



COVESTRO FINANCE GMBH

Half-Year Financial Report 2026





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Forward-Looking Statements

This financial information may contain forward-looking statements based on current assumptions and forecasts made by Covestro Finance GmbH. Various known and unknown risks, uncertainties, and other factors could lead to material differences between the actual future results, financial situation, development, or performance of the company and the estimates given here. These factors include those discussed in Covestro's public reports, which are available at www.covestro.com. The company assumes no liability whatsoever to update such forward-looking statements or to conform them to future events or developments.

Interim Management Report



INTERIM MANAGEMENT REPORT

The Management Report of Covestro Finance GmbH has been prepared on the basis of the Combined Management Report of the consolidated financial statements of Covestro AG.

1. General Information about the Company

Business Model

Covestro Finance GmbH is a wholly owned subsidiary of Covestro AG, Leverkusen (Germany) and operates as a finance company within the Covestro Group. The object of its business activities is to raise funds on the German, European, and international credit, money, and capital markets. In addition, the company can enter into loan agreements in particular as well as issue bonds, Schuldschein loans, and other financing instruments. The funds raised are used to finance Covestro AG and its affiliated companies.

As part of its financing activities, the company manages the financing raised and meets the resulting obligations to investors. This includes especially the timely meeting of interest and repayment obligations.

The company does not have any employees. Its business activities are limited to performing and managing financing activities and to intragroup performance relationships in connection with the financing of the Covestro Group. The company does not perform any research and development activities of its own.

Corporate Governance

Corporate governance is aimed at ensuring at all times that all financial obligations are met and that the company has adequate liquidity.

This is managed primarily on the basis of changes in liquidity and by monitoring financing and cash flows on an ongoing basis. Since the business model is limited to financing activities, there are no operational performance indicators in the traditional sense.

2. Report on Economic Position

Macroeconomic and Sector-Specific Conditions

As an intragroup financing company, Covestro Finance GmbH is closely associated with the economic performance of the Covestro Group. Developments in the global economy and in the chemical industry can influence the Covestro Group's financing requirements and therefore indirectly the company's business activities.

Economic performance in the first half of 2026 was noticeably weaker than expected. Global economic growth of 2.5% is forecast for fiscal 2026 – compared with an estimate of 2.8% in the Covestro Group's Annual Report 2025. Key factors were persistent geopolitical risks, especially the Middle East conflict, which led to a considerable energy price shock as a result of the temporary closure of the Strait of Hormuz, thus dampening global demand and sparking fresh inflationary trends. The EMLA region (Europe, Middle East, Latin America excluding Mexico, and Africa) once again grew more slowly than the global economy as a whole. The energy price shock negatively impacted the real incomes of private households and noticeably dampened consumption and investor sentiment, exacerbated by the European Central Bank's more restrictive monetary policy. Growth in the NA region (Canada, Mexico, and United States) was slower than global expansion. The U.S. economy proved relatively resilient despite the energy price shock, supported by expansive fiscal policy and an AI-driven investment boom. Rising energy costs, however, weighed on private consumption, while persistent geopolitical uncertainty continued to hold back investing activity. Economic growth in the APAC region (Asia-Pacific) outpaced global economic growth. The strong growth was primarily driven by India and China, although the region additionally benefited from the global AI investment boom and had enough fiscal headroom to counter a significant slowdown in growth.

In terms of interest rates, the European Central Bank raised key rates by 25 basis points in June 2026, the first increase after an extended period of unchanged key interest rates. The deposit facility interest rate went up to 2.25%. The U.S. Federal Reserve (Fed) left its key interest rate unchanged in a range of 3.50% to 3.75%.

According to the German Chemical Industry Association (VCI), a recovery of Germany's chemical-pharmaceutical industry failed to materialize in the first half of 2026. Industry sales decreased by 1.0% to €106 billion. While domestic sales of €40 billion were 2.0% up on the previous year, foreign sales were 2.5% lower, at €66 billion. Total production was 3.0% down on the previous year. In the chemical industry excluding pharmaceuticals, production also decreased by 3.0%. All segments of the chemical industry were affected by declines in production, ranging from 0.5% for basic inorganic chemicals to 5.5% for petrochemicals and derivatives. Polymers were down 4.0%, detergents, body-care products and cosmetics declined by 3.5%, and fine and specialty chemicals by 1.5%. At the same time, investments decreased for the third year in succession.

For Covestro Finance GmbH, the developments described above did not have any material impact on operating activities. In the first half of 2026, the company assumed existing long-term bonds with fixed financing terms. Because of this financing structure, the changes in the interest rate environment in the reporting period did not have a material impact on the company's net assets, financial position, and results of operations.

Business Development

In the first half of 2026, the focus was on realigning the company into a financing company of the Covestro Group. As part of this realignment, effective May 28, 2026, the company was renamed from Covestro Beteiligungs-GmbH to Covestro Finance GmbH and the object of the company was adjusted accordingly. At the same time, the organization and processes were adjusted to meet the requirements for starting financing activities.

Effective June 25, 2026, Covestro Finance GmbH assumed two existing bonds of Covestro AG with a total nominal volume of €1,000,000,000.00 by way of a change of issuer and assumed all obligations to the bond creditors attached to these bonds. The finance raised through the bonds were transferred to Covestro AG on the basis of an intragroup loan.

The company did not have any operating activities before the realignment, and as a result no material transactions were recorded in the reporting period prior to the change of issuer.

Results of Operations

The results of operations of the reporting period were for the first time characterized by the company's financing activities. Interest income of €505,911.43 (previous year: €0.00) was entirely attributable to transactions with affiliated companies. It consisted of interest income of €501,771.13 from the loans issued to Covestro AG and interest income of €4,140.30 from cash pool receivables from Covestro Deutschland AG. Interest expense of €503,430.94 (previous year: €0.00) relates to proportionate coupon interest for the period from June 25 to June 30, 2026 from the two bonds assumed. Net interest income therefore amounted to €2,480.49 (previous year: €0.00).

Other financial expense of €20,231.28 (previous year: €0.00) relates exclusively to the prorated amortization of the discount on the bonds issued. The financial result amounted to €-17,750.79 (previous year: €0.00).

An operating result of €-403.50 (previous year: €-150.00) was generated, which includes mainly general administration expenses and other operating expenses, both of which are immaterial. After a result of operations of €-18,154.29 (previous year: €-150.00) and income taxes of €5,051.88 (previous year: €0.00) – which are fully attributable to the increase in the provision for trade tax – there is a net loss for the year of €23,206.17 (previous year: €150.00).

Net Assets

The total assets of Covestro Finance GmbH rose significantly, from €154,263.10 as of December 31, 2025 to €1,015,329,539.75 as of the reporting date. This rise is due exclusively to the start of financing activities as a result of the change of issuer as of June 25, 2026.

Current assets amounted to €1,012,252,271.03 (December 31, 2025: €154,263.10), accounting for 99.7% of total assets. They are dominated by receivables from affiliated companies, which stood at €1,012,108,007.93 (December 31, 2025: €0.00). They include the loan of €996,902,500.00 to Covestro AG and interest receivables of €501,771.13 attributable to the loan as well as a cash pool receivable of €14,703,736.80 from Covestro Deutschland AG. Loan receivables have remaining maturities of more than one year; all other receivables are due within one year. Balances with banks of €143,960.16 (December 31, 2025: €153,960.16) and other assets of €302.94 (December 31, 2025: €302.94) are immaterial for the company's net assets.

Prepaid expenses of €3,077,268.72 (December 31, 2025: €0.00) relate to the discount that arose on issuance of the bonds; it is amortized pro rata over the term of the bonds.

On the equity and liabilities side, there are bond liabilities of €1,000,000,000.00 (December 31, 2025: €0.00) as well as other liabilities of €15,193,430.94 (December 31, 2025: €0.00), which include accrued interest for both

INTERIM MANAGEMENT REPORT

bonds; equity amounted to €130,930.67 (December 31, 2025: €154,136.84). Subscribed capital was unchanged at €25,000.00. Equity declined compared to December 31, 2025 because of the net loss for the year of €23,206.17. The equity ratio is 0.01%; for an intragroup financing company of this type, it cannot be used as an indicator of economic stability because the liabilities are primarily covered by receivables from Group companies.

Provisions of €5,178.14 (December 31, 2025: €126.26) relate exclusively to tax and are immaterial for the company's financial position.

Financial Position

The financial position of Covestro Finance GmbH is determined to a significant extent by its function as an intragroup financing company. The company funds itself exclusively through the two bonds with a total nominal volume of €1,000,000,000.00 issued on the capital market. The funds raised were transferred in full as loans to Covestro AG, Leverkusen (Germany). The bonds are secured by guarantees of Covestro AG, Leverkusen (Germany) and ADNOC Murban RSC Ltd., Abu Dhabi (United Arab Emirates).

As of June 30, 2026, liabilities amounted to €1,015,193,430.94 (December 31, 2025: €0.00), comprising bond liabilities of €1,000,000,000.00 and other liabilities of €15,193,430.94. Other liabilities relate exclusively to interest on the bonds issued that has accrued as of the reporting date; they are due within one year. Bond liabilities of €500,000,000.00 mature in the year 2028 and bond liabilities of €500,000,000.00 in the year 2030.

The company's liquidity situation as of the reporting date, June 30, 2026, can be considered stable. Balances with banks amounted to €143,960.16. In addition, there are cash pool receivables from Covestro Deutschland AG in an amount of €14,703,736.80, which can be called at any time and used to cover current liabilities when required. The liquidity situation of Covestro Finance GmbH can be considered secure overall because of the design of the intragroup loan structure with matching maturities.

3. Opportunities and Risks Report

The management of opportunities and risks of Covestro Finance GmbH is entirely based on that of the Covestro Group. See the "Opportunities and Risks Report" in the Combined Management Report in the Annual Report 2025 of Covestro AG for a detailed explanation of the opportunity and risk management system and opportunity and risk situation.

Because of its business model, the business activities of Covestro Finance GmbH are mainly exposed to financial and regulatory risks.

Liquidity Risk

Liquidity risk is the risk of not being able to meet existing or future payment obligations. Liquidity is ensured as part of Group-wide liquidity management. It is based on rolling financial planning, which is regularly updated and used to determine the liquidity requirement in a timely manner. The liquidity risk of Covestro Finance GmbH is additionally limited through the design of the financing structure with matching maturities. For this reason, the liquidity risk is considered low.

Credit Risks

The value of receivables or other financial assets of Covestro Finance GmbH may be impaired because counterparties cannot meet their payment or other performance obligations. Credit risks arise especially from intragroup financing relationships and the resulting receivables from affiliated companies. The main intragroup borrowers have an external investment grade rating. Against this backdrop, the credit risks are currently considered low.

Law and Compliance

As a capital market oriented company, Covestro Finance GmbH is subject to the requirements under commercial and capital market law as well as the regulatory requirements in connection with the issuance of bonds. The company started its business activities as an issuer in the reporting period and met the applicable legal and regulatory requirements in this process. Apart from that, Covestro Finance GmbH is entirely guided by the compliance management system of the Covestro Group. There were no litigation or compliance violations that could affect the company's net assets, financial position, and results of operations materially, if at all, at the time of preparing these interim financial statements.

At the time of preparing the Half-Year Financial Report, no risks were identifiable that individually or collectively endanger the continued existence of the company.

4. Report on Expected Developments

Economic Outlook

The global economic growth outlook is subject to continuing geopolitical risks. The Middle East conflict led to a considerable energy price shock as a result of the temporary closure of the Strait of Hormuz, thus dampening global demand and sparking fresh inflationary trends. Global economic growth of only 2.5% is expected for fiscal 2026 – compared with an estimate of 2.8% in the Covestro Group's Annual Report 2025. A global recession is not expected, but the downside risks remain elevated.

For the EMLA region, economic growth of 0.9% is anticipated for the year 2026, which is slower than that of the global economy as a whole. The forecast is significantly lower when compared to the Annual Report 2025. The energy price shock resulting from the Middle East conflict is having a negative impact on the real incomes of private households and is noticeably dampening consumption and investor sentiment. This effect is exacerbated by higher inflation and, as a result, the European Central Bank's more restrictive monetary policy. The Middle East has been hit particularly hard, and we anticipate a considerable slowdown in growth there because of its direct exposure to the conflict. Latin America and Africa, by contrast, are proving relatively resilient, although higher energy costs and a weaker global trading environment are putting a cap on growth potential even there.

For the NA region, growth of 2.1% is expected, which means that the forecast is down on the estimated level published in the Annual Report 2025. The U.S. economy is proving relatively resilient despite the energy price shock, supported by expansive fiscal policy and an investment boom in the area of artificial intelligence. However, rising energy costs are weighing on private consumption, while persistent geopolitical uncertainty continues to hold back investing activity.

For the APAC region, growth of 4.2% continues to be expected, in excess of global economic expansion. This forecast is slightly up on the outlook previously provided in the Annual Report 2025. Although higher energy costs have a dampening effect on industrial production, the authorities have enough fiscal headroom to counter a significant slowdown in growth. On the back of strong growth, India remains the region's most dynamic economy and – together with China – underpins the overall positive outlook for APAC.

Outlook for Covestro Finance GmbH

Covestro Finance GmbH will continue its activities as a financing company of the Covestro Group unchanged in the second half of 2026. Material changes to the business model are not currently expected.

The focus of business activities will continue to be to perform and manage financing activities and to meet the resulting obligations to investors as contractually required. At the time of preparing the Half-Year Financial Report, no material changes to the financing structure or further capital market transactions were known.

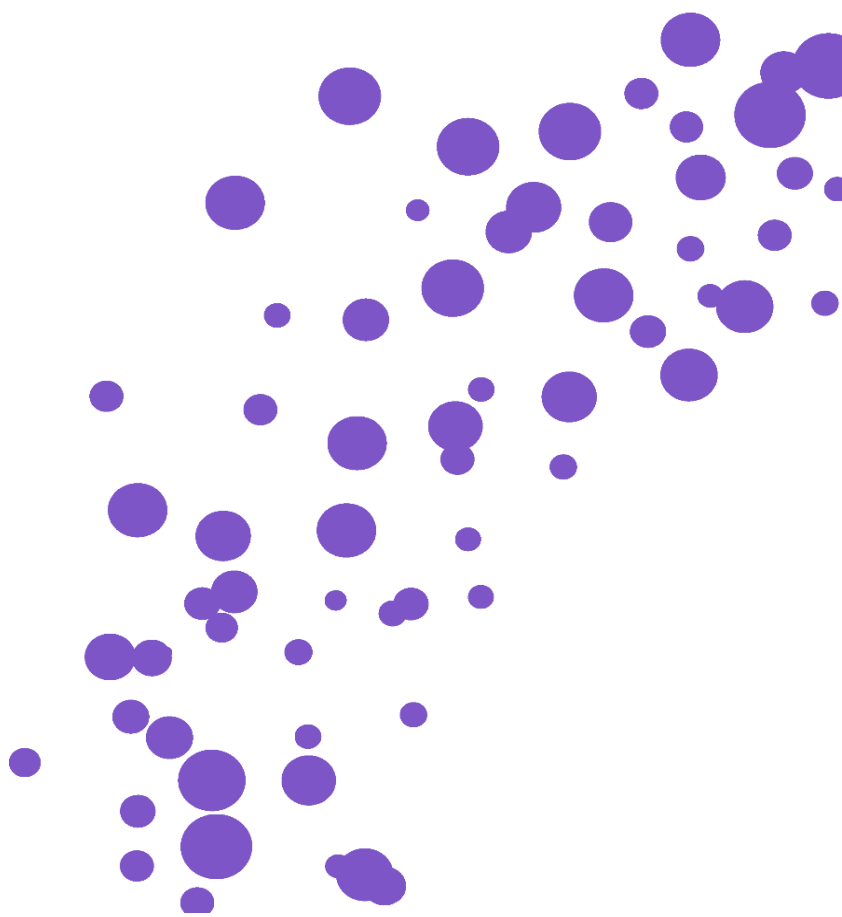
Since the bonds and intragroup loans will be effective for a full six-month period for the first time, interest income and interest expense in the second half of 2026 will be significantly higher than in the reporting period. Taking the existing financing structure and the business development expected for fiscal 2026 into account, the net assets, financial position, and results of operations are expected to be stable. The company expects to generate a small amount of net income for fiscal 2026.

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Leverkusen, September 4, 2026
Covestro Finance GmbH
Management

Thomas Böttger
(Managing Director)

Condensed Interim Financial Statements



CONDENSED INTERIM FINANCIAL STATEMENTS

Balance Sheet of Covestro Finance GmbH

Assets

	Dec. 31, 2025	Jun. 30, 2026
	€	€
Current assets		
Receivables and other assets		
Receivables from affiliated companies	–	1,012,108,007.93
Other assets	302.94	302.94
	302.94	1,012,108,310.87
Cash and cash equivalents	153,960.16	143,960.16
	154,263.10	1,012,252,271.03
Deferred charges	–	3,077,268.72
	154,263.10	1,015,329,539.75

CONDENSED INTERIM FINANCIAL STATEMENTS

Equity and liabilities

	Dec. 31, 2025	Jun. 30, 2026
	€	€
Equity		
Capital stock	25,000.00	25,000.00
Other retained earnings	130,748.25	129,136.84
Net accumulated losses	(1,611.41)	(23,206.17)
	154,136.84	130,930.67
Provisions	–	–
Provisions for taxes	126.26	5,178.14
	126.26	5,178.14
Liabilities	–	–
Bonds	–	1,000,000,000.00
Other liabilities	–	15,193,430.94
	–	1,015,193,430.94
	154,263.10	1,015,329,539.75

CONDENSED INTERIM FINANCIAL STATEMENTS

Income Statement of Covestro Finance GmbH

	Jan. 1 - Jun. 30, 2025	Jan. 1 - Jun. 30, 2026
	€	€
Other interest and similar income	–	505,911.43
From affiliated companies	–	505,911.43
Interest and similar expenses	–	(503,430.94)
Interest result	–	2,480.49
Other financial expenses	–	(20,231.28)
Other financial income and expenses	–	(20,231.28)
Financial result	–	(17,750.79)
General administration expenses	–	(300.00)
Other operating expenses	(150.00)	(103.50)
Operating result	(150.00)	(403.50)
Result of operations	(150.00)	(18,154.29)
Income taxes	–	(5,051.88)
Result after tax/net loss for the year	(150.00)	(23,206.17)

Notes

Basis of Preparation

The condensed interim financial statements of Covestro Finance GmbH, Leverkusen (Germany), were prepared for the period from January 1, 2026 to June 30, 2026 in accordance with the regulations applicable to large corporations of the German Commercial Code (HGB) and of the German Limited Liability Companies Act (GmbHG). The interim financial statements were neither audited nor reviewed by an auditor. As a capital market oriented corporation, the company is considered a large corporation as of June 30, 2026 in accordance with Section 264d in conjunction with Section 267 Paragraph 3 HGB. The company, headquartered in Leverkusen (Germany), is registered in the commercial register of the Local Court of Cologne under No. HRB 123851. Following a resolution of the meeting of shareholders of May 12, 2026, the company was renamed from Covestro Beteiligungs-GmbH to Covestro Finance GmbH; the entry in the commercial register was made on May 28, 2026.

The object of the company is to obtain funds on the German, European, and international credit, money, and capital markets, especially by entering into loan agreements and issuing bonds and Schuldscheine, as well as to finance Covestro AG and affiliated companies with it through funds raised by the company.

The income statement uses the cost of sales (function of expense) format. It deviates from the classification system under Section 275 Paragraph 3 HGB in that, to emphasize the financing character of Covestro Finance GmbH, the aggregated items of the financial result are listed first. In addition, expenses and income of the finance area whose disclosure is not covered by an item required by law, are included in other financial expenses and income.

Covestro Finance GmbH is a wholly owned subsidiary of Covestro AG, Leverkusen (Germany) and is included in the IFRS subgroup consolidated financial statements of Covestro AG. Covestro AG is an indirect subsidiary of XRG P.J.S.C., Abu Dhabi (United Arab Emirates) and, together with its direct and indirect subsidiaries, is included in the consolidated financial statements of Abu Dhabi National Oil Company P.J.S.C., Abu Dhabi (United Arab Emirates), which represent the largest scope of consolidation. The subgroup financial statements of Covestro AG represent the smallest scope of consolidation.

Accounting Policies and Valuation Principles

Receivables and Other Assets

Receivables and other assets are recognized at their nominal values less any necessary impairment losses. The amounts of impairment losses depend on the probable risk of default; the general credit risk of third-party customers is taken into account by making a flat deduction of 2%. Non-interest-bearing receivables due after more than one year are discounted to their present values.

Deferred charges

By exercising the option under Section 250 Paragraph 3 HGB, prepaid expenses include the differences between the value on issuance and the settlement amount of the bonds issued. The differences are allocated over the term of the respective bond.

Deferred Taxes

Deferred taxes are determined for temporary differences between the carrying amounts required by the HGB and the tax base of assets, liabilities, prepaid expenses and deferred income. In addition to the temporary differences in carrying amounts, tax loss carryforwards may be taken into account. Deferred taxes are calculated on the basis of the combined future income tax rate of currently 24.68% (December 31, 2025: 30.18%). The combined income tax rate comprises corporate income tax, trade tax, and solidarity surcharge. Any tax burden that may arise would be recognized as a deferred tax liability in the balance sheet. If there was a tax credit, the corresponding option to recognize it as an asset would not be exercised. In the reporting period there was overall a deferred tax asset – which was not recognized.

CONDENSED INTERIM FINANCIAL STATEMENTS

Equity

Subscribed capital is recognized at its nominal value.

Provisions

Other provisions cover all identifiable risks and uncertain obligations. They are measured at the settlement amounts required according to sound business judgment. Future price and cost increases are taken into account if there is sufficient objective evidence that they will occur. Provisions with a remaining maturity of more than one year are discounted using an average market interest rate of the past seven fiscal years that matches their remaining maturity.

Liabilities

Liabilities are recognized at their settlement amounts.

Notes to the Statement of Financial Position

1. Receivables and Other Assets

Receivables from affiliated companies relate primarily to loan receivables of €996,902,500.00 and the interest of €501,771.13 receivable on this amount from Covestro AG. In addition, there are cash pool receivables from Covestro Deutschland AG in an amount of €14,703,736.80.

The loan receivables have remaining maturities of more than one year. All other receivables and other assets are due within one year.

2. Deferred Charges

Prepaid expenses relate exclusively to differences of €3,077,268.72 between the value on issuance and the settlement amount of the bonds issued; they are recognized under prepaid expenses by exercising the option under Section 250 Paragraph 3 HGB.

3. Equity

Subscribed Capital

The capital stock of Covestro Finance GmbH amounted to €25,000.00 as of December 31, 2025; it is fully paid up.

The meeting of shareholders resolved on June 2, 2026 to deduct the net loss of €1,611.41 for fiscal 2025 from the existing profit brought forward of €130,748.25. The remaining profit brought forward of €129,136.84 is carried forward to new account.

4. Provisions for Taxes

The rise in provisions for taxes by a total of €5,051.88 compared with December 31, 2025 was the result of the increase in the provision for trade tax.

5. Bonds

Bonds had a total value of €1,000,000,000.00 as of June 30, 2026. They consisted of the following:

Bonds

	Par value	Coupon rate	Effective interest rate	Jun. 30, 2026
	€	in %	in %	€
DIP bond 2020/2030	500,000,000.00	1.375	1.447	500,000,000.00
Green DIP bond 2022/2028	500,000,000.00	4.750	4.906	500,000,000.00
				1,000,000,000.00

CONDENSED INTERIM FINANCIAL STATEMENTS

6. Liabilities

The breakdown by remaining maturity is shown in the table below:

Maturity structure of liabilities

				Jun. 30, 2026
	Due in 2027	Due in or after 2028	Thereof due in or after 2032	Total
	€	€	€	€
Bonds	–	1,000,000,000.00	–	1,000,000,000.00
Other liabilities	15,193,430.94	–	–	15,193,430.94
Total	15,193,430.94	1,000,000,000.00	–	1,015,193,430.94

There were no liabilities as of December 31, 2025. By way of a change of issuer effective June 25, 2026, Covestro Finance GmbH became the new issuer of the bonds issued in the years 2020 and 2022. The bonds were guaranteed by Covestro AG and ADNOC Murban RSC Ltd. As a result of the change of issuer, bond liabilities increased to a total of €1,000,000,000.00.

The rise in other liabilities amounting to €15,193,430.94 is the result of interest on both bonds accrued as of the reporting date, June 30, 2026.

Notes to the Income Statement

7. Interest Result

Net interest included expenses of €503,430.94 for the bonds issued in fiscals 2020 and 2022 (previous year: €0.00). In addition, net interest included interest income of €505,911.43, of which €501,771.13 (previous year: €0.00) was attributable to the loan granted to Covestro AG and €4,140.30 to the cash pool receivable from Covestro Deutschland AG.

8. Other Financial Expenses and Income

Other financial expenses and income in the reporting period related exclusively to the prorated amortization of the discount on the bonds issued in an amount of €20,231.28 (previous year: €0.00).

9. Income Taxes

Corporate income tax, trade tax, and solidarity surcharge are reported as income tax expense.

Income tax expense did not include any deferred taxes. Overall, Covestro Finance GmbH did not have any temporary differences in carrying amounts as of June 30, 2026. The calculation was based on the combined future income tax rate of currently 24.68% (previous year: 30.18%).

Loss carryforwards gave rise to a deferred tax asset of €2,873.03. In accordance with Section 274 Paragraph 1 Sentence 2 HGB, no deferred tax assets were recognized for the tax credit that arose overall.

Other Information

10. Related Party Disclosures

By way of a change of issuer, Covestro Finance GmbH assumed two bonds in a nominal amount of €500,000,000.00 each effective June 25, 2026. Guarantees were issued by a related company to secure all obligations arising from the bonds in favor of the creditors. No separate fee was agreed for the guarantees.

11. Governance Bodies

In connection with the company's realignment, a Supervisory Board was established in fiscal 2026. As of June 30, 2026, the Supervisory Board had the following members:

Supervisory Board

Name Function	Membership of Supervisory Board	Occupation
Christian Baier (Chairman)	Member of the Supervisory Board since June 2026	Chief Financial Officer, Covestro AG
Dr. Martin Breloer	Member of the Supervisory Board since June 2026	Head of Law, Covestro AG
Wolfgang Zellerhoff	Member of the Supervisory Board since June 2026	Head of Accounting, Covestro Deutschland AG

Management

Name Function	Occupation
Thomas Böttger	Head of Finance and Insurance, Covestro AG

12. Events after the End of the Period

Between July 1, 2026 and the preparation of the Half-Year Financial Report, no events of special significance occurred that are expected to have a material impact on the net assets, financial position, and results of operations of Covestro Finance GmbH.

Leverkusen, September 4, 2026
Covestro Finance GmbH
Management

Thomas Böttger
Managing Director

RESPONSIBILITY STATEMENT

Responsibility Statement

To the best of my knowledge, and in accordance with the applicable reporting principles, the Half-Year Financial Report gives a true and fair view of the net assets, financial position, and results of operations of the company, and the interim management report includes a fair review of the development and performance of the business and the position of the company, together with a description of the material opportunities and risks associated with the expected development of the company.

Leverkusen, September 4, 2026
Covestro Finance GmbH
Management

Thomas Böttger
Managing Director



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