

Creating a more sustainable future together

Our journey

Our Vision and Mission

Our Vision

To be the market leader for trade credit risk management.

Our Mission

To support our customers' growth by strengthening their credit and cash management.



Facts & figures 2024



50+

Number of countries
in which we provide
local support



100

Years of experience



A & A1

Financial strength
ratings from A.M. Best
and Moody's



90%

Percentage of credit
limit requests
answered within 48
hours



95%

Percentage of
customers renewing
their contracts



€2.1T

Value of trade we
insured in 2024



Our commitment to sustainability



GOOD GOVERNANCE

We will strengthen sustainability in the governance and management of ESG aspects throughout the Atradius value chain.



SUSTAINABLE BUSINESS

We will continue to incorporate sustainability into our products and investments.



SOCIAL COMMITMENT

We will focus on people, talent and contributing to society.



ENVIRONMENTAL RESPONSIBILITY

We will establish a plan to contribute to climate neutrality.

Highlights 2024



GOOD GOVERNANCE

- 5% variable remuneration Management Board linked to Sustainability Master Plan
- Human rights and environmental risks assessment of main suppliers
- New Human Rights Policy
- ESG education session to Management/Supervisory Board
- Sustainability training for leaders and employees



SOCIAL COMMITMENT

- 91% employee retention rate
- 34% of managers are women
- 4th year of Growth Program
- Participation of 13 countries in World Cleanup Day
- 1.2 million euros donated to the Occident Foundation
- New Diversity, Equality and Inclusion (DEI) Policy
- Inventory of social benefits in 27 countries



SUSTAINABLE BUSINESS

- 95% customer retention
- Pilot new sustainable solutions to customers
- Sustainable investment target increased from 10% to 12%



ENVIRONMENTAL RESPONSIBILITY

- 13 offices with green building certificate (LEED/BREAM)
- 43 offices with 100% renewable energy
- Top 10 countries by electricity consumption with 84% renewable energy
- Employee survey to calculate commuting emissions

Sustainability management is fully embedded through all layers of our organisation

	Activity
Sustainability Committee (GCO)	<ul style="list-style-type: none">▪ Promotes, guides, and supervises the Group's actions in relation to sustainability and ensures compliance with the objectives established in the Sustainability Master Plan
Management Board	<ul style="list-style-type: none">▪ Approval of sustainability strategy and ESG-related policies
ESG Committee	<ul style="list-style-type: none">▪ Chaired by our CFO, meets regularly▪ Implements and oversees ESG initiatives
Local ESG Committees	<ul style="list-style-type: none">▪ Assist the main ESG Committee in developing actions aligned with the Sustainability Master Plan for their respective regions
ESG Department	<ul style="list-style-type: none">▪ Promotes, drives, coordinates and monitors ESG initiatives
Regions, countries and Units	<ul style="list-style-type: none">▪ Operational responsibility for the promotion and development of initiatives



ESG Policies

In Atradius we have a set of policies and codes that govern and guide the actions of the entire organisation. These align with the following policies at group level which are published on the website of our parent company GCO.

Code of Ethics

Sustainability Policy

Human Rights Policy

Human Resources Policy

Equality and Diversity
Policy

Corporate Fiscal Policy

Sustainable Investment
Policy

[Link: Policies of Grupo Catalana Occidente](#)

Structure of the Sustainability Master Plan 2024-2026

4 pillars and 10 strategic lines

Good Governance

Sustainable Business

Social Commitment

Environmental Responsibility



1. Responsible governance
2. Sustainable management of the value chain



3. Sustainability in products
4. Sustainability in investments



5. Diversity, equality and inclusion
6. Attracting and retaining talent
7. Contribution to society and local communities



8. Environmental footprint and climate neutrality
9. Natural capital (environmental management and biodiversity)
10. Reporting and transparency

Good Governance

ESG targets for the Management Board

1467 employees participated in Sustainability Learning Week

95% employees completed the sustainability course

Achieved in 2024

Variable remuneration linked to ESG Goals

- Link 5% of the variable remuneration of the Atradius Management Board to the achievement of the Sustainability Master Plan

Sustainability training for leaders and employees

- In 2024, a session focused on the implications of the new European Union ESG Regulations given to the Management Board and Supervisory Board
- Education on key ESG topics for all employees in dedicated Sustainability Learning Week

Sustainable value chain

- First ESG Risks assessment of main suppliers
- Human Rights Policy

Goals for 2025

- ▶ Link 5% of the Atradius Leadership Team's variable remuneration to the achievement of the Sustainability Master Plan
- ▶ New ESG Training to the Atradius Management Board and Supervisory Board, update of mandatory sustainability course in Atradius Academy
- ▶ Develop measures to mitigate ESG risks of main suppliers

Social Commitment

Headcount 3631

Gender: 50% female, 50% male

91% retention

Achieved in 2024

Diversity, Equality and Inclusion

- DEI Policy approved
- Training on diversity and unconscious bias for all employees
- First calculation of the adjusted pay gap, which showed a 7.8% difference

Attracting and Retaining Talent

- Launched in 2021, the Growth Program focuses on well-being, work-life balance and personal development in a hybrid work environment
- Inventory of social benefits in 27 countries

Contribution to Society

- 1.2M euros donated to Occident Foundation
- 13 countries participated in World Cleanup Day

Goals for 2025

- ▶ Succession Planning: encourage at least one female candidate is included in each plan
- ▶ We aim to reach a 17% female representation in the Management Board by 2027
- ▶ Raise awareness around benefits
- ▶ Create inventory of healthy habits per country
- ▶ Conduct Employee Engagement Survey and follow up

Environmental Responsibility

13 offices hold green building certificates

46% recycled paper use

Carbon neutral by 2050

Achieved in 2024

Scope 1

- Atradius Company Lease Car Policy renewed in 2024 with ESG criteria in mind
- 45% of kilometres made by company cars were electric or hybrid

Scope 2

- 43 offices with 100% renewable energy
- Top 10 countries by electricity consumption with 84% renewable energy, > 50% target
- Energy efficiency measures: LED bulbs, motion-sensitive lighting systems

Scope 3

- Renewed travel policy minimises air travel, especially for trips < 500 km or less than 4 hours
- 20 electric car parking spots and 59 spaces for bikes and electric scooters in new Madrid HQ
- Commuting survey. Based on the results, Atradius will continue to promote the sustainable mobility model, for example by installing electric car charging stations near the offices

Goals for 2025

- ▶ ▪ Define emission reduction goals for our operations
- ▶ ▪ Achieve 50% renewable energy in the remaining major countries
- ▶ ▪ Calculate the emissions associated with business travel by car

Recognitions

EcoVadis awarded Atradius a Committed Badge in recognition of our sustainability achievements

- Score of 53, up from 50 in 2023, placing us in the top 49 percent of companies assessed by EcoVadis

The EcoVadis assessment includes 21 sustainability criteria across for core themes:

- Environment, Labor & Human Rights, Ethics and Sustainable Procurement

According to Moody's, Atradius' ESG Credit Impact Score is neutral-to-low (CIS-2), reflecting the limited credit impact of Environmental and Social risks on the financial strength rating ('A1' outlook stable).

