



VONOVIA

We provide people with a home.

Sustainability at Vonovia.

September 2026

Agenda

- 1 Company
- 2 Sustainability Strategy
- 3 Environment and Climate
- 4 Social Responsibility
- 5 Governance



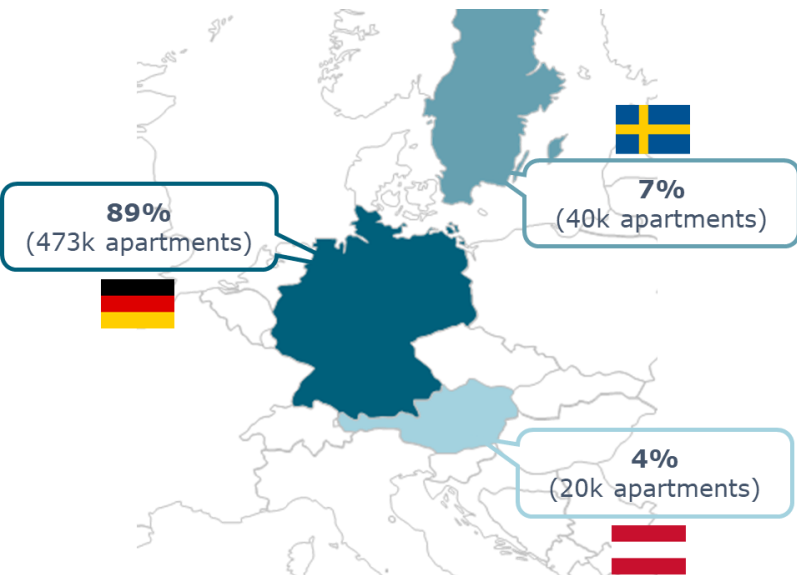
1 Company

As a leading residential real estate company in Europe, we provide homes to all people at fair prices

With more than 12,700 employees, we take

responsibility

for our customers, shareholders and society as a whole.



>1 million tenants

We offer homes with quality of life in large cities and regions.

4 segments

Rental	Value-add	Development	Recurring Sales
Affordable rents through efficient management.	A suitable home with additional services.	Creating homes where they are needed.	Selling individual apartments to private customers.

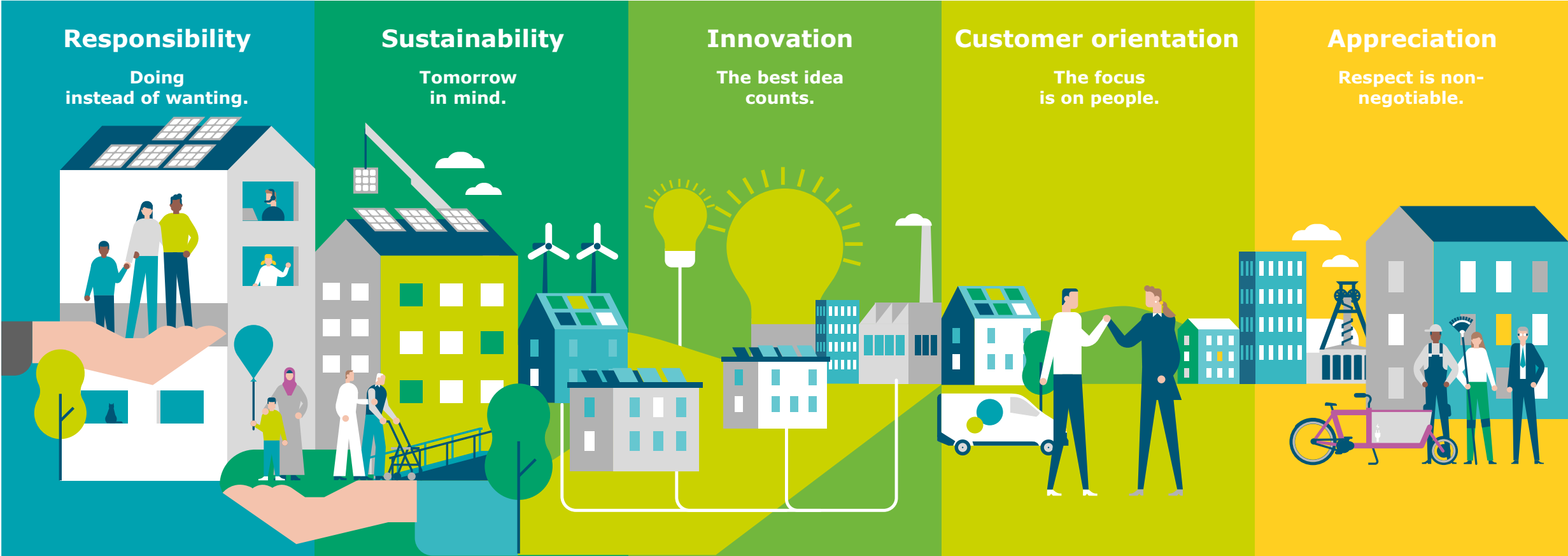
Integrated

We manage our housing portfolio with our own craftsmen and housing services, and create new, climate-friendly homes.

531,000 own apartments in Germany, Sweden and Austria
€ 84.5 bn fair value
€ 6.7 bn revenue

As of December 31, 2025

Our vision: We provide people with a home



Our sustainability strategy is firmly enshrined in our mission statement.
This is how we design the neighborhoods of the future – for people, environment, climate and society.

We are part of the solution to housing-related challenges and megatrends

4 Megatrends unchanged

1 | Urbanization & shortage of housing

Germany needs up to 320,000 new apartments per year. This requires annual investment costs of € 100 billion.



2 | Demographic change

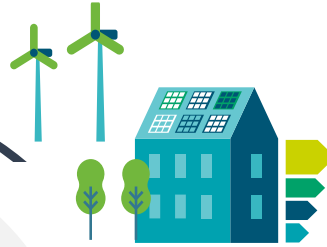
By 2035, Germany will need around 3.7 million senior-friendly apartments.



Macro environment supports Vonovia's long-term growth potential

3 | Climate change & energy efficiency

Annual investments of € 120 billion are needed to decarbonize Germany's housing stock.



4 | Digitization & technological change

Digital technologies such as AI, smart buildings, and digital twins enhance efficiency in property management and maintenance while improving service quality for our customers.



Our Response

The real estate sector plays a key role in the climate transition. We are making our portfolio carbon-neutral step by step.

More and more people are moving to cities. We create and preserve affordable housing.

Many people are coming to Germany. We provide housing that meets diverse needs and life situations.

The population is ageing. We support independent living in people's own homes.

The world of work is changing. We remain an attractive and future-ready employer.

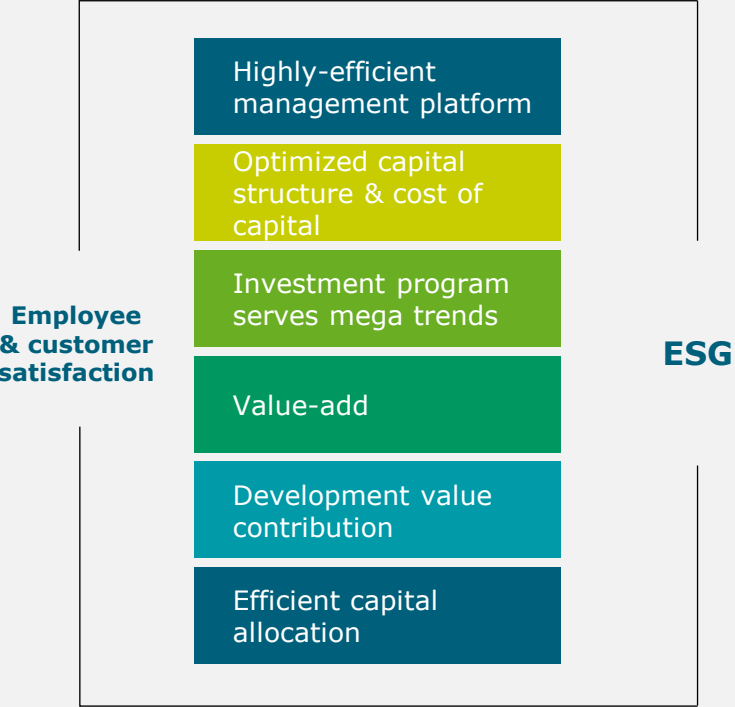
Our stakeholders are becoming more diverse. We engage with them transparently, fairly, and as equals.

AI and digitalization are transforming our industry. We leverage innovative technologies to increase efficiency and further enhance customer service.

Strategic action allows us to make a substantial contribution to society – now and in the future

Based on our value drivers...

...we initiated strategic growth initiatives



Return to Performance	VTS
	Development
	Recurring Sales
Accelerated Tech-supported Investments	Serial Modernization
	Energy Cube
	Energy (Plan & Build)
New Sources of Growth	Operate Energy
	Manage to Green
	B2B Go to Market
	Occupancy Rights
Ongoing Core Business	Rental Operations

Contribution to our sustainability targets

- carbon-neutral housing stock by 2045*.
- Needs-based housing at fair prices.
- Neighborhoods worth living in.
- Employer attractiveness.
- Responsible corporate management.

* Remaining residual emissions are to be offset through appropriate carbon removal measures, ensuring that net zero is achieved overall. Detailed information on our Climate Transition Plan can be found [here](#).



2

Sustainability Strategy

We have been steadily improving our ESG performance. And are committed to its ongoing development

2018

- GHG accounting introduced
- Incorporation of ESG in the annual report

2019-2020

- Sustainability strategy develops commitment to the SDGs and UNGC
- Guidelines established to protect whistleblowers and prevent corruption

2015

First sustainability report pursuant to GRI Standards published

2021

- Sustainability Performance Index (SPI) introduced
- Climate path approved with commitment to a carbon-neutral housing stock

2022-2023

- Decarbonization calculator in investment planning Implemented
- 30,000 roofs PV program
- Green & social bonds

2024-2025

- SBTi certification
- Expansion of risk management to include risk, opportunity and impact management
- First ESRS report published
- Development of material data calculation
- Policy on climate, environmental and energy management

Outlook 2026-2030

- Accelerated installation of photovoltaics (to 400 MWp by 2028)
- 1.000 Heat pump cubes installed (up to 75% energy saving)
- Expansion of serial refurbishment
- Introduction of a circular economy strategy

Our range of housing includes all aspects of sustainability

E NVIRONMENTAL



We contribute to climate protection and reducing CO₂.

Our goal is to have a carbon-neutral housing stock*. In pursuit of this, we have set ourselves binding interim targets.

S OCIAL



We take our social and societal responsibility seriously.

We provide homes for more than one million people. We offer a secure workplace for around 12,700 employees.

G OVERNANCE



We manage our company on the basis of transparency and trust.

As a blue chip company, we have to meet high demands. We strictly conform to applicable standards and laws.

Relevant
Sustainable Development Goals (SDGs) for Vonovia



* Remaining residual emissions are to be offset through appropriate carbon removal measures, ensuring that net zero is achieved overall. Detailed information on our Climate Transition Plan can be found [here](#).

We pursue our ESG strategy across five action areas



1

Environment and Climate

Our goal is to achieve a carbon-neutral housing stock by 2045.*



2

Society and Contribution to Urban Development

We promote coexistence within the neighborhoods.



3

Homes and Customers

We offer housing for everyone.



4

Corporate Culture and Employees

We are committed to diversity, team spirit and new ways of thinking.



5

Sustainability in Leadership and Management

We take responsibility and operate in a sustainable way to ensure our continued success.

Environmental

Social

Governance

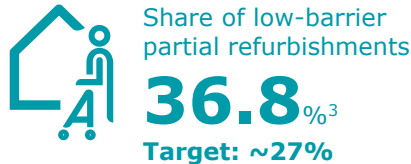
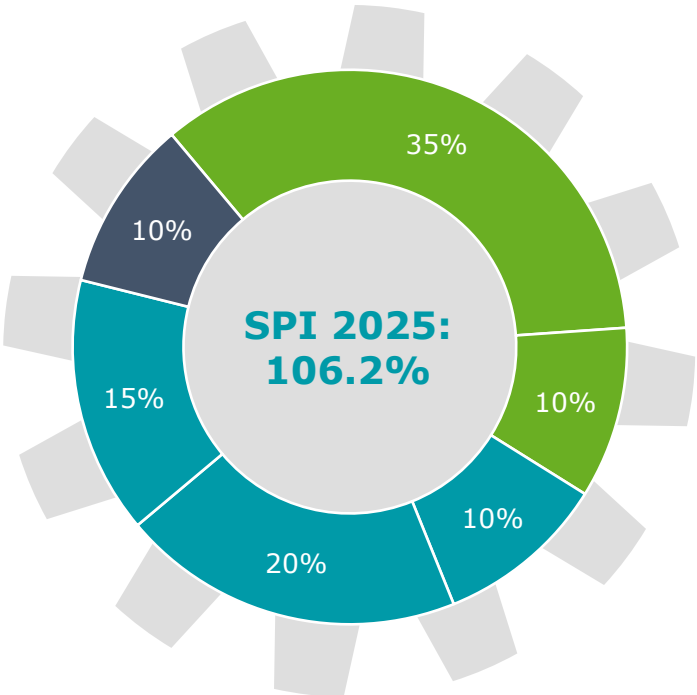
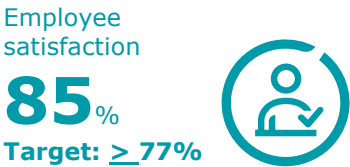
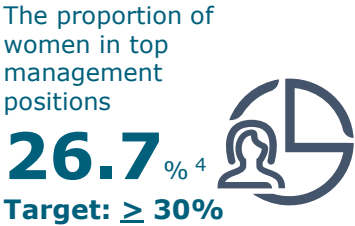
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Sustainability Performance Index: Management Board and Management are measured on the progress made

2025 performance and 2030 targets

The SPI is our central quantitative, non-financial KPI for measuring sustainability performance in key areas of action.

- The annually calculated SPI accounts for 20% of the long-term variable Management Board remuneration (LTIP).
- Customer satisfaction is part of the short-term variable Management Board remuneration (STIP) and contributes 20% to it.



¹ German portfolio.
² Based on energy certificates, excluding purely commercial projects and vertical expansions.
³ Number of new rentals on a like-for-like basis, excluding newly constructed homes.
⁴ First and second level below the Management Board.

We are making our ESG performance tangible



“We are not postponing climate protection until the future - we are acting now. That is why we are consistently investing in the energy-efficient modernization of our buildings and in a carbon-neutral heat supply. In doing so, we are reducing our carbon footprint while simultaneously increasing customer satisfaction.”

Luka Mucic (CEO)

Sustainability Performance Index 2025*:

106%

Target exceeded

* Since 2021, our management system has expanded in line with the Sustainability Performance Index (SPI) to include non-financial key performance indicators.

3

Environment and Climate



Environment and Climate



Society and Contribution to Urban Development



Homes and Customers



Corporate Culture and Employees



Sustainability in Leadership and Management

Environmental

Social

Governance



We are actively working towards achieving a carbon housing stock

Refurbishment of the housing stock

€ **808**
million

investment in modernizing apartments for our tenants (2025).

Renewable energy supply

400
MWp

increase in power output by 2028 – with long-term ramp-up to 700 MWp.

New construction and refurbishment

21.9
kWh/sqm

average primary energy demand in new construction (2025).

2,090 new units completed in 2025

Biodiversity / environment

~24
million sqm

Our green spaces – approx. 7,000 times the area of New York's Central Park – of which approx. 435 km² hedgerows and more than 250,000 trees "breathe" for people and nature.

"Serial refurbishment" project



Refurbished neighborhood

Together with the Fischbach Group, we have launched the **first CO₂-neutral serial refurbishment** in line with the "Energiesprong" principle.

Given the **high level of prefabrication**, the serial refurbishment offers great potential to implement the energy transition in the housing stock in the long term, despite the shortage of skilled labor and without placing an additional burden on tenants.



Reaching the climate targets is the indicator of our success



“We will not ease up on implementing our goals.
On the contrary: **we are reaffirming** our high level of ambition.”

Catrin Coners
(Head of Sustainability)

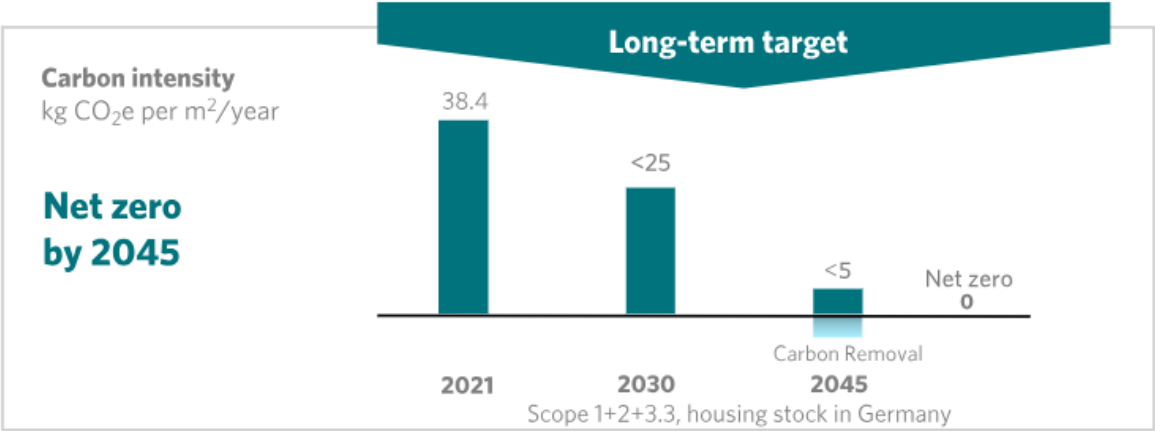
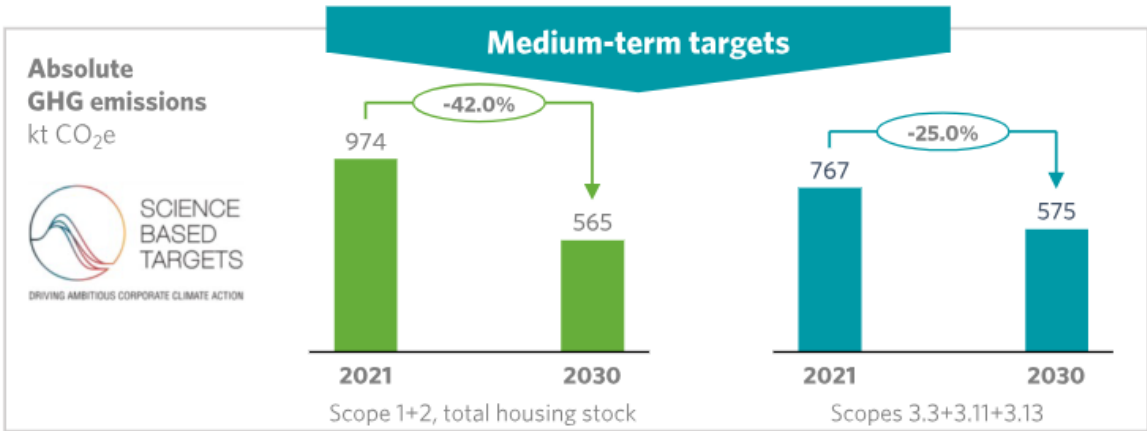
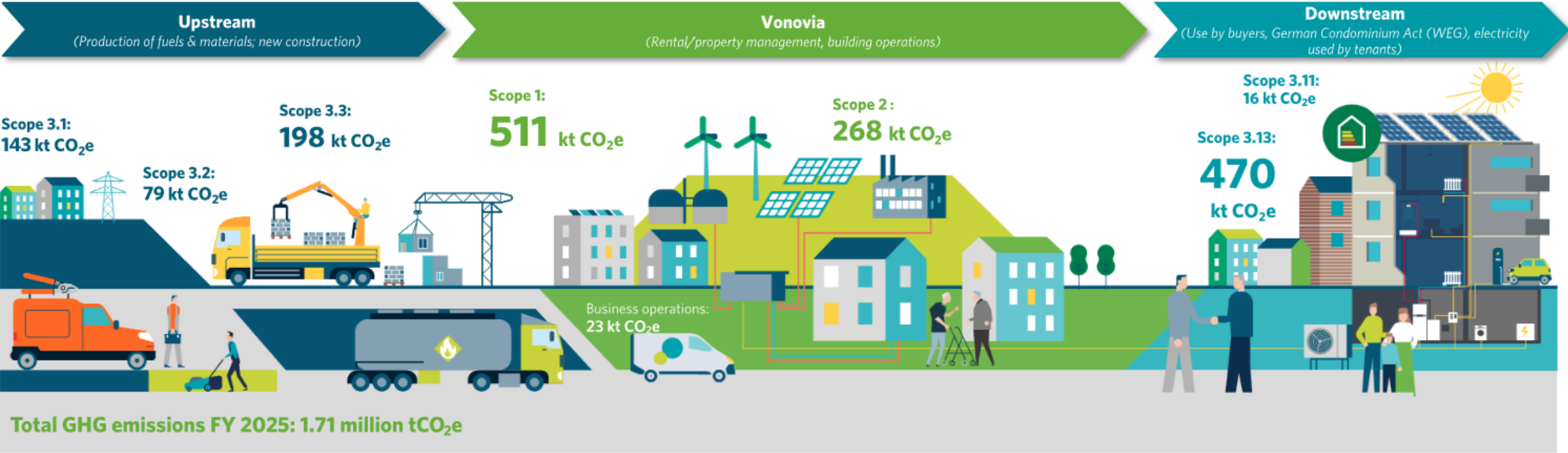


“in line”

with the 1.5 degree target of
the Paris Agreement by 2030*

* SBTi validation of Near-Term Targets: The climate targets set and submitted by Vonovia SE for 2030 are aligned with the 1.5°C target of the Paris Agreement.

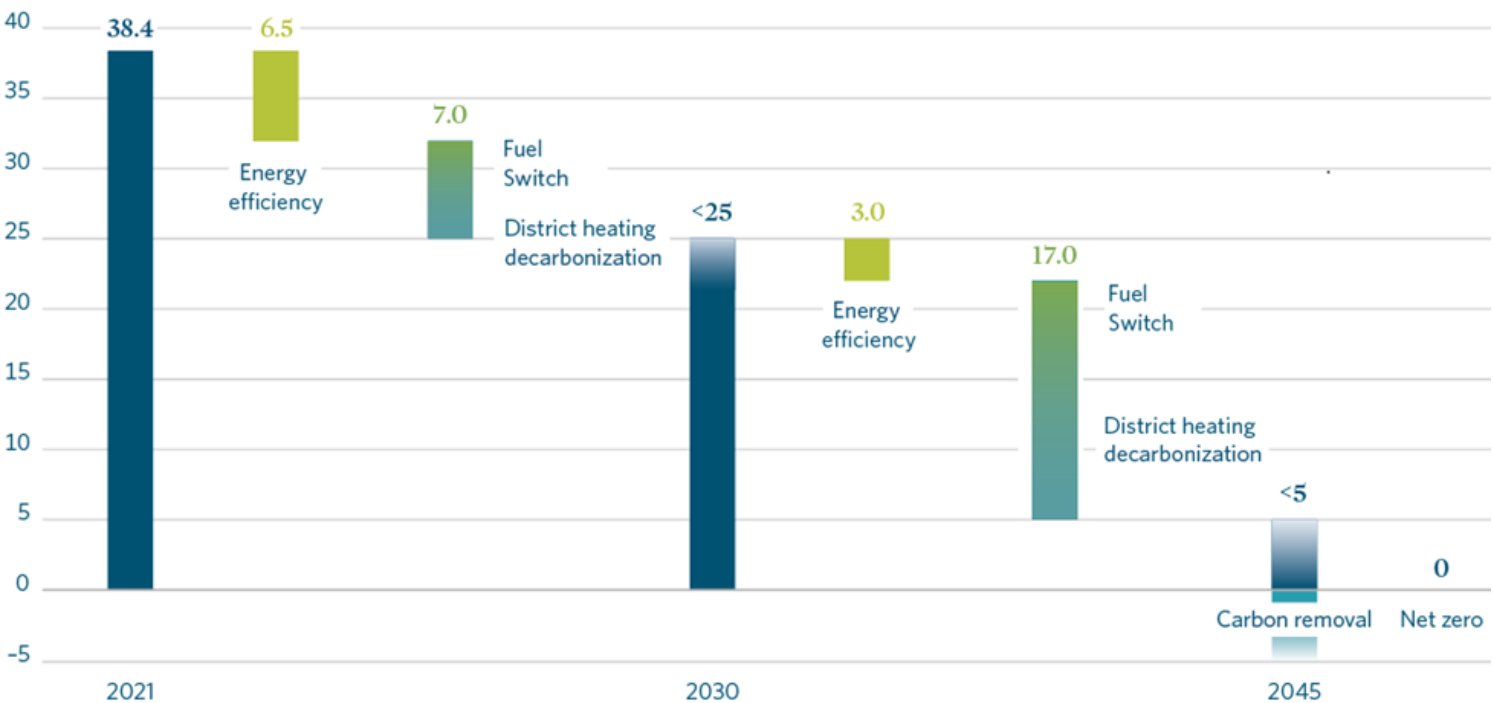
Our greenhouse gas emissions in the value chain



Vonovia Climate Path: Net Zero Commitment by 2045 with an Interim Target of -42% by 2030*



Carbon intensity¹ in kg CO2e/sqm per year



¹ Includes Scope 1&2 and Scope 3.3 "Fuel and energy-related emissions from the upstream chain"; based on building stock in Germany: "Energy efficiency: All measures on the building envelope, "Fuel Switch": Change in heat generation from decentralized fossil energy to heat pumps or district heating and shows the reduction in emissions in the first year of conversion, "District heating decarbonization": According to the KNDE 2045 scenario of the Agora energy transition, "Carbon removal:" natural and technological binding and long-term storage.

The 3 levers of our climate path

- 1 Continue major renovations.
- 2 Replace conventional heating with hybrid systems and heat pumps.
PV on all suitable roofs.
Own local heating networks in urban quarters powered by renewable energy.
- 3 Transformation of the energy sector towards carbon-free district heating and green electricity.



By 2030: **-42 %** Scope 1 & 2 **-25 %** Scope 3.3, 3.11 & 3.13

* Remaining residual emissions are to be offset through appropriate carbon removal measures, ensuring that net zero is achieved overall. Detailed information on our Climate Transition Plan can be found [here](#).

We link each of the three levers of our climate path with concrete measures



1 Energy efficiency

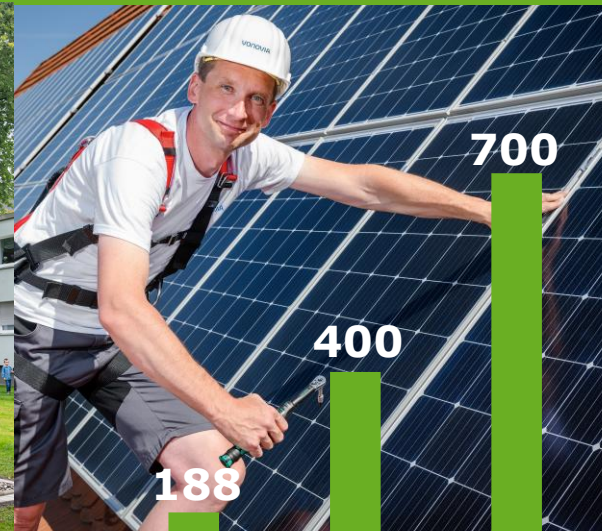


- > Targeted individual measures
- > Expansion of serial refurbishment (~400 units completed/started in 2025)

2 Renewable energies



- > Efficient air-water-heat pumps
- > Scale-up of Heat pump cubes (#1.000 until 2029)
- > PV expansion



Today 2028 Long-term

Photovoltaics ramp-up:
target path in MWp

3 Transformation of the heating sector



- > Connecting to district heating
- > Dialogue and cooperation with suppliers and municipal authorities

Key environment & climate figures: Vonovia leads the market through extensive investment since the IPO



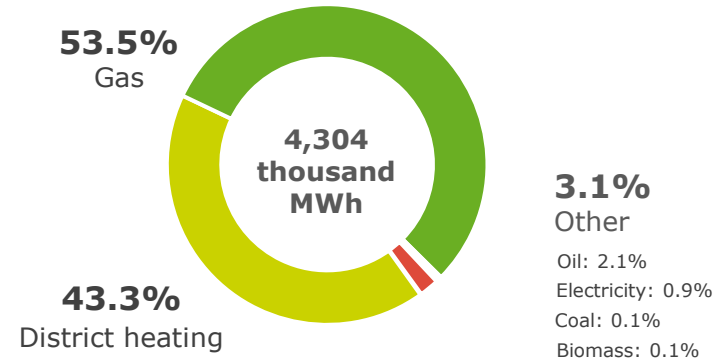
German portfolio

Vonovia is ahead of the market thanks to extensive investment in the housing stock since its initial listing.

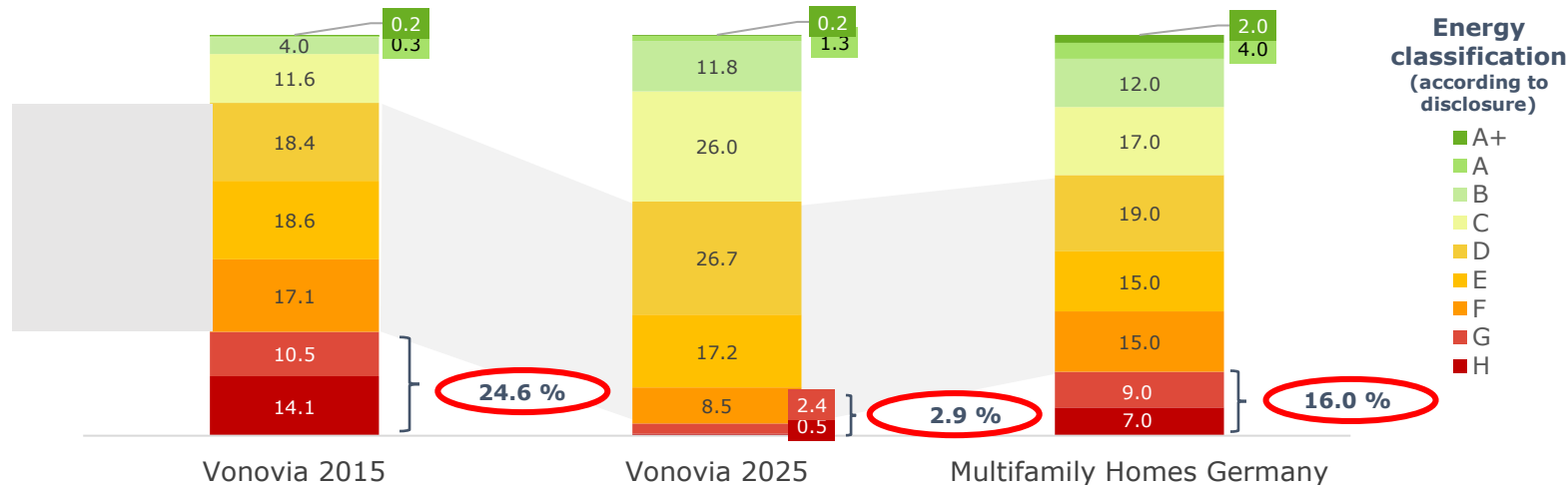
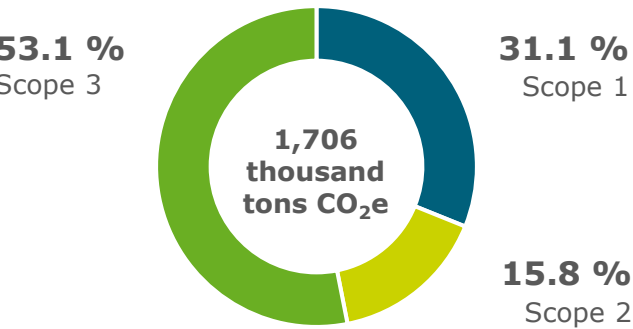
39.3%

of the units are rated EPC C or better.

Energy sources
Distribution by rentable area in %



CO₂e emissions
Structure in German portfolio



We build serial and modular homes using timber



“Timber construction is more than a sustainable building material for Vonovia. It combines climate action, efficiency, and quality, making it **an integral part of our development and sustainability strategy.**”

Katja Wünschel (CDO)

In the future, we will build at least

20%

of our development pipeline in Germany with timber.

Thanks to modern construction methods, 90% of our new builds achieve energy efficiency class A



Principles

1. High space efficiency
2. Floor plans suitable for a wide variety of lifestyles
3. Improve primary energy demand and increase renewable energy use
4. Low land usage, avoidance of sealing
5. Modular construction with lower CO₂ footprint
6. Use of selected building materials and monitoring the building materials along the supply chain
7. Integration of e-mobility concepts

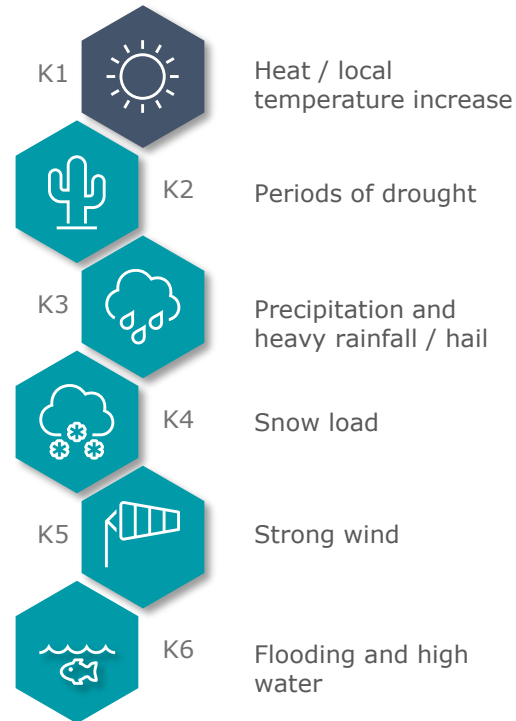
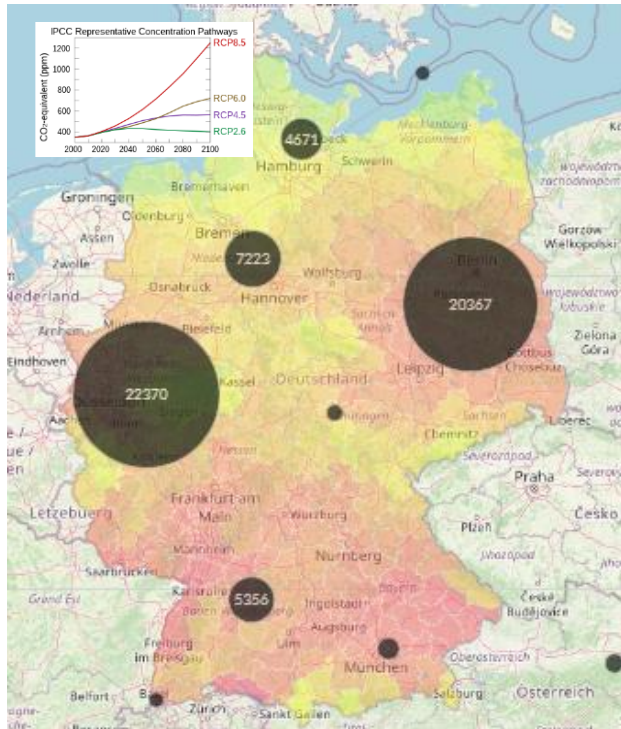


Strategic financial participation in **GROPYUS**:
The prop tech company sets standards for sustainable living with platform-based and fully-digitalized buildings using hybrid-timber construction methods.



Climate change: We systematically analyze the risks and enhance resilience in our neighborhoods

With our climate risk tool we consider six key risk drivers and implement measures for climate change adaptation...



... in buildings

- Improved sun shading with blinds and shutters
- Installation of modern windows with low heat permeability
- Green roofs and green facades

... in the residential environment

- Shade provided by trees and shrubs
- Unsealing of parking spaces/permeable parking spaces
- Planting with climate-resistant tree species



Shading in the neighborhood



Biodiversity: We have incorporated the development of ecologically sustainable neighborhoods into our processes

Our approach: Gradually upgrade neighborhoods with resilient plant communities and living spaces.

- Planning policy
- Analyses/expert opinion
- Standards/modular solutions

Neighborhoods in balance



Biodiversity

We secure and promote the existence and proliferation of animals and plants in urban areas via:

- Wildflower meadows
- Insect habitats and nesting boxes
- Tree management
- Tenant gardens
- Species- and climate-appropriate afforestation
- Raising awareness in kindergartens and schools
- Compensation areas



Water management

We increase the storage capacity of the soil (sponge city principle) through controlled water supply:

- Controlled seepage (including seepage troughs, retention areas, trenches, roof greening)
- Collection/use of rainwater
- Targeted gradient planning
- Permeable paving
- Reducing the level of soil sealing

4a

Social Responsibility

Society and contribution to urban development



Environment and Climate



Society and Contribution to Urban Development



Homes and Customers



Corporate Culture and Employees



Sustainability in Leadership and Management

Environmental

Social

Governance

We are improving the neighborhood infrastructure and promoting social cohesion



"freiraum"
project



Launch in the Hamburg-Wilhelmsburg neighborhood.

With our flexible neighborhood concept "freiraum" we offer free, low-threshold accessible locations for local initiatives and groups to allow people to get involved in social events and network in our neighborhoods.

Overall, we provided more than **88,000 sqm** for social and public welfare purposes in our neighborhoods in 2025. That represents 14.0% of all rented commercial units in Germany.

Our responsibility doesn't end at the front door



“As a residential real estate company, we operate in an **area of complex interplay**. Our claim: creating harmony between **social, economic and environmental targets**.”

Arnd Fittkau (CRO)



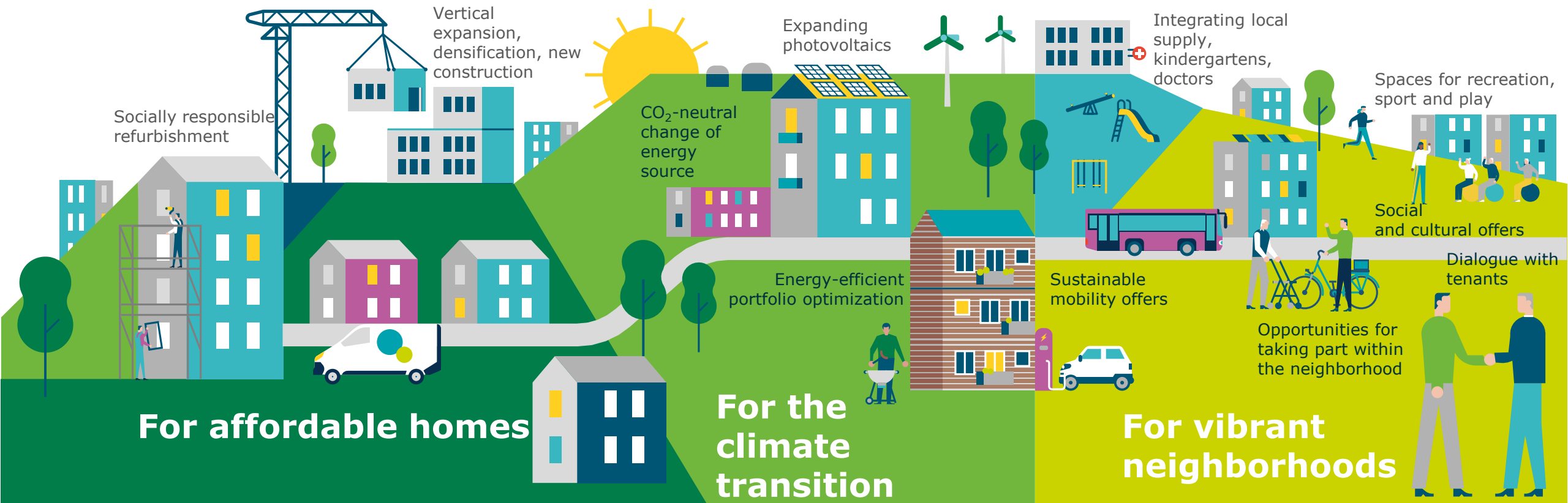
approx. 755
neighborhoods
in the strategic portfolio

approx. 77%
of Vonovia’s strategic real estate portfolio in Germany is located in Vonovia neighborhoods



The neighborhood is the focal point of our actions. We take an integrated approach here

Together with cities and municipal authorities, we create infrastructures that suit the specific situations and customer requirements of our neighborhoods.



We promote livable neighborhoods and social cohesion



The quality of life in a neighborhood is impacted by the immediate infrastructure available to its tenants.

We provide comprehensive services to ensure everyday life runs smoothly, distances remain short and everyone finds their place in the community.

Neighborhood infrastructure



Neighborhood shops

We are committed to increasing the availability of services in local neighborhoods.

- Cooperation LateBird: 24/7 neighborhood shops
- Parcel pick-up stations
- Local partnerships
- Kindergartens
- Open space concepts
- Play/exercise spaces
- Education institutions

Social cohesion



Community in the neighborhood

We invest in and create space for inclusive coexistence.

- Cooperation with and spaces for social welfare agencies
- Neighborhood meet-ups
- Accommodation for the homeless and refugees
- Inclusion projects & neighborhood gatherings
- Shared living facilities for dementia sufferers and senior citizens
- Vonovia social foundation

Mobility concepts



Cycling through nature

We support the mobility transition with numerous offers of our own.

- Sharing services: car sharing and cargo bike hire
- Nearby: leasing/sale of Vonovia e-bikes; repair stations
- Bicycle garages and boxes for secure storage
- Charging infrastructure including the use of self-generated electricity from PV

4b

Social Responsibility

Homes and customers



Environment
and Climate



Society and
Contribution to
Urban Development



Homes
and Customers



Corporate Culture and
Employees



Sustainability in
Leadership and
Management

E
nvironmental

S
ocial

G
overnance

We want people to live in a home that is affordable and based on their needs



“Housing first” project



Handover of keys

We follow the “Housing first” concept to combat homelessness. This approach centers on providing housing as a foundation for further support. By partnering with various agencies, we helped to provide a total of 900 apartments in 2025 and were thus able to make a significant contribution to helping the homeless.

We are an active part of urban society, where we champion affordable homes



On average, our tenants pay less than 30% of their income on rent.

Fair rent

Over70 regulation

Ensuring that rents remain affordable for older people.

Refurbishment

Avg. allocation € 0.75/sqm (€ 2.00 or € 3.00/sqm is the legal cap).

Social and hardship management

We are guided by social welfare standards.

Individual arrangements
with cities and municipal authorities on all issues relating to housing.

16%

of our units are price controlled*, of which 27,000 are in Germany**.

Social charters

They generally remain unchanged when integrating portfolios.

Our target: broad housing supply at affordable prices and realizing a carbon-neutral housing stock.

* Total portfolio incl. AT/ SE with country-specific regulations ** Publicly funded pursuant to Second Calculation Ordinance (2. BV).



**Some people need a home that stays suitable.
Other people need a home. We're here to help everyone**

Vulnerable groups

Nowadays, many people find it difficult or have no access to the housing market.

We're changing this!

For elderly people



Fully accessible bath

Simple measures are often enough to significantly increase how long people stay in their homes.

We therefore want to regularly modernize around 27% of newly rented apartments for the elderly.

For the homeless



Springboard for getting back to life

We are also here to help the homeless: we currently provide more than 900 apartments in Germany through various projects – including:

- The Housing first e. V. federal association
- The NRW "Endlich ein ZUHAUSE" initiative
- The Berlin "Haus Strohalm" initiative

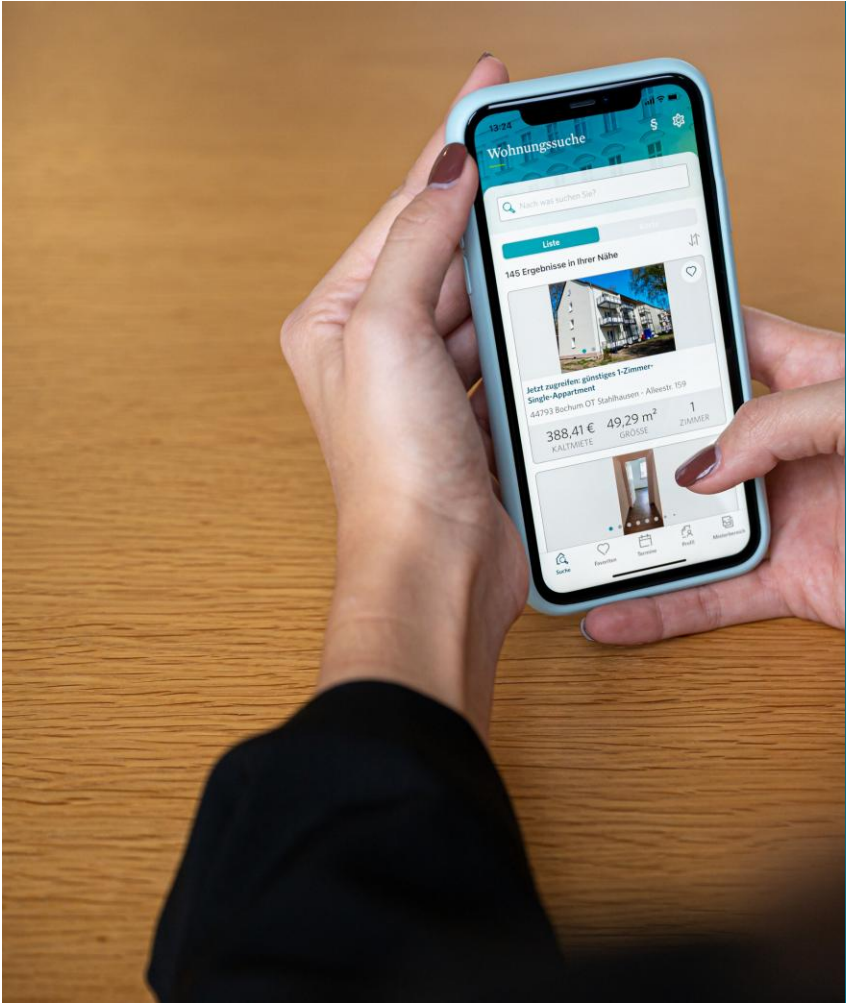
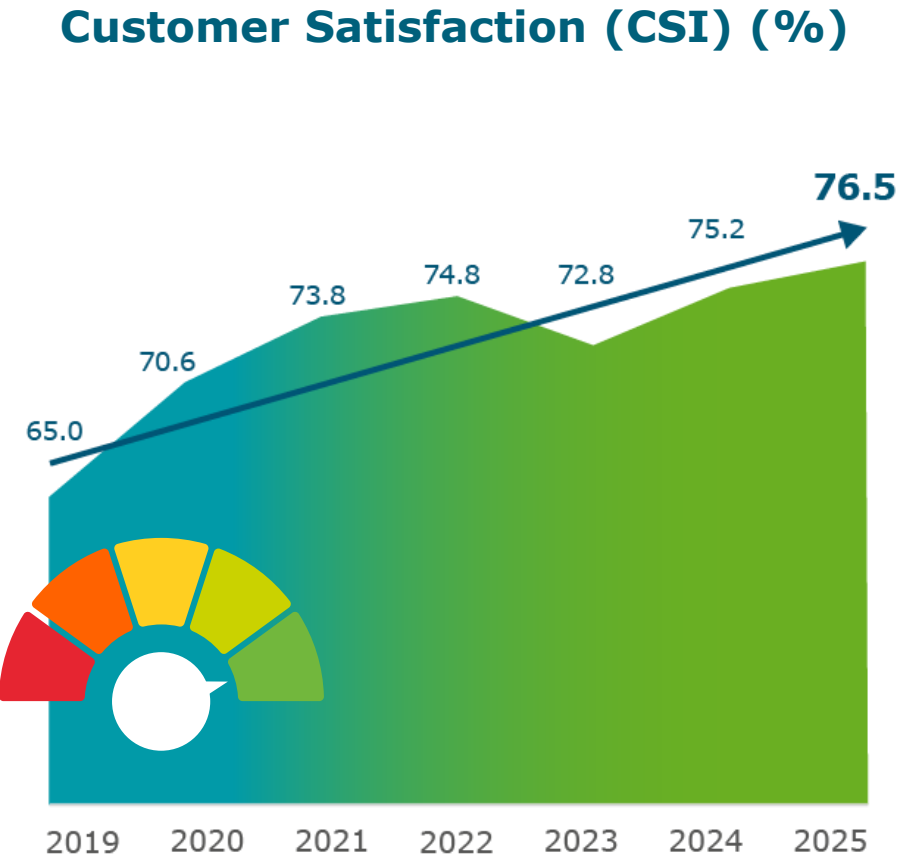
For refugees



A safe home

We are currently trying to provide people arriving from Ukraine and other refugees with housing as quickly and unbureaucratically as possible.

We are working closely with the city authorities across Germany.



Proximity to customers

260,000 active users of the Vonovia app

Approx. **1,000** customer service employees in three locations in Germany.

Approx. **7,624** employees on site: craftsmen, residential environment workers, property caretakers, and residential employees.

27 employees in neighborhood and social management are available on site and promote neighborly relations.

4 x a year: customer satisfaction surveys (CSI)

4_c

Social Responsibility

Corporate culture
and employees



Environment
and Climate



Society and
Contribution to
Urban Development



Homes
and Customers



Corporate Culture and
Employees



Sustainability in
Leadership and
Management

E
Environmental

S
Social

G
Governance

Our company reflects the diversity of our society and offers everybody the same opportunities



Projects

Development programs for female employees



Female Leadership Forum

Board member Ruth Werhahn led the first Female Leadership Forum, focusing on the topic: “Successful and visible” – how an entrepreneurial mindset helps women advance in their careers.

Vonovia continues to expand its efforts to enhance equal opportunities. In November 2024, around 100 people attended the kick-off event for the new **Vonovia Women’s Network** at the ACTIV-CAMPUS in Bochum.

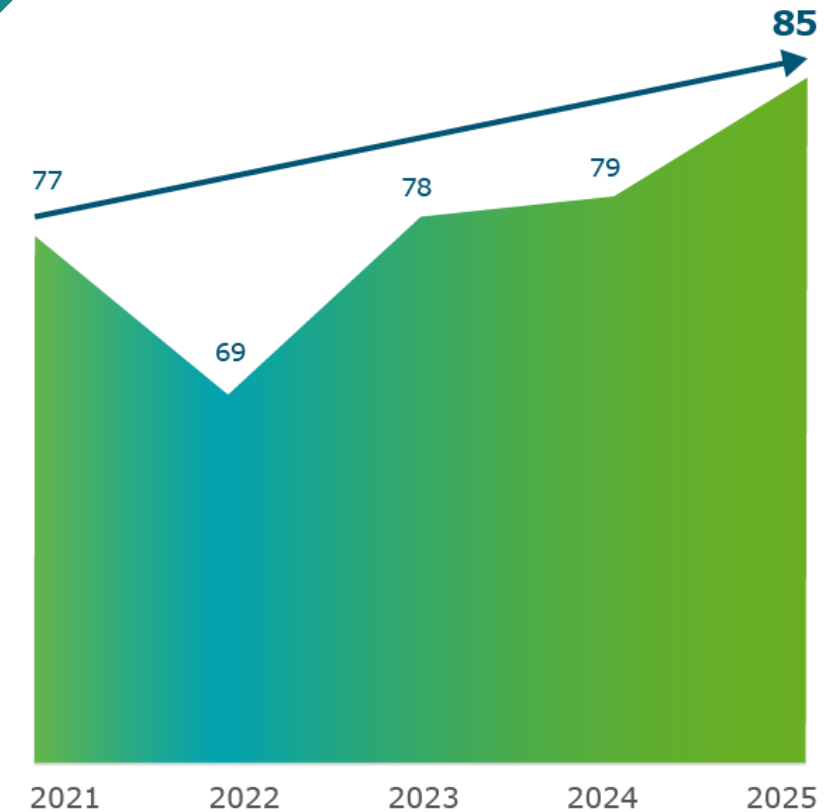
We are there for people - and always with high standards



“We share a culture of **diversity, performance and appreciation** that is committed to change.”

Ruth Werhahn (CHRO)

Employee Satisfaction (%)



Employee satisfaction: We want to maintain and retain a high level



#Team Vonovia

- We are aiming for the top ranking as **Employer of Choice** in the real estate sector.
- To achieve this, we are optimally coordinating our recruitment strategy and **employee retention measures**.



All this and more.

- Structuring different working models
- A modern workplace design
- Digital tools and technologies
- Training concepts for management and employees

Integration as a team

For a career in the real estate sector: We are creating diverse starting and training opportunities

50 locations

We train our employees
across Germany!

- We offer a **dual-studies program** in Berlin and Bochum.
- Broad development opportunities through the **Vonovia Academy** and partnerships with universities.
- Since 2024, operation of a training center for skilled trades in Berlin, serving as a **blueprint** for additional locations.



Why not join us!

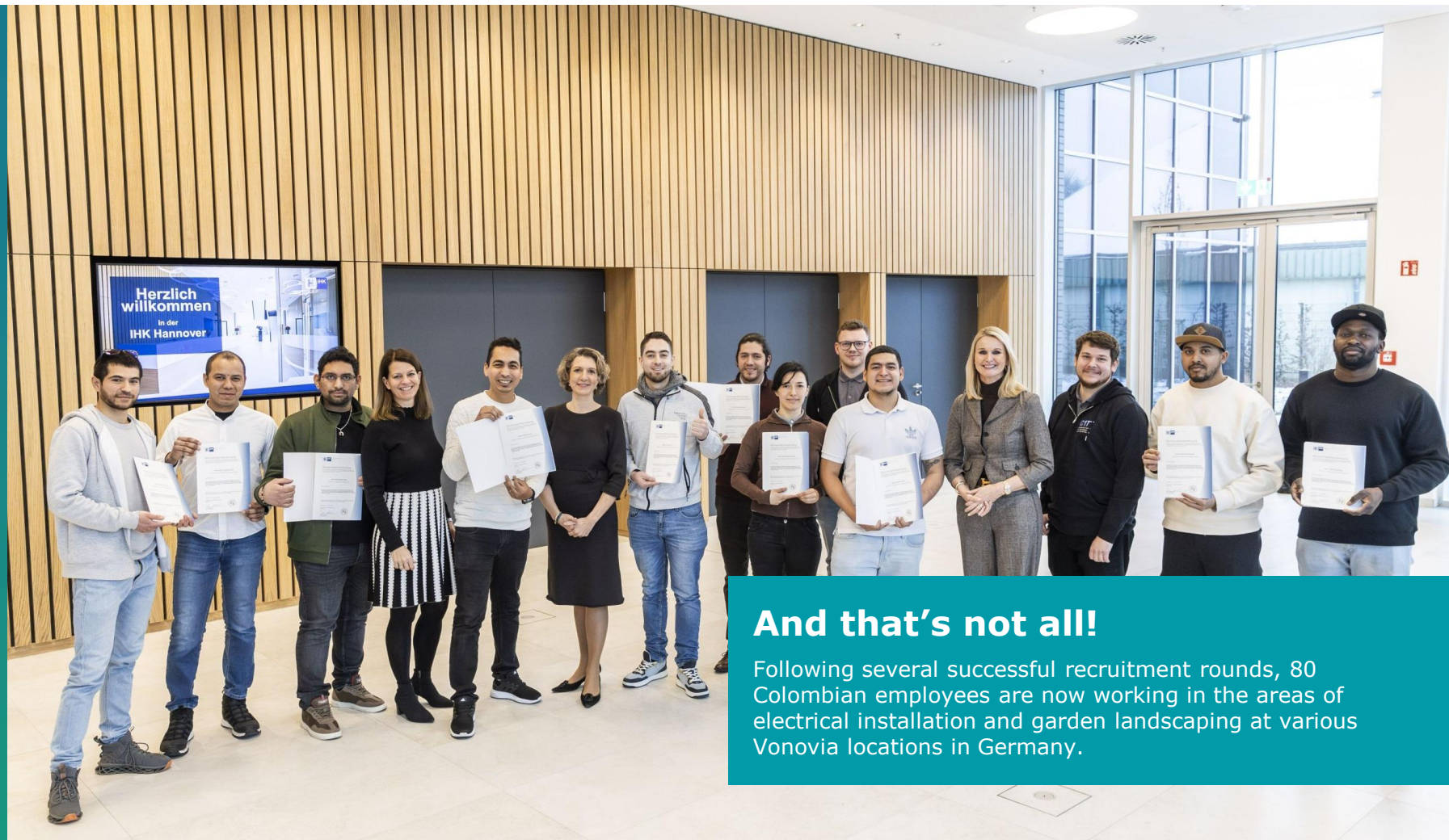
Since summer 2025, 300 apprentices have started their training at Vonovia. In total, we currently train 735 apprentices.

Training

Recruiting Colombian employees: We are breaking new ground to attract skilled workers

9,000 km
for a professional perspective
at Vonovia

- As part of the German Federal Employment Agency's "TEAM" program, we have been recruiting **workers from Colombia** since 2022 and supporting them in their professional careers.
- In 2025, 14 officially **recognized skilled workers** were taken on in permanent employment. In the previous year, there were 13.
- The new employees received training support from the Chamber of Industry (IHK) and educational institution Continental. We **helped with visits to the authorities and arranged apartments** at the locations in question.



And that's not all!

Following several successful recruitment rounds, 80 Colombian employees are now working in the areas of electrical installation and garden landscaping at various Vonovia locations in Germany.

An essential part of the workforce.

We are focused on diversity awareness for more equality of opportunity – especially in our daily interactions

To further embed diversity in our strategy, we have established a broad range of initiatives and set ambitious targets.



30 %
women
 in management positions by **2030**.
 This metric is part of the SPI.

Diversity: We are keeping our eye on the ball ...
 ... in the areas of everyday work, family and career, recruitment, training and the targeted promotion of equal opportunities.

To promote equal opportunities, a **women's network** was established, a **Female Leadership Forum** was launched, and a **mentoring program** for high-potential women was introduced.

5

Governance



Environment
and Climate



Society and
Contribution to
Urban Development



Homes
and Customers



Corporate Culture and
Employees



Sustainability in
Leadership and
Management

Environmental

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Governance

We regularly review our corporate management and develop it further in a targeted manner



Good governance and compliance

40%
women

We pay attention to diversity when appointing members of the Supervisory Board.



Risk management with sustainability in mind

"B"

Carbon Disclosure Project (CDP): climate change established as an additional reporting instrument for the risk report.

Sustainable financing

€ 750 million

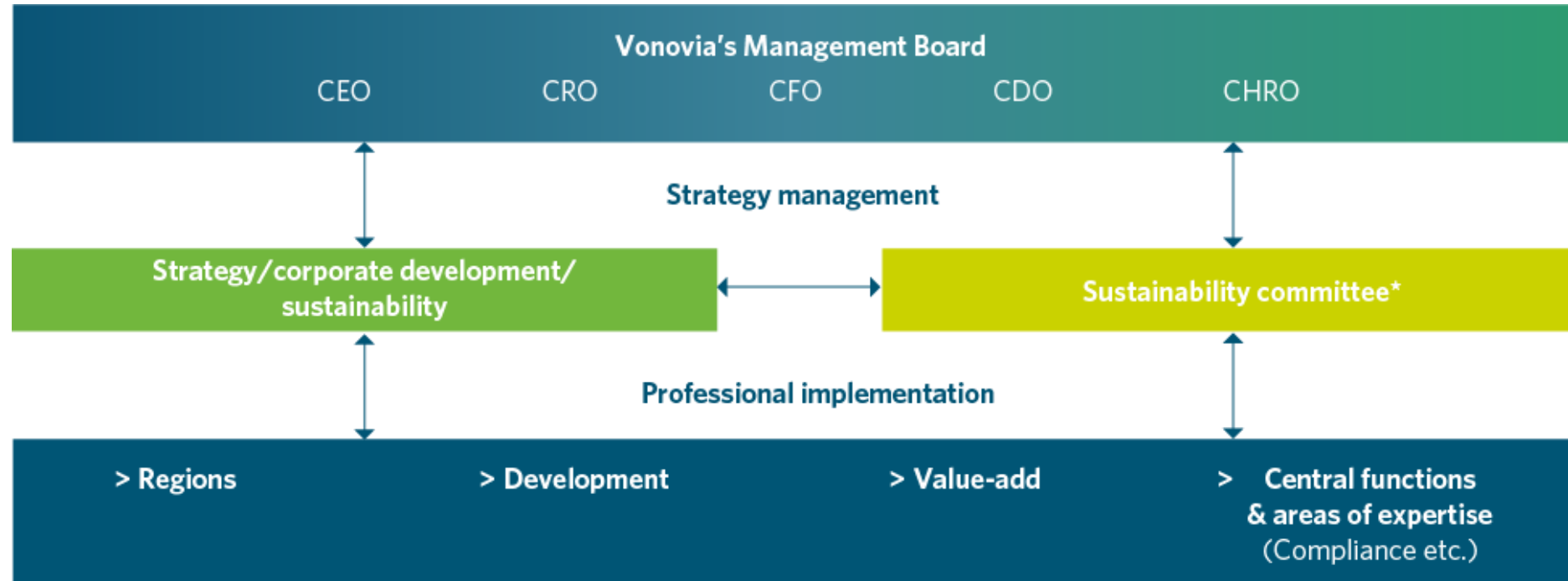
Social Bond issued and redeemed as scheduled after one year.



Quality and progress

- Transparent and audited sustainability reporting under ESRS, fiscal years 2024 and 2025
- Board and committees reorganized with respect to tasks and effectiveness
- ESG integrated increasingly in Supervisory Board committees
- Competencies extended in key fields and diversity
- Risks managed along the supply chain

The topic of sustainability is centrally anchored in the corporate organization



- > Comprehensive transparency on impact and performance
- > Management via quantitative targets and qualitative objectives
- > Continuous knowledge exchange and interdisciplinary projects
- > Stakeholder dialogue and external networking

* Comprising the Management Board + Head of Sustainability, Controlling, Accounting, Communications, Investor Relations.



We have integrated the sustainability risks into our risk management

Investors

increasingly assess our sustainability risks and how we address them.



Natural air conditioning

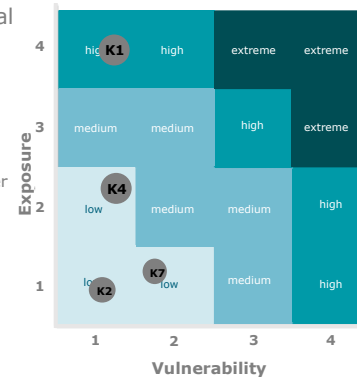
Opportunities and risk management



- Since the introduction of CSRD reporting, we have continuously expanded the assessment and forecasting of physical and transitory climate risks.
- Specifically: decentralized risk and impact owners assess the relevance of sustainability-related impacts, risks and opportunities (IROs) on a semi-annual/annual basis.
- We use the CDP as a complementary reporting tool as part of our risk management.

Example physical climate risks

External data: How pronounced is the climate driver in question?



Internal data: How vulnerable is the building, neighborhood or (sub) portfolio?



The future of our neighborhoods is being financed in a robust and responsible manner



“Our 10-year social bond proves that we can combine **our social responsibility** with our **excellent access to the capital market.**”

Philip Grosse (CFO)

Social Bond of

€ 750 million

issued and redeemed after one year as planned.

With sustainable financing, the capital market supports our contribution to finding solutions to social challenges

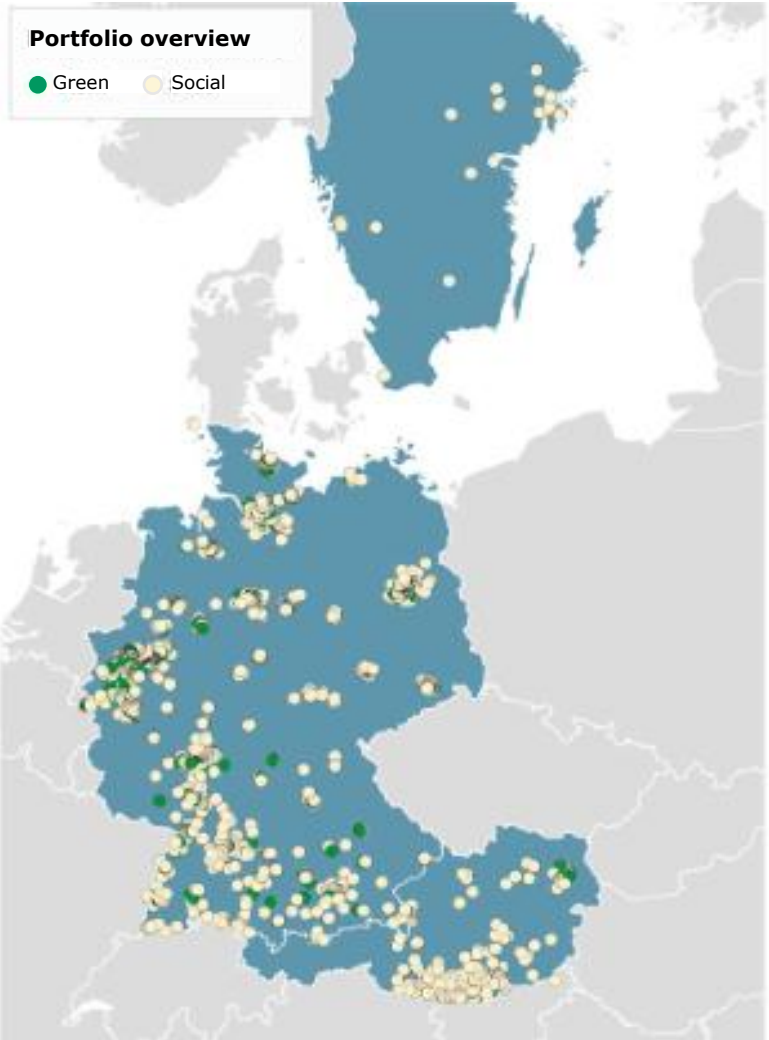


Green and social bonds contribute to a carbon-neutral portfolio and fairly priced housing.

We have issued a total of 16 sustainable bonds in the amount of nearly **€ 6.1 billion**.

Our issuances are regularly oversubscribed.

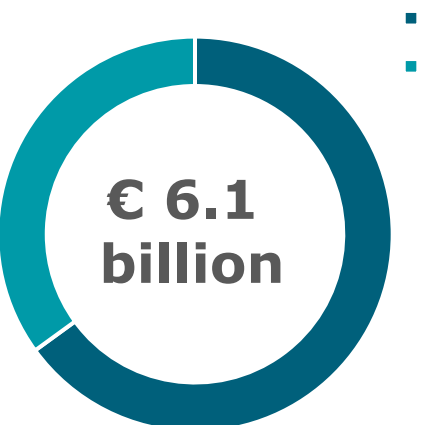
This is also ensured by excellent ESG ratings.



Sustainable assets



Sustainable liabilities



As of May 2026

Our EU taxonomy certification shows that we can make a significant contribution to solving the climate issue



Climate change mitigation



Climate change adaptation



Sustainable use and protection of water and marine resources



Transition to a circular economy



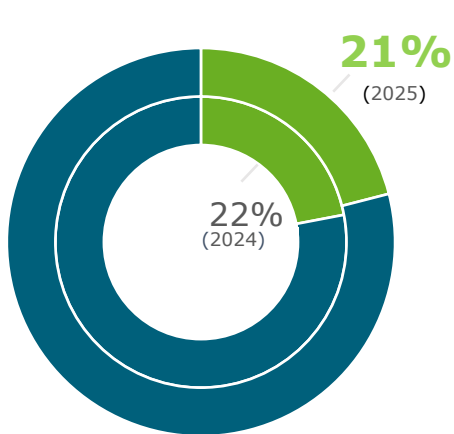
Reduction of environmental pollution



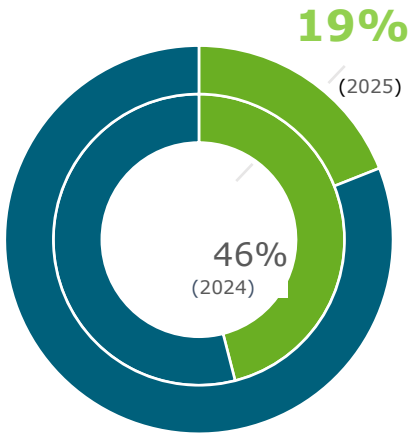
Protection and restoration of biodiversity and ecosystems

Taxonomy-aligned share of business activities

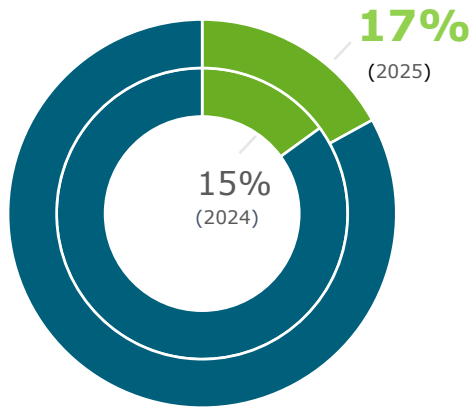
Revenue



Investments (CapEx)



Operating expenses (OpEx)



■ Taxonomy-aligned

We are willing to be compared: relative to our own progress and to the sector.

The taxonomy criteria make an important contribution to key indicators relevant to the capital market and support our move to green financing.

Our green bond is aligned with the EU taxonomy criteria.

ESG performance: Vonovia is given positive ratings by all the leading rating agencies and indices



The external assessment of our ESG performance is an important control variable –

for us and for our investors.

EPRA – European Sustainability Reporting Awards

2025: Gold Award
2024: Gold Award
2023: Gold Award



CDP – Climate Change

2025: B
2024: B
2023: A-



ISS ESG – Corporate Rating

2025: C+ score. Prime Status
2024: C score. Prime Status
2023: C score. Prime Status



SBTi – Science Based Targets initiative

2024: In accordance with the 1.5 degree target of the Paris Agreement



Sustainalytics – ESG Risk Rating

2025: 6,4 score. Negligible Risk
2024: 6,0 score. Negligible Risk
2023: 7,6 score. Negligible Risk

MSCI – ESG Rating

2025: AAA
2024: AA
2023: A

Any questions?

Feel free to get in touch!



sustainability@vonovia.de

Legal note.

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