

# Foreword by the Board of Directors and Executive Board



TKB is and will always be more than just a bank. Our actions are characterized by responsibility, reliability and the aspiration to understand the needs of our customers. Sustainability remains a key component of everything we do. We recognize climate change as one of the greatest challenges of our time – and we are doing our part to both limit climate change and achieve our climate targets.

The 2025 reporting year saw TKB review and further develop its sustainability strategy, which included setting targets and defining actions for the years 2026 to 2030, among other things. This strategy establishes a framework for incorporating sustainability even more firmly in all business areas. It focuses on three priorities: Stricter management of TKB's climate targets, improvements to the fundamental dataset for calculating financed emissions and an expansion in the portfolio of advisory services.



In the mortgage business, we have already made some initial progress with respect to the data pool for calculating financed emissions – in particular by recording building and plot identification numbers and performing some initial data cleansing. At the same time, we met with cantonal and national authorities to discuss ways to improve the quality of the public Register of Buildings and Dwellings for the Canton of Thurgau.

We collaborated with the Thurgau Competence Center for Renewable Energy Systems (KEEST) and the Canton of Thurgau to launch a new service aimed at helping companies optimize their energy efficiency and decarbonize operations – the “Operational Optimization for SMEs” (Betriebsoptimierung für KMU) impulse consultation. We also published our first stewardship report. This report provides a transparent overview of our dialog with selected companies and how we responsibly exercised our voting rights in 2024.

Further training for our employees was another priority. In response to new regulatory requirements, we conducted training for all customer advisors and sales-related departments in order to refresh their knowledge and make them more aware of the distinction between ESG and sustainable investment solutions. We adapted the banking systems and processes to meet the new requirements.

The “LernBar” learning platform was launched in 2025. It provides support for new employees when they join the bank and promotes the individual learning and personal development of all employees. We are particularly pleased that our bank has once again been awarded the “We pay fair” label, which certifies that the gender pay gap at the bank is small.

TKB continued its commitment to the community and the region last year as well. For example, it supported two studies through the active participation of its own experts. Employees have been actively engaged in community service missions, with more than 150 missions benefiting people and nature carried out in 2025.

We still face some tough challenges, however. It is therefore essential for us to view sustainability as an opportunity rather than as an issue driven primarily by regulatory requirements. This will help us continue to inspire customers and employees to act sustainably.

TKB will continue to follow the path it has embarked upon – with clear targets, a sense of responsibility, and a vision for a sustainable economy and society. We are certain that – together with our customers, employees and partners – we can still make a difference. Help us in our efforts and engage with us!

Roman Brunner  
Chairman of the  
Board of Directors

Thomas Koller  
Chief Executive  
Officer