

UN Global Compact

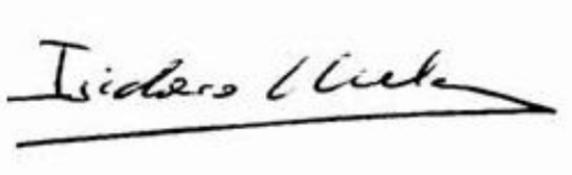
Communication on Progress - 2019

Statement of continued support

I am pleased to confirm that Atradius N.V. reaffirms its support of the ten principles of the United Nations Global Compact (UNGC) with respect to Human Rights, Labour, Environment and Anti-Corruption. In this, our eighth Communication on Progress, we express our intent to remain a 'good corporate citizen' by embedding these principles in our strategy, culture, and day-to-day operations.

As a credit insurance company, our aim is to help our customers to conduct their business safely and with confidence. We believe that our products and services contribute to successful national and international trade and to our customers' prosperity, and this is at the core of our commitment.

In our commitment to the UNGC principles, our ambition is to continue to have a positive impact on our surroundings, and to strive for even higher reporting levels to guarantee our transparency and accountability.



Isidoro Unda
Chairman and Chief Executive Officer
Atradius N.V.

Our main achievements

Over 2018, Atradius recorded solid figures as the result of a strong company culture, international expansion and the implementation of initiatives to increase efficiency, thus improving the quality of service we provide to our customers. Amid global economic uncertainty, these improvements will put us in a better position to meet the widening needs of our growing customer base in the coming years and to continue to expand our business.

Our insurance premium revenue increased by 3.8% (5.3% at constant foreign exchange rates), the result for the year increased 8.8%. Our main ratings by Moody's and AM Best were upgraded, both with a stable outlook, which reflects Atradius' sound financial situation and its leading position in the credit insurance industry. We opened new offices in Bulgaria, Romania, Indonesia, Taiwan and Vietnam and boosted our presence in Thailand and Malaysia. We also expanded Atradius Collections operations in Turkey. Although our annual energy usage rose 6.5 percent, our carbon footprint remained about equal as a result of energy efficiency measures.

We are proud of our people and offer them a sound and welcoming working environment. In 2018, we continued "The Step", a well-being program for our employees to improve their life-work balance and make them feel more resilient, happy and successful. We also continued the "Atradius Cares" initiative, which brings together all caring activities organized by our employees worldwide to make a positive impact in our local communities. Finally, in November last year we launched a new "Speak Up Procedure", which enables employees to raise concerns about a (suspected) violation of our Code of Conduct in a confidential manner, in case they do not feel comfortable doing this using normal hierarchy or local HR. Details can be found in the "Material Topics" section of this report.

Who we are and what we do

Our value chain

We are specialists in trade credit insurance, surety and debt collections. Trade credit insurance is our main activity: we underwrite policies for customers who apply for a credit limit on their buyers. The risk services department assesses the risk of non-payment and determines the credit limit on the buyer. Following shipment, we receive insurance premium from the customer as a percentage of turnover. In case of non-payment by the buyer, we pay out the claim of the customer and try to recover part of the claim from the buyer. To mitigate risk exposure, we reinsure it through a panel of other insurance companies. In case of non-payment we secure the individual customer from bankruptcy.

In the short term we enable trade, long term value is created by providing a basis for a stable economy as a whole. As the economy is becoming more international and volatile, also due to the growing number of start-ups and smaller companies, companies which are more vulnerable to non-payment of shipments benefit more from trade credit insurance.

Being a global leader in protecting company defaults on commercial transactions, we provide excellent service with a broad knowledge of companies in nearly all markets. We make sure we know each customer's business and the people involved. We keep up with the challenges of digital transformation in what is an increasingly fast-paced and interconnected world. Simplifying and streamlining every-day tasks like credit limit applications and claims submissions means our customers are able to focus on activities that add value to their business.

We invest heavily in forging mutually beneficial partnerships - not only with customers, but also with agents, brokers, information providers, insurance partners, reinsurers and collections networks. Developing deeper relationships means truly being "present". Wherever we do business, we are attuned to the local cultural, political, regulatory and economic nuances of the markets our customers trade in.

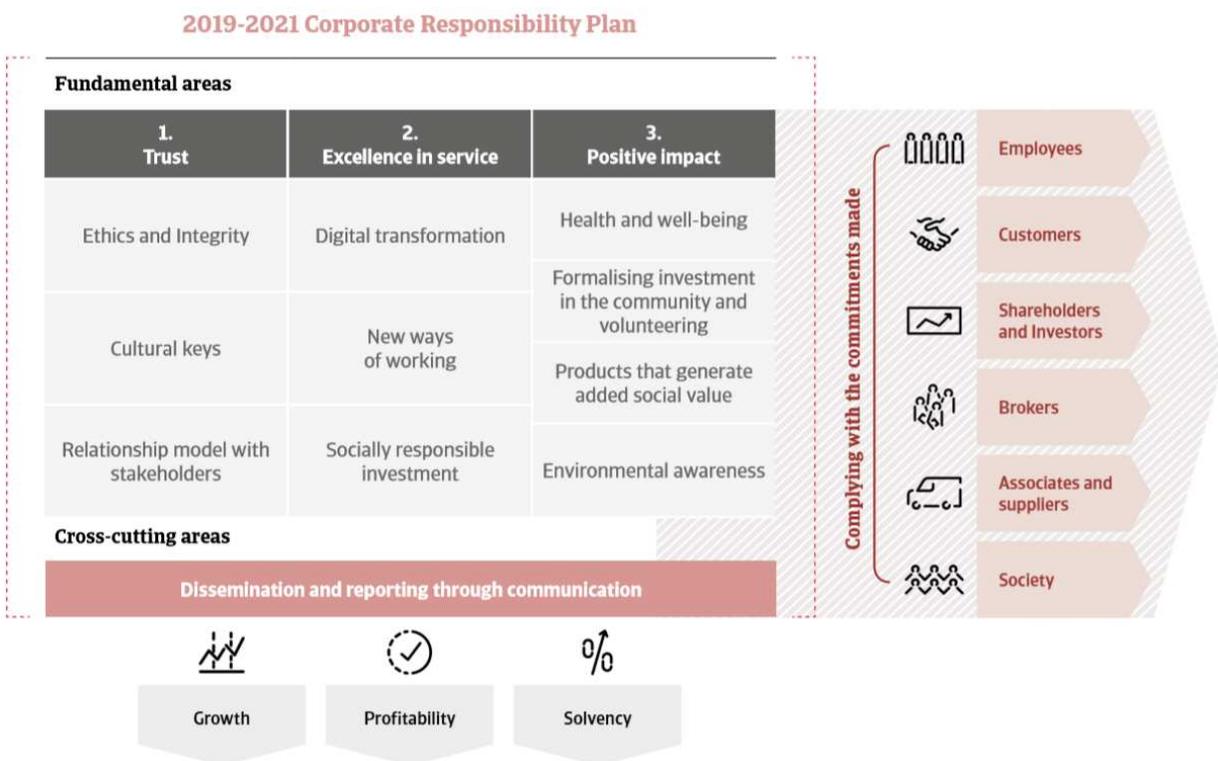
Corporate responsibility is embedded into our business strategy, our culture and our day-to-day operations. The negative impact of insurance services on society is very small and limited to our ecological footprint of our energy consumption, paper usage, our buildings and equipment. We recognize the intrinsic value of insurance, which contributes to the welfare of society by offering companies and their people protection from risk they face in their activities. Managing risk enables trade, which is essential for economic

development. It makes companies grow, thereby creates long term value, as growth boosts employment and reduces poverty.

Atradius and CR

As a responsible global company, we aim to manage the ethical, environmental and social risks of the way we do business. While endeavoring to make a valuable contribution to successful world trade and our customers' prosperity, we incorporate environmental aspects in our value chain and acknowledge our responsibility on human rights across our operations. The same goes for our relationships with our suppliers and associates as well as communities we operate in.

We follow the principles of responsibility, ethics, transparency and commitment to the law in all our activities and try to maximize the creation of sustainable social value for stakeholders across the globe. We will minimize and, if possible, prevent potential negative impacts on social and environmental matters arising from our activities.



As we want to take our responsibility in helping to secure growth opportunities for future generations and look carefully after the planet we live on, Atradius continues to support and implement the ten principles of

the United Nations Global Compact (UNCG) on human rights, labor conditions, the environment and anti-corruption. Every year we provide an update on progress made, it is the report you are reading right now: "Communication on Progress".

Our Corporate Responsibility Policy is managed by our Corporate Responsibility Team, which is joined by representatives from offices all over the world. The team coordinates group activities and addresses issues identified as most material by our stakeholders in a stakeholder dialogue conducted in 2017.

Grupo Catalana Occidente (GCO), our parent company, performed its first materiality analysis, also in 2017. Material issues were identified through the analysis of different leading sources of information for the sector. Subsequently, an internal assessment was carried out through interviews with directors and members of GCO's Management Committee, along with an external assessment based on the criteria and aspects evaluated in the Dow Jones Sustainability Index questionnaire and analysis of the maturity of the aspects in eight companies in the sector. In the final phase, the Corporate Responsibility Committee of GCO (which includes members of Atradius' CR team) validated the results of the analysis undertaken, reaching a consensus on 10 material topics, which were then submitted and approved by the GCO Management Committee.

In the summer of 2018, our Corporate Responsibility Team assessed GCO's material topics and started implementing them within Atradius, after making some minor changes. Going forward, Atradius plans to further align its policies and priorities with these material topics, shown in the Materiality Matrix further on in this Communication on Progress report.

The Corporate Responsibility Policy of Atradius is in line with the Corporate Responsibility Plan of GCO. An infographic added to this report shows that the GCO Plan is governed by four principles: integrity and honesty, impartiality, transparency and confidentiality, and professionalism. It identifies three fundamental areas: trust, excellence in service and innovation, and positive impact. There is also one so-called parallel cross-cutting area: dissemination and reporting, underlining the aim to improve both internal and external communication.

The Corporate Responsibility Team of Atradius evaluates the effectiveness of the company's Corporate Responsibility Policy and suggests improvements to the Management Board when applicable. The Team cooperates with Atradius' Director Legal and Compliance and Data Protection Officer, to ensure that relevant changes in legislation are incorporated into our Corporate Responsibility policies.

Atradius and the Global Compact Principles

Atradius supports the Sustainable Development Goals (SDG), a collection of 17 global goals set by the UN for the year 2030 to end poverty, protect the planet and ensure the global well-being of human beings. We will start reporting on the SDGs in a later stage. We do already report on how we embed the UN Global Compact Principles in our strategy, our culture and our day-to day operation. Here an overview of 2018.

Principle no.	Global Compact Principle	Assessment, Implementation & Outcomes
1	Businesses should support and respect the protection of internationally proclaimed human rights.	Our commitment to upholding human rights is part of our Code of Conduct, which includes the corporate, legal and ethical compliance principles that apply to every Atradius employee. One example is that we are GDPR compliant (General Data Protection Regulation) as of May 2017, which means we respect the fundamental right to the protection of personal information of our customers, our employees and all other stakeholders. All employees and potential employees are treated equally, regardless of their nationality, race, religion, age, sex, sexual orientation, belief or disability. This extends to our stakeholders and a wide range of our business, such as our day-to-day business, recruitment, appointments, evaluations, promotions, benefits and bonuses, transfers or other employment terms. We endorse the Guidelines for Multinational Enterprises of the Organization for Economic Cooperation and Development (OECD) as well as the UN Guiding Principles on Business and Human Rights and aim to report on further adaption and implementation of

		these non-binding guidelines more thoroughly in the future. No incidents on human rights at Atradius were reported in 2018
2	Businesses should make sure that they are not complicit in human rights abuses.	We ensure that we comply with this principle throughout our business, notably through prevention of breaches of law, rules and regulations as prescribed in our Compliance Codes and our Code of Conduct. Atradius will take appropriate disciplinary action against discrimination, retaliation or harassment including possible termination of employment or assignment. Atradius Dutch State Business, part of the Atradius Group, only accepts business after thorough human rights due diligence in order to identify, prevent, mitigate and account for how a customer or a buyer addresses possible adverse human rights impacts. Over 2018, no incidents on human rights abuses have been reported at Atradius.
3	Businesses should uphold the freedom of association and the effective recognition of the right to collective bargaining.	Employee involvement is guaranteed through our employee representations or labor unions in countries in which this is not prohibited. The labor conditions of 80% of our staff is governed by collective labor agreements or are entitled to some form of collective bargaining. Employees are also represented via a system of local works council as well as the European Works Council.
4	Businesses should uphold the elimination of all forms of forced and compulsory labour.	Our compliance with national and international laws and rules prohibits forced and compulsory labor in our business. On a day-to-day level, we will not ask our employees to work excessive hours and in case that they must work overtime, the extra work will be compensated in line with local legislation. Over 2018, no violations with regard to forced and compulsory labor at Atradius have been reported

5	Businesses should uphold the effective abolition of child labour	Our compliance with national and international laws and rules prohibits all forms of child labor in our business. The Group Procurement Framework states that every (potential) supplier will be screened to check whether they apply the same ethical standards as Atradius, which also covers the abolition of child labor. Over 2018, no violations of our strict rules on child labor have been reported.
6	Businesses should uphold the elimination of discrimination in respect of employment and occupation.	Our Code of Conduct states that all employees and potential employees are treated equally, regardless of their nationality, race, religion, age, sex, sexual orientation, belief or disability. Harassment will not be tolerated. We request all of our staff to report any incidents of discrimination or disrespect to their supervisor, Human Resource representative, Group Compliance Manager or any other applicable staff member at Atradius.
7	Businesses should support a precautionary approach to environmental challenges.	Atradius has an environmental policy stating our approach to environmental challenges in our business. We developed a system of measuring key performance indicators for each country in which they operate, to accurately gauge our consumption of energy and other resources. We also monitor how much of that is derived from renewable and recycled resources. We monitor our greenhouse gas emissions and our methods of disposal of waste materials. While our measurement methods do have some limitations, due to the diversity of our offices and data collectors meaning not all our data are measured the same way, we are continually looking to make improvements
8	Businesses should undertake initiatives to promote greater environmental responsibility.	To promote greater environmental responsibility, initiatives have been introduced in respect of energy use, recycling and disposal of waste, transportation and procurement, all stipulated in our environmental policy. At our Amsterdam headquarters for example,

we banned single-use plastics from the restaurant, which will reduce our environmental impact. In 2018, employee air travel dropped over 5 percent, employee rail travel increased almost 3 percent. In total, the number of kilometers travelled dropped 3.8 percent. Total paper use dropped almost 10 percent, water usage was about the same (-0.5%), total waste (99.5% non-hazardous) surged from 538 to 1413 tons, which was due to a number of refurbishments of our property. Our carbon footprint remained about equal, thanks to energy efficiency measures. In absolute terms though, our energy usage over 2018 rose 6.5 percent.

<p>9</p>	<p>Businesses should encourage the development and diffusion of environmentally friendly technologies.</p>	<p>Our environmental policy states that we are willing to make investments in order to improve our energy efficiency. If we identify inefficiencies in any current facility, we will invest in environmentally friendly technologies in order to reduce our energy use and costs. In 2018, at our Amsterdam headquarters, black filter UV was put on windows to keep heat in during winter and keep it out in the summer. Our Corporate Real Estate Statement says that for all technical specifications of our properties, requirements for environmental and sustainability factors are taken into account..</p>
<p>10</p>	<p>Businesses should work against corruption in all its forms, including extortion and bribery.</p>	<p>Our Code of Conduct states that bribery and corruption are never allowed. Atradius employees receive mandatory anti-bribery and corruption training and are explicitly and repeatedly instructed not to accept gifts in any case that it could create an obligation to the counterparty. A new global anti-bribery policy will be implemented in 2019.</p>

Our commitments

We will continue the dialogue with all of our stakeholders and be open and transparent in informing them. We will meet sustainable challenges present in our industry and expect the same ethical standards from our suppliers and business partners. We recognize that our operations have an effect on the local, regional and global environment. We are committed to a process of continuous improvement in environmental performance and pollution prevention, bringing down the amount of electronic waste and paper consumption proactively. Atradius seeks to address our impact on the environment when procuring goods and services and will work with suppliers and contractors to encourage that they recognize and reduce the environmental impact of their products and transportation.

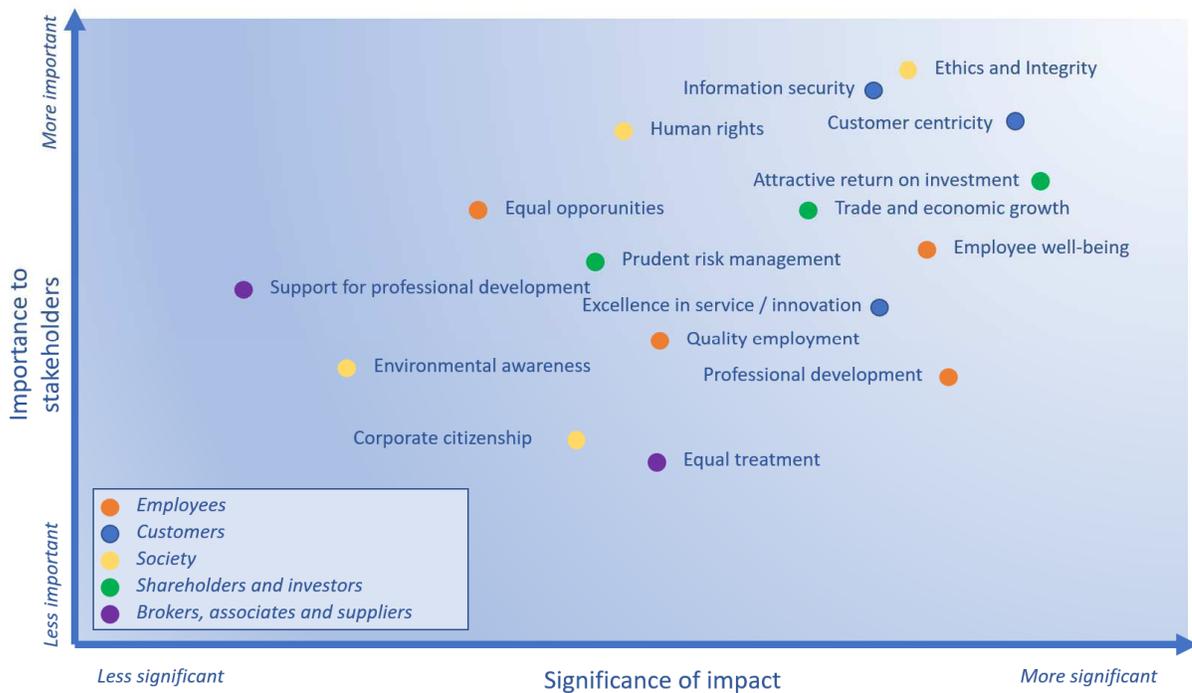
We will maximize the creation of sustainable social value for our stakeholders across three dimensions of corporate responsibility: economic, social and environmental. Amid the public debate on corporation tax, we believe we need fair taxation for a just society. Our fiscal policy is based on a cooperative relation with tax institutions. We cooperate with peers in the financial industry as a whole and the insurance industry in particular, participating in a joint effort to bolster the reputation of the financial services sector, the insurance industry in particular, and boost customer satisfaction. Our commitments are not set in stone: we adapt to changes continuously and ask our employees, our customers and all other stakeholders to speak up if we can do better.

	2018	2017
Electronic waste	-15%	
Paper consumption	-9%	

	2018	2017
Corporation tax (million €)	75	69

Material topics

As mentioned already in the “Atradius and CR” chapter, our Corporate Responsibility Team aligned Atradius’ materiality matrix with GCO’s material topics, which resulted in the materiality matrix shown below.



Employees

Our employees are our most important asset. We offer equal opportunities, fair wages, ample opportunity for on-the-job training and appropriate education to increase their employability. We also ensure a proper work-life balance, through our “The Step” well-being program. We organize workshops, create human-centered workplaces (“healing offices”) and provide times and resources for initiatives that encourage a healthy lifestyle.

Employees by age and gender (headcount)	2017			2018		
	Men	Women	Total	Men	Women	Total
< 30 years old	174	208	382	164	186	350
30-39 years old	436	475	911	409	444	853
40 -49 years old	615	647	1262	614	656	1270
> 50 years old	670	531	1201	690	544	1234
Total Employees	1895	1861	3756	1877	1830	3707

On equal pay between men and women, when adjusted for country-specific requirements and seniority, we rewarded men and women equally in 2018. Furthermore, we offer skilled job opportunities, which is demonstrated by the fact that out of 3700 employees, we have more than twice as much senior and managerial positions available (728) than junior positions (334).

With regard to the material topic of Professional Development, Atradius provided more than 37,000 hours of training through our Management Development and Learning department to our employees in 2018, which on average results in more than 10 hours of training per employee (this number excludes training from external training providers).

	2018	2017
Average training hours per employee	11,3	10,9
Total hours of training in Ethics Code	1800	NA
Total number of employees that have received training on anti-corruption	785	2411

In relation to the material topic of Quality Employment, the voluntary turnover rate decreased in 2018 from 2 to 1 percent.

Voluntary turnover rate	2017			2018		
	Men	Women	Total	Men	Women	Total
< 30 years old	9%	6%	7%	6%	6%	6%
30-39 years old	3%	3%	3%	1%	2%	2%
40 -49 years old	1%	1%	1%	1%	1%	1%
> 50 years old	0%	0%	0%	0%	1%	0%
	2%	2%	2%	1%	2%	1%

Concerning the material topic of Employee Well-Being, the absentee rate rose to 3.8 percent from 3.1 percent in 2017. The number of occupational diseases remained equal. In Amsterdam, we put extra effort in welcoming back employees that have been absent for illness for more than 6 months, in Copenhagen insurance of our employees now covers visits to psychologists and physiotherapists. Both initiatives are examples of our ongoing efforts to properly address and improve the well-being of our people.

	2017			2018		
	Men	Women	Total	Men	Women	Total
Total number of hours worked	3.365.120	3.245.440	6.610.560	3.315.840	3.208.480	6.524.320
Number of occupational diseases	11	9	20	11	9	20
Absentee rate	3,1%	3,1%	3,1%	3,8%	3,8%	3,8%

Finally, we launched a “Speak Up Procedure” to enable employees to raise concerns about a (suspected) violation of our Code of Conduct in a confidential manner, in case they do not feel comfortable doing this using normal hierarchy or local HR. We understand that it takes courage to speak up. Atradius does not tolerate retaliation against employees who report concerns in good faith. We want a company culture without fear of punishment or unfair treatment for raising such concerns.

Customers

We develop innovative products that offer added value, which means they are clearly appreciated or even found indispensable by our customers. We continuously monitor the quality of our personal advice, to enhance Customer Centricity. Referring to the material topic of Excellence in Service/Innovation, we implement innovative customer experience strategies in a continuous effort to improve our offering and service level.

On the material topic of Information Security, we preserve the confidentiality of personal data through a fierce data protection and cyber security policy.

We have been able to pay-out claims to our customers at a total value of € 775 million and our high retention rate of 94% in 2018 proves that we have kept the trust and demonstrated our added value to our full customer base, which amounts to over 75,000 customers. The number of complaints went down by 8%, which resulted from a large clean-up exercise by our businesses.

	2018	2017
Complaints through customer service channels	382	414
Substantiated complaints concerning breaches of customer privacy and losses	0	0
Investment in research, development and innovation (million €)	13,45	8,65

	2018	2017
Customer retention rate	94%	93%
Portfolio growth	5,60%	4,50%
Total number of customers	75026	79367

Shareholders and investors

Atradius is wholly owned by Grupo Catalana Occidente (GCO) and Grupo Compañía Española de Crédito y Caución, in which GCO holds a 73.84 percent stake. GCO is listed on the Barcelona and Madrid stock exchanges. We offer our parent company and, indirectly, GCO shareholders an attractive return on investment, prudent risk management, transparency of information and a focus on a sustainable long-term strategy. Concerning the material topic of Trade and Economic Growth, Direct Economic Value generated and distributed increased in 2018 compared to the year before. Our financial performance is measured through profitability and solvency ratios, but risk management, regulatory compliance, corporative governance and business ethics are considered of equally importance. The net result amounted to more than € 200 million, which has been added to the capital base of our company.

	2018	2017
Return on equity	11,3%	11,0%
Direct Economic Value generated (million €)	1898	1837
Economic Value distributed (million €)	1695	1651
Economic Value retained (million €)	203	186

	2018	2017
Operations assessed for risks related to corruption	100%	100%
Confirmed incidents of corruption and actions taken	0	0

Brokers, associates and suppliers

We work together with third-party brokers on the basis of trust and strive for pay equity. Regarding the material topic of Equal Treatment, ties with our associates and suppliers are based on objectivity and impartiality in selection and recruitment. Equal Treatment is also included in the Group Procurement Framework. We are transparent in our choices and guarantee fair and equal treatment. Our sales via brokers resulted in an income to the brokers of € 210 million. Sales volumes via brokers are continually increasing benefitting them via a secure and profitable partnership.

Society

We described how we address the material topics of Ethics and Integrity, Human Rights and Environmental Awareness in the “Atradius and the Global Compact Principles” chapter. Atradius wants to apply these principles

in its day to day business. Before approving long term credit insurance products, Atradius takes environmental, social and governance (ESG) criteria into account. E.g. Atradius' Dutch State Business applies rigorous due diligence processes and provides open communication and full transparency to stakeholders, including the publication of all insurance policies issued.

As we consider good Corporate Citizenship as a core value, we continued the "Atradius Cares" initiative in 2018, which brings together all caring activities organized by our employees worldwide to make a positive impact in our local communities. To name a few, Atradius employees in Hunt Valley (US) participated in the "Our Daily Bread" program, Maryland's largest hot meal program, serving more than a quarter of a million meals to those experiencing hunger in Baltimore City each year. In Budapest, we collected used plastic food boxes and delivered them to the local homeless shelter, to be re-used for food distribution purposes. Used office furniture was not sold but given away to a school for intellectually disabled children.

In Amsterdam, Christmas gratifications were donated to two charities, including an organization that facilitates psychological aid to hospitalized children. Staff in Mumbai donated clothes, shoes, toys and used electronics to "Zaroorat, A Need" program launched by Green Yatra, a local NGO. Inspired by the idea of "one man's waste can be another man's richness", the main objective of the project is to provide the necessary things to millions of poor and needy people who face great hardship and health risk due to lack of proper clothing and other basic things in far-flung areas, urban slums of the country. Staff in France raised over € 22,000 for the Association for the Development and Innovation in Cardiology (Adicare) by participating in a sponsored walking and running event. A number of employees in Rome took part in the annual "Race for the Cure", the world's largest education and fundraising event for breast cancer, raising € 1500, -. Staff in Belgium supports the "Relay for Life" campaign, organized by the Foundation Against Cancer.

As part of our diversity and inclusion efforts, Atradius staff in Copenhagen, together with the "Springbræt" (Springboard) organization, helped young people on the autism spectrum by inviting them over to the office for a fixed number of hours per week and gain working experience.

More information on contributions to society by GCO's Fundación Jesús Serra can be found at <https://www.fundacionjesusserra.org/eng/home>.

Going forward

Future plans

Our plan for the current year and beyond is to align fully with the actions and disclosures of our parent company Grupo Catalana Occidente (GCO), including a Sustainable Investment Policy with a group scope, due out 2019-2020. In 2019, the Code of Conduct of GCO will be implemented throughout the entire group, including Atradius. Atradius will continue local initiatives for the benefit of the communities in the different countries.

Corporate Governance report

Isidoro Unda, Chairman of the Management Board and Chief Executive Officer of Atradius, is responsible for corporate responsibility within Atradius. Commitment to the ten principles of the United Nations Global Compact (UNCG) is overseen by our Corporate Responsibility Team, joined by representatives from offices all over the world. The Board of Directors of GCO is responsible for establishing and guiding the corporate responsibility strategy across the whole group. The body responsible for promoting this function is the Corporate Responsibility Committee, made up of the heads of the different areas that represent stakeholders, including members of the Atradius CR team.

About this report

The UN Global Compact requires us to produce an annual "Communication on Progress" report on the required incorporation of CSR Principles into our strategies and operations, as well as efforts to support societal priorities. The report is a visible expression of our commitment to sustainability. It is available on the UN website under www.unglobalcompact.org.

As said, we will align fully with the actions and disclosures of GCO. This "Communication on Progress" report though, provides an update on the Corporate Responsibility Policy of Atradius, as managed by our Corporate Responsibility Team.

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 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. We plan to have these indicators externally audited for additional validation by the year 2019.

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.

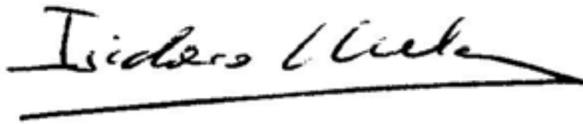
Our environment

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.,

A handwritten signature in black ink, reading "Isidoro Unda". The signature is written in a cursive style and is underlined with a single horizontal line.

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