



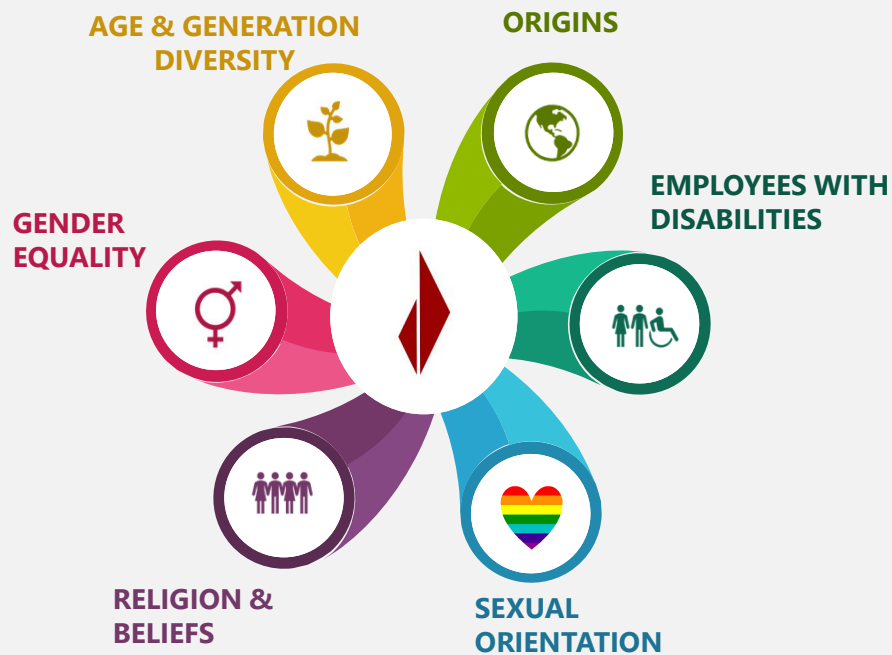
DIVERSITY AND INCLUSION AT BAWAG GROUP



BAWAG Group is striving to be a meritocracy. The Management Board takes a great deal of pride in ensuring our company values are individual based on merits without bias towards age, gender, gender identity, color, ethnicity, sexual orientation, disability or religion.

This is what makes us a truly unique organization.

*Andrius Abuzackouk
Chief Executive Officer*



All employees of BAWAG Group, whether full time or part time, are to be treated fairly and equally, regardless of **age, gender, gender identity, 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.**

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

Recruiting process



- 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
- 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



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:

6%	BOOMER 1946-1964
36%	GENERATION X 1965-1980
44%	GENERATION Y 1981-1996
15%	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**



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 goodhabitzz for all employees



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



56% Women

44% Men

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 Women's Mentoring Program** and our **Women's Initiative** we want to further encourage and empower women in our company



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



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.



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.

All major religious groups are represented among BAWAG Group employees

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

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)

PREVENTING UNCONSCIOUS BIAS

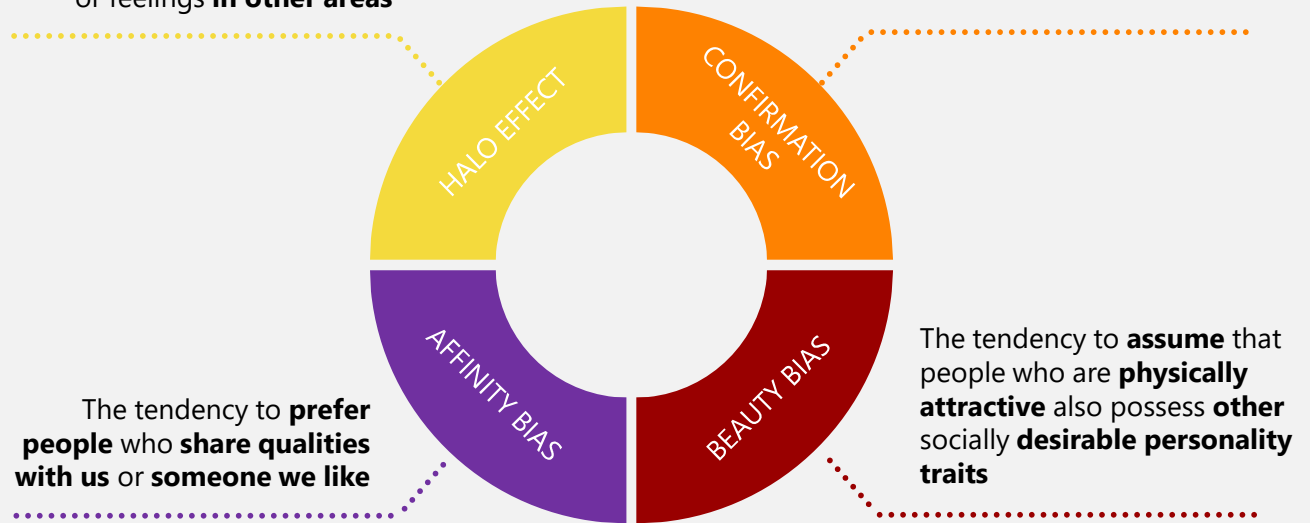
Unconscious bias is a behavioral tendency to judge people and situations based on unconscious perceptual and learning mechanisms.

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**

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.

QUESTIONS & CONTACT



If you have any questions regarding diversity and inclusion in BAWAG Group contact hr@bawaggroup.com

