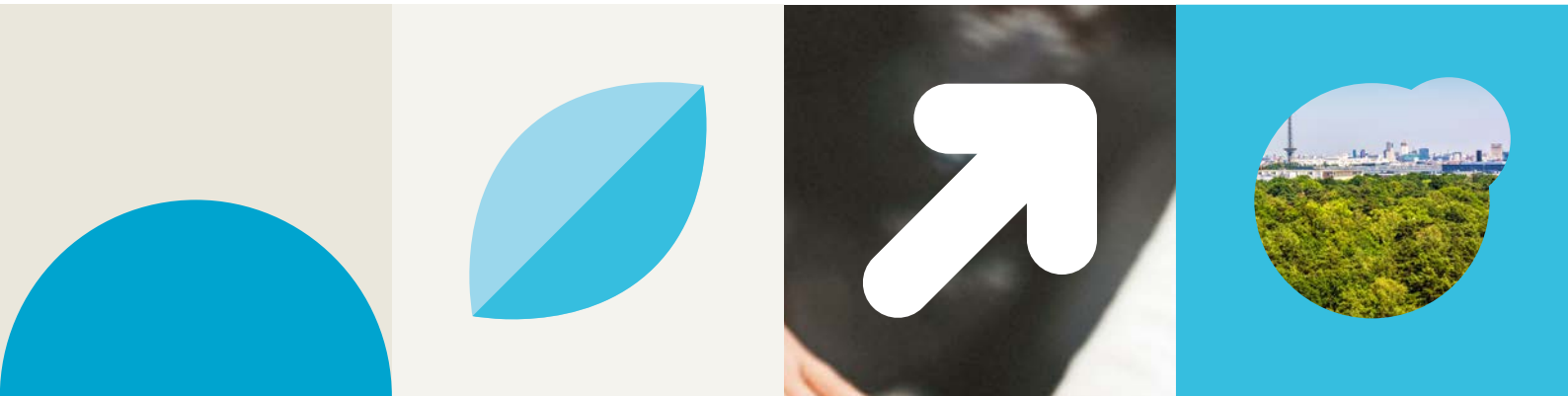




At a Glance – Key Information from the Group Sustainability Report (CSRD)

Financial Year 2025



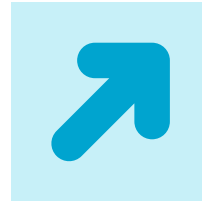


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Introduction

Sustainability is an integral part of the IBB Group's business strategy. We take responsibility for Berlin's future and work every day to shape the city in a sustainable and forward-looking manner — promoting climate-friendly projects, supporting social initiatives, and strengthening the capital's economic stability.

The Group Sustainability Statement for the 2025 financial year was prepared in accordance with the Corporate Sustainability Reporting Directive (CSRD) and the European Sustainability Reporting Standards (ESRS) and integrated into the Group Management Report. It also complies with the requirements of the CSR Directive Implementation Act and the German Commercial Code (HGB). We consider transparency, comparability and auditability to be fundamental to our institutional standards.

As part of the materiality assessment, we identified the following as key topics with material impacts, risks, and opportunities:

- Climate change (E1),
- Own workforce (S1),
- Business conduct (G1)

These are governed through clear responsibilities at Executive Board and Supervisory Board level, closely integrated with risk management and supported by relevant key performance indicators.

Compared with our inaugural report last year, we have succeeded in making the 2025 report considerably more concise and sharper in content. By focusing on material information, we have enhanced the clarity and management relevance of our reporting. The Group Sustainability Statement has been reviewed by our external auditor with limited assurance. We are exercising the option to defer reporting pursuant to Article 8 of the EU Taxonomy Regulation (Regulation [EU] 2020/852, as amended) for the 2025 and 2026 financial years.



ESRS 2: General disclosures

ESRS 2 GOV-3: Integration of sustainability-related performance in incentive schemes

Sustainability-related performance in incentive schemes

The employment contracts of the members of the Executive Board of IBB UV and IBB foresee total remuneration consisting of a fixed annual salary and variable, performance-related remuneration based on a target agreement to be concluded in the financial year. The proportion of variable remuneration of the Executive Board members in the 2025 financial year that is dependent on sustainability and climate-related targets averages around 16.7% (25.0%) and was divided between two Executive Board members. The target agreements included, for instance, drawing up the climate strategy with the aim of achieving climate neutrality by 2045, analysing various climate scenarios and identifying scenario-specific changes in risk metrics.

Remuneration of the Supervisory Board does not include any variable components.

ESRS E1: Climate Change

ESRS E1-3: Actions and resources in relation to climate change policies

Table: Information on climate change mitigation actions

Decarbonisation lever	No.	Action	Time horizon	Scope of actions	Expected outcomes/GHG reduction of the actions in tCO ₂ e _q
Energy supply – focus on new business	1	Incentivising climate-friendly financing: improved interest rate offers/loan conditions including a commitment to ongoing GHG removals	2025 – 2045	New business in the energy supply sector	748,203
	2	Policy for CO ₂ e _q emissions in new business			187,051
	3	Project financing focussed on renewable energy			187,051
Energy supply – focus on existing business	1	Dialogue and support in implementing customer transition plans	2025 – 2045	Existing business in the energy supply sector	2,618,711
Total energy supply					3,741,015
Real estate – existing properties	1	Financial incentives via existing business development and promotion programmes for refurbishment of existing properties through improved accessibility and monetary incentives	2025 – 2045	Accessibility of existing business development and promotion programmes in existing real estate business	55,834
	2	Development and introduction of new products and offers to further savings		Product expansion in existing business	55,834
	3	Active engagement with existing customers and joint development of financing models and/or grants for refurbishment activities		Existing business in the real estate sector	41,876
Real estate – new construction	1	Promotion of sustainable and energy-efficient new construction	2025 – 2045	New business in the real estate sector	97,710
Total properties					251,253



ESRS E1-4: Targets related to climate change mitigation and adaptation

Information on GHG emission reduction targets

The requirements in accordance with ESRS E1-4 para. 34 a) to c) are subsumed and explained in more detail under para. 34 a). A transformation policy was drawn up for core operations, which identifies potential decarbonisation actions. Due to the lower climate-related impact compared to financed emissions (Scope 3.15), climate management is currently focussed on the financing portfolio. The relevance of operational targets is reviewed annually.

Presentation of reduction targets for Scope 3.15-financed emissions

As part of ongoing efforts to reduce greenhouse gas emissions, specific GHG emission reduction targets have been set for the Scope 3.15 category. These targets are stated both in absolute terms (tons of CO₂ equivalent) and in intensity terms.

Table: Reduction targets for financed GHG emissions – Scope 3.15

Sectors	Base year		Reduction targets for financed GHG emissions – Scope 3.15 (in tCO ₂ eq/in intensities)					
	Values	2023	2025	2030	2035	2040	2045	2050
Real estate (residential property only)	Absolute values (in tCO ₂ eq)	279,170	231,008	130,096	61,815	19,216	8,419	8,419
	Intensities (in kgCO ₂ eq/m ²)	27.5	22.8	12.8	6.1	1.9	0.8	0.8
Energy	Absolute values (in tCO ₂ eq)	3,740,903	3,139,104	1,634,608	422,840	29,519	0	0
	Intensities (in gCO ₂ eq/kWh)	289	242	126	33	2	0	0

In the 2025 financial year, the target value of 242 gCO₂eq/kWh for emissions intensity in the “Energy” sector was undercut by 111.5 gCO₂eq/kWh (130.5 gCO₂eq/kWh). At 1,690,442.9 tCO₂eq/kWh, absolute financed emissions were also below the target value of 3,139,104 tCO₂eq/kWh. In the “Real estate” sector, both the emissions intensity of 28.3 kgCO₂eq/m² and absolute financed emissions of 273,683.1 tCO₂eq exceeded the target value of 22.8 kgCO₂eq/m² and 231,008 tCO₂eq, respectively. As a result, the establishment of control processes for the “Real estate” sector began in 2025 and will be established in 2026. In addition, more customer data is required in order to focus on better data quality in future and thus enable more targeted control. The objectives encompass the main sub-portfolios of the business promotion as well as real estate and urban development segments. The baseline and targets for the real estate sector reflect residential property and are consistent with 92% of the financed emissions in the real estate and urban development portfolio. The baseline and targets for the energy supply sector are consistent with 83% of the financed emissions in the “business promotion” portfolio. The stated targets in the real estate and energy supply sectors account for around 78% of the IBB Group’s total emissions. All targets are based on scientific scenarios for achieving the 1.5°C target and thus support the IBB’s climate-related goals of achieving net zero by 2045 and meeting the 1.5°C target in accordance with the climate strategy targets. In addition to the Federal State of Berlin, the IBB Group’s stakeholders include customers in business and (public) housing and real-estate promotion, representatives from politics and policy-related organisations, chambers and associations as well as the IBB Group’s workforce.

The requirements and interests of the political organisations were taken into account in the preparation process. Stakeholders were engaged via the Supervisory Board, which comprises representatives of relevant stakeholder groups. They act as a proxy for the stakeholders and incorporate their perspectives into the strategic objectives. Target achievement is continuously measured and reviewed as part of annual CSRD reporting. A description of the process for reviewing the climate goals is further detailed in E1-1 para. 16 h). For the 2025 financial year, higher quality data was used in the “business promotion” segment compared to the base year.

Table: Information on financed Scope 3 emissions in accordance with PCAF

Activity	Total outstanding amount of financing/ residual debt (EUR)	Financed GHG emissions (tCO ₂ eq)	Emission intensity (tCO ₂ eq/EUR)	PCAF score
Significant Scope 3 – GHG emissions				
15. Investments	21,728,493,021.8	2,932,020.7	0.000135	3.9
IBB	21,499,001,889.4	2,900,616.8	0.000135	3.9
Treasury	6,421,249,000	229,763.1	0.000036	4.4
Real estate and urban development	9,283,958,846.3	383,556.9	0.000041	4.4
Business promotion/development	5,793,794,043.1	2,287,296.8	0.000395	2.5
IBB Bet	136,910,386.1	18,656.2	0.000136	5
IBB Capital	92,580,746.2	12,747.8	0.000138	5

1.5°C target



ESRS S1: Own Workforce

ESRS S1-6: Characteristics of the undertaking's employees

Material characteristics of employees

Turnover rate IBB Group

During the reporting period, 24 employees (29)¹ left the IBB Group. The turnover rate for the IBB Group is 2.3% (2.8%).

ESRS S1-9: Diversity metrics

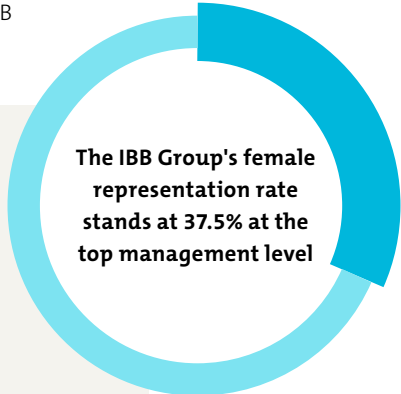
Gender distribution at top management and age distribution amongst employees

Table: Gender distribution at top management level² (absolute)

Gender	IBB	IBT	IBB Capital	IBB Bet	IBB Group total
Male	13 (13)	0 (0)	1 (1)	1 (1)	15 (15)
Female	8 (8)	0 (0)	0 (0)	1 (1)	9 (9)
Other	0 (n.r.) ³	0 (n.r.)	0 (n.r.)	0 (n.r.)	0 (n.r.)
Total	21 (21)	0 (0)	1 (1)	2 (2)	24 (24)

Table: Age distribution amongst employees (absolute)

Age	IBB	IBT	IBB Capital	IBB Bet	IBB Group total
< 30 years of age	151 (152)	10 (13)	0 (1)	4 (3)	165 (169)
30–50 years of age	397 (357)	27 (24)	2 (3)	11 (10)	437 (394)
> 50 years of age	440 (453)	20 (23)	5 (3)	5 (5)	470 (484)
Total	988 (962)	57 (60)	7 (7)	20 (18)	1,072 (1,047)



The IBB Group's female representation rate stands at 37.5% at the top management level



1 The prior-year data is shown in parentheses throughout this document.

2 The Top management level consists of the heads of the various departments and reports directly to the Executive Board.

3 The abbreviation n.r. is used throughout this document to refer to prior-year data that was not reported.

ESRS S1-12: Persons with disabilities

Percentage of employees with disabilities

As of December 31, 2025, the percentage of employees who have notified the IBB Group of their severe disability, relative to the total number of employees, is 5.7% for the IBB Group and IBB, 8.8% for IBT, and 0% for both IBB Capital and IBB Bet.

ESRS S1-13: Training and skills development metrics

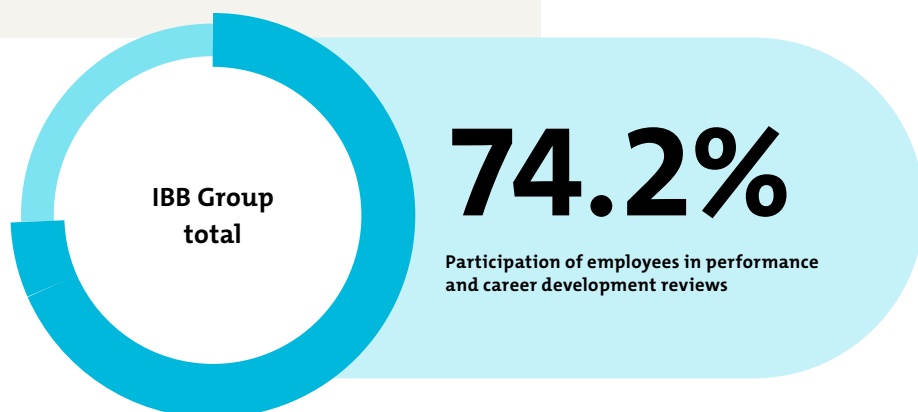
Employees who have participated in regular performance and career development reviews and the average number of training hours

Table: Percentage of employees who have participated in regular performance and career development reviews

Gender	IBB	IBT	IBB Capital	IBB Bet	IBB Group total
Male	72.1 (28.8)	100.0 (94.1)	100.0 (100.0)	90.9 (100)	73.6 (33.5)
Female	72.4 (44.0)	97.7 (95.3)	100.0 (100.0)	88.9 (66.7)	74.6 (48.2)
Other	0.0 (n.r.)	0.0 (n.r.)	0.0 (n.r.)	0.0 (n.r.)	0.0 (n.r.)
Total	72.3 (37.7)	98.2 (95.0)	100.0 (100.0)	90.0 (83.3)	74.2 (42.2)

Table: Average number of training hours per employee

Gender	IBB	IBT	IBB Capital	IBB Bet	IBB Group total
Male	32.0 (28.9)	14.5 (10.7)	54.9 (n.r.)	13.9 (11.8)	31.3 (27.5)
Female	34.0 (33.0)	21.3 (17.8)	62.0 (n.r.)	17.9 (20.1)	32.8 (31.6)
Other	0 (n.r.)	0 (n.r.)	0 (n.r.)	0 (n.r.)	0 (n.r.)
Total	33.1 (31.3)	17.6 (15.8)	57.9 (n.r.)	17.0 (16.0)	32.1 (29.9)





ESRS S1-16: Remuneration metrics (pay gap and total remuneration)

Gender pay gap, ratio of total annual remuneration, contextual information

Table: Gender pay gap

IBB	11.6% (9.3%)
IBT	0.2% (0.5%)
IBB Capital	21.1% (24.6%)
IBB Bet	18.9% (32.2%)
IBB Group total	12.9% (11.0%)

Table: Ratio of the annual total remuneration of the highest paid individual to the median annual total remuneration of all employees (excluding the highest-paid individual)⁴

IBB	6.7 (6.8)
IBT	1.7 (2.0)
IBB Capital	2.3 (2.5)
IBB Bet	1.9 (1.6)
IBB Group total	6.8 (6.8)



ESRS S1-17: Incidents, complaints and severe human rights impacts

Reported incidents of discrimination including harassment, number of complaints, material fines, sanctions and compensation payments, contextual information

Total number of reported cases of discrimination including harassment

During the current reporting period, five (1) cases of discrimination and no cases (2) of sexual harassment were reported at IBB. No (0) cases of discrimination including harassment were reported at IBT, one (1) at IBB Capital and no (0) at IBB Bet. A total of six (4) cases of discrimination (including harassment) were reported at the IBB Group.

Number of complaints filed

During the current reporting period, a total of five (3) complaints were submitted to IBB by IBB's own employees. No (0) cases were reported at IBT, one (1) at IBB Capital and no (0) at IBB Bet. The IBB Group is not an OECD multinational enterprise. A total of six (4) complaints were reported at the IBB Group.

Total amount of material fines, penalties and compensation payments

IBB, IBT, IBB Capital and IBB Bet did not have to pay any fines, penalties or compensation payments as a result of labour-related incidents and/or complaints (0). **Further contextual information**

The five (3) work-related discrimination cases at IBB are included in the annual monitoring using a monitoring tool provided by the Federal State Discrimination Office. It lists data on the following indicators relating to existing incidents:

- a. Number and processing status of incidents per discrimination case;
- b. Follow-up actions per incident;
- c. Number of legal proceedings and processing status in the reporting period.

⁴ Excluding the highest-paid individual

ESRS G1: Business conduct

ESRS G1-4: Confirmed Incidents of corruption or bribery

Preventing corruption and bribery

Number of convictions and the amount of fines for violation of anti-corruption and anti-bribery laws

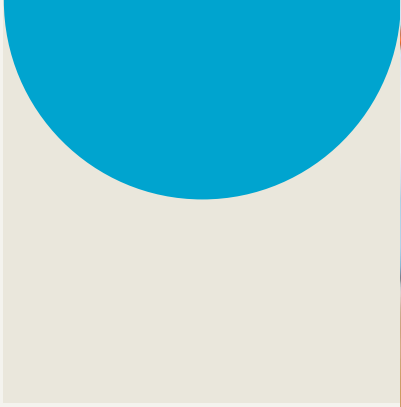
As in the previous year, no fines (0) were imposed on IBB, IBT, IBB Capital or IBB Bet in the current reporting year due to unlawful behaviour or actions. Furthermore, there were no reports of cases of corruption (0) committed by employees of the IBB Group and no fines (0) due to unlawful behaviour or actions against the IBB Group.

Actions to address breaches in procedures and standards of anti-corruption and anti-bribery

As a business development and promotional bank of the Federal State of Berlin, IBB is particularly responsible for legally compliant behaviour and complies with legal requirements. This includes the relevant regulatory and legal requirements, i.e. national laws, EU regulations and federal state legislation. These include the German Banking Act (KWG), the German Money Laundering Act (GwG), the German Securities Trading Act (WpHG), the Minimum Requirements for Risk Management in Banks (MaRisk) and the European Market Abuse Regulation (MAR).

IBB and IBB UV safeguard their integrity through a variety of external and internal actions that have been implemented as a precautionary measure. Extensive preventive regulations have been introduced for the executive bodies and employees with the aim of preventing criminal offences by employees or customers in the course of business activities and in the internal relationship. The Corporate Governance Code of the Federal State of Berlin is observed. In addition to IBB's Code of Conduct, the IBB Group Code of Conduct (see ESRS G1-1 para. 9) is a superordinate instruction. The actions listed affect all IBB employees and are not designed for a fixed period of time but apply permanently. There is currently no precise documentation of the expected outcomes or tracking of the effectiveness of the actions taken on the basis of targets as contemplated in ESRS 2 MDR-A.





Imprint

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