

UPDATED ENVIRONMENTAL STATEMENT 2025

for the ProCredit institutions located in
Germany



Information about this statement

This updated Environmental Statement covers the calendar year 2025 and is based on the fourth full statement for the ProCredit institutions based in Germany, issued in November 2025. In accordance with the defined scope, every three years a full statement covering all aspects of the environmental management system is published for all ProCredit institutions located in Germany. In the years following the full reports, the Environmental Statement is updated with the most important developments that took place during the respective calendar year. Since the first reporting year, which was 2015, the Environmental Statement has been published by ProCredit Holding on an annual basis. A detailed overview of the ProCredit group's environmental management system can be found in the most recently published Impact Report and full [Environmental Statement 2024](#), where you can also read the sections which have remained unchanged.

The scope of the statement and EMAS validation covers the following four institutions:

- ProCredit Holding AG, Rohmerplatz 33-37, 60486 Frankfurt am Main
- ProCredit Bank AG, Europa-Allee 12-22, 60327 Frankfurt am Main, Germany
- ProCredit Academy GmbH, Hammelbacher Straße 2, 64658 Fürth-Weschnitz
- Quipu GmbH, Koenigsberger Straße 1, 60487 Frankfurt am Main

Further information on our group-wide comprehensive commitment to environmental, social, and governance issues, including the previously published Environmental Statements and the ProCredit Group Impact Report, can be downloaded from [Downloads - PCH \(EN\) \(procredit-holding.com\)](#).

An updated Environmental Statement will be submitted to the environmental verifier for validation by May 2027 and published by December 2027, while the next consolidated Environmental Statement will be submitted for validation by May 2028 and published by December 2028.

Contents

	List of abbreviations and names	7
1	Foreword	8
	1.1 Relevant changes at the institutions	8
	1.2 Significant environmental law requirements and their implementation	8
2	Status of environmental aspects and impacts.....	11
	2.1 Direct and indirect aspects	11
3	Environmental data	13
	3.1 Complete overview of ProCredit	13
	3.2 Direct aspects per institution.....	15
	3.2.1 Energy consumption	15
	3.2.2 Renewable energy generation.....	18
	3.2.3 Emissions.....	19
	3.2.3.1 Scope 1 emissions	20
	3.2.3.2 Emissions from electricity (Scope 2).....	21
	3.2.3.3 Emissions from business travel (Scope 3).....	21
	3.2.4 Food consumption.....	22
	3.2.5 Water consumption	22
	3.2.6 Paper consumption	23
	3.2.7 Waste generation	25
	3.2.8 Land use	27
	3.3 Indirect aspects per institution	27
	3.3.1 Green loan portfolio.....	28
	3.3.2 Our group target to reach net-zero emissions in 2050	29
	3.3.3 Green seminars.....	29
	3.3.4 Environmental and social (E&S) risk assessment.....	30
	3.3.5 Procurement and supplier management.....	31
	3.3.6 Staff awareness	32
4	Conclusions.....	33
5	Contact person	34
6	Statement of the environmental auditors	35
7	Annex.....	36

7.1 GHG emissions of lending portfolio by sector activity	36
7.2 Environmental parameters 2023-2025.....	37
7.3 Core annual indicators for 2023-2025.....	41
7.4 Emission factors	43
7.5 Lower heating value	44
7.6 Climate factors for weather adjustment of heating energy data	44
7.7 Indicators and benchmarks for comparison	45

Figures

Figure 1: Heating consumption	16
Figure 2: Energy consumption for heating and cooking at PCA	16
Figure 3: Electricity consumption	17
Figure 4: Fuel consumption of vehicles	18
Figure 5: Energy production at PCA	18
Figure 6: CO ₂ eq emissions by source for all institutions	19
Figure 7: Flights	22
Figure 8: Water consumption	23
Figure 9: Paper consumption	25
Figure 10: Household waste	26
Figure 11: The ProCredit group's outstanding green loan portfolio by investment category ..	28
Figure 12: Outstanding total loan portfolio by environmental risk category	31
Figure 13: Supplier analysis	32

Tables

Table 1: Significance matrix for direct environmental aspects at ProCredit Bank in Germany 2025	12
Table 2: Significance matrix for indirect environmental aspects at ProCredit Bank in 2025 ..	12
Table 3: Number of employees	13
Table 4: Total energy consumption	13
Table 5: Total water consumption	14
Table 6: Total waste generation	15
Table 7: Total paper consumption	15
Table 8: Electricity consumption of Quipu Data Centre	17
Table 9: Emissions from heating	20
Table 10: Emissions from cooking	20
Table 11: Emissions from vehicles	20
Table 12: CO ₂ eq emissions from flights	21
Table 13: E-waste, usable electronic equipment and hazardous waste	27
Table 14: Land use	27
Table 15: GHG emissions of lending portfolio by sector activity	36
Table 16: General indicators	37
Table 17: Travel	37
Table 18: Energy indicators	38
Table 19: Resource consumption	39
Table 20: Waste and usable electronic equipment	39
Table 21: Emissions	40
Table 22: Relative indicators	41

Table 23: Emission factors	43
Table 24: Lower heating value.....	44
Table 25: Climate factors.....	44
Table 26: Indicators and benchmarks for comparison	45

List of abbreviations and names

CO ₂ eq	Carbon dioxide equivalent
E&S	Environmental and social
EMS	Environmental management system
ESG	Environmental Social Governance
EU	European Union
EUR	Euro
FFM	Frankfurt am Main
FTE	Full-time equivalent
GS	Group Sustainability (sustainability unit of ProCredit Holding)
GHG	Greenhouse gas
GRI	Global Reporting Initiative
kWh	Kilowatt hours
OS	Overnight stay
PCA	ProCredit Academy
PCAF	Partnership for Carbon Accounting Financials
PCBG	ProCredit Bank Germany
PCH	ProCredit Holding
PP	Per Person
PV	Photovoltaic
MSME	Micro, Small and Medium-sized enterprises

1 Foreword

The year 2025 marks the continuation of the group's strategic growth path, following the foundations laid in the previous year. As the ProCredit group further strengthened its market position and advanced its long-term vision, 2025 was characterised by a stable expansion of activities, an increasingly diversified customer base, and ongoing efforts to scale our impact-oriented banking model in our countries of operation.¹

Throughout the year, the group continued to invest in employees, technological innovation, and the modernisation of premises, creating the structural conditions needed for efficient and sustainable growth. Despite a challenging external environment in several of our markets, our institutions demonstrated resilience and operational stability, confirming the importance of our responsible growth approach.

Environmental and climate-related priorities remained central to our work in 2025. At group level, we continued implementing our Climate Action Strategy and advanced the development of our transition plan towards a low-carbon economy. A key focus was the collaboration with clients to support the reduction of portfolio-related emissions through tailored advisory processes and improved analytical tools for our clients, such as our [CO₂ Calculator](#). As ProCredit institutions in Germany, we remain committed to reducing our own environmental footprint, building on continuous monitoring, targeted measures and the annual environmental programme.

In addition, the group continued strengthening its social sustainability framework. Following the adoption of our Diversity, Equity, and Inclusion (DEI) Strategy in 2024, efforts in 2025 focused on further embedding inclusive practices across the organisation and advancing the implementation of our Gender Action Plan. These measures reflect our commitment to fostering a fair and supportive workplace that enables long-term employee development and contributes to the overall sustainability of our operations.

1.1 Relevant changes at the institutions

In February 2025, ProCredit Bank Germany moved to a new location in Frankfurt, on Europa-Allee 12-22. It was previously located in the same building as ProCredit Holding. PCH took over the two floors formerly occupied by the bank.

There were no other significant changes.

1.2 Significant environmental law requirements and their implementation

The ProCredit locations in Germany are subject to various legal requirements. The following are the most relevant environmental regulations:

¹ An overview of all the countries in which the ProCredit Group operates can be found in our current [Annual Report 2025](#)

- German Regulation on Hazardous Substances - Regulation on Protection against Hazardous Substances (GefStoffV)

This regulation describes the requirements for risk assessment, basic obligations and protective measures depending on the hazard. The aim of the regulation is to protect people and the environment from the effects of harmful substances.

- German Regulation on Facilities for Handling Substances that are Hazardous to Water (AwSV)

This regulation serves to protect bodies of water against hazardous substances. Each substance is classified according to its hazard potential and, on that basis, requirements are laid down for facilities and handling.

- Regulation (EU) 2024/573 of the European Parliament and of the Council of 7 February 2024 on fluorinated greenhouse gases, amending Directive (EU) 2019/1937 and repealing Regulation (EU) No 517/2014 (EU-F-Gas Regulation)

This regulation sets out bans, restrictions, and maintenance requirements relating to fluorinated greenhouse gases (F-gases) in the EU. The aim is to reduce emissions in order to meet the obligations of the Montreal Protocol.

- German Regulation on the Management of Commercial Municipal Waste and of Certain Construction and Demolition Waste (GewAbfV)

In order to ensure that waste is recycled in the best possible way, GewAbfV regulates the separation of waste from commercial enterprises. Waste is separated according to paper, glass, plastics, metal, organic waste, wood and textiles.

- German Building Energy Act (*Gebäudeenergiegesetz* – GEG)

The GEG regulates the efficient use of energy in buildings and promotes the increasing use of renewable energies for heating, cooling and electricity. It defines requirements for the energy performance of buildings, including limits for primary energy demand and heat transfer coefficients. It also includes obligations for the inspection and optimisation of heating systems, requirements for heat distribution and hot water systems, and provisions for the integration of renewable energy sources. Recent amendments introduce a general obligation for new heating systems to use at least 65% renewable energy and foresee the phase-out of fossil fuel heating by the end of 2044.

- First regulation for the implementation of the German Federal Emissions Control Act - Regulation on Small and Medium Combustion Plants (1. BImSchV)

In order to reduce air pollution, this document regulates the operation of combustion plants, which are not subject to approval according to section 4 BImSchV. The regulation also promotes efficient use of energy.

- German Chimney and Flue Cleaning and Inspection Regulation (KÜO)

The KÜO governs fire protection and safety for operators of gas, oil, and solid fuel combustion plants. It regulates maintenance needs and requirements for installations and heating safety inspectors (*Bezirksschornsteinfeger*).

- Renewable Energy Sources Act (*Erneuerbare-Energien-Gesetz* – EEG 2023)

The EEG defines the framework conditions for the promotion and integration of renewable energy into the German electricity market. It regulates support schemes and market mechanisms such as feed-in tariffs and tendering procedures for renewable electricity generation. For ProCredit Academy, the EEG is of relevance in connection with the photovoltaic system, which feeds electricity into the grid under the applicable regulatory framework.

- Wastewater Ordinance (AbwV)

The Wastewater Ordinance (AbwV) regulates the minimum requirements that must be set for permits to discharge wastewater. Annex 31 of the AbwV deals with the requirements for the discharge of waste water in connection with water treatment, cooling systems and steam generation. It applies to wastewater discharges of more than 10 m³ per week from swimming pool water treatment.

The provisions of GEG, 1 BImSchV, EEG, KÜO, AwSV and AbwV are only relevant for ProCredit Academy. For the other locations, this responsibility lies with the building owner, and we simply monitor implementation.

The regulations are implemented as follows:

GefStoffV: The existing substances are recorded in a hazardous substance register with a risk assessment showing the degree of hazard they pose. Protective equipment (e.g. safety goggles) is provided for handling the substances. The substances are stored in a safe environment and disposed of by suitable service providers.

AwSV: The underground oil-fired boiler at PCA is regularly inspected by an expert. The relevant records, certificates, and reports are retained. If defects are found during the inspection, they will be rectified by competent service providers in a verifiable and timely manner.

EU F-Gas Regulation: Refrigeration systems are subject to regular leakage tests by suitable service providers. PCA retains reports of these tests and complies with testing intervals. At the other locations, this responsibility lies with the respective building owner, but implementation is also monitored by the institutions.

GewAbfV: Waste is collected at all locations and separated into paper, glass, organic waste, plastics, and, if necessary, wood, metal, and textiles. For PCA, the disposal company certificates are also documented. For the other locations, the responsibility lies with the respective building owner.

GEG: At PCA, compliance with energy performance requirements is ensured through the monitoring of building energy consumption and technical systems. Heating systems are regularly inspected and, where required, optimised in line with legal provisions. Measures related to insulation, heat distribution systems, and the integration of renewable energy are implemented and documented where applicable.

1. BImSchV and KÜO: At PCA, the existing (oil) combustion installations are tested and maintained in accordance with the statutory provisions. The relevant documentation on heating system inspections and maintenance is retained in order to ensure compliance with threshold values, maintenance intervals, etc.

EEG: The photovoltaic system at PCA is operated in accordance with the applicable regulatory requirements. Electricity generation and grid feed-in are documented, and the applicable support scheme conditions are taken into account.

AbwV: The discharge of wastewater from the water treatment of the PCA swimming pool is subject to Annex 31 of the Wastewater Ordinance (AbwV). In accordance with Annex 31 of AbwV, the PCA has the necessary authorization for the discharge of wastewater in connection with water treatment.

Compliance with the legal requirements at all institutions is managed within the framework of the legal register, which is an essential component of our environmental management system (EMS).

2 Status of environmental aspects and impacts

Environmental aspects are elements or characteristics of the business activities of an organisation that can have an impact on the environment. The definition of and evaluation criteria for direct and indirect aspects remained the same.

2.1 Direct and indirect aspects

The relevance of the direct and indirect environmental aspects is determined by each institution as part of its environmental audit. Due to their different business models and building types, the degree of environmental relevance and control of each aspect varies from institution to institution.

The weighting of the aspects for PCH, Quipu, and ProCredit Academy in 2025 remains the same as in the complete Environmental Statement from 2024.

For PCBG, electricity and thermal energy consumption were categorised as highly relevant, as they significantly contribute to climate change as well as to air, soil, and water pollution. The degree of influence and control was assessed as medium due to the technical setup of the premises, where multiple tenants share the same infrastructure.

In addition, the degree of influence over suppliers was revised from medium to low. In line with the updated guidelines, suppliers classified as key suppliers are predominantly large IT service providers, for which alternative options are limited.

Based on these changes, the significance matrix for PCBG has been updated as presented below:

Table 1: Significance matrix for direct environmental aspects at ProCredit Bank in Germany 2025

		Relevance		
		Low	Medium	High
Degree of control	High	• Office material consumption • Electronic waste	• Paper consumption	
	Medium	• Plastic packaging waste • Fugitive emissions • Paper waste		• Electricity consumption • Thermal energy consumption • Water consumption
	Low	• Organic waste • Land use	• Residual waste • Hazardous waste • Wastewater • Emissions from energy consumption	

Table 2: Significance matrix for indirect environmental aspects at ProCredit Bank in 2025

		Relevance		
		Low	Medium	High
Degree of influence	High			
	Medium	• Influence of the external IT service provider		• Business air travel
	Low	• Fuel consumption/emissions by staff on their way to work	• Environmental performance of suppliers/outsourced activities	• Loan portfolio

A detailed overview of the different levels of control and environmental relevance of the direct and indirect aspects of the other three ProCredit institutions in Germany can be found in the full Environmental Statement from 2024.

3 Environmental data

3.1 Complete overview of ProCredit



In 2025, the total number of staff employed by the ProCredit institutions based in Germany, measured in FTEs, increased by 7% compared to the previous year, rising from 432 to 461 employees. PCH recorded a significant increase of 16%. Quipu reported a more moderate rise of 2%, while the bank experienced a slight decrease of 1%. PCA's staffing level remained unchanged.

Table 3: Number of employees

Indicator	Unit	PCH			PCBG			Quipu			PCA		
		2023	2024	2025	2023	2024	2025	2023	2024	2025	2023	2024	2025
Employees ²	Headcount	149	163	188	74	83	83	156	175	177	33	33	32
Employees	FTE	139	155	180	67	77	76	145	170	174	30	31	31

Our total energy consumption has increased by 4%, mainly due to increased office occupancy and usage, including higher demand for heating, cooling, lighting, and IT equipment during the reporting year. At the same time, we achieved a 7% reduction in relative energy consumption, demonstrating our commitment to sustainable growth and energy efficiency.

Table 4: Total energy consumption

Energy					
Indicator	Unit	2023	2024	2025	Difference 2024/2025
Total energy consumption	kWh	2,450,759	2,398,735	2,483,444	+4%
Relative energy consumption ³	kWh/FTE	4,486	3,657	3,398	-7%
Electricity (offices)	kWh	549,692	538,560	562,967	+5%
Electricity (Data Centre)	kWh	1,008,931	1,046,899	1,076,166	+3%
Heating energy	kWh	861,206	772,477	799,435	+3%

² Data for employees represent the average number of employees (headcount) and full-time equivalents (FTE) for the respective year and refer to all persons working in Germany, including participants in the staff exchange programme but excluding staff on maternity or parental leave. The figures for Quipu only include employees working at its Frankfurt headquarters.

³ The relative energy does not include the Quipu Data Centre, as the consumption of the data centre is not related to the number of employees.

Heating energy (weather-adjusted)	kWh	1,128,661	1,001,384	957,551	-4%
Fuel	kWh	17,712	22,736	23,567	+4%



The total amount of fresh water consumed across our institutions decreased by 2% compared to 2024. This can be attributed to timely technical inspections as well as continued awareness-raising initiatives among employees, which have strengthened responsible water use across our facilities. Our relative water consumption decreased by 8%, further demonstrating progress in reducing resource intensity. For our office buildings – excluding the Academy, which has hotel-like characteristics and comparatively higher water demand due to the swimming pool, catering, and gardening – relative water consumption amounts to 4.8 m³ per FTE, remaining below the benchmark of excellence⁴.

Table 5: Total water consumption

Water consumption					
Indicator	Unit	2023	2024	2025	Difference 2024/2025
Total water consumption	m ³	8,067	8,324	8,128	-2%
Relative water consumption	m ³ /FTE	21.2	19.3	17.6	-8%



In 2025, total waste increased both in absolute and relative terms, by 14% and 7% respectively compared to the previous year. This increase is largely attributable to higher waste volumes at PCH, which are discussed in more detail in the waste section below. General waste was the only category to record a decrease, declining by 8%. To address waste generation, we will continue our waste awareness initiatives with a focus on reducing food waste and promoting the use of reusable packaging. In addition, a more precise waste-weighing system will be introduced at PCH to enable more accurate waste analyses. Despite the increase, overall waste generation remains significantly below the EMAS benchmark for offices of 200 kg/FTE/year, amounting to 100 kg/FTE/year.

The total volume of e-waste decreased this year, as only one institution – Quipu – submitted electronic equipment for recycling. In the other institutions, the quantities collected were too small to proceed with a recycling batch. Compared to the previous year, the volume collected at Quipu also decreased, by 43%. We continue to rely on our established donation routes, both to external organisations and to employees. These long-standing practices help reduce e-waste by ensuring that usable equipment remains in circulation for as long as possible.

⁴ The benchmark of excellence can be found under 7.7 Indicators and benchmarks for comparison.

Table 6: Total waste generation

Waste generation					
Indicator	Unit	2023	2024	2025	Difference 2024/2025
Total household waste volume. ⁵	Kg	42,497	40,400	46,217	+14%
Relative household waste volume	kg/FTE	111.5	93.5	100.3	+7%
Total e-waste volume	Kg	1,407	1,769	620	-65%



We observed a decrease in paper consumption both in absolute and relative terms. The main contributors to this reduction were Quipu and the bank, which further strengthened the use of digital communication, adopted digital invoicing, and set double-sided printing as the default option. All institutions continue to promote responsible printing practices by regularly sharing reminder emails and newsletter updates, as well as providing clear on-site instructions and posters to support a more mindful printing culture.

Table 7: Total paper consumption

Paper consumption					
Indicator	Unit	2023	2024	2025	Difference 2024/2025
Total paper consumption	kg	1,314	1,506	1,321	-12%
Relative paper consumption	kg/FTE	3.4	3.5	2.9	-18%

3.2 Direct aspects per institution

3.2.1 Energy consumption



Energy consumption includes electricity, heating energy, company vehicle fuel, and the energy used for cooking.

Regarding heating, three of our facilities recorded an increase in consumption, while the Academy showed a slight decrease. At PCH, the rise is linked to the addition of two extra floors, which expanded the heated area by 74%. The bank also relocated to a new site, increasing its heated area by 57%. These larger building footprints explain the higher heating

⁵ The values shown deviate from the one published last year due to revisions made during the year.

demand observed at both institutions.⁶ Both PCH and the bank plan to continue awareness-raising campaigns during the 2026 heating season to further reduce heating consumption.

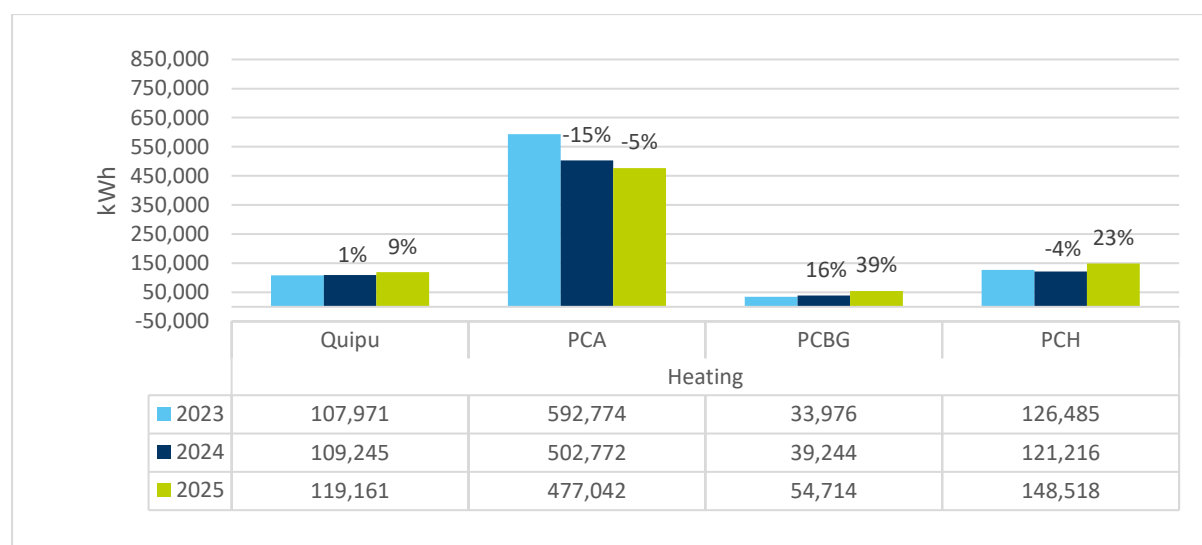


Figure 1: Heating consumption⁶

Energy consumption for heating and cooking at PCA has seen a decrease for the second year in a row, with the most significant reductions observed in oil-based heating and Bio-LPG use. While some fuel categories increased slightly, overall consumption continued to decline.

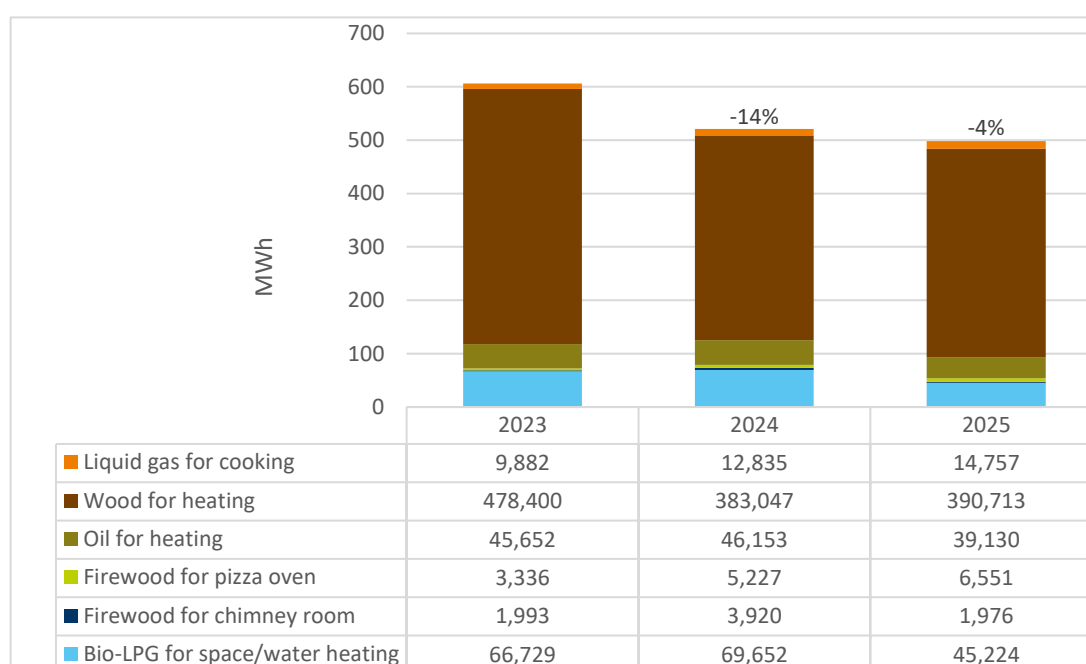


Figure 2: Energy consumption for heating and cooking at PCA

Similar to heating energy consumption, both PCH and the bank recorded an increase in electricity use, mainly due to their larger office areas and, in the case of PCH, a higher number

⁶ The percentages indicate the respective thermal energy consumption compared to the previous year. (This applies to all of the following charts.)

of employees. Quipu and the Academy, on the other hand, reported a slight decrease. For Quipu, this reduction is linked to hosting fewer events and workshops during the year, which lowered overall electricity demand. All four premises sourced 100% renewable electricity.

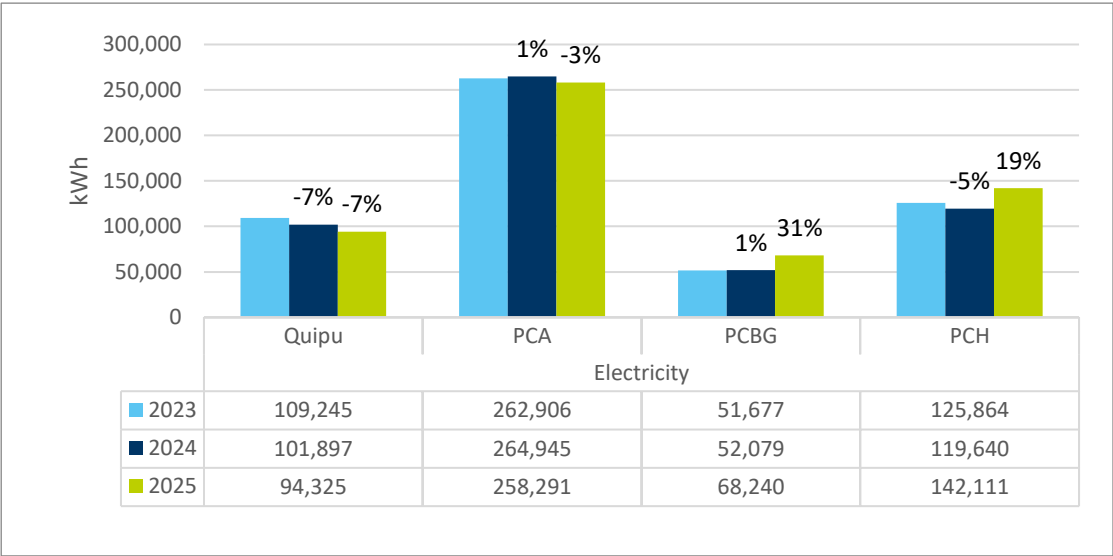


Figure 3: Electricity consumption

Additionally, we report on electricity consumption from Quipu’s data centre where we house our servers in Frankfurt. Consumption remained stable with a 3% increase, which is attributable to increased productivity and growth on the group level. Both centres are certified with ISO 14001 and ISO 50001.

Table 8: Electricity consumption of Quipu Data Centre

Electricity consumption of Quipu Data Centre					
Indicator	Unit	2023	2024	2025	Difference 2024/2025
Electricity consumption	kWh	1,008,931	1,046,899	1,076,166	+3%

Over the past year, PCA and Quipu have seen an increase in their fuel consumption from vehicles. The Academy operates three electric vehicles and one diesel vehicle for transporting large objects or transfers to the airport. Quipu operates two electric vehicles and one diesel vehicle.

In contrast to the other two institutions, PCH has recorded a decrease in fuel consumption, as we reduced the number of rented cars from three to two mid-year. The current reduction is only a temporary phase while we renew our car fleet, as the previous vehicles were showing signs of wear. PCBG does not operate any vehicles.

By making the cars available for private use, we aim to offer staff the opportunity to rent EVs and charge them with clean electricity instead of relying on privately owned vehicles. Although

we are not reporting quantitative data on personal use, we intend to continue this initiative, as user feedback has been consistently positive. In addition, the initiative helps raise employees' awareness of EV use and contributes to education beyond the workplace by promoting more sustainable mobility choices, thereby supporting both emissions avoidance – when combustion-engine vehicles are not used – and long-term behavioural change.

In addition, PCBG, PCH, and Quipu continued to promote cycling to work through their agreement with JobRad, also joining the Germany-wide City Cycling⁷ initiative. PCBG aims to re-certify as a bicycle-friendly employer at its new premises through the ADFC (a registered cycling association and club for cyclists) in 2026.

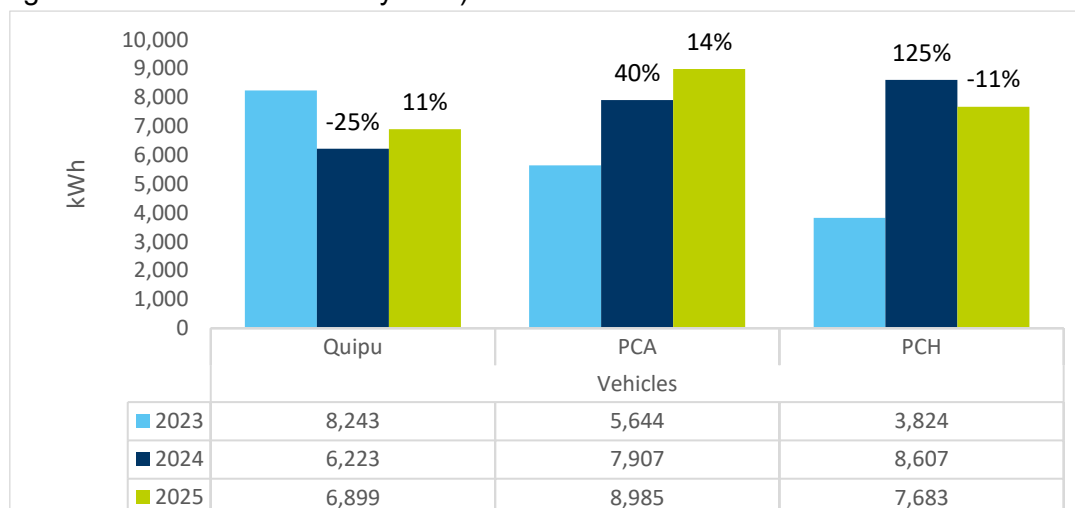


Figure 4: Fuel consumption of vehicles

3.2.2 Renewable energy generation

Of all our institutions, only PCA generates renewable energy: it operates a photovoltaic system, which produced 11% more electricity in 2025 compared to the previous year, and a wood-pellet system, for which fuel consumption and corresponding heat generation increased by 2%. The improvement in photovoltaic output can be attributed, among other factors, to the thorough cleaning of the system, which enhanced its efficiency.

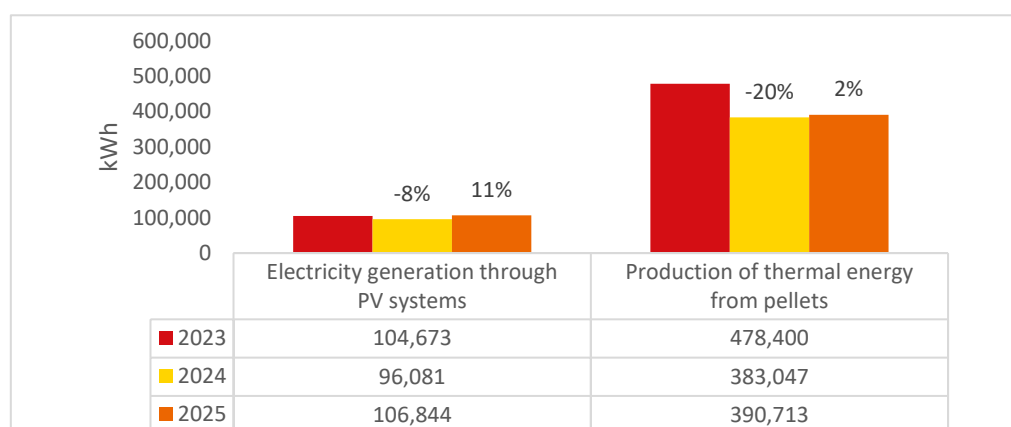


Figure 5: Energy production at PCA

⁷ [CITY CYCLING - Home Cyclists](#)

3.2.3 Emissions



In line with GHG Protocol standards and guidelines, our GHG emissions⁸ are reported under the following three scopes:

- Scope 1 comprises emissions from stationary combustion to produce energy for heating and cooking, emissions from the use of fossil-fuel-powered company cars as well as fugitive emissions from air conditioning and refrigeration systems. Scope 1 also covers other emissions such as NO_x, SO_x and PM₁₀.⁹ as required by EMAS regulations (EU commission regulation EU 2018/2026).
- Scope 2 comprises emissions from purchased electricity. In our case, there are no direct emissions from the electricity consumption, as electricity is either generated by PCA's own photovoltaic systems or has been purchased by all institutions from certified renewable electricity suppliers since 2016.
- Scope 3 emissions at ProCredit group currently include emissions from business air travel only. Other Scope 3 categories have not yet been assessed or are not considered material at this stage. Air travel emissions are represented as CO₂eq and are estimated via Atmosfair GmbH's web-based calculator. In addition, we have been calculating our portfolio emissions since 2021 as they are considered a key benchmark for financial institutions and represent a major part of our Scope 3 emissions in the group. The results and methodology for the whole group are presented in section 3.3.2.2.

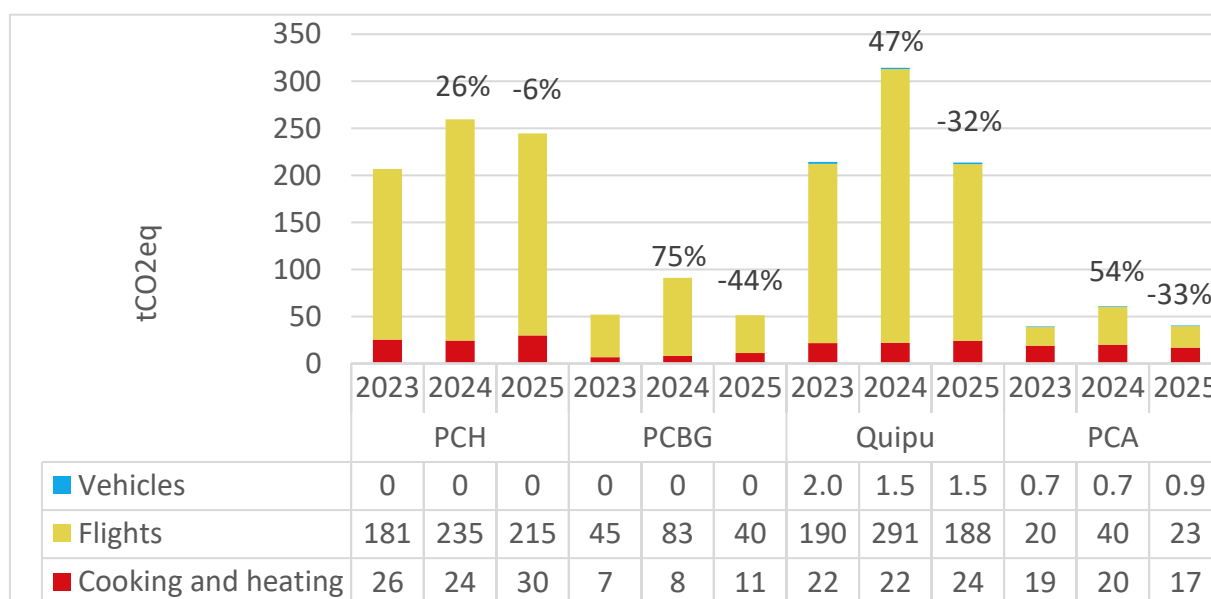


Figure 6: CO₂eq emissions by source for all institutions

⁸ Total GHG emissions include CO₂, CH₄, N₂O, HCFCs, HFC, PFC, NF₃ and SF₆ and are based on International Energy Agency (2023), Emission Factors and the Intergovernmental Panel on Climate Change (IPCC) 2006 Guidelines for National Greenhouse Gas Inventories, apart from BioLPG and wood pellets. CO₂ emissions from wood pellets are not included in our gross emission calculation (we consider non-CO₂ emissions only, using a factor of 0.3g CO₂eq/MJ for the combustion of wood pellets according to the Renewable Energy Directive (RED II), Directive (EU) 2018/2001). The emission factor for BioLPG is 0.0603kg CO₂eq and is based on the World LPG Association (WLPGA) report "Role of LPG and BioLPG in Europe" (2019).

⁹ The other air emissions are based on the emissions factors from the GEMIS 4.95 Database. For BioLPG, the emissions factors for LPG are used due to the lack of separate data for BioLPG.

3.2.3.1 Scope 1 emissions

At PCH, PCBG, and Quipu, natural gas is the source of heating energy. PCA's main source of heating is BioLPG, wood pellets, and oil. For cooking, PCA uses LPG.

Emissions in this scope are correlated with energy consumption. An increase in heating consumption was observed at PCH, PCBG, and Quipu. The CO₂eq emissions decreased for the Academy.

Table 9: Emissions from heating

Indicator	Unit	PCH			PCBG			Quipu			PCA		
		2023	2024	2025	2023	2024	2025	2023	2024	2025	2023	2024	2025
CO ₂ eq	tCO ₂ eq	25.5	24.5	30.0	6.9	7.9	11.1	21.8	22.1	24.1	16.7	16.9	13.6
NO _x	kgNO _x	20.0	19.1	23.5	5.4	6.2	8.6	17.1	17.3	18.8	184.4	152.1	149.5
SO _x	kgSO _x	1.4	1.3	1.6	0.4	0.4	0.6	1.2	1.2	1.3	32.3	28.9	26.1
PM ₁₀	kgPM ₁₀	0.8	0.8	1.0	0.2	0.3	0.4	0.7	0.7	0.8	18.4	15.2	14.9

Emissions from cooking at PCA increased due to improved data quality for gas consumption, resulting in higher reported consumption figures.

Table 10: Emissions from cooking

Indicator	Unit	PCA		
		2023	2024	2025
CO ₂ eq	tCO ₂ eq	2.25	2.92	3.36
NO _x	kgNO _x	2.17	2.99	3.54
SO _x	kgSO _x	1.13	1.59	1.89
PM ₁₀	kgPM ₁₀	0.77	1.17	1.44

As shown in Table 11, emissions from vehicles only account for a small part of the Scope 1 emissions. All institutions are aiming to reduce their use of fossil-fuel-powered vehicles and switch to electric vehicles. As for Quipu, they are looking for options on the market to replace their diesel vehicle with an electric one. The Academy has only one car that runs on diesel, which is reserved for larger transportation and airport transfer needs and is not used often. Since August 2025, PCH has had two electric rental cars available for employees to rent for work and for personal purposes outside of working hours.

Table 11: Emissions from vehicles

Indicator	Unit	PCH	PCBG	Quipu	PCA
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Emissions from vehicles		2023	2024	2025	2023	2024	2025	2023	2024	2025	2023	2024	2025
CO ₂ eq	tCO ₂ eq	-	-	-	-	-	-	2.0	1.5	1.5	0.7	0.7	0.9
NO _x	kgNO _x	-	-	-	-	-	-	3.2	2.4	2.4	1.1	1.2	1.4
SO _x	kgSO _x	-	-	-	-	-	-	0.8	0.6	0.6	0.3	0.3	0.3
PM ₁₀	kgPM ₁₀	-	-	-	-	-	-	0.14	0.1	0.1	0.05	0.05	0.06

3.2.3.2 Emissions from electricity (Scope 2)

As all four ProCredit institutions have been using electricity from renewable sources since 2016, Scope 2 emissions are considered to be zero.

3.2.3.3 Emissions from business travel (Scope 3)

In 2025, we recorded a significant reduction in flight-related emissions – a 28% decrease across all four institutions. This improvement reflects the implementation of the new Group-wide approach to reducing flying and associated emissions. We aim to maintain this positive trend in the coming year as well.

Compared to 2024, the number of flights taken last year decreased by 19%, and the total distance travelled declined by 22%. As illustrated in Figure 7, only the Academy experienced a slight increase in the number of flights; however, both the travelled distance and the resulting emissions were still lower.

Despite these variations, we remain fully committed to our environmental responsibilities. We continue to promote hybrid meetings and request in-person attendance only when essential. Necessary business travel – such as strategic meetings, Academy training events, and client visits – is carefully planned and, whenever possible, combined to minimise our environmental impact. In addition, in line with previous years, Quipu will offset a defined share of its flight emissions in 2026.

Table 12: CO₂eq emissions from flights

Indicator Emissions from flights	Unit	PCH			PCBG			Quipu			PCA		
		2023	2024	2025	2023	2024	2025	2023	2024	2025	2023	2024	2025
CO ₂	tCO ₂	69.8	90.4	82.9	17.9	34.9	18.5	71.7	109.4	77.1	7.4	15.6	9.9
Other GHG emissions	tCO ₂ eq	111.4	144.8	131.6	27.2	48.2	21.8	118.7	181.3	110.8	12.4	24.7	12.8

The graph below illustrates the development of air travel over time, showing both the number of flights and the total distance travelled.

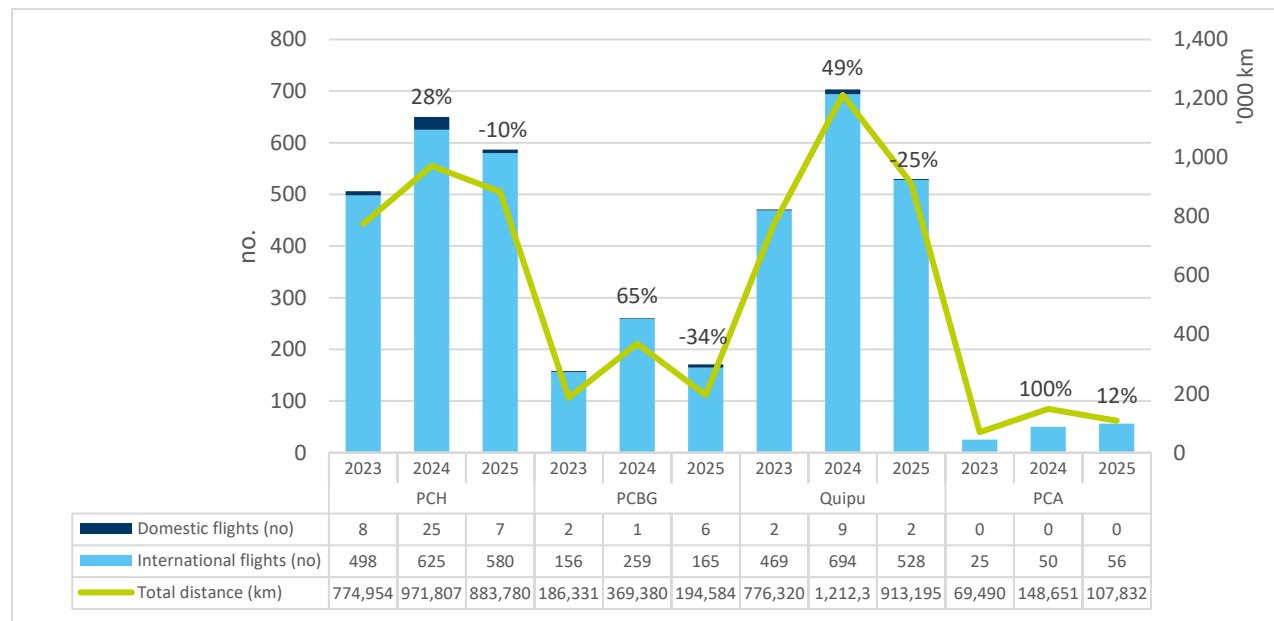


Figure 7: Flights

3.2.4 Food consumption



Food consumption is particularly relevant for PCA. However, the other institutions also take great care to ensure the sustainability of the food and drink provided at events and meetings. The most important sustainability criterion for food suppliers is being organic. If this is not possible due to high costs or unavailability, regional or local food suppliers are considered to be more sustainable.

In some cases, even if there are organic options but the source is a long distance from the institution, we consider regional producers with good environmental practices to be preferable to certified organic products from further away. This particularly applies to PCA, because there are many small local producers nearby which use organic practices but have no certification due to the size of the farms. In order to support local businesses and the regional economy, we prefer to buy food from these smaller producers rather than from organically certified but unknown suppliers.

3.2.5 Water consumption



In 2025, average water consumption decreased by 2% in absolute terms and by 8% per FTE. The absolute reduction was achieved across all three institutions, while PCH recorded a slight increase in total water use, mainly due to staff growth and an expansion of its office space. At the same time, when measured in relative terms, water consumption at PCH still declined by 10%, clearly demonstrating efficiency gains despite higher absolute demand. Quipu showed the largest relative reduction at 16%, while the bank and the Academy achieved decreases of 3% and 2%, respectively.

In the past, Quipu's premises were used for events hosted by PCH and PCBG. As visitor numbers from these institutions declined in the past year, this likely contributed to the overall reduction in water consumption. Nevertheless, Quipu – like the other institutions – continues its internal awareness campaign on the internal social media platform to promote water-saving practices.

For PCBG, the relocation to a different building resulted in a changed baseline situation. The new office is equipped with water-saving technologies at water taps, has a higher number of sanitary facilities than before, and includes an associated garden area. While this leads to increased water demand, total water consumption was nevertheless reduced compared to the previous year. In addition to the water-saving equipment, this reduction is partly attributable to the conscious use of water, which is communicated to new employees as part of the Onboarding Programme.

For the Academy, the majority of its total water consumption continues to come from the swimming pool, which has a volume of approximately 2,400m³.

Despite the positive trends observed in 2025, PCH and PCBG have defined measures for the coming year to sustain and further strengthen these developments, including lock-screen campaigns and informative newsletters focusing on resource-efficient water use.

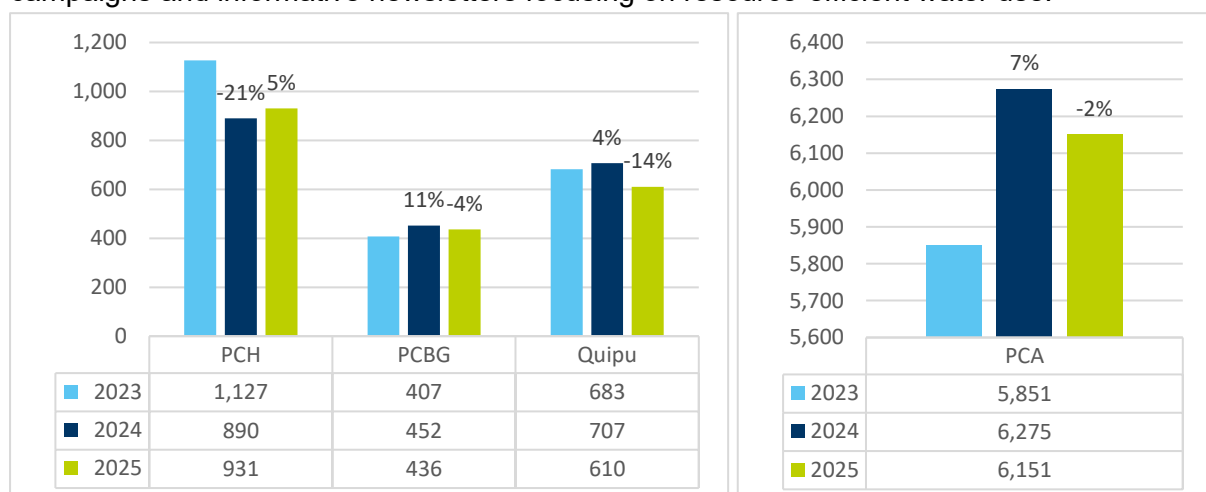


Figure 8: Water consumption

3.2.6 Paper consumption

Paper consumption remains an important operational resource across all institutions, particularly for administrative and communication purposes. All institutions are continuously exploring possibilities to further reduce paper use, with the ongoing digitalisation of internal processes representing one of the most effective measures to achieve this goal.

All institutions operate printers equipped with detailed printing statistics at department and user level, enabling systematic monitoring of paper consumption and the identification of potential improvement measures.

Across the institutions, only PCH recorded an increase in paper consumption in 2025, while PCBG and Quipu achieved further reductions, and PCA maintained a stable level of consumption compared to the previous year.

At PCH, total paper consumption increased moderately by 19% in 2025. This development is driven by both printing paper and other paper, including marketing materials and items such as welcome notebooks for new employees. The increase is primarily linked to significant growth in staff numbers and office space, and is therefore considered a normal operational development. At the same time, printing paper consumption per full-time equivalent decreased, indicating a shift toward more digital workflows and reduced reliance on printed documents. To further build on this progress, a dedicated training module on responsible printing behaviour will be introduced as part of the Onboarding Programme for new employees in the coming year.

At Quipu, paper consumption increased noticeably in 2024 and then declined significantly in 2025. The temporary increase in 2024 was mainly attributable to the production and use of marketing materials in connection with celebrating the company's 20th anniversary, as well as an increased number of interactive workshops and training sessions that required materials such as flipcharts and sticky notes. In 2025, these activities were reduced, and Quipu's premises were used less frequently by other institutions for workshops, resulting in a corresponding decrease in paper consumption. Nevertheless, in 2026, Quipu plans to update the instructional posters in printer rooms and publish a series of informational articles aimed at reducing printing.

At PCBG, paper consumption was reduced substantially over the reporting period, with total usage almost halving compared to the previous year. This positive development is the result of process enhancements and targeted awareness-raising measures in departments with higher paper use. Several communication campaigns were implemented, and paper-saving practices are now also addressed as part of the Onboarding Programme for new employees. These measures are planned to continue in the coming year as well.

PCA records the highest overall paper consumption among the institutions, which is mainly due to the nature of its activities (face-to-face teaching). Total paper consumption increased gradually from 2023 to 2024 and remained stable in 2025. Both printing paper and other paper contribute significantly to the total, with the amount of printing paper consumed showing steady growth and other paper use remaining consistently high but stable. The absence of sharp fluctuations indicates structured and well-managed paper use, with consumption closely aligned to operational requirements rather than inefficiencies.

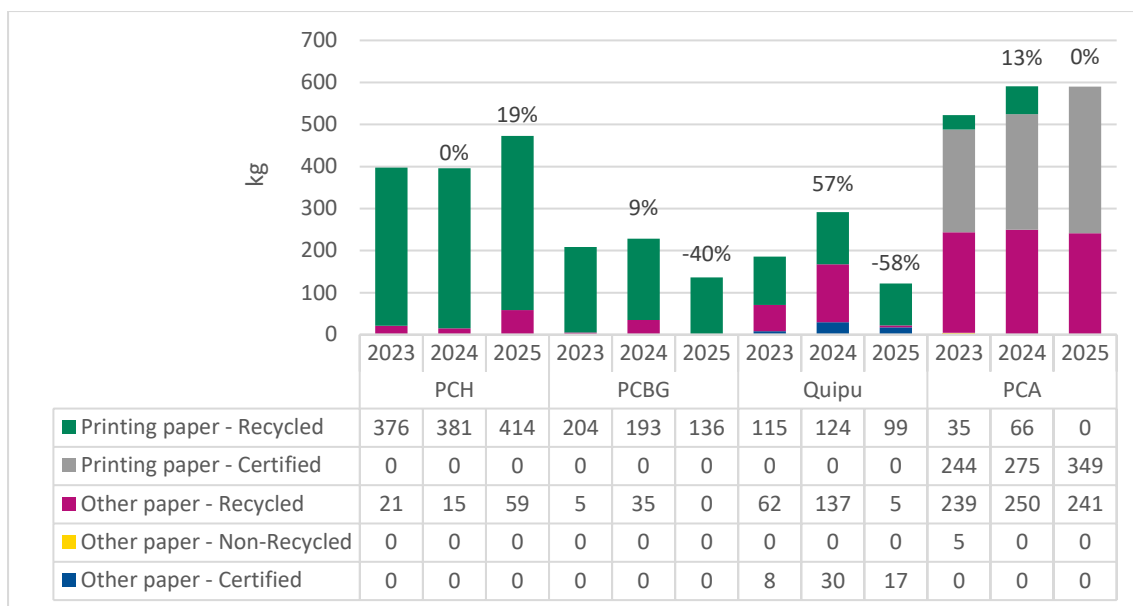


Figure 9: Paper consumption

3.2.7 Waste generation

Waste comprises household waste¹⁰, e-waste, and hazardous waste. For reporting purposes, usable electronic equipment is also recorded here, although it cannot be considered as waste as it is often still serviceable. The amount of household waste generated can be seen in Figure 10.

In 2025, total household waste increased by 14%. PCBG was the only institution to record a decrease. However, no new waste weighing was conducted in 2025 due to challenges related to settling into the new facility. As a result, waste figures for 2025 were estimated based on the updated number of employees and extrapolated from the 2024 results. The bank plans to place special emphasis on collecting accurate waste data in 2026, once operations are fully stabilised in the new premises. In parallel, awareness raising efforts continued: All employees received information on waste separation, and all new hires are trained on this topic as part of the Onboarding Programme.

PCH recorded the largest increase, with total annual waste rising by approximately 54%. This increase is linked to higher staff numbers and expanded office space, as well as post-move clean-up activities following the bank's departure from the building and a higher number of events (e.g. celebrations and workshops). In addition, the current waste-weighing methodology – conducted twice a year over a two-week period – is considered insufficiently precise. The process was therefore reviewed, and from 2026 onwards, waste will be weighed for one week each month. This increased frequency is expected to provide more accurate and representative data.

As for office supplies and equipment, Quipu and PCH are providing a box at their premises to collect markers and pens to be sent back to the supplier for recycling. In addition, both

¹⁰ Household waste is the waste produced in the facilities by employees and visitors and includes paper, organic, packaging and residual waste. For PCA, oil from the grease trap is also reported under household waste.

institutions continued their initiative to give employees the opportunity to keep – at no charge – or buy functioning but no longer compliant laptops and mobile phones. These items are counted as usable electronic equipment. PCH employees also do not need to return old but still usable electronic wares such as headphones, mice and keyboards if they wish to keep them for personal use. E-waste that cannot be sold is collected and recycled by the contracted company.

In 2025, PCH again cooperated with the non-profit organisation Labdoo and donated functioning laptops to users in need. We also continued the participation in Konica Minolta's Clean Planet Program¹¹ to return used printer cartridges for refill and reuse.

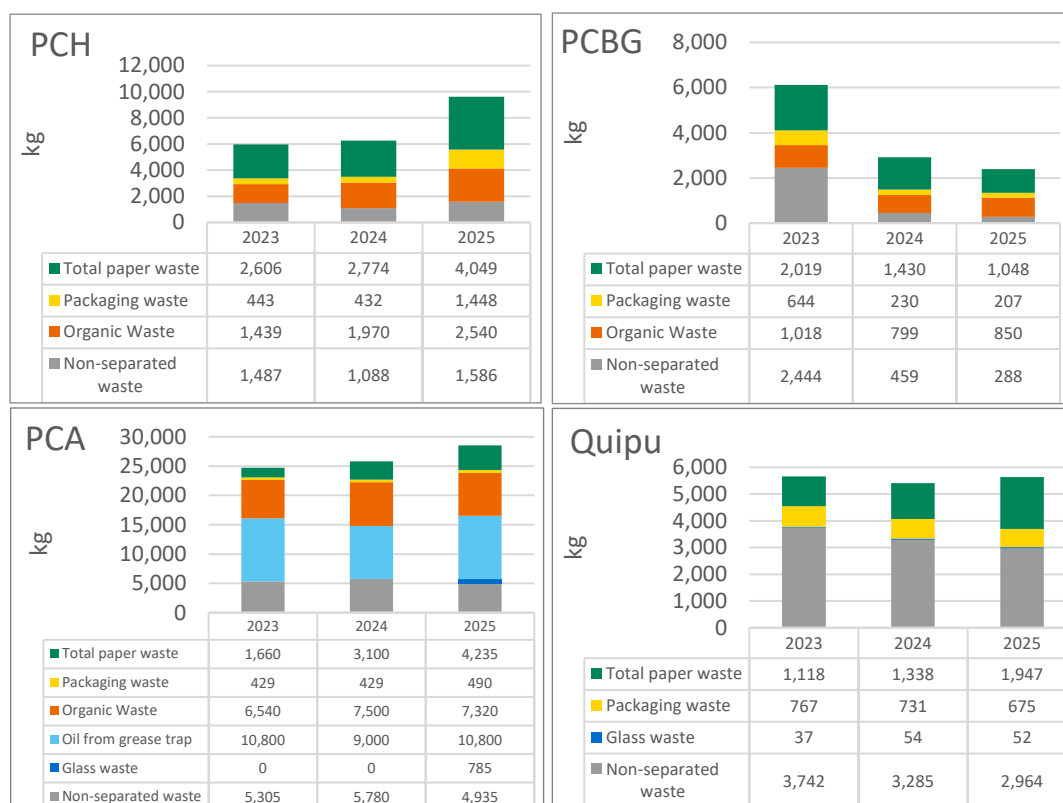


Figure 10: Household waste¹²

For PCA, oil from the grease trap represents the largest reported waste category. However, it should be noted that the reported values are based on the total grease trap disposal, which consists of wastewater, grease, and sludge. The actual amount of separated grease is neither determined nor measured. Discussions with the contracted service provider are planned to assess the feasibility of a future quantitative determination of the grease content.

The increase in paper waste is mainly attributable to changes in operational factors, particularly higher volumes of packaging materials during the reporting year. In addition, Quipu recorded a temporary increase due to the disposal of archived documents.

Additionally, PCA began recording glass waste collected for recycling in 2025.

¹¹ <https://cleanplanetprogram.konicaminolta.eu/de-de/about-clean-planet-program>

¹² The reported values for waste oil for PCA were retrospectively corrected due to a unit conversion issue. The deviation was identified during a subsequent plausibility check.

Table 13: E-waste, usable electronic equipment and hazardous waste

Indicator	Unit	PCH			PCBG			Quipu			PCA		
		2023	2024	2025	2023	2024	2025	2023	2024	2025	2023	2024	2025
E-waste	kg	221	227	0	378	0	0	731	902	511	0	0	0
Usable electronic equipment	kg	14	75	51	0	0	0	63	566	57	0	0	0
Hazardous waste	kg	1.1	86.4	0	0	0	0	15.0	11.4	9.3	0	0	0

3.2.8 Land use

In February 2025, PCBG left its former premises at Rohmerplatz, which had been shared with PCH, and relocated to a new location on Europa-Allee, covering a slightly larger area. As a result of the relocation, PCH took over the two floors previously occupied by the bank, leading to an increase in its total floor space. Quipu has rented an additional storage room in the building's basement; as a result, the floor space has increased slightly. PCA purchased a small area of land from neighbouring owners, which led to a marginal increase in the total land area.

Table 14: Land use

Indicator	Unit	PCH			PCBG			Quipu			PCA		
		2023	2024	2025	2023	2024	2025	2023	2024	2025	2023	2024	2025
Total area ¹³	m ²	982	982	1,457	520	520	543	899	899	903	12,250	12,250	12,652
Total area/employee	m ² /FTE	7.1	6.3	8.1	7.8	6.8	7.1	6.2	5.3	5.2	406.6	398.2	410.5
Heated area ¹⁴	m ²	2,390	2,390	3,693	1,421	1,421	2,167	2,839	2,839	2,853	5,184	5,184	5,184
Heated area/employee	m ² /FTE	17.3	15.4	20.5	21.2	18.5	28.4	19.5	16.7	16.4	172.1	168.5	168.2
Sealed area ¹⁵	m ²	954	954	1,415	503	503	365	633	633	636	9,652	9,652	9,652
Semi-natural (unsealed) area	m ²	28	28	43	17	17	177	266	266	267	2,598	2,598	3,000

3.3 Indirect aspects per institution

The daily operations of the ProCredit banks (including PCBG) indirectly affect the environment in various ways. The most significant factor is the banks' loan portfolios, which are characterised by their special focus on green investments and the mandatory consideration of environmental and social risks when loan requests are evaluated. ProCredit Holding has

¹³ The total area corresponds to the proportional floor space at the location, including the floor area of the building, the traffic areas (paths and car park on the site), open spaces and semi-natural (unsealed) areas.

¹⁴ The data for the heated area refers to office space, not including storage areas and parking spaces.

¹⁵ For leased areas, the proportion of sealed/unsealed areas was set based on the share in the total leased area at the location.

especially strong influence with respect to the indirect aspects, due to its central role in shaping the strategy, processes, and standards of the entire group with regard to environmental protection and sustainability. The environmental performance of the other ProCredit institutions is therefore considered an indirect environmental aspect of ProCredit Holding.

A detailed overview of the different levels of control and environmental relevance of the indirect aspects of the four ProCredit institutions in Germany can be found in the last full Environmental Statement.

3.3.1 Green loan portfolio

Our green loan portfolio is strongly driven by investments in renewable energy. Due to high and volatile electricity prices, there is substantial interest in solar energy systems, with rooftop installations for internal consumption and utility scale projects being the most common investments in 2025.

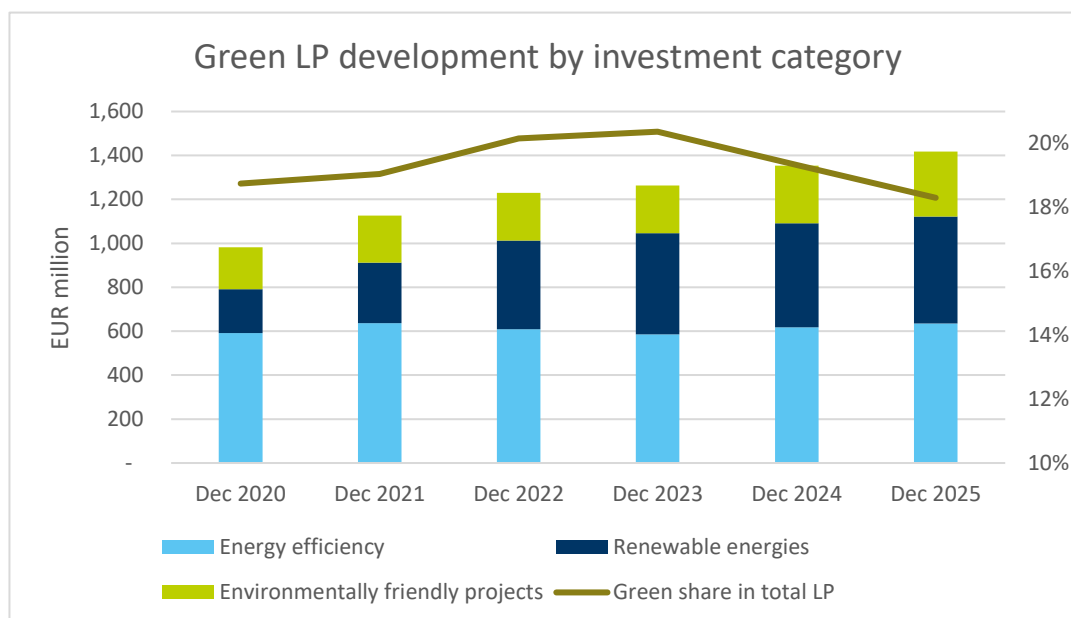


Figure 11: The ProCredit group's outstanding green loan portfolio by investment category

3.3.2 Our group target to reach net-zero emissions in 2050

At the group level, we have developed a Climate Action Strategy to align with the 1.5°C scenario of the Paris Climate Agreement. Our goal is to cut at least 90% of our Scope 1, 2 and 3 emissions by 2050. Our Climate Action Strategy includes a comprehensive impact analysis of our operating and financial activities. We have established near-term targets grounded in scientific methodology and validated by the Science Based Targets initiative (SBTi).

3.3.2.1 Decrease in Scope 1 and 2 emissions

Since 2015, we have been implementing a robust internal environmental management system to mitigate the impact of our operations on the climate and environment. We measure and monitor CO₂ emissions related to our operations (Scope 1 and 2); these mainly stem from electricity, heating, and vehicle use.

The Group's target is to reduce emissions by 42% by 2030 compared to the 2022 baseline, implemented through various measures. We aim to increase the share of renewable electricity use by investing in our own photovoltaic systems and partnering with clean energy suppliers. As of 2025, we have already increased the share of electric cars to 45% of our fleet. Additionally, we are implementing energy efficiency measures at our premises. The head offices in six countries of operation have been awarded EDGE green building certificates.

3.3.2.2 Accounting for the CO₂ emissions of our loan portfolio

We are on a client-centric journey towards net-zero Scope 3 emissions, acknowledging the financial sector's role in real economy decarbonisation. We are using Partnership for Carbon Accounting Financials¹⁶ (PCAF) as our methodology to count and disclose the emissions stemming from our financed activities. The emissions from the financed activities for 2024 and 2025 can be found in Section 7.1.

Our plan is to actively engage with clients to support their transition to net-zero emissions. Specifically, by 2027 we aim to engage with the clients responsible for 28% of our loan portfolio's CO₂ emissions, focusing on the agriculture and manufacturing sectors.

In 2025, we successfully achieved an 18.3% share (EUR 1,419.6 million) of green loans in our total portfolio, demonstrating our commitment to sustainable investments. Additionally, through our lending portfolio we have financed projects with an installed capacity of 1 GW as of 2025. We are committed to being the primary financial partner for decarbonisation in our countries of operation.

We ensure continuous compliance with our Exclusion List, avoiding activities with significant environmental impact, like mining and oil extraction. These combined efforts underline our commitment to a sustainable future.

3.3.3 Green seminars

¹⁶ More details about the PCAF methodology can be found in the Impact Report 2022 on page 112. [Downloads - PCH \(EN\) \(procredit-holding.com\)](#)

As in previous years, two seminars on sustainability and green finance were held in 2025. The first seminar, held in March, focused on strengthening technical expertise across key sustainability areas, including green lending criteria, E&S risk assessment, sustainable agriculture, internal environmental performance, and IT tools such as the newly developed CO₂ Calculator and internal EcoModule tool. The event also provided space for exchange on market priorities and regulatory developments.

The second seminar, held in October, had a stronger strategic focus, with sessions dedicated to the Group's net-zero targets, decarbonisation pathway, green portfolio development, and renewable energy and battery storage topics. Strategic discussions were complemented by working group sessions on sustainability as a business lever and inclusive finance, while also reinforcing cross-bank alignment and management-level engagement.

3.3.4 Environmental and social (E&S) risk assessment

In addition to the general business and financial analysis, ProCredit also carries out an assessment of its clients' activities regarding their impact on society and the environment. We have continuously improved our environmental and social risk assessment methodology since the beginning of our banking activities: To this end, we focus not only on selected environmentally friendly clients or investments but assess all our clients against ESG aspects.

Client activities that are not on our Exclusion List (for more details, please see our [Code of Conduct](#)) are assessed for potential risks (low, medium or high) in terms of the environment, society, health, and safety, based on the sector and the amount of the loan (risk exposure). Activities with a medium or high environmental and social risk are individually reviewed and evaluated in accordance with the respective international standards. Every business client, regardless of the assigned risk category, is also examined and evaluated with regard to social issues, occupational safety, and working conditions. Depending on the potential environmental, social, and credit risk, an external and independent environmental and social impact assessment is also required. Figure 12 displays the total loan portfolio distribution according to the environmental risk class for 2024 and 2025.

A comprehensive online training programme for Environmental Risk Officers and Environmental Management Units is available to build capacity in environmental and social (E&S) risk assessment across the group. The platform supports colleagues in assessing the potential E&S risks associated with our clients' activities. The training focuses on deepening participants' understanding of the ProCredit group's approach to E&S risk assessment and provides detailed information on potential E&S risks arising from the medium- and high-risk industries we finance.

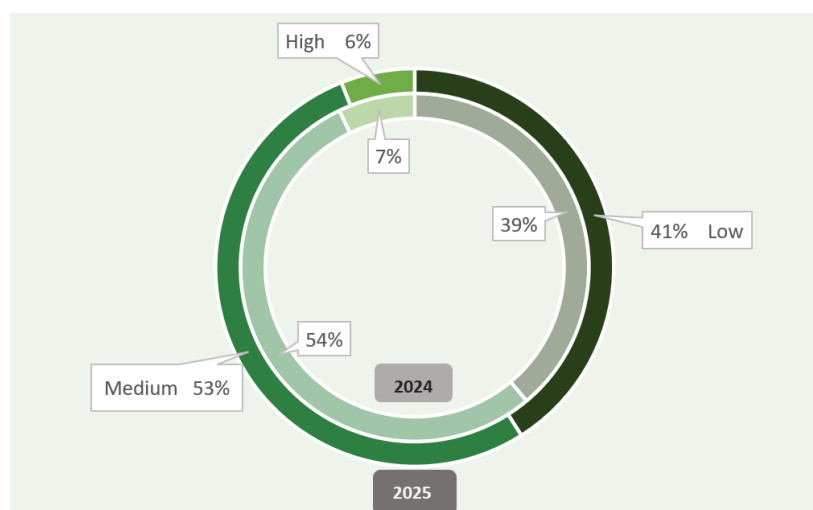


Figure 12: Outstanding total loan portfolio by environmental risk category

3.3.5 Procurement and supplier management

In 2025, ProCredit reported in line with the updated sustainable procurement process. Sustainability remains an integral part of procurement across the Group, and all suppliers are expected to adhere to ProCredit's core values. As a standard requirement, suppliers sign a compliance agreement upon the conclusion or renewal of contracts.

As part of the revised process, the Sustainable Suppliers Guidelines were updated to provide a harmonised framework for assessing supplier sustainability across ProCredit institutions, taking local conditions into account. The guidelines introduce criteria to support the identification of relevant suppliers and a structured assessment approach, enabling sustainability considerations to be reflected in procurement decisions and group-level supply chain reporting. Consequently, changes in the definition and scope of assessment – now limited to suppliers classified as significant – may lead to material differences in the number of suppliers reported compared to previous years. Additional details are provided in the [Group Guideline for Sustainable Procurement](#).

All staff responsible for procurement were trained on the updated requirements.

The products or services supplied by the vendors and the number of suppliers vary greatly among the institutions. For example, most suppliers for PCA are involved in the food industry, whereas most of the suppliers for PCH, PCBG, and Quipu provide intangible services such as legal or consulting services; most of these suppliers could not be identified as sustainable. Quipu also provides hardware and software to other ProCredit institutions; they therefore have more suppliers in the field of “information and communication” than the other institutions.

In line with the group-wide approach, all ProCredit institutions located in Germany have also completed the screening of their current suppliers, with the following results at the end of 2025:

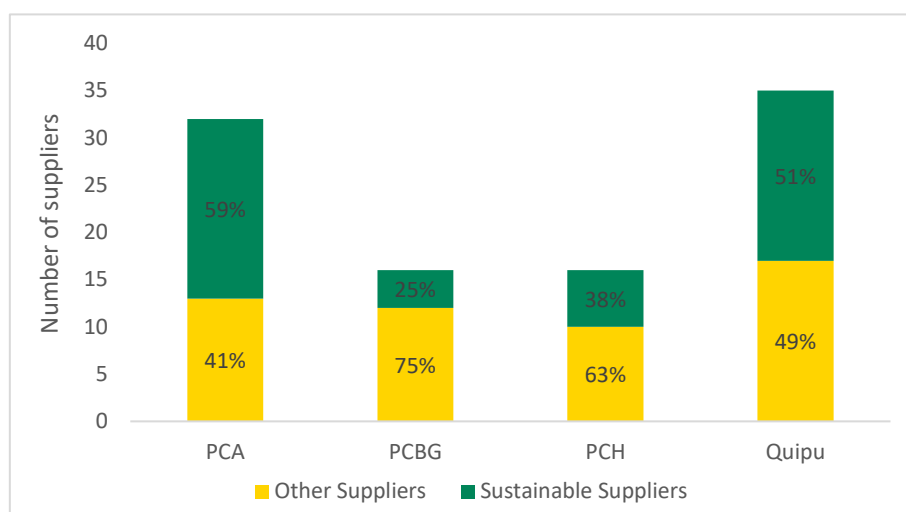


Figure 13: Supplier analysis

3.3.6 Staff awareness

Environmental and social topics continue to be integral to our group's long-term training programmes, including the Onboarding Programme, the Banker Academy, and the Management Academy. These programmes serve as crucial platforms for deepening the understanding of our values and equipping participants to translate key principles into practice. Intensive training courses, seminars, and events are held regularly at all ProCredit institutions to enhance environmental consciousness among both employees and clients.

Moreover, all ProCredit institutions conduct regular training sessions aimed at heightening staff awareness about broad environmental and social issues. These sessions also introduce the integrated EMS, continually highlighting that our employees are the most vital stakeholders for the system's ongoing enhancement.

The focus of the training evolves annually. In 2025, we delivered a training on general sustainability, covering topics such as energy and waste. Participants explored practical actions to reduce environmental impact and promote social responsibility, including calculating their personal ecological footprint, using interactive green home tools, and testing a solar calculator. The training was delivered online and shared across the group via the internal training platform.

The annual all-staff training plays a crucial role in fostering a culture of sustainability and aligning the organisation with ESG principles. In addition, all ProCredit institutions carry out continuous internal awareness-raising campaigns, using a variety of communication channels.

PCH also introduced movie nights, showing films that incorporate the topics of gender and sustainability, which were well-received by employees. The Academy held training sessions on energy consumption, water consumption, and waste awareness for employees and students. Quipu continued its awareness posts and events on Viva Engage, addressing topics such as textile disposal, upcycling, sustainable nutrition, and digital sustainability. PCBG also ensured that sustainability is a continuous focus for bank staff by introducing lock-screen campaigns and regular content posts on the internal platform throughout the year.

Additionally, awareness-raising staff activities were organised, including tree-planting events, a waste collection clean-up day, and a charity run in support of AIDS initiatives.

4 Conclusions

The year 2025 marked a period of continued organisational growth and transformation for the ProCredit group, accompanied by steady progress in the implementation of our environmental management system at the institutions based in Germany. Despite a dynamic operational environment and ongoing structural changes, we were able to further strengthen our environmental governance, improve transparency, and advance key sustainability priorities.

As our activities expanded, total energy consumption increased moderately. At the same time, we achieved a further reduction in relative energy consumption, confirming that growth and efficiency can be realised in parallel. This positive development reflects continued investments in energy-efficient premises, the use of renewable electricity across all locations, and targeted awareness-raising measures among employees. Comparable trends were observed for water consumption, where reductions in relative terms demonstrate improved resource efficiency despite increased staffing levels.

Waste generation remained an area of close monitoring in 2025. Improvements in specific waste streams, such as paper and electronic waste, underline the effectiveness of digitalisation efforts and established reuse and recycling practices. At the same time, changes in office presence and operational patterns influenced waste volumes, highlighting the importance of continuous data review and targeted measures under the EMAS framework.

Climate protection remains a central pillar of the ProCredit group's sustainability approach. In 2025, we continued implementing our Climate Action Strategy and transition plan towards net-zero emissions by 2050. While Scope 1 and 2 emissions from German operations remain limited and fully covered by renewable electricity sourcing, the significant reduction in flight-related emissions during the year demonstrates the impact of group-wide measures to reduce business travel. In parallel, the ongoing development of methodologies and tools for managing financed emissions underscores our commitment to addressing climate impacts beyond our direct operations.

Employee engagement and awareness continued to play a key role in strengthening environmental performance. Through annual all-staff training, targeted campaigns, and local initiatives across all institutions, sustainability topics remained embedded in our daily operations and organisational culture. These efforts are an essential foundation for the long-term effectiveness of the environmental management system.

Overall, 2025 confirms the robustness of our EMAS-validated environmental management system and its ability to support responsible growth during periods of transition. Building on the progress achieved, we remain committed to continuously improving our environmental performance, increasing resource efficiency, and contributing to the ProCredit group's broader sustainability and climate objectives in the years ahead.

5 Contact person

For questions concerning the Environmental Statement 2025, please contact:

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Katarina.Groeger@procredit-group.com

The current version of the Environmental Statement and other materials about the ProCredit group's commitment to sustainability can be downloaded from www.procredit-holding.com

6 Statement of the environmental auditors

Michael **H**ub
Umweltgutachter
Berater Umwelt, Qualität, Sicherheit

ENVIRONMENTAL VERIFIERS' DECLARATION ON VERIFICATION AND VALIDATION ACTIVITIES

Frank Pelzer and Dr. Georg Sulzer with EMAS environmental verifiers registration numbers DE-V-0435 and DE-V-0041, accredited or licensed for the scope (NACE-Code)

- 64 Financial service activities
- 62.02 Computer consultancy activities
- 62.01.9 Other Computer programming activities
- 85.42.4 Tertiary education
- 85.5 Other education

declare to have verified whether the whole organisation as indicated in the updated environmental statement of the organisation

ProCredit institutions located in Germany

Sites:

ProCredit Holding AG, Rohmerplatz 33-37, D-60486 Frankfurt am Main

ProCredit Bank, Europa-Allee 12-22, D-60327 Frankfurt am Main

Quipu GmbH, Königsberger Straße 1, D-60487 Frankfurt am Main

ProCredit Academy, Hammelbacher Straße 2, D-64658 Fürth-Weschnitz

with registration number DE-125-00059

meets all requirements of

Regulation (EC) No 1221/2009 last amended by Regulation (EU) 2018/2026 (EMAS)

on the voluntary participation by organisations in a community

eco-management and audit scheme.

By signing this declaration, we declare that

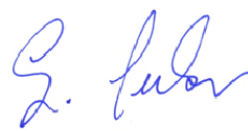
- the verification and validation have been carried out in full compliance with the requirements of EMAS,
- the outcome of the verification and validation confirms that there is no evidence of non-compliance with applicable legal requirements relating to the environment,
- the data and information of the updated environmental statement of the organisation reflect a reliable, credible and correct image of all the organization activities, within the scope mentioned in the environmental statement.

This document is not equivalent to EMAS registration. EMAS registration can only be granted by a Competent Body under EMAS. This document shall not be used as a stand-alone piece of public communication.

Frankfurt am Main, 2026-06-17



Frank Pelzer, environmental verifier
DAU-Accreditation-No: DE-V-0435



Georg Sulzer, environmental verifier
DAU-Accreditation-No: DE-V-0041

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Akkreditierungs- und Zulassungsgesellschaft
für Umweltgutachter mbH, Bonn
Accreditation-No: DE-V-0086

7 Annex

7.1 GHG emissions of lending portfolio by sector activity

Table 15: GHG emissions of lending portfolio by sector activity

	Total 2024				Total 2025			
Sector activity	Total outstanding (EUR m)	Attributed emissions (t CO ₂ eq.)	Emission intensity (kt CO ₂ eq./ EUR bn)	Data quality score (1=high, 5=low)	Total outstanding (EUR m)	Attributed emissions (t CO ₂ eq.)	Emission intensity (kt CO ₂ eq./ EUR bn)	Data quality score (1=high, 5=low)
Agriculture (A)	842.2	461,754	548	4.5	879.1	482,146	548	4.3
Minerals (B)	17.1	8,764	513	4.2	16.4	6,925	421	4.2
Industry (C)	1,255.5	931,189	742	4.3	1,353.6	1,117,051	825	4.2
Utilities (D)	29.1	67,007	2,307	4.6	28.3	26,365	931	4.6
Water distribution (E)	38.2	30,629	802	4.2	32.1	29,012	904	4.2
Construction (F)	448.6	261,528	583	4.4	520.9	324,766	623	4.3
Retail (G)	1,592.9	147,965	93	4.3	1,752.8	164,396	94	4.2
Transport (H)	291.9	85,915	294	4.3	309.1	103,495	335	4.2
Leisure (I)	189.7	28,538	150	4.4	202.1	27,447	136	4.4
Information and communication (J)	76.5	16,178	211	4.4	90.8	17,064	188	4.3
Financial services (K)	20.6	1,358	66	4.2	23.7	1,333	56	4.3
Real estate (L)	183.1	7,221	39	4.5	218.4	7,700	35	4.5
Scientific and technical activities (M)	93.8	23,940	255	4.3	111.2	29,183	263	4.3
Administrative services (N)	82.5	24,121	292	4.3	96.9	25,768	266	4.3
Regional administration (O)	0.5	140	279	4.0	0.4	62	165	4.1
Education (P)	47.3	2,693	57	4.3	47.4	3,046	64	4.2
Healthcare (Q)	68.1	14,407	212	4.5	71.3	14,361	201	4.3
Recreation (R)	11.4	2,513	221	4.2	13.8	2,664	194	4.3
Other services (S)	17.4	3,214	185	4.3	23.2	3,525	152	4.3
Activities of households as employers (T)	0.0	0	0	4.0	0.0	0	0	0.0
Total	5,306.2	2,119,076	399	4.3	5,791.6	2,386,309	412	4.3

7.2 Environmental parameters 2023-2025

Table 16: General indicators

Indicator	Unit	Total			PCH			PCBG			Quipu			PCA		
		2023	2024	2025	2023	2024	2025	2023	2024	2025	2023	2024	2025	2023	2024	2025
Employees	No.	412	454	480	149	163	188	74	83	83	156	175	177	33	33	32
Employees	FTE	381	432	461	139	155	180	67	77	76	145	170	174	30	31	31
Total area ¹³	m²	14,651	14,651	15,554	982	982	1,457	520	520	543	899	899	903	12,250	12,250	12,652
Heated area ¹⁴	m²	11,834	11,834	13,896	2,390	2,390	3,693	1,421	1,421	2,167	2,839	2,839	2,853	5,184	5,184	5,184
Sealed area ¹⁵	m²	11,742	11,742	12,069	954	954	1,415	503	503	365	633	633	636	9,652	9,652	9,652
Semi-natural area (unsealed)	m²	2,909	2,909	3,486	28	28	42	17	17	177	266	266	267	2,598	2,598	3,000
Overnight stays	No.	17,904	20,696	20,441	-	-	-	-	-	-	-	-	-	17,904	20,696	20,441

Table 17: Travel

Indicator	Unit	Total			PCH			PCBG			Quipu			PCA		
		2023	2024	2025	2023	2024	2025	2023	2024	2025	2023	2024	2025	2023	2024	2025
Road travel																
Cars (petrol)	No. ¹⁷	0.1	-	-	-	-	-	-	-	-	-	-	-	0.1	-	-
Cars (diesel)	No.	3.1	2.6	2.0	-	-	-	-	-	-	2.0	1.6	1.0	1.1	1.0	1.0
Cars (electric)	No.	5.6	8.4	7.6	3.0	4.2	2.6	-	-	-	1.0	1.4	2.0	1.6	2.8	3.0
Travelled distance	km	60,625	69,944	67,962	22,235	23,451	16,776	-	-	-	15,551	12,875	13,329	22,839	33,618	37,857
Air travel																
Number of flights	No.	1,160	1,663	1,344	506	650	587	158	260	171	471	703	530	25	50	56

¹⁷ The reported values reflect the average annual number of cars. As an average over time, this may result in non-rounded figures.

Indicator	Unit	Total			PCH			PCBG			Quipu			PCA		
		2023	2024	2025	2023	2024	2025	2023	2024	2025	2023	2024	2025	2023	2024	2025
Travelled distance	km	1,807,095	2,702,146	2,099,391	774,954	971,807	883,780	186,331	369,380	194,584	776,320	1,212,308	913,195	69,490	148,651	107,832

Table 18: Energy indicators

Indicator	Unit	Total			PCH			PCBG			Quipu			PCA		
		2023	2024	2025	2023	2024	2025	2023	2024	2025	2023	2024	2025	2023	2024	2025
Energy generation																
Electricity generation (renewable) ¹⁸	kWh	104,673	96,081	106,844	-	-	-	-	-	-	-	-	-	104,673	96,081	106,844
Heating energy generation (renewable) ¹⁹	kWh	478,400	383,047	390,713	-	-	-	-	-	-	-	-	-	478,400	383,047	390,713
Energy consumption																
Total energy consumption	kWh	2,450,759	2,398,735	2,483,444	256,173	249,462	298,312	85,653	91,323	122,954	225,459	217,365	220,385	874,543	793,686	765,627
Electricity ²⁰	kWh	1,558,623	1,585,459	1,639,133	125,864	119,640	142,111	51,677	52,079	68,240	109,245	101,897	94,325	262,906	264,945	258,291
Heating energy	kWh	861,206	772,477	799,435	126,485	121,216	148,518	33,976	39,244	54,714	107,971	109,245	119,161	592,774	502,772	477,042
Heating energy (weather-adjusted) ²¹	kWh	1,128,661	1,001,384	957,551	173,284	164,854	185,648	46,547	53,372	68,392	150,080	149,666	150,143	758,750	633,493	553,369
Liquid gas for cooking	kWh	13,219	18,062	21,309	-	-	-	-	-	-	-	-	-	13,219	18,062	21,309
Fuel	kWh	17,712	22,736	23,567	3,824	8,607	7,683	-	-	-	8,243	6,223	6,899	5,644	7,907	8,985

¹⁸ Electricity is generated using PV systems.

¹⁹ Heating energy is generated at PCA from wood pellets.

²⁰ Excluding electricity for PCH's electric car. That amount is included under "Fuel". Quipu's data includes Data Centre consumption

²¹ The climate factors for weather adjustment can be found in Annex 7.6.

Table 19: Resource consumption

Indicator	Unit	Total			PCH			PCBG			Quipu			PCA		
		2023	2024	2025	2023	2024	2025	2023	2024	2025	2023	2024	2025	2023	2024	2025
Paper consumption																
Total	kg	1,314	1,506	1,321	397.1	395.8	472.5	208.6	228.2	136.2	185.5	291.4	121.7	522.5	590.9	590.2
Recycled	kg	1,056	1,202	954	397.1	395.8	472.5	208.6	228.2	136.2	177.0	261.3	104.5	273.5	316.3	241.1
FSC-certified	kg	252	305	366	-	-	-	-	-	-	8.4	30.0	17.2	244.0	274.6	349.1
Water																
Water consumption	m³	8,067	8,324	8,128	1,127	890	931	407	452	436	683	707	610	5,851	6,275	6,151

Table 20: Waste and usable electronic equipment

Indicator9	Unit	Total			PCH			PCBG			Quipu			PCA		
		2023	2024	2025	2023	2024	2025	2023	2024	2025	2023	2024	2025	2023	2024	2025
Household waste																
Total	kg	42,497	40,400	46,220	5,975	6,265	9,622	6,125	2,919	2,394	5,663	5,407	5,637	24,734	25,809	28,565
Organic waste	kg	8,997	10,269	10,712	1,439	1,970	2,540	1,018	799	850	-	-	-	6,540	7,500	7,320
Packaging waste	kg	2,283	1,822	2,819	443	432	1,448	644	230	207	767	731	675	429	429	490
Non-separated waste	kg	12,978	10,612	9,772	1,487	1,088	1,586	2,444	459	288	3,742	3,285	2,964	5,305	5,780	4,935
Total paper waste	kg	7,403	8,643	11,279	2,606	2,774	4,049	2,019	1,430	1,048	1,118	1,338	1,947	1,660	3,100	4,235

Indicator ⁹	Unit	Total			PCH			PCBG			Quipu			PCA		
		2023	2024	2025	2023	2024	2025	2023	2024	2025	2023	2024	2025	2023	2024	2025
Glass waste	kg	37	54	837	-	-	-	-	-	-	37	54	52	-	-	785
Waste from grease trap ²²	kg	10,800	9,000	10,800	-	-	-	-	-	-	-	-	-	10,800	9,000	10,800
Electronic waste and usable electronic equipment																
E-waste recycled	kg	1,330	1,129	511	221	227	-	378	-	-	731	902	511	-	-	-
Usable electronic equipment	kg	77	640	109	14	75	51	-	-	-	63	566	57	-	-	-
Hazardous waste (batteries, light bulbs, toner)																
Total hazardous waste	kg	16	98	9	1.1	86.4	0.0	-	-	-	15.0	11.4	9.3	-	-	-

Table 21: Emissions

Indicator	Unit	Total			PCH			PCBG			Quipu			PCA		
		2023	2024	2025	2023	2024	2025	2023	2024	2025	2023	2024	2025	2023	2024	2025
Energy emissions ²³																
Total CO ₂ eq emissions	t	512	726	550	207	260	244	52	91	51	214	314	213	39	61	41
Total CO ₂ eq emissions with compensation	t	-43	43	180	207	260	244	-52	-62	51	-237	-216	-157	39	61	41
Total NO _x emissions	kg	233	201	208	20	19	23	5	6	9	20	20	21	188	156	154
Total SO ₂ emissions	kg	37	34	32	1	1	2	0	0	1	2	2	2	34	31	28
Total PM10 emissions	kg	169	211	240	1	1	1	0	0	0	1	1	1	167	209	237
Heating ²⁴																
CO ₂ eq	t	70.9	71.4	78.7	25.5	24.5	30.0	6.9	7.9	11.1	21.8	22.1	24.1	16.7	16.9	13.6

²² Data for waste from the grease trap are calculated based on the volume of the storage containers and the number of pick-ups that are made.

²³ The conversion factors for emissions are listed in Annex 4. There are no direct emissions from electricity consumption, as electricity is generated by PCA's own photovoltaic systems and has been purchased by the other institutions from certified green electricity suppliers since 2017. Total emissions include CO₂, CH₄, N₂O, HFC, PFC, NF₃ and SF₆.

²⁴ The reported CO₂eq emissions refer to the oil heating, pellet heating, and BioLPG held as a contingency reserve.

Indicator	Unit	Total			PCH			PCBG			Quipu			PCA		
		2023	2024	2025	2023	2024	2025	2023	2024	2025	2023	2024	2025	2023	2024	2025
NO _x	kg	226.8	194.7	200.5	20.0	19.1	23.5	5.4	6.2	8.6	17.1	17.3	18.8	184.4	152.1	149.5
SO ₂	kg	35.2	31.8	29.5	1.4	1.3	1.6	0.4	0.4	0.6	1.2	1.2	1.3	32.3	28.9	26.1
Particulate matter	kg	20.2	17.0	17.1	0.8	0.8	1.0	0.2	0.3	0.4	0.7	0.7	0.8	18.4	15.2	14.9
Cooking																
CO ₂ eq	t	2.2	2.9	3.4	-	-	-	-	-	-	-	-	-	2.2	2.9	3.4
NO _x	kg	2.2	3.0	3.5	-	-	-	-	-	-	-	-	-	2.2	3.0	3.5
SO ₂	kg	1.1	1.6	1.9	-	-	-	-	-	-	-	-	-	1.1	1.6	1.9
Particulate matter	kg	0.8	1.2	1.4	-	-	-	-	-	-	-	-	-	0.8	1.2	1.4
Business travel																
CO ₂ eq fuel	t	2.7	2.2	2.3	-	-	-	-	-	-	2.0	1.5	1.5	0.7	0.7	0.9
NO _x	kg	4.3	3.5	3.8	-	-	-	-	-	-	3.2	2.4	2.4	1.1	1.2	1.4
SO ₂	kg	1.1	0.9	0.9	-	-	-	-	-	-	0.8	0.6	0.6	0.3	0.3	0.3
Particulate matter	kg	0.2	0.1	0.2	-	-	-	-	-	-	0.14	0.10	0.10	0.05	0.05	0.06
CO ₂ eq air travel (direct)	t	166.8	250.4	188.4	69.8	90.4	82.9	17.9	34.9	18.5	71.7	109.4	77.1	7.4	15.6	9.9
CO ₂ eq air travel (indirect)	t	269.7	399.0	277.0	111.4	144.8	131.6	27.2	48.2	21.8	118.7	181.3	110.8	12.4	24.7	12.8

7.3 Core annual indicators for 2023-2025

Table 22: Relative indicators

Indicator	Unit	Total			PCH			PCBG			Quipu			PCA		
		2023	2024	2025	2023	2024	2025	2023	2024	2025	2023	2024	2025	2023	2024	2025
Energy																
Total energy/employee	kWh/FTE	4,486	3,657	3,398	2,187	1,893	1,864	1,467	1,374	1,789	1,840	1,518	1,448	34,540	30,046	27,321
Electricity/employee ⁴	kWh/FTE	1,443	1,246	1,222	909	773	790	772	678	894	751	600	543	8,727	8,611	8,382

Heating energy/employee (weather-adjusted)	kWh/FTE	2,962	2,317	2,078	1,251	1,065	1,032	695	695	896	1,032	881	865	25,187	20,590	17,957
Heating energy/heated area (weather-adjusted)	kWh/m²	95	85	69	73	69	50	33	38	32	53	53	53	146	122	107
Fuel/employee	kWh/FTE	46	53	51	28	56	43	0	0	0	57	37	40	187	257	292
Resource consumption																
Paper consumption/employee	kg/FTE	3.4	3.5	2.9	2.9	2.6	2.6	3.1	3.0	1.8	1.3	1.7	0.7	17.3	19.2	19.2
Paper consumption/overnight stay	kg/OS	0.07	0.07	0.06	-	-	-	-	-	-	-	-	-	0.03	0.03	0.03
Water/employee	m³/FTE	21.2	19.3	17.6	8.1	5.7	5.2	6.1	5.9	5.7	4.7	4.2	3.5	194.2	204.0	199.6
Water/overnight stay	m³/OS	0.5	0.4	0.4	-	-	-	-	-	-	-	-	-	0.3	0.3	0.3
Household waste																
Total waste/employee	kg/FTE	111.5	93.5	100.3	43.1	40.5	53.5	91.5	38.0	31.4	39.0	31.8	32.5	821.0	838.8	926.9
Total waste/overnight stay	kg/night	1.4	1.2	1.4	-	-	-	-	-	-	-	-	-	1.4	1.2	1.4
Emissions																
Total CO ₂ emissions/employee	tCO ₂ eq/FTE	1.3	1.7	1.2	1.5	1.7	1.4	0.8	1.2	0.7	1.5	1.9	1.2	1.3	2.0	1.3
Total CO ₂ emissions (with compensation)/employees	tCO ₂ eq/FTE	-0.1	0.1	0.4	1.5	1.7	1.4	-0.8	-0.8	0.7	-1.6	-1.3	-0.9	1.3	2.0	1.3
Total CO ₂ emissions/overnight stay	kg CO ₂ eq/night	28.6	35.1	26.9	-	-	-	-	-	-	-	-	-	2.2	2.9	2.0
Area																
Total area/employee	m²/FTE	38.5	33.9	33.8	7.1	6.3	8.1	7.8	6.8	7.1	6.2	5.3	5.2	406.6	398.2	410.5
Heated area ²⁴ /employee	m²/FTE	31.1	27.4	30.2	17.3	15.4	20.5	21.2	18.5	28.4	19.5	16.7	16.4	172.1	168.5	168.2
Sealed area/employee	m²/FTE	30.8	27.2	26.2	6.9	6.2	7.9	7.5	6.6	4.8	4.4	3.7	3.7	320.4	313.7	313.2
Unsealed area/employee	m²/FTE	7.6	6.7	7.6	0.2	0.2	0.2	0.3	0.2	2.3	1.8	1.6	1.5	86.2	84.4	97.3

7.4 Emission factors

Table 23: Emission factors

Type	Unit	Year	CO ₂ eq	NO _x	SO ₂	PM ₁₀
Electricity						
Average German energy mix ^{25_26}	g/kWh	2021	418	0.374	0.196	0.009
	g/kWh	2022	439	Not published		
	g/kWh	2023	388	Not published		
	g/kWh	2024	Not published			
EWS Schönaue (PCBG, PCH)	g/kWh	2016 and later	0	Green electricity is produced entirely from hydro, wind or solar power, thus producing no further emissions		
Entega (PCA)	g/kWh	2016 and later	0			
Heating and fuel ²⁷						
Natural gas	g/kWh	2015	202	0.158	0.011	0.007
Heating oil (diesel)	g/kWh	2015	267	0.212	0.190	0.024
Wood pellets	g/kWh	2015	155	0.344	0.040	0.034
Firewood	g/kWh	2015	404	0.195	0.128	0.186
Diesel	g/kWh	2015	267	0.433	0.106	0.018
Gasoline	g/kWh	2015	250	0.163	0.117	0.018
LPG	g/kWh	2015	227	0.153	0.071	0.015
BioLPG (Emissions other than CO ₂ are taken for LPG)	g/kWh	2017	60.3	Emissions other than CO ₂ are taken for LPG		

²⁵ Source for CO₂ emissions of the German electricity mix: https://www.umweltbundesamt.de/sites/default/files/medien/1410/publikationen/2020-04-01_climate-change_13-2020_strommix_2020_fin.pdf

Total greenhouse gas emissions (CO₂, CH₄, N₂O, hydrofluorocarbons, perfluorocarbonates, SF₆) are denoted in carbon dioxide equivalents.

²⁶ Source of NO_x, SO₂, PM₁₀ emissions <https://www.umweltbundesamt.de/themen/luft/emissionen-von-luftschadstoffen/spezifische-emissionsfaktoren-fuer-den-deutschen>

²⁷Source for CO₂ emissions (Scope1) apart from BioLPG: GHG protocol. Based on IPCC 2006 Guidelines for National Greenhouse Gas Inventories
Source for CO₂ emissions from BioLPG: World LPG Association (WLPGA) (2019) on the "Role of LPG and BioLPG in Europe"; see: [The Role of LPG & bioLPG in Europe - World Liquid Gas \(WLG\)](#)

Source for other emissions: GEMIS (Globales Emissions-Modell Integrierter Systeme) Version 4.95 - 04/2017

7.5 Lower heating value

Table 24: Lower heating value

Fuel	Lower heating value	Unit
Diesel and heating oil	10.033	kWh/L
Gasoline	9.106	kWh/L
Wood pellets	4.333	kWh/kg
Natural gas	9.333	kWh/m ³
LPG/BioLPG	7.095	kWh/L
Heating oil	10.549	kWh/L

Source: Emission factors from Cross-Sector Tools (March 2017, GHG protocol); based on IPCC (2006)

7.6 Climate factors for weather adjustment of heating energy data

Table 25: Climate factors

City	Postcode	Climate factor		
		2023	2024	2025
Frankfurt, Bockenheim	60486	1.37	1.36	1.25
Frankfurt, Bockenheim	60487	1.39	1.37	1.26
Fürth	64658	1.28	1.26	1.16
Europa-Allee	60327	-	-	1.25

Source: Deutscher Wetterdienst: <http://www.dwd.de/DE/leistungen/klimafaktoren/klimafaktoren.html>

7.7 Indicators and benchmarks for comparison

Table 26: Indicators and benchmarks for comparison

Indicator for offices		Unit	Source
Electricity (estimate for offices in Germany 2013)	2,177.0	kWh/(pp a)	Bundesministerium für Wirtschaft und Industrie (2015): Energieverbrauch des Sektors Gewerbe, Handel, Dienstleistungen (GHD) in Deutschland für die Jahre 2011 bis 2013: https://www.bmwi.de/Redaktion/DE/Publikationen/Studien/sondererhebung-zur-nutzung-erneuerbarer-energien-im-gdh-sek-tor-2011-2013.html
Heating energy (average for offices in Germany 2013)	5,463.0	kWh/(pp a)	
Heating (PassivHaus)	Specific space heating demand ≤ 15 kWh/(m ² /year)		
Cooling (PassivHaus)	Specific useful cooling demand ≤ 15 kWh/(m ² /year)		Passive House Institute criteria for non-residential buildings (PassivHaus Institut, 2013, p.1)
Primary energy	Total specific primary energy demand ≤ 120 kWh/(m ² /year)		Passive House Institute criteria for non-residential buildings (PassivHaus Institut, 2013, p.1)
Total water use	6.4	m ³ /FTE/year	Best Environmental Management Practice for the Public Administration Sector Reference Document on (europa.eu)
Total waste generation in office buildings in 2019	1) <200 2) Zero waste generated in the office buildings is sent to landfill	kg/FTE/year	Best Environmental Management Practice for the Public Administration Sector Reference Document on (europa.eu)
Paper consumption	1) Lower than 15 2) Office paper used is 100% recycled or certified according to an ISO Type I ecolabel (2) (e.g. EU Ecolabel)	Sheets of paper/FTE/working day)	Best Environmental Management Practice for the Public Administration Sector Reference Document on (europa.eu)

Heating energy (average for office buildings)	133	kWh/(m² a)	Energieeffizienz bei Büroimmobilien. dena-Analyse über den Gebäudebestand und seine energetische Situation: https://effizienzgebaeude.dena.de/fileadmin/dena/Dokumente/Pdf/9143_dena-Analyse_Energieeffizienz_bei_Bueroimmobilien.pdf
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EMAS Benchmark for Hotels 2016		Unit	Source
Building energy (heating and electricity)	180	kWh/(m² a)	Reference document issued by the European Commission on Best Environmental Practices, including indicators for environmental performance and benchmarks of excellence for the tourism sector (2016): https://eur-lex.europa.eu/eli/dec/2016/611/oj
Electricity	80	kWh/(m² a)	
Water	140	L/night	
Residual waste	0.16	kg/night	
EMAS Benchmark for Offices 2019		Unit	Source
Building energy (heat and electricity)	100	kWh/(m² a)	Reference document issued by the European Commission on Best Environmental Practices, including indicators for environmental performance and benchmarks of excellence for the public administration sector (2019): https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=CELEX:32019D0061
Water	6.4	m³/(FTE a)	
Residual waste	200	kg/(FTE a)	
Paper consumption	18.5	kg/(FTE a)	

Indicators for hotels		Unit	Source
Building energy (average, European hotels in 2006)	306	kWh/m²	ECOTRANS e.V., University Stuttgart (2006): Umweltleistungen europäischer Tourismusbetriebe: LIFE 3.0 - LIFE Project Public Page
Building energy (average, European hotels in 2006)	77	kWh/night	
Water (average, European hotels in 2006)	394	L/night	
Residual waste	1	kg/night	
Electricity (average, German hotels 2012)	12	kWh/night	Hotel und Energie, Eine Sonderveröffentlichung der Fachzeitschrift Hotelbau, August 2015 ISSN: 1865-5130 Download Sonderheft „hotel+energie 2015“ hotelbau - Fachzeitschrift für
Heating (average, German hotels 2012)	136	kWh/m²	
Heating (reference value, German hotels in 2012)	28	kWh/night	

			Hotelimmobilien-Entwicklung
Electricity (average, German hotels 2013)	7,829	kWh/pp	Bundesministerium für Wirtschaft und Industrie (2015): Energieverbrauch des Sektors Gewerbe, Handel, Dienstleistungen (GHD) in Deutschland für die Jahre 2011 bis 2013: mediaTUM - Media and Publication Server
Heating (average, German hotels 2013)	18,269	kWh/pp	Bundesministerium für Wirtschaft und Industrie (2015): Energieverbrauch des Sektors Gewerbe, Handel, Dienstleistungen (GHD) in Deutschland für die Jahre 2011 bis 2013: Erhebung des Energieverbrauchs der privaten Haushalte für die Jahre 2011 - 2013 BMWF

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