

DZ HYP's DIVERSITY POLICY

Preamble

Our focus is on people.

As part of the cooperative financial services network, we believe that "What one person can't do alone, many can!" The power of community is THE central idea for us. We rely on a corporate culture that promotes partnership, dialog and performance in equal measure.

In this context, the diversity of our employees is a key component of our company's success. We are convinced that diversity creates efficiency, promotes ideas, drives innovation and makes us stronger as DZ HYP. Our goal is to promote diversity and to live an appreciative corporate culture with equal opportunities for all employees.

As DZ HYP, we signed the **Charter of Diversity** in 2012. The Charter of Diversity is an employer initiative to promote diversity in companies and institutions, which stands up for an appreciative and unprejudiced working environment. Since then, the idea of diversity has been firmly anchored in our DNA. We strive for a tolerant working environment in which all forms of discrimination are excluded. Our collaboration is characterized by mutual respect and trust. Working together as equals is important to us and helps us move forward.

We aim to continuously and purposefully develop measures to promote diversity at DZ HYP. Thanks to a corporate culture that is open to communication, all employees can play an active role and help shape our corporate culture.

This policy serves as a guideline for our internal and externally visible actions.

Support from the HR department and our managers

At DZ HYP, we want to support, challenge and encourage all employees in their professional development and career paths, regardless of certain personal characteristics*. We want to support our employees in recognizing and developing their potential, contributing their skills and reconciling and achieving their professional and personal goals. The annual employee appraisals also serve this purpose.

* Age, ethnic origin and nationality, gender and gender identity, physical and mental abilities, religion and ideology, sexual orientation, social origin.

Mixed teams: From recruiting to cooperation

For us, it goes without saying that we select our employees regardless of certain personal characteristics. As a matter of principle, we strive for a balanced composition and rely on cooperation in mixed teams, as these are demonstrably more successful due to synergy effects, different perspectives and the resulting more innovative ideas.

Gender equality

The Second Management Positions Act (FüPoG II) aims to increase the proportion of women in management positions with binding targets. Back in 2011, the DZ BANK Group's Board of Managing Directors agreed in a letter of intent that the proportion of women in management positions should be further increased. In October 2025, the DZ HYP Management Board set new targets for the proportion of women at divisional and departmental management level, which are to be achieved by the end of October 2030. The target for divisional management is 31.25 per cent and for departmental management 30 per cent. In addition, DZ HYP is pursuing the goal of maintaining the proportion of women on the Management Board at 33.33 per cent and on the Supervisory Board at 27.78 per cent by the end of July 2028. Our guidelines for filling management positions serve to raise awareness of gender equality. In general, we ensure a balanced gender ratio for all positions.

Networked together

To promote female potential, we have established various networking opportunities. As DZ HYP, we pay the annual membership fees for special women's networks and are also creating a strong platform for women in management and expert positions within DZ HYP with our future internal women's network. Our approach to promoting women is intended to include all female employees and is not limited to management positions. We strive for a more balanced composition at all levels and in all expert positions. By promoting women at an early stage, we can increase the chances of getting women into positions of responsibility more quickly.

Flexible together

Work and family, management responsibility and private life – all of these must be compatible.

Contemporary and flexible working time models combining both operational requirements and the personal interests of employees are, among other things, a decisive success factor for diversity in companies.

At DZ HYP, we try to take into account the individual needs of employees in their working lives through flexible working hours, mobile working, needs-based workplace equipment and the ability to adapt working hours to personal challenges. There are also various options for taking time out from everyday working life. With the option of sabbaticals or the purchase of additional vacation days, we try to meet all needs.

Mastering different stages of life together

We have been certified by **berufundfamilie Service GmbH** since 2013. Our work-life balance services are assessed in regular audits. The award is a seal of quality for companies with a particularly family- and life-phase-conscious HR policy.

With the **pme-familienservice**, we have a strong cooperation partner at our side. From extensive advice and placement services for childcare, to support with caring for relatives, to life coaching – the pme-familienservice supports our employees in mastering different stages of life.

Gender-sensitive communication

We attach great importance to working together as partners, based on mutual appreciation and respect. The way we communicate with each other is also an important part of our culture. Because language shapes our reality. We sensitize all employees to gender-equitable language.

Innovation and experience: Generational diversity

From baby boomers to Generation X and Y to Generation Z – at DZ HYP, we have up to four generations working together every day: different age groups with different goals, needs, skills and experiences. To be and, above all, remain successful, we need to bring these individual goals, needs, skills and experiences together – and in such a way that we benefit from each other. We want to approach each other as equals, work together and learn from each other.

As part of the culture project, we have launched the "Experience meets Innovation" tandem program. The aim is to promote cross-sector and cross-generational exchange by giving expertise and curiosity, competence and creativity, attention to detail and thinking outside the box the chance to come together.

To counteract the effects of demographic change today and close the resulting gaps, we have set ourselves measurable internal targets. By 2024, we want to be no more than 46 years old on average across the bank.

At DZ HYP, we continue to focus increasingly on training young talent. Our various training programs are being continuously developed. We hope that more experienced employees will be willing to pass on their knowledge, take our junior staff by the hand and prepare them for their professional tasks in the best possible way.

In the case of new appointments, we strive for a successful induction and a smooth transition. In the event of age-related departures, we enable early and overlapping replacement of the respective positions. We have established internal knowledge tandems and would also like to promote mentoring programs in the future.

Anti-discrimination

In 2006, the General Equal Treatment Act (Allgemeines Gleichbehandlungsgesetz - AGG) was the first law in Germany to comprehensively regulate protection against discrimination.

At DZ HYP, we do not tolerate inappropriate and discriminatory behavior and have set up an AGG complaints office. We regularly offer mandatory AGG training for employees and managers.