

Guidelines on Human Rights, Diversity and Inclusion at Berlin Hyp

Basic Principles

The aim of the Guidelines on Human Rights, Diversity and Inclusion is a discrimination-free business. For Berlin Hyp, freedom from discrimination means that customers, staff, suppliers other business partners, etc., do not experience any advantages or disadvantages with regard to¹

- race
- colour
- sex
- language
- religion
- political opinion
- other opinion
- national origin
- social origin
- sexual orientation
- property
- birth and
- any other status.

The relevant statutory framework in Germany is the initial starting-point for Berlin Hyp's implementation of human rights, diversity and inclusion, for example Article 1 (2) of the Constitution of the Federal Republic of Germany², the General Equal Treatment Act, the Federal Parental Benefit and Parental Leave Act or the Part-Time and Time-Limitation Act.

These stipulations are supplemented by Berlin Hyp's express recognition of international standards on human rights, diversity and inclusion. In particular, these are:

- The Universal Declaration of Human Rights of the United Nations, in particular the following Articles:
 - Everyone has the right to work, to free choice of employment, to just and favourable conditions of work and to protection against unemployment (Art. 23)
 - Everyone has the right to rest and leisure, in particular to reasonable limitation of working hours and regular holidays with pay (Art. 24)
 - Everyone has the right to a standard of living adequate for the health and well-being of himself and his family, including food, clothing, housing, medical care and necessary social services, and the right to security in the event of unemployment, sickness, disability, widowhood, old age or other lack of livelihood in circumstances beyond his control (Art. 25)
- United Nations Conventions relating to the world of work
 - United Nations Convention on the Elimination of all Forms of Discrimination Against Women
 - United Nations Convention on the Rights of Persons with Disabilities
 - International conventions on the elimination of all forms of racial discrimination
- International Convention on Economic, Social and Cultural Rights
- Conventions and core employment regulations of the Declaration of the International Labour Organisation – on the basis of the four principles freedom of association and

¹ In alignment with the list according to the International Convention on Economic, Social and Cultural Rights, Art. 2.2

² "The German people therefore acknowledge inviolable and inalienable human rights as the basis of every community, of peace and of justice in the world."

the right to collective bargaining, elimination of forced labour, elimination of child labour and the prohibition of discrimination

- European Convention for the Protection of Human Rights and Fundamental Freedoms – in particular Art.11 Freedom of Assembly and Association and Art. 14 Prohibition of Discrimination

Berlin Hyp signed the Charter of Diversity in 2014 in order to make this acknowledgement of human rights, diversity and inclusion outwardly visible.

Implementation of the Guidelines

The Chair of the Board of Management at Berlin Hyp is responsible for the implementation of the Guidelines on Human Rights, Diversity and Inclusion.

In order to operationalise the Guidelines on Human Rights, Diversity and Inclusion, Berlin Hyp has developed and documented overall objectives as well as stipulations relating to particular areas and has reached agreements with the works council. These include:

- General principles of Berlin Hyp AG
- General principles of sustainability
- Ethics guidelines
- The agreement with the works council on equal opportunities and family-friendly working practices
- The “Staff Development Concept” chapter of the Organisation Handbook
- Guidelines on sustainability for suppliers and service providers
- Berlin Hyp’s investment criteria as a supplement to the ethics guidelines
- Company agreement on part-time work for older employees
- Company agreement for the encouragement of staff to structure their professional development
- Company agreement about target-setting procedures for all employees
- Company agreement about health and reintegration management
- Company agreement about the provision of health consultancy services

The infringement of human rights and/or the occurrence of significant discrimination in Berlin Hyp’s core business is fundamentally unlikely, because Berlin Hyp only operates in Germany and neighbouring countries, and only finances office, logistics, retail and residential real estate. If Berlin Hyp receives indications that a business partner infringes human rights or is guilty of discrimination, Berlin Hyp will take up the matter with the business partner. If the indications prove to be correct, Berlin Hyp will require its business partner to end the infringements of human rights and/or discrimination. If the business partner fails to meet this requirement, Berlin Hyp reserves the right to end business relations.

Berlin Hyp places special emphasis on the freedom of association and the right to collective wage bargaining: non-managerial employees of Berlin Hyp have elected a works council on the basis of the Works Constitution Act. This works council is an important, cooperative contact partner for the Bank’s management – in particular as regards human rights, diversity and inclusion. In addition, Berlin Hyp is also a member of the private banks employers’ association and takes over the collective bargaining agreements negotiated by the association with the relevant trade unions for non-managerial employees.

Annex

Diversity Charter

The diversity of modern society, influenced by globalisation and demographic change, characterises business life in Germany. We can only be economically successful if we acknowledge and use existing diversity. This relates to diversity in our workforce and the diverse requirements of our customers, as well as our business partners.

The diversity of our staff with their different skills and talents opens up opportunities for innovative and creative solutions.

The implementation of the Diversity Charter in our organisation aims at creating a working environment free of prejudice. All staff should feel valued, regardless of gender, nationality, ethnic background, religion or ideology, handicap, age, sexual orientation and identity. Acknowledgement and encouragement of this diverse potential creates business advantages for our organisation.

We create a climate of acceptance and mutual trust. This has positive effects on our reputation with business partners and consumers both in Germany and in other countries of the world.

Within the framework of this Charter, we will

1. encourage an organisation culture characterised by mutual respect and appreciation of each and every individual. We create the preconditions for superiors and staff to acknowledge, share and live these values. Managers and superiors have a particular obligation in this context;
2. examine our staff procedures and ensure that they are fair to the diverse skills and talents of all staff as well as fulfilling our performance expectations;
3. acknowledge the diversity of society inside and outside the organisation, appreciate the potential inherent in this and use it profitably for the company or the institution;
4. make the implementation of the Charter the subject of internal and external dialogue;
5. report publicly on an annual basis about our activities and progress in encouraging diversity and appreciation;
6. inform our staff about diversity and involve them in the implementation of the Charter.

We are convinced: living and appreciating diversity has a positive effect on society in Germany.