

Sustainability statement

DLL, part of the Rabobank Group, believes that sustainable growth in prosperity and well-being requires careful nurturing of natural resources and the living environment. It seeks to contribute to this with its activities. It respects the culture and customs of the countries where it operates, insofar as these do not conflict with its own objectives and core values. It provides outstanding financial services to customers in conformity with the core values of its own Code of Conduct. These values are the starting point for our internal operations, how we meet the needs of our customers and our attitude towards our environment.

DLL recognizes that it has the opportunity to create positive environmental and social impacts, but that it also has risks associated with the potential negative impacts of its own operations and those of its customers and other entities with which it does business, such as vendors, suppliers and dealers with which DLL enters into alliances (also referred to below as 'business partners').

DLL believes that sustainable development is a condition for future prosperity. This commitment to sustainable development, described in the Rabobank Sustainability Policy Framework, is a starting point for providing products and services. We expect from our business partners that they endorse this commitment. The core commitments and expectations of DLL are summarized below. A more in-depth overview on these commitments and expectations and a full overview of DLL's sustainability policies, as part of the Rabobank Group, can be found in the Rabobank Sustainability Policy Framework.

Sustainable Development Policy

This policy identifies how we intend to contribute to economic, environmental and social progress, with a view to achieving sustainable development.

Core policies

- **Environment**
Our business partners are expected to know and take into account the potential impact of their activities on the environment and seek to avoid or, when avoidance is not possible, minimize these impacts. They are expected to have appropriate policies and programs to prevent and mitigate adverse impacts.
- **Human Rights**
All business partners are expected to respect and promote human rights as described in the United Nations Declaration of Human Rights in their business decisions, and are expected to use their influence with their suppliers to do the same. For unavoidable adverse impacts, they are expected to provide for and cooperate in remediation through legitimate processes.
- **Labor Standards**
All business partners are expected to respect and promote labor standards as described in the International Labor Organization Declaration on Fundamental Principles and Rights at Work and related conventions. They are expected to do so in their own operations, and to use their influence with their suppliers to do the same. For unavoidable adverse impacts, they are expected to provide for and cooperate in remediation through legitimate processes.
- **Anti-Corruption**
Business partners are expected to apply high standards of honesty and integrity consistently across their global operations and in all their business dealings. DLL operates according to its corporate values and is committed to preventing corruption and bribery in all its forms and does not tolerate it in its own business or in those with whom DLL does business.

The business partner declares that it commits to the Rabobank Sustainability Policy Framework, and that it meets the above core policies and confirms that it has integrated a process of identifying, preventing, mitigation and being accountable for material sustainability impacts in its operations. This includes having in place purchasing guidelines that pay attention to the sustainability issues in its supply chains, and that where relevant also include the sustainability issues as identified in Rabobank's theme and sector policies.

The business partner commits to operating in line with the above mentioned policies and informs DLL in case of (partially, or temporarily) not meeting these policies. The business partner will moreover constructively and proactively cooperate in verification, audits and reporting by independent third parties.