

2025

Sustainability Report



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01

Foreword By Management



Developments in 2025 once again underscored the increasingly complex and dynamic environment in which companies operate. Ongoing climate change, geopolitical tensions and evolving regulatory requirements continue to require msg to demonstrate adaptability, a clear sense of purpose and long-term strategic foresight.

The continued strengthening of our integrated sustainability and governance framework remained a key priority throughout 2025. Bringing together Data Protection, Information Security, Quality Management, Compliance, and ESG (Environmental, Social, and Governance) within Group Risk & Organisation has reinforced our ability to efficiently meet regulatory requirements and embed sustainability into our governance processes.

The Corporate Sustainability Reporting Directive (CSRD), adopted at EU level, has established the framework for a more focused and meaningful approach to sustainability reporting for the future. In light of our company's size and our strategic ESG ambitions, we remain committed to delivering comprehensive and transparent sustainability reporting.

The close collaboration between the involved functions, together with the ongoing harmonisation of data processes, contributed to a more consistent and robust data foundation in 2025, further strengthening the quality and transparency of our ESG reporting. We would like to thank all our stakeholders for their trust and continued support.

We remain committed to creating sustainable value together with our customers, partners, and employees, providing direction, and helping shape the future as a strong and responsible corporate group.

Dr. Jürgen Zehetmaier
Chief Executive Officer (CEO)

Peter Zach
Chief Risk & Security Officer (CRO)



02 About This Report



With this voluntary report, msg once again provides a transparent account of how sustainability is embedded in and continuously advanced across the company. The report presents our sustainability activities, progress towards our sustainability targets, and key developments in a structured and transparent manner. In doing so, msg builds on established reporting formats while continuously refining and further developing them.

This report is intended for all relevant stakeholders, including customers, employees, suppliers, as well as business and technology partners, and covers the 2025 reporting year. The scope of the report is designed to harmonise ESG measures and data across key operationally integrated legal entities and to present them in a consistent and comparable manner. This supports effective governance as well as the continuous development of group-wide sustainability practices.

Note on the Reporting Scope of the 2025 Sustainability Report:

This Sustainability Report covers the following legal entities of the msg Group, which are collectively referred to as „msg“ throughout this report:

- > msg systems ag
- > msg for banking ag
- > msg for automotive GmbH
- > msg Rethink Compliance GmbH
- > msg services GmbH

This report is not intended to be comprehensive but provides a well-founded overview of the key topics, measures, and results of the five legal entities included in the reporting scope.

This report also contains forward-looking statements that reflect msg's assessments and intentions at the time of publication. Such statements are inherently subject to risks and uncertainties, and actual developments may differ from the expectations presented.

Nevertheless, msg's commitment remains unchanged: Sustainability is an integral part of our corporate governance. We will continue to systematically develop our sustainability strategy, regularly review its effectiveness, and consistently adapt it to evolving framework conditions and regulatory requirements in order to meet our own standards and the expectations of our stakeholders.



03

msg

**Revenue**
2025**Year founded****Industries****Executive Board****Dr. Jürgen Zehetmaier
(Chairman)**Dr. Andrea van Aubel
(until December 31, 2025)

Michael Rasch

Karsten Redenius

Dr. Frank Schlottmann

In 2025, msg continued to offer a comprehensive end-to-end portfolio of IT services – ranging from strategy and transformation consulting to the implementation of modern technologies such as artificial intelligence and cloud solutions, as well as secure and reliable operations. This enables us to ensure enterprise-wide digitalization processes for our customers and support them in leveraging technological potential sustainably.

With deep industry expertise, we have an in-depth understanding of the structures, trends, and challenges across a wide range of sectors, including Automotive, Banking, Defense & Aerospace, Food, Healthcare, Insurance, Life Sciences & Chemicals, Manufacturing, Public Sector, Retail, Telecommunications, Travel & Logistics, and Utilities. This expertise enables us to help organisations identify emerging developments at an early stage, enhance productivity, and position themselves for long-term success in an increasingly digital world.

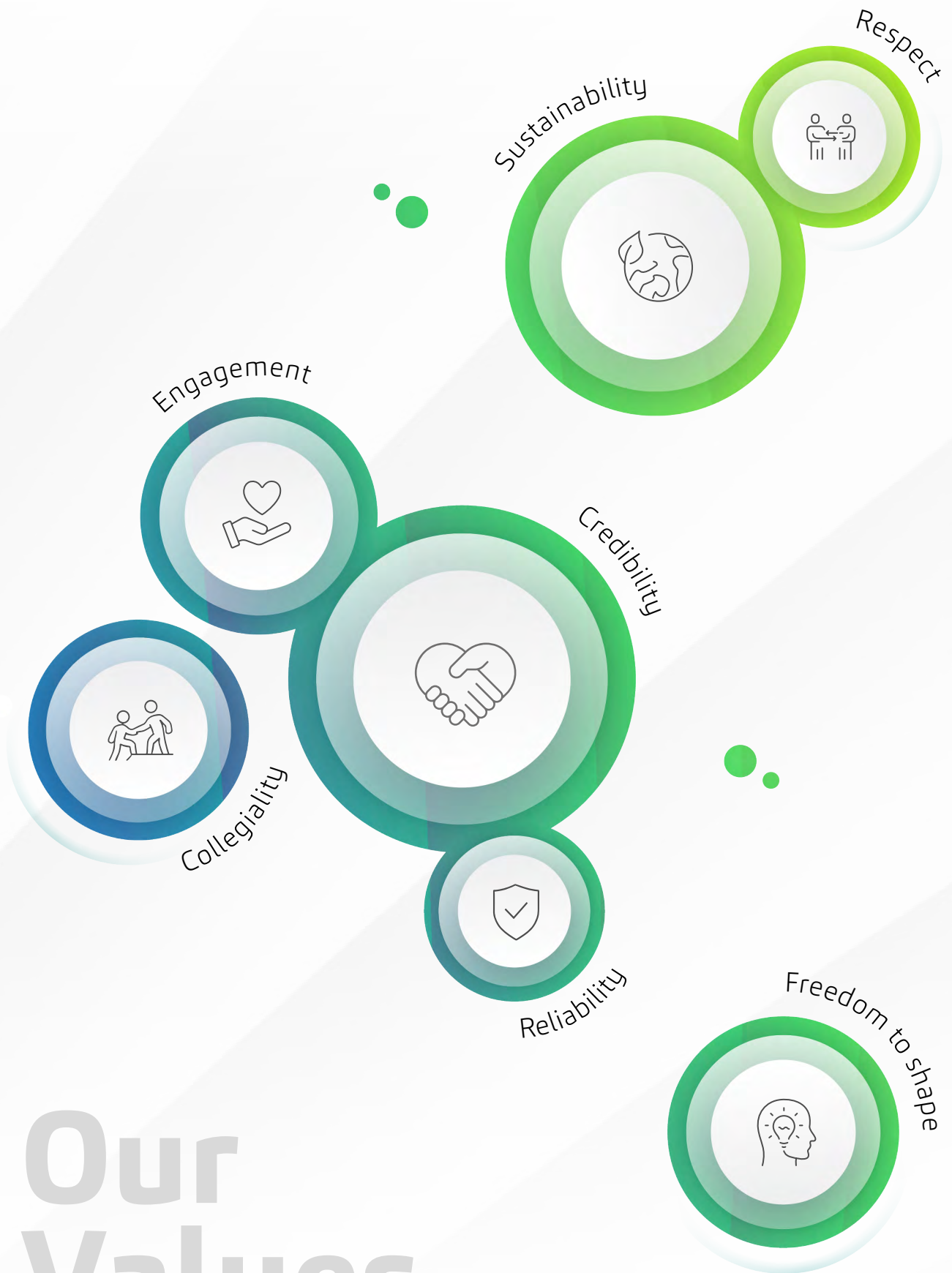
In an era of advancing digitalisation, we understand IT more than ever as a business enabler. We make IT a driver of progress through deep technological and methodological expertise and a broad portfolio of future-oriented solutions – ranging from modern enterprise architectures and ICT integration to digital transformation. Our customers include numerous market and industry leaders, including 28 of the 40 DAX-listed companies. They place their trust in our strategic consulting, intelligent IT and industry-specific solutions, and a collaborative partnership built on reliability, responsibility, and openness.

Our Mission Statement and Values

We act as an enabler in an increasingly information-driven world. Through our ideas, technological expertise, and sustainable solutions, we empower our customers to seize new opportunities and support them in actively shaping the future of their industries. In doing so, we are not merely an IT service provider, but a reliable long-term partner that takes responsibility for economic performance, environmental sustainability, and social impact.

Our actions are consistently guided by our values, which have formed the stable foundation of our corporate culture for more than 40 years. The seven msg values – Engagement, Respect, Credibility, Collegiality, Reliability, Freedom to shape, and Sustainability – are deeply embedded in our organisation and shape both our day-to-day collaboration and our strategic decision-making. They provide a reliable foundation on which we continuously evolve, take responsibility, and strengthen our position in the market.

We take a holistic approach to responsibility. We fulfil our responsibilities towards our customers, employees, suppliers, business and technology partners, and society by using resources across msg and throughout our supply chain in a conscious, transparent, and purposeful manner. We view sustainability not only as an environmental principle, but as an integral part of our business activities and our capacity for innovation.



Our Values

Alignment with the Sustainable Development Goals



Source →

In 2015, the international community established a global framework for sustainable development through the United Nations' 2030 Agenda. As part of this agenda, 17 comprehensive goals – the Sustainable Development Goals (SDGs) – were defined, calling on governments, institutions, and society to address environmental, social, and economic challenges in a holistic manner.

At msg, we recognise our responsibility in the global transformation towards sustainable development. Through our social commitment and our business activities, we deliberately set an example. As a signatory to the Diversity Charter and a participant in the UN Global Compact, we are firmly committed to diversity, human rights, integrity, and responsible business conduct. These commitments demonstrate that, for us, sustainable development is not merely an internal responsibility, but a shared responsibility towards society as a whole – one to which we actively contribute.

To effectively embed the SDGs within our corporate context, we have categorized them into three levels of impact according to the degree of influence we can exert. This framework helps us strategically manage sustainability, highlight our contributions, and define long-term impact objectives.

1. Organisation-wide

This level covers overarching topics that are relevant across the entire msg Group: **SDG 5, 8, 10, 16**

2. Internal Value Creation

(Impact within the organisation)

At this level, we consider sustainability in relation to our internal processes, organisational structures, and employee development: **SDG 3, 4, 5, 8, 13**

3. External Value Creation

(Solutions and impact for customers and users)

This level focuses on our external impact: How do our products, solutions, and consulting services contribute to sustainable development for our customers?

SDG 13 & 16

Through this structure, we ensure that sustainability is strategically embedded throughout our organisation – both in our corporate culture and our day-to-day actions, as well as in the impact we create through our solutions for society.

Our commitment focuses on the following Sustainable Development Goals: **SDG 3, SDG 4, SDG 5, SDG 8, SDG 10, SDG 13, SDG 16**

Our Value Chain

Our value chain is built on knowledge-intensive services and encompasses all stages from consulting and development to implementation, as well as infrastructure hosting, operations, and software application and service support. Four stakeholder groups play a central role in this process: customers, employees, suppliers, and business and technology partners. Many of our suppliers and customers also act as development partners, making a significant contribution to the quality, innovative strength, and competitiveness of our business model.

As part of our double materiality assessment, the topics Climate Change (E1), Own Workforce (S1), and Business Conduct (G1) were identified as material. Within the area of Climate Change (E1), we focus on energy-efficient software architectures, optimised cloud usage, and the responsible management of emissions generated by our business operations and digital infrastructure. Within the area of Own Workforce (S1), our employees are at the centre of our efforts. Professional development, the promotion of diversity, and measures to support health and safety are closely linked to our business model and our long-term competitiveness.



Within the area of Business Conduct (G1), we ensure that our corporate governance, control mechanisms, and compliance structures meet regulatory requirements while fostering transparency towards our stakeholders.

The systematic integration of the material sustainability topics E1, S1, and G1 across all relevant activities forms the foundation for responsible, future-oriented, and sustainable corporate development.

Sustainability and ESG at the Core

We provide our customers with end-to-end support



Digitalisation, Research and Development

Through digital solutions, technological innovation, and a strong focus on research and development, msg combines economic value creation with the advancement of key environmental, social, and governance (ESG) topics. Artificial intelligence (AI) plays a key role in driving technological progress and enhancing our portfolio of services. It enables the efficient use of large volumes of data, supports data-driven decision-making, and increases the scalability of digital solutions.

In the environmental dimension (E), we make a measurable contribution to reducing resource consumption through consistent virtualisation, cloud migration, and the use of energy-efficient infrastructure. Scalable cloud services enable the demand-based use of computing capacity, prevent excess hardware capacity, and sustainably reduce CO₂ emissions. In doing so, we actively support Green IT strategies and a future-ready, resource-efficient IT landscape.

In the social dimension (S), we create flexible, attractive, and inclusive working conditions through digital workplaces, remote working capabilities, and modern collaboration platforms. At the same time, we actively foster digital skills, strengthen the innovative capacity of our employees, and enhance our attractiveness as an employer in an increasingly competitive market environment.

In the governance dimension (G), we improve the traceability and quality of decision-making through digitalised processes, automation, and transparent data architectures. AI technologies are used

both in internal processes and in customer solutions, for example to analyse complex data structures or in the context of sustainable finance solutions. At the same time, msg strengthens its compliance structures, enhances process reliability, and establishes a robust and consistent data foundation for ESG reporting as well as regulatory and supervisory requirements.

Through this approach, msg supports the digital and sustainable transformation of its customers while further strengthening its own capacity for innovation and long-term competitiveness.

msg Measures and Project Contributions

Research-Based Compliance and Innovation Activities

As part of our efforts to combat economic crime, our consulting services rely largely on the findings of current research in the fields of information technology, behavioural science, criminology, law, economics and ecology. We ensure the transfer of knowledge through participation in and contributions to conferences, cooperation with universities and research institutions, as well as involvement in research projects. In 2025, msg Rethink Compliance participated as an associated partner in the MaLeFiz research project (Machine Learning for the Efficient Identification of Suspicious Financial Transactions). The project was funded by the German Federal Ministry of Research, Technology and Space and carried out by a research consortium consisting of Fraunhofer SIT, the Center for Technology and Society at TU Berlin, Leipzig University, and Martin Luther University Halle-Wittenberg. In addition, msg continued its close collaboration with the Business Engineering Institute St. Gallen (Switzerland) to promote knowledge transfer between research and industry and supported innovation projects throughout 2025.

Strategic Support in Sustainable Finance

With consulting services and solutions such as Sustainable Finance, msg.CST, and eva.real, msg for banking provides powerful solutions that support financial institutions in analysing, assessing, and managing climate-related risks, as well as integrating sustainability-related data. In 2025, msg for banking further expanded its activities in the field of Sustainable Finance, supporting banks and financial service providers in integrating sustainability considerations into their business models, risk management, and IT landscapes. Against the backdrop of increasing regulatory requirements, growing data demands, and rising climate-related risks, the strategic integration of ESG topics

has become a key factor in ensuring the long-term stability and competitiveness of financial institutions.

msg.CST

The msg.CST solution enables financial institutions to integrate climate-related risks quickly and transparently into their stress-testing frameworks and existing system landscapes using state-of-the-art cloud technology.

With msg.CST, banks can analyse physical climate risks and the associated price shocks affecting their collateral portfolios, calculate Loss Given Default (LGD) shifts at individual transaction level based on physical risk-related price shocks, identify the most appropriate climate scenario, and analyse Probability of Default (PD) shifts across industry sectors.

msg.CST 

eva.real

The eva.real valuation tool enables sustainable real estate valuation by assessing environmental and economic indicators and documenting a property's environmental impact throughout its entire life cycle – from construction and operation to demolition.

eva.real is a joint solution developed by msg for banking and the Fraunhofer Institute for Building Physics (IBP).

eva.real 

msg.ThermIQ

msg.ThermIQ supports municipalities and public authorities in analysing the impacts of climate change using data-driven insights and responding to them in a targeted manner. The solution provides high-resolution visualisations of local heat stress, creating a sound basis for decision-making on climate adaptation measures, particularly in urban and open space planning. In this way, msg.ThermIQ makes a tangible contribution to greater resilience, the protection of public health, and sustainable development in public spaces.

msg.ThermIQ →

Child Protection Alliance

msg systems has joined the Child Protection Alliance, enabling the company to contribute its forensic expertise to the fight against digital violence against children. As part of a joint project with law enforcement authorities, msg systems supports the automated analysis of digital evidence to help identify offenders and protect victims. To this end, the company leverages its police-certified forensic laboratory and extensive expertise in digital forensics.

“Children are our most precious responsibility and deserve special protection,” says Dr. Jürgen Zehetmaier, CEO of msg. „Yet they are exposed to significant risks, particularly in the digital world. Criminals use the internet to distribute child sexual abuse material – a reality that we must confront with determination. We are deeply committed to applying our forensic expertise and state-of-the-art technologies to identify offenders, protect victims, and contribute to the removal of such content.”

Joining the Child Protection Alliance underlines msg systems’ commitment to social responsibility and to actively strengthening the protection of children and young people in the digital environment.

In addition, msg systems works closely with law enforcement authorities to further develop forensic tools that support the identification of offenders and victims.

Kinderschutzbund →

Events

Sustainable Finance Solution Conference: For Decision-Makers in Sustainable Finance

Following the successful conferences in 2023 and 2024, msg for banking once again hosted the **Sustainable Finance Solution Conference** in June 2025.

Held under the theme „**Failing Forward**“, the **3rd Sustainable Finance Solution Conference 2025** provided participants with an innovative platform combining interactive workshops and practical case studies, fostering an open exchange on current challenges, solution approaches, and key learnings in the field of sustainable finance. Key topics included the assessment of physical and transition climate risks, the implementation of regulatory requirements such as the Corporate Sustainability Reporting Directive (CSRD), and the integration of ESG data into risk management and governance processes. The conference therefore made an important contribution to raising awareness and promoting knowledge sharing within the financial sector.

ESG factors were also a key consideration in the selection of the venue - the **memox** in Frankfurt am Main. The **memox** event center is a certified ClimatePartner with a comprehensive climate protection strategy and provided the perfect setting for our conference in 2025.

The **4th Sustainable Finance Solution Conference** will take place in Frankfurt am Main in 2026 under the theme „Beyond Regulation – From Compliance to Competitiveness.“ As in 2025, the event will be hosted at memox.

Sustainable Finance Conference →

Partnership

msg for banking and Orbiture announce a Strategic Partnership

In November 2025, msg for banking and Orbiture, a consulting firm specialising in sustainability, entered into a strategic partnership. The aim of the collaboration is to support banks and insurance companies in developing and implementing robust transition plans, thereby laying the foundation for future-ready business models.

Through this partnership, msg for banking and Orbiture help financial institutions successfully manage the transition towards greater sustainability and leverage it as a strategic opportunity to strengthen the long-term resilience and competitiveness of their business models.

msg for banking & Orbiture →



Initiative



Diversity Charter

By signing the Diversity Charter in 2022, msg systems reaffirmed its commitment to fostering diversity. Through this commitment, msg systems recognises and values all employees, regardless of age, ethnic origin and nationality, gender and gender identity, physical and mental abilities, religion and beliefs, sexual orientation, or social background. This commitment is reflected in a wide range of measures and initiatives that actively promote diversity, equal opportunities, and a respectful and inclusive working environment throughout the company.



UN Global Compact

Since 2023, msg systems and msg for banking have been participants in the UN Global Compact, the world's largest corporate sustainability initiative.

With the renewed submission and publication of our Communication on Progress (CoP) in 2025, we reaffirm our ongoing commitment to Environmental, Social, and Governance (ESG). The report documents the measures we have implemented and the progress we have made in advancing the Ten Principles of the UN Global Compact, while demonstrating how we embed ethical and sustainable business practices throughout our organisation.

Ratings and Rankings



Mehr Infos →

EcoVadis 2025

Since 2019, msg systems has participated in the annual EcoVadis Sustainability Rating. The assessment covers the areas of Environment, Labour & Human Rights, Ethics, and Sustainable Procurement. In 2025, msg systems ranked in the 45th percentile of the IT services industry.

The EcoVadis „Committed“ Badge confirms our ambition to embed sustainability as an integral part of responsible business conduct. It demonstrates that we have established relevant measures across all assessment areas and continuously align our processes with demanding ESG standards.

In doing so, we reaffirm our commitment to advancing transparency, reliability, and sustainable value creation.



Lünendonk-List

msg is once again included in the Lünendonk List of Germany's leading IT consulting and system integration companies in 2025 and continues to rank among the top five providers in the German IT services market. This positions msg among the five highest-ranked companies in the listing and confirms its strong market position in an increasingly competitive and rapidly evolving environment. A clear focus on digital transformation, responsible corporate governance, and the use of future-oriented technologies such as cloud computing and artificial intelligence continues to shape our strategic direction.

04

Environment



As an IT and consulting company, msg's most significant environmental impacts primarily arise from the use of energy and digital infrastructure throughout the value chain – from the provision and use of cloud and data centre services to mobility and supporting business processes. Environmental responsibility at msg therefore focuses primarily on the efficient use of resources and the continuous reduction of environmental impacts.

Against this backdrop, climate protection is a key focus of our environmental management, as greenhouse gas emissions account for a significant share of the environmental impacts associated with an IT and consulting company.

The increasing use of digital technologies, particularly AI-based applications, is driving a growing demand for computing capacity and the associated increase in energy consumption across the industry. The resulting environmental impacts arise primarily indirectly through cloud and data centre services along the value chain. msg takes these developments into account as part of its environmental and climate management and aims to assess relevant impacts more transparently and gradually integrate them into its existing ESG governance processes.

In further developing its climate targets, msg considers the requirements of the Science Based Targets initiative (SBTi) as an important reference framework for progressively aligning its emissions reduction efforts with science-based climate targets. The results of the CO₂e inventory, together with findings from additional analyses such as energy audits, are incorporated into ESG governance as well as external reporting and disclosure frameworks. Data collection is based on available data sources and takes defined organisational boundaries into account.

At the same time, msg focuses on efficient IT architectures and the resource-efficient design of digital infrastructure in order to sustainably reduce energy and resource consumption. Through this approach, msg contributes in particular to United Nations **Sustainable Development Goal 13 (Climate Action)**, which serves as a key framework for the further development of its environmental and climate management.

Resources

Energy and resource consumption associated with our digital infrastructure and business operations represents a significant factor in msg's environmental footprint. As an IT and consulting company, our most relevant resource consumption arises primarily from the operation of office locations and IT systems, as well as from the use of cloud and data centre services throughout the value chain.

Particular attention is paid to energy consumption associated with digital infrastructure and workplaces, heating and cooling requirements for building operations, and mobility-related energy consumption. Across the industry, the increasing use of cloud-based and AI-powered applications may lead to a growing demand for computing capacity and energy consumption. msg takes this development into account as part of its environmental and climate management.

Our objective is to progressively reduce energy and resource consumption, enhance the efficiency of our digital infrastructure, and continuously improve transparency and governance capabilities throughout the value chain.

Waste

The waste generated at our sites primarily consists of the types of waste typically produced in private households. This mainly includes paper waste, packaging materials, electronic waste, and office furniture that is no longer required.

For years, msg has implemented targeted measures to reduce waste, thereby contributing to the conservation of natural resources.

Measures to Reduce Waste and Conserve Resources:

- > Through collaboration with leasing partners for CIT clients and CIT smartphones, devices are given a second life as “refurbished IT”. After their initial use, they are refurbished and returned to service.
- > The digitalisation of business processes helps reduce paper consumption and other resource-intensive activities.
- > The waste separation and recycling system at our headquarters has been modernised. New selective waste collection bins installed throughout the office building facilitate the separation and recycling of different waste streams. As a result, the volume of residual waste was reduced by 3.60 tonnes compared with the previous year.

Greenhouse Gas Emissions



As an IT and consulting company, msg is aware of the climate-related impacts of its business activities. Climate change is no longer an abstract challenge for the future but is already evident today through the increasing frequency of extreme weather events and represents a key challenge for the digital economy.

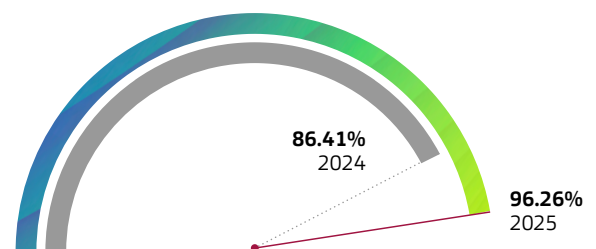
Against this backdrop, msg aims to systematically measure and transparently report its climate-related impacts while establishing the foundation for the long-term reduction of greenhouse gas emissions. To measure and manage its emissions, msg applies CO₂e accounting in accordance with the Greenhouse Gas Protocol (GHG Protocol). As an IT company, we are also increasingly leveraging AI-based technologies to efficiently analyse complex datasets, identify patterns at an early stage, and continuously enhance the quality and reliability of our analyses. In doing so, we reaffirm our commitment to managing ESG-relevant data in a modern, technology-enabled, and future-oriented way.

A particular focus is placed on indirect emissions (Scope 3), which account for a significant share of the total emissions generated by IT and consulting companies. These primarily include emissions from purchased services, cloud and data centre services, business travel, and other upstream and downstream activities. The availability and quality of data are continuously being improved in order to progressively enhance transparency and governance capabilities.

Buildings

A key lever for reducing our market-based Scope 2 emissions from building operations is the consistent use of electricity generated from renewable energy sources.

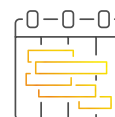
In 2025, 96.26% of the total electricity consumption (kWh) at the sites in Germany managed by msg systems was supplied from renewable energy sources, representing a significant increase compared with 86.41% in the previous year. This increase was primarily driven by the conclusion of a framework agreement for a green electricity tariff in 2025.



Based on the sites managed by msg systems.

Mobility

Mobility at msg comprises both the company fleet of approximately 1,000 leased vehicles and the corporate travel management function, which coordinates employees' business travel (50,858 business travel bookings in 2025). Together with employee commuting, this area is one of the largest sources of CO₂e emissions at msg.



50,858
Business Travel Bookings in 2025

In 2025, work continued on establishing an integrated mobility management approach across msg. As part of this initiative, the

following cross-site measures were implemented to reduce CO₂e emissions in the areas of cycling, business travel, company cars, and fleet management.

Promoting Cycling

We further strengthened our efforts to promote cycling mobility. For example, organised cycling tours were held, and at selected locations, bicycle repair stations were installed in cooperation with our partner JobRad, complemented by consumables such as inner tubes.

Business Travel

In 2025, the focus of our corporate travel management was on developing a new travel policy. We expect this policy to contribute to a reduction in CO₂e emissions, particularly through the following measures:

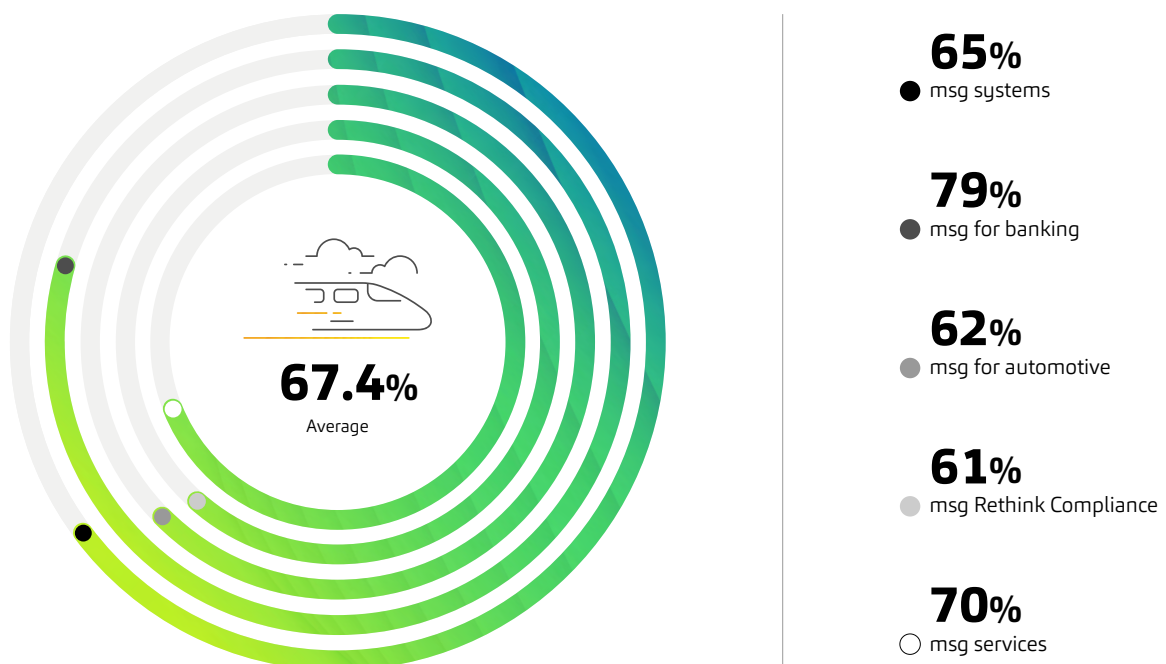
- > Business travel must be assessed not only for its cost-effectiveness and operational necessity, but also for its sustainability
- > Flights may only be booked for journeys exceeding 500 km
- > The use of private vehicles for business travel is to be limited in order to encourage the use of more environmentally friendly modes of transport while improving the measurement of CO₂e emissions

In addition, we work closely with and actively manage our service providers with regard to sustainability-related topics, particularly through our strategic partnership with Deutsche Bahn AG. In 2025, rail accounted for an average of 67% of all business travel.

Alongside reducing air travel in favour of rail, we also continued our close cooperation with the Lufthansa Group in 2025. Under this partnership, flights booked in defined booking classes emissions are compensated through Lufthansa's integrated programme.

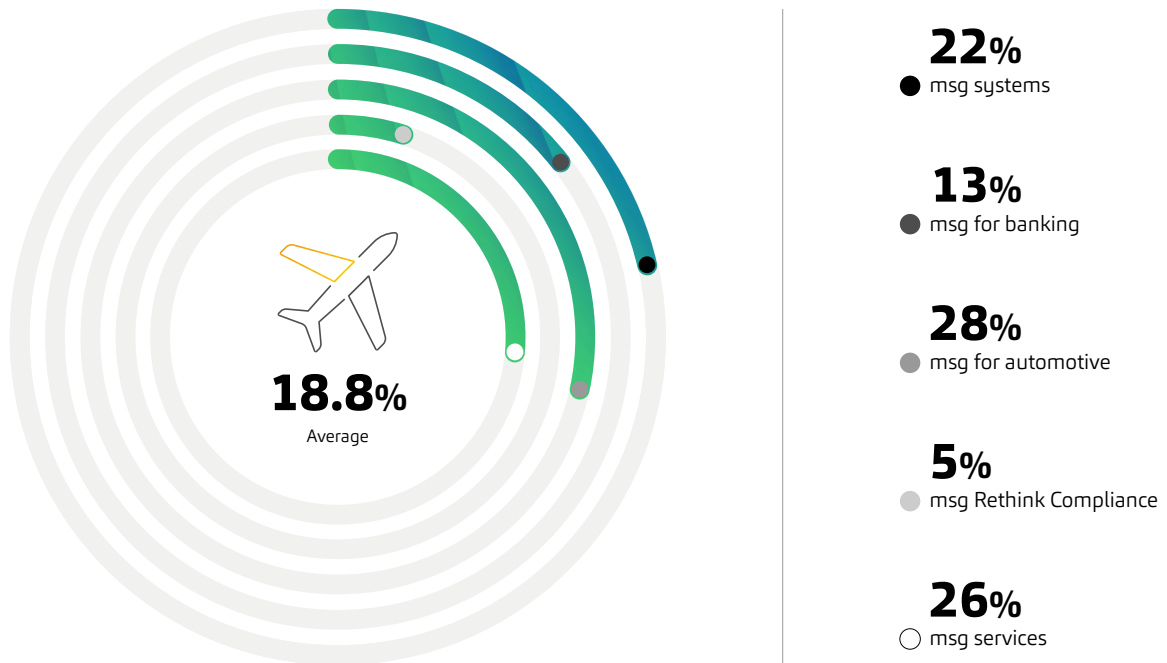
When selecting our rental car partners, we ensure that electric vehicles are available and clearly identified.

Percentage Share of Business Travel by **Rail** in 2025

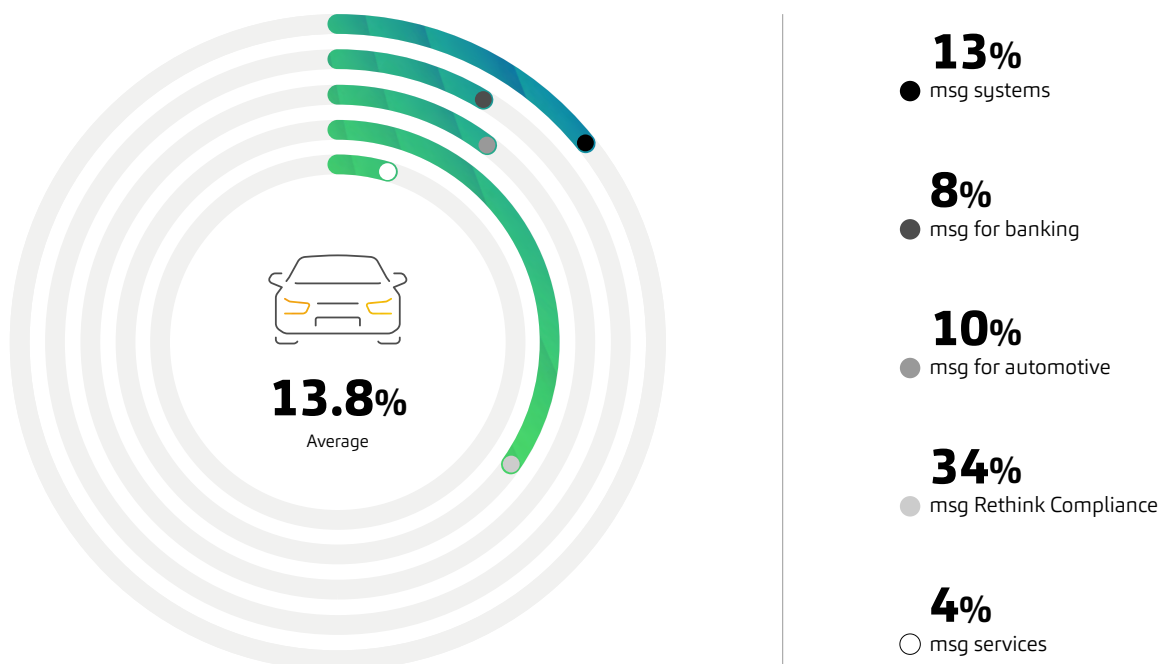




Percentage Share of Business Travel by **Air** in 2025



Percentage Share of Business Travel by **Rental Car** in 2025

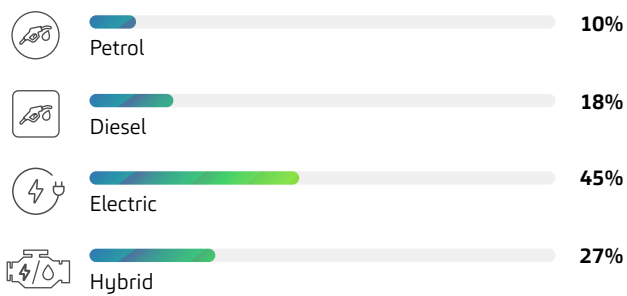


Company Cars and Fleet Management

The high share of orders placed for electric vehicles (63%) and hybrid vehicles (27%) in 2025 provides an important foundation for the continued electrification of our fleet. This development had already gained significant momentum in 2024. By the end of that year, internal combustion engine (ICE) vehicles accounted for 39% of the fleet, while hybrid and electric vehicles together represented 61%.

This trend continued throughout 2025. By the end of the year, the combined share of electric and hybrid vehicles had increased to 72%, while the share of internal combustion engine vehicles had declined to 28%. As a large proportion of the vehicles ordered in 2025 will not be delivered until 2026, a further improvement in our emissions profile is expected in the next reporting year.

Average Fleet Composition by Powertrain Across the 5 Companies:



In parallel, the expansion of the charging infrastructure continued to be supported. Through the established process for integrating and reimbursing private Wallboxes, the number of connected Wallboxes increased from 100 to 160 in 2025.

In close collaboration with our central site management and external service providers, we continue to support the expansion of the charging infrastructure, optimise e-mobility processes, and enhance convenience for employees using electric company cars. These measures have demonstrably contributed to the growing attractiveness of electric company cars.

Greenhouse Gas Emissions 2025

We account for our greenhouse gas emissions in accordance with the internationally recognised Greenhouse Gas Protocol (GHG Protocol). This framework distinguishes between direct emissions (Scope 1), indirect energy-related emissions (Scope 2), and other indirect emissions occurring throughout the value chain (Scope 3).

As part of the preparations for the requirements of the Corporate Sustainability Reporting Directive (CSRD), the methodology for CO₂e accounting and the underlying reporting boundaries were fundamentally revised during the reporting year. Emissions accounting is conducted at the level of individual legal entities, which are recorded and assessed separately. The information presented below relates to msg systems ag as the reporting entity and does not include consolidated data from its subsidiaries.

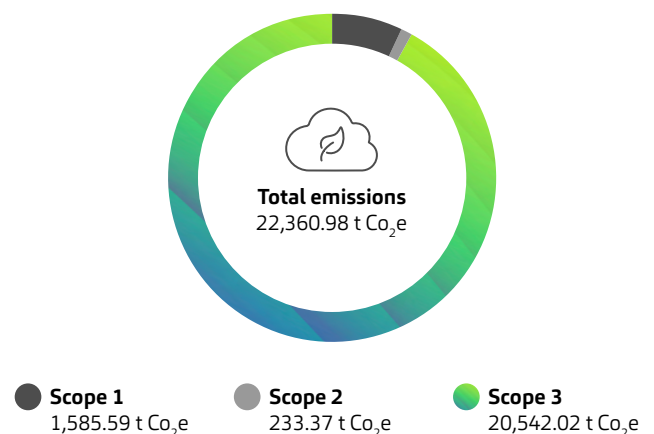
The accounting is based on the currently available data sources and defined organisational boundaries and is continuously being refined to further improve coverage, data quality, and comparability. In particular, differences in data availability and granularity continue to exist along the value chain and are being addressed on a step-by-step basis.

Greenhouse gas emissions for the 2025 reporting year are presented below:

	Scope 1	Scope 2	Scope 3
msg systems	962.04 t CO ₂ e	156.24 t CO ₂ e	15,647.17 t CO ₂ e
msg for banking	193.01 t CO ₂ e	55.19 t CO ₂ e	3,688.35 t CO ₂ e
msg for automotive	52.97 t CO ₂ e	1.57 t CO ₂ e	602.31 t CO ₂ e
msg Rethink Compliance	0.00 t CO ₂ e	2.61 t CO ₂ e	23.96 t CO ₂ e
msg services	377.57 t CO ₂ e	17.76 t CO ₂ e	580.23 t CO ₂ e

The results of the CO₂e accounting form the basis for managing our climate measures and for external sustainability reporting. They will continue to be refined over time to further enhance transparency and governance capabilities with regard to climate-related impacts.

Emissions by Scope:



05

Social



The development of digital solutions is built on knowledge, collaboration, and diverse perspectives. For msg, this means that our long-term success depends largely on the people who work with us. We therefore create working conditions that promote health, personal development, and equal opportunities. Flexible working models support a healthy work-life balance, while targeted learning and development opportunities strengthen the professional and personal growth of our employees.

The use of digital and AI-based technologies is fundamentally transforming ways of working, business processes, and competency requirements. New forms of automation and data-driven support create significant efficiency potential, while at the same time requiring the continuous development of new skills. msg addresses this transformation by systematically expanding competencies in the use of digital and AI-based technologies and continuously enhancing its existing learning and development programmes.

Another key focus is diversity, equality and inclusion. Different experiences, backgrounds, and perspectives enrich our collaboration and help us develop innovative solutions while providing our customers with holistic solutions.

Through these measures, we strengthen our attractiveness as an employer while contributing to **United Nations Sustainable Development Goal 3 (Good Health and Well-being), SDG 4 (Quality Education), SDG 5 (Gender Equality), and SDG 10 (Reduced Inequalities).**

Employees at msg – Responsibility, Appreciation and Sustainability

msg actively supports its employees in balancing their professional and family responsibilities. Modern ways of working provide the appropriate framework for flexible working arrangements that accommodate individual needs.

In addition, we promote social dialogue and employee participation. Our employees are represented by the Works Council, which advocates for their interests and actively contributes to the further development of our workplace culture. At msg, employee participation is regarded as an integral part of responsible and sustainable corporate governance.

Values-Based Conflict Management

Our corporate values are also reflected in the way we work together: Sustainability, Reliability, Creative Freedom, Commitment, Credibility, Respect, and Collegiality. These values foster a working environment built on trust, open communication, and collaborative partnership, while serving as guiding principles for our actions.

We are committed to finding appropriate and sustainable solutions for our employees, even in challenging situations. Our leaders play a particularly important role in this regard, as their actions are a key indicator of how our values are put into practice. To support them, we have established a values-based conflict and separation management approach, complemented by our „Engagement Traffic Light“ framework.

Working Time Models and Time Value Accounts

Access to all relevant IT systems and applications is available from anywhere – whether working from home, at any msg location, or while travelling – always in compliance with information security and data protection requirements.

Flexible working time models, part-time arrangements tailored to individual needs, mobile working, and modern technical equipment enable employees to organise their working hours in a way that accommodates different stages of life.

The option for employees to establish a time value account, enabling opportunities such as a sabbatical or early retirement, further enhances the attractiveness of our working time model. In addition, we recognise that certain personal circumstances require additional flexibility and support. To assist our employees in these situations, we grant paid special leave in addition to annual leave for specific personal occasions.

Employee Compensation



We are committed to fair compensation and position grading, regardless of gender or age. Our compensation system is based on the requirements of each position and the individual performance of our employees.

Together with our employee representatives, we continuously work to further develop and improve our compensation model, with a particular focus on pay transparency and equal pay.

In addition, employees can choose from a comprehensive range of occupational pension schemes and tailor their retirement provision to their individual needs.

Health and Well-being



At msg, we offer a wide range of benefits that go beyond statutory requirements to actively protect and promote the health of our employees. To this end, our Occupational Health Management team works closely with Techniker Krankenkasse and other external service providers to offer a holistic and diverse range of health initiatives. These include topics such as nutrition, ergonomics and the office working environment, physical activity, mental health and well-being, as well as support for employees with caregiving responsibilities. In addition, employees have access to individual health assessments, such as the Functional Movement Screen and biofeedback, as well as workshops, presentations, and training sessions. Particular emphasis is placed on training in the areas of resilience, mental strength, and Mental Health First Aid (MHFA). Mental Health First Aid is the equivalent of physical first aid and is designed to equip employees with the knowledge and skills to provide initial support to colleagues, friends, or family members experiencing mental health challenges, both in their private lives and in the workplace.

Furthermore, employees have access to confidential psychological counselling free of charge, provided by experienced and qualified psychologists through our external service provider. All consultations are conducted in strict confidence and in accordance with applicable confidentiality requirements. This ensures that our employees can discuss personal concerns in a safe environment and receive professional support. Promoting mental health is therefore a key element of health promotion at msg.

Quality Education



High-quality education provides the foundation for sustainable development. Qualified and motivated employees are a key driver of our growth. That is why education, training, and professional development are of central importance at msg. Our Learning and Development department provides tailored training programmes

and development opportunities to foster talent and systematically develop existing potential.

Our approach to employee development is guided by our corporate values and a strengths-based, goal-oriented development framework. Development planning, competency development, knowledge transfer, and quality assurance form the core elements of this approach. Employees can conveniently access both internal and external learning opportunities through our Learning Management System.



99,351
Hours

of Completed Training Activities*



72%

**of employees participated
in competency-based training
on average**

* This figure represents only the legal entities included in the reporting scope (training hours recorded through the internal Learning Management System for 2025)

Equal Opportunities



Diversity-driven success

At msg, we focus on strengthening individual talent and promoting diversity. We create opportunities for our employees to develop both personally and professionally and support them in pursuing their goals in line with our corporate values, such as sustainability and innovation. Our services are built on a high level of professional expertise and empathy, enabling us to deliver the greatest possible value to our customers.

Diversity Management is firmly embedded within our central Human Resources department and works closely with Learning and Development. It brings together activities relating to equality, equal opportu-

nities, and the promotion of diversity, with a particular focus on equal treatment, work-life balance, and fostering an inclusive corporate culture. The coordination of initiatives, reporting activities, and the use of synergies are carried out in close cooperation with our ESG representatives and other relevant departments. By signing the Diversity Charter in 2022, msg reaffirmed its commitment to diversity.

Advancing Gender Equality through Women's Empowerment

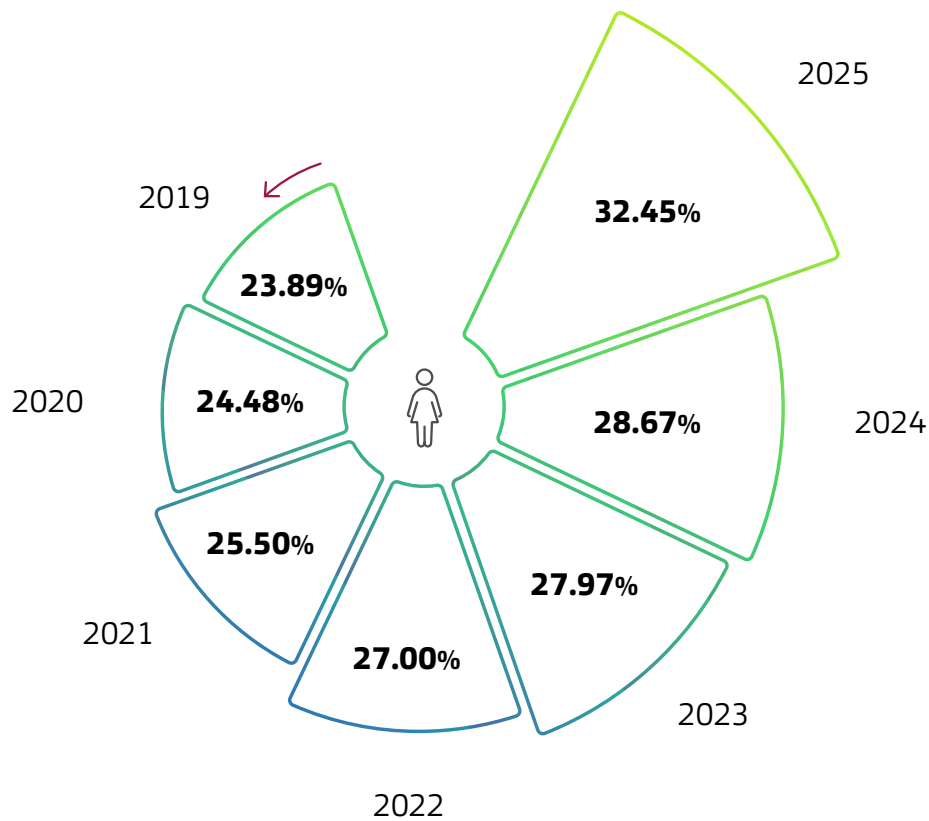
Women in the IT industry continue to face challenges that can affect their professional development and career progression, ranging from gender bias and stereotypes to disadvantages in leadership positions, even when qualifications are comparable. These inequalities often have a negative impact on career development. For this reason, msg is committed to addressing such disadvantages, recognizing the achievements of women, and creating equal career opportunities. We support this through initiatives such as mentoring, informal networks, and by integrating empowerment and the targeted advancement of women into our learning and development programmes. Examples include Women@msg, mandatory training on the General Equal Treatment Act (AGG), and additional learning modules. Through these measures, we increase the visibility of women and support their professional development.

To mark International Women's Day on 8 March, events are organized on a regular basis, bringing together women from across the entire msg Group. These include networking opportunities, exchange formats, and professional development sessions. The events are initiated and supported by Diversity Management and the women's networks across msg. These initiatives contributed to an increase in the proportion of women at msg in 2025. Several legal entities recorded particularly high shares of women in leadership positions. At msg for automotive, women represented 45.83% of top management positions, while women accounted for 25% of the Executive Board of msg services. Across the msg legal entities included in this report, women represented an average of 29% of the workforce. This positive development reflects the impact of the initiatives described above, which are designed to strengthen and support women in the IT sector. Continuing to advance women in IT remains essential to fostering a sustainable and inclusive future.

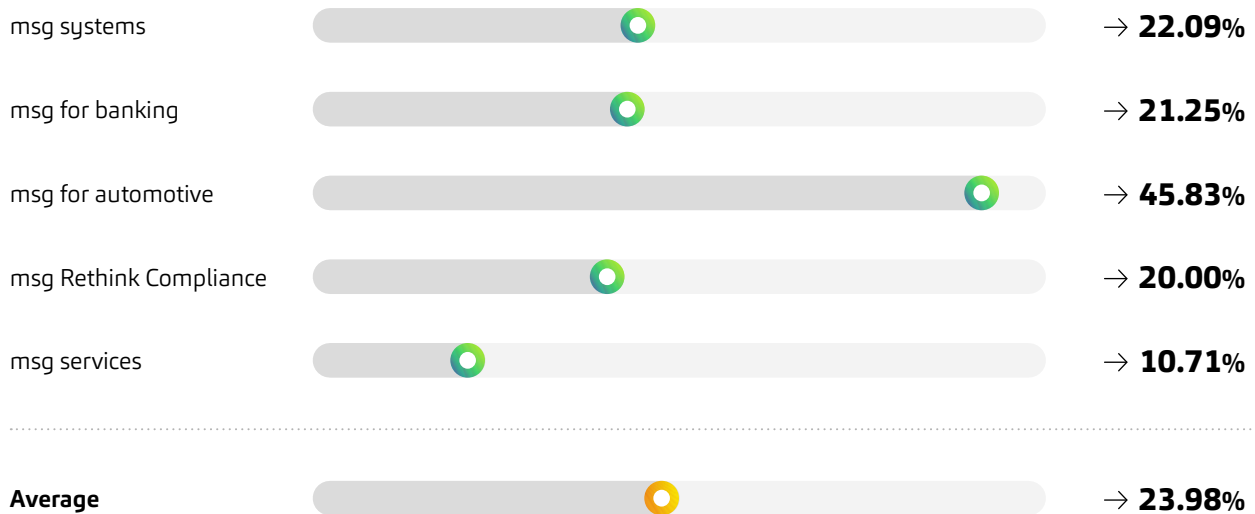


Increase in the Share of Women at msg systems

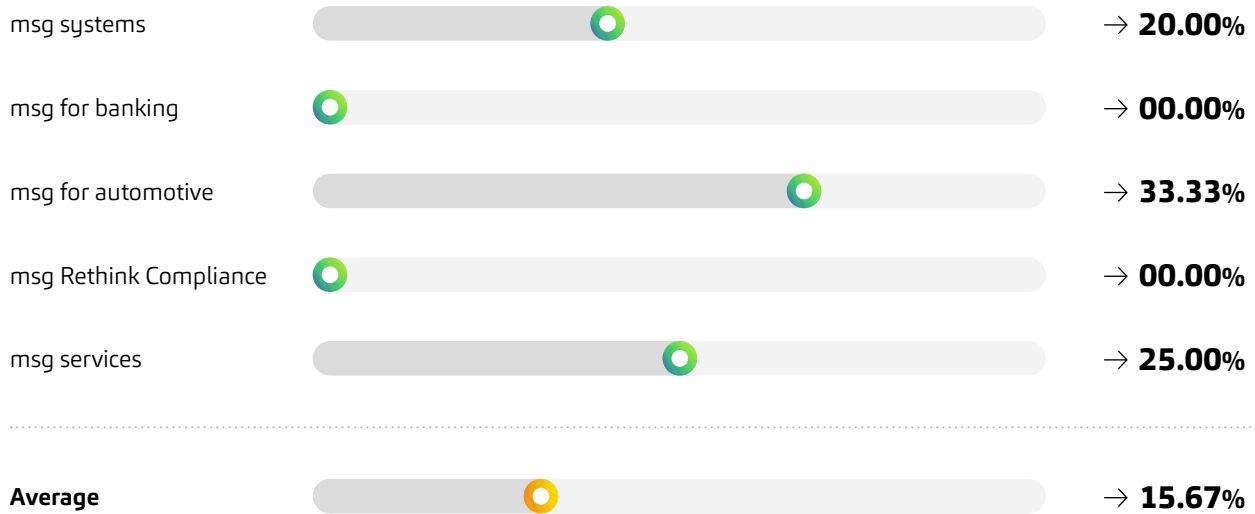
At msg systems, the share of women increased steadily from 23.89% in 2019 to 32.45% in 2025:



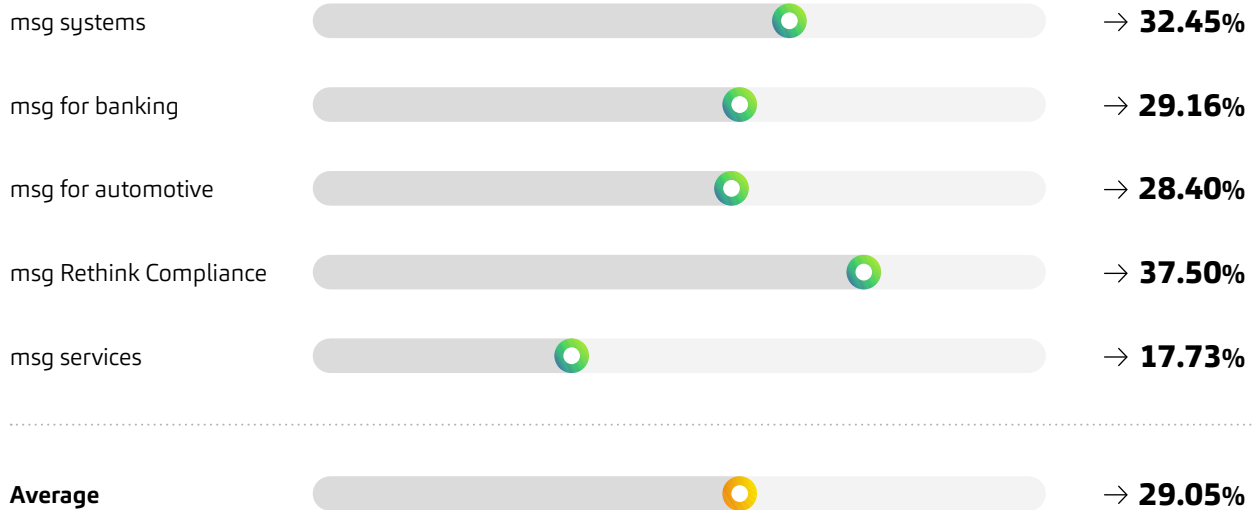
Women in Top Management Positions (%)



Female Representation on the Executive Board (%)



Share of Women at msg (%)



In addition, female students have the opportunity to participate in Girls' Day, a nationwide initiative that introduces them to the IT industry and other STEM professions. Many msg locations actively support this initiative by providing young women with valuable insights into technical fields of work, helping them gain new perspectives for their future careers.

msg Rethink Compliance continuously identifies talented employees and high-potential candidates and, in addition to internal development opportunities, offers participation in the msg Excellence Programme. In 2025, two female high-potential employees were selected for this exclusive programme, which has a limited number of participants. Both participants successfully completed the programme.

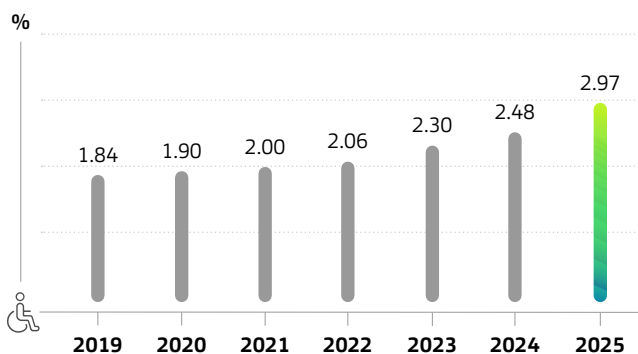


Inclusion

At msg, we place great importance on creating an inclusive workplace. To systematically promote this objective, Inclusion Officers have been appointed across the msg legal entities in accordance with statutory requirements. They are responsible for fostering collaboration across all levels of the organisation to further improve working conditions for employees with disabilities and those with equivalent status, particularly with regard to workplaces, software, and the awarding of contracts to sheltered workshops for people with disabilities.

The exchange of ideas and close collaboration across the organisation enable changes to be implemented quickly and effectively. In the 2025 reporting year, the average employment rate of employees with severe disabilities across the legal entities included in this report was 1.63%. As an IT consulting company, we also support our customers in achieving digital accessibility. Through website accessibility testing and application assessments, we identify accessibility barriers and develop targeted measures to improve digital accessibility.

At msg systems, the employment rate of employees with severe disabilities showed a steady increase from 1.84% in 2019 to 2.97% in 2025:



LGBTQIA+

In a diverse society, recognising and valuing different sexual orientations and gender identities is essential for ensuring equal opportunities and social inclusion. The term LGBTQIA+ encompasses lesbian, gay, bisexual, transgender, queer, intersex, asexual, and other identities. Discrimination and exclusion can negatively affect mental health and may also impact everyday working life. Creating an inclusive workplace therefore means preventing discrimination and fostering an environment in which everyone feels respected, safe, and able to contribute. At msg systems, employees have the

opportunity to specify their personal pronouns and include them in their email signature.

The Queer Community provides employees with a safe space for exchange, networking, and mutual support. Although the visibility of and understanding for LGBTQIA+ people have increased over recent decades, structural disadvantages continue to exist. msg systems is committed to actively addressing these inequalities:

We are committed to openness and inclusion for all identities.

Confidential Advisory Service

Particularly in sensitive situations, a protected, confidential, and open environment is essential to provide employees with guidance and support. Established in 2022, the Confidential Advisory Service at msg systems has become a trusted and reliable point of contact for employees who experience discrimination, unequal treatment, or other challenging situations. It serves as the central contact point for all incidents that are inconsistent with the German General Equal Treatment Act (AGG) or the values of msg. Our goal is to identify conflicts at an early stage and find solutions that promote the well-being of our employees. This also includes referring employees to other support services, such as Occupational Health Management or the company's complaints management process. In light of increasing demands relating to mental health and work-life balance, the Confidential Advisory Service is becoming increasingly important and makes a significant contribution to employee satisfaction, motivation, and retention.

Monitoring

We conduct regular employee surveys to gain a comprehensive understanding of our employees' experiences in their day-to-day work at msg and how they perceive different aspects of our corporate culture. The insights gained provide valuable input for our people strategy and the further development of our corporate culture, while also feeding directly into our continuous improvement process. They help us identify both strengths and areas with potential for improvement.

Through annual performance and development reviews, we ensure that all employees are included in this process.

Progress in the area of Diversity, Equity & Inclusion (DE&I) is also

continuously monitored by our Diversity Management team and regularly documented through internal surveys and reporting. Openness and transparency play a central role in the work of Diversity Management. Based on these findings, we identify additional areas for action and emerging needs, enabling us to continuously adapt our diversity strategy to developments across the organisation.

Corporate Citizenship

Decentralisation and Digitalisation – The Two Pillars of Our Donation Policy:

Social responsibility is a core element of our corporate identity and firmly embedded in our values. We are convinced that business success and social commitment are intrinsically linked. As an employer, we strive to create a healthy and reliable working environment that offers long-term prospects and fosters responsible behaviour.

Our social commitment is deliberately decentralised. Individual locations and group companies independently decide on suitable initiatives, enabling them to respond flexibly to local needs. At the same time, we are increasingly leveraging digitalisation to apply our knowledge, expertise, and technology where they create the greatest impact, whether through volunteering, IT support, or digital education initiatives.



In this way, we ensure that social commitment is understood and embraced as an integral part of our corporate mission across the entire msg Group.

Engagement in the OpenSourceCommunity and msg's Social Initiatives

As an organisation with strong technological expertise, we actively contribute to the international OpenSourceCommunity. In addition to numerous contributions to external projects, we develop and publish our own software solutions as Open Source, thereby promoting transparency, innovation, and collaborative learning.

Beyond this, we support a wide range of social initiatives that are either driven by the personal commitment of our employees or supported by msg over the long term:

> The Wave Project e. V.: Promoting Education Through Social Commitment



Through its partnership with „The Wave Project e.V.“, msg services has been actively supporting access to education in disadvantaged regions for the second consecutive year. As part of this collaboration, a scholarship recipient who began a vocational training programme in Information and Communication Technology (ICT) in 2025 is being supported. This sponsorship provides the foundation for structured professional qualification and demonstrates how targeted educational support can create tangible career opportunities. For msg services, this commitment reflects an understanding of sustainability that closely links social responsibility with the promotion of education.

The Wave Project e.V. →

> Partnership with St. Klara Children's Home

For more than 20 years, msg has been supporting St. Klara Children's Home in Freising. Established in 2005, the partnership includes regular donations of goods and financial contributions, as well as the personal commitment of our employees.



> **Future Digital Education:**

Through the “Future Digital Education” initiative, msg supports a project that empowers teachers to actively shape the digital transformation of education. The initiative focuses on providing skills, methodologies, and practical concepts that enable schools not only to introduce digital education but also to embed it sustainably in everyday teaching. Through this commitment, msg contributes to creating learning environments that prepare students for an increasingly technology-driven future.

> **European Peace Ride:**

The European Peace Ride (EPR) and msg share a common commitment to peace, solidarity, and lived diversity. Both stand for team spirit, mutual respect, and the conviction that social responsibility and sustainable action bring people together across borders. This commitment is reflected across all msg locations, including Passau, where the EPR begins, and Chemnitz, the destination of the Peace Ride. We are therefore proud to support the international Peace Ride as a sponsor once again in 2025 and to contribute through presentations on topics such as sustainable mobility, green coding, and European solidarity.

[msg beim European Peace Ride in Chemnitz](#)



> **Creating Social Impact Through Compliance and Engagement:**

With a strong focus on combating economic crime, creating value for society is already an integral part of the business purpose of msg Rethink Compliance. To strengthen this commitment even further, we encourage our employees to engage in charitable activities and explicitly support these efforts through pro bono work and flexible working arrangements that enable such voluntary commitments. These activities range from supporting local and national organisations dedicated to child protection and children’s rights to providing pro bono services for global non-profit organisations in the areas of transparency and crime prevention.

06 Governance



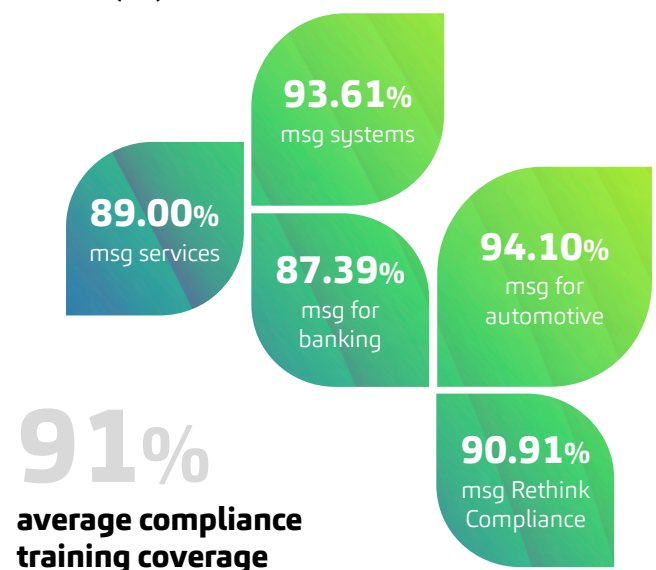
Clear responsibilities and structured processes form the foundation of reliable governance at msg. Digital audit processes and a whistleblowing system support compliance with legal requirements, including the German Supply Chain Due Diligence Act (LkSG). ESG-related topics are managed by the central ESG Unit, which works closely with the relevant business units and the ESG Coordinators across the msg Group. This ensures that sustainability topics are aligned throughout the organisation and that regulatory requirements are implemented systematically. At the same time, msg continuously develops its ESG governance framework. This includes standardised key performance indicators (KPIs), transparent reporting, and the integration of regulatory requirements. Our objective is to further improve the quality and granularity of ESG data while ensuring its effective use for governance and decision-making processes.

Compliance

As a group of companies, msg is committed to responsible and compliant business conduct. To ensure this across the entire Group, the areas of Compliance, Governance, and Control were consolidated within the central Corporate Compliance unit in 2021. On 1 October 2024, these responsibilities were fully transferred to the Group Risk & Organisation (GRO) staff unit. Under the leadership of the Chief Risk & Security Officer, GRO brings together Data Protection, Information Security, Quality Management, Compliance, and ESG within an integrated organisational framework. This integrated approach strengthens our ability to address increasing legal and regulatory requirements in a structured and efficient manner while providing a reliable foundation for supporting our customers in implementing regulatory requirements and sustainability strategies.

A key guiding principle remains the integrity and legal compliance of all employees. This commitment is firmly embedded in our corporate culture and forms the foundation of the msg Compliance Management System. msg maintains a zero-tolerance approach to legal violations, fraudulent conduct, and corruption. All employees complete mandatory compliance training each year. Across the legal entities included in this report, the average training completion rate exceeds 90%. Our policies provide a clear framework for implementing applicable laws and international standards for responsible conduct consistently across the msg Group. The Code of Conduct serves as the central point of reference.

Compliance Training Completion Rate (%)



msg Compliance Management System

The msg Compliance Management System is based on a Group-wide policy that defines roles, responsibilities, and mandatory requirements for all Group companies. During the reporting period, the system was further enhanced with a particular focus on the following areas:

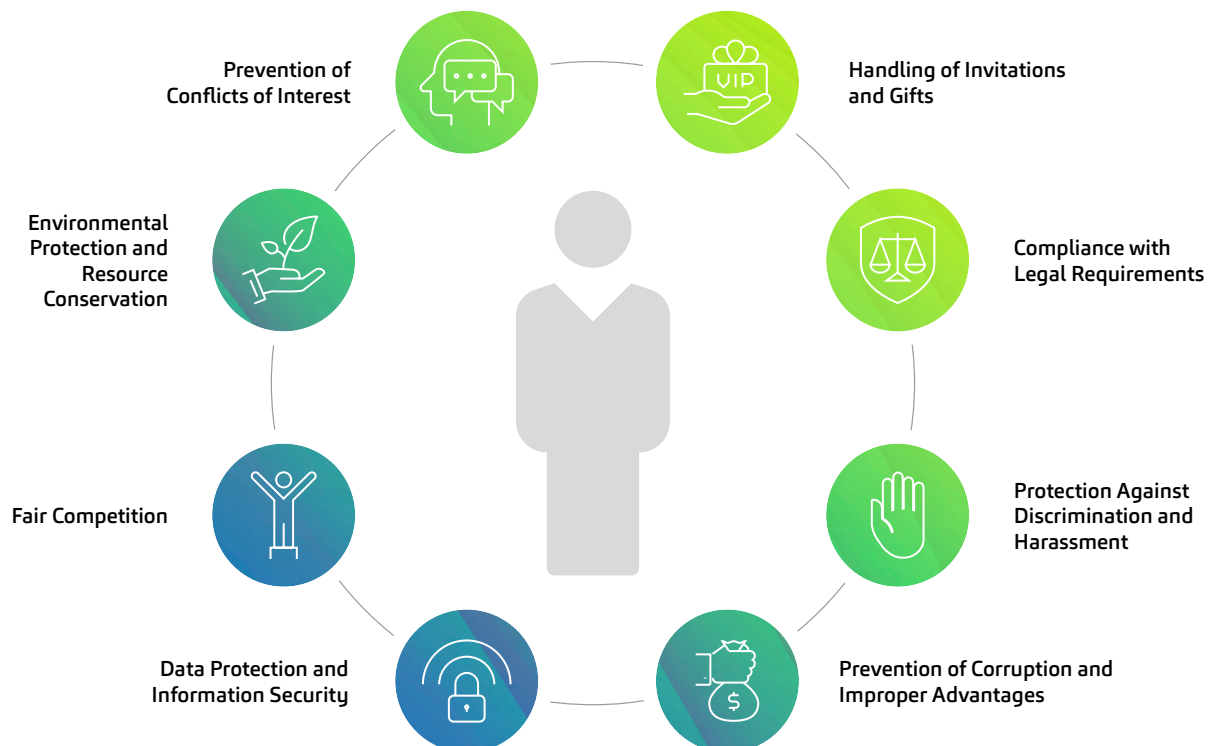
- > The further development of our governance and control structures continued. Roles and responsibilities embedded within GRO were further harmonised and underpinned by structured processes to strengthen Group-wide standards and meet regulatory requirements more efficiently.
- > A particular focus was placed on optimising internal interfaces, professionalising risk and legal monitoring, and continuously improving Group-wide processes for an effective Compliance Management System.
- > A key focus was the introduction of a Group-wide Hospitality Policy. It establishes clear and transparent principles for the handling of invitations, hospitality, events, and gifts.

- > The Compliance training programme was expanded to include a mandatory learning module on the EU AI Act. The module provides an overview of regulatory requirements, risk classifications, documentation obligations, and responsibilities related to the use of artificial intelligence. It supports compliance with legal requirements while promoting the responsible use of AI within the corporate environment.

Code of Conduct

The msg Code of Conduct defines the core values and standards of conduct that shape interactions within the company and with external stakeholders. It is reviewed regularly, and compliance with its principles is continuously monitored. In addition, an AI-powered chatbot supports employees with questions regarding the practical application of the Code and facilitates access to relevant information.

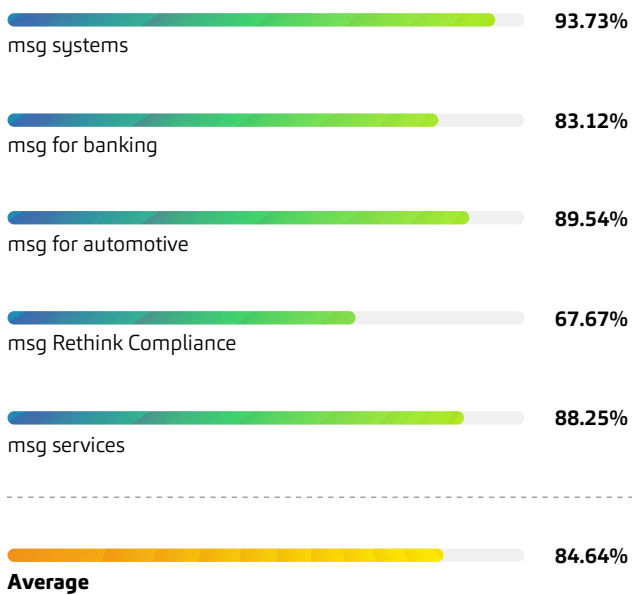
The Code of Conduct provides guidance for decision-making and brings together the fundamental principles that apply to all employees. It includes specific requirements relating to, among others, the following topics:



Our leaders also play a key role in this area. They lead by example, actively communicate the applicable policies within their teams, and support their implementation. Across the legal entities included in this report, the average share of employees who completed training on discrimination and harassment exceeds 80%. As part of the approval process for the annual performance and development review, employees confirm in the system that they have read, understood, and acknowledged the Code of Conduct as the binding basis for their conduct.

Suppliers and service providers acting on behalf of msg also commit to complying with comparable standards through the Supplier Code of Conduct. In this way, we contribute to minimising human rights and environmental risks both within our organisation and throughout the value chain.

Percentage of Employees Trained on Discrimination and Harassment (%):



We foster a corporate culture in which reports of potential misconduct are taken seriously and handled with the utmost confidentiality. All reports are processed exclusively by designated responsible functions and are subject to strict confidentiality requirements. Employees may raise concerns at any time with their manager, the Group Compliance Officer, an external ombudsperson, or through our anonymous whistleblowing system. Every report is carefully reviewed and, where necessary, results in appropriate measures. msg takes consistent action against serious or intentional violations, regardless of the position of the individual concerned.

No cases of corruption were reported, and no sanctions were imposed for non-compliance with legal requirements during the 2024/25 financial year.

Responsible Use of Artificial Intelligence

Artificial intelligence is becoming an increasingly important component of msg's service delivery and internal business processes. At the same time, this increases the requirements for governance, transparency, traceability, and regulatory compliance.

msg pursues a structured approach to the responsible use of artificial intelligence by integrating and continuously developing its existing governance structures in the areas of Compliance, Data Protection, Information Security, and Risk Management. The objective is to address regulatory requirements at an early stage and ensure long-term compliance with both internal and external requirements. Particular attention is given to the requirements of the EU Artificial Intelligence Act (EU AI Act), which are continuously monitored and integrated into existing governance and control mechanisms.

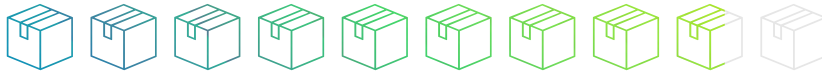
Potential risks, including those related to data protection, potential model bias, limited traceability, or impacts on decision-making processes, are addressed through established review and control procedures. Responsibility for material decisions remains with human decision-makers, who retain appropriate oversight and control.

By embedding clear governance and compliance structures, msg establishes the foundation for the transparent, responsible use of artificial intelligence in compliance with regulatory requirements.

Sustainable Supply Chains at msg

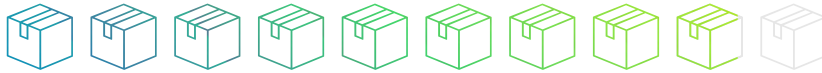
The vast majority of our direct suppliers are based in Germany (86.4%), with a further 6.4% located within the European Union and 7.2% in the United States and other regions. As a result of this supplier structure, the overall risk of adverse human rights and environmental impacts within our supply chain is considered to be low.

Suppliers in Germany



→ **87.3%**

msg systems



→ **89.4%**

msg for banking



→ **85.2%**

msg for automotive



→ **83.3%**

msg Rethink Compliance



→ **82.0%**

msg services

Since January 2023, msg systems has been subject to the requirements of the German Supply Chain Due Diligence Act (LkSG) as a company with more than 3,000 employees. The Act aims to prevent human rights violations and environmental harm both within a company's own operations and throughout its supply chain. Implementing the LkSG is a high priority for msg and goes beyond merely complying with statutory requirements. All procurement employees (100%) across the legal entities included in this report received training in sustainable procurement to support the effective implementation of the LkSG and systematically address risks throughout the supply chain. Even before the Act entered into force, msg was voluntarily committed to social and environmental sustainability and responsible corporate governance, with a particular focus on human rights and environmental matters both within and beyond its own business operations.

To fulfil our due diligence obligations within our own operations and throughout our supply chains, msg has implemented the following measures:

msg's Policy Statement defines the human rights and environmental expectations that the company places on its employees and its

supply chain. A centralised risk management process applies to all existing and new suppliers and serves as the basis for assessing and implementing appropriate preventive and remedial measures.

In addition, msg has appointed a Human Rights Officer who is responsible for monitoring compliance with and implementation of its human rights due diligence obligations. No serious violations were reported during the reporting period. An accessible grievance mechanism is available to affected or potentially affected individuals.

Compliance with our due diligence obligations is documented through a central reporting system and evaluated on an annual basis. With the introduction of the German Supply Chain Due Diligence Act (LkSG), the requirements applicable to all suppliers and contractors were consolidated within the msg Supplier Code of Conduct. The Code forms the basis of the "msg Expectations" and requires compliance with applicable laws, ethical standards, human rights, labour standards, occupational health and safety, and environmental protection. As part of our risk prevention measures, msg systems requires relevant high-risk suppliers to comply with the Supplier Code of Conduct. An equivalent supplier code of conduct may be accepted as an alternative.



Data Protection and Information Security

Data protection and information security are high priorities at msg. These areas are managed through an Information Security Management System in accordance with ISO/IEC 27001 and a Data Protection Management System based on the General Data Protection Regulation (GDPR). The core principles of confidentiality, integrity, and availability are consistently applied. Established reporting channels are available to employees and other stakeholders in both areas. During the reporting period, no serious violations or human rights infringements were reported to the Data Protection Officer (DPO) or the Group Information Security Officer (ISO).

Human Rights



msg is committed to respecting human rights and complying with the ILO Core Labour Standards. We reject unethical and unlawful business practices and actively oppose corrupt or non-transparent conduct within our sphere of influence. When selecting business partners and suppliers, we ensure that they share and adhere to our values and principles. Given our role as an IT and consulting company, we currently do not identify any specific human rights risks or adverse impacts to human rights arising from our business activities.

Occupational Health and Safety



Within the area of Health, Safety and Environment (HSE), msg has established key principles and guidelines for occupational health and safety. Our primary objective is to protect our employees and effectively minimise both physical and psychological risks.

To ensure the highest possible level of occupational health and safety, we pursue two complementary approaches:

In addition to behavioural prevention, which focuses on promoting health-conscious behaviour among employees at the individual level, we also place strong emphasis on organisational prevention. This approach aims to ensure that employees benefit from a safe working environment and appropriate working conditions. To meet these requirements, we work closely with external service providers. These partners provide the occupational physicians and occupational health and safety specialists required by law, delivering advisory and support services in accordance with statutory requirements.

All concerns raised are systematically documented to continuously develop and improve occupational health and safety across the company. Regular safety inspections are therefore conducted at our sites. Together with our occupational physician and occupational health and safety specialist, site conditions are reviewed and assessed on a regular basis. Risk assessments also serve as the basis for msg-specific training requirements and the occupational health measures required for employees.

Hazards, including near misses and health risks, can be reported through our central reporting channels. Reports are handled exclusively by designated responsible functions and are subject to strict confidentiality requirements. The relevant parties review each report and define appropriate action plans. These measures reflect the preventive approach that is embedded in msg's daily operations. In addition, we operate a comprehensive and sustainable process for occupational reintegration management (BEM).

Total occupational accidents at msg in 2025:



33

occupational accidents



9

reportable accidents

During the reporting year, the occupational safety indicators **LTIFR (Lost Time Injury Frequency Rate)** and **TRIR (Total Recordable Incident Rate)** were calculated for the legal entities included in this report. At msg systems, a total of six occupational accidents resulting in lost workdays were recorded, including five reportable incidents. This corresponds to an LTIFR and TRIR of 1.78. At msg for banking, one reportable occupational accident was recorded, resulting in an LTIFR and TRIR of 0.30. At msg for automotive, one occupational accident resulting in lost workdays was recorded; however, it was not reportable. Accordingly, both the LTIFR and TRIR also amount to 0.30. No occupational accidents were reported at msg services or msg Rethink Compliance during the reporting period. Consequently, both indicators are reported as 0.00 for these legal entities.



msg systems has been ISO 45001 certified for selected business areas since 2021.

This certification reflects our commitment to ensuring the safety and health of our employees and to responsible corporate governance. To continuously improve our Occupational Health and Safety Management System, we conduct regular internal audits in collaboration with an independent external partner, ensuring objectivity, transparency, and the highest quality standards.

Employee Rights

msg systems and its subsidiaries msg for banking, msg services, and msg for automotive each have their own works council. These bodies represent the interests of employees in their dealings with management and are committed to safeguarding and further developing employee rights. The responsibilities of the msg works councils include, among others:

- > Co-determination in social, personnel, and organisational matters
- > Approval or rejection of recruitment, dismissals, and transfers
- > Monitoring compliance with maximum working hours and the reduction of overtime as part of occupational health and safety
- > Approval of Sunday and public holiday work (via workflow)
- > Concluding works agreements
- > Supporting employees with work-related and personal concerns
- > Participation in the Internal Clearing Committee
- > Monitoring compliance with legal requirements and works agreements
- > Promoting equality, inclusion, and equal opportunities
- > Supporting transformation processes, including digitalisation and organisational change

All employees are represented by the Works Council in accordance with Section 5(1) of the German Works Constitution Act (BetrVG).

07

Future Outlook

The year 2025 marked a period of consistent progress in the further development of msg's sustainability strategy. In 2026, our focus will shift decisively towards operational implementation: embedding ESG as a driver of value across the msg Group and as an integral part of sustainable and responsible corporate governance. Building on our strengthened ESG governance, we will further increase accountability within our organisational structures, harmonise Group-wide standards, and consistently align our processes with transparency, effectiveness, and impact.

Our ambition to operate in an environmentally and economically sustainable manner is reflected in the Group-wide "Ambition 2030" strategy. It provides the strategic framework for the continued development of msg – for our customers, our employees, and our future as a forward-looking, owner-managed company.

In the years ahead, artificial intelligence will play an increasingly important role across business, service delivery, and management processes. As a technology with significant innovation potential, AI contributes to greater efficiency, increased automation, and data-driven decision-making. At the same time, msg is committed to continuously advancing the responsible use of AI. This includes further strengthening governance and compliance structures, expanding AI-related competencies, and systematically integrating regulatory requirements and potential impacts into our governance framework.

Another key priority is the continued expansion of our integrated

ESG data landscape. By harmonising data sources, establishing digital interfaces, and further automating reporting processes, we aim to enhance the quality, robustness, and reliability of our ESG data. This creates a solid foundation for identifying emerging trends at an early stage and enabling fact-based, forward-looking decision-making. At the same time, we are further expanding the use of AI-powered technologies to systematically increase the automation of key business processes. Modern solutions such as agentic AI systems and intelligent workflows help reduce manual tasks, standardise processes, and unlock sustainable efficiency gains.

Against the backdrop of continuously increasing regulatory and market-related requirements, we are further professionalising and harmonising Group-wide standards and reporting processes. We view new requirements as an opportunity to further enhance transparency and systematically strengthen the sustainability performance of the Group.

As a result, 2026 will be a year of consistent implementation and measurable progress. We will further refine our ambitions in the areas of climate strategy, social impact, and governance, strengthen the organisational maturity of our sustainability structures, and reinforce our position as a trusted partner in an increasingly sustainability-driven economy. Together with our partners, we are laying the foundation for long-term business success—for our Group, our customers, and society.

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