

2025

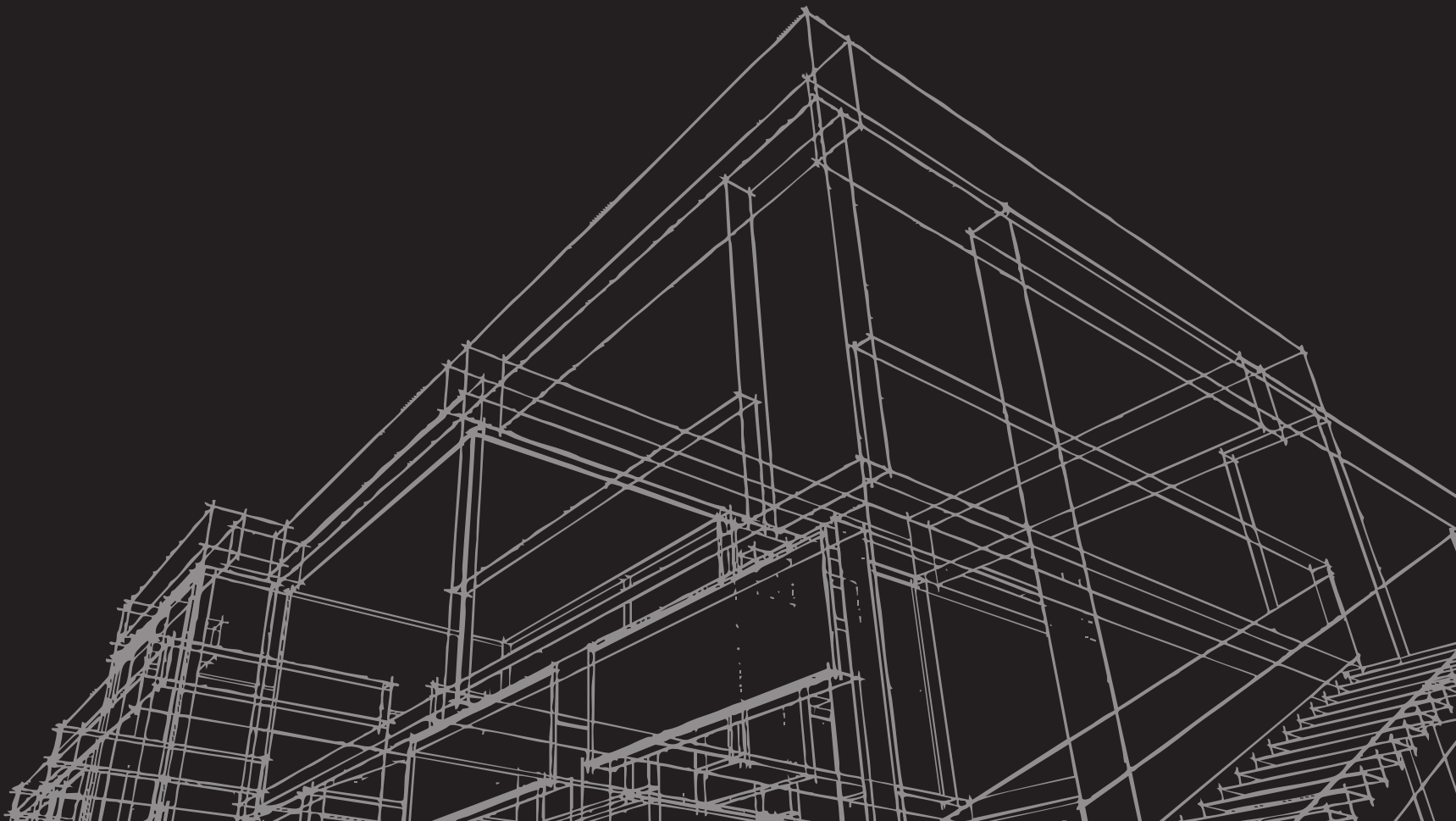
Sustainability report

Oikos Holding International GmbH



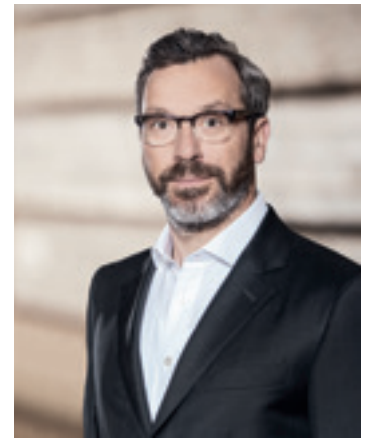
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Sustainability is the foundation for a successful future



CHRISTIAN GARKE
CHIEF FINANCIAL OFFICER

Dear readers,

Sustainability has recently receded into the background of public discussion—at the same time, geopolitical tensions are having a tangible impact on energy markets, commodity markets, and global supply chains. Recent developments in the Middle East show how fragile key supply structures are and how quickly dependencies turn into concrete risks.

For us at the Oikos Group, one thing is clear: sustainability is not a short-lived trend. It is a crucial lever for strengthening raw material security, making supply chains more resilient, and safeguarding our long-term ability to act.

In the 2025 reporting year, we initiated the process of fundamentally updating and sharpening our sustainability strategy. The focus was on anchoring sustainability even more firmly as a binding component of our corporate management and our investment decisions. We want not only to build more efficiently and resource-conservingly, but also to demonstrate that sustainable business is economically viable and forward-looking.

Our sustainability reporting has been a fixed component of our corporate practice for years. For the fourth time in a row, we are presenting our sustainability report and—as in previous years—having selected key performance indicators reviewed by an independent auditor. Reporting is more than a legal obligation for us: it stands for transparency, reliability, and a willingness to engage in dialogue. We want to disclose where we stand, what progress we are making—and where we still need to improve.

A concrete milestone in the reporting year was the switch to biogas in key areas of our production. This marks an important step towards decarbonisation and underscores our commitment to consistently reduce emissions. In parallel, by realigning our digitalisation strategy, we have set the course to optimally harness synergies between efficiency gains, quality management, and sustainability goals. Digital processes enable us to control resource consumption more precisely, make supply chains more transparent, and provide our customers with sustainable solutions even faster.

We have also expanded our business model strategically: with the establishment of the B2B business unit Oikos Objektbau, we are broadening the Oikos Group and opening up new customer groups—particularly in sustainable commercial and municipal construction. This diversification strengthens our economic stability while creating new levers to establish sustainability standards in additional market segments.

For us, sustainability is not a goal we will reach at some point, but a continuous process deeply rooted in our DNA. We are convinced that only those who consistently combine economic success with ecological and social responsibility will continue to succeed in the future.

I would like to thank all employees of the Oikos Group who, with their commitment, creativity, and sense of responsibility, contribute day in, day out to shaping this path.

Enjoy reading,

► **Christian Garke, Chief Financial 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.

At the beginning of 2025, the Oikos Group expanded its service portfolio with the Oikos Objektbau brand to include commercial and conceptual construction projects and added Lichtecht, a company that is consistently driving forward the digitalisation and efficiency of sales, to its brand portfolio.

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 centre of our business activities, and since 2022 we have gone one step further with the introduction of our sustainability strategy and have further developed and updated our strategy based on previous experience and findings. 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

1,843

Employees

Operations in
Germany, Switzerland
and Luxembourg

3 market-leading
independent brands:

Bien-Zenker, Hanse Haus
and Living Haus

Revenue growth of approx.
220 million euros in 2015 to

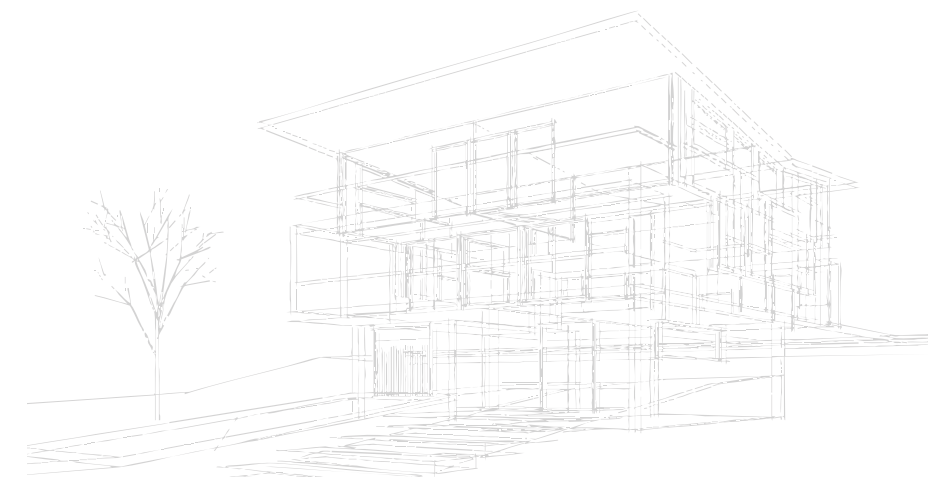
more than **521** million
in 2025

DGNB certificate
in gold for the entire
product portfolio
since 2019

Over
30 %
of all issued

QNG certificates

for residential buildings
(as of November 2025)



Our market— our brands

The Oikos Group is represented in Germany, Luxembourg and Switzerland with its brands Bien-Zenker, Hanse Haus, Living Haus and, since 2025, Oikos Objektbau. While we primarily sell and build prefabricated detached and semi-detached houses with our established brands, Oikos Objektbau is expanding our portfolio to include the B2B area of property and commercial construction. This will allow us to tap into additional market potential and broaden our positioning in order to meet the growing demand for sustainable solutions beyond the traditional detached and semi-detached house segment. In addition, Lichtecht, a company specialising in digital presentation, joined the Oikos Group in 2025.

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 26.5% in 2025 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 2025 with more than 1,200 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 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.



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.



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.



Since 2025, Oikos Objektbau has been expanding the Oikos Group's range of services with professional B2B solutions for institutional and private investors. The focus is on sustainable, economical, and quickly realisable projects in multi-storey timber construction—from residential buildings to modular building solutions and social infrastructure such as kindergartens and care facilities. The portfolio covers end-to-end project delivery: from needs analysis and early concept development through permitting and execution planning to turnkey realisation. With a high degree of prefabrication and modular construction principles, Oikos Objektbau enables short project timelines, precise cost calculations, and maximum planning and investment certainty. Sustainable timber construction forms the basis for energy-efficient and resource-conserving buildings that can also be flexibly adapted to future usage requirements. With a clear focus on the needs of professional developers, Oikos Objektbau offers solutions ranging from high-quality buildings to scalable modular construction concepts.



Since 2025, Lichtecht has complemented the Oikos Group's brand portfolio as a specialised partner for digital visualisation in sales and for customer interactions in prefabricated housing and commercial construction. The company develops innovative digital solutions. The focus is on modern visualisation and configuration systems that enable users to experience realistic representations of houses and modules. Intuitive 3D configurators, virtual tours, and digital selection tools increase decision-making certainty while simultaneously easing the workload of sales and consulting teams. Lichtecht creates an end-to-end digital customer journey. For B2C customers, this results in an emotional and comprehensible product experience; for B2B partners, it provides rapid, data-driven access to variants, costs, and potentials. In this way, the Oikos Group is led into a digital future and construction projects are made more efficient.

Our business model



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.



Our performance

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

Core objectives	Unit	Perfor- mance 2021	Perfor- mance 2022	Perfor- mance 2023	Perfor- mance 2024	Target 2025	Perfor- mance 2025
ENVIRONMENT							
Scope 1 & 2 emissions per house delivered ¹⁾	kg CO ₂ / house	901 ²⁾	835 ²⁾	754 ²⁾	748 ²⁾	738 ²⁾	652 ²⁾
Photovoltaic expansion (compared to 2021)	kWp	32	872	1,192	1,232	—	1,232
100% renewable energy (electricity supply)	—	achieved	achieved	achieved	achieved	maintained	achieved
Core objectives	Unit	Perfor- mance 2021	Perfor- mance 2022	Perfor- mance 2023	Perfor- mance 2024	Target 2025	Perfor- mance 2025
SOCIAL							
Training program for employees ³⁾	Hours	7	15	16	13	10	11
Annual feedback	%	—	73	92	92	90	90
Employee turnover compared to the construction industry	%	54	65	72	75	>30	77
Core objectives	Unit	Perfor- mance 2021	Perfor- mance 2022	Perfor- mance 2023	Perfor- mance 2024	Target 2025	Perfor- mance 2025
GOVERNANCE							
Compliance training for employees	%	—	43	99	100	100	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.



From left to right: Dr Otto Schulz (Member of the Board of the DNP Foundation Association), Kevin Klein, Markus Farnung, Christian Garke

KigaVision | Oikos Group as a finalist for the German Sustainability Award 2026

With KigaVision, our Oikos Objektbau brand has already made it to the final of the “Products – Society” category of the German Sustainability Award in its first year. The award ceremony took place on 4 December 2025 at the Maritim Hotel Düsseldorf. Being a finalist underlines the project’s innovative strength and confirms KigaVision as a pioneering solution for sustainable educational buildings in Germany.

KigaVision stands for a modular daycare solution in timber construction that combines ecological construction, flexible use, and efficient planning processes. The buildings are designed to grow with demand, be repurposed, and promote new forms of community. Additional, climate-friendly childcare places are created quickly for municipalities—a key contribution for communities with rising demand.

At the same time, KigaVision prioritises the circular economy by ensuring that materials are used sparingly, dismantled, and reused—considered from the outset.

At the same time, the Oikos Group once again served as an official partner of the German Sustainability Award, reaffirming its commitment to actively shape the sustainable transformation of the construction and real estate industry.

As part of the event, the Oikos Group also used the platform for professional exchange: our team discussed the opportunities of serial construction and its role in a more sustainable construction industry with experts from business and society—including the DGNB, Dr Christine Lemaître.

The German Sustainability Award is one of the most prestigious awards for sustainable development in Germany and recognises innovations with a positive impact on the environment and society. Our participation in the final underscores our close partnership and our ambition to consistently align our path with innovative solutions that combine ecological responsibility, social impact, and innovative construction concepts.



Market leadership in QNG certifications: From the first QNG certificates in 2022 to the benchmark for sustainability certification

The Oikos Group is one of the leading providers in Germany in the field of sustainable residential buildings: with its brands Bien-Zenker, Hanse Haus, and Living Haus, the Oikos Group is the clear market leader in obtaining KfW funding with QNG certification.

After becoming the first company ever to receive a QNG Plus certificate in August 2022, the latest figures from the Federal Ministry of Building confirm our leading role:

by November 2025, a total of 1,024 QNG certificates had been awarded—329 of which are attributable to the Oikos Group brands. This means we account for around 32 percent of all certificates issued and set the benchmark in the market.

This leading position is the result of consistently established structures and a high level of process maturity. Through standardised procedures, QNG series certifications, and the early integration of sustainability and quality features, we ensure a high degree of process efficiency and scalability in certification. At the same time, we ensure compliance with exacting ecological criteria along the entire value chain through the systematic, sustainable use of materials.

In contrast to many market participants who address the complexity of QNG certification only selectively, we pursue an integrated approach: sustainability requirements and construction quality are considered and implemented together from the outset. This not only creates added value and reliability in the process but also tangible economic benefits for our clients.

To further expand this leading role, we are already working with our partners to adapt our solutions to the latest version of the DGNB and QNG criteria catalogues and to continuously develop our standards.

This success is a team effort. Our special thanks go to the DGNB auditors and the energy efficiency experts whose expertise and performance make it possible.



Regional energy—measurable impact:
Oikos Group relies on biomethane from RhönEnergie

With the gradual switch to renewable energies, the Oikos Group is advancing its decarbonisation strategy—and is consciously relying on regional partnerships.

Since early 2025, we have been sourcing sustainable biomethane from the RhönEnergie Group for our production sites in Oberleichtersbach. This replaces a significant share of the Oikos Group's previous fossil natural gas demand with a climate-friendly regional alternative. Renewable energy plays a key role here: by procuring biomethane, fossil emissions can be significantly reduced—without compromising security of supply or production processes.

Energy from waste instead of resource consumption

The biomethane used comes from the RhönEnergie Group's Biothan plant in the district of Fulda. There, energy is generated exclusively from organic residual materials such as biowaste—deliberately without the use of purpose-grown renewable raw materials. This approach follows the principle of “energy from waste” and combines climate protection with resource efficiency. The result is a closed, regional energy cycle with measurable ecological added value.



“By using biomethane, we were able to save 227 tonnes of CO₂ in the 2025 reporting year—that is equivalent to around 1,100 flights from Frankfurt to Mallorca (one way).”

KEVIN KLEIN,
HEAD OF SUSTAINABILITY

Regional partnership as a sustainability factor

For the Oikos Group, the collaboration with the RhönEnergie Group is more than just an energy partnership. The two companies are connected by a long-standing cooperation and a shared understanding of regional responsibility.

The purchase of green electricity since 2018 underlines the joint, long-term commitment to a sustainable, regional energy supply.

Sustainable building—with social impact

With the construction of the so-called “Geschwisterhaus” (sibling house), the Oikos Group demonstrates how sustainable construction and social responsibility can work together in practice. The project creates a protected space for siblings who cannot remain in their family environment at short notice—enabling them to be accommodated together during a challenging situation.

As the realising company, our focus—beyond the construction itself—was on how architecture can actively contribute to quality of life. The goal was to create a building that meets the highest functional requirements while providing an environment that conveys a sense of security, safety, and home.

The decision in favour of timber and modular construction was central to this. Wood, as a renewable raw material, supports a natural, warm atmosphere. The modular construction method also made it possible to realise the building in a short space of time—an essential factor in quickly creating urgently needed accommodation for children in acute crisis situations.



In addition, our integrated project management enabled us to take on key parts of planning, coordination, and execution. This significantly relieved the operator and ensured they could focus on their core task: educational work and the care of the children.

Another success factor was close, partnership-based collaboration on an equal footing, as well as regional proximity. Short distances and direct coordination helped implement the project efficiently and purposefully.

The Geschwisterhaus thus exemplifies our ambition to go beyond mere construction: we see our projects not only as building achievements but as contributions to sustainable and social development. This project shows how, through sustainable construction methods and responsible action, we can achieve tangible social impact.



Further informations
to the Oikos Objektbau

Rethinking customer service: More quality, less resource consumption

In 2025, the Oikos Group fundamentally further developed its customer service—with the aim of sustainably improving service quality, efficiency and customer satisfaction. At the centre of this was the change from a reactive to a proactive service approach—and therefore also a more conscious use of resources.

A key lever was the significant reduction of the service order backlog. Thanks to structured processes and improved management, we were able to shorten waiting times considerably and make assignments easier to plan. This not only increases the satisfaction of our customers, but also reduces unnecessary journeys, idle times and the associated emissions.



At the same time, we have systematically increased the quality of our services. A particular focus was placed on the first-time fix rate—i.e. the complete fulfilment of a service order on the first assignment. Through optimised processes and clear objectives, we were able to significantly increase this rate. Fewer repeat journeys not only mean greater efficiency, but also lower resource consumption and a measurable relief for the environment and service capacities.

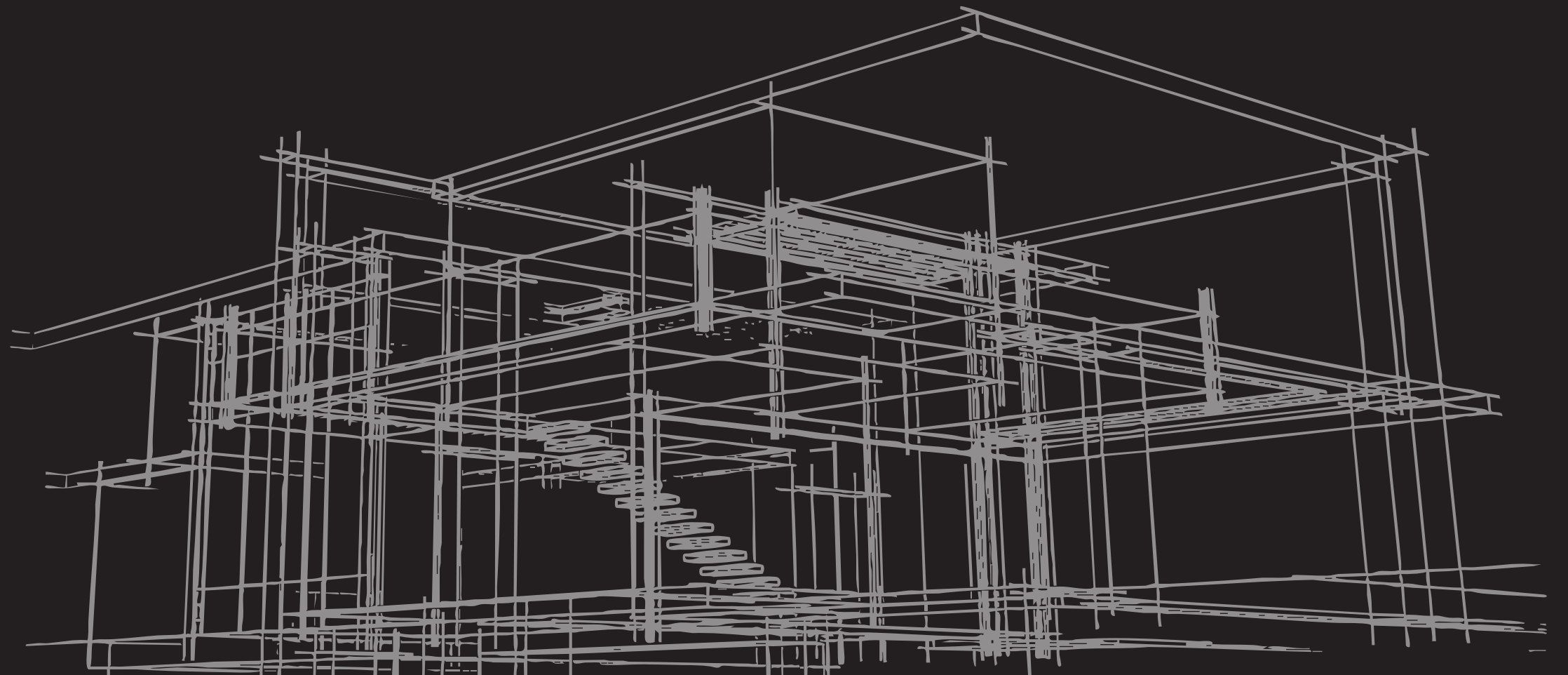
Another building block is the strengthening of proactive customer contacts. With formats such as the “in-house birthday party”, we actively enter into dialogue with our clients, identify optimisation requirements at an early stage and thus avoid more costly interventions later on. This preventative approach extends the service life of building components, reduces the use of materials and contributes to a more sustainable utilisation of our buildings.

With the expansion of our in-house service, we are consciously expanding our understanding of service. In addition to the classic warranty of 5 years, we have been offering our customers a house service since the Construction and Service Description 2026. This involves the house being inspected, around one year after the house is handed over, by our experienced customer service technicians using a checklist, and minor maintenance measures are carried out directly. This gives our customers peace of mind and we ensure the quality and functionality of the buildings. In this way we make a contribution to maintaining the value and longevity of our houses—a central aspect of sustainable construction.

Overall, it is clear that efficiently organised customer service is not only a quality factor, but also a relevant lever for sustainability. Through fewer journeys, less use of materials and a longer service life of our products, we combine ecological responsibility with a clearly improved customer experience.



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.
- ▶ With our DGNB series certificate, we were able to achieve over 300 QNG certificates by November 2025.

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 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.

This pioneering role manifested itself in figures in 2025: By November 2025, the BBSR had awarded 1,024 QNG certificates for residential buildings—329 of which we, as the Oikos Group, were able to obtain with our brands.

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, 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⁾

The target of 652 kg was achieved, exceeding the original target by 12%.

Measures: Replacement of diesel-powered forklift trucks with electric forklift trucks; construction of a new wood-gas hybrid heating system at the Schlüchtern site; Conversion to biomethane as an energy source

Scope 2 emissions

Target: 0 kg market-based CO₂ emissions by purchasing 100% green electricity at our production sites.

We have been purchasing green electricity at our plant locations since 2018, making an important contribution to decarbonisation. 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 in 2025.

Pioneering work on the path to a circular economy

Together with the Bodensee-Stiftung, we are working on a project to bring biodiversity specifically into our clients' gardens. While sustainability within the building itself is standard for us, the potential of private outdoor areas has often remained untapped.

As part of the project, we are developing practical, easy-to-implement recommendations for nature-friendly garden design for our customers' homes. The focus is particularly on the use of native plant species, the avoidance of invasive species, and the creation of structurally rich habitats for insects and other wildlife.

The content is being developed together with our expert partner, the Bodensee-Stiftung, and differentiated according to regional conditions. For Germany, this involves dividing the country into different regions in order to meet varying climatic requirements and site conditions and to enable location-appropriate recommendations.

The guide will be made available to all clients, enabling them to independently design their gardens in ways that promote biodiversity. Thanks to the clear presentation and direct practical relevance, implementation in individual living environments is straightforward. At the same time, broad distribution allows for high scalability and corresponding wide-reaching impact.

In this way, we are making a concrete contribution to the ecological enhancement of residential areas and promoting biodiversity directly in our customers' living environments.



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 (actual 135 kWp, planned 600 kWp)

- ▶ 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.

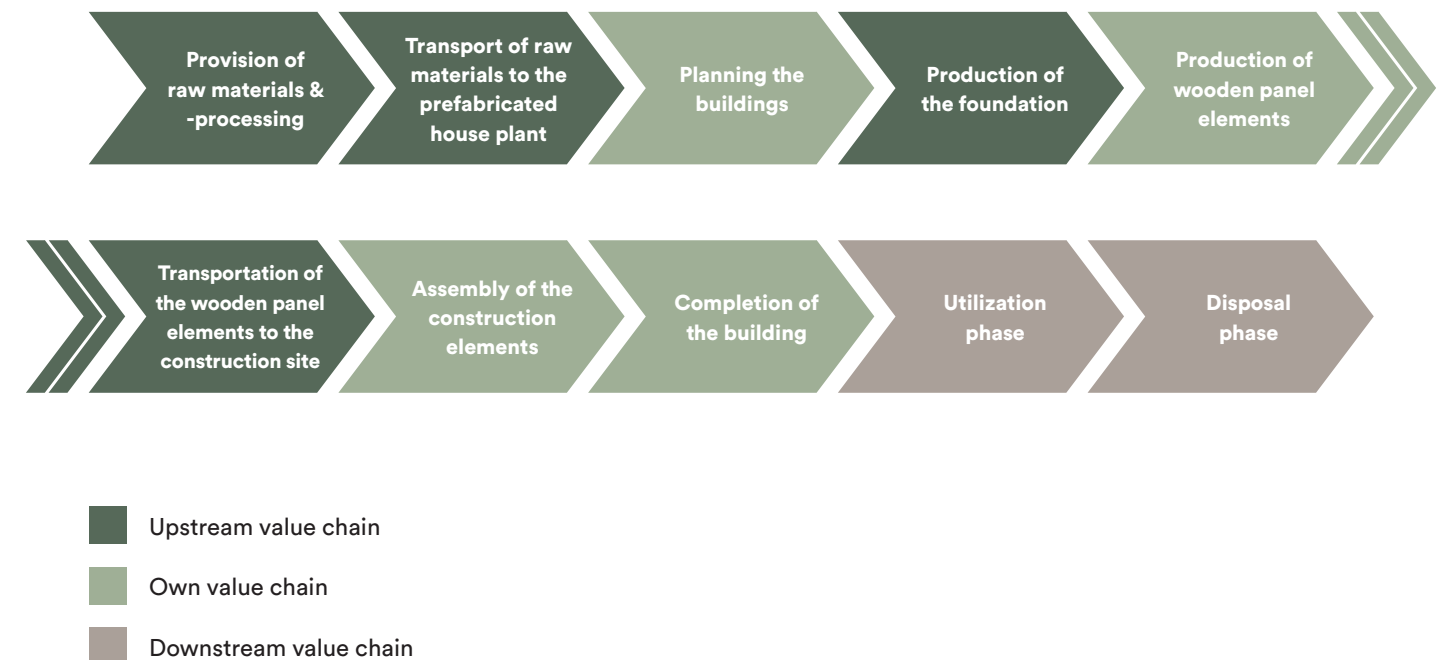
For us, sustainability does not end at the factory gates—it begins in the upstream value chain. In 2024, we carried out a risk analysis, with the result that no human rights due diligence obligations were violated at our direct suppliers. This confirms that we are on the right track with our regional 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 2025, we exceeded this target with a share of 89 %—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.





Supplier Days at Oikos

In August 2025, as part of Supplier Days, the Oikos Group brought selected strategic partners together for a two-day exchange. The event was embedded in an ongoing project to further develop purchasing structures in collaboration with a consulting firm.

The focus was on intensive dialogue with 31 key suppliers and subcontractors. In addition to advancing economic framework conditions, there was a clear emphasis on strengthening collaboration and identifying shared development poten-

tial. Supplementary insights into the market environment and production—among other things through factory tours at the Oberleichtersbach site—supported a shared understanding along the value chain.

Supplier Days thus contributed not only to the further development of economic KPIs but, above all, strengthened the foundation for robust, long-term partnerships. This is a central building block for ensuring stable supply chains and thus a significant contribution to corporate resilience.



Window production at the Oberleichtersbach site

In 2025, existing production capacities at the Oberleichtersbach site were strategically expanded to consolidate window manufacturing across brands within the Oikos Group. Since then, in addition to meeting its own needs, Plant I at Hanse Haus has also produced windows for Bien-Zenker.

The aim was to utilise existing capacities more efficiently while increasing in-house value creation. By integrating additional production volumes, the plant's utilisation level was significantly increased.

The transition required comprehensive technical and operational adjustments, in particular the harmonisation of different profile systems as well as the adaptation of processes and equipment during ongoing operations.

With successful implementation, an important step was taken towards closer integration of the brands within the Oikos Group. Consolidated production helps reduce dependencies on external suppliers, stabilise processes, and sustainably strengthen supply chain security.



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 2025. The industry average is set as a benchmark by the Federal Association of the German Construction Industry and is updated annually.

It is particularly remarkable that we were not only able to maintain this level: Despite the challenging economic conditions, our fluctuation was even lower than in the previous year.

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

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.

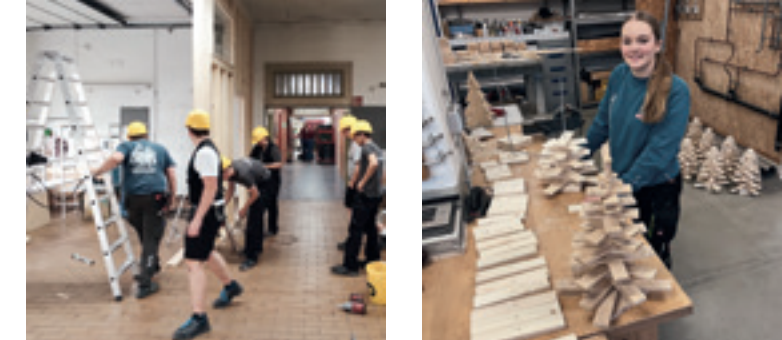
With a 28 % share of women, we are 14 % above the industry average—14 % of employees in the construction industry are female²⁾.

Further training for our staff

By focusing on further training, we can continue to optimise our production, assembly and sales activities. This makes us less dependent on the external labour market. The average number of training hours per employee has increased from 5.1 hours in 2021 to 8.1 hours in 2025.

As part of our “Lunch & Learn” programme, our managers receive regular training on current and future-relevant topics to be optimally prepared for the challenges of modern leadership.

In compact learning units, they receive professional input, learn best practices, and have the opportunity to exchange ideas across departments. Together, specific use cases for day-to-day leadership are developed, discussed, and translated into initial implementation steps.



Training future specialists

success. We offer eleven different apprenticeships and five dual study programs. In 2025, we employed a total of 76 trainees who are guaranteed a permanent position for the first year after completing their apprenticeships.

As part of their training, our apprentices are also regularly active for a good cause: for example, the carpentry apprentices built partition walls for the food bank’s halls in Steinau, or sold homemade Christmas decorations and donated the proceeds to the organisation “Jonas hilft”.



Each session is rounded off with a joint lunch that centres on informal exchange, giving participants the opportunity to delve deeper into questions and to network.

²⁾Source: Hauptverband der Deutschen Bauindustrie e.V.—Bauwirtschaft in Zahlen 09.03.2026

Our workforce



1,843

Employees



49 %

Commercial/
technical
employees



51 %

Industrial
employees



28 %

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 95 % 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, 2024 or 2025 and only one serious injury was reported in 2025.

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 8.1 hours in 2025. The aim was to continue a minimum of 10 hours per white collar employee employee by 2025, which we achieved.

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 2025, we employed a total of 76 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

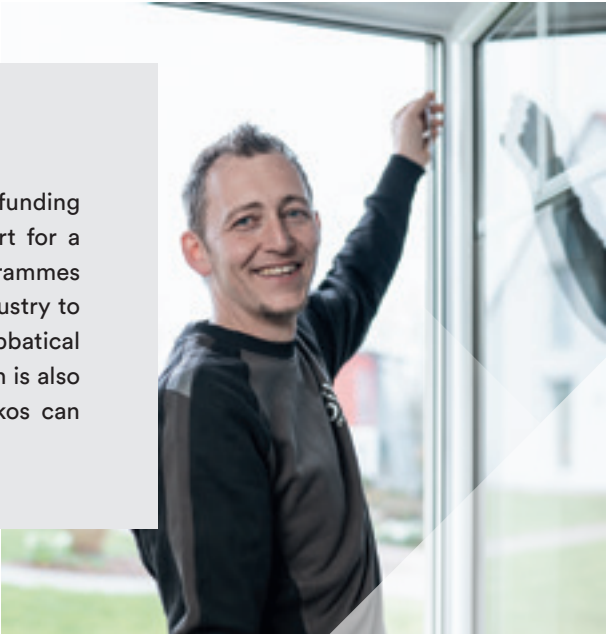
year per employee, and introduced the learning management system. This enables us to offer e-learning courses on topics such as compliance, occupational health and safety. Our goal is to continue to provide at least ten hours of training per year for commercial employees and five hours for industrial 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 and to maintain certification authorisations for sustainability, energy efficiency and structural design
- ▶ Proof of qualification as a trainer for employees in charge of training
- ▶ Language courses in German for production employees
- ▶ AI training for all desktop workers

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 2025, the Management Board consisted of five members. There were personnel changes compared to the previous year: the previous CSO left the Management Board and took over as Head of Sales.

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.



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



CHRISTIAN GARKE
GROUP CHIEF
FINANCIAL OFFICER

Born: 1971 Gender: Male
Nationality: German
With the company since: 2019
In the current position since: 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



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

Born: 1972 Gender: Male
Nationality: German
With the company since: 2016
In the current position since: 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



NILS KLOSE
GROUP CHIEF
DIGITAL OFFICER

Born: 1977 Gender: Male
Nationality: German
With the company since: 2025
In the current position since: 2025

Education:
Training as a freight forwarding clerk and a
degree in international business administration

Previous stations:
Managing Director in the circular economy

Sustainability expertise:
Efficient digital processes



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.

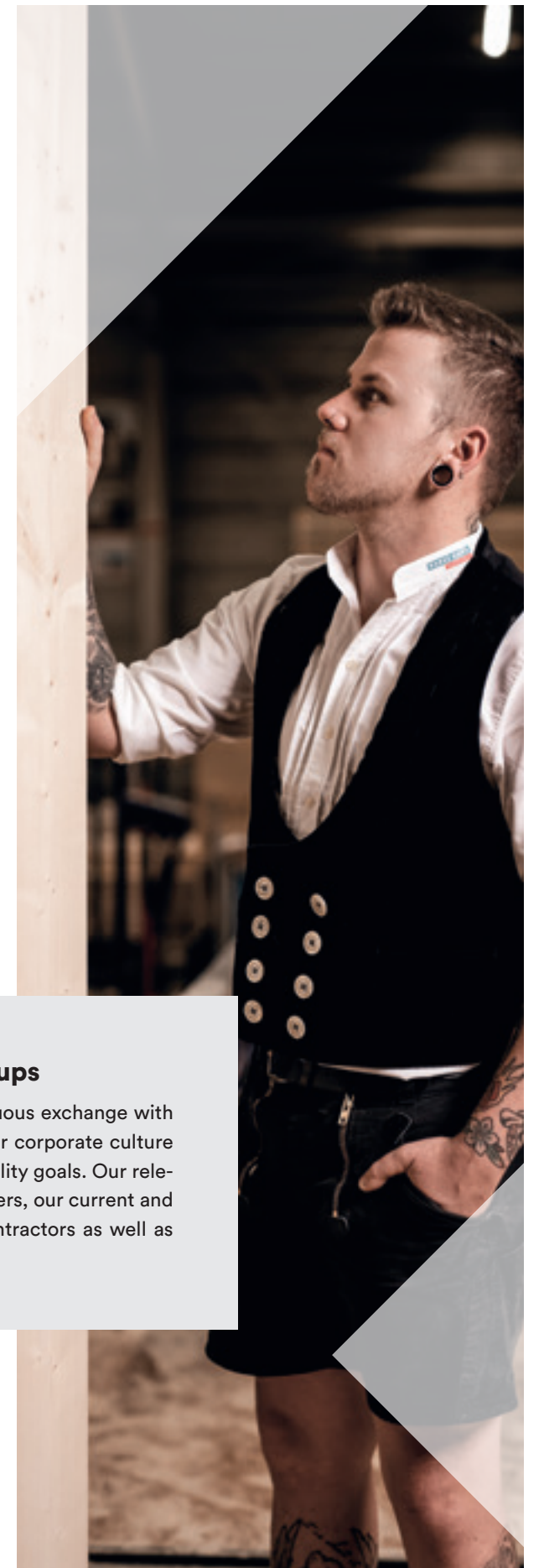
Our remuneration guidelines for managers

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 management. These include monthly management meetings with and without the second level below the Executive Board, and weekly COO meetings with 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.

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, 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 Protection 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, 2024 and 2025, 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. The reviews and assessments of the supply chain did not identify any significant actual or potential negative impacts in the social sphere that would have required remedial 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.

Since starting the documentation in 2021 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 where the right to freedom of association and collective bargaining has been jeopardised since documentation began in 2021.

Key figures at a glance

“Unless otherwise stated, the key figures presented relate to the entire Oikos Group. The ESRS key figures marked with a tick (✓) in the ‘Sustainability Report 2025’ of Oikos Holding International GmbH were subject to a limited assurance engagement by Grant Thornton for the 2025 financial year. General disclosures in accordance with ESRS 1 and ESRS 2 were not subject to assurance. The report is based on ESRS Set 1 as set out in the Corrigendum to Commission Delegated Regulation (EU) 2023/2772 of 31 July 2023, supplementing Directive 2013/34/EU. Mandatory ESRS tables are presented in a partially modified format.”

Environment

Key figures		Audit 2025	Unit	2025
ENERGY CONSUMPTION AND MIX (E1-5)				
Energy consumption and energy mix	Total energy consumption from fossil sources	✓	MWh	12,895.2
	Fuel consumption from coal and coal products	✓	MWh	—
	Fuel consumption from crude oil and petroleum products	✓	MWh	11,456.8
	Fuel consumption from natural gas	✓	MWh	383.6
	Fuel consumption from other fossil sources	✓	MWh	1,035.4
	Consumption from electricity received from fossil sources	✓	MWh	19.4
	Total energy consumption from nuclear sources	✓	MWh	2.9
	Total energy consumption from renewable sources	✓	MWh	9,120.0
	Fuel consumption incl. biomass	✓	MWh	4,234.7
	Consumption from purchased electricity	✓	MWh	4,252.2
	Consumption of self-generated energy	✓	MWh	633.1
	Generation of energy from renewable sources	✓	MWh	1,197.4
	Total energy consumption	✓	MWh	22,018.1
	Share from fossil sources	✓	%	58.57
	Share from nuclear sources	✓	%	0.01
	Share from renewable sources	✓	%	41.42
	Net revenue		€	521,309,584.58
	Energy intensity per euro of revenue ¹⁾	✓	MWh/€	0.00004224

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. In cases where final annual utility bills were not yet available at the reporting date, electricity consumption was partially determined on the basis of advance payment estimates and subsequently reconciled with actual consumption data where available. 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.

Key figures		Audit 2025	Unit	2025
ENVIRONMENT (E1-6)				
emissions total	Scope 1: Gross volume of direct GHG emissions	✓	t CO ₂ e	3,524
	Scope 2: Gross volume of indirect energy-related GHG emissions ²⁾	✓	t CO ₂ e	17
Scope 1: emissions Locations	Combustion processes of stationary plants	✓	t CO ₂ e	566
	of which heating oil	✓	t CO ₂ e	151
	of which propane gas	✓	t CO ₂ e	243
	of which natural gas	✓	t CO ₂ e	7
	Biogenic CO ₂ emissions (of which wood)	✓	t CO ₂ e	165
	Internal transportation - diesel	✓	t CO ₂ e	237
	Non-internal transportation - diesel	✓	t CO ₂ e	2,603
	Non-internal transportation - gasoline	✓	t CO ₂ e	55
Scope 1: emissions Show houses	Combustion processes of stationary plants	✓	t CO ₂ e	63
	of which natural gas	✓	t CO ₂ e	63
	of which propane gas	✓	t CO ₂ e	1
Scope 2: emissions Market-based	Market-based	✓	t CO ₂ e	2
	of which green electricity	✓	t CO ₂ e	0.0
	of which electricity mix	✓	t CO ₂ e	16.1
	of which district	✓	t CO ₂ e	0.6
Scope 2: Emissions Location-based	Location-based	✓	t CO ₂ e	1,612
	of which electricity	✓	t CO ₂ e	1,611
	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
For heating energy, with the exception of wood, the CO₂ emission factors stated on the invoices in accordance with the CO₂ Cost Act were used. For wood, diesel and petrol, the BAFA information sheet on CO₂ factors was used. For biogenic natural gas at the Oberleichtersbach site, a specific CO₂ factor provided by the supplier RhönEnergie was used. For biogenic propane gas, a specific CO₂ factor provided by the supplier Tyczka was used.
The basis for the market-based accounting of Scope 2 emissions is green electricity supply contracts, with the required certificates of origin forming an integral part of the contract. No certificates of origin are purchased or sold separately. Biomethane is sourced via supply contracts with certificates of origin provided by the energy supplier. Fugitive emissions were not taken into account in the emission calculations shown.

Conversion factors

Energy source	kgCO ₂ /kWh
Heating oil	0.2664
Propane gas	0.2358
Natural gas	0.1814
Wood	0.0270
District heating	0.2230
Green electricity (market based)	0.0000
GER-Electricity mix (2022)	0.3770
Diesel	0.2660
Petrol fuel	0.2564
Biogenes Propangas	0.0250
Biogenes Erdgas	0.0554

Key figures		Audit 2025	Unit	2025
RESOURCE OUTFLOWS (E5-5)				
Amount of waste Production locations	Total amount of waste generated	✓	t	4,957
	of which residual waste	✓	t	2,129
	of which waste paper	✓	t	102
	of which organic waste	✓	t	0
	of which hazardous waste	✓	t	0
	of which recycling	✓	t	2,481
	of which other	✓	t	820
From disposal diverted waste	Total weight of waste diverted from disposal	✓	t	2,583
	Hazardous waste	✓	t	7
	Preparation for reuse	✓	t	0
	Recycling	✓	t	7
	Other recovery processes	✓	t	0
	Non-hazardous waste	✓	t	2,576
	Preparation for reuse	✓	t	0
	Recycling	✓	t	2,576
	Other recycling processes	✓	t	0
Waste forwarded for disposal	Total weight of waste forwarded for disposal	✓	t	2,374
	Hazardous waste	✓	t	1
	Incineration (with energy recovery)	✓	t	0
	Combustion (without energy recovery)	✓	t	0
	Landfilling	✓	t	0
	other types of disposal ¹⁾	✓	t	1
	Non-hazardous waste	✓	t	2,373
	Incineration (with energy recovery)	✓	t	820
	Combustion (without energy recovery)	✓	t	0
	Landfilling	✓	t	0
	other types of disposal ¹⁾	✓	t	1,553

¹⁾No precise information on the disposal route

Key figures		Audit 2025	Unit	2025
RESOURCE OUTFLOWS (E5-5)				
Total quantity and percentage of non-recycled waste	Total amount of non-recycled waste	✓	t	2,476
	Total amount of recycled waste	✓	t	2,481
	Percentage share non-recycled waste	✓	%	50
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. The waste paper is part of the recycling.

Social

The figures in this table are total employees (head count) including temporary employees, those with inactive employment contracts, apprentices and management. Reporting Date 31.12.2025

Key figures	Audit 2025	2025
CHARACTERISTICS OF EMPLOYEES (S1-6)		
Information on employee head count by gender		
Gender		Number of employees (head count)
Male	✓	1,439
Female	✓	404
Other	✓	0
Not reported	✓	0
Total Employees	✓	1,843
Key figures	Audit 2025	2025
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	✓	1,823
Switzerland	✓	4
Czech Republic	✓	16

Key figures	Audit 2025
CHARACTERISTICS OF EMPLOYEES (S1-6)	
Information on employees by contract type, broken down by gender (head count)	
Reporting Period 01.01.2025–31.12.2025	
Female	MaleOther (*)Not disclosedTotal
Number of employees (head count)	
404	1,439001,843
Number of permanent employees (head count)	
367	1,351001,718
Number of temporary employees (head count)	
37	8800125
Number of non-guaranteed hours employees (head count)	
0	0000
Number of full-time employees (head count)	
245	1,374001,619
Number of part-time employees (head count)	
159	6500224
(*) Gender as specified by the employees themselves.	

Key figures	Audit 2025
CHARACTERISTICS OF EMPLOYEES (S1-6)	
Information on employees by contract type, broken down by region (head count)	
Reporting Period 01.01.2025–31.12.2025	
Germany	European abroadTotal
Number of employees (head count)	
1,823	201,843
Number of permanent employees (head count)	
1,698	201,718
Number of temporary employees (head count)	
125	0125
Number of non-guaranteed hours employees (head count) ¹⁾	
0	00
Number of full-time employees (head count)	
1,601	181,619
Number of part-time employees (head count)	
220	2224

Further information can be found in the Group management report.
The Group management report shows 1,834 employees excluding management.

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

Key figures		Audit 2025				
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	✓	43	110	0	0	153
Total number of employees using the have left the company	✓	26	126	0	0	152
Employee turnover rate in % ¹⁾	✓	—	—	—	—	8

Key figures	Audit 2025	2025
TARIFF CONTRACTIVE DECLARATION AND SOCIAL DIALOGUE (S1-8)		
Percentage of employees covered by collective agreements		
Number of employees covered by collective agreements	✓	1,750
Number of employees	✓	1,843
Percentage	✓	95
Percentage of employees working at branches with employee representatives		
Number of employees working at branches with employee representatives	✓	1,812
Number of employees	✓	1,843
Percentage	✓	98

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 2025
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 2025	Unit	2025
DIVERSITY INDICATORS (S1-9)				
Gender distribution at the top manage- ment level	Number of employees in the top Management level	✓	Number	5
	of which male	✓	Number	5
	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	1,843
	of which under 30 years	✓	Number	387
	of which 30-50 years	✓	Number	834
	of which over 50 years	✓	Number	622

Definition of the top management level: Management Board of Oikos Holding International GmbH

Key figures		Audit 2025	Unit	2025
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	934
	of which male	✓	Number	617
	of which male in %	✓	%	43
	of which female	✓	Number	317
	of which female in %	✓	%	78

Key figures	Audit 2025	Unit	2025
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	934
	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	934
	of which management	✓ Number	4
	of which management in %	✓ %	80
	of which salaried employees	✓ Number	802
	of which salaried employees in %	✓ %	90
	of which industrial employees	✓ Number	128
	of which industrial employees in %	✓ %	14
Training and further education	Total number of training and Training hours	✓ Hours	15,358
	of which male	✓ Hours	12,219
	of which female	✓ Hours	3,138
	of which diverse	✓ Hours	0
	of which not specified	✓ Hours	0
	of which management	✓ Hours	42
	of which salaried employees	✓ Hours	9,708
	of which industrial employees	✓ Hours	5,608
	Average training hours per employee	✓ Hours	8.33
	of which male	✓ Hours	8.49
	of which female	✓ Hours	7.77
	of which diverse	✓ Hours	0
	of which not specified	✓ Hours	0
	of which management	✓ Hours	8.38
	of which salaried employees	✓ Hours	10.90
	of which industrial employees	✓ Hours	5.92

A target value of 90% is aimed for in performance appraisals for employees. A target value of 10 hours per salaried 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 2025	Unit	2025
KEY FIGURES FOR HEALTH AND SAFETY AT WORK (S1-14)			
Management system for health and safety	Number of employees	✓ Number	1,843
	Number of workers covered by the Management system for health and safety Fall security	✓ Number	1,843
	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
Number and rate of work-related injuries from (all) employees	Total number of hours worked Working hours	✓ Hours	2,710,904
	Number of work-related injuries from all employees	✓ Number	52
	with fatal consequences	✓ Number	0
	with serious consequences (without deaths)	✓ Number	0
	without serious consequences	✓ Number	52
	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	0.00
	Rate of documentable work-related injuries	✓ Rate	19.2
	Rate of work-related illnesses of all employees	✓ Rate	19.2
Number of days lost due to work-related injuries/illnesses	Number of work-related lost days of all employees	✓ Number	900

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

The rate of work-related injuries is calculated as the number of accidents at work per 1,000,000 hours worked.

Governance

Key figures	Audit 2025	2025
GOVERNANCE (G1-3)		
AR 4. “Functions at risk” are functions where, due to their roles and responsibilities, there is a risk of corruption or bribery.	✓	Functions considered to be at risk include management and the procurement department.
18. a) Description of existing procedures for the prevention, detection and investigation of allegations or incidents related to corruption or bribery.	✓	Functions at risk receive online training. During onboarding, employees receive general information on the acceptance of gifts. Incidents can be reported anonymously via a whistleblowing system.
b) Are the investigators independent of the management chain involved in the matter?	✓	Yes
c) Description of the process for communicating investigation outcomes to members of administrative, management and supervisory bodies.	✓	Reports of potential corruption cases are systematically recorded and reviewed by the Compliance Officer and promptly forwarded to management. Management decides on further measures, such as internal investigations or involvement of external parties, and ensures that all steps are documented and followed up.
20. 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.
21. a) Description of the nature, scope and depth of training programmes on combating corruption and bribery required by the undertaking.	✓	15-minute online training covering: What is corruption? How is corruption identified? How is corruption prevented? Forms of corruption (bribery, granting of advantages, structural corruption) How does corruption manifest in everyday business? How to act in critical situations Consequences for companies and individuals
b) Percentage of functions at risk covered by training programmes	✓	100 %
c) Extent to which members of administrative, management and supervisory bodies have been trained.	✓	15-minute online training for members of management and procurement

Key figures	Audit 2025	2025
GOVERNANCE (G1-4)		
During the reporting period, no material cases of corruption or bribery were identified; any incidents as well as the related measures taken and outcomes are disclosed transparently.		
The number of convictions and the amount of fines for breaches of anti-corruption and anti-bribery laws,	✓	0 convictions, no fines
Actions taken to address breaches of procedures and standards related to corruption and bribery.	✓	Publication of an anti-corruption and anti-bribery policy in 2022 Mandatory compliance training via desktop worker learning management system Compliance incident reporting system
The total number and nature of confirmed cases of corruption or bribery,	✓	0
The number of confirmed cases where employees were dismissed or disciplined due to corruption or bribery,	✓	0
The number of confirmed cases relating to contracts with business partners that were terminated or not renewed due to violations related to corruption or bribery, and	✓	0
Details of public legal cases regarding corruption or bribery brought against the undertaking or its employees during the reporting period, including the outcomes.	✓	No cases

Independent Assurance Practitioner's Report

on a Limited Assurance Engagement on Selected Non-Financial Indicators as of 31 December, 2025

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 “(✓)” (hereinafter: “selected non-financial indicators”) in the Sustainability Report 2025 (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 as presented and, where applicable, with specific criteria presented by the legal representatives of the company in the Sustainability Report (hereinafter the “specific criteria”), for the financial year from January 1, 2025 to December 31, 2025:

- ▶ 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)
- ▶ 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 in the Sustainability Report for the financial year from January 1, 2025 to December 31, 2025 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 European and 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)) and the International Standard on Quality Management (ISQM) 1 issued by the IAASB.

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 Sustainability Report, in particular 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 specific 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.

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 contained 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 contained 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 specific criteria presented by the legal representatives, and to issue an assurance practitioners report that includes our assurance opinion on the selected non-financial indicators contained in the Sustainability Report.

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 assess the reasonableness of the underlying assumptions.

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 contained in the Sustainability Report. The nature, timing and extent of the procedures selected depend on our professional judgment.

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

- ▶ assessed the suitability of the criteria presented by the legal representatives in the Sustainability Report with regard to the selected non-financial indicators.

- ▶ obtained an understanding of the structure of the Group's sustainability organization.
- ▶ inquired of the legal representatives and relevant employees involved in the data collection and preparation of the selected non-financial indicators about the preparation and data collection process and the internal controls over this process.
- ▶ evaluated the methods used by the legal representatives to prepare the selected non-financial indicators.
- ▶ performed analytical audit procedures and conducted interviews on selected information relating to the selected non-financial indicators.
- ▶ performed a comparison of selected information with the corresponding data in the consolidated financial statements and the group management report.
- ▶ performed tests on a sample basis.
- ▶ evaluated 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.

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 restriction of use, the conditions of the engagement and limitation of liability and acknowledges their 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 2026

Grant Thornton AG
Wirtschaftsprüfungsgesellschaft

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

Anna Vogt,
Sustainability Auditor IDW

Notes

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