



DIVERSITY AND INCLUSION AT BAWAG GROUP

December 2025

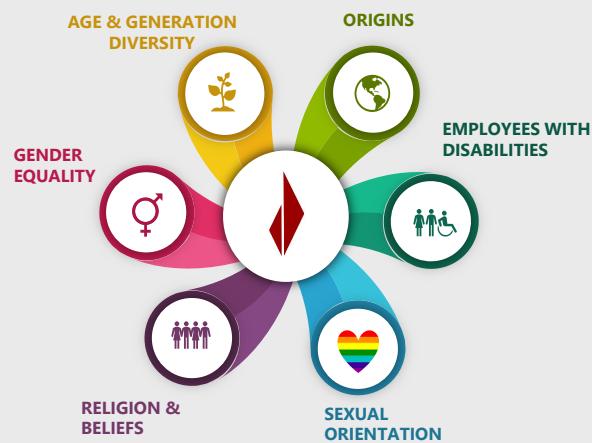
DIVERSITY AND INCLUSION

December 2025

All employees of BAWAG Group, whether full time or part time, are to be treated fairly and equally, regardless of **age, gender, gender identity, socio-economic background, disabilities, sexual orientation, origins (national and ethnic) or religion and beliefs.**

We **decline all forms of discrimination** and see **diversity and equal opportunities** as a **strength** and **competitive advantage**.

We take a **strong stance against** all forms of **mobbing, sexual harassment, intimidation and violence.**



01 | DIVERSITY AND INCLUSION IN BAWAG GROUP

Commitment by Management

- BAWAG Group lives diversity through its diverse Management Board and employees
- We signed the **Diversity Charter** of the Austrian Federal Economic Chamber in 2010
- **Statement** in our **Code of Conduct** applicable to employees, Management Board and Supervisory Board
- We are a member of the **UN Global Compact** and commit to these principles
- We commit to the principles of the **UN Women's Empowerment Program**
- Our company values are based on the **ILO Convention** and **the freedom of association** which ensures that everyone is free to form and participate in groups
- In our actions and conduct we consider **human rights**, including the OECD Guidelines and the UN Guiding Principles on Business and Human Rights



DIVERSITY AND INCLUSION

December 2025

Commitment by Management

- Our **recruiting process** is designed to **prevent unconscious bias**
- We use **gender-neutral wording** in our job advertisements
- We raise awareness to **avoid stereotyping** in the **recruiting process**

Trainings

- **Diversity values** are **communicated** in leadership and potential programs
- **Online training** on diversity for all employees via our online training tool goodhabitz
- Specific **diversity trainings** on unconscious bias for recruiters and hiring managers

Raising awareness through communication

- CEO Newsletters
- Through our **internal communication platforms** (Intranet and MIA) and **social media**
- In our communication we pay attention to taking diversity into account and preventing stereotyping

02 | AGE & GENERATION DIVERSITY

We believe that age diversity in the workspace **brings innovation** and **improves performance**. We benefit from **mixing** the diverse strengths and perspectives of **younger** and **older employees**.

4 Generations 1 Organization:

4%	36%	44%	16%
BOOMER 1946-1964	GENERATION X 1965-1980	GENERATION Y 1981-1996	GENERATION Z 1997-2010

Our measures:

- In the hiring process, age is **no determining factor**
- A certain **age is no prerequisite** for a promotion, education, or training
- We have **performance-related, age-independent remuneration systems**
- We take **measures to maintain the health** of our employees (e.g., company doctor, company health benefits, sports club)
- Our office is equipped with **ergonomic workstations**

DIVERSITY AND INCLUSION

December 2025

03 | ORIGINS

We **strive to attract** and **retain employees with diverse national and ethical backgrounds** to build a workforce that represents the diversity of our society. We strongly believe the diversity of our employees helps us to **work better together** and brings **greater innovation** for our clients and our company.

 **EMPLOYEES
FROM OVER
50 NATIONS**

Our measures:

- In the hiring process, we give the **same opportunities** no matter where applicants come from or what color they have
- A certain **origin is no prerequisite** for promotion, bonus, education, or training
- We provide **German** and **English language courses** for our employees
- To improve the **intercultural competence** of our employees, we offer **online training** via our online training tool goodhabitz for all employees

04 | GENDER EQUALITY

We want our workforce to provide **gender equality** and **equal opportunities for women and men**. We strive to maintain and increase the number of female leaders in our company.

Overall gender distribution



WOMEN EMPOWERMENT PLAN SINCE 2012

- Raising awareness
- Equal career opportunities
- Financial equality
- Promoting a better balance between career and family for women and men

Our measures:

- In the hiring process, women and men are given **equal opportunities**
- Among the participants in our **potential and leadership programs**, we value a balanced number between women and men
- We **support employees returning from parental leave and encourage part-time leadership roles**
- With the **BAWAG Group FeMale Mentoring Program** and our **Women's Initiative** we want to further encourage and empower women. Since 2014 men are also actively invited to participate. The new direction promotes interdisciplinary exchange and strengthens cross-gender understanding and collaboration within our company.



DIVERSITY AND INCLUSION

December 2025

05 | EMPLOYEES WITH DISABILITIES

We strive to be an employer that makes work **accessible to all** and further **includes** and **supports** employees with disabilities.

Our measures:

- In our **recruiting process**, we apply the same standards for applicants regardless of disabilities
- We consider the **individual situation** of employees with disability in the **design** and **deployment of work**
- We consider **accessibility at all levels**
 - office and workstation for employees
 - accessible website and branches for customers
- **Workstation can be individually designed** according to employees needs
- Employees with disabilities receive **additional vacation days** according to our collective agreement

06 | SEXUAL ORIENTATION

We aspire a workplace where every employee can be their authentic self and **express** their **sexual orientation** with pride and confidence.

Our measures:

- Sexual orientation is **not considered** in any decisions, such as
 - Recruiting process
 - Job assignments
 - Promotions
 - Remuneration
- **Social benefits** are available regardless of sexual orientation
 - Nursing leave
 - Paternity leave
 - Dad months
- When designing external and internal communication materials, **we commit ourselves** to diversity. We don't want to transport any stereotypes through visual language.

DIVERSITY AND INCLUSION

December 2025

07 | RELIGION & BELIEFS

BAWAG Group fosters a **work climate of acceptance and understanding toward all religions, worldviews and lifestyles**. We accept and appreciate different beliefs, views and opinions.

Our measures:

- We **tolerate different religious beliefs, political opinions, and philosophical beliefs**. We strive to avoid conflicts by talking to each other and trying to understand and respect different point of view
- Religious affiliation, world view or lifestyle are not **considered** in any decisions, such as
 - Recruiting process
 - Job assignments
 - Promotions
 - Remuneration
- We encourage employees and managers to respect practices of religion when **scheduling working hours or breaks** (whenever possible)

All major religious groups are represented among BAWAG Group employees.

Tolerance and sensibility in multi-cultural teams is important to us as an organization.

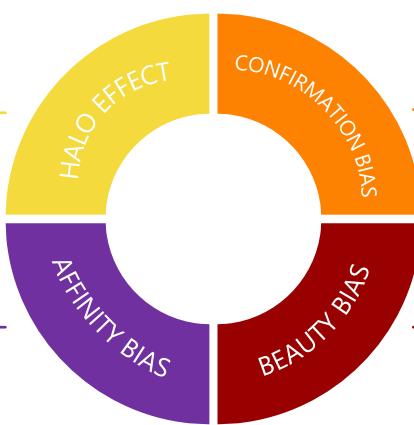
08 | PREVENTING UNCONSCIOUS BIAS

Unconscious bias is a behavioral tendency to judge people and situations based on unconscious perceptual and learning mechanisms.

Over **175 biases** determine thinking and influence decisions.

First step to prevent unconscious bias is to **accept that we all have it**. By being aware of how it influences our perception and decisions, we can **face unconscious bias**.

The tendency for **positive impressions** in **one area** to positively **influence** one's opinion or feelings in **other areas**



The tendency to interpret **new evidence** as **confirmation** of one's **existing beliefs or theories**

The tendency to **prefer people** who **share qualities with us or someone we like**

The tendency to **assume** that people who are **physically attractive** also possess **other socially desirable personality traits**



DIVERSITY AND INCLUSION

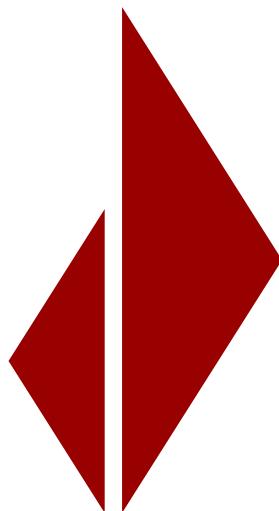
December 2025

HOW TO TACKLE UNCONSCIOUS BIAS IN THE WORKPLACE:

- **Slow down** - unintentional bias is more likely when you make fast decisions.
- **Avoid** making **assumptions** or relying on **gut instinct**.
- **Don't stereotype** individuals or groups (e.g., women – men, older – younger generations).
- **Speak out** if you notice bias in your team or by your managers.
- Learn more about cultural diversity and unconscious bias in the online training programs.

09 | QUESTIONS & CONTACT

If you have any questions regarding diversity and inclusion or complaints of discrimination in the workplace in BAWAG Group contact hr@bawaggroup.com



**BAWAG
Group**

IMPORTANT DISCLAIMER: This presentation is prepared solely for the purpose of providing general information about BAWAG Group, Wiedner Gürtel 11, 1100 Wien. The information does not constitute investment or other advice or any solicitation to participate in investment business. This presentation does not constitute an offer or recommendation to purchase any securities or other investments or financial products. In respect of any information provided past performances do not permit reliable conclusion to be drawn as to the future performances. BAWAG Group does not make any representation, express or implied, as to the accuracy, reliability or completeness of the information contained in this presentation. BAWAG Group disclaims all warranties, both express and implied, with regard to the information contained in this presentation. This presentation contains forward-looking statements relating to the business, financial performance and results of BAWAG Group or the industry in which BAWAG Group operates. These statements may be identified by words such as "expectation", "belief", "estimate", "plan", "target" or "forecast" and similar expressions, or by their context. These statements are made on the basis of current knowledge and assumptions and involve risks and uncertainties. Various factors could cause actual future results, performance or events to differ materially from those described in these statements and neither BAWAG Group nor any other person accepts any responsibility for the accuracy of the opinions expressed in this presentation or the underlying assumptions. No obligation is assumed to update any forward-looking statements. In no event shall BAWAG Group be liable for any loss, damages, costs or other expenses of any kind (including, but not limited to, direct, indirect, consequential or special loss or loss of profit) arising out of or in connection with any use of, or any action taken in reliance on, any information contained in this presentation. BAWAG Group assumes no obligation for updating the provided information in this presentation. The content in this presentation are not to be relied upon as a substitute for professional advice. This presentation shall not be forwarded to any third party.