



LEAD IN GREEN

Sustainability Report 2020

YOU DRIVE, WE CARE.

Dear Readers,

2020 was an eventful and challenging year in many ways. The fight against the coronavirus has forced us all to adapt to changing circumstances and deal with increased uncertainty. At DKV, we managed to act quickly and have always been able to successfully keep up with the latest developments. This is consistent with our company motto “You drive, we care.”, as well as our corporate and social responsibility ethos, to which we have always remained true. We have, for instance, ensured the continued safety of our own employees by providing a healthy and safe working environment and have supported and shown solidarity to people in need across Europe through a range of targeted company initiatives and efforts. At the same time, we accelerated our LEAD IN GREEN sustainability programme, made significant progress on climate action and set ourselves new, ambitious climate protection targets:

As early as 2023, we want our own business operations to be climate positive. Furthermore, we aim to actively support our customers in reducing the carbon intensity of their fleets by 30 percent by 2030. With this initiative, we have made climate protection a top priority and the joint responsibility of everyone within and outside of our organisational boundaries, because this goal can only be accomplished together with all our partners.

Determination and innovation are needed to effectively slow the global rise in temperatures. We are determined to actively play our part. For us, sustainability and profitable growth are not mutually exclusive, but actually depend on each other. This is why we have placed sustainability even more firmly at the heart of our corporate strategy in the past year by establishing a new sustainability staff function.

Over the course of the year we have moved closer to reaching our sustainability targets. With the Charge4Europe joint venture, as of the end of 2020, we have connected 125,000 public charging points, thereby doubling our electric vehicle charging network, compared with the previous year. Progress has also been made with regard to the decarbonisation of heavy goods vehicle traffic; for instance, we now offer our customers the biggest independent service network for natural gas fuels – such as LNG and CNG – in Europe, recording far above-average sales growth in these segments.

Joining the UN Global Compact (UNGC) also represented an important step, as it reaffirmed our support of the UN Global Compact’s Ten Principles in the areas of human rights, labour, the environment and anti-corruption. In this Sustainability Report we also describe the measures we are taking to continually advance the integration of the UNGC and its principles into our business strategy, corporate culture and everyday business. We are also committed to sharing this information with our stakeholders using our primary channels of communication.

One of our top priorities, and the title of this year’s Sustainability Report, is: LEAD IN GREEN. Above all, this includes our promise to be at the forefront of driving positive change towards a more sustainable future of mobility in Europe. With this in mind, we hope you will enjoy reading the report and we look forward to engaging and exchanging ideas with you (contact: sustainability@dkv-mobility.com).



Best regards,

Marco van Kalleveen
Chief Executive Officer



Best regards,

Peter Meier
Chief Financial Officer

LEAD IN GREEN

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About this report

» **This Sustainability Report documents the activities of the DKV MOBILITY SERVICES Group (DKV) in the area of sustainability. With its NEXT strategy programme, DKV has decisively integrated sustainability into its corporate strategy and management since 2019. One of the priorities established in this is LEAD IN GREEN: we have set ourselves the goal of being an industry leader in sustainability.**

In this Sustainability Report, DKV informs its stakeholders in a transparent manner about its sustainability strategy and its progress in achieving the goals it has set itself.

The report was prepared for the first time in accordance with the GRI Standards, "core" option.

Since DKV joined the UN Global Compact in November 2020, our Sustainability Reports now also include the **Communication on Progress (COP) in implementing the UN Global Compact's Ten Principles** on human rights, labour, the environment and anti-corruption.



This is our **Communication on Progress** in implementing the Ten Principles of the **United Nations Global Compact** and supporting broader UN goals.

We welcome feedback on its contents.

DKV is not subject to the publication requirements of sections 289b/315b of the German Commercial Code (HGB) for the purposes of the CSR Directive Implementation Act (CSR-Richtlinien-Umsetzungsgesetz, CSR-RUG). However, the structure and content of the Sustainability Report are based on the statutory requirements concerning environmental, social and governance factors (ESG). As part of the reporting processes, we have examined our own business activities, business relationships and our products and services for risks which have, or are likely to have with high probability, a serious negative impact on the

non-financial aspects stated in section 289b HGB. Against the background of a net risk assessment and compliance with the general statutory requirements concerning the selection of the material content of the report, we have no risks within the meaning of the law to report.

We have been guided by the company motto "You drive, we care." for many years. At the heart of this are our customers.

In order to lend focus to the customers' perspective of sustainability, we have added the criterion of +C for customers to the traditional dimensions.

Content that helps our customers to move towards green mobility is labelled accordingly. Throughout this Sustainability Report we also refer to the respective GRI data and other sustainability standards using symbols at the top of the page (see image below for example of this).

ESG+C: E UNGC: Principle 8

GRI: 102-45, 102-46, 102-48

12 RESPONSIBLE CONSUMPTION AND PRODUCTION

13 CLIMATE ACTION

The reporting focuses, in accordance with the standards of the Global Reporting Initiative (GRI), on the principles of stakeholder inclusiveness, sustainability context, materiality and completeness.

The structure of the report is based on the dimensions ESG+C, namely Environmental, Social, Governance and Customers.

These four dimensions also make up DKV'S fields of action.

From January to February 2021 we interviewed our internal and external stakeholders in the course of a materiality assessment. The results of the assessment are included in the report. With this, the Sustainability Report covers all of the material economic, environmental and social topics that are of importance to DKV and relevant for stakeholders. The order of the issues described does not reflect the order of their importance. The Sustainability Report also considers for the first time among the material topics key data for DKV's sales offices in the various European locations and for the companies in which it holds a participating interest. Detailed information can be found in the key data part of the report. In the text part, we present examples of the implementation of the sustainability strategy from the different fields of activity and regions.

The reporting covers the 2020 financial year (1 January to 31 December). The cut-off date for the collection of all data and facts was 18 May 2021. The Sustainability Report is published in German and English as a PDF file and appears annually. The preceding report, which appeared under the title "We Care", covered the financial year 2019 and was published in June 2020. The non-financial content of the report has not been audited externally by an independent auditor. However, the content of the report has been checked by the respective departments.

The Sustainability Report contains forward-looking statements based on DKV's current assumptions and forecasts. Various known and unknown risks, uncertainties and other factors could lead to material differences between the company's actual future results, asset position, financial position, earnings position, development or performance and the estimates given here. DKV does not assume any obligation whatsoever to update these forward-looking statements or to adjust them to take into account future events or developments.

In line with our understanding of diversity and inclusion, in the German version of the Sustainability Report we have decided to use as far as possible gender-neutral language. Where the generic masculine form is used, we are mainly referring to bodies such as companies or institutions (for example, business partners, manufacturers, suppliers, dealers and customers). In some places we have also decided to use the generic masculine form in order to make the text easier to read and understand. This is the case, for example, where certain terms established within DKV or by statutory requirements are used, terms such as "Mitarbeiterversammlung" (Employee Meeting) or "Mitarbeitergespräche" (staff appraisals). The wording chosen applies fully in all cases to all genders.

» Detailed information can also be found in the GRI content index and the ESG+C fact sheet on our [website](#).

The year 2020 in numbers

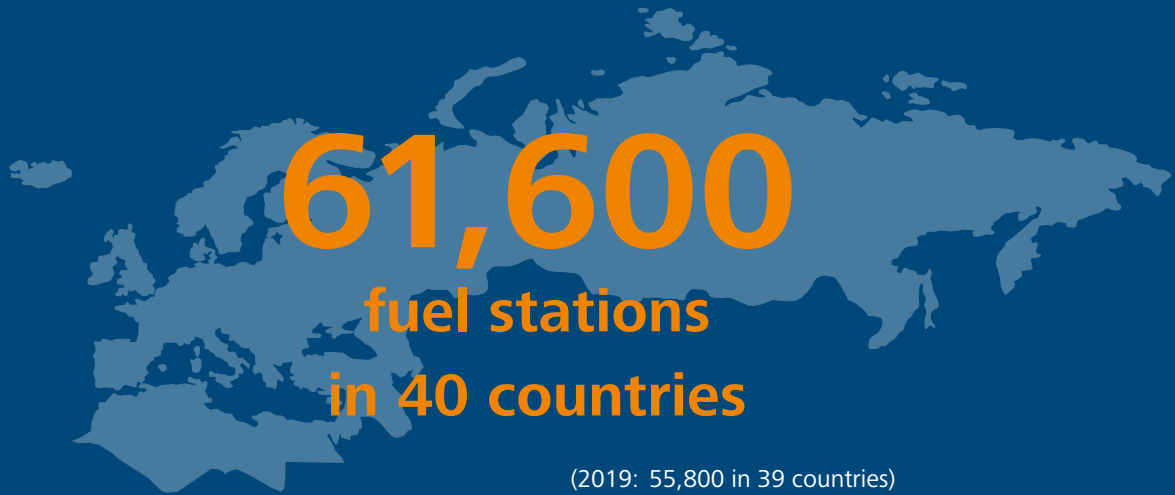


1,323
employees
(2019: 1,119)



9.3 bn
euro
transaction
volume
(2019: 9.9 bn)

213,000
active customers
(2019: 194,000)



61,600
fuel stations
in 40 countries
(2019: 55,800 in 39 countries)

13,700
vehicle service stations
in 40 countries
(2019: 11,900 in 39 countries)



125,000
public charging points
(e-mobility)
(2019: 60,000)

5.1 m
fuel cards and
on-board units
(2019: 4.2 m)



Highlights

E

Environmental

"Green Pledge"
announced

Climate positive
company by
2023

-30% carbon intensity of
our customers' fleets by
2030



**-30%
CO₂ emissions**
at our office locations



**Climate
neutral**
headquarters



**Great
Place
to Work[®]**
certification
in Germany



**Fundraising
and community
activities**
organised



**Top
Employer**
certificate

Social

G

Governance

**UN
Global
Compact**
participation



EcoVadis
bronze
medal

**Hydrogen
Europe
& eFuel
Alliance**
memberships



**> 100%
more charging
points**
for e-mobility



**Largest
LNG network**
in Europe



+C

Customers

**45% more
CO₂ compensation**
with the DKV CARD CLIMATE



Company

» As one of the leading mobility service providers in Europe, the DKV MOBILITY SERVICES Group (DKV) has been a reliable partner for services covering on-the-road supply for commercial vehicle fleets for more than 85 years. A glance at our history shows that we have always been a pioneer for the industry. Our pursuit of transformation and innovation is also reflected in our strategic goals and projects in the year under review.

DKV MOBILITY SERVICES HOLDING GmbH + Co. KG is responsible for the overall development of the DKV MOBILITY SERVICES Group. Based in Ratingen (DE), it was founded in 2010 as the parent company of the DKV MOBILITY SERVICES Group with the aim of mapping the strategy, management, standards and services. The business structure corresponds to that of a trading company. In particular, the activities of the following companies fall under the umbrella of the DKV MOBILITY SERVICES Group:

- DKV EURO SERVICE GmbH + Co. KG, Ratingen (DE)
- REMOBIS Refund Service C.V., Utrecht (NL)
- LUNADIS GmbH + Co. KG, Ratingen (DE)
- DKV MOBILITY SERVICES BUSINESS CENTER GmbH + Co. KG, Ratingen (DE)
- M.P. VAT SERVICES, S.L., Madrid (ES)

In the year under review, DKV EURO SERVICE, DKV MOBILITY SERVICES BUSINESS CENTER, LUNADIS, REMOBIS Refund Service, Alfa Transport Services and Alfa Commercial Finance were joined by acquisitions of Styletronic Telematik GmbH, SV Transportservice GmbH, the Smart Diesel Group and a participating interest in PACE Telematics GmbH.

The group of companies is active in 45 countries and generated a transaction volume of EUR 9.3 billion in 2020. The 1,323 employees are spread across 20 locations in 13 countries. At the end of the year, over 5.1 million fuel cards and on-board units were in use on the road. The DKV card remains one of our core products – in recent years it has been recognised repeatedly as the best brand in the fuel and service card category.



With LEAD IN GREEN and NEXT SERVICES, DKV has also reflected its roadmap and commitment to relying firmly on digital and low-emission solutions in the structure of the company. We are growing through green mobility and a very focused expansion of our product and service portfolio in the context of sustainability. DKV already offers one of the biggest public networks of charging points in Europe and also connects the most extensive supply net-

work in Europe for LNG (Liquefied Natural Gas) and CNG (Compressed Natural Gas). In future we will place even greater focus on green energy: compared to traditional fuels, the company is growing much faster in the areas of e-mobility and alternative fuels. Their strategic importance is also reflected in the corresponding acquisitions.

www.dkv-mobility.com

KEY DATA

	2018	2019	2020
// Employees	1,045	1,119	1,323
// Transaction volume (€)	8.6 billion	9.9 billion	9.3 billion
// Fuel stations	50,600 in 39 countries	55,800 in 39 countries	61,600 in 40 countries
// Fuel cards and on-board units	3.7 million	4.2 million	5.1 million
// E-mobility public charging points	22,500	60,000	125,000
// Active customers	141,000	194,000	213,000

Group of companies and share-holdings

Group of companies

DKV EURO SERVICE

DKV EURO SERVICE has been one of the leading service providers for commercial goods and passenger transport companies on the road for more than 85 years. From the cash-free supply of fuel on the road to toll collections, VAT refunds and vehicle services, DKV offers a range of digital and vehicle services for the cost optimisation and management of fleets.

www.dkv-euroservice.com

DKV MOBILITY SERVICES BUSINESS CENTER

DKV MOBILITY SERVICES BUSINESS CENTER GmbH + Co. KG provides central administrative services as well as management and other services for the DKV MOBILITY SERVICES Group. DKV MOBILITY SERVICES BUSINESS CENTER provides all Group companies with the necessary core competencies for processing business transactions (information management, finance and accounting as well as treasury) in the scope of Business Process Outsourcing (BPO) and also offers them support process services for purchasing, marketing and personnel management, including payroll.

ALFA COMMERCIAL FINANCE

Alfa Commercial Finance (ACF) is a leading, bank-independent provider of factoring services. ACF helps its customers to operate in a financially sustainable manner and to minimise the risk of insolvency due to outstanding debts.

www.alfacomfin.nl

ALFA TRANSPORT SERVICES

Alfa Transport Services (ATS) is one of the leading international partners of transport companies, oil companies and fuel card providers for services relating to VAT refunds.

www.alfatransportservice.com

LUNADIS

LUNADIS GmbH + Co. KG (LUNADIS) launched business operations in January 2018 and offers its customers payment services that supplement the business of DKV EURO SERVICE GmbH + Co. KG. From rental services at peak order times (including toll settlement for rental vehicles) to security services (for example, when cash is needed at short notice in an emergency), LUNADIS covers those services of the DKV Mobility Group that do not concern the immediate continuation of transport services.

www.lunadis.com

REMOBIS REFUND SERVICE

REMOBIS Refund Service C.V. is a strong and reliable partner for the pre-financing of VAT refunds in Europe. The company, which is based in Utrecht in the Netherlands, has around 70 employees and a dependent branch in Germany. It handles communication with the tax authorities in many countries for logistics companies and multinational corporations. REMOBIS Refund Service C.V. claims VAT and other tax refunds on behalf of its customers.

www.remobis.com

STYLETRONIC

Styletronic Telematik GmbH was founded in 2005 as a start-up company and is based in Kufstein (Austria). With 20 employees, Styletronic is one of the leading providers of IoT-based GPS positioning and logistics management. With the acquisition of Styletronic, DKV continues to vigorously pursue its digitalisation strategy.

www.styletronic.at

SV TRANSPORTSERVICE GMBH

SV Transportservice GmbH (SVTS), based in St. Martin am Inn (Austria), specialises in fuel cards, toll settlement services and VAT refunds for transport companies primarily based in the Balkan states. The acquisition sends a strong message of intent for further growth in the Balkan region.

www.sv-transportservice.com

Share-holdings

AGES

AGES Maut System GmbH & Co. KG, in which DKV EURO SERVICE GmbH + Co. KG holds a participating interest, will organise and execute payment of distance-based German HGV tolls and road usage tolls in the Netherlands, Luxembourg and Scandinavia.

www.ages.de

CHARGE4EUROPE

Together with innogy eMobility Solutions GmbH, a subsidiary of innogy SE, Essen, DKV EURO SERVICE GmbH + Co KG manages the joint venture Charge4Europe GmbH, Essen. The joint venture combines the respective expertise of the partners to provide services related to e-mobility. Charge4Europe GmbH was launched in the second quarter of 2020. The goal of creating a charging network with over 100,000 acceptance points (charging points) in 23 countries has already been exceeded.

www.charge4europe.com

PACE

With the acquisition of a 25.1 percent interest in PACE Telematics GmbH (PACE) in August 2020, DKV continues to vigorously pursue its digitalisation offensive. The start-up based in Karlsruhe is one of the leading technology providers in the area of connected car services. Its core product, Connected Fueling, offers drivers the option to pay their fuel bill with their smartphone directly at the pump.

www.pace.car

TOLL4EUROPE

DKV EURO SERVICE GmbH + Co. KG, T-Systems International GmbH and Daimler AG founded the joint venture Toll4Europe GmbH, based in Berlin, in the spring of 2017. In 2018, EUROSHELL CARDS B.V., s'Gravenhage, acquired an interest in the company. The purpose of the company is to develop and provide European electronic toll services (EETS) with a Europe-wide toll box. The launch took place in 2020.

www.toll4europe.eu

VAT SERVICES

In 2019 a 25 percent interest was acquired in the Spanish company M.P. VAT SERVICES, S.L. and in December 2020 it was increased by a further 50 percent, making total of 75 percent. VAT Services offers its customers, among other things, toll settlement and VAT refunds on the Spanish market.

www.vatservices.es

The path to sustainable business

» The management of DKV and teamwork within the company are influenced strongly by our values, behavioural norms (reflected in our mottos) and many other principles and standards, which serve as the pillars of our corporate culture.



OUR CORPORATE STRATEGY: SUSTAINABLE AND DIGITAL

The NEXT programme, which defines DKV's development direction, is essentially based on the following key topics:

- CORE BUSINESS
- DIGITALISATION
- LEAD IN GREEN

Through this programme DKV has set a firm course for sustainability and digitalisation. In addition to the implementation of the NEXT strategy, we have also made several changes to the existing organisation in the year under review. For example, we have created the position of Chief Operations Officer (COO), who is responsible for Core Operations, IT and Project Management. Within the context of the NEXT strategy, he is responsible for the development of the scalable IT platform, through which processes can be digitalised more easily, partners can be involved and new products can be launched onto the market.

The DKV MOBILITY SERVICES Group has built great trust among customers and suppliers through reliability and outstanding service. Customer satisfaction and product and service quality are, alongside high employee satisfaction (see the section on employees), our most important non-financial performance indicators. The NEXT strategy proved to be successful in 2020; we will continue to pursue it vigorously. Our new business areas, which have developed as we have diversified, have also made a positive contribution to the stability of DKV during the COVID-19 pandemic.

As part of the NEXT strategy, we have developed a number of mottos for DKV. They should serve as **guiding principles for the company in its overall stakeholder context and underline our corporate culture:**



- WE LOVE OUR CUSTOMERS
- RESPECT THE PAST, WELCOME THE FUTURE
- PEOPLE FIRST, DIGITAL FIRST
- BEST SERVICE, LOW COST
- GET THINGS DONE
- TEAM OF TEAMS
- WE FIND SOLUTIONS TO PROBLEMS, NOT PROBLEMS TO SOLUTIONS

Organisation and Management

Organisation with passion and expertise

Our more than 1,300 employees give their best every day as we seek to help make mobility, both today and tomorrow, more efficient and sustainable. Our management decides the right course for this with passion and expertise.

The Chief Executive Officer (CEO) runs the company in the Management Board (MB) together with the Chief Financial Officer (CFO). They discuss and agree important decisions with the owners and shareholders. In addition, DKV's management structures are characterised by clear organisation and direct reporting lines. The top two boards, the MB and the Executive Board (EB), organise the strategic direction of the company. Executives of the central departments and functions sit on the EB. The EB meets once a week.

The MB informs the workforce in a NEXT State of the Union Townhall, which is usually held four times a year, in detail about the performance of the business and significant changes in the company, in its environment and in respect of the DKV strategy. In addition, the CEO and CFO communicate regularly with employees by e-mail and video messages. The MB also ensures that DKV and the Group companies comply with the statutory regulations and the internal company guidelines (Compliance).

Information about the company's management can be found on the website at www.dkv-mobility-group.com/en/company/

Sustainability firmly embedded in the organisational structure of the company

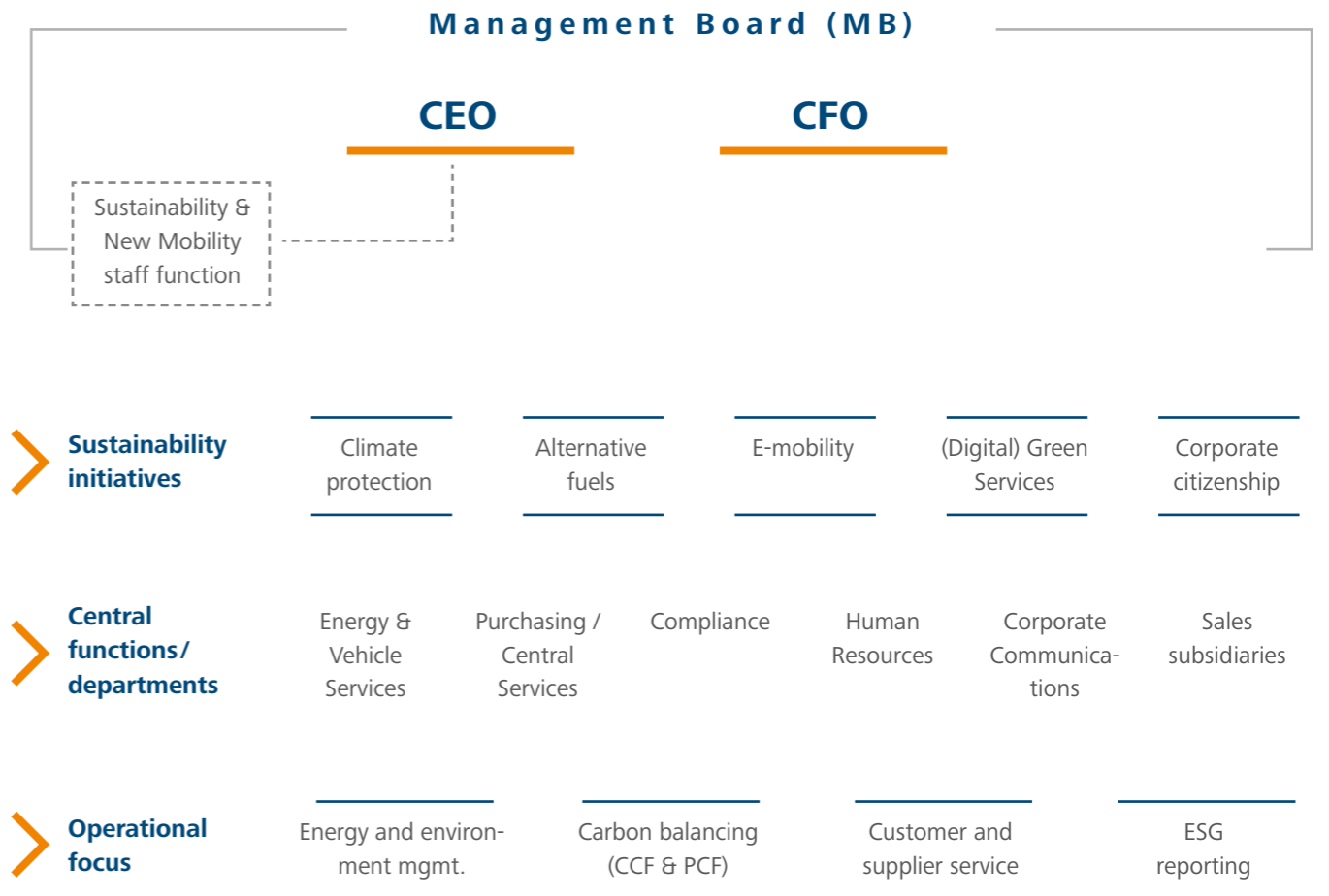
Top management commitment to sustainability

In 2020, DKV decided to focus more on sustainability and made organisational changes in this area. The staff function Sustainability & New Mobility, a management position created specifically for this purpose and who reports directly to the CEO, brings together the different sustainability-related activities of the Group and drives them forward. The CEO is therefore responsible for sustainability issues in the company.

To mark the announcement of the "Green Pledge", the DKV headquarters in Ratingen (DE) were lit up in green



SUSTAINABILITY MANAGEMENT AT DKV



The staff function Sustainability & New Mobility is responsible for the sustainability programme LEAD IN GREEN and the related core processes at DKV, overseeing environmental and social issues. These include the integration of the sustainability strategy into the core business, support in the expansion of the green product portfolio (e-mobility, alternative fuels, digital applications), sustainability reporting and corporate citizenship. In addition, he is in constant dialogue with the various departments at operational level. These include Purchasing/Central Services, Compliance, Human Resources and Corporate Communications. Detailed

information on the organisation in the individual departments and functions can be found in the respective sections that follow. The operational departments are responsible for the implementation of the measures, either on their own or together with the staff function Sustainability & New Mobility. Either as part of their day-to-day business or as part of a project, they ensure that the LEAD IN GREEN measures are implemented. The foreign subsidiaries of DKV have in each case appointed a person who is available to the Sustainability Team as a central point of contact for issues relating to sustainability.

The DKV "Green Pledge"

Strong commitment to climate protection

» True to our ambition to LEAD IN GREEN, we want to lead decisively in matters of sustainability and actively promote the transition to a carbon neutral mobility and transport industry. With our "Green Pledge" we pursue two specific and important goals.

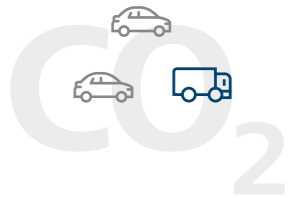
Sustainability management starts in our own locations. Our goal is to avoid or reduce greenhouse gas emissions in everyday business. Wherever this is not possible, though, we compensate for our emissions. As a service company, DKV has a relatively low carbon footprint.

Climate positive company by

2023

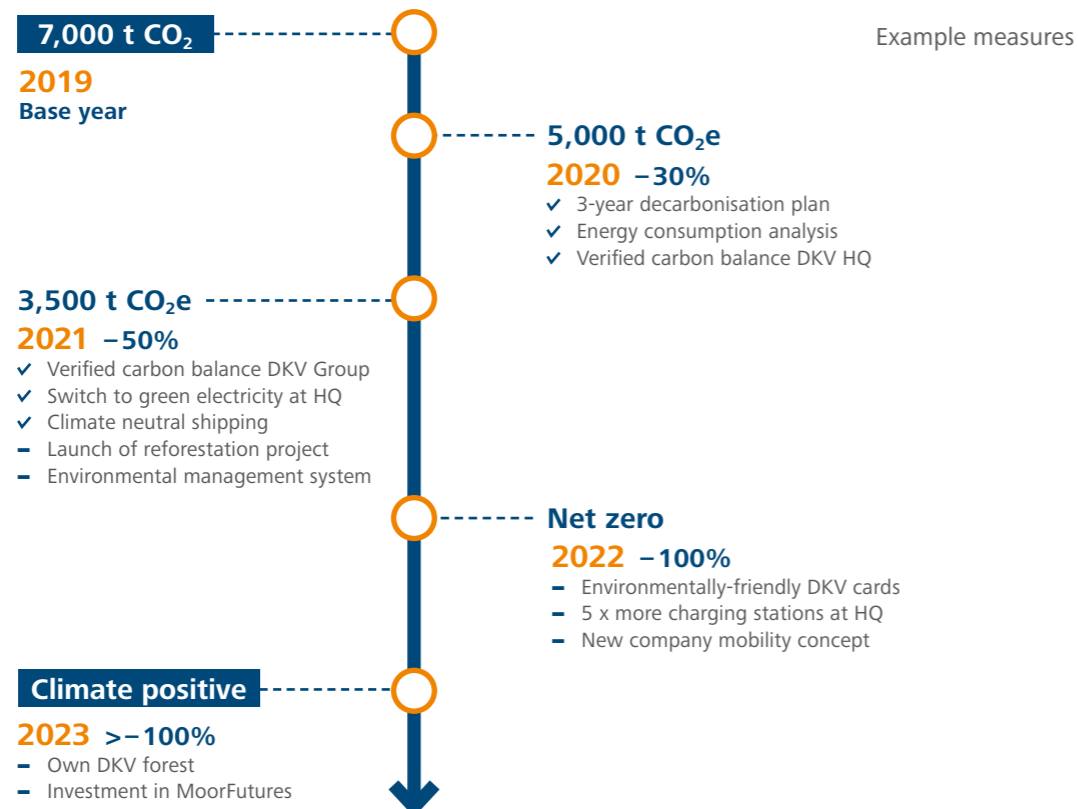
30% reduction in the carbon intensity of our customers' fleets by

2030



Our path to being climate positive by 2023

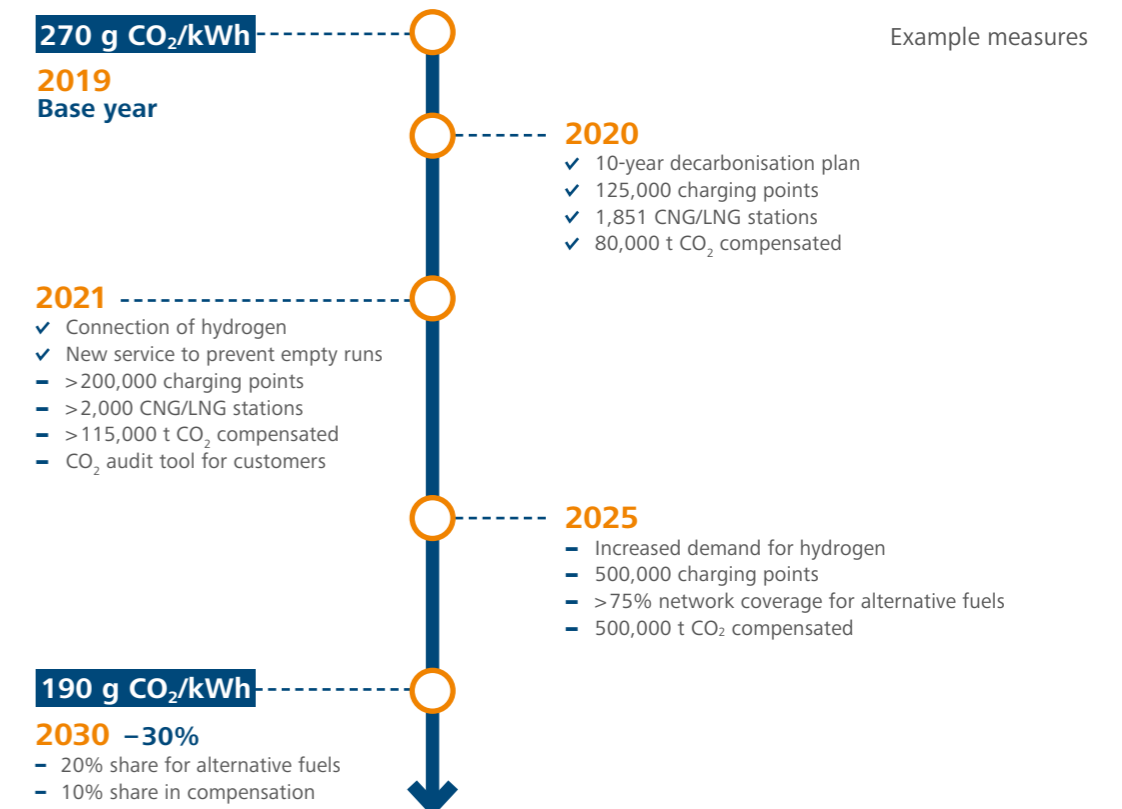
Based on the principle of "avoid – reduce – compensate", we pursue the goal of being climate positive in our own business.



✓ completed
- outstanding

-30% carbon intensity by 2030 for and with our customers

With our green services we help our customers to switch to alternative energy sources and reduce the carbon intensity of their fleet emissions.



✓ completed
- outstanding

3 QUESTIONS FOR:

Marc Erkens – Head of Sustainability, New Mobility & Public Affairs



» **MARC, DKV IS A SERVICE COMPANY. SHOULDN'T A "GREEN PLEDGE" IN MOBILITY BE A PRIORITY ISSUE FOR THE PRODUCING OIL COMPANIES AND AUTOMOBILE MANUFACTURERS?**

With LEAD IN GREEN and the "Green Pledge", DKV has made a conscious decision not to leave carbon reduction in the European mobility and transport industry to just the oil companies, OEMs or fuel consumers. We firmly believe that the ambitious climate protection goals in the transport sector can only be achieved if all participants in the value chain take responsibility and make a positive contribution.

1. E-mobility: with more than 125,000 public charging points, we offer one of the biggest charging networks in Europe.
2. Alternative fuels: here we already have the biggest independent network and are recording strong sales growth, in particular in natural gases (LNG/CNG).
- 3: Digital services: with DKV LIVE, we have launched our first telematics solution, which facilitates CO₂-optimised driving with route optimisation and other driver-assistance systems, and in the process helps to prevent empty runs.
- 4: DKV CARD CLIMATE: we also manage the compensation of fleet emissions.

» **A CLIMATE POSITIVE COMPANY BY 2023 AND 30 PERCENT REDUCTION IN CARBON INTENSITY FOR DKV CUSTOMERS BY 2030: BOTH DKV CLIMATE GOALS ARE VERY AMBITIOUS. HOW DOES DKV PLAN TO ACHIEVE THESE GOALS?**

Our own carbon balance is fairly low, with around 7,000 tonnes of CO₂ a year. Nevertheless, it is important that we avoid and reduce emissions at our own office locations rigorously. For this purpose, we have developed a comprehensive programme of measures to gradually avoid and reduce carbon emissions. We will only use CO₂ compensation when this potential has been exhausted. With regard to the second goal, DKV has, as previously described, huge potential to make a positive contribution to climate protection with its 213,000 active customers. DKV exploits this potential as follows:

» **A LOT OF WORK WILL BE REQUIRED IN THE NEXT FEW YEARS IN ORDER TO ACHIEVE THE TWO GOALS. IS THIS THE RESPONSIBILITY OF JUST THE SUSTAINABILITY TEAM, OR IS ANYONE ELSE AT DKV INVOLVED?**

Achieving our two climate goals is a team responsibility. We, the Sustainability Team, set the strategic guidelines, come up with ideas, actively support and chase persistently. A large part of the job is done, though, as part of day-to-day business in the different departments and functions. This is essential for us to achieve our ambition to LEAD IN GREEN.

Stakeholder management

Leading the way together

» **DKV offers a wide range of products and services throughout Europe and cooperates closely with many market players. We want to lead the way in our industry with innovative products and solutions for more sustainability in the mobility and transport industry. This is only possible by working together with our stakeholders. We are in constant dialogue with them and take their expectations, interests and perspectives on board in determining the strategic direction of our sustainability management.**

Our activities involve all three ESG dimensions.

In our cooperation and communication with our stakeholders we want to identify social and political trends, enter into new or deeper partnerships and understand better what our customers expect from our products and services.

In doing so, we also face up to critical questions and debate. This is essential for DKV to achieve its ambition to LEAD IN GREEN on the path towards sustainable mobility.

In 2018, DKV identified its stakeholders systematically for the first time. Two years later we took a closer look at our stakeholders in preparation for our comprehensive materiality assessment. The following questions served as the basis for identifying and prioritising stakeholders:

- Who is interested in DKV's activities, products and services?
- Who is subject to statutory or contractual obligations?
- Who might be affected positively or negatively in the various ESG dimensions by DKV decisions?
- Who can influence DKV decisions/activities?
- Who would be disadvantaged by non-involvement?
- How big an influence do the players concerned have on the success of the company?

We have identified the following stakeholder groups and their core features in relation to DKV. Please find below a selection of different forms of dialogue we pursue with our stakeholders.

INTERNAL STAKEHOLDERS

EMPLOYEES, WORKS COUNCIL

DKV's success is dependent on its employees – they are among the company's most important stakeholders. DKV would like to be a fair and family-friendly employer. In order to achieve this, we communicate regularly with the works council.

- Forms: personal contact, staff surveys, media (video messages, newsletters, intranet), staff meetings, information events, personnel development

OWNERS, SHAREHOLDERS

Since the company was founded in 1934, one of our main goals has been to sustainably create wealth for future generations. Taking into account social and environmental aspects, we would like to generate optimal financial results.

- Forms: monthly communication in the form of Supervisory Board meetings and other boards

» In our recent materiality assessment, we actively involved **customers, employees and external stakeholders** (campaign groups, associations and sustainability experts, among others). These are the highest priority stakeholder groups for DKV. The other stakeholder groups are considered in our day-to-day activities. We integrate them into our internal and external sustainability activities.

Stakeholder management makes an important contribution to the success of our company. We will continue in future to listen constantly within the relevant markets and at all of our locations to the needs, demands and interests of our stakeholders – particularly with regard to sustainability matters. We will remain in dialogue with our stakeholders and will also actively support their own efforts to achieve greater sustainability.

EXTERNAL STAKEHOLDERS

CUSTOMERS, SALES MARKET

DKV offers its customers tailored services at all times – particularly for the purpose of sustainability. We would like to continue to provide our products in their customary high quality and at the same time in an ever more sustainable way. In addition, DKV maintains regular direct dialogue with fleet managers, drivers and schedulers – in part to find out the sustainability solutions they need and what they expect from us.

- Forms: daily personal contact and communication, customer surveys, media (print and online)

SUPPLIERS, SERVICE PROVIDERS

Even though DKV is not a manufacturing company, we work together with suppliers and service providers. In doing so, we pursue the goal of continually optimising and designing our value chains to be more sustainable, including with regard to the procurement market.

- Forms: personal contact and communication, codes of conduct for suppliers, training for buyers

COMPETITORS

DKV considers itself to be a pioneer for sustainability in the industry. We are actively shaping the transformation into a carbon neutral mobility and transport industry. Competition is an important driver for us in order to quickly establish new sustainable approaches in the market.

BANKS, INSURANCE COMPANIES, AUDITORS, ANALYSTS

Sustainability is also becoming increasingly important in the capital market. Investment decisions and the awarding of loans are linked more and more frequently to a company's sustainability performance. Auditing, including independent audits of business activity, validate the sustainability efforts and as a result build confidence.

- Forms: taking part in sustainability ratings, personal interviews, presentations

APPLICANTS, SCHOOLS AND UNIVERSITIES

DKV is always looking for new talent. Communication with schools and universities is particularly important for this.

- Forms: career fairs, online media

ASSOCIATIONS, CAMPAIGN GROUPS, CORPORATE NETWORKS, RESEARCH INSTITUTIONS

Sustainability and the associated opportunities and challenges concern the whole industry. In order to achieve the best possible solutions, everyone needs to pull in the same direction. We know that innovation is the child of cooperation – for this reason, DKV works closely with industry associations and other corporate networks and research institutions. A detailed overview of DKV's memberships can be found on page 103.

- Forms: joint projects, regular communication, attendance of conferences, participation in bodies and working groups

AUTHORITIES, GOVERNMENTS, POLICYMAKERS

Political regulations aimed at encouraging greener travel and reversing climate change are impacting increasingly on DKV's business. In order to be able to act as an independent mobility service provider and trustworthy expert in the market, DKV would like to play a part at an early stage in the political decision-making process.

- Forms: proactive communication, contact partner for questions asked by policymakers

ASSOCIATIONS, NEIGHBOURS, NON-GOVERNMENTAL ORGANISATIONS, OPINION LEADERS

As an employer and medium-sized company, DKV also has a social responsibility. Through our corporate citizenship we would like to support the regional community. Close cooperation with non-governmental organisations and opinion leaders who work with the latest research results and help to shape public debate also play an important role in the area of energy and climate.

- Forms: personal contact and communication, neighbourhood meetings, joint projects, cooperations, replying to enquiries and provision of information

MEDIA

We would like to communicate transparently about our progress and strategies in the area of sustainability. Here online media is becoming increasingly important. In order to encourage an open dialogue, we are also relying increasingly on social media.

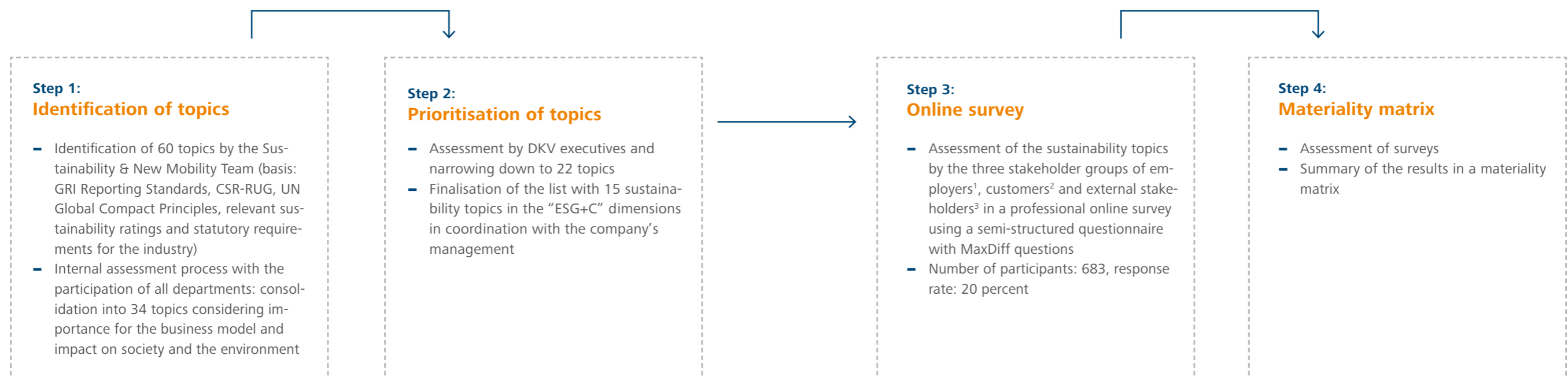
- Forms: press releases, press conferences, interviews, media cooperations, social media channels, trade fairs and events, replying to enquiries

Materiality assessment

» DKV determines the sustainability topics that are particularly relevant to the company by means of a materiality assessment. We systematically examine what aspects of sustainable behaviour across the whole value chain have the biggest impact on the business success of the company and their relevance for our stakeholders. As a result, we are able to set clear priorities in our sustainability management. This also enables us to regularly review the effectiveness of our sustainability activities and adjust them as necessary.

METHODOLOGY

In order to bring even greater focus to our ambition to LEAD IN GREEN, between January and March 2021 we conducted a materiality assessment for the year under review, which met the requirements of the CSR Directive Implementation Act (CSR-Richtlinien-Umsetzungsgesetz, CSR-RUG) and the Global Reporting Initiative (GRI). In the materiality assessment, the impact on our business activities (outside-in) and the impact of our business activities on society and the environment (inside-out) were considered. The process was structured as follows:



List of topics

The 15 identified sustainability topics were assigned to the four "ESG+C" dimensions and appropriate goals were set. We completely revised the list of topics in the year under review in order to take into account the current developments in the transport and mobility industry and in the area of sustainability. The list of topics with detailed descriptions, including the detailing of significant changes compared to the preceding reporting period, can be found in the GRI content index [GRI 102-47].

Materiality matrix

The sustainability topics were assessed and prioritised over several stages. In addition to the online survey of the three stakeholder groups, we studied the market environment, current and future European regulations (including the EU Green Deal and the German Supply Chain Act (Lieferkettengesetz)) as well as sustainability frameworks and ratings (including EcoVadis, UNGC and SDGs). We also assessed the relevance of the topics in the context of the corporate strategy and activities with the company's management. The results of the online surveys and these assessments were then combined, resulting in the materiality matrix (see next page).

- The Y axis shows the importance of the topics from the perspective of the external stakeholders (the higher, the more relevant). The survey results of customers and external stakeholders were also summarised and, in addition, relevant sustainability frameworks/ratings and statutory requirements for the industry were considered.
- The X axis shows the importance of the topics from the viewpoint of DKV (the further to the right, the more relevant). As well as the relevance of the topics in the context of the corporate strategy and activities, the results from the employee and customer survey were included in this assessment.

Key topics and issues

The topics are rated from moderate to very high. The materiality matrix shows that sustainability topics from all “ESG+C” dimensions are a very high priority.

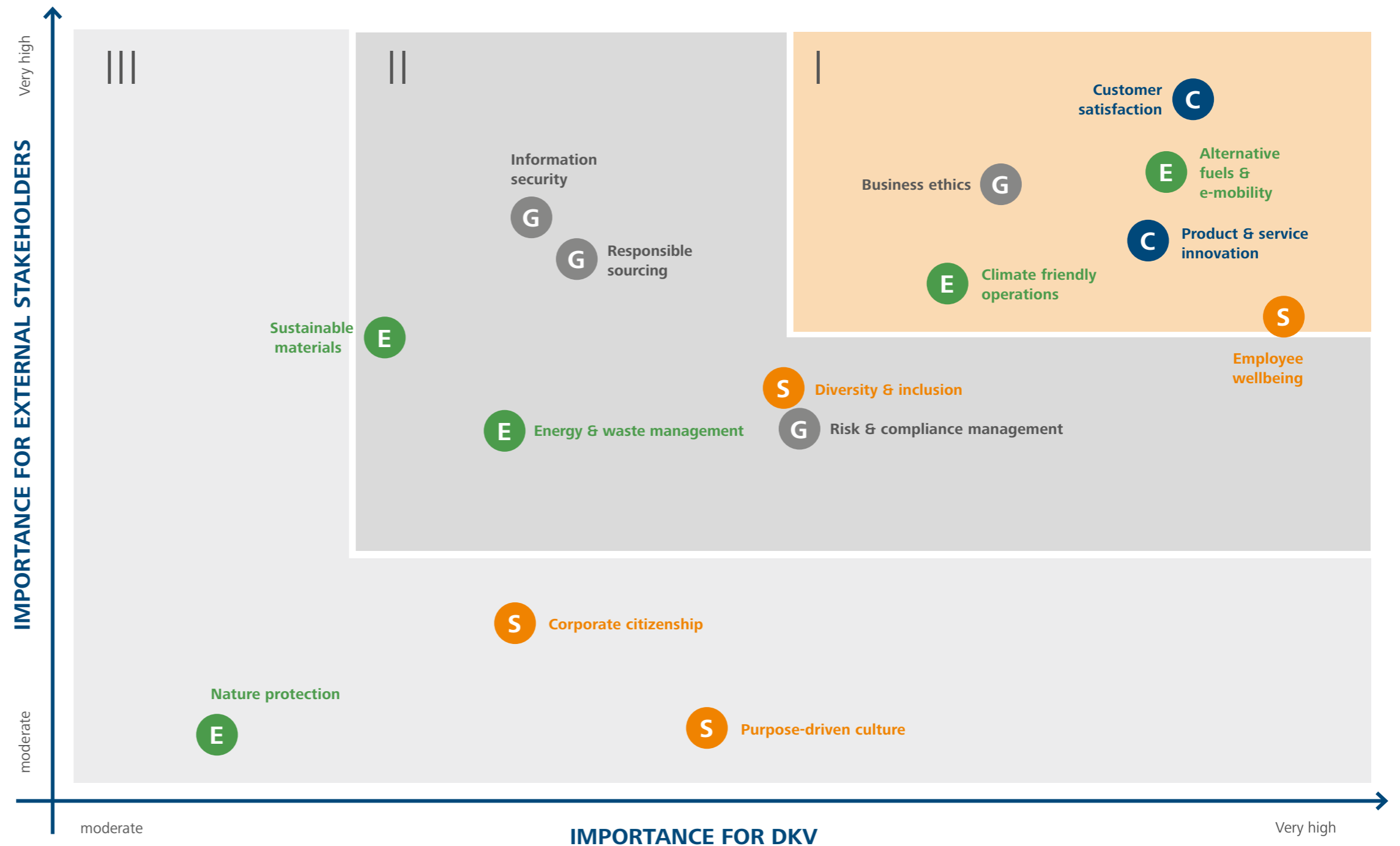
DKV was able to identify in total six material topics.

“Customer satisfaction” and “Alternative fuels & e-mobility” are rated as very relevant on both axes and are the most important individual topics. It can be seen in particular from the two topics rated as very relevant, “Alternative fuels & e-mobility” and “Product and service innovation”, that ever stricter statutory requirements for climate and environmental protection are putting increased pressure on companies. Low-emission transport is becoming a factor for economic success. Our customers will therefore be switching their logistics increasingly to green solutions in the next few years. Digital applications for efficient fleet management will help drive the change towards sustainability. This development offers rich potential for our customers as well as for our company.

Reporting on the topics

On the following pages of the report we explain how we manage our sustainability topics and what progress we have made in the period under review. **Here we use the four “ESG+C” dimensions.** Individual chapters frequently cover several topics because they overlap in places. **In the four chapters we also discuss our activities as we seek to implement the Ten Principles of the UNGC on human rights, labour, the environment and anti-corruption.** The pages concerned are labelled accordingly at the top of the page.

DKV MATERIALITY MATRIX



- E Environmental
- G Governance
- S Social
- C Customers

¹ Employees and executives across the Group, including ACF, ATS, REMOBIS and Styletronic ² DKV customers in the Fleet and Transport segments from seven European countries ³ Sustainability experts, representatives of campaign groups and associations

// SPOTLIGHT:
**THE
DKV GREEN
PLEDGE**

Working together for a sustainable future

**Our understanding of our role at DKV:
Two key commitments to climate protection**

Our ambition is to LEAD IN GREEN: DKV stands for active climate management and leads the way as a pioneer in its industry. We satisfy our customers with low-emission products, help to improve their carbon balances and in doing so contribute to the ambitious climate goals set by the European Union and the United Nations. We provide our customers with the right tools to reduce the environmental footprint of their fleets and also continually improve our own carbon balance – for a sustainable future for mobility and transport.

To drive positive, sustainable change for our customers, employees and society at large.



“To drive positive, sustainable change for our customers, employees and society at large.” This is our LEAD IN GREEN mission that motivates us daily in our corporate activities and drives us to deliver top performance. At this time of fundamental change, we need to take a stand. We accept responsibility for the environment and society. This is why we are also committed to the global Sustainable Development Goals (SDGs) of the United Nations. They are to be achieved by 2030 and should pro-

mote sustainable development worldwide. At the same time, we are guided by the Paris Climate Agreement and the EU Green Deal, which aims to make Europe climate neutral by 2050. We strive to achieve these goals every day by developing products and services that help to meet the challenges of climate change. And we provide answers to one of the most important questions facing our industry today: what is the pathway to a climate neutral future for the mobility and transport industry?

OUR APPROACH TO CLIMATE PROTECTION

Europe has set out to become a climate neutral continent by 2050. DKV feels it has a special responsibility in two regards:

As a company that causes greenhouse gas emissions with its day-to-day business processes.

As a company whose business model is partly based on fuel trading.

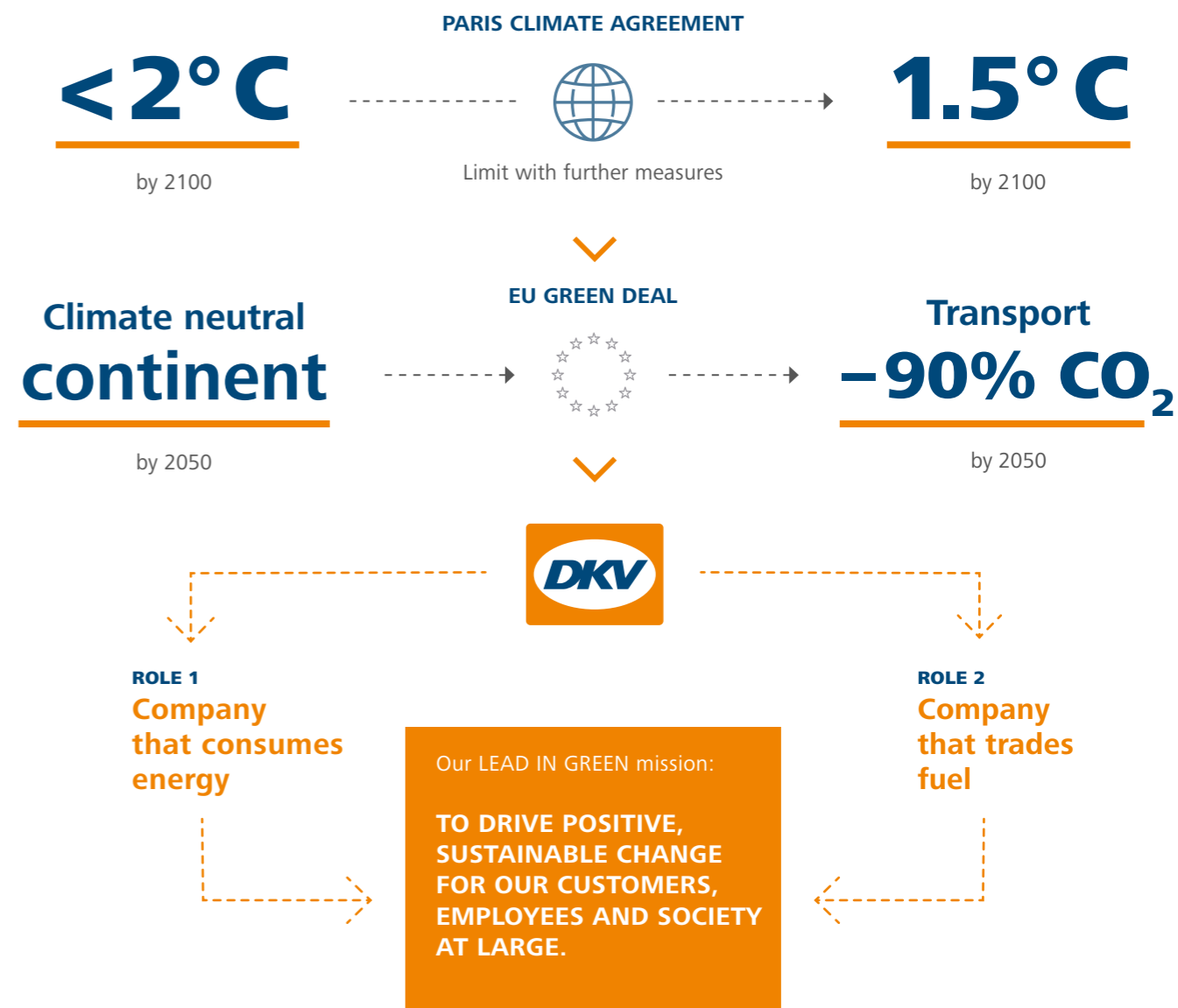
This understanding of our role is the cornerstone of our climate strategy. At the same time, we concentrate on those aspects where we can make a particularly big contribution to protecting the environment.

Paris Climate Agreement

At the 2015 United Nations Climate Change Conference in Paris (COP21), the first legally binding international treaty on climate change was adopted by around 190 countries. The Paris Agreement provides a global framework to combat climate change. Its goal is to limit global warming to well below 2 °C, preferably to 1.5 °C, compared to pre-industrial levels. In addition, countries should be supported in adapting to the effects of climate change. The next Climate Change Conference will be held in November 2021 in Glasgow. Here the global community intends to continue its efforts to combat climate change.

EU Green Deal

The EU Green Deal is the roadmap for an environmentally friendly, sustainable European economy. Climate protection has now also been laid down in law. The EU would like Europe to be the first climate neutral continent by 2050. It wants to reduce its greenhouse gas emissions by at least 55 percent by 2030 to below the level of 1990. The European transport system will play a key role here. In order to achieve the goals of the Green Deal, transport-related greenhouse gas emissions need to be reduced by 90 percent by 2050. For this purpose, around one million public charging stations and fuel stations will be needed by 2025 for the 13 million emission-free and low-emission vehicles that are expected to be on Europe's roads by that time.



Our climate pledge

DKV has set clear climate goals. By 2023, we want our business at our locations to be climate positive. By 2030, we want to help our customers to reduce the carbon intensity of their fleets by 30 percent. With the DKV “Green Pledge”, we will continue our efforts and simultaneously focus more sharply on the climate goals of the EU and the mobility and transport industry.

The DKV “Green Pledge” comprises two short and medium-term goals based on our understanding of our role as a mobility service provider. In order to identify those levers with which we can achieve the greatest impact, our sustainability experts conducted a comprehensive location analysis. In this they considered, among other things, the results of an extensive materiality assessment conducted in early 2021 with employees, customers and external stakeholders. At the same time, they assessed the global megatrends in respect of low-carbon fuels and other alternative energy sources. We have had an extensive dialogue with all stakeholders.

“The ‘Green Pledge’ is the focal point of our LEAD IN GREEN strategy. Our pledge promotes innovation and creativity in the company, generates commitment and reminds us every day not to lose sight of the overarching goal – climate protection.”

Marco van Kalleveen,
CEO of DKV

DKV as energy consumer

Corporate carbon footprint (CCF)



Climate positive



by 2023*

DKV as a fuel trader

Carbon intensity of our customers' fleets



-30%

by 2030*



* Compared to the base year 2019



Climate protection at our office locations

Leading as a pioneer by setting a good example.

It's in our hands: in order to protect the climate and preserve nature for future generations, decisive action needs to be taken now. Global warming is one of the biggest challenges currently facing mankind, and presents us with a task that we can only solve together as a global community. Society is aware of the issue. The requirements placed on corporate climate management are also rising: customers, investors and lawmakers expect us to implement and disclose climate protection measures in our operations transparently.

Our pledge for the business at our office locations to be climate positive by 2023 was the starting signal in 2020 for holistic climate management at DKV. Our own climate balance provides the basis for this: the calculation of carbon emissions at the company's office locations; in other words our

DKV climate pledge 1: Climate positive company by 2023

corporate carbon footprint (CCF). DKV calculates the CCF annually and systematically for all of its European office locations (the base year is 2019). The carbon balances are based on the internationally recognised "GHG Protocol Standard" and include all greenhouse gases under our operational control.

For DKV as a service company, our carbon balance in the reference year 2019 was fairly

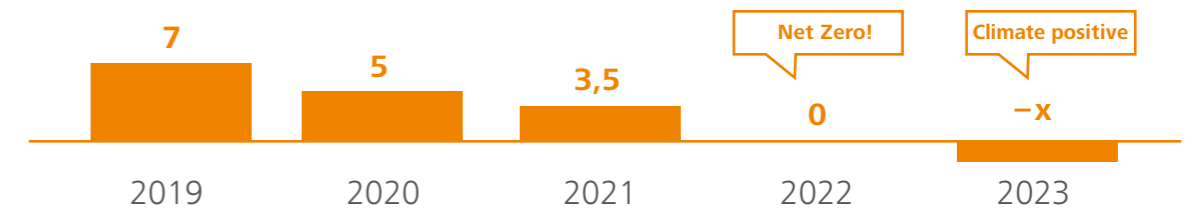
low, with approximately 7,000 tonnes of carbon emissions across the Group. However, this is no reason for us to do nothing. The analysis of our emissions showed that the following categories accounted for most of this:

- Direct emissions (Scope 1): company car fleet
- Indirect emissions (Scope 2): purchased electricity
- Indirect emissions (Scope 3): commuter travel of employees, business travel, purchased IT equipment and consumables

In order to improve our climate performance, the reduction of emissions is a top priority. In addition, we are purchasing, for example, certified green electricity for the headquarters in Ratingen, making technological improvements to the IT infrastructure and raising the awareness of employees of the need to use resources efficiently. Where it is not possible to avoid emissions, we look for ways to reduce them. Among other things, we use energy-efficient technologies in facility management and incentivise our employees to use public transport. We consider CO₂ compen-

Our path to climate positive

in thousands of tonnes of carbon



EXAMPLE MEASURES



"At our locations we act based on the principle of first avoid, next reduce and only then compensate for emissions. We pursue this approach strictly with our pledge to be climate positive in our own business by 2023."

Carsten Rübener,
Head of Purchasing Central Services
at DKV

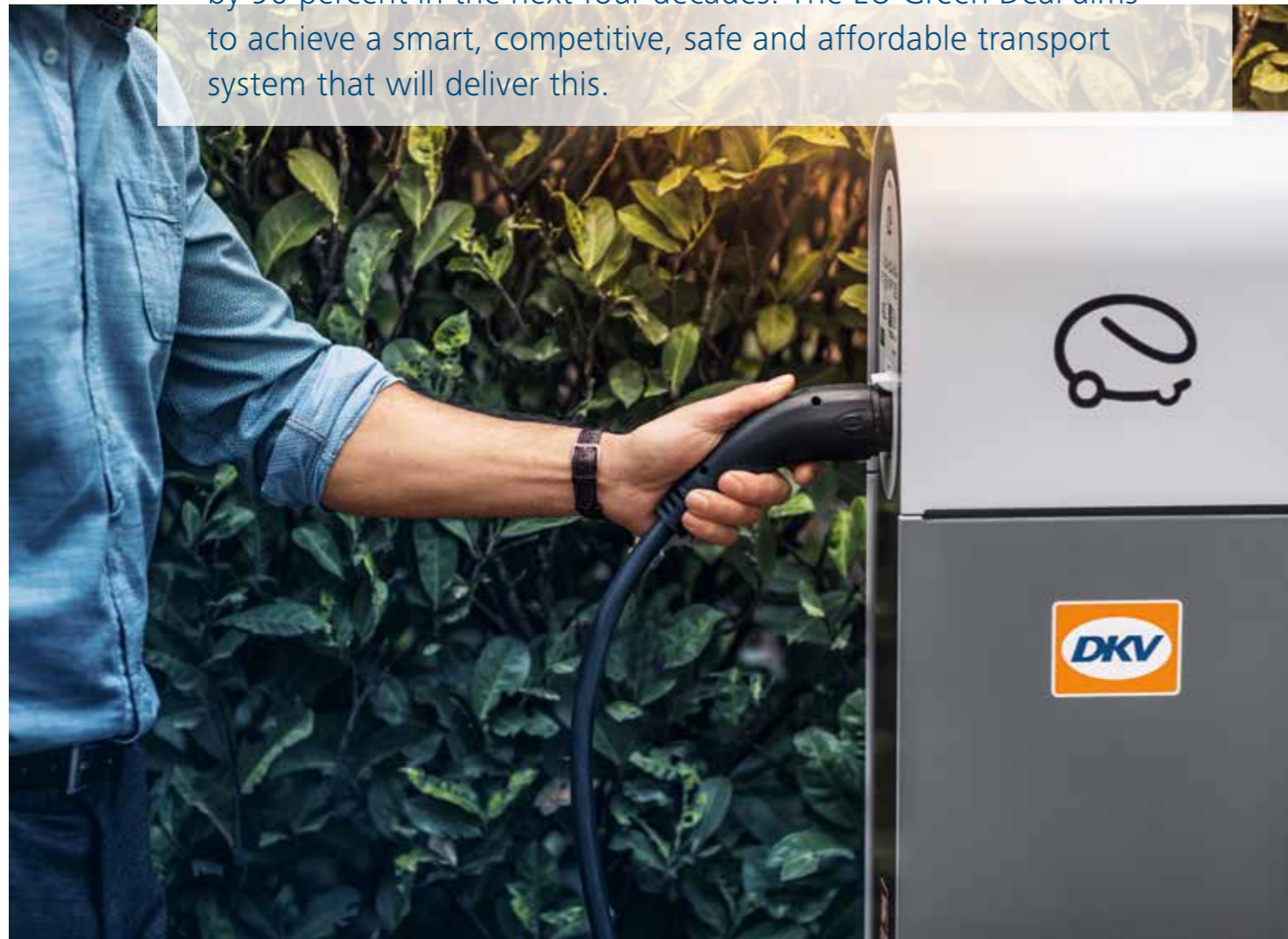
sation to be the last option. We currently only compensate for carbon emissions that are absolutely unavoidable and cannot be reduced at the headquarters in Germany; we do this voluntarily in Gold Standard certified climate protection projects.

With regard to the CCF, we have already made many advances in the last few years. For example, our company headquarters in Ratingen (DE), where more than one-third of our employees work, is already carbon neutral. We would like to continue this progress and carry it over to our other office locations in Europe. We have set ourselves the interim goal of reducing our emissions by half by the end of 2021.

Climate protection with our products

Looking to the future: climate protection across company boundaries

The mobility sector is a key determinant on the path to climate neutrality. Road traffic is responsible for around 26 percent of all carbon emissions in the EU. In 1990 this figure was 16 percent. In order to achieve the political climate goals of the EU, the carbon emissions produced by the transport system will need to be cut by 90 percent in the next four decades. The EU Green Deal aims to achieve a smart, competitive, safe and affordable transport system that will deliver this.



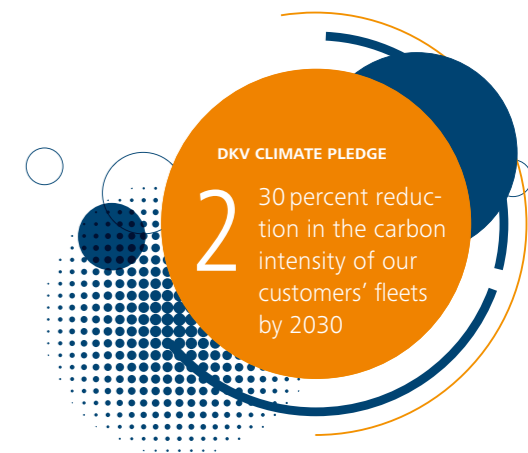
The EU Commission has already presented 82 draft proposals and started other initiatives for sustainable and smart mobility. Plans such as a reform of energy taxation, stricter greenhouse gas quotas and new CO₂ and pollutant standards for trucks, vans and cars will present a challenge for the transport and logistics industry.

As one of the biggest independent mobility service providers in Europe, it is our ambition to play a leading role in the transformation towards greater environmental protection in the mobility and transport industry. We would like to step up our commitment by reducing our own carbon footprint and that of our 213,000 active customers even more energetically in future.

Together with our customers, we want to actively promote greener transport and reduce the carbon intensity of their fleets by 30 percent by 2030 (compared to the base year 2019). The goal is ambitious. But with a clear roadmap and strictly implemented changes we will be able to achieve this.

**DKV climate pledge 2:
30 percent reduction in the carbon intensity of our customers' fleets by 2030**

We stand by the side of our customers in the shift towards a greener transport system and would like to make it easier for them to switch to e-mobility and other alternative fuels by offering them sustainable products and services. In the coming years of transformation, our attention will be focused on the management of hybrid fleets, which can pave the way for a cost-efficient switch to low-carbon or carbon-neutral fuels. For a sustainable fleet focused firmly on the reduction of emissions in line with the goals of the EU Green Deal, we rely on four levers: e-mobility, alternative fuels, digitalisation and compensation.



“We believe that the ambitious climate goals of the EU can only be achieved if all participants in the value chain make a positive contribution to this. This should not just be left to the oil companies, OEMs and consumers. This is why we, too, will be active here as a service provider.”

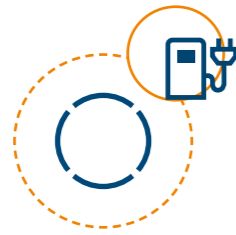
Marc Erkens,
Head of Sustainability,
New Mobility & Public Affairs
at DKV

THE ELECTRIFICATION OF THE FLEET

E-mobility is gathering pace: in 2020, almost 100,000 electric vehicles were registered – despite the COVID-19 crisis, that represents more than twice as many as those registered 2019. The industry association, ACEA, reported a threefold increase in electrically powered new cars on European roads in 2020 compared to 2019. Worldwide, the number of electric cars rose to 10.9 million – an increase of more than three million compared to the previous year.

What is key for the growth of e-mobility is the charging infrastructure. With our joint venture partner Innogy, we offer charging facilities where needed by our customer: @road, @work and @home. At the end of 2020, we had one of the biggest public supply networks in Europe with approximately 125,000 charging points. Our ambitions go further, however: we aim to give access to the biggest independent network for public charging points in Europe.

#1



provider of independent charging network in Europe

OPEN TO ALL TECHNOLOGIES FOR BETTER AIR QUALITY

At DKV we follow the principle of “open to all technologies” – this means we do not tie ourselves to one type of drive technology. The optimal solution needs to be found for each use. In particular, heavy goods vehicles will continue to rely on internal combustion engines for many years. We offer access to all kinds of alternative fuels with their individual strengths: from bio-blending, to natural gas fuels, to hydrogen and synthetic fuels.

Synthetic fuels, so-called e-fuels, offer huge potential. They can also be used in traditional internal combustion engines – without any technical hurdles. According to UNITI, the German association for small and medium-sized mineral oil companies, this would have a major impact on the climate. A ten percent blending of e-fuels in fossil diesel or fossil petrol in Germany would save as much CO₂ as two years’ worth of new vehicles registered, as electric vehicles run exclusively on green electric energy.

In 2020, our customers already had access to Europe’s biggest independent fuel station network for CNG and LNG. At the same time, we promote these future technologies with strong partners from industry in associations such as Hydrogen Europe and the eFuel Alliance. Here, too, we pursue an ambitious goal: we want to offer our customers the biggest independent alternative fuel network in Europe.

“On the way towards a greener transport system, the management of hybrid fleets will play an increasingly important role. Whether their vehicles are powered by internal combustion engines, electricity, diesel or hydrogen, we help our customers manage their fleets as efficiently as possible and accompany them with innovative solutions towards a more sustainable future.”

Sven Mehringer,
Managing Director at DKV



More competition for climate friendly mobility

“Mobility without consuming energy can only happen in your dreams. But mobility without carbon emissions is possible,” according to Dr Volkmar Denner, CEO Bosch. The world’s biggest supplier to the automotive industry is serious about climate protection. Bosch already achieved the major step of carbon neutrality at its locations worldwide in 2020. However, ultimately it is not only the locations that need to be as carbon neutral as possible, but products as well. And for Bosch this means competing to offer the best climate protection in road transport.

THREE QUESTIONS TO BJÖRN NOACK, DIRECTOR AT ROBERT BOSCH GMBH, POWERTRAIN SOLUTIONS:

In order to meet the goals of the Paris Climate Agreement, European transport would need to be carbon neutral by 2050. What is the biggest supplier to the automotive industry doing to contribute to this?

For us at Bosch, e-mobility is becoming a core business activity. Electric powertrains which get their energy from batteries or fuel cells are the most efficient way to use local resources for the mobility of freight and people with the continuing expansion of renewable energies. We are investing EUR 700 million in this annually and estimate we will achieve profitability by the middle of the decade.

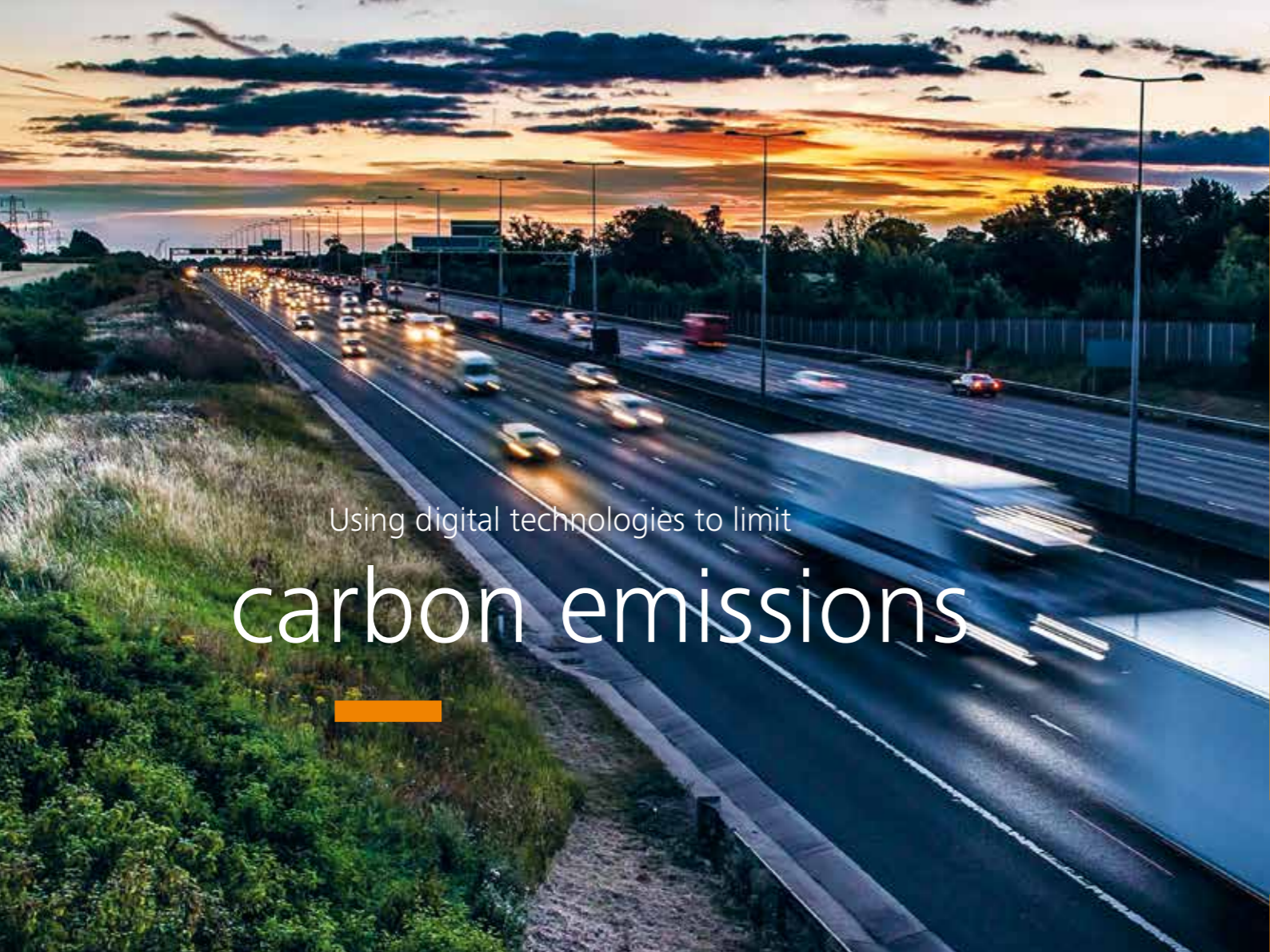
What do you understand specifically by “open to all technologies” and why is this the key to climate neutrality?

There are limits to what can effectively be achieved by the preferred route of electric powertrains on the way towards the whole transport sector becoming climate neutral. For

one thing, there is limited potential for producing renewable energies in Europe. We have few hours of reliable sunshine, very changeable wind conditions and on top of this a very high population density surrounded by biologically valuable, cultivated landscapes. In order to cover energy requirements at all times, we therefore need not only to store, but also import large amounts of energy. We also need a lot of infrastructural development, including charging points for battery-electric vehicles across Europe. Even at the end of this investment drive, it would be nonsense to convert the renewable energies stored with high energetic density again in order to charge vehicle batteries. This is why we are “open to all technologies”. A crucial factor in a well-to-wheel approach is the goal of releasing no additional CO₂ from fossil sources. This will be achieved through renewable electricity in battery vehicles and green hydrogen in fuel cells or internal combustion engines. E-fuels are counted among the latter. These will also play a key role in the future energy system through the aforementioned advantages: they make it possible for existing vehicles to make an immediate and valuable climate contribution as well thanks to worldwide compatibility.

How can “open to all technologies” be encouraged – and what do you expect from policy-makers?

It is good that we are currently seeing strong support for e-mobility with a wide range of instruments. This consolidates the technology leadership of our automotive industry worldwide. However, a change in practices achieved by the use of force – in this case by banning internal combustion engines – is not what is needed. For the purpose of climate protection, we want to come away from fossil fuels. In this case, what would be persuasive would be an honestly communicated price for the CO₂ produced by these fossil fuels. As a result of this, many exciting innovations in fuel production systems would be competitive without government subsidies. This will not necessarily make mobility more expensive. If we start first of all by gradually increasing the blending of alternative fuels in fossil fuels, there will be time for cost reductions in production and a smooth transition from conventional taxes such as mineral oil tax to CO₂-based taxes. For “early adopters” who want to switch completely to renewable fuels immediately, privileges similar to those granted for electric vehicles will of course need to be available. This will release further market forces among investors and the broad mass of independent consumers will follow.



Using digital technologies to limit
carbon emissions

“The goal is to reduce unnecessary empty runs and make transport companies more efficient through digitalisation. We have a clear vision: make your customers more profitable and at the same time more environmentally friendly. We are pleased that DKV has entered into this groundbreaking cooperation with us.”

Antje Huber,
 CEO Saloodo

Untapped efficiency potentials provide one of the biggest levers for optimising carbon emissions in the transport and logistics industry. Empty runs currently account for around 30 percent of freight transport.



Data intelligence and networking are the key to managing a fleet successfully and leveraging efficiency potentials.

They result in transparency throughout the process chain and in doing so improve the efficiency and performance of our customers. With DKV LIVE we have been operating our own platform solution on the market since 2020, and we now also support our customers successfully in the area of telematic solutions.

Data on driving behaviour is collected and analysed, offering flexible and tailored solutions. In order to reduce empty runs, DKV will offer its customers an exciting solution in the future: DKV LIVE Freight. A key partner here will be the digital freight platform Saloodo.

“The toll is one of the most effective instruments for more climate protection in road haulage. The introduction of emission classes in the toll tariff in Europe has resulted in more environmentally friendly truck fleets and logistics. The toll is green per se, and DKV is committed to making it even greener.”

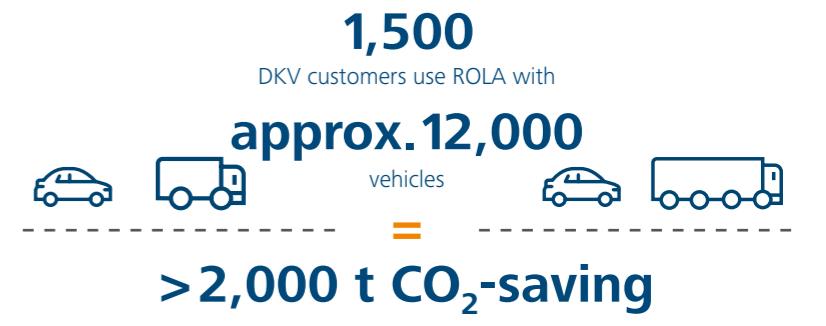
Jérôme Lejeune,
 Managing Director at DKV

GREEN TOLL

The toll is without doubt one of the most effective measures for greater climate protection in road haulage. Designed intelligently, the toll can contribute to reducing traffic volume, promoting the switch to more environmentally friendly modes of transport and accelerating vehicle fleet optimisation. In particular, a usage-based toll can control the flow of traffic. Among other things, it can reduce traffic jams and therefore pollution. The city toll is limited to a relatively small area within a city or region. It can also help to reduce pollution through higher charges. It will keep some motorised private transport away from city centres and make more environmentally friendly options (public transport, bicycle) more attractive.

Toll exemptions or discounts for electric or LNG vehicles, for example, create economic incentives for commercial fleets to switch to alternative types of fuel. The further development of the truck toll for freight is therefore key. The necessary revisions, for example to the Eurovignette Directive, will enter into force with numerous stricter climate-related provisions in 2023.

With the DKV toll boxes, our customers can pay tolls in numerous European countries. We have the right solution for every country. Our toll boxes enable drivers to continue their journeys uninterrupted, thereby reducing traffic flows and jams, preventing climate-damaging emissions in the process.



Together with our toll specialists, we are already thinking ahead and using the toll instrument in a climate-friendly way for the intelligent networking of road and rail. For example, DKV cooperates with the Austrian intermodal services provider Rail Cargo Operator – Austria GmbH (RCO Austria). RCO Austria is in “accompanied combined transport” the biggest “rolling load” (ROLA) provider in Europe. In ROLA, trucks are transported on low-loader wagons: the trucks and semi-trailers then cover stages of their journey by rail. Thanks to the accompanied combined (intermodal) transport, transit routes are spared the traffic of heavy goods vehicles and emissions pollution is reduced significantly. Annually, around 1,500 DKV customers use ROLA with approximately 21,000 vehicles and pay for their journeys using the DKV card. As a result, more than two thousand tonnes of CO₂ were saved in 2020 alone.



Voluntary contribution to
climate protection
 with the
DKV CARD CLIMATE

Effective climate protection involves the systematic reduction and wherever possible prevention of carbon emissions. Currently, every litre of burned fuel inevitably causes carbon emissions. Because it is important for the climate, above all else, to reduce the amount of global emissions, it makes sense to compensate for unavoidable emissions in the short term through the voluntary CO₂ compensation scheme with high quality climate protection projects. The CO₂ compensation scheme should only be the last option for climate protection, however.

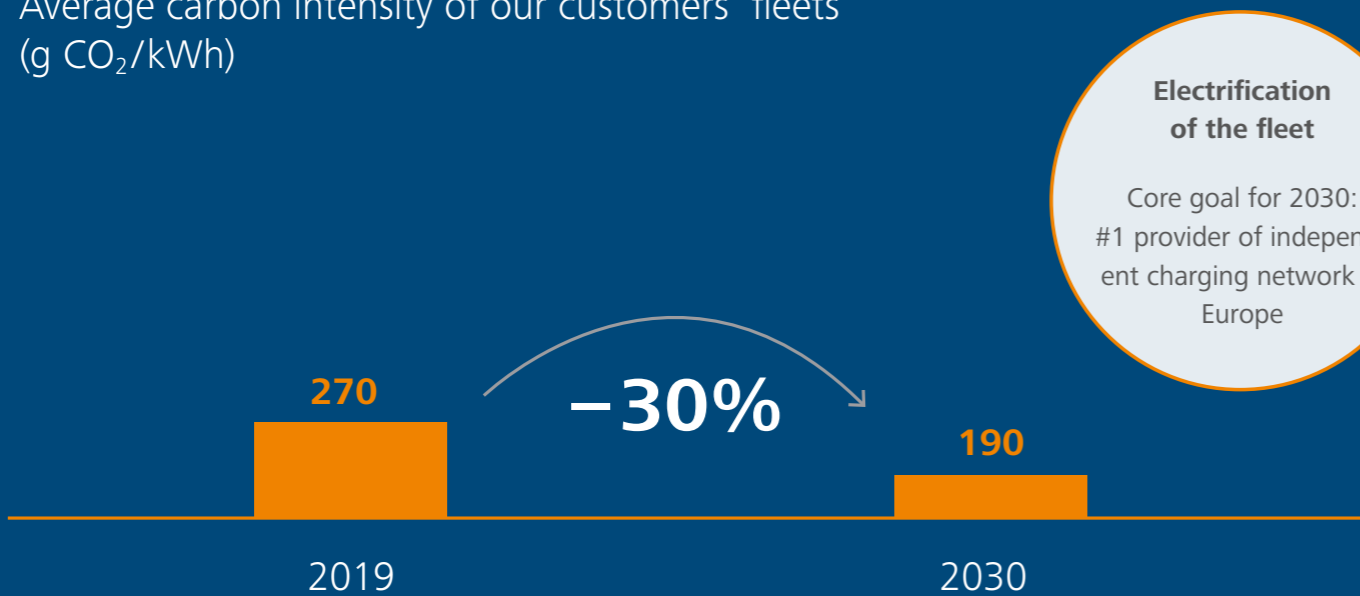
Through the CO₂ compensation scheme with the DKV CARD CLIMATE, customers can actively contribute to climate protection and compensate for the emissions caused by the consumption of fuel when driving (also known as tank-to-wheel) with DKV in certified climate protection projects. In 2020, our customers purchased around 30 million litres of fuel using the CARD CLIMATE and in doing so compensated for around 80,000 tonnes of CO₂. This was 45 percent more than in the previous year. In order to achieve our climate pledge in 2030, we have set ourselves the goal of compensating for at least 10 percent of all litres purchased with DKV.

“With our green products and digital services, we integrate LEAD IN GREEN into our core business and also ensure our customers are competitive, because sustainability will increasingly become a selection criterion in the transport and mobility industry.”

Markus Präßl,
 Managing Director DKV

Our path to –30% carbon intensity

Average carbon intensity of our customers' fleets
 (g CO₂/kWh)



Electrification of the fleet

Core goal for 2030:
 #1 provider of independent charging network in Europe

Alternative fuels

Core goal for 2030:
 90% network coverage for alternative fuels in Europe

Digitalisation

Core goal for 2030:
 up to 10% fewer empty runs for DKV LIVE customers

Compensation

Core goal for 2030:
 to compensate for at least 10% of all litres purchased with DKV using the CARD CLIMATE

Field of action Customers

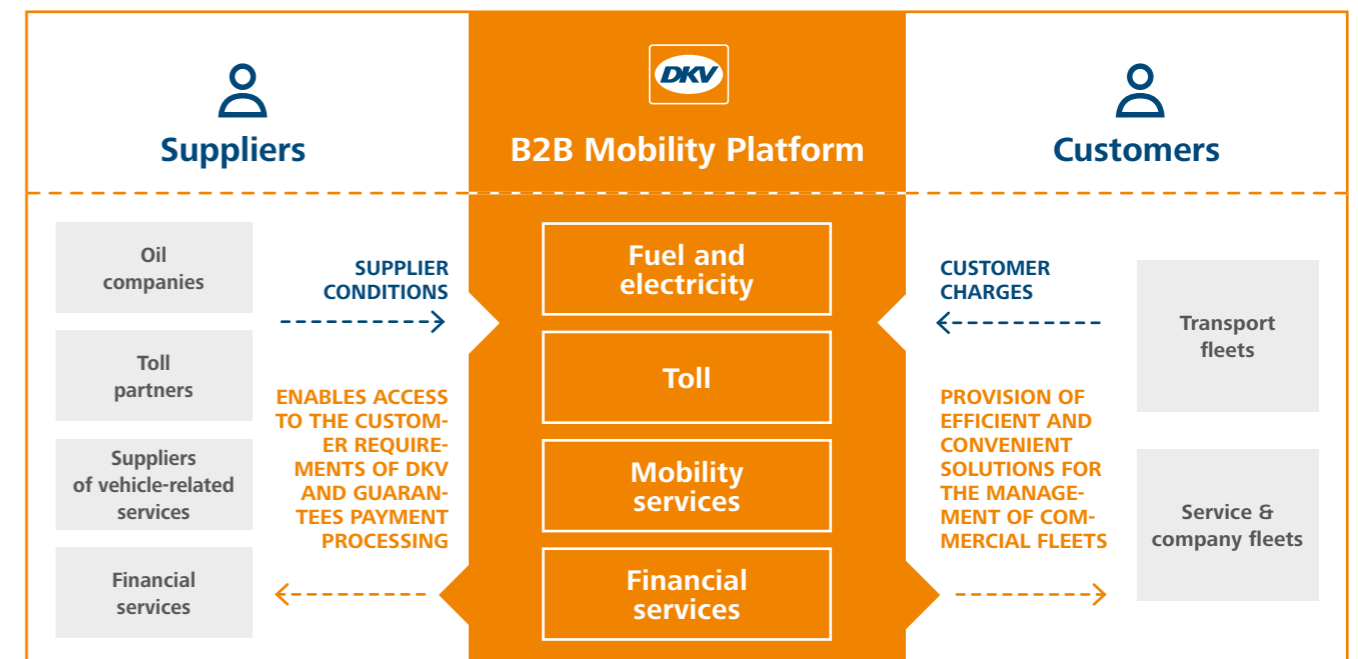
Innovations for efficient and sustainable mobility in Europe

» In the following sections of the Sustainability Report we discuss the topics that are particularly relevant for DKV within the four "ESG+C" dimensions and explain how the company has managed its economic, environmental and social impact in the year under review. The customer (+C) dimension includes the fast-growing areas of alternative fuels, e-mobility and CO₂ compensation as well as the company's digitalisation strategy. We take a close look at the different areas from the viewpoint of sustainability and in the context of our LEAD IN GREEN initiative.

Business model and value chain

Covering a full range of services for seamless on-road mobility

DKV has more than 85 years of experience as a cashless service provider in the mobility and transport industry. We are the biggest independent fuel card and toll settlement provider in Europe and also offer our customers a comprehensive range of other value-adding services such as VAT refunds, vehicle-related services (including car wash, repair services) and digital solutions. Our business model is illustrated as follows:



DKV provides its customers with all of the services relevant for efficient fleet management via a B2B service platform. Among the partners on the supplier side are oil companies, toll operators and many other service providers in the mobility industry. They are faced on the other side by DKV's customer base. Customers include all commercial operations with a fleet, from traditional transport and logistics companies to tradesmen and to large and small company fleets.

In order to purchase DKV services, customers use, depending on the service, the DKV card or a DKV box (toll boxes or telematics services). The DKV card is the centre-piece of our service, which can be used to pay for fuels, selected tolls and accessories as well as to use a central emergency call system, breakdown and repair services and much more. Detailed information on materials purchasing can be found in the "Governance (G)" section.

DKV EURO SERVICE GmbH + Co. KG also holds a participating interest in the joint venture Toll4Europe GmbH, based in Berlin. The purpose of the company is to develop and provide European electronic toll services (EETS) with a Europe-wide toll box.

DKV EURO SERVICE GmbH + Co. KG holds a further strategic interest in Charge4Europe GmbH, which is located in Essen. In the joint venture with the Innogy subsidiary innogy eMobility Solutions GmbH, the partners combine their respective expertise to provide services relating to e-mobility. For a detailed overview of the DKV MOBILITY SERVICES Group, please read the "our group of companies" section.

E-mobility Providing the best possible charging experience

The best charging infrastructure always precisely where it is needed:



@work



@home



@road



LEAD IN GREEN has the highest priority for DKV. We support the goals of the Paris Climate Agreement and the EU Green Deal. Electric vehicles produce, particularly when used in combination with renewable electricity, much less CO₂ than internal combustion engine vehicles. E-mobility will therefore play an important role when it comes to achieving climate goals. The electrification of company fleets can make an important contribution to this. We would therefore like to make the transition to e-mobility easy and convenient for our customers, providing them with the best possible charging experience.

More charging points at home, at work and on the road

E-mobility will make a very important contribution to our fulfilment of the "Green Pledge". In order to accelerate the electrification of our customers' fleets in line with the EU Green Deal, we are pursuing the ambitious goal of achieving annual average growth of over 100 percent in fleet-related electricity sales until 2030 with our e-mobility products.

Despite the Covid-19 pandemic, we were able to exceed this goal in the year under review and record a 200 percent increase.

The fleet customer segment experienced further strong growth in 2019. We have made great efforts to provide our customers with convenient, smooth and affordable solutions for charging on the road (@road), at home (@home) and at work (@work). Together with our partner Innogy, we are working on building the largest independent charging network for electric vehicles @road in Europe.

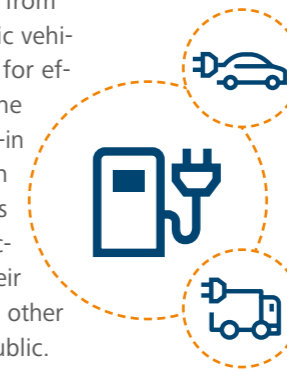
At the end of 2020, we offered 125,000 charging points (2019: 60,000) to the holders of our charge cards DKV CARD +CHARGE and DKV CARD CLIMATE +CHARGE.

Charging points in northern and southern Europe have been added to the network. As a result, the number of acceptance points for our charge cards doubled in the year under review. Approximately 46,000 (2019: 30,300) DKV CARD +CHARGE cards were active. A further strong increase in demand is expected.

New charging technologies make charging on the road ever faster. However, the most convenient solution in everyday life remains charging at home overnight or at work during the day. With our charging solutions @home and @work, we provide our customers with an efficient solution: they can rent the charging stations, so-called wallboxes, and install them at work or at home. Billing is managed through DKV. Following the successful launch in Germany in 2019, we have gradually extended the sale of the products @home and @work across Europe. In addition to the products @home and @work, we are continuously developing value added services to ensure efficient management of the fleet. With innovative software solutions and a specially developed e-mobility user frontend, we help our customers manage their hybrid fleets centrally and in a cost-effective manner.

DKV customer portal: Cockpit for fleet management

To provide our customers with the best possible support in the electrification of their fleets, we offer a specially developed customer portal: a Cockpit for the whole fleet. This provides fleet managers with an overview at all times and enables them to manage their fleet efficiently – from the internal combustion engine vehicle to the electric vehicle. The Cockpit provides everything that is needed for efficient fleet management, from a cost overview to the usage intensity of the charging infrastructure to a plug-in monitor for optimal use of plug-in hybrid vehicles. In addition, charging that takes place at the employee's home can be refunded directly to the driver and allocated to the employer in the invoicing. The use of their own charging infrastructure can be optimised through other services such as Charging Management and Semi-Public.



Excellent service, better infrastructure: for more e-mobility in Europe

With the founding of the e-mobility business unit in 2020, we have focused systematically on expanding our e-mobility business for fleet customers started in 2017. In the year under review, the Supplier County Management and Product Management teams established the necessary structures for further growth. At DKV, around 30 employees from a number of divisions and countries are working on growing the e-mobility business.

In our opinion, one of the biggest hurdles for the further expansion of e-mobility remains the sluggish development of charging infrastructure, particularly in eastern Europe, and the lack of pricing transparency. At DKV we are doing our best to ensure prices are transparent and clear for our customers – a digitally interactive map and an app solution for easier charging are contributing to this.

Our mission is to provide our customers with the best possible access and the best charging experience, regardless of where they would like to charge – at home, at work or on the road. By 2023 we would like to provide them with access to more than 300,000 charging stations and to have well over 100,000 electric vehicles charged using our DKV CARD +CHARGE card.

GOALS AND MEASURES FOR 2020/2021

Measure	Time	Status
// Launch of the e-mobility Cockpit with reporting functions	2020	completed
// Europe-wide expansion of the Charge4Europe network to 125,00 charging points	2020	completed
// Supply as many charging stations as possible with 100 percent green electricity	2021	in progress
// Expansion of the wallbox rental service in Germany and the Benelux countries	2021	completed
// Establishment of the @home billing model	2021	completed
// Become market leader for cashless e-mobility services on the road	2021	in progress

Alternative fuels On course for growth

One of the objectives of the German Climate Action Programme 2030 is that vehicles powered by electricity or electricity-based fuels will account for around one-third of the mileage in heavy goods road transport by 2030. Currently, most of this mileage is accounted for by commercial vehicles conventionally powered by diesel. Supply and demand for commercial vehicles with alternative drive technologies are currently very limited and are mainly restricted to light commercial vehicles. Heavy commercial vehicles with alternative drive systems are currently in the development stage and are still being tested. A further reason for the low take-up lies in the very limited re-fuelling, charging and overhead cable infrastructure that is necessary.

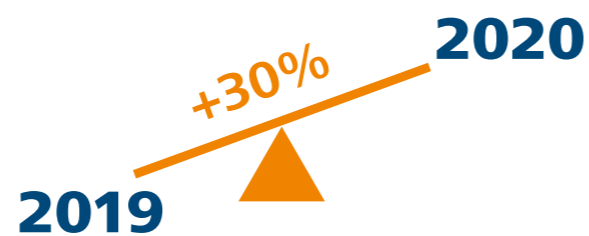
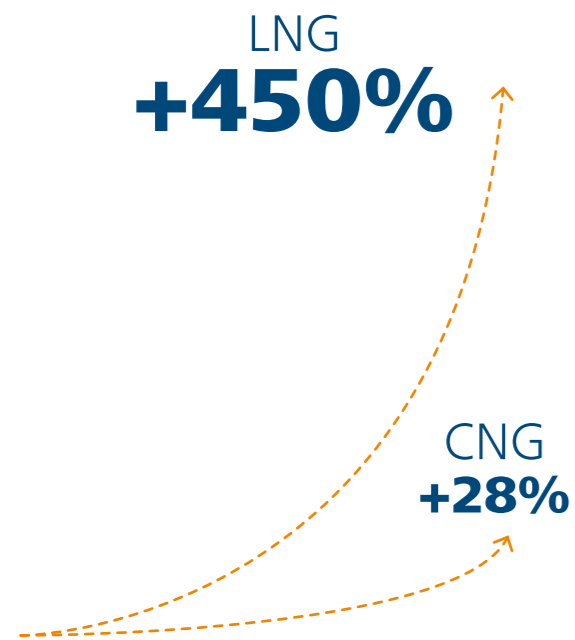
Committed to greener transport

With our commitment to LEAD IN GREEN, we want to actively promote the transition to sustainable mobility. However, this will depend not only on the development of new technologies, but also on solutions for alternative fuels which reduce climate-damaging emissions. This is essential for us to achieve the ambitious climate goals of the EU Green Deal in the transport sector. While it is important to find new solutions, we should also consider solutions that are already available and contributing to greener transport now. This is why we at DKV have built the **biggest independent alternative fuel network for LNG and CNG in Europe**. We would like to expand this and provide our customers with **access to new low-carbon, electricity-based fuels such as e-fuels and Power-to-X**.

With our "Green Pledge", we are committed to helping our customers reduce the carbon intensity of their fleets by 30 percent by 2030. Alternative fuels will play an important role here.

Our goal is to grow every year with our alternative fuel products by approximately 50 percent by 2030.

In 2019, we noticed increasing customer demand for alternative fuels. This is mainly due to changes such as regulated emission controls, government subsidies and increasing social awareness of the need to protect the climate. Despite the COVID-19 pandemic, we have recorded strong growth with our products for alternative fuels – **30 percent compared to the previous year. With LNG we grew by 450 percent compared to 2019, with CNG (Compressed Natural Gas) by 28 percent.**



³ Federal Ministry of Transport and Digital Infrastructure (BMVI) (2020): An Overall Approach to Climate-Friendly Commercial Vehicles, Towards zero emissions road logistics by means of alternative drivetrains; https://www.bmvi.de/SharedDocs/EN/publications/overall-approach-climate-friendly-commercial-vehicles.pdf?__blob=publicationFile

Tailored products for our customers

The Energy & Vehicle Services business unit is responsible for Product and Supplier Management at DKV. Product Management is broken down into the divisions Product Management Fuel & Payment Authorisation, Product Management Vehicle Services and Product Management e-mobility Services. It is responsible for developing products that meet market and customer needs. We pay special attention not only to the processes behind a product, but also to the management of the four Ps (product, place, price, promotion) in our marketing. Product Management also serves as the interface with Supplier Management and is the first point of contact for Sales when it has product-specific questions. Besides the product processes, it is also responsible for the management of the product lines, product-specific marketing and continuous knowledge sharing.

Supplier Management is divided into the two departments Supplier Country Management and Business Strategy & Operations and is responsible not only for retaining and optimising existing business with our fuel suppliers, but also for growing it. The division is also responsible for the regional expansion in eastern Europe and for maintaining supply, in order to make sure all customers are satisfied regardless of driving and supplier behaviour.

At DKV, the product department Fuel & Payment Authorisation is driving forward the growth of the alternative fuels business and the management of the DKV CARD CLIMATE. It is supported in the growth of the alternative fuels business by Supplier Management. Further information on the CARD CLIMATE can be found on the following page.

In the next few years we are expecting growth in the gas and biogas segment, but the developments of new biofuels such as HVO, R33 and hydrogen are also very promising. In the truck segment we expect to continue to grow strongly, particularly in the area of gas and biogas fuels such as CNG and LNG. In the passenger car segment, growth in LPG is currently stagnating as fleet managers prioritise switching to hybrid and battery-electric vehicles.



GOALS AND MEASURES FOR 2020/2021

Measure	Time	Status
// Increase in litres compensated with the DKV CARD CLIMATE and the DKV CARD CLIMATE +CHARGE	2021	in progress
// Expansion hydrogen fuel stations network	2021	in progress
// Further expansion of the LNG network	2021	in progress

CO₂ compensation

Contributing to carbon neutral transport with the DKV CARD CLIMATE

In order to achieve our climate goals, it is our priority to offer our customers the right instruments to avoid and reduce carbon emissions. For emissions that cannot be avoided and reduced, compensation should be considered.

With the **DKV CARD CLIMATE fuel card and the DKV CARD CLIMATE +CHARGE** for hybrid vehicles, our customers can compensate fully for the CO₂ emitted. For this purpose we charge a small compensation surcharge for every litre of fuel. We pass on this surcharge in full to our partner myclimate, which uses the money raised to support Gold Standard climate protection projects worldwide.



One of the biggest advantages of our DKV CARD CLIMATE service is that our customers can be on the road quickly and affordably whilst also promoting climate protection. While the costs of switching to other sustainable alternative fuels are still relatively high, the CARD CLIMATE offers a good opportunity to contribute to sustainable change without major investment.

Demand for the DKV CARD CLIMATE is growing steadily, because carbon neutral transport is now a selection criterion and an important competitive advantage for our customers. From 2019 to 2020, our sales with the DKV CARD CLIMATE grew by 52 percent. Accordingly, the tonnes of CO₂ equivalents (t CO₂e) compensated for increased by approximately 45 percent. We expect even higher growth rates for our compensation service over the next few years.

The biggest obstacles to this service being used more widely are the currently rising fuel prices and the COVID-19 pandemic, which has placed the industry under huge financial pressure. In order to fulfil our climate pledge, we want to achieve the goal of at least 10 percent of all litres purchased with DKV being compensated for by 2030.



Our card products DKV CARD CLIMATE and DKV CARD CLIMATE +CHARGE

Digital solutions

Data for greater efficiency in the transport sector

The digital agenda and the product and service innovations of DKV in the context of data-based solutions are key elements of our growth and transformation strategy. Under the title of **NEXT SERVICES**, these have been a focal priority at DKV since the year under review. In this period we have restructured this area, appointed a new Chief Digital Officer (CDO) and acquired the telemetry service provider Styletronic.

There is currently still room for improvement in the area of digitalisation and data linkage in the transport industry. Numerous processes are manual. For example, schedulers decide on the basis of their experience and communicate by telephone, and the navigation software used plans routes without taking efficiency aspects into account.

For DKV, data is the means of choice to make transport more efficient and in doing so reduce, for example, the share of empty run mileage in road transport (22 percent in the truck segment; EUROSTAT_Fahrzeugbewegung 03-06/2020). This is why we are developing a data platform.

We would like to offer our customers services that make costs and resources transparent and fill shipping space as efficiently as possible through localised order notifications.

Theoretically, optimisation of between 8 and 15 percent is possible. For many industries such solutions do not currently exist. The linking of data and its bundled delivery to the user are in most cases currently handled by transport management systems, which in the past acted very autonomously and therefore provided hardly any added value. A strong consolidation trend can therefore be seen in the industry among the digital market participants. Several providers are currently competing to be the first to present a complete solution for the transport industry.



Intelligent routing and shipping space management



With DKV LIVE we have been in the market with our own telemetry system since 2020. DKV LIVE is the platform solution which through the acquisition of Styletronic Telematik GmbH (now DKV LIVE GmbH) was DKV's key anchor product in the digital context in the year under review. From the analysis of driving behaviour, to the reduction of journeys through more efficient distribution of load space to route optimisation tools – everything is built towards improving efficiency in fleet management.



Sustainable change through digital services

Responsibility for the digital advancement of DKV lies with the Chief Digital Officer (CDO). The product development agenda directed by him and other operational activities are the responsibility of IT, Solution Sales and DKV LIVE with DKV LIVE GmbH.

In the future, our CDO sees great potential for sustainability as part of the new digital agenda. We will focus on making the existing products such as the DKV CARD CLIMATE more visible across digital channels. We would like to offer simple upselling options and clarify the advantages of our sustainable product portfolio to our customer – for example, with an app with which users can find nearby charging points for electric vehicles, and with mobile payments for charging. In addition, we will set new industry standards with the development of new products such as DKV LIVE Freight in order to reduce the major problem of empty runs in road transport.

We would also like to raise awareness among our customers of the need for greater climate protection and persuade them to manage their emissions – a change in their practices should not just be forced by high CO₂ taxation and toll road charges.

The industry is at a crossroads. We are here for our customers to help them shape the necessary digital change successfully.



GOALS AND MEASURES FOR 2020/2021

Measure	Time	Status
// Launch of DKV LIVE (telematics) as a data basis for efficiency-raising services	2020	in progress
// Raise awareness of the range of available green products by communicating these across channels and offering upselling options	2021	in progress
// Offer a digital CO ₂ tracker and a climate balance for our customers in the DKV customer portal	2021	in progress
// Expansion of DKV Freight (digital solution to improve truck utilisation and to prevent empty runs)	2021	in progress



Green toll Key building block for climate protection in the transport sector

Tolls are charged in almost every European country. Tolls can be charged for using motorways and expressways, as well as for travelling through tunnels and over bridges. With DKV, our customers can pay their tolls in numerous countries in Europe using a tailored solution, and with our toll boxes even drive throughout Europe. Our toll boxes enable drivers to continue their journeys uninterrupted, thereby reducing traffic flows and jams, preventing climate-damaging emissions in the process.

In order to achieve the climate protection goals of the EU, energy consumption and the associated greenhouse gas emissions in the transport sector need to be reduced for the long term and in a sustainable manner. Besides the promotion of e-mobility and alternative fuels, the expansion of the truck toll is a key measure for promoting climate-friendly road transport. Behaviour that is harmful to the climate should be reflected in a higher price, for example with an increase in energy taxes on fuels and an increase in the truck toll. This revenue could be used in turn to help finance a sustainable transport infrastructure.

Designed intelligently, in particular in combination with rail, the toll can contribute to reducing the volume of traffic, promoting the switch to more environmentally friendly modes of transport and accelerating the optimisation of vehicle fleets.

In 2020, 30,975 (2019: 45,792) DKV boxes made by various manufacturers in Europe were issued. The materials used were considered in our Corporate Carbon Footprint (CCF) balance. At the end of their lifecycle, DKV takes the boxes back and recycles them where this makes environmental and economic sense.

The Toll Department at DKV comprises the Product Management and Process & Project Management teams. In addition to the development of new markets and the launch of products in these, the teams are responsible for the continual optimisation of the existing products, tailoring them to regional customer needs. DKV cooperates with 227 toll suppliers across Europe.

GOALS AND MEASURES FOR 2020/2021

Measure	Time	Status
// Publication of a DKV ferry portal on the DKV website	2020	completed
// Connection of a toll supplier in Morocco	2020	completed
// DKV box Europe with new service countries (Hungary and Bulgaria)	2020	completed
// Introduction of a dedicated on-board unit in Italy for heavy goods traffic (DKV box Italy)	2021	in progress
// Launch of own customer portal for the configuration of the DKV box Europe	2021	in progress
// DKV box Europe with new service countries (Italy and Switzerland)	2021	in progress

Marketing and communication

Increasing awareness of the need for sustainability in the transport industry

There is increasing public awareness of the need for sustainability in the road transport industry. With our ambition to LEAD IN GREEN, we want to lead decisively here: with clean, efficient and digitally networked products and services, we are shaping tomorrow's mobility together with our customers.

We consider the supply of sustainable products and services to be part of our business model. **For us it is also a priority for strategic reasons to embed sustainability in the DKV brand and to firmly establish social and environmental responsibility for the medium and long term in the communication of benefits to our customers.** The focus on sustainability also makes it possible for us to clearly set ourselves apart from competitors and make our brand more attractive. In the year under review, in addition to creating a new digital brand image, we therefore pursued the goal of firmly integrating these green considerations into our communication. LEAD IN GREEN is gaining in importance both in our internal and external communication and will have an even greater influence on DKV's brand image in the future than in the year under review.

DKV asks its customers in all markets in which it is active questions about customer satisfaction and product and service quality in an annual (from 2020 bi-annual) survey. The customer index developed by DKV is based on the so-called Net Promoter Score (NPS), which measures the extent to which consumers would recommend a product or service. In 2020, DKV recorded an increase in customer satisfaction compared to 2019, particularly in the core markets of Germany, Austria, the Netherlands and Belgium, as well as in Lithuania, Poland and the Czech Republic. A total of 16,000 participants in 11 countries from DKV's customers were generally very satisfied with DKV and its products and services. This statement is also reflected in a positive five-year trend in customer satisfaction.



74.8%

of our customers would recommend our brand

Since 1 January 2020, the new Corporate Communications, Marketing & UX/CX division has been split into three departments:

- Corporate Communications (Internal and External Communication)
- Marketing (Digital & Content Marketing, Brand Communications and Strategy & Growth Marketing)
- Customer and User Experience (UX Management, Research, Design & Concept)

The three departments jointly pursue the goals of convincingly conveying the benefits of the DKV brand, generating growth and strengthening as far as possible the reputation of the DKV MOBILITY SERVICES Group internally and externally.



Our brand values:



GOALS AND MEASURES FOR 2020/2021

Measure	Time	Status
// New DKV brand image with new imagery, in which the company's attributes are emphasised as modern, digital and green	2020	completed
// Development of a "digital first" brand communication with a new company website as anchor point	2020	completed
// Development of an e-commerce webshop	2020	completed
// Launch of a new brand image tracking service, which provides a detailed insight into the needs and requirements of the various target groups	2020	completed
// Launch of the e-commerce webshop in further European countries	2021	in progress



3 QUESTIONS FOR:

Dr Mirko Kahre – Director Corporate Communications, Marketing & Customer Experience

» **DEAR MIRKO, DKV HAS PUBLISHED ITS "GREEN PLEDGE" AND SET ITSELF AMBITIOUS CLIMATE GOALS. IN YOUR VIEW, IS DKV EQUIPPED FOR THE MISSION OF BECOMING A GREEN BRAND?**

DKV has taken an eminently important step towards the future with the "Green Pledge". The reduction of CO₂ in road transport and in particular in logistics will be a major challenge for our customers in the next few years. And we have to support them here. For this purpose, however, we need an even greater "push" internally. We need to think LEAD IN GREEN in all future product developments, regardless of whether in the fuel or toll segment or in NEXT Services. LEAD IN GREEN has to be one of the defining issues of our activity.

» **... WHAT ABOUT SUSTAINABILITY IN MARKETING? WHAT CONTRIBUTION DO YOUR TEAM AND YOU MAKE TO LEAD IN GREEN AT DKV?**

In Marketing, we influence significantly the external perception of DKV, the brand and our communication. We will therefore integrate LEAD IN GREEN firmly into the future

development of our brand. We are more than just "diesel". We need to communicate this credibly with our products and services, as well as with our entire external communication. We want to become an opinion leader for sustainable mobility in our external communication.

» **IF YOU COULD MAKE A WISH CONCERNING LEAD IN GREEN, WHAT WOULD BE THE TOP THREE HEADLINES THAT YOU WOULD LIKE TO PUBLISH/READ ABOUT DKV BY 2030?**

- DKV Mobility wins the German Sustainability Award
- DKV Mobility drives the green transition of the mobility sector
- DKV Mobility has the biggest e-mobility network in Europe

Awards in 2020 Image, service, working conditions

Customers, mobility experts and representatives from business, academia and the media gave DKV top marks in 2020 as an employer for image, service and outstanding products. The DKV card is one of our core products. In recent years it has been recognised repeatedly as the best brand in the fuel and service card category. We are delighted about the awards, and they will inspire us to do even better.



DKV card: Award for Best Fuel Card since 2005

AWARDS IN 2020

Name	Further information
// ETM Award: Best Brand (every year since 2005)	In the "Fuel card" category by the readers of "lastauto omnibus", "trans aktuell" and "FERNFAHRER"
// Great Place to Work® Deutschland	Recognises companies whose workplace culture is characterised by trust, respect, fairness, pride and camaraderie
// Top Employer Deutschland	This award from the Top Employers Institute recognises DKV for being a trustworthy employer providing outstanding working conditions for its employees
// TOP SERVICE Deutschland: Fourth place	Award for DKV's service quality by the consulting firm "ServiceRating"
// Telematik AWARD 2020	In the "Best Innovation" category by the media group "Telematik-Markt.de"
// Logistico dell' Anno 2020	In the "Innovation Environmental Sustainability" category

Sustainability starts on our own doorstep

We can only credibly claim to LEAD IN GREEN if we lead by setting a good example. With our "Green Pledge" we have set ourselves the ambitious goal of becoming a climate positive company by the end of 2023.



Sustainability at our office locations

LEAD IN GREEN during everyday work at the office

DKV has designed its facility management processes as well as its everyday operations at the office along sustainable lines. We reduce our energy consumption and largely source consumables (paper, office materials, IT hardware) according to criteria of sustainability, and we pay attention as to whether any energy efficiency certificates are in place. According

Our aim is to increase the energy efficiency of buildings, to reduce their carbon footprint and to cut back on operation costs by lowering consumption.

to our Code of Conduct, our employees have made a commitment to act responsibly with a view to protecting the environment.

The Environmental field of action, with its sub-fields of electricity and gas consumption including employee mobility, water consumption, waste generation and creation of a carbon balance, is the responsibility of the Sustainability & New Mobility team as well as that of the Purchasing/Central Services and Information Management departments.

At the DKV headquarters in Ratingen, the Purchasing/Central Services department is in charge of all matters relating to facilities management as well as to workplace occupation and design (with the exception of the IT systems). It serves the individual divisions by ensuring that the workplaces are adapted to the constantly changing requirements of our growing business. The international offices have appointed dedicated contact persons for the field of facility management, whose responsibilities include creating annual reports on the consumption data as well as handling any other questions surrounding sustainability that might arise.

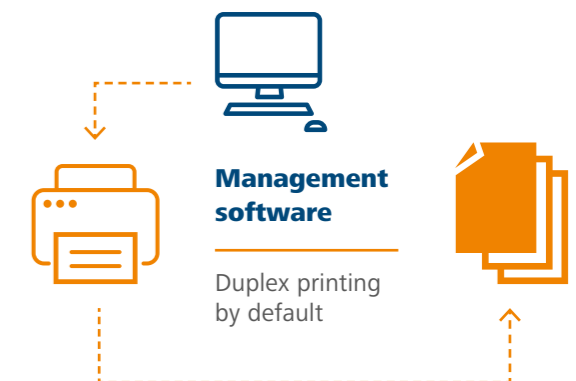
The Central Services department, which is, among others, responsible for the company car fleet and for booking and organising business travel, also contributes to the improvement of the ecological balance of DKV as a whole by setting up suitable policies.

Green IT

The Information Management division supports the individual companies and departments of the DKV MOBILITY SERVICES Group and ensures that everyday business runs smoothly. In this context, the IT strategy follows the basic principle that "Business is Leading": this means that the solutions provided by Information Management are geared to fulfilling the requirements of both customers and the market. This division is subdivided into the five departments for IT Governance, Business Application Services, Web Services, Integration Services and Infrastructure Services. The Infrastructure Services department is the central service stop for all IT-related issues or requests for the departments and external organisations. It ensures the smooth functioning of the decentralised IT infrastructure and the evolution of the standard workplace systems. This department is also an essential internal driver as far as the issue of sustainability in IT is concerned.

DKV is a service company first and foremost. This makes electricity consumption one of the largest factors in our carbon balance. To be able to act sustainably in this area as well, DKV is seeking to operate and source information and communication technologies (ICT) in a way that will help preserve resources, and has proceeded to digitalise an increasing number of processes. Some concrete examples from the reporting include the following actions:

- We have dispensed with displaying screensavers.
- Our printing architecture is linked to a central management software which enables inactive printers to be set to standby mode. Also, the settings for the printing architecture are set to black-and-white and duplex printing by default. All systems were chosen on the basis that they are certified with the "Blue Angel" label.



Measures designed to save energy

In order to save energy, we have deployed what is known as “Cloud Managed WiFi Access Points” at our DKV office locations. These are configured in such a way as to prevent the transmission of WiFi networks outside of business hours. In addition to that, this solution offers the possibility to continuously extend the range of functions. This enables us to use new technologies without having to purchase new hardware to begin with.

Measures to increase digitalisation

The rollout of the Digital Asset Hand-over Protocol at both the headquarters in Ratingen and the foreign subsidiaries during the reporting year has likewise resulted in a further step towards achieving LEAD IN GREEN. Previously, each hardware output or input was preceded by a document printout. We have now made this process completely digital. With around 4,000 terminal devices in circulation at DKV, this will be an additional opportunity to save large amounts of paper.

Measures designed to save resources

As far as the deployment of IT terminal devices is concerned, we have designed this process to be as resource-saving as possible. The last generation of workstation hardware had been in use for more than the usual three years. After putting them out of service, we returned them to the lessor for resale. Information concerning our process for procuring IT terminal devices can be found in the chapter “Responsible sourcing” (Governance field of action).

VOLUME OF PRINTOUTS AT THE HEADQUARTERS IN RATINGEN, AGAINST THE BASE YEAR:

2019	2020	Change against the previous year (in absolute terms)	Change against the previous year	Trend
1,361,342	640,754	-720,588	-52.9%	↗

The sharp decline in the number of printouts during the reporting year was a one-time effect due to the COVID-19 pandemic. But even taking aside the adjustment for this effect, we were able to see that the volume of printouts has gone down despite an increase in the number of staff.

NUMBER OF HARDWARE PURCHASES AT THE HEADQUARTERS IN RATINGEN, AGAINST THE BASE YEAR:

	2019	2020	Change against the previous year (in absolute terms)	Change against the previous year
// Total	475	622	+ 147	+ 30.9%
// Desktop PCs	68	10	-58	-85.3%
// Screens	260	481	+221	+85.0%
// Laptops/Notebooks	147	118	-29	-19.7%
// Printers	0	13	+13	-

Saving energy and resources

Information concerning the management approach as well as figures for the consumption of electricity and water and waste generation will only be shown for the headquarters in Ratingen below, in each case as of 31 December. The figures for energy and water consumption as well as for the volume of waste generation for the foreign office locations have been included in the carbon balance. The carbon balances for the DKV MOBILITY SERVICES Group will be stated in that dedicated section.

Energy efficiency at DKV

Our headquarters in Ratingen has an energy reference area of 10,022 m². It was constructed in 2010 and is highly energy efficient already due to its mode of construction as well as the technologies used. One of the reasons for this is the predominant use of LED lighting, movement and presence detectors, automatic shading controls, energy schedules in the area of IT and the use of geothermal energy.

DKV also takes up suggestions made by staff in order to further increase the energy efficiency of the company. One example of this is the fine-tuning of the controls of the building’s technological facilities in keeping with the number of occupants in the building, the season or the weather. As soon as technical components have to be exchanged, we seek more energy efficient solutions. Smaller sums will be covered from the overall budget of the respective cost centre. Should more extensive changes in terms of energy and economy be necessary for which no budget is available, the Purchasing/Central Services or IT department will decide jointly with Management about a budget supplement, for instance for the purposes of an extension of the charging infrastructure for e-mobility. Many measures, in particular in the field of Information Management, are only possible if new technologies are being used to begin with. These, as a rule, entail financial investments.

DKV is under a legal obligation to conduct an energy audit for this location as laid down in the German Energy Services Act (EDL-G [Energiedienstleistungsgesetz]).

The energy audit will be conducted according to DIN EN 16247-1. The last audit was conducted on 25/03/2020 and its results will be valid until 24/03/2024.

FIGURES FOR ENERGY CONSUMPTION AT HEADQUARTERS IN RATINGEN, AGAINST THE BASE YEAR [GRI 302-1/3/4]:

	2019	2020	Change against the previous year (in absolute terms)	Change against the previous year	Trend
// Total electricity consumption (kWh)	1,295,998	1,141,234	-154,764	-11.9%	↗
// Consumption of electricity from non-renewable sources (kWh)	712,799	479,318	-233,481	-32.8%	↗
// Consumption of electricity from renewable sources (kWh)	583,199	661,916	+78,717	+13.5%	↗
// Total consumption of heat (kWh)	284,156	286,658	-2,502	-0.9%	↗
// Consumption of heat from non-renewable sources (kWh)	Data cannot be collected since the heat requirement is to a large extent covered from geothermal energy, which is included in electricity consumption.				
// Consumption of heat from renewable sources (kWh)	Data cannot be collected since the heat requirement is to a large extent covered from geothermal energy, which is included in electricity consumption.				
// Total consumption of energy (electricity and heat) (kWh)	1,580,154	1,427,892	-152,262	-9.6%	↗
// Total energy intensity (kWh/m ²) ⁴	120.14	108.56	-11.58	-9.6%	↗

⁴ The energy intensity is calculated from the energy reference area, which is 10,022 m² for the headquarters in Ratingen, as well as from a temporary leased space of 3,131 m² for a building across the street.

Travelling sustainably

When our employees travel to work or use cars from the company’s car fleet, this leads to energy consumption which equates to emissions. DKV is working on ways to make these journeys more climate friendly as well. For instance, we offer a monthly ticket for the use of public transport to our employees at the headquarters in Ratingen at a reduced rate. Also, employees are given the opportunity to use an Intranet-based car-sharing service.

DKV is also making contributions to the extension of the charging infrastructure for e-mobility for the benefit of its employees, with the parking spaces near the main building at Ratingen already having been equipped with charging points. At the end of 2020, there were six charging stations and we intend to make more of them available in the future. Another driver for the transition to hybrid or electric vehicles was a restatement of the internal company car policy. All DKV company cars in Germany and the majority of the DKV company cars abroad are bundled with the DKV CARD CLIMATE or with the DKV CARD CLIMATE +CHARGE by default, which means their operation is carbon neutral.

AVERAGE NUMBER OF VEHICLES PER VEHICLE TYPE AT THE HEADQUARTERS IN RATINGEN AS COMPARED WITH THE BASE YEAR:

	2019	2020	Change against the previous year (in absolute terms)	Change against the previous year	Trend
// Total number of vehicles	77	78	+1	+1.3%	➔
// Diesel	52 (68%)	46 (59%)	-6	-11.5%	⬆️
// Petrol	18 (23%)	22 (28%)	+4	+22.2%	⬇️
// Hybrid	4 (5%)	5 (6%)	+1	+25.0%	⬆️
// Fully electric (@road consumption only)	3 (4%)	5 (6%)	+2	+66.7%	⬆️

AVERAGE FUEL CONSUMPTION AT THE HEADQUARTERS IN RATINGEN, AGAINST THE BASE YEAR:

	2019	2020	Change against the previous year (in absolute terms)	Change against the previous year	Trend
// Total fuel consumption in litres and kWh	160,556 1,531,025	131,53 1,255,844	-29,024 -275,181	-18.1% -18.0%	⬆️
// Total fuel consumption Diesel in litres and kWh	112,188 1,099,441	88,975 871,951	-23,213.22 -227,490	-20.7%	⬆️
// Total fuel consumption Petrol in litres and kWh	48,368 430,473	42,557 378,754	-5,811 -51,719	-12.0%	⬆️
// Total electricity consumption for electric vehicles (kWh)	1,111	5,138	+4,027.39	+362.5%	⬆️



DKV company cars in Germany are bundled with the DKV CARD CLIMATE by default and as such are carbon neutral

BUSINESS TRAVEL AND COMMUTING TRAFFIC OF EMPLOYEES AT THE HEADQUARTERS IN RATINGEN, AGAINST THE BASE YEAR:

	2019	2020	Change against the previous year (in absolute terms)	Change against the previous year	Trend
// Air travel	1,941	820	-1,121	-57,8%	⬆️
// Hotel accommodation	2,423	735	-1,688	-69,7%	⬆️
// Commuting traffic accounted for by employees (car and public transport) (km)	4,654,260	2,094,753	-2,559,507	-55,0%	⬆️



Efficient use of water

DKV is aiming to reduce water consumption in its office buildings as far as possible. For this purpose, we have deployed water-saving devices such as sensor-controlled

water taps, which help reduce the already low consumption of fresh water. Water is supplied almost exclusively from the public infrastructure.

WATER CONSUMPTION AT THE HEADQUARTERS IN RATINGEN, AGAINST THE BASE YEAR [GRI 303-1]:

	2019	2020	Change against the previous year (in absolute terms)	Change against the previous year	Trend
// Total fresh water consumption (litres)	3,123,000	1,945,000	-1,178,000	-37,7%	↘
// Fresh water intensity (litres/m ²)	237.44	147.88	-89.56	-0,4%	↘



Waste avoidance during daily operations at the office

During daily operations, waste will be mainly generated in the form of paper, plastic and plant waste as well as commercial municipal waste. Our aim is to avoid generating waste and to re-use and recycle raw materials as much as possible. At our sites, we separate the different types of waste according to the provisions of an internal waste policy and see to it that they are re-used or disposed of properly.

With the help of a diligent approach to information management, we have been able to digitalise more and more of these processes. This has enabled us to reduce the quantity of the hardware we use – and thereby ultimately the generation of electronic waste. Each system that can be virtualised on the basis of the hardware already available helps us save energy and other resources. IT terminal devices that we do not use any more are returned to the lessor to be resold.

WASTE GENERATION AT THE HEADQUARTERS IN RATINGEN, AGAINST THE BASE YEAR [GRI 306-3/5]:

	2019	2020	Change against the previous year (in absolute terms)	Change against the previous year	Trend
// Total waste generation (tonnes)	93.0	65.3	-27.8	-29.8%	↗
// Residual waste (tonnes)	36.0	18.0	-18.0	-50.0%	↗
// Paper, cardboard, cartons (tonnes)	52.0	43.5	-8.5	-16.3%	↗
// Plant waste (tonnes)	3.8	2.5	-1.3	-33.3%	↗
// Electric devices (tonnes) (mostly consigned to recycling)	1.3	1.3	-	-	→

The carbon balances of the DKV MOBILITY SERVICES Group are published in this report for the first time



OUR GOAL:

To become a climate positive company by 2023

Carbon balances
Avoidance and reduction of emissions

According to the “Green Pledge” of DKV, we aim to become a climate positive company by the end of 2023. It is our aim to avoid greenhouse gas emissions as much as possible. Wherever this is not yet possible, we will try to reduce them. And we will strive to compensate for any greenhouse gas emissions that we can neither avoid nor reduce.

wide database of life cycle assessment models, Ecoinvent, which contains thousands of validated life cycle assessments and reference data. The emission factors are updated by myclimate on a regular basis, the last update having been in 2020. The base year for this balance is 2019, which is what we have set down when drawing up the DKV “Green Pledge”.

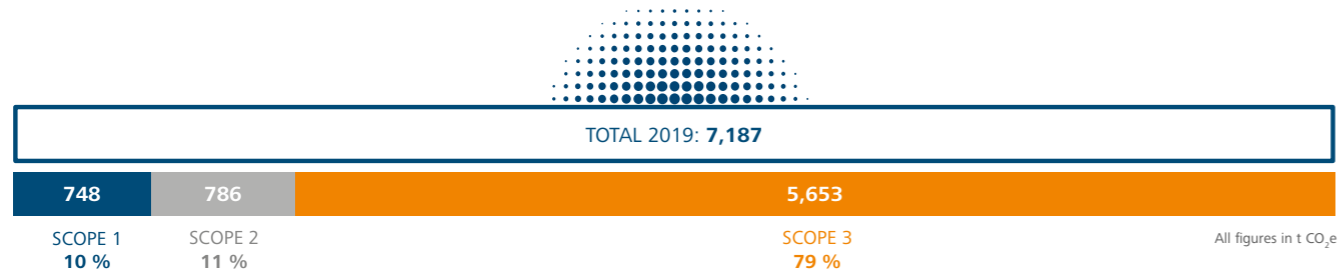
DKV has its carbon balance validated by the climate protection organisation “myclimate” on an annual basis. The calculations are based on the standard of the GHG Protocol, which is recognised at an international level.



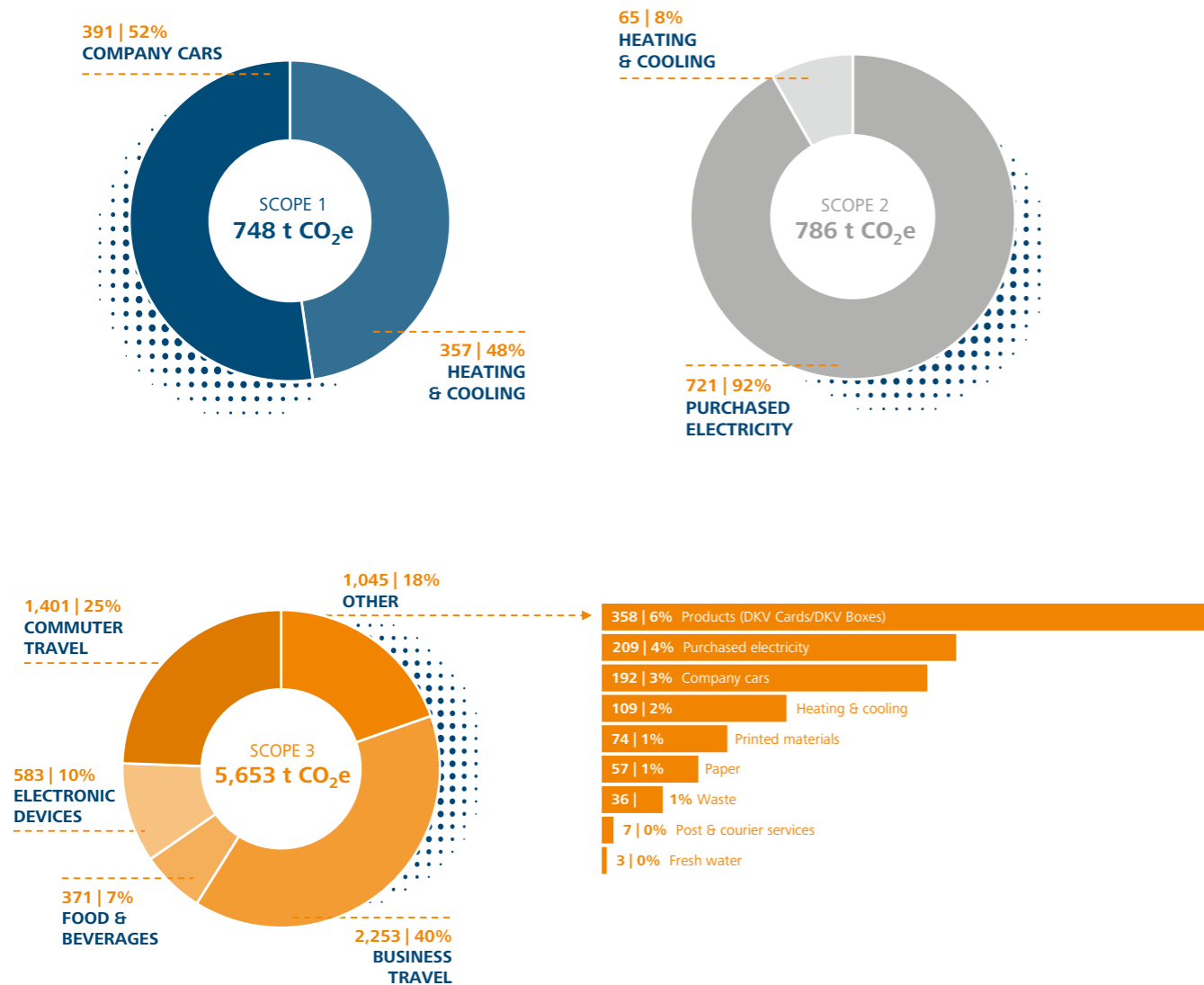
This year, we have also included, retrospectively as from 2019, the foreign subsidiaries of DKV in the countries of Romania, Hungary, Turkey, Russia, Poland, Slovenia, Lithuania, Czech Republic, Italy, France and Denmark into our carbon balance. In addition to that, there are companies in which DKV holds a 100 percent stake. These include ATS and ACF, REMOBIS, Styletronic and SVTS. The carbon balance data is presented in the form of a summary at group level [GRI 102-48]. All values are reported in tons of CO₂ equivalents, thus taking into consideration the six relevant greenhouse gases (carbon dioxide, methane, nitrogen dioxide, hydrofluorocarbons, perfluorocarbons and sulphur hexafluoride) according to IPCC 2007.

Our carbon balance covers all aspects of purchased electricity, heat and cooling, waste and water, paper and printed matter, electronic devices, catering and distribution services, business travel and commuting traffic and, last but not least, also the DKV products (DKV cards and DKV boxes). As a data source for the different emission factors, myclimate draws on DIN-EN16258 as well as on the biggest world-

Carbon balance of DKV MOBILITY SERVICES Group for 2019



Greenhouse gas emissions in t CO₂e in scope according to "GHG Protocol Standard" [GRI 305-1/2/3]:

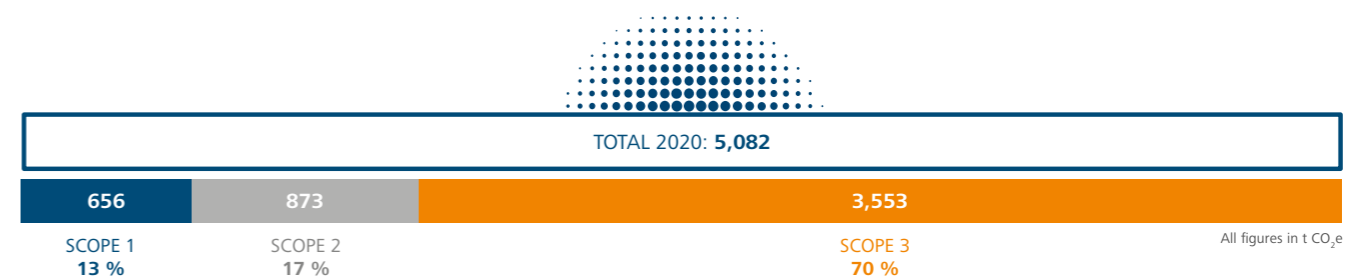


Scope 1: Includes all direct emissions from sources owned or controlled by DKV, such as business travel in company cars or the burning of fuels in heating systems.

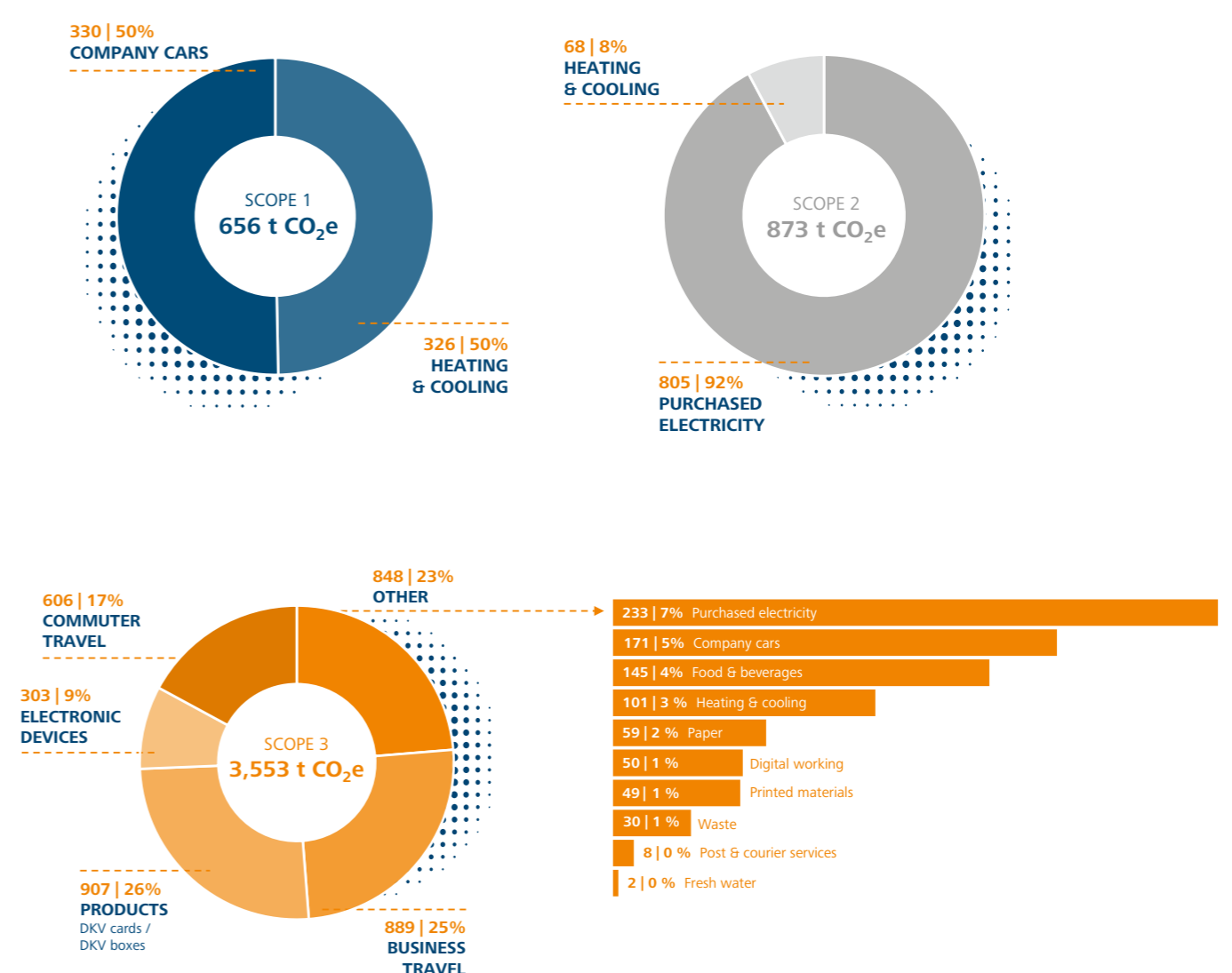
Scope 2: Includes all indirect emissions from the production of forms of energy purchased by the company, such as emissions from the burning of natural gas to produce electricity.

Scope 3: Includes all other indirect emissions resulting from the production of raw materials, products or services used by the company, as well as business travel in vehicles which are not owned by the company.

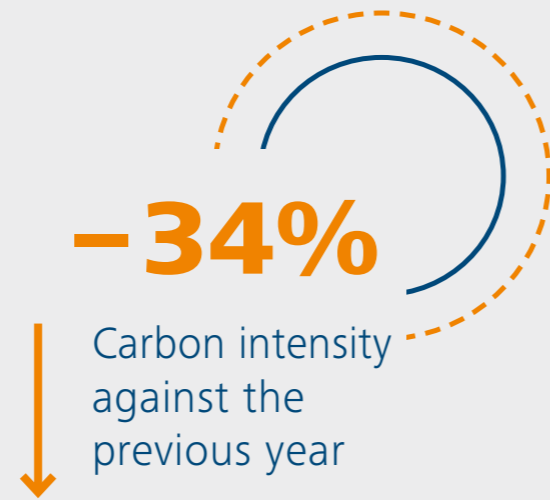
Carbon balance of DKV MOBILITY SERVICES Group for 2020



Greenhouse gas emissions in t CO₂e in scope according to "GHG Protocol Standard" [GRI 305-1/2/3]:



Against the previous year, we were able to reduce our carbon intensity by a total of 34 percent (2019: 0.32 t of CO₂ equivalents/m², 2020: 0.21 t of CO₂ equivalents/m²).



Carbon balances

The fact that carbon emissions in 2020 have decreased compared to 2019 can, to a large extent, be ascribed to the COVID-19 pandemic. Since the beginning of the pandemic, we have relied on video conferencing to a considerable extent, more than ever before. For this reason, both the volume of business travel and the volume of commuting traffic among our employees have decreased by about 60 percent each.

We compensate for all carbon emissions generated at our headquarters in Ratingen. For this purpose, we purchase carbon certificates in the corresponding quantity from myclimate and then retire them. This retirement demonstrably confirms we have compensated for the generation of carbon emissions.

Our climate protection projects

Since it is important for our climate that the sum of worldwide emissions will decrease, DKV has compensated for those carbon emissions that could not be avoided or reduced at its headquarters in Ratingen in 2020 to their full extent (i.e. in the amount of 3,185 tonnes of CO₂ equivalents).

To compensate for its Corporate Carbon Footprint emissions and by way of voluntary compensation for the generation of CO₂ via the DKV CARD CLIMATE, DKV sponsors three high-quality climate protection projects. All projects have been certified according to the internationally recognised Gold Standard. Regular controls ensure that the projects actually do reduce carbon emissions and that they really are certified. Aside from reducing greenhouse gas emissions, these projects also demonstrably make a positive contribution to sustainable development. They help create jobs, improve the general living conditions of people at their respective locations (such as by making energy supply more reliable) and protect biodiversity (such as by preserving the population of trees). These additional effects also count towards achievement of the Sustainable Development Goals (SDGs) of the United Nations. However, compensation for carbon emissions is only deemed to be successful if the money paid to compensate is directly used for the benefit of such climate protection projects. As a non-profit organisation, myclimate guarantees that at least 80 percent of the money paid by way of compensation will be used for climate protection programmes on location. The rest of the money, which will be 20 percent maximum, will be used to cover the administrative and internal costs of the non-profit.



SOLAR OVEN PROJECT MADAGASCAR

In order to curb the rapid process of deforestation in Madagascar, we have supported the manufacture and distribution of climate friendly ovens. As part of this project, classes of school children are taught about climate protection and one tree is planted for every oven sold, contributing to reforestation.

Detailed information concerning this project can be found [here](#):



"STOVES FOR LIFE" KENYA

Efficient stoves make a contribution towards reducing wood consumption and to preserving the unique vegetation and biodiversity of the Kakamega rain forest. These stoves are manufactured by independent local women's groups. The project has received a number of awards.

Detailed information concerning this project can be found [here](#):



BIOGAS PROJECT NEPAL

This project involves building small biogas plants on property owned by farmers' families to enable them to avoid using wood for fuel, which is linked to various risks for humans and nature. This project has created hundreds of jobs.

Detailed information concerning this project can be found [here](#):



More climate protection as part of the daily business

In 2020, DKV initiated active measures to further reduce the company's carbon emissions in the future. Switching the main building in Ratingen to 100 percent green electricity as of 1 January 2021 was already an important step into the right direction. In addition to that, we have extended the network of charging infrastructure, thereby hopefully creating incentives for users of company cars to switch to vehicles with a lower emission output. To this end, DKV additionally supports the installation of charging infrastructure close to the places of residence of its employees. The basic prerequisite is that this charging infrastructure runs on 100 percent green energy.

Although our main building in Ratingen is already very energy efficient, we are still able to better adjust its energy consumption to actual consumption levels through intelligent controls of the building's technical facilities on the basis of consumption data analyses. Wherever this is ecologically and economically feasible, we will also use technologies which guarantee lower consumption. Postal, courier, express and package delivery services used at DKV headquarters will be switched to more carbon neutral suppliers in 2021.



As demonstrated during the COVID-19 pandemic, video conferencing has proved a good alternative to business travel. This is a momentum we would also like to take advantage of in the future by only organising business travel if it is absolutely necessary. **Our aim is to replace at least 50 percent of business trips with video conferences. In addition, we intend to use climate friendly travel options, such as travelling by train or accommodation in certified sustainable hotels, etc.** At our canteen we will largely dispense with disposable packaging, which we intend to replace with more sustainable alternatives.

DKV plans to have its fuel and service cards made from recycled PET material (rPETG).

PETG (Polyethylenterephthalate with glycol) is a modified version of the usual PET. PETG is a more resistant and durable material for indoor and outdoor applications. It is estimated that in Germany alone, more than 130 million debit and credit cards in use are largely made from PVC

plastic (polyvinyl chloride). In 2020, DKV issued more than three million PVC cards. The worldwide plastics boom is one of the prime contributors to climate change, since plastics and synthetic fibres are made from oil and gas. There is no area worldwide where the consumption of oil is increasing by as fast a rate as in the production of petrochemical products. The use of recycled materials affords one possibility to reduce the production of plastics and make a contribution towards climate protection. This is where the new DKV rPETG card will come in, which we will test on the market as part of a pilot project in 2021.

GOALS AND ACTIONS FOR 2020/2021

Action	Time	Status
// Switching to 100 percent green electricity at the headquarters in Ratingen	as from 01/01/2021	completed
// Extension of the charging infrastructure for e-mobility at the headquarters in Ratingen from 6 to 27 charging stations	by the end of 2021	in progress
// Evaluation of a deferred compensation scheme involving company bicycles within the context of a pilot study in Germany, the Netherlands and Poland	by the end of 2021	in progress
// Analysis of the energy consumption behaviour of the building at the main location of DKV in Ratingen and conclusions regarding energy efficiency measures on the basis of the annual consumption data	by the end of Q2 2021	pending
// The use of LED when replacing conventional sources of light	continuing	in progress
// Switching to carbon neutral postal, courier, express and parcel delivery services for anything sent off by DKV	by the end of 2021	in progress
// Use of sustainable consumables in the company canteen	by the end of 2021	in progress
// Extended use of sustainable travel options	by the end of 2021	in progress
// Reduction of travel through the use of video conferencing	by the end of 2021	in progress
// NEXT IT survey	by February 2021	in progress
// DKV goes Mobile – 500 employees to be equipped with laptops for mobile working	2020 – 2021	completed
// Introduction of a digital asset handover protocol – Issue or return or exchange of hardware by self-service	2020	completed
// Introduction of a new printing environment with black and white and duplex printing set as the default option	2020	completed
// Introduction of the LEAD IN GREEN series of training measures in order to raise awareness of environmental issues within the company	by the end of 2021	in progress
// Calculation of a carbon balance for the DKV cards	by the end of Q2 2021	in progress
// Partial switch to recycled rPETG as a material for DKV cards within the context of a pilot project	by the end of 2021	in progress

Field of action Social

Together
we can
achieve more

Our employees are the key to the success of DKV. It is a matter of course for us to treat one another with fairness and respect. We offer our employees excellent working conditions, an attractive compensation package and long-term perspectives for professional development. Our commitment as an employer has been recognised by being awarded the Great Place to Work® certificate. We feel a strong commitment to society, we promote a strong team spirit, self-responsibility and diversity as well as an employee- and family-friendly working environment.

Employees

We live a culture of trust and equal opportunities for everyone

The labour market is undergoing rapid changes, requiring companies to continually make adjustments and change their way of thinking. Working processes are subject to changes due to the trends of globalisation, digitisation and automation, while demographic trends also lead to structural changes within society. Correspondingly, the requirement profiles on the labour market and in our company have undergone marked changes in recent years. In addition to that, there is the market dynamic within the transport and logistics sector to be taken into consideration, as well as a change in the requirements and expectations of our customers. The COVID-19 pandemic has accelerated these developments, having put additional pressure on the labour market within the past few months.

Faced with this challenging situation, we will do everything to ensure that we find new qualified employees and retain existing employees within the company. By becoming more attractive as an employer, we counteract the effects of the skills shortage within the company, especially within the IT domain.

For this purpose we are conducting a modernisation of our HR processes, reinforcing the sponsoring of young talent and continually making investments in the area of Human Resources (HR).

For instance, we have implemented an **international DKV Group Academy, flanked by attractive job options** within our company. In addition to that, we have enhanced our employer branding by increasing our visibility within social media. In order to attract the attention of potential applicants to the DKV MOBILITY SERVICES Group, our trainees have produced short, informative videos about the jobs they are being trained for, which we have then published via our social media channels.

Perseverance through the pandemic and beyond

The COVID-19 crisis has also been a huge challenge for Human Resources in the past year. The health of our employees is a top priority for DKV. At the same time, it was necessary to ensure business continuity. It was necessary to adapt our work procedures and processes and ensure a safe working environment.

Due to rules changing constantly in its wake, the spread of the Coronavirus has also demanded extremely high flexibility from DKV and its employees. In this context, DKV has implemented extensive flexible working and home office concepts. Moreover, DKV did not make use of short-time work, despite having the option to do so, to show a strong signal of solidarity to the entire workforce even in challenging times.

The family who owns the majority of the business addressed the staff in a personal letter at the beginning of the pandemic, thereby giving them encouragement – which closely follows our guiding principle that WE CARE. **The culture of trust that we live within the company, coupled with a pronounced team spirit – the main features that characterise the DKV culture – was especially valuable during those challenging times.**

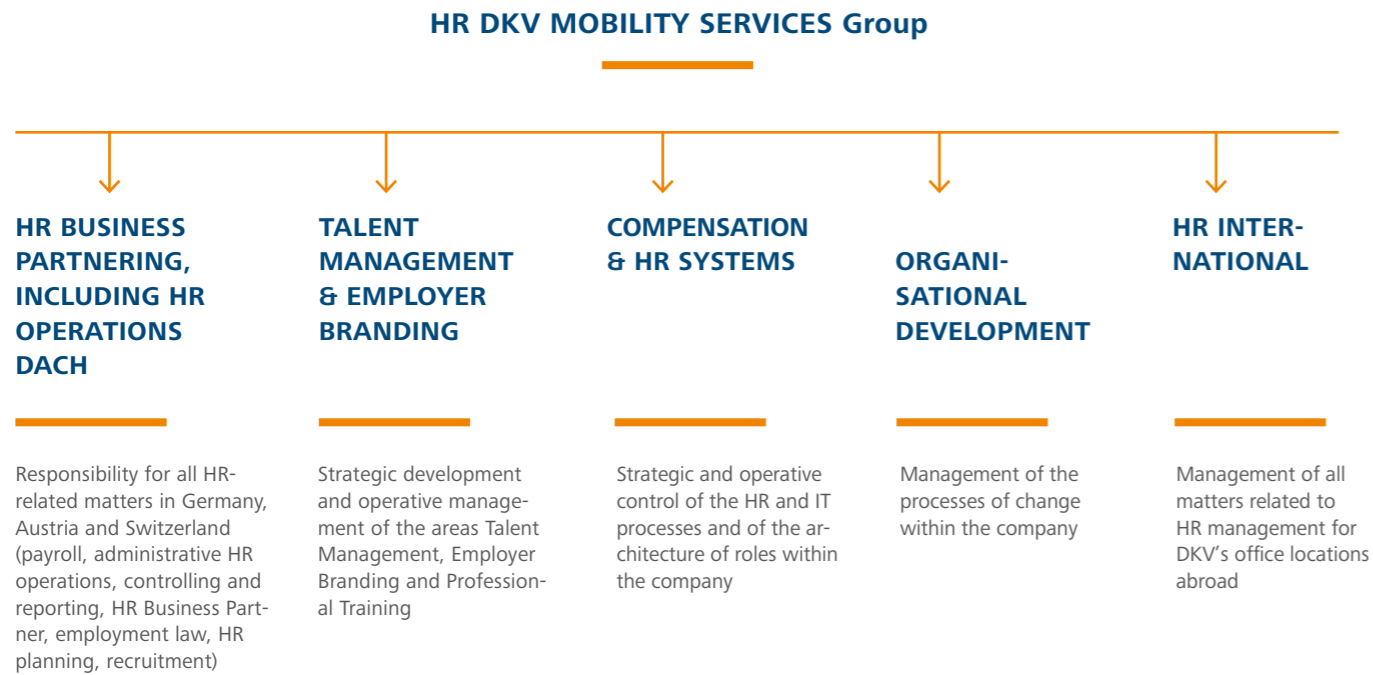


THE HEALTH OF OUR EMPLOYEES IS A TOP PRIORITY FOR DKV

Towards an agile business culture

HR underwent a process of fundamental reorganisation in 2019, with the focus now being on organisational development. In this context, our aim is to redirect our business culture to become more agile so that we will be able to both accompany and control the cultural changes that are happening.

The organisational set-up of the HR team is as follows:



Employee participation in the decision-making processes and sustainability initiatives

The DKV Works Council was founded on 23/03/1988 and represents the employees vis-à-vis DKV in Germany in matters of employee participation at the corporate level. It conducts its work based on the German Works Constitution Act (BetrVG [Betriebsverfassungsgesetz]). The Works Council and the employer work together for the benefit of the employees on the basis of mutual trust, by taking into account the applicable legal provisions and working jointly with the trade unions and employers' association represented within the company.

The Works Council consists of 11 members who meet on a regular basis, including in various committees. If necessary, the Works Council establishes working groups focusing on particular topics. **Thus, the Works Council has recently appointed a working group focusing on the "Mobility Concept", which is focused on promoting sustainable mobility concepts for employees.** Employees are given the opportunity to access all company agreements and further information concerning the work of the Works Council via a dedicated site on the Intranet. Due to the COVID-19 pandemic, the works meeting for the employees in Germany for 2020 was held as a virtual event only, i.e. digitally.



Awards which DKV has received in its capacity as an employer



Great Place to Work®
In order to receive regular feedback, DKV – in collaboration with the independent Great Place to Work Institute® – (GPTW®) is currently conducting an anonymous, voluntary survey among all of its employees as well as a comprehensive cultural

audit that takes place every two years. This offers an opportunity to the company to receive the Great Place to Work® certification and to position itself as an attractive employer – with a workplace culture governed by the principles of credibility, respect, fairness, pride and team spirit. The principal aim of this survey, therefore, is to foster a motivating and respectful culture in the workplace, in which we will position ourselves at eye level with our employees. In order to achieve this aim, this survey was followed by an internal follow-up procedure which we successfully completed with team workshops and open feedback panels.

Our last survey was conducted online in October 2020 – with a participation rate which was markedly higher than the previous survey (2020: 84 percent; 2018: 77 percent). In addition, DKV achieved a better overall result, which means we exceeded our quantitative targets. In the cultural audit, DKV traced, among others, its social and health benefits as well as its working procedures and its interac-

tions within the entire group of companies. In this context, Great Place to Work® compared the answers of DKV in a total of nine categories with the answers given by other service providers. **DKV achieved 80 percent of the possible target score, thereby exceeding the benchmark set by its competition, which placed it among the best 20 percent of the service providers which had participated. On the basis of these results of the survey as well as of the results achieved in the cultural audit, DKV was awarded the title of Great Place to Work® for Germany for 2020.**



DKV will also continuously ask its employees for feedback in the future in order to deepen its understanding of the issues that concern them on a day-to-day basis, and subsequently evaluate the measures implemented. To this end, we will introduce various Pulse Checks (mini surveys) in 2021 to get some indicators on the general mood among the staff. The anonymous surveys are conducted on a voluntary basis, are directed at specific target groups and take a few minutes each to complete.

Top Employer



In 2020, DKV was awarded the Top Employer certificate by the Top Employers Institute for the fourth time in a row. This award recognises companies for being trustworthy employers offering outstanding working conditions to their employees.

Digital HR platform



efficient and sustainable workflow

Vacancies

Further training programmes

Application workflow

Expertise and development meetings

Recognising and fostering talent

The digital platform we@DKV

We intend to enable our employees to develop their talents to the best possible degree. Achieving this requires room for initiative as well as options allowing people to further develop – but it also requires operative processes to be organised in an intelligent way. To ensure and further improve on these basic requirements, we have also continued the process of digitising our HR processes. Introduced in 2019, our HR management system we@DKV supports a process-oriented approach to work within the HR department as well as among employees and their managers. Thanks to this newly introduced digital HR platform, processes have become leaner, improving the user experience. Thus, we@DKV enables centralised recruiting procedures for vacancies and digital application procedures for training measures. The HR department can use the tool to control the entire application as well as the onboarding process in a transparent manner. In 2019, we were also able to mirror the newly introduced competence and development interviews via we@DKV for the first time. In this context, all processes are completely paperless – which means that we@DKV not only make the workflow within the company more efficient, but also more sustainable.

Training and education

At DKV we want to create an environment in which all our employees will be able to thrive in the long term. In this context, we specifically foster their skills and know-how and help them develop their full potential.

Using the instrument of the competence and development interview, which takes place annually, we create the basis for regular feedback and development planning custom-tailored to the specific individual. This enables us to determine whether the employee will benefit most from an individualised set of training measures consisting of seminars and workshops within the framework of the DKV Group Academy or from an extension of their area of responsibilities. In addition to that, we offer all our employees the opportunity to use our offer of digital learning tools on our internal platform we@DKV at any time to benefit from further training at their own initiative and at their own pace.

Trainees at DKV present the jobs they are trained for on their own accord

Vocational training

We are firmly committed to training and developing our people. Our aim is to train even more young talents in our own company in the future. This way, we will benefit from employees with top qualifications who have familiarised themselves with our products and customers, as well as with the company structure of DKV from the outset. Within the scope of vocational training, we continuously promote and develop our junior staff. Apart from traditional training courses in five professions, our offering also includes various options for a dual course of academic study and in-company training at our headquarters in Ratingen. This model has proved especially successful in recent years, bringing theory and practice together in an ideal way. Young students get to know our company from the bottom up. At the same time, the latest approaches to research find their way directly from the university into our company.

68 percent of our current trainees first joined DKV through an internship. In 2020, seven new talents started their training as office management assistants, IT specialists (in the fields of application development and systems integration) and as digitisation management assistants. Five of the seven trainees will be completing their training within the context of a dual course of studies.

Again, our retention rate after training stood at 100 percent this year.

We are particularly pleased to announce that all our trainees have managed to complete their exams very well despite the difficult conditions caused by the COVID-19 pandemic.

As from 2021, we will offer an additional study model, thereby increasing our training and study programmes. This means we will offer three models altogether – pure training, a course of studies integrated with training and a course of studies integrated with professional practice. We are also aiming to expand the team of trainers by recruiting two IT-focused trainers.

“Many of our employees have had previous contact with the company through an internship. As far as the company is concerned, we take care to make first contact as early as possible, such as through partnerships with schools or by attending trainee recruiting fairs. We were very pleased to start this training year with seven trainees as planned, despite the current challenges presented by the COVID-19 pandemic.”

Claudia Hanf-Schüler,
Training Manager at DKV

FIGURES RELATED TO TRAINING⁶

Total number of trainees at DKV	22
// Vocational training	6
of which female	3
of which male	3
// Dual course of studies	16
of which female	6
of which male	10
Training ratio (share in the total workforce in Germany)	3%
Retention rate after training 2020	100%
	(2019: 100%)

⁶ Trainees from the years 2018 to 2020 plus three trainees from the 2017 “Trainee on the Job” programme.

How to live sustainably – a self-experiment

How can we make our daily lives more sustainable? This question was the focus of a “Live Fair For a Day” event planned by second-year trainees in lieu of the traditional Trainees’ Camp, which we were unable to hold during 2020 due to the COVID-19 pandemic. This “Live Fair for a Day” initiative was thematically linked to the “Live Fair for A Week” event held in Ratingen, which was headlined “Opt for fair instead of for more – Fair Trade for a better way of life” and was designed to advertise a more sustainable lifestyle.

Within the framework of the “Live Fair for a Day” initiative, trainees informed other employees at DKV about sustainable products available within their region.



In the course of a walking tour of the city, the participants visited eleven companies in Ratingen which offer “Fair Trade” products. At the end of the walk, the trainees set a task to all the participants, which was to change one aspect of their daily lives for a week, such as by adopting a vegetarian or vegan lifestyle, by dispensing with driving their cars or by only buying organic products or products from within their region. The participants documented their experiences in a video log.



Front Runners – a new talent programme

With Front Runners, our newly developed talent programme, we wish

to provide especially motivated employees with the means to take up roles of high responsibility within the company. This twelve-month international programme is headlined by the three mottos “Grow Personally”, “Grow Digitally” and “Grow your Network”. Apart from offering an enriching exchange of information and personal mentoring, it gives participants the opportunity to strengthen their personal skills as well as their capabilities in the fields of digital innovation and agility. Working in small, interdisciplinary teams, they will work in sprints to develop prototypes and concepts for relevant issues faced by DKV. The Front Runners programme started in February 2021.

Learning from our colleagues



Our employees are first-rate experts in their respective fields. Their knowledge and experience are an important resource for us. In their further training, therefore, we are putting an increasing emphasis on colleagues learning from colleagues. Under the

headline “Who knows, teaches!”, we have developed a format enabling employees to share their knowledge, expertise, experiences and best practices with others. In 2020, a total of 35 “Who knows, teaches!” seminars were held with almost 600 participants, covering themes such as digitalisation, e-mobility, agile working habits and the use of digital tools such as Microsoft Teams.

Digital Bootcamp

Digitalisation is becoming increasingly important and its significance has increased even more during the COVID-19 pandemic. Our employees are already using a multitude of digital tools to work from home. In order to further the acquisition and development of digital skills on an individual basis, we have introduced an exciting programme for all employees in late spring 2020 which is titled NEXT Digital Bootcamp and closely follows the European Framework for Digital Competence. After employees have given a short self-assessment of their digital skills, this programme familiarises them with the necessary means for handling digital technologies, tools and content within a game-like environment within the context of challenges over two weeks.



The Digital Bootcamp programme was awarded second place within the category of “Learning and Development (Learning Culture) within Large Companies” of the HR Excellence Awards 2020.

Overall, DKV employees went through more than 2,000 hours of challenges and trainings in 2020.

GOALS AND ACTIONS FOR 2020/2021

Action	Time	Status
Further development of the HR strategy		
// Set-up of a new department for organisational and cultural development	2020	completed
// Launch of “NEXT Work”, a New Work initiative designed to promote new models of working	2020	in progress (ongoing)
Extension of talent acquisition measures		
// Strengthening of our activities in the fields of Employer Branding and Recruiting through social media channels as well as on our career website	2020	completed
Extension of our training offering		
// Reinforcement of training measures for our own new talent, for instance through the introduction of a new combined course academic study and in-company training and an increase of the number of training positions to nine for the year 2021	2020	completed
// Extension of the “Who knows, teaches!” format	2020	completed
// Establishment of a new learning culture based on individualised further training close to the job	2020	completed
IT and data management within HR		
// Rollout of digital employee files	2021	in progress
Talent management		
// Implementation of the new Front Runners talent programme	2021	in progress
// The offering of the DKV Group Academy with a broad spectrum of online training courses and seminars for employees	2021	in progress
Governance		
// Support for managers in order to enable them to successfully lead remotely connected teams now and in the future	2021	in progress
// Definition of a framework and programmes for leadership development at various levels of the management hierarchy	2021	in progress
Employer Branding		
// Implementation of employer branding measures with a view to strengthening the DKV employer brand	2021	in progress
// Implementation of a new onboarding process to ensure the smooth onboarding of employees	2021	in progress
Organisational Development		
// Introduction of Pulse Checks (mini surveys) as a mood barometer concerning various topics within the company	as of the 2 nd quarter of 2021	in progress
// Reaffirmation of the NEXT mottos and rollout of the new DKV Purpose with a view to improving integration into the company and strengthening employee identification with the company	2021	in progress
// Revision of the performance management concept	2021	in progress

Diversity as a success factor

Diversity among our employees, who each have individual differences, perspectives and experiences, is an important success factor for us, and helps us advance our agenda of growth and innovation. It is our intention to create a respectful working environment in which all employees feel welcome and can make their contributions in the best possible way.

As a company operating throughout Europe and in different cultural and linguistic environments, diversity as a lived experience is a matter of course for DKV. **44 percent of our employees work outside Germany.** We firmly uphold the ban on discrimination as per the EU Charter of Fundamental Rights and the principles of the European Convention of Human Rights. We have zero tolerance for discrimination against people on the basis of their gender, ethnic or social origins, sexual orientation, their culture or religion, their age or their state of health.

In 2020, we have decided upon the fundamental direction of our diversity strategy. Using a systematic approach to collect indicators for diversity enables us to create transparency, identify areas for action and develop measures in response to them accordingly. In this context, our current focus is on the promotion of women to leadership positions and on improving the work/life balance.

We have set ourselves specific goals which are reinforced by measures designed to promote more diversity and equity within the company. This also includes the review and the further development of our HR processes. Accordingly, we will pay even more attention to finding a balanced ratio of female and male employees. One measure to achieve this is training about unconscious bias for recruiters and interviewers. We have introduced a number of programmes and initiatives to strengthen the understanding and appreciation of diversity while at the same time promoting a diverse business culture. Since 2018, DKV has been participating in the “Women in Leadership (IWIL)” initiative, which supports women by means of networking. By doing so, the company is laying the foundations for a gender-balanced staffing of management positions in the future.

The gender ratio within the company is balanced, with 49 percent being women and 51 percent being men.

In 2019, we also established an internal network for women in leadership positions. **In the reporting year, the ratio of women in the total of all management positions stood at 26 percent.** It is our intention for this ratio to be even higher, as well as to make step-by-step contributions towards achieving the UN Sustainable Goal of gender equality (SDG 5). Further key figures concerning this theme can be found in the section on “Employees in figures”.

Diversity and inclusion management at DKV is in the hands of the HR department, which works closely with the Management. We are also planning to establish a cross-divisional network of Ambassadors for Diversity.

A healthy and safe working environment

The following principle also applies to our workforce: WE CARE. The health and performance capacity of our workforce are of particular importance to us.

A healthy company needs healthy employees. This is why DKV supports preventive measures which help keep our workforce healthy. In this context, it is important for us to tailor our offerings to the individual requirements of our employees. Our system for occupational health management rests on four pillars:



Pillar 1: Promotion of health in the workplace

Regular implementation of themed “health days”, for instance on skin cancer screening or flu vaccinations, cooperation with gyms and sports clubs offering attractive rates and the provision of free fruit baskets during working hours.

Pillar 2: Selected measures within the field of occupational health and safety

This includes, for instance, occupational health care (B.A.D), the provision of workplaces which allow staff to work standing up after submission of a corresponding medical certificate and much more.

Pillar 3: Operative integration management

It is our obligation as an employer to offer occupational integration management services to all employees who are continuously or repeatedly incapacitated for more than six weeks. The aim of such measures is to clarify how the employee can overcome their issue and which services and types of assistance can be deployed to prevent renewed incapacity to work and to enable the employee to keep their job.

Pillar 4: People Development programme

Counselling on all matters relating to health management, such as the provision of various health-related programmes such as “Healthy Leadership” or stress management as part of the DKV Group Academy.

In order to be in a position to respond to a range of situations, we have been working together with the Fürstenberg Institute, a leading systemic consulting company, for five years now. All employees and their dependants in Germany can use the services of this company to obtain advice on personal, professional and health issues. In the Netherlands, the same service is provided by Resilians. The emphasis of the consulting services ranges from leadership issues via work/life balance to debt counselling. Counselling services for employees are free of charge and, of course, strictly confidential.

For questions relating to the COVID-19 pandemic, we have set up an additional medical counselling hotline in the reporting year, which to this date (May 2021) is still in place. Via the service number of the Fürstenberg Institute, experienced medical specialists provide counselling to DKV’s employees about the spread of the virus as well as on related individual health issues.

GOALS AND ACTIONS FOR 2020/2021

Action	Time	Status
// Definition and implementation of a diversity strategy and roadmap for DKV	2021	in progress
// Development of a reporting framework for diversity key figures and regular reporting	2021	in progress
// Talent management: setting up and promotion of teams based on the principles of diversity and inclusion, including by taking account of the criterion of diversity in recruiting, training and development, succession planning and the retention of employees	2021	in progress
// Implementation of the first initiatives to win women over for leadership positions as well as to develop and train them for such positions, as well as for improving the work/life balance	2021	in progress

Occupational safety

The aim of occupational safety within the company is to design work processes in such a way as to reduce any hazards as far as possible. Important subtopics of occupational safety include, for instance, occupational medicine, workplace design and furnishing, ergonomics in the workplace and further training in occupational safety and hygiene. These matters are regulated in various risk assessments and company agreements. We offer our employees occupational healthcare services provided by the specialised personnel of the B.A.D. Gesundheitsvorsorge und Sicherheitstechnik GmbH. This also includes regular ophthalmological examinations and vaccinations.

We regularly train our staff on the applicable occupational safety risks and occupational safety measures, which also includes regular measures for implementation control and, if necessary, also success control. For this purpose, a range of up to 75 e-Learning courses are offered, for instance on topics such as behaviour in case of emergencies and fire, field service, hazardous substances and hygiene.

In September 2020, 693 employees completed the mandatory online training on "Occupational Health and Safety on COVID-19". In addition, an audit conducted by the B.A.D. at DKV Headquarters in Ratingen confirmed compliance with the occupational health and safety standard for COVID-19 at this location.

693 employees

have completed the mandatory online training on Occupational Health and Safety themed around COVID-19



Responsibility for occupational health management lies with the HR division for Talent Management & Employer Branding. Responsibility for occupational health and safety at the headquarters in Ratingen lies with the Purchasing/Central Services department. In addition, DKV has set up a Joint Committee on Occupational Health and Safety (ASA).

GOALS AND ACTIONS FOR 2020/2021

Action	Time	Status
// Detailing of the policy concerning the Committee on Occupational Health and Safety (ASA)	2020	completed
// Introduction of a digital first aid book	2020	completed
// Implementation of a mandatory online occupational health and safety training measure themed on "COVID-19" for all employees	September 2020	completed
// Conduction of flu vaccinations	October 2020	completed
// Introduction of new digital learning content on occupational safety including implementation and success controls	2020	completed
// Implementation of a Digital Health Day featuring various lectures and active training units themed around the topics of health and well-being	20 April 2021	in progress
// Conduction of flu vaccinations	Autumn/Winter 2021	pending
// Carrying out occupational medical check-ups according to the "G 37 Standard for Monitor-Based Workstations"	2020	completed
// Introduction of new digital learning content on occupational safety, including implementation and success controls	2021	pending
// Training of Safety Officers as well as of first-aid and fire protection assistants	2021	in progress – ongoing

3 QUESTIONS FOR:

Jana Eggerding-Tenhagen – Chief Human Resources Officer



» **JANA, THE COVID-19 PANDEMIC HAS LEFT ITS MARK ON THE LAST YEAR TO A CONSIDERABLE DEGREE. WHICH KEYWORDS CAN BE USED TO DESCRIBE DKV'S BUSINESS CULTURE AT THAT TIME?**

"Team spirit and solidarity"
"We surpass ourselves (including in a technical sense)",
"Optimism and the spirit of thinking ahead" or
"Now more than ever!" and "We are a "Great Place to Work" (GPTW®)!"

» **THROUGH ITS RECENTLY PUBLISHED "GREEN PLEDGE", DKV HAS SET ITSELF SOME VERY AMBITIOUS GOALS. WITHOUT THE COMMITMENT OF ITS EMPLOYEES, THESE GOALS CANNOT BE ACHIEVED. IS DKV PREPARED FOR THE FUTURE THAT LIES AHEAD?**

For our employees, it was only a logical consequence or rather the next necessary step that the topic of sustainability would be incorporated into our "Green Pledge" in the form of ambitious and binding climate-related targets. Throughout the company, there is an acute awareness of these sustainability goals and an eagerness to fulfil them and measure our performance based on them.

... AND IN THIS RESPECT, ONE HAS TO ASK A FOLLOW-UP QUESTION: GENERATION Z (WHICH REFERS TO ALL PEOPLE BORN FROM 1997) HAS LAID A FUNDAMENTAL CLAIM TO THE TOPIC OF SUSTAINABILITY, AS DEMONSTRATED BY THE EXISTENCE OF THE GLOBAL CLIMATE PROTECTION MOVEMENT "FRIDAYS FOR FUTURE". AT THE SAME TIME, THERE IS A GROWING COMPETITION AMONG COMPANIES FOR YOUNG TALENT. HOW DOES DKV POSITION ITSELF IN THIS RESPECT?

With regard to this cluster, we have to refer, above all, to those between 18 and 24 years of age and, in this regard, to our commitment in the area of dual systems of training and academic study. This year, we have extended our offer by offering further professions for which

young people can train as well as by offering new study models, and we have also increased the number of positions we can offer to trainees. Furthermore, our trainees or, respectively, the students working in our company, are quick to come up with new ideas: last year, they organised a "Live Fair for a Day" event, which was followed by subsequent challenges themed around sustainable living: one week without your car, consuming only organic products for one week – our trainees even filmed vlogs (video logs) about their experience, and the feedback we received on that was great.

» **IT IS WELL KNOWN THAT SUSTAINABILITY ALSO HAS A SOCIAL DIMENSION. DIVERSITY MANAGEMENT HAS BEEN A MUCH-DISCUSSED TOPIC WITHIN COMPANIES AND WITHIN THE PUBLIC SPHERE FOR SOME TIME. HOW DOES DKV POSITION ITSELF IN THIS RESPECT? PLEASE GIVE US SOME INSIGHT INTO THAT.**

Diversity – which means the diversity of talent, gender, perspectives, backgrounds and abilities, as well as a correspondingly open corporate culture in which those differences are valued – is a decisive factor for us at DKV. We are convinced that teams staffed according to the principle of diversity achieve better results. Our current focus in the field of diversity management is on sponsoring more women to assume management positions and on improving the work/life balance. To this end, we have set ourselves clear goals and targets and have developed specific measures to achieve them. At DKV, this starts as early as during the recruitment process by ensuring a gender-balanced recruitment quota. In addition, we will further drive initiatives such as women's networks, flexible working hours, talent development and career planning. It is my conviction that the COVID-19 pandemic was a learning experience in this respect, enabling a targeted approach to scheduling work phases within the home office or within the company as needed. This will enable us to combine the benefits of both formats. This is an opportunity, especially for diverse teams.

Our employees in numbers

In the following, we have summarised the most important figures related to the Social field of action. Since this is our first time reporting according to GRI standards, our approach to HR reporting has undergone a complete redesign. The reporting of employee numbers is performed by headcount. We have defined our headquarters in Ratingen as well as our foreign subsidiaries in Romania, Hungary, Turkey, Russia, Poland, Slovenia, Lithuania, Czech Republic, the Netherlands, Italy, France and Denmark as "significant locations of operation" [GRI 401-2]. In addition to that, companies are included in which DKV holds a 100 percent share. These include ATS and ACF, REMOBIS, Styletronic and SVTS. The HR-related key figures are presented as summarised at group level. [GRI 102-48]

The information for the two previous reporting periods cannot be represented due our redesign of the HR reporting process. Until now, HR data was not recorded in this way. The base year defined for the HR key figures is 2020, with 31st December as a date of record.

TOTAL NUMBER OF EMPLOYEES BY GENDER AND AGE GROUP [GRI 102-7]

	Total	Gender thereof		Age group thereof				
		M	F	<30	30-40	41-50	5-60	60+
// Total number of employees, according to gender and age group	1,323	677	646	211	497	328	250	37
// Quota (%)		51	49	16	38	25	19	3
// Average age, according to gender and age group	40.8	41.2	40.4					

TOTAL NUMBER OF EMPLOYEES BY EMPLOYEE CATEGORY, BY GENDER AND AGE GROUP [GRI 405-1]

The category of "Management" includes members of the Management Board, the Executive Board and the Executive Committee as well as holders of positions along the lines of "Head of...", Sales Unit Leader, Team Manager or Team Leader. The category of "Employees" comprises all other employees without leadership responsibilities including trainees, student trainees and interns.

	Proportion of total workforce (%)	Gender thereof (%)		Age group thereof (%)				
		M	F	<30	30-40	41-50	51-60	60+
// Management	15	74	26	1	42	34	23	2
// Employees	85	53	47	19	37	23	18	3

TOTAL NUMBER OF EMPLOYEES BY EMPLOYMENT TYPE (FULL-TIME AND PART-TIME EMPLOYMENT, ACCORDING TO THE CATEGORIES OF EMPLOYEES AND GENDER [GRI 102-8])

	Quota of the total workforce (%)	Gender thereof	
		M (%)	F (%)
// Full-time	83	59	41
// Part-time	17	13	87
// Full-time – Management	93	99	75
// Part-time – Management	7	1	25
// Full-time – Employees	81	95	69
// Part-time – Employees	19	5	31

TOTAL NUMBER OF EMPLOYEES BY EMPLOYMENT CONTRACT BY GENDER [GRI 102-8]

	Quota of the total workforce (%)	Gender thereof	
		M (%)	F (%)
// Permanent	92	51	49
// Temporary	8	48	52

PARENTAL LEAVE BY GENDER AND AGE GROUP [GRI 401-2]

	Total (%)	Gender thereof	
		M (%)	F (%)
// Employees who have taken parental leave	6	28	72

EMPLOYEE TURNOVER AND LENGTH OF SERVICE BY GENDER AND AGE GROUP [GRI 401-1]

	Ø	Gender thereof (%)		Age group thereof (%)				
		M	F	<30	30-40	41-50	51-60	60+
// Turnover rate (%)	6	5.9	6.1	1.8	3.2	2.4	1.7	2.0
// Length of service (in years)	6.6	6.0	7.3	2.3	4.4	7.5	11.7	18.7

NEW EMPLOYEE HIRES BY GENDER AND AGE GROUP [GRI 401-1]

	Quota of the total workforce (%)	Gender thereof (%)		Age group thereof (%)				
		M	F	<30	30-40	41-50	51-60	60+
// New hires	18	60	40	30	37	23	10	0

Severely disabled persons/average degree of disability

As of 31/12/2020, there were 23 severely disabled employees at the headquarters in Germany, with the average degree of disability being at 50 percent (2019: 20 severely disabled employees/51 percent).

Corporate Citizenship Our social commitment efforts

Corporate Citizenship is a matter of course for DKV. 2020 was another year in which we engaged in Corporate Citizenship activities in numerous respects.

We assume responsibility – both at a regional level at the location of our headquarters in Ratingen and at international level in the countries where our sales subsidiaries do business. In doing so, DKV not only acts as a sponsor for social projects but also for the Fischer Stiftung, a foundation established by its shareholding family as early as 2010.

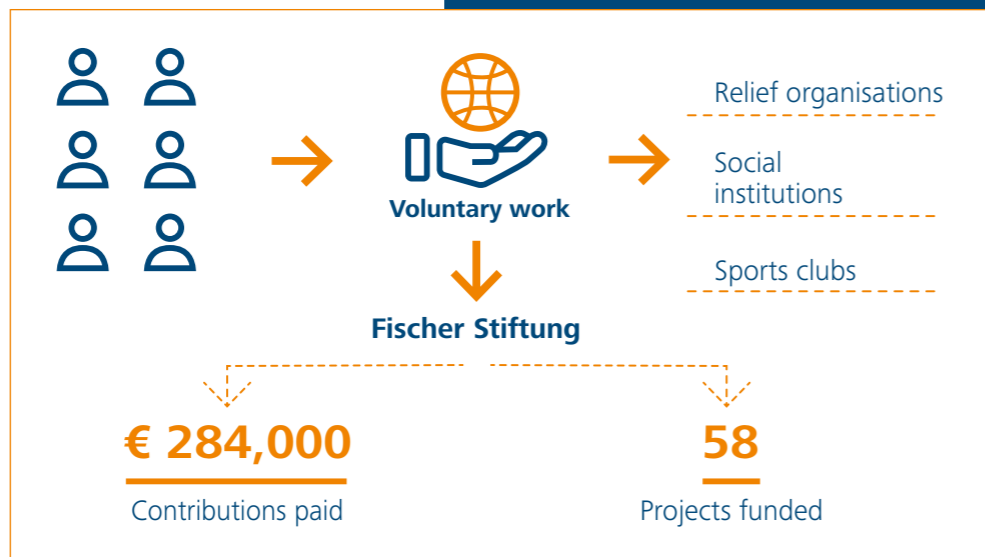
Within the company, the selection of the individual Corporate Citizenship projects was in the hands of the Management during the reporting year. Under its overall responsibility, the control and coordination of the Corporate Citizenship activities of DKV is in the hands of the different functional domains and foreign locations. The Works Council provides advice on the selection of the projects and also organises an annual Christmas fundraising campaign.

Due to the COVID-19 pandemic, 2020 presented us all with huge challenges. Non-profit associations and organisations were especially affected in this respect, having been impeded from their usual involvement by contact restrictions and hygiene measures. This is why DKV gave financial support to various initiatives and projects over the course of the year.

FISCHER STIFTUNG Sponsoring social engagement among our employees

The Fischer Stiftung is now in its third generation and has been promoting social commitment since it was founded on DKV's 75th corporate anniversary. One of the main areas of focus is civic engagement. Volunteer work is one of the pillars of our society. Many clubs and social institutions depend on voluntary commitment in order to function. Many employees at DKV are volunteers in their free time. For more than a decade, the Fischer Stiftung has not only actively encouraged and sponsored employees in the volunteer work which they might want to pursue, but also lent assistance to existing and former employees who are faced with hardship through no fault of their own.

In the year under review, the Fischer Stiftung lent financial assistance to the "Förderverein KITA St. Barbara", the sponsorship body of a nursery, as well as the "Verein der Freunde des Clara-Schumann-Gymnasiums", which sponsors a local grammar school. The Fischer Stiftung also provided a special donation of EUR 500,000 in February to the regions of northern Italy that were particularly affected by the COVID-19 pandemic.



Supporting the heroes of the roads

There are some sectors of the economy which have been particularly adversely affected by the COVID-19 crisis. Next to the catering and tourism trades, the logistics sector was hard hit. Through their work, truck drivers ensure, among other things, that the population can be supplied with vital necessities such as foodstuffs and medicines. They deliver goods to supermarkets, pharmacies and other key facilities and institutions, making logistics a truly essential function.

While going about their daily work, however, truck drivers often lack the simplest necessities such as hygiene products to protect themselves from infection. In order to thank those heroes and heroines of the road and support them in protecting their health, DKV implemented the idea of presenting them with on-the-road care packages. Thus, we distributed packages containing protective masks, sanitiser, disposable gloves as well as food and water at several service stations on the road in Poland and Lithuania. In this context, DKV Poland cooperated with the **Truckers Life Foundation**, a non-profit organisation serving workers in the haulage sector. In Germany, DKV distributed several



such packages at numerous service stations in the Münsterland area. In doing so, we worked together with the association **DocStop für Europäer e.V.**, which has dedicated itself to ensuring better medical care for commercial drivers operating on trans-European transport routes.

DocStop für Europäer e.V. and DKV distributing care packages to truck drivers during the COVID-19 pandemic in April 2020



Charity concert and blood donation events as a fundraiser for providing medical assistance in Italy and Germany

DKV also made a donation to assist those who put themselves on the line on a daily basis in order to help others – namely, those who work in the healthcare sector. At the beginning of April 2020, DKV organised a virtual live concert for its employees, donating a certain amount of money for each person listening in. This enabled us to raise a total of EUR 20,000, which we donated to SOS Lambrate in Italy. SOS Lambrate is a non-profit organisation providing paramedical services within the city of Milan and, apart from that, also supports the community in its numerous training and charity-related activities. At present, it is deeply involved in assisting communities in connection with the COVID-19 pandemic.

In May, DKV sent a supply of protective masks to the blood donor service as well as to the local chapter of the DRK, the German Red Cross. Scheduling more than 12,000 blood donation appointments each year, the DRL blood donor service ensures hospitals always have a basic supply of blood reserves in stock. What's more, we organised a blood donation event to lend additional support to this service.



DKV donated EUR 20,000 to the Italian non-profit organisation SOS Lambrate for relief during the COVID-19 crisis.



Campaigns around Christmas

Instead of organising a Christmas party or giving presents to its employees, DKV made donations amounting to EUR 60,000 within the year under review. Six associations were very happy to receive EUR 10,000 each.

Regenbogenland, a hospice for children and youngsters in Düsseldorf (Germany)

The first donation went to Regenbogenland, a hospice for children and youngsters in Düsseldorf. Regenbogenland is an establishment for children and youngsters whose life expectancy is restricted because of an illness or a severe disability, and attends to and supports those patients in the last phase of their lives.

Local DRK chapter in Ratingen, Germany

The second donation went to the local chapter of the DRK, the German branch of the Red Cross in Germany. To be more precise, it went to their taxi service for persons with disabilities and the House at Klompenkamp, a facility offering living arrangements for multiple generations living under the same roof. The taxi service is primarily intended to support wheelchair users and persons with severe or visual disabilities. The living unit at Klompenkamp is a social living project for persons from lower income brackets of the population. It enables senior citizens to live independently in their own homes for as long as possible.

Sharing our vision – the "Gutenachtbus", Düsseldorf (Germany)

A further EUR 10,000 went to the initiative "vision:teilen" in Düsseldorf, and more specifically to its "Gutenachtbus" project. The Gutenachtbus is a mobile dining room and location for personal exchange for people affected by poverty and homelessness, supplying this clientele with warm clothing and food. The project is exclusively financed by donations.

Kinderschutzbund Ratingen, Ratingen (Germany)

The fourth donation went to the Kinderschutzbund, the Society for the Protection of Children in Ratingen, for its Family Meeting Centre. The centre looks after children between five and ten years of age on five afternoons during the week. The around 20 children attending the playgroup on a regular basis are predominantly from immigrant backgrounds, have a poor command of German and come from families experiencing financial hardship. Painting, doing handicrafts and playing together in a familiar environment helps these children become more confident using the German language.

Association Petits Princes, Paris (France)

Another donation was made to the Association Petits Princes in Paris. This association was founded in 1987 to make the biggest dreams come true for children and youngsters who are seriously or terminally ill, by facilitating experiences such as a visit to Disneyland, a ride in a hot-air balloon or going for a dive.

Mary Ward Stiftung, Velbert (Germany)

The Mary Ward Stiftung in Velbert also received a donation from DKV originating from a fundraising campaign initiated by the Works Council. Since 2014, our employees have been involved in this initiative, making Christmas wishes come true for the children and youngsters cared for by this foundation. The Mary Ward Stiftung has a broad and diverse spectrum of offerings for children and youngsters with disabilities.

Banco Alimentare della Lombardia, Milan (Italy)

The sixth donation was made to the Banco Alimentare della Lombardia in Italy, a food bank providing food to people in need.

In the reporting period to come, we will extend our Corporate Citizenship activities even further. Our goal is to develop a structured concept for the centralised management and tracking of the Corporate Citizenship activities conducted by DKV. We will implement this in close collaboration with the Fischer Stiftung in order to live up to the ideals of our family-owned company to an even greater extent.

Field of action Governance

Transparency, safety and risk prevention are a matter of course

DKV purchases a large number of goods and services every year. This makes responsible sourcing and transparency along our supply chains an essential requirement in order to live up to our vision of ecological and social responsibility and to protect our reputation. In addition, we conduct systematic risk and information security management processes that enable us to detect any challenges which the company might be faced with in a timely fashion and prevent them from causing any damage. Our countermeasures are developed on the basis of thorough analyses of any possible risks. We have instituted a dedicated staff function for compliance-related matters to ensure that the legal requirements are adhered to as much as DKV's ethical principles.

Responsible sourcing

Assuming social and ecological responsibility and social criteria



High standards for DKV and its suppliers

The German government is planning to codify due diligence obligations in the fields of human rights and ecology within supply chains in a statutory fashion (by means of the Due Diligence Act or, as it is commonly referred to, the Supply Chain Act) and passed a bill of law to this effect on 03/03/2021. This makes this topic all the more the centre of public attention, and there are increasing demands on companies to act more responsibly along their supply chains.

Managing its interactions with suppliers and service providers along the lines of diligence and mutual appreciation and respect is a matter of course for DKV.

In the selection of our suppliers, we look at criteria such as the ecologically efficient use of resources and respect for human rights.

In our Code of Conduct, we commit ourselves to impeccable conduct in the legal as well as the ethical sense, backed by a sense of responsibility and fairness – externally towards third parties as well as to our colleagues within the company. We expect the same from our suppliers, service providers and contractual partners. **The basis for this is the DKV Code of Conduct for Suppliers, to which our partners must commit themselves.**

Before starting to work with a particular supplier, **we have, for some years already, adopted the practice of having them provide relevant information by means of a self-disclosure questionnaire for suppliers.** We then review this information and the essential aspects are fixed in the form of contractual provisions before the commencement of the business relationship. In this context, the questionnaire not only takes an inventory of economic aspects, but of information concerning ecological and social practices as well, such as the issues of human rights, the environment and the fight against corruption. In addition to asking for self-disclosure, we reserve the right to have compliance with the requirements of DKV audited by external third parties (in the form of certificates issued by accredited bodies for particular areas, such as ISO 14001, ISO 27001, etc.) as well as within the context of internal audits. If any serious cases of non-compliance occur, we can terminate the contractual relationship with the supplier in question immediately. There were no incidents of this type in 2019 or 2020.

In principle, the company places a high premium on stable, long-term and sustainable supplier relationships in which both sides act as equal partners. Purchasing conducts regular reviews with its suppliers in which positive and negative aspects of the respective cooperation can be openly discussed. DKV designs its contracts with its suppliers at arm's length and ensures fair conditions with regard to prices, terms of payment, lead times, etc.

The employees in charge evaluate the classical purchasing portfolio (which includes, among others, consumables, office supplies and IT hardware) against the background of sustainable influencing factors (such as by purchasing products with labels such as FSC, PEFC and the Blue Angel) and adapt it to the changing standards on an ongoing basis.

When rolling out new technologies or onboarding new IT service providers, we also make sure that they have the corresponding sustainability certificates in place. Our main instrument in this respect are public tenders. In addition to the "Blue Angel" and Energy Star labels for energy-efficient electric devices, we also examine within the context of the tendering process whether the supplier offers any options for returning electric devices for recycling when they are no longer needed.

Strong partnerships, efficient processes

The primary responsibility for supply chain management of DKV lies with the Purchasing department, which is in charge of sourcing any indirect requirements for the headquarters in Ratingen and partly also for our sales subsidiaries abroad. Indirect requirements cover, for instance, the areas of Professional Services (consulting, interim management, recruiting), IT (hardware, software, services), marketing (advertising materials, events, services), office supplies (consumables, furniture), travel (business travel and mobility services) and facility management (maintenance and cleaning services, energy). In compliance with its internal policies as well as with the statutory requirements, this department sees its function as that of a service provider for all divisions of the

DKV MOBILITY SERVICES Group. It lends assistance during all steps of the sourcing process from the determination of the requirements via "make or buy" decisions to order processing along the lines of price and performance optimisation. The department works in close exchange with the Group Compliance Office, the Central Services and IT/Infrastructure Services departments and with the staff function for Sustainability & New Mobility.

In total, DKV is in cooperation with about 660 suppliers for indirect requirements, most of which are located in Germany or Europe.

GOALS AND ACTIONS FOR 2020/2021

Action	Time	Status
// Introduction of the new Code of Conduct for Suppliers	2021	in progress (after approval of the new Code of Conduct by the competent bodies)
// Revision of the self-disclosure questionnaire for suppliers	2021	in progress
// Update of the purchasing policy	2021	in progress
// Extension of the whistleblower system to external stakeholders	2021	in progress
// Training of purchasers in social and environmental issues within the supply chain	2021	pending
// Improvement of process efficiency for the process of selecting and evaluating service providers	until the end of Q2 2022	pending
// Conduct of an analysis for the essential risks in the areas of human rights and the environment	until the end of 2022	pending

Transparent sourcing

In the coming years, it is our intention to create more transparency and certainty of action in the processes of supplier selection and evaluation by systematically strengthening supplier partnerships and improving process efficiency. **In an increasingly competitive market environment, DKV intends to position itself as a "Customer of Choice" and to only work with suppliers that meet its requirements.**

On 03/03/2021, the Federal Cabinet adopted a bill of law on corporate due diligence obligations within supply chains (Due Diligence Act or, as it is commonly referred to, the Supply Chain Act). As from 2023, the German Supply Chain Act is scheduled to enter into force for companies with more than 3,000 employees and then, as from 2024, also for companies with more than 1,000 employees.

The Government intends that this act should be a means of improving the protection of human rights throughout supply chains worldwide. Thus, for instance, the aim of this act is to prevent child labour and forced labour, to introduce a complaints procedure for persons affected and to ban substances that are harmful to humans and the environment. In this context, the due diligence obligations of companies extend throughout their entire supply chains – from the extraction of raw materials to the completion of the final product.

For DKV with its multiple purchasing activities, the regulations are relevant today. We intend to fulfil our due diligence obligations by determining the essential risks for human rights violations and damage to the environment within the context of a procedure for risk analysis. In line with this vision, we will also take reasonable preventive measures for the protection of humans and the environment.

3 QUESTIONS FOR:

**Carsten Rübener –
Head of Purchasing Central Services**



CARSTEN, DKV IS A SERVICE COMPANY. PLEASE EXPLAIN BRIEFLY WHAT THE RESPONSIBILITIES OF THE PURCHASING DEPARTMENT ARE.

To put it simply, the Purchasing Department is in charge of sourcing all the goods and services that DKV requires for itself – and that is quite a diverse assortment. This starts with the lease of the building and goes via IT hard and software, our car fleet, the consulting, agency and travel services up to office supplies, just to name a few. Jointly with the divisions and Legal, we are in charge of defining the service quality data with the suppliers, the commercial framework data and the subsequent contract design and purchase order processes – in compliance with our ESG requirements, of course.



AND WHAT ABOUT THE THEME OF SUSTAINABILITY? WHAT IS THE CONTRIBUTION THAT YOU AND YOUR TEAM ARE MAKING TO LEAD IN GREEN AT DKV?

Global supply chains are becoming increasingly complex. Companies today have to guarantee more transparency than ever and make their supply chains more sustainable, wherever possible. On the one hand, this means we have to take social and environmental aspects into account when selecting suppliers, for instance through our Code of Conduct for Suppliers. We refrain from building partnerships with suppliers that fail to live up to their responsibility in the protection of the environment and respect for human rights. In our daily business, to LEAD IN GREEN means, for in-



CURRENTLY, THERE IS A HUGE DEBATE ABOUT THE DUE DILIGENCE ACT, WHICH WILL GOVERN COMPANIES' RESPONSIBILITIES FOR THE PROTECTION OF HUMANS AND THE ENVIRONMENT WITHIN SUPPLY CHAINS WORLDWIDE AS OF 2023. IS DKV PREPARED FOR THE FUTURE THAT LIES AHEAD?

Due to its size, application of the Due Diligence Act is not mandatory for DKV until 2024. As one of the signatories of the UN Global Compact, however, we have already integrated its Ten Principles for the areas of human rights, labour standards, environmental protection and anti-corruption into our daily work routines. With the measures described in this chapter, we have already gone a good part of the way. In particular with regard to risk assessment, however, there is still room for improvement and we need to make good use of the remaining time in this respect. Also, we need to keep an eye on all our 660 suppliers without exception, which will lead to further standardisation and, if necessary, automation of our processes.

Risk and compliance management

Identify and avoid risks in good time

DKV has a risk management system in place that tracks and monitors the recording and the evaluation of significant risks, as well as the conclusions concerning suitable measures for risk reduction and the implementation of such measures. The DKV MOBILITY SERVICES BUSINESS CENTER makes this risk management system available to the company as part of its service and governance function.

Risk management includes, among other things, financial management that ensures optimal management of financial inflows and outflows and the best possible low-risk financial investment. The accounts payable department ensures that all incoming invoices are processed promptly as a prerequisite for ensuring that all payment obligations are met in due time. In addition to that, the Corporate Compliance Office controls all measures that ensure compliance with the legal requirements and the company's own internal requirements.

In 2019, we completed our concept for information security, and in 2020 we made enhancements in the areas of IT and information security. In order to ensure an efficient use of resources, we merged the fields of information and IT security and data privacy, and introduced a system for Business Continuity Management. Further information in this respect can be obtained from the chapter on customer data and information security. The function for monitoring and controlling potential sustainability risks will be incorporated into the newly established centralised Enterprise Risk Management function in 2021. This enables the early detection and – as far as possible – mitigation of such risks.



Explicit rules and standards for all

DKV is a reliable and trustworthy partner. For us, “compliance” means acting in conformity with the applicable legal provisions and requirements at a national and international level, as well as defining and adhering to our own internal policies and ethical standards. As part of our compliance management processes, we plan and implement all measures designed to ensure compliance with these rules and principles.

To ensure this, we assess any possible risks with the help of a dedicated risk assessment process at regular intervals. In doing so, we systematically identify recognisable compliance risks in connection with the infringement of legal requirements or internal rules (such as the payment of penalties or fines or any damage to our reputation), and make an assessment with regard to their probability and to the likely extent of the damage. In the course of such a risk assessment, we also evaluate measures for risk mitigation and implement these as required. The Compliance Management System (CMS) is part of the functional area of audit planning and is also subject to auditing by external third parties as part of the annual audit.

The DKV compliance culture stands for conduct in conformity with the rules – regardless of the level of hierarchy within the company. We are counting on our employees, for we can only be successful as a company if they act responsibly on a daily basis.

All employees make a commitment to observe the internal and external requirements, to report any infringements as soon as they are aware of them and to assist in clarifying them. The members of the Management, for their part, have made a commitment to undertake all necessary measures to ensure that the Compliance provisions are adhered to. These commitments and procedures are designed to ensure that any risks arising from infringements of the rules will be detected and mitigated as quickly as possible.

Binding principles for our actions

Our Code of Conduct is the building block for our Compliance Management System.

It is a summary of those principles of conduct that all DKV employees must be familiar with. Through the Code of Conduct, employees undertake to act in a legally and ethically impeccable, responsible and fair manner towards all their colleagues and any third parties. **The UN Global Compact's Ten Principles are important components of the Code of Conduct.** The Code applies internationally.

To detect any misconduct at an early stage, DKV has established an internal whistleblowing system that offers maximum protection both for the people reporting such misconduct and for the people who might be accused of it. The information provided is processed within the context of a fair, fast and confidential process. The DKV Group Compliance Office and an external ombudsman's office accept such reports in German or English.

Furthermore, we also expect legally and ethically impeccable behaviour from our suppliers and service providers along the entire value chain. This means that our principles of conduct similarly govern the compliance requirements we put to our contractual partners.

Detailed information can be found in the previous section on “Responsible sourcing”.



An integral part of the organisational structure of the company

Compliance is a very important matter for DKV. The aim is to provide clear instructions, define responsibilities and create reporting channels, as well as to ensure transparency and acceptance in all matters relating to Compliance. The overall responsibility for Compliance and for the tasks connected with it are in the hands of the Management of DKV MOBILITY SERVICES HOLDING GmbH + Co. KG (DMH). As of 01/10/2020, the Group Compliance Office was created as an independent unit with a staff function. It reports to the Management of DMH and provides the latter with advice and support in the design and further development of the group-wide compliance management system. The Group Compliance Officer is responsible for the development, implementation and management of compliance-related methods and processes. Moreover, it supports the specialist departments – such as Purchasing / Central Services – in the process of risk identification and risk response and the transmission of information and requirements to suppliers, service providers and business partners in accordance with the applicable Supplier Code of Conduct.

The Group Compliance Office also coordinates all the compliance-related activities of DKV abroad. The foreign sales subsidiaries and affiliates of DKV each appoint a Compliance Officer who is charged with coordinating the implementation of the compliance management procedure in accordance with the specification provided by the staff function. Compliance Officers are functionally assigned to the Group Compliance Office and report to the latter on a regular basis.



Regular staff training

DKV has set up a dedicated page on its intranet platform that informs all employees at the German and European DKV office locations about the compliance rules. In addition, DKV holds compliance-related training measures for new and established employees on a regular basis. New employees are familiarised with the themes relevant for compliance in a timely fashion after joining the company. This set of rules comprises our Code of Conduct, including any anti-corruption rules and the whistleblowing system as well as information concerning the UN Global Compact's Ten Principles. Participation in the training is mandatory for new employees and is tracked by the Group Compliance Office.

In the coming reporting period, we will extend our compliance activities even further. DKV is planning to revise its Code of Conduct and to provide training measures concerning this new version for all its existing and new employees.

By joining the UN Global Compact, DKV has made a commitment to integrate the Ten Universal Principles of Sustainability in the areas of human rights, labour, the environment and the fight against corruption into its corporate strategy and to implement them in its daily activities in a transparent fashion.

This is also one of the tasks to which the Group Compliance Office will unreservedly commit itself.



GOALS AND ACTIONS FOR 2020/2021

Action	Time	Status
// Creation of the Group Compliance Office and recruitment of a Group Compliance Officer	2020	completed
// Presentation and internal roll-out of the revised Code of Conduct for Employees	mid-2021	in progress (after approval of the new Code of Conduct by the competent bodies)
// Planning of the Compliance Management training measures for new employees	2021	in progress
// Planning of the mandatory Compliance Management training measures for established staff	2021	pending (after approval of the new Code of Conduct by the competent bodies)
// Extension of the whistleblower system to external staff as well	2021	pending*

* including within the context of the EU Directive for the protection of persons reporting infringements of EU law; with whistleblowers enjoying better protection throughout Europe in the future (the Directive will be implemented in German law by 21/12/2021)



Information security

Our customers' data is in safe hands

DKV is a service company and, as such, a highly digitalised organisation. We process large amounts of data in multiple IT systems. We intend the services that we offer to our customers not only to be of high quality, but safe as well. This is why we consider information security and data protection to be critical success factors. It goes without saying that we attach the utmost importance to following the applicable legal, contractual and best-in-class requirements.

Integrating information security and data protection into our daily business is an essential prerequisite for providing high service quality and for earning the trust and satisfaction of our customers. **We store the data of our customers and partners in a safe manner to provide them with the best possible service, to ensure data protection and safeguard against cyber criminality.**

A lack of information security and inadequate data protection involve great risks, as industrial espionage, identity theft, attacks on unprotected data leaks and other forms of cyber crime happen on a daily basis. And customers, partners, service providers and DKV itself can fall victim to them. Problems relating to information security and data protection can cause customers and business partners to lose their trust in DKV – and last but not least, inadequate data security can also entail financial penalties.

We implement industrial-grade standards and act in compliance with international requirements to protect both sensitive company data and personally identifiable information (PII) through which a person can be unequivocally identified. **With this in mind, DKV has an Information Security Management System (ISMS) and a Data Protection Management System (DPMS) in place, in each case backed by a high level of commitment on the part of the Management.** In doing so, we aim for continuous improvement. Both management systems are used throughout the group. Both information security and data protection are subject to regular external audits.

The ISMS is in conformity with the technical and organisational requirements for the protection of data and of sensitive company assets. It is based on the internationally recognised ISO/IEC 27001:2013 standard and has been certified for the relevant areas of information security since 2019. The last audit was conducted on 18/11/2020, with the certificate (reg. no. 01 153 1800610) valid until 01/01/2022. A recertification procedure is planned for November 2021.

Data protection is also subject to the provisions of European law (General Data Protection Regulation; GDPR). The requirements set down in this regulation are fulfilled by the Data Protection Management System (also referred to as Data Privacy Management System, DPMS) within DKV, which is also subject to audits on a daily basis. The last audit was conducted on 01/06/2020.



DKV offers web-based awareness training for employees that familiarises them with the requirements of information security. They can test what they have learned by taking a final exam. New employees undergo this training within the first three months of joining the company and existing employees complete it once a year.

An integral part of the organisational structure of the company

Information security and data protection are managed by the same department. While the Chief Information Security Officer (CISO) is responsible for the management of information security, data protection management is in the hands of the Data Protection Officer, both of whom report to the Management. Both information security and data protection comprise the structural as well as the procedural aspects of organisation. All DKV employees must be familiar with the requirements applicable to their respective area of work. Further departments involved in the control with regard to the issues of information security and data protection are the IT Department and the shared services departments of Legal and Compliance. As usual within an umbrella organisation, both themes are managed jointly by several organisational units. The operative implementation of information security and data protection is not usually handled within the governance department itself but within other departments that are in charge of sub-topics. These departments have their own resources in place that enable them to conform to the requirements.

Both the Information Security Management and the Data Protection Management functions have published a number of group-wide policies covering processes, roles and responsibilities as a basis for their activity, such as an Information Security Policy, an Information Security Manual and a Data Protection Policy. By means of document control, a regular review of the documents on an annual basis is enforced. The operative implementation of these policies in a standard task of the respective department and, as such, is subject to continuous review.



Complaints related to information security or data protection issues can be raised directly with the CISO or the DSB. Customers, service providers or other stakeholders can either directly contact their key account contact, or they can send their complaints to DKVB by e-mail or post. Complaints that are not directly addressed to the persons responsible will be redirected to them internally. In 2020, the total number of the justified complaints received and related either to violations of the protection of or the loss of customer data was as follows:

NUMBER OF COMPLAINTS RELATING TO DATA PROTECTION VIOLATIONS AND DATA LOSSES IN CONNECTION WITH CUSTOMER DATA (AS OF 31/12/2020):

// Complaints by external parties recognised to be justified by the organisation:	No justified external complaints. One external complaint by a customer that neither we nor the supervisory authority recognised to be justified. Two reported incidents that we became aware of ourselves.
// Complaints by supervisory authorities:	No complaints from the supervisory authority.
// Total number of detected cases of data theft and data loss related to customer data:	There were no cases of data theft and data loss in connection with customer data.

Appendix

Initiatives and associations of which we are part

DKV works with the following renowned organisations:

Organisation	Link to website
// AETIS (The Association of Electronic Toll and Interoperable Service) – association of service providers operating electronic toll services – and especially the EETS (European Electronic Toll Service) – in Europe.	Detailed information can be found here :
// AML (Verein Automobillogistik im DSLV e. V.) – represents the specific interests of the automotive logistics sector.	Detailed information can be found here :
// ASTAG (Schweizerischer Nutzfahrzeugverband) – an organisation working as an advocate for the legitimate interests and concerns of the road freight and road haulage sector.	Detailed information can be found here :
// AVERE (The European Association for Electromobility) – promotes e-mobility and sustainable transport in Europe.	Detailed information can be found here :
// BGL (Bundesverband Güterkraftverkehr Logistik und Entsorgung (BGL) e. V.) – umbrella organisation for road freight, logistics and waste disposal services in Germany.	Detailed information can be found here :
// BVF (Bundesverband Fuhrparkmanagement e. V.) – was founded as an association of fleet operators and represents the interests of its members, which operate fleets of between five and 50,000 vehicles.	Detailed information can be found here :
// eFuel Alliance – campaigns for the promotion of the global production and application of eFuels in various sectors.	Detailed information can be found here :
// eViolin – an association of charging station operators and service providers.	Detailed information can be found here :
// FVA (Fuhrparkverband Austria) – a network of and an information platform for companies and fleet managers in Austria.	Detailed information can be found here :
// GDD Gesellschaft für Datenschutz und Datensicherheit e. V. – advocates an appropriate, reasonable and technically feasible approach to data protection.	Detailed information can be found here :
// Hydrogen Europe – represents more than 20 national associations and over 180 member companies in its capacity as the European umbrella association of hydrogen processing companies.	Detailed information can be found here :
// IRU (International Road Transport Union) – worldwide umbrella organisation of the road transport business.	Detailed information can be found here :
// ProMobilität (Initiative für Verkehrsinfrastruktur e. V.) – an alliance promoting powerful infrastructures and safe, sustainable and viable e-mobility in Germany.	Detailed information can be found here :
// sffv (Schweizer Mobilitätsverband sffv) – promotes understanding, relationships and knowledge exchange regarding vehicle fleets and vehicle fleet management between all stakeholders on the basis of equality.	Detailed information can be found here :
// TRANFRIGORROUTE DEUTSCHLAND e. V. – an association for temperature-controlled transport logistics and the refrigerated vehicle industry.	Detailed information can be found here :
// United Nations Global Compact – the largest and most important initiative for responsible corporate governance worldwide.	Detailed information can be found here :
// UNITI (Bundesverband mittelständischer Mineralölunternehmen e. V.) – brings together players operating in the fuel industry, the market for heat and lubricants, and represents around 90 percent of the medium-sized mineral oil companies in Germany.	Detailed information can be found here :

GRI Content Index

This report was compiled in accordance with the GRI Standards (core option) for the first time. In accordance with the requirements of the Global Reporting Initiative (GRI) and based on the materiality assessment carried out by DKV, we list the universal standards and disclosures in the GRI Content Index, describe our management approaches, set out indicators and make reference to those parts of the Sustainability Report or the specific online resources where the respective information can be found. The statements and references contained in the Index relate to the financial year 2020 (1 January to 31 December 2020).

Parallel to the GRI Standards, the Sustainability Report 2020 also maps our performance against the Ten Principles of the UNCG and explains the measures we have taken in order to progress towards the Sustainable Development Goals (SDGs).

The GRI Content Index can be viewed [here](#).

ESG+C Fact Sheet

We have summarised the most important figures, data and facts from the reporting year in the different ESG dimensions in the form of a Fact Sheet. For many years we have been acting according to our company motto "You drive, we care.", which places the focus on our customers. In order to also maintain this customer focus with regard to the theme of sustainability, we have supplemented the classical ESG criteria by the dimension +C, which refers to our customers. Content that helps our customers to move towards green mobility has been marked accordingly.

The ESG+C Fact Sheet can be viewed [here](#).

Glossary

Carbon compensation – Carbon emissions that cannot be further avoided or reduced and which are generated in the manufacture of products and services or when driving, can be compensated for by means of carbon certificates and thus become carbon neutral. For this purpose, the emission perpetrator purchases some carbon certificates in the corresponding quantity and then retires them. By retiring the certificates, the emission perpetrator confirms that carbon compensation (also known as offsetting) has taken place. The purchase price of the certificates is used to finance climate protection projects that reduce emissions, for instance by replacing fossil sources of energy with renewable ones or by promoting energy-efficient technologies. Aside from mere carbon compensation, these climate protection projects also bring social and economic advantages to the local populations within the regions where they take place. They can, for instance, help to create jobs, strengthen the infrastructure or improve healthcare for the population.

Carbon emissions – Carbon emissions (also referred to as CO₂ emissions or carbon dioxide emissions) are greenhouse gases generated by the combustion of materials containing carbon, such as coal, diesel, petrol, natural gas, liquefied gas or wood. Carbon emissions accumulate in the Earth's atmosphere. Carbon emissions are a major contributor to the greenhouse effect, which leads to global warming with devastating consequences for humans and the environment.

Carbon intensity – This term refers to carbon emissions as set in relation to another factor. At DKV, it is expressed as grams of carbon dioxide per kilowatt hour (kWh). The carbon intensity of one litre of diesel, for instance, is 268 g CO₂/kWh, that of one litre of liquefied petrol gas (LPG) is 242 g CO₂/kWh and that of one kilogram of → **CNG** is 213 g CO₂/kWh.

Climate Pledge – A Climate Pledge or a Green Pledge is a pledge made by a company to protect the climate. As a rule, it will be made in the form of a voluntary self-commitment. DKV has set itself two ambitious goals as part of its Green Pledge: by 2023, we want to become a climate positive company by removing more CO₂ from the atmosphere than we emit. By 2030, we want to support our customers in reducing the → **carbon intensity** of their vehicle fleets by 30 percent as compared with 2019.

CNG – CNG (Compressed Natural Gas) is compressed natural gas that mainly consists of methane.

CO₂ – CO₂ (carbon dioxide) is a greenhouse gas generated during the combustion or decomposition of any substances containing carbon. CO₂ will remain within the atmosphere for about 100 years. One of the factors pinpointed by scientists as the cause for the increase of the CO₂ concentration within the atmosphere in the past 100 years is the combustion of fossil fuels, such as coal and oil, by humans.

CO₂ equivalent – In order to determine the potential of a location or a product to contribute to global warming, the calculation of the → **Corporate and Product Carbon Footprint** also takes into account and discloses all other relevant → **greenhouse gas emissions**, weighted according to their respective impact. This involves mapping the warming effect of a gas against that of CO₂ over a determined period of time. For better comparability, the result is stated as a CO₂ equivalent (abbreviated as CO₂e) (CO₂ = 1).

Communication on Progress – All companies that are members of the → **United Nations Global Compact** are obliged to report on their progress in the implementation of the Ten Principles and about their activities to promote sustainable development. This annual Communication on Progress (CoP) of DKV is contained in the present report.

Compliance – "To comply with" means "to fulfil" or "to adhere to". In a narrower sense, compliance refers to obedience to the applicable law. With regard to sustainability, the term is also used to describe that a company meets the social expectations and complies with the standards applicable in this area. Compliance in this sense gives a company the "licence to operate" (the permission of society to do business).

Corporate Carbon Footprint – The Corporate Carbon Footprint (CCF) corresponds to the carbon balance of all business activities of a company and forms the basis of corporate climate protection. This involves the analysis, the assessment and the management of greenhouse gas emissions. Usually, the carbon balance is drawn in accordance with internationally recognised standards such as the → **Green House Gas (GHG) Protocol**.

Corporate Citizenship – The term "Corporate Citizenship" is used to refer to the social commitment of or within a company. This includes all services that a company or its employees provide to society or for the protection of the environment, usually outside the scope of the company's core business, such as in the form of donations in kind or in money, the transfer of knowledge or volunteer work.

Corporate Governance – Corporate Governance refers to the regulatory framework of a company. The general aim should be to have a “Good Corporate Governance”; i.e. the company should be managed in a transparent and competent fashion.

Due Diligence – Due Diligence can also be translated as “due care”. This term means that any possible negative social, ecological and economic effects of decisions taken by or within an organisation must be taken into account within the context of a comprehensive, forward-looking approach. Due Diligence covers the entire course of a project or an activity conducted by an organisation, and its aim is to avoid or reduce any negative impacts.

ESG – The term ESG (Environmental, Social and Governance) is used to express if and in how far ecological and social aspects and the nature of corporate governance are taken into account in the decision-making processes of companies and in corporate practice, as well as in corporate analyses by financial service providers. This term is accepted both within companies and in the world of finance at an international level. Many rating agencies and research agencies emphasising sustainability use the ESG approach.

EU Green Deal – The EU Green Deal, which was passed in 2019, is the roadmap for the promotion of more sustainability within the EU. Its aim is to make Europe the first climate-neutral continent by 2050, the aim being to reduce emissions caused by vehicle traffic by 90 percent by this point in time. Important drivers for achieving this goal are, for instance, the introduction of environmentally clean vehicles and the promotion of the use of alternative fuels.

Global Reporting Initiative – The Global Reporting Initiative (GRI) is an independent international organisation that aims to make sustainable actions an integral part of each company and of each organisation in general. The core activity of the organisation is the dissemination of the GRI Sustainability Reporting Standard.

Green House Gas Protocol – The Green House Gas Protocol (also referred to as the “GHG Protocol”) was drawn up on the basis of the greenhouse gas reporting protocol of the petroleum and energy company BP. The World Resources Institute (WRI) and the World Business Council for Sustainable Development (WBCSD) came up with a fine-tuned version of the standard at the end of 2008, thereby establishing a globally recognised accounting standard for the calculation of corporate greenhouse gas emissions along the entire supply chain.

Greenhouse gases – Greenhouse gases are gaseous substances that contribute to the greenhouse effect, which can be both of natural origins and man-made (anthropo-

genic). The most important naturally occurring greenhouse gases are water vapour (H₂O), carbon dioxide (CO₂) and methane (CH₄). The most important anthropogenic greenhouse gases are carbon dioxide generated by the combustion of fossil fuels, and methane, which is primarily generated through agriculture and factory farming. Further man-made greenhouse gases are nitrous oxide (N₂O) hydrofluorocarbons (HFCs), sulphur hexafluoride (SF₆) and fluorinated chlorinated hydrocarbons (HCFCs).

Human rights – Human rights are rights that all humans have, simply by virtue of being human. They protect the dignity of the human being and all humans are entitled to them to the same degree. In international law, the basis for human rights is the “Universal Declaration of Human Rights” adopted by the UN in 1948. The content of this Declaration was further developed in two treaties, the “International Covenant on Civil and Political Rights” (1976) and the “International Covenant on Economic, Social and Cultural Rights” (1976), as well as a number of other treaties, agreements and conventions. Human rights also include a number of aspects relevant under labour law (such as the right of free choice of employment, the right to fair working conditions, the freedom of association etc.). The passing of the → **United Nations Guiding Principles on Business and Human Rights** has brought it to public attention that companies are responsible for protecting human rights as well.

LNG – LNG (Liquefied Natural Gas) is a clear, colourless, non-toxic liquid fuel produced by cooling natural gas down to –162 °C.

Materiality – The Principle of Materiality (also known as the Principle of Essentiality) is a concept derived from Anglo-American accounting principles. It states that the annual financial statements of a company must disclose all material facts that have an impact on the annual result by virtue of their magnitude. In sustainability management, the Principle of Materiality applies to all aspects of corporate activities with regard to social and ecological impacts that are relevant for management. In this sense, a process is deemed to be material if it improves insights into the impact of business activities on humans and on the environment to a degree that is relevant for the decisions of the management.

Materiality assessment – The materiality assessment (also known as Essentiality Analysis) is an instrument that helps a company prioritise the material sustainability issues relevant to it and to address the relevant issues brought up by stakeholders, to classify them and incorporate them into the company’s business strategy. A company should implement a materiality assessment as a continuous process to get an understanding of where the priorities for sustainable corporate management lie at any given time.

Maximum Difference Scaling – Maximum Difference Scaling (MaxDiff) is a valid method for determining preferences. If you ask people which aspects on a rating scale they hold to be important, this mostly leads them to inflate the claims (“everything is important”). The MaxDiff method, achieves a more realistic assessment and grading of the criteria. In this type of inquiry, we presented the respondents with a selection of four criteria in each case. Respondents were instructed to identify the criterion most important and the criterion least important to them. This enquiry was repeated a total of 12 times, so that all criteria were included in the assessment to the same degree. The enquiry thus yielded a robust and valid result.

NGO – The term NGO (non-governmental organisation) refers to any privately funded organisation that performs certain tasks or services on behalf of the state (such as a relief organisation) or predominantly carries out independent lobbying and public relations work in the field of social policy (for instance, environmental protection organisations such as Greenpeace or NABU).

Paris Climate Protection Agreement – The Paris Climate Protection Agreement was adopted by the participants of the International Climate Conference COP 21 in 2015. After many years of intense negotiations, 196 countries and the EU undertook in this agreement to reduce global warming as compared with the pre-industrial era to well below 2, perhaps even to below 1.5 degrees Celsius.

Product Carbon Footprint – The Product Carbon Footprint (PCF) describes the balance of greenhouse gas emissions along the entire life cycle of a product within a defined application and in relation to a defined unit of use. Determining the PCF can help companies to create transparency within their value chains with regard to the upstream and downstream processes and the actors involved, as well as lead to an awareness of greenhouse gas emissions along the value chain. In addition, the PCF can be used as an instrument to identify phases or potential for the reduction of emissions.

Stakeholder – According to a definition by the American scientist R. Edward, stakeholders are those individuals or groups who have a material or an immaterial claim vis-à-vis the company or contribute to the success or failure of the company. Stakeholders are generally also defined as those groups or individuals (a) on whom the activities, the products and/or the services of the company are believed to have a significant impact, (b) whose actions can be expected to have a significant impact on an organisation’s ability to successfully implement its strategies and to achieve its goals. This includes, among others, customers, employees, suppliers, producers, investors, competitors, non-governmental organisations (NGOs), the general public, the media and politicians. In the present report, the term

“stakeholder” is used according to the definition of the International Sustainability Standard ISO 26000:2010 titled “Guidance on Social Responsibility”. This means that it covers individuals and groups that have an interest in the decisions or activities of the company.

Sustainable Development Goals – The Sustainable Development Goals (SDGs) are a set of political goals set by the United Nations (UN) aimed at ensuring a sustainable development along economic, social and ecological lines. The development of these goals was inspired by that of the Millennium Development Goals (MDGs) and entered into force on 01/01/2016 for a term of 15 years (until 2030). Whereas the MDGs were essentially drawn up with developing countries in mind, the scope of application of the SDGs includes all states, and they also explicitly make reference to the role of companies.

United Nations Global Compact – The United Nations Global Compact (UNGC) is a voluntary initiative and a network of companies under the auspices of the United Nations (UN), designed to promote sustainable development. Companies that are members of the UNGC are required to give regular reports on their progress with regard to sustainability. The basis for such reporting is a set of indicators consisting of ten universal principles, with the reports being issued on an annual basis in the form of → **Communication on Progress**. To date, more than 15,000 companies and organisations from civil society, politics and science in more than 160 countries have joined the UNGC.

United Nations Guiding Principles on Business and Human Rights – In 2011, the UN Human Rights Council unanimously adopted the United Nations Guiding Principles on Business and Human Rights (UNGPs) developed under the guidance of Professor John Ruggie. They provide a framework for the responsibilities associated with the protection of human rights. The UNGPs are based on three main principles – the duty of the state to protect human rights, the duty of companies to respect human rights within their sphere of influence and to prevent negative impacts in this respect from occurring, and the duty of the state and of companies to compensate for any violations that have occurred. The UNGPs are recognised as a global regulatory framework and have led to the revision of many existing instruments, such as the IFC Performance Standards and the OECD Guidelines.

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