

# Combined separate non-financial report 2024

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## 1. Introduction

### 1.1 Foreword by the Board of Managing Directors

Ladies and Gentlemen,

In the financial year 2024, we generated income before taxes of €56 million, which was influenced by a tense economic and political environment. We have our cost structures under control, maintained our high-risk standards and modernised our IT infrastructure. Our capital position is comfortable, and we have sufficient liquidity. It is remarkable how well our Banks has held its own in this volatile environment and is successfully positioned strategically.

In view of the economic and political uncertainties, the financial year was characterised by a reluctance to invest by German mid-cap companies. IKB was also very selective in lending and concluded new business in the amount of €2.2 billion. We expect an increase in new business for credit products in 2025 and believe we are well positioned to provide our mid-cap customers with financing solutions, including public programme Loans, for the technological and sustainable transformation. Impressive evidence of this is the successful arrangement of a syndicated green loan facility early 2025 in €1 billion for Eurogrid GmbH and its transmission system operator 50Hertz. IKB acted as sole bookrunner, mandated lead arranger, KfW coordinator and facility agent for this transaction. The projects to be financed connect offshore wind farms with a total capacity of 4,000 MW to the onshore 50Hertz transmission grid. Total investment requirements were via the KfW programme "Climate protection offensive for companies" to promote the green transformation in Germany. IKB was the guarantor for the rapid realisation of this complex project together with 11 banks.

IKB has gained a further partner in the European Investment Bank with the signing of a guarantee facility to secure a credit volume of €400 million. This agreement strengthens IKB's position as a transformation financier in the mid-cap sector.

IKB made a significant contribution to the transition to a green economy in its lending activities in the financial year 2024. This includes ESG syndicated loans, project financing, ESG loans with longer maturities and ESG advisory services. In 2024, sustainable new business of around €0.7 billion was financed and around €1.7 billion was mobilised in total. That is 31.8% of the combined new business. This is an important contribution to the transformation of German mid-caps in all sectors.

We have continuously reduced our operational emissions. In accordance with the recognised VfU indicator system, operational greenhouse gas emissions were reduced by around 66% between 2019 and 2023. IKB was assessed by the ISS-ESG sustainability rating agency for an external and objective review of the Banks's ESG commitment. The targeted improvement in the rating was achieved and the rating was raised from D to C-.

As part of its social responsibility, the Bank pays attention to initiatives that help people in difficult circumstances and them in overcoming their daily challenges. For example, IKB donated to charitable organisations and distributed food to the needy and homeless at its branches in Munich, Stuttgart, Frankfurt, Berlin, Hamburg and Düsseldorf to mark its 100th anniversary in 2024 with the "100 years – 100 meals" campaign. At the beginning of 2024, we donated €25,000 to the state capital Düsseldorf for climate adaptation in the anniversary year. The city is using the donation for trees and shrubs to create a new 2.5-hectare area of woodland in the area surrounding Düsseldorf. The forest expansion is part of the "Düsseldorf plants the future" planning concept for more trees in the state capital.

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In 100 years of banking history, we have developed from a traditional bank into a modern and future-orientated company. Every challenge has taught us that together we bear responsibility for our future – equal opportunities, sustainable growth and individual support have become our guiding principles. Our anniversary celebrations in the branches have once again made us realise how closely our mid-cap customers are connected to IKB and how strongly we are anchored in the mid-cap sector. This deep bond with us is a strong asset – both for our customers and our employees. IKB is more than just a financial services provider, it is a driver of change and can be a partner for a better future.

Düsseldorf, April 2025

IKB AG Deutsche Industriebank AG

The Board of Managing Directors



Dr Michael H. Wiedmann



Dr Patrick Trutwein



Steffen Zeise

### 1.2 Objective of the report

IKB is successively implementing ESG (environmental, social and governance) and sustainability at all levels of the Bank and has enshrined in its business strategy that it wants to become one of the relevant sustainable Mittelstand financiers in Germany. Organisation structures have been created at IKB to drive forward the strategic, regulatory and product-driven agenda in order to holistically reflect the topic of ESG. The non-financial report includes the non-financial statement (NfE) in accordance with section 340i (5) of the German Commercial Code (HGB) and reports on the material impact of IKB's business activities on non-financial aspects (environmental matters, employee matters, social matters, respect for human rights and combating corruption and bribery). In a structured analysis process, the topics of "ESG in the portfolio", "Our Social responsibility" and "Our social responsibility" were analysed, "Operational ecology" and "Responsible corporate governance" were identified as material. When preparing the NfE for 2024, IKB applies the Reporting Standards of the Global Reporting Initiative (GRI) as a frame of reference and identifies the action areas derived from them. IKB also provides Disclosures in accordance with Article 8 of the EU Taxonomy Regulation (EU) 2020/852 and the Delegated Regulation (EU) 2021/2178 on the sustainable orientation of its financing. The Disclosures in accordance with the EU Taxonomy Regulation and the methods of data collection are presented in this non-financial report.

### 1.3 Standards and guidelines applied

IKB implements transparent and detailed management and reporting on the implementation of its Sustainability strategies. This report is aligned to the GRI Sustainability Reporting Standards and the Financial Services Sector Supplement. Reporting in accordance with the GRI is based on the standardisation and comparability of key figures and indicators on the economic, environmental and social aspects of its activities, products and services.

The Consolidated group used in this non-financial report for 2024 of IKB corresponds to that of the current Annual Report 2024. All statements therefore relate to the Total Group, unless otherwise. Unless otherwise stated, the published figures relate to the reporting period from 1 January to 31 December 2024. IKB's non-financial report was published on 30 April 2025. The report is published annually. The conceptual and editorial responsibility lies with Investor Relations/Corporate Communications. No new presentation of information was required. The 2024 non-financial report is not subject to an external audit. The non-financial report 2024 was approved by the Board of Managing Directors; and after review by the Supervisory Board, no objections were to the summarised separate non-financial report of IKB Deutsche Industriebank AG for the 2024 financial year. [GRI 2-2] [GRI 2-3] [GRI 2-4] [GRI 2-5] [GRI 2-14]

Diversity, equal opportunities and inclusion are important to IKB. The Banks therefore uses largely gender-neutral wording in this report. For reasons of easier readability, comprehensibility or orientation towards legal requirements (e.g. by using fixed terms such as "employee matters"), IKB the generic masculine in some places. In the interests of equal treatment, such formulations apply without restriction to all genders.

## 2. Profile of the organisation

### 2.1 Presentation of the organisation

IKB Deutsche Industriebank AG is a credit institution with its registered office in Düsseldorf and branches in Berlin, Düsseldorf, Frankfurt, Hamburg, Munich and Stuttgart. It is managed in the legal form of a stock corporation. The business model of IKB Deutsche Industriebank AG (IKB as a synonym for the Group and IKB AG for the individual company) is focussed on the German upper mid-cap market. [GRI 2-1]

### 2.2 Products, markets and customers

IKB focuses on the German upper mid-cap market. These include companies with an annual turnover of more than €100 million, which generally have a good equity and liquidity position and particularly low default rates. IKB sees itself as a partner to the "German Mittelstand" and has long-standing, stable customer relationships. The Bank has a deep understanding of

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mid-cap issues and the needs of its customers. Expertise and mutual trust form the basis of this close cooperation. IKB measures itself against its own corporate values "professional", "committed" and "reliable". [GRI 2-6]

IKB has recently focused on its strengths, established a lean structure at an early stage, gradually reduced costs in the last years, pushed forward the digital transformation and clearly defined its business segments. The Public Programme Loans segment encompasses income and expenses from development loans granted to mid-cap clients, along with providing advice on accessing and applying for development funds. The Corporate Bank segment summarises the services from the self-financed corporate client business. In addition to financing and advisory services in the traditional lending business, this also includes support for customers in capital market activities. Income and expense items from Funding & Asset Liability Management and the investment portfolio are presented in the Corporate Centre. [GRI 2-6]

Since it was founded in 1924, IKB has been closely associated with German companies and entrepreneurs as a credit institution and has specialised primarily in long-term financing for companies and projects. IKB's competitors are large universal banks and some larger institutions from the public banking sector. As of 31 December 2024, IKB employed around 592 employees (full-time equivalents). With an integrated approach comprising regional sales, sector and product experts, IKB offers needs-based and solution-oriented support for its customers. Personalised local support is facilitated by a sales network comprising six locations in different regions. [GRI 2-6]

IKB ensures transparency and openness in its business relationships at all times. An essential aspect of its business practices is therefore the commitment to clear and accurate pricing, as well as transparency regarding product risks. The Bank undertakes to refrain from using small print and to inform customers of the reasons for rejecting their application.

IKB's customer business focuses on lending as well as credit and structuring advice, including capital market products. In doing so, IKB ensures a disciplined credit pricing policy and an appropriate risk/return profile. Each loan must be profitable in its own right. The Bank also develops financing solutions for its customers that can be utilised independently of its own balance sheet. This includes supporting companies on the capital market, for example by issuing promissory notes or bonds. As a specialist, IKB offers its customers access to public development programmes. IKB's client advisors have in-depth expert knowledge in this area and can advise their clients on individually tailored Public Programme Loans solutions, supported by a highly specialised public programme loans product team. IKB has also been offering project financing for its customers since April 2024. This is intended to finance transformation projects with long terms in particular. [GRI 2-6]

IKB has a market share of 17.05% (31 December 2024) in relevant public programme loans of KfW Bankengruppe (KfW). IKB's many years of expertise in promotional finance plays a central role in its ESG strategy. [GRI 2-6]

IKB regards making a meaningful contribution to environmental protection, societal well-being, and the promotion of a sustainable economy as a fundamental aspect of its corporate identity. For this reason, sustainable action is a key component of the corporate strategy. IKB aims to continuously expand its range of sustainable products and services and thus to play an active role in the "green transformation". To achieve the objectives associated with ESG, the Bank is pursuing an approach based on the three pillars of i) strategy, ii) regulation and iii) sustainable products, from which action lines and individual measures have been derived. A specially convened ESG Steering Committee with the participation and responsibility of the entire Management Board manages the implementation of the initiatives. [GRI 2-6]

As part of a joint venture with Hypoport SE, IKB holds a 40 per cent stake in FUNDINGPORT GmbH and operates its own platform sales organisation, the IKB Finanzierungsmarktplatz. Since 1 January 2022, IKB Finanzierungsmarktplatz has been offering financing solutions for customers with a financing project starting at €5 million, by connecting them via the FUNDINGPORT GmbH platform to financing Banks. [GRI 2-6]

IKB is supervised by the German supervisory authorities, i.e. the Federal Financial Supervisory Authority (BaFin) and the Deutsche Bundesbank. IKB is currently not classified as a systemically important institution. [GRI 2-6]

Regulation results in framework conditions that can also influence the business model: Regulatory requirements now affect almost all areas and processes and are integral part of the entire organisational and operational structure. A high level of cost

discipline, close management of risk-weighted assets and the anticipation of possible future regulations therefore remain highly relevant for IKB's business model. IT security also plays an important role. IKB is currently working on optimising its IT architecture in order to further increase the Bank's process efficiency. In addition to the implementation of regulatory requirements, the continuous modernisation of the core banking systems is also important for the digitalisation of business processes and further strategic development. IKB intends to publish the non-financial Group statement for the 2024 financial year in accordance with section 340i (5) of the German Commercial Code (HGB) in conjunction with section 315b HGB. This statement, combined with the non-financial statement of the parent company in accordance with section 340a (1a) HGB in conjunction with section 289 HGB, must be published by the end of April 2025 on the company website as a combined separate non-financial report at <https://www.ikb.de/en/investor-relations/reports-and-presentations>. [GRI 2-6]

### 2.3 Organisation structure

IKB AG is organised as a two-tier system in which the members of the Board of Managing Directors the business of IKB AG and the Supervisory Board advises and monitors the Board of Managing Directors.

#### Board of Managing Directors

The Board of Managing Directors consists of three members, from among whom a chairman is appointed. The individual members of the Board of Managing Directors are assigned specific business areas in which they are authorised to manage by the schedule of responsibilities, whereby the Chairman is kept informed of all important matters by the other members of the Board of Managing Directors. The full Board of Managing Directors decides on matters that are of particular importance and scope for the organisation. [GRI 2-9]

The members of the Board of Managing Directors must have the necessary expertise with regard to the scope and complexity of the business of IKB and its subsidiaries. The knowledge of the members of the Board of Managing Directors must be balanced. The necessary skills and experience for the position of the member of the Board of Managing Directors of IKB must be in accordance with regulatory requirements. The Supervisory Board appoints and dismisses the members of the Board of Managing Directors, appoints the Chairman of the Board of Managing Directors and, together with the Board of Managing Directors, ensures long-term succession planning. Diversity is emphasised in the composition of the Board of Managing Directors; in particular, the Supervisory Board strives for an appropriate consideration of women. The Nomination Committee supports the Supervisory Board in identifying candidates for appointment to the Board of Managing Directors. When deciding on recruitment, the Nomination Committee shall, as far as possible, draw up and submit to the Supervisory Board a shortlist of suitable candidates, taking into account, among other things, the principles of suitability and the objectives and requirements of the Diversity Policy. [GRI 2-10]

#### Supervisory Board

The Supervisory Board monitors the management of the organisation by the Board of Managing Directors and advises it on the management of the organisation. It is involved in all decisions that are of fundamental importance to the organisation. These include decisions or measures that fundamentally change the net assets, financial position, income or risk situation of the organisation. [GRI 2-9]

The Supervisory Board consists of nine members who have the necessary expertise to fulfil the control function and to assess and monitor the business. [GRI 2-9]

In order to perform its duties efficiently, the Supervisory Board has formed a Supervisory Board Executive Committee, a Risk and Audit Committee, a Remuneration Control Committee and a Nomination Committee. For their part, the members of the committees must have the knowledge, skills and experience required to fulfil the respective committee tasks. Further information on the committees can be found on the IKB website (<https://www.ikb.de/en/about-us/corporation/boards>).

[GRI 2-9]

The members of the Supervisory Board are elected by the Annual General Meeting of IKB AG for a term of three years, whereby re-election permitted. The Supervisory Board proposes the candidates to be elected at the Annual General Meeting. In addition, the shareholders of IKB AG have the right to propose candidates for the election of shareholder representatives to the Supervisory Board of IKB AG at the Annual General Meeting. Furthermore, when proposing candidates for election as shareholder representatives, the Supervisory Board takes into account a broadly diversified pool of candidates with different qualities and competences in order to contribute to a diversity of opinions, greater impartiality and balanced decision-making. Women are to be given appropriate consideration. In accordance with the German One-Third Participation Act (DrittelbG), the Supervisory Board also includes three employee representatives who are elected by the employees. As a result, the Supervisory Board is composed of members who are or have been active in the management of medium-sized companies, as members of the Board of Managing Directors of listed companies or banks, in management positions in the areas of legal affairs, corporate strategy and lending at banks, in the areas of portfolio management and asset management at investment advisory firms, in responsible positions in the lending business of a bank and as employees of IKB AG. Further information on the selection processes can be found in the current Disclosure Report 2024. As IKB AG is organised as a dualistic system, the members of the Supervisory Board, including the Chairman, are not members of the Management Board. [GRI 2-10] [GRI 2-11]

Overall responsibility for all sustainability issues lies with the Board of Managing Directors. Sustainability and thus ESG (environmental, social, governance) are an integral part of IKB's governance and strategy. Strategic, regulatory and product-driven agenda setting is therefore pursued in the ESG context. Developments in these areas are managed by an ESG Steering Committee under the responsibility of the entire Board of Managing Directors. The Board of Managing Directors informs the Supervisory Board regularly, promptly and comprehensively on all key issues relating to business policy. IKB's business strategy is geared towards sustainability. Consequently, a considerate and careful approach to the environment and responsible, legally compliant and forward-looking behaviour on the part of IKB, its managers and employees as well as the trust placed in same by customers and business partners are of great importance. Important progress and considerations in connection with ESG are discussed at the meetings of the Supervisory Board Executive Committee and the Supervisory Board. [GRI 2-12]

The Supervisory Board, with the support of the Nomination Committee, regularly assesses the knowledge, skills and experience of the Board of Managing Directors and the Supervisory Board as a whole and individually and in total for each member of the Board of Managing Directors and the Supervisory Board at least once a year. When evaluating the Board of Managing Directors and the Supervisory Board, the legal and other requirements, in particular the information sheets of the German Federal Financial Supervisory Authority, are taken into account (BaFin – Guidance Notice on the Members of Management or Supervisory Boards in Accordance with the KWG and KAGB and Guidance Notice on the Managing Directors in Accordance with the KWG, ZAG and KAGB, each dated 29 December 2020). [GRI 2-18] The assessment is carried out by means of a questionnaire among the members of the Board of Managing Directors and the Supervisory Board, which is subsequently analysed by the Supervisory Board.

For individual suitability, the reliability (including conflicts of interest), professional competence/required expertise of the respective Board of Managing Directors member is assessed in particular in accordance with Appendix III of the BaFin information sheet on members of administrative or supervisory bodies pursuant to the German Banking Act (KWG) and the availability of the Board of Managing Directors members. For the Board of Managing Directors, particular consideration is given to the assessment criteria of matching the collective suitability to the business model, governance, risk management, compliance, audit, management, strategy and decision-making as well as experience. The Board of Managing Directors of IKB must keep itself of new legal requirements and new accounting requirements. All Board of Managing Directors are regular



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trained through e-learning on the topics of fraud, money laundering, sanctions, Information security, Data protection, phishing, occupational safety and service vehicles. The Board member for the Market divisions is also trained in MiFID-requirements. The Board of Managing Directors also receive a compliance refresh training.

For the Supervisory Board, the composition and activities of the Supervisory Board and its committees, the reporting of the Board of Managing Directors, the meetings of the Supervisory Board and its committees, accounting and the audit of the financial statements as well as impartiality, integrity and reputation are assessed in particular. Assessment criteria for the suitability of Supervisory Board members include their individual expertise, taking into account their membership of committees. The Supervisory Board of IKB AG must keep itself informed of new legal requirements and new accounting standards. The members of the Supervisory Board are regularly informed about further developments in IKB's business model. The employee representatives attend training courses organised by Directors Academy GmbH.

The Nomination Committee makes recommendations to the Supervisory Board on the assessment of the structure, size, composition and performance of the Board of Managing Directors and the Supervisory Board. In this assessment, it also ensures that the decision-making process within the Board of Managing Directors and the Supervisory Board is not influenced by individuals or groups in a way that is detrimental to the company. The assessment is documented in presentations to the Supervisory Board. The suitability assessment is also carried out, among other things, if there are significant changes to the composition of the Board of Managing Directors and the Supervisory Board. The members of the Board of Managing Directors and the Supervisory Board are offered training to enable them to fulfil their duties and maintain the necessary expertise. [GRI 2-18]

The individual members of the Board of Managing Directors and Supervisory Board are also offered training on special topics as required to fulfil their duties and maintain the necessary expertise, for example on the topic of ESG. The need for training is determined by Notes from the individual members of the Board of Managing Directors or at the request of the individual members of the Supervisory Board, as well as by the Supervisory Board's suitability assessment, in which the Supervisory Board members are questioned accordingly as part of their self-assessment. Changes to regulatory requirements are analysed as part of IKB's internal legal monitoring (Legal Development working group). This relates in particular to amendments to legislation and changes to ordinances, regulatory requirements or case law.

IKB publishes its remuneration policy in the annual disclosure report. The processes are described below for the Board of Managing Directors, the Supervisory Board and for managers.

**Board of Managing Directors:** At the proposal of the Remuneration Control Committee, the Supervisory Board determines the total remuneration of the individual members of the Board of Managing Directors consisting of fixed and variable components, adopts the remuneration system and reviews it regularly. Taking into account the corporate culture, the remuneration system is geared towards the achievement of IKB's targets set out in its business and Risk strategies. The variable remuneration depends on the achievement of targets set by the Supervisory Board at the beginning of the financial year. The targets are aligned with IKB's strategies and support the achievement of the strategic targets.

**Supervisory Board:** The decision-making process regarding the remuneration of the Supervisory Board is generally based on section 113 (1) AktG. In the case of IKB, the remuneration is set out in the Articles of Association. The main body responsible for overseeing the remuneration of the Supervisory Board is the Annual General Meeting. Further detailed specifics on the remuneration of the Board of Managing Directors and the Supervisory Board can be found in the Disclosure Report in section "Remuneration policy" in the section "Remuneration of the Board of Managing Directors and Supervisory Board". [GRI 2-19]

**Executives (1st and 2nd Management level):** IKB's remuneration policy is explained in its annual disclosure report. The remuneration systems and the total amounts of all remuneration components are published transparently. For employees, the processes, requirements and regulatory framework conditions are set out in company agreements and are transparent at all times. Employees can find basic remuneration components and regulations in the organisational instruction on remuneration systems. IKB's remuneration strategy stipulates that remuneration components are gender neutral. The

alignment of employee targets with IKB's business and Risk strategy ensures that the individual targets of employees support the implementation of the Bank's strategic objectives. Targets for divisional, staff and team managers must include economic targets such as cost management and should take into account ESG requirements, as well as the management and values culture, and junior and succession planning. [GRI 2-19]

In accordance with the regulatory requirements of the Remuneration Ordinance for Institutions, the Board of Managing Directors is responsible for organising IKB's remuneration systems. The components of the remuneration systems are listed in the internal regulations such as operating agreements and organisational instructions and are reviewed annually to ensure that they are up to date. Adjustments to the remuneration systems are communicated to the Supervisory Board by the Board of Managing Directors. This takes place as part of the Supervisory Board meetings in the Remuneration Control Committee. It deals with the bank's remuneration systems, in particular the remuneration system for the Board of Managing Directors. In the annual disclosure report, IKB makes the structure of the remuneration systems and the total amounts of all remuneration components transparent. [GRI 2-20] [GRI 2-21]

### 2.4 Stakeholder communication

IKB's sustainability communication focuses on the regular, active and continuous involvement stakeholders. The Bank's key interest groups are its customers, creditors, owners and employees as well as supervisory authorities, the public, rating agencies and media representatives. The Bank is in regular dialogue with institutional investors in one-on-one meetings and conference calls. IKB, 100% of whose shares held by LSF11 Europe Financial Holdings L.P., maintains a close dialogue with shareholder representatives on sustainability issues. IKB maintains an active and continuous sustainability dialogue with its Employees via the intranet, employee calls and regular video calls on the status of the development of sustainability issues in the Banks. IKB is in constant contact with the national supervisory authorities, in particular BaFin and Deutsche Bundesbank. In addition to its core business, IKB also makes a contribution to society and pays particular attention to the local environment of its regional branches. IKB maintains an intensive dialogue with rating agencies that are primarily concerned with assessing the Bank's creditworthiness, as well as with rating agencies for sustainability ratings. The dialogue with the rating agencies Moody's and Fitch and the sustainability rating agency ISS ESG plays a central role in this. Corporate Communications is responsible for the Bank's external communication with the media and the public and has an extensive network of contacts with journalists. IKB is a member of the Association of German Banks (BdB). [GRI 2-29] [FS5]

## 3. Sustainability strategy and management

The consequences of climate change and the high financing requirements to realise national and international climate protection targets led to sustainability and ESG (environmental, social, governance) issues becoming established in the finance and banking industry. This is reinforced by regulatory requirements and the political framework in Germany and the EU.

Banks play a key role in the transition of the economy towards sustainability by channelling capital into sustainable uses. As a result of legislation and sustainability trends, companies are feeling increasing pressure to transform their value chains to make them more sustainable - an opportunity for IKB, too, as it finances projects in the upper midmarket to achieve sustainability goals.

### 3.1 Sustainability strategy

IKB's business model is geared towards achieving sustainable positive net income. In this way, the bank creates value for its stakeholders, in particular customers, investors, employees and their families. The trust of IKB's customers, business partners, and the public is primarily derived from the solution- and results-oriented approach, as well as the responsible and compliant behavior of all IKB employees. This trust is of great importance for the Bank's reputation. [GRI 2-24]

IKB considers it an essential part of its corporate identity to make a relevant contribution to protecting the environment and

society and to promoting a sustainable economy. For this reason, sustainable action is a key component of the corporate strategy. Business activities are regularly reviewed for ESG aspects and successively aligned in this sense. The Bank therefore implements targeted measures to achieve its sustainability goals both at the corporate level and in its lending business. IKB is pursuing the goal of continuously expanding its sustainable product and service offering and thus playing an active role in the "green transformation". [GRI 2-24]

IKB is guided by international agreements and guidelines, such as the Universal Declaration of Human Rights, the Conventions of the International Labour Organization (ILO) and the United Nations Global Compact.

IKB uses various communication channels to provide information on its activities of the Committees relating to sustainability. This is done internally via the intranet and externally via its website or the Bank's ESG podcast, among others. In addition, experts are trained in sustainable finance and basic training courses on a wide range of ESG-related topics are offered as required. [GRI 2-24]

IKB's sustainability objectives go beyond ensuring the successful and efficient implementation of regulatory requirements in the ESG context. For IKB, a comprehensive sustainability strategy includes, among other things, the transformation of its own banking operations into a responsible, sustainable, and resource-conserving business. Therefore, the bank aims to further reduce its operational CO<sub>2</sub> emissions and to comply with the requirements of the UN Principles for Responsible Banking (PRB), which it signed in 2022. Expanding the volume of sustainable lending is also considered a key ESG objective by IKB. [GRI 2-22]

Sustainability is already anchored in IKB's product range. For example, IKB developed a Green Loan Framework at the beginning of 2022. IKB has thus initially positioned itself in sustainable finance and provided its customers with transparency regarding its own assessment standards and its understanding of sustainability. With its range of sustainable finance products, IKB aims to support its customers in the transition to a more environmentally and/or socially sustainable future. To strengthen this effort, the Sustainable Finance Framework has expanded the existing Green Loan Framework to include equity-financed corporate loans, thereby creating a holistic view of IKB's sustainable product positioning. The framework is also used to validate ESG product governance. The aim is to provide a solid and transparent method for assessing sustainability in the lending process and to present IKB's product-specific positioning in sustainability. IKB's Sustainable Finance Framework was externally certified by a second party opinion from ISS Corporate Solutions in 2023. [GRI 2-22]

IKB aims to mobilize approximately €3 billion to €4 billion by the end of 2025 through sustainable finance, in accordance with IKB's Sustainable Finance Framework. In 2024, "sustainable" new business as defined by IKB's Sustainable Finance Framework was financed in the amount of approximately €0.7 billion and a total of around €1.7 billion was mobilised. IKB defines the mobilised volume as the volume it has arranged for its customers, which the Bank has only partially presented in its own Loan book. [GRI 2-22]

### 3.2 Sustainability management

The further development of the ESG culture within IKB is promoted by a systematic transfer of knowledge, among other things. Due to the interdisciplinary nature of the topic, large parts of the Bank are involved. IKB therefore pursues a strategic, regulatory and product-driven agenda in the ESG context. The developments of these three action strands are overseen by an ESG Steering Committee, with the involvement of the Total Board of Managing Directors (see section 2.2). [GRI 2-13]

As part of the ESG strategy, targeted measures are developed to support customers in their efforts to act more sustainably and to make their own banking operations more sustainable. [GRI 2-13]

IKB is aware of the environmental impact of its business activities and therefore takes an active role in the sustainable transformation. The goal is to become one of the relevant sustainable mid-cap financiers in Germany. By offering a wide range of sustainable product initiatives, IKB aims to significantly support the green transition of the economy via its lending and investment activities. These include ESG syndicated loans, project financing, ESG loans with longer maturities and ESG advisory services. These sustainable ESG products are implemented in the product initiatives strand. [GRI 2-13]

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The risk and regulatory action line ensures that regulatory requirements are implemented. This ensures the management of ESG risks and opportunities within IKB as well as the continuous monitoring and evaluation of new regulatory requirements and the fulfilment of regulatory requirements arising from various regulations. [GRI 2-13]

The increased importance of sustainability and ESG aspects for Banks and IKB's strategic business goal of becoming one of the most important sustainable mid-cap financiers in Germany requires an intensive and professional approach to the associated risks. [GRI 2-25]

IKB does not view ESG risks as a separate risk type, but rather as risk drivers that impact the Bank's established risk types. This categorisation is in line with the perspective of the supervisory authority and the requirements of MaRisk. [GRI 2-25]

In a risk driver analysis, the Bank has analysed in detail the extent to which various risk drivers from the environmental, social and governance dimensions (can) affect the risk types identified as material in the risk inventory (counterparty default risks, market price and liquidity risks, operational risks). Due to its business model, IKB is primarily affected by sustainability risks in its lending business. This involves indirect exposure to both physical and transitory risk drivers via the Bank's customers. Physical risks can arise both with regard to individual extreme weather events and their consequences as well as with regard to long-term changes in climatic and ecological conditions. Transitory risks result from the fundamental transition to a low-carbon economy. For example, climate events such as low water levels or long periods of drought, climate change-induced rethinking processes in politics or regulation, disruptive technologies and business models or changing preferences in markets and society can lead to a deterioration in production and sales conditions. As a result, the Income and Asset position and thus ultimately the debt servicing capacity of loan customers can deteriorate. Similar effects can also occur due to risk drivers from the social and governance categories. If, for example, credit customers are unable to adapt to the changing conditions on the labour market (shortage of skilled workers), demographic change, digitalisation or (sustainability) reporting requirements, this may have an impact on the credit customer's financial situation. [GRI 2-25]

In order to prevent any negative effects of the Bank's business activities on the environment and society and to avoid or reduce any risks that may arise, approaches for identification (ESG risk driver analysis), assessment (quantitative and qualitative assessment of materiality, stress tests) and reporting (integration of sustainability risks into the existing risk reports) were developed as part of a Bank-wide project. As part of individual lending decisions, relevant sustainability information is analysed using a sustainability checklist or an ESG scoring tool and ESG aspects are systematically taken into account. The ESG scoring tool, which assesses ESG risks from both a risk and an impact perspective, was introduced in 2024. The scoring of all of IKB's corporate and real estate customers (with the exception of customers that are in MaRisk "run-off" status or whose Group business volume does not exceed €750 thousand) will be achieved in the course of the 2025 financial year and the sustainability checklist for these exposures will be replaced. [GRI 2-25]

The Code of Conduct of IKB Deutsche Industriebank AG sets out the values and principles of behaviour for the business activities of the Committees. It contains the basic requirements for the behaviour of each individual. A strong compliance culture is the foundation of the Code of Conduct and reflects the strong commitment to ethical behaviour. The Bank expects all employees to adhere strictly to the applicable regulations in order to gain the trust of its stakeholders and customers. Employees must comply with this Code of Conduct and base their behaviour on the above standards. In the event of notices regarding violations of legal (including tax law) requirements, regulatory requirements, internal business and risk strategy requirements, the written regulations or this Code of Conduct, it is generally possible to seek dialogue with the line manager. If the employee does not consider this to be useful or sufficient, a report can be submitted via the whistleblowing system of the "central office". Whistleblowers are subject to special protection. At their request, their identity will be treated confidentially by the Bank in accordance with legal requirements. It is also possible to report violations anonymously. [GRI 2-26]

The compliance function is the point of contact for all questions relating to the Code of Conduct. The Chief Compliance Officer also reports to the Supervisory Board. In addition, the Chairmen of the Supervisory Board and Risk and Audit Committee are each authorised to obtain information directly from the Chief Compliance Officer. [GRI 2-16]

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Between meetings, the Chairman of the Supervisory Board maintains regular contact with the Board of Managing Directors, in particular with its chairman and discusses IKB's strategy, planning, business development, risk situation, risk management and compliance with him. The Chairman of the Supervisory Board informs the Supervisory Board of reports by the Chairman of the Board of Managing Directors insofar as they relate to important events that are of material significance for the assessment of IKB's position and development as well as its management. If necessary, he convenes an extraordinary meeting of the Supervisory Board. In addition, the Board of Managing Directors has ad hoc obligations to the Supervisory Board regarding information that is material from a risk perspective. [GRI 2-16]

### 3.3 Memberships

In order to emphasise its responsibility for the environment and society and cooperate with other stakeholders, IKB has signed up to a number of global and national sustainability targets and frameworks. [GRI 2-28]

For example, IKB is a member of the United Nations Environmental Programme Finance Initiative (UNEP FI). The prerequisite for membership is the signing of the UNEP Declaration of Commitment by Financial Institutions to Sustainable Development. With this declaration, financial institutions recognise their role in shaping the economy and lifestyles in a sustainable way. They also commit to integrating environmental and social aspects into their business activities. Building on its membership of UNEP FI, IKB committed to the United Nations Principles for Responsible Banking (UN PRBs) in December 2022. The UN PRBs provide signatory financial service providers with a framework for aligning their banking strategies and business practices with the vision of a society that is in line with the Sustainable Development Goals (SDGs) and the Paris Climate Agreement (2015). As a signatory to the UN PRBs and with the associated membership of UNEP FI, IKB is clearly committed to climate protection and sustainable action. [GRI 2-23] [GRI 2-28]

IKB's commitment to sustainability is also emphasised, for example, by its membership of the VfU Association for Environmental Management and Sustainability in Financial Institutions. The VfU is a network of sustainable finance professionals from over 60 different financial institutions founded in 1995. They exchange best practices in the field of sustainable finance and are constantly intensifying their co-operation in this area. The VfU is one of the central industry networks for sustainable finance in German-speaking countries. [GRI 2-23] [GRI 2-28]

IKB is also a member of the German Wind Energy Association (BWE), one of the world's largest renewable associations, in order to support the expansion of wind energy at a political level. The association is committed to the sustainable and efficient expansion of wind energy in Germany and the best possible utilisation of wind power. [GRI 2-28]

In 2021, IKB also committed to and signed the German Diversity Charter, a corporate initiative to promote diversity in companies and institutions. The German Diversity Charter stands for a way of dealing with diversity that integrates all dimensions of diversity equally: Age, ethnic origin and nationality, gender and gender identity, physical and mental abilities, religion and ideology, sexual orientation and social background. Inclusion at IKB is not limited to specific dimensions of diversity but aims to enable all employees to participate fully and equally in all areas and thus promote diversity. The Bank is convinced that diverse teams and mixed management levels lead to better decision in the long term. Different ideas and perspectives help to drive innovation, manage risks and operate the business model successfully in the long term. Signing the German Diversity Charter is IKB's commitment to diversity. [GRI 2-23] [GRI 2-28]

IKB is also a member of the Initiative Women into Leadership e.V. (IWIL). This is a non-profit organisation founded by companies and leading figures from science, culture, society, medicine and business who have set themselves the goal of enabling the long-term promotion of women in leadership positions. [GRI 2-28]

In addition, IKB is a member of industry associations and institutions, but without having a decisive influence. [GRI 2-28]

### 3.4 Materiality analysis procedure

IKB's material topics were identified on the basis of a materiality analysis in accordance with the GRI Standards. Topics are considered material if they have the most significant impact on the economy, the environment and people, including the impact on human rights, for an organisation. These identified material topics are assessed based on the materiality of the actual or potential negative impacts. The three characteristics of extent, scope and irreversibility of the impact are analysed in order to the degree of severity. The implementation process at IKB is described below. [GRI 3-1]

As a first step, the aspects of the German CSR Directive Implementation Act (CSR-RUG) were used to determine IKB's material sustainability issues. This includes environmental concerns, employee concerns, social concerns, respect for human rights and combating corruption and bribery - and therein topics that are material to the understanding of IKB's business performance, business results and position as well as the impact of its activities. The GRI (Global Reporting Initiative) framework and its industry-specific assessment were then applied to identify overlaps and further topics to the list. The sustainability requirements of society, customers and stakeholders were also taken into account when selecting topics. The requirements of current political and regulatory developments were also taken into account in the selection of topics. An initial CSRD materiality analysis has already been carried out internally in preparation for Reporting in accordance with the Corporate Sustainability Reporting Directive (CSRD) in the coming years. The dual materiality of CSRD was taken into account in order to enable both an inside-out and an outside-in perspective. The topics recognised as material were in the list of topics. [GRI 3-1]

The materiality of the topics identified in this way was assessed in workshops with IKB's technical experts and managers. The responsible representatives of the Finance, Compliance, Governance and Legal, Human Resources & Service, Public Programme Loans/Sales Management & Pricing, Strategy/ESG and Organisation, Risk Controlling and Corporate Communications/Investor Relations divisions/staff departments were involved in this process. In the materiality workshops, the relevance for the business strategy and the Organisation structure as well as the actual and potential positive and negative effects were considered with those responsible for each topic. The focus was always on IKB's long-term goal of becoming a relevant and sustainable financier of mid-cap companies in Germany and contributing to the fulfilment of the Paris Agreement. [GRI 3-1]

The resulting material topics were in an ongoing dialogue, with the involvement of various internal stakeholders and with a focus on ESG reporting requirements. Furthermore overlaps between the topics were addressed and analysed to determine whether a data basis already exists and to what extent this needs to be created in subsequent years. The material topics were prioritised, clustered and summarised into material overarching topics. [GRI 3-1]

IKB was thus able to identify the following topics as material: ESG in the product portfolio (with a focus on the sustainability of lending standards and the integration of ESG in the business segments), social responsibility (promotion and involvement of employees), Operational ecology (climate strategy and operational environmental management with a focus on Energy, Emissions and Paper consumption), responsible corporate governance (with a focus on the sustainability of lending standards and the integration of ESG in the business segments), social responsibility (promotion and involvement of employees) and responsible corporate governance (climate strategy and operational environmental management with a focus on Energy, Emissions and Paper consumption). Corporate governance (protection of customer data and Prevention of criminal). The material topics are discussed further in the following chapters. [GRI 3-2]

### 3.5 Milestones

Sustainability is one of the key cornerstones of IKB's business model in order to ensure the future viability of the bank. With this in mind, IKB has prioritised sustainability in its business and Risk strategy and aligned the Bank's processes with the various ESG aspects. IKB has further strengthened its commitment to greater sustainability and made important progress in this regard:

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Reporting	Activities of the Committees
Based on the GRI standards	Improving the measurability of ESG progress
Commitment to the standards of the UN Principles of Responsible Banking	Reporting for the first time in the context of Memberships
Preparation of Corporate Sustainability Reporting Directive	Early implementation of the initial double materiality analysis
EU Taxonomy Regulation	Recognition of the Green Asset Ratio (GAR)
Key ESG topics	Activities of the Committees
ESG in the product portfolio	<ul style="list-style-type: none"> <li>▪ IKB financing solutions for customers for the transition to a sustainable economy and a more social society</li> <li>▪ Fulfil sustainability criteria for lending in new business Objective of sustainability-oriented management of the loan portfolio</li> <li>▪ Target by the end of 2025: €3 billion to €4 billion sustainable new business (billion). to mobilise IKB's Sustainable Finance Frameworks</li> <li>▪ In 2024, sustainable new business of approx. €0.7 billion was financed and approx. €1.7 billion were mobilised in total. This represents a 31.8 % share of combined new business.</li> <li>▪ 55% of the loan portfolio consists of promotional loans, 87% of which are KfW promotional programmes.</li> <li>▪ Determination of GAR of 1.16 % for sales and 1.14 % for CAPEX</li> </ul>
Social responsibility	<ul style="list-style-type: none"> <li>▪ Internal and external training of the Board of Managing Directors and Supervisory Board on the topic of ESG</li> <li>▪ Various certificate programmes in sustainable finance</li> <li>▪ Expansion of the training programme to include digital and hybrid formats:</li> <li>▪ 6,086 participations in 630 qualification measures in the 2024 financial year</li> <li>▪ Almost 40% of the total workforce is female, proportion of female managers: 5.3% in 1st Management level, 26% in 2nd Management level; Employees from 22 nations</li> <li>▪ Anchoring ESG goals in targets for Employees</li> <li>▪ Appointment of an equal opportunities officer to ensure equal opportunities</li> <li>▪ Various donation formats (e.g. remaining cent donation by, one-off contributions, tree planting campaign to mark 100 years of IKB) for charitable purposes.</li> </ul>
Operational ecology	<ul style="list-style-type: none"> <li>▪ From 2019 to 2023, approx. -66% reduction in operational GHG emissions according to the VfU indicator system.</li> <li>▪ Reduction in rental space by around -40% in the years 2019 to 2021, by approx. 23% in 2022</li> <li>▪ Reduction in energy consumption of electricity and District heating for buildings: conversion of the central external IT service providers to renewable energy sources completed in 2022, resulting in a significant reduction in GHG emissions</li> <li>▪ Recording of scope 1, 2 and 3 upstream emissions</li> <li>▪ Recording of Scope 3 financed emissions</li> </ul>
Responsible corporate governance	Continuous improvement of external and internal control systems and measures for personal and customer Data protection
Other topics	Activities of the Committees
Alliances and memberships	Member of the United Nations Environment Programme, member of the ODI programme Cluster Decarbonisation of Industry, signatory of the Diversity Charter e.V.

### 4. ESG in the product portfolio

The Banks's business model sustainable, long-term oriented and focussed on financing the German mid-cap sector. Here, the Bank's financing solutions make a significant contribution to promoting the transition to a sustainable economy and a more socially responsible society. IKB takes the responsibility associated with its role as a bank very seriously and endeavours to minimise sustainability risks arising from its financing in the environmental, social and governance dimensions.

#### 4.1 Sustainability-related lending

IKB has developed and published sustainability criteria for lending and integrated them into risk management for the purpose of sustainability-oriented management of the new lending business. The sustainability-related lending standards are derived from the Banks's business and risk strategy. In terms of business strategy, IKB is seeking to become one of the relevant sustainable mid-cap financiers in Germany. It is pursuing the aim of playing an active role in the "green transformation" and to continuously adapt and expand its sustainable product and service offering in line with the transformation-related changes in the market environment. IKB aims to make a significant contribution to the transition to a greener economy through a broad range of sustainable product initiatives and the focus of its lending. The Bank's contribution can be measured by the ambitious goal of mobilising a total of €3 billion to €4 billion in sustainable new business volume by the end of 2025 in line with the Bank's Sustainable Finance Framework. IKB's many years of promotional funding expertise and its high market share, especially in KfW's relevant promotional funding programmes, play a key role in this, both now and in the future. In particular, the focus is on promotional programmes for infrastructure financing with a focus on Energy and resource efficiency, decarbonisation and resource-saving measures. IKB's share of KfW's total new business in the programmes relevant to IKB amounts to 17.05%. IKB also finances investments from its own funds, particularly in energy infrastructure and green buildings and the energy-efficient refurbishment of buildings. These financings particularly contribute to achieving Sustainable Development Goals 7 "Affordable and clean energy" and 13 "Climate action". [GRI 203-1] [GRI 3-3 a, b] [FS1]

The sustainability-related lending standards cover both general environmental and social standards to be complied with in the lending business and – in relation to individual sectors – special standards.

The general environmental standards will make it clear that financing of or participation in activities, transactions or projects that cause significant and lasting damage to the environment (e.g. destruction of the rainforest, pollution of land, air or water) is not in line with the Banks' corporate strategy. The general environmental standards concern both the management of environmental pollution caused directly by the Bank and the indirect effects on the Bank, primarily via its borrowers. Due to the Banks's business model, the latter is the main gateway for physical and transitory environmental risks. In order to record and understand the impact of the Banks' lending activities on the environment, the following environmental information is systematically collected on a case-by-case basis using ESG scoring and a sustainability checklist and taken into account in the lending decision:

- Indications that the customer or its supply chain (production facilities, infrastructure, suppliers) is more likely to be affected by physical environmental risks such as extreme weather events, natural disasters or coastal erosion,
- The customer's exposure to transitory environmental risks such as high dependence on the CO<sub>2</sub> price due to high CO<sub>2</sub> emissions, high or increasing Energy consumption or consumption of other resources, high or increasing disposal costs, and
- Impact of the customer's activities on biodiversity and level of development with respect to the circular economy and the efficient use of resources. [GRI 3-3 a, b]

Responsible consideration of social aspects is also one of IKB's basic principles, as is compliance with the legal and cultural framework. IKB is committed to respect human rights and aims to contribute to their promotion and protection within the scope of its influence, for example in its dealings with Employees and customers. The values and principles of behaviour for IKB's total business activities are set out in a Code of Conduct, which is published on the intranet and Internet. The high standards of the Bank's own social behaviour are also reflected in the expectations regarding the corresponding behaviour of



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customers and business partners. The relevant socially relevant information is also systematically obtained as part of the lending process on the basis of the above-mentioned sustainability checklist. [FS2]

IKB excludes knowingly financing projects that could cause serious social damage. Also excluded are products or borrowers that are unacceptable for moral reasons or could damage IKB's reputation. These include, among others:

- Supporting/promoting criminal or morally unacceptable activities/business practices, such as drug and human trafficking, prostitution, money laundering, bribery, corruption, tax evasion,
- Operations that violate human rights or fundamental labour standards, e.g. child labour, doing business with companies that are headquartered or operating in disputed territories (e.g. dictatorships, areas affected by civil war, countries at high risk of corruption). [GRI 3-3 a, b] [FS1]

IKB recognises both positive and negative impacts on the economy, the environment and people in relation to individual financings. IKB does not exclusively finance customers that are already sustainable, but also supports customers that are in a credible and documented transformation process towards a more sustainable business model or are preparing for this. In this way, Banks contributes to redirecting capital flows towards sustainable uses. [GRI 3-3 a, b] [FS1] [FS2]

In addition to the general environmental and social requirements, specific requirements must be taken into account for selected sectors when granting loans. This applies to the "Energy", "Wood, Pulp and Paper", "Mining", "Agriculture and Forestry" and "Fisheries and Aquaculture" sectors. With a few exceptions (see above products or borrowers that are not justifiable for moral reasons), the Bank does not exclude any "brown" sectors as a matter of principle, but instead pursues a best-in-class approach and focuses on economically sound potential borrowers in a sector with a sustainable and future-oriented strategic focus. [GRI 3-3 a, b] [GRI 3-3 d] [FS1]

The standards are binding and thus help to increase the Bank's positive and reduce its negative contributions to the sustainable transformation. The Sustainability-related lending standards are published on the Banks website. This makes it clear and transparent to all of the Bank's stakeholders which financing purposes the Bank is generally available for and which it is not. In addition, the continuous expansion of the range of products and services is making an increasingly positive contribution to sustainable ecological and social development. Negative effects from the Sustainability-related lending standards are not expected. In particular, because the fundamental exclusion of supposedly "brown" industries is waived, fair access to financing opportunities is ensured. [GRI 3-3 a, b] [FS1]

ESG and sustainability risks must be systematically analysed and evaluated on a case-by-case basis as part of the risk analysis and the assessment of future debt service capacity and documented in the decision paper in the form of the ESG score or the sustainability checklist. Particular risks in this context are explicitly in the decision paper and evaluate them in relation to the object of the decision. This includes the identification of risk drivers that may have a significant influence on the future development of a (potential) borrower if new framework conditions arise due to changes in the environment/climate (e.g. climate change), market (e.g. consumer habits) or legislation (e.g. bans and taxation) that may have an impact on the economic circumstances of the (potential) borrower. The measures taken by the (potential) borrower to minimise or avoid any sustainability risks are part of the analysis as part of the credit decision. If ESG-related covenants have been agreed with a borrower, monitoring takes place at least as part of the annual loan portfolio decision or as part of the reporting obligations agreed with the customer. The measures resulting from a breach of the agreements made are regulated individually in the loan agreements. [FS2] [FS3]

IKB assumes social responsibility through responsible corporate governance, which is operationalised in the sustainability-related lending standards and the Code of Conduct, among other things. Appropriate processes have been implemented to monitor the lending standards with the involvement of both the front and back office. [GRI 3-3 c] [FS2]

### 4.2 Business segments and their ESG effect

IKB is gradually implementing ESG and sustainability at all levels of the Bank and has firmly anchored its standards in its business strategy. In this way, IKB aims to become one of the relevant sustainable mid-cap financiers in Germany. Due to the

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interdisciplinary nature of ESG, large parts of IKB are affected by the topic – which is why organisational structures have been created to deal with ESG holistically: Total IKB pursues a strategic, regulatory and product-driven agenda in the ESG context. [GRI 3-3 c]

With regard to the portfolio, IKB recognises its responsibility to tackle climate change and makes a relevant contribution to promoting the transition to a low-carbon economy and a more responsible society with intelligent financial solutions. The Bank considers environmental and social aspects to be part of responsible corporate behaviour and systematically incorporates them into its financial solutions, particularly for German and Western European companies. Only 2% of the loan portfolio is attributable to regions outside Germany and Western Europe. [FS1]

Advising corporate clients on the benefits of public programme loans for sustainable investments has long been an important part of the core business. IKB is one of the major German Banks in this area and has a high market share, particularly for complex KfW loan programmes to reduce carbon dioxide emissions. Total promotional loans account for 55% of the loan portfolio, 87% of which is attributable to KfW promotional programmes. With its promotional lending expertise, IKB thus makes an important contribution to the transformation of German mid-cap companies across a broad spectrum of industries. Industrial sectors account for 85% of the loan portfolio, with Energy supply being the largest sector (9%), followed by Paper industry and Mechanical engineering with 7% and 6% respectively. [FS1]

In the 2024 financial year, IKB generated new business of €2.2 billion. IKB's new business is categorised into sustainable and conventional financing. This classification is specifically defined in IKB's Sustainable Finance Framework. IKB offers both earmarked and non-earmarked financing. Both can be classified as sustainable if they fulfil certain criteria. To be classified as sustainable financing, at least one of the following criteria must be met: 1. ESG public programme loans, 2. taxonomy-related activities, 3. activities that make a positive contribution to United Nations Sustainable Development Goals (SDGs), 4. ESG KPI-linked loans. For further details on the methodology and related definitions, please refer to IKB's Sustainable Finance Framework. In 2024, sustainable new business according to this definition was financed in the amount of around €0.7 billion and a total of around €1.7 billion was mobilised. IKB defines the mobilised volume as the volume arranged for customers, which the Bank has only partially presented in its own Loan book.

A large proportion of the public programme loans are used for the transformation and are subject to strict conditions from the funding institutions, which IKB adheres to. The Bank's customers' compliance with these is checked as part of the proof of use. The funding institutions determine the monitoring individually. For the IKB Sustainable Finance Framework, both the SDGs and the European EU Taxonomy Regulation for Sustainable Activities of the Committees were taken into account. IKB's Sustainable Finance Framework is based on various guidelines in the context of ESG products of the Loan Market Association (LMA), in particular the Green Loan Principles (GLP) and the Sustainability-Linked Loan Principles (SLLP). Under the Sustainable Finance Framework and the assignment to SDGs, no projects have yet been completed under the social aspect, but such projects are planned for the future. [GRI 3-3 d] [GRI 3-3 e, f] [FS7] [FS8]

In the financial year 2024, IKB introduced project financing as a further product financing transformation project. Project finance plays a key role in promoting sustainability. It enables the financing of large-volume projects with long maturities. These include, in particular, transformation projects such as renewable energy plants, investments in the circular economy and environmentally friendly infrastructure projects. These projects help to reduce greenhouse gas emissions and conserve natural resources. The relevance of project financing for the green transformation is also particularly clear from the fact that it is closely linked to government funding.

IKB offers its customers ESG advisory services, which include supporting customers in the fulfilment of regulatory requirements and awareness workshops. Awareness of sustainable finance is promoted, particularly in combination with IKB's funding advisory services. By increasing the use of sustainable finance products, fewer greenhouse gas emissions are financed in the long term and the contribution to achieving the SDGs increases. IKB not only utilises its knowledge externally, but also regularly trains its sales staff on the topic of ESG advisory. Through ESG advisory, IKB also promotes the expertise of its customers with a focus on sustainability. Awareness workshops are held to explain to customers the regulatory (legal) requirements and changes (e.g. ESG scoring, CSRD, etc.) that will be relevant to them in the coming years. IKB assists its

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customers with the transformation at an early stage and supports them in the timely Introduction of measures to fulfil the new requirements in this area. [GRI 3-3 d] [GRI 3-3 e, f] [FS16]

Table: Credit volume by region – Group [FS6]

	31 December 2024				31 December 2023			
	in € million	in %	thereof loan book in € million	thereof loan book in %	in € million	in %	thereof loan book in € million	thereof loan book in %
Germany	10,815	70%	7,058	83%	11,340	71%	7,432	82%
Outside Germany	4,056	26%	887	10%	3,861	24%	877	10%
Western Europe	3,136	20%	784	9%	2,744	17%	696	8%
thereof France	694	4%	65	1%	588	4%	50	1%
of which EU <sup>1)</sup>	686	4%	-	0%	663	4%	-	0%
thereof Austria	313	2%	204	2%	207	1%	207	2%
thereof Spain	307	2%	45	1%	301	2%	47	1%
thereof Belgium	289	2%	19	0%	246	2%	19	0%
Eastern Europe	553	4%	43	1%	678	4%	55	1%
thereof Poland	215	1%	43	1%	248	2%	55	1%
thereof Romania	137	1%	-	0%	138	1%	-	0%
of which Bulgaria	100	1%	-	0%	100	1%	-	0%
North America	352	2%	45	1%	420	3%	107	1%
Other countries	15	0%	15	0%	19	0%	19	0%
<b>Subtotal</b>	<b>14,871</b>	<b>96%</b>	<b>7,945</b>	<b>93%</b>	<b>15,201</b>	<b>96%</b>	<b>8,309</b>	<b>92%</b>
Risk transferred to third parties <sup>2)</sup>	570	4%	570	7%	710	4%	710	8%
<b>Total</b>	<b>15,441</b>	<b>100%</b>	<b>8,515</b>	<b>100%</b>	<b>15,911</b>	<b>100%</b>	<b>9,019</b>	<b>100%</b>

Any differences in totals are due to rounding effects.

- 1) European Commission, ESM, Council Europe Development Bank and European Investment Bank
- 2) Hermes guarantees, indemnifications, risks transferred

Table: Credit volume by sector – Group [FS6]

	31 December 2024				31 December 2023			
	in € million	in %	in € million thereof loan book	in % thereof loan book	in € million	in %	in € million thereof loan book	in % thereof loan book
Industrial sectors	7,281	47%	7,239	85%	7,536	47%	7,471	83%
Energy supply	770	5%	770	9%	769	5%	769	9%
Paper industry	577	4%	577	7%	537	3%	537	6%
Mechanical engineering	522	3%	522	6%	566	4%	566	6%
Chemical and pharmaceutical industry	499	3%	470	6%	507	3%	480	5%
Metal production and processing	469	3%	469	6%	409	3%	409	5%
Food industry	437	3%	437	5%	409	3%	409	5%
Automotive	429	3%	429	5%	528	3%	528	6%
Retailers (excluding automotive, filling stations)	429	3%	428	5%	477	3%	476	5%
Medical, measurement and control technology, optics	345	2%	342	4%	325	2%	322	4%
Metal products	294	2%	294	3%	353	2%	353	4%
Other industrial sectors	2,510	16%	2,501	29%	2,656	17%	2,622	29%
Real estate	602	4%	602	7%	727	5%	727	8%
Financial sector	298	2%	80	1%	270	2%	93	1%
Banks	3,745	24%	22	0%	3,903	25%	16	0%
Public sector	2,945	19%	2	0%	2,765	17%	2	0%
<b>Subtotal</b>	<b>14,871</b>	<b>96%</b>	<b>7,945</b>	<b>93%</b>	<b>15,201</b>	<b>96%</b>	<b>8,309</b>	<b>92%</b>
Risk transferred to third parties <sup>1)</sup>	570	4%	570	7%	710	4%	710	8%
<b>Total</b>	<b>15,441</b>	<b>100%</b>	<b>8,515</b>	<b>100%</b>	<b>15,911</b>	<b>100%</b>	<b>9,019</b>	<b>100%</b>

Any differences in totals are due to rounding effects.

- 1) Hermes guarantees, indemnifications, risks transferred

### 4.3 Disclosures on the EU Taxonomy Regulation

#### Introduction

The European Commission published the EU Sustainable Finance Action Plan in 2018. One important component of this action plan is the EU Taxonomy Regulation (EU) 2020/852 (the "EU Taxonomy Regulation"), which provides a classification system for disclosing environmentally sustainable economic activities.

The technical screening criteria for which economic activities are to be classified as environmentally sustainable are set out in Delegated Regulation (EU) 2021/2139 and Delegated Regulation (EU) 2023/2486 (the "Climate and Environmental Delegated Regulations"). To this end, six environmental objectives are defined in accordance with Article 9 of the EU Taxonomy Regulation:

1. Climate change mitigation
2. Climate change adaptation
3. Sustainable use and protection of water and marine resources
4. Transition to a circular economy
5. Pollution prevention and control
6. Protection and restoration of biodiversity and ecosystems

The EU Taxonomy Regulation is to be applied by all companies that are required to report under the Non-Financial Reporting Directive ("NFRD") (see "Explanation of the reporting requirements" section). Pursuant to Article 3 of the EU Taxonomy Regulation, an economic activity is considered environmentally sustainable (taxonomy-aligned) where that economic activity:

- contributes substantially to one or more of the environmental objectives set out in Article 9, in accordance with Articles 10 to 16,
- does not significantly harm any of the environmental objectives set out in Article 9 in accordance with Article 17 (do no significant harm – DNSH),
- is carried out in compliance with the minimum safeguards laid down in Article 18 (minimum safeguards),
- complies with technical screening criteria that have been established by the Commission in accordance with Articles 10 (3), (3), 12 (2), 13 (2), 14 (2) and 15 (2).

#### Explanation of the reporting requirements

Pursuant to Article 8 (1) of the EU Taxonomy Regulation, any undertaking which is subject to an obligation to publish non-financial information pursuant to Article 19a or Article 29a of Directive 2013/34/EU (the "Accounting Directive") must include in its non-financial report or consolidated non-financial report on how and to what extent the undertaking's activities are associated with economic activities that qualify as environmentally sustainable.

Pursuant to Articles 19a and 29a of the Accounting Directive and §§289b, 315b HGB, undertakings are required to publish a non-financial report (i.e. are "covered by the NFRD") if the following criteria are cumulatively fulfilled:

- The undertaking is a corporation domiciled in the EU (for credit institutions in the EU, this criterion is fulfilled irrespective of their legal form).
- The undertaking is a public-interest entity ("PIE"). These include:
  - publicly traded companies (i.e. securities admitted to trading on a regulated market of an EU member state),
  - credit institutions (excluding central banks, KfW, post office giro institutions),
  - insurance undertakings,
  - other undertakings designated by a Member State as public interest entities, e.g. of significant public relevance because of the nature of their business, their size or the number of their employees.

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- The undertaking is a "large undertaking" or a "parent undertaking of a large group". "Large undertakings" are undertakings that exceed at least two of the three following size criteria on the reporting date:
  - total assets: over €25 million,
  - net sales: over €50 million,
  - average number of employees during the financial year: from 250 (however, it should be noted that for determining whether an undertaking is covered by the NFRD, the number specified in the following criterion of 500 employees on average for the year is relevant).
- The annual average number of employees is over 500.

As a credit institution, IKB is required to publish a non-financial report and to make the disclosure in accordance with the EU Taxonomy Regulation.

Reporting in accordance with the EU Taxonomy Regulation (taxonomy-eligibility and taxonomy-alignment) was carried out for the first time for the 2023 financial year as part of IKB's separate non-financial report in accordance with the NFRD. The integration of the non-financial report into the management report will take place with the implementation of the Corporate Sustainability Reporting Directive (CSRD) into national law. In accordance with Delegated Regulation (EU) 2021/2178 on reporting requirements, financial undertakings must report taxonomy-eligibility for all environmental objectives 1 to 6 and taxonomy-alignment for environmental objectives 1 and 2 for the first time from 1 January 2024. This information includes qualitative and quantitative information on turnover and CapEx-related key performance indicators (KPIs), that must be published in standardized templates. For credit institutions, the main key performance indicator is the green asset ratio (GAR). The GAR shows relevant taxonomy-aligned assets as a percentage of the credit institution's total covered assets, whereby the EU Taxonomy Regulation excludes exposures to central governments, central banks and supranational issuers from the calculation of the GAR of credit institutions in the numerator and denominator. Assets towards regional and local authorities are generally relevant for the denominator and relevant for the numerator of the GAR, provided that the assets are known use of proceeds. Similarly, assets in the trading book are not to be included in the numerator and denominator of the GAR. The following assets that must be taken into account in IKB's GAR-calculation with regard to taxonomy-alignment result from the requirements:

- loans and advances,
- debt securities,
- equity instruments,
- repossessed real estate collateral,
- off-balance sheet exposure (financial guarantees, which represent liabilities from guarantees and indemnity agreements are recognised in accordance with RechKredV, as well as assets under management that do not exist at IKB in the 2024 financial year).

In accordance with Delegated Regulation (EU) 2022/1214, the EU Commission imposes additional reporting obligations on economic activities in the areas of nuclear energy and fossil gas.

For the calculation of the key performance indicators to be reported, the regulatory scope of consolidation of the IKB Group was taken into account.

On 8 November 2024, the European Commission published a comprehensive document with questions and answers on EU taxonomy reporting by financial services companies in the Official Journal of the European Union (the "Third Commission Notice", hereinafter referred to as the "FAQs"). The FAQs had already been published as a draft in December 2023 and, from IKB's perspective, contain various clarifications as well as new, extended requirements. The requirements relevant to IKB were considered for the reporting for the 2024 financial year. In addition, other FAQ documents and statements published by the EU Commission and the Institute of Public Auditors in Germany (IDW) were also considered insofar as they were relevant to IKB.

### Difference between taxonomy-eligibility and taxonomy-alignment

#### *Taxonomy-eligibility*

The regulations on the EU Taxonomy define economic activities that are environmentally sustainable. Firstly, taxonomy-eligibility must be assessed. This requires that an economic activity is defined in the delegated regulations "Climate Delegated Regulation" and "Environmental Delegated Regulation". An economic activity is accordingly deemed to be taxonomy-eligible if it can be assessed in the EU Taxonomy Regulation, irrespective of whether the economic activity actually meets the Taxonomy's screening criteria.

The taxonomy-eligible economic activities relate to the relevant assets listed above in the reporting for credit institutions. When assessing taxonomy-eligibility, a distinction is also made according to the type of business partner. A distinction is drawn here between financial undertakings, non-financial undertakings, private households and local and regional authorities. If the business partners for financed assets are financial or non-financial undertakings, the business partner itself must be required to prepare the non-financial reporting so that IKB's own assets can be classified as taxonomy-eligible.

For assets due from financial or non-financial undertakings covered by the NFRD, a distinction must also be drawn as to whether or not these are for a specific purpose (i.e. committed). If the use of proceeds of the financing is known at transaction level – i.e. it is committed financing – credit institutions can consider relevant assets to the extent that the underlying transaction finances a taxonomy-eligible or taxonomy-aligned activity. IKB uses the information in the underlying financing agreement to identify any specific purpose financing.

In case of general lending and securities where the use of proceeds of the financing is not known – i.e. it is uncommitted financing – credit institutions can take the turnover and CapEx KPIs reported by their business partners in the non-financial report as the basis for calculating their own turnover and CapEx KPIs. The business partners' KPIs are in each case related to the respective asset on a pro rata basis and the non-committed assets can thus be classified into taxonomy-eligible and taxonomy-aligned and non-taxonomy-eligible and non-taxonomy-aligned. Assets due from private households may only be considered if these are loans secured by residential properties or building-renovation or car loans. However, IKB has no relevant business with private households in the financial year 2024.

#### *Taxonomy-alignment for environmental objectives 1 to 2*

Since the 2023 financial year, the financed assets committed for a specific purpose classified as taxonomy-eligible are reviewed for their taxonomy-alignment. A financed asset or financed economic activity is taxonomy-aligned if it makes a substantial contribution to at least one of the six environmental objectives. This is the case if the financed asset meets all the technical screening criteria for the substantial contribution of the economic activities allocated.

Furthermore, the DNSH (do no significant harm) criteria must be complied with so that there is no significant harm of any one of the other environmental objectives. In addition, the undertaking carrying out the financed economic activity, must comply with the EU Taxonomy's minimum safeguards criteria (see "Minimum safeguards" section).

#### **Substantial contribution to the environmental objectives**

When assessing alignment, a check is made of whether there is a substantial contribution to at least one of the six environmental objectives. In the case of assets with known use of proceeds, IKB contacts its business partners to obtain the information and evidence required to assess taxonomy-alignment. The assessment is carried out individually at the level of the transaction and is based on the relevant technical screening criteria for the economic activity.

In the 2024 reporting year, assets with known use of proceeds of customers subject to NFRD were classified according to their contribution to the environmental goals of "climate change mitigation" and "climate change adaptation".

#### **DNSH for the environmental objectives**

For financed assets to count as taxonomy-aligned, it must also be investigated whether there is no significant harm of the

other environmental objectives in the economic activity allocated. Analogous to the examination of the technical assessment criteria, this examination is carried out on the basis of information and evidence provided by the business partners.

### **Minimum safeguards**

Minimum safeguards include compliance with the OECD Guidelines for Multinational Enterprises, the UN Guiding Principles on Business and Human Rights, the the Fundamental Principles and Rights at Work of the International Labour Organization (ILO) and the International Bill of Human Rights.

The audit of the minimum safeguard criterias must be carried out for credit institutions at the level of their business partners and is another prerequisite for taxonomy-eligible financed assets to be considered taxonomy-aligned.

IKB largely uses publicly available information provided by the business partners in their non-financial reporting for this, particularly from the reporting and templates for the EU Taxonomy.

According to Delegated Regulation (EU) 2021/2139 for the 2024 financial year, among others economic activities 7.4. "Installation, maintenance and repair of charging stations for electric vehicles in buildings (and parking spaces attached to buildings)" are considered taxonomy-eligible and economic activities 3.4 "Manufacture of batteries", 4.9 "Transmission and distribution of electricity" and 7.7 "Acquisition and ownership of buildings" as taxonomy-eligible and taxonomy-aligned.

### *Self-fulfilment of minimum safeguards*

The minimum safeguards requirements must be complied with at the level of companies that carry out economic activities. As IKB itself does not carry out any economic activities within the meaning of the EU taxonomy, it is only indirectly affected by the requirements. In accordance with its Code of Conduct, IKB is guided by international agreements and policies, such as the Universal Declaration of Human Rights, the Conventions of the International Labour Organisation (ILO) and the UN Global Compact. As a result, IKB meets the requirement for the minimum safeguards criteria.

### *EU Taxonomy business strategy*

As an integral part of the business and risk strategy in accordance with MaRisk, the topic of sustainability is a strategic objective for the Bank as a whole and thus has a direct impact on IKB employee targets.

IKB has a strategic, regulatory and product-driven agenda in the ESG context. The risk and regulations area ensures that the regulatory ESG requirements, including in connection with the Taxonomy, are realised and implemented in accordance with the regulations.

IKB has the aim of becoming a relevant sustainable provider of finance for mid-cap companies in Germany. As a result of the structure of the loan portfolio with a high proportion of public program loans and ESG product initiatives the prerequisites for reaching the objective are in place. The EU Taxonomy Regulation also forms an assessment criterion of IKB's Sustainable Finance Framework, with the aim of providing a solid and transparent method for assessing sustainability in the lending process, regardless of the size and country of domicile of the business partner.

The taxonomy-eligible economic activities are currently defined for the six environmental objectives set out in the EU Taxonomy Regulation. These objectives are regularly adjusted to new developments and technical progress in the course of extensions and reviews. Furthermore, including the environmental objectives of "sustainable use and protection of water and marine resources", "transition to a circular economy", "pollution prevention and control", and "protection and restoration of biodiversity and ecosystems" increases the number of potentially taxonomy-aligned economic activities.

IKB offers its customers ESG advisory services. As part of this service, we provide advice to our customers in connection with the transformation and thus also implementation of the EU Taxonomy Regulation requirements.

### **Disclosures in accordance with Article 8 of the EU Taxonomy Regulation**

To calculate the relevant KPIs for the EU Taxonomy Regulation, it is necessary to extend the collection of data for the financed assets. The necessary data was largely collected from IKB's existing central data set and supplemented with additional

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information.

For the relevant non-specific financing, the published taxonomy KPIs of the business partners are collected. Further information and evidence are obtained from the business partners for financings with known use of proceeds as part of the taxonomy-alignment assessment. The results of the alignment assessments are documented at individual transaction level in an application software.

The review of the business partners covered by the NFRD is conducted using data from the lending process from portfolio management systems. In addition, publicly available information from business partners from their non-financial reporting is used. In accordance with the clarification of the FAQs, assets of business partners that are not themselves subject to the requirements of the NFRD but have a parent or ultimate parent company that is subject to the NFRD will also be included for the first time in the 2024 financial year.

The gross carrying amounts of the assets relevant for the EU Taxonomy Regulation were taken from the central data set, which forms the basis for the preparation of the annual financial statements and the Financial Reporting (FinRep). The gross carrying amount was calculated at amortised cost before recognition of write-downs in accordance with HGB.

For the purpose of process implementation, IKB uses application software to determine taxonomy-eligibility and -alignment and to prepare the reporting forms in accordance with the EU Taxonomy Regulation.

### Summary of KPIs to be disclosed by credit institutions under Article 8 Taxonomy Regulation

#### 0. Summary of KPIs to be disclosed by credit institutions under Article 8 Taxonomy Regulation

		Total environmentally sustainable assets (€ million)	KPI****	KPI*****	% coverage (over total assets)***	% of assets excluded from the numerator of the GAR (Article 7(2) and (3) and Section 1.1.2. of Annex V)	% of assets excluded from the denominator of the GAR (Article 7(1) and Section 1.2.4 of Annex V)
<b>Main KPI</b>	<b>Green asset ratio (GAR) stock</b>	140.4	1.16%	1.14%	85.34%	63.46%	14.66%
		Total environmentally sustainable activities (€ million)	KPI	KPI	% coverage (over total assets)	% of assets excluded from the numerator of the GAR (Article 7(2) and (3) and Section 1.1.2. of Annex V)	% of assets excluded from the denominator of the GAR (Article 7(1) and Section 1.2.4 of Annex V)
<b>Additional KPIs</b>	<b>GAR (flow)</b>	13.1	0.51%	0.53%	91.49%	62.30%	8.51%
	<i>Trading book*</i>						
	<i>Financial guarantees</i>	0.5	0.05%	0.03%			
	<i>Assets under management</i>						
	<i>Fees and commissions income**</i>						

\* For credit institutions that do not meet the conditions of Article 94(1) of the CRR or the conditions set out in Article 325a(1) of the CRR

\*\*Fees and commissions income from services other than lending and AuM

Institutions shall disclose forwardlooking information for this KPIs, including information in terms of targets, together with relevant explanations on the methodology applied.

\*\*\* % of assets covered by the KPI over banks' total assets

\*\*\*\*based on the Turnover KPI of the counterparty

\*\*\*\*\*based on the CapEx KPI of the counterparty, except for lending activities where for general lending Turnover KPI is used

**Note 1: Across the reporting templates: cells shaded in black should not be reported.**

**Note 2: Fees and Commissions (sheet 6) and Trading Book (sheet 7) KPIs shall only apply starting 2026. SMEs' inclusion in these KPI will only apply subject to a positive result of an impact assessment.**

IKB's business model is focussed on the German upper midmarket. Many of the customers are not subject to NFRD due to the above-mentioned size criteria or the lack of capital market orientation and therefore cannot be taken into account in the GAR. As of 31 December 2024, €3.1 billion (25.64% of GAR assets) (previous year: €0.9 billion; 8.61% of total GAR assets) qualified for inclusion in the GAR numerator. The sum of total GAR assets (denominator) amounted to a total of €12.1 billion (previous year: €10.9 billion). The EU Taxonomy Regulation excludes assets to central governments, central banks and



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supranational issuers in the amount of €2.1 billion (previous year: €3.8 billion) from the calculation of the credit institutions' GAR. The clarification contained in the EU Commission's FAQs, such as the inclusion of assets of regional and local authorities and an increase in customers subject to the NFRD, lead to an increase in the numerator and denominator in the calculation of the green asset ratio.

The EU Taxonomy Regulation does not provide for any assessment of alignment for the environmental objectives of "sustainable use and protection of water and marine resources", "transition to a circular economy", "pollution prevention and control", and "protection and restoration of biodiversity and ecosystems" for the 2024 financial year. Total Taxonomy-eligible assets amount to €0.5 billion (turnover-based, previous year €0.3 billion), which primarily consist of loans and credits to non-financial and financial undertakings.

In the financial year 2024, assets with known use of proceeds were classified as taxonomy-aligned for the first time. In addition to the increase in customers subject to NFRD, this led to an increase in the green asset ratios to 1.16% (turnover-based, previous year 0.16%) and 1.14% (CapEx-based, previous year 0.20%).

We refer to the Appendix for the following reporting templates pursuant to the EU Taxonomy Regulation:

- Assets for the calculation of GAR
- GAR sector information,
- GAR KPI stock,
- GAR KPI flow,
- KPI off-balance sheet exposures.

If the taxonomy performance indicators for taxonomy-alignment by customers subject to NFRD are not reported in accordance with the environmental objectives "climate change mitigation" and " climate change adaption", these are reported in the total portfolio.

The "GAR KPI flow" reporting templates were reported for the first time as of 31 December 2024. The "KPI off-balance sheet exposure flow" reporting templates are not reported as no new off-balance sheet risk positions relevant to the templates were created for customers subject to NFRD in the financial year 2024.

As a non-trading book institution, IKB does not report a trading portfolio and no asset under management is offered. Therefore, no figures in the reporting templates are reported.

Disclosures on nuclear and fossil gas

Template 1 Nuclear and fossil gas related activities

Line	Nuclear energy related activities	
1	The undertaking carries out, funds or has exposures to research, development, demonstration and deployment of innovative electricity generation facilities that produce energy from nuclear processes with minimal waste from the fuel cycle.	No
2	The undertaking carries out, funds or has exposures to construction and safe operation of new nuclear installations to produce electricity or process heat, including for the purposes of district heating or industrial processes such as hydrogen production, as well as their safety upgrades, using best available technologies.	No
3	The undertaking carries out, funds or has exposures to safe operation of existing nuclear installations that produce electricity or process heat, including for the purposes of district heating or industrial processes such as hydrogen production from nuclear energy, as well as their safety upgrades.	Yes
	Fossil gas related activities	
4	The undertaking carries out, funds or has exposures to construction or operation of electricity generation facilities that produce electricity using fossil gaseous fuels.	No
5	The undertaking carries out, funds or has exposures to construction, refurbishment, and operation of combined heat/cool and power generation facilities using fossil gaseous fuels.	Yes
6	The undertaking carries out, funds or has exposures to construction, refurbishment and operation of heat generation facilities that produce heat/cool using fossil gaseous fuels.	Yes

In the financial year 2024, there are very small risk positions in connection with nuclear energy and fossil gas related activities. These are non-specific exposures to financial and non-financial companies subject to the NFRD, which themselves report low nuclear and gas ratios. Financings with known use of proceeds in connection with nuclear and gas do not exist. As the other nuclear and gas reporting forms would only show rounded zero values, IKB does not publish these reporting templates due to immateriality.

## 5. Social responsibility

### 5.1 Talented employees are IKB's capital

IKB pursues a responsible and forward-looking approach that is not only in its products, but also in its role as a socially responsible and value-based company. Committed, qualified and responsible employees are a key factor in the Bank's success. Their expertise contributes to sustainable customer relationships and sustainable business development. The Bank therefore relies on a long-term, value-orientated HR strategy that promotes the professional and personal development of employees, supports their long-term employability and positions IKB as an attractive employer.

IKB's HR strategy is closely linked to the Bank's corporate strategy and supports it in concrete terms through:

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1. Targeted employee development
2. Regularly adjusted recruiting strategy and employee retention
3. Modern corporate culture and attractive working environment
4. Motivating performance management
5. Use of technologies and digitalisation
6. Forward-looking succession planning and successful knowledge management
7. Promoting social responsibility and sustainability

The aim is to create a committed, reliable and professional working environment that inspires talent, connects teams and secures the future viability of the Bank. The HR strategy therefore focuses on three main areas: People, collaboration and future viability.

The area of people includes finding, promoting and retaining talent. This is achieved by building an employer brand that emphasises the Bank's values and attracts talent. Targeted promotion develops a learning organisation that personal and professional growth opportunities. Flexible working models and benefits take into account modern life realities and individual needs, for example through hybrid working and a flexibilisation of benefits.

In the area of collaboration, teams are connected, and entrepreneurship is strengthened. Cross-divisional projects and initiatives promote innovative strength. The introduction of modern communication and collaboration tools supports collaboration. Managers exemplify the values of "committed", "professional" and "reliable" and promote entrepreneurial thinking.

IKB concluded a company agreement entitled "Further training offensive" in 2018 and is investing heavily in the training and development of its employees. Training and development opportunities are constantly in line with changing requirements. part of this, certificate courses in Sustainable Finance and two new degree programmes in "Management & Digitalisation" as well as "Business Administration" were introduced. The members of the Board of Managing Directors and Supervisory Board receive regular internal and external training on ESG topics. New members of the Supervisory Board receive training on this topic in a timely manner. [GRI 2-17] [GRI 3-3 d] [FS4]

IKB's transformation towards sustainability is an ongoing and holistic process that is constantly being adapted to new circumstances. Sustainable HR management therefore also stands for a cultural change that the Bank is undergoing. This is essential for the Bank's success and continued existence, which is why the sustainable orientation of HR work is a key strategic issue. IKB's HR development strategy is derived from the corporate strategy. IKB's objective is for employees to identify with IKB, its values and its strategic orientation. [GRI 3-3 c] [GRI 3-3 e, f]

### 5.2 Headcount KPIs

IKB employed 630 permanent employees throughout Germany as of 31 December 2024. The employees are based exclusively in Germany. The distribution of the Number of female and male employees can be seen in the following tables. [GRI 2-7]

*Total number of salaried employees, full-time and part-time employees as at the reporting date 31 December 2024*

	Total no. of employees	Total no. of full-time employees	Total no. of part-time employees
<b>31 December 2024</b>			
male	393	369	24
female	237	143	94
<b>Total</b>	<b>630</b>	<b>512</b>	<b>118</b>

There were no significant increases or fluctuations in the number of employees during the financial year 2024. IKB had 630 employees as of 31 December 2024. IKB does not employ any employees whose working hours are not guaranteed. The ratio

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and gender of full-time and part-time employees can be seen in the following tables. This means that 81% of employees work full-time and 19% part-time. Temporary employees are only employed at IKB to deal with work peaks or for specific projects with foreseeable durations or to fulfil the wishes of employees. They are only used for specialised activities that are not part of the core business, at peak times and only to a limited extent. IKB is committed to creating fair and sustainable working conditions for all employees. [GRI 2-7]

IKB did not have any mass redundancies or significant job cuts in the last three years.

*Development of the total number of full-time and part-time employees over the last three years (reporting date 31 December in each case)*

	Total number		
	2024	Total number 2023	Total number 2022
male	393	373	360
Full-time	369	350	342
Part-time	24	23	18
female	237	232	229
Full-time	143	141	132
Part-time	94	91	97
<b>Total</b>	<b>630</b>	<b>605</b>	<b>589</b>

The full-time equivalent (FTE) is calculated by dividing the contractual hours per week by 39 hours for employees covered by collective agreements or 40 hours for employees not covered by collective agreements.

IKB also regularly gives interns the opportunity to gain an insight into its activities. However, the number of interns during the financial year is less than 10, which is why the Bank does not provide a detailed breakdown by gender and other categories at this point. IKB also employs freelancers as required for project activities or where specialised expertise is required; as this is not an employment relationship, no further details such as gender and other categories are provided here either. [GRI 2-8]

In Germany, the right to organise is enshrined in fundamental law. The trade unions regularly inform employees of their rights and exercise their freedom of association. As a member of the Arbeitgeberverband des privaten Bankgewerbes e. V. (AGV Banken), IKB is bound by its collective labour agreements and other social partner agreements. This association represents the socio-political interests of banks and building societies organised under private law throughout Germany. In this respect, IKB is subject to a wage agreement that regulates the salaries of employees covered by collective wage agreements via the collective wage agreement for the private banking industry. Even the salaries of the lowest-paid employees are well above the statutory minimum wage. The Bank is therefore committed to fair and living wages for all employees. The percentage of the workforce by collective labour agreements is 27.6%. The working and employment conditions of employees not by collective agreements, to whom the collective agreements do not apply, correspond in their entirety at least to the conditions set out in the collective agreements. [GRI 2-30]

Workplace co-determination is a high priority at IKB. It enables employees to take on more responsibility and contribute their own ideas. IKB recognises the right of its employees to join a trade union or employee representative body of their choice and naturally grants the right to freedom of association and collective bargaining. All employees are represented by local works councils and a general works council. In addition, junior employees are represented by a youth and trainee representative body. The Works Council is available to all IKB employees and offers a safe environment in which concerns and complaints can be expressed confidentially and solutions can be found together. The Representative Body for Severely Disabled Employees is the special representative body for severely disabled employees and employees of equal status in the company. [GRI 2-30] IKB hired a total of 57 new employees in 2024, while 22 employees left IKB as a result of redundancies. The respective breakdown by age group can be found in the following tables. The figures shown relate to the completed financial year 2024 [GRI 401-1].

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Total number of new hires during the 2024 financial year (1 January to 31 December 2024)

Age structure	male	female	Total number
30 and less	19	8	27
31 to 50	15	12	27
51 to 60	3	0	3
Over 60	0	0	0
<b>Total</b>	<b>37</b>	<b>20</b>	<b>57</b>

Total number of resignations during the 2024 financial year (1 January to 31 December 2024)

Age structure	male	female	Total number
30 and less	2	2	4
31 to 50	8	7	15
51 to 60	1	2	3
Over 60	0	0	0
<b>Total</b>	<b>11</b>	<b>11</b>	<b>22</b>

IKB grants all employees, regardless of their gender, an entitlement to parental leave in accordance with the BEEG (Federal Parental Allowance and Parental Leave Act). A total of 12 employees took parental leave in the 2024 financial year. Of these 12 employees, 11 were male and 1 was female. Further disclosures on the topic of parental leave can be found in the following tables. [GRI 401-3]

Number of employees who returned to the workplace after their parental leave ended in the 2024 financial year

	male	female	Total
<b>Total</b>	<b>11</b>	<b>2</b>	<b>13</b>

Number of employees who returned to the workplace after their parental leave ended and were still employed after 12 months

	male	female	Total
<b>Total</b>	<b>11</b>	<b>2</b>	<b>13</b>

Rate of return to the workplace in financial year 2024

	male	male returns	Total	Return rate
<b>Total</b>	<b>11</b>	<b>11</b>	<b>11</b>	<b>100 %</b>

	female	female returns	Total	Return rate
<b>Total</b>	<b>2</b>	<b>2</b>	<b>2</b>	<b>100 %</b>

### 5.3 Employer for all life situations

Health, well-being, job satisfaction and work-life balance are closely linked to the performance of Employees and ensure IKB's competitiveness.

For many years, the Bank has therefore promoted various preventative measures in the areas of nutrition, exercise, relaxation, mental health and occupational medicine. It also ensures an optimal work-life balance through a family- and life-phase-orientated HR policy. Flexibility and mobile working ensure that employees can easily harmonise their private requirements with their job. In addition to the legal requirements, IKB offers all employees a wide range of measures to maintain their mental and physical health.

Responsibility for health management lies with the Human Resources department and for occupational safety with the Operations department. For organisational reasons, both Human Resources and Operations are supported in individual areas by other units, e.g. company doctors, occupational safety specialists, works councils or other external service providers.

#### *Flexible work times*

For IKB, work-life balance means that personal needs in the workplace are taken into account wherever possible and that compatibility with the private environment is achieved. IKB aims to promote this through a variety of individual offers that enable employees to organise their working hours and place of work flexibly, as far as operational requirements allow.

The flexible working time arrangement in the form of a flexitime model allows all IKB employees to personalise their working hours and at the same time adapt them to operational requirements. This model allows for variable working hours as well as working during off-peak hours so that employees with children, for example, can ensure that they are looked after.

IKB has its own attractive offer for all employees in the form of a value account model in order to meet the desire to customise active working hours in the form of early retirement or paid leave, such as a sabbatical. This gives employees the opportunity to plan longer-term sabbaticals by saving components of their remuneration free of Taxes and social security contributions. The value account plan thus creates additional framework conditions that have a positive impact on the work-life balance of employees.

IKB also offers various part-time models that allow employees to flexibly adapt their working hours to their individual life phases. This includes both temporary and permanent part-time options, such as part-time work during parental leave. There is also the option of taking unpaid leave to attend to personal projects or family commitments. Part-time management is also possible at IKB, which further supports the compatibility of professional and private goals.

As part of the "New Work" project, further elements such as mobile working and desk sharing were introduced in 2021 to enable IKB employees to work more flexibly. As far as operational requirements allow the choice of work location within Germany is flexible. Employees in Sales can also work 40 % remotely, while 50 % remote working is possible at the head office. This not only leads to an improvement in the quality and productivity of work but also promotes the independence and personal responsibility of employees. In addition, the compatibility of private and professional interests, in particular work and family, is ensured, which contributes to greater job satisfaction. In order to the requirements of the Bank's ongoing digitalisation, a new Employees' IT equipment has also been comprehensively modernised and stability and quality have been sustainably improved.

#### *Company pension scheme*

IKB offers a company pension scheme to its employees with additional financial security and supplement their statutory pension in old age. Contributions to the company pension scheme are exempt from Taxes and social security contributions, which is financially advantageous for employees. It applies to all employees who are employed by IKB for an indefinite period or for longer than 12 months and are not trainees.

### *Work-life balance*

Family and life-phase-orientated personnel policy is an important and value-creating aspect of IKB's corporate culture. The Bank promotes work-life balance through individualised offers that take into account the life phases of employees. This is part of everyday management practice and a natural part of IKB's corporate culture. To this end, the Bank offers family-friendly programmes, effective health promotion and flexible working conditions.

The Fürstenberg Institute, that has been providing external employee counselling and work-life services for more than 25 years, supports IKB in coping with the consequences of demographic change, complex change processes and increasing demands on employees and managers. The information advice and qualified placement services offered by the "Work-Life Service", such as a nursing and care placement service and a family service with holiday and emergency care for children, provide IKB's employees with relief and support in all phases of their careers and lives. In the event of certain personal events (e.g. marriage, wedding of children, birth of a child, death in the immediate family, relocation) or as part of further training measures, IKB employees are also entitled to special leave with continued payment of salary in accordance with the collective labour agreement. This regulation applies analogously to employees not covered by the collective agreement.

Since 2006, IKB has been subject to the "work and family audit", which was developed by the non-profit Hertie Foundation as a strategic management tool. As part of this auditing process for work-life balance, areas relevant to personnel policy were analysed and the need for action identified in order to promote a family-conscious personnel policy. The Bank is committed to continuing to promote a family-conscious HR policy in the future. In June 2023, IKB therefore underwent another re-audit in a dialogue process within the audit and successfully completed it. IKB also participates in the Federal Ministry of Family Affairs' "Progress Index for Compatibility". With this participation seal, the Bank also demonstrates that it lives a family-conscious corporate culture and is committed to Work-life balance.

### *Reconcilability of work and care*

As a participant in the NRW state programme, IKB 2022 has signed the charter on reconciling work and care. By signing the charter, IKB is committed to improving care friendliness and supporting its employees in issues relating to the compatibility of work and care. As every care situation is different and many questions and uncertainties often arise, IKB has trained two care guides in 2024 to provide all employees with trained guides. The care guides support employees with initial information on the topic of care and can provide appropriate suggestions to help them organise their own family care situation well.

### *Company health management*

Health, safety, well-being and job satisfaction are closely linked to the performance of employees and ensure IKB's competitiveness. Active health management encompasses a range of measures with the aim of maintaining and increasing precisely these components. The Bank has been systematically promoting healthy working practices for many years and has a professional occupational health management system in place. In addition to the legal requirements, IKB offers all employees a wide range of measures to maintain their mental and physical health. These include occupational health care and various preventive measures in the areas of nutrition, exercise, relaxation and mental health. In addition, a professional counselling service is available to all employees and managers to resolve professional, private and health-related issues. In order to promote physical and mental well-being in the long term, managers and employees alike are expected to act responsibly and ensure a healthy working environment. For this reason, the company doctor advises and supports all IKB employees in strict compliance with medical confidentiality. Her tasks also include working on the occupational health and safety committee. She is available for the following range of services, among others:

- Advice on disability, occupational disability, disability and rehabilitation issues,
- Information, counselling and examination for workplace-related and/or general medical complaints, and
- Eye test examinations for VDU workstations.

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In addition, IKB's company doctor acts as an addiction counsellor for employees. No work-related illnesses were reported to IKB in 2024. There were no work-related fatalities in previous years or in the reporting period; the Number of accidents at work in 2024 was 3 reportable (commuting) accidents with lost working time of more than 3 working days and 8 (minor) accidents without lost working time. The accident rate (1,000-man rate = reportable accidents at work/employees \* 1,000) was 4.9 in the reporting period [GRI 403-3] [GRI 403-9] [GRI 403-10].

IKB has also had a professional Company health management system in place for many years. This is based on three key areas:

1. Occupational safety (required by law),
2. Reintegration management (required by law) and
3. Workplace health promotion (voluntary part).

### *Occupational safety*

Occupational safety is based on compliance with existing occupational safety guidelines, statutory regulations and industry standards.

Occupational safety is an essential part of occupational health and safety. The prerequisite for this is the elimination or at least minimisation of health hazards to employees, for example due to accidents. In order to achieve this goal, it is important to examine the total hazard potential in the workplace as comprehensively as possible and to take measures to minimise the risk of a hazard occurring. The main aim is therefore to prevent accidents at work. IKB has an Occupational Safety Committee in accordance with section 11 ASiG. This committee meets once a quarter to discuss Occupational Safety issues, including health promotion and accident prevention in relation to working conditions. Meetings are held at regular intervals. Therefore, plant inspections, risk assessments are carried out, sufficient safety officers are appointed and qualified, employees are trained as first aiders, fire protection and evacuation assistants and topics are discussed in the occupational safety committee. An external occupational safety specialist works for IKB in an advisory capacity and is tasked with providing support in all matters relating to Occupational safety and accident prevention, including the humane organisation of work. All employees are instructed once a year on the topics of occupational safety/company emergency measures. Using the "Safe at Work" e-learning programme on health protection and accident prevention topics, this topic is carried out annually as mandatory training. Evacuation in the event of a fire is practised regularly to ensure correct action is taken in dangerous situations. [GRI 403-2] [GRI 403-5]

### *Reintegration management*

IKB offers its employees support in their reintegration. This can be implemented by adjusting and managing the workload, work content and working hours for the affected employees, as well as through individualised measures for returning to work. In order to be able to react optimally to the individual cases of employees, the two company integration management officers were explicitly trained again in 2024. There is also a group accident insurance policy that covers not only work but also private life.

### *Company health promotion*

Aware of the health-promoting effects of sporting activity, IKB offers various types of company sport and prevention courses. IKB has also been taking part in the "B2Run" for many years, in which it competes with over 500 other companies, as well as in the "City Cycling" campaign, in which IKB employees have proven several times that they are enthusiastic cyclists. In 2024, IKB took part in the "Cycle to work" campaign for the first time. Within the company, the "Steps Challenge" encourages employees to get more exercise in collegial competition between departments.

In addition, the annual "Health Day" provides knowledge about a healthy lifestyle both online and in face-to-face events. On this day, various lectures, workshops, preventative measures and sports sessions are offered, covering all aspects of health, such as mental health, relaxation, prevention and exercise. Following the "Health Day", IKB launched a health challenge in 2024, which gave employees the opportunity to learn about a holistic health concept over the course of four weeks in the



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areas of sustainability, well-being, exercise and nutrition. In addition, online programmes are available with contents on healthy eating, mindfulness and other health-promoting techniques.

IKB attaches great importance to the health of its employees and therefore offered voluntary bowel cancer screening using a test kit as well as flu vaccinations in 2024.

In the event of mental, work-related or psychosocial problems, both IKB employees and their relatives can contact the Fürstenberg Institute's psychological (emergency) counselling service anonymously at any time. In addition to counselling sessions, information material is provided on topics such as addiction or dealing with employees with mental health problems.

The fact that all these measures have been well received can be from the current health rate, which is around 96.4 %. [GRI 403-6]

### *Mental health*

The current working world is characterised by structural change, which for many employees entails considerable changes in terms of mental stress in their workplace. This is often accompanied by a high workload and increasing work intensification and complexity. This can lead to increased mental stress among individual employees and in teams, as well as to particularly stressful situations and conflicts. The factors that trigger mental stress therefore play a decisive role in occupational safety. This has also been recognised by the legislator and the implementation of the risk assessment of mental stress has been laid down by law. The Occupational Safety and Health Act (ArbSchG) obliges employers to contribute to the prevention of accidents, work-related illnesses and the humane organisation of work through occupational safety measures. In addition to measures to maintain physical health, mental stress must also be considered in a risk assessment. Parallel to the employee survey, psychological risk assessments are therefore carried out approximately every two years based on an anonymised, representative sample and corresponding fields of action are derived from the results. These include offering workshops on the topics of "resilience", "stress and self-management" and "healthy leadership", as well as developing measures that address the points that were reported as needing improvement across all areas of the Bank. In addition, all employees and their relatives can contact a neutral external employee and management counselling service, the Fürstenberg Institute, free of charge and anonymously if they have work-related or psychosocial problems. In addition to the counselling sessions, information material is provided on topics such as addiction or dealing with employees with mental health problems.

In addition, IKB offers the following support, particularly in challenging times

- special seminars on maintaining health, such as on resilience, nutrition and healthy sleep,
- internal support during change processes (individual, at team level, divisional level, overall bank),
- workshops on mental health (also group-specific for employees and managers),
- the "mindful break" programme,
- burnout prevention/ workshops to sensitise managers,
- mobile massages.

All employees have access to a comprehensive range of information on work-life topics on the intranet in the IKB Academy. The content is continuously supplemented and updated. [GRI 403-6]

### **5.4 Investing in IKB employees**

In view of dynamic markets, the training and further education of employees is of great importance to the Bank. IKB's entrepreneurial success is based on their commitment, motivation, willingness to learn, creativity and qualifications. With its corporate policy, IKB also aims to create the basis for ensuring that employees enjoy working for the Bank and are successful. IKB supports its employees with a wide range of development programmes. Individual development focussed annually as part of the mid-year review. The aim of these meetings is to ensure transparency for all employees with regard to any development

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opportunities, to set detailed training targets and to define appropriate training measures in individual development plans. The basis for this is IKB's competency model, which is regularly reviewed with regard to the changing requirements of the workplace. The competency model defines five key competencies (six for managers) that IKB need in their various roles. Each of these competences is defined in more detail by four specific sub-criteria. The aim is to ensure that employees can increase their professional performance and satisfaction.

Furthermore, an employee survey was conducted again in 2024 with a participation rate of 86 %. This serves to determine the status quo and provides a valuable basis for a structured analysis from which potential and key areas for action can be derived. The survey is conducted regularly every three years.

The effectiveness of further training is evaluated in annual discussions with employees and talent review meetings and the evaluation results are followed up. The training programme focuses on specialist seminars with needs-oriented topics. In addition, methodological and behavioural training, job shadowing, mentoring programmes, foreign language courses and leadership seminars are also offered. Since the Covid-19 crisis, a large number of many training programmes have been converted to digital or hybrid formats. A total of 6,086 participants took part in 392 training programmes at IKB in the 2024 financial year. This is an average of 10 participants per employee (including mandatory training). Of these, 3,757 were attended by men and 2,329 by women. 850 measures were completed by managers, of which 660 were completed by male managers and 190 by female managers. In 2024, there was a particular focus on the development of managers. IKB launched a development programme for managers in 2024 ". The programme offered first and second-level managers the opportunity to expand their individual knowledge and leadership skills in order to meet future requirements. In addition, a management conference was held as every year.

All new employees receive mandatory training on criminal, including fraud, corruption and bribery, as well as on reporting Notes and the topics of money laundering and terrorist financing at the start of their employment. All IKB employees regularly attend other mandatory training courses in the course of their work, i.e. on Data protection, phishing, the German Stock Corporation Act (AGG), occupational safety, compliance and Information security. Each employee is allocated a budget of €1.5 thousand per financial year for further training measures. [GRI 404-1]

### *Participation in further training in the last three years as of 31 December 2024*

Number of	2024	2023	2022
Participations	6.086	3.897	6.153
Employees	630	605	589
Participation per Employees	10	7	10
Qualification measures	392	378	305

As part of its initial vocational training concept, IKB recruits dual students who complete a three-and-a-half-year programme combining in-house training at IKB and a degree course at the University of Applied Sciences for Economics and Management (FOM) in Düsseldorf. For the Frankfurt location, a degree programme at the Frankfurt School of Management and Finance is also offered. Training at IKB offers a comprehensive and practical insight into the Bank's strategy, its business segments and central divisions. IKB further expanded its trainee programmes in 2024 and took on seven new dual students and six trainees. As of 31 December 2024, a total of 24 dual students and 12 trainees are currently in the various areas of IKB. The two dual study programmes (Business Administration and Management & Digitalisation), which were introduced in 2023, have got off to a successful start. The induction is accompanied by various introductory seminars that promote networking and identification of the junior staff with IKB strengthen. Internal mentoring is used to specifically promote the internal networking of junior staff at IKB. The Bank also employs trainees and interns as part of its junior staff development programme as required. Against the backdrop of securing the future and ensuring a balanced age structure, the expansion of the junior staff programmes is an absolutely essential instrument for the Bank. This provides IKB with a pool of qualified potential that

it can draw on as required. The aim is to retain young talent at the Bank in the long term. [GRI 404-1]

The target agreement process and the annual employee appraisal are a central component of IKB's management culture. This ensures that the Bank's strategic goals derived from the current business and Risk strategy and are optimally and sustainably dovetailed with employee goals. Furthermore, the employee appraisal interview is an important assessment and development tool in which the skills and potential of employees are discussed and promoted. Targets are agreed for the following financial year and the achievement of targets in the previous financial year is assessed. The appraisal interview is generally conducted with all employees. The only exceptions to this are interns, temporary staff and individual other employees (e.g. works council members on leave). An appraisal interview is also held at regular intervals with IKB's dual students and trainees. [GRI 404-3]

The IKB Academy bundles up a wide range of training opportunities, such as information on internal and external seminars. Compulsory training courses are also organised via the Academy. LinkedIn Learning rounds off the wide range of training opportunities with a broad selection of online courses.

In addition to individual training opportunities, performance-related attractive remuneration and a company pension scheme, IKB offers several other benefits for its employees. It is also particularly important to us to take account of the environmental aspects of sustainability. With this in mind, IKB introduced the option of leasing bicycles in 2024. In addition, the company car scheme has been revised so that electric vehicles can now also be ordered. In addition, both the Germany Ticket and the rail card are subsidised.

### 5.5 Diversity and equal opportunity

"Professional", "committed" and "reliable" are the values that characterise and guide the way IKB thinks and acts. The sustainable performance and risk culture as the basis of its business activities is built on these three pillars. IKB is committed to the globally applicable principles in the areas of human rights, labour standards, the environment and anti-corruption. Together with the Code of Conduct, these principles form a binding framework for IKB's actions.

With the Code of Conduct, IKB aims to raise awareness of its mission statement and the associated ethical and moral values and principles of behaviour. It forms the binding orientation framework for the corporate and risk culture and forms the basis for the more specific regulations in IKB's business and Risk strategy as well as its written rules. The Code of Conduct determines the values and principles of behaviour for the total business activities of the Committees. It contains the fundamental requirements for the behaviour of everyone. The demands that the Bank places on the behaviour of its Employees are matched by IKB's obligation to inform and support them accordingly.

IKB's business success is based on the professionalism, commitment and reliability of its employees. With its corporate policy, the Bank aims to create the basis for employees to work for IKB with commitment and success. They should be able to realise and pursue their personal development opportunities at IKB. IKB promotes an open, cooperative and innovative corporate culture. An open dialogue regarding the opportunities and risks of business activities is encouraged by IKB. All employees have the right to be treated fairly, politely and respectfully by their superiors, employees and colleagues. No one may be discriminated against or disadvantaged on the grounds of gender, faith, age, appearance, origin, skin colour, nationality, ideology, sexual orientation or disability. Our self-conception prohibits any form of bias, discrimination and harassment and promotes and protects an environment based on partnership. IKB recognises the United Nations Universal Declaration of Human Rights as applicable to all people in the world and expects its contractual partners to do the same. The protection of general human rights and compliance with the fundamental core labour standards of the International Labour Organization (ILO) are particularly important in this context. The same principles and rules apply when selecting service providers and suppliers.

All employees must comply with this Code of Conduct and base their behaviour on the above standards. In the event of any notes regarding violations of the Code of Conduct, misconduct, discrimination or harassment in the workplace, it is generally possible to seek dialogue with superiors. If this not considered appropriate or sufficient from the employee's point of view, a report can be submitted to the whistleblower system located at the "central office". Whistleblowers are subject to special

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protection. In the 2024 reporting year, no significant negative impacts on human rights were identified via the whistleblower system and complaints management. Should human rights violations (e.g. discrimination) occur, depending on the specific situation, the respective manager, the HR department and, if necessary, the Works Council are available to mediate. It is also possible to report violations anonymously. In addition, the works council is available to all employees and offers a safe environment in which concerns and complaints can be expressed openly and solutions can be found together.

All employees must confirm that they are familiar with the principles of the General Equal Treatment Act (AGG). To ensure this, online training in accordance with the General Equal Treatment Act is mandatory for all employees.

An Equal Opportunities Officer has been appointed to ensure equal opportunities at IKB. The Equal Opportunities Officer is involved in matters that have an impact on the equal rights of men and women and the recognition of their equal status. In addition, the Equal Opportunities Officer can also act as a point of contact for Employees regarding equality and gender issues, discrimination and sexual harassment or in cases of conflict in the context of cooperation.

The representative body for severely disabled employees represents the special interests of severely disabled and equivalent employees in the company. It has the legal mandate to ensure that the employer fulfils its statutory obligations, in particular the duty of employment and duty of care, towards severely disabled employees. Severely disabled persons or persons with equivalent status are provided with jobs that meet their needs. At the end of the 2024 reporting year, IKB was aware of a total of 21 employees with severe disabilities or equivalent status. As of 31 December 2024, the proportion of severely disabled employees was therefore 2.6%.

In addition, all employees and their relatives can contact professionally trained counsellors anonymously via the Fürstenberg Institute's external employee counselling service, who are available as competent contact persons in difficult professional and family situations.

IKB has been a member of the Fair Company initiative since 2015 and has been recognised as a Fair Company every year since then. Fair Company is Germany's largest and best-known employer initiative, which is committed to a fair working environment. The Fair Company Initiative is aimed specifically at career starters and young professionals and recognises companies that offer young people fair working conditions and development prospects. The Fair Company admission test is carried out by a scientific partner, the Institute for Employment and Employability (IBE). Criteria such as work organisation, cooperation and leadership, corporate culture and values, commitment to employees, diversity and equal opportunities, fair conduct in the market, social responsibility and sustainability are evaluated. Only if the requirements are met in all dimensions is a company considered a Fair Company and can become a member of the initiative.

IKB is convinced that better decisions are made in the company in the long term with diverse teams and mixed management levels. Different ideas and perspectives help to drive innovation, manage risks and operate the business model successfully in the long term. At IKB, 22 nationalities, four generations, almost 40 % women and employees with different skills and needs are represented. The Bank values this diversity and attaches great importance to creating an inclusive workplace that benefits all employees equally.

In 2021, IKB therefore committed to and signed the German Diversity Charter (a corporate initiative to promote diversity in companies and institutions). The German Diversity Charter stands for a way of dealing with diversity that integrates all dimensions of diversity equally: Age, ethnic origin and nationality, gender and gender identity, physical and mental abilities, religion and ideology, sexual orientation and social background. Inclusion at IKB is not limited to specific dimensions of diversity but aims to enable all employees to participate fully and equally in all areas and thus promote diversity.

A key factor that can inhibit diversity in companies is a lack of knowledge, bias and unconscious judgement bias. To specifically counteract this, managers and employees have received mandatory training on the topic of "unconscious bias" in recent years. To draw attention to the topic of diversity and its relevance and to show that discrimination in any form is not accepted at the Bank, IKB actively participates in Diversity Day and various campaigns every year. In 2024, for example, the focus was on diversity in companies, so that information is continuously and permanently presented on the intranet. IKB is committed to the inclusion of people with disabilities and focussed this topic on a presentation for the entire bank in 2023. An external

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speaker shared the experiences she has had in her everyday life with a physical disability since childhood. In addition, workshops and events with external on various topics along the diversity dimensions are organised throughout the year. Recommendations for podcasts, knowledge games or interesting articles are also regularly published on the intranet. [GRI 405-1]

As part of its activities to increase diversity at IKB, IKB has set itself the strategic goal of focussing in particular on the qualifications of women. This has been anchored accordingly in the targets for managers. IKB launched a development programme for female talent, the "Female Talents Programme", in 2022 in order to specifically promote the development of female high potentials at the Bank, increase equal opportunities and bring more women into management positions. The aim of the programme is to identify and qualify selected high-potential female employees for possible management or key positions and to support them in their further career development at the Bank. The participants are supported through training and coaching to identify, strengthen and develop their motives, skills and potential. IKB encourages them to set ambitious goals and actively supports their individual career planning. Additional female assessors take part in the annual talent review meetings and in all assessment and development centres. In addition, individual development is focussed on annually as part of the mid-year meetings. The aim of these meetings is to ensure transparency for all employees regarding any development opportunities and to agree appropriate measures in individual development plans.

IKB 's Initiative for Equal Opportunities for Women (ICF) was founded in 2014. The aims of the initiative are

- creating career opportunities for women with equal professional expertise,
- strengthening the visibility of female leadership potential and competences,
- providing impetus for personal development,
- promoting a culture of diversity at management and specialist levels.

IKB is also involved in the Women into Leadership e.V. initiative and regularly takes part in the herCAREER careers fair.

Another focal point with regard to the integration of diversity and inclusion into existing HR processes is a gender-neutral remuneration system. As a credit institution, IKB is subject to the requirements of the Remuneration Ordinance for Institutions (InstitutsVergV), which regulates the appropriateness of remuneration and remuneration systems, among other things. These deemed appropriate if they are gender-neutral so that there is no discrimination based on gender for equal or equivalent work (section 5 (1) InstitutsVergV). A Group-wide remuneration strategy has been drawn up in accordance with the provisions of the InstitutsVergV. The appropriateness of IKB's remuneration system is reviewed annually and adjusted if necessary. IKB's remuneration policy can be found in the Disclosure Report.

Developments over the past few years show that all the measures mentioned are effective in strengthening women in management positions. Looking at the last five years, IKB has tripled the proportion of women at the second management level and achieved a 10% share of women at the first management level. The Board of Managing Directors consists of three male members. At the management level below the Board of Managing Directors, the so-called first management level, there is one female manager (5.3%) and 18 male managers.

*Percentage of employees per employee category by gender (as of 31 December 2024)*

Number	1st management level	m/f ratio	2nd management level	m/f ratio	Employees	m/f ratio	Total result	m/f ratio
male	18	94.7%	37	74%	338	60.2%	393	62.4%
female	1	5.3%	13	26%	223	39.8%	237	37.6%
<b>Total</b>	<b>19</b>	<b>100%</b>	<b>50</b>	<b>100%</b>	<b>561</b>	<b>100%</b>	<b>630</b>	<b>100%</b>

A total of 80 employees aged 30 or younger work at the Bank. There are 279 in the group between 31 and 50 and also 271 employees aged 51 or older.

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Percentage of employees per employee category by age group for the last three years (reporting date: 31 December 2024)

Age structure by employee category	2024	2023	2022
<b>1st Management level</b>	<b>19</b>	<b>20</b>	<b>19</b>
31 to 50	5	7	9
51 to 60	10	11	8
Over 60	4	2	2
<b>2nd Management level</b>	<b>50</b>	<b>45</b>	<b>36</b>
31 to 50	27	23	15
51 to 60	22	21	21
Over 60	1	1	0
<b>Employees</b>	<b>561</b>	<b>540</b>	<b>534</b>
30 and less	80	71	53
31 to 50	247	248	271
51 to 60	193	192	185
Over 60	41	29	25
<b>Total</b>	<b>630</b>	<b>605</b>	<b>589</b>

IKB continues to work on increasing the proportion of women in management positions, providing impetus for cultural change and thus ensuring that gender diversity is firmly anchored at IKB. [GRI 405-1]

## 6. Operational ecology

IKB is aware of climate change and the resulting global consequences for the environment, society and the economy. The Bank sees the reduction of global warming and adaptation to the consequences that have already materialised as a major social challenge. Sustainable action is therefore a key component of IKB's business strategy, which means that climate protection, adaptation to climate change, energy efficiency and the use of renewable energies are explicitly taken into account in the Bank's strategic orientation and business activities. It has therefore developed measures and set targets not only in its lending business, but also in its own banking operations to reduce its impact on the climate and environment as far as possible. For IKB, this operational environmental protection means the careful and efficient use of resources. [GRI 3-3 a, b]

### 6.1 IKB's climate strategy

As part of its climate strategy, IKB has set itself the goal of further reducing greenhouse gas emissions (GHG emissions) resulting from its own business operations. With the exception of the calculation of financed emissions ("Scope 3 Category 15 - Downstream") IKB uses the internationally recognised VfU indicator system to prepare its greenhouse gas balance sheet and publishes it annually as part of its non-financial reporting. Emissions are calculated as CO<sub>2</sub> equivalents. Responsibilities for implementation and tracking have been defined in the Organisation structure. [GRI 3-3 c] [GRI 305-1]

The base year is 2019, as IKB calculated and reported its operational emissions for the first time using the VfU indicator system for this year. Since then, various measures have been identified and implemented that have led to a significant reduction in operational GHG emissions of around 66% in the period from 2019 to 2023. The original target was to reduce the company's own GHG emissions by a further 15% to 25% by the end of 2025, starting from the 2021 reporting year. [GRI 3-3 c] [GRI 305-1]

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In recent years, IKB has successively implemented an open office concept in its branches and is convinced that a variable and open space concept makes the communication culture and collaboration within the Bank more transparent and flexible. Both the change in the office concept and the COVID-19 pandemic, which has massively expanded the option of working from home, were key drivers for the reduction in rental space by around 40 % in the years 2019 to 2021. Based on the positive experience and the positive response from employees to the home office offer, the Bank reduced the rental space by a further 23 % in 2022. [GRI 3-3 d]

IKB acts as a tenant and not as the owner of its branches. A large proportion of the electricity consumed in the branches is already sourced from renewable energy sources. This share is to be further increased in the coming years, both for the rental space and the external services purchased. The central external IT service provider will switch to renewable energy sources in 2022. [GRI 3-3 d]

IKB favours rail as the preferred means of transport for business trips. Business trips by plane are deliberately kept to a minimum. By reducing business travel and switching from in-person events to online or hybrid events, the Bank has significantly reduced the resulting emissions from business travel in 2020 and 2021. As expected, emissions in this area increased again in 2022 and 2023 due to the lifting of pandemic-related restrictions. IKB is endeavouring to counteract this effect by, among other things, accelerating the conversion of the company car fleet to electric vehicles. IKB is also actively supporting the realisation of new charging points in the rental areas. At the same time, the Banks introduced the Jobbike in 2024 at the request of an employee survey, thereby strengthening its position as a bicycle-friendly employer. [GRI 3-3 d]

These measures enabled IKB to reduce its total GHG emissions in 2023 to 945 tonnes of CO<sub>2</sub>-e, a reduction of around 12% compared with the 2022 reporting year. This means that the short-term targets for reducing internal GHG emissions were achieved ahead of schedule. IKB plans set new longer-term targets in this regard. With the 2023 reporting year, the calculation methodology was updated to the 2024 version of the VfU indicator standards, which does not limit the comparability of GHG emissions with previous years overall, but somewhat in certain areas. [GRI 305-4]

In this way, IKB is making its contribution to climate protection and will continue to regard the further reduction of operational emissions as a key component of its Sustainability strategy and commit to a sustainable future in this.

### 6.2 Corporate environmental management

With the exception of the calculation of financed emissions ("Scope 3 Category 15 - Downstream"), IKB uses the internationally recognised VfU indicator tool to prepare its greenhouse gas accounting. The tool created by the Verein für Umweltmanagement und Nachhaltigkeit e.V. (VfU) is an established, internationally recognised standard tool for the reporting of environmental indicators by financial service providers. The VfU key figures calculation tool enables the recording of consumption and the subsequent determination of key figures in the areas of Energy, Water, Waste, Paper, Mobility and GHG emissions. The tool was created by working groups consisting of members of German and international financial institutions and therefore takes into account the special requirements of financial institutions. In addition, this tool is based on international requirements and climate reporting such as the Greenhouse Gas (GHG) Protocol and these in accordance with the GRI (DNK) and CDO evaluation schemes. IKB recorded its operational emissions for the first time in 2019. The financed emissions ("Scope 3 Category 15 - Downstream") are determined in accordance with the "PCAF Global GHG Accounting & Reporting Standard A - Financed Emissions" (PCAF). [GRI 3-3 c] [GRI 305-5]

As part of recording its GHG emissions, the Banks recorded the data available to it for direct emissions (Scope 1) and indirect emissions (Scope 2). Scope 3 comprises other indirect emissions from the upstream and downstream value chain. At IKB, these include business travel but also Paper and Water consumption and Waste. The electricity consumption of the central external IT service provider and for home office use was also included. [GRI 3-3 c]

#### Energy

IKB had a total energy consumption (electricity, District heating, combustibles and fuels) of 3.1 million kWh in the 2023 financial year. [GRI 302-1]

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Consumption of electricity, Heating and District heating in the buildings fell again in 2023 and 2.4 million kWh. IKB is a tenant at all of its locations, which means that its influence on the energy mix used in the buildings is limited in some cases. IKB is in dialogue with its landlords and tries to actively influence them in order to gradually switch the proportion of Energy consumption in the rented space it occupies to renewable energy sources. [GRI 3-3 d] [GRI 302-1]

Various energy-saving measures have been implemented in the past in order to pursue a continuous reduction in electricity and heat consumption: Timer switching or automation of the external sun protection on the exterior façade, installation of LED lighting, motion detectors for the lighting in the office, etc. [GRI 3-3 d]. [GRI 3-3 d]

Other energy consumption (fuel etc.) in kWh amounts to 680,171 kWh in 2023. [GRI 302-1]

IKB intends to further reduce energy consumption at all locations in the future. In order to achieve this goal, potential savings and measures are continuously reviewed for feasibility and impact and implemented. [GRI 3-3 e, f]

### Energy consumption

	2023	2022	2021	2020	2019
<b>Total energy consumption in kWh</b>	<b>1,544,833</b>	<b>1,656,467</b>	<b>1,861,374</b>	<b>2,117,878</b>	<b>2,782,508</b>
Energy consumption in kWh/employee	2,711	3,007	3,398	3,643	4,424
<b>Total heat consumption in kWh</b>	<b>889,741</b>	<b>859,093</b>	<b>1,267,278</b>	<b>1,742,257</b>	<b>2,680,297</b>
Heat consumption in kWh/employee	1,516	1,559	2,314	2,997	4,261
<b>Other energy consumption (fuel etc.) in kWh</b>	<b>680,171</b>	<b>867,410</b>	<b>549,152</b>	<b>647,747</b>	<b>1,521,080</b>
Fuel consumption in kWh/employee	1,193	1,575	1,003	1,114	2,418

### Emissions

As part of the recording of its GHG emissions, IKB has recorded the data available to it for direct emissions (Scope 1) and indirect emissions (Scope 2). In the case of Scope 3 emissions, the emissions generated along the upstream value chain ("upstream") are recognised. IKB has recognised the financed emissions ("Scope 3 Category15 - Downstream") will be determined for the first time in 2024 in accordance with the PCAF.

Emissions from sources directly owned by or within the scope of IKB (electricity production from its own CHP, consumption of fossil fuels in its own buildings and business travel) were recognised as Scope 1 emissions. In 2023, IKB caused 243 tonnes of CO<sub>2</sub>-e (16%) of Scope 1 emissions. Scope 2 emissions indirect energy-related (electricity and District heating) GHG emissions, which accounted for 245 tonnes of CO<sub>2</sub>-e (16%) in 2023. IKB's Scope 3 emissions are made up of indirect emissions generated along IKB's upstream value chain. These include indirect emissions from upstream Energy consumption such as electricity (including home office and computing centre), Heating, business travel, Paper, Water, Waste and the central external IT service provider. The switch to renewable energy sources in the area of the central external IT service provider in 2023 has led to a significant reduction in IKB's Scope 3 emissions allocated to electricity consumption. [GRI 305-1] [GRI 305-2] [GRI 305-3]

Taken together, IKB's GHG emissions in 2023 totalled 945 t CO<sub>2</sub>-e, which corresponds to a greenhouse gas intensity 1,658 kg CO<sub>2</sub>-e/ MA. Since the first recording in the base year (2019), emissions have thus reduced by approx. 59%. [GRI 305-4] [GRI 305-5] IKB has set itself ambitious targets for the further reduction of CO<sub>2</sub> emissions resulting from its business operations. In order to achieve this goal, the Banks continuously analyses potential savings and derives implementation measures from this. [GRI 305-5]



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### CO<sub>2</sub> emissions/intensity

	2023 <sup>1)</sup>	2022	2021 <sup>2)</sup>	2020 <sup>2)</sup>	2019 <sup>2)</sup>
<b>Direct GHG emissions in t CO<sub>2</sub>e (Scope 1)</b>	<b>243</b>	<b>500</b>	<b>551</b>	<b>722</b>	<b>1,230</b>
Electricity consumption (from own CHP plant)	0	53	89	116	178
Consumption of fossil fuels in the buildings	57	191	301	416	604
Fuel consumption (petrol)	186	257	161	190	447
<b>Indirect energy-related GHG emissions - market-based in tonnes of CO<sub>2</sub>-e (Scope 2)</b>	<b>245</b>	<b>164</b>	<b>144</b>	<b>167</b>	<b>166</b>
Electricity consumption (market-based)	177	133	120	137	101
District heating	68	28	22	28	64
Transport	0	3	2	2	1
<b>Other indirect GHG emissions in t CO<sub>2</sub>-e (Scope 3)</b>	<b>457</b>	<b>415</b>	<b>836</b>	<b>889</b>	<b>1,212</b>
Electricity (including home-office consumption)	148	130	594	569	563
Heating	79	64	95	131	196
Transport	203	194	116	146	374
Paper	3	3	3	5	11
Water	0,3	0	1	3	7
Waste	23,5	23	27	35	61
<b>Total GHG emissions in t CO<sub>2</sub>-e (market-based)</b>	<b>945</b>	<b>1,079</b>	<b>1,531</b>	<b>1,778</b>	<b>2,608</b>
<b>GHG emissions intensity in kg CO<sub>2</sub>-e/employee</b>	<b>1,658</b>	<b>1,959</b>	<b>2,795</b>	<b>3,059</b>	<b>4,146</b>

- 1) With the 2023 reporting year, the calculation methodology was updated to the 2024 version of the VfU indicator standards, which somewhat limits the comparability of GHG emissions with previous years in certain areas.
- 2) Differences in the GHG emissions compared with the previous year's reporting are due to adjustments of the calculation methods and updating of the GHG emission factors.

### Waste

IKB's waste volume amounts to 46 tonnes in 2023 and has remained stable. Waste generated in kg/employee amounts to 81 kg/employee in 2023. For further waste separation, bins for organic waste, packaging and residual waste are available at central points at all IKB locations for waste separation in accordance with legal requirements. Recyclable materials are recycled wherever possible. [GRI 306-3]

#### Waste generated

	2023	2022	2021	2020	2019
<b>Waste generated in t</b>	<b>49</b>	<b>46</b>	<b>69</b>	<b>103</b>	<b>167</b>
Recyclable materials separated and recycled	4	1	16	35	51
Waste incinerated	45	45	53	67	117
<b>Waste generated in kg/employee</b>	<b>86</b>	<b>83</b>	<b>126</b>	<b>177</b>	<b>266</b>

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### Paper

IKB's paper consumption in 2023 was 2.95 tonnes, which corresponds to Paper consumption of 5.18 kg/employee. The decrease is due to the progress made in the digitalisation of processes and the introduction of electronic signatures, which have replaced the use of paper documents in large parts of the business processes. The Banks uses climate-neutral copy and printer paper for its photocopiers. IKB has set itself the goal of further reducing Paper consumption in the future.

IKB aims to further reduce Paper consumption in the coming years by increasing Employees' awareness of the prudent use of paper and consistently pursuing its digitalisation strategy. [GRI 301-1]

#### Paper consumption

	2023	2022	2021	2020	2019
Paper consumption in t	2.95	3.18	3.53	5.80	11.6
Paper consumption in kg/employee	5.18	5.76	6.45	9.98	18.52

### Water and waste water

In 2023, IKB's Water consumption totalled 898 m<sup>3</sup> (1.57 m<sup>3</sup>/MA). Water consumption is mainly attributable to the sanitary facilities at the sites, which can be equated with domestic wastewater. It is not recycled or reused. The wastewater is returned to the water cycle via the disposal pipes of the municipal companies. IKB does not consider its water consumption to have a significant impact on the environment as a result of its business operations. Nevertheless, IKB is to further reduce Water consumption. [GRI 303-5]

#### Water consumption

	2023	2022	2021	2020	2019
Water consumption in m <sup>3</sup>	898	631	1,333	4,629	12,098
Water consumption in m <sup>3</sup> /MA	1.57	1.15	2.43	7.96	19.23

### Financed emissions

In 2024, IKB calculated the financed emissions in accordance with the PCAF standard for the first time. The PCAF standard contains a methodology for disclosing the CO<sub>2</sub>-e emissions of loans and investments of credit institutions ("Scope 3 Category 15 – Downstream"). For seven asset classes, a certain proportion of the counterparty's emissions (Scope 1, Scope 2 and Scope 3 emissions) are allocated to the credit institutions in accordance with the financing share. IKB has emissions data in various data quality levels for all loans and investments in the relevant asset classes "Listed Equities and Corporate Bonds", "Business Loans and Unlisted Equity", "Project Finance", "Commercial Real Estate" and "Sovereign Debt". In accordance with the PCAF standard, the proportion of reported emissions data and the proportion of estimates (proxies) provided must be disclosed using an average data quality assessment.

The emissions data used follow a data hierarchy, with verified or unverified reported counterparty data having the best data quality score (score 1 and 2). Data based on physical activities of the business partners have a data quality score of 3, while emissions data as estimates based on the economic activity of the business partners have the lowest data quality score (data quality score 4 and 5).

The majority of the financed emissions within IKB's portfolio are "Business Loans and Unlisted Equity", which account for around 79% of the investments and loans analysed. To calculate the financed emissions of business loans, IKB primarily uses balance sheet data from corporate customers, supplemented by sector-specific emissions data, which leads to a weighted, low data quality score of 5. As there is generally no information available on the specific CO<sub>2</sub>-e-intensity of the loan funds used, the calculated financed emissions in this asset class are approximate.

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The "Listed Equities and Corporate Bonds" asset class accounts for around 9% of the investments analysed. To calculate the financed emissions in this asset class, IKB uses both direct emission values reported by the company and estimated values determined independently by a data provider if no reported emission data is available. The weighted data quality score for this asset class is 1.65.

Around 6% of the investments and loans analysed are allocated to the "Sovereign Debt" asset class. Financed emissions are calculated on the basis of publicly available national emissions data. The weighted data quality score is 2.

IKB uses average, energy source-specific emission factors to calculate the financed emissions in the "Commercial Real Estate" sector, which account for around 5% of the loans and investments analysed. The basis for this is formed by statistically estimated consumption values for buildings, which are determined depending on the type of building and geographical location. These estimated values take into account the building area financed in each case. The weighted data quality score is 4.

IKB uses sector-based estimates similar to the methodology used for Business Loans and Unlisted Equity for "Project Finance", which as an asset class accounts for around 1% of the investments and loans analysed. These estimates are based on emission intensities that are applied according to the scope of activity of the financed project. As with Business loans and Unlisted Equity, the weighted data quality score is 5.

In addition to the calculated emissions from Scope 1 and Scope 2 (direct emissions), emissions in the amount of 2,681,467 t CO<sub>2</sub>e can be attributed to IKB from the downstream value chain (Scope 3, indirect emissions) of the counterparties. [GRI 305-3]

### Financed emissions

Asset classes	Scope 1 & 2 emissions (t CO <sub>2</sub> e)	Scope 3 emissions (t CO <sub>2</sub> e)
Listed Equities and Corporate Bonds	3,633	172,875
Business Loans and Unlisted Equity	1,292,779	2,189,314
Sovereign Debt	89,059	99,252
Commercial Real Estate	1,301,113	-
Project Finance	423,877	220,026
<b>Total</b>	<b>3,110,461</b>	<b>2,681,467</b>

## 7. Responsible corporate governance

Criminal offences such as corruption and money laundering lead to distortions of competition, destabilise the rule of law and threaten democratic forms of society. [GRI 3-3 a, b]

### 7.1 Prevention of criminal offences

IKB supports international efforts to combat money laundering, terrorist financing and criminal offences.

IKB is aware of its responsibility and consistently opposes all forms of criminal offences – in particular fraud, embezzlement, bribery and corruption - with the aim of combating them effectively. [GRI 3-3 c]

The tasks of combating criminal offences are performed by the Central Office (CS) in accordance with section 25h KWG. The Central Office advises and supports the management with regard to compliance with legal requirements for the prevention of criminal activities. IKB has taken the following measures to reduce the risk of money laundering, terrorist financing and criminal offences:

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- preventive safety measures,
- downstream control measures,
- Transparency in business practices to avoid conflicts of interest,
- Training for Employees,
- Principles for Acceptance and Provision of Benefits,
- Whistleblower system for reporting possible breaches of the law.

Employees must exercise particular caution when interacting with public officials to avoid even the appearance of bribery or improper influence. Offering benefits to public officials or inviting them to events is strictly prohibited for IKB employees. [GRI 3-3 d] [GRI 205-2]

### Preventive measures for the prevention of money laundering and criminal offences

To raise employee awareness, the CS ensures that all employees are familiarised with the principles and measures for the prevention of money laundering/terrorist financing and other criminal activities upon starting their employment. . In addition to the initial training, all employees are trained every two years using an e-learning module. Awareness-raising measures are also carried out as required.

Employees' reliability is also ensured by the MLRO and the CS at the start and during the course of their work. The CS is also involved in the service provider management and risk analysis of significant outsourcing arrangements.

CS must be involved in the Banks's key change processes:

- New Business Process (NGP),
- Changes to operational processes or structures (MaRisk AT 8.2),
- Project portfolio management and
- Process management.

CS takes part in the annual risk inventory. The results of the risk inventory are taken into account in the risk analysis.

The CS is involved in all cases of suspected data misuse or loss of sensitive data. It is also involved in suspected cases of "CEO fraud" or other forms of criminal activities. If necessary, appropriate reports are made to the relevant law enforcement authorities.

### Security and control measures

IKB has established the proven three lines of defence model as a concept for monitoring risk management.

The operational (business) units form the first line of defence. As process owners, they are responsible for the early identification, assessment, management and monitoring of risks resulting from day-to-day business.

The 2nd line of defence comprises various control functions (e.g. Money Laundering Prevention/CS, Compliance, CISO) and is responsible for the overall framework for the internal control system and the overall risk assessment for non-financial risks. These control functions define Group-wide standards that are subject to independent controls and risk assessments at the 2nd level.

The 3rd line of defence is internal audit. As an objective and independent auditing and advisory body, it audits both the operational business (1st line of defence) and the monitoring bodies (2nd line of defence). [GRI 3-3 e, f]

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Regular and ad hoc checks for potential corruption risks are carried out continuously at all operating sites. No significant corruption risks were identified in the reporting period. IKB deliberately refrains from exerting political influence through party donations in order to avoid any conflict of interest related to the funding business and participation in development programmes. IKB has not made any political donations in the last three years. IKB does not receive any financial support from any government, such as e.g. in the form of subsidies or similar. IKB participated in the ECB's Targeted Longer-Term Refinancing Operations (TLTRO), the scope of which expired completely in 2024. [GRI 205-1] [GRI 205-3] [GRI 415-1]

The internal security measures designed to prevent money laundering/terrorist financing and criminal offences primarily focus on business and customer-related security systems, the appropriateness and effectiveness of which are regularly reviewed. If necessary, the audit procedures may lead to the expansion or improvement of existing processes and measures. Follow-up measures may include

- Strengthening security measures and controls to prevent money laundering/terrorist financing and criminal offences,
- Introduction of additional control measures/separation of functions,
- Implementation of technical support measures designed for prevention,
- Exclusion of risks, for example by refraining from entering into contracts/transactions,
- Reduction of risks, e.g. by optimising the customer acceptance process and observing the KYE principle and supplier due diligence. [GRI 3-3 d]

### Sanctions

IKB pursues a zero-tolerance policy with regard to internal and external criminal activities. Appropriate action is taken in response to all (clarified) matters. This includes examining measures under labour law well as criminal law, such as filing of criminal charges or a criminal complaint in accordance with section 158 of the German Code of Criminal Procedure (StPO). Other measures include business relationships and other contracts, issuing warnings, transferring or dismissing employees involved and consistently pursuing civil law claims to mitigate damages. [GRI 3-3 d]

Violations of internal guidelines and legal provisions within the Group are penalised as uniformly as possible. Where necessary, the Compliance Department is called in to assess violations. [GRI 3-3 d]

Conflicts of interest that could influence IKB's business relationships with customers, business partners and public authorities must be avoided. IKB aims to act in the best interests of its clients while protecting the interests of the Bank. Business conflicts of interest can arise both in the Bank's relationship with its clients and between the Bank's clients. Personal conflicts of interest can arise between Employees and the Bank as well as between Employees and clients. Family matters must not influence IKB's business decisions. Similarly, information about customers or the Banks that is not publicly available must not be used for the personal benefit of Employees or third parties, such as in securities transactions or other economic activities, including the exercise of a mandate. In the event of potential conflicts of interest, further action must be agreed upon with the Compliance function. To avoid business conflicts of interest, incompatible activities (e.g. front and back office) are carried out by different employees. To avoid personal conflicts of interest, quantitative employee targets are agreed in such a way that they do not create any product-related false incentives. In general, targets are agreed for Employees in such a way that client and investor protection is ensured and personal conflicts of interest in relation to the Bank or its clients are avoided. The approval of Human Resources must be obtained before taking up secondary employment or Assumption of a mandate in another company. The Human Resources department gets consulting support by the Compliance function in the review of potential conflicts of interest. IKB's Compliance function regularly trains all relevant Employees of Banks on conflict-of-interest management. [GRI 2-15]

### Reporting

All relevant organisational units (branches, divisions, staff departments, subsidiaries) are required to report cases of fraud to the CS without delay. The CS reports the following points to the full Executive Board in an annual report:

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- the cases of criminal reported during the year,
- Type and scope of other internal alerts or reports
- The results of the monitoring activities conducted by the central office
- provides an overall assessment.

The CS reports directly to the responsible member of the Executive Board on a quarterly basis, and upon request, and also to the full Executive Board on request.

### Indications of money laundering and documentation obligations

According to section 261 of the German Criminal Code, it is a criminal offence to conceal illegally acquired assets, to disguise or conceal their origin and to obstruct or jeopardise their seizure. This includes the procurement, safekeeping or use of such assets for oneself or third parties. These assets can originate not only from clearly illegal sources (such as drug or arms trafficking, corruption), but also from supposedly legal industries with non-transparent profit margins (e.g. international art trade, import/export, auction houses, gambling operations, catering and hotel industry). Property transactions and the sale of companies or shares can also be exploited for money laundering purposes.

Against this background, IKB has implemented principles to recognise and prevent suspicious activities relating to money laundering and terrorist financing.

All IKB employees are obligated to comply with the legal requirements and IKB's internal guidelines, procedures and principles for combating money laundering and terrorist financing. Employees are required to report any suspicious activities in this regard.

To ensure compliance with the relevant sanctions and embargo regulations in customer business and before transactions are processed, the requirements of the Foreign Trade and Payments Act, the Foreign Trade and Payments Regulation, EU regulations and applicable US regulations are taken into account.

If business relationships involve increased or high risks, additional enhanced due diligence obligations are applied when entering into the business relationship.

Industries with increased risks are typically cash-intensive, have a high number of transactions and/or are susceptible to corruption.

IKB assesses the construction industry (building construction and civil engineering), motor vehicle trade, catering, gambling, betting and lotteries as high-risk sectors for money laundering. Customers who engage in business activities with a low level of transparency (e.g. with regard to pricing and market conformity) or carry out fiduciary transactions also pose a potentially increased risk. Only very selective exposures exist in these areas.

Increased risks may exist for customers, associated companies or beneficial owners domiciled in a third country outside the EU (with the exception of the UK, Switzerland, Australia, Japan, Canada, the USA) as well as in Malta or Cyprus.

### Procedure in the event of a customer's lack of cooperation in fulfilling customer due diligence obligations, assessment of the obligation to terminate the business relationship

The contractual partners are legally obligated to ensure that the Bank receives all the necessary information and documents to fulfil its due diligence obligations. If the contractual partners do not cooperate sufficiently, the Bank reserves the right to terminate the business relationship, not to conclude any new transactions or to refuse to process transactions.

It is prohibited to enter into or maintain correspondent or other business relationships with shell banks and to open or maintain pass-through accounts. A shell bank is an entity established in a country where it does not have a physical presence and is not part of a regulated financial group. Compliance with statutory provisions and regulatory requirements is a matter

of course for IKB. During the reporting period, there were no violations of laws and regulations in connection with money laundering/terrorist financing and criminal offences, including corruption and bribery, that resulted in fines for IKB. [GRI 2-27]

### 7.2 Protection of bank-related and personal data

#### Information security

IKB's information security management system (ISMS) in accordance with ISO 27001 forms the foundation of the information security organisation. Through this management approach, IKB guarantees the confidentiality, integrity and availability of the data entrusted to it and ensures compliance with regulatory requirements such as the Minimum Requirements for Risk Management (MaRisk) and the Digital Operational Resilience Act in the Financial sector (DORA). Responsibilities are defined via the ISMS, and clear rules and guidelines are established that specify behaviours, processes and obligations to ensure that the information security is ensured at all levels of the organisation. The Chief Information Security Officer (CISO) reports directly to the CEO as an independent unit of the 2nd Line of Defence at IKB AG and is responsible for the operational management and further development of the information security management system. The CISO in close coordination with the Data Protection Officer of IKB AG. [GRI 3-3 c]

Various measures have been taken to prevent or mitigate potential negative effects on Information security. These include training and awareness-raising measures for the employees of IKB AG and its service providers, technical security precautions and regular reviews and audits of the implemented controls. These measures ensure that Information security remains at a high level and that potential risks can be recognised and addressed at an early stage. [GRI 3-3 d]

IKB AG also continuously monitors the effectiveness of the prescribed information security measures. To this end, procedures are used to track effectiveness, including the monitoring of KPIs and the evaluation of progress against the set targets and requirements. The resulting findings are incorporated into IKB's operational security strategies and procedures. Affected interest groups are also involved to ensure that the measures fulfil the requirements and expectations of all relevant stakeholders. [GRI 3-3 e, f]

#### Data protection

There are two different perspectives to consider when it comes to data protection:

- Personal data of employees, private customers and private individuals in corporate customers,
- Company data in the sense of trade and business secrets.

If a bank neglects the protection of personal data, this can have serious consequences for society. Customers entrust banks with their personal information, such as their account details and personal identification numbers. If this data falls into the wrong hands, criminals can misuse it for fraudulent activities, such as identity theft or financial fraud. This can lead not only to financial losses for customers, but also to a loss of trust in the bank and the banks system as a whole.

The protection of company data such as trade and business secrets are crucial to the success of a company. If a bank neglects to protect this data, it can have a significant impact on the company. Trade secrets are often the net income of years of research and development and can represent significant value to the company. If this information falls into the wrong hands, it can be used by competitors to damage the company or gain a competitive advantage.

IKB has set itself the goal of protecting the fundamental and personal rights of its customers and employees. As a responsible company, it is aware of its social responsibility and does everything within its power to strengthen the trust of its customers and employees in the handling of personal data. Banks is subject to banking secrecy and is aware of the confidentiality of the data entrusted to it. It wishes to be a trustworthy partner in matters of Data protection and is committed to ensuring that the data of its customers and employees is secure and protected. The Banks recognises that the protection of personal data and trade and business secrets is crucial to the success of the company and does everything its power to take appropriate security measures to protect this data. [GRI 3-3 c]

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IKB's principles of Data protection match the principles of data protection pursuant to Article 5 of the General Data Protection Regulation (GDPR): lawfulness, fairness, transparency, purpose limitation, data minimisation, data accuracy, storage limitation, integrity and confidentiality of personal data.

A Data Protection Officer and deputy have been appointed at IKB for the organisation of data protection in accordance with data protection regulations. The data protection officer is not subject to instructions in accordance with the provisions of the GDPR. He is supported in legal matters by the Governance and Legal department. In accordance with Article 39 of the GDPR, the Data Protection Officer is responsible for at least the following tasks:

- Informing and advising the controller or processor and the employees who carry out processing with regard to their obligations under the GDPR and other data protection regulations of the Union or the member states,
- Monitoring compliance with the GDPR, other data protection regulations of the European Union or member states and the strategies of the controller or processor for the protection of personal data, including the assignment of responsibilities, awareness-raising and training of employees involved in processing operations and related audits,
- Advice - on request - in connection with the data protection impact assessment and monitoring of its implementation in accordance with Article 35 GDPR,
- Co-operation with the supervisory authority,
- Acting as a point of contact for the supervisory authority in matters relating to processing, including prior consultation in accordance with Article 36 GDPR, and advising on any other matters as appropriate.

IKB has set up a Data Protection Commission (DSK). Two members of the Düsseldorf Works Council are represented on the DSK. Meetings of the DSK take place every three months. The tasks of the DSK are

- Prevention of unauthorised, personal evaluations,
- Protection of system administrators,
- Detection of misuse of IT systems.

Employees of IKB are regularly made aware of the current data protection regulations so that they can comply with the data protection provisions applicable to their work. IKB uses a web-based training tool with a mandatory final test for training purposes. New employees at all locations must complete this training shortly after the start of their employment. Follow-up training must be completed every two years.

IKB's internal requirements are documented as processes in the banks process map.

In accordance with the requirements of the GDPR, information on the processing of personal data is also provided in the data protection information on IKB's website.

Data protection incidents that could involve a breach of personal data protection, for example, must be reported internally to the IKB Data Protection Resource, a centralised collective mailbox made known to employees. If the risk assessment of an incident indicates the need to do so, the data protection supervisory authority and, if necessary, the affected parties are informed in accordance with the requirements of the GDPR. [GRI 3-3 d] [GRI 3-3 e, f]

In the financial year 2024, IKB had one data breach reportable to the data protection supervisory authority. [GRI 418-1]

## 8. Outlook

IKB will continue to pursue its ESG agenda in the financial year 2025 in a targeted manner in the key areas. This includes further optimising the product-specific focus and driving forward development of governance issues. At the same time, work will be done to improve ESG analyses in the credit process, particularly with regard to ESG risks, in order to minimise the ESG



impact on the credit portfolio.

The regulatory context of the introduction and adaptation of regulations such as the EU's Corporate Sustainability Reporting Directive (CSRD) also shows that many mid-cap companies fear the risk of overregulation and are subject to excessive reporting obligations. Despite these challenges, the long-term importance of ESG for sustainable business and responsible corporate governance remains undisputed. Many companies and investors continue to see ESG as a complementary component of their strategies. IKB is closely following the omnibus procedure initiated by the EU, which aims to simplify ESG reporting obligations for companies. The EU plans to simplify the regulatory projects as part of the CSRD implementation schedule and reduce the administrative burden.

In view of the rapidly changing market environment and the growing demand for transformation financing, IKB sees itself as a financing partner that helps its clients to achieve their strategic goals. IKB's transformation financing focuses on innovation, product processes and energy efficiency. To increase its innovative strength, IKB its customers with funding programmes for R&D investments in particular. For process transformation, the Bank supports its customers in achieving more efficient production by cost-efficient financing for investments. In order to achieve cost potential for energy-efficient production, IKB tailored financing solutions from the KfW Group's environmental and energy efficiency promotion programmes. In this context, the Bank will also increasingly utilise funds from the European Investment Bank's guarantee framework, primarily to finance projects aimed at improving the carbon footprint, among other things.

IKB relies on bank-wide ESG expert teams and targeted external support to implement the challenging projects and increasing regulatory requirements.

## 9. Reporting in accordance with the GRI Standards

IKB has reported on the information provided in this GRI Index for the period 1 January 2023 to 31 December 2024 with reference to the GRI Standards.

GRI Standard/Other source	Disclosure		Referral centre
<b>Introduction</b>			
<b>Standards and guidelines applied</b>			
GRI 2: General Disclosures 2023	2-2	Entities included in the 's sustainability reporting	p. 5
	2-3	Reporting period, reporting frequency and contact point	p. 5
	2-4	Correction or restatement of information	p. 5
	2-5	External audit	p. 5
	2-14	Role of the highest governance body in sustainability reporting	p. 5
<b>Profile of the organisation</b>			
<b>Presentation of the organisation</b>			
GRI 2: General Disclosures 2023	2-1	Organisational profile	p. 5
<b>Products, markets and customers</b>			
GRI 2: General Disclosures 2023	2-6	Activities of the Committees, value chain and other business relationships	p. 6, p. 7
<b>Organisation structure</b>			
GRI 2: General Disclosures 2023	2-9	Management structure and composition	p. 7, p. 8
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<b>Sustainability strategy</b>			
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GRI 2: General Disclosures 2023	2-13	Delegation of responsibility for managing the impact	p. 11, p. 12
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GRI 203: Indirect economic impacts 2016	203-1	Infrastructure investments and subsidised services	p. 16
G4 Sector Disclosures - Financial Services (Product Portfolio)	FS1	Guidelines with specific environmental and social components that are applied to business areas	p. 16, p. 17, p. 18
	FS2	Procedures for assessing and reviewing environmental and social risks in the divisions	p. 17
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### Business segments and their ESG effect

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	3-3 e, f	Monitoring and evaluation of performance	p. 18, p. 19, p. 27, p. 40, p. 44, p. 47, p. 48
G4 Sector Disclosures - Financial Services (Product Portfolio)	FS1	Guidelines with specific environmental and social components that are applied to business areas	p. 16
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	FS7	Monetary value of products and services intended provide a specific social benefit for each business unit, broken down by purpose	p. 18
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### Social responsibility

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#### Talented employees are IKB's capital

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	3-3 d	Measures to deal with the effects	p. 17, p. 18, p. 19, p. 27, p. 39, p. 40, p. 44, p. 45, p. 47, p. 48
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	403-5	Employee training on health and safety in the workplace	p. 32
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	404-3	Percentage of employees receiving regular performance and career development	p. 35
GRI 405: Diversity and equal opportunity 2016	405-1	Diversity in supervisory bodies and among employees	p. 37, p. 38
G4 Sector Disclosures - Financial Services (Product Portfolio)	FS4	Procedures to improve Employees' competence in implementing the environmental and social policy and the corresponding procedures for the business areas	p. 27
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GRI 3: Material topics 2023	3-3 a, b	Impact on the environment and society	p. 16, p. 17, p. 18, p. 43
<b>IKB's climate strategy</b>			
GRI 3: Material topics 2023	3-3 c	Management approach	p. 17, p. 18, p. 27, p. 38, p. 39, p. 43, p. 47
	3-3 d	Measures to deal with the effects	p. 17, p. 18, p. 19, p. 27, p. 39, p. 40, p. 44, p. 45, p. 47, p. 48
GRI 305: Emissions 2016	305-1	Direct GHG emissions (Scope 1)	p. 38, p. 40
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	3-3 d	Measures to deal with the effects	p. 17, p. 18, p. 19, p. 27, p. 39, p. 40, p. 44, p. 45, p. 47, p. 48
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GRI 3: Material topics 2023	3-3 c	Management approach	p. 51, p. 52
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GRI 418: Protection of customer data 2016	418-1	Substantiated complaints regarding breaches of customer data protection and loss of customer data	p. 48
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### 10. Appendix

#### 10.1 Abbreviations

AGG	General Equal Treatment Act / German Stock Corporation Act / Stock Corporation Act
AGV Banken	Association of Employers in Private Banking
AktG	German Stock Corporation Act
ArbSchG	Occupational Safety and Health Act
ARC	Money Laundering Officer
ASA	Occupational Safety Committee
BaFin	Federal Financial Supervisory Authority
BdB	Federal Association of German Banks
BEEG	Federal Parental Allowance and Parental Leave Act
BWE	German Wind Energy Association (Bundesverband Windenergie e.V.)
CAPEX	Capital Expenditures
CDD	Customer Due Diligence
CEO	Chief Executive Officer
CHP	Combined heat and power generation
CISO	Chief Information Security Officer
CO <sub>2</sub>	Carbon dioxide
CO <sub>2</sub> -e	Carbon dioxide equivalent
CS	Central office
CSRD	Corporate Sustainability Reporting Directive
CSR-RUG	CSR Directive Implementation Act
DNK	German Sustainability Code
DNSH	Do no significant harm
DORA	Digital Operational Resilience Act
DSK	Data Protection Commission
DrittelbG	German One-Third Participation Act
e.g.	for example
ECB	European Central Bank
ESG	Environment, Social and Governance
ESM	European Stability Mechanism
etc.	et cetera
EU	European Union
FinRep	Financial Reporting
FOM	FOM University of Applied Sciences for Economics and Management
FS	Financial Services Sector Disclosures
GAR	Green asset ratio
GDPR	General Data Protection Regulation

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GHG	Greenhouse Gas
GHG Protocol	Greenhouse Gas Protocol
GLP	Green Loan Principles
GRI	(Reporting standard of the) Global Reporting Initiative
HGB	German Commercial Code
HR	Human Resources
ICF	Equal Opportunities for Women initiative
IDW	Institute of Public Auditors in Germany
i.e.	that is
IKB	Synonym for the Group
IKB AG	Synonym for the individual company
ILO	International Labour Organization
InstitutsVergV	Remuneration Ordinance for Institutions
ISMS	Information security management system
IT	Information technology
IWiL	Initiative Women into Leadership e.V
KAGB	German Investment Code
KfW	KfW Group
kg/employee	Kilogram/Employee
KPI	Key Performance Indicator
KWG	German Banking Act
kWh	Kilowatt hour
LMA	Loan Market Association
m/f	male/female
m <sup>3</sup>	Cubic metre
MaRisk	Minimum requirements for risk management
MiFID	Markets in Financial Instruments Directive
MLRO	Money Laundering Reporting Officer
NACE	is derived from the French title <b>Nomenclature statistique des activités économiques dans la Communauté européenne</b>
NfE	non-financial statement
NFRD	Non-Financial Reporting Directive
NGP	New business process
ODI	Open Door International
OECD	Organisation for Economic Co-Operation and Development
One-Third Participation Act	Act on the One-Third Participation of Employees in the Supervisory Board
PCAF	Partnership for Carbon Accounting Financials
PIE	Public-interest entity



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RechKredV	German Accounting Directive for Banks and Financial Services Institutions
SDG	Sustainable Development Goals
SLLP	Sustainability-Linked Loan Principles
t	ton
TLTRO	Targeted longer-term refinancing operations
UN PRB	United Nations Principles for Responsible Banking
UNEP FI	United Nations Environmental Programme Finance Initiative
VfU	Association for Environmental Management and Sustainability in Financial Institutions e.V.
ZAG	Payment Services Supervision Act

10.2 Principles of Responsible Banking (PRB)

Summary Template - IKB Deutsche Industriebank 2024

<p><b>Principle 1: Alignment</b></p>	<p><b>Principle 2: Impact &amp; Target Setting</b></p>	<p><b>Principle 3: Clients &amp; Customers</b></p>
<p>IKB's business model is geared toward upper mid-sized German companies.</p> <p>Sustainability is an integral part of the business and risk strategy and a strategic goal for the entire bank. IKB supports the “green transformation” and offers sustainable finance products.</p> <p>Its strategy is based on international agreements such as the Universal Declaration of Human Rights, the ILO conventions, the Paris Climate Agreement, and the UN Global Compact.</p> <p>There were no significant changes in the reporting year.</p>	<p>IKB conducted its first impact analysis in the reporting year, using the context and identification module for institutional banking. The analysis focuses on the corporate customer portfolio in Germany.</p> <p>The bank records loan balances by risk country and sector. The German market accounts for 82.9% of the loan book. Only 2% of the loan portfolio is attributable to regions outside Germany and Western Europe. The largest sector allocations are in energy (9%), paper (6.8%) and mechanical engineering (6.1%). Based on this, “climate protection” and “adaptation to climate change” were identified as the key areas for action.</p> <p>Due to the current volatile situation with regard to regulatory requirements in the EU and Germany, IKB did not set any SMART targets for the identified impact areas in the reporting year but defined at least one “soft” target for each impact area.</p>	<p>IKB bases its cooperation with its stakeholders on the principles set out in its Code of Conduct.</p> <p>IKB supports the transition to a low-emission economy with sustainable finance and advisory services.</p> <p>In 2022, the bank developed a Green Loan Framework to create transparency in sustainability assessments. In 2023, the expansion through the Sustainable Finance Framework followed, which includes equity-financed corporate loans. Additionally, ESG advisory was introduced as a complement to the sustainable product portfolio, including regulatory consulting and awareness workshops.</p> <p>In addition, IKB has been offering project financing to its customers since April 2024. This is intended to finance transformation projects with long maturities in particular.</p>
<p><b>Links and references:</b> Non-financial report 2024 p. 5-7, 10-11, 17-19 Investor Relations Presentation 2024 p. 22</p>	<p><b>Links and references:</b> Non-financial report 2024, p. 10-11, 17-19</p>	<p><b>Links and references:</b> Non-financial report 2024 p. 10-13, 16-17, 17-19 Sustainable Finance Framework Sustainability-related lending standards Investor Relations Presentation p. 22</p>

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<p><b>Principle 4:</b> <b>Stakeholders</b></p>	<p><b>Principle 5:</b> <b>Governance &amp; culture</b></p>	<p><b>Principle 6:</b> <b>Transparency &amp; Accountability</b></p>
<p>IKB's sustainability communication focuses on the regular, active, and continuous involvement of stakeholders.</p> <p>The bank's key stakeholders are its customers, creditors, owners, and employees, as well as supervisory authorities, the general public, rating agencies, and media representatives.</p> <p>The bank maintains regular contact with institutional bond investors through its Investor Relations department in one-on-one meetings and investor calls. As part of its preparations for the CSRD, the bank worked with internal stakeholders during the reporting period.</p> <p>There were no significant changes in the reporting year.</p>	<p>IKB pursues a strategic, regulatory, and product-driven agenda in the ESG context. An ESG Steering Committee, with the participation and under the responsibility of the entire Board of Managing Directors, steers these issues and supports management in implementing targets and monitoring measures.</p> <p>The ESG culture is promoted through knowledge transfer and training. IKB is committed to diversity and inclusion, as demonstrated by its signing of the Diversity Charter and the Principles for Responsible Banking.</p> <p>Employees are informed about activities relating to environmental protection and sustainability through various channels. Experts in sustainable finance are trained and needs-based training on ESG topics is offered. The members of the Management Board and Supervisory Board have received internal and external training on ESG issues.</p> <p>There were no significant changes in the reporting year.</p>	<p>The sustainability information contained in this Communication on Progress has not been externally verified.</p>
<p><b>Links and references:</b> Non-financial report 2024, p. 10</p>	<p><b>Links and references:</b> Non-financial report 2024 pp. 11-13, 16-17, 27-38 Code of Conduct p.12</p>	

Supplements Template - IKB Deutsche Industriebank 2024

**Principle 1:**  
**Alignment**

IKB will align our business strategy to be consistent with and contribute to individuals' needs and society's goals, as expressed in the Sustainable Development Goals, the Paris Climate Agreement and relevant national and regional frameworks.

**Business model**

Describe (high-level) your bank's business model, including the main business lines, customer segments served, types of products and services provided, the main sectors and types of activities across the main geographies in which your bank operates or provides products and services. Please also quantify the information by disclosing e.g. the distribution of your bank's portfolio (%) in terms of geographies, business areas or by disclosing the number of customers and clients served.

**References:**

Non-financial report 2024 p. 5-7, 10-11, 17-19

Investor Relations Presentation 2024 p. 22

**Description of the business model:**

The business model of IKB Deutsche Industriebank AG is geared toward the upper segment of German mid-cap sector. These include companies with annual revenues of more than €100 million that generally have a solid equity base and liquidity position and particularly low default rates.

As of December 31, 2024, IKB employed approximately 592 full-time employees. With an integrated approach combining regional sales, sector and product groups, IKB ensures that its customers receive needs-based and solution-oriented support. Personal support on site is provided by a sales network with six locations in various regions.

IKB's customer business focuses on lending, credit advisory and structuring advisory, including capital market products. As a specialist, IKB offers its customers access to public loan programs. In addition, IKB has been offering project financing to its customers since April 2024. This is intended to finance transformation projects with long maturities in particular. A total of 55% of the loan portfolio consists of promotional loans, 87% of which are promotional programs of the KfW banking group (KfW). IKB has a market share of 17.05% (December 31, 2024) in relevant KfW public programme loans. IKB's many years of expertise in public programme loans plays a central role in its ESG strategy.

**Strategy alignment**

Please describe how your bank has aligned and/or is planning to align its strategy to be consistent with the Sustainable Development Goals (SDGs), the Paris Climate Agreement, and other international frameworks such as the Kunming-Montreal Global Biodiversity Framework (GBF), the United Nations Guiding Principles on Business and Human Right (UNGPs), the forthcoming instrument on plastic pollution etc.

Include any other national and/or regional frameworks that your bank has a strategy to align with where relevant.

**References:**

Non-financial report 2024 p. 10-11

Investor Relations Presentation 2024 p. 22

IKB's business model is geared toward achieving sustainable positive results. In this way, the bank creates value for its stakeholders, in particular its customers, investors, employees, and their families. Furthermore, sustainability is an integral part of the business and risk strategy in accordance with MaRisk and a strategic goal for the entire bank.

IKB considers it an essential part of its corporate identity to make a relevant contribution to protecting the environment and society and promoting a sustainable economy. For this reason, sustainable action is an integral part of the company's strategy. IKB therefore implements targeted measures at both the corporate level and in its core business to achieve its economic, environmental, and social goals. IKB thus pursues the goal of playing an active role in the "green transformation" and continuously expanding its range of sustainable products and services. In doing so, IKB is guided by international agreements and guidelines such as the Universal Declaration of Human Rights, the conventions of the International Labor Organization (ILO), the Paris Climate Agreement, and the United Nations Global Compact.

## Principle 2: Impact & Target Setting

We will continuously increase our positive impacts while reducing the negative impacts on, and managing the risks to, people and environment resulting from our activities, products and services. To this end, we will set and publish targets where we can have the most significant impacts.

### Impact analysis

Show how your Banks has identified, prioritised and measured the key impacts of its portfolio (both positive and negative). Specify the focus areas for target setting. Provide details on the following: Scope, portfolio composition, context and performance measurement.

The impact assessment should include an assessment of the relevance of the four priorities set out in Leading the Way to a Sustainable Future: Priorities for a Global Responsible Banking Sector as part of the initial or ongoing impact assessment.

### References:

Non-financial report 2024, p. 17 - 19

### Scope:

IKB has conducted its first impact analysis using the UNEP FI Portfolio Impact Analysis Tool for banks. The context and identification module for institutional banking was used to analyze the loan portfolio as part of the analysis.

The impact analysis covered IKB's corporate customer portfolio in Germany. The analysis of the German business covered a significant portion of the bank's overall activities, around 83% of the total loan book.

The findings form the basis for identifying the key areas of influence of the loan book.

### Composition of the portfolio:

For the impact analysis, outstanding loan balances were recorded by risk country and sector.

As a bank focused on German SMEs, IKB operates primarily in Germany. The share of other countries is very low. Accordingly, 82.9% of the loan book is attributable to the German market. Only 2% of the loan portfolio is attributable to regions outside Germany and Western Europe.

The largest sector allocations in the portfolio are in the energy (9%), paper (6.8%) and mechanical engineering (6.1%) industries.

In order to assess the scope of its loan book, IKB has integrated the NACE code industry classification into its identification module. Using the UNEP FI Impact Radar, the bank was able to identify areas in which IKB can reinforce positive impacts or minimize potential negative impacts.

**Context:**

IKB's portfolio composition focuses on Germany. Environmental aspects – particularly with regard to climate change – are therefore a top priority. Social and governance factors generally meet the high standards in Germany.

Regulatory authorities such as the ECB have set out clear expectations for the sustainable transformation of the financial sector, including in the ECB's guidance on climate and environmental risks. Banks, and IKB in particular with its long-standing expertise in promotional lending, play a key role in financing sustainable investments.

The focus of the promotional programs is on infrastructure financing with an emphasis on energy and resource efficiency, decarbonization, and resource-saving measures. IKB accounts for 17.05% of KfW's total new business volume in programs relevant to IKB. In addition, IKB also uses its own funds to finance investments, particularly in energy infrastructure, green buildings, and the energy-efficient renovation of buildings. This financing contributes in particular to the achievement of Sustainable Development Goals 7 "Affordable and clean energy" and 13 "Climate action."

**Identification of the impact areas:**

IKB is aware that the most significant impacts of its business activities are determined by the emissions it finances.

Therefore, after conducting an impact analysis in accordance with UN guidelines and taking into account its own analyses and other initiatives, IKB has identified the following key impact areas and central fields of action:

1. Climate change and
2. Adaptation to climate change

**Performance Measurement:**

IKB has decided to measure its performance in line with applicable regulatory requirements. This includes, in particular, disclosing the bank's carbon footprint at portfolio level in accordance with the PCAF standard and developing climate pathways for selected industries.

IKB is closely monitoring political and regulatory developments and will adapt its measures accordingly to meet its commitments.

**Targets, Target Implementation, and Action Plans/Transition plans**

Show that your bank has set and published a minimum of two SMART targets which address at least two different areas of most significant impact that your bank identified in its impact analysis. Once targets are set, explain the actions taken and progress made. Include details regarding: Alignment, Baselines, Targets, Target Implementation & Monitoring (and KPIs), Action Plans/ Transition plans and Milestones.

Banks are encouraged to disclose information on actions they are taking in the four priorities set out in "Leading the Way to a Sustainable Future: Priorities for a Global Responsible Banking Sector (2024)".

**References:**

Non-financial report 2024, p. 10 - 11

The Bank's ESG approach is based on several key frameworks. In addition to the Paris Agreement and the Sustainable Development Goals (SDGs), it is guided in particular by applicable regulatory requirements, such as CSRD, the PCAF methodology for determining the carbon footprint, the EU taxonomy, and the creation of climate pathways for specific sectors. The requirements and expectations of the European Central Bank (ECB), the European Banking Authority (EBA), and the German Federal Financial Supervisory Authority (BaFin) are also taken into account.

At least one "soft" target has been defined for each of the two impact areas mentioned above. Due to the current uncertainties regarding regulatory requirements in the EU and Germany, IKB is not in a position at this time to establish a robust baseline on the basis of which the bank can define specific, measurable, achievable, realistic, and time-bound SMART targets.

**Climate change:**

- Mobilization of €3 billion to €4 billion in sustainable new business volume by the end of 2025 (new business volume as defined by the IKB Sustainable Finance Framework)
- Further development of reporting on financed emissions in accordance with the PCAF standard, depending on regulatory developments

**Adaptation to climate change:**

- Further development of the consideration of physical risks in lending

### Principle 3:

## Clients & Customers

We will work responsibly with our clients and customers to encourage sustainable practices and enable economic activities that create shared prosperity for present and future generations.

### Client and Customer engagement

Describe how your bank has worked with and/or is planning to work with its clients and customers to encourage sustainable practices and enable sustainable economic activities. It should include information on the client engagement strategy including but not limited to the impact areas identified/ targets set, awareness raising activities with clients and customers, relevant policies and processes, actions planned/implemented to support clients' transition, selected indicators on client engagement and, where possible, the impacts achieved.

**References:**

- Non-financial report 2024, p. 10-13, 16-17
- Sustainable Finance Framework
- Sustainability-related lending standards

IKB sees ESG as an opportunity to deepen its customer relationships and promote sustainable growth. Responsible business is ensured by complying with all applicable laws and internal guidelines, supported by an effective compliance system. This approach ensures that IKB acts in the public interest, prevents criminal activity, and makes a positive contribution beyond its core business.

To support customers in their transition to a low-emission and green economy, the bank offers a needs-based range of sustainable finance and advisory services. The ESG-based lending process is based on three core elements: sustainability-related lending standards, ESG scoring, and the Sustainable Finance Framework.

For the purpose of sustainability-oriented management of new lending business, IKB has developed sustainability criteria for lending, published them in 2024, and integrated them into its risk management system. The sustainability-related lending standards comprise both general environmental and social standards to be observed in the lending business and specific standards for individual sectors. The general environmental standards make it clear that financing or participating in activities, transactions, or projects that expose the environment to significant and lasting damage (e.g., destruction of rainforests, pollution of land, air, or water) is not in line with the bank's corporate strategy. The specific standards apply to the sectors "energy," "wood, pulp, and paper," "mining," "agriculture and forestry," and "fishing and aquaculture." The standards are binding and thus contribute to increasing the Bank's positive contributions to sustainable transformation and reducing its negative contributions. Their publication makes it clear and transparent to all of the Bank's stakeholders for which financing purposes the Bank is generally available.

When making individual lending decisions, relevant sustainability information is evaluated using a sustainability checklist or an ESG scoring tool, and ESG aspects are systematically taken into account. The ESG scoring tool, which assesses ESG risks from both a risk and an impact perspective, was introduced in 2024. The scoring of all IKB's corporate and real estate customers (with the exception of customers with MaRisk status "resolution" or whose group business volume does not exceed €750 thousand) will be completed in the 2025 financial year, replacing the sustainability checklist for these exposures.

IKB developed a green loan framework at the beginning of 2022. This has enabled it to position itself in the area of sustainable finance and provide its customers with transparency regarding its own assessment criteria and understanding of sustainability. To strengthen its commitment to supporting its customers in their transition to a more environmentally and/or socially sustainable future, IKB has expanded its existing Green Loan Framework to include corporate loans financed from its own funds with the Sustainable Finance Framework, thereby creating a holistic view of IKB's sustainable product positioning. The IKB Sustainable Finance Framework takes into account both the United Nations Sustainable Development Goals (SDGs) and the European EU Taxonomy Regulation for sustainable activities. IKB's Sustainable Finance Framework is based on various guidelines in the context of ESG products of the Loan Market Association (LMA). In particular, the Green Loan Principles (GLP) and the Sustainability-Linked Loan Principles (SLLP) were used as the basis for this document. The framework has been reviewed and certified by the internationally renowned ESG certifier ISS ESG.

#### **Business opportunities**

Describe what strategic business opportunities in relation to the increase of positive and the reduction of negative impacts your bank has identified and/or how your bank has developed these in the reporting period. Provide information on sustainability-related products and services and frameworks in place that support the transition needs of clients, size of the sustainable finance portfolio in USD or local currency and/or as a % of your bank's portfolio,\* and which SDGs or impact areas your bank is striving to make a positive impact on (e.g. green mortgages—climate, social, sustainability bonds—financial inclusion, etc.).

\* Provide information on the sustainable finance frameworks/standards/taxonomies used to label sustainable finance volumes

#### **References:**

Non-financial report p. 17-19

Investor relations presentation p. 22



Sustainability is already firmly anchored in IKB's product range. In 2023, the IKB Sustainable Finance Framework was established, which provides a holistic view of IKB's sustainable product positioning. As a further lever for the transformation of the industry, ESG Advisory was introduced as an additional product to complement the existing sustainable product portfolio. This includes supporting customers in meeting regulatory requirements and offering awareness workshops. In combination with IKB's public programme loans advisory services, this promotes awareness of sustainable finance.

In fiscal year 2024, IKB introduced project financing as an additional financing instrument for transformation projects. Project financing is of central importance for promoting sustainability, as it enables the financing of large-volume, long-term projects. These include, in particular, transformation projects such as the construction of renewable energy plants, investments in the circular economy, and environmentally friendly infrastructure measures. These projects make a significant contribution to reducing greenhouse gas emissions and protecting natural resources. The importance of project financing for the green transformation is also evident in its close links with government support programs.

In 2024, sustainable finance products were financed in accordance with the IKB Sustainable Finance Framework with a total volume of ~€0.7 billion and mobilized a total of ~€1.7 billion.

## Principle 4: Stakeholders

We will proactively and responsibly consult, engage and partner with relevant stakeholders to achieve society's goals.

### Stakeholder identification and consultation

Describe which stakeholders (or groups/types of stakeholders) your bank has identified, consulted, engaged, collaborated or partnered with for the purpose of implementing the Principles and improving your bank's impacts. This should include a high-level overview of the bank's engagement strategy following criteria for effective engagement and advocacy, how your bank has identified relevant stakeholders, what issues were addressed/results achieved and how they fed into the action planning process.

### References

Non-financial report 2024, p. 10

IKB's sustainability communication focuses on the regular, active, and continuous involvement of stakeholders. The bank's key stakeholders are its customers, creditors, owners, and employees, as well as supervisory authorities, the general public, rating agencies, and media representatives. The bank maintains regular contact with institutional bond investors through its Investor Relations department in one-on-one meetings and investor calls. As part of its preparations for the CSRD, the bank worked with internal stakeholders during the reporting period.

## Principle 5: Governance & Culture

We will implement our commitment to these Principles through effective governance and a culture of responsible banking.

<p><b>Governance Structure for Implementation of the Principles</b></p> <p>Describe the relevant governance structures, policies and procedures your bank has in place/is planning to put in place to manage significant positive and negative (potential) impacts (including accountability at the executive leadership level, clearly defined roles and responsibilities for sustainability matters in internal processes, etc.) and support the effective implementation of the Principles.</p>
<p><b>References:</b></p> <p>Non-financial report 2024, p. 11-13, 27-38</p> <p>Code of Conduct p.12</p>
<p>The bank pursues a three-pillar approach comprising strategy, regulatory compliance, and products, from which courses of action and individual measures have been derived. A specially convened ESG steering committee, with the participation and responsibility of the entire Board of Management, oversees the implementation of the initiatives. The further development of the ESG culture within IKB is promoted through measures such as systematic knowledge transfer. Due to the interdisciplinary nature of ESG, large parts of IKB are affected by this topic.</p> <p>If there are indications of violations of legal and regulatory requirements, internal business and risk strategy guidelines, written rules, or the Code of Conduct, employees can always talk to their manager. If the employee does not consider this to be appropriate or sufficient, a report can be submitted via the whistleblowing system set up by the “Central Office.” Whistleblowers are subject to special protection. At their request, their identity will be treated confidentially by the bank in accordance with legal requirements. It is also possible to report violations anonymously.</p>
<p><b>Promoting a culture of responsible banking:</b></p> <p>Describe the initiatives and measures of your bank to foster a culture of responsible banking among its employees (e.g., capacity building, learning &amp; development, sustainability training for relevant teams, inclusion in remuneration structures and performance management and leadership communication, amongst others).</p>
<p><b>References:</b></p> <p>Non-financial report 2024, p. 27-38</p> <p>Code of Conduct p.12</p>
<p>IKB is committed to diversity and inclusion. This commitment is framed by the signing of the Diversity Charter, German laws such as the General Equal Treatment Act, and IKB’s Code of Conduct. IKB informs its employees about its activities relating to environmental protection and sustainability through various channels. This is done, for example, via the intranet or the bank’s ESG podcast.</p> <p>In addition, experts in sustainable finance are trained and basic training courses on a wide range of ESG topics are offered as needed. The members of the Management Board and Supervisory Board have received internal and external training on ESG.</p> <p>IKB’s transformation toward sustainability is an ongoing and holistic process that is constantly being adapted to new circumstances. Sustainable human resources management therefore also stands for a cultural change that the bank is supporting. This is essential for the bank’s success and survival, which is why the sustainable orientation of human resources work is a key strategic issue. IKB’s human resources development strategy is derived from the corporate strategy. IKB’s goal is for employees to identify with IKB, its values, and its strategic orientation.</p>

**Risk and due diligence processes and policies**

Describe what processes your bank has installed to identify and manage environmental and social risks associated with your bank’s portfolio. This can include aspects such as identification of significant/salient risks, due diligence processes, environmental and social risks mitigation and definition of action plans, monitoring and reporting on risks and any existing grievance mechanism, as well as the governance structures your bank has in place to oversee these risks.

**References:**

Non-financial report 2024, p. 11-13, 16-17

In order to prevent any negative impact of the Bank's business activities on the environment and society and to avoid or reduce any risks that may arise from this, approaches have been developed for identification (ESG risk driver analysis), assessment (quantitative and qualitative assessment of materiality, stress tests) and reporting (integration of sustainability risks into existing risk reports). As part of individual credit decisions, relevant sustainability information is evaluated using a sustainability checklist or an ESG scoring tool, and ESG aspects are systematically taken into account. The ESG scoring tool, which assesses ESG risks from both a risk and an impact perspective, was introduced in 2024. The scoring of all IKB corporate and real estate customers (with the exception of customers with MaRisk status “resolution” or whose group business volume does not exceed €750 thousand) will be achieved during the 2025 financial year, replacing the sustainability checklist for these exposures.

**Principle 6:**

**Transparency & Accountability**

We will periodically review our individual and collective implementation of these Principles and be transparent about and accountable for our positive and negative impacts and our contribution to society’s goals.

The information provided in the Responsible Banking Progress Statement is sufficient. If third-party assurance has been undertaken, provide details on the scope of assurance and the reference/link to the Independent (Limited) Assurance Report

IKB has dealt extensively with the UNPRB requirements in connection with the signing. It intensified this work further in the reporting year and is continuously integrating the findings into its strategic initiatives and processes. The information on sustainability contained in this statement of progress has not been externally verified.

**10.3 Taxonomy templates**

# Combined separate non-financial report of IKB 2024

## 1.Assets for the calculation of GAR (turnover based)

	a	b	c	Disclosure reference date T						
				Climate Change Mitigation (CCM)			Climate Change Adaptation (CCA)			
				Of which towards taxonomy relevant sectors (Taxonomy-eligible)			Of which towards taxonomy relevant sectors (Taxonomy-eligible)			
				Of which environmentally sustainable (Taxonomy-aligned)			Of which environmentally sustainable (Taxonomy-aligned)			
			Of which Use of Proceeds	Of which transitional	Of which enabling		Of which Use of Proceeds	Of which enabling		
€ million										
<b>GAR - Covered assets in both numerator and denominator</b>										
1 Loans and advances, debt securities and equity instruments not HIT eligible for GAR calculation	3,101.7	474.7	129.6	88.9	1.3	117.3	2.1	0.0	-	
2 <b>Financial undertakings</b>	795.9	255.5	97.3	75.0	0.9	91.7	0.1	0.0	-	
3 Credit institutions	462.2	83.5	4.0	-	0.8	0.2	0.1	0.0	-	
4 Loans and advances	24.2	-	-	-	-	-	-	-	-	
5 Debt securities, including UoP	438.0	83.5	4.0	-	0.8	0.2	0.1	0.0	-	
6 Equity instruments	-	-	-	-	-	-	-	-	-	
7 Other financial corporations	333.7	172.0	93.3	75.0	0.1	91.5	-	-	-	
8 of which investment firms	-	-	-	-	-	-	-	-	-	
9 Loans and advances	-	-	-	-	-	-	-	-	-	
10 Debt securities, including UoP	-	-	-	-	-	-	-	-	-	
11 Equity instruments	-	-	-	-	-	-	-	-	-	
12 of which management companies	-	-	-	-	-	-	-	-	-	
13 Loans and advances	-	-	-	-	-	-	-	-	-	
14 Debt securities, including UoP	-	-	-	-	-	-	-	-	-	
15 Equity instruments	-	-	-	-	-	-	-	-	-	
16 of which insurance undertakings	-	-	-	-	-	-	-	-	-	
17 Loans and advances	-	-	-	-	-	-	-	-	-	
18 Debt securities, including UoP	-	-	-	-	-	-	-	-	-	
19 Equity instruments	-	-	-	-	-	-	-	-	-	
20 <b>Non-financial undertakings</b>	1,005.0	219.2	32.4	13.9	0.4	25.6	2.0	-	-	
21 Loans and advances	976.4	219.2	32.4	13.9	0.4	25.6	2.0	-	-	
22 Debt securities, including UoP	28.6	-	-	-	-	-	-	-	-	
23 Equity instruments	-	-	-	-	-	-	-	-	-	
24 <b>Households</b>	0.2	-	-	-	-	-	-	-	-	
25 of which loans collateralised by residential immovable property	-	-	-	-	-	-	-	-	-	
26 of which building renovation loans	-	-	-	-	-	-	-	-	-	
27 of which motor vehicle loans	-	-	-	-	-	-	-	-	-	
28 <b>Local governments financing</b>	1,300.5	-	-	-	-	-	-	-	-	
29 Housing financing	-	-	-	-	-	-	-	-	-	
30 Other local government financing	1,300.5	-	-	-	-	-	-	-	-	
31 <b>Collateral obtained by taking possession: residential and commercial immovable properties</b>	-	-	-	-	-	-	-	-	-	
32 <b>Assets excluded from the numerator for GAR calculation (covered in the denominator)</b>	8,997.0	-	-	-	-	-	-	-	-	
33 <b>Financial and Non-financial undertakings</b>	8,485.8	-	-	-	-	-	-	-	-	
34 SMEs and NFCs (other than SMEs) not subject to NFRD disclosure obligations	8,035.5	-	-	-	-	-	-	-	-	
35 Loans and advances	7,466.2	-	-	-	-	-	-	-	-	
36 of which loans collateralised by commercial immovable property	1,752.6	-	-	-	-	-	-	-	-	
37 of which building renovation loans	-	-	-	-	-	-	-	-	-	
38 Debt securities	134.8	-	-	-	-	-	-	-	-	
39 Equity instruments	434.5	-	-	-	-	-	-	-	-	
40 Non-EU country counterparties not subject to NFRD disclosure obligations	450.3	-	-	-	-	-	-	-	-	
41 Loans and advances	302.9	-	-	-	-	-	-	-	-	
42 Debt securities	147.4	-	-	-	-	-	-	-	-	
43 Equity instruments	-	-	-	-	-	-	-	-	-	
44 <b>Derivatives</b>	56.8	-	-	-	-	-	-	-	-	
45 <b>On demand interbank loans</b>	270.8	-	-	-	-	-	-	-	-	
46 <b>Cash and cash-related assets</b>	-	-	-	-	-	-	-	-	-	
47 <b>Other categories of assets (e.g. Goodwill, commodities etc.)</b>	183.7	-	-	-	-	-	-	-	-	
48 <b>Total GAR assets</b>	12,098.7	474.7	129.6	88.9	1.3	117.3	2.1	0.0	-	
49 <b>Assets not covered for GAR calculation</b>	2,078.4	-	-	-	-	-	-	-	-	
50 <b>Central governments and Supranational issuers</b>	1,133.3	-	-	-	-	-	-	-	-	
51 <b>Central banks exposure</b>	945.1	-	-	-	-	-	-	-	-	
52 <b>Trading book</b>	-	-	-	-	-	-	-	-	-	
53 <b>Total assets</b>	14,177.1	474.7	129.6	88.9	1.3	117.3	2.1	0.0	-	
<b>Off-balance sheet exposures - Undertakings subject to NFRD disclosure obligations</b>										
54 Financial guarantees	975.4	4.8	0.5	-	-	0.4	-	-	-	
55 Assets under management	-	-	-	-	-	-	-	-	-	
56 Of which debt securities	-	-	-	-	-	-	-	-	-	
57 Of which equity instruments	-	-	-	-	-	-	-	-	-	

# Combined separate non-financial report of IKB 2024

	k	l	m	n	o	p	q	r	s	t	u	v
	Disclosure reference date T											
	Water and marine resources (WTR)			Circular economy (CE)				Pollution (PPC)				
	Of which towards taxonomy relevant sectors (Taxonomy-eligible)			Of which towards taxonomy relevant sectors (Taxonomy-eligible)				Of which towards taxonomy relevant sectors (Taxonomy-eligible)				
	Of which environmentally sustainable (Taxonomy-aligned)			Of which environmentally sustainable (Taxonomy-aligned)				Of which environmentally sustainable (Taxonomy-aligned)				
		Of which Use of Proceeds	Of which enabling		Of which Use of Proceeds	Of which enabling		Of which Use of Proceeds	Of which enabling		Of which Use of Proceeds	Of which enabling
€ million												
<b>GAR - Covered assets in both numerator and denominator</b>												
1 Loans and advances, debt securities and equity instruments not HIT eligible for GAR calculation	0.2	-	-	-	31.4	-	-	-	21.5	-	-	-
2 <b>Financial undertakings</b>	-	-	-	-	27.7	-	-	-	3.5	-	-	-
3 Credit institutions	-	-	-	-	-	-	-	-	-	-	-	-
4 Loans and advances	-	-	-	-	-	-	-	-	-	-	-	-
5 Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-
6 Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-
7 Other financial corporations	-	-	-	-	27.7	-	-	-	3.5	-	-	-
8 of which investment firms	-	-	-	-	-	-	-	-	-	-	-	-
9 Loans and advances	-	-	-	-	-	-	-	-	-	-	-	-
10 Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-
11 Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-
12 of which management companies	-	-	-	-	-	-	-	-	-	-	-	-
13 Loans and advances	-	-	-	-	-	-	-	-	-	-	-	-
14 Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-
15 Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-
16 of which insurance undertakings	-	-	-	-	-	-	-	-	-	-	-	-
17 Loans and advances	-	-	-	-	-	-	-	-	-	-	-	-
18 Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-
19 Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-
20 <b>Non-financial undertakings</b>	0.2	-	-	-	3.7	-	-	-	18.1	-	-	-
21 Loans and advances	0.2	-	-	-	3.7	-	-	-	7.1	-	-	-
22 Debt securities, including UoP	-	-	-	-	-	-	-	-	11.0	-	-	-
23 Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-
24 <b>Households</b>												
25 of which loans collateralised by residential immovable property												
26 of which building renovation loans												
27 of which motor vehicle loans												
28 <b>Local governments financing</b>												
29 Housing financing												
30 Other local government financing												
31 <b>Collateral obtained by taking possession: residential and commercial immovable properties</b>												
32 <b>Assets excluded from the numerator for GAR calculation (covered in the denominator)</b>												
33 <b>Financial and Non-financial undertakings</b>												
34 SMEs and NFCs (other than SMEs) not subject to NFRD disclosure obligations												
35 Loans and advances												
36 of which loans collateralised by commercial immovable property												
37 of which building renovation loans												
38 Debt securities												
39 Equity instruments												
40 Non-EU country counterparties not subject to NFRD disclosure obligations												
41 Loans and advances												
42 Debt securities												
43 Equity instruments												
44 <b>Derivatives</b>												
45 <b>On demand interbank loans</b>												
46 <b>Cash and cash-related assets</b>												
47 <b>Other categories of assets (e.g. Goodwill, commodities etc.)</b>												
48 <b>Total GAR assets</b>	0.2	-	-	-	31.4	-	-	-	21.5	-	-	-
49 <b>Assets not covered for GAR calculation</b>												
50 <b>Central governments and Supranational issuers</b>												
51 <b>Central banks exposure</b>												
52 <b>Trading book</b>												
53 <b>Total assets</b>	0.2	-	-	-	31.4	-	-	-	21.5	-	-	-
<b>Off-balance sheet exposures - Undertakings subject to NFRD disclosure obligations</b>												
54 Financial guarantees	0.0	-	-	-	0.1	-	-	-	1.3	-	-	-
55 Assets under management	-	-	-	-	-	-	-	-	-	-	-	-
56 Of which debt securities	-	-	-	-	-	-	-	-	-	-	-	-
57 Of which equity instruments	-	-	-	-	-	-	-	-	-	-	-	-

## Combined separate non-financial report of IKB 2024

	w	x	z	aa	ab	ac	ad	ae	af
	Disclosure reference date T								
	Biodiversity and Ecosystems (BIO)				TOTAL (CCM + CCA + WTR + CE + PPC + BIO)				
	Of which towards taxonomy relevant sectors (Taxonomy-eligible)				Of which environmentally sustainable (Taxonomy-aligned)				
					Of which environmentally sustainable (Taxonomy-aligned)		Of which environmentally sustainable (Taxonomy-aligned)		
					Of which Use of Proceeds	Of which enabling	Of which Use of Proceeds	Of which transitional	Of which enabling
€ million									
<b>GAR - Covered assets in both numerator and denominator</b>									
1 Loans and advances, debt securities and equity instruments not HFT eligible for GAR calculation	-	-	-	-	529.9	140.4	88.9	1.3	128.1
2 <b>Financial undertakings</b>	-	-	-	-	286.7	108.0	75.0	0.9	102.5
3 Credit institutions	-	-	-	-	83.6	4.0	-	0.8	0.2
4 Loans and advances	-	-	-	-	-	-	-	-	-
5 Debt securities, including UoP	-	-	-	-	83.6	4.0	-	0.8	0.2
6 Equity instruments	-	-	-	-	-	-	-	-	-
7 Other financial corporations	-	-	-	-	203.1	104.0	75.0	0.1	102.2
8 of which investment firms	-	-	-	-	-	-	-	-	-
9 Loans and advances	-	-	-	-	-	-	-	-	-
10 Debt securities, including UoP	-	-	-	-	-	-	-	-	-
11 Equity instruments	-	-	-	-	-	-	-	-	-
12 of which management companies	-	-	-	-	-	-	-	-	-
13 Loans and advances	-	-	-	-	-	-	-	-	-
14 Debt securities, including UoP	-	-	-	-	-	-	-	-	-
15 Equity instruments	-	-	-	-	-	-	-	-	-
16 of which insurance undertakings	-	-	-	-	-	-	-	-	-
17 Loans and advances	-	-	-	-	-	-	-	-	-
18 Debt securities, including UoP	-	-	-	-	-	-	-	-	-
19 Equity instruments	-	-	-	-	-	-	-	-	-
20 <b>Non-financial undertakings</b>	-	-	-	-	243.2	32.4	13.9	0.4	25.6
21 Loans and advances	-	-	-	-	232.2	32.4	13.9	0.4	25.6
22 Debt securities, including UoP	-	-	-	-	11.0	-	-	-	-
23 Equity instruments	-	-	-	-	-	-	-	-	-
24 <b>Households</b>	-	-	-	-	-	-	-	-	-
25 of which loans collateralised by residential immovable property	-	-	-	-	-	-	-	-	-
26 of which building renovation loans	-	-	-	-	-	-	-	-	-
27 of which motor vehicle loans	-	-	-	-	-	-	-	-	-
28 <b>Local governments financing</b>	-	-	-	-	-	-	-	-	-
29 Housing financing	-	-	-	-	-	-	-	-	-
30 Other local government financing	-	-	-	-	-	-	-	-	-
31 <b>Collateral obtained by taking possession: residential and commercial immovable properties</b>	-	-	-	-	-	-	-	-	-
32 <b>Assets excluded from the numerator for GAR calculation (covered in the denominator)</b>	-	-	-	-	-	-	-	-	-
33 <b>Financial and Non-financial undertakings</b>	-	-	-	-	-	-	-	-	-
34 SMEs and NFCs (other than SMEs) not subject to NFRD disclosure obligations	-	-	-	-	-	-	-	-	-
35 Loans and advances	-	-	-	-	-	-	-	-	-
36 of which loans collateralised by commercial immovable property	-	-	-	-	-	-	-	-	-
37 of which building renovation loans	-	-	-	-	-	-	-	-	-
38 Debt securities	-	-	-	-	-	-	-	-	-
39 Equity instruments	-	-	-	-	-	-	-	-	-
40 Non-EU country counterparties not subject to NFRD disclosure obligations	-	-	-	-	-	-	-	-	-
41 Loans and advances	-	-	-	-	-	-	-	-	-
42 Debt securities	-	-	-	-	-	-	-	-	-
43 Equity instruments	-	-	-	-	-	-	-	-	-
44 <b>Derivatives</b>	-	-	-	-	-	-	-	-	-
45 <b>On demand interbank loans</b>	-	-	-	-	-	-	-	-	-
46 <b>Cash and cash-related assets</b>	-	-	-	-	-	-	-	-	-
47 <b>Other categories of assets (e.g. Goodwill, commodities etc.)</b>	-	-	-	-	-	-	-	-	-
48 <b>Total GAR assets</b>	-	-	-	-	529.9	140.4	88.9	1.3	128.1
49 <b>Assets not covered for GAR calculation</b>	-	-	-	-	-	-	-	-	-
50 <b>Central governments and Supranational issuers</b>	-	-	-	-	-	-	-	-	-
51 <b>Central banks exposure</b>	-	-	-	-	-	-	-	-	-
52 <b>Trading book</b>	-	-	-	-	-	-	-	-	-
53 <b>Total assets</b>	-	-	-	-	529.9	140.4	88.9	1.3	128.1
<b>Off-balance sheet exposures - Undertakings subject to NFRD disclosure obligations</b>	-	-	-	-	-	-	-	-	-
54 Financial guarantees	-	-	-	-	6.3	0.5	-	-	0.4
55 Assets under management	-	-	-	-	-	-	-	-	-
56 Of which debt securities	-	-	-	-	-	-	-	-	-
57 Of which equity instruments	-	-	-	-	-	-	-	-	-

# Combined separate non-financial report of IKB 2024

	ag	ah	ai	aj	ak	al	am	an	ao	ap	
	Disclosure reference date T-1										
	Total [gross] carrying amount	Climate Change Mitigation (CCM)					Climate Change Adaptation (CCA)				
		Of which towards taxonomy relevant sectors (Taxonomy-eligible)					Of which towards taxonomy relevant sectors (Taxonomy-eligible)				
		Of which environmentally sustainable (Taxonomy-aligned)					Of which environmentally sustainable (Taxonomy-aligned)				
		Of which Use of Proceeds	Of which transitional	Of which enabling	Of which Use of Proceeds	Of which enabling					
€ million											
	<b>GAR - Covered assets in both numerator and denominator</b>										
1	Loans and advances, debt securities and equity instruments not HFT eligible for GAR calculation	936.9	175.2	17.0	-	-	-	-	-	-	
2	<b>Financial undertakings</b>	247.5	50.0	-	-	-	-	-	-	-	
3	Credit institutions	98.1	-	-	-	-	-	-	-	-	
4	Loans and advances	-	-	-	-	-	-	-	-	-	
5	Debt securities, including UoP	98.1	-	-	-	-	-	-	-	-	
6	Equity instruments	-	-	-	-	-	-	-	-	-	
7	Other financial corporations	149.4	50.0	-	-	-	-	-	-	-	
8	of which investment firms	-	-	-	-	-	-	-	-	-	
9	Loans and advances	-	-	-	-	-	-	-	-	-	
10	Debt securities, including UoP	-	-	-	-	-	-	-	-	-	
11	Equity instruments	-	-	-	-	-	-	-	-	-	
12	of which management companies	-	-	-	-	-	-	-	-	-	
13	Loans and advances	-	-	-	-	-	-	-	-	-	
14	Debt securities, including UoP	-	-	-	-	-	-	-	-	-	
15	Equity instruments	-	-	-	-	-	-	-	-	-	
16	of which insurance undertakings	-	-	-	-	-	-	-	-	-	
17	Loans and advances	-	-	-	-	-	-	-	-	-	
18	Debt securities, including UoP	-	-	-	-	-	-	-	-	-	
19	Equity instruments	-	-	-	-	-	-	-	-	-	
20	<b>Non-financial undertakings</b>	686.6	125.2	17.0	-	-	-	-	-	-	
21	Loans and advances	686.6	125.2	17.0	-	-	-	-	-	-	
22	Debt securities, including UoP	-	-	-	-	-	-	-	-	-	
23	Equity instruments	-	-	-	-	-	-	-	-	-	
24	<b>Households</b>	0.6	-	-	-	-	-	-	-	-	
25	of which loans collateralised by residential immovable property	-	-	-	-	-	-	-	-	-	
26	of which building renovation loans	-	-	-	-	-	-	-	-	-	
27	of which motor vehicle loans	-	-	-	-	-	-	-	-	-	
28	<b>Local governments financing</b>	2.3	-	-	-	-	-	-	-	-	
29	Housing financing	-	-	-	-	-	-	-	-	-	
30	Other local government financing	2.3	-	-	-	-	-	-	-	-	
31	<b>Collateral obtained by taking possession: residential and commercial immovable properties</b>	-	-	-	-	-	-	-	-	-	
32	<b>Assets excluded from the numerator for GAR calculation (covered in the denominator)</b>	9,950.5	-	-	-	-	-	-	-	-	
33	<b>Financial and Non-financial undertakings</b>										
34	SMEs and NFCs (other than SMEs) not subject to NFRD disclosure obligations										
35	Loans and advances										
36	of which loans collateralised by commercial immovable property										
37	of which building renovation loans										
38	Debt securities										
39	Equity instruments										
40	Non-EU country counterparties not subject to NFRD disclosure obligations										
41	Loans and advances										
42	Debt securities										
43	Equity instruments										
44	<b>Derivatives</b>										
45	<b>On demand interbank loans</b>										
46	<b>Cash and cash-related assets</b>										
47	<b>Other categories of assets (e.g. Goodwill, commodities etc.)</b>										
48	<b>Total GAR assets</b>	10,887.5	175.2	17.0	-	-	-	-	-	-	
49	<b>Assets not covered for GAR calculation</b>										
50	Central governments and Supranational issuers										
51	Central banks exposure										
52	Trading book										
53	<b>Total assets</b>	14,653.5	175.2	17.0	-	-	-	-	-	-	
<b>Off-balance sheet exposures - Undertakings subject to NFRD disclosure obligations</b>											
54	Financial guarantees	1,032.5	-	-	-	-	-	-	-	-	
55	Assets under management	-	-	-	-	-	-	-	-	-	
56	Of which debt securities	-	-	-	-	-	-	-	-	-	
57	Of which equity instruments	-	-	-	-	-	-	-	-	-	

# Combined separate non-financial report of IKB 2024

	aq	ar	as	at	au	av	aw	ax	ay	az	ba	bb	
	Disclosure reference date T-1												
	Water and marine resources (WTR)			Circular economy (CE)				Pollution (PPC)					
	Of which towards taxonomy relevant sectors (Taxonomy-eligible)			Of which towards taxonomy relevant sectors (Taxonomy-eligible)				Of which towards taxonomy relevant sectors (Taxonomy-eligible)					
	Of which environmentally sustainable (Taxonomy-aligned)			Of which environmentally sustainable (Taxonomy-aligned)				Of which environmentally sustainable (Taxonomy-aligned)					
	Of which Use of Proceeds		Of which enabling	Of which Use of Proceeds		Of which enabling	Of which Use of Proceeds		Of which enabling	Of which Use of Proceeds			Of which enabling
€ million													
<b>GAR - Covered assets in both numerator and denominator</b>													
1	Loans and advances, debt securities and equity instruments not HIT eligible for GAR calculation												
2	<b>Financial undertakings</b>												
3	Credit institutions												
4	Loans and advances												
5	Debt securities, including UoP												
6	Equity instruments												
7	Other financial corporations												
8	of which investment firms												
9	Loans and advances												
10	Debt securities, including UoP												
11	Equity instruments												
12	of which management companies												
13	Loans and advances												
14	Debt securities, including UoP												
15	Equity instruments												
16	of which insurance undertakings												
17	Loans and advances												
18	Debt securities, including UoP												
19	Equity instruments												
20	<b>Non-financial undertakings</b>												
21	Loans and advances												
22	Debt securities, including UoP												
23	Equity instruments												
24	<b>Households</b>												
25	of which loans collateralised by residential immovable property												
26	of which building renovation loans												
27	of which motor vehicle loans												
28	<b>Local governments financing</b>												
29	Housing financing												
30	Other local government financing												
31	<b>Collateral obtained by taking possession: residential and commercial immovable properties</b>												
32	<b>Assets excluded from the numerator for GAR calculation (covered in the denominator)</b>												
33	<b>Financial and Non-financial undertakings</b>												
34	SMEs and NFCs (other than SMEs) not subject to NFRD disclosure obligations												
35	Loans and advances												
36	of which loans collateralised by commercial immovable property												
37	of which building renovation loans												
38	Debt securities												
39	Equity instruments												
40	Non-EU country counterparties not subject to NFRD disclosure obligations												
41	Loans and advances												
42	Debt securities												
43	Equity instruments												
44	Derivatives												
45	On demand interbank loans												
46	Cash and cash-related assets												
47	Other categories of assets (e.g. Goodwill, commodities etc.)												
48	<b>Total GAR assets</b>												
49	<b>Assets not covered for GAR calculation</b>												
50	Central governments and Supranational issuers												
51	Central banks exposure												
52	Trading book												
53	<b>Total assets</b>												
<b>Off-balance sheet exposures - Undertakings subject to NFRD disclosure obligations</b>													
54	Financial guarantees												
55	Assets under management												
56	Of which debt securities												
57	Of which equity instruments												



# Combined separate non-financial report of IKB 2024

	bc	bd	be	bf	bg	bh	bi	bj	bk
	Disclosure reference date T-1								
	Biodiversity and Ecosystems (BIO)				TOTAL (CCM + CCA + WTR + CE + PPC + BIO)				
	Of which towards taxonomy relevant sectors (Taxonomy-eligible)				Of which towards taxonomy relevant sectors (Taxonomy-eligible)				
		Of which environmentally sustainable (Taxonomy-aligned)			Of which environmentally sustainable (Taxonomy-aligned)				
		Of which Use of Proceeds	Of which enabling		Of which Use of Proceeds	Of which transitional	Of which enabling		
€ million									
<b>GAR - Covered assets in both numerator and denominator</b>									
1 Loans and advances, debt securities and equity instruments not HFT eligible for GAR calculation					315.3	17.3	-	-	-
2 <b>Financial undertakings</b>					92.9	-	-	-	-
3 Credit institutions					40.8	-	-	-	-
4 Loans and advances					-	-	-	-	-
5 Debt securities, including UoP					40.8	-	-	-	-
6 Equity instruments					-	-	-	-	-
7 Other financial corporations					52.1	-	-	-	-
8 of which investment firms					-	-	-	-	-
9 Loans and advances					-	-	-	-	-
10 Debt securities, including UoP					-	-	-	-	-
11 Equity instruments					-	-	-	-	-
12 of which management companies					-	-	-	-	-
13 Loans and advances					-	-	-	-	-
14 Debt securities, including UoP					-	-	-	-	-
15 Equity instruments					-	-	-	-	-
16 of which insurance undertakings					-	-	-	-	-
17 Loans and advances					-	-	-	-	-
18 Debt securities, including UoP					-	-	-	-	-
19 Equity instruments					-	-	-	-	-
20 <b>Non-financial undertakings</b>					222.4	17.3	-	-	-
21 Loans and advances					222.4	17.3	-	-	-
22 Debt securities, including UoP					-	-	-	-	-
23 Equity instruments					-	-	-	-	-
24 <b>Households</b>					-	-	-	-	-
25 of which loans collateralised by residential immovable property					-	-	-	-	-
26 of which building renovation loans					-	-	-	-	-
27 of which motor vehicle loans					-	-	-	-	-
28 <b>Local governments financing</b>					-	-	-	-	-
29 Housing financing					-	-	-	-	-
30 Other local government financing					-	-	-	-	-
31 <b>Collateral obtained by taking possession: residential and commercial immovable properties</b>					-	-	-	-	-
32 <b>Assets excluded from the numerator for GAR calculation (covered in the denominator)</b>					-	-	-	-	-
33 <b>Financial and Non-financial undertakings</b>									
34 SMEs and NFCs (other than SMEs) not subject to NFRD disclosure obligations									
35 Loans and advances									
36 of which loans collateralised by commercial immovable property									
37 of which building renovation loans									
38 Debt securities									
39 Equity instruments									
40 Non-EU country counterparties not subject to NFRD disclosure obligations									
41 Loans and advances									
42 Debt securities									
43 Equity instruments									
44 <b>Derivatives</b>									
45 <b>On demand interbank loans</b>									
46 <b>Cash and cash-related assets</b>									
47 <b>Other categories of assets (e.g. Goodwill, commodities etc.)</b>									
48 <b>Total GAR assets</b>					315.3	17.3	-	-	-
49 <b>Assets not covered for GAR calculation</b>									
50 <b>Central governments and Supranational issuers</b>									
51 <b>Central banks exposure</b>									
52 <b>Trading book</b>									
53 <b>Total assets</b>					315.3	17.3	-	-	-
<b>Off-balance sheet exposures - Undertakings subject to NFRD disclosure obligations</b>									
54 Financial guarantees					4.5	0.7	-	-	-
55 Assets under management					-	-	-	-	-
56 Of which debt securities					-	-	-	-	-
57 Of which equity instruments					-	-	-	-	-

# Combined separate non-financial report of IKB 2024

## 1.Assets for the calculation of GAR (CapEx based)

	a	b	c	d	e	f	g	h	i	j
	Disclosure reference date T									
	Total (gross) carrying amount	Climate Change Mitigation (CCM)					Climate Change Adaptation (CCA)			
		Of which towards taxonomy relevant sectors (Taxonomy-eligible)					Of which towards taxonomy relevant sectors (Taxonomy-eligible)			
		Of which environmentally sustainable (Taxonomy-aligned)					Of which environmentally sustainable (Taxonomy-aligned)			
		Of which Use of Proceeds	Of which transitional	Of which enabling	Of which Use of Proceeds	Of which enabling				
€ million										
<b>GAR - Covered assets in both numerator and denominator</b>										
1 Loans and advances, debt securities and equity instruments not HTT eligible for GAR calculation	3,101.7	541.9	131.5	88.9	3.9	107.0	0.9	0.0	-	-
2 <b>Financial undertakings</b>	795.9	266.8	95.0	75.0	0.8	82.1	0.1	0.0	-	-
3 Credit institutions	462.2	88.4	4.4	-	0.7	0.4	0.1	0.0	-	-
4 Loans and advances	24.2	-	-	-	-	-	-	-	-	-
5 Debt securities, including UoP	438.0	88.4	4.4	-	0.7	0.4	0.1	0.0	-	-
6 Equity instruments	-	-	-	-	-	-	-	-	-	-
7 Other financial corporations	333.7	178.4	90.6	75.0	0.1	81.6	-	-	-	-
8 of which investment firms	-	-	-	-	-	-	-	-	-	-
9 Loans and advances	-	-	-	-	-	-	-	-	-	-
10 Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-
11 Equity instruments	-	-	-	-	-	-	-	-	-	-
12 of which management companies	-	-	-	-	-	-	-	-	-	-
13 Loans and advances	-	-	-	-	-	-	-	-	-	-
14 Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-
15 Equity instruments	-	-	-	-	-	-	-	-	-	-
16 of which insurance undertakings	-	-	-	-	-	-	-	-	-	-
17 Loans and advances	-	-	-	-	-	-	-	-	-	-
18 Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-
19 Equity instruments	-	-	-	-	-	-	-	-	-	-
20 <b>Non-financial undertakings</b>	1,005.0	275.0	36.6	13.9	3.1	25.0	0.8	0.0	-	-
21 Loans and advances	976.4	274.4	36.6	13.9	3.1	25.0	0.8	0.0	-	-
22 Debt securities, including UoP	28.6	0.6	-	-	-	-	-	-	-	-
23 Equity instruments	-	-	-	-	-	-	-	-	-	-
24 <b>Households</b>	0.2	-	-	-	-	-	-	-	-	-
25 of which loans collateralised by residential immovable property	-	-	-	-	-	-	-	-	-	-
26 of which building renovation loans	-	-	-	-	-	-	-	-	-	-
27 of which motor vehicle loans	-	-	-	-	-	-	-	-	-	-
28 <b>Local governments financing</b>	1,300.5	-	-	-	-	-	-	-	-	-
29 Housing financing	-	-	-	-	-	-	-	-	-	-
30 Other local government financing	1,300.5	-	-	-	-	-	-	-	-	-
31 Collateral obtained by taking possession: residential and commercial immovable properties	-	-	-	-	-	-	-	-	-	-
32 <b>Assets excluded from the numerator for GAR calculation (covered in the denominator)</b>	8,997.0	-	-	-	-	-	-	-	-	-
33 <b>Financial and Non-financial undertakings</b>	8,485.8	-	-	-	-	-	-	-	-	-
34 SMEs and NFCs (other than SMEs) not subject to NFRD disclosure obligations	8,035.5	-	-	-	-	-	-	-	-	-
35 Loans and advances	7,466.2	-	-	-	-	-	-	-	-	-
36 of which loans collateralised by commercial immovable property	1,752.6	-	-	-	-	-	-	-	-	-
37 of which building renovation loans	-	-	-	-	-	-	-	-	-	-
38 Debt securities	134.8	-	-	-	-	-	-	-	-	-
39 Equity instruments	434.5	-	-	-	-	-	-	-	-	-
40 Non-EU country counterparties not subject to NFRD disclosure obligations	450.3	-	-	-	-	-	-	-	-	-
41 Loans and advances	302.9	-	-	-	-	-	-	-	-	-
42 Debt securities	147.4	-	-	-	-	-	-	-	-	-
43 Equity instruments	-	-	-	-	-	-	-	-	-	-
44 <b>Derivatives</b>	56.8	-	-	-	-	-	-	-	-	-
45 <b>On demand interbank loans</b>	270.8	-	-	-	-	-	-	-	-	-
46 <b>Cash and cash-related assets</b>	-	-	-	-	-	-	-	-	-	-
47 <b>Other categories of assets (e.g. Goodwill, commodities etc.)</b>	183.7	-	-	-	-	-	-	-	-	-
48 <b>Total GAR assets</b>	12,098.7	541.9	131.5	88.9	3.9	107.0	0.9	0.0	-	-
49 <b>Assets not covered for GAR calculation</b>	2,078.4	-	-	-	-	-	-	-	-	-
50 <b>Central governments and Supranational issuers</b>	1,133.3	-	-	-	-	-	-	-	-	-
51 <b>Central banks exposure</b>	945.1	-	-	-	-	-	-	-	-	-
52 <b>Trading book</b>	-	-	-	-	-	-	-	-	-	-
53 <b>Total assets</b>	14,177.1	541.9	131.5	88.9	3.9	107.0	0.9	0.0	-	-
<b>Off-balance sheet exposures - Undertakings subject to NFRD disclosure obligations</b>										
54 Financial guarantees	975.4	1.9	0.3	-	-	0.1	-	-	-	-
55 Assets under management	-	-	-	-	-	-	-	-	-	-
56 Of which debt securities	-	-	-	-	-	-	-	-	-	-
57 Of which equity instruments	-	-	-	-	-	-	-	-	-	-

# Combined separate non-financial report of IKB 2024

	k	l	m	n	o	p	q	r	s	t	u	v
	Disclosure reference date T											
	Water and marine resources (WTR)			Circular economy (CE)				Pollution (PPC)				
	Of which towards taxonomy relevant sectors (Taxonomy-eligible)			Of which towards taxonomy relevant sectors (Taxonomy-eligible)				Of which towards taxonomy relevant sectors (Taxonomy-eligible)				
	Of which environmentally sustainable (Taxonomy-aligned)			Of which environmentally sustainable (Taxonomy-aligned)				Of which environmentally sustainable (Taxonomy-aligned)				
		Of which Use of Proceeds	Of which enabling		Of which Use of Proceeds	Of which enabling		Of which Use of Proceeds	Of which enabling		Of which Use of Proceeds	Of which enabling
€ million												
<b>GAR - Covered assets in both numerator and denominator</b>												
1 Loans and advances, debt securities and equity instruments not HFT eligible for GAR calculation	-	-	-	-	23.7	-	-	-	24.5	-	-	-
2 <b>Financial undertakings</b>	-	-	-	-	21.4	-	-	-	2.5	-	-	-
3 Credit institutions	-	-	-	-	-	-	-	-	-	-	-	-
4 Loans and advances	-	-	-	-	-	-	-	-	-	-	-	-
5 Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-
6 Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-
7 Other financial corporations	-	-	-	-	21.4	-	-	-	2.5	-	-	-
8 of which investment firms	-	-	-	-	-	-	-	-	-	-	-	-
9 Loans and advances	-	-	-	-	-	-	-	-	-	-	-	-
10 Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-
11 Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-
12 of which management companies	-	-	-	-	-	-	-	-	-	-	-	-
13 Loans and advances	-	-	-	-	-	-	-	-	-	-	-	-
14 Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-
15 Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-
16 of which insurance undertakings	-	-	-	-	-	-	-	-	-	-	-	-
17 Loans and advances	-	-	-	-	-	-	-	-	-	-	-	-
18 Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-
19 Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-
20 <b>Non-financial undertakings</b>	-	-	-	-	2.3	-	-	-	22.0	-	-	-
21 Loans and advances	-	-	-	-	2.3	-	-	-	17.9	-	-	-
22 Debt securities, including UoP	-	-	-	-	-	-	-	-	4.0	-	-	-
23 Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-
24 <b>Households</b>	-	-	-	-	-	-	-	-	-	-	-	-
25 of which loans collateralised by residential immovable property	-	-	-	-	-	-	-	-	-	-	-	-
26 of which building renovation loans	-	-	-	-	-	-	-	-	-	-	-	-
27 of which motor vehicle loans	-	-	-	-	-	-	-	-	-	-	-	-
28 <b>Local governments financing</b>	-	-	-	-	-	-	-	-	-	-	-	-
29 Housing financing	-	-	-	-	-	-	-	-	-	-	-	-
30 Other local government financing	-	-	-	-	-	-	-	-	-	-	-	-
31 <b>Collateral obtained by taking possession: residential and commercial immovable properties</b>	-	-	-	-	-	-	-	-	-	-	-	-
32 <b>Assets excluded from the numerator for GAR calculation (covered in the denominator)</b>	-	-	-	-	-	-	-	-	-	-	-	-
33 <b>Financial and Non-financial undertakings</b>	-	-	-	-	-	-	-	-	-	-	-	-
34 SMEs and NFCs (other than SMEs) not subject to NFRD disclosure obligations	-	-	-	-	-	-	-	-	-	-	-	-
35 Loans and advances	-	-	-	-	-	-	-	-	-	-	-	-
36 of which loans collateralised by commercial immovable property	-	-	-	-	-	-	-	-	-	-	-	-
37 of which building renovation loans	-	-	-	-	-	-	-	-	-	-	-	-
38 Debt securities	-	-	-	-	-	-	-	-	-	-	-	-
39 Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-
40 Non-EU country counterparties not subject to NFRD disclosure obligations	-	-	-	-	-	-	-	-	-	-	-	-
41 Loans and advances	-	-	-	-	-	-	-	-	-	-	-	-
42 Debt securities	-	-	-	-	-	-	-	-	-	-	-	-
43 Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-
44 <b>Derivatives</b>	-	-	-	-	-	-	-	-	-	-	-	-
45 <b>On demand interbank loans</b>	-	-	-	-	-	-	-	-	-	-	-	-
46 <b>Cash and cash-related assets</b>	-	-	-	-	-	-	-	-	-	-	-	-
47 <b>Other categories of assets (e.g. Goodwill, commodities etc.)</b>	-	-	-	-	-	-	-	-	-	-	-	-
48 <b>Total GAR assets</b>	-	-	-	-	23.7	-	-	-	24.5	-	-	-
49 <b>Assets not covered for GAR calculation</b>	-	-	-	-	-	-	-	-	-	-	-	-
50 <b>Central governments and Supranational issuers</b>	-	-	-	-	-	-	-	-	-	-	-	-
51 <b>Central banks exposure</b>	-	-	-	-	-	-	-	-	-	-	-	-
52 <b>Trading book</b>	-	-	-	-	-	-	-	-	-	-	-	-
53 <b>Total assets</b>	-	-	-	-	23.7	-	-	-	24.5	-	-	-
<b>Off-balance sheet exposures - Undertakings subject to NFRD disclosure obligations</b>	-	-	-	-	-	-	-	-	-	-	-	-
54 Financial guarantees	-	-	-	-	0.6	-	-	-	0.0	-	-	-
55 Assets under management	-	-	-	-	-	-	-	-	-	-	-	-
56 Of which debt securities	-	-	-	-	-	-	-	-	-	-	-	-
57 Of which equity instruments	-	-	-	-	-	-	-	-	-	-	-	-

# Combined separate non-financial report of IKB 2024

	w	x	z	aa	ab	ac	ad	ae	af
	Disclosure reference date T								
	Biodiversity and Ecosystems (BIO)				TOTAL (CCM + CCA + WTR + CE + PPC + BIO)				
	Of which towards taxonomy relevant sectors (Taxonomy-eligible)				Of which environmentally sustainable (Taxonomy-aligned)				
					Of which environmentally sustainable (Taxonomy-aligned)		Of which environmentally sustainable (Taxonomy-aligned)		
					Of which Use of Proceeds	Of which enabling	Of which Use of Proceeds	Of which transitional	Of which enabling
€ million									
<b>GAR - Covered assets in both numerator and denominator</b>									
1 Loans and advances, debt securities and equity instruments not HFT eligible for GAR calculation	-	-	-	-	591.0	138.1	88.9	3.9	113.1
2 <b>Financial undertakings</b>	-	-	-	-	290.9	101.0	75.0	0.8	88.1
3 Credit institutions	-	-	-	-	88.5	4.4	-	0.7	0.4
4 Loans and advances	-	-	-	-	-	-	-	-	-
5 Debt securities, including UoP	-	-	-	-	88.5	4.4	-	0.7	0.4
6 Equity instruments	-	-	-	-	-	-	-	-	-
7 Other financial corporations	-	-	-	-	202.4	96.7	75.0	0.1	87.7
8 of which investment firms	-	-	-	-	-	-	-	-	-
9 Loans and advances	-	-	-	-	-	-	-	-	-
10 Debt securities, including UoP	-	-	-	-	-	-	-	-	-
11 Equity instruments	-	-	-	-	-	-	-	-	-
12 of which management companies	-	-	-	-	-	-	-	-	-
13 Loans and advances	-	-	-	-	-	-	-	-	-
14 Debt securities, including UoP	-	-	-	-	-	-	-	-	-
15 Equity instruments	-	-	-	-	-	-	-	-	-
16 of which insurance undertakings	-	-	-	-	-	-	-	-	-
17 Loans and advances	-	-	-	-	-	-	-	-	-
18 Debt securities, including UoP	-	-	-	-	-	-	-	-	-
19 Equity instruments	-	-	-	-	-	-	-	-	-
20 <b>Non-financial undertakings</b>	-	-	-	-	300.1	37.1	13.9	3.1	25.0
21 Loans and advances	-	-	-	-	295.4	37.1	13.9	3.1	25.0
22 Debt securities, including UoP	-	-	-	-	4.7	-	-	-	-
23 Equity instruments	-	-	-	-	-	-	-	-	-
24 <b>Households</b>	-	-	-	-	-	-	-	-	-
25 of which loans collateralised by residential immovable property	-	-	-	-	-	-	-	-	-
26 of which building renovation loans	-	-	-	-	-	-	-	-	-
27 of which motor vehicle loans	-	-	-	-	-	-	-	-	-
28 <b>Local governments financing</b>	-	-	-	-	-	-	-	-	-
29 Housing financing	-	-	-	-	-	-	-	-	-
30 Other local government financing	-	-	-	-	-	-	-	-	-
31 <b>Collateral obtained by taking possession: residential and commercial immovable properties</b>	-	-	-	-	-	-	-	-	-
32 <b>Assets excluded from the numerator for GAR calculation (covered in the denominator)</b>	-	-	-	-	-	-	-	-	-
33 <b>Financial and Non-financial undertakings</b>	-	-	-	-	-	-	-	-	-
34 SMEs and NFCs (other than SMEs) not subject to NFRD disclosure obligations	-	-	-	-	-	-	-	-	-
35 Loans and advances	-	-	-	-	-	-	-	-	-
36 of which loans collateralised by commercial immovable property	-	-	-	-	-	-	-	-	-
37 of which building renovation loans	-	-	-	-	-	-	-	-	-
38 Debt securities	-	-	-	-	-	-	-	-	-
39 Equity instruments	-	-	-	-	-	-	-	-	-
40 Non-EU country counterparties not subject to NFRD disclosure obligations	-	-	-	-	-	-	-	-	-
41 Loans and advances	-	-	-	-	-	-	-	-	-
42 Debt securities	-	-	-	-	-	-	-	-	-
43 Equity instruments	-	-	-	-	-	-	-	-	-
44 <b>Derivatives</b>	-	-	-	-	-	-	-	-	-
45 <b>On demand interbank loans</b>	-	-	-	-	-	-	-	-	-
46 <b>Cash and cash-related assets</b>	-	-	-	-	-	-	-	-	-
47 <b>Other categories of assets (e.g. Goodwill, commodities etc.)</b>	-	-	-	-	-	-	-	-	-
48 <b>Total GAR assets</b>	-	-	-	-	591.0	138.1	88.9	3.9	113.1
49 <b>Assets not covered for GAR calculation</b>	-	-	-	-	-	-	-	-	-
50 <b>Central governments and Supranational issuers</b>	-	-	-	-	-	-	-	-	-
51 <b>Central banks exposure</b>	-	-	-	-	-	-	-	-	-
52 <b>Trading book</b>	-	-	-	-	-	-	-	-	-
53 <b>Total assets</b>	-	-	-	-	591.0	138.1	88.9	3.9	113.1
<b>Off-balance sheet exposures - Undertakings subject to NFRD disclosure obligations</b>	-	-	-	-	-	-	-	-	-
54 Financial guarantees	-	-	-	-	2.6	0.3	-	-	0.1
55 Assets under management	-	-	-	-	-	-	-	-	-
56 Of which debt securities	-	-	-	-	-	-	-	-	-
57 Of which equity instruments	-	-	-	-	-	-	-	-	-

# Combined separate non-financial report of IKB 2024

		ag	ah	ai	aj	ak	al	am	an	ao	ap
		Disclosure reference date T-1									
		Total [gross] carrying amount	Climate Change Mitigation (CCM)					Climate Change Adaptation (CCA)			
			Of which towards taxonomy relevant sectors (Taxonomy-eligible)					Of which towards taxonomy relevant sectors (Taxonomy-eligible)			
			Of which environmentally sustainable (Taxonomy-aligned)					Of which environmentally sustainable (Taxonomy-aligned)			
			Of which Use of Proceeds	Of which transitional	Of which enabling	Of which Use of Proceeds	Of which enabling				
€ million											
<b>GAR - Covered assets in both numerator and denominator</b>											
1	Loans and advances, debt securities and equity instruments not HFT eligible for GAR calculation	936.9	173.8	21.9	-	-	-	10.1	-	-	-
2	<b>Financial undertakings</b>	247.5	50.0	-	-	-	-	-	-	-	-
3	Credit institutions	98.1	-	-	-	-	-	-	-	-	-
4	Loans and advances	-	-	-	-	-	-	-	-	-	-
5	Debt securities, including UoP	98.1	-	-	-	-	-	-	-	-	-
6	Equity instruments	-	-	-	-	-	-	-	-	-	-
7	Other financial corporations	149.4	50.0	-	-	-	-	-	-	-	-
8	of which investment firms	-	-	-	-	-	-	-	-	-	-
9	Loans and advances	-	-	-	-	-	-	-	-	-	-
10	Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-
11	Equity instruments	-	-	-	-	-	-	-	-	-	-
12	of which management companies	-	-	-	-	-	-	-	-	-	-
13	Loans and advances	-	-	-	-	-	-	-	-	-	-
14	Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-
15	Equity instruments	-	-	-	-	-	-	-	-	-	-
16	of which insurance undertakings	-	-	-	-	-	-	-	-	-	-
17	Loans and advances	-	-	-	-	-	-	-	-	-	-
18	Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-
19	Equity instruments	-	-	-	-	-	-	-	-	-	-
20	<b>Non-financial undertakings</b>	686.6	123.8	21.9	-	-	-	10.1	-	-	-
21	Loans and advances	686.6	123.8	21.9	-	-	-	10.1	-	-	-
22	Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-
23	Equity instruments	-	-	-	-	-	-	-	-	-	-
24	<b>Households</b>	0.6	-	-	-	-	-	-	-	-	-
25	of which loans collateralised by residential immovable property	-	-	-	-	-	-	-	-	-	-
26	of which building renovation loans	-	-	-	-	-	-	-	-	-	-
27	of which motor vehicle loans	-	-	-	-	-	-	-	-	-	-
28	<b>Local governments financing</b>	2.3	-	-	-	-	-	-	-	-	-
29	Housing financing	-	-	-	-	-	-	-	-	-	-
30	Other local government financing	2.3	-	-	-	-	-	-	-	-	-
31	<b>Collateral obtained by taking possession: residential and commercial immovable properties</b>	-	-	-	-	-	-	-	-	-	-
32	<b>Assets excluded from the numerator for GAR calculation (covered in the denominator)</b>	9,950.5	-	-	-	-	-	-	-	-	-
33	<b>Financial and Non-financial undertakings</b>										
34	SMEs and NFCs (other than SMEs) not subject to NFRD disclosure obligations										
35	Loans and advances										
36	of which loans collateralised by commercial immovable property										
37	of which building renovation loans										
38	Debt securities										
39	Equity instruments										
40	Non-EU country counterparties not subject to NFRD disclosure obligations										
41	Loans and advances										
42	Debt securities										
43	Equity instruments										
44	<b>Derivatives</b>										
45	<b>On demand interbank loans</b>										
46	<b>Cash and cash-related assets</b>										
47	<b>Other categories of assets (e.g. Goodwill, commodities etc.)</b>										
48	<b>Total GAR assets</b>	10,887.5	173.8	21.9	-	-	-	10.1	-	-	-
49	<b>Assets not covered for GAR calculation</b>										
50	Central governments and Supranational issuers										
51	Central banks exposure										
52	Trading book										
53	<b>Total assets</b>	14,653.5	173.8	21.9	-	-	-	10.1	-	-	-
<b>Off-balance sheet exposures - Undertakings subject to NFRD disclosure obligations</b>											
54	Financial guarantees	1,032.5	-	-	-	-	-	-	-	-	-
55	Assets under management	-	-	-	-	-	-	-	-	-	-
56	Of which debt securities	-	-	-	-	-	-	-	-	-	-
57	Of which equity instruments	-	-	-	-	-	-	-	-	-	-

# Combined separate non-financial report of IKB 2024

		aq	ar	as	at	au	av	aw	ax	ay	az	ba	bb
		Disclosure reference date T-1											
		Water and marine resources (WTR)			Circular economy (CE)				Pollution (PPC)				
		Of which towards taxonomy relevant sectors (Taxonomy-eligible)			Of which towards taxonomy relevant sectors (Taxonomy-eligible)				Of which towards taxonomy relevant sectors (Taxonomy-eligible)				
		Of which environmentally sustainable (Taxonomy-aligned)			Of which environmentally sustainable (Taxonomy-aligned)				Of which environmentally sustainable (Taxonomy-aligned)				
		Of which Use of Proceeds		Of which enabling	Of which Use of Proceeds		Of which enabling	Of which Use of Proceeds			Of which enabling		
€ million													
	<b>GAR - Covered assets in both numerator and denominator</b>												
1	Loans and advances, debt securities and equity instruments not HIT eligible for GAR calculation												
2	<b>Financial undertakings</b>												
3	Credit institutions												
4	Loans and advances												
5	Debt securities, including UoP												
6	Equity instruments												
7	Other financial corporations												
8	of which investment firms												
9	Loans and advances												
10	Debt securities, including UoP												
11	Equity instruments												
12	of which management companies												
13	Loans and advances												
14	Debt securities, including UoP												
15	Equity instruments												
16	of which insurance undertakings												
17	Loans and advances												
18	Debt securities, including UoP												
19	Equity instruments												
20	<b>Non-financial undertakings</b>												
21	Loans and advances												
22	Debt securities, including UoP												
23	Equity instruments												
24	<b>Households</b>												
25	of which loans collateralised by residential immovable property												
26	of which building renovation loans												
27	of which motor vehicle loans												
28	<b>Local governments financing</b>												
29	Housing financing												
30	Other local government financing												
31	<b>Collateral obtained by taking possession: residential and commercial immovable properties</b>												
32	<b>Assets excluded from the numerator for GAR calculation (covered in the denominator)</b>												
33	<b>Financial and Non-financial undertakings</b>												
34	SMEs and NFCs (other than SMEs) not subject to NFRD disclosure obligations												
35	Loans and advances												
36	of which loans collateralised by commercial immovable property												
37	of which building renovation loans												
38	Debt securities												
39	Equity instruments												
40	Non-EU country counterparties not subject to NFRD disclosure obligations												
41	Loans and advances												
42	Debt securities												
43	Equity instruments												
44	<b>Derivatives</b>												
45	On demand interbank loans												
46	<b>Cash and cash-related assets</b>												
47	<b>Other categories of assets (e.g. Goodwill, commodities etc.)</b>												
48	<b>Total GAR assets</b>												
49	<b>Assets not covered for GAR calculation</b>												
50	Central governments and Supranational issuers												
51	Central banks exposure												
52	Trading book												
53	<b>Total assets</b>												
<b>Off-balance sheet exposures - Undertakings subject to NFRD disclosure obligations</b>													
54	Financial guarantees												
55	Assets under management												
56													
57													

# Combined separate non-financial report of IKB 2024

	bc	bd	be	bf	bg	bh	bi	bj	bk
	Disclosure reference date T-1								
	Biodiversity and Ecosystems (BIO)				TOTAL (CCM + CCA + WTR + CE + PPC + BIO)				
	Of which towards taxonomy relevant sectors (Taxonomy-eligible)				Of which towards taxonomy relevant sectors (Taxonomy-eligible)				
		Of which environmentally sustainable (Taxonomy-aligned)			Of which environmentally sustainable (Taxonomy-aligned)				
		Of which Use of Proceeds	Of which enabling		Of which Use of Proceeds	Of which transitional	Of which enabling		
€ million	<b>GAR - Covered assets in both numerator and denominator</b>								
1	Loans and advances, debt securities and equity instruments not HFT eligible for GAR calculation				336.6	22.1	-	-	-
2	<b>Financial undertakings</b>				50.2	-	-	-	-
3	Credit institutions				-	-	-	-	-
4	Loans and advances				-	-	-	-	-
5	Debt securities, including UoP				-	-	-	-	-
6	Equity instruments				-	-	-	-	-
7	Other financial corporations				50.2	-	-	-	-
8	of which investment firms				-	-	-	-	-
9	Loans and advances				-	-	-	-	-
10	Debt securities, including UoP				-	-	-	-	-
11	Equity instruments				-	-	-	-	-
12	of which management companies				-	-	-	-	-
13	Loans and advances				-	-	-	-	-
14	Debt securities, including UoP				-	-	-	-	-
15	Equity instruments				-	-	-	-	-
16	of which insurance undertakings				-	-	-	-	-
17	Loans and advances				-	-	-	-	-
18	Debt securities, including UoP				-	-	-	-	-
19	Equity instruments				-	-	-	-	-
20	<b>Non-financial undertakings</b>				286.4	22.1	-	-	-
21	Loans and advances				286.4	22.1	-	-	-
22	Debt securities, including UoP				-	-	-	-	-
23	Equity instruments				-	-	-	-	-
24	<b>Households</b>				-	-	-	-	-
25	of which loans collateralised by residential immovable property				-	-	-	-	-
26	of which building renovation loans				-	-	-	-	-
27	of which motor vehicle loans				-	-	-	-	-
28	<b>Local governments financing</b>				-	-	-	-	-
29	Housing financing				-	-	-	-	-
30	Other local government financing				-	-	-	-	-
31	<b>Collateral obtained by taking possession: residential and commercial immovable properties</b>				-	-	-	-	-
32	<b>Assets excluded from the numerator for GAR calculation (covered in the denominator)</b>				-	-	-	-	-
33	<b>Financial and Non-financial undertakings</b>				-	-	-	-	-
34	SMEs and NFCs (other than SMEs) not subject to NFRD disclosure obligations				-	-	-	-	-
35	Loans and advances				-	-	-	-	-
36	of which loans collateralised by commercial immovable property				-	-	-	-	-
37	of which building renovation loans				-	-	-	-	-
38	Debt securities				-	-	-	-	-
39	Equity instruments				-	-	-	-	-
40	Non-EU country counterparties not subject to NFRD disclosure obligations				-	-	-	-	-
41	Loans and advances				-	-	-	-	-
42	Debt securities				-	-	-	-	-
43	Equity instruments				-	-	-	-	-
44	<b>Derivatives</b>				-	-	-	-	-
45	<b>On demand interbank loans</b>				-	-	-	-	-
46	<b>Cash and cash-related assets</b>				-	-	-	-	-
47	<b>Other categories of assets (e.g. Goodwill, commodities etc.)</b>				-	-	-	-	-
48	<b>Total GAR assets</b>				336.6	22.1	-	-	-
49	<b>Assets not covered for GAR calculation</b>				-	-	-	-	-
50	Central governments and Supranational issuers				-	-	-	-	-
51	Central banks exposure				-	-	-	-	-
52	Trading book				-	-	-	-	-
53	<b>Total assets</b>				336.6	22.1	-	-	-
<b>Off-balance sheet exposures - Undertakings subject to NFRD disclosure obligations</b>									
54	Financial guarantees				1.8	0.5	-	-	-
55	Assets under management				-	-	-	-	-
56	Of which debt securities				-	-	-	-	-
57	Of which equity instruments				-	-	-	-	-

## Combined separate non-financial report of IKB 2024

### 2. GAR sector information (turnover based)

	a		b		c		d		e		f		g		h	
	Climate Change Mitigation (CCM)								Climate Change Adaptation (CCA)							
	Non-Financial corporates (Subject to NFRD)				SMEs and other NFC not subject to NFRD				Non-Financial corporates (Subject to NFRD)				SMEs and other NFC not subject to NFRD			
	[Gross] carrying amount				[Gross] carrying amount				[Gross] carrying amount				[Gross] carrying amount			
Breakdown by sector - NACE 4 digits level (code and label)	Mn EUR	Of which environmentally sustainable (CCM)	Mn EUR	Of which environmentally sustainable (CCM)	Mn EUR	Of which environmentally sustainable (CCA)	Mn EUR	Of which environmentally sustainable (CCA)	Mn EUR	Of which environmentally sustainable (CCA)	Mn EUR	Of which environmentally sustainable (CCA)	Mn EUR	Of which environmentally sustainable (CCA)	Mn EUR	Of which environmentally sustainable (CCA)
1 20_59 Manufacture of other chemical products n.e.c.	10.3	0.0														
2 21_20 Manufacture of pharmaceutical preparations	-	-														
3 22_23 Manufacture of builders' ware of plastic	-	-														
4 25_50 Forging, pressing, stamping and roll-forming of metal; powder metallurgy	1.2	-														
5 26_11 Manufacture of electronic components	18.9	-														
6 26_51 Manufacture of instruments and appliances for measuring, testing and navigation	1.6	-														
7 26_70 Manufacture of optical instruments and photographic equipment	28.3	-														
8 27_12 Manufacture of electricity distribution and control apparatus	2.9	2.5														
9 28_99 Manufacture of other special-purpose machinery n.e.c.	13.0	12.4														
10 31_09 Manufacture of other furniture	1.6	0.4														
11 35_13 Distribution of electricity	17.5	-														
12 43_99 Other specialised construction activities n.e.c.	3.5	0.3							0.1	-						
13 46_90 Non-specialised wholesale trade	1.6	0.0														
14 52_23 Service activities incidental to air transportation	16.9	1.1														
15 62_01 Computer programming activities	0.7	-														
16 62_09 Other information technology and computer service activities	2.3	-														
17 70_10 Activities of head offices	90.3	15.7							1.9	-						
18 72_11 Research and experimental development on biotechnology	-	-														
19 77_12 Renting and leasing of trucks	8.6	-														



## Combined separate non-financial report of IKB 2024

	i		j		k		l		m		n		o		p	
	Water and marine resources (WTR)								Circular economy (CE)							
	Non-Financial corporates (Subject to NFRD)				SMEs and other NFC not subject to NFRD				Non-Financial corporates (Subject to NFRD)				SMEs and other NFC not subject to NFRD			
	[Gross] carrying amount		Of which environmentally sustainable (WTR)		[Gross] carrying amount		Of which environmentally sustainable (WTR)		[Gross] carrying amount		Of which environmentally sustainable (CE)		[Gross] carrying amount		Of which environmentally sustainable (CE)	
Mn EUR				Mn EUR				Mn EUR				Mn EUR				
Breakdown by sector - NACE 4 digits level (code and label)																
1	20_59	Manufacture of other chemical products n.e.c.	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	21_20	Manufacture of pharmaceutical preparations	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	22_23	Manufacture of builders' ware of plastic	-	-	-	-	-	-	0.3	-	-	-	-	-	-	-
4	25_50	Forging, pressing, stamping and roll-forming of metal; powder metallurgy	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	26_11	Manufacture of electronic components	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	26_51	Manufacture of instruments and appliances for measuring, testing and navigation	-	-	-	-	-	-	3.2	-	-	-	-	-	-	-
7	26_70	Manufacture of optical instruments and photographic equipment	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	27_12	Manufacture of electricity distribution and control apparatus	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	28_99	Manufacture of other special-purpose machinery n.e.c.	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	31_09	Manufacture of other furniture	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	35_13	Distribution of electricity	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	43_99	Other specialised construction activities n.e.c.	0.2	-	-	-	-	-	0.0	-	-	-	-	-	-	-
13	46_90	Non-specialised wholesale trade	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	52_23	Service activities incidental to air transportation	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	62_01	Computer programming activities	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	62_09	Other information technology and computer service activities	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	70_10	Activities of head offices	-	-	-	-	-	-	0.2	-	-	-	-	-	-	-
18	72_11	Research and experimental development on biotechnology	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19	77_12	Renting and leasing of trucks	-	-	-	-	-	-	-	-	-	-	-	-	-	-

## Combined separate non-financial report of IKB 2024

	q		r		s		t		u		v		w		x	
	Pollution (PPC)								Biodiversity and Ecosystems (BIO)							
	Non-Financial corporates (Subject to NFRD)				SMEs and other NFC not subject to NFRD				Non-Financial corporates (Subject to NFRD)				SMEs and other NFC not subject to NFRD			
	[Gross] carrying amount				[Gross] carrying amount				[Gross] carrying amount				[Gross] carrying amount			
Breakdown by sector - NACE 4 digits level (code and label)	Mn EUR		Of which environmentally sustainable (PPC)		Mn EUR		Of which environmentally sustainable (PPC)		Mn EUR		Of which environmentally sustainable (BIO)		Mn EUR		Of which environmentally sustainable (BIO)	
	1 20_59 Manufacture of other chemical products n.e.c.	0.2	-							-	-					
2 21_20 Manufacture of pharmaceutical preparations	11.0	-							-	-						
3 22_23 Manufacture of builders' ware of plastic	-	-							-	-						
4 25_50 Forging, pressing, stamping and roll-forming of metal; powder metallurgy	-	-							-	-						
5 26_11 Manufacture of electronic components	-	-							-	-						
6 26_51 Manufacture of instruments and appliances for measuring, testing and navigation	-	-							-	-						
7 26_70 Manufacture of optical instruments and photographic equipment	-	-							-	-						
8 27_12 Manufacture of electricity distribution and control apparatus	-	-							-	-						
9 28_99 Manufacture of other special-purpose machinery n.e.c.	0.0	-							-	-						
10 31_09 Manufacture of other furniture	-	-							-	-						
11 35_13 Distribution of electricity	-	-							-	-						
12 43_99 Other specialised construction activities n.e.c.	0.9	-							-	-						
13 46_90 Non-specialised wholesale trade	-	-							-	-						
14 52_23 Service activities incidental to air transportation	-	-							-	-						
15 62_01 Computer programming activities	-	-							-	-						
16 62_09 Other information technology and computer service activities	0.8	-							-	-						
17 70_10 Activities of head offices	3.5	-							-	-						
18 72_11 Research and experimental development on biotechnology	1.6	-							-	-						
19 77_12 Renting and leasing of trucks	-	-							-	-						

## Combined separate non-financial report of IKB 2024

		y	z	aa	ab
		TOTAL (CCM + CCA + WTR + CE + PPC + BIO)			
		Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD	
		[Gross] carrying amount		[Gross] carrying amount	
Breakdown by sector - NACE 4 digits level (code and label)		Mn EUR	Of which environmentally sustainable (CCM + CCA + WTR + CE + PPC + BIO)	Mn EUR	Of which environmentally sustainable (CCM + CCA + WTR + CE + PPC + BIO)
1	20_59 Manufacture of other chemical products n.e.c.	10.6	0.0		
2	21_20 Manufacture of pharmaceutical preparations	11.0	-		
3	22_23 Manufacture of builders' ware of plastic	0.3	-		
4	25_50 Forging, pressing, stamping and roll-forming of metal; powder metallurgy	1.2	-		
5	26_11 Manufacture of electronic components	18.9	-		
6	26_51 Manufacture of instruments and appliances for measuring, testing and navigation	4.8	-		
7	26_70 Manufacture of optical instruments and photographic equipment	28.3	-		
8	27_12 Manufacture of electricity distribution and control apparatus	2.9	2.5		
9	28_99 Manufacture of other special-purpose machinery n.e.c.	13.1	12.4		
10	31_09 Manufacture of other furniture	1.6	0.4		
11	35_13 Distribution of electricity	17.5	-		
12	43_99 Other specialised construction activities n.e.c.	4.8	0.3		
13	46_90 Non-specialised wholesale trade	1.6	0.0		
14	52_23 Service activities incidental to air transportation	16.9	1.1		
15	62_01 Computer programming activities	0.7	-		
16	62_09 Other information technology and computer service activities	3.0	-		
17	70_10 Activities of head offices	96.0	15.7		
18	72_11 Research and experimental development on biotechnology	1.6	-		
19	77_12 Renting and leasing of trucks	8.6	-		

## Combined separate non-financial report of IKB 2024

### 2. GAR sector information (CapEx based)

	a		b		c		d		e		f		g		h	
	Climate Change Mitigation (CCM)								Climate Change Adaptation (CCA)							
	Non-Financial corporates (Subject to NFRD)				SMEs and other NFC not subject to NFRD				Non-Financial corporates (Subject to NFRD)				SMEs and other NFC not subject to NFRD			
	[Gross] carrying amount				[Gross] carrying amount				[Gross] carrying amount				[Gross] carrying amount			
Breakdown by sector - NACE 4 digits level (code and label)	Mn EUR	Of which environmentally sustainable (CCM)	Mn EUR	Of which environmentally sustainable (CCM)	Mn EUR	Of which environmentally sustainable (CCA)	Mn EUR	Of which environmentally sustainable (CCA)	Mn EUR	Of which environmentally sustainable (CCA)	Mn EUR	Of which environmentally sustainable (CCA)	Mn EUR	Of which environmentally sustainable (CCA)	Mn EUR	Of which environmentally sustainable (CCA)
1 20_59 Manufacture of other chemical products n.e.c.	7.2	0.0														
2 21_20 Manufacture of pharmaceutical preparations	0.6	-														
3 22_23 Manufacture of builders' ware of plastic	3.0	-														
4 25_50 Forging, pressing, stamping and roll-forming of metal; powder met	1.8	-														
5 26_11 Manufacture of electronic components	30.5	0.4														
6 26_51 Manufacture of instruments and appliances for measuring, testing	2.1	-														
7 26_70 Manufacture of optical instruments and photographic equipment	28.3	-														
8 27_12 Manufacture of electricity distribution and control apparatus	4.2	3.4														
9 28_99 Manufacture of other special-purpose machinery n.e.c.	13.0	12.3														
10 31_09 Manufacture of other furniture	3.4	0.4														
11 35_13 Distribution of electricity	17.5	-														
12 43_99 Other specialised construction activities n.e.c.	1.7	0.2														
13 46_90 Non-specialised wholesale trade	0.2	0.1														
14 52_23 Service activities incidental to air transportation	34.0	3.8														
15 62_01 Computer programming activities	1.6	-														
16 62_09 Other information technology and computer service activities	9.8	-														
17 70_10 Activities of head offices	98.7	15.9					0.8	0.0								
18 70_22 Business and other management consultancy activities	7.9	0.1														
19 72_11 Research and experimental development on biotechnology	0.8	-														
20 77_12 Renting and leasing of trucks	8.8	-														

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	i		j		k		l		m		n		o		p	
	Water and marine resources (WTR)								Circular economy (CE)							
	Non-Financial corporates (Subject to NFRD)				SMEs and other NFC not subject to NFRD				Non-Financial corporates (Subject to NFRD)				SMEs and other NFC not subject to NFRD			
	[Gross] carrying amount				[Gross] carrying amount				[Gross] carrying amount				[Gross] carrying amount			
Breakdown by sector - NACE 4 digits level (code and label)	Mn EUR		Of which environmentally sustainable (WTR)		Mn EUR		Of which environmentally sustainable (WTR)		Mn EUR		Of which environmentally sustainable (CE)		Mn EUR		Of which environmentally sustainable (CE)	
	1	20_59	Manufacture of other chemical products n.e.c.	-	-					-	-					
2	21_20	Manufacture of pharmaceutical preparations	-	-					-	-						
3	22_23	Manufacture of builders' ware of plastic	-	-					-	-						
4	25_50	Forging, pressing, stamping and roll-forming of metal; powde	-	-					-	-						
5	26_11	Manufacture of electronic components	-	-					-	-						
6	26_51	Manufacture of instruments and appliances for measuring, te	-	-					0.2	-						
7	26_70	Manufacture of optical instruments and photographic equipm	-	-					-	-						
8	27_12	Manufacture of electricity distribution and control apparatus	-	-					-	-						
9	28_99	Manufacture of other special-purpose machinery n.e.c.	-	-					-	-						
10	31_09	Manufacture of other furniture	-	-					-	-						
11	35_13	Distribution of electricity	-	-					-	-						
12	43_99	Other specialised construction activities n.e.c.	-	-					0.4	-						
13	46_90	Non-specialised wholesale trade	-	-					-	-						
14	52_23	Service activities incidental to air transportation	-	-					0.5	-						
15	62_01	Computer programming activities	-	-					-	-						
16	62_09	Other information technology and computer service activities	-	-					-	-						
17	70_10	Activities of head offices	-	-					1.3	-						
18	70_22	Business and other management consultancy activities	-	-					-	-						
19	72_11	Research and experimental development on biotechnology	-	-					-	-						
20	77_12	Renting and leasing of trucks	-	-					-	-						

## Combined separate non-financial report of IKB 2024

	q		r		s		t		u		v		w		x	
	Pollution (PPC)								Biodiversity and Ecosystems (BIO)							
	Non-Financial corporates (Subject to NFRD)				SMEs and other NFC not subject to NFRD				Non-Financial corporates (Subject to NFRD)				SMEs and other NFC not subject to NFRD			
	[Gross] carrying amount				[Gross] carrying amount				[Gross] carrying amount				[Gross] carrying amount			
Breakdown by sector - NACE 4 digits level (code and label)	Mn EUR		Of which environmentally sustainable (PPC)		Mn EUR		Of which environmentally sustainable (PPC)		Mn EUR		Of which environmentally sustainable (BIO)		Mn EUR		Of which environmentally sustainable (BIO)	
	1 20_59 Manufacture of other chemical products n.e.c.	2.4	-							-	-					
2 21_20 Manufacture of pharmaceutical preparations	4.0	-							-	-						
3 22_23 Manufacture of builders' ware of plastic	-	-							-	-						
4 25_50 Forging, pressing, stamping and roll-forming of metal; powde	-	-							-	-						
5 26_11 Manufacture of electronic components	-	-							-	-						
6 26_51 Manufacture of instruments and appliances for measuring, te	-	-							-	-						
7 26_70 Manufacture of optical instruments and photographic equipm	-	-							-	-						
8 27_12 Manufacture of electricity distribution and control apparatus	-	-							-	-						
9 28_99 Manufacture of other special-purpose machinery n.e.c.	-	-							-	-						
10 31_09 Manufacture of other furniture	-	-							-	-						
11 35_13 Distribution of electricity	-	-							-	-						
12 43_99 Other specialised construction activities n.e.c.	0.0	-							-	-						
13 46_90 Non-specialised wholesale trade	-	-							-	-						
14 52_23 Service activities incidental to air transportation	-	0.0	-						-	-						
15 62_01 Computer programming activities	-	-							-	-						
16 62_09 Other information technology and computer service activities	3.8	-							-	-						
17 70_10 Activities of head offices	1.6	-							-	-						
18 70_22 Business and other management consultancy activities	-	-							-	-						
19 72_11 Research and experimental development on biotechnology	10.2	-							-	-						
20 77_12 Renting and leasing of trucks	-	-							-	-						

## Combined separate non-financial report of IKB 2024

		y	z	aa	ab
		TOTAL (CCM + CCA + WTR + CE + PPC + BIO)			
		Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD	
		[Gross] carrying amount		[Gross] carrying amount	
Breakdown by sector - NACE 4 digits level (code and label)		Mn EUR	Of which environmentally sustainable (CCM + CCA + WTR + CE + PPC + BIO)	Mn EUR	Of which environmentally sustainable (CCM + CCA + WTR + CE + PPC + BIO)
1	20_59 Manufacture of other chemical products n.e.c.	9.6	0.0		
2	21_20 Manufacture of pharmaceutical preparations	4.7	-		
3	22_23 Manufacture of builders' ware of plastic	3.0	-		
4	25_50 Forging, pressing, stamping and roll-forming of metal; powder metallurgy	1.8	-		
5	26_11 Manufacture of electronic components	30.5	0.4		
6	26_51 Manufacture of instruments and appliances for measuring, testing, weighing, counting, timing, measuring or other technical purposes	2.4	-		
7	26_70 Manufacture of optical instruments and photographic equipment	28.3	-		
8	27_12 Manufacture of electricity distribution and control apparatus	4.2	3.4		
9	28_99 Manufacture of other special-purpose machinery n.e.c.	13.0	12.3		
10	31_09 Manufacture of other furniture	3.4	0.4		
11	35_13 Distribution of electricity	17.5	-		
12	43_99 Other specialised construction activities n.e.c.	2.1	0.2		
13	46_90 Non-specialised wholesale trade	0.2	0.1		
14	52_23 Service activities incidental to air transportation	34.4	3.8		
15	62_01 Computer programming activities	1.6	-		
16	62_09 Other information technology and computer service activities	13.5	-		
17	70_10 Activities of head offices	102.4	16.4		
18	70_22 Business and other management consultancy activities	7.9	0.1		
19	72_11 Research and experimental development on biotechnology	11.0	-		
20	77_12 Renting and leasing of trucks	8.8	-		

## Combined separate non-financial report of IKB 2024

### 3. GAR KPI stock (turnover based)

		a	b	c	d	e	f	g	h	i
		Disclosure reference date T								
		Climate Change Mitigation (CCM)					Climate Change Adaptation (CCA)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			
		Of which Use of Proceeds			Of which transitional	Of which enabling	Of which Use of Proceeds			Of which enabling
% (compared to total covered assets in the denominator)										
<b>GAR - Covered assets in both numerator and denominator</b>										
1	Loans and advances, debt securities and equity instruments not HFT eligible for GAR calculation	3.92%	1.07%	0.73%	0.01%	0.97%	0.02%	0.00%	-	-
2	<b>Financial undertakings</b>	2.11%	0.80%	0.62%	0.01%	0.76%	0.00%	0.00%	-	-
3	Credit institutions	0.69%	0.03%	-	0.01%	0.00%	0.00%	0.00%	-	-
4	Loans and advances	-	-	-	-	-	-	-	-	-
5	Debt securities, including UoP	0.69%	0.03%	-	0.01%	0.00%	0.00%	0.00%	-	-
6	Equity instruments	-	-	-	-	-	-	-	-	-
7	Other financial corporations	1.42%	0.77%	0.62%	0.00%	0.76%	-	-	-	-
8	of which investment firms	-	-	-	-	-	-	-	-	-
9	Loans and advances	-	-	-	-	-	-	-	-	-
10	Debt securities, including UoP	-	-	-	-	-	-	-	-	-
11	Equity instruments	-	-	-	-	-	-	-	-	-
12	of which management companies	-	-	-	-	-	-	-	-	-
13	Loans and advances	-	-	-	-	-	-	-	-	-
14	Debt securities, including UoP	-	-	-	-	-	-	-	-	-
15	Equity instruments	-	-	-	-	-	-	-	-	-
16	of which insurance undertakings	-	-	-	-	-	-	-	-	-
17	Loans and advances	-	-	-	-	-	-	-	-	-
18	Debt securities, including UoP	-	-	-	-	-	-	-	-	-
19	Equity instruments	-	-	-	-	-	-	-	-	-
20	<b>Non-financial undertakings</b>	1.81%	0.27%	0.11%	0.00%	0.21%	0.02%	-	-	-
21	Loans and advances	1.81%	0.27%	0.11%	0.00%	0.21%	0.02%	-	-	-
22	Debt securities, including UoP	-	-	-	-	-	-	-	-	-
23	Equity instruments	-	-	-	-	-	-	-	-	-
24	<b>Households</b>	-	-	-	-	-	-	-	-	-
25	of which loans collateralised by residential immovable property	-	-	-	-	-	-	-	-	-
26	of which building renovation loans	-	-	-	-	-	-	-	-	-
27	of which motor vehicle loans	-	-	-	-	-	-	-	-	-
28	<b>Local governments financing</b>	-	-	-	-	-	-	-	-	-
29	Housing financing	-	-	-	-	-	-	-	-	-
30	Other local government financing	-	-	-	-	-	-	-	-	-
31	<b>Collateral obtained by taking possession: residential and commercial immovable properties</b>	-	-	-	-	-	-	-	-	-
32	<b>Total GAR assets</b>	3.92%	1.07%	0.73%	0.01%	0.97%	0.02%	0.00%	-	-



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	j	k	l	m	n	o	p	q	r	s	t	u
	Disclosure reference date T											
	Water and marine resources (WTR)				Circular economy (CE)				Pollution (PPC)			
	Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			
	Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			
	Of which Use of Proceeds		Of which enabling		Of which Use of Proceeds		Of which enabling		Of which Use of Proceeds		Of which enabling	
% (compared to total covered assets in the denominator)												
<b>GAR - Covered assets in both numerator and denominator</b>												
1	Loans and advances, debt securities and equity instruments not HFT eligible for GAR calculation	0.00%	-	-	-	0.26%	-	-	-	0.18%	-	-
2	<b>Financial undertakings</b>	-	-	-	-	0.23%	-	-	-	0.03%	-	-
3	Credit institutions	-	-	-	-	-	-	-	-	-	-	-
4	Loans and advances	-	-	-	-	-	-	-	-	-	-	-
5	Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-
6	Equity instruments	-	-	-	-	-	-	-	-	-	-	-
7	Other financial corporations	-	-	-	-	0.23%	-	-	-	0.03%	-	-
8	of which investment firms	-	-	-	-	-	-	-	-	-	-	-
9	Loans and advances	-	-	-	-	-	-	-	-	-	-	-
10	Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-
11	Equity instruments	-	-	-	-	-	-	-	-	-	-	-
12	of which management companies	-	-	-	-	-	-	-	-	-	-	-
13	Loans and advances	-	-	-	-	-	-	-	-	-	-	-
14	Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-
15	Equity instruments	-	-	-	-	-	-	-	-	-	-	-
16	of which insurance undertakings	-	-	-	-	-	-	-	-	-	-	-
17	Loans and advances	-	-	-	-	-	-	-	-	-	-	-
18	Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-
19	Equity instruments	-	-	-	-	-	-	-	-	-	-	-
20	<b>Non-financial undertakings</b>	0.00%	-	-	-	0.03%	-	-	-	0.15%	-	-
21	Loans and advances	0.00%	-	-	-	0.03%	-	-	-	0.06%	-	-
22	Debt securities, including UoP	-	-	-	-	-	-	-	-	0.09%	-	-
23	Equity instruments	-	-	-	-	-	-	-	-	-	-	-
24	<b>Households</b>	-	-	-	-	-	-	-	-	-	-	-
25	of which loans collateralised by residential immovable property	-	-	-	-	-	-	-	-	-	-	-
26	of which building renovation loans	-	-	-	-	-	-	-	-	-	-	-
27	of which motor vehicle loans	-	-	-	-	-	-	-	-	-	-	-
28	<b>Local governments financing</b>	-	-	-	-	-	-	-	-	-	-	-
29	Housing financing	-	-	-	-	-	-	-	-	-	-	-
30	Other local government financing	-	-	-	-	-	-	-	-	-	-	-
31	<b>Collateral obtained by taking possession: residential and commercial immovable properties</b>	-	-	-	-	-	-	-	-	-	-	-
32	<b>Total GAR assets</b>	0.00%	-	-	-	0.26%	-	-	-	0.18%	-	-

Combined separate non-financial report of IKB 2024

	v	w	x	z	aa	ab	ac	ad	ae	af	
	Disclosure reference date T										
	Biodiversity and Ecosystems (BIO)				TOTAL (CCM + CCA + WTR + CE + PPC + BIO)						
	Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)					Proportion of total assets covered	
	Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)						
		Of which Use of Proceeds	Of which enabling		Of which Use of Proceeds	Of which transitional	Of which enabling				
% (compared to total covered assets in the denominator)											
<b>GAR - Covered assets in both numerator and denominator</b>											
1	Loans and advances, debt securities and equity instruments not HIT eligible for GAR calculation	-	-	-	-	4.38%	1.16%	0.73%	0.01%	1.06%	21.88%
2	<b>Financial undertakings</b>	-	-	-	-	2.37%	0.89%	0.62%	0.01%	0.85%	5.61%
3	Credit institutions	-	-	-	-	0.69%	0.03%	-	0.01%	0.00%	3.26%
4	Loans and advances	-	-	-	-	-	-	-	-	-	0.17%
5	Debt securities, including UoP	-	-	-	-	0.69%	0.03%	-	0.01%	0.00%	3.09%
6	Equity instruments	-	-	-	-	-	-	-	-	-	-
7	Other financial corporations	-	-	-	-	1.68%	0.86%	0.62%	0.00%	0.85%	2.35%
8	of which investment firms	-	-	-	-	-	-	-	-	-	-
9	Loans and advances	-	-	-	-	-	-	-	-	-	-
10	Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-
11	Equity instruments	-	-	-	-	-	-	-	-	-	-
12	of which management companies	-	-	-	-	-	-	-	-	-	-
13	Loans and advances	-	-	-	-	-	-	-	-	-	-
14	Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-
15	Equity instruments	-	-	-	-	-	-	-	-	-	-
16	of which insurance undertakings	-	-	-	-	-	-	-	-	-	-
17	Loans and advances	-	-	-	-	-	-	-	-	-	-
18	Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-
19	Equity instruments	-	-	-	-	-	-	-	-	-	-
20	<b>Non-financial undertakings</b>	-	-	-	-	2.01%	0.27%	0.11%	0.00%	0.21%	7.09%
21	Loans and advances	-	-	-	-	1.92%	0.27%	0.11%	0.00%	0.21%	6.89%
22	Debt securities, including UoP	-	-	-	-	0.09%	-	-	-	-	0.20%
23	Equity instruments	-	-	-	-	-	-	-	-	-	-
24	<b>Households</b>	-	-	-	-	-	-	-	-	-	0.00%
25	of which loans collateralised by residential immovable property	-	-	-	-	-	-	-	-	-	-
26	of which building renovation loans	-	-	-	-	-	-	-	-	-	-
27	of which motor vehicle loans	-	-	-	-	-	-	-	-	-	-
28	<b>Local governments financing</b>	-	-	-	-	-	-	-	-	-	9.17%
29	Housing financing	-	-	-	-	-	-	-	-	-	-
30	Other local government financing	-	-	-	-	-	-	-	-	-	9.17%
31	<b>Collateral obtained by taking possession: residential and commercial immovable properties</b>	-	-	-	-	-	-	-	-	-	-
32	<b>Total GAR assets</b>	-	-	-	-	4.38%	1.16%	0.73%	0.01%	1.06%	85.34%

# Combined separate non-financial report of IKB 2024

		ag	ah	ai	aj	ak	al	am	an	ao
		Disclosure reference date T-1								
		Climate Change Mitigation (CCM)					Climate Change Adaptation (CCA)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			
		Of which Use of Proceeds			Of which transitional	Of which enabling	Of which specialised lending			Of which enabling
		% (compared to total covered assets in the denominator)								
<b>GAR - Covered assets in both numerator and denominator</b>										
1	Loans and advances, debt securities and equity instruments not HFT eligible for GAR calculation	1.61%	0.16%	-	-	-	0.00%	-	-	-
2	<b>Financial undertakings</b>	0.46%	-	-	-	-	-	-	-	-
3	Credit institutions	-	-	-	-	-	-	-	-	-
4	Loans and advances	-	-	-	-	-	-	-	-	-
5	Debt securities, including UoP	-	-	-	-	-	-	-	-	-
6	Equity instruments	-	-	-	-	-	-	-	-	-
7	Other financial corporations	0.46%	-	-	-	-	-	-	-	-
8	of which investment firms	-	-	-	-	-	-	-	-	-
9	Loans and advances	-	-	-	-	-	-	-	-	-
10	Debt securities, including UoP	-	-	-	-	-	-	-	-	-
11	Equity instruments	-	-	-	-	-	-	-	-	-
12	of which management companies	-	-	-	-	-	-	-	-	-
13	Loans and advances	-	-	-	-	-	-	-	-	-
14	Debt securities, including UoP	-	-	-	-	-	-	-	-	-
15	Equity instruments	-	-	-	-	-	-	-	-	-
16	of which insurance undertakings	-	-	-	-	-	-	-	-	-
17	Loans and advances	-	-	-	-	-	-	-	-	-
18	Debt securities, including UoP	-	-	-	-	-	-	-	-	-
19	Equity instruments	-	-	-	-	-	-	-	-	-
20	<b>Non-financial undertakings</b>	1.15%	0.16%	-	-	-	0.00%	-	-	-
21	Loans and advances	1.15%	0.16%	-	-	-	0.00%	-	-	-
22	Debt securities, including UoP	-	-	-	-	-	-	-	-	-
23	Equity instruments	-	-	-	-	-	-	-	-	-
24	<b>Households</b>	-	-	-	-	-	-	-	-	-
25	of which loans collateralised by residential immovable property	-	-	-	-	-	-	-	-	-
26	of which building renovation loans	-	-	-	-	-	-	-	-	-
27	of which motor vehicle loans	-	-	-	-	-	-	-	-	-
28	<b>Local governments financing</b>	-	-	-	-	-	-	-	-	-
29	Housing financing	-	-	-	-	-	-	-	-	-
30	Other local government financing	-	-	-	-	-	-	-	-	-
31	<b>Collateral obtained by taking possession: residential and commercial immovable properties</b>	-	-	-	-	-	-	-	-	-
32	<b>Total GAR assets</b>	1.61%	0.16%	-	-	-	0.00%	-	-	-

# Combined separate non-financial report of IKB 2024

		ap	aq	ar	as	at	au	av	aw	ax	ay	az	ba
		Disclosure reference date T-1											
		Water and marine resources (WTR)				Circular economy (CE)				Pollution (PPC)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			
		Of which Use of Proceeds		Of which enabling		Of which Use of Proceeds		Of which enabling		Of which Use of Proceeds		Of which enabling	
%		(compared to total covered assets in the denominator)											
<b>GAR - Covered assets in both numerator and denominator</b>													
1	Loans and advances, debt securities and equity instruments not HFT eligible for GAR calculation												
2	<b>Financial undertakings</b>												
3	Credit institutions												
4	Loans and advances												
5	Debt securities, including UoP												
6	Equity instruments												
7	Other financial corporations												
8	of which investment firms												
9	Loans and advances												
10	Debt securities, including UoP												
11	Equity instruments												
12	of which management companies												
13	Loans and advances												
14	Debt securities, including UoP												
15	Equity instruments												
16	of which insurance undertakings												
17	Loans and advances												
18	Debt securities, including UoP												
19	Equity instruments												
20	<b>Non-financial undertakings</b>												
21	Loans and advances												
22	Debt securities, including UoP												
23	Equity instruments												
24	<b>Households</b>												
25	of which loans collateralised by residential immovable property												
26	of which building renovation loans												
27	of which motor vehicle loans												
28	<b>Local governments financing</b>												
29	Housing financing												
30	Other local government financing												
31	<b>Collateral obtained by taking possession: residential and commercial immovable properties</b>												
32	<b>Total GAR assets</b>												

Combined separate non-financial report of IKB 2024

	bb	bc	bd	be	bf	bg	bh	bi	bj	bk
	Disclosure reference date T-1									
	Biodiversity and Ecosystems (BIO)				TOTAL (CCM + CCA + WTR + CE + PPC + BIO)					
	Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)					Proportion of total assets covered
	Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)					
	Of which Use of Proceeds		Of which enabling		Of which Use of Proceeds		Of which transitional	Of which enabling		
% (compared to total covered assets in the denominator)										
<b>GAR - Covered assets in both numerator and denominator</b>										
1 Loans and advances, debt securities and equity instruments not HIT eligible for GAR calculation					2.90%	0.16%	-	-	-	6.39%
2 <b>Financial undertakings</b>					0.85%	-	-	-	-	1.69%
3 Credit institutions					0.37%	-	-	-	-	0.67%
4 Loans and advances					-	-	-	-	-	-
5 Debt securities, including UoP					0.37%	-	-	-	-	0.67%
6 Equity instruments					-	-		-	-	-
7 Other financial corporations					0.48%	-	-	-	-	1.02%
8 of which investment firms					-	-	-	-	-	-
9 Loans and advances					-	-	-	-	-	-
10 Debt securities, including UoP					-	-	-	-	-	-
11 Equity instruments					-	-		-	-	-
12 of which management companies					-	-	-	-	-	-
13 Loans and advances					-	-	-	-	-	-
14 Debt securities, including UoP					-	-	-	-	-	-
15 Equity instruments					-	-		-	-	-
16 of which insurance undertakings					-	-	-	-	-	-
17 Loans and advances					-	-	-	-	-	-
18 Debt securities, including UoP					-	-	-	-	-	-
19 Equity instruments					-	-		-	-	-
20 <b>Non-financial undertakings</b>					2.04%	0.16%	-	-	-	4.69%
21 Loans and advances					2.04%	0.16%	-	-	-	4.69%
22 Debt securities, including UoP					-	-	-	-	-	-
23 Equity instruments					-	-		-	-	-
24 <b>Households</b>					-	-	-	-	-	0.00%
25 of which loans collateralised by residential immovable property					-	-	-	-	-	-
26 of which building renovation loans					-	-	-	-	-	-
27 of which motor vehicle loans					-	-	-	-	-	-
28 <b>Local governments financing</b>					-	-	-	-	-	0.02%
29 Housing financing					-	-	-	-	-	-
30 Other local government financing					-	-	-	-	-	0.02%
31 <b>Collateral obtained by taking possession: residential and commercial immovable properties</b>					-	-	-	-	-	-
32 <b>Total GAR assets</b>					2.90%	0.16%	-	-	-	74.30%

## Combined separate non-financial report of IKB 2024

### 3. GAR KPI stock (CapEx based)

		a	b	c	d	e	f	g	h	i
		Disclosure reference date T								
		Climate Change Mitigation (CCM)					Climate Change Adaptation (CCA)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			
		Of which Use of Proceeds			Of which transitional	Of which enabling	Of which Use of Proceeds			Of which enabling
% (compared to total covered assets in the denominator)										
<b>GAR - Covered assets in both numerator and denominator</b>										
1	Loans and advances, debt securities and equity instruments not HFT eligible for GAR calculation	4.48%	1.09%	0.73%	0.03%	0.88%	0.01%	0.00%	-	-
2	<b>Financial undertakings</b>	2.21%	0.78%	0.62%	0.01%	0.68%	0.00%	0.00%	-	-
3	Credit institutions	0.73%	0.04%	-	0.01%	0.00%	0.00%	0.00%	-	-
4	Loans and advances	-	-	-	-	-	-	-	-	-
5	Debt securities, including UoP	0.73%	0.04%	-	0.01%	0.00%	0.00%	0.00%	-	-
6	Equity instruments	-	-	-	-	-	-	-	-	-
7	Other financial corporations	1.47%	0.75%	0.62%	0.00	0.67%	-	-	-	-
8	of which investment firms	-	-	-	-	-	-	-	-	-
9	Loans and advances	-	-	-	-	-	-	-	-	-
10	Debt securities, including UoP	-	-	-	-	-	-	-	-	-
11	Equity instruments	-	-	-	-	-	-	-	-	-
12	of which management companies	-	-	-	-	-	-	-	-	-
13	Loans and advances	-	-	-	-	-	-	-	-	-
14	Debt securities, including UoP	-	-	-	-	-	-	-	-	-
15	Equity instruments	-	-	-	-	-	-	-	-	-
16	of which insurance undertakings	-	-	-	-	-	-	-	-	-
17	Loans and advances	-	-	-	-	-	-	-	-	-
18	Debt securities, including UoP	-	-	-	-	-	-	-	-	-
19	Equity instruments	-	-	-	-	-	-	-	-	-
20	<b>Non-financial undertakings</b>	2.27%	0.30%	0.11%	0.03%	0.21%	0.01%	0.00%	-	-
21	Loans and advances	2.27%	0.30%	0.11%	0.03%	0.21%	0.01%	0.00%	-	-
22	Debt securities, including UoP	0.01%	-	-	-	-	-	-	-	-
23	Equity instruments	-	-	-	-	-	-	-	-	-
24	<b>Households</b>	-	-	-	-	-	-	-	-	-
25	of which loans collateralised by residential immovable property	-	-	-	-	-	-	-	-	-
26	of which building renovation loans	-	-	-	-	-	-	-	-	-
27	of which motor vehicle loans	-	-	-	-	-	-	-	-	-
28	<b>Local governments financing</b>	-	-	-	-	-	-	-	-	-
29	Housing financing	-	-	-	-	-	-	-	-	-
30	Other local government financing	-	-	-	-	-	-	-	-	-
31	<b>Collateral obtained by taking possession: residential and commercial immovable properties</b>	-	-	-	-	-	-	-	-	-
32	<b>Total GAR assets</b>	4.48%	1.09%	0.73%	0.03%	0.88%	0.01%	0.00%	-	-

# Combined separate non-financial report of IKB 2024

	j	k	l	m	n	o	p	q	r	s	t	u
	Disclosure reference date T											
	Water and marine resources (WTR)				Circular economy (CE)				Pollution (PPC)			
	Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			
	Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			
	Of which Use of Proceeds		Of which enabling		Of which Use of Proceeds		Of which enabling		Of which Use of Proceeds		Of which enabling	
	% (compared to total covered assets in the denominator)											
<b>GAR - Covered assets in both numerator and denominator</b>												
1	-	-	-	-	0.20%	-	-	-	0.20%	-	-	-
2	<b>Financial undertakings</b>											
3	-	-	-	-	0.18%	-	-	-	0.02%	-	-	-
4	-	-	-	-	-	-	-	-	-	-	-	-
5	-	-	-	-	-	-	-	-	-	-	-	-
6	-	-	-	-	-	-	-	-	-	-	-	-
7	-	-	-	-	0.18%	-	-	-	0.02%	-	-	-
8	-	-	-	-	-	-	-	-	-	-	-	-
9	-	-	-	-	-	-	-	-	-	-	-	-
10	-	-	-	-	-	-	-	-	-	-	-	-
11	-	-	-	-	-	-	-	-	-	-	-	-
12	-	-	-	-	-	-	-	-	-	-	-	-
13	-	-	-	-	-	-	-	-	-	-	-	-
14	-	-	-	-	-	-	-	-	-	-	-	-
15	-	-	-	-	-	-	-	-	-	-	-	-
16	-	-	-	-	-	-	-	-	-	-	-	-
17	-	-	-	-	-	-	-	-	-	-	-	-
18	-	-	-	-	-	-	-	-	-	-	-	-
19	-	-	-	-	-	-	-	-	-	-	-	-
20	<b>Non-financial undertakings</b>											
21	-	-	-	-	0.02%	-	-	-	0.18%	-	-	-
22	-	-	-	-	0.02%	-	-	-	0.15%	-	-	-
23	-	-	-	-	-	-	-	-	0.03%	-	-	-
24	<b>Households</b>											
25	-	-	-	-	-	-	-	-	-	-	-	-
26	-	-	-	-	-	-	-	-	-	-	-	-
27	-	-	-	-	-	-	-	-	-	-	-	-
28	<b>Local governments financing</b>											
29	-	-	-	-	-	-	-	-	-	-	-	-
30	-	-	-	-	-	-	-	-	-	-	-	-
31	<b>Collateral obtained by taking possession: residential and commercial immovable properties</b>											
32	-	-	-	-	0.20%	-	-	-	0.20%	-	-	-

# Combined separate non-financial report of IKB 2024

	v	w	x	z	aa	ab	ac	ad	ae	af	
	Disclosure reference date T										
	Biodiversity and Ecosystems (BIO)				TOTAL (CCM + CCA + WTR + CE + PPC + BIO)					Proportion of total assets covered	
	Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)						
	Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)						
		Of which Use of Proceeds	Of which enabling		Of which Use of Proceeds	Of which transitional	Of which enabling				
% (compared to total covered assets in the denominator)											
<b>GAR - Covered assets in both numerator and denominator</b>											
1	Loans and advances, debt securities and equity instruments not HFT eligible for GAR calculation	-	-	-	-	4.88%	1.14%	0.73%	0.03%	0.93%	21.88%
2	<b>Financial undertakings</b>	-	-	-	-	2.40%	0.84%	0.62%	0.01%	0.73%	5.61%
3	Credit institutions	-	-	-	-	0.73%	0.04%	-	0.01%	0.00%	3.26%
4	Loans and advances	-	-	-	-	-	-	-	-	-	0.17%
5	Debt securities, including UoP	-	-	-	-	0.73%	0.04%	-	0.01%	0.00%	3.09%
6	Equity instruments	-	-	-	-	-	-	-	-	-	-
7	Other financial corporations	-	-	-	-	1.67%	0.80%	0.62%	0.00%	0.72%	2.35%
8	of which investment firms	-	-	-	-	-	-	-	-	-	-
9	Loans and advances	-	-	-	-	-	-	-	-	-	-
10	Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-
11	Equity instruments	-	-	-	-	-	-	-	-	-	-
12	of which management companies	-	-	-	-	-	-	-	-	-	-
13	Loans and advances	-	-	-	-	-	-	-	-	-	-
14	Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-
15	Equity instruments	-	-	-	-	-	-	-	-	-	-
16	of which insurance undertakings	-	-	-	-	-	-	-	-	-	-
17	Loans and advances	-	-	-	-	-	-	-	-	-	-
18	Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-
19	Equity instruments	-	-	-	-	-	-	-	-	-	-
20	<b>Non-financial undertakings</b>	-	-	-	-	2.48%	0.31%	0.11%	0.03%	0.21%	7.09%
21	Loans and advances	-	-	-	-	2.44%	0.31%	0.11%	0.03%	0.21%	6.89%
22	Debt securities, including UoP	-	-	-	-	0.04%	-	-	-	-	0.20%
23	Equity instruments	-	-	-	-	-	-	-	-	-	-
24	<b>Households</b>	-	-	-	-	-	-	-	-	-	0.00%
25	of which loans collateralised by residential immovable property	-	-	-	-	-	-	-	-	-	-
26	of which building renovation loans	-	-	-	-	-	-	-	-	-	-
27	of which motor vehicle loans	-	-	-	-	-	-	-	-	-	-
28	<b>Local governments financing</b>	-	-	-	-	-	-	-	-	-	9.17%
29	Housing financing	-	-	-	-	-	-	-	-	-	-
30	Other local government financing	-	-	-	-	-	-	-	-	-	9.17%
31	<b>Collateral obtained by taking possession: residential and commercial immovable properties</b>	-	-	-	-	-	-	-	-	-	-
32	<b>Total GAR assets</b>	-	-	-	-	4.88%	1.14%	0.73%	0.03%	0.93%	85.34%



# Combined separate non-financial report of IKB 2024

		ag	ah	ai	aj	ak	al	am	an	ao
		Disclosure reference date T-1								
		Climate Change Mitigation (CCM)					Climate Change Adaptation (CCA)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			
		Of which Use of Proceeds			Of which transitional	Of which enabling	Of which specialised lending			Of which enabling
% (compared to total covered assets in the denominator)										
<b>GAR - Covered assets in both numerator and denominator</b>										
1	Loans and advances, debt securities and equity instruments not HFT eligible for GAR calculation	1.60%	0.20%	-	-	-	0.09%	-	-	-
2	<b>Financial undertakings</b>	0.46%	-	-	-	-	-	-	-	-
3	Credit institutions	-	-	-	-	-	-	-	-	-
4	Loans and advances	-	-	-	-	-	-	-	-	-
5	Debt securities, including UoP	-	-	-	-	-	-	-	-	-
6	Equity instruments	-	-	-	-	-	-	-	-	-
7	Other financial corporations	0.46%	-	-	-	-	-	-	-	-
8	of which investment firms	-	-	-	-	-	-	-	-	-
9	Loans and advances	-	-	-	-	-	-	-	-	-
10	Debt securities, including UoP	-	-	-	-	-	-	-	-	-
11	Equity instruments	-	-	-	-	-	-	-	-	-
12	of which management companies	-	-	-	-	-	-	-	-	-
13	Loans and advances	-	-	-	-	-	-	-	-	-
14	Debt securities, including UoP	-	-	-	-	-	-	-	-	-
15	Equity instruments	-	-	-	-	-	-	-	-	-
16	of which insurance undertakings	-	-	-	-	-	-	-	-	-
17	Loans and advances	-	-	-	-	-	-	-	-	-
18	Debt securities, including UoP	-	-	-	-	-	-	-	-	-
19	Equity instruments	-	-	-	-	-	-	-	-	-
20	<b>Non-financial undertakings</b>	1.14%	0.20%	-	-	-	0.09%	-	-	-
21	Loans and advances	1.14%	0.20%	-	-	-	0.09%	-	-	-
22	Debt securities, including UoP	-	-	-	-	-	-	-	-	-
23	Equity instruments	-	-	-	-	-	-	-	-	-
24	<b>Households</b>	-	-	-	-	-	-	-	-	-
25	of which loans collateralised by residential immovable property	-	-	-	-	-	-	-	-	-
26	of which building renovation loans	-	-	-	-	-	-	-	-	-
27	of which motor vehicle loans	-	-	-	-	-	-	-	-	-
28	<b>Local governments financing</b>	-	-	-	-	-	-	-	-	-
29	Housing financing	-	-	-	-	-	-	-	-	-
30	Other local government financing	-	-	-	-	-	-	-	-	-
31	<b>Collateral obtained by taking possession: residential and commercial immovable properties</b>	-	-	-	-	-	-	-	-	-
32	<b>Total GAR assets</b>	1.60%	0.20%	-	-	-	0.09%	-	-	-

# Combined separate non-financial report of IKB 2024

		ap	aq	ar	as	at	au	av	aw	ax	ay	az	ba
		Disclosure reference date T-1											
		Water and marine resources (WTR)				Circular economy (CE)				Pollution (PPC)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			
		Of which Use of Proceeds		Of which enabling		Of which Use of Proceeds		Of which enabling		Of which Use of Proceeds		Of which enabling	
%		(% compared to total covered assets in the denominator)											
<b>GAR - Covered assets in both numerator and denominator</b>													
1	Loans and advances, debt securities and equity instruments not HFT eligible for GAR calculation												
2	<b>Financial undertakings</b>												
3	Credit institutions												
4	Loans and advances												
5	Debt securities, including UoP												
6	Equity instruments												
7	Other financial corporations												
8	of which investment firms												
9	Loans and advances												
10	Debt securities, including UoP												
11	Equity instruments												
12	of which management companies												
13	Loans and advances												
14	Debt securities, including UoP												
15	Equity instruments												
16	of which insurance undertakings												
17	Loans and advances												
18	Debt securities, including UoP												
19	Equity instruments												
20	<b>Non-financial undertakings</b>												
21	Loans and advances												
22	Debt securities, including UoP												
23	Equity instruments												
24	<b>Households</b>												
25	of which loans collateralised by residential immovable property												
26	of which building renovation loans												
27	of which motor vehicle loans												
28	<b>Local governments financing</b>												
29	Housing financing												
30	Other local government financing												
31	<b>Collateral obtained by taking possession: residential and commercial immovable properties</b>												
32	<b>Total GAR assets</b>												

# Combined separate non-financial report of IKB 2024

	bb	bc	bd	be	bf	bg	bh	bi	bj	bk
Disclosure reference date T-1										
	Biodiversity and Ecosystems (BIO)				TOTAL (CCM + CCA + WTR + CE + PPC + BIO)					
	Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)					Proportion of total assets covered
	Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)					
	Of which Use of Proceeds		Of which enabling		Of which Use of Proceeds		Of which transitional	Of which enabling		
% (compared to total covered assets in the denominator)										
<b>GAR - Covered assets in both numerator and denominator</b>										
1	Loans and advances, debt securities and equity instruments not HIT eligible for GAR calculation				3.09%	0.20%	-	-	-	6.39%
2	<b>Financial undertakings</b>				0.46%	-	-	-	-	1.69%
3	Credit institutions				-	-	-	-	-	0.67%
4	Loans and advances				-	-	-	-	-	-
5	Debt securities, including UoP				-	-	-	-	-	0.67%
6	Equity instruments				-	-	-	-	-	-
7	Other financial corporations				0.46%	-	-	-	-	1.02%
8	of which investment firms				-	-	-	-	-	-
9	Loans and advances				-	-	-	-	-	-
10	Debt securities, including UoP				-	-	-	-	-	-
11	Equity instruments				-	-	-	-	-	-
12	of which management companies				-	-	-	-	-	-
13	Loans and advances				-	-	-	-	-	-
14	Debt securities, including UoP				-	-	-	-	-	-
15	Equity instruments				-	-	-	-	-	-
16	of which insurance undertakings				-	-	-	-	-	-
17	Loans and advances				-	-	-	-	-	-
18	Debt securities, including UoP				-	-	-	-	-	-
19	Equity instruments				-	-	-	-	-	-
20	<b>Non-financial undertakings</b>				2.63%	0.20%	-	-	-	4.69%
21	Loans and advances				2.63%	0.20%	-	-	-	4.69%
22	Debt securities, including UoP				-	-	-	-	-	-
23	Equity instruments				-	-	-	-	-	-
24	<b>Households</b>				-	-	-	-	-	0.00%
25	of which loans collateralised by residential immovable property				-	-	-	-	-	-
26	of which building renovation loans				-	-	-	-	-	-
27	of which motor vehicle loans				-	-	-	-	-	-
28	<b>Local governments financing</b>				-	-	-	-	-	0.02%
29	Housing financing				-	-	-	-	-	-
30	Other local government financing				-	-	-	-	-	0.02%
31	<b>Collateral obtained by taking possession: residential and commercial immovable properties</b>				-	-	-	-	-	-
32	<b>Total GAR assets</b>				3.09%	0.20%	-	-	-	74.30%

# Combined separate non-financial report of IKB 2024

## 4. GAR KPI flow (turnover based)

		a	b	c	d	e	f	g	h	i
		Disclosure reference date T								
		Climate Change Mitigation (CCM)					Climate Change Adaptation (CCA)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			
		Of which Use of Proceeds		Of which transitional	Of which enabling	Of which Use of Proceeds		Of which enabling		
%( compared to flow of total eligible assets)										
<b>GAR - Covered assets in both numerator and denominator</b>										
1	Loans and advances, debt securities and equity instruments not HFT eligible for GAR calculation	6.06%	0.29%	0.06%	0.02%	0.08%	0.00%	0.00%	-	-
2	<b>Financial undertakings</b>	4.32%	0.16%	-	0.02%	0.01%	0.00%	0.00%	-	-
3	Credit institutions	2.00%	0.09%	-	0.02%	0.01%	0.00%	0.00%	-	-
4	Loans and advances	-	-	-	-	-	-	-	-	-
5	Debt securities, including UoP	2.00%	0.09%	-	0.02%	0.01%	0.00%	0.00%	-	-
6	Equity instruments	-	-	-	-	-	-	-	-	-
7	Other financial corporations	2.33%	0.07%	-	0.01%	0.00%	-	-	-	-
8	of which investment firms	-	-	-	-	-	-	-	-	-
9	Loans and advances	-	-	-	-	-	-	-	-	-
10	Debt securities, including UoP	-	-	-	-	-	-	-	-	-
11	Equity instruments	-	-	-	-	-	-	-	-	-
12	of which management companies	-	-	-	-	-	-	-	-	-
13	Loans and advances	-	-	-	-	-	-	-	-	-
14	Debt securities, including UoP	-	-	-	-	-	-	-	-	-
15	Equity instruments	-	-	-	-	-	-	-	-	-
16	of which insurance undertakings	-	-	-	-	-	-	-	-	-
17	Loans and advances	-	-	-	-	-	-	-	-	-
18	Debt securities, including UoP	-	-	-	-	-	-	-	-	-
19	Equity instruments	-	-	-	-	-	-	-	-	-
20	<b>Non-financial undertakings</b>	1.74%	0.13%	0.06%	-	0.07%	-	-	-	-
21	Loans and advances	1.74%	0.13%	0.06%	-	0.07%	-	-	-	-
22	Debt securities, including UoP	-	-	-	-	-	-	-	-	-
23	Equity instruments	-	-	-	-	-	-	-	-	-
24	<b>Households</b>	-	-	-	-	-	-	-	-	-
25	of which loans collateralised by residential immovable property	-	-	-	-	-	-	-	-	-
26	of which building renovation loans	-	-	-	-	-	-	-	-	-
27	of which motor vehicle loans	-	-	-	-	-	-	-	-	-
28	<b>Local governments financing</b>	-	-	-	-	-	-	-	-	-
29	Housing financing	-	-	-	-	-	-	-	-	-
30	Other local government financing	-	-	-	-	-	-	-	-	-
31	<b>Collateral obtained by taking possession: residential and commercial immovable properties</b>	-	-	-	-	-	-	-	-	-
32	<b>Total GAR assets</b>	6.06%	0.29%	0.06%	0.02%	0.08%	0.00%	0.00%	-	-

Combined separate non-financial report of IKB 2024

	j	k	l	m	n	o	p	q	r	s	t	u
	Disclosure reference date T											
	Water and marine resources (WTR)				Circular economy (CE)				Pollution (PPC)			
	Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			
	Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			
	Of which Use of Proceeds		Of which enabling		Of which Use of Proceeds		Of which enabling		Of which Use of Proceeds		Of which enabling	
% (compared to flow of total eligible assets)												
<b>GAR - Covered assets in both numerator and denominator</b>												
1 Loans and advances, debt securities and equity instruments not HFT eligible for GAR calculation	-	-	-	-	0.00%	-	-	-	0.24%	-	-	-
2 <b>Financial undertakings</b>	-	-	-	-	0.00%	-	-	-	0.23%	-	-	-
3 Credit institutions	-	-	-	-	-	-	-	-	-	-	-	-
4 Loans and advances	-	-	-	-	-	-	-	-	-	-	-	-
5 Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-
6 Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-
7 Other financial corporations	-	-	-	-	0.00%	-	-	-	0.23%	-	-	-
8 of which investment firms	-	-	-	-	-	-	-	-	-	-	-	-
9 Loans and advances	-	-	-	-	-	-	-	-	-	-	-	-
10 Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-
11 Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-
12 of which management companies	-	-	-	-	-	-	-	-	-	-	-	-
13 Loans and advances	-	-	-	-	-	-	-	-	-	-	-	-
14 Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-
15 Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-
16 of which insurance undertakings	-	-	-	-	-	-	-	-	-	-	-	-
17 Loans and advances	-	-	-	-	-	-	-	-	-	-	-	-
18 Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-
19 Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-
20 <b>Non-financial undertakings</b>	-	-	-	-	-	-	-	-	0.01%	-	-	-
21 Loans and advances	-	-	-	-	-	-	-	-	0.01%	-	-	-
22 Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-
23 Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-
24 <b>Households</b>	-	-	-	-	-	-	-	-	-	-	-	-
25 of which loans collateralised by residential immovable property	-	-	-	-	-	-	-	-	-	-	-	-
26 of which building renovation loans	-	-	-	-	-	-	-	-	-	-	-	-
27 of which motor vehicle loans	-	-	-	-	-	-	-	-	-	-	-	-
28 <b>Local governments financing</b>	-	-	-	-	-	-	-	-	-	-	-	-
29 Housing financing	-	-	-	-	-	-	-	-	-	-	-	-
30 Other local government financing	-	-	-	-	-	-	-	-	-	-	-	-
31 <b>Collateral obtained by taking possession: residential and commercial immovable properties</b>	-	-	-	-	-	-	-	-	-	-	-	-
32 <b>Total GAR assets</b>	-	-	-	-	0.00%	-	-	-	0.24%	-	-	-

# Combined separate non-financial report of IKB 2024

	v	w	x	z	aa	ab	ac	ad	ae	af	
	Disclosure reference date T										
	Biodiversity and Ecosystems (BIO)				TOTAL (CCM + CCA + WTR + CE + PPC + BIO)					Proportion of total new assets covered	
	Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)						
	Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)						
	Of which Use of Proceeds		Of which enabling		Of which Use of Proceeds		Of which transitional		Of which enabling		
% (compared to flow of total eligible assets)											
<b>GAR - Covered assets in both numerator and denominator</b>											
1	Loans and advances, debt securities and equity instruments not HFT eligible for GAR calculation	-	-	-	-	6.30%	0.51%	0.06%	0.02%	0.30%	29.19%
2	<b>Financial undertakings</b>	-	-	-	-	4.55%	0.38%	-	0.02%	0.23%	14.33%
3	Credit institutions	-	-	-	-	2.00%	0.09%	-	0.02%	0.01%	10.14%
4	Loans and advances	-	-	-	-	-	-	-	-	-	-
5	Debt securities, including UoP	-	-	-	-	2.00%	0.09%	-	0.02%	0.01%	10.14%
6	Equity instruments	-	-	-	-	-	-	-	-	-	-
7	Other financial corporations	-	-	-	-	2.55%	0.29%	-	0.01%	0.22%	4.20%
8	of which investment firms	-	-	-	-	-	-	-	-	-	-
9	Loans and advances	-	-	-	-	-	-	-	-	-	-
10	Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-
11	Equity instruments	-	-	-	-	-	-	-	0.00%	-	-
12	of which management companies	-	-	-	-	-	-	-	-	-	-
13	Loans and advances	-	-	-	-	-	-	-	-	-	-
14	Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-
15	Equity instruments	-	-	-	-	-	-	-	-	-	-
16	of which insurance undertakings	-	-	-	-	-	-	-	-	-	-
17	Loans and advances	-	-	-	-	-	-	-	-	-	-
18	Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-
19	Equity instruments	-	-	-	-	-	-	-	-	-	-
20	<b>Non-financial undertakings</b>	-	-	-	-	1.75%	0.13%	0.06%	-	0.07%	8.99%
21	Loans and advances	-	-	-	-	1.75%	0.13%	0.06%	-	0.07%	8.99%
22	Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-
23	Equity instruments	-	-	-	-	-	-	-	-	-	-
24	<b>Households</b>	-	-	-	-	-	-	-	-	-	-
25	of which loans collateralised by residential immovable property	-	-	-	-	-	-	-	-	-	-
26	of which building renovation loans	-	-	-	-	-	-	-	-	-	-
27	of which motor vehicle loans	-	-	-	-	-	-	-	-	-	-
28	<b>Local governments financing</b>	-	-	-	-	-	-	-	-	-	5.87%
29	Housing financing	-	-	-	-	-	-	-	-	-	-
30	Other local government financing	-	-	-	-	-	-	-	-	-	5.87%
31	<b>Collateral obtained by taking possession: residential and commercial immovable properties</b>	-	-	-	-	-	-	-	-	-	-
32	<b>Total GAR assets</b>	-	-	-	-	6.30%	0.51%	0.06%	0.02%	0.30%	91.49%

# Combined separate non-financial report of IKB 2024

## 4. GAR KPI flow (CapEx based)

		a	b	c	d	e	f	g	h	i
		Disclosure reference date T								
		Climate Change Mitigation (CCM)					Climate Change Adaptation (CCA)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			
		Of which Use of Proceeds		Of which transitional	Of which enabling	Of which Use of Proceeds		Of which enabling		
%( compared to flow of total eligible assets)										
<b>GAR - Covered assets in both numerator and denominator</b>										
1	Loans and advances, debt securities and equity instruments not HFT eligible for GAR calculation	6.27%	0.33%	0.06%	0.02%	0.05%	0.00%	0.00%	-	-
2	<b>Financial undertakings</b>	4.27%	0.17%	-	0.02%	0.01%	0.00%	0.00%	-	-
3	Credit institutions	2.10%	0.10%	-	0.02%	0.01%	0.00%	0.00%	-	-
4	Loans and advances	-	-	-	0.00%	-	0.00%	0.00%	-	-
5	Debt securities, including UoP	2.10%	0.10%	-	0.02%	0.01%	0.00%	0.00%	-	-
6	Equity instruments	-	-	-	-	-	-	-	-	-
7	Other financial corporations	2.17%	0.07%	-	-	0.00%	-	-	-	-
8	of which investment firms	-	-	-	-	-	-	-	-	-
9	Loans and advances	-	-	-	-	-	-	-	-	-
10	Debt securities, including UoP	-	-	-	-	-	-	-	-	-
11	Equity instruments	-	-	-	-	-	-	-	-	-
12	of which management companies	-	-	-	-	-	-	-	-	-
13	Loans and advances	-	-	-	-	-	-	-	-	-
14	Debt securities, including UoP	-	-	-	-	-	-	-	-	-
15	Equity instruments	-	-	-	-	-	-	-	-	-
16	of which insurance undertakings	-	-	-	-	-	-	-	-	-
17	Loans and advances	-	-	-	-	-	-	-	-	-
18	Debt securities, including UoP	-	-	-	-	-	-	-	-	-
19	Equity instruments	-	-	-	-	-	-	-	-	-
20	<b>Non-financial undertakings</b>	2.00%	0.16%	0.06%	-	0.03%	0.00%	0.00%	-	-
21	Loans and advances	2.00%	0.16%	0.06%	-	0.03%	0.00%	0.00%	-	-
22	Debt securities, including UoP	-	-	-	-	-	-	-	-	-
23	Equity instruments	-	-	-	-	-	-	-	-	-
24	<b>Households</b>	-	-	-	-	-	-	-	-	-
25	of which loans collateralised by residential immovable property	-	-	-	-	-	-	-	-	-
26	of which building renovation loans	-	-	-	-	-	-	-	-	-
27	of which motor vehicle loans	-	-	-	-	-	-	-	-	-
28	<b>Local governments financing</b>	-	-	-	-	-	-	-	-	-
29	Housing financing	-	-	-	-	-	-	-	-	-
30	Other local government financing	-	-	-	-	-	-	-	-	-
31	<b>Collateral obtained by taking possession: residential and commercial immovable properties</b>	-	-	-	-	-	-	-	-	-
32	<b>Total GAR assets</b>	6.27%	0.33%	0.06%	0.02%	0.05%	0.00%	0.00%	-	-

Combined separate non-financial report of IKB 2024

	j	k	l	m	n	o	p	q	r	s	t	u
	Disclosure reference date T											
	Water and marine resources (WTR)				Circular economy (CE)				Pollution (PPC)			
	Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			
	Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			
	Of which Use of Proceeds		Of which enabling		Of which Use of Proceeds		Of which enabling		Of which Use of Proceeds		Of which enabling	
% (compared to flow of total eligible assets)												
<b>GAR - Covered assets in both numerator and denominator</b>												
1 Loans and advances, debt securities and equity instruments not HFT eligible for GAR calculation	-	-	-	-	0.03%	-	-	-	0.28%	-	-	-
2 <b>Financial undertakings</b>	-	-	-	-	0.00%	-	-	-	0.19%	-	-	-
3 Credit institutions	-	-	-	-	-	-	-	-	-	-	-	-
4 Loans and advances	-	-	-	-	-	-	-	-	-	-	-	-
5 Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-
6 Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-
7 Other financial corporations	-	-	-	-	0.00%	-	-	-	0.19%	-	-	-
8 of which investment firms	-	-	-	-	-	-	-	-	-	-	-	-
9 Loans and advances	-	-	-	-	-	-	-	-	-	-	-	-
10 Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-
11 Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-
12 of which management companies	-	-	-	-	-	-	-	-	-	-	-	-
13 Loans and advances	-	-	-	-	-	-	-	-	-	-	-	-
14 Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-
15 Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-
16 of which insurance undertakings	-	-	-	-	-	-	-	-	-	-	-	-
17 Loans and advances	-	-	-	-	-	-	-	-	-	-	-	-
18 Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-
19 Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-
20 <b>Non-financial undertakings</b>	-	-	-	-	0.03%	-	-	-	0.09%	-	-	-
21 Loans and advances	-	-	-	-	0.03%	-	-	-	0.09%	-	-	-
22 Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-
23 Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-
24 <b>Households</b>	-	-	-	-	-	-	-	-	-	-	-	-
25 of which loans collateralised by residential immovable property	-	-	-	-	-	-	-	-	-	-	-	-
26 of which building renovation loans	-	-	-	-	-	-	-	-	-	-	-	-
27 of which motor vehicle loans	-	-	-	-	-	-	-	-	-	-	-	-
28 <b>Local governments financing</b>	-	-	-	-	-	-	-	-	-	-	-	-
29 Housing financing	-	-	-	-	-	-	-	-	-	-	-	-
30 Other local government financing	-	-	-	-	-	-	-	-	-	-	-	-
31 <b>Collateral obtained by taking possession: residential and commercial immovable properties</b>	-	-	-	-	-	-	-	-	-	-	-	-
32 <b>Total GAR assets</b>	-	-	-	-	0.03%	-	-	-	0.28%	-	-	-



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	v	w	x	z	aa	ab	ac	ad	ae	af	
	Disclosure reference date T										
	Biodiversity and Ecosystems (BIO)				TOTAL (CCM + CCA + WTR + CE + PPC + BIO)					Proportion of total new assets covered	
	Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)						
	Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)						
	Of which Use of Proceeds		Of which enabling		Of which Use of Proceeds		Of which transitional		Of which enabling		
% (compared to flow of total eligible assets)											
<b>GAR - Covered assets in both numerator and denominator</b>											
1	Loans and advances, debt securities and equity instruments not HFT eligible for GAR calculation	-	-	-	-	6.58%	0.53%	0.06%	0.02%	0.23%	29.19%
2	<b>Financial undertakings</b>	-	-	-	-	4.46%	0.36%	-	0.02%	0.20%	14.33%
3	Credit institutions	-	-	-	-	2.10%	0.10%	-	0.02%	0.01%	10.14%
4	Loans and advances	-	-	-	-	-	-	-	-	-	-
5	Debt securities, including UoP	-	-	-	-	2.10%	0.10%	-	0.02%	0.01%	10.14%
6	Equity instruments	-	-	-	-	-	-	-	-	-	-
7	Other financial corporations	-	-	-	-	2.35%	0.26%	-	-	0.18%	4.20%
8	of which investment firms	-	-	-	-	-	-	-	-	-	-
9	Loans and advances	-	-	-	-	-	-	-	-	-	-
10	Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-
11	Equity instruments	-	-	-	-	-	-	-	-	-	-
12	of which management companies	-	-	-	-	-	-	-	-	-	-
13	Loans and advances	-	-	-	-	-	-	-	-	-	-
14	Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-
15	Equity instruments	-	-	-	-	-	-	-	-	-	-
16	of which insurance undertakings	-	-	-	-	-	-	-	-	-	-
17	Loans and advances	-	-	-	-	-	-	-	-	-	-
18	Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-
19	Equity instruments	-	-	-	-	-	-	-	-	-	-
20	<b>Non-financial undertakings</b>	-	-	-	-	2.13%	0.18%	0.06%	-	0.03%	8.99%
21	Loans and advances	-	-	-	-	2.13%	0.18%	0.06%	-	0.03%	8.99%
22	Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-
23	Equity instruments	-	-	-	-	-	-	-	-	-	-
24	<b>Households</b>	-	-	-	-	-	-	-	-	-	-
25	of which loans collateralised by residential immovable property	-	-	-	-	-	-	-	-	-	-
26	of which building renovation loans	-	-	-	-	-	-	-	-	-	-
27	of which motor vehicle loans	-	-	-	-	-	-	-	-	-	-
28	<b>Local governments financing</b>	-	-	-	-	-	-	-	-	-	5.87%
29	Housing financing	-	-	-	-	-	-	-	-	-	-
30	Other local government financing	-	-	-	-	-	-	-	-	-	5.87%
31	<b>Collateral obtained by taking possession: residential and commercial immovable properties</b>	-	-	-	-	-	-	-	-	-	-
32	<b>Total GAR assets</b>	-	-	-	-	6.58%	0.53%	0.06%	0.02%	0.23%	91.49%

5. KPI off-balance sheet exposures stock (turnover based)

	a	b	c	d	e	f	g	h	i
	Disclosure reference date T								
	<b>Climate Change Mitigation (CCM)</b>					<b>Climate Change Adaptation (CCA)</b>			
	Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			
	Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			
			Of which Use of Proceeds	Of which transitional	Of which enabling			Of which Use of Proceeds	Of which enabling
<b>% (compared to total eligible off-balance sheet assets)</b>									
1 Financial guarantees (FinGuar KPI)	0.50%	0.05%	-	-	0.04%	-	-	-	-
2 Assets under management (AuM KPI)	-	-	-	-	-	-	-	-	-

	j	k	l	m	n	o	p	q
	Disclosure reference date T							
	<b>Water and marine resources (WTR)</b>				<b>Circular economy (CE)</b>			
	Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			
	Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			
			Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which enabling
<b>% (compared to total eligible off-balance sheet assets)</b>								
1 Financial guarantees (FinGuar KPI)	0.00%	-	-	-	0.01%	-	-	-
2 Assets under management (AuM KPI)	-	-	-	-	-	-	-	-

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	r	s	t	u	v	w	x	z
	Disclosure reference date T							
	<b>Pollution (PPC)</b>				<b>Biodiversity and Ecosystems (BIO)</b>			
	Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			
	Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			
	Of which Use of Proceeds		Of which enabling		Of which Use of Proceeds		Of which enabling	
<b>% (compared to total eligible off-balance sheet assets)</b>								
1 Financial guarantees (FinGuar KPI)	0.14%	-	-	-	-	-	-	-
2 Assets under management (AuM KPI)	-	-	-	-	-	-	-	-

	aa	ab	ac	ad	ae
	<b>TOTAL (CCM + CCA + WTR + CE + PPC + BIO)</b>				
	Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				
	Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				
	Of which Use of Proceeds		Of which transitional		Of which enabling
<b>% (compared to total eligible off-balance sheet assets)</b>					
1 Financial guarantees (FinGuar KPI)	0.64%	0.05%	-	-	0.04%
2 Assets under management (AuM KPI)	-	-	-	-	-

## Combined separate non-financial report of IKB 2024

### 5. KPI off-balance sheet exposures stock (CapEx based)

	a	b	c	d	e	f	g	h	i
	Disclosure reference date T								
	<b>Climate Change Mitigation (CCM)</b>					<b>Climate Change Adaptation (CCA)</b>			
	Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			
	Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			
			Of which Use of Proceeds	Of which transitional	Of which enabling			Of which Use of Proceeds	Of which enabling
<b>% (compared to total eligible off-balance sheet assets)</b>									
1 Financial guarantees (FinGuar KPI)	0.20%	0.03%	-	-	0.01%	-	-	-	-
2 Assets under management (AuM KPI)	-	-	-	-	-	-	-	-	-

	j	k	l	m	n	o	p	q
	Disclosure reference date T							
	<b>Water and marine resources (WTR)</b>				<b>Circular economy (CE)</b>			
	Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			
	Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			
			Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which enabling
<b>% (compared to total eligible off-balance sheet assets)</b>								
1 Financial guarantees (FinGuar KPI)	-	-	-	-	0.06%	-	-	-
2 Assets under management (AuM KPI)	-	-	-	-	-	-	-	-

Combined separate non-financial report of IKB 2024

	r	s	t	u	v	w	x	z
	Disclosure reference date T							
	<b>Pollution (PPC)</b>				<b>Biodiversity and Ecosystems (BIO)</b>			
	Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			
	Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			
	Of which Use of Proceeds		Of which enabling		Of which Use of Proceeds		Of which enabling	
<b>% (compared to total eligible off-balance sheet assets)</b>								
1 Financial guarantees (FinGuar KPI)	0.00%	-	-	-	-	-	-	-
2 Assets under management (AuM KPI)	-	-	-	-	-	-	-	-

	aa	ab	ac	ad	ae
	<b>TOTAL (CCM + CCA + WTR + CE + PPC + BIO)</b>				
	Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				
	Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				
	Of which Use of Proceeds		Of which transitional		Of which enabling
<b>% (compared to total eligible off-balance sheet assets)</b>					
1 Financial guarantees (FinGuar KPI)	0.26%	0.03%	-	-	0.01%
2 Assets under management (AuM KPI)	-	-	-	-	-

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## Note

The CSR Report 2024 was published on 30 April 2025 and is only available for [download on the Internet](#).

Reporting on sustainability aspects does not claim to be exhaustive. In this regard, IKB refers to its [Annual Report 2024](#).

The key figures in the report have been commercially rounded. In some cases, rounding may result in values in this report not adding up exactly to the totals shown and percentages may not add up to the values shown. If the sign of a key figure changes or changes exceed 1,000 %, a dot is displayed as a percentage change.