

**CONSOLIDATED NON-FINANCIAL
INFORMATION STATEMENT**

CORAL HOMES GROUP

FISCAL YEAR 2025

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, collectively, “**Coral Homes Group**” or, interchangeably, the “**Group**”) for the year ended 31 December 2025 (the “**Report**” or the “**Non-Financial Information Statement**”).

The Non-Financial Information Statement has been prepared with the aim of identifying risks, improving sustainability and enhancing the confidence of investors, consumers and society at large, in accordance with the current regulatory framework in Spain (Act 11/2018, of 28 December, on non-financial information and diversity – “**Act 11/2018**”) and the European sustainability regulations, in particular Directive (EU) 2022/2464 (the “**CSRD Directive**”), which replaces Directive 2014/95/EU (NFRD) and sets forth the reporting of “sustainability information” as per the European Sustainability Reporting Standards (ESRS) adopted by the Commission through Delegated Regulation (EU) 2023/2772. All of the foregoing is without prejudice to the fact that, until the transposition of this Directive in Spain is completed, the Non-Financial Information Statement will continue to be governed by Act 11/2018.

In drawing up this Report, consideration has been given to the supervisory and technical guidance issued by the National Securities Markets Commission (CNMV) and the Spanish Accounting and Audit Institute (ICAC) (including the update of 19 November 2025), as well as the approved European measures affecting the timeline and certain interim requirements (e.g., Directive (EU) 2025/794 –the “**Stop-the-Clock**” Directive– and the Delegated “**Quick Fix**” Regulation of 11 July 2025), to the extent applicable.

The Global Reporting Initiative (GRI) guidelines 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, namely: balance, comparability, accuracy, timeliness, clarity and reliability. The GRI content index is attached to this Report.

Additionally, with the aim of progressing towards alignment with the European framework, the Report has taken into account, to the extent applicable and based on the information available, the requirements and the materiality approach of the NEIS/ESRS, in line with the guidance issued by the CNMV and ICAC while the transposition of the CSRD into Spanish law is being finalised.

In any event, the Group has sought to ensure compliance with the applicable requirements of Act 11/2018 and the complementary national regulations referred to in the CNMV–ICAC Guidance (including Royal Decree 214/2025, where applicable), avoiding any omission of material requirements under the current Spanish regulatory framework.

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 key non-financial indicators, in order to facilitate understanding and provide stakeholders with greater insight into the impact of the Group’s operations on the environment and society.

Although certain indicators in this Report may have been calculated or presented based on criteria from international frameworks (e.g. GRI and/or ESRS-aligned criteria), it has been prepared as a Non-Financial Information Statement for the purposes of Act 11/2018 and is not intended, in its entirety, to constitute a sustainability report prepared in accordance with the CSRD/ESRS framework.

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 whereby Regulation (EU) 2019/2088, also known as the “Taxonomy Regulation”, was amended. The latter, under Article 8, sets out the obligation for undertakings required to submit Non-Financial Information Statements 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 subjective scope of the disclosure obligation established in Article 8 of Regulation (EU) 2020/852, insofar as such obligation applies to undertakings subject to Articles 19a or 29a of Directive 2013/34/EU (as further specified in the technical standards of Delegated Regulation (EU) 2021/2178). Accordingly, the Group deems that the aforementioned Taxonomy Regulation is not applicable to it.

In any event, given that this Report is subject to the same approval, filing and publication requirements as the directors’ report, and irrespective of the aforesaid conclusion regarding its scope, the Group includes, where appropriate, relevant information on sustainability and transparency, in line with best practice and stakeholder expectations.

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 assurance report on the 2025 Non-Financial Information Statement. This independent assurance has been carried out in relation to the Non-Financial Information Statement, in accordance with Act 11/2018 and following the professional guidelines applicable to non-financial information assurance engagements (Revised Practice Guide 47).

In order to facilitate traceability, the Report includes a table/index identifying the location of the content required under Act 11/2018 and, where applicable, its alignment with the criteria used in the preparation thereof.



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**”), Serviland Gestión Urbanística, S.L.U. (“**Serviland**”) and Serviloan Gestión e Intermediación de Créditos (“**Serviloan**”).

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, with the remaining 20% being retained by BuildingCenter, S.A.U.

Coral Homes Group owns one of the largest asset portfolios in the real estate sector, comprising over 19,000 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 refurbishment relating to both Group and third-party assets.
- **Serviloan:** It carries out real estate loan management and brokerage activities.

Serviloan was incorporated to the Group at the end of July, with no material impact on the Group’s business activity.

It should be noted that Servihabitat has also entered into service contracts with Coral Homes, Serviland and Serviloin. As a result, many of the processes and procedures related to the management of real estate and financial assets are carried out by Servihabitat on behalf of these entities.



2.2 GOVERNANCE STRUCTURE

Drawing on the COSO Reports as a reference for the implementation and management of its Internal Control System, and with the aim of ensuring effective risk management, Coral Homes Group has structured its governance model around three lines of defence for the allocation 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 teams, Internal Control Body (“ICB”) and Corporate Compliance Committee.
- **Third line – Oversight and verification of the Internal Control Model performance:** Servihabitat’s Internal Audit function, external auditors and Audit Committee of Servihabitat.

Ultimately, Coral Homes Holdco’s Board of Directors is responsible for carrying out the overall oversight and control function.

Chart 1 Coral Homes Group's governance model

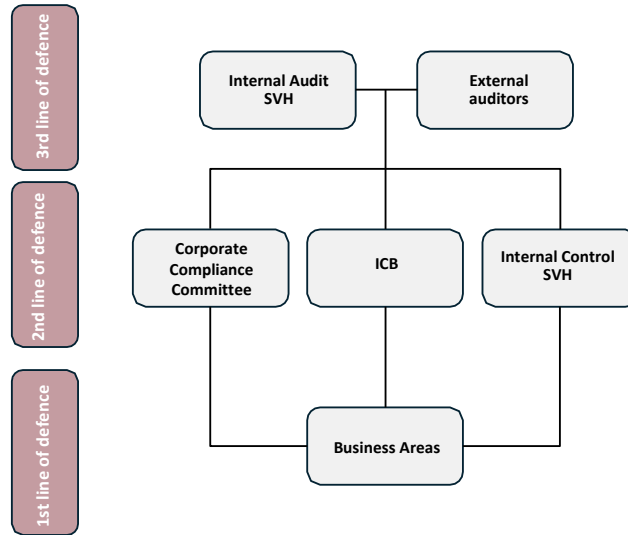
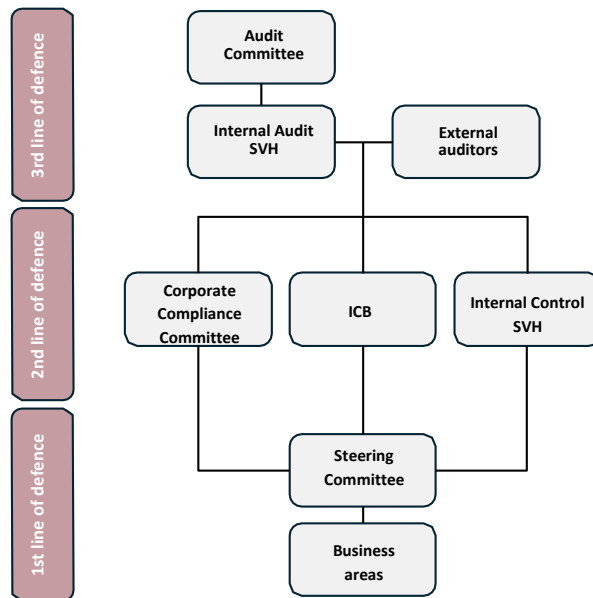
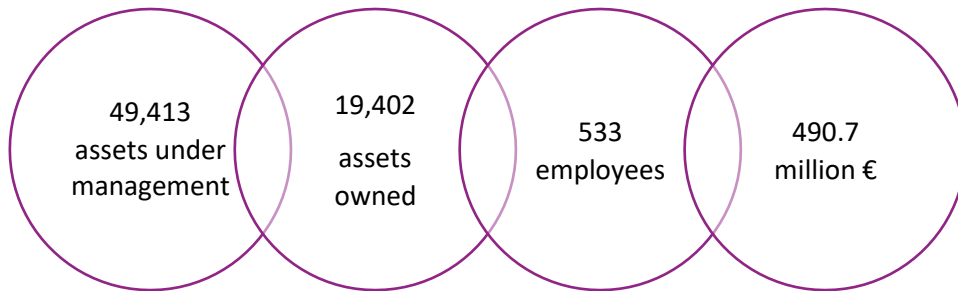


Chart 2. Servihabitat's governance model



2.3 THE GROUP IN FIGURES

The highlights of the Group’s activity are summarised in the following figures:



2.4 GOALS AND STRATEGY

During 2024, Coral Homes Group strengthened its commitment to ESG matters, undertaking significant work in terms of double materiality analysis and taxonomy, in accordance with the requirements established in the new European CSRD and the current EU Taxonomy Regulation. Servihabitat, as the entity responsible for managing the Group’s assets on behalf of the other Group entities and its customers, and as the entity encompassing 95% of the Group’s staff, has made a significant effort in developing its ESG 2025 Plan (the “Plan”), raising the number of actions from 13 to 50, with this increase reflecting:

- Greater alignment with new regulations (ISO, ENS, Act 2/2023, CSRD).
- A more comprehensive approach, especially regarding governance and security.
- Transition from “grassroots” initiatives to a structured ESG system, that is timely monitored and linked to formal objectives.
- Reinforced social impact and employee well-being.
- Professionalisation of environmental management with data, indicators and multi-annual projects.

Environment

In 2025, the environmental focus was on improving energy efficiency, enhancing environmental monitoring of suppliers, and advancing the measurement and reduction of the carbon footprint. The actions undertaken can be grouped into the following thematic areas:

1. **Environmental management and office efficiency:** It includes initiatives aimed at energy saving, optimised consumption, improved lighting, installation of timers, and promotion of more sustainable mobility practices.
2. **Monitoring internal and supplier environmental impact:** It encompasses the control of energy and resource consumption, waste and emissions, as well as controls related to environmental risk and compliance.
3. **Climate strategy and emissions measurement:** It entails the review of the carbon footprint calculation and the preparation of a five-year reduction plan, pursuant to the new regulatory framework.

Social

The social pillar is aimed at bolstering well-being, equality, diversity, risk prevention and corporate social action. The actions undertaken can be grouped into the following thematic areas:

1. **Employee well-being, benefits and experience:** It includes health benefits, wellness programmes, flexible working arrangements, condensed workweeks and work-life balance initiatives.
2. **Organisational culture and workplace climate:** It covers employee engagement surveys, internal ESG communication activities and training content to reinforce healthy habits and corporate culture.
3. **Equality, diversity and inclusion:** It includes the implementation of the Equality Plan, the Boosting Women programme and all awareness-raising and prevention actions related to harassment and LGBTQ+ diversity.
4. **Social action and volunteering:** It encompasses a range of activities, including internal ESG communication campaigns and training content aimed at promoting healthy habits and reinforcing corporate culture.

Governance

It groups initiatives focused on internal control, ethics, regulatory compliance, information security and supplier management. The actions undertaken can be grouped into the following thematic areas:

- **Corporate governance and regulatory compliance:** It includes the renewal of adherence to the United Nations Global Compact, internal regulatory reviews, the Annual Compliance Statement, management of the Corporate Whistleblowing Channel and implementation of Act 2/2023 of 20 February, regulating the protection of persons reporting legal breaches and anti-corruption measures (“Act 2/2023”).
- **Risk management and internal control:** It covers updating risk matrices, operational monitoring, process reviews, compliance culture surveys, and internal and external audits.
- **Information security and cybersecurity:** It includes MFA, 24x7 SOC, alert management, device and network protection, encryption, migration to AWS, ENS and ISO 27001 certifications, as well as ongoing cybersecurity training.
- **Responsible supplier relations:** It entails environmental, ethical and compliance clauses, due diligence, ESG certification and specific evaluations in tender processes.
- **Active listening and quality certifications:** It encompasses initiatives such as Voice of Client surveys, maintenance of ISO 9001 and ISO 14001 certifications and the client complaints model (SLA).

A total of 46 of the 50 actions under the Plan have been implemented.

2.5 BUSINESS ENVIRONMENT AND TRENDS

Fiscal year 2025 was marked by a more favourable environment than the previous two years, following the start of the **European Central Bank’s policy interest rate cuts, which set the deposit rate at 2.00%**.

According to CaixaBank Research, the Spanish real estate market entered an **expansionary phase** during the first half of 2025. **Demand** consolidated (700,000 property transactions in the past 12 months to June, **+19.7% year-on-year**), supported by better financial conditions, higher purchasing power and demographic growth. **Supply** rose but remains insufficient: **132,000 housing permits** were issued in the 12 months to May 2025 (**+13% year-on-year**), yet still far from meeting structural needs. The **accumulated housing deficit (2021-2024)** is estimated between **515,000** and **765,000** units (around **3%-4%** of the main housing stock) and could explain **up to 39%** of recent price increases. Although there are **signs of overvaluation**, the **risk of a sharp correction is contained** by the stronger financial health of households, developers and banks. **Foreign demand** reached a historic high (**18%** of purchases; **133,000** transactions), with greater geographic diversity and higher budgets, intensifying pressures in specific areas.

From a regulatory and sustainability standpoint, 2025 was a year of **ESG transition and recalibration**: efforts were made to **simplify and rationalise** sustainability requirements while increasing focus on **growth, competitiveness and energy security**. This “regulatory relief” provided room for companies but also generated **legal uncertainty** due to ongoing changes and proposals.

Omnibus I further reduces the scope of CSRD and CSDDD: the **CSRD perimeter is limited** to the largest companies, “**protections**” are **introduced for value chain companies**, and the CSDDD is **modulated** — all under the strategic umbrella of competitiveness. This reorientation does not remove climate ambition but **shifts the pace and focus**, requiring a review of compliance plans and reporting.

In 2025, the **European and national frameworks** substantially reinforced ESG requirements in the real estate sector.

- **Buildings and energy transition (EU).** The **revision of European Parliament and Council Directive (EU) 2024/1275 of 24 April 2024 on the energy performance of buildings** sets the roadmap to decarbonise buildings in the EU, targeting net-zero emissions in the building stock by 2050 and zero-emission new buildings from 2028 for public entities and 2030 for all, with no on-site fossil fuel emissions and very low operational GHG emissions.
- **ETS2 for buildings and transport (EU).** The EU has established a **new Emissions Trading System (ETS2)** that will price CO₂ from fuels used in **buildings and transport**.
- **Corporate reporting (EU).** The **CSRD and ESRS** have entered the implementation phase for large companies (first 2025 reports covering 2024), accompanied by a **simplification package (“Omnibus”)** that reduces future reporting burdens while maintaining convergence with IFRS S2 on climate-related matters.

- **Spain. Royal Decree 214/2025** requires certain companies to calculate and **disclose their carbon footprint** and to have a **reduction plan** in place, thus strengthening the national CO₂ registry and its use in public procurement.
- **Efficiency financing (Spain)**. Through the **Energy Savings Certificates system (CAE)**, verified **savings** can be **monetised** and used to meet efficiency obligations, driving **energy refurbishment** measures in tertiary and residential assets.

2.6 POLICIES AND PRINCIPLES OF ACTION

Coral Homes Group works on embedding ESG factors into its business strategy and corporate culture as part of its commitment to sustainable development. A proof of that, as previously mentioned, are the efforts made in this area throughout the fiscal year.

Coral Homes Group runs its activity based on fundamental principles and a clear premise: to be a leader in the sector, prioritising people and maintaining a strong commitment to our social, environmental and cultural environment.

Coral Homes Group's Code of Ethics is its regulatory pillar, which establishes the principles and values that guide the behaviour of all Group members, promoting an ethical and respectful work environment and setting out the following values:

- **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 also in place, along with whistleblowing channels for reporting potential breaches.
- **Money Laundering and Terrorist Financing Prevention:** 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) the ICB; (iii) a representative before the Commission for the Prevention of Money Laundering and Monetary Offences (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:** The Group promotes respect for the human dignity of all individuals and prohibits discrimination based on gender, race, religion, sexual orientation, or other protected characteristics. Equal employment and career development opportunities are fostered, alongside a workplace free from harassment and discrimination.
- **Occupational health and safety:** Coral Homes Group is committed to ensuring occupational health and safety complying with occupational risk prevention regulations and fostering a safe workplace.
- **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 across its real estate management, construction and building activities.
- **Commitment to sustainability:** The Group promotes environmental protection, respect for human rights and equality and the implementation of 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, including unauthorised system access, malware distribution and phishing, among others, thereby ensuring the integrity and confidentiality of information. Standards are also established to govern staff functions and obligations in using corporate resources and devices.

Servihabitat, as the entity responsible for managing the Group's assets on behalf of the other Group entities and its clients, and representing 95% of the Group's staff, also has an ESG Policy in place, which seeks to formalise the company's commitments and guiding principles across the various dimensions of sustainability.

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

- **Environmental commitments:** complying with environmental regulations, promoting actions to prevent a greater impact on climate change, optimising energy consumption, embedding environmental variables into risk management, promoting a culture of environmental protection and encouraging a circular economy within the business.

- **Social and labour commitments:** ensuring compliance with labour and human rights legislation, as well as occupational health and flexibility regulations; preventing psychosocial risks such as workplace harassment, discrimination, sexual harassment, and gender-based harassment; fostering diversity and equality; promoting professional development; maintaining a safe and healthy work environment; and investing in social responsibility initiatives aligned with local needs and the business model.
- **Commitment to good governance, ethics and integrity and best practices in the value chain:** ensuring effective internal control performance and upholding the expected standards of good governance, ethics and integrity. Promoting a sustainable and ethical culture among employees, nurturing customer relationships, ensuring privacy and confidentiality in the processing of personal data, effectively managing complaints, promoting sustainability values among suppliers, and extending environmental commitments across the value chain.

2.7 MATERIAL ASPECTS AND STAKEHOLDERS

During 2024, Coral Homes Group carried out an ESG project aimed at preparing to report on its sustainability activities in compliance with the requirements of the CSRD and Taxonomy regulations. This project pursued two objectives: (i) conducting a comprehensive double materiality assessment to address the most significant ESG topics for both internal and external stakeholders of Coral Homes Group; and (ii) identifying and assessing economic activities within the scope of the Taxonomy regulation to analyse their eligibility and alignment with reporting requirements.

Double materiality is a strategic prioritisation framework that simultaneously integrates impact materiality and financial materiality. This approach goes beyond establishing the criteria for determining which information or topics should be included in the Non-Financial Information Statement (NFIS), and guides governance, strategy, risk management, objectives and stakeholder engagement.

Two complementary perspectives are analysed:

- **Financial materiality:** It refers to sustainability aspects that may have a significant impact on the company's financial position, performance or status. These may include risks related to climate change, resource shortage or regulatory changes.
- **Impact materiality:** It assesses how the company's activities affect people and the environment, considering aspects such as human rights, biodiversity, carbon emissions or community impact.

Based on this assessment, material topics have been identified that serve as the foundation for the sustainability report and enable the Group to prioritise its strategic actions.

After the aforesaid assessment, the following material aspects have been identified under the ESRS (European Sustainability Reporting Standards) approach for Coral Homes Group:

Table 1. Material aspects

Environment	Social	Governance
Adaptation to climate change	Working conditions (safe employment, health and safety, etc.)	Corporate culture
Climate change mitigation	Equal treatment and opportunities (gender and salary equality)	Political engagement and lobbying activities
	Working conditions in the value chain	Cybersecurity
	Social inclusion of consumers and end users (access to services)	Supplier relationship management
	Incidents related to consumer and/or end-user information (privacy)	

Stakeholders

The assessment of double materiality is incomplete if stakeholders are not taken into account. At Coral Homes Group, stakeholders are essential for the development and achievement of the Group’s objectives. The Group seeks to engage them actively, ensuring that their insights and needs are acknowledged at all times.

Coral Homes Group’s internal and external stakeholders include:

- **Staff and Works’ Council**
- **Suppliers**
- **Shareholders and investors**
- **End customers**
- **Public administration**

- **Financing institutions**

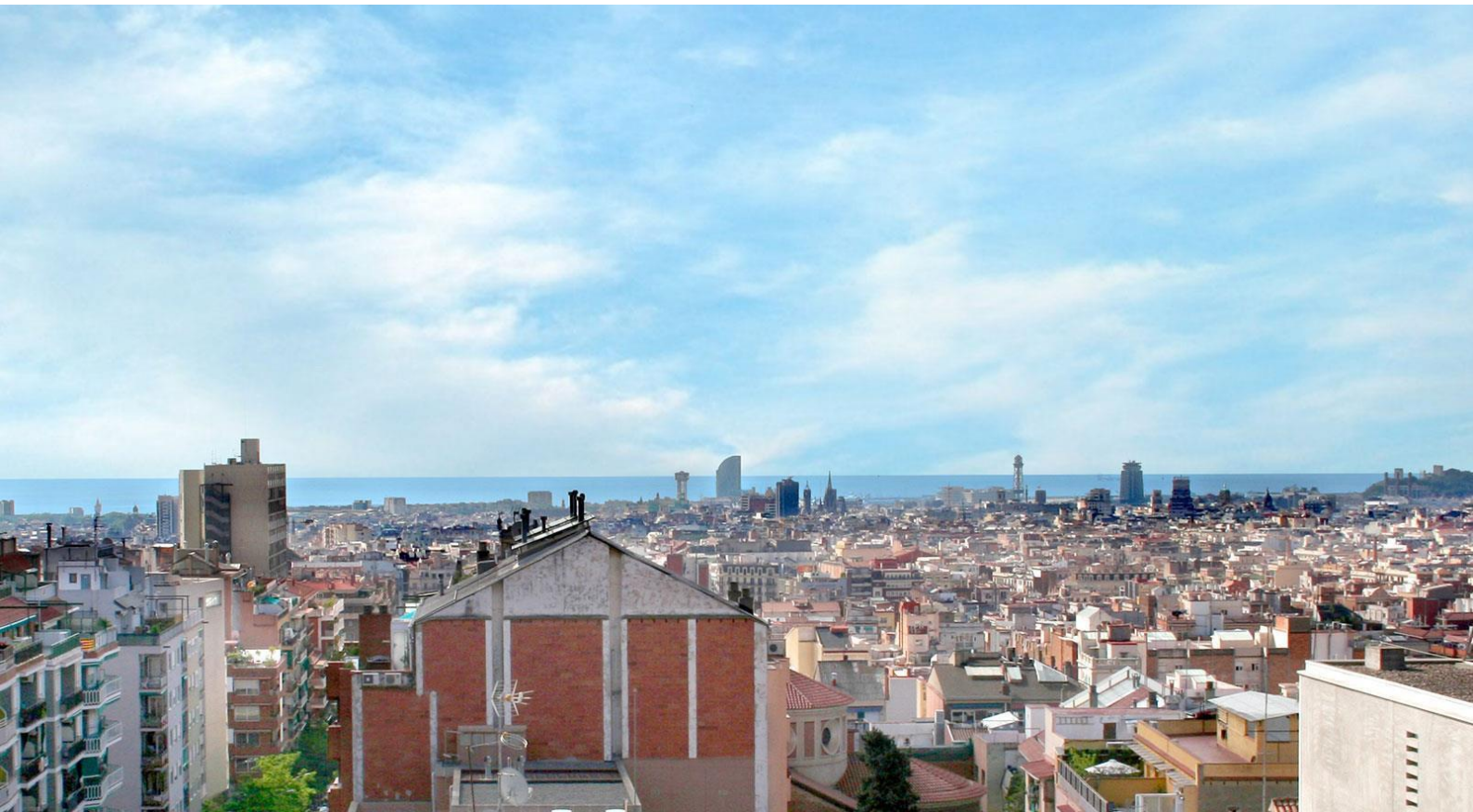
These stakeholders have been fundamental in the double materiality assessment process, providing a broader perspective on the issues that affect, and are affected by, the activities of Coral Homes Group.

2.8 NON-FINANCIAL RISKS

Following the review carried out during the fiscal year, the risks identified in the previous year remain unchanged, as they continue to adequately reflect the Group's operational and regulatory context. In an increasingly complex and changing environment, it is essential to anticipate and respond proactively to potential threats while seizing emerging opportunities.

Below are the most important non-financial risks:

- **Illegal occupation of real estate assets:** potential unlawful occupation of Coral Homes Group's real estate assets, which could result in significant financial losses and legal consequences.
- **Physical impacts on real property in the portfolio:** changes in climate patterns that may physically affect real property held in the portfolio.
- **Shifts in building demand due to climate pattern changes:** modifications in building requirements due to changing climate conditions.
- **Increased competition in the servicer market:** rising competition that could affect Coral Homes Group's market position.
- **Accidents during visits to deteriorated properties:** potential injuries during visits to properties in a poor state of repair.
- **Failure to meet customer expectations:** failing to meet customer expectations, which could affect reputation and customer loyalty.
- **Lack of transparency and external communication:** failing to maintain a clear and transparent communication with external stakeholders.
- **Cybersecurity and data protection failures:** cybersecurity and data protection breaches, which could lead to the loss of sensitive information and reputational damage.
- **Socio-political pressure:** risk of facing socio-political pressures that could affect Coral Homes Group's operations and strategy.
- **Outsourcing of eviction services:** risk associated with subcontracting eviction services, which could result in reputational issues.



3. SOCIAL AND STAFF-RELATED MATTERS

3.1 EMPLOYMENT

At Coral Homes Group, human capital is a strategic pillar of the business and a key driver of growth. Talent, commitment and employee well-being are essential for achieving business targets and addressing the challenges of a constantly evolving sector. Guided by this premise, the Group prioritises the creation of a high-quality working environment, fostering career development and equal opportunities.

In this regard, progress has been made in implementing measures that support flexibility and work-life balance, while always ensuring respect for and protection of labour rights. Furthermore, a strong commitment to active listening has enabled the consolidation of an inclusive and dynamic workplace, where participation is encouraged and diversity is valued.

Since its inception, Coral Homes has strengthened effective equality between men and women, both internally and in its social impact, by implementing recruitment and promotion processes based on merit. It is worth highlighting that, given Servihabitat’s representation within the Group’s total workforce, this entity leads the implementation of a more extensive set of social measures, tailored to its operational scale.

3.1.1 Total headcount and distribution

At the end of fiscal year 2025, the Group has a total of 533 employees.

As to their corporate distribution, 456 employees relate to Servihabitat, 44 to Serviland, 1 to Serviloan, and 32 to Coral Homes Holdco.

Below is a breakdown of the Group’s total headcount and its distribution by gender, age and professional classification at the end of 2025.

Table 2. Headcount distribution by gender, age and professional classification at 2025 year-end

HEADCOUNT DISTRIBUTION BY GENDER, AGE AND PROFESSIONAL CLASSIFICATION									
	<30		30-45		46-55		>55		TOTAL
	W	M	W	M	W	M	W	M	
EXECUTIVES	0	0	11	10	9	13	2	6	51
MIDDLE MANAGEMENT	1	1	20	15	11	9	3	6	66

TECHNICIANS	5	9	122	96	71	65	22	26	416
TOTAL	6	10	153	121	91	87	27	38	533

The headcount distribution at 2024 year-end is broken down below for comparison purposes, showing a stable workforce that has decreased by less than 5%.

Table 3. Headcount distribution by gender, age and professional classification

HEADCOUNT DISTRIBUTION BY GENDER, AGE AND PROFESSIONAL CLASSIFICATION									
	<30		30-45		46-55		>55		TOTAL
	W	M	W	M	W	M	W	M	
EXECUTIVES	0	0	14	11	9	16	1	4	55
MIDDLE MANAGEMENT	0	1	23	16	10	13	3	6	72
TECHNICIANS	8	9	135	114	71	56	18	18	429
TOTAL	8	10	172	141	90	85	22	28	556

Regarding the headcount distribution by nationality, Coral Homes Group conducts all its activities within Spain; as a result, Spanish employees represent 95.50% of the total workforce.

Table 4. Headcount distribution by nationality

HEADCOUNT DISTRIBUTION BY NATIONALITY				
	2025		2024	
	TOTAL NUMBER	PERCENTAGE	TOTAL NUMBER	PERCENTAGE
SPANISH	509	95.50	533	95.86%
OTHER NATIONALITIES	24	4.50%	23	4.14%

Foreign employees come from 12 different nationalities.

3.1.2 Total number and distribution of employment contract types and workdays

Coral Homes Group aims to ensure the stability and career development of its staff members. In line with this vision, the Group prioritises permanent contracts as the cornerstone of its labour relations. Consequently, permanent employment accounts for almost all contracts formalised.

In addition, Coral Homes Group understands the importance of offering opportunities for its team’s overall development, striking a balance between their personal and professional needs. In this context, notwithstanding the leave and reduced working hours available to support work-life balance, full-time employment remains the most common, reflecting the Group’s commitment to a model that enables its staff to reach their full professional potential.

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

The distribution of the contract types and workdays by gender at the end of 2025 compared to 2024 is shown below.

Table 5. Distribution of employment contract types and workdays by gender

HEADCOUNT DISTRIBUTION BY EMPLOYMENT CONTRACT TYPE AND WORKDAY BASED ON GENDER				
2025	PERMANENT		TEMPORARY	
	W	M	W	M
FULL-TIME	274	254	2	1
PART-TIME	1	1	0	0
2024	PERMANENT		TEMPORARY	
	W	M	W	M
FULL-TIME	290	261	2	2
PART-TIME	0	1	0	0

At the end of 2025, of the 533 Group individuals, 530 are on permanent contracts, with the average number of permanent contracts for women and men being 99.28% and 99.61%, respectively.

Therefore, permanent contracts account for 99.44% of the total number of employment contracts at Coral Homes Group.

As to workdays, 531 out of 533 contracts are full-time contracts. The average number of full-time female employees is 99.64%, while men account for 99.61%. Overall 99.62% of the Group's headcount are full-time employees.

In this regard, 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

Below is the distribution of redundancies at Coral Homes Group by gender, age range and professional category.

Table 6. Distribution of redundancies by gender

DISTRIBUTION OF REDUNDANCIES BY GENDER		
	WOMEN	MEN
2025	16	11
2024	58	51

Table 7. Distribution of redundancies by age group

DISTRIBUTION OF REDUNDANCIES BY AGE GROUP				
	<30 years	30-45 years	46-55 years	>55 years
2025	1	16	8	2
2024	2	44	52	11

Table 8. Distribution of redundancies by professional category

DISTRIBUTION OF REDUNDANCIES BY PROFESSIONAL CATEGORY			
	TECHNICIANS	MIDDLE MANAGEMENT	EXECUTIVES
2025	21	3	3
2024	79	11	19

3.1.4 Average remuneration and evolution – Pay gap, remuneration for equal or average positions at the company

The remuneration scheme of Coral Homes Group comprises a fixed component and a variable component. Within the variable component, there is an annual bonus linked to individual, team and Group performance, which is paid to all Group employees at the end of each applicable fiscal year.

In addition, variable remuneration may be granted to employees in specific positions. These incentives are paid on different monthly or quarterly schedules (rather than annually) and are linked to the achievement of predefined KPIs for specific activities carried out within the Group.

In both cases, Coral Homes Group has established a calculation system based on quantitative and qualitative criteria, in conformity with the principles of transparency and simplicity, allowing for appropriate verifications. The purpose is to align individual and team objectives with those of the Group.

In this regard, Servihabitat, Serviland and Serviloan have a **Fixed and Variable Remuneration Policy**, which is mainly intended to establish a common framework for the remuneration scheme (salaries, bonuses, and incentives) based on the following values and principles:

- Implementing an approach based on fairness (applying the same rules to all employees) and performance (merit-based system).
- Aligning salary increase processes and variable remuneration schemes to attain the company's targets.
- Focusing teams and individuals on set objectives and supporting them in achieving better results.
- Harmonising salary ranges by level and current variable remuneration schemes, taking into account internal equity wherever possible and external salary benchmarks.
- Establishing simple, transparent, easy-to-understand measurement and monitoring tools and systems that are also auditable.
- Ensuring transparency in the systems and clearly communicating the variable remuneration schemes and their general principles to the various employee groups.

Additionally, Servihabitat, Serviland and Serviloan offer the following employee benefits to staff on permanent contracts:

- Group medical insurance and accident insurance
- Restaurant Visa card
- Paid leave of half the working day on employees' birthdays (*Servithday*)
- Christmas gift pack
- Free fruit at the office
- Children birth gift
- Tax deductions on training, transport and childcare services
- Health insurance for family members

The following tables show the average salary distribution¹ according to the previously selected categories.

Table 9. Average fixed and variable remuneration by age group

AVERAGE REMUNERATION BY GENDER		
2025	WOMEN	MEN
GROSS SALARY	44,888.58	52,474.13
VARIABLE	9,033.34	14,096.14
2024	WOMEN	MEN
GROSS SALARY	45,508.38	53,257.26
VARIABLE	8,559.14	13,360.73

Table 10. Average fixed and variable remuneration by age group

AVERAGE REMUNERATION BY AGE GROUP				
2025	<30	30-45	46-55	>55
GROSS SALARY	32,195.59	44,814.41	53,825.14	53,728.66
VARIABLE	1,885.35	8,789.62	15,408.64	14,301.36
2024	<30	30-45	46-55	>55
GROSS SALARY	33,870.54	44,666.86	56,451.88	57,665.58
VARIABLE	3,677.05	8,550.83	17,854.90	12,757.68

Table 11. Average fixed and variable remuneration by professional category

AVERAGE REMUNERATION BY PROFESSIONAL CATEGORY			
2025	TECHNICIANS	MIDDLE MANAGEMENT	EXECUTIVES
GROSS SALARY	39,349.28	63,605.81	103,926.10
VARIABLE	8,045.07	14,393.72	35,570.81

¹ A change in the methodology for calculating average remuneration was introduced.

2024	TECHNICIANS	MIDDLE MANAGEMENT	EXECUTIVES
GROSS SALARY	39,433.75	64,097.76	106,671.87
VARIABLE	6,871.68	12,694.35	44,745.62

Although there were no major variations with respect to previous years, a change of criteria was introduced to calculate these amounts.

The salary gap at the end of 2025 stands at 19%, down 1.8% compared to fiscal year 2024.

The remuneration of all Coral Homes Group staff members is consistent with the tables included in the applicable collective bargaining agreements. The **collective bargaining agreement** applicable at each work centre, the **Equality Plan** and the **remuneration rules** guarantee equitable and egalitarian treatment by establishing salary conditions irrespective of gender.

3.1.5 Implementation of labour disconnection policies

Technology is an essential part of Coral Homes Group’s professional development. Proof of this is that employees are generally able to work remotely one day per week.

Coral Homes Group protects and promotes the right to digital disconnection after working hours, supporting a healthy work environment. Accordingly, Servihabitat, Serviland and Serviloan have implemented a **Digital Disconnection Policy** that clearly separates work and rest, prohibiting work-related communications outside working hours to facilitate work-life balance and safeguard employee well-being. In 2025, as part of awareness-raising activities on this matter, the online masterclass “Digital Detox” was held.

3.1.6 Employees with functional diversity

Coral Homes Group promotes diversity and equality among all its staff, both at recruitment and throughout professional and personal development, aiming to generate a positive impact on society.

The Group has 9 employees with disabilities on permanent contracts. This represents 1.68% of the headcount.

3.2 WORK ORGANISATION

Coral Homes Group guarantees the organisation of working time in full compliance with applicable collective bargaining agreements.

Furthermore, the Group has developed policies and procedures –which were timely negotiated and communicated to all staff members–, setting forth the guidelines on work organisation, overtime, paid and unpaid leaves and flexible working arrangements.

3.2.1 Work time organisation

All Coral Homes Group staff members are covered by the Public and Private Office Collective Bargaining Agreement applicable to their place of residence and work centre. In this respect, workdays for each work centre are in accordance with the provisions of the relevant collective bargaining agreement.

The entities comprising Coral Homes Group have working time recording systems in place. In turn, Servihabitat, Serviland and Serviloan as the Group entities with the largest number of employees, have a **Working Time Recording Policy**. This policy sets out the distribution of working time and rest periods for employees, as well as the obligation by those in charge of recording, monitoring and tracing their working time and managing and paying overtime.

Thus, in 2025, the annual working hours of the Madrid staff reached 1,765, while those of Catalonia and the rest of the work centres amounted to 1,760.

At Servihabitat, Serviland and Serviloan, the standard distribution of workdays is 8 hours and 15 minutes from Monday to Thursday and 7 hours on Fridays, except during August, when workdays are 7 hours per day from Monday to Friday. In addition, in 2024, the following days were also approved as intensive workdays:

- From 1 to 7 January
- Easter Week
- 29, 30 and 31 July
- From 1 to 7 September
- 24 and 31 December

3.2.2 Flexible working hours

As part of its working time arrangements, Coral Homes Group offers flexible working to its employees. Thus, in general, the start time is from 8:00 to 9:30 a.m. and the end time is from 5:00 p.m. onwards. During intensive workdays, the start time is from 8:00 to 9:00 a.m. and the end time is from 3:00 to 4:00 p.m.

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

This initiative allows employees to adjust their working hours within an established framework, giving them greater autonomy to balance their professional and personal responsibilities. Thus, the Group aims to foster a more dynamic work environment, promote team satisfaction and contribute to increased productivity and engagement in performing their duties.

3.2.3 Work-life balance measures

Achieving a balance between work, personal and family life is a core principle for Coral Homes Group. In this regard, the Group has various measures in place to favour work-life balance for all employees.

Servihabitat, Serviland and Serviloan have introduced the “**Flexiwork**” programme, which allows working remotely one day per week.

Furthermore, flexible working arrangements have been introduced, enabling employees to choose their start and finish times within a predefined framework that best suits their work-life balance.

3.2.4 Overtime

Servihabitat and Serviland have a **Working Time Recording Agreement** applicable to all employees, excluding senior management, interns and external staff.

This agreement sets out the calculation of hours and the compensation for work actually performed by staff on weekends (Saturdays and Sundays) and/or public holidays. Overtime must be taken within three months of accrual, and employees may accumulate up to 40 hours per quarter.

3.3 NUMBER OF LEAVES

3.3.1 Total number of paid leaves granted

Coral Homes Group staff may enjoy the paid leaves granted pursuant to each applicable collective bargaining agreement.

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

Table 12. Distribution of paid leaves by gender

NUMBER OF PAID LEAVES BY GENDER		
	WOMEN	MEN
2025	899	497
2024	1,184	529

Table 13. Distribution of paid leaves by age group

NUMBER OF PAID LEAVES BY AGE GROUP				
	<30	30-45	46-55	>55
2025	25	750	450	171
2024	36	1,032	530	115

Table 14. Distribution of paid leaves by professional category

	NUMBER OF PAID LEAVES BY PROFESSIONAL CATEGORY		
	TECHNICIANS	MIDDLE MANAGEMENT	EXECUTIVES
2025	1,156	154	86
2024	1,469	160	84

3.3.2 Total number of unpaid leaves granted

Coral Homes Group offers its employees the possibility to enjoy unpaid leaves for different reasons.

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

Table 15. Distribution of unpaid leaves by gender

	NUMBER OF UNPAID LEAVES BY GENDER	
	WOMEN	MEN
2025	116	64
2024	147	85

Table 16. Distribution of unpaid leaves by age group

	NUMBER OF UNPAID LEAVES BY AGE GROUP			
	<30	30-45	46-55	>55
2025	4	124	38	14
2024	6	173	31	22

Table 17. Distribution of unpaid leaves by professional category

	NUMBER OF UNPAID LEAVES BY PROFESSIONAL CATEGORY		
	TECHNICIANS	MIDDLE MANAGEMENT	EXECUTIVES
2025	143	20	17
2024	185	27	20

3.3.3 Birth, childcare and parental leave

Regarding maternity, childcare and parental leave, progress has been made in recent years towards achieving equality between women and men, with leave more equitably distributed.

Table 18. Distribution of birth, childcare and parental leaves by gender

NUMBER OF BIRTH, CHILDCARE AND PARENTAL LEAVES BY GENDER		
	WOMEN	MEN
2025	24	29
2024	40	44

3.4 VACATION

Coral Homes Group staff members, 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 28 February of the following year. The number of vacation days complies with the provisions of the applicable collective bargaining agreements and is adapted to the work schedule and public holidays in each province, as well as the working hours set out in those agreements, all of which is agreed in advance with the staff legal representatives.

3.5 ABSENTEEISM AND ITS EVOLUTION

Coral Homes Group promotes a healthy work environment and implements measures to ensure staff safety and well-being.

In this regard, the Group seeks to establish the necessary provisions to reduce absenteeism, without prejudice to the rights recognised for staff, as well as the paid and unpaid leave offered by the Group.

Accordingly, the total hours and the absenteeism rate for 2025, broken down by gender, were as follows:

Table 19. Variations in the absenteeism rate by gender

EVOLUTION OF THE ABSENTEEISM RATE BY GENDER			
		WOMEN	MEN
2025	Total number of hours	38,865	18,300
	Absenteeism rate	6.31%	3.29%
2024	Total number of hours	56,897	20,717
	Absenteeism rate	10.53%	4.22%

3.6 NUMBER OF LEAVES OF ABSENCE

In 2025, a total of 11 leaves of absence were granted, distributed by gender as follows:

Table 20. Number of leaves of absence by gender

NUMBER OF LEAVES OF ABSENCE BY GENDER		
	WOMEN	MEN
2025	7	4
2024	18	6

3.7 OCCUPATIONAL HEALTH AND SAFETY

3.7.1 Health and safety conditions at the workplace

The occupational health and safety of staff members is essential for Coral Homes Group. Thus, Servihabitat has an Occupational Risk Prevention Management System integrated into the company’s general organisation.

Servihabitat has an **Occupational Risk Prevention Policy** that demonstrates its commitment to complying with current legislation on the prevention of occupational hazards, as well as to promoting a preventive culture across the organisation.

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 an emergency)
- Preventive information (risks and preventive measures at the workplace)

Serviland also has a dedicated Occupational Risk Prevention Plan, which sets out actions to integrate prevention at all levels of the organisation and to ensure a safe working environment for all staff.

The other entities within the Group use external prevention services.

3.7.2 Occupational accidents, frequency and severity

Below is a breakdown of the leaves granted for occupational accidents during 2025, by gender, age group and professional category:

Table 21. Number of occupational accident leaves by gender

OCCUPATIONAL ACCIDENT LEAVES BY GENDER		
	WOMEN	MEN
2025	1	0
2024	3	2

Table 22. Number of occupational accident leaves by age group

OCCUPATIONAL ACCIDENT LEAVES BY AGE GROUP				
	<30	30-45	46-55	>55
2025	0	0	0	1
2024	0	5	0	0

Table 23. Number of occupational accident leaves by professional category

OCCUPATIONAL ACCIDENT LEAVES BY PROFESSIONAL CATEGORY			
	TECHNICIANS	MIDDLE MANAGEMENT	EXECUTIVES
2025	1	0	0
2024	5	0	0

3.7.3 Occupational diseases

In 2025, there were no occupational disease leaves and, therefore, the frequency rate and the severity rate were 0%.

3.8 SOCIAL RELATIONS

Coral Homes Group promotes respect for the rights of all its employees, as well as actively listening to their concerns and demands through social dialogue and collective bargaining. In this regard, 100% of the workforce is covered by a Collective Bargaining Agreement, thereby ensuring a regulatory framework for employment conditions.

On 9 August 2025, the new Collective Bargaining Agreement for Office and Administrative Staff in the Community of Madrid was published, which applies to all Group employees covered by the Agreement and sets out the relevant employment and remuneration conditions.

3.9 TRAINING

Coral Homes Group promotes the development and professional specialisation of all its staff through continuous training programmes that ensure their ongoing upskilling. In this regard, the Group offers various training sessions to employees based on their roles and jobs to promote specialisation, growth and ongoing professional development.

In addition to technical training, the Group fosters a responsible corporate culture through learning and awareness-raising initiatives focused on its core values, including equality and diversity. In parallel, measures are implemented to ensure compliance in critical areas, including anti-money laundering and counter-terrorism financing.

During 2025, a total of 12,241.55 of training hours were delivered.

Regarding the training budget, during 2025, an investment of 159,462.01 euros was made (295.30 euros on average per employee), and 30,124.02 euros of the available credit from the State Foundation for Employment Training (FUNDAE) was effectively allotted at Servihabitat.

3.10 EQUALITY PLAN

Coral Homes Group is actively committed to promoting a workplace based on diversity, inclusion and equal treatment, as well as to providing opportunities for all employees. The Group works continuously to ensure a space where each individual, regardless of gender, age, origin, orientation or any other personal condition, can develop his/her career under equal conditions.

For this purpose, Coral Homes Group promotes policies and programmes to remove barriers, promote equity and strengthen an organisational culture in which diversity acts as a driver for growth and innovation. Furthermore, the Group reinforces its commitment through concrete initiatives, such as equality plans, training and awareness-raising initiatives, and protocols that guarantee an inclusive and respectful work environment.

In this regard, both Servihabitat's **2023-2027 Equality Plan** and Serviland's **2024-2028 Equal Opportunities Plan for Women and Men** (which was officially registered in the *Registry and Depository of Collective Bargaining Agreements and Equality Plans* in February 2025) establish the strategic and operational framework to ensure equal treatment and opportunities for all staff members, promoting an inclusive and diverse workplace culture.

Moreover, each Group member entity has its own **Protocol for the Prevention and Action against Moral Harassment, Harassment against LGTBIQ+ People and Sexual and/or Gender-Based Harassment**, which reflects the Group's "zero tolerance" principle towards any attitude that may violate or undermine people's rights.

In this regard, the Group implements the necessary measures to detect and prevent any behaviour, situation, action or conduct that may violate individuals' dignity, thereby ensuring compliance with the aforementioned protocols.

Additionally, both Servihabitat and Serviland have a **Talent Acquisition Policy**, aimed at promoting equal opportunities in recruitment by fostering diversity and inclusiveness.

Similarly, the **Fixed and Variable Remuneration Policy** of Servihabitat and Serviland is based on the principle of **pay equity**, ensuring that financial compensation is determined according to objective and consistent criteria for all staff, eliminating any form of discrimination.

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, training and awareness-raising are fundamental aspects in the promotion of effective equality measures. In this respect, during 2025, Servihabitat and Serviland conducted training sessions on equality, diversity and the Harassment Prevention and Response Protocol, which were mandatory for all employees.



4. HUMAN RIGHTS

Coral Homes Group is firmly committed to defending human rights as recognised by the United Nations.

In this regard, Coral Homes Group adheres to the Universal Declaration of Human Rights adopted by the United Nations in 1948 and the instruments derived therefrom, particularly the 1966 International Covenant on Civil and Political Rights, the 1966 International Covenant on Economic, Social and Cultural Rights, and the 1950 Convention for the Protection of Human Rights and Fundamental Freedoms. Additionally, in 2025, Coral Homes Group renewed its adherence to the United Nations Global Compact, which includes, among others, the respect for human rights.

Furthermore, in carrying out its activities, Coral Homes Group assumes and complies with the principles of the International Labour Organisation (ILO) regarding non-discrimination, free association and the elimination of forced labour. In order to ensure compliance with these principles, the Group periodically reviews its Code of Ethics (most recently revised in July 2025), which applies to all Group member entities and establishes the fundamental guidelines to guarantee respect for human rights across all its operations.

Based on this ethical framework, both Coral Homes Group and, in particular, Servihabitat –given its key role as the Group’s servicer, provider of services to third parties, and entity with the largest workforce– have developed various policies and reference documents.

These policies set out codes of conduct for staff members and govern the organisation’s activities to prevent, mitigate and remedy any impacts on human rights, thereby reinforcing the Group’s commitment to responsible and sustainable business management. In doing so, Coral Homes Group seeks to:

- Disseminate the Group’s values, principles and objectives consistently with respect for human and social rights.
- Engage and involve all Group staff members and associates to accept, observe and apply this Code and the related policies and procedures.
- Facilitate the prevention, detection and elimination of any irregular behaviour, thus contributing to upholding and protecting the values and good reputation of Coral Homes Group through the Internal Reporting System, including the Corporate Whistleblowing Channel.

4.1 APPLICATION OF DUE DILIGENCE PROCEDURES, PREVENTION OF HUMAN RIGHTS VIOLATION RISKS AND MEASURES TO MANAGE, MITIGATE AND REDRESS SUCH VIOLATIONS

Coral Homes Group promotes respect for human rights both internally and in all relationships with third parties. To this end, the Group has implemented various due diligence mechanisms and procedures both within the Group and externally, namely:

A. Internal due diligence

- Coral Homes Group has an Internal Reporting System that includes the Corporate Whistleblowing Channel, allowing any Group employee to report practices that do not comply with the Code of Ethics, other internal regulations or applicable laws.
- Coral Homes Group has implemented Harassment Prevention and Response Protocols. Its general purpose is to define the framework for action in relation to any type of harassment, with the aim of preventing these types of conduct within Group member entities. These protocols contain all the elements specified in current regulations.
- In addition, Coral Homes Group has implemented an internal reporting system to manage risks that may affect its goals and activities, thus enabling the identification and assessment of opportunities while generating more value for the Group. Its conceptual framework follows the COSO guidelines, and its purpose is to provide a reasonable level of assurance in achieving objectives across the following categories:
 - a) Operational efficacy and efficiency.
 - b) Financial reporting reliability.
 - c) Compliance with applicable laws and regulations (including regulations on the prevention of money laundering and terrorism financing (AML/CTF), privacy, anti-corruption and fraud, equal rights, non-discrimination, occupational health and safety and, in general, workers' rights, environmental protection, collective safety and public health, tax and social security regulations, and market and consumer protection).
- With regard to the right to equality, Servihabitat and Serviland have their respective Equality Plans in place, whose main objective is to ensure due respect for the principle of equal treatment and equal opportunities between men and women within the company, by eliminating any form of discrimination in the workplace and promoting gender equality. These Equality Plans have been drafted in accordance with current legislation on equality.

They include continuous awareness-raising initiatives and training available to all employees throughout the year, such as training on harassment prevention and equality.

- Furthermore, all Coral Homes Group’s staff (including board members and executives) submit an annual compliance declaration, in which they confirm, among other matters, that they have adhered to the provisions of the Code of Ethics and Compliance Policies and undertake to continue doing so.

B. External due diligence

- The Group has a **Relationship Admission Policy** that sets out the due diligence procedure to be followed. This procedure involves the identification, verification and acceptance –prior to establishing any employment or business relationship– of the Group’s staff, clients (potential or current), suppliers and third parties, as well as the ongoing monitoring of these relationships.

Coral Homes Group has delegated these responsibilities for identifying, verifying and accepting the identity of individuals or entities with whom business relationships are to be established to Servihabitat, and specifically to the Group’s AML Technical Unit (UTPBC – Technical Unit for the Prevention of Money Laundering).

As to end clients, including those to whom the assets owned or managed by Coral Homes Group are marketed, Servihabitat is also delegated the responsibility for applying due diligence measures in compliance with anti-money laundering and counter-terrorist financing regulations.

- **Compliance adherence clause:** It is essential to ensure that business relationships are aligned with the ethical principles set out in Coral Homes Group’s Code of Ethics. By including compliance clauses in contracts, the Group requires its suppliers to abide by applicable regulations, including those relating to human rights, and to implement practices that prevent abuses and non-compliance. These clauses not only serve as a reference framework for the expected conduct but also promote transparency and accountability. Thus, a responsible business environment is fostered while minimising legal and reputational risks for the Group.

4.2 REPORTS ON HUMAN RIGHTS VIOLATIONS

Coral Homes Group has implemented an Internal Reporting System in accordance with Act 2/2023.

In this regard, the Group has established the Internal Reporting System Policy and Procedure, which govern the main elements of the System, the roles and responsibilities, the rights and safeguards of both whistleblowers and reported individuals, and the process for managing and resolving received reports, among other aspects.

As part of the Internal Reporting System, the Group has the aforementioned Corporate Whistleblowing Channel, which can be used by staff members and third parties submit reports related to breaches of applicable law, internal Group regulations, or any potential violations of human rights.

Furthermore, Coral Homes Group has the necessary mechanisms in place to prevent and address harassment, including prevention and response protocols and training on equality and the harassment prevention and response protocols.

In this regard, during 2025, no reports were received concerning trade union freedom, collective bargaining, discrimination, child labour, forced labour, or slavery or quasi-slavery conditions.

4.3 RESPECT FOR FREEDOM OF ASSOCIATION AND COLLECTIVE BARGAINING

Coral Homes Group maintains a strong commitment to safeguarding labour rights. In this sense, it fosters social dialogue as a fundamental pillar for building employment relationships based on trust and transparency. It respects and guarantees freedom of association, allowing employees to organise and participate in trade union activities without restrictions, strengthening their ability to represent and defend their interests.

In addition, the Group recognises the importance of collective bargaining as a key mechanism to improve working conditions and ensure a balance between the company's interests and those of its staff. Through specific policies and procedures, Coral Homes Group implements measures that uphold these rights and contribute to creating a work environment grounded in equity and respect as core principles. The initiatives adopted to consolidate these values within the organisation have been described in detail in previous sections.

4.4 MEASURES TO ELIMINATE EMPLOYMENT DISCRIMINATION AND RESPECT FOR LABOUR RIGHTS

Through its Code of Ethics and the remaining internal regulations, Coral Homes Group strictly prohibits imposing employment or social security conditions that may impair, suppress or restrict the rights granted to employees by legal provisions, collective bargaining agreements or individual contracts.

In this regard, the Group fully complies with hiring regulations, ensuring that all staff are registered with the appropriate social security system from the commencement of their employment.

Similarly, in the case of foreign employees, the company requires obtaining the necessary work permits before formalising any employment, thus preventing irregular practices such as contract simulation or fraudulent placement.

Transparency and honesty are essential principles in recruitment processes and employee relations. Under no circumstances shall misleading or false employment conditions be offered, ensuring that both candidates and current employees receive clear and truthful information about their roles and working conditions.

This commitment to respecting labour rights is applied not only internally but also extends to the suppliers providing services to the Group's entities. Coral Homes Group requires its partners and associates to uphold the same principles, ensuring that the entire value chain operates under ethical and legal standards that promote a dignified and respectful work environment.

In 2025, no reports of human rights violations were received.



5. ENVIRONMENTAL MATTERS

5.1 ENVIRONMENTAL MANAGEMENT

Coral Homes Group maintains a strong commitment to environmental preservation, adapting its daily operations to the new environmental challenges arising from changes in the regulatory framework. To this end, the Group has continued to strengthen the environmental dimension in its decision-making, promoting dialogue with various stakeholders and raising awareness of the environmental impacts it generates.

The Group's approach to reducing its environmental impact is structured around the integration of environmental criteria in asset management across their life cycle, as well as waste management and energy efficiency initiatives.

This environmental commitment is implemented through Servihabitat and Serviland, the Group companies responsible for managing real estate assets, which operate an **Environmental Management System certified by AENOR** under the **ISO 14001:2015 standard** and the **EMAS Regulation**. This ensures continuous improvement in the management system and supports the development of a circular economy.

All of this further reinforces the Group's commitment set out in the Code of Ethics to preserve the environment, comply with applicable legislation, and adopt procedures to reduce the environmental impact of its activities.

Environmental Management System

Coral Homes Group manages its environmental impact through its **Environmental Management System**, based on internationally recognised standards, namely ISO 14001 and the EMAS Regulation. This strategy is designed to manage environmental impact continuously and effectively.

Following the guidelines of ISO 14001, the Group has established clear environmental policies and implementation processes, including detailed planning of its activities, aimed at identifying and controlling significant environmental aspects while ensuring compliance with applicable legislation and other relevant requirements.

As an environmental management system underpinned by the principle of continuous improvement, the Group regularly monitors and measures its environmental performance, reviews outcomes, and sets progressively ambitious goals to reduce impact and promote sustainability.

Environmental policy

Since 2014, Servihabitat has implemented a **Quality and Environmental Management Policy**, which is periodically reviewed by Management and was last updated in 2024.

Through this Policy, Servihabitat’s Management expresses its commitment to respecting the environment and continuously improving the quality of its services, undertaking to communicate it at all levels of the organisation and to provide the necessary resources for its implementation.

This Policy lays down the commitments on which the Integrated Quality and Environmental Management System is based:



5.2 SUSTAINABLE USE OF RESOURCES

Adaptation to climate change makes the effective use of resources ever more important. This is a material aspect for Coral Homes Group that has led to the adoption of practices intended to maximise the effective 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 at Servihabitat in 2025 compared to 2024, as it is the entity that employs 95% of the Group’s staff.

Water

Water consumption refers to Servihabitat offices in Cornellà de Llobregat, where most employees are based, whereas water consumption costs at Servihabitat offices in Madrid are borne by the building owner; therefore, this information is not available.

Table 24. Water consumption evolution

	2025	2024
WATER CONSUMPTION (M³)	969	1,571
CONSUMPTION PER EMPLOYEE (M³)	4.12	5.64

The updated water consumption per employee for 2024 is presented after a technical review of the previous year’s calculations.

In 2025, the water consumption ratio (m³ per employee) dropped markedly, consolidating the positive impact of the efficiency measures put in place, such as the installation of sensor-activated taps and dual-flush toilet systems.

Electricity

In the case of electricity, using a similar approach to that for water consumption, the key data refer to consumption at Cornellá de Llobregat and Madrid offices.

Table 25. Electricity consumption evolution

	2025	2024
ELECTRICITY CONSUMPTION (MWh)	306	342
CONSUMPTION PER EMPLOYEE (MWh)	0.60	0.60

To ensure consistency with the emissions reporting under Section 5.3.1, the electricity consumption data disclosed is limited to offices over which Coral Homes Group has operational control. As a result of this change, the figures reported in the previous fiscal year have been updated to ensure comparability. Considering this consumption, it should be noted that 100% of the energy used at Puerta Cornellá is renewable, with a photovoltaic panel installation supplying 5% of that energy.

In order to reduce electricity consumption, the following measures were implemented during 2025:

- Switching off office lights from 9:00 p.m., as well as turning off the building signage.
- Installation of electrical panels with timers for switching lights on and off.
- Replacement of lighting fixtures with LED systems.
- Continuous monitoring of indoor building temperature.
- Verification of automatic closure of building access doors.
- Reduction in the number of in-person meetings with internal teams.

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 GHGs released into the atmosphere, expressed in tonnes of CO₂ equivalent (Tn CO₂ eq.).

During fiscal year 2025, following the publication of Royal Decree 214/2025 of 18 March, which establishes the registry for carbon footprint, carbon offsetting and CO₂ absorption projects, as well as the obligation to calculate the carbon footprint and prepare and publish greenhouse gas (GHG) emission reduction plans, Coral Homes Group engaged an independent third-party expert (PwC) to review and adapt the carbon footprint calculation accordingly. PwC also assisted in the preparation of the **Carbon Footprint Calculation Guide** and a five-year mitigation and reduction plan in accordance with the aforesaid Royal Decree.

This Guide provides Coral Homes Group with a clear framework to improve its data collection, management and verification processes, ensuring a more efficient and robust carbon footprint calculation in future fiscal years.

In line with Royal Decree 214/2025, Coral Homes Group is required to calculate Scope 1 (direct emissions) and Scope 2 (indirect emissions from purchased electricity or heating/cooling) emissions, while Scope 3 emissions (indirect emissions across the organisation’s value chain) remain voluntary.

The table below summarises the Scope 1 and Scope 2 emission categories currently applicable to the Group, as well as the Scope 3 categories that may be considered in the future:

Alcance 1		Alcance 3	
Fuentes fijas	No aplica	3.1 Compra de bienes y servicios	Material
Fuentes móviles	No aplica	3.2 Bienes de capital	Material
Emisiones de proceso	No aplica	3.3 Actividades relacionadas con energía	Material
Emisiones fugitivas	Aplica	3.4 Transporte aguas arriba	No aplica
Alcance 2		3.5 Residuos	Material
Electricidad	Aplica	3.6. Viajes de negocio	Material
Vapor, calor o frío	No aplica	3.7 Desplazamientos plantilla	Material
		3.8 Activos arrendados aguas arriba	Material
		3.9 Transporte aguas abajo	No aplica
		3.10 Transformación de producto	No aplica
		3.12 Tratamiento Fin de vida	No aplica
		3.13 Activos Arrendados Aguas Abajo	Material
		3.14 Franquicias	No aplica
		3.15 Inversiones	No aplica

Following the review of the Group’s 2024 carbon footprint, Coral Homes Group recorded a total of 58.39 tCO₂e (10.39 tCO₂e from Scope 1 and 48 tCO₂e from Scope 2) using the market-based approach, and 44.86 tCO₂e (10.39 tCO₂e from Scope 1 and 34.47 tCO₂e from Scope 2) using the location-based approach.

Using the methodology defined in the Carbon Footprint Calculation Guide, the provisional carbon footprint for 2025 amounts to 62.08 tCO₂e (14.32 tCO₂e from Scope 1 and 47.76 tCO₂e from Scope 2) under the market-based approach, and 45.14 tCO₂e (14.32 tCO₂e from Scope 1 and 30.82 tCO₂e from Scope 2) under the location-based approach.

This slight increase in the carbon footprint under the market-based approach compared with the previous fiscal year is attributable to higher Scope 1 emissions from refrigerant gases.

5.4 CIRCULAR ECONOMY AND WASTE PREVENTION AND MANAGEMENT

Coral Homes Group has maintained its commitment to circular economy, undertaking new actions to improve waste management.

Waste management and segregation:

In terms of waste management and segregation, a distinction must be made between waste under the Group's direct control –such as that generated by office activities– and waste over which it has no direct control. The latter, which includes waste from land management, development activities, and the creation, promotion, adaptation and maintenance of real estate assets, accounts for the largest share.

Indirect control:

These latter activities are governed by the provisions of Act 7/2022 of 8 April on Waste and Contaminated Soils for a Circular Economy, which establishes, among other matters, the following:

- **Promotion of sustainable materials:** The Act encourages the development and use of more sustainable materials, which may influence the choice of materials employed in the construction and maintenance of real estate assets.
- **Responsible waste management:** The Act 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 aforesaid Act, which may have an impact on the planning and execution of real estate projects.

Servihabitat and Serviland, as managers of real estate assets –including those owned by the Group– are responsible for ensuring that all these obligations are met by the third parties (contractors and subcontractors) through which they carry out these activities.

In the case of construction and project execution, monitoring of consumption, emissions and waste has been implemented –either monthly or upon project completion– with the contractors managed by Serviland.

Direct control:

Regarding office activities, various initiatives have been developed and implemented to reduce waste and improve recycling, such as replacing individual bins with shared waste collection points on each floor.

Additionally, recycled paper is widely used in the Servihabitat and Serviland offices.

5.4.1 Managed waste

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

Table 26. Tonnes of managed waste

WASTE	2025 (Tn)	2024 (Tn)
Paper	1.54	1.83
Cardboard	0.01	0.05
Toner	0.007	0.002
TOTAL	1.55	1.88

During 2025, the Group continued its efforts to reduce waste, the highlights being awareness-raising initiatives through the following educational pills:

- *Do you really need to print it?* – sent in July 2025 to raise staff awareness about the importance of responsible paper use in professional activities.
- *Recycle in the office: a small gesture, a big impact* – sent in December 2025 to promote responsible recycling.

5.4.2 Actions to combat food waste

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

5.5 BIODIVERSITY PROTECTION

The Group does not perform activities or operations in protected areas, and its impact on biodiversity is low. As a result of the double materiality assessment carried out in 2024, no biodiversity-related impact or risk was deemed to be material.

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



6. FIGHT AGAINST CORRUPTION AND BRIBERY

6.1 COMMITMENT OF THE GROUP

Coral Homes Group seeks to foster a culture of compliance in which its conduct, as well as that of the third parties it engages with, aligns not only with applicable regulations (both external and internal) but also with the highest ethical and professional standards. In this regard, the conduct of all Group staff members must be guided by the ethical principles and values upheld by Coral Homes Group and set out in its Code of Ethics, including integrity, transparency and honesty.

Furthermore, to reinforce its commitment to a culture of regulatory compliance, the Group requires that third parties it engages with act in a comparable manner, in accordance with its voluntarily adopted principles and values. For this purpose, it includes clauses in its contracts to ensure they are understood and accepted.

Coral Homes Group applies a “zero tolerance” approach to any form of corruption and fraud that may arise in the course of its activities and commercial relationships. This principle is reflected both in its Code of Ethics and in its Anti-Corruption and Fraud Prevention Policy. Both documents are available at their websites (www.servihabitat.com and www.coralh.com).

All these commitments are embedded in the Criminal Compliance Management Systems, which are defined in accordance with the UNE 19601:2017 standard (Criminal Compliance Management Systems) and UNE-ISO 37001:2017 standard (Anti-Bribery Management Systems). In turn, as Servihabitat and Serviland are the Group companies most exposed to the risks of corruption and bribery due to the nature of their activities, they have gone a step further and obtained certification under these standards, thereby enhancing the reliability of the Criminal Compliance Management Systems across all entities within Coral Homes Group. In addition, these systems are subject to periodic audits to verify their compliance with the requirements established by these standards.

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 each of the companies of Coral Homes Group. The main elements that make up the Systems include:

- **Corporate Compliance Committee:** It is in charge of overseeing and monitoring the Systems to identify and manage criminal risks. It is composed of three permanent members: two Chief Compliance Officers (of Coral Homes Holdco and Servihabitat) and the Executive Director of the CEO Office and Media. This Committee reports directly to the Group’s Boards of Directors, particularly to that of Coral Homes Holdco, as the Group’s parent company.

- **Financial resources management model:** It encompasses the set of controls applied to the Group's Boards of Directors and, in particular, to the Board of Coral Homes Holdco, as the Group's parent company. Additionally, budget allocations are made to provide the Corporate Compliance Committee and the Chief Compliance Officers with the necessary resources to carry out their functions.
- **Criminal risk assessment:** It includes the identification, assessment and prioritisation of criminal risks managed by the Chief Compliance Officers that are reviewed and, if applicable, updated periodically. This is a fundamental tool for the Systems, enabling real-time monitoring of risk changes, as well as current controls.
- **Manuals, policies, procedures and protocols:** They form part of the Group's internal regulations and are aimed at fostering a culture of ethics and compliance. They are subject to review and, as applicable, periodic updates in response to internal and external circumstances regarding the Group. All members of Coral Homes Group are aware of and adhere strictly to them.
- **Operational controls and procedures:** They comprise both manual and automatic controls and procedures designed to anticipate the occurrence of events, errors or irregularities that could result in criminal offences within the Group.
- **Training and dissemination of the Systems:** These actions include annual training and awareness-raising programmes and dissemination of corporate policies to all Group staff members.
- **Compliance indicators (KPIs):** They enable periodic monitoring of expected activity levels and the effectiveness of the Systems, from both a quantitative and a qualitative standpoint.
- **Internal Reporting System (Corporate Whistleblowing Channel):** The Corporate Compliance Committee, appointed by the Board of Directors of Coral Homes Holdco, is responsible for its oversight, while day-to-day management is delegated to the Chief Compliance Officers, who report to the Corporate Compliance Committee in accordance with established procedures.
- **Disciplinary system:** It is enforced by the Corporate Compliance Committee and serves as a fundamental tool to safeguard the Group's internal regulations.
- **Monitoring and reporting procedures for the Systems:** They are followed to validate the Systems' operation, 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. In this regard, during 2025, the implementation of controls for the mitigation of environmental risks was monitored and reviewed to ensure their proper definition.

To identify and effectively manage the main criminal risks to which the Group is exposed, the Corporate Compliance Committee is entrusted with the oversight and monitoring of the Systems. The Committee is fully empowered to take initiative and exercise control, and is provided with all necessary human, financial and technological resources to perform its duties efficiently.

This Committee meets on a quarterly basis as a standard practice, and may convene extraordinary meetings if required.

To ensure the Systems operate as efficiently as possible, the Corporate Compliance Committee delegates the more operational functions to the Group's Chief Compliance Officers.

6.3 MEASURES ADOPTED TO PREVENT CORRUPTION AND BRIBERY

The Group's commitment to combating corruption is reflected in the Criminal Compliance Systems implemented across its companies. These Systems have, in turn, an **Anti-Bribery Management System** defined in accordance with the requirements established by the abovementioned UNE-ISO 37001:2017. Additionally, as noted in the previous section, Servihabitat and Serviland –being the Group companies most exposed to these types of risks– are certified under this standard by an independent certifier (AENOR).

Another example of Coral Homes Group's commitment to fostering an ethical culture grounded in regulatory compliance is that the suite of policies and procedures comprising the Systems, which constitute the internal regulations, has been approved at Group level and is therefore applied across all its companies, staff and persons entitled to represent and manage them. These policies and procedures include the Code of Ethics, the Anti-Corruption and Fraud Prevention Policy, the Corporate Compliance Policy, the Privacy Management System, the Internal Reporting System Management Policy and Procedure, and the Policy for the Management of Conflicts of Interest.

The **Code of Ethics**, as last updated in July 2025, lays down the ethical principles, values and standards of conduct that must effectively guide the companies and all their staff. This Code is the primary standard that governs the conduct of Group members and serves as the foundation from which all other internal regulations derive.

With a focus on the fight and prevention of corruption and fraud, the Group's **Anti-Corruption and Fraud Prevention Policy** –updated in July 2025– enforces the principles of transparency and anti-corruption standards set out in the Code of Ethics. Its main purpose is to foster an environment that mitigates potential fraud and corruption risks by implementing the necessary preventive measures to minimise such behaviour, as well as through controls designed for the early detection of potential irregular or fraudulent activities and acts of corruption.

The Code also provides guidelines for the Group's staff regarding gifts, hospitality, travel and entertainment expenses, extortion, bribery, influence peddling, facilitation payments, donations, sponsorships, and other non-profit contributions.

The **Corporate Compliance Policy** reinforces the Group's commitment to fostering an ethical culture by establishing the principles and commitments it has undertaken in relation to compliance. This policy reflects the Group's responsibility and dedication to adhering both to applicable legislation and to the internal regulations approved at Group level.

Coral Homes Group's **Internal Reporting System Management Policy and Procedure**, which meets the requirements of Act 2/2023, aims to promote a secure and confidential Corporate Whistleblower Channel so that staff, suppliers, associates and any third party may report any suspected act of corruption or bribery without fear of reprisal provided that communications are made in good faith.

Finally, the **Policy for the Management of Conflicts of Interest** –updated in July 2025– sets forth the mechanisms to identify, prevent, manage, record and properly follow up on any conflicts of interest that may arise in the performance of business activities by Coral Homes Group's professionals and member entities.

The aforementioned standards outline the key procedures defined by the Group to mitigate risks arising from conduct that contravenes legal requirements or internal corporate regulations, whether by staff, executives, members of governing bodies, entity partners, or other persons directly or indirectly associated with the Group. It should be noted that, in order to adapt to legislative changes and the activities undertaken by its companies, the Group periodically reviews and updates its policies and procedures for the prevention of corruption and bribery.

In addition, the 2025 **Annual Compliance Training Plan** included, among others, a training session on **Crime Prevention – Anti-Corruption and Fraud Prevention**, and one on **Prevention and Management of Conflicts of Interest** for the Group's current and new staff members. Such training sessions were completed by 96.07% and 99.24% of staff members, respectively. In addition, specific Compliance training was provided for the members of the Group's Boards of Directors.

Finally, as a complementary measure, communication and awareness-raising activities were carried out, including a campaign on Christmas gifts aligned with the Gifts and Hospitality Policy, which is part of the Anti-Corruption and Fraud Management Policy.

6.4 MEASURES TO FIGHT AGAINST MONEY LAUNDERING

Given the nature of its business activities, combating money laundering and terrorist financing is a top priority for Coral Homes Group.

Within the Group, Coral Homes, Servihabitat, Serviland and Serviloan are all obliged subjects under Article 2 of Act 10/2010, of 28 April, on the Prevention of Money Laundering and Terrorist Financing.

In this sense, the Group maintains a firm commitment to comply with the regulations on the prevention of money laundering and terrorist financing. For this purpose, Coral Homes Group has prepared a **Money Laundering and Terrorist Financing Prevention Manual**, which sets out mandatory provisions for all staff to prevent the occurrence of risks related to money laundering and terrorist financing.

This Manual is subject to a constant review process and was updated three times in 2025.

Additionally, Coral Homes Group has an internal structure formed by different control bodies for the prevention of money laundering and terrorist financing. The general objectives of these internal control bodies are to identify, prevent, limit and report money laundering (ML) and terrorist financing (TF) transactions. These bodies include:

- **Boards of Directors** of the different Group companies
- **ICB** (Internal Control Body)
- **Representative** before the Commission for the Prevention of Money Laundering and Monetary Offences (SEPBLAC)
- **Party/ies authorised** to act before SEPBLAC
- **UTPBC** (Technical Unit for the Prevention of Money Laundering and Terrorist Financing) of **Coral Homes Group** – integrated into Servihabitat’s structure

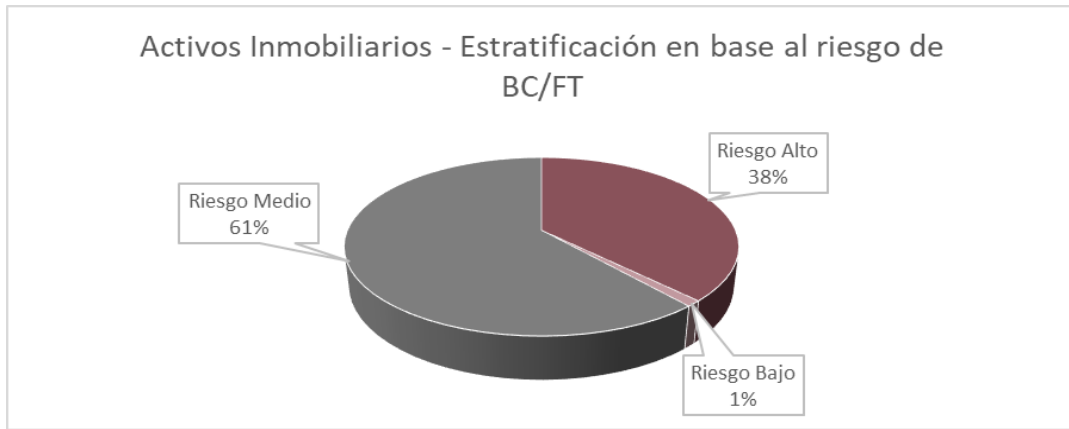
Coral Homes Group also implements a **General Relationship Admission Policy**, designed to identify, prior to establishing any employment or business relationship, the parties with whom the Group intends to enter into a contract through a due diligence procedure. This policy was updated twice during fiscal year 2025.

Additionally, the Group has an **International Sanctions Compliance Policy**, also updated twice in 2025. This policy primarily sets out the principles for managing compliance with international sanctions regimes, along with the associated functional and governance structures, key processes, and the tools necessary for their effective implementation.

Every year Coral Homes Group prepares a **Risk Self-Assessment Report on Money Laundering and Terrorist Financing** that identifies and assesses Group companies’ exposure to these types of risks.

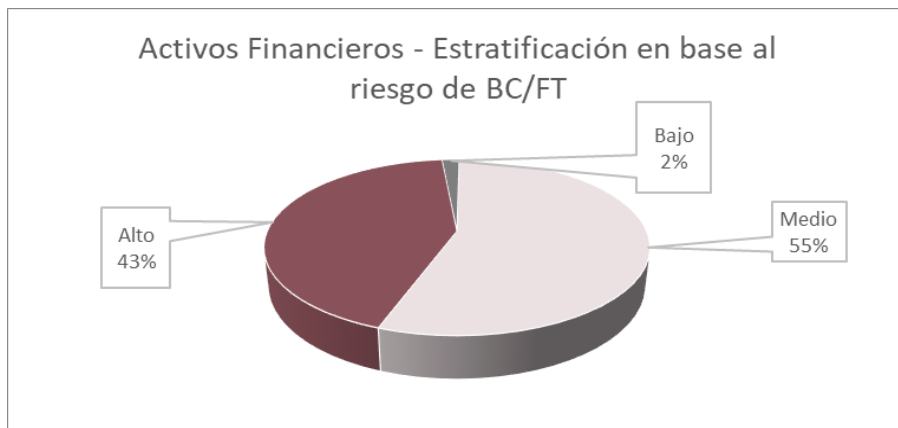
Throughout 2025, a total of 8,085 real estate asset transactions were carried out under the MLTFP framework. Out of these, 37.63% were classified as high-risk transactions.

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



In 2025, a total of 2,125 financial asset transactions were analysed, out of which 42.96% were classified as high-risk transactions.

Chart 4. Real estate assets – Segmentation based on MLTF risk



The table below shows the variation of the transactions analysed and sanctioned compared to the previous period:

Table 27. Total number of transactions analysed

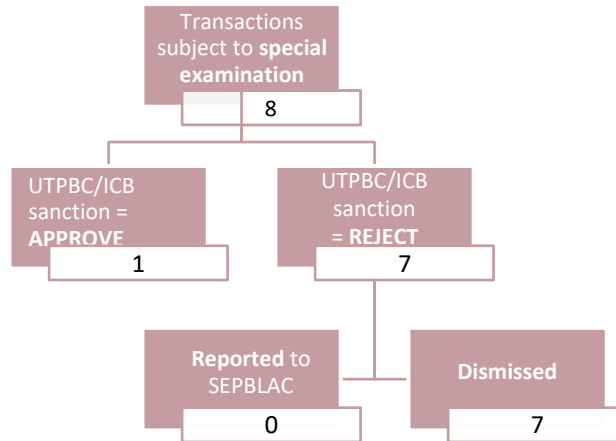
NUMBER OF TRANSACTIONS	2024	2025	% VARIATION
REAL ESTATE ASSETS	10,561	8,085	-23%
FINANCIAL ASSETS	1,378	2,125	61%
TOTAL NUMBER OF TRANSACTIONS	11,939	10,210	-14%

Regarding the alerts managed by Coral Homes Group’s UTPBC, a total of 45,362 new participants were registered in the AMLcheck tool across all systems in 2025.

Out of these new participants, a total of 7,946 alerts were generated and analysed.

During 2025, a total of eight special examinations were conducted, none of which were reported to SEPBLAC as suspicious money laundering or terrorist financing activities. 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 2025, an internal audit was conducted by Servihabitat’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, Servihabitat’s Internal Control conducted a quarterly review of financial asset transactions, with no incidents reported in the MLTFP processes.

In addition, an external audit was commissioned by Grupo Verde, a client of Servihabitat, which has been delegated the MLTFP review and control at Servihabitat. This audit, conducted by Broseta, concluded positively, despite identifying a number of low-severity incidents.

The Annual Report from the External Expert (issued by Deloitte) did not identify any deficiencies or incidents; however, it did include an improvement recommendation: the inclusion of the new version of Form F-19, approved by SEPBLAC, in the next update of the PBCFT Manual.

With regard to MLTFP training, the Annual Training Plan approved by the ICB and the Board of Directors of Coral Homes Holdco included training for all staff members, senior directors, APIs and administration firms. Specialised training is also provided to members of the ICB, the UTPBC, and those areas whose functions require heightened awareness of the subject. During 2025, a total of 997 individuals were invited to this training, achieving a 100% attendance and success rate. In addition, 7 members of the Board of Directors, 14 members of the ICB, and nine members of the UTPBC received specialised training in this area.

6.5 INTERNAL REPORTING SYSTEM

Coral Homes Group’s Internal Reporting System is one of the key pillars of the Group’s Systems.

The Corporate Whistleblower Channel, integrated within the Internal Reporting System (in compliance with the requirements of the abovementioned Act 2/2023), provides a mechanism through which any employee, supplier, associate or third party may report conduct that potentially violates internal or external regulations.

In turn, the Corporate Compliance Committee is in charge of the Internal Reporting System. However, authority to manage and process communications received through the Corporate Whistleblower Channel has been delegated to the Chief Compliance Officers of the Group’s member companies.

During 2025, a total of 42 communications were received via the Corporate Whistleblower Channel, of which only four were admitted for processing.

Table 28. Number of communications received

INTERNAL REPORTING SYSTEM	2024	2025
NUMBER OF COMMUNICATIONS	59	42
CLAIMS ADMITTED FOR PROCESSING	1	4
% OF COMMUNICATIONS DISMISSED	100%	98%

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 2025, the Group made contributions to Third Sector entities; further details are provided 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

Coral Homes Group recognises the importance of ensuring the quality of the real estate in its portfolio and maximising the well-being of its customers. For this reason, and to guarantee the safety and habitability of its properties, Coral Homes Group complies with current legislation and the Technical Building Code in managing its real estate assets.

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.

Furthermore, as evidence of its strong commitment to information security and customer protection, Servihabitat, the Group company with the largest service provision activity, has obtained **ISO/IEC 27001:2022 certification for Information Security Management**.

During 2024, it obtained the certificate of conformity with the **National Security Scheme (ENS)** in accordance with the requirements of Royal Decree 311/2022, of 3 May, which governs the National Security Scheme in the area of Electronic Administration.

In addition, and as an example of the commitment assumed by the Group in relation to the right to privacy and personal data protection, Coral Homes Group has a Privacy Management System –as last updated in July 2025– that establishes the principles of action that govern its daily personal data processing operations, in compliance with the provisions of current legislation (General Data Protection Regulation and Organic Act on Personal Data Protection and Guarantee of Digital Rights).

Furthermore, the Annual Compliance Training Plan included specific training on **personal data protection and privacy**, both for Coral Homes Group staff and for external staff providing services to the Group (administration firms and new APIs).

7.1.2 Claims, suggestions and complaint system

Servihabitat has a Customer Care Centre (“CCC”) dedicated to 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 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 manager
- Assistance for tenants’ incidents (rental property)
- Assistance for tenants’ technical incidents (rental property)

During 2025, a total of 275 complaints and/or claims were recorded.

Table 29. Number of complaints received

COMPLAINT SYSTEM	2024	2025
NUMBER OF COMPLAINTS	424	275
NUMBER OF COMPLAINTS CLOSED	401	249
% OF COMPLAINTS CLOSED	95%	91%

For its part, Coral Homes has a mailbox on its web page that customers and any third party can use to convey their complaints and/or claims or, in general, to contact the company. All communications received through this mailbox are handled on a daily basis in coordination with the relevant departments at Servihabitat.

7.2 SUBCONTRACTING AND SUPPLIERS

7.2.1 Inclusion of social, gender equality and environmental criteria in the procurement policy

Servihabitat and Serviland have a **Procurement Policy** –as updated in 2025– that sets forth supplier guidelines, applicable both to the commercial relations carried out on their behalf as well as to those delegated upon them.

This policy is supported by the following principles:

- **Transparency** in the approval of suppliers and awarding of purchases.
- **Competitive bidding processes**, ensuring a diverse range of offers.
- **Ethical and responsible conduct** in relationships with suppliers.
- **Non-discrimination**, ensuring equal treatment.
- **Results-oriented approach**.
- **Continuous improvement** of process quality.

For this purpose, Servihabitat and Serviland have a **Supplier Approval Process** that sets out the guidelines for supplier evaluation and approval.

Following this supplier approval procedure, various obligations are established before engaging in any commercial relationship. This analysis encompasses environmental and social matters, such as ISO certificates (9001 on Quality Management, 14001 on Environmental Management, 26000 on Social Responsibility, and 27001 on Information Security Management Systems).

Also, during this approval process, it is confirmed whether the supplier is a company with more than 50 employees and whether it complies with the law on social inclusion of people with disabilities. Suppliers are also required to declare that they have received, read and understood the Code of Ethics of Coral Homes Group, the Compliance Policy and the Anti-Corruption Policy, and to confirm whether they have been informed of the Corporate Whistleblower Channel, through which they must report any information regarding potential regulatory non-compliance. In addition, suppliers are required either to adhere to the United Nations Global Compact or, failing that, to sign a responsible statement that they are applying these principles in their organisation, stating that their business practices are respectful of human rights and compliant with ethical and legal standards to promote a fair and safe work environment.

As in prior years, in 2025 Servihabitat operated only in the Spanish market, with 98.02% of its suppliers being domestic vendors. Meanwhile, Serviland’s Spanish suppliers accounted for 99.47%.

Table 30. Percentage of local suppliers

% LOCAL SUPPLIERS	2024	2025
SERVIHABITAT	97.7%	98.02%
SERVILAND	100%	99.47%

7.2.2 Oversight systems

In order to effectively oversee the services provided by suppliers, Servihabitat continuously monitors each vendor’s performance to ensure the highest standards of service quality.

Accordingly, periodic meetings are held to review service quality, monitoring the performance of suppliers against established SLAs and KPIs.

7.3 TAX INFORMATION

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

Coral Homes Group recognises the importance of governance and tax compliance, overseeing these areas closely and maintaining an ongoing tax advisory agreement with a reputable firm such as EY.

Coral Homes Group has established a Group Tax Policy, along with procedures for reviewing and advising on all transactions carried out by its companies in Spain, with the aim of minimising tax risk and preventing potential tax contingencies arising from such transactions.

Both the Tax and Accounting Departments maintain up-to-date records of tax obligations, including, among other items, the status of tax filings, payroll tax withholdings, and declarations of transactions with third parties.

Tax notifications are received at the e-mail address of each Group company, with either the Finance Department or the General Services Department –depending on the company– being responsible for receiving them and ensuring they are replied within the statutory term.

Coral Homes Group has implemented a **Tax Compliance Internal Monitoring System**, designed to manage measures that prevent tax non-compliance risks and potential penalties.

This system includes:

- a) considering fiscal and tax risks, and outlining policies and procedures aimed at preventing and detecting any potential non-compliance;
- b) determining policies and procedures aligned with applicable fiscal and tax laws and regulations; and implementing internal monitoring systems, including internal audits, to ensure compliance with fiscal and tax obligations.

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 2025, Coral Homes Group did not receive any public grants.

However, for staff upskilling purposes, Servihabitat used a total of 30,124.02 euros from the credit granted by the State Foundation for Employment Training (FUNDIAE), with this subsidy being reflected in social security contributions.

7.4 GROUP COMMITMENTS WITH SUSTAINABLE DEVELOPMENT

Coral Homes Group engages actively in the company's continuous improvement. Servihabitat, as the company with the highest level of management activity within the Group, has an **ESG Policy** that states its commitment to act in a sustainable manner, as well as promote sustainability among all stakeholders in its value chain.

In order to create value in the environments where Servihabitat operates, its commitment to sustainability is supported by three core pillars:

1. Commitment to the environment
2. Commitment to staff members and 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 a leading company in the provision of services for the comprehensive management of real estate assets with a nationwide portfolio, contributes to the development of the regions where it operates through value creation and urban enhancement.

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

Access to housing is one of the main challenges faced by society in Spain. In this context, Coral Homes Group, through Servihabitat, acts as a key driver of the Spanish real estate market by building strong and lasting relationships with the local communities where the assets it manages are located, thereby having a positive impact on these communities.

7.4.3 Association and sponsorship actions

Throughout 2025, Servihabitat and Serviland have been members of various industry associations dedicated to promoting and advocating for the interests of their members.

Servihabitat/Serviland

- ASSOCIATION OF RENTAL PROPERTY OWNERS (ASVAL)
- COL·LEGI D'ADMINISTRADORS DE FINQUES
- SPANISH NETWORK OF THE UNITED NATIONS GLOBAL COMPACT
- NATIONAL ASSOCIATION OF CREDIT MANAGEMENT COMPANIES (ANGECO)

In addition, the Group carried out different sponsorship actions for an amount of 51,000 euros, the following contributions standing out:

Table 31. Sponsorship actions during 2025

Association	Association description	Reason for the cooperation
NPL Europe	SmithNovak S.R.O is a leading event and conference organiser, specialising in the financial sector, particularly in debt markets such as NPLs (Non-Performing Loans), REOs (Real Estate Owned) and distressed debt, bringing together key market players to discuss trends and opportunities.	In 2025, SVH sponsored NPL Europe, which took place in London on 20 and 21 March.
NEXT BUSINESS EXHIBITIONS S.L.	A leading Spanish company in the organisation of professional events, trade fairs, conferences and high-level exhibitions, specialising in technology, innovation and sustainability across various industries, focused on creating experiences to connect professionals, foster knowledge and generate business opportunities.	In 2025, SVH sponsored the <i>The District</i> event that took place in Barcelona between 30 September and 2 October.

Association	Association description	Reason for the cooperation
NPL Global	SmithNovak S.R.O. is a leading event and conference organiser, specialising in the financial sector, particularly in debt markets such as NPLs (Non-Performing Loans), REOs (Real Estate Owned) and distressed debt, bringing together key market players to discuss trends and opportunities.	In 2025, SVH sponsored NPL Global, which took place in London on 1 and 2 October.
PLANNER EXHIBITIONS S.L.	A company engaged in creating events that provide business opportunities, insights and networking for professionals and companies in our core sectors, promoting innovation and embedding economic, social and environmental sustainability as key values of corporate culture.	SVH sponsored the <i>Rental Housing Forum</i> event, which took place in Madrid on 28 October.

In addition, various donations were made to NGOs to support the community, with a particular focus on vulnerable populations. The following donations should be noted:

Table 32. Donations made in 2025.

Foundation/NGO	Foundation description	Collaboration activities
Adecco Foundation	Its main purpose is to work holistically with individuals and their families to enhance their autonomy, promote social inclusion, and improve access to the labour market.	Participation in the “Carrera de las Capacidades”, the “Puente al Empleo” volunteering programme, and Women’s Week (roundtable discussion).
Ilersis Foundation	Special employment centre focused on the inclusion of people with disabilities.	By involving staff members with disabilities in the preparation of Christmas gift packs, the Foundation contributes to the social and labour inclusion of individuals with intellectual disabilities, mental health conditions or at risk of social exclusion.
Sant Joan de Déu	Highly specialised centre for the care of children and pregnant women.	For every euro donated by an employee, Servihabitat donates the same amount.

Foundation/NGO	Foundation description	Collaboration activities
Red Cross	Humanitarian organisation aimed at providing comprehensive support to vulnerable individuals from a human and community development perspective.	Support in the purchase of food cards for vulnerable families.
Special Employment Centre of the Prodis Foundation	A non-profit centre dedicated to achieving the full social and labour integration of people with intellectual disabilities, providing them with dignified, paid employment.	Collaboration in preparing Christmas souvenirs (candles).

APPENDIX 1: CONTENTS OF THE NON-FINANCIAL INFORMATION STATEMENT

Content of Act 11/2018		Standard GRI*	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 evolution.	GRI 102-1 Chapter 2.1-2.5
Policies	Policies applied	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 2.6
Main risks	Main risks related to the activities	Main risks associated with the company's activities, including, where relevant and proportionate, its business relationships, products, or services that may have potential adverse impacts in these areas, and how the Group manages these risks, outlining the procedures used to identify and assess them in accordance with domestic, European or international reference frameworks. 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 2.8
		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 5.1-5.5
		Environmental assessment or certification procedures.	GRI 102-11 GRI 102-29 GRI 102-30 Chapter 5.1
		Resources dedicated to environmental risk prevention.	GRI 102-29 Chapter 5.1
		Application of the precaution principle.	GRI 102-11 Chapter 5.1
		Number of provisions and guarantees for environmental risks.	GRI 307-1 Not applicable
Disclosures on environmental matters	Pollution	Measures to prevent, reduce or remediate CO ₂ emissions that have a significant impact on the environment.	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 disposal.	GRI 103-2 GRI 301-1 GRI 301-2 GRI 301-3 GRI 303-3 GRI 306-1 GRI 306-2 GRI 306-3 Chapter 5.4
		Measures to prevent and reduce food waste.	Not applicable Chapter 5.4.2 (Not applicable)

Content of Act 11/2018		Standard GRI*	Chapter
Sustainable use of resources	Water consumption and supply according to local limitations.	GRI 301-1 GRI 301-2 GRI 301-3	Chapter 5.2.1
	Use of raw materials and steps to use them more efficiently.	GRI 301-1 GRI 301-2 GRI 301-3	Chapter. 5.2.1
	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	Main sources of greenhouse gas emissions from the company's activities, including the goods and services it provides.	GRI 305-1 GRI 305-2 GRI 305-3 GRI 305-4	Chapter 5.3.1
	Measures taken to adapt to the effects of climate change.	GRI 102-15 GRI 103-2 GRI 201-2 GRI 305-5	Chapter 5.3
	Voluntary medium- and long-term targets to reduce GHG emissions and the measures in place to achieve them.	GRI 103-2	Chapter 5.3.1
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
Information on social and staff-related matters	Total number and distribution of headcount by gender, 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 gender, age and professional category.	GRI 102-8	Chapter 3.1.2
	Number of redundancies by gender, age and professional category.	GRI 401-1	Chapter 3.1.3
	Average remuneration and their variations, broken down by gender, age and professional category.	GRI 405-2	Chapter 3.1.4
	Salary gap	GRI 405-2	Chapter 3.1.4
	Remuneration of company's equal or average positions.	GRI 202-1	Chapter 3.1.4
	Average remuneration of board members and executives, including variable pay, allowances, severance, contributions to long-term savings plans, and any other compensation, broken down by gender.	GRI 102-35 GRI 102-36 GRI 201-3	Chapter 3.1.4
	Implementation of work disconnection policies.	GRI 402-1	Chapter 3.1.5
	Disabled employees	GRI 405-1	Chapter 3.1.6
Work organisation	Work organisation	GRI 102-8	Chapter 3.2.1
	Number of hours of absenteeism	GRI 403-2	Chapter 3.5
Health and safety	Measures to facilitate work-life balance and promote its responsible enjoyment by employees.	GRI 401-3	Chapter 3.2.3
	Health and safety conditions at the workplace.	GRI 103-2	Chapter 3.7.1
	Occupational accidents, particularly their frequency and severity, as well as occupational diseases, broken down by gender	GRI 403-2 GRI 403-3	Chapter 3.7.2-3.7.3

Content of Act 11/2018		Standard GRI*	Chapter	
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 3.8	
	Percentage of headcount covered by collective bargaining agreements by country.	GRI 102-41	Chapter 3.8	
	Analysis of collective bargaining agreements (specifically concerning health and safety at the workplace).	GRI 403-1 GRI 403-4	Chapter 3.8	
Training	Policies implemented in the training field.	GRI 404-2	Chapter 3.9	
	Total number of training hours by professional categories.	GRI 404-1	Chapter 3.9	
Accessibility	Universal accessibility for people.	GRI 103-2	Not applicable	
Equality	Measures taken to promote equal treatment and opportunities between men and women.	GRI 404-2	Chapter 3.10	
	Equality plans (Chapter III of Organic Act 3/2007, of 22 March, for the effective equality of men and women).	GRI 404-1	Chapter 3.10	
	Measures taken to promote equal treatment and opportunities between men and women.	GRI 404-2	Chapter 3.10	
	Equality plans (Chapter III of Organic Act 3/2007, of 22 March, for the effective equality of men and women).	GRI 404-1	Chapter 3.10	
	Measures taken to promote employment.	GRI 103-2	Chapter 3.1	
	Policy against all types of discrimination and, where appropriate, integration of protocols against sexual and gender-based harassment.	GRI 404-2	Chapters 3.10 and 4.4	
Disclosures on respect for human rights	Protocols against all types of discrimination and, as applicable, for diversity management.	GRI 404-1	Chapter 3.10	
	Application of due diligence procedures on human rights	GRI 414-2	Chapter 4.1	
	Prevention of human rights risks and, where relevant, measures to reduce, manage and remedy potential violations.	GRI 410-1 GRI 412-1	Chapter 4.2	
	Reports on human rights violations.	GRI 102-17 GRI 419-1 GRI 411-1	Chapter 4.3	
Disclosures on the fight against corruption and bribery	Promotion of and compliance with ILO fundamental conventions regarding freedom of association and collective bargaining, non-discrimination in employment and occupation, the elimination of forced or bonded labour, and the effective abolition of child labour.	GRI 103-2	Chapter 4.4	
	Measures adopted to prevent corruption and bribery.	GRI 103-2	Chapter 6.3	
	Measures to fight against money laundering.	GRI 103-2	Chapter 6.4	
Disclosures on society outreach	Contributions to foundations and not-for-profit organisations.	GRI 103-2 GRI 201-1 GRI 203-2 GRI 415-1	Chapter 6.6	
	Engagement with local community stakeholders and methods of dialogue	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 7.4.1-7.4.2
		Engagement with local community stakeholders and methods of dialogue.	GRI 102-43 GRI 413-1	Chapter 7.4.1
		Association or sponsorship actions.	GRI 102-13 GRI 203-1 GRI 201-1	Chapter 7.4.3

Content of Act 11/2018	Standard GRI*	Chapter
	Inclusion of social, gender equality, and environmental criteria in the procurement policy	GRI 103-3 Chapter 7.2.1
Subcontracting and suppliers		GRI 102-9 Chapter 7.2.1-
		GRI 308-1 7.2.2
	Focus on social and environmental responsibility in the relationships with suppliers and subcontractors.	GRI 308-2
		GRI 407-1
		GRI 409-1
		GRI 414-1
	Oversight and auditing systems and audit resolution.	GRI 414-2 Chapter 7.2.2
		GRI 308-1
		GRI 308-2
Consumers	Measures for the health and safety of consumers.	GRI 414-2
		GRI 416-1 Chapter 7.1.1
		GRI 416-2
	Complaint systems, claims received and resolved.	GRI 417-1 Chapter 7.1.2
		GRI 102-17 GRI 418-1
Tax information	Income earned by country.	GRI 201-1 Not applicable
	Income taxes paid	GRI 201-1 Chapter 7.3.1
	Public grants received	GRI 201-4 Chapter 7.3.2