

Creating a more sustainable future together

Our journey

Facts & figures 2025



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



93%

Employee retention
rate



94%

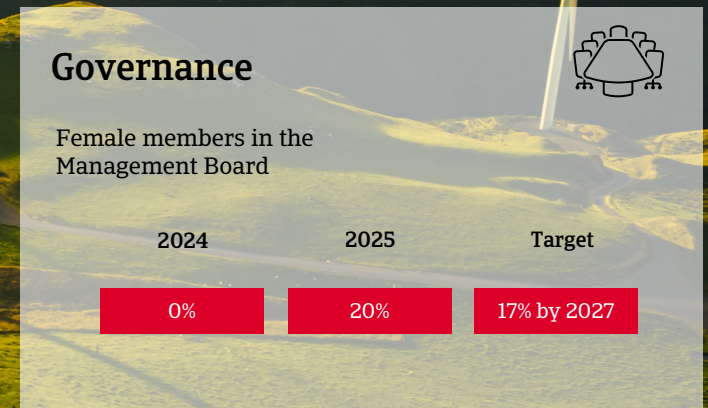
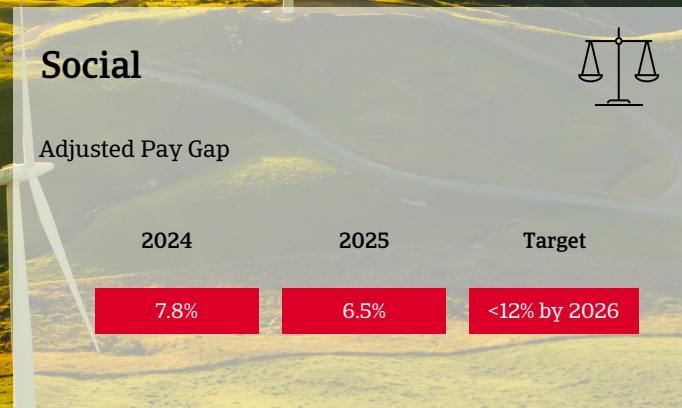
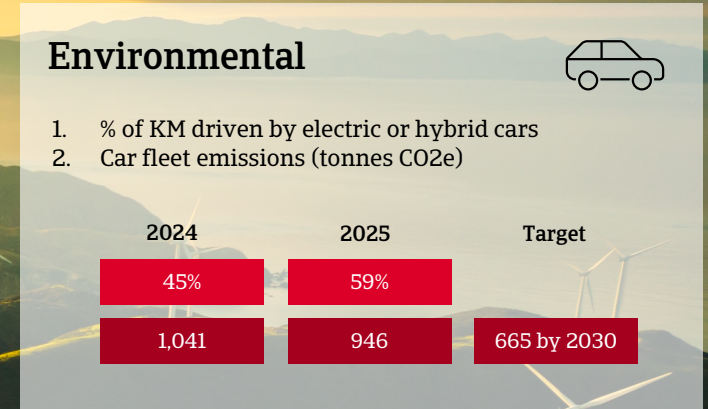
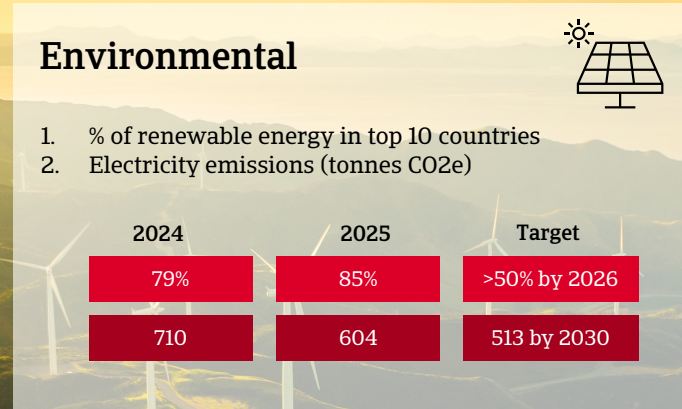
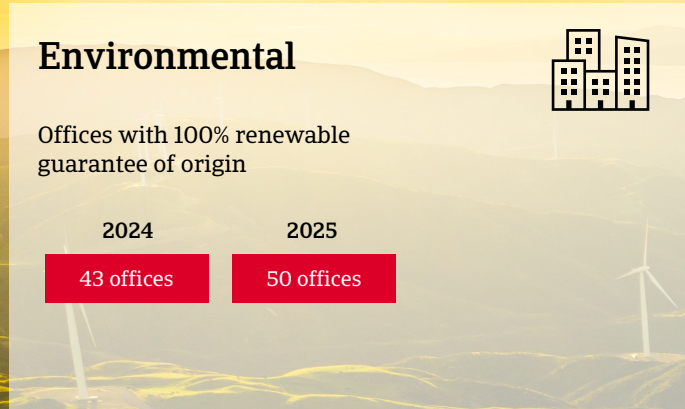
Percentage of
customers renewing
their contracts



€2Tr+

Value of trade we
insured in 2025

Achievements for 2024, 2025 and targets



Our commitment to sustainability

We strive to use our global influence to have a positive impact and help make trade more sustainable



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.

Sustainability management is fully embedded through all layers of our organisation

Activity

Sustainability Committee (GCO)

- 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

- Approval of sustainability strategy and ESG-related policies

ESG Committee

- Chaired by our CFO, meets regularly
- Implements and oversees ESG initiatives

Local ESG Committees

- Assist the main ESG Committee in developing actions aligned with the Sustainability Master Plan for their respective regions

ESG Department

- Promotes, drives, coordinates and monitors ESG initiatives

Regions, countries and Units

- Operational responsibility for the promotion and development of initiatives



ESG policies

At 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 GCO](#)

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

Highlights of 2025



GOOD GOVERNANCE

- 5% variable remuneration for the Management Board and the Leadership Team linked to Sustainability Master Plan
- Review of all ESG-related policies, including those on human rights, DEI, sustainability, real estate, HR, and investment
- Increase the visibility, engagement and membership of the internal platform to raise ESG awareness and foster open dialogue among employees
- 20% women on the Management Board



SOCIAL COMMITMENT

- 93% employee retention rate
- 27% of senior managers are women
- 5th year of Growth Program (employee development)
- 106 social actions carried out by 1,536 volunteers, dedicating 2,130 working hours
- 14 countries participated in World Cleanup Day
- 1.3 million euros donated to the Occident Foundation



SUSTAINABLE BUSINESS

- 94% customer retention
- Internal Think Tank to develop new ESG solutions across our product and service offering
- 12% sustainable investment target achieved, up from 10%



ENVIRONMENTAL RESPONSIBILITY

- 21 offices with green building certificate (LEED/BREEAM/DGNB)
- 50 offices powered by 100% renewable energy
- 85% renewable energy used among the top 10 electricity-consuming countries
- Transition Plan to reduce emissions from electricity by 28% and from company cars by 36% in 2030 vs. 2024, aligned with the methodologies of the Science Based Targets initiative (SBTi)

Good Governance

Sustainability Master Plan 2024–2026

20% women in the Management Board

ESG requirements in Procurement Policy update

95% employees completed the sustainability course

Achieved in 2024 and 2025

Goals for 2026

Variable remuneration linked to ESG Goals

- Link 5% of the variable remuneration of the Management Board and the Leadership Team to the achievement of our Sustainability Master Plan

Sustainability training for leaders and employees

- Supervisory and Management Board members receive periodic briefings on evolving EU ESG regulations to ensure strong governance and compliance
- Education on key ESG topics for all employees in dedicated 2024 Sustainability Learning Week
- Our ESG internal platform actively promotes ESG awareness among employees while providing a space for open and constructive dialogue

Sustainable value chain

- Inclusion of ESG clauses for critical suppliers in Procurement Policy update. Key mitigation actions initiated, including migration of critical suppliers to an onboarding platform that assesses their responsible practices
- Human Rights Policy

- Update of mandatory sustainability course in our Atradius Academy
- Develop training for Global Account Managers on ESG topics to enable engagement with customers

- Roll out our updated Procurement Policy across all regions

Social Commitment

Sustainability Master Plan 2024–2026

Headcount 3,805

Gender: 50% female, 50% male

93% employee retention

Achieved in 2024 and 2025

Diversity, Equality and Inclusion

- DEI Policy
- Training on diversity and unconscious bias for all employees
- Our adjusted gender pay gap improved from 7.8% in 2024 to 6.5% in 2025
- 27% of senior managers are women

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
- Employee Engagement Survey completed with a response rate of 92%
- We promote healthy lifestyle initiatives tailored to local needs

Contribution to Society

- 1.3M euros donated to Occident Foundation
- 14 countries participated in World Cleanup Day

Goals for 2026

- ▶ Reduce the pay gap at every level of the organisation by strengthening equal-pay-for-equal-work practices
- Ensure full alignment with the EU Pay Transparency Directive
- Increase the presence of women in management
- Launch of a leadership programme to support the development of female leaders

Environmental Responsibility

Sustainability Master Plan 2024–2026

Transition Plan approved with emission reduction for our internal operations

21 offices hold internationally recognised green building certificates

Carbon neutral by 2050

Achieved in 2024 and 2025

Goals for 2026

Scope 1

- Atradius Company Car Policy renewed with strengthened ESG criteria
- 59% of kilometres driven by electric or hybrid company cars
- Transition Plan target for company cars sets a 36% CO2 reduction by 2030 vs. 2024

Scope 2

- 50 offices with 100% renewable energy
- 85% renewable energy used among the top 10 electricity-consuming countries
- Transition Plan target for electricity consumption sets a 28% CO2 reduction by 2030 vs. 2024

Scope 3

- Our Travel Policy minimises air travel, especially for trips under 500 km or under four hours
- Our HQ in Madrid has 20 electric car parking spots and 59 spaces for bikes and electric scooters
- 24 tonnes paper purchased in 2025 (29 tonnes in 2024)

- ▶ ▪ Transition eligible offices to 100% renewable energy through Guarantees of Origin in 2026

- ▶ ▪ Calculate insurance associated emissions of underwriting portfolio
- Reduce paper consumption linked to printing services

Recognitions

Sustainability ratings provider EcoVadis recognises our sustainability achievements

In July 2025 EcoVadis awarded Atradius a Bronze Medal:

Score of 63, up from 53 in 2024, placing us in the top 35 percent of companies assessed by EcoVadis.

The EcoVadis assessment includes 21 sustainability criteria across four 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).

