InteractiveBrokers

SUSTAINABILITY REPORT

2025

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Letters from Sustainability

We are pleased to present our 2025 Sustainability Report.

At Interactive Brokers (IBKR), a focus on sustainability, in particular reducing our carbon footprint, is central to our office strategy, and in 2025, we established our Scope 3 Greenhouse Gas (GHG) emission baseline for measuring future levels.

A key priority, detailed in our climate-related financial risk disclosure, is ensuring our operations can withstand the impact of climate change. We have a sound and robust business continuity plan to address these impacts.

My thanks to our Sustainability department for leading the way in addressing global regulatory requirements; to all collaborating teams; and to our IBKR employees for their individual contributions throughout the year.

Pam Berry
Global Head of Real Estate

In 2025, we saw a reduction in GHG under Scope 1 & 2 GHG, Category 8 Upstream Leased Assets, and worked diligently across departments to deliver our first complete GHG Reporting, including, for the first time, Scope 3 emissions.

Ongoing global regulatory changes led to close collaboration with other IBKR departments to further develop our TCFD (Task Force on Climate-Related Financial Disclosures), first delivered in 2024 to meet IFRS S2 requirements.

As a global company, we continue monitoring regulatory changes around the world. We plan to respond in 2026 to the Australian Sustainability Reporting Standards under AASB S2 and continue to monitor the EU's Corporate Sustainability Reporting Directive in conjunction with the EU Taxonomy.

In 2026, we will continue to focus on meeting regulatory requirements, prioritizing carbon reduction, and executing against our renewable energy objectives.

Tim Cramp
Global Sustainability Manager

Introduction

Since the inception of IBKR[1] in 1977, we have held firm to our core values: innovation, integrity, operational efficiency, and resilience. Our expertise lies in building innovative technology and tools that help our clients efficiently achieve their financial goals.

In 2025, we continued to align our sustainability strategy with our business priorities, integrating it into our operations and underpinning it with our core values. We are committed to building better products and services that offer improved experiences and greater value for our clients and stakeholders.

Our strategy is anchored to four primary pillars, through which we strive to create better products and services for our clients and greater value for our stakeholders.

Important Facts[2]

48
Years in Business

We trace our roots to the market-making business founded by our **Chairman, Mr. Thomas Peterffy,** on the floor of the American Stock Exchange in 1977.

170
Market Centers

We serve customers around the world on more than 170 electronic exchanges and market centers in 40 countries and 29 currencies.

4M+
Orders/Day

IBKR is an automated global electronic broker, processing 4.04 million orders per day.

150K+
Campus Users

Our IBKR Campus has approximately 152,000 users/month. Our Student Trading Lab, a free resource, is used by more than 43,750 students and 2,900 educators at over 2,000 educational institutions worldwide.

Sustainability Strategy Pillars

Leadership
Leadership will focus on ensuring efficient and effective delivery across our operations to benefit our clients, and to enhance our financial profile for our investors and our team.

Environment
We are committed to helping create a sustainable environment, with a specific focus on decarbonization as a way to address climate change concerns.

Our People, Clients & Communities
- Prioritize our clients' need for a seamless and robust trading experience.
- Ensure our people are properly equipped and have the support they need.
- Give back to our communities through volunteering and donations.

Resilience and Governance
Platform resilience is essential to our operations, and we will continue to focus on reliable, secure, user-friendly technology while maintaining active oversight and governance across our organization.

1 Interactive Brokers Group, Inc., together with its affiliates, are referred to here as "Interactive Brokers," "IBKR," "we," "us," and "our."
2 All statistics as of December 2025.

Key Achievements

95.03% Scope 1 & 2 renewable percentage

Launched **IBKR InvestMentor**, our free microlearning app, designed to educate the next generation of investors

Member of the **S&P 500 Index**

99.46% Data Center renewable percentage

90% Participation rate employee engagement survey, with **83%** employee satisfaction

Our first **Financial Materiality Assessment** was completed

Increased office efficiency, recycling, composting and combustion with energy recovery

90% Retention rate

AI training & workshop

Captured **Scope 3 base year**

208,136 Meals donated to those in need through our employee lunch program

Enhanced our reporting of **Climate-Related Financial Risk**

6 new SDGs added to our focus areas increasing our SDGs from 5 to 11

Celebrating the continued success of our **Women's Resource Group**

Launched our **Leadership Corner**

Consolidated and relocated offices to improve operational efficiency

75% Increase in live training programs

ESG ratings year end 2025*

MSCI: BB
Sustainalytics: 23.9 ▲
ISS: 34.69 ▲
LSEG: C+ ▲

* Rating Scale for MSCI AAA to CC, Sustainalytics 0 (minimal risk) to 100 (100 severe risk), ISS 0 to 100 (very good), and LSEG (Refinitiv) A+ to D-.

Sustainable Development Goals

At IBKR, we keep our programs and initiatives in alignment with the UN Sustainable Development Goals (SDGs).

As these SDGs guide our sustainability priorities throughout our operations, we have decided to increase our alignment from five to eleven. This decision shows our progress over recent years through our Company and in conjunction with Our People, as we continue our positive impact in alignment with our core values and business.

Zero Hunger

We consider food security a necessity. This is why IBKR has chosen food vendors who give a meal back to those in need for every lunch purchased. Our employees prioritize contributions to help reduce hunger by volunteering and through food drives to do what we can for our community.

2.1 Page: 28

Good Health and Well-Being

We prioritize our staff's well-being by ensuring they have access to appropriate healthcare coverage in their region, including medical, dental, and vision, with a fully covered health premium in North America. We also consider the wider well-being through Work-Life Balance Supports and a Global Well-Being Support Program.

3.8 Page: 23

Quality Education

Through IBKR Campus, our free financial literacy platform, we continue to support our clients, educators, and students at both high school and college levels in developing and enhancing their financial understanding. We provide an online resource that blends finance and computer science, offering students the opportunity to learn about trading, markets, and coding. We support our staff in their education journey, and where appropriate, role specific development.

4.4 4.6 Pages: 21, 28, 30

Clean Water and Sanitation

We assess our water use globally to identify regions with high or extremely high baseline water stress, and consider enhancements for new office fit-outs to ensure efficient water use.

While IBKR is not a significant water user, appropriate water management is important to us. Where feasible, we look to optimize water efficiency across our offices through low-flow water controls, automatic faucets, and monitoring of consumption and water stress locations.

6.4 6.5 Page: 15

Affordable and Clean Energy

Our renewable energy is sourced through direct onsite energy purchases, match contracts, and Renewable Energy Certificates (RECs), or equivalent and through our data center and co-location energy use, where our providers are majority renewable energy operations. While we have some reliance on non-renewable fuels, we are working to understand our landlords' appetite to switch to fully renewable options.

7.2 Page: 13, 39

Decent Work and Economic Growth

IBKR hires individuals who match the company's talent capabilities and deliver quality and efficiency. With employees globally across North America, EMEA, and APAC, our varied educational and innovative backgrounds enable us to continue leading in online trading. Our award-winning trading platform offers sophisticated trading technology and services to clients. Our IMPACT application integrates ESG selection opportunities into trades, offering easier navigation for clients to find and invest in companies that share their values. Through our financial strength and direct access to global markets, we offer clients expanded access to financial services.

8.2 8.3 8.10 Pages: 8, 9, 25, 26, 30

Industry, Innovation and Infrastructure

We understand that sourcing sustainably has a positive impact, which is why we continue to assess our value chain to ensure alignment with our sustainable business practices through our Vendor Code of Conduct and Environmental Framework.

9.2 9.3 Page: 16

Reduce Inequalities

Through our IBKR trading platform, we provide access to global financial markets in a compliant manner, with accurate controls across our monitoring and surveillance processes. We utilize our own technology to streamline operations and protection. Our IMPACT application integrates ESG selection opportunities into trades, offering easier navigation for clients to find and invest in companies that share their values. Through our financial strength and direct access to global markets, we offer clients expanded access to financial services.

10.5 Page: 26

Responsible Consumption and Production

We captured our Scope 3 base year in 2025, allowing us to identify our carbon emissions from our consumption. Through our Vendor Code of Conduct and Environmental Framework, we assess our value chain to ensure alignment with our sustainable business practices, sourcing sustainably and disposing of waste efficiently. Our Waste and Water program focuses on reduction, recycling, and reuse through supply chain and reduction planning.

12.2 12.5 Pages: 14-17

Climate Action

In 2025, we continued our GHG capturing, which saw the inclusion of all material Scope 3 categories. We continue to work on reducing usage and waste and opting for responsible sourcing. Through our IMPACT app, we offer clients the ability to select investment areas that align with their values, and provide education on ESG and climate change.

13.1 13.2 13.3 Pages: 13-18, 26, 30

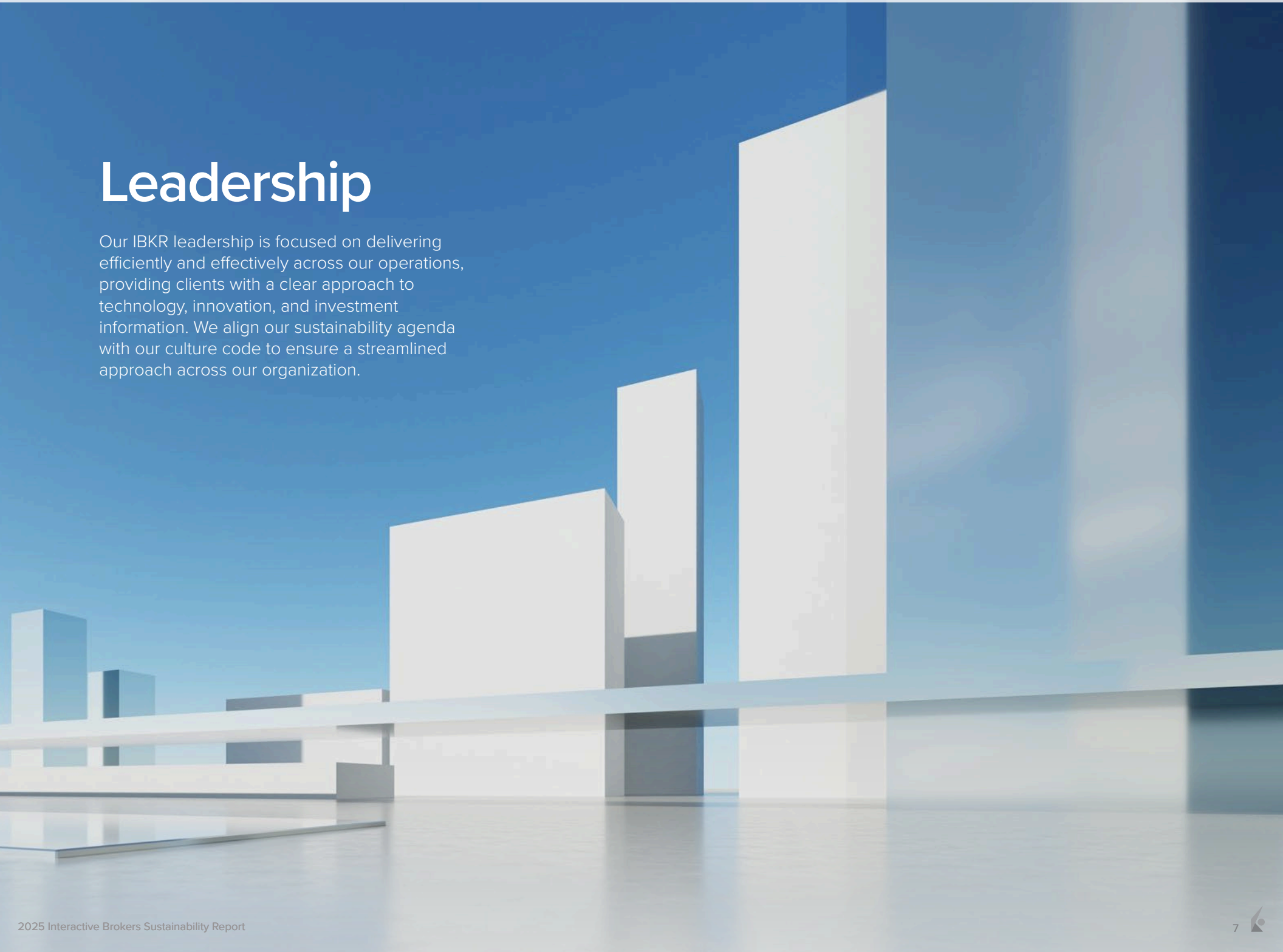
Life on Land

In 2025, several offices led initiatives to combat deforestation through tree planting, while collaboration with specific vendors allowed other offices to contribute to biodiversity.

15.1 15.2 Pages: 13, 15, 29

Leadership

Our IBKR leadership is focused on delivering efficiently and effectively across our operations, providing clients with a clear approach to technology, innovation, and investment information. We align our sustainability agenda with our culture code to ensure a streamlined approach across our organization.



About Interactive Brokers

Our headquarters are located in Greenwich, Connecticut. As of December 31, 2025, we had 3,182[3] employees worldwide. IBKR is regulated by the SEC, FINRA, CBI, FCA.[4]

We offer sophisticated trading technology and services to retail and institutional investors, financial advisors, proprietary trading firms, and introducing brokers around the globe, at some of the lowest fees in the industry. Recognizing that successful investment practices start with robust financial literacy, we maintain a comprehensive suite of free training and educational support services, including courses, videos, podcasts, webinars, and blogs, as well as wide-ranging research and market data provided by third-party organizations.

We are an automated global electronic broker specializing in executing and clearing trades in stocks, options, futures, foreign exchange instruments, bonds, mutual funds, exchange-traded funds, precious metals, and other products on more than 170 electronic exchanges and market centers in 40 countries and 29 currencies. We offer custody, prime brokerage, and securities and margin lending services to our clients. In addition, clients can use our trading platform to trade cryptocurrencies through third-party service providers that execute, clear, and custody the assets. On average, our trading systems execute more than 4 million orders per day.[5]

We continuously look for ways to expand our services and automate our processes while maintaining low costs. Our relatively flat organizational structure supports rapid decision-making and complex product development. Having grown organically, we believe this has resulted in a more integrated operation than competitors of comparable size, allowing us to keep fees low while continuing to offer comprehensive data and advanced technology.

IBG office locations

2025 Awards

BROKERCHOOSER
Best Online Broker

investing in the web
Best ESG and Impact Investing App

ForexBrokers.com
5 out of 5 Stars Overall
#1 ESG Offering
#1 Innovation
#1 Professional Trading
Best in Class for Education

PREQIN
a part of BlackRock
#4 Prime Broker

StockBrokers.com
#1 Active Traders
#1 Ethical Investment
#1 Margin Trading
#1 Range of Investments and Trader App

BENZINGA
Best International Brokerage
Best Brokerage for Day Trading
Best Financial Education
Best Brokerage for Forex
Best Portfolio Tracker

Good Money Guide
Best DMA/Investment Account

Rankia
Best Broker to Trade Futures and Options

See all awards: ibkr.com/awards

3 As of December 2025.
4 U.S. Securities Exchange Commission ("SEC"), Financial Industry Regulatory Authority ("FINRA"), The Central Bank of Ireland ("CBI") in the Republic of Ireland, The Financial Conduct Authority ("FCA") in the UK.
5 As of December 2025.

Financial Strength

It is our primary objective to enable our clients to maximize their returns. Our platforms offer global access for a wide variety of trading needs and experience levels. We continuously improve our tools and services to deliver the best trading experience – from user interface to underlying technology.[6]

- As a regulated securities broker-dealer, not a bank, we mark to market all positions daily.
- The only loans we make to clients are margin loans fully secured by marketable securities.
- IBKR invests cash in very short-term investments that mature within a few months, holding no material positions in over-the-counter securities or derivatives, collateralized debt obligations, mortgage-backed securities, or credit default swaps.
- Our real-time margining system marks all client positions to market continuously. All orders are credit-vetted before execution, and positions in accounts with inadequate margin deposits are automatically liquidated.
- We have no long-term debt.
- Interactive Brokers LLC (our primary brokerage affiliate) is rated "A- Outlook Stable" by Standard & Poor's.
- IBKR is a member of the S&P 500 stock index.[7]

73.7%
Privately Held

$4.7B
Pretax Profit

77%
Pretax Margin

$20.5B
Equity Capital

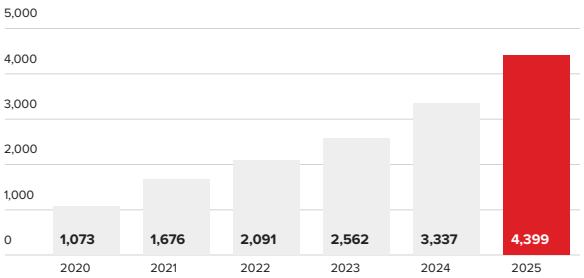
$6.2B
Net Revenue

$203.2B
Total Assets

Five-Year Compound Annual Growth Rate

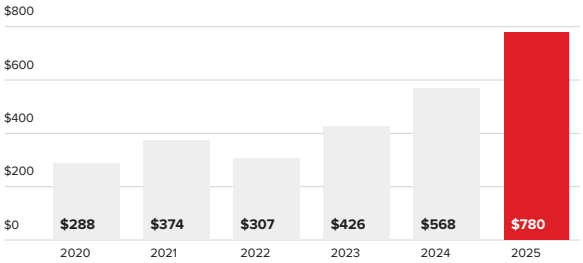
Client Accounts
(Thousands)

33% Growth



Client Equity
(Billions)

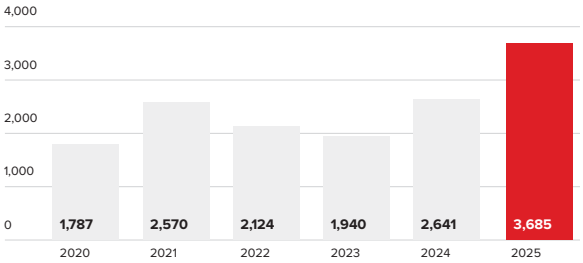
22% Growth



Total Clients DARTS*
(Thousands)

* Daily Average Revenue Trades.

16% Growth



6 For more information, please visit our website: ibkr.com
7 As of December 31, 2025. Includes IBG and all affiliates.

Our Leadership & Governance

Our leadership, including our Board of Directors, Chairman, and CEO, drives our sustainability agenda, covering both financial and non-financial objectives. In 2025, our Board was comprised of ten directors, five of whom were independent.[8]

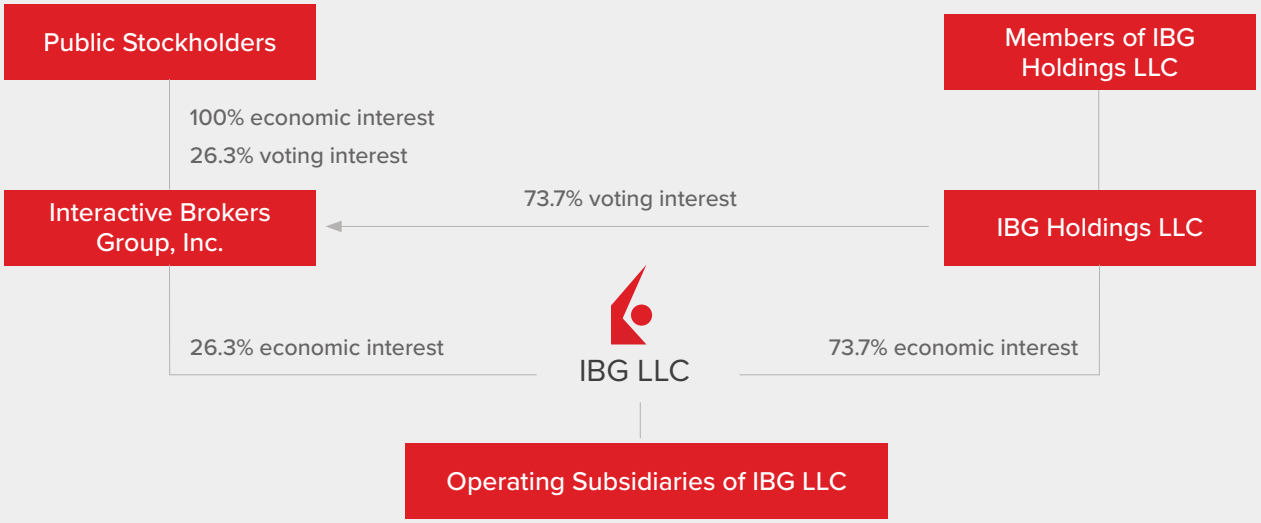
Our Board committees include the Audit Committee, Compensation Committee, and Nominating and Corporate Governance Committee, which received quarterly sustainability updates from our Sustainability department for discussion with the Board.

The Sustainability team collaborates with senior management globally to further the firm's sustainability goals and enhance programs and initiatives across all regions.[9]

IBKR's policies, procedures, and internal controls promote responsible practices and are designed to comply with relevant legal obligations. Our department heads collaborate in managing key concerns including data privacy, cybersecurity, anti-money laundering, sanctions, anti-corruption, and responsible supplier practices. Our Environmental and Social Policy Statement outlines expectations for our business operations and supply chain in the areas of human rights and environmental management. Our Vendor Code of Conduct ensures our vendors align with the Code of Business Conduct and Ethics.

IBKR is owned by our public company, Interactive Brokers Group, Inc. (26.3%) and our founders, employees, and their affiliates (73.7%). Unlike many other firms where management owns a relatively small share, our founder and other senior executives own a substantial majority of our equity, strongly aligning management with our stockholders. This incentive-compatible structure ensures that management does not take unnecessary or unwise risks for their own benefit.[10]

Organizational Structure



8 Annual Report 2025 outlines 10 directors with five independents.
9 See Appendix A for information on our Governance.
10 For more information, please visit our website: ibkr.com.

Our Sustainability Approach & Materiality Assessment

IBKR completed our first group-wide Financial Materiality Assessment (FMA)[11] in 2025, with the aim of identifying Environmental, Social, and Governance areas that may financially impact our business through risks and opportunities.

In delivering this, we considered our IFRS S2 disclosure and the physical and transitional risks identified. Our assessment is that the financial impact of environmental concerns does not meet the appropriate financial threshold and are therefore not material.

Despite this, IBKR acknowledges that environmental concerns are important to our Company and to those we impact, which is why we continue to prioritize our Sustainability Strategy to deliver positive change, and to report our emissions.

In considering the crossover with physical and transitional risks, IBKR is comfortable that our physical risks (linked to climate change) are not material under the FMA. While captured in our disclosure, they are sufficiently mitigated due to our operational structure. Our policy-related risks roll up under topics such as reporting, compliance, and risk and crisis management, while technology is placed under intellectual property and security. There is no roll up for reputation.

We also developed a Corporate Sustainability Reporting Directive (CSRD) Double Materiality Assessment for our European reporting. IBKR is monitoring the CSRD criteria but we are currently not applicable for reporting.

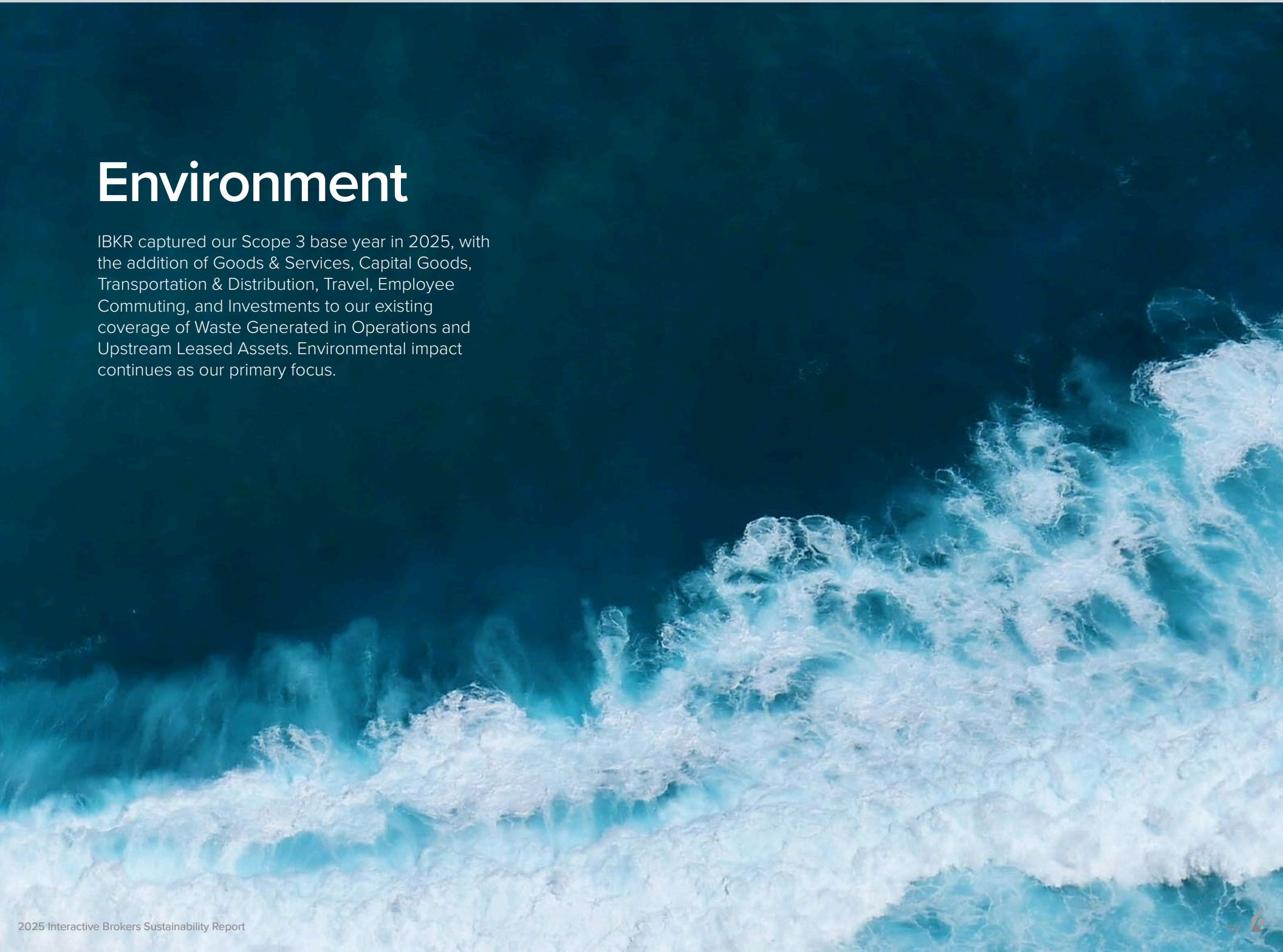
Our process included:

- Stakeholder identification
- A topic assessment
- An engagement survey
- A financial materiality consideration of actual or potential risk and opportunity to the Company
- A review of our materiality results with internal stakeholders
- Final delivery of our FMA

11 The assessment was informed by the: International Financial Reporting Standards (IFRS), GRI Sustainability Reporting Standards 2021 (GRI Standards), and Sustainable Accounting Standards Board (SASB) Materiality Map for the Investment Banking & Brokerage Industry. Consideration was given to United Nations Sustainable Development Goals (UNSDGs).

Environment

IBKR captured our Scope 3 base year in 2025, with the addition of Goods & Services, Capital Goods, Transportation & Distribution, Travel, Employee Commuting, and Investments to our existing coverage of Waste Generated in Operations and Upstream Leased Assets. Environmental impact continues as our primary focus.

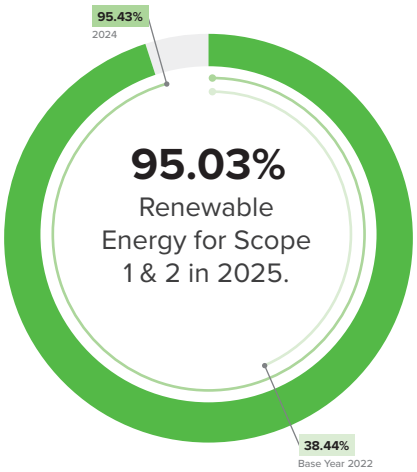


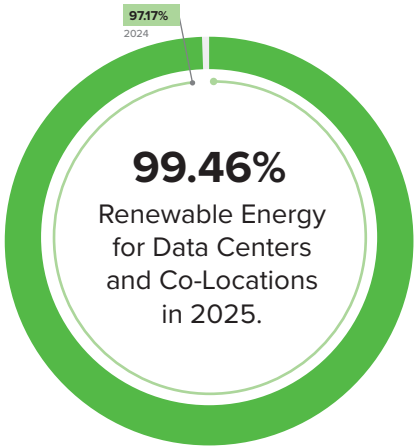
Climate Change & Our Business

At IBKR, our sustainability strategy is led by a dedicated Sustainability department focused on the environment as a general priority and decarbonization as a specific objective. We target our GHG emissions in a number of ways, as we work towards decarbonization with the Sustainability team responsible for assessing matters involving climate change, regulatory shifts, and building collaborative approaches to delivering our strategy.

In 2025, we made enhancements to our GHG delivery in preparation for establishing a Scope 3 baseline in support of future global regulatory reporting. A key priority was to identify opportunities for efficiencies, as guided by our Environmental Standards framework.[12] Our Environmental and Social Policy Statement[13] sets forth what we require and expect from our employees and supply chain members.

Where opportunities arose, we focused on office improvements and green building relocations. Efficiency is a priority at IBKR, extending to how we manage our office footprint by closing and consolidating offices where primary operations already exist in the same city or country. This approach helps us reduce onsite emissions and our material Scope 3 categories without negative impacts on our business or employees. We also initiated discussions with our landlords regarding fossil fuel decarbonization to understand timelines for transitioning to fully electric systems or biogas alternatives.





39% Of our operationally controlled offices are LEED & BREEAM certified.

CHICAGO • NYC • LONDON
VANCOUVER • DUBLIN • ZUG
HONG KONG • SINGAPORE

72% Of our buildings hold sustainability certificates or awards.

Our Chicago and Dublin offices have rooftop bee programs.

Our Singapore offices were consolidated and relocated to improve operational efficiency.

Our Chicago and Mumbai office locations underwent space redevelopment to meet our operational needs. Both offices are currently in the fit-out stage, with efficiency measures as key considerations.

Office Efficiency Percentages

Automatic Lights	74%
Automatic Temperatures	61%
Low Flow Water Controls	78%
Energy Efficient Light Bulbs	91%
Power Management Systems	52%

12 Our Environmental Standards framework provides guidance across our offices to ensure our impact on the environment is an important consideration in decision-making regarding energy, waste, water, and our supply chain.

13 https://www.interactivebrokers.com.au/download/IBG_Environmental_and_Social_Policy.pdf

Waste

Over the last three years, IBKR has made a number of incremental changes that continue to have a positive impact. In most of our offices, waste collection is managed by our landlords with whom we have discussed ways to ensure waste stream options are available to our employees, and to identify opportunities for improvement.

Globally, our offices have moved towards a more environmentally friendly space:

- As we continue to upgrade our offices, we assess the space to determine if the "binless concept"[14] can be implemented.
- We use disposal signage to encourage staff to utilize the correct waste bins when disposing of packaging.
- IBKR staff use recycled or eco-friendly paper when printing documents.
- Our offices have disposal solutions for electronic waste such as mobile phones, tablets, cameras, chargers, headphones, and other small electronic devices, with toner cartridges collected separately and recycled appropriately.

In 2025, we continued to capture waste and water data as part of our Scope 3 material categories, conducting greenhouse gas emissions tracking across all operating offices. We worked to deliver accurate waste and water data through live data where available, communal waste data, and waste audits.

We continued to work on improving waste segregation and, where possible, adding to recycling and composting initiatives. More of our offices now offer recycling, either mixed or segregated cardboard, paper, plastics, and metal as well as composting waste streams, segregated according to local guidelines. We collaborated with our landlords to capture the end of waste treatment. For our combusted waste, energy recovery was achieved at five offices. In our UK office, energy was used to help power 14 UK homes for one month, while the recycling of white, mixed, and shredded paper saved 17 trees.

We also ensured that all offices recycle e-waste where there are no data-sensitivity concerns requiring data shredding.

Operating Offices - Waste Streams Onsite

Recycling (Mixed or Segregated): **96%**

Composting: **35%**

Electronic Recycling (where possible): **100%**

Operating Offices - Waste Efficiency Measures Onsite

Binless Concept: **17%**

Printing Reduction: **96%**

Uses Ceramic Mugs: **91%**

Uses Reusable Bottles: **96%**

Uses Glassware: **83%**

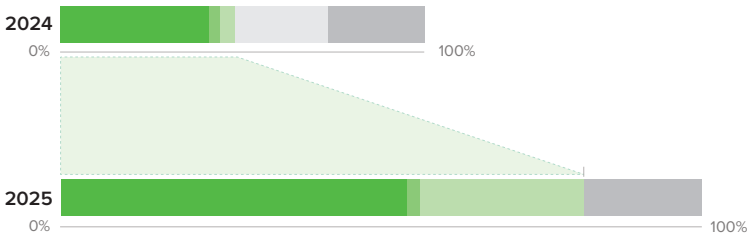
Uses Silverware: **70%**

Has Kitchen Signage: **74%**

33.27%

Increase in recycling, composting, and energy-from-waste.

Waste Treatment Breakdown



14 Binless concept: where employees do not have an under desk bin and instead bring segregated waste to AWS (Area Waste Stations) located strategically on office floors.

Water

While IBKR is not a significant water consumer, we understand the importance of water and recognize that water management is a serious global concern, and we continue to work toward using only what is essential to our operations.

In 2025, we continued to assess our offices to optimize water use through low-flow water controls, focusing in particular on automatic faucets. Water meters keep us apprised of usage levels and detect leaks should any occur.

We re-evaluated each site to assess overall water risk[15] and performed water stress testing using specific office addresses where we have operational control. Our ongoing aim is to identify offices in high and extremely high water stress regions and work toward ensuring onsite preservation.

Water initiatives are conducted in collaboration with landlords. In our London office, gray water is now recycled, and rainwater harvesting occurs at both our Dublin and Zug offices, all of which is used in our toilet systems.[16] Our water comes from freshwater withdrawals, and we have recorded all wastewater discharges by region.

Water Emissions: **1.38 tCO_2e**

Water Consumed: **7.4 Megaliters**

Fresh Water Withdrawal: **7.4 Megaliters**

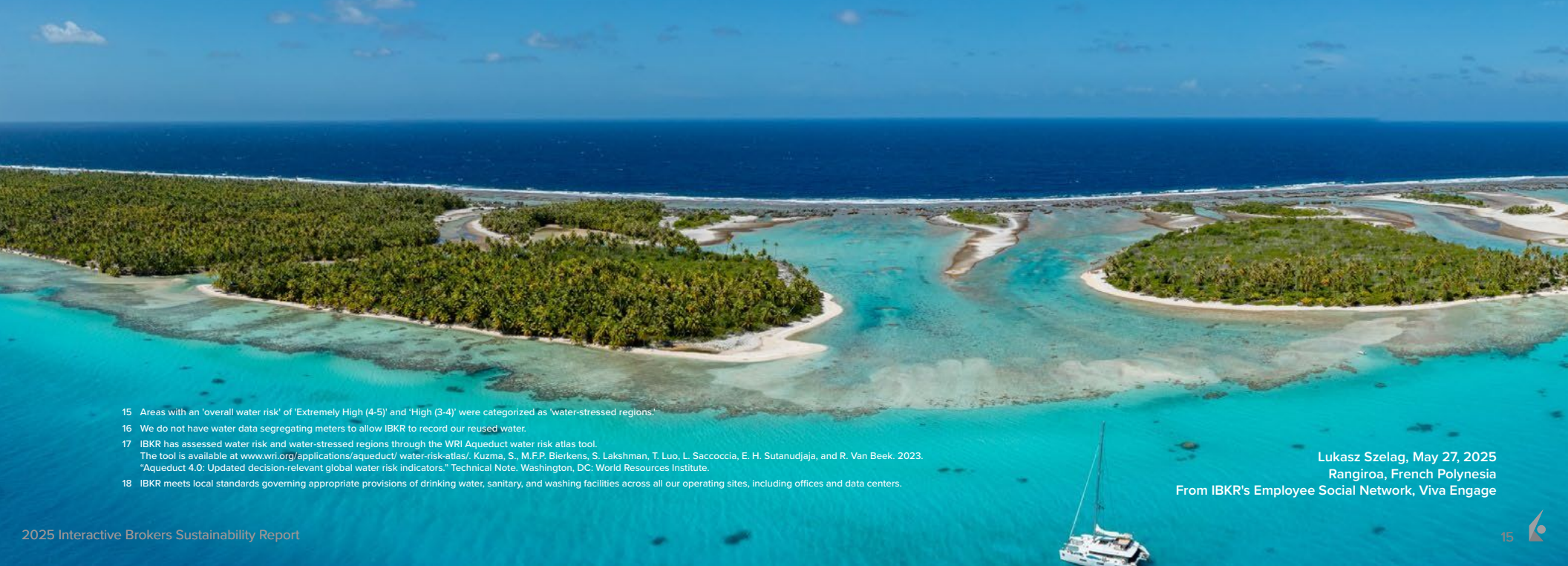
Fresh Water Discharge: **7.4 Megaliters**

Water use in regions with High / Extremely High Baseline Water Stress[17]: **11.87%**

Water Incidents of Non-Compliance: **0**[18]

Water Stress Regions Domestic: **0**

Water Stress Regions Overseas: **1**



15 Areas with an 'overall water risk' of 'Extremely High (4-5)' and 'High (3-4)' were categorized as 'water-stressed regions.'

16 We do not have water data segregating meters to allow IBKR to record our reused water.

17 IBKR has assessed water risk and water-stressed regions through the WRI Aqueduct water risk atlas tool. The tool is available at www.wri.org/applications/aqueduct/ water-risk-atlas/. Kuzma, S., M.F.P. Bierkens, S. Lakshman, T. Luo, L. Saccoccia, E. H. Sutanudjaja, and R. Van Beek. 2023. "Aqueduct 4.0: Updated decision-relevant global water risk indicators." Technical Note. Washington, DC: World Resources Institute.

18 IBKR meets local standards governing appropriate provisions of drinking water, sanitary, and washing facilities across all our operating sites, including offices and data centers.

Lukasz Szelag, May 27, 2025
Rangiroa, French Polynesia
From IBKR's Employee Social Network, Viva Engage

Responsible Sourcing

IBKR is committed to minimizing our environmental footprint. In 2025, office buildouts were our primary focus for responsible sourcing. Under our Environmental Framework, we ensure that all new offices meet our sustainability objectives.

We prioritize our environmental strategy and encourage our vendors to exercise discipline in avoiding excess use of resources, urging them to adopt best practices such as reuse, recycling, and reduction to prevent unnecessary environmental impact.

We continue to purchase with sustainability in mind, reducing single-use plastics, purchasing 100% recycled and Forest Stewardship Council (FSC) certified paper where available, and focusing on products which can be recycled or composted. We look for sustainable alternatives before purchasing office stationery.

We conduct our business in a responsible and ethical manner and expect our vendors to do the same, including support for the preservation and protection of human rights. Our Vendor Code of Conduct[19] seeks compliance with applicable international and local environmental and social laws and regulations. Due to the nature of our industry, geography and services, we are not at high risk of modern slavery in our business or supply chain.

Our Procurement Policy and vendor management system continues to improve how we evaluate vendors for responsible sourcing through an integrated third-party lifecycle management process covering vendor identification, risk assessment, due diligence, onboarding, contracting, performance management, governance, compliance, and offboarding.

Critical vendors must have management systems and practices that prevent money laundering, insider trading, conflicts of interest, and fraud. As part of the onboarding process, certain vendors are required to submit documented environmental credentials and complete due diligence questionnaires.

Please see the Supplier Code of Conduct on our website for additional information.[20]

19 This includes regulations for environmental compliance, workplace health and safety, labor practices, and human rights.

20 https://www.interactivebrokers.com/download/Vendor-CoC-2023-01-31.pdf?v=20230228

Scope 3 Emissions

Goods & Services, Capital Goods, Transport, and Distribution

At IBKR, we continue to consider what we purchase, and the value it adds for our Company. As outlined in our responsible sourcing section, we consider environmental impact where possible, selecting vendors that align with our values.

In collating our category 1, 2, 4, & 6 data, we collaborated with our Accounting department to ensure the data was accurately accounted for as we initiated our inaugural assessment of emissions.

Travel & Employee Commuting

While technological advancements have allowed our employees to meet and communicate through multiple means, there are occasions where business needs require travel by train, bus, motor vehicle, or airplane, including overnight stays where accommodation is provided. We understand that this generates emissions and are dedicated to ensuring the safest and most environmentally friendly option is considered.

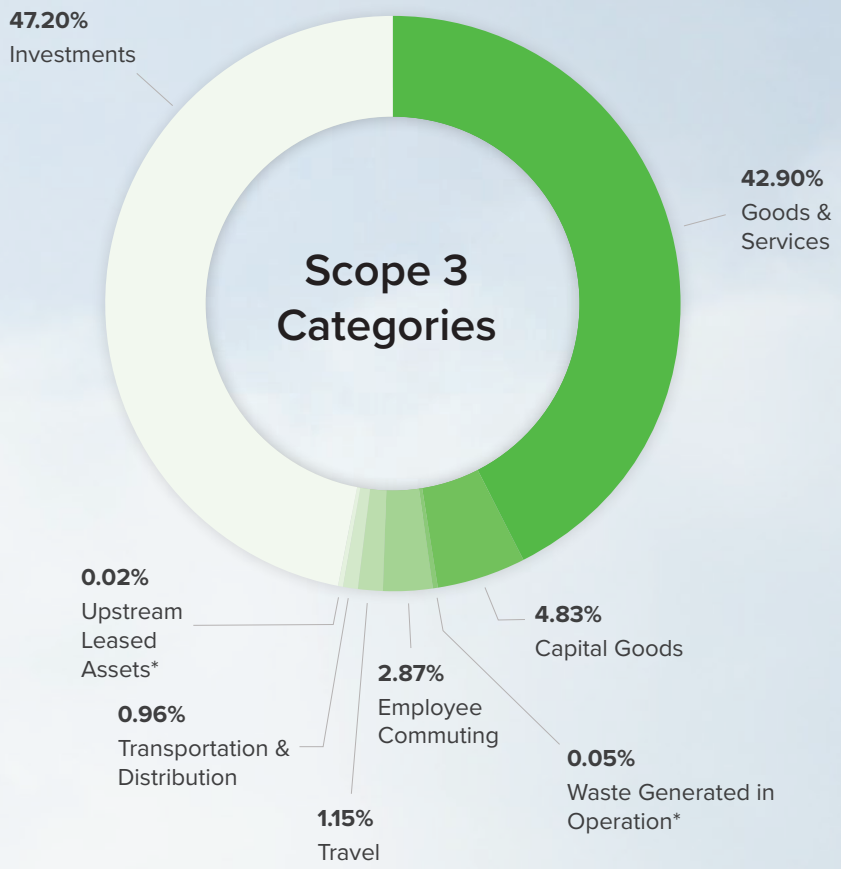
Employee Commuting is also a necessity for our business operations. In recent years, we implemented a hybrid working option, reducing emissions in comparison to pre-Covid operations. We promote walking, cycling, and public transportation to reduce the use of high-emission options, with several offices offering an incentive program for cycling.

Upstream Leased Assets

Our global operations require the support of data centers, co-locations, stock exchanges, and, where necessary, offices where we do not have on-site control. We seek opportunities to partner with data centers and co-locations that are fully or partially renewable, and continue to investigate opportunities to switch to fully renewable options where viable.

Investments

In collaboration with our Accounting department, we captured our investments, identifying only equity-based investments as applicable under category 15. Our equity investments are a combination of listed and unlisted entities and products.[21]



*Segments enlarged for legibility. See our emissions table on page 18 for exact values.

21 IBKR capture investments under DQ4: Revenue and DQ5: Sector Asset Turnover Ratios.

GHG Emissions

In 2025, IBKR saw an increase in our Scope 1 GHG emissions due to normal year-on-year fluctuations in usage.

We successfully decreased our Scope 2 location-based emissions and kWh usage for the third consecutive year and remain dedicated to further reductions through operational efficiencies. We prioritize renewable energy where possible and purchase match contracts and Renewable Energy Certificates, with the ultimate goal of eliminating Scope 2 market-based emissions.

We began capturing Scope 3 emissions in 2024, starting with an assessment of Waste Generated in Operations and Upstream Leased Assets, including data center emissions. We are proud to present the data captured in 2025 for all other applicable Scope 3 categories. Almost all of our data centers and co-locations are powered by 100% renewable energy, and the year-on-year reduction in Category 8 Upstream Leased Assets reflects our use of RECs to cover data centers not already supported by renewable energy sources.

Absolute GHG Emissions	2025 tCO_2e	2024 tCO_2e[2]	2022 tCO_2e Base Year
Gross tCO_2e	**73,201.35**	**269.23**	**1,858.99**
Gross Scope 1 **Direct emissions**	123.18	122.80	212.26
Gross Scope 2 **Energy indirect emissions Market-based**[1]	0	0	1,646.73
Gross Scope 3 / Category 1 **Goods & Services**	31,350.66		
Gross Scope 3 / Category 2 **Capital Goods**	3,533.20		
Gross Scope 3 / Category 4 **Transportation & Distribution**	697.99		
Gross Scope 3 / Category 5 **Waste generated in operation**	38.30	44.86	
Gross Scope 3 / Category 6 **Travel**	842.30		
Gross Scope 3 / Category 7 **Employee Commute**	2,098.13		
Gross Scope 3 / Category 8 **Upstream Leased Assets Market-based**[1]	15.17	101.58	
Gross Scope 3 / Category 15 **Investments**	34,502.42		

1 Market-based data: following the deduction of electricity generated from renewable energy at source, a match contract or REC purchase (Including: GOs, IRECS, TIGR, J-Credit and LSC)

2 Post Assurance for 2024, we were notified of data inaccuracies from our landlord. We amended our data to reflect this change.

Interactive Brokers Ireland Limited
North Dock One, 91/92, North Wall Quay, Dublin

Office Case Study: Dublin

Interactive Brokers Ireland Limited has undergone significant growth since its inception in 2020. In 2022, the business relocated from temporary offices to the 6th and 7th floors of North Dock One.

Sustainability was a key focus during the transition, from the selection of a Grade-A LEED Platinum office building, to many design choices during fit-out. With raised access floors, metal suspended ceiling tiles, and four-pipe fan coil air-conditioning, North Dock One operated energy efficiently. The office overlooks Dublin's iconic River Liffey in a prime location ideal for commuters and working professionals. Many of our employees commute sustainably by foot, bicycle, or the Luas tram system-options that support our ongoing efforts to reduce emissions.

North Dock One holds certificates for SmartScore Platinum, WiredScore Platinum, WELL Platinum, LEED Platinum, and BREEAM Outstanding. The Dublin office supports IBKR's environmental goals by leading sustainable operations and maintaining an efficient workplace. Our staff also contributed to several philanthropic initiatives[22] in 2025.

Key Sustainability Initiatives

- Our Dublin office utilizes energy-efficient LED lighting with motion sensors to minimize energy consumption.
- 100% of the building's electricity is sourced from renewable wind power.
- Additional sustainability measures include eco-friendly carpets, rainwater harvesting for toilet facilities, and a binless concept.
- The building is equipped with low-flow water controls in the bathrooms and kitchen areas.
- The Dublin office also benefits from improved air quality and cognitive function through the placement of plants throughout the workspace.
- Our Building Management System (BMS) has full HVAC controls.
- A comprehensive recycling program, encompassing mixed recycling, glass recycling, and organics collection, supports our composting and waste reduction goals.[24]
- The use of eco-friendly cleaning products, equipment, and strategies promotes a healthier indoor environment.

Community Highlights

Feedr

Through our partnership with Feedr, we donated one meal per staff lunch via Akshaya Patra, which manages a school feeding program.[23] In 2025, this resulted in 16,506 meals donated to those in need. Since donations began 3.5 years ago, the Dublin office has donated 57,038 meals.

The Fruit People

We support local producers through our partnership with The Fruit People, helping grow the local economy. They provide fully recyclable, sustainably sourced boxes designed to minimize waste in line with circular economy principles. The Fruit People are also transitioning to electric vans and utilizing solar power in their warehouse. Partnering with sustainability-minded vendors contributes to our efforts to reduce Scope 3 emissions.

Vero Coffee

Our coffee vendor provides ethically sourced Rainforest Alliance-certified coffee in recycled packaging. With every purchase, they plant a tree in Madagascar, Haiti, or Nepal.

Ringsend & Irishtown Community Centre (RICC)

The Dublin Office donates used cans to RICC, which recycles and reinvests the proceeds into the centre while educating children about recycling. In 2025, €1,743.70 worth of used cans were collected for charity. Since our collaboration began, the Dublin office has generated €2,444.70 in total can donations.

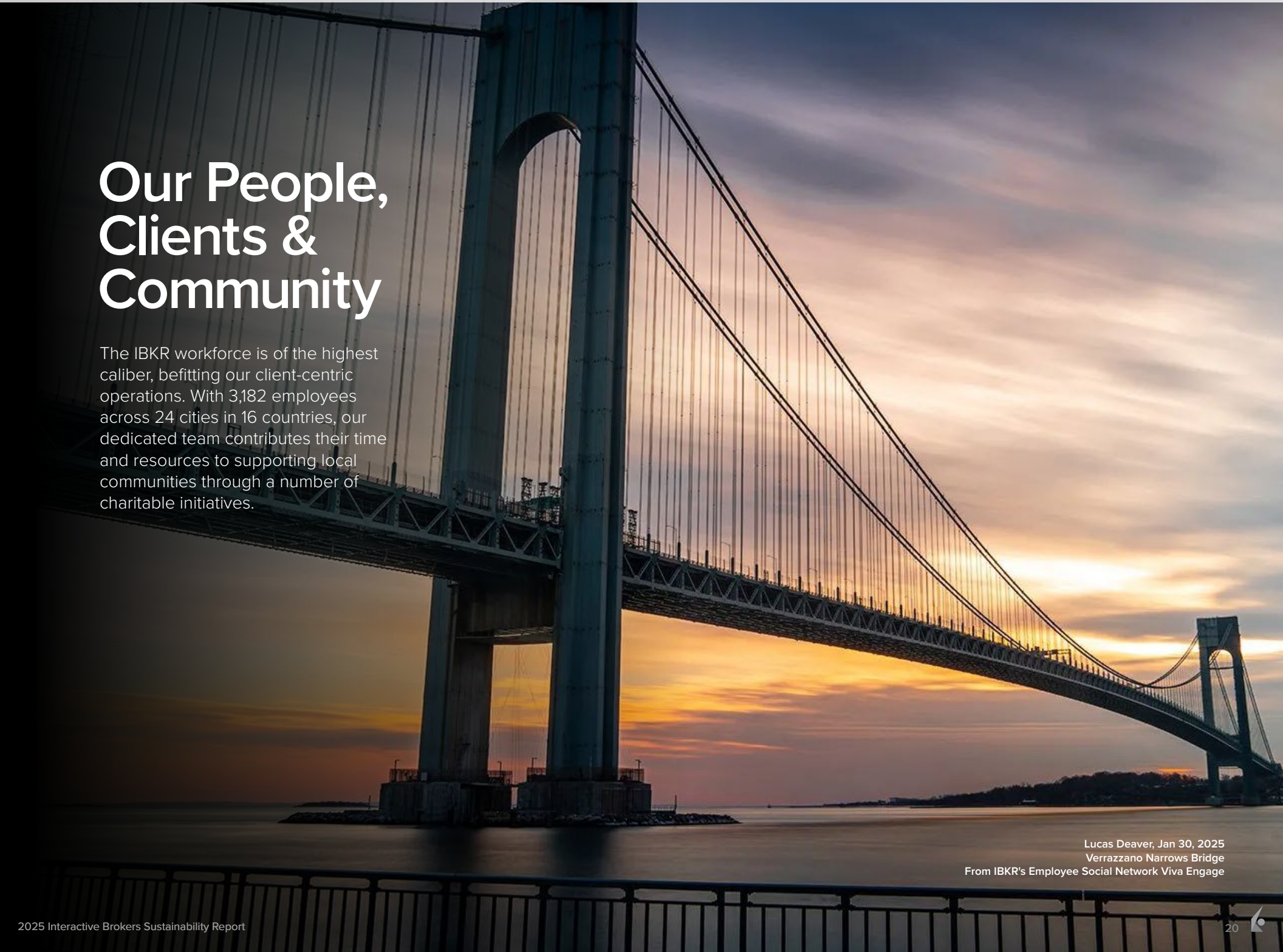
Lyreco

Through Lyreco, we purchase FSC-certified recycled paper and, where appropriate, opt for sustainable office supplies.

22 For our focus on community initiatives please visit page 28.
23 For more on our food donations please visit page 28.
24 For more on our recycling and composting and responsible sourcing, please visit pages 14, 16.

Our People, Clients & Community

The IBKR workforce is of the highest caliber, befitting our client-centric operations. With 3,182 employees across 24 cities in 16 countries, our dedicated team contributes their time and resources to supporting local communities through a number of charitable initiatives.



Lucas Deaver, Jan 30, 2025
Verrazzano Narrows Bridge
From IBKR's Employee Social Network Viva Engage

Our People & Global Workforce

Our success is built on a culture of performance, accountability, and continuous improvement. We operate with discipline and precision, empowering employees to take ownership of complex challenges and deliver meaningful results. Our business demands both technical excellence and collaborative problem-solving in an environment where individual contributions directly shape our competitive advantage and long-term growth.

The IBKR Culture Code is deeply embedded in how we work, drive performance, and define success across our organization. These principles shape daily interactions, decision-making, and ownership at every level, creating a shared standard of excellence that transcends teams and geographies. The Culture Code provides clarity on what high performance looks like at IBKR, enabling employees to understand how their contributions align with our strategic objectives and organizational values. This framework is integrated into our annual performance review cycle, ensuring that evaluation and development conversations are anchored in the competencies and behaviors that drive our collective success.

Our managers play a critical role in cultivating productive, engaged teams and preserving our culture. In 2025, we invested in managerial development through targeted training programs focused on setting clear goals, coaching through feedback, and effective performance management. Managers serve as the frontline for embedding the Culture Code, ensuring teams operate with shared standards while adapting to their specific business needs. This includes making thoughtful hiring decisions that prioritize both technical skills and cultural alignment, reinforcing our commitment to building teams that embody our values.

90%
2025 Retention Rate
▲ +2% from 2024

In 2025, we introduced our IBKR Job Architecture, establishing transparent and thoughtful career paths across the organization. We look forward to the coming year where we expect to see the positive impact this will have to our employees.

Recruitment and Workforce Development

Key Hiring and Training Initiatives in 2025

Hired 524 external full-time employees across multiple departments, reinforcing our commitment to growth.

Hosted 53 U.S.-based interns across 36 universities and expanded our internship program outside the U.S. with 21 interns participating across Europe and APAC.

Implemented new training workshops focused on emerging financial technology trends and client service best practices.

Introduced updated onboarding programs to accelerate new hire integration and role readiness.

Building a Stronger Workplace Culture

At IBKR, performance and contribution form the foundation of how we recognize and advance talent. We have built an environment where results matter, innovation is valued, and employees have opportunities to grow based on their impact and capabilities. We favor promotion from within to ensure we continue to leverage and build the expertise of our workforce.

Throughout 2025, we prioritized strengthening connections across our global teams, creating spaces for employees to engage both professionally and socially. Our digital community platform facilitates cross-functional collaboration and knowledge sharing, while our employee-led magazine showcases the achievements, perspectives, and stories that define our workforce. These initiatives reinforce a culture where excellence is celebrated, diverse experiences are valued, and employees feel connected to something larger than their individual roles.

In 2025, we launched the Leadership Corner, a new initiative designed to create greater visibility and connection between our leadership team and employees worldwide. Through a combination of digital content and live engagement opportunities, the Leadership Corner gives employees direct insight into leaders' experiences, perspectives, and approaches, fostering transparency and dialogue and helping employees at all levels feel more connected to our organizational direction.

Our Women's Resource Group remains one of our most active employee communities, fostering connection, professional development, and mentorship across our global workforce. Throughout 2025, the group hosted a variety of initiatives including speed networking events, AI workshops, and sessions designed to deepen understanding of our business operations. These activities created valuable opportunities for knowledge sharing, career advancement, and relationship building that strengthen our culture and drive innovation.

Looking ahead, we remain committed to building a workplace where employees feel connected, valued, and empowered to contribute their best work, as we continue expanding opportunities for engagement, development, and career growth.

Employee Engagement Survey

The 2025 IBKR Engagement Survey demonstrated a strong and growing culture of trust and transparency, with a 90% employee participation rate which highlights our employees' confidence in our commitment to meaningful progress. For the second consecutive year, the highest-rated survey question reflected employees' strong belief in our business model, reinforcing alignment with our strategy and long-term direction. Survey results were shared openly with all employees, and a clear action plan was developed with our leaders to address common themes and feedback. At IBKR, we view employee experience as a critical priority, and the engagement survey remains an essential tool for listening to our workforce and staying closely connected to what matters most to our people.

Benefits

Global Benefit Highlights

While benefits vary by region, we strive to provide comprehensive support across our global teams including:

Comprehensive Healthcare Coverage
Including medical, dental, and vision insurance. We fully cover health premiums for all North America-based employees.

Career Growth & Learning Opportunities
Tuition reimbursement for job-related education.

Financial Security & Retirement Planning
Life, disability, and accident insurance, complemented by retirement savings support including 401(k) matching (U.S.) and pension contributions (global locations).

Flexible Commuting
Access to discounted or pre-tax commuter programs.

Work-Life Balance Support
Generous leave policies, including maternity and paternity leave.

Relocation Assistance
Support for eligible employees, including moving expense coverage.

Daily Meal Benefits
Lunch stipends provided in all global locations.

24/7 Global Well-Being Support
Access to a comprehensive Employee Assistance Program (EAP) for emotional, practical, and physical well-being.

Regional Benefit Highlights

In addition to our core benefits, we offer region-specific benefits tailored to local needs.

IRELAND & UK	A bicycle incentive program with tax benefits, promoting sustainable commuting.
INDIA	A quarterly team-bonding budget to strengthen collaboration.
ESTONIA	Reimbursement for vision and dental expenses, ensuring accessible healthcare.
HUNGARY	Subsidized gym memberships to encourage a healthy lifestyle.
SWITZERLAND	Global accident insurance coverage for added peace of mind.

Compensation & Well-Being

Global Total Rewards

We offer a holistic Total Rewards package with competitive compensation and benefits designed to support employee well-being and financial stability. 97% of our workforce is full-time and eligible for our benefits package.

Compensation

- Competitive base salaries for all full-time positions.
- Annual cash and stock bonuses tied to individual and company performance.
- Long-term incentive compensation offered through the IBKR Stock Incentive Plan.

Workplace Flexibility

We continue to refine our hybrid work model, balancing remote flexibility with in-office collaboration. While we value in-person engagement, we recognize the importance of flexible arrangements in supporting work-life balance.

Learning & Development

Investing in our people through continuous learning remains a cornerstone of our organizational strategy. In 2025, we significantly scaled our learning ecosystem, expanding our internal platform by 20% to offer over 1,200 on-demand courses spanning technical skills, compliance, leadership development, and professional competencies. This expanded learning infrastructure supported the successful onboarding of over 300 new employees through our enhanced virtual orientation program, creating opportunities for interactive learning, knowledge exchange, and relationship building among colleagues worldwide.

On average, our employees received approximately 16 hours of training in 2025, underscoring the priority we place on developing talent and advancing capabilities across the organization.

15.7 Average Training Hours

▲+2.6 Hours YoY Improvement

100% Completion of Mandatory Training

75% Increase in Live Training Programs

1,200 On-Demand Courses

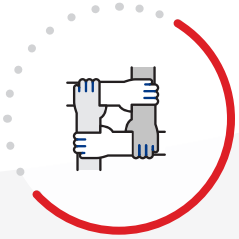
▲+200 YoY representing a 20% increase from 2024

Regulatory Curriculum

We remain focused on keeping our firm, our customers, and our industry safe through rigorous regulatory training covering anti-money laundering, cybersecurity, and compliance requirements. In 2025, 100% of in-scope employees completed mandatory training, representing 99% of our global workforce.

Leader and Employee Development

In 2025, 702 employees participated in live training programs, a 75% increase from the prior year. These highly rated programs focused on building leadership capabilities, management competencies, and professional skills essential for driving individual performance and organizational success at all levels.



Mentorship Program

Our Mentorship Program attracted employees seeking to accelerate their development through structured guidance from experienced colleagues, resulting in 126 carefully matched mentoring relationships across 20 global locations spanning more than 30 departments. These pairings generated over 1,000 mentoring conversations that fostered knowledge transfer, career development, and lasting professional relationships.

Artificial Intelligence Training

As artificial intelligence continues to reshape the workplace, we are committed to equipping our employees with the skills and knowledge needed to harness its potential effectively. In 2025, we introduced dedicated AI training programs to help employees understand and leverage AI tools that enhance productivity, streamline workflows, and support decision-making empowering our workforce to embrace AI as a collaborative tool that drives greater efficiency and impact.

Trading Marketplace

Our products and services include:

Trading Platforms

We offer advanced trading platforms catering to the needs of both active traders and long-term investors, as well as financial advisors, family offices, proprietary trading groups, hedge funds, introducing brokers, small businesses, money managers, and educators.

Trader Workstation (TWS), our customizable flagship platform, provides seasoned, active traders with access to global markets, advanced order types, real-time market data, and a wide range of analytical tools.

IBKR Desktop, our newest client-driven trading platform, is designed to meet the needs of modern traders with a user-friendly interface that combines the most popular tools from TWS with a growing suite of original features suggested by clients.

For on-the-go investors, we offer the **IBKR Mobile** app, which allows clients to monitor their portfolios and trade a full range of products worldwide, and IBKR GlobalTrader, a streamlined app for trading stocks, ETFs, and options.

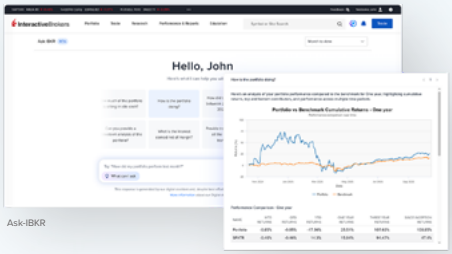
Client Portal is a one-stop, web-based platform where clients can trade, monitor balances, check quotes, fund accounts, run reports, review key performance metrics, access research and reporting tools.

IBKR ForecastTrader allows clients to trade exchange-listed forecast[25] and event contracts based on yes-or-no outcomes across political, economic, financial, and climate indicators. Trading is available nearly 24 hours a day, seven days a week.

IBKR also offers a range of administrative accounts serving compliance officers, employee plan administrators, full-service administrators, insurance providers, fund administrators, and hedge fund allocators.

Trading Tools, Algos, and Order Types

Our platforms offer more than 100 order types and algos, portfolio management and rebalancing capabilities, advanced options analytics, model portfolios, performance metrics, and a broad array of trading strategies. Our fractional shares trading lets clients create diversified portfolios from 10,500+ U.S., Canadian, and European stocks regardless of price.



AI Insights

AI-powered tools such as IBot, Ask IBKR, and AI-driven screeners and news summaries help clients analyze portfolios, discover opportunities, and interact with markets using natural language. These tools streamline research, simplify workflows, and surface insights while keeping the investor in control of decisions and execution.

Pricing

Eligible U.S. clients can choose the pricing structure that fits their needs. IBKR Pro, designed for sophisticated investors, provides low-cost access to global markets and a full range of financial instruments on a unified platform. IBKR Lite offers commission-free trading on U.S. exchange-listed stocks and ETFs, with no account minimums or platform fees, and low-cost access to global markets.

Global Market Access

We provide access to more than 170 global markets and support funding and trading in 29 currencies. Clients can trade a broad range of products, including stocks, ETFs, mutual funds, options, futures, bonds, foreign exchange, forecast and event contracts, spot currencies, U.S. spot gold, hedge funds, and cryptocurrencies. Clients can also trade more than 10,000 U.S. stocks and ETFs, plus U.S. Treasuries, European government bonds and UK Gilts, Cboe and CME Group equity index futures, and KSE futures and options during overnight trading hours.

Margin Lending

We offer competitive margin lending services, allowing clients to borrow against their investment portfolios to fund additional trading and investment activities, with flexible borrowing and attractive interest rates.

Interest Rates

IBKR pays interest based on benchmark rates-such as the federal funds rate-minus a spread, with rates tiered by account balance so larger balances earn closer to the benchmark. Interest accrues daily and is paid monthly, with eligibility and rates varying by currency and account type.

Research and Analytical Tools

Access real-time market data, news, advanced charting, and institutional research. Identify opportunities with Market Scanners, analyze risk with Risk Navigator, and evaluate companies with Fundamentals Explorer and GlobalAnalyst.

PortfolioAnalyst®

Track performance, allocation, and risk across all your accounts in one place. Analyze returns, benchmark results, and monitor income, fees, and exposure with a comprehensive portfolio view.

Automated Investing

We offer eligible clients automated investing solutions, including the Recurring Investment feature, Interactive Advisors, and Passiv, a third-party automated portfolio tool.

Application Programming Interface (API) Solutions

Our robust APIs allow clients to build their own trading applications, integrate third-party platforms, and access a wide range of financial data, leveraging our infrastructure and connectivity to build customized trading and investment solutions.

Prime Brokerage Services

For institutional clients, our prime brokerage services offer comprehensive clearing, custody, and financing solutions tailored to the needs of hedge funds, proprietary trading firms, and other institutions.

25 Forecast Contracts were only available to eligible clients, 21 years and older, of Interactive Brokers LLC, Interactive Brokers Canada Inc., Interactive Brokers Hong Kong Limited, Interactive Brokers Ireland Limited, and Interactive Brokers Singapore Pte. Ltd.

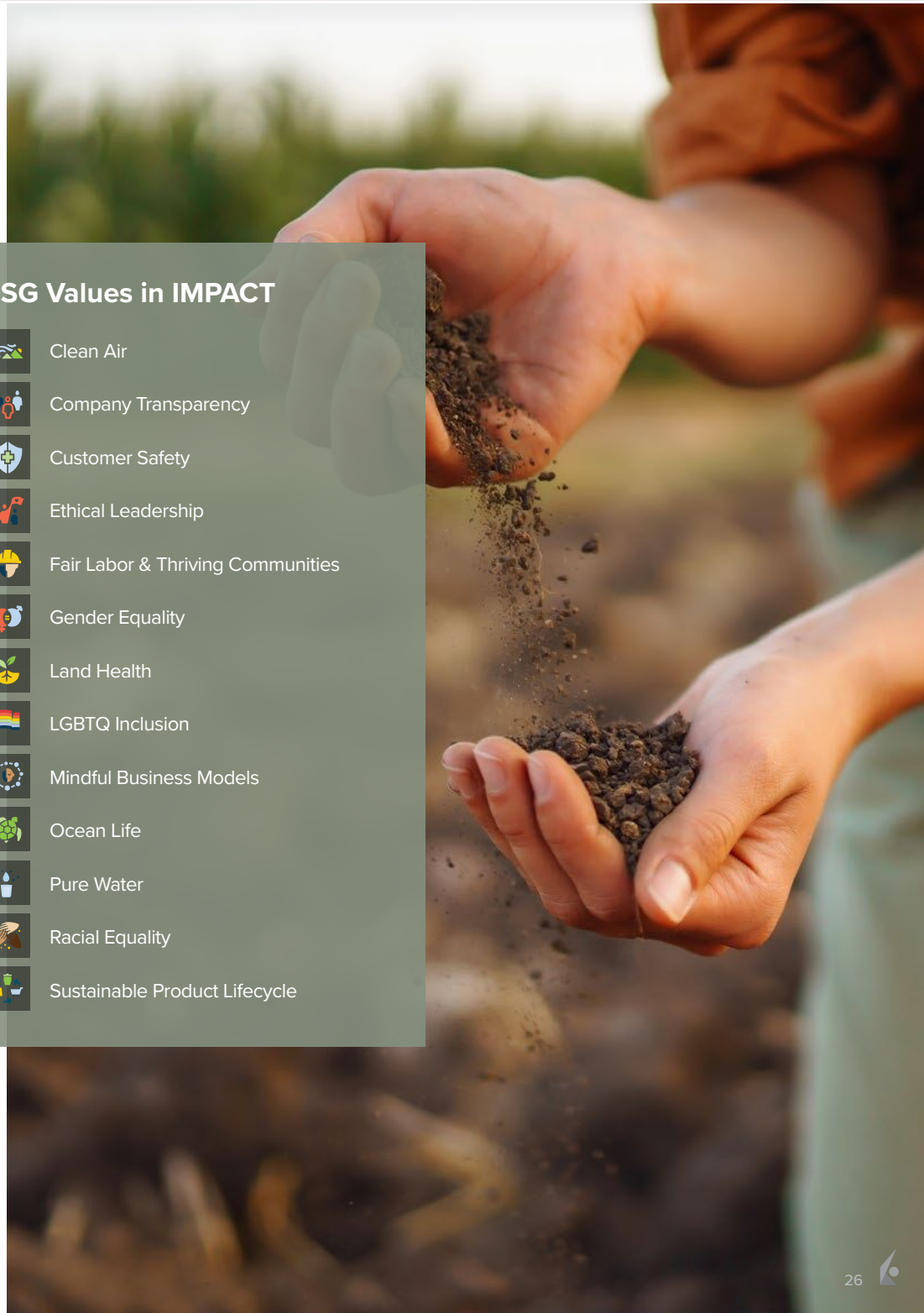
Integration of ESG within IBKR Products & Interactive Advisors Portfolios

We believe that clients need access to timely and relevant information as part of their investment decision-making process. Historically, this information focused predominantly on financial metrics, net income, and price-to-earnings ratios. More recently, the use of our ESG tools demonstrates how important ESG considerations have become to our clients as they make investment decisions.

We addressed this need by developing our award-winning application, IMPACT by Interactive Brokers (IMPACT). IMPACT makes it easier for clients to find and invest in companies that share their values, helping them better align their investments with the kind of world they want to create. We have also integrated ESG features and tools into our more traditional product offerings, allowing clients to view ESG data through multiple lenses — financial, ESG, and impact — using the Impact Dashboard and ESG Scores.

Clients can flag companies with business practices they find unacceptable and use IMPACT to align their portfolio with one, several, or all 13 values. IMPACT also allows clients to purchase carbon credits to offset their carbon footprint, and clients can share their portfolio's IMPACT grade and values on social media platforms to showcase the issues they care about most. Several core IBKR products incorporate ESG ratings, including Fundamentals Explorer, PortfolioAnalyst, and Model Marketplace.

Interactive Advisors ("IA"), our robo-advisory platform, currently offers 17 portfolios mapped to the 13 ESG IMPACT values along with five ESG Smart Beta portfolios. IA clients who wish to avoid investing in companies that do not align with their values, can select types of business practices to avoid, from several predefined sustainable investing exclusionary lists. These lists include companies involved in animal testing, business ethics controversies, corporate political spending and lobbying, energy-intensive operations, fossil fuels, greenhouse emissions, hazardous waste, high water usage, tobacco, alcohol and gambling, and weapons and gun manufacturing.



ESG Values in IMPACT

- Clean Air
- Company Transparency
- Customer Safety
- Ethical Leadership
- Fair Labor & Thriving Communities
- Gender Equality
- Land Health
- LGBTQ Inclusion
- Mindful Business Models
- Ocean Life
- Pure Water
- Racial Equality
- Sustainable Product Lifecycle

Spotlight on: Brokerage Operations Department

The Brokerage Operations team consists of 23 people strategically distributed across the globe to provide comprehensive support and service. We maintain a presence in seven key financial centers: Greenwich, Dublin, Zug, Hong Kong, Singapore, Tokyo, and Mumbai. Each office operates with a regional focus, with teams tailored to address the specific needs of their respective markets. This global footprint enables us to deliver localized expertise while maintaining seamless coordination across time zones.

Key Attributes

The team members function as problem solvers who leverage their extensive knowledge of the firm and cross-functional connections to navigate complex challenges. The team specializes in customizing our offerings to meet specific client and business needs by delivering tailored solutions rather than one-size-fits-all approaches.

The team has continuously evolved, adapting our expertise and capabilities to keep pace with the firm's growth and changing requirements.

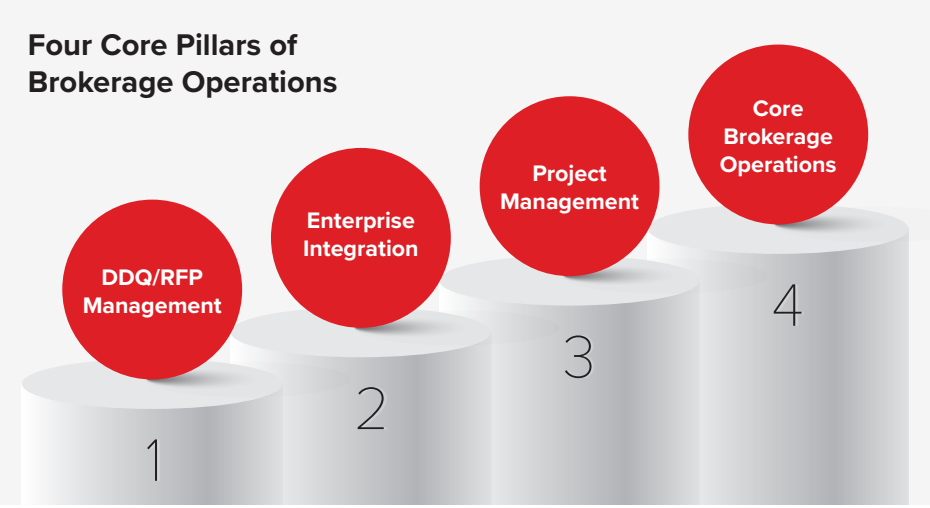
Work and Projects

Managing a diverse portfolio of high-impact projects and operational initiatives, our work spans regional exchange onboarding, such as APAC exchanges, entity-specific product rollouts, including Crypto and ForecastEx, and complex cross-entity projects like the Brexit and European merger client migrations.

A significant focus is placed on integrating large enterprise clients into the IBKR ecosystem, ensuring cohesive onboarding and optimal configuration. Beyond major projects, the team is responsible for critical day-to-day functions including sales support, custom client configurations, internal restriction creation, and other bespoke operational requirements.

Value-Add to the Firm and Our Clients

Delivering critical value to both the firm and its clients, our team serves as the central orchestrator for strategic client relationships. We manage the lifecycle of major integrations from the initial Due Diligence Questionnaire (DDQ) and Request for Proposal (RFP) process through onboarding, as well as post-onboarding configurations and customizations. This end-to-end ownership ensures consistency, expertise, and accountability throughout the client journey.



For the firm, we stand at the forefront of strategic priorities-supporting revenue growth through successful enterprise client acquisition and retention.

For clients, we play a pivotal role in projects that expand and reshape the IBKR offering, whether rolling out access to new exchanges or managing the addition of innovative products and services. Our involvement in these initiatives means clients benefit from enhanced market access, broader product selection, and cutting-edge solutions.

Key Project Highlights

Rollout of Cryptocurrency Products

Managing Complex Cross-Entity Projects

- Brexit Migration
- European Merger Client Migration

ForecastX Product Rollout

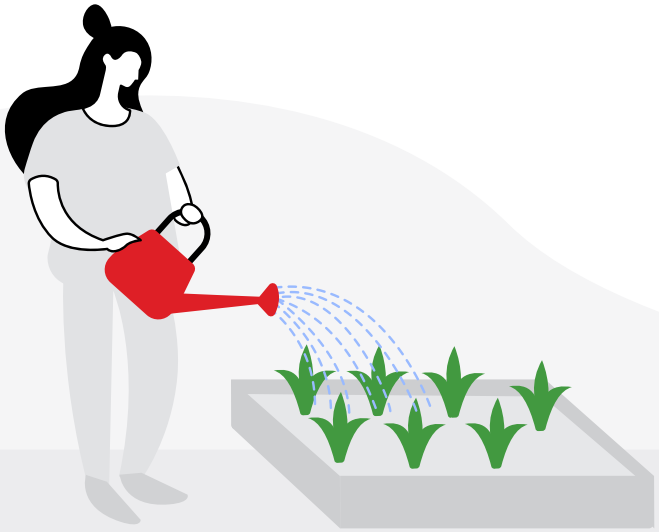
APAC Regional Exchange Onboarding

Community Engagement

Supporting our local communities creates meaningful benefits for our employees and the people they help. Across our offices, IBKR leaders and employees actively collaborate with their communities, contributing to social causes and environmental initiatives.

We support community engagement through charitable contributions and volunteer programs. Our Workplace Giving initiative matches employee donations up to $1,000, empowering staff to support the causes they care about most.

Our five core programs are equally prioritized and implemented group-wide, with each office selecting the initiatives through which it can make the greatest impact.



Food Donation

While global hunger and food insecurity have declined in recent years, they have not been eradicated. That is why IBKR and its employees prioritize programs aimed at reducing hunger.

- In North America and Europe, we partner with Sharebite and Feedr for our employee lunch programs. In 2025, we donated 208,136 meals — 173,358 through Sharebite and 34,778 through Feedr. These partnerships allow for one meal per lunch to be donated to the community through Feeding America, a nationwide network of food banks, pantries, and local meal programs, and Akshaya Patra, which runs a feeding program addressing hunger among children, homeless women, and other vulnerable groups. Our lunch program also supports local businesses.
- Our Chicago food drive was a great success, with donations to Benton House, a non-profit organization that provides food pantry support to the Bridgeport and Chicagoland communities.
- In Australia, employees volunteer monthly at a Salvation Army food kitchen, with IBKR funding one night per month and staff participating on a rotational basis.
- Our Mumbai office held a Grocery Collection Drive to support families during the winter months.

Financial Literacy & Education

We believe financial literacy is an essential life skill and that everyone deserves the opportunity to develop it. To support this, we operate a dedicated Trading Education Department, which creates and delivers content for IBKR Campus, our free global financial literacy platform reaching learners of all ages — from schoolchildren to retirees. For a full overview of our program, see page 30.

- In Budapest, employees donated to the Pearl Foundation, which offers art education, vocational training, social skills development, after-school tutoring, scholarships, and family-focused initiatives.
- At our NYC office, we partnered with a local organization to pack and donate over 60 backpacks filled with essential school supplies for students in need.

Continues on the next page...

Community Engagement *(continued)*

Medical and Health

The health and well-being of our employees, their families, and the wider community remain a central commitment to IBKR.

- Wear it Pink Initiative. Our Chicago, Budapest, and Dublin offices encouraged staff to wear pink and hosted awareness events, with Dublin employees participating in a bake sale to raise money for breast cancer research while our London office held a separate bake sale benefiting Macmillan Cancer Support's patient services and research programs.
- Employees in Budapest and Dublin participated in “Movember” to bring awareness to men’s health issues.
- The IBKR Mumbai office hosted a blood donation camp.
- Our India offices conducted clothing collections to help cancer patients.
- Employees in Australia hosted a morning tea to raise funds for cancer research.

Environmental

We recognize our responsibility in tackling climate change. We actively encourage employees to participate in recycling programs and support initiatives that promote biodiversity and prevent deforestation.

- Employees in India participated in a seedball and sapling planting activity and a beach cleanup to reduce plastic pollution.
- Staff in Budapest took part in their annual tree planting initiative which focuses on planting trees in their local community.
- Our London team supported the planting of 268 trees through London Fruitful fruit basket purchases, and saved an additional 17 trees through paper recycling.
- Staff in Dublin continued to support Ringsend and Irishtown Community Centre (RICC), a local charity that educates children about recycling through a cans and plastic bottle collection program. In 2025, our recycling donations were invested back into the community.

IBKR Winter Provisions

Through our Winter Provisions Program, employees across our offices provided warm clothing, food, and essential items to those in need.

- IBKR’s Greenwich office hosted a children’s clothing drive in August to provide essentials to children during the autumn and winter months.
- Budapest held an annual Christmas shoe box appeal for Cipősdoboz, a children's charity.
- The Dublin office hosted an employee quiz night fundraiser for Crumlin and Temple Street Children’s Hospital in Dublin. Donations supported key initiatives for children, including music therapy, toys, arts and crafts for the sick, the purchase of vital equipment, and research for young patients.
- Our London employees bought children’s books, arts and craft equipment, soft toys, LEGO sets, and more, donating them to the Local Buyers Club winter toy appeal that supports children experiencing extreme hardship in North and East London.
- The Mumbai office organized a clothes collection drive to support vulnerable community members during the winter months.

Promoting Financial Literacy

We believe our business benefits greatly when our clients learn to navigate the financial markets more confidently. As such, in 2025 we continued to expand IBKR Campus, our comprehensive, free financial literacy platform, which offers courses, webinars, videos, podcasts, and blogs that cover everything from learning about investing for the first time to sharpening advanced trading and investment skills.

IBKR's Traders' Academy

Our online learning platform is designed to educate traders of all levels, from beginner to advanced professionals. It offers a wide range of self-paced courses, interactive webinars, video tutorials, and articles covering various topics including trading strategies, technical analysis, risk management, and more. In 2025, we expanded our library from 142 to more than 185 courses, including 32 global language versions subtitled in Spanish, German, French, Italian, Portuguese (Brazilian), Russian, Chinese (traditional and simplified), Hungarian, and Japanese.

IBKR Webinars and Podcasts

We regularly host live, interactive webinars and podcasts presented by industry experts and seasoned traders covering a broad spectrum of trading topics. Each episode offers valuable insights, practical tips, and real-world examples to help participants improve their trading skills and decision-making abilities. We also offer Spanish language podcasts, and a series that explores foundational economics and personal finance.

IBKR Video Tutorials

Our library of video tutorials offers step-by-step guidance on various aspects of trading, platform features, order types, and risk management tools. These audiovisual demonstrations help clients better understand and utilize the trading tools available on our platforms.

IBKR Traders' Insight

We create market commentary for the public and provide analyses from nearly 100 industry professionals. Traders' Insight also contains content from our Chief Strategist and our Senior Economist.

Educational Articles and Insights

Our educational articles and market insights cover a wide range of topics, including market trends, trading strategies, and macroeconomic analysis. These resources provide in-depth analyses, practical guidance, and timely market updates to help investors make well-informed trading decisions.

IBKR Quant Blog

A blog for quantitative professionals with an interest in programming, deep learning, API, AI, Blockchain, and other transformative technologies. The IBKR Quant Blog provides quantitative and coding content for financial technology professionals and programmers. The blog's articles typically include helpful code snippets from Java, Python, Excel API, Rest, R-Development, Julia Development, and C++ programming languages.

Demos and Simulations

We provide demo accounts and simulation tools that allow clients to practice trading strategies, test new ideas, and familiarize themselves with our trading platforms without risking actual money. These tools provide a risk-free environment for traders to gain hands-on experience and build confidence before executing live trades.

Student Trading Lab

A free online resource for educators looking to blend finance and/or computer science classwork with real-world trading experiences. College professors and high school teachers from around the world use the IBKR Student Trading Lab to supplement classwork. Students can trade in almost all markets and products available to our clients. Finance instructors use the Student Trading Lab to teach students about trading and markets, and computer science instructors use our APIs to teach coding.

New Interface for API and Documentation

We developed a new API and documentation interface for Web API, TWS API, Excel, FIX, Order types, and Third-Party integrations. Using the new platform, each API team member can update their own section's content and quickly deploy it live.

Research and Analysis Tools

We offer a suite of research and analysis tools that help traders access valuable market data, perform technical and fundamental analysis, and make informed trading decisions. These tools include real-time market data, advanced charting capabilities, scanning tools, news, and feeds.

NEW IBKR InvestMentor

A free mobile learning app developed to support financial literacy among young adults and first-time investors. Designed for beginners with little or no investing experience, the app delivers short, interactive lessons on economics and finance. The app uses simple language and offers real-world examples, including daily news and economic explainers that help users understand current events and their relevance to markets.

Launched in summer 2025, IBKR InvestMentor serves users on both the iOS and Android platforms. The app is available in eight languages, supporting international reach, with top markets by unique users that include China, the U.S., Hungary, and Canada.

2025 Stats:

- Schools: **2,042**
- Professor Accounts: **2,942**
- Student Accounts: **43,788**

*Top users are determined by countries that meet 10,000 or more users.

Top Users* by Region

Americas:	**680,847**
EMEA:	**375,203**
APAC:	**273,874**

Courses are subtitled into **10 global languages**

Increase in Training Courses

Resilience & Governance

IBKR has a comprehensive program for security and protection against potential threats. Our staff is dedicated to delivering global oversight and governance.

Cyber & Information Security

As one of the premier global securities firms, we execute and clear millions of trades every day for clients. Maintaining mature cybersecurity practices is crucial to our business. We aim to maintain high levels of digital resilience by continually improving, securing, and monitoring our technology infrastructure.

Program Structure

Our Executive Vice President for Technology, Chief Information Security Officer, and Vice President of Cybersecurity lead our multifaceted Information Security program, which combines the people, processes, and technology needed to provide ongoing protection for the confidentiality, integrity, and availability of our systems and client data.

We align our security program to the National Institute of Standards and Technology's Cybersecurity Framework (NIST CSF). Our program is audited annually by an external auditor against the American Institute of Certified Public Accountants' Trust Services Criteria, as documented in the resulting Service Organization Control (SOC 2) report.

Our Information Security Committee meets quarterly to provide oversight regarding the development, implementation, and operation of our Information Security program.

The program is further aligned with our Enterprise Risk Management Framework, which enables us to effectively handle cybersecurity risks associated with daily operations and facilitate resilience against current and potential threats.

Our Information Security team engages external security firms to provide independent penetration testing of systems and applications, using a risk-based methodology. To further strengthen our ability to protect against real-world attacks, an internal "red team" is tasked with conducting periodic assessments to evaluate the efficacy of IBKR security controls and the responsiveness of our Cyber Defense Center quarterly.

To complement these activities, our Internal Audit team conducts independent audits consistent with guidance from the Institute of Internal Auditors.

Security Operations and Cyber Incident Response

Our Cyber Defense Center (CDC) monitors current and emerging cyberthreats through multiple information sources, including threat intelligence-sharing groups, public and proprietary bulletins, dark web monitoring, and automated cyberthreat intelligence feeds.

Our CDC incorporates this threat intelligence in its monitoring of security telemetry across our infrastructure. The Center evaluates events for potential threats and, where warranted, escalates them to the Company's Cybersecurity Incident Response team.

Creating a Culture of Security

Our Information Security organization has developed, and continues to enhance, a security awareness program aimed at inculcating our staff with the knowledge and skills necessary to recognize and react appropriately to cybersecurity threats, e.g., phishing. The program includes mandatory web-based learning modules containing knowledge-based assessments, a monthly Security Bulletin of security-related topics, as well as practical exercises designed to simulate real-world threats.

The Information Security program's cornerstone is a set of policies, procedures and technical capabilities that:

- Establish cybersecurity governance and oversight processes.
- Implement measures to protect the Company's technology and information assets, including our clients' information.
- Identify and address risks related to cybersecurity.
- Identify and address risks associated with vendors and other third parties.
- Detect unauthorized activity and other cyberthreats to prevent or defend against cyber attacks.
- Engage the Company's workforce with appropriate training in cybersecurity and data protection best practices.
- Enable continual reassessment and drive improvement of the firm's cybersecurity posture.

Recent Accomplishments and Advancements

In 2025, we made significant progress in strengthening our security posture, while addressing our regulatory obligations.

In particular, we:

- Enhanced our Data Loss Prevention measures, including monitoring and blocking of unauthorized emails to external recipients containing confidential data (including sensitive personal data), implementation of automated data classification tools, and upgraded remote access controls.
- Updated our assessment against the industry-standard NIST CSF to confirm where we are meeting expectations and identify further opportunities to enhance our program maturity.
- Implemented an Artificial Intelligence Policy and associated measures to govern the development and usage of AI technologies.
- Continued to enhance our trading platform's fraud detection and prevention measures as attacker sophistication evolved.

Data Protection

We have implemented security controls to protect our clients' personal data using a layered approach, including secure data centers, data encryption at rest and in transit, data loss prevention, network segmentation, access controls (at infrastructure, database, and application levels), penetration testing, vulnerability management, system endpoint protection, mobile device management, antimalware, 24/7 cybersecurity monitoring, and strong authentication for remote access, among other measures.

Data Privacy

We are committed to data privacy and recognize its critical importance in safeguarding personal information. Our comprehensive global privacy program is designed to ensure the protection and security of personal data across all organizational operations.

Our privacy practices are supported by robust policies and procedures implemented throughout our business units, including our external-facing Privacy Policy and Cookie Policy, which are publicly available on our websites and regularly reviewed and updated to enhance customer transparency. We have also established comprehensive internal policies, including the Data Protection Policy, Personal Data Breach Handling Policy and Procedure, Data Subject Access Request Handling Procedure, Data Subject Rights Procedure, and Data Protection Impact Assessment Policy.

We have appointed Data Protection Officers (DPOs) across various jurisdictions in accordance with applicable legal requirements. DPOs provide strategic oversight of our global privacy program, and our data privacy governance structure ensures accountability and oversight at the highest level. Where required by law, DPO reports and privacy updates are presented to the Board of Directors of applicable group entities.

We foster a culture of privacy awareness through mandatory annual data privacy training for all personnel, ensuring staff remain informed of their obligations and responsibilities. Our Internal Audit function independently validates compliance with data privacy requirements, reinforcing our commitment to maintaining the highest standards of data protection.

Auditing & Assurance

Our Internal Audit department provides independent, objective assurance and consulting services designed to add value and improve operations. Their mission is to enhance and protect organizational value by providing risk-based and objective assurance, advice, and insight.

The Internal Audit department helps the organization accomplish its objectives by bringing a systematic, disciplined approach to evaluate and improve the effectiveness of risk management, control, and governance processes. The department's governing principles adhere to the mandatory elements of The Institute of Internal Auditors' International Professional Practices Framework, including the Core Principles for the Professional Practice of Internal Auditing, the Code of Ethics, the International Standards for the Professional Practice of Internal Auditing, and the Definition of Internal Auditing.

Physical Security & Safety at IBKR

Workplace Security & Safety at IBKR

Protecting our people, physical assets, and operational infrastructure is fundamental to IBKR's sustainability strategy. We recognize that secure work environments enhance employee well-being and strengthen operations. Led by our Corporate Security Department, our Physical Security and Safety Program delivers a proactive, globally coordinated approach to maintaining safe workplaces across all locations.

Secure Access Credentials

Every IBKR employee receives a custom-encrypted, permission-based access badge granted according to the principle of least privilege.

Surveillance and Monitoring

IBKR maintains 24/7 CCTV coverage across all of its facilities through its video monitoring systems. This continuous surveillance serves to deter and prevent unauthorized entry, monitor day-to-day facility activity, and provide valuable support for security and compliance investigations as required.

Visitor Management

IBKR enforces rigorous guest access protocols across all of its locations. All external parties are required to complete registration and identity verification upon arrival, and must be accompanied by an escort while on site. These measures ensure that all visitor activity is accurately recorded and consistently monitored across every IBKR facility.

Education and Preparedness

We provide comprehensive security and safety training to our entire workforce, covering:

- Security awareness and protective practices
- Workplace violence prevention
- Crisis response and incident reporting procedures
- Protection of data and physical assets

Advanced training modules and simulation exercises equip security personnel and facility managers with advanced incident response capabilities.

Risk Assessment and Incident Management

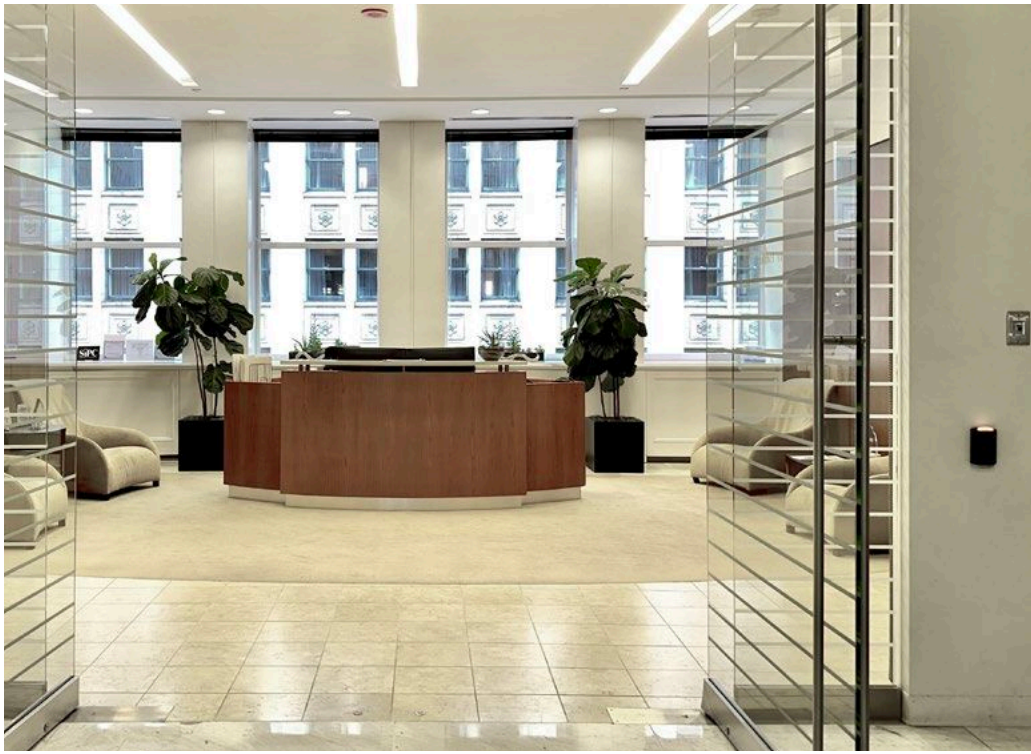
Our Threat Assessment and Escalation Framework enables rapid risk analysis and coordinated protective responses across all teams. Our Corporate Security team is available 24/7 to support all IBKR employees.

Emergency and Disaster Preparedness

Site-specific Emergency Response Protocols address location-based hazards including natural disasters such as seismic events and severe weather. Each facility maintains a Site Safety Plan detailing evacuation routes and emergency communication procedures. Regular preparedness drills ensure sustained readiness across all teams.

Global Travel Security

Our travel risk management platform provides employees with 24/7 assistance for medical emergencies, security incidents, and travel-related inquiries, ensuring employees receive timely support and remain safe during business travel.



Ethics and Integrity at IBKR

The IBKR Code of Business Conduct and Ethics establishes standards of conduct and accountability for all employees, leadership, and board members. Our personnel are obligated to report any suspected or confirmed violations of the Code, company policies, or applicable law.

Confidential Reporting Mechanism

We maintain the Navex EthicsPoint Hotline as a confidential reporting channel, enabling employees, directors, suppliers, and shareholders to submit reports anonymously and securely. Submissions are reviewed by designated personnel across Corporate Security, Compliance, Legal, Human Resources, and the Audit Committee.

We conduct confidential investigations and apply appropriate remedial actions in all substantiated cases. IBKR maintains a strict zero-tolerance policy regarding retaliation against any individual who raises concerns in good faith.

Our Code of Business Conduct and Ethics is publicly available on our corporate website.

Enterprise Risk Management (ERM)

We maintain conservative and robust market risk management policies. Our Market Risk Management Committee (which includes our Chief Executive Officer (CEO), Chief Financial Officer (CFO), Chief Operating Officer (COO), and other senior executives and market risk experts) continuously monitors and evaluates our risk management policies, including the implementation of policies and procedures to enhance the detection and prevention of potential events to mitigate margin losses.

We also have a designated Enterprise Risk group headed by our Chief Risk Officer and overseen by the Enterprise Risk Committee. We manage the financial and operational risk inherent in our business and limit potential exposure to incidents by maintaining a robust and comprehensive control environment, and stress testing risk exposures to maintain adequate financial buffers. This includes comprehensive stress testing of capital and liquid assets using both systemic (market) and idiosyncratic stress events.

Consistent with industry best practices, we utilize a “Three Lines of Defense” model to embed accountability and ownership for risks and controls at all levels throughout the Company. Through this model, risk ownership is aligned with first-line business functions and is subject to independent oversight and challenge from our ERM and Internal Audit teams in the second and third lines of defense, respectively. Our ERM team provides independent oversight of IBKR's risk profile, quarterly reports to the Enterprise Risk Committee comprising leaders from across the Company, and more frequently to business leaders in the first line of defense.

We have implemented a robust industry standard Enterprise Risk Management Framework (ERMF). The ERMF identifies, assesses, and monitors capital, market, liquidity, credit, operational (including resiliency, legal, vendor, and outsourcing), technology, and cybersecurity risks to confirm that risk exposures remain within our risk appetite. The ERM team conducts a comprehensive risk assessment annually for groups within our critical business activities and undertakes targeted risk assessments of selected areas on an ad hoc basis. The team monitors a suite of key risk indicators on an ongoing basis to identify and mitigate outsized risk exposures. This Framework has been implemented across all affiliates in the IBKR Group.

We have designed our control environment to keep our services resilient during periods of extreme financial market volatility and/or during and after operational events that may cause significant business disruptions. These controls are periodically assessed for design appropriateness and operating effectiveness by both our ERM and Internal Audit functions. In addition, an Independent Service Auditor annually examines our brokerage operations system and the suitability of the design and operational effectiveness of the related controls; this is reported in the Service Organization Control (SOC 1) report.

Climate-Related Financial Risk Disclosure

In 2025, we enhanced our reporting of Climate-Related Financial Risk, moving to the International Financial Reporting Standards (IFRS) S2 Climate-Related Disclosures which affords a more comprehensive disclosure expanding from our initial introduction to climate risk under Task Force on Climate-Related Financial Disclosures (TCFD) in 2023.

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Enterprise Risk Management (ERM) *(continued)*

Conservative and Prudent Risk Management

We invest client cash in short-term government securities.

As assets mature, we continuously roll them forward into freshly issued securities.

As interest rate sensitivity is low, the realized loss would be minimal if the assets ever needed to be sold. We are required to mark all investments to market and report their value to regulators and investors so that any issues are immediately recognized. In contrast, the risk management policies of banks do not require them to immediately recognize losses on their held-to-maturity investments and they can invest in longer-term assets to maximize their current profits. Our prudent risk management allows us to pay higher rates on deposits and charge the lowest rates on margin loans because we are always invested in the current short-term benchmark rate.

Client and house funds are diversified across a wider portfolio of mainly investment-grade globally systemic banks without an outsized exposure to any one single counterpart. This is supported by an internally created counterparty credit risk tool, the Early Warning System, which tracks daily changes in credit risk indicators from equity, credit, and options markets, along with other technical and sentiment scores, enabling independent monitoring and assessment of banking counterparts.

Business Continuity and Disaster Recovery

We have a robust Business Continuity and Disaster Recovery Plan (BCDR) in place to facilitate stable operations during and after adverse events. The plan includes redundant systems, data backups, and alternate trading venues to mitigate the impact of potential disruptions. Regular testing and simulation exercises help validate the effectiveness of our plans and identify areas for improvement. Business Impact Analyses are conducted to document threats and vulnerabilities, the output of which provides key inputs into the BCDR Plan. Furthermore, the Business Continuity and Disaster Recovery Plan is reviewed and updated on an annual basis to ensure its relevancy and effectiveness.

Operational Resilience

We place the highest priority on the performance and stability of the platform and services we provide to our clients. We recognize that on occasion, and with limited or no forewarning, the availability of our platform and services may be impacted by incidents within or beyond our control. To minimize the risk of such an incident causing disruption to our clients, our counterparts, and the markets, we have built and implemented an Operational Resilience Framework that allows an efficient and structured response and recovery from such an incident.

We utilize the Operational Resilience Framework to manage our operational resiliency. This framework is comprised of governance, the firm's operating model, business activity criticality, planning, and testing. It requires the coordination of multiple programs to drive the timely and accurate identification and categorization of events to support effective response and recovery. It includes Business Continuity, Disaster Recovery, Technology & Cyber Risk Management, Operational Risk Management, Third-Party Risk Management, Incident and Crisis Management, and Cybersecurity.

We have put the Operational Resilience Framework into practice by building an operating model, identifying critical and important business services and activities, mapping our critical assets, establishing maximum downtimes for critical business activities, and putting in place measures to facilitate their efficient and timely recovery. Moreover, a Vendor Management Program has been developed and vendor risk assessments conducted to address the risk derived from the services that we receive from our third-party service providers.

Our operational resilience strategy is to implement and operate a control environment that minimizes the risk of disruptions and prioritize the recovery of critical business activities should a significant business disruption occur. This strategy is intended to align to the laws, rules, and regulations provided by local regulators in the jurisdictions where we operate.

While this sustainability report identifies what we have already accomplished, we look forward to demonstrating continued progress in our next report.

Compliance Management

Our Compliance Department supports and helps us operate our business in a manner designed to comply with applicable regulatory requirements.

The Global Chief Regulatory Officer (GCRO) is the senior executive responsible for the department, which includes General Compliance and Anti Money Laundering (AML). We have designated Chief Compliance Officers (CCOs) for each of our electronic brokerage subsidiaries, and, as appropriate, AML Officers. Each CCO reports to the CEO or their subsidiary's business head, in addition to the GCRO (or regional Compliance head).

We have documented policies that identify and assess money laundering, terrorist financing, sanctions risk, and predicate crimes, such as securities fraud, insider trading, market manipulation, terrorist financing, and sanctions violations based on each regulated subsidiary's local regulations and procedures. We maintain relevant business records regarding these subjects as required under applicable rules.

Monitoring Systems

The philosophy of the Compliance Department, and the Company as a whole, is to build automated systems that minimize manual steps in the compliance process and then augment these systems with experienced employees who apply their judgment where needed.

We maintain automated systems that handle wide ranging compliance issues such as trade and audit trail reporting, enforcement of short sale rules, enforcement of margin rules and pattern day trading restrictions, review of employee correspondence, archiving of required records, execution quality and order routing reports, approval and documentation of new client accounts, surveillance of client trading for market manipulation or abuse or violations of exchange rules, and AML and anti fraud surveillance in line with our AML policies. Our automated operations and compliance systems provide our Compliance Department with substantial efficiencies. As part of this ongoing effort, we have implemented a robust case management and surveillance system and increased our Compliance staffing over the past several years to meet the growing regulatory demands faced by industry participants.

Regulatory Compliance

Our securities and derivatives businesses are extensively regulated by U.S. federal and state regulators, foreign regulatory agencies, and numerous exchanges and self regulatory organizations of which our subsidiaries are members. Our approach to regulatory requirements has been to build many regulatory and compliance functions into our integrated order routing, custodial, client onboarding, and transaction processing systems, and augment these systems with experienced employees.

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Compliance Management *(continued)*

Anti-Money Laundering

We are fully committed to combating money laundering and other financial crimes, upholding the highest standards of integrity, and providing a safe and secure financial ecosystem. To achieve these goals, we maintain robust AML and enhanced due diligence programs that serve as pillars of our risk management framework. Our AML program is designed to detect, prevent, and report any suspicious activities that may be indicative of money laundering, terrorist financing, or other illicit financial activities. We have implemented stringent policies, procedures, and controls that align with global regulatory requirements, industry best practices, and evolving AML frameworks.

In line with regulatory requirements under the USA PATRIOT Act, EU AML Directive, and other rules applicable to our brokerage business, we have established a comprehensive AML program that includes the following:

- AML and client identification.
- Designated AML compliance officers for our electronic brokerage subsidiaries.
- Formal AML training for our AML, client-facing, and other relevant employees.
- Regular independent audits of our AML program.
- AML Surveillance and Screening:
  - We screen using a mix of automated and manual processes structured to comply with regulations in various jurisdictions.
  - We have designed and implemented restrictions to prevent certain types of high-risk activity, including potentially manipulative patterns of trading and higher-risk patterns of money movement.
  - We collect required information through our new account opening process, and screen against databases for the purposes of identity verification and for review of potential negative information. In particular, we screen applicants, existing clients, and relevant associated parties against the U.S., UK, EU, UN, and other relevant sanctions lists, negative news databases, and our own internal red flag list of persons and entities with which we do not wish to do business.
  - We generate and review a sophisticated suite of surveillance reports and queues to identify potential money laundering, market manipulation or abuse, fraud, and other suspicious activities.

Client Protection

We take a proactive approach to client protection. Our technology drives computations that determine the amount of cash and securities owed to clients daily and segregates funds for the exclusive benefit of clients, along with a conservative buffer, where permitted. We were one of the first broker-dealers approved by FINRA to calculate our client reserve obligation daily (under Rule 15c3-3), while the industry standard is to do so on a weekly or monthly basis.

Sanctions

IBKR is committed to complying with sanctions administered by the U.S. Treasury Department's Office of Foreign Assets Control as well as the UN, EU, UK and other authorities in the countries where IBKR does business. IBKR's Global Sanctions Policy establishes Company wide requirements for managing sanctions compliance risk by identifying and preventing activities prohibited by relevant sanctions requirements. We screen all clients and their transactions against relevant government sanctions lists, maintain restrictions to prevent trading in securities or other financial products prohibited by sanctions, and implement measures to prevent access to IBKR's platform from sanctioned jurisdictions, among other things.

Anti-Bribery and Corruption

IBKR's policy prohibits all forms of bribery. We are committed to strict compliance with the U.S. Foreign Corrupt Practices Act and applicable anti-corruption laws in other jurisdictions where IBKR conducts business. Our Global Anti-Bribery and Corruption Policy prohibits employees, officers, directors, and agents from offering, promising, giving, requesting, soliciting, agreeing to accept, or accepting a bribe in connection with IBKR's business in either the public or private sector. Our Global Head of Sanctions oversees our anti-bribery and corruption program with help from local legal and compliance functions within relevant local IBKR subsidiaries. IBKR maintains measures designed to identify and prevent potential bribery and corruption, with potential violations requiring immediate escalation to management or confidentially through our IBKR Hotline, EthicsPoint.

Anti-Fraud, Antitrust and Anti Competitive Behavior

All employees, officers, and directors must comply with applicable antitrust and similar laws that regulate competition in the countries in which we operate. We have zero tolerance for fraud, and expect all employees to conduct themselves accordingly.

Appendix

GHG Metrics

Metrics[1]	Group			North America			EMEA			APAC		
	FY 2025[2]	FY 2024[3]	FY 2022[4]	FY 2025	FY 2024	FY 2022	FY 2025	FY 2024	FY 2022	FY 2025	FY 2024	FY 2022
Total tCO_2e (location-based)	**75,558.75**	2,835.07	3,019.77	62,568.83	1,303.93	1,389.61	9,232.85	390.53	486.63	3,757.07	1,140.61	1,143.53
Total tCO_2e (market-based)	**73,201.35**	269.23	1,858.99	61,433.84	56.57	386.47	8,996.32	105.71	350.76	2,771.19	106.95	1,121.75
Scope 1 & 2 Emissions tCO_2e												
Scope 1 & 2 emissions (location-based)	**2,480.58**	2,688.64	3,019.77	1,158.74	1,272.56	1,389.61	334.98	381.25	486.63	986.87	1,034.83	1,143.53
Scope 1 & 2 emissions (market-based)	**123.18**	122.80	1,858.99	23.75	25.19	386.47	98.45	96.43	350.76	0.98	1.17	1,121.75
Percentage of Change Scope 1 & 2												
Renewable Percentage of Emissions Per Year	**95.03%**	**95.43%**	38.44%									
Market Based % of Positive Change since Base Year	**93.37%**	**93.39%**										
Gross Scope 1: Direct Emissions tCO_2e												
Stationary Energy - Natural Gas	123.11	118.27	209.04	23.75	20.88	18.02	98.43	96.41	190.43	0.93	0.99	0.31
Stationary Energy - Biogas (N2O and CH4 only)	0.02	0.02	0	0	0	0	0.02	0.02	0	0	0	0
Stationary Energy - Diesel (Generator use)	0.05	4.35	3.22	0	4.31	2.87	0	0	0	0.05	0.04	0.64
Stationary Energy - CNG (Vehicle)	0	0.06								0	0.06	
Stationary Energy - Petrol (Vehicle)	0	0.09								0	0.09	
Gross Scope 2: Energy Indirect Emissions tCO_2e												
Scope 2 emissions (location-based)	2,357.40	2,565.84	2,807.50	1,134.99	1,247.37	1,368.72	236.53	284.82	296.20	985.88	1,033.66	1,142.58
Scope 2 emissions (market-based)[5]	0	0	1,646.73	0	0	365.58	0	0	160.33	0	0	1,120.81
Gross Scope 3: Other Indirect Emissions tCO_2e												
Total Scope 3 emissions (market-based)[2]	**73,078.17**	146.43		61,410.09	31.37		8,897.87	9.28		2,770.20	105.78	
Category 1: Goods and Service	31,350.66			21,092.67			8,352.49			1,905.50		
Category 2: Capital Goods	3,533.20			2,823.35			226.13			483.71		
Category 4: Upstream Transportation and Distribution	697.99			678.99			9.28			9.72		
Category 5: Waste Generated in Operations	38.30	44.86		26.82	31.37		6.52	9.28		4.96	4.20	
Category 6: Business Travel	842.30			519.70			144.18			178.43		
Category 7: Employee Commuting	2,098.13			1,766.14			159.27			172.72		
Category 8: Upstream Leased Assets (market-based)	15.17	101.58		0	0		0	0		15.17	101.58	
Category 15: Investments	34,502.42			34,502.42			0			0		
Consumption Scope 1 & 2 (MWh)												
Total Consumption	**7,070.92**	**7,478.67**	**8,542.04**	**4,002.09**	**4,219.98**	**4,527.90**	**1,653.04**	**1,728.34**	**2,417.58**	**1,415.78**	**1,524.92**	**1,596.57**
Total Energy Consumption	**7,070.92**	**7,477.98**	**8,542.04**	**4,002.09**	**4,219.98**	**4,527.90**	**1,653.04**	**1,728.34**	**2,417.58**	**1,415.78**	**1,524.23**	**1,596.57**
Total Electricity	**6,318.78**	**6,700.51**	**7,382.39**	**3,871.04**	**4,087.75**	**4,417.13**	**1,037.29**	**1,088.68**	**1,372.88**	**1,410.46**	**1,524.08**	**1,592.37**
Renewable Energy Purchased through REC / Match Contract	5,963.85	6,356.47	3,929.16	3,871.04	4,087.75	3,313.00	682.35	744.64	584.51	1,410.46	1,524.08	31.65
Green Electricity Supply	354.93	344.04	347.96	0	0	0	354.93	344.04	347.96	0	0	0
Non - Renewable Energy	0	0	3,105.26	0	0	1104.13	0	0	440.41	0	0	1,560.72
Total Stationary Combustion	**752.14**	**778.16**	**1,159.65**	**131.05**	**132.23**	**110.76**	**615.76**	**639.66**	**1,044.69**	**5.33**	**6.26**	**4.20**
Stationary Energy - Natural Gas	677.19	650.52	1,145.83	131.05	115.21	99.44	541.01	529.89	1,044.69	5.13	5.43	1.69
Stationary Energy - Biogas	74.75	109.78	0	0	0	0	74.75	109.78	0	0	0	0
Stationary Energy - Diesel	0.20	17.17	13.83	0	17.03	11.32	0	0	0	0.20	0.15	2.50
Stationary Energy - CNG	0	0.31	0	0	0	0	0	0	0	0	0.31	0
Stationary Energy - Petrol	0	0.38	0	0	0	0	0	0	0	0	0.38	0

GHG Metrics

Metrics			Group		North America		EMEA		APAC	
Waste Consumption (tCO_2e)			**FY 2025**	**FY 2024**	**FY 2025**	**FY 2024**	**FY 2025**	**FY 2024**	**FY 2025**	**FY 2024**
Total Waste Generated			**36.92**	**43.73**	**26.64**	**31.21**	**6.42**	**9.19**	**3.86**	**3.33**
Waste to Landfilled			19.15	25.37	11.38	15.22	4.41	7.34	3.37	2.80
Waste Incinerated			13.25	14.10	13.16	13.66	0.09	0.44	0	0
Waste Recycled			4.35	4.11	1.98	2.22	1.91	1.40	0.46	0.50
Waste Composted			0.16	0.15	0.11	0.11	0.02	0.01	0.03	0.03
Non-Hazardous Waste Generated			36.92	43.73	26.64	31.21	6.42	9.19	3.86	3.33
Hazardous Waste Generated			0	0	0	0	0	0	0	0
Waste Treatment Method (Metric Tonnes & Percentages)	**FY 2025**	**FY 2024**	**FY 2025**	**FY 2024**	**FY 2025**	**FY 2024**	**FY 2025**	**FY 2024**	**FY 2025**	**FY 2024**
Total Hazardous Waste			**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
Total Non-Hazardous Waste			**295.56**	**167.81**	**173.29**	**83.49**	**104.05**	**66.61**	**18.22**	**17.71**
Waste to Landfilled	18.45%	26.41%	54.54	44.32	38.90	23.81	8.87	14.78	6.77	5.74
Waste Combusted with Energy Recovery	25.38%	4.18%	75.01	7.01	61.21	0	13.80	7.01	0	0
Waste Combusted without Energy Recovery	0.00%	25.31%	0	42.48	0	28.82	0	13.66	0	0
Waste Recycled	53.95%	40.65%	159.46	68.21	72.22	29.97	79.54	30.01	7.70	8.23
Waste Composted	2.22%	3.45%	6.55	5.79	0.96	0.89	1.85	1.16	3.75	3.74

Metrics	Group	
Water Use - Operations	**FY 2025**	**FY 2024**
Total Water tCO_2e	**1.38**	**1.12**
Water Consumed & Withdrawn (Megaliters)	**7.44**	5.57
Total % of water use in regions with High/Extremely High baseline water stress[6]	**11.87%**	13.15%
Revenue		
Net Revenues	**$6,205 Million**	$5,002 Million
Energy Intensity Measurements - tCO_2e Metrics		
Total tCO_2e (location-based) / Net Revenue[7]	**12.18**	0.57
Total tCO_2e (market-based) / Net Revenue[7]	**11.80**	0.05
Energy Consumption MWH		
Total Scope 2 (Indirect) MWH / Net Revenue[7]	**1.02**	1.34
Total Scope 1 (Direct) MWH / Net Revenue[7]	**0.12**	0.15
Waste Production Tons		
Total waste production in Tons / Net Revenues[7]	**0.05**	0.03
Total hazardous waste production in Tons / Net Revenues[7]	**0**	0
Water Withdrawal M[3]		
Total water withdrawal in Cubic Meters / Net Revenue[7]	**1.20**	1.11

1. All metrics are calculated to 2 decimal places and are rounded to the nearest number.
2. 2025 is IBKR's first full year of Scope 3 data capturing. 2025 is our S3 Base Year.
3. Following independent verification for the year 2024, we were informed by our landlords that metrics were incorrectly shared for Scope 1 & 2. We have revised our data on this basis.
4. Base Year Scope 1 & 2.
5. All Scope 2 emissions derive from Direct Purchase Renewable Energy or Purchased Renewable Energy Certificates / Match Contracts.
6. Locations of which IBKR has operational control of office space.
7. For the purpose of these calculations IBKR Net Revenues are represented in USD Millions.

People Metrics

Metrics[1]	Group						North America						EMEA						APAC					
	FY 2025		FY 2024		FY 2023		FY 2025		FY 2024		FY 2023		FY 2025		FY 2024		FY 2023		FY 2025		FY 2024		FY 2023	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
Number of Employees																								
Total	**2,238**	**944**	**2,121**	**877**	**2,081**	**851**	**1,140**	**320**	**1,096**	**316**	**1,074**	**314**	**512**	**244**	**484**	**241**	**478**	**230**	**586**	**380**	**541**	**320**	**529**	**307**
<30 Years	600	288	559	262	564	283	260	67	261	65	254	69	80	38	77	52	82	54	260	183	221	145	228	160
30-39 Years	703	358	674	333	682	303	282	93	259	92	261	92	203	108	193	99	201	97	218	157	222	142	220	114
40-49 Years	531	188	518	173	487	164	285	96	288	94	290	89	159	63	154	57	139	52	87	29	76	22	58	23
50-59 Years	302	84	265	84	254	79	227	47	198	45	188	46	57	30	49	30	47	24	18	7	18	9	19	9
>59 Years	102	26	105	25	94	22	86	17	90	20	81	18	13	5	11	3	9	3	3	4	4	2	4	1
Full or Part Time[2]																								
Full Time	2,209	878	2,096	815	2,063	811	1,126	312	1,086	308	1,067	313	501	191	475	187	471	191	582	375	535	320	525	307
Part Time	6	9	9	8	7	8	5	1	5	1	4	1	1	7	2	7	2	7	0	1	2	0	1	0
Permanent or Temporary[2]																								
Permanent	2,209	878	2,096	815	2,063	811	1,126	312	1,086	308	1,067	313	501	191	475	187	471	191	582	375	535	320	525	307
Temporary	15	12	8	4	1	0	8	5	4	4	0	0	4	4	2	0	0	0	3	3	2	0	1	0

Metrics	Group			North America			EMEA			APAC		
Average Length of service of employees	6.1	6.2	5.7	7.5	7.7	7.1	6.1	6.1	5.5	4.0	4.0	3.5

Metrics	Group			North America			EMEA			APAC		
Health & Safety Accidents												
Accidents / Incidents	13	1	3	8	0	3	1	0	0	4	1	0
Number of injuries and fatalities including no-lost-time injuries reported for contractors relative to one million hours worked	0			0			0			0		
Number of injuries and fatalities reported by contractors while working for the company	0			0			0			0		
Number of employee fatalities resulting from operational accidents	0			0			0			0		
Number of contractor fatalities resulting from operational accidents	0			0			0			0		
Number of lost working days of the employees and contractors	0			0			0			0		
Number of lost working days of the employees only	0			0			0			0		
Number of lost working days of the contractors only	0			0			0			0		
Number of injuries that caused the contractors to lose at least a working day relative to one million hours worked	0			0			0			0		
Total number of injuries among its contractors	0			0			0			0		
Total recordable injury rate (TRIR) of its contractors	0			0			0			0		
Total number of fatalities among its contractors	0			0			0			0		

Metrics	Group	
Percentage of:	**FY 2025**	**FY 2024**
Employee Satisfaction as Reported by the Company	83%	81.37%

People Metrics

Metrics	Group					North America					EMEA					APAC				
Hires & Leavers	**FY 2025**		**FY 2024**		**FY 2023**	**FY 2025**		**FY 2024**		**FY 2023**	**FY 2025**		**FY 2024**		**FY 2023**	**FY 2025**		**FY 2024**		**FY 2023**
Total Hires	**567**		**363**		**505**	**200**		**131**		**228**	**112**		**82**		**114**	**255**		**150**		**163**
Total Leavers	**377**		**344**		**373**	**154**		**125**		**146**	**74**		**83**		**76**	**149**		**136**		**151**
Employee Turnover Data																				
Annual Turnover Rate[3]	12.20%		11.74%		12.32%															
Age	**FY 25**	**FY 25%**	**FY 24**	**FY 24%**	**FY 23**	**FY 25**	**FY 25%**	**FY 24**	**FY 24%**	**FY 23**	**FY 25**	**FY 25%**	**FY 24**	**FY 24%**	**FY 23**	**FY 25**	**FY 25%**	**FY 24**	**FY 24%**	**FY 23**
<30 Years	347	61%	226	62%	298	96	48%	76	58%	118	40	36%	36	44%	60	211	83%	114	76%	120
30-39 Years	140	25%	84	23%	116	55	28%	29	22%	50	49	44%	25	30%	28	36	14%	30	20%	38
40-49 Years	46	8%	35	10%	63	25	13%	15	11%	39	14	13%	15	18%	20	7	3%	5	3%	4
50-59 Years	28	5%	17	5%	25	20	10%	11	8%	18	7	6%	6	7%	6	1	0%	0	0%	1
>59 Years	6	1%	1	0%	3	4	2%	0	0%	3	2	2%	0	0%	0	0	0%	1	1%	0
Gender																				
Female	192	34%	124	34%	151	49	25%	31	24%	55	38	34%	33	40%	44	105	41%	60	40%	52
Male	375	66%	239	66%	354	151	76%	100	76%	173	74	66%	49	60%	70	150	59%	90	60%	111
Leavers																				
Age																				
<30 Years	166	44%	153	44%	163	53	34%	50	40%	49	23	31%	22	27%	18	90	60%	81	60%	96
30-39 Years	110	29%	104	30%	124	33	21%	23	18%	43	25	34%	38	46%	32	52	35%	43	32%	49
40-49 Years	50	13%	49	14%	50	30	19%	25	20%	27	16	22%	17	20%	18	4	3%	7	5%	5
50-59 Years	30	8%	26	8%	30	20	13%	15	12%	23	8	11%	6	7%	6	2	1%	5	4%	1
>59 Years	21	6%	12	3%	6	18	12%	12	10%	4	2	3%	0	0%	2	1	1%	0	0%	0
Gender																				
Female	129	34%	121	35%	119	46	30%	37	30%	31	36	49%	33	40%	27	47	32%	51	38%	61
Male	248	66%	223	65%	254	108	70%	88	70%	115	38	51%	50	60%	49	102	68%	85	63%	90
Voluntary	298	79%	283	82%	325	108	70%	98	78%	117	53	72%	56	67%	65	137	92%	129	95%	143
Involuntary	79	21%	58	17%	48	46	30%	26	21%	29	21	28%	26	31%	11	12	8%	6	4%	8

Metrics	Group				North America				EMEA				APAC			
Average Training Hours	**FY 2025**	**FY 2024**	**FY 2023**	**FY 2022**	**FY 2025**	**FY 2024**	**FY 2023**	**FY 2022**	**FY 2025**	**FY 2024**	**FY 2023**	**FY 2022**	**FY 2025**	**FY 2024**	**FY 2023**	**FY 2022**
All Staff	15.70	13.10	14.02	13.36	15.70	11.28	12.75	11.77	12.12	13.73	14.57	13.20	15.84	14.59	15.66	16.00
Mandatory Training Completion Rates																
Anti-Money Laundering & Terrorism	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Information & Cyber Security	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Data Protection	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Communication	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Anti-Bribery and Corruption	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Enterprise Risk Management	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
AI Training	100%				100%				100%				100%			
Training and Development Expenditure																
Average	$224.96	$179.46	$197.00	$166.95												

1. Metrics are based on reportable employee data.
2. Employee categories such as contractors, zero hour workers, and temps are not included in these figures but are included in our total reported employees.
3. Annual Turnover calculations are calculated differently to employee retention. As such these percentages intentionally do not align.

Appendix A – Governance Table

Information Required	Location or Reference	Page Number or Information
Leadership and Governance Disclosure Topics		
Audit Committee Structure	Proxy Statement	Page 7: Audit Committee; Page 9: Summary of Board Membership and Number of Committee Meetings
Auditor Change	Proxy Statement	Page 35: Item 2: Ratification of Appointment of Independent Registered Public Accounting Firm
Auditor Fees	Proxy Statement	Page 35: Fees Paid to Independent Registered Public Accounting Firm
Board Diversity	Proxy Statement	Page 31-34: Board Diversity
Board Experience	Proxy Statement	Page 31-34: Nominees for Election to our Board and Board Skills Matrix
Board Independence	Proxy Statement	Page 6: Controlled Company Status, Director Independence, and Family Relationships of Directors and Executive Officers
Board Tenure	10K	Pages 116-117: Executive Officers and Directors of Interactive Brokers Group Inc.
CEO Pay	Proxy Statement	Page 17: Summary Compensation Table
Conflict of interest policies or description of how the board ensures that conflicts are prevented or mitigated	Proxy Statement	Page 30: Review, Approval or Ratification of Transactions with Related Persons
Director Appointment & Removal	Proxy Statement	Page 31: Item 1: Election of Directors
Director Stock Ownership	Proxy Statement	Page 25: Beneficial Ownership of Directors, Named Executive Officers and Owners of more than five percent
LTI Performance Metrics	Proxy Statement	Page 23: Financial Performance Measures
Ownership Structure	10K	Page 3: Our Organizational Structure and Overview of Recapitalization Transactions
Pay for Performance Proxy Materials	Proxy Statement	Page 11: Compensation Discussion and Analysis; Page 11: Setting Executive Compensation; Page 12: Elements of Compensation; Page 21: Pay versus Performance
Pay Magnitude Proxy Materials	Proxy Statement	Page 11: Compensation Discussion and Analysis Page 20: Pay Ratio Disclosure
Proportionality - One Share/One Vote	10K	Exhibit 4.1. Class A common stock voting rights; Class B common stock voting rights
Related Party Transactions	Proxy Statement	Page 30: Review, Approval or Ratification of Transactions with Related Persons
Risk Oversight Proxy Materials	Proxy Statement	Page 6: The Board's Role in Risk Oversight
Say on Pay Proxy Materials	Proxy Statement	Page 11: Compensation Discussion and Analysis; Page 11: Setting Executive Compensation; Page 12: Elements of Compensation
STI Performance Metrics	Proxy Statement	Page 21: Pay versus Performance; Page 11: Compensation Discussion and Analysis; Page 12: Elements of Compensation
Total compensation ratio of highest paid individual to the median annual compensation of all employees	Proxy Statement	Page 21: The median of the annual total compensation of all employees of our Company (other than our Chief Executive Officer and President) was approximately $111,200; The annual total compensation of our Chief Executive Officer and President was $19,669,486 (as disclosed in the Summary Compensation Table herein); Based on this information, the ratio of the annual total compensation of our Chief Executive Officer and President to the median employee was 177 to 1.
Voting Structures	Proxy Statement	Page 2: Voting Instruction and Information

Appendix B – Sustainability Accounting Standards Board (SASB) Index

Information Required	Disclosure Number	Disclosure Metric	Location or Reference
Investment Banking & Brokerage			
Employee Diversity & Inclusion	FIN-IB-330a.1	Percentage of (1) gender and (2) diversity group representation for (a) executive management, (b) non-executive management, (c) professionals, and (d) all other employees	IBKR 2025 Sustainability report, “People Metrics”. Page 42.
Incorporation of Environmental, Social & Governance Factors in Investment Banking & Brokerage Activities	FIN-IB-410a.1	Revenue from (1) underwriting, (2) advisory and (3) securitization transactions incorporating integration of environmental, social and governance (ESG) factors, by industry	Not applicable to IBKR’s business model, except for what is described on Pages 9 and 10.
	FIN-IB-410a.2	(1) Number and (2) total value of investments and loans incorporating integration of environmental, social and governance (ESG) factors, by industry	IBKR does not provide loans and investments other than margin loans. Not applicable to IBKR’s business model.
	FIN-IB-410a.3	Description of approach to incorporation of environmental, social and governance (ESG) factors in investment banking and brokerage activities	Interactive Brokers is not a bank, investment or asset management organization except for what is described on Page 25. IBKR is an electronic platform that does not sell products or advise clients. ESG is integrated in our platform as described in IBKR 2025 Sustainability Report “ESG Integration in our products”, Page 26.
Business Ethics	FIN-IB-510a.1	Total amount of monetary losses as a result of legal proceedings associated with fraud, insider trading, antitrust, anti-competitive behavior, market manipulation, malpractice, or other related financial industry laws or regulations	IBKR did not have monetary losses as a result of material legal proceedings.
	FIN-IB-510a.2	Description of whistleblower policies and procedures	IBKR 2025 Sustainability Report “Ethics and Integrity at Interactive Brokers”, Page 34.
Professional Integrity	FIN-IB-510b.1	(1) Number and (2) percentage of licensed employees and identified decision-makers with a record of investment-related investigations, consumer-initiated complaints, private civil litigations, or other regulatory proceedings	Zero employees with investigations or complaints initiated in 2025. IBKR is an electronic platform that does not sell products, advise clients, or provide clients with human financial advisors. As such, complaints against individuals are very rare.
	FIN-IB-510b.2	Number of mediation and arbitration cases associated with professional integrity, including duty of care, by party	IBKR has one material incident associated with professional integrity as disclosed in our 10-K.
	FIN-IB-510b.3	Total amount of monetary losses as a result of legal proceedings associated with professional integrity, including duty of care	During 2025, the Company was subject to legal proceedings arising out of our business operations, including lawsuits and arbitrations, as well as other actions and claims. Material proceedings for the Company are disclosed in our 2025 10-K Annual Report.
	FIN-IB-510b.4	Description of approach to ensuring professional integrity, including duty of care	IBKR 2025 Sustainability Report “Ethics and Integrity at Interactive Brokers”, Page 34.
Systemic Risk Management	FIN-IB-550a.1	Global Systemically Important Bank (G-SIB) score, by category	Not applicable to IBKR’s business model.
	FIN-IB-550a.2	Description of approach to integrate results of mandatory and voluntary stress tests into capital adequacy planning, long-term corporate strategy, and other business activities	IBKR 2025 Sustainability report, "Enterprise Risk Management". Page 35.
Employee Incentives & Risk Taking	FIN-IB-550b.1	Percentage of total remuneration that is variable for Material Risk Takers (MRTs)	Not applicable to IBKR's business model.
	FIN-IB-550b.2	Percentage of variable remuneration of Material Risk Takers (MRTs) to which malus or clawback provisions were applied	Not applicable to IBKR's business model.
	FIN-IB-550b.3	Discussion of policies around supervision, control, and validation of traders’ pricing of Level 3 assets and liabilities	Not applicable to IBKR's business model. IBKR does not have material level 3 assets and liabilities.
Consumer Finance Standards			
Customer Privacy	FN-CF-220a.1	Number of account holders whose information is used for secondary purposes	Refer to Interactive Brokers Group Privacy Policy found on our website.
	FN-CF-220a.2	Total amount of monetary losses as a result of legal proceedings associated with customer privacy	IBKR did not have monetary losses as a result of material legal proceedings.
Data Privacy & Security	FN-CF-230a.1	Description of approach to identifying and addressing data security risks, including use of third-party cybersecurity standards.	IBKR 2025 Sustainability report, “Cyber & Information Security”. Page 32.

Appendix C – GHG Verification

RAMBOLL

LIMITED ASSURANCE VERIFICATION OPINION

Client **Interactive Brokers Group**
Date **May 29, 2026**
Reporting Period **1st January 2025 to 31st December 2025**
Assurance Team **Brooke Dillon, Alice Roberts, Devin Pascoe, Ramboll**

Introduction

This Limited Assurance Verification Opinion has been prepared for Interactive Brokers Group, Inc. (IBG) by Ramboll Americas Engineering Solutions, Inc. in relation to IBG's FY2025 GHG statement. This verification:

1. Was performed in accordance with the specification and guidance defined in ISO 14064-3:2019.
2. Provides limited assurance on whether IBG's FY2025 statement, covering Scope 1, 2, and selected Scope 3 greenhouse gas (GHG) categories, is free from material misstatement and prepared in accordance with the specific criteria.

Applicable Criteria

The criteria used to compile and assess the GHG statement is based on the principles of Completeness, Transparency, Accuracy, Consistency and Relevance and the following criteria:

- World Resources Institute (WRI)/World Business Council for Sustainable Development (WBCSD) Greenhouse Gas (GHG) Protocol Corporate Accounting and Reporting Standard.

Scope

The GHG statement relates to the following against which verification testing was conducted:

Categories:

- Scope 1 – Direct GHG emissions from on-site fuel combustion of natural gas and diesel.
- Scope 2 – GHG emissions from purchased and consumed electricity and steam.
- Scope 3 – Category 1 Purchased Goods and Services
- Scope 3 – Category 2 Capital Goods
- Scope 3 – Category 4 Upstream Transportation and Distribution
- Scope 3 – Category 5 Waste Generated in Operations
- Scope 3 – Category 6 Business Travel
- Scope 3 – Category 7 Employee Commuting
- Scope 3 – Category 8 Upstream Leased Assets
- Scope 3 – Category 15 Investments

Time periods:

- FY25 – 1st January 2025 to 31st December 2025

Responsibilities

The management of IBG is responsible for the preparation and fair presentation of the GHG statement in accordance with the specified criteria, including all institutional, managerial, and technical arrangements made for the collection of data, preparation of the GHG statement, and implementation of steps to manage the quality of the GHG statement.

Confidential

It is Ramboll's responsibility to express an independent limited assurance verification opinion on the GHG statement in accordance with our contract with IBG.

Methodology

The following work was performed by the verification team using a risk-based approach in order to test the GHG information and associated GHG statement:

- Reviewed the reporting organization, roles and responsibilities, tools used and information flow in order to assess the correct understanding and application of criteria.
- Compared a sample of reported data and primary evidence.
- Performed an arithmetic verification of calculations.
- Reviewed emission factors used within the calculations.
- Reviewed renewable energy contracts (RECs).
- Conducted an analytical review, analysing changes between the previous year's data and the current year data.
- Reviewed the internal controls which have been implemented to ensure the reliability of reported data.
- The verification team also reviewed the methodology and documentation's alignment with the WRI/WBCSD GHG Protocol.

The procedures performed in a limited assurance engagement are less extensive in nature, timing, and extent than those performed in a reasonable assurance engagement and, accordingly, a lower level of assurance is obtained.

Materiality

A materiality threshold of 5% was applied.

Intended Users

The intended users of this verification statement are the Management of IBG and its stakeholders.

Statement of Independence and Competence

Ramboll is a leading sustainability consultancy, operating in more than 35 countries and providing services including engineering; quality, environmental, social, and ethical consultancy, auditing, and training; and environmental, social and sustainability report assurance. The Ramboll team affirms our independence from IBG, being free from bias and conflicts of interest with the organization, its subsidiaries, and stakeholders. The assurance team was assembled based on their knowledge, experience, and qualifications for this assignment, including experience in inventory verification and assurance of environmental data.

Limited Assurance Conclusion

Based upon the procedures performed and the evidence obtained, there is no evidence that IBG's FY2025 GHG statement, comprising scope 1, scope 2 and selected Scope 3 categories summarized in Table 1:

- is not materially correct and not a fair representation of the GHG data and information; and
- has not been prepared in accordance with the requirements defined by the WRI/WBCSD GHG Protocol as agreed.

Confidential

Table 1: Summary of IBG's FY2025 Scope 1, 2 and 3 GHG Statement

Category	FY25
Scope 1 ($MTCO_2e$)	123.18
Scope 2 Location-based ($MTCO_2e$)	2,357.40
Scope 2 Market-based ($MTCO_2e$)	0
Scope 3 Category 1 Purchased Goods and Services ($MTCO_2e$)	31,350.66
Scope 3 Category 2 Capital Goods ($MTCO_2e$)	3,533.20
Scope 3 Category 4 Upstream Transportation and Distribution ($MTCO_2e$)	697.99
Scope 3 Category 5 Waste Generated in Operations ($MTCO_2e$)	38.30
Scope 3 Category 6 Business Travel ($MTCO_2e$)	842.30
Scope 3 Category 7 Employee Commuting ($MTCO_2e$)	2,098.13
Scope 3 Category 8 Upstream Leased Assets ($MTCO_2e$)	15.17
Scope 3 Category 15 Investments ($MTCO_2e$)	34,502.42
TOTAL ($MTCO_2e$)	75,558.75

Devin Pascoe
Lead Verifier

Brooke Dillon
Principal

On behalf of:
Ramboll
333 Bush St, Suite 2500
San Francisco, California
U.S.

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