
Sustainability Guidelines of the IBB Group

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Sustainability in the IBB Group

The Board of IBB UV and IBB adopted sustainability guidelines for IBB Unternehmensverwaltung (IBB UV) for the first time on 5 January 2022. These guidelines apply for the IBB Group.

Anchoring

Sustainability is a topic that is anchored at various levels. The foundation for this is the public mandate ([„IBB Owner’s Act \(IBB-Trägergesetz\)“](#)) and the business model (business strategy of the IBB Group) where sustainability is identified from the very beginning as a central component of business activity. Sustainability is implemented in the IBB Group by central ESG Management that is organised by IBB Unternehmensverwaltung. The main input for all of the IBB Group’s sustainability efforts is provided by central ESG Management.

The Board of IBB UV is responsible for sustainability and has anchored the transformation to a Sustainable Impact Group in the Group-wide business strategy. An ESG Officer has been appointed by the Board to lead the implementation of systematic ESG management in the IBB Group in cooperation with the various departments and other subsidiaries. This function is part of central ESG Management which reports directly to the Chairman of the Board.

The ESG Officer is supported by the Sustainability Working Group, in which various departments from all companies of the IBB Group are represented. The ESG Officer chairs the working group anchored in IBB’s Governance Framework. In addition to the overall topics relevant to sustainability, responsibility for the specific, operational aspects of sustainability generally lies with the individual organisational units of the IBB Group. The ESG Officer thus acts as a central body within the Group, ensuring that the necessary framework conditions and rules, including a sustainability strategy, are in place and accompanying the latest market developments in the sense of a coordination function that reaches into the divisions.

The sustainability strategy is a cross-cutting strategy that sets out key sustainability goals for a five-year period and is coordinated with the other IBB Group strategies in a structured strategy process. The IBB Group’s business strategy is updated annually and takes into account current developments. The group-wide business strategy drawn up by the Board of IBB Unternehmensverwaltung is approved by the Administrative Board, the supervisory body of IBB Unternehmensverwaltung. The IBB Group’s goals are disclosed as part of its annual [Sustainability Reporting](#) (see Sustainable communication) and linked to relevant measures in order to drive the issue forward and measure the success of goals. The Sustainability Report shows the progress and impact of our activities.

Steering tools

For the purpose of internal planning, management and control of the sustainability goals, various performance indicators according to GRI (Global Reporting Initiative) are collected by the relevant IBB departments and the Group companies for each field of sustainable action and reported to the ESG Officer.

In addition, key performance indicators are collected for each of the business activities and regularly reported in the Management Information System (MIS) in order to monitor the achievement of the goals laid down in the business strategy.

The IBB Group has also adopted the UN Sustainable Development Goals (SDGs) and has worked out how our financing and work can make a sustainable contribution to the further development of our ecological and social environment. The results of the S-ESG score, the taxonomy and SDG mapping are also incorporated into the MIS. Furthermore, the IBB Group aims to follow the UN Global Compact principles in its all of its activities.

Based on the information and key figures above, the ESG Officer prepares deviation analyses in cooperation with the Sustainability Working Group. The results are analysed by the Working Group and – if necessary – the need for change is derived for the Group.

Framework conditions

Building on the anchoring and steering instruments, these Sustainability Guidelines provide the framework for our sustainability efforts. The fields of action systematise the strategic objectives and serve to operationalise the measures. The mission statement defines the Group's approach and focus with a view to sustainability in its individual areas of activity. The principles in the guidelines provide an overview of the contents of the fields of action, thus defining the focus of each field of action. The guideline is therefore divided into three main sections:

1. Fields of sustainable action (key topics from the stakeholder dialogue)
2. Mission statement (expectations for sustainability in the fields of action)
3. Principles (implementation of sustainability in the fields of action)

Fields of sustainable action

Sustainable approaches are promoted in all fields of action. The four fields of sustainable action are:

1. Business ethics and product responsibility
2. Social commitment, communication and compliance
3. Social responsibility for our employees
4. Corporate environmental protection and resource efficiency

Mission statement of the IBB Group

Business ethics and product responsibility

1. We support Berlin's economic development with our funding programmes. Our overarching goal is to support the economy by creating and securing jobs and to promote sufficient affordable housing for Berlin's growing population.
2. We are helping to ensure that Berlin's economic and population growth does not come at the expense of the environment and climate. The aim is to support Berlin's climate protection goals by increasing energy efficiency in Berlin's building sector.
3. With our funding, we provide an incentive to implement sustainable, resource saving investments in Berlin..
4. One focus of our activities is the sustainable development of Berlin as a centre for business. We achieve this by supporting small and medium-sized enterprises (SMEs) in the start-up phase and helping them with finance for innovation and with sustainable growth.
5. When it comes to loans and funding as well as equity investments by IBB Group companies, we consider economic, ecological and social criteria as well as client groups and projects that have limited access to funding due to credit rating, risk and return assessments.

Social commitment, communication and compliance

1. We fulfil our social responsibility by supporting social and cultural projects.
2. We support competitions for innovative projects and initiatives for a sustainable Berlin.
3. We provide the public with transparent and up-to-date information about our business development activities and about aspects of sustainability.
4. We have developed our own code of conduct that stands for the Group's integrity, impeccable reputation and good governance. We comply with laws and fight discrimination, corruption and bribery.

Social responsibility for our employees

1. We promote the performance orientation of our employees and are committed to our social responsibility.
2. Highly qualified and motivated employees are at the heart of our 'Working for Berlin' vision.
3. We create transparency for essential aspects of our remuneration policy.
4. We help our employees to achieve a good work-life balance.
5. We promote equal opportunities and diversity among our employees.
6. Occupational health and safety and the health of our employees are very important to us.

Corporate environmental protection and resource efficiency

1. We treat natural resources carefully and responsibly. Sustainable action is firmly embedded at all levels in our internal processes.
2. We persistently work to improve our contribution to climate protection.
3. We use internal and external input and are in close dialogue with our stakeholders.
4. Sustainability is an important factor for us when sourcing services or products even beyond the requirements of the Berlin Tendering and Award Act (Berliner Ausschreibungs- und Vergabegesetz).

Principles of the IBB Group

1. Sustainable action

We are convinced that a responsible approach to sustainability means taking into account not just the economic dimension but also sustainable perspectives. The addition of ESG stands for:

- Ecology
- Social
- Governance.

We take these sustainability dimensions into account in our funding, lending and equity financing in order to achieve improvements in economic, ecological and social economic structures through support programmes (for instance, social housing).

These dimensions are integrated into our strategic/business policy decisions, into how we design promotional products, right through to how we implement specific financing and our activities on the capital market.

The focus is on integrating sustainability topics into tasks, products, rules and processes in the respective areas.

Through regular reporting, we aim to create transparency and enable comparability, to seek dialogue with our stakeholders, to document important results and to drive sustainable development.

2. Implementing sustainable funding and lending business

Funding and general principles

Our funding and lending programmes help to promote the economically sustainable development of our city with targeted and flexible funding offers:

- The Group's funding and lending services are based on revolving financial instruments, loans, mezzanine financing, guarantees, equity investments and grants as well as advisory services.
- These funding and lending services are designed in an innovative, competent and responsible way to ensure non-discriminatory access to funding for all potential recipients of funding and loans. In this way, we can focus on the essential aspect of funding while adhering to the funding policies and guidelines of the federal state.
- The implementation of all funding and loan programmes is subject to a mandate by the Federal State of Berlin. This process ensures the close involvement of our owner and allows us to accommodate a wide range of development goals.

It ultimately means that our funding and loan programmes help to promote projects that drive economic development and improve the environmental and social conditions in the city in line with the principles of sustainability.

Fundamentals of funding and lending business

Funding and lending business is essentially divided into three areas: Real estate development, business development and labour market promotion. Within the framework of the funding and loan programmes, different focal points of sustainability are addressed in these business areas.

Labour market promotion focuses on grants for priority areas of labour market policy (securing skilled workers, education and social inclusion) which are made available by project sponsors who implement the measures for the relevant target groups.

As part of real estate and business development, loans, mezzanine financing, guarantees, equity investments and grants are made available along with advisory services. We have also included the distinction between grant and loan business in our sustainability principles in order to be able to flesh them out in more detail. To comply with the sustainability principles in lending business, we also distinguish between financing with the customer access mechanism (Hausbankverfahren) and direct business.

Grant-funding

When it comes to awarding grants, the IBB Group acts as a business agent for the Federal State of Berlin. The criteria according to which projects can be supported are specified by the Federal State of Berlin. The grant programmes have concrete sustainability goals or are designed with sustainability in mind, for instance, to promote the replacement of heating systems or to provide rent allowances. This means that social and environmental aspects are anchored in overall grant funding, helping to ensure the city's sustainable development.

Investment business

In addition, the subsidiaries IBB Ventures and IBB Capital conduct financing business that is characterised by the granting of equity and convertible loans.

Loans

IBB grants loans, mezzanine financing, guarantees and equity investments directly to end customers, founders and companies or indirectly via the customer access mechanism. Working in partnership with local customer banks, IBB helps to ensure that existing funding and loan programmes can be accessed on a non-competitive basis by as many interested parties as possible.

Direct lending and investment business

IBB's sustainability principles can be directly tracked through direct contact with our end customers and assessed to identify the extent to which the specified sustainability aspects are fulfilled. In addition, the extent to which the respective applicants engage in business practices or are active in sectors of business that have been classified as controversial and excluded is checked at the time the transaction is concluded (see 'Exclusion criteria of the IBB Group').

Customer access mechanism (Hausbankverfahren)

In the case of the customer access mechanism, IBB has no direct contact with customers. Loans are granted indirectly via the customers' own banks. The customer's bank then refinances itself with a corresponding loan from IBB. However, these funding and loan programmes are also tied to a defined funding purpose and also take sustainability aspects into account (such as innovation or SME funding). The 'Exclusion criteria of the IBB Group' are integrated and anchored in the funding conditions of all programmes. Compliance with

and operationalisation of the programme conditions is checked by the customer's bank and IBB as part of the eligibility check. In addition, IBB maintains an ongoing dialogue with its customers' banks regarding the inclusion of sustainability aspects and the handling of controversial business areas and practices.

Integration of ESG criteria

The IBB Group assesses ESG aspects throughout the entire funding and lending process. In this context, applicants are screened for excluded, controversial business practices.

Existing or specifically requested information from applicants is used to check whether projects or business partners comply with the principles of these Sustainability Guidelines with regard to ESG aspects.

In addition, ESG-critical exposures are already reviewed by central ESG Management during the new business process and assessed in greater depth with regard to ESG aspects and possible exclusion criteria. Based on existing decision-making rules, which are based on the volume of financing and credit rating, this sustainability vote may require a higher decision-making level even up to the point of escalating the decision to Management Board level.

The exclusion criteria set out in these Sustainability Guidelines are specified in more detail in the individual fact sheets or guidelines for the respective funding and lending programmes.

Business development is already geared towards a long-term, sustainable approach through its product terms and conditions. The IBB Group aligns key business development goals with the requirements of EU structural funds. The resultant funding products are compatible with the sustainability-oriented goals of the Europe 2030 Strategy and the subsequent EU programming periods. This leads to funding goals and rules, compliance with which is also monitored by independent bodies. Corporate financing is designed to increase innovative capacity and sustainable growth, especially of SMEs.

The focus here is on companies operating in the clusters of the joint innovation strategy of the federal states of Berlin and Brandenburg. The IBB Group therefore offers special funding programmes to foster the transfer between academia and research in the clusters and the development and implementation of innovations by companies.

As part of efforts to promote housing and real estate, support is available to owners of residential properties taking on energy-efficient building refurbishment, energy-efficient new construction, age-appropriate, barrier-reducing conversion and in the context of new social housing construction. Modernisation and refurbishment programmes help to sustainably reduce carbon emissions in existing buildings.

Funding programmes that focus on new social housing serve to secure housing for households with low and medium incomes and contribute to the construction of new residential buildings under future-oriented efficiency standards. This is all part of efforts to achieve climate neutrality in the building stock. Housing promotion thus is already geared towards a sustainable approach through the product terms and conditions.

The funding aspects include social criteria, such as income limits for tenants. The promotion of new construction is also helping directly to build sustainable cities, which in turn leads to positive effects for both environmental and social criteria. By defining criteria for funding, binding requirements are laid down in consultation with relevant stakeholders, thus ruling out controversial business practices. The eligibility requirements are set by the Federal State of Berlin and are laid down in a corresponding procedure.

As outlined, controversies are comprehensively addressed from an ESG perspective for the entire field of housing promotion, because this funding is carried out with close stakeholder involvement. This means that controversial aspects, such as the financing of fossil fuel power plants, are often excluded from the outset.

Interaction between funding policy requirements and the implementation of sustainable funding can, under certain circumstances, lead to a conflict of goals in terms of the sustainability principles listed. However, by anchoring sustainability with the entire Board of Management, individual funding transactions can be weighed up against each other and viewed from all aspects.

A special need for funding for certain recipients due to economic dimensions, such as specific location effects in Berlin, is in principle conceivable. Even if critical aspects exist in terms of other sustainability criteria, this does not necessarily lead to exclusion in individual cases. Critical aspects are reduced within the framework of funding through active monitoring. Decisions in favour of or against funding are made and documented from an ESG perspective.

Application to new business

The IBB Group wishes to continue to be seen as a long-term and reliable financing partner. The Sustainability Guidelines will therefore be applied to new business as soon as they have been adopted by the Management Board. As part of product development and in coordination with the federal state as the client, funding programmes are to be geared even more specifically (and possibly exclusively) towards green and social projects and companies in future. The 'certification potential' of sustainable financing for our customers should also be taken into account.

Exclusion criteria of the IBB Group

Exclusion of controversial business practices

The business practices listed below are not in line with the values of the IBB Group and are detrimental to the transformation into a sustainable society. We consider these business practices to be controversial for various reasons, which is why the IBB Group endeavours to generally exclude them from funding using its existing options in lending, funding, guarantee and investment business. Controversial business practices are assessed on a project and company basis. Operationalisation takes place, in particular, by means of a commitment to compliance with the [EU Charter of Fundamental Rights](#) and consideration of the requirements of the [UN Convention on the Rights of Persons with Disabilities](#).

The following business practices are considered to be controversial:

Human rights violations

When defining controversial practices with regard to human rights, the IBB Group specifically follows the resolution by the UN General Assembly (first adopted on 10 December 1948) on the [Universal Declaration of Human Rights](#) and, building on this, the human rights as defined in the Basic Law (Grundgesetz) of the Federal Republic of Germany.

Child labour

The IBB Group's definition of child labour is based on the internationally recognised definition in the [UN Convention on the Rights of the Child \(CRC\)](#) from 1989/1990.

Systematic/discriminatory labour rights violations

As a code of conduct against systematic labour rights violations, the IBB Group accepts the [ILO core labour standards](#) (core conventions of the International Labour Organization), which define social labour standards and decent working conditions. The conventions address labour rights violations such as forced labour, discrimination and unequal pay. They enshrine applicable law in internationally recognised social and labour standards.

Controversial environmental behaviour

The IBB Group considers violations of the Federal Nature Conservation Act (Bundesnaturschutzgesetz) or damage to the environment within the meaning of the Environmental Damage Act (Umweltschadensgesetz) to be controversial environmental behaviour.

Controversial business practices

Business practices such as corruption, bribery, fraud, accounting fraud, competition offences, money laundering and insider trading are considered to be controversial and unethical. Here, IBB is guided by applicable European and national laws, which are transposed accordingly in internal guidelines.

Animal testing

All legally legitimised or prescribed experiments on animals in accordance with section 7a of the Animal Welfare Act (Tierschutzgesetz) do not constitute a controversial business practice.

Exclusion of controversial business areas

IBB's fundamental objective is not to support investments in so-called controversial business areas. This exclusion of controversial business areas can lead to conflict with regard to the objectives of IBB and the Federal State of Berlin. For example, economic and structural policy considerations of the Federal State of Berlin, such as transformation, innovation and digitalisation processes, must be supported. The goal of a climate-neutral society is a longer development process in which we provide constructive support to applicants. This is sensible and sustainable against the background of a long-term positive going concern. In this respect, critical aspects relating to controversial business areas in financing and funding business do not necessarily lead to exclusion of the application. The controversial business areas are assessed on the basis of this premise on a project-related basis. If a project is aimed at controversial business areas (0% threshold of the project volume), the application is reviewed on a case-by-case basis in lending, funding, guarantee and investment business, resulting in a discretionary decision in favour of or against financing.¹

The following controversial business areas are considered to be critical:

Armament and weapons industry

Projects involving the development, manufacture, trade or repair of prohibited or controversial weapons or components thereof are considered to be controversial. This refers to cluster bombs, nuclear, biological or chemical weapons (NBC weapons), anti-personnel mines, radioactive munitions and enriched uranium, weapons of mass destruction and [other weapons banned by international law](#).

However, this business area is extremely complex, so that, due to a lack of transparency, it is often difficult to understand whether certain business areas are related to this. Given the aforementioned interdependencies, it is not always possible to reliably distinguish between controversial weapons and conventional types of weapons, which serve to defend state sovereignty and internal security or support goals, such as peace missions.

¹ Deviations may result from the directives or guidelines/programmes of the relevant senate administrations.

Power generation from fossil fuels

The public mandate requires that the IBB Group actively contribute to achieving the climate protection goals of the Federal State of Berlin and thus implicitly support the goals of the Federal Republic of Germany. Against this background, it makes sense to actively accompany the energy transition and to contribute towards the reduction of relevant climate-damaging emissions. The following financing is therefore generally considered to be critical:

- **Nuclear power plants:** Projects that finance the construction and operation of nuclear power plants and uranium mines. This also includes projects geared to the production of or trade in radioactive aim material. This does not apply to the procurement of medical devices, quality control equipment or other uses for which the radioactive source is insignificant and/or adequately shielded.
- **Coal-fired power plants:** Projects that finance the construction of coal-fired power plants or prospecting, exploration and mining of coal as well as related essential infrastructure.
- **Crude oil and natural gas:** Projects that finance the prospecting, exploration and extraction of oil from oil shale, tar or oil sands as well as the prospecting, exploration and extraction of natural gas.

Substances

Projects that involve the production or trade of products and activities that fall under national or international phase-out or ban regulations or are subject to an international ban:

- Certain pharmaceuticals, pesticides, herbicides and other toxic substances (according to the [Rotterdam Convention](#), [Stockholm Convention](#) und [WHO „Pharmaceuticals: Restrictions in Use and Availability“](#)),
- Ozone-depleting substances ([in accordance with the Montreal Protocol](#))
- Prohibited cross-border trade in waste ([in accordance with the Basel Convention](#))

Wildlife

Projects geared to the trade of wildlife or wildlife products that violate the provisions of CITES ([Convention on International Trade in Endangered Species of Wild Fauna and Flora](#)).

Pornography and prostitution

Projects that involve the operation of brothels or similar prostitution businesses as well as the production of pornographic content.

Gambling

The Federal State of Berlin is the guarantor of Deutsche Kassenlotterie Berlin Anstalt des öffentlichen Rechts. In addition to public interest investments and their activities, projects in the area of gambling are considered to be critical. This includes forms of gambling, such as the operation of (online) casinos, the production of devices or other equipment for casinos or betting offices or companies that generate revenue through online betting.

3. Sustainable capital market business

IBB is determined to support ecological and sustainable thinking by integrating this into its refinancing and investment activities. This further develops the market and promotes sustainable behaviour.

The requirements for the funding and loan portfolio are set out in these general Sustainability Guidelines of the IBB Group. To ensure that IBB's capital market business is sustainable, the Treasury Sustainability Guideline provides a framework for treasury portfolios and trading activities. Treasury business thus contributes to the sustainability of IBB and the financial markets.

IBB's treasury sustainability approach consists of three elements:

- Implementation of a process to check whether relevant business partners fulfil the current exclusion criteria in accordance with the applicable Treasury Sustainability Guideline.
- Determination of the ISS² ESG rating and an annual review of the portfolio is carried out to identify business partners that fall below our ISS ESG rating threshold.
- Engagement calls are conducted with all business partners that have a low ISS ESG rating.

In addition, the conditions (such as international guidelines (for instance, ICMA Principles) or second party opinions) under which bonds are considered particularly sustainable for IBB are defined for dedicated ESG investments.

IBB also aims to issue social bonds on a regular basis. ISS ESG has verified that IBB's Social Bond Framework is consistent with the associated ICMA Social Bond Principles and is in line with IBB's sustainability strategy at the time of preparation.

4. Transparency, compliance and commitment

Sustainable communication

The most important instrument of our sustainability communication is the annual [Sustainability Report of the IBB Group](#) which informs our stakeholders regularly about developments. Our stakeholders have been defined as part of the strategy process. Stakeholders are, for instance, business partners, politicians, business associations and employees. Regular and structured dialogue takes place every two years. The results of the survey provide information about the most important expectations and serve as orientation for our strategic direction.

Legal requirements also lead to additional information requirements. In addition to the Sustainability Report, the IBB Group prepares a management report (annually), a non-financial report in accordance with the CSR Directive Implementation Act (CSR-RUG, CSR-Richtlinie-Umsetzungsgesetz), which is reviewed annually by an independent auditing firm, and every two years a declaration of conformity with the German Sustainability Code (DNK, Deutscher Nachhaltigkeitskodex).

An additional sustainability programme is published to coincide with the Sustainability Report. The programme contains goals and measures for each of the four fields of action in relation to sustainability. The sustainable direction and the goals are agreed in advance with the relevant stakeholders, adopted by the Management Board and their implementation is monitored by the ESG Officer. The Sustainability Balanced Scorecard is published in addition to this. The indicators are disclosed in accordance with the GRI standard. Subsequently, development and target achievement can be compared with each other over several years on the basis of the programme and the key performance indicators.

² One of the world's leading ESG rating agencies in the field of sustainable investments

Ensuring compliance

Compliance is also a central element of sustainability because standardised rules provide a sound framework for employees.

Guideline-compliant conduct is incorporated and taken into account in all phases of entrepreneurial activity. One basis for this is the [Berlin Corporate Governance Code](#), which is applied by the Administrative Board and the Management Board of the IBB Group.

In addition, rules for business processes have been set up with regard to compliance (minimum requirements for risk management (MaRisk, Mindestanforderungen an das Risikomanagement), German Securities Trading Act (WpHG, Gesetz über den Wertpapierhandel), information security, prevention of money laundering/prevention of terrorist financing and the prevention of other criminal acts as well as compliance with sanctions and embargo provisions and data protection. These rules are an integral part of our usual business processes. Permanent representatives have been appointed for these rules and can be contacted by employees if they have questions or need guidance.

This is an important part of our efforts to prevent corruption, bribery, financing of terrorism, money laundering and other criminal acts and to ensure data protection.

Demonstrating commitment

We are committed to people who have to overcome particularly difficult hurdles in order to participate in social life in Berlin. These include children from socially disadvantaged families and the elderly. IBB has established an internal decision-making process for selecting commitments so that decisions can be made in a comprehensible and transparent manner. Requests for donations and sponsorships are received centrally by the Corporate Communications staff and evaluated according to defined criteria. For example, commitments must correspond to the social or cultural objectives or fit in with the bank's range of tasks. Furthermore, only those projects are supported that stand up to an economic cost-to-benefit analysis and whose overall financing is secured.

Furthermore, the IBB Group does not make any donations to political parties or payments or benefits in kind to politicians. Memberships are only maintained if they are closely related to the tasks or business areas of the IBB Group, such as membership in the Association of German Public Banks (VÖB, Bundesverband Öffentlicher Banken Deutschlands). IBB is also a member of the Association for Environmental Management and Sustainability in Financial Institutions (VfU, Verein für Umweltmanagement und Nachhaltigkeit in Finanzinstituten), the largest network of sustainability-oriented financial service providers from Germany, Austria, Switzerland and Liechtenstein.

5. Social responsibility for our employees

The IBB Group observes international standards such as human rights and the UN Convention on the Rights of the Child and is guided by the Guiding Principles of the United Nations Global Compact on Due Diligence and Workers' Rights and the core conventions of the International Labour Organization. This is just as self-evident as compliance with European and national laws on labour standards. What's more, the freedom of association of all employees is encouraged and active participation in the legal co-determination options ensured. The Personnel Committee, the Youth and Trainee Representation, the Women's and the Severely Disabled Representation of IBB represent the interests of the bank's staff. Their rights and duties are laid down in the Berlin Employee Representation Act, Berlin's State Equal Rights Act and the Social Code.

The different perspectives of employees are valued because they guarantee the bank's success. That is why we promote a diverse employee structure, creating a framework that gives fair consideration to the differences among employees. A fair approach to the Group's own staff means living a corporate culture that is based on cooperation, rooted in partnership and characterised by openness and appreciation. Living values create a positive and thus productive working environment, which also has an impact on our stakeholders.

Based on the General Act on Equal Treatment (AGG, Allgemeines Gleichstellungsgesetz) as well as the Berlin State Equal Rights Act (LGG, Berliner Landesgleichstellungsgesetz), the Berlin State Anti-Discrimination Act (LADG, Landesantidiskriminierungsgesetz) and Berlin's Act for the Promotion of Participation in a Migration Society (PartMigG, Partizipationsgesetz), we are already legally obliged by the state to consistently comply with non-discrimination and to implement this by means of our [anti-discrimination policy at Group level](#).

Health in the workplace is another key points of social responsibility and aims create a long-term, attractive working environment. Central points in health promotion are a health-conducive office environment, occupational health and safety, regular risk analyses with regard to physical and mental stress and special support in crisis situations.

Human resources development is a core issue of social responsibility and the only way that women, men and diverse employees at all levels can be given equal professional opportunities. This also applies to training to give young people an adequate start to their working lives.

6. Efficient use of resources

We are already committed to sustainability in procurement and will continue applying sustainability as part of our business operations. When procuring goods and services, IBB is subject to the requirements of the Berlin Tender and Public Procurement Act (BerlAVG, Berliner Ausschreibungs- und Vergabegesetz) and the Administrative Regulation on Procurement and the Environment (VwVBU, Verwaltungsvorschrift Beschaffung und Umwelt). Beyond the EU threshold, we take into account EU public procurement law and consistently apply the above-mentioned regulations. Even beyond legal requirements, we also check the inclusion of sustainability aspects in all relevant sourcing processes, making these the basis selecting our service providers.

Aspects considered in sourcing in addition to economic efficiency therefore include environmental protection, energy efficiency, the promotion of gender equality and other social aspects in line with applicable laws. The aim is to ensure uniform procurement standards for the IBB Group.

Besides procurement, the handling of natural resources is also part of the IBB Group's mission. That's why we make use of environmentally friendly or regenerative resources whenever and to the furthest extent possible. This core element relates particularly to paper, fuel, energy, water and climate-relevant emissions. For this purpose, consumption is recorded, analysed and, if necessary, measures are identified. The remaining climate-relevant emissions are neutralised by means of tangible and transparent environmental measures in the Berlin-Brandenburg metropolitan region.

The optimisation of internal processes extends to all business operations. The Group's own new building and conversion measures are reviewed according to the latest technical standards and sustainable materials are additionally used. Resource-saving bank operations are assigned to a central department dedicated to these topics. This central department is also responsible for continuously raising and improving awareness for these topics among staff.

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