

Hypoport SE
non-financial report
2025



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Explanatory notes on the reporting content and reporting framework

The Hypoport Group's sustainability statement (hereinafter also "Hypoport" or the "Hypoport Group") is prepared on the basis of the legal framework for non-financial reporting currently applicable in Germany, in particular the CSR Directive Implementation Act (CSR-RUG) and the relevant provisions of sections 289b–289e and 315b–315c of the German Commercial Code (HGB). The sustainability reporting also includes the disclosures pursuant to Article 8 of Regulation (EU) 2020/852 on the establishment of a framework to facilitate sustainable investment (EU Taxonomy Regulation).

Although Directive (EU) 2022/2464 on corporate sustainability reporting (Corporate Sustainability Reporting Directive – CSRD) has already entered into force at European level, its full transposition into German law had not yet been completed at the time this report was prepared. Accordingly, the existing HGB requirements formally remain applicable and there is currently no legal obligation to report in accordance with the CSRD and the European Sustainability Reporting Standards (ESRS).

Nevertheless, the Hypoport Group goes beyond the statutory minimum requirements and voluntarily aligns its sustainability statement in key respects with the requirements of the CSRD and the ESRS, as they would apply if the CSRD had already been fully implemented in Germany, thereby providing information that goes beyond the current legal requirements for addressees.

As part of this voluntary alignment, central elements of the double materiality assessment as well as key structural and selected content-related requirements of the ESRS are considered. The aim of this approach is to increase the transparency and decision-usefulness of sustainability reporting and to prepare the Hypoport Group at an early stage for the expanded reporting obligations that will apply in the future.

ESRS 2 – General disclosures

Basis of preparation

[BP-1] General basis for the preparation of the sustainability statement

The scope of consolidation for non-financial information corresponds to the scope of consolidation for financial reporting. In addition to the parent company Hypoport SE (Hypoport AG until 2020), 56 subsidiaries are included in the sustainability statement.

The sustainability statement covers not only the Group's own operations but also the upstream and downstream value chain. In line with the principle of double materiality, reporting entities are required to identify material impacts, risks and opportunities along the entire value chain. In identifying the value chains, the focus was placed on activities that are relevant for the business model as well as for the environment and society. As a consequence, actors beyond the Group's direct suppliers and customers were not analysed in depth.

Unlike companies in the industrial or retail sectors, the value chain of a software technology group serving the credit, housing and insurance industries comprises significantly fewer stages. The services provided by the companies of the Hypoport Group are largely rendered using the Group's own resources. Overall, this results in supply chain risk being assessed as very low. Suppliers are essentially involved in the areas of facility management and office operations, while external service providers mainly operate in the fields of IT, audit and legal advisory services.

[BP-2] Disclosures in relation to specific circumstances

Value chain data based on indirect sources

The emissions for Scope 3.7 are based on indirect data sources. Market data from the German Federal Statistical Office and other official commuting statistics (e.g. the "Pendleratlas") were used as a basis. From these, average commuting distances and the modal split of employees in Germany (shares of cars, public transport and other means of transport) were derived and applied to the company's headcount.

The resulting passenger kilometres per mode of transport were multiplied by greenhouse-gas-specific emission factors in order to calculate the associated greenhouse gas emissions. The estimate of emissions from commuting is therefore based on the parameters average commuting distance, mode of transport (car vs. public transport) and the resulting emissions. The accuracy of the emissions estimate is assessed as medium, as the underlying average data only approximate individual commuting patterns and working-from-home ratios.

To increase accuracy, the Group plans in the medium term to conduct regular sample-based employee surveys on commuting distance, choice of transport and working-from-home ratio and to gradually replace or calibrate the market data used to date.

The emissions for Scope 3.14 were derived from typical energy consumption levels of office buildings. For this purpose, published average figures for specific electricity and heat consumption per square metre of office space were used and multiplied by the known or estimated floor area of the franchise offices. The resulting energy consumption was converted into greenhouse gas emissions using country-specific emission factors for electricity and heat.

The underlying parameters include the annual energy consumption (electricity and heat) of the franchise offices and the resulting emissions. The accuracy is assessed as low to medium, as the calculation is based on typical energy consumption figures and assumptions regarding floor area. Deviations in actual energy use and in the technical equipment of individual franchise offices may therefore lead to significant differences compared with the estimated values.

To improve data quality, the Group plans to conduct pilot projects with selected franchise partners to collect primary data (e.g. electricity and heat bills, meter readings) and subsequently apply the specific consumption figures to comparable franchise offices.

Information beyond the ESRS in sustainability reporting

The sustainability reporting also includes information pursuant to Article 8 of Regulation (EU) 2020/852 (EU Taxonomy Regulation). These disclosures are provided in section E1.

Governance

[GOV-1] The role of the administrative, management and supervisory bodies

Number of members of the management and supervisory bodies by gender

2025	Female	Male	Diverse	Not disclosed	Total
Management Board	0	2	0	0	2
Supervisory Board	0	3	0	0	3

Number of members of the Supervisory Board by independence status

2025	Independent	Non-Independent	Total
Supervisory Board	3	0	3

Relevant experience of members regarding Hypoport’s sectors, products and geographical locations

In the 2025 financial year, the Management Board of Hypoport SE consisted of Ronald Slabke and Stephan Gawarecki.

Ronald Slabke studied business administration and subsequently worked for a bank, thereby acquiring basic knowledge relevant to the sectors, products and geographical locations of the Hypoport Group. He built up the Private Clients division of Dr. Klein Privatkunden AG and was responsible for IT and Finance in this role. Since then, he has gained more than two decades of experience in building and scaling digital financing platforms, including in his role as a member of the Management Board of Hypoport SE. In the 2025 financial year, he was responsible for the Real Estate & Mortgage Platforms segment as well as for the areas Capital, strategic location development, information technology, new markets and strategic investments.

Stephan Gawarecki studied business administration with a focus on insurance and subsequently worked for an insurance group. At a financial services and comparison portal, he built up the insurance division and was responsible for the product areas insurance, loans and investments. Accordingly, as a member of the Management Board of Hypoport SE he contributes cross-functional product and sales expertise in the areas of insurance and financing. As a member of the Management Board of Dr. Klein Privatkunden AG, he was responsible for insurance, financing and investment products. In the 2025 financial year, he was responsible for the Financing Platforms and Insurance Platforms segments as well as for Human Resources and Administration.

In the 2025 financial year, the Supervisory Board of Hypoport SE consisted of Dieter Pfeiffenberger (Chairman of the Supervisory Board), Ronald Adams (Deputy Chairman of the Supervisory Board) and Martin Krebs (Chairman of the Audit Committee). As the Supervisory Board has only three members, the current members of the Supervisory Board also form the Audit Committee.

Dieter Pfeiffenberger trained as a bank clerk and holds a degree in banking business management. He has held senior management positions and served as a member of the Management Board and Supervisory Board at various credit institutions.

Ronald Adams studied psychology and economics and is a qualified psychologist. Among other roles, he worked for an international management consultancy, where he set up the Financial Services competence centre and, over a period of more than ten years, advised almost all leading banks and numerous insurance companies in Germany, most recently as Senior Partner. In addition to holding further Supervisory Board mandates, he currently provides consultancy services in a self-employed capacity, primarily to banks, financial services institutions and insurance companies.

Martin Krebs holds a degree in business administration. He spent several years in senior management positions at various international investment banks and a German credit institution, where he later also served as a member of the Management Board. In addition, he has for many years been a member of the management of a fintech company that enables, among other things, the trading and administration of securities. Taken together, all members of the Supervisory Board in office in the 2025 financial year are familiar with the sector in which Hypoport SE operates.

Special expertise in accounting, audit and sustainability reporting

Members of the Supervisory Board of public interest entities are subject to specific requirements regarding expertise in the fields of accounting and auditing, which equally apply to members of the Audit Committee. Expertise in accounting includes specific knowledge and experience in applying accounting standards and in internal control and risk management systems. Expertise in auditing includes specific knowledge and experience in the audit of financial statements. Sustainability reporting and its assurance are also considered part of accounting and auditing. The Chair of the Audit Committee should have expertise in at least one of these two areas.

Dieter Pfeiffenberger has the required expertise in accounting, in particular specific knowledge and experience in the application of accounting standards and internal control and risk management systems, as well as knowledge of sustainability reporting and its assurance. His expertise in this area is based on numerous previous mandates as a member of the Supervisory Board and Management Board of various banks.

Martin Krebs has specific expertise in the field of auditing as well as knowledge of sustainability reporting and its assurance. His expertise in this area is based on his degree in business administration with a focus on finance, his mandates as Managing Director responsible for Finance at Scalable GmbH and Scalable Capital Bank GmbH, his role as a member of the Management Board of ING-DiBa AG and his advisory work for The Goldman Sachs Group, Inc.

Responsibilities and control procedures of members regarding impacts, risks and opportunities

The members of the Management Board share collective responsibility for managing the company. Sustainability matters are not currently assigned exclusively to any one Management Board portfolio. The members of the Management Board are therefore jointly responsible for the development of the company and the Hypoport Group and thus also for the identification, management and monitoring of material sustainability impacts, risks and opportunities.

The Management Board manages the company on its own responsibility and aligns risk and opportunity management, including sustainability aspects, with the business strategy. It is also responsible for defining the sustainability strategy, establishing appropriate governance structures, identifying, managing and monitoring sustainability impacts, risks and opportunities, and for the ongoing monitoring, reporting and resourcing in this area. The Management Board reports regularly to the Supervisory Board on material sustainability impacts, risks and opportunities. In addition, the Management Board will regularly assess whether it may be appropriate in future to formally delegate responsibility for sustainability matters to a specific position, role or committee at management level.

The Supervisory Board, as the oversight body, monitors the management of the company by the Management Board. It reviews whether the Management Board has implemented an appropriate early risk detection system and internal control and compliance structures that also capture material sustainability impacts, risks and opportunities, and whether these systems are effective. In doing so, it generally relies on the reports submitted by the Management Board. The Supervisory Board performs its oversight function, among other means, via the Audit Committee. The Audit Committee is responsible, inter alia, for monitoring the financial reporting process, the effectiveness of the risk management system, in particular the internal control system, compliance and the internal audit function. Furthermore, the Supervisory Board and/or the Audit Committee monitor compliance with statutory reporting requirements, review the sustainability report and report on the results of their review to the Annual General Meeting.

For the management of material sustainability impacts, risks and opportunities, specific controls and procedures are used that are integrated into existing functions. The Compliance function is responsible for the compliance management system, in particular for appropriate measures to identify relevant risks and significant breaches of legal requirements. The Finance and Controlling departments aggregate ESRS-relevant key figures, ensure data quality as well as an appropriate risk management and internal control system and thereby support sustainability reporting. Investor Relations coordinates and leads the preparation of external sustainabili-

ty reporting. The Legal department supports the implementation of regulatory requirements. Internal Audit conducts audits of processes, controls and systems. Where necessary, external auditors and advisors are involved to validate or further develop methodologies, data and processes.

Ensuring suitable skills of members

Hypoport ensures the availability of suitable skills and expertise for the oversight of sustainability matters by paying particular attention, when filling vacant Management Board positions and when submitting proposals to the Annual General Meeting for the election of Supervisory Board members, to the required experience and to the personal and professional competence and suitability of each member of the governing bodies, and by ensuring that each member is familiar with the sector in which Hypoport operates.

In line with recommendation D.3 of the German Corporate Governance Code in the version dated 28 April 2022, Hypoport ensures, when submitting proposals to the Annual General Meeting for the election of Supervisory Board members, that at least one member of the Supervisory Board has expertise in accounting and at least one member has expertise in auditing. This also includes sustainability reporting and its assurance. In line with recommendation D.11 of the German Corporate Governance Code, Hypoport appropriately supports Supervisory Board members in any training and professional development measures that may be necessary.

Long-term succession planning in the sense of recommendation B.2 of the German Corporate Governance Code is carried out through regular discussions between the Supervisory Board and the Management Board. These discussions cover the contract terms and extension options of current members of the Management Board and, where necessary, consider potential succession needs.

In addition, the governing bodies can draw on further expertise by involving internal functions such as Compliance, Investor Relations and Finance and Controlling units for the preparation of sustainability-related analyses and metrics. This involvement ensures that sustainability aspects are regularly incorporated into the decision-making and oversight processes of the governing bodies. To update and further develop relevant expertise, Hypoport takes ESRS requirements into account and already voluntarily integrates elements such as the materiality assessment into its reporting today, thereby continuously sharpening competencies in key sustainability topics and embedding them in management. Finally, the governing bodies may engage external experts and auditors as needed to independently validate methods, data and controls and to explore specialised topics in greater depth.

[GOV-2] Information and sustainability matters addressed by the administrative, management and supervisory bodies

Reporting and control obligations of the Management Board and Supervisory Board

The members of the Management Board and the Supervisory Board are subject to comprehensive reporting obligations arising from the German Stock Corporation Act, the rules of procedure of the Management Board and Supervisory Board and other relevant statutory and internal provisions, all of which serve transparency, risk management and proper corporate governance.

Pursuant to section 90 of the German Stock Corporation Act (AktG), the Management Board must regularly inform the Supervisory Board about the intended business policy and other fundamental aspects of corporate planning (in particular financial, investment and human resources planning), about deviations in the actual development from previously reported targets, about the profitability of the company, the course of business – in particular revenue and the situation of the company – and about transactions that may be of significant importance for the profitability or liquidity of the company. In addition, the Management Board is required to inform the Supervisory Board, beyond statutory reporting, on a regular basis about the company's economic performance, changes in the allocation of responsibilities, threats to the company, other special developments and additional matters defined by the Supervisory Board. Reporting follows a topics calendar defined by the Supervisory Board and usually takes place at regular Supervisory Board meetings. Under the rules of procedure, the Supervisory Board is expected to hold a meeting in each quarter and to convene at least twice per half-year, with five regular Supervisory Board meetings scheduled per financial year.

In addition, the Management Board informs the Supervisory Board without undue delay about significant events that are material for assessing the position, development or management of the company, including those with a sustainability dimension. The members of the Management Board keep each other informed on an ongoing basis and report at regular Management Board meetings (at least monthly, typically weekly) on developments in their areas of responsibility, and without delay in the event of special incidents. Where delegated authority limits are exceeded, the full Management Board – or, in the case of matters requiring approval, the Supervisory Board – is involved. The Management Board reports regularly to the Supervisory Board on material sustainability impacts, risks and opportunities at the regular Supervisory Board meetings. The Supervisory Board generally bases the exercise of its oversight function on the reports submitted by the Management Board and performs this oversight, among other means, through the Audit Committee.

The Management Board is responsible for preparing the sustainability report each year and for the underlying processes and internal controls. The Supervisory Board or the Audit Committee monitors compliance with statutory reporting requirements, reviews the sustainability report as part of the audit of the separate and consolidated financial statements of Hypoport SE and reports annually to the Annual General Meeting on the results of its review.

The Management Board must be informed at least once a year about the risk management system under the German Supply Chain Due Diligence Act (LkSG risk management). This information is provided by the function responsible for overseeing LkSG risk management. The whistleblowing officers at Hypoport report directly to the company's management and to the function responsible for overseeing LkSG risk management. The reporting obligations on LkSG risk management and on the whistleblowing system are fulfilled by means of at least one annual compliance report, which is presented to both the Management Board and the Supervisory Board. This compliance report is intended to enable the Supervisory Board to identify topics for Internal Audit. The companies of the Hypoport Group are therefore required to inform Internal Audit of identified compliance violations so that appropriate measures can be derived. The Supervisory Board receives at least two Internal Audit reports per year and, where necessary, ad hoc follow-up reviews relating to audit reports.

[GOV-3] Integration of sustainability-related performance in incentive schemes

There are currently no direct, explicitly sustainability-related incentive or remuneration schemes for members of the administrative, management and supervisory bodies. Nevertheless, sustainability-related considerations are taken into account when assessing the company's long-term sustainable development, which in turn plays a key role in determining the remuneration of the management bodies.

Strategy

[SBM-1] Strategy, business model and value chain

The companies of the Hypoport Group focus on the development, operation and marketing of B2B technology platforms for the credit, housing and insurance industries (FinTech, PropTech, InsurTech). The Hypoport Group is organised into three operating segments: Real Estate & Mortgage Platforms, Financing Platforms and Insurance Platforms. The companies in the Real Estate & Mortgage Platforms and Financing Platforms segments predominantly pursue FinTech and PropTech business models, while the companies in the Insurance Platforms segment operate InsurTech business models.

With its B2B technology platforms, Hypoport typically occupies central positions within the value chains of these three industries and builds ecosystems around these platforms. These ecosystems comprise both new product components of the platforms and adjacent positions within the respective value chains. Market participants are provided with B2B platforms for the brokerage and administration of their products or assets; the Hypoport companies participate in the resulting efficiency and productivity gains achieved by industry participants through transaction fees and portfolio servicing fees.

Material products and services offered

The companies of the Hypoport Group develop and operate B2B technology platforms for the credit, housing and insurance industries (FinTech, PropTech, InsurTech). Market participants in these industries are provided with platforms for the brokerage and administration of their products or assets; the Hypoport companies participate in the efficiency and productivity gains thus generated through transaction fees and portfolio servicing fees. In addition to these core services, all three segments include specialised entities that focus on specific user groups, support the growth of the platforms and benefit from their integration.

The Group's key products include in particular:

- FIO Systems AG, via its marketing platform business, offers bank affiliated real estate agents in Germany a comprehensive platform that enables the full digitalisation of their business processes for the marketing of residential properties.
- Europace AG, within the Real Estate & Mortgage Platforms segment, develops for Hypoport Mortgage Market GmbH the largest marketplace in Germany by financing volume for the conclusion of residential mortgage loans and building society products for private customers. A fully integrated platform connects more than 800 partners from the banking, insurance and financial distribution sectors; in 2025, several tens of thousands of users processed a volume of over €80 billion via Europace.

- Genopace GmbH, a joint venture with several cooperative banks, belongs to the segment as a platform for the digitalisation of residential property financing in the cooperative banking network.
- Baufinex GmbH, a joint venture with Bausparkasse Schwäbisch Hall, provides a marketplace for mortgage intermediaries and bank advisers of the cooperative financial group.
- Finmas GmbH, a joint venture with Finanz Informatik GmbH & Co. KG, digitalises and connects, using the segment's platforms, the real estate related services of the Savings Banks Finance Group.
- Qualitypool GmbH provides smaller and medium sized financial distributors with support services that complement their access to Europace.
- Starpool Finanz GmbH, a joint venture with Deutsche Bank AG, provides financial distributors closely associated with the Deutsche Bank, Postbank and BHW brands with access to the Europace marketplace, supplemented by additional services.
- Dr. Klein Privatkunden AG focuses on the brokerage of residential mortgage loans to consumers using Europace. Prospective customers are acquired via the internet; subsequent advisory services are provided via online advisory tools, video advice and, above all, via the Dr. Klein franchise system with nationwide branches and specialised advisers on site (B2B2C model involving franchisees).
- Value AG offers market participants digital access to property data and value indicators and provides a broad range of services in the field of property valuation for mortgage lenders.
- Dr. Klein Wowi Digital AG digitalises, with its industry specific software as a service (SaaS) platform Wowiport, portfolio management as well as the finance and accounting processes of housing companies. Dr. Klein Wowi Finanz AG complements this offering with SaaS solutions for portfolio management and a platform for the tendering of financings; it also advises on the financing and insurance of residential portfolios in the municipal and cooperative housing sector in Germany. FIO Systems AG additionally provides SaaS solutions for the management of rental deposit accounts and a platform for claims management.
- REM Capital AG is a consulting firm specialising in accessing complex public funding for companies and in financing the German SME sector. Fundingport GmbH operates a financing marketplace for corporate clients (corporate finance). Hypoport B.V. supports lenders with a SaaS platform for the analysis and reporting of loan portfolios.
- Europace Ratenkredit GmbH operates a B2B marketplace for consumer loan products and payment protection insurance for consumers in Germany. Dr. Klein Ratenkredit GmbH supports affiliated banking partners in the white label distribution of consumer loans. GENOFLEX GmbH offers a platform for consumer loan products in the cooperative banking sector.

- Smart InsurTech AG operates Smart Insur, a fully integrated platform for the distribution and administration of tariff based insurance products. In addition, Qualitypool Versicherungsmakler Service GmbH provides support services for small and medium sized financial distributors in the brokerage of insurance products using Smart Insur. Sia Digital GmbH, acting as a managing general agent, develops, distributes and administers tariff based insurance products.
- ePension GmbH & Co. KG offers a digital platform for the administration of occupational pension and health insurance products. E&P Pensionsmanagement GmbH complements this offering and acts as a consulting firm for employers and their employees in the area of occupational benefit solutions.
- Corify GmbH operates a platform for the analysis, tendering and conclusion of non tariffable industrial insurance policies. Oasis GmbH provides large corporates and specialised industrial insurance brokers with industry specific broker management software.

Summary of material products and services

Company	Products and services
FIO Systems AG	Platform for digital real estate marketing
Europace AG	Marketplace for residential mortgage loans and building society products
Genopace GmbH	Platform for cooperative residential mortgage financing
Baufinex GmbH	Marketplace for intermediaries in the cooperative sector
Finmas GmbH	Digitalisation of savings banks' real-estate-related services
Qualitypool GmbH	Support for smaller financial distributors
Starpool Finanz GmbH	Platform access for Deutsche Bank and Postbank partners
Dr. Klein Privatkunden AG	Brokerage of residential mortgage loans to retail customers
Value AG	Digital property data and valuation services
Dr. Klein Wowi Digital AG	SaaS platform for housing companies (Wowiport)
Dr. Klein Wowi Finanz AG	SaaS tools and advisory services for housing finance
FIO Systems AG (Ergänzung)	SaaS for rental deposit accounts and claims management
REM Capital AG	Advisory services on funding and SME finance
Fundingport GmbH	Financing marketplace for corporate clients
Hypoport B.V.	SaaS platform for credit portfolio analysis
Europace Ratenkredit GmbH	B2B marketplace for consumer loans
Dr. Klein Ratenkredit GmbH	White-label distribution for consumer loans

Summary of material products and services

Company	Products and services
GENOFLEX GmbH	Platform for instalment loans in the cooperative sector
Smart InsurTech AG	Platform for digital insurance intermediation
Qualitypool Versicherungsmakler Service GmbH	Support for insurance intermediaries
Sia Digital GmbH	Development and administration of insurance products
ePension GmbH & Co. KG	Platform for occupational pension administration
E & P Pensionsmanagement GmbH	Advisory on occupational pensions
Corify GmbH	Platform for industrial insurance
Oasis GmbH	Software for industrial insurance brokers

Material markets and customer groups

With their B2B technology platforms, the companies of the Hypoport Group address the markets of the credit, housing and insurance industries (FinTech, PropTech, InsurTech). The platforms cover the brokerage, financing and valuation of private residential properties (Real Estate & Mortgage Platforms segment), financing products outside private residential mortgage lending (Financing Platforms segment) and the administration of tariff based retail and commercial insurance, industrial insurance and occupational benefit insurance (Insurance Platforms segment).

The main customer groups are private banks, savings banks, cooperative banks, financial distributors, building societies, insurance companies and real estate agents (Real Estate & Mortgage Platforms segment), the institutional housing sector, private banks, savings banks, cooperative banks, financial distributors and medium sized enterprises (Financing Platforms segment), as well as insurance intermediaries and insurance companies (Insurance Platforms segment).

Summary of served markets and customer groups

Served markets	Customer groups
Occupational pension solutions	Employers, employees
Occupational pension consulting	Employers, workforces
Corporate finance	Corporate clients
Property valuation	Mortgage lenders, market analysts
Residential mortgage finance	Banks, insurers, financial distributors, cooperative banks, loan intermediaries, cooperative bank advisers
Residential mortgage finance	Savings banks, savings banks associations
Property administration (SaaS)	Housing companies, property managers
Property management (SaaS)	Housing companies
Real estate platforms	Estate agents, housing companies
Industrial insurance	Industrial companies, insurance brokers
Consumer loans	Financial distributors, loan intermediaries, banking partners, cooperative banks
Credit analytics platforms	Credit institutions, institutional lenders
Corporate finance	Medium-sized enterprises
Insurance platforms	Insurance intermediaries, financial distributors
Insurance products	Insurers, managing general agents
Insurance brokerage	Small and medium-sized brokerage firms
Insurance technology	Large corporates, industrial insurance brokers
Housing industry, financing	Municipal and cooperative housing sector

Inputs

Hypoport uses a combination of internal and external inputs that are systematically collected, further developed and safeguarded by appropriate governance and compliance instruments. Key inputs include financial resources (equity and debt capital), human capital (specialist and management staff, expertise in IT, regulation and product development), technological resources (software platforms, cloud infrastructure, data and interfaces) as well as regulatory and market related information (supervisory requirements, customer and market needs). These inputs form the basis for the development and operation of the booking entity's digital platform and software solutions.

Inputs are collected and enhanced via established management processes, such as recruitment and people development, product and technology development, procurement processes for IT and other services and continuous monitoring of markets and regulatory developments. Employees are integrated into the working methods and values of the Hypoport network through

structured recruitment processes, standardised onboarding and continuous training, with a view to developing human capital over the long term. External inputs such as supplier services are selected based on professional suitability, economic efficiency and sustainability, taking into account Group wide policies (e.g. procurement policy, policy on the use of external staff).

To safeguard the inputs and the value they generate, the booking entity applies a framework comprising a Code of Conduct, compliance rules and internal policies (including for procurement, IT security and data protection) as well as a central whistleblowing system. The Code of Conduct defines binding standards for all companies in the Hypoport network and provides the framework for additional principles designed to maintain the trust of employees, customers, business partners and other stakeholders over the long term. The whistleblowing system (including a digital tool such as "Hintbox") enables employees, business partners, customers and third parties to report potential violations confidentially or anonymously and thereby supports the integrity of the resources and processes used.

Outputs

The primary outputs generated by Hypoport are digital platform, process and service solutions that provide current and expected future benefits for customers, investors and other stakeholders. For customers and business partners – in particular banks, building societies, insurers, intermediaries and promotional partners – the key outputs are stable, scalable platforms and software solutions for the efficient processing of credit, real estate and insurance transactions. These solutions shorten processing times, increase process reliability and data quality and support competitive, regulation compliant processing of financing and insurance requests. In the corporate finance business, the platforms also enable investments in energy and resource efficiency as well as in research and development, thereby making a measurable contribution to environmentally beneficial projects in the SME sector.

For investors, key outputs include sustainable growth in revenue and earnings, a resilient, highly scalable platform business model and transparent reporting on financial and non financial performance indicators. The Hypoport Group combines long term growth with a comparatively asset light, technology driven approach, which from an investor perspective offers attractive returns and risk profiles as well as access to structural digitalisation trends in the financial and real estate markets. By integrating sustainability aspects (e.g. reducing the Group's own CO₂ footprint, supporting energy efficient investments by customers), additional value is created in terms of the Group's ESG profile and access to sustainability oriented capital market segments.

For employees, Hypoport provides jobs in a growth oriented technology environment, modern working models, opportunities for training and development and measures to strengthen health, safety and diversity. The reduction of operational environmental impacts, for example through energy savings, more sustainable mobility and the avoidance of plastic bottles, as well as the Group's commitment to compliance and anti corruption, also generates additional benefits for society, regulators and other stakeholders by reducing risks and enhancing positive environmental and social effects.

Value chain

As a provider of technological infrastructure, Hypoport is embedded in multi sided platforms for the credit, real estate and insurance industries and occupies an intermediary position between product providers (e.g. banks, insurers, building societies) and distribution or end customer interfaces. Upstream, a network of financial institutions and product providers, including banks, building societies, insurance companies and promotional banks such as KfW, supplies the financial products that are distributed or brokered via the booking entity's platforms. In addition, IT infrastructure and cloud providers, data and credit information services and consulting and corporate finance partners provide the technical and specialist foundations, for example for risk and credit assessments, regulatory requirements and structured promotional financing.

Hypoport consolidates the development, operation and continuous enhancement of B2B platforms and software solutions (FinTech, PropTech, InsurTech) for the credit, housing and insurance industries. It provides standardised, cloud based process and interface infrastructure (including product comparison, pricing and eligibility checks, application and document workflows, portfolio servicing) and connects upstream product providers with downstream distribution and advisory partners in an integrated ecosystem.

Downstream, intermediaries, broker pools, bank distribution units, housing companies and other B2B partners use the platforms to efficiently distribute financing and insurance products to retail and corporate customers. The financings and insurance contracts initiated via the platforms have real economy effects by enabling investments in residential real estate, energy efficiency and resource efficiency in the German SME sector and thereby driving economic activity and, under relevant promotional programmes, generating ecological benefits in the downstream stages of the value chain.

[SBM-2] Interests and views of stakeholders

The involvement of stakeholders takes place through a structured, ongoing dialogue with the stakeholder groups that are material to the business model and through their systematic consideration in the Hypoport Group's materiality assessment, target setting and measures.

The key stakeholders involved include, in particular, employees, customers and platform partners, investors, supervisory authorities and regulators, as well as the wider public and society at large. Interaction with these groups is governed by Group wide principles, in particular the Code of Conduct, compliance policies and a whistleblowing system, which together ensure responsible, transparent and legally compliant dialogue.

Stakeholders are involved through a variety of formats, such as regular employee surveys and interviews, interaction with customers and product partners via the platforms, investor communication and engagement with regulators and industry initiatives. Stakeholders are involved via defined contact points within the company: employees primarily through the HR department, trusted employees and the Hypoport Employee Board (HEB), customers through key account managers, and investors through the Investor Relations team. The decentralised and specialised contact points offer significant potential for integrating stakeholder perspectives into Group strategy, as employees of the Hypoport Group enjoy a high degree of decision making authority and autonomy. Feedback from these dialogues feeds into the identification of material sustainability topics and the further development of products, processes and governance structures.

Hypoport's key stakeholders can be grouped into a limited number of core groups that are particularly relevant both for the Group's economic success and its sustainable development:

- **Employees:** They form a core stakeholder group, as the platform and service model depends heavily on highly qualified professionals in IT, product development and regulation. Their interests relate in particular to job security, agile ways of working, attractive working conditions, opportunities for development and training, and a values based corporate culture.
- **Customers and business partners:** This group includes, in particular, banks, building societies, insurance companies, promotional institutions, intermediaries and other distribution partners that use the Hypoport Group's platforms and software solutions. Key interests focus on stable, high performance and regulatory compliant platforms, reliable processes, innovative digital solutions and long term, partnership based business relationships.
- **Investors and capital markets:** Shareholders, potential investors and analysts provide the financial basis for growth and innovation. Their primary interests include transparent reporting, reliable financial and non financial information, a long term, viable growth and earnings strategy and robust risk and opportunity management.

- **Regulators and supervisory authorities:** They are key stakeholders because the Hypoport Group's platforms operate in highly regulated markets. Their interests relate in particular to compliance with legal and supervisory requirements, process integrity, data protection, IT security and the responsible handling of customer and transaction data.
- **Society and other stakeholders:** This group includes, among others, affected communities, rating agencies and other ESG oriented stakeholders. Material interests focus on supporting sustainable finance – for example in the area of energy and resource efficiency in the SME sector – consideration of social and environmental impacts along the value chain and transparent, comprehensible sustainability reporting.

Hypoport classifies its key stakeholders into internal and external categories, which are prioritised according to their influence and relevance.

Internal stakeholders mainly comprise employees, management and owners/shareholders, who are directly involved in operational implementation and strategic steering. They are involved through regular surveys, internal communication forums and strategy processes in order to capture expectations regarding working conditions, development opportunities and corporate values.

External stakeholders include customers and business partners (e.g. banks, intermediaries, insurers), suppliers – in particular IT and consulting service providers – investors, supervisory authorities and society at large. Dialogue with these groups takes place via platform feedback, investor meetings, regulatory exchanges and market analyses, in order to understand and address needs regarding digital solutions, compliance and sustainability. Stakeholders are categorised using a stakeholder matrix that assesses both the influence of the groups on the booking entity and the entity's impacts on these groups. The focus is on intensified engagement with customers, investors and regulators, whereas less exposed groups, such as low risk suppliers, are engaged via standardised processes.

Each stakeholder contributes, through their perspective and indirect influence, to shaping the strategic direction of the Hypoport Group. The purpose of stakeholder engagement is, in particular, to identify material sustainability topics, to integrate expectations and views into strategy and business model in a transparent manner and to substantiate the double materiality assessment in line with ESRS. Stakeholder engagement supports the identification of impacts, risks and opportunities along the value chain, validates the relevance of environmental, social and governance topics and helps to prioritise a long list of potential reporting topics into a set of material matters that reflects stakeholders' information needs.

In addition, stakeholder engagement enables interests to be directly integrated into corporate strategy, business model and operational decisions in order to mitigate risks at an early stage, seize opportunities and strengthen long term competitiveness. This includes, for example, the further development of platform solutions in line with customer needs, consideration of investor expectations regarding ESG performance and the systematic implementation of regulatory

requirements. At the same time, the structured dialogue enhances transparency and trust, supports credible, stakeholder oriented reporting and contributes to meeting legal due diligence obligations and to the continuous improvement of Hypoport's sustainability performance.

The results of stakeholder engagement are regularly evaluated in management bodies at subsidiary level, at segment level or directly at holding level and translated into recommendations for action for the respective stakeholder contact points. The findings from stakeholder dialogue and the materiality assessment are incorporated into the booking entity's annual strategy process, which results in a qualitative and quantitative five year plan. Target markets, positioning, technological priorities and financial and sustainability related objectives are designed so as to reflect the material interests of customers, investors and other stakeholder groups.

The administrative, management and supervisory bodies of Hypoport are informed about the views and interests of affected stakeholders regarding sustainability related impacts through structured reporting, regular committee meetings and integrated management processes. As part of the materiality assessment, stakeholder feedback from surveys – including those of employees, governing bodies and external shareholders – is systematically collected and assessed. The results, including identified impacts, risks and opportunities, are consolidated into an overall analysis that is presented to the Management Board and supervisory bodies in dedicated meetings or via management reports.

The Management Board receives quarterly or ad hoc updates on stakeholder interests, including via dashboards with sustainability KPIs and risk reports that reflect platform feedback, investor enquiries and regulatory developments. The Supervisory Board is informed by the Management Board at its meetings about material stakeholder views, including ESG related matters, and this reporting is supplemented by external market studies and sustainability ratings. Through the compliance management system and the central whistleblowing system, stakeholder reports are forwarded directly to the responsible governing bodies, with escalation to the Management Board in the case of material sustainability related incidents. In this way, the impacts on stakeholders are transparently reflected in strategic decisions and appropriately monitored.

Management of impacts, risks and opportunities

[IRO-1] Description of the process to identify and assess material impacts, risks and opportunities

Double materiality process

The material impacts, risks and opportunities were identified as part of a materiality assessment that covers both the impact materiality and the financial materiality dimensions and is aligned with the requirements of the ESRS. The assessment was carried out by subject matter experts in collaboration with Risk Controlling and subsequently validated by management.

The overall double materiality process comprises five work steps: stocktaking, internal stakeholder engagement, external stakeholder engagement, impact materiality and financial materiality. The objective of this process is to systematically identify, assess and prepare material sustainability impacts, risks and opportunities for reporting in accordance with the CSRD and ESRS.

In step one (stocktaking), the reporting boundaries are defined, in particular by determining the non financial scope of consolidation and the relevant value chain information; in addition, the methodology, including the initial inventory and the final list of topics, is agreed. Steps two and three relate to the identification and involvement of relevant internal stakeholders (topic owners) and external stakeholder perspectives. Internal and external perspectives are integrated into the process via a Microsoft Forms survey in order to identify relevant impacts, risks and opportunities. In step four, based on the stocktaking, the value chain and stakeholder engagement, an initial inventory of impacts is compiled and supplemented by secondary data and desk research. In step five, an inventory of risks and opportunities is created and assessed and prioritised by the risk management function.

The time horizons applied by Hypoport are aligned with the ESRS and are divided into short term (less than one year), medium term (one to five years) and long term (more than five years). The assessment was performed on a gross basis, i.e. before the implementation of any measures, and follows the procedures commonly used in Risk Controlling. The assessment framework takes into account both the magnitude of damage and the likelihood of occurrence and is based on the methods used to assess operational risks in the management report; financial effects were assessed both qualitatively and quantitatively. Risks and opportunities were classified as material if they reached at least the threshold level “high”.

Hypoport conducts a structured annual risk inventory process to systematically identify and review material risks. Sustainability aspects arising from identified impacts and risks are treated as drivers within the traditional risk categories and subsequently integrated into the overarching risk management processes. In the annual strategy and planning process, identified sustainability related opportunities are analysed in depth and incorporated into the broader strategy and business development process.

Identification and assessment of impact materiality

Based on the final list of topics derived from the value chain analysis, topic analysis and stakeholder survey, an inventory of impacts is compiled. For each sub topic assessed as relevant, specific impacts are identified and documented with references to supporting sources. All impacts are classified as negative or positive as well as actual or potential. At the same time, it is determined which part of the value chain is affected by each impact and whether it is caused by the Hypoport Group as a whole or only by parts of the Group (e.g. a segment).

The subsequent assessment of impacts is carried out on a gross basis using specific criteria. These criteria are severity, scale, irremediability and likelihood. Severity describes the seriousness of negative impacts or the beneficial nature of positive impacts for people and the environment. Scale refers to the geographic and substantive extent of the impacts. Irremediability describes the extent to which negative impacts can be remedied and the environment or affected people restored to their original state. Likelihood relates to the occurrence of potential impacts. Severity, scale and irremediability are assessed on a scale from 1 to 5. Likelihood is expressed as a percentage.

The following criteria apply for determining material impacts:

- An actual impact is material if at least one of the following conditions is met: the severity of the impact is at or above the defined threshold; at least one of the factors severity, scale or irremediability is rated 5; or at least two of these factors are rated 4.
- A potential impact is material if the severity of the impact reaches or exceeds the defined materiality threshold and, in addition, one of the following combinations applies:
 1. Severity is 5.0 and likelihood is greater than 0%
 2. Severity is between 4.0 and 4.9 and likelihood is greater than 20%
 3. Severity is between 3.0 and 3.9 and likelihood is greater than 60%
 4. Severity is between 2.0 and 2.9 and likelihood is greater than 80%

In identifying material impacts, specific activities, business relationships and geographical conditions were taken into account. No area was identified in which there is an elevated risk of adverse impacts. Material impacts were identified along the entire value chain, taking into account all impacts to which Hypoport contributes through its own activities or its business relationships.

A threshold value of 3.1 was defined for identifying material impacts. In total, 14 impacts were identified as material, of which 8 are positive and 6 are negative. Actual impacts were classified as material if they exceeded the threshold value of 3.1. Potential impacts, in addition to exceeding this threshold, had to meet a defined likelihood of occurrence (see ESRS 2 IRO 1 53 (b)). The threshold value was reviewed in several qualitative validation rounds and then firmly set at 3.1.

Internal and external stakeholder perspectives were captured in the form of an internal survey using internal proxy respondents. The stakeholders identified represent the views of employees, retail and corporate customers, shareholders, the Supervisory Board and the environment. For the materiality assessment, the following input parameters were used in particular to assess severity, scale, irremediability, likelihood and magnitude of damage: internal data (including financial statements, HR data and product information) and insights from the analysis of supply chain risks.

Identification and assessment of financial materiality

Based on the ESG related risk inventory, financial materiality was analysed in line with the requirements of the ESRS. In this context, risks and opportunities were identified and assessed with regard to their likelihood of occurrence and potential financial effects. The identified material potential impacts were incorporated into the risk analysis and reflected in the relevant risk categories. In addition, potential dependencies of the Hypoport Group that may give rise to risks or opportunities were analysed.

Among other aspects, dependencies on employees (e.g. recruitment risks or risks related to staff turnover) and on IT systems (e.g. system outages or risks relating to IT security and data protection) were analysed. No dependencies were identified that go beyond the existing risk profile. Sustainability risks are not managed as a separate risk category; instead, they are treated as drivers within the existing risk categories and are thus integrated into the Group's comprehensive risk management processes.

[IRO-2] Disclosure Requirements in ESRS covered by the reporting entity's sustainability statement

As part of the impact materiality assessment, a threshold of 3.1 was defined on the five point scale applied and confirmed following several qualitative validation rounds. For financial materiality, risks and opportunities were classified as material if they were rated "high" in the three level categorisation used. Overall, the materiality assessment identified 14 material impacts, 2 material risks and 2 material opportunities. In a subsequent step, these material matters were qualitatively mapped to the relevant sustainability matters under the ESRS; the outcome of this mapping determined which topic specific ESRS standards were activated.

Material impacts, risks and opportunities and their mapping to ESRS sustainability matters

Material impacts, risks and opportunities	Standards	Sustainability matters
Actual positive impact on climate change adaptation through brokering transparent financing options for refurbishment, renovation and modernisation of buildings and for energy efficient new residential construction	E1	Climate change adaptation
Actual positive impact on climate change mitigation through brokering financing for energy related sustainability projects, such as the construction of wind farms	E1	Climate change mitigation
Ecological saving potential through a digital business model	E1	Energy / resource efficiency
Opportunities related to developments in the real estate markets		Climate and market related opportunities
Actual negative impact from Scope 1 and Scope 2 greenhouse gas emissions from own operations		Energie
Actual negative impact from Scope 3 greenhouse gas emissions in the upstream value chain	E1	Value chain emissions
Actual negative impact from Scope 3 greenhouse gas emissions in the downstream value chain		
Actual negative impact on the physical and/or mental health of employees due to high workloads and stress in day to day work		
Actual positive impact on the physical and/or mental health of employees through the provision of comprehensive health promotion measures, such as ergonomic workplaces		
Actual positive impact on employees' wellbeing through robust arrangements for reconciling work and family life	S1	Working conditions
Actual positive impact on job satisfaction through respectful and collaborative workplace relations		
Actual positive impact on employees' wellbeing through above average salaries and additional financial security		
Actual positive impact through promoting the further development and training of the company's workforce	S1	Equal treatment and equal opportunities for all
Potential negative impact on customers resulting from data loss or data theft	S4	Information related impacts for consumers and/or end users / governance
Governance risks related to data protection		
Potential negative impact on stakeholders' willingness to report or disclose grievances due to insufficient protection of whistleblowers	G1	Protection of whistleblowers
Actual positive impact through promoting sustainable behaviour by customers	G1	Corporate culture and conduct
Regulatory risks related to developments in the real estate markets		Governance and market related risks

Explanation of the non-materiality of ESRS topics

For ESRS E2, the company's actual and potential impacts on environmental media (air, water, soil) were systematically assessed using the criteria of severity, scale and irremediability. In all cases, the combined assessment remained below the impact materiality threshold of 3.1 on the five point scale applied. No financial risks or opportunities related to pollution aspects reached a "high" rating in the three level categorisation, meaning that no materiality was identified from a financial materiality perspective either. Against this backdrop, the disclosure requirements under ESRS E2 were not activated for the reporting period.

For ESRS E3, actual and potential impacts on water and marine resources were assessed using the criteria set out in ESRS 1 and ESRS 2 (severity, scale, irremediability and likelihood). In addition, location specific water availability and water use in own operations and along the value chain were considered. In all cases, the combined assessment of water related impacts remained below the impact materiality threshold of 3.1, so no material negative or positive impacts within the meaning of ESRS E3 were identified. From a financial perspective, no material dependencies on critical water resources and no water related risks or opportunities were identified that would have reached a "high" rating in the three level categorisation. Accordingly, ESRS E3 was not classified as a material sustainability topic and the related disclosure requirements are not applied in the reporting year.

For ESRS E4, the analysis showed that, given the business model and locations, the company's activities give rise to only a low level of negative impacts on biodiversity and ecosystems and therefore do not exceed the impact threshold of 3.1. Likewise, no material site specific biodiversity related risks or other biodiversity related financial risks or opportunities were identified that would be classified as "high" in the three level categorisation. Consequently, the topic specific disclosure requirements under ESRS E4 were not assessed as material and were not activated in the reporting year.

For ESRS E5, resource use, waste generation and circularity aspects were assessed based on the existing business activities. The identified actual and potential impacts did not reach a combined score of at least 3.1 on the five point scale and thus remained below the defined impact materiality threshold. From a financial materiality perspective, no risks or opportunities relating to resource efficiency, dependence on critical materials or regulatory requirements were identified with a "high" rating in the three level categorisation. ESRS E5 was therefore not identified as a material sustainability topic and the associated disclosure requirements were not activated.

For ESRS S2, based on the available information on the structure and depth of the value chain, contractual relationships and sector typical risks, it was assessed that the potential and actual negative impacts on workers in the value chain overall remain below the defined impact threshold of 3.1. At the same time, no labour or human rights related risks were identified that would lead to material financial risks or opportunities and be classified as "high" in the three level categorisation. ESRS S2 was therefore not assessed as a material topic in the materiality analysis, and the corresponding disclosure requirements are not applied in the reporting year.

For ESRS S3, the assessment of actual and potential impacts on affected communities showed that neither the intensity nor the spatial reach nor the irremediability of the identified matters exceeds the impact threshold of 3.1. In addition, no location or project specific risks were identified that would lead to material financial effects and be classified as "high" on the three point scale. ESRS S3 was therefore classified as non material, and no topic specific disclosure requirements under ESRS S3 were activated in the reporting period.

For ESRS S4, the assessment showed that the identified impacts exceed the defined impact threshold of 3.1. ESRS S4 was therefore classified as a material topic in the materiality analysis. However, for the 2025 reporting period, and in accordance with Article 2(2) of Regulation (EU) 2024/3234 of 6 December 2024 (the "Quick Fix Regulation") amending certain disclosure requirements under Directive 2013/34/EU, the company makes use of the option to defer the application of topic specific disclosure requirements under ESRS S4. Under this provision, companies required to disclose sustainability information pursuant to Articles 19a or 29a of Directive 2013/34/EU may, for one or two reporting years, omit disclosures in respect of one or more topic specific ESRS standards, provided that they clearly state in their sustainability statement which standard is affected and on which legal basis the omission is made. Hypoport makes use of this transitional option and therefore does not provide disclosures under ESRS S4 in the 2025 reporting year, even though the topic has been identified as material.

Environment

[E1] Climate Change

Governance

[GOV-3] Disclosure requirement in relation to ESRS 2 GOV-3 – Integration of sustainability performance into incentive schemes

There are currently no direct, explicitly sustainability related incentive or remuneration schemes for members of the administrative, management and supervisory bodies. However, sustainability related considerations are key to the company’s long term sustainable development, which in turn plays an important role in determining the remuneration of the management bodies.

Strategy

[E1-1] Climate change mitigation transition plan

Hypoport will define a climate change mitigation transition plan in 2026.

[SBM-3] Disclosure requirement in relation to ESRS 2 SBM-3 – Material impacts, risks and opportunities and their interaction with strategy and business model

Type of material climate-related risks

Material climate-related risks

Physical risks related to developments on financial and capital markets

Physical risks related to developments in real estate markets

Physical risks related to key distribution partners

Physical risks related to disruptions of IT systems

Physical risks related to the loss of property, plant and equipment

Physical risks within liquidity risk

Physical risks related to the non availability of required materials and resources

Transition risks related to developments in real estate markets

Transition risks related to developments on financial and capital markets

Transition risks related to intensified competition

Transition risks within reputational risk

Transition risks related to the obsolescence of IT systems

Resilience analysis

The resilience analysis is based on a climate related scenario analysis in accordance with ESRS E1.19–21 and ESRS 1.51 and covers both physical and transition climate risks as well as climate related opportunities along Hypoport’s entire value chain. It covers 29 company locations in Germany, the Netherlands and Bulgaria, as well as regional levels (Germany, Europe, US, global), and uses two contrasting IPCC AR6 compatible climate scenarios (SSP1 2.6/RCP2.6 “Paris aligned” and SSP5 8.5/RCP8.5 “High Emission”) to assess the resilience of the business model and strategy.

The resilience analysis was carried out in a multi step process starting with a cross functional workshop to identify climate related risks and opportunities. This was followed by a quantitative assessment of location and region specific physical climate risks using a scoring model (0–80 points) and a qualitative assessment of transition risks based on TCFD categories, drawing on scientifically robust datasets (including IPCC AR6, GERICS, KNMI23, NIMH, Copernicus, WRI Aqueduct, NCA5). The scenario results were linked to the risk types defined in the risk management framework and to the IROs identified in the double materiality assessment in order to assess the robustness of the business model and strategy under different climate pathways.

The resilience analysis applies three clearly defined time horizons aligned with ESRS E1 and the internal risk management framework: short term to 2030 (less than five years, operational business planning and budgeting), medium term to 2050 (five to 25 years, strategic investment decisions) and long term to 2100 (more than 25 years, asset lifetimes and structural market changes). For physical risks, values for 2030 are derived by linear interpolation between the baseline period and the 2050 median, while projections for 2050 and 2100 are taken directly from the climate models. Transition risks and opportunities are additionally aligned with key regulatory milestones (including the German Building Energy Act 2024, implementation of the EPBD, CO₂ price trajectory and climate neutrality targets).

The resilience analysis shows that physical climate risks at German sites fall predominantly within the “medium low” range (scores 24–28) across both scenarios and all time horizons and are associated with noticeable but limited operational and financial impacts (of up to around 5% of expected profit and loss). Significantly higher physical risks arise from the potential non availability of materials and resources in Europe and the US (up to a score of 50, “medium high”, very likely, significant magnitude), indicating potentially substantial supply chain disruptions, which, given the digital business model, are expected to have primarily indirect effects for Hypoport. Transition risks in the Paris aligned SSP1 2.6 scenario are generally assessed as likely to very likely with noticeable to significant magnitude (including green vs brown premia, rising CO₂ prices and stricter building regulations), while in the high emission scenario physical risks increase but transition risks are less pronounced. Overall, the business model – driven by digitalisation, a platform approach and strong remote work capability – remains operable under both scenarios but requires adjustments in products, IT systems and risk management.

Overall, the analysis indicates that, due to its largely digital business model, the geographic diversification of its German locations and its established remote work structure, Hypoport

has a high degree of adaptability to climate related physical disruptions and can largely maintain business operations even during extreme weather events. At the same time, the strategic focus on real estate and financing platforms creates significant opportunities to support the decarbonisation of the building stock (including green mortgages, refurbishment financing and the use of promotional programmes), so that necessary adaptations to the product portfolio, IT infrastructure and risk management processes have been identified to ensure that the Group remains profitable and compliant under both scenarios.

Management of impacts, risks and opportunities

[IRO-1] Disclosure requirement in relation to ESRS 2 IRO-1 – Description of the processes to identify and assess material climate-related impacts, risks and opportunities

The procedures for assessing the company's impacts on climate change build on the material climate related impacts, risks and opportunities (IROs) identified in the double materiality assessment and link them to the results of the climate scenario analysis in accordance with ESRS E1. In particular, they qualitatively analyse emission reductions enabled by the digital business model, Hypoport's role in channelling capital into energy efficient and climate friendly buildings and potential rebound effects, and align these with the TCFD categories for climate related opportunities. The assessment follows the ESRS dimensions of likelihood, magnitude and time horizon and forms the basis for deriving strategic measures to reduce own and financed emissions and to capture transition opportunities.

The climate scenarios used (SSP1 2.6/RCP2.6 and SSP5 8.5/RCP8.5) are consistent with the global temperature, emissions and CO₂ price pathways set out in IPCC AR6 and NGFS and serve as the basis for deriving critical climate related assumptions (e.g. CO₂ price levels, energy efficiency requirements, refurbishment needs) that are relevant for the assessment of assets and financing portfolios. This ensures that the climate risk and opportunity analysis is aligned with the scenario assumptions that may also be reflected in medium to long term financial planning and, where relevant, in value relevant assumptions in the financial statements.

Physical risks

The climate related scenario analysis is used to identify and assess short , medium and long term physical risks by calculating location and region specific scores for both scenarios and all three time horizons and assigning them to the relevant risk types. This makes temporal developments (e.g. increasing risks related to materials and resources in Europe and the US) transparent, thereby supporting the prioritisation of adaptation measures and the assessment of the long term resilience of the business model.

For physical risks in own operations and along the value chain, a quantitative scoring model was developed that assesses 16 climate hazards based on the European Climate Risk Typology (including changes in temperature, precipitation and wind, water scarcity, flooding, storms and wildfires) for all locations and relevant regions. Climate projections from GERICs, KNMI23, NIMH, Copernicus, WRI Aqueduct and NCA5 are systematically translated into numerical scores (0–5 per category, aggregated to a total score of 0–80). On this basis, likelihood, magnitude, overall risk class and time horizon are derived and subsequently mapped to the physical risk types defined in the risk management framework (e.g. real estate market, financial and capital markets, IT, liquidity, property, materials/resources). The results are fed back into the risk inventory and the double materiality assessment and serve as a basis for assessing resilience and deriving adaptation measures.

For short , medium and long term time horizons, climate hazards were explicitly assessed by applying climate model data for 2030, 2050 and 2100 in the scoring model and evaluating each period separately. Short , medium and long term horizons were defined consistently and applied to both physical risks and transition risks and opportunities.

Assets and business activities were analysed for their potential exposure to the identified climate hazards by linking location scores and regional risk values with the relevant risk types (e.g. property, IT infrastructure, distribution partners, liquidity, materials/resources).

The vulnerability of assets and business activities was assessed by deriving likelihood and magnitude from the total scores, determining risk classes (e.g. low, medium, medium high) and mapping them to the respective risk types (e.g. loss of property, liquidity risks, supply chain risks). The identification of climate hazards and the assessment of exposure and vulnerability are explicitly based on a high emission scenario (SSP5 8.5/RCP8.5) as an upper risk bound and a low emission scenario (SSP1 2.6/RCP2.6) as a Paris aligned reference, as required by ESRS E1 AR11.

Transition risks

The climate related scenario analysis is used to identify and assess short , medium and long term transition risks by analysing regulatory pathways, market trends, technological developments and investor expectations for both the Paris aligned SSP1 2.6 scenario and the high emission SSP5 8.5 scenario. For example, developments in CO₂ prices, the introduction of zero emission standards, green vs brown spreads and the dynamics of the green mortgage market are assessed on a scenario dependent basis in order to derive strategic adjustment needs and stress test results for the business model.

For climate related transition risks and opportunities, a qualitative, scenario differentiated assessment methodology has been developed that is based on the TCFD categories policy and legal, technology, market and reputation and on the ESRS dimensions likelihood, magnitude and time horizon. Specific sub risks (including EPBD implementation, CO₂ pricing, green vs brown premia, investor ESG expectations, BaFin's focus on climate risks) are analysed using scientific

and regulatory sources, classified by likelihood (e.g. certain, very likely), magnitude (noticeable, significant, severe) and time horizon (short, medium, long) and assigned to the affected business areas.

Transition events were explicitly identified for short, medium and long term horizons, with the allocation guided by concrete policy and regulatory milestones (e.g. EPBD implementation, CO₂ price pathway, climate neutrality targets).

Hypoport has analysed to what extent its assets and business activities are exposed to transition events by mapping the identified risks (e.g. stranded asset risks, green vs brown premium, regulatory reporting requirements) to the relevant business segments (Real Estate & Mortgage, Financing, Holding, IT).

Exposure and vulnerability were assessed by qualitatively evaluating the likelihood and potential magnitude of transition events (e.g. significant impacts on margins, refinancing costs or default risks) and linking them to the respective business models, products and processes.

Opportunities

Climate related opportunities (e.g. green mortgages, promotional funding, digital resilience, recruitment advantages) are identified and assessed per scenario in an analogous way, including quantitative estimates of additional financing volumes, margin improvements, cost savings and productivity gains, in order to assess the net exposure to transition risks and opportunities.

Metrics and targets

[E1-5] Energy consumption and energy mix

Energy consumption and energy mix – fossil (MWh)	2025
Fuel consumption from coal and coal products	0
Fuel consumption from crude oil and petroleum products	0
Fuel consumption from natural gas	885,66
Fuel consumption from other fossil sources	0
Consumption from purchased or acquired electricity, heat, steam and cooling from fossil sources	0
Total consumption of fossil energy	885,66

Energy consumption and energy mix – nuclear (MWh)	2025
Consumption from nuclear sources	0
Energy consumption and energy mix – renewable (MWh)	
Fuel consumption from renewable sources, including biomass (including industrial and municipal waste of biological origin, biogas, hydrogen from renewable sources, etc.)	0
Consumption from purchased and acquired electricity, heat, steam and cooling from renewable sources	625,46
Consumption of self-generated renewable energy that is not in the form of fuels	6,85
Total consumption of renewable energy	632,31

[E1-6] Gross GHG emissions for Scope 1, 2 and 3 and total GHG emissions

The Hypoport Group's greenhouse gas emissions are calculated using software based on the methodology of the Greenhouse Gas Protocol (GHG Protocol) and applying the principles set out in ESRS E1. The consolidation boundary is defined using the operational control approach.

For Scope 1 and Scope 2 emissions, the activity data captured in the relevant Group entities (in particular fuel and electricity consumption) are multiplied by country and energy carrier specific emission factors from recognised external databases. Conversion into CO₂ equivalents is based on the latest 100 year global warming potential (GWP) factors published by the IPCC. For the determination of market based Scope 2 greenhouse gas emissions, Hypoport uses electricity supply contracts with various energy providers under which electricity purchases are contractually bundled with guarantees of origin for renewable electricity. Heat is supplied via the general German district heating grid on the basis of standard supply contracts without the use of specific contractual instruments. As a result, the market based Scope 2 emissions from heat are calculated using the national average residual mix.

For Scope 3 emissions, the calculation approaches set out in the GHG Protocol Corporate Value Chain (Scope 3) Standard (activity based, spend based and hybrid methods) are applied for each category. Key assumptions relate in particular to the allocation of expenses and consumption to Scope 3 categories, the extrapolation of sample data, the use of sectoral average values where no primary data from value chain partners are available, as well as assumed usage profiles and typical energy consumption levels for selected activities (e.g. employee commuting, energy consumption of franchise offices). Wherever possible, emission factors are selected on a country and sector specific basis and documented centrally in the Group's emissions module.

The reporting boundaries for Scope 3 greenhouse gas emissions include all Scope 3 categories identified as material in the materiality assessment in accordance with the GHG Protocol.

These include, in particular, categories 1 (purchased goods and services), 3 (fuel and energy related activities not included in Scope 1 and 2), 6 (business travel), 7 (employee commuting), 11 (use of sold products) and 14 (franchises). The reporting perimeter corresponds to the scope of consolidation used for the consolidated financial statements. Franchise activities are additionally allocated to category 14.

In the materiality assessment, the following Scope 3 categories were assessed as non material and therefore not included in the GHG inventory:

- Category 2 (capital goods) was excluded because no material new investments in long lived tangible assets were made in the reporting period and the existing asset base largely consists of standard office equipment and IT hardware.
- Category 4 (upstream transportation and distribution) is not relevant because there are no significant flows of goods and Hypoport primarily provides knowledge and service based activities without extensive physical supply chains.
- Category 5 (waste generated in operations) was assessed as non material, as the waste generated does not result in material additional emissions.
- Category 8 (upstream leased assets) is not disclosed separately because leased assets are largely limited to standard office space and IT infrastructure, whose energy related emissions are fully captured in Scope 2.
- Category 9 (downstream transportation and distribution) is not applicable, as Hypoport does not manufacture or sell physical products and therefore has no relevant downstream transportation or distribution flows.
- Category 10 (processing of sold products) is excluded because Hypoport does not sell tangible products that would cause additional emissions in downstream processing.
- Category 12 (end of life treatment of sold products) is not applicable for the same reason, as no physical products are placed on the market for which end of life emissions would need to be considered.
- Category 13 (downstream leased assets) is not relevant, as Hypoport does not lease plants or other physical assets to customers or third parties.
- Category 15 (investments) was excluded because Hypoport does not maintain material proprietary financial portfolios or investment structures for which a significant share of financed emissions would be expected.
- No additional emission sources are reported in the residual category “other Scope 3 greenhouse gas emissions”, as the materiality assessment did not identify further relevant activities that are not already covered by the Scope 3 categories considered.

Scope 3 emissions are calculated for each category in accordance with the relevant GHG Protocol guidance. For category 7 (employee commuting), average commuting distances and modal split (shares of different modes of transport) from official statistics are applied to the number of employees in the Hypoport Group and multiplied by mode specific emission factors. For category 14 (franchises), energy consumption is derived from typical specific energy intensity values for office buildings per square metre and the known or estimated floor areas of the franchise offices, and converted into greenhouse gas emissions using country specific emission factors for electricity and heat.

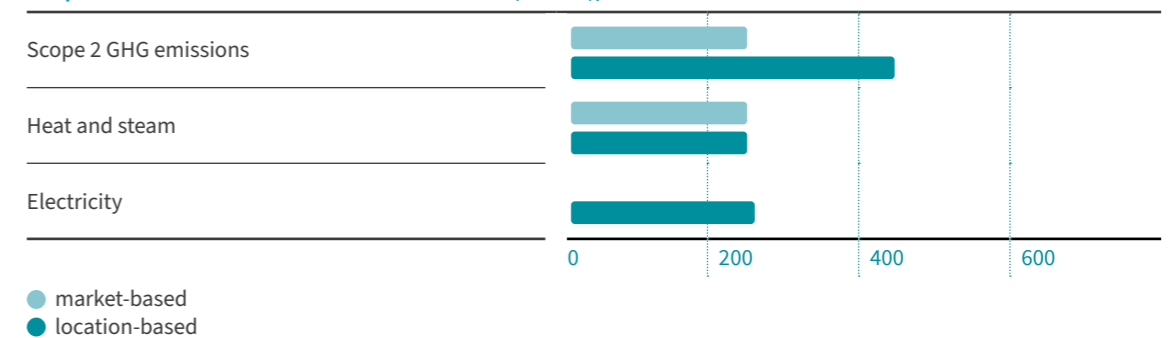
Scope 1 emissions by type of source (t CO₂e), base year 2025

Scope 1	Base year value	2025
Stationary combustion	0	0
Mobile combustion	3,278.44	3,278.44
Process emissions and fugitive emissions	0	0
Scope 1 GHG emissions	3,278.44	3,278.44

Scope 1 emissions under emissions trading schemes (t CO₂e), base year 2025

Scope 1 – ETS	Base year value	2025
EU ETS	0	0
National ETS	0	0
Scope 1 GHG emissions	0	0

Scope 2 emissions location- vs. market-based (t CO₂e), 2025



Scope 2 location-based emissions (t CO₂e), base year 2025

Scope 2 location-based	Base year value	2025
Electricity	228.21	228.21
Heat and steam	213.64	213.64
Location-based Scope 2 GHG emissions	441.85	441.85

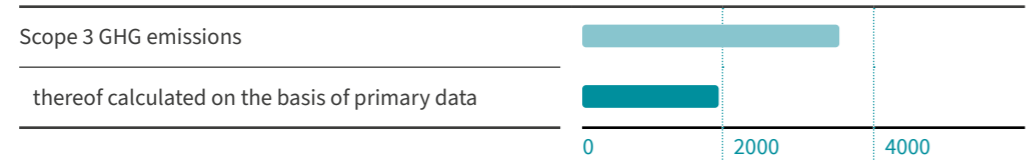
Scope 2 market-based emissions (t CO₂e), base year 2025

Scope 2 market-based	Base year value	2025
Electricity	0	0
Heat and steam	213.64	213.64
Market-based Scope 2 GHG emissions	213.64	213.64

Scope 2 – contractual instruments (t CO₂e), 2025

Contractual instruments for Scope 2	2025
GHG emissions from purchased electricity bundled with contractual instruments	0
GHG emissions from contractual instruments for the sale and purchase of energy bundled with energy attribute certificates, relating to Scope 2 GHG emissions	0
GHG emissions from contractual instruments for the sale and purchase of energy not bundled with energy attribute certificates, relating to Scope 2 GHG emissions	213.64
Total GHG emissions from contractual instruments	213.64

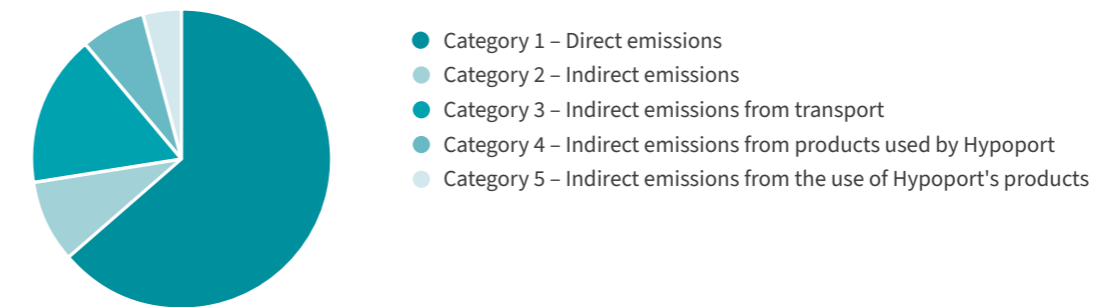
Scope 3 GHG emissions (t CO₂e), 2025



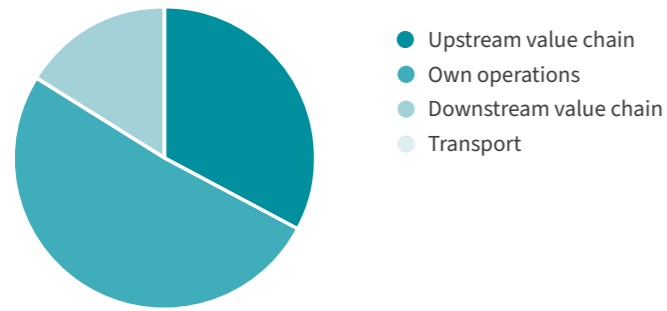
Scope 3 GHG emissions (t CO₂e), base year 2025

Scope 3 category	Base year value	2025
Purchased goods and services	368.36	368.36
Capital goods	0	0
Fuel and energy related activities (not included in Scope 1 & 2)	1,153.54	1,153.54
Upstream transportation and distribution	0	0
Waste generated in operations	0	0
Business travel	200.80	200.80
Employee commuting	632.81	632.81
Upstream leased assets	0	0
Downstream transportation and distribution	0	0
Processing of sold products	0	0
Use of sold products	209.58	208.58
End of life treatment of sold products	0	0
Downstream leased assets	0	0
Investments	0	0
Franchises	967.75	967.75
Scope 3 GHG emissions	3,532.84	3,532.84
thereof calculated on the basis of primary data	1,932.28	1,932.28

Total GHG emissions (t CO₂e, 2025), ISO 14064-1



GHG gross emissions in categories 1, 2 and 3 and total GHG emissions – value chain (t CO₂e), 2025



GHG emissions by GHG type (t), 2025

GHG category	Scope 1	Scope 2 (location based)	Scope 2 (market based)	Scope 3
Carbon dioxide (CO ₂)	3,278.44	441.86	213.64	3,532.84
Methane (CH ₄)	0	0	0	0
Nitrous oxide (N ₂ O)	0	0	0	0
Hydrofluorocarbons (HFCs)	0	0	0	0
Perfluorocarbons (PFCs)	0	0	0	0
Sulphur hexafluoride (SF ₆)	0	0	0	0
Nitrogen trifluoride (NF ₃)	0	0	0	0
Other GHG category	0	0	0	0

[E1-8] Internal carbon pricing

Hypoport currently does not apply any internal carbon pricing mechanisms.

Reporting Form:

Share of Revenue from Goods or Services Related to Taxonomy-Compliant Economic Activities — Disclosure for the Year 2025

Financial Year		2025		Criteria for a Substantial Contribution:						DNSH Criteria ('Do No Significant Harm')						Minimum Safeguards ³	Share of Taxonomy-Compliant (A.1.) or Taxonomy-Eligible (A.2.) Revenue, 2023	Enabling Activity Category ⁴	Transitional Activity Category ⁵	
Economic activities	Code ¹	Revenue	Revenue Share 2025	Climate Protection	Adaptation to Climate Change	Water	Pollution	Circular Economy	Biodiversity	Climate Protection	Adaptation to Climate Change	Water	Pollution	Circular Economy	Biodiversity					Y/N
		mn €	%	Y; N; N/EL ²	Y; N; N/EL ²	Y; N; N/EL ²	Y; N; N/EL ²	Y; N; N/EL ²	Y; N; N/EL ²	Y/N	Y/N	Y/N	Y/N	Y/N	Y/N	Y/N	Y/N	%	E	T
A. TAXONOMY-ELIGIBLE ACTIVITIES																				
A.1. Environmentally Sustainable Activities (Taxonomy-Compliant)																				
-	-	0	0.00%																	
Revenue from Environmentally Sustainable Activities (Taxonomy-Compliant) (A.1)		0	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	Y	Y	Y	Y	Y	Y	Y	Y	0.00%		
thereof Enabling Activities		0	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	Y	Y	Y	Y	Y	Y	Y	Y	0.00%	E	
thereof Transitional Activities		0	0.00%	0.00%						Y	Y	Y	Y	Y	Y	Y	Y	0.00%		T
A.2. Taxonomy-Eligible but Not Environmentally Sustainable Activities (Non-Taxonomy-Compliant Activities)																				
				EL; N/EL ⁶	EL; N/EL ⁶	EL; N/EL ⁶	EL; N/EL ⁶	EL; N/EL ⁶	EL; N/EL ⁶											
-	-	0	0.00%																	
Revenue from Taxonomy-Eligible but Not Environmentally Sustainable Activities (Non-Taxonomy-Compliant Activities) (A.2)		0	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%									0.00%		
A. Revenue from Taxonomy-Eligible Activities (A.1 + A.2)		0	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%									0.00%		
B. NON-TAXONOMY-ELIGIBLE ACTIVITIES																				
Revenue from Non-Taxonomy-Eligible Activities (B)		602.612	100.00%																	
TOTAL (A+B)		602.612	100.00%																	

1. Abbreviation of the respective environmental goal (CCM = Climate Protection, CCA = Adaptation to Climate Change, WTR = Water, PPC = Pollution, CE = Circular Economy, BIO = Biodiversity) and number of economic activities according to the delegated acts on the Taxonomy Regulation.
2. Y - Yes, taxonomy-eligible and taxonomy-compliant for the relevant environmental goal; N - No, taxonomy-eligible but not taxonomy-compliant for the relevant environmental goal; N/EL - 'not eligible', not taxonomy-eligible for the respective environmental goal.
3. Compliance with social minimum standards according to Article 18 of the Taxonomy Regulation.
4. E - Enabling activities according to Article 16 of the Taxonomy Regulation, which directly enable other activities to make a substantial contribution to one or more of the environmental goals ('Enabling activities').
5. T - Transitional activities according to Article 10(2) of the Taxonomy Regulation, which support the transition to a climate-neutral economy ('Transitional activities').
6. EL - 'eligible', taxonomy-eligible for the respective environmental goal; N/EL - 'not eligible', not taxonomy-eligible for the respective environmental goal.

Reporting Form:
Share of CapEx from Goods or Services Related to Taxonomy-Compliant Economic Activities – Disclosure for 2025

Financial Year		2025		Criteria for a Substantial Contribution:						DNSH Criteria ('Do No Significant Harm')						Minimum Safeguards ³	Share of Taxonomy-Compliant (A.1.) or Taxonomy-Eligible (A.2.) CapEx, 2023	Enabling Activity Category ⁴	Transitional Activity Category ⁵	
Economic Activities	Code ¹	CapEx	CapEx-Share 2025	Climate Protection	Adaptation to Climate Change	Water	Pollution	Circular Economy	Biodiversity	Climate Protection	Adaptation to Climate Change	Water	Pollution	Circular Economy	Biodiversity					Y/N
		mn €	%	Y; N; N/EL ²	Y; N; N/EL ²	Y; N; N/EL ²	Y; N; N/EL ²	Y; N; N/EL ²	Y; N; N/EL ²	Y/N	Y/N	Y/N	Y/N	Y/N	Y/N	Y/N	Y/N	%	E	T
A. TAXONOMY-ELIGIBLE ACTIVITIES																				
A.1. Environmentally Sustainable Activities (Taxonomy-Compliant)																				
-	-																	0.0%		
CapEx from Environmentally Sustainable Activities (Taxonomy-Compliant) (A.1)		0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	Y	Y	Y	Y	Y	Y	Y	Y	0.0%		
thereof Enabling Activities		0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	Y	Y	Y	Y	Y	Y	Y	Y	0.0%	E	
thereof Transitional Activities		0	0.0%	0.0%						Y	Y	Y	Y	Y	Y	Y	Y	0.0%		T
A.2. Taxonomy-Eligible but Not Environmentally Sustainable Activities (Non-Taxonomy-Compliant Activities)																				
				EL; N/EL ⁶	EL; N/EL ⁶	EL; N/EL ⁶	EL; N/EL ⁶	EL; N/EL ⁶	EL; N/EL ⁶											
Transportation by Motorcycles, Passenger Cars, and Light Commercial Vehicles	CCM 6.5	2.255	7.2%	EL	N/EL	N/EL	N/EL	N/EL	N/EL									2.6%		
Acquisition and Ownership of Buildings	CCM 7.7	1.395	4.5%	EL	N/EL	N/EL	N/EL	N/EL	N/EL									25.5%		
Data Processing, Hosting, and Related Activities	CCM 8.1	0.370	1.2%	EL	N/EL	N/EL	N/EL	N/EL	N/EL									1.9%		
CapEx from Taxonomy-Eligible but Not Environmentally Sustainable Activities (Non-Taxonomy-Compliant Activities) (A.2)		4.021	12.9%	12,9%	0.0%	0.0%	0.0%	0.0%	0.0%									29.9%		
A. CapEx from Taxonomy-Eligible Activities (A.1 + A.2)		4.021	12.9%	12,9%	0.0%	0.0%	0.0%	0.0%	0.0%									29.9%		
B. NON-TAXONOMY-ELIGIBLE ACTIVITIES																				
CapEx from Non-Taxonomy-Eligible Activities (B)		27.149	87.1%																	
TOTAL (A + B)		31.170	100.0%																	

1. Abbreviation of the respective environmental goal (CCM = Climate Protection, CCA = Adaptation to Climate Change, WTR = Water, PPC = Pollution, CE = Circular Economy, BIO = Biodiversity) and number of economic activities according to the delegated acts on the Taxonomy Regulation.
2. Y - Yes, taxonomy-eligible and taxonomy-compliant for the relevant environmental goal; N - No, taxonomy-eligible but not taxonomy-compliant for the relevant environmental goal; N/EL - 'not eligible', not taxonomy-eligible for the respective environmental goal.
3. Compliance with social minimum standards according to Article 18 of the Taxonomy Regulation.
4. E - Enabling activities according to Article 16 of the Taxonomy Regulation, which directly enable other activities to make a substantial contribution to one or more of the environmental goals ('Enabling activities').
5. T - Transitional activities according to Article 10(2) of the Taxonomy Regulation, which support the transition to a climate-neutral economy ('Transitional activities').
6. EL - 'eligible', taxonomy-eligible for the respective environmental goal; N/EL - 'not eligible', not taxonomy-eligible for the respective environmental goal.

Reporting Form:

Share of OpEx from Goods or Services Related to Taxonomy-Compliant Economic Activities – Disclosure for 2025

Financial Year		2025		Criteria for a Substantial Contribution						DNSH Criteria ('Do No Significant Harm')						Minimum Safeguards ³	Share of Taxonomy-Compliant (A.1.) or Taxonomy-Eligible (A.2.) CapEx, 2023	Enabling Activity ⁴	Transitional Activity ⁵	
Economic Activities	Code ¹	OpEx	CapEx-anteil 2025	Climate Protection	Adaptation to Climate Change	Water	Pollution	Circular Economy	Biodiversity	Climate Protection	Adaptation to Climate Change	Water	Pollution	Circular Economy	Biodiversity					Y/N
		mn €	%	Y; N; N/EL ²	Y; N; N/EL ²	Y; N; N/EL ²	Y; N; N/EL ²	Y; N; N/EL ²	Y; N; N/EL ²	Y/N	Y/N	Y/N	Y/N	Y/N	Y/N	Y/N	Y/N	%	E	T
A. TAXONOMY-ELIGIBLE ACTIVITIES																				
A.1. Environmentally Sustainable Activities (Taxonomy-Compliant)																				
-	-	0	0.0%															0.0%		
OpEx from Environmentally Sustainable Activities (Taxonomy-Compliant) (A.1)		0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	Y	Y	Y	Y	Y	Y	Y	Y	0.0%		
thereof Enabling Activities		0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	Y	Y	Y	Y	Y	Y	Y	Y	0.0%	E	
thereof Transitional Activities		0	0.0%	0.0%						Y	Y	Y	Y	Y	Y	Y	Y	0.0%		T
A.2. Taxonomy-Eligible but Not Environmentally Sustainable Activities (Non-Taxonomy-Compliant Activities)																				
				EL; N/EL ⁶	EL; N/EL ⁶	EL; N/EL ⁶	EL; N/EL ⁶	EL; N/EL ⁶	EL; N/EL ⁶											
Operation of Personal Mobility Devices, Cycling Logistics	CCM 6.4	0.397	1.9%	EL	N/EL	N/EL	N/EL	N/EL	N/EL									1.5%		
Data Processing, Hosting, and Related Activities	CCM 8.1	8.735	40.8%	EL	N/EL	N/EL	N/EL	N/EL	N/EL									40.8%		
Manufacture of Electrical and Electronic Equipment	CE 1.2	1.124	5.3%	N/EL	N/EL	N/EL	N/EL	EL	N/EL									6.8%		
OpEx from Taxonomy-Eligible but Not Environmentally Sustainable Activities (Non-Taxonomy-Compliant Activities) (A.2)		10.256	47.9%	42,7%	0.0%	0.0%	0.0%	6.8%	0.0%									49.1%		
A. OpEx from Taxonomy-Eligible Activities (A.1 + A.2)		10.256	47.9%	42,7%	0.0%	0.0%	0.0%	6.8%	0.0%									49.1%		
B. NON-TAXONOMY-ELIGIBLE ACTIVITIES																				
OpEx from Non-Taxonomy-Eligible Activities (B)		11.135	52.1%																	
TOTAL (A + B)		21.390	100.00%																	

1. Abbreviation of the respective environmental goal (CCM = Climate Protection, CCA = Adaptation to Climate Change, WTR = Water, PPC = Pollution, CE = Circular Economy, BIO = Biodiversity) and number of economic activities according to the delegated acts on the Taxonomy Regulation.
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6. EL - 'eligible', taxonomy-eligible for the respective environmental goal; N/EL - 'not eligible', not taxonomy-eligible for the respective environmental goal.

Social

[S1] Own workforce

Management of impacts, risks and opportunities

[S1-1] Policies related to own workforce

Hypoport pursues a decentralised and participatory approach in which the involvement of the workforce is a core element of the corporate culture and the underlying Hypoport principles.

Each year, the Group conducts a Group-wide employee survey based on these principles. In 2025, around 80.76% of participating employees stated that they were satisfied or highly satisfied with their work at the company.

Ongoing dialogue is supported by a strong feedback culture and flat hierarchies, with the decentralised organisation giving individual subsidiaries scope to design their own participation formats tailored to their workforces, while the Hypoport Group provides the strategic framework and shared values. An additional key element of participation is the ability to report grievances or potential breaches anonymously or confidentially: the digital whistleblowing system “Hintbox” provides employees with a protected channel for easily submitting information on risks or violations and thus actively contributing to the integrity of the organisation.

[S1-2] Processes for engaging with own workforce and workers’ representatives about impacts

Hypoport follows a decentralised and cooperative approach to workforce involvement that promotes direct exchange and is complemented by specific support structures. Employee interests are represented via low-threshold channels and the Hypoport Employee Board (HEB) at Group level, as no works councils are in place at subsidiary level.

The involvement of employees aims to systematically incorporate their views into corporate decision-making and to identify negative impacts at an early stage. In particular, trusted employees in the operating units act as confidential contact points who receive concerns from the workforce and pass them on, while preserving anonymity, to responsible functions such as People & Culture in order to initiate structural improvements. In addition, Hypoport operates an external Employee Assistance Program (EAP) that provides psychological and social support to employees in crisis situations. Anonymised evaluations from this service provider act as an indicator of the workforce’s psychosocial stress levels and help shape health-related measures. Insights gained through these channels and through regular employee surveys form the basis for People & Culture measures, such as adjustments to employee benefits or health promotion offerings.

Workforce involvement takes place at least quarterly through structured exchanges between the HEB, trusted employees and People & Culture.

Strategic overall responsibility for matters relating to the own workforce and their involvement in the business model lies with the CEO, Ronald Slabke. Within his remit, the results from the various dialogue formats – in particular the Group-wide employee survey – are aggregated at Group level and incorporated into the Group’s strategic direction. Operational responsibility for implementing engagement measures and maintaining the direct dialogue lies, in line with the Group’s decentralised structure, with the People & Culture leads (HR managers) of the respective subsidiaries and local management. These functions ensure that employee feedback is promptly reflected in operational decisions, local strategies and working conditions, thereby creating a close link between Group strategy and day-to-day reality.

Framework for labour standards and human rights

Hypoport has not entered into a separate global framework agreement with international trade union federations or similar organisations. Instead, respect for human rights and compliance with fundamental labour standards is based on the legal framework of the European Union and the Federal Republic of Germany, which applies to all material Group entities. These standards are embedded in the Hypoport Group’s Code of Conduct, which is binding for all employees and managers and provides the central reference framework for ethical conduct and the design of working relationships.

Hypoport ensures, through structural safeguards and binding policies, that human rights – in particular the right to freedom of expression and the protection of privacy – are upheld in all engagement processes. A core element is the strict prohibition of retaliation against individuals who report grievances or voice criticism. This principle is supported technically by the anonymous whistleblowing system “Hintbox”, which prevents the identity of reporting persons from being traced and thereby provides effective protection against disadvantage. At the same time, all dialogue formats – from employee surveys to discussions with trusted employees – are subject to strict confidentiality requirements and the provisions of the General Data Protection Regulation. Personal data are generally anonymised or processed in aggregated form in order to prevent conclusions being drawn about individuals. The Code of Conduct requires all managers and employees to treat each other with respect and without discrimination and thus provides the ethical framework for a human-rights-compliant involvement of the workforce.

Measuring and reviewing the effectiveness of engagement

The effectiveness of engagement strategies is assessed using a combination of quantitative indicators and qualitative feedback. The central instrument is the regular Group-wide employee survey, which includes, among other things, a satisfaction index (eNPS). In 2025, 80.76% of respondents stated that they were satisfied or highly satisfied with their work at the company, which the Management Board and People & Culture leads regard as an important indicator of the acceptance of engagement tools and measures to foster employee retention.

In addition, the use of existing feedback and support offerings is monitored, such as uptake of the external advisory service and participation in open dialogue formats such as town hall meetings. The results from surveys and discussions with trusted employees are regularly evaluated at management level. Where negative trends or specific areas requiring action are identified, targeted measures – for example adjustments to benefits or working models – are agreed. Their effectiveness is reviewed in subsequent surveys and review cycles in line with a closed-loop approach.

Targeted protection and inclusion of specific groups

As a technology company, Hypoport does not engage in traditional high-risk physical activities, and diversity data (with the exception of gender and age) are not systematically collected for data protection reasons. Potentially vulnerable groups are therefore identified primarily via low-threshold, anonymous protection mechanisms. The digital whistleblowing system “Hintbox” in particular enables individuals who fear retaliation or consider themselves to be in a vulnerable position to report violations of the Code of Conduct – such as harassment, discrimination or unequal treatment – completely anonymously. In addition, trusted employees in the operating units act as personal contact points and provide a protected environment for employees to raise sensitive issues such as psychological stress or conflicts.

In view of the structural under-representation of women in the technology and financial sectors, Hypoport actively monitors the development of the proportion of women, especially in leadership positions, and uses specific dialogue formats such as internal women’s networks to identify potential barriers to advancement.

The external Employee Assistance Program provides anonymised insights into psychosocial stress, which frequently correlate with individual vulnerability, and thus supports the identification of structural stress factors. Specific processes are also in place for groups that enjoy particular legal protection, such as a structured risk assessment for pregnant employees. In this context, individual stress factors are analysed jointly with People & Culture and necessary protective measures – such as adjustments to working hours, home-office arrangements or ergonomic support – are implemented.

Removing barriers to engagement

To ensure that workforce engagement is not hampered by language, hierarchy or geographical barriers, Hypoport implements targeted measures to reduce such hurdles.

International employees have access, where required, to English-language versions of key Management Board communications so that strategically relevant information can also be fully understood by non-German-speaking staff. Potential obstacles to providing critical feedback openly are addressed by the anonymous whistleblowing system and the confidentiality afforded by trusted employees, enabling staff to raise sensitive issues without fear of negative consequences.

The Group’s decentralised site structure is addressed through a “remote-first” communication culture, under which key dialogue formats are conducted predominantly in hybrid or fully digital form, ensuring equal participation regardless of work location.

Communication channels

Through a digital-first information strategy, Hypoport ensures that all employees – irrespective of location, working time model or level of seniority – have simultaneous and largely barrier-free access to key corporate information.

The core instrument is the Group-wide intranet or wiki as a single source of truth, where policies such as the Code of Conduct, internal rules and strategic updates are permanently available, including to employees working remotely or at decentralised locations. In addition, the Management Board of Hypoport SE and the management of the network companies hold regular town hall meetings in hybrid or fully digital formats, where complex matters are explained and can be discussed directly in open Q&A sessions.

Content is prepared in clear, audience-appropriate language to promote understanding and participation. International employees can request translations of strategically relevant communications into English to ensure that they also have full access to decision-relevant information.

[S1-3] Processes to remediate negative impacts and channels for own workforce to raise concerns

Hypoport has established a standardised procedure for handling reports and remedying negative impacts, based on the published “Rules of Procedure for the Whistleblowing System of Hypoport SE”. This sets out how reports of legal violations as well as human rights- and environment-related risks are handled in accordance with the German Whistleblower Protection Act (HinSchG) and the Supply Chain Due Diligence Act (LkSG).

Responsibility for receiving and processing reports lies with the central Compliance Office of Hypoport SE, whose staff act independently and impartially when reviewing reports, are not subject to instructions and are bound by strict confidentiality obligations.

The handling of reports follows a clearly defined, time-bound process: after a report is submitted via the digital “Hintbox” system, the reporting person receives an acknowledgement of receipt no later than seven days afterwards. The Compliance Office promptly reviews the plausibility of the report and the applicability of the rules of procedure and, where there is substantiated suspicion, initiates a confidential investigation in which the facts are clarified and, where necessary, additional specialist functions or external experts are involved. Where breaches are confirmed, appropriate remedial measures are defined, for example disciplinary action up to and including employment law consequences, adjustments to processes and policies or additional training measures; where legally and practically possible, remediation measures

for affected persons are also taken. No later than three months after the acknowledgement of receipt, the reporting person receives feedback on the planned or already implemented follow-up measures and the main reasons for the decision.

The rules of procedure also clarify that the identities of both reporting and affected persons are treated confidentially, subject only to narrowly defined statutory exceptions, and that any form of retaliation against whistleblowers who submit reports in good faith is strictly prohibited and treated as a separate breach of rules.

Internal grievance and dialogue channels

Against the backdrop of an open “you” culture, Hypoport provides the workforce with tiered communication and grievance channels that can be used depending on the sensitivity of the issue. Everyday and personal matters are primarily addressed through operational channels: managers act as the first point of contact for feedback, criticism and questions about personal development, while local People & Culture teams and the internal Hypoport Engagement Board (HEB) are involved where contractual, social or interpersonal issues cannot be resolved in direct dialogue with the line manager. In addition, compliance contacts are available in the subsidiaries to advise employees on questions of regulatory compliance or ethical dilemmas.

For sensitive matters or in cases where employees feel unable to use direct channels, Hypoport provides protected reporting channels. The digital whistleblowing system “Hintbox” enables anonymous reporting not only of legal violations but also of discrimination, harassment and similar incidents; in addition, trusted persons offer a personal, confidential setting in which individual crises or conflicts can be discussed.

Regardless of the channel chosen, the Code of Conduct provides the binding framework: it commits the company to examining every concern confidentially, professionally and objectively, responding in a timely manner and informing the person concerned about how the case is handled and the outcome, thereby ensuring transparency in the complaints process.

External, independent contact points for employees

Alongside internal channels, Hypoport ensures that all employees have unrestricted access to independent, externally operated mechanisms for raising concerns that cannot be addressed internally or without conflict.

The “Hintbox” whistleblowing system is intentionally not operated on Hypoport’s own servers but provided as an ISO 27001-certified SaaS solution by lawcode GmbH, meaning that technical metadata and identity information of reporting persons are not visible to internal IT and anonymity is further strengthened.

In parallel, all employees have access to an external Employee Assistance Program (EAP), which is operated entirely by an independent provider and offers psychosocial counselling,

support in workplace conflicts and assistance in private crises. Access is initiated directly by employees; the content of counselling sessions remains strictly confidential and is only made available to the employer in anonymised, aggregated form as an indicator of stress situations.

Access, awareness and governance of reporting channels

To ensure equal access to reporting channels across all decentralised units, Hypoport has implemented the digital “Hintbox” whistleblowing system as a cloud-based solution that can be accessed from any internet-enabled device, regardless of time or location. The system is made available at the level of the operating booking circles so that employees can use a secure, anonymous reporting channel directly in their own employment context.

Because there are no company-wide works councils or comparable employee representative bodies due to the decentralised structure and flat hierarchies, these channels are communicated directly via central communication media. The Code of Conduct and the rules of procedure for the whistleblowing system are permanently available on the intranet and on the website of Hypoport SE and are explained during onboarding of new employees, including how “Hintbox” works and the option to submit anonymous reports.

The central Compliance function ensures that the channels are legally compliant and technically available in line with HinSchG and LkSG and assumes a special protective role vis-à-vis whistleblowers, since no decentralised employee representatives exist as an additional oversight layer.

Through centrally managed case handling, Hypoport ensures that all reports submitted via the available channels are processed systematically and that the implementation of remedial measures is tracked. Each report in the “Hintbox” system is assigned a unique reference number, enabling full documentation of the process from receipt through review and investigation to closure. Compliance with statutory deadlines for acknowledgements of receipt and feedback is monitored by the system. The results of case handling are regularly presented in aggregated form to the full Management Board and to the Audit Committee of the Supervisory Board as part of the compliance report in order to identify patterns or clusters and derive structural countermeasures.

The effectiveness of the channels is assessed on the basis of various indicators, including usage statistics, the types of reports submitted and feedback from whistleblowers on the process. A key criterion is the perceived protection against retaliation, which is underpinned by the strict prohibition on disadvantage and the consistent sanctioning of retaliatory actions. In addition, the absence of complaints about the complaints process itself and the amicable resolution of cases serve as qualitative evidence that the systems are accepted by the workforce and provide effective access to remedy.

[S1-4] Taking action on material impacts and approaches to mitigating material risks and pursuing material opportunities related to own workforce, and effectiveness of those actions and approaches

Hypoport pursues a proactive approach aimed at preventing potential negative impacts on its own workforce or, where such impacts have already occurred, mitigating their consequences. Building on the double materiality assessment and feedback received through internal reporting channels, measures have been established that have both a preventive and corrective effect and thereby reflect the requirements of the CSRD and ESRS, in particular ESRS S1 on working conditions, equal treatment and the protection of own workers.

At the preventive level, the Group-wide Code of Conduct, together with supplementary policies such as anti-discrimination and health and safety guidelines, provides a binding framework that helps prevent misconduct and sets guardrails for responsible leadership. Key health measures address physical and mental stress through ergonomically designed workplaces, specific programmes to promote mental health, health campaigns and coaching services, thereby supporting Hypoport's duty of care for health and safety at work as required under ESRS S1. Corrective processes apply when tensions or grievances arise: in conflict cases and where concerns are raised, central and decentralised HR functions manage a structured conflict-resolution process aimed at de-escalation and mutually agreed solutions, while confirmed breaches – for example those reported via “Hintbox” – lead to investigations by Compliance and follow-up actions ranging from process changes to employment law measures, in order to limit the impact on those affected. The results of complaint handling feed into the continuous development of internal control systems.

Given the absence of decentralised employee representation, the effectiveness of these measures is continuously reviewed through direct feedback instruments such as pulse checks and employee surveys, supporting the evidence requirements in ESRS 2 and ESRS S1 regarding the effectiveness of policies and actions.

Where actual negative impacts on the workforce are identified, Hypoport takes targeted remedial action that combines individual and structural dimensions and is guided by the principles of proportionality and effectiveness. The initial focus is on individual remedy: in cases of violations of workers' rights or of the Code of Conduct – for example discrimination or breaches of occupational health and safety regulations – Hypoport seeks to rectify the situation directly, for example through formal apologies, compensation or redress for those affected, correction of incorrect decisions (e.g. erroneous payroll adjustments or unjustified disadvantages) and offers of psychological support or mediation in work-related conflicts. Where it becomes apparent that negative impacts are systemic in nature, for example due to gaps in processes within a booking circle, Hypoport requires the respective management to implement structural changes, ranging from revising internal policies to introducing additional controls. Access to remedy is primarily provided via the secure digital “Hintbox” reporting system, whose anonymous communication option ensures that employees in small, decentralised units can also seek support without fear of retaliation. Despite the absence of formal employee representation at

booking-circle level, affected persons are directly involved in the design of remedial measures so as to develop solutions that effectively neutralise the negative impact and strengthen trust in the corporate culture.

Mitigation of material risks and use of material opportunities

Beyond risk avoidance, Hypoport aims to enhance positive impacts on the wellbeing, development and satisfaction of its own workforce and thereby implement the ESRS S1 requirements relating to the quality of working conditions and professional development.

To this end, Hypoport relies on flat hierarchies and decentralised decision-making structures that strengthen employee ownership and self-efficacy and enable a high degree of individual flexibility in organising day-to-day work. Flexible working models with generous remote-work options and flexible working hours support work-life balance and measurably contribute to employee retention, which, in the sense of the CSRD and ESRS, constitutes a positive social impact on the workforce. Individual development budgets in many Hypoport companies enable tailored training, coaching and certification and thereby support employability and long-term career development; in addition, communities of practice and Group-wide networking events foster knowledge sharing and strengthen the sense of community across booking circles. The booking circles also invest in preventive health measures such as sports programmes, ergonomic equipment (including in home-office settings) and mental health support, with the aim of sustainably improving the workforce's health. Employee share ownership schemes, such as share plans, allow employees to participate in the company's financial success, creating positive economic impacts for the workforce and deepening identification with corporate objectives, thereby reinforcing decent work aspects within the meaning of ESRS S1 and the CSRD.

To assess whether these measures achieve the intended positive effects and effectively mitigate negative impacts, Hypoport uses a combination of quantitative and qualitative tools that meets ESRS requirements for evaluating policies, action plans and resource allocation. Quantitative indicators such as staff turnover and absenteeism are regularly analysed at booking-circle level to detect potential stress factors or adverse trends in health and wellbeing at an early stage. Regular anonymous employee surveys are used as a central tool to capture employee perceptions of the effectiveness of support offerings, working conditions and corporate culture. Short-cycle pulse checks in individual decentralised units make it possible to assess immediate reactions to changes – for example new remote-work arrangements – and to adjust them where necessary. The central Compliance function also assesses the effectiveness of reporting channels and follow-up measures by reviewing whether reported issues have been resolved sustainably and whether similar incidents recur. An important indicator of protection against retaliation is the level of trust among employees, as reflected in stable or increasing use of the reporting system with no concurrent reports of reprisals. The aggregated results of these effectiveness assessments are presented to the Management Board, enabling senior management to intervene where results are inadequate and to redirect resources towards new or adjusted initiatives, as required under ESRS 2 in relation to governance and oversight.

The appropriateness and effectiveness of responses to identified negative impacts are determined by Hypoport through a structured process centred on root cause analysis and aligned with ESRS principles of clarity, proportionality and effectiveness. Once a potential or actual negative impact is identified – for example via the materiality assessment, the whistleblowing system or internal reviews – the central Compliance function, working closely with HR, performs a technical assessment to determine whether the root cause lies in individual misconduct, structural process weaknesses or external framework conditions. The choice of response is guided by the severity of the impact, the degree of Hypoport’s direct influence, the desired durability of the solution and legal obligations to act, for example in the fields of occupational health and safety or anti-discrimination. The more serious the impairment of affected employees, the more immediate and far-reaching the corrective measures. Preference is given to solutions that systemically prevent recurrence of the issue.

In the absence of decentralised co-determination bodies, the adequacy of measures is reviewed in a dialogue between the management of the booking circles and the central Legal, HR and Compliance departments, ensuring that local specificities of the decentralised units are taken into account without undermining Group-wide standards. Measures related to material impacts identified in the materiality assessment or associated with statutory remediation obligations are prioritised.

To ensure that operational management and internal processes do not cause or contribute to additional material negative impacts on the workforce, Hypoport relies on a set of compliance and management mechanisms addressing ESRS S1 requirements on fair working conditions, a safe working environment and ethical leadership practices. The Group-wide Code of Conduct and related policies define clear expectations regarding integrity, respect and equal treatment and help ensure that management practices – such as performance appraisals, target setting and promotion decisions – do not result in discrimination or undue pressure. When designing remuneration and target systems, Hypoport takes care to avoid creating incentives for unethical behaviour or harmful overwork. Within the decentralised structure, local management is responsible for resource planning that keeps team workloads at a sustainable level. Internal Audit regularly reviews compliance with internal policies at booking-circle level and scrutinises established practices – for example in recruitment and HR administration – for unintended negative effects such as systemic disadvantages for specific groups. A strong feedback culture serves as an early warning system: pulse surveys, open dialogue formats and the evaluation of reports by the central Compliance function help to identify problematic leadership practices at an early stage. In addition, managers receive ongoing awareness-raising and training to enable them to assume responsibility for employee wellbeing and ensure a safe, supportive working environment.

To address material negative impacts, Hypoport applies a two-tiered approach that reflects its decentralised corporate structure. At the general level, the focus is on creating a working environment that systematically prevents negative impacts by establishing the Group-wide Code of Conduct as a binding standard for ethical behaviour, non-discrimination and workplace safety, providing a common frame of reference for all booking circles. The management of the booking circles is responsible for integrating these standards into their operational processes, while Hypoport SE provides support through central resources such as legal advisory services,

IT security and overarching HR guidelines. Transparent reporting channels, in particular the digital “Hintbox” system, act as a safety net ensuring that deviations from these standards are identified and addressed throughout the Group.

Specific approaches are applied where concrete risks or actual impacts are identified, for example where the materiality assessment reveals increased workloads in particular units. In such cases, targeted measures are implemented, such as flexible working time arrangements or resilience coaching in the affected areas; in reported individual cases of discrimination, a dedicated investigation protocol is activated, with outcomes translating into tailored measures ranging from mediation and process adjustments to employment law sanctions. In view of the absence of works councils in the decentralised units, this specific approach is complemented by direct participation formats in which employees are actively involved in the design of remedial measures.

Participation

The participatory nature of measure design is a key element of Hypoport’s social approach and supports CSRD and ESRS requirements on involving employees in strategy- and action-related decision-making. Collaboration within the Hypoport Group is shaped by self-organised professional communities and topic-specific working groups in which employees contribute expertise and needs directly, providing impetus for new initiatives ranging from targeted training offerings and technological innovations to new forms of agile collaboration.

The design of the working environment – from modern workplace concepts to programmes for wellbeing and personal development – is therefore largely bottom-up: initiatives are often launched directly in operational teams and implemented in close dialogue with management, ensuring that measures are closely aligned with the day-to-day reality of the different segments. Regular surveys and open dialogue formats ensure a continuous picture of employee sentiment, which forms the basis for prioritising strategic projects. The open communication culture allows the effectiveness of implemented measures to be quickly assessed and agile adjustments to be made. Where a negative impact is identified, the involvement of affected persons is an integral part of resolving the issue in order to develop solutions that are not only effective but also accepted, thereby strengthening mutual trust in the corporate culture.

Sustainable Development Goals

Hypoport also views its social initiatives as a contribution to the 2030 Agenda and focuses on those Sustainable Development Goals (SDGs) where its corporate culture and ways of working can have the greatest leverage and which are closely linked to social disclosure requirements under the CSRD and ESRS.

With regard to SDG 3 “Good health and wellbeing”, the wellbeing of the workforce forms the foundation of performance. Central and decentralised programmes for physical and mental health promotion, as well as flexible working time models and resilience offerings, help reduce work-related stress and sustainably enhance wellbeing in a digital working environment. SDG

4 “Quality education” is addressed through a lifelong learning strategy that includes individual development budgets, Group-wide training offerings with external content and the active promotion of professional communities, enabling employees to continuously adapt their skills to the requirements of a sustainable economy. By offering jobs with a high degree of responsibility, fair pay and modern working conditions, as well as participation models in the company’s financial success, Hypoport contributes to SDG 8 “Decent work and economic growth”; employee participation strengthens inclusive growth and involvement in the company’s value creation. SDG 10 “Reduced inequalities” is supported by systematically removing barriers and fostering an inclusive environment in which individual performance and contribution take precedence over background, age or origin.

Finally, Hypoport acknowledges the social implications of the transition to a climate-neutral and more resource-efficient economy and shapes this transition in a way that avoids negative effects on the workforce and leverages opportunities for personal development, in line with ESRS E1 and S1. Future-oriented training and upskilling measures help employees build competences in sustainable financial products and digital, resource-efficient processes. Decentralised professional communities play a key role in sharing knowledge about sustainable market developments such as green finance and energy-efficient refurbishment. The close alignment of the corporate strategy with the digitalisation of the financial and real estate sectors not only reduces the environmental footprint through paperless digital processes but also creates modern, future-proof jobs. Employees are actively supported during the transition to new ways of working to avoid disadvantages. Flexible, climate-friendly working models – particularly remote work – reduce commuting-related emissions and at the same time increase employees’ quality of life. These models are shaped in close dialogue with teams to strike a balance between environmental objectives and individual needs.

Although the business model does not require drastic restructuring as a result of environmental regulation, flat hierarchies and decentralised structures enable agile responses to market changes. The ongoing involvement of the workforce in strategic change processes ensures that social concerns are appropriately considered in environmentally motivated decisions. To implement this approach, Hypoport uses a broad toolkit ranging from binding policies such as the Code of Conduct and IT security and data protection rules to qualification and development offerings and systematic dialogue and feedback formats. Where misconduct is identified, structured procedures for conflict resolution, mediation and, where necessary, employment law sanctions help to limit negative consequences for those affected and to bring the remediation requirements of the CSRD and ESRS to life.

Metrics and targets

[S1-6] Workforce characteristics

Employee figures are reported as headcount.

Number of employees by gender

Gender	2025
Male	1,357
Female	1,078
Diverse	1
Not disclosed	0
Total	2,436

Number of employees in countries with 50 or more employees that account for at least 10% of total employees

Country	2025
Germany	2,314

Number of employees by type of contract and region

Type of contract	Germany	Netherlands	Bulgaria	Total
Number of employees	2,314	59	63	2,436
Number of permanent employees	2,203	59	63	2,325
Number of fixed-term employees	111	0	0	111
Number of employees without guaranteed working hours		0	0	0

In the 2025 financial year, 288 employees left the Hypoport Group.

[S1-10] Adequate wages

All employees of the Hypoport Group receive remuneration that is appropriate in line with the applicable reference benchmarks.

Governance

[G1] Business conduct

Governance

[GOV-1] Disclosure requirement in relation to ESRS 2 GOV-1 – Role of the administrative, management and supervisory bodies

The Management Board and Supervisory Board of the Hypoport Group are committed to responsible management and oversight of the company and consider transparent corporate governance to be an essential prerequisite for the sustainable enhancement of the company's value. Transparency in management and supervision is also seen as the basis for justifying and maintaining the trust of investors, financial markets, business partners, customers, employees and the public.

The Supervisory Board monitors the corporate policy and reviews whether the Management Board has implemented an adequate early risk detection system and effective internal control and compliance structures that capture the topics relevant to corporate policy. In doing so, it regularly relies on reports from the Management Board and performs its oversight function in particular through the Audit Committee. The Audit Committee is responsible, among other things, for monitoring the financial reporting process, the effectiveness of the risk management system – especially the internal control system – the compliance structures and the internal audit function, thereby enabling the Supervisory Board to ensure adherence to the standards underlying the corporate policy.

The Management Board manages and is responsible for the development of the Hypoport Group and is thus also responsible for defining, further developing and implementing the corporate policy. This includes, in particular, setting up and applying internal rules that form the framework for an effective governance and compliance system. The Management Board reports regularly to the Supervisory Board – both at defined intervals and on an ad hoc basis – on business performance, the risk profile and key governance topics.

The compliance framework comprises Group-wide policies and internal rules whose minimum requirements are binding for all Hypoport Group companies through the rules of procedure of their management bodies. For operational implementation, the Management Board draws on central functions such as Finance/Controlling, Legal, Compliance and Internal Audit. Adjustments and enhancements to the compliance framework are adopted by the Management Board and, depending on their nature and scope, submitted to the Supervisory Board either for information or for approval.

With regard to the requirements of the German Supply Chain Due Diligence Act (LkSG), the Management Board is informed at least once a year by the responsible function about LkSG risk

management. The officers responsible for the whistleblowing system report directly to the Management Board as well as to the function overseeing LkSG risk management, ensuring that reports, human rights- and environment-related risks and related measures are communicated directly to the top management level. Reporting obligations relating to LkSG risk management and the whistleblowing system are fulfilled through at least one annual compliance report submitted to both the Management Board and the Supervisory Board, enabling them to identify potential areas of focus for Internal Audit.

The companies of the Hypoport Group are required to inform Internal Audit of identified compliance breaches and resulting measures. The Supervisory Board receives at least two Internal Audit reports per year and may request follow-up reviews on individual audit reports where necessary. In this way, governance, compliance, the internal control system and risk monitoring are closely interconnected and integrated into strategic management and risk management, as also required by the CSRD and ESRS for linking sustainability and financial steering.

The Hypoport Employee Board (HEB) is informed and consulted by the Management Board on material matters that may have significant impacts on employees of the Hypoport Group. It serves as a contact point for structural or fundamental questions relating to the content and application of the Hypoport principles and reports directly to the Management Board. This ensures that the workforce perspective is embedded in the governance structures and that ESRS requirements regarding the involvement of employees in strategy- and risk-related matters are addressed.

The Management Board and Supervisory Board also review annually the recommendations of the German Corporate Governance Code issued by the Government Commission and published by the Federal Ministry of Justice in the official section of the Federal Gazette. They disclose which recommendations have been or will be complied with and from which they have departed or will depart and for what reasons, thereby ensuring that shareholders, employees and other stakeholders can assess the extent to which these standards are observed and benefit from a high degree of transparency regarding the company's corporate governance arrangements.

Management of impacts, risks and opportunities

[G1-1] Business conduct policies and corporate culture

Hypoport anchors its corporate culture in a clearly defined set of values and principles, expressed in particular in the Hypoport Code of Conduct and the Hypoport Principles. Fairness, transparency, integrity and respectful, responsible behaviour are defined as binding foundations for all employees; the Code of Conduct reflects the shared identity of the Hypoport companies, sets expectations regarding employee conduct and provides the framework for all further compliance rules and corporate policies. It lays down basic rules and principles for the conduct of management and employees both in their dealings with one another and in their interac-

tions with customers, business partners and other third parties, and offers guidance on topics such as compliance with legal requirements – in particular data protection, insider dealing and anti-money-laundering rules – responsible management of business relationships, and equal treatment and non-discrimination in the workplace. At the same time, the Code of Conduct explicitly calls on all Hypoport employees to actively live these shared values in their day-to-day work and to continuously reflect on adherence to these principles.

The Hypoport Principles further specify this value base and describe key cultural priorities such as network, collaboration, diversity, leadership, self-organisation and learning, which Hypoport explicitly endorses as guiding principles for cooperation. They emphasise the importance of shared responsibility, lived diversity and inclusive collaboration, conscious leadership, team-oriented self-organisation and a strong learning and development culture. These cultural objectives are reflected in internal programmes, self-organised team structures and continuous learning and feedback processes and are complemented by transparent decision-making and information processes, clear role and responsibility definitions, regular exchange formats and training offerings, as well as an annual culture feedback process that assesses the effectiveness of cultural instruments.

The Hypoport Employee Board (HEB) helps to embed and further develop these cultural principles in practice. It safeguards Hypoport Group employees' rights to information and consultation, plays an active role in the further development of the Hypoport Principles and the corporate culture and acts as a contact point for structural or serious issues relating to the content and application of these principles. The HEB reports directly to the Management Board, thereby ensuring that culture-related concerns of the workforce are addressed at the highest management level and that ESRS expectations regarding employee involvement in governance are met.

To identify, report and investigate concerns about unlawful behaviour or breaches of the Code of Conduct, Hypoport has defined clear mechanisms that comply with the requirements of the Whistleblower Protection Act (HinSchG) and the Supply Chain Due Diligence Act (LkSG) as well as with CSRD and ESRS requirements on effective grievance and remediation procedures. The Code of Conduct sets out key behavioural expectations such as fairness, transparency, integrity, responsibility and mutual respect and obliges all employees to speak up about violations or concerns, thereby contributing to compliance with the jointly defined values and rules. Reports of actual or potential incidents can be submitted via various internal reporting channels, depending on the nature and context of the issue.

A central instrument is the whistleblowing system operated by Hypoport, which allows internal and external whistleblowers to submit information about potential breaches of rules or laws confidentially or anonymously. For this system, Hypoport has issued rules of procedure that describe in detail the purpose, personal and material scope of application, permissible reporting channels and the process for handling incoming reports and that define responsibilities for receiving, initial assessment and investigation of hints as well as requirements for confidentiality, protection against retaliation and documentation. The whistleblowing system ensures that incoming reports are reviewed by specifically appointed, confidentiality-bound staff, that

investigations are initiated where necessary and that relevant specialist functions are involved to clarify the facts in a structured investigation process. Where reports are submitted via the whistleblowing system, this is addressed in the annual compliance report to the Management Board and Supervisory Board and serves as a basis for prevention, control and the continuous improvement of compliance in the Group.

Taken together, this normative framework, the available reporting channels and the clearly defined procedures for handling reports enable reliable investigation and correction of actual or potential breaches and thus strengthen an ethical, values-based corporate culture in line with CSRD and ESRS requirements on governance, conduct and grievance mechanisms. Employees can report irregularities confidentially and, where provided for, anonymously via internal channels; reports submitted through the whistleblowing system are handled centrally by the responsible officers, who involve additional functions or authorities only to the extent necessary for clarification and remediation.

The protection of whistleblowers against disadvantage and sanctions is based first and foremost on applicable statutory provisions such as the HinSchG, LkSG and section 612a of the German Civil Code (BGB), which the Hypoport Group companies are obliged to comply with. In addition, the Group-wide Code of Conduct reinforces this protection by sensitising employees to the importance of speaking up and by making it clear that reports submitted in good faith must not have negative consequences. It requires prompt, confidential, professional and objective investigation of incoming reports and states that a report submitted in good faith must not lead to any disadvantage or punishment for the reporting person. Breaches of this prohibition of retaliation must themselves be reported separately, investigated independently and result in disciplinary measures.

To meet CSRD and ESRS requirements for effective governance, Hypoport has also implemented internal processes to ensure that incidents related to corporate policy – including economic offences or other serious breaches – are investigated without delay, independently and objectively. Hypoport Group companies with at least 50 employees are subject to the relevant provisions of the HinSchG, while Hypoport SE itself falls within the scope of the LkSG and is therefore required to implement an appropriate internal complaints procedure that enables reports of human rights- and environment-related risks and corresponding breaches along its own operations and its supply chain.

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