



Asset Management



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Corporate Social Responsibility Policy

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Table of content

- 1. Introduction** 4
 - 1.1. Our values 4
 - 1.2. Purpose and scope 4
 - 1.3. How to read this document 4
 - 1.4. Related documents 4
 - 1.5. Alignment with standards and regulations 5
 - 1.6. Policy review 5
- 2. Ethical business conduct** 6
 - 2.1. Principles 6
 - 2.1.1. Integrity and anti-corruption 6
 - 2.1.2. Corporate governance 6
 - 2.1.3. Conflicts of interest 6
 - 2.1.4. Tax responsibility 7
 - 2.2. Practices 7
 - 2.2.1. Responsible partnerships 7
- 3. Diversity, equity and inclusion** 7
 - 3.1. Principles 7
 - 3.1.1. Our approach 7
 - 3.1.2. Commitments 8
 - 3.1.3. Accountability 8
 - 3.2. Practices 8
 - 3.2.1. Working environment 8
 - 3.2.2. Recruitment and hiring 9
 - 3.2.3. Monitoring and reporting 9
- 4. Environmental sustainability** 9
 - 4.1. Principles 10
 - 4.2. Practices 10
 - 4.2.1. Energy and office operations 10
 - 4.2.2. Sustainable mobility 10
- 5. Governance and oversight** 10
 - 5.1. Principles 10
 - 5.1.1. Roles and responsibilities 10
 - 5.1.2. Decision-making 11
 - 5.2. Practices 11
 - 5.2.1. ESG Committee operations 11
 - 5.2.2. Reporting 11

1. Introduction

DMFCO operates as both an asset manager (DMF Investment Management B.V.) and a mortgage lender (MUNT Hypotheken B.V.), applying prudent asset management and lending practices in the origination and management of its portfolio of Dutch residential mortgages. In fulfilling this role, DMFCO recognises its broader responsibilities towards society, its employees, business partners, and the environment.

Our values

Five core values form the foundation of everything we do at DMFCO:

1. Creating the best Dutch asset manager and mortgage provider
2. More than satisfied institutional clients
3. Offering consumers transparent and fair products
4. Combining operational efficiency with best practices
5. A pleasure to work with and for

These values shape not only how we manage investments and serve our clients, but also how we conduct ourselves as an organisation. They reflect our belief that sustainable success depends on treating all stakeholders fairly: investors, borrowers, employees, business partners, and society at large. This Corporate Social Responsibility Policy translates these values into concrete commitments and practices.

Purpose and scope

This Policy describes how DMFCO conducts its business operations in a responsible and sustainable manner. It covers our approach to business ethics and corporate governance, our commitment to providing an inclusive and fair working environment, and our efforts to minimise the environmental impact of our own operations.

This Policy applies to all Dutch DMFCO entities, including DMF Investment Management B.V. and MUNT Hypotheken B.V., and covers all employees regardless of their role or seniority. The Policy also sets expectations for DMFCO's business partners, including outsourcing partners and service providers.

How to read this document

Each chapter in this Policy follows a consistent structure. The **Principles** section sets out our commitments and the standards we hold ourselves to - the 'what' and 'why'. The **Practices** section describes how we put these principles into action - the 'how'. This structure allows readers who want a quick overview of our commitments to focus on the Principles sections, while those who want to understand our implementation can read the Practices sections.

Related documents

This Policy is part of a framework of documents that together define DMFCO's approach to responsible business conduct and sustainable investment. The table below shows this framework and the main topics per policy document.

Document	Description
Responsible Investment Policy	Sets out how we integrate environmental, social and governance considerations into our investment activities, including climate objectives, borrower engagement and risk management
Code of Conduct	Defines the standards of behaviour expected of all employees, covering integrity, confidentiality, conflicts of interest and compliance with laws and regulations
Administrative Organisation and Internal Controls (AOIC)	Describes our internal governance structure, including the composition and mandate of the ESG Committee, reporting lines and accountability frameworks
Recruitment Handbook	Provides guidance on our hiring practices, including our commitment to fair and inclusive recruitment processes
ESG Report	Provides quantitative and qualitative reporting on our sustainability performance

Table 1: Policy documents related to responsible business conduct and sustainable investment.

These documents are available to investors upon request and, where applicable, published on DMFCO's website.

Alignment with standards and regulations

DMFCO's CSR commitments are grounded in internationally recognised frameworks. We are guided by the ten principles of the UN Global Compact, covering human rights, labour standards, environmental responsibility, and anti-corruption. As a signatory to the United Nations Principles for Responsible Investment (UNPRI) since 2017, we integrate these principles into our business conduct.

As a licensed financial institution, we operate under the supervision of the Dutch Authority for the Financial Markets (AFM) and comply fully with applicable Dutch and European laws. Key regulatory frameworks include:

- *Financial services*: the Financial Supervision Act (Wft), the Dutch Corporate Governance Code, and the Mortgage Credit Code (Gedragscode Hypothecaire Financieringen),
- *Employment*: the Working Conditions Act (Arbeidsomstandighedenwet), the Equal Treatment Act (Algemene wet gelijke behandeling), and applicable collective labour agreements, and
- *Whistleblower protection*: the Dutch implementation of the EU Whistleblower Directive (Wet bescherming klokkenluiders).

Policy review

The ESG Committee reviews this CSR Policy every two years, unless internal, external or regulatory changes require more frequent updates. All reviews consider developments in legislation, market best practices, and feedback from investors and other stakeholders. The DMFCO Management Team is ultimately responsible for approving any changes to this Policy. Material changes are communicated to investors through DMFCO's regular reporting channels.

2. Ethical business conduct

DMFCO conducts its business with integrity and in accordance with high ethical standards. This commitment extends beyond compliance with laws and regulations; it reflects our belief that ethical business conduct is fundamental to building long-term trust with investors, borrowers, employees, and other stakeholders.

Principles

2.1.1. Integrity and anti-corruption

DMFCO's Code of Conduct defines the ethical principles that govern all business activities. We do not tolerate any direct or indirect involvement in bribery, corruption, exploitation, cartels, or other forms of market abuse. This prohibition applies to all employees and extends to relationships with business partners and service providers. We make ethical decisions in cases of doubt or dilemma and maintain transparency about our policies and their implementation.

All employees are made aware of our Code of Conduct when they join the company, and any amendments are communicated to everyone. Furthermore, all employees take the banker's oath, committing them to integrity, careful practice and compliance with laws and regulations. Breaching these principles can result in disciplinary proceedings. This strengthens our culture of integrity and accountability.

2.1.2. Corporate governance

DMFCO's governance structure is designed to respect the rights of all shareholders, including minority shareholders, while providing management with sufficient authority to implement the company's strategy and policies. The governance model ensures adequate checks and balances within and outside the company, independent oversight, and a remuneration system aligned with the long-term objectives of the organisation.

From the outset, DMFCO's investors have been involved in shaping this governance model. The model is based on two key principles:

- **Transparency.** We provide investors with comprehensive insight into all risks and considerations related to their investments, sharing all policies, performance data, and organisational developments.
- **Control.** Investors retain full control over their investment. While DMFCO independently manages the mortgage and asset management operations, investors who disagree with decisions can ultimately choose to cease investing or divest their holdings.

DMFCO recognises that it invests with funds from institutional investors who manage the assets of their own participants and beneficiaries, and this responsibility is reflected in our governance arrangements.

2.1.3. Conflicts of interest

The interests of DMFCO's stakeholders may at times diverge, particularly those of investors and borrowers. DMFCO has adopted policies and procedures to identify, prevent, and resolve conflicts of interest. Where conflicts cannot be avoided, they are managed through appropriate safeguards. Our Conflicts of Interest Policy sets out the detailed procedures for managing such situations.

2.1.4. Tax responsibility

DMFCO views the payment of taxes as part of our broader responsibility to society and to the communities in which we operate.

DMFCO complies with all statutory tax obligations and does not minimise its tax burden through aggressive tax planning or artificial structures. We do not use tax havens or engage in arrangements whose primary purpose is to reduce tax liability. Our tax affairs are managed transparently and in accordance with both the letter and the spirit of applicable tax laws.

Practices

2.1.5. Responsible partnerships

DMFCO outsources standardised activities to established partners with proven technologies. Our primary partners are Stater (mortgage loan administration) and CSC (fund administration). We work closely with these partners to continuously improve our shared processes and systems.

When selecting and evaluating partners, we consider their ESG profile. Our engagement focuses on carbon emissions and ESG disclosure: we encourage partners to reduce their CO2 footprint in line with the Paris Agreement and to improve their sustainability reporting. Since our partners operate under Dutch regulation, we place less emphasis on governance and social topics where local law already sets a strong baseline.

We expect partners to engage constructively on environmental matters. Where a partner repeatedly fails to do so, we escalate to the Management Team, which may lead to formal notification or consideration of alternative providers. We apply similar ESG considerations when selecting other suppliers, giving preference to those with strong environmental and social practices.

We report on our partner engagement activities in the annual DMFCO ESG Report.

3. Diversity, equity and inclusion (DEI)

One of DMFCO's five core values is 'A pleasure to work with and for'. Central to this value is creating a welcoming environment for employees and everyone who interacts with DMFCO. We believe that a culture valuing different perspectives, backgrounds and experiences helps us better understand our customers, innovate in the mortgage industry, and contribute to positive change in society.

As a Dutch organisation, we comply with Dutch and European Union equality laws and support the UN Sustainable Development Goals. Since 2025, we are a signatory to the CFA Institute's DEI Code. This commits us to making DEI an integral part of our business decisions and to reporting regularly on our progress.

Principles

3.1.1. Our approach

Our DEI mission is simple: everyone who works for and with DMFCO should feel respected, supported and empowered. By embedding DEI in our business decisions, we build an organisation that reflects

the society in which we operate. We make diversity, equity and inclusion meaningful and actionable through three guiding concepts:

- **Diversity:** embracing a range of perspectives. We build teams that bring together diverse backgrounds, experiences and identities. Diversity sparks creativity, strengthens decision-making, and helps us better serve our clients.
- **Equity:** ensuring fairness and opportunity. We recognise that everyone has different needs and distribute resources and opportunities in ways that help everyone succeed. We work to break down both conscious and unconscious barriers.
- **Inclusion:** creating a sense of belonging. An inclusive culture is one where everyone feels valued, heard and safe to be themselves. We continuously learn and adjust our practices to build a truly inclusive workplace.

3.1.2. Commitments

DMFCO maintains a work environment free from judgement, discrimination, harassment, and other undesirable behaviours. Our Code of Conduct sets clear expectations, including a zero-tolerance policy for discrimination and harassment.

We treat applicants and employees fairly, without favour or prejudice, and based on equal opportunity. We reward employees based on performance, skills and potential, ensuring that identity factors play no role in compensation decisions. As DMFCO does not offer individual bonuses, there is less risk of bias in remuneration.

Our commitment to DEI extends beyond our internal practices. We work with external stakeholders and key outsourcing partners to promote DEI across the mortgage and asset management industries, fostering partnerships with diverse suppliers and advocating for inclusive business practices.

3.1.3. Accountability

DMFCO's Management Team drives DEI forward. They monitor the effectiveness of our policies and practices, ensure we meet our goals, and set the standard for an inclusive culture throughout DMFCO.

The ESG Committee plays an advisory role, providing input and guidance on DEI-related decisions and initiatives. The Committee presents proposals to the Management Team to ensure DEI strategies align with our broader ESG objectives, and reviews how the DEI policy is implemented.

Practices

3.1.4. Working environment

We support our employees through several measures:

- **Confidential support.** Employees have access to both internal and external confidential counsellors, providing a safe and accessible way to address concerns.
- **Individual needs.** We accommodate personal needs, such as prayer rooms or dietary requirements.
- **Professional growth.** All employees have access to tailored training programmes that support their development, considering their experience and tenure.

- **Inclusivity training.** We provide training focused on equipping management to recognise and address bias.

3.1.5. Recruitment and hiring

Building a diverse team is essential to creating an inclusive organisation. We promote inclusivity in our recruitment through the following measures:

- We write job descriptions that encourage a diverse range of candidates to apply.
- Every job posting includes a statement encouraging candidates to apply even if they do not meet all listed requirements.
- We consider the existing composition of a team when recruiting new people.
- Where there is insufficient representation of women, we participate in recruitment and networking events designed for and by women.
- A diverse team of DMFCO employees reviews job applications to reduce recruitment bias.

These measures are set out in DMFCO's Recruitment Handbook.

3.1.6. Monitoring and reporting

We have clear processes in place to measure and track our DEI efforts:

- Every year, we review the male/female distribution within our organisation based on employees' gender identity. To respect individual preferences, employees can opt out of this analysis.
- We actively monitor gender pay gap equity through regular analysis and report the results and methodology in our annual ESG Report.
- We report gender diversity data across the organisation and by level: starters, professionals, management and supervisory bodies. HR and the Management Team review gender diversity annually.
- We conduct an annual Employee Satisfaction Survey to identify concerns and implement improvements. Employees are encouraged to share ideas through open feedback channels, surveys, or team discussions.

Due to our small size and the importance of employee privacy, we do not monitor or report on diversity metrics beyond gender. While we do not have fixed targets at this stage, diversity, equity and inclusion are mandatory considerations in all recruitment and hiring decisions. We will evaluate the introduction of broader diversity targets as our organisation grows and measurement capabilities mature.

4. Environmental sustainability

DMFCO is concerned about climate change and the potential negative environmental impact of its business activities. As part of our corporate social responsibility, we are committed to minimising the environmental footprint of our own operations. This chapter describes our approach to reducing emissions from our business activities. The environmental impact of DMFCO's mortgage portfolio is addressed in the Responsible Investment Policy.

Principles

DMFCO aims to achieve carbon-neutral operations by 2030. We are committed to reducing our environmental impact across all aspects of our business operations, including energy consumption, employee mobility, and resource use. Progress towards our 2030 target is monitored by the ESG Committee. Annual progress is reported in the annual DMFCO ESG Report, including year-on-year comparisons and an assessment of whether we are on track to meet our target.

Practices

4.1.1. Energy and office operations

We have implemented several measures to reduce the environmental impact of our operations:

- **Renewable energy.** We source electricity from Dutch wind farms.
- **Building efficiency.** DMFCO's office has been completely renovated to meet modern standards for energy consumption and sustainability.
- **Digital processes.** We promote paperless working, and the mortgage underwriting process and communication with borrowers is fully digitalised.
- **Waste management.** We review our procurement policies periodically to improve waste management and recycling practices.

4.1.2. Sustainable mobility

DMFCO encourages employees to use sustainable modes of transport:

- We provide all employees with a first-class rail pass.
- DMFCO offers a bicycle plan to facilitate cycling to work.
- The number of parking spaces at the office is limited.
- Where employees require a lease car, it must be fully electric.

5. Governance and oversight

Effective governance is essential to ensure that DMFCO's corporate social responsibility commitments are implemented consistently across the organisation.

Principles

5.1.1. Roles and responsibilities

- **Management Team.** The DMFCO Management Team has ultimate responsibility for this Policy and its implementation. The Management Team approves material changes to the Policy and oversees progress against our CSR objectives.
- **ESG Committee.** The ESG Committee is responsible for the execution of DMFCO's CSR Policy. The Committee prepares proposals for the realisation of DMFCO's sustainability objectives and coordinates ESG-related activities across the organisation.
- **Risk & Compliance.** Risk & Compliance owns this Policy and is responsible for ensuring it remains current and aligned with regulatory requirements.

5.1.2. Decision-making

Decisions relating to corporate social responsibility are made at appropriate levels within the organisation:

- Material changes to this Policy require Management Team approval following recommendation by the ESG Committee.
- Day-to-day decisions on implementation are delegated to the relevant business functions within the framework established by this Policy.
- Issues that cannot be resolved within normal decision-making processes are escalated to the ESG Committee and, if necessary, to the Management Team.

Practices

5.1.3. ESG Committee operations

The ESG Committee has a cross-functional composition with representatives from senior management, risk and compliance, portfolio management, investor relations, MUNT Hypotheken, and finance and control. The Committee includes several Management Team members and colleagues with direct expertise in ESG.

The ESG Committee meets monthly to review progress against the commitments set out in this Policy. Meeting minutes and action items are shared with the Management Team and discussed on the MT agenda monthly to ensure sufficient progress and alignment with the overall strategy. The composition of the ESG Committee is outlined in our internal governance documentation (AOIC). This document is reviewed every two years and updated when responsibilities or reporting lines change.

5.1.4. Reporting

Key sustainability metrics, including diversity figures, HR parameters, and environmental performance, are disclosed annually in the annual DMFCO ESG Report. While our ESG data is not currently subject to external assurance, we apply robust internal controls to ensure data accuracy. We will evaluate the introduction of external assurance as reporting requirements evolve and our ESG data matures.



Asset Management



Sustainable Risk Framework

1. Introduction

DMF Investment Management B.V. (“**DMFCO**”) is the manager of a number of mortgage investment funds (“**Funds**”), as referred to under the Alternative Investment Fund Managers Directive (AIFMD). These Investment Funds invest in the mortgage receivables of mortgages provided by MUNT Hypotheken B.V. (“**MUNT**”).

The following Funds are managed by DMFCO:

- Nederlands Hypotheken Fonds
- Nederlands Hypotheken Fonds 1908
- Dutch Mortgage Investment Fund 1863
- Dutch Mortgage Investment Fund 2020
- Dutch Mortgage Investment Fund 2024

DMFCO currently classifies its Funds as Article 8, indicating its promotion of ecological or social characteristics. Given the sustainable character of part of the investment portfolio, DMFCO reclassifies its mortgage investment proposition as an Article 8+ product per 1 June 2024.¹

This framework substantiates the Article 8+ classification of the DMFCO Funds and constitutes a policy document that determines when an investment meets the corresponding requirements in accordance with the Sustainable Finance Disclosure Regulation (SFDR). DMFCO further applies its Corporate Social Responsibility and Investment (CSRI) Policy and Engagement Policy when managing the Funds.

2. Reclassification approach

To classify DMFCO’s Funds as an Article 8+ product, an assessment has been made to determine whether the Funds qualify as a partly sustainable investment according to the SFDR.² The SFDR does not stipulate specific parameters or minimum conditions to classify as a sustainable investment. DMFCO has therefore established its own criteria to perform this assessment while taking into account relevant legislative requirements.

DMFCO aims to contribute to climate change mitigation and adaptation by providing information about and mortgage financing for initiatives aimed at conserving energy and lowering CO2 emissions. DMFCO’s social objectives within mortgage investments are inherently multifaceted and do not lend themselves readily to quantifiable metrics in the sense of SFDR sustainable investments. DMFCO therefore focuses on ecological considerations in the classification of the sustainability of its investments.

By adhering to established market standards while exercising prudence in sustainability assessments, DMFCO aims to make informed and sustainable investment decisions. This approach underscores DMFCO’s commitment to responsible investment practices.

3. Significant contribution

3.1. Contribution to environmental objectives

To determine whether an investment contributes to an environmental objective, and therefore can be considered as a sustainable investment, DMFCO has decided to align its classification to the Climate Delegated Act.³ This approach ensures that investments are appraised against recognized standards.

The Climate Delegated Act establishes criteria for the classification of an investment as sustainable, depending on its alignment with i) making a significant environmental contribution, and ii) avoiding significant harm to other environmental objectives (Do No Significant Harm ‘DNSH’ principle⁴). For each economic activity, environmental objectives and specified Regulatory Technical Standards (‘RTS’) are outlined in Chapter 7 of Annex I and II of the Climate Delegated Act.

To determine if providing a mortgage loan significantly contributes to climate change mitigation or adaptation, DMFCO assesses if the economy activity funded by the DMFCO mortgage aligns with the technical criteria. Three types of economic activities are distinguished:

- Construction of new buildings (7.1);
- Renovations or additional sustainable loan parts (7.2, 7.3, 7.5. and 7.6); and
- Acquisition and ownership of buildings (7.7).

To demonstrate a positive contribution to a sustainability objective, DMFCO has reviewed its investments against above listed activities. The outcome of this analysis is that activity types 7.1. and 7.2. to 7.6. do not provide a basis for a sustainable investment for DMFCO:

- *Construction of new buildings (7.1).* It is not yet possible to demonstrate that the construction of new buildings does not significantly harm other environmental objectives; hence, financing of new construction is not eligible as a sustainable investment.
- *Renovations or sustainable loan parts (7.2, 7.3, 7.5 and 7.6).* To evaluate the significant ecological contribution of these economic activities, the technical criteria specify that the prime energy demand (PED) of the property must improve by at least 30% compared to before renovation. Due to insufficient data, DMFCO cannot clearly demonstrate a 30% improvement. Additionally, compliance with the Do No Significantly Harm principle cannot be evidently confirmed. Therefore, renovations and sustainable loan parts are excluded from consideration.⁵

The economic activity of ‘Acquisition and ownership of buildings’ (7.7)⁶ is best aligned with DMFCO’s investment activities, as the screening criteria for this economic activity enforce a clear distinction between properties built before and after 31 December 2020. This enables a quantitative assessment to determine whether the DMFCO investment portfolio significantly contributes to sustainability.

Year of construction	Sustainable contribution criteria
<i>Built on or before 31 December 2020</i>	For buildings built on or before 31 December 2020 (or with a building permit application dated before the NZEB norm ⁷ , applicable as of 1 January 2021): a valid Energy Performance Certificate (EPC) of at least class A should be available to be considered sustainable.
<i>Built after 31 December 2020</i>	For buildings built after 31 December 2020 (and with a building permit based on the NZEB norm) the Primary Energy Demand (PED) should be at least 10% lower than the threshold set for the nearly zero-energy building (NZEB) requirements to be considered sustainable. In the Dutch market, this threshold is met with an EPC of A++++, as this is linked to a PED of < 0 Kwh/m2 per year.

On the basis of the considerations above, DMFCO uses the following definition in the classification of a sustainable mortgage investment:

The part of the mortgage loan exclusively used to finance a building, built on or before 31 December 2020, and with an EPC of at least A at the time of granting the loan, or built after 31 December 2020 and with an EPC of at least A++++ at the time of granting the loan, can be classified as a sustainable investment. Construction deposits and consumptive loan parts are excluded.

3.2. Contribution to social objectives

The EU legislation does not enforce technical criteria for social objectives with regards to economic activities relevant to mortgage financing. Given the absence of these criteria and the limited measurability of such social contributions, DMFCO presently does not classify its Funds based on their

substantial contribution to social objectives. However, the company does take social aspects into account in its operations.⁸

DMFCO’s vision for social sustainability involves making deliberate choices to support mortgage customers. As such, DMFCO recognises the importance of responsibly financing homes to secure that Dutch mortgage holders maintain a sound financial footing. This commitment extends to ensuring fair and transparent terms for the DMFCO mortgage product, thereby contributing to a more trustworthy financial sector that prioritizes the interests and well-being of customers.

Furthermore, DMFCO commits to upholding customer interests in the face of challenges or life events such as redundancy, illness, divorce or bereavement. In such cases, DMFCO has set the goal of preventing payment issues and foreclosures by offering borrowers all feasible help and assistance. For this purpose, an in-house special servicing department has been established.

4. Do No Significant Harm (DNSH)

DMFCO assesses whether an investment qualifies as sustainable by ensuring that it does not cause significant harm to other environmental and social objectives. DMFCO reviews whether an investment in residential mortgage loans aligns with the DNSH principle by determining thresholds for the Principle Adverse Impacts (PAI)⁹ indicators for real estate investments¹⁰. Since there are no PAI indicators for social objectives related to real estate investments, thresholds have been drawn up only for ecological objectives.

Table 1: DNSH analysis PAI indicators applicable to real estate investments

PAI indicator		Threshold Conditions
Adverse sustainability indicator ¹¹	Metric	
Exposure to fossil fuels through real estate assets	Share of investments in real estate assets involved in the extraction, storage, transport or manufacture of fossil fuels	Threshold is 0%. No residential real estate assets can be involved in the extraction, storage, transport or manufacture of fossil fuels. As such, this threshold is met in case of investment in residential mortgages.
Exposure to energy-inefficient real estate assets	Share of investments in energy-inefficient real estate assets	Threshold is 0%. Sustainable investments with at least EPC A cannot be inefficient real estate assets at the same time. This threshold is therefore met in case of investments in mortgage loans that are in line with the DMFCO definition of sustainable investment.
GHG emissions	Total GHG emissions generated by real estate assets	The GHG emission of residential real estate is an essential part of the EU EPC classification. The feasible threshold is therefore already taken into account in the DMFCO EPC definition for sustainable investments.
Energy consumption intensity	Energy consumption in GWh of owned real estate assets per square meter	This indicator is not relevant to assess the DNSH principle, since actual energy consumption is heavily influenced by occupants’ usage patterns. The theoretical primary fossil energy demand, represented by the BENG-2 value in the energy label, is already addressed by the indicator exposure to energy-inefficient real estate.
Waste production in operations	Share of real estate assets not equipped with facilities for waste sorting and not covered	This indicator is not relevant for the assessment of the DNSH principle. In the Netherlands, the municipalities bear responsibility for the waste sorting and the establishment of policies accordingly. Neither investors nor home owners have any control over this indicator.

	by a waste recovery or recycling contract	
Raw materials consumption for new construction and major renovations	Share of raw building materials (excluding recovered, recycled and bio sourced) compared to the total weight of building materials used in new construction and major renovations	This indicator is not relevant, since new construction and major renovations are excluded from the DMFCO sustainability assessment.
Land artificialisation	Share of non-vegetated surface area (surfaces that have not been vegetated in ground, as well as on roofs, terraces and walls) compared to the total surface area of the plots of all assets	This indicator is not relevant, since new construction and major renovations are excluded from the DMFCO sustainability assessment.

Based on the analysis conducted, DMFCO has determined that its definition of sustainable investment is well aligned with the DSNH (Do No Significant Harm) principle.

5. Minimum sustainable investment

DMFCO has set a specific minimum target of 15 percent for sustainable investments in its Funds. This target applies to all DMFCO Funds and demonstrates DMFCO's commitment to fostering positive environmental outcomes across its portfolio¹². To ensure adherence to the target, the DMFCO ESG (Environmental, Social and Governance) Committee conducts an annual review.

Details of the target are documented in the precontractual SFDR disclosures and included in ESG investor reports. This comprehensive approach aims to provide transparency and accountability regarding the sustainability of DMFCO's Funds, highlighting a dedication to responsible and impactful investing practices.