

## Compliance with the EU Taxonomy's Minimum Safeguards at DLR Kredit

The EU Taxonomy Regulation is a central element in the EU's efforts to promote sustainable finance. "Minimum Safeguards" are part of this regulation and help ensure that investments labeled as "sustainable" comply with certain minimum standards for good corporate conduct. These standards encompass a total of four requirements related to respect for human rights and labor rights, anti-corruption, tax integrity, and fair competition.

Below is a description of how DLR ensures compliance with these four principles.

### 1. Human Rights, including Labor Rights

DLR ensures compliance with human rights and labor rights through Danish labor market legislation and collective agreements. As a Danish company, DLR is subject to the Danish legal system, which protects workers' rights through laws and agreements made between employer associations and unions. DLR supports and adheres to these agreements, which ensure fair working conditions, equality, the right to association and collective bargaining, and protection against discrimination and exploitation.

DLR has published a human rights policy, which can be found [here](#).

### 2. Combating Bribery and Corruption

Corruption and bribery are strictly prohibited under Danish law, which also applies to DLR. DLR follows national and international standards for anti-corruption. DLR has clear internal guidelines, policies, and control mechanisms to prevent corruption and unethical behavior at all levels of the company.

DLR has published an anti-bribery and anti-corruption policy, which can be found [here](#).

### 3. Tax Responsibility

DLR is committed to complying with all relevant tax laws and regulations in Denmark. DLR works to ensure transparency and fairness in tax matters and avoids aggressive tax planning and practices that could harm the economy. DLR has implemented internal control systems to ensure compliance with tax obligations and reporting requirements. DLR has been listed among the 100 largest corporate taxpayers in Denmark for several consecutive years. In 2023, DLR's tax payments amounted to DKK 450 million, while tax payments in 2022 amounted to DKK 207 million.

DLR has published a tax policy, which can be found [here](#).

### 4. Fair Competition

As a Danish mortgage credit institution, DLR is committed to ensuring fair competition in accordance with EU competition law and Danish competition law. DLR wishes to promote open, transparent, and fair competition in the market. This involves avoiding monopolistic practices and other forms of market abuse that could harm competition in the market.