

CONSOLIDATED STATEMENT OF NON-FINANCIAL INFORMATION

1.	ABOUT THIS REPORT.....	3
2.	BUSINESS MODEL.....	5
2.1.	Introduction.....	5
2.2.	The Group in figures.....	6
2.3.	Impacts, risks and opportunities.....	7
3.	INFORMATION ON ENVIRONMENTAL MATTERS.....	10
3.1.	Group policy.....	10
3.2.	Identified risks.....	11
3.3.	Environmental management and performance.....	11
3.3.1.	Pollution.....	11
3.3.2.	Circular economy: waste prevention and management.....	12
3.3.3.	Sustainable use of resources.....	14
3.3.4.	Climate change.....	15
4.	INFORMATION ON SOCIAL AND STAFF-RELATED MATTERS.....	16
4.1.	Identified risks.....	16
4.2.	Health and safety.....	16
	Occupational accidents.....	17
4.3.	Group policy.....	18
4.4.	Corporate management and performance.....	19
4.4.1.	Employment.....	19
	Employees by type of contract.....	20
	Employees by type of workday.....	22
	Number of redundancies throughout the reporting year:.....	23
	Salary gap.....	24
	Remuneration of company's equal or average positions.....	24
	Average remuneration of directors and executives (Senior Management).....	25
	Employees with disabilities.....	25
4.4.2.	Work organisation.....	25
	Work time organisation.....	25
	Number of hours of absenteeism.....	25
	Measures to facilitate family and work-life balance and promote its responsible exercise by both parents.....	26
4.4.3.	Social relationships.....	26
4.4.4.	Training.....	27
5.	INFORMATION ON THE RESPECT FOR HUMAN RIGHTS.....	29
5.1.	Group policy and identified risks.....	29

6.	INFORMATION ON THE FIGHT AGAINST CORRUPTION, FRAUD AND BRIBERY	30
6.1.	Group policy	30
6.2.	Identified risks.....	33
6.3.	Managing the fight against fraud, corruption and bribery	38
6.3.1.	Measures to prevent corruption, bribery and fraud	38
7.	GROUP INFORMATION	39
7.1.	Group management and performance	39
7.1.1.	Group commitments with sustainable development.....	39
7.1.2.	Subcontracting and suppliers	40
7.1.2.1.	Embedding social, gender-equality and environmental criteria into the procurement policy	40
7.1.2.2.	Focus on social and environmental responsibility when engaging with suppliers and subcontractors	41
7.1.3.	Customers	42
7.1.3.1.	Measures for the security and protection of customers	42
7.1.3.2.	Claim systems, complaints received and resolution	42
7.1.4.	Tax information.....	43
8.	APPENDIX I: TABLE OF CONTENTS OF ACT 11/2018 AND GRI STANDARDS.....	44

1. ABOUT THIS REPORT

This report contains the non-financial information of Coral Homes Holdco, S.L.U. (hereinafter, “**Coral Homes Holdco**”) and its subsidiaries (hereinafter, jointly, “**Coral Homes Group**” or indistinctly, the “**Group**”) for the year ended 31 December 2022¹. By virtue of this document, Coral Homes Group provides a response to the non-financial reporting and diversity requirements under Act 11/2018, of 28 December, which amended the Commercial Code, the Consolidated Spanish Companies Act approved by Royal Decree Act 1/2010, of 2 July, and Spanish Audit Act 22/2015, of 20 July, on non-financial reporting and diversity (the “**Non-Financial Reporting Act**”).

The report has been prepared based on the “Standards” version of the **GRI** (Global Reporting Initiative). The comparability, reliability, materiality and relevance principles under the Non-Financial Reporting Act have been applied as well:

- **COMPARABILITY CRITERION:** “The reporting organisation should select, collect and disclose the information in a consistent fashion. The information should be provided in a manner that allows stakeholders to analyse the changes in the organisation’s performance and supporting the analysis concerning other organisations.”
- **RELIABILITY CRITERION:** “The reporting organisation should gather, record, collect, analyse and disclose the information and the processes used to prepare the report, so that they may be reviewed and establish the information quality and materiality.”
- **MATERIALITY AND RELEVANCE CRITERIA:** “The reporting party should analyse matters that reflect the material economic, environmental and social impacts of the organisation and affect the opinions and decisions of stakeholders significantly.”

According to the **materiality and relevance** criteria, Coral Homes Group’s activities have been analysed to become aware of the significance of the aspects in relation to its real estate sector strategy. In line with the analysis performed, material aspects have been identified for Coral Homes Group for accountability purposes before its stakeholders in relation to non-financial information.

The material aspects identified have been structured on the basis of six spheres: Corporate Governance, Environmental, Labour, Social, Economic, and Product and Service Management. Below is a description of each item identified in each sphere:

MATERIAL ASPECT	DESCRIPTION
CORPORATE GOVERNANCE	
Transparency, ethics and integrity	Policies aimed to guarantee that business activities are performed in a transparent, ethical and integral manner.
Risk management	Due diligence procedures, policies and other procedures communicated to staff to ensure proper risk management.
Corruption and bribery	Measures adopted to fight against corruption and bribery.
Regulatory compliance	Policies and procedures to ensure strict compliance with applicable regulations, monitoring all regulatory changes on an ongoing basis.
ENVIRONMENTAL	
Effective management of resources	Proper management of the use and supply of water, materials and energy.
Circular economy	The organisation opts for waste prevention, recycling, reuse and other forms of waste recovery and disposal.
Climate change	Emission management and efficiency.

¹ Whenever the data provided refer to a period other than 2022, it will be indicated in the relevant section.

LABOUR	
Work-life balance	Driving measures to guarantee a proper balance in labour, personal and family life.
Equality and diversity	Measures implemented at the organisation to promote diversity, ensure equal opportunities and inclusion and guarantee a fair remuneration for all staff members.
Training and talent retention	Programmes to improve the development of staff skills through ongoing training tailored to individual needs.
Employees' health and safety	Ensuring that job conditions guarantee staff health and safety.
Human rights	Measures defined and implemented to guarantee the human rights of all Group staff and the people having a labour relationship with it.
SOCIAL	
Social commitment	Contributions to the sustainable development of the community in which the Group operates. Setting bidirectional communication channels to promote relationships and cooperation with the local community.
ECONOMIC	
Supply chain	Opting for a responsible supply chain.
Long-term business sustainability	Measures to ensure long-term profitability and business continuity.
PRODUCT AND SERVICE MANAGEMENT	
Customer relationship	Channels of communication established to guarantee transparent and fluid communication with customers.
Customers' health and safety	Commitment to safeguard customers' health and safety throughout the Group's supply chain.

This report contains all the aspects identified as material, in line with the requirements under the Non-Financial Reporting Act.

2. BUSINESS MODEL

2.1. Introduction

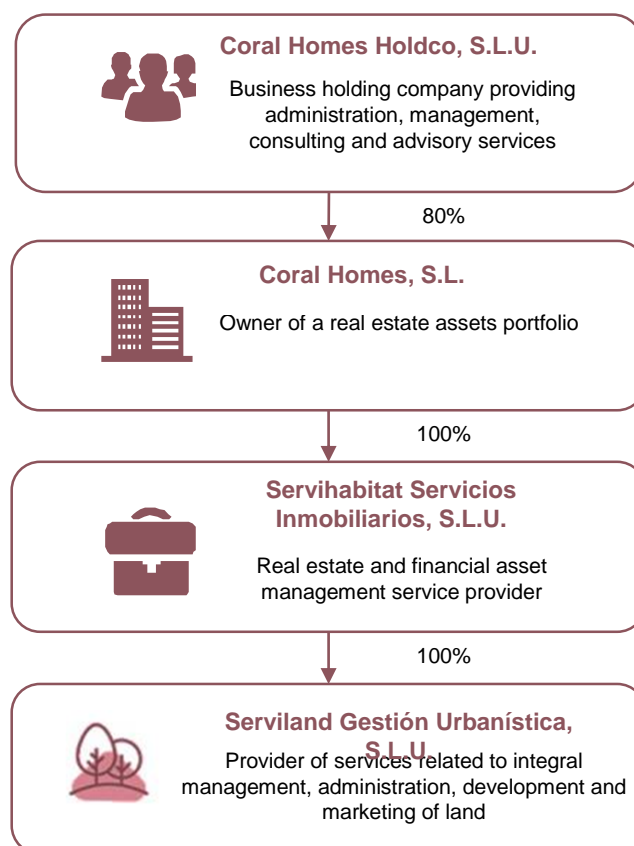
Coral Homes Group is made up of Coral Homes Holdco (parent company), Coral Homes S.L. (“**Coral Homes**”), Servihabitat Servicios Inmobiliarios, S.L.U. (“**Servihabitat**”) and Serviland Gestión Urbanística S.L.U. (“**Serviland**”).

Coral Homes Group was incorporated on 20 December 2018 through the execution of a purchase and sale agreement whereby CaixaBank, S.A. (“**CaixaBank**”) sold 80% of its real estate business to Coral Homes Holdco.

This transaction was structured in two phases: (i) on 16 November 2018, BuildingCenter, S.A.U. (a 100% investee of CaixaBank) transferred to Coral Homes a portion of its real estate business, as well as 100% of the share capital of Servihabitat; and (ii) subsequently, on 20 December 2018, Coral Homes Holdco acquired 80% of the equity interests of Coral Homes, keeping the remaining 20% under the ownership of BuildingCenter, S.A.U.

During the year 2021, a new company was incorporated within the Group, Serviland, a company fully controlled by Servihabitat.

Coral Homes Holdco, in its capacity as the Group’s parent company, has stated since its incorporation in 2018 its firm commitment to develop policies and procedures regarding the matters included in this report, so as to provide the Group and all its member companies with a framework of internal regulations ensuring the highest regulatory compliance and corporate social responsibility standards.



Apart from its activity as holding company (holding, management, administration, acquisition, subscription, assumption, disbursement, transfer, disposal, contribution or encumbrance of real estate assets or securities), Coral Homes Holdco renders administrative, management, consultancy and advisory services concerning accounting, tax, trade, real estate, financial, labour and administrative matters.

Within the Group, the activities performed by each subsidiary include:

- Coral Homes: acquiring, holding, managing, exchanging, leasing and selling all types of real estate assets and their associated fixtures and fittings, as well as promoting and carrying out all types of property development.
- Servihabitat: rendering real estate services (administration, management, operation and marketing –through a sale or lease transaction– of all types of own or third-party real property) and financial services (management of the real estate loan and mortgage loan portfolios of owner companies).

Note that Coral Homes forms part of Servihabitat's customer portfolio, with which it signed a servicing agreement (integral management of its real estate assets portfolio). Therefore, many of the processes and procedures described in this document, as well as the applicable measures related to the management, promotion, development and marketing of such portfolio, are carried out by Servihabitat (or third parties subcontracted by the latter) in the name and on behalf of Coral Homes.

- Serviland: provision of services specialised in urban management and land development and marketing.

It should be noted that Servihabitat has also signed servicing agreements with Serviland; therefore, many of the processes and procedures described in this document, as well as the applicable measures related to the management, promotion, development and marketing of the portfolio managed by Serviland, are carried out by Servihabitat (or third parties subcontracted by the latter).

In developing its strategy and as part of its goals, Coral Homes Group works to guarantee that its member companies are a reference in their sectors. For that purpose, ensuring a proper application of the Group's values is key. In this sense, the Group's governing bodies promote a commitment to excellence with its customers, suppliers and associates, responsibility for their objectives and needs, and an advanced model of governance and control. This is driven by a specialised team and a strong financial structure.

2.2. The Group in figures

Coral Homes Group performs its activity throughout the Spanish territory.

While its main work centres are located in Madrid and Cornellá de Llobregat (Barcelona), its activity is managed locally through an office network distributed in the main cities of Spain: Valencia, Seville, Malaga, Alicante, La Coruña, Las Palmas de Gran Canaria and Santa Cruz de Tenerife.

At 31 December 2022, the total carrying value of the Group's assets amounted to 2,526,018 thousand euros, out of which 2,221,442 thousand euros relate to real estate assets. During the year ended 31 December 2022, Coral Homes Group's net revenue reached 940,988 thousand euros.

2.3. Impacts, risks and opportunities

For Coral Homes Group, risk management is one of the key pillars of the Group's Internal Control System and, therefore, of its own strategy.

Therefore, Coral Homes Group has **risk identification, assessment and management procedures** (under the Internal Control Integrated Framework of COSO (Committee of Sponsoring Organizations of the Treadway Commission)), whereby all the risks that are inherent to its activity should be: (i) identified, (ii) analysed, (iii) assessed, (iv) managed, (v) controlled, and (vi) updated.

To ensure proper risk management, the following governance model has been defined within the Group, which distinguishes three lines of defence:

- The first line of defence is represented by the control exercised by those in charge of each area (department directors or heads), who are the owners of the controls (policies, procedures, protocols, etc.) within the framework of the Criminal Compliance Management Systems and of the rest of the risk management systems. They are responsible, in the first instance, for tackling the risks arising from daily operations and, therefore, for developing and implementing any necessary monitoring actions.

The second line of defence is under the charge of the Corporate Compliance Committee², the Internal Control Body³ of Coral Homes Group ("ICB"), the Internal Control Area of Servihabitat and the Chief Compliance Officers of Group entities, who are responsible for overseeing compliance with the Group's Criminal Compliance Management Systems and the rest of the risk management systems, as expressly appointed by Coral Homes Holdco's Board of Directors.

- Finally, the third line of defence is under the charge of an internal or external independent third party, who verifies the Compliance function and control efficacy. In Coral Homes Group, this third line of defence is formed by Servihabitat's Internal Audit function –which verifies control efficacy in an independent manner and reports to Servihabitat's Audit Committee that, in turn, reports directly to its Board of Directors– and by the different external providers that Group entities hire to establish the efficacy of such controls.

Finally, Coral Homes Holdco's Board of Directors is responsible for the general oversight and control function, being ultimately in charge of the correct adoption and execution of the Criminal Compliance Management Systems. For that purpose, it relies on the special cooperation of the previously identified roles.

² The Corporate Compliance Committee is responsible for overseeing the Criminal Compliance Management Systems implemented at the entities that make up Coral Homes Group. This body performs basically the functions referred to in section 31 bis 2.2 of the Criminal Code.

³ The ICB is responsible for applying the proper policies and procedures in terms of due diligence, reporting, record keeping, internal control, risk assessment and management, as well as ensuring compliance with relevant regulations and communications to prevent and avoid transactions related to money laundering and/or terrorism financing.



Consejo de Administración Coral Homes Holdco, S.L.U.	Board of Directors Coral Homes Holdco, S.L.U.
Comité Corporativo de Compliance	Corporate Compliance Committee
Áreas operativas de las Sociedades	Companies' operating areas
Chief Compliance Officer de las Sociedades	Companies' Chief Compliance Officer
Auditoría Interna/Externa	Internal/External Audit Department
Responsables funcionales del control de riesgos	Functional heads of risk control
Guía, coordinación y seguimiento	Guidance, coordination and follow-up
Evaluación independiente	Third-party assessment
Primera línea de defensa	First line of defence
Segunda línea de defensa	Second line of defence
Tercera línea de defensa	Third line of defence

For the correct identification and assessment of risks, Coral Homes Group entities have developed their own **Operational Risk and Control Matrices**, which are reviewed and updated, as applicable, on an annual basis, unless any particular circumstance gives rise to an ad hoc review and/or update.

It should be noted that, due to the nature of Coral Homes Group's activities, the risk with the greatest impact is operational and reputational.

During 2020, and remaining effective in 2022, Coral Homes Holdco and Coral Homes (the “**Companies**”) carried out a project with the cooperation of an external expert to update and develop the Companies’ legal risk management and control system⁴ (the “**Corporate Defence Project**”).

The Corporate Defence Project was developed to prevent the commission of crimes inside the Companies, pursuant to section 31 bis of the Criminal Code and Lone Star’s internal policies.

Overall, the following items were defined and described in detail in this Project:

- (i) The criminal risks to which each one of the Companies’ departments is exposed to;

⁴ See section 6.2. on *Identified risks* for information on the different elements implemented to mitigate the risks identified during the project to reinforce the Companies’ Criminal Compliance Management Systems.

- (ii) The general controls and global corporate policies, as well as the different procedures that the Companies rely on to prevent crimes;
- (iii) The roles and responsibilities entrusted to the Corporate Compliance Committee, as well as the Companies' Chief Compliance Officers and those of Servihabitat as a Coral Homes Group entity;
- (iv) The financial resources management system;
- (v) The oversight design and structure and the monitoring and verification model, which includes Servihabitat's activity and its Criminal Compliance Management System;
- (vi) The application of a disciplinary system;
- (vii) The Companies' own whistleblowing channel; and
- (viii) The training on and dissemination of the system to the Companies' whole staff, including directors and key associates.

As a result of the Corporate Defence Project, in July 2020 Coral Homes Holdco's Board of Directors approved: (i) the Companies' **Criminal Risk Prevention Manual**; (ii) the **amendment to the Corporate Compliance Policy**; and (iii) the **ratification of the Compliance Committee's creation**.

Furthermore, in December 2020, the Board of Directors of Coral Homes Holdco approved the **Monitoring and Reporting Procedure of the Criminal Compliance Management System**, which is structured at Group level.

On the other hand, in 2022 Servihabitat reviewed its Criminal Risk Matrix. Specifically: (i) all the crimes included therein were reviewed; and (ii) the controls in place were examined, identifying new controls to mitigate risks.

All the manuals and procedures previously mentioned were reviewed in 2022 and continued to be fully effective over the period.

In any case, during the current year 2022, the Group and an external advisor specialised on the matter began a process to assess Criminal Risk Prevention Models and their adaptation to the latest legislative developments, as well as the verification of controls related to the main risks.

3. INFORMATION ON ENVIRONMENTAL MATTERS

3.1. Group policy

Coral Homes Group understands its environmental responsibility as a synonym of the commitment towards the environment; therefore, it observes the essential principles of respect, conservation and preservation of the environment.

In this regard, Coral Homes Group is committed to the correct implementation of the internal regulations that encompass its engagement with the environment both at Group and entity levels.

In this regard, in accordance with its **Code of Ethics**, Coral Homes Group observes the duty to act respectfully towards the environment at all times, also committing to *“keeping and preserving the environment, in compliance with legislation on the matter, adopting procedures to reduce the environmental impact of its activities”*. The rational use of resources, the respect for the environment and sustainability shall be safeguarded across the Group entities.

In this sense, Coral Homes Group has controls over any activity that may pose, either directly or indirectly, a risk for collective safety and public health, for which Servihabitat approved the **Quality and Environmental Management Policy**, setting forth the commitment to implement and improve a quality and environmental management system on an ongoing basis, both internally and as mutually agreed with customers within its managed portfolios, including Coral Homes.

Additionally, to promote continuous improvement in this area, Servihabitat, as the company having the most significant management activity within the Group and the largest headcount, implemented an Environmental Management System in compliance with **ISO 14001 Environmental Management Certification**⁵, adhering its central offices to the Community Eco-Management and Audit Scheme (EMAS), pursuant to EMAS Regulation (EU) 2017/1505.

The EMAS has an officer in charge of the Integrated Management System, who is responsible for Servihabitat’s environmental management, with the participation of the Executive Committee and the support of the People and Culture Area. In line with the commitment to ensure the proper implementation of the management system, an internal audit of the whole system is conducted every year, as well as a review by Management.

In order to communicate its commitment towards the environment to the different stakeholders, Servihabitat has made an **Environmental Statement of activities and services at its central offices**⁶, indicating its environmental policy and the most significant environmental matters, apart from reporting on environmental goals and the fulfilment of legal requirements.

To continue promoting the long-term commitment of the value chain, Servihabitat has also continued to develop the following initiatives:

- “Good Environmental Practices”: delivery of knowledge pills to its staff concerning good environmental practices in their daily work.
- Environmental aspects matrix containing all of the entity’s environmental aspects and their importance.
- Identification, monitoring and update of applicable legal requirements.
- Supplier approval under environmental criteria.

⁵ Currently ISO 14001 covers the Madrid and Cornellá de Llobregat office premises (see section 3.3.1).

⁶ The Environmental Statement was issued in 2021 and was subsequently certified by AENOR in October 2022.

Servihabitat also includes in the Environmental Statement of activities and services the mandatory environmental legal requirements that are applicable to the European, state, regional and local spheres. They are subsequently incorporated into a follow-up log indicating the access, identification and assessment of the fulfilment of legal requirements. After those assessments, no legal non-compliance was recorded.

3.2. Identified risks

To identify the main impacts and risks within the environmental sphere, different stages are taken into account in the life cycle of the products and services offered by Coral Homes Group.

As a result of this process, two material areas were identified: (i) the activity performed at the offices; and (ii) the activity performed with the real estate units.

Offices:

ASPECT	IMPACT
Power consumption	Resource depletion and atmospheric pollution
Use of printing paper	
CO2 emissions related to commuting and travel	

Properties:

ASPECT	IMPACT
Waste generation	Soil contamination, resource depletion and atmospheric pollution
Use of raw materials	
Use of resources	
Energy performance of buildings	
CO2 emissions related to commuting and travel and work machinery	

Coral Homes Group has a policy whereby it is committed to reducing any environmental impact identified. In particular, for the period 2021-2023 Servihabitat has set goals for an annual 10% reduction in paper consumption per employee and CO2 emissions in employees' commuting (three-year goal equivalent to a 30% reduction).

Paper use decreased by 21% year-on-year, while telematic document management, review and exchange was consolidated. Commuting emissions increased in 2022 due to more freedom of movement compared to 2021. For this purpose, a combined on-site work and teleworking system was implemented, enabling employees to work remotely one day a week.

As to risks, Coral Homes Group identifies the aspects related to emergency conditions, such as uncontrolled fires or spillages, for which preventive measures or performance protocols were implemented upon occurrence.

As an additional line for environmental risk control, compliance with applicable legal requirements is monitored at European, state, regional and local levels, which allowed preventing any breaches during the reporting period.

3.3. Environmental management and performance

3.3.1. Pollution

Coral Homes Group is aware of and committed to the environment; therefore, it is strongly determined to promote sustainable management, setting the goal to reduce the environmental

impact caused by the land and real property held in portfolios or managed for sale and by the offices where activities are performed.

Against this background, Coral Homes Group understands that it has a high environmental impact resulting from the activities of the real estate portfolio that it owns and which is managed by Servihabitat. In this sense, Servihabitat, in its capacity as servicer and as agreed with its customers, has procedures in place that aim to reduce the environmental impact throughout the life cycle of the real properties.

As expressed in Servihabitat's Environmental Statement previously mentioned, in performing activities during the life cycle of the real property (project, construction, use of real property, maintenance and/or demolition works), the Company should carry out activities related to development and promotion, technical remediation, real property marketing, community management, etc., whereby it assumes the task of developing awareness and environmental service control parameters, thus contributing an additional service value factor to customers, regardless of whether they are the owners of real estate portfolios, Coral Homes or end clients.

In this regard, the Group carries out procedures, under Servihabitat's and Serviland's management, at the different real property management, development and marketing stages mentioned above, so as to ensure that potential environmental impacts are properly addressed:

- Land acquisition: Apart from the environmental due diligence measures to acquire land, Servihabitat conducts an individual study of the quality of each plot of land in question, which contains information from different public and independent bodies' databases to analyse the land risk. If the land has a latent risk, a specific action plan is developed to mitigate it. As this procedure is completely discretionary, it allows organising the actions required to perform a more thorough analysis subject to customer requirements and the resulting environmental risks.
- Land management: At 31 December 2022, Serviland managed 3,902 plots owned by various customers and distributed throughout the Spanish territory. At 2021 year-end plots under management totalled 4,894.
- Work development and promotion: A previous geotechnical study is conducted in all new work sites to verify soil quality and composition and thus ensure the proper preventive management of environmental risks.
- Real property marketing: Servihabitat, in its capacity as servicer and on behalf of the owners of the asset portfolios it markets, including among others Coral Homes, adds an environmental summary to the commercial information provided to end customers in the real estate marketing process, highlighting the main advantages of each property in terms of energy saving, energy efficiency, etc.

In this regard, it should be noted that while Servihabitat carried out its activity in relation to the real estate assets owned by Coral Homes, it fulfilled the highest Group standards, ensuring the proper management and monitoring of pollution-related aspects at all times.

With respect to the environmental aspects relating to office activities, the Group's main work centres (Cornellá de Llobregat and Madrid) are located in leased offices, and the management and maintenance tasks performed on the office buildings are borne by the owner.

Finally, note that the Group's main work centres are ISO 14001 certified.

3.3.2. Circular economy: waste prevention and management

Coral Homes Group understands that shifting from a linear economy to a circular economy is essential to improving and taking care of the environment, as it results in a considerable reduction of waste by making an optimal use of available resources.

The activities related to land management and development and the development/promotion, refurbishment and maintenance of real estate assets are performed pursuant to Act 22/2011, of 28 July, on polluted waste and land, in addition to the remaining applicable legislation on environmental matters. Within this context, Servihabitat, as manager of the real property assets owned by the Group and other customers, guarantees that:

- All the documentation evidencing waste treatment and management and the certificates required are timely collected and monitored; and
- The contractor/subcontractor has been registered as a waste producer.

In the case of work development and execution, where waste volumes are significantly larger than in the rest of the aforementioned activities, a **Construction and Demolition Waste Management Plan** is prepared on an ad hoc basis and tailored to the needs of each real estate development.

The aforementioned plan identifies the most common waste generated by these activities, apart from setting a management hierarchy, with a special emphasis on their minimisation and reuse.

It also contains the operations to be carried out depending on whether waste is inert, non-hazardous, hazardous or the output of office activities.

This plan also includes minimisation actions to be considered at the work sites to prevent the generation of waste during the work phase or to reduce it at the production phase, namely:

- Appointing an environmental technician to plan waste storage areas and thus reduce transportation.
- Once the area is dismantled, the recovery tasks are performed by the company.
- For this purpose, the following operations are carried out: area cleaning, surface scarification, as required, and verification to determine whether the restoration has been effective.

Notwithstanding the lower environmental impact, actions were also taken to reduce the impact of the activity performed at Group offices. In this sense, both at Coral Homes Holdco and Servihabitat offices, the following initiatives have been developed and implemented in the last few years:

- Reduced use of plastic, replacing plastic cups and bottles with glass cups and bottles.
- Recycling of paper/cardboard, plastic, toner, batteries, organic waste and common waste.
- Printers are configured to oblige staff members to use a code to print documents after they are sent to printers, so as to prevent documentation from being printed more than once if they forget they have already done so.

In addition, the following practices have been carried out at Servihabitat's offices in the last few years:

- Removal of individual bins to be replaced with a single waste collection point at each plant, with the corresponding container.
- Widespread use of recycled paper.

3.3.3. Sustainable use of resources

In view of the state of alarm declared by the Spanish Government through Royal Decree 463/2020, of 14 March, and the approval of a series of urgent extraordinary measures to face the economic and social impact of Covid-19, by virtue of Royal Decree-Act 8/2020, of 17 March, Coral Homes Group established the teleworking method for all its staff from March through June 2020, subsequently implementing a shift system to control the capacity at its offices. As a result, the amount of paper, plastic and other supplies used at its offices was reduced considerably. In 2021, staff returned to on-site work on a gradual basis, while the Group adapted to the different measures ordered or, as applicable, recommended by the Government as a result of the successive waves during the year. In 2022, a combined on-site work and teleworking system was implemented, allowing all employees to work remotely one day a week, thus enabling a turnover method to guarantee an on-site work rate of up to 70%.

Below are the main resources that Coral Homes Group uses to perform its activities. In the case of water and energy consumed, the data reported refer to consumption at Servihabitat's central offices in Cornellá de Llobregat and Madrid, as they concentrate the bulk of employees and, therefore, of activities⁷.

CONSUMABLES

In view of the type of activity carried out by Servihabitat, paper is the main consumable. As a result of the efforts made in the last few years to reduce paper consumption, as well as the teleworking policies put in place, it was possible to reduce paper use compared to 2021, even considering that during the current year on-site work increased significantly against the prior period. In this sense, the paper consumption ratio per person fell by 10.3% in 2022 against 2021.

Consumables (Tn)		2022	2021
OFFICE	Non-recycled paper	0.16	0.17
	Recycled paper	1.92	2.46
	Paper consumption per employee	0.0026	0.0029
	Toner	0.06	0.11

ENERGY

In 2021, Servihabitat transferred all its staff to the new offices at Puerta Cornellá. With regard to the Group's environmental commitments, these offices are fitted with photovoltaic panels that occupy a large portion of the rooftop, with a 20kW power output capacity. In addition, external light is used due to the layout of those offices, while the areas with less presence of people, such as toilets and stairs, have occupancy sensors.

		2022	2021
OFFICE	Energy consumption (MWh)	1,286	1,007

		2022	2021
OFFICE	Energy consumption (MWh/staff)	2.9	2

⁷ Energy and water consumption at the work site for maintenance and completion tasks are borne by the contractor and it is not taken into account. In the completion processes, the consumption of materials is the contractor's responsibility. In addition, the use of energy, water and paper by Coral Homes Holdco was not considered upon preparing this report because it was not significant in calculating the Group's total due to the fact that in 2022 such company only had 32 (thirty-two) employees, as compared to the 737 (seven hundred and thirty-seven) employees that Servihabitat and Serviland had at the reporting period. Neither were Coral Homes data included because it has no staff.

Electricity consumption increased in 2022 as mandatory teleworking was reduced after minimum social distancing measures between workstations, which reduced office capacity, were eliminated on 22 April.

WATER

Water is consumed by Servihabitat at its offices. In 2022 consumption totalled 2,355 m³ as compared to 2,305 m³ in 2021. This calculation was obtained from the company's utility bills. The increase in total consumption against 2021 was due mainly to the full return of staff to the offices during 2022.

The measures implemented at Servihabitat's work centres in Madrid and Cornellá de Llobregat to reduce water consumption include washbasins with timed mixer taps preventing the loss of unnecessary water by allowing it to flow only for a specific period of time, and limiting the overuse of hot water.

3.3.4. Climate change

To study the emissions associated with Coral Homes Group's activities, Scope 1 emissions were calculated, which arise directly from the activities performed by its member entities, as well as Scope 2 emissions, arising from electric power use, and Scope 3 emissions⁸, related to indirect-source emissions.

Greenhouse gas emissions (t CO₂ eq.)	2022	2021
Scope 1	0	0
Scope 2	344	260
Scope 3	404	312

The new offices in Valencia, Tenerife, Alicante and Seville have more efficient air-conditioning and lighting systems, thus improving the climate impact of the Group's activity.

⁸ Scope 3 emissions include those referring to Group staff commuting and travel by train, airplane and car.

4. INFORMATION ON SOCIAL AND STAFF-RELATED MATTERS

4.1. Identified risks

The main risks identified within Coral Homes Group in relation to its staff are centred on safety and health protection.

In view of the activity performed by Coral Homes Group, the main staff risks include:

- Losses arising from actions that are inconsistent with legislation or agreements in terms of employment, health and safety at the workplace, payment of claims or discrimination events.
- Discontinuity of processes due to fires or other adverse natural phenomena, strikes, pandemics or other unexpected events.
- Failure to identify all labour risks.
- Risk of hiring a candidate with an inappropriate profile.
- Payroll processing errors.

In order to manage and implement the measures to control these risks, Servihabitat has set an **Occupational Risk Prevention Plan** specifying the methods to organise the different general activities in this regard. These organisation methods are divided into: (i) an Internal Prevention Service (“**IPS**”), and (ii) an External Prevention Service (“**EPS**”). An activity may be subject to one or both prevention service methodologies. The IPS has three key officers: the Prevention Management Systems Head, the Health and Safety Committee, and the Prevention Officer, whose roles and responsibilities are defined in the abovementioned document. EPSs are made up of different independent experts rendering services to Servihabitat; for instance, to mitigate the risk or errors in payroll processing, an external manager specialised in that activity is involved.

4.2. Health and safety

According to the Occupational Risk Prevention Act and to carry out the preventive actions defined therein, Servihabitat, as the company having 95% of Group staff, runs a **Prevention Management System** that is embedded into the company’s general organisation.

As part of this management system, the company has a **Prevention Policy** that entails the following commitments:

- Observing occupational risk prevention legislation.
- Promoting the prevention culture organisation-wide and across its processes.
- Training staff and raising their awareness, involving them in prevention policies.
- Considering prevention aspects from the beginning –from the design stage itself– when contracting works or services and acquiring equipment or products.
- Assessing risks and taking the measures required to eliminate them and, if not possible, keeping them to a minimum, always treating the source of the risk and protecting staff.

- Management shall keep continuous planning and control mechanisms in relation to the preventive measures in place to guarantee the maximum safety level.

For the correct integration of the Management System, an **Occupational Risk Prevention Plan** has been prepared, which is published in Servihabitat's intranet. This document is inspired by the concept of "integrated safety", so that the different organisation's levels assume the relevant occupational risk prevention duties. This plan also includes the preventive activities performed, the functions and responsibilities of the different related groups, preventive procedures and practices, and procedure manuals and operating instructions.

In addition, the intranet contains a specific section for mandatory application and reading by staff, including:

- Occupational Risk Prevention Policy
- Building Evacuation Plan
- Annual Preventive Planning
- Basic information on occupational risks

Coral Homes Group has External Prevention Services in charge of drafting Occupational Risk Assessments (ORAs). The purpose of these documents is to provide information on Group entities' needs and planning labour protection and prevention matters, also identifying the following risks:

- Electrical contacts
- Fire
- People falling from height
- Accidents due to uncodified reasons

Occupational accidents

The following table shows the number of accidents reported in 2022 and 2021, as well as the frequency and severity rates:

2022

	Men	Women
Number of occupational accidents with sick leave	3	4
Number of days lost due to occupational accidents with sick leave	801	29
Number of actual hours worked by employees	629,748	670,320
Frequency rate ⁹	4.76	5.97
Severity rate ¹⁰	1.27	0.04
Occupational diseases ¹¹	0	0
Number of deaths	0	0

⁹ Calculated as (number of occupational accidents with sick leave x 1,000,000) / number of actual hours worked by employees.

¹⁰ Calculated as (number of days lost x 1,000) / number of actual hours worked by employees.

¹¹ Due to the type of labour activity carried out in Coral Homes Group, there are no occupational diseases.

	Men	Women
Number of occupational accidents with sick leave	3	2
Number of days lost due to occupational accidents with sick leave	128	123
Number of actual hours worked by employees	754,992	762,048
Frequency rate	3.97	2.62
Severity rate	0.17	0.16
Occupational diseases	0	0
Number of deaths	0	0

4.3. Group policy

The main commitment of Coral Homes Group consists in keeping the highest ethical standards and professional services upon rendering services.

In this sense, Coral Homes Group knows that, in order to achieve business success and sustainability, people are key and it is essential to attract and keep talent within the company.

For that purpose, it conducts due diligence procedures consisting of identification, verification and acceptance processes prior to engaging in any relationship with its staff, (potential or current) customers, suppliers and third parties, in general. Furthermore, it conducts due diligence procedures on the continuous follow-up of labour and business relationships.

In this regard, in 2022, as part of the update of the compliance policies implemented by Coral Homes Group, the latest version of the **General Relationship Acceptance Policy**, reviewed in December 2022, continued to be effective. This policy is aimed at:

- Identifying all the people with whom labour or business relationships are established prior to engaging in such relationships.
- Preventing labour or business relationships with people or entities excluded from the criteria set out in the aforementioned policy.

Within this context and in line with the commitment to have a framework of internal regulations guaranteeing the highest regulatory compliance and corporate social responsibility standards, during the current year Coral Homes Group reviewed its **Code of Ethics**, applicable to all the staff, executives and directors of its member entities, as well as to the third parties to which they may be related. This Code was amended to include the relevant references to the new Corporate Whistleblowing Channel of Coral Homes Group.

By virtue of such Code of Ethics, the Group has the intention to set a framework to protect labour conditions and the basic rights of staff across the Group. The aforementioned document is the cornerstone and framework for the development of the remaining corporate policies and procedures, to which reference is made throughout this report.

In addition, Servihabitat, as a Group member company having the highest number of staff members (95% of Group staff), has different policies on this matter, namely:

- The **Talent Acquisition Policy** sets forth the guidelines to fill vacancies at the company, either through internal transfers using the “Wanted” programme or through external recruitment or internalisation of outside services.
- The **Servihabitat Guide** collects all the information that may be important for staff once they have joined the company. It includes time schedules, vacation, paid leaves of

absence, remuneration structure, training, the “Merit” programme on goals, achievements and career development at the organisation.

- The **Training Plan** includes the cross-cutting and specific training courses that staff may attend. Such document is reviewed, updated and approved on an annual basis.
- The **Equality Policies**, the **Equal Treatment and Opportunities Plan**, the **Harassment Prevention and Response Protocol** and the **Manual for the Use of Inclusive Language**, aimed at setting a framework to guarantee equal opportunities at the workplace.
- The **Occupational Risk Prevention Policies**, stating the commitments detailed in section 4.2 on “Health and safety”.

4.4. Corporate management and performance

4.4.1. Employment

This section contains information of Group staff¹², apart from the types of contracts and parameters that provide information on equality. At 31 December 2022, Coral Homes Group is made up of 769 (seven hundred and sixty-nine) people. Out of them, pursuant to the criteria established by the Institute of Certified Public Accountants (ICJCE, Spanish acronym), 4 (four) of Coral Homes Holdco’s employees are deemed to be part of Senior Management, as they are “key personnel of the parent company”.

At 31 December 2022 and 2021, the Group’s employees are broken down as follows by professional group, age and sex:

2022

		Senior Management	Directors	Middle Management	Technicians	TOTAL
<30	Men	0	0	4	27	31
	Women	0	0	0	31	31
30-45	Men	0	19	34	149	202
	Women	1	18	33	188	240
46-55	Men	2	23	26	72	123
	Women	1	11	11	84	107
>55	Men	0	3	5	12	20
	Women	0	4	1	10	15
Total		4	78	114	573	769

[Senior Management is made up of the key personnel of the parent company, Coral Homes Holdco.]

[The Directors category is made up of the Chief Executive Officer and the members of the Executive Committee, senior directors, area directors and the territorial directors of Servihabitat and Serviland.]

[The Technicians category is made up of the technicians and managers of Servihabitat, Serviland and Coral Homes Holdco.]

¹² In this regard, it is worth noting again that in the reference period of this report (2022), Coral Homes Holdco had 32 (thirty-two) employees, Coral Homes had no employees and Serviland had 38 (thirty-eight).

2021

		Senior Management	Directors	Middle Management	Technicians	TOTAL
<30	Men	0	0	2	40	42
	Women	0	0	2	33	35
30-45	Men	1	22	44	207	273
	Women	2	14	33	239	289
46-55	Men	1	27	31	73	131
	Women	0	11	16	83	110
>55	Men	0	1	3	11	17
	Women	0	4	0	9	15
Total		4	79	131	695	909

Employees by type of contract

2022

	Women	Men	Total
Headcount with a permanent employment contract	390	375	765
Headcount with a temporary employment contract	3	1	4
Total employees	393	376	769

2021

	Women	Men	Total
Headcount with a permanent employment contract	440	458	898
Headcount with a temporary employment contract	6	5	11
Total employees	446	463	909

In order to provide its staff with labour stability and security, the Group relies on indefinite contracts. As a result, most contracts are indefinite agreements, representing 99.4% of its employees' contracts.

2022

	Senior Management	Directors	Middle Management	Technicians	Total
Headcount with a permanent employment contract	4	78	114	569	765
Headcount with a temporary employment contract	0	0	0	4	4
Total employees	4	78	114	573	769

2021

	Senior Management	Directors	Middle Management	Technicians	Total
Headcount with a permanent employment contract	4	79	131	684	898
Headcount with a temporary employment contract	0	0	0	11	11
Total employees	4	79	131	695	909

If we observe the types of contracts by age range, we may conclude that temporary contracts decrease as the age range increases, the range from 30 (thirty) to 45 (forty-five) years of age being the range with more temporary contracts, while the range <30 has a higher percentage of temporary contracts compared to the total number of employees within that range.

2022

	<30	30-45	46-55	>55	Total
Headcount with a permanent employment contract	60	441	229	35	765
Headcount with a temporary employment contract	2	1	1	0	4
Total employees	62	442	230	35	769

2021

	<30	30-45	46-55	>55	Total
Headcount with a permanent employment contract	74	554	242	28	898
Headcount with a temporary employment contract	3	7	1	0	11
Total employees	77	561	243	28	909

Employees by type of workday

2022

	Women	Men	Total	Total
Number of full-time employees	392	376	768	99.87%
Number of part-time employees	1	0	1	0.13%
Total employees	393	376	769	100%

2021

	Women	Men	Total	Total
Number of full-time employees	443	458	898	98.79%
Number of part-time employees	6	5	11	1.21%
Total employees	449	463	909	100%

Only 1 (one) woman worked on a part-time basis during 2022 out of the total headcount, accounting for 0.13% of the total.

2022

	<30	30-45	46-55	>55	Total
Number of full-time employees	62	441	230	35	768
Number of part-time employees	0	1	0	0	1
Total employees	62	442	230	35	769

	Senior Management	Directors	Middle Management	Technicians	Total
Number of full-time employees	4	78	114	572	768
Number of part-time employees	0	0	0	1	1
Total employees	4	78	114	573	769

2021

	<30	30-45	46-55	>55	Total
Number of full-time employees	72	526	237	28	898
Number of part-time employees	3	7	1	0	11
Total employees	75	533	238	28	909

	Senior Management	Directors	Middle Management	Technicians	Total
Number of full-time employees	4	79	131	684	898
Number of part-time employees	0	0	0	11	11
Total employees	4	79	131	695	909

Number of redundancies throughout the reporting year:

The three tables below show that the Group's turnover rate is 0.14%.

	Women	Men	Total
Number of redundancies in 2022	55	50	105
Number of redundancies in 2021	23	29	52

	<30	30-46	46-55	>55	Total
Number of redundancies in 2022	1	54	42	8	105
Number of redundancies in 2021	4	24	15	9	52

	Senior Management	Directors	Middle Management	Technicians	Total
Number of redundancies in 2022	0	12	18	75	105
Number of redundancies in 2021	1	5	15	31	52

The termination of labour relationships in 2022 occurred for different reasons, mainly including objective reasons due to workload, activity and managed stock variations, or team reorganisation.

Average remuneration

Coral Homes Group understands that remuneration is a tool to value and retain talent at the organisation. For this purpose, it has set measurable and objective criteria to prevent any type of bias or discrimination. Following this line, remuneration at the Group is based on three parameters:

- Individual performance
- Market
- Internal equity

Total remuneration comprises: (i) fixed remuneration, and (ii) variable remuneration. The latter is set pursuant to the performance and goals attained (individually, considering an area or department, the company or a position).

In the particular case of Servihabitat, staff may also be compensated for the meal expenses incurred during working days. From the health point of view, all workers with indefinite employment contracts have an Adeslas full insurance policy. If requested, spouses and children may enjoy special rates if acquiring such coverage.

In 2022 and 2021 the Group's average remuneration was as follows, broken down by sex, age and professional category:

	Women	Men
2022 average remuneration	53,310	70,239
2021 average remuneration	50,182	65,146

	Directors	Middle Management	Technicians
2022 average remuneration	145,822	73,846	46,489
2021 average remuneration	145,522	71,880	44,544

	<30	30-45	46-55	>55
2022 average remuneration	38,456	54,589	77,619	85,597
2021 average remuneration	36,487	51,784	75,523	77,008

Salary gap

The salary gap is the difference between the salary earned by men and women in the same work category.

	Directors	Middle Management	Technicians
2022 salary gap ¹³	25%	0%	16%
2021 salary gap	22%	3%	15%

Remuneration of company's equal or average positions

	Initial salary	Local minimum salary	Ratio (initial/local)
Spain	15,224	14,000	1.09

¹³ Calculated as (Men average remuneration – Women average remuneration) / (Men average remuneration) x 100.

Average remuneration of directors and executives (Senior Management)

	Directors	Senior Management
2022 average remuneration	0	232,470

[Due to confidentiality reasons, Senior Management's mean remuneration is not broken down by sex.]

As to Senior Management's remuneration, on average, 70% is fixed and 30% is variable.

Employees with disabilities

At present the Group has 5 (five) employees with disabilities; therefore, it does not meet the requirement of having 2% of staff with a disability certificate. However, current legislation is observed by hiring special employment centres and through donations made by the Group to promote the social and labour inclusion of people with disabilities.

The companies that receive the donations and their activities are as follows:

Association	Description of the association (its activity)	Reason for the cooperation
Adecco Foundation	Its main purpose is to work with people and their families in an integral manner to improve their autonomy, social inclusion and access to the labour market.	Adecco Foundation Family Programme: counselling and intervention programme for people with disabilities
Ilersis Foundation	Special employment centre aimed at integrating people with disabilities	Christmas gifts
Randstad Foundation	Its main purpose is to work with people and their families in an integral manner to improve their autonomy, social inclusion and access to the labour market.	It helps with the management of the Social Integration of Disabled People Act (LISMI, Spanish acronym), to obtain and renew the certificate of exceptionality.

4.4.2. Work organisation

Work time organisation

Coral Homes Group's workdays total 1,764 (one thousand seven hundred and sixty-four) hours a year. Apart from the Public and Private Office Collective Bargaining Agreement, the Group provides a flexible clock-in and clock-out system that also includes a flexible lunch break.

Number of hours of absenteeism

The absenteeism rate in 2022 was low (6.3%), with a total of 69,687 (sixty-nine thousand, six hundred and eighty-seven) hours of absenteeism including men and women.

	Women	Men	Total
Total number of hours of absenteeism	36,632	33,055	69,687
Work absenteeism rate ¹⁴	2.71%	3.61%	6.32%

¹⁴ Calculated as (total number of days lost due to absence + total number of days lost due to leave) / (number of days worked) x 100.

Measures to facilitate family and work-life balance and promote its responsible exercise by both parents

Coral Homes Group promotes the satisfaction of its staff by implementing measures that facilitate family and work-life balance.

In this regard, apart from the maternity and paternity leaves established by current legislation, Servihabitat has the following additional measures:

- workday reduction, with a proportional salary reduction, between at least 1/8 and 1/2 of the workday;
- breastfeeding from the birth of children until they reach 9 (nine) months: the mother or father will have a daily one-hour leave during their workdays;
- half-hour reduction of the workday (before or after); or
- accumulation of 15 (fifteen) working days to the breastfeeding period, which may be enjoyed immediately after the maternity or paternity leave.

In 2022, a total of 68 (sixty-eight) people enjoyed their parental leaves, out of which 46% were women. All of the people that made use of this leave returned to work after its conclusion, which implies a 100% return rate.

	Men	Women
Total number of employees entitled to parental leave	37	31
Total number of employees enjoying the parental leave	37	31
Total number of employees returning to work during the reporting period after conclusion of the parental leave	37	31
Total number of employees returning to work after conclusion of the parental leave and continuing to be employees 12 months after returning to work	37	31
Return-to-work and retention rates of the employees that used the parental leave	100%	100%

Note that, in order to promote the work-life balance of its staff, Servihabitat has implemented “Servithday”, offering them the possibility to enjoy a workday off to celebrate their birthdays.

4.4.3. Social relationships

The total number of Group staff members covered by the **Public and Private Office Collective Bargaining Agreement** is 769 (seven hundred and sixty-nine), representing 100% of the headcount.

Servihabitat has a **Works Council at its work centre in Cornellá de Llobregat**. When material operating changes that may affect staff and their appointed representatives significantly are to be implemented, Servihabitat sends communications to the Works Council four weeks in advance. Such communications specify the prior notice period and provisions regarding potential inquiries and negotiations in relation to any collective bargaining agreement.

At present Servihabitat’s trade union representation is as follows:

	Men	Women	Total	Total
Yes	7	6	13	2%
No	329	357	686	98%

Servihabitat has a **Health and Safety Committee** made up of trade union representatives of Comisiones Obreras (CCOO) y Unión General de Trabajadores (UGT). This Committee is in charge, among other obligations, of enforcing the provisions on occupational risk prevention. It meets on a quarterly basis and whenever a worker requests so. In 2022 it covered 100% of staff.

4.4.4. Training

Coral Homes Group emphasises the importance of training all its staff in order to develop knowledge, skills and capacities.

In line with this commitment, the Group aims at developing a common training framework on compliance for all its staff, which may be adapted to the specific needs of each subsidiary. Such **Compliance Training Plan** is prepared on an annual basis by the Chief Compliance Officers of Group entities, with the approval of the ICB, to train on money laundering and terrorism financing prevention, of the Corporate Compliance Committee, to train on data protection and corporate compliance, and of the Board of Directors of Coral Homes Holdco, which signs off all training courses.

In 2022 the members of the Boards of Directors of Coral Homes Group entities and ICB members received specific training on money laundering and terrorism financing prevention from well-known independent experts. Training was also provided on this matter to all Group staff, which was reinforced in the case of groups with more exposure to the risk of money laundering and terrorism financing.

Similarly, training was provided to all Group staff on other matters, such as personal data protection, criminal compliance and the prevention and management of conflicts of interest.

Finally, Servihabitat has a **Training Policy** that is implemented through the **Training Plan**. Servihabitat's Training Plan is developed by the People and Culture Area based on the specific needs of each organisation management, as approved by the Executive Committee, as well as the Works Council of Cornellá de Llobregat, in relation to the staff at this centre. The Training Plan comprises three pillars:



Skills

Training is provided on languages (English) and communication and negotiation skills, among others.



Tools

Focus on the use of cross-cutting software (Excel, PowerPoint) or area-specific software (SAP, VBA, SQL, Python, Tableau, etc.).



Knowledge

Workers are trained on seven topics:

- Real estate business
- Compliance
- Legal, audit and internal control
- Financial assets
- Finance
- IT
- Operations

If a person within the Group requests specific training on his/her position that is not included in the Training Plan, he/she may apply for economic aid to that end.

Furthermore, knowledge pills are distributed among staff members on important matters that they should be aware of.

Below is a breakdown of the total number of hours of training received during the year:

	Senior Management	Directors	Middle Management	Technicians	Total
Total number of hours of training received in 2022	0	544	1,874	6,438	8,846
Total number of hours of training received in 2021	6	2,619	3,311	12,723	18,659

Equality

Coral Homes Group works to guarantee diversity, equal opportunities and inclusion for all its staff by setting and developing concrete actions for equality promotion.

Such commitment has become a reality over the last few years through the review and update of the following documents:

- **Code of Ethics** of Coral Homes Group, which contains the commitment to promote equal opportunities and the prohibition to carry out discriminatory actions, abuses, harassment or mistreatment.
- Servihabitat's **Equality Policy**, aimed at communicating the company's commitment to establish and develop actions promoting equal treatment between men and women, with no direct or indirect discrimination for sex reasons.
- Servihabitat's **Equal Treatment and Opportunities Plan (2019-2022)**: It includes (percentage) data on payroll distribution, as well as training and awareness plans and promotion policies. It also provides for a consistent staff recruitment and selection study guaranteeing equal opportunities, as well as a study of outstanding aspects and areas of improvement in this regard.
- Servihabitat's **Manual for the Use of Inclusive (Non-Sexist) Language**: It sets forth guidelines to adapt language to a more specific and concrete one, and all possible efforts are made for documentation published in the company's name to observe such guidelines.
- Servihabitat's **Harassment Prevention and Response Protocol**: It defines the concepts, the type of sexual harassment and the procedure to be followed; in this regard, it establishes different options and advises that the investigation will be carried out by a person not belonging to the company to secure an unbiased and objective process. It also refers to the creation of a Mediation Committee to assess and process complaints and defines the parties to such committee. The protocol also includes a data protection clause and is now being reviewed to be adapted to the provisions under Organic Act 10/2022, of 6 September, on the full guarantee of sexual freedom.

5. INFORMATION ON THE RESPECT FOR HUMAN RIGHTS

5.1. Group policy and identified risks

Coral Homes Group is strongly committed to defending human rights, in compliance with the International Labour Organisation (ILO) principles of non-discrimination, free association and the elimination of forced labour. In this sense, the Group keeps its Code of Ethics updated through an annual review. This Code is applicable to all its member entities and provides a framework of guidelines for ensuring the observance of human rights.

Based on the Code of Ethics, both Coral Homes Group and particularly Servihabitat, due to its importance as the Group's servicer and provider of services to third parties, have developed different policies and reference documents guiding people's behaviour and the organisation's activities to protect, remediate and respect human rights.

To prepare these documents, Servihabitat followed international standards and principles, such as the Universal Declaration of Human Rights, the UN Guiding Principles or ILO Fundamental Conventions.

Below are some of these documents:

- **Equality Plan**
- **Harassment Prevention and Response Protocol**
- **Training Plan**

Coral Homes Group has not detected any material risk of potential violation of human rights in the direct or indirect activities performed by its member entities. This is mainly due to the fact that all of the Group's activities are performed within the national territory; therefore, both the impact and the potential occurrence of a violation of human rights in any action or activity are significantly low.

In 2022 and 2021 no complaints on human rights violations were reported.

6. INFORMATION ON THE FIGHT AGAINST CORRUPTION, FRAUD AND BRIBERY

6.1. Group policy

Coral Homes Group has zero tolerance towards fraud, bribery and corruption as part of its activities and business operations, either by its professionals or by the third parties it collaborates with.

In this regard, in the last few years, the Group has reinforced its compliance structure, both at Group and member entity levels, in view of the commitments assumed in previous years. In 2022, Coral Homes Group assigned sufficient personal and economic resources to its compliance systems and, particularly, to the Criminal Compliance Management Systems and the Privacy Management System.

During the current year 2022, the Group implemented and reinforced prior-year improvements and began, along with an external advisor specialised on the matter, a process to assess Criminal Risk Prevention Models and their adaptation to the latest legislative developments, as well as the verification of controls related to the main risks.

Coral Homes Group has set up a model for prevention of and fight against corruption, fraud and bribery. As established in its Code of Ethics, the Group has the following policies and procedures applicable to all its member entities, as well as to all its staff and people having representation and administration powers therein. All of them should be aware of and comply with them, as well as with domestic and international regulations against bribery, fraud and corruption¹⁵:

- **Corporate Compliance Policy:** It sets forth Coral Homes Group's principles and commitments on compliance matters, which are the backbone of the Criminal Compliance Management System. This policy contains the Group's control components both from an organic and a more functional and operating perspective. The ethical values and principles governing the performance of Coral Homes Group include integrity and transparency, excellence and professionalism, respect and confidentiality. The Group is committed to complying with legislation at all times, as well as with internal standards, and to disseminating it at all levels and providing all the resources required for compliance purposes.
- **Policies for the Prevention of Money Laundering and Terrorism Financing:** They are mainly aimed at setting strict compliance criteria and procedures for Coral Homes Group, so as to act responsibly in ensuring high capacity to face the threat posed by money laundering from unlawful activities and terrorism financing. They are also aimed at describing and setting the Group's effective internal control mechanisms to prevent money laundering and the financing of terrorism, so as to reduce this risk as much as possible. Finally, they are intended to advise all members of Coral Homes Group, and especially those in contact with the business, about the scope of all the obligations imposed by law and to set the methods for strict compliance therewith, as well as to raise awareness about the importance of prevention and detection of suspicious transactions and how to proceed upon their occurrence.

Furthermore, as Coral Homes, Serviland and Servihabitat are bound to applicable regulations on money laundering and terrorism financing, Coral Homes Group has a Manual for the Prevention of Money Laundering and Terrorism Financing, with a representative and authorised people appointed before the Executive Money

¹⁵ Coral Homes Group's staff and directors sign a statement of compliance with the Code of Ethics and the Group's compliance policies on an annual basis.

Laundering Prevention Service, a Technical Unit and an Internal Control Body, all of them at Group level¹⁶.

- **Anti-Bribery and Fraud Prevention Policy:** As previously mentioned, it contains the zero-tolerance philosophy of Coral Homes Group in relation to fraud, bribery and corruption and is aimed at creating an environment minimising the risk of commission of these crimes.

This policy sets out the measures required to minimise the chances of committing any type of fraud and to ensure the early detection of fraudulent acts. Thus, the policy states expressly as follows: *“All employees at Coral Homes Group are required to act in an ethical, honest, sincere and transparent manner, implementing actions and making decisions upon any act of fraud, corruption or bribery by employees and third parties acting on behalf of the Group or its entities”*.

Furthermore, the policy contains specific guidelines concerning gifts and hospitality. Thus it forbids Group staff to deliver or accept gifts or any hospitality to or from public officers or servants. In addition, all gifts or hospitality delivered or accepted shall be communicated to the Chief Compliance Officer¹⁷ of the relevant entity, who shall approve the delivery or acceptance of gifts for a value exceeding 200 euros per year/from the same giver and any hospitality for a value exceeding 500 euros per year/from the same giver. They should not be prohibited by current legislation or generally accepted business practices, and they should be the result of a voluntary act, without generating any expected reciprocity in the provider.

It also contains a series of specific procedures designed to comply with its action plans through specific forms, approvals or reports to the different enforcement bodies.

- **General Relationship Acceptance Policy:** It is mainly aimed at:
 - Identifying all the people with whom labour or business relationships are established prior to engaging in such relationships.
 - Preventing labour or business relationships with people or entities excluded from the criteria set out in the aforementioned policy.
- **International Sanctions Policy:** It defines the principles to be followed in managing compliance with international sanction systems, along with functional and governance aspects, the main associated processes and the instruments enabling their proper development and implementation. It is also aimed at raising awareness among all Coral Homes Group’s professionals, promoting a risk monitoring and management model, providing guidance on minimum standards and compliance expectations.
- **Policy for the Management of Conflicts of Interest:** It sets forth the mechanisms to identify, prevent, manage, record and properly monitor the conflicts of interest that

¹⁶ In its meeting of 16 November 2021, the Board of Directors of Serviland resolved as follows: (i) adhering to the Manual for the Prevention of Money Laundering and Terrorism Financing of Coral Homes Group; and (ii) appointing the Group’s representative before the Executive Service of the Commission for the Prevention of Money Laundering and Monetary Offences (SEPBLAC), and its authorised parties.

¹⁷ The Chief Compliance Officer is the operating head in charge of coordinating and overseeing compliance within the Companies under his/her responsibility. Each Chief Compliance Officer performs basically the functions referred to in section 31 bis 2.2 of the Criminal Code.

may arise in the performance of business activities by Coral Homes Group's professionals and member entities.

- **Privacy Management System:** It contains all material aspects evidencing the existence of a model to organise and manage appropriate oversight and monitoring measures to prevent and, as applicable, detect the occurrence of unlawful acts in relation to personal data protection and privacy inside Coral Homes Group entities. The key aspects of Coral Homes Group's general control environment are the control model and environment and the training and awareness system. The main elements of the Privacy Management System are included in the Governance System, which comprises the Board of Directors of Coral Homes Holdco, the Corporate Compliance and Privacy Committee and security committees. Furthermore, Coral Homes Group has a Data Protection Officer ("DPO"), whose legal status was approved by the Board of Directors of Coral Homes Holdco in 2022.

All these policies are included in the **Criminal Compliance Management Systems** of the Group's member entities, designed based on the best existing practices, pursuant to UNE 19601 and ISO 37001 standards, under which Servihabitat is certified. In turn, in 2022 Serviland was in the process of obtaining this certification.

Coral Homes Group also has a **Procedure for Monitoring and Reporting of the Criminal Compliance Management Systems**, aimed at guiding the Corporate Compliance Committee and the Chief Compliance Officers of Group entities in overseeing, monitoring and controlling the Criminal Compliance Management Systems.

All these policies are reviewed and updated on a continuous basis by the Corporate Compliance Committee, and the latest update was approved by the Board of Directors of Coral Homes Holdco in 2022, in order to incorporate any relevant references to the new Corporate Whistleblowing Channel of Coral Homes Group.

It is worth noting that, pursuant to Coral Homes Group's internal standards, all employees, executives, directors and members (the "**Staff**"), as well as the suppliers and external associates acting on account and/or on behalf of Coral Homes Group member companies (the "**Third Parties**"), are required to act at all times in accordance with current legislation and the Group's internal standards, which include the Code of Ethics and the remaining policies and procedures approved for its implementation.

For these prevention tasks, it is extremely important to rely on the cooperation of Staff and Third Parties, as well as on the customers of real property and financial asset owners, who manage Servihabitat and Serviland entities (the "**Customers**"), and on end clients, so as to detect any potential behaviour constituting an actual or potential non-compliance with internal and external regulations and implying, in any case, a crime or an administrative or labour breach.

Thus, in order to ensure the efficacy of the Criminal Risk Prevention and Compliance Models, Coral Homes Group makes available to its Staff, Third Parties, Customers and end clients a new and unique Corporate Whistleblowing Channel for all Coral Homes Group entities. This channel was created based on a third-party technological application to provide the Group with the fullest operating and confidentiality guarantees, ultimately allowing all stakeholders to report potential risks and non-compliances with current legislation and Coral Homes Group's internal standards.

The Staff, Third Parties, Customers and end clients using the Corporate Whistleblowing Channel in good faith, either anonymously or by disclosing their identity, shall have the due guarantee of protection; specifically, they shall be entitled to protection as established in Directive (EU) 2019/1937 of the European Parliament and of the Council of 23 October 2019 on the protection of persons who report breaches of Union law, as well as in the remaining applicable current legislation.

The implementation of the new joint Corporate Whistleblowing Channel for all Coral Homes Group entities was approved by the Board of Directors of Coral Homes Holdco in 2021. It was developed

with the cooperation of an external advisor specialised on the matter using the tool of a world-renowned provider, with full guarantee of compliance not only with the bill on the protection of people reporting regulatory infringements and the fight against corruption, but also with current regulations on data protection and the prevention of money laundering and terrorism financing.

Throughout 2022, Coral Homes Group **implemented and put into operation a Corporate Whistleblowing Channel for all Coral Homes Group entities:**

- The new channel allows Coral Homes Group to: (i) comply with applicable regulations and, in particular, with the bill on the protection of people reporting regulatory infringements and the fight against corruption; and (ii) obtain a more comprehensive vision of complaints and inquiries submitted to all Group entities.
- Complaints are resolved through a **strict, transparent and objective procedure, safeguarding the complainants' confidentiality at all times**. They are also protected by the duty of secrecy by the people who manage them. Neither Coral Homes Group entities nor any of its members shall engage in any **retaliation, discriminatory or disciplinary action against complainants** who file complaints in good faith based on reasonable evidence.
- The Corporate Compliance Committee approves the **Corporate Whistleblowing Channel Regulations** that set out the following, among others: (i) the objective and subjective scope of the channel; (ii) the behaviour that may and may not be reported; (iii) formal and material requirements to admit complaints; (iv) rights and duties of complainants and reported parties; (v) explanation of complaint management stages; and (vi) a catalogue of measures to prevent retaliation.
- The Board of Directors of Coral Homes Holdco ratified those Regulations in the meeting held on 1 December 2022 and further agreed to **delegate to the Chief Compliance Officers of Coral Homes Group the management of the Corporate Whistleblowing Channel**, notwithstanding the decisions to be adopted by the Corporate Compliance Committee.
- Furthermore, **training courses were delivered together with knowledge pills on the use of the Corporate Whistleblowing Channel**, so as to reinforce awareness among Group employees, executives and suppliers. In addition, a **publication plan was designed to promote the use of and inform about the Group's Corporate Whistleblowing Channel** for all employees, senior management and customers and suppliers, thus improving its dissemination among the latter.

6.2. Identified risks

The **Criminal Compliance Management Systems of Coral Homes Group** (the “**Systems**”) for preventing the commission of crimes rely on four pillars: (i) prevention; (ii) detection; (iii) reaction; and (iv) follow-up and continuous improvement.

The elements that form those Systems include:

- (i) Criminal risk matrices and maps: Group entities have a criminal risk inventory that is inherent to their activities, as well as a valuation and prioritisation system for those risks. The resulting maps are mechanisms managed by the Chief Compliance Officers and a tool to measure the evolution of risks and existing controls over time. These maps are reviewed and, as applicable, updated on an annual basis and reported to the Corporate Compliance Committee.

Coral Homes Holdco and Coral Homes Criminal Risk Matrix

	RIESGO PENAL	RIESGO INHERENTE	RIESGO RESIDUAL
R.1 R.2 R.3	Corrupción pública		
R.4	Financiación ilegal de partidos políticos		
R.5	Corrupción en los negocios		
R.6	Estafa		
R.7	Publicidad engañosa		
R.8	Contra la intimidad personal y familiar		
R.9	Contra el secreto de empresa		
R.10	Fraude contra la Hacienda Pública		
R.11	Fraude a la Seguridad Social		
R.12	Incumplimiento y falsedad de las obligaciones contables		
R.13 R.14	Frustración de la ejecución Insolvencias punibles		
R.15 R.16	Fraude de subvenciones Fraude a los presupuestos Generales de la Unión Europea		
R.17	Manipulación de precios		
R.18 R.19	Blanqueo de capitales Financiación del terrorismo		
R.20	Contra la ordenación del territorio		
R.21	Contra los recursos naturales y el medioambiente		
R.22	Riesgos provocados por explosivos y otros agentes		
R.23 R.24	Contra la propiedad intelectual e industrial		
R.25	Daños informáticos		
R.26	Contra los derechos de los ciudadanos extranjeros		
R.27	Contra la Salud pública: tráfico de drogas		
R.28	Prostitución, explotación sexual y corrupción de menores		
R.29	Obstrucción a la actividad inspectora		
R.30	Alteración de precios en concursos y subastas públicas		
R.31	Contra los derechos de los trabajadores		
R.32	Coacciones (*)		
R.33	Allanamiento de morada (*)		
R.34	Delitos Societarios (*)		

	Riesgo penal	Criminal risk
	Riesgo inherente	Inherent risk
	Riesgo penal	Criminal risk
R.1 R.2 R.3	Corrupción pública	Public corruption
R.4	Financiación ilegal de partidos políticos	Illegal funding of political parties
R.5	Corrupción en los negocios	Corruption in business
R.6	Estafa	Fraud
R.7	Publicidad engañosa	Misleading advertising
R.8	Contra la intimidad personal y familiar	Against personal and family privacy
R.9	Contra el secreto de empresa	Against trade secret
R.10	Fraude contra la Hacienda Pública	Fraud against the Tax Authority
R.11	Fraude a la Seguridad Social	Fraud against the Social Security
R.12	Incumplimiento y falsedad de las obligaciones contables	Non-compliance and misrepresentation of accounting obligations
R.13 R.14	Frustración de la ejecución Insolvencias punibles	Frustration of performance Punishable insolvencies
R.15 R.16	Fraude de subvenciones Fraude a los presupuestos Generales de la Unión Europea	Fraud of subsidies Fraud against the general budgets of the European Union
R.17	Manipulación de precios	Price manipulation
R.18 R.19	Blanqueo de capitales Financiación del terrorismo	Money laundering Financing of terrorism
R.20	Contra la ordenación del territorio	Against land planning
R.21	Contra los recursos naturales y el medioambiente	Against natural resources and the environment

R.22	Riesgos provocados por explosivos y otros agentes	Risks arising from explosives and other agents
R.23 I R.24	Contra la propiedad intelectual e industrial	Against intellectual and industrial property
R.25	Daños informáticos	IT damages
R.26	Contra los derechos de los ciudadanos extranjeros	Against the rights of foreign citizens
R.27	Contra la Salud pública: tráfico de drogas	Against public health: drug trafficking
R.28	Prostitución, explotación sexual y corrupción de menores	Prostitution, sexual exploitation and corruption of minors
R.29	Obstrucción a la actividad inspectora	Obstruction of the inspection activity
R.30	Alteración de precios en concursos y subastas públicas	Price alteration in public tenders and auctions
R.31	Contra los derechos de los trabajadores	Against the rights of workers
R.32	Coacciones (*)	Coercion (*)
R.33	Allanamiento de morada (*)	Forced entry
R.34	Delitos Societarios (*)	Corporate offences (*)

The criminal risk and control matrices of these two Group companies are being reviewed as part of a Criminal Compliance Management System verification process that the Group is carrying out with the assistance of an external advisor.

Servihabitat and Serviland Criminal Risk Matrix

Delitos	RIESGO INHERENTE	RISGO RESIDUAL
Blanqueo de capitales		
Delitos contra los derechos de los trabajadores		
Delitos de terrorismo		
Delitos de Estafa		
Delitos de Corrupción en los negocios		
Delitos contra el mercado y los consumidores		
Delitos sobre la ordenación del territorio y el urbanismo		
Delitos societarios		
Coacciones		
Insolvencia punible		
Tráfico de influencias		
Delitos contra los recursos naturales y el medio ambiente		
Delitos contra la propiedad intelectual		
Delitos contra la intimidad		
Delitos contra la Hacienda Pública y contra la Seguridad Social		
Cohecho		
Apropiación indebida		
Allanamiento de Morada		

Delitos	Offences
Riesgo inherente	Inherent risk
Riesgo residual	Residual risk
Blanqueo de capitales	Money laundering
Delitos contra los derechos de los trabajadores	Crimes against the rights of workers
Delitos de terrorismo	Terrorist crimes
Delitos de estafa	Fraud crimes
Delitos de corrupción en los negocios	Criminal corruption in business

Delitos contra el mercado y los consumidores	Crimes against the market and consumers
Delitos sobre la ordenación del territorio y el urbanismo	Crimes against land planning and urban development
Delitos societarios	Corporate offences
Coacciones	Coercion
Insolvencia punible	Punishable insolvency
Tráfico de influencias	Influence peddling
Delitos contra los recursos naturales y el medio ambiente	Crimes against natural resources and the environment
Delitos contra la propiedad intelectual	Crimes against intellectual property
Delitos contra la intimidad	Crimes against privacy
Delitos contra la Hacienda Pública y contra la Seguridad Social	Crimes against the Tax Authority and the Social Security
Cohecho	Bribery
Apropiación indebida	Misappropriation
Allanamiento de Morada	Forced entry

As a result of the reform by virtue of **Organic Act 10/2022, of 6 September, on the full guarantee of sexual freedom**, known as the “**Only Yes Means Yes Act**”, the list of crimes for which any company may be liable has been extended.

After such law was published, Coral Homes Group entrusted an external advisor specialised on corporate compliance and criminal compliance to prepare a **report evaluating the impact of this law on the criminal risk assessment of Group entities**, so as to determine whether additional controls should be implemented.

- **Torture and other crimes against moral integrity**

Impact	Probability	Vulnerability	RESIDUAL RISK
6	6	4.5	16.5

- **Sexual harassment**

Impact	Probability	Vulnerability	RESIDUAL RISK
6	6	4.5	16.5

- **Discovery and disclosure of secrets (new behaviours as per section 197.7)**

Impact	Probability	Vulnerability	RESIDUAL RISK
6	6	4.5	16.5

Even though the risk assessed is **low**, considering the **main obligations** established by the aforementioned Act, **it was deemed necessary to implement specific controls to prevent those crimes:**

- Reviewing the design of the **Protocol for the prevention of and response to any type of sexual harassment**.
 - Running **training and awareness** campaigns against sexual harassment.
 - Including **sexual violence** when assessing risks in female positions, as a **concurring occupational risk**.
- (ii) Manuals, policies, procedures and protocols: They are aimed at ensuring an effective ethical and compliance culture at each Coral Homes Group member entity and at Group

level, as well as effective control standards and procedures minimising the risk of unlawful behaviour by staff or third parties acting on behalf and on account of Group companies. Chief Compliance Officers, together with area heads and their Boards of Directors, are in charge of keeping their procedures updated, as well as complying with them in a strict manner, particularly when dealing with Group guidelines.

- (iii) Corporate Compliance Committee: This is the body in charge of the Systems oversight and follow-up, so that the main criminal risks may be properly identified and managed internally. In addition, Coral Homes Group entities have a Chief Compliance Officer that is responsible for performing the functions under section 31 bis 2.2 of the Criminal Code. Apart from reporting internally to their respective governing bodies, each Chief Compliance Officer shall report to the Corporate Compliance Committee, which in turn reports to the Board of Directors of Coral Homes Holdco, as the Group's parent company.
- (iv) Financial resources management model: The Group has a series of financial and economic controls and procedures in place, ensuring full transparency in its accounting books, transactions and, in general, economic management. In addition, a budget item and/or resources are planned to cover the needs of the Corporate Compliance Committee and the respective Chief Compliance Officers in discharging their functions, thereby ensuring that the Systems have sufficient human and financial resources.
- (v) Systems monitoring and reporting procedure: The main goal is to validate the proper execution of the Systems, allowing to verify periodically the efficacy of current policies, procedures and controls, as well as any changes thereof, so that the Group may have an overall vision of its systems and take the actions required to ensure the appropriate performance of their functions for the prevention, management and control of criminal risks. For that purpose, the Corporate Compliance Committee has a single procedure including follow-up and verification tools, as well as the obligation to report to the Boards of Directors on an annual basis through an Annual Compliance Report that provides information on compliance tasks, detected incidents, regulatory changes affecting the systems, improvement measures put in place, and the degree of follow-up of ongoing action plans.
- (vi) Disciplinary system: Through the Chief Compliance Officers, the Corporate Compliance Committee is in charge of the proper execution of the disciplinary system, in accordance with applicable regulations and notwithstanding the involvement of other functional areas of Group entities in imposing the correct penalties due to irregularities. In the event of any infringement, the disciplinary system established in the Code of Ethics of Coral Homes Group will apply.
- (vii) Corporate Whistleblowing Channel: As established in the Corporate Compliance Policy, the Corporate Compliance Committee –through the Chief Compliance Officers of Coral Homes Group entities– is the body in charge of the proper management and operation of the Group's non-compliance detection mechanisms, including the Corporate Whistleblowing Channel. Furthermore, Chief Compliance Officers, by delegation of this body, are in charge of coordinating the management of complaints received at the respective entities, without prejudice to the decisions to be made by the Corporate Compliance Committee, safeguarding the proper application of penalties in due time.
- (viii) Training and awareness: Both the Corporate Compliance Committee responsible for corporate compliance and criminal compliance and the ICB in charge of money laundering and financing of terrorism shall have an annual training and awareness plan in place aimed at all of the Group's staff, the external associates determined from time to time and the directors of Coral Homes Group's entities.

6.3. Managing the fight against fraud, corruption and bribery

6.3.1. Measures to prevent corruption, bribery and fraud

In order to ensure that the identified risks are not materialised, Coral Homes Group has an **Anti-Corruption and Fraud Prevention Policy** that defines a series of actions and controls to minimise the possibilities of fraud, as well as to ensure the early detection of acts related to corruption and bribery.

Below are some of these **controls, which enable preventing, mitigating, discouraging or detecting fraud and corruption**:

- Identifying all the people with whom business relationships are established prior to engaging in such relationships. Document verification.
- Training and awareness of Group professionals, explaining what fraud and corruption are, as well as the most common practices and how to act upon any sign or suspicion of fraud, corruption or any other unlawful action.
- Segregation of duties reducing the possibility for the same person to carry out all the activities in the same process. Existence of authorisation/approval procedures for certain transactions.
- Access to IT systems or transactions: limitation of the permits assigned to the different professionals, with specific assignments to certain applications and functions.
- Existence of global policies and procedures for the Group and each one of its member entities or even each one of their areas or departments.
- Existence of a process for the approval of suppliers and APIs to prevent hiring third parties involved in an investigation or in criminal proceedings due to corruption and/or fraud.
- Banning any payments in cash.

Also, specific policies are established in relation to (i) the acceptance and delivery of gifts; (ii) travelling and entertainment expenses; (iii) extortion and bribery; (iv) influence peddling and facilitation payments; and (v) donations, sponsorships and other not-for-profit contributions.

The design and efficacy of the controls mitigating fraud and corruption risks are evaluated periodically, and each unit and area of Coral Homes Group member entities, as the first line of defence, is in charge of identifying critical risks, as well as applying the relevant controls.

In addition, *Internal Control* (the second line of defence) **reviews the existence of controls, their correct design and adequacy**, so as to be ultimately reviewed by Internal Audit (the third line of defence).

Pursuant to the Corporate Compliance Policy previously mentioned, the Board of Directors of Coral Homes Holdco, as the parent company, as well as the Boards of Directors of its subsidiaries, are ultimately responsible for the Systems and for promoting a compliance culture. Furthermore, the Board of Directors of Coral Homes Holdco has delegated to the Corporate Compliance Committee the oversight of compliance with the Anti-Bribery and Fraud Prevention Policy, being in charge, among others, of making significant decisions in relation to the matters regulated by such policy. The most outstanding functions include the development of strategic lines to prevent corruption and fraud and the escalation to the Board of Directors of the analyses made in relation to fraud and corruption cases, as well as the conclusions drawn.

Furthermore, the Corporate Compliance Committee has appointed Chief Compliance Officers as the operating heads for the coordination and supervision of this policy concerning member

entities. They have the authority, independence, capacity and sufficient resources to carry out such function with full autonomy. Apart from reporting internally to their respective governing bodies, they shall report to the Corporate Compliance Committee.

7. GROUP INFORMATION

7.1. Group management and performance

7.1.1. Group commitments with sustainable development

Coral Homes Group is an organisation intended to participate actively in improving society, so as to return what it receives from the community. In this sense, its contribution to the community is based on three pillars:



Continuing to build a better
business group



Contributing to improving
society



Promoting sustainable
environmental management

For this purpose, in 2022, the following actions were carried out at Coral Homes Group entities:

- Commitment towards employees: defining the Equality Policy and renewing the Equality Plan, good governance programmes (General Disability Act [LGD, Spanish acronym], Code of Conduct), the new talent retention programme, flexible work schedules, Servithday, Flexiwork, fruit available at the office, Sant Jordi book, birth gifts, meal vouchers, Christmas gifts, and promoting health within the company.
- Positive social impact: food for charity centres, more actions in cooperation with special employment centres to contribute to social and labour inclusion, and donations to associations engaged in social and health protection.
- Sustainability: EU EMAS certificate; energy saving actions at the offices and actions for the reduction of waste and recycling.

Coral Homes Group also works in collaboration with the following associations:

Association	Description of the association (its activity)	Reason for the cooperation
Adecco Foundation	Its main purpose is to work with people and their families in an integral manner to improve their autonomy, social inclusion and access to the labour market.	Adecco Foundation Family Programme: counselling and intervention programme for people with disabilities
Ilersis Foundation	Special employment centre aimed at integrating people with disabilities.	Christmas gifts
Randstad Foundation	Its main purpose is to work with people and their families in an integral manner to improve their autonomy, social inclusion and access to the labour market.	It helps with the management of LISMI, to obtain and renew the certificate of exceptionality.
Sant Joan de Déu Foundation	“Fundació Privada per a la Recerca i Docència Sant Joan de Déu” is aimed at contributing to the improvement of people’s health and well-being, promoting, supporting and coordinating research at Sant Joan de Déu centres.	Charity
Banco Alimentos (Food Bank)	Organisation based on the participation of volunteers to recover food, especially non-perishable foodstuffs, from companies and supermarkets, through charitable organisations.	Employees donate Christmas gifts to this organisation to be delivered to people in need.

As part of the Group’s active involvement with the community, different communication channels have been established with its stakeholders. Depending on the communication theme, the recipient varies in order to provide the best possible response.

The Group also promotes good relationships with state, regional and local competent authorities.

All communications received from the local community or other stakeholders are analysed considering improvement and incident management.

7.1.2. Subcontracting and suppliers

7.1.2.1. Embedding social, gender-equality and environmental criteria into the procurement policy

In exercising their functions, the staff of Coral Homes Group has a fluid and transparent dialogue with suppliers in order to enhance supplies and the contracts signed by Group entities.

In the first place, as previously mentioned, in 2022 Coral Homes Group reviewed the **Relationship Acceptance Policy**, which is the basis to carry out due diligence procedures that imply identification, verification and acceptance processes prior to engaging in any relationship with its staff, (potential or current) customers, suppliers and third parties, in general, as well as due diligence procedures upon the continuous follow-up of labour and business relationships.

In addition, to materialise this commitment, Coral Homes Group makes available its new Corporate Whistleblowing Channel as the channel to communicate potentially irregular situations, with the aim of reporting the commission of any action that is unlawful, criminal or contrary to the Group’s internal regulations or current legislation.

Within the Group, most purchases and contracts take place through the entity acting as servicer, i.e. Servihabitat. Therefore, the latter has a **Procurement Policy** and a **Supplier Approval Process**.

The relationship with Servihabitat's suppliers is governed by the guidelines under the **Procurement Policy**, to be applied to the products and services acquired on its behalf, as well as by those subject to delegated management.

The principles on which it is based include:

- Transparency
- Competitive calls
- Ethical and responsible performance
- Non-discrimination
- Focus on results
- Continuous improvement

It should be highlighted that in 2022 Servihabitat operated only in the Spanish market, and 96.6% of its suppliers were local suppliers.

7.1.2.2. Focus on social and environmental responsibility when engaging with suppliers and subcontractors

The abovementioned policies on the relationship with third parties are supplemented by the **Supplier Approval Process**, whereby guidelines are established to evaluate and approve suppliers before they are contracted. Such procedure includes the obligation to study the technical and financial solvency and the degree of regulatory compliance of each supplier, including new providers and those already in the system. The approval process is carried out on an annual basis; therefore, all suppliers must be subject to approval every year to maintain the business relationship with Servihabitat or with the companies the latter signs the contracts for.

Note that environmental and social matters are included in the approval process, such as ISO certificates (9001 on Quality Management, 14001 on Environmental Management, 26000 on Social Responsibility, and 27001 on Information Security Management Systems), the Risk Prevention and Environmental Management Systems, the CSR policy, etc.

7.1.3. Customers

7.1.3.1. Measures for the security and protection of customers

In managing its customers' assets, including Coral Homes', Servihabitat guarantees compliance with current legislation and with the Technical Building Code, in particular, in managing real estate assets. Thus, it ensures that basic safety and habitability requirements are met in all the buildings of its portfolio under management. To evidence such compliance, two documents are obtained:

- Completion of works certificate by the architect, which evidences that the works for which the work licence was requested are completed.
- Permit for initial occupancy, issued by the City Council for municipal technicians to control whether the completed work is consistent with the project specified in the licence.

The Group is also committed to the safety and protection of its customers. As a result, in 2022 and in prior years, the following actions were taken:

- In 2022 Servihabitat renewed its **ISO 27001 Certificate** on information security management.
- In 2021 and in cooperation with an external expert, a project began to fully adapt Servihabitat to current regulations on personal data protection, involving the different key areas at the meetings to become aware of the actual situation. To execute such project, a GAP analysis of the existing situation was performed and used as a basis to develop an action plan with specific steps and implementation deadlines: 2021-2023 Strategic Privacy Plan (the "**Plan**").

This Plan pursues the following goals, among others: (i) reaching the maturity required to allow SVH to guarantee the fulfilment of legal obligations; (ii) aligning the expectations in this regard to those of customers; (iii) keeping a continuous risk focus in line with Spanish Data Protection Agency (AEPD, Spanish acronym) guidelines; and (iv) promoting a data privacy and protection culture.

In 2022, Servihabitat implemented a total of 20 (twenty) measures, out of the 37 (thirty-seven) measures of the Plan.

Thus, in 2021 Servihabitat achieved a degree of maturity of 36.5%, that rose to 53% in 2022, the target being to reach 62.5% (compared to the sector's average maturity at 40.7%).

7.1.3.2. Claim systems, complaints received and resolution

In order to maintain a high degree of customer satisfaction and be able to assist them in any complaint or claim, Servihabitat, as the only Group company rendering services to end customers, has a **Customer Care Centre ("CCC")**, which gathers and records customer complaints and/or claims for follow-up and proper management. The CCC has the following tasks:

- Assistance for customer inquiries and incidents
- Assistance for letters submitted to the director
- Assistance for lessees' incidents (rental property)
- Assistance for lessees' technical incidents (rental property)

The customer care service has been implemented to meet the requirements related to services rendered, such as:

- Legal, contractual and customer requirements

- Potential unexpected consequences related to its services, such as non-compliance or non-conformity
- Customer feedback, such as complaints, claims and/or suggestions

In 2022 a total of 46 (forty-six) notices were submitted through the Ethics Hotline, out of which 1 (one) was managed as a compliance complaint while 46 (forty-six) were submitted and managed as claims and/or complaints through the CCC, as received through letters to the director or by electronic mail. No liability arose for Servihabitat or any of its customers in connection therewith.

In turn, in 2022 Coral Homes Holdco and Coral Homes received no complaints through their channels.

7.1.4. Tax information

As to 2022 tax information, at the end of 2022 and 2021 Coral Homes Group disclosed losses for 195,865 and 132,489 thousand euros, respectively; therefore, no tax amounts were paid in either period. In this sense, none of the Group entities has received any grants.

8. APPENDIX I: TABLE OF CONTENTS OF ACT 11/2018 AND GRI STANDARDS

Act 11/2018 contents concerning non-financial information and diversity		Standard	Reference chapter	Observations
BUSINESS MODEL				
Description of the Group's business model	Brief description of the Group's business model, including its business environment, organisation and structure, the markets where it operates, its goals and strategies, and the main factors and trends that may affect its future evolution.	GRI 2-1	2. Business model	
		GRI 2-6	2. Business model	
		GRI 2-9	2. Business model	
		GRI 3-1	2.3 Impacts, risks and opportunities	
		GRI 3-2	2.3 Impacts, risks and opportunities	
INFORMATION ON ENVIRONMENTAL MATTERS				
Policies	Policies applied by the Group, including due diligence procedures adopted to identify, assess, prevent and mitigate material risks and impacts, and verification and control procedures, as well as the adopted measures.	GRI 2-22	3.1. Group policy	
		GRI 2-23	3.1. Group policy	
		GRI 2-24	3.1. Group policy	
Main risks	Main risks related to the Group's activities, including, as applicable and proportionate, its business relationships, products or services with potential adverse effects in these spheres, and how the Group manages those risks, explaining the procedures used to detect and assess them pursuant to domestic, European or international reference frameworks on the matter. Information on the impacts identified should be included and broken down, particularly in relation to the main short-, medium- and long-term risks.	GRI 201-2	3.2 Identified risks	No risks or significant opportunities were identified in relation to climate change.
		GRI 2-25	3.2 Identified risks	
General	Current and expected effects of the company's activities on the environment and, as applicable, on health and safety	GRI 3-3	3.2 Identified risks	
		GRI 2-12	3.2 Identified risks	
		GRI 416-1	3.2 Identified risks	
		GRI 416-2	3.2 Identified risks	
	Environmental assessment or certification procedures		3.2 Identified risks	NO GRI indicator Certification procedures and environmental assessment: ISO 14001, ISO 50001, ISO 14064, EMAS, etc.
	Resources dedicated to environmental risk prevention		3. Information on environmental matters	NO GRI indicator. Description of main environmental expenses and investments. Due to its type of

				activity, Coral Homes Group has civil liability but no environmental clauses.
	Application of the precaution principle	GRI 2-23	3.1. Group policy	
	Provisions and guarantees for environmental risks	GRI 307-1	3.2 Identified risks	There were no contingencies relating to environmental protection or improvement.
			3.2 Identified risks	NO GRI indicator Allocation of environmental provisions, as well as guarantees, coverage and insurance against environmental risks.
Pollution	Measures to prevent, reduce or remediate carbon emissions affecting the environment severely, considering all types of activity-specific atmospheric pollution, including noise and light pollution	GRI 3-3	3.3.1. Pollution	
		GRI 302-5	3.3.1. Pollution	The energy demanded by products was calculated in relation to the number of workers.
		GRI 305-6	3.3.1. Pollution	
		GRI 305-7	3.3.1. Pollution	
Circular economy and waste prevention and management	Waste prevention, recycling, reuse and other forms of waste recovery and removal Actions to combat food waste	GRI 306-1	3.3.2. Circular economy and waste prevention and management	
		GRI 306-2	3.3.2. Circular economy and waste prevention and management	
		GRI 306-3	3.3.2. Circular economy and waste prevention and management	
		GRI 306-4	3.3.2. Circular economy and waste prevention and management	
		GRI 306-5	3.3.2. Circular economy and waste prevention and management	
		GRI 306-3	3.3.2. Circular economy and waste prevention and management	
Sustainable use of resources	Water consumption and supply pursuant to local limitations	GRI 303-1	3.3.3. Sustainable use of resources	
		GRI 303-2	3.3.3. Sustainable use of resources	
		GRI 303-3	3.3.3. Sustainable use of resources	All the water consumed is received from the utility company.
		GRI 303-4	3.3.3. Sustainable use of resources	

		GRI 303-5	3.3.3. Sustainable use of resources	With regard to water consumption, the available data refer only to the whole building in which Servihabitat has its central offices in Cornellá de Llobregat and Madrid. Consumption was estimated based on the number of floors occupied by Servihabitat in relation to the entire building.
	Use of raw materials and measures taken to improve use efficiency	GRI 3-3	3.3.3. Sustainable use of resources	
		GRI 301-1	3.3.3. Sustainable use of resources	
		GRI 301-2	3.3.3. Sustainable use of resources	
		GRI 301-3		Due to the activity performed, these data are not material for the Group.
	Energy: direct and indirect consumption; measures taken to improve energy efficiency; use of renewable energy	GRI 3-3	3.3.4. Climate change	
		GRI 302-1	3.3.4. Climate change	
		GRI 302-2		
		GRI 302-3	3.3.4. Climate change	
Climate change	Greenhouse gas emissions	GRI 305-1	3.3.4. Climate change	
		GRI 305-2	3.3.4. Climate change	
		GRI 305-3	3.3.4. Climate change	
		GRI 305-4	3.3.4. Climate change	
	Measures taken to adapt to climate change consequences	GRI 3-3	3.3.4. Climate change	No risks or significant opportunities were identified in relation to climate change.
	Reduction targets established voluntarily in the medium- and long-term to cut GHG emissions and the means set to that end	GRI 302-4	3.3.3. Sustainable use of resources	
		GRI 305-5	3.3.3. Sustainable use of resources	
Protection of biodiversity	Measures taken to preserve or restore biodiversity	GRI 3-3		This aspect is not material for Coral Homes Group.
		GRI 304-2		
		GRI 304-3		
	Impacts caused by activities or operations in protected areas	GRI 3-3		
		GRI 304-2		
		GRI 304-3		

INFORMATION ON SOCIAL AND STAFF-RELATED MATTERS

Policies	Policies applied by the Group, including due diligence procedures adopted to identify, assess, prevent and mitigate material risks and impacts, and verification and control procedures, as well as the adopted measures.	GRI 2-22, 2-23 and 2-24	4.3 Group's policy	
Main risks	Main risks related to the Group's activities, including, as applicable and proportionate, its business relationships, products or services with potential adverse effects in these spheres, and how the Group manages those risks, explaining the procedures used to detect and assess them pursuant to domestic, European or international reference frameworks on the matter. Information on the impacts identified should be included and broken down, particularly in relation to the main short-, medium- and long-term risks.	GRI 3-3	4.1. Identified risks	
		GRI 2-25	4.1. Identified risks	
Employment	Total number and distribution of employees by sex, age, country and professional classification	GRI 2-7	4.3.1. Employment	
		GRI 2-8	4.3.1. Employment	
		GRI 405-1.b)	4.3.1. Employment	
	Total number and distribution of types of employment contracts	GRI 2-7	4.3.1.1. Employees by type of contract	
	Annual average of indefinite-term, temporary and part-time contracts by sex, age and professional classification	GRI 2-7	4.3.1.1. Employees by type of contract	
	Number of redundancies by sex, age and professional classification	GRI 401-1.b)	4.3.1.3. Number of redundancies throughout the reporting year	
	Average remuneration and variations, broken down by sex, age and professional classification or equal value	GRI 201-3		This aspect does not apply to Coral Homes Group.
		GRI 202-1	4.3.1.4. Average remuneration	
		GRI 401-2	4.3.1.4. Average remuneration	
	Remuneration of similar jobs on a like-for-like basis or average remuneration	GRI 405-2	4.3.1.4. Average remuneration	Salary gap calculation = (Gross salary of men – Gross salary of women) / Gross salary of men
	Salary gap	GRI 405-2	4.3.1.5. Salary gap	
	Average remuneration of directors and executives, including variable remuneration, allowances, severance pays, and long-term social security saving systems, as well as any other amount earned, broken down by sex	GRI 2-19	4.3.1.7. Average remuneration of directors and executives	
		GRI 2-20	4.3.1.7. Average remuneration of directors and executives	
		GRI 2-21	4.3.1.7. Average remuneration of directors and executives	
		GRI 2-29	4.3.1.7. Average remuneration of directors and executives	
Implementation of labour disconnection measures	Qualitative		The Group does not apply labour disconnection	

				measures beyond the applicable collective bargaining agreement.
	Employees with disabilities	GRI 405-1.b)	4.3.1.8. Employees with disabilities	
Work organisation	Work time organisation		4.3.2. Work organisation	The type of rest periods during the workday is not included in this GRI. It should be included when it becomes material.
	Number of hours of absenteeism		4.3.2.1 Number of hours of absenteeism	No associated GRI.
	Measures to facilitate family and work-life balance and promote its responsible exercise by both parents	GRI 401-3	4.3.2.2. Measures to facilitate family and work-life balance and promote its responsible exercise by both parents	
		Qualitative	4.3.2.2. Measures to facilitate family and work-life balance and promote its responsible exercise by both parents	
Health and safety	Health and safety conditions at the workplace	GRI 403-1	4.2. Health and safety	
		GRI 403-2	4.2. Health and safety	
		GRI 403-3	4.2. Health and safety	
		GRI 403-4	4.2. Health and safety	
		GRI 403-5	4.2. Health and safety	
		GRI 403-6	4.2. Health and safety	
		GRI 403-7	4.2. Health and safety	
		GRI 403-8	4.2. Health and safety	
	Occupational accidents (frequency and severity), broken down by sex	GRI 403-9	4.2. Health and safety	
	Occupational diseases (frequency and severity), broken down by sex	GRI 403-10	4.2. Health and safety	
Social relationships	Social dialogue organisation, including the procedures to inform and inquire staff and negotiate with them	GRI 2-29	4.4.3. Social relationships	
	Percentage of employees covered by collective bargaining agreements by country	GRI 2-30	4.4.3. Social relationships	
		GRI 402-1	4.4.3. Social relationships	
	Analysis of collective bargaining agreements, specifically concerning health and safety at the workplace	GRI 403-1	4.2 Health and safety	
GRI 403-4		4.2 Health and safety		
Training	Policies implemented in the training field	GRI 3-3	4.4.4. Training	
	Total number of training hours by professional category	GRI 404-1	4.4.4. Training	
		GRI 412-2	4.4.4. Training	
		GRI 205-2	4.4.4. Training	
Accessibility	Universal accessibility for disabled people	GRI 3-3		To promote accessibility, access to workstations is approved and prepared as

				established by current legislation.
--	--	--	--	-------------------------------------

Equality	Measures taken to promote equal treatment and opportunities between men and women	GRI 3-3	4.4.5. Equality	
	Equality plans	GRI 3-3	4.4.5. Equality	
	Measures taken to promote employment	GRI 3-3	4.4.5. Equality	
		GRI 404-2	4.4.5. Equality	
	Protocols against sexual and sex-related harassment	GRI 3-3	4.4.5. Equality	
	Universal accessibility and integration of disabled people	GRI 3-3	4.4.5. Equality	
	Policy against all types of discrimination and, as applicable, for diversity management	GRI 3-3	4.4.5. Equality	
		GRI 406-1	4.4.5. Equality	
INFORMATION ON THE RESPECT FOR HUMAN RIGHTS				
Policies	Policies applied by the Group, including due diligence procedures adopted to identify, assess, prevent and mitigate material risks and impacts, and verification and control procedures, as well as the adopted measures.	GRI 2-22, 2-23 and 2-24	5. Information on the respect for human rights	
		GRI 410-1	5. Information on the respect for human rights	
		GRI 412-2		The Group did not provide any specific training on human rights.
Main risks	Main risks related to the Group's activities, including, as applicable and proportionate, its business relationships, products or services with potential adverse effects in these spheres, and how the Group manages those risks, explaining the procedures used to detect and assess them pursuant to domestic, European or international reference frameworks on the matter. Information on the impacts identified should be included and broken down, particularly in relation to the main short-, medium- and long-term risks.	GRI 3-3	5.1. Group policy and identified risks	
		GRI 2-12	5.1. Group policy and identified risks	
Human rights	Application of due diligence procedures on human rights	GRI 3-3	5. Information on the respect for human rights	
		GRI 414-1	5. Information on the respect for human rights	
		GRI 414-2		No studies were performed on the negative social impacts of the value chain.
		GRI 412-3	5. Information on the respect for human rights	
	Prevention of human rights violation risks and, as applicable, measures to mitigate, manage and redress potential abuses	GRI 3-3	5. Information on the respect for human rights	
		GRI 412-1		No human rights impact reviews or assessments were performed.
GRI 410-1		5. Information on the respect for human rights		

	Complaints on human rights violations	GRI 3-3	5. Information on the respect for human rights	
		GRI 2-26	5. Information on the respect for human rights	
		GRI 411-1		This aspect is not material for Coral Homes Group.
		GRI 419-1		There were no infringements in this regard.
	Promotion and compliance with the provisions under ILO fundamental conventions in relation to the freedom of association and the right to collective bargaining, employment and occupation non-discrimination, the elimination of forced or bonded labour and the effective abolition of child labour	GRI 3-3	5. Information on the respect for human rights	
		GRI 407-1	5. Information on the respect for human rights	
		GRI 408-1	5. Information on the respect for human rights	
		GRI 409-1	5. Information on the respect for human rights	
INFORMATION ON THE FIGHT AGAINST CORRUPTION AND BRIBERY				
Policies	Policies applied by the Group, including due diligence procedures adopted to identify, assess, prevent and mitigate material risks and impacts, and verification and control procedures, as well as the adopted measures.	GRI 205-2	6.1. Group policy	
		GRI 2-22, 2-23 and 2-24	6.1. Group policy	
Main risks	Main risks related to the Group's activities, including, as applicable and proportionate, its business relationships, products or services with potential adverse effects in these spheres, and how the Group manages those risks, explaining the procedures used to detect and assess them pursuant to domestic, European or international reference frameworks on the matter. Information on the impacts identified should be included and broken down, particularly in relation to the main short-, medium- and long-term risks.	GRI 3-3	6.2. Identified risks	
		GRI 2-12	6.2. Identified risks	
		GRI 205-1		No risk assessment was performed for any specific transaction.
Corruption and bribery	Measures adopted to prevent corruption and bribery	GRI 3-3	6.3.1. Measures to prevent corruption, bribery and fraud	
		GRI 205-3	6.3.1. Measures to prevent corruption, bribery and fraud	
	Measures to combat against money laundering	GRI 3-3	6.3.1. Measures to prevent corruption, bribery and fraud	
	Contributions to foundations and not-for-profit organisations	GRI 3-3		
		GRI 201-1		No contributions are made to foundations or not-for-profit organisations, and there is no specific

				regulation in this regard.
		GRI 203-1		Indirect economic impacts were not analysed.
		GRI 415-1		The Code of Ethics states that making donations to political parties or to the foundations related to them is not allowed.

COMPANY INFORMATION

Policies	Policies applied by the Group, including due diligence procedures adopted to identify, assess, prevent and mitigate material risks and impacts, and verification and control procedures, as well as the adopted measures.	GRI 2-22, 2-23 and 2-24	7. Group information	
Main risks	Main risks related to the Group's activities, including, as applicable and proportionate, its business relationships, products or services with potential adverse effects in these spheres, and how the Group manages those risks, explaining the procedures used to detect and assess them pursuant to domestic, European or international reference frameworks on the matter. Information on the impacts identified should be included and broken down, particularly in relation to the main short-, medium- and long-term risks.	GRI 3-3	7. Group information	
		GRI 2-12	7. Group information	
		GRI 2-25	7. Group information	
Company commitments with sustainable development	Impact of the company's activity on employment and local development	GRI 203-1		The Group makes no investments in infrastructure and supported services.
		GRI 203-2		The Group did not factor in any indirect economic impacts.
		GRI 204-1	7.1.1. Group commitments with sustainable development	
		GRI 202-2	7.1.1. Group commitments with sustainable development	
	Impact of the company's activity on the local population and territory	GRI 203-1	7.1.1. Group commitments with sustainable development	
		GRI 203-2		The Group did not factor in any indirect economic impacts.
		GRI 413-1	7.1.1. Group commitments with sustainable development	
		GRI 413-2		The Group performs no transactions with material negative impacts on local communities.
	Relationships with the stakeholders of local communities and dialogue methods	GRI 2-29	7.1.1. Group commitments with sustainable development	
	Association and sponsorship actions	GRI 2-28	7.1.1. Group commitments with sustainable development	
		GRI 201-1		No contributions are made to foundations or not-for-profit organisations, and there is no specific

				regulation in this regard.
--	--	--	--	----------------------------

Subcontracting and suppliers	Embedding social, gender-equality and environmental criteria into the procurement policy	GRI 3-3	7.1.2.1. Embedding social, gender-equality and environmental criteria into the procurement policy	
	Focus on social and environmental responsibility in the relationships with suppliers and subcontractors	Qualitative	7.1.2.1. Embedding social, gender-equality and environmental criteria into the procurement policy	
	Oversight and auditing systems and their findings	GRI 308-1		All of the suppliers are subject to checks to be approved, including environmental criteria.
		GRI 308-2		No negative environmental impacts were identified in the supply chain.
		GRI 414-1		All of the suppliers are subject to checks to be approved, including social criteria.
GRI 414-2			No studies are performed on the negative social impacts of the value chain.	
Consumers	Measures for the security and protection of consumers	GRI 3-3	7.1.3.1. Measures for the health and safety of consumers	
		GRI 416-1		Impacts were not quantified by the Group.
		GRI 416-2		The Group did not receive any requisition.
		GRI 417-1		Not applicable to the Group.
	Claim systems, complaints received and resolution	GRI 2-26	7.1.3.2. Claim systems, complaints received and resolution	
		GRI 2-25	7.1.3.2. Claim systems, complaints received and resolution	
		GRI 3-3	7.1.3.2. Claim systems, complaints received and resolution	
		GRI 417-2	7.1.3.2. Claim systems, complaints received and resolution	
		GRI 417-3	7.1.3.2. Claim systems, complaints received and resolution	
		GRI 418-1	7.1.3.2. Claim systems, complaints received and resolution	
	Tax information	Proceeds obtained by country	GRI 201-4	7.1.4. Tax information
Proceeds obtained by country		GRI 201-4	7.1.4. Tax information	

	Public grants received	GRI 201-4	7.1.4. Tax information	
--	------------------------	-----------	------------------------	--