

DIVERSITY AND INCLUSION AT BAWAG GROUP

December 2025

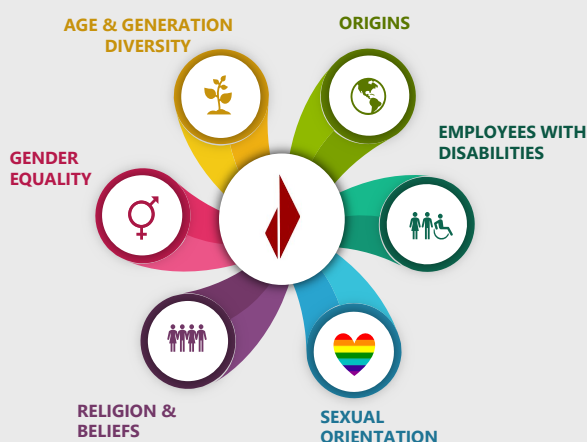
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All employees of BAWAG Group, whether full time or part time, are to be treated fairly and equally, regardless of **age, gender, gender identity, socio-economic background, disabilities, sexual orientation, origins (national and ethnic) or religion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



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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%

BOOMER
1946-1964

36%

GENERATION X
1965-1980

44%

GENERATION Y
1981-1996

16%

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**



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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.



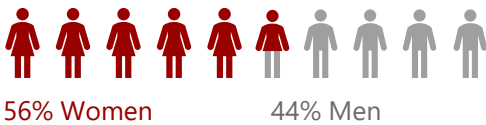
Our measures:

- 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.



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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.



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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**



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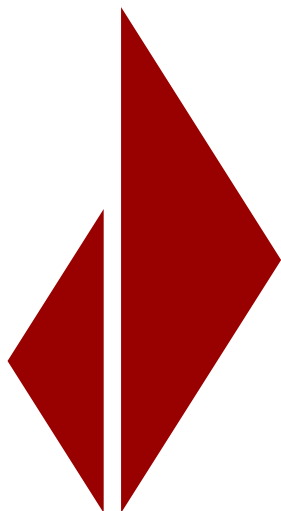
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HOW TO TACKLE UNCONCIOUS BIAS IN THE WORKPLACE:

- **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

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