

Atradius' corporate responsibility statement

As a responsible global company, we aim to manage the ethical, environmental and social risks of the way we do business. That means that, while endeavouring to make a worthwhile contribution to successful world trade and to our customer's prosperity, we do so with a regard for the environment and for human rights, and act with absolute integrity towards our employees, customers, shareholders and indeed to all those with whom we interact.

One way in which this commitment is manifested is through our affiliation to the UN Global Compact and to its principles on human rights, labour conditions, the environment and anti-corruption. Each year we report to the UN Global Compact on our continued commitment and the progress that we are making in all areas of corporate responsibility.

While we have an environmental and social strategy that covers the whole Atradius group, this also gives freedom to our operations across the globe to follow their own CSR initiatives. As well as the annual progress report that we submit to the UN Global Compact, we also publish our environmental key performance indicators in our Annual Report.

Our ambition for the future years is to keep progressing in line with our commitment to corporate responsibility, and continuously improve our performance. For 2017 we aim to report externally on all UNGC principles, achieve GRI reporting with B application level and have internal auditing of our CR reporting. By 2019 our objective is to report externally fully on all UNGC principles, achieve GRI reporting with A+ application level and have external auditor's reassurance of our CR reporting.

What follows is a summary of the impact that our corporate responsibility activities have on our various stakeholders and on the environment.

Our people

We strive to improve our employees' satisfaction with the company and to raise our reputation within the labour market: effectively to be an employer of choice within our industry and in each region in which we operate. Through regular employee surveys, we seek to measure our employees' perception of the various aspects of their terms, conditions and quality of employment, to benchmark the results and wherever possible improve how we act as an employer. One example of how that manifests itself is our active strategy of internal engagement with our people to successively increase their knowledge level, attitude and behaviour. For instance, our people are involved and are encouraged to play an active part in realising our vision of sustainability. Our business principles and code of conduct support this engagement.

Our customers

As we look forward, we will strengthen our leadership in the multi-stakeholder debate – i.e. understanding all of those stakeholders on whom, as a business, we have an impact - and in meeting the sustainability challenges present in our industry. We will continue to be open and transparent in informing our stakeholders of the way that we conduct ourselves within our professional and financial environment and will undertake a regular reputation survey to assess our progress in this field. We convey and, wherever possible, demonstrate our corporate responsibility principles to our customers and engage with them to increase understanding of socially responsible business practices.

Our suppliers

We expect our suppliers to apply the same standards of ethical practice, diversity and environmental awareness that we set ourselves. In our purchasing, we seek to procure ethically sourced materials from our suppliers and, as a global corporation, we promote corporate responsibility throughout our entire supply chain, working towards the elimination of toxic substances, preventing pollution, promoting energy conservation and supporting human rights.

Our communities

Atradius is fully aware of the responsibility it has towards the communities in which it operates, and as a company we encourage our people to involve themselves in initiatives that benefit those communities: whether financial, personal or social. We encourage all our operating companies, wherever they are based, to be actively involved in their local community.

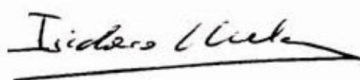
Our environment

We operate in a way that minimises our consumption of valuable and finite resources, simply because we believe that every business must be conscious of the impact they have on the environment. As a result, all our decisions take account of their lasting environmental effects.

We have established internal environmental sustainability programmes in our operations worldwide, including energy saving, recycling, and a travel policy that minimises our environmental footprint. We have also put in place environmentally friendly ways to distribute products and services to our customers.

Atradius' commitment to corporate responsibility is always evolving as we seek to improve our performance in every aspect of that responsibility as defined in the ten principles of the UN Global Compact, and through our own observations of how we can better serve our stakeholders, communities and the environment.

On behalf of Atradius N.V.,



Isidoro Unda,
Chairman of the Management Board and Chief Executive Officer of Atradius