

Combined separate non-financial report 2025

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1. Introduction

1.1 Foreword by the Board of Managing Directors

Ladies and Gentlemen,

We have concluded a financial year in which we consistently lived up to our potential, while the economic and geopolitical conditions remained challenging. We have achieved solid results that not only meet our expectations but, in key areas, even surpass them.

Our income before taxes of €59 million shows that we are operating reliably and setting the right priorities. The development of our new business is particularly positive. With €2.8 billion in paid-out volume, we were able to grow significantly. In doing so, we supported well-known medium-sized companies in important transformation projects – often using public funding programs. These projects prove that IKB is firmly established as a reliable financing partner for the green transformation of medium-sized companies in Germany.

Administrative expenses rose to €146 million due to non-recurring effects from our change of IT service provider and strategic projects. These investments were necessary and will pay off. We have improved our digital capabilities and increased the bank's competitiveness. We are in a robust position on the risk side. Our loan portfolio is broadly diversified and remains of high quality. At €20 million, risk provisions were significantly below the previous year's figure of €45 million and below plan. The NPA ratio is low at 2.0%.

We have successfully established ourselves as a major player in the transformation financing of German SMEs. The bank enjoys solid profitability with stable risk provisioning, and its capital base has been comfortably high for years. In view of this development, the Board of Managing Directors proposed to the Annual General Meeting that IKB AG's net retained profits of around €195 million be distributed. Even after the distribution, the CET 1/Tier 1 ratio of the IKB Group remains at 17.2% (previous year: 19.2%), which is still well above the statutory minimum requirements.

IKB made a significant contribution to the transition to a green economy in its lending activities in the financial year 2025. This includes ESG syndicated loans, project financing and ESG loans with longer maturities. During the financial year, sustainable new business of approx. €0.9 billion was financed and approx. €2.1 billion were mobilised in total. This represents a 32 % share of combined new business. In this way, IKB is making a significant contribution to the transformation of German SMEs across all sectors. We have also set ourselves the target of generating 25% of our annual new business volume through sustainable financing, as defined by the Bank's Sustainable Finance Framework, by the end of 2030.

We have reduced our greenhouse gas emissions (GHG emissions) on a continuous basis. In accordance with the recognised VfU indicator system, operational GHG emissions were reduced by around 71% between 2019 and 2024. The sustainability rating agency ISS-ESG has awarded IKB's ESG performance a rating of C-.

Sustainability and social responsibility take top priority at IKB. Its ten-year partnership with DKMS and the thriving plantation of 10,000 trees in Düsseldorf – created with the aim of supporting climate change adaptation – are just two examples. Both initiatives show that something enduring is taking root here. We have also been supporting underprivileged people through donations and on-the-ground assistance in the regions that surround our branches.

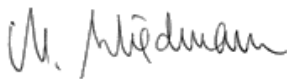
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IKB demonstrated an impressive willingness to change last year. We modernized our brand, realigned our digital presence, strengthened our attractiveness as an employer, and successfully completed important regulatory projects that led to the elimination of capital surcharges. Our team is moving forward with vigour – with a high degree of professionalism and commitment. That fills us with pride. We are continuing to invest in technology, modernizing our IT, automating processes, and integrating artificial intelligence where it creates added value. We are doing all this to become faster, more efficient, and more productive – for our customers and our employees. That is why we are confident that we will achieve our ambitious goals.

Düsseldorf, April 2026

IKB 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) 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. For this reason, IKB has established organisational structures designed to address ESG in a holistic manner. Overall, IKB pursues a strategic, regulatory and product-driven agenda in the ESG context. 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 2025, 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 2025 of IKB corresponds to that of the current Annual Report 2025. All statements therefore relate to the Total Group, unless stated otherwise. Unless otherwise stated, the published figures relate to the reporting period from 1 January to 31 December 2025. 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 2025 non-financial report is not subject to an external audit. The non-financial report 2025 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 2025 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 towards the upper mid-cap market in Germany. [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 are well capitalized and have ample liquidity and particularly low default rates. IKB sees itself as a partner to the "German Mittelstand" and has long-standing, stable customer relationships. The Bank is characterised by a deep understanding of mid-cap issues and the needs of its customers. Expertise and mutual trust form the basis of this close cooperation and the corporate values "professional", "committed" and "reliable" are the standards by which IKB measures itself. [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 includes income and expenses from promotional loans granted to mid-cap customers as well as advice on accessing and applying for public programme loans. 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 customer support for capital market activities. Income and expense items from Funding & Asset Liability Management and the investment portfolio are reported 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 2025, IKB employed around 596 employees (full-time equivalents). With an integrated approach comprising regional sales, sector and product groups, IKB ensures needs-based and solution-orientated support for its customers. Personalised local support is made possible by a sales network with 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 16.00% (31 December 2025) in relevant KfW Bankengruppe (KfW) promotional loan programmes. IKB's many years of expertise in public programme loans plays a central role in its ESG strategy. [GRI 2-6]

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. IKB is pursuing the goal of continuously expanding its sustainable product and service offering and

thus playing 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 not currently categorised as a potentially 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 or are part of the overall 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 report for the 2024 financial year pursuant to section 340i (5) of the German Commercial Code (HGB) in conjunction with section 315b of the German Commercial Code (HGB), which is combined with the parent company's non-financial report pursuant to section 340a (1a) of the German Commercial Code (HGB) in conjunction with section 289 of the German Commercial Code (HGB) on its website at <https://www.ikb.de/en/corporate-clients/investor-relations/reports-and-presentations> at the end of April 2025. [GRI 2-6]

2.3 Organisational structures

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 always 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 always 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 always 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/corporate-clients/about-us/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 2025. 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 both as a whole and individually for each member of the Board of Managing Directors and the Supervisory Board at least once a year and, in particular, when circumstances require. When assessing the Board of Managing Directors and Supervisory Board, legal and other requirements are taken into account, in particular Circular 11/2025 issued by the Federal Financial Supervisory Authority (BaFin – Circular 11/2025 regarding management board members and members of administrative and supervisory bodies pursuant to the German Banking Act (Kreditwesengesetz – KWG)). [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

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subsequently analysed by the Supervisory Board. In addition, the EBA's suitability matrix is used to assess the collective suitability of the Board of Managing Directors.

With regard to the individual suitability of the Board of Managing Directors, particular consideration is given to reliability (including conflicts of interest), the professional suitability/required expertise of the member in question in accordance with BaFin Circular 11/2025 management board members and members of administrative and supervisory bodies pursuant to the German Banking Act, and the time-based availability of the members of the Board of Managing Directors; the BaFin Circular also incorporates the non-exhaustive list in Annex II of EBA/GL/2021/06 with regard to relevant skills. For the Board of Managing Directors, particular consideration is given to the assessment criteria set out in the EBA suitability matrix 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 regularly trained through e-learning, especially 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 on a regular basis.

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 of new legal requirements and new accounting requirements. 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 and the Digital Operational Resilience Act (DORA). 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 ensures that the members of the Board of Managing Directors, Supervisory Board, and their committees as a whole, meet the requirements regarding professional competence (expertise) and personal integrity at all times, in accordance with the German Banking Act (KWG) and regulatory requirements.

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

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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 ESG 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 under increasing pressure to transform their supply chains to make them more sustainable. For IKB, this represents a specific opportunity for growth. It is positioning itself as the preferred financing partner for German SMEs by supporting investment projects aimed at achieving sustainability goals with bespoke, structured and long-term financing solutions.

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 behaviour 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 offering its customers a sustainable range of products and services and is therefore playing an active role in the green revolution. [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 shares information about its activities relating to sustainability through various communication channels. This is done internally via the intranet and externally via its website. In addition, experts in sustainable finance are trained and basic training courses on a wide range of ESG topics are offered as needed. [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. It is therefore striving to further reduce its operational GHG emissions and comply with the requirements of the UN PRB, which it signed in 2022. IKB's goal is to consistently grow its sustainable lending business and ensure a high volume of financing on a permanent basis. As such, it is positioning itself as a reliable core partner for companies seeking long-term financing for their investments in transformation and sustainability. [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]

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In 2023, IKB has set itself the target of raising a sustainable new business volume of €3–4 billion by the end of 2025 in accordance with its Sustainable Finance Framework. Between 2023 and 2025, €2.4 billion was financed and €5.5 billion was raised. The original objective has therefore been achieved. 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. Having achieved its ESG target in 2025, IKB has set itself a new target to be met by the end of 2030: 25% of the annual volume of new business is to be financed in a sustainable manner in accordance with IKB's Sustainable Finance Framework. [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 consciously takes environmental impacts into account in its business activities and plays an active role in the green transformation. The goal is to become one of the relevant sustainable mid-cap financiers in Germany. Through its lending and investment activities, IKB makes a significant contribution to the transition to a green economy. These include ESG syndicated loans, project financing, ESG loans with longer maturities. These sustainable ESG products are implemented in the product initiatives strand. [GRI 2-13]

The risk and regulatory action line ensures that regulatory requirements are implemented. This ensures that ESG risks and opportunities are managed within IKB. Efforts in this regard include the ongoing monitoring and assessment of new regulations, as well as compliance with the 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 (may) 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]

As part of a risk driver analysis, the Bank performed an in-depth assessment of the extent to which various risk drivers from the environmental, social and governance dimensions affect both the risk categories identified as material in the risk inventory (counterparty default risks, market price and liquidity risks, operational risks, business risks) and also those identified as not material (reputational risks, strategic 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

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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 an ESG scoring tool or sustainability checklist 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) was achieved in the course of the 2025 financial year and the sustainability checklist for these exposures was 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 fundamental requirements for the behaviour of everyone. A thriving compliance culture forms the foundation for the Code of Conduct and reflects the ongoing 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. All employees must comply with the Code of Conduct and base their behaviour on the above standards. If there are indications of violations of legal and regulatory requirements (including tax requirements), internal business and risk strategy guidelines, written rules, or the Code of Conduct, employees can 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. [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]

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

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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 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. [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, Strategy/ESG and Organisation, Risk Controlling and Corporate Communications/Investor Relations division/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]

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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). 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 in the context of Memberships
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"> ▪ IKB financing solutions for customers for the transition to a sustainable economy and a more social society ▪ Fulfil sustainability criteria for lending in new business Objective of sustainability-oriented management of the loan portfolio ▪ Target achieved by the end of 2025: Between 2023 and 2025, €2.4 billion was financed and €5.5 billion was raised. In 2025, sustainable new business of approx. €0.9 billion was financed and approx. €2.1 billion were mobilised in total. This represents a 32 % share of combined new business. The target is to generate 25% of annual new business volume through sustainable financing by the end of 2030, as defined by the Bank's Sustainable Finance Framework. ▪ Determination of GAR of 1.43 % for sales and 1.43 % for CAPEX
Social responsibility	<ul style="list-style-type: none"> ▪ Internal and external training of the Board of Managing Directors and Supervisory Board on the topic of ESG ▪ Various certificate programmes in sustainable finance ▪ Expansion of the training programme to include digital and hybrid formats: ▪ 4,581 participations in 386 qualification measures in the 2025 financial year ▪ Almost 40% of the total workforce is female, proportion of female managers: 5% in 1st Management level, 23.5% in 2nd Management level; Employees from 22 nations ▪ Anchoring ESG goals in targets for Employees ▪ Appointment of an equal opportunities officer to ensure equal opportunities ▪ Various donation formats (e.g. remaining cent donation by, one-off contributions, tree planting campaign to mark 100 years of IKB) for charitable purposes.
Operational ecology	<ul style="list-style-type: none"> ▪ From 2019 to 2024, approx. -71% reduction in operational GHG emissions according to the VfU indicator system. ▪ Reduction in rental space by around -40% between 2019 and 2021, by approximately 23% in 2022, and a further 30% in 2024 compared with 2022 ▪ 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 2022/2023, resulting in a significant reduction in GHG emissions ▪ Recording of scope 1, 2 and 3 upstream GHG emissions ▪ Recording of Scope 3 financed emissions
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 Bank's business model is 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-based 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 Bank'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 generating 25% of its annual new business volume through sustainable financing 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 accounts for 16% 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." [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 Bank's 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 Bank'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 Bank's 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 CO₂ price due to high GHG 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

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Internet. The high standards of the Bank's own social behaviour are also reflected in the expectations regarding the corresponding behaviour of 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 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 52% 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 87% of the loan portfolio, with Energy supply being the largest sector (6%), followed by regional energy supply companies / municipal utilities and the Paper industry, each accounting for 6% of the loan book. [FS1]

Through its expertise in public programme loans, IKB also advises its customers on ESG issues, research grants and innovation.

In the 2025 financial year, IKB generated new business of €2.8 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 2025, sustainable new business according to this definition was financed in the amount of around €0.9 billion and a total of around €2.1 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]

IKB offers its customers project financing as a product for funding transformation projects. 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 GHG 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.

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Table: Credit volume by region – Group

	31 Dec. 2025				31 Dec. 2024			
	€ million		in %		€ million		in %	
	€ million	in %	of which loan book	of which loan book	€ million	in %	of which loan book	of which loan book
Germany	10,761	73%	6,862	84%	10,815	70%	7,058	83%
Outside Germany	3,583	24%	865	11%	4,056	26%	887	10%
Western Europe	2,873	19%	757	9%	3,136	20%	784	9%
of which France	620	4%	58	1%	694	4%	65	1%
of which EU ¹⁾	500	3%	-	0%	686	4%	-	0%
of which Austria	366	2%	256	3%	313	2%	204	2%
of which Belgium	300	2%	10	0%	289	2%	19	0%
thereof Netherlands	281	2%	63	1%	204	1%	73	1%
Eastern Europe	576	4%	54	1%	553	4%	43	1%
of which Poland	205	1%	32	0%	215	1%	43	1%
of which Romania	148	1%	-	0%	137	1%	-	0%
of which Bulgaria	102	1%	-	0%	100	1%	-	0%
North America	105	1%	26	0%	352	2%	45	1%
Other countries	29	0%	28	0%	15	0%	15	0%
Subtotal	14,344	97%	7,727	95%	14,871	96%	7,945	93%
Risk transferred to third parties ²⁾	440	3%	440	5%	570	4%	570	7%
Total	14,784	100%	8,167	100%	15,441	100%	8,515	100%

Any differences in totals are due to rounding effects.

2) European Commission, ESM, Council of Europe Development Bank and European Investment Bank

2) Hermes guarantees, indemnifications, risks transferred

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Table: Credit volume by sector – Group

	31 Dec. 2025				31 Dec. 2024			
	€ million		in %		€ million		in %	
	€ million	in %	of which loan book	of which loan book	€ million	in %	of which loan book	of which loan book
Industrial sectors	7,256	49%	7,128	87%	7,281	47%	7,239	85%
Energy supply	511	3%	511	6%	489	3%	489	6%
Regional energy supply companies / municipal utilities	491	3%	491	6%	281	2%	281	3%
Paper industry	490	3%	490	6%	577	4%	577	7%
Metal production and processing	487	3%	487	6%	469	3%	469	6%
Food industry	464	3%	464	6%	437	3%	437	5%
Retailers (excluding automotive, filling stations)	464	3%	463	6%	429	3%	428	5%
Mechanical engineering	450	3%	450	6%	522	3%	522	6%
Chemical and pharmaceutical industry	423	3%	397	5%	499	3%	470	6%
Automotive	396	3%	396	5%	429	3%	429	5%
Medical, measuring, Taxes and control systems optics	357	2%	354	4%	345	2%	342	4%
Other industrial sectors	2,723	18%	2,625	32%	2,804	18%	2,795	33%
Real estate	500	3%	500	6%	602	4%	602	7%
Financial sector	119	1%	92	1%	298	2%	80	1%
Banks	3,444	23%	6	0%	3,745	24%	22	0%
Public sector	3,025	20%	1	0%	2,945	19%	2	0%
Subtotal	14,344	97%	7,727	95%	14,871	96%	7,945	93%
Risk transferred to third parties ¹⁾	440	3%	440	5%	570	4%	570	7%
Total	14,784	100%	8,167	100%	15,441	100%	8,515	100%

Any differences in totals are due to rounding effects.

Regional energy supply companies / municipal utilities were included in the energy supply cluster in the previous year and are now reported separately.

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 (hereinafter referred to as the "Climate DR") and Delegated Regulation (EU) 2023/2486 (the "Environmental DR"). 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 in accordance with Article 19a or Article 29a of Directive 2013/34/EU (referred to as the "EU Accounting Directive" in the following) (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 EU Commission in accordance with Articles 10 (3), 11 (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 the EU 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.

In accordance with Sections 289b and 315b of the German Commercial Code (HGB), which implement Articles 19a and 29a of the EU Accounting Directive at national level, undertakings are required to publish a non-financial statement if all the following criteria are cumulatively fulfilled:

1. The corporation meets the requirements of Section 267(3)(1) HGB, namely it is a large corporation which exceeds at least two of the following three criteria:
 - Total assets of €25,000,000,
 - Turnover of €50,000,000 in the twelve months preceding the reporting date
 - An average of two hundred and fifty employees per year.
2. The corporation is publicly traded within the meaning of Section 264d HGB or it is a credit institution or an insurance undertaking which, in accordance with Sections 340 or 341 HGB, is required to apply to its annual financial statements the provisions applicable to large corporations with regard to non-financial reporting.

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3. The corporation employed more than 500 employees on average over the year.

According to the aforementioned criteria, IKB is required as at reporting date of 31 December 2025 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 Delegated Regulation (EU) 2021/2178 on reporting requirements (hereinafter: Reporting Requirements DR), financial undertakings must report taxonomy eligibility and taxonomy alignment for all environmental objectives 1 to 6. 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 2025 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.

On 4 July 2025, the European Commission adopted Delegated Regulation (EU) 2026/73, which is intended to simplify the application of the EU Taxonomy Regulation for undertakings from 1 January 2026 onwards. The Climate DR, Reporting Requirements DR and Environment DR have been amended in this regard. However, IKB is making use of the transitional option provided for in Article 4 (3) Delegated Regulation 2026/73 and is reporting in accordance with the versions of the Delegated Regulations valid on 31 December 2025.

On 17 December 2025, the European Commission published a comprehensive document with questions and answers on EU taxonomy reporting in the context of the omnibus process (entitled the "Fourth Commission Notice", hereinafter referred to as the "FAQs"). From IKB's perspective, the FAQs contain both clarifications on various issues and new, expanded requirements. The requirements relevant to IKB were considered for the reporting for the 2025 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 DR" and "Environmental DR". 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 non-financial reporting so that IKB's own assets can be classified as taxonomy-eligible.

For assets due from financial or non-financial undertakings required to prepare non-financial reports, an additional distinction must 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 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 2025.

Taxonomy-alignment

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 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.

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 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 criteria 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.

During the assessment of assets with known use of proceeds of business partners subject to non-financial reporting requirements, the economic activities for financial year 2025 classified as taxonomy-eligible and taxonomy-aligned in accordance with "Climate DR" and "Environment DR" included 7.2 "Renovation of existing buildings", which was classified taxonomy-eligible. In conjunction with economic activities 3.4 "Manufacture of batteries", 4.9 "Transmission and distribution of electricity" and 7.7 "Acquisition and ownership of buildings", assets with known use of proceeds was also classified a 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 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.

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The taxonomy-eligible economic activities are currently defined for the six environmental objectives set out in the EU Taxonomy Regulation.

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 are largely collected from IKB's existing central data set and supplemented with additional 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 subject to non-financial reporting requirements 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.

The gross carrying amounts of the assets relevant for the EU Taxonomy Regulation are 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 is 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	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)
Main KPI	Green asset ratio (GAR) stock	166,0	1,43%	1,43%	80,19%	57,52%	19,81%
Additional KPIs	GAR (flow)	40,5	1,36%	1,21%	73,18%	52,76%	26,82%
	<i>Trading book*</i>						
	<i>Financial guarantees</i>	0,8	2,37%	1,42%			
	<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 2027. 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 non-financial reporting requirements 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 2025, €3.3 billion (28.26% of GAR assets) (previous year: €3.1 billion; 25.64% of total GAR assets) qualified for inclusion in the GAR numerator. The sum of total GAR assets (denominator) amount to a total of €11.6 billion (previous year: €12.1 billion). The EU Taxonomy Regulation excludes assets to central governments, central banks and supranational issuers in the amount of €2.9 billion (previous year: €2.1 billion) from the calculation of the credit institutions' GAR.

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Total Taxonomy-eligible assets amount to €0.7 billion (turnover-based, previous year €0.5 billion), which primarily consist of loans and credits to non-financial and financial undertakings.

The increase to the turnover and Capex indicators reported by business partners in their non-financial reporting primarily led to a rise in the green asset ratios to 1.43% (turnover-based, previous year 1.16%) and 1.43% (Capex-based, previous year 1.14%).

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,
- KPI off-balance sheet exposures flow.

Insofar as performance indicators relating to taxonomy eligibility or alignment are not assigned in accordance with environmental objectives by customers required to prepare non-financial reports, these are reported under total portfolio.

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.	Yes
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.	No

In the financial year 2025, there are very limited assets in connection with nuclear energy and fossil gas related activities. These are non-specific assets to financial and non-financial companies subject to non-financial reporting

requirements, which themselves report low nuclear and gas ratios. There are no assets with known use of proceeds that relate to nuclear energy and gas. As the other nuclear and gas reporting templates relating to alignment 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:

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 professional development opportunities are constantly evolving in line with changing requirements. As part of this approach, certificate courses in sustainable finance were introduced for the first time in 2023, along with two new degree programmes "Management & Digitalisation" and "Business Administration". 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 toward 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 survival, which is why the sustainable orientation of human resources work

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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 Key employment figures

IKB employed 634 permanent employees throughout Germany as of 31 December 2025. 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 2025

	Total no. of employees	Total no. of full-time employees	Total no. of part-time employees
31 Dec. 2025			
male	403	378	25
female	231	139	92
Total	634	517	117

There were no significant increases or fluctuations in the number of employees during the financial year 2025. IKB does not employ any employees whose working hours are not guaranteed. The ratio and gender of full-time and part-time employees can be seen in the following tables. This means that 82% of employees work full-time and 18% 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 2025	Total number 2024	Total number 2023
male	403	393	373
Full-time	378	369	350
Part-time	25	24	23
female	231	237	232
Full-time	139	143	141
Part-time	92	94	91
Total	634	630	605

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]

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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 27.4%. 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 represents the special interests of severely disabled and equivalent employees in the company. [GRI 2-30] IKB hired a total of 43 new employees in 2025, while 16 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 2025. [GRI 401-1]

Total number of new hires during the 2025 financial year (1 January to 31 December 2025)

Age structure	male	female	Total number
30 and less	13	9	22
31 to 50	14	2	16
51 to 60	2	2	4
Over 60	1	0	1
Total	30	13	43

Total number of resignations during the 2025 financial year (1 January to 31 December 2025)

Age structure	male	female	Total number
30 and less	5	0	5
31 to 50	3	4	7
51 to 60	1	2	3
Over 60	1	0	1
Total	10	6	16

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 17 employees took parental leave in the 2025 financial year. Of these 17 employees, 13 were male and 4 was female. Further disclosures on the topic of parental leave can be found in the following tables. [GRI 401-3]

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Number of employees who returned to the workplace after their parental leave ended in the 2025 financial year

	male	female	Total
Total	11	3	14

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

	male	female	Total
Total	14	5	19

Rate of return to the workplace in financial year 2024

	male	male returns	Total	Return rate
Total	11	11	11	100%

	female	female returns	Total	Return rate
Total	4	4	4	100%

5.3 Employer for all life situations

The health, well-being and happiness of our employees form the basis for their performance and, consequently, for IKB’s long-term competitiveness. That is why the bank has been committed to a comprehensive health and prevention programme for many years, which includes offers relating to nutrition, exercise, relaxation, mental health and occupational health. IKB develops this programme on an ongoing basis.

Another key priority for IKB is to establish conditions that are conducive to a healthy work-life balance. Our HR policy, which is built around family and the different stages of life, helps employees to balance their professional and personal commitments. Flexible working hours and remote working play a key role in accommodating individual needs.

Going beyond legal requirements, IKB offers a wide range of services designed to promote and maintain both mental and physical health. In doing so, the Bank takes responsibility for creating a working environment that places equal emphasis on safety, respect and personal development.

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.

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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.

In addition, employees have access to an occupational health service for matters relating to addiction and can also contact the Fürstenberg Institute as part of the external employee counselling service. No work-related illnesses were reported to IKB in 2025. There were no work-related fatalities in previous years or in the reporting period; the Number of accidents at work in 2025 was 9 reportable (commuting) accidents with lost working time of more than 3 working days and 3 (minor) accidents without lost working time. The accident rate (1,000-man rate = reportable accidents at work/employees * 1,000) was 14.2 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

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Occupational Safety issues, including health promotion and accident prevention in relation to working conditions. Therefore, site inspections and 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.

Another key component of our company health promotion programme is the annual Health Day. During online and in-person events, IKB provides its employees with practical information on how to lead a healthy lifestyle. The varied agenda includes specialist talks, interactive workshops, health screening services and sporting activities that address various aspects of health, including mental well-being, relaxation, prevention and exercise. In 2025, IKB expanded this programme for the first time by adding a second Health Day. A fully digital Health Day was held in the first half of the year, while a hybrid Health Day focusing on in-person events took place in the second half of the year. In addition to this, a digital advent calendar was launched after the second Health Day event, offering staff daily tips on sustainability, well-being, exercise and nutrition throughout the Advent period, thereby promoting a holistic approach to health. 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 flu vaccinations in 2025.

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 96.3 %. [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) requires employers to introduce occupational safety and health measures that help to prevent accidents and work-related illnesses and ensure a humane approach to the organisation of work. In addition to measures to maintain physical health, psychological stress must also be taken into account 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 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),
- 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 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 of the competency model is to enable our employees' various skills and attributes to be nurtured and advanced on a comprehensive scale. 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. In recent years, a large number of many training programmes have been converted to digital or hybrid formats. A total of 4,581 participants took part in 386 training programmes at IKB in the 2025 financial year. This is an average of 8 participants per employee (including mandatory training). Of these, 2,950 were attended by men and 1,631 by women. 695 measures were completed by managers, of which 562 were

completed by male managers and 133 by female managers. In 2025, IKB employees spent an average of 21.03 hours on training and professional development. In 2024, there was a particular focus on the development of managers. In 2024, IKB launched a leadership development programme under the motto “Doing good together – good leadership makes all the difference”. The programme offered first and second-level managers the opportunity to expand their individual knowledge and leadership skills in order to meet future requirements. This programme was continued in 2025. 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 2025

Number of	2025	2024	2023
Participations	4,581	6,086	3,897
Employees	634	630	605
Participation per Employees	8	10	7
Qualification measures	386	392	378

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 2025 and took on eight new dual students and five trainees. As of 31 December 2025, a total of 24 dual students and six 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 become a well-established element of IKB's training programme. The induction is accompanied by various introductory seminars that promote networking and identification of the junior staff with IKB. 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 2025, there was a particular focus on developing employees' skills in the area of artificial intelligence (AI). The aim was to build up employees' future skills in preparation for a working world that is increasingly shaped by AI. Efforts were centred around the safe and responsible use of generative AI, which was made available to all staff members regardless of their role or experience. The policies and measures aimed at empowering our employees were developed in a collaborative process between the Human Resources and Organisational Development department and the IT department. Their aim was to ensure the optimum combination of the professional, organisational and technical aspects of AI. Bank-wide training sessions, workshops for managers and initial pilot schemes in the sales department fostered a shared understanding and demonstrated specific ways in which the system could be used in day-to-day work. In addition, AI navigators served as internal points of contact, whilst individual training budgets and encouraging staff to experiment with AI helped to boost independent learning. Transparency, responsible data management, leading by example and an open learning culture formed the basis for the sustainable integration of AI.

Furthermore, the Bank has therefore launched a special initiative, providing its employees with a year-long subscription to ChatGPT Plus for personal use. Through this initiative, the IKB has enabled their staff to enjoy a straightforward introduction to AI technology, gain practical experience and discover its potential within the context of their own work.

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 appreciated and 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 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. In the 2025 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, Compliance, 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 2025 reporting year, IKB was aware of a total of 22 employees with severe disabilities or equivalent status. As of 31 December 2025, the proportion of severely disabled employees was therefore 3.6%.

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.

Diversity has been an integral part of IKB's corporate culture for many years. We actively promote a working environment centred around respect, openness and appreciation. 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.

To further promote diversity, the Bank developed a revised diversity strategy for 2025. One key element was the appointment of two diversity officers, who are designated points of contact for all staff members. Their responsibilities include developing measures aimed at promoting diversity – for example, by introducing recruitment initiatives or cultivating an open corporate culture. At the same time, they are available to employees as a confidential point of contact. Another key focus was on raising awareness of the topic through clear communications, posts on the intranet, events, and the use of the Diversity Charter as a basis for knowledge-sharing.

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 2025, for example, the focus was on the motto "When diversity wins, Germany wins". Guided by this principle, we have once again highlighted the diversity within IKB and placed even greater emphasis on ensuring that information is presented on the intranet on an ongoing and permanent basis.

Furthermore, 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 speaker shared the experiences she has had in her everyday life with a physical disability since childhood. In 2025, workshops were once again held with external speakers on a range of topics relating to the various facets of diversity. 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.

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Developments over the past few years show that all the measures mentioned are effective in strengthening women in management positions. Over the last five years, IKB has managed to triple the proportion of women at the second level of management. 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%) and 19 male managers.

Percentage of employees per employee category by gender (as of 31 December 2025)

Number	1. 1st management level		2. 1st management level		Employees	m/f ratio	Total result	m/f ratio
	level	m/f ratio	level	m/f ratio				
male	19	95.0%	39	76.5%	345	61.3%	403	63.6%
female	1	5.0%	12	23.5%	218	38.7%	231	36.4%
Total	20	100%	51	100%	563	100%	634	100%

A total of 85 employees aged 30 or younger work at the Bank. There are 235 in the group between 31 to 50 and also 243 employees aged 51 or older.

Percentage of employees per employee category by age group for the last three years (reporting date: 31 December 2025)

Age structure by employee category	2025	2024	2023
1. Management level	20	19	20
31 to 50	5	5	7
51 to 60	10	10	11
Over 60	5	4	2
2. Management level	51	50	45
31 to 50	27	27	23
51 to 60	22	22	21
Over 60	2	1	1
Employees	563	561	540
30 and less	85	80	71
31 to 50	235	247	248
51 to 60	189	193	192
Over 60	54	41	29
Total	634	630	605

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 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 CO₂ 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 GHG 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 71% in the period from 2019 to 2024. 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]

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. [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 GHG emissions from business travel in 2020 and 2021. As expected, GHG emissions in this area increased again in 2022, 2023 and 2024 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 2024 to 768 tonnes of CO₂-e, a reduction of around 17% compared with the 2023 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 GHG 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 GHG 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 3.0 million kWh in the 2024 financial year. [GRI 302-1]

Consumption of electricity, heating, district heating and power in external data centres within the buildings fell to 2.4 million kWh in 2023 and then to 2.1 million kWh in 2024. 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]

Other energy consumption (fuel etc.) in kWh amounts to 594,756 kWh in 2024. [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

	2024	2023	2022	2021	2020	2019
Total energy consumption in kWh	1,644,796	1,544,833	1,656,467	1,861,374	2,117,878	2,782,508
Energy consumption in kWh/employee	2,744	2,711	3,007	3,398	3,643	4,424
Total heat consumption in kWh	473,918	889,741	859,093	1,267,278	1,742,257	2,680,297
Heat consumption in kWh/employee	1,350	1,516	1,559	2,314	2,997	4,261
Other energy consumption (fuel etc.) in kWh	594,756	680,171	867,410	549,152	647,747	1,521,080
Fuel consumption in kWh/employee	1,003	1,193	1,575	1,003	1,114	2,418

GHG 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 GHG emissions (Scope 2). In the case of Scope 3 emissions, the GHG emissions generated along the upstream value chain ("upstream") are recognised. IKB has recognised the financed emissions ("Scope 3 Category 15 - Downstream") will be determined for the first time in 2024 in accordance with the PCAF.

GHG 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 2024, IKB caused 241 tonnes of CO₂-e (29%) of Scope 1 emissions. Scope 2 emissions indirect energy-related (electricity and District heating) GHG emissions, which accounted for 151 tonnes of CO₂-e (19%) in 2024. IKB's Scope 3 emissions are made up of indirect GHG emissions generated along IKB's upstream value chain. These include indirect GHG 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 2024 totalled 786 t CO₂-e, which corresponds to a greenhouse gas intensity 1,326 kg CO₂-e/ MA. Since the first recording in the base year (2019), GHG emissions have thus reduced by approx. 71%. [GRI 305-4] [GRI 305-5] IKB has set itself ambitious targets for the further reduction of GHG 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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GHG emissions/intensity

	2024	2023 ¹⁾	2022	2021 ²⁾	2020 ²⁾	2019 ²⁾
Direct GHG emissions in t CO₂e (Scope 1)	229	243	500	551	722	1,230
Electricity consumption (from own CHP plant)	0	0	53	89	116	178
Consumption of fossil fuels in the buildings	67	57	191	301	416	604
Fuel consumption (petrol)	162	186	257	161	190	447
Indirect energy-related GHG emissions – market-based in t CO₂e (Scope 2)	151	245	164	144	167	166
Electricity consumption (market-based)	108	177	133	120	137	101
District heating	43	68	28	22	28	64
Transport	0	0	3	2	2	1
Other indirect GHG emissions in t CO₂-e (Scope 3)	406	457	415	836	889	1,212
Electricity (including external data centres and home-office consumption)	133	148	130	594	569	563
Heating	60	79	64	95	131	196
Transport	188	203	194	116	146	374
Paper	2	3	3	3	5	11
Water	0.3	0.3	0	1	3	7
Waste	23.5	23.5	23	27	35	61
Total GHG emissions in t CO₂-e (market-based)	786	945	1,079	1,531	1,778	2,608
GHG emissions intensity in kg CO₂-e/employee	1,326	1,658	1,959	2,795	3,059	4,146

- 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 73 tonnes in 2024 and has grown slightly. Waste generated in kg/employee amounts to 124 kg/employee in 2024. The reason for the increase in 2024 was the closure of the archive storage facility, accompanied by the destruction of files that were not needed. 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

	2024	2023	2022	2021	2020	2019
Waste generated in t	73	49	46	69	103	167
Recyclable materials separated and recycled	28	4	1	16	35	51
Waste incinerated	45	45	45	53	67	117
Waste generated in kg/employee	124	86	83	126	177	266

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Paper

IKB's paper consumption in 2024 was 2.1 tonnes, which corresponds to Paper consumption of 3.55 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

	2024	2023	2022	2021	2020	2019
Paper consumption in t	2.1	2.95	3.18	3.53	5.80	11.6
Paper consumption in kg/employee	3.55	5.18	5.76	6.45	9.98	18.52

Water and waste water

In 2024, IKB's Water consumption totalled 828 m³ (1.39 m³/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

	2024	2023	2022	2021	2020	2019
Water consumption in m ³	828	898	631	1,333	4,629	12,098
Water consumption in m ³ /MA	1.39	1.57	1.15	2.43	7.96	19.23

Financed emissions

Since 2024, IKB has been calculating the financed emissions in accordance with the PCAF standard. The PCAF standard contains a methodology for disclosing the CO₂-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 GHG 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.

A data hierarchy is applied to the emissions data used, with data quality level (DQ score) 1 representing the highest standards of data quality and DQ score 5 the lowest. In this regard, IKB follows the PCAF guidelines for the classification of data quality levels.

The majority of the financed emissions within IKB's portfolio are "Business Loans and Unlisted Equity", which account for around 72%. To calculate the financed emissions of business loans, IKB primarily uses balance sheet data from

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corporate customers, supplemented by sector-specific emissions data or, if available, emissions provided by the companies themselves.

The "Listed Equities and Corporate Bonds" asset class accounts for around 12% 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.

Around 11% 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.

IKB uses average emission factors to calculate the financed emissions in the "Commercial Real Estate" sector, which account for around 4% 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.

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 and geographical location of the financed project.

In addition to the calculated GHG emissions from Scope 1 and Scope 2 (direct GHG emissions) totalling 2,910,749 t CO₂-e, GHG emissions in the amount of 2,756,334 t CO₂-e can be attributed to IKB from the downstream value chain (Scope 3, indirect GHG emissions) of business partners.

In accordance with the PCAF standard, IKB's financed emissions (Scope 3 Category 15 – Downstream) were calculated for a financing volume of €10.4 billion, which equates to 71% of IKB's loan volume.

Compared with the previous year, emission intensities have fallen slightly due to changes in the data basis and portfolio allocation, and also as a result of improvements and expansions to calculation methods. [GRI 305-3]

Financed emissions

Asset classes	Scope 1 + 2 Emissions (tCO ₂ -e)	Emission intensity (tCO ₂ -e/€ million) Scope 1 + 2	Scope 3 Emissions (tCO ₂ -e)	Emission intensity (tCO ₂ -e/€ million) Scope 3	Weighted DQ score Scope 1 + 2	Weighted DQ score Scope 3
Listed Equities and Corporate Bonds	57,220	45	301,821	239	3.3	3.2
Business Loans and Unlisted Equity	2,592,481	346	2,198,174	293	4.7	4.8
Project Finance	56,179	856	22,434	342	5	5
Commercial Real Estate	745	2	-	-	5	-
Sovereign Debt	204,125	171	233,905	196	1.2	2
Total	2,910,749		2,756,334		4.2	4.3

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:

- 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

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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]

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 function is called in to assess violations. [GRI 3-3 d]

Conflict of interest management

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.

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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:

- 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.

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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, illegal 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

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'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 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 main different perspectives to consider when it comes to data protection:

- Personal data belonging to private customers and individuals within the corporate customer sector
- Personal data belonging to IKB employees

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.

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]

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). The DSK comprises one member of the Düsseldorf Works Council, one representative from the Human Resources department and the Data Protection Officer. DSK meetings are held on an ad hoc basis and take place quite frequently. The tasks of the DSK are

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- 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]

No data breaches within the meaning of Article 33 GDPR were reported to the data protection supervisory authority during the 2025 financial year. [GRI 418-1]

8. Outlook

IKB will continue to focus on pursuing its ESG agenda in the 2026 financial year. This will primarily involve continuing to refine the product-specific focus. At the same time, efforts will be made 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.

In 2026, IKB anticipates two opposing trends in relation to regulatory ESG requirements. On the one hand, the Bank anticipates a noticeable degree of deregulation in sustainability reporting, countered by an increasing tendency towards regulation in risk control and risk management on the other. Whilst the requirements for the formal disclosure of non-financial information are being scaled back in some areas, expectations regarding the systematic integration of ESG risk management continue to rise.

Despite this regulatory environment, sustainability remains a key component of our business strategy. It is crucial to long-term value creation and the resilience of the business model. Sustainability also underpins our responsibility towards customers, investors and society.

In view of the growing demand for transformation financing, IKB sees itself as a financing partner who helps its clients to achieve their strategic goals. IKB's focus in this regard centres around 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 expert teams and targeted external support to implement the challenging projects and increasing regulatory requirements. The Bank's contribution can be measured by the goal of generating 25% of its annual new business volume through sustainable financing in line with the Bank's Sustainable Finance Framework.

9. Reporting in accordance with the GRI Standards

IKB has reported on the information provided in this GRI Index for the period 1 January to 31 December 2025 with reference to the GRI Standards.

GRI Standard/Other source	Disclo- sure		Referenced point
Introduction			
Standards and guidelines applied			
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
Profile of the organisation			
Presentation of the organisation			
GRI 2: General Disclosures 2023	2 – 1	Organisational profile	p. 6
Products, markets and customers			
GRI 2: General Disclosures 2023	2 – 6	Activities of the Committees, value chain and other business relationships	p. 6, p. 7
Organisation structure			
GRI 2: General Disclosures 2024	2 – 9	Management structure and composition	p. 7, p. 8
	2 – 10	Nomination and selection of the highest supervisory body	p. 7, p. 8
	2 – 11	Chairman of the highest supervisory body	p. 8
	2 – 12	Role of the highest supervisory body in overseeing impact management	p. 8
	2 – 18	Evaluation of the performance of the highest governance body	p. 9
	2 – 19	Remuneration policy	p. 10
	2 – 20	Procedure for determining the remuneration	p. 10
	2 – 21	Ratio of total annual remuneration	p. 10
Stakeholder communication			
GRI 2: General Disclosures 2023	2 – 29	Approach to stakeholder involvement	p. 10
G4 Sector Disclosures - Financial Services (Product Portfolio)	FS5	Interaction with customers/investors/business partners in relation to environmental and social risks and opportunities	p. 10
Sustainability strategy and management			
Sustainability strategy			

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GRI 2: General Disclosures 2023	2 – 22	Declaration of application of the sustainable development strategy	p. 12
	2 – 24	Inclusion of the declarations of commitment to principles and behaviour	p. 11
Sustainability management			
GRI 2: General Disclosures 2023	2 – 13	Delegation of responsibility for managing the impact	p. 12
	2 – 16	Transmission of critical concerns	p. 13
	2 – 25	Procedure for eliminating negative effects	p. 12, p. 13
	2 – 26	Procedure for seeking advice and reporting concerns	p. 14
Memberships			
GRI 2: General Disclosures 2023	2 – 23	Declaration of commitment to principles and behaviour	p. 13, p. 14
	2 – 28	Memberships in associations and interest groups	p. 13, p. 14
Materiality analysis procedure			
GRI 3: Material topics 2023	3 – 1	Procedure for determining material topics	p. 14
	3 – 2	List of key topics	p. 16
<hr/> ESG in the product portfolio <hr/>			
Sustainability-related lending standards			
GRI 3: Material topics 2023	3 – 3 a, b	Impact on the environment and society	p. 17, p. 18,
	3 – 3 c	Management approach	p. 18, p. 19
	3 – 3 d	Measures to deal with the effects	p. 18
GRI 203: Indirect economic impacts 2016	203 – 1	Infrastructure investments and subsidised services	p. 17
G4 Sector Disclosures - Financial Services (Product Portfolio)	FS1	Guidelines with specific environmental and social components that are applied to business areas	p. 17, p. 18, p. 19
	FS2	Procedures for assessing and reviewing environmental and social risks in the divisions	p. 18, p. 20
	FS3	Procedures for monitoring the implementation of and compliance with ecoLo Involving customers who are involved in agreements or transactions in terms of social and environmental requirements	p. 18
Business segments and their ESG effect			
GRI 3: Material topics 2023	3 – 3 c	Management approach	p. 19,
	3 – 3 d	Measures to deal with the effects	p. 19, p. 21,
	3 – 3 e, f	Monitoring and evaluation of performance	p. 19,
G4 Sector Disclosures - Financial Services (Product Portfolio)	FS1	Guidelines with specific environmental and social components that are applied to business areas	p. 18, p. 19
G4 Sector Disclosures - Financial Services (Sector specific Indicators located under sector specific Aspects)	FS6	Percentage share of the portfolio for business divisions by , size (micro, medium, large) and by sector	p. 22

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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.19
	FS8	Monetary value of products and services intended deliver a specific environmental benefit for each business unit, broken down by purpose	p. 19
G4 Sector Disclosures - Financial Services (Product and Service Labelling)	FS16	Initiatives to improve financial literacy by type of beneficiary	p. 21
Social responsibility			
Talented employees are IKB's capital			
GRI 2: General Disclosures 2023	2 – 7	Employees	p. 29
	2 – 8	Employees who are not employees	p. 29
	2 – 17	Collected knowledge of the highest supervisory body	p. 28
	2 – 30	Collective agreements	p. 30
	3 – 3 c	Management approach	p. 29
	3 – 3 d	Measures to deal with the effects	p. 29
	3 – 3 e, f	Monitoring and evaluation of performance	p. 21, p. 29, p. 46, p. 52, p. 55, p. 56
GRI 401: Employment 2016	401 – 1	Newly hired employees and employee turnover	p. 30
	401 – 3	Parental leave	p. 30
GRI 403: Occupational health and safety 2018	403 – 2	Hazard identification, risk assessment and incident investigation	p. 34
	403 – 3	Occupational health services	p. 30
	403 – 5	Employee training on health and safety in the workplace	p. 34
	403 – 6	Promoting the health of employees	p. 34, p. 35
	403 – 9	Work-related injuries	p. 35
	403 – 10	Work-related illnesses	p. 35
GRI 404: Education and training 2016	404 – 1	Average number of hours for training and further education per year and employee	p. 36
	404 – 3	Percentage of employees receiving regular performance and career development	p. 36
GRI 405: Diversity and equal opportunity 2016	405 – 1	Diversity in supervisory bodies and among employees	p. 39, p. 40
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. 28
Operational ecology			
GRI 3: Material topics 2023	3 – 3 a, b	Impact on the environment and society	p. 41, p. 42
IKB's climate strategy			
GRI 3: Material topics 2023	3 – 3 c	Management approach	p. 42
	3 – 3 d	Measures to deal with the effects	p. 42, p. 43

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GRI 305: Emissions 2016	305 – 1	Direct GHG emissions (Scope 1)	p. 43, p. 44
	305 – 4	Intensity of greenhouse gas emissions	p. 44
Corporate environmental management			
GRI 3: Material topics 2023	3 – 3 c	Management approach	p. 42
	3 – 3 d	Measures to deal with the effects	p. 42, p. 43
	3 – 3 e, f	Monitoring and evaluation of performance	p. 43
GRI 301: Materials 2016	301 – 1	Materials used by weight or volume	p. 44, p. 45
GRI 302: Energy 2016	302 – 1	Energy consumption within the organisation	p. 42, p. 43
GRI 303: Water and wastewater 2018	303 – 5	Water consumption	p. 45
GRI 305: Emissions 2016	305 – 1	Direct GHG emissions (Scope 1)	p. 43, p. 44
	305 – 2	Indirect GHG emissions (Scope 2)	p. 43
	305 – 3	Other indirect GHG emissions (Scope 3)	p. 43
	305 – 4	Intensity of greenhouse gas emissions	p. 43
	305 – 5	Reduction of greenhouse gas emissions	p. 43
GRI 306: Waste 2020	306 – 3	Waste generated	p. 45
<hr/> Responsible corporate governance <hr/>			
GRI 3: Material topics 2023	3 – 3 a, b	Impact on the environment and society	p. 47
Prevention of criminal offences			
GRI 2: General Disclosures 2023	2 – 15	Conflicts of interest	p. 49
	2 – 27	Compliance with laws and regulations	p. 51
GRI 3: Material topics 2023	3 – 3 c	Management approach	p. 49
	3 – 3 d	Measures to deal with the effects	p. 50, p. 51
	3 – 3 e, f	Monitoring and evaluation of performance	p. 50, p. 51
GRI 205: Anti-corruption 2016	205 – 1	Operating sites that are checked for corruption risks	p. 50, p. 51
	205 – 2	Communication and training on anti-corruption policies and procedures	p. 47
	205 – 3	Confirmed incidents of corruption and measures taken	p. 48
GRI 415: Political influence 2016	415 – 1	Party donations	p. 48
Protection of bank-related and personal data			
GRI 3: Material topics 2023	3 – 3 c	Management approach	p. 51
	3 – 3 d	Measures to deal with the effects	p. 51, p. 52
	3 – 3 e, f	Monitoring and evaluation of performance	p. 52

10. Appendix

10.1 Abbreviations

AGG	German General Act on Equal Treatment
AGV Banken	Employers' association for the private banking sector
AktG	German Stock Corporation Act
ArbSchG	German Occupational Safety and Health Act
ASA	Health and Safety Committee
AsiG	German Occupational Safety Act
BaFin	Federal Financial Supervisory Authority
BdB	Association of German Banks
BEEG	German Parental Allowance and Parental Leave Act
BGF	Company health promotion
BGM	Company health management
BWE	German Wind Energy Association
CDD	Customer Due Diligence
CHP	Combined heat and power
CISO	Chief Information Security Officer
CO ₂	Carbon dioxide
CO ₂ -e	Carbon dioxide equivalent
CS	Central Office
CSRD	Corporate Sustainability Reporting Directive
CSR-RUG	CSR Directive Implementation Act
DKMS	German Bone Marrow Donor Registry
DNK	German Sustainability Code
DNSH	Do no significant harm
DORA	Digital Operational Resilience Act
DPC	Data Protection Commission
DR	Delegated Regulation (EU)
DrittelbG	One-Third Participation Act (Act on the Representation of Employees on the Supervisory Board)
EBA	European Banking Authority
ECB	European Central Bank
ESF	Deposit protection fund
ESG	Environmental, Social and Governance
ESM	European Stability Mechanism
FinRep	Financial Reporting
FOM	FOM University of Applied Sciences
FS	Financial services sector disclosures
GAR	Green asset ratio
GDPR	General Data Protection Regulation
GHG	Greenhouse Gas
GHG Protocol	Greenhouse Gas Protocol

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GLP	Green Loan Principles
GRI	(Reporting standards of the) Global Reporting Initiative
GWB	Anti-Money Laundering Officer
HGB	German Commercial Code
IBE	IBE Institute for Employment and Employability
ICF	Equal Opportunities for Women Initiative
ILO	International Labour Organization (ILO)
InstitutsVergV	Institutional Remuneration Regulation
ISMS	Information Security Management System
IWiL	Initiative Women into Leadership e.V.
KAGB	German Investment Code
KfW	KfW Banking Group
kg/employee	kilograms per employee
KPI	Key Performance Indicator
KSG	German Climate Action Act
KWG	German Banking Act
kWh	kilowatt-hour
KYC	Know your customer
KYE	Know your employee
LED	Light Emitting Diode
LMA	Loan Market Association
m/f	male/female
MaRisk	Minimum Requirements for Risk Management
MiFID	Markets in Financial Instruments Directive
NfE	Non-financial statement
NFRD	Non-Financial Reporting Directive
NGP	New Business Process
OECD	Organisation for Economic Co-operation and Development
PCAF	Partnership for Carbon Accounting Financials
PIE	Public-Interest Entity
SDG	Sustainable Development Goals
SLLP	Sustainability-Linked Loan Principles
StPO	German Code of Criminal Procedure
UN PRB	United Nations Principles for Responsible Banking
UNEP FI	United Nations Environment Programme Finance Initiative
VfU	German Association for Environmental Management and Sustainability in Financial Institutions
ZAG	German Payment Services Oversight Act

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10.2 Principles of Responsible Banking (PRB)

Summary Template – IKB Deutsche Industriebank 2025

Principle 1: Alignment	Principle 2: Impact & Target Setting	Principle 3: Clients & Customers
<p>IKB focuses on the German upper mid-cap market.</p> <p>Sustainability is an integral part of IKB’s governance and strategy, as well as an overarching strategic goal for the bank. IKB supports sustainable transformation and, through its lending and investment activities, contributes to the transition to a green economy. This includes ESG syndicated loans, project financing, and ESG loans with longer maturities.</p> <p>Its strategy is guided by 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>During this reporting year, IKB conducted its impact analysis for the second time, once again utilizing the Context and Identification Module for Institutional Banking. As in the previous reporting year, the analysis focuses on the corporate client portfolio in Germany due to its dominant share of the portfolio.</p> <p>The bank tracks loan balances by country of risk and industry. The German market accounts for 84.0% of the loan book, while 2.0% is allocated to regions outside Germany and Western Europe. The largest sector allocations are in energy supply (6.3%), real estate (6.1%), regional energy utilities/municipal utilities (6.0%), and the paper industry (6.0%).</p> <p>The repeat assessment confirmed the impact areas of “Climate change” and “Adaptation to climate change” identified last year as the key areas of action.</p> <p>Due to the continuing volatility regarding regulatory requirements in the EU and Germany, IKB has again defined at least one “soft” target for each of these impact areas in this reporting year and has not set any SMART targets for the identified impact areas in the reporting year.</p>	<p>IKB bases its collaboration with its stakeholders on the principles set forth in the Code of Conduct.</p> <p>It supports the transition to a low-carbon economy through sustainable financing and advisory services. In 2022, the bank developed a Green Loan Framework to ensure transparency in sustainability assessments. This was followed in 2023 by the expansion of the Sustainable Finance Framework (SFF), which includes equity-financed corporate loans. In 2025, the bank financed approximately €0.9 billion in new sustainable business for its clients in accordance with the SFF and mobilized approximately €2.1 billion. This corresponds to a 32% share of combined new business.</p> <p>In addition, IKB has been offering project financing to its clients since April 2024. This is intended in particular to finance transformation projects with long terms.</p>
<p>Links and references: Non-financial report 2025 p. 6-7, 11-12 Investor Relations Presentation 2025 p. 20</p>	<p>Links and references: Non-financial report 2025 p. 12-16, 19-21</p>	<p>Links and references: Non-financial report 2025 p. 11-16, 19-21 Sustainable Finance Framework Sustainability-related lending standards Investor Relations Presentation p. 20</p>

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<p>Principle 4: Stakeholders</p>	<p>Principle 5: Governance & culture</p>	<p>Principle 6: Transparency & Accountability</p>
<p>IKB’s sustainability communications focus on the regular, active, and ongoing engagement of its stakeholders.</p> <p>The bank’s key stakeholders are its customers, creditors, owners, and employees, as well as regulatory authorities, the public, rating agencies, and media representatives.</p> <p>The bank maintains regular communication with institutional bond investors through its Investor Relations department via one-on-one meetings and investor calls.</p> <p>There were no significant changes during 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 full Executive Board, oversees these matters.</p> <p>To avoid or mitigate risks, approaches have been developed for identification (ESG risk driver analysis), assessment (quantitative and qualitative materiality assessment, stress tests), and reporting (integration of sustainability risks into existing risk reports). Following the introduction of the ESG scoring tool in 2024, the ESG scoring of all IKB corporate and real estate clients (with clearly defined exceptions) was completed in 2025.</p> <p>The ESG culture is promoted through knowledge transfer and training. ESG goals are embedded in employees’ objectives. 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 related to environmental protection and sustainability through various channels. Experts in sustainable finance are trained, and needs-based training on ESG topics is offered. Members of the Executive Board and the Supervisory Board have received internal and external training on ESG.</p>	<p>The sustainability information contained in this progress report has not been independently verified.</p>
<p>Links and references: Non-financial report 2025 p. 10</p>	<p>Links and references: Non-financial report 2025 p. 12-16, 38-41 Code of Conduct p. 12</p>	

<p>Principle 2: Alignment & Target Setting</p>
<p>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.</p>
<p>Impact analysis</p> <p>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.</p> <p>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.</p>
<p>References:</p> <p>Non-financial report 2025 p. 19-21</p>
<p>Scope:</p> <p>In the current reporting year, IKB conducted its second Impact Analysis using the UNEP FI Portfolio Impact Analysis Tool for banks. This involved updating the previous year’s analysis and gaining further insights into the impacts of its portfolio. As part of the analysis, the Context and Identification Module for Institutional Banking was used to examine the loan portfolio.</p> <p>The impact analysis covers the corporate client portfolio in Germany, which accounts for approximately 84% of the total loan book.</p> <p>Composition of the portfolio:</p> <p>For the impact analysis, outstanding loan balances were recorded by country of risk and industry.</p> <p>As a bank focused on German small and medium-sized enterprises, IKB operates primarily in Germany. The share of other countries remains very small. Accordingly, 84.0% of the loan portfolio in the reporting year is attributable to the German market. Only 2.0% is attributable to regions outside Germany and Western Europe.</p> <p>The largest sector allocation of the portfolio is in the following industries:</p> <ul style="list-style-type: none">▪ Energy supply (6.3%)▪ Real estate (6.1%)▪ Regional energy utilities/municipal utilities (6.0%)▪ Paper industry (6.0%)

Context:

IKB's portfolio composition is focused on Germany. As a result, environmental considerations, particularly those related to climate change, are a high priority. Social and governance factors generally meet high standards in Germany.

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

In the reporting year, approximately 52% of IKB's loan portfolio was based on subsidy programs, the majority of which (~87%) were provided by KfW. These subsidy programs focus on areas such as infrastructure financing, energy and resource efficiency, decarbonization, and resource-conserving measures. In addition, programs centered on digitalization and innovation are becoming increasingly relevant. With its expertise in funding, IKB thus makes an important contribution to the transformation of German small and medium-sized enterprises across a very broad range of industries. As part of its funding expertise, IKB also advises its clients on ESG issues, research grants, and innovations. Furthermore, IKB also finances investments from its own funds, particularly in energy infrastructure, green buildings, and the energy-efficient renovation of buildings. These financing initiatives contribute in particular to achieving Sustainable Development Goals 7, "Affordable and Clean Energy," and 13, "Climate Action."

Identification of the impact areas:

IKB recognizes that the most significant impacts of its business activities are determined primarily at the portfolio level by the issuances it finances. The evaluation of our second impact analysis using the provided Sector Impact Map confirms the results from the previous year. Against this backdrop, IKB continues to prioritize the following two impact areas:

- 1. Climate change and
- 2. Adaptation to climate change

Performance Measurement:

IKB measures its performance in accordance with applicable regulatory requirements. This includes, in particular, disclosing the bank's carbon footprint at the portfolio level in accordance with the PCAF standard, as well as developing a bank-wide ESG risk plan.

IKB continues to closely monitor political and regulatory developments and will adjust its measures accordingly to meet its obligations.

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)".

<p>References: Non-financial report 2025 p. 11-12</p>
<p>In the context of ESG, the bank complies with regulatory requirements and voluntarily adheres to key, recognized ESG frameworks. In addition to the NFRD, MaRisk, and the EU Taxonomy, the bank also takes into account the requirements of the European Central Bank (ECB), the European Banking Authority (EBA), and the Federal Financial Supervisory Authority (BaFin). Key ESG frameworks to which the bank voluntarily adheres include the UNPRB, the GRI Standard as a recognized sustainability reporting standard, the Sustainable Development Goals (SDGs), and the PCAF methodology for determining the carbon footprint of financed emissions.</p> <p>Due to the ongoing uncertainties regarding regulatory requirements in the EU and Germany, IKB is still unable to establish a reliable baseline on the basis of which the bank could define specific, measurable, achievable, realistic, and time-bound SMART goals. For the impact areas identified in this year’s impact analysis, at least one “soft” goal has been defined:</p> <p>Climate change:</p> <ul style="list-style-type: none">▪ Generate 25% of annual new business volume through sustainable financing in accordance with the Bank’s Sustainable Finance Framework by 2030▪ In the short term, maintaining portfolio quality with regard to transitional climate risks, whereby decarbonization should proceed at least in line with the overall economy. Moderate improvement in the medium to long term through the reduction of transformation-related climate and environmental risks <p>Adaptation to climate change:</p> <ul style="list-style-type: none">▪ Further development of the consideration of physical risks in lending

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10.3 Taxonomy templates

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

Million EUR	a	b	c	d	e	f	g	h	i	j	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	
	Total [gross] carrying amount																			
	GAR - Covered assets in both numerator and denominator																			
1	Loans and advances, debt securities and equity instruments not HFT eligible for GAR calculation	3,277.04	633.33	153.34	81.56	14.10	106.42	0.35	0.01	-	-									
2	Financial undertakings	1,248.67	384.55	105.12	70.31	0.75	85.54	0.23	0.01	-	-									
3	Credit institutions	864.97	183.15	19.46	-	0.75	0.61	0.23	0.01	-	-									
4	Loans and advances	-	-	-	-	-	-	-	-	-	-									
5	Debt securities, including UoP	864.97	183.15	19.46	-	0.75	0.61	0.23	0.01	-	-									
6	Equity instruments	-	-	-	-	-	-	-	-	-	-									
7	Other financial corporations	383.70	201.41	85.66	70.31	-	84.93	-	-	-	-									
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	Non-financial undertakings	1,045.88	248.78	48.22	11.25	13.35	20.88	0.12	-	-	-									
21	Loans and advances	976.89	248.32	48.22	11.25	13.35	20.88	0.12	-	-	-									
22	Debt securities, including UoP	68.99	0.45	-	-	-	-	-	-	-	-									
23	Equity instruments	-	-	-	-	-	-	-	-	-	-									
24	Households	0.11	-	-	-	-	-	-	-	-	-									
25	of which loans collateralised by residential immovable property	-	-	-	-	-	-	-	-	-	-									
26	of which building renovation loans	-	-	-	-	-	-	-	-	-	-									
27	of which motor vehicle loans	-	-	-	-	-	-	-	-	-	-									
28	Local governments financing	982.37	-	-	-	-	-	-	-	-	-									
29	Housing financing	-	-	-	-	-	-	-	-	-	-									
30	Other local government financing	982.37	-	-	-	-	-	-	-	-	-									
31	Collateral obtained by taking possession: residential and commercial immovable properties (covered in the denominator)	8,317.48	-	-	-	-	-	-	-	-	-									
32	Assets excluded from the numerator for GAR calculation (covered in the denominator)	7,947.99	-	-	-	-	-	-	-	-	-									
33	Financial and Non-financial undertakings	7,947.99	-	-	-	-	-	-	-	-	-									
34	SMEs and NFCs (other than SMEs) not subject to NFRD disclosure obligations	7,565.81	-	-	-	-	-	-	-	-	-									
35	Loans and advances	7,111.86	-	-	-	-	-	-	-	-	-									
36	of which loans collateralised by commercial immovable property	1,470.30	-	-	-	-	-	-	-	-	-									
37	of which building renovation loans	-	-	-	-	-	-	-	-	-	-									
38	Debt securities	21.06	-	-	-	-	-	-	-	-	-									
39	Equity instruments	432.90	-	-	-	-	-	-	-	-	-									
40	Non-EU country counterparties not subject to NFRD disclosure obligations	382.18	-	-	-	-	-	-	-	-	-									
41	Loans and advances	232.64	-	-	-	-	-	-	-	-	-									
42	Debt securities	149.54	-	-	-	-	-	-	-	-	-									
43	Equity instruments	0.00	-	-	-	-	-	-	-	-	-									
44	Derivatives	34.88	-	-	-	-	-	-	-	-	-									
45	On demand interbank loans	10.11	-	-	-	-	-	-	-	-	-									
46	Cash and cash-related assets	-	-	-	-	-	-	-	-	-	-									
47	Other categories of assets (e.g. Goodwill, commodities etc.)	324.49	-	-	-	-	-	-	-	-	-									
48	Total GAR assets	11,594.51	633.33	153.34	81.56	14.10	106.42	0.35	0.01	-	-									
49	Assets not covered for GAR calculation	2,865.18	-	-	-	-	-	-	-	-	-									
50	Central governments and Supranational issuers	1,926.24	-	-	-	-	-	-	-	-	-									
51	Central banks exposure	938.94	-	-	-	-	-	-	-	-	-									
52	Trading book	-	-	-	-	-	-	-	-	-	-									
53	Total assets	14,459.69	633.33	153.34	81.56	14.10	106.42	0.35	0.01	-	-									
	Off-balance sheet exposures - Undertakings subject to NFRD disclosure obligations																			
54	Financial guarantees	34.79	5.03	0.75	-	-	0.51	0.04	-	-	-									
55	Assets under management	-	-	-	-	-	-	-	-	-	-									
56	Of which debt securities	-	-	-	-	-	-	-	-	-	-									
57	Of which equity instruments	-	-	-	-	-	-	-	-	-	-									

1. This template shall include information for loans and advances, debt securities and equity instruments in the banking book, towards financial corporates, non-financial corporates (NFC), including SMEs, households (including residential real estate, house renovation loans and motor vehicle loans only) and local governments/municipalities (house financing).

2. The following accounting categories of financial assets should be considered: Financial assets at amortised cost, financial assets at fair value through other comprehensive income, investments in subsidiaries, joint ventures and associates, financial assets designated at fair value through profit or loss and non-trading financial assets mandatorily at fair value through profit or loss, and real estate collateralised by credit institutions by taking possession in exchange in of cancellation of debts.

3. Banks with non-EU subsidiary should provide this information separately for exposures towards non-EU counterparties. For non-EU exposures, while there are additional challenges in terms of absence of common disclosure requirements and methodology, as the EU taxonomy and the NFRD apply only at EU level, given the relevance of these exposures for those credit institutions with non-EU subsidiaries, these institutions should disclose a separate GAR for non-EU exposures, on a best effort basis, in the form of estimates and ranges, using proxies, and explaining the assumptions, caveats and limitations

4. For motor vehicle loans, institutions shall only include those exposures generated after the date of application of the disclosure

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	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 EUR												
GAR - Covered assets in both numerator and denominator												
1 Loans and advances, debt securities and equity instruments not HFT eligible for GAR calculation	0.11	-	-	-	42.42	7.00	-	6.97	22.81	5.65	-	5.62
2 Financial undertakings	0.02	-	-	-	24.93	6.97	-	6.97	21.23	5.63	-	5.62
3 Credit institutions	0.02	-	-	-	0.37	0.01	-	-	0.06	0.01	-	-
4 Loans and advances	-	-	-	-	-	-	-	-	-	-	-	-
5 Debt securities, including UoP	0.02	-	-	-	0.37	0.01	-	-	0.06	0.01	-	-
6 Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-
7 Other financial corporations	-	-	-	-	24.56	6.97	-	6.97	21.17	5.62	-	5.62
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 Non-financial undertakings	0.09	-	-	-	17.49	0.03	-	-	1.58	0.03	-	-
21 Loans and advances	0.09	-	-	-	7.42	0.03	-	-	0.80	0.03	-	-
22 Debt securities, including UoP	-	-	-	-	10.08	-	-	-	0.78	-	-	-
23 Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-
24 Households	-	-	-	-	-	-	-	-	-	-	-	-
25 of which loans collateralised by residential immovable property	-	-	-	-	-	-	-	-	-	-	-	-
26 of which building renovation loans	-	-	-	-	-	-	-	-	-	-	-	-
27 of which motor vehicle loans	-	-	-	-	-	-	-	-	-	-	-	-
28 Local governments financing	-	-	-	-	-	-	-	-	-	-	-	-
29 Housing financing	-	-	-	-	-	-	-	-	-	-	-	-
30 Other local government financing	-	-	-	-	-	-	-	-	-	-	-	-
31 Collateral obtained by taking possession: residential and commercial immovable properties	-	-	-	-	-	-	-	-	-	-	-	-
32 Assets excluded from the numerator for GAR calculation (covered in the denominator)	-	-	-	-	-	-	-	-	-	-	-	-
33 Financial and Non-financial undertakings	-	-	-	-	-	-	-	-	-	-	-	-
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 Total GAR assets	0.11	-	-	-	42.42	7.00	-	6.97	22.81	5.65	-	5.62
49 Assets not covered for GAR calculation	-	-	-	-	-	-	-	-	-	-	-	-
50 Central governments and Supranational issuers	-	-	-	-	-	-	-	-	-	-	-	-
51 Central banks exposure	-	-	-	-	-	-	-	-	-	-	-	-
52 Trading book	-	-	-	-	-	-	-	-	-	-	-	-
53 Total assets	0.11	-	-	-	42.42	7.00	-	6.97	22.81	5.65	-	5.62
Off-balance sheet exposures - Undertakings subject to NFRD disclosure obligations												
54 Financial guarantees	-	-	-	-	1.92	0.07	-	-	-	-	-	-
55 Assets under management	-	-	-	-	-	-	-	-	-	-	-	-
56 Of which debt securities	-	-	-	-	-	-	-	-	-	-	-	-
57 Of which equity instruments	-	-	-	-	-	-	-	-	-	-	-	-

Combined separate non-financial report of IKB 2025

		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 EUR										
	GAR - Covered assets in both numerator and denominator									
1	Loans and advances, debt securities and equity instruments not HFT eligible for GAR calculation	0.06	-	-	-	699.07	166.00	81.56	14.10	119.01
2	Financial undertakings	0.06	-	-	-	431.01	117.73	70.31	0.75	98.13
3	Credit institutions	0.06	-	-	-	183.88	19.47	-	0.75	0.61
4	Loans and advances	-	-	-	-	-	-	-	-	-
5	Debt securities, including UoP	0.06	-	-	-	183.88	19.47	-	0.75	0.61
6	Equity instruments	-	-	-	-	-	-	-	-	-
7	Other financial corporations	-	-	-	-	247.13	98.25	70.31	-	97.52
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	Non-financial undertakings	-	-	-	-	268.06	48.28	11.25	13.35	20.88
21	Loans and advances	-	-	-	-	258.40	48.28	11.25	13.35	20.88
22	Debt securities, including UoP	-	-	-	-	11.30	-	-	-	-
23	Equity instruments	-	-	-	-	-	-	-	-	-
24	Households	-	-	-	-	-	-	-	-	-
25	of which loans collateralised by residential immovable property	-	-	-	-	-	-	-	-	-
26	of which building renovation loans	-	-	-	-	-	-	-	-	-
27	of which motor vehicle loans	-	-	-	-	-	-	-	-	-
28	Local governments financing	-	-	-	-	-	-	-	-	-
29	Housing financing	-	-	-	-	-	-	-	-	-
30	Other local government financing	-	-	-	-	-	-	-	-	-
31	Collateral obtained by taking possession: residential and commercial immovable properties	-	-	-	-	-	-	-	-	-
32	Assets excluded from the numerator for GAR calculation (covered in the denominator)	-	-	-	-	-	-	-	-	-
33	Financial and Non-financial undertakings	-	-	-	-	-	-	-	-	-
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	Total GAR assets	0.06	-	-	-	699.07	166.00	81.56	14.10	119.01
49	Assets not covered for GAR calculation	-	-	-	-	-	-	-	-	-
50	Central governments and Supranational issuers	-	-	-	-	-	-	-	-	-
51	Central banks exposure	-	-	-	-	-	-	-	-	-
52	Trading book	-	-	-	-	-	-	-	-	-
53	Total assets	0.06	-	-	-	699.07	166.00	81.56	14.10	119.01
Off-balance sheet exposures - Undertakings subject to NFRD disclosure obligations										
54	Financial guarantees	-	-	-	-	6.98	0.83	-	-	0.51
55	Assets under management	-	-	-	-	-	-	-	-	-
56	Of which debt securities	-	-	-	-	-	-	-	-	-
57	Of which equity instruments	-	-	-	-	-	-	-	-	-

Combined separate non-financial report of IKB 2025

	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 EUR										
GAR - Covered assets in both numerator and denominator										
1 Loans and advances, debt securities and equity instruments not HFT eligible for GAR calculation	3,181.45	476.94	131.68	88.88	1.56	116.86	2.07	0.01	-	-
2 Financial undertakings	814.00	255.47	97.26	75.00	0.89	91.71	0.08	0.01	-	-
3 Credit institutions	462.19	83.50	4.00	-	0.75	0.22	0.08	0.01	-	-
4 Loans and advances	24.15	-	-	-	-	-	-	-	-	-
5 Debt securities, including UoP	438.04	83.50	4.00	-	0.75	0.22	0.08	0.01	-	-
6 Equity instruments	-	-	-	-	-	-	-	-	-	-
7 Other financial corporations	351.81	171.97	93.25	75.00	0.14	91.49	-	-	-	-
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 Non-financial undertakings	1,066.75	221.46	34.43	13.88	0.66	25.16	1.99	-	-	-
21 Loans and advances	1,038.15	221.46	34.43	13.88	0.66	25.16	1.99	-	-	-
22 Debt securities, including UoP	28.59	-	-	-	-	-	-	-	-	-
23 Equity instruments	-	-	-	-	-	-	-	-	-	-
24 Households	0.17	-	-	-	-	-	-	-	-	-
25 of which loans collateralised by residential immovable property	-	-	-	-	-	-	-	-	-	-
26 of which building renovation loans	-	-	-	-	-	-	-	-	-	-
27 of which motor vehicle loans	-	-	-	-	-	-	-	-	-	-
28 Local governments financing	1,300.53	-	-	-	-	-	-	-	-	-
29 Housing financing	-	-	-	-	-	-	-	-	-	-
30 Other local government financing	1,300.53	-	-	-	-	-	-	-	-	-
31 Collateral obtained by taking possession: residential and commercial immovable properties	-	-	-	-	-	-	-	-	-	-
32 Assets excluded from the numerator for GAR calculation (covered in the denominator)	8,917.23	-	-	-	-	-	-	-	-	-
33 Financial and Non-financial undertakings										
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 Total GAR assets	12,098.68	476.94	131.68	88.88	1.56	116.86	2.07	0.01	-	-
49 Assets not covered for GAR calculation										
50 Central governments and Supranational issuers										
51 Central banks exposure										
52 Trading book										
53 Total assets	14,177.12	476.94	131.68	88.88	1.56	116.86	2.07	0.01	-	-
Off-balance sheet exposures - Undertakings subject to NFRD disclosure obligations										
54 Financial guarantees	975.41	4.34	0.50	-	0.42	-	-	-	-	-
55 Assets under management	-	-	-	-	-	-	-	-	-	-
56 Of which debt securities	-	-	-	-	-	-	-	-	-	-
57 Of which equity instruments	-	-	-	-	-	-	-	-	-	-

Combined separate non-financial report of IKB 2025

	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 EUR												
GAR - Covered assets in both numerator and denominator												
1 Loans and advances, debt securities and equity instruments not HFT eligible for GAR calculation	0.19	-	-	-	45.92	7.83	-	7.83	7.01	2.91	-	2.91
2 Financial undertakings	-	-	-	-	27.67	7.83	-	7.83	3.48	2.91	-	2.91
3 Credit institutions	-	-	-	-	-	-	-	-	-	-	-	-
4 Loans and advances	-	-	-	-	-	-	-	-	-	-	-	-
5 Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-
6 Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-
7 Other financial corporations	-	-	-	-	27.67	7.83	-	7.83	3.48	2.91	-	2.91
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 Non-financial undertakings	0.19	-	-	-	18.25	-	-	-	3.53	-	-	-
21 Loans and advances	0.19	-	-	-	7.27	-	-	-	3.53	-	-	-
22 Debt securities, including UoP	-	-	-	-	10.98	-	-	-	-	-	-	-
23 Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-
24 Households	-	-	-	-	-	-	-	-	-	-	-	-
25 of which loans collateralised by residential immovable property	-	-	-	-	-	-	-	-	-	-	-	-
26 of which building renovation loans	-	-	-	-	-	-	-	-	-	-	-	-
27 of which motor vehicle loans	-	-	-	-	-	-	-	-	-	-	-	-
28 Local governments financing	-	-	-	-	-	-	-	-	-	-	-	-
29 Housing financing	-	-	-	-	-	-	-	-	-	-	-	-
30 Other local government financing	-	-	-	-	-	-	-	-	-	-	-	-
31 Collateral obtained by taking possession: residential and commercial immovable properties	-	-	-	-	-	-	-	-	-	-	-	-
32 Assets excluded from the numerator for GAR calculation (covered in the denominator)	-	-	-	-	-	-	-	-	-	-	-	-
33 Financial and Non-financial undertakings	-	-	-	-	-	-	-	-	-	-	-	-
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 Total GAR assets	0.19	-	-	-	45.92	7.83	-	7.83	7.01	2.91	-	2.91
49 Assets not covered for GAR calculation	-	-	-	-	-	-	-	-	-	-	-	-
50 Central governments and Supranational issuers	-	-	-	-	-	-	-	-	-	-	-	-
51 Central banks exposure	-	-	-	-	-	-	-	-	-	-	-	-
52 Trading book	-	-	-	-	-	-	-	-	-	-	-	-
53 Total assets	0.19	-	-	-	45.92	7.83	-	7.83	7.01	2.91	-	2.91
Off-balance sheet exposures - Undertakings subject to NFRD disclosure obligations												
54 Financial guarantees	0.01	-	-	-	0.08	-	-	-	1.34	-	-	-
55 Assets under management	-	-	-	-	-	-	-	-	-	-	-	-
56 Of which debt securities	-	-	-	-	-	-	-	-	-	-	-	-
57 Of which equity instruments	-	-	-	-	-	-	-	-	-	-	-	-

Combined separate non-financial report of IKB 2025

		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 EUR										
GAR - Covered assets in both numerator and denominator										
1	Loans and advances, debt securities and equity instruments not HFT eligible for GAR calculation	-	-	-	-	532.12	142.44	88.88	1.56	127.61
2	Financial undertakings	-	-	-	-	286.70	108.01	75.00	0.89	102.45
3	Credit institutions	-	-	-	-	83.59	4.01	-	0.75	0.22
4	Loans and advances	-	-	-	-	-	-	-	-	-
5	Debt securities, including UoP	-	-	-	-	83.59	4.01	-	0.75	0.22
6	Equity instruments	-	-	-	-	-	-	-	-	-
7	Other financial corporations	-	-	-	-	203.12	104.00	75.00	0.14	102.23
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	Non-financial undertakings	-	-	-	-	245.42	34.43	13.88	0.66	25.16
21	Loans and advances	-	-	-	-	234.44	34.43	13.88	0.66	25.16
22	Debt securities, including UoP	-	-	-	-	10.98	-	-	-	-
23	Equity instruments	-	-	-	-	-	-	-	-	-
24	Households	-	-	-	-	-	-	-	-	-
25	of which loans collateralised by residential immovable property	-	-	-	-	-	-	-	-	-
26	of which building renovation loans	-	-	-	-	-	-	-	-	-
27	of which motor vehicle loans	-	-	-	-	-	-	-	-	-
28	Local governments financing	-	-	-	-	-	-	-	-	-
29	Housing financing	-	-	-	-	-	-	-	-	-
30	Other local government financing	-	-	-	-	-	-	-	-	-
31	Collateral obtained by taking possession: residential and commercial immovable properties	-	-	-	-	-	-	-	-	-
32	Assets excluded from the numerator for GAR calculation (covered in the denominator)	-	-	-	-	-	-	-	-	-
33	Financial and Non-financial undertakings	-	-	-	-	-	-	-	-	-
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	Total GAR assets	-	-	-	-	532.12	142.44	88.88	1.56	127.61
49	Assets not covered for GAR calculation	-	-	-	-	-	-	-	-	-
50	Central governments and Supranational issuers	-	-	-	-	-	-	-	-	-
51	Central banks exposure	-	-	-	-	-	-	-	-	-
52	Trading book	-	-	-	-	-	-	-	-	-
53	Total assets	-	-	-	-	532.12	142.44	88.88	1.56	127.61
Off-balance sheet exposures - Undertakings subject to NFRD disclosure obligations										
54	Financial guarantees	-	-	-	-	5.78	0.50	-	0.42	-
55	Assets under management	-	-	-	-	-	-	-	-	-
56	Of which debt securities	-	-	-	-	-	-	-	-	-
57	Of which equity instruments	-	-	-	-	-	-	-	-	-

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

	a	b	Disclosure reference date T							g	h	i	j	
			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)					
Total (gross) carrying amount						Of which Use of Proceeds	Of which transitional	Of which enabling	Of which Use of Proceeds	Of which enabling				
Million EUR														
GAR - Covered assets in both numerator and denominator														
1 Loans and advances, debt securities and equity instruments not HFT eligible for GAR calculation	3,277.04	743.90	156.74	81.56	12.52	99.64	0.43	0.04	-	0.02				
2 Financial undertakings	1,248.67	411.63	98.11	70.31	1.81	77.22	0.40	0.03	-	0.00				
3 Credit institutions	864.97	199.81	15.54	-	0.79	1.05	0.40	0.03	-	0.00				
4 Loans and advances	-	-	-	-	-	-	-	-	-	-				
5 Debt securities, including UoP	864.97	199.81	15.54	-	0.79	1.05	0.40	0.03	-	0.00				
6 Equity instruments	-	-	-	-	-	-	-	-	-	-				
7 Other financial corporations	383.70	211.82	82.57	70.31	1.02	76.18	-	-	-	-				
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 Non-financial undertakings	1,045.88	332.27	58.63	11.25	10.71	22.42	0.02	0.02	-	0.02				
21 Loans and advances	976.89	317.44	58.18	11.25	10.71	21.97	0.02	0.02	-	0.02				
22 Debt securities, including UoP	68.99	14.83	0.45	-	-	0.45	-	-	-	-				
23 Equity instruments	-	-	-	-	-	-	-	-	-	-				
24 Households	0.11	-	-	-	-	-	-	-	-	-				
25 of which loans collateralised by residential immovable property	-	-	-	-	-	-	-	-	-	-				
26 of which building renovation loans	-	-	-	-	-	-	-	-	-	-				
27 of which motor vehicle loans	-	-	-	-	-	-	-	-	-	-				
28 Local governments financing	982.37	-	-	-	-	-	-	-	-	-				
29 Housing financing	-	-	-	-	-	-	-	-	-	-				
30 Other local government financing	982.37	-	-	-	-	-	-	-	-	-				
31 Collateral obtained by taking possession: residential and commercial immovable properties	-	-	-	-	-	-	-	-	-	-				
32 Assets excluded from the numerator for GAR calculation (covered in the denominator)	8,317.48	-	-	-	-	-	-	-	-	-				
33 Financial and Non-financial undertakings	7,947.99	-	-	-	-	-	-	-	-	-				
34 SMEs and NFCs (other than SMEs) not subject to NFRD disclosure obligations	7,565.81	-	-	-	-	-	-	-	-	-				
35 Loans and advances	7,111.86	-	-	-	-	-	-	-	-	-				
36 of which loans collateralised by commercial immovable property	1,470.30	-	-	-	-	-	-	-	-	-				
37 of which building renovation loans	-	-	-	-	-	-	-	-	-	-				
38 Debt securities	21.06	-	-	-	-	-	-	-	-	-				
39 Equity instruments	432.90	-	-	-	-	-	-	-	-	-				
40 Non-EU country counterparties not subject to NFRD disclosure obligations	382.18	-	-	-	-	-	-	-	-	-				
41 Loans and advances	232.64	-	-	-	-	-	-	-	-	-				
42 Debt securities	149.54	-	-	-	-	-	-	-	-	-				
43 Equity instruments	0.00	-	-	-	-	-	-	-	-	-				
44 Derivatives	34.88	-	-	-	-	-	-	-	-	-				
45 On demand interbank loans	10.11	-	-	-	-	-	-	-	-	-				
46 Cash and cash-related assets	-	-	-	-	-	-	-	-	-	-				
47 Other categories of assets (e.g. Goodwill, commodities etc.)	324.49	-	-	-	-	-	-	-	-	-				
48 Total GAR assets	11,594.51	743.90	156.74	81.56	12.52	99.64	0.43	0.04	-	0.02				
49 Assets not covered for GAR calculation	2,865.18	-	-	-	-	-	-	-	-	-				
50 Central governments and Supranational issuers	1,926.24	-	-	-	-	-	-	-	-	-				
51 Central banks exposure	938.94	-	-	-	-	-	-	-	-	-				
52 Trading book	-	-	-	-	-	-	-	-	-	-				
53 Total assets	14,459.69	743.90	156.74	81.56	12.52	99.64	0.43	0.04	-	0.02				
Off-balance sheet exposures - Undertakings subject to NFRD disclosure obligations														
54 Financial guarantees	34.79	4.59	0.48	-	-	0.17	0.02	-	-	-				
55 Assets under management	-	-	-	-	-	-	-	-	-	-				
56 Of which debt securities	-	-	-	-	-	-	-	-	-	-				
57 Of which equity instruments	-	-	-	-	-	-	-	-	-	-				

1. This template shall include information for loans and advances, debt securities and equity instruments in the banking book, towards financial corporates, non-financial corporates (NFC), including SMEs, households (including residential real estate, house renovation loans and motor vehicle loans only) and local governments/municipalities (house financing).

2. The following accounting categories of financial assets should be considered: Financial assets at amortised cost, financial assets at fair value through other comprehensive income, investments in subsidiaries, joint ventures and associates, financial assets designated at fair value through profit or loss and non-trading financial assets mandatorily at fair value through profit or loss, and real estate collateralised obtained by credit institutions by taking possession in exchange in of cancellation of debts.

3. Banks with non-EU subsidiary should provide this information separately for exposures towards non-EU counterparties. For non-EU exposures, while there are additional challenges in terms of absence of common disclosure requirements and methodology, as the EU taxonomy and the NFRD apply only at EU level, given the relevance of these exposures for those credit institutions with non-EU subsidiaries, these institutions should disclose a separate GAR for non-EU exposures, on a best effort basis, in the form of estimates and ranges, using proxies, and explaining the assumptions, caveats and limitations

4. For motor vehicle loans, institutions shall only include those exposures generated after the date of application of the disclosure

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	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 EUR												
GAR - Covered assets in both numerator and denominator												
1 Loans and advances, debt securities and equity instruments not HIT eligible for GAR calculation	0.06	0.01	-	-	36.12	3.71	-	3.23	13.80	5.32	-	5.31
2 Financial undertakings	0.02	0.01	-	-	19.44	3.23	-	3.23	11.17	5.31	-	5.31
3 Credit institutions	0.02	0.01	-	-	0.41	-	-	-	0.03	-	-	-
4 Loans and advances	-	-	-	-	-	-	-	-	-	-	-	-
5 Debt securities, including UoP	0.02	0.01	-	-	0.41	-	-	-	0.03	-	-	-
6 Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-
7 Other financial corporations	-	-	-	-	19.03	3.23	-	3.23	11.14	5.31	-	5.31
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 Non-financial undertakings	0.04	-	-	-	16.68	0.49	-	-	2.63	0.01	-	-
21 Loans and advances	0.04	-	-	-	13.45	0.49	-	-	1.99	0.01	-	-
22 Debt securities, including UoP	-	-	-	-	3.23	-	-	-	0.65	-	-	-
23 Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-
24 Households	-	-	-	-	-	-	-	-	-	-	-	-
25 of which loans collateralised by residential immovable property	-	-	-	-	-	-	-	-	-	-	-	-
26 of which building renovation loans	-	-	-	-	-	-	-	-	-	-	-	-
27 of which motor vehicle loans	-	-	-	-	-	-	-	-	-	-	-	-
28 Local governments financing	-	-	-	-	-	-	-	-	-	-	-	-
29 Housing financing	-	-	-	-	-	-	-	-	-	-	-	-
30 Other local government financing	-	-	-	-	-	-	-	-	-	-	-	-
31 Collateral obtained by taking possession: residential and commercial immovable properties	-	-	-	-	-	-	-	-	-	-	-	-
32 Assets excluded from the numerator for GAR calculation (covered in the denominator)	-	-	-	-	-	-	-	-	-	-	-	-
33 Financial and Non-financial undertakings	-	-	-	-	-	-	-	-	-	-	-	-
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 Total GAR assets	0.06	0.01	-	-	36.12	3.71	-	3.23	13.80	5.32	-	5.31
49 Assets not covered for GAR calculation	-	-	-	-	-	-	-	-	-	-	-	-
50 Central governments and Supranational issuers	-	-	-	-	-	-	-	-	-	-	-	-
51 Central banks exposure	-	-	-	-	-	-	-	-	-	-	-	-
52 Trading book	-	-	-	-	-	-	-	-	-	-	-	-
53 Total assets	0.06	0.01	-	-	36.12	3.71	-	3.23	13.80	5.32	-	5.31
Off-balance sheet exposures - Undertakings subject to NFRD disclosure obligations	-	-	-	-	-	-	-	-	-	-	-	-
54 Financial guarantees	-	-	-	-	0.80	-	-	-	0.07	0.02	-	-
55 Assets under management	-	-	-	-	-	-	-	-	-	-	-	-
56 Of which debt securities	-	-	-	-	-	-	-	-	-	-	-	-
57 Of which equity instruments	-	-	-	-	-	-	-	-	-	-	-	-

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		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 enabling		Of which environmentally sustainable (Taxonomy-aligned)			Of which enabling	
		Of which Use of Proceeds		Of which enabling		Of which Use of Proceeds		Of which transitional		Of which enabling
Million EUR										
GAR - Covered assets in both numerator and denominator										
1	Loans and advances, debt securities and equity instruments not HFT eligible for GAR calculation	0.02	-	-	-	794.33	165.82	81.56	12.52	108.19
2	Financial undertakings	0.02	-	-	-	442.68	106.68	70.31	1.81	85.76
3	Credit institutions	0.02	-	-	-	200.69	15.57	-	0.79	1.05
4	Loans and advances	-	-	-	-	-	-	-	-	-
5	Debt securities, including UoP	0.02	-	-	-	200.69	15.57	-	0.79	1.05
6	Equity instruments	-	-	-	-	-	-	-	-	-
7	Other financial corporations	-	-	-	-	241.99	91.11	70.31	1.02	84.71
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	Non-financial undertakings	-	-	-	-	351.65	59.14	11.25	10.71	22.43
21	Loans and advances	-	-	-	-	332.94	58.69	11.25	10.71	21.98
22	Debt securities, including UoP	-	-	-	-	18.71	0.45	-	-	0.45
23	Equity instruments	-	-	-	-	-	-	-	-	-
24	Households	-	-	-	-	-	-	-	-	-
25	of which loans collateralised by residential immovable property	-	-	-	-	-	-	-	-	-
26	of which building renovation loans	-	-	-	-	-	-	-	-	-
27	of which motor vehicle loans	-	-	-	-	-	-	-	-	-
28	Local governments financing	-	-	-	-	-	-	-	-	-
29	Housing financing	-	-	-	-	-	-	-	-	-
30	Other local government financing	-	-	-	-	-	-	-	-	-
31	Collateral obtained by taking possession: residential and commercial immovable properties	-	-	-	-	-	-	-	-	-
32	Assets excluded from the numerator for GAR calculation (covered in the denominator)	-	-	-	-	-	-	-	-	-
33	Financial and Non-financial undertakings	-	-	-	-	-	-	-	-	-
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	Total GAR assets	0.02	-	-	-	794.33	165.82	81.56	12.52	108.19
49	Assets not covered for GAR calculation	-	-	-	-	-	-	-	-	-
50	Central governments and Supranational issuers	-	-	-	-	-	-	-	-	-
51	Central banks exposure	-	-	-	-	-	-	-	-	-
52	Trading book	-	-	-	-	-	-	-	-	-
53	Total assets	0.02	-	-	-	794.33	165.82	81.56	12.52	108.19
Off-balance sheet exposures - Undertakings subject to NFRD disclosure obligations										
54	Financial guarantees	-	-	-	-	5.48	0.50	-	-	0.17
55	Assets under management	-	-	-	-	-	-	-	-	-
56	Of which debt securities	-	-	-	-	-	-	-	-	-
57	Of which equity instruments	-	-	-	-	-	-	-	-	-

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	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 EUR										
GAR - Covered assets in both numerator and denominator										
1 Loans and advances, debt securities and equity instruments not HFT eligible for GAR calculation	3,181.45	550.12	131.44	88.88	3.98	106.87	0.88	0.08	-	-
2 Financial undertakings	814.00	266.89	94.20	75.00	0.84	82.05	0.10	0.06	-	-
3 Credit institutions	462.19	88.45	3.60	-	0.73	0.41	0.10	0.06	-	-
4 Loans and advances	24.15	-	-	-	-	-	-	-	-	-
5 Debt securities, including UoP	438.04	88.45	3.60	-	0.73	0.41	0.10	0.06	-	-
6 Equity instruments	-	-	-	-	-	-	-	-	-	-
7 Other financial corporations	351.81	178.44	90.59	75.00	0.11	81.64	-	-	-	-
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 Non-financial undertakings	1,066.75	283.23	37.24	13.88	3.14	24.82	0.79	0.02	-	-
21 Loans and advances	1,038.15	283.23	37.24	13.88	3.14	24.82	0.79	0.02	-	-
22 Debt securities, including UoP	28.59	-	-	-	-	-	-	-	-	-
23 Equity instruments	-	-	-	-	-	-	-	-	-	-
24 Households	0.17	-	-	-	-	-	-	-	-	-
25 of which loans collateralised by residential immovable property	-	-	-	-	-	-	-	-	-	-
26 of which building renovation loans	-	-	-	-	-	-	-	-	-	-
27 of which motor vehicle loans	-	-	-	-	-	-	-	-	-	-
28 Local governments financing	1,300.53	-	-	-	-	-	-	-	-	-
29 Housing financing	-	-	-	-	-	-	-	-	-	-
30 Other local government financing	1,300.53	-	-	-	-	-	-	-	-	-
31 Collateral obtained by taking possession: residential and commercial immovable properties	-	-	-	-	-	-	-	-	-	-
32 Assets excluded from the numerator for GAR calculation (covered in the denominator)	8,917.23	-	-	-	-	-	-	-	-	-
33 Financial and Non-financial undertakings										
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 Total GAR assets	12,098.68	550.12	131.44	88.88	3.98	106.87	0.88	0.08	-	-
49 Assets not covered for GAR calculation										
50 Central governments and Supranational issuers										
51 Central banks exposure										
52 Trading book										
53 Total assets	14,177.12	550.12	131.44	88.88	3.98	106.87	0.88	0.08	-	-
Off-balance sheet exposures - Undertakings subject to NFRD disclosure obligations										
54 Financial guarantees	975.41	1.94	0.33	-	0.14	-	-	-	-	-
55 Assets under management	-	-	-	-	-	-	-	-	-	-
56 Of which debt securities	-	-	-	-	-	-	-	-	-	-
57 Of which equity instruments	-	-	-	-	-	-	-	-	-	-

Combined separate non-financial report of IKB 2025

	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 EUR												
GAR - Covered assets in both numerator and denominator												
1 Loans and advances, debt securities and equity instruments not HTF eligible for GAR calculation	-	-	-	-	26.40	4.12	-	3.61	17.76	2.43	-	2.43
2 Financial undertakings	-	-	-	-	21.43	3.63	-	3.61	2.50	2.43	-	2.43
3 Credit institutions	-	-	-	-	-	-	-	-	-	-	-	-
4 Loans and advances	-	-	-	-	-	-	-	-	-	-	-	-
5 Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-
6 Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-
7 Other financial corporations	-	-	-	-	21.43	3.63	-	3.61	2.50	2.43	-	2.43
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 Non-financial undertakings	-	-	-	-	4.98	0.49	-	-	15.26	-	-	-
21 Loans and advances	-	-	-	-	4.98	0.49	-	-	15.26	-	-	-
22 Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-
23 Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-
24 Households	-	-	-	-	-	-	-	-	-	-	-	-
25 of which loans collateralised by residential immovable property	-	-	-	-	-	-	-	-	-	-	-	-
26 of which building renovation loans	-	-	-	-	-	-	-	-	-	-	-	-
27 of which motor vehicle loans	-	-	-	-	-	-	-	-	-	-	-	-
28 Local governments financing	-	-	-	-	-	-	-	-	-	-	-	-
29 Housing financing	-	-	-	-	-	-	-	-	-	-	-	-
30 Other local government financing	-	-	-	-	-	-	-	-	-	-	-	-
31 Collateral obtained by taking possession: residential and commercial immovable properties	-	-	-	-	-	-	-	-	-	-	-	-
32 Assets excluded from the numerator for GAR calculation (covered in the denominator)	-	-	-	-	-	-	-	-	-	-	-	-
33 Financial and Non-financial undertakings	-	-	-	-	-	-	-	-	-	-	-	-
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 Total GAR assets	-	-	-	-	26.40	4.12	-	3.61	17.76	2.43	-	2.43
49 Assets not covered for GAR calculation	-	-	-	-	-	-	-	-	-	-	-	-
50 Central governments and Supranational issuers	-	-	-	-	-	-	-	-	-	-	-	-
51 Central banks exposure	-	-	-	-	-	-	-	-	-	-	-	-
52 Trading book	-	-	-	-	-	-	-	-	-	-	-	-
53 Total assets	-	-	-	-	26.40	4.12	-	3.61	17.76	2.43	-	2.43
Off-balance sheet exposures - Undertakings subject to NFRD disclosure obligations	-	-	-	-	-	-	-	-	-	-	-	-
54 Financial guarantees	-	-	-	-	0.02	-	-	-	0.60	-	-	-
55 Assets under management	-	-	-	-	-	-	-	-	-	-	-	-
56 Of which debt securities	-	-	-	-	-	-	-	-	-	-	-	-
57 Of which equity instruments	-	-	-	-	-	-	-	-	-	-	-	-

Combined separate non-financial report of IKB 2025

		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 EUR										
GAR - Covered assets in both numerator and denominator										
1	Loans and advances, debt securities and equity instruments not HFT eligible for GAR calculation	-	-	-	-	595.17	138.06	88.88	3.98	112.92
2	Financial undertakings	-	-	-	-	290.91	100.32	75.00	0.84	88.09
3	Credit institutions	-	-	-	-	88.55	3.67	-	0.73	0.41
4	Loans and advances	-	-	-	-	-	-	-	-	-
5	Debt securities, including UoP	-	-	-	-	88.55	3.67	-	0.73	0.41
6	Equity instruments	-	-	-	-	-	-	-	-	-
7	Other financial corporations	-	-	-	-	202.37	96.65	75.00	0.11	87.68
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	Non-financial undertakings	-	-	-	-	304.25	37.74	13.88	3.14	24.82
21	Loans and advances	-	-	-	-	304.25	37.74	13.88	3.14	24.82
22	Debt securities, including UoP	-	-	-	-	-	-	-	-	-
23	Equity instruments	-	-	-	-	-	-	-	-	-
24	Households	-	-	-	-	-	-	-	-	-
25	of which loans collateralised by residential immovable property	-	-	-	-	-	-	-	-	-
26	of which building renovation loans	-	-	-	-	-	-	-	-	-
27	of which motor vehicle loans	-	-	-	-	-	-	-	-	-
28	Local governments financing	-	-	-	-	-	-	-	-	-
29	Housing financing	-	-	-	-	-	-	-	-	-
30	Other local government financing	-	-	-	-	-	-	-	-	-
31	Collateral obtained by taking possession: residential and commercial immovable properties	-	-	-	-	-	-	-	-	-
32	Assets excluded from the numerator for GAR calculation (covered in the denominator)	-	-	-	-	-	-	-	-	-
33	Financial and Non-financial undertakings	-	-	-	-	-	-	-	-	-
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	Total GAR assets	-	-	-	-	595.17	138.06	88.88	3.98	112.92
49	Assets not covered for GAR calculation	-	-	-	-	-	-	-	-	-
50	Central governments and Supranational issuers	-	-	-	-	-	-	-	-	-
51	Central banks exposure	-	-	-	-	-	-	-	-	-
52	Trading book	-	-	-	-	-	-	-	-	-
53	Total assets	-	-	-	-	595.17	138.06	88.88	3.98	112.92
Off-balance sheet exposures - Undertakings subject to NFRD disclosure obligations										
54	Financial guarantees	-	-	-	-	2.56	0.33	-	0.14	-
55	Assets under management	-	-	-	-	-	-	-	-	-
56	Of which debt securities	-	-	-	-	-	-	-	-	-
57	Of which equity instruments	-	-	-	-	-	-	-	-	-

Combined separate non-financial report of IKB 2025

		u	v	w	x	y	z	aa	ab
		Biodiversity and Ecosystems (BIO)				TOTAL (CCM + CCA + WTR + CE + PPC + 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	
		Mn EUR	Of which environmentally sustainable (BIO)	Mn EUR	Of which environmentally sustainable (BIO)	Mn EUR	Of which environmentally sustainable (CCM + CCA + WTR + CE + PPC + BIO)	Mn EUR	Of which environmentally sustainable (CCM + CCA + WTR + CE + PPC + BIO)
Breakdown by sector - NACE 4 digits level (code and label)									
1	20_59 Manufacture of other chemical products n.e.c.	-	-			23.37	0.04		
2	22_24 Manufacture of builders' ware of plastic	-	-			0.17	-		
3	25_50 Forging, pressing, stamping and roll-forming of metal; powder metallurgy	-	-			0.28	-		
4	26_11 Manufacture of electronic components	-	-			19.36	-		
5	26_51 Manufacture of instruments and appliances for measuring, testing and navigation	-	-			6.71	-		
6	26_70 Manufacture of optical instruments and photographic equipment	-	-			24.36	-		
7	27_12 Manufacture of electricity distribution and control apparatus	-	-			3.95	2.65		
8	28_99 Manufacture of other special-purpose machinery n.e.c.	-	-			23.70	8.66		
9	35_11 Production of electricity	-	-			1.32	1.23		
10	43_99 Other specialised construction activities n.e.c.	-	-			3.85	0.34		
11	46_90 Non-specialised wholesale trade	-	-			1.63	0.05		
12	52_23 Service activities incidental to air transportation	-	-			23.22	3.60		
13	62_10 Computer programming activities	-	-			0.03	-		
14	62_90 Other information technology and computer service activities	-	-			2.10	-		
15	64_99 Other financial service activities, except insurance and pension funding n.e.c.	-	-			10.08	-		
16	70_10 Activities of head offices	-	-			115.34	31.61		
17	77_12 Renting and leasing of trucks	-	-			8.57	0.09		

Combined separate non-financial report of IKB 2025

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		Of which environmentally sustainable (CCM)	[Gross] carrying amount		Of which environmentally sustainable (CCM)	[Gross] carrying amount		Of which environmentally sustainable (CCA)	[Gross] carrying amount		Of which environmentally sustainable (CCA)		
Mn EUR		Mn EUR			Mn EUR			Mn EUR							
Breakdown by sector - NACE 4 digits level (code and label)															
1	17_25	Manufacture of other articles of paper and paperboard	1.52	0.38					-	-					
2	20_59	Manufacture of other chemical products n.e.c.	15.74	0.00					-	-					
3	22_24	Manufacture of builders' ware of plastic	1.57	0.25					-	-					
4	25_50	Forging, pressing, stamping and roll-forming of metal; powder metallurgy	0.99	-					-	-					
5	26_11	Manufacture of electronic components	27.89	0.16					-	-					
6	26_51	Manufacture of instruments and appliances for measuring, testing and navigation	2.71	-					-	-					
7	26_70	Manufacture of optical instruments and photographic equipment	24.36	-					-	-					
8	27_12	Manufacture of electricity distribution and control apparatus	4.66	2.65					-	-					
9	28_99	Manufacture of other special-purpose machinery n.e.c.	23.62	8.59					-	-					
10	35_11	Production of electricity	1.42	1.32					-	-					
11	43_99	Other specialised construction activities n.e.c.	1.57	0.20					0.01	-					
12	46_90	Non-specialised wholesale trade	0.15	0.12					-	-					
13	52_23	Service activities incidental to air transportation	47.81	8.18					-	-					
14	62_10	Computer programming activities	9.84	-					-	-					
15	62_90	Other information technology and computer service activities	6.00	-					-	-					
16	63_92	Other information service activities	4.94	-					-	-					
17	64_99	Other financial service activities, except insurance and pension funding n.e.c.	1.12	-					-	-					
18	70_10	Activities of head offices	135.98	36.14					0.02	0.02					
19	73_11	Activities of advertising agencies	11.64	0.45					-	-					
20	77_12	Renting and leasing of trucks	8.75	0.18					-	-					

1. Credit institutions shall disclose in this template information on exposures in the banking book towards those sectors covered by the Taxonomy (NACE sectors 4 levels of detail), using the relevant NACE Codes on the basis of the principal activity of the counterparty

2. The counterparty NACE sector allocation shall be based exclusively on the nature of the immediate counterparty. The classification of the exposures incurred jointly by more than one obligor shall be done on the basis of the characteristics of the obligor that was the more relevant, or determinant, for the institution to grant the exposure. The distribution of jointly incurred exposures by NACE codes shall be driven by the characteristics of the more relevant or determinant obligor. Institutions shall disclose information by NACE codes with the level of disaggregation required in the template.

Combined separate non-financial report of IKB 2025

	Water and marine resources (WTR)				Circular economy (CE)				Pollution (PPC)			
	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		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		[Gross] carrying amount		[Gross] carrying amount	
	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)	Mn EUR	Of which environmentally sustainable (PPC)	Mn EUR	Of which environmentally sustainable (PPC)
Breakdown by sector - NACE 4 digits level (code and label)												
1	17_25	Manufacture of other articles of paper and paperboard	-	-	-	-	-	-	-	-	-	-
2	20_59	Manufacture of other chemical products n.e.c.	-	-	-	-	-	-	1.96	-	-	-
3	22_24	Manufacture of builders' ware of plastic	0.04	-	-	-	-	-	-	-	-	-
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	-	-	2.39	-	-	-	-	-	-	-
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	35_11	Production of electricity	-	-	-	-	-	-	-	-	-	-
11	43_99	Other specialised construction activities n.e.c.	-	-	0.32	-	-	-	0.03	0.01	-	-
12	46_90	Non-specialised wholesale trade	-	-	-	-	-	-	-	-	-	-
13	52_23	Service activities incidental to air transportation	-	-	1.36	-	-	-	-	-	-	-
14	62_10	Computer programming activities	-	-	-	-	-	-	-	-	-	-
15	62_90	Other information technology and computer service activities	-	-	1.50	-	-	-	-	-	-	-
16	63_92	Other information service activities	-	-	-	-	-	-	-	-	-	-
17	64_99	Other financial service activities, except insurance and pension funding n.e.c.	-	-	3.23	-	-	-	-	-	-	-
18	70_10	Activities of head offices	-	-	7.88	0.49	-	-	0.65	-	-	-
19	73_11	Activities of advertising agencies	-	-	-	-	-	-	-	-	-	-
20	77_12	Renting and leasing of trucks	-	-	-	-	-	-	-	-	-	-

	Biodiversity and Ecosystems (BIO)				TOTAL (CCM + CCA + WTR + CE + PPC + 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	
	Mn EUR	Of which environmentally sustainable (BIO)	Mn EUR	Of which environmentally sustainable (BIO)	Mn EUR	Of which environmentally sustainable (CCM + CCA + WTR + CE + PPC + BIO)	Mn EUR	Of which environmentally sustainable (CCM + CCA + WTR + CE + PPC + BIO)
Breakdown by sector - NACE 4 digits level (code and label)								
1	17_25	Manufacture of other articles of paper and paperboard	-	-	1.52	0.38	-	-
2	20_59	Manufacture of other chemical products n.e.c.	-	-	17.69	0.00	-	-
3	22_24	Manufacture of builders' ware of plastic	-	-	1.60	0.25	-	-
4	25_50	Forging, pressing, stamping and roll-forming of metal; powder metallurgy	-	-	0.99	-	-	-
5	26_11	Manufacture of electronic components	-	-	27.89	0.16	-	-
6	26_51	Manufacture of instruments and appliances for measuring, testing and navigation	-	-	5.10	-	-	-
7	26_70	Manufacture of optical instruments and photographic equipment	-	-	24.36	-	-	-
8	27_12	Manufacture of electricity distribution and control apparatus	-	-	4.66	2.65	-	-
9	28_99	Manufacture of other special-purpose machinery n.e.c.	-	-	23.62	8.59	-	-
10	35_11	Production of electricity	-	-	1.42	1.32	-	-
11	43_99	Other specialised construction activities n.e.c.	-	-	1.93	0.21	-	-
12	46_90	Non-specialised wholesale trade	-	-	0.15	0.12	-	-
13	52_23	Service activities incidental to air transportation	-	-	49.18	8.18	-	-
14	62_10	Computer programming activities	-	-	9.84	-	-	-
15	62_90	Other information technology and computer service activities	-	-	7.50	-	-	-
16	63_92	Other information service activities	-	-	4.94	-	-	-
17	64_99	Other financial service activities, except insurance and pension funding n.e.c.	-	-	4.35	-	-	-
18	70_10	Activities of head offices	-	-	144.52	36.64	-	-
19	73_11	Activities of advertising agencies	-	-	11.64	0.45	-	-
20	77_12	Renting and leasing of trucks	-	-	8.75	0.18	-	-

Combined separate non-financial report of IKB 2025

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)								
GAR - Covered assets in both numerator and denominator										
1	Loans and advances, debt securities and equity instruments not HFT eligible for GAR calculation	5.46%	1.32%	0.70%	0.12%	0.92%	0.00%	0.00%	-	-
2	Financial undertakings	3.32%	0.91%	0.61%	0.01%	0.74%	0.00%	0.00%	-	-
3	Credit institutions	1.58%	0.17%	-	0.01%	0.01%	0.00%	0.00%	-	-
4	Loans and advances	-	-	-	-	-	-	-	-	-
5	Debt securities, including UoP	1.58%	0.17%	-	0.01%	0.01%	0.00%	0.00%	-	-
6	Equity instruments	-	-	-	-	-	-	-	-	-
7	Other financial corporations	1.74%	0.74%	0.61%	-	0.73%	-	-	-	-
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	Non-financial undertakings	2.15%	0.42%	0.10%	0.12%	0.18%	0.00%	-	-	-
21	Loans and advances	2.14%	0.42%	0.10%	0.12%	0.18%	0.00%	-	-	-
22	Debt securities, including UoP	0.00%	-	-	-	-	-	-	-	-
23	Equity instruments	-	-	-	-	-	-	-	-	-
24	Households	-	-	-	-	-	-	-	-	-
25	of which loans collateralised by residential immovable property	-	-	-	-	-	-	-	-	-
26	of which building renovation loans	-	-	-	-	-	-	-	-	-
27	of which motor vehicle loans	-	-	-	-	-	-	-	-	-
28	Local governments financing	-	-	-	-	-	-	-	-	-
29	Housing financing	-	-	-	-	-	-	-	-	-
30	Other local government financing	-	-	-	-	-	-	-	-	-
31	Collateral obtained by taking possession: residential and commercial immovable properties	-	-	-	-	-	-	-	-	-
32	Total GAR assets	5.46%	1.32%	0.70%	0.12%	0.92%	0.00%	0.00%	-	-

1. Institution shall disclose in this template the GAR KPIs on stock of loans calculated based on the data disclosed in template 1, on covered assets, and by applying the formulas proposed in this template
2. Information on the GAR (green asset ratio of 'eligible' activities) shall be accompanied with information on the proportion of total assets covered by the GAR
3. Credit institutions can, in addition to the information included in this template, show the proportion of assets funding taxonomy relevant sectors that are environmentally sustainable (Taxonomy-aligned). This information would enrich the information on the KPI on environmentally sustainable assets compared to total covered assets
4. Credit institutions shall duplicate this template for revenue based and CapEx based disclosures

Combined separate non-financial report of IKB 2025

	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)													
GAR - Covered assets in both numerator and denominator													
1	Loans and advances, debt securities and equity instruments not HFT eligible for GAR calculation	0.00%	-	-	-	0.37%	0.06%	-	0.06%	0.20%	0.05%	-	0.05%
2	Financial undertakings	0.00%	-	-	-	0.21%	0.06%	-	0.06%	0.18%	0.05%	-	0.05%
3	Credit institutions	0.00%	-	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-
4	Loans and advances	-	-	-	-	-	-	-	-	-	-	-	-
5	Debt securities, including UoP	0.00%	-	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-
6	Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-
7	Other financial corporations	-	-	-	-	0.21%	0.06%	-	0.06%	0.18%	0.05%	-	0.05%
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	Non-financial undertakings	0.00%	-	-	-	0.15%	0.00%	-	-	0.01%	0.00%	-	-
21	Loans and advances	0.00%	-	-	-	0.06%	0.00%	-	-	0.01%	0.00%	-	-
22	Debt securities, including UoP	-	-	-	-	0.09%	-	-	-	0.01%	-	-	-
23	Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-
24	Households	-	-	-	-	-	-	-	-	-	-	-	-
25	of which loans collateralised by residential immovable property	-	-	-	-	-	-	-	-	-	-	-	-
26	of which building renovation loans	-	-	-	-	-	-	-	-	-	-	-	-
27	of which motor vehicle loans	-	-	-	-	-	-	-	-	-	-	-	-
28	Local governments financing	-	-	-	-	-	-	-	-	-	-	-	-
29	Housing financing	-	-	-	-	-	-	-	-	-	-	-	-
30	Other local government financing	-	-	-	-	-	-	-	-	-	-	-	-
31	Collateral obtained by taking possession: residential and commercial immovable properties	-	-	-	-	-	-	-	-	-	-	-	-
32	Total GAR assets	0.00%	-	-	-	0.37%	0.06%	-	0.06%	0.20%	0.05%	-	0.05%

Combined separate non-financial report of IKB 2025

	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)											
GAR - Covered assets in both numerator and denominator											
1	Loans and advances, debt securities and equity instruments not HFT eligible for GAR calculation	0.00%	-	-	-	6.03%	1.43%	0.70%	0.12%	1.03%	22.66%
2	Financial undertakings	0.00%	-	-	-	3.72%	1.02%	0.61%	0.01%	0.85%	8.64%
3	Credit institutions	0.00%	-	-	-	1.59%	0.17%	-	0.01%	0.01%	5.98%
4	Loans and advances	-	-	-	-	-	-	-	-	-	-
5	Debt securities, including UoP	0.00%	-	-	-	1.59%	0.17%	-	0.01%	0.01%	5.98%
6	Equity instruments	-	-	-	-	-	-	-	-	-	-
7	Other financial corporations	-	-	-	-	2.13%	0.85%	0.61%	-	0.84%	2.65%
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	Non-financial undertakings	-	-	-	-	2.31%	0.42%	0.10%	0.12%	0.18%	7.23%
21	Loans and advances	-	-	-	-	2.23%	0.42%	0.10%	0.12%	0.18%	6.76%
22	Debt securities, including UoP	-	-	-	-	0.10%	-	-	-	-	0.48%
23	Equity instruments	-	-	-	-	-	-	-	-	-	-
24	Households	-	-	-	-	-	-	-	-	-	0.00%
25	of which loans collateralised by residential immovable property	-	-	-	-	-	-	-	-	-	-
26	of which building renovation loans	-	-	-	-	-	-	-	-	-	-
27	of which motor vehicle loans	-	-	-	-	-	-	-	-	-	-
28	Local governments financing	-	-	-	-	-	-	-	-	-	6.79%
29	Housing financing	-	-	-	-	-	-	-	-	-	-
30	Other local government financing	-	-	-	-	-	-	-	-	-	6.79%
31	Collateral obtained by taking possession: residential and commercial immovable properties	-	-	-	-	-	-	-	-	-	-
32	Total GAR assets	0.00%	-	-	-	6.03%	1.43%	0.70%	0.12%	1.03%	80.19%

Combined separate non-financial report of IKB 2025

	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)										
GAR - Covered assets in both numerator and denominator										
1	Loans and advances, debt securities and equity instruments not HFT eligible for GAR calculation	3.94%	1.09%	0.73%	0.01%	0.97%	0.02%	0.00%	-	-
2	Financial undertakings	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	Non-financial undertakings	1.83%	0.28%	0.11%	0.01%	0.21%	0.02%	-	-	-
21	Loans and advances	1.83%	0.28%	0.11%	0.01%	0.21%	0.02%	-	-	-
22	Debt securities, including UoP	-	-	-	-	-	-	-	-	-
23	Equity instruments	-	-	-	-	-	-	-	-	-
24	Households	-	-	-	-	-	-	-	-	-
25	of which loans collateralised by residential immovable property	-	-	-	-	-	-	-	-	-
26	of which building renovation loans	-	-	-	-	-	-	-	-	-
27	of which motor vehicle loans	-	-	-	-	-	-	-	-	-
28	Local governments financing	-	-	-	-	-	-	-	-	-
29	Housing financing	-	-	-	-	-	-	-	-	-
30	Other local government financing	-	-	-	-	-	-	-	-	-
31	Collateral obtained by taking possession: residential and commercial immovable properties	-	-	-	-	-	-	-	-	-
32	Total GAR assets	3.94%	1.09%	0.73%	0.01%	0.97%	0.02%	0.00%	-	-

Combined separate non-financial report of IKB 2025

	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)													
GAR - Covered assets in both numerator and denominator													
1	Loans and advances, debt securities and equity instruments not HFT eligible for GAR calculation	0.00%	-	-	-	0.38%	0.06%	-	0.06%	0.06%	0.02%	-	0.02%
2	Financial undertakings	-	-	-	-	0.23%	0.06%	-	0.06%	0.03%	0.02%	-	0.02%
3	Credit institutions	-	-	-	-	-	-	-	-	-	-	-	-
4	Loans and advances	-	-	-	-	-	-	-	-	-	-	-	-
5	Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-
6	Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-
7	Other financial corporations	-	-	-	-	0.23%	0.06%	-	0.06%	0.03%	0.02%	-	0.02%
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	Non-financial undertakings	0.00%	-	-	-	0.15%	-	-	-	0.03%	-	-	-
21	Loans and advances	0.00%	-	-	-	0.06%	-	-	-	0.03%	-	-	-
22	Debt securities, including UoP	-	-	-	-	0.09%	-	-	-	-	-	-	-
23	Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-
24	Households	-	-	-	-	-	-	-	-	-	-	-	-
25	of which loans collateralised by residential immovable property	-	-	-	-	-	-	-	-	-	-	-	-
26	of which building renovation loans	-	-	-	-	-	-	-	-	-	-	-	-
27	of which motor vehicle loans	-	-	-	-	-	-	-	-	-	-	-	-
28	Local governments financing	-	-	-	-	-	-	-	-	-	-	-	-
29	Housing financing	-	-	-	-	-	-	-	-	-	-	-	-
30	Other local government financing	-	-	-	-	-	-	-	-	-	-	-	-
31	Collateral obtained by taking possession: residential and commercial immovable properties	-	-	-	-	-	-	-	-	-	-	-	-
32	Total GAR assets	0.00%	-	-	-	0.38%	0.06%	-	0.06%	0.06%	0.02%	-	0.02%

Combined separate non-financial report of IKB 2025

	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)											
GAR - Covered assets in both numerator and denominator											
1	Loans and advances, debt securities and equity instruments not HFT eligible for GAR calculation	-	-	-	-	4.40%	1.18%	0.73%	0.01%	1.05%	22.44%
2	Financial undertakings	-	-	-	-	2.37%	0.89%	0.62%	0.01%	0.85%	5.74%
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%	2.48%
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	Non-financial undertakings	-	-	-	-	2.03%	0.28%	0.11%	0.01%	0.21%	7.52%
21	Loans and advances	-	-	-	-	1.94%	0.28%	0.11%	0.01%	0.21%	7.32%
22	Debt securities, including UoP	-	-	-	-	0.09%	-	-	-	-	0.20%
23	Equity instruments	-	-	-	-	-	-	-	-	-	-
24	Households	-	-	-	-	-	-	-	-	-	0.00%
25	of which loans collateralised by residential immovable property	-	-	-	-	-	-	-	-	-	-
26	of which building renovation loans	-	-	-	-	-	-	-	-	-	-
27	of which motor vehicle loans	-	-	-	-	-	-	-	-	-	-
28	Local governments financing	-	-	-	-	-	-	-	-	-	9.17%
29	Housing financing	-	-	-	-	-	-	-	-	-	-
30	Other local government financing	-	-	-	-	-	-	-	-	-	9.17%
31	Collateral obtained by taking possession: residential and commercial immovable properties	-	-	-	-	-	-	-	-	-	-
32	Total GAR assets	-	-	-	-	4.40%	1.18%	0.73%	0.01%	1.05%	85.34%

Combined separate non-financial report of IKB 2025

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)								
GAR - Covered assets in both numerator and denominator										
1	Loans and advances, debt securities and equity instruments not HFT eligible for GAR calculation	6.42%	1.35%	0.70%	0.11%	0.86%	0.00%	0.00%	-	0.00%
2	Financial undertakings	3.55%	0.85%	0.61%	0.02%	0.67%	0.00%	0.00%	-	0.00%
3	Credit institutions	1.72%	0.13%	-	0.01%	0.01%	0.00%	0.00%	-	0.00%
4	Loans and advances	-	-	-	-	-	-	-	-	-
5	Debt securities, including UoP	1.72%	0.13%	-	0.01%	0.01%	0.00%	0.00%	-	0.00%
6	Equity instruments	-	-	-	-	-	-	-	-	-
7	Other financial corporations	1.83%	0.71%	0.61%	0.01%	0.66%	-	-	-	-
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	Non-financial undertakings	2.87%	0.51%	0.10%	0.09%	0.19%	0.00%	0.00%	-	0.00%
21	Loans and advances	2.74%	0.50%	0.10%	0.09%	0.19%	0.00%	0.00%	-	0.00%
22	Debt securities, including UoP	0.13%	0.00%	-	-	0.00%	-	-	-	-
23	Equity instruments	-	-	-	-	-	-	-	-	-
24	Households	-	-	-	-	-	-	-	-	-
25	of which loans collateralised by residential immovable property	-	-	-	-	-	-	-	-	-
26	of which building renovation loans	-	-	-	-	-	-	-	-	-
27	of which motor vehicle loans	-	-	-	-	-	-	-	-	-
28	Local governments financing	-	-	-	-	-	-	-	-	-
29	Housing financing	-	-	-	-	-	-	-	-	-
30	Other local government financing	-	-	-	-	-	-	-	-	-
31	Collateral obtained by taking possession: residential and commercial immovable properties	-	-	-	-	-	-	-	-	-
32	Total GAR assets	6.42%	1.35%	0.70%	0.11%	0.86%	0.00%	0.00%	-	0.00%

1. Institution shall disclose in this template the GAR KPIs on stock of loans calculated based on the data disclosed in template 1, on covered assets, and by applying the formulas proposed in this template
2. Information on the GAR (green asset ratio of 'eligible' activities) shall be accompanied with information on the proportion of total assets covered by the GAR
3. Credit institutions can, in addition to the information included in this template, show the proportion of assets funding taxonomy relevant sectors that are environmentally sustainable (Taxonomy-aligned). This information would enrich the information on the KPI on environmentally sustainable assets compared to total covered assets
4. Credit institutions shall duplicate this template for revenue based and CapEx based disclosures

Combined separate non-financial report of IKB 2025

	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)													
GAR - Covered assets in both numerator and denominator													
1	Loans and advances, debt securities and equity instruments not HFT eligible for GAR calculation	0.00%	0.00%	-	-	0.31%	0.03%	-	0.03%	0.12%	0.05%	-	0.05%
2	Financial undertakings	0.00%	0.00%	-	-	0.17%	0.03%	-	0.03%	0.10%	0.05%	-	0.05%
3	Credit institutions	0.00%	0.00%	-	-	0.00%	-	-	-	0.00%	-	-	-
4	Loans and advances	-	-	-	-	-	-	-	-	-	-	-	-
5	Debt securities, including UoP	0.00%	0.00%	-	-	0.00%	-	-	-	0.00%	-	-	-
6	Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-
7	Other financial corporations	-	-	-	-	0.16%	0.03%	-	0.03%	0.10%	0.05%	-	0.05%
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	Non-financial undertakings	0.00%	-	-	-	0.14%	0.00%	-	-	0.02%	0.00%	-	-
21	Loans and advances	0.00%	-	-	-	0.12%	0.00%	-	-	0.02%	0.00%	-	-
22	Debt securities, including UoP	-	-	-	-	0.03%	-	-	-	0.01%	-	-	-
23	Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-
24	Households	-	-	-	-	-	-	-	-	-	-	-	-
25	of which loans collateralised by residential immovable property	-	-	-	-	-	-	-	-	-	-	-	-
26	of which building renovation loans	-	-	-	-	-	-	-	-	-	-	-	-
27	of which motor vehicle loans	-	-	-	-	-	-	-	-	-	-	-	-
28	Local governments financing	-	-	-	-	-	-	-	-	-	-	-	-
29	Housing financing	-	-	-	-	-	-	-	-	-	-	-	-
30	Other local government financing	-	-	-	-	-	-	-	-	-	-	-	-
31	Collateral obtained by taking possession: residential and commercial immovable properties	-	-	-	-	-	-	-	-	-	-	-	-
32	Total GAR assets	0.00%	0.00%	-	-	0.31%	0.03%	-	0.03%	0.12%	0.05%	-	0.05%

Combined separate non-financial report of IKB 2025

	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)											
GAR - Covered assets in both numerator and denominator											
1	Loans and advances, debt securities and equity instruments not HFT eligible for GAR calculation	0.00%	-	-	-	6.85%	1.43%	0.70%	0.11%	0.93%	22.66%
2	Financial undertakings	0.00%	-	-	-	3.82%	0.92%	0.61%	0.02%	0.74%	8.64%
3	Credit institutions	0.00%	-	-	-	1.73%	0.13%	-	0.01%	0.01%	5.98%
4	Loans and advances	-	-	-	-	-	-	-	-	-	-
5	Debt securities, including UoP	0.00%	-	-	-	1.73%	0.13%	-	0.01%	0.01%	5.98%
6	Equity instruments	-	-	-	-	-	-	-	-	-	-
7	Other financial corporations	-	-	-	-	2.09%	0.79%	0.61%	0.01%	0.73%	2.65%
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	Non-financial undertakings	-	-	-	-	3.03%	0.51%	0.10%	0.09%	0.19%	7.23%
21	Loans and advances	-	-	-	-	2.87%	0.51%	0.10%	0.09%	0.19%	6.76%
22	Debt securities, including UoP	-	-	-	-	0.16%	0.00%	-	-	0.00%	0.48%
23	Equity instruments	-	-	-	-	-	-	-	-	-	-
24	Households	-	-	-	-	-	-	-	-	-	0.00%
25	of which loans collateralised by residential immovable property	-	-	-	-	-	-	-	-	-	-
26	of which building renovation loans	-	-	-	-	-	-	-	-	-	-
27	of which motor vehicle loans	-	-	-	-	-	-	-	-	-	-
28	Local governments financing	-	-	-	-	-	-	-	-	-	6.79%
29	Housing financing	-	-	-	-	-	-	-	-	-	-
30	Other local government financing	-	-	-	-	-	-	-	-	-	6.79%
31	Collateral obtained by taking possession: residential and commercial immovable properties	-	-	-	-	-	-	-	-	-	-
32	Total GAR assets	0.00%	-	-	-	6.85%	1.43%	0.70%	0.11%	0.93%	80.19%

Combined separate non-financial report of IKB 2025

	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)										
GAR - Covered assets in both numerator and denominator										
1	Loans and advances, debt securities and equity instruments not HFT eligible for GAR calculation	4.55%	1.09%	0.73%	0.03%	0.88%	0.01%	0.00%	-	-
2	Financial undertakings	2.21%	0.78%	0.62%	0.01%	0.68%	0.00%	0.00%	-	-
3	Credit institutions	0.73%	0.03%	-	0.01%	0.00%	0.00%	0.00%	-	-
4	Loans and advances	-	-	-	-	-	-	-	-	-
5	Debt securities, including UoP	0.73%	0.03%	-	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	Non-financial undertakings	2.34%	0.31%	0.11%	0.03%	0.21%	0.01%	0.00%	-	-
21	Loans and advances	2.34%	0.31%	0.11%	0.03%	0.21%	0.01%	0.00%	-	-
22	Debt securities, including UoP	-	-	-	-	-	-	-	-	-
23	Equity instruments	-	-	-	-	-	-	-	-	-
24	Households	-	-	-	-	-	-	-	-	-
25	of which loans collateralised by residential immovable property	-	-	-	-	-	-	-	-	-
26	of which building renovation loans	-	-	-	-	-	-	-	-	-
27	of which motor vehicle loans	-	-	-	-	-	-	-	-	-
28	Local governments financing	-	-	-	-	-	-	-	-	-
29	Housing financing	-	-	-	-	-	-	-	-	-
30	Other local government financing	-	-	-	-	-	-	-	-	-
31	Collateral obtained by taking possession: residential and commercial immovable properties	-	-	-	-	-	-	-	-	-
32	Total GAR assets	4.55%	1.09%	0.73%	0.03%	0.88%	0.01%	0.00%	-	-

Combined separate non-financial report of IKB 2025

	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)													
GAR - Covered assets in both numerator and denominator													
1	Loans and advances, debt securities and equity instruments not HFT eligible for GAR calculation	-	-	-	-	0.22%	0.03%	-	0.03%	0.15%	0.02%	-	0.02%
2	Financial undertakings	-	-	-	-	0.18%	0.03%	-	0.03%	0.02%	0.02%	-	0.02%
3	Credit institutions	-	-	-	-	-	-	-	-	-	-	-	-
4	Loans and advances	-	-	-	-	-	-	-	-	-	-	-	-
5	Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-
6	Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-
7	Other financial corporations	-	-	-	-	0.18%	0.03%	-	0.03%	0.02%	0.02%	-	0.02%
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	Non-financial undertakings	-	-	-	-	0.04%	0.00%	-	-	0.13%	-	-	-
21	Loans and advances	-	-	-	-	0.04%	0.00%	-	-	0.13%	-	-	-
22	Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-
23	Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-
24	Households	-	-	-	-	-	-	-	-	-	-	-	-
25	of which loans collateralised by residential immovable property	-	-	-	-	-	-	-	-	-	-	-	-
26	of which building renovation loans	-	-	-	-	-	-	-	-	-	-	-	-
27	of which motor vehicle loans	-	-	-	-	-	-	-	-	-	-	-	-
28	Local governments financing	-	-	-	-	-	-	-	-	-	-	-	-
29	Housing financing	-	-	-	-	-	-	-	-	-	-	-	-
30	Other local government financing	-	-	-	-	-	-	-	-	-	-	-	-
31	Collateral obtained by taking possession: residential and commercial immovable properties	-	-	-	-	-	-	-	-	-	-	-	-
32	Total GAR assets	-	-	-	-	0.22%	0.03%	-	0.03%	0.15%	0.02%	-	0.02%

Combined separate non-financial report of IKB 2025

	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)											
GAR - Covered assets in both numerator and denominator											
1	Loans and advances, debt securities and equity instruments not HFT eligible for GAR calculation	-	-	-	-	4.92%	1.14%	0.73%	0.03%	0.93%	22.44%
2	Financial undertakings	-	-	-	-	2.40%	0.83%	0.62%	0.01%	0.73%	5.74%
3	Credit institutions	-	-	-	-	0.73%	0.03%	-	0.01%	0.00%	3.26%
4	Loans and advances	-	-	-	-	-	-	-	-	-	0.17%
5	Debt securities, including UoP	-	-	-	-	0.73%	0.03%	-	0.01%	0.00%	3.09%
6	Equity instruments	-	-	-	-	-	-	-	-	-	-
7	Other financial corporations	-	-	-	-	1.67%	0.80%	0.62%	0.00%	0.72%	2.48%
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	Non-financial undertakings	-	-	-	-	2.51%	0.31%	0.11%	0.03%	0.21%	7.52%
21	Loans and advances	-	-	-	-	2.51%	0.31%	0.11%	0.03%	0.21%	7.32%
22	Debt securities, including UoP	-	-	-	-	-	-	-	-	-	0.20%
23	Equity instruments	-	-	-	-	-	-	-	-	-	-
24	Households	-	-	-	-	-	-	-	-	-	0.00%
25	of which loans collateralised by residential immovable property	-	-	-	-	-	-	-	-	-	-
26	of which building renovation loans	-	-	-	-	-	-	-	-	-	-
27	of which motor vehicle loans	-	-	-	-	-	-	-	-	-	-
28	Local governments financing	-	-	-	-	-	-	-	-	-	9.17%
29	Housing financing	-	-	-	-	-	-	-	-	-	-
30	Other local government financing	-	-	-	-	-	-	-	-	-	9.17%
31	Collateral obtained by taking possession: residential and commercial immovable properties	-	-	-	-	-	-	-	-	-	-
32	Total GAR assets	-	-	-	-	4.92%	1.14%	0.73%	0.03%	0.93%	85.34%

Combined separate non-financial report of IKB 2025

		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	Of which Use of Proceeds		Of which enabling
%		(compared to flow of total eligible assets)											
GAR - Covered assets in both numerator and denominator													
1	Loans and advances, debt securities and equity instruments not HFT eligible for GAR calculation	0.00%	-	-	-	0.05%	0.00%	-	-	1.07%	0.04%	-	0.04%
2	Financial undertakings	0.00%	-	-	-	0.00%	0.00%	-	-	1.02%	0.04%	-	0.04%
3	Credit institutions	0.00%	-	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-
4	Loans and advances	-	-	-	-	-	-	-	-	-	-	-	-
5	Debt securities, including UoP	0.00%	-	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-
6	Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-
7	Other financial corporations	-	-	-	-	-	-	-	-	1.02%	0.04%	-	0.04%
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	Non-financial undertakings	-	-	-	-	0.05%	0.00%	-	-	0.05%	-	-	-
21	Loans and advances	-	-	-	-	0.05%	0.00%	-	-	0.03%	-	-	-
22	Debt securities, including UoP	-	-	-	-	-	-	-	-	0.02%	-	-	-
23	Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-
24	Households	-	-	-	-	-	-	-	-	-	-	-	-
25	of which loans collateralised by residential immovable property	-	-	-	-	-	-	-	-	-	-	-	-
26	of which building renovation loans	-	-	-	-	-	-	-	-	-	-	-	-
27	of which motor vehicle loans	-	-	-	-	-	-	-	-	-	-	-	-
28	Local governments financing	-	-	-	-	-	-	-	-	-	-	-	-
29	Housing financing	-	-	-	-	-	-	-	-	-	-	-	-
30	Other local government financing	-	-	-	-	-	-	-	-	-	-	-	-
31	Collateral obtained by taking possession: residential and commercial immovable properties	-	-	-	-	-	-	-	-	-	-	-	-
32	Total GAR assets	0.00%	-	-	-	0.05%	0.00%	-	-	1.07%	0.04%	-	0.04%

Combined separate non-financial report of IKB 2025

	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)											
GAR - Covered assets in both numerator and denominator											
1	Loans and advances, debt securities and equity instruments not HFT eligible for GAR calculation	-	-	-	-	8.68%	1.36%	0.04%	0.44%	0.15%	20.42%
2	Financial undertakings	-	-	-	-	6.00%	0.57%	-	-	0.04%	11.57%
3	Credit institutions	-	-	-	-	3.11%	0.48%	-	-	-	8.34%
4	Loans and advances	-	-	-	-	-	-	-	-	-	-
5	Debt securities, including UoP	-	-	-	-	3.11%	0.48%	-	-	-	8.34%
6	Equity instruments	-	-	-	-	-	-	-	-	-	-
7	Other financial corporations	-	-	-	-	2.89%	0.09%	-	-	0.04%	3.24%
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	Non-financial undertakings	-	-	-	-	2.68%	0.79%	0.04%	0.44%	0.11%	8.85%
21	Loans and advances	-	-	-	-	2.65%	0.79%	0.04%	0.44%	0.11%	7.93%
22	Debt securities, including UoP	-	-	-	-	0.03%	-	-	-	-	0.92%
23	Equity instruments	-	-	-	-	-	-	-	-	-	-
24	Households	-	-	-	-	-	-	-	-	-	-
25	of which loans collateralised by residential immovable property	-	-	-	-	-	-	-	-	-	-
26	of which building renovation loans	-	-	-	-	-	-	-	-	-	-
27	of which motor vehicle loans	-	-	-	-	-	-	-	-	-	-
28	Local governments financing	-	-	-	-	-	-	-	-	-	-
29	Housing financing	-	-	-	-	-	-	-	-	-	-
30	Other local government financing	-	-	-	-	-	-	-	-	-	-
31	Collateral obtained by taking possession: residential and commercial immovable properties	-	-	-	-	-	-	-	-	-	-
32	Total GAR assets	-	-	-	-	8.68%	1.36%	0.04%	0.44%	0.15%	73.18%

Combined separate non-financial report of IKB 2025

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)								
		GAR - Covered assets in both numerator and denominator								
1	Loans and advances, debt securities and equity instruments not HFT eligible for GAR calculation	9.33%	1.17%	0.04%	0.07%	0.09%	0.01%	0.00%	-	-
2	Financial undertakings	5.76%	0.33%	-	-	-	0.00%	0.00%	-	-
3	Credit institutions	3.63%	0.33%	-	-	-	0.00%	0.00%	-	-
4	Loans and advances	-	-	-	-	-	-	-	-	-
5	Debt securities, including UoP	3.63%	0.33%	-	-	-	0.00%	0.00%	-	-
6	Equity instruments	-	-	-	-	-	-	-	-	-
7	Other financial corporations	2.13%	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	Non-financial undertakings	3.56%	0.85%	0.04%	0.07%	0.09%	0.00%	-	-	-
21	Loans and advances	3.12%	0.83%	0.04%	0.07%	0.09%	0.00%	-	-	-
22	Debt securities, including UoP	0.44%	0.02%	-	-	-	-	-	-	-
23	Equity instruments	-	-	-	-	-	-	-	-	-
24	Households	-	-	-	-	-	-	-	-	-
25	of which loans collateralised by residential immovable property	-	-	-	-	-	-	-	-	-
26	of which building renovation loans	-	-	-	-	-	-	-	-	-
27	of which motor vehicle loans	-	-	-	-	-	-	-	-	-
28	Local governments financing	-	-	-	-	-	-	-	-	-
29	Housing financing	-	-	-	-	-	-	-	-	-
30	Other local government financing	-	-	-	-	-	-	-	-	-
31	Collateral obtained by taking possession: residential and commercial immovable properties	-	-	-	-	-	-	-	-	-
32	Total GAR assets	9.33%	1.17%	0.04%	0.07%	0.09%	0.01%	0.00%	-	-

1. Institution shall disclose in this template the GAR KPIs on flow of loans calculated (new loans on a net basis) based on the data disclosed in template 1, on covered assets, and by applying the formulas proposed in this template

2. Credit institutions shall duplicate this template for revenue based and CapEx based disclosures

Combined separate non-financial report of IKB 2025

		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	Of which Use of Proceeds		Of which enabling
%		(compared to flow of total eligible assets)											
GAR - Covered assets in both numerator and denominator													
1	Loans and advances, debt securities and equity instruments not HFT eligible for GAR calculation	0.00%	-	-	-	0.25%	-	-	-	0.48%	0.04%	-	0.04%
2	Financial undertakings	0.00%	-	-	-	0.00%	-	-	-	0.41%	0.04%	-	0.04%
3	Credit institutions	0.00%	-	-	-	0.00%	-	-	-	0.00%	-	-	-
4	Loans and advances	-	-	-	-	-	-	-	-	-	-	-	-
5	Debt securities, including UoP	0.00%	-	-	-	0.00%	-	-	-	0.00%	-	-	-
6	Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-
7	Other financial corporations	-	-	-	-	-	-	-	-	0.41%	0.04%	-	0.04%
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	Non-financial undertakings	-	-	-	-	0.24%	-	-	-	0.06%	0.00%	-	-
21	Loans and advances	-	-	-	-	0.24%	-	-	-	0.05%	0.00%	-	-
22	Debt securities, including UoP	-	-	-	-	-	-	-	-	0.02%	-	-	-
23	Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-
24	Households	-	-	-	-	-	-	-	-	-	-	-	-
25	of which loans collateralised by residential immovable property	-	-	-	-	-	-	-	-	-	-	-	-
26	of which building renovation loans	-	-	-	-	-	-	-	-	-	-	-	-
27	of which motor vehicle loans	-	-	-	-	-	-	-	-	-	-	-	-
28	Local governments financing	-	-	-	-	-	-	-	-	-	-	-	-
29	Housing financing	-	-	-	-	-	-	-	-	-	-	-	-
30	Other local government financing	-	-	-	-	-	-	-	-	-	-	-	-
31	Collateral obtained by taking possession: residential and commercial immovable properties	-	-	-	-	-	-	-	-	-	-	-	-
32	Total GAR assets	0.00%	-	-	-	0.25%	-	-	-	0.48%	0.04%	-	0.04%

Combined separate non-financial report of IKB 2025

	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)											
GAR - Covered assets in both numerator and denominator											
1	Loans and advances, debt securities and equity instruments not HFT eligible for GAR calculation	-	-	-	-	10.06%	1.21%	0.04%	0.07%	0.13%	20.42%
2	Financial undertakings	-	-	-	-	6.18%	0.37%	-	-	0.04%	11.57%
3	Credit institutions	-	-	-	-	3.64%	0.33%	-	-	-	8.34%
4	Loans and advances	-	-	-	-	-	-	-	-	-	-
5	Debt securities, including UoP	-	-	-	-	3.64%	0.33%	-	-	-	8.34%
6	Equity instruments	-	-	-	-	-	-	-	-	-	-
7	Other financial corporations	-	-	-	-	2.54%	0.04%	-	-	0.04%	3.24%
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	Non-financial undertakings	-	-	-	-	3.87%	0.85%	0.04%	0.07%	0.09%	8.85%
21	Loans and advances	-	-	-	-	3.42%	0.83%	0.04%	0.07%	0.09%	7.93%
22	Debt securities, including UoP	-	-	-	-	0.46%	0.02%	-	-	-	0.92%
23	Equity instruments	-	-	-	-	-	-	-	-	-	-
24	Households	-	-	-	-	-	-	-	-	-	-
25	of which loans collateralised by residential immovable property	-	-	-	-	-	-	-	-	-	-
26	of which building renovation loans	-	-	-	-	-	-	-	-	-	-
27	of which motor vehicle loans	-	-	-	-	-	-	-	-	-	-
28	Local governments financing	-	-	-	-	-	-	-	-	-	-
29	Housing financing	-	-	-	-	-	-	-	-	-	-
30	Other local government financing	-	-	-	-	-	-	-	-	-	-
31	Collateral obtained by taking possession: residential and commercial immovable properties	-	-	-	-	-	-	-	-	-	-
32	Total GAR assets	-	-	-	-	10.06%	1.21%	0.04%	0.07%	0.13%	73.18%

Combined separate non-financial report of IKB 2025

5. KPI off-balance sheet exposures 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 eligible off-balance sheet assets)									
1 Financial guarantees (FinGuar KPI)	14.46%	2.16%	-	-	1.48%	0.11%	-	-	-
2 Assets under management (AuM KPI)	-	-	-	-	-	-	-	-	-

1. Institution shall disclose in this template the KPIs for off-balance sheet exposures (financial guarantees and AuM) calculated based on the data disclosed in template 1, on covered assets, and by applying the formulas proposed in this template

2. Institutions shall duplicate this template to disclose stock and flow KPIs for off-balance sheet exposures

	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 eligible off-balance sheet assets)												
1 Financial guarantees (FinGuar KPI)	-	-	-	-	5.50%	0.21%	-	-	-	-	-	-
2 Assets under management (AuM KPI)	-	-	-	-	-	-	-	-	-	-	-	-

Combined separate non-financial report of IKB 2025

	v	w	x	z	aa	ab	ac	ad	ae
	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 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 eligible off-balance sheet assets)									
1 Financial guarantees (FinGuar KPI)	-	-	-	-	20.07%	2.37%	-	-	1.48%
2 Assets under management (AuM KPI)	-	-	-	-	-	-	-	-	-

5. KPI off-balance sheet exposures 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 eligible off-balance sheet assets)									
1 Financial guarantees (FinGuar KPI)	13.19%	1.37%	-	-	0.47%	0.05%	-	-	-
2 Assets under management (AuM KPI)	-	-	-	-	-	-	-	-	-

1. Institution shall disclose in this template the KPIs for off-balance sheet exposures (financial guarantees and AuM) calculated based on the data disclosed in template 1, on covered assets, and by applying the formulas proposed in this template

2. Institutions shall duplicate this template to disclose stock and flow KPIs for off-balance sheet exposures

Combined separate non-financial report of IKB 2025

	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 eligible off-balance sheet assets)												
1 Financial guarantees (FinGuar KPI)	-	-	-	-	2.29%	-	-	-	0.21%	0.05%	-	0.00%
2 Assets under management (AuM KPI)	-	-	-	-	-	-	-	-	-	-	-	-

	v	w	x	z	aa	ab	ac	ad	ae	
	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 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 eligible off-balance sheet assets)										
1 Financial guarantees (FinGuar KPI)	-	-	-	-	15.75%	1.42%	-	-	0.47%	
2 Assets under management (AuM KPI)	-	-	-	-	-	-	-	-	-	

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5. KPI off-balance sheet exposures 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 total eligible off-balance sheet assets)									
1 Financial guarantees (FinGuar KPI)	12.98%	1.94%	-	-	1.33%	0.09%	-	-	-
2 Assets under management (AuM KPI)	-	-	-	-	-	-	-	-	-

1. Institution shall disclose in this template the KPIs for off-balance sheet exposures (financial guarantees and AuM) calculated based on the data disclosed in template 1, on covered assets, and by applying the formulas proposed in this template

2. Institutions shall duplicate this template to disclose stock and flow KPIs for off-balance sheet exposures

	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 eligible off-balance sheet assets)												
1 Financial guarantees (FinGuar KPI)	-	-	-	-	4.79%	0.19%	-	-	-	-	-	-
2 Assets under management (AuM KPI)	-	-	-	-	-	-	-	-	-	-	-	-

Combined separate non-financial report of IKB 2025

	v	w	x	z	aa	ab	ac	ad	ae
	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 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 eligible off-balance sheet assets)									
1 Financial guarantees (FinGuar KPI)	-	-	-	-	17.86%	2.13%	-	-	1.33%
2 Assets under management (AuM KPI)	-	-	-	-	-	-	-	-	-

5. KPI off-balance sheet exposures 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 total eligible off-balance sheet assets)									
1 Financial guarantees (FinGuar KPI)	26.01%	1.23%	-	-	0.43%	0.05%	-	-	-
2 Assets under management (AuM KPI)	-	-	-	-	-	-	-	-	-

1. Institution shall disclose in this template the KPIs for off-balance sheet exposures (financial guarantees and AuM) calculated based on the data disclosed in template 1, on covered assets, and by applying the formulas proposed in this template

2. Institutions shall duplicate this template to disclose stock and flow KPIs for off-balance sheet exposures

Combined separate non-financial report of IKB 2025

	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 eligible off-balance sheet assets)												
1 Financial guarantees (FinGuar KPI)	-	-	-	-	1.99%	-	-	-	0.19%	0.05%	-	-
2 Assets under management (AuM KPI)	-	-	-	-	-	-	-	-	-	-	-	-

	v	w	x	z	aa	ab	ac	ad	ae
	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 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 eligible off-balance sheet assets)									
1 Financial guarantees (FinGuar KPI)	-	-	-	-	28.24%	1.28%	-	-	0.43%
2 Assets under management (AuM KPI)	-	-	-	-	-	-	-	-	-

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Note

The CSR Report 2025 was published at the end of April 2026 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 2025](#).

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.