ProCredit Bank

ProCredit Bank Ukraine Local Impact Report

2025

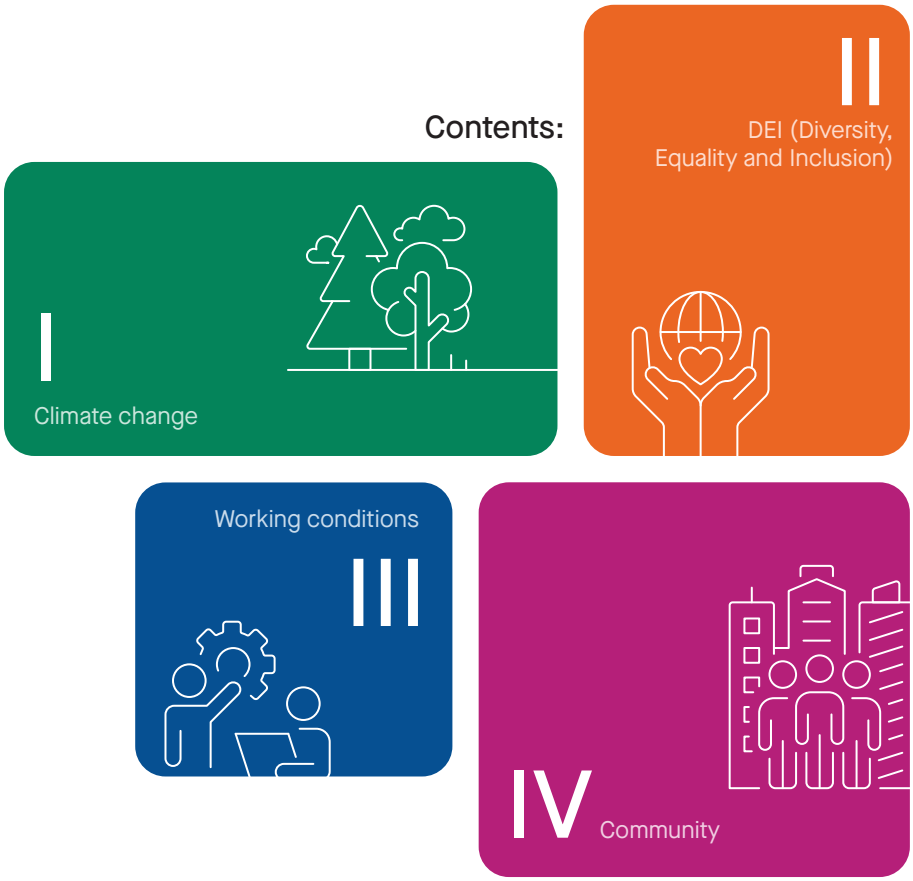


About Local Impact Report

The Local Impact Report reflects ProCredit Bank's sustainability activities and impact in Ukraine. The topics covered in the report were identified based on the double materiality assessment conducted by ProCredit Holding in accordance with the **European Sustainability Reporting Standards** (ESRS).

E1 — Climate change
S1-1 — Working conditions (own workforce)
S1-2 — Equal treatment and opportunities for all (own workforce)
S4-1 — Information-related impacts for consumers and/or end-users

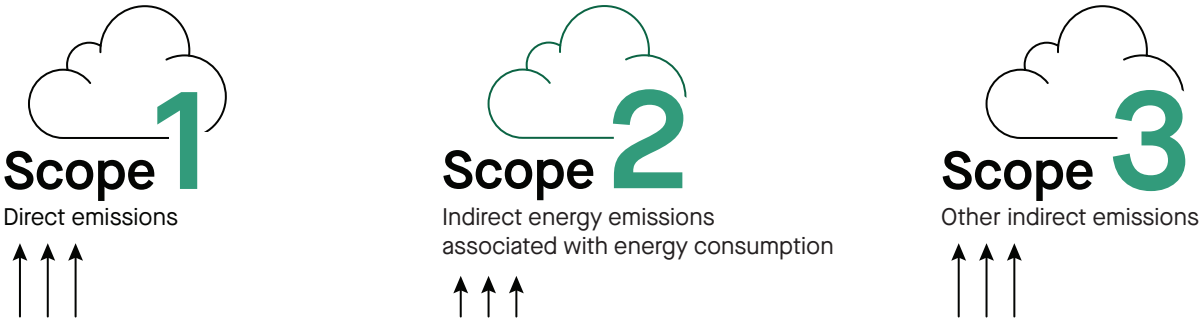
Contents:



Data and information presented in the report are collected for the period from 01.01.2025 to 31.12.2025

I. Climate change

ProCredit Bank Ukraine's primary environmental impact is related to greenhouse gas emissions. The presented data and impacts are divided into three emissions scopes:



Scope 1: Direct emissions

To reduce direct emissions, ProCredit Bank Ukraine increases the share of EVs (electric vehicles) in our car fleet. To achieve the increase in the usage of clean energy the Bank also operates its own photovoltaic installations.

6 electric vehicles

64 kW of installed capacity from the Bank's own solar power plants

83,496 km travelled in 2025

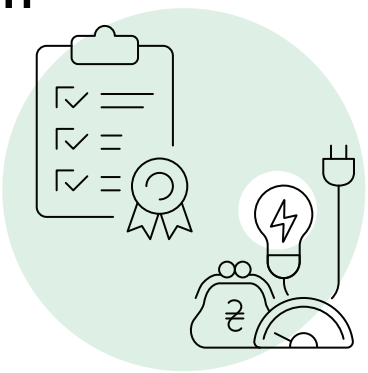
36,212 kWh of energy generated

13,944 kg CO_2 emissions avoided

12,022 kg CO_2 emissions avoided

Scope 2: Indirect energy emissions associated with energy consumption

Most of the electricity consumed by ProCredit Bank Ukraine's facilities is purchased from local suppliers. To reduce our carbon footprint, we are working towards implementing a system of Guarantees of Origin for electricity generated from renewable sources.

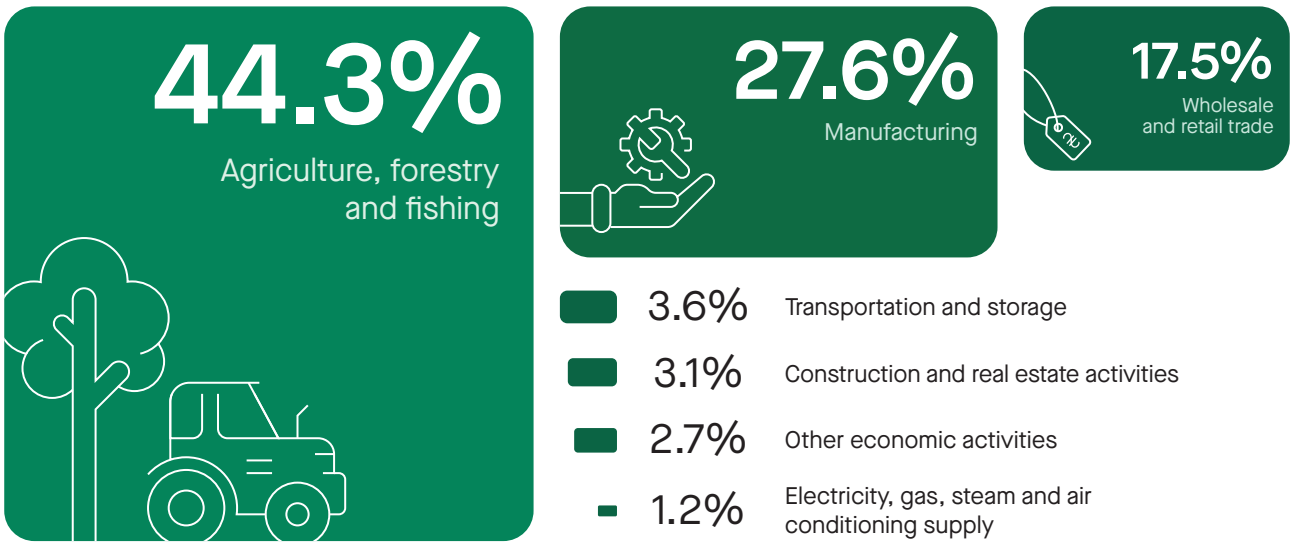




Scope 3: Other indirect emissions

These emissions are associated with the Bank's operations and lending portfolio. ProCredit Bank's lending portfolio in Ukraine is divided into sectors, each of which has its own environmental impact. Established in 1994, ProCredit Holding's **Exclusion List** is regularly updated and rules out the possibility of financing or cooperating with businesses whose activities have a significant negative impact on the environment and society.

Breakdown of the total loan portfolio by type of activity



To reduce harmful emissions, we aim to develop green financing at ProCredit Bank. We assess the potential environmental impact of each loan, and loans that have a positive impact are classified as “green loans”.

Our **green loan portfolio** consists of three main categories:

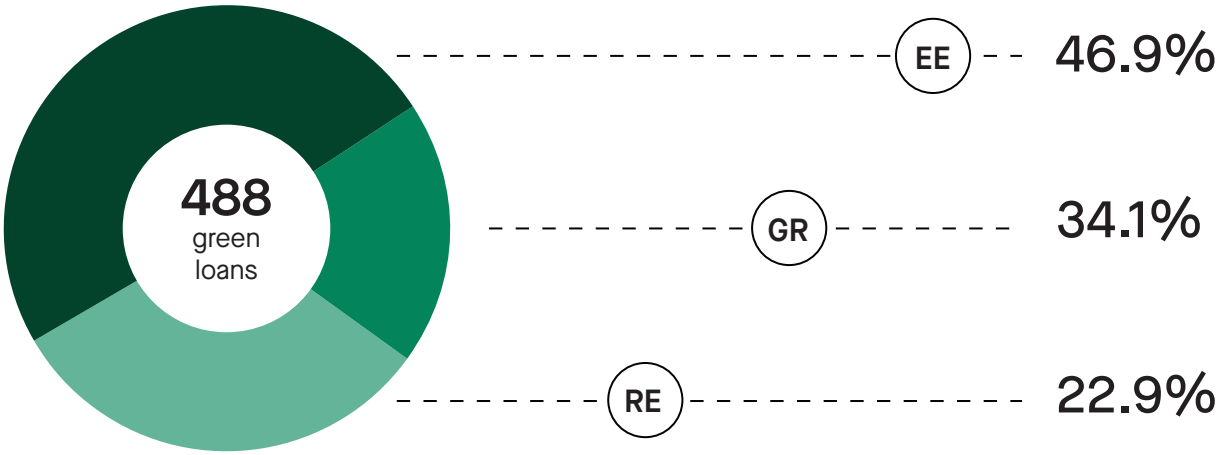
EE
Energy efficiency

RE
Renewable energy

Investments related to renewable energy sources.

GR
Environmentally friendly measures

Other investments with a positive environmental impact.

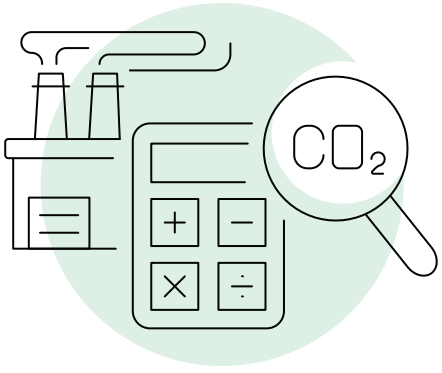


18.9%
of the total loan portfolio represented by green loans

24,961 tonnes
of CO_2 emissions avoided

In 2025, ProCredit Holding introduced a **CO_2 Calculator**, a free tool that enables clients to assess their businesses’ carbon footprints.

In early 2026, the CO_2 Calculator became available to users in Ukraine.



II. DEI (Diversity, Equity, Inclusion)

Diversity

To raise awareness of DEI, all employees took part in the annual training session, part of which focused on people with disabilities. They learned how to avoid disrespectful treatment of people with disabilities, which terminology to use and how to support specific groups of people.



380 employees
attended the training in person

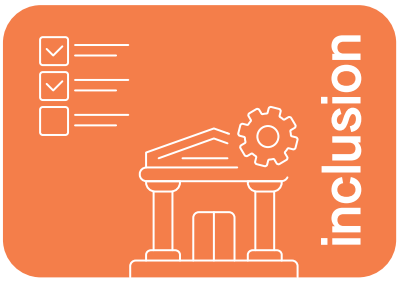
Equity



As part of the **WE Finance Code (the Women Entrepreneurs Finance Code)** initiative, ProCredit Bank continues to support women entrepreneurs by improving their access to finance, strengthening business networks and raising awareness of gender equality in business. The programme helps create equal opportunities for women-led businesses and supports inclusive economic development.

Inclusion

In 2025, ProCredit Bank focused on improving the physical accessibility of its premises. In collaboration with experts, we assessed our branches in Kyiv and Odesa, as well as the Head Office building. The issues identified were discussed with management, following which we launched a process to improve the accessibility of our premises and make them more inclusive.



3 out of 5 Bank branches
underwent an accessibility assessment

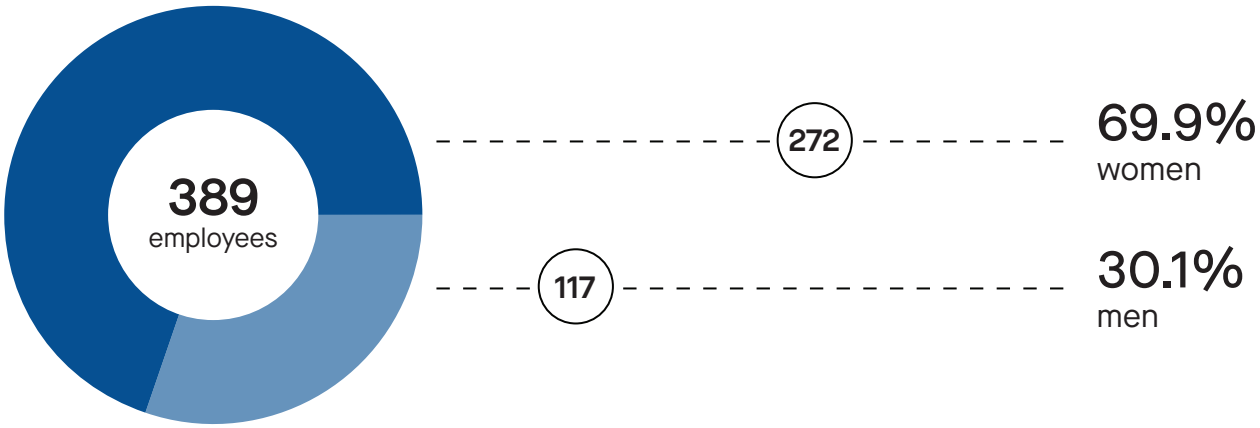
III. Working conditions

For ProCredit Bank, people are the foundation of sustainable business growth and long-term impact. We strive to create an inclusive and supportive working environment where every employee can fulfil their potential, contribute to the Bank's success and build their own career.

Gender balance

Women and men are provided with equal opportunities. Employment decisions are based solely on qualifications, competencies and performance, helping to create a fair and impartial working environment.

- Recruitment and internships
- Setting pay levels
- Professional development
- Appointments to management positions



Training

From their first day at the Bank, employees have access to a wide range of learning and development opportunities, both in person with external experts and through our internal learning system. This helps foster a culture of lifelong learning.

37 739 hours of training

97 hours per employee

€729,000 total cost

Psychological support



At the Bank, employees have access to practical tools, professional guidance and targeted training programmes that help them maintain emotional resilience and cope with challenges in both their professional and personal lives.

With the support of certified positive psychotherapy counsellors, the Bank implemented a number of mental health initiatives throughout the year:

152
participants

Introductory module: **"Mental Health: How to Take Care of Yourself"**

48
participants

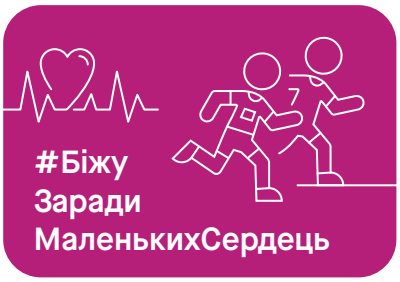
Mental health programme for managers

26
participants

Workshop: **"Stabilisation and Recovery After Crisis Situations"**

IV. Community

Charitable initiatives



On 25 May 2025, 115 employees from all our branches took part in the charity **Chestnut Run**. For each participant, ProCredit Bank made a donation to support children with serious heart conditions, combining a healthy lifestyle with a meaningful cause.

The Bank also organised a corporate **blood donation** drive in cooperation with professional medical partners.

38
donors

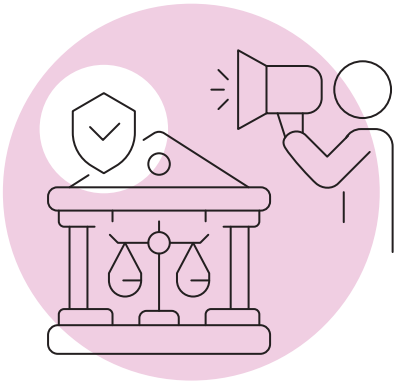
17 litres
of blood donated

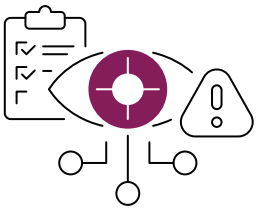
These initiatives reflect our commitment to social responsibility and demonstrate how our employees contribute to the well-being of the communities around us. Through volunteering and participation in charitable projects, we aim to make a positive impact that extends beyond our day-to-day business activities.

Business conduct and responsible corporate governance

The Bank's activities are guided by the principles of legality, integrity, transparency, professionalism, personal accountability and zero tolerance for misconduct. These principles underpin management and operational decision-making, as well as interactions with clients, employees, public authorities, suppliers, counterparties and other business partners.

The Bank has a zero-tolerance policy towards corruption, bribery and any form of improper benefit. Bank employees are required to adhere to established standards of ethical conduct, prevent conflicts of interest, avoid any improper influence on the Bank's decisions and report suspected violations in accordance with internal procedures.





To enable the reporting of potential violations, the Bank maintains confidential reporting channels accessible to employees and other individuals, within the scope defined by internal policies. All reports received are subject to appropriate, objective and impartial review.



ProCredit Bank

2025