H1/Q2 2026

Results presentation, Frankfurt am Main, August 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

H1 2026: Strategy execution yields strong and targeted loan growth amid increased net interest margin

- **Loan portfolio grows by 8%,** crossing the EUR 8 billion mark for the first time
- **Active client base increases by 27,000 clients** – micro clients up nearly 18% and retail clients up 8%
- **Volume growth and net interest margin expansion** drive robust 7% growth in operating income
- **Profit of the period amounts to EUR 38.5 million;** cost-income ratio at 71.2%
- **Inaugural AT1 issuance of EUR 150 million** in May supports group capital structure optimisation

H1 2026 at a glance

Customer loans

+8.0% (ytd)

Loan portfolio €8.4bn

Customer deposits

+2.2% (ytd)

Customer deposits €9.3bn

Stage-3 ratio

2.9%

-0.1 pp ytd

Net interest income

+11.6% (yoy)

€191.3m

Net result

€38.5m

at 71.2% C/I ratio
and 22 bps cost of risk

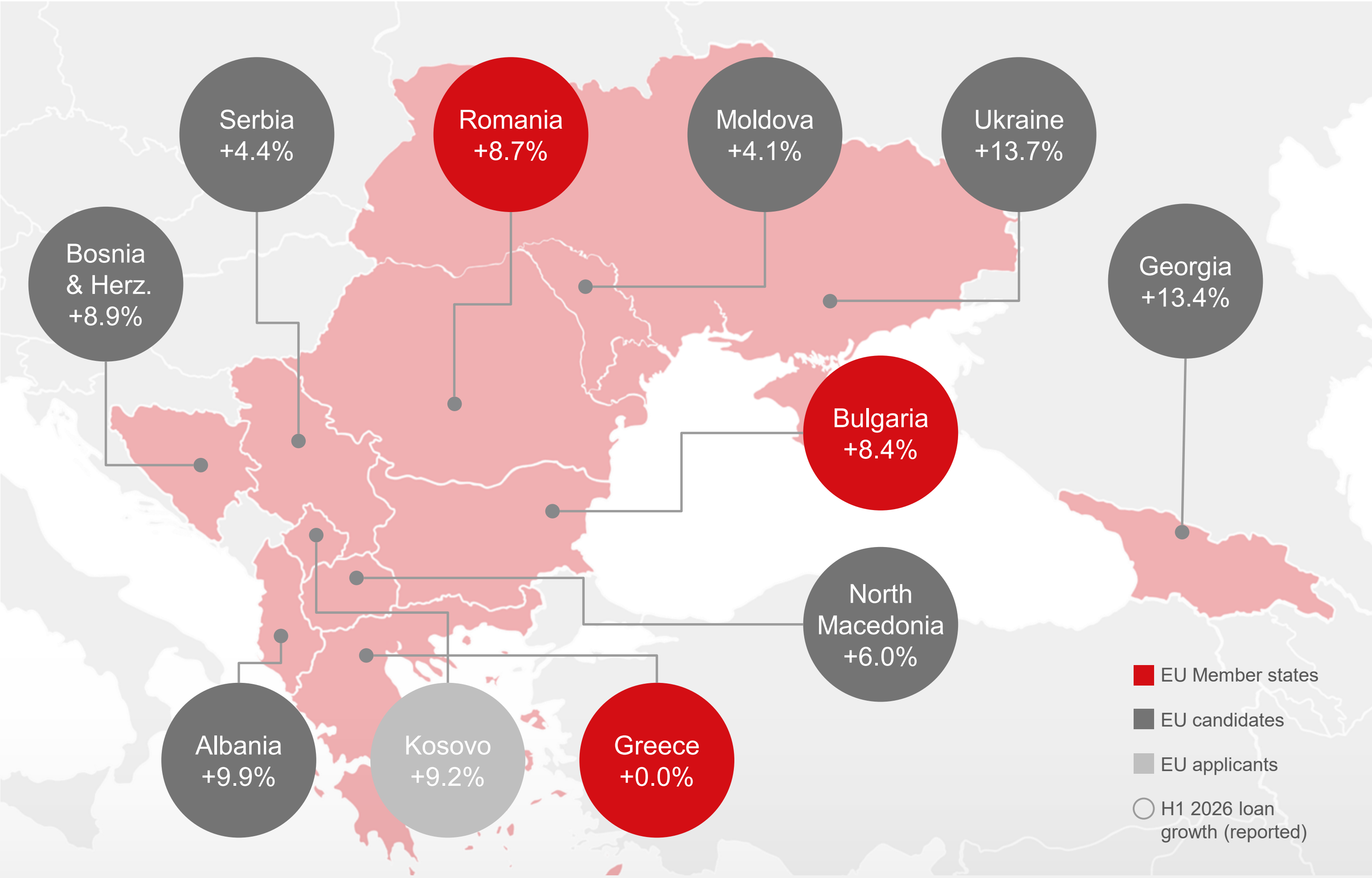
RoTE

7.3%

RoE 6.7%
(including AT1 capital of €150m in equity)

Notes: Reclassification according to IFRS 5 related to ProCredit Ecuador not included in H1/Q2 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



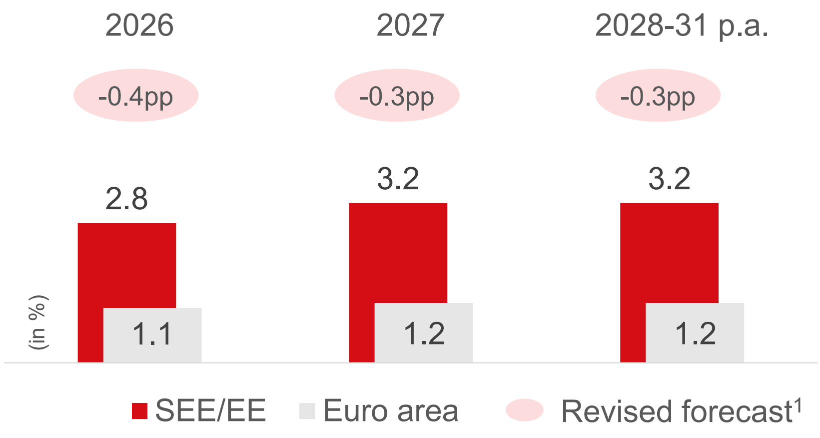
ProCredit growth engine

- 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

ProCredit HOLDING

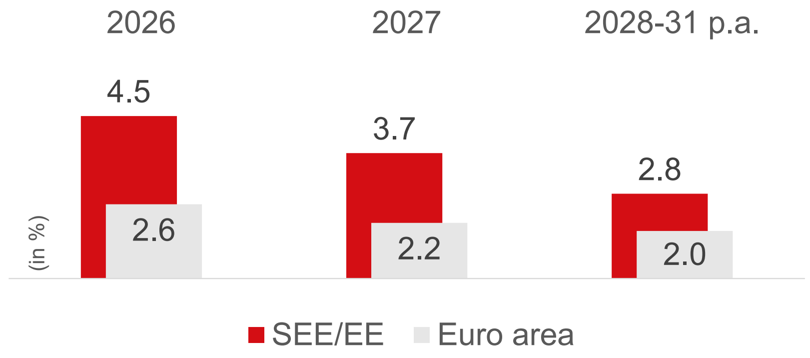
Positive growth outlook for highly relevant SEE/EE region

GDP outlook for SEE/EE well above Euro area



(1) Forecast revision (in %-points) from Oct-25 to Apr-26 outlook for ProCredit SEE/EE countries of operation; for the Oct-25 IMF WEO, estimates were available and reflected until 2030

Elevated inflation expected in 2026/27



Source: IMF World Economic Outlook (April 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 of slightly above 1% p.a.
- Revised European GDP growth forecasts by the IMF in Apr-26, including for most SEE/EE countries, reflecting a more challenging macroeconomic environment

Regional focus on SEE/EE

- EU accession momentum; currently 8 of ProCredit countries of operation with status as candidates or potential candidates for EU membership
- Continued private consumption and resilient investment expected to support growth across the SEE/EE region
- Euro adoption in Bulgaria as of Jan-26 expected to boost FDI, trade, and tourism while improving borrowing conditions and eliminating FX-risks; early 2026 FDI data indicate increased investment inflows

Middle East conflict

- Overall, limited direct impact on the SEE/EE region; but prolonged nature of the conflict with indirect impact e.g. through energy price volatility, inflationary pressures, supply-chain disruptions, and weaker external demand
- Elevated global economic risks (incl. rising prices and shortages of essential industrial raw materials) from a prolonged conflict and its follow-on effects

War on Ukraine

- Ongoing with significant human and economic losses; continued financing support by international partners
- Ukraine GDP outlook of 2.0% in ‘26e and 3.5% in ‘27e, however, subject to the duration of the war, external financing, and energy security, amongst others

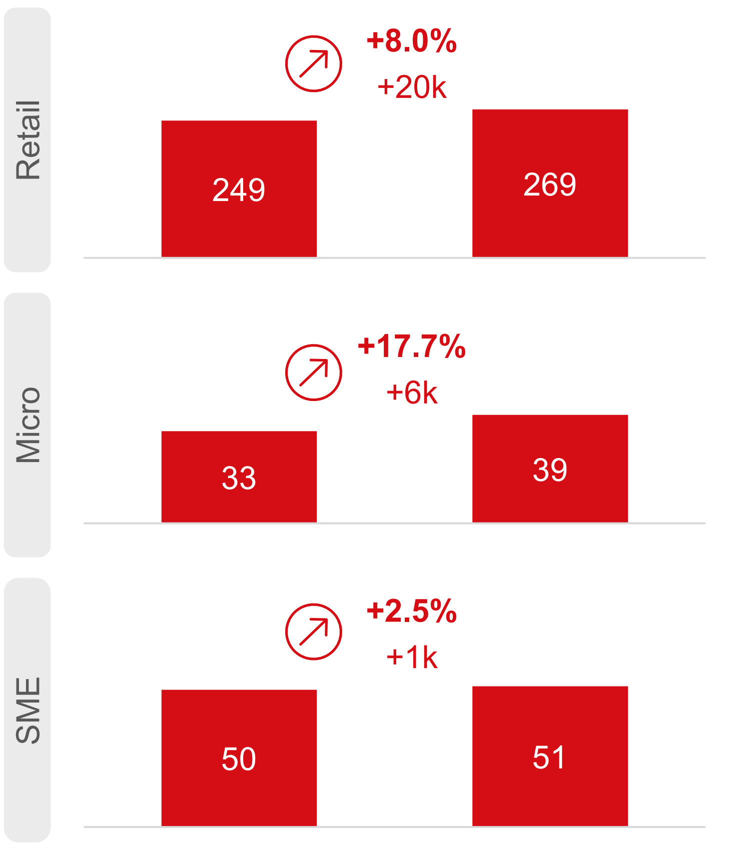
Sources: International Monetary Fund, EBRD, Bulgarian National Bank

Delivering operational progress on strategy execution

Operational KPIs

KPI	FY-25	H1-26	FY-29
# active clients	~330k	359	~800k
Share of micro and consumer loans	8%	9.4%	~20%
Retail deposits	44%	45%	~50%
c/a and savings deposits	62%	62%	~70%
RWA/asset ratio	63%	64.9%	<60%

active clients by segment (in '000s)



Product roll-out

Update per H1

- ✓ **New mobile retail banking apps rolled out** in 3 further banks in H1: North Macedonia, Albania, Romania
- ✓ **New mobile banking apps for business clients** rolled out in H1: North Macedonia, Bosnia & Herzegovina
- ✓ **Growing front-office automation initiatives** with digital onboarding rolled out in 3 further banks: Ukraine, Albania, Romania

7/10
SEE/EE banks with new mobile retail banking apps

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

Our digital retail banking apps

Mobile-first retail franchise

Efficient and scalable retail banking business model with leading role of mobile banking channel

Engaging daily banking services with convenient access

Seamless customer experience with easy to use UX/UI

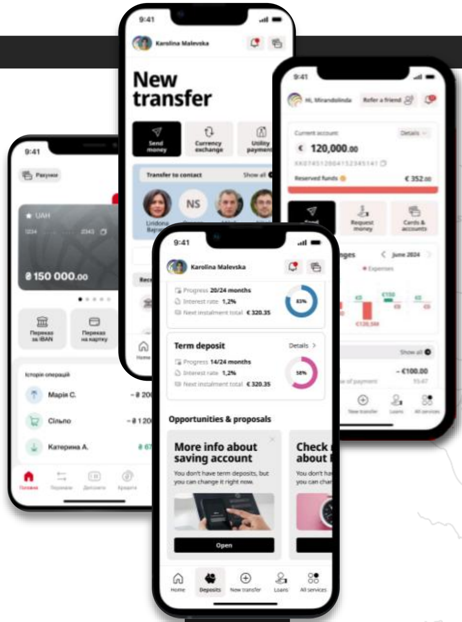
Key customer journeys

Smooth digital onboarding < 15 minutes
Open an account & card in minutes and use it immediately via Apple/Google Pay before physical plastic arrives

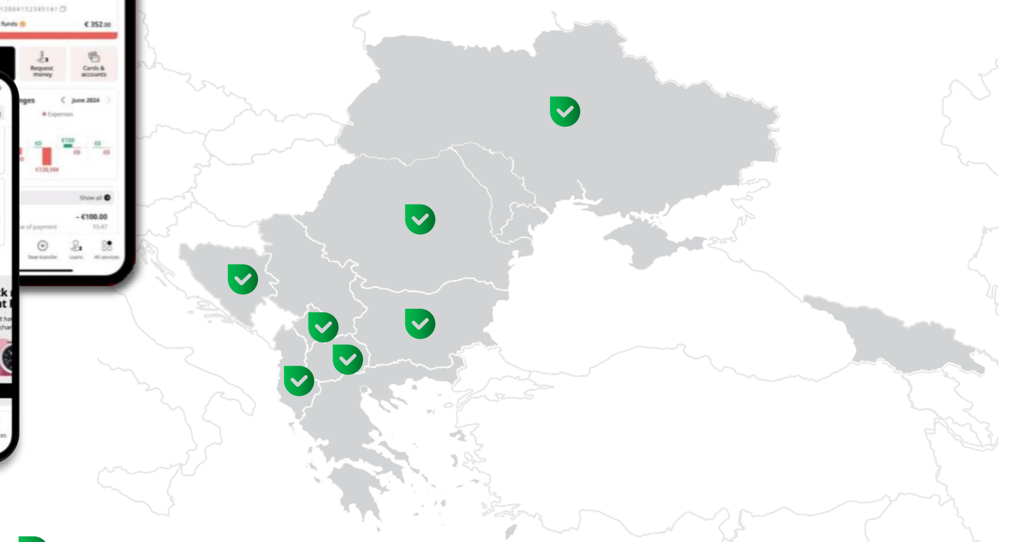
Frictionless mobile payments
Send money effortlessly via Shake-to-Pay, QR Code, or IBAN Payments

Keep your money safe and smartly
Your money will be safe, always available and you earn interest with FlexSave deposit

Comfortable family budget management
Convert major purchases into flexible credit installments with a single tap



Strong regional reach



ProCredit SEE/EE banks with new mobile retail banking apps

Core building block for group-wide business model profitability and efficiency

CASE STUDY

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

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

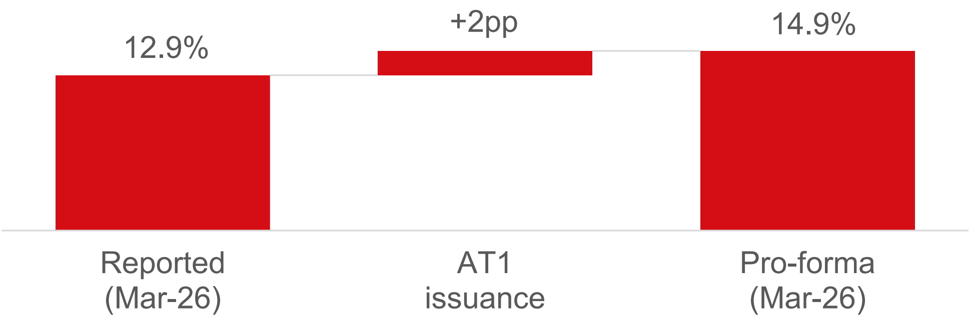
Explanatory note on accounting treatment of interest expenses:

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:



Outlook FY 2026

Summary

FY 2026 expectations shaped by **income growth**. Continued focus on **balance sheet transformation**, **accelerated loan growth** in higher-yielding segments (Small, Micro, and Retail) and **improved deposit structure** (current and savings balances).

The Group remains strategically focused on **advancing digitalisation** and **capital optimisation** measures to **unlock scalability, growth and income generation potential**.

Positive income developments to be offset by **continued digitalisation investments**, costs for selected **capital optimisation measures**, anticipated effects from a **planned divestiture of ProCredit Bank Ecuador,** and other short-term **headwinds**[1].

Outlook metrics

Growth of the loan portfolio	**12% – 15%** *For continued operations, assuming no significant FX volatility*
Return on equity (RoE)	**Around 7%** *Group reported incl. assumed transaction effects, based on moderate cost of risk*
Cost-income ratio (CIR)	**Around FY-25 level** *FY-25: 73.4%*
CET1 ratio and dividend	**Around 13% 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 24 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.

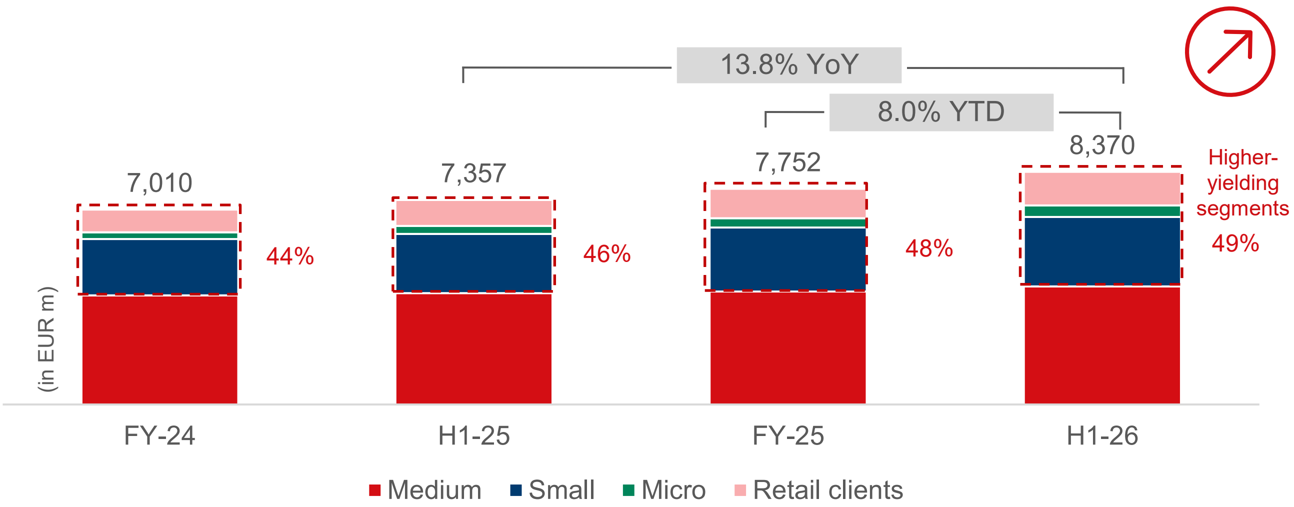
ProCredit HOLDING

A. Highlights and business update

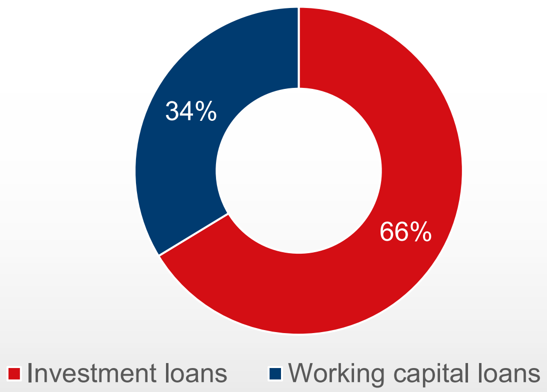
B. **Group results**

Dynamic loan growth increasingly driven by higher-yielding segments

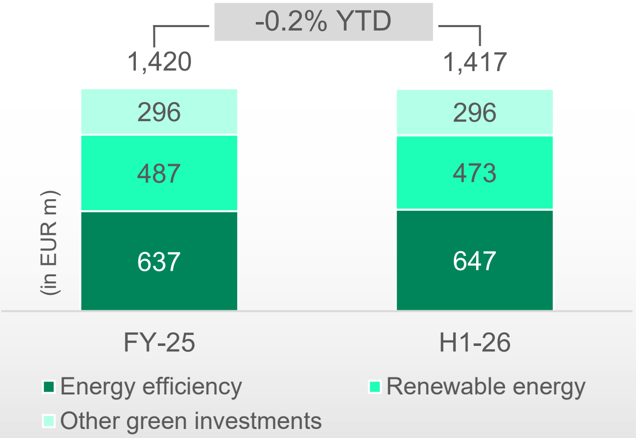
Loan portfolio growth



Loan portfolio by loan type



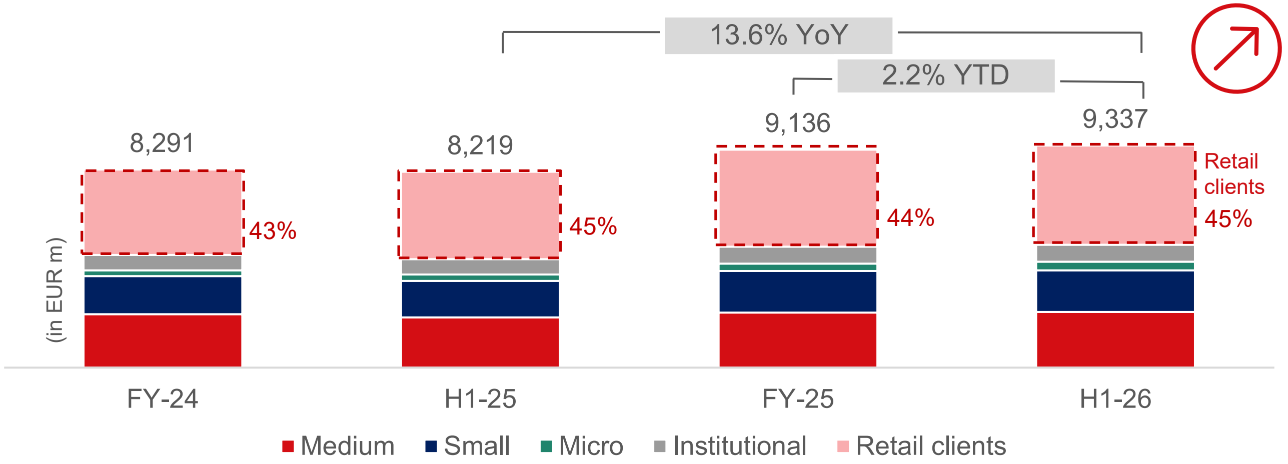
Green loan portfolio



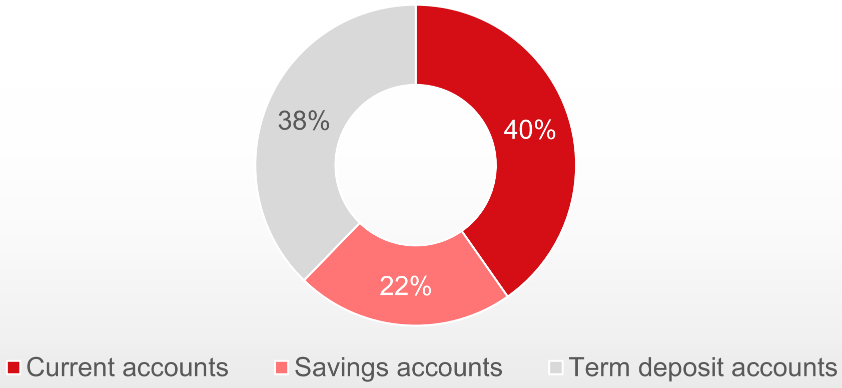
- Strong loan growth of 8.0% or EUR 617m
  - Good loan growth across all client segments
  - More than 70% of growth from higher-yielding segments (micro, small and retail clients)
  - Share of higher-yielding segments in total loans increases by 8pp since launch of updated business strategy (FY-23)
  - Increasing client numbers supporting strong loan dynamics in micro (+23.1%) and retail (+14.5%)
- Green loan portfolio at EUR 1.4bn, representing 17% of total loan portfolio

Good deposit development through digital banking channels

Deposit growth



Deposit split and key metrics



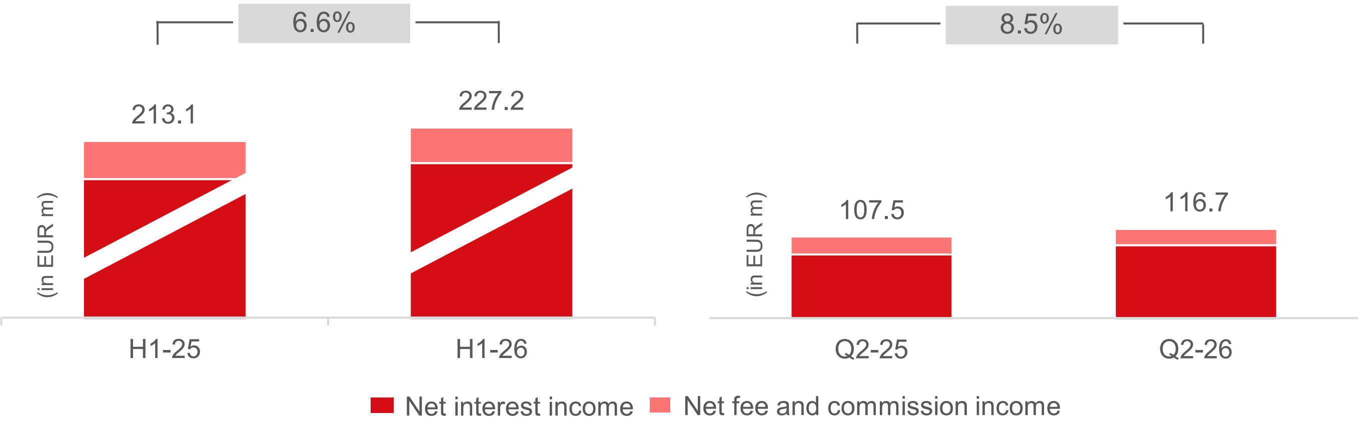
45%
share of deposits from retail clients, up 4.0pp since FY-23

90%
loan portfolio / deposit ratio, stable yoy

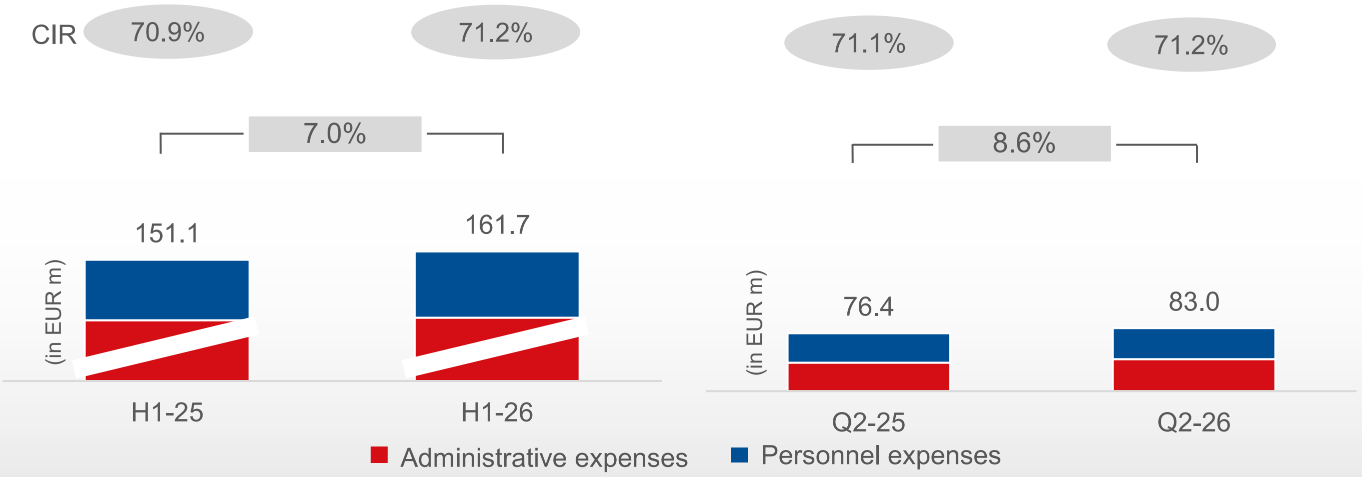
- Customer deposits increase by 2.2% or EUR 201m
  - Strong growth in deposits from micro enterprises (+18.2%) adding to growing deposit granularity
- Retail client deposit base as strategic priority to support margin development in the coming years
  - Near to 70% of YoY deposit growth achieved through sight and savings deposits (vs. around 30% in FY-24)
  - Efforts to build meaningful market share in local retail banking sectors to reduce reliance on term deposits as funding source, providing sizeable margin upside

Operating income growth driven by NII expansion

Operating income



Personnel and administrative expenses



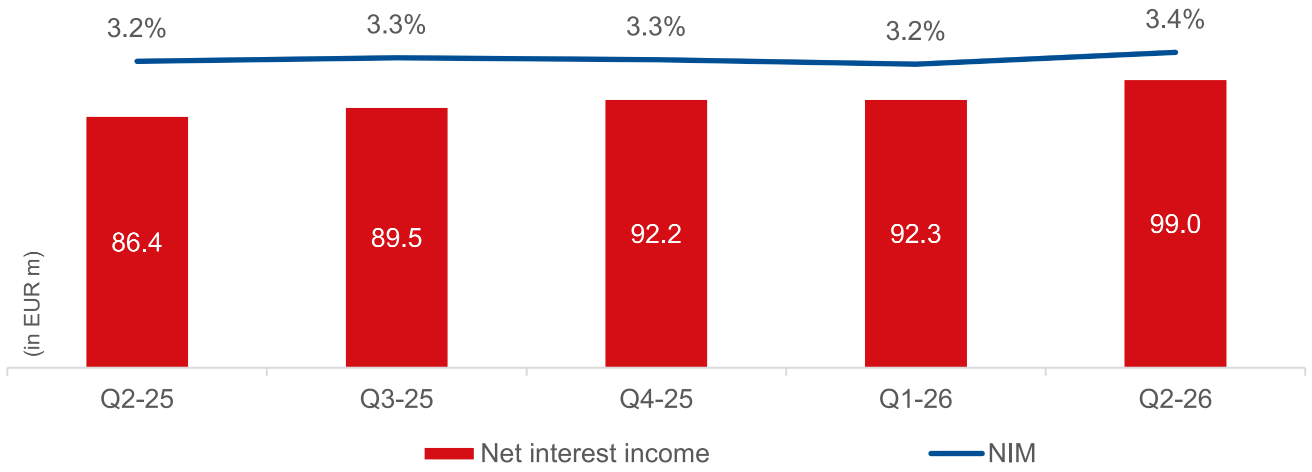
- Operating income shows robust increase thanks to net interest income (NII) expansion
  - NII gains of 11.6% year-on-year; net fee reduction in line with expectation
  - Margins strengthened as balance sheet transformation progresses

- Cost-income ratio at elevated level of 71.2%
  - Strategic investments driving higher cost base for personnel, IT and depreciation
  - Effects from the euro introduction in Bulgaria and hedging for RWA efficiency adding approx. 2pp to run-rate cost-income ratio

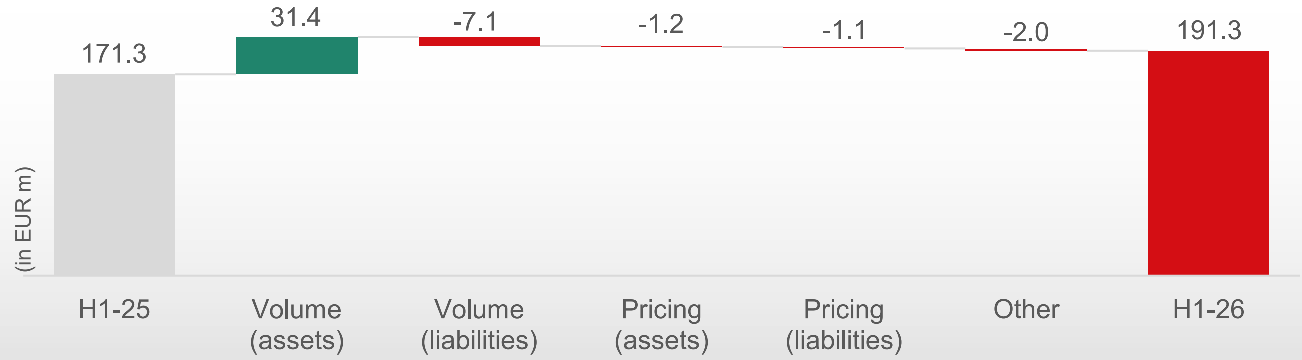
Note: Operating income including negative contribution from line item net other operating income

Volume growth and NIM expansion drive increased NII

Quarterly development



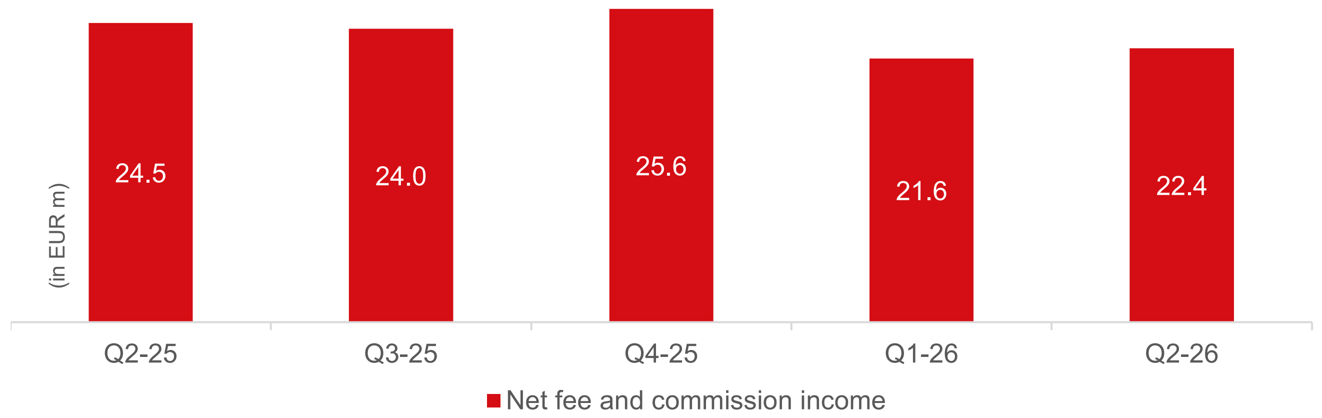
Development yoy (H1-25 vs. H1-26)



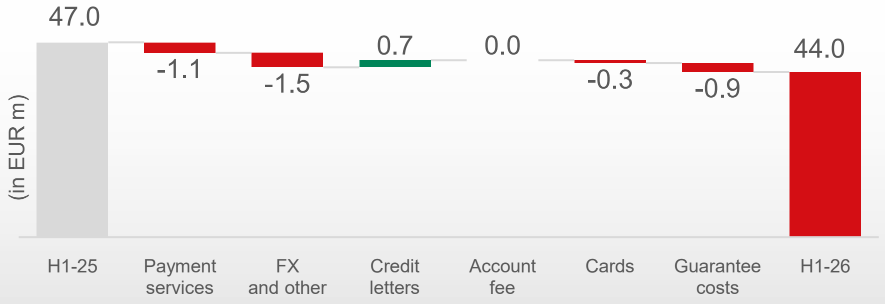
- NII in Q2 at EUR 99.0m with net interest margin (NIM) at 3.4%
  - Increase with respect to previous quarter of EUR 6.8m or 7.3%
  - Good growth in almost all markets
  - NIM up 18 bps with respect to Q1-26
- NII increase in H1 of 11.6% year-on-year driven by strong volume growth and strengthened NIM
  - Net interest margin recovery in ECU supporting YOY development
  - NII growth dynamics across almost all markets
  - 10% increase in interest income from customer loans more than offsets higher interest expenses from subdebt and bonds issued at Holding level
  - NIM strengthened due to ongoing balance sheet transformation

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

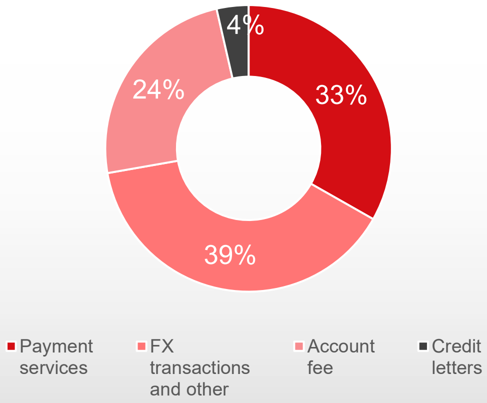
Quarterly development



Development yoy (H1-25 vs. H1-26)



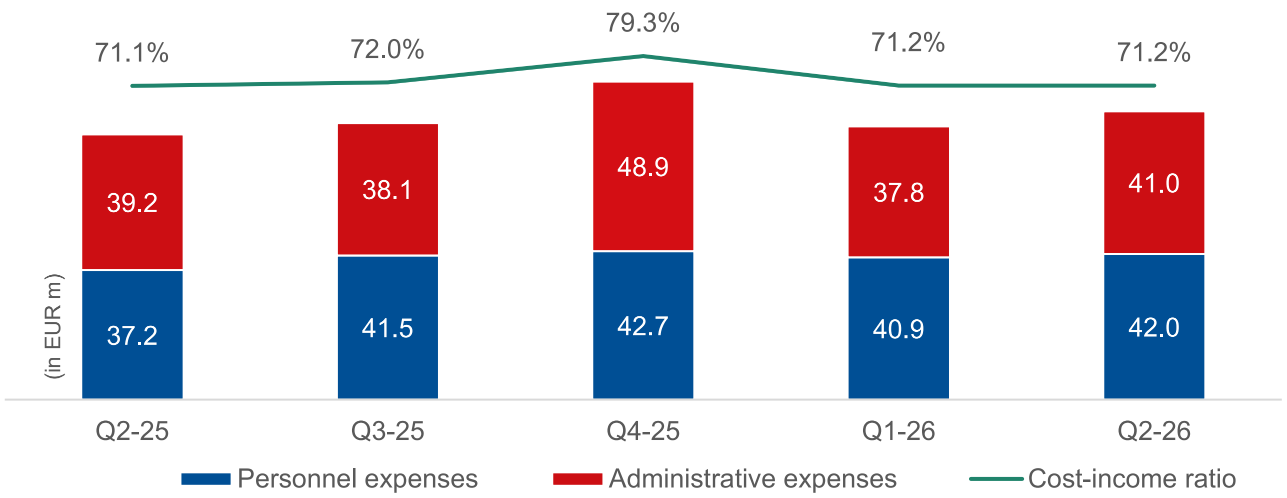
Net fee income split
(H1-26)



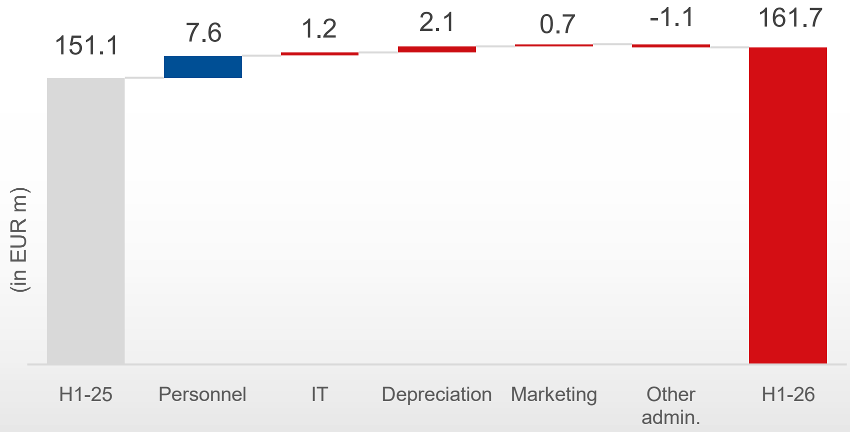
- ▶ Q2 net fee and commission income of EUR 22.4m
  - Slight increase with respect to Q1-26 reflecting client number growth and days-effect, but below previous year Q2
- ▶ Year-on-year reduction of EUR 3.0m, as expected, as result of euro introduction in Bulgaria and increased SEPA availability
  - Euro introduction in Bulgaria leads to anticipated decline in fx-income on bank level in line with guidance
  - SEPA introduction in several markets in 2025 and 2026 causing decline in income from hard-currency international money transfers
  - Costs for guarantees increased due to various local capital efficiency measures, incl. synthetic securitization and MIGA central bank balance insurances

Moderate increase in personnel and administrative expenses

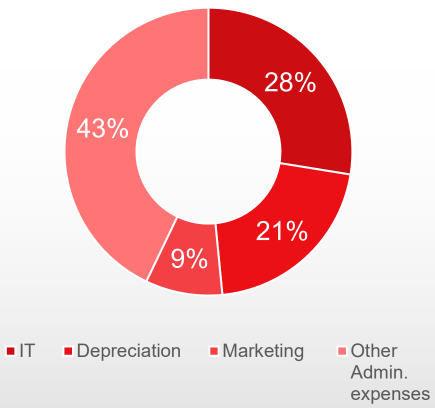
Quarterly development



Development yoy (H1-25 vs. H1-26)



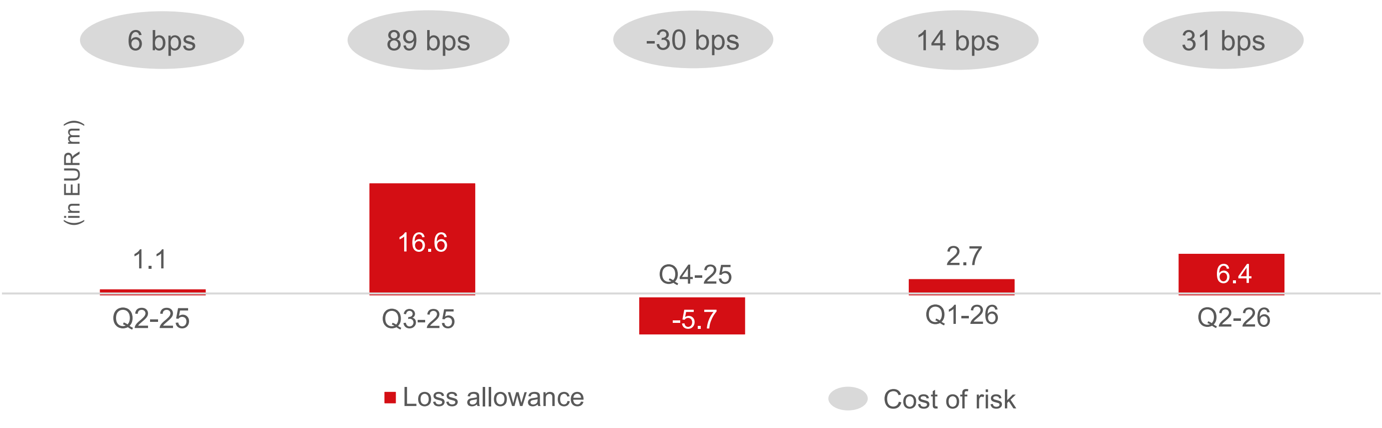
Admin expense split (H1-26)



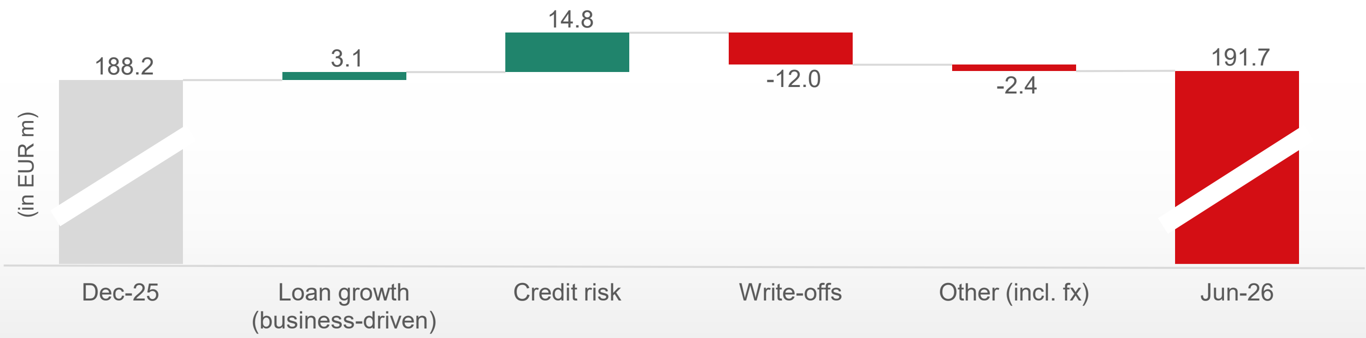
- Q2 personnel and administrative expenses of EUR 83.0m
  - Moderate increase in personnel expenses while administrative expenses increased stronger due to higher expenses for software and marketing services
- Cost base in H1 increases by 7.0% year-on-year
  - Increase primarily driven by higher personnel expenses including higher staff numbers in functions central to the execution of the retail and digital transformation strategy
  - Depreciation increased due to IT and software investments done in prior periods
  - Q1 and Q2 cost-income ratios include new underlying hedging expenses and negative effect from lower net fee income from the euro introduction in Bulgaria

Loss allowance moderate amid global uncertainties

Quarterly development



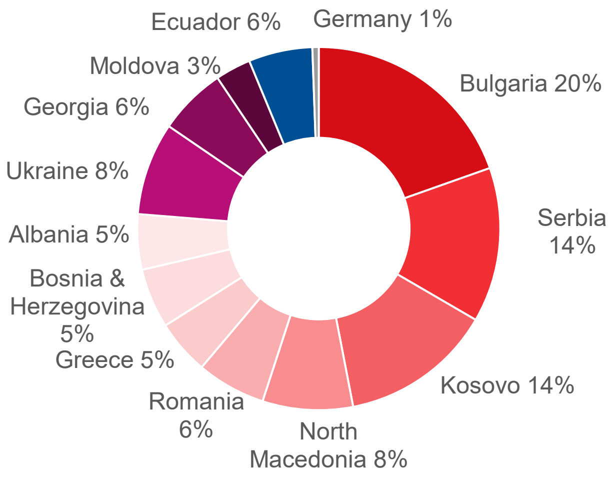
Loss allowance on balance sheet (H1-26)



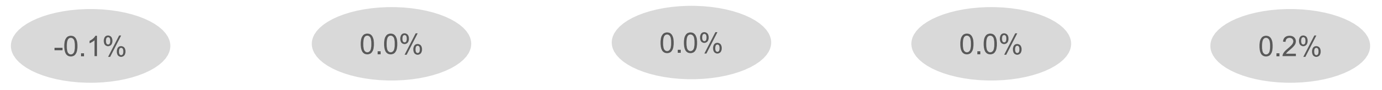
- Q2-26 loss allowance of EUR 6.4m corresponding to cost of risk of 31 bps
  - Includes EUR 2.7m of portfolio-level model provisions reflecting a more challenging global macroeconomic environment
- H1 loss allowance of EUR 9.0m corresponding to cost of risk of 22 bps in line with expectations
- Prolonged nature of the Middle East conflict continues to weigh on growth prospects
  - As of today, no material direct impact on our clients
  - Broader and indirect impact on local economies through higher energy prices
- Stable level of total B/S loss allowance
  - Stock of management overlays at EUR 48.8m, accounting for 25.5% of total provisions

Stable loan portfolio quality

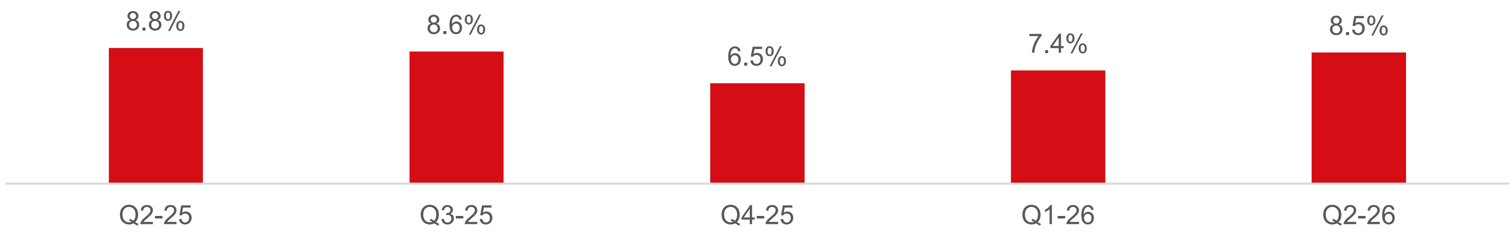
Loan portfolio by geography



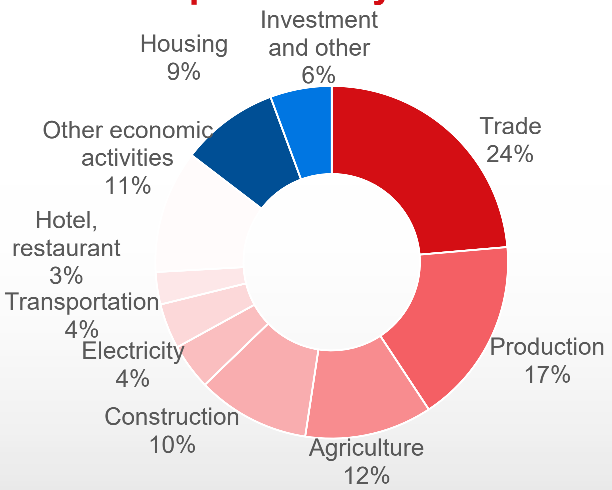
Net-write offs (annualised)



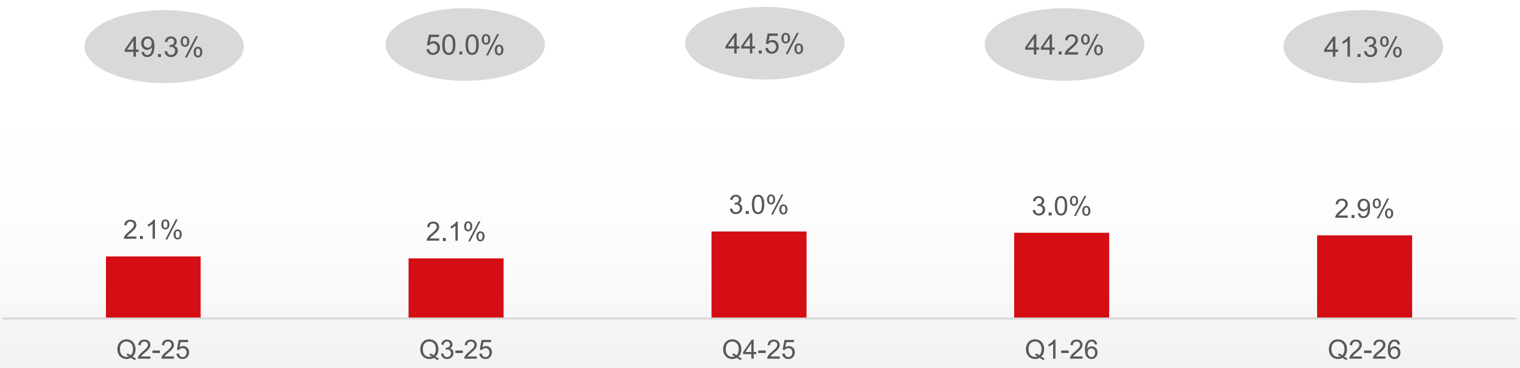
Stage 2



Loan portfolio by sector

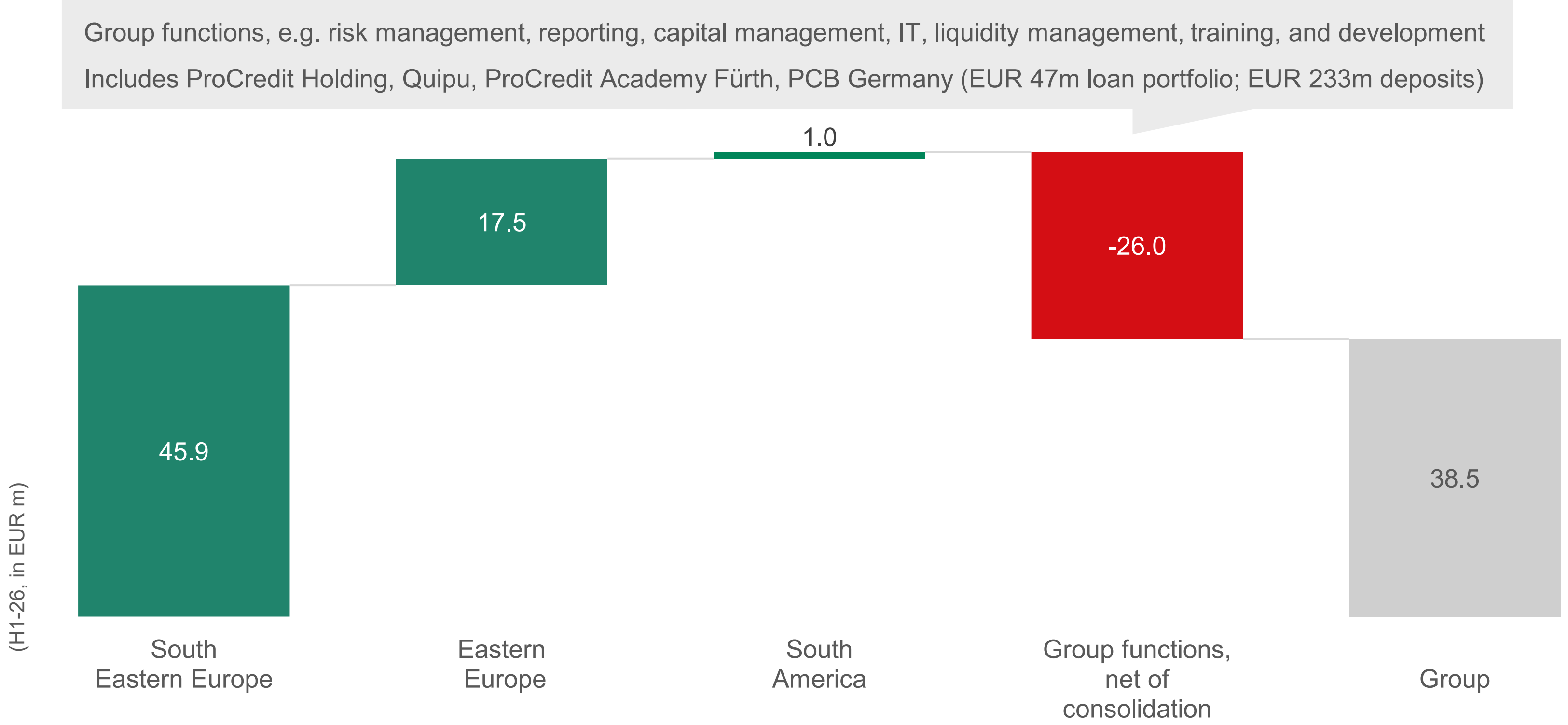


Stage 3 and coverage ratio



Note: Greece via Bulgaria entity

Contribution of regional segments to group net result



	South Eastern Europe	Eastern Europe	South America	Group functions, net of consolidation	Group
Customer loan portfolio (EUR m)	6,384	1,462	476	–	**8,370**
Change in customer loan portfolio	+7.1%	+11.7%	+6.5%	–	**+8.0%**
Cost-income ratio	61.5%	56.7%	87.6%	–	**71.2%**
Equity (EUR m)	872	297	46	–	**1,233**
Return on equity (annualised)	10.6%	12.2%	4.9%	–	**6.7%**

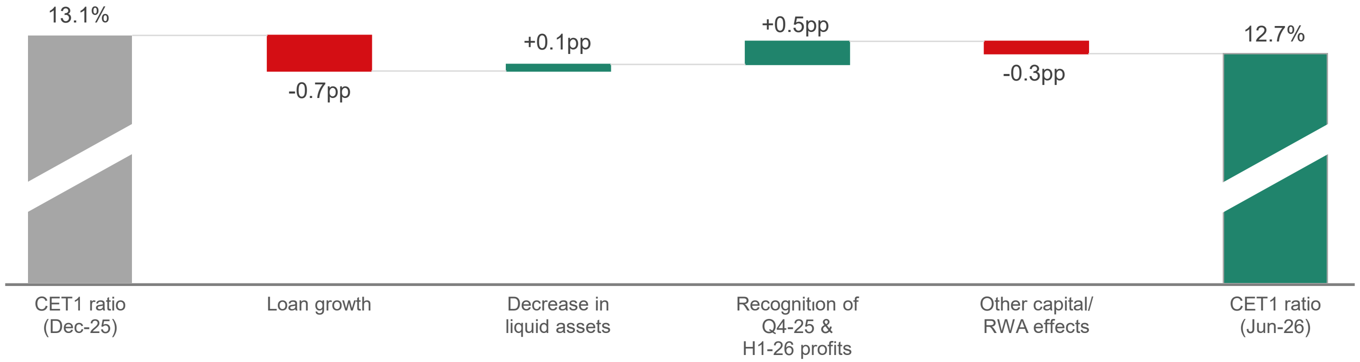
Note: Segment equity as of end of reporting period. Return on equity calculated based on average equity.

Regulatory capital, risk-weighted assets, capital ratios

Capitalisation overview

in EUR m	Dec-25	Jun-26
CET1 capital	956	985
Additional Tier 1 capital	0	149
Tier 1 capital	956	1,134
Tier 2 capital	235	244
Total capital	1,191	1,378
RWA total	7,292	7,738
RWA density	62.9%	64.9%
CET1 capital ratio	13.1%	12.7%
Tier 1 capital ratio	13.1%	14.7%
Total capital ratio	16.3%	17.8%
Leverage ratio	8.0%	9.2%

Development of CET1 capital ratio



- CET1 ratio at 12.7%, Tier 1 ratio at 14.7%, Total Capital ratio at 17.8%
  - Includes Q4 2025 profit and H1 2026 interim profit reduced by foreseeable charges, including dividend accrual of YTD profits and accrual of AT1 coupon
  - AT1 issuance of EUR 150m in May 2026
  - Regulatory capital requirements of 10.4% CET1, 12.6% Tier 1, 15.7% Total Capital ratio
- Risk-weighted assets increased in H1 2026
  - Increase in credit risk mainly reflects the business growth in H1 and an updated treatment of guarantees
  - Operational risk increase driven by annual re-calibration
- Leverage ratio of 9.2% well above regulatory requirements

Q&A

ProCredit Academy, Fürth-Weschnitz, Germany

ProCredit HOLDING

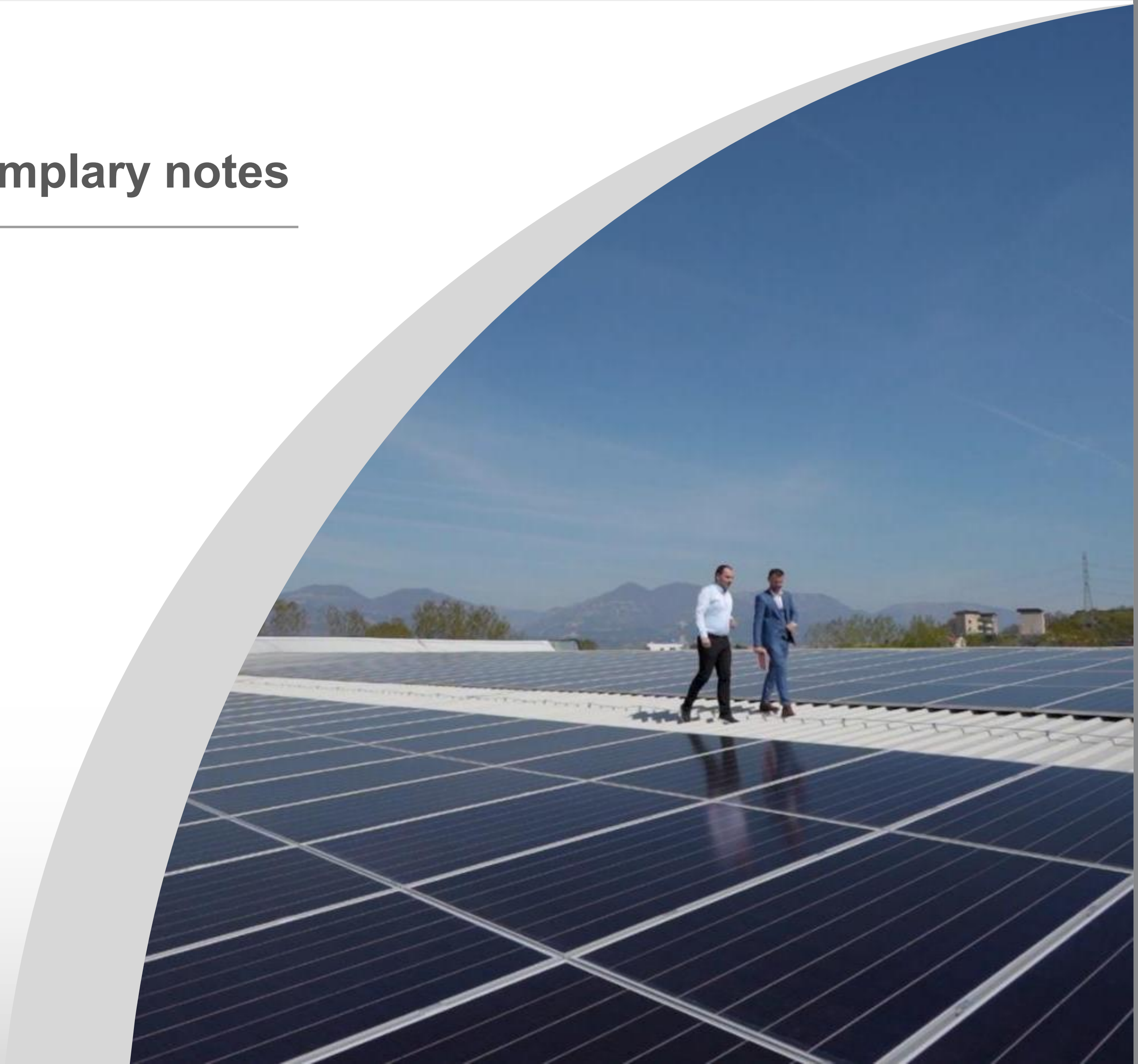
A. Additional outlook information and exemplary notes

B. Impact reporting

C. P&L, balance sheet, loan portfolio

D. Information on segment and bank level

E. Capital, liquidity and other information



ProCredit HOLDING

FY 2026 extraordinary developments

	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 PCB Romania: Temporary increase in bank turnover sector tax to 4% for the period July 2025 to December 2026	High single-digit to low double-digit €m

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

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 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, the change in US trade policy poses a general risk to global economic development, which could also potentially affect the markets we serve. We refer to the “Credit risk” section.
- The recent geopolitical tensions surrounding the conflict in Iran 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

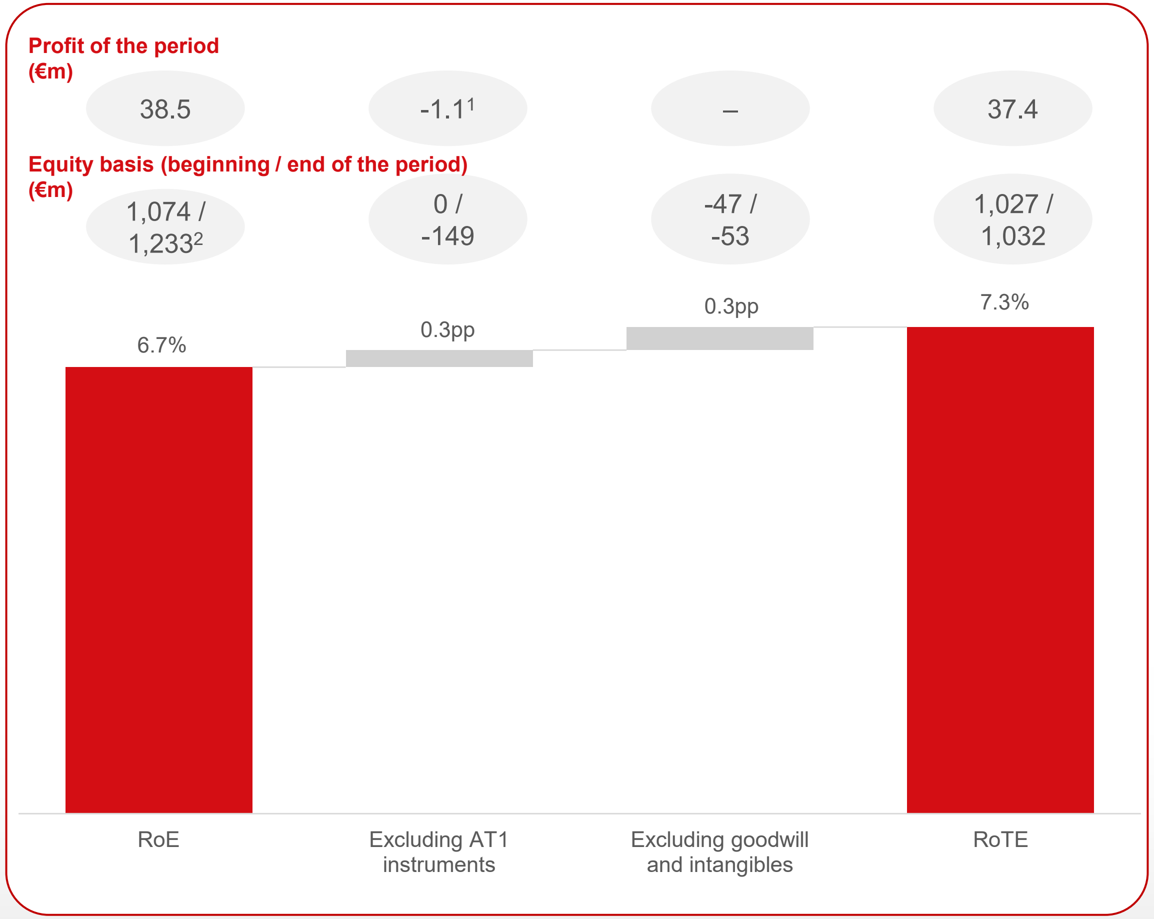
The group also considers the following additional indicators:

- The ratio of customer deposits to the customer loan portfolio[(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

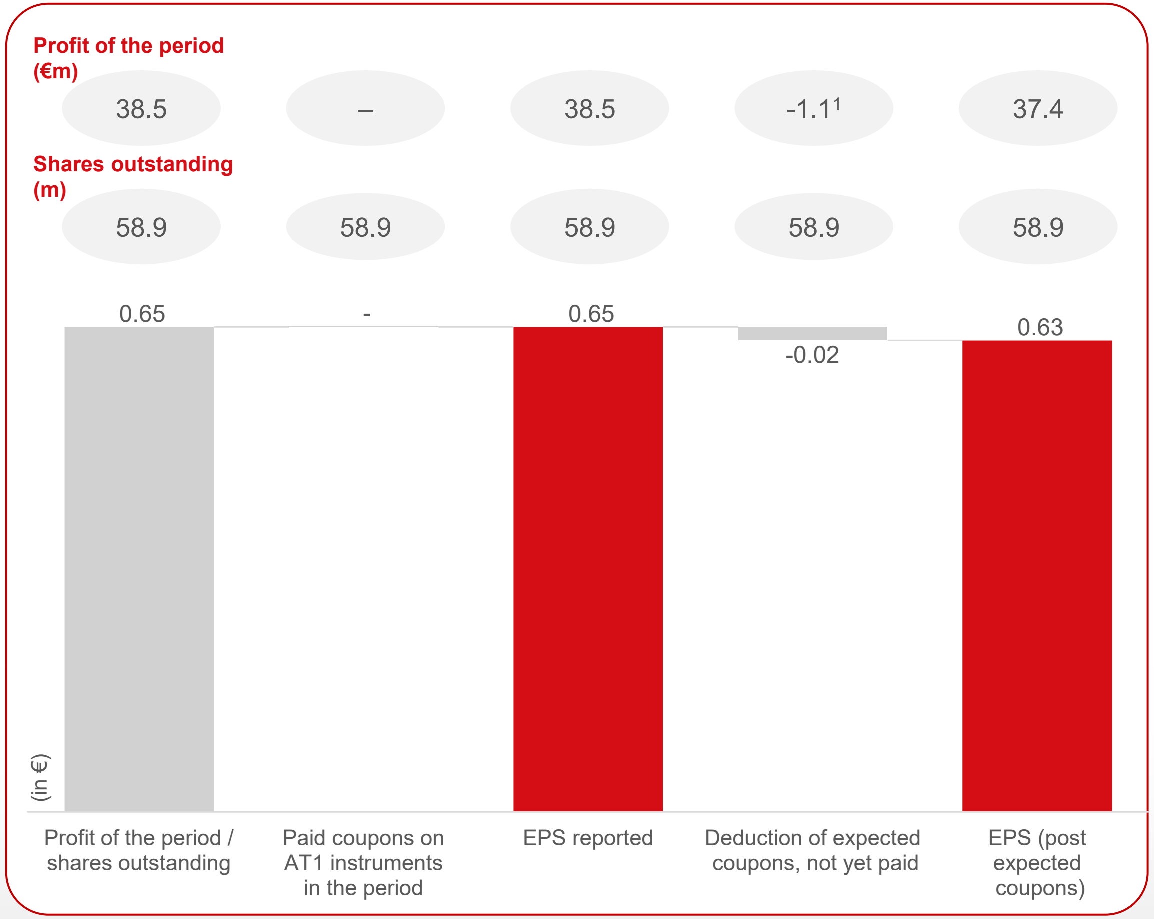
(1) Our customer loan portfolio as of the balance sheet date of the current period relative to our customer loan portfolio as of 31 December of the previous year. Our customer loan portfolio corresponds to loans and advances to customers before loss allowances (2) Our personnel and administrative expenses 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 H1 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, €1.1m can be allocated to the current reporting period H1 2026.*
2) *Equity according to IFRS, which includes as of Jun-26 the issuance of AT1 instruments of €150m less issuance fees.*

ProCredit HOLDING

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

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.

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

ProCredit HOLDING

H1 2026 results at a glance

In EUR m		Q2-25	Q2-26	H1-25	H1-26	Y-o-Y
Income statement	Net interest income	86.4	99.0	171.3	191.3	19.9
	Net fee and commission income	24.5	22.4	47.0	44.0	-3.1
	Net other operating income	-3.3	-4.8	-5.3	-8.1	-2.8
	Operating income	107.5	116.7	213.1	227.2	14.1
	Personnel expenses	37.2	42.0	75.3	82.9	7.6
	Administrative expenses	39.2	41.0	75.8	78.8	2.9
	Loss allowance	1.1	6.4	0.3	9.0	8.7
	Income tax expenses	8.1	10.5	14.6	18.0	3.4
	Profit of the period	21.8	16.8	47.0	38.5	-8.6
Key performance indicators	Change in customer loan portfolio	2.4%	5.3%	4.9%	8.0%	3.0 pp
	Cost-income ratio	71.1%	71.2%	70.9%	71.2%	0.3 pp
	Return on equity	8.3%	5.8%	9.0%	6.7%	-2.3 pp
	CET1 ratio	13.1%	12.7%	13.1%	12.7%	-0.4 pp
Additional indicators	Return on tangible equity	8.6%	6.0%	9.3%	7.3%	-2.1 pp
	Net interest margin	3.2%	3.4%	3.2%	3.3%	0.1 pp
	Net write-off ratio	-0.1%	0.2%	-0.1%	0.2%	0.3 pp
	Credit impaired loans (Stage 3)	2.1%	2.9%	2.1%	2.9%	0.7 pp
	Cost of risk	6 bps	31 bps	1 bps	22 bps	21 bps
	Stage 3 loans coverage ratio	49.3%	41.3%	49.3%	41.3%	-8.0 pp
	Book value per share (EUR)	17.6	18.4	17.6	18.4	0.8
	Loan portfolio-to-deposit ratio	89.5%	89.6%	89.5%	89.6%	0.1 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.

Overview of quarterly financial development

In EUR m		Q2-25	Q3-25	Q4-25	Q1-26	Q2-26
Income statement	Net interest income	86.4	89.5	92.2	92.3	99.0
	Net fee and commission income	24.5	24.0	25.6	21.6	22.4
	Net other operating income	-3.3	-2.8	-2.2	-3.3	-4.8
	Operating income	107.5	110.6	115.6	110.5	116.7
	Personnel expenses	37.2	41.5	42.7	40.9	42.0
	Administrative expenses	39.2	38.1	48.9	37.8	41.0
	Loss allowance	1.1	16.6	-5.7	2.7	6.4
	Income tax expenses	8.1	3.2	4.4	7.5	10.5
	Profit of the period	21.8	11.2	25.3	21.7	16.8
Key performance Indicators	Change in customer loan portfolio	2.4%	2.8%	2.5%	2.6%	5.3%
	Cost-income ratio	71.1%	72.0%	79.3%	71.2%	71.2%
	Return on equity	8.3%	4.3%	9.5%	8.0%	5.8%
	CET1 ratio	13.1%	13.0%	13.1%	12.9%	12.7%
Additional Indicators	Return on tangible equity	8.6%	4.5%	9.9%	8.4%	6.0%
	Net interest margin	3.2%	3.3%	3.3%	3.2%	3.4%
	Net write-off ratio	-0.1%	0.0%	0.0%	0.0%	0.2%
	Credit impaired loans (Stage 3)	2.1%	2.1%	3.0%	3.0%	2.9%
	Cost of risk	6 bps	89 bps	-30 bps	14 bps	31 bps
	Stage 3 loans coverage ratio	49.3%	50.0%	44.5%	44.2%	41.3%
	Book value per share (EUR)	17.6	17.9	18.2	18.5	18.4
	Loan portfolio-to-deposit ratio	89.5%	87.8%	84.9%	87.1%	89.6%

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

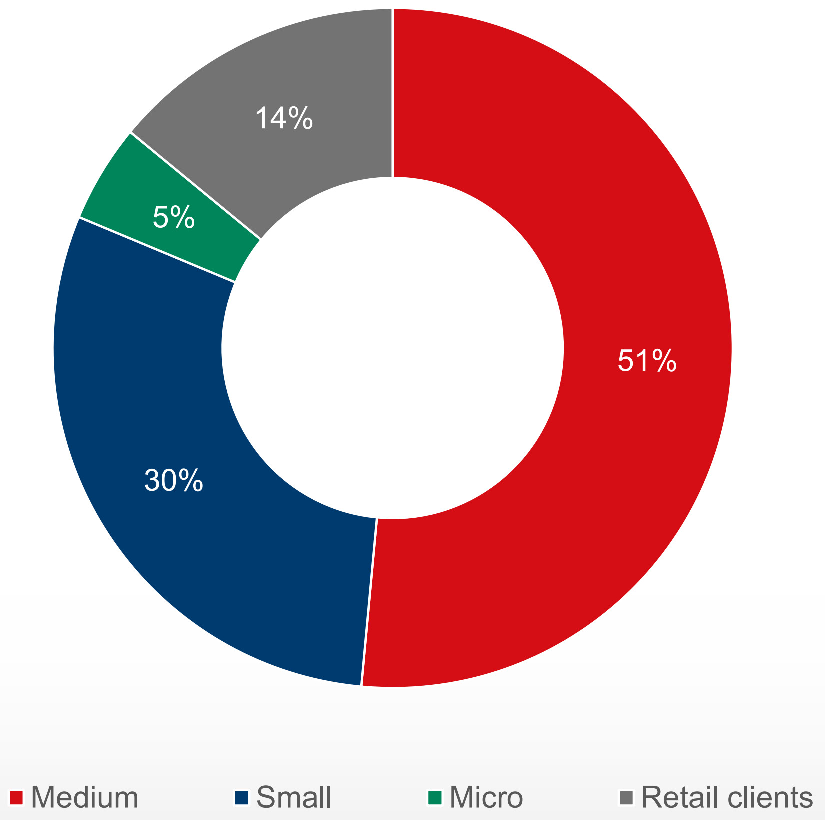
ProCredit HOLDING

Balance sheet

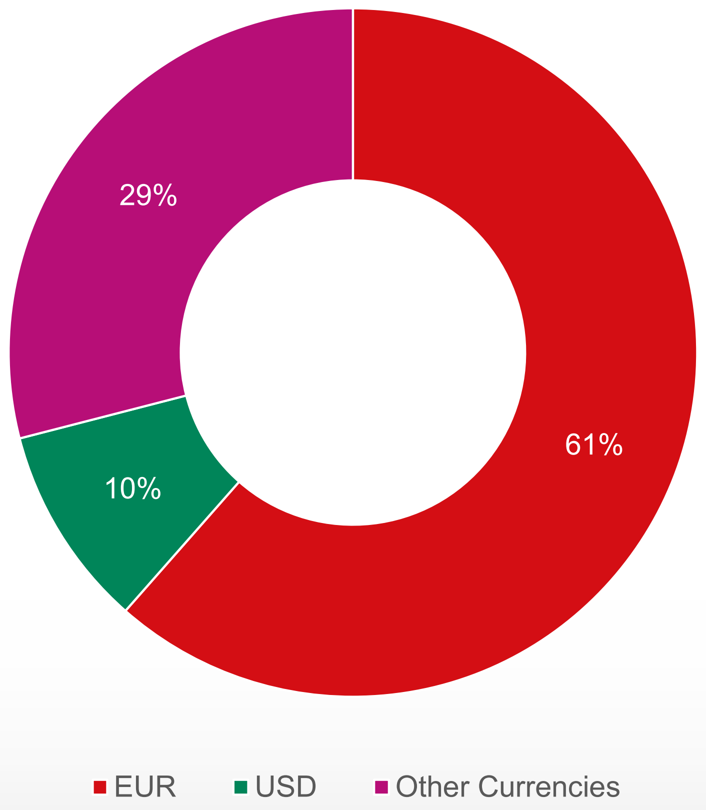
in EUR m	Dec-25	Jun-26
Assets		
Cash and central bank balances	2,166	1,834
Loans and advances to banks	507	487
Investment securities	1,048	1,103
Loans and advances to customers	7,752	8,370
Loss allowance for loans to customers	-188.2	-191.7
Derivative financial assets	7	7
Property, plant and equipment	161	163
Other assets	142	158
Total assets	**11,595**	**11,928**
Liabilities		
Liabilities to banks	814	795
Liabilities to customers	9,136	9,337
Derivative financial instruments	2	5
Debt securities	167	165
Other liabilities	103	109
Subordinated debt	299	284
Total liabilities	**10,521**	**10,695**
Equity		
Subscribed capital	294	294
Capital reserve	147	147
Retained earnings	742	753
Translation reserve	-112	-111
Revaluation reserve	2	1
Equity attributable to ProCredit shareholders	**1,074**	**1,085**
Additional equity components	0	149
Total equity	**1,074**	**1,233**
Total equity and liabilities	**11,595**	**11,928**

Structure of the loan portfolio by segment and currency

Loan portfolio by segment



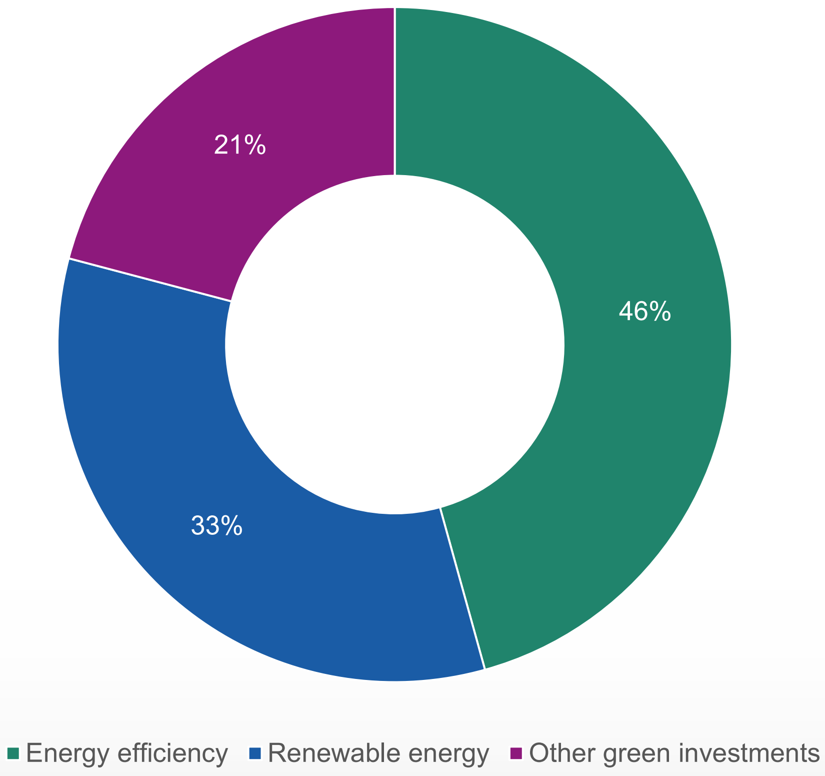
Loan portfolio by currency



ProCredit HOLDING

Green loan portfolio

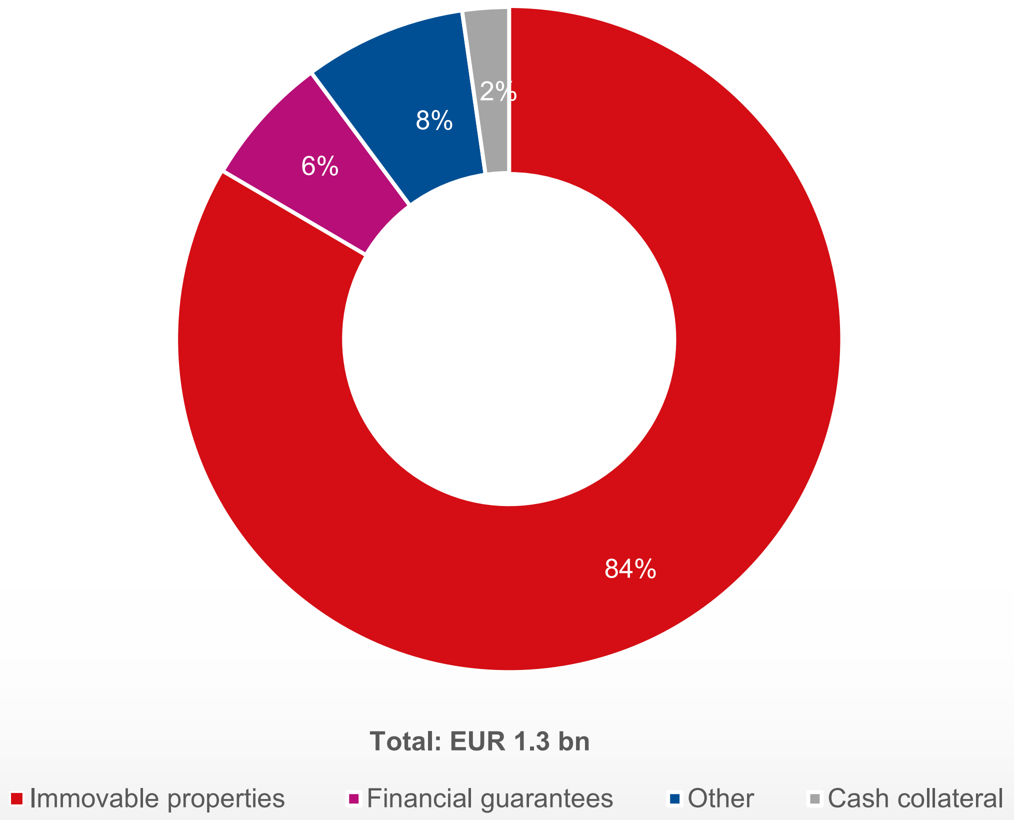
Structure of green loan portfolio



- Green loan portfolio amounting to EUR 1.4bn, representing ~17% 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

ProCredit HOLDING

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

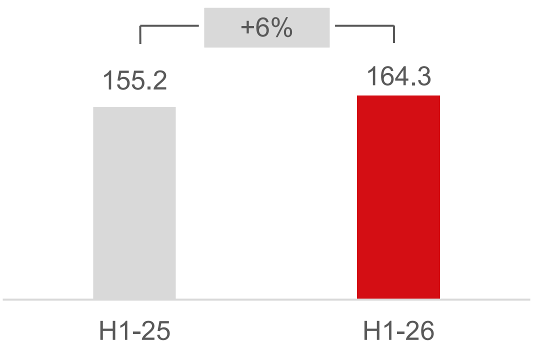
Income statement by segment

01.01.- 30.06.2026 (in EUR m)	Germany	Eastern Europe	South Eastern Europe	South America	Consolidation	Group
Interest income	17.5	96.3	190.0	26.2	-11.8	318.2
of which inter-segment	8.6	1.0	2.3	0.0	0.0	0.0
Interest expenses	24.5	47.2	53.4	13.7	-11.8	127.0
of which inter-segment	4.6	1.7	5.5	0.0	0.0	0.0
Net interest income	**-7.0**	**49.1**	**136.6**	**12.5**	**0.0**	**191.3**
Fee and commission income	12.6	13.4	52.8	1.6	-6.6	73.7
of which inter-segment	6.2	0.0	0.4	0.0	0.0	0.0
Fee and commission expenses	4.4	6.2	25.0	0.8	-6.6	29.8
of which inter-segment	0.4	1.4	4.5	0.2	0.0	0.0
Net fee and commission income	**8.2**	**7.3**	**27.7**	**0.8**	**0.0**	**44.0**
Result from derivative financial instruments	-3.6	0.3	0.6	0.0	1.0	-1.7
Result on derecognition of financial assets measured at amortized cost	0.0	0.0	0.0	0.0	0.0	0.0
Net other operating result	106.2	0.5	-0.7	-1.1	-111.2	-6.3
of which inter-segment	104.6	1.3	5.3	0.0	0.0	0.0
Operating income	**103.8**	**57.1**	**164.3**	**12.2**	**-110.2**	**227.2**
Personnel expenses	24.3	12.5	41.5	4.7	0.0	82.9
Administrative expenses	34.4	19.8	59.5	6.0	-41.1	78.8
of which inter-segment	10.2	9.3	19.5	2.0	0.0	0.0
Loss allowance	0.3	-3.0	11.4	0.4	0.0	9.0
Profit before tax	**44.7**	**27.7**	**52.0**	**1.2**	**-69.1**	**56.5**
Income tax expenses	1.6	10.2	6.0	0.2	0.0	18.0
Profit of the period	**43.1**	**17.5**	**45.9**	**1.0**	**-69.1**	**38.5**

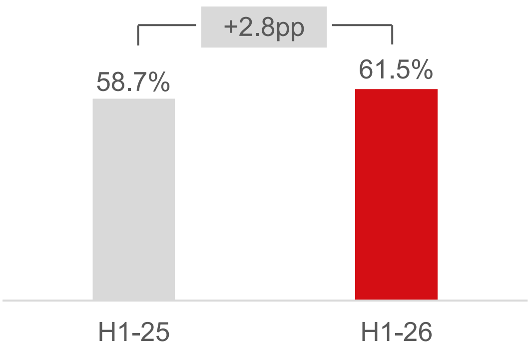
Segment South Eastern Europe

Segment key financials SEE

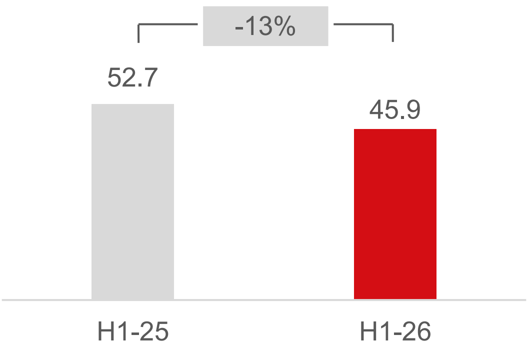
Operating income (€m)



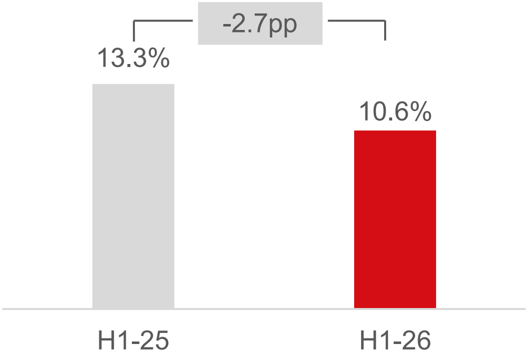
Cost-income ratio



Profit of the period (€m)



Return on equity

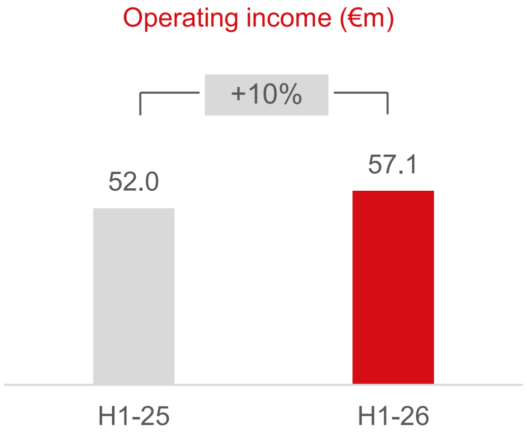


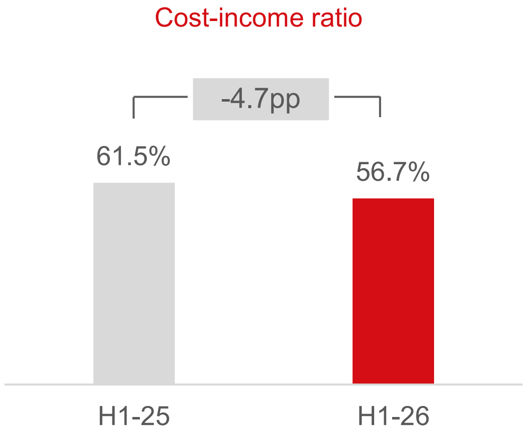
Key financial data

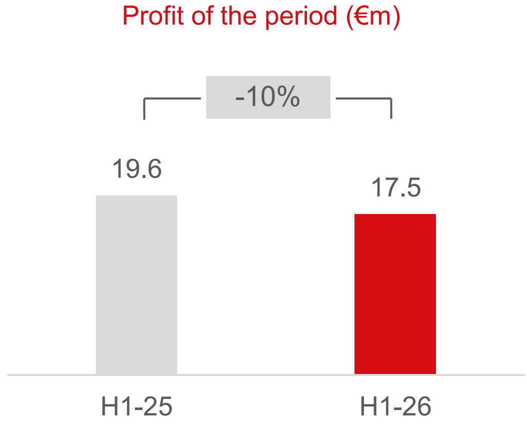
(in EUR m)	H1-25	H1-26
Net interest income	124.6	**136.6**
Net fee and commission income	30.0	**27.7**
Net other operating income	0.6	**-0.1**
Operating income	155.2	**164.3**
Personnel expenses	38.1	**41.5**
Admininistrative expenses	53.0	**59.5**
Loss allowance	4.3	**11.4**
Income tax expenses	7.2	**6.0**
Profit of the period	52.7	**45.9**
Change in customer loan portfolio	7.4%	**7.1%**
Loan portfolio-to-deposit ratio	93.3%	**92.1%**
Net interest margin	3.3%	**3.2%**
Cost-income ratio	58.7%	**61.5%**
Return on equity	13.3%	**10.6%**

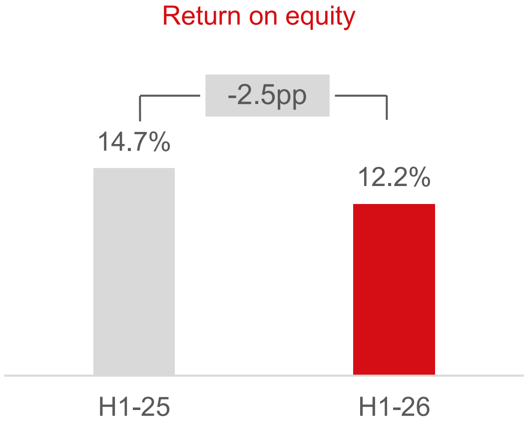
Segment Eastern Europe

Segment key financials EE









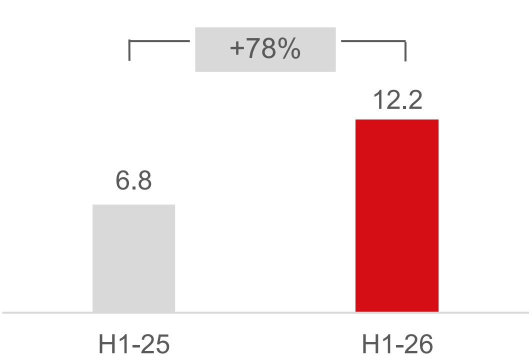
Key financial data

(in EUR m)	H1-25	H1-26
Net interest income	44.9	**49.1**
Net fee and commission income	7.4	**7.3**
Net other operating income	-0.3	**0.7**
Operating income	52.0	**57.1**
Personnel expenses	12.1	**12.5**
Admininistrative expenses	19.9	**19.8**
Loss allowance	-4.8	**-3.0**
Income tax expenses	5.3	**10.2**
Profit of the period	19.6	**17.5**
Change in customer loan portfolio	0.6%	**11.7%**
Loan portfolio-to-deposit ratio	86.9%	**89.8%**
Net interest margin	4.5%	**4.5%**
Cost-income ratio	61.5%	**56.7%**
Return on equity	14.7%	**12.2%**

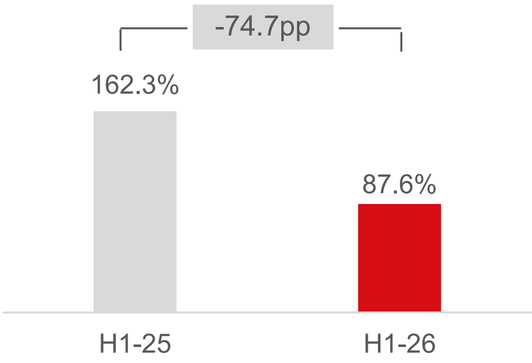
Segment South America

Segment key financials SA

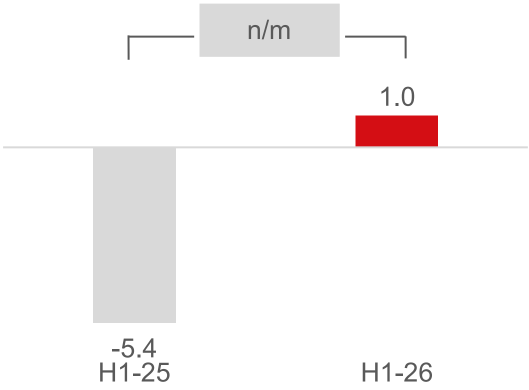
Operating income (€m)



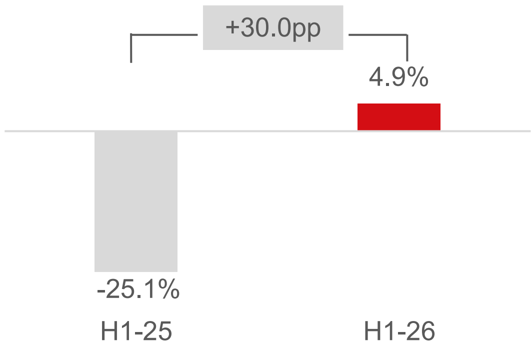
Cost-income ratio



Profit of the period (€m)



Return on equity



Key financial data

(in EUR m)	H1-25	H1-26
Net interest income	7.6	**12.5**
Net fee and commission income	0.6	**0.8**
Net other operating income	-1.4	**-1.1**
Operating income	6.8	**12.2**
Personnel expenses	4.4	**4.7**
Admininistrative expenses	6.7	**6.0**
Loss allowance	1.0	**0.4**
Income tax expenses	0.2	**0.2**
Profit of the period	-5.4	**1.0**
Change in customer loan portfolio	-10.6%	**6.5%**
Loan portfolio-to-deposit ratio	84.9%	**87.7%**
Net interest margin	2.3%	**4.1%**
Cost-income ratio	162.3%	**87.6%**
Return on equity	-25.1%	**4.9%**

Key figures per ProCredit bank (as per H1-26)

Country	Bulgaria	Serbia	Kosovo	North Macedonia	Romania	Bosnia & Herzegovina
Customer loan portfolio (EUR m)	2,047	1,154	1.136	674	515	445
Change in customer loan portfolio (%)	6.7%	4.4%	9.2%	6.0%	8.7%	8.9%
Credit impaired loans (Stage 3)	4.8%	2.6%	0.9%	1.4%	2.2%	1.5%
Profit of the period (EUR m)	16.9	6.8	13.1	5.5	0.0	3.9

- South Eastern Europe
- Eastern Europe
- South America
- Germany

Country	Albania	Ukraine	Georgia	Moldova	Ecuador	Germany
Customer loan portfolio (EUR m)	412	691	506	265	476	47
Change in customer loan portfolio (%)	9.9%	13.7%	13.4%	4.1%	6.5%	24.5%
Credit impaired loans (Stage 3)	0.9%	2.0%	2.2%	1.4%	8.5%	0.0%
Profit of the period (EUR m)	-0.6	8.4	6.8	2.3	1.0	0.7

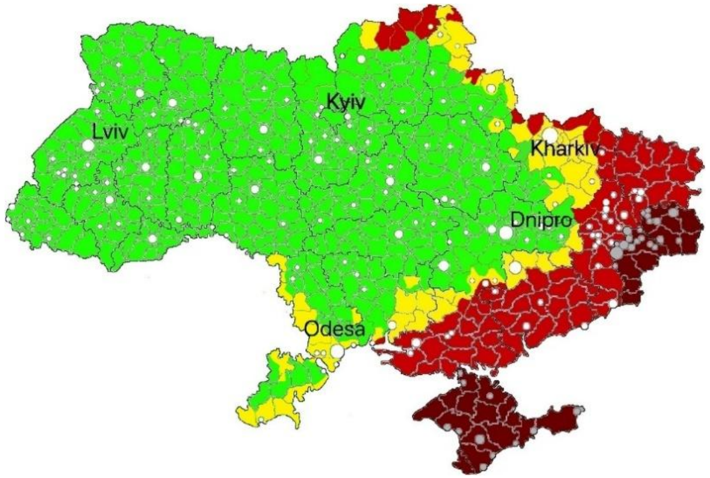
ProCredit HOLDING

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	0.7%	0.1%
Yellow	10.0%	0.8%
Green	89.3%	7.4%

- *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

	Q1-26	Q2-26
Staff information		
Number of staff	408	419
Change qoq %	4.9%	2.7%
Loan portfolio and quality		
Loan portfolio (EURm)	640	691
% of group	8.0%	8.3%
Share of Stage-3	2.3%	2.0%
Coverage ratio Stage-3	76%	66%
Income statement (EURm)		
Net interest income	13.8	14.8
Net fee and commission income	1.2	1.3
Loss allowance	1.4	-2.4
Profit of the period	3.0	5.4
Key metrics		
Cost-income ratio	46.2%	44.8%
RoE	9.8%	17.0%
Loan portfolio-to-deposit ratio	83%	83%
Local CET1 buffer	> 10pp	> 10pp

Appendix

A. Additional outlook information and exemplary notes

B. Impact reporting

C. P&L, balance sheet, loan portfolio

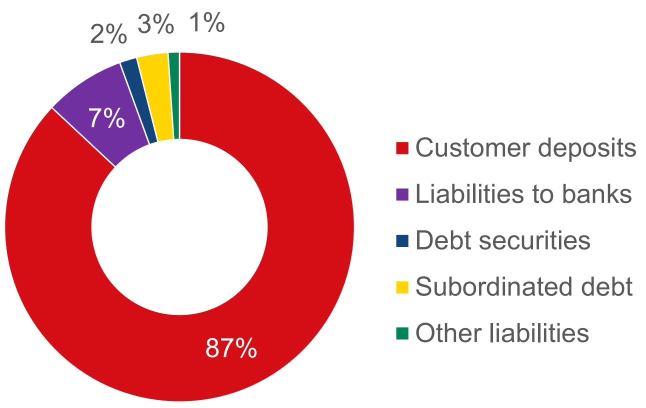
D. Information on segment and bank level

E. Capital, liquidity and other information

ProCredit HOLDING

Funding, rating and liquidity

Funding sources



Total liabilities: EUR 10.7 bn

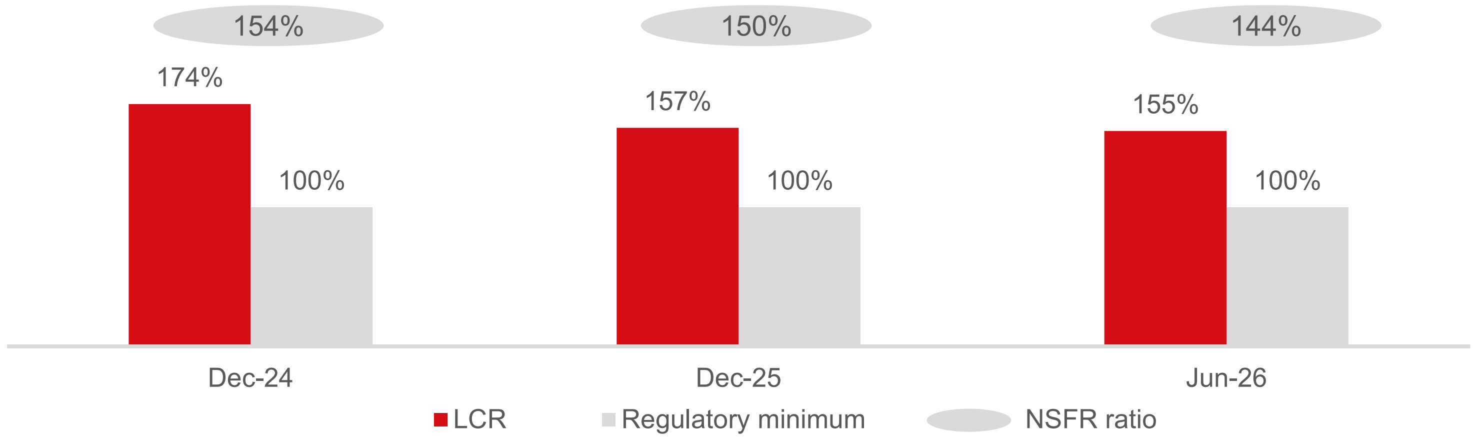
90% loan / deposit ratio

stable yoy

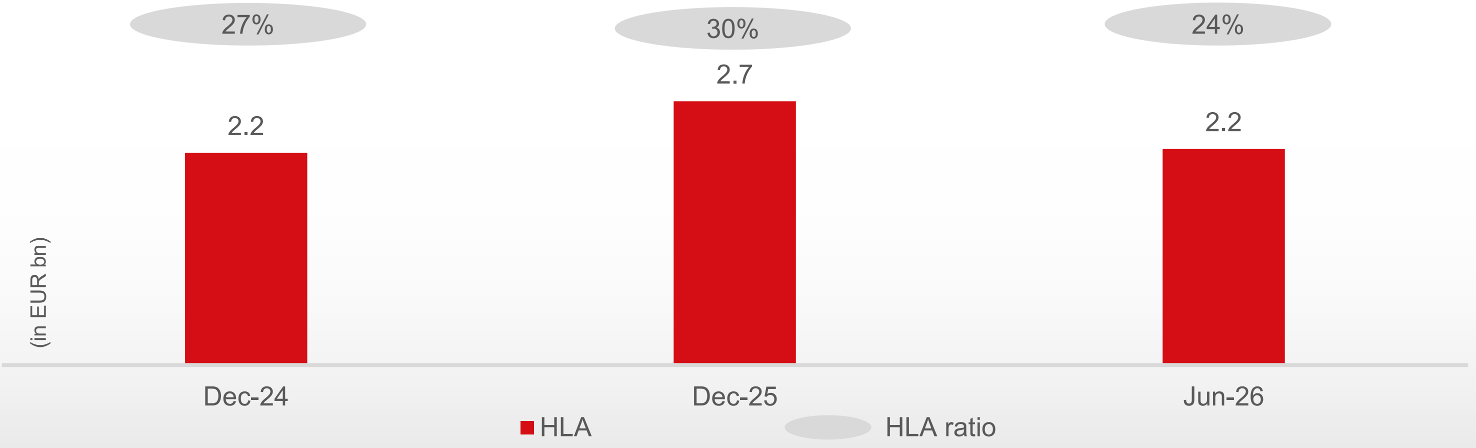
BBB (stable)

ProCredit Holding rating by Fitch, last affirmed on 14 April 2026

Liquidity coverage ratio (LCR) and NSFR



Highly liquid assets (HLA) and HLA ratio



ProCredit HOLDING

Contact Investor Relations

Financial calendar (continuously updated on IR Website)

Date	Location	Event information
26.08.2026	Hamburg	Hamburger Investorentage (HIT)
21.09.2026	Munich	Berenberg and Goldman Sachs German Corporate Conference
12.11.2026		Quarterly Report as of 30 September 2026
23.11. – 25.11.2026	Frankfurt/ Main	Deutsches Eigenkapitalforum 2026

Investor Relations

ProCredit Holding AG
Investor Relations Team

tel.: +49 69 951 437 300
e-mail: PCH.ir@procredit-group.com

Media Relations

ProCredit Holding AG
Petra Vielhaber

tel.: +49 69 951 437 249
e-mail: PCH.media@procredit-group.com

Disclaimer

The material in this presentation and further supporting documents have been prepared by ProCredit Holding AG, Frankfurt am Main, Federal Republic of Germany ("ProCredit Holding") and provide general background information about the ProCredit group's current activities as of the date of this presentation (13 August 2026). This information is given in summary form and does not purport to be complete. The information in this presentation and further supporting documents, including forecasted financial information, should not be considered as advice or a recommendation to investors or potential investors in relation to holding, purchasing, or selling any securities or other financial products or instruments. The information does not take into account the particular investment objectives, financial situation or needs of individuals, so before acting on any information contained in this presentation, readers are advised to consider the appropriateness of the information in relation to any of the aforementioned activities, as well as the appropriateness of any relevant offer document, for their particular objectives, and in particular, it is recommended to seek independent financial advice. All securities and financial product or instrument transactions involve risks, which include, among others, the risk of adverse or unanticipated market, financial or political developments and, in international transactions, currency risk.

This presentation and further supporting documents may contain forward-looking statements, including statements regarding our intent, belief or current expectations with respect to market conditions, ProCredit Holding's or the ProCredit group's business and operations, results of operations and financial conditions, capital adequacy, specific provisions and risk management practices. Such forward-looking statements are based on the Management of ProCredit Holding's current expectations and specific assumptions, which are partly beyond the control of ProCredit Holding. The forward-looking statements are therefore subject to a multitude of uncertainties. Readers are cautioned not to place undue reliance on them. Insofar as it is not required by law, ProCredit Holding does not undertake to release any revisions to these forward-looking statements to reflect errors regarding the underlying expectations and assumptions or their evaluation by ProCredit Holding, or events or circumstances occurring after the date of this presentation (13 August 2026) to reflect the occurrence of unanticipated events. While due care has been used in the preparation of forecasted information, actual results may vary in a materially positive or negative manner. Past performance is not a reliable indication of future performance.