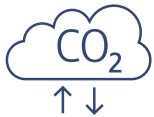


The Helaba Group's commitment to sustainability is reflected in five ESG goals

The Helaba Group's ESG goals

Environment

1



Reduce emissions from our own activities where practicable.

2



Make a contribution through our own actions to achieving the goals of the Paris Agreement.

Social

3



Promote diversity.

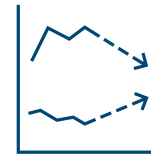
4



Invest in our employees and society.

ESG incl. corporate governance aspects

5



Strive for a good and stable ESG rating position.

ESG targets form a core element of our goal framework and overall bank management. This applies to both operational sustainability management and our activities in the market. These targets also have an impact on our employees' performance-related compensation.

- We are committed to meeting the Paris climate goals and are making a meaningful contribution to their impact in our core business activities. For this reason, we have set ourselves ambitious targets - not only for the bank's own emissions, which we aim to reduce by adopting measures in areas such as real estate, company car and business travel policies as well as IT - but also for our core business.
- Our core business is where we are able to achieve the greatest impact. That is why we want to increase the volume of sustainable business in our market units and, therefore, defined ambitious goals for this in 2021.
- We are investing in our workforce: since 2022 have offered a comprehensive training programme on ESG issues. The basic programme is aimed at all the bank's employees.
- We offer a corporate volunteering programme so that our staff can make a direct contribution to local communities. As soon as the pilot phase is completed, this programme will be available to all employees.