

Declaration of conformity 2023

for use as non-financial declaration in accordance with
the CSR Directive Implementation Act

Oldenburgische Landesbank AG

Indicator set

GRI SRS

Contact

Head of Sustainability
Holger Sandker

Stau 15/17
26122 Oldenburg
Germany

+49 (0)441 221 1568
+49 (0)441 221 2433
holger.sandker@olb.de;
sustainability@olb.de



prepared according to
CSR Directive
Implementation Act

This declaration of conformity has been reviewed
by the Sustainability Code Office and verified as
complete in accordance with the CSR Directive
Implementation Act.

Indicator set

The declaration was drawn up in accordance with the following reporting standards:

GRI SRS

Reporting obligation:



prepared according to
CSR Directive
Implementation Act

This declaration of conformity has been reviewed by the Sustainability Code Office and verified as complete in accordance with the CSR Directive Implementation Act.

Table of contents

General

General Information

CRITERIA 1–10: SUSTAINABILITY POLICY

Strategy

1. Strategic Analysis and Action
2. Materiality
3. Objectives
4. Depth of the Value Chain

Process Management

5. Responsibility
6. Rules and Processes
7. Control
Key Performance Indicators (5-7)
8. Incentive Systems
Key Performance Indicators (8)
9. Stakeholder Engagement
Key Performance Indicators (9)
10. Innovation and Product Management
Key Performance Indicators (10)

CRITERIA 11–20: SUSTAINABILITY ASPECTS

Environment

11. Usage of Natural Resources
 12. Resource Management
Key Performance Indicators (11-12)
 13. Climate-Relevant Emissions
Key Performance Indicators (13)
- Reporting according to EU taxonomy

Society

14. Employment Rights
15. Equal Opportunities
16. Qualifications
Key Performance Indicators (14-16)
17. Human Rights
Key Performance Indicators (17)
18. Corporate Citizenship
Key Performance Indicators (18)
19. Political Influence
Key Performance Indicators (19)
20. Conduct that Complies with the Law and Policy
Key Performance Indicators (20)

ANNEX

Date: 2023, source: company data.
The reporting company is responsible
for the information provided.

The data is provided for information
purposes only. Please also note the
disclaimer at
[www.nachhaltigkeitsrat.de/
impressum-und-datenschutzzerklaerung](http://www.nachhaltigkeitsrat.de/impressum-und-datenschutzzerklaerung)

Downloaded from
www.nachhaltigkeitsrat.de

General

General Information

Describe your business model (including type of company, products / services)

We, the Oldenburgische Landesbank AG (OLB), are a financial institution anchored in northern Germany serving clients nationwide under the two brands OLB Bank and Bankhaus Neelmeyer (BHN). We pursue a multi-channel approach within our business with private and corporate clients, which include small and medium-sized enterprises (SMEs), and combine regional branch networks with a national digital presence. We are active in larger-volume client businesses throughout Germany and selective other European nations, as well as in export financing worldwide. Additionally, we utilise targeted growth opportunities in special financing areas which demonstrate considerably attractive risk/return profiles, such as acquisition financing, football financing and international diversified lending. We have many long-standing customer relationships, a loan portfolio highly diversified in volume and sectors, as well as a capital base of over EUR 1.4 billion (bn) in hard core capital as of the 31st of December 2023.

We divide our business activities in regards to target customers, products, services and processes and management purposes into two main areas:

Business with private customers and regional SMEs is allocated to the "Private & Business Customers" (PBC) division. We offer these customers expert advice and support services via our centrally managed branch network and the Central & Digital Sales (CDS) division. Furthermore, products and services simultaneously remain directly available to customers via online and mobile banking. Consequently, we can combine the presence of a branch in the Weser-Ems core business region with the services offered by a digital bank operating throughout Germany, including partner sales and brokerage business. The services entail current accounts and credit cards, online banking and mobile banking (via the OLB Banking app), instalment loans, private construction financing and private investments. In addition to this, we offer insurance brokerage and assistance with the purchase and sale of private properties. This business division also includes the Private Banking & Wealth Management sector, which we operate under the brand Bankhaus Neelmeyer.

The "Corporates & Diversified Lending" (CDL) sub-segment blends larger-volume corporate businesses such as football financing, areas of acquisition financing including fund finance, international diversified lending and commercial property financing. This business area is also further supplemented by wind financing. The services offered by this business area are characterised by an individually tailored profile, larger individual transactions and greater use of resources in advisory and processing.

CRITERIA 1–10: SUSTAINABILITY POLICY

Criteria 1–4 concerning STRATEGY

1. Strategic Analysis and Action

The company declares whether or not it pursues a sustainability strategy. It explains what concrete measures it is undertaking to operate in compliance with key recognised sector-specific, national and international standards.

We pursue a customer-focused, sustainable business model and are solid, consistent and orientate long-term in our business activities. To us, sustainability indicates a course of action principled by business management strategies; in which the development of opportunities is consistently planned and executed with a permanent guarantee of the company's continued operation in mind. In addition to this economic aspect, we aim to act sustainably in an ecological and social sense.

Based on our role as a provider of financial services, we have defined a sustainability mission statement in our business strategy that is based on the "Principles for Responsible Banking", as well as aligning our business activities to fulfil the people's needs and the goals of society as expressed in the 17 Sustainable Development Goals (SDGs) of the United Nations and the Paris Climate Agreement. We also attach importance to promoting an appropriate risk culture, which aims to consolidate risk awareness as part of risk management on all organisational levels.

This sustainability mission statement is further specified in a separate Environmental/Social/Governance Policy (ESG Policy). The key areas of action described in this policy highlight the principles the Bank upholds in its role as an economic player and the associated impact of its own business activities, including decisions on financing and investment, on sustainability factors such as climate, environment or social aspects (impact perspective or "inside-out perspective") on one hand, as well as dealing with the external impact of sustainability factors on the Bank, and considering sustainability risks (financial perspective or "outside-in perspective") in particular, on the other.

We therefore value responsible banking, and are aware of the impact of our business activities on the environment and society. We detail this in a separate

report ("non-financial statement" or "non-financial report"), the content of which is based on the requirements of the German Sustainability Code (DNK) and discloses, among other things, a selection of quantitative performance indicators from the Global Reporting Initiative (GRI) specified by the DNK to encompass the following five dimensions: Environmental concerns, employee concerns, social concerns, respect for human rights and combating corruption and bribery. In addition, we disclose both regulatory and voluntary sustainability information on our [website](#).

2. Materiality

The company discloses the aspects of its business operations that have a significant impact on sustainability issues and what material impact sustainability issues have on its operations. It analyses the positive and negative effects and provides information as to how these insights are integrated into the company's processes.

Climate protection and the reduction of greenhouse gas emissions have become a key issue in politics and society, in addition to social injustices. As a bank, we appear to be part of an unproblematic sector at first glance, as the impact of our own business operations on environmental and social issues is relatively low compared to other sectors. However, if we consider the bank in its roles as a lender, financial advisor or financial market participant, this conclusion is more nuanced. The investments and economic activities facilitated by our lending activities are generally also associated with greenhouse gas emissions that exceed the CO₂ emissions of our own business operations many times over. Similar statements can also be made for security investments or mirrored in social issues. The investment and lending decisions of financial intermediaries therefore have a leverage effect on the environment, climate and society.

Consequently, an action plan for the financial sector has been developed under the leadership of the European Commission, which aims, among other things, to reorient the flow of capital towards sustainable investments. Banks play a key role in the transformation towards a sustainable and climate-neutral economy. Accordingly, our actions in sustainability are geared towards complying with regulatory requirements on the one hand, and establishing sustainability as a further dimension of bank management on the other.

When determining the material factors, we first collected a broad selection of topics that are relevant to our stakeholders (see criterion 9 "Stakeholder Engagement") from a sustainability perspective from both an impact and a financial perspective and assigned them to the five sustainability aspects in accordance with Section 289c (2) HGB (environmental concerns, employee

concerns, social concerns, respect for human rights and combating corruption and bribery). To assess materiality, we used a matrix developed by us, which categorises aspects according to their urgency, influenceability and the degree of impact of action. The analysis revealed that the following sustainability aspects are of primary importance and material to us:

a) Significant factors of our own economic activities on aspects of sustainability

- Financed greenhouse gas emissions

Lending is usually associated with the financing of economic activities that cause greenhouse gas emissions. These exceed the CO₂ emissions of our own business operations many times over. In order to align our business strategy with the Paris Climate Agreement, we regularly calculate these emissions in accordance with the PCAF standard and compare them with the climate target pathway for an increasing number of sub-portfolios. In addition, special software is used to classify sustainable financing, which can categorise economic activities in accordance with the EU Taxonomy Regulation.

- Sustainability in investment advice

We offer our investment clients the opportunity to take sustainability into account in their investment preferences. We disclose how we take sustainability risks and potential adverse effects on the environment into account in detail in our investment decisions on our [sustainability pages](#) on the Internet.

b) Significant influences of sustainability aspects on business activities

- Growing environmental awareness

As a company and as part of society, we are engaged in the growing awareness of sustainability and a particular increase in environmental awareness. As a financial intermediary, we endeavour to provide the best possible support for our customers in the transformation to a sustainable and climate-neutral economy. With new products and advisory solutions, we therefore also see this development as a business opportunity. At the same time, we also want to set a good example ourselves. One instance of this is our climate partnership with the environmental organisation PLANT-MY-TREE, in which we supported the reforestation of mixed forests in Germany and Europe with a total of 25,000 young plants in 2023 as part of the cooperation.

- Equal opportunities and diversity

Equal opportunities are very important to us; we strictly reject discrimination and degradation of any kind. We signed the Diversity Charter back in 2015, thereby publicly committing to implementing and supporting diversity and equal opportunities. The compensation plan is designed to be gender-neutral, so that gender-based pay discrimination is

precluded. In August 2023, we launched the second edition of our mentoring programme for women in order to introduce more high-potential female candidates to specialist and management roles. Further information on this aspect of sustainability is described in criterion 15 "Equal Opportunities".

The materiality analysis described here is supplemented by the annual risk inventory, which assesses OLB's overall risk profile from a financial perspective and represents a key basis for our risk management. In this context, we also examined the extent to which our business model is affected by ESG risks in the fiscal year 2023. Climate-related and environmental risks were qualitatively identified as the largest ESG risk-drivers, and credit risk as the risk type most affected by these drivers. The subsequent quantitative analysis concludes that the financial impact of climate- and environment-related risks on OLB's credit portfolio is low to moderate, and thus poses no threat to the Bank's financial performance.

3. Objectives

The company discloses what qualitative and/or quantitative as well as temporally defined sustainability goals have been set and operationalised and how their level of achievement is monitored.

In accordance with legal and regulatory requirements, we pursue the following, equally important, qualitative objectives in our sustainability activities:

- We support our customers on the path to climate neutrality:
We see the upcoming transformation of the economy as both a challenge and an opportunity. In order to aid our customers on this path, we are gradually expanding our consulting and product range to include sustainable solutions.
- We actively contribute to climate and environmental protection:
We have been calculating our ecological footprint for years, including the greenhouse gas emissions directly associated with our own business operations. Our goal is to reduce our emissions to net zero by 2045 and to use resources in an environmentally conscious and careful manner. This also includes implementing energy-saving measures, reducing waste and favouring recycling solutions over disposable ones.
- We integrate sustainability aspects into our governance:
We establish investment and lending principles to minimise any adverse sustainability impacts associated with lending and investment decisions. In addition, we measure and analyse the indirect greenhouse gas emissions financed by lending with the long-term goal of reducing these

emissions to net zero by 2045. In addition to the impact of our own economic activity, we also assess the external impact of sustainability factors on the bank, in particular the probability and extent of sustainability risks. We endeavour to take both perspectives into account in our business planning and our pricing policy.

- We combine our entrepreneurial activities with social responsibility:
We are aware of our social responsibility and want to be perceived as a fair business partner by all stakeholders. As employers, we create framework conditions that enable equal opportunities and diversity within the company. We pay attention to sustainability criteria when selecting suppliers. The Code of Conduct is an important element of our own corporate and compliance culture; respecting and upholding human rights is fundamental for us. We have set forth in writing our human rights and environmental expectations of OLB's employees and suppliers in a Declaration of Principles.
- We publicly advocate sustainability:
Sustainability, particularly the transformation of the economy towards climate neutrality, is a task for society as a whole to which every individual and every institution can make a contribution. In this sense, we want to be a multiplier for sustainability. We therefore create transparency about our own sustainability efforts, promote sustainable commitment and involve our stakeholders.

The overarching, prospective goal of these activities is to establish sustainability as a new, additional dimension in bank management on both portfolio and individual transaction levels. In doing so, the Bank is adopting the principle of dual materiality by recognising both the impact of its own financing and investment decisions on sustainability factors, as well as the external impact of sustainability factors on the Bank in the target picture. The cornerstones of impact measurement are CO₂ accounting and the EU taxonomy. To determine ESG risk, ESG scoring was introduced in the lending business, among other things, and risk management was generally expanded to include ESG aspects.

The management cycle described above is still under development, meaning that the intended mechanism described has not yet had any impact on prices, interest rates or margins. The development of a reliable ESG database is therefore one of the core areas in the implementation of the strategic framework for our bank's sustainability activities. An initial interim goal is expected to be achieved in 2024 with the launch of an ESG data layer in our bank's portfolio management systems. A database such as this will serve as a starting point for subsequently defining and measuring granular quantitative sustainability targets and linking them to measures in the event of deviations.

The sustainability targets are set by the Executive Board and reviewed at least once a year as part of the strategy review. The Head of Sustainability is

responsible for implementing the corresponding measures. To this end, he coordinates ESG activities in collaboration with the individual specialist departments. The monthly management reporting also includes monthly transcripts on the development of key performance indicators (KPIs) during the year. Given that the database is still being developed, not all ESG KPIs have been finalised and assigned specific target values yet, which facilitates the KPI system's constant refining.

In addition to ESG KPIs, we regularly take a range of other non-financial performance indicators into account. In particular, these include key figures on environmental issues (including climate-related performance indicators, in particular greenhouse gas emissions), employee issues (such as employee structure, full-time and part-time rates), social issues (such as funding projects and volumes), customer issues (such as customer satisfaction, customer development, processing quality or complaint indicators) and money laundering/fraud prevention.

Where there are overlaps, these intentions contribute to the SDGs of the United Nations. This applies, for example, to Goal 7 "Affordable and clean energy", which, regarding our advisory and product offerings, ranges from financing energy-saving solutions for construction and renovation to supporting small and medium-sized enterprises in the use of solar energy and complex financing projects such as wind farms of various sizes. One of the ways in which we fulfil goal no. 13 "Climate protection measures" is by evaluating loans in terms of their conformity with the environmental goals of the EU taxonomy in order to be able to quantify them as a "Green Asset Ratio". Further examples can be found on our [website](#).

4. Depth of the Value Chain

The company states what significance aspects of sustainability have for added value and how deep in the value chain the sustainability criteria are verified.

We generate the vast majority of our income from financial services. These range from deposit business and investment advice to payment transaction services, lending business and property and insurance brokerage. As a financial services provider, we generate the largest share of value added ourselves by far.

Sustainability aspects are increasingly being considered in the provision of banking services. We offer our investment clients the opportunity to take sustainability into account in their investment preferences. We disclose in detail how we take sustainability risks and possible negative effects on the environment into account during our investment decisions on our [sustainability](#)

[pages](#) on the Internet. Our credit specialists use an ESG scoring tool to analyse loans for potential risks regarding environmental, ethical and social impacts, among other things. Business or credit enquiries from certain areas and sectors are subject to special scrutiny or are completely prohibited for reputational reasons or due to sustainability principles.

Only a few parts of our value chain are outsourced. However, the upstream services required to provide our banking opportunities are more extensive and largely provided by suppliers or service providers. These upstream services essentially include the procurement of infrastructure for data processing (including network technology and telecommunications), the provision of market data, specialised services (such as legal advice, external HR services, mobility services) and building work (e.g., construction services, building operation and technology), logistics and insurance. Sustainability aspects are accounted for in regulations governing purchasing processes, business transaction monitoring, reputational risk management and compliance.

Due to its workforce of over 1,000 employees, our bank falls within the scope of the German Supply Chain Duty of Care Act (LkSG). The process of due diligence we have secured in place includes a risk analysis to identify potential human rights and environmental risks in the upstream value chain. During the initial review of all significant direct business partners in our supply chain in 2023, we did not identify any endangerment of human rights or environmental risks as part of the abstract risk analysis. Suppliers that had a medium-high overall risk rating as part of this analysis are subjected to an individual risk analysis. This comprehensive, second step of the risk analysis concerns less than two per cent of our direct suppliers and had not yet been completed at the time this report was prepared.

We are expressly committed to our responsibility regarding human rights and environmental standards, both within our own business operations and in our supply chain. The well-being and rights of every individual are firmly anchored in OLB's core values. The [OLB Code of Conduct](#) highlights the particular importance of the protection of natural resources. Employees should ensure that they protect natural resources in their work and minimise their impact on the environment, for example by conserving materials and energy, by avoiding or reducing and recycling waste, and, where appropriate, by carefully planning, constructing and operating buildings. When selecting suppliers, service providers or advertising materials, this requirement means that the employees responsible for purchasing also take ecological and social criteria into account in addition to economic aspects.

We are also aware of our duty to take any necessary measures to reduce the potential negative effects of our business activities and to proactively counteract them. This requirement goes hand in hand with expectations of OLB's employees and suppliers, which are described under the headings "respect for human rights," "environmental protection," "transparency and

responsibility," and "training and raising awareness" in our [Declaration of Principles on Human Rights Strategy](#).

Criteria 5–10 concerning PROCESS MANAGEMENT

5. Responsibility

Accountability within the company's management with regard to sustainability is disclosed.

The Executive Board manages the company and conducts business under the joint responsibility of its members. As part of its management duties, the Executive Board determines the company's objectives, strategic direction and business policy. The Board therefore also defines the sustainability strategy and objectives, as well as measures for their implementation, making the sustainability strategy part of the regular, at least annual, discussion of the business strategy with the Supervisory Board.

The Head of Sustainability is responsible for the operational implementation of the sustainability strategy. This function was newly created in 2022 to take account of the growing importance of sustainability and to centrally manage the associated activities. Its tasks, among others, include:

- Monitoring of ESG target achievement and coordination of implementing corresponding measures
- Compliance with regulatory requirements and joint implementation with the responsible specialist department
- Continuous further development of sustainability management
- Coordination and assurance of disclosure requirements
- Monitoring of risk management in accordance with Section 4 (3) LkSG

The Head of Sustainability is the central point of contact and source of inspiration for stakeholders regarding sustainability issues. He reports directly to the Chief Financial Officer (CFO).

The preparation of the non-financial report is ensured by a working group with members from various areas of the bank and under the coordinating leadership of the Head of Sustainability. The report is reviewed and approved by the full Board of Managing Directors [see: [OLB Management Team](#)]. As part of the audit of the annual financial statements, the Supervisory Board also reviews and discusses the Non-Financial Report [see: [OLB Supervisory Board](#)].

6. Rules and Processes

The company discloses how the sustainability strategy is implemented in the operational business by way of rules and processes.

The implementation of our sustainability strategy follows a top-down approach, from the business strategy and ESG policy through to detailed regulations in guidelines and work instructions.

The sustainability strategy in the form of our sustainability mission statement is defined by the entire Executive Board and is therefore part of the regular discussion of the business strategy with the Supervisory Board, which takes place at least once a year. The sustainability targets are also reviewed annually as part of the strategy review, developed further and underpinned with measures. Accordingly, the target agreements set annually by the Supervisory Board for the members of the Executive Board also include non-financial, sustainability-related targets, see criterion 8 "Incentive Systems". The annual strategy update is accompanied by suitable communication measures (information for managers and employees, e.g., in town hall events and publication of the business strategy on the bank's intranet).

Our sustainability mission statement is further specified in the ESG policy, which is adopted by the entire Management Board and updated annually. The ESG policy is therefore the central element of the Bank's governance framework in the area of sustainability and is operationalised by describing responsibilities and processes by means of technical guidelines and work instructions, which in turn are the responsibility of the respective department and are subject to an annual review cycle.

Target achievement is reviewed regularly and largely during the year, see criterion 7 "Control".

7. Control

The company states how and what performance indicators related to sustainability are used in its regular internal planning and control processes. It discloses how suitable processes ensure reliability, comparability and consistency of the data used for internal management and external communication.

In addition to financial performance indicators, we account for a range of non-financial performance indicators to manage and monitor sustainability targets.

In particular, these include annual key figures on environmental issues or environmental standards in accordance with the Series 300 of the GRI Standards, employee issues (e.g. part-time employment rate, gender distribution in management positions, number and reasons for employee-initiated resignations), social issues (e.g. funding projects and volumes), customer issues (e.g. customer satisfaction, customer development or complaint figures in the complaints report) and money laundering/fraud prevention. This data is collected regularly, and for the purpose of comparability in a methodically consistent manner by the relevant specialist departments, and if necessary, with the involvement of specialised external service providers to be reported on a regular basis. The data is analysed together with the responsible specialist departments, potential improvements are identified and measures to improve sustainability performance are defined and managed.

In the course of the 2023 financial year, the following key figures were added to the Executive Board reporting during the year ("ESG KPI Controlling"):

- Greenhouse gas emissions (CO₂ -equivalent) from own business activities
- Financed greenhouse gas emissions (CO₂ -equivalent) of the loan portfolio
- Volume of taxonomy-eligible or taxonomy-compliant new lending business
- ESG scoring indicators of the loan portfolio

Where available or technically possible, these key figures are determined based on recognised international standards (e.g., PCAF or EU taxonomy) and with the help of IT-supported procedures. ESG KPI Controlling is still being developed, and the system of key figures, key figure determination and review procedures are therefore still subject to change.

Key Performance Indicators to criteria 5 to 7

Key Performance Indicator GRI SRS-102-16: Values

The reporting organization shall report the following information:

- a. A description of the organization's values, principles, standards, and norms of behavior.

In addition to the economic aspect, we also aim to act sustainably in an ecological and social sense. Our [sustainability mission statement](#) is based on the United Nations (UN) Principles for Responsible Banking. Our business strategy is designed to help meet the needs of people and the goals of society

as expressed in the UN Sustainable Development Goals (SDGs) and the Paris Climate Agreement. We take the principles of the UN Global Compact into account in our business activities, even though as a bank we are not a signatory to these UN initiatives for cost and relevance reasons.

We pursue a customer-centred and sustainable business model that aims to secure the operational substance necessary for our business in the long term. As the assumption of risk is inextricably linked to a bank's business model, this is limited by the risk strategy derived from the business strategy. We therefore attach particular importance to promoting an appropriate and consistent risk culture at all levels. Establishing and maintaining this culture is a key part of the [ESG policy](#) approved by the Executive Board, which also sets out principles for anchoring the sustainability mission statement in the Bank's written organisation.

The basis of our governance framework is the [OLB Code of Conduct](#), which is an important element of the Bank's corporate and compliance culture and thus also of the Bank's sustainability efforts. Among other things, the Code of Conduct attaches particular importance to the protection of natural resources and applies to all employees, managers and members of the Board of Managing Directors. In addition to describing basic values and standards, the Code of Conduct also focuses particularly on the honest and compliant conduct of business, customer protection, the prevention of bribery and corruption and responsible corporate governance. Our management principles are aimed specifically at the bank's managers, who share responsibility for the bank's profitable, sustainable and risk-conscious growth through their role model function.

In addition, shared ethical values are another important success factor for our sustainable business development. The well-being and rights of everyone are firmly anchored in OLB's core values. Since signing the "Diversity Charter" in 2015, we have publicly expressed our commitment to implementing diversity. We also expressly acknowledge our responsibility regarding human rights and environmental standards, both within our own business operations and in our supply chain. When selecting suppliers, service providers and advertising materials, we take ecological and social criteria into account alongside the economic aspects. We are also aware of our duty to take any necessary measures to reduce the potential negative effects of our business activities and to proactively counteract them. This requirement goes hand in hand with expectations of OLB's employees and suppliers, which are described in our [Declaration of Principles on Human Rights Strategy](#).

8. Incentive Systems

The company discloses how target agreements and remuneration schemes for executives and employees are also geared towards the achievement of sustainability goals and how they are aligned with long-term value creation. It discloses the extent to which the achievement of these goals forms part of the evaluation of the top managerial level (board/managing directors) conducted by the monitoring body (supervisory board/advisory board).

Our compensation system is designed in a way that supports the recruitment and long-term retention of qualified employees, as well as the achievement of value-oriented and sustainable corporate success, taking the relevant regulatory requirements into account. Sustainability aspects are incentivised by including corresponding targets and key performance indicators (KPIs) in the target agreements of Executive Board members, managers and employees.

In addition to business and financial targets, the target agreements of the Executive Board members also include non-financial KPIs focused on sustainability. Among other things, these are aimed at reducing the company's own CO₂ emissions, increasing the taxonomy-compliant lending business, regulatory compliance and customer satisfaction. For the members of the Management Board, a high degree of sustainable incentivisation also stems from the fact that the entire variable remuneration is subject to a multi-year assessment basis, which counteracts the pursuit of short-term success. The sustainable incentive effect is also supported by the requirement to initially withhold parts of the risk takers' variable remuneration and only pay it out in instalments after a renewed review of the underlying target achievement.

The Supervisory Board is responsible for the appropriate organisation of the remuneration system for the individual members of the Executive Board. In addition to determining the relevant targets and KPIs for the respective financial year, this also includes the decision on the previous year's target achievement, which is included in the multi-year target achievement period on which the bonus calculation is based. The Supervisory Board is also responsible for the subsequent review of the Executive Board members' target achievement as part of the back-testing process, which precedes the granting of retained tranches.

In line with the idea of coherent corporate and incentive management, the target agreements for managers and employees also include the sustainability targets relevant to the Executive Board. For those employees who belong to the narrow circle of risk takers, the variable remuneration is also partially withheld here, and the underlying target achievement is reviewed before it is paid out. The review is the responsibility of the Executive Board after prior

preparation by an internal working group.

The remuneration system also delineates the requirement for both Executive Board members and employees to review a reduction in the variable remuneration determined for the respective financial year in the event of immoral or unethical behaviour, for example in the event of breaches of legal requirements, organisational guidelines or conduct and compliance rules.

Key Performance Indicators to criteria 8

Key Performance Indicator GRI SRS-102-35: Remuneration policies

The reporting organization shall report the following information:

a. Remuneration policies for the highest governance body and senior executives for the following types of remuneration:

- i.** Fixed pay and variable pay, including performance-based pay, equity-based pay, bonuses, and deferred or vested shares;
- ii.** Sign-on bonuses or recruitment incentive payments;
- iii.** Termination payments;
- iv.** Clawbacks;
- v.** Retirement benefits, including the difference between benefit schemes and contribution rates for the highest governance body, senior executives, and all other employees.

b. How performance criteria in the remuneration policies relate to the highest governance body's and senior executives' objectives for economic, environmental, and social topics.

We publish detailed information on the remuneration system for employees and members of the Executive Board annually in the [Disclosure Report](#).

Key Performance Indicator GRI SRS-102-38: Annual total compensation ratio

The reporting organization shall report the following information:

a. Ratio of the annual total compensation for the organization's highest-paid individual in each country of significant operations to the median annual total compensation for all employees (excluding the highest-paid individual) in the same country.

We do not consider this ratio to be meaningful for assessing the appropriateness or sustainability of our remuneration structures. Information on the remuneration of the members of the Executive Board and employees can be found in the notes to the [2023 Annual Report](#) (to be published at the

end of March 2024) and in the "Remuneration policy" section of the [2023 Disclosure Report](#) (to be published at the end of April 2024).

9. Stakeholder Engagement

The company discloses how the socially and economically relevant stakeholders are identified and integrated into the sustainability process. It states whether and how an ongoing dialogue takes place with them and how the results are integrated into the sustainability process.

We define the stakeholder groups that are socially and economically relevant to us on one hand along the value chain, which extends from purchasing ("Suppliers/service providers" stakeholder group) to the provision of services ("Employees" stakeholder group) to the acceptance of services ("Customers" stakeholder group). On the other hand, we may also identify stakeholder groups through their actively expressed or legally justified interest in our company, including our equity and debt capital providers ("Capital providers" stakeholder group), the public ("Public/media" stakeholder group) and the financial services supervisory authority ("Supervisory authority" stakeholder group).

- Suppliers/service providers

In particular, upstream parts of the Bank's value chain are provided by suppliers or service providers, such as the infrastructure for data processing (including network technology and telecommunications), the provision of market data, specialist services (such as legal advice, external personnel services, mobility services) and building work (such as construction services, building operation and technology), logistics and insurance. This stakeholder group also includes outsourcing partners and consulting firms that provide outsourcing or consulting services for OLB. As an element of ensuring the fulfilment of corporate duties of care, sustainability aspects are taken into account in regulations governing purchasing processes, business transaction monitoring, reputational risk management and compliance.

- Employees

Employees have a contractual employment relationship with the bank. Their co-determination is guaranteed by elected works councils and three employee representatives on the Supervisory Board. The bank's senior executives are represented by a spokespersons' committee. In addition, the Youth and Trainee Representative Council and the Representative Council for Severely Disabled Employees represent special interests within our bank. Dialogue with employees takes place on an ad hoc basis primarily via our intranet as well as e-mails, multimedia conferences or, if

necessary, personal meetings with the Management Board.

- Customers

As part of our contractual business relationships, we maintain a regular, often personal dialogue with our customers, particularly in areas requiring intensive advice, such as business with corporate customers or high net worth private customers. We constantly analyse our customers' image of the bank, our offering and our services based on customer surveys and through exchanges via sales channels. We continue to strengthen aspects that are rated positively, while points that are rated critically are scrutinised and explained where necessary.

- Investors

As equity investors, our shareholders hold the Bank's capital stock in the form of shares and are largely associated with the Teacher Retirement System of Texas, Apollo Global Management and Grovepoint Investment Management. They represent their interests at the Annual Shareholders' Meeting of OLB AG and through the six shareholder representatives on the Supervisory Board. Through this body, various voices influence the Bank's sustainability management, based, for example, on the annual discussion of the Bank's business strategy or the review of the non-financial report. In addition to our equity investors, our debt investors are also regularly provided with information relevant to the capital market, including sustainability aspects, via our [Investor Relations Services](#).

- Public/media

We respect the professional independence of the media and distinguish between sales advertising and corporate policy communication. By publishing press releases or responding to media enquiries, we keep the media and public continuously informed about our business development or relevant strategic decisions, which may also include sustainability aspects. We regularly publish relevant publications such as the financial report, the disclosure report or this non-financial report on the Internet or, if necessary, in print.

- Supervision

Like all other German financial institutions of a comparable size, we are subject to state banking supervision, which is shared between the Deutsche Bundesbank and the Federal Financial Supervisory Authority (BaFin). In addition to European and national legislation, both institutions provide important impetus for the sustainability management of banks, for example through the information sheet on dealing with sustainability risks. We are in regular, constructive dialogue with representatives of both bodies, particularly in the annual supervisory meeting.

Sustainability management is constantly evolving in dialogue with the stakeholder groups, by considering the sustainability factors and influences identified in the stakeholder approach as part of our ESG materiality analysis.

Key Performance Indicators to criteria 9

Key Performance Indicator GRI SRS-102-44: Key topics and concerns

The reporting organization shall report the following information:

- a.** Key topics and concerns that have been raised through stakeholder engagement, including:
- i.** how the organization has responded to those key topics and concerns, including through its reporting;
 - ii.** the stakeholder groups that raised each of the key topics and concerns.

In 2023, we engaged in dialogue with the various stakeholder groups on the following important topics and concerns:

- Suppliers/service providers:
Our suppliers and service providers did not raise any significant issues or concerns outside of the contractual relationships.
- Employees:
The concerns of our employees are regularly collected by the local works councils and the General Works Council and discussed with the employer. In the reporting year, we exchanged views on issues such as the internal use of English, which is becoming increasingly important due to the growing internationalisation of our employees and our business. As a result, we fundamentally revised and greatly improved our English language course programme, which is open to all employees.
- Customers:
The issues that concerned our customers in the reporting period mainly centred on service matters, in particular the options for supplying cash. Some of these issues were also brought to us via media enquiries and in these cases were answered publicly by Corporate Communications. In principle, all customers have been informed about the possible uses of the EC-card through customer letters, notices and postings. However, we recognise that there are always opportunities to deepen and consolidate this information. With this in mind, we also use the media proactively and reactively to communicate important topics such as the cash supply.
- Investors:
The topics discussed with the Supervisory Board and thus indirectly with shareholder representatives can be found in the Report of the Supervisory Board as part of the [Annual Report](#). The lenders did not mention any issues or concerns worth mentioning here.

- Public/media:
In 2023, the media and the public were primarily interested in OLB's possible IPO. In this context, we received numerous inquiries from various media agents about the background and the targeted date of the IPO, which were answered by Corporate Communications. In addition, the Bank's economic development was generally the focus of media interest and was primarily covered on the fixed dates for communicating financial data.
- Supervision:
Despite the topics of sustainability and ESG risk management being key elements of the regular dialogue between the supervisory authority and us in the previous two years, they were not explicitly addressed in the 2023 annual supervisory meeting apart from the standard topics (business performance and outlook, risk management, current developments).

10. Innovation and Product Management

The company discloses how innovations in products and services are enhanced through suitable processes which improve sustainability with respect to the company's utilisation of resources and with regard to users. Likewise, a further statement is made with regard to if and how the current and future impact of the key products and services in the value chain and in the product life cycle are assessed.

As a financial services provider, we primarily have an indirect impact on the environment and society through our roles as a lender, financial advisor and financial market participant. One indicator of this assessment is the amount of financed greenhouse gas emissions from the loan portfolio, which exceed the emissions from our own business operations many times over. From a sustainability perspective, we therefore assign greater weight to the roles described above than to our own business operations, even though we also promote internal and procedural innovations. For example, the steady increase in active online banking users in combination with the expansion of online services means that orders are increasingly being processed electronically, paperless and in a resource-saving manner. The digital expansion of our sales channels and services will therefore remain an important lever in the future to further reduce paper consumption.

Based on this materiality assessment, our [ESG policy](#) defines sustainability principles in the lending business and includes the fundamental decision to

consider adverse sustainability impacts in financial portfolio management. New products and innovations are mainly initiated by the Marketing/Products/Business Intelligence unit. The launch of new products is preceded by a "New Products and New Markets" process, which particularly serves to analyse the risks of each new product. The "Sustainability" unit is a participant in this evaluation process and assesses each new product in terms of its compatibility with the ESG policy as a prerequisite for its launch. As part of the review of available markets, we take sustainability into account by analysing the sustainability competitiveness, the sustainability ranking and the per capita CO₂ emissions of the country.

Legal or regulatory requirements may also trigger new innovations. In order to align our business strategy with the Paris Climate Agreement, we have been regularly calculating financed greenhouse gas emissions in accordance with the PCAF standard since the 2023 financial year and comparing the calculated values with the climate target pathway. Since 2023, we have also been using special software to classify sustainable financing, which can categorise economic activities in accordance with the EU Taxonomy Regulation. Within financial portfolio management, we made a quantitative disclosure for the first time as of the 30th of June 2023 with information on the adverse sustainability impacts of investment decisions on sustainability factors in accordance with Article 4 (3) of EU Regulation 2019/2088 (Disclosure Regulation).

Key Performance Indicators to criteria 10

Key Performance Indicator G4-FS11

(report also in accordance with GRI SRS): Percentage of assets subject to positive and negative environmental or social screening.
(Note: the indicator should also be reported when reporting to GRI SRS)

We consider adverse impacts on sustainability factors as a part of the due diligence obligations on a company level. The strategy for considering the main adverse impacts of investment decisions on sustainability factors in accordance with Art. 4 SFDR includes the identification, weighting and measurement of the Principle Adverse Impacts (PAI) indicators in accordance with Annex I of Delegated Regulation (EU) 2022/1288 (decision in principle of the management body). The PAI indicators from Annex I of the Delegated Regulation are used as part of financial portfolio management. Alongside mandatory PAI indicators, which always reflect the most significant negative effects, additional PAI indicators considered relevant for the respective financial market participant (at least one PAI indicator from Table 2 and Table 3) are also utilized herein. The PAI indicators are measured and analysed for the required investment universe through cooperation with recognised ESG

data providers. The weighting of the optional PAI indicators is based on an in-depth review of the corresponding data availability and quality.

A sustainability strategy at the product level of OLB's financial portfolio management is not pursued.

Criteria 11–20: Sustainability Aspects

Criteria 11–13 concerning ENVIRONMENTAL MATTERS

11. Usage of Natural Resources

The company discloses the extent to which natural resources are used for the company's business activities. Possible options here are materials, the input and output of water, soil, waste, energy, land and biodiversity as well as emissions for the life cycles of products and services.

Ecological responsibility is an important pillar of sustainable action within OLB. As a financial services provider, we use fewer natural resources for our own business operations than most other sectors of the economy per se, especially compared to industrial production. Nonetheless, the respectful and careful use of natural resources is very important to us, founding the topic's anchoring in the Bank's Code of Conduct, which is defined and regularly reviewed by the full Board of Managing Directors. As part of our environmental concept, we make use of opportunities to influence operational management and promote the environmentally conscious behaviour of our employees through appropriate advice and incentives. Our efforts to digitalise processes across the board also contribute to this, leading to a measurable reduction in paper consumption, for example.

With regard to reducing the use of natural resources, in addition to environmentally conscious behaviour along the value chain, we see further opportunities to exert influence through purchasing, specifically by taking sustainability aspects into account when selecting service providers. The service contracts concluded are reviewed on an ongoing basis, for example with cleaning or transport logistics companies. When purchasing advertising materials, the issue of sustainability is considered during the selection of materials. Building management, upcoming business trips and paper consumption are continuously reviewed with a focus on waste minimisation and potential savings. All employees have the option of purchasing a VBN or DB job ticket to use public transport. When ordering paper from a regional supplier, attention is paid to quality and certification. 99% of the electricity purchased comes from renewable energy sources. For the scope of the resources mentioned, please refer to the information on the performance indicators GRI SRS-301-1 "Materials used", GRI SRS-302-1 "Energy

consumption" and GRI SRS-306-3 "Waste generated" in particular. No significant risks that would have a serious negative impact on environmental issues have been identified.

We have been measuring and analysing figures on the use of key natural resources, primarily natural gas (as a source of heating energy), paper and water, as part of our environmental management since 2006. We derive measures from the recognisable developments, which are described in more detail in the following sections of this report.

12. Resource Management

The company discloses what qualitative and quantitative goals it has set itself with regard to its resource efficiency, in particular its use of renewables, the increase in raw material productivity and the reduction in the usage of ecosystem services, which measures and strategies it is pursuing to this end, how these are or will be achieved, and where it sees there to be risks.

We have set ourselves the goal of reducing energy and resource consumption both in terms of costs and ecological aspects (see criterion 3 "Objectives"). Thanks to the willingness of our employees to implement appropriate measures, we have been able to achieve measurable success in resource management in recent years.

The main material we use is paper. The targeted significant reduction in paper consumption continues to benefit from developments that we initiated some time ago, such as the introduction of the electronic mailbox in 2011, the widespread use of eSignPads in 2017 and the initiation of the "OLB goes paperless" project launched in 2022, which, with over 40 individual measures, contributed to a large part of the paper savings of 10.8 % in the reporting year compared to the previous year. Over the past seven years, we have even been able to more than halve our paper consumption from 235.9 tonnes in 2016 to 108.6 tonnes in 2023 by switching to digital processes.

The reduction in our energy requirements in 2023 by a total of 20.7% compared to the previous year (see performance indicator GRI SRS-302-1: "Energy consumption") can be attributed primarily to the strategic reduction in the number of our branch locations in regards to heating energy and electricity consumption. In addition, the energy-saving measures initiated in mid-2022 as a result of the rise in energy prices, such as the optimisation of heating control, air conditioning and lighting circuits in offices and conference rooms, also took full effect in the reporting year. The 16.4% reduction in fuel consumption is due to the 19% reduction in the number of company-owned vehicles during the reporting year. In addition, where possible, travelling to

and from work by public transport is preferred for necessary business trips.

The implementation of energy-saving measures and the associated successes in resource management are also a consequence of our primary target set by the Management Board as part of the sustainability strategy to reduce greenhouse gas emissions from our own business operations (net zero target by 2045), which follows a simplified, linear climate target path and stipulates an annual reduction of just under 4.5% of emissions in the base year 2022 (see criterion 13 "Climate-relevant Emissions"). Target achievement is reviewed annually as part of the strategy review, the targets are developed further if necessary and underpinned with measures (see criterion 6 "Rules and Processes"). Controlling based on cost and ESG indicators is carried out as part of the Executive Board reporting during the year (see criterion 7 "Control").

Neither the materiality analysis nor the annual risk inventory identified any material risks that could be derived from the utilisation of natural resources for our business operations. However, we see fundamental risks that could lead to a failure to meet our resource efficiency targets, primarily in external factors and those outside our own sphere of influence. For example, regulatory obligations are leading to an increase in paper consumption in some areas, which is counteracting our efforts to reduce paper use. Another example relates to the consumption of heating energy, which is highly subject to weather-related fluctuations (see also performance indicator GRI SRS-302-4 "Reduction in energy consumption").

Key Performance Indicators to criteria 11 to 12

Key Performance Indicator GRI SRS-301-1: Materials used

The reporting organization shall report the following information:

- a.** Total weight or volume of materials that are used to produce and package the organization's primary products and services during the reporting period, by:
- i.** non-renewable materials used;
 - ii.** renewable materials used.

The main material we use is paper. In 2023, we used 108.6 tonnes (t) of paper, 10.8% less than in the previous year (2022: 121.8 t), almost 37% (2022: 38%) of which was recycled paper.

Category	t 2023	t 2022
New fibre paper	68.2	75.9
Recycled paper	40.4	46.0
Total	108.6	121.8

Key Performance Indicator GRI SRS-302-1: Energy consumption
The reporting organization shall report the following information:

a. Total fuel consumption within the organization from non-renewable sources, in joules or multiples, and including fuel types used.

b. Total fuel consumption within the organization from renewable sources, in joules or multiples, and including fuel types used.

c. In joules, watt-hours or multiples, the total:

i. electricity consumption

ii. heating consumption

iii. cooling consumption

iv. steam consumption

d. In joules, watt-hours or multiples, the total:

i. electricity sold

ii. heating sold

iii. cooling sold

iv. steam sold

e. Total energy consumption within the organization, in joules or multiples.

f. Standards, methodologies, assumptions, and/or calculation tools used.

g. Source of the conversion factors used.

a.

The consumption of fuels from non-renewable sources as the sum of natural gas consumption for heating and the fuel consumption of company-owned vehicles in 2023 amounted to 28,585 gigajoules (GJ), 18.7 % less than in the previous year (2022: 35,175 GJ).

Category	FY 2023	FY 2022
Fuels (natural gas)	24,750	30,588
Fuels	3,834	4,586
Total	28,585	35,175

b.

No fuels from renewable sources were consumed in the reporting year.

c.i.

Our electricity requirements at our locations totalled 5,172,848 kilowatt hours (kWh) or 18,622 GJ in 2023 and were therefore 23.5% lower than in 2022 (6,762,321 kWh or 24,344 GJ). We obtain 99 % of our electricity from renewable energies.

Category	FY 2023	FY 2022
Electricity from hydropower	14,746	17,384
Electricity from wind power	3,686	4,349
Electricity from typical market mix	190	2,611
Total	18,622	24,344

c.ii.

In the reporting year, we did not purchase any heating energy from district heating sources.

c.iii. and iv.

These indicators are not applicable to us.

d.

These indicators are not applicable to us.

e.

In 2023, our total energy consumption as the sum of electricity and heating energy consumption and the fuel consumption of our own vehicles amounted to 47,207 gigajoules (GJ), 20.7 % less than in 2022 (59,519 GJ).

f. and g.

We base our calculations on the invoices of our energy suppliers and use, among other things, the key figures sheet of the Association for Environmental Management and Sustainability in Financial Institutions (VfU).

Key Performance Indicator GRI SRS-302-4: Reduction of energy consumption

The reporting organization shall report the following information:

- a.** Amount of reductions in energy consumption achieved as a direct result of conservation and efficiency initiatives, in joules or multiples.
- b.** Types of energy included in the reductions; whether fuel, electricity, heating, cooling, steam, or all.
- c.** Basis for calculating reductions in energy consumption, such as base year or baseline, including the rationale for choosing it.
- d.** Standards, methodologies, assumptions, and/or calculation tools used.

The extent of the reduction in energy consumption as a direct result of the Bank's various energy-saving initiatives cannot be determined with any validity. On the one hand, this is a result of the nature of heating energy consumption which is largely subject to weather-related fluctuations and is therefore beyond our control. On the other hand, the merging of Bremer Kreditbank AG, Bankhaus Neelmeyer AG and Wüstenrot Bank AG Pfandbriefbank into OLB in recent years, as well as the subsequent reorganisational measures taken, including the strategic reduction of the branch network, make it difficult to draw comparisons with previous years.

Key Performance Indicator GRI SRS-303-3: Water withdrawal
The reporting organization shall report the following information:

- a.** Total water withdrawal from all areas in megaliters, and a breakdown of this total by the following sources, if applicable:
- i.** Surface water;
 - ii.** Groundwater;
 - iii.** Seawater;
 - iv.** Produced water;
 - v.** Third-party water.
- b.** Total water withdrawal from all areas with water stress in megaliters, and a breakdown of this total by the following sources, if applicable:
- i.** Surface water;
 - ii.** Groundwater;
 - iii.** Seawater;
 - iv.** Produced water;
 - v.** Third-party water, and a breakdown of this total by the withdrawal sources listed in i-iv.
- c.** A breakdown of total water withdrawal from each of the sources listed in Disclosures 303-3-a and 303-3-b in megaliters by the following categories:
- i.** Freshwater ($\leq 1,000$ mg/L Total Dissolved Solids);
 - ii.** Other water ($> 1,000$ mg/L Total Dissolved Solids).
- d.** Any contextual information necessary to understand how the data have been compiled, such as any standards, methodologies, and assumptions used.

a.

At 7,608 cubic metres (m³), water consumption in 2023 was 39.5% lower than in 2022 (12,580 m³). Despite the lower number of employees, the relative water consumption per employee also fell by 26% from 8.1 m³ in 2022 to 6.0 m³ in the reporting year. According to our main water supplier, 100% of the water comes from groundwater sources.

b.

The Bank is not aware of any water withdrawal from areas with water stress.

c.

The water withdrawal volume stated under 303-3-a comprises 100% fresh water.

d.

We base our information on the invoices of our water suppliers.

Key Performance Indicator GRI SRS-306-3: Waste generated
The reporting organization shall report the following information:

a. Total weight of waste generated in metric tons, and a breakdown of this total by composition of the waste.

b. Contextual information necessary to understand the data and how the data has been compiled.

a. and b.

The total weight of non-hazardous waste was 284,192 kg, 25.8 % less than in the previous year (2022: 382,943 kg). In 2023, 75% of the waste was recycled (213 tonnes) and just under 25% (71 tonnes) was sent for incineration.

Waste category (2023)	Recycling (kg)	Combustion (kg)	Total (kg)
Mixed waste	./.	71,158	71,158
Waste paper	204,881	./.	204,881
Grease separator	990	./.	990
IT scrap (hazardous waste)	130	./.	
Used electrical appliances	2,233	./.	2,233
Leftovers	4,800	./.	4,800
Annual quantities in kg	213,034	71,158	284,192
Share in %	75 %	25 %	100 %

13. Climate-Relevant Emissions

The company discloses the GHG emissions in accordance with the Greenhouse Gas (GHG) Protocol or standards based on it and states the goals it has set itself to reduce emissions, as well as its results thus far.

The impact of our own business operations on the environment is relatively low compared to the effects resulting from the Bank's roles as a lender, financial advisor and financial market participant (see criterion 2 "Materiality"). One indicator for this assessment is the emission of greenhouse gases (GHG) from the bank's own business operations, which only account for a fraction (< 1%) of the GHG emissions of the loan portfolio (so-called financed Scope 3 emissions). Irrespective of this materiality assessment, we also want to make our own contribution to reducing greenhouse gas emissions and thus actively contribute to climate and environmental protection. Our progress in resource

management is also positively reflected in the steady reduction in greenhouse gas emissions, which we have been calculating for our own business operations for many years and disclosing in the non-financial report.

The climate-relevant emissions caused by our own business operations arise primarily from heating energy and fuel consumption by our own vehicle fleet (Scope 1) as well as from upstream energy provision and advance services (specifically business trips by suppliers and couriers) for goods and services (Scope 3). The Scope 2 emissions associated with electricity consumption according to the location-based calculation are very low according to the market-based calculation method, as 99% of our electricity requirements are covered by renewable energy sources. The measurable decrease in climate-relevant emissions in all three categories in 2023 is primarily due to the strategic reduction in the number of our store locations, in addition to favourable weather-related influences. In addition, the energy-saving measures implemented in the reporting year and the significant reduction in the company's own vehicle fleet also contributed to the reduction in emissions.

With regard to our goal of reducing greenhouse gas emissions to net zero by 2045, an annual reduction in our Scope 1 and Scope 3 emissions of just under 4.5% of the emissions level of the reference year is necessary based on the emissions level at the target formulation in 2022 (reference year), which indicates a reduction of 35% for 2030 as an interim target compared to 2022. According to this methodology, we have largely achieved the Scope 2 emissions targets, as 99% of our electricity requirements are covered by renewable energy sources.

We disclose the greenhouse gas emissions of our business operations in accordance with the Greenhouse Gas Protocol. We use the key figures sheet of the Association for Environmental Management and Sustainability in Financial Institutions (VfU) for the calculation. As part of our environmental responsibility, environmental data is continuously recorded and analysed within the bank and compared with the aforementioned environmental targets. The goal of reducing emissions in general is discussed within criterion 12 "Resource Management" and the associated performance indicators (GRI SRS-305).

The disclosure of Scope 3 emissions financed through lending is currently in preparation. These emissions were calculated for the first time in the reporting year in accordance with the internationally recognised PCAF (Partnership for Carbon Accounting Financials) standard for the Mortgages, Commercial Real Estate and Business Loans PCAF asset classes. The calculation, which will be carried out regularly from now on, forms the basis for CO₂ accounting, which is currently being developed and will form a cornerstone of the measurement of the effects derived from our roles as a lender, financial advisor and financial market participant.

Key Performance Indicators to criteria 13

Key Performance Indicator GRI SRS-305-1: Direct (Scope 1) GHG emissions

The reporting organization shall report the following information:

- a.** Gross direct (Scope 1) GHG emissions in metric tons of CO₂ equivalent.
- b.** Gases included in the calculation; whether CO₂, CH₄, N₂O, HFCs, PFCs, SF₆, NF₃ or all.
- c.** Biogenic CO₂ emissions in metric tons of CO₂ equivalent.
- d.** Base year for the calculation, if applicable, including:
 - i.** the rationale for choosing it;
 - ii.** emissions in the base year;
 - iii.** the context for any significant changes in emissions that triggered recalculations of base year emissions.
- e.** Source of the emission factors and the global warming potential (GWP) rates used, or a reference to the GWP source.
- f.** Consolidation approach for emissions; whether equity share, financial control, or operational control.
- g.** Standards, methodologies, assumptions, and/or calculation tools used.

- a.** The gross volume of direct GHG emissions (Scope 1) in 2023 amounted to 1,673 tonnes of CO₂ equivalent (CO₂ e), 18.6 % less than in the previous year (2022: 2,055 tonnes of CO₂ e).

Category	t CO ₂ e ₂ 2023	t CO ₂ e ₂ 2022
Fuels (natural gas)	1,363	1,684
Fuels	310	370
Total	1,673	2,055

- b.** Direct GHG emissions are calculated by converting energy consumption into

CO₂ equivalents using the key figures sheet of the Association for Environmental Management and Sustainability in Financial Institutions (VfU) in the version dated 11 July 2022 (version 1.1 of the 2022 update) and include all gases mentioned.

c.

There are no biogenic emissions.

d.

No base year was defined.

e.

To calculate the GHG emissions, we use the VfU key figure sheet in the version dated 11 July 2022 (version 1.1 of the 2022 update). The emission factors are calculated using the "Ecoinvent" database (<https://www.ecoinvent.org/>), V. 3.7.1, October 2020).

f.

We follow the consolidation approach of operational control.

g.

We base our disclosures on the invoices of our energy suppliers and use the VfU key figures sheet, among others, for calculations.

Key Performance Indicator GRI SRS-305-2: Energy indirect
(Scope 2) GHG emissions

The reporting organization shall report the following information:

- a.** Gross location-based energy indirect (Scope 2) GHG emissions in metric tons of CO₂ equivalent.
- b.** If applicable, gross market-based energy indirect (Scope 2) GHG emissions in metric tons of CO₂ equivalent.
- c.** If available, the gases included in the calculation; whether CO₂, CH₄, N₂O, HFCs, PFCs, SF₆, NF₃, or all.
- d.** Base year for the calculation, if applicable, including:
 - i.** the rationale for choosing it;
 - ii.** emissions in the base year;
 - iii.** the context for any significant changes in emissions that triggered recalculations of base year emissions.
- e.** Source of the emission factors and the global warming potential (GWP) rates used, or a reference to the GWP source.
- f.** Consolidation approach for emissions; whether equity share, financial control, or operational control.
- g.** Standards, methodologies, assumptions, and/or calculation tools used.

a.

The gross volume of indirect energy related GHG emissions (Scope 2) in 2023 was 2,152 tonnes of CO₂ e, 23.5 % less than in the previous year (2022: 2,813 tonnes of CO₂ e).

Category	t CO ₂ e ₂	t CO ₂ e ₂
	2023	2022
From power consumption - Location Based	2,152	2,813
From electricity consumption - Market Based	22	302

b.

The gross volume of market-based indirect energy-related GHG emissions (Scope 2) in 2022 was 22 tonnes of CO₂ equivalent (2022: 302 t CO₂ e).

c.

Indirect energy-related GHG emissions are calculated by converting energy

consumption into CO₂ equivalents using the key figures sheet of the Association for Environmental Management and Sustainability in Financial Institutions e.V. (VfU) in the version dated 11 July 2022 (version 1.1 of the 2022 update) and include all the gases mentioned.

d.

No base year was defined.

e.

To calculate GHG emissions, we use the VfU indicator sheet in the version dated 11 July 2022 (version 1.1 of the 2022 update). The emission factors are calculated using the "Ecoinvent" database (<https://www.ecoinvent.org/>), V. 3.7.1, October 2020).

f.

We follow the consolidation approach of operational control.

g.

We base our disclosures on the invoices of our energy suppliers and use the VfU key figures sheet, among others, for calculations.

Key Performance Indicator GRI SRS-305-3: Other indirect (Scope 3) GHG emissions

The reporting organization shall report the following information:

a. Gross other indirect (Scope 3) GHG emissions in metric tons of CO₂ equivalent.

b. If available, the gases included in the calculation; whether CO₂, CH₄, N₂O, HFCs, PFCs, SF₆, NF₃, or all.

c. Biogenic CO₂ emissions in metric tons of CO₂ equivalent.

d. Other indirect (Scope 3) GHG emissions categories and activities included in the calculation.

e. Base year for the calculation, if applicable, including:

i. the rationale for choosing it;

ii. emissions in the base year;

iii. the context for any significant changes in emissions that triggered recalculations of base year emissions.

f. Source of the emission factors and the global warming potential (GWP) rates used, or a reference to the GWP source.

g. Standards, methodologies, assumptions, and/or calculation tools used.

a.

The gross volume of other indirect energy related GHG emissions (Scope 3) in 2023 was 1,103 tonnes of CO₂ e, 8.7 % less than in the previous year (2022: 1,208 tonnes of CO₂ e).

Category	t CO ₂ e ₂ 2023	t CO ₂ e ₂ 2022
Electricity (incl. home office)	65	91
Heat	405	500
Transport	498	468
Paper	93	104
Water	5	8
Waste	37	37
Total	1,103	1,208

b.

Indirect energy related GHG emissions are calculated by converting energy

consumption into CO₂ equivalents using the key figures sheet of the Association for Environmental Management and Sustainability in Financial Institutions e.V. (VfU) in the version dated 11 July 2022 (version 1.1 of the 2022 update) and include all gases mentioned.

c.
There are no biogenic emissions.

d.
The other indirect GHG emissions are calculated using the VfU indicator sheet. The calculation key takes into account the categories of purchasing goods and services, preliminary stages of energy provision for oil, gas and electricity including distribution and conversion losses as well as transport emissions, waste management, business travel and home office.

e.
No base year was defined.

f.
To calculate the GHG emissions, we use the VfU key figure sheet in the version dated 11 July 2022 (version 1.1 of the 2022 update). The emission factors are calculated using the "Ecoinvent" database (<https://www.ecoinvent.org/>), V. 3.7.1, October 2020).

g.
We base our data on the invoices of our energy suppliers and use the VfU's key figures sheet, among others, for calculations.

Key Performance Indicator GRI SRS-305-5: Reduction of GHG emissions

The reporting organization shall report the following information:

- a.** GHG emissions reduced as a direct result of reduction initiatives, in metric tons of CO₂ equivalent.
- b.** Gases included in the calculation; whether CO₂, CH₄, N₂O, HFCs, PFCs, SF₆, NF₃, or all.
- c.** Base year or baseline, including the rationale for choosing it.
- d.** Scopes in which reductions took place; whether direct (Scope 1), energy indirect (Scope 2), and/or other indirect (Scope 3).
- e.** Standards, methodologies, assumptions, and/or calculation tools used.

The extent of the reduction in GHG emissions as a direct result of the Bank's various energy-saving initiatives cannot be determined with any validity. On the one hand, this is a result of the nature of heating energy consumption which is largely subject to weather-related fluctuations and is therefore beyond our control. On the other hand, the merging of Bremer Kreditbank AG, Bankhaus Neelmeyer AG and Wüstenrot Bank AG Pfandbriefbank into OLB in recent years, as well as the subsequent reorganisational measures, including the strategic reduction of the branch network, make it difficult to draw comparisons with previous years.

EU taxonomy

1.) Key performance indicators (KPIs)

Report the environment-related key performance indicators (KPIs) that your undertaking is required to publish pursuant to Art. 8 of the EU Taxonomy Regulation in conjunction with the delegated acts.

[In the case of non-financial undertakings with a reporting obligation, the current position under Art. 8 of the EU Taxonomy Regulation ((EU) 2020/852) in conjunction with Art. 10 (1) of the Delegated Regulation (C (2021) 4987) and Annex I is that disclosures about the proportion of turnover, capital expenditure (CapEx) and operating expenditure (OpEx) associated with environmentally sustainable economic activities are required. Conversely, Art. 8 of the EU Taxonomy Regulation ((EU) 2020/852) in conjunction with Art. 10 (2) of the Delegated Regulation (C (2021) 4987) and its applicable appendices currently requires financial undertakings with a reporting obligation to make asset-orientated disclosures. Here a distinction needs to be made between the respective type of the financial undertaking. The scope of the mandatory disclosures for all undertakings with a reporting obligation will increase in the coming reporting years pursuant to Art. 8 of the EU Taxonomy Regulation ((EU) 2020/852) in conjunction with the Delegated Regulation (C (2021) 4987). For that reason, further statements concerning the key performance indicators (KPIs) may also be presented under aspect 3.)]

		Total ecologically sustainable assets/activities	Sales KPI	CapEx KPI	% Recording (of the total assets)	% of the assets that are not included in the GAR counter (Article 7 paragraphs 2 and 3 and Annex V Section 1.1.2)	% of the assets that are not included in the GAR denominator (Article 7 paragraph 1 and Annex V Section 1.2.4)
Main KPI	Portfolio Green Asset Ratio (GAR)	25,378,413.54	0.13%	0.13%	44.95%	48,79%	5,98%
Additional KPI	GAR (tributaries)	22,100,492.56	0.11%	0.08%	10.54%	9,76%	0,16%
	Trading book	-	-	-			
	Financial guarantees	0%	0%	0%			
	Assets under management (AuM)	0%	1.71%	3.62%			
	Fee and commission income	-	-	-			-

2.) Concept / process description

Describe your undertaking's concept for the EU taxonomy and processes for establishing the undertaking-specific KPIs.

[At this point, undertakings subject to a reporting obligation are required in particular to make the respective qualitative disclosures pursuant to Art. 8 of the EU Taxonomy Regulation in conjunction with the Delegated Regulation (C (2021) 4987) and its annexes (e.g. description of the determination of revenue, capital and operating expenditure for non-financial undertakings pursuant to Art. 8 of the EU Taxonomy Regulation in conjunction with the Delegated Regulation (C (2021) 4987), Annex I, section 1.2, no. 1.2.1 part a)). Here, too, the option under aspect 3.) may be additionally used to upload any further statements required.]

The Taxonomy Regulation (EU 2020/852) is a key component of the European Green Deal. Its aim is to redirect capital flows towards sustainable investments. It creates an assessment framework that enables environmentally sustainable economic activities to be recognised and emphasised. In this way, the regulation significantly supports the financing of the decarbonisation of our society and contributes to the mitigation of man-made climate change.

In accordance with Article 19a/29a of EU Directives 2013/34/EU and 2014/95/EU and Article 1 of the CSR Directive Implementation Act (CSR-RUG), we are subject to the obligation to publish a non-financial report (NFRD obligation). This obligation also includes the disclosure of our taxonomy figures in accordance with Article 8 of the Taxonomy Regulation (EU

2020/852)

Basic definitions under the Taxonomy Regulation

The Taxonomy Regulation requires companies to disclose how and to what extent their activities are linked to economic activities that are considered environmentally sustainable under EU law as part of the taxonomy. The Taxonomy Regulation defines six key environmental objectives that it addresses: 1) climate change mitigation, 2) climate change adaptation, 3) protection of water and marine resources, 4) promotion of the circular economy, 5) reduction of pollution and 6) protection of biodiversity and ecosystems.

Additional delegated acts, which are set out in Regulation (EU) 2021/2139, define specific criteria for classifying economic activities as taxonomy eligible. These activities are then checked to see whether they also meet the requirements of the taxonomy and are therefore considered taxonomy aligned.

A taxonomy eligible economic activity is an activity that, in principle, has the potential to contribute significantly to the realisation of a specific environmental objective. However, the assessment of its taxonomy eligibility does not yet conclusively evaluate whether the activity fulfils all the specified technical assessment criteria. Therefore, it has currently not yet been determined whether this truly contributes to achieving the environmental objective at this stage.

A taxonomy-compliant economic activity fulfils the criteria of environmental sustainability as defined in Article 3 of Regulation (EU) 2020/852. Such an activity must:

1. Make a significant contribution to at least one of the six environmental objectives set out in Articles 10 to 16.
2. Do not significantly harm the other environmental objectives, in accordance with the 'do no significant harm' principle in Article 17.
3. Comply with the minimum protection requirements in accordance with Article 18.
4. Comply with the technical assessment criteria specified by the Commission in Articles 10(3), 11(3), 12(2), 13(2), 14(2) and 15(2) by means of delegated acts.

Reporting scope and period

For the 2021 and 2022 reporting periods, the regulation provided for a reduced reporting obligation. In 2023, however, we are obliged to disclose all

relevant reporting forms in full for the first time. Some of these reporting forms must be prepared according to two criteria: one based on capital expenditure, and one based on sales. However, comparative figures for previous years will only be available in the following year, which is why the corresponding tables will not be available this year.

The publication obligation excludes templates 6 and 7 in Annex VI of Regulation (EU) 2021/2178. These relate to reporting on "Fee and commission income from services other than lending and asset management" and the "Trading book portfolio". Disclosure of this information is not planned until 2026.

In addition, activities that fall under environmental objectives 3 to 6 or can be assigned to sections 6.18 to 6.20 of Annex I and sections 5.13, 7.8, 8.4, 9.3, 14.1 and 14.2 of Annex II to Regulation (EU) 2021/2139 must only be assessed regarding their taxonomy eligibility until 1 January 2026. In the 2023 reporting year, however, we were unable to identify any assets that would be relevant for environmental objectives 3 to 6. The corresponding columns are therefore not included in this year's reporting.

Details on quantitative reporting can be found in the attached tables. In calculating the information presented there, we rely on the application and interpretation of applicable accounting standards implemented by Oldenburgische Landesbank AG. In addition, we take regulatory requirements into account, answers from published FAQs and the relevant technical discussions in the industry. This information is based on the corresponding FINREP items.

When calculating the green asset ratio, we have excluded carrying amounts that are not relevant to the taxonomy from the denominator. This relates to risk exposures to central governments, supranational issuers, central banks and positions in the trading book. Exposures to local authorities for general purposes were also excluded. We used data from external providers to calculate the quantitative indicators for the valuation of our debt securities portfolio and assets under management.

The specifics of the Taxonomy Regulation mean that the Green Asset Ratio is specifically focused on its informative value. According to this directive, only exposures to companies subject to the NFRD are to be considered in the numerator of the green asset ratio. This means that certain exposures, for example in the area of renewable energies, as well as exposures to smaller and medium-sized companies, cannot be included. In addition, we have opted for a conservative valuation approach in view of certain uncertainties in the calculation of key figures and the taxonomy-related valuation of risk positions. In cases of doubt, we have therefore classified individual exposures as "non-taxonomy-eligible" or "non-taxonomy-compliant".

Disclosure of any calculation assumptions

For the reporting year, the disclosure requires a detailed analysis for the first time, but the calculation of the taxonomy figures is still accompanied by structural challenges. A particular difficulty lies in the identification of customers subject to NFRD due to a lack of information in company registers. To meet this challenge, we applied iterative strategies in the reporting year: By setting materiality thresholds and segmenting our portfolio, we succeeded in identifying a significant number of taxonomy-relevant subsidiaries and parent companies. We used the key performance indicators (KPIs) of the parent company to weight identified subsidiaries with purposes that could not be clearly assigned. We were also able to identify other relevant corporate customer positions by analysing externally available data based on specific criteria.

When applying the DNSH criteria ("Do No Significant Harm") for taxonomy-compliant activities, we encounter special requirements, particularly when obtaining data for the vulnerability analysis. A striking example of this is the assessment of economic activity 7.7 "Acquisition and ownership of buildings" concerning the environmental objective of "climate protection". It is necessary to analyse the corresponding risk positions in detail regarding chronic and acute climate hazards. It is also necessary to consider these risks in the light of various Representative Concentration Pathways (RCPs).

The assessment of risk exposures to companies is made more difficult by the delayed provision of taxonomy-relevant data. At the time of our calculations, the data for the 2023 financial year had not yet been published by the counterparties, which is why we had to rely on the available taxonomy figures from 2022. For financial companies, this was conducive to a focus primarily on the taxonomy compliance of the counterparties. Comprehensive proof of taxonomy compliance will therefore only be possible in the following year.

In view of the fact that our business model does not focus on financing public housing construction - the share of risk exposures to local authorities in our total assets is less than 0.05% - we have not analysed the portfolio in terms of materiality with regard to the corresponding economic activities vis-à-vis local authorities.

With regards to reporting on financial guarantees and assets under management, which are recognised in report form 5, we will only disclose the corresponding inflows from the coming reporting year due to the current lack of data. The KPI for financial guarantees is aimed at the ratio of taxonomy-eligible financial guarantees to the total of all financial guarantees that support loans and credits as well as debt securities to companies.

Special purpose entities could not be included in the analysis in this reporting year, as our database does not currently contain any specific indicators for

such transactions. Furthermore, we had to disregard risk positions for which a review in accordance with the technical assessment criteria would only have been possible with disproportionate effort. A project to improve taxonomy-related data quality should improve these points in future.

Integration of the Taxonomy Regulation into OLB's business strategy

In view of the economic transformation necessary to achieve the climate targets, we are increasingly emphasising the financing of activities that are in line with the EU taxonomy. Evidence of the growing importance of these efforts is our commitment to increasingly facilitate the verification of taxonomy compliance through (partially) automated processes. When working with our customers, we use the EU taxonomy as a robust framework for evaluating financing projects. Last year, we organised two symposia for regional companies, tax consultants and auditors as well as a workshop for SMEs to provide information on the opportunities and challenges in the area of ESG. One particular focus was on the EU taxonomy.

3.) Annexes

Supplementary company-specific disclosures and/or further information can be found in the appendix at the end of this document.

Criteria 14–20 concerning SOCIETY

Criteria 14–16 concerning EMPLOYEE-RELATED MATTERS

14. Employment Rights

The company reports on how it complies with nationally and internationally recognised standards relating to employee rights as well as on how it fosters staff involvement in the company and in sustainability management, what goals it has set itself in this regard, what results it has achieved thus far and where it sees risks.

Cooperation with employee bodies (e.g. works council) and employees is constructive and based on trust. The co-determination rights resulting from the Works Constitution Act and other legal standards are observed and the employee committees receive our support at all times in the fulfilment of their duties. We have regulated the company structures by mutual agreement with the trade union "ver.di" in a separate collective labour agreement. We consider compliance with employee rights (including national and international standards, working conditions, respect for trade union rights, respect for employees' rights to information, health protection and occupational safety) to be fulfilled by us. Our aim is to maintain this status quo in full in the future. Due to the qualitative nature of this topic, we have not set ourselves any quantitative targets.

Our membership in the Employers' Association of the Private Banking Sector e.V. means that we are bound by collective labour agreements. Employees are employed in accordance with collective bargaining agreements, which govern pay, working hours, holiday entitlement and general working conditions. Some of these regulations go beyond the statutory requirements. We also grant additional voluntary benefits, such as the coronavirus bonus in 2022 and the inflation adjustment bonus in 2023.

Regular meetings between employee representatives and members of the Executive Board ensure trusting cooperation and continuous communication. We have created a framework that enables equal opportunities and diversity within the company, as well as focusing on further training, health and work-life balance. By concluding agreements on mobile working, flexible workplaces and recording of working time, our employees have a high degree of flexibility

and independence.

Our employees are actively involved in sustainability management. This is reflected on the one hand in regular internal communication on the topic and on the other hand in the increasing consideration of sustainability aspects in all areas of the bank, from purchasing and risk management to bank management. The sustainability mission statement anchored in our business strategy has been deepened in an ESG policy and made comprehensible to all employees. Due to the reliance on the high level of personal responsibility of our employees, our Code of Conduct requires all employees to adhere to basic ethical values and professional standards.

We only maintain business locations in Germany. We comply with all legal requirements and standards applicable in Germany. This applies particularly to working conditions, employee rights, health protection, occupational safety and the rights of employee committees. No significant risks that could have a potentially serious negative impact on employee matters can be derived from our business activities or business relationships.

15. Equal Opportunities

The company discloses in what way it has implemented national and international processes and what goals it has for the promotion of equal opportunities and diversity, occupational health and safety, participation rights, the integration of migrants and people with disabilities, fair pay as well as a work-life balance and how it will achieve these.

Based on the remuneration strategy, our remuneration system is already designed to ensure that all employees are remunerated appropriately and in line with the market, taking regulatory requirements into account. The structure supports the fundamental HR strategy objectives of attracting, developing and retaining sales staff and highly qualified employees for specialist activities in the long term. Remuneration for the majority of the workforce is based on the provisions of the collective labour agreement for the private banking sector and takes the function performed and individual qualifications into account. The remuneration system is designed to be gender-neutral, i.e., there is no pay discrimination based on gender differences. Our aim is to ensure that all employees continue to be paid appropriately in the future.

We strictly reject discrimination and demeaning behaviour of any kind. The aim of the diversity concept is to avoid discrimination and create an open, diverse corporate culture. The principles of behaviour laid down in the Code of Conduct and our Diversity Policy implement these principles and provide

corresponding guidelines. The diversity concept was developed in collaboration with the Management Board and its implementation was supported in a communicative and appreciative manner.

With training as part of the compliance principles of the General Equal Treatment Act, we make it clear that discrimination in everyday working life on the grounds of ethnic origin, gender, religion, ideology, disability, age or sexual identity must be prevented or stopped. In 2015, we signed the "Diversity Charter" for the first time and have also publicly declared our commitment to implementing diversity since then. The aim of regular communication in conjunction with open employee participation continues to be facilitating diversity visibility, its appreciation and increasing general awareness of its tenets.

It is part of our corporate philosophy to promote women on an equal footing and to deploy them in management and demanding specialist roles based on their performance. To this end, we have implemented personnel development programmes that specifically prepare female employees for future management or specialist roles. The "Grow" women's mentoring programme launched in 2022 and continued in 2023 supports this objective in the long term. Other personnel development measures are regularly discussed and highlighted in personnel policy meetings.

In December 2019, OLB set targets for the proportion of women on the Board of Managing Directors and in the two management levels below the Board of Managing Directors in implementation of the German Act on Equal Participation of Women and Men in Management Positions in the Private and Public Sectors. December 2023 was set as the uniform deadline for achieving all targets. The following overview shows the targets set in December 2019 and target achievement as of December 2023.

	Target for 12/2023	Actual as of 12/2023	Explanation
Management Board	25 %	0 %	The Executive Board member appointed at the time of the last appointment left the Executive Board in 2021; despite intensive efforts by the Supervisory Board and the consideration of female candidates in the selection process, no suitable female Executive Board members were appointed in subsequent Executive Board appointments as they did not fully fulfil the respective requirement profile.
First management level below the Executive Board	25 %	27 %	The target figure was exceeded.
Second management level below the Executive Board	25 %	25 %	The target figure was achieved.

Targets for the implementation period until the 30th of November 2028: Since the deadline for implementing the targets expired in December 2023, OLB has set new targets for the proportion of women on the Board of Managing Directors and in the two management levels below the Board of Managing Directors (see table below). The deadline for achieving these targets was uniformly set for the 30th of November 2028.

	Target for 11/2028
Management Board	20 %
First management level below the Executive Board	30 %
Second management level below the Executive Board	30 %

The Bank's targets for the proportion of women are not just about fulfilling legal requirements, because the Bank can only be successful in the long term if women are promoted equally and appointed to management positions based on performance. OLB committed itself early on to promoting diversity within the Company. Appropriate framework conditions have already been created, personnel processes have been aligned accordingly, and various measures have been taken. In addition to offers to improve the compatibility of family and career and personnel development programmes for targeted preparation for

future tasks, the Bank has established a special mentoring programme for women since 2022, in which participants can benefit from the wealth of experience of long-standing managers.

OLB is subject to the obligation under Sec. 111 (5) AktG to set a target for the proportion of women on the Supervisory Board and a corresponding implementation deadline. The target for the proportion of women on the Supervisory Board was set at 17% in December 2019. The implementation period ended on the 2nd of December 2023.

	Target for 12/2023	Actual as of 12/2023	Explanation
Supervisory Board	17 %	11 %	The number of members of the Supervisory Board was reduced from 12 to 9 in 2022, as a result of which the previous two employee representatives stepped down in the Supervisory Board election in 2022. A new shareholder representative was appointed in 2023.

Target for the implementation period until the 30th of November 2028: Since the deadline for implementing the targets expired in December 2023, OLB has set a new target of 20% for the proportion of women on the Supervisory Board. The deadline for achieving this target was set for the 30th of November 2028.

The composition of the Supervisory Board in the 2023 reporting year can be found in the disclosures on the mandates of the members of the governing bodies pursuant to Section 285 No. 10 HGB.

The aim of occupational health management is to support employees and managers in their endeavours to maintain a good level of health. This is to be achieved by creating healthy and flexible conditions and processes in the company and providing suitable health-promoting programmes (e.g., e-training on health topics). The framework conditions for flexible working and the consideration of professional qualifications and health conditions provide support here. As part of occupational health management, preventative measures are taken to systematically identify physical and mental stress in the workplace and prevent or reduce it from its onset (e.g., regular on-site consultations with the company doctor or financial support for company sports programmes). Work-life balance particularly highlights flexibility in terms of working hours and place of work. Company agreements on variable working hours and mobile working have been implemented to offer employees a high degree of flexibility and enable individual working time models in all areas of the bank and in the home office. Offers for childcare and the care and nursing of relatives are offered and utilised. Regarding caring for relatives, support can be provided flexibly by utilising variable working hours, unpaid leave of up to

ten working days or by applying for care leave in accordance with the Care Leave or Family Care Leave Act.

The implementation and impact of the selected measures are reviewed and evaluated regularly or after implementation. This takes place in regular committee meetings with the involvement of the committees and representatives of the severely disabled. Both quantitative results (e.g., number of risk assessments carried out, number of flex workstations or applications for mobile working) and qualitative influencing factors (e.g., openness to health issues such as mental illness, corporate culture in relation to flexible working) are used for this purpose. The framework conditions for the further development of the mental health risk assessment in 2023 were agreed upon with the employee representatives. The bank-wide implementation will take place in 2024 and will include a comprehensive employee survey.

16. Qualifications

The company discloses what goals it has set and what measures it has taken to promote the employability of all employees, i.e. the ability of all employees to participate in the working and professional world, and in view of adapting to demographic change, and where risks are seen.

We place high demands on the qualifications of our employees. We offer a comprehensive training and development programme to ensure that their knowledge and skills are maintained in a constantly changing and demanding market environment. The core element of the programme is our "iQ" learning management system with a wide range of digital offerings, so that training and further education can be provided on a job-related, cross-functional and location-independent basis. Based on the current iQ content, we were once again presented with the eLearning Award 2023 in the "Learner Journey" category in the reporting year. Against the backdrop of complex framework conditions and the constantly high number of employees working from home, suitable digital offerings were provided in iQ in order to master the challenges of a changing working environment. These include e-training courses on resilience, motivation in turbulent times and teamwork in hybrid teams.

The constant expansion of the iQ programme continues to support employee training in the long term. One of the aims is to continuously increase utilisation rates for some of the voluntary courses. The positive experience during the pandemic with the shift from face-to-face training to e-training and webinars has largely led to the continuation of digital concepts. We intensified the cooperation with an international training provider agreed in from 2022 in 2023, enabling us to offer all employees free use of an online English school to

improve their personal language skills. In addition, more than 100 upgrades were offered with live group and individual courses, ranging all the way to individual language coaching.

We offer employees a wide range of career and development opportunities. External training and development programmes as well as in-house training courses and eTrainings are available to all employees. This ensures their participation in sustainable topics. As part of appraisal meetings, employees can also be provided with individual learning paths to further develop their knowledge and skills. We also support our employees with part-time further training (banking specialist and banking business economist, bachelor's and master's degree programmes, etc.). Corresponding guidelines regulate both financial and non-material support.

Succession planning and further training requirements are determined in annual meetings between the Human Resources department and our managers. In addition, we systematically identify and promote high performers and high-potential employees. Our talent management is being successively expanded. For example, we developed the "GROW" mentoring programme for women further, which was originally launched in 2022, in a second edition in 2023 in order to leverage additional potential for specialist and management roles. At the same time, our female talents are aiming to be made more visible. This internal OLB programme is scheduled to run for twelve months and is supported by an external company specialising in mentoring. Experienced managers and members of the Board of Managing Directors act as mentors for the mentees. Fixed components of the programme include lectures, workshops or training sessions, strategic network development and discussions with the Executive Board on current topics. Other optional modules are also available for individual development. Of the 13 mentees in the first round of the programme, which ended in July 2023, seven have so far been able to progress to more advanced specialist and management roles.

In September 2023, the "VISION" programme was initiated as a new component of our talent management, which is aimed at both high-potential male and female employees at the Bank. This programme focuses on intensifying strategic understanding, expanding methodological skills and strengthening self-reflection with the aim of taking on responsible tasks as a specialist or manager in the future. Over a period of twelve months, workshops and seminars are held, discussions are held with the members of the Management Board and the participants prepare their own project work on strategic topics relating to the bank. In addition, individual career planning discussions are held with all participants and work shadowing is offered in other departments. In addition to Human Resources, the programme is significantly supported by the CEO.

At the end of 2022, we launched a twelve-month programme for selected managers at the level below the Management Board. This "First Mover"

programme was supported by an external coaching and consulting company. Various workshops, individual coaching sessions and offsites were used to analyse leadership styles and develop the effects of good leadership. In addition, all participants, and later all direct reports of the bank and the Management Board, had the opportunity to take part in a scientifically based 360-degree feedback programme to reflect on their leadership style and impact. In total, we invested almost 400 working days in leadership development and confirmed our leadership principles. In 2024, we will expand the aforementioned programmes to other management levels.

In sales, we laid the foundations in 2023 for a comprehensive sales training programme starting in 2024. Various workshops were held to define learning objectives, develop learner journeys and conduct needs analyses. The aim of the programme is to strengthen leadership in sales, turn managers into sales coaches in their teams and train employees themselves in modern sales approaches and tools.

We attach great importance to the health and well-being of our employees. In accordance with the applicable regulations, we are actively committed to comprehensive health management. Our employees are informed about orthopaedic risks in the workplace through regular inspections by occupational safety specialists and ergonomic recommendations from the company doctor. To enable employees to perform their work to the most and healthiest degree on a permanent basis, additional training programmes are offered in the form of classroom seminars, webinars and eTrainings on health topics and personal development courses. Regular employee meetings with managers are integrated into operational processes (e.g. company integration management or regular appraisal meetings), as is comprehensive sensitisations to health issues.

Our aim is to maintain the status quo described above in the future and to expand it selectively as required. Target achievement and risk are analysed both on an ongoing basis and when business targets are set in conjunction with the impact on the qualifications of our employees. Risks from business activities and services as well as from our business relationships are analysed. Any operational losses or risks identified in the past (e.g. due to court judgements or damages from consultations) provide an indication of the future risk classification of qualification measures. No significant risks that could have serious negative effects on the qualification of employees have been identified.

Key Performance Indicators to criteria 14 to 16

Key Performance Indicator GRI SRS-403-9: Work-related injuries
The reporting organization shall report the following information:

a. For all employees:

- i.** The number and rate of fatalities as a result of work-related injury;
- ii.** The number and rate of high-consequence work-related injuries (excluding fatalities);
- iii.** The number and rate of recordable work-related injuries;
- iv.** The main types of work-related injury;
- v.** The number of hours worked.

b. For all workers who are not employees but whose work and/or workplace is controlled by the organization:

- i.** The number and rate of fatalities as a result of work-related injury;
- ii.** The number and rate of high-consequence work-related injuries (excluding fatalities);
- iii.** The number and rate of recordable work-related injuries;
- iv.** The main types of work-related injury;
- v.** The number of hours worked.

You will find the remaining numbers c-g of the indicator SRS 403-9 in the GRI standard and may additionally report them here.

Key Performance Indicator GRI SRS-403-10: Work-related ill health

The reporting organization shall report the following information:

a. For all employees:

- i.** The number of fatalities as a result of work-related ill health;
- ii.** The number of cases of recordable work-related ill health;
- iii.** The main types of work-related ill health.

b. For all workers who are not employees but whose work and/or workplace is controlled by the organization:

- i.** The number of fatalities as a result of work-related ill health;
- ii.** The number of cases of recordable work-related ill health;
- iii.** The main types of work-related ill health.

You will find the remaining numbers c-e of the indicator SRS 403-10 in the GRI standard and may additionally report them here.

Seven accidents were reported to us in 2023. This total is made up of

commuting or road accidents and other accidents. In addition, 36 minor injuries (e.g., bruises, contusions or cuts) were entered in the first-aid book.

Key Performance Indicator GRI SRS-403-4: Worker participation on occupational health and safety

The reporting organization shall report the following information for employees and for workers who are not employees but whose work and/or workplace is controlled by the organization:

a. A description of the processes for worker participation and consultation in the development, implementation, and evaluation of the occupational health and safety management system, and for providing access to and communicating relevant information on occupational health and safety to workers.

b. Where formal joint management–worker health and safety committees exist, a description of their responsibilities, meeting frequency, decision-making authority, and whether and, if so, why any workers are not represented by these committees.

At OLB, we have agreements with the employee representatives on the health and safety topics of "variable working hours", "mobile working" and "overload protection". A further regulation on "psychological risk assessment" is currently being agreed upon with the Works Council. Furthermore, there is an agreement with the employee representatives on the processes and procedures for occupational integration management as well as the offers and campaigns within the scope of occupational health management. Developments concerning their successful implementation and regarding incapacity for work, reintegration or training are regularly discussed with the employee representatives and in committees. Occupational health and safety committee meetings are held regularly with the participation of employee representatives and involve all locations throughout Germany alongside company doctors and occupational safety specialists.

Key Performance Indicator GRI SRS-404-1: Average hours of training

The reporting organization shall report the following information:

a. Average hours of training that the organization's employees have undertaken during the reporting period, by:

- i.** gender;
- ii.** employee category.

As of the 31st of December 2023, we had 1,380 active employees (excluding the Executive Board, employees in the passive phase of partial retirement, employees on long-term sick leave, employees on leave, employees on parental leave, trainees and interns). In addition, 70 trainees and interns were

working for us on this reporting date.

For 2023, 17,565 hours of continuing education were calculated throughout OLB in the form of seminars, webinars and external measures. This includes 3,129 hours as part of the management training with MagnoliaTree GmbH described above and 2,961 hours for seminars for our trainees, which were given by our partner, the Frankfurt School Training Academy.

On average, this amounts to just under 13 hours of training per active employee (including trainees) in 2023.

The permanent digital offering was expanded in the reporting period to more than 249 eTrainings in German and 7 eTrainings in English with an average completion time of 55 minutes.

For technical reasons, it is not possible to differentiate between gender or employee category in these figures.

Key Performance Indicator GRI SRS-405-1: Diversity

The reporting organization shall report the following information:

a. Percentage of individuals within the organization's governance bodies in each of the following diversity categories:

i. Gender;

ii. Age group: under 30 years old, 30-50 years old, over 50 years old;

iii. Other indicators of diversity where relevant (such as minority or vulnerable groups).

b. Percentage of employees per employee category in each of the following diversity categories:

i. Gender;

ii. Age group: under 30 years old, 30-50 years old, over 50 years old;

iii. Other indicators of diversity where relevant (such as minority or vulnerable groups).

As of the 31st of December 2023, the Supervisory Board of OLB consisted of nine members (see [OLB Supervisory Board](#)).

Structure of the Supervisory Board:

	total	Male	Female
< 30 years	-	-	-
30 - 50 years	2 (22.2%)	2 (22.2%)	-
> 50 years	7 (77.8%)	6 (66.7%)	1 (11.1%)

Structure of the 1,380 active employees:

	total	Male	Female
< 25 years	62 (4.5%)	41 (3.0%)	21 (1.5%)
25 - 34 years	195 (14.1%)	105 (7.6%)	90 (6.5%)
35 - 44 years	349 (28.6%)	149 (10.8%)	200 (14.5%)
45 - 54 years	395 (28.6%)	208 (15.1%)	187 (13.6%)
55 - 64 years	372 (27.0%)	213 (15.4%)	159 (13.6%)
> 65 years	7 (0.5%)	4 (0.3%)	3 (0.2%)
Total	1.380 (100%)	720 (52.2%)	660 (47.8%)

Of the 1,380 active employees on the reporting date of 31 December 2023, 939 worked full-time (68%) and 441 part-time (32%). Of the full-time employees, 650 were men (69%) and 289 women (31%). Of the part-time employees, 70 were men (16%) and 371 women (84%).

Key Performance Indicator GRI SRS-406-1: Incidents of discrimination

The reporting organization shall report the following information:

a. Total number of incidents of discrimination during the reporting period.

b. Status of the incidents and actions taken with reference to the following:

- i.** Incident reviewed by the organization;
- ii.** Remediation plans being implemented;
- iii.** Remediation plans that have been implemented, with results reviewed through routine internal management review processes;
- iv.** Incident no longer subject to action.

In accordance with our Code of Conduct, discrimination is not tolerated and will be penalised if necessary. No cases of discrimination were reported in the

reporting year.

Criterion 17 concerning RESPECT FOR HUMAN RIGHTS

17. Human Rights

The company discloses what measures it takes, strategies it pursues and targets it sets for itself and for the supply chain for ensuring that human rights are respected globally and that forced and child labour as well as all forms of exploitation are prevented. Information should also be provided on the results of the measures and on any relevant risks.

We value respecting and upholding human rights and the strict rejection of forced labour, child labour and exploitation highly, and consider it a matter of standard practice. We comply with the relevant legal provisions, which are already subject to high ethical requirements in our home market of Germany, to the best of our knowledge and belief. We also expect our customers and business partners to do the same and do not tolerate any violation. To date, there has been no such incident. Not least regarding the national and international guidelines, sanctions, embargoes or similar requirements to which we are subject, new contractual partners are subjected to a detailed contractual partner check based on an internal bank guideline before a contract is concluded.

Due to its workforce of over 1,000 employees, our bank falls within the scope of the German Supply Chain Duty of Care Act (LkSG). Under the premise of preventing human rights or environmental risks, in December 2023 the Board of Managing Directors of OLB for the first time issued a declaration of principles that a) describes the procedure for maintaining due diligence in this regard, b) presents the priority human rights and environmental risks in the supply chain identified on the basis of a risk analysis, and c) sets out the human rights and environmental expectations derived from this for our employees and suppliers in the supply chain.

The process by which we fulfil our human rights and environmental due diligence obligations includes risk management in this regard, which in turn comprises a risk analysis, preventive measures, any necessary remedial measures, a complaints procedure and a documentation and reporting function. This procedure is monitored by the Head of Sustainability, who reports directly to the Executive Board via the Chief Financial Officer's

department and provides regular updates on implementation at least once a year.

During the initial review of all significant direct business partners in our supply chain in 2023, we did not identify any prioritised human rights or environmental risks as part of the abstract risk analysis. Suppliers that had a medium-high overall risk rating as part of this analysis are subjected to an individual risk analysis. This comprehensive, second step of the risk analysis concerns less than two per cent of our direct suppliers and had not yet been completed at the time this report was prepared. We consider our initial goal of having implemented the necessary internal bank processes to fulfil our human rights and environmental due diligence obligations by the time the LkSG comes into force to have been achieved. Based on the findings of the risk analysis, we will derive specific human rights-related targets in the current year under the premise that we will continue not to include any direct business partners with prioritised human rights and environmental risks in our supply chain.

We are expressly committed to our responsibility regarding human rights and environmental standards within our own business operations and our supply chain. The well-being and rights of every individual are firmly anchored in OLB's core values, and we are aware of our duty to take any necessary measures to reduce and proactively counteract potential negative impacts of our business activities. This aspiration goes hand in hand with expectations of OLB's employees and suppliers, which are described under the headings "respect for human rights," "environmental protection," "transparency and accountability," and "training and awareness-raising" in our [Declaration of Principles on Human Rights Strategy](#).

Key Performance Indicators to criteria 17

Key Performance Indicator GRI SRS-412-3: Investment agreements subject to human rights screenings

The reporting organization shall report the following information:

- a.** Total number and percentage of significant investment agreements and contracts that include [human rights clauses](#) or that underwent human rights screening.
- b.** The definition used for 'significant investment agreements'.

Our business activities comply with the legal provisions applicable in Germany and thus with the highest international standards regarding the observance of human rights and the prohibition of forced and child labour as well as any form of exploitation. We therefore do not consider the disclosure of the total number of investment agreements that contain human rights clauses or have

been screened for human rights aspects to be relevant here.

Key Performance Indicator GRI SRS-412-1: Operations subject to human rights reviews

The reporting organization shall report the following information:

a. Total number and percentage of operations that have been subject to human rights reviews or human rights impact assessments, by country.

All our business locations are in Germany. They are subject to the legal provisions applicable in Germany and are therefore subject to the highest international standards with regards to compliance with human rights and the prohibition of forced and child labour as well as any form of exploitation. We therefore do not consider the disclosure of the total number of business locations at which a human rights audit or a human rights impact assessment was carried out to be relevant here.

Key Performance Indicator GRI SRS-414-1: New suppliers subject to social screening

The reporting organization shall report the following information:

a. Percentage of new suppliers that were screened using social criteria.

Most of the suppliers we commission come from Germany and the remainder from OECD countries. They are therefore subject to the internationally applicable standards regarding compliance with human rights and the prohibition of forced and child labour as well as any form of exploitation.

In order to implement the LkSG, which will apply to us from the 1st of January 2024, we carried out an abstract risk analysis of all suppliers in an active contractual relationship at the end of 2023. With the help of a risk analysis tool, a total of 558 (100%) active suppliers from 90 sectors and 15 countries were assessed with regard to their respective country and sector risks in the categories a) environment, b) labour and human rights, c) ethics and d) sustainable procurement (environmental and social practices).

As part of this analysis, we did not identify any prioritised human rights and environmental risks in the sense of a "high" or "very high" overall risk assessment. The countries and sectors of 84% of all suppliers showed no risks at all in the above categories. A "medium low" overall risk was identified for 14% of suppliers. The remaining 2% of suppliers with a "medium high" overall risk are subject to an individual risk analysis, which had not yet been finalised at the time the report was prepared.

Key Performance Indicator GRI SRS-414-2: Social impacts in the supply chain

The reporting organization shall report the following information:

- a.** Number of suppliers assessed for social impacts.
- b.** Number of suppliers identified as having significant actual and potential negative social impacts.
- c.** Significant actual and potential negative social impacts identified in the supply chain.
- d.** Percentage of suppliers identified as having significant actual and potential negative social impacts with which improvements were agreed upon as a result of assessment.
- e.** Percentage of suppliers identified as having significant actual and potential negative social impacts with which relationships were terminated as a result of assessment, and why.

a.
558

b.
0

c.
None

d.
0

e.
0

Criterion 18 concerning SOCIAL MATTERS

18. Corporate Citizenship

The company discloses how it contributes to corporate citizenship in the regions in which it conducts its core business activities.

With the aim of also acting sustainably in a social sense, we are strongly committed to the community, on the one hand as an employer with an excellent training programme (eLearning AWARD 2023) and as a successful training company, and on the other as a committed supporter and sponsor.

Over the course of the year, we regularly evaluate whether we are living up to our own standards of social commitment or whether new goals or funding priorities need to be agreed. In our selection of sponsorships, the quality and sustainability of the projects submitted are particularly decisive, which is why neither quantitative goals nor a time horizon for achieving the goals are specified. In 2023, our Bank and the OLB Foundation supported more than 280 projects (2022: around 200 projects) with a total volume of approximately EUR 850,000 (2022: approximately EUR 750,000), including donations of approximately EUR 45,000 (2022: approximately EUR 20,000). The significantly higher number of projects is due to the OLB Foundation's special campaign "150 thousand good reasons for the environment", through which we supported numerous environmental protection projects in the north-west with EUR 1,000 each. The grants are made possible primarily from the net income of the OLB "Glückssparen" savings programme, which the OLB Foundation, as its sponsor, awards in accordance with the "Rules of Procedure for Grants from the Net Income of the OLB Glückssparen Savings Programme". In addition to supporting projects, numerous employees volunteer in many clubs and associations.

The purpose of the OLB Foundation is to promote culture, science and environmental protection in northwestern Germany. In 2023, the OLB Foundation awarded the OLB Science Prize for the twelfth time to seven excellent theses and dissertations from state-recognised universities and colleges in the Northwest. With a total of EUR 24,500, this is the highest endowed prize of its kind in the Northwest and makes a prestigious contribution to the promotion of this scientific region. The universities and colleges in the Weser-Ems and Bremen region are also supported as part of the "Deutschlandstipendium" scholarship programme.

We finance sponsorship projects with a commercial background from within the bank. Applications are submitted via the Corporate Communications and Investor Relations department. Our Management Board is regularly informed about and involved in the main activities. According to our guidelines, the financing of sponsorship projects is prohibited during relevant offer and concrete business initiation phases, recent relevant contract conclusions and during ongoing tender and bidding processes. This is regularly reviewed by Internal Audit. The annual audits of the foundations are conducted by external auditors.

The "OLB-Treuhandstiftung Weser-Ems" and the "Peter-Franz-Neelmeyer-Stiftung" also offer those interested in setting up foundations the opportunity to pursue their goals through endowments under their charitable umbrella

foundations. Through the involvement of a foundation advisory board, suitable projects are found, and the will of the founder is effectively realised.

Based on the assessment results of our annual risk inventory, social issues do not pose any significant risks for us. In addition, our commitment in the area of promotion and sponsorship has a preventative effect on potential reputational risks.

Key Performance Indicators to criteria 18

Key Performance Indicator GRI SRS-201-1: Direct economic value generated and distributed

The reporting organization shall report the following information:

- a.** Direct economic value generated and distributed (EVG&D) on an accruals basis, including the basic components for the organization's global operations as listed below. If data are presented on a cash basis, report the justification for this decision in addition to reporting the following basic components:
- i.** Direct economic value generated: revenues;
 - ii.** Economic value distributed: operating costs, employee wages and benefits, payments to providers of capital, payments to government by country, and community investments;
 - iii.** Economic value retained: 'direct economic value generated' less 'economic value distributed'.
- b.** Where significant, report EVG&D separately at country, regional, or market levels, and the criteria used for defining significance.

Key balance sheet figures (HGB) as of the 31st of December 2023 in € million

Balance sheet total: 29,115.4 (previous year: 26,426.8)

Equity: 1,575.0 (1,398.2)

Customer loan volume: 19,925.2 (18,410.0)

Customer deposits: 17,516.9 (16,384.4)

Key performance indicators (HGB) as of the 31st of December 2023 in € million

Net interest income: 491.4 (544.2)

Net commission income: 111.4 (104.5)

Risk provisioning: -41.0 (-63.7)

Personnel and other administrative expenses: -276.2 (-257.4)

Profit before taxes: 279.8 (331.5)

Distributed values (HGB) as of the 31st of December 2023 in € million

Personnel expenses: -140.7 (-154.4)

of which wages and salaries: -115.7 (-121.5)

of which social security contributions and expenses: -25.0 (-33.0)

of which for pensions: -8.4 (-15.7)

Other taxes (HGB) of the 31st of December 2023 in € million

Taxes on income and earnings: -97.4 (-112.9)

Other taxes: 0.3 (-0.8)

Single Resolution Fund: -8.1 (-10.4)

Deposit protection: -4.1 (-4.8)

Banking supervision (ECB and BaFin): -0,6 (-0,8)

Further information is published on the Internet in

<https://ir.olb.de/en/publications/>

Criteria 19–20 concerning ANTI-CORRUPTION AND BRIBERY MATTERS

19. Political Influence

All significant input relating to legislative procedures, all entries in lobby lists, all significant payments of membership fees, all contributions to governments as well as all donations to political parties and politicians should be disclosed by country in a differentiated way.

We are a member of the "Bundesverband deutscher Banken" e.V. (BdB - Association of German Banks), which acts as the central lobby for private banks in Germany and through which member banks can make submissions on legislative procedures. Other memberships include the local chambers of industry and commerce, the Employers' Association of the Private Banking Industry and the Business for the Metropolitan Region Association. In addition to mandatory memberships, we also enter into memberships for social or business reasons, which are governed by internal guidelines.

In the current legislative and consultation processes in the ESG environment, such as the implementation of the European Sustainability Reporting Standards (ESRS) in the Corporate Sustainability Reporting Directive (CSRD), environmental objectives 3 to 6 of the EU Taxonomy Regulation, amendments to the Delegated Regulation of the Disclosure Regulation (SFDR) and proposals by the Basel Committee for a framework for disclosure on climate-related risks,

we have not made any submissions of our own, but have been represented by the BdB - where necessary after prior cooperation or coordination in corresponding committees or working groups of the BdB.

In line with our claim to independence, we do not endeavour to network intensively or exert influence at a political level. Donations and contributions to political parties in the name of OLB always require the express approval of the responsible Board of Managing Directors and were not made in 2023. When employees actively participate in political events, we recognise this commitment, but at the same time require that this activity take place exclusively in the private sphere.

Key Performance Indicators to criteria 19

Key Performance Indicator GRI SRS-415-1: Political contributions
The reporting organization shall report the following information:

- a.** Total monetary value of financial and in-kind political contributions made directly and indirectly by the organization by country and recipient/beneficiary.
- b.** If applicable, how the monetary value of in-kind contributions was estimated.

We did not make any donations to parties or political institutions in 2023.

20. Conduct that Complies with the Law and Policy

The company discloses which measures, standards, systems and processes are in place to prevent unlawful conduct and, in particular, corruption, how they are verified, which results have been achieved to date and where it sees there to be risks. The company depicts how corruption and other contraventions in the company are prevented and exposed and what sanctions are imposed.

We have an independent compliance department to ensure legally compliant behaviour. Employees in this department advise the Management Board and employees of the bank on compliance with legal requirements. The Chairman of the Management Board is responsible for risk management to prevent money laundering and terrorist financing and for compliance with money laundering regulations. The entire Management Board is responsible for

compliance in terms of adherence to existing laws and regulations.

To prevent unlawful behaviour and corruption, we have established principles, resources and procedures that include carrying out risk analyses. These analyses are used annually to determine the risks we face regarding money laundering, terrorist financing and other criminal offences as well as the requirements of the German Securities Trading Act and anti-corruption, taking into account existing processes and risk mitigation measures. On this basis, appropriate risk mitigation measures were defined in 2023 for all potential risks analysed (e.g. sanctions violations, money laundering violations, violations of the German Securities Trading Act). The principles, resources and procedures defined in this way are regularly reviewed and evaluated by the internal audit department and external auditors.

In addition to the Code of Conduct, we have also published further compliance and anti-corruption guidelines internally, which all employees are obliged to comply with. According to these guidelines, any acceptance or granting of gifts and invitations above an orientation value of 40 euros must be authorised. The compliance function is also involved in the selection of business partners and the assessment of business partners regarding existing anti-corruption requirements. There were no cases of corruption in the reporting period. No fines or other penalties were imposed due to allegations of corruption.

We organise periodic online training sessions and, where necessary and appropriate, face-to-face meetings and publish current topics on our intranet in a compliance newsletter for all employees. This actively contributes to maintaining and improving the compliance culture. In addition to the goal of complying with all legal requirements, we pursue a zero-tolerance principle surrounding possible violations of the compliance and anti-corruption guidelines. Violations are sanctioned with appropriate personnel measures. They are discussed and reviewed annually by the Compliance, HR, Legal and Internal Audit departments and assessed with a focus on any additional measures required.

Our employees have the opportunity to anonymously report any indications of unlawful behaviour to an independent body (whistleblower system). Compliance accepts this information regardless of its content and endeavours to clarify the matter. The whistleblower system was expanded in the reporting year as part of the implementation of the requirements for a complaints system in accordance with the LkSG so that, in the event of suspicion, information on human rights and environmental risks as well as violations of human rights or environmental obligations can also be reported and processed.

Key Performance Indicators to criteria 20

Key Performance Indicator GRI SRS-205-1: Operations assessed for risks related to corruption

The reporting organization shall report the following information:

- a.** Total number and percentage of operations assessed for risks related to corruption.
- b.** Significant risks related to corruption identified through the risk assessment.

In its controls, Compliance considers all OLB locations and contractually bound intermediaries. No risks were identified in these controls.

Key Performance Indicator GRI SRS-205-3: Incidents of corruption

The reporting organization shall report the following information:

- a.** Total number and nature of confirmed incidents of corruption.
- b.** Total number of confirmed incidents in which employees were dismissed or disciplined for corruption.
- c.** Total number of confirmed incidents when contracts with business partners were terminated or not renewed due to violations related to corruption.
- d.** Public legal cases regarding corruption brought against the organization or its employees during the reporting period and the outcomes of such cases.

There were no cases of corruption in the reporting period.

Key Performance Indicator GRI SRS-419-1: Non-compliance with laws and regulations

The reporting organization shall report the following information:

- a.** Significant fines and non-monetary sanctions for non-compliance with laws and/or regulations in the social and economic area in terms of:
 - i.** total monetary value of significant fines;
 - ii.** total number of non-monetary sanctions;
 - iii.** cases brought through dispute resolution mechanisms.
- b.** If the organization has not identified any non-compliance with laws and/or regulations, a brief statement of this fact is sufficient.
- c.** The context against which significant fines and non-monetary sanctions were incurred.

During the reporting period, no fines or other penalties were imposed on us or our employees due to allegations of corruption.

In the reporting period, we did not incur or receive any expenses or penalties following lawsuits and proceedings for anti-competitive behaviour, antitrust and monopoly violations.

96.00 Meldebogen 0: Überblick über die von Kreditinstituten nach Artikel 8 der Taxonomieverordnung offenzulegenden KPI

Mandant: 01-02-03-01 OLB AG Stichtag: 31.12.2023

Betragsart(ig): unq; Korridorsaldo; Kompensationsbetrag; AR-Buchungen; Anpassungen (Bilanz-Offen); Disagabegrenzung; Zinsbegrenzung; Risikoverzögerung; Rückstellungen; Betraganteil A / OLI; Kapitalfluss; Kreditlinie

			Gesamte ökologisch nachhaltige Vermögenswerte / Tätigkeiten	Umsatz-KPI	CapEx-KPI	% Erfassung (an den Gesamtaktiva)	% der Vermögenswerte, die nicht in den Zähler der GAR einbezogen werden (Artikel 7 Absatz 2 und 3 sowie Anhang V Abschnitt 1.1.2)	% der Vermögenswerte, die nicht in den Nenner der GAR einbezogen werden (Artikel 7 Absatz 1 und Anhang V Abschnitt 1.2.4)
			010	020	030	040	050	060
010	Haupt-KPI	Bestand Grüne Aktiva-Quote (GAR)	25.378.413,54	0,13%	6,19%	44,95%	48,99%	5,88%
020	Zusätzliche KPI	GAR (Zuflüsse)	22.100.492,36	0,11%	0,08%	10,54%	9,76%	0,16%
030		Handelsbuch	-	-	-	-	-	-
040		Finanzanlagen	0%	0%	0%	-	-	-
050		Verwaltete Vermögenswerte (Asset under management)	0%	1,71%	3,62%	-	-	-
060		Gebühren- und Provisionserträge	-	-	-	-	-	-

22.03.2024

96.01.1 Meldebogen 1: Vermögenswerte für die Berechnung der GAR - Umsatz

Version: 01-02-02 ex OLB AG

Bericht 28.12.2020

Belegart: Bilanz, Kompensationsabstufung, AR-Buchungen, Anpassungen (Bilanzeffekte), Bilanzbewertung, Zweifelslegung, Rückstellungen, Bilanzpunkt 96, OLB, Kreditzeile, Merkmal:EUR, Kurs

		Klimaschutz (CCM)						Gesamtrisiko (WR, EUR)						GESAMT (CCM + CCA + WTR + CE + IPCC + BG)			
		Davon zu berücksichtigende Sachverhalte (Ausnahmeabstufung)						Davon zu berücksichtigende Sachverhalte (Ausnahmeabstufung)						Davon ökologisch nachhaltig (Ausnahmeabstufung)			
		Davon ökologisch nachhaltig (Ausnahmeabstufung)						Davon ökologisch nachhaltig (Ausnahmeabstufung)						Davon ökologisch nachhaltig (Ausnahmeabstufung)			
		Davon Verwendbarkeit der Erlöse		Davon Übergangstätigkeiten		Davon ermöglichende Tätigkeiten		Davon Verwendbarkeit der Erlöse		Davon Übergangstätigkeiten		Davon ermöglichende Tätigkeiten		Davon Verwendbarkeit der Erlöse		Davon Übergangstätigkeiten	
010	020	030	040	050	060	070	080	090	100	270	280	290	300	310			
917	GAR - im Zahlen und im Nenner erfasste Vermögenswerte																
918	Nicht zu Handelszwecken gehaltene Darlehen und Kredite, Schuldverschreibungen und Eigenkapitalinstrumente, die für die GAR-Berechnung anerkannt sind																
919	Finanzaktiva																
920	Kreditrisiko																
940	Darlehen und Kredite																
950	Schuldverschreibungen, einschließlich solcher, bei denen die Verwendung der Erlöse bekannt ist																
960	Eigenkapitalinstrumente																
970	Sonstige finanzielle Vermögensgegenstände																
980	davon Übergangstätigkeiten																
990	Darlehen und Kredite																
100	Schuldverschreibungen, einschließlich solcher, bei denen die Verwendung der Erlöse bekannt ist																
110	Eigenkapitalinstrumente																
120	davon Vermögensgegenstände																
130	Darlehen und Kredite																
140	Schuldverschreibungen, einschließlich solcher, bei denen die Verwendung der Erlöse bekannt ist																
150	Eigenkapitalinstrumente																
160	davon Versicherungsinstrumente																
170	Darlehen und Kredite																
180	Schuldverschreibungen, einschließlich solcher, bei denen die Verwendung der Erlöse bekannt ist																
190	Eigenkapitalinstrumente																
200	Nicht-Finanzaktiva																
210	Darlehen und Kredite																
220	Schuldverschreibungen, einschließlich solcher, bei denen die Verwendung der Erlöse bekannt ist																
230	Eigenkapitalinstrumente																
240	Finanzaktiva																
250	davon durch Wohnimmobilien besicherte Kredite																
260	davon Gebäudefinanzierungskredite																
270	davon KPB-Kredite																
280	Finanzierungen lokaler Gebäudefinanzierungsgesellschaften																
290	Wohnaufbaufinanzierung																
300	Sonstige Finanzierungen lokaler Gebäudefinanzierungsgesellschaften																
310	Durch Lebensversicherung erlangte Scharheiten, Werts- und Gewährsversicherungen																
320	Nicht-Finanzaktiva, die nicht im Zähler der GAR-Berechnung einbezogen werden (im Nenner enthalten)																
330	Finanz- und Nicht-Finanzaktiva																
340	Aktiva und Passiva (die keine KPB sind), die nicht der Offenlegungspflicht der Richtlinie über die Angabe nichtfinanzieller Informationen unterliegen																
350	Darlehen und Kredite																
360	davon durch Gewerbesteuermöblierte Darlehen																
370	davon Gebäudefinanzierungskredite																
380	Schuldverschreibungen																
390	Eigenkapitalinstrumente																
400	Bilanzposten aus Nicht-EU-Ländern, die der Offenlegungspflicht der Richtlinie über die Angabe nichtfinanzieller Informationen nicht unterliegen																
410	Darlehen und Kredite																
420	Schuldverschreibungen																
430	Eigenkapitalinstrumente																
440	Derivate																
450	Handeltliche Intehankredite																
460	Zahlungsmittel und Zahlungsmittelverwahrte Vermögenswerte																
470	Sonstige Vermögensgegenstände (z. B. Unternehmenswert, Waren usw.)																
480	GUV Vermögensgegenstände																
490	Nicht für die GAR-Berechnung erfasste Vermögenswerte																
500	Aktiva und Passiva (die keine KPB sind), die nicht der Offenlegungspflicht der Richtlinie über die Angabe nichtfinanzieller Informationen unterliegen																
510	Handelsbuch																
520	Gesamt																
530	Außenstehende Risikopositionen - Unternehmen, die der Offenlegungspflicht der Richtlinie über die Angabe nichtfinanzieller Informationen unterliegen																
540	Finanzpositionen																
550	Nicht-Finanzpositionen (Aktiva und Management)																
560	Davon Schuldverschreibungen																
570	Davon Eigenkapitalinstrumente																
580																	

Berücksichtigt sind: Kernaktivitäten, Kompensationsabzug, AR-Buchungen, Anpassungen (Blanc-O/R), Diagonalisierung, Zinsabgrenzung, Rückstellungen, Bilanzposten A / OLB, Kreditlinie, Marktwert/EUR, Korrektur

		Klimaschutz (CC) - Zielvereinbarung										Gesamtrisiko (Mtl. EUR)											
		Anpassung an den Klimawandel (CA)										Anpassung an den Klimawandel (CA)											
		Dabei in Transitionen / Zielvereinbarung					Dabei in Transitionen / Zielvereinbarung					Dabei in Transitionen / Zielvereinbarung					Dabei in Transitionen / Zielvereinbarung						
		Dabei in Transitionen / Zielvereinbarung					Dabei in Transitionen / Zielvereinbarung					Dabei in Transitionen / Zielvereinbarung					Dabei in Transitionen / Zielvereinbarung						
Dabei in Transitionen / Zielvereinbarung		Dabei in Transitionen / Zielvereinbarung		Dabei in Transitionen / Zielvereinbarung		Dabei in Transitionen / Zielvereinbarung		Dabei in Transitionen / Zielvereinbarung		Dabei in Transitionen / Zielvereinbarung		Dabei in Transitionen / Zielvereinbarung		Dabei in Transitionen / Zielvereinbarung		Dabei in Transitionen / Zielvereinbarung		Dabei in Transitionen / Zielvereinbarung		Dabei in Transitionen / Zielvereinbarung		Dabei in Transitionen / Zielvereinbarung	
010	020	030	040	050	060	070	080	090	100	110	120	130	140	150	160	170	180	190	200	210	220	230	240
010	GAR - Mittelstand im Nettoverfügbaren Vermögen																						
020	Nicht zu Handelswerten gehörenden Darlehen und Kredite, Schuldverschreibungen und Eigenkapitalinstrumente, die für die GAR-Berechnung einschließbar sind																						
030	Finanzunternehmen																						
040	Darlehen und Kredite																						
050	Schuldverschreibungen, einschließlich solcher, bei denen die Verwendung der Erlöse bekannt ist																						
060	Eigenkapitalinstrumente																						
070	Sonstige finanzielle Kapitalgesellschaften																						
080	davon: Finanzunternehmen																						
090	Darlehen und Kredite																						
100	Schuldverschreibungen, einschließlich solcher, bei denen die Verwendung der Erlöse bekannt ist																						
110	Eigenkapitalinstrumente																						
120	davon: Verwaltungsgesellschaften																						
130	Darlehen und Kredite																						
140	Schuldverschreibungen, einschließlich solcher, bei denen die Verwendung der Erlöse bekannt ist																						
150	Eigenkapitalinstrumente																						
160	davon: Versicherungsunternehmen																						
170	Darlehen und Kredite																						
180	Schuldverschreibungen, einschließlich solcher, bei denen die Verwendung der Erlöse bekannt ist																						
190	Eigenkapitalinstrumente																						
200	Nicht-Finanzunternehmen																						
210	Darlehen und Kredite																						
220	Schuldverschreibungen, einschließlich solcher, bei denen die Verwendung der Erlöse bekannt ist																						
230	Eigenkapitalinstrumente																						
240	Private Immobilien																						
250	davon durch Wohnimmobilien besicherte Kredite																						
260	davon: Gebäudemietverhältnisse																						
270	davon: Kfz-Kredite																						
280	Finanzierungen bei Gebäudefinanzierungen																						
290	Wohnimmobilien																						
300	Sonstige Finanzierungen bei Gebäudefinanzierungen																						
310	Durch bilanzierte erhaltene Sicherheiten, Wohn- und Gewerbeeinheiten																						
320	Nettovermögen CCA + CCA + WTH + WTH + CE + PPC + BIO																						
330	Finanz- und Nicht-Finanzunternehmen																						
340	KMU und NfK (da keine KMU sind, die nicht der Offenlegungspflicht der Richtlinie über die Angabe nichtfinanzieller Informationen unterliegen)																						
350	Darlehen und Kredite																						
360	davon durch Wohnimmobilien besicherte Darlehen																						
370	Schuldverschreibungen																						
380	Eigenkapitalinstrumente																						
390	Gesellschaften aus Nicht-EU-Ländern, die der Offenlegungspflicht der Richtlinie über die Angabe nichtfinanzieller Informationen nicht unterliegen																						
400	Darlehen und Kredite																						
410	Schuldverschreibungen																						
420	Eigenkapitalinstrumente																						
430	Derivate																						
440	Kurzfristige Instrumente																						
450	Zahlungsmittel und zahlungsmittelverwandte Vermögenswerte																						
470	Sonstige Vermögenswertkategorien (z. B. Unternehmenswert, Waren usw.)																						
480	GAR-Verfügbares Vermögen																						
490	Nicht für die GAR-Berechnung erfasste Vermögenswerte																						
500	Zentralstellen und operationale Einheiten																						
510	Risikoexposition gegenüber Zentralbanken																						
520	Handelbuch																						
530	Gesamt																						
540	Ausschließlich Risikopräferenzen - Unternehmen, die der Offenlegungspflicht der Richtlinie über die Angabe nichtfinanzieller Informationen unterliegen																						
550	Finanzinstanzen																						
560	Verwaltende Vermögenswerte (Assets under management)																						
570	Davon: Schuldverschreibungen																						
580	Davon: Eigenkapitalinstrumente																						

16.03.1 Maßnahme 2: GRS-Sektorkriterien - Umsatz

Bilanz 30.03.2024

Rechenweg: 1) 01 bis 04 - 03 bis 04
 Berechnung: 01 und 02: Kassenbestand, Abrechnung, Kassenkonto (Bank/GK), Übergangsrechnung, Zinsabgrenzung, Rückstellungen, Bilanzposten 16.03.2024
 Rechenweg: 03 bis 04

Abgrenzung nach Sektoren - MAZ 4 (Elektronik, Energie und Gesundheit)	Rückstellungen (GRS)				Anpassung in den Rückstellungen (GRS)				GRS MAZ 4 (CCM + WFS + DE + FPC + BG)				
	Nichtverursachte Kapitalgesellschaften (Lohnempfänger ohne Arbeitsvertrag, Beamt, etc.) (GRS)		GRS und andere VFS, die nicht im GRS sind (GRS)		Nichtverursachte Kapitalgesellschaften (Lohnempfänger ohne Arbeitsvertrag, Beamt, etc.) (GRS)		GRS und andere VFS, die nicht im GRS sind (GRS)		Nichtverursachte Kapitalgesellschaften (Lohnempfänger ohne Arbeitsvertrag, Beamt, etc.) (GRS)		GRS und andere VFS, die nicht im GRS sind (GRS)		
	Deutsches Rechtlich (CCM)		Deutsches Rechtlich (CCM)		Deutsches Rechtlich (CCM)		Deutsches Rechtlich (CCM)		Deutsches Rechtlich (CCM + WFS + DE + FPC + BG)		Deutsches Rechtlich (CCM + WFS + DE + FPC + BG)		
	01	02	03	04	05	06	07	08	09	10	11	12	
010	01-01: Werbung und Kundendienst-Prämien	14.521.851 €	11.572.414 €	- €	- €	14.521.851 €	11.572.414 €	- €	- €	14.521.851 €	11.572.414 €	- €	- €
010	01-02: Werbung im Fernsehen	90.108.114 €	- €	- €	- €	90.108.114 €	- €	- €	- €	90.108.114 €	- €	- €	- €
010	01-03: Werbung im Print- und sonstigen elektronischen Anzeigen- und Werbemittel	49.243.854 €	- €	- €	- €	49.243.854 €	- €	- €	- €	49.243.854 €	- €	- €	- €
010	01-04: Werbung im Radio und auf anderen Medien	17.047.208 €	1.203.004 €	- €	- €	17.047.208 €	1.203.004 €	- €	- €	17.047.208 €	1.203.004 €	- €	- €
010	01-05: Werbefilmproduktionen	100.000 €	- €	- €	- €	100.000 €	- €	- €	- €	100.000 €	- €	- €	- €
010	01-06: Gewinnabgrenzung durch Rückstellungen	294.024 €	100.000 €	- €	- €	294.024 €	100.000 €	- €	- €	294.024 €	100.000 €	- €	- €
010	01-07: Rückstellungen für Rückstellungen	1.700.000 €	- €	- €	- €	1.700.000 €	- €	- €	- €	1.700.000 €	- €	- €	- €
010	01-08: Sonstige Rückstellungen	11.075.000 €	- €	- €	- €	11.075.000 €	- €	- €	- €	11.075.000 €	- €	- €	- €
010	01-09: Rückstellungen für Rückstellungen auf dem Gebiet der Werbemittelherstellung	1.123.244 €	- €	- €	- €	1.123.244 €	- €	- €	- €	1.123.244 €	- €	- €	- €
010	01-10: Werbung im Fernsehen, Fernsehen und Werbung im Radio	35.571 €	- €	- €	- €	35.571 €	- €	- €	- €	35.571 €	- €	- €	- €
010	01-11: Werbung im Fernsehen, Fernsehen und Werbung im Radio	24.908.200 €	15.273.203 €	- €	- €	24.908.200 €	15.273.203 €	- €	- €	24.908.200 €	15.273.203 €	- €	- €
010	01-12: Werbemittel- und Werbemittelherstellung	200.000 €	- €	- €	- €	200.000 €	- €	- €	- €	200.000 €	- €	- €	- €
010	01-13: Werbung im Fernsehen, Fernsehen und Werbung im Radio	1.000.000 €	- €	- €	- €	1.000.000 €	- €	- €	- €	1.000.000 €	- €	- €	- €
010	01-14: Werbung im Fernsehen, Fernsehen und Werbung im Radio	20.518.814 €	- €	- €	- €	20.518.814 €	- €	- €	- €	20.518.814 €	- €	- €	- €
010	01-15: Kassenbestand	20.518.814 €	- €	- €	- €	20.518.814 €	- €	- €	- €	20.518.814 €	- €	- €	- €
22.03.2024									1.000 €				

Belegtag(s) und Kontenbuch, Kompartiment, AR-Buchungen, Anpassungen (Blau/Grün), Doppelpostung, Zinsabgrenzung, Rücksonne, Rückstellungen, Bilanzpunkt A / O/L, Kreditlage, Kontakt

1% (im Vergleich zu den gesamten erfassbaren Vermögenswerten im Nenner)	Kinesisch (CCM)						Anpassung an den Kinesisch (CCA)						GESAMT (CCM + CCA + WTR + CE + PPC + BQ)						Anzahl der gesamten erfassbaren Vermögenswerte
	Anteil der gesamten erfassbaren Vermögenswerte, durch die inkommensurante Sektoren finanziert werden (Bilanzrechnung)						Anteil der gesamten erfassbaren Vermögenswerte, durch die inkommensurante Sektoren finanziert werden (Bilanzrechnung)						Anteil der gesamten erfassbaren Vermögenswerte, durch die inkommensurante Sektoren finanziert werden (Bilanzrechnung)						
	Davon Verwendung der Erlöse			Davon Übergangstätigkeiten			Davon Verwendung der Erlöse			Davon ermöglichte Tätigkeiten			Davon Verwendung der Erlöse			Davon Übergangstätigkeiten			
	010	020	030	040	050	060	070	080	090	200	270	280	290	300	310				
010 Nicht zu Handelszwecken gehaltene Darlehen und Kredite, Schuldverschreibungen und Eigenkapitalinstrumente, die für die GAR-Berechnung anrechenbar sind	21,40	0,13	0,00	0,00	0,00	0,01	0,02	0,00	0,00	0,00	21,41	0,13	0,00	0,01	47,80				
020 Finanzunternehmen	1,18	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	1,18	0,00	0,00	0,00	11,91				
030 Kreditlinie	1,18	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	1,18	0,00	0,00	0,00	11,91				
040 Darlehen und Kredite	0,14	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,14	0,00	0,00	0,00	0,63				
050 Schuldverschreibungen, einschließlich solcher, bei denen die Verwendung der Erlöse bekannt ist	1,03	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	1,03	0,00	0,00	0,00	10,68				
060 Eigenkapitalinstrumente	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00				
070 Sonstige finanzielle Kapitalgesellschaften	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00				
080 davon Wertpapierfirmen	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00				
090 Darlehen und Kredite	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00				
100 Schuldverschreibungen, einschließlich solcher, bei denen die Verwendung der Erlöse bekannt ist	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00				
110 Eigenkapitalinstrumente	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00				
120 davon Verwaltungsgesellschaften	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00				
130 Darlehen und Kredite	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00				
140 Schuldverschreibungen, einschließlich solcher, bei denen die Verwendung der Erlöse bekannt ist	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00				
150 Eigenkapitalinstrumente	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00				
160 davon Versicherungsgesellschaften	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00				
170 Darlehen und Kredite	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00				
180 Schuldverschreibungen, einschließlich solcher, bei denen die Verwendung der Erlöse bekannt ist	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00				
190 Eigenkapitalinstrumente	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00				
200 Nicht-Finanzunternehmen	0,38	0,04	0,00	0,00	0,00	0,01	0,02	0,00	0,00	0,00	0,40	0,04	0,00	0,01	1,79				
210 Darlehen und Kredite	0,38	0,04	0,00	0,00	0,00	0,01	0,02	0,00	0,00	0,00	0,40	0,04	0,00	0,01	1,79				
220 Schuldverschreibungen, einschließlich solcher, bei denen die Verwendung der Erlöse bekannt ist	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00				
230 Eigenkapitalinstrumente	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00				
240 Private Haushalte	19,80	0,09	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	19,80	0,09	0,00	0,00	14,46				
250 davon durch Wohnmobilen besichzte Kredite	19,52	0,09	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	19,52	0,09	0,00	0,00	14,46				
260 davon Geldbesetzungsanleihe	0,16	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,16	0,00	0,00	0,00	0,16				
270 davon Kfz-Kredite	0,11	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,11	0,00	0,00	0,00	0,11				
280 Finanzierungen lokaler Gebietskörperschaften	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00				
290 Wohnverleumdung	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00				
300 Sonstige Finanzierungen lokaler Gebietskörperschaften	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00				
310 Durch Lebensversicherung erlangte Sicherheiten: Wohn- und Gewerbetrafficimmobilien	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00				
320 Garantierungsbereitschaften	21,40	0,13	0,00	0,00	0,01	0,02	0,00	0,00	0,00	0,00	21,41	0,13	0,00	0,01	15,71				

Belegarten: KZ; emp; Kontenab; Konzernabschluss; AR-Buchungen; Anpassungen Bilanz Offizi; Designierung; Zinsabgrenzung; Rückvergrößer; Rückstellungen; Beträgnisse; A1; G.B; Kreditlage; Kreditur

	% im Vergleich zum Zulauf der gesamten berücksichtigten Vermögenswerte		Minimierung (CCP)						Anpassung an das Risikowort (CCN)						GELASTE (CCN + CCA + WFA + CE + PFC + BSG)						Anzahl der gesamten erfassten Vermögenswerte		
			Anzahl der gesamten erfassten Vermögenswerte, die durch die berücksichtigten Sektoren freigegeben werden (Berücksichtigung)						Anzahl der gesamten erfassten Vermögenswerte, die durch die berücksichtigten Sektoren freigegeben werden (Berücksichtigung)						Anzahl der gesamten erfassten Vermögenswerte, die durch die berücksichtigten Sektoren freigegeben werden (Berücksichtigung)								
			Anzahl der gesamten erfassten Vermögenswerte, die durch die berücksichtigten Sektoren freigegeben werden (Berücksichtigung)		Anzahl der gesamten erfassten Vermögenswerte, die durch die berücksichtigten Sektoren freigegeben werden (Berücksichtigung)		Anzahl der gesamten erfassten Vermögenswerte, die durch die berücksichtigten Sektoren freigegeben werden (Berücksichtigung)		Anzahl der gesamten erfassten Vermögenswerte, die durch die berücksichtigten Sektoren freigegeben werden (Berücksichtigung)		Anzahl der gesamten erfassten Vermögenswerte, die durch die berücksichtigten Sektoren freigegeben werden (Berücksichtigung)		Anzahl der gesamten erfassten Vermögenswerte, die durch die berücksichtigten Sektoren freigegeben werden (Berücksichtigung)		Anzahl der gesamten erfassten Vermögenswerte, die durch die berücksichtigten Sektoren freigegeben werden (Berücksichtigung)		Anzahl der gesamten erfassten Vermögenswerte, die durch die berücksichtigten Sektoren freigegeben werden (Berücksichtigung)						
			Diese Vermögenswerte der Erlöse	Diese Vermögenswerte der Erlöse	Diese Vermögenswerte der Erlöse	Diese Vermögenswerte der Erlöse	Diese Vermögenswerte der Erlöse	Diese Vermögenswerte der Erlöse	Diese Vermögenswerte der Erlöse	Diese Vermögenswerte der Erlöse	Diese Vermögenswerte der Erlöse	Diese Vermögenswerte der Erlöse	Diese Vermögenswerte der Erlöse	Diese Vermögenswerte der Erlöse	Diese Vermögenswerte der Erlöse	Diese Vermögenswerte der Erlöse	Diese Vermögenswerte der Erlöse	Diese Vermögenswerte der Erlöse	Diese Vermögenswerte der Erlöse				
000	001	002	003	004	005	006	007	008	009	010	011	012	013	014	015	016	017	018	019	020			
001	Normales Handelsunternehmen (einfache Zahlungen und Kredite, Schuldenrückstellungen und Eigenkapitalstruktur, die für die G&F-Bewertung anerkannt sind)																						
002	Finanzunternehmen																						
003	Banken																						
004	Sparen und Kredite																						
005	Schuldenrückstellungen, einschließlich solcher, die denen der Vermögenswerte der Erlöse bekannt sind																						
006	Eigenkapitalstruktur																						
007	Sonstige finanzielle Vermögenswerte																						
008	sonstige Vermögenswerte																						
009	Darlehen und Kredite																						
010	Schuldenrückstellungen, einschließlich solcher, die denen der Vermögenswerte der Erlöse bekannt sind																						
011	Eigenkapitalstruktur																						
012	sonstige Vermögenswerte																						
013	darunter Vermögensgegenstände																						
014	Darlehen und Kredite																						
015	Schuldenrückstellungen, einschließlich solcher, die denen der Vermögenswerte der Erlöse bekannt sind																						
016	Eigenkapitalstruktur																						
017	sonstige Vermögenswerte																						
018	Nicht-finanzielle Vermögenswerte																						
019	Darlehen und Kredite																						
020	Schuldenrückstellungen, einschließlich solcher, die denen der Vermögenswerte der Erlöse bekannt sind																						
021	Eigenkapitalstruktur																						
022	sonstige Vermögenswerte																						
023	Private Haushalte																						
024	Eigenkapitalstruktur																						
025	darunter Nicht-finanzielle Vermögenswerte																						
026	darunter Darlehen und Kredite																						
027	darunter Darlehen und Kredite																						
028	Finanzierungsgeber (Geldinstituten)																						
029	Wohnunternehmen																						
030	Sonstige Finanzierungsgeber (Geldinstituten)																						
031	Durch bilanziell erfasste Sicherheiten: Wohn- und Gewerbeimmobilien																						
032	G&F-Konsumgüter (Brennstoffe)																						
033																							
21.03.2024	99.67	137	1.01	0.01	0.01	0.01	0.01	0.01	99.67	137	1.01	0.01	0.01	0.01	0.01	0.01	100.00	2.37	1.01	0.01	0.01	0.01	21.03

Belegmäßig: Umsatz, Kompartiment, AR-Buchungen, Anpassungen (Blanz-Offiz), Diagonalisierung, Zinsabgrenzung, Risikoprüfung, Bilanzpunkt A, OLB, Kreditlinie, Kontakt

	% (im Vergleich zum Zufluss der gesamten bilanziell verfügbaren Vermögenswerte)	Klimaschutz (CC)						Anpassung an den Klimawandel (CA)						GESAMT (CC + CA + WTR + CE + PFC + BO)						Anteil der gesamten erfassten Vermögenswerte
		Anteil der gesamten erfassten Vermögenswerte, durch die bilanziell relevante Sektoren finanziert werden (sachgemäß)						Anteil der gesamten erfassten Vermögenswerte, durch die bilanziell relevante Sektoren finanziert werden (sachgemäß)						Anteil der gesamten erfassten Vermögenswerte, durch die bilanziell relevanten Sektoren finanziert werden (sachgemäß)						
		Davon Verwendung der Erlöse						Davon Verwendung der Erlöse						Davon Verwendung der Erlöse						
		010	020	030	040	050	060	070	080	090	200	210	260	270	280	290	300	310		
010	Nicht zu Handelszwecken gehaltene Darlehen und Kredite, Schuldverschreibungen und Eigenkapitalinstrumente, die für die GAR-Berichterstattung sicher sind	89,81	1,72	1,72	0,00	0,00	0,00	0,13	0,00	0,00	0,00	100,00	1,72	1,72	0,00	0,00	11,21			
020	Finanzunternehmen	10,41	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	10,41	0,00	0,00	0,00	0,00	9,39			
030	Kapitalrisiko	0,41	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,41	0,00	0,00	0,00	0,00	0,39			
040	Darlehen und Kredite	2,80	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	2,80	0,00	0,00	0,00	0,00	0,00	0,83			
050	Schuldverschreibungen, einschließlich solcher, bei denen die Verwendung der Erlöse bekannt ist	7,46	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	7,46	0,00	0,00	0,00	0,00	0,00	4,79			
060	Eigenkapitalinstrumente	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00			
070	Sonstige finanzielle Kapitalgesellschaften	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00			
080	davon Wertpapierfirmen	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00			
090	Darlehen und Kredite	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00			
100	Schuldverschreibungen, einschließlich solcher, bei denen die Verwendung der Erlöse bekannt ist	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00			
110	Eigenkapitalinstrumente	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00			
120	davon Verwaltungsgesellschaften	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00			
130	Darlehen und Kredite	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00			
140	Schuldverschreibungen, einschließlich solcher, bei denen die Verwendung der Erlöse bekannt ist	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00			
150	Eigenkapitalinstrumente	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00			
160	davon Versicherungsunternehmen	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00			
170	Darlehen und Kredite	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00			
180	Schuldverschreibungen, einschließlich solcher, bei denen die Verwendung der Erlöse bekannt ist	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00			
190	Eigenkapitalinstrumente	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00			
200	Nicht-Finanzunternehmen	0,00	0,00	0,00	0,00	0,00	0,00	0,13	0,00	0,00	0,00	0,13	0,00	0,00	0,00	0,00	0,27			
210	Darlehen und Kredite	0,00	0,00	0,00	0,00	0,00	0,00	0,13	0,00	0,00	0,00	0,13	0,00	0,00	0,00	0,00	0,27			
220	Schuldverschreibungen, einschließlich solcher, bei denen die Verwendung der Erlöse bekannt ist	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00			
230	Eigenkapitalinstrumente	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00			
240	Private Haushalte	88,41	1,72	1,72	0,00	0,00	0,00	0,00	0,00	0,00	88,41	1,72	1,72	0,00	0,00	0,00	1,67			
250	davon durch Wohnimmobilien besicherte Kredite	88,41	1,72	1,72	0,00	0,00	0,00	0,00	0,00	0,00	88,41	1,72	1,72	0,00	0,00	0,00	4,13			
260	davon Darlehenbesicherungskredite	0,49	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,49	0,00	0,00	0,00	0,00	0,00	0,00			
270	davon OLB-Kredite	0,54	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,54	0,00	0,00	0,00	0,00	0,00	0,00			
280	Finanzierungen lokaler Gebietskörperschaften	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00			
290	Wohnfinanzierung	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00			
300	Sonstige Finanzierungen lokaler Gebietskörperschaften	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00			
310	Durch Inhaberschaft erlangte Sicherheiten: Wohn- und Gewerbeimmobilien	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00			
320	CA Vermögenswerte insgesamt	89,81	1,72	1,72	0,00	0,00	0,13	0,00	0,00	0,00	100,00	1,72	1,72	0,00	0,00	0,00	21,80			

96.05.1 Meldebogen 5: KPI außerbilanzielle Risikopositionen - Umsatz

Mandant: 01-02-03-01 OLB AG

Stichtag: 29.12.2023

Betragsart(EN): v.a. Kontostück, Kompensationsbetrag, AR-Buchungen, Anpassungen (Bilanz-Offiz), Diagnosegrenzung, Zinsabgrenzung, Risikoversorge / Rückstellungen, Betraganteil IA / OLB, Kreditzusage, Korrektur

	Klimaschutz (CCM)						Anpassung an den Klimawandel (CCA)						GESAMT (CCM + CCA + WTR + CE + PPC + BIO)					
	Anteil der gesamten erfassten Vermögenswerte, durch die taxonomie-relevanten Sektoren finanziert werden (taxonomiefähig)						Anteil der gesamten erfassten Vermögenswerte, durch die taxonomie-relevanten Sektoren finanziert werden (taxonomiefähig)						Anteil der gesamten erfassten Vermögenswerte, durch die taxonomie-relevanten Sektoren finanziert werden (taxonomiefähig)					
	Anteil der gesamten erfassten Vermögenswerte, durch die taxonomie-relevanten Sektoren finanziert werden (taxonomiekonform)						Anteil der gesamten erfassten Vermögenswerte, durch die taxonomie-relevanten Sektoren finanziert werden (taxonomiekonform)						Anteil der gesamten erfassten Vermögenswerte, durch die taxonomie-relevanten Sektoren finanziert werden (taxonomiekonform)					
	Davon Verwendung der Erlöse		Davon Übergangstätigkeiten		Davon ermöglichende Tätigkeiten		Davon Verwendung der Erlöse		Davon ermöglichende Tätigkeiten		Davon Verwendung der Erlöse		Davon Übergangstätigkeiten		Davon ermöglichende Tätigkeiten			
010	020	030	040	050	060	070	080	090	100	200	210	220	230	240	300			
010	Finanzquotienten (FinZan-KPI)	8,16	0,00	0,00	0,00	0,00	0,00	0,00	0,00	8,16	0,00	0,00	0,00	0,00	0,00			
020	Verwaltete Vermögenswerte (AUM-KPI)	8,98	1,64	0,00	0,01	0,86	0,06	0,86	0,00	0,01	8,06	1,71	0,00	0,01	0,87			

21.03.2024

96.052 Meldebogen 5: KPI außerbilanzielle Risikopositionen - CapEx

Mandant: 01-02-03-01 OLB AG

Stichtag: 20.12.2023

Betragsart(EN): unsp. Kontosaldo, Kompensationsbetrag, AR-Buchungen, Anpassungen (Bilanz-Offize), Diagnosegrenzung, Zinsatgrenzung, Risikoversorge / Rückstellungen, Betagsanteil
JA / OLB, Kreditzuage, Korrektur

	% (im Vergleich zu den gesamten anrechenbaren außerbilanziellen Vermögenswerten)	Klimaschutz (CCM)						Anpassung an den Klimawandel (CCN)						GESAMT (CCM + CCN + WTR + CE + PPC + BDO)					
		Anteil der gesamten erfassten Vermögenswerte, durch die klimarelevante Sektoren finanziert werden (basiskonformität)						Anteil der gesamten erfassten Vermögenswerte, durch die klimarelevante Sektoren finanziert werden (basiskonformität)						Anteil der gesamten erfassten Vermögenswerte, durch die klimarelevante Sektoren finanziert werden (basiskonformität)					
		Anteil der gesamten erfassten Vermögenswerte, durch die klimarelevante Sektoren finanziert werden (basiskonformität)						Anteil der gesamten erfassten Vermögenswerte, durch die klimarelevante Sektoren finanziert werden (basiskonformität)						Anteil der gesamten erfassten Vermögenswerte, durch die klimarelevante Sektoren finanziert werden (basiskonformität)					
		Davon Verwendung der Erlöse		Davon Übergangstätigkeiten		Davon ermöglichende Tätigkeiten		Davon Verwendung der Erlöse		Davon Übergangstätigkeiten		Davon ermöglichende Tätigkeiten		Davon Verwendung der Erlöse		Davon Übergangstätigkeiten		Davon ermöglichende Tätigkeiten	
010	020	030	040	050	060	070	080	090	100	110	120	200	210	260	290	300	320		
010	Finanzgarantien (FinDax-KPI)	8,18	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	8,18	0,00	0,00	0,00	0,00	0,00	
020	Verwaltete Vermögenswerte (AUM-KPI)	11,35	3,39	0,00	0,13	1,75	0,03	0,03	0,00	0,02	0,02	11,27	3,62	0,00	0,13	1,37			
21.03.2024		2																	

Berichtsbogen 1. Tätigkeiten in den Bereichen Kernenergie und fossiles Gas

Tätigkeiten im Bereich Kernenergie		
1	Das Unternehmen ist im Bereich Erforschung, Entwicklung, Demonstration und Einsatz innovativer Stromerzeugungsanlagen, die bei minimalem Abfall aus dem Brennstoffkreislauf Energie aus Nuklearprozessen erzeugen, tätig, finanziert solche Tätigkeiten oder hält Risikopositionen im Zusammenhang mit diesen Tätigkeiten.	NEIN
2	Das Unternehmen ist im Bau und sicheren Betrieb neuer kerntechnischer Anlagen zur Erzeugung von Strom oder Prozesswärme — auch für die Fernwärmeversorgung oder industrielle Prozesse wie die Wasserstofferzeugung — sowie bei deren sicherheitstechnischer Verbesserung mithilfe der besten verfügbaren Technologien tätig, finanziert solche Tätigkeiten oder hält Risikopositionen im Zusammenhang mit diesen Tätigkeiten.	NEIN
3	Das Unternehmen ist im sicheren Betrieb bestehender kerntechnischer Anlagen zur Erzeugung von Strom oder Prozesswärme — auch für die Fernwärmeversorgung oder industrielle Prozesse wie die Wasserstofferzeugung — sowie bei deren sicherheitstechnischer Verbesserung tätig, finanziert solche Tätigkeiten oder hält Risikopositionen im Zusammenhang mit diesen Tätigkeiten.	NEIN
Tätigkeiten im Bereich fossiles Gas		
4	Das Unternehmen ist im Bau oder Betrieb von Anlagen zur Erzeugung von Strom aus fossilen gasförmigen Brennstoffen tätig, finanziert solche Tätigkeiten oder hält Risikopositionen im Zusammenhang mit diesen Tätigkeiten.	JA
5	Das Unternehmen ist im Bau, in der Modernisierung und im Betrieb von Anlagen für die Kraft-Wärme/Kälte-Kopplung mit fossilen gasförmigen Brennstoffen tätig, finanziert solche Tätigkeiten oder hält Risikopositionen im Zusammenhang mit diesen Tätigkeiten.	JA
6	Das Unternehmen ist im Bau, in der Modernisierung und im Betrieb von Anlagen für die Wärmegewinnung, die Wärme/Kälte aus fossilen gasförmigen Brennstoffen erzeugen, tätig, finanziert solche Tätigkeiten oder hält Risikopositionen im Zusammenhang mit diesen Tätigkeiten.	NEIN

Berichtsbogen 2. Taxonomiekonforme Wirtschaftstätigkeiten (Nenner) - Umsatz

Zeile	Wirtschaftstätigkeiten	Betrag und Anteil (Angaben in Geldbeträgen und in Prozent)					
		CCM + CCA		Klimaschutz (CCM)		Anpassung an den Klimawandel	
		Betrag	%	Betrag	%	Betrag	%
1	Betrag und Anteil der taxonomiekonformen Wirtschaftstätigkeit gemäß Abschnitt 4.26 der Anhänge I und II der Delegierten Verordnung (EU) 2021/2139 im Nenner des anwendbaren KPI	- €	0%	- €	0%	- €	0%
2	Betrag und Anteil der taxonomiekonformen Wirtschaftstätigkeit gemäß Abschnitt 4.27 der Anhänge I und II der Delegierten Verordnung (EU) 2021/2139 im Nenner des anwendbaren KPI	- €	0%	- €	0%	- €	0%
3	Betrag und Anteil der taxonomiekonformen Wirtschaftstätigkeit gemäß Abschnitt 4.28 der Anhänge I und II der Delegierten Verordnung (EU) 2021/2139 im Nenner des anwendbaren KPI	- €	0%	- €	0%	- €	0%
4	Betrag und Anteil der taxonomiekonformen Wirtschaftstätigkeit gemäß Abschnitt 4.29 der Anhänge I und II der Delegierten Verordnung (EU) 2021/2139 im Nenner des anwendbaren KPI	- €	0%	- €	0%	- €	0%
5	Betrag und Anteil der taxonomiekonformen Wirtschaftstätigkeit gemäß Abschnitt 4.30 der Anhänge I und II der Delegierten Verordnung (EU) 2021/2139 im Nenner des anwendbaren KPI	- €	0%	- €	0%	- €	0%
6	Betrag und Anteil der taxonomiekonformen Wirtschaftstätigkeit gemäß Abschnitt 4.31 der Anhänge I und II der Delegierten Verordnung (EU) 2021/2139 im Nenner des anwendbaren KPI	- €	0%	- €	0%	- €	0%
7	Betrag und Anteil anderer, in den Zeilen 1 bis 6 nicht aufgeführter taxonomiekonformer Wirtschaftstätigkeiten im Nenner des anwendbaren KPI	36.986.300,23 €	0%	36.986.300,23 €	0%	- €	0%
8	Anwendbarer KPI insgesamt	36.986.300,23 €	0%	36.986.300,23 €	0%	- €	0%

Berichtsbogen 2. Taxonomiekonforme Wirtschaftstätigkeiten (Nenner) - CapEx

Zeile	Wirtschaftstätigkeiten	Betrag und Anteil (Angaben in Geldbeträgen und in Prozent)					
		CCM + CCA		Klimaschutz (CCM)		Anpassung an den Klimawandel (CCA)	
		Betrag	%	Betrag	%	Betrag	%
1	Betrag und Anteil der taxonomiekonformen Wirtschaftstätigkeit gemäß Abschnitt 4.26 der Anhänge I und II der Delegierten Verordnung (EU) 2021/2139 im Nenner des anwendbaren KPI	- €	0%	- €	0%	- €	0%
2	Betrag und Anteil der taxonomiekonformen Wirtschaftstätigkeit gemäß Abschnitt 4.27 der Anhänge I und II der Delegierten Verordnung (EU) 2021/2139 im Nenner des anwendbaren KPI	- €	0%	- €	0%	- €	0%
3	Betrag und Anteil der taxonomiekonformen Wirtschaftstätigkeit gemäß Abschnitt 4.28 der Anhänge I und II der Delegierten Verordnung (EU) 2021/2139 im Nenner des anwendbaren KPI	- €	0%	- €	0%	- €	0%
4	Betrag und Anteil der taxonomiekonformen Wirtschaftstätigkeit gemäß Abschnitt 4.29 der Anhänge I und II der Delegierten Verordnung (EU) 2021/2139 im Nenner des anwendbaren KPI	- €	0%	- €	0%	- €	0%
5	Betrag und Anteil der taxonomiekonformen Wirtschaftstätigkeit gemäß Abschnitt 4.30 der Anhänge I und II der Delegierten Verordnung (EU) 2021/2139 im Nenner des anwendbaren KPI	- €	0%	- €	0%	- €	0%
6	Betrag und Anteil der taxonomiekonformen Wirtschaftstätigkeit gemäß Abschnitt 4.31 der Anhänge I und II der Delegierten Verordnung (EU) 2021/2139 im Nenner des anwendbaren KPI	- €	0%	- €	0%	- €	0%
7	Betrag und Anteil anderer, in den Zeilen 1 bis 6 nicht aufgeführter taxonomiekonformer Wirtschaftstätigkeiten im Nenner des anwendbaren KPI	36.811.160,77 €	0%	35.428.731,18 €	0%	1.382.429,59 €	0%
8	Anwendbarer KPI insgesamt	36.811.160,77 €	0%	35.428.731,18 €	0%	1.382.429,59 €	0%

Berichtsbogen 3. Taxonomiekonforme Wirtschaftstätigkeiten (Zähler) - Umsatz

Zeile	Wirtschaftstätigkeiten	Betrag und Anteil (Angaben in Geldbeträgen und in Prozent)					
		CCM + CCA		Klimaschutz (CCM)		Anpassung an den Klimawandel	
		Betrag	%	Betrag	%	Betrag	%
1	Betrag und Anteil der taxonomiekonformen Wirtschaftstätigkeit gemäß Abschnitt 4.26 der Anhänge I und II der Delegierten Verordnung (EU) 2021/2139 im Zähler des anwendbaren KPI	- €	0%	- €	0%	- €	0%
2	Betrag und Anteil der taxonomiekonformen Wirtschaftstätigkeit gemäß Abschnitt 4.27 der Anhänge I und II der Delegierten Verordnung (EU) 2021/2139 im Zähler des anwendbaren KPI	- €	0%	- €	0%	- €	0%
3	Betrag und Anteil der taxonomiekonformen Wirtschaftstätigkeit gemäß Abschnitt 4.28 der Anhänge I und II der Delegierten Verordnung (EU) 2021/2139 im Zähler des anwendbaren KPI	- €	0%	- €	0%	- €	0%
4	Betrag und Anteil der taxonomiekonformen Wirtschaftstätigkeit gemäß Abschnitt 4.29 der Anhänge I und II der Delegierten Verordnung (EU) 2021/2139 im Zähler des anwendbaren KPI	- €	0%	- €	0%	- €	0%
5	Betrag und Anteil der taxonomiekonformen Wirtschaftstätigkeit gemäß Abschnitt 4.30 der Anhänge I und II der Delegierten Verordnung (EU) 2021/2139 im Zähler des anwendbaren KPI	- €	0%	- €	0%	- €	0%
6	Betrag und Anteil der taxonomiekonformen Wirtschaftstätigkeit gemäß Abschnitt 4.31 der Anhänge I und II der Delegierten Verordnung (EU) 2021/2139 im Zähler des anwendbaren KPI	- €	0%	- €	0%	- €	0%
7	Betrag und Anteil anderer, in den Zeilen 1 bis 6 nicht aufgeführter taxonomiekonformer Wirtschaftstätigkeiten im Zähler des anwendbaren KPI	36.986.300,23 €	100%	36.986.300,23 €	100%	- €	0%
8	Gesamtbetrag und -anteil der taxonomiekonformen Wirtschaftstätigkeiten im Zähler des anwendbaren KPI	36.986.300,23 €	100%	36.986.300,23 €	100%	- €	0%

Berichtsbogen 3. Taxonomiekonforme Wirtschaftstätigkeiten (Zähler) - CapEx

Zeile	Wirtschaftstätigkeiten	Betrag und Anteil (Angaben in Geldbeträgen und in Prozent)					
		CCM + CCA		Klimaschutz (CCM)		Anpassung an den Klimawandel (CCA)	
		Betrag	%	Betrag	%	Betrag	%
1	Betrag und Anteil der taxonomiekonformen Wirtschaftstätigkeit gemäß Abschnitt 4.26 der Anhänge I und II der Delegierten Verordnung (EU) 2021/2139 im Zähler des anwendbaren KPI	- €	0%	- €	0%	- €	0%
2	Betrag und Anteil der taxonomiekonformen Wirtschaftstätigkeit gemäß Abschnitt 4.27 der Anhänge I und II der Delegierten Verordnung (EU) 2021/2139 im Zähler des anwendbaren KPI	- €	0%	- €	0%	- €	0%
3	Betrag und Anteil der taxonomiekonformen Wirtschaftstätigkeit gemäß Abschnitt 4.28 der Anhänge I und II der Delegierten Verordnung (EU) 2021/2139 im Zähler des anwendbaren KPI	- €	0%	- €	0%	- €	0%
4	Betrag und Anteil der taxonomiekonformen Wirtschaftstätigkeit gemäß Abschnitt 4.29 der Anhänge I und II der Delegierten Verordnung (EU) 2021/2139 im Zähler des anwendbaren KPI	- €	0%	- €	0%	- €	0%
5	Betrag und Anteil der taxonomiekonformen Wirtschaftstätigkeit gemäß Abschnitt 4.30 der Anhänge I und II der Delegierten Verordnung (EU) 2021/2139 im Zähler des anwendbaren KPI	- €	0%	- €	0%	- €	0%
6	Betrag und Anteil der taxonomiekonformen Wirtschaftstätigkeit gemäß Abschnitt 4.31 der Anhänge I und II der Delegierten Verordnung (EU) 2021/2139 im Zähler des anwendbaren KPI	- €	0%	- €	0%	- €	0%
7	Betrag und Anteil anderer, in den Zeilen 1 bis 6 nicht aufgeführter taxonomiekonformer Wirtschaftstätigkeiten im Zähler des anwendbaren KPI	36.811.160,77 €	100%	35.428.731,18 €	96,24%	1.382.429,59 €	4%
8	Gesamtbetrag und -anteil der taxonomiekonformen Wirtschaftstätigkeiten im Zähler des anwendbaren KPI	36.811.160,77 €	100%	35.428.731,18 €	96,24%	1.382.429,59 €	3,76%

Berichtsbogen 4. Taxonomiefähige, aber nicht taxonomiekonforme Wirtschaftstätigkeiten - Umsatz

Zeile	Wirtschaftstätigkeiten	Anteil (Angaben in Geldbeträgen und in Prozent)					
		CCM + CCA		Klimaschutz (CCM)		Anpassung an den Klimawandel (CCA)	
		Betrag	%	Betrag	%	Betrag	%
1	Betrag und Anteil der taxonomiefähigen, aber nicht taxonomiekonformen Wirtschaftstätigkeit gemäß Abschnitt 4.26 der Anhänge I und II der Delegierten Verordnung (EU) 2021/2139 im Nenner des anwendbaren KPI	- €	0%	- €	0%	- €	0%
2	Betrag und Anteil der taxonomiefähigen, aber nicht taxonomiekonformen Wirtschaftstätigkeit gemäß Abschnitt 4.27 der Anhänge I und II der Delegierten Verordnung (EU) 2021/2139 im Nenner des anwendbaren KPI	- €	0%	- €	0%	- €	0%
3	Betrag und Anteil der taxonomiefähigen, aber nicht taxonomiekonformen Wirtschaftstätigkeit gemäß Abschnitt 4.28 der Anhänge I und II der Delegierten Verordnung (EU) 2021/2139 im Nenner des anwendbaren KPI	- €	0%	- €	0%	- €	0%
4	Betrag und Anteil der taxonomiefähigen, aber nicht taxonomiekonformen Wirtschaftstätigkeit gemäß Abschnitt 4.29 der Anhänge I und II der Delegierten Verordnung (EU) 2021/2139 im Nenner des anwendbaren KPI	- €	0%	- €	0%	- €	0%
5	Betrag und Anteil der taxonomiefähigen, aber nicht taxonomiekonformen Wirtschaftstätigkeit gemäß Abschnitt 4.30 der Anhänge I und II der Delegierten Verordnung (EU) 2021/2139 im Nenner des anwendbaren KPI	11.903,42 €	0%	11.903,42 €	0%	- €	0%
6	Betrag und Anteil der taxonomiefähigen, aber nicht taxonomiekonformen Wirtschaftstätigkeit gemäß Abschnitt 4.31 der Anhänge I und II der Delegierten Verordnung (EU) 2021/2139 im Nenner des anwendbaren KPI	- €	0%	- €	0%	- €	0%
7	Betrag und Anteil anderer, in den Zeilen 1 bis 6 nicht aufgeführter taxonomiefähiger, aber nicht taxonomiekonformer Wirtschaftstätigkeiten im Nenner des anwendbaren KPI	5.824.191.267,63 €	21%	5.819.810.724,15 €	21,12%	4.380.543,48 €	0,02%
8	Gesamtbetrag und -anteil der taxonomiefähigen, aber nicht taxonomiekonformen Wirtschaftstätigkeiten im Nenner des anwendbaren KPI	5.824.203.171,05 €	21%	5.819.822.627,57 €	21,12%	4.380.543,48 €	0,02%

Berichtsbogen 4. Taxonomiefähige, aber nicht taxonomiekonforme Wirtschaftstätigkeiten - CapEx

Zeile	Wirtschaftstätigkeiten	Anteil (Angaben in Geldbeträgen und in Prozent)					
		CCM + CCA		Klimaschutz (CCM)		Anpassung an den Klimawandel (CCA)	
		Betrag	%	Betrag	%	Betrag	%
1	Betrag und Anteil der taxonomiefähigen, aber nicht taxonomiekonformen Wirtschaftstätigkeit gemäß Abschnitt 4.26 der Anhänge I und II der Delegierten Verordnung (EU) 2021/2139 im Nenner des anwendbaren KPI	- €	0%	- €	0%	- €	0%
2	Betrag und Anteil der taxonomiefähigen, aber nicht taxonomiekonformen Wirtschaftstätigkeit gemäß Abschnitt 4.27 der Anhänge I und II der Delegierten Verordnung (EU) 2021/2139 im Nenner des anwendbaren KPI	- €	0%	- €	0%	- €	0%
3	Betrag und Anteil der taxonomiefähigen, aber nicht taxonomiekonformen Wirtschaftstätigkeit gemäß Abschnitt 4.28 der Anhänge I und II der Delegierten Verordnung (EU) 2021/2139 im Nenner des anwendbaren KPI	- €	0%	- €	0%	- €	0%
4	Betrag und Anteil der taxonomiefähigen, aber nicht taxonomiekonformen Wirtschaftstätigkeit gemäß Abschnitt 4.29 der Anhänge I und II der Delegierten Verordnung (EU) 2021/2139 im Nenner des anwendbaren KPI	- €	0%	- €	0%	- €	0%
5	Betrag und Anteil der taxonomiefähigen, aber nicht taxonomiekonformen Wirtschaftstätigkeit gemäß Abschnitt 4.30 der Anhänge I und II der Delegierten Verordnung (EU) 2021/2139 im Nenner des anwendbaren KPI	- €	0%	- €	0%	- €	0%
6	Betrag und Anteil der taxonomiefähigen, aber nicht taxonomiekonformen Wirtschaftstätigkeit gemäß Abschnitt 4.31 der Anhänge I und II der Delegierten Verordnung (EU) 2021/2139 im Nenner des anwendbaren KPI	- €	0%	- €	0%	- €	0%
7	Betrag und Anteil anderer, in den Zeilen 1 bis 6 nicht aufgeführter taxonomiefähiger, aber nicht taxonomiekonformer Wirtschaftstätigkeiten im Nenner des anwendbaren KPI	5.790.411.885,55 €	21,01%	5.790.164.345,47 €	21,01%	587.540,08 €	0,00%
8	Gesamtbetrag und -anteil der taxonomiefähigen, aber nicht taxonomiekonformen Wirtschaftstätigkeiten im Nenner des anwendbaren KPI	5.790.411.885,55 €	21,01%	5.790.164.345,47 €	21,01%	587.540,08 €	0,00%

Berichtsbogen 5. Nicht taxonomiefähige Wirtschaftstätigkeiten - Umsatz

Zeile	Wirtschaftstätigkeiten	Betrag	Prozentsatz
1	Betrag und Anteil der in Zeile 1 des Meldebogens 1 genannten, gemäß Abschnitt 4.26 der Anhänge I und II der Delegierten Verordnung (EU) 2021/2139 nicht taxonomiefähigen Wirtschaftstätigkeit im Nenner des anwendbaren KPI	- €	0,00%
2	Betrag und Anteil der in Zeile 2 des Meldebogens 1 genannten, gemäß Abschnitt 4.27 der Anhänge I und II der Delegierten Verordnung (EU) 2021/2139 nicht taxonomiefähigen Wirtschaftstätigkeit im Nenner des anwendbaren KPI	- €	0,00%
3	Betrag und Anteil der in Zeile 3 des Meldebogens 1 genannten, gemäß Abschnitt 4.28 der Anhänge I und II der Delegierten Verordnung (EU) 2021/2139 nicht taxonomiefähigen Wirtschaftstätigkeit im Nenner des anwendbaren KPI	- €	0,00%
4	Betrag und Anteil der in Zeile 4 des Meldebogens 1 genannten, gemäß Abschnitt 4.29 der Anhänge I und II der Delegierten Verordnung (EU) 2021/2139 nicht taxonomiefähigen Wirtschaftstätigkeit im Nenner des anwendbaren KPI	- €	0,00%
5	Betrag und Anteil der in Zeile 5 des Meldebogens 1 genannten, gemäß Abschnitt 4.30 der Anhänge I und II der Delegierten Verordnung (EU) 2021/2139 nicht taxonomiefähigen Wirtschaftstätigkeit im Nenner des anwendbaren KPI	- €	0,00%
6	Betrag und Anteil der in Zeile 6 des Meldebogens 1 genannten, gemäß Abschnitt 4.31 der Anhänge I und II der Delegierten Verordnung (EU) 2021/2139 nicht taxonomiefähigen Wirtschaftstätigkeit im Nenner des anwendbaren KPI	- €	0,00%
7	Betrag und Anteil anderer, in den Zeilen 1 bis 6 nicht aufgeführter nicht taxonomiefähiger Wirtschaftstätigkeiten im Nenner des anwendbaren KPI	7.313.535.414,18 €	26,54%
8	Gesamtbetrag und -anteil der nicht taxonomiefähigen Wirtschaftstätigkeiten im Nenner des anwendbaren KPI	7.313.535.414,18 €	26,54%

Berichtsbogen 5. Nicht taxonomiefähige Wirtschaftstätigkeiten - CapEx

Zeile	Wirtschaftstätigkeiten	Betrag	Prozentsatz
1	Betrag und Anteil der in Zeile 1 des Meldebogens 1 genannten, gemäß Abschnitt 4.26 der Anhänge I und II der Delegierten Verordnung (EU) 2021/2139 nicht taxonomiefähigen Wirtschaftstätigkeit im Nenner des anwendbaren KPI	- €	0,00%
2	Betrag und Anteil der in Zeile 2 des Meldebogens 1 genannten, gemäß Abschnitt 4.27 der Anhänge I und II der Delegierten Verordnung (EU) 2021/2139 nicht taxonomiefähigen Wirtschaftstätigkeit im Nenner des anwendbaren KPI	- €	0,00%
3	Betrag und Anteil der in Zeile 3 des Meldebogens 1 genannten, gemäß Abschnitt 4.28 der Anhänge I und II der Delegierten Verordnung (EU) 2021/2139 nicht taxonomiefähigen Wirtschaftstätigkeit im Nenner des anwendbaren KPI	- €	0,00%
4	Betrag und Anteil der in Zeile 4 des Meldebogens 1 genannten, gemäß Abschnitt 4.29 der Anhänge I und II der Delegierten Verordnung (EU) 2021/2139 nicht taxonomiefähigen Wirtschaftstätigkeit im Nenner des anwendbaren KPI	- €	0,00%
5	Betrag und Anteil der in Zeile 5 des Meldebogens 1 genannten, gemäß Abschnitt 4.30 der Anhänge I und II der Delegierten Verordnung (EU) 2021/2139 nicht taxonomiefähigen Wirtschaftstätigkeit im Nenner des anwendbaren KPI	- €	0,00%
6	Betrag und Anteil der in Zeile 6 des Meldebogens 1 genannten, gemäß Abschnitt 4.31 der Anhänge I und II der Delegierten Verordnung (EU) 2021/2139 nicht taxonomiefähigen Wirtschaftstätigkeit im Nenner des anwendbaren KPI	- €	0,00%
7	Betrag und Anteil anderer, in den Zeilen 1 bis 6 nicht aufgeführter nicht taxonomiefähiger Wirtschaftstätigkeiten im Nenner des anwendbaren KPI	7.347.501.749,14 €	26,66%
8	Gesamtbetrag und -anteil der nicht taxonomiefähigen Wirtschaftstätigkeiten im Nenner des anwendbaren KPI	7.347.501.749,14 €	26,66%

Overview of the GRI indicators in the Sustainable Code declaration

In this Sustainable Code declaration, we have reported according to the "comply or explain" principle on the GRI indicators listed below. This document refers to the GRI Standards 2016, unless otherwise noted in the table.

Areas	Sustainable Code criteria	GRI SRS indicators
STRATEGY	1. Strategic Analysis and Action	
	2. Materiality	
	3. Objectives	
	4. Depth of the Value Chain	
PROCESS MANAGEMENT	5. Responsibility	GRI SRS 102-16
	6. Rules and Processes	
	7. Control	
	8. Incentive Systems	GRI SRS 102-35 GRI SRS 102-38
	9. Stakeholder Engagement	GRI SRS 102-44
	10. Innovation and Product Management	G4-FS11
ENVIRONMENT	11. Usage of Natural Resources	GRI SRS 301-1
	12. Resource-Management	GRI SRS 302-1 GRI SRS 302-4 GRI SRS 303-3 (2018) GRI SRS 306-2 (2020)*
	13. Climate-Relevant Emissions	GRI SRS 305-1 GRI SRS 305-2 GRI SRS 305-3 GRI SRS 305-5
SOCIETY	14. Employment Rights	GRI SRS 403-4 (2018)
	15. Equal-Opportunities	GRI SRS 403-9 (2018)
	16. Qualifications	GRI SRS 403-10 (2018) GRI SRS 404-1 GRI SRS 405-1 GRI SRS 406-1
	17. Human Rights	GRI SRS 412-3 GRI SRS 412-1 GRI SRS 414-1 GRI SRS 414-2
	18. Corporate-Citizenship	GRI SRS 201-1
	19. Political Influence	GRI SRS 415-1
	20. Conduct that Complies with the Law and Policy	GRI SRS 205-1 GRI SRS 205-3 GRI SRS 419-1

*GRI has adapted GRI SRS 306 (Waste). The revised version comes into force on 01.01.2022. In the course of this, the numbering for reporting on waste generated has changed from 306-2 to 306-3.