



Gender Pay Reporting

From April 2018, and commencing with data as at April 2017, all UK organisations that employ over 250 employees are required to report annually on their gender pay gap. The gender pay gap is defined as the difference in the average earnings of men and women over a standard period of time, regardless of role or seniority.

Atradius is committed to equality of opportunity, we recognise that benchmarking salary information is one way to drive positive change and welcome the UK Government's action to make gender pay more transparent. We are confident that we offer equal opportunity to all and celebrate a diverse workforce free from bias.

We are confident that our salary structure enables men and women to be paid equally for doing equivalent jobs across our business and we are committed to reducing our gender pay gap by 2023.

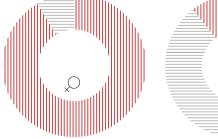
Pay and Bonus Gap

Difference between men and women	MEAN	MEDIAN
Hourly pay	16.07%	18.05%
Bonus / Commission paid	32.13%	24.36%

The overall mean and median gender pay gap is based on hourly rates of pay as at April 2017 and bonuses paid to men and women for performances delivered during 2016.

Bonus / Commission Payments

91.43% of female employees received commission or a bonus payment for performance in 2016





of male employees received commission

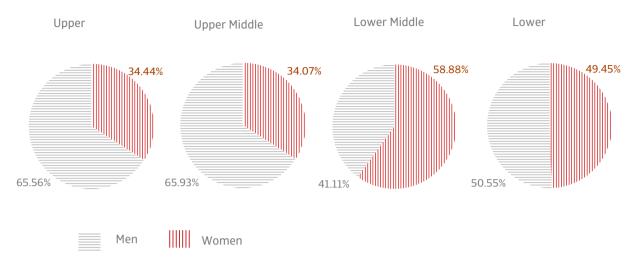
89.42%

or a bonus payment for performance in 2016

In 2016 there was a 2.01% difference in the proportion of females receiving bonuses compared to males

Pay Quartiles

Percentage of Men and Women in each pay quartile



Quartiles based on snapshot date 5 April 2017

Our Gender Pay Gap

At Atradius we have always been active in promoting equality in all aspects of employment and we are proud to have a culturally diverse workforce that includes individuals at all stages of their career. Those with greater experience are able to guide and mentor those at the beginning of their career.

Across a wide range of roles, our people bring specialist skills and abilities without which our

business could not deliver the high standards that we set for ourselves.

Promotion of equal opportunity is part of our normal working practice. Whilst the figures show that there is still work to do to meet a 50:50 standard, the gender pay gap as it stands today is certainly moving in the right direction.

We are committed to ensuring that our approach to equality continues for the future. We recognise that in common with many organisations there is an unequal balance of men and women in some more senior positions as reflected in the findings for the upper pay quartile. But this too is changing and I look forward to measuring the gender pay gap over the next five years as we continue in our efforts to promote equality and enable steady movement toward our desired standard.

Alun Sweeney

Director Atradius UK & Ireland

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