ESG Information Framework

ABN·AMRO

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This information framework provides an overview and explanation of our principles and laws and regulations on ESG, otherwise known as sustainability. This topic is getting more and more attention within the bank and in laws and regulations. It is therefore important for you to know more about it.

Keep in mind that these laws and regulations are evolving and constantly changing, for instance due to new scientific insights and changing views. This may lead to different, more specific or new conditions, such as information you need to share with us. The consequences may differ for each company or asset of a company.

We are bound by ESG laws and regulations, and you and your organisation may also be bound by ESG laws and regulations. That is also why we ask you questions about ESG or may impose conditions on our products, for example that collateral meets certain ESG standards. If this applies to you, we will contact you regarding this matter.

Part 1: Explanation

1. What is ESG?

The abbreviation ESG stands for Environmental, Social and Governance. In a nutshell: sustainability in a broad sense. We use ESG as another word for sustainability.

Environmental
Sustainability includes elements related to climate and environment. Questions we might ask in this regard include: What is the energy label of a building? How is an organisation committed to reducing CO_2 emissions, water use or waste? What is an organisation doing to promote biodiversity? Does an organisation report on its own environmental impact?

Social (society)
Sustainability is also about how an organisation relates to people and society. The following human rights questions may come into play, for example: Does an organisation provide safe working conditions and good pay for employees? Is there a policy against discrimination? How does an organisation deal with its suppliers? Which actions does an organisation take to avoid child labour in its value chain?

Governance (board)
Finally, sustainability is about how an organisation is set up and functions. This may involve, for example, the following questions: Is an organisation prone to corruption? How is the management and supervisory board composed? How transparent is an organisation about its policies and activities?

In relation to companies (in certain sectors), we can also include chain responsibility in our discussions with you.

For further information: abnamro.nl/esg-en

2. What is our ESG policy?

Sustainability is part of our strategy. In line with our mission '*Banking for better for generations to come*', we strive to transition to a more responsible, equitable and sustainable society. That society is socially inclusive and respectful of human rights and the environment. We aim to make the transition to a just and more sustainable society in partnership with you or your organisation. You and we may also be required by regulations to act more sustainable.

3. What does this mean for you?

Sharing information
Laws and regulations and principles on sustainability are evolving. You need to know enough about this to prepare your organisation, building and other assets for the future. That is why we can share information with you, and you can contact us if you want to know more about this.

If you become a client with us, we may assess your organisation, building or other asset against several ESG conditions. Even if you already are a client, we may ask you for information on ESG. For example, about an energy label. We may ask for this information, for example, if you want to take out a loan or if there is another reason for it during our relationship with you. We may also ask companies for ESG information about, for instance, your (climate) transition plans or ESG policy and its implementation, whether you comply with ESG laws and regulations applicable to your organisation, building or other assets. We may also ask questions to comply with our own ESG obligations and policies.

We expect you to answer our questions on ESG accurately, completely and on time, and to share documents and information with us which we consider necessary to substantiate your answers to our questions on ESG. We may also obtain relevant ESG information from other sources.

Talking and specific arrangements
We can enter into a conversation with you about sustainability. We will discuss which developments are relevant to you and your organisation, and how you might respond to them on your way to more sustainable operations or making your building or other assets more sustainable.

We can enter into specific arrangements with you about steps you will take with the aim of ensuring that your organisation, building or other asset develops in the field of ESG and that your organisation, building or other asset continues to fit within our strategy and ESG requirements. For example, we may renew an existing loan only if you also meet a specific sustainability or ESG-related condition. We assess each situation on a case-by-case basis and will discuss this with you.

Consequences if you do not comply to our ESG arrangements
If you do not make arrangements with us regarding ESG when we ask you to, or if you fail to comply with the ESG arrangements made with you, or if you do not provide us with the information we request, please be aware that this may have consequences. For example, we may charge you additional fees or a higher interest rate. In doing so, we take both your and our interests into account. We assess each situation on a case-by-case basis and will discuss this with you.

Part 2: Bank-wide ESG conditions

We are committed to respecting human rights in our operations, in accordance with the UN Guiding Principles on Business and Human Rights. This is the United Nations' leading guideline on human rights. We use these principles in the implementation of our ESG policy. This means that we want to respect human rights in all our activities, relationships and services. Our policies and arrangements made with you, could help preventing us from contributing to human rights violations.

We want to help and support our clients in the transition to a more sustainable society. At the same time, we also have several concrete conditions. These are minimum ESG conditions that we expect our clients to meet.

For example, we expect our clients not to get involved in the following activities:

- trading of plant or animal species, or products thereof, in violation of CITES, the Convention on International Trade in Endangered Species of Wild Fauna (www.cites.org);
- producing, processing and/or trading of palm oil by companies that are not a member of - or in the process of becoming a member of - the Round Table for Sustainable Palm Oil (RSPO);
- commercial animal testing or health care related animal testing which is non-compliant with EU or US legislation;
- using endangered species or great apes for testing and experimental purposes;
- producing, processing and/or trading fur and/or Angora wool;
- selling small arms and light weapons (SALW) to the private sector in countries without gun control laws or countries that are defence-sensitive;
- mining and/or trading rough diamonds which are not certified according to the Kimberley Process.

This list can be expanded. We can also request information or engage with you on other topics related to ESG.

Part 3: Specific ESG conditions for a sector or product group

Many ESG conditions are tied to a particular sector or product. For example, energy labels for buildings are relevant for mortgages. In addition, we determine for more and more sectors which conditions specifically apply to them.

We will inform you about specific conditions we set that apply to you or your organisation.

Glossary

policy	Set of coherent decisions and measures taken to regulate important issues and to achieve, especially in the long term or within a set period, the set goals.
biodiversity	The diversity of plant and animal species and the relationship between them. So all life on earth, e.g. plants, animals, humans and micro-organisms.
sustainability	Economic development that ensures that the needs of people today are met without compromising the needs of future generations worldwide. This will require looking at environment and climate, social relations and governance. We use ESG as another word for sustainability.
ESG	English abbreviation that stands for Environment, Social and Governance. Environment also includes climate. In short, sustainability.
chain responsibility	Responsibility of an organisation for complying with conditions in the chain of activities required to provide a product or service. This includes activities and operations of, for example, suppliers.
human rights	Human rights are an important means of protecting all people in the world from injustice. Human rights are enshrined at European and global level in various declarations and treaties.
organisation	All partnerships, professions and legal forms, with or without a company. For example, BV, NV, association, foundation, VOF, partnership, CV, cooperative, etc.
assets or asset	Property and rights that belong to you or your organisation. For example, a building, means of transport or claim.