

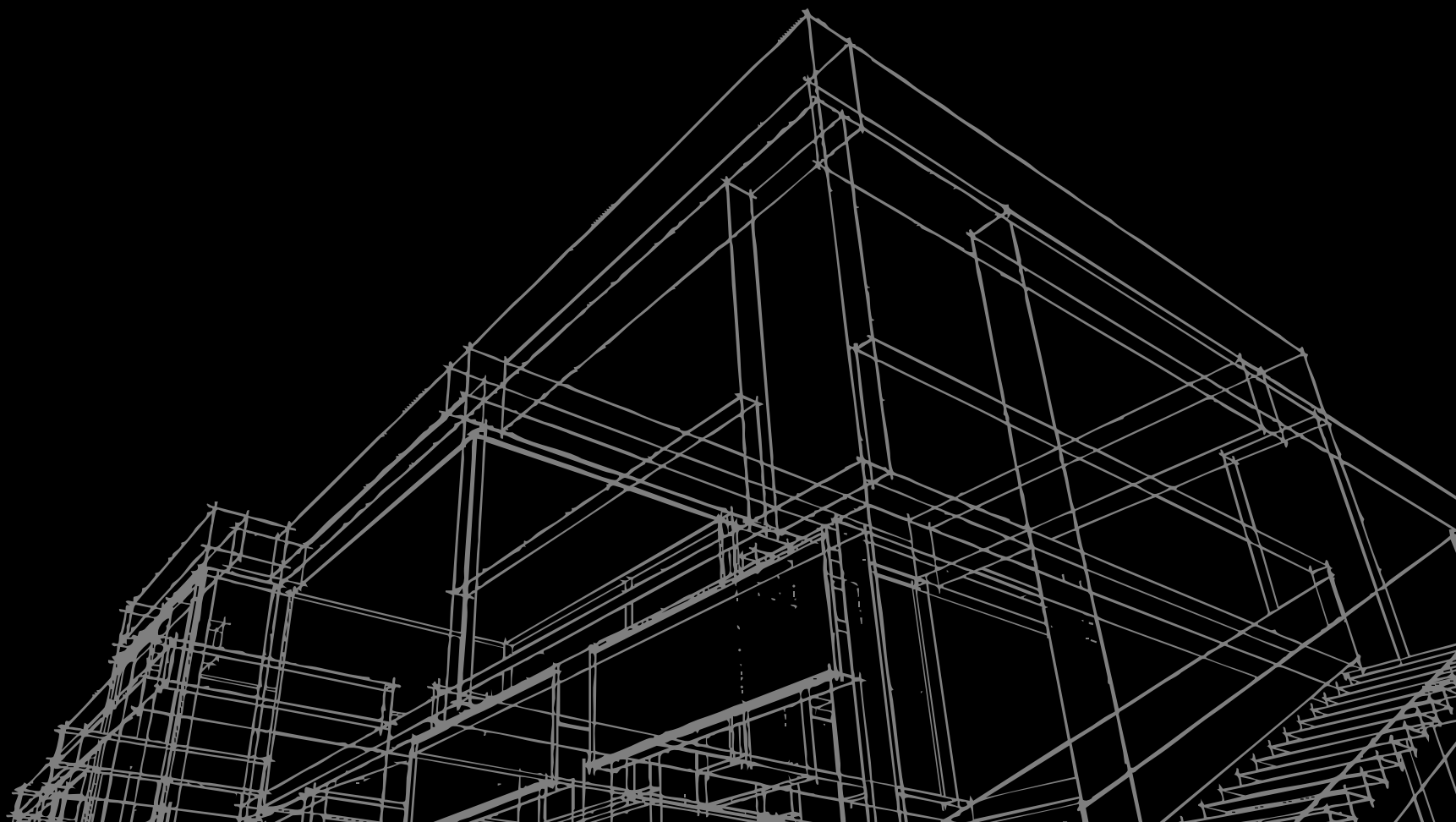
2024

Sustainability report

Oikos Group GmbH

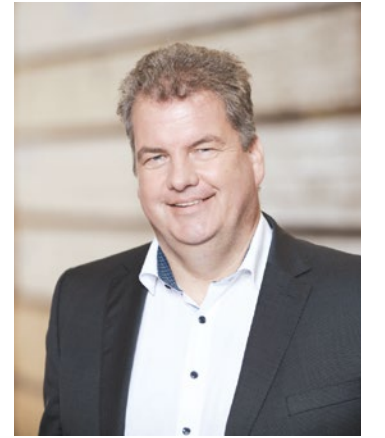
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MARCO HAMMER
CHIEF EXECUTIVE OFFICER



A letter from our CEO

Dear Readers,

This report marks the third time in a row that we have published our progress, measures and targets in the area of sustainability in a transparent and structured manner - and we continue to do so on a voluntary basis. Even though mandatory reporting in accordance with the Corporate Sustainability Reporting Directive (CSRD) has been postponed for the time being, we are determined to continue on our path. Because for us, sustainability is not an obligation, but a conviction.

2024 was a year of progress for us. With the DGNB Gold certificate in accordance with the new catalogue of criteria for small residential buildings, we have once again set new standards. At the same time, we reached forward-looking milestones with the start of the development of new business areas and our first serial refurbishment.

Our homes are not only efficiently planned and built to conserve resources - they are an expression of a new understanding of living. Through digitalisation, the circular economy and the use of healthy materials, we are making an active contribution to the ecological transformation of the construction industry.

For us, sustainability also means investing in people. I am particularly proud of our trainees, who not only receive a professional qualification at the Oikos Group, but also experience what it means to shape the future together. The ascent of the Zugspitze by

our trainees in the summer is a strong symbol for us and the reactions of our young colleagues show that we are investing in the right place in our young talent.

With a comprehensive training concept and modern working conditions, we are creating an environment for all employees in which we can shape the future - not only in the office, but also in production and on the construction site.

All this shows: Sustainability is not an add-on at Oikos - it is part of our DNA. We develop our products, processes and partnerships in line with clear values. We are not only concerned with the 'what', but above all with the 'how'. We don't just want to build, we want to build better - healthier, more resource-efficient, future-proof.

I would like to thank all our employees, partners and companions who are travelling this path with us - with passion, expertise and a spirit of innovation.

I would like to invite you to see for yourself where we are today - and to join us in looking towards a sustainable future for construction.

Enjoy reading,

Marco Hammer, Chief Executive Officer

re:thinking homes

As the market leader in Germany, the Oikos Group is one of the leading European companies in the prefabricated house construction sector. We are revolutionizing house construction with affordable, quick-to-build, healthier and more sustainable prefabricated houses. This is how we at Oikos are shaping the future of living.

Oikos has been owned by Goldman Sachs Asset Management since May 2021 and combines three of the leading brands in the European prefabricated house sector: Bien-Zenker, Hanse Haus and Living Haus. This multi-brand strategy makes it possible to reach a wide range of customer groups. From shell construction to turnkey houses, the Oikos Group serves the entire market with a high-quality and sustainable product.

Our industry-leading innovations and automated production processes allow us to build faster and use resources more efficiently. For example, our builders can use state-of-the-art digital sampling tools to adjust and select the interior and exterior details of their future prefabricated house in a 3D model from home. Our highly automated production centers handle multiple manufacturing processes: they know which parts need to be inserted into the process next and control construction elements such as state-of-the-art joinery systems and CNC-controlled multifunctional bridges - a first in the industry.

Sustainability has long been at the heart of our business activities and, since 2022, we have gone one step further with the introduction of our sustainability strategy. This approach will pay off for our sustainable growth in the long term: In the EU, national governments are enforcing their climate protection targets with guidelines to reduce emissions in the construction and housing sectors.

Our integrated management system, which has been managing compliance with our plant certification since 2019 and is responsible for the DIN EN ISO 9001, 14001, 50001 and 45001 certifications, is key to our sustainability achievements.

Facts

1,842
Employees

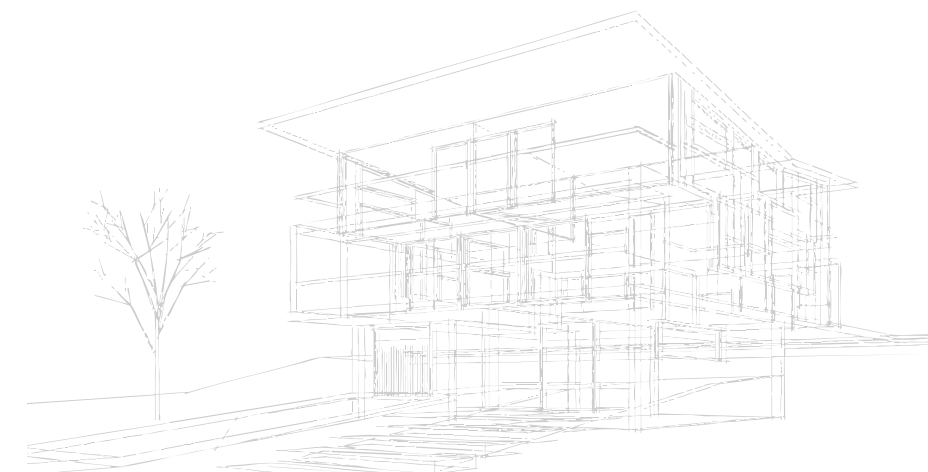
Operations
throughout the
DACH region

3 market-leading
independent brands:
Bien-Zenker, Hanse Haus
and Living Haus

Revenue growth of approx.
220 million euros in 2015 to
more than **570** million
in 2024

DGNB certificate
in gold for the entire
product portfolio
since 2019

First company to operate in
2024 has received a DGNB
certificate in gold in the new
certification catalog for
**small
residential
buildings**



Our market - our brands

The Oikos Group is represented in Germany, Austria and Switzerland with its brands Bien-Zenker, Hanse Haus and Living Haus. We primarily sell and build prefabricated detached and semi-detached houses.

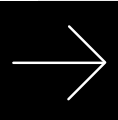
The prefabricated house market and the construction industry are facing the challenge of meeting ecological, social and economic requirements. In particular, the increasing demand for energy-efficient, resource-conserving and environmentally friendly construction methods is shaping the market. Prefabricated houses play a crucial role here, as they require less energy and materials due to standardized processes, short construction times and the use of prefabricated elements. These advantages are reflected in a steadily increasing market share of building permits for detached and semi-detached houses - in the last five years, an increase from 21% in 2019 to 26% in 2024 has been achieved.

The Oikos Group offers its customers pioneering prefabricated houses that are built sustainably in series and are also certified. As a result, we were able to increase our market share even with falling building application figures and were the market leader in Germany in 2024 with almost 1,600 homes delivered!



1. Efficient

Thanks to automated processes, our buildings can be built faster and resources used more efficiently.



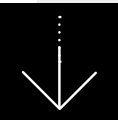
2. Future-proof

We comply with European regulations, reduce CO₂ emissions and adhere to certification standards so that our customers achieve a high resale value.



3. Trailblazer in the circular economy

We prioritize the use of renewable and locally recycled materials. We are an industry leader in waste reduction.



4. Low impact on the environment

100% of our houses are energy-efficient and meet at least the Efficiency House 55 standard. This significantly reduces the CO₂ footprint.



5. Natural

Each house contains an average of 90% sustainably sourced wood and absorbs eleven tons of CO₂ over its entire life cycle.

Our brands

Hanse Haus

Hanse Haus has successfully combined traditional craftsmanship and innovative prefabricated construction to create future-oriented, energy-efficient houses from the renewable raw material wood. Hanse Haus uses its wealth of experience to make affordable quality – with maximum individuality. Clients receive a prefabricated house that is precisely tailored to their needs. From modern terraced houses for smaller plots of land to age-friendly bungalows and subsidy-eligible single-family homes, the expert construction partner offers holistic residential solutions.

**BIEN
ZENKER**
DAS HAUS

**HANSE
HAUS**
Genau mein Zuhause.

 **LivingHaus**

Bien-Zenker

With more than 115 years of experience in timber construction, Bien-Zenker is one of the most popular and successful prefabricated house suppliers. The comprehensive consulting and service portfolio extends far beyond house construction and also includes areas such as land, financing and home furnishings. As a competent construction partner, Bien-Zenker also offers maximum security for the future – for example, with high-quality materials that promote healthy living, intelligent layout planning that takes into account changing life situations and building and heating technology that already masters the challenges of the future today.

Living Haus

With a revolutionary prefabricated house concept, the Oikos Group's latest brand can optimally meet the needs of its target group. At Living Haus, builders find maximum freedom, security, and service at an excellent price-performance ratio. They are free to decide which interior finishing tasks they want to take on themselves. Building families receive support in the of finishing coaching and detailed online tutorials. With intelligently configured home and heating technology and a comprehensive warranty package, a future-proof home is created.



Our business model

BIEN
ZENKER
DAS HAUS

HANSE
HAUS
Genau mein Zuhause.

LivingHaus

Resources

Employees

Our long-standing, well-trained employees are the most important part of our business model.

Natural resources

We build our houses in timber frame construction. For this we need plasterboard and wood-based panels as well as insulating materials

Partner

We rely on long-standing partnerships with suppliers and subcontractors from our immediate vicinity.

Innovation

Innovations in the area of digitization, sustainability and production technology make us a trailblazer in the industry.

Our brands

Our brands have been market leading companies for many years

Capital

With a strong investor, we are well positioned for the future.

Oikos business

Planning & Production

Our houses are precisely planned in advance by our own planners and designers. Close communication with the specialists on our production sites and a ambitious quality management system enable us to produce high-quality houses.

Marketing & Sales

Our unique marketing & sales concepts focus on our customers.

Assembly & interior fittings

Thanks to our well-trained construction workers, we can also bring the high production quality to our construction sites. In combination with high-quality interior finishing materials, we can fulfill our customers' wishes in the best possible way.

Value created

Delivered houses

In 2024, 1,578 high-quality homes were delivered.

Sustainably certified

Our buildings are DGNB Gold certified in series.

High work safety

Our management measures in occupational safety ensure that safety conditions are continuously improved.

A well-trained workforce

With 89 apprentices and an average of 9.5 training hours, we can count on well-trained employees.

Our performance

Unless otherwise stated, the core objectives relate to the entire Oikos Group.

Core objectives	Unit	Perfor- mance 2024	Target 2024	Perfor- mance 2023	Target 2025
ENVIRONMENT					
Scope 1 & 2 emissions per house delivered ¹⁾	kg CO ₂ /house	748 ²⁾	751 ²⁾	754 ²⁾	738 ²⁾
Photovoltaic expansion (compared to 2021)	kWp	1,179	654	1,192	-
100 % renewable energy (electricity supply)	—	achieved	main- tained	achieved	main- tained
Core objectives	Unit	Perfor- mance 2024	Target 2024	Perfor- mance 2023	Target 2025
SOCIAL					
Training program for employees ³⁾	Hours	13	10	15	10
Annual feedback	%	92	> 90	92	> 90
Employee turnover compared to the construction industry	%	75	> 30	72	> 30
Core objectives	Unit	Perfor- mance 2024	Target 2024	Perfor- mance 2023	Target 2025
GOVERNANCE					
Compliance training for employees	%	99	100	99	100

¹⁾ In contrast to the key figures in the appendix, the calculation was made without Plant IV, without show houses and without vehicles outside the company locations.

²⁾ KPI does not include Plant IV, which was commissioned in October 2023 and the office in the Czech Republic

³⁾ Key figure for salaried employees only

Sustainability in practice

Sustainability in all its facets is an integral part of our corporate culture. The following pages show in excerpts how it already shapes our actions and our everyday life.



Partnership in the German Sustainability Award

With its eight competitions and over 1,000 entries, the German Sustainability Award (DNP) is now one of Europe's most important prizes for social and ecological commitment. We are therefore delighted to be able to support the DNP again as an official partner in 2024.

As part of the German Sustainability Day in Dusseldorf, pioneering projects and initiatives that make an important contribution to a sustainable future were honored for the 17th time.

This year's motto was „SETTING SIGNS! Leadership in difficult times“. Our Head of Sustainability, Kevin Klein, had the opportunity to present the Oikos Group's innovative measures and products in the panel „Best Practices - How leaders are driving the energy transition“, which was moderated by ARD-Meteorologe.



Johannes Kreißig, Kevin Klein, Dieter Bienmüller, Marco Hammer, Christian Garke (from left to right)



First DGNB certificate in gold - new construction of small residential buildings 2024

The semi-detached house in the show house park at the Oberleichtersbach site was the first building to be awarded the DGNB (German Sustainable Building Council) certificate in accordance with the latest criteria catalog for new small residential buildings - and it was awarded gold!

As an Efficiency House 40, the show home has a minimal CO₂ footprint and enables almost climate-neutral operation thanks to the photovoltaic system. The use of low pollutant materials ensures an optimal indoor climate, which was confirmed by an indoor air measurement. In addition to the indoor air, sound insulation measurements were also carried out, which demonstrated the high quality of our components.

A high quality of living is achieved with well thought-out floor plans - an open-plan living/dining and cooking area, as well as enough space for two children's rooms, bedrooms and a family bathroom confirm this.

The award was presented by Johannes Kreißig, Managing Director of the DGNB, as part of the German Sustainability Award - a success we can be proud of.

Aiming high together -
training at the Oikos Group

When it comes to sustainable construction, the Oikos Group is setting new standards. But the company is not only leading the way in terms of innovation and environmental awareness - it also offers young talents a fundament for a promising future training. Oikos Group apprentices learn right from the start that growth is not only associated with specialist knowledge, but also with team spirit, courage and perseverance.



They provided an impressive example of this in the summer of 2024 when **they climbed the Zugspitze, Germany's highest peak, together.**

Apprenticeship at the Oikos Group means more than just learning craft, technical or commercial skills. It's about mastering challenges together and surpassing yourself.

This mindset was impressively demonstrated in the summer of 2024, when the second-year apprentices from Bien-Zenker and Hanse Haus, together with the youth and apprentice representatives (JAV), set off to climb the highest mountain in Germany.

Successful training, successful future

Setting foot on the Zugspitze was just one of the many highlights of training at the Oikos Group. Our first and third-year apprentices went on excursions in the nearby area, where team building was always a top priority.

The young talents benefit from **innovative training concepts, state-of-the-art technologies in the workplace and a corporate culture that encourages and challenges them.**



Training at the Oikos Group is therefore more than just a job. It is a success story that shows that with knowledge, team spirit and a vision, you not only climb peaks, but also shape the future of construction.



Take a look now!
Video of the trainee
Zugspitze tour 2024



Further
information about
Oikos Objektbau



Solutions for existing buildings - serial renovation

The energy transition is one of the key challenges of our time, especially in the building sector. In Germany, buildings account for around 35% of total energy consumption, with older existing buildings in particular causing high CO₂ emissions during building operation.

Significant savings potential can be realized through targeted energy renovation. Nevertheless, the renovation rate in Germany is less than one percent per year - far too little to achieve the climate targets. In order to enable a climate-neutral building stock by 2045, annual renovation rates of at least three to four percent would be required.

The Oikos Group has recognized this challenge and is working intensively on solutions to make the renovation process more efficient, faster and more economical. The focus here is on serial renovation with prefabricated, highly insulated wall elements in timber panel construction.

The serial refurbishment is based on the Dutch concept of the *Energiesprong*. This involves enclosing the existing building with a highly insulated shell, which can significantly reduce the energy demand. In addition to the insulation, technical components are also integrated to further optimize the energy consumption.



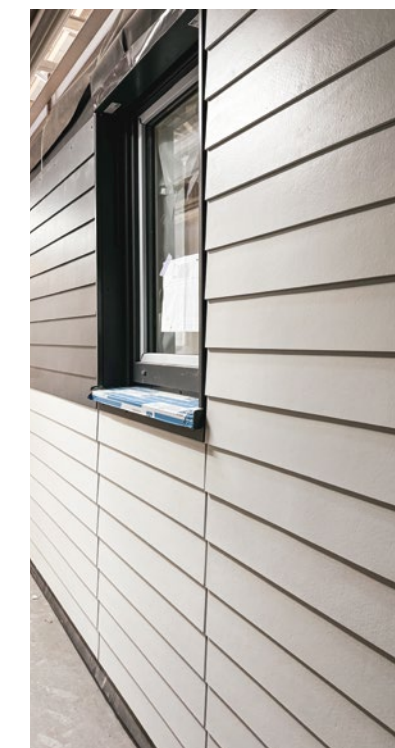
„The partnership with ecoworks enables us to enter a new, fast-growing customer segment. As a provider of prefabricated houses, we have many years of relevant experience from which climate-neutral serial refurbishment can benefit greatly.“

Marco Hammer,
Chief Executive Officer

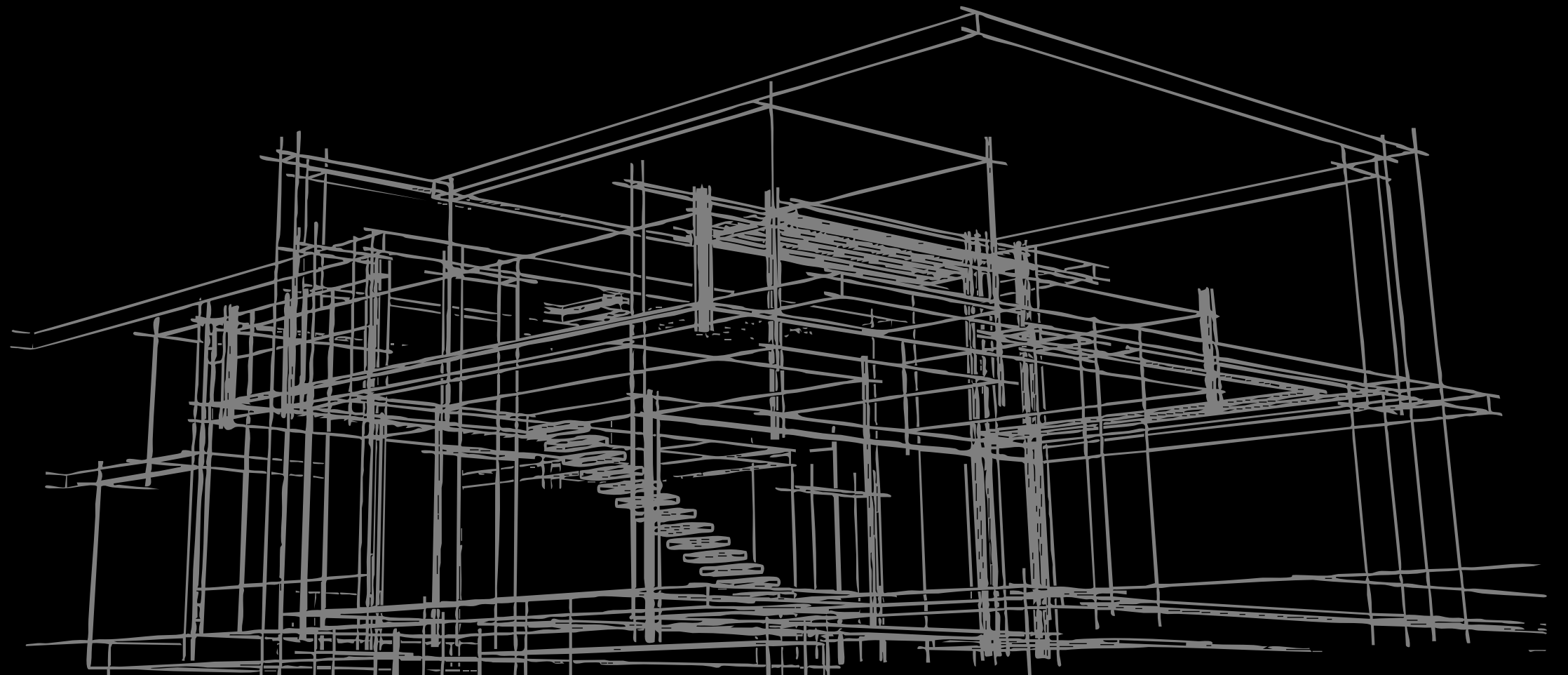
By using digital planning processes, precise prefabrication in modern production sites and the use of Industry 4.0 technologies, economies of scale can be achieved that significantly reduce the costs of refurbishments and drastically shorten implementation times. This is a decisive lever for enabling the urgently needed increase in the refurbishment rate and driving forward the transformation process in the building sector.

In addition to the ecological benefits, serial renovation also offers economic and social added value: Property owners benefit from significantly reduced energy costs, an increase in the value of their buildings and a sustainable improvement in living comfort. At the same time, this method contributes to the creation of future-proof jobs in the construction and prefabricated house industry.

The Hessischer Rundfunk (Hesse Broadcasting) was impressed by our innovative strength in the program „hessenschau“, which enabled us to present our solutions to a wide audience.



Environmental responsibility
Social responsibility
Corporate Responsibility





Environmental Responsibility

As the construction industry is one of the most CO₂ and material-intensive industrial sectors, we at Oikos are committed to reducing the environmental impact of our activities and supporting the efforts of the entire industry to do so.

Our focus is on creating sustainable living space for our customers.

- Our entire product portfolio meets the gold certification standards of the DGNB (German Sustainable Building Council) for small residential buildings.

We want to contribute to climate protection and the conservation of natural resources by working on our work as efficiently and sustainably as possible at our sites. To this end, we set ourselves ambitious targets - for the energy requirements and CO₂ emissions of our products as well as for the sustainability and recyclability of the materials we use. We strive to reduce our resource consumption through our environmental and energy management system and regularly train our employees accordingly. Across our entire supply chain, we consistently take all relevant factors into account - from the origin of raw materials and supplies to safety in the workplace. We invest a lot of time in sensitizing our business partners to progressive environmental and resource practices.

Renewable and recyclable building materials

The walls, ceilings and roofs of our Oikos houses are mainly made of the renewable, natural raw material wood, which offers an ideal alternative to conventional building materials such as brick or concrete. For further optimization, we develop instruments to assess the sustainability of building products, systems and industrial processes as well as the the houses we build.

In 2016, we were one of the first suppliers of prefabricated houses to guarantee the DGNB sustainability certificate in gold for all standard houses. In addition, the Oikos Group was the first manufacturer of prefabricated houses to receive the „Plus“ award of the Quality Seal for Sustainable Buildings (QNG) from the Federal Ministry of Housing, Urban Development and Building. In 2024, we were also the first company to achieve a gold certificate in accordance with the new DGNB catalog for the construction of small residential buildings.

In addition to wood and wood-based materials, gypsum and mineral wool are important building materials in our construction. These building materials can be recycled as often as required, making our houses a valuable raw material mine for the future.

We reduce our carbon footprint

The Oikos Group is committed to making a measurable contribution to minimizing the construction industry's carbon footprint and to achieving the European climate targets set out in the EU Green Deal in order to reduce net greenhouse gas emissions by at least 55% by 2030 (base year 1990).

Our ESG strategy, which is based on scientific findings, is geared towards the medium term (until 2025) and pursues the goal of limiting global warming to 1.5 °C. We are currently working on updating our ESG strategy and aligning our transition targets with the Science Based Targets initiative. We are currently working on updating our ESG strategy and aligning our transition targets with the Science Based Targets initiative.

We have made a conscious decision not to offset unavoidable emissions with CO₂ certificates. Instead, we are working to continuously reduce emissions throughout our entire production process.

¹⁾ In contrast to the key figures in the appendix, the calculation was made without Plant IV, without show houses and without vehicles outside the company locations.



Scope 1 emissions

Target: Reduce the CO₂ emissions generated per house by 15% by 2025 to 738 kg CO₂e (base year 2020: 868 kg CO₂e) ¹⁾

Measures: Replacement of diesel-powered forklift trucks with electric forklift trucks; construction of a new wood-gas hybrid heating system at the Schlüchtern site; construction of a new plant as an efficiency house 55 in Oberleichtersbach

Scope 2 emissions

By procuring 100% renewable energy from a local supplier, we have consistently achieved zero emissions since 2018.

Measures: We are continuing to work on procuring green electricity with zero emissions, which requires more effort in times of energy shortages. We are also committed to continuing to generate renewable energy as part of our corporate development. In recent years, we have increased our installed PV capacity by over 2,000% from 54 kWp in 2021 to 1,232 kWp 2024.

Pioneering work on the path to a circular economy

The current KfW funding programs and the Quality Seal for Sustainable Buildings (QNG) already require the calculation of the CO₂ emissions of our buildings over their entire life cycle. In addition, the issue of freedom from harmful substances plays a decisive role in sustainability certification with the DGNB.

In addition to low CO₂ emissions and freedom from pollutants the recyclability of our materials plays a decisive role for us. At the end of 2023, we therefore decided to enter into a partnership with the winner of the German sustainability award, Madaster.

Together with Madaster, we engaged our suppliers in 2024 to upload their product data on recyclability to the platform. With our 3D production data, we will be able to determine accurate building resource passports for our customers' homes in the future. Our homes can thus represent a meaningful and traceable urban mine for future generations.

Energy efficiency

Our prefabricated houses are built based on recognized standards. For example, they meet the efficiency house standards, the relevant DIN standards or the criteria for the certification of sustainable buildings according to the DGNB. Our energy management is certified in accordance with DIN EN ISO 50001:2018. This standard has created an international standard for an energy management system.

Since 2021, we have taken the following measures to continuously increase energy efficiency in our production:

- Installation of a new heating center with an underground local heating network, which is primarily operated with residual wood and replaces the old oil heating system
- Construction of a new plant (efficiency house level 55), which is heated with wood waste and equipped with a photovoltaic system

- Equipping the office wing at the new plant with an efficient heat pump with ventilation system
- Reduction in gas consumption for heating replacing hall doors
- Renewal of the lighting (LED)
- Installation of a system for monitoring energy consumption
- Switch from diesel-powered to electric forklift trucks



Supply chains

At Oikos, we focus on local and sustainable supply chains, because close cooperation with regional partners not only means shorter transportation routes and reduced emissions but also strengthens the regional economy. Our customers benefit from trustworthy and transparent production, while we ensure the highest quality standards in material procurement.

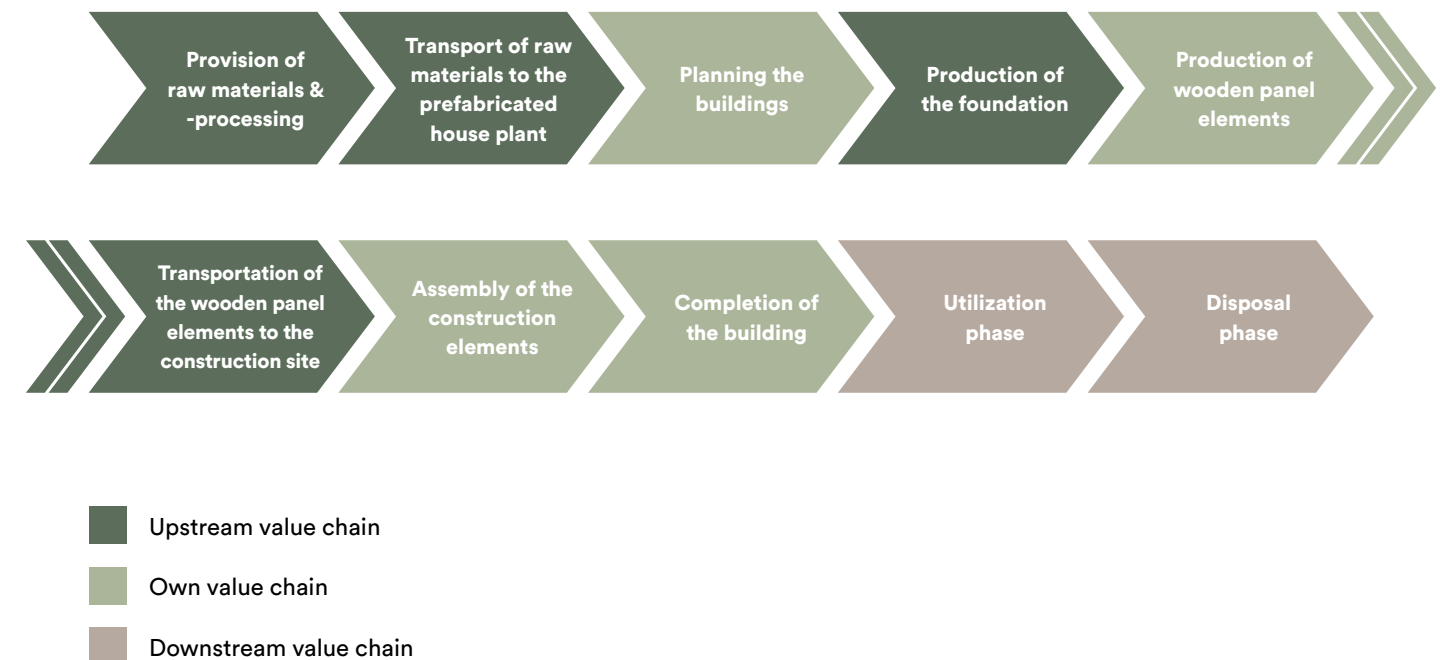
For us, sustainability does not end at the factory gates - it begins in the upstream value chain. In 2024, we carried out a risk analysis, with the result that no human rights due diligence obligations were violated at our direct suppliers. This confirms that we are on the right track with our regional suppliers.

We continuously analyze our entire value chain in detail for potential environmental and social sustainability risks. Our aim is to identify risks at an early stage, take

proactive countermeasures and ensure and further optimize our sustainable procurement.

One example of our consistent approach: we source our solid structural timber (KVH) directly from a supplier in the Rhön region in central Germany - just 30 kilometers from our production facilities. This ensures not only regional but also sustainable raw material sourcing. In addition, we are committed to sourcing at least 80% of the wood we use from FSC or PEFC-certified sources.

In 2024, we exceeded this target with a share of 90% - a success that we want to build on. Sustainability is not a trend at Oikos, but a firmly established principle that we live by in all areas of our supply chain. Our customers can rely on this: Anyone who builds with Oikos is building on responsibility, transparency and a sustainable future.



Waste and recycling

At Oikos, we work with a variety of materials, including wood, wood-based materials, plasterboard and insulating material. The efficient use of the raw materials used to produce these materials is a central element of sustainable business activity. It is therefore our aim to keep the amount of materials used in our daily processes as low as possible and to achieve the highest possible recycling rate. The future-oriented equipment in our plants, which enables particularly efficient processing, contributes to this. As not all materials can currently be recycled, we are constantly working on new solutions. At 58%, wood accounts for the largest proportion of materials used. We already process production waste into wood pellets and chipboard or use wood waste to heat our plants.

Targets for reducing and recycling waste:

- ▶ **Total waste**
Our goal is to reduce the total amount of waste we generate by 5% between 2020 and 2025.
- ▶ **Gypsum waste**
Gypsum accounts for around 30% of our production waste. Due to technical restrictions, our gypsum waste is currently not yet recyclable. We are working with our disposal companies and suppliers to develop a recycling concept.

The proper disposal of building materials, especially those containing hazardous substances, is achieved by seamless documentation and monitoring of the processes in our factories and on our construction sites. Although it is not required by law, we have trained a waste management officer and appointed an environmental management officer as part of our environmental management system. These activities are part of the Oikos Group's Integrated Management System (IMS). Changes are monitored via monthly waste balances.

Even though our long-term goal is a future without waste, we are currently unable to completely avoid waste from the paper, cardboard or plastic packaging in which our suppliers deliver their products. However, together with our suppliers, we are looking for solutions to minimize this waste as well: Our window manufacturers, for example, have already introduced reusable packaging for us. This robust packaging is not only reusable, but also offers better protection for the windows supplied.

Further measures in this area:

- ▶ Our window frames contain a minimum proportion of recycled plastic of 25 to 45%.
- ▶ The cardboard used for packaging material is mainly made from recycled paper and -cardboard box.
- ▶ Polystyrene from production is returned to the supplier for recycling.
- ▶ Wood waste is processed directly into wood pellets by a third-party company and used for heating in the plant.

At Oikos, waste is mostly produced in the form of:



Waste on the construction site

On many construction sites in Germany, it is still common practice to dispose of mixed construction and demolition waste unsorted in containers. Although the contents of these containers are later separated into fractions in waste sorting plants, most of it remains a mixture of different types of waste and is thermally recycled.

As a manufacturer of prefabricated houses, we are able to shift a large part of the added value from the construction site to our production facilities, where we can sort and recycle waste more easily. Thanks to the prefabrication of the houses, significantly less waste is produced directly on the construction site compared to other construction methods.

We are continuously working on improving waste separation on our construction sites. Despite its obvious advantages, the separation of waste on the construction site also poses challenges: on the one hand, the market for the disposal of such waste in Germany is not yet designed for its proper separation, and on the other hand, the separation of materials on the construction site requires additional time.

The effectiveness of our defined measures is monitored by internal audits and construction site audits. In addition, an external audit in accordance with DIN EN ISO 14001:2015 is carried out by TÜV Rheinland.

Our supplier can already report the CO₂ emissions of our construction site waste to us in Scope 3.





Social Responsibility

For us at Oikos, taking responsibility means more than just making a contribution to environmental protection. We see sustainability as one of the cornerstones of our social responsibility and it is an essential part of our corporate culture to live this responsibility every day.

Against the backdrop of changing social and ecological requirements, we want to achieve the satisfaction of our employees and customers through high-quality, sustainable products.

Our workforce

Our employees are our most important asset. That is why we attach great importance to continuously improving their satisfaction and development opportunities, training new qualified specialists and providing our managers with ongoing training. This includes, for example, the constant implementation and monitoring of health and safety measures. We ensure that our employees contribute their strengths to our day-to-day processes and develop their potential skills through our training and development programs.

We have set ourselves the goal of keeping staff turnover 30% below the construction industry average - and have achieved this for the fifth time in a row in 2024. The industry average is set as a benchmark by the Federal Association of the German Construction Industry and is updated annually.

Among other things, we offer our employees:

- ▶ Flexible working hours for parents returning from parental leave
- ▶ Guidelines for working from home, where possible
- ▶ Medical care, disability insurance, parental leave and retirement provision¹
- ▶ Holiday pay and Christmas bonus
- ▶ Employee discounts with various companies, including local electricity providers and accident insurers

¹ Excluded from this are only working students and marginally employed persons

Our commitment: to our employees

Integrative working environment

We attach great importance to providing our employees with full support. To this end, we have up a representative body for severely disabled employees and a representative body for young people and trainees.

In order to further increase the proportion of women in our workforce, we specifically promote female talents and invite schoolgirls to our companies for „Girls' Day“, for example. We also promote the integration and further training of refugees, for example by them with training.

Training future specialists

success. We offer eleven different apprenticeships and five dual study programs. In 2024, we employed a total of 89 trainees who are guaranteed a permanent position for the first year after completing their apprenticeships.

Leading the way in employee retention

We promote strong employee loyalty through a familiar working environment and attractive additional benefits that go beyond the statutory requirements. We support joint activities to strengthen the team spirit.

Last summer, for example, some departments went on a joint canoe trip.



Further training for our employees

By focusing on further training, we can further optimize our production, assembly and sales activities. This makes us less dependent on the external labor market. The average number of training hours per employee has from 5.1 hours per year in 2021 to 9.5 hours in 2024. We are pursuing the goal of at least ten hours per year per commercial and technical employee.



Our workforce



1,842

Employees



48 %

Commercial/
technical
employees



52 %

Industrial
employees



21 %

female
workforce

Equal opportunities, diversity and non-discrimination

At Oikos, we are committed to equal opportunities and see diversity in our workforce and leadership team as a great strength and opportunity. We do not tolerate any direct or indirect form of discrimination or harassment. Our support for all our employees includes, for example, the establishment of a representative body for severely disabled people in our company.

Throughout the Oikos Group, all job advertisements are formulated in a gender-neutral manner in the interests of non-discrimination. If applicants in the application process have the same specialist knowledge, we ensure a balanced gender ratio in the recruitment process.

Employee participation

We are committed to open and constructive dialog with our employees. We also respect the right of employees to freedom of association and collective bargaining as well as the right to form, join and be represented by interest groups. All Oikos companies have existing collective agreements that cover a total of 96% of employees. Those employees who are not covered by the collective agreement have individual employment contracts. Oikos has also concluded a standard contract for this group. Conditions such as working hours and annual leave are set out in these contracts.

Health and safety

It is a matter of course for us to offer our employees as safe a workplace as possible and to prevent accidents in our production and on construction sites by all means possible. There were no work-related fatalities in 2021, 2022, 2023 or 2024 and only one serious injury was reported in 2024.

We use a TÜV-certified management system for health and safety in accordance with international standards (DIN ISO 45001:2018) and a management system for occupational health and safety (AMS-Bau) certified by BG Bau. Should measures become necessary to rectify problems, these are monitored, recorded and processed. To this end, monthly sickness and accident figures are reported, which were agreed as part of the targets for our managers and KPIs. In addition, regular audits are carried out, for example on our construction sites, to check compliance with the guidelines.

Safety training and risk prevention

Oikos Group employees receive comprehensive training in the current accident prevention regulations for their area. In addition to the specialist for occupational safety, safety officers are also appointed in the individual areas. Accidents or near-accidents are reported, analyzed, assessed and documented using standardized forms. To prevent accidents from occurring in the first place, new approaches for greater safety are continually being developed. We also participate in the working group „Occupational Safety and Environment“ of the BDF and work closely with the BG Bau to further reduce potential risks.

Our approach to operational safety includes:

Prevention

- ▶ Reduction of dust exposure through dust extraction systems at the workplaces
- ▶ Modernization of roof and ceiling production in the carpentry business through the introduction of multifunctional bridges

Sensitization

- ▶ Weekly meetings to discuss accidents at work in the previous week
- ▶ Introduction of the “5 S” method (sort, set in order, shine, standardize, sustain) for accident reports with photos to determine causes and effects
- ▶ Introduction of CIP reports (continuous improvement process) for reportable accidents to implement preventive measures and avoid similar accidents



Health in the workplace

As an employer, we attach great importance to offering our employees a wide range of benefits and creating the best conditions for a healthy life at work and beyond. The increasing automation of processes in our production facilities helps to reduce physically intensive activities and thus reduce the risk of injury and health risks for our employees.

Health promotion and prevention programs also play an important role. As contractually agreed, we use the BG Bau health service. Together with the AOK health insurance fund, we assess the causes of illness and define appropriate preventive measures. Voluntary or mandatory screenings are carried out regularly - for example with regard to noise or dust exposure. We also receive advice and support on prevention from the BG Bau. Our occupational health service takes part in the quarterly meetings of our occupational health and safety committee together with the company doctor and the management.

Education and training

At Oikos, all employees have a variety of opportunities for personal and professional development. Training and professional development is a key pillar of our HR and recruitment strategy. By focusing on additional training, we will be able to further expand our production, assembly and sales activities and thus reduce our dependency on the external labour market. The average number of training hours per employee increased from 5.1 hours in 2021 to 9.5 hours in 2024. The aim is to continue a minimum of 10 hours per commercial and technical employee by 2025.

In order to remain competitive, we invest a lot of time in recruiting and retaining employees – including young talent. We strive to collaborate with secondary schools, vocational and technical colleges as well as universities, and we actively advertise at job fairs. By training junior employees in line with their needs, we can secure our long-term competitiveness.

In addition to a wide range of work experience opportunities in all areas of the Oikos Group, we offer eleven different apprenticeships and five dual courses of study. In 2024, we employed a total of 106 apprentices in the Oikos Group. After graduation, we provide all apprentices with a one-year employment guarantee.

Against a backdrop of constant change, we want to ensure that our workforce can also grow and develop in order to secure the long-term success of our Group. In light of this, we established a differentiated personnel

development concept in 2022. As part of this process, we have set internal targets for the number of training hours per year per employee, and introduced the Eloomi learning management system. This enables us to offer e-learning courses on topics such as compliance, occupational health and safety. Our goal for 2025 is to continue to provide at least ten hours of training per year for commercial employees and five hours for industrial employees.

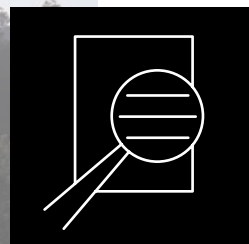
A selection of our training tools:

- ▶ Seminars and training plans for all employees in accordance with DIN ISO 9001
- ▶ Regular TÜV certification in prefabricated house construction for site managers
- ▶ Internal training by an external trainer for IHK (German Chamber of Commerce and Industry) trainees every other week
- ▶ E-learning course on the EU General Data Protection Regulation (GDPR) and compliance
- ▶ Further training for individual employees to maintain their status as DGNB consultants
- ▶ Proof of qualification as a trainer for employees in charge of training
- ▶ Language courses in German for production employees

Support for further training

All of our employees have the opportunity to apply for funding for further qualifications and receive individual support for a wide range of continuing education courses, from programmes offered by the German Chamber of Commerce and Industry to university degree courses. A leave of absence or a sabbatical to participate in full-time further training or qualification is also possible – with the guarantee that employment at Oikos can continue after graduation.





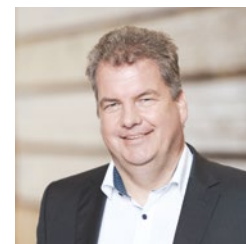
Corporate Responsibility

Ethical standards, sustainable working methods, good business practices and compliance - these are the cornerstones of our Group. Governance is about how we align the management of our Group with our values and business interests. This extends to all our stakeholders, from customers and employees to suppliers, subcontractors and political decision-makers. Governance is deeply rooted in our organization and influences it from the top management level down to the operational level in QHSE (Quality, Health, Safety and Environment) or HR matters and from the sustainability experts in our houses to our supply chain. To this end, we have drawn up a Code of Conduct whose binding rules and principles of action apply to the entire Oikos Group and which serves as a guide for dealing with our stakeholders. The Code sets out standards for conducting our business with integrity and correctness and guides us in our daily work.

Corporate management

At Oikos, responsibility for corporate governance lies with the Management Board as the highest management body. In 2024, the Management Board consisted of four managing directors and will be by a further managing director at the beginning of 2025.

In doing so, it performs its duties in accordance with applicable law, instructions and resolutions of the Advisory Board and the Shareholders' Meeting as well as the applicable rules of procedure. The Group's Advisory Board is not a Supervisory Board within the meaning of Section 52 of the German Limited Liability Companies Act (GmbHG), meaning that the provisions of this law do not apply to the Advisory Board. The Management Board is not officially chaired, but Marco Hammer formally heads the Management Board as Chief Executive Officer. All managing directors have been with the Group for a long time and, together with the majority shareholder Goldman Sachs Asset Management, are also shareholders of the Group.



MARCO HAMMER
GROUP CHIEF
EXECUTIVE OFFICER

Born: 1970 Gender: Male
Nationality: German
With the company since: 2006
In the current position since: 2018

Education:
Studied business administration
Tax consultant, auditor

Previous stations:
Management consultancy

Sustainability expertise:
Sustainable corporate strategy and
sustainable construction



**DIPL. ING. (FH)
JÜRGEN HAUSER**
GROUP CHIEF
SALES OFFICER

Born: 1967 Gender: Male
Nationality: German
With the company since: 2015
In the current position since: 2015

Education:
Study of wood engineering

Previous stations:
Managing director, division manager and production
manager in the prefabricated house industry

Sustainability expertise:
Sustainable construction with wood and
sustainability communication



**DIPL. ING.
MARCO D'AGOSTINO**
GROUP CHIEF
OPERATING OFFICER

Born: 1972 Gender: Male
Nationality: German
With the company since: 2016
In der aktuellen Position seit: 2016

Education:
Study of mechanical engineering

Previous stations:
Production manager, project manager and plant
manager in the automotive industry

Sustainability expertise:
Occupational safety, energy management Directly
responsible for QHSE



CHRISTIAN GARKE
GROUP CHIEF
FINANCIAL OFFICER

Born: 1971 Gender: Male
Nationality: German
With the company since: 2019
In der aktuellen Position seit: 2019

Education:
Study of business administration

Previous stations:
Project manager in management consulting and finance
director in the private equity sector

Sustainability expertise:
Reporting, compliance, directly responsible for
sustainability department and compliance officer

Since January 2025, the management of the Oikos Group has been supplemented by Nils Klose as Group Chief Digital Officer.



Interview: Nils Klose - focusing on digitalisation and ESG

Nils Klose joined the Oikos Group's management team as Chief Digital Officer (CDO) at the beginning of 2025. After completing his practical training as a freight forwarding agent and studying international business administration, he has worked extensively in the areas of digitalisation, data management, IT infrastructure, IT security and marketing. In his role, he is responsible for central future topics for all three brands across the Group. His area of responsibility also includes the subsidiary Lichteht in Hamburg.

Before joining the Oikos Group, Nils Klose was Managing Director at Schüttflix, a digital platform for the supply and disposal of bulk materials on construction sites. His focus there was on bringing supply and demand together in an efficient and user-friendly digital way. Previously, he was CEO of SilverTours GmbH (operator of billiger-mietwagen.de) and held management positions at Arvato AG. This experience has given him valuable insights into the digitalisation of business processes and the development of digital platforms.

His work at the Oikos Group is centred around three main goals:

- ▶ To sell more homes.
- ▶ To provide customers with an excellent buying experience and support.
- ▶ To increase sales and earnings.

For Nils Klose, digitalisation and sustainability go hand in hand. Efficient digital processes not only save resources, but also provide customers with a modern, transparent and smooth shopping experience.

„ESG is indispensable in today's world, as it provides the framework for sustainable business and investment. In the face of global challenges such as climate change, social inequalities and the need for transparent corporate governance, ESG not only offers solutions to minimise risk, but also opportunities for growth and long-term value creation - we all want to take advantage of these together!“

Performance evaluation

The Management Board holds meetings at regular intervals and reports to the Advisory Board on a monthly basis. The Advisory Board reviews both the performance of the Group, including the projects and targets with regard to ESG, and the performance of the Management Board. The targets for the individual members of the Management Board are agreed and regularly reviewed by the Personnel Committee. This committee is made up of members from the Advisory Board and the Management Board.

Our remuneration guidelines for managers

Our remuneration policy for managing directors includes a monthly fixed salary plus an annual bonus: The total bonus amount on the Group's company-wide target achievement. No further payments or pension benefits have been agreed and our contracts do not contain any clawback clauses.

By making ESG targets part of the incentive systems for the Management Board and some executives, we ensure that the decisions made at management level contribute directly and measurably to the achievement of our Group-wide ESG targets. The targets relevant to the variable payments are set early each year. After the annual financial statements, the previous year's performance is reviewed and the variable payment is determined. Remuneration and contract details for the Management Board are negotiated with the shareholders and regularly reviewed by the Personnel Committee.



Involvement of stakeholder groups

An active and open relationship and continuous exchange with all our stakeholders is an integral part of our corporate culture and essential for our business and sustainability goals. Our relevant stakeholder groups include our customers, our current and future employees, our suppliers and subcontractors as well as political decision-makers.

Communication of significant concerns

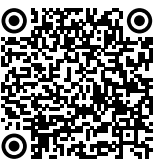
Oikos’ governance structure includes several channels through which significant concerns can be communicated to the Executive Board. These include monthly meetings of the Executive Board with and without the second level of management and weekly COO meetings with the technical management and plant management. After daily SQDP (Safety, Quality, Delivery, People) meetings, all significant concerns and customer or quality issues reported directly to the COO and brought to the attention of the customer service department and management. In addition, all accidents at work are reported to the Management Board. We operate an up-to-date compliance system with clear guidelines and have established a Group-wide code of conduct including a whistleblower system. The works councils meet on a monthly basis and the works council chairpersons can address employee concerns in regular meetings with the management. There is a Group-wide works council at Oikos.

Memberships

As an active member of a large number of industry associations and initiatives at Group level, we are able to exchange specialist knowledge and actively drive innovation in our industry:

- ▶ BDF (Bundesverband Deutscher Fertigbau e. V.)
- ▶ BMF (Bundes-Gütegemeinschaft Montagebau und Fertighäuser e. V.)
- ▶ Global Compact of the United Nations
- ▶ DGNB (Deutsche Gesellschaft für Nachhaltiges Bauen e. V.)

Statement of principles of the Oikos Group



Compliance

It is essential that we always act with integrity and comply with applicable laws and regulations. We stand for a clear commitment to combating corruption and bribery, unfair competition and discrimination of any kind and to fully protecting the privacy of our customers.

Our approach in this area is based on our Group-wide compliance system. Following an analysis of our company and risk assessments on various topics, corresponding guidelines were drawn up on this basis in 2021. Under the leadership of internal employees, we have drawn up a comprehensive Code of Conduct (CoC) in consultation with a law firm.

Our improved compliance system, which was introduced Group-wide at the turn of 2021/2022, also includes a modern whistleblower platform for reporting compliance incidents. This enables and encourages our employees to confidentially report violations within the Oikos Group. In 2022, one anonymous report was received via the whistleblowing platform, after which no action was required.

In 2022, we also introduced the „Compliance“ e-learning course. In addition to an introduction to the compliance function, the topics of anti-corruption and whistleblowing are covered. In production, general information about the compliance system, our CoC and all relevant guidelines is published on a notice board and on the intranet.

In order to live up to our responsibility in the global supply chain, we drew up a declaration of principles for human rights in 2024. This documents our commitment to respecting internationally recognized human rights and defines measures to identify, prevent and mitigate potential risks in our business processes and along the entire value chain. The declaration of principles forms the basis for our further human rights due diligence obligations and is regularly reviewed and further developed.

Our Code of Conduct and our guidelines are reviewed on an ongoing basis - at least every six months - and adjusted if necessary. We also plan to have external compliance reviews carried out every six months.

Anti-corruption

At Oikos, we are committed to preventing corruption and bribery and to complying with applicable laws and regulations. All employees are prohibited from directly or indirectly offering, promising, giving or soliciting anything in order to obtain improper benefits or contracts. Offering, giving, requesting or accepting cash or similar is strictly prohibited. The actions of our employees must never give rise to the impression that they are exercising undue influence over the business of any third party or that they are exposed to undue influence by granting or receiving benefits of any kind.

As part of our fight against corruption, we also take active action against money laundering and terrorist financing. For example, we do not accept payments that originate from illegal sources or business activities, and no cash payments in excess of €10,000 may be made or accepted. We carefully verify the identity of our customers, business partners and other third parties with whom we intend to do business. Our aim is to only maintain business relationships with reputable partners whose activities comply with the law and whose resources have legitimate origins.

Anti-competitive behaviour

We ensure that our business is conducted in full compliance with all relevant legal obligations, including applicable antitrust laws. We have also made it clear in our Code of Conduct that we accept the principles of free, fair and open competition as the basis of our business activities. In particular, we refrain from any collusion or

arrangement that unlawfully restricts competition – including price agreements, production restrictions, tendering procedures, capacity restrictions and general terms and conditions of business. Informal handshake agreements and the mere exchange of strategically relevant information with competitors are also prohibited.

Protection of customer data

At Oikos, we take data protection and data security requirements very seriously. As a minimum standard, we strictly adhere to the applicable data protection laws and regulations. Our Code of Conduct also states that our employees must respect and protect the dignity and privacy of the person, their personal data and their personal rights. When handling personal data, it is important to ensure the utmost care and confidentiality: The collection, storage, use and other processing of personal data is carried out in compliance with the applicable data protection law, in particular the current version of the EU General Data Pro-

tection Regulation (GDPR). We offer regular training on data protection in accordance with legal regulations. All information we receive will be treated confidentially and will only be used for the purpose of further developing our business relationship and improving our product. In 2021, 2022, 2023 and 2024, there were no cases in which customer data was unlawfully passed on, stolen or lost. Business secrets may not be disclosed to third parties. This applies to both our employees and our business partners, even after their employment contract has ended.





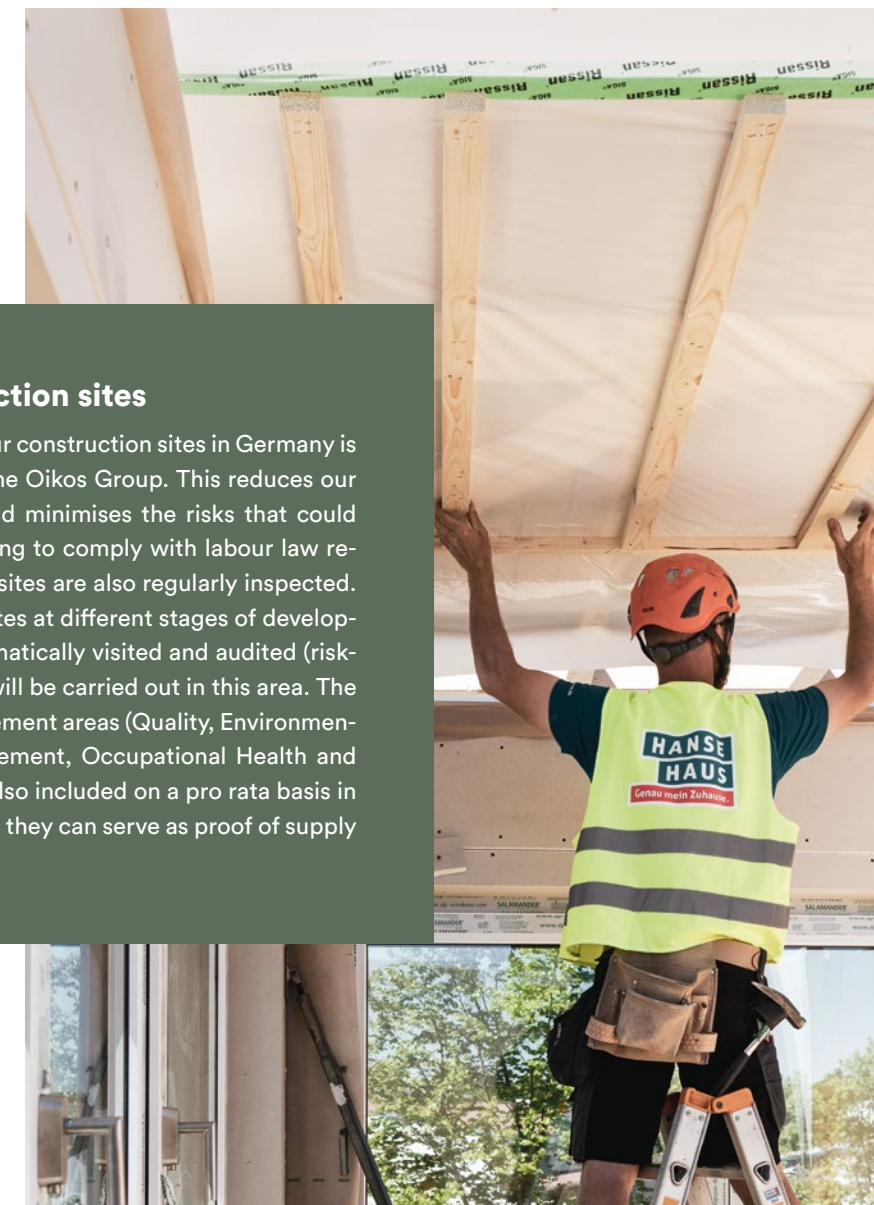
Assessment of environmental protection and social commitment at suppliers

In order to minimise the environmental impact of our activities throughout our supply chain, we ensure compliance with applicable environmental, labour and safety standards when selecting our suppliers and partner companies. Our collaboration with external partner companies is governed by supplier contracts, which include a commitment to sustainability standards and ethical conduct, such as a ban on child and forced labour. All contracts with our major building materials suppliers and subcontractors include these obligations. The templates for our supplier contracts are regularly reviewed and updated in accordance with the latest regulations.

Our focus is currently on our first-class suppliers. We are aware that we also have to expect certain risks from our upstream suppliers. We are also aware of problems with individual products, and are taking appropriate steps to combat them. For example, products such as natural stone windowsills that are obtained in Asian countries are already no longer part of the standard equipment of Oikos houses. We are constantly working on further expanding our sustainable supply chain management in the coming years. Our quality managers conduct annual supplier audits in order to verify compliance with our contractual obligations and assess the environmental and social impact. Our regular site audits also examine aspects like supply chain problems. Supply chain reviews and assessments in 2021, 2022, 2023 and 2024 did not reveal any significant actual or potential adverse social impacts that would have required corrective action or the termination of the relevant contracts.

Inspection of construction sites

Part of the finishing work on our construction sites in Germany is carried out by employees of the Oikos Group. This reduces our reliance on subcontractors and minimises the risks that could arise from subcontractors failing to comply with labour law requirements. Our construction sites are also regularly inspected. As part of this, construction sites at different stages of development and execution are systematically visited and audited (risk-based auditing). More audits will be carried out in this area. The audits assess all QHSE management areas (Quality, Environmental Protection, Energy Management, Occupational Health and Safety). Supplier aspects are also included on a pro rata basis in construction site audits so that they can serve as proof of supply chain maintenance.




Human rights and working conditions


















At Oikos, we support and respect internationally recognised human rights, in particular as established in the Universal Declaration of Human Rights and the European Convention for the Protection of Human Rights and Fundamental Freedoms. We conduct our business in accordance with these human rights standards. It is a top priority for us to avoid any involvement in human rights violations; we do not accept violations of these rights and we will intervene against any such violations. We do not employ children and comply with the applicable laws for the protection of child and youth labour in accordance with the principles of the International Labour Organization of the United Nations. We are also committed to fighting forced labour and do not tolerate any form of it, neither in our own operations nor in our value and supply chains. Oikos condemns and prohibits all forms

of human trafficking, modern slavery and violence. In 2021, 2022, 2023 and 2024, we were not aware of any cases of child or forced labour in our own operations or at our suppliers. Oikos also prohibits workers from being charged (agency) fees for possible employment in our Group and protects them from bonded labour. We are committed to taking action against undeclared labour and illegal employment at Oikos and in our value and supply chains. To this end, we pay particular attention to carefully checking the validity of identity documents and work permits. We respect the right to collective bargaining under the respective national law. We are not aware of any companies or suppliers whose right to freedom of association and collective bargaining would have been at risk in 2021, 2022, 2023 and 2024.

Key figures at a glance





















Unless otherwise stated, the key figures to the entire Oikos Group. The ESRS key figures marked with a tick  in the „Sustainability Report 2024“ of Oikos Holding International GmbH were subject to a limited assurance engagement for the 2024 financial year by Grant Thornton. General statements resulting from ESRS 1 and 2 were not taken into account.

Environment

Key figures		Audit 2024	Unit	2024
ENERGY CONSUMPTION AND MIX (E1-5)				
Energy consumption and energy mix	Total energy consumption from fossil sources		MWh	15,248.7
	Fuel consumption from coal and coal products		MWh	-
	Fuel consumption from crude oil and petroleum products		MWh	12,288.9
	Fuel consumption from natural gas		MWh	2,157.1
	Fuel consumption from other fossil sources		MWh	752.1
	Consumption from electricity received from fossil sources		MWh	50.6
	Total energy consumption from nuclear sources		MWh	7.5
	Total energy consumption from renewable sources		MWh	7,108.1
	Fuel consumption incl. biomass		MWh	1,838.1
	Consumption from purchased electricity		MWh	4,697.7
	Consumption of self-generated energy		MWh	572.3
	Generation of energy from renewable sources		MWh	1,076.5
	Total energy consumption		MWh	22,364.3
	Share from fossil sources		%	68.18
	Share from nuclear sources		%	0.03
	Share from renewable sources		%	31.78
	Net revenue		€	581,469,820.67
	Energy intensity per euro of revenue ¹⁾		MWh/€	0.00003846

¹⁾ The Oikos Group generates 100% of its revenue in the climate-intensive „construction“ sector

Explanation of the calculation:
The energy consumption from the German electricity mix was divided into electricity from fossil sources, nuclear sources and renewable sources according to the energy source mix. With the exception of wood, the data for energy requirements and the resulting emissions are based on invoices from energy suppliers. A heat meter was installed at all locations for the wood-fired heating systems. The energy consumption for each energy source for which this is applicable is weather-adjusted, with the exception of the consumption of heating systems.

Key figures		Audit 2024	Unit	2024
ENVIRONMENT (E1-6)				
emissions total	Scope 1: Gross volume of direct GHG emissions		t CO ₂ e	3,885
	Scope 2: Gross volume of indirect energy-related GHG emissions ²⁾		t CO ₂ e	44
Scope 1: emissions Locations	Combustion processes of stationary plants		t CO ₂ e	801
	of which heating oil		t CO ₂ e	265
	of which propane gas		t CO ₂ e	171
	of which natural gas		t CO ₂ e	315
	Biogenic CO ₂ emissions (of which wood)		t CO ₂ e	50
	Internal transportation - diesel		t CO ₂ e	303
Scope 1: emissions Transportation (not internal)	Non-internal transportation - diesel		t CO ₂ e	2,667
	Non-internal transportation - gasoline		t CO ₂ e	65
Scope 1: emissions Show houses	Combustion processes of stationary plants		t CO ₂ e	82
	of which natural gas		t CO ₂ e	76
	of which propane gas		t CO ₂ e	6
Scope 2: emissions Market-based	Market-based		t CO ₂ e	44
	of which green electricity		t CO ₂ e	0
	of which electricity mix		t CO ₂ e	43
	of which district		t CO ₂ e	1
Scope 2: Emissions Location-based	Location-based		t CO ₂ e	1,596
	of which electricity		t CO ₂ e	1,595
	of which district		t CO ₂ e	1

The percentage share of Scope 1 greenhouse gas emissions from regulated emissions trading systems is 0.

²⁾ The market-based approach was chosen for the total amount of CO₂ emissions

Explanation of the calculation:
The following categories belong to Scope 1: emissions from heating systems at company locations, factory traffic company locations, heating of show houses (propane gas, natural gas), fuel consumption of company vehicles. The following categories belong to Scope 2: emissions from electricity procurement for the company locations, electricity procurement for show houses, electricity procurement for the use of electrically powered company vehicles, district heating for show houses. With the exception of wood, the data for energy requirements and the resulting emissions are based on invoices from energy suppliers. A heat meter was installed at all locations for the wood heating systems. To be on the safe side, it was assumed that the company cars run entirely on electricity from the German electricity mix.

Conversion factors

Energy source	kgCO ₂ /kWh
Heating oil	0,2664
Propane gas	0,2358
Natural gas	0,1814
Wood	0,027
District heating	0,2358
Green electricity (marked based)	0,000
GER-Electricity mix	0,3770
Diesel	0,2660
Petrol fuel	0,2564

Key figures		Audit 2024	Unit	2024
RESOURCE OUTFLOWS (E5-5)				
Amount of waste Production locations	Total amount of waste generated	✓	t	6,267
	of which residual waste	✓	t	3,399
	of which waste paper	✓	t	132
	of which organic waste	✓	t	0
	of which hazardous waste	✓	t	0
	of which recycling	✓	t	2,736
	of which other	✓	t	0
From disposal diverted waste	Total weight of waste diverted from disposal	✓	t	2,869
	Hazardous waste	✓	t	6
	Preparation for reuse	✓	t	0
	Recycling	✓	t	6
	Other recovery processes	✓	t	0
	Non-hazardous waste	✓	t	2,863
	Preparation for reuse	✓	t	0
	Recycling	✓	t	2,863
	Other recycling processes	✓	t	0
Waste forwarded for disposal	Total weight of waste forwarded for disposal	✓	t	3,399
	Hazardous waste	✓	t	2
	Incineration (with energy recovery)	✓	t	1
	Combustion (without energy recovery)	✓	t	0
	Landfilling	✓	t	0
	other types of disposal ¹⁾	✓	t	1
	Non-hazardous waste	✓	t	3,397
	Incineration (with energy recovery)	✓	t	1,154
	Combustion (without energy recovery)	✓	t	0
	Landfilling	✓	t	0
	other types of disposal ¹⁾	✓	t	2,243

¹⁾ No precise information on the disposal route

Key figures		Audit 2024	Unit	2024
RESOURCE OUTFLOWS (E5-5)				
Total quantity and percentage of non-recycled waste	Total amount of non-recycled waste	✓	t	3,399
	Total amount of recycled waste	✓	t	2,869
	Percentage share non-recycled waste	✓	%	54
Total quantity of ha- zardous (lichen) waste and radioactive waste	Total amount of hazardous waste	✓	t	8
	Total amount of radioactive waste	✓	t	0
Sector-relevant Waste streams	The largest types of waste in terms of volume are wood, gypsum, paper, cardboard or plastic packaging and mixed packaging.			

The waste volumes are determined at the production sites using monthly waste balances by the waste management officers as part of the environmental management system. With the exception of wood that is thermally utilised on site, the waste quantities are based on measured quantities that our waste disposal companies report on invoices. For wood utilised thermally at the site, the waste quantities are calculated on the basis of the amount of heat generated. The waste management system is verified by external audits as part of the environmental management system in accordance with DIN 14001. Our products and activities generate little hazardous waste, which is treated in accordance with local regulations.

Social

The figures in this table are total employees (head count) including temporary employees, those with inactive employment contracts, apprentices and management. Reporting Date 31.12.2024

Key figures	Audit 2024	2024
CHARACTERISTICS OF EMPLOYEES (S1-6)		
Information on employee head count by gender		
Gender		Number of employees (head count)
Male	✓	1,455
Female	✓	387
Other	✓	0
Not reported	✓	0
Total Employees	✓	1,842
Key figures	Audit 2024	2024
CHARACTERISTICS OF EMPLOYEES (S1-6)		
Employee head count in countries where the undertaking has at least 50 employees representing at least 10% of its total number of employees.		
Country		Number of employees (head count)
Germany	✓	1,821
Switzerland	✓	4
Czech Republic	✓	17

Key figures					Audit 2024
CHARACTERISTICS OF EMPLOYEES (S1-6)					
Information on employees by contract type, broken down by gender (head count)					
Reporting Period 01.01.2024 - 31.12.2024					
Female	Male	Other (*)	Not disclosed	Total	
Number of employees (head count)					
387	1,455	0	0	1,842	
Number of permanent employees (head count)					
338	1,315	0	0	1,653	
Number of temporary employees (head count)					
49	140	0	0	189	
Number of non-guaranteed hours employees (head count)					
0	1	0	0	1	
Number of full-time employees (head count)					
234	1,390	0	0	1,624	
Number of part-time employees (head count)					
153	65	0	0	218	
(*) Gender as specified by the employees themselves.					
Key figures					Audit 2024
CHARACTERISTICS OF EMPLOYEES (S1-6)					
Information on employees by contract type, broken down by region (head count)					
Reporting Period 01.01.2024 - 31.12.2024					
Germany	European abroad	Total			
Number of employees (head count)					
1,821	21	1,842			
Number of permanent employees (head count)					
1,632	21	1,653			
Number of temporary employees (head count)					
189	0	189			
Number of non-guaranteed hours employees (head count) ¹⁾					
1	0	1			
Number of full-time employees (head count)					
1,604	19	1,623			
Number of part-time employees (head count)					
217	2	219			

Further information can be found in the Group management report.
The Group management report shows 1,837 employees excluding management.

¹⁾ Call-off workers are not included in the total headcount.

Key figures		Audit 2024				
CHARACTERISTICS OF EMPLOYEES (S1-6)						
Total number of new employees and employee turnover rate						
		Female	Male	Other	Not dis- closed	Total
Total number of new employees	✓	27	84	0	0	111
Total number of employees using the have left the company	✓	40	207	0	0	247
Employee turnover rate in % ¹⁾	✓	-	-	-	-	13

Key figures	Audit 2024	2024
TARIFF CONTRACTIVE DECLARATION AND SOCIAL DIALOGUE (S1-8)		
Percentage of employees covered by collective agreements		
Number of employees covered by collective agreements	✓	1,771
Number of employees	✓	1,842
Percentage	✓	96
Percentage of employees working at branches with employee representatives		
Number of employees working at branches with employee representatives	✓	1,821
Number of employees	✓	1,842
Percentage	✓	99

There are two collective agreements in the Group, one for Bien-Zenker and one for Hanse Haus. Employees in Switzerland are paid on the basis of the collective agreement and are included in the number of employees covered by the collective agreement. There is no european workers council.

Key figures				Audit 2024
TARIFF CONTRACTIVE DECLARATION AND SOCIAL DIALOGUE (S1-8)				
Collective bargaining coverage and social dialogue				
	Collective Bargaining Coverage		Social dialogue	
Coverage rate	Employees – EEA (for countries with >50 empl. representing >10% total empl.)	Employees – Non-EEA (estimate for regions with >50 empl. representing >10% total empl.)	Workplace representa- tion (EEA only) (for countries with >50 empl. representing >10% total empl.)	
0-19%	-	-	-	✓
20-39%	-	-	-	✓
40-59%	-	-	-	✓
60-79%	-	-	-	✓
80-100%	Germany	-	Germany	✓

¹⁾ The quota is calculated from the number of employees who left the company in the reporting year in the numerator and the total number of employees in the denominator

Key figures		Audit 2024	Unit	2024
DIVERSITY INDICATORS (S1-9)				
Gender distribution at the top manage- ment level	Number of employees in the top Management level	✓	Number	4
	of which male	✓	Number	4
	of which male in %	✓	%	100
	of which female	✓	Number	0
	of which female in %	✓	%	0
Distribution of work participants accor- ding to age groups	Total number of employees	✓	Number	1,842
	of which under 30 years	✓	Number	410
	of which 30-50 years	✓	Number	832
	of which over 50 years	✓	Number	600

Definition of the top management level: Management Board of Oikos Group GmbH

Key figures		Audit 2024	Unit	2024
KEY FIGURES FOR FURTHER EDUCATION AND COMPETENCE DEVELOPMENT (S1-13)				
Performance assessments	Total number of employees who work regularly have received a regular performance appraisal	✓	Number	984
	of which male	✓	Number	667
	of which male in %	✓	%	46
	of which female	✓	Number	317
	of which female in %	✓	%	82

Key figures		Audit 2024	Unit	2024
KEY FIGURES FOR FURTHER EDUCATION AND COMPETENCE DEVELOPMENT (S1-13)				
Performance assessments	Total number of employees who work regularly have received a regular performance appraisal	✓	Number	984
	of which diverse	✓	Number	0
	of which diverse in %	✓	%	0
	of which not specified	✓	Number	0
	of which not specified in %	✓	%	0
	Total number of employees, by employee category with Performance assessment	✓	Number	984
	of which management	✓	Number	4
	of which management in %	✓	%	100
	of which salaried employees	✓	Number	799
	of which salaried employees in %	✓	%	92
	of which industrial employees	✓	Number	181
	of which industrial employees in %	✓	%	19
Training and further education	Total number of training and Training hours	✓	Hours	17,562
	of which male	✓	Hours	14,160
	of which female	✓	Hours	3,402
	of which diverse	✓	Hours	0
	of which not specified	✓	Hours	0
	of which management	✓	Hours	80
	of which salaried employees	✓	Hours	11,314
	of which industrial employees	✓	Hours	6,168
	Average training hours per employee	✓	Hours	9.53
	of which male	✓	Hours	9.73
	of which female	✓	Hours	8.79
	of which diverse	✓	Hours	0
	of which not specified	✓	Hours	0
	of which management	✓	Hours	20.00
	of which salaried employees	✓	Hours	13.02
	of which industrial employees	✓	Hours	6.37

A target value of 90 % is aimed for in performance appraisals for employees A target value of 10 hours per employee is aimed for.
The training hours and performance appraisals of employees who left the company during the reporting year are included in the total.

Key figures		Audit 2024	Unit	2024
KEY FIGURES FOR HEALTH AND SAFETY AT WORK (S1-14)				
Management system for health and safety	Number of employees	✓	Number	1,842
	Number of workers covered by the Management system for health and safety Fall security	✓	Number	1,842
	in %	✓	%	100
	Internal audit or external certification of the company's health and safety management system	✓	AMS-Bau (BG Bau) DIN EN ISO 45001 all works incl. building sites	
	Total number of hours worked Working hours	✓	Hours	2,859,398
Number work-related injuries from (all) employees	Number of work-related injuries from all employees	✓	Number	64
	with fatal consequences	✓	Number	0
	with serious consequences (without deaths)	✓	Number	2
	without serious consequences	✓	Number	62
	Rate of work-related injuries from all employees	✓	Rate	22.4
	Rate of deaths	✓	Rate	0
	Rate of work-related injuries with serious consequences	✓	Rate	0.70
	Rate of documentable work-related injuries	✓	Rate	21.68
	Number of work-related illnesses of all employees	✓	Number	0
	Number of days lost due to work-related injuries/illnesses	✓	Number	1.214

Work-related injuries are all reportable accidents at work according to the employers' liability insurance association
Work-related injuries with serious consequences are accidents with a subsequent period of absence > 6 months

Governance

Key figures	Audit 2024	2024
GOVERNANCE (G1-3)		
„Functions at risk“ are functions for which it can be assumed that there is a risk of corruption and bribery due to their tasks and responsibilities.	✓	The management and the purchasing department are considered to be functions at risk
Description of procedures in place to prevent, detect and address allegations or incidents of corruption or bribery	✓	The company has published an anticorruption and bribery policy and provides annual information on anti-corruption and anti-bribery. In the run-up to Christmas, special information is provided on the limits for gifts. The link to the whistleblower system is available on the intranet and on the homepage.
Are the investigators separated from the management chain involved in the matter?	✓	Yes
Description of the procedure for communicating the results to the members of the administrative, management and supervisory bodie	✓	The compliance officer reports violations directly to the management.
An indication of how the organisation communicates its concepts to those for whom they are relevant, to ensure that the concept is accessible and its implications are understood	✓	The information is published on the intranet. The intranet is a centralised information platform within the company. This ensures that the concept is accessible to all relevant employees. Violations must be reported in the whistleblower system.

Key figures	Audit 2024	2024
GOVERNANCE (G1-4)		
The company must provide information on cases of corruption or bribery during the reporting period		
The aim of this disclosure requirement is to ensure transparency with regard to cases of corruption or bribery in the reporting period and the associated results.		
Number of convictions and the amount of fines for offences against corruption and bribery regulations	✓	0 convictions, no fines
All measures taken to address violations of anti-corruption and anti-bribery procedures and standards.	✓	Publication of an anti-corruption and antibribery policy
		Mandatory compliance training for desktop workers in the learning management system
		Reporting system for compliance incidents
Total number and nature of confirmed cases of corruption or bribery	✓	0
Number of confirmed cases in which own employees were dismissed or disciplined for corruption or bribery	✓	0
Number of confirmed cases regarding contracts with business partners that were terminated or not renewed due to violations related to corruption or bribery	✓	0
Details of public legal proceedings for corruption or bribery initiated against the company and its own employees during the reporting period and the outcome of these proceedings. This also applies to cases that were initiated in previous years and whose outcome was only determined in the current reporting period.	✓	No cases

Independent Assurance Practitioner's Report

on a Limited Assurance Engagement on Selected Non-Financial Indicators in the Sustainability Report 2024 for the Financial Year ended December 31, 2024

Note: This document is a convenience translation of the German original. The original German language document is the authoritative version.

To Oikos Holding International GmbH

Assurance opinion

We have performed a limited assurance engagement on the selected non-financial indicators marked with the symbol „✔“ in the Sustainability Report 2024 (hereinafter: „Sustainability Report“) of Oikos Holding International GmbH, Schlüchtern (hereinafter the “Company” which have been prepared in accordance with the relevant requirements of the ESRS and, where applicable, with further criteria specified by the legal representatives of the company in the Sustainability Report, for the financial year from January 1, 2024 to December 31, 2024.

- ▶ Energy consumption and mix (E1-5)
- ▶ GHG emissions of categories Scope 1, 2 (E1-6 paragraph 44. a), b); paragraphs 46-50, AR 39-40, AR 42-45)
- ▶ Resource outflows (E5-5 paragraphs 37-40, AR 29)
- ▶ Characteristics of the undertaking's employees (S1-6)
- ▶ Collective bargaining coverage and social dialogue (S1-8)
- ▶ Diversity metrics (S1-9)
- ▶ Training and skills development metrics (S1-13)
- ▶ Health and safety metrics (S1-14)
- ▶ Prevention and detection of corruption and bribery (G1-3 paragraphs 16-20, AR 4)
- ▶ Confirmed incidents of corruption or bribery (G1-4)

All other contents and external sources of documentation or expert opinions mentioned in the Sustainability Report are not subject to our assurance engagement.

Based on the assurance procedures performed and evidence obtained, nothing has come to our attention that causes us to believe that the selected non-financial indicators of the Company marked with a „✔“ in the Sustainability Report for the financial year from January 1, 2024 to December 31, 2024 are not prepared, in all material respects, in accordance with the relevant requirements of the ESRS and, where applicable, with the specific criteria presented by the legal representatives of the Company.

We do not express an assurance opinion on any other content of the Sustainability Report and on the external source of documentation or expert opinions mentioned in the Sustainability Report.

Basis for the assurance opinion

We conducted our assurance engagement in accordance with the International Standard on Assurance Engagements (ISAE) 3000 (Revised): Assurance Engagements Other Than Audits or Reviews of Historical Financial Information, issued by the International Auditing and Assurance Standards Board (IAASB).

In a limited assurance engagement, the audit procedures performed are less extensive in nature and timing than in a reasonable assurance engagement. Accordingly, the level of assurance obtained is significantly lower than the assurance that would have been obtained if a reasonable assurance engagement had been performed.

Our responsibilities under ISAE 3000 (Revised) are further described in the „Responsibility of the assurance practitioner for the limited assurance engagement on the selected non-financial indicators“ section.

We are independent of the company in accordance with the German professional regulations and have fulfilled our other German professional responsibilities in accordance with these requirements. Our audit practice has implemented the quality management system requirements of the IDW Quality Management Standard issued

by the Institut der Wirtschaftsprüfer (IDW): Requirements for Quality Management in the Auditing Practice (IDW QMS 1 (09.2022)).

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our assurance opinion.

Responsibility of the legal representatives

The legal representatives are responsible for the preparation of the selected non-financial indicators contained in the Sustainability Report in accordance with the relevant requirements of the ESRS as presented and, where applicable, with the substantiating criteria presented by the legal representatives of the company and for the design, implementation and maintenance of internal controls that they have determined to be necessary to enable the preparation of the selected non-financial indicators contained in the Sustainability Report in accordance with these requirements that are free from material misstatements, whether due to fraud (i.e., manipulation of the selected non-financial indicators contained in the Sustainability Report) or errors.

This responsibility of the legal representatives includes the selection and application of appropriate methods to prepare the selected non-financial indicators contained in the Sustainability Report and the use of assumptions and estimates for these selected non-financial indicators to be audited that are reasonable in the circumstances.

Inherent limitations in the preparation of the selected non-financial indicators

The relevant regulations contain formulations and terms that are subject to considerable interpretation uncertainties and for which no authoritative comprehensive interpretations have yet been published. Accordingly, it is the responsibility of the legal representatives to state their interpretations of such formulations and terms in the Sustainability report. The legal representatives are also responsible for the reasonableness of these interpretations. As such formulations and terms can be interpreted differently by regulators or courts, the legality of measurements or assessments of sustainability matters based on these interpretations is uncertain.

These inherent limitations also apply to the audit of the selected non-financial indicators in the Sustainability report.

Responsibility of the assurance practitioner for the limited assurance engagement on the selected non-financial indicators

Our objective is to express an opinion with limited assurance based on our audit as to whether any matters have come to our attention that cause us to believe that the selected non-financial indicators in the Sustainability Report has not been prepared, in all material respects, in accordance with the relevant requirements of the ESRS and, where applicable, with the substantiating criteria presented by the legal representatives, and to issue an assurance practitioners report that includes our assurance opinion on the selected non-financial indicators.

As part of a limited assurance engagement in accordance with ISAE 3000 (Revised), we exercise professional judgment and maintain professional skepticism.

In addition,

- ▶ we obtain an understanding of the process used to prepare the selected non-financial indicators.
- ▶ we identify disclosures that are likely to be materially misstated due to fraud or error, plan and perform audit procedures to address these disclosures and obtain limited assurance to support our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than the risk of not detecting a material misstatement resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- ▶ we evaluate the forward-looking information, including the reasonableness of the underlying assumptions. There is a significant unavoidable risk that future events will differ materially from the forward-looking information.

Summary of the activities performed by the auditor

An audit to obtain limited assurance involves performing procedures to obtain evidence about the selected non-financial indicators. The nature, timing and extent of the procedures selected depend on our judgment.

During our limited assurance engagement, we have performed the following audit procedures and other procedures:

- ▶ assessed the overall suitability of the criteria presented by the legal representatives sustainability report about the selected non-financial indicators
- ▶ gained an understanding of the structure of the Group's sustainability organization
- ▶ asked the legal representatives and relevant employees involved in the data collection and preparation of the selected non-financial indicators
- ▶ assessed the methods used by the legal representatives to prepare the selected non-financial indicators
- ▶ carried out analytical audit procedures, interviews, and review of selected information relating to the selected non-financial indicators
- ▶ reconciliation of selected disclosures with the corresponding data in the consolidated financial statements and group management report
- ▶ evaluation of the presentation of the selected non-financial indicators in the sustainability report

Restriction of use

We draw attention to the fact that the limited assurance engagement was conducted for the purposes of the company and that the report is only intended to inform the company about the result of the limited assurance engagement. Consequently, it may not be suitable for any purpose other than the aforementioned. Therefore, the report is not intended to be used by third parties to make (financial) decisions. Our responsibility is solely to the company. We do not assume any responsibility towards third parties.

Conditions of the engagement and Limitation of Liability

We issue this report on the basis of the engagement agreed with the company, which – also in relation to third parties – is based on the General Engagement Terms for Wirtschaftsprüferinnen, Wirtschaftsprüfer and Wirtschaftsprüfungsgesellschaften (German Public Auditors and Public Audit Firms) as of January 1, 2024 which are attached to this report as Appendix 3.

Our engagement agreement and the General Engagement Terms for Wirtschaftsprüferinnen, Wirtschaftsprüfer and Wirtschaftsprüfungsgesellschaften in the version dated January 1, 2024 apply to the performance of this engagement and our responsibility.

Claims against us for compensation for damage caused by negligence, with the exception of damage resulting

from injury to life, body or health, as well as damages that constitute a duty of replacement by a producer pursuant to section 1 ProdHaftG, is limited to EUR 4 million in accordance with Section 9 (2) of the General Engagement Terms and Conditions for Wirtschaftsprüferinnen, Wirtschaftsprüfer and Wirtschaftsprüfungsgesellschaften in the version dated January 1, 2024. This applies both to claims by our client and to claims asserted against us by third parties arising from or in connection with the contractual relationship. All claimants are joint creditors within the meaning of Section 428 BGB and the maximum liability amount of EUR 4 million per claim is only available to all claimants together once. The distribution of the liability sum is to be determined exclusively by the claimants.

We shall only be liable to third parties who are included in the scope of protection of our contractual relationship. We assume no liability, responsibility or other obligations towards other third parties.

By taking note of the information contained in our assurance opinion, each individual taking note confirms that they have taken note of the above limitation of transfer/liability and acknowledges its validity in relation to us. The provisions of section 334 BGB, according to which objections arising from a contract can also be asserted against third parties, is not waived in this respect either.

Düsseldorf, 30. April 2025

Grant Thornton AG
Wirtschaftsprüfungsgesellschaft

Dr. Claudia Schrimpf-Dörge,
Wirtschaftsprüferin (German Public Auditor)

Anna Vogt,
Sustainability Auditor IDW

Notes

Legal notice

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