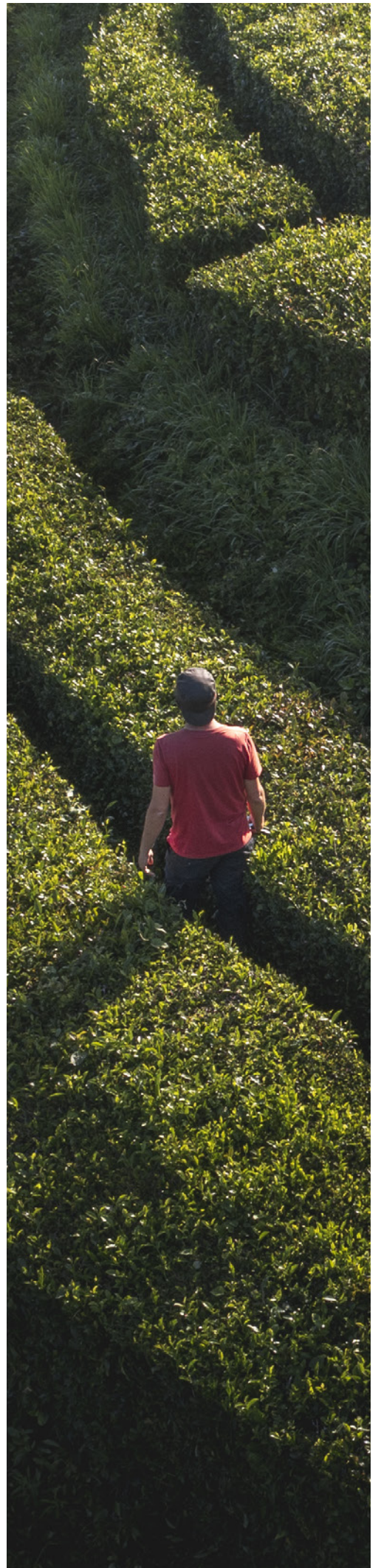


Sustainability Report NFIS 2023



Letter from the Sustainability Manager

By and for the people.

The year 2023 presented notable challenges, especially in terms of rising interest rates and soaring inflation. It was also a key year on the path towards the 2030 Agenda goals and a period of intense regulatory activity regarding sustainability.

It has been our mission to lead the transition to a more equitable, inclusive and sustainable future by contributing to the progress of people and enterprise. We have strengthened our commitment to ESG criteria in our strategy and business model.

We are committed to people and their homes. As a result, in 2023 we reinforced our sustainable positioning in each of these pillars:

GOING GREEN

In 2023 we created an area specialising in refurbishment to boost financing for the decarbonisation of the Spanish real estate sector. We also signed an agreement with the Official Credit Institute (ICO) to finance work on homes and homeowners' associations throughout Spain, making us the first institution to join the ICO MITMA Residential Building Refurbishment Line.

We also took part in European Commission projects to promote sustainable finance through collaboration with the ENGAGE for ESG activation investments project; and with the RER Plan (Residential Energy Rehabilitation), financed by funds from the ELENA programme (a joint initiative of the European Investment Bank and the European Commission), through which we offer a comprehensive solution to improve energy efficiency and savings in buildings, providing the necessary services to carry out these renovation works.

We have also continued our participation in the Energy Efficient Mortgage Label (EEML) initiative of the European Mortgage Federation (EMF).

The EIB Group (European Investment Bank and European Investment Fund) invested in our RMBS Green Prado XI securitisation fund. In addition, we have updated our Green Bond Framework and, for the first time, achieved a sustainable ESG rating from Fitch with a score of 61/100.

In anticipation of the European Sustainability Reporting Directive (CSRD) and in compliance with voluntary requirements (GRI), we have updated our Materiality Assessment methodology to focus on impact issues.

Finally, we have launched a Sustainable Mobility Policy to manage our environmental footprint and reduce the impact of our activity.

STANDING BY YOUR SIDE

This year we financed the refurbishment of 60 buildings, benefiting 3,600 people. Through the 'Sin Barreras' programme of the Mutua de Propietarios Foundation, we have financed accessibility works in 72 homes, benefiting 41 people with reduced mobility or over 65 years of age.

Our social commitment is also reflected in our support for initiatives that benefit vulnerable groups. This year, we signed a global agreement with the Red Cross to include all our actions to prevent residential exclusion. We also collaborated in their emergency campaigns in Syria, Turkey and Morocco.

In terms of youth education, with a special focus on financial education, we participated for the eighth consecutive year in the programme 'Tus Finanzas, Tu

Letter from the Sustainability Manager

Futuro' (Your Finances, Your Future) in collaboration with the Junior Achievement Foundation and the AEB Foundation. We have also supported young talents through the Dádorís Foundation.

With respect to the socio-occupational inclusion of people with intellectual disabilities, we have worked with the Prodis Foundation to integrate our actions into the organisation's areas of work. In 2023, we implemented an inclusive financial education programme to provide students with basic financial concepts that will enable them to navigate their everyday lives.

In the area of residential inclusion of vulnerable groups, we have signed a global agreement with the Spanish Red Cross to support vulnerable families, which focuses on the payment of rent for 22 families in Seville with dependent minors.

As part of the efforts to boost professionalism within the real estate sector, we have collaborated with a financial endowment in the Inmosolidarios initiative, which annually recognises the solidarity projects of Spanish real estate agencies.

In terms of our commitment to diversity, in 2023 we signed the Diversity Charter and have placed special emphasis on implementing the diversity plan within our organisation.

In addition, we have renewed the Great Place to Work® certification for the fourth consecutive year and UCI Portugal was recognised by Best Work Places, one of the most prestigious distinctions in the field of Human Resources at a national and international level.

COMPLIANCE

Finally, with regard to Governance, one of our key priorities has been to consolidate and strengthen our Corporate Governance framework, with the aim of enhancing its effectiveness in achieving the goals we have set for ourselves in this area. We have taken a significant step forward by integrating climate change risks into our company's risk management system, reaffirming our commitment to corporate sustainability.



”

*I hope that the reading
our Sustainability Report
will be of interest to you.*

Cátia Alves
Sustainability Manager

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Preliminary clarifications

This consolidated **Non-Financial Information Statement** forms part of UCI Group's Management Report and is issued as a separate report. With this **Sustainability Report**, UCI reports on its situation in compliance with article 49 of the Commercial Code, as amended by Law 11/2018¹, as a transposition at the legal system level of Directive 2014/95/EU², with regard to the disclosure of non-financial information and diversity.

The scope of the information and the entities included in the perimeter of the Non-Financial Information Statement corresponds to Grupo Unión de Créditos Inmobiliarios S.A., Establecimiento Financiero de Crédito in the areas of Spain and Portugal,

-
1. Law 11/2018 of 28 December 2009 amending the Commercial Code, the consolidated text of the Law on Capital Companies approved by Royal Legislative Decree 1/2010 of 2 July 2007 and Law 22/2015 of 20 July 2003 on Audit of Accounts in the field of non-financial information and diversity.
 2. Directive 2014/95/EU of the European Parliament and of the Council of 22 October 2014 amending Directive 2013/34/EU as regards disclosure of non-financial and diversity information by certain large undertakings and groups.

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whose perimeter covers, as in 2022, 93% of the Group's employees and 98% of the outstanding balance managed.

When preparing the Report, we followed the criteria of the principles of the United Nations Global Compact, the 2030 Agenda with the Sustainable Development Goals, and its three dimensions of sustainability: environmental, social and governance, using as a reference the GRI Standards and with the requirements set by the Spanish legislation applicable to this matter, such as Law 11/2018³. In addition, we have also taken into account the EU Regulation 2020/852⁴ on the European Taxonomy, in reference to the classification of economic activities based on their contribution to climate change or harm to the environment.

In accordance with the above, the contents included in this report follow the principles of comparability, materiality, relevance and reliability, and the information included is accurate, comparable and verifiable.

At UCI, we build relationships of trust and transparency with stakeholders through continuous and pro-

active dialogue. In 2023, as a novelty, we have carried out a dual materiality analysis and identified the most relevant sustainable issues with the greatest impact for the company and its stakeholders.

This Report has been verified by MAZARS AUDITORES, S.L.P., in its capacity as an independent provider of verification services, in accordance with the wording given by Law 11/2018 to article 49 of the Code of Commerce, mentioned above.

This verification includes documentary verification of the information gathered in this document, as well as analysis of the quality of the quantitative data used, justifying the consistency of the information reported with the results of the analysis of stakeholder needs and expectations.

For this purpose, MAZARS AUDITORES, S.L.P. adopts the requirements established in the International Standard on Assurance Engagements 3000 Revised in force, "Assurance Engagements other than Audits or Reviews of Historical Financial Information" (ISAE 3000 Revised) issued by the International Auditing and Assurance Standards Board (IAASB) of the International Federation of Accountants (IFAC) and with the Performance Guide on Assurance Engagements on Non-Financial Information issued by the Spanish Institute of Chartered Accountants.

Once verified, the Report is approved by the Board of Directors of UCI.

-
3. For further details, you can consult point 6 with the requirements of Law 11/2018 and the GRI standards.
 4. Regulation (EU) 2020/852 of the European Parliament and of the Council of 18 June 2020 on the establishment of a framework to facilitate sustainable investment, and amending Regulation (EU) 2019/2088.



1. Meet UCI

We are a financial institution with more than 30 years of experience in financing the purchase and rehabilitation of housing, with a presence in Spain, where our headquarters are located, Portugal, Greece and Brazil.

Our aim is to meet the housing demand through responsible, personalised and sustainable financing solutions. We provide access to housing and contribute to the renewal of the housing stock for more sustainable cities, through our mortgages and products for housing renovation and building refurbishment.

We are pioneers in this area, for which we maintain the following partnerships:

- Agreement with **Sustainalytics** for the creation of a green framework, while complying with the Green Bond Principles for the financing of investments by individuals in the fight against climate change.
- We join forces with the **European Investment Bank** to promote energy efficiency real estate projects in Spain and Portugal, which has enabled us to generate a new portfolio of sustainable financing in the Iberian Peninsula.
- Within the framework of the agreement with the European Investment Bank, we are implement-

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ing the **Residential Energy Rehabilitation Plan (RER)**, through funds from the ELENA (European Local Energy Assistance Facility) programme.

- We promote the **ENGAGE (Engage for ESG activation investments)** project, the only financial instrument in the European Union dedicated exclusively to the environment and climate action.
- We are the first financial institution in the Iberian Peninsula to adhere to the Energy Efficient Mortgage Label (**EEML**). This label guarantees that our green mortgages and sustainable financing solutions meet the strictest environmental criteria.
- Alliance with **Instituto de Crédito Oficial**, as the first entity to adhere to its MITMA Residential Building Rehabilitation Line, which objective is to promote the financing of rehabilitation and repair

projects in the common elements of buildings and homes.

- Our contribution to the 2030 Agenda with the United Nations Global Compact **Sustainable Development Goals**.
- Commitment to a more equitable, inclusive and sustainable future with the integration of ESG criteria in our business model, strategy and management, for which we have obtained the “ESG Entity Rating” awarded by **Sustainable Fitch** with a Rating 3 and a score of **61/100**.

Customer experience and satisfaction is our priority through personalised, transparent and flexible service in accordance with your needs. We work with a focus on transparency, quality, responsibility, accessibility and proximity.

1.1 OUR ORGANISATIONAL STRUCTURE AND BRANDS



(1) Consolidation Rule: Accounting wise, UCI S.A. is consolidated through the equity - related method with both shareholders' P&L and their balance sheet. This concerns its shareholders' P&L and their balance sheet. In terms of capital requirements, UCI Group's balance sheet is proportionally intergrated, 50% with both shareholders. This impacts in principle only its shareholders' equity requirements.



50% Santander
40% BNP PARIBAS PERSONAL FINANCE
10% BNP PARIBAS

Unión de Créditos Inmobiliarios S.A., E.F.C. is a Financial Credit Entity, authorised and supervised by the Bank of Spain



1.2 OUR ESG FRAMEWORK AT A GLANCE

Green Production and Rehabilitation business

- 77.49 M€ Green, 77% R/O
- 330 Green operations
- 23.36 M€ signed in rehabilitation

Employees

- We are a Great Place to Work
- Best Workplaces in Portugal
- 592 employees
- 57.09% women
- 21.42% women in senior management
- +23,000 training hours

Financed Households

- 1,396 households financed in 2023
- 189,474 households financed since the start of UCI activity.

- Ekomi rating: 9.78 in Spain and 4.92 in Portugal

Real Estate Professionals

- + 2,500 real estate agencies we collaborate with
- 1,764 real estate professionals trained in partnership with NAR
- 877 attendees at professional events
- 403 M€ signed in this channel

Social Commitment

- + 97,000 in donations
- + 4,700 beneficiaries
- + 250 unique volunteers

Tax contribution

- 774,461.02 €

1.3 OUR COMMITMENT TO THE PLANET AND PEOPLE, KEY MILESTONES 2023

January

Spain

We created the new Directorate for Sustainability and Rehabilitation.

A new Management that combines sustainability and a commitment to the decarbonisation of real estate as a new business line.

We are the first institution to join the ICO MITMA line for the refurbishment of homes and buildings.

We signed an agreement with Instituto de Crédito Oficial to finance works in homes and homeowners' associations throughout Spain.

Portugal

We moved to the new headquarters.

New, more sustainable offices, reducing our environmental footprint and obtaining ISO 14001 certification.

February

Spain

We renewed our adherence to “Companies for a Society Free of Gender-Based Violence”.

The aim of this renewal is to establish a general framework for collaboration between the Ministry of Equality, for the design, development and monitoring of awareness-raising actions against gender-based violence.

Portugal

We joined the “Diversity, Equity and Inclusion” group of BCSD Portugal.

We joined the BCSD Diversity, Equity and Inclusion working group, which brings together relevant companies in the Portuguese market to design and promote good business practices in the group's thematic area.

March

Spain

We created the 1st Housing and Sustainability Observatory and presented it to the media.

It is an exhaustive report that offers an insight into the expectations that homeowners and potential homebuyers have about the efficiency of their homes. It is presented at an event to media, such as El Economista, Europa Press and El Periódico.

We participated in ESPACIO NEXT, a forum to promote rehabilitation.

Created by Technal, it is a space designed to serve as a reference point to provide information and manage rehabilitation aids.

Portugal

We are one of the Best Workplaces by Great Place to Work Portugal

We achieved 9th position in this ranking, which recognises excellence in caring for people and results and defines companies that make a positive impact on society within the GPTW label.

Implementing digital signatures in life insurance

UCI customers can now sign the life insurance proposal digitally, through Logalty.

April

Spain

We received investment from the EIB Group and ICO in our RMBS Green Prado XI securitisation fund.

The EIB Group (European Investment Bank and European Investment Fund) and Instituto de Crédito Oficial (ICO) are investing in our RMBS Green Prado XI securitisation fund, the first joint green bond transaction, according to Sustainability's second party opinion validation.

We presented the RER Plan in Barcelona to rehabilitation specialists.

A meeting with fifty rehabilitation and refurbishment specialists from Catalonia to discuss the needs of the Catalan housing stock.

May

Spain

We signed an agreement with CATEB to promote rehabilitation in Catalonia.

The aim of this agreement with the Association of Technical Architects of Barcelona (CATEB) is to promote the improvement of energy efficiency, sustainability, use and accessibility in buildings in Catalonia.

The 8th edition of the programme ‘Your Finances, Your Future’ has come to an end.

With the help of the Junior Achievement Foundation and the AEB (Spanish Banking Association), we

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participate with volunteers in promoting financial concepts to students from different high schools.

Portugal

We sponsored APEGAC Condomínio Verde Award.

We signed an agreement with APEGAC to be the official sponsor of the Condomínio Verde Award, which aims to distinguish the condominium with the most sustainable project.

June

Spain

We celebrated the RER Brunch event in Madrid.

A meeting with 150 rehabilitation and refurbishment specialists from the Community of Madrid to discuss the needs of Madrid housing stock in this area.

Inmosolidarios, once again, at Inmociónate 2023.

The most charitable awards take place again at the Inmociónate event, with the presentation to six real estate agencies and their most heartfelt projects.

We signed a global agreement with the Red Cross.

This is an agreement that encompasses all the initiatives that we develop with the Red Cross, including the residential exclusion prevention programme.

We are recognised by the MEES Awards.

These awards showcase best practice in corporate wellbeing and we were singled out as a finalist in the Global Wellbeing category.

We received the second Empowering Women's Talent label.

The label, awarded by Equipos & Talento, distinguishes companies that stand out for their commitment and work to carry out equality, diversity and inclusion policies, and recognises us as a company committed to female empowerment and leadership.

We completed the inclusive financial education programme with the Prodis Foundation.

First edition of the financial education programme to contribute to the training and inclusion in the labour market of people with intellectual disabilities, bringing basic financial concepts closer to their daily lives.

Portugal

We disseminated the results of the study "Condominiums and Works".

With the support of SPIRITUC, the study presents the perspective of 200 condominium directors on

the execution of works in condominiums. A total of 48 pieces of news in the Portuguese media, highlighting the publication in Expresso.

We presented good diversity practices at the BCSD session

At two meetings of the Diversity, Equity and Inclusion working group, we shared our good practices in this area.

July

Spain

New CEO & Deputy

The Board of Directors of UCI appoints Mr. Pedro Megre as the new CEO of UCI Group and registers him in Bank of Spain's Register of Senior Officers. In addition, the Board also appoints Mr. Philippe Laporte as Deputy CEO.

We renewed AENOR ISO 9001:2015 certification

This certification demonstrates the companies' ability to meet customer needs and emphasises efficient management, analysis of the context in which companies operate and consideration of associated risks.

September

Spain

We obtained an ESG rating by Sustainable Fitch, with a score of 61/100.

Sustainable Fitch ESG ratings provide a global solution for assessing the environmental, social and corporate governance performance of all asset classes at the entity, framework and instrument level.

We signed an alliance with ANERR to promote the integral rehabilitation of buildings.

The collaboration with the National Association of Renovation and Refurbishment Companies (ANERR) aims to promote joint actions and finance the integral rehabilitation of buildings in Spain.

We celebrated SDG week and our contribution to the 2030 Agenda.

UCI's first Agenda 2030 contribution report is published and a number of sustainability-related actions take place throughout the week for the entire company.

Portugal

We are a Great Place To Work

We received the GPTW Portugal 2023/2024 recognition, awarded by the international consulting company of the same name.

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October

Spain

We reached an agreement with CAF Seville.

This is an agreement with the Seville Association of Property Directors to promote the refurbishment of homes and homeowners' associations in Seville, and thus reduce their CO2 emissions.

We organised Rehavita.

An institutional event on refurbishment as a key to climate change with presentations and round table discussions on the subject, to debate future challenges in terms of energy refurbishment.

We attended the Dáporis Foundation awards ceremony.

We attended the presentation of the Dáporis Foundation awards to the beneficiary students. UCI supports two young people with high abilities and scarce economic resources to pursue their university studies.

We collaborated with the Red Cross in support of emergency situations.

Two donation campaigns are launched with employees and UCI to help people affected by the earthquakes in Turkey, Syria and Morocco.

November

Spain

We moved our headquarters to Visionary Building

Our headquarters is certified Energy Efficiency Grade A and LEED Gold and is based on WELL building strategies, focused on the health and well-being of its occupants.

We attended the signing ceremony of the Diversity Charter 2023/2025.

On May, we signed up to the Diversity Charter, an initiative of the European Commission to promote diversity and inclusion in the workplace and, to seal our commitment, we attended the signing ceremony at a Diversidad Foundation gala.

Double recognition as a Great Place to Work.

For the fourth time, we have been awarded the Great Place To Work label, the most prestigious national and international recognition in the field of Human Resources.

We are designated as an Employer Brand in the second edition of the Brands We Love awards, highlighting our transparency, accountability, accessibility and ESG criteria.

We sponsored Pitingo's solidarity concert in favour of the Prodis Foundation.

Concert at the Wizink Center, which proceeds are all donated to the training programmes of the Prodis Foundation.

Commitment against Violence against Women

We joined the national campaign of the Ministry of Equality on the International Day for the Elimination of Violence against Women and collaborated with the Red Cross in a talk on gender-based violence.

December

Spain

We signed an agreement with EMVS.

An agreement with Madrid City Council to enable homeowners and homeowners' associations to carry out renovation work on homes and buildings.



2. Our sustainability model

2.1 ENVIRONMENT AND SUSTAINABILITY

2023 and new perspectives on sustainability:

Events such as the climate summit or **COP28**, with the Dubai Agreement, set the new trend with a focus on greenhouse gas emissions and the end of fossil fuels.

A year at the halfway point towards the **2030 Agenda**, which confirms, after its analysis by the UN Global Compact, the urgency of intensifying efforts to achieve the Sustainable Development Goals. On this eighth birthday, we have seen that only 15% of the SDG targets are on track to be met.¹

However, the biggest trend-setter in sustainability is undoubtedly the so-called “regulatory tsunami”:

1. Global Private Sector Stocktake Report by UN Global Compact and Accenture.

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January saw the arrival of the sustainability reporting wave, the **Corporate Sustainability Reporting Directive (CSRD)**, as the main sustainability reporting regulation. It aims to unify and replace existing frameworks, updates and significantly expands the number of companies obliged to report.

Through **EFRAG** (European Financial Reporting Advisory Group), common, cross-cutting, thematic and sectoral ESRS (NEIS in the Spanish translation of the Directive) standards are developed to serve as a single guide.

The well-known **Taxonomy Regulation**, adopted in 2021, provides guidance, with its six objectives, on whether an economic activity contributes to combating climate change or causes significant harm and on maintaining minimum social safeguards, so as not to violate fundamental human rights. On June 2023, with entry into force next year, extensions to new activities are adopted, as well as new reporting obligations regarding eligibility and alignment.

Also on June, with a focus on reporting to financial markets, **the International Sustainability Standards Board (ISSB)** launched two international reporting standards intended to better inform investment decisions regarding sustainability information.

On September, the European Commission launched a consultation on the future review of the **Sustainable Finance Disclosure Regulation (SFDR)** to assess the regulatory framework, legal certainty, use-

fulness and ability to contribute to the prevention of greenwashing.

Towards the end of the year, the European institutions agreed on the **Corporate Sustainability Due Diligence Directive (CSDD)**, which is linked to human rights and environmental governance and aims to promote responsible and sustainable business conduct.

By the end of 2023, an agreement has been reached between the Parliament and the Council on the new version of the **Energy Performance of Buildings Directive (EPBD)**. This is the framework that will allow progress towards the decarbonisation of the building sector, setting more ambitious energy efficiency targets, which will allow reaching climate neutrality by 2050. It will be a decisive tool for the fulfilment of the Paris Agreements and for the improvement of people's quality of life, turning the building sector into a clean and emission-free sector.

Further, at the state level, laws such as the **Climate Change Act**, which focuses on the risks of a company's activity and its specific decarbonisation objectives, the **Sustainable Mobility Act**, still under development, and the **Law on the Protection of Informants and the Fight against Corruption**, which focuses on good governance, stand out.

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2.2 SUSTAINABILITY GOVERNANCE AND MANAGEMENT

At UCI, we have built our corporate culture with a commitment to the environment and to the stakeholders who influence or are influenced by the activities we carry out and our impact on the planet. We have a governance structure, frameworks and policies that ensure responsible and sustainable behaviour.

In 2023, the new Sustainability and Refurbishment Division was created, which combines the sustain-

able part already developed with a new business line that is committed to the decarbonisation of the Iberian Peninsula's real estate stock. It is part of the Management Committee and reports directly to the CEO, which favours the design of strategies and allows the company's sustainability to be understood as a transversal axis.

The sustainability strategy is developed in different phases and with different tools, and establishes the lines of action to achieve the objectives we set ourselves as an organisation..

Sustainability Policy	Materiality study	Sustainability Plan	Sustainability Report
It defines the general sustainability principles and the commitments to our stakeholders for long-term value creation.	It comprehensively identifies internal and external impacts that are assessed for prioritisation on material issues.	It sets out the ESG strategy, based on material topics identified, the company's ESG framework, SDGs to which we contribute and commitments to our stakeholders.	Annual report prepared in accordance with current regulations and on material sustainability issues.

Framework for action

To integrate ESG standards and criteria into all processes and our operations, we have internal policies and standards that reflect sustainability regulations, and national and international initiatives related to sustainable development.

Sustainability Policy	Code of Ethics	Environmental Risk Management Policy	Diversity Policy	Consumer protection policy
It defines general sustainability principles and the commitments to our stakeholders for long-term value creation.	It establishes a set of principles and guidelines aimed at ensuring the ethical and responsible behaviour of all UCI employees in carrying out their activities.	It specifies criteria and procedures to be followed in the granting of loans that may have a greater environmental impact.	It sets out the objectives, principles and actions to ensure diversity and an inclusive culture in the organisation.	It details the 9 general principles that govern the relationship with our clients in order to respect their interests and rights.
Information security policy	Anti-Corruption and Anti-Bribery Policy	General Conflict of Interest Policy	Supplier contracting policy	Social Action Policy
It includes the main lines of action to guarantee the confidentiality, integrity and availability of UCI information.	It identifies the most common scenarios in which we may encounter acts of corruption, and how to proceed in such situations.	It establishes guidelines for preventing and managing conflicts of interest in the activities of UCI employees, directors and entities.	It establishes the general framework for the selection, control and monitoring of service providers, as well as quality assessment.	It defines the lines of action for donations made, either financial donations, in kind or through volunteering.

2.3 OUR ESG COMMITMENT

At UCI, we work to achieve sustainable development with people and the planet at the heart of our activity. This allows us to define ESG commitments

and, in turn, deploy our strategy by identifying our purpose and objectives in each ESG criterion to contribute to the achievement of a more equitable and sustainable society.

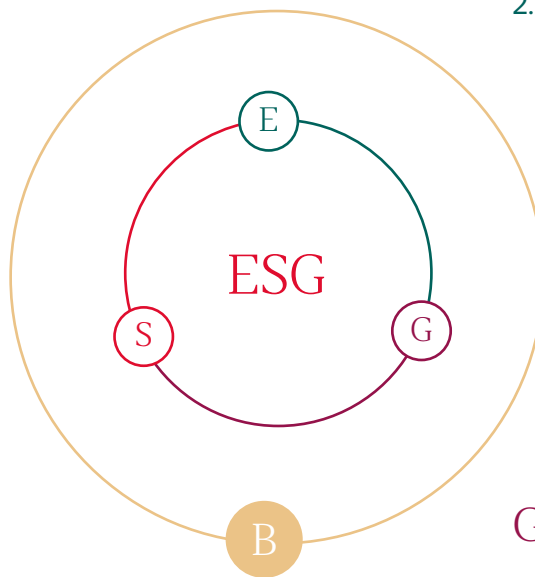
Create value for stakeholders, incorporating ESG criteria in new business lines.

S.1 People First

Social

Support the development of a more sustainable and caring society, promoting the customer satisfaction, an inclusive growth, and supporting the creation of diverse and talented teams.

1. We accompany you.
2. Customer Centric.
3. Social engagement.
4. Training of the Iberian real estate sector.



Sustainable business

Creation of sustainable products, Sustainable origination and sustainable funding.

Environment

Minimise the impact of our activities in the environment and boost the decarbonisation of the housing stock through sustainable financing land rehabilitation.

1. Financing the fight against climate change.
2. Our environmental footprint.

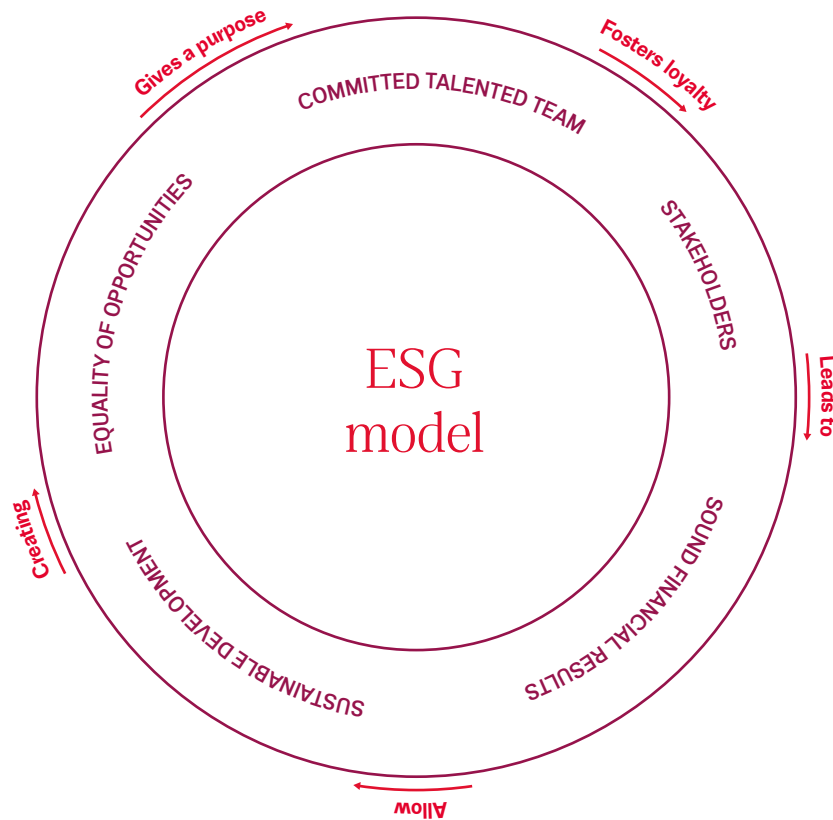
Governance

Integrate a responsible management through a framework of actions with well defined policies and procedures, listening to our stakeholders land with a prudential risk management.

1. We comply.
2. Responsible, transparent and ethical management.

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By integrating these elements, we achieve an ESG model focused on sustainable and responsible business results, with a committed team and addressing the stakeholders' needs.



2.4 MATERIALITY ANALYSIS AND DIALOGUE

Our way of relating to our stakeholders involves listening to their opinions and needs.

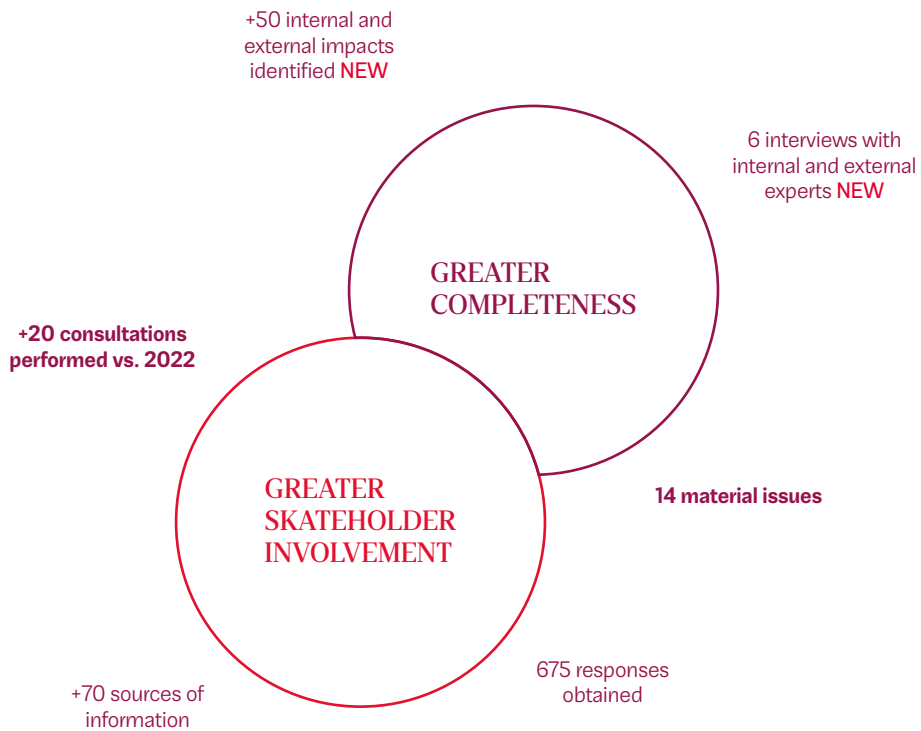
To identify the social, environmental and governance issues that are priorities for stakeholders, we conducted a **Materiality Study**, the findings of which are used as the basis for our Sustainability strategy and reporting.

In 2023, we continue to evolve the study methodology to consolidate the shift from a focus on material topics to impact issues, to anticipate the European

Sustainability Reporting Directive (CSRD, applicable to 2024), and to respond to current voluntary requirements (GRI).

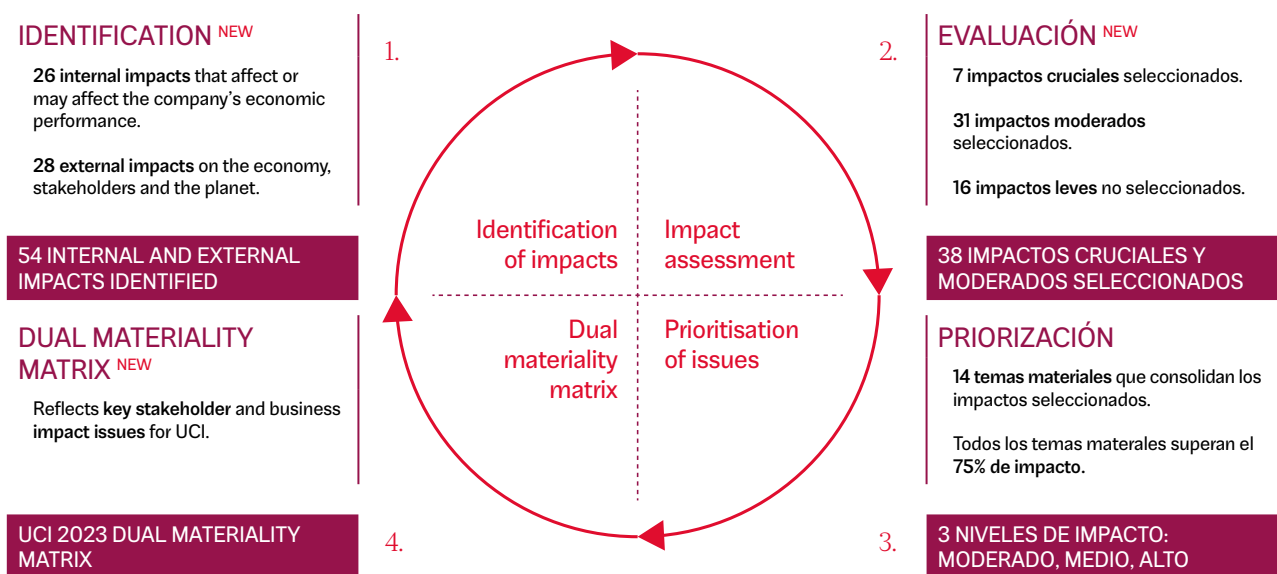
The methodology has made it possible to achieve greater depth in the analysis, with an exhaustive identification of impacts and their internal and external evaluation, with the participation of internal and external experts, which has made it possible to integrate the vision of key actors for the company, representatives of the main stakeholders and members of the Management Committee. The number of consultations received from stakeholders has also increased, with regard to the results of the 2022 study.

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Methodology

The work has been carried out in 4 phases, which are summarised in the graph below:



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Phase 1: Identification

This first phase consists of identifying the main internal and external impacts:

External impacts: The effect that the organisation has or could have on the economy, the environment or people, including effects on human rights, and which may be indicative of its contribution (negative or positive) to sustainable development.

Internal impacts: What triggers or may trigger material financial effects on the company. In other words, they affect or may affect the company's economic value (cash flows, performance, results, company position, cost of capital or access to financing, among others).

For this identification, the analysis of internal and external information has been combined with interviews with internal and external expert profiles:

Information analysis		Expert interviews
Objective: preliminary list of recurring business and company impacts on stakeholders.		Objective: to contrast internal and external impacts identified in the analysis and to detect new relevant external impacts.
+50 Internal sources	+20 External sources	6 Experts interviewed
Result: 54 INTERNAL AND EXTERNAL IMPACTS		

Phase 2: Impact assessment

Once the main areas of impact have been identified, an analysis has been carried out to assess

these impacts, in order to select those of greatest importance, following the GRI and EFRAG recommendations in the ESRS (European Sustainability Reporting Standards):

28 External impacts	26 Internal impacts
External impact assessment (Impact materiality)	Internal impact assessment (Financial materiality)
Evaluation model Assessment of external impacts based on the variables and sub-variables recommended by GRI	Evaluation model Assessment of internal impacts based on efrag's recommended variables and sub-variables
----- Classification of impacts according to a crucial, moderate or light level -----	
22 Selected external shocks	16 Selected internal impacts
The 6 external impacts with a minor significance are considered non-material (rating of 2 or less) and are discarded for the next phase.	The 10 internal impacts with a minor significance are considered non-material (rating of 2 or less) and are discarded for the next phase.

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Phase 3: Consolidation and prioritisation of impacts

Based on the impact identification and assessment, a list of material topics is defined. Material topics are

sustainability issues that involve or may involve one or more external and/or internal impacts on the organisation and its relationship with stakeholders and the planet.

As a result of the impact assessment, they form the basis for the definition of the material issues:
22 external impacts (moderate or critical)
 The 6 impacts with the least significance are considered non-material (less than or equal to 2)
16 internal impacts (moderate or crucial)
 The 10 impacts with the least significance are considered non-material (less than or equal to 2)

→

14 Material issues in 2023

E	Offering sustainable financial products
	Responsible environmental management
S	Welfare and working conditions
	Diversity, equity and inclusion
	Talent and training
	Quality of service and customer experience
	Contribution to society
	Relationship with real estate professionals and other key stakeholders
	Corporate governance and ethics
	Efficiency in internal management
G	Digital transformation
	Regulatory compliance
	Transparency in communication
	Financial risk management and ESG

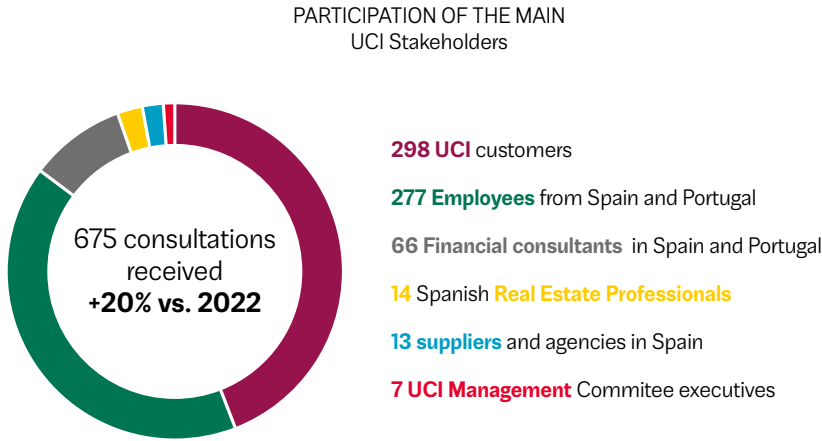
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The evolution of the material topics 2022 vs. 2023 is shown below:

UCI 2022 material themes			UCI 2023 material themes	
1. Sustainable and responsible financial products	<ul style="list-style-type: none"> • Products for the purchase and renovation of housing with sustainability and energy efficiency criteria • Financing for the sustainable renovation of the building stock 		E	Offering sustainable financial products
2. Carbon footprint and environmental impact	<ul style="list-style-type: none"> • Carbon footprint reduction • Waste management and sustainable resource consumption 			Responsible environmental management
3. People first	<ul style="list-style-type: none"> • Talent development and training • Diversity, equality and inclusion • Health and well-being 			Welfare and working conditions
4. Customer engagement	<ul style="list-style-type: none"> • Customer satisfaction and experience • Accompanying financial consultants for continuous improvement in client relations 			Diversity, equity and inclusion
5. Social commitment	<ul style="list-style-type: none"> • Investment in social projects 	→	S	Talent and training
6. Professionalisation and diversification of the real estate sector	<ul style="list-style-type: none"> • Training of real estate professionals and tools for business development 			Quality of service and customer experience
7. Corporate governance and values	<ul style="list-style-type: none"> • Strong corporate governance structure • Safe, ethical and responsible stakeholder management 			Contribution to society
8. Long-term value creation	<ul style="list-style-type: none"> • Business strategy for long-term value creation • Digital transformation to improve agility and competitiveness 			Relationship with real estate professionals and other key stakeholders
9. Security, transparency and reporting	<ul style="list-style-type: none"> • Data protection and cybersecurity • Transparent dialogue and clear language with stakeholders 			Corporate governance and ethics
10. Prudent risk management	<ul style="list-style-type: none"> • Prudent management of financial and non-financial risks 		G	Efficiency in internal management
				Digital transformation
				Regulatory compliance
				Transparency in communication
				Financial risk management and ESG

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The prioritisation of issues has been done on the basis of consultations with key stakeholders:



Phase 4: Dual Materiality Matrix

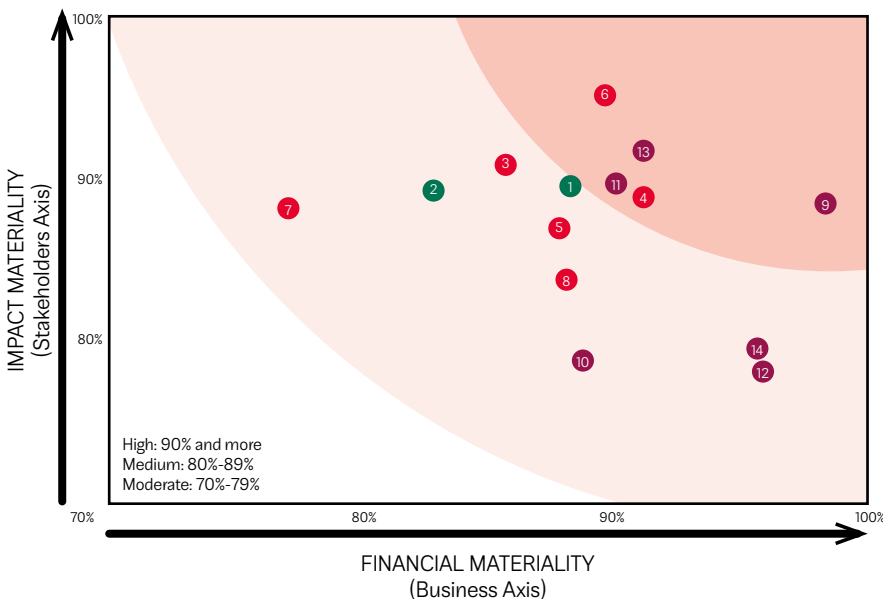
The material topics have been prioritised through consultations with key stakeholders, with an increase in the number of responses from all groups consulted, compared to the 2022 study.

Results from consultations have been classified into the two axes that make up the materiality matrix:

Business impact: To determine the impact of material topics on the business, an online survey was conducted in the Management Committee.

Stakeholder impact: To determine the impact of material topics on stakeholders, surveys and direct interviews have been conducted with a broad range of groups, including customers, employees, financial consultants, real estate professionals and suppliers.

Materiality Matrix 2023



MATERIAL TOPIC	
1	Offering sustainable financial products
2	Responsible environmental management
3	Welfare and working conditions
4	Diversity, equity and inclusion
5	Talent and training
6	Quality of service and customer experience
7	Contribution to society
8	Relationship with real estate professionals and other key stakeholders
9	Corporate governance and ethics
10	Efficiency in internal management
11	Digital transformation
12	Regulatory compliance
13	Transparency in communication
14	Financial risk management and ESG

■ Environmental
 ■ Social
 ■ Governance

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Total impact of material topics

Five topics have been identified as **having a high impact**, i.e. equal to or above 90%. Most of these topics fall into the category of Governance.

Corporate governance and ethics is the material topic of greatest impact for UCI and its stakeholders.

Also as high impact topics are **Service quality and Customer experience and Transparency in communication**.

Finally, the Top 5 material topics are **Digital transformation and Diversity, equity and inclusion**.

All topics exceed 80% impact, confirming the influence of the issues consulted.

However, among the lowest rated topics were Contribution to society, Efficiency in internal management, and Relationship with real estate professionals and other key stakeholders.



Highest impact topics by group of stakeholders

Customers	Employees	Financial consultants	Real estate professionals	Suppliers	Directors
Quality of service and customer experience	Quality of service and customer experience	Quality of service and customer experience	Transparency in communication	Quality of service and customer experience	Corporate governance and ethics
Transparency in communication	Wellbeing and working conditions	Responsible environmental management	Talent and training	Digital transformation	Regulatory compliance
Responsible environmental management	Diversity, equity and inclusion	Financial risk management and ESG	Contribution to society	Corporate governance and ethics	Financial risk management and ESG
Wellbeing and working conditions	Responsible environmental management	Offering sustainable financial products	Wellbeing and working conditions	Wellbeing and working conditions	Transparency in communication
Offering sustainable financial products	Offering sustainable financial products	Diversity, equity and inclusion	Diversity, equity and inclusion	Efficiency in internal management	Diversity, equity and inclusion

■ Environmental ■ Social ■ Governance

Customers, employees, financial consultants and suppliers agree on **Quality of Service and Customer Experience** as the most impactful topic in their relationship with UCI. Meanwhile, for the business axis, **Corporate Governance and Ethics** is the most impactful topic, according to the executive survey.

Several groups rank **Well-being and working conditions** among the topics with the greatest impact. In addition to employees, this topic ranks in the top 5 for customers, real estate professionals and suppliers. The influence of **Diversity, equity and inclusion** also stands out: employees, financial consultants, real estate professionals and managers include it in their top 5.

Transparency in communication is in the top 5 impact topics for customers, managers and real estate professionals, who identify it as the most impactful topic.

In addition, customers, employees and financial consultants highlight **Responsible Environmental Management and Sustainable Financial Product Offering** among the most impactful topic in their relationship with the company.

2.5 CONTRIBUTION TO THE 2030 AGENDA



As a member of the Global Compact, we promote a vision of sustainability aligned with the 2030 Agenda and integrated into our business.

Committed to the 2030 Agenda, we integrate the Sustainable Development Goals into our business to contribute to their progress and align them with our ESG framework and with projects and initiatives we carry out in the company.

With a common ambitious goal of leaving no one behind, we consolidate partnerships with the public and private sector to act together towards a more inclusive and sustainable society.

In our commitment to contribute to the 2030 Agenda through our daily activities, we identify those Goals where we have the greatest potential for impact. In this way, our efforts focus on the following:

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Priority SDGs

We make a direct contribution through our activities and commitments.



Interrelated SDGs

We contribute directly and/or indirectly through specific projects and initiatives.



Transversal SDGs

Present in all SDGs for the development of projects and initiative.







To reflect all of the above, in 2023, we have launched a document setting out our contribution to the 2030 Agenda during 2022, and which allows us to com-

municate to our stakeholders our contribution to the SDGs. We highlight different initiatives and the most relevant data for 2023.

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Business integration:

ODS	Goals to which UCI contributes	Main initiatives
	4.3 Ensure equal access for all men and women to quality technical, vocational and tertiary education, including university education	<ul style="list-style-type: none"> • SIRA: To attract, train and contribute to the development of the best real estate professionals in order to distinguish them in the sector for their skills, ethical commitment and quality of service
	8.5 Achieve full and productive employment and decent work for all women and men, including young people and people with disabilities, and equal pay for work of equal value 8.8 Protect labour rights and promote a safe and secure working environment 8.9 Ensure the full and productive employment and decent work for all women and men, including youth and persons with disabilities, and equal pay for work of equal value 8.10 Strengthen the capacity of financial institutions to promote and expand access to banking, financial and insurance services	<ul style="list-style-type: none"> • GPTW: Survey that provides a global diagnosis of the organisation in the essential issues for the corporate culture to drive the achievement of the objectives • Wellness Ecosystem Cuidate: Proactive action framework and continuous improvement in promoting health and wellbeing • AprenDizándome: Ecosystem of continuous learning through which each employee can decide the format and subject matter that most interests them for their development • Leadership School: A space designed for the company's leaders, with behavioural themes, key areas and styles • Talentum: Initiative to generate opportunities for employee growth and turn talent management into an objective tool for decision-making and professional development • Young talent: Project focused on young talent for its development in the company • Work organisation model: New teleworking model with 50% attendance • New headquarters: New headquarters certified with Grade A Energy Efficiency and LEED Gold and WELL building strategies, focused on the health and well-being of its occupants • Agreements with EEC: Contracting of material and services for the employment of people with intellectual disabilities • Customer in the centre: Model based on customer experience and satisfaction, responsible purchasing, product knowledge. We accompany you in each of the stages of life with us.
 	10.2 Enhance and promote the social, economic and political inclusion of all people, regardless of age, gender, disability, race, ethnicity, origin, religion or economic or other status. 10.3 Ensure equality of opportunity and reduce inequalities of outcome 5.5 Ensure women's full and effective participation and equal opportunities for leadership at all decision-making levels in political, economic and public life.	<ul style="list-style-type: none"> • "We accompany you" programme: Financial education for young people through the initiatives Tus Finanzas, Tu Futuro (Junior Achievement) and Scholarships for students with extraordinary talent without resources (Fundación Dáboris). Support for educational programmes for the inclusion of people with disabilities, programmes for the prevention of residential exclusion and emergency donation campaigns. • Equality Plan: Plan to guarantee and promote equal treatment and opportunities for all people and Protocol against harassment • Diversity Charter: Initiative promoted by the European Commission that involves signing the document that includes the 10 principles assumed by UCI to make visible our commitment to diversity, inclusion in the workplace and equal opportunities • Empowering Women's Talent: Programme to develop female empowerment and leadershipRenewal of the initiative • "Companies for a society free of gender-based violence" and actions in this commitment: joining the campaign of the Ministry of Equality on the International Day for the Elimination of Violence against Women and collaboration with the Red Cross for a talk against gender violence

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  	<p>7.2 Increase the share of renewable energy in the energy mix; 7.3 Double the global rate of improvement in energy efficiency; 11.1 Ensure access for all people to adequate, safe and affordable housing and basic services and improve slums; 11.2 Increase the share of renewable energy in the energy mix; 11.3. Enhance inclusive and sustainable urbanization and capacity for participatory, integrated and sustainable human settlements planning and management; 12.2 Achieve sustainable management and efficient use of natural resources; 12.5 Reduce waste generation through waste prevention, reduction, recycling and reuse activities; 12.6 Encourage businesses to adopt sustainable practices and incorporate sustainability information into their reporting cycle; 12.8 Ensure that people around the world have the information and knowledge relevant to sustainable development and lifestyles in harmony with nature; 13.1 Strengthen resilience and adaptive capacity to climate-related risks and natural disasters; 13.3 Improve education, awareness and human and institutional capacity for climate change mitigation, adaptation, impact reduction and early warning.</p>	<ul style="list-style-type: none"> • Green products: Vive Green, Suma Green, Crea Green • Rehabita loan: Focused on building refurbishment • RER Plan: Residential Energy Refurbishment Plan with the aim of promoting energy savings and efficiency in buildings, providing the Communities of Owners with the necessary financing and services • ENGAGE for ESG activation investments: the aim is to meet the data and financing needs for the decarbonisation of the European building stock • Energy Efficient Mortgage Label (EEML): Our green mortgages meet strict environmental criteria • ICO Line: First institution to join the ICO MITMA Residential Building Refurbishment Line • EIB and Sustainalytics commitments: Green production commitments under the criteria of the European Investment Bank and Sustainalytics that have a positive impact on the Green Asset Ratio and targets • Green bonds: RMBS Prado VIII and RMBS Green Prado XI securitisation funds • Environmental management system: Under measurement with Greenko we work to minimise environmental impact and comply with legal requirements and the needs of our stakeholders
	<p>16.5 Reducing corruption and bribery in all its forms 16.6 Build effective, transparent and accountable institutions 16.7 Ensure inclusive, participatory and representative decision-making at all levels that is responsive to the needs of the poor and vulnerable.</p>	<ul style="list-style-type: none"> • Corporate culture: It is transversal and its implementation in the organisation is developed in the prevention, detection and management of compliance risks through the creation and development of specific programmes • Policies and Code of Conduct that regulate UCI's activity and behaviour to ensure responsible and ethical management of the entity • Zero tolerance towards corruption and bribery: Criminal and money laundering prevention system • Responsible supplier management: New approval model • Active listening and creation of value for stakeholders. Promoting and ensuring responsible advertising and communication of products and services
	<p>17.17 Encourage and promote effective partnerships in the public, public-private and civil society spheres, drawing on the experience and resourcing strategies of partnerships</p>	<p>We participate in national and international initiatives and projects. The list of partnerships is included in this report as Annex 1.</p>



3. We join the sustainable transition

3.1 WE GREENIMISE

E.0 Introduction

Our contribution to the planet is the actions we take to make a positive impact in the fight against climate change, and to accelerate awareness of energy efficient homes. We are accountable to our stakeholders and encourage progress towards sustainability in their business model.

One of our priorities is the reduction of polluting emissions to curb climate change, which is why our **financing is sustainable** and our **products are responsible**, both for the home acquisition and renovation and the building rehabilitation.

We focus on **environmental footprint management**, in line with our responsibility, promoting a **circular economy** and **sustainable use of resources**.

We have identified these material topics in our ESG Framework, Sustainability Plan and Sustainability Policy, as a sign of our contribution to the development of a committed economy and financial system and as a change accelerator.

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In 2023, we have incorporated energy and environmental factors into the Business Continuity Management System to reduce the impact on continuity in the event of such a contingency, as part of the resources allocated to the prevention of environmental risks, which will be added to the resources dedicated at a later date. At 2023 closing, there are no items in the Consolidated Annual Accounts allocated to environmental provisions or guarantees.

At UCI, we approach our environmental management with the responsibility to operate in the most environmentally friendly manner, taking the necessary measures to mitigate our environmental impact. We continue making progress in environ-

mental management to bring it into line with the precautionary principle.

Due to the activities we carry out, and to the geographical areas where we operate, we do not impact on protected areas. Therefore, we do not have measures in place to preserve or restore biodiversity.

Material topics: Offering sustainable financial products and Responsible environmental management.

SDGs to which we contribute:



E.1 Financing the fight against climate change

At UCI, we share a common purpose: to finance the fight against climate change and, to achieve it, we include ESG criteria in our business, have commitments and alliances with high-level entities and carry out our activities with a view to achieving the decarbonisation objectives set by Europe.

We do this through our sustainable financing, focused on the acquisition and refurbishment of energy-efficient homes and the building rehabilitation. These lines are supported by our commitments and our green bonds.

1. Business lines through sustainable and responsible products

Our mortgages are green-green

We are the first financial institution in the Iberian Peninsula to adhere to the Energy Efficient Mort-

gage Label (EEML). This label guarantees that our green mortgages and sustainable financing solutions comply with the strictest environmental care criteria, which increases the transparency and authenticity.





The implementation of the label makes it possible to identify green credits in an ethical way and thus to channel private capital towards improving the energy efficiency of buildings for sustainable construction.

Our sustainable financing

We are experts in sustainable finance and support customers to join the fight against climate change through specialist financial products tailored to their needs.

A. Sustainable products: Housing acquisition and reforms and building refurbishment.

At UCI, we have specific products adapted to achieve a sustainable habitat:

 Vive Green	 Suma Green	 Crea Green	 Rehabita loan
<p>The mortgage that benefits everyone. Buy a new home with energy efficiency A. Ask our commercial team about the Green finance conditions.</p>	<p>Purchase + Reform in a single loan. Improve energy efficiency by 30% and access our Green finance.</p>	<p>Self-build Mortgage. Finance and build your own house to your own specifications, making the most of our Green finance advantages.</p>	<p>A loan for communities of proprietors. Rehabilitate your building, making it more efficient. Make the most of the NEXT GEN grants now.</p>

Our progress on Green finance:

In 2022, in **Spain and Portugal**, Green financing accounted for 10.1% and 25.6% of total financing, respectively, while in **2023** it was of **17.6% and 26.9%** respectively.

These figures represent growth of **74.26% in Spain** and **5.08% in Portugal**, compared to last year.

Our progress in the rehabilitation business:

In Spain, in 2022, we reached the figure of 13.19 million Green refurbishment, which represents 86.5% of the total financing in this business. In 2023, we have reached 19.33 million Green refurbishment, which represents 82.74% of the total. Therefore, the year-on-year growth in Green refurbishment financing is of **46.55%**.

B. Projects linked to our sustainable financing

Residential Energy Rehabilitation (RER) Scheme

We continue to promote the RER Plan, a project created through funds from the ELENA programme (a joint initiative of the European Investment Bank and the European Commission), through which we offer a comprehensive solution to improve energy efficiency and building savings, providing the necessary services to carry out these improvement works.

The lines of work we have developed have been the following:

- We increased our teams to better serve the Plan and provide the scale it deserves.

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- We sought for external experts with the most suitable companies to carry out work that meets our quality procedure.
- We created a marketing project to promote the Plan in an appropriate way.
- We organised several events to disseminate the project and promote the rehabilitation market.
- We developed tools, including home visit campaigns, database qualification and digital geo-marketing testing.
- We reached new agreements and collaborations with partners, such as CAFBL, ANERR and CATEB, and an agreement with the Seville Association of Property Directors.
- We organised a large-scale event to celebrate the first anniversary of the RER Plan: UCI REHAvida. Highly prestigious organisations, such as the European Union, the EIB, ICO, Sustainable Fitch and national authorities from all administrations, among others, were represented.
- In cooperation with the supplier Syntonize, we continue developing an IT platform for the complete project management.

With all this and the continuous project work, the aim is to improve the energy refurbishment business in the market. The focus on customer satisfaction and innovation contributes to sustainable growth and success in the industry.

ENGAGE for ESG activation investments

We continue developing the ENGAGE for ESG activation investments project, in the second year of the three agreed. Coordinated by European DataWarehouse, it focuses on the search for a data model for green loans, standardising and identifying the most relevant fields to form a Green Investment Portal that allows consumers to have access to this type of loans.

- In 2023, in the ENGAGE project, we are moving forward with the definition of the fields that are part of the final template.
- In this process, we provided our feedback for the correct definition of relevant points for the project. We presented our conclusions at a meeting held at the European Datawarehouse in Frankfurt, Germany.
- We have been appointed to lead the Iberian pilot project. It will be divided into several

phases with the final objective of randomly selecting 5,000 loans and filling in as much information as possible. An important challenge that will allow us to strengthen our databases and monitor a multitude of ESG data of great relevance.

Thus, we continue to work towards meeting the data and financing needs for the decarbonisation of Europe's housing stock.

Instituto de Crédito Oficial (ICO) MITMA Residential Building Refurbishment Line

We signed an agreement with Instituto de Crédito Oficial to finance works on homes and homeowners' associations throughout Spain, making us the first institution to join the ICO MITMA Residential Building Rehabilitation Line.

The objective is to promote the financing of renovation and repair projects in the common elements of buildings and dwellings, with the possibility of financing all the concepts that involve renovations aimed at improving the building, including labour, architects' fees, VAT or similar taxes.

This funding can be applied for by owners or communities that are going to carry out these rehabilitation works in residential buildings located in Spanish territory, to whom aids have been granted by the Autonomous Community or City of Ceuta and Melilla, where the building is located.

Through this agreement, we have also joined the ICO Companies and Entrepreneurs Line 2022-2024 to promote investment projects, business activities and liquidity or expenditure needs.

Buscasubvenciones

In 2023, an online search engine has been made available to customers to help them find public grants for the reform of housing, communities of owners, companies or any building in need of rehabilitation.

The search engine lists subsidies, the aid that can be applied for, the maximum funding and deadlines.

The tool has been developed by FANDIT POWER S.L. and shows the results obtained from official public sources, with the aim of providing guidance on this complex subject according to the filters identified by the user.

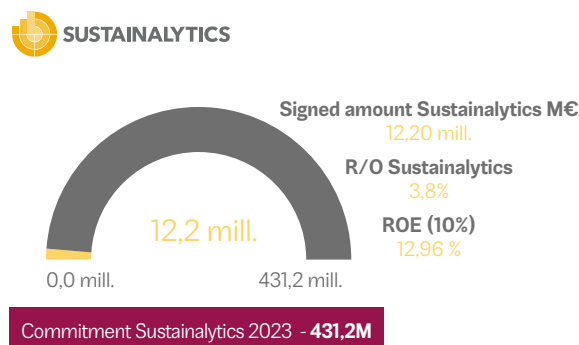
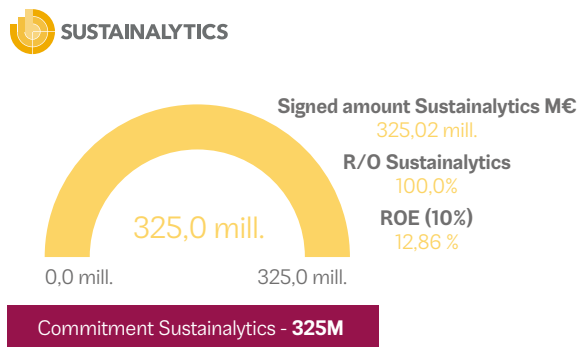
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2. Commitments and green bonds

Sustainalytics

Our agreement with Sustainalytics focuses on the creation of a framework based on the Green Bond Principles, for financing the fight against climate change. We issue green bonds for the financing of mortgages to improve energy efficiency and reduce the energy consumption of residential buildings in Spain and Portugal.

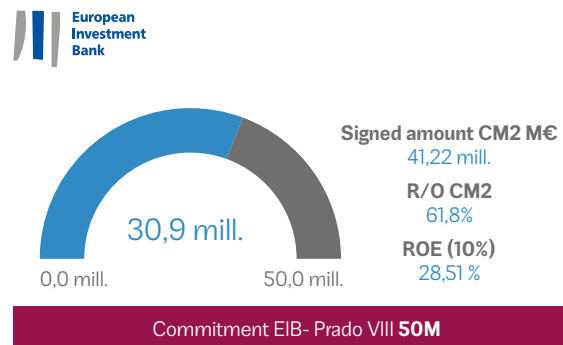
We made a first commitment of 325 million Euros, which we have completed by the end of 2023. Following this execution, we have reached a further commitment of 431.2 million Euros for which, at December 31, 2023, we have fulfilled 12.20 million Euros.



European Investment Bank, European Investment Fund and Green Bonds: Prado VIII and Green Prado XI

In 2020, we signed an agreement with the **EIB** to promote energy efficiency projects in Spain and Portugal. We offer rebates to customers for new builds and purchases with green refurbishment and energy rehabilitation of buildings.

We continued with the **Prado VIII RMBS TF** which, with the commitment reached with the EIB, involves financing the energy-efficient renovation of existing residential buildings and the construction of new NZEB (Nearly Zero Energy Buildings) for 50 million Euros. Currently, at 2023 closing, we have realised 30.9 million Euros.



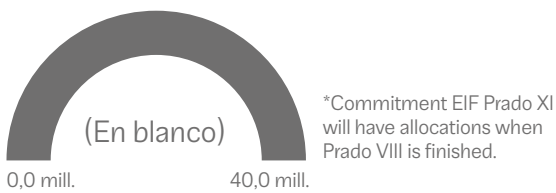
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The EIB is also involved in our **RMBS Green Prado XI** securitisation fund. With this operation, we are promoting energy efficiency on the Iberian peninsula by supporting the renovation of existing buildings and the acquisition of new housing with near-zero energy consumption. The final energy savings generated by the total fund will be 396 Gwh per year and 100,904 tonnes/year of CO2, equivalent to the annual energy consumption of 28,937 households, according to our estimates.

The EIB Group has made an investment commitment of 240 million Euros, of which 200 million Euros have already been disbursed. The European Investment Fund (**EIF**) has approved its participation in the fund with a commitment of 40 million Euros.



Commitment EIB- Green Prado XI 200M



Commitment EIF - Green Prado XI 40M

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E.2 Taxonomy







The EU taxonomy is a classification system that helps companies and investors to identify which economic activities are environmentally sustainable. These activities must make a substantial contribution to at

least one of the climate and environmental targets set by the EU, without significantly harming the others, while complying with minimum safeguards.





It is governed by a main regulation and two supplementary regulations:

Delegated Regulation (EU) 2020/852 on Taxonomy	Delegated Regulation (EU) 2021/2178 on the sustainability rating of activities	Delegated Regulation (EU) 2021/2139 on technical selection criteria
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Article 9 of the Taxonomy Regulation sets out the 6 climate and environmental objectives:

					
Climate change mitigation	Adaptation to climate change	Sustainable use and protection of water and marine resources	Transition to a circular economy	Pollution prevention and control	Protection and restoration of biodiversity and ecosystems

It also indicates 4 general conditions that an economic activity must fulfil to be considered environmentally sustainable:

			
Substantially contribute to at least one of the 6 European climate targets	Do not significantly harm any of the other five.	Meeting minimum safeguards	Meet technical selection criteria

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To ensure that activities contribute substantially to one of these objectives, while not causing significant harm to another, technical selection criteria are established. So far, technical criteria have been established for the first two objectives, climate change mitigation and adaptation.

At UCI, due to our activity and our business lines, we have identified the following points:

- **Point 7.1: Construction of new buildings**

The primary energy demand, which determines the energy performance of the building being constructed, is at least 10% below the threshold set in relation to requirements for nearly zero energy buildings (NEC).

- **Point 7.2: Renovation of existing buildings**

The building renovation results in a reduction of primary energy demand of at least 30% (resulting from an actual reduction of primary energy demand).

- **Point 7.7: Building acquisition**

In relation to a substantial contribution to climate change mitigation:

- Buildings constructed before December 31, 2020; the building has an energy performance certificate of class A as a minimum.
 - Alternatively, the building forms part of the top 15% of the most energy efficient

buildings in the national or regional building stock, in terms of operating primary energy demand (PED).

- For buildings constructed after December 31, 2020, the building meets the criteria set out in section 7.1 that are relevant at the time of acquisition.

Eligibility

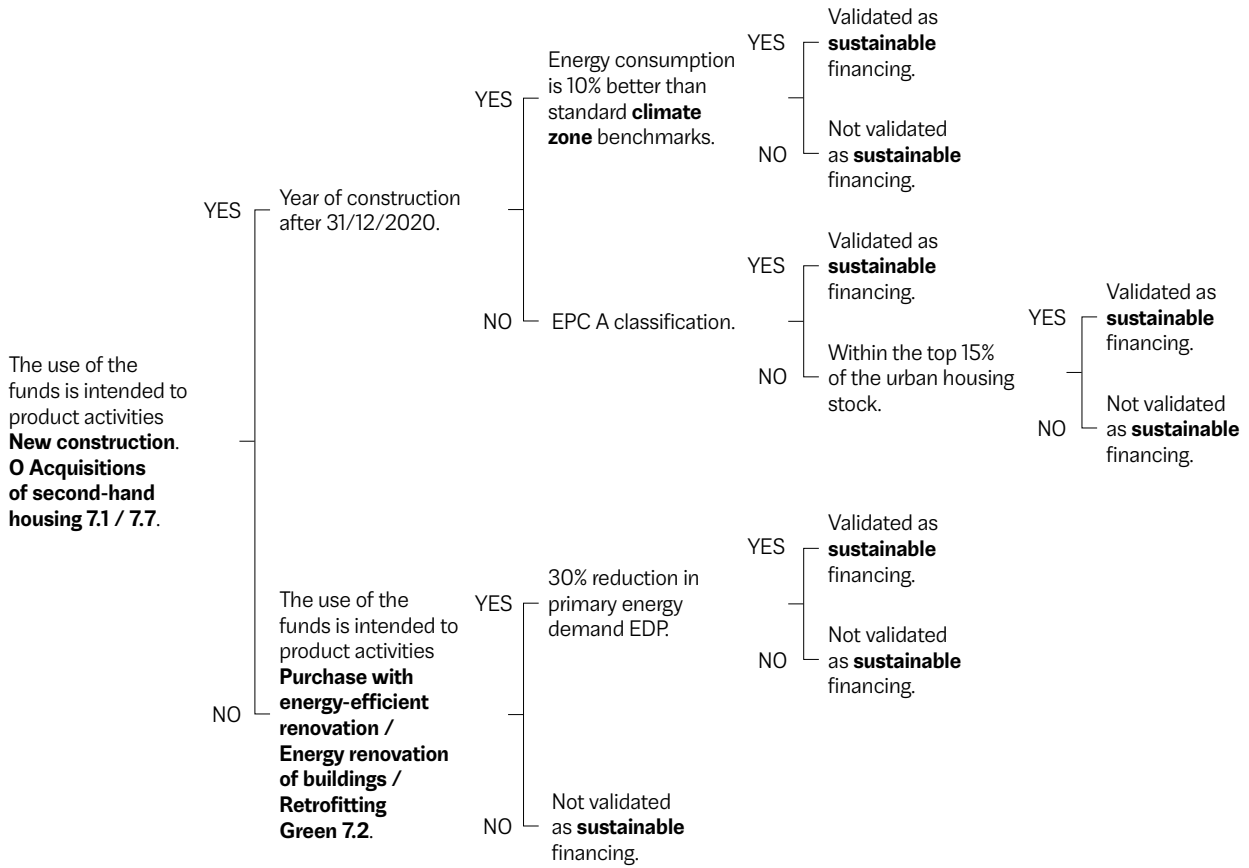
As already reported in 2022, 100% of our portfolio is eligible, as our business lines directly address the three points described above:

- Point 7.1 in relation to our new-build and self-build finance products.
- Point 7.2 as the whole refurbishment business; Energy Efficiency Retrofit Purchase, Energy Rehabilitation of Buildings and Green Refurbishment.
- Point 7.7 considering loans for the purchase of second-hand housing.

Alignment

In 2023, we go one step further in the Taxonomy and analyse our activities, and our entire portfolio, to identify whether they are aligned and meet the technical selection criteria mentioned above. For such purpose, we have developed the following diagram:

Taxonomy Criteria



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As a result of the above, and as a leading indicator, we provide our Green Asset Ratio (GAR). With this, we can identify how much of the classified portfolio is aligned with the taxonomy, i.e. green assets that meet the technical selection criteria.

In order to calculate the GAR, our outstanding balance and assets classified as green are taken into account:

Country	Taxonomy Alignment	Amount	Weight
Spain	7.1 Construction 10% nzeb improvement	16,283,122.00	3%
	7.2 Reform 30% improvement	31,952,187.22	6%
	7.7 Acquisition 15% best in class	350,919,498.21	64%
	Outstanding balance Taxonomy alignment	399,154,807.43	
	Total Outstanding Balance	8.200.410.816,73	
	GAR	4.87%	
Portugal	7.1 Construction 10% nzeb improvement	29,900,520.11	5%
	7.7 Acquisition 15% best in class	119,299,987.84	22%
	Outstanding balance Taxonomy alignment	149,200,507.95	
	Total Outstanding Balance	1.076.378.445,17	
	GAR	13.86%	
	Total aligned Taxonomy	548.355.315,38	
	Total outstanding balance	9.276.789.261,89	
	GAR	5.91%	

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Below, we share the detail in the templates set out in the Taxonomy Regulation.

0. SUMMARY OF KEY PERFORMANCE INDICATORS TO BE DISCLOSED BY CREDIT INSTITUTIONS IN ACCORDANCE WITH ARTICLE 8 OF THE TAXONOMY REGULATION

		Total environmentally sustainable assets	Key Performance Indicator	Key Performance Indicator	% coverage (of total assets)
Main KPI	Green Asset Ratio (GAR) in stock terms	548.36			5.91%
		Total environmentally sustainable activities	Key Performance Indicator	Key Performance Indicator	% coverage (of total assets)
Additional KPIs	RAG (flow)	3,713			3.85%
	Trading portfolio				
	Financial guarantees				
	Assets under management				
	Fee and commission income				

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		2023														
		Climate Change Mitigation (CCM)					Climate Change Adaptation (CCA)					TOTAL (CCM + CCA)				
		Of which: a taxonomy-relevant sectors (taxonomy-eligible)					Of which: a taxonomy-relevant sectors (taxonomy-eligible)					Of which: a taxonomy-relevant sectors (taxonomy-eligible)				
		Of which: environmentally sustainable (conforming to the taxonomy)					Of which: environmentally sustainable (conforming to the taxonomy)					Of which: environmentally sustainable (conforming to the taxonomy)				
		Of which: specialised funding			Of which: transitional	Of which: facilitators	Of which: specialised funding			Of which: transitional	Of which: facilitators	Of which: specialised funding			Of which: transitional	Of which: facilitators
Millions of euros	Carrying amount (Gross) Total															
45	Derivatives	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
46	Interbank overnight loans	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
47	Cash and cash-related assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
48	Other assets (goodwill, raw materials, etc.)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
49	Total assets of the GAR	9,277	548	-	548	-	-	-	-	-	-	548	-	548	-	-
50	Other assets not included in the GAR calculation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
51	Sovereign issuers	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
52	Exposures to central banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
53	Trading portfolio	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
54	Total assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Off-balance sheet exposures - Companies subject to DIN F disclosure requirements																
56	Financial guarantees	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
57	Assets under management	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
58	Of which: debt securities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
59	Of which: equity instruments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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2. INFORMATION ON THE RAG SECTOR (TURNOVER)

Sectoral breakdown - NACE 4-digit level (code and name)		Climate Change Mitigation (CCM)				Climate Change Adaptation (CCA)				TOTAL (CCM + CCA)			
		Non-financial corporations (Subject to NFRD)		SMEs and other companies not subject to NFRD		Non-financial corporations (Subject to NFRD)		SMEs and other companies not subject to NFRD		Non-financial corporations (Subject to NFRD)		SMEs and other companies not subject to NFRD	
		[Gross] Carrying amount		[Gross] Carrying amount		[Gross] Carrying amount		[Gross] Carrying amount		[Gross] Carrying amount		[Gross] Carrying amount	
		EUR millions	Of which environmentally sustainable (ESG)	EUR millions	Of which environmentally sustainable (ESG)	EUR millions	Of which environmentally sustainable (ESA)	EUR millions	Of which environmentally sustainable (ESA)	EUR millions	Of which environmental -environmentally sustainable (CCM+CAA)	EUR millions	Of which environmentally sustainable (CCM + CCA)
1	F41 - Construction of buildings	9,277	548	-	-	-	-	-	-	9,277	548	-	-

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		2023														
		Climate Change Mitigation (CCM)					Climate Change Adaptation (CCA)					TOTAL (CCM + CCA)				
		Proportion of total assets covered that finance taxonomy-relevant sectors (taxonomy-eligible)					Proportion of total assets covered that finance taxonomy-relevant sectors (taxonomy-eligible)					Proportion of total assets covered that finance taxonomy-relevant sectors (taxonomy-eligible)				
		Proportion of total assets covered that finance taxonomy-relevant sectors (taxonomy-compliant)					Proportion of total assets covered that finance taxonomy-relevant sectors (taxonomy-compliant)					Proportion of total assets covered that finance taxonomy-relevant sectors (taxonomy-compliant)				
% (compared to total assets included in denominator)			Of which: specialised funding	Of which: transitional	Of which: facilitators		Of which: specialised funding	Of which: transitional	Of which: facilitators		Of which: specialised funding	Of which: transitional	Of which: facilitators	Share of total assets covered		
26	Households	100,0%	5,9%	5,9%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	100,0%	5,9%	5,9%	0,0%	0,0%	100,0%
27	Of which: loans secured by residential real estate	99,2%	5,6%	5,6%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	99,2%	5,6%	5,6%	0,0%	0,0%	99,2%
28	Of which: building renovation loans	0,8%	41,4%	41,4%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,8%	41,4%	41,4%	0,0%	0,0%	0,8%
29	Of which: car loans	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
30	Local government funding	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
31	Security interests obtained by taking possession: residential and commercial property	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
32	Local government funding	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
49	Total assets of the GAR	100,0%	5,9%	5,9%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	100,0%	5,9%	5,9%	0,0%	0,0%	100,0%

Non-Financial Information Statement

		2023														
		Climate Change Mitigation (CCM)					Climate Change Adaptation (CCA)					TOTAL (CCM + CCA)				
		Proportion of total assets covered that finance taxonomy-relevant sectors (taxonomy-eligible)					Proportion of total assets covered that finance taxonomy-relevant sectors (taxonomy-eligible)					Proportion of total assets covered that finance taxonomy-relevant sectors (taxonomy-eligible)				
		Proportion of total assets covered that finance taxonomy-relevant sectors (taxonomy-compliant)					Proportion of total assets covered that finance taxonomy-relevant sectors (taxonomy-compliant)					Proportion of total assets covered that finance taxonomy-relevant sectors (taxonomy-compliant)				
<i>% (compared to the flow of assets included in the denominator)</i>			Of which: specialised funding	Of which: transitional	Of which: facilitators		Of which: specialised funding	Of which: transitional	Of which: facilitators		Of which: specialised funding	Of which: transitional	Of which: facilitators	Share of total assets covered		
26	Households	100,0%	3,9%	3,9%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	100,0%	3,9%	3,9%	0,0%	0,0%	100,0%
27	Of which: loans secured by residential real estate	99,7%	3,7%	3,7%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	99,7%	3,7%	3,7%	0,0%	0,0%	99,7%
28	Of which: building renovation loans	0,3%	45,6%	45,6%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,3%	45,6%	45,6%	0,0%	0,0%	0,3%
29	Of which: car loans	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
30	Local government funding	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
31	Security interests obtained by taking possession: residential and commercial property	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
32	Local government funding	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
49	Total assets of the GAR	100,0%	3,9%	3,9%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	100,0%	3,9%	3,9%	0,0%	0,0%	100,0%

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“Do No Significant Harm”

We consider that, due to UCI's own business activity (financing the purchase of housing, its refurbishment or the rehabilitation of buildings), compliance with the regulations corresponds to the value chain involved in each of the phases up to the completion of the refurbishment, rehabilitation or purchase of the property by the end customer, and therefore, at UCI, we understand that this requirement is considered to be fulfilled.

Minimum safeguards

At UCI, we are committed to human rights and our behaviour is responsible and in line with international standards and guidelines in this area, both in our internal and external relations.

Our activity ensures compliance with the following:

- The International Bill of Human Rights, consisting of the Universal Declaration of Human Rights proclaimed in 1948 by the United Nations General Assembly, the International Covenant on Civil and Political Rights and its two protocols, and the International Covenant on Economic, Social and Cultural Rights.
- The International Labour Organisation's Declaration on Fundamental Principles and Rights at Work and its eight fundamental conventions.
- The International Labour Organisation Tripartite Declaration on Multinational Enterprises and Social Policy.
- The UN Guiding Principles on Business and Human Rights.
- National Action Plan on Business and Human Rights.
- The OECD Guidelines for Multinational Enterprises.
- The ten principles of the UN Global Compact.

E.3 Sustainable Finance Rating System

In 2023, we developed our Sustainable Finance Classification System (SCFS), which sets out the methodology used to classify our products as sustainable finance. It is designed to ease the classification, monitoring and reporting of our sustainable finance activities, as well as to guide the development of sustainability-themed products for our customers.

It is based on internationally recognised sectoral guidelines and principles, such as the ICMA Green and Social Bond Principles, the Climate Bond Standard and the EU Taxonomy.

It has been reviewed by Sustainalytics, which allows us to confirm the development in the eligibility cri-

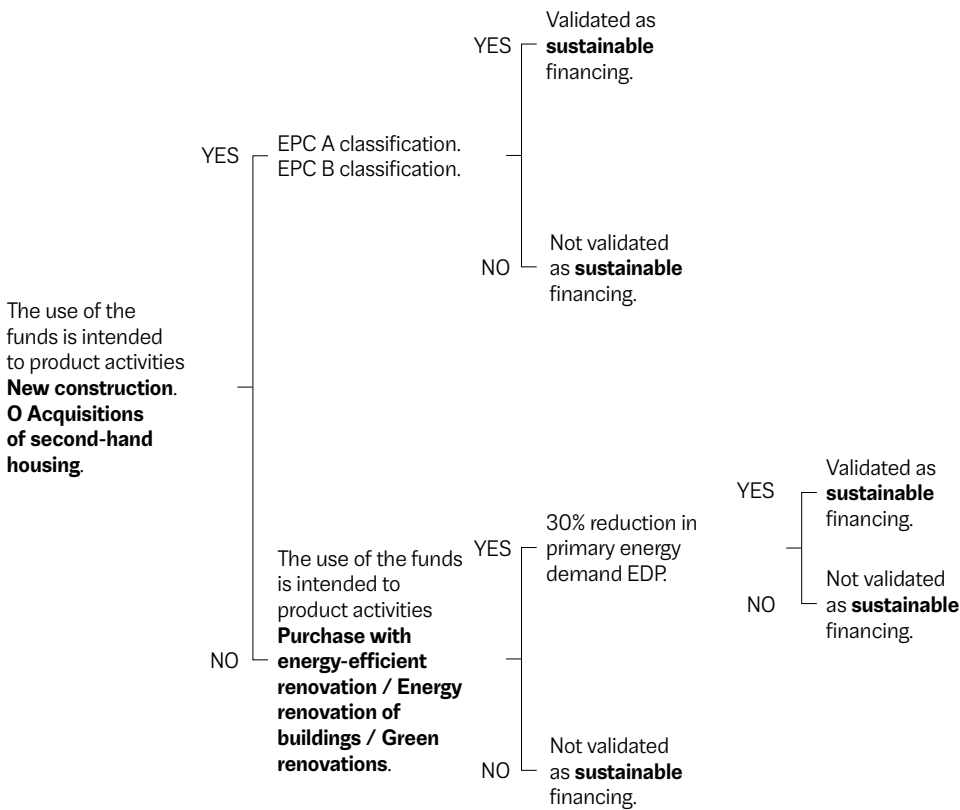
teria and provides us with a second opinion on our sustainable funds and bonds.

Our sustainability-linked products aim to enable our customers to achieve their sustainable goals and commitments to environmental and social activities.

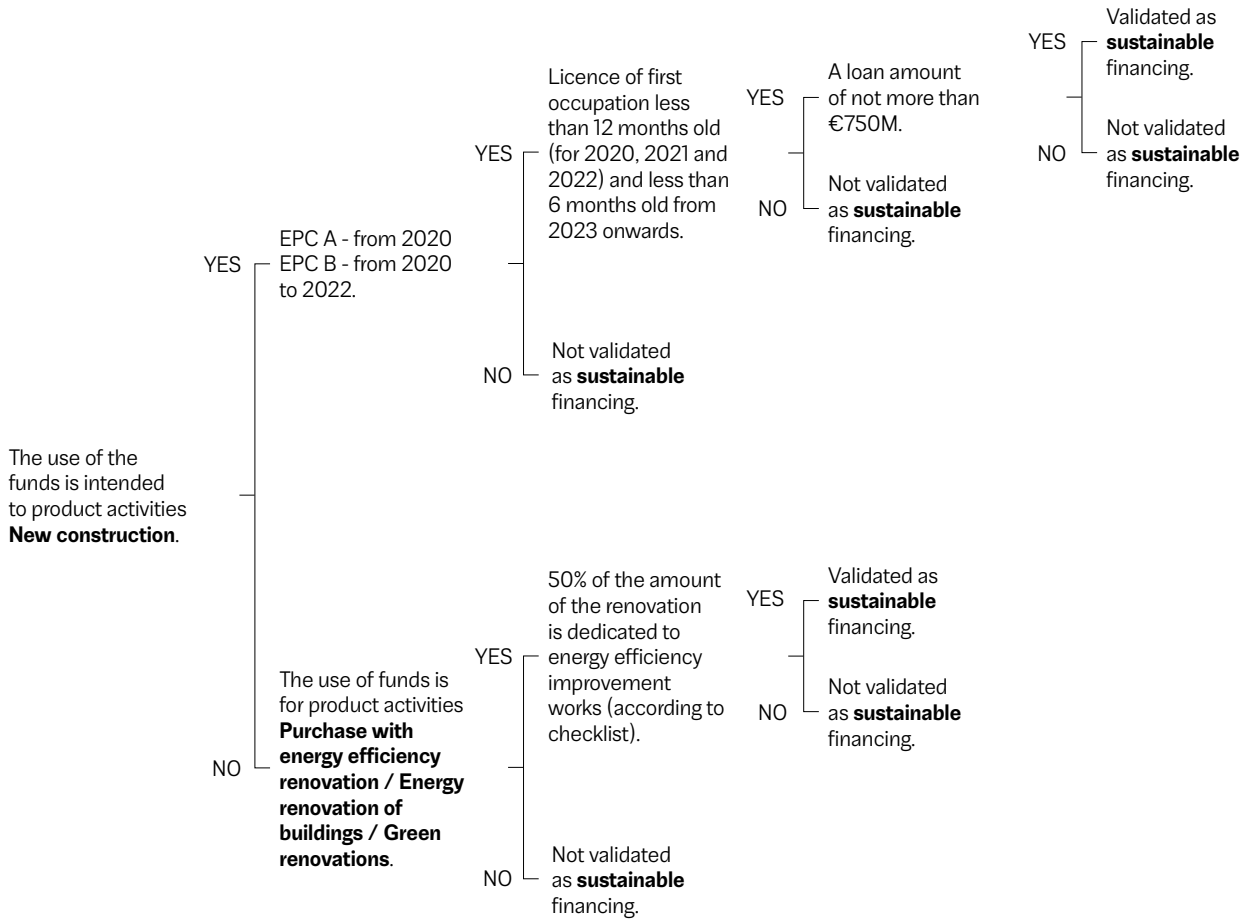
In the more general case of sustainability-linked lending, operations are structured and assessed using the latest version of the SCIB Sustainability Lending Guidelines. At UCI, we have identified three financing criteria:

- Eligible by Taxonomy.
- Eligible under agreements with the EIB.
- Eligible by Sustainalytics.

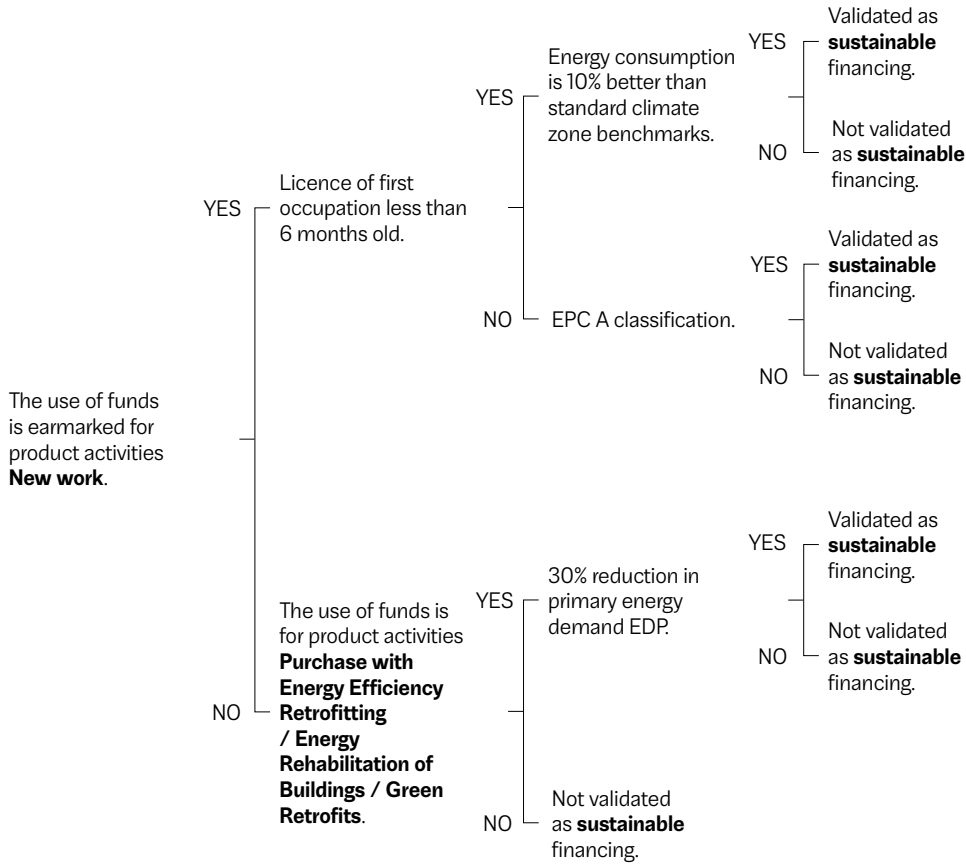
Sustainalytics Criteria 2020-2023- 325 MM€.



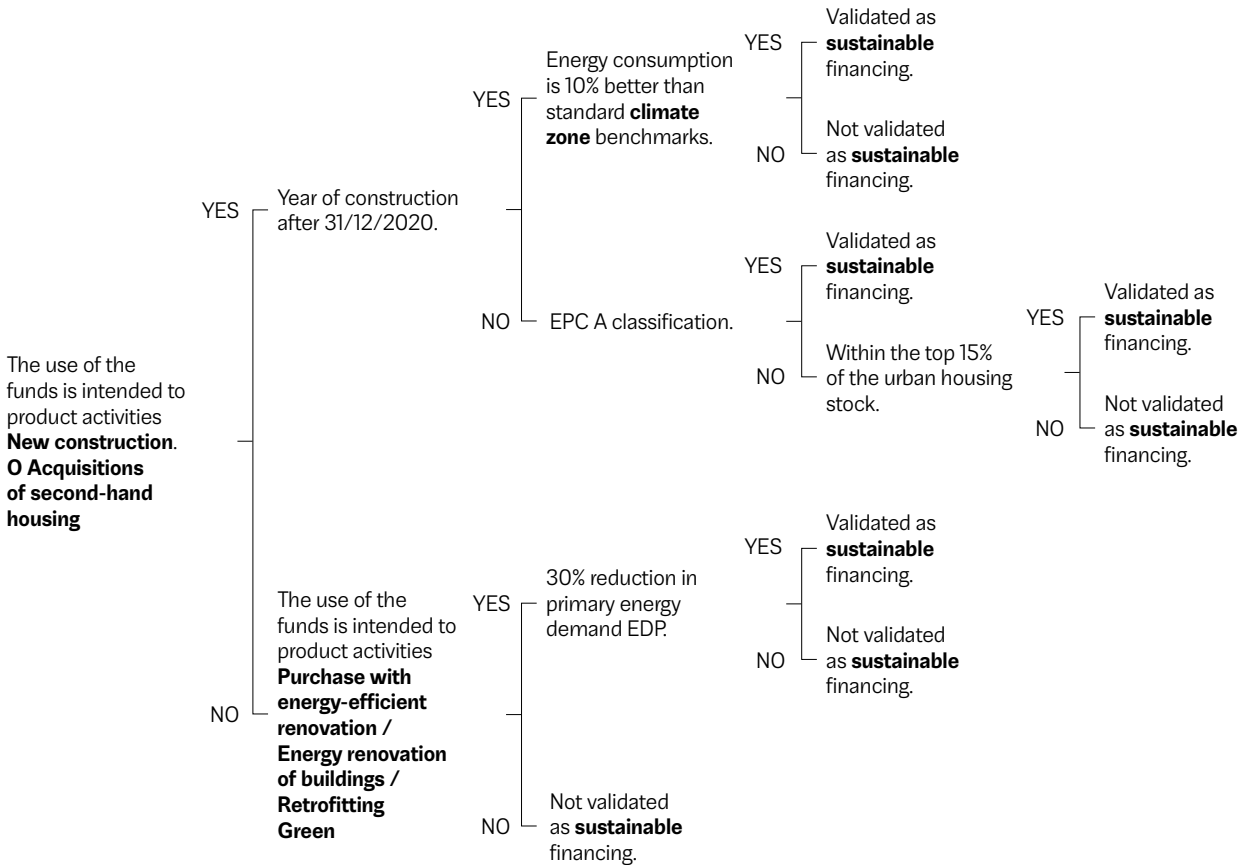
BEI Green Belém/ Prado VIII Criteria



Prado XI EIB/ FEI/ ICO criteria



Sustainalytics Criteria 2023



All funding activities defined as sustainable under the system above are screened and validated to ensure compliance with the selection criteria, following a specialised verification process.

All information and tools related to the SCFS are reported to the Steering Committee on a monthly ba-

sis. On a quarterly basis, we report to the European Investment Bank and publish the EEML Harmonised Disclosure Template on the corporate website.

This System is regularly reviewed and updated, reflecting evolving market practice on sustainability.

E.4 Our environmental footprint

We minimise our impact on the environment

In our fight against climate change, we focus on sustainable financing and decarbonisation of the building stock as strategic lines, but we are also responsible with our footprint management, so we try to minimise the impact of our activities on the environment.

Our ESG framework included the axes on which our internal environmental management focuses; these are the following:

- Managing our waste responsibly
- Controlling the consumption of resources
- Measuring CO2 emissions

We do all this with the service of the **GreeMko** platform, which allows us to carry out the best monitoring and control of our data to ensure that our impact on the environment is correctly identified and managed. The software developed by GreeMko has been verified under the GHG Protocol standard, following the calculation guidelines of IPCC (International Panel on Climate Change), for the calculation of carbon footprint of Scopes 1, 2 and 3. Moreover, it meets the requirements of calculation, monitoring and traceability of the information required by the ISO 14064-1:2018 standard.

In 2023, we have moved to a new location:

- In Spain, the **Visionary building** gives us greater flexibility in space and has LEED and WELL strategies to achieve optimal levels of energy efficiency, sustainability and wellbeing in construction. It has a highly efficient building envelope, photovoltaic panels and measures to reduce water consumption, as well as landscaped areas with native vegetation, making it a lung over the city.
- In Portugal, the move to **Torre das Amoreiras** allows us to reduce our environmental footprint

and obtain ISO 14001 environmental certification. The Tower has LED lights, presence sensors and carbon neutral certified carpeting, as well as using materials with a lower environmental impact in the works carried out.

Circular economy and waste management

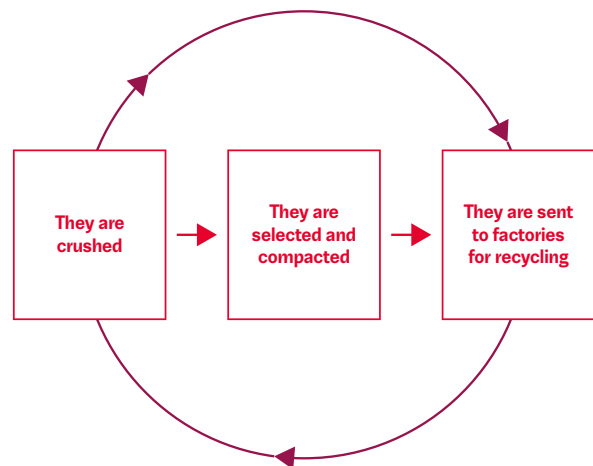
Our environmental management system has procedures in place to ensure a circular economy and waste management, in line with our commitment:

100% of the paper related to the documentation of our work in Spain and Portugal is recycled.

The rest of the urban waste, from the two new sites in Spain and Portugal, is managed by the buildings' owners through the local Councils, so we do not have any certificates in this regard.

On the other hand, in 2023 in Spain, while we were in the provisional headquarters, the packaging that was generated (water bottles) was managed and recycled through the supplier.

Documentary waste is treated in the following way by authorised waste management companies:



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Our method of disposal of all waste is checked through:

- destruction certificates issued by the different suppliers and authorised handlers;
- information collected in the waste management control and monitoring documents (Waste Chronological Archive).

The waste recycled in Spain and Portugal is the following:

Environmental aspect	Jan. 2023-Dec. 2023	Jan. 2022-Dec. 2022	Var. %
Waste batteries and accumulators	0.00 t	0.11 t	-100.00%
Waste ink and toner cartridges	0.03 t	0.03 t	1.02%
Paper waste	8.83 t	15.78 t	-44.03%
Waste electrical and electronic equipment	0.11 t	4.61 t	-97.61%
Mixed construction and demolition waste	0.00 t	0.90 t	-100.00%
Municipal waste	0.00 t	6.06 t	-100.00%
Plastic waste	0.00 t	1.68 t	-100.00%
Total:	8.97 t	29.18 t	-69.26%

All waste decreases, except for ink and toner cartridges, because in 2022 we cleaned up the Spanish headquarters in order to be able to move to the temporary headquarters. No more waste is generated at the new headquarters.

Due to our own business activity, we do not consider it relevant to take measures or actions to combat food waste.

Sustainable consumption of resources

We promote the efficient and sustainable consumption of resources through initiatives aimed at optimising them.

Environmental aspect	Jan. 2023-Dec. 2023	Jan. 2022-Dec. 2022	Var. %
Water consumption	753.00 m ³	1,231.77 m ³	-38.87%
Natural gas consumption	3,769.67 kWh	135.33 kWh	2,685.58%
Diesel A consumption	7,573.89 l	33,400.00 l	-77.32%
Fuel consumption	113,691.97 l	80,292.47 l	41.60%
Electricity consumption	432,223.02 kWh	674,508.79 kWh	-35.92%
Paper consumption	7,204.68 kg	7,350.00 kg	-1.98%

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Water: UCI's most relevant water consumption is that of the central buildings of UCI Spain (Ombú Tower and Visionary Building) and UCI Portugal (Torre das Amoreiras Building) and of the offices with the largest number of employees, all of which come from mains water, so it is considered that there is no relevant impact on water sources. We have reduced water consumption by almost 40%, with regard to last year.

Paper: Paper accounts for the main consumption of materials used in our offices. Paper consumption is in line with the previous year, -1.98%.

Electricity: The main source of energy is electricity. This year, we have reduced it by 36%, as consumption has been concentrated on the only two floors of the provisional headquarters.

Natural gas: We use natural gas in the Barcelona Premium office and, in 2023, consumption has increased by 2,685.58% due to the fact that, during 2022, no reading was made and the charge was received in 2023. However, we no longer have gas consumption, as this office was closed in 2023.

Petrol-diesel: In 2023, we changed our vehicle fleet in Spain: diesel cars have been changed to petrol, so diesel consumption has decreased by 77% and petrol consumption has increased by 42%.

During 2023, no additional measures have been taken, beyond the monitoring of consumption and waste segregation, as we have spent a large part of the year in a temporary headquarters.

GHG emissions

In relation to emissions, we regularly apply environmental criteria and rationalisation of expenditure, which favour the reduction of CO2 emissions, encouraging the choice of means of transport with lower emissions and promoting the shared use of vehicles.

The GreeMko platform allows us to detail the emissions included in each scope:

SCOPE 1: DIRECT EMISSIONS

It includes emissions generated by installations, through the consumption of fuels such as diesel, natural gas, diesel A and petrol.

SCOPE 2: INDIRECT EMISSIONS FROM ELECTRICITY

It includes emissions from electricity consumption, in Spain and Portugal. In Spain, in 2023, we have 100% renewable energy certification for all offices, except for Madrid Avenida de Córdoba, Palma de Mallorca and Malaga.

SCOPE 3: OTHER INDIRECT EMISSIONS

It includes other indirect activities in Spain and Portugal, such as emissions from train, plane and vehicle journeys (excluding company vehicles), in addition to paper consumption and waste management in Spain and Portugal.

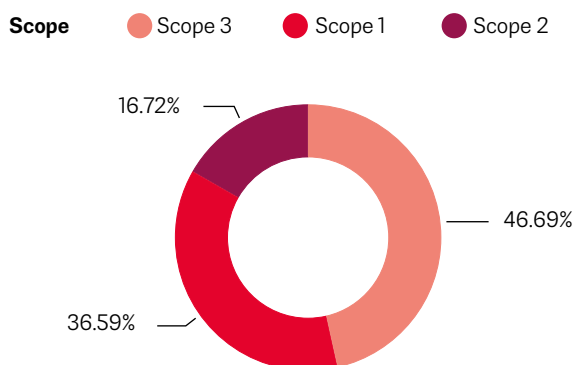
In 2023, emissions in tonnes (t) from these parameters totalled 647.23 t/CO₂eq versus 709.17 t/CO₂eq in 2022.

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ENVIRONMENTAL ASPECT	2022		2023		
	Scope	tCO ₂ eq	%	tCO ₂ eq	%
Scope 1		231.02 t	32.58 %	236.81 t	36.59 %
Natural gas consumption		0.02 t	0.01 %	0.69 t	0.29 %
Fuel consumption		146.85 t	63.56 %	217.04 t	91.65 %
Diesel A consumption		84.15 t	36.42 %	19.08 t	8.06 %
Scope 2		177.19 t	24.99 %	108.23 t	16.72 %
Electricity consumption		177.19 t	100.00 %	108.23 t	100.00 %
Scope 3		300.95 t	42.44 %	302.19 t	46.69 %
Paper waste		0.34 t	0.11 %	0.19 t	0.06 %
Waste batteries and accumulators		0.00 t	0.00 %	0.00 t	
Mixed construction and demolition waste		0.00 t	0.00 %	0.00 t	
Waste electrical and electronic equipment		0.10 t	0.03 %	0.00 t	0.00 %
Waste ink and toner cartridges		0.07 t	0.02 %	0.07 t	0.02 %
Plastic waste		0.04 t	0.01 %	0.00 t	
Municipal waste		3.48 t	1.16 %	0.00 t	
Fuel consumption		33.79 t	11.23 %	38.74 t	12.82 %
Business travel		199.46 t	66.27 %	261.28 t	86.46 %
Business travel issues		63.69 t	21.16 %	1.92 t	0.64 %
Total:		709.17 t	100.00 %	647.23 t	100.00 %

The following graph shows the significance of each scope in our carbon footprint:

%TG Scope Value



Due to the activity in which we are engaged, we do not generate a significant volume of polluting emissions or discharges, environmental noise or light pollution. Our most representative emissions are those derived from transport on business trips and the use of petrol.

Calculations of greenhouse gas emissions are given in tonnes of CO₂, which include the remaining greenhouse gases from the combustion of the energy sources used at UCI. These gases are mainly CO₂, N₂O and CH₄ (natural gas was used residually at the Barcelona Premium office until its closure at the end of March 2023).

Indicators related to “We greenimise” can be found in section 4.1 of the report - Environmental Indicators.

3.2 WE ACCOMPANY YOU

S.0 Introduction

At UCI, “we accompany you”. People are our heart and our relationships with our main stakeholders are essential to the development of our activities and commitments.

Our employees are one of our key stakeholders, which is why **talent and people development** are at the heart of our social responsibility. We also promote **diversity, equality and inclusion** in all areas to which it refers.

Customers are our **focus** and, as a responsible business, we build long-term relationships of trust, focused on customer satisfaction and loyalty. As a company, we have a commitment to society, which is why **social inclusion** in our **product business** and our **investment in society** are lines of work included in our ESG framework.

With more than 30 years of experience in the real estate sector, we promote the **professionalisation of this sector** through the most specialised training to achieve the best practices in the business.

All these lines of work are part of our ESG framework and Sustainability Plan, and respond to the commitments made to stakeholders in the Sustainability Policy.

Material topics: Well-being and working conditions, Diversity, equity and inclusion, Talent and training, Quality of service and customer experience, Contribution to society, Relationship with real estate professionals and other key stakeholders.

SDGs to which we contribute:



S.1 People First

In 2023, at UCI, we have carried out organisational work in order to obtain a better dimensioning, efficiency and solidity to address the growth and future challenges set.

Well-being and development of the people who form part of UCI is fundamental to the company's growth. We offer challenging, safe and diverse work environments that encourage change and innovation.

At UCI, we have a solid organisational culture and corporate values, which allow us to develop our own leadership style, aligned with the strategy, and create a favourable environment for the personal and professional development of our people.



In 2023, for the fourth year, we have renewed the **Great Place to Work®** certification that recognises us as such, one of the most prestigious distinctions in the field of Human Resources at national and international level.

The **overall trust index (Spain and Portugal) was 75%**, 10 points above the 65% required to achieve certification. The participation rate in both countries was 92%.

This survey provides us with a global diagnosis of the organisation on the essential issues for the corporate culture to drive the achievement of UCI's objectives.

During 2023, several actions have been implemented in relation to the results obtained in the previous year, among which we highlight the following:

- Promote managerial responsibility as a strategic axis of the leadership model.
- Define action plans, together with the areas, in order to improve those points that have been worst rated, follow up periodically on these actions, and continue to improve.
- Update all managers on the talent map of their areas for their knowledge.

A. Talent management and people development

We focus on enhancing the professional growth of everyone in the organisation and support the enrichment of the employee experience and their development, in order to maintain and enhance their commitment and pride in belonging to the organisation.

A.1 Attracting and retaining talent

We work to incorporate the right profiles, to meet the needs of the organisation and provide it with the

appropriate resources to gain in efficiency and competitiveness.

In Spain, 5 people joined the staff during the year: 2 women and 3 men. And we have taken on 11 interns: 4 of whom are men and 7 are women.

In Portugal, 10 people have joined the staff: 5 women and 5 men, and we have had 6 interns (5 women and 1 man), of whom 2 have joined the staff (one man and one woman).

In addition, as a strategic line, we have developed initiatives focused on UCI talent in order to enhance their engagement and professional development.

- **Young Talent / Must generation.** This is a project through which we want to attract the company's youngest talent, so that they can develop their professional career at UCI, promoting intergenerational relationships to share knowledge and experiences.
- **Talentum.** The aim of this initiative is to generate growth opportunities for our employees with a positive impact on the company, to turn talent management into an objective tool for decision-making and a path for the professional development of each employee.
- **Leadership school.** It is a learning environment in which we identify people with leadership skills in order to accompany them in their professional development as leaders according to the needs of the company at all times.
- **Prodis Scholarships:** We collaborate with the Prodis Foundation in various initiatives, one of which is the internships carried out by the foundation's students to promote the inclusion of people with intellectual disabilities in the workplace. Every year one of their students does an internship in one of our departments.

We continue to promote **internal mobility**, which amounted to **82 people in Spain and 8 people in Portugal** in 2023, as it is an essential element in the development of people because it allows UCI professionals to have a global vision of the organisation, broaden their knowledge and continue training, and allows for an appropriate distribution of people.

A.2 Talent assessment and tracking systems

We have different tools and initiatives that allow us to work on the projection and development of employees, among them:

In 2023, we carried out **performance appraisals** of employees in both Spain and Portugal, with average

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values of 3.36 and 3.46 (out of 4), respectively. This result corresponds to the average assessment of objectives for the year, and qualitative aspects such as performance in accordance with the company's values and the skills of the assessed person.

Performance appraisal measures both the result and the achievement of objectives, as well as the way in which values and skills are brought into play to reach these objectives. It is an opportunity for direct feedback from each manager to their employees, and therefore is used as an element to contribute to their development by having the possibility of suggesting development plans and learning resources.

Feedback 360: As part of the leaders' development, a feedback 360 survey has been carried out, in which employees, peers and superiors are asked about the behaviours that define our leadership style. The result is shared with each manager, and an overall assessment is made with the director of each area, in case it is necessary to establish a development plan. A total of 159 surveys were carried out, in Spain and Portugal.

These tools, together with the talent map, contribute to adequate succession planning to identify the profiles that will replace key positions in the company in the short and medium term.

A.3 Training

Training and learning are two key elements for the development of skills required by the organisation to face the new objectives and strategies.

We have maintained and updated the topics in the "Aprendizándome" training platform. The 15 topics from 2022 are maintained, with the particularity of assigning only one topic per training content. In 2023, we have updated specific lists for areas such as Risk, Diversity, Customers, Digital or Sustainability, and we have added training content to the existing categories: Technology, Finance, Legal, IT, Marketing, Business. Skills, Languages, Leadership.

The results highlighted on the Aprendizándome platform in 2023 were the following:

- 62 playlists, with 25 new playlists added in 2023. A thorough analysis was made of all lists, removing those that had no content or had not been used for a long period of time.
- More than 9,408 voluntary training hours.
- 233 people interested in face-to-face resources.
- An average of 677 training resource registrations per month.

On the other hand, in terms of mandatory annual training, 12 training sessions were held, including on compliance, cybersecurity and risk.

In Portugal, in addition to the compulsory annual training courses, they have developed training and learning initiatives linked to sustainability.

- **We train in the "Sustainability Pillars":** We develop training to consolidate concepts and basic information on sustainability through gamification, which is also included in the welcome module for people joining the company.
- **We created the Green Team:** We have designed the green club for voluntary membership among employees, with the aim of generating ideas, boosting initiatives and sharing knowledge that will enhance the company's sustainability.
- **In-house "10 steps to a more sustainable life" training:** We count on Catarina Barreiros, sustainability consultant and creator of the Do Zero project, for a more sustainable lifestyle training.

Meeting the needs of our employees. Because we care about our people

B.1 Remuneration and organisation of working time

All our professionals benefit from a Remuneration Policy, which is annually reviewed to ensure compliance with regulations applicable to UCI, and an appropriate remuneration system. We also offer **social benefits** to our employees, such as wellness and health management programmes, 29 working days' holiday, childcare vouchers, life insurance, private medical insurance, restaurant tickets, transport subsidies, Christmas baskets, interest-free loans, financing on favourable terms, teleworking, flexible working hours and the Employees' Club.

To facilitate **work-life balance** and improve staff productivity and engagement, the hybrid teleworking model was approved in 2022. In addition, we continue to have flexible working hours, from which 74.25% of the workforce in Spain and 93% in Portugal benefit.

In this sense, in 2023, 9 employees have taken **parental leave in Spain and none in Portugal**.

We have a Digital Disconnection Policy that guarantees this right to combine digital connectivity with our work-life balance in an effective way.

B.2 Employee Health and Well-being

We are governed by the **sectoral agreement AS-NEF**, the National Association of Financial Credit

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Establishments in Spain, and according to its article 26 on Health Surveillance, it states that companies shall guarantee their employees regular and voluntary monitoring of their state of health, depending on the risks to which the person is exposed.

The HR area manages the application to staff of what is indicated on health, and initiatives are implemented to meet the needs detected in the workforce or derived from special situations.

With a hybrid working model and a strategic axis focused on the fulfilment of the Sustainable Development Goals, the *Cuídate* programme evolves towards sustainability “Take care of yourself: more health and less footprint”, with activities that promote healthy low-emission actions. On the other hand, the range of healthy actions is extended to reduce situations, such as overweight and obesity, hearing, vision and sleep disorders, and to overcome sedentary lifestyles, linked to our hybrid work model.

This plan is an extension of our 2022 strategic direction, which generates a holistic wellness ecosystem for all people at UCI, based on our four pillars.

1. Physical Well-being

In the annual medical check-up campaign, its parameters have been extended and, as a novelty, the eye strain test has been introduced in the Madrid and Barcelona centres and for people over 45 years of age. Seasonal flu vaccinations are offered. 380 medical check-ups were carried out, in 2023. In addition, 50% of private medical insurance coverage is provided.

With regard to nutrition, specialised hub talks have been held:

- “How to eat without devouring the planet” (102 participants).
- “Sport, Nutrition and Disconnection” (137 participants).

As physical exercise is a key element in people’s wellbeing, we have the *Gympass* service for its practice through its sports centres. To promote sport, we sponsored the race bibs for all employees who wanted to take part in the 13 races organised during the year in different geographical locations.

2. Emotional Well-being

The main action has been the development of annual mindfulness courses, to generate good habits with an impact on our daily life. 16 people have participated. In addition, the following actions have been carried out to improve digital disconnection:

- Raising awareness through a corporate video about how people at UCI disconnect, #yo-desconecto!
- Guidelines to support quality rest.
- Trekking to disconnect in a sustainable way in contact with nature, two trekking sessions were held in Madrid in May and October with a total participation of 41 people.

In order to measure and improve aspects of emotional well-being, items measuring psychosocial risk in the GPTW have been expanded in 2023. These are: time and workload, autonomy, role performance and digital disconnection.

3. Social and Cultural Well-being

This line of the programme is related to social benefits and focuses on economic measures, such as advantageous financing for employees and child-care assistance, as well as a series of details at different moments in the life of employees such as the Gift for Birth, the Welcome PAC for new employees joining the organisation and the Christmas basket of choice.

4. Professional Well-being

At this point, the focus is on one of the organisation’s main objectives, which is to make UCI a great place to work. Being a **Great Place to Work** means providing employees with work-life balance measures, flexible work arrangements, and a hybrid work model, as well as training and development.

Sensitive people are provided with the means they need, and the workplace is guaranteed to be perfectly adapted to ensure that the person’s work does not pose a risk to themselves or to other people in the company. As for pregnant women, in a hybrid situation of teleworking and on-site, they can telework from the third trimester of pregnancy and have a parking space at the head office on on-site days, subject to availability.

In Portugal, they have developed initiatives related to wellbeing, digital disconnection and sustainability.

We participated in the beach clean-up: With the support of the Oceans Without Plastic Association, 30 employees and their families carried out a clean-up day at Carcavelos beach, collecting 30kg of rubbish.

To celebrate **World Tree Day**, we gathered 23 employees with our family members to plant a total of 140 trees in the Sintra-Cascais Natural Park.

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C. Dialogue and communication with employees, closeness and proactivity

Maintaining an open dialogue and active listening with the employees are crucial elements for the proper functioning of a company. At UCI, through various channels, we put the employee at the centre, and thus are able to move forward together and talk directly.

We have different channels, both to inform employees about different issues in the organisation and to get their opinions and suggestions, in order to incorporate them into the improvement of processes and situations within UCI.

In 2023, with the change of CEO, **CEO-CONNECT** meetings have been organised. They consist of meetings between the CEO and the managers of each directorate, where projects are presented, followed by a meeting with all team members. The aim of these meetings is for the CEO to get to know the company members, and thus to promote closeness between management and the collaborators.

The customary **Breakfasts with General Management** have also returned to the face-to-face format. At these breakfasts, a group of employees meet with members of our management team, creating a meeting point to share concerns, experiences, doubts and questions, as well as aspects of the future of the organisation and business vision.

Other communication initiatives have been maintained during the year, such as:

HUB Talks: Members of the management team and organisation employees share data with the staff on the company's evolution and actions implemented, projects and milestones achieved; in these talks, any employee can ask questions to any team member.

Corporate Intranet and the News Portal: It centralises all services for employees, makes all corporate and business information available to them and, at the same time, collects the latest news about the organisation, elaborated by the employees themselves. This portal becomes a meeting point for employees to find out what things are done and how they are done, and is a channel for sharing knowledge and recognition. This year, a transition of this intranet and its integration within Teams has been completed, turning this tool into the company's internal communication hub, encouraging and increasing employee participation.

Yammer, an online corporate network that allows all employees in Spain to share professional experi-

ences, participate in debates and propose ideas for improvement for the company.

UCI also has other communication media, such as daily **newsletters**, to inform staff about market news, monthly newsletters to report on the business evolution or on-demand newsletters to send specific communications.

We also hold **annual events**, aimed at managers (UCIWay) or the staff in general (UCIDay).

D. Collective bargaining and social dialogue

In Spain, all employees are covered by the sectoral agreement of ASNEF, the National Association of Financial Credit Establishments in Spain. In Portugal, no sectoral agreement applies.

E. Diversity, equality and inclusion

Companies have a fundamental role to play in promoting diversity and equality in the business environment. Respect and recognition of diversity, equality and human rights are fundamental values, integrated in all policies, procedures and actions of the company's people management.

In 2023, we have signed the **Diversity Charter**, an initiative promoted by the European Commission that involves signing the document that includes the 10 principles assumed by UCI to make visible our commitment to diversity, inclusion in the workplace and equal opportunities.

We must continue our work on diversity and inclusion with actions to create safe workplaces where everyone has a place, which contribute to employee well-being and better business results.

We are also involved in other initiatives that promote diversity in the organisation.

- **Empowering Women's Talent**, during 2023, a total of 14 people have participated in the different activities framed within this programme.
- **Generation and talent observatory**, during the year, we held several meetings and participated in a working forum on generational diversity. From 2024 onwards, UCI is expected to be a signatory to the code of principles on generational diversity.

Our figures are the following:

In Spain

- 57.09% of the staff are women.
- 12.5% of women in senior management

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- 1.19% of people with disabilities in the workforce
- The average age of staff is 48.24 years old

In Portugal

- 57.14% of the staff are women.
- 33.33% women in senior management
- 1.10% of people with disabilities in the workforce
- The average age of staff is 41 years old

We highlight the GPTW survey topics related to equal treatment in Spain and Portugal. The percentage of employees who consider that we are treated fairly is detailed below:

- Irrespective of **age**: 85% in Spain and 96% in Portugal.
- Irrespective of **breed**: 97% in Spain and 98% in Portugal.
- Irrespective of **gender**: 88% in Spain and 97% in Portugal.
- Irrespective of **sexual orientation**: 97% in both Spain and Portugal

In 2023, in Portugal, the “Diversity White Paper” was externally and internally disseminated, setting out our diversity principles and actions to be taken to ensure that these principles are respected.

E.1 Equality Plan

In 2023, we continue making progress in the implementation of the **Plan’s measures (2022-2026)**. In addition, we have a **protocol for action against sexual and gender-based harassment**.

In 2023, we have focused on the strategy of “raise awareness and act to implement”.

Actions have been carried out to promote compliance with the equality plan measures and to proactively identify improvements, based on results from actions carried out. We have maintained the training, awareness-raising and communication initiatives of important milestones in the equality plan’s areas of action, in order to comply with it and consolidate our commitment to Equality. As a result, measures to which we had committed in 2023 have been 100% fulfilled.

Actions carried out on the management of the plan have been the following:

- Informing and raising awareness of the plan among those involved t. In addition to internal information actions, a total of 97 hours of external training (on-line and face-to-face) were carried out at the Madrid Chamber of Commerce. This training covered different diversity and equality aspects and 17 people attended.
- Structuring the monitoring and reporting of measures with the generation of monitoring tables and sheets, as well as supporting documentation.
- Implementing the improvement strategy, based on the analysis of what has been achieved.

Initiatives linked to the areas of the equality plan are the following:

- Ensuring the use of inclusive and non-sexist language in our internal and external publications.
- Providing training on how to carry out inclusive selection processes and possible biases to the people who participate in selection processes (Managers, Executives...). They were informed about inclusive selection processes and were given the opportunity to learn more about it, through Aprendizándome.
- Management skills training for 113 people (55 women and 58 men).
- Monitoring the training in which people with reduced working hours have taken part, in order to comply with measures for balancing work and family life. 25 people with reduced working hours have been identified, all of them women, and 488 hours of work training.
- Recommending the scheduling of automatic responses, during absence periods, to ensure a digital disconnection and a good work-life balance.
- Teleworking leave during the last three months of pregnancy, if the person so requires. Three female employees have taken advantage of this measure.
- Guarantee actions to receive social benefits during maternity and paternity leave.
- Disseminating and validating the code of ethics.
- Awareness-raising on the occasion of the International Day for the Elimination of Violence against Women: purple ribbons freely available together with the QR to the violet stand of the

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Ministry of Equality, realisation of a special hub with the Red Cross and real testimonies.

- Space on the internal website on gender-based violence.

E.2 Equal Pay

At UCI, we are committed to raising awareness and promoting gender equality in all positions. Career development, work-life balance, equal opportunities and gender pay equality are issues we are working on to achieve female representation at different levels within the organisation.

In 2023, our team is composed of the following:

- In Spain, by 501 people: 57.09% are women and 42.91% men.
- In Portugal, by 91 persons: 57.14% are women and 42.86% men.

1. Gender pay gap

The gender pay gap measures the difference in pay between the average wage of men and women and is divided by the wage of men.

	SPAIN			PORTUGAL		
	2022	2023	Variation	2022	2023	Variation
Gender pay gap	19.98%	20.34%	1.82%	41.00%	27.91%	-31.93%

2. Gender pay equity

Gender pay equity measures the existence of “equal pay for equal work” between women and men in the same professional category. The comparison does not take into account factors such as tenure, years of service, previous experience or background.

Average remuneration	SPAIN			PORTUGAL		
	2022	2023	Variation	2022	2023	Variation
Directors ¹ - women	-	-	-	-	-	-
Directors ¹ - men	16,750.00 €	16,750.00 €	0.00%	-	-	-
Senior management - women	86,276.95 €	80,247.57 €	-7.51%	51,964.91 €	55,273.89 €	6.37%
Senior management - men	149,332.57 €	160,696.30 €	7.07%	103,506.66 €	91,858.49 €	-11.25%
Management-women	-	61,823.82 €	-	-	-	-
Management-men	-	75,377.74 €	-	-	67,369.12 €	-
Manager-women	-	43,666.40 €	-	-	36,525.54 €	-
Manager - men	-	48,667.84 €	-	-	40,444.54 €	-
Contributor-women	-	29,719.93 €	-	-	21,537.42 €	-
Contributor-men	-	30,367.91 €	-	-	18,055.70 €	-

1. The sole director and one of the directors waive their remuneration and allowances.
In 2023 Senior Management is the Management Committee in Spain and the Executive Committee in Portugal.
The average remuneration of director and senior management includes all salary and non-wage payments.

E.3 Inclusion of persons with disabilities

To guarantee the integration and universal accessibility of people with disabilities, an adaptation and integration process is carried out in the workplace, such as the provision of special chairs, evacuation chairs, tutors, footrests, ergonomic mats, vertical mice, higher resolution screens, screen lifters, voice software and all the necessary means to adapt the workstations.

Further, we collaborate with special employment centres, such as Prodis, La Amistad Montesol and Juan XXIII Roncalli Foundation, for purchases or contracting services, and in this way favour the in-

direct employment of people with intellectual disabilities.

Committed to advancing the inclusion of people with disabilities, in 2023, we started an internship programme with Prodis, explained in the Talent Management section, and the outsourcing of some of our services to be covered by special employment centres and foundations.

In relation to awareness-raising and inclusion, we carry out different initiatives with the Prodis Foundation, detailed in the chapter dedicated to “our investment in society”.

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S.2 Client at the centre

At UCI, we want to build long-term relationships of trust with our customers through best-in-class expertise, transparency and products and services that support their sustainable transition.

In 2023:

- We have assisted in the acquisition of more than 1,396 households in Spain and Portugal.
- We have financed a total of 189,474 homes in both Spain and Portugal since the company was born.

A. Customer experience and satisfaction

Our customers are at the heart of what we do and of our business. With this objective in mind, we have focused on the following lines of action in 2023:

- **Active listening:** Due to the changing economic situation, with rising interest rates, telephone surveys revealed customer concerns about the impact of this situation on loan evolution. For this reason, the quality circuit was adapted in order to be able to offer appropriate solutions to customers in need. Similarly, feedback from customer web surveys was analysed and, based on this, improvements were made to make navigation clearer and simpler.
- **Digitalisation.** We have redesigned the customer website and turned it into a space where we can grow as a brand and where customers can improve the management of their products and services, find information and content related to sustainability and recommend the brand.

We have also renewed the uci.com website with a new, more corporate, focused and efficient im-

age. The tool “buscasubvenciones”, dedicated to the search for public subsidies for rehabilitation, may be found in this site. It is described in greater depth in the section “E.1 Financing the fight against climate change”.

- Different actions related to contact data validation and portfolio consent have been carried out.
- We have continued promoting the “UCI with you” programme, with benefits and advantages on more than 400 brands.
- We have implemented the digital signature in the insurances processed in Portugal through the Logalty platform, recognised as a Certification Entity according to the European Regulation eIDAS and as part of the European Trust Service List.

Our commitment to the customer is key at UCI, and customer **satisfaction** is everyone’s responsibility. With a focus on continuous improvement, we have carried out **4,080 surveys** in Spain and 1,151 in Portugal to find out our customers’ level of satisfaction and recommendation and how to improve their experience.

In the sales phase, we use the ekomi platform, which allows us to quickly, independently and verifiably assess customer satisfaction with the service received and learn about their experience with UCI, from the initial contact to signing their mortgage.

Ekomi Rating

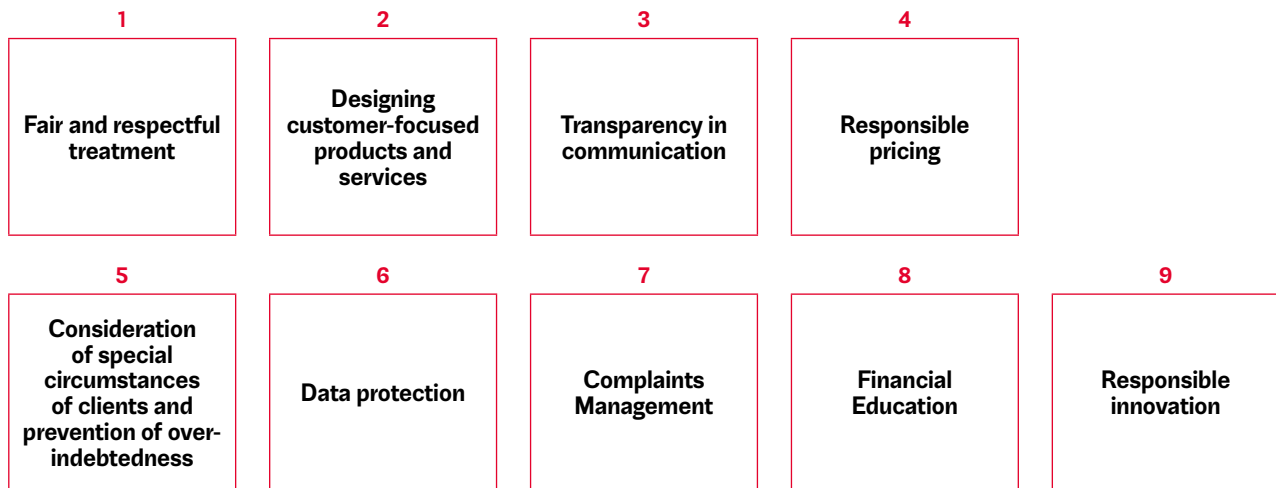
9.78/10 in Spain	4.92/5 in Portugal
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B. Protection of the customer's interest

Consumer Protection is one of our relevant functions and, within this framework, we have established our policy with specific criteria for the identification, ordering and exercise of the customer

protection principles in their relationship with UCI, as well as for their control and supervision. This policy, which was reviewed and updated in 2023, contains the following 9 principles, on which customer protection is based:



- 1. Fair and respectful treatment.** Focused on treating customers with respect and in an honest, fair and non-discriminatory manner, with high ethical standards, using clear and transparent language and ensuring prompt, rigorous, diligent and efficient management.
 - 2. Design of products and services with a customer focus.** One of our objectives is to design financial products and services correctly, always within the scope of national and international regulations on consumer protection.
 - 3. Transparency in communication.** We promote communication to provide accurate and sufficient information, with clear and simple language.
 - 4. Responsible pricing,** taking into account consumer protection and price competition rules.
 - 5. Consideration of customers' special circumstances and prevention of over-indebtedness,** in order to proceed in their best interest and offer them viable solutions.
 - 6. Data protection,** carrying out rigorous data management based on the regulations in force, applying the principles of legality, loyalty, transparency and accuracy.
 - 7. Complaint management** under the principles of accessibility, independence, specialisation and continuous improvement.
 - 8. Financial education** to make informed and appropriate decisions, helping customers enjoy a higher degree of protection.
 - 9. Responsible innovation** in the development or improvement of products, services and processes, meeting customer needs in order to achieve their satisfaction.
- These principles are reflected in UCI's practices at all stages of design, sales and after-sales. It means ensuring that we deliver products and services that meet customers' needs and inform them in a clear and transparent manner throughout our relationship.
- We also have a **Guide to standards of conduct with customers in default.** It is a complementary tool to the rest of UCI's policies and procedures and is an essential element of Customer Interest Protection and our Corporate Responsibility towards customers.
- This document aims to reinforce communication with the customer in a situation of default, providing guidelines for ethical behaviour in recovery management, sets the framework for action with the most

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vulnerable customers and reinforces UCI's willingness to help those in difficult payment situations, always in accordance with our policies and commitment to the customer.

D. Customers in payment difficulties

At UCI, we help customers who find themselves in a situation of financial difficulty. To this end, we seek the adoption of agreements that help the greatest number of people in this situation and we carry out personalised monitoring in order to find solutions adapted to each one of them.

We have a **Restructuring Acceptance Policy** and offer solutions for distressed customers tailored to present and foreseeable future circumstances. In this regard, we differentiate between temporary restructurings, long-term solutions and permanent solutions.

We adhere to the **Codes of Best Practice**. Two coexist, the former Royal Decree 6/2012 on the protection of mortgage debtors without resources and Royal Decree 19/2022 establishing a Code of Best Practices to alleviate the rise in interest rates on mortgage loans on primary residences, each one aimed at those customers who meet their particular requirements. At UCI, we adhere to both Codes, and we comply with the legal requirements set out by them. Their purpose is to alleviate or reduce the effects that the different rises are having on mortgage loans and on our customers' ability to meet their payments.

The rise of interest rates has had a direct impact on the repayments of those customers with a variable loan whose repayment review took place in 2023. To minimise this impact, specific solutions have been developed for customers who have difficulty paying their instalments.

Period: JAN 2023 to NOV 2023	No. applied
Temporary restructuring	1,381
Long-term restructuring	1,327
Codes of Good Practice	409
Final solutions	377

In Portugal, since the end of 2022 and throughout 2023, the government has launched measures to support customers with residential mortgages, including the following:

- In the instalment review, documentation is requested from customers to assess their ability to pay and, if difficulties due to the rise in rates are verified, a solution is offered to minimise the risk of default.
- Temporary interest bonus for mortgage loans with a reference rate above 3%, if loan charges represent more than 35% of the customers' income, up to a limit of 800 Euros per year of bonus. This measure will also apply in 2024.
- To be able to set a reduced loan instalment for 24 months, calculated at 70% of the previous month's reference rate, while maintaining the financial conditions contracted (outstanding capital, term and margin). This measure applies from November 2023 and will be maintained until the end of March 2024.

To complement the offer of regulatory measures, and to minimise the impact of rising interest rates on customer instalments with a review in 2023 for customers who cannot apply the above measures or with deeper temporary payment difficulties, we have assessed their financial situation in order to offer restructurings appropriate to their ability to pay.

Period: 2023	No. Implemented
Temporary restructuring	371
Temporary interest subsidy	81
Reduced Fixed Quota	38

E. Complaint management

Complaint management is an important element in the relationship with customers and is part of their experience and their relationship with the company. We must act proactively when dealing with complaints and, therefore, we have a **Customer Service (SAC)** that channels and resolves the complaints received and offers appropriate attention in these cases. It must respond within one or two months, depending on whether customers are considered consumers or not, and is free of charge.

It acts independently from other departments and operating units, and with total autonomy in terms of the criteria and guidelines to be applied in the exercise of its functions. It has its own Regulations, which are published on the UCI website and contain all the necessary information in this regard.

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Complaints are defined as those referring to the operation of financial services provided to users and presented for any deficient action, such as delays, lack of adequate attention, or those that aim to obtain restitution and are about actions or omissions by the entity that entail damage. Here we can find those that are admitted by the service, because they comply with the Regulation and applicable legislation requirements, and those that on the contrary are not admitted.

Complaints may be submitted by UCI customers, Consumer Associations and the Client Ombudsman.

Those submitted by customers to the CIRBE (Central Credit Register - Bank of Spain), which are not

considered claims in the strict sense of the word, but are also referred to the Customer Service and, lastly, those from Bank of Spain, are also processed.

During 2023, 21 complaints were received from Bank of Spain and 91 from CIRBE.

According to Bank of Portugal, during 2023, the number of mortgage credit claims between January and July (latest available data) has grown by 104.8%. At UCI Portugal, we have also seen a growth in the number of complaints received: 46 compared to 26 in 2022 (+77%).

Complaints in 2023 are split between Bank of Portugal (24), consumer protection (1) and individual complaints (21).

S.3 Our Social Commitment

Through our activity and social commitments, we promote social and sustainable rehabilitation, residential inclusion, and contribute to financial education.

A. Social Inclusion in business

Sustainable and social rehabilitation of buildings

The fight against climate change and social objectives are the targets of sustainable and social renovation of buildings. In this case, the rehabilitation has to meet the following requirements:

- Eligible under sustainable energy efficiency criteria: 30% reduction in primary energy demand.
- Eligible under social criteria related to the level of GDP per capita in the province where the project takes place: rehabilitation projects in low-income areas are projects chosen for green renovation and for the conversion of buildings into more comfortable and healthy dwellings to reduce GHG emissions and fight energy poverty.

Low-income areas are understood to be those in which the average income is 25% lower than the average income of the province in which they are located. The calculation is based on data from the INE (Spanish National Statistics Institute) for each province.

Criteria taken into account to estimate the number of people benefiting from this type of rehabilitation are as follows:

- 5 floors per building
- 4 houses per floor
- 3 persons per house

In 2023, UCI financed the rehabilitation of 60 buildings (-4.76% compared to 2022), which means that 3,600 people benefited from this social rehabilitation.

Along these lines, and in accordance with the **agreement to join the “barrier-free” programme of Mutua de Propietarios Foundation**, in 2023, accessibility work was financed for homeowners' associations in which people with reduced mobility or at least 40% of those over 65 years of age live. A total of 72 homes were financed and 41 people with reduced mobility or over 65 benefited from the aid.

B. Our investment in the Company

Our social commitment in Spain in figures:

4,363 action beneficiaries

244 unique volunteers

Participation in **42** programmes

88,725 Euros in donations

We contribute to the economic and social development of society mainly through our business activities. In addition, through our social commitment, we support and contribute to projects and initiatives whose beneficiaries are the groups identified in our social action and volunteering strategy. This year, to reinforce this strategy, we have signed a global agreement with the Red Cross to include all the actions that we have been carrying out with this organisation in addition to the programme for the prevention of residential exclusion.

The **“we accompany you”** programme has 4 lines of action and for its development we have agreements with different entities.

1. Youth education, with a special focus on financial education.
2. Socio-occupational inclusion of people with intellectual disability.
3. Residential inclusion of vulnerable groups.
4. Global and/or health emergency grants

B.1 Youth education, with a special focus on financial education.

In this line of work, we have carried out the following initiatives:

Participation, for the 8th consecutive year, in the financial education programme “Tus Finanzas, Tu Futuro” (Your Finances, Your Future), in collaboration with the Junior Achievement Foundation and the AEB Foundation. In this programme, UCI volunteers give training sessions in educational centres so that young people can begin to manage their finances and learn to make informed, autonomous and responsible decisions.

We continue providing support to young talent with high abilities and proven performance without financial resources, so that they can pursue higher education. We collaborate with the Dádoris Foundation with 2 scholarships for the same students as in 2022, who are studying International English at the University of Cordoba and Industrial Electronic and Automatic Engineering at the Polytechnic University of Madrid.

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B.2 Socio-labour inclusion of people with intellectual disability

For this axis, we have the collaboration of the Prodis Foundation and our actions are integrated in all of the Foundation's areas of work.

During 2023, the Financial Education programme created jointly by Prodis and UCI has been taught to bring basic financial concepts to students in Avanzas classes to enable them to cope with situations in their daily lives. This programme consists of 6 training sessions with different topics taught by 9 UCI volunteers.

Support for its educational programmes has continued, on this occasion for the master's degree in business and legal services and through the sponsorship of the Pitingo concert of all programmes in general.

In order to raise employee awareness of this group, we have continued with the "cool breakfasts". Five meetings have been held, to which 84 employees attended, which main objective was exchanging experiences between them and the Foundation's students in order to learn in a different way and in first person about different realities that must be included in our company. We have incorporated an on-site workshop at the headquarters of the foundation's Special Employment Centre, which was attended by 26 employees to learn about the services provided at the centre and for professionals with intellectual disabilities to share their knowledge and skills with UCI employees.

Through the Work Inclusion Service, one of the students has been able to do an internship in different departments at UCI.

B.3 Residential inclusion of vulnerable groups

Through the **agreement with the Red Cross** to join its programme for the **prevention of residential exclusion**, in 2023, the aid has focused on the rent payment to 22 families in 10 municipalities in the province of Seville in a situation of social vulnerability, most of whom are single-parent children, unemployed or in precarious employment.

We have contributed to avoiding rent default and its consequences, and that some families can invest the few economic resources they have in other basic needs, such as food or payment of supplies.

B.4 Global and/or health emergency grants

In 2023, we attended to the emergencies caused by earthquakes in Syria and Turkey and in Morocco, through the Spanish Red Cross, which is our reference entity for this type of campaign. In these campaigns, in addition to UCI's donation of 17,825 Euros, employees have participated and the sum of their contributions has reached 7,825 Euros to support with basic necessities, food and advice.

B.5 Inmolidarios

Inmociónate, the largest meeting for real estate professionals in Spain, hosted the 6th edition of the Inmolidarios awards, UCI's annual initiative that recognises the Spanish real estate agencies' social action projects.

The Granada agency Montalvo Grupo Inmobiliario was the winner with its project to raise awareness and visibility for the Granada Oncology Patient Support Unit (UAPO). Five other Spanish real estate agencies presented their initiatives, such as the Plan Accesa, from the agency Tu Casa Córdoba, a project to help people with disabilities to find a home that suits their needs.

Comprarcasa RG Don Benito was awarded by the Comprarcasa Green Day, for promoting environmental awareness and education among young people in the framework of World Earth Day.

The award for the Catalan agency from Sabadell, Immohabit, was for its initiative for the inclusion of people with Autistic Spectrum Disorder in collaboration with the NGO FUPAR_LaFact. Two other agencies received awards for their solidarity food collection campaigns, one by Century 21 RG in favour of Cáritas in Pozuelo de Alarcón, and the other for the solidarity Buñolada of the real estate agency Cases de L'Horta, in the Valencian town of Torrent.

As a whole, 10,000 Euros were distributed among the 6 real estate projects and a donation of 5,000 Euros was made to the Red Cross to continue helping Ukrainian refugees in Spain.

Portugal

In **Portugal**, contributions have also been made to improving the lives of people and disadvantaged groups.

In 2023, 22 volunteers delivered financial education programmes with the Junior Achievement Foundation and 393 beneficiaries were reached.

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In addition, the organisation has collaborated with Crescer Ser - Hogar Infanti and Associação Realizar um Desejo (Make a Wish Association Portugal), which helps children and young people with serious illnesses. Other organisations that received donations from UCI Portugal were

the Associação Portuguesa de País e Amigos do Cidadão Deficiente Mental (APPACDM) and CasaQui, a support space and shelter for the LGT-BI community.

The total amount donated was 9,268.11 Euros.

S.4 Professionalisation of the real estate sector

Training and compliance with an international code of ethics are differentiating elements of the real estate agents who are part of SIRA and the basis for promoting the professionalisation of the real estate sector.

With this mission, **SIRA** (Spanish International Realty Alliance) (**PIRA** in Portugal) was created to train leaders in this sector who have a great impact on the communities in which they operate and who wish to have accredited training and experience, and maintain a commitment to exceptional quality and honesty in the service they provide to their customers.

The training concept is practical and dynamic and is based on successful systems and techniques used in the USA.

SIRA and PIRA are bilateral shareholders for Spain and Portugal of the NAR (National Association of Realtors), which is the largest professional association in the United States, including institutes, societies and councils involved in all aspects of the residential and commercial sectors.

SIRA is one of the leaders in the training market for real estate agents and, during 2023, 87 **courses** have been organised in Spain with 1,664 attendees, and 7 courses in Portugal with 100 attendees.

Training courses are complemented with **webinars** (aimed at learning and training), which in 2023 have been held more than 100 in Spain, and with quarterly **informative magazines**, such as Revista Inmobiliarios in Spain and Real Estate in Portugal.

We believe that every real estate professional is a guarantor of the right to housing and private property, so that their activity contributes to improving the quality of life of their community. This was made explicit at our Inmociónate, the largest training and networking event for professionals. In Spain, it was held in Granada and had 817 attendees and 42 sponsors.

On November, the NAR Convention was held in Anaheim and we attended along with 60 professionals. Inspiring presentations and quality networking were provided for our real estate professionals.

An important chapter of SIRA and PIRA activity is **new memberships** and **designations**.

Spain

- No. SIRA Memberships: 775 (-0.13% than in 2022).
- No. of CRS Spain memberships: 1,038 (-6.32% of that in 2022).
- No. CRS Designations Spain: 881 (-3.40% than in 2022).

Portugal

- No. of PIRA Portugal memberships: 79 (-45% than in 2022).
- No. CRS Portugal Memberships: 46 (-49% than in 2022).
- No. CRS Designations Portugal: 20 (-44% than in 2022).

The slight decreases in memberships in Spain are due to two factors: sales have decreased in general by 25%, and we have also updated the annual membership fees that had remained unchanged since 2017.

Notes:

SIRA membership:

These are SIRA memberships (PIRA in Portugal). With this membership, the International Realtor Member status is obtained, becoming part of the National Association of Realtors® in the USA (better known as NAR) that allows the professional to distinguish themselves in the market with regard to other real estate agents, and means to practice the profession guided by a Code of Ethics that exemplifies the commitment to the highest standards of professionalism, honesty and transparency in the real estate business. SIRA members can make use of the Realtor® brand, one of the most prestigious brands in the world.

CRS Spain Membership:

It means being a partner of the Council of Residential Specialists (CRS), being part of a non-profit organisation created within the NAR to train those real estate agents who wish to distinguish themselves from their competition by having accredited training and experience and maintaining a commitment to quality in the service they provide to their customers.

CRS designations:

These are appointments granted by the organisation itself to specialists in the residential market. In order to apply, the real estate professional must be a previous member of SIRA and CRS, must have been

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in the sector for at least 4 years, must have participated in at least 35 sales and purchases, must have completed the basic REAP training and must have obtained 64 training credits. Credits can be obtained

by: experience in the sector, courses taken, university degree and attendance at events and trips.

Indicators related to “We accompany you” may be found in section 4.2 of the report - Social Indicators.

3. WE COMPLY

G.0 Introduction

The achievement of business objectives requires a sound and efficient governance structure to ensure that appropriate decisions are taken in compliance with regulations and in line with best practices related to our business.

In this part of the report, we describe our corporate governance with changes that have taken place in 2023 with the appointment of a new CEO, the creation of the Deputy CEO and the consolidation of top-level responsibilities and decisions in the Management Committee.

In addition, **corporate ethics and compliance** issues are included, as well as proper **risk** management,

data protection and **cybersecurity** actions and responsible **supplier management**. These pillars add value to the company and support our stakeholders, along with clear **communication and dialogue**.

All these lines of work are part of our ESG framework, Sustainability Plan and Sustainability Policy.

Material topics: Corporate governance and ethics, Internal management efficiency, Digital transformation, Regulatory compliance, Transparency in communication, Financial risk management and ESG.

SDGs to which we contribute:



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G.1 Corporate Governance

One of our priorities is to strengthen the corporate governance framework and enhance its effectiveness in order to comply with the internal rules and regulations that apply to us.

The **Corporate Governance policy is the** framework that defines the company's Governance, Risk Management and Compliance (GRC) structure.

This policy is complemented by other standards that ensure the proper management of UCI, such as the following:

- Bylaws
- Fit and proper policy for directors, members of senior management and key personnel
- Remuneration policy for board members
- Conflict of interest policy

Governing bodies

We have an organisational structure and an appropriate and transparent management and control operating model, which aims to act efficiently and in proportion to the nature, scale and complexity of the risks inherent in the business model and activity carried out, and which is also in line with the principles of good corporate governance.

The organisational structure of Unión de Créditos Inmobiliarios S.A., E.F.C. is made up of three main bodies:

- UCI, S.A. as sole shareholder, which exercises the powers of the General Meeting.
- The Board of Directors, which concentrates its activity on the general supervisory function and the adoption of the most relevant decisions.
- The Board Committees, which assist the Board in the performance of its duties and include: a Joint Audit and Risk Committee and a Nomination and Remuneration Committee.

Sole Shareholder UCI, S.A.

We have a sole shareholder who governs and manages the entity, together with the Board of Directors. In view of the shareholding structure, UCI, S.A. exercises the powers of the General Meeting and, as such, is entrusted with the functions provided for by law and the Articles of Association.

Board of Directors

The Board of Directors is the highest body responsible for representation, management, strategy and supervision of the business, except in matters reserved to the competence of the Sole Shareholder.

Its duties and responsibilities are detailed in the Annual Report of the Credit Institutions' Capital Self-Assessment Process.

The Board's policy is to delegate our day-to-day management to the management team and to concentrate its activity on the general supervisory function and on taking the decisions most relevant to the company's management.

In order to support these core functions through an appropriate management monitoring, supervision and control process, the Board of Directors has two specific committees that provide assistance in their respective areas:

- **Joint Audit and Risk Committee**, whose directors are appointed by the Board. Its purpose is to improve the monitoring, reporting and decision-making of the Board, as well as to develop, implement and monitor the management control, internal control and compliance systems.
- **Appointments and Remuneration Committee**. Its most relevant competences are the assessment of the suitability of directors and key personnel, and the supervision and application of the remuneration policy.

Internal Governance

Our commitment to sustainability means having an efficient governance structure in place to facilitate and ensure decision making and monitoring.

To this end, the following changes have been made, during the financial year 2023:

Senior Management Bodies

A new CEO has been appointed and the Deputy Directorate General has been created. The Executive Committee has also been abolished in order to consolidate higher level responsibilities and decisions in the Management Committee, and to streamline strategic decision-making, operating efficiency and improve communication in the organisation.

The Management Committee remains with the same structure and is responsible for leading and supervising all key areas of the organisation, ensuring greater efficiency and achievement of objectives.

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Strategic committees

These committees focus on key decision-making. To increase efficiency, the current planning groups those Committees that share related topics and adjusts their composition, duration and periodicity.

Governing bodies

At December 31, 2023 all governing bodies are the following:

Board of Directors UCI, S.A.

President: Matías Rodríguez Inciarte	President of Santander Universities
Directors: Remedios Ruiz Maciá	Global Chief Risk Officer (CRO) Santander Global Cards & Digital Solutions Banco Santander; Director of Banco Santander Totta SA
Director: Patrick Marie Alain Denis Miron de L Espinay	Head of the Office of the Deputy Director-General. BNP Paribas Personal Finance
Director: Michel Falvert	Director Major Deals BNP Paribas Personal Finance
Secretary non-director of the Board of Directors: Eduardo Isidro Cortina Romero	Legal Counsel and Compliance Director

Board of Directors Unión de Créditos Inmobiliarios, S.A., Establecimiento Financiero de Crédito

President: Matías Rodríguez Inciarte	President of Santander Universities
Director: Remedios Ruiz Maciá	Global Chief Risk Officer (CRO) Santander Global Cards & Digital Solutions Banco Santander; Director of Banco Santander Totta SA
Director: Patrick Marie Alain Denis Miron de L Espinay	Head of the Deputy Chief Executive's Office. BNP Paribas Personal Finance
Director: Michel Falvert	Director Major Deals BNP Paribas Personal Finance
Independent Director: Jean François Georges Marie Deullin	Independent Director of Findomestic Banca
Secretary non-director of the Board of Directors: Eduardo Isidro Cortina Romero	Legal Counsel and Compliance Director

Committees of the Board of Directors UCI, S.A.

Joint Audit and Risk Committee

President: Michel Falvert	Director Major Deals BNP Paribas Personal Finance
Member: Remedios Ruiz Maciá	Chief Risk Officer (CRO) Santander Global Cards & Digital Solutions Banco Santander; Director Banco Santander Totta SA

Appointments and Remuneration Committee

President: Matías Rodríguez Inciarte	President of Santander Universities
Member: Michel Falvert	Director Major Deals BNP Paribas Personal Finance

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Committees of the Board of Directors Unión de Créditos Inmobiliarios, S.A., Establecimiento Financiero de Crédito

Joint Audit and Risk Committee

President: Jean François Georges Marie Deullin	Independent Director of Findomestic Banca
Member: Michel Falvert	Director Major Deals BNP Paribas Personal Finance
Member: Remedios Ruiz Maciá	Chief Risk Officer (CRO) Santander Global Cards & Digital Solutions Banco Santander; Director Banco Santander Totta SA

Appointments and Remuneration Committee

President: Jean François Georges Marie Deullin	Independent director of Findomestic Banca
Member: Matías Rodríguez Inciarte	President of Santander Universities
Member: Michel Falvert	Director Major Deals BNP Paribas Personal Finance

Steering Committee

Pedro Manuel Megre Monteiro do Amaral	Managing Director
Philippe Jacques Laporte	Deputy Director General
José Manuel Fernández Fernández Fernández	Deputy General Manager Commercial
Ángel Aguilar Otero	HR Director
Cátia Vanessa Neves de Almeida Lopes Alves	Director of Sustainability and Rehabilitation
Francisco Javier Villanueva Martínez	Risk Manager
Olivier Rodriguez	Director Intervention General
Rodrigo Malvar Soto	Director of Operations

G.2 Ethics and corporate integrity

Compliance culture

One of our priorities is to ensure compliance with current regulations, internal policies and procedures to provide legal certainty and to adopt best practices and ethical and professional standards in our business.

Ethical management guarantees professional and corporate excellence and is directly linked to the behaviour of people and their personal responsibility. In this regard, the company has a system of assessment, control and improvement of business ethics management that is continuously updated to adapt to the requirements of the internal and external regulatory framework, as well as mechanisms to combat bribery and corruption.

The culture of compliance is key to the company's proper functioning and the creation of value for our stakeholders and society as a whole. It is transversal, so it has an impact on all levels of the company and forms part of the day-to-day work of all employees. It is implemented in the organisation at three levels: **prevention, detection and management of compliance risks through the creation and development of specific programmes.**

We have key standards that provide the framework for the organisation's performance:

1. **The Code of Ethics** develops the principles set out in UCI's Mission, Vision and Values, establishes a set of principles and guidelines for conduct to guarantee the ethical and responsible behaviour of all employees in the performance of their activities, and promotes compliance with current legislation as set out in UCI's internal procedures. With regard to the respect for the individuality and rights of people, it establishes that our objectives in the workplace are the eradication of sexist behaviour, discrimination on grounds of ethnicity, religion, nationality, marital status, sexual orientation and/or social class, as well as behaviour that could constitute a crime such as sexual and workplace harassment, among others. All employees have a moral commitment to report any of the aforementioned conduct of which they are witnesses or have knowledge, in order to achieve a working environment in accordance with the values, culture and customs of our company.
2. In our activity, we adopt patterns of responsible behaviour, respecting and enforcing respect for Human Rights in internal and external relations, assuming the commitments set out in international standards and guidelines, such as the International Labour Organisation (ILO) Declaration on Fundamental Principles and Rights at

Work, including the ILO Core Labour Standards, the UN Guiding Principles on Business and Human Rights and the ten principles of the Global Compact.

3. We have a **criminal risk prevention system** aimed at preventing fraudulent or inappropriate acts and conduct by employees, collaborators and people working in our environment. This system is made up of the following:
 - **Criminal Risk Prevention System.** The mechanism includes a Criminal Risk Prevention Manual, revised and updated in 2023, as well as controls to prevent, detect and mitigate possible risks in this area within UCI.
 - **Prevention of Money Laundering and Terrorist Financing.** Failure to comply with obligations established by law may result in serious financial and administrative penalties for the company. At UCI, we have implemented procedures to detect any suspicious operation, which must be reported in accordance with the Money Laundering Prevention Manual. The Money Laundering Prevention Manual has been revised and updated in 2023.
 - **Exemplary catalogue of money laundering risk transactions - real estate sector and credit institutions sector,** published by the Treasury Department, available to employees.
 - **Whistleblower Protection Policy and Information Management Procedure - Ethics Alert.** At UCI, we have a **Whistleblowing Channel (Ethics Alert channel)**. This whistleblowing channel is a tool that allows reporting any conduct that is not in line with regulations in force or with the entity's internal policies and procedures and that entail or may entail a risk for UCI. Regulations governing whistleblowing channels (Law 2/2023, of 20 February, regulating the protection of persons who report breaches of regulations and the fight against corruption) include a series of principles, such as the prohibition of reprisals against whistleblowers, the possibility of anonymous reporting, the duty of confidentiality, the extension of the scope of use of the channel to external parties who collaborate with the entity, the principle of the presumption of innocence and the future creation of the Independent Whistleblower Protection Authority. During 2023, and due to the entry into force of Law 2/2023, the "Information Management Procedure - Ethics Alert" was updated and the "Whistleblower Protection Policy" was created, both documents being available to all UCI employees.

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- **Catalogue of good and bad practices at UCI.**

- **Gifts and Invitations Policy. Anti-Corruption and Anti-Bribery Policy.** The gift policy establishes the guidelines to be taken into account in relation to the possible giving or acceptance of gifts at UCI, in order to avoid actions contrary to regulations and internal procedures.

In addition, we have an anti-corruption and anti-bribery policy which aims to identify the usual scenarios in which these activities may occur and how to proceed to identify, prevent and avoid them. In this regard, UCI is committed to a “zero tolerance” approach to any kind of corruption and/or bribery activities. The Anti-Corruption and Anti-Bribery Policy and Gifts and Entertainment Policy have been reviewed and updated in 2023.

- **Policy on relations with the authorities and Public Administrations.** This policy aims to guarantee compliance with UCI’s principles and values in relations between UCI Group and civil servants or authorities, Public Administrations and public sector companies and their staff.
4. **General Conflicts of Interest Policy**, revised and updated in 2023, which provides employees, directors and the company with guidelines to prevent and manage conflicts of interest that may arise from their activities. This policy has been developed taking into account criteria of proportionality with respect to the company’s structure in order to identify the circumstances in which conflicts of interest may arise, and the internal reference regulations establishing the mechanisms for preventing and managing conflicts of interest, in particular:
- Code of ethics.
 - Corporate Governance Policy.
 - Remuneration policy for Board members.
 - Essential Services Outsourcing Policy.
 - Anti-Corruption and Anti-Bribery Policy. Gifts and Invitations Policy.
5. UCI also has other policies and procedures that aim to establish the principles of action and prevent possible risks that could be detrimental to the Entity. In 2023, the following Compliance policies were implemented and updated:
- Framework and policy governance procedure.
 - Fit and proper policy for directors and members of senior management and other key function holders.
 - General Compliance Policy.

- Consumer protection policy.
- Corporate Governance Policy.
- Remuneration policy for members of the board.
- Commercial communication policy.
- Product validation and monitoring policy.
- Guide to standards of conduct with defaulting customers.
- Regulatory management procedure.

Our Activity in 2023

Lines of work

In relation to the compliance with **anti-money laundering** regulations, the main lines of work have been as follows:

- Monitoring the system for managing alerts of potentially suspicious transactions relating to money laundering and terrorist financing, both for the financing area and for real estate sales, without prejudice to the subsequent detailed analysis of each file.
- Reviewing the money laundering prevention system by an External Expert, in accordance with Law 10/2010, of 28 April, on the prevention of money laundering and the financing of terrorism.
- Internal verification of the anti-money laundering system by UCI’s Internal Audit Department.
- Reviewing and updating the risk self-assessment report on prevention of money laundering.

Alerts and Complaints

Money Laundering Prevention Alerts. During 2023, a total of:

- 1,532 alerts in Spain, of which 9 were reported to the OCI (internal control body) and, of these, 3 were reported to SEPBLAC. The monitoring provided for in the regulations on the prevention of money laundering continued with the periodic review of the customer portfolio.
- In Greece, 32 alerts have been analysed and none have been reported to the local regulator.
- In Portugal, 816 alerts have been analysed and none have been reported to the local regulator.

Ethics Alert Channel or Whistleblowing Channel.

In the course of 2023, one ethical alert report was received and processed. The communication received has not been admitted for processing, as the

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facts reported referred to possible actions by third parties other than UCI. In Portugal, there were no reports in 2023.

Gifts and invitations. No incidents related to this policy have been recorded during 2023.

Conflicts of interest. Two potential conflict of interest situations have been reported during 2023. Both situations have been analysed and managed and the necessary measures have been taken to mitigate the identified conflict.

Awareness-raising and training

In 2023, we continue with training and awareness-raising, to educate, inform and raise awareness among employees about potential compliance risks and equip them with the necessary tools to identify and prevent them, and mitigate them if they materialise.

The Compliance **training** modules delivered during 2023 in Spain were as follows:

- Competition Law
- Criminal Risk Prevention
- Anti-corruption and gift policy
- International Sanctions and Embargos
- Prevention of Money Laundering and Terrorist Financing - on-line training for all staff.
- Prevention of Money Laundering and Terrorist Financing - face-to-face training for the Management Committee and identified area managers.
- Data Protection
- Protection of the customer's interest.
- Advertising of banking products and services.
- Volcker
- Product validation and monitoring.
- Conduct.

The scope of all training was for the entire workforce, except for the training on competition law, which was aimed at managers and directors, the classroom training on the Prevention of Money Laundering and Terrorist Financing (aimed at the Management Committee and certain directors) and

the Volcker training, which was aimed at a specific group of employees and directors.

In Portugal, the training provided was as follows:

- Competition Law
- Prevention of Money Laundering and Terrorist Financing - on-line training for all staff.
- Data Protection

Internal communications to raise awareness of content related to compliance matters were as follows:

- Ethics alert channel - two communications (awareness-raising note and hub presentation).
- Guide to standards of conduct with defaulting customers.
- Regulatory management procedure.
- Code of ethics.
- Prevention of money laundering and terrorist financing.
- Appropriate use of electronic devices at UCI.
- Protection of sensitive information and material in the working environment.
- Use of WhatsApp.

Regulatory developments

Within the framework of the Compliance function, one of the main aspects is the identification and communication of new rules and regulations with an impact on the entity.

Compliance with regulations in force within UCI Group is essential to ensure solvency and business continuity and best practices in our activity. UCI, as an entity, is subject to varied and constantly changing regulations, which implies the implementation of modifications in our processes and procedures to ensure compliance with said regulations.

In 2023, we implemented the "Regulatory management procedure", which aims to reinforce the circuit to be followed to ensure the correct adaptation of our processes to the regulatory changes that have occurred.

In 2023, 74 information communications on new regulatory developments in Spain were disseminated.

G.3 Responsible Supplier Management

New supplier approval model

A. Management Model

In order to ensure adequate global supplier management that is sustainable over time, at UCI, we have incorporated best practices by creating a holistic management model, comprising the following phases:

1. **Knowledge of the Supplier:** Prior to contracting, it is necessary to know the supplier to ensure that it complies with requirements established in UCI's contracting policy. This assessment is carried out from compliance risk, ensuring the degree to which they comply with the most relevant applicable laws and regulations, in particular, the way in which they comply with rules for the prevention of money laundering and customer protection.
2. **Risk Analysis and Approval:** The supplier must be analysed and qualified with a risk rating that will determine the feasibility of establishing a contractual agreement. The risk rating assesses the quality, experience and stability of suppliers, including, for these purposes, their financial solvency and degree of continuity in the provision of services and their reputation in the market.

In addition, at this stage, it is determined whether a function or service is outsourced and whether it is essential or not, in accordance with the outsourcing policy and procedure.

The outsourcing function is the control unit responsible for the documentation, management, monitoring and control of outsourcing agreements.

The objective of this function is to establish the governance, organisational and supervisory structure that ensures that the institution complies with the principles established by the competent authorities and the applicable regulations on the outsourcing of functions or services, mainly those relating to essential or important functions.

In this way, UCI, under the application of the principle of proportionality, responds to the requirements established by the competent authority in Circular 3/2022 of 30 March, amending Circular 2/2016 of 2 February (Rule 43) and the stipulations of the Guidelines on outsourcing (EBA/GL/2019/02).

Finally, the service is analysed from the perspectives of the remaining risk domains identified: continuity, cybersecurity and data protection. The specialist areas, in accordance with their expert criteria, assess the suitability of the requirements provided by the supplier, reflecting

whether or not the supplier complies with each of the requirements.

3. **Contract validation:** Once the decision to contract with a specific supplier has been accepted, and when the contractual relationship is formalised in a written contract, the contract between both parties must be reviewed and validated by the Legal Department before being formalised.
4. **Evaluation, Control and Monitoring:** This consists of monitoring and controlling the supplier, in order to ensure that the requirements established in the contracting policy are maintained.

During 2023, although the new procedure has been implemented at 2023 closing, 6 suppliers in Spain have been homologated with the new system. In Portugal, it is planned to be implemented during 2024.

B. Complaints channel

For the purpose of increasing the transparency and integrity of the supply chain, UCI provides suppliers with a whistleblowing channel through which they must report any breach of the Supplier Code of Conduct, the UCI Group's principles and values or regulations in force, and report inappropriate conduct by Group employees in the contractual relationship.

If a supplier detects a breach, it will notify UCI through the Ethics Alert channel, which can be accessed through the link available on UCI, Retama Real Estate and Comprarcasa websites. Once the alert has been received, it will be processed by the Compliance area.

Supplier evaluation

Suppliers are evaluated according to the impact that the supplier has on the contracting area's process, or because it is affected by the life cycle. In any case, it is mandatory to evaluate performance if the service provider is identified as outsourcing functions, whether essential or not.

The general supplier evaluation procedure establishes the methodology and requirements for carrying out the evaluation. Suppliers and/or outsourced services are annually evaluated by those in charge for processes associated with each one.

Once evaluated, those responsible for each one are responsible for communicating the result to the supplier in order to establish improvement actions to satisfy established requirements and the needs and expectations of our customers, creating value for the company and for our stakeholders.

Results from the 2023 supplier performance evaluations were as follows:

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NUMBER OF EVALUATIONS CARRIED OUT

	Suppliers		Outsourced Services	
	Spain	Portugal	Spain	Portugal
Quality assessment	30	30	22	13
Environmental assessment	5	11	0	0
Quality and environmental assessment	4	1	11	0
Total	39	42	33	13

RESULT OF THE EVALUATION

	Spain	Portugal	UCI Global	
Suppliers	3.73	3.67	3.70	satisfactory
Outsourced services	3.41	3.72	3.50	satisfactory

G.4 Privacy and data protection

At UCI, we are committed to providing our stakeholders with a high level of trust and security in relation to their personal data.

The main initiatives focus on taking measures to ensure that all the company's information assets are protected, limiting their use to processes for which they are intended and guaranteeing controlled access, as established in UCI's security guidelines. Applicable regulatory requirements regarding data security and privacy, especially personal data, are complied with.

Our technical and organisational measures ensure the confidentiality, integrity and availability of the information collected in our databases and corporate applications.

At UCI, we ensure adequate risk management in terms of privacy and data protection, for which we have, among others:

- Corporate rules with general guidelines to comply with legal requirements.
- The responsibility of all areas with regard to compliance with obligations contained in the European Data Protection Regulation (GDPR) and in the different applicable local regulations in this matter (LOPDGDD, LSSICE, etc.).
- A governance model based on:
 - A corporate policy framework and internal procedures duly validated by the company;
 - The designation and appointment, by the Board of Directors, of the figure of the corporate Data Protection Officer (DPO) and its communication to the Control Authority (AEPD);
 - The existence of the support body known as the DPO Office, made up of the Regulatory Compliance, Legal Advisory, Customer Protection Service and Corporate DPO departments, responsible for the comprehensive management of privacy and data protection matters.

- Regular monitoring of relevant compliance and data protection issues within the framework of the Compliance and Data Protection Committee, chaired by the company's CEO, which is responsible for the supervision and control of activities related to the information protection programme and in which all relevant areas of the company are represented in this area, with regular reporting to the Board of Directors of UCI.

Other measures that reinforce our commitment to data protection include the following:

- Inventory of the company's processing activities and information on UCI's management of security incidents.
- Supervision of compliance with data protection regulations from design and by default, advising from the analysis phase of new products and/or services.
- Certification of the Corporate DPO according to the certification scheme of the Spanish Data Protection Agency (AEPD) and due updating of their technical training.
- Participation of the DPO in the Data Protection Commission of the National Association of Financial Credit Establishments (ASNEF) and in the DPD Club of the Spanish Quality Association (AEC).
- Monitoring of regulatory developments, which allows for the improvement and updating of methodologies and documentation.
- Assurance and approval of service providers, analysing their suitability based on compliance with principles required by data protection regulations.
- Commitment to respecting the fundamental right to data protection and privacy, as set out in our Code of Ethics.
- Security and privacy awareness and training.

In 2023, we communicate and train stakeholders on security and privacy, with mandatory training for all employees and awareness-raising aimed at employees, customers, partners and society at large.

G.5 Information security

Privacy and information security are critical elements for the proper business development and involve controlling potential risks and vulnerabilities to which we are exposed and generating confidence in customers, investors and other stakeholders.

Given the relevance and impact of information security issues, cybersecurity has been identified as a strategic focus within the company.

Since 2022, we have had ISO 27001 certification for Information Security, which certifies that we have an Information Security Management System in accordance with the UNE-ISO/IEC 27001:2017 standard. This standard guarantees that the information systems that provide service to the technological process of the after-sales management of our mortgage products meet high information security requirements.

In addition to certification, the main focus of action in 2023 has been the strengthening of the following domains:

- Strengthening Cybersecurity Governance structures and frameworks.
- Promoting employee training and awareness at international level.
- SIEM optimisation, system for detecting and correlating cybersecurity events.
- Maximising the cyber security capabilities of the network architecture, both ON PREMISE and in the cloud.
- Cyber-intelligence, cyber-simulacres and incident response.
- Strategic plan for information leakage prevention and information protection.
- Supplier risk analysis: third parties entering into collaboration agreements with UCI must demonstrate appropriate levels of maturity.
- Operational adaptation to new legal requirements, such as Bank of Spain and the DORA (Digital Operational Resilience Act).

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G.6 Integrated Risk Management

At UCI, we consider risk to be a factor inherent to business activity. Correct analysis, measurement and management will contribute to maintaining solvency and liquidity levels.

We have a comprehensive risk management process, which includes effective oversight by the Board of Directors and senior management and the implementation of various appropriate policies and procedures to identify, quantify, assess, evaluate, monitor, report and control or mitigate all material risks in a timely manner and to assess capital and liquidity adequacy in relation to the risk profile and market and macroeconomic conditions.

UCI's Risk Management Framework encompasses all those principles and procedures whose main objective is to implement a strong risk management culture throughout the entity.

Internal governance

Our risk governance structure enables us to conduct effective oversight in line with our risk appetite. It is supported by the three lines of defence management model, our committee structure and a strong risk culture.

We have a three-line of defence model to effectively manage and control risks:

FIRST LINE	SECOND LINE	THIRD LINE
The business functions that take or generate risk exposure are the first line of defence. The first line of defence identifies, measures, controls, monitors and reports the risks it creates and applies internal regulations governing risk management. Risk taking must conform to the approved risk appetite and associated limits.	It ensures, within its respective areas of responsibility, that risks are managed in accordance with the risk appetite defined by senior management and promote a strong risk culture throughout the organisation.	The internal audit function is independent to provide assurance to the Board of Directors, and senior management, on the quality and effectiveness of internal controls, governance and risk management systems, helping to safeguard our value, solvency and reputation.

The risk management, compliance and internal audit functions have an appropriate level of separation and independence. Each function has direct access to the Board of Directors and its committees.

Risk Management Committee structure

The Board of Directors is ultimately responsible for risk management and control. It reviews and approves risk frameworks and risk appetite, and promotes a strong risk culture throughout the organisation.

The Group Chief Risk Officer (Group CRO) sets the risk management strategy, drives an appropriate risk culture and is responsible for overseeing all risks, as well as challenging and advising the business lines on their risk management. They have direct access to the Audit - Risk Committee of the Board and reports both to the Audit Committee and the Board of Directors.

The risk governance in place keeps the control line separate from the risk-taking line:

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	AUDIT COMMITTEE - BOARD RISKS	RISK MANAGEMENT COMMITTEE
Functions	This committee is responsible for risk management, in accordance with the powers delegated by the board, and is authorised to accept, modify or escalate those actions or transactions that may expose the entity to material risk, as well as the most relevant models. The committee makes risk-taking decisions at the highest level, in accordance with UCI's risk appetite.	This committee is responsible for risk management and for providing a holistic view of risks. It determines whether business lines are managed in accordance with the risk appetite. It also identifies, monitors and assesses the impact of current and emerging risks on UCI's risk profile.
President	Independent director	Group CRO
Composition	Appointed executive directors and other members of senior management (CEO), with Risk Management, Compliance and Audit functions represented.	Members of senior management and the Risk Management, Compliance, Financial and Financial Controller functions.
Frequency	Minimum Semi-annual / Upon request	Quarterly

Risk Management System (RMS)

We systematically assess the risk profile, using a unique and robust methodology that allows us to analyse all types of risk, to which we are exposed, according to the identified corporate risk map. In addition, it shows results at different levels by risk type and unit using a scoring system that classifies the profile into four categories: low, medium-low, medium-high and high.

The RIA (Risk Identification and Assessment) methodology, aligned with our shareholders' methodology, the best market practices and taking as a reference the guidelines addressed to the supervisor established in the SREP, is based on the fundamental principles of the risk identification and assessment model, such as: self-assessment and adequacy of the exercise, efficiency, holistic and comprehensive view of risk, the use of common methodologies, convergence and alignment oriented to decision-making.

The exercise involves all three lines of defence, reinforcing our risk culture by analysing how risks evolve and identifying areas for improvement.

The risk profile assessment comprises the following blocks:

- Risk performance, which measures the exposure profile for each type of risk.
- Control environment, which assesses the distance to the target operating model of our advanced risk management in line with regulatory requirements and market best practices.
- Business model analysis. Prospective analysis, assesses potential threats that may impact on business planning and strategic objectives.

Risk appetite framework

At UCI, we conduct comprehensive risk management, where the definition and control of risk appetite is a key element. In this context, our risk appetite framework (RAF) formalises the appropriate articulation of risk decisions, the definition, level and composition of the risks we wish to assume in our activity, as well as the monitoring mechanism and follow-up of these risks.

As part of the risk appetite framework, we include a risk appetite statement (RAS), where we set out the articulation, in written form, of the aggregate level of the types of risk we are willing to avoid, reduce, share or accept in order to achieve our strategic objectives.

The risk appetite is annually set by the Board of Directors and the FGR is responsible for managing the risk profile in line with the established risk appetite.

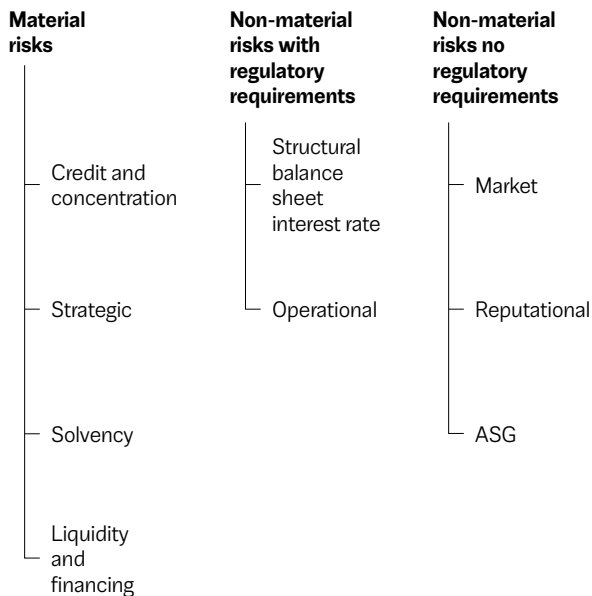
The main elements underlying risk appetite are as follows:

- A medium-low and predictable target risk profile with a focus on retail mortgage lending.
- A sound capital and liquidity structure, with risk profiles that do not compromise the viability of the company.
- An independent risk management function with active involvement of senior management to reinforce a strong risk culture and sustainable return on capital.
- A remuneration policy that aligns the interests of employees and managers with risk appetite and long-term performance.

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Corporate risk map

The different risks to which we are exposed as an entity, classified by materiality and by the application of regulatory requirements, are as follows:



ESG risk

Committed to the integration of ESG risks, progress has been made in analysing climate change

and environmental deterioration, social and governance risks.

The sustainability strategy includes among its priorities the identification, measurement, management and monitoring of ESG risks in order to progressively incorporate them into UCI's overall risk framework.

Within the family of credit risks, which are the main risk to which we are exposed because our business focuses on granting loans, ESG aspects have been incorporated into the management frameworks and procedures.

The ESG approach remains attuned to stakeholder expectations, actively engaging in dialogue to encompass their diverse perspectives.

After analysing all relevant elements, the ESG risk profile is determined to be at a medium-low level. This assessment is carried out using a four-level risk scale, in line with the guidelines established by the SREP for competent authorities.

Environmental

It refers to the impact that our activity has on the environment directly or indirectly, which is why we pay particular attention to identification and monitoring.

Indicators in the table below cover aspects related to the environment and those linked to physical risks.

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Factors ¹	Indicators/KRI	Value	Risk profile	Risk appetite
Business environmental	Green Origination (PN)	18.75%	1.19	
	Rehabilitation origination (PN)	5.24%	3.44	
Physical risk	High physical risk collateral rate ²	10.37%	1.70	
Transition risk			2.00	
Risk environmental risk			1.71	2.50
			Under	Medium-Low

1. Factors, indicators and metrics refer to the assessment of the counterparties, not to the institution itself.
2. Gloval valuation company risk model.

In the environmental business factor, we have established solid commitments to green production, aligned with the criteria of the European Investment Bank and Sustainability, which not only benefit the environment, but also strengthen our position as a responsible and sustainable entity.

These commitments translate into an increased Green Asset Ratio (GAR), reflecting our investment and dedication to more sustainable practices.

Physical risks

Physical risks, in the context of climate change, refer to those threats arising from the intensification and frequency of extreme weather events, as well as gradual and long-term changes in the global climate. These risks can directly impact businesses through the destruction of assets or infrastructure, as well as indirectly disrupt key operations or activities.

At UCI, we have adopted a comprehensive approach to address physical risks, in particular in relation to the impact on the collateral supporting our operations.

In this regard, we have conducted a comprehensive measurement and analysis of our portfolio in Spain to obtain a detailed and documented understanding of the risks to which our collateral is exposed.

We rely on the physical risk assessment model developed by the appraisal company Gloval, which has assessed risks associated with the collateral backing our operations. Specifically, 11 types of physical risks have been considered, allowing us to have a complete and accurate view of our exposure to these types of risks.

This approach will enable us to make informed and proactive decisions to manage and mitigate any adverse impacts on our operations.

The following map shows the identification of various risks following the analysis carried out by the appraiser on 100% of our guarantees at December 31, 2023. The exposure of each of them to different types of risks has been identified, including adverse phenomena such as floods, droughts, earthquakes, erosion, etc. Despite the presence of these hazards, the overall profile has been determined to be low.

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Nivel	1	2	3	4
Riesgo	Bajo	Medio-Bajo	Medio-Alto	Alto

PHYSICAL RISK	1.25	Low
RIVER FLOODING RISK	1.05	Low
MARITIME FLOODING RISK	1.00	Low
DESERTIFICATION RISK	1.50	Low
FIRE HAZARD RISK	2.21	Medium Low
SEISMIC RISK	1.25	Low
EROSION RISK	1.62	Low
VOLCANIC RISK	1.00	Low
NATURAL AREA	1.02	Low
HYDRAULIC PUBLIC DOMAIN	1.09	Low
MARITIME - TERRESTRIAL PUBLIC DOMAIN	1.01	Low
LIVE STOCK ROUTE	1.03	Low

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Social

We consider factors, such as labour practices, diversity, safety and community impact, among others. A strong focus on these areas not only reduces risk but also contributes to a positive reputation and long-term sustainability.

We consider diversity and inclusion to be fundamental pillars, which is why they are key aspects of our corporate culture. Gender equality is not only a fundamental right, but the necessary basis for a prosperous and equitable world. It is also fundamental to the sustainable development of society.

At UCI, we are actively committed to diversity, inclusion and labour wellbeing, by monitoring a wide range of indicators from community investment to workplace safety and gender equity.

Our approach to diversity aims to promote the inclusion of people from diverse backgrounds and abilities, and therefore we include indicators such as the rate of employees with disabilities. We also assess

the gender gap and the pay gap to ensure equal opportunities and pay for all employees.

In terms of people management, we closely monitor the turnover rate, new hire rate and dismissal rate to understand and address challenges related to talent retention and job stability. In addition, we monitor the absenteeism rate and the training offered to employees to promote a healthy and growing work environment.

With regard to occupational safety, we assess different indices to ensure a safe and secure working environment for all employees.

We also seek to be recognised as a Great Place to Work, reflecting our commitment to the satisfaction and well-being of our employees.

Finally, in terms of our financial responsibility, we monitor and ensure that our business practices are ethical and sustainable, contributing positively to both the community and the long-term success of our company.

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Factors ³	Indicators/KRI	Value	Perfil de Riesgo	Apetito de riesgo	
Social business			3.00		
Community	Community investment rate	0.37%	2.43		
	Staff turnover rate	8.21%	2.71		
	New hire rate	3.70%	1.93		
	Dismissal rate	3.06%	3.27		
	Absenteeism rate	3.50%	1.90		
	Gender gap employees	-16.02%	1.00		
	Gender Gap Senior Management	57.14%	3.54		
	Employee pay gap	14.75%	1.99		
	Relationship with employees	Pay Gap Senior Management	53.83%	3.51	
		Rate of employees with disabilities	1.15%	3.57	
		Training year employee	192.97%	1.00	
		Rate of external employees	0.16%	1.06	
		Occupational accident frequency rate	1.12	1.42	
		Occupational disease frequency rate	0.00	1.00	
Severity rate of accidents at work		0.003	1.01		
Great Place to Work (GPTW) (Spain)	75.00%	2.13			
Customer relations	Responsible lending compliance rate	98.98%	1.15		
Social risk			2.05	2.50	
			Medium-Low	Medium-Low	

3. Social factors have been grouped according to the main stakeholder groups with which the institution may interact. In addition, the core conventions of the International Labour Organisation (ILO) have been included in the list of factors.

With the aim of contributing to the improvement of some social factors and mitigating the entity's social risk, the entity's Equality Plan has been revised, adapting it to the new regulations required by the Government through Royal Decree 901/2020. The Plan includes measures and actions to guarantee equality through specific management bodies, promote the defence and effective application of the principle of gender equality, prevent sexual and gender-based harassment, ensure that all team leaders are aligned with the philosophy and principles of equality, foster a culture of awareness and promote the presence of women in all positions and levels where they are under-represented, especially in positions of responsibility.

Governance

This part refers to the company's corporate governance, the composition of the Board of Directors or the transparency policies and codes of conduct applied.

The following table details the corporate governance factors and associated indicators that determine UCI's governance risk profile.

Within the ESG risk management framework, the corporate governance component plays a key role in promoting ethical and transparent business practices.

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Factors governance ⁴		Indicators/KRI	Value	Risk profile	Risk appetite
Ethical considerations				2.00	
Strategy and risk management risk management	SGR alignment rate ^A		82.09%	2.15	
	SCI alignment rate ^B		93.00%	1.53	
Documentary management	Correct documentation rate		97.78%	1.17	
Transparency				3.25	
Corporate governance risk				1.94	2.50
				Medium-Low	Medium-Low

1. Governance factors have been grouped under four main subheadings by identifying a common main characteristic of the underlying factors. Factors, indicators and metrics refer to the assessment of the partners, not to the institution itself.

A. Risk Management System.

B. Internal Control System.

In this context, we highlight factors such as ethical considerations, which guide the company's decisions and actions towards social responsibility and respect for human rights and the environment.

In addition, strategy and risk management become key pillars to ensure a sound and responsible management, which proactively assesses and manages risks related to environmental aspects.

Proper document management and transparency in disclosure of information are also essential, as they ensure accountability and enable stakeholders to

understand and evaluate the conduct of the company's performance in relation to ESG principles.

Taken together, these considerations strengthen investor confidence, promote long-term sustainability and contribute to the financial and reputational success of the organisation.

Corporate governance risk management focused on the implementation of action plans to strengthen the Internal Control Framework. In this regard, we note the creation and updating of policies and procedures and their associated governance in response to current regulations and best market practices.

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G.7 Tax contribution

Tax information

UCI profits by country (euros)	2022	2023
Spain*	-58,845,442.97 €	-80,261,321.18 €
Portugal	3,441,170.99 €	3,100,300.00 €
Greece	377,891.55 €	200,380.67 €
Brazil	14,834.00 €	-185.035.00 €
Total consolidated profits	-185.035,00 €	-77.145.675,51 €

* 2022. The result is impacted by the Elcano project, which has implied the sale of the portfolio of aggravated loans.

Taxes paid on profits - Spain-2022

Final settlement IS 2021	3,965,652.10 €
First payment on account IS 2022	-1,801,985.59 €
Second payment on account IS 2022	-1,259,445.16 €
Third payment on account IS 2022	0.00 €

Taxes paid on profits - Spain-2023

Final settlement IS 2022	3,061,430.75 €
First payment on account IS 2023	0.00 €
Second instalment IS 2023	0.00 €
Third payment on account IS 2023	0.00 €

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Taxes paid on profits - Portugal-2022

Final settlement 2021	88,952.65 €
First instalment 2022	364,396.00 €
Second instalment 2022	364,396.00 €
Third instalment 2022	364,396.00 €

Taxes paid on profits - Portugal-2023

Final settlement 2022	-118,726.93 €
First instalment 2023	326,874.00 €
Second instalment 2023	326,874.00 €
Third instalment 2023	326,874.00 €

Rebates and subsidies	2022	2023
ELENA Programme (European Local Energy Assistant)	1,056,000.00 €	N/A
ENGAGE for ESG activation investments project	38,400.00 €	N/A

Indicators related to “We deliver” can be found in section 4.3 of the report - Governance Indicators.



4. Indicators

4.1 ENVIRONMENTAL INDICATORS

ENVIRONMENTAL INDICATORS						
	Spain			Portugal		
	2022	2023	VAR. 2022 - 2023 (%)	2022	2023	VAR. 2022 - 2023 (%)
Greenhouse Gas Emissions (GHG)						
Total CO2 emissions (t / CO ₂)	485.11	486.46	0.28%	212.98	160.77	-24.51%
Scope 1 Emissions (Direct emissions) (t / CO ₂)	231.06	236.81	2.49%	0.00	0.00	-
Scope 2 Emissions (Indirect Emissions) (t / CO ₂)	138.57	80.53	-41.88%	27.51	27.70	0.69%
Scope 3 Emissions (Indirect Emissions) (t / CO ₂)	115.49	169.12	46.44%	185.47	133.07	-28.25%
Waste						
Total non-hazardous waste (t)	23.81	7.50	-68.51%	0.64	1.37	114.06%
Total waste recycled (t)	28.43	7.61	-73.23%	0.72	1.37	90.28%
Consumption						
Total water consumption (m ³)	1,075.12	663.75	-38.26%	147.84	89.25	-39.63%
Water consumption per employee (m ³)	2.03	1.32	-34.74%	1.64	0.98	-40.20%
Total paper consumption (kg)	3,381.67	3,463.65	2.42%	3,968.33	3,741.03	-5.73%
Paper consumption per employee (kg)	6.39	6.91	8.19%	44.09	41.11	-6.76%
Total energy consumption (kWh)	551,497.26	296,702.37	-46.20%	111,495.90	135,520.64	21.55%
Energy consumption per employee (kWh / year)	1,042.53	592.22	-43.19%	1,238.84	1489.24	20.21%
Business travel (km)	569,288.00	1,076,822.27	89.15%	529,622.00	481,033.66	-9.17%
Diesel consumption (l)	33,400.00	7,573.89	-77.32%			
Fuel consumption (l)	80,292.00	113,691.97	41.60%			
Combating Climate Change						
Amount of green production according to Sustainability criteria (M€)	59.22	43.17	-27.10%	52.50	34.41	-34.44%
Total green operations (Sustainability / EEML criteria)	229	167	-27.07%	238	163	-31.51%
Amount of green securitisation funds: RMBS Green Belém I (M€)	18.86	4.47	-76.28%	15.63	7.93	-49.25%
Amount of green securitisation funds: RMBS Prado VIII (M€)	9.99	14.60	46.16%	-	-	-
Amount of green securitisation funds: RMBS Prado XI (M€)	-	2.48	-	-	2.14	-
Total energy savings by building rehabilitation (kWh / m ² / year)	7,571.62	9,523.43	25.78%	N/A	N/A	-
Emission reductions from building rehabilitation (t / CO ₂)	2,738.83	3,980.30	45%	-	N/A	-

4.2 SOCIAL INDICATORS

SOCIAL INDICATORS						
	Spain			Portugal		
	2022	2023	Var. 2022 -2023 (%)	2022	2023	Var. 2022 -2023 (%)
Great Place to Work (GPTW)						
Employee satisfaction - GPTW	75%	73%	-2,67%	83%	87%	4,82%
Education and Training						
Training hours Partners	11,943.35	12,532.96	4,94%	1673,5	3,033.50	81,27%
Training hours Employees - women		7,441.98			1,604.00	
Training hours Employees - men		5,090.98			1,429.50	
Training hours Managers	6,176.34	4,647,77	-24,75%	1108,5	1,218.50	9,90%
Training hours Managers - women		2,135,38			459,50	
Training hours Managers - men		2,512,39			759,00	
Training hours Management	1,154,85	1,353,66	17,22%	N/A	30,50	-
Hours of training Management - women		400,90			-	
Hours of training Management - men		952,76			30,50	
Training hours Senior Management	1,251,67	228,91	-81,71%	196	217,00	10,71%
Senior management training hours - women		41,75			77,00	
Senior management training hours - men		187,16			140,00	
Total	20,526.21	18,763.30	-8,59%	2,978.00	4,499.50	51,09%
Total number of training hours/employee per year	36,09	36,00	-0,25%	32,79	45,92	40,03%
Total number of hours of training/employee per year - women		19,10			2,140.00	
Total number of hours of training/employee per year - men		16,90			2,359.00	
% hours of voluntary training	60,0%	50,9%	-15,31%	0,0%	1,4%	-
% volunteer training hours - women		45,0%			1,0%	
% hours of voluntary training - men		55,0%			0,4%	
% hours of compulsory training	40,0%	49,0%	22,62%	1,1%	42,0%	3680,00%
% hours of compulsory training - women		58,3%			22,4%	
% hours of compulsory training - men		41,7%			19,4%	
Rotation and Mobility						
Turnover rate - % (1)	3,8%	7,4%	93,91%	13,0%	10,0%	-23,20%
Turnover rate - % (1) - women		3,9%			66,7%	
Turnover rate - % (1) - male		3,5%			33,3%	
Voluntary turnover rate - % (1)		2,1%			0,0%	
Voluntary turnover rate - % (1) - women		1,4%			0,0%	
Voluntary turnover rate - % (1) - male		0,8%			0,0%	
Internal Mobility Index - % (2)	19,2%	23,9%	24,25%	12,2%	8,8%	-28,08%
Internal Mobility Index - % (2) - females		14,0%			5,5%	
Internal Mobility Index - % (2) - men		9,9%			3,3%	

1. Percentage resulting from dividing two quantities: the total number of employees leaving in the year divided by the average number of employees at the beginning and end of the year.
2. Percentage resulting from dividing the number of mobilities in the year by the average number of employees at the beginning and end of the year. Does not include the end of temporary assignments.

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SOCIAL INDICATORS						
	Spain			Portugal		
	2022	2023	Var. 2022 -2023 (%)	2022	2023	Var. 2022 -2023 (%)
Employees						
Employees by gender						
Women (total no.)	302	286	-5,30%	53	52	-1,89%
Women (%)	57,09%	57,09%	0,00%	59,34%	57,14%	-3,70%
Men (total no.)	227	215	-5,29%	37	39	5,41%
Men (%)	42,91%	42,91%	0,00%	40,66%	42,86%	5,41%
Total	529	501	-5,29%	90	91	1,11%
Employees by Age						
Employees < 25 years old (total no.)	3	1	-66,67%	1	5	500,00%
Employees < 25 years old (total no.) - women		0			2	
Employees < 25 years old (total no.) - men		1			3	
Employees < 25 years old (%)	0,57%	0,20%	-64,80%	1,10%	5,49%	400,00%
Employees 25-40 years old (total no.)	87	71	-18,39%	20	19	-20,00%
Employees 25-40 years old (total no.) - women		38			12	
Employees 25-40 years old (total no.) - men		33			7	
Employees 25-40 years old (%)	16,45%	14,17%	-13,83%	23,08%	20,88%	-9,52%
Employees > 40 years old (total no.)	439	429	-2,28%	69	67	-2,90%
Employees > 40 years old (total no.) - women		248			38	
Employees > 40 years old (total no.) - men		181			29	
Employees > 40 years old (%)	82,99%	85,63%	3,18%	75,82%	73,63%	-2,90%
Total	529	501	-5,29%	90	91	1,11%
Employees by Nationality						
No. of nationalities	15	14	-6,67%	4	5	25%
Employees with disabilities						
No. of employees with disabilities (total no.)	6	6	0,00%	0	1	-
Number of employees with disabilities (total no.) - women		3			0	
No. of employees with disabilities (total no.) - men		3			1	
No. of employees with disabilities (%)	1,13%	1,19%	4,92%	0,00%	1,10%	-
No. of employees with disabilities (%) - women		0,60%			0,00%	
Number of employees with disabilities (%) - men		0,60%			1,10%	

Non-Financial Information Statement

SOCIAL INDICATORS						
	Spain			Portugal		
	2022	2023	Var. 2022 -2023 (%)	2022	2023	Var. 2022 -2023 (%)
Employees						
Employees by professional category						
Senior management (total no.)	19	8	-57,89%	6	6	0,00%
Senior management (total no.) - women		1			2	
Senior management (total no.) - men		7			4	
Senior management (%)	3,59%	1,60%	-55,45%	7,69%	6,59%	-14,29%
Senior management (%) - women		12,50%			2,20%	
Senior management (%) - men		87,50%			4,40%	
Management (total no.)	11	15	36,36%	1	1	0,00%
Management (total no.) - women		3			0	
Management (total no.) - men		12			1	
Management (%)	2,08%	2,99%	43,79%	1,11%	1,10%	-1,10%
Management (%) - women		20,00%			0,00%	
Management (%) - men		80,00%			1,10%	
Manager (total no.)	93	94	1,08%	30	27	-10,00%
Manager (total no.) - women		42			10	
Manager (total no.) - men		52			17	
Manager (%)	17,58%	18,76%	6,71%	32,97%	33,00%	0,10%
Manager (%) - women		44,68%			12,09%	
Manager (%) - men		55,32%			18,68%	
Collaborator (total no.)	406	384	-5,42%	53	57	7,55%
Partner (total no.) - women		240			39	
Partner (total no.) - men		144			18	
Contributor (%)	76,75%	76,65%	-0,13%	59,34%	62,64%	5,56%
Contributor (%) - women		62,50%			42,86%	
Employee (%) - men		37,50%			19,78%	
Total	529	501	-5,29%	90	91	1,11%

Non-Financial Information Statement

SOCIAL INDICATORS

	Spain			Portugal		
	2022	2023	Var. 2022 -2023 (%)	2022	2023	Var. 2022 -2023 (%)
Recruitment						
Employment contract modality						
Temporary contracts TC - total no.	9	N/A	-	9	10	11,11%
Temporary contracts TC - total no. - women		N/A			5	
Temporary contracts TC - total no. - men		N/A			5	
Temporary contracts CT - %	1,70%	N/A	-	9,89%	12,09%	22,22%
Temporary contracts TC - % - women		N/A			5,49%	
Temporary contracts TC - % - men		N/A			6,59%	
Temporary contracts TP - total no.	0	N/A	-	0	1	-
Temporary contracts TP - total no. - women		N/A			0	
Temporary contracts TP - total no. - men		N/A			1	
Temporary contracts TP - %	0,00%	N/A	-	0%	1%	-
Temporary contracts TP - % - women		N/A			0%	
Temporary contracts TP - % - men		N/A			1%	
Permanent contracts TC - total no.	517	496	-4,06%	81	80	-1,23%
Indefinite contracts TC - total no. - women		282			47	
Permanent contracts TC - total no. - men		214			33	
Open-ended contracts TC - %	97,73%	99,00%	1,30%	90,11%	87,91%	-2,44%
Permanent contracts TC - % - women		56,85%			51,65%	
Permanent contracts TC - % - men		43,15%			36,26%	
Permanent contracts TP - total no.	3	5	66,67%	0	0	0,00%
Permanent contracts TP - total no. - women		4			0	
Permanent contracts TP - total no. - men		1			0	
Indefinite contracts TP - %	0,57%	1,00%	76,33%	0,00%	0,00%	-
Permanent contracts TP - % - women		80,00%			0,00%	
Permanent contracts TP - % - men		20,00%			0,00%	
Total	529	501	-5,29%	90	91	1,11%
Average annual number of contract modalities by gender						
Average annual average of temporary contracts TC - women	3,25	1,67	-48,62%	6,92	5,42	-21,68%
Average annual number of temporary contracts TP - women	0,00	0,00	-	0	0	-
Average annual number of permanent contracts TC - women	295,58	291,67	-1,32%	45,83	46,08	0,55%
Average annual number of permanent contracts TP - women	1,42	2,67	88,47%	0	0	-
Total	300,25	296,01	-1,41%	52,75	51,5	-2,37%
Average annual number of temporary contracts TC - men	1,83	4,08	122,55%	1,17	3,00	156,41%
Average annual number of temporary contracts TP - men	0,00	0,00	-	0	0,33	-
Average annual average permanent contracts TC - men	220,58	217,17	-1,55%	33,83	34,5	1,98%
Average annual number of permanent contracts TP - men	1,17	1,00	-14,29%	0	0	-
Total	223,58	222,25	-0,60%	35	37,83	8,09%

Non-Financial Information Statement

SOCIAL INDICATORS						
	Spain			Portugal		
	2022	2023	Var. 2022 -2023 (%)	2022	2023	Var. 2022 -2023 (%)
Recruitment						
Average annual number of contract modalities by age						
Average annual number of temporary contracts TC - Under 25s	1,25	1,58	26,40%	0,33	1,83	455%
Average annual number of temporary contracts TP - Under 25 years old	0,00	0,00	-	0	0,33	-
Average annual number of permanent contracts TC - Under 25s	0,33	1,00	200,00%	0	0	-
Average annual number of permanent contracts TP - Under 25 years of age	0,00	0,00	-	0	0	-
Total	1,58	2,58	62,95%	0,33	2,16	554,55%
Average annual average temporary contracts TC - Between 25 and 40 years old	3,50	4,17	19,14%	5,92	3,67	-38,01%
Average annual number of temporary contracts TP - Between 25 and 40 years of age	0,00	0,00	-	0	0	-
Average annual number of permanent contracts TC- Between 25 and 40 years old	81,42	73,67	-9,51%	14,08	15,00	6,53%
Average annual number of permanent contracts TP - 25 to 40 years old	1	1	0,00%	0	0	-
Total	85,92	78,84	-8,24%	20	18,67	-6,65%
Average annual number of temporary contracts TC - Over 40 years old	0,33	0,00	-100,00%	1,83	2,92	59,56%
Average annual number of temporary contracts TP - Over 40 years old	0,00	0,00	-	0	0	-
Annual average of open-ended contracts TC - Over 40 years old	434,42	434,17	-0,06%	65,58	65,58	-
Average annual number of permanent contracts TP - Over 40 years of age	1,58	2,67	68,63%	0	0	-
Total	436,33	436,84	0,12%	67,41	68,5	1,62%
Average annual number of contract modalities by occupational classification						
Average annual average of temporary contracts TC - Senior management	0,00	0,00	-	0,00	0,00	-
Average annual average of temporary contracts TC - Senior management - women		0,00			0,00	
Average annual average temporary contracts TC - Senior management - men		0,00			0,00	
Average annual number of temporary contracts TP - Senior Management	0,00	0,00	-	0,00	0,00	-
Average annual number of temporary contracts TP - Senior management - women		0,00			0,00	
Average annual number of temporary contracts TP - Senior management - men		0,00			0,00	
Average annual number of permanent contracts TC - Senior Management	19,00	16,25	-14,47%	6,00	6,58	9,67%
Average annual average permanent contracts TC - Senior management - women		3,92			2,00	
Average annual average permanent contracts TC - Senior management - men		12,33			4,58	

Non-Financial Information Statement

SOCIAL INDICATORS						
	Spain			Portugal		
	2022	2023	Var. 2022 -2023 (%)	2022	2023	Var. 2022 -2023 (%)
Recruitment						
Average annual number of contract modalities by occupational classification						
Average annual number of permanent contracts TP - Senior management	0,00	0,00	-	0,00	0,00	-
Average annual number of permanent contracts TP - Senior management - women		0,00			0,00	
Average annual number of permanent contracts TP - Senior management - men		0,00			0,00	
Total	19,00	16,25	-14,47%	6,00	6,58	9,67%
Annual average of temporary contracts TC - Management	0,00	0,00	-	0,00	0,00	-
Average annual average of temporary contracts TC - Management - women		0,00			0,00	
Average annual average of temporary contracts TC - Management - men		0,00			0,00	
Average annual number of temporary contracts TP - Management	0,00	0,00	-	0,00	0,00	-
Average annual number of temporary contracts TP - Management - Women		0,00			0,00	
Average annual number of temporary contracts TP - Management - male		0,00			0,00	
Average annual number of permanent contracts TC - Management	11,00	11,83	7,55%	1,00	1,00	-
Average annual number of permanent contracts TC - Management - women		0,83			0,00	
Average annual number of permanent contracts TC - Management - men		11,00			1,00	
Average annual number of permanent contracts TP - Management	0,00	0,00	-	0,00	0,00	-
Average annual number of permanent contracts TP - Management - women		0,00			0,00	
Average annual number of permanent contracts TP - Management - men		0,00			0,00	
Total	11,00	11,83	7,55%	1,00	1,00	-
Annual average of temporary contracts TC - Manager	0,00	0,00	-	0,00	0,00	-
Average annual average of temporary contracts TC - Manager - women		0,00			0,00	
Average annual average of temporary contracts TC - Manager - men		0,00			0,00	
Average annual number of temporary contracts TP - Manager	0,00	0,00	-	0,00	0,00	-
Average annual number of temporary contracts TP - Manager - women		0,00			0,00	
Average annual number of temporary contracts TP - Manager - men		0,00			0,00	
Average annual number of permanent contracts TC - Manager	91,92	94,08	2,35%	27,42	27,08	-1,24%

Non-Financial Information Statement

SOCIAL INDICATORS						
	Spain			Portugal		
	2022	2023	Var. 2022 -2023 (%)	2022	2023	Var. 2022 -2023 (%)
Recruitment						
<i>Average annual number of contract modalities by occupational classification</i>						
Average annual number of permanent contracts TC - Manager - women		42,75			11,00	
Average annual number of permanent contracts TC - Manager - men		51,33			16,08	
Average annual number of permanent contracts TP - Manager	0,00	0,00	-	0,00	0,00	-
Annual average number of permanent contracts TP - Manager - women		0,00			0,00	
Average annual number of permanent contracts TP - Manager - men		0,00			0,00	
Total	91,92	94,08	2,35%	27,42	27,08	-1,24%
Average annual number of temporary contracts TC - Collaborator	5,08	5,75	-	8,08	8,42	4,21%
Average annual number of temporary contracts TC - Collaborator - women		1,67			5,42	
Average annual number of temporary contracts TC - Collaborator - men		4,08			3,00	
Average annual number of temporary contracts TP - Collaborator	0,00	0,00	-	0,00	0,33	-
Average annual number of temporary contracts TP - Collaborator - women		0,00			0,00	
Average annual number of temporary contracts TP - Collaborator - men		0,00			0,33	
Average annual number of permanent contracts TC - Collaborator	394,25	386,67	-1,92%	45,25	45,92	1,48%
Average annual number of permanent contracts TC - Collaborator - women		244,17			33,08	
Average annual number of permanent contracts TC - Collaborator - men		142,50			12,83	
Average annual number of permanent contracts TP - Collaborator	2,58	3,67	42,06%	0,00	0,00	-
Average annual number of permanent contracts TP - Collaborator - women		2,67			0,00	
Average annual number of permanent contracts TP - Collaborator - men		1,00			0,00	
Total	401,92	396,09	-1,45%	53,33	54,67	2,51%
Labour Relations						
<i>Collective agreements</i>						
Total number of collective agreements	1	1	0%	N/A	N/A	-
% of employees covered	100%	100%	0%	N/A	N/A	-

Non-Financial Information Statement

SOCIAL INDICATORS

	Spain			Portugal		
	2022	2023	Var. 2022-2023 (%)	2022	2023	Var. 2022-2023 (%)
Dismissals						
Classification of the number of redundancies						
Number of dismissals by gender - women	2	9	350,00%	0	1	-
Number of redundancies by gender - men	3	10	233,33%	1	0	-100,00%
Number of redundancies by age - Under 25 years old	0	1	-	0	0	-
No. of redundancies by age - 25 to 40 years old	1	2	100,00%	1	0	-100,00%
No. of redundancies by age - Over 40 years old	4	16	300,00%	0	1	-
Number of dismissals by professional classification - Senior management	0	2	-	0	0	-
Number of dismissals by professional classification - Management	0	2	-	0	0	-
No. of redundancies by job classification - Manager	0	2	-	0	0	-
Number of dismissals by professional classification - Employee	5	13	160,00%	1	1	0,00%
Total	5	19	280,00%	1	1	0,00%
Wage Gap and Remuneration						
Average employee remuneration						
Average remuneration by gender - women	30,532.65 €	32,214.23 €	5,51%	23,928.87 €	26,005.54 €	8,68%
Average remuneration by gender - men	38,154.44 €	40,437.47 €	5,98%	40,820.14 €	36,074.83 €	-11,62%
Average pay by age - Under 25 years old	22,778.33 €	21,625.82 €	-5,06%	5,230.88 €	7,726.23 €	47,70%
Average remuneration by age - Between 25 and 40 years old	27,099.25 €	29,682.90 €	9,53%	18,947.02 €	20,696.88 €	9,24%
Average remuneration by age - Over 40 years old	35,207.17 €	36,779.06 €	4,46%	34,701.51 €	34,736.33 €	0,10%
Average remuneration per job classification or equal value - Top management	97,721.59 €	118,355.45 €	21,11%	94,916.37 €	79,663.62 €	-16,07%
Average remuneration by occupational classification or equal value - Management	58,210.58 €	72,666.96 €	24,83%	66,152.47 €	67,369.12 €	1,84%
Average remuneration per job classification or equal value - Manager	43,434.73 €	46,433.15 €	6,90%	36,048.96 €	38,847.91 €	7,76%
Average remuneration per job classification or equal value - Contributor	27,944.48 €	29,962.92 €	7,22%	20,027.47 €	20,437.93 €	2,05%

In Spain, the average remuneration has been calculated on the basis of the workforce as at 31 December, taking into account the basic salary plus the transport bonus.

In Portugal, the average remuneration has been calculated on the basis of the headcount as at 31 December, taking into account fixed plus variable salary.

Non-Financial Information Statement

SOCIAL INDICATORS

	Spain			Portugal		
	2022	2023	Var. 2022 -2023 (%)	2022	2023	Var. 2022 -2023 (%)
Wage Gap and Remuneration						
Wage gap						
Senior management - %	32,37%	51,78%	59,96%	50,00%	39,83%	-20,34%
Management - %	3,42%	17,98%	426,13%	N/A	-	-
Manager - %	7,37%	10,28%	39,46%	9,00%	9,69%	7,67%
Contributor - %	1,59%	2,13%	34,11%	-3,00%	-19,28%	542,67%

For the same professional category, men's pay has been divided by women's pay.

The change in "management" is caused by the disappearance of the executive committee and the integration of its members into this category.

Gender pay gap (2)	19,98%	20,34%	1,82%	41,00%	27,91%	-31,93%
Salary ratio highest paid person in the organisation (1)		593,70%	-		407,07%	-

1. Percentage between the annual total remuneration of the highest paid employee and the average annual total remuneration of all employees (excluding the highest paid).
2. Percentage resulting from dividing 2 quantities: the difference between the average salary of men and women, divided by the salary of men.

Average remuneration of directors, senior management, management, manager and collaborator by gender

Average remuneration of directors (1) - women	-	-	-	N/A	N/A	-
Average remuneration of directors (1) - male	16,750.00 €	16,750.00 €	0,00%	N/A	N/A	-
Average remuneration of senior management - women	86,276.95 €	80,247.57 €	-6,99%	51,964.91 €	55,273.89 €	6,37%
Average remuneration of senior management - men	149,332.57 €	160,696.30 €	7,61%	103,506.66 €	91,858.49 €	-11,25%
Average remuneration of management - women		61,823.82 €	-		0,00 €	-
Average remuneration of management - men		75,377.74 €	-		67,369.12 €	-
Average manager's remuneration - women		43,666.40 €	-		36,525.54 €	-
Average manager's remuneration - men		48,667.84 €	-		40,444.54 €	-
Average employee remuneration - women		29,719.93 €	-		21,537.42 €	-
Average employee remuneration - men		30,367.91 €	-		18,055.70 €	-

1. The sole director and one of the directors waive their remuneration and allowances.

In 2023 Senior Management is the Management Committee in Spain and the Executive Committee in Portugal.

The average remuneration of directors and senior management includes all salary and non-wage payments.

Social benefits

Total number of social benefits	15	17	13,33%	13	13	0,00%
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Work-life balance

Flexiworking

of employees	72,21%	74,25%	2,82%	76,00%	93,00%	22,37%
% of employees* - women		59,95%	-		54,95%	-
% of employees* - men		40,05%	-		38,46%	-

Commercial and recovery networks are not covered by this policy.

Non-Financial Information Statement

SOCIAL INDICATORS

	Spain			Portugal		
	2022	2023	Var. 2022 -2023 (%)	2022	2023	Var. 2022 -2023 (%)
Absenteeism						
Absenteeism rate in %						
Occupational contingencies ¹	0,04	0	-100%	0	0,00	0%
Common contingencies ¹	2,37	2,76	16,46%	0,01	0,37	3,566.00%

1. (Days of sick leave elapsed year *100) / Σ(Days per month * Affiliated workers per month).

No. of hours of absence						
Occupational contingencies	552,00	24,00	-95,65%	0,00	40,00	-
Common contingencies	41416	42592	2,84%	1.848	2.112	14%
Total	41,968.00	42,616.00	1,54%	1,848.00	2,152.00	16%

The calculation of absence hours takes into account the days lost * 8 hours of daily working time.
Lost days are calendar days.

Accidents at work						
Accidents at work and occupational diseases						
Frequency of accidents at work - women (1)	0	0	-	0	9,91	-
Frequency of accidents at work - men (1)	5,13	2,62	-48,95%	0	0	-
Seriousness of accidents at work - women (2)	0	0	-	0	0,05	-
Severity of accidents at work - men (2)	0,18	0,01	-95,48%	0	0	-
Frequency of occupational diseases - women	0	0	-	0	0	-
Frequency of occupational diseases - men	0	0	-	0	0	-
Severity of occupational diseases - women	0	0	-	0	0	-
Severity of occupational diseases - men	0	0	-	0	0	-

1. Frequency Rate: (no. of accidents with sick leave, including accidents on the way/no. of hours worked) x 1,000,000.

2. Severity Rate: (Days lost due to accidents at work, including those due to in itinere accidents and relapses/no. hours worked) x 1,000.

No. of accidents at work by gender						
Women	0	0	-	0	1	-
Men	2	1	-50%	0	0	0%
Total	2	1	-50%	0	1	-

The occupational accidents have been accidents with sick leave.

Inclusion and diversity						
Women in leadership positions						
% Women in CD (1)	26,32%	12,50%	-52,50%	16,67%	33,33%	99,94%
% Women in managerial position (2)	39,02%	39,32%	0,76%	40,00%	40,74%	1,85%

1. Percentage resulting from dividing the total number of women by the total number of male and female members of the Steering Committee by 2. In 2023 the Executive Committee will disappear and the comparison is with the Steering Committee, hence the decrease.

2. Percentage resulting from dividing 2 quantities: the total number of female managers by the total number of male and female managers (CD, Management and Managers).

Non-Financial Information Statement

SOCIAL INDICATORS						
	Spain			Portugal		
	2022	2023	Var. 2022 -2023 (%)	2022	2023	Var. 2022 -2023 (%)
Customer relations						
Evolution of the number of customers						
No. of financed households of First Residence (total 1st holders)	167.422	168.335	0,55%	20.712	21.139	2,06%
No. of financed households of First Residence (annual 1st holders)	2.461,00	934,00	-62,05%	787,00	462,00	-41,30%
Overall ekomi customer rating	9,78	9,78	0,00%	4,92	4,92	0,00%
Customer complaints						
Total number of admissible customer complaints	1.796	3.912	117,82%	26	46	76,92%
Number of complaints resolved in favour of the customer	396	423	6,82%	10	22	120,00%
No. of complaints resolved unfavourable to the client	1.400	3.489	149,21%	16	24	50,00%
No. of complaints pending resolution	52	0	-100,00%	0	0	-
Adhesions/applications to the Code of Good Practice						
Accepted applications	245	775	216,33%	N/A	N/A	-
Approved applications	166	531	219,88%	N/A	N/A	-
Financial Social Engagement						
Social Inclusion in business						
No. of people benefiting from sustainable retrofitting of buildings in low GDP per capita areas	3780	3600	-4,76%	N/A	N/A	-

Non-Financial Information Statement

SOCIAL INDICATORS						
	Spain			Portugal		
	2022	2023	Var. 2022-2023 (%)	2022	2023	Var. 2022-2023 (%)
Community investment						
Monetary contributions to non-profit organisations						
Prodis Foundation - educational projects	15.000,00 €	25.000,00 €	66,67%	N/A	N/A	-
Prodis Foundation - awareness-raising projects	1.800,00 €	2.000,00 €	11,11%	N/A	N/A	-
Red Cross - Global Emergency	13.102,00 €	17.825,00 €	36,05%	975,00 €	- €	-100,00%
Red Cross - Prevention of residential exclusion	6.500,00 €	6.500,00 €	0,00%	N/A	N/A	-
Dáдорis Foundation - Education Grants	12.000,00 €	13.000,00 €	8,33%	N/A	N/A	-
Junior Achievement Foundation - Your finances, your future	10.000,00 €	8.400,00 €	-16,00%	- €	5.000,00 €	-
Immosolidarity Awards	12.000,00 €	15.000,00 €	25,00%	N/A	N/A	-
NGO Cesal	- €	1.000,00 €	-	N/A	N/A	-
Instituto Português de Oncologia - I.P.O. Lisboa	N/A	N/A	-	- €	- €	-
NGO Crescer, Ser - Children's Home	N/A	N/A	-	950,00 €	1.783,84 €	87,77%
Salvador Association	N/A	N/A	-	1.000,00 €	- €	-100,00%
Fundação Realizar um Desejo - Make-A-Wish Portugal	N/A	N/A	-	600,00 €	100,00 €	-83,33%
Helping With Satya	N/A	N/A	-	2.747,94 €	-€	-100,00%
Associação Portuguesa de Pais e amigos do cidadão deficiente mental (APPACDM)	N/A	N/A	-	- €	1.320,52 €	-
CasaQui	N/A	N/A	-	- €	1.063,75 €	-
Total	70.402,00 €	88.725,00 €	26,03%	6.272,94 €	9.268,11 €	47,75%

4.3 GOVERNANCE INDICATORS

GOVERNANCE INDICATORS						
	Spain			Portugal		
	2022	2023	VAR. 2022 - 2023 (%)	2022	2023	VAR. 2022- 2023 (%)
Ethics and Compliance						
Whistleblowing Channel						
No. of complaints	3	1	-67%	0	0	-
Gift Policy						
No. of incidents	0	0	-	0	0	-
Prevention of Money Laundering Alerts						
Total number of alerts	1,835	1,532	-17%	614	816	33%
Reported to the OCI (Internal Control Body)	9	9	0%	1	0	100%
Reported to SEPBLAC (Spain) / Regulator Portugal	1	3	200%	1	0	100%
Suppliers						
No. of suppliers evaluated (Quality)	41	30	-27%	24	30	25%
No. of suppliers assessed (Environment)	5	5	0%	10	11	10%
No. of suppliers assessed (Quality, environment)	6	4	-33%	0	1	100%
Total	52	39	-25%	34	42	24%
No. of outsourced services assessed (Quality)	18	22	22%	14	13	-7%
Number of outsourced services evaluated (Environment)	13	0	-100%	0	0	-
No. of outsourced services evaluated (Quality, environment)	0	11	-	0	0	-
Total	31	33	6%	14	13	-7%
Supplier evaluation results	3.69	3.73	1%	3.63	3.67	1%
Result of evaluation of outsourced services	3.37	3.41	1%	3.76	3.72	-1%
Cybersecurity						
Effectiveness of cybersecurity measures	9.40	7.50	-45%	9.40	7.50	-20%



5. Appendix

5.1 TABLE OF ALLIANCES

GREEN ALLIANCES

APEGAC - Associação Portuguesa de Empresas de Gestão e Administração de Condomínios (Portuguese Association of Property Management and Administration Companies)	It is a national private non-profit association whose main activity is the management and administration of condominiums and advocacy for the publication of appropriate legislation for the sector.	https://apegac.com/
BCSD - Business Council for Sustainable Development Portugal	BCSD Portugal is part of the Global Network of the World Business Council for Sustainable Development (WBCSD), the largest international business organisation working in the area of sustainable development.	https://bcspdportugal.org/
EIB - European Investment Bank	It is the world's largest multilateral financial institution and one of the largest providers of climate finance.	https://www.eib.org/en/
CONCOVI - Confederation of Spanish Housing Cooperatives	State organisation of housing cooperatives in Spain recognised as a Social Agent and valid interlocutor with the Ministries of Labour and Housing.	https://concovi.org/
EDW - Enterprise Data Warehouse	It is part of the ABS Loan Level Data initiative established by the European Central Bank which is dedicated to providing data warehousing and full disclosure services for investors in asset-backed securities.	https://eurodw.eu/
EMF - European Mortgage Federation	The European Mortgage Federation (EMF) is the voice of the European mortgage industry and represents the interests of mortgage lenders at European level. It aims to ensure a sustainable housing environment for the citizens of the European Union (EU).	https://hypo.org/emf/
EIF - European Investment Fund	Part of the European Investment Bank Group, it supports European companies by helping them access finance.	https://europa.eu/institutions/financial/eif/index_es.htm
GBCe - Green Building Council Spain	A platform for meeting and dialogue that provides cutting-edge information and training to guide and help its members in the transformation towards sustainable building, with a focus on people's wellbeing.	https://gbce.es/
Gloval	It is a full-service real estate valuation, engineering and consulting firm that brings together companies with more than 70 years of accumulated experience.	https://www.gloval.es/
BC Group	It is a company that provides End to End services for the formalisation and management of mortgage operations, with tailor-made solutions adapted to the needs and particularities of each Financial Institution. They deal with the mortgage process in a global manner, managing the pre-signing, assistance with signing and post-signing of all types of operations.	https://www.grupobc.com/es/
ICO - Instituto de Crédito Oficial	Public business entity attached to the Ministry of Economic Affairs and Digital Transformation dedicated to the promotion of economic activities that contribute to sustainable growth.	https://www.ico.es/

Non-Financial Information Statement

GREEN ALLIANCES

ST Consultants	Company dedicated to real estate consultancy, valuation and technology services.	https://stconsultores.com/
Sustainalytics	Organisation providing high quality ESG research, ratings and analytical data to institutional investors and companies.	https://www.sustainalytics.com/

Rehabilitation

Business associations dedicated to refurbishment and renovation: 2 agreements (ANERR, Gremi de Constructors).

Architects' Associations from different locations: 4 agreements (CATEB, COAM, Colegio Oficial de Aparejadores y Arquitectos Técnicos de Madrid, Colegio Oficial de Arquitectos de Málaga).

The directors' association of different locations: 5 agreements (Barcelona, Madrid, Malaga, Valencia, Seville) and the General Council of Associations of Property Administrators.

Local and regional governments, as well as public offices related to housing: 4 agreements (Barcelona City Council, Generalitat de Catalunya, Consorci Habitatge del Àrea Metropolitana de Barcelona and EMVS).

Institute for Energy Diversification and Saving (IDAE).

Non-Financial Information Statement

BUSINESS AND SECTOR ALLIANCES

AHE - Spanish Mortgage Association	It is an organisation made up of the banks, credit cooperatives and financial credit establishments with the largest presence in the Spanish mortgage market. The members of the Association have approximately 75 per cent of the mortgage lending market.	http://www.ahe.es/
APEMIP	The Association of Real Estate Professionals and Companies of Portugal.	https://www.apemip.pt/
ASFAC - Association of Specialised Lending Institutions	It is the specialised entity representing the consumer finance sector in Portugal. It promotes the increase of the financial literacy of the Portuguese people, investing in financial education for children, young people and adults, particularly in the most vulnerable populations.	https://www.asfac.pt/
ASNEF - Asociación Nacional de Establecimientos Financieros de Crédito (National Association of Credit Financial Establishments)	Liaison between financial institutions specialising in consumer finance in Spain and public administrations, other Spanish and European professional associations and users of financial products, which through its work facilitates access to consumer and production goods for consumers, professionals and entrepreneurs.	https://www.asnef.com/
Spanish Quality Association	A private non-profit organisation whose purpose is to promote Quality as a driver of competitiveness and sustainability for professionals, companies and the country.	https://www.aec.es/
Luso-Espanhola Chamber of Commerce	It is a private non-profit organisation whose main activity is to promote commercial relations between Portuguese and Spanish companies.	https://www.portugalespanha.org/
NAR - National Association of REALTORS®	It is the largest professional association in the United States, with one million members, and includes institutes, societies and councils involved in all aspects of the residential and commercial sectors. SIRA is the local shareholder in Spain.	https://siralia.com/sira/ https://www.pir.pt/

Non-Financial Information Statement

SUSTAINABILITY AND CORPORATE RESPONSIBILITY PARTNERSHIPS

DIRSE - Spanish Association of Sustainability Executives (ASG)	Spanish Association of Sustainability and ESG (Environmental, Social and Corporate Governance) professionals, which works for the promotion, defence and recognition of the people who, from all types of entities, develop this specific function, thus contributing to improve their capacity to influence the creation of value in organisations.	https://www.dirse.es/
UN Global Compact	International initiative of the United Nations that promotes sustainable development and corporate social responsibility.	https://www.pactomundial.org/

AGREEMENTS WITH FOUNDATIONS

APPACDM - Associação Portuguesa de Pais e Amigos do Cidadão Deficiente Mental	Institución Particular de Solidaridad Social promotes the inclusion of people with disabilities in society, with quality of life, respecting the principles that enshrine the right to exercise full citizenship.	https://appacdm-lisboa.pt/
Qui House	Social solidarity association specialising in issues of gender equality, sexual orientation and gender identity or expression.	https://www.casa-qui.pt/
Crescer Ser	It promotes, organises and dynamises community support services for children, young people and the family society. Stimulates specialised training in the areas of protection, reception and accompaniment of technicians linked to the problems of children and young people at risk of exclusion.	https://crescerser.org/
Red Cross	Accession to the programme to prevent the residential exclusion of vulnerable people	https://www2.cruzroja.es/
Dáboris Foundation	Support for talented high school students with brilliant results to access university studies and centres of excellence and who do not have financial resources.	https://fundaciondadoris.org/
Mutua de Proprietarios Foundation	Organisation that promotes the elimination of architectural barriers to improve access to buildings and their surroundings for people with reduced mobility.	https://www.fundacionmdp.org/
Prodis Foundation	Contribution from the ethical commitment to improve the quality of life of people with intellectual disabilities and their families, supporting and promoting their full inclusion in a fair and supportive society.	https://fundacionprodis.org/
Junior Achievement Portugal (JAP)	Non-profit organisation created in November 2005. It is affiliated with Junior Achievement, the world's oldest and largest entrepreneurship education organisation.	http://japortugal.org/



6. Reporting standards and other references

Non-Financial Information Statement

6.1 LAW 11/2018 ON NON-FINANCIAL INFORMATION

LAW 11/2018 ON NON-FINANCIAL REPORTING AND DIVERSITY

Information requested by Law 11/2018	Section of the Report where you can find
General Information	
Brief description of the group's business model, including: its business environment	1.Meet UCI
Brief description of the group's business model, including: its organisation and structure	1.Meet UCI 3.3 We comply: G.1 Corporate governance
Markets in which it operates	1.Meet UCI
Objectives and strategies	2. Our sustainability model
Main factors and trends that may affect its future development	2. Our sustainability model
Materiality	2. Our sustainability model
Information requested by Law 11/2018	
Section Report where you are	
Environmental issues	
Management approach: description and results of the environmental policies and the main risks related to these issues linked to the group's activities.	2. Our Sustainability Model 3.1 We greenimise 3.3 We comply: G.6 Integrated Risk Management
Detailed information	
The current and foreseeable effects of the company's activities on the environment and, where appropriate, health and safety.	3.1 We greenimise
Environmental assessment or certification procedures	3.1 We greenimise: E.4 Our environmental footprint
Resources dedicated to environmental risk prevention	3.3 We comply: G.6 Integrated risk management
Application of the precautionary principle	3.1 We greenimise: E.0 Introduction
Amount of provisions and guarantees for environmental risks	3.1 We greenimise: E.0 Introduction
Pollution	
Measures to prevent, reduce or remediate carbon emissions that seriously affect the environment; taking into account any activity-specific form of air pollution	3.1 We greenimise
Including noise and light pollution	3.1 We greenimise: E.4 Our environmental footprint
Circular economy and waste prevention and management	
Measures for prevention, recycling, reuse, other forms of recovery and disposal of waste	3.1 We greenimise: E.4 Our environmental footprint
Actions to combat food waste	3.1 We greenimise: E.4 Our environmental footprint
Sustainable use of resources	
Water consumption and water supply in accordance with local constraints	3.1 We greenimise E.4 Our environmental footprint 4.1 Environmental indicators
Consumption of raw materials and measures taken to improve the efficiency of raw material use	3.1 We greenimise E.4 Our environmental footprint 4.1 Environmental indicators
Direct and indirect energy consumption	3.1 We greenimise E.4 Our environmental footprint 4.1 Environmental indicators
Measures taken to improve energy efficiency	3.1 We greenimise
Use of renewable energies	3.1 Let's go green E.4 Our environmental footprint

Non-Financial Information Statement

LAW 11/2018 ON NON-FINANCIAL REPORTING AND DIVERSITY

Climate change	
Greenhouse gas emissions generated as a result of the company's activities, including the use of the goods and services it produces.	3.1 We greenimise E.4 Our environmental footprint 4.1 Environmental indicators
Measures taken to adapt to the consequences of climate change	3.1 We greenimise
Voluntary reduction targets set for the medium and long term to reduce greenhouse gas emissions and the means implemented to this end.	3.1 We greenimise
Biodiversity protection	
Measures taken to preserve or restore biodiversity	3.1 We greenimise: E.0 Introduction
Impacts caused by activities or operations in protected areas.	3.1 We greenimise: E.0 Introduction
Information requested by Law 11/2018	Section Report where you are
Social and staff issues	
Management approach: description and results of social and personnel policies and the main risks related to these issues linked to the group's activities.	2. Our Sustainability Model 3.2 We accompany you 3.3 We comply G.6 Integrated risk management
Employment	
Total number and distribution of employees by gender, age, country and occupational category	4.2 Social Indicators
Total number and distribution of types of employment contracts	4.2 Social Indicators
Average annual number of permanent, temporary and part-time contracts by gender, age and occupational category	4.2 Social Indicators
Number of redundancies by gender, age and professional category	4.2 Social Indicators
Average remuneration by gender, age and professional category	4.2 Social Indicators
Wage gap	3.2 We accompany you: S.1 People First 4.2 Social Indicators
Remuneration for equal or average jobs in the company	3.2 We accompany you: S.1 People First 4.2 Social Indicators
Average remuneration of directors and executives by gender (including variable remuneration, allowances, indemnities, payments to savings schemes).	3.2 We accompany you: S.1 People First 4.2 Social Indicators
Work disengagement policies	3.2 We accompany you: S.1 People First
Employees with disabilities	3.2 We accompany you: S.1 People First 4.2 Social Indicators
Work organisation	
Organisation of working time	3.2 We accompany you: S.1 People First
Number of absence hours	4.2 Social Indicators
Measures aimed at facilitating the enjoyment of work-life balance and encouraging the co-responsible exercise of work-life balance by both parents.	3.2 We accompany you: S.1 People First

Non-Financial Information Statement

LAW 11/2018 ON NON-FINANCIAL REPORTING AND DIVERSITY

Health and Safety	
Health and safety conditions at work	3.2 We accompany you: S.1 People First
Accidents at work and occupational diseases by sex: frequency rate and severity rate	4.2 Social Indicators
Social relations	
Organisation of social dialogue (including procedures for informing and consulting and negotiating with staff)	3.2 We accompany you: S.1 People First
Percentage of employees covered by collective bargaining agreements by country	4.2 Social Indicators
Review of collective agreements particularly in the field of occupational health and safety at work	3.2 We accompany you: S.1 People First
Training	
Policies implemented in the field of training	3.2 We accompany you: S.1 People First
Total number of training hours per professional category	4.2 Social Indicators
Universal Accessibility for people with disabilities	
Universal Accessibility for people with disabilities	3.2 We accompany you: S.1 People First
Equality	
Measures taken to promote equal treatment and opportunities for men and women	3.2 We accompany you: S.1 People First
Equality plans, measures taken to promote employment, protocols against sexual harassment and gender-based harassment	3.2 We accompany you: S.1 People First
Anti-discrimination policy and diversity management policy	3.2 We accompany you: S.1 People First
Information requested by Law 11/2018	Section Report where you are
Respect for Human Rights	
Management approach: description and results of human rights policies and the main human rights risks associated with the group's activities.	2. Our Sustainability Model 3.3 We comply: G.2 Ethics and corporate integrity and G.6 Integrated risk management
Implementation of human rights due diligence procedures and prevention of risks of human rights violations and, where appropriate, measures to mitigate, manage, and redress possible abuses committed.	3.3 We comply: G.2 Ethics and Corporate Integrity
Complaints about cases of human rights violations	3.3 We comply: G.2 Ethics and Corporate Integrity
Promotion and enforcement of the provisions of the ILO core conventions related to respect for freedom of association and the right to collective bargaining.	3.3 We comply: G.2 Ethics and Corporate Integrity
Elimination of discrimination in respect of employment and occupation	3.3 We comply: G.2 Ethics and Corporate Integrity
Elimination of forced or compulsory labour	3.3 We comply: G.2 Ethics and Corporate Integrity
Effective abolition of child labour	3.3 We comply: G.2 Ethics and Corporate Integrity

Non-Financial Information Statement

LAW 11/2018 ON NON-FINANCIAL REPORTING AND DIVERSITY

Information requested by Law 11/2018	Section Report where you are
Fighting corruption and bribery	
Management approach: description and results of social, corruption and bribery policies and the main risks related to these issues linked to the group's activities.	2. Our Sustainability Model 3.3 We comply: G.2 Ethics and corporate integrity and G.6 Integrated risk management
Measures taken to prevent corruption and bribery	3.3 We comply: G.2 Ethics and Corporate Integrity
Measures to combat money laundering	3.3 We comply: G.2 Ethics and Corporate Integrity
Contributions to foundations and non-profit organisations	3.2 We accompany you: S.3 Our Social Commitment 4.2 Social Indicators
Information requested by Law 11/2018	Section Report where you are
Company information	
Management approach: description and results of social and socially related policies and the main social and socially related risks associated with the group's activities.	2. Our Sustainability Model 3.2 We accompany you: S.3 Our Social Commitment 3.3 We comply: G.6 Integrated Risk Management
Company commitments to sustainable development	
Impact of the company's activity on employment and local development	3.1 We greenimise 3.2 We accompany you
Impact of the company's activity on local populations and the territory	3.1 We greenimise 3.2 We accompany you
Relations with local community actors and the modalities of the dialogue with these actors	2. Our sustainability model
Partnership or sponsorship actions	5.1 Table of Partnerships
Subcontracting and suppliers	
Inclusion of social, gender equality and environmental issues in the procurement policy.	3.3 We comply: G.3 Responsible Supplier Management
Consideration in relations with suppliers and subcontractors of their social and environmental responsibility	3.3 We comply: G.3 Responsible Supplier Management
Monitoring and audit systems and audit results	3.3 We comply: G.3 Responsible Supplier Management
Consumers	
Measures for consumer health and safety	3.2 We accompany you: S.2 Customer focus 3.3 We comply: G.5 Information Security
Complaint systems, complaints received and their resolution	3.2 We accompany you: S.2 Client at the centre
Tax Information	
Country-by-country benefits	
Taxes on profits paid	3.3 We Comply: G.7 Tax Contribution
Public subsidies received	

6.2 GLOBAL REPORTING INITIATIVE (GRI)

2023 Declaration of Use	UCI has presented the information cited in this GRI Content Index for the period 1 January 2023 to 31 December 2023 using the GRI Standards as a reference.
GRI 1 used	Fundamentals 2021

GRI STANDARDS - GENERAL CONTENTS

GRI Standard	Content	Location in the Report
GRI 2 General Contents		
1.The organisation and its reporting practices	2-1 Organisational details	1.Meet UCI
	2-2 Entities covered by sustainability reporting	0.Preliminary clarifications on this report. UCI presents the audited consolidated financial statements.
	2-3 Reporting period, frequency and point of contact	0.Preliminary clarifications on this report
	2-4 Updating information	4.1 Environmental indicators. The information relating to the environmental data on CO2 emissions for the year ended 31 December 2022 has been restated because it includes information on this point with a date subsequent to the verification of the NFIS 2022.
	2-5 External verification	External verification report
2. Activities and workers	2-6 Activities, value chain and other business relationships	1.Meet UCI 3.1 We greenimise 3.3 We comply: G.3 Responsible Supplier Management
	2-7 Employees	3.2 We accompany you: S1 People First, 4.2 social indicators: employees

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GRI STANDARDS - GENERAL CONTENTS

GRI Standard	Content	Location in the Report
GRI 2 General Contents		
3. Governance	2-9 Governance structure and composition	Get to know UCI, 3.3 We deliver: G.1 Corporate Governance
	2-10 Appointment and selection of the highest governance body	3.3 We deliver: G.1 Corporate Governance
	2-11 Chairperson of the highest governing body	3.3 We comply: G.1 Corporate Governance, Governing Bodies
	2-12 The highest governance body's role in overseeing the management of impacts	3.3 We deliver: G.1 Corporate Governance
	2-13 Delegation of responsibility for impact management	3.3 We deliver: G.1 Corporate Governance
	2-14 The highest governance body's role in sustainability reporting	2.Our sustainability model, 3.3 We deliver: G.1 Corporate governance
	2-15 Conflicts of interest	3.3 We comply: G.1 Corporate Governance, G.2 Ethics and corporate integrity
	2-16 Communicating critical concerns	3.2 We accompany you: S.2 Customer at the centre, 3.3 We deliver: G.1 Corporate Governance, G.2 Corporate Ethics and Integrity
	2-18 Evaluation of the highest governance body's performance	3.3 We deliver: G.1 Corporate Governance
	2-19 Remuneration policies	3.3 We deliver: G.1 Corporate Governance
	2-20 Process for determining remuneration	3.3 We deliver: G.1 Corporate Governance
4.Strategy, policies and practices	2-21 Total annual compensation ratio	4.2 Social indicators: salary and pay gap
	2-22 Sustainable Development Strategy Statement	Our sustainability model
	2-23 Commitments and policies	Our sustainability model, 3.3 We deliver: G.2 Corporate ethics and integrity
	2-24 Mainstreaming commitments and policies	Our sustainability model 3.2 We accompany you: S.1 People first, S.2 Customer at the centre, S.3 Our Social Commitment, S.4 Professionalisation of the real estate sector, 3.3 We deliver: G.2 Corporate ethics and integrity, G.3 Responsible supplier management
	2-25 Processes to remedy negative impacts	3.2 We accompany you: S.2 Customer at the centre, 3.3 We deliver: G.2 Ethics and corporate integrity, G.3 Responsible Supplier Management, G.6 Integrated Risk Management
	2-26 Mechanisms for seeking advice and raising concerns	3.2 We accompany you: S.1 people first: C.Dialogue and communication with employees, 3.3 We deliver: G.2 Ethics and corporate integrity (ethical channel), G.3 Responsible Supplier Management
	2-28 Association membership	UCI participates in the sectoral associations representing mortgage activity in the countries in which it operates, such as the AHE in the case of Spain. 5.1 Table of alliances

Non-Financial Information Statement

GRI STANDARDS - GENERAL CONTENTS

GRI Standard	Content	Location in the Report
GRI 2 General Contents		
5.Stakeholder engagement	2-29 Approach to Stakeholder Engagement	Our sustainability model: 2.4 Materiality Analysis and Dialogue
	2-30 Collective bargaining agreements	3.2 We accompany you: S.1 People first, D collective bargaining agreement and social dialogue 4.2 social scoreboard: industrial relations
GRI 3 Material topics		
Material topics	3-1 Process of determining the material topics	Our Sustainability Model: 2.4 Materiality Analysis and Dialogue
	3-2 List of material items	Our sustainability model: 2.4 Materiality Analysis and Dialogue
	3-3 Management of material topics	Statement of Non-Financial Information

GRI STANDARDS-THEMATIC CONTENT

Economic dimension	Content	Location in the Report
Economic performance		
GRI 3 Material topics	3-3 Management of material topics	1.Meet UCI, 2.Our sustainability model, 3.1 We greenimise
GRI 201: Economic Performance	201-1 Direct economic value generated and distributed	This information is contained in the entity's Annual Report.
	201-2 Financial implications and other risks and risks and opportunities arising from climate change	3.1 We greenimise, 3.3 We deliver: G.6 Integrated risk management
	201-4 Financial assistance received from the government	3.3 We Comply: G.7 Fiscal Contribution
Market presence		
GRI 3 Material topics	3-3 Management of material topics	Get to know UCI, 3.2 We accompany you, S1 People first
GRI 202: Market presence	202-1 Ratios between the standard entry level wage by gender and the local minimum wage	4.1 Social Indicators: employees and the pay and remuneration gap.
	202-2 Proportion of senior executives recruited from the local community	4.1 Social indicators: employees by professional category. The human resources model is aimed at attracting and retaining the best professionals where UCI is present.
Anti-corruption		
GRI 3 Material topics	3-3 Management of material topics	3.3 We deliver: G.2 Corporate Ethics and Integrity
GRI 205: Anti-corruption	205-1 Operations assessed on the basis of corruption-related risks	3.3 We deliver: G.2 Corporate Ethics and Integrity, 4.3 Governance Indicators: Ethics and Compliance
	205-2 Communication and training on anti-corruption policies and procedures	3.3 We deliver: G.2 Ethics and Corporate Integrity, 4.3 Governance Indicators: Ethics and Compliance
	205-3 Confirmed incidents of corruption and actions taken	3.3 We deliver: G.2 Ethics and Corporate Integrity, 4.3 Governance Indicators: Ethics and Compliance

Non-Financial Information Statement

GRI STANDARDS-THEMATIC CONTENT

Economic dimension	Content	Location in the Report
Materials		
GRI 3 Material topics	3-3 Management of material topics	2.Our sustainability model, 3.1 We greenimise
GRI 301: Materials	301-1 Materials used by weight or volume	3.1 We greenimise, E4 Our environmental footprint, 4.1 Environmental indicators: Consumption
Energy		
GRI 3 Material topics	3-3 Management of material topics	2.Our sustainability model, 3.1 We greenimise
GRI 302: Energy	302-1 Intra-organisational energy consumption	3.1 We greenimise, 4.1 Environmental indicators: Consumptions
	302-2 Energy consumption outside the organisation	3.1 We greenimise, 4.1 Environmental indicators: Consumptions
	302-3 Energy intensity	3.1 We greenimise 4.1 Environmental indicators: Consumption
	302-4 Reduction of energy consumption	3.1 We greenimise, 4.1 Environmental indicators: Consumptions
Water and effluents		
GRI 3 Material topics	3-3 Management of material topics	2.Our sustainability model, 3.1 We greenimise
GRI 303: Water and effluents	303-5 Water consumption x000D_	2.Our sustainability model 3.1 We greenimise 4.1 Environmental indicators: consumption
Emissions		
GRI 3 Material topics	3-3 Management of material topics	2.Our sustainability model, 3.1 We greenimise
GRI 305: Emissions	305-1 Direct GHG emissions (Scope 1)	3.1 We greenimise, E4 Our environmental footprint, GHG emissions, 4.1 Environmental indicators, GHG emissions
	305-2 Energy-related indirect GHG emissions (Scope 2)	3.1 We greenimise, E4 Our environmental footprint, GHG emissions, 4.1 Environmental indicators, GHG emissions
	305-3 Other indirect GHG emissions (scope 3)	3.1 We greenimise, E4 Our environmental footprint, GHG emissions, 4.1 Environmental indicators, GHG emissions
	305-5 Reduction of GHG emissions	3.1 We greenimise, E4 Our environmental footprint, GHG emissions, 4.1 Environmental indicators, combating climate change

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GRI STANDARDS-THEMATIC CONTENT

Economic dimension	Content	Location in the Report
Waste		
GRI 3 Material topics	3-3 Management of material topics	2.Our sustainability model, 3.1 We greenimise
GRI 306: Waste	306-1 Waste generation and significant impacts related to waste	3.1 We greenimise, E4 Our environmental footprint, circular economy and waste management, 4.1 Environmental indicators, waste
	306-2 Management of significant impacts related to waste	3.1 We greenimise, E4 Our environmental footprint, circular economy and waste management, 4.1 Environmental indicators, waste
	306-3 Waste generated	3.1 We greenimise, E4 Our environmental footprint, circular economy and waste management , 4.1 Environmental indicators, waste
	306-4 Wastes not destined for disposal	3.1 We greenimise, E4 Our environmental footprint, circular economy and waste management, 4.1 Environmental indicators, waste
	306-5 Wastes for disposal	3.1 We greenimise, E4 Our environmental footprint, circular economy and waste management, 4.1 Environmental indicators, waste
Environmental assessment of suppliers		
GRI 3 Material topics	3-3 Management of material topics	2.Our sustainability model, 3.3 We deliver: G.3 Responsible Supplier Management
GRI 308: Environmental assessment of suppliers	308-1 New suppliers that have passed selection filters according to environmental criteria	2.Our sustainability model, 3.3 We deliver: G.3 Responsible Supplier Management
	308-2 Negative environmental impacts in the supply chain and actions taken	2.Our sustainability model, 3.3 We deliver: G.3 Responsible Supplier Management
Employment		
GRI 3 Material topics	3-3 Management of material topics	3.2 We accompany you: S1 People first, A Talent management and people development, B Meeting employees' needs
GRI 401: Employment	401-2 Benefits for full-time employees which are not provided to part-time or temporary employees	All the benefits listed under 3.2 We accompany you: S1 People first, A Talent management and people development and B Serving the needs of employees, apply to employees.
	401-3 Parental leave	3.2 We accompany you: S1 People first, B Addressing the needs of employees B.1 Remuneration and organisation of working time

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GRI STANDARDS-THEMATIC CONTENT

Economic dimension	Content	Location in the Report
Health and safety at work		
GRI 3 Material topics	3-3 Management of material topics	3.2 We accompany you: S1 People first, B Addressing the needs of employees, B.2 Employee health and well-being
GRI 403: Health and safety at work safety at work	403-1 Occupational health and safety management system health and safety management system	UCI has an occupational health and safety management system that complies with the legal requirements on occupational health and safety. 3.2 We are with you: S1 People first, B Meeting employees' needs, B.2 Employee health and wellbeing
	403-6 Promotion of worker health	3.2 We accompany you: S1 People first, B Addressing the needs of employees, B.2 Employee health and well-being
	403-8 Coverage of the occupational health and safety management system	100% of UCI's own employees are covered by the occupational health and safety management system.
	403-9 Work-related injuries	4.2 social indicators: accidents at work and occupational diseases
	403-10 Occupational diseases and illnesses	4.2 social indicators: accidents at work and occupational diseases
Training and education		
GRI 3 Material topics	3-3 Management of material topics	3.2 We accompany you: S1 People first, A Talent management and people development, A.3 Training
GRI 404: Training and education	404-1 Average hours of training per year per employee	4.2 social indicators, education and training. Requirement b. breakdown by occupational category
	404-2 Programmes to develop employee skills and transition assistance programmes	3.2 We accompany you: S1 People first, A Talent management and people development, A.3 Training
	404-3 Percentage of employees receiving regular performance and career development reviews	3.2 We accompany you: S1 People first, A Talent management and people development, A.2 Talent appraisal and talent tracking systems
Diversity and equal opportunities		
GRI 3 Topics Materials	3-3 Management of material topics	3.2 We accompany you: S1 People first, E Diversity, equality and inclusion
GRI 405: Diversity and Equal Opportunities	405-1 Diversity of governing bodies and employees	3.2 We accompany you: S1 People first, E Diversity, equality and inclusion 4.2 social indicators: employees and inclusion and diversity 3.3 We deliver: G.1 Corporate Governance
	405-2 Ratio between basic salary and remuneration of women and men	3.2 We accompany you: S1 People first, E Diversity, equality and inclusion, 4.2 social indicators: pay and pay gap

Non-Financial Information Statement

GRI STANDARDS-THEMATIC CONTENT

Economic dimension	Content	Location in the Report
Non-discrimination		
GRI 3 Material topics	3-3 Management of material topics	3.2 We accompany you: S1 People first, E Diversity, equality and inclusion 3.3 We deliver: G2 Corporate ethics and integrity
GRI 406: Non-discrimination	406-1 Cases of discrimination and corrective actions taken	3.2 We accompany you: S1 People first, E Diversity, equality and inclusion 3.3 We deliver, G2 Corporate ethics and integrity
Client health and safety		
GRI 3 Material topics	3-3 Management of material topics	3.2 We accompany you: S2 Client at the centre
GRI 416: Customer Health and Safety	416-1 Assessment of the impacts of product and health and safety impacts of categories of products and services safety	3.2 We accompany you: S2 Customer at the centre, B. Protecting the customer's interest, D. Customers in difficult payment situation
Marketing and labelling		
GRI 3 Material topics	3-3 Management of material topics	3.2 We accompany you: S2 Customer at the centre, B. Protecting the customer's interest, D. Customers in difficult payment situation
GRI 417: Marketing and labelling	417-1 Requirements for information and labelling of products and services	3.2 We accompany you: S2 Customer at the centre. UCI is a member of the Association for Commercial Self-Regulation (Autocontrol) and is ethically committed to responsible commercial communication with customers.
Customer privacy		
GRI 3 Material topics	3-3 Management of material topics	3.2 We accompany you: S2 Customer at the centre, 3.3 We deliver: G2 Ethics and corporate integrity, G.4 Privacy and data protection, G.5 Information security
GRI 418: Customer privacy	418-1 Substantiated complaints regarding breaches of customer privacy and loss of customer data	UCI in the period 2023 has had no substantiated claims.

6.3 UNITED NATIONS GLOBAL COMPACT

We are a member of the United Nations Global Compact and, through this Non-Financial Reporting Status Report, we present our responsibility for ESG content and our support for the Global Compact's Ten Principles on human rights, labour standards, environment and anti-corruption.

GLOBAL COMPACT PRINCIPLES	SECTION REPORT WHERE YOU ARE
Human rights	
Principle 1	
Businesses should support and respect the protection of internationally proclaimed human rights within their sphere of influence.	3.1 We greenimise E2 Taxonomy 3.3 We comply G2 Ethics and corporate integrity
Principle 2	
Businesses should make sure that their companies are not complicit in human rights abuses	3.1 We greenimise E2 Taxonomy 3.3 We comply G2 Ethics and corporate integrity
Labour standards	
Principle 3	
Businesses should uphold the freedom of association and the effective recognition of the right to collective bargaining.	3.2 We accompany you S1 People First 3.3 We comply G2 Ethics and corporate integrity
Principle 4	
Businesses should support the elimination of all forms of forced and compulsory labour.	3.3 We comply with G2 Ethics and corporate integrity
Principle 5	
Businesses should support the elimination of child labour	3.3 We comply with G2 Ethics and corporate integrity
Principle 6	
Businesses should support the abolition of discrimination in respect of employment and occupation.	3.2 We accompany you S1 People First 3.3 We comply G2 Ethics and corporate integrity
Environment	
Principle 7	
Businesses should maintain a precautionary approach that favours the environment.	3.1 We greenimise 3.3 We comply G6 Integrated risk management
Principle 8	
Businesses should encourage initiatives that promote greater environmental responsibility.	2. Our Sustainability Model 3.1 We greenimise
Principle 9	
Businesses should encourage the development and diffusion of environmentally friendly technologies.	2. Our Sustainability Model 3.1 We greenimise
Anti-corruption	
Principle 10	
Businesses should work against corruption in all its forms, including extortion and bribery.	3.3 We comply G2 Ethics and corporate integrity

Non-Financial Information Statement

6.4 CONTRIBUTION TO THE SUSTAINABLE DEVELOPMENT GOALS

At UCI we have identified 5 SDGs as priorities, 4 interrelated and 1 cross-cutting, with a contribution to 21 higher impact goals.

CONTRIBUTION TO THE SUSTAINABLE DEVELOPMENT GOALS

Targets associated with the SDGs	Report Section
SDG 4	
4.3 Ensure equal access for all men and women to quality technical, vocational and tertiary education, including university education	3.2 We accompany you
SDG 5	
5.5 Ensure women's full and effective participation and equal opportunities for leadership at all levels of decision-making in political, economic and public life.	3.2 We accompany you S1 People First
SDG 7	
7.2 Increasing the share of renewable energy in the energy mix	3.1 We greenimise
7.3 Double the global rate of energy efficiency improvements	3.1 We greenimise E1 Financing the fight against climate change
SDG 8	
8.5 Achieve full and productive employment and decent work for all women and men, including young people and persons with disabilities, and equal pay for work of equal value	3.2 We accompany you
8.8 Protecting labour rights and promoting a safe and secure working environment	3.2 We accompany you S1 People First 3.3 We deliver G2 Ethics and corporate integrity
8.10 Strengthen the capacity of financial institutions to promote and expand access to banking, financial and insurance services.	3.2 We accompany you
SDG 10	
10.2 Enhance and promote the social, economic and political inclusion of all persons, regardless of age, gender, disability, race, ethnicity, origin, religion or economic or other status.	3.2 We accompany you 3.3 We deliver G2 Ethics and Corporate Integrity
10.3 Ensuring equality of opportunity and reducing inequality of outcomes	3.2 We accompany you 3.3 We deliver G2 Ethics and Corporate Integrity
SDG 11	
11.1 Ensure access for all people to adequate, safe and affordable housing and basic services and improve slums	3.1 We greenimise E1 Financing the fight against climate change 3.2 We accompany you
11.3 Enhance inclusive and sustainable urbanization and capacity for participatory, integrated and sustainable human settlements planning and management;	3.1 We greenimise E1 Financing the fight against climate change 3.2 We accompany you

Non-Financial Information Statement

SDG 12	
12.2 Achieving sustainable management and efficient use of natural resources	3.1 We greenimise
12.5 Reduce waste generation through prevention, reduction, recycling and reuse activities.	3.1 We greenimise E4 Our Environmental Footprint 4.1 Environmental indicators
12.6 Encourage companies to adopt sustainable practices and incorporate sustainability information into their reporting cycle.	3.1 We greenimise 3.3 We deliver
12.8 Ensure that people everywhere have the information and knowledge relevant to sustainable development and lifestyles in harmony with nature	3.1 We greenimise 3.2 We accompany you
SDG 13	
13.1 Strengthen resilience and adaptive capacity to climate-related hazards and natural disasters	3.1 We greenimise 3.3 We deliver G6 Integrated risk management
13.3 Improve education, awareness and human and institutional capacity for climate change mitigation, adaptation, mitigation and early warning	3.1 We greenimise 3.2 We accompany you
SDG 16	
16.5 Reducing corruption and bribery in all its forms	3.3 We comply G2 Ethics and corporate integrity
16.6 Creating effective and transparent institutions that are accountable	3.3 We comply
16.7 Ensure inclusive, participatory and representative decision making at all levels that responds to the needs of the population.	2. Our sustainability model 3.2 We accompany you 3.3 We deliver
SDG 17	
17.17 Encourage and promote effective partnerships in the public, public-private and civil society spheres, drawing on the experience and resourcing strategies of partnerships	Statement of Non-Financial Information 5.1 Table of Alliances



7. External verification report

Non-Financial Information Statement

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Translation of a report originally issued in Spanish.
In the event of a discrepancy, the Spanish-language version
prevails

UCI, S.A.

Independent Assurance Report

Consolidated Non-Financial Information
Statement for the year ended 31 December,
2023

Offices in: Alicante, Barcelona, Bilbao, Madrid, Málaga, Valencia, Vigo

Mazars Auditores, S.L.P. Registered address: C/Diputació, 260 - 08007 Barcelona
House of companies of Barcelona, Volume 30.734, Page 212, Sheet B-180111, Inscription 1ª, V.A.T. B-61622262

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INDEPENDENT ASSURANCE REPORT OF THE CONSOLIDATED NON-FINANCIAL INFORMATION STATEMENT

To the Shareholders of
UCI, S.A.:

In accordance with article 49 of the Commercial Code we have performed a limited assurance review of the attached Consolidated Non-Financial Information Statement (hereinafter, NFIS) of **UCI, S.A.** (hereinafter, the parent Company) and **subsidiaries** (hereinafter, the Group), corresponding to the year ended at December 31, 2023, which is part of the Consolidated Directors Report of the Group.

The content of the NFIS includes additional information to that required by current commercial regulations on non-financial information, which has not been the subject of our assurance work. In this regard, our work has been limited exclusively to the verification of the information identified in section "6.1. Law 11/2018 on Non-Financial Information" included in the attached NFIS.

Responsibility of the Board of Directors

The preparation of the NFIS included in the Consolidated Directors Report and its content is the responsibility of the Board of Directors of the parent Company. The NFIS has been prepared in accordance with the mercantile legislation in force and following the criteria of the Global Reporting Initiative's Sustainability Reporting Standards (GRI standards), selected according to that mentioned for each subject in the table included in the section "6.1. Law 11/2018 on Non-Financial Information" of the accompanying NFIS.

This responsibility also includes the design, implementation and maintenance of internal controls considered necessary to enable that a preparation of the NFIS free from material misstatements due to fraud or error.

The parent Company's Directors are also responsible for defining, implementing, adapting and maintaining the management systems from which the information necessary for the preparation of the NFIS is obtained.

Our Independence and quality control

We have complied with the independence requirements and other ethical requirements of the Code of Ethics for Professional Accountants issued by the International Ethics Standards Board for Accountants (IESBA) which is founded on the fundamental principles of integrity, objectivity, professional competence and diligence, confidentiality and professional conduct.

Our firm applies current international quality standards and consequently maintains a comprehensive quality control system that includes documented policies and procedures related to compliance with the applicable ethical requirements, professional standards and legal and regulatory requirements.

Our multidisciplinary team has included specialists in the review of Non-Financial Information, and particularly, in economic business performance, social and environmental.

Non-Financial Information Statement

Our responsibility

Our responsibility is to express our conclusions in an independent limited assurance verification report based on the work performed.

We have conducted our engagement in accordance with the requirements established in the Revised International Standard on Assurance Engagements 3000 in force, "Assurance Engagements Other than Audits or Reviews of Historical Financial Information" (Revised NIEA 3000) issued by the International Auditing and Assurance Standards Board (IAASB) of the International Federation of Accountants (IFAC) and with the Guidelines for Action on engagements on the verification of the Non-Financial Information Statement issued by the Spanish Institute of Chartered Accountants.

The procedures performed in a limited assurance engagement vary in nature and in timing and are less in extent than those performed in a reasonable assurance engagement and, therefore, the level of assurance obtained is substantially lower.

Our work has consisted of making enquiries to Management, as well as to different units and areas that the Entity, are responsible for and have participated in the elaboration of the NFIS, in the review of the processes to gather and validate the information presented in the NFIS and in the application of certain analytical procedures and sampling review tests, as detailed below:

- Meetings with the Entity's personnel to know the business model, the policies and the management approaches applied, the main risks related to these matters and obtain the necessary information for the external review.
- Analysis of the scope, relevance and integrity of the content included in the NFIS for the financial year 2023, based on the materiality analysis made by the Company and presented in section "2.4. Materiality analysis and dialogue" and considering the content required by the mercantile legislation in force.
- Analysis of the processes to gather and validate the data presented in the NFIS for the financial year 2023.
- Review of the information relating to the risks, the policies and the management approaches applied with regard to the material aspects presented in the NFIS for the financial year 2023.
- Verification, through tests, based on a sample selection, of the information relating to the content included in the NFIS for the financial year 2023 and its adequate compilation from the data provided by the information sources.
- Obtaining a representation letter from the parent Company's Board of Directors and Management.

Conclusión

Based on procedures performed in our verification and on evidences obtained, no matter came to our attention that would lead us to believe that the NFIS of **UCI, S.A. and its subsidiaries** for the year ended at December 31, 2023 has not been prepared, in all material respects, in accordance with the contents established in prevailing Spanish corporate regulations and the criteria of the selected GRI standards, as well as other criteria described in accordance with that indicated for each subject on table named "6.1. Law 11/2018 on Non-Financial Information" of aforementioned Statement.

Emphasis of matter

Regulation (EU) 2020/852 of the European Parliament and of the Council of 18 June 2020 relating to the establishment of a framework to facilitate sustainable investments, as well as the Delegated Acts promulgated in accordance with the provisions of the aforementioned Regulation, establish the obligation to disclose information on the manner and extent to which the company's investments are associated with eligible economic activities in relation to the environmental objectives of sustainable use and protection of water and marine resources, transition to a circular economy, prevention and control of pollution and protection and restoration of biodiversity and ecosystems (the rest of the environmental objectives), and in relation to certain new activities included in the objectives of climate change mitigation and adaptation to climate change, for the first time for the year 2023. The aforementioned regulation also establishes for the first time for the year 2023 the obligation to disclose information on the manner and extent to which the company's activities are associated with economic activities aligned with the activities included in the objectives of climate change mitigation and climate change adaptation, excluding the new activities mentioned above. Consequently, the NFIS does not include comparative information on alignment in relation to the objectives of climate change mitigation and climate change adaptation, nor does it include comparative information on eligibility in relation to the rest of the environmental objectives, nor in relation to the new activities included in the objectives of climate change mitigation and climate change adaptation. Furthermore, to the extent that the information referring to eligible activities in the year 2022 was not required with the same level of detail as in the year 2023, the information disclosed on eligibility is not strictly comparable either in the NFIS. In addition, it should be noted that the directors of **UCI, S.A. and its subsidiaries** have incorporated information on the criteria that, in their opinion, allows for improved compliance with the aforementioned obligations and which is defined in section "E.2 Taxonomy" of the accompanying NFIS. Our conclusion has not been modified in relation to this matter.

Use and distribution

This report has been prepared in response to the requirement established in the mercantile legislation in force in Spain, thus it may not be suitable for other purposes or jurisdictions.

Madrid, May 10th, 2024

MAZARS AUDITORES, S.L.P.

[Signed in original]

Oscar Herranz López