significant changes in foreign trade or monetary policy, a deterioration in interest rate margins particularly in countries with rate ceilings (Bosnia and Herzegovina and Ecuador) to the extent that higher funding costs cannot be fully passed on to customers due to the rate ceilings, an increase in inflation rates and pronounced exchange rate fluctuations. Furthermore, changes to the regulatory framework, as well as unexpected developments in the cost of risk and impairment losses, may affect the achievement of targets.
- We currently anticipate only a limited direct impact on our business from the tariffs imposed by the US in 2025 on a large number of countries. With the exception of Ecuador, the United States does not represent a significant export market for the countries in which we operate. Nevertheless, we see the change in US trade policy as a general risk to global economic development, which could also potentially affect the markets we serve. We refer to the “Credit risk” section.
- The geopolitical tensions surrounding the conflict in the Middle East are leading to increased uncertainty regarding global economic developments. Nevertheless, we do not currently expect any significant slowdown in demand for credit in our core markets and continue to anticipate robust growth in our lending business. At the same time, the conflict could have a negative impact on the cost of risk, particularly as a result of rising prices and potential shortages of essential industrial raw materials, which could adversely affect our clients’ economic performance. Furthermore, against the backdrop of heightened geopolitical risks, the probability of rising key interest rates has increased. We expect a potential increase to have predominantly positive short-term effects resulting from the repricing of our loan portfolio. In the medium term, however, these effects could be offset by higher funding costs.

Explanatory note on performance indicators and ratios

The ProCredit group uses an integrated system of indicators to monitor and manage the implementation and further development of the group's business and risk strategy:

- The growth of the customer loan portfolio[1] is a key indicator of the success of new business and also provides reference points for the future earning capacity
- The cost-income ratio[2] is a relative indicator that provides insight into our efficient use of resources
- Return on equity (RoE)[3] is the profitability indicator that measures the return on total IFRS equity
- The Common Equity Tier 1 capital ratio (CET 1)[4] is regarded as a key indicator for compliance with regulatory and internal capital requirements. It also serves as a benchmark for solvency and as basis for strategic decisions

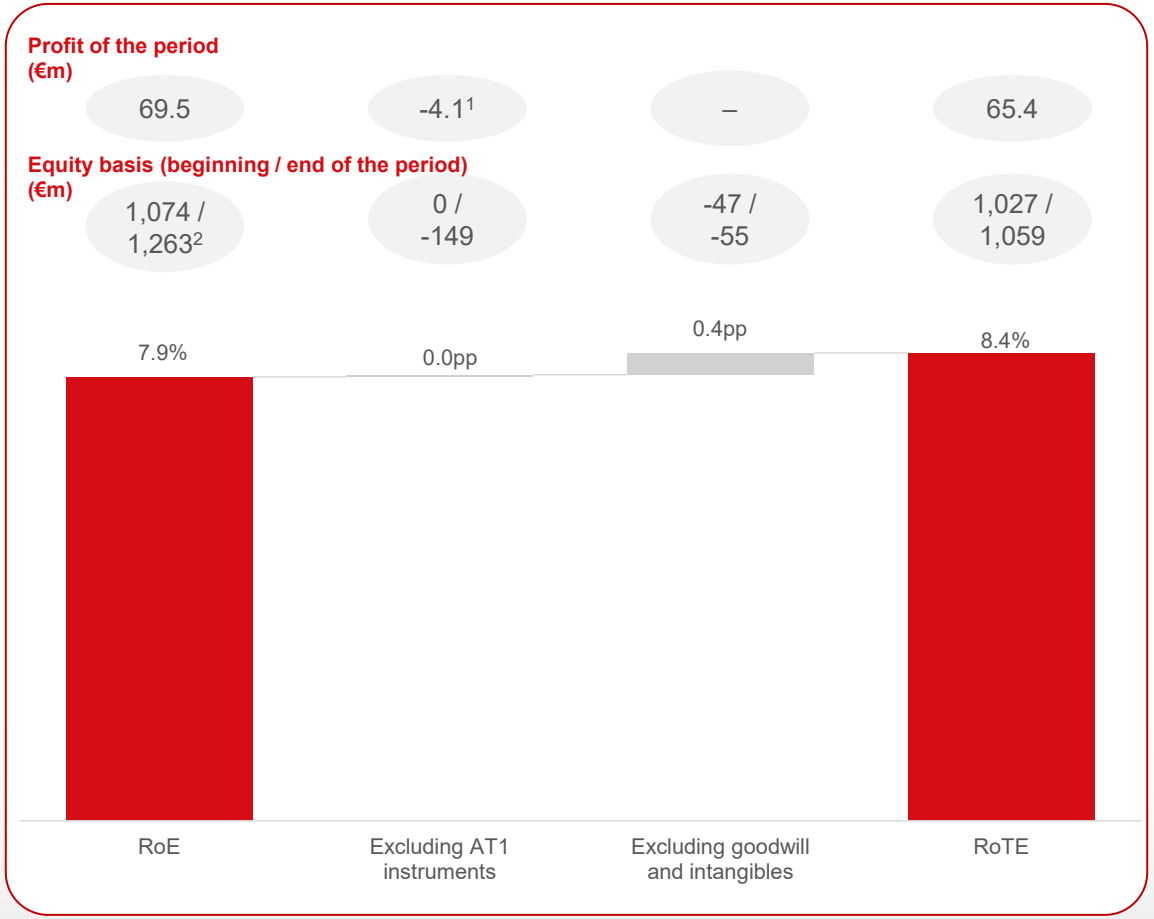
The group also considers the following additional indicators:

- The loan portfolio to deposits ratio[5] reflects the ability to fund lending business through customer deposits
- The net interest margin[6] is an important indicator of profitability and measures the average interest earnings
- The share of credit-impaired loans[7] is the most significant indicator to assess portfolio quality
- The credit-impaired coverage ratio[8] gives insights into loss allowances for credit-impaired loans to the total volume of credit-impaired loans
- The cost of risk[9] indicates the credit risk expenses relative to portfolio size in a given period
- The net write-off [10] ratio shows how much loan portfolio is written off (net of recoveries) relative to portfolio size in a given period
- The green customer loan portfolio includes financing for investments in energy efficiency, renewable energies or other environmentally friendly technologies. By expanding the green portfolio, an important contribution to sustainability goals is made, as presented in the Impact Report
- Return on tangible equity (RoTE) [11] is a profitability indicator that measures the return attributable to common shareholders by excluding AT1-instruments and goodwill and other intangible assets from IFRS equity

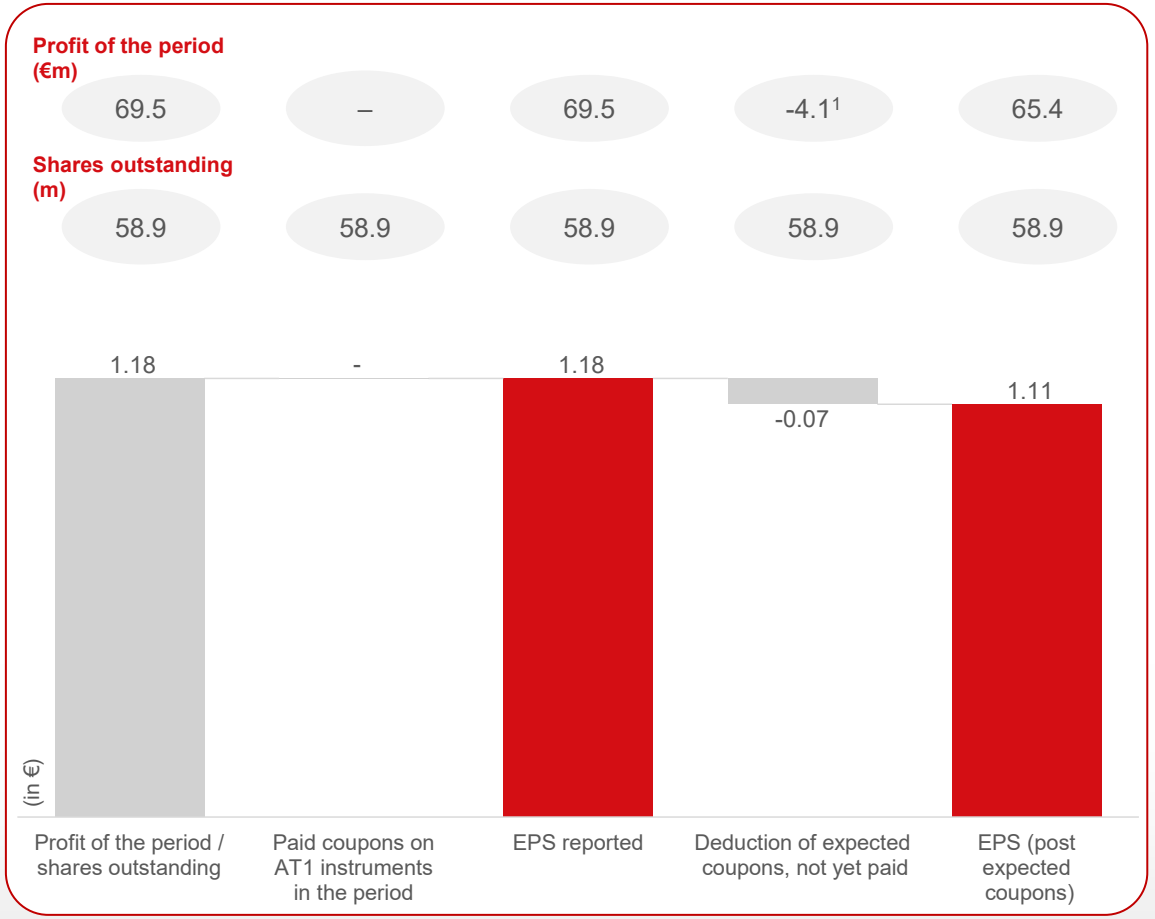
(1) Our customer loan portfolio as of the balance sheet date of the current period relative to our customer loan portfolio as of 31 December of the previous year. Our customer loan portfolio corresponds to loans and advances to customers before loss allowances (2) Our personnel and administrative expenses relative to operating income (excl. expenses for loss allowances) (3) Profit of the period, divided by the average IFRS equity (annualised for quarterly figures) (4) Ratio of our CET1 capital to risk-weighted assets (5) Our customer loan portfolio relative to customer deposits as of the balance sheet date (6) Our net interest income relative to the average total assets in the reporting period (annualised for quarterly figures) (7) Credit-impaired loans relative to the customer loan portfolio as of the respective balance sheet date (8) Loss allowances in credit-impaired loan portfolio relative to credit-impaired loans as of the balance sheet date (9) Loss allowance expenses relative to average customer loan portfolio (annualised for quarterly figures) (10) Gross write offs net of recoveries relative to average customer loan portfolio (annualised for quarterly figures) (11) Return on tangible equity is the ratio of profit of the period less expected coupon payments and fees on additional equity components (AT1) to the average equity attributable to ProCredit shareholders excluding intangible assets and additional equity components.
Note: Figures for previous periods might differ from presentation at the respective point in time for example as result of reclassifications.

Explanatory disclosure on RoTE and EPS (as per 9M 2026)

RoE to RoTE bridge (annualised)



EPS bridge



1) *ProCredit Holding expects a coupon payment of €6.2m on 03.12.2026 and total coupons allocated to the financial year 2026 of €7.1m. Of this figure, €4.1m can be allocated to the current reporting period 9M-26.*
2) *Equity according to IFRS, which includes as of Sep-26 the issuance of AT1 instruments of €150m less issuance fees.*

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Impact at ProCredit today

Fostering economic growth, environmental protection and social progress

Climate action

- *We drive climate action by actively supporting clients in reducing carbon emissions and transitioning to sustainable business models.*
- *Our commitment includes financing renewable energy and energy efficiency projects, scaling tools like the CO_2 calculator, and promoting sector-specific practices that accelerate the shift toward Net-Zero.*

Inclusive finance

- *We foster diversity and inclusion by expanding access to finance for underrepresented groups, particularly women-owned MSMEs and youth entrepreneurs.*
- *Through tailored financial products and non-financial services such as training and networking, we aim to create equitable opportunities and strengthen social impact across our markets.*

Advisory of clients

- *We position ourselves as the Hausbank for MSMEs and retail clients and advise them in times of geopolitical challenges.*
- *We build our capacities through staff training and we deliver specialised education sessions to out clients.*
- *These include financial literacy, understanding of economic and social trends, regulatory compliance, access to finance, sustainable financing and green transition investments among others.*

Our ratings

CDP Rating I Climate Rating score	**B**	➢ ProCredit Holding is rated with a Climate Score of B indicating that we are taking coordinated action on climate issues
Fitch Ratings I Long Term Rating	**BBB**	➢ Fitch rated ProCredit Holding's long-term IDR with BBB indicating solid investment-grade credit quality with a stable ability to meet long-term obligations
ISS STOXX Corporate Rating	**C+**	➢ C+ reflects a solid ESG performance based on ISS STOXX's sustainability assessment. A decile rank of 1 indicates that ProCredit ranks among the top 10% of companies within its peer group.

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9M 2026 results at a glance

In EUR m		Q3-25	Q3-26	9M-25	9M-26	Y-o-Y
Income statement	Net interest income	89.5	108.0	260.8	299.3	38.5
	Net fee and commission income	24.0	24.2	71.0	68.2	-2.8
	Net other operating income	-2.8	-1.4	-8.1	-9.5	-1.3
	Operating income	110.6	130.8	323.7	358.0	34.3
	Personnel expenses	41.5	44.5	116.8	127.4	10.6
	Administrative expenses	38.1	40.5	114.0	119.2	5.3
	Loss allowance	16.6	6.6	16.9	15.6	-1.3
	Income tax expenses	3.2	8.3	17.8	26.3	8.4
	Profit of the period	11.2	31.0	58.2	69.5	11.3
Key performance indicators	Change in loan portfolio	2.8%	3.7%	7.9%	11.9%	4.0 pp
	Cost-income ratio	72.0%	64.9%	71.3%	68.9%	-2.4 pp
	Return on equity	4.3%	9.9%	7.4%	7.9%	0.6 pp
	CET1 ratio	13.0%	12.6%	13.0%	12.6%	-0.4 pp
Additional indicators	Return on tangible equity	4.5%	10.7%	7.7%	8.4%	0.7 pp
	Net interest margin	3.3%	3.6%	3.2%	3.3%	0.1 pp
	Net write-off ratio	0.0%	0.1%	0.0%	0.1%	0.1 pp
	Share of defaulted loans	2.1%	2.8%	2.1%	2.8%	0.8 pp
	Cost of risk	89 bps	31 bps	31 bps	25 bps	-6 bp
	Stage 3 loans coverage ratio	50.0%	41.3%	50.0%	41.3%	-8.7 pp
	Book value per share (EUR)	17.9	18.9	17.9	18.9	1.1
	Loan portfolio-to-deposit ratio	87.8%	89.1%	87.8%	89.1%	1.4 pp

The following indicators are annualised for quarterly and interim reporting periods: Return on equity, Return on tangible equity, Net interest margin, Cost of risk, Net write-off ratio

Overview of quarterly financial development

In EUR m		Q3-25	Q4-25	Q1-26	Q2-26	Q3-26
Income statement	Net interest income	89.5	92.2	92.3	99.0	108.0
	Net fee and commission income	24.0	25.6	21.6	22.4	24.2
	Net other operating income	-2.8	-2.2	-3.3	-4.8	-1.4
	Operating income	110.6	115.6	110.5	116.7	130.8
	Personnel expenses	41.5	42.7	40.9	42.0	44.5
	Administrative expenses	38.1	48.9	37.8	41.0	40.5
	Loss allowance	16.6	-5.7	2.7	6.4	6.6
	Income tax expenses	3.2	4.4	7.5	10.5	8.3
	Profit of the period	11.2	25.3	21.7	16.8	31.0
Key performance Indicators	Change in loan portfolio	2.8%	2.5%	2.6%	5.3%	3.7%
	Cost-income ratio	72.0%	79.3%	71.2%	71.2%	64.9%
	Return on equity	4.3%	9.5%	8.0%	5.8%	9.9%
	CET1 ratio	13.0%	13.1%	12.9%	12.7%	12.6%
Additional Indicators	Return on tangible equity	4.5%	9.9%	8.4%	6.0%	10.7%
	Net interest margin	3.3%	3.3%	3.2%	3.4%	3.6%
	Net write-off ratio	0.0%	0.0%	0.0%	0.2%	0.1%
	Share of defaulted loans	2.1%	3.0%	3.0%	2.9%	2.8%
	Cost of risk	89 bps	-30 bps	14 bps	31 bps	31 bps
	Stage 3 loans coverage ratio	50.0%	44.5%	44.2%	41.3%	41.3%
	Book value per share (EUR)	17.9	18.2	18.5	18.4	18.9
	Loan portfolio-to-deposit ratio	87.8%	84.9%	87.1%	89.6%	89.1%

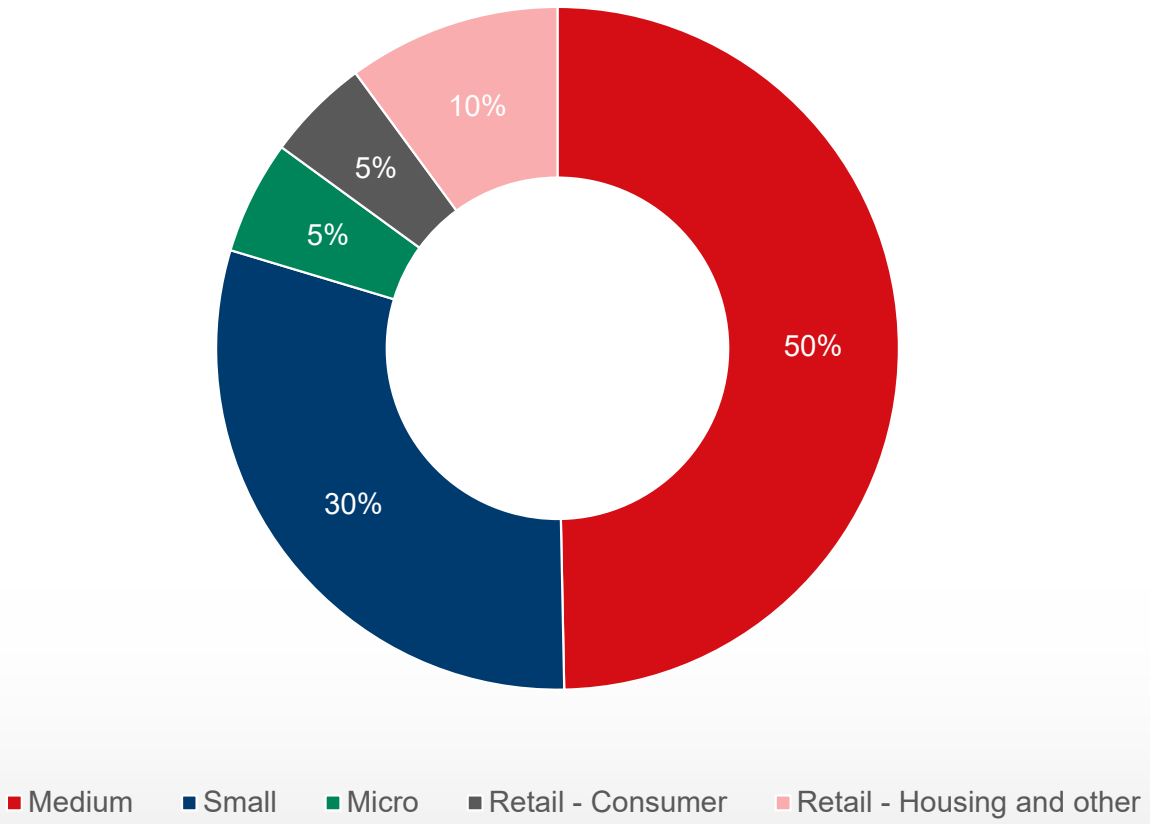
The following indicators are annualised for quarterly and interim reporting periods: Return on equity, Return on tangible equity, Net interest margin, Cost of risk.

Balance sheet

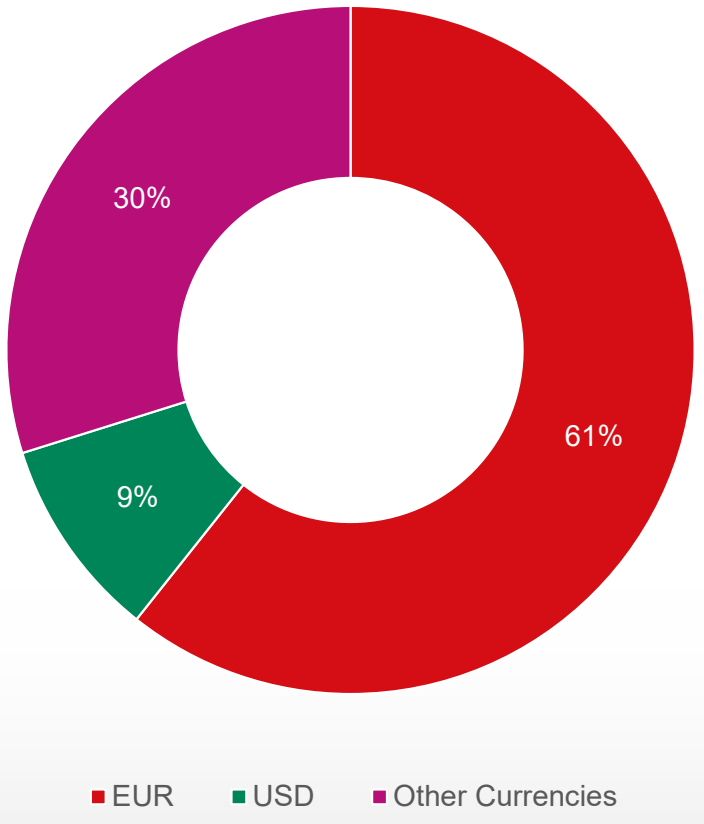
in EUR m	Dec-25	Sep-26
Assets		
Cash	237	179
Central bank balances	1,928	1,581
Loans and advances to banks	507	399
Investment securities	1,048	1,382
Loans and advances to customers	7,752	8,677
Loss allowance for loans to customers	-188	-198
Derivative financial assets	7	9
Property, plant and equipment	161	160
Other assets	142	159
Total assets	**11,595**	**12,347**
Liabilities		
Liabilities to banks	814	791
Liabilities to customers	9,136	9,734
Derivative financial liabilities	2	5
Debt securities	167	166
Other liabilities	103	113
Subordinated debt	299	276
Total liabilities	**10,521**	**11,084**
Equity		
Subscribed capital	441	441
Retained earnings	742	784
Translation reserve	-112	-108
Revaluation reserve	2	-3
Equity attributable to ProCredit shareholders	**1,074**	**1,114**
Additional equity components	0	149
Total equity	**1,074**	**1,263**
Total equity and liabilities	**11,595**	**12,347**

Structure of the loan portfolio by segment and currency

Loan portfolio by segment

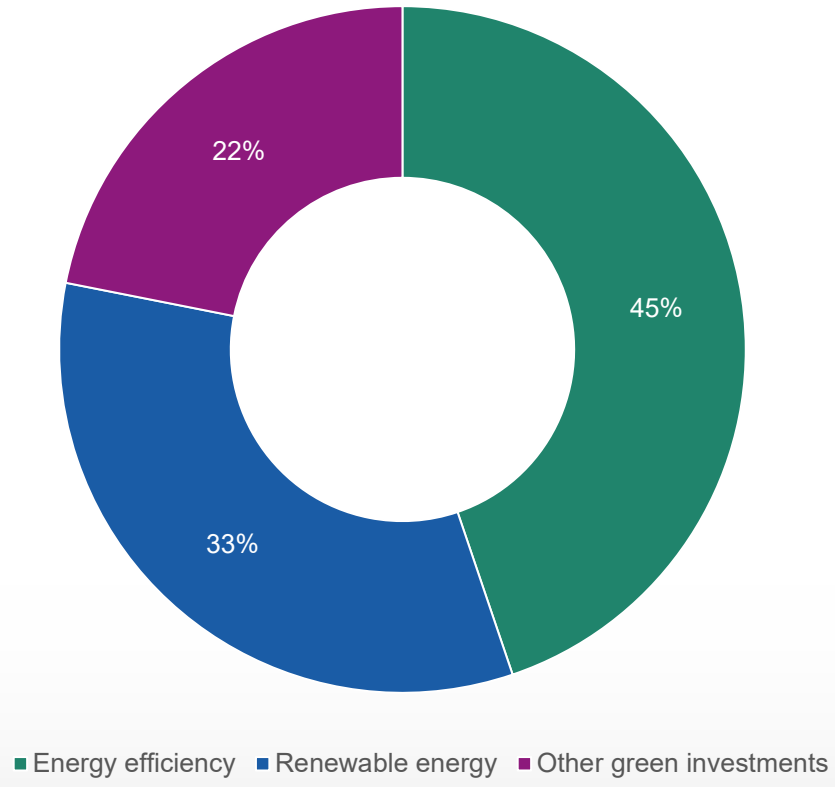


Loan portfolio by currency



Green loan portfolio

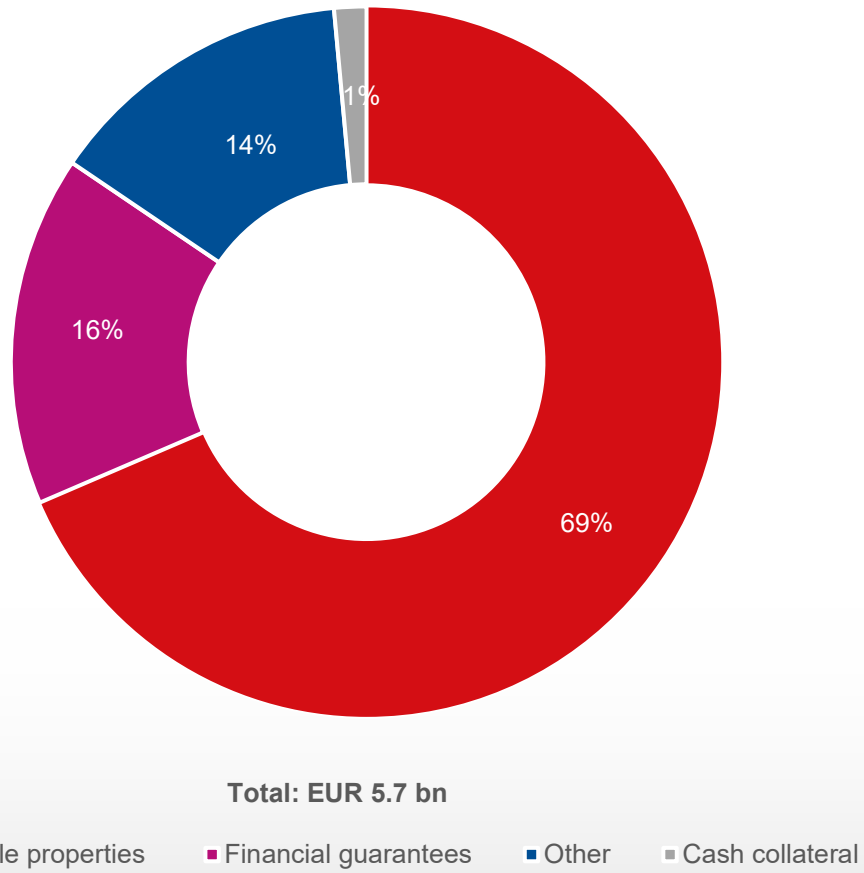
Structure of green loan portfolio



- Green loan portfolio amounting to EUR 1.4bn, representing ~16% of total loan portfolio
- Includes financing of investments in:
  - Energy efficiency
  - Renewable energies
  - Other environmentally-friendly activities
- Investment opportunities in energy efficiency, e.g. buildings' efficiency measures and other investments to enhance sustainability also with agricultural clients

Structure of collateral

Collateral by type (FY 2025)



- Majority of collateral consists of mortgages
- Significant share of financial guarantees as a result of several guarantee programmes
- Clear, strict requirements for types of acceptable collateral, legal aspects of collateral and insurance of collateral items
- Standardised collateral valuation methodology
- Regular monitoring of the value of all collateral and a clear collateral revaluation process, including use of external independent experts
- Verification of external appraisals, yearly update of market standards and regular monitoring of activities carried out by specialist staff members

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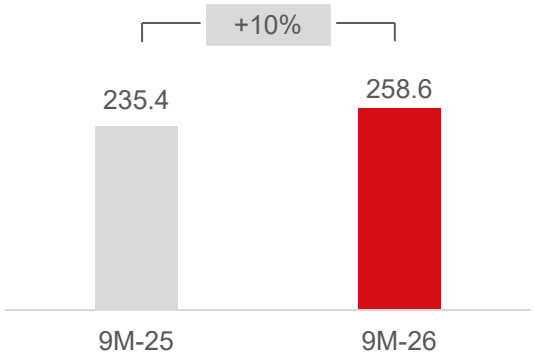
Income statement by segment

01.01.- 30.09.2026 (in EUR m)	Germany	Eastern Europe	South Eastern Europe	South America	Consolidation	Group
Interest income	27.5	151.2	293.8	40.1	-18.1	494.6
of which inter-segment	13.3	1.4	3.3	0.0	0.0	0.0
Interest expenses	36.8	74.4	81.7	20.5	-18.1	195.3
of which inter-segment	7.0	2.5	8.5	0.0	0.0	0.0
Net interest income	**-9.2**	**76.8**	**212.2**	**19.6**	**0.0**	**299.3**
Fee and commission income	18.3	20.5	82.1	2.3	-10.0	113.3
of which inter-segment	9.3	0.1	0.6	0.0	0.0	0.0
Fee and commission expenses	6.1	9.0	38.7	1.3	-10.0	45.1
of which inter-segment	0.6	2.2	6.8	0.4	0.0	0.0
Net fee and commission income	**12.2**	**11.5**	**43.4**	**1.1**	**0.0**	**68.2**
Result from derivative financial instruments and hedging relationships	-5.6	0.4	1.0	0.0	1.9	-2.3
Result on derecognition of financial assets measured at amortized cost	0.0	-0.1	0.0	0.0	0.0	-0.1
Net other operating result	113.8	0.8	2.0	-1.3	-122.4	-7.1
of which inter-segment	112.5	1.9	8.1	0.0	0.0	0.0
Operating income	**111.2**	**89.5**	**258.6**	**19.3**	**-120.6**	**358.0**
Personnel expenses	37.1	19.1	64.2	7.1	0.0	127.4
Administrative expenses	51.8	30.0	90.3	8.5	-61.3	119.2
of which inter-segment	15.3	14.0	29.4	2.6	0.0	0.0
Loss allowance	0.3	-1.1	15.0	1.4	0.0	15.6
Profit before tax	**22.0**	**41.6**	**89.1**	**2.3**	**-59.3**	**95.8**
Income tax expenses	0.3	15.2	10.4	0.5	0.0	26.3
Profit of the period	**21.8**	**26.4**	**78.7**	**1.8**	**-59.3**	**69.5**

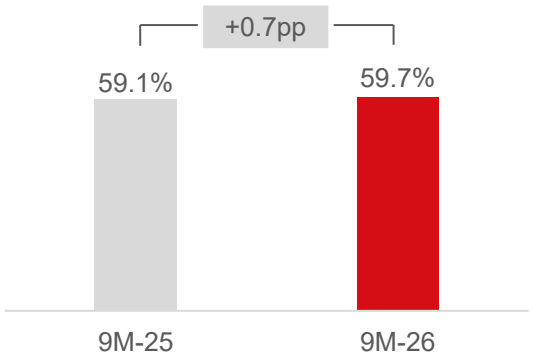
Segment South Eastern Europe

Segment key financials SEE

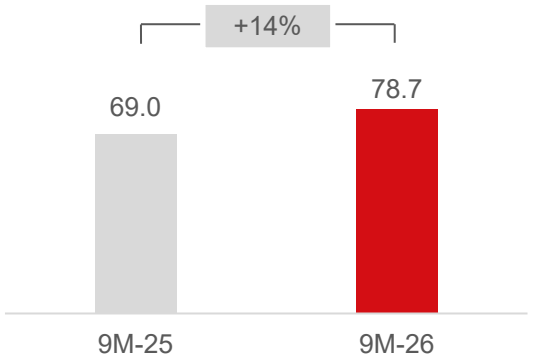
Operating income (€m)



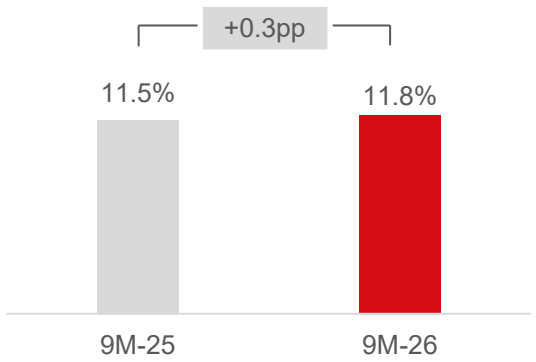
Cost-income ratio



Profit of the period (€m)



Return on equity



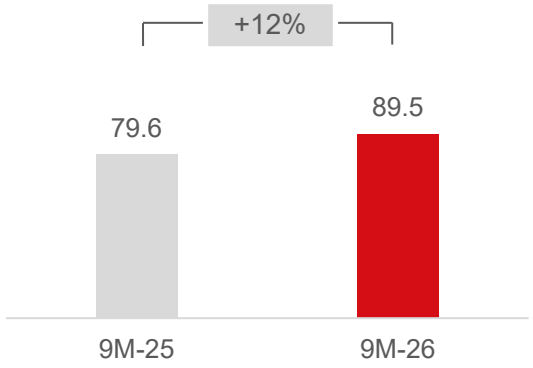
Key financial data

(in EUR m)	9M-25	9M-26
Net interest income	189.5	**212.2**
Net fee and commission income	45.5	**43.4**
Net other operating income	0.5	**3.0**
Operating income	235.4	**258.6**
Personnel expenses	57.6	**64.2**
Admininistrative expenses	81.5	**90.3**
Loss allowance	19.3	**15.0**
Income tax expenses	8.1	**10.4**
Profit of the period	69.0	**78.7**
Change in loan portfolio	9.9%	**10.7%**
Loan portfolio-to-deposit ratio	90.4%	**91.5%**
Net interest margin	3.3%	**3.3%**
Cost-income ratio	59.1%	**59.7%**
Return on equity	11.5%	**11.8%**

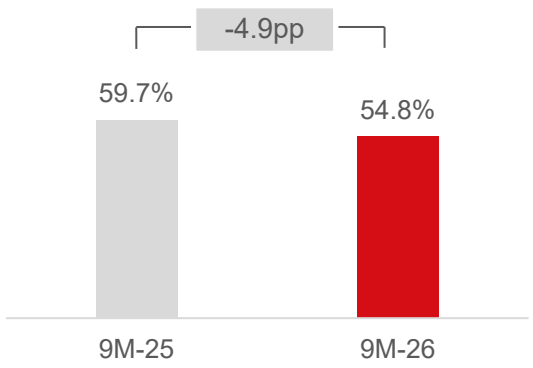
Segment Eastern Europe

Segment key financials EE

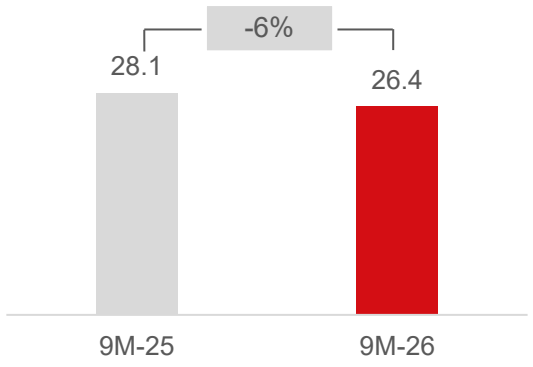
Operating income (€m)



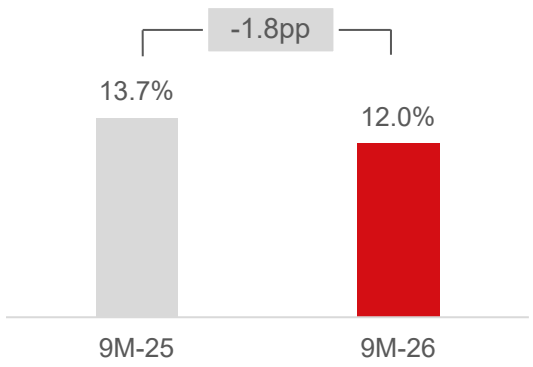
Cost-income ratio



Profit of the period (€m)



Return on equity



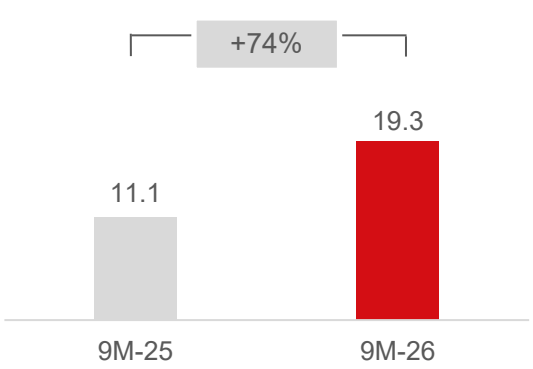
Key financial data

(in EUR m)	9M-25	9M-26
Net interest income	68.6	**76.8**
Net fee and commission income	11.6	**11.5**
Net other operating income	-0.6	**1.2**
Operating income	79.6	**89.5**
Personnel expenses	17.8	**19.1**
Admininistrative expenses	29.7	**30.0**
Loss allowance	-3.7	**-1.1**
Income tax expenses	7.7	**15.2**
Profit of the period	28.1	**26.4**
Change in loan portfolio	6.3%	**17.0%**
Loan portfolio-to-deposit ratio	87.6%	**88.7%**
Net interest margin	4.5%	**4.6%**
Cost-income ratio	59.7%	**54.8%**
Return on equity	13.7%	**12.0%**

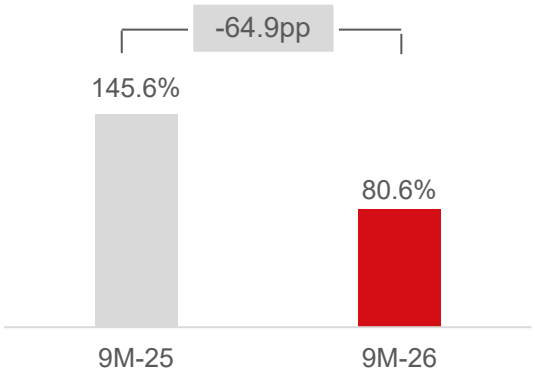
Segment South America

Segment key financials SA

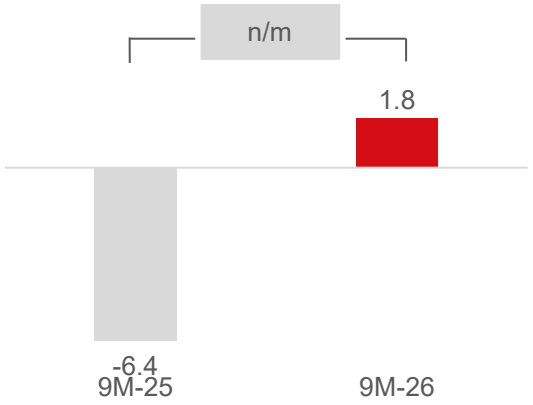
Operating income (€m)



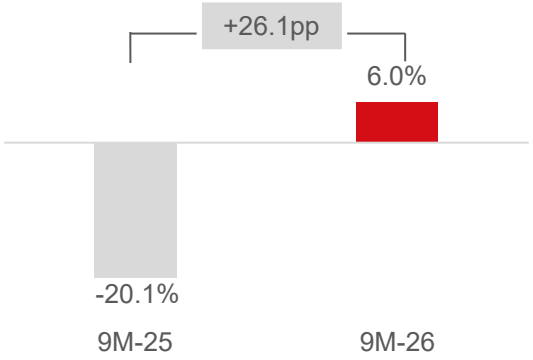
Cost-income ratio



Profit of the period (€m)



Return on equity



Key financial data

(in EUR m)	9M-25	9M-26
Net interest income	12.3	**19.6**
Net fee and commission income	0.8	**1.1**
Net other operating income	-2.0	**-1.3**
Operating income	11.1	**19.3**
Personnel expenses	6.5	**7.1**
Admininistrative expenses	9.7	**8.5**
Loss allowance	1.3	**1.4**
Income tax expenses	0.1	**0.5**
Profit of the period	-6.4	**1.8**
Change in loan portfolio	-8.8%	**11.5%**
Loan portfolio-to-deposit ratio	87.4%	**88.5%**
Net interest margin	2.5%	**4.2%**
Cost-income ratio	145.6%	**80.6%**
Return on equity	-20.1%	**6.0%**

Key figures per ProCredit bank (as per 9M-26)

Country	Bulgaria	Serbia	Kosovo	North Macedonia	Romania	Bosnia & Herzegovina
Customer loan portfolio (EUR m)	2,104	1,188	1.185	701	531	464
Change in customer loan portfolio (%)	9.7%	7.4%	13.9%	10.2%	12.1%	13.3%
Credit impaired loans (Stage 3)	4.9%	2.6%	0.9%	1.3%	2.5%	1.9%
Profit of the period (EUR m)	28.9	12.2	21.1	8.9	0.6	5.4



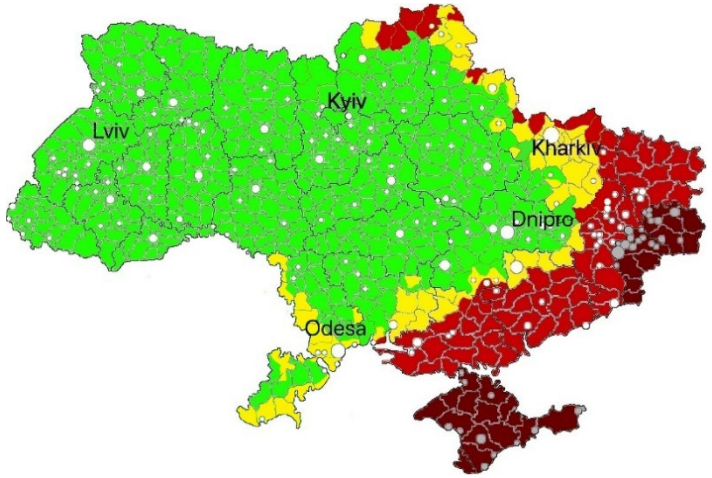
Country	Albania	Ukraine	Georgia	Moldova	Ecuador	Germany
Customer loan portfolio (EUR m)	425	719	529	283	498	50
Change in customer loan portfolio (%)	13.4%	18.2%	18.5%	11.3%	11.5%	30.2%
Credit impaired loans (Stage 3)	0.9%	2.1%	2.1%	1.2%	7.7%	0.0%
Profit of the period (EUR m)	1.3	11.9	10.4	4.0	1.8	2.0

Key figures for ProCredit Bank Ukraine

Development since 2021, before Russian invasion in 2022

(in EUR m)	FY-21	FY-22	FY-23	FY-24	FY-25
Selected financial indicators					
Loan portfolio	757	582	497	512	608
% of group	12.8%	9.5%	8.0%	7.3%	7.8%
% of portfolio in red zone	n/a	10.1%	4.0%	1.7%	1.0%
Loss allowance	0.3	86.7	5.5	-7.1	-6.7
Profit of the period	23.7	-51.8	17.7	21.8	28.9
RoE	19.9%	-55.5%	28.0%	24.4%	24.7%

Regional risk classification



Risk zone by business location	% of PCB Ukraine loan portfolio	% of PCH group loan portfolio
Dark Red	0.0%	0.0%
Red	1.0%	0.1%
Yellow	10.4%	0.9%
Green	88.6%	7.3%

- *Dark red:* Regions occupied by Russian forces since 2014
- *Very high risk.* Districts in warzone or under occupation
- *High risk.* A buffer zone from war zone / under occupation regions
- *Low risk.* Districts with relatively lower risk to be affected

Note: Loans to retail clients included in green category

Quarterly KPI update

	Q2-26	Q3-26
Staff information		
Number of staff	419	436
Change qoq %	2.7%	4.1%
Loan portfolio and quality		
Loan portfolio (EURm)	691	719
% of group	8.3%	8.3%
Share of Stage-3	2.0%	2.1%
Coverage ratio Stage-3	66%	65%
Income statement (EURm)		
Net interest income	14.8	15.7
Net fee and commission income	1.3	1.7
Loss allowance	-2.4	2.5
Profit of the period	5.4	3.5
Key metrics		
Cost-income ratio	44.8%	41.6%
RoE	17.0%	10.7%
Loan portfolio-to-deposit ratio	83%	79%
Local CET1 buffer	> 10pp	> 10pp

Appendix

A. Additional outlook information and exemplary notes

B. Impact reporting

C. P&L, balance sheet, loan portfolio

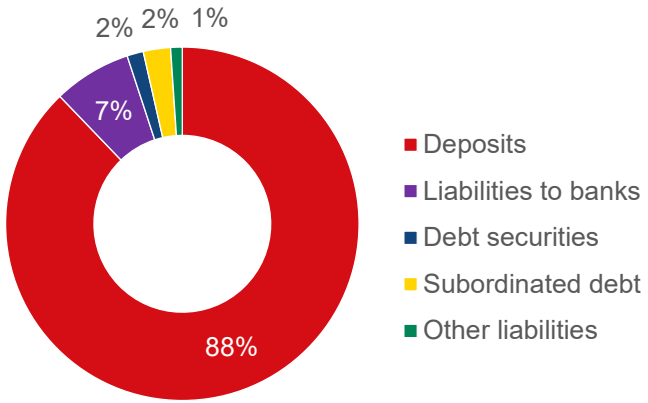
D. Information on segment and bank level

E. Capital, liquidity and other information



Funding, rating and liquidity

Funding sources

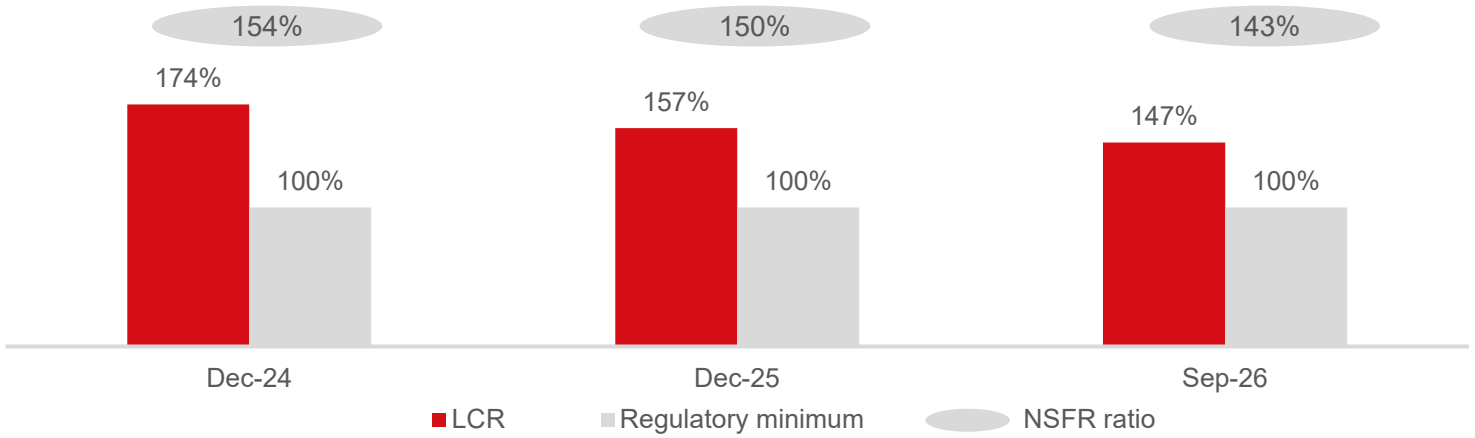


Total liabilities: EUR 11.1 bn

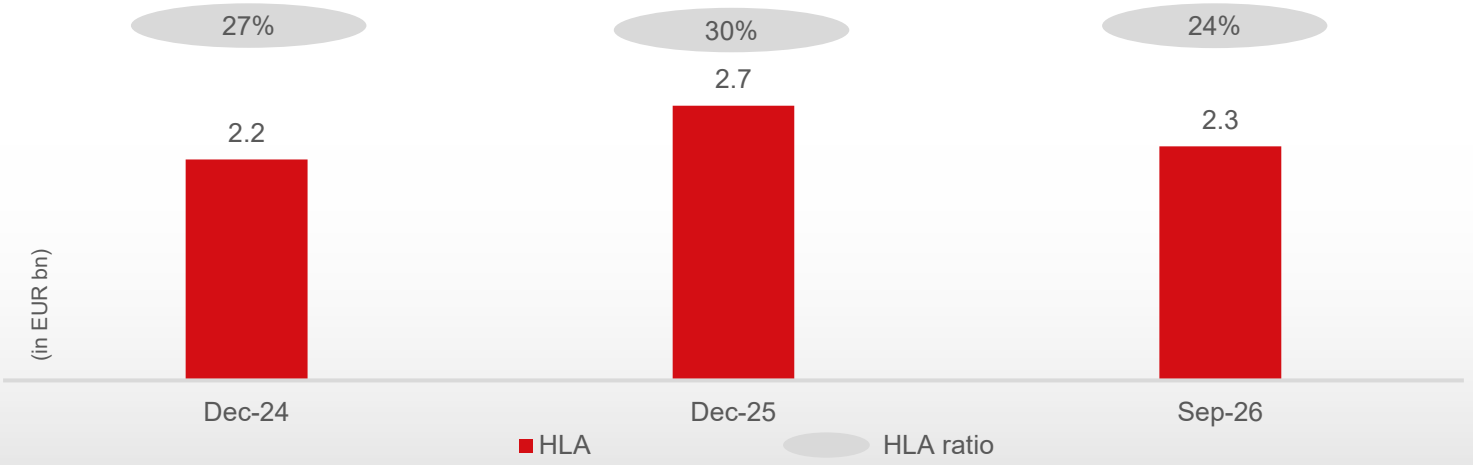
89% loan / deposit ratio
stable yoy

BBB (stable)
ProCredit Holding rating by Fitch, last affirmed on 14 April 2026

Liquidity coverage ratio (LCR) and NSFR



Highly liquid assets (HLA) and HLA ratio



Successful inaugural AT1 issuance in May-26 supporting the group's capital structure optimisation

CASE STUDY

ProCredit Holding AG successfully issued EUR 150m Additional Tier 1 capital instruments

Summary of transaction:

- On 29 May 2026, ProCredit Holding successfully completed its inaugural issuance of AT1 capital instruments
- The transaction supports the optimisation of the group's regulatory capital structure
- The issuance met strong investor demand (>3x oversubscribed), resulting in a broadly diversified order book and pricing below the respective benchmark
- The initial interest rate is 8.00% and will be reset at 5y intervals, starting in Dec-31 (5y Eur swap rate + 5.195%)
- As a result of the transaction, the group's Tier 1 capital ratio increased by around ~2pp

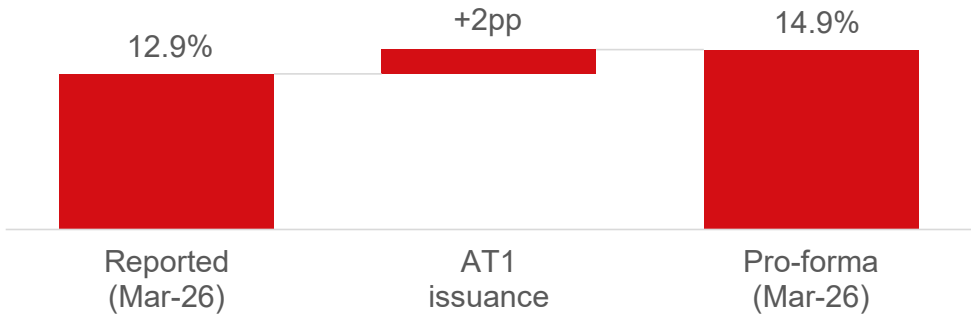
Explanatory note on accounting treatment of interest expenses:

For AT1 instruments classified as equity under IFRS, coupon payments bypass the P&L and are recorded directly in equity as distributions to holders, with no impact on the consolidated profit of the period. Illustrative calculation for EPS reported (IFRS) and EPS post expected coupon is disclosed in the appendix of this presentation.

Main statistics:

ISIN	XS3396018015
Issue date	29.05.2026
Rating issuer / issue	BBB / B- (Fitch)
Volume	EUR 150m
Coupon	8.000% p.a., payable 03 December
Tenor	PerpNC2031
Listing	Euro MTF, Luxembourg Stock Exchange

Impact on Tier 1 capital ratio:



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Financial calendar (continuously updated on IR Website)

Date	Location	Event information
23.11. – 25.11.2026	Frankfurt/ Main	Deutsches Eigenkapitalforum 2026
18.03.2027		Annual Report 2026
13.05.2027		Quarterly Report as of 31 March 2027
08.06.2027	Frankfurt/ Main	Annual General Meeting
12.08.2027		Interim Report as of 30 June 2027
11.11.2027		Quarterly Report as of 30 September 2027

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Disclaimer

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