

CONSOLIDATED STATEMENT OF NON-FINANCIAL INFORMATION

CORAL HOMES GROUP
FISCAL YEAR 2023

côralhomes

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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 2023 (indistinctly, the “**Report**” or the “**Statement of Non-Financial Information**”).

The Statement of Non-Financial Information has been prepared to identify risks, improve sustainability and increase the confidence of investors, consumers and society in general, as set out in European Directive 2014/95/EU on Non-Financial Reporting and Diversity, and its transposition into Spanish legislation through Act 11/2018 of 28 December on the same subject.

For the purposes thereof, the guidelines of the Global Reporting Initiative (GRI) have been followed, specifically the GRI Standards version under the “Essential” option. Furthermore, the principles recommended by GRI to ensure the quality of the report have been applied: balance, comparability, accuracy, timeliness, clarity and reliability. The GRI content index table is attached to this Report.

In preparing the Statement of Non-Financial Information, special emphasis has been placed on describing the business model of Coral Homes Group, the evolution of its activities and its main non-financial indicators, so as to enable its understanding and to provide stakeholders with more knowledge on the impact of the Group’s business on its environment and society.

As from 1 June 2021 and 1 January 2022, the Commission Delegated Regulation (EU) 2021/2139, of 4 June 2021, and the Commission Delegated Regulation (EU) 2021/2178 of 6 July 2021, respectively, were required to be formally adopted. These regulations supplement Regulation (EU) 2020/852 of the European Parliament and of the Council of 18 June 2020, on the establishment of a framework to facilitate sustainable investment, and amending Regulation (EU) 2019/2088, also known as the “Taxonomy Regulation.” The latter, in its Article 8, sets out the obligation for undertakings required to submit Statements of Non-Financial Information in accordance with Articles 19a or 29a of Directive 2013/34/EU of the European Parliament and of the Council of 26 June 2013.

Coral Homes Group considers that it does not fall within the scope of the undertakings referred to in Directive 2013/34/EU of the European Parliament and of the Council of 26 June 2013; therefore, it understands that the abovementioned Taxonomy Regulation does not apply to it.

In any case, considering that this Report complies with the same approval, filing and publication criteria as the directors’ report, compliance with the Taxonomy Regulation is thereby ensured, including the most important non-financial information of Coral Homes Group.

The non-financial information included in this Report has been verified by BROSETA COMPLIANCE, S.L. in accordance with the scope and terms set out in its independent verification report on the 2023 Statement of Non-Financial Information.



2. BUSINESS MODEL

2.1 DESCRIPTION OF THE GROUP

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.

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**”).

This transaction was arranged 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; (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.

Coral Homes Group owns one of the largest asset portfolios in the real estate sector, with over 36,000 real estate units distributed throughout the country, aimed at both individuals intending to buy properties for their own use, as well as professionals and investors looking for business opportunities.

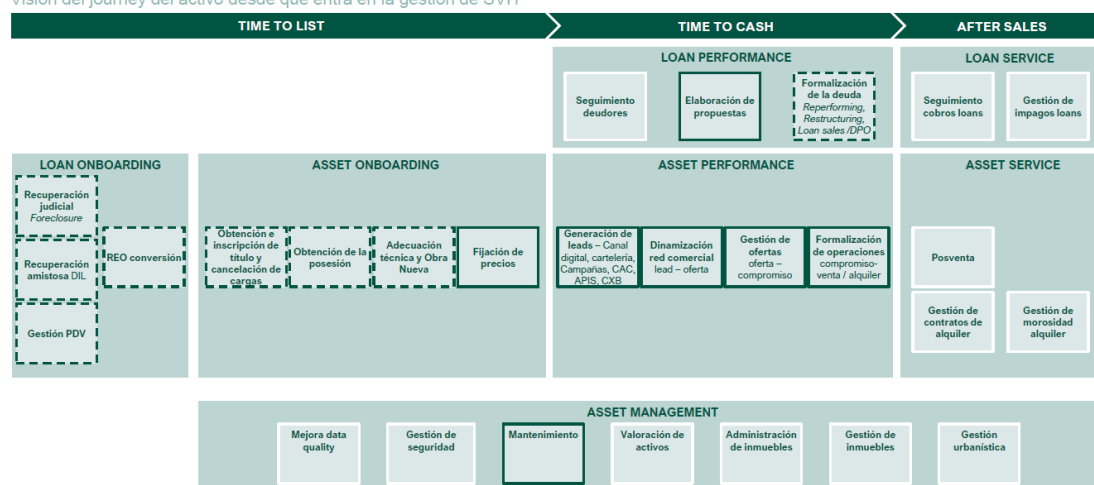
Through its various undertakings, the Group carries out the following activities:

- **Coral Homes Holdco:** in addition to its holding activity (holding, management, administration, acquisition, subscription, assumption, disbursement, transfer, disposal, contribution or encumbrance of real estate assets or securities), it provides administrative, management, consulting and advisory services concerning accounting, tax, trade, real estate, financial, labour and administrative matters.
- **Coral Homes:** it is engaged in the purchase, holding, management, leasing and sale of real estate assets, as well as the development and execution of real estate projects.
- **Servihabitat:** it offers real estate and financial services, including the management and marketing of real estate portfolios, developer loans and mortgage loans, both for the Group’s and third-party assets.
- **Serviland:** it provides specialised services in urban management and land development and marketing, as well as technical services for real estate development and property adaptation.

It should be noted that Servihabitat has also signed service contracts with Coral Homes and Serviland, which means that many of the processes and procedures related to the management of real estate assets are carried out by Servihabitat on behalf of these entities.

Mapa de procesos – Funnel del activo

Visión del journey del activo desde que entra en la gestión de SVH



2.2 GOVERNANCE STRUCTURE

Taking as reference for the implementation and management of its Internal Control System the guidelines of the COSO Reports and for the purpose of ensuring proper risk management, Coral Homes Group has organised its governance model on the basis of three lines of defence for the distribution of responsibilities and tasks as follows:

- **First line – Daily risk management:** Business areas (including risk analysis) and Servihabitat’s Management Committee.
- **Second line – Advice on the implementation and monitoring of the Internal Control and Compliance Model:** Servihabitat’s Internal Control function, Compliance function, Internal Control Body (“ICB”) and Corporate Compliance Committee.
- **Third line – Oversight and verification of the Internal Control Model performance:** Servihabitat’s Internal Audit function and external auditors.

Ultimately, Coral Homes Holdco’s Board of Directors is responsible for the performance of the general oversight and control function.

Chart 1. Coral Homes Group's governance model

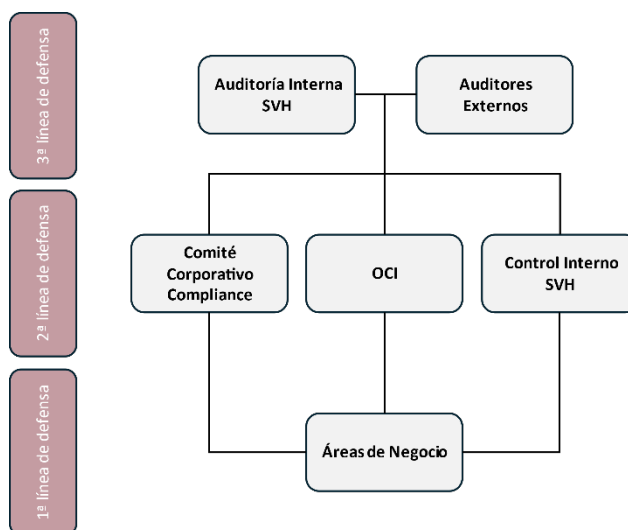
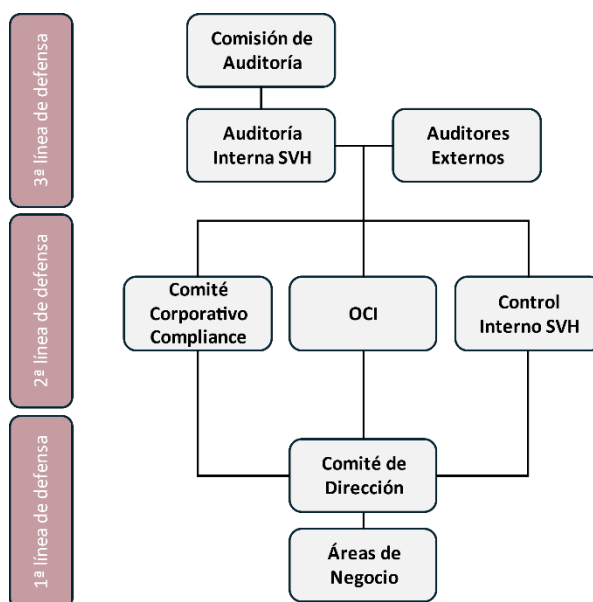


Chart 2. Servihabitat's governance model



2.3 THE GROUP IN FIGURES

The highlights of the Group's activity is summarised in the following figures:



2.4 GOALS AND STRATEGY

As part of its ongoing commitment to sustainability and corporate responsibility, Coral Homes Group has implemented a series of ESG (environmental, social and governance) activities designed to lay down a strong foundation for investments and sustainable development strategies, which allow measuring future performance and progress over time.

Servihabitat, as the entity with the highest level of management activity within the Group and accounting for 95% of its staff, has established a strategy with the following main goals and action lines:

- **Carbon footprint reduction:** one of the main areas of concern is reducing operational costs and the carbon footprint associated with its activities. To achieve this, specific measures have been implemented to optimise operational efficiency and minimise environmental impact. These include identifying opportunities to improve waste management, a more efficient use of energy and natural resources, and enhancing processes to reduce the use of resources and carbon emissions.
- **Waste management improvement:** Servihabitat has an extensive database on waste, areas, treatments and costs, allowing it to propose and adopt more proactive and environmentally responsible strategies. This information is essential to identify opportunities for waste management improvement and optimise associated costs in real estate management and development activities.
- **Customer satisfaction:** commitment to continuously improving customer satisfaction and retention. For this purpose, in-depth analyses are conducted regarding customer needs and concerns and specific actions are implemented to address them effectively.
- **Positive impact on the community:** close collaboration with local stakeholders to identify opportunities and develop joint initiatives that generate a positive impact on the community and the environment.

In summary, the strategies outlined in these domains are intended to create maximum long-term value for all stakeholders (customers, employees, suppliers, etc.), while upholding the ongoing commitment to improve ESG sustainability performance, offer reporting transparency and tackle any material matters identified by the Group.

2.5 BUSINESS ENVIRONMENT AND TRENDS

The global economic environment and geopolitical developments had a significant impact on the real estate sector throughout 2023. The rise in the Euribor and the sharp increase in financing costs affected the real estate market, leading to a decline in transactions and higher mortgage costs. However, property prices in Spain continued to rise, and in 2024 the market is expected to stabilise, with moderate economic growth and a potential circumstantial decline in housing prices due to high interest rates.

Additionally, trends in the European real estate market point to the growing importance of incorporating ESG criteria into business decision-making within the sector.

Some of the key trends expected in the coming years include:

- **Recovery of the real estate market:** the European real estate market, including Spain, is expected to begin to recover in 2024, with investors adopting new business strategies in response to a more stable macroeconomic and financial landscape.
- **Increase in rental prices:** rental prices in Spain are expected to rise by up to 13.5%, marking the second-highest increase in Europe after the Netherlands and the United Kingdom.

- **Challenges in the office market:** the office market is facing uncertainty and price adjustments due to rising financing costs and changing work patterns.
- **Stability as a key factor:** stability is considered fundamental for investors, and those prepared to seize opportunities are expected to benefit the most.

2.6 POLICIES AND PRINCIPLES OF ACTION

Coral Homes Group works on integrating ESG factors into its business strategy and corporate culture as part of its commitment to sustainable development. Proof of this are the efforts made, particularly by Servihabitat, including the approval of its ESG Policy by the Board of Directors in May 2023 and the creation of the ESG Committee.

The purpose of Servihabitat's **ESG Policy** is to formalise the company's commitments and principles of action across the various spheres of sustainability.

The key commitments outlined in Servihabitat's ESG Policy include:

- **Environmental commitments:** complying with environmental regulations, promoting climate change mitigation actions, optimising energy consumption, integrating environmental variables into risk management, promoting environmental protection culture and encouraging a circular economy within the business.
- **Social and labour commitments:** complying with labour and human rights legislation and occupational health and flexibility regulations, preventing psychosocial risks such as workplace harassment, fostering diversity and equality, promoting professional development, maintaining a safe and healthy work environment, and investing in social responsibility in accordance with local needs and the business model.
- **Commitments to good governance, ethics, integrity and best practices in the value chain:** ensuring an effective internal control performance and upholding the expected level of good governance, ethics and integrity. Promoting a sustainable and ethical culture among employees, nurturing customer relationships, keeping privacy and confidentiality in personal data processing, effectively managing complaints, promoting sustainability values among suppliers, and extending environmental commitments across the value chain.

Furthermore, Coral Homes Group is committed to the highest standards of integrity, ethics and transparency, which is reflected in the following principles and values that guide its activities:

- **Principles of transparency and anti-corruption regulations:** Coral Homes Group is committed to operating with transparency and integrity, fostering trustworthy business relationships. All forms of corruption and influence peddling are prohibited, as well as the misuse of professional positions for undue personal gain. Compliance and fraud prevention policies are in place, along with whistleblowing channels for reporting potential breaches.
- **Prevention of money laundering and terrorist financing:** Coral Homes Group adheres to current regulations against money laundering and terrorist financing. For this purpose, it has implemented a robust Group-wide System for the Prevention of Money Laundering and Terrorist Financing, the highlights of which are as follows: (i) an Anti-Money Laundering and Terrorist Financing Prevention Manual; (ii) ICB; (iii) a representative before the Commission for the Prevention of Money Laundering and Monetary Infringements (SEPBLAC), and its authorised parties; and (iv) a Technical Unit for the prevention of money laundering and terrorist financing.

- **Protection of free competition, market regulation and consumers:** The Group promotes fair competition and prohibits unfair practices, such as obtaining confidential competitor information, price or public tender manipulation and the dissemination of false information. Ethical treatment of customers and suppliers is also guaranteed.
- **Equality right and non-discrimination principles:** respect for the human dignity of all persons, and prohibition to discriminate based on gender, race, religion or sexual orientation, among others. Equal employment and career development opportunities are promoted, along with a workplace that is free from harassment and discrimination.
- **Occupational health and safety:** Coral Homes Group is committed to ensuring workplace safety and health by complying with occupational risk prevention regulations and fostering a safe work environment.
- **Workers' rights:** the labour rights of workers, including freedom of association, the right to strike and collective bargaining, are guaranteed, along with the observance of employment and social security conditions.
- **Compliance with tax and social security obligations:** the Group ensures compliance with tax and social security obligations, preventing fraud or tax evasion.
- **Compliance with urban planning regulations:** the Group is committed to adhering to urban planning and environmental regulations in all activities related to real estate management, construction and building.
- **Commitment to sustainability:** promotion of environmental protection, respect for human rights and equality while adopting measures to reduce environmental impact and foster sustainability across operations.
- **Right to privacy:** the confidentiality and protection of personal data relating to customers, employees and other stakeholders are guaranteed in compliance with data protection regulations and by setting security measures to prevent their misuse.
- **Intellectual and industrial property rights:** the Group respects and protects intellectual and industrial property, prohibiting the unauthorised copying, reproduction or use of third-party intangible assets.
- **IT security principles:** measures are implemented to prevent and control cybercrime, such as unauthorised system access, malware distribution and phishing, among others, ensuring the integrity and confidentiality of information.

2.7 MATERIAL ASPECTS AND STAKEHOLDERS

Coral Homes Group, in accordance with materiality and relevance criteria, starts from a materiality analysis conducted in 2019, using the Global Reporting Initiative (GRI) and Sustainability Accounting Standards Board (SASB) reporting frameworks as reference, and taking into account the expectations of the different stakeholders.

Below are the items identified in each sphere:

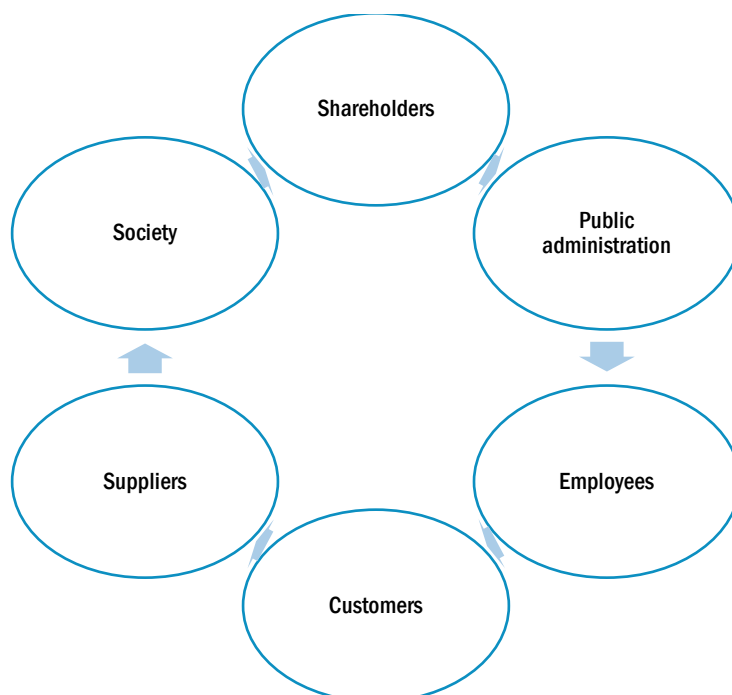
Table 1. Material aspects

Good governance	Environment	Social
Transparency, ethics and integrity	Effective management of resources	Work-life balance
Risk management	Circular economy	Equality and diversity
Corruption and bribery	Climate change	Training and talent retention
Regulatory compliance		Health and safety of staff
Supply chain		Human rights
Long-term business sustainability		Social commitment
		Relationship with customers
		Health and safety of customers

Stakeholders

Stakeholders are at the centre of Coral Homes Group's strategy, seeking at all times to involve them in the development of its business. Therefore, one of the main objectives of this Report is to promote a transparent relationship with them.

Coral Homes Group's internal and external stakeholders are:



Alignment of material aspects with principles, values and rights:

- **Transparency, ethics and integrity:** principles of transparency and anti-corruption regulations, right to equality and principle of non-discrimination, respect for tax and social security authorities, right to privacy, intellectual and industrial property rights, principle of IT security.
- **Efficient resource management:** commitment to sustainability and the circular economy.
- **Work-life balance:** right to equality and principle of non-discrimination, workers' rights.
- **Risk management:** prevention of money laundering and terrorist financing, regulatory compliance.
- **Circular economy:** commitment to sustainability and the circular economy.
- **Equality and diversity:** right to equality and principle of non-discrimination.
- **Corruption and bribery:** principles of transparency and anti-corruption regulations.
- **Climate change:** commitment to sustainability and the circular economy.
- **Training and talent retention:** workers' rights.
- **Regulatory compliance:** fulfilment of current regulations.
- **Occupational health and safety:** occupational health and safety.
- **Supply chain:** human rights.
- **Human rights:** human rights.
- **Long-term business sustainability:** commitment to sustainability.
- **Social commitment:** commitment to sustainability.
- **Relationship with customers:** principles of transparency and anti-corruption standards.
- **Customers' health and safety:** occupational health and safety.

2.8 NON-FINANCIAL RISKS

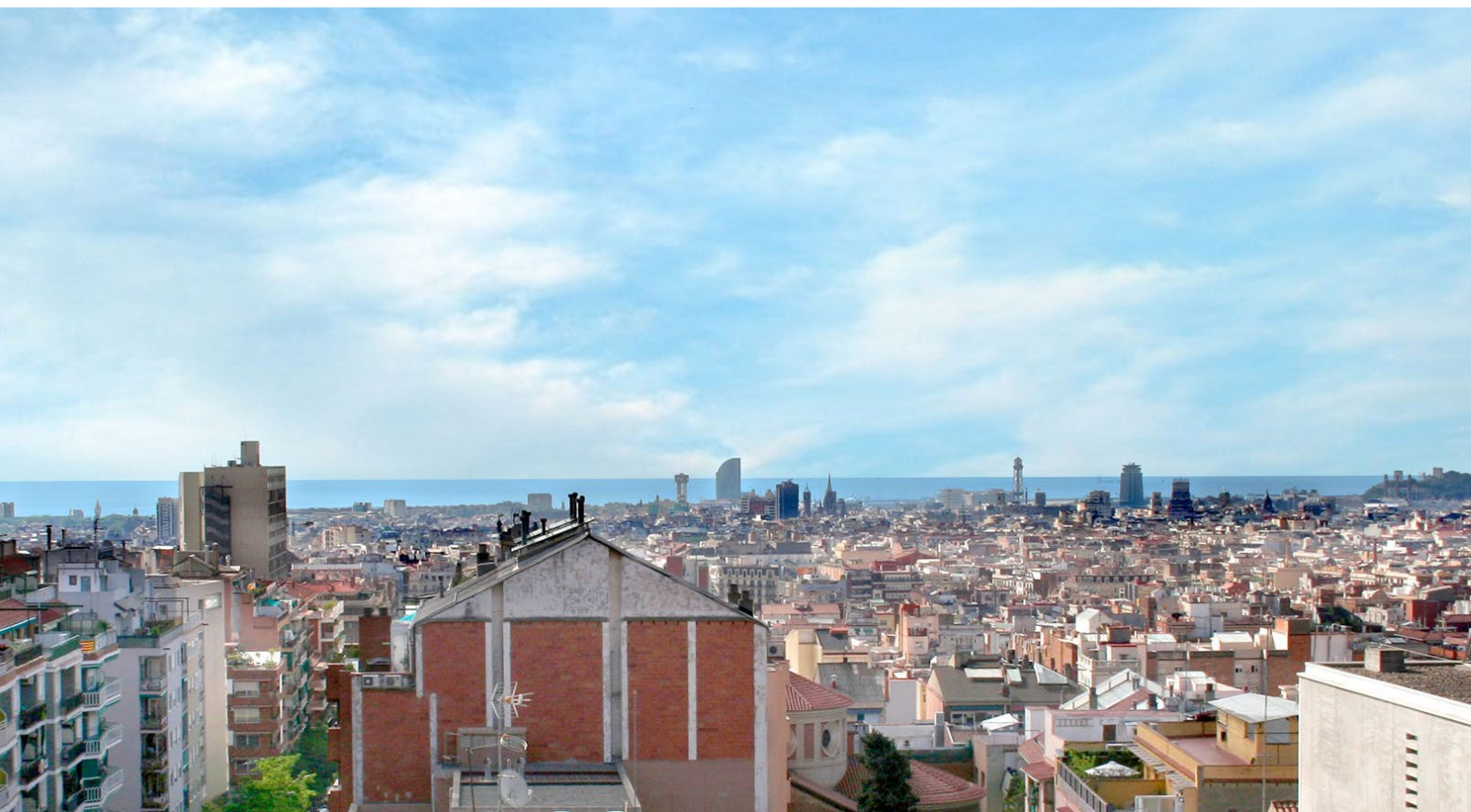
Risk management at Coral Homes Group is key to ensure long-term sustainability. Such risk management becomes even more important in an increasingly complex and changing environment, which may be labelled as BANI (Brittle, Anxious, Non-linear, and Incomprehensible): prone to rapid and significant changes, subject to financial and regulatory pressures, and hard to predict. In such scenarios, it is crucial to anticipate and proactively respond to potential threats, as well as to leverage emerging opportunities.

Coral Homes Group focuses its risk management efforts on Servihabitat, the integral asset portfolio manager of Coral Homes with the highest management volume within the Group.

The most significant non-financial risks include:

- Deficiencies in the process to communicate policies for the prevention of corporate integrity breaches and criminal risks, in the dissemination of related procedures or in training staff on these matters. **(Transparency, ethics and integrity)**
- Failures in the design, implementation or operation of internal procedures and controls related to compliance with regulations, commitments and standards of conduct. **(Risk management)**
- Business practices in engaging with third parties that are inconsistent with regulations, contractual obligations, commitments assumed with stakeholders or the company's established conduct guidelines. **(Supply chain)**
- Inadequacy or failures in risk monitoring and control processes, including oversight of activities carried out by third parties on behalf of the company. **(Risk management and Supply chain)**

- Lack of alignment of staff with job requirements due to deficiencies in the recruitment process or flaws in staff training and development processes. (**Training and talent retention**)
- Doubtful personal actions –with public significance– by directors and “individuals in sensitive positions” at the company. (**Transparency, ethics and integrity**)
- Corporate decisions or actions taken in defence of the company's legitimate interests that are contrary to stakeholder interests or the expectations of social players. (**Social commitment**)
- Third-party dissemination of false information about the company. (**Transparency, ethics and integrity**)



3. SOCIAL AND STAFF-RELATED MATTERS

3.1 EMPLOYMENT

The professional strategy at Coral Homes Group is based on fostering a healthy work environment for all employees, focusing on achieving a balance between professional and personal life. In this regard, workplace flexibility, along with the new working models introduced by the new technologies in recent years, has made it possible to develop a people-centric work model.

In this sense, listening to employees, addressing their needs and understanding their circumstances has become a key driver, as well as promoting their well-being and ensuring that all members of Coral Homes Group align with its values and principles.

Furthermore, a healthy, fair and safe work environment can only exist if effective gender equality is in place. This commitment has been reflected in Coral Homes Group through the adoption of measures promoting equality and inclusion, which have been embraced by all members, reinforcing the Group's firm belief in the importance of building a more equitable and inclusive workplace.

3.1.1 Total headcount and distribution

At the end of fiscal year 2023, the Group has a total of 683 employees.

As to the corporate distribution of these employees, it should be noted that 33 employees belong to Coral Homes Holdco; 586 to Servihabitat; and 64 to Serviland.

Below is a breakdown of the total number of Group employees by category.

Headcount distribution by gender and age group:

Table 2. Headcount distribution by gender and age group

HEADCOUNT DISTRIBUTION BY GENDER AND AGE GROUP								
	<30 years		30-45 years		46-55 years		>55 years	
	W	M	W	M	W	M	W	M
2023	16	22	220	157	109	111	21	27
2022	31	31	240	202	107	123	15	20

The 366 women represent 53.59% of the headcount, while the 317 men represent 46.41% of the Group's total employees.

Headcount distribution by gender and professional category:

Table 3. Headcount distribution by gender and professional category

HEADCOUNT DISTRIBUTION BY PROFESSIONAL CATEGORY						
	TECHNICIANS		MIDDLE MANAGEMENT		EXECUTIVES	
	W	M	W	M	W	M
2023	295	232	38	43	33	42
2022	313	260	45	69	35	47

As to the distribution based on nationality, Coral Homes Group performs all of its activities within the Spanish territory; thus, Spanish employees account for 96.05% of the total headcount.

Table 4. Headcount distribution by nationality

HEADCOUNT DISTRIBUTION BY NATIONALITY		
	TOTAL NUMBER	PERCENTAGE
SPANISH	656	96.05%
OTHER NATIONALITIES	27	3.95%

Foreign employees come from 13 different nationalities.

3.1.2. Total number and distribution of types of employment contracts and workday

Coral Homes Group is committed to the job stability, security and continuity of all its staff. In this sense, virtually all current employment agreements within the Group are permanent contracts.

Likewise, regardless of the leaves and reduced working hours offered by the Group, most employees work on a full-time basis. As a result, they receive the full salary assigned to each job, beyond any individual circumstances that may arise among staff members.

In addition, the Group's flexible working hours and new remote work models facilitate a good work-life balance for employees.

The distribution of employment contracts and workdays by gender is shown below.

Table 5. Distribution of types of employment contracts and workday by gender

GENDER-BASED HEADCOUNT DISTRIBUTION BY EMPLOYMENT CONTRACT AND WORKDAY				
2023	PERMANENT		TEMPORARY	
	W	M	W	M
FULL-TIME	359	315	5	2
PART-TIME	2	0	0	0
2022	PERMANENT		TEMPORARY	
	W	M	W	M
FULL-TIME	390	375	2	1
PART-TIME	0	0	1	0

At the end of 2023, the average number of permanent contracts for women was 98.63%. On the other hand, the average for men was 99.06%. Therefore, permanent contracts represent 98.97% of the total number of contracts at Coral Homes Group.

In terms of workdays, the average number of full-time female employees is 99.45%, while men account for 100%. Overall 99.71% of the Group's headcount are full-time employees.

As shown by data, job stability is evident at Coral Homes Group, with a commitment to permanent and full-time contracts –equally distributed between women and men–, and with temporary contracts representing a marginal percentage over the total.

Only this classification is disclosed due to the limited materiality of the differences between the types of employment contract and workdays.

3.1.3. Number of redundancies

Coral Homes Group promotes the equal and equitable treatment of all its staff members, without any discriminatory practices or interests based on their traits and preferences.

In addition, the Group is committed to retaining talent, stability and teamwork.

The number of redundancies in fiscal year 2023 was reduced by 41.09% compared to the previous year.

Below is the distribution by gender, age group and professional category.

Table 6. Distribution of redundancies by gender

DISTRIBUTION OF REDUNDANCIES BY GENDER			
	WOMEN	MEN	TOTAL
2023	29	32	61
2022	55	50	105

Table 7. Distribution of redundancies by age group

DISTRIBUTION OF REDUNDANCIES BY AGE GROUP				
	<30 years	30-45 years	46-55 years	>55 years
2023	1	33	21	6
2022	1	54	15	9

Table 8. Distribution of redundancies by professional category

DISTRIBUTION OF REDUNDANCIES BY PROFESSIONAL CATEGORY			
	TECHNICIANS	MIDDLE MANAGEMENT	EXECUTIVES
2023	46	6	9
2022	75	18	12

3.1.4. Average remuneration and variations – Salary gap, remuneration for equal or average jobs at the company

A dignified work environment must go hand in hand with a fair remuneration that enables everyone to develop and maintain an adequate standard of living.

Coral Homes Group offers competitive salaries, always in accordance with the applicable collective bargaining agreement. Likewise, as part of its strategy, the Group offers different salary benefits, aimed at improving the well-being and performance of its staff members.

Thus, as part of the staff remuneration, Coral Homes Group has a flexible Remuneration Plan for all employees whereby they can benefit from a series of services by way of salary in kind (training, transportation and childcare).

Likewise, Servihabitats and Serviland offer their permanent staff members a group health insurance and restaurant vouchers, as well as other additional social benefits, such as Servithday (paid leave of half the workday on their birthday) or the Christmas lottery.

The following tables show the average salary distribution according to the previously selected categories, taking as a reference the remuneration paid at 2023 year-end, making a distinction between the gross salary and the bonus offered by the Group.

Table 9. Average remuneration by gender

AVERAGE REMUNERATION BY GENDER		
2023	WOMEN	MEN
GROSS SALARY	44,797.51	53,586.94
TARGET-BASED BONUS	10,800.58	17,148.71

Table 10. Average remuneration by age group

AVERAGE REMUNERATION BY AGE GROUP				
2023	<30	30-45	46-55	>55
GROSS SALARY	34,908.60	44,983.63	54,980.08	62,316.24
TARGET-BASED BONUS	5,960.61	10,252.99	19,923.00	18,814.56

Table 11. Average remuneration by professional category

AVERAGE REMUNERATION BY PROFESSIONAL CATEGORY			
2023	TECHNICIANS	MIDDLE MANAGEMENT	EXECUTIVES
GROSS SALARY	38,599.79	63,455.90	105,345.70
TARGET-BASED BONUS	10,282.69	13,407.36	36,223.13

Staff remuneration within the scope of the collective bargaining agreement is governed by official tables. Despite this situation, from a gender-based perspective, the salary gap at Coral Homes Group is 23.96%.

In any case, the **collective bargaining agreement** applicable in each work centre, the **Equality Plan** and the **remuneration rules** guarantee equitable and egalitarian treatment by setting salary conditions without considering gender criteria.

Regarding salary variations compared to 2022, the data shown relate to Servihabitat and Serviland taking into account that 95.17% of staff members belong to these companies.

Thus, total salary variations (gross salary + target-based bonus) are disclosed according to gender, age group and professional category.

Table 12. Changes in remuneration by gender

CHANGES IN REMUNERATION BY GENDER		
	WOMEN	MEN
2023	54,357.22	68,775.38
2022	52,334.59	68,256.82

Table 13. Changes in remuneration by age group

CHANGES IN REMUNERATION BY AGE GROUP				
	<30 years	30-45 years	46-55 years	>55 years
2023	40,406.56	53,415.55	72,715.18	80,738.83
2022	37,631.24	53,127.44	75,378.30	89,186.17

Table 14. Changes in remuneration by professional category

CHANGES IN REMUNERATION BY PROFESSIONAL CATEGORY			
	TECHNICIANS	MIDDLE MANAGEMENT	EXECUTIVES
2023	47,585.40	71,868.56	140,846.79
2022	44,759.39	71,972.27	147,142.47

3.1.5. Payment to long-term social security savings systems, and implementation of labour disconnection policies

Coral Homes Group believes that new technologies are a mainstay of the Group's development and operations. However, it also considers that it is crucial to promote a clear separation between professional and personal life, fostering healthy habits and respecting employees' right to rest.

For this reason, Servihabitat, as the Group entity with the largest number of employees, has implemented a **Digital Disconnection Policy**, which reflects the company's commitment to raising awareness about the responsible use of digital devices and technological tools provided to staff members for their activities.

In this regard, the right to digital disconnection is acknowledged, ensuring that rest periods, holidays and personal and family time are observed.

3.1.6. Workforce with functional diversity

Coral Homes Group is committed to equality and diversity and believes that all companies should contribute to the integration of individuals, generating a positive impact on society as a whole.

In this context, the Group employs eight individuals with disabilities, representing 1.17% of the workforce, which shows an increase of two employees compared to the closing of 2022.

Additionally, as part of the Group's commitment, various contributions are made to non-profit organisations dedicated to the integration and development of people with disabilities, such as Fundació Sant Joan de Deu, Fundación Privada llersis, Fundación Síndrome Down and Fundación Adecco.

3.2 WORK ORGANISATION

Coral Homes Group ensures the well-being of all its employees. For this purpose, a flexible working schedule has been established to promote a healthy and productive work environment for all staff members.

Furthermore, the Group recognises the importance of disconnecting from work and work-life balance, offering clock-in/clock-out flexibility, as well as lunch breaks.

3.2.1. Work time organisation

The entities within Coral Homes Group have implemented work time registration systems. Specifically, Servihabitat and Serviland, as the Group entities with the largest number of employees, have a **Work Time Registration Policy**, which outlines workday conditions as well as the methods available for employees to register their time.

The annual effective working hours for Coral Homes Group in 2023 amounted to 1,760 hours per employee.

In general, at Servihabitat, the workday consists of eight hours and 15 minutes from Monday through Thursday and seven hours on Fridays, except in August, when the workday is seven hours from Monday through Friday. Coral Homes Group observes the working hours set out in the relevant agreements.

3.2.2. Overtime

Servihabitat and Serviland have implemented a **Work Time Registration Agreement**, negotiated with Servihabitat's Works Committee and applicable to all Servihabitat's employees, except for senior management, interns and external staff.

This agreement establishes the calculation of hours and the compensation for the services actually rendered by staff members on weekends (Saturdays and Sundays) and/or public holidays. Overtime must be used within three months of its accrual, and employees may accumulate up to 40 hours per quarter.

3.2.3. Number of leaves

Total number of days of paid leave granted

All Coral Homes Group's employees covered by the collective bargaining agreement are entitled to the following paid leaves:

- Bereavement leave (death of biological and in-law parents, spouse, biological and in-law children, biological and in-law grandchildren, biological and in-law grandparents, and biological and in-law siblings).
- Leave for serious accident or illness, hospitalisation or surgery without hospitalisation, or any intervention requiring the home rest of biological and in-law children, biological and in-law grandchildren, biological and in-law parents, biological and in-law grandparents, biological and in-law siblings, and spouse.
- Employee's marriage.
- Medical appointments or school tutoring.
- Relocation of usual place of residence.
- Examinations to obtain a degree.
- Discharging trade union functions.
- Fulfilment of an inexcusable duty of a public nature.

Below is the breakdown of the number of paid leaves classified by gender, age group and professional category.

Table 15. Paid leaves by gender

PAID LEAVES BY GENDER		
	WOMEN	MEN
2023	1,098	426

Table 16. Paid leaves by age group

PAID LEAVES BY AGE GROUP				
	<30	30-45	46-55	>55
2023	60	757	583	124

Table 17. Paid leaves by professional category

PAID LEAVES BY PROFESSIONAL CATEGORY			
	TECHNICIANS	MIDDLE MANAGEMENT	EXECUTIVES
2023	1322	144	58

3.2.4. Total number of days of unpaid leave granted

The Company also grants unpaid leaves to its staff members.

The breakdown of unpaid leaves classified by gender, age group and professional category is as follows:

Table 18. Unpaid leaves by gender

UNPAID LEAVES BY GENDER		
	WOMEN	MEN
2023	141	69

Table 19. Unpaid leaves by age group

UNPAID LEAVES BY AGE GROUP				
	<30	30-45	46-55	>55
2023	5	168	28	9

Table 20. Unpaid leaves by professional category

UNPAID LEAVES BY PROFESSIONAL CATEGORY			
	TECHNICIANS	MIDDLE MANAGEMENT	EXECUTIVES
2023	165	22	23

3.2.4. Birth, childcare and parental leave

Among the leaves offered by Coral Homes Group, those related to new-born care and childcare hold significant importance. In this regard, progress has been made from the social perspective in achieving greater equality between women and men for caregiving purposes.

The following table presents the evolution of the number of birth, childcare and parental leaves by gender compared to 2022:

Table 21. Evolution of birth, childcare and parental leaves by gender

BIRTH, CHILDCARE AND PARENTAL LEAVES BY GENDER		
	WOMEN	MEN
2023	33	45
2022	31	37

3.2.5. Vacation

Coral Homes Group staff, regardless of gender, age and professional category, enjoy an annual vacation period of 23 to 25 working days, which are always used within the calendar year, and may be extended until 31 January of the following year.

3.2.6. Absenteeism and variations

Coral Homes Group, together with its staff representatives, collaborate in the adoption of measures to improve production and reduce absenteeism as key aspects to enhance work time, all without prejudice to the rights recognised to employees by current legislation.

The total absenteeism rate in 2023 was 8.02%, i.e. 96,488 hours in aggregate.

The variations in the absenteeism rate, classified by gender, is as follows:

Table 22. Variations in the absenteeism rate by gender

VARIATIONS IN THE ABSENTEEISM RATE BY GENDER			
		WOMEN	MEN
2023	Total number of hours	59,952	36,536
	Absenteeism rate	9.30%	8.02%
2022	Total number of hours	36,632	33,055
	Absenteeism rate	2.71%	3.61%

3.2.7. Work-life balance measures

The employees of Coral Homes Group have flexibility to accommodate their work-life needs, including reduced workdays and paid and unpaid leaves granted to balance personal, work and family life, with the option of making up for missed time when applicable.

Thus, Servihabitat makes available an e-mail address to its employees (atencionservihabitants@endalia.com) to make inquiries about paid maternity or paternity leaves, breastfeeding leave, reduced workdays, unpaid leaves or any other measure aimed at ensuring a good balance for work, family and personal needs.

Number of unpaid leaves

Another proof of Coral Homes Group's commitment to work-life balance is the possibility for employees to take unpaid leaves.

In this sense, in 2023, a total of 15 unpaid leaves were granted: 4 were requested by women and 11 by men.

Additionally, Coral Homes Group facilitates work-life balance measures, such as reduced workdays.

Flexible working hours

Coral Homes Group provides all its employees with flexible workdays for work-life balance.

At Servihabitat, the Group's entity with the largest number of employees, working hours are flexible from 8:00 a.m. to 7:45 p.m.

Within this schedule, employees may adjust their actual working hours based on their needs, under the following conditions:

Table 23. Working hours

Workday	Monday through Thursday	Friday
Annual	Start time: from 8:00 a.m. to 9:30 a.m. End time: from 5:00 p.m.	Start time: from 8:00 a.m. to 09:00 a.m. End time: from 3:00 p.m. to 4:00 p.m.
August	Start time: from 8:00 a.m. to 9:00 a.m. End time: from 3:00 p.m. to 4:00 p.m.	

Supplementarily, meal breaks for the Group's employees are also flexible, as they may last from at least 45 minutes to up to 2 hours.

3.3 OCCUPATIONAL HEALTH AND SAFETY

3.3.1. Health and safety conditions at the workplace

The occupational health and safety of staff members is essential for Coral Homes Group. Thus, Servihabitat, as the company employing 95% of the Group's staff, has a **Prevention Management System integrated into the company's general organisation**.

Servihabitat has a **Prevention Policy** that shows its commitment to comply with current legislation on the prevention of occupational hazards, as well as the promotion of a preventive culture at all levels and organisational processes.

In addition, the following documentation is available to all staff members on the corporate Intranet:

- Servihabitat's Prevention Plan
- Occupational Risk Prevention Policy
- Building Evacuation Plan (how to act in case of emergency)
- Preventive information (risks and preventive measures at the workplace)

The rest of the Group's entities have external prevention services.

Occupational accidents, frequency and severity

Below is a breakdown of the leaves granted for occupational accidents during 2023, by gender, age group and professional category:

Table 24. Number of occupational accident leaves by gender

OCCUPATIONAL ACCIDENT LEAVES BY GENDER		
	WOMEN	MEN
2023	5	3

Table 25. Number of occupational accident leaves by age group

OCCUPATIONAL ACCIDENT LEAVES BY AGE GROUP				
	<30	30-45	46-55	>55
2023	0	2	5	1

Table 26. Number of occupational accident leaves by professional category

OCCUPATIONAL ACCIDENT LEAVES BY PROFESSIONAL CATEGORY			
	TECHNICIANS	MIDDLE MANAGEMENT	EXECUTIVES
2023	7	0	1

Occupational diseases

In 2023, there were no occupational disease leaves and, therefore, the frequency rate and the severity rate were 0%.

3.4 SOCIAL RELATIONS

Coral Homes Group promotes active engagement and agreement among all employees regarding the decisions that affect their working conditions. The Group enables employee participation and interaction with Works Committees and senior management.

Moreover, all Group entities ensure the implementation of the collective bargaining agreement in each of their work centres. Additionally, policies and procedures affecting the general working conditions of employees are negotiated prior to approval with the relevant representatives.

The agreements and procedures adopted in these matters are clearly communicated to employees, thus allowing and encouraging their feedback.

3.5 TRAINING

Coral Homes Group is committed to the continuous development and specialisation of all its staff members. Thus, training is a key pillar for the growth of both the Group and its individual members.

The Group is dedicated to service excellence and to rely on highly qualified staff. To achieve this, training needs are identified to provide staff members with training programmes on different areas and subjects throughout the year.

In 2023, a total of 14,683 training hours were delivered, as compared to 8,846 hours in 2022.

As to the training budget, a total of 248,801.77 euros was allocated in 2023, with 38,121.50 euros being used from the available credit granted by the State Foundation for Employment Training (FUNDAE, in Spanish).

3.6 EQUALITY PLAN

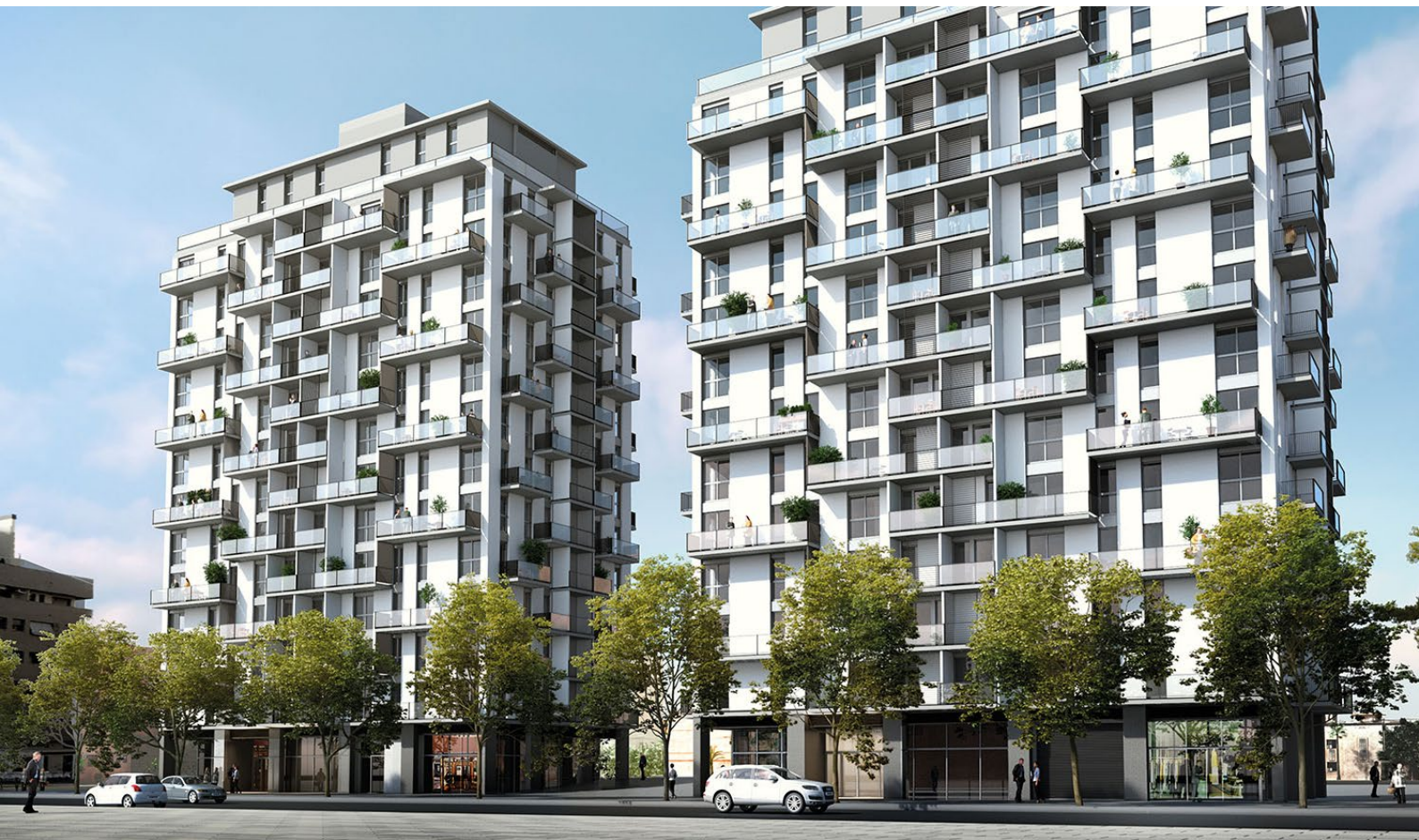
Coral Homes Group is committed to diversity, inclusion and equal treatment, as well as opportunities for all employees.

Thus, in 2023, Servihabitat –as the company with 95% of the Group’s staff– approved the **October 2023 – September 2027 Equality Plan**. The purpose of this plan is to continue advancing in the achievement of effective equality between women and men. Management is committed to pursuing a safe and healthy environment, characterised by equal opportunities, non-discrimination and diversity management.

Additionally, Servihabitat has developed a **Manual for Inclusive (Non-Sexist) Language**, which outlines the guidelines to be followed for the adaptation of the staff’s language and expression to one that avoids sexism and aligns with the current social reality.

Furthermore, it has a **Protocol for Prevention and Action against Moral Harassment, Harassment against LGTBIQ+ People and Sexual and/or Gender-based Harassment**, which has been reviewed and updated in order to adjust it to the provisions contained in Act 2/2023, of 20 February, governing the protection of persons who report regulatory infringements and the fight against corruption, and Act 4/2023, of 28 February, for the actual and effective equality of trans people and for the guarantee of LGTBIQ+ people’s rights.

This Protocol shows the principle of “zero tolerance” against any attitude that may violate or impair the rights of individuals. In this sense, Servihabitat establishes the necessary means to detect and prevent behaviours, situations, actions and conducts that may violate the dignity of people.



4. HUMAN RIGHTS

Coral Homes Group is strongly committed to advocating 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. Such code is applicable to all its member entities and sets forth the guidelines 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 the performance of its staff and the organisation's activities to protect, remediate and respect human rights.

4.1 APPLICATION OF DUE DILIGENCE PROCEDURES

4.1.1. Right to equality

Servihabitat, as the company with 95% of the Group's staff, has implemented the October 2023 – September 2027 Equality Plan of Servihabitat Servicios Inmobiliarios S.L.U., whose main purpose is to guarantee due respect for the principle of equal treatment and opportunities between women and men within the company by eliminating any type of discrimination in the workplace, as well as promoting equality between both sexes.

Such Equality Plan has been drafted in accordance with current legislation on equality.

4.1.2. Right to work and union affiliation

Coral Homes Group upholds absolute respect for the right to association and union affiliation. In this sense, its Code of Ethics enshrines the respect for workers' rights, stating as follows: "Coral Homes Group respects the individual rights of each of its members."

It further states that: "As an extension of the freedoms of thought, expression and assembly, Coral Homes Group is committed to safeguarding its employees' rights to union freedom, strike and collective bargaining, respecting that they are free to form non-profit organisations aimed at specific objectives, always in compliance with current legislation."

4.2 PREVENTION OF HUMAN RIGHTS VIOLATIONS

Servihabitat has also implemented a Harassment Prevention and Response Protocol. Its general purpose is to define the framework for action in relation to cases of psychological or moral harassment, so as to prevent these types of behaviour within the company.

Servihabitat's Harassment Prevention and Response Protocol, as reviewed in June 2023, contains all the elements specified in current regulations.

4.3 REPORTS ON HUMAN RIGHTS VIOLATIONS

Coral Homes Group has established a Corporate Whistleblowing Channel, through which employees or third parties may report violations of current legislation or the Group's internal regulations. In 2023, no reports of human rights violations were received.

4.4 RESPECT FOR FREEDOM OF ASSOCIATION AND COLLECTIVE BARGAINING

The promotion of and compliance with the provisions of the fundamental conventions of the International Labour Organization concerning the respect for freedom of association and the right to collective bargaining are described under all the headings of this Report in relation to employee representation, collective bargaining, equality and respect for diversity.

4.5 ELIMINATION OF DISCRIMINATION IN EMPLOYMENT AND OCCUPATION

Coral Homes Group prohibits all types of discrimination, harassment, abuse or inappropriate treatment based on gender, race, colour, nationality, creed, religion, political opinion, affiliation, age, sexual orientation, status, disability, handicap and other situations protected by law, both with respect to its customers, staff, partners, management bodies, suppliers and, in general, any natural or artificial person who has a relationship with the entities that make up Coral Homes Group.

Group staff members are selected and promoted according to their skills, training, knowledge, experience, leadership, diversity of thought, personal aspirations and future potential. No other factor may influence or affect the objectivity of these decisions. Meritocracy is the basic principle when attracting, retaining, hiring and developing talent.

All levels of the entities that make up Coral Homes Group ensure respect for this principle, and it is everyone's responsibility to prevent the behaviours listed above from occurring and, as appropriate, to communicate them internally through the channels established for this purpose.

Coral Homes Group applies objective remuneration policies based on performance assessment, career potential and salary position. Staff members are paid according to their position, and when someone is hired, the objective is to match the salary to be paid with that of the employees in the same job category. In this regard, no distinction is made between women and men; rather, any salary differences are based on logical criteria and merit.

4.6 ELIMINATION OF FORCED OR BONDED LABOUR

There is no forced or bonded labour. All Coral Homes Group staff members have an at-will employment contract signed with the relevant Group's entities. As stated in the Group's Code of Ethics: "In no case shall Coral Homes Group impose labour or social security conditions that impair, suppress or restrict the rights to which workers are entitled according to law, collective bargaining agreements or individual contracts."

4.7 EFFECTIVE ABOLITION OF CHILD LABOUR

There is no person hired in the entities that make up Coral Homes Group whose age is below the legally established age. Given the characteristics of the business and the Group's geographical presence in Spain, child labour is not a material risk.



5. ENVIRONMENTAL ISSUES

5.1 ENVIRONMENTAL MANAGEMENT

In recent years, environmental issues have become increasingly important for Coral Homes Group, driven by greater awareness of the environmental impacts and risks that the market will face, the dialogue with stakeholders and regulatory pressure.

The integration of environmental criteria into asset management throughout their lifecycle, waste management or energy efficiency are key aspects for Coral Homes Group in its efforts to minimise its environmental impact.

The main environmental management efforts are concentrated in Servihabitat and Serviland, as these companies are responsible for real estate asset management. This commitment to responsible environmental management is demonstrated by the fact that both companies have an **Environmental Management System certified by AENOR** in accordance with **ISO 14001:2015 and the EMAS Regulation**, which reinforces the management framework and enables the development of a circular economy.

This adds even more value to the commitment under the Code of Ethics to protect and preserve the environment, ensuring compliance with applicable regulations and adopting procedures to mitigate the environmental impact of the Group's activities.

Environmental Management System

Coral Homes Group's Environmental Management System is based on internationally recognised standards, specifically ISO 14001 standard and the EMAS Regulation. This strategy is designed to effectively and continuously manage the environmental impact.

In line with ISO 14001 guidelines, clear environmental policies have been established, as well as processes to implement them. This includes a detailed planning of the activities carried out, in order to identify and control significant environmental aspects while complying with applicable legislation and other relevant requirements.

Additionally, Servihabitat has voluntarily adopted the EMAS Regulation, enhancing system demands beyond the minimum requirements of ISO 14001. Through the EMAS Regulation, an in-depth environmental impact assessment is conducted, generating an externally verified environmental statement that provides transparency regarding the organisation's environmental actions and outcomes.

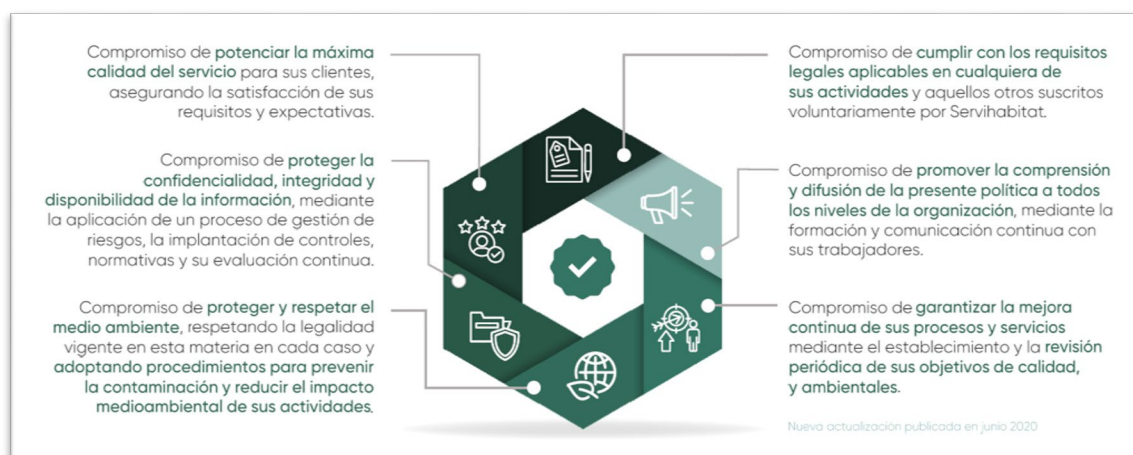
As an environmental management system based on the principle of continuous improvement, the Group regularly monitors and measures environmental performance, reviewing outcomes and setting increasingly ambitious goals to reduce impact and promote sustainability.

Environmental policy

Since 2014, Servihabitat has a **Quality and Environmental Management Policy** that is periodically reviewed by management.

Through this policy, Servihabitat's management expresses its respect for and commitment to environmental protection and continuous service quality improvement, ensuring that the policy is communicated across the organisation and providing the necessary resources for compliance.

This policy also sets out a series of commitments, namely:



Assessment of environmental aspects and impacts

Considering that most of the Group's activities are carried out through Servihabitats, the main environmental aspects and impacts have been identified throughout the different stages of the lifecycle of the products and services offered.

The environmental aspects of Servihabitats's activities that were deemed significant in the last environmental statement (February 2022) were paper consumption for printing and CO2 emissions from travel. However, none of these environmental aspects assessed turned out to be significant.

The environmental aspects related to lifecycle stages over which Servihabitats has influence, but not control (construction, use of buildings, maintenance and demolition), are deemed significant, as they have more environmental impact.

5.2 SUSTAINABLE USE OF RESOURCES

The efficient use of resources –one of the pillars of the Environmental Management System– is a material aspect for Coral Homes Group that has led to the adoption of practices intended to maximize efficiency in the use of resources.

5.2.1. Responsible use of raw materials and energy efficiency

The following tables show the evolution of water and electricity consumption in Servihabitats for 2023 compared to 2022, as it is the entity that has 95% of the Group's staff.

Water

Water consumption relates to Servihabitats offices in Cornellà de Llobregat, as this is the place where most employees are located, whereas water consumption costs at Servihabitats offices in Madrid are borne by the building owner; therefore, this information is not available.

Table 27. Variations in the use of water

	2023	2022
WATER CONSUMPTION (M3)	2,239	2,493
M3 CONSUMPTION PER EMPLOYEE	5.95	5.71

The main water saving measures implemented in the Porta Cornellà building include the use of automated faucets with sensors and the dual flush system in the toilet cisterns.

Electricity

In the case of electricity, and applying a criterion similar to that of water use, the material data refer to consumption at Cornellà de Llobregat and Madrid offices.

Table 28. Variations in the use of electricity

	2023	2022
ELECTRICITY CONSUMPTION (MWH)	950	1,286
MWH CONSUMPTION PER EMPLOYEE	1.7	2.9

In relation to such consumption, it is worth noting that the source of energy at Puerta Cornellà is 100% renewable.

The main measures to reduce consumption include the design of workspaces to try to make the most of natural light or the use of presence sensors in common areas that are not continuously used.

5.3 POLLUTION AND CLIMATE CHANGE

5.3.1 Carbon footprint results

The carbon footprint is an indicator that seeks to measure the impact of human activities on global climate. The aim of this indicator is to quantify the amount of GHG released into the atmosphere, expressed in tonnes of CO2 equivalent (Tn CO2 eq.).

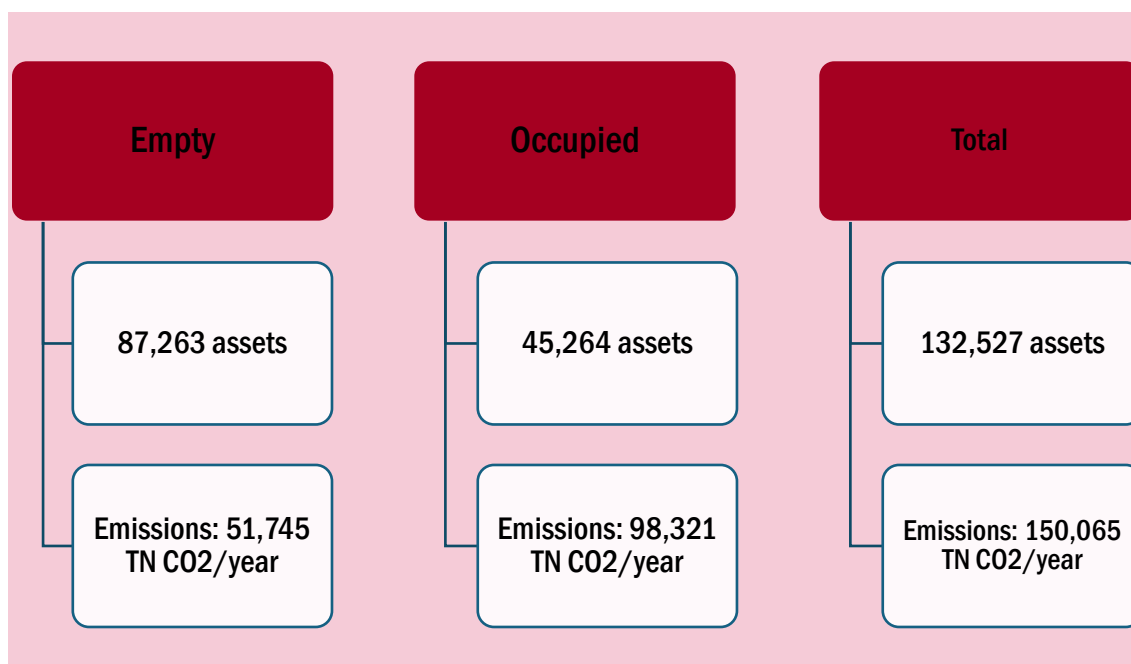
The table below shows the results of CO2 emissions by Servihabitat, considering Scope 1 emissions (GHG emissions originating directly from its activities), Scope 2 emissions (GHG emissions derived from electricity consumption) and Scope 3 emissions (emissions from indirect sources).

Table 29. CO2 emissions

EMITTED TN CO2 EQ	2023	2022	2021
SCOPE 1	-	-	-
SCOPE 2	261	344	260
SCOPE 3*	377	404	312
TOTAL	638	748	572
EMITTED TONNES PER EMPLOYEE	1.16		

*Scope 3 includes emissions from the travel of staff by plane, train and car.

Servihabitat has estimated GHG emissions¹ from all its assets under management, differentiating the stock by type of asset and considering whether it is empty or occupied.



Obtaining these data is an important step to reduce emissions, as it will allow setting improvement targets not only for the emissions produced directly at work centres but also at the real estate assets managed, which are the main source of emissions.

5.3.2 Emissions abatement

In particular, Servihabitat established a 30% reduction target in CO2 emissions for the 2021-2023 period from travel by staff members.

In this sense, emissions per trip have followed a downward trend. On the one hand, CO2 emissions fell by 5.4% year-on-year; and on the other, they were curbed by a total of 17% against 2019.

For these purposes, it must be taken into account that the data for previous periods are affected by the consequences of the confinement caused by the health emergency; therefore, in order to evaluate the achievement of the target, 2019 data have been taken as reference. However, a reduction in CO2 emissions has also been achieved with respect to fiscal year 2022, as a result of the application of more restrictive measures in corporate travel.

In addition, as a measure to reduce CO2 emissions, the use of videoconferencing is promoted to avoid or minimise travel.

¹ Main considerations:

- CO2 emissions from soil are deemed negligible.
- Empty assets produce CO2 emissions due to potential periodic maintenance activities, security systems and utility connections.
- Average CO2 emissions have been measured for each type of asset.

5.4 CIRCULAR ECONOMY AND WASTE PREVENTION AND MANAGEMENT

One of the material aspects identified by Coral Homes Group is the circular economy, which is conceived as an aspect that is still to be developed, but which can have a great impact on the business.

Waste management and segregation

When talking about waste management and segregation, it is necessary to make a distinction between those over which there is direct control (those produced in the activity carried out at the offices) and those over which there is not, despite the fact that the latter, including land management and development activities and the development/promotion, adaptation and upkeep of real estate assets, are the most significant.

Indirect control

The latter activities are subject to the provisions of Act 7/2022, of 8 April, on waste and contaminated soils for a circular economy, which establishes the following, among other matters:

- **Promotion of sustainable materials:** the Act encourages the development and promotion of more sustainable materials, which may influence the selection of materials used in the construction and maintenance of real estate assets.
- **Responsible waste management:** it sets out standards for responsible waste management, which directly affects the activities related to the production, possession and management of waste, imposing responsibilities on the initial waste producers or managers.
- **Prevention and recycling:** the Act promotes waste prevention, reuse and recycling measures, which may influence waste management practices in real estate projects.
- **Penalties for non-compliance:** penalties are established for activities that do not comply with the provisions of the law, which may have an impact on the planning and execution of real estate projects.

Servihabitat, as manager of real estate assets, including those owned by the Group, is responsible for ensuring compliance with all these obligations to third parties (contractors/subcontractors) through which it carries out these activities.

In the case of work development and execution, where waste volumes are considerably larger than in the rest of the aforementioned activities, a **Construction and Demolition Waste Management Plan** is previously prepared, tailored to the needs of each real estate development. Such Plan identifies the most common waste generated by these activities, apart from setting a management hierarchy, prioritising their minimisation and reuse. It also outlines the operations to be carried out depending on whether waste is inert, non-hazardous, hazardous or an output of office activities.

Direct control

For the activity carried out at the offices, different initiatives have been developed and implemented to reduce waste and improve the recycling process, such as the replacement of individual bins with waste collection points at each floor.

In addition, there is a widespread use of recycled paper at Servihabitat's offices.

5.4.2. Managed waste

The Group has managed the following waste quantities with authorised waste managers:

Table 303. Tonnes of managed waste

WASTE	2023 (Tn)	2022 (Tn)
Paper	3.024	3.57
Cardboard	0.401	1.159
Toner	0.006	0.12
TOTAL	3.431	4.849

In relation to paper consumption, Servihabitat established a 10% annual reduction target in paper consumption per employee for the 2021-2023 period. Ultimately, this target was achieved, having reduced paper consumption by 21.2% compared to the prior year, and thus consolidating the management, review and exchange of documents by telematic means.

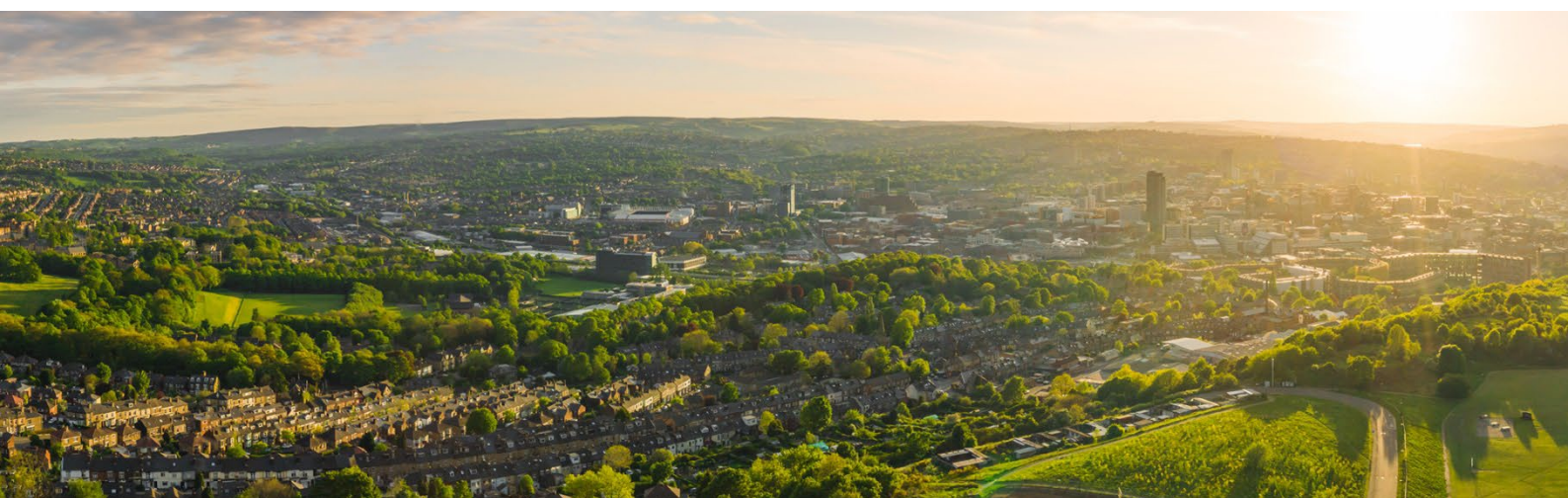
5.4.3. Actions to combat food waste

Considering the Group's activity, food waste management does not fall within the scope of the environmental policy and its EMS.

5.5 BIODIVERSITY PROTECTION

The Group does not perform activities or operations in protected areas, and its impact on biodiversity is low.

Despite not having specific plans in this area, Coral Homes Group promotes sustainable construction in its operations.



6. FIGHT AGAINST CORRUPTION AND BRIBERY

6.1 COMMITMENT OF THE GROUP

Coral Homes Group demonstrates an unequivocal commitment to regulatory compliance and the highest ethical and professional standards. To this end, all staff members must act ethically in accordance with the principles of integrity, honesty and transparency set out in the Code of Ethics. Similarly, the Group requires similar behaviour from third parties with whom commercial relationships exist, which must be aligned with the Group's principles and values. To this end, acknowledgement and acceptance clauses are included in the contracts signed with such parties.

The Group promotes "zero tolerance" as one of its fundamental principles regarding corruption and fraud that may arise in the course of its activities and commercial relationships.

All these commitments are integrated and articulated through the Criminal Compliance Management Systems defined in accordance with standards UNE 19601:2017 (Criminal Compliance Management Systems) and UNE-ISO 37001:2017 (Anti-Bribery Management Systems). Given their exposure to the risk of corruption and bribery due to the nature of their activities, Servihabitat and Serviland go a step further and are certified under these standards, thus rendering the Criminal Compliance Management Systems of the entities that make up Coral Homes Group even more reliable.

6.2 CRIMINAL COMPLIANCE MANAGEMENT SYSTEMS

The Criminal Compliance Management Systems (the "**Systems**") establish a comprehensive framework for the prevention, detection, response, management and control of criminal risks at the entities. Their main components include:

- **Corporate Compliance Committee:** in charge of overseeing and monitoring the Systems to identify and manage criminal risks, this Committee is made up of two Chief Compliance Officers (from Coral Homes Holdco and Servihabitat), who report to the Group's Boards of Directors, particularly to the Board of Coral Homes Holdco, as the Group's parent company.
- **Financial resources management model:** this model features transparent financial controls and procedures, and budget allocation to the Corporate Compliance Committee and the Chief Compliance Officers.
- **Criminal risk matrices and maps:** they encompass inventory, assessment and prioritisation of criminal risks managed by the Chief Compliance Officers, reviewed and updated on an annual basis.
- **Manuals, policies, procedures and protocols:** used to foster an ethical and compliance-driven culture, with regular updates and strict adherence by all members of Coral Homes Group.
- **Training and dissemination of the Systems:** annual training and awareness plan, and delivery of corporate policies to all Group staff members.
- **Internal reporting system (Corporate Whistleblowing Channel):** managed by the Chief Compliance Officers, to make reports to the Corporate Compliance Committee in accordance with established procedures.
- **Disciplinary system:** executed by the Chief Compliance Officers in accordance with applicable regulations, with the involvement of other functional areas, as applicable.
- **Monitoring and reporting procedures for the Systems:** to validate the execution of the Systems, verifying the effectiveness of policies, procedures and controls, with the obligation to report annually to the Group's Boards of Directors by submitting Annual Compliance Reports.

The Corporate Compliance Committee is responsible for overseeing and monitoring the Criminal Compliance Management Systems to ensure that the main criminal risks are properly identified and managed internally. This Committee has full autonomous powers of initiative and control, as well as the necessary resources and means to carry out its entrusted activities.

The Corporate Compliance Committee meets quarterly on a regular basis and on an extraordinary basis as necessary.

It also delegates more operational functions to the Group's Chief Compliance Officers.

6.3 **MEASURES ADOPTED TO PREVENT CORRUPTION AND BRIBERY**

The Systems established within the Group also comprise specific measures for combating corruption and bribery. To this end, an **Anti-Bribery Management System** has been implemented in line with the abovementioned standard UNE-ISO 37001:2017. This commitment is further reinforced at the entities identified as being more exposed to such risks, namely Servi habitat and Serviland, both of which are certified by AENOR under this standard.

The policies and procedures that form part of the Systems have been approved at Group level and apply to all companies within Coral Homes Group, as well as to all staff members and individuals holding representative or managerial positions. Their aim is to ensure an effective ethical and compliance culture within each entity. These policies and procedures include the Code of Ethics, the Anti-Corruption and Fraud Prevention Policy, the Corporate Compliance Policy, the Privacy Management System and the Policy for the Management of Conflicts of Interest.

The **Code of Ethics** lays down the ethical principles, values and standards of conduct that must effectively guide the actions of all the Group's member companies and all their staff, and is therefore the main standard governing their performance.

Furthermore, in relation to the prevention of corruption and fraud, the Group's **Anti-Corruption and Fraud Prevention Policy** enforces the principles of transparency and anti-corruption standards contained in the Code of Ethics. This policy is aimed at creating an environment that minimises potential fraud and corruption risks by adopting the necessary preventive measures to avoid such behaviour, as well as controls for the early detection of potential irregular or fraudulent activities or acts of corruption. It also puts forward guidelines on gifts, hospitality, travel and entertainment expenses, extortion, bribery, influence peddling, facilitation payments, donations, sponsorships, and other non-profit contributions.

The **Corporate Compliance Policy** sets out the principles and commitments undertaken by Coral Homes Group in terms of compliance, demonstrating its responsibility and commitment to adhering to both applicable legislation and the Group's approved internal regulations.

The **Privacy Management System** encompasses appropriate monitoring and control measures to prevent and, as applicable, detect any breaches of personal data protection and privacy.

Finally, the **Policy for the Management of Conflicts of Interest** sets forth the mechanisms to identify, prevent, manage, record and properly follow-up the conflicts of interest that may arise in the performance of business activities by Coral Homes Group's professionals and member entities.

The Annual Compliance Training Plan for 2023 included, among other sessions, training on anti-corruption and conflicts of interest, which was completed by 99.6% of the participants. Additionally, communication and awareness-raising actions were carried out, including a Christmas gifts campaign, which is incorporated into the Anti-Corruption Policy.

6.4 MEASURES TO FIGHT AGAINST MONEY LAUNDERING

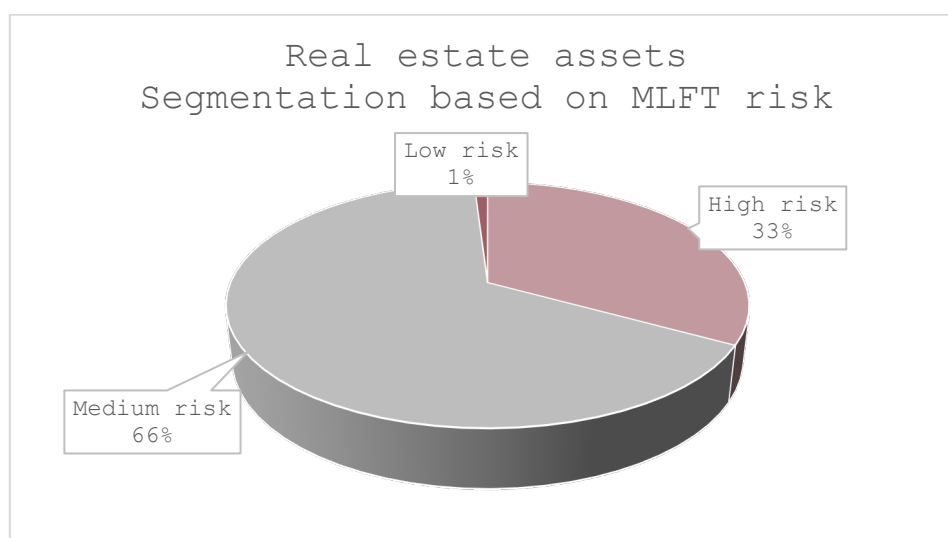
Given the nature of Coral Homes Group's business activities, the fight against money laundering and terrorist financing is a priority for the Group and one of the main risks to which the Group is exposed. In fact, Coral Homes, Servihabitat and Serviland are all obliged subjects under Article 2 of Act 10/2010, of 28 April, on the Prevention of Money Laundering and Terrorist Financing.

At Group level, an ICB and a Technical Unit for the Prevention of Money Laundering (UTPBC, in Spanish) are in place to ensure the prevention and control measures contained in the Anti-Money Laundering and Terrorist Financing Prevention Manual.

Coral Homes Group also implements a **General Relationship Acceptance Policy** aimed at identifying, prior to the establishment of any employment or business relationship, the parties with whom the Group intends to sign a contract, by applying a due diligence procedure.

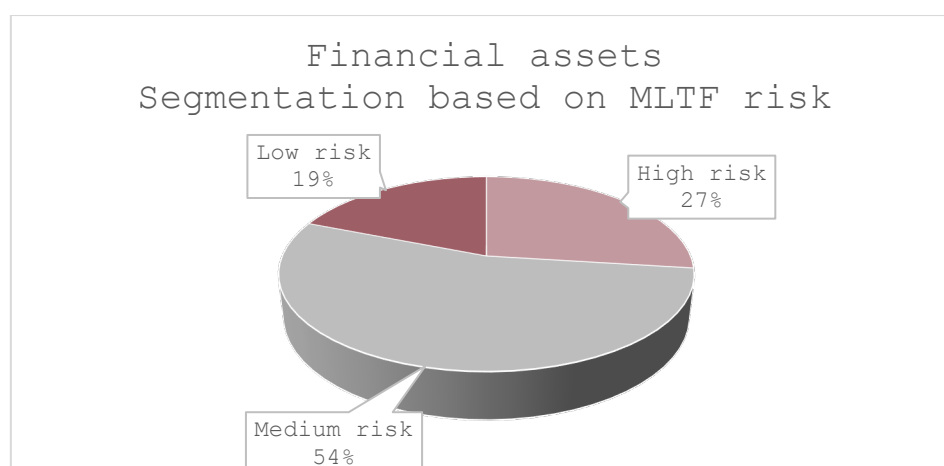
Throughout 2023, 15,671 real estate assets transactions were carried out under the MLTFP framework. Out of these, 33% were classified as high-risk transactions.

Chart 3. Real estate assets – Segmentation based on MLTF risk



A total of 1,335 financial assets transactions were carried out in 2023, out of which 27% were classified as high-risk transactions.

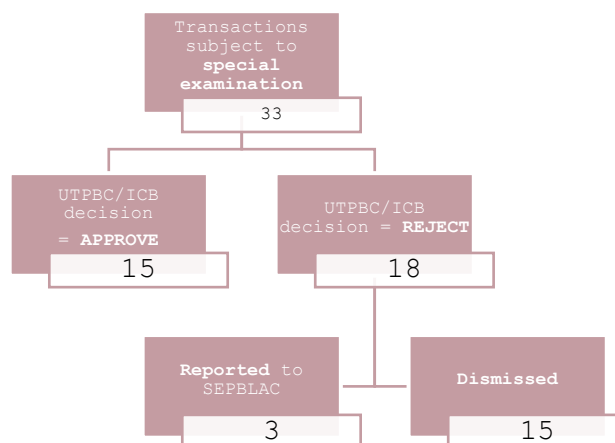
Chart 4. Financial assets – Segmentation based on MLTF risk



With respect to the alerts managed by Coral Homes Group's UTPBC, in 2023 a total of 58,370 new participants were registered in the AMLcheck tool from all systems. Out of these new participants, a total of 5,498 alerts were generated and analysed.

During 2023, a total of 33 special examinations were carried out, out of which 3 were reported to the SEPBLAC as suspicious ML/TF transactions. All the transactions subject to special examination were detected by the Technical Unit in the course of its transaction analysis and approval operations.

Chart 5. Transactions subject to special examination



In 2023, a series of internal audits were conducted by Servihabitát's Internal Audit, in which the auditor (the firm BDO) concluded that Coral Homes Group has a robust, effective and efficient MLTFP model in place. No incidents were detected that could lead to recommendations for non-compliance. Similarly, a quarterly review of financial assets transactions was carried out by Servihabitát's Internal Control, with no incidents being reported in the MLTFP processes.

Likewise, three external audits were conducted. Two of them were contracted by clients, which concluded with a positive assessment, and another one required by MLTFP regulations –the Annual Report of the External Expert (issued by Deloitte)– that did not detect any issues or deficiencies, although it does include two recommendations for improvement that were adopted in fiscal year 2023.

With regard to MLTFP training, the Annual Training Plan approved by the ICB and by the Board of Directors of Coral Homes Holdco included training for all staff members, senior management, directors, APIs and management offices. Specialised training is also provided to the members of the ICB, the UTPBC and the areas that, due to their functions, must have more awareness of the subject. A total of 732 people attended the training, including staff, senior management and directors, with a 100% success rate. Also, 664 people from among the APIs and management offices were invited, with a 100% attendance and success rate as well.

6.5 INTERNAL REPORTING SYSTEM

One of the cornerstones of the Group's Systems, used to communicate irregularities and risks, is the Internal Reporting System.

The year 2023 brought with it the entry into force of Act 2/2023, which transposed the so-called Whistleblowing Directive. As a result, a Corporate Reporting System had to be implemented pursuant to the requirements set forth in the aforementioned Act and the Corporate Whistleblowing Channel Procedure had to be adapted accordingly.

The Board of Directors of Coral Homes Holdco has appointed the Corporate Compliance Committee as Head of the Internal Reporting System, which, in turn, delegates to the respective Chief Compliance Officers of the Group's member companies the powers to manage and process the communications received through the Corporate Whistleblowing Channel.

During 2023, a total of 114 communications were received through the Corporate Whistleblowing Channel, out of which only three were actual complaints and, after being managed, all three were dismissed.

6.6 FOUNDATIONS AND NOT-FOR-PROFIT ORGANISATIONS

Coral Homes Group makes no contributions to foundations or business, trade union or other organisations.

However, in 2023, the Group contributed to the third sector and NGOs; such information may be inquired in section 7.4.3 of this Report.



7. RELATIONSHIP WITH THIRD PARTIES

7.1 CUSTOMERS AND CONSUMERS

7.1.1. Measures for the health and safety of consumers

In order to ensure the safety and habitability of its portfolio properties, in managing real estate assets, Coral Homes Group ensures compliance with applicable legislation and the Technical Building Code.

To certify such compliance, Coral Homes Group requires the following documentation:

- Completion of works certificate, whereby the architect evidences that the works for which the work licence was requested have been completed.
- Permit for initial occupancy, which allows municipal technicians to inspect and verify that the construction complies with the technical requirements set out in the project, as well as legal urban planning requirements.
- Certificate of habitability.

On a separate issue, as proof of its strong commitment to the security and protection of its clients, Coral Homes Group has **renewed the ISO 27001 certification for Information Security Management**.

Furthermore, during 2023, Servihabitat continued implementing the measures defined in the **2021-2023 Strategic Privacy Plan** (the “**Plan**”) concerning the protection of personal data, ensuring a higher level of compliance with data protection regulations.

In this regard, Servihabitat has reviewed and updated data processor agreements and has taken the necessary steps to guarantee the secure management of sensitive information.

Regarding the ARCOPOL rights that clients may exercise, particularly the right to erasure, Servihabitat has defined the personal data retention and blocking periods, as well as a procedure that allows for the secure blocking and deletion of information.

7.1.2. Claims, suggestions and complaint system

Servihabitat has a Customer Care Centre (“**CCC**”) aimed at maintaining high levels of client satisfaction and providing solutions in the event of complaints or claims.

Through the CCC, Servihabitat offers a direct communication channel with its clients, where their complaints and/or claims are recorded, monitored and managed. 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)

During 2023, a total of 585 complaints and/or claims were recorded.

Table 31. Number of complaints received

COMPLAINT SYSTEM	2023
NUMBER OF COMPLAINTS	585
NUMBER OF COMPLAINTS CLOSED	572
% OF COMPLAINTS CLOSED	98%

7.2 SUBCONTRACTING AND SUPPLIERS

7.2.1. Incorporation into the procurement policy of social, gender-equality and environmental criteria

Coral Homes Group has a Relationship Acceptance Policy that sets out the due diligence procedure to be followed. Such procedure implies the identification, verification and acceptance, prior to engaging in any employment or business relationship, with its staff, (potential or current) customers, suppliers and third parties, in general, as well as the continuous follow-up on those relationships.

Coral Homes Group has delegated to Servihabitat these powers of identification, verification and acceptance of the identity of the individuals or entities with which it intends to establish a business relationship. For this purpose, Servihabitat has a **Supplier Approval Process** that sets out the guidelines for supplier evaluation and approval.

This procedure establishes the obligation to run a study of each supplier's technical and financial solvency and degree of regulatory compliance. 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).

In addition, Servihabitat has a **Procurement Policy** that sets forth the guidelines to be followed with suppliers, applicable both to commercial relations carried out on its behalf and those carried out through delegated management.

This policy is supported by the following principles:

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

As in previous years, in 2023 Servihabitat operated only in the Spanish market, with 98.5% of its suppliers being domestic vendors. In turn, all of Serviland's suppliers have been domestic vendors as well.

In relation to end clients, among whom Coral Homes Group's assets are marketed, the Group has also delegated to Servihabitat the application of due diligence measures in compliance with the regulations for the prevention of money laundering and terrorist financing.

7.2.2. Oversight and auditing systems

In order to effectively control the services provided by suppliers, Servihabitat continuously monitors the performance of each supplier to ensure the highest service quality.

In this sense, periodic meetings are held to review the quality levels of the services rendered by suppliers by monitoring the SLAs and KPIs in place.

7.3 TAX INFORMATION

Coral Homes Group's activities are fully performed in Spain.

7.3.1. Income tax

The consolidated financial statements include a breakdown of the corporate income tax base and its reconciliation with accounting profit/(loss).

7.3.2. Public grants received

In 2023, Coral Homes Group did not receive any public grants.

However, in order to promote the upskilling of Servi habitat's employees, a total of 38,121.50 euros was used from the credit granted by the State Foundation for Employment Training (FUNDAE, in Spanish).

7.4 GROUP COMMITMENTS WITH SUSTAINABLE DEVELOPMENT

Coral Homes Group engages actively in the company's improvement, its performance being bolstered by three basic pillars:

1. Commitment to the environment
2. Commitment to society
3. Commitment to good governance, ethics and integrity, and best practices in the value chain

7.4.1. Impact on employment and local development

Coral Homes Group, as one of the benchmark companies for the integral management of real estate assets with a nationwide portfolio, contributes to create value and urban enhancement in the more than 1,800 municipalities where it operates.

7.4.2. Impact of the company's activity on local population and the territory

Access to housing is one of the main problems faced by society in Spain, and during 2023 Act 12/2023, of 24 May, on the right to housing was approved. Coral Homes Group, through Servi habitat, participates in various initiatives aimed at facilitating access to housing, the AlquilaFácil programme being one of the highlights. This programme offers rental property with up to three months of grace period, no collateral, only one-month deposit, condominium expenses included, 24-hour home assistance and furnished kitchen.

7.4.3. Association and sponsorship actions

Throughout 2023, Coral Homes Group contributed to different associations for a total amount of 42,046.00 euros, the following standing out:

Table 32. Sponsorship actions during 2023

Association	Association description	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 Act on the Social Integration of People with Disabilities (LISMI, in Spanish) to obtain and renew the certificate of exception.

APPENDIX 1: CONTENTS OF THE STATEMENT OF NON-FINANCIAL INFORMATION

Content of Act 11/2018			GRI standard*	Chapter
Business model	Description of the business model	Brief description of the company'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 performance.	GRI 102-1	Chapter 2.3
	Policies	Policies applied by the company, including the 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 102-2	Chapter 2.3
Main risks	Main risks related to the activities	Main risks related to the company'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 should be included on the impacts identified with a breakdown thereof, particularly in relation to the main short-, medium- and long-term risks.	GRI 102-3	Chapter 2.5.2
Disclosures on environmental matters		Current and expected effects of the company's activities on the environment and, as applicable, on health and safety.	GRI 102-15 GRI 102-29 GRI 102-31	Chapter 5.1
		Environmental assessment or certification procedures.	GRI 102-11 GRI 102-29 GRI 102-30	Chapter 5.1.1
		Resources dedicated to environmental risk prevention.	GRI 102-29	Chapter 5.1.4
		Application of the precaution principle.	GRI 102-11	Chapter 5.1
		Number of provisions and guarantees for environmental risks.	GRI 307-1	N/A
	Pollution	Measures to prevent, reduce or remediate CO2 emissions affecting the environment severely.	GRI 103-2 GRI 302-4 GRI 302-5 GRI 305-5 GRI 305-7	Chapter 5.3
		Measures to prevent, reduce or remediate the emissions of all types of atmospheric pollution (including noise and light pollution).	GRI 416-1	Chapter 5.3
	Circular economy and waste prevention and management	Measures for waste prevention, recycling, reuse and other forms of waste recovery and removal.	GRI 103-2, GRI 301-1, GRI 301-2, GRI 301-3, GRI 303-3, 306-1, GRI 306-2, GRI 306-3	Chapter 5.4
		Actions to combat food waste.	Not applicable	N/A
	Sustainable use of resources	Water consumption and supply pursuant to local limitations.	GRI 303-1, GRI 303-2, GRI 303-3	Chapter 5.2.1
		Use of raw materials and measures taken to improve use efficiency.	GRI 301-1, GRI 301-2, GRI 301-3	Chapter 5.2.2
		Direct and indirect consumption; measures taken to improve energy efficiency; use of renewable energies.	GRI 302-1, GRI 302-2, GRI 302-3, GRI 302-4, GRI 302-5	Chapter 5.2.1
		Climate change	GRI 305-1, GRI 305-2, GRI 305-3, GRI 305-4	Chapter 5.1.4

Information on social and staff-related matters		Measures taken to adapt to climate change consequences.	GRI 102-15, GRI 103-2, GRI 201-2, GRI 305-5	Chapter 5.3
		Reduction targets established voluntarily in the medium- and long-term to cut GHG emissions and the means set to that end.	GRI 103-2	Chapter 5.3.3
	Biodiversity protection	Measures taken to preserve or restore biodiversity.	GRI 304-3	Chapter 5.5
		Impacts caused by activities or operations in protected areas.	GRI 304-1, GRI 304-2, GRI 304-4	Chapter 5.5
	Employment	Total number and distribution of employees by sex, age, country and professional category.	GRI 102-7, GRI 102-8, GRI 405-1	Chapter 3.1.1
		Total number and distribution of types of employment contracts.	GRI 102-8	Chapter 3.1.2
		Annual average of permanent, temporary and part-time contracts by sex, age and professional category.	GRI 102-8	Chapter 3.1.3
		Number of redundancies by sex, age and professional category.	GRI 401-1	Chapter 3.1.8.
		Average remuneration and variations, broken down by sex, age and professional category.	GRI 405-2	17-18
		Salary gap.	GRI 405-2	17-18
		Remuneration of company's equal or average positions.	GRI 202-1	17-18
		Average remuneration of directors and executives (including variable remuneration, allowances, severance pays, and long-term social security savings systems, as well as any other amount earned, broken down by sex).	GRI 102-35, GRI 102-36, GRI 201-3	18
		Implementation of labour disconnection policies.	GRI 402-1	N/A
		Employees with disabilities.	GRI 405-1	18
	Work organisation	Work time organisation.	GRI 102-8	Chapter 3.2.1
		Number of hours of absenteeism.	GRI 403-2	Chapter 3.2.6
		Measures to facilitate work-life balance and promote its responsible enjoyment by employees.	GRI 401-3	Chapter 3.2.3
	Health and safety	Health and safety conditions at the workplace.	GRI 103-2	Chapter 3.3.1
		Occupational accidents, particularly their frequency and severity, as well as occupational diseases, broken down by gender.	GRI 403-2, GRI 403-3	Chapter 3.3.1
	Social relationships	Social dialogue organisation (including procedures to inform and inquire staff and negotiate with them).	GRI 102-43, GRI 402-1, GRI 403-1	Chapter 3.4
		Percentage of employees covered by collective bargaining agreements by country.	GRI 102-41	Chapter 3.4
		Analysis of collective bargaining agreements (specifically concerning health and safety at the workplace).	GRI 403-1, GRI 403-4	Chapter 3.5
	Training	Policies implemented in the training field.	GRI 404-2	Chapter 3.5
		Total number of training hours by professional category.	GRI 404-1	Chapter 3.5
	Accessibility	Universal accessibility for people.	GRI 103-2	Chapter 3.1.8.
	Equality	Measures taken to promote equal treatment and opportunities between women and men.	GRI 404-2	Chapter 3.5
		Equality plans (Chapter III of Organic Act 3/2007, of 22 March, for the effective equality of women and men).	GRI 404-1	Chapter 3.5
		Measures taken to promote employment.	GRI 103-2	Chapter 3.1.8.
		Policy against all types of discrimination and, where appropriate, integration of protocols against sexual and gender-based harassment.	GRI 404-2	Chapter 3.5
		Protocols against all types of discrimination and, as applicable, for diversity management.	GRI 404-1	Chapter 3.5
		Application of due diligence procedures on human rights.	GRI 414-2	Chapter 4.1
Disclosures on the respect for human rights		Prevention of human rights violation risks and, as applicable, measures to mitigate, manage and redress potential abuses.	GRI 410-1, GRI 412-1	Chapter 4.2
		Reports on human rights violations.	GRI 102-17, GRI 102-1, GRI 411-1	Chapter 4.3

		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 103-2	Chapter 4.4
Disclosures on the fight against corruption and bribery		Measures adopted to prevent corruption and bribery.	GRI 103-2	Chapter 6.1
		Measures to fight against money laundering.	GRI 103-2	Chapter 6.2.4
		Contributions to foundations and not-for-profit organisations.	GRI 103-2, GRI 201-2, GRI 203-2, GRI 415-1	Chapter 6.2.5
Company information	Relationships with the stakeholders of local communities and dialogue methods	Impact of the company's activity on employment and local development, local populations and the territory.	GRI 203-1, GRI 203-2, GRI 204-1, GRI 413-1, GRI 413-2	Chapter 7.1.1
		Relationships with the stakeholders of local communities and dialogue methods.	GRI 102-43, GRI 413-1	Chapter 7.1.1
		Association or sponsorship actions.	GRI 102-13, GRI 203-1, GRI 201-1	Chapter 7.4.3
		Incorporation into the procurement policy of social, gender-equality and environmental matters.	GRI 103-3	Chapter 7.2
	Subcontracting and suppliers	Focus on social and environmental responsibility in the relationships with suppliers and subcontractors.	GRI 102-9, GRI 308-1, GRI 308-2, GRI 407-1, GRI 409-1, GRI 414-1, GRI 414-2	Chapter 7.2
		Oversight and auditing systems and their resolutions.	GRI 308-1, GRI 308-2, GRI 414-2	Chapter 7.2
	Consumers	Measures for the health and safety of consumers.	GRI 416-1, GRI 416-2, GRI 417-1	Chapter 7.1.1
		Complaint systems, claims received and resolved.	GRI 102-17, GRI 418-1	Chapter 7.1.1
	Tax information	Income earned by country.	GRI 201-1	N/A
		Income taxes paid.	GRI 201-1	Chapter 7.2
		Public grants received.	GRI 201-4	Chapter 7.2