



ESG REPORT 2025

CORPORATE SOCIAL RESPONSIBILITY



Prepared by:
DUTCH MORTGAGE PORTFOLIO MANAGEMENT



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DMPM

www.dmpm.nl

Executive summary

Dutch Mortgage Portfolio Management (DMPM) has reviewed its own organization through an ESG lens. The aim is to increase awareness within the organization and to actively stimulate this awareness. In addition, the report serves as a foundation for identifying areas where ESG-related improvements can be made.

This assessment identifies four strategic ESG themes: Employees, Organization, Lenders, and Borrowers, central to a sustainable company and portfolio performance.

By embedding ESG principles into credit policy, product development, data governance, and operational practices, DMPM enhances transparency, contributes to mitigating climate and transition risks, and improves the sustainability characteristics of the mortgage portfolios we manage on behalf of investors.

Key initiatives such as energy efficiency lending solutions, partnership with EEM NL-hub and dedicated ESG Dashboard support funders in meeting evolving European ESG reporting requirements while contributing to lower credit risk, better customer resilience, and improved collateral quality.

Combined with strong group wide governance under the Blauwtrust groep (BTg) and a commitment to responsible, inclusive access to housing, DMPM is building resilient, future proof mortgage platforms that align customer and investor interests with positive social and environmental outcomes. These efforts reinforce long term resilience, regulatory alignment, and positive impact for our employees, customers, investors, and society.



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The path to ESG

Becoming an ESG-compliant company

In line with the Corporate Sustainability Reporting Directive (CSRD), Dutch Mortgage Portfolio Management (DMPM) and its parent company Blauwtrust groep (BTg) initiated a materiality assessment in 2025. This assessment forms the foundation of ESG governance across both organizations and aims to identify the ESG topics most relevant to stakeholders and to the long-term resilience of the business.

Introduction of the VSME reporting standard

During the CSRD implementation process, the European Commission introduced the Voluntary, Simplified Reporting Standard (VSME) after determining that the full CSRD framework was overly burdensome for small and medium-sized enterprises (SMEs). The VSME provides a more accessible, voluntary reporting

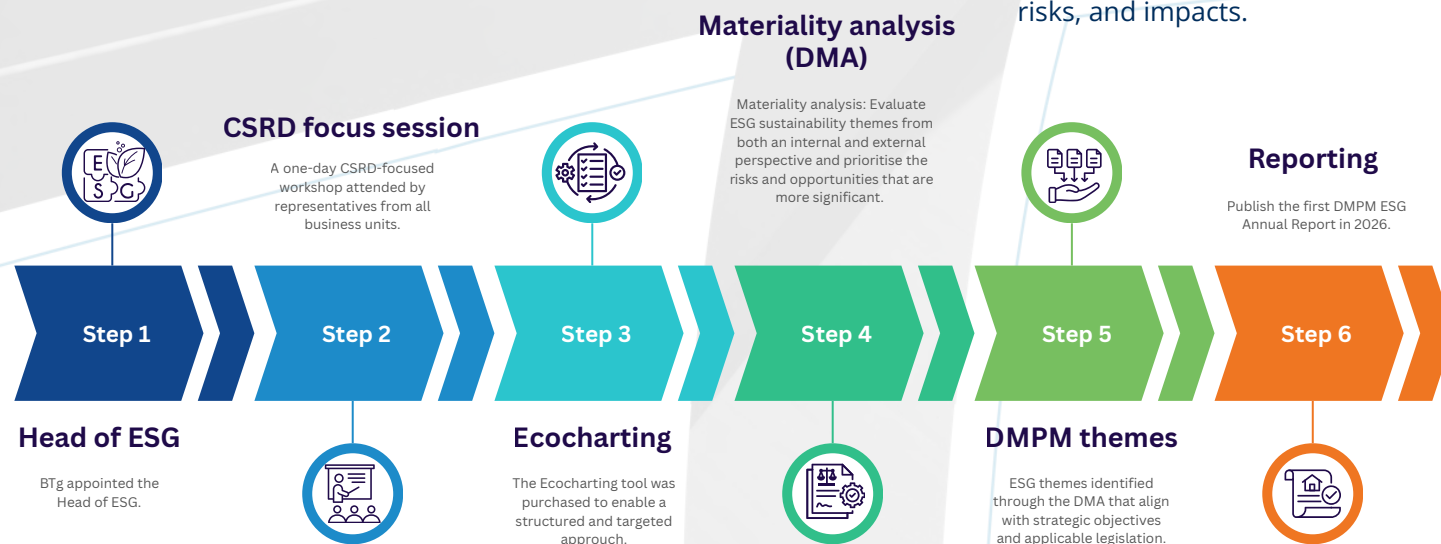
framework for non-listed SMEs, enabling them to respond consistently to sustainability information requests from larger value-chain partners. As BTg qualifies as an SME, it will base its ESG reporting on the VSME Reporting Standard. Nevertheless, the CSRD-based work already undertaken and insights gained prior to the introduction of the VSME is incorporated as it was valuable input for the ESG report.

Double materiality approach

DMPM's ESG materiality assessment followed the CSRD double materiality approach, evaluating both the organization's impact on people, society, and the environment (impact materiality) and the financial risks and opportunities arising from ESG factors (financial materiality). The objective was to determine which ESG themes are most material to DMPM's activities and strategic outlook.

ESG approach and governance

To ensure consistency across the group, BTg appointed a Head of ESG in 2024 and introduced a structured, group-wide approach to ESG assessment. This included joint theme sessions with all business units and the use of a specific tool, allowing each entity to perform a Double Materiality Assessment in a uniform manner. Building on this groupwide framework, DMPM conducted a tailored assessment reflecting its specific operations, risks, and impacts.



ESG themes

Identification of the four ESG themes

Starting from a broad list of potential ESG topics, each theme was assessed based on DMPM's impact, the severity and likelihood of that impact, and the associated financial risks and opportunities over the short, medium, and long term. This process resulted in the prioritization and validation of four key ESG themes for DMPM.

The themes represent the areas where DMPM recognizes its greatest responsibilities, influence, and strategic opportunities and/or risks. They serve as the foundation of this ESG Annual Report and provide the guiding framework for our policies, priorities, and objectives.

For each of the four ESG themes, this report outlines the: Relevance and context, Policy and approach, Key priorities, Performance and results, Initiatives & practical examples, Ambitions.

ESG themes defined by DMPM:



Theme 1 | Employees

Health, wellbeing and sustainable employability

At DMPM, we believe that health, engaged and sustainable employability are essential to building a future-proof organization.

We operate in a dynamic, knowledge-intensive environment where quality, reliability and continuity are crucial. This requires employees who are not only motivated and resilient today, but who remain so in the long term.

Health, well-being and sustainable employability are therefore embedded in both our strategy and our organizational culture. By consistently focusing on good working conditions, inclusion and continuous development, we create a safe, inclusive and stimulating working environment in which everyone can thrive.

Our culture

DMPM employees share a strong awareness that satisfied customers are the foundation of our purpose and future growth. This customer centric mindset motivates us to deliver on our commitments and exceed expectations. Our culture is characterised by pragmatic thinking, clear communication and a hands on mentality. Dedication to DMPM's success, loyalty, a no nonsense approach, humour, mutual respect and strong team spirit bind us together. With our knowledge and years of experience, we effectively develop and refine propositions that meet the needs of our target groups.



Importance for employees, the organisation and our customers

For employees, this theme encompasses work-life balance, well-being, personal development and equal opportunities. For DMPM, it results in lower absenteeism, higher engagement and improved talent retention. Our customers benefit indirectly from stable teams, knowledgeable staff and consistent, high-quality service.

Policy & approach

DMPM's policy is aimed at promoting healthy working conditions, sustainable employability, gender equality and skills development and training.

Well-being and vitality policy

The Blauwtrust groep has established a group-wide well-being and vitality policy that applies to all business units, including DMPM. DMPM fully adopts this policy and applies it within its own organizational context. The policy focuses on physical, mental and social well-being. Employees are encouraged to take responsibility for their own health, supported by preventive measures, an open dialogue culture and access to appropriate guidance and support.

Hybrid working & work-life balance

Hybrid working is structurally integrated into DMPM's operating model. Employees can balance work and personal life within clearly defined frameworks that ensure effective collaboration, availability and a strong team dynamic.

Inclusion, equal opportunities and diversity

DMPM is committed to fostering an inclusive organizational culture where equal opportunities are guaranteed for all, regardless of background, age or gender. We value an environment where employees can be themselves and are assessed on talent and professionalism. Through open dialogue, mutual respect and transparent processes, we create a workplace in which diversity strengthens the organization.

Training, learning and future-oriented working

To safeguard long-term employability, DMPM provides an annual training budget for all employees. This budget supports both professional development and personal skills enhancement. Learning and development are structurally embedded in our performance and assessment cycle, ensuring continuous growth and future-oriented capabilities.



“A workplace where well-being, development, and inclusion come together.”



Key priorities

Structural focus on health, well being and vitality

We continuously invest in initiatives that strengthen employee vitality and well-being, including preventive support services, attention to mental health and the promotion of a healthy work-life balance.

Equal opportunities for growth and development, regardless of background or gender

DMPM ensures equal access to development programs, career opportunities and leadership roles. Gender equality and diversity are embedded in both our culture and our decision-making processes.

A learning and working environment that supports sustainable employability

We foster an environment in which employees are encouraged to keep learning, developing and preparing for future developments in their roles and within the organization.



Performance & results 2025

At DMPM we value both continuity and innovation. By combining experienced employees with new talent and fresh perspectives, we create an environment that encourages engagement, development and sustainable employability.



1,38%

ABSENTEEISM RATE
In 2025

Actively monitoring trends to support wellbeing and healthy working conditions.



4,76%

VOLUNTARY TURNOVER
In 2025

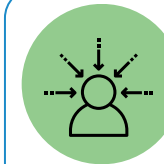
A low turnover rate reflects strong retention and organizational commitment.



~40%

EMPLOYEES WITH 5+ YEARS TENURE

Nearly 40% of our employees have been with DMPM for more than five years.



OUR FOCUS

Supporting employees to remain healthy, engaged and sustainably employable.

EMPLOYEE ENGAGEMENT & SATISFACTION

Our employee engagement survey reflects high levels of satisfaction and commitment. Employees were extremely positive about the working environment and culture.



83% of employees intend to remain with DMPM.



100% experience a good work-life balance.



100% of employees consider their workload manageable.

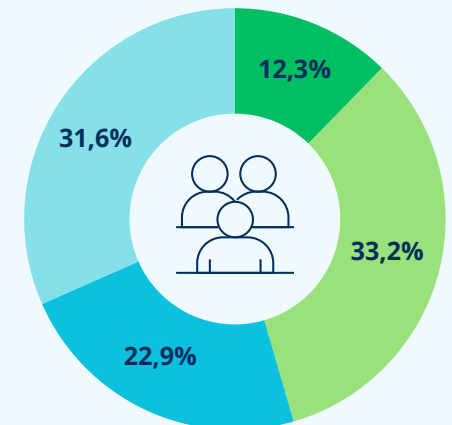


employees would like to be better informed about developments within the Blauwtrust groep.

AGE DIVERSITY

A balanced mix of experience and new perspectives strengthens our organization.

- < 30 years
- 30 - 39 years
- 40 - 49 years
- 50+ years



Initiatives & practical examples

At DMPM, we promote health, well-being and sustainable employability through a broad set of initiatives. These initiatives align with the Blauwtrust groep's policy as well as our own organizational culture, which emphasizes commitment, pragmatism and team spirit.

Vitality, mental resilience and work-life balance

DMPM actively supports the physical and mental well-being of its employees. For example, employees can make use of company fitness facilities, helping them maintain a healthy lifestyle and improve vitality. Hybrid working arrangements also contribute to a healthier work-life balance. By combining flexibility with clear guidelines around collaboration and accessibility, employees are given space for recovery, focus and long-term employability.

Development, feedback and dialogue

Learning and development are structurally embedded within DMPM. Employees participate in development


programs and training courses funded through an annual training budget. Growth is further supported through monthly bilateral meetings, in which progress, workload, well being and development needs are discussed. The formal assessment and performance cycle offers additional structure for reflection, feedback and agreements on personal development and future employability.

Enhancing culture, connection, and informal interactions

Beyond formal initiatives, DMPM places great value on fostering connection and a positive working atmosphere. Regular staff activities—such as the annual summer outing, Christmas drinks, quarterly meetings

followed by social gatherings, and the Blauwtrust groep party (BTg party)—strengthen team spirit, mutual respect and job satisfaction. The staff association plays a central role in organizing social events and enhancing engagement within the organization.

This combination of formal and informal initiatives creates a working environment in which employees feel heard, appreciated and connected. It ensures that sustainable employability is actively supported and put into practice every day.



An educational trip to the 'WoonWijzerWinkel' with all employees

Ambitions

DMPM continues to evolve to further strengthen the structural integration of health, well being and sustainable employability within the organization. For the coming period, we have defined the following ambitions:

I. More data driven management of well being and employability

We aim to deepen our analysis and use of key indicators — such as absenteeism, perceived workload and employee engagement — to enable more targeted and preventive interventions.

II. Strengthening leadership on well being and inclusion

Managers play a crucial role in recognizing signals related to workload, vitality and inclusion. DMPM will further support leadership by providing tools and training that help actively promote sustainable employability within teams.

III. Increasing employee ownership

We encourage employees to take greater ownership of their development, vitality and career. This includes making better use of available training budgets and engaging in future oriented development conversations.

IV. Continued focus on an inclusive culture and equal opportunities

DMPM remains committed to fostering an open and inclusive culture in which everyone feels safe to contribute, and in which equal opportunities for development and progression are structurally safeguarded.



Theme 2 | Organisation

Sustainable business practices

As noted earlier, Dutch Mortgage Portfolio Management is part of The Blauwtrust groep (BTg). As such, DMPM makes use of a broad range of BTg facilities, including the office building it shares with BTg and several other subsidiaries. Accordingly, the theme “organization” is presented from the perspective of BTg and its approach to sustainable business practices.

Sustainable business practices are essential for reducing negative environmental impact. BTg aims to this by limiting CO₂ emissions and supporting the transition to a low-carbon economy. As operational activities such as facility management, energy use and mobility represent a significant share of BTg’s CO₂ footprint, targeted improvements in these areas create direct and measurable impact. An energy-efficient building contributes to climate objectives and to long-term operational resilience.

At the same time, sustainable mobility is becoming increasingly important, as commuting and business travel continue to be major sources of emissions. BTg promotes low-carbon transport options to support its climate objectives while enhancing accessibility and employee wellbeing.

Furthermore, cooperation with local and regional networks strengthens BTg’s social license to operate and accelerates shared sustainability ambitions. Through these partnerships, The Blauwtrust groep contributes to community vitality and regional energy transition efforts. BTg believes that addressing this theme is not only an environmental responsibility but also a strategic opportunity to strengthen value creation. It underscores BTg’s commitment to responsible business practices and supports compliance with evolving ESG regulatory requirements and expectations.



Policy & approach

Sustainable operations and low-carbon mobility

BTg's approach to sustainable business practices is guided by clear policies that support long-term CO₂ reduction and responsible operational performance. BTg applies the principle of continuous improvement and ensures that facility decisions are aligned with sustainability criteria, including waste reduction. In addition, BTg's mobility policy promotes the transition to low-carbon travel by encouraging public transport, cycling, car-sharing, electric mobility and digital alternatives to travel. This policy is supported by incentives and guidelines that help employees make sustainable mobility choices the default.



Empowering sustainable choices and community collaboration

Finally, BTg's framework for social engagement and regional collaboration reinforces the connection between the BTg organization and the communities in which it operates. BTg actively collaborates with local and regional partners on climate, energy and social initiatives, contributing expertise and visibility. These collaborations help accelerate shared sustainability goals and create mutual value. Together, these policies provide a coherent and forward-looking approach that integrates environmental responsibility into everyday operations.



“We empower sustainable choices and collaborate with communities to drive shared environmental and social impact.”

Key priorities

For the coming period, BTg has defined four key priorities that will strengthen their sustainable business practices and expand their impact. These priorities guide BTg's actions and ensure focus on the areas where they can create the greatest environmental and social value.

1 Sustainable procurement

BTg aims to increase the share of sustainably sourced products and services by applying clear environmental and social criteria in their procurement decisions. This includes engaging suppliers on responsible production, circularity and transparency.

2 Community support

As part of its commitment to creating positive social impact, BTg provides annual financial support to charitable organizations. In 2025, BTg donated €10,000 to selected charities and social initiatives. Through these contributions, BTg supports organizations that generate meaningful value for society and contribute to the wellbeing of communities.

3 Waste management

BTg aims to further reduce waste streams and improve recycling rates through smarter separation, awareness programs and facility improvements.

4 Increasing visible local engagement

BTg will proactively strengthen their presence in local and regional networks by participating in initiatives that support climate action, social wellbeing and community development. This enhances BTg's role as an active and responsible regional partner.

Performance & results 2025

Over the past years, BTg has strengthened its sustainability performance in energy use, mobility and community engagement. Annual CO₂ footprint assessments by Carbometrix help identify emission hotspots, track progress and prioritize reduction measures. Partnerships with local and regional networks have further increased BTg's social impact and contribution to community-focused sustainability initiatives. Together, these efforts support steady progress toward BTg's long-term sustainability goals.



MOBILITY

Employee commuting has a direct impact on our CO₂ emissions. Currently, 89% of our employees travel to the office by car, while 11% use other modes of transport.

89% travel by car

11% other transport modes

We recognize that commuting choices are influenced by factors such as location, accessibility, and existing mobility arrangements. At the same time, we see opportunities to further improve our mobility approach and encourage more sustainable travel behaviour.

OUR FOCUS



Encouraging sustainable travel options such as public transport, cycling and shared mobility.



Exploring improved travel allowance schemes and better cycling facilities.



Expanding remote working options.



CARBON FOOTPRINT

The carbon footprint of Blauwtrust groep

3,653 tCO₂e*

an evolution of **-13%** versus 2024.



Overall emissions decreased, mainly due to the removal of De Hypotheker from the reporting perimeter.



The Services and IT categories declined, reflecting lower related expenses in 2025.



Employee travel emissions decreased as well, driven by reduced annual distances and a lower number of employees.



However, a slight increase is observed in buildings, mainly linked to the correction of BTg main office heating network consumption.

*tCO₂e = tonnes of CO₂ equivalent



COMMUNITY ENGAGEMENT & PARTNERSCHIPS

Partnerships with local and regional networks strengthen our social impact and enhance our role in community-focused sustainability initiatives.



Supporting local initiatives that contribute to a sustainable and liveable society.



Active collaboration with partners, networks and industry peers.



Supporting local initiatives that contribute to a sustainable and liveable society.



Supporting local initiatives that contribute to a sustainable and liveable society.

Initiatives & practical examples



Carbometrix

Driving low-carbon operations and sustainable mobility

BTg implemented a broad range of initiatives to reinforce commitment to sustainable business practices and responsible environmental performance. BTg strives to reduce their operational carbon footprint through energy audits, improved waste recycling and vehicle electrification. BTg's innovative mobility policy offers flexible, low-carbon mobility choices, supported by a vehicle fleet that is now 90% electric, complemented by a CO₂ cap for any remaining fuel-powered vehicles. Since 2024, we have also introduced a CO₂ registration system that monitors emissions from commuting and business travel, enabling more accurate insights, creating awareness and behavioral improvements.

Independent carbon and energy assessments

In 2025, BTg's carbon footprint was once again independently assessed by Carbometrix, a specialist in carbon performance measurement and decarbonization strategies for financial institutions and businesses. Alongside this, BTg successfully completed the mandatory four-yearly Energy Efficiency Directive (EED) audit administered by the Netherlands Enterprise Agency (RVO). This assessment provided detailed insight into BTg's energy consumption profile and identified further opportunities to improve operational energy efficiency.

Driving ESG excellence through sustainable procurement

BTg also launched a structured sustainable procurement program to strengthen ESG performance across our value chain was launched. Through this program, BTg engages their key suppliers and request formal commitments aligned with its own ESG strategy, covering environmental performance, social standards, governance requirements and supply-chain transparency. By embedding sustainability criteria into supplier selection and monitoring, BTg aims to enhance responsible business conduct and increase resilience of operations.

Collaborating for regional sustainability and climate action


In addition, BTg actively participates in external networks that accelerate energy and mobility transition. Both BTg's Head of ESG and Director Facilities hold board positions in the local Green Business Club, enabling contribution to collaborative climate initiatives and community development projects. Furthermore, BTg has committed to the Climate Alliance Rotterdam Mobility, supporting joint efforts to reduce mobility-related emissions across the region. Finally, BTg's participation in the Energy Efficient Mortgage Hub enables it to contribute to market innovations that enhance energy-efficient financing and more sustainable buildings. Together, these initiatives demonstrate how BTg combines internal improvements with external collaboration to deliver tangible progress, enhance resilience, and support wider regional sustainability goals.



Netherlands Enterprise Agency



Ambitions



In the coming years, BTg aims to further accelerate the sustainability performance of their operations and strengthen contribution to regional climate and mobility goals. BTg will continue to reduce its operational CO₂ footprint by expanding energy-efficiency measures, electrifying the remaining share of the vehicle fleet and further optimizing facilities. In addition, BTg aims to deepen their engagement with local and regional sustainability networks. Through its roles in the Green Business Club, the Climate Alliance Rotterdam Mobility, and the Energy Efficient Mortgage Hub, BTg will continue to collaborate with partners to foster innovation and advance broader transition goals. These ambitions reflect our long-term commitment to responsible business practices and our role in supporting a more sustainable, resilient, and connected region.

Theme 3 | Lenders

Sustainable housing and mortgage financing

Sustainable housing & Mortgage financing - One of DMPM's core values is to create sustainable relations with its clients, both on the investor and the borrower/broker side of the value chain. We use this as a starting point for our moral compass when developing and executing propositions and processes. Balancing the interests of our investors on one side and the interests of brokers and consumers on the other side is how we build sustainable relationships.

Against this background we also look at ESG topics. It is not merely ticking the boxes of the regulatory regimes. It is embedded in our daily way of working. It has been transcribed into DMPM's DNA.



Policy & approach

DMPM provides financing solutions for owner-occupied residential properties, considering the structural housing shortage in The Netherlands. This means that we hardly ever rule out financing of dwellings unless risks for our investors significantly increase. Having access to a home is a necessity of life and we are conscious of our role to facilitate this role to thousands of consumers.

Key priorities



Social responsibility

Social responsibility taken as a starting point for the development of our underwriting criteria but it is also considered when introducing possibilities to finance sustainability measures lowering the carbon footprint of a property. Ruling out properties with a bad energy label is in our opinion not a socially responsible solution.

Supporting the goals of NHG and developing a specific platform for NHG mortgages and providing solutions to vulnerable target groups in society such as elderly people are examples of products, we have set up in the past and continue to support in the future.



Affordable and responsible lending

For the benefit of our borrowers and our investors we only develop products that are affordable, transparent and predictable. We consider this as a key responsibility and our license to operate in the market of owner-occupied residential mortgages. We make use of business partners in the value chain (experts in their field) to support relevant players in the life cycle of mortgage credit.

Outsourcing to a business partner that highly values a humane arrears management process is an example of such a cooperation. Selecting distribution partners (brokers) who can either advise consumers appropriately or allocate responsibility to qualified self-directing consumers is an essential element of our responsibility as a prudent lender.



Energy saving and carbon footprint

Since DMPM provides financing to consumers for their residential dwelling, we consider it our duty to contribute to the energy transition of the properties we provide funding for. By doing so, we enable borrowers to futureproof their household energy supply and reduce the carbon footprint of their property.

DMPM therefore adopts regulatory facilities enabling the decrease of the primary energy demand of a property, such as the energy saving budget (EBB) and Energy Saving Facilities (EBV) and incorporated these features into our products. Creating awareness with brokers and consumers for energy consumption and possibilities to reduce their energy consumption are drivers for the development of our products and processes.

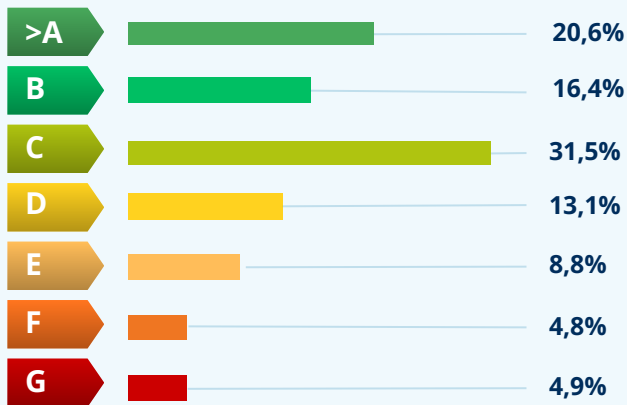
Performance & results 2025

DMPM continues to make measurable progress in integrating sustainable and social responsibility into its mortgage portfolio and day-to-day operations. Through targeted initiatives aimed at improving housing sustainability, supporting responsible lending, and strengthening stakeholder engagement, tangible results have been achieved during the reporting period.



ENERGY LABEL DISTRIBUTION WITHIN THE PORTFOLIO

The overall sustainability profile of the mortgage portfolio is reflected in the distribution of energy labels across financed properties.



The energy label distribution provides valuable insights into the current energy efficiency of the portfolio and helps identify opportunities for further sustainability improvements and risk mitigation.



SUSTAINABLE HOME IMPROVEMENTS

488 PROPERTIES MADE MORE SUSTAINABLE IN 2025

In 2025, properties within the portfolio were made more sustainable through the application of energy-saving measures financed via DMPM mortgage solutions.



Lower household energy consumption

Helping customers reduce their energy bills.



Reduced CO₂ emissions

Contributing to the Dutch energy transition.



Improved living comfort for borrowers

A healthier and more comfortable home.



Enhanced long-term value and resilience of the underlying properties

Futureproofing homes for the long term.



By facilitating investments in energy efficient and sustainable housing improvements, DMPM actively supports the Dutch energy transition while helping customers futureproof their homes.



INVESTOR SATISFACTION

DMPM is rated with an average score of

8 out of 10



Strong and sustainable relationships

We maintain open, transparent and long-term partnerships with our investors.



Responsible lending

We promote responsible lending practices and support sustainable housing.



Consistent performance

Delivering reliable results and managing risks with a long-term perspective.



Active engagement

We value dialogue and feedback to continuously improve.

Initiatives & practical examples 1/2

We have outlined our ESG policy and set out our future ambitions, but at the same time we have already launched many great initiatives and achieved results. We are continuously working on creating mortgage products to make it easier and more affordable for customers to make their homes more sustainable.

I. Products and product information

Since the introduction of the EBV and EBB, many of our customers have made use of these to improve and make their homes more sustainable. In addition, DMPM has developed a mortgage product offering an interest rate discount for customers who choose to make their homes more sustainable, which we plan to introduce later this year.

To ensure that sustainability receives maximum attention from our customers, we include a message in the interest rate

offer highlighting the options available for making their homes more energy-efficient. Customers can immediately indicate if they wish to borrow additional funds for sustainable improvements, with a minimum of €10,000 available for this purpose.

II. DMPM is a signatory to the Sustainable Foundation Repair Fund

Since 2025, we have been affiliated with the Sustainable Foundation Repair Fund (Fonds Duurzaam Funderingsherstel, SFRF).

This fund was established on the initiative of the Ministry of the Interior and Kingdom Relations (Ministerie van Binnenlandse Zaken en Koninkrijksrelaties) to ensure that foundation repairs can be carried out on as many homes in the Netherlands as possible. Mortgage borrowers who lack the funds for foundation repairs and who

are unable to take out an additional loan for this purpose can still have the foundations of their homes repaired through the SFRF.

By joining the SFRF, we ensure that anyone who experiences damage to their foundation can have it repaired. In this way, we not only contribute to foundation repairs for individual customers, but we also solve as many foundation problems as possible in the Dutch housing stock.

III. DMPM partnership

In line with the initiatives described above, DMPM is exploring opportunities to collaborate with specialized data providers that can supply ESG-related insights, such as foundation and structural risks, energy label improvement options, flood risks, and other sustainability-related data. The objective of these collaborations is to

complement existing portfolio information with currently missing data, including foundation types per property and the associated remediation costs. Through such partnerships, DMPM aims to gain deeper insight into ESG-related risks within the portfolio and to provide investors with more comprehensive and transparent information.

IV. Affordability and responsible lending

DMPM also wants to ensure that as many of our customers as possible have an affordable mortgage, now and in the future. That is why we launched our 'Aflossingsblij' campaign in 2022. This campaign was set up to prevent customers with interest-only mortgages from unexpectedly being left with residual debt at the end of their mortgage term. This initiative is aimed at preventing that.

Initiatives & practical examples 2/2

Since the start of this campaign, we have contacted 4,270 people to inform them of the risks associated with their interest-only mortgage and asked them to actively consider how they will repay their mortgage in the future. As a result, a number of our customers have converted their interest-only mortgages into mortgages that include a repayment component. In doing so, we prevent these customers from being left with residual debt when the mortgage term ends.

V. Modeling Climate Risks and ESG Insights

DMPM provides climate-risk modeling to its investors through its ESG Dashboard, introduced in the previous year. The dashboard delivers comprehensive, portfolio-level insights across a broad range of ESG topics, enabling mortgage funders to effectively analyze, monitor, and report on sustainability-related risks and developments.

The ESG Dashboard offers data on key ESG indicators, including foundation and structural risks, flood exposure, energy labels, potential energy-efficiency improvement options, and other relevant sustainability metrics within the portfolio. These insights help investors better understand both physical and transition risks associated with their mortgage portfolios.

Many of these ESG topics are already subject to regulatory reporting requirements for mortgage funders, while others are expected to become relevant in the near future. By providing reliable, forward-looking, and portfolio-specific ESG insights, the ESG Dashboard actively supports investors in meeting current and emerging reporting obligations.

VI. DMPM sponsor of “Het Nationale Hypotheekbos”

All of the initiatives described above relate to our customers, investors, partners, or our own organization. There is, however, one additional project we have not yet addressed: the collaboration between DMPM and “het Nationale Hypotheekbos”.

Het Nationale Hypotheekbos is an initiative of the National Mortgage Association (Nationale Hypotheekbond) and Blinqx. On 12 March 2022, the first shovel went into the ground, and the first 1,000 saplings were planted with great enthusiasm planting not only trees, but also a seed of awareness. And that is precisely the purpose of het Nationale Hypotheekbos: to inspire awareness and action.

Our planet is facing the consequences of climate change and biodiversity loss. Adding more greenery is both a responsible and meaningful way to help counter these trends. That is why DMPM has joined het Nationale Hypotheekbos as a donor.

To date, more than 5,000 trees have been planted across various locations. Planting trees helps reduce atmospheric CO₂, supports the restoration of biodiversity, and improves groundwater quality. Together, we are contributing to a tangible solution for the near future and for generations to come.



Trees planted by
HollandWoont **488**

Ambitions 1/2

As a mortgage provider, DMPM plays an important role in making the housing market more sustainable and in promoting financial resilience across all homeowners in the Dutch society. In the coming years, the focus will be on further strengthening our ESG strategy, ensuring that environmental, social, and governance aspects are fully integrated into DMPM business and operations. This is reflected in DMPM's ESG ambitions.

I. Increasing awareness and transparency

To achieve sustainable impact within the mortgage chain, DMPM explicitly focuses on increasing awareness and transparency. Our aim is to promote ESG awareness throughout the entire chain. We focus on environmental themes such as improving energy performance and reducing the carbon footprint.

This is done by informing customers about the possibilities for making their

homes more sustainable and facilitating these efforts and thus enabling borrowers to futureproof their household energy supply.

For our mortgage funders, this means DMPM supports them in meeting a wide range of international and national ESG regulations. By enabling mortgage borrowers to make their properties more sustainable, we help our funders enhance the overall sustainability of their mortgage portfolios.

II. Finance homes in a socially responsible way

DMPM also aims to finance homes in a socially responsible way. Current and potential future risks — such as regulations concerning interest-only mortgages, foundation issues, and other risks that may affect customer mortgage affordability are incorporated into the customer mortgage advice consultation and financing considerations.

This is realized by a multi-channel approach through the customer portal (MijnOmgeving), our label websites, and in close collaboration with our network of affiliated independent financial advisers (IFA), by which we provide information that is clear and easy to access, enabling customers to make even better-informed decisions.

III. Further development of the ESG-dashboard and data quality

1. Robust ESG governance starts with reliable data. DMPM is committed to further enhancing its existing ESG dashboard to provide a complete, up-to-date, and accurate overview of performance related to sustainability, social inclusion, and governance.

This includes clear product information, explicit explanation of risks and sustainability characteristics, and transparent routing of information throughout the chain. This builds both

trust and increases sustainability and responsibility within the value chain and thus the market.

Key components include:

- Integration of external data sources (such as energy label registrations, climate risk maps and foundation risks).
- Improvement of internal data flows and data quality.
- Real time insights for our mortgage investors to strengthen risk management.

IV. Embedding sustainability in credit policy

Sustainability criteria will be further integrated into the credit policy by which sustainability becomes a fixed part of mortgage advice consultation, acceptance, risk assessment, and portfolio analysis.

Ambitions 2/2

This includes:

- Mandatory inclusion of sustainability in the mortgage advice by the Independent Financial Advisor, if the property has a relatively poor energy label.
- Assessment of energy performance and sustainability potential --> through a self-assessment on the label websites and by making sustainability an integral part of the customer mortgage advice.
- Integration of climate risk indicators.

V. Making financing for sustainable homes improvements more accessible and sustainable incentives

Customers are actively supported in making their homes more sustainable through the continued development of green products and incentives:

- Green mortgage products.
- Financing solutions specifically aimed at sustainability improvements.

- Incentives that encourage sustainable choices.

VI. Portfolio related Climate Risk management

DMPM offers investors insights in climate risks within the portfolio. This includes:

- Identification of physical and transition risks.
- Integration of climate risks into risk frameworks and pricing.
- Collaboration with external partners to both support homeowners and improve data quality.

VII. Positive social impact: serving a cross section of society

As mentioned earlier, access to housing is a basic necessity, and we are fully aware of the responsibility we carry in helping thousands of consumers secure a home. We are therefore strengthening our focus on the social domain, with the aim of building a portfolio that is accessible to a broad cross-section of

Dutch society. This includes:

- Focus on affordability and access for various income groups.
- Specific products and guidance for vulnerable target groups — such as a tailored offering for retired seniors— where certain acceptance criteria are adjusted with less stringent requirements.
- Monitoring of social indicators such as financial stress and payment risks. If a customer expects payment arrears for any reason, or is already behind on payments, they can contact the specially designated Customer Care department. This department assists customers in mapping out their financial situation and, where necessary, makes arrangements either to prevent arrears from arising or to help resolve existing arrears.



With these ambitions, DMPM is taking a clear step toward a future proof mortgage portfolio. By fully embedding ESG in the business strategy, DMPM contributes not only to a more sustainable housing market but also to social inclusion and stable long term value development. This strengthens both customers, our mortgage funders and society as a whole for the future.

Theme 4 | Borrowers

Equal access and transparent services

At DMPM, equal access to mortgage financing and transparent service delivery are essential for customer trust and for fulfilling our social responsibility. Housing is a basic human need, and mortgage financing plays a crucial role in enabling it. We strive to ensure that (potential) homeowners — regardless of background, place of residence, or personal circumstances — have fair and understandable access to our services.

Transparency regarding terms, processes, and status updates strengthens customer trust and supports well-informed financial decision-making. At the same time, the digitalization of financial services continues to increase. This makes the careful handling of personal data, privacy, and digital security indispensable. DMPM considers it its responsibility to process data securely and to inform customers clearly about how their data is used and protected.



Policy & approach

Fair and accessible services

DMPM is committed to non-discrimination and equal treatment of all customers. Our products, processes, and acceptance criteria are designed to ensure fair access to mortgage financing, with specific attention to financial inclusion. We do not differentiate based on background or place of residence; instead, applications are assessed using objective and relevant criteria.

Transparent communication

We attach great importance to clear and understandable communication. Customers are transparently informed about mortgage terms, costs, and processes. Mortgage applications are submitted exclusively through an intermediary advisor, who oversees the application process. Clear status updates and accessible explanations help reduce uncertainty and strengthen customer trust.

Collaboration with partner organizations

DMPM collaborates with various partner organizations, such as advisors, service providers, and IT partners to ensure secure, efficient, and responsible service delivery. In these partnerships, we set explicit requirements regarding data security, privacy protection, and responsible business conduct.



Key priorities

Accessible and fair services regardless of background or place of residence

We continue to invest in processes and systems that support financial inclusion and ensure equal access to our services.

Transparent communication towards customers

DMPM remains committed to clear customer communication and transparent processes, enabling customers to understand what to expect and to make well-informed decisions.

Strengthening collaboration with partner organizations

Together with our partner organizations, we work on secure information exchange and responsible service delivery throughout the entire mortgage service chain.

Performance & results 2025

DMPM enables homeowners to invest in energy-efficient improvements and future-proof their homes through our sustainable financing solutions.



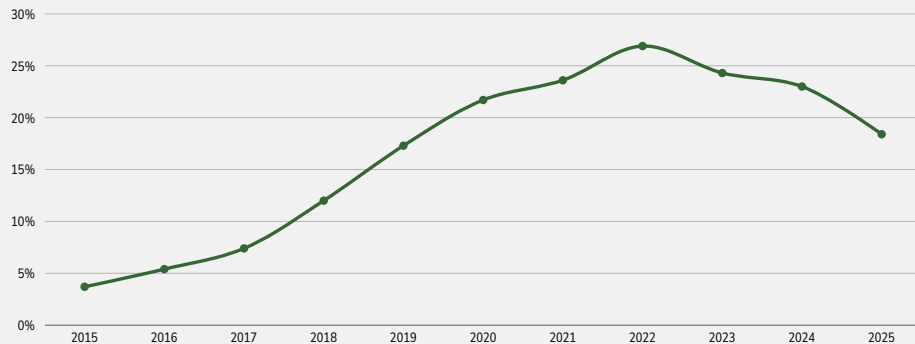
488
HOMES MADE MORE SUSTAINABLE
 In 2025

16,000+
SUSTAINABLE FINANCING CASES SINCE 2015
 Helping more homeowners invest in a sustainable future

€198M+
TOTAL SUSTAINABLE FINANCING PROVIDED
 Financing energy-saving measures and other sustainability improvements

18.4%
OF NEW MORTGAGES INCLUDED SUSTAINABLE FINANCING IN 2025
 Continuing growth in awareness and adoption

Growing adoption of sustainable financing
 Share of new mortgages with sustainable financing



↑ From 3,7% in 2015 to 18,4% in 2025: more homeowners are choosing to invest in the sustainability of their homes.

OUR IMPACT



Lower energy consumption

More energy-efficient homes lead to lower household costs.



Reduced CO₂ emissions

Contributing to the climate goals and the Dutch energy transition.



Future-proof homes

Improved comfort, higher property value and greater resilience.



Stronger communities

A sustainable housing market benefits everyone.

Initiatives & practical examples

DMPM continuously works on improving accessibility, transparency, and safety within its services. Our products and processes are designed to be understandable and accessible for diverse customer groups. We explicitly focus on inclusive communication and user-friendliness.

Inclusive and understandable communication

To make financial products more accessible, our customer letters, quotations, and general terms and conditions are written at language level B2. This ensures that information is understandable for a broad group of customers who wish to use our products and services. Transparent and clear communication helps customers make well-informed decisions and increases trust in our services.

Digital accessibility

Our websites are designed to be easy to navigate for users with different needs. For example, accessibility features are implemented for people with visual impairments and for customers who navigate the website using a keyboard. This contributes to equal access to information and digital services.

Approach to payment arrears

Together with our partner organizations, we work to resolve payment arrears as quickly as possible. More than 90% of all arrears are cleared within one month.



Ambitions

I.

Improve customer experience by further advance the digitalization of customer processes.

II.

Participate in market initiatives

III.

Continue digitalization by developing self-service functionalities in the customer portal

IV.

Continuously strengthen data security and privacy protection in line with applicable laws and regulations

V.

Further safeguard equal access and transparency in policies, processes, and collaboration with partner organizations

VI.

Enable digital signing and introduce digitized forms on websites

ESG REPORT 2025

CORPORATE SOCIAL RESPONSIBILITY

June 2026

For more information



For more insights and information about our services, visit our website: www.dmpm.nl



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