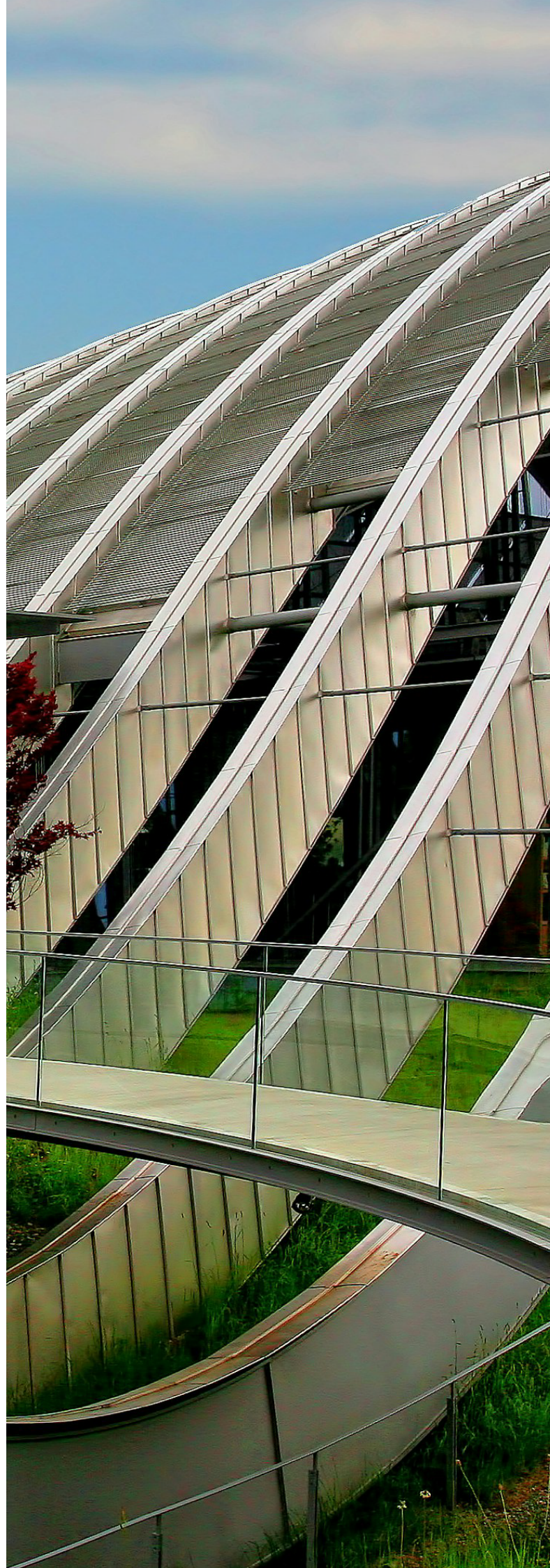


# Sustainability Report 2024

**UCI**







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## 01

## 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 11/2018, as a transposition at the legal system level of Directive 2014/95/EU, with regard to the disclosure of non-financial information and diversity.

In 2024, the double materiality analysis was carried out, in accordance with Directive (EU) 2022/2464 of the European Parliament and of the Council of December 14, 2022 (CSRD) and as the draft Law on Corporate Sustainability Reporting, which amends the Commercial Code, the Capital Companies Act and the Accounts Audit Act, the decision has been made to report non-financial information in accordance with current legislation, the aforementioned Law 11/2018 on Non-Financial Information and Diversity.

Total assets, equity and results for the financial year of the subsidiary Unión de Créditos Inmobiliarios S.A. E.F.C. virtually represent the totality of the same items in the Group, and therefore the scope of the information and the entities included in the perimeter of the Non-Financial Information Statement corresponds to Unión de Créditos Inmobiliarios S.A., Establecimiento Financiero de Crédito in Spain and Portugal, whose perimeter covers 93% of the Group's employees and 98.35% of the outstanding managed balance.

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 11/2018. In addition, we have also taken into account the EU Regulation 2020/852 on the European Taxonomy, in reference to the classification of economic activities based on their contribution to climate change or harm to the environment.

This Report has been verified by Forvis 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, Forvis 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.

# 02

## Letter from the Director of Sustainability

**In a context that demands ever greater accountability, transparency and action, we at UCI have reinforced our commitment to a business model focused on sustainability in 2024.**

The integration of ESG criteria (environmental, social and governance) is now a structural part of our strategy, our daily business and our shared culture.

Our mission is to drive a just transition to a more inclusive, equitable and resilient future. As a specialist, we are committed to facilitating access to decent and efficient housing, while promoting the sustainability of the housing stock.

In this regard, 2024 has been a key year in the consolidation of our ESG approach. One of the most relevant milestones was the improvement in our rating by Sustainable Fitch, which raised our ESG Entity Rating from 3 to 2, with a score of 63 out of 100, recognising the progress in the integration of ESG criteria in UCI's management and strategy.

With the aim of facilitating the purchase of housing for one of the groups with the greatest access difficulties, we were one of the first financial institutions to join the line of guarantees promoted by the Ministry of Housing and Urban Agenda and channelled through the Official Credit Institute (ICO) to facilitate access for young people under the age of 35 and families with dependent minors.

In addition, we have intensified our activity in operations aligned with the standards of the European Investment Bank, the European Investment Fund and Sustainalytics, consolidating a responsible financing proposal aligned with the sector's decarbonisation needs.

We have further developed the financing of the decarbonisation of buildings with our RER Plan, providing citizens with access to a one-stop shop and a whole ecosystem, thanks to funds from the European Commission's ELENA (European Local Energy Assistance) programme, managed by the EIB (European Investment Bank).

Internally, we have conducted a comprehensive review of our key document framework, reinforced policies, procedures and control structures, and carried out the dual materiality analysis, in line with the new CSRD, thus strengthening our ability to report and manage financial and non-financial impacts.

In terms of people management, UCI has been recognised as a Great Place to Work (GPTW) in every country where it operates, reflecting our commitment to talent development, diversity and the well-being of our teams.

"In 2024, we improved our ESG Rating, achieving a score of 63 out of 100."

"We have joined the ICO guarantee scheme to support young people and families in accessing home ownership."

“Our social action has reached nearly 2,000 people.”

Our social action in 2024 has resulted in an investment of 59,700 euros, benefiting nearly 2,000 people through the “Te Acompañamos” (We Accompany You) programme, which has an impact in four areas: financial education, inclusion of people with intellectual disabilities, prevention of residential exclusion and support in emergencies.

In education, 47 employee volunteers gave workshops in the “Your Finances, Your Future” programme, developed by the Junior Achievement Foundation and the Spanish Banking Association (AEB). A total of 620 students received this training from UCI volunteers. In addition, we supported two young people with high abilities and limited resources with a training grant through the Dáporis Foundation, helping them to access and remain in university studies.

As a result of our collaboration with Fundación Prodis, eleven UCI volunteers delivered the second edition of our Inclusive Financial Education Programme, providing financial literacy training to 48 students with intellectual disabilities (+129% compared to 2023). This training has been transferred to the AEB Foundation for adoption in other Spanish institutions.

Together with the Spanish Red Cross, we helped 21 families at risk of residential exclusion, reaching 56 people (76% women). In addition, in the face of the floods caused by the DANA, we mobilised more than 11,000 euros between donations from employees to help those affected.

As part of the Inmoción forum, our Inmosolidarios initiative allocated 8,000 euros to recognise social projects promoted by real estate agencies in five cities.

We also financed, together with the Mutua de Propietarios Foundation, accessibility works in three communities, benefiting 170 people in 68 homes, including 38 people with reduced mobility.

As a member of the United Nations Global Compact, we reinforce our contribution to the Sustainable Development Goals, especially SDG 4 (quality education), SDG 8 (decent work and economic growth), SDG 10 (reducing inequalities) and SDG 17 (partnerships to achieve the goals).

At UCI we understand sustainability as a structural commitment. That is why in 2025 we will continue to drive a profound transformation of the financial sector, guided by responsibility, innovation and a clear focus on the positive impact on people, the environment and our communities.

**Thank you for accompanying us on this journey.**



**Cátia Alves**  
Director of Corporate  
Sustainability at UCI

# 03

## Meet UCI

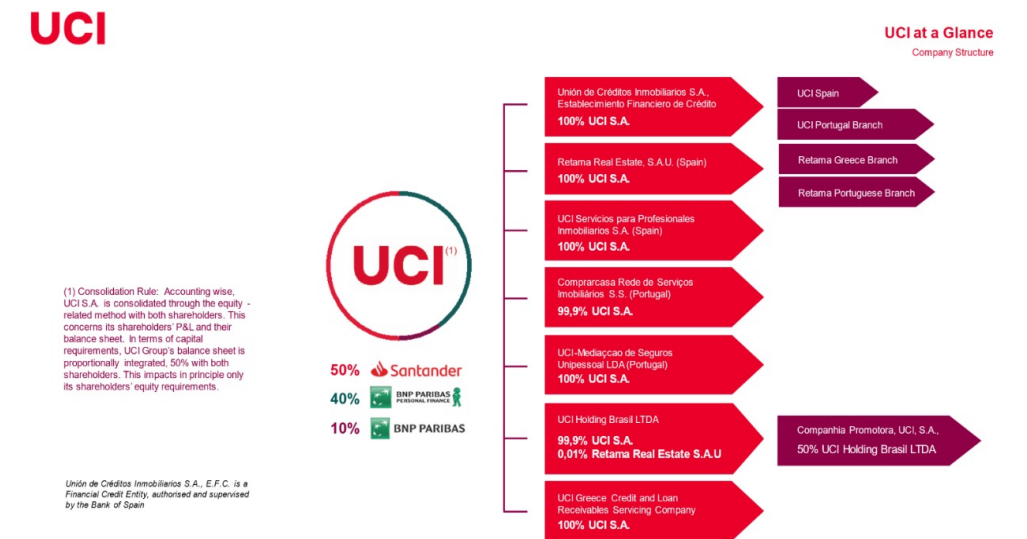
### About us

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.

One of our strategic pillars is customer experience and satisfaction through bespoke customer care, oriented towards transparency, quality, responsibility, accessibility and closeness.

### Our organisational structure





## Our corporate governance

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:

- **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.

At December 31, 2024 all governing bodies are the following:

**Board of Directors UCI, S.A.**

- **President:** Matías Rodríguez Inciarte
  - President of Santander Universidades
- **Director:** Remedios Ruiz Maciá
  - Global Chief Risk Officer (CRO) Santander Global Cards & Digital Solutions Banco Santander; Director of Banco Santander Totta S.A.
- **Director:** Eric Henri Klesta
  - Global Head of Mortgage Business - BNP Paribas Personal Finance
- **Director:** Michel Falvert
  - Member of the Executive Committee of BNP Paribas Personal Finance
- **Secretary non-director of the Board of Directors:** Eduardo Isidro Cortina Romero
  - Secretary non-director of the Board of Directors

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

**Joint Audit and Risk Committee**

- **President:** Michel Falvert
  - Member of the Executive Committee of BNP Paribas Personal Finance
- **Member:** Remedios Ruiz Maciá
  - Global Chief Risk Officer (CRO) Santander Global Cards & Digital Solutions Banco Santander; Director of Banco Santander Totta S.A.

**Appointments and Remuneration Committee**

- **President:** Matías Rodríguez Inciarte
  - President of Santander Universidades
- **Member:** Michel Falvert
  - Member of the Executive Committee of BNP Paribas Personal Finance

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

- **President:** Matías Rodríguez Inciarte
  - President of Santander Universidades
- **Director:** Remedios Ruiz Maciá
  - Global Chief Risk Officer (CRO) Santander Global Cards & Digital Solutions Banco Santander; Director of Banco Santander Totta S.A.
- **Director:** Eric Henri Klesta
  - Global Head of Mortgage Business - BNP Paribas Personal Finance
- **Director:** Michel Falvert
  - Member of the Executive Committee of BNP Paribas Personal Finance

- **Independent Director:** Jean François Georges Marie Deullin
  - Independent Director of Findomestic Banca
- **Independent Director:** Eduardo Suárez Álvarez-Novoa
  - Independent Director of Caceis Bank
- **Secretary non-director of the Board of Directors:** Eduardo Isidro Cortina Romero

#### **Committees of the Board of Directors UCI, S.A. Establecimiento Financiero de Crédito**

##### **Joint Audit and Risk Committee**

- **President:** Jean François Georges Marie Deullin
  - Independent Director of Findomestic Banca
- **Member:** Eduardo Suárez Álvarez-Novoa
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  - Independent Director of Findomestic Banca
- **Member:** Matías Rodríguez Inciarte
  - President of Santander Universidades
- **Member:** Michel Falvert
  - Member of the Executive Committee of BNP Paribas Personal Finance

##### **Internal Governance**

We have an efficient governance structure in place to facilitate and ensure decision making and their monitoring.

To this end, the project to review the organisation's key documentary framework was completed during 2024, reinforcing the main frameworks, policies and procedures in accordance with current regulations and best market practices.

##### **Senior Management Bodies**

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

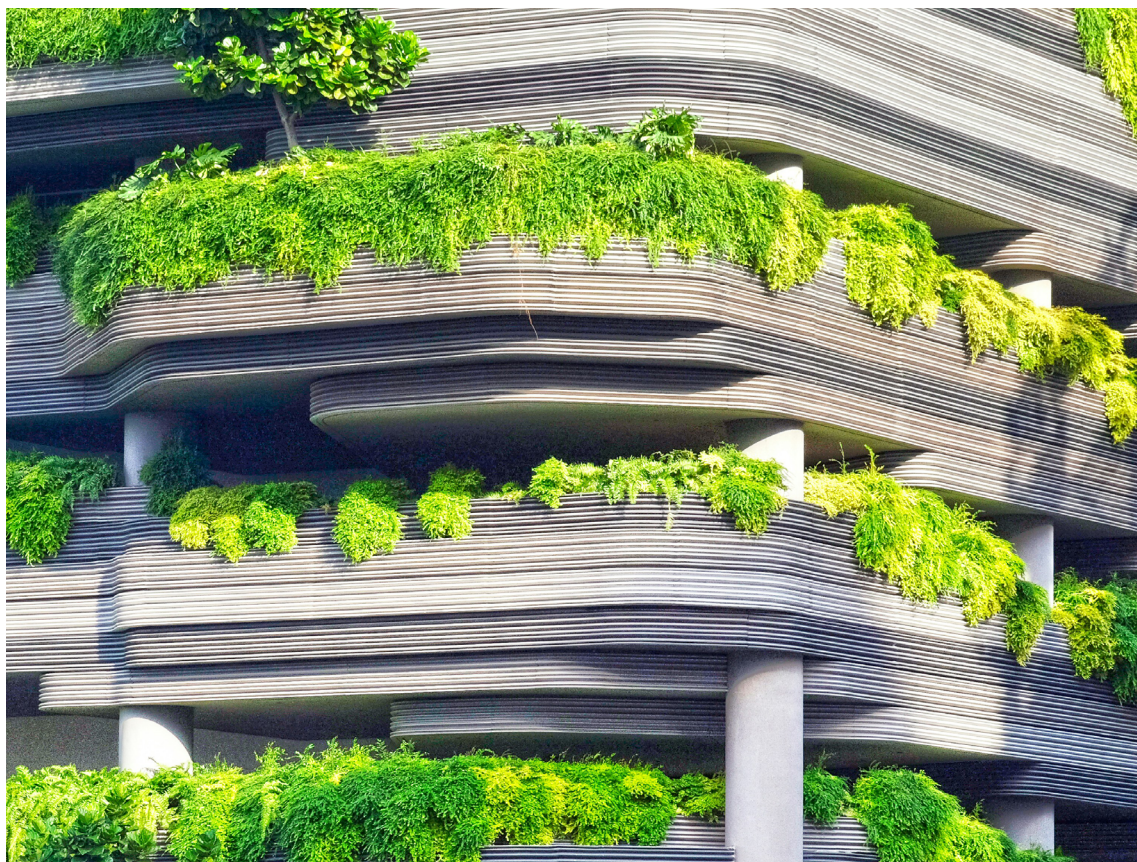
It is supported by the coordination committee.

### Management Committee

- **Managing Director:** Pedro Manuel Megre Monteiro do Amaral
- **Deputy Managing Director:** Philippe Jacques Laporte
- **Commercial Deputy Managing Director:** José Manuel Fernández Fernández
- **HR Director:** Ángel Aguilar Otero
- **Director of Corporate Sustainability and Director of Strategy and Innovation UCI Brazil:** Cátia Vanessa Neves de Almeida Lopes Alves
- **Risk Director:** Francisco Javier Villanueva Martínez
- **Director de RRHH:** Ángel Aguilar Otero
- **General Manager, UCI Portugal:** Greg Delloye
- **Director of General Intervention:** Olivier Rodríguez
- **Director of Operations:** Rodrigo Malvar Soto

### 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.



As of the publication date of this Annual Report, Ms. Remedios Ruiz Maciá has been replaced by Mr. Sergio Gámez, Head of Capital Profitability Management and Asset Desk at Banco Santander, as a member of the Board of Directors of UCI, S.A. and UCI, S.A. E.F.C.

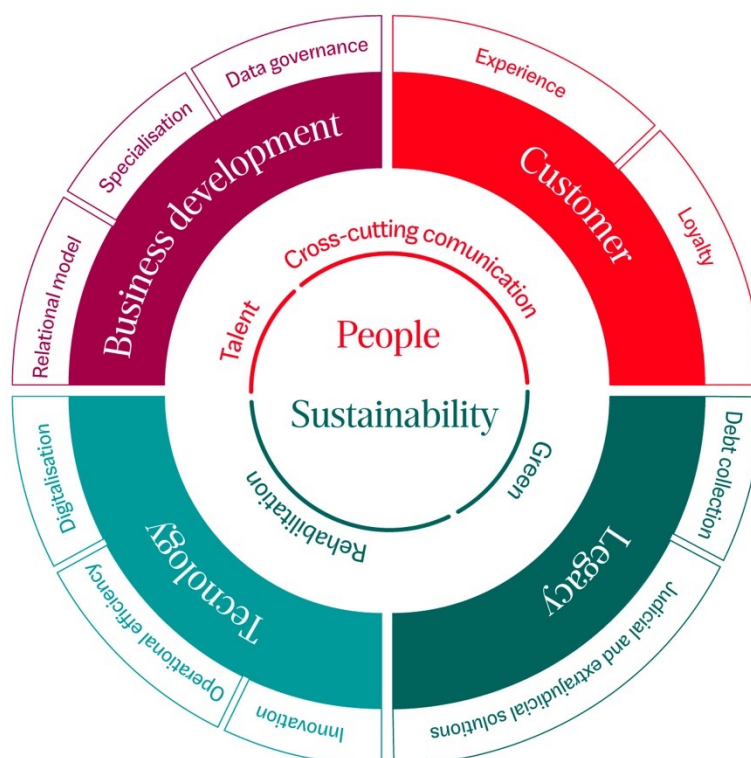


## Our strategy

In 2024, the entity's strategic plan has been defined with the strategic axes, lines and objectives for a 3-year horizon, with annual review.

The axes are as follows:

- 1. Business development:** identify new business opportunities, both in terms of products and services and also in relation to customers and channels, with a differential and unique commercial approach that positions us as financial specialists with a unique service.
- 2. Client:** strengthen the client strategy from within the firm, including the new community model. Focused on meeting new client needs.
- 3. Technology:** improve operational efficiency through innovation, implementing procedures and automation, improving agility, specialist experience and integration with clients, channels and other stakeholders throughout the process, both with internal development and outsourcing.
- 4. Legacy:** establish a recovery strategy focused on optimising judicial and extrajudicial solutions.
- 5. People:** generate an attractive work environment for the development of existing talent and the attraction of new talent through a diverse, inclusive, positive, fair, transparent culture supported by training.
- 6. Sustainability:** integrate sustainability into the company's DNA and culture, involving all of the company's levels and areas, as well as its stakeholders. The aim is to generate value, trust and reputation, aligning discourse with action and showing the positive impact of business activity on environmental, social and governance aspects.





## Our products

As a financial institution specialising in mortgage financing, we have a range of products in both Spain and Portugal to offer the right solution to the needs of each client who wants to buy a home. Different options ranging from the purchase of a home, its refurbishment, the simultaneous purchase and refurbishment, the self-build mortgage for the construction of a home on the client's land, a mortgage for a second residence and for the purchase of a home for young people. In addition, we attend to the needs of non-resident clients who want to purchase a home on the Iberian Peninsula.

Our mortgages are designed to encourage the development of more sustainable housing, in line with the awareness of climate change and energy saving.

In order to access a green mortgage, it is essential that the home or project meets certain energy efficiency criteria:

- **Energy certification A or energy consumption 10% better** than the standard references for the climatic zones.
- **Renovations that reduce consumption:** the renovation must achieve a 30% reduction in energy consumption to be eligible.

We understand sustainability as a global challenge that motivates us to achieve the decarbonisation of cities and we address it as part of our ESG Commitment. To this end, we offer financing so that homeowners' associations can renovate their buildings. A loan for everyone, improving the energy efficiency of every home.



# 04

## Our sustainability model

### 4.1. 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.

Sustainability Management works with other departments to manage and promote sustainability issues that impact the organisation and those that in turn have an impact on stakeholders and the environment. This management is part of the Management Committee and reports directly to the CEO, which favours strategy design and cross-collaboration within UCI.

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. |

## 4.2. Our ESG Commitment

At UCI, we work to achieve sustainable development with people and the planet at the heart of our activity. With this approach, we 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.

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.

### Our ESG commitment

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

|   |                                                                                                                                                                                         |
|---|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| E | Minimise the impact of our activity in the environment and boost the decarbonisation of the housing stock through sustainable financing and rehabilitation.                             |
| S | Support the development of a more sustainable and caring society, promoting the customer satisfaction, and inclusive growth, and supporting the creation of diverse and talented teams. |
| G | Integrate a responsible management through a framework of actions with well defined policies and procedures, listening to our stakeholders and with a prudential risk management.       |



## 4.3. Our sustainability milestones

The momentum in the ESG field has allowed us to improve and advance in different projects:

- **Sustainable Fitch** has improved the **ESG Entity Rating**, in 2024 we achieved a '2' from the '3' of 2023 and a score of 63/100 which reflects the company's good ESG performance and the integration of ESG considerations into the business, strategy and management.
- We continue to finance housing renovation projects and homeowners' associations as an organisation affiliated with the **ICO MITMA Residential Building Renovation Facility**.
- **ICO** guarantees to facilitate the purchase of a first home for people under 35 and families with dependent children, offering a guarantee that covers up to 20% of the mortgage loan, and up to 25% for homes with an energy rating of D or higher.
- We maintain and have new commitments to grant sustainable operations in line with the criteria of the European Investment Bank, the European Investment Fund and Sustainalytics.
- **Residential Energy Rehabilitation (RER) Scheme**, through funds from the ELENA programme (European Local Energy Assistance Facility) that will end in 2025.
- We continue with 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 have the **Energy Efficient Mortgage Label (EEML)**. This label guarantees that our green mortgages and sustainable financing solutions meet the strictest environmental criteria.
- For the fifth consecutive year in Spain and the fourth consecutive year in Portugal, we have achieved Great Place to Work (**GPTW**) Certification.
- The project to review the organisation's key documentary framework has been completed, reinforcing the main frameworks, policies and procedures in accordance with applicable regulations and market best practices.





## 4.4. Double materiality analysis

### Approach

The entry into force of the Corporate Sustainability Reporting Directive (CSRD) makes it compulsory to adopt the European Sustainability Reporting Standards (ESRS), and therefore to carry out the dual materiality study as a basis for identifying the content to be reported.

In 2023, we carried out the first dual materiality study aligned with the requirements of the new regulations and EFRAG’s recommendations. The 2024 study is an update of the previous one, taking into account **Delegated Regulation 2023/2772 and EFRAG’s implementation guide (IG 1 Materiality Assessment)**.

It has covered two areas:

#### IMPACT MATERIALITY

##### Impacts of UCI on people and the environment

The IMPACTS, real or potential, positive or negative, of the company on people and the environment in the short, medium or long term are identified.

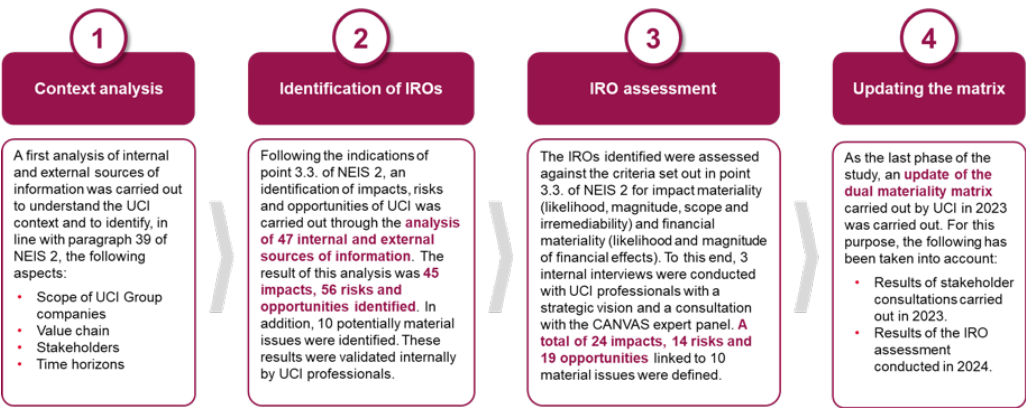
#### FINANCIAL MATERIALITY

##### Sustainability risks and opportunities for UCI

Sustainability RISKS and OPPORTUNITIES that have a material influence or could reasonably be expected to have a material influence on the company’s development, situation or short, medium or long-term financial performance are identified.

### Methodology

The phases of the study have been the following:



Consolidation of material topics 2024

Following the context analysis and as a result of phase 2, the material topics for 2023 have been consolidated to define the list of material topics for 2024. With the aim of obtaining topics with a broad focus and aligned with the ESRS, some topics have been integrated into the same one (Talent management and training and Customer experience and loyalty). With the same objective in mind, the topics have been renamed. Finally, two material topics from 2023 have been discarded as they fall within the mandatory ESRS report.

|                    | MATERIAL TOPICS IN 2023                                                | MATERIAL TOPICS IN 2024                                                                |
|--------------------|------------------------------------------------------------------------|----------------------------------------------------------------------------------------|
| A<br>Environmental | Offering sustainable financial products                                | Sustainable and responsible financing                                                  |
|                    | Responsible environmental management                                   | Responsible environmental management                                                   |
| S<br>Social        | Welfare and working conditions                                         | Welfare and working conditions                                                         |
|                    | Diversity, equity and inclusion                                        | Diversity, equity and inclusion                                                        |
|                    | Talent and training                                                    | Talent management and training                                                         |
|                    | Efficiency in internal management                                      |                                                                                        |
|                    | Quality of service and customer experience                             | Customer experience and loyalty                                                        |
|                    | Transparency in communication                                          |                                                                                        |
|                    | Contribution to society                                                | Contribution to society                                                                |
| G<br>Governance    | Relationship with real estate professionals and other key stakeholders | Relationship with business partners                                                    |
|                    | Digital transformation                                                 | Privacy and data protection and cybersecurity                                          |
|                    | Corporate governance and ethics                                        | Business conduct                                                                       |
|                    | Financial risk management and ESG                                      |                                                                                        |
|                    | Regulatory compliance                                                  | Discarded as material topics 2024 as they are mandatory contents of the NEIS 2 report. |

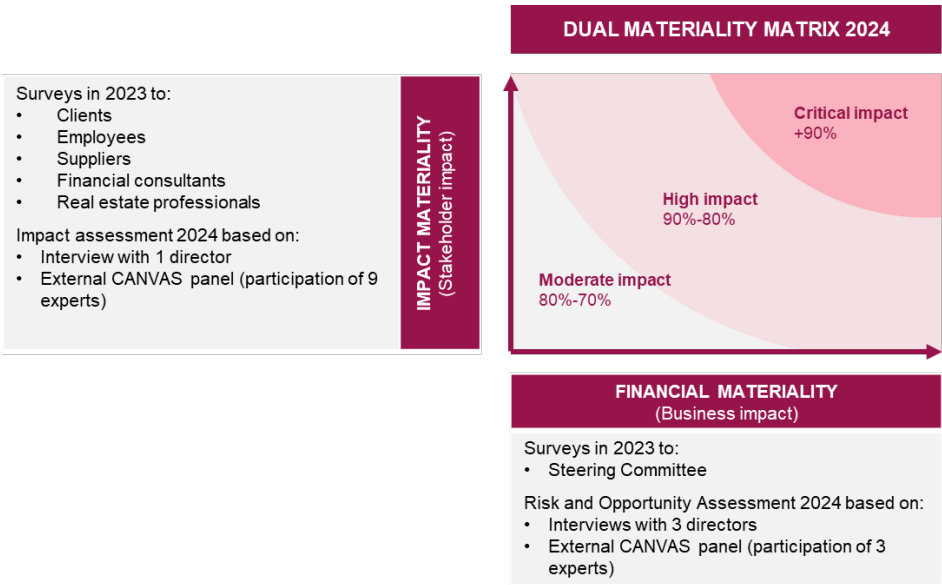
Updating the double materiality matrix

For the construction of the 2024 double materiality matrix, the 2023 matrix has been updated, integrating the results of the current exercise. To this end, the following have been consolidated:

The results of the **surveys conducted in 2023 of internal and external stakeholders.**

The **results of the impact, risk and opportunity assessment carried out in 2024**, following the recommendations of the EFRAG implementation guide.

The consolidation of material topics carried out in Phase 2 has been used to update the matrix, so some topics from 2023 have been integrated into new topics in 2024.



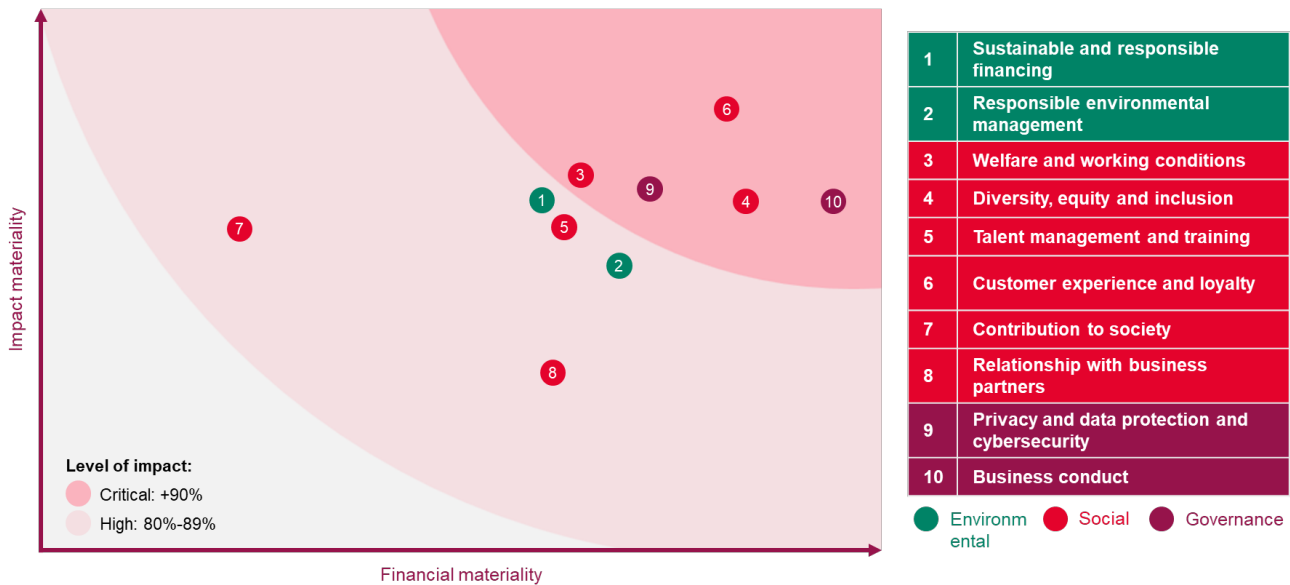
# Main results: IRO and material topic

## Comparison of material IRO by topic

UCI's own employee-related material topics are the ones that accumulate the most impacts. The topic **Diversity, Equity and Inclusion** stands out in particular. On the other hand, a considerable number of material impacts, risks and opportunities are concentrated in **Privacy and data protection and cybersecurity**, which demonstrates the relevance of this issue due to its possible financial and stakeholder impact. No material impacts linked to **Relationship with business partners** are identified. The issues **Sustainable and responsible financing**, **Talent management and training** and **Contribution to society** do not have any sustainability risks.



# Main results: Double Materiality Matrix



Material topics – Total results

There are five topics with a rating of 90% or higher and, therefore, considered priorities with a critical impact. Among these are the two material topics in the Governance category: **Business conduct** (94%) and **Privacy and data protection and cybersecurity** (91%).

**Customer experience and loyalty** is the topic with the greatest impact for UCI’s stakeholders and business, although its total consolidated rating is the same as **Business conduct**: 94%.

The rest of the material topics have a high impact: their rating is above 80%. No material topic is below the threshold for moderate impact.

**Contribution to society** is the lowest rated material topic on the list.



Evolution of material topics

- With regard to the 2023 dual materiality study, some significant differences are perceived: **Business conduct** becomes the material topic with the greatest impact, ahead of Customer experience and loyalty.
- **Sustainable and responsible financing** is now among the five priority material topics.
- The least valued topic is no longer **Contribution to society** but **Relationship with business partners**.

UCI 2023 material topics

|                                               |
|-----------------------------------------------|
| Customer experience and loyalty               |
| Business conduct                              |
| Diversity, equity and inclusion               |
| Privacy and data protection and cybersecurity |
| Welfare and working conditions                |
| Sustainable and responsible financing         |
| Talent management and training                |
| Responsible environmental management          |
| Relationship with business partners           |
| Contribution to society                       |

UCI 2024 material topics

|                                               |
|-----------------------------------------------|
| Business conduct                              |
| Customer experience and loyalty               |
| Privacy and data protection and cybersecurity |
| Diversity, equity and inclusion               |
| Sustainable and responsible financing         |
| Welfare and working conditions                |
| Talent management and training                |
| Responsible environmental management          |
| Contribution to society                       |
| Relationship with business partners           |

● Environmental   ● Social   ● Governance



## 4.5. Contribution to the 2030 Agenda

As a member of the Global Compact in Spain, we promote a vision aligned with the 2030 Agenda. For such purpose, we specify the Sustainable Development Goals to which we contribute with our business activity and our commitments, favouring sustainable development. Our efforts are focused on five priority SDGs, four interrelated SDGs and one cross-cutting SDG:

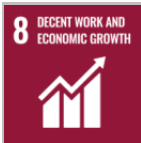
### Priority SDGs

#### SDG 4. Quality education



We support the community, with a focus on education, especially financial education.

#### SDG 8. Decent work and economic growth



We promote the well-being and development of employees in a safe and diverse work environment that favours change, innovation and the achievement of objectives.

#### SDG 10. Reduction of inequalities



We contribute to people's well-being by promoting inclusive and diverse growth.

#### SDG 13. Climate action



We combat climate change and its effects with sustainable financing solutions to promote the decarbonisation of the building stock.

#### SDG 16. Peace, justice and strong institutions



We ensure a solid governance structure and a corporate culture throughout the organisation.

### Interrelated and cross-cutting SDGs

#### SDG 5. Gender equality



We guarantee and develop equal treatment and opportunities for all.

#### SDG 7. Affordable and clean energy



We promote the refurbishment of buildings and the purchase of housing with the aim of improving energy efficiency and reducing CO2 emissions.

#### SDG 11. Sustainable cities and communities



We promote inclusive urbanisation and access to adequate housing through our sustainable financing and our related projects.

#### SDG 12. Responsible production and consumption



We encourage sustainable development and the knowledge and dissemination of responsible practices, both among our employees and among stakeholders.

#### SDG 17. Partnerships for the goals



We create national and international alliances that generate value for the company and our stakeholders.

## 05

## We join the sustainable transition

### 5.1. We greenimise

#### E.0 Introduction

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.

Energy and environmental factors have been incorporated 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 2024 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 environmental 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:** Sustainable and responsible financing and Responsible environmental management.

**SDGs** to which we contribute:



## E.1 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:

|                                                       |                                                                                       |                                                                            |
|-------------------------------------------------------|---------------------------------------------------------------------------------------|----------------------------------------------------------------------------|
| <b>Delegated Regulation (EU) 2020/852 on Taxonomy</b> | <b>Delegated Regulation (EU) 2021/2178 on the sustainability rating of activities</b> | <b>Delegated Regulation (EU) 2021/2139 on technical selection criteria</b> |
|-------------------------------------------------------|---------------------------------------------------------------------------------------|----------------------------------------------------------------------------|

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:

|                                                                                     |                                                                                     |                                                                                       |                                                                                       |
|-------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------|
|  |  |  |  |
| Contribute substantially to at least one of the six European climate objectives     | Do not significantly harm any of the other five                                     | Comply with minimum safeguards                                                        | Comply with the technical selection criteria                                          |

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.

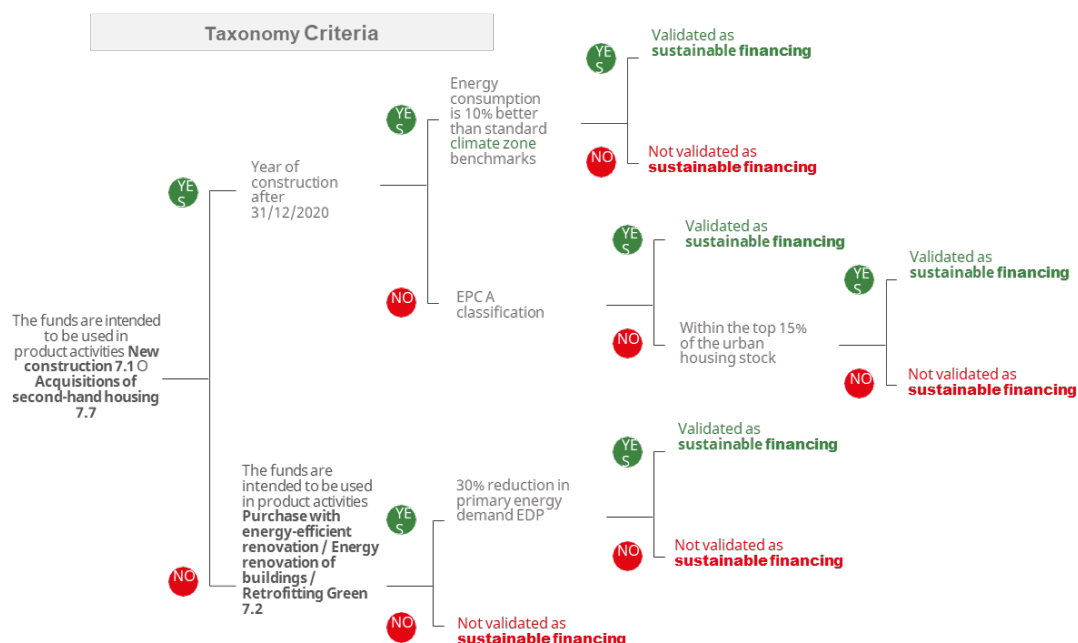
## Eligibility

As already reported in 2023, 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 2024, we have identified transactions in our portfolio that are aligned and meet the aforementioned technical selection criteria. This can be seen in the following diagram:



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 *(100% real e | 15,957,749.49    | 3%     |
|                           | 7.2 Reform 30% improvement                          | 48,861,825.37    | 9%     |
|                           | 7.7 Acquisition 15% best in class *(22% real epc)   | 316,530,777.28   | 58%    |
|                           | Outstanding balance Taxonomy alignment              | 381,350,352.44   |        |
|                           | Total Outstanding Balance                           | 7,640,586,174.44 |        |
|                           | <b>GAR</b>                                          | <b>4.99%</b>     |        |
| Portugal                  | 7.1 Construction 10% nzeb improvement *(100% real e | 24,791,012.11    | 5%     |
|                           | 7.7 Acquisition 15% best in class *(93% real epc)   | 141,029,904.70   | 26%    |
|                           | Outstanding balance Taxonomy alignment              | 165,820,916.81   |        |
|                           | Total Outstanding Balance                           | 1,048,936,827.37 |        |
|                           | <b>GAR</b>                                          | <b>15.81%</b>    |        |
| Total Taxonomy aligned    |                                                     | 547,171,269.25   |        |
| Total Outstanding Balance |                                                     | 8,689,523,001.81 |        |
| <b>GAR</b>                |                                                     | <b>6.30%</b>     |        |

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

| 0. Summary of key indicators to be disclosed by credit institutions in accordance with art. 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 terms of stock | 547,17                                   |                           |                           | 6,30%                        |
|                                                                                                                          |                                           | Total environmentally sustainable assets | Key performance indicator | Key performance indicator | % coverage (of total assets) |
| Additional KPIs                                                                                                          | GAR (flow)                                | 3.932                                    |                           |                           | 4,27%                        |
|                                                                                                                          | Trading portfolio                         |                                          | -                         | -                         | -                            |
|                                                                                                                          | Financial guarantees                      |                                          |                           |                           |                              |
|                                                                                                                          | Assets under management                   |                                          | -                         | -                         | -                            |
|                                                                                                                          | Fee and commission income                 |                                          |                           |                           |                              |



## 1. Assets for the GAR calculation

2024

| Millions of Euros |                                                                                                                      | Carrying amount (Gross) Total | 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 |
| 1                 | <b>GAR - Assets included in both numerator and denominator</b>                                                       |                               |                                                                    |   |                               |                        |                        |                                                                    |   |                               |                        |                        |                                                                    |   |                               |                        |                        |
| 2                 | Loans and advances, debt securities and equity instruments not held for tradingadmissible for the GAR calculation    | -                             | -                                                                  | - | -                             | -                      | -                      | -                                                                  | - | -                             | -                      | -                      | -                                                                  | - | -                             | -                      | -                      |
| 3                 | <b>Financial companies</b>                                                                                           | -                             | -                                                                  | - | -                             | -                      | -                      | -                                                                  | - | -                             | -                      | -                      | -                                                                  | - | -                             | -                      | -                      |
| 4                 | Credit institutions                                                                                                  | -                             | -                                                                  | - | -                             | -                      | -                      | -                                                                  | - | -                             | -                      | -                      | -                                                                  | - | -                             | -                      | -                      |
| 5                 | Loans and advances                                                                                                   | -                             | -                                                                  | - | -                             | -                      | -                      | -                                                                  | - | -                             | -                      | -                      | -                                                                  | - | -                             | -                      | -                      |
| 6                 | Debt securities, including statement on use of proceeds                                                              | -                             | -                                                                  | - | -                             | -                      | -                      | -                                                                  | - | -                             | -                      | -                      | -                                                                  | - | -                             | -                      | -                      |
| 7                 | Equity instruments                                                                                                   | -                             | -                                                                  | - | -                             | -                      | -                      | -                                                                  | - | -                             | -                      | -                      | -                                                                  | - | -                             | -                      | -                      |
| 8                 | Other financial companies                                                                                            | -                             | -                                                                  | - | -                             | -                      | -                      | -                                                                  | - | -                             | -                      | -                      | -                                                                  | - | -                             | -                      | -                      |
| 9                 | Of which: investment firms                                                                                           | -                             | -                                                                  | - | -                             | -                      | -                      | -                                                                  | - | -                             | -                      | -                      | -                                                                  | - | -                             | -                      | -                      |
| 10                | Loans and advances                                                                                                   | -                             | -                                                                  | - | -                             | -                      | -                      | -                                                                  | - | -                             | -                      | -                      | -                                                                  | - | -                             | -                      | -                      |
| 11                | Debt securities, including statement on use of proceeds                                                              | -                             | -                                                                  | - | -                             | -                      | -                      | -                                                                  | - | -                             | -                      | -                      | -                                                                  | - | -                             | -                      | -                      |
| 12                | Equity instruments                                                                                                   | -                             | -                                                                  | - | -                             | -                      | -                      | -                                                                  | - | -                             | -                      | -                      | -                                                                  | - | -                             | -                      | -                      |
| 13                | Of which: management companies                                                                                       | -                             | -                                                                  | - | -                             | -                      | -                      | -                                                                  | - | -                             | -                      | -                      | -                                                                  | - | -                             | -                      | -                      |
| 14                | Loans and advances                                                                                                   | -                             | -                                                                  | - | -                             | -                      | -                      | -                                                                  | - | -                             | -                      | -                      | -                                                                  | - | -                             | -                      | -                      |
| 15                | Debt securities, including statement on use of proceeds                                                              | -                             | -                                                                  | - | -                             | -                      | -                      | -                                                                  | - | -                             | -                      | -                      | -                                                                  | - | -                             | -                      | -                      |
| 16                | Equity instruments                                                                                                   | -                             | -                                                                  | - | -                             | -                      | -                      | -                                                                  | - | -                             | -                      | -                      | -                                                                  | - | -                             | -                      | -                      |
| 17                | Of which: insurance companies                                                                                        | -                             | -                                                                  | - | -                             | -                      | -                      | -                                                                  | - | -                             | -                      | -                      | -                                                                  | - | -                             | -                      | -                      |
| 18                | Loans and advances                                                                                                   | -                             | -                                                                  | - | -                             | -                      | -                      | -                                                                  | - | -                             | -                      | -                      | -                                                                  | - | -                             | -                      | -                      |
| 19                | Debt securities, including statement on use of proceeds                                                              | -                             | -                                                                  | - | -                             | -                      | -                      | -                                                                  | - | -                             | -                      | -                      | -                                                                  | - | -                             | -                      | -                      |
| 20                | Equity instruments                                                                                                   | -                             | -                                                                  | - | -                             | -                      | -                      | -                                                                  | - | -                             | -                      | -                      | -                                                                  | - | -                             | -                      | -                      |
| 21                | <b>Non-financial corporations</b>                                                                                    | -                             | -                                                                  | - | -                             | -                      | -                      | -                                                                  | - | -                             | -                      | -                      | -                                                                  | - | -                             | -                      | -                      |
| 22                | Non-financial companies subject to disclosure obligations under the Directive on disclosure of financial information | -                             | -                                                                  | - | -                             | -                      | -                      | -                                                                  | - | -                             | -                      | -                      | -                                                                  | - | -                             | -                      | -                      |
| 23                | Loans and advances                                                                                                   | -                             | -                                                                  | - | -                             | -                      | -                      | -                                                                  | - | -                             | -                      | -                      | -                                                                  | - | -                             | -                      | -                      |
| 24                | Debt securities, including statement on use of proceeds                                                              | -                             | -                                                                  | - | -                             | -                      | -                      | -                                                                  | - | -                             | -                      | -                      | -                                                                  | - | -                             | -                      | -                      |

|                                                                                 |                                                                                                              |              |            |          |            |          |          |          |          |          |          |            |          |            |          |          |
|---------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------|--------------|------------|----------|------------|----------|----------|----------|----------|----------|----------|------------|----------|------------|----------|----------|
| 25                                                                              | Equity instruments                                                                                           | -            | -          | -        | -          | -        | -        | -        | -        | -        | -        | -          | -        | -          | -        | -        |
| 26                                                                              | <b>Households</b>                                                                                            | <b>8.690</b> | <b>547</b> | <b>-</b> | <b>547</b> | <b>-</b> | <b>-</b> | <b>-</b> | <b>-</b> | <b>-</b> | <b>-</b> | <b>547</b> | <b>-</b> | <b>547</b> | <b>-</b> | <b>-</b> |
| 27                                                                              | Of which: loans secured by residential property                                                              | 8.638        | 512        | -        | 512        | -        | -        | -        | -        | -        | -        | 512        | -        | 512        | -        | -        |
| 28                                                                              | Of which: building renovation loans                                                                          | 51           | 35         | -        | 35         | -        | -        | -        | -        | -        | -        | 35         | -        | 35         | -        | -        |
| 29                                                                              | Of which: car loans                                                                                          | -            | -          | -        | -          | -        | -        | -        | -        | -        | -        | -          | -        | -          | -        | -        |
| 30                                                                              | <b>Local government funding</b>                                                                              | <b>-</b>     | <b>-</b>   | <b>-</b> | <b>-</b>   | <b>-</b> | <b>-</b> | <b>-</b> | <b>-</b> | <b>-</b> | <b>-</b> | <b>-</b>   | <b>-</b> | <b>-</b>   | <b>-</b> | <b>-</b> |
| 31                                                                              | Security interests obtained by taking possession: residential and commercial property                        | -            | -          | -        | -          | -        | -        | -        | -        | -        | -        | -          | -        | -          | -        | -        |
| 32                                                                              | Local government funding                                                                                     | -            | -          | -        | -          | -        | -        | -        | -        | -        | -        | -          | -        | -          | -        | -        |
| 33                                                                              | <b>Other assets excluded from the numerator for the calculation of the GAR (included in the denominator)</b> | <b>-</b>     | <b>-</b>   | <b>-</b> | <b>-</b>   | <b>-</b> | <b>-</b> | <b>-</b> | <b>-</b> | <b>-</b> | <b>-</b> | <b>-</b>   | <b>-</b> | <b>-</b>   | <b>-</b> | <b>-</b> |
| 34                                                                              | <b>Financial and non-financial corporations</b>                                                              | <b>-</b>     | <b>-</b>   | <b>-</b> | <b>-</b>   | <b>-</b> | <b>-</b> | <b>-</b> | <b>-</b> | <b>-</b> | <b>-</b> | <b>-</b>   | <b>-</b> | <b>-</b>   | <b>-</b> | <b>-</b> |
| 35                                                                              | SMEs and non-financial corporations (other than SMEs) not subject to disclosure requirements under the DINF  | -            | -          | -        | -          | -        | -        | -        | -        | -        | -        | -          | -        | -          | -        | -        |
| 36                                                                              | Loans and advances                                                                                           | -            | -          | -        | -          | -        | -        | -        | -        | -        | -        | -          | -        | -          | -        | -        |
| 37                                                                              | Of which: loans secured by residential property                                                              | -            | -          | -        | -          | -        | -        | -        | -        | -        | -        | -          | -        | -          | -        | -        |
| 38                                                                              | Of which: building renovation loans                                                                          | -            | -          | -        | -          | -        | -        | -        | -        | -        | -        | -          | -        | -          | -        | -        |
| 39                                                                              | Debt securities                                                                                              | -            | -          | -        | -          | -        | -        | -        | -        | -        | -        | -          | -        | -          | -        | -        |
| 40                                                                              | Equity instruments                                                                                           | -            | -          | -        | -          | -        | -        | -        | -        | -        | -        | -          | -        | -          | -        | -        |
| 41                                                                              | Non-EU counterparties not subject to disclosure obligations under the NDFIs                                  | -            | -          | -        | -          | -        | -        | -        | -        | -        | -        | -          | -        | -          | -        | -        |
| 42                                                                              | Loans and advances                                                                                           | -            | -          | -        | -          | -        | -        | -        | -        | -        | -        | -          | -        | -          | -        | -        |
| 43                                                                              | Debt securities                                                                                              | -            | -          | -        | -          | -        | -        | -        | -        | -        | -        | -          | -        | -          | -        | -        |
| 44                                                                              | Equity instruments                                                                                           | -            | -          | -        | -          | -        | -        | -        | -        | -        | -        | -          | -        | -          | -        | -        |
| 45                                                                              | <b>Derivatives</b>                                                                                           | <b>-</b>     | <b>-</b>   | <b>-</b> | <b>-</b>   | <b>-</b> | <b>-</b> | <b>-</b> | <b>-</b> | <b>-</b> | <b>-</b> | <b>-</b>   | <b>-</b> | <b>-</b>   | <b>-</b> | <b>-</b> |
| 46                                                                              | <b>Interbank overnight loans</b>                                                                             | <b>-</b>     | <b>-</b>   | <b>-</b> | <b>-</b>   | <b>-</b> | <b>-</b> | <b>-</b> | <b>-</b> | <b>-</b> | <b>-</b> | <b>-</b>   | <b>-</b> | <b>-</b>   | <b>-</b> | <b>-</b> |
| 47                                                                              | <b>Cash and cash-related assets</b>                                                                          | <b>-</b>     | <b>-</b>   | <b>-</b> | <b>-</b>   | <b>-</b> | <b>-</b> | <b>-</b> | <b>-</b> | <b>-</b> | <b>-</b> | <b>-</b>   | <b>-</b> | <b>-</b>   | <b>-</b> | <b>-</b> |
| 48                                                                              | <b>Other assets (goodwill, raw materials, etc.)</b>                                                          | <b>-</b>     | <b>-</b>   | <b>-</b> | <b>-</b>   | <b>-</b> | <b>-</b> | <b>-</b> | <b>-</b> | <b>-</b> | <b>-</b> | <b>-</b>   | <b>-</b> | <b>-</b>   | <b>-</b> | <b>-</b> |
| 49                                                                              | <b>Total assets of the GAR</b>                                                                               | <b>8.690</b> | <b>547</b> | <b>-</b> | <b>547</b> | <b>-</b> | <b>-</b> | <b>-</b> | <b>-</b> | <b>-</b> | <b>-</b> | <b>547</b> | <b>-</b> | <b>547</b> | <b>-</b> | <b>-</b> |
| 50                                                                              | <b>Other assets not included in the GAR calculation</b>                                                      | <b>-</b>     | <b>-</b>   | <b>-</b> | <b>-</b>   | <b>-</b> | <b>-</b> | <b>-</b> | <b>-</b> | <b>-</b> | <b>-</b> | <b>-</b>   | <b>-</b> | <b>-</b>   | <b>-</b> | <b>-</b> |
| 51                                                                              | Sovereign issuers                                                                                            | -            | -          | -        | -          | -        | -        | -        | -        | -        | -        | -          | -        | -          | -        | -        |
| 52                                                                              | Exposures to central banks                                                                                   | -            | -          | -        | -          | -        | -        | -        | -        | -        | -        | -          | -        | -          | -        | -        |
| 53                                                                              | Trading portfolio                                                                                            | -            | -          | -        | -          | -        | -        | -        | -        | -        | -        | -          | -        | -          | -        | -        |
| 54                                                                              | <b>Total assets</b>                                                                                          | <b>-</b>     | <b>-</b>   | <b>-</b> | <b>-</b>   | <b>-</b> | <b>-</b> | <b>-</b> | <b>-</b> | <b>-</b> | <b>-</b> | <b>-</b>   | <b>-</b> | <b>-</b>   | <b>-</b> | <b>-</b> |
| Off-balance sheet exposures - Companies subject to DINF disclosure requirements |                                                                                                              |              |            |          |            |          |          |          |          |          |          |            |          |            |          |          |
| 56                                                                              | Financial guarantees                                                                                         | -            | -          | -        | -          | -        | -        | -        | -        | -        | -        | -          | -        | -          | -        | -        |
| 57                                                                              | Assets under management                                                                                      | -            | -          | -        | -          | -        | -        | -        | -        | -        | -        | -          | -        | -          | -        | -        |
| 58                                                                              | Of which: debt securities                                                                                    | -            | -          | -        | -          | -        | -        | -        | -        | -        | -        | -          | -        | -          | -        | -        |
| 59                                                                              | Of which: equity instruments                                                                                 | -            | -          | -        | -          | -        | -        | -        | -        | -        | -        | -          | -        | -          | -        | -        |

| 2. Information on the GAR sector (turnover)             |                                              |                                            |                                              |                                            |                                              |                                            |                                              |                                            |                                              |                                                              |                                              |                                                  |
|---------------------------------------------------------|----------------------------------------------|--------------------------------------------|----------------------------------------------|--------------------------------------------|----------------------------------------------|--------------------------------------------|----------------------------------------------|--------------------------------------------|----------------------------------------------|--------------------------------------------------------------|----------------------------------------------|--------------------------------------------------|
|                                                         | 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 |                                                  |
|                                                         | Carrying amount [Gross]                      |                                            | Carrying amount [Gross]                      |                                            | Carrying amount [Gross]                      |                                            | Carrying amount [Gross]                      |                                            | Carrying amount [Gross]                      |                                                              | Carrying amount [Gross]                      |                                                  |
| Sectoral breakdown - NACE 4-digit level (code and name) | millions of Euros                            | Of which environmentally sustainable (ESG) | millions of Euros                            | Of which environmentally sustainable (ESG) | millions of Euros                            | Of which environmentally sustainable (ESA) | millions of Euros                            | Of which environmentally sustainable (ESA) | millions of Euros                            | Of which environmental-environmentally sustainable (CCM+CAA) | millions of Euros                            | Of which environmentally sustainable (CCM + CCA) |
| F41 - Construction of buildings                         | 8.690                                        | 547                                        | -                                            | -                                          | -                                            | -                                          | -                                            | -                                          | 8.690                                        | 547                                                          | -                                            | -                                                |

## 3.Key performance indicator of the GAR in terms of stocks

2024

|                                                                                                                         | 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 taxonomyrelevant sectors (taxonomy-compliant) |       |                               |                        |                        | Proportion of total assets covered that finance taxonomyrelevant sectors (taxonomy-compliant) |      |                               |                        |                        | Proportion of total assets covered that finance taxonomyrelevant sectors (taxonomy-compliant) |       |                               |                        |                        |                               |
| % (compared to total assets included in the 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 |
| 1 <b>GAR - Assets included in both numerator and denominator</b>                                                        |                                                                                               |       |                               |                        |                        |                                                                                               |      |                               |                        |                        |                                                                                               |       |                               |                        |                        |                               |
| 2 Loans and advances, debt securities and equity instruments not held for tradingadmissible for the GAR calculation     | -                                                                                             | -     | -                             | -                      | -                      | -                                                                                             | -    | -                             | -                      | -                      | -                                                                                             | -     | -                             | -                      | -                      | -                             |
| 3 <b>Financial companies</b>                                                                                            | -                                                                                             | -     | -                             | -                      | -                      | -                                                                                             | -    | -                             | -                      | -                      | -                                                                                             | -     | -                             | -                      | -                      | -                             |
| 4 Credit institutions                                                                                                   | -                                                                                             | -     | -                             | -                      | -                      | -                                                                                             | -    | -                             | -                      | -                      | -                                                                                             | -     | -                             | -                      | -                      | -                             |
| 5 Loans and advances                                                                                                    | -                                                                                             | -     | -                             | -                      | -                      | -                                                                                             | -    | -                             | -                      | -                      | -                                                                                             | -     | -                             | -                      | -                      | -                             |
| 6 Debt securities, including statement on use of proceeds                                                               | -                                                                                             | -     | -                             | -                      | -                      | -                                                                                             | -    | -                             | -                      | -                      | -                                                                                             | -     | -                             | -                      | -                      | -                             |
| 7 Equity instruments                                                                                                    | -                                                                                             | -     | -                             | -                      | -                      | -                                                                                             | -    | -                             | -                      | -                      | -                                                                                             | -     | -                             | -                      | -                      | -                             |
| 8 Other financial companies                                                                                             | -                                                                                             | -     | -                             | -                      | -                      | -                                                                                             | -    | -                             | -                      | -                      | -                                                                                             | -     | -                             | -                      | -                      | -                             |
| 9 Of which: investment firms                                                                                            | -                                                                                             | -     | -                             | -                      | -                      | -                                                                                             | -    | -                             | -                      | -                      | -                                                                                             | -     | -                             | -                      | -                      | -                             |
| 10 Loans and advances                                                                                                   | -                                                                                             | -     | -                             | -                      | -                      | -                                                                                             | -    | -                             | -                      | -                      | -                                                                                             | -     | -                             | -                      | -                      | -                             |
| 11 Debt securities, including statement on use of proceeds                                                              | -                                                                                             | -     | -                             | -                      | -                      | -                                                                                             | -    | -                             | -                      | -                      | -                                                                                             | -     | -                             | -                      | -                      | -                             |
| 12 Equity instruments                                                                                                   | -                                                                                             | -     | -                             | -                      | -                      | -                                                                                             | -    | -                             | -                      | -                      | -                                                                                             | -     | -                             | -                      | -                      | -                             |
| 13 Of which: management companies                                                                                       | -                                                                                             | -     | -                             | -                      | -                      | -                                                                                             | -    | -                             | -                      | -                      | -                                                                                             | -     | -                             | -                      | -                      | -                             |
| 14 Loans and advances                                                                                                   | -                                                                                             | -     | -                             | -                      | -                      | -                                                                                             | -    | -                             | -                      | -                      | -                                                                                             | -     | -                             | -                      | -                      | -                             |
| 15 Debt securities, including statement on use of proceeds                                                              | -                                                                                             | -     | -                             | -                      | -                      | -                                                                                             | -    | -                             | -                      | -                      | -                                                                                             | -     | -                             | -                      | -                      | -                             |
| 16 Equity instruments                                                                                                   | -                                                                                             | -     | -                             | -                      | -                      | -                                                                                             | -    | -                             | -                      | -                      | -                                                                                             | -     | -                             | -                      | -                      | -                             |
| 17 Of which: insurance companies                                                                                        | -                                                                                             | -     | -                             | -                      | -                      | -                                                                                             | -    | -                             | -                      | -                      | -                                                                                             | -     | -                             | -                      | -                      | -                             |
| 18 Loans and advances                                                                                                   | -                                                                                             | -     | -                             | -                      | -                      | -                                                                                             | -    | -                             | -                      | -                      | -                                                                                             | -     | -                             | -                      | -                      | -                             |
| 19 Debt securities, including statement on use of proceeds                                                              | -                                                                                             | -     | -                             | -                      | -                      | -                                                                                             | -    | -                             | -                      | -                      | -                                                                                             | -     | -                             | -                      | -                      | -                             |
| 20 Equity instruments                                                                                                   | -                                                                                             | -     | -                             | -                      | -                      | -                                                                                             | -    | -                             | -                      | -                      | -                                                                                             | -     | -                             | -                      | -                      | -                             |
| 21 <b>Non-financial corporations</b>                                                                                    | -                                                                                             | -     | -                             | -                      | -                      | -                                                                                             | -    | -                             | -                      | -                      | -                                                                                             | -     | -                             | -                      | -                      | -                             |
| 22 Non-financial companies subject to disclosure obligations under the Directive on disclosure of financial information | -                                                                                             | -     | -                             | -                      | -                      | -                                                                                             | -    | -                             | -                      | -                      | -                                                                                             | -     | -                             | -                      | -                      | -                             |
| 23 Loans and advances                                                                                                   | -                                                                                             | -     | -                             | -                      | -                      | -                                                                                             | -    | -                             | -                      | -                      | -                                                                                             | -     | -                             | -                      | -                      | -                             |
| 24 Debt securities, including statement on use of proceeds                                                              | -                                                                                             | -     | -                             | -                      | -                      | -                                                                                             | -    | -                             | -                      | -                      | -                                                                                             | -     | -                             | -                      | -                      | -                             |
| 25 Equity instruments                                                                                                   | -                                                                                             | -     | -                             | -                      | -                      | -                                                                                             | -    | -                             | -                      | -                      | -                                                                                             | -     | -                             | -                      | -                      | -                             |
| 26 <b>Households</b>                                                                                                    | 100,0%                                                                                        | 6,3%  | 6,3%                          | 0,0%                   | 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 property                                                                      | 99,4%                                                                                         | 5,9%  | 5,9%                          | 0,0%                   | 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                                                                                  | 0,6%                                                                                          | 68,4% | 68,4%                         | 0,0%                   | 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 <b>Local government funding</b>                                                                                      | -                                                                                             | -     | -                             | -                      | -                      | -                                                                                             | -    | -                             | -                      | -                      | -                                                                                             | -     | -                             | -                      | -                      | -                             |
| 31 Security interests obtained by taking possession: residential and commercial property                                | -                                                                                             | -     | -                             | -                      | -                      | -                                                                                             | -    | -                             | -                      | -                      | -                                                                                             | -     | -                             | -                      | -                      | -                             |
| 32 Local government funding                                                                                             | -                                                                                             | -     | -                             | -                      | -                      | -                                                                                             | -    | -                             | -                      | -                      | -                                                                                             | -     | -                             | -                      | -                      | -                             |
| 49 Total assets of the GAR                                                                                              | 100,0%                                                                                        | 6,3%  | 6,3%                          | 0,0%                   | 0,0%                   | 0,0%                                                                                          | 0,0% | 0,0%                          | 0,0%                   | 0,0%                   | 100,0%                                                                                        | 5,9%  | 5,9%                          | 0,0%                   | 0,0%                   | 100,0%                        |

## 4. Key performance indicator of the GAR in terms of flows

2024

|                                                                |                                                                                                                      | 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) |                               |                        |                        |                               |
|                                                                |                                                                                                                      |                                                                                                | 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 |
| % (compared to the flow of assets included in the denominator) |                                                                                                                      |                                                                                                |                               |                        |                        |      |                                                                                                |                               |                        |                        |      |                                                                                                |                               |                        |                        |                               |
| 1                                                              | <b>GAR - Assets included in both numerator and denominator</b>                                                       |                                                                                                |                               |                        |                        |      |                                                                                                |                               |                        |                        |      |                                                                                                |                               |                        |                        |                               |
| 2                                                              | Loans and advances, debt securities and equity instruments not held for tradingadmissible for the GAR calculation    | -                                                                                              | -                             | -                      | -                      | -    | -                                                                                              | -                             | -                      | -                      | -    | -                                                                                              | -                             | -                      | -                      | -                             |
| 3                                                              | <b>Financial companies</b>                                                                                           | -                                                                                              | -                             | -                      | -                      | -    | -                                                                                              | -                             | -                      | -                      | -    | -                                                                                              | -                             | -                      | -                      | -                             |
| 4                                                              | Credit institutions                                                                                                  | -                                                                                              | -                             | -                      | -                      | -    | -                                                                                              | -                             | -                      | -                      | -    | -                                                                                              | -                             | -                      | -                      | -                             |
| 5                                                              | Loans and advances                                                                                                   | -                                                                                              | -                             | -                      | -                      | -    | -                                                                                              | -                             | -                      | -                      | -    | -                                                                                              | -                             | -                      | -                      | -                             |
| 6                                                              | Debt securities, including statement on use of proceeds                                                              | -                                                                                              | -                             | -                      | -                      | -    | -                                                                                              | -                             | -                      | -                      | -    | -                                                                                              | -                             | -                      | -                      | -                             |
| 7                                                              | Equity instruments                                                                                                   | -                                                                                              | -                             | -                      | -                      | -    | -                                                                                              | -                             | -                      | -                      | -    | -                                                                                              | -                             | -                      | -                      | -                             |
| 8                                                              | Other financial companies                                                                                            | -                                                                                              | -                             | -                      | -                      | -    | -                                                                                              | -                             | -                      | -                      | -    | -                                                                                              | -                             | -                      | -                      | -                             |
| 9                                                              | Of which: investment firms                                                                                           | -                                                                                              | -                             | -                      | -                      | -    | -                                                                                              | -                             | -                      | -                      | -    | -                                                                                              | -                             | -                      | -                      | -                             |
| 10                                                             | Loans and advances                                                                                                   | -                                                                                              | -                             | -                      | -                      | -    | -                                                                                              | -                             | -                      | -                      | -    | -                                                                                              | -                             | -                      | -                      | -                             |
| 11                                                             | Debt securities, including statement on use of proceeds                                                              | -                                                                                              | -                             | -                      | -                      | -    | -                                                                                              | -                             | -                      | -                      | -    | -                                                                                              | -                             | -                      | -                      | -                             |
| 12                                                             | Equity instruments                                                                                                   | -                                                                                              | -                             | -                      | -                      | -    | -                                                                                              | -                             | -                      | -                      | -    | -                                                                                              | -                             | -                      | -                      | -                             |
| 13                                                             | Of which: management companies                                                                                       | -                                                                                              | -                             | -                      | -                      | -    | -                                                                                              | -                             | -                      | -                      | -    | -                                                                                              | -                             | -                      | -                      | -                             |
| 14                                                             | Loans and advances                                                                                                   | -                                                                                              | -                             | -                      | -                      | -    | -                                                                                              | -                             | -                      | -                      | -    | -                                                                                              | -                             | -                      | -                      | -                             |
| 15                                                             | Debt securities, including statement on use of proceeds                                                              | -                                                                                              | -                             | -                      | -                      | -    | -                                                                                              | -                             | -                      | -                      | -    | -                                                                                              | -                             | -                      | -                      | -                             |
| 16                                                             | Equity instruments                                                                                                   | -                                                                                              | -                             | -                      | -                      | -    | -                                                                                              | -                             | -                      | -                      | -    | -                                                                                              | -                             | -                      | -                      | -                             |
| 17                                                             | Of which: insurance companies                                                                                        | -                                                                                              | -                             | -                      | -                      | -    | -                                                                                              | -                             | -                      | -                      | -    | -                                                                                              | -                             | -                      | -                      | -                             |
| 18                                                             | Loans and advances                                                                                                   | -                                                                                              | -                             | -                      | -                      | -    | -                                                                                              | -                             | -                      | -                      | -    | -                                                                                              | -                             | -                      | -                      | -                             |
| 19                                                             | Debt securities, including statement on use of proceeds                                                              | -                                                                                              | -                             | -                      | -                      | -    | -                                                                                              | -                             | -                      | -                      | -    | -                                                                                              | -                             | -                      | -                      | -                             |
| 20                                                             | Equity instruments                                                                                                   | -                                                                                              | -                             | -                      | -                      | -    | -                                                                                              | -                             | -                      | -                      | -    | -                                                                                              | -                             | -                      | -                      | -                             |
| 21                                                             | <b>Non-financial corporations</b>                                                                                    | -                                                                                              | -                             | -                      | -                      | -    | -                                                                                              | -                             | -                      | -                      | -    | -                                                                                              | -                             | -                      | -                      | -                             |
| 22                                                             | Non-financial companies subject to disclosure obligations under the Directive on disclosure of financial information | -                                                                                              | -                             | -                      | -                      | -    | -                                                                                              | -                             | -                      | -                      | -    | -                                                                                              | -                             | -                      | -                      | -                             |
| 23                                                             | Loans and advances                                                                                                   | -                                                                                              | -                             | -                      | -                      | -    | -                                                                                              | -                             | -                      | -                      | -    | -                                                                                              | -                             | -                      | -                      | -                             |
| 24                                                             | Debt securities, including statement on use of proceeds                                                              | -                                                                                              | -                             | -                      | -                      | -    | -                                                                                              | -                             | -                      | -                      | -    | -                                                                                              | -                             | -                      | -                      | -                             |
| 25                                                             | Equity instruments                                                                                                   | -                                                                                              | -                             | -                      | -                      | -    | -                                                                                              | -                             | -                      | -                      | -    | -                                                                                              | -                             | -                      | -                      | -                             |
| 26                                                             | <b>Households</b>                                                                                                    | 100,0%                                                                                         | 4,3%                          | 4,3%                   | 0,0%                   | 0,0% | 0,0%                                                                                           | 0,0%                          |                        | 0,0%                   | 0,0% | 100,0%                                                                                         | 3,9%                          | 3,9%                   | 0,0%                   | 0,0%                          |
| 27                                                             | Of which: loans secured by residential property                                                                      | 99,6%                                                                                          | 4,1%                          | 4,1%                   | 0,0%                   | 0,0% | 0,0%                                                                                           | 0,0%                          |                        | 0,0%                   | 0,0% | 99,7%                                                                                          | 3,7%                          | 3,7%                   | 0,0%                   | 0,0%                          |
| 28                                                             | Of which: building renovation loans                                                                                  | 0,4%                                                                                           | 47,5%                         | 47,5%                  | 0,0%                   | 0,0% | 0,0%                                                                                           | 0,0%                          |                        | 0,0%                   | 0,0% | 0,3%                                                                                           | 45,6%                         | 45,6%                  | 0,0%                   | 0,0%                          |
| 29                                                             | Of which: car loans                                                                                                  | -                                                                                              | -                             | -                      | -                      | -    | -                                                                                              | -                             |                        | -                      | -    | -                                                                                              | -                             | -                      | -                      | -                             |
| 30                                                             | <b>Local government funding</b>                                                                                      | -                                                                                              | -                             | -                      | -                      | -    | -                                                                                              | -                             |                        | -                      | -    | -                                                                                              | -                             | -                      | -                      | -                             |
| 31                                                             | Security interests obtained by taking possession: residential and commercial property                                | -                                                                                              | -                             | -                      | -                      | -    | -                                                                                              | -                             |                        | -                      | -    | -                                                                                              | -                             | -                      | -                      | -                             |
| 32                                                             | Local government funding                                                                                             | -                                                                                              | -                             | -                      | -                      | -    | -                                                                                              | -                             |                        | -                      | -    | -                                                                                              | -                             | -                      | -                      | -                             |
| 49                                                             | <b>Total assets of the GAR</b>                                                                                       | 100,0%                                                                                         | 4,3%                          | 4,3%                   | 0,0%                   | 0,0% | 0,0%                                                                                           | 0,0%                          |                        | 0,0%                   | 0,0% | 100,0%                                                                                         | 3,9%                          | 3,9%                   | 0,0%                   | 0,0%                          |

| 5. Key performance indicator for off-balance sheet exposures    |                                                                                 |                                                                                               |   |                               |                        |                        |                                                                                               |   |                               |                        |                        |                                                                                                                               |   |                               |                        |                        |
|-----------------------------------------------------------------|---------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------|---|-------------------------------|------------------------|------------------------|-----------------------------------------------------------------------------------------------|---|-------------------------------|------------------------|------------------------|-------------------------------------------------------------------------------------------------------------------------------|---|-------------------------------|------------------------|------------------------|
| 2024                                                            |                                                                                 |                                                                                               |   |                               |                        |                        |                                                                                               |   |                               |                        |                        |                                                                                                                               |   |                               |                        |                        |
|                                                                 |                                                                                 | Climate Change Mitigation (CCM)                                                               |   |                               |                        |                        | Climate Change Mitigation (CCM)                                                               |   |                               |                        |                        | 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) |   |                               |                        |                        | Proporción del total de activos cubiertos que financian sectores pertinentes para la taxonomía (elegibles según la taxonomía) |   |                               |                        |                        |
|                                                                 |                                                                                 | Of which: environmentally sustainable (conforming to the taxonomy)                            |   |                               |                        |                        | Of which: environmentally sustainable (conforming to the taxonomy)                            |   |                               |                        |                        | De los cuales: medioambientalmente sostenibles (que se ajustan a la taxonomía)                                                |   |                               |                        |                        |
| % (compared to the flow of adminisble off-balance sheet assets) |                                                                                 |                                                                                               |   | 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 |
| 1                                                               | Financial guarantees (financial guarantees key performance indicator)           | -                                                                                             | - | -                             | -                      | -                      | -                                                                                             | - | -                             | -                      | -                      | -                                                                                                                             | - | -                             | -                      | -                      |
| 2                                                               | Assets under management (key performance indicator for assets under management) | -                                                                                             | - | -                             | -                      | -                      | -                                                                                             | - | -                             | -                      | -                      | -                                                                                                                             | - | -                             | -                      | -                      |



## 6. Key performance indicator on fee and commission income from non-lending and asset management services

|   |                                                                                                           | Fees and commissions key performance indicator - 2024 |                                                                                                      |                           |                           |   |                                                                                                      |                           |                           |   |                                                                                                      |                           |                           |   |
|---|-----------------------------------------------------------------------------------------------------------|-------------------------------------------------------|------------------------------------------------------------------------------------------------------|---------------------------|---------------------------|---|------------------------------------------------------------------------------------------------------|---------------------------|---------------------------|---|------------------------------------------------------------------------------------------------------|---------------------------|---------------------------|---|
|   |                                                                                                           | Carrying<br>amount (Gross)<br>Total                   | Climate Change Mitigation (CCM)                                                                      |                           |                           |   | Climate Change Adaptation (CCA)                                                                      |                           |                           |   | TOTAL (CCM + CCA)                                                                                    |                           |                           |   |
|   |                                                                                                           |                                                       | Of which: a taxonomy-relevant sectors<br>(taxonomyeligible)                                          |                           |                           |   | Of which: a taxonomy-relevant sectors<br>(taxonomyeligible)                                          |                           |                           |   | Of which: a taxonomy-relevant sectors<br>(taxonomyeligible)                                          |                           |                           |   |
|   |                                                                                                           |                                                       | Proportion of total assets covered that<br>finance taxonomy-relevant sectors<br>(taxonomy-compliant) |                           |                           |   | Proportion of total assets covered<br>that finance taxonomy-relevant<br>sectors (taxonomy-compliant) |                           |                           |   | Proportion of total assets covered<br>that finance taxonomy-relevant<br>sectors (taxonomy-compliant) |                           |                           |   |
|   |                                                                                                           |                                                       | % (compared to the flow of adminisble off-balance sheet assets)                                      |                           |                           |   |                                                                                                      |                           |                           |   |                                                                                                      |                           |                           |   |
|   |                                                                                                           |                                                       |                                                                                                      | Of which:<br>transitional | Of which:<br>transitional |   |                                                                                                      | Of which:<br>transitional | Of which:<br>transitional |   |                                                                                                      | Of which:<br>transitional | Of which:<br>transitional |   |
| 1 | Income from fees and commissions of companies subject to DINF - Services other than the granting of loans |                                                       | -                                                                                                    | -                         | -                         | - | -                                                                                                    | -                         | -                         | - | -                                                                                                    | -                         | -                         | - |
| 2 | Served to financial companies                                                                             |                                                       | -                                                                                                    | -                         | -                         | - | -                                                                                                    | -                         | -                         | - | -                                                                                                    | -                         | -                         | - |
| 3 | Credit institutions                                                                                       |                                                       | -                                                                                                    | -                         | -                         | - | -                                                                                                    | -                         | -                         | - | -                                                                                                    | -                         | -                         | - |
| 4 | Other financial companies                                                                                 |                                                       | -                                                                                                    | -                         | -                         | - | -                                                                                                    | -                         | -                         | - | -                                                                                                    | -                         | -                         | - |
| 5 | Of which: investment firms                                                                                |                                                       | -                                                                                                    | -                         | -                         | - | -                                                                                                    | -                         | -                         | - | -                                                                                                    | -                         | -                         | - |
| 6 | Of which: management companies                                                                            |                                                       | -                                                                                                    | -                         | -                         | - | -                                                                                                    | -                         | -                         | - | -                                                                                                    | -                         | -                         | - |
| 7 | Of which: insurance companies                                                                             |                                                       | -                                                                                                    | -                         | -                         | - | -                                                                                                    | -                         | -                         | - | -                                                                                                    | -                         | -                         | - |
| 8 | Non-financial corporations                                                                                |                                                       | -                                                                                                    | -                         | -                         | - | -                                                                                                    | -                         | -                         | - | -                                                                                                    | -                         | -                         | - |
| 9 | Counterparties not subject to DINF disclosure obligations, including third-country counterparties         |                                                       | -                                                                                                    | -                         | -                         | - | -                                                                                                    | -                         | -                         | - | -                                                                                                    | -                         | -                         | - |

## 7. Key performance indicator for the trading book

|    |                                                                                                   | Fair value | Climate Change Mitigation (CCM) |                                            |                   |                                            |                                        |                                            | Climate Change Adaptation (CCA) |                                            |                   |                                            |                                        |                                            | TOTAL (CCM + CCA)  |                                                              |                   |                                                              |                                        |                                                              |
|----|---------------------------------------------------------------------------------------------------|------------|---------------------------------|--------------------------------------------|-------------------|--------------------------------------------|----------------------------------------|--------------------------------------------|---------------------------------|--------------------------------------------|-------------------|--------------------------------------------|----------------------------------------|--------------------------------------------|--------------------|--------------------------------------------------------------|-------------------|--------------------------------------------------------------|----------------------------------------|--------------------------------------------------------------|
|    |                                                                                                   |            | Absolute purchases              |                                            | Absolute sales    |                                            | Absolute purchases plus absolute sales |                                            | Absolute purchases              |                                            | Absolute sales    |                                            | Absolute purchases plus absolute sales |                                            | Absolute purchases |                                                              | Absolute sales    |                                                              | Absolute purchases plus absolute sales |                                                              |
|    |                                                                                                   |            | millions of Euros               | Of which environmentally sustainable (ESG) | millions of Euros | Of which environmentally sustainable (ESG) | millions of Euros                      | Of which environmentally sustainable (ESG) | millions of Euros               | Of which environmentally sustainable (ESA) | millions of Euros | Of which environmentally sustainable (ESA) | millions of Euros                      | Of which environmentally sustainable (ESA) | millions of Euros  | Of which environmental-environmentally sustainable (CCM+CAA) | millions of Euros | Of which environmental-environmentally sustainable (CCM+CAA) | millions of Euros                      | Of which environmental-environmentally sustainable (CCM+CAA) |
| 1  | F41 - Construction of buildings                                                                   | -          | -                               | -                                          | -                 | -                                          | -                                      | -                                          | -                               | -                                          | -                 | -                                          | -                                      | -                                          | -                  | -                                                            | -                 | -                                                            | -                                      | -                                                            |
| 2  | Financial companies                                                                               | -          | -                               | -                                          | -                 | -                                          | -                                      | -                                          | -                               | -                                          | -                 | -                                          | -                                      | -                                          | -                  | -                                                            | -                 | -                                                            | -                                      | -                                                            |
| 3  | Credit institutions                                                                               | -          | -                               | -                                          | -                 | -                                          | -                                      | -                                          | -                               | -                                          | -                 | -                                          | -                                      | -                                          | -                  | -                                                            | -                 | -                                                            | -                                      | -                                                            |
| 4  | Debt securities                                                                                   | -          | -                               | -                                          | -                 | -                                          | -                                      | -                                          | -                               | -                                          | -                 | -                                          | -                                      | -                                          | -                  | -                                                            | -                 | -                                                            | -                                      | -                                                            |
| 5  | Equity instruments                                                                                | -          | -                               | -                                          | -                 | -                                          | -                                      | -                                          | -                               | -                                          | -                 | -                                          | -                                      | -                                          | -                  | -                                                            | -                 | -                                                            | -                                      | -                                                            |
| 6  | Other financial companies                                                                         | -          | -                               | -                                          | -                 | -                                          | -                                      | -                                          | -                               | -                                          | -                 | -                                          | -                                      | -                                          | -                  | -                                                            | -                 | -                                                            | -                                      | -                                                            |
| 7  | Of which: investment firms                                                                        | -          | -                               | -                                          | -                 | -                                          | -                                      | -                                          | -                               | -                                          | -                 | -                                          | -                                      | -                                          | -                  | -                                                            | -                 | -                                                            | -                                      | -                                                            |
| 8  | Debt securities                                                                                   | -          | -                               | -                                          | -                 | -                                          | -                                      | -                                          | -                               | -                                          | -                 | -                                          | -                                      | -                                          | -                  | -                                                            | -                 | -                                                            | -                                      | -                                                            |
| 9  | Equity instruments                                                                                | -          | -                               | -                                          | -                 | -                                          | -                                      | -                                          | -                               | -                                          | -                 | -                                          | -                                      | -                                          | -                  | -                                                            | -                 | -                                                            | -                                      | -                                                            |
| 10 | Of which: management companies                                                                    | -          | -                               | -                                          | -                 | -                                          | -                                      | -                                          | -                               | -                                          | -                 | -                                          | -                                      | -                                          | -                  | -                                                            | -                 | -                                                            | -                                      | -                                                            |
| 11 | Debt securities                                                                                   | -          | -                               | -                                          | -                 | -                                          | -                                      | -                                          | -                               | -                                          | -                 | -                                          | -                                      | -                                          | -                  | -                                                            | -                 | -                                                            | -                                      | -                                                            |
| 12 | Equity instruments                                                                                | -          | -                               | -                                          | -                 | -                                          | -                                      | -                                          | -                               | -                                          | -                 | -                                          | -                                      | -                                          | -                  | -                                                            | -                 | -                                                            | -                                      | -                                                            |
| 13 | Of which: insurance companies                                                                     | -          | -                               | -                                          | -                 | -                                          | -                                      | -                                          | -                               | -                                          | -                 | -                                          | -                                      | -                                          | -                  | -                                                            | -                 | -                                                            | -                                      | -                                                            |
| 14 | Debt securities                                                                                   | -          | -                               | -                                          | -                 | -                                          | -                                      | -                                          | -                               | -                                          | -                 | -                                          | -                                      | -                                          | -                  | -                                                            | -                 | -                                                            | -                                      | -                                                            |
| 15 | Equity instruments                                                                                | -          | -                               | -                                          | -                 | -                                          | -                                      | -                                          | -                               | -                                          | -                 | -                                          | -                                      | -                                          | -                  | -                                                            | -                 | -                                                            | -                                      | -                                                            |
| 16 | Non-financial companies subject to disclosure requirements under the DINF                         | -          | -                               | -                                          | -                 | -                                          | -                                      | -                                          | -                               | -                                          | -                 | -                                          | -                                      | -                                          | -                  | -                                                            | -                 | -                                                            | -                                      | -                                                            |
| 17 | Debt securities                                                                                   | -          | -                               | -                                          | -                 | -                                          | -                                      | -                                          | -                               | -                                          | -                 | -                                          | -                                      | -                                          | -                  | -                                                            | -                 | -                                                            | -                                      | -                                                            |
| 18 | Equity instruments                                                                                | -          | -                               | -                                          | -                 | -                                          | -                                      | -                                          | -                               | -                                          | -                 | -                                          | -                                      | -                                          | -                  | -                                                            | -                 | -                                                            | -                                      | -                                                            |
| 19 | Counterparties not subject to DINF disclosure obligations, including third-country counterparties | -          | -                               | -                                          | -                 | -                                          | -                                      | -                                          | -                               | -                                          | -                 | -                                          | -                                      | -                                          | -                  | -                                                            | -                 | -                                                            | -                                      | -                                                            |
| 20 | Debt securities                                                                                   | -          | -                               | -                                          | -                 | -                                          | -                                      | -                                          | -                               | -                                          | -                 | -                                          | -                                      | -                                          | -                  | -                                                            | -                 | -                                                            | -                                      | -                                                            |
| 21 | Equity instruments                                                                                | -          | -                               | -                                          | -                 | -                                          | -                                      | -                                          | -                               | -                                          | -                 | -                                          | -                                      | -                                          | -                  | -                                                            | -                 | -                                                            | -                                      | -                                                            |

## “Do Not 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.2 Sustainable Finance Rating System

Our Sustainable Finance Classification System (SCFS) 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.

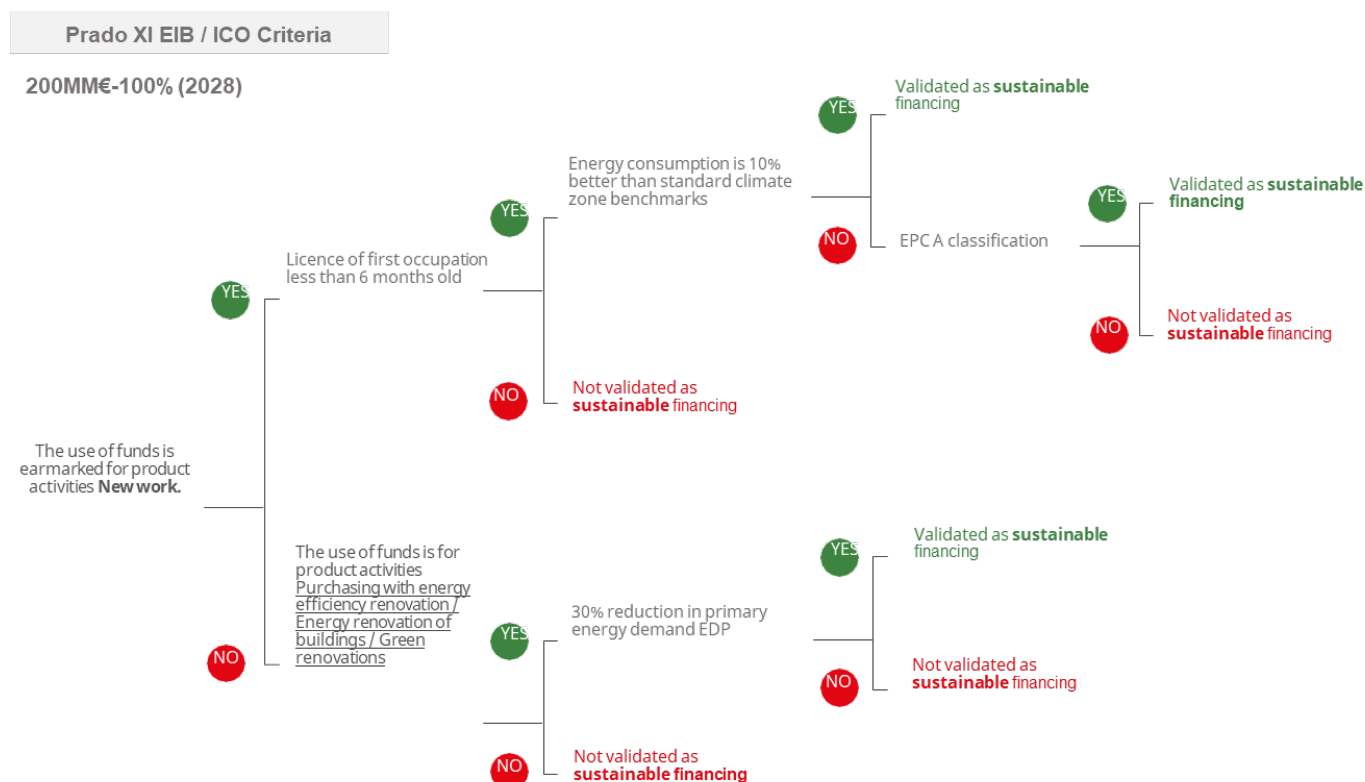
It is based on internationally recognised sectoral guidelines and principles, such as the ICMA Green and Social Bond Principles, the Climate Bond Standard and the EU Taxonomy.

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

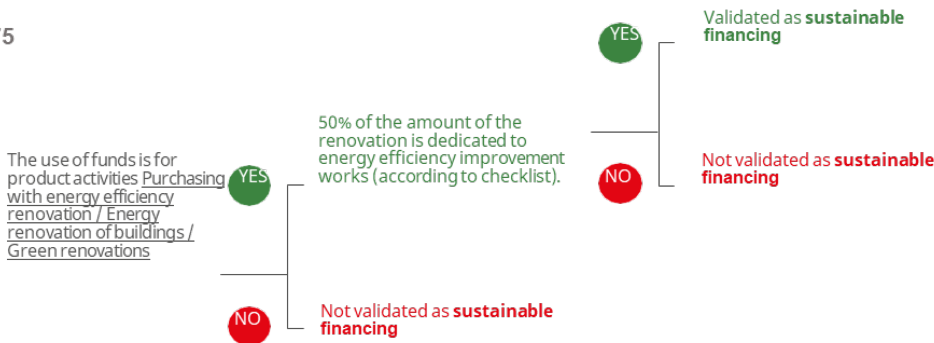
In the more general case of sustainability-linked lending, operations are structured and assessed using the latest version of the SCIB Sustainability Lending Guidelines. At UCI, we have identified three financing criteria:

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



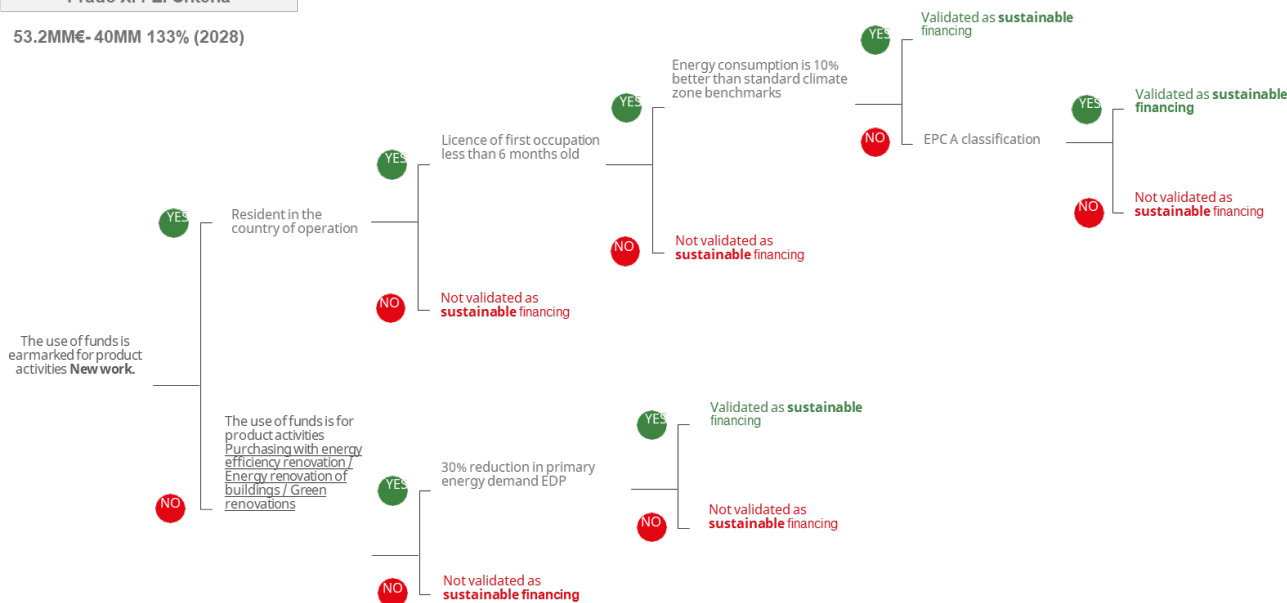
Prado VIII 2022-2027

50MM€ 1€-0.75

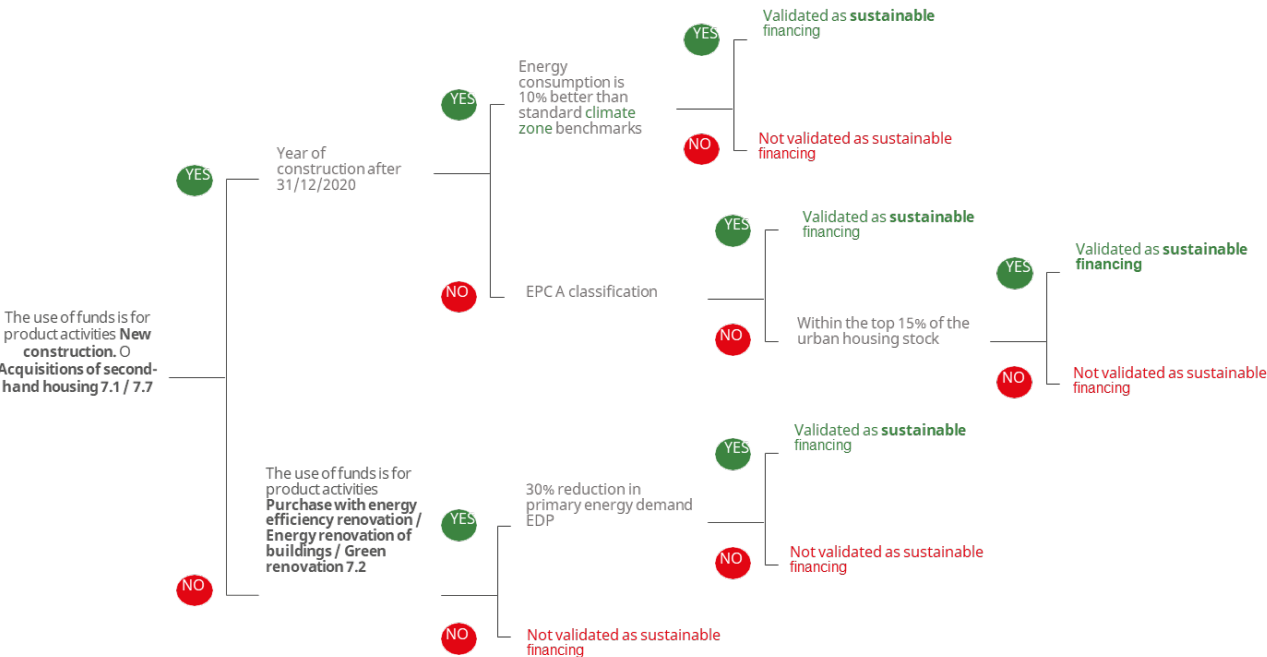


Prado XI FEI Criteria

53.2MM€- 40MM 133% (2028)



Sustainalytics Criteria 2023- 431.2 MM€ (60 months)



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 basis. 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.3 Financing the fight against climate change

We understand sustainability as a global challenge that motivates us to achieve the decarbonisation of cities by 2050 and we address it as part of our ESG commitment. To this end, we promote the purchase of energy-efficient homes and the refurbishment of the housing stock. These lines are supported by the commitments we make and our green bonds.

#### Our progress in green financing

We show the percentage of green financing in relation to total annual financing and its variation with respect to the previous year.

|          | Mortgages |        |       |        |           | Rehabilitation |        |       |        |           |
|----------|-----------|--------|-------|--------|-----------|----------------|--------|-------|--------|-----------|
|          | 2023      |        | 2024  |        | Variation | 2023           |        | 2024  |        | Variation |
|          | M€        | %      | M€    | %      |           | M€             | %      | M€    | %      |           |
| Spain    | 43.08     | 18.16% | 69.55 | 24.00% | 61.45%    | 19.33          | 82.74% | 35.94 | 78.15% | 85.94%    |
| Portugal | 34.41     | 27.09% | 36.05 | 23.53% | 4.76%     | N/A            | N/A    | N/A   | N/A    | N/A       |

#### Energy Efficiency Label (EEML)

The **Energy Efficiency Label (EEML)**, promoted by the European Mortgage Federation, is a label that recognises us as an organisation that complies with the highest standards in the granting of sustainable mortgages. It provides:

- **Transparency and trust:** the EEML guarantees that the mortgages offered comply with rigorous environmental criteria.
- **Financing for efficient properties:** labelled mortgages make it possible to finance the purchase, construction or renovation of properties with high energy efficiency standards.

The EEML does not only benefit customers, but also provides investors and financial institutions with greater clarity on the sustainability and performance of mortgage loans in their portfolios.





## Projects linked to our sustainable financing

### Residential Energy Rehabilitation (RER) Scheme

In the final year of the Residential Energy Rehabilitation (RER) Scheme, we have focused our efforts on carrying out the work necessary to achieve our objectives. This project, financed by the ELENA programme (a joint initiative of the European Investment Bank and the European Commission), offers a comprehensive solution to improve energy efficiency and building savings, providing the necessary services to carry out these improvement works.

The RER project in Spain has made significant progress in the refurbishment works, and the coming months are crucial as the end of the project is near. The main achievements and milestones are as follows:

Main achievements:

1. Energy efficiency improvements: significant improvements in the energy efficiency of residential buildings, with the aim of reducing energy consumption and carbon emissions.
2. Renewable energy integration: installation of renewable energy sources to improve sustainability.
3. Community participation: successful community outreach programmes to educate and involve local residents in energy-saving practices.

Planned milestones:

1. Final inspections and certifications: carrying out exhaustive inspections to guarantee that all the rehabilitation work meets the required standards and obtaining the necessary certifications.
2. Achieving the leverage factor: ensuring that the project meets the required financial leverage factor, demonstrating the effective use of funds and attracting additional investment.
3. Project closure: completing all project activities, including the production of final reports, satisfaction surveys and documentation. We will officially conclude the Project with a final corporate event to be held next April.

These milestones will not only mark the successful completion of the RER project, but will also establish a benchmark for future energy efficiency and refurbishment projects in Spain.

### ENGAGE for ESG activation investments

We continue developing the ENGAGE for ESG activation investments project, in its third and last year. 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.

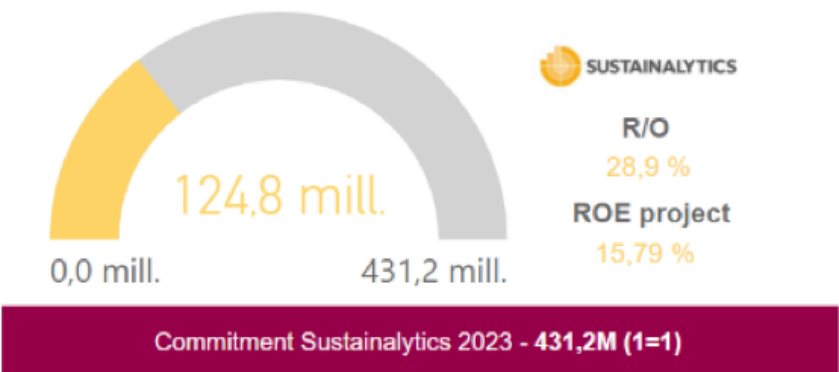
In the last year, progress has continued to be made in defining the fields that make up the final templates to be implemented in the ESG platform. The project's coordinating team is strengthening the communication plan and the marketing strategy so that different financial institutions and other companies include the project's platform in their activities.

## 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 acquired a second green financing commitment of 432.2 million Euros on October 2023 and in 2024 we have reached a total of 124,8 million Euros.



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

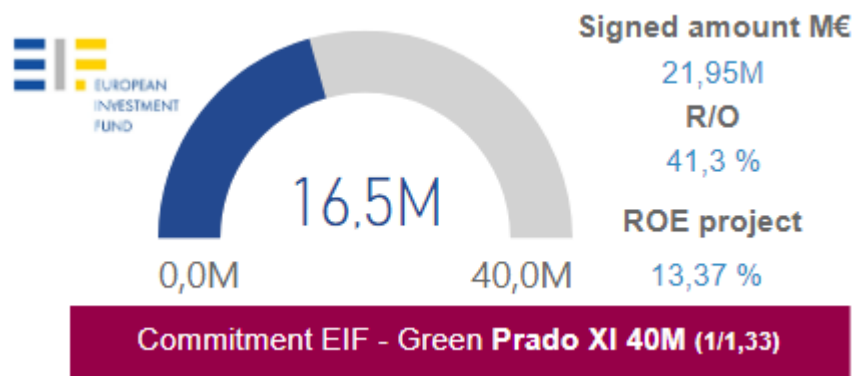
Since 2020, we hold an agreement with the **EIB** to promote energy efficiency projects in Spain and Portugal.

In 2024, we have complied with the **FT RMBS Prado VIII**, which, with the commitment reached with the EIB, involves financing the energy-efficient renovation of buildings, for an amount of 50 million Euros.



The EIB is also involved in our **RMBS Green Prado XI** securitisation fund with 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.

In 2024, we have complied with 14.3 million Euros with the EIB and 16.5 million Euros for the EIF.



## 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. We are also responsible with our footprint management, so we try to minimise the impact of our activities on the environment.

Consequently, our headquarters in Spain and Portugal have characteristics aligned with that responsibility. 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. In Portugal, the move to **Torre das Amoreiras** allows us to reduce our environmental footprint and obtain ISO 14001 environmental certification.

We use the service of the GreeMko platform, which allows us to carry out the best monitoring and control of our data. 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.

### Circular economy and waste management

100% of the paper related to the documentation of our work in Spain and Portugal is recycled. The rest of the urban waste, both in Spain and Portugal, is managed by the buildings' owners through the local Councils.

As indicated in previous reports, 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 matters                     | Jan 2024 - Dec 2024 | Jan 2023 - Dec 2023 | Var. %        |
|-------------------------------------------|---------------------|---------------------|---------------|
| <b>Waste</b>                              |                     |                     |               |
| Battery and accumulator waste             | 0,08 t              | 0,00 t              | 100.00%       |
| Ink and toner cartridge waste             | 0,10 t              | 0,03 t              | 266.63%       |
| Paper waste                               | 9,34 t              | 8,83 t              | 5.68%         |
| Waste electrical and electronic equipment | 0,39 t              | 0,11 t              | 255.45%       |
| Alkaline battery waste                    | 0,01 t              | 0,00 t              | 100.00%       |
| <b>Total:</b>                             | <b>9,92 t</b>       | <b>8,97 t</b>       | <b>10.55%</b> |

All types of waste are slightly affected by an increase, with paper waste and electrical and electronic equipment being the most affected.

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 matters   | Jan 2024 - Dec 2024 | Jan 2023 - Dec 2023 | Var. %   |
|-------------------------|---------------------|---------------------|----------|
| Water consumption       | 1.820,21 m³         | 754,83 m³           | 141.14%  |
| Natural gas consumption | 0,00 kWh            | 3.769,67 kWh        | -100.00% |
| Diesel oil consumption  | 3.765,98 l          | 7.573,89 l          | -50.28%  |
| Petrol consumption      | 115.903,83 l        | 113.691,97 l        | 1.95%    |
| Electricity consumption | 417.342,09 kWh      | 432.299,23 kWh      | -3.46%   |
| Paper consumption       | 7.860,92 kg         | 7.204,68 kg         | 9.11%    |

**Water:** Our water consumption comes from the mains, so it is considered that there is no significant impact on water sources. Water consumption has increased by 141.14% compared to last year, mainly due to the UCI Spain headquarters where there are more drinking water fountains and a greater number of days of attendance.

**Paper:** Paper accounts for the main consumption of materials used in our offices. Paper consumption is in line with the previous year, with a slight increase of 9.11%.

**Electricity:** The main source of energy is electricity. This year, we continue to reduce this source by -3.46%, thanks to the characteristics of the buildings where both headquarters are located, which allow for considerable energy savings.

**Natural gas:** We do not have any offices that will need this energy source in 2024.

**Petrol-diesel:** In 2023, we changed our vehicle fleet in Spain; despite this, in 2024 a residual number of vehicles continue to use this type of energy, allowing an improvement of 50.28% over the previous year.

**Petrol:** The consumption of petrol as an energy source for the car fleet remains in line with the previous year.

During 2024, no additional measures have been taken, beyond the monitoring of consumption and waste segregation.

## GHG emissions

In relation to emissions, we regularly apply environmental criteria and rationalisation of expenditure, which favour the reduction of CO<sub>2</sub> 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 2024, 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 this sense, in 2024, emissions in tonnes (t) from these parameters totalled 728.37 t/CO<sub>2</sub>eq versus 683.63 t/CO<sub>2</sub>eq in 2023 (business travel emissions have been modified for 2023 to include trips that were not managed by the usual process).

| Environmental matter                                                   | Jan 2024 - Dec 2024                                                                         |                | Jan 2023 - Dec 2023                                                                            |                |
|------------------------------------------------------------------------|---------------------------------------------------------------------------------------------|----------------|------------------------------------------------------------------------------------------------|----------------|
|                                                                        | tCO <sub>2</sub> e                                                                          | %              | tCO <sub>2</sub> e                                                                             | %              |
| <b>Scope 1</b>                                                         | <b>233.7224</b>                                                                             | <b>32.09%</b>  | <b>236.8096</b>                                                                                | <b>34.64%</b>  |
| Natural gas consumption                                                | 0                                                                                           | 0.00%          | 0.6878                                                                                         | 0.29%          |
| Diesel oil consumption                                                 | 9.4722                                                                                      | 4.05%          | 19.0819                                                                                        | 8.06%          |
| Petrol consumption                                                     | 224.2502                                                                                    | 95.95%         | 217.0399                                                                                       | 91.65%         |
| <b>Scope 2</b>                                                         | <b>96.8247</b>                                                                              | <b>13.29%</b>  | <b>108.2437</b>                                                                                | <b>15.83%</b>  |
| Electricity consumption                                                | 96.8247  | 100.00%        | 108.2437  | 100.00%        |
| <b>Scope 3</b>                                                         | <b>397.8195</b>                                                                             | <b>54.62%</b>  | <b>338.5756</b>                                                                                | <b>49.53%</b>  |
| <b>Category 5 - Waste generated in the activities of organisations</b> |                                                                                             |                |                                                                                                |                |
| Battery and accumulator waste                                          | 0.0017                                                                                      | 0.00%          | 0                                                                                              | 0.00%          |
| Ink and toner cartridge waste                                          | 0.2425                                                                                      | 0.06%          | 0.0661                                                                                         | 0.02%          |
| Paper waste                                                            | 0.0598                                                                                      | 0.02%          | 0.188                                                                                          | 0.06%          |
| Waste electrical and electronic equipment                              | 0.0025                                                                                      | 0.00%          | 0.0023                                                                                         | 0.00%          |
| Alkaline battery waste                                                 | 0.0003                                                                                      | 0.00%          | 0                                                                                              | 0.00%          |
| <b>Category 6 - Business travel</b>                                    |                                                                                             |                |                                                                                                |                |
| Petrol consumption                                                     | 36.3987                                                                                     | 9.15%          | 38.7387                                                                                        | 11.44%         |
| Business travel programmes                                             | 3.0075                                                                                      | 0.76%          | 1.9241                                                                                         | 0.57%          |
| Business travel                                                        | 358.1066                                                                                    | 90.02%         | 297.6563                                                                                       | 87.91%         |
| <b>Total Carbon Footprint:</b>                                         | <b>728.3665</b>                                                                             | <b>100.00%</b> | <b>683.6288</b>                                                                                | <b>100.00%</b> |



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 CO<sub>2</sub>, which include the remaining greenhouse gases from the combustion of the energy sources used at UCI. These gases are mainly CO<sub>2</sub>, N<sub>2</sub>O and CH<sub>4</sub>.

No reduction targets have been set for GHG emissions. A new three-year sustainability plan will be developed during 2025.

Indicators related to “We greenimise” can be found in section 6.1. of the report - Environmental Indicators.



## 5.2. We accompany you

### S.0 Introduction

Relationships with our main stakeholders are a key piece to the activity development.

Our employees are one of our main stakeholders; therefore, questions such as **talent and people development, diversity, equality and inclusion** are relevant social themes.

**Customers** are our **focus** and, as a responsible business, we build long-term relationships of trust, focused on customer satisfaction and loyalty. We have a commitment to society, which is why we have a **programme of social action and volunteering** focused on financial education and on people at risk of social exclusion.

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 management and training, Experience and customer loyalty, Contribution to society, Relationship with business partners,

**SDGs** to which we contribute:





## S.1 People First

### We are a GPTW

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 2024, for the fifth year in a row, 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 2024, in order to work on the issues where improvement was needed, meetings were held with the areas and action plans were developed linked to the results obtained the previous year.

### 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.

We have developed **initiatives** focused on talent at UCI, in order to boost their engagement and professional development.

- **Young Talent / Talent Scholarships.** This is a project to attract the company's youngest talent, so that they can develop their professional career at UCI, promoting intergenerational relationships and sharing 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. We promote the learning of the style of leadership that we want at UCI, working towards defined and measurable behaviours.
- **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 140 people in Spain and 9 people in Portugal, in 2024, 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.

Finally, this year in Spain, 6 people have **joined the workforce**, 4 women and 2 men. And we have awarded 7 grants, 5 of which went to men and 2 to women.

In Portugal, 4 people have joined the workforce, 3 women and 1 man, and we have had 3 interns throughout the year, one of whom has joined the workforce.

We have different tools and initiatives that allow us to **assess and monitor** our talent:

- We have carried out **performance appraisals** of employees in both Spain and Portugal, with average values of 3.31 and 3.47 (out of 4). 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.
- As part of the leaders' development, the **Feedback 360** survey has been carried out, in which employees and managers 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 89 surveys were carried out, in Spain and Portugal (this year, peers have not been included, so it has been launched to fewer managers).

## B. 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 2024 are maintained, with the particularity of assigning only one topic per training content. In 2024, we have updated the most common Learning Lists and we have eliminated the least used ones, starting to use the **Itinerary type** training object for different learning actions in projects such as Leadership School and Talentum.

The results highlighted on the Aprendizándome platform in 2024 were the following:

- Currently, 72 playlists (16 created in 2024). Of these, 52 are public lists and 20 are individual lists.
- More than 11,823 voluntary training hours.
- 464 people interested in face-to-face resources.
- An average of 851 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 are continuing with the green club, which is voluntary, created in 2023 to promote the sustainability of the company.
- Internal training has been provided to all employees on the ISO 14001 Environmental Management System to update their knowledge.
- Two colleagues have received external training on Sustainability and Climate Risk in the Financial System, 12 hours each.

## C. Meeting the needs of our employees

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.

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. In 2024, as a new feature, an interest-free loan has been introduced to finance sustainable measures. A total of 5 operations were signed.

To facilitate work-life balance and improve staff productivity and engagement, since 2022, we have a hybrid teleworking model. In addition, we continue to have flexible working hours, from which 75.22% of the workforce in Spain and 97.65% in Portugal benefit.

In this sense, in 2024, 10 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. Among the measures introduced in 2024, for staff on leave due to temporary disability or work-related accidents, an email is sent reminding them not to connect to work in order to look after their mental health and focus solely on their recovery.

With regard to the health and well-being of employees, article 26 of the sectoral agreement ASNEF on Health Surveillance is applicable, which 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.

We also have the programme **“Take care of yourself: more health and less footprint”**, with activities that promote healthy low-emission actions. It 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, the eye strain test has been maintained in Madrid and Barcelona centres, as well as the faecal occult blood test for people over 45 or with a family history. A new feature is the introduction of an insulin resistance test for all employees. The seasonal flu vaccine is offered. In 2024, 328 medical examinations have been carried out and 136 seasonal flu vaccinations have been administered. In addition, 50% of the cost of private health insurance is covered. Thanks to the Liight project, the UCI workforce has completed a total of 170,000 steps through the various activity challenges they have launched.

In relation to health, the following has been carried out:

A specialised hub talk: 'Breast Cancer Prevention' (112 participants).

Two specialised workshops adapted to the gender needs of the workforce: 'Let's Talk About Menopause' (29 participants).

The following courses have been organised to promote working in safe environments:

- Defibrillator course (20 participants)
- Fire-fighting course (20 participants)
- First aid course (2 participants)

Physiotherapy service: A physiotherapy service has been contracted since September for those who need it (43 sessions).

As physical exercise is a key element in people's wellbeing, we have the Gympass Wellhub 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 10 races and walks organised during the year in different geographical locations.

**2. Emotional Well-being:** Voluntary training has been offered to people who have obtained the lowest score in questions relating to psychosocial risk (workload) assessed in the GPTW questionnaire. Emotional management tools that are more effective and have a more physical than cognitive basis. (Tapping, also defined as EFT (Emotional Freedom Technique) and Meditation.

- Tapping (11 participants)
- Mindfulness (7 participants)

A Time Management course was organised (6 participants) to put into practice techniques and digital tools to make the most of time and achieve goals.

An emotion management course was organised for 344 members of staff.

Actions have been carried out to improve digital disconnection:

- 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.
- Barterthon: Book exchange to encourage digital disconnection in summer.

In order to measure and improve aspects of emotional well-being, items measuring psychosocial risk in the GPTW have been maintained in 2024. 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 childcare 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, as well as other activities, listed below:

- Charity cinema: a family film day with a charitable purpose where a gift is donated, through the NGO “La mano que ayuda”, as a ticket to be given to children in vulnerable situations.
- Library: creation of a library through book donations from the staff.

**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.

In Portugal, in 2024, they have developed initiatives related to wellbeing, digital disconnection and sustainability.

We participated in Pedipaper at the Oceanário, learning about sustainability issues and conservation of the maritime ecosystem, 42 employees have participated.

We have also held different webinars for the entire workforce:

- Decoding food labels and food waste.
- The importance of sleep, addressing the various stages of difficulty for children, menopause and managing anxiety at work.

## D. Dialogue and communication with employees

Maintaining an open dialogue and active listening with the employees are crucial elements for the proper functioning of a company. At UCI, through several channels, we put the employee at the centre, progressing together and promoting a direct and effective communication.

We have different tools for both informing employees about relevant issues in the organisation and for gathering their opinions and suggestions. This approach allows us to incorporate their ideas into the continuous improvement of processes and into the construction of a more dynamic and participatory work environment:

In 2024, we have continued to consolidate the **CEO Connect** meetings, which consist of meetings between the CEO and the managers of each department to present key projects. In addition, open meetings with all team members are organised during these sessions, promoting closeness between management and the collaborators.

One of the major developments of the year has been the implementation of the **strategic project of Transversal Communication**, which aims to promote the role of the manager as a facilitator of effective communication, to define and generate a culture of responsible communication aligned with the voice of the company and to promote a culture of collective knowledge that improves efficiency and collaborative work. In this way, we will improve the exchange of information between different hierarchical levels and, horizontally, the coordination and flow of information between departments.

**HUB Talks:** Live sessions in which employees share ongoing projects and milestones achieved with the workforce. These talks are designed to promote transparency and allow any employee to ask open questions. This year we have also held five HUB Talks with Management and others focused on strategic projects to ensure greater visibility of the strategy and the departments, promoting more inclusive and accessible communication.



**Vital Intranet:** Our intranet, fully integrated into Microsoft Teams through Viva Connections, centralises all services for employees, from corporate information to current news about the organisation. This digital space acts as the main meeting point and knowledge hub for employees, boosting participation. Vital has become the first page that employees see when they open their browsers and, in addition, the user experience is personalised according to audience, so that employees from Spain, Portugal or even managers see exclusive information.

**Viva Engage:** This platform has played a central role in boosting internal communication, offering employees a space to share professional experiences, participate in debates and propose ideas for improvement for the company. It is possible to find content to raise the profile of strategic projects, emblematic days, social initiatives, to recognise achievements, competitions and challenges such as the use of the Liight app or the Innovation Challenge. In addition, the use of specific communities is promoted, such as the “Leadership” community within the framework of the gamification project of the School of Leadership 2.0 or “Being at UCI rocks” to promote the corporate culture.

**Corporate emails:** UCI employees have several internal communication formats to keep them informed: UCI informs you, intended to communicate initiatives, key updates and important news from the organisation; UCI up to date, a monthly summary that includes the results of the month together with the most relevant news from the company; and UCI News, a daily newsletter that compiles the most outstanding news from the sector, helping to understand the market context and current trends.

**Corporate events:** In 2024, internal events have been fundamental in reinforcing the corporate culture, aligning teams and fostering collaboration between all areas of the company. UCIWay, aimed specifically at managers, has been a key space for sharing strategy, developing leadership skills and working on common goals. For its part, UCIDay has brought together employees from all branches in an atmosphere of celebration, learning and recognition, highlighting the achievements of the year and reinforcing the feeling of belonging. In addition, we have incorporated more participatory dynamics and spaces for exchange that have enriched the experience of the attendees, turning these meetings into essential pillars of our internal communication and cohesion.

With these actions, we reinforce our commitment to open and participative communication, which contributes to the development of a more inclusive work environment aligned with our organisational values.

## 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 2024, we have renewed 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 staff well-being and better business results.



For all these reasons, in addition to taking advantage of the month of Diversity (May) to generate awareness-raising actions, throughout 2024 at UCI we have worked on the different types of diversity with a variety of initiatives:

- **Functional diversity:** In addition to the collaborations with Prodis, work has been done for a more inclusive selection (1 Prodis scholarship) and the campaign “Somos diferente mente iguales” (We are differently equal) has been launched, through which the people who make up the company have a professional team of psychologists and social workers who advise and accompany us in the processing of the disability certificate in case we are eligible for it. So far, six people have contacted the service and/or are in the process of obtaining the certificate. All this is accompanied by a functional diversity awareness campaign through news, articles and hubs in which we give visibility and convey that UCI is a safe space.
- **Gender diversity:** The Equality Plan is one of the main levers and courses of action in this respect. In addition, we have participated in other initiatives that promote it, such as Empowering Women’s Talent, in which a total of 33 people (26 women and 7 men) have participated in the different activities within the framework of this programme during 2024. The Cross Mentoring programme is worth mentioning, with the participation of 8 mentees and 8 mentors.
- **Generational diversity:** Together with the Generation and Talent Observatory, we have signed the Code of Principles of Generational Diversity, an initiative that seeks to provide tools to successfully manage generational diversity. In addition, we have joined the observatory’s network of companies, a working body that aims to generate a network of knowledge and good practices that help companies to promote the implementation of active policies of generational diversity.
- **Sexual diversity:** the key in this case has been raising awareness. We created a Hub with BNP Pride in which they shared their experience and activities, and an internal activity to learn the meaning of the colours of the LGBTI flag and build a flag among the people at Headquarters that was hung up and accompanied us most of the time in 2024.

Our figures are the following:

#### In Spain

- 58.48% of the staff are women.
- 12.5% of women in senior management
- 1.09% of people with disabilities in the workforce
- The average age of staff is 48.66 years old

#### In Portugal

- 57.65% of the staff are women.
- 2.35% women in senior management
- 1.10% of people with disabilities in the workforce
- The average age of staff is 45 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**: 83% in Spain and 93% in Portugal.
- Irrespective of **breed**: 97% in Spain and 94% in Portugal.
- Irrespective of **gender**: 88% in Spain and 98% in Portugal.
- Irrespective of **sexual orientation**: 97% in both Spain and 94% in Portugal.

In 2024, 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.

We have continued with 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, the plan measures have been 100% fulfilled.

Our actions have been the following:

- Inform and raise awareness of the plan among the people involved in it.
- Internal and external training: a total of 97 hours of external training on different aspects of diversity and equality have been carried out at the Madrid Chamber of Commerce. Seventeen people attended.
- Foster a culture of monitoring the measures.

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.
- 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. 44 people with reduced working hours have been identified, all of them women, and 1,405.24 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. Four female employees have taken advantage of this measure.

- Guarantee actions to receive social benefits during maternity and paternity leave.
- Designing and delivering work-life balance and co-responsibility workshops attended by a total of 90 people (26 men and 64 women).
- Awareness-raising on the occasion of the International Day for the Elimination of Violence against Women: delivery of wristbands in UCI Spain, we highlighted the Purple Point on the intranet and the first edition of Cineforum was launched 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 2024, our team is made up as follows:

- In Spain, by 460 people: 58.48% are women and 41.52% men.
- In Portugal, by 85 people: 57.65% are women and 42.35% men.

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 |        |           |
|-----------------------|--------|--------|-----------|----------|--------|-----------|
|                       | 2023   | 2024   | Variation | 2023     | 2024   | Variation |
| <b>Gender pay gap</b> | 20.34% | 18.29% | -10.08%   | 27.91%   | 32.69% | 17.12%    |

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.

|                             | Spain        |              |           | Portugal    |             |           |
|-----------------------------|--------------|--------------|-----------|-------------|-------------|-----------|
| <b>Average remuneration</b> | 2023         | 2024         | Variation | 2023        | 2024        | Variation |
| Directors (1) - women       | -            | -            | -         | -           | -           | -         |
| Directors (1) - men         | 16,750.00 €  | 14,650.00 €  | -12.54%   | -           | -           | -         |
| Senior management - women   | 80,247.57 €  | 98,009.90 €  | 22.13%    | 55,273.89 € | 67,177.02 € | 21.53%    |
| Senior management - men     | 160,696.30 € | 183,457.48 € | 14.16%    | 91,858.49 € | 98,498.72 € | 7.23%     |
| Management - women          | 61,823.82 €  | 71,003.30 €  | 14.85%    | -           | -           | -         |
| Management - men            | 75,377.74 €  | 85,958.85 €  | 14.04%    | 67,369.12 € | 64,150.23 € | -4.78%    |
| Manager - women             | 43,666.40 €  | 45,626.86 €  | 4.49%     | 36,525.54 € | 36,137.37 € | -1.06%    |
| Manager - men               | 48,667.84 €  | 52,309.86 €  | 7.48%     | 40,444.54 € | 41,414.16 € | 2.40%     |
| Collaborator - women        | 29,719.93 €  | 30,990.42 €  | 4.27%     | 21,537.42 € | 20,346.24 € | -5.53%    |
| Collaborator - men          | 30,367.91 €  | 32,063.71 €  | 5.58%     | 18,055.70 € | 18,789.59 € | 4.06%     |

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.

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 indirect employment of people with intellectual disabilities.

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”.

## 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 2024:**

- **We have assisted in the acquisition of more than 1,466 households in Spain and Portugal.**
- **We have financed a total of 190,888 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 2024:

- **Active listening:** Due to the positive response from customers, in 2024 we have continued with the quality circuit to offer them solutions adapted to their situation. We have continued analysing the feedback from customer web surveys was analysed and, based on this, improvements have been incorporated to the customer website to make navigation clearer and simpler.
- **Digitalisation.** We continued redesigning 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, recommend the brand and household products.
- We continue developing 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.

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 968 in Portugal** to find out our customers' level of satisfaction and recommendation and how to improve their experience.

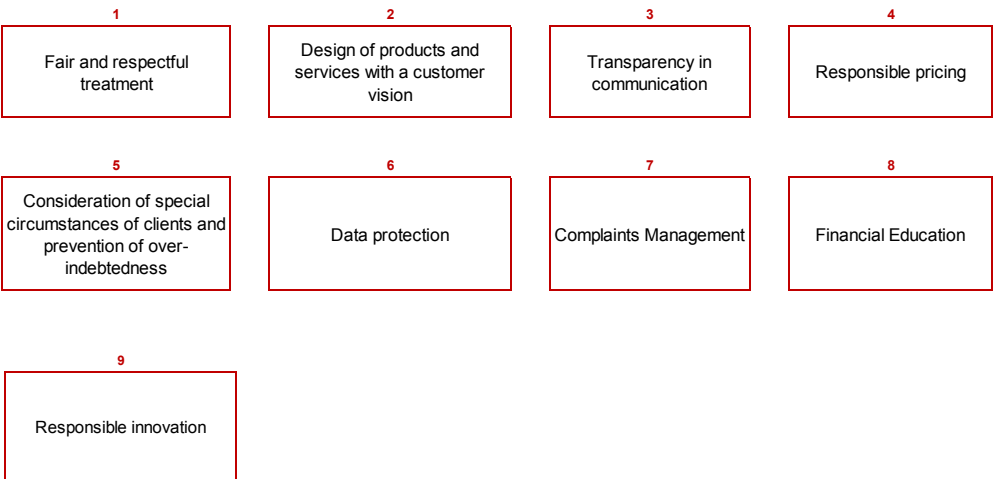
In the sales phase, we use the Ekomi platform, which allows us to quickly, independently and verifiably assess customer satisfaction with the service received and learn about their experience with UCI, from the initial contact to signing their mortgage.

Ekomi rating:

- 9,82/10 in Spain
- 4,93/5 in Portugal

## 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 transparent 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 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.

## C. 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.

In 2024, as a result of the damage caused by the cut-off low storm, following the publication of RDL 06/2024 and RDL 07/2024, UCI has taken the necessary steps to properly inform and assist affected customers and to apply the measures set out in both RDLs.

Royal Decree-Law 7/2024 This decree complements and modifies RDL 6/2024, introducing new measures and extending the scope of application of the CBP. The main new features include:

1. Modification of the CBP regulations to include new mortgage relief measures.
2. Extension of the moratorium to more types of loans and credits, including those without mortgage guarantees.
3. Suspension of procedural deadlines related to foreclosure.

Solutions during 2024

| Period 2024                        | totals |
|------------------------------------|--------|
| Temporary restructuring operations | 672    |
| Long-term restructuring operations | 442    |
| Codes of Good Practice             | 250    |
| Definitive solutions               | 390    |

In Portugal, throughout 2024, the government has maintained measures to support customers with residential mortgages, including the following:

- Temporary suspension of the enforceability of the early repayment fee to allow borrowers to obtain better conditions, promoting competition in the banking sector.
- 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.
- 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).

To complement the offer of regulatory measures and help customers who cannot do not have access to 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.

Solutions applied in 2024

| Period 2024                | totals |
|----------------------------|--------|
| Temporary restructuring    | 25     |
| Temporary interest subsidy | 168    |
| Reduced Fixed Instalment   | 68     |

## D. 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.

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 2024, 24 complaints were received from Bank of Spain and 127 from CIRBE.

The 96.76% increase in customer complaints compared to 2023 is mainly due to the costs of setting up the mortgage loan. Thus, 79% of the total number of complaints received by the Customer Service Department at the end of 2024 are mainly due to the costs of setting up the loan; this increase is partly due to the news published by consumer associations and the media reporting that the deadline for claiming reimbursement of mortgage loan origination fees was 24/1/2024 (later clarified as 14 April), and also due to the CJEU rulings of 25 January and 25 April, as well as the Supreme Court ruling of 14 June, all of them referring to the costs of formalising the mortgage loan.

In Portugal, the average monthly number of complaints received in the first half of 2024 decreased by 11.4%, compared to 2023 according to data from the Bank of Portugal.

Between January and June 2024 (latest available data), the number of complaints received by the Bank of Portugal fell, with a monthly average of 1,993 total complaints about banking products (including in this total those corresponding to the first half of UCI). This contrasts with the increase that occurred in 2023 of 104.8% compared to the previous year.

The reduction in the number of complaints received occurred in most banking products and services, with an emphasis on the decrease in complaints related to mortgage loans, as a result of the end of the period in which the measures to support borrowers were in force.

At UCI Portugal, there was also a decrease in the number of complaints made by customers: 17 compared to 46 in 2023 (-37%), which are divided between complaints sent to Banco Portugal (11) and individual complaints (6).



## 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 2024, UCI financed the rehabilitation of 109 buildings, which means that 6,540 people benefited from this social and sustainable rehabilitation.

### B. Our investment in the Company

Our social commitment in Spain in figures:

- **1,963** action beneficiaries
- **238** unique volunteers
- Participation in **46** programmes
- **59,700** Euros in donations

We contribute to the economic and social development of society mainly through our business activities. With our social action and volunteering initiatives, we support and contribute to projects whose beneficiaries are the groups identified in our programme “**we accompany you**” that 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.

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

Participation, for the 9th 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 learn to manage their finances and to make informed, autonomous and responsible decisions.

We provide support to young talent with high abilities and proven performance without financial resources, so that they can pursue higher education. We collaborate with the Dáporis Foundation with 2 scholarships for International English Studies at the University of Cordoba and Physiotherapy and CAFYD at the University of Seville.

### 2. Socio-occupational inclusion of young people with intellectual disability.

For this area, we have the collaboration of the Prodis Foundation and its Special Employment Centre.

In the **education** and training area, we are once again running the Financial Education programme, created jointly by the Prodis Foundation and UCI, to teach students basic financial concepts that will enable them to cope in everyday situations. This year, 11 UCI volunteers have taken part in the Avanzas programme and, as a new feature, the Escala programme has been incorporated, and we continue to support their educational itinerary through the annual Christmas campaign.

In order to raise employee **awareness** of this group, we have continued with the “cool breakfasts” and we have promoted creative workshops with the aim of generating interactions and knowledge of people with intellectual disabilities in a different and close environment for both parties.

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

### 3. Residential inclusion of vulnerable groups.

Through the **agreement with the Red Cross** to join its programme for the **prevention of residential exclusion**, in 2024, the aid has focused on the rent payment to 21 families in 6 municipalities in the province of Seville in a situation of social vulnerability. The number of direct and indirect beneficiaries to whom the aid has been extended is 56 people.

The Social Inclusion department of the Red Cross has offered its support to families at risk of social exclusion. The aid provided is intended for the payment of rent and has provided great relief in the situation of need and socio-economic precariousness in which they are living, where they can barely cover their basic needs, housing being one of them.

### 4. Global and/or health emergency grants

In 2024, we attended to the cut-off low emergency in Spain, through the Spanish Red Cross, which is our reference entity for this type of campaign. On this occasion, in addition to UCI's donation of 5,000 Euros, employees have participated and the sum of their contributions has reached 6,680 Euros. Donated were initially used for rescue work and to set up temporary shelters for those left homeless.

## 5. Inmosolidarios

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

The winning agency was **Agencia la Playa from Asturias**, with their campaign "Help Day - I am Emotion". Together with the Alzheimer's Association of Asturias, they went to several day centres and retirement homes to accompany the elderly, reviving memories of the old Gijón.

The second prize went to **s2m real estate Comprarcasa and its charity dinners**. From La Coruña, they organised two charity galas to unite the community and support a good cause. The first edition was in favour of the Dr Diego González Rivas Foundation, dedicated to performing surgical interventions on people without resources in developing countries. The second edition, in 2024, focused on two organisations, Asanog, which is the Association for the Support of Children with Cancer in Galicia, and Anini Project, which helps young people in Ghana with projects focused on health, water and education in the city of Bolgatanga and the surrounding area.

The third initiative to receive an award was that of Gilmar Consulting Inmobiliario and its campaign "Boxes for a dream". This is a charity project in which different artists participated to help Aldeas Infantiles SOS. Gilmar donated wooden boxes from wine packaging for artists to create their works on them and auction them off. The proceeds went to the Las Palmas branch of Aldeas Infantiles SOS, with a focus on the African continent and in the Canary Islands for the benefit of children.

Fourth place went to Comprarcasa Torresrubí from Madrid with their "Un juguete único" (A unique toy) campaign, carried out at Christmas time in collaboration with the Niño Jesús University Children's Hospital.

Fifth prize was awarded to the "Fortaleciendo vínculos" (Strengthening bonds) campaign by APIALIA Sabadell, who on this occasion supported the Avan Foundation, dedicated to improving the physical and emotional lives of people affected by neurological diseases and that of their families.

As a whole, 8,000 Euros were distributed among the 5 real estate projects.

## Portugal

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

In 2024, 9 volunteers delivered financial education programmes with the Junior Achievement Foundation and 317 beneficiaries were reached.

In addition, we have collaborated with:

- Crescer Ser, Associação Portuguesa para o Direito dos Menores e da Família.
- Associação WIRE, Associação de Mulheres Profissionais na área da Construção & Imobiliário
- CasaQui, a place of support and acceptance for the LGBTI community.

The total amount donated was 10,440 Euros. In addition to economic donations, an in-kind donation of 6 boilers has been made to Casa Qui Foundations, for a monetary value of 287.94 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.**

This is the mission of **SIRA** (Spanish International Realty Alliance) (**PIRA** in Portugal) to train and develop leaders in this sector who, given their impact on the communities in which they operate, must have accredited experience and a commitment to 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 and PIR are also exclusive representatives of the most prestigious residential business school in the US, the Residential Real Estate Council, where courses and designations are adapted to the European market.

SIRA is one of the leaders in the training market for real estate agents and, during 2024, 64 **courses** have been organised in Spain with 1,351 attendees, and 2 courses in Portugal with a total of 10 attendees.

Training courses are complemented with **webinars** which, in 2024, have been held more than 100 in Spain, and with quarterly **informative magazines**, such as Revista Inmobiliarios in Spain and Real Estate in Portugal.

In 2024 we will have a new edition of Inmociónate, which has been held since 2010 and has established itself as the largest Spanish-speaking real estate event, bringing together real estate professionals from Spain and the rest of the world. An event that welcomes both real estate managers and agents, as well as companies that offer innovative services and solutions for the sector. The meeting took place in Valencia and was attended by more than 750 professionals and 39 sponsors.

On November, the NAR Convention was held in Boston and we attended along 40 professionals. This event combines leading speakers from the real estate industry, expert education and networking opportunities with more than 12,000 attendees, 150 exhibitors and more than 100 speakers.

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

- No. SIRA Memberships: 680 (-12.26% than in 2023).
- No. of CRS Spain memberships: 1,038 (in line with 2023).
- No. CRS Designations Spain: 786 (-10.78% than in 2023).

### Portugal

- No. of PIRA Portugal memberships: 68 (-13% than in 2023).
- No. CRS Portugal Memberships: 17 (-34% than in 2023).
- No. CRS Designations Portugal: 14 (-7% than in 2023).

Notes.

**SIRA membership:** These are SIRA memberships (PIR 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 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 6.2 of the report - Social Indicators.

## 5.3. Business conduct

### 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.

We include **ethics and corporate integrity** questions as professional standards that provide legal security to the organisation and guarantee a correct **risk** management, with the necessary actions to also provide an appropriate **supplier** management.

**Data protection and cybersecurity** are essential to provide trust and transparency to our stakeholders.

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

**Material topics:** Business conduct and Privacy and data protection and cybersecurity.

**SDGs** to which we contribute:





## G.1 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 the 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 possible suspicious operations linked to money laundering or terrorist financing activities. Likewise, we have an alert system that reinforces the mechanism for the prevention of money laundering and the financing of terrorism to detect, mitigate and prevent this type of operation.
  - **Exemplary catalogue of money laundering risk transactions - real estate sector and credit institutions sector,** published by the Treasury Department, available to employees.



- **Whistleblowing.** 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. We also have an "Information Management Procedure - Ethics Alert" and the "Whistleblower Protection Policy" was created, both documents being available to all UCI employees. During 2024, a total of 5 reports have been received and managed through the Whistleblowing Channel.

- **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.

- **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. In 2024, after this Policy has been reviewed and updated, it has been distributed to all staff and is available in the Intranet.

4. **General Conflicts of Interest Policy.** This Policy 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.

The conflict of interest policy has been reviewed and updated in 2024.

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 2024, the following Compliance policies were implemented and updated:

- Product validation and monitoring policy.
- Remuneration policy for members of the board.
- Framework and policy governance procedure.
- Social media policy.
- Procedure for publishing documents on websites.
- Procedure for managing electronic notifications.
- Guide to standards of conduct with defaulting customers.

## Our Activity in 2024

### 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.
- Preparation of the report on the activity associated with the Money Laundering Prevention mechanism, in accordance with Guide EBA/GL/2022/05.

### Alerts and Complaints

Money Laundering Prevention Alerts. During 2024, a total of:

- 1,609 alerts in Spain, of which 31 were reported to the OCI (internal control body) and, of these, 17 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. Another 1,209 matches have been analysed as part of the periodic review process.
- In Greece, 90 alerts have been analysed and none have been reported to the local regulator.
- In Portugal, 897 alerts have been analysed and two have been reported to the local regulator.

**Ethics Alert Channel or Whistleblowing Channel.** In the course of 2024, five ethics alert communications have been received and processed in Spain. Of the five complaints received through the Whistleblowing Channel, one was rejected because the facts had already been analysed and responded to. The other four were accepted for processing and dealt with within the deadline, with no cases of non-compliance with policies or procedures being observed. In Portugal, no ethics alert communications have been received. During 2024, no complaints related to human rights violations have been received in either Spain or Portugal.

**Gifts and invitations.** No incidents related to this policy have been recorded during 2024.

**Conflicts of interest.** Two potential conflict of interest situations have been reported during 2024. Both situations have been analysed and managed and the necessary measures have been taken to mitigate the identified conflict.

### **Awareness-raising and training**

In 2024, we have continued 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, prevent and mitigate them if they materialise.

The Compliance training modules delivered during 2024 in Spain have been 14. Most are aimed to all staff and in the online modality, 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), the workshop on Money Laundering prevention (aimed at agency directors) and the Volcker training, aimed at a specific group of employees and directors.

In Portugal, there have been 2 modules, aimed to all staff, related to Criminal Risk Prevention, Anti-Corruption and Gifts Policy.

**Internal communications to raise awareness** of content related to compliance matters: there have been 17 in Spain, all aimed to all staff. In Portugal, there has been 1, also aimed to all staff.

### **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.

At UCI, we have 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 2024, 218 new regulations were disseminated to the different areas in Spain, for analysis and identification of the possible impacts on UCI’s activity and implementation of these, where appropriate.

Likewise, in 2024, a communication circuit for “News of Regulatory Interest” has been implemented, which collects news about sentences, bills or amendments to them, criteria or resolutions which, without being directly applicable regulations, may be of interest for UCI’s activity. During 2024, 29 communications of “News of Regulatory Interest” were disseminated, with a total of 1,261 news items disseminated.

## G.2 Responsible supplier management

### Risk management at third parties

#### A) Management Model

In order to establish the flow and the actions necessary to carry out the risk management derived from the contracting of suppliers, UCI has defined the allocation of the functions and responsibilities in charge of the different areas. In the same way, it integrates and unifies the requirements of the stakeholders of the procedure and the applicable regulations.

Adequate global management of the supplier approval process has been ensured, sustainable over time, incorporating best practices and creating a holistic management model, which includes 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:** The supplier is analysed and rated with a risk rating that determines 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 is 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.

Since the model was implemented, on October 2023, 48 proposals for contracting services have undergone the approval process in Spain. In Portugal, it is planned to be implemented during 2025.

**B) Whistleblowing 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**

The supplier evaluation is annually carried out by the areas, in relation to identified services and based on the service impact in its activity.

In any case, it is mandatory to evaluate performance if the service is identified as outsourcing functions, whether essential or not.

The general service supplier evaluation procedure establishes the methodology and requirements for carrying out the evaluation.

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

In 2024, evaluations are linked to services, going beyond the previous classification of supplier/service evaluation, having identified that what those in charge of the areas always value are the specific services which, on occasions, may be several of them provided by the same supplier.

Therefore, the result of the service performance evaluations in 2024 has been as follows:

**Number of evaluations carried out: .**

|                                      | Services |          |
|--------------------------------------|----------|----------|
|                                      | Spain    | Portugal |
| Quality assessment                   | 51       | 39       |
| Environmental assessment             | 5        | 11       |
| Quality and environmental assessment | 18       | 1        |
| Total                                | 74       | 51       |

**Result of the evaluation:**

| Spain          | Portugal       |
|----------------|----------------|
| S-Satisfactory | S-Satisfactory |

## G.3 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, LSSI, 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 2024, 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.4 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. During 2024, we have also adapted the standard to version 2022, which adds new controls to guarantee the information security and processes.

In addition to certification, the main focus of action in 2024 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. Auditing our infrastructures and using new tools specific to the Cloud such as Microsoft Defender.
- Development of DLP (data loss prevention) policies for the classification of information and its implementation through Microsoft Defender.
- Deployment of an EMM (enterprise mobility management) system to facilitate the management of devices and applications used by employees and collaborators to access corporate data using Microsoft Intune.
- Implementation of an MFA (multi-factor authentication) policy to increase the security of logins to our systems.
- 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).

## G.5 Integrated risk management

At UCI, we are gradually integrating the environmental, social and corporate governance factors in our risk management and in the risk management transversal processes, such as risk appetite, lending or the exercise of identifying emerging risks.

- Risk appetite: in the annual risk appetite statement we have approved new quantitative metrics for environmental and social risks.
- Risk culture: the corporate risk culture has been reinforced at all levels of the organisation, with issues related to risk management and internal control being more comprehensively integrated into the board's audit and risk committee.
- Lending: adaptation of the organisation's internal policies through the integration of environmental and social factors in the loan approval and monitoring process.
- Physical risks: consolidation of a comprehensive approach to assess the physical risks of the guarantees that back our operations. The methodology used is based on a physical risk assessment model developed by a recognised appraisal company.

## ESG risk management

At UCI we analyse the impacts derived from the different factors within ESG risk, that is, the risks arising from climate change and environmental, social and governance deterioration.

### Environmental

This part refers to the effect that our activity has on the environment, directly or indirectly, analysing it from different perspectives:

#### • Sustainable business

We are committed to granting sustainable loans, establishing production commitments in line with the criteria of the European Investment Bank, the European Investment Fund and sustainability rating companies such as Sustainalytics.

#### • Climate change risks

Climate change risks can be divided into two main categories:

**1. Physical risks:** these are risks that arise from the increasing severity and frequency of extreme weather events or from a gradual, long-term change in the climate. These risks can directly affect companies through damage to assets or infrastructure or indirectly through disruption to their operations or the unviability of their activities.

In response to supervisory expectations regarding the risks arising from climate change and environmental deterioration, at UCI we have developed a methodology for assessing physical risks in our loan portfolio, emphasising the importance of proactively managing physical risks to ensure the financial stability and resilience of the banking sector.

Our methodology is based on a measurement model that combines UCI's own data with that provided by a recognised appraisal company, with geospatial analysis and advanced risk assessment techniques. These measures are in line with supervisory expectations of using accurate and reliable data to assess environmental risks and their impact on the quality of financial assets.

The model identifies 11 types of physical risk relevant to our loan portfolio: seismic, erosion, volcanic, sea and river flooding, desertification, fire, natural areas, public waterways, public maritime-terrestrial areas and livestock trails. This model allows us to identify areas that are especially sensitive to physical risks in the process of granting loans.

**2. Transition risks:** Commitments made by the signatories of the Paris Agreement and the consequent transition towards a decarbonised production system imply a drastic transformation of the global economy through significant changes in regulations, the market and technology.

One of our priorities is to promote the transition towards a more equitable, inclusive and sustainable future for all. At a time of technological and social transformation, like the one we are experiencing, diversity and inclusion are key for companies to be able to create value for their stakeholders and for society as a whole.

## Social

This axis takes into account factors, such as labour practices, diversity, safety and community impact, etc. A strong focus on these areas not only reduces risk but also contributes to a positive reputation and long-term sustainability.

### Corporate governance

It refers to the company's corporate governance, the composition of the Board of Directors and the transparency policies and codes of conduct applied, playing a crucial role in the promotion of ethical and transparent business practices.

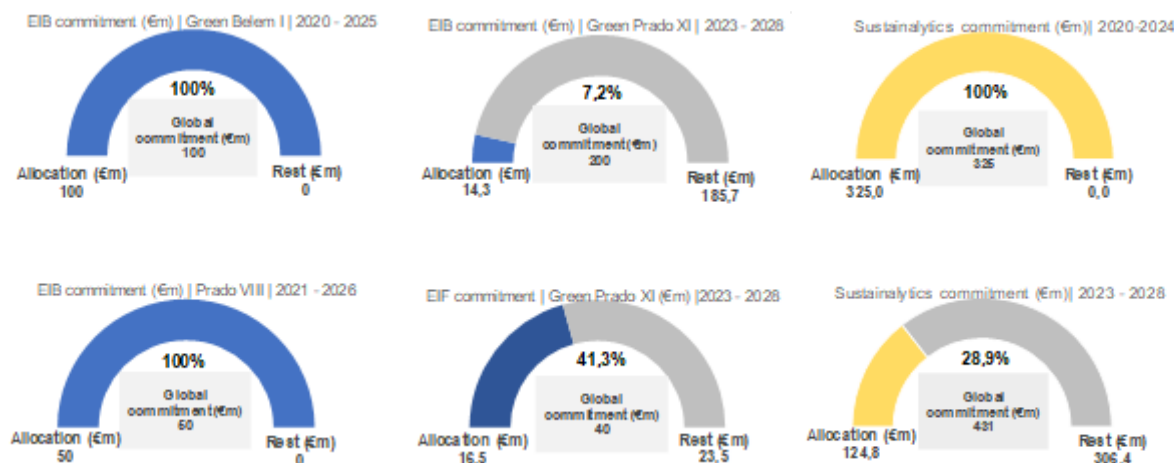
## Main metrics and activities

### Environmental

- Sustainable business

The granting of sustainable or "green" operations represents 23.5% of the total granting of operations and achieves 157% of the target set for the 2024 financial year. On the other hand, the granting of loans for rehabilitation has reached 92% of the target with an excellent RoE of 16.4%.

The following graphs quantify the fulfilment of commitments to grant sustainable loans with the European Investment Bank, the European Investment Fund and Sustainalytics.



EIB: European Investment Bank  
EIF: European Investment Fund

During 2024, 100% of the commitments made up to 2024 have been met and even those set up to 2025 or 2026 in some cases. The outstanding commitments extend to 2028 and show an excellent degree of overall compliance.

## • Climate change risks

### 1. Physical risk

The assessment of physical risks, in line with supervisory expectations, has provided information to strengthen our risk management and improve the resilience of our loan portfolio to environmental challenges.

The physical risk measurement model identifies that only 10% of the bank's guarantees are exposed to some type of high physical risk.

The bank will continue to monitor the evolution of environmental risks and adjust its strategy to meet the supervisor's expectations and ensure the long-term sustainability of financial operations.

### 2. Transition risk

We support the climate change objectives set out in the Paris Agreement. Our ambition is to achieve net zero emissions by 2050 and we are working to strengthen our decarbonisation objectives. Our goal is to support our clients in the green transition, contributing to the Paris objectives with

the development of a complete range of green and sustainable financing.

We continue to work on the priority, interrelated and cross-cutting SDGs to which we contribute with our business activity and our commitments, favouring sustainable development.

## Social

Our dedication to diversity is manifested in indicators such as the rate of employees with disabilities, promoting the inclusion of people of diverse origins and abilities. In addition, gender inequality and wage disparity are analysed to ensure equal opportunities and remuneration for all employees.

In terms of personnel management, we closely monitor the turnover rate, the rate of new hires and the rate of dismissals to understand and address challenges related to talent retention and job stability. In addition, we monitor the absenteeism rate and the training provided to employees to foster a healthy and constantly evolving work environment. With regard to job security, we assess different indices to guarantee a safe and secure working environment for all employees.

For the fifth consecutive year, UCI Spain has been certified as a Great Place to Work by the consultancy Great Place To Work, a leader in the identification and certification of Excellent Places to Work. In addition, our subsidiary in Portugal has achieved this certification for the fourth consecutive year. With 92% of the workforce participating in the evaluation survey, 76% of employees describe UCI as “an excellent place to work”. This result exceeds both the results of the previous edition (75%) and the minimum threshold to be considered a great company to work for, according to GPTW (65%).

With the aim of contributing to the improvement of social factors, the Entity has continued the revision of its Equality Plan, adapting it to the 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.

### Corporate governance

The evaluation of governance factors has been grouped into four subheadings:

- **Ethical considerations:** a commitment to integrity and respect for ethical principles in our daily activities is essential to achieve our objectives and maintain the trust of our clients and stakeholders.

We maintain a firm commitment to the prevention and eradication of malpractice in professional performance, while at the same time committing to maintaining a safe, ethical and respectful work environment for all. We have various policies and procedures that establish the standards to be followed in our daily activities.

UCI has a Whistleblowing Alert channel through which it is possible to report any allegedly illegal acts or acts contrary to current regulations and the internal policies and procedures of the UCI Group that come to light in the course of professional duties.

With regard to our financial responsibility, we supervise and guarantee that our commercial practices are ethical and sustainable, contributing positively both to the community and to the long-term success of our company.

- **Strategy and risk management:** risk management is no longer a peripheral function but has acquired its own identity. It appears increasingly connected to the core business and is completely integrated into the strategy, where the figure of the Chief Risk Officer (CRO) and the direct involvement of the board reflect the growing relevance of the risk management function in the company.
- **Documentary framework:** to guarantee effective management, we have a solid governance framework where document management is fundamental to comply with the entity's internal and external requirements. The project to review the entity's key documentary framework has been completed, reinforcing the main frameworks, policies and procedures in accordance with applicable regulations and market best practices.
- **Transparency:** transparency and integrity in the disclosure of information about the products and services we offer through our website, in communications with our customers or with the different stakeholders through the multiple regulatory reports and financial and non-financial information.

All of these considerations and practices strengthen the trust of stakeholders, as well as helping to create a healthy, ethical and sustainable organisational environment, which is essential for the entity's long-term financial and reputational success.

## G.6 Tax contribution

### Tax Information

| UCI profits per country (Euros)   | 2023                    | 2024                    |
|-----------------------------------|-------------------------|-------------------------|
| Spain                             | -80,261,321.18 €        | -75,357,607.10 €        |
| Portugal                          | 3,100,300.00 €          | 4,128,281.66 €          |
| Greece                            | 200,380.67 €            | 172,449.52 €            |
| Brazil                            | -185,035.00 €           | -65,899.00 €            |
| <b>Total consolidated profits</b> | <b>-77,145,675.51 €</b> | <b>-71,122,774.92 €</b> |

| Income Tax paid - Spain - 2023     |                |
|------------------------------------|----------------|
| Final settlement CIT 2022          | 3,061,430.75 € |
| First payment on account CIT 2023  | 0.00 €         |
| Second payment on account CIT 2023 | 0.00 €         |
| Third payment on account CIT 2023  | 0.00 €         |

| Income Tax paid - Spain - 2024     |        |
|------------------------------------|--------|
| Final settlement CIT 2023          | 0.00 € |
| First payment on account CIT 2024  | 0.00 € |
| Second payment on account CIT 2024 | 0.00 € |
| Third payment on account CIT 2024  | 0.00 € |

| Income Tax paid - Portugal - 2023 |               |
|-----------------------------------|---------------|
| Final settlement 2022             | -118,726.93 € |
| First payment on account 2023     | 326,874.00 €  |
| Second payment on account 2023    | 326,874.00 €  |
| Third payment on account 2023     | 326,874.00 €  |

| Income Tax paid - Portugal - 2024 |              |
|-----------------------------------|--------------|
| Final settlement 2023             | 21,497.33 €  |
| First payment on account 2024     | 265,864.00 € |
| Second payment on account 2024    | 265,864.00 € |
| Third payment on account 2024     | 265,864.00 € |

In 2022, we received the first payment for the two projects indicated below and, in 2024, we have received the second payment.

| Bonuses and subsidies                             | 2023 | 2024      |
|---------------------------------------------------|------|-----------|
| ELENA Programme (European Local Energy Assistant) | N/A  | 792,450 € |
| ENGAGE Project for ESG activation investments     | N/A  | 64,000 €  |

Indicators related to “Business conduct” can be found in section 6.3 of the report - Governance Indicators.

## 06

## Indicators

## 6.1. Environmental indicators

|                                                                       | Spain        |              |                      | Portugal   |            |                      |
|-----------------------------------------------------------------------|--------------|--------------|----------------------|------------|------------|----------------------|
|                                                                       | 2023         | 2024         | Var. 2023 - 2024 (%) | 2023       | 2024       | Var. 2023 - 2024 (%) |
| <b>Greenhouse Gas Emissions (GHG)</b>                                 |              |              |                      |            |            |                      |
| Total CO2 emissions (t / CO <sub>2</sub> )                            | 522.84       | 533.93       | 2.12%                | 160.78     | 194.44     | 20.93%               |
| Scope 1 Emissions (Direct emissions) (t / CO <sub>2</sub> )           | 236.81       | 233.72       | -1.30%               | 0.00       | 0.00       | -                    |
| Scope 2 Emissions (Indirect Emissions) (t / CO <sub>2</sub> )         | 80.53        | 80.55        | 0.03%                | 27.71      | 16.27      | -41.28%              |
| Scope 3 Emissions (Indirect Emissions) (t / CO <sub>2</sub> )         | 205.50       | 219.65       | 6.88%                | 133.07     | 178.17     | 33.89%               |
| <b>Waste</b>                                                          |              |              |                      |            |            |                      |
| Total non-hazardous waste (t)                                         | 7.50         | 9.32         | 24.27%               | 1.37       | 0.12       | -91.24%              |
| Total waste recycled (t)                                              | 7.61         | 9.71         | 27.60%               | 1.37       | 0.21       | -84.67%              |
| <b>Consumption</b>                                                    |              |              |                      |            |            |                      |
| Total water consumption (m³)                                          | 664.27       | 1,719.79     | 158.90%              | 90.57      | 100.43     | 10.89%               |
| Water consumption per employee (m³)                                   | 1.33         | 3.74         | 181.98%              | 1.00       | 1.18       | 18.71%               |
| Total paper consumption (kg)                                          | 3,463.65     | 4,828.39     | 39.40%               | 3,741.03   | 3,032.53   | -18.94%              |
| Paper consumption per employee (kg)                                   | 6.91         | 10.50        | 51.83%               | 41.11      | 35.68      | -13.22%              |
| Total energy consumption (kWh)                                        | 296,702.37   | 312,967.21   | 5.48%                | 135,596.86 | 104,374.88 | -23.03%              |
| Energy consumption per employee (kWh / year)                          | 592.22       | 680.36       | 14.88%               | 1,490.08   | 1227.94    | -17.59%              |
| Business travel (km)                                                  | 1,216,064.36 | 1,193,075.83 | -1.89%               | 481,033.66 | 641,724.02 | 33.41%               |
| Diesel consumption (l)                                                | 7,573.89     | 3,765.98     | -50.28%              |            |            |                      |
| Fuel consumption (l)                                                  | 113,691.97   | 115,903.83   | 1.95%                |            |            |                      |
| <b>Combating Climate Change</b>                                       |              |              |                      |            |            |                      |
| Amount of green production according to Sustainability criteria (€m)  | 43.08        | 69.55        | 61.46%               | 34.41      | 36.05      | 4.75%                |
| Total green operations (Sustainability / EEML criteria)               | 167          | 264          | 58.08%               | 163        | 157        | -3.68%               |
| Amount of green securitisation funds: RMBS Green Belém I (€m)         | 4.474        | N/A          | -                    | 7.9318     | N/A        | -                    |
| Amount of green securitisation funds: RMBS Prado VIII (€m)            | 14.6018      | 19.236467    | 31.74%               | -          | -          | -                    |
| Amount of green securitisation funds: RMBS Prado XI EIB (€m)          | 2.4758       | 5.781777     | 133.53%              | 2.1352     | 3.92985    | 84.05%               |
| Amount of green securitisation funds: RMBS Prado XI EIF (M€)          | 0            | 7.891132     | -                    | 0          | 8.61427    | -                    |
| Total energy savings by building renovation (kWh / m² / year)         | 9,523.43     | 88,758.35    | 832.00%              | N/A        | N/A        | -                    |
| Emission reductions from building retrofitting (t / CO <sub>2</sub> ) | 3,980.30     | 7,402.05     | 85.97%               | N/A        | N/A        | -                    |



## 6.2. Social indicators

|                                                                                                                                                                                                         | Spain            |                  |                    | Portugal        |                 |                    |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------|------------------|--------------------|-----------------|-----------------|--------------------|
|                                                                                                                                                                                                         | 2023             | 2024             | Var. 2023-2024 (%) | 2023            | 2024            | Var. 2023-2024 (%) |
| <b>Great Place to Work (GPTW)</b>                                                                                                                                                                       |                  |                  |                    |                 |                 |                    |
| Employee satisfaction - GPTW                                                                                                                                                                            | 73%              | 75%              | 2.74%              | 87%             | 83%             | -4.60%             |
| <b>Training</b>                                                                                                                                                                                         |                  |                  |                    |                 |                 |                    |
| Training hours Collaborators                                                                                                                                                                            | 12,532.96        | 11,473.26        | -8.46%             | 3,033.50        | 3,322.75        | 9.54%              |
| Training hours Collaborators - women                                                                                                                                                                    | 7,441.98         | 6,674.64         | -10.31%            | 1,604.00        | 2,360.50        | 47.16%             |
| Training hours Collaborators - men                                                                                                                                                                      | 5,090.98         | 4,798.62         | -5.74%             | 1,429.50        | 962.25          | -32.69%            |
| Training hours Managers                                                                                                                                                                                 | 4,647.77         | 4,585.37         | -1.34%             | 1,218.50        | 1,031.50        | -15.35%            |
| Training hours Managers - women                                                                                                                                                                         | 2,135.38         | 2,241.60         | 4.97%              | 459.50          | 417.50          | -9.14%             |
| Training hours Managers - men                                                                                                                                                                           | 2,512.39         | 2,343.77         | -6.71%             | 759.00          | 614.00          | -19.10%            |
| Training hours Management                                                                                                                                                                               | 1,353.66         | 1,023.53         | -24.39%            | 30.50           | 26.00           | -14.75%            |
| Hours of training Management - women                                                                                                                                                                    | 400.90           | 491.88           | 22.69%             | -               | -               | -                  |
| Hours of training Management - men                                                                                                                                                                      | 952.76           | 531.65           | -44.20%            | 30.50           | 26.00           | -14.75%            |
| Training hours Senior Management                                                                                                                                                                        | 228.91           | 275.75           | 20.46%             | 217.00          | 174.50          | -19.59%            |
| Senior management training hours - women                                                                                                                                                                | 41.75            | 23.25            | -44.31%            | 77.00           | 48.00           | -37.66%            |
| Senior management training hours - men                                                                                                                                                                  | 187.16           | 252.50           | 34.91%             | 140.00          | 126.50          | -9.64%             |
| <b>Total</b>                                                                                                                                                                                            | <b>18,763.30</b> | <b>17,357.91</b> | <b>-7.49%</b>      | <b>4,499.50</b> | <b>4,554.75</b> | <b>1.23%</b>       |
| Total number of training hours/employee per year                                                                                                                                                        | 36.00            | 37.73            | 4.82%              | 45.92           | 53.59           | 16.70%             |
| Total number of hours of training/employee per year - women                                                                                                                                             | 19.10            | 35.06            | 83.56%             | 21.40           | 92.95           | 334.36%            |
| Total number of hours of training/employee per year - men                                                                                                                                               | 16.90            | 41.50            | 145.56%            | 23.59           | 126.52          | 436.33%            |
| % hours of voluntary training                                                                                                                                                                           | 50.9%            | 67.8%            | 33.25%             | 1.4%            | 0.1%            | -96.02%            |
| % volunteer training hours - women                                                                                                                                                                      | 45.0%            | 52.7%            | 17.09%             | 1.0%            | 0.4%            | -58.85%            |
| % hours of voluntary training - men                                                                                                                                                                     | 55.0%            | 47.3%            | -13.98%            | 0.4%            | 0.1%            | -68.56%            |
| % hours of compulsory training                                                                                                                                                                          | 49.0%            | 32.2%            | -34.20%            | 42.0%           | 53.8%           | 28.16%             |
| % hours of compulsory training - women                                                                                                                                                                  | 58.3%            | 57.7%            | -1.01%             | 22.4%           | 30.3%           | 35.05%             |
| % hours of compulsory training - men                                                                                                                                                                    | 41.7%            | 42.3%            | 1.41%              | 19.4%           | 23.5%           | 21.28%             |
| <b>Rotation and Mobility</b>                                                                                                                                                                            |                  |                  |                    |                 |                 |                    |
| Turnover rate - % (1)                                                                                                                                                                                   | 7.4%             | 11.5%            | 55.15%             | 10.0%           | 467.0%          | 4570.33%           |
| Turnover rate - % (1) - women                                                                                                                                                                           | 3.9%             | 5.4%             | 39.43%             | 66.7%           | 233.5%          | 250.27%            |
| Turnover rate - % (1) - male                                                                                                                                                                            | 3.5%             | 6.0%             | 72.57%             | 33.3%           | 233.5%          | 600.55%            |
| Voluntary turnover rate - % (1)                                                                                                                                                                         | 2.1%             | 6.7%             | 211.21%            | 0.0%            | 467.0%          | -                  |
| Voluntary turnover rate - % (1) - women                                                                                                                                                                 | 1.4%             | 2.9%             | 113.97%            | 0.0%            | 233.5%          | -                  |
| Voluntary turnover rate - % (1) - men                                                                                                                                                                   | 0.8%             | 3.8%             | 380.77%            | 0.0%            | 233.5%          | -                  |
| Internal Mobility Index - % (2)                                                                                                                                                                         | 23.9%            | 22.5%            | -5.86%             | 8.8%            | 10.6%           | 20.46%             |
| Internal Mobility Index - % (2) - women                                                                                                                                                                 | 14.0%            | 14.6%            | 4.22%              | 5.5%            | 7.1%            | 28.47%             |
| Internal Mobility Index - % (2) - men                                                                                                                                                                   | 9.9%             | 7.9%             | -20.10%            | 3.3%            | 3.5%            | 7.06%              |
| (1) Percentage resulting from dividing two quantiles: 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. |                  |                  |                    |                 |                 |                    |
| <b>Employees</b>                                                                                                                                                                                        |                  |                  |                    |                 |                 |                    |
| <b>Employees by gender</b>                                                                                                                                                                              |                  |                  |                    |                 |                 |                    |
| Women (total no.)                                                                                                                                                                                       | 286              | 269              | -5.94%             | 52              | 49              | -5.77%             |
| Women (%)                                                                                                                                                                                               | 57.09%           | 58.48%           | 2.43%              | 57.14%          | 57.65%          | 0.88%              |
| Men (total no.)                                                                                                                                                                                         | 215              | 191              | -11.16%            | 39              | 36              | -7.69%             |
| Men (%)                                                                                                                                                                                                 | 42.91%           | 41.52%           | -3.24%             | 42.86%          | 42.35%          | -1.18%             |
| <b>Total</b>                                                                                                                                                                                            | <b>501</b>       | <b>460</b>       | <b>-8.18%</b>      | <b>91</b>       | <b>85</b>       | <b>-6.59%</b>      |
| <b>Employees by Age</b>                                                                                                                                                                                 |                  |                  |                    |                 |                 |                    |
| Employees < 25 years old (total no.)                                                                                                                                                                    | 1                | 0                | -100.00%           | 5               | 2               | -60.00%            |
| Employees < 25 years old (total no.) - women                                                                                                                                                            | 0                | 0                | -                  | 2               | 1               | -50.00%            |
| Employees < 25 years old (total no.) - men                                                                                                                                                              | 1                | 0                | -100.00%           | 3               | 2               | -33.33%            |
| Employees < 25 years old (%)                                                                                                                                                                            | 0.20%            | 0.00%            | -100.00%           | 5.49%           | 2.35%           | -57.18%            |
| Employees 25-40 years old (total no.)                                                                                                                                                                   | 71               | 62               | -12.68%            | 19              | 17              | -10.53%            |
| Employees 25-40 years old (total no.) - women                                                                                                                                                           | 38               | 35               | -7.89%             | 12              | 11              | -8.33%             |
| Employees 25-40 years old (total no.) - men                                                                                                                                                             | 33               | 27               | -18.18%            | 7               | 6               | -14.29%            |
| Employees 25-40 years (%)                                                                                                                                                                               | 14.17%           | 13.48%           | -4.88%             | 20.88%          | 20.00%          | -4.21%             |
| Employees >40 years old (total no.)                                                                                                                                                                     | 429              | 398              | -7.23%             | 67              | 66              | -1.49%             |
| Employees >40 years old (total no.) - women                                                                                                                                                             | 248              | 234              | -5.65%             | 38              | 37              | -2.63%             |
| Employees >40 years old (total no.) - men                                                                                                                                                               | 181              | 164              | -9.39%             | 29              | 29              | 0.00%              |
| Employees >40 years old (%)                                                                                                                                                                             | 85.63%           | 86.52%           | 1.04%              | 73.63%          | 77.65%          | 5.46%              |
| <b>Total</b>                                                                                                                                                                                            | <b>501</b>       | <b>460</b>       | <b>-8.18%</b>      | <b>91</b>       | <b>85</b>       | <b>-6.59%</b>      |

|                                                           | Spain      |            |                    | Portugal  |           |                    |
|-----------------------------------------------------------|------------|------------|--------------------|-----------|-----------|--------------------|
|                                                           | 2023       | 2024       | Var. 2023-2024 (%) | 2023      | 2024      | Var. 2023-2024 (%) |
| <b>Employees by Nationality</b>                           |            |            |                    |           |           |                    |
| No. of nationalities                                      | 14         | 13         | -7.14%             | 5         | 6         | 20%                |
| <b>Employees with disabilities</b>                        |            |            |                    |           |           |                    |
| No. of employees with disabilities (total no.)            | 6          | 5          | -16.67%            | 1         | 1         | 0.00%              |
| Number of employees with disabilities (total no.) - women | 3          | 2          | -33.33%            | 0         | 0         | -                  |
| No. of employees with disabilities (total no.) - men      | 3          | 3          | 0.00%              | 1         | 1         | 0.00%              |
| No. of employees with disabilities (%)                    | 1.19%      | 1.09%      | -8.40%             | 1.10%     | 1.18%     | 7.38%              |
| No. of employees with disabilities (%) - women            | 0.60%      | 0.43%      | -28.33%            | 0.00%     | 0.00%     | 0.00%              |
| No. of employees with disabilities (%) - men              | 0.60%      | 0.65%      | 8%                 | 1.10%     | 1.18%     | 7.38%              |
| <b>Employees by professional category</b>                 |            |            |                    |           |           |                    |
| Senior management (total no.)                             | 8          | 8          | 0.00%              | 6         | 6         | 0.00%              |
| Senior management (total no.) - women                     | 1          | 1          | 0.00%              | 2         | 2         | 0.00%              |
| Senior management (total no.) - men                       | 7          | 7          | 0.00%              | 4         | 4         | 0.00%              |
| Senior management (%)                                     | 1.60%      | 1.74%      | 8.75%              | 6.59%     | 7.06%     | 7.06%              |
| Senior management (%) - women                             | 12.50%     | 12.50%     | 0.00%              | 2.20%     | 2.35%     | 7.06%              |
| Senior management (%) - men                               | 87.50%     | 87.50%     | 0.00%              | 4.40%     | 4.71%     | 7.06%              |
| Management (total no.)                                    | 15         | 6          | -60.00%            | 1         | 1         | 0.00%              |
| Management (total no.) - women                            | 3          | 3          | 0.00%              | 0         | 0         | -                  |
| Management (total no.) - men                              | 12         | 3          | -75.00%            | 1         | 1         | 0.00%              |
| Management (%)                                            | 2.99%      | 1.30%      | -56.52%            | 1.10%     | 1.18%     | 7.06%              |
| Management (%) - women                                    | 20.00%     | 50.00%     | 150.00%            | 0.00%     | 0.00%     | 0.00%              |
| Management (%) - men                                      | 80.00%     | 50.00%     | -37.50%            | 1.10%     | 1.18%     | 7.06%              |
| Manager (total no.)                                       | 94         | 94         | 0.00%              | 27        | 26        | -3.70%             |
| Manager (total no.) - women                               | 42         | 45         | 7.14%              | 10        | 11        | 10.00%             |
| Manager (total no.) - men                                 | 52         | 49         | -5.77%             | 17        | 15        | -11.76%            |
| Manager (%)                                               | 18.76%     | 20.43%     | 8.90%              | 33.00%    | 30.59%    | -7.31%             |
| Manager (%) - women                                       | 44.68%     | 47.87%     | 7%                 | 12.09%    | 12.94%    | 7%                 |
| Manager (%) - men                                         | 55.32%     | 52.13%     | -6%                | 18.68%    | 17.65%    | -6%                |
| Collaborator (total no.)                                  | 384        | 352        | -8.33%             | 57        | 52        | -8.77%             |
| Collaborator (total no.) - women                          | 240        | 220        | -8.33%             | 39        | 36        | -7.69%             |
| Collaborator (total no.) - men                            | 144        | 132        | -8.33%             | 18        | 16        | -11.11%            |
| Collaborator (%)                                          | 76.65%     | 76.52%     | -0.17%             | 62.64%    | 61.18%    | -2.33%             |
| Collaborator (%) - women                                  | 62.50%     | 62.50%     | 0.00%              | 42.86%    | 42.35%    | -1.18%             |
| Collaborator (%) - men                                    | 37.50%     | 37.50%     | 0.00%              | 19.78%    | 18.82%    | -4.84%             |
| <b>Total</b>                                              | <b>501</b> | <b>460</b> | <b>-8.18%</b>      | <b>91</b> | <b>85</b> | <b>-6.59%</b>      |
| <b>Recruitment</b>                                        |            |            |                    |           |           |                    |
| <b>Employment contract modality</b>                       |            |            |                    |           |           |                    |
| Temporary contracts FT - total no.                        | N/A        | 1          | -                  | 10        | 5         | -50.00%            |
| Temporary contracts FT - total no. - women                | N/A        | 1          | -                  | 5         | 3         | -40.00%            |
| Temporary contracts FT - total no. - men                  | N/A        | N/A        | -                  | 5         | 2         | -60.00%            |
| Temporary contracts FT - %                                | N/A        | N/A        | -                  | 12.09%    | 5.88%     | -51.34%            |
| Temporary contracts FT - % - women                        | N/A        | N/A        | -                  | 5.49%     | 3.53%     | -35.76%            |
| Temporary contracts FT - % - men                          | N/A        | N/A        | -                  | 6.59%     | 2.35%     | -64.31%            |
| Temporary contracts PT - total no.                        | N/A        | N/A        | -                  | 1         | 1         | 0.00%              |
| Temporary contracts PT - total no. - women                | N/A        | N/A        | -                  | 0         | 0         | -                  |
| Temporary contracts PT - total no. - men                  | N/A        | N/A        | -                  | 1         | 1         | 0.00%              |
| Temporary contracts PT - %                                | N/A        | N/A        | -                  | 1%        | 1%        | 7.06%              |
| Temporary contracts PT - % - women                        | N/A        | N/A        | -                  | 0%        | 0%        | -                  |
| Temporary contracts PT - % - men                          | N/A        | N/A        | -                  | 1%        | 1%        | 7.06%              |
| Permanent contracts FT - total no.                        | 496        | 453        | -8.67%             | 80        | 79        | -1.25%             |
| Indefinite contracts FT - total no. - women               | 282        | 263        | -6.74%             | 47        | 46        | -2.13%             |
| Permanent contracts FT - total no. - men                  | 214        | 190        | -11.21%            | 33        | 33        | 0.00%              |
| Open-ended contracts FT - %                               | 99.00%     | 98.48%     | -0.53%             | 87.91%    | 92.94%    | 5.72%              |
| Permanent contracts FT - % - women                        | 56.85%     | 58.06%     | 2%                 | 51.65%    | 54.12%    | 4.78%              |
| Permanent contracts FT - % - men                          | 43.15%     | 41.94%     | -3%                | 36.26%    | 38.82%    | 7.06%              |
| Permanent contracts PT - total no.                        | 5          | 6          | 20.00%             | 0         | 0         | -                  |
| Permanent contracts PT - total no. - women                | 4          | 5          | 25.00%             | 0         | 0         | -                  |
| Permanent contracts PT - total no. - men                  | 1          | 1          | 0.00%              | 0         | 0         | -                  |
| Indefinite contracts PT - %                               | 1.00%      | 1.30%      | 30.00%             | 0.00%     | 0.00%     | -                  |
| Permanent contracts PT - % - women                        | 80.00%     | 83.33%     | 4.16%              | 0.00%     | 0.00%     | -                  |
| Permanent contracts PT - % - men                          | 20.00%     | 16.67%     | -16.65%            | 0.00%     | 0.00%     | -                  |
| <b>Total</b>                                              | <b>501</b> | <b>460</b> | <b>-8.18%</b>      | <b>91</b> | <b>85</b> | <b>-6.59%</b>      |

| Spain |      |                    |
|-------|------|--------------------|
| 2023  | 2024 | Var. 2023-2024 (%) |

| Portugal |      |                    |
|----------|------|--------------------|
| 2023     | 2024 | Var. 2023-2024 (%) |

## Recruitment

## Average annual number of contract modalities by gender

|                                                          |  |
|----------------------------------------------------------|--|
| Average annual average of temporary contracts FT - women |  |
| Average annual number of temporary contracts PT - women  |  |
| Average annual number of permanent contracts FT - women  |  |
| Average annual number of permanent contracts PT - women  |  |
| <b>Total</b>                                             |  |
| Average annual number of temporary contracts FT - men    |  |
| Average annual number of temporary contracts PT - men    |  |
| Average annual average permanent contracts FT - men      |  |
| Average annual number of permanent contracts PT - men    |  |
| <b>Total</b>                                             |  |

|               |               |                |
|---------------|---------------|----------------|
| 1.67          | 0.08          | -95.21%        |
| 0.00          | 0.00          | -              |
| 291.67        | 271.25        | -7.00%         |
| 2.67          | 5.08          | 90.26%         |
| <b>296.01</b> | <b>276.41</b> | <b>-6.62%</b>  |
| 4.08          | 0.00          | -100.00%       |
| 0.00          | 0.00          | -              |
| 217.17        | 199.00        | -8.37%         |
| 1.00          | 1.00          | 0.00%          |
| <b>222.25</b> | <b>200.00</b> | <b>-10.01%</b> |

|              |           |              |
|--------------|-----------|--------------|
| 5.42         | 4         | -26.20%      |
| 0            | 0         | -            |
| 46.08        | 50        | 8.51%        |
| 0            | 0         | -            |
| <b>51.5</b>  | <b>54</b> | <b>4.85%</b> |
| 3            | 3         | 0%           |
| 0.33         | 1         | 203.03%      |
| 34.5         | 37        | 7.25%        |
| 0            | 0         | -            |
| <b>37.83</b> | <b>41</b> | <b>8.38%</b> |

## Average annual number of contract modalities by age

|                                                                                   |  |
|-----------------------------------------------------------------------------------|--|
| Average annual number of temporary contracts FT - Under 25s                       |  |
| Average annual number of temporary contracts PT - Under 25 years old              |  |
| Average annual number of permanent contracts FT - Under 25s                       |  |
| Average annual number of permanent contracts PT - Under 25 years of age           |  |
| <b>Total</b>                                                                      |  |
| Average annual average of temporary contracts FT - Between 25 and 40 years of age |  |
| Average annual number of temporary contracts PT - Between 25 and 40 years of age  |  |
| Average annual number of permanent contracts FT - Between 25 and 40 years old     |  |
| Average annual number of permanent contracts PT - Between 25 and 40 years old     |  |
| <b>Total</b>                                                                      |  |
| Average annual average of temporary contracts FT - Over 40 years old              |  |
| Average annual number of temporary contracts PT - Over 40 years old               |  |
| Average annual number of permanent contracts FT - Over 40 years old               |  |
| Average annual number of permanent contracts PT - Over 40 years of age            |  |
| <b>Total</b>                                                                      |  |

|               |               |                |
|---------------|---------------|----------------|
| 1.58          | 0.00          | -100.00%       |
| 0.00          | 0.00          | -              |
| 1.00          | 0.42          | -58.00%        |
| 0.00          | 0.00          | -              |
| <b>2.58</b>   | <b>0.42</b>   | <b>-83.72%</b> |
| 4.17          | 0.08          | -98.08%        |
| 0.00          | 0.00          | -              |
| 73.67         | 63.75         | -13.47%        |
| 1             | 1             | 0.00%          |
| <b>78.84</b>  | <b>64.83</b>  | <b>-17.77%</b> |
| 0.00          | 0.00          | -              |
| 0.00          | 0.00          | -              |
| 434.17        | 406.08        | -6.47%         |
| 2.67          | 5.08          | 90.26%         |
| <b>436.84</b> | <b>411.16</b> | <b>-5.88%</b>  |

|              |           |               |
|--------------|-----------|---------------|
| 1.83         | 1         | -45%          |
| 0.33         | 1         | 203%          |
| 0            | 1         | -             |
| 0            | 0         | -             |
| <b>2.16</b>  | <b>3</b>  | <b>39%</b>    |
| 3.67         | 6         | 63.49%        |
| 0            | 0         | -             |
| 15           | 17        | 13.33%        |
| 0            | 0         | -             |
| <b>18.67</b> | <b>23</b> | <b>23.19%</b> |
| 2.92         | 0         | -100%         |
| 0            | 0         | 0.00%         |
| 65.58        | 69        | 5.22%         |
| 0            | 0         | -             |
| <b>68.5</b>  | <b>69</b> | <b>0.73%</b>  |

## Average annual number of contract modalities by occupational classification

|                                                                              |  |
|------------------------------------------------------------------------------|--|
| Average annual average of temporary contracts FT - Senior management         |  |
| Average annual average of temporary contracts FT - Senior management - women |  |
| Average annual average of temporary contracts FT - Senior management - men   |  |
| Average annual number of temporary contracts PT - Senior Management          |  |
| Average annual number of temporary contracts PT - Senior management - women  |  |
| Average annual number of temporary contracts PT - Senior management - men    |  |
| Average annual number of permanent contracts FT - Senior Management          |  |
| Average annual number of permanent contracts FT - Senior management - women  |  |
| Average annual number of permanent contracts FT - Senior management - men    |  |
| Average annual number of permanent contracts PT - Senior management          |  |
| Average annual number of permanent contracts PT - Senior management - women  |  |
| Average annual number of permanent contracts PT - Senior management - men    |  |
| <b>Total</b>                                                                 |  |
| Average annual number of temporary contracts FT - Management                 |  |
| Average annual number of temporary contracts FT - Management - women         |  |
| Average annual number of temporary contracts FT - Management - men           |  |
| Average annual number of temporary contracts PT - Management                 |  |
| Average annual number of temporary contracts PT - management - women         |  |
| Average annual number of temporary contracts PT - Management - Men           |  |
| Average annual number of permanent contracts FT - Management                 |  |
| Average annual number of permanent contracts FT - Management - women         |  |
| Average annual number of permanent contracts FT - Management - men           |  |
| Average annual number of permanent contracts PT - Management                 |  |
| Average annual number of permanent contracts PT - Management - women         |  |
| Average annual number of permanent contracts PT - Management - men           |  |
| <b>Total</b>                                                                 |  |
| Average annual number of temporary contracts FT - Manager                    |  |
| Average annual number of temporary contracts FT - Manager - women            |  |
| Average annual number of temporary contracts FT - Manager - men              |  |
| Average annual number of temporary contracts PT - Manager                    |  |
| Average annual number of temporary contracts PT - Manager - women            |  |
| Average annual number of temporary contracts PT - Manager - men              |  |
| Average annual number of permanent contracts FT - Manager                    |  |
| Average annual number of permanent contracts FT - Manager - women            |  |
| Average annual number of permanent contracts FT - Manager - men              |  |
| Average annual number of permanent contracts PT - Manager                    |  |
| Average annual number of permanent contracts PT - Manager - women            |  |
| Average annual number of permanent contracts PT - Manager - men              |  |
| <b>Total</b>                                                                 |  |

|              |              |                |
|--------------|--------------|----------------|
| 0.00         | 0.00         | -              |
| 0.00         | 0.00         | -              |
| 0.00         | 0.00         | -              |
| 0.00         | 0.00         | -              |
| 0.00         | 0.00         | -              |
| 0.00         | 0.00         | -              |
| 16.25        | 8.00         | -50.77%        |
| 3.92         | 1.00         | -74.49%        |
| 12.33        | 7.00         | -43.23%        |
| 0.00         | 0.00         | -              |
| 0.00         | 0.00         | -              |
| 0.00         | 0.00         | -              |
| <b>16.25</b> | <b>8.00</b>  | <b>-50.77%</b> |
| 0.00         | 0.00         | -              |
| 0.00         | 0.00         | -              |
| 0.00         | 0.00         | -              |
| 0.00         | 0.00         | -              |
| 0.00         | 0.00         | -              |
| 11.83        | 5.59         | -52.75%        |
| 0.83         | 1.67         | 101.20%        |
| 11.00        | 3.92         | -64.36%        |
| 0.00         | 0.00         | -              |
| 0.00         | 0.00         | -              |
| 0.00         | 0.00         | -              |
| <b>11.83</b> | <b>5.59</b>  | <b>-52.75%</b> |
| 0.00         | 0.00         | -              |
| 0.00         | 0.00         | -              |
| 0.00         | 0.00         | -              |
| 0.00         | 0.00         | -              |
| 0.00         | 0.00         | -              |
| 0.00         | 0.00         | -              |
| 94.08        | 96.58        | 2.66%          |
| 42.75        | 45.00        | 5.26%          |
| 51.33        | 51.58        | 0.49%          |
| 0.00         | 0.00         | -              |
| 0.00         | 0.00         | -              |
| 0.00         | 0.00         | -              |
| <b>94.08</b> | <b>96.58</b> | <b>2.66%</b>   |

|              |              |               |
|--------------|--------------|---------------|
| 0.00         | 0.00         | -             |
| 0.00         | 0.00         | -             |
| 0.00         | 0.00         | -             |
| 0.00         | 0.00         | -             |
| 0.00         | 0.00         | -             |
| 0.00         | 0.00         | -             |
| 6.58         | 6.00         | -8.81%        |
| 2.00         | 2.00         | 0.00%         |
| 4.58         | 4.00         | -12.66%       |
| 0.00         | 0.00         | -             |
| 0.00         | 0.00         | -             |
| 0.00         | 0.00         | -             |
| <b>6.58</b>  | <b>6.00</b>  | <b>-8.81%</b> |
| 0.00         | 0.00         | -             |
| 0.00         | 0.00         | -             |
| 0.00         | 0.00         | -             |
| 0.00         | 0.00         | -             |
| 0.00         | 0.00         | -             |
| 1.00         | 1.00         | 0.00%         |
| 0.00         | 0.00         | -             |
| 1.00         | 1.00         | 0.00%         |
| 0.00         | 0.00         | -             |
| 0.00         | 0.00         | -             |
| 0.00         | 0.00         | -             |
| <b>1.00</b>  | <b>1.00</b>  | <b>0.00%</b>  |
| 0.00         | 0.00         | -             |
| 0.00         | 0.00         | -             |
| 0.00         | 0.00         | -             |
| 0.00         | 0.00         | -             |
| 0.00         | 0.00         | -             |
| 0.00         | 0.00         | -             |
| 27.08        | 28.00        | 3.40%         |
| 11.00        | 11.00        | 0.00%         |
| 16.08        | 17.00        | 5.72%         |
| 0.00         | 0.00         | -             |
| 0.00         | 0.00         | -             |
| 0.00         | 0.00         | -             |
| <b>27.08</b> | <b>28.00</b> | <b>3.40%</b>  |

| Spain |      |                    | Portugal |      |                    |
|-------|------|--------------------|----------|------|--------------------|
| 2023  | 2024 | Var. 2023-2024 (%) | 2023     | 2024 | Var. 2023-2024 (%) |

## Recruitment

## Average annual number of contract modalities by occupational classification

|                                                                        |               |               |               |              |              |              |
|------------------------------------------------------------------------|---------------|---------------|---------------|--------------|--------------|--------------|
| Average annual number of temporary contracts FT - Collaborator         | 5.75          | 0.08          | -98.61%       | 8.42         | 7.00         | -16.86%      |
| Average annual number of temporary contracts FT - Collaborator - women | 1.67          | 0.08          | -95.21%       | 5.42         | 4.00         | -26.20%      |
| Average annual number of temporary contracts FT - Collaborator - men   | 4.08          | 0.00          | -100.00%      | 3.00         | 3.00         | 0.00%        |
| Average annual number of temporary contracts PT - Collaborator         | 0.00          | 0.00          | -             | 0.33         | 1.00         | 203.03%      |
| Average annual number of temporary contracts PT - Collaborator - women | 0.00          | 0.00          | -             | 0.00         | 0.00         | -            |
| Average annual number of temporary contracts PT - Collaborator - men   | 0.00          | 0.00          | -             | 0.33         | 1.00         | 203.03%      |
| Average annual number of permanent contracts FT - Collaborator         | 386.67        | 360.08        | -6.88%        | 45.92        | 52.00        | 13.24%       |
| Average annual number of permanent contracts FT - Collaborator - women | 244.17        | 223.58        | -8.43%        | 33.08        | 37.00        | 11.85%       |
| Average annual number of permanent contracts FT - Collaborator - men   | 142.50        | 136.50        | -4.21%        | 12.83        | 15.00        | 16.91%       |
| Average annual number of permanent contracts PT - Collaborator         | 3.67          | 6.08          | 65.67%        | 0.00         | 0.00         | -            |
| Average annual number of permanent contracts PT - Collaborator - women | 2.67          | 5.08          | 90.26%        | 0.00         | 0.00         | -            |
| Average annual number of permanent contracts PT - Collaborator - men   | 1.00          | 1.00          | 0.00%         | 0.00         | 0.00         | -            |
| <b>Total</b>                                                           | <b>396.09</b> | <b>366.24</b> | <b>-7.54%</b> | <b>54.67</b> | <b>60.00</b> | <b>9.75%</b> |

## Labour Relations

## Collective agreements

|                                       |      |      |    |     |     |   |
|---------------------------------------|------|------|----|-----|-----|---|
| Total number of collective agreements | 1    | 1    | 0% | N/A | N/A | - |
| % of employees covered                | 100% | 100% | 0% | N/A | N/A | - |

## Dismissals

## Classification of the number of dismissals

|                                                                         |           |           |              |          |          |                 |
|-------------------------------------------------------------------------|-----------|-----------|--------------|----------|----------|-----------------|
| Number of dismissals by gender - women                                  | 9         | 11        | 22.22%       | 1        | 0        | -100.00%        |
| Number of dismissals by gender - men                                    | 10        | 9         | -10.00%      | 0        | 0        | -               |
| Number of dismissals by age - Under 25 years old                        | 1         | 1         | 0.00%        | 0        | 0        | -               |
| Number of dismissals by age - Between 25 and 40 years old               | 2         | 3         | 50.00%       | 0        | 0        | -               |
| Number of dismissals by age - Over 40 years old                         | 16        | 16        | 0.00%        | 1        | 0        | -100.00%        |
| Number of dismissals by professional classification - Senior management | 2         | 0         | -100.00%     | 0        | 0        | -               |
| Number of dismissals by professional classification - Management        | 2         | 0         | -100.00%     | 0        | 0        | -               |
| Number of dismissals by job classification - Manager                    | 2         | 3         | 50.00%       | 0        | 0        | -               |
| Number of dismissals by professional classification - Collaborator      | 13        | 17        | 30.77%       | 1        | 0        | -100.00%        |
| <b>Total</b>                                                            | <b>19</b> | <b>20</b> | <b>5.26%</b> | <b>1</b> | <b>0</b> | <b>-100.00%</b> |

## Wage and Remuneration Gap

## Average employee remuneration

|                                                                                 |              |              |          |             |             |         |
|---------------------------------------------------------------------------------|--------------|--------------|----------|-------------|-------------|---------|
| Average remuneration by gender - women                                          | 32,214.23 €  | 34,052.75 €  | 5.71%    | 26,005.54 € | 25,802.65 € | -0.78%  |
| Average remuneration by gender - men                                            | 40,437.47 €  | 41,672.76 €  | 3.05%    | 36,074.83 € | 38,333.08 € | 6.26%   |
| Average remuneration by age - Under 25 years old                                | 21,625.82 €  | 0.00 €       | -100.00% | 7,726.23 €  | 9,064.69 €  | 17.32%  |
| Average remuneration by age - Between 25 and 40 years old                       | 29,682.90 €  | 31,741.30 €  | 6.93%    | 20,696.88 € | 18,167.75 € | -12.22% |
| Average remuneration by age - Over 40 years old                                 | 36,779.06 €  | 38,069.66 €  | 3.51%    | 34,736.33 € | 35,111.21 € | 1.08%   |
| Average remuneration by job classification or equal value - Senior management   | 118,355.45 € | 122,763.48 € | 3.72%    | 79,663.62 € | 88,058.15 € | 10.54%  |
| Average remuneration by occupational classification or equal value - Management | 72,666.96 €  | 78,481.08 €  | 8.00%    | 67,369.12 € | 64,150.23 € | -4.78%  |
| Average remuneration by job classification or equal value - Manager             | 46,433.15 €  | 49,110.55 €  | 5.77%    | 38,847.91 € | 39,181.67 € | 0.86%   |
| Average remuneration by job classification or equal value - Collaborator        | 29,962.92 €  | 31,392.90 €  | 4.77%    | 20,437.93 € | 19,867.27 € | -2.79%  |

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

## Wage gap

|                       |        |        |         |         |        |         |
|-----------------------|--------|--------|---------|---------|--------|---------|
| Senior Management - % | 51.78% | 41.22% | -20.39% | 39.83%  | 31.80% | -20.16% |
| Management - %        | 17.98% | 17.40% | -3.23%  | -       | -      | -       |
| Manager - %           | 10.28% | 12.78% | 24.32%  | 9.69%   | 12.74% | 31.49%  |
| Collaborator - %      | 2.13%  | 3.35%  | 57.28%  | -19.28% | -8.28% | -57.03% |

Percentage resulting from dividing 2 amounts: the difference between the average salary of men and women, divided by the average salary of men within each professional category.

|                                                          |         |         |         |         |        |         |
|----------------------------------------------------------|---------|---------|---------|---------|--------|---------|
| Gender pay gap (2)                                       | 20.34%  | 18.29%  | -10.08% | 27.91%  | 32.69% | 17.12%  |
| Salary ratio highest paid person in the organisation (1) | 593.70% | 811.00% | 36.60%  | 407.07% | 74.89% | -81.60% |

(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 amounts: the difference between the average salary of men and women, divided by the salary of men.

## Average remuneration of directors, senior management, management, managers and collaborators by gender

|                                                   |              |              |         |             |             |        |
|---------------------------------------------------|--------------|--------------|---------|-------------|-------------|--------|
| Average remuneration of directors (1) - women     | -            | -            | -       | N/A         | N/A         | -      |
| Average remuneration of directors (1) - men       | 16,750.00 €  | 14,650.00 €  | -12.54% | N/A         | N/A         | -      |
| Average remuneration of senior management - women | 80,247.57 €  | 98,009.90 €  | 22.13%  | 55,273.89 € | 67,177.02 € | 21.53% |
| Average remuneration of senior management - men   | 160,696.30 € | 183,457.48 € | 14.16%  | 91,858.49 € | 98,498.72 € | 7.23%  |
| Average remuneration of management - women        | 61,823.82 €  | 71,003.30 €  | 14.85%  | 0.00 €      | 0.00 €      | -      |
| Average remuneration of management - men          | 75,377.74 €  | 85,958.85 €  | 14.04%  | 67,369.12 € | 64,150.23 € | -4.78% |
| Average remuneration of manager - women           | 43,666.40 €  | 45,626.86 €  | 4.49%   | 36,525.54 € | 36,137.37 € | -1.06% |
| Average remuneration of manager - men             | 48,667.84 €  | 52,309.86 €  | 7.48%   | 40,444.54 € | 41,414.16 € | 2.40%  |
| Average remuneration of collaborator - women      | 29,719.93 €  | 30,990.42 €  | 4.27%   | 21,537.42 € | 20,346.24 € | -5.53% |
| Average remuneration of collaborator - men        | 30,367.91 €  | 32,063.71 €  | 5.58%   | 18,055.70 € | 18,789.59 € | 4.06%  |

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

In 2024 Senior Management is the Management Committee in Spain and the Executive Committee in Portugal. The Management category is the Coordination Committee in Spain.

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

|                                                                                                                                                                         |  |  |  | Spain            |                  |                    | Portugal        |               |                    |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|--|--|------------------|------------------|--------------------|-----------------|---------------|--------------------|
|                                                                                                                                                                         |  |  |  | 2023             | 2024             | Var. 2023-2024 (%) | 2023            | 2024          | Var. 2023-2024 (%) |
| <b>Wage and Remuneration Gap</b>                                                                                                                                        |  |  |  |                  |                  |                    |                 |               |                    |
| <b>Social benefits</b>                                                                                                                                                  |  |  |  |                  |                  |                    |                 |               |                    |
| Total number of social benefits                                                                                                                                         |  |  |  | 17               | 18               | 5.88%              | 13              | 13            | 0.00%              |
| <b>Work-life balance</b>                                                                                                                                                |  |  |  |                  |                  |                    |                 |               |                    |
| <b>Flexiworking</b>                                                                                                                                                     |  |  |  |                  |                  |                    |                 |               |                    |
| % of employees*                                                                                                                                                         |  |  |  | 74.25%           | 75.22%           | 1.31%              | 93.00%          | 99.00%        | 6.45%              |
| % of employees* - women                                                                                                                                                 |  |  |  | 59.95%           | 61.27%           | 2.20%              | 54.95%          | 99.00%        | 80.18%             |
| % of employees* - men                                                                                                                                                   |  |  |  | 40.05%           | 38.73%           | -3.30%             | 38.46%          | 99.00%        | 157.40%            |
| Commercial and recovery networks are not covered by this policy.                                                                                                        |  |  |  |                  |                  |                    |                 |               |                    |
| <b>Absenteeism</b>                                                                                                                                                      |  |  |  |                  |                  |                    |                 |               |                    |
| <b>Absenteeism rate in % (%)</b>                                                                                                                                        |  |  |  |                  |                  |                    |                 |               |                    |
| Occupational contingencies (1)                                                                                                                                          |  |  |  | 0.00             | 0.16             | -                  | 0.00            | 0.00          | -                  |
| Common contingencies (1)                                                                                                                                                |  |  |  | 2.76             | 3.15             | 14.13%             | 0.37            | 0.44          | 18.92%             |
| (1) (Days of sick leave elapsed year *100) / Σ(Days per month * Affiliated workers per month)                                                                           |  |  |  |                  |                  |                    |                 |               |                    |
| <b>No. of hours of absence</b>                                                                                                                                          |  |  |  |                  |                  |                    |                 |               |                    |
| Occupational contingencies                                                                                                                                              |  |  |  | 24.00            | 2,304.00         | 9500.00%           | 40.00           | 0.00          | -100.00%           |
| Common contingencies                                                                                                                                                    |  |  |  | 42,592           | 44,096.00        | 3.53%              | 2,112           | 824           | -61%               |
| <b>Total</b>                                                                                                                                                            |  |  |  | <b>42,616.00</b> | <b>46,400.00</b> | <b>8.88%</b>       | <b>2,152.00</b> | <b>824.00</b> | <b>-62%</b>        |
| <b>Accidents at work</b>                                                                                                                                                |  |  |  |                  |                  |                    |                 |               |                    |
| <b>Accidents at work and occupational diseases</b>                                                                                                                      |  |  |  |                  |                  |                    |                 |               |                    |
| Frequency of accidents at work - women (1)                                                                                                                              |  |  |  | 0                | 2.2              | -                  | 9.91            | 0             | -100.00%           |
| Frequency of accidents at work - men (1)                                                                                                                                |  |  |  | 2,619            | 6.09             | 132.53%            | 0               | 0             | -                  |
| Severity of accidents at work - women (2)                                                                                                                               |  |  |  | 0                | 0.089            | -                  | 0.05            | 0             | -100.00%           |
| Severity of accidents at work - men (2)                                                                                                                                 |  |  |  | 0.008            | 0.75             | 9275.00%           | 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                              |  |  |  |                  |                  |                    |                 |               |                    |
| <b>No. of accidents at work by gender</b>                                                                                                                               |  |  |  |                  |                  |                    |                 |               |                    |
| Women                                                                                                                                                                   |  |  |  | 0                | 1                | -                  | 1               | 0             | -100%              |
| Men                                                                                                                                                                     |  |  |  | 1                | 2                | 100%               | 0               | 0             | -                  |
| <b>Total</b>                                                                                                                                                            |  |  |  | <b>1</b>         | <b>3</b>         | <b>200%</b>        | <b>1</b>        | <b>0</b>      | <b>-100%</b>       |
| <b>Inclusion and diversity</b>                                                                                                                                          |  |  |  |                  |                  |                    |                 |               |                    |
| <b>Women in leadership positions</b>                                                                                                                                    |  |  |  |                  |                  |                    |                 |               |                    |
| % Women in CD (1)                                                                                                                                                       |  |  |  | 12.50%           | 12.50%           | 0.00%              | 33.33%          | 33.33%        | 0.00%              |
| % Women in managerial position (2)                                                                                                                                      |  |  |  | 39.32%           | 45.37%           | 15.39%             | 40.74%          | 42.31%        | 3.85%              |
| (1) Percentage resulting from dividing 2 quantities: the total number of women by the total number of male and female members of the Steering Committee.                |  |  |  |                  |                  |                    |                 |               |                    |
| (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). |  |  |  |                  |                  |                    |                 |               |                    |
| <b>Customer relations</b>                                                                                                                                               |  |  |  |                  |                  |                    |                 |               |                    |
| <b>Evolution of the number of customers</b>                                                                                                                             |  |  |  |                  |                  |                    |                 |               |                    |
| No. of financed households of First Residence (total 1st holders)                                                                                                       |  |  |  | 168,335          | 169,305          | 0.58%              | 21,139          | 21,583        | 2.10%              |
| No. of financed households of First Residence (annual 1st holders)                                                                                                      |  |  |  | 934.00           | 991.00           | 6.10%              | 462.00          | 475.00        | 2.81%              |
| Overall ekomi customer rating                                                                                                                                           |  |  |  | 9.78             | 9.82             | 0.41%              | 4.92            | 4.93          | 0.20%              |
| <b>Customer complaints</b>                                                                                                                                              |  |  |  |                  |                  |                    |                 |               |                    |
| Total number of admissible customer complaints                                                                                                                          |  |  |  | 3,912            | 7,696            | 96.73%             | 46              | 17            | -63.04%            |
| No. of complaints resolved in favour of the customer                                                                                                                    |  |  |  | 423              | 196              | -53.66%            | 22              | 8             | -63.64%            |
| No. of complaints resolved unfavourable to the client                                                                                                                   |  |  |  | 3,489            | 7,500            | 114.96%            | 24              | 9             | -62.50%            |
| No. of complaints pending resolution                                                                                                                                    |  |  |  | 0                | 0                | -                  | 0               | 0             | -                  |
| <b>Adhesions/ applications to the Code of Good Practice</b>                                                                                                             |  |  |  |                  |                  |                    |                 |               |                    |
| Accepted applications                                                                                                                                                   |  |  |  | 775              | 366              | -52.77%            | N/A             | N/A           | -                  |
| Approved applications                                                                                                                                                   |  |  |  | 531              | 284              | -46.52%            | N/A             | N/A           | -                  |

| Spain |      |                    | Portugal |      |                    |
|-------|------|--------------------|----------|------|--------------------|
| 2023  | 2024 | Var. 2023-2024 (%) | 2023     | 2024 | Var. 2023-2024 (%) |

Financial Social Engagement

| Social Inclusion in business                                                                    |  |  |      |      |        |
|-------------------------------------------------------------------------------------------------|--|--|------|------|--------|
| No. of people benefiting from sustainable retrofitting of buildings in low GDP per capita areas |  |  | 4020 | 6540 | 62.69% |
|                                                                                                 |  |  | N/A  | N/A  | -      |

The figure for 2023 is changed from 3600 to 4020 due to an adjustment in the postcode of the communities.

Community investment

| Monetary contributions to non-profit organisations                            |             |             |         |            |                    |
|-------------------------------------------------------------------------------|-------------|-------------|---------|------------|--------------------|
| Prodis Foundation - educational projects                                      | 25,000.00 € | 18,000.00 € | -28.00% | N/A        | - € -              |
| Prodis Foundation - awareness-raising projects                                | 2,000.00 €  | 600.00 €    | -70.00% | N/A        | - € -              |
| Red Cross - Global Emergency                                                  | 17,825.00 € | 5,000.00 €  | -71.95% | - €        | - € -              |
| Red Cross - Prevention of residential exclusion                               | 6,500.00 €  | 8,000.00 €  | 23.08%  | N/A        | N/A -              |
| Dáporis Foundation - Education Grants                                         | 13,000.00 € | 12,000.00 € | -7.69%  | N/A        | - € -              |
| Junior Achievement Foundation - Your finances, your future                    | 8,400.00 €  | 8,100.00 €  | -3.57%  | 5,000.00 € | 5,000.00 € 0.00%   |
| Immosolidarity Awards                                                         | 15,000.00 € | 8,000.00 €  | -46.67% | N/A        | - € -              |
| Instituto Português de Oncologia - I.P.O. Lisboa                              | N/A         | N/A         | -       | - €        | - € -              |
| NGO Crescer, Ser - Children's Home                                            | N/A         | N/A         | -       | 1,783.84 € | 440.00 € -75.33%   |
| Salvador Association                                                          | N/A         | N/A         | -       | - €        | - € -              |
| Associação Play for Wishes                                                    | N/A         | N/A         | -       | - €        | - € -              |
| Fundação Realizar um Desejo - Make-A-Wish Portugal                            | N/A         | N/A         | -       | 100.00 €   | - € -              |
| Associação Portuguesa de Pais e amigos do cidadão deficiente mental (APPACDM) | N/A         | N/A         | -       | 1,320.52 € | N/A -              |
| CasaQui                                                                       | N/A         | N/A         | -       | 1,063.75 € | - € -100.00%       |
| WIRE Foundation                                                               | N/A         | N/A         | -       | N/A        | 5,000.00 € -       |
| Total                                                                         | 88,725.00 € | 59,700.00 € | -32.71% | 9,268.11 € | 10,440.00 € 12.64% |

## 6.3. Governance indicators

|                                                                                                                                                                                                     | Spain        |               |                    | Portugal      |               |                    |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------|---------------|--------------------|---------------|---------------|--------------------|
|                                                                                                                                                                                                     | 2023         | 2024          | Var. 2023-2024 (%) | 2023          | 2024          | Var. 2023-2024 (%) |
| <b>Ethics and Compliance</b>                                                                                                                                                                        |              |               |                    |               |               |                    |
| <b>Whistleblowing Channel</b>                                                                                                                                                                       |              |               |                    |               |               |                    |
| No. of complaints                                                                                                                                                                                   | 1            | 5             | 400%               | 0             | 0             | -                  |
| <b>Gift Policy</b>                                                                                                                                                                                  |              |               |                    |               |               |                    |
| No. of incidents                                                                                                                                                                                    | 0            | 0             | -                  | 0             | 0             | -                  |
| <b>Prevention of Money Laundering Alerts</b>                                                                                                                                                        |              |               |                    |               |               |                    |
| Total number of alerts                                                                                                                                                                              | 1,532        | 1,609         | 5.03%              | 816           | 897           | 10%                |
| Reported to the OCI (Internal Control Body)                                                                                                                                                         | 9            | 31            | 244.44%            | 0             | 2             | -                  |
| Reported to SEPBLAC (Spain) / Regulatory Body Portugal                                                                                                                                              | 3            | 17            | 466.67%            | 0             | 2             | -                  |
| <b>Suppliers</b>                                                                                                                                                                                    |              |               |                    |               |               |                    |
| No. of suppliers assessed (Quality)                                                                                                                                                                 | 30           | N/A           | -                  | 30            | N/A           | -                  |
| No. of suppliers assessed (Environment)                                                                                                                                                             | 5            | N/A           | -                  | 11            | N/A           | -                  |
| No. of suppliers assessed (Quality, environment)                                                                                                                                                    | 4            | N/A           | -                  | 1             | N/A           | -                  |
| <b>Total</b>                                                                                                                                                                                        | <b>39</b>    | <b>0</b>      | <b>-100.00%</b>    | <b>42</b>     | <b>0</b>      | <b>-100.00%</b>    |
| No. of outsourced services assessed (Quality)                                                                                                                                                       | 22           | N/A           | -                  | 13            | N/A           | -                  |
| No. of outsourced services assessed (Environment)                                                                                                                                                   | 0            | N/A           | -                  | 0             | N/A           | -                  |
| No. of outsourced services assessed (Quality, environment)                                                                                                                                          | 11           | N/A           | -                  | 0             | N/A           | -                  |
| <b>Total</b>                                                                                                                                                                                        | <b>33</b>    | <b>0</b>      | <b>-100.00%</b>    | <b>13</b>     | <b>0</b>      | <b>-100.00%</b>    |
| No. of services assessed (Quality)                                                                                                                                                                  | N/A          | 51            | -                  | N/A           | 39            | -                  |
| No. of services assessed (Environmental)                                                                                                                                                            | N/A          | 5             | -                  | N/A           | 11            | -                  |
| No. of services assessed (Quality and environmental)                                                                                                                                                | N/A          | 18            | -                  | N/A           | 1             | -                  |
| <b>Total</b>                                                                                                                                                                                        | <b>N/A</b>   | <b>74</b>     | <b>-</b>           | <b>N/A</b>    | <b>51</b>     | <b>-</b>           |
| In 2024, a change in nomenclature has been made, so that the category of "assessed services" includes what was previously called "evaluation of providers" and "evaluation of outsourced services". |              |               |                    |               |               |                    |
| Supplier evaluation results                                                                                                                                                                         | Satisfactory | N/A           | -                  | Satisfactorio | N/A           | -                  |
| Result of evaluation of outsourced services                                                                                                                                                         | Satisfactory | N/A           | -                  | Satisfactorio | N/A           | -                  |
| Service evaluation result                                                                                                                                                                           | N/A          | Satisfactorio | -                  | N/A           | Satisfactorio | -                  |
| <b>Cybersecurity</b>                                                                                                                                                                                |              |               |                    |               |               |                    |
| Effectiveness of cyber-security measures                                                                                                                                                            | 7.50         | N/A           | -                  | 7.50          | N/A           | -                  |



## 07

## Table of alliances

## Green alliances

|                                                          |                                                                                                                                                                                                                                                                                                                                                            |                                                                                                                                   |
|----------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------|
| EIB - European Investment Bank                           | It is the world's largest multilateral financial institution and one of the largest providers of climate finance.                                                                                                                                                                                                                                          | <a href="https://www.eib.org/en/">https://www.eib.org/en/</a>                                                                     |
| CONCOVI - Spanish Confederation of Housing Co-operatives | State organisation of housing co-operatives in Spain recognised as a Social Agent and valid interlocutor with the Ministries of Labour and Housing.                                                                                                                                                                                                        | <a href="https://concovi.org/">https://concovi.org/</a>                                                                           |
| 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 storage and full disclosure services for investors in asset-backed securities.                                                                                                                                              | <a href="https://eurodw.eu/">https://eurodw.eu/</a>                                                                               |
| 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 a European level. Its objective is to guarantee a sustainable housing environment for the citizens of the European Union (EU).                                                                                   | <a href="https://hypo.org/emf/">https://hypo.org/emf/</a>                                                                         |
| FEI - European Investment Fund                           | Part of the European Investment Bank Group, it supports European companies by helping them access finance.                                                                                                                                                                                                                                                 | <a href="https://europa.eu/institutions/financial/eif/index_es.htm">https://europa.eu/institutions/financial/eif/index_es.htm</a> |
| 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, taking care of people's well-being.                                                                                                                                              | <a href="https://gbce.es/">https://gbce.es/</a>                                                                                   |
| Gloval                                                   | It is a firm offering comprehensive property valuation, engineering and consultancy services, bringing together companies with more than 70 years of accumulated experience.                                                                                                                                                                               | <a href="https://www.gloval.es/">https://www.gloval.es/</a>                                                                       |
| Grupo BC                                                 | The company provides end-to-end services for the formalisation and management of mortgage operations, with customised solutions adapted to the needs and particularities of each financial institution. They take a comprehensive approach to the mortgage process, managing pre-signing, signing and post-signing assistance for all types of operations. | <a href="https://www.grupobc.com/es/">https://www.grupobc.com/es/</a>                                                             |
| ICO - Instituto de Crédito Oficial                       | A 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.                                                                                                                                                                  | <a href="https://www.ico.es/">https://www.ico.es/</a>                                                                             |
| ST Consultores                                           | Company specialising in consultancy services, valuations and property technology.                                                                                                                                                                                                                                                                          | <a href="https://stconsultores.com/">https://stconsultores.com/</a>                                                               |
| Sustainalytics                                           | Organisation that provides high-quality ESG research, ratings and analytical data to institutional investors and companies.                                                                                                                                                                                                                                | <a href="https://www.sustainalytics.com/">https://www.sustainalytics.com/</a>                                                     |

## Green alliances

### Rehabilitation

|                                                                                                                                                                                                                             |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Business associations dedicated to renovation and refurbishment: 2 agreements (ANERR, Gremi de Constructors).                                                                                                               |
| Association of Architects from different locations: 4 agreements (CATEB, COAM, Colegio Oficial de Aparejadores y Arquitectos Técnicos de Madrid).                                                                           |
| Association of Property Directors from different locations: 5 agreements (Barcelona, Madrid, Malaga, Valencia, Seville) and the General Council of Property Managers' Associations.                                         |
| Local Authorities 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).                                                                                                                                                                     |

## Business and Sector Alliances

|                                                               |                                                                                                                                                                                                                                                                                                                             |                                                                                                                            |
|---------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------|
| AHE - Asociación Hipotecaria Española                         | This organisation is made up of the banks, credit cooperatives and financial credit establishments that have the greatest presence in the Spanish mortgage market. The members of the Association have approximately 75% of the mortgage loan market.                                                                       | <a href="http://www.ahe.es/">http://www.ahe.es/</a>                                                                        |
| APEMIP                                                        | The Association of Real Estate Professionals and Companies of Portugal.                                                                                                                                                                                                                                                     | <a href="https://www.apemip.pt/">https://www.apemip.pt/</a>                                                                |
| ASFAC - Association of Specialised Credit Institutions        | Specialised institution that represents the consumer finance sector in Portugal. It promotes the increase of the financial knowledge of the Portuguese, investing in the financial education of children, young people and adults, particularly in the most vulnerable populations.                                         | <a href="https://www.asfac.pt/">https://www.asfac.pt/</a>                                                                  |
| ASNEF - National Association of Credit Financial Institutions | Liaison between financial institutions specialising in consumer finance in Spain and Public Administrations, other Spanish and European professional associations and users of financial products, and through its work facilitates access to consumer and production goods for consumers, professionals and entrepreneurs. | <a href="https://www.asnef.com/">https://www.asnef.com/</a>                                                                |
| Spanish Quality Association                                   | A private non-profit organisation whose purpose is to promote quality as a driving force for competitiveness and sustainability for professionals, companies and the country.                                                                                                                                               | <a href="https://www.aec.es/">https://www.aec.es/</a>                                                                      |
| Portuguese-Spanish Chamber of Commerce                        | A private non-profit organisation whose main activity is to promote commercial relations between Portuguese and Spanish companies.                                                                                                                                                                                          | <a href="https://www.portugalespanha.org/">https://www.portugalespanha.org/</a>                                            |
| 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 partner in Spain.                                                                           | <a href="https://siralia.com/sira/">https://siralia.com/sira/</a><br><a href="https://www.pir.pt/">https://www.pir.pt/</a> |

### Sustainability and Corporate Responsibility Alliances

|                                                                        |                                                                                                                                                                                                                                                                                                                                                              |                                                                           |
|------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------|
| DIRSE - DIRSE - Spanish Association of Sustainability Executives (ESG) | Spanish association of professionals in sustainability and ESG (Environmental, Social and Corporate Governance) issues, which works for the promotion, defence and recognition of people who, from all kinds of organisations, carry out this specific function, thus helping to improve their capacity to influence the creation of value in organisations. | <a href="https://www.dirse.es/">https://www.dirse.es/</a>                 |
| UN Global Compact                                                      | International United Nations initiative that promotes sustainable development and corporate social responsibility.                                                                                                                                                                                                                                           | <a href="https://www.pactomundial.org/">https://www.pactomundial.org/</a> |

### Agreements with Foundations

|                                                                               |                                                                                                                                                                                                                                                                                                                                |                                                                           |
|-------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------|
| APPACDM - Associação Portuguesa de Pais e Amigos do Cidadão Deficiente Mental | The Private Institution of Social Solidarity promotes the inclusion of disabled people in society, with quality of life respecting the principles that enshrine the right to the exercise of full citizenship.                                                                                                                 | <a href="https://appacdm-lisboa.pt/">https://appacdm-lisboa.pt/</a>       |
| Casa Qui                                                                      | A social solidarity association specialising in issues of gender equality, sexual orientation and gender identity or expression.                                                                                                                                                                                               | <a href="https://www.casa-qui.pt/">https://www.casa-qui.pt/</a>           |
| Crescer Ser                                                                   | Private Institution of Social Solidarity of national scope; Promotes, organises and dynamizes community services to support children, young people and the family. Stimulates specialised training in the areas of protection, care and support for professionals working with children and young people at risk of exclusion. | <a href="https://crescerser.org/">https://crescerser.org/</a>             |
| Cruz Roja                                                                     | Adherence to the programme to prevent the residential exclusion of vulnerable people                                                                                                                                                                                                                                           | <a href="https://www2.cruzroja.es/">https://www2.cruzroja.es/</a>         |
| Fundación Dáoris                                                              | Support for high school students with talent and brilliant results to access university studies and centres of excellence and who lack financial resources.                                                                                                                                                                    | <a href="https://fundaciondadoris.org/">https://fundaciondadoris.org/</a> |
| Fundación Junior Achievement Portugal (JAP)                                   | A non-profit organisation created in November 2005. It is affiliated to Junior Achievement, the world's largest and oldest organisation for education in entrepreneurship.                                                                                                                                                     | <a href="http://japortugal.org/">http://japortugal.org/</a>               |
| Fundación Mutua de Propietarios                                               | An organisation that promotes the elimination of architectural barriers to improve access to buildings and their surroundings for people with reduced mobility.                                                                                                                                                                | <a href="https://www.fundacionmdp.org/">https://www.fundacionmdp.org/</a> |
| Fundación Prodis                                                              | Contribution based on an ethical commitment to improving the quality of life of people with intellectual disabilities and their families, supporting and promoting their full inclusion in a fair and caring society.                                                                                                          | <a href="https://fundacionprodis.org/">https://fundacionprodis.org/</a>   |

## 08

## Reporting standards and other references

### 8.1. Law 11/2018 on Non-Financial Information

Law 11/2018 on non-financial Information and diversity

| Information requested by Law 11/2018                                                       | Section of the Report where it is found                      |
|--------------------------------------------------------------------------------------------|--------------------------------------------------------------|
| <b>General Information</b>                                                                 |                                                              |
| 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<br>Our 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: 2.4 Double Materiality Analysis |

| Information requested by Law 11/2018                           | Section of the Report where it is found |
|----------------------------------------------------------------|-----------------------------------------|
| <b>Environmental matters</b>                                   |                                         |
| 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 of the Report where it is                               |
|---------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------|
| <b>Social and personnel issues</b>                                                                                                                |                                                                 |
| <b>Employment</b>                                                                                                                                 |                                                                 |
| Average remuneration by sex, age and professional category                                                                                        | 4.2 Social indicators                                           |
| Wage gap                                                                                                                                          | 3.2 We accompany you: S.1 People First<br>4.2 Social indicators |
| Remuneration for equal jobs or the average in society                                                                                             | 3.2 We accompany you: S.1 People First<br>4.2 Social indicators |
| Average remuneration of directors and managers by gender (including variable remuneration, allowances, compensation, payments to savings schemes) | 3.2 We accompany you: S.1 People First<br>4.2 Social indicators |
| Policies on disconnection from work                                                                                                               | 3.2 We accompany you: S.1 People First                          |
| Employees with disabilities                                                                                                                       | 3.2 We accompany you: S.1 People First<br>4.2 Social indicators |
| <b>Organisation of work</b>                                                                                                                       |                                                                 |
| Organisation of working time                                                                                                                      | 3.2 We accompany you: S.1 People First                          |
| Number of hours of absenteeism                                                                                                                    | 4.2 Social indicators                                           |
| Measures aimed at facilitating the enjoyment of work-life balance and promoting the co-responsible exercise of these by both parents              | 3.2 We accompany you: S.1 People First                          |
| <b>Health and Security</b>                                                                                                                        |                                                                 |
| Health and safety conditions at work                                                                                                              | 3.2 We accompany you: S.1 People First                          |
| Occupational accidents and illnesses by gender: frequency and severity rate                                                                       | 4.2 Social indicators                                           |
| <b>Social relations</b>                                                                                                                           |                                                                 |
| Organisation of social dialogue (including procedures for informing, consulting and negotiating with personnel)                                   | 3.2 We accompany you: S.1 People First                          |
| Percentage of employees covered by collective bargaining agreements by country                                                                    | 4.2 Social indicators                                           |
| Results of collective bargaining agreements, particularly in the field of occupational health and safety                                          | 3.2 We accompany you: S.1 People First                          |

| Information requested by Law 11/2018                                                                                                                                                                                    | Section of the Report where it is found                                                                                    |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------|
| <b>Social and personnel issues</b>                                                                                                                                                                                      |                                                                                                                            |
| <b>Training</b>                                                                                                                                                                                                         |                                                                                                                            |
| Policies implemented in the field of training                                                                                                                                                                           | 3.2 We accompany you: S.1 People First                                                                                     |
| Total number of hours of training by professional category                                                                                                                                                              | 4.2 Social indicators                                                                                                      |
| <b>Universal Accessibility for people with disabilities</b>                                                                                                                                                             |                                                                                                                            |
| Universal Accessibility for people with disabilities                                                                                                                                                                    | 3.2 We accompany you: S.1 People First                                                                                     |
| <b>Equality</b>                                                                                                                                                                                                         |                                                                                                                            |
| Measures adopted to promote equal treatment and opportunities for men and women                                                                                                                                         | 3.2 We accompany you: S.1 People First                                                                                     |
| Equality plans, measures adopted to promote employment, protocols against sexual and gender-based harassment                                                                                                            | 3.2 We accompany you: S.1 People First                                                                                     |
| Policy against all types of discrimination and diversity management                                                                                                                                                     | 3.2 We accompany you: S.1 People First                                                                                     |
| <b>Respect for Human Rights</b>                                                                                                                                                                                         |                                                                                                                            |
| Management approach: description and results of human rights policies and the main risks related to these issues linked to the group's activities                                                                       | 2. Our sustainability model<br>3.3 Business conduct: G.1 Ethics and corporate integrity and G.5 Integrated risk management |
| Application of due diligence procedures in the field of human rights and prevention of the risks of human rights violations and, where appropriate, measures to mitigate, manage, and redress possible abuses committed | 3.3 Business conduct: G.1 Ethics and corporate integrity                                                                   |
| Complaints about human rights violations                                                                                                                                                                                | 3.3 Business conduct: G.1 Ethics and corporate integrity                                                                   |
| Promotion and compliance with the provisions of the fundamental ILO conventions concerning respect for freedom of association and the right to collective bargaining                                                    | 3.3 Business conduct: G.1 Ethics and corporate integrity                                                                   |
| Elimination of discrimination in employment and occupation                                                                                                                                                              | 3.3 Business conduct: G.1 Ethics and corporate integrity                                                                   |
| Elimination of forced or compulsory labour                                                                                                                                                                              | 3.3 Business conduct: G.1 Ethics and corporate integrity                                                                   |
| Effective abolition of child labour                                                                                                                                                                                     | 3.3 Business conduct: G.1 Ethics and corporate integrity                                                                   |

| Information requested by Law 11/2018                                                                                                                                                        | Section of the Report where it is found                                                                                                |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------|
| <b>Fight against corruption and bribery</b>                                                                                                                                                 |                                                                                                                                        |
| Management approach: description and results of social policies and policies relating to corruption and bribery and the main risks related to these issues linked to the group's activities | 2. Our sustainability model<br>3.3 Business conduct: G.1 Ethics and corporate integrity and G.5 Integrated risk management             |
| Measures adopted to prevent corruption and bribery                                                                                                                                          | 3.3 Business conduct: G.1 Ethics and corporate integrity                                                                               |
| Measures to fight against money laundering                                                                                                                                                  | 3.3 Business conduct: G.1 Ethics and corporate integrity and G.2 Responsible Supplier Management                                       |
| Contributions to foundations and non-profit organisations                                                                                                                                   | 3.2 We accompany you: S.3 Our social commitment 4.2 Social indicators                                                                  |
| <b>Information about the company</b>                                                                                                                                                        |                                                                                                                                        |
| Management approach: description and results of social policies and policies relating to corruption and bribery and the main risks related to these issues linked to the group's activities | 2. Our sustainability model<br>3.2 We accompany you: S.3 Our social commitment<br>3.3 Business conduct: G.5 Integrated risk management |
| <b>The company's commitments to sustainable development</b>                                                                                                                                 |                                                                                                                                        |
| Impact of the company's activity on employment and local development                                                                                                                        | 3.1 We greenimise<br>3.2 We accompany you                                                                                              |
| Impact of the company's activity on local populations and the region                                                                                                                        | 3.1 We greenimise<br>3.2 We accompany you                                                                                              |
| Relations maintained with local community actors and the forms of dialogue with them                                                                                                        | 2. Our sustainability model                                                                                                            |
| Partnership or sponsorship activities                                                                                                                                                       | 5.1 Table of alliances                                                                                                                 |
| <b>Subcontracting and suppliers</b>                                                                                                                                                         |                                                                                                                                        |
| Inclusion of social, gender equality and environmental issues in purchasing policy                                                                                                          | 3.3 Business conduct: G.2 Responsible Supplier Management                                                                              |



| Information requested by Law 11/2018                                                                    | Section of the Report where it is found                                                          |
|---------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------|
| <b>Information about the company</b>                                                                    |                                                                                                  |
| Consideration of social and environmental responsibility in relations with suppliers and subcontractors | 3.3 Business conduct: G.2 Responsible Supplier Management                                        |
| Supervision and audit systems and results                                                               | 3.3 We comply: G.2 Responsible Supplier Management                                               |
| <b>Consumers</b>                                                                                        |                                                                                                  |
| Measures for consumer health and safety                                                                 | 3.2 We accompany you: S.2 Client at the centre<br>3.3 Business conduct: G.4 Information security |
| Complaint systems, complaints received and their resolution                                             | 3.2 We accompany you: S.2 Client at the centre                                                   |
| <b>Tax information</b>                                                                                  |                                                                                                  |
| Profits obtained country by country                                                                     | 3.3 Business conduct: G.6 Tax contribution                                                       |
| Taxes on profits paid                                                                                   |                                                                                                  |
| Public subsidies received                                                                               |                                                                                                  |

## 8.2. Global Reporting Initiative (GRI)

|                                |                                                                                                                                                               |
|--------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>2024 Declaration of Use</b> | UCI has presented the information cited in this GRI Content Index for the period January 1, 2024 to December 31, 2024 using the GRI Standards as a reference. |
| <b>GRI 1 used</b>              | Fundamentals 2021                                                                                                                                             |

| GRI Standard                                           | Content                                                                         | Location in the Report                                                                                                                                                                                                                                                 |
|--------------------------------------------------------|---------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>GRI 2 General Contents</b>                          |                                                                                 |                                                                                                                                                                                                                                                                        |
| <b>1. The organisation and its reporting practices</b> | 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.<br>The information relating to the environmental data on CO2 emissions for the year ended December 31, 2023 has been restated because it includes information on this point with a date subsequent to the verification of the NFIS 2023. |
|                                                        | 2-5 External verification                                                       | External verification report                                                                                                                                                                                                                                           |
| <b>2. Activities and workers</b>                       | 2-6 Activities, value chain and other business relationships                    | 1. Meet UCI,<br>3.1 We greenimise,<br>3.3 Business Conduct: G.2 Responsible Supplier Management                                                                                                                                                                        |
|                                                        | 2-7 Employees                                                                   | 3.2 We accompany you: S.1 People First, 4.2 social indicators: employees                                                                                                                                                                                               |
| <b>3. Governance</b>                                   | 2-9 Governance structure and composition                                        | 1. Meet UCI, Our Corporate Governance                                                                                                                                                                                                                                  |
|                                                        | 2-10 Appointment and selection of the highest governance body                   | 1. Meet UCI, Our Corporate Governance                                                                                                                                                                                                                                  |
|                                                        | 2-11 Chairperson of the highest governing body                                  | 1. Meet UCI, Our Corporate Governance                                                                                                                                                                                                                                  |
|                                                        | 2-12 The highest governance body's role in overseeing the management of impacts | 1. Meet UCI, Our Corporate Governance                                                                                                                                                                                                                                  |
|                                                        | 2-13 Delegation of responsibility for impact management                         | 1. Meet UCI, Our Corporate Governance                                                                                                                                                                                                                                  |
|                                                        | 2-14 The highest governance body's role in sustainability reporting             | Our sustainability model, 2.1 Governance and Sustainability Management                                                                                                                                                                                                 |
|                                                        | 2-15 Conflicts of interest                                                      | 1. Meet UCI, Our Corporate Governance<br>G.1 Ethics and corporate integrity                                                                                                                                                                                            |
|                                                        | 2-16 Communicating critical concerns                                            | 1. Meet UCI, Our Corporate Governance 3.2 We accompany you: S.2 Customer at the centre, 3.3 Corporate culture: G.1 Corporate ethics and integrity                                                                                                                      |
|                                                        | 2-18 Evaluation of the highest governance body's performance                    | 1. Meet UCI, Our Corporate Governance                                                                                                                                                                                                                                  |
|                                                        | 2-19 Remuneration policies                                                      | 1. Meet UCI, Our Corporate Governance                                                                                                                                                                                                                                  |
|                                                        | 2-20 Process for determining remuneration                                       | 1. Meet UCI, Our Corporate Governance                                                                                                                                                                                                                                  |
|                                                        | 2-21 Total annual compensation ratio                                            | 4.2 social indicators: pay and salary gap                                                                                                                                                                                                                              |

| GRI Standard                              | Content                                                 | Location in the Report                                                                                                                                                                                                                                                       |
|-------------------------------------------|---------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>GRI 2 General Contents</b>             |                                                         |                                                                                                                                                                                                                                                                              |
| <b>4.Strategy, policies and practices</b> | 2-22 Sustainable Development Strategy Statement         | 2. Our sustainability model                                                                                                                                                                                                                                                  |
|                                           | 2-23 Commitments and policies                           | 2. Our sustainability model, 3.3 Business conduct: G.1 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 Business conduct: G.1 Ethics and corporate integrity, G.2 Responsible management of suppliers |
|                                           | 2-25 Processes to remedy negative impacts               | 3.2 We accompany you: S.2 Customer at the centre, 3.3 Business conduct: G.1 Ethics and corporate integrity, G.2 Responsible Supplier Management, G.5 Integrated Risk Management                                                                                              |
|                                           | 2-26 Mechanisms for seeking advice and raising concerns | 3.2 We accompany you: S.1 people first: D.Dialogue and communication with employees, 3.3 Business conduct: G.1 Ethics and corporate integrity (ethical channel), G.2 Responsible Supplier Management                                                                         |
|                                           | 2-28 Membership of associations                         | 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                                                                                             |
| <b>5. Stakeholder engagement</b>          | 2-29 Approach to Stakeholder Engagement                 | 2.2 Our sustainability model: 2.4 Double Materiality Analysis<br>3.2 We accompany you<br>3.3 Business Conduct: G.3 Privacy and Data Protection                                                                                                                               |
|                                           | 2-30 Collective bargaining agreements                   | 3.2 We accompany you: S.1 People first, C Responding to employees' needs 4.2 social scoreboard: industrial relations                                                                                                                                                         |

|                              |                                                |                                                           |
|------------------------------|------------------------------------------------|-----------------------------------------------------------|
| <b>GRI 3 Material Issues</b> |                                                |                                                           |
| <b>Material issues</b>       | 3-1 Process of determining the material issues | Our sustainability model: 2.4 Double materiality analysis |
|                              | 3-2 List of material items                     | Our sustainability model: 2.4 Double materiality analysis |
|                              | 3-3 Management of material issues              | Statement of Non-Financial Information                    |

|                                       |                                                                                                      |                                                                                                                                                                        |
|---------------------------------------|------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>GRI Standards-Thematic content</b> |                                                                                                      |                                                                                                                                                                        |
| <b>Economic dimension</b>             | <b>Content</b>                                                                                       | <b>Location in the Report</b>                                                                                                                                          |
| <b>Economic performance</b>           |                                                                                                      |                                                                                                                                                                        |
| GRI 3 Material Issues                 | 3-3 Management of material issues                                                                    | 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 Business Conduct: G.5 Integrated risk management                                                                                                |
|                                       | 201-4 Financial assistance received from the government                                              | 3.3 Business Conduct: G.6 Tax contribution                                                                                                                             |
| <b>Market presence</b>                |                                                                                                      |                                                                                                                                                                        |
| GRI 3 Material Issues                 | 3-3 Management of material issues                                                                    | 1.1 Meet 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. |

| GRI Standards-Thematic content |                                                                             |                                                                                                            |
|--------------------------------|-----------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------|
| Economic dimension             | Content                                                                     | Location in the Report                                                                                     |
| <b>Anti-corruption</b>         |                                                                             |                                                                                                            |
| GRI 3 Material Issues          | 3-3 Management of material issues                                           | 3.3 Business Conduct: G.1 Corporate ethics and integrity                                                   |
| GRI 205: Anti-corruption       | 205-1 Operations assessed on the basis of corruption-related risks          | 3.3 Business Conduct: G.1 Corporate Ethics and Integrity, 4.3 Governance Indicators: Ethics and Compliance |
|                                | 205-2 Communication and training on anti-corruption policies and procedures | 3.3 Business Conduct: G.1 Ethics and Corporate Integrity, 4.3 Governance Indicators: Ethics and Compliance |
|                                | 205-3 Confirmed incidents of corruption and actions taken                   | 3.3 Business Conduct: G.1 Ethics and Corporate Integrity, 4.3 Governance Indicators: Ethics and Compliance |

| GRI Standards-Thematic content |                                                                 |                                                                                                                                |
|--------------------------------|-----------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------|
| Environmental dimension        | Content                                                         | Location in the Report                                                                                                         |
| <b>Materials</b>               |                                                                 |                                                                                                                                |
| GRI 3 Material Issues          | 3-3 Management of material issues                               | 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                                   |
| <b>Energy</b>                  |                                                                 |                                                                                                                                |
| GRI 3 Material Issues          | 3-3 Management of material issues                               | 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: Consumptions                                                                  |
|                                | 302-4 Reduction of energy consumption                           | 3.1 We greenimise, 4.1 environmental indicators: Consumptions                                                                  |
| <b>Water and effluents</b>     |                                                                 |                                                                                                                                |
| GRI 3 Material Issues          | 3-3 Management of material issues                               | 2.Our sustainability model, 3.1 We greenimise                                                                                  |
| GRI 303: Water and effluents   | 303-5 Water consumptionx000D_                                   | 2.Our sustainability model, 3.1 We greenimise: E4, Our environmental footprint, 4.1 environmental indicators: Consumption, E4. |
| <b>Emissions</b>               |                                                                 |                                                                                                                                |
| GRI 3 Material Issues          | 3-3 Management of material issues                               | 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       |
| <b>Waste</b>                   |                                                                 |                                                                                                                                |
| GRI 3 Material Issues          | 3-3 Management of material issues                               | 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  |

| GRI Standards-Thematic content                 |                                                                                            |                                                                                     |
|------------------------------------------------|--------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------|
| Environmental dimension                        | Content                                                                                    | Location in the Report                                                              |
| <b>Environmental assessment of suppliers</b>   |                                                                                            |                                                                                     |
| GRI 3 Material Issues                          | 3-3 Management of material issues                                                          | Our Sustainability Model, 3.3 Business Conduct: G.2 Responsible Supplier Management |
| GRI 308: Environmental assessment of suppliers | 308-1 New suppliers that have passed selection filters according to environmental criteria | Our Sustainability Model, 3.3 Business Conduct: G.2 Responsible Supplier Management |
|                                                | 308-2 Impactos ambientales negativos en la cadena de suministro y medidas tomadas          | Our Sustainability Model, 3.3 Business Conduct: G.2 Responsible Supplier Management |

| Social dimension                                  |                                                                                                   |                                                                                                                                                                                                                  |
|---------------------------------------------------|---------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Employment</b>                                 |                                                                                                   |                                                                                                                                                                                                                  |
| GRI 3 Material Issues                             | 3-3 Management of material issues                                                                 | 3.2 We accompany you: S1 People first, A Talent management and people development, C Serving the needs of employees                                                                                              |
| 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 C Serving the needs of employees are applied to employees.                                   |
|                                                   | 401-3 Parental leave                                                                              | 3.2 We accompany you: S1 People first, C Responding to the needs of employees                                                                                                                                    |
| <b>Health and safety at work</b>                  |                                                                                                   |                                                                                                                                                                                                                  |
| GRI 3 Material Issues                             | 3-3 Management of material issues                                                                 | 3.2 We accompany you: S1 People first, C Responding to the needs of employees                                                                                                                                    |
| 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 accompany you: S1 People first, C Meeting the needs of employees |
|                                                   | 403-6 Promoción de la salud de los trabajadores                                                   | 3.2 We accompany you: S1 People first, C Responding to the needs of employees                                                                                                                                    |
|                                                   | 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                                                                                                                                               |
| <b>Training and education</b>                     |                                                                                                   |                                                                                                                                                                                                                  |
| GRI 3 Material Issues                             | 3-3 Management of material issues                                                                 | 3.2 We accompany you: S1 People first, B Training                                                                                                                                                                |
| GRI 404: Training and education                   | 404-1 Average number of training hours 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, B 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,                                                                                                                               |
| <b>Diversity and equal opportunities</b>          |                                                                                                   |                                                                                                                                                                                                                  |
| GRI 3 Topics Materials                            | 3-3 Management of material issues                                                                 | 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                                                 | Meet UCI, Our Corporate Governance 3.2 We are with you: S1 People first, E Diversity, equality and inclusion, 4.2 Social indicators: employees and inclusion and diversity,                                      |
|                                                   | 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 salary gap                                                                                            |
| <b>Non-discrimination</b>                         |                                                                                                   |                                                                                                                                                                                                                  |
| GRI 3 Material Issues                             | 3-3 Management of material issues                                                                 | 3.2 We accompany you: S1 People first, E Diversity, equality and inclusion 3.3 Business conduct: G1 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 Business conduct, G1 Corporate ethics and integrity                                                                               |

| GRI Standards-Thematic content      |                                                                                                                                                  |                                                                                                                                                                                                                     |
|-------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Social dimension                    | Content                                                                                                                                          | Location in the Report                                                                                                                                                                                              |
| <b>Client health and safety</b>     |                                                                                                                                                  |                                                                                                                                                                                                                     |
| GRI 3 Material Issues               | 3-3 Management of material issues                                                                                                                | 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 service health and safety impacts of categories of products and services<br>safetyx000Dx000Dx000D | 3.2 We accompany you: S2 Customer at the centre, B. Protecting the customer's interest, C. Customers in difficult payment situations                                                                                |
| <b>Marketing and labelling</b>      |                                                                                                                                                  |                                                                                                                                                                                                                     |
| GRI 3 Material Issues               | 3-3 Management of material issues                                                                                                                | 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. |
| <b>Customer privacy</b>             |                                                                                                                                                  |                                                                                                                                                                                                                     |
| GRI 3 Material Issues               | 3-3 Management of material issues                                                                                                                | 3.2 We accompany you: S2 Customer at the centre, 3.3 Business conduct: G1 Ethics and corporate integrity, G.3 Privacy and data protection, G.4 Information security                                                 |
| GRI 418: Customer privacy           | 418-1 substantiated complaints regarding breaches of customer privacy and loss of customer data                                                  | UCI in the period 2024 has had no substantiated claims.                                                                                                                                                             |

## 8.3. UN Global Compact

As 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 it is found                                                                                                |
|----------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------|
| <b>Human rights</b>                                                                                                              |                                                                                                                                 |
| <b>Principle 1</b>                                                                                                               |                                                                                                                                 |
| Businesses should support and respect the protection of internationally proclaimed human rights within their sphere of influence | 3.1 We greenimise E1 Taxonomy<br>3.2 We accompany you S1 People First<br>3.3 Business Conduct G1 Ethics and Corporate Integrity |
| <b>Principle 2</b>                                                                                                               |                                                                                                                                 |
| Businesses should make sure that their companies are not complicit in human rights abuses                                        | 3.1 We greenimise E1 Taxonomy<br>3.2 We accompany you S1 People First<br>3.3 Business Conduct G1 Ethics and Corporate Integrity |
| <b>Labour standards</b>                                                                                                          |                                                                                                                                 |
| <b>Principle 3</b>                                                                                                               |                                                                                                                                 |
| 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<br>3.3 Business Conduct G1 Ethics and Corporate Integrity                                  |
| <b>Principle 4</b>                                                                                                               |                                                                                                                                 |
| Businesses should support the elimination of all forms of forced and compulsory labour                                           | 3.2 We accompany you S1 People First<br>3.3 Business Conduct G1 Ethics and Corporate Integrity                                  |
| <b>Principle 5</b>                                                                                                               |                                                                                                                                 |
| Businesses should support the elimination of child labour                                                                        | 3.3 Business Conduct G1 Ethics and Corporate Integrity                                                                          |
| <b>Principle 6</b>                                                                                                               |                                                                                                                                 |
| Businesses should support the abolition of discrimination in respect of employment and occupation                                | 3.2 We accompany you S1 People First<br>3.3 Business Conduct G1 Ethics and Corporate Integrity                                  |



| Global Compact Principles                                                                          | Section Report where it is found                                                                         |
|----------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------|
| <b>Environment</b>                                                                                 |                                                                                                          |
| <b>Principle 7</b>                                                                                 |                                                                                                          |
| Businesses should maintain a precautionary approach that favours the environment                   | 2 Our sustainability model<br>3.1 We greenimise<br>3.3 Business Conduct G5<br>Integrated Risk Management |
| <b>Principle 8</b>                                                                                 |                                                                                                          |
| Businesses should encourage initiatives that promote greater environmental responsibility          | 2. Our Sustainability Model<br>3.1 We greenimise                                                         |
| <b>Principle 9</b>                                                                                 |                                                                                                          |
| Businesses should encourage the development and diffusion of environmentally friendly technologies | 2. Our Sustainability Model<br>3.1 We greenimise                                                         |
| <b>Anti-corruption</b>                                                                             |                                                                                                          |
| <b>Principle 10</b>                                                                                |                                                                                                          |
| Businesses should work against corruption in all its forms, including extortion and bribery        | 3.3 Business Conduct G1 Ethics and Corporate Integrity                                                   |

## 8.4. 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 targets.

| Contribution to the Sustainable Development Goals                                                                                                                                          |                                                                                                                                       |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------|
| Targets associated with the SDGs                                                                                                                                                           | Section Report where it is found                                                                                                      |
| <b>SDG 4</b>                                                                                                                                                                               |                                                                                                                                       |
| 4.3 Ensure equal access for all men and women to quality technical, vocational and tertiary education, including university education                                                      | 2.5 Contribution to the 2030 Agenda<br>3.2 We accompany you                                                                           |
| <b>SDG 5</b>                                                                                                                                                                               |                                                                                                                                       |
| 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                            | 2.5 Contribution to the 2030 Agenda<br>3.2 We accompany you                                                                           |
| <b>SDG 7</b>                                                                                                                                                                               |                                                                                                                                       |
| 7.2 Increasing the share of renewable energy in the energy mix                                                                                                                             | 2.5 Contribution to the 2030 Agenda<br>3.1 We greenimise                                                                              |
| 7.3 Double the global rate of energy efficiency improvements                                                                                                                               | 2 Our sustainability model<br>3.1 We greenimise                                                                                       |
| <b>SDG 8</b>                                                                                                                                                                               |                                                                                                                                       |
| 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              | 2.5 Contribution to the 2030 Agenda<br>3.2 We accompany you                                                                           |
| 8.8 Protecting labour rights and promoting a safe and secure working environment                                                                                                           | 2.5 Contribution to the 2030 Agenda<br>3.2 We accompany you S1 People First<br>3.3 Business conduct G1 Ethics and Corporate Integrity |
| 8.10 Strengthen the capacity of financial institutions to promote and expand access to banking, insurance and financial services                                                           | 3.2 We accompany you                                                                                                                  |
| <b>SDG 10</b>                                                                                                                                                                              |                                                                                                                                       |
| 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 | 2.5 Contribution to the 2030 Agenda<br>3.2 We accompany you<br>3.3 Business conduct G1 Ethics and corporate integrity                 |
| 10.3 Ensuring equality of opportunity and reducing inequality of outcomes                                                                                                                  | 3.2 We accompany you<br>3.3 Business Conduct G1 Ethics and Corporate Integrity                                                        |
| <b>SDG 11</b>                                                                                                                                                                              |                                                                                                                                       |
| 11.1 Ensure access for all people to adequate, safe and affordable housing and basic services and improve slums                                                                            | 2.5 Contribution to the 2030 Agenda<br>3.1 We greenimise<br>3.2 We accompany you                                                      |
| 11.3 Increase inclusive and sustainable urbanization and capacity for participatory, integrated and sustainable human settlements planning and management                                  | 2 Our sustainability model<br>3.1 We greenimise<br>3.2 We accompany you                                                               |

| Contribution to the Sustainable Development Goals                                                                                                                               |                                                                                                                                                                             |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| SDG 12                                                                                                                                                                          |                                                                                                                                                                             |
| 12.2 Achieving sustainable management and efficient use of natural resources                                                                                                    | 2.5 Contribution to the 2030 Agenda<br>3.1 We greenimise                                                                                                                    |
| 12.5 Reduce waste generation through prevention, reduction, recycling and reuse activities                                                                                      | 3.1 We greenimise E4 Our Environmental Footprint<br>4.1 Environmental indicators                                                                                            |
| 12.6 Encourage companies to adopt sustainable practices and incorporate sustainability information into their reporting cycle                                                   | 2 Our sustainability model<br>3.1 We greenimise<br>3.3 Business conduct                                                                                                     |
| 12.8 Ensure that people everywhere have the relevant information and knowledge for sustainable development and lifestyles in harmony with nature                                | 2 Our sustainability model<br>3.1 We greenimise<br>3.2 We accompany you<br>3.3 Business conduct                                                                             |
| SDG 13                                                                                                                                                                          |                                                                                                                                                                             |
| 13.1 Strengthen resilience and adaptive capacity to climate-related hazards and natural disasters                                                                               | 2.5 Contribution to the 2030 Agenda<br>3.1 We greenimise<br>3.3 Business Conduct G5 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<br>3.2 We accompany you                                                                                                                                   |
| SDG 16                                                                                                                                                                          |                                                                                                                                                                             |
| 16.5 Reducing corruption and bribery in all its forms                                                                                                                           | 2.5 Contribution to the 2030 Agenda<br>3.3 Business conduct G1 Corporate ethics and integrity                                                                               |
| 16.6 Creating effective and transparent institutions that are accountable                                                                                                       | 2.5 Contribution to the 2030 Agenda<br>3.3 Business conduct                                                                                                                 |
| 16.7 Ensure inclusive, participatory and representative decision making at all levels that responds to the needs of the population                                              | 2.5 Contribution to Agenda 2030<br>3.2 We accompany you<br>3.3 Business conduct                                                                                             |
| 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 | 2.5 Contribution to the 2030 Agenda<br>3.1 We greenimise<br>3.2 We accompany you<br>3.3 Business conduct<br>Statement of Non-Financial Information<br>5. Table of alliances |

# 09

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## External verification report

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## UCI, S.A. and Subsidiaries

### Independent Assurance Report

Consolidated Non-Financial Information  
Statement for the year ended at December 31,  
2024

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

Forvis Mazars Auditores, S.L.P. Registered Office: C/ Diputació, 260 - 08007 Barcelona  
Mercantile Register of Barcelona, Book 30.734, Folio 212, Page B-180111, Inscription 1ª, N.I.F. B-61622262

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*Free translation of the verification report originally issued in Spanish based on our work on the Consolidated Non-Financial Information Statement, carried out in accordance with the requirements of Law 11/2018 of 28 December. In the event of any discrepancy, the Spanish version shall prevail.*

## Independent Assurance Report on 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, 2024, which is part of the Consolidated Management 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 Group's Consolidated Management 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 section "6.1. Law 11/2018 on non-financial information" of the aforementioned NFIS.

This responsibility also includes the design, implementation and maintenance of internal controls considered necessary to enable the NFIS to be 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 International Code of Ethics for Professional Accountants (including international independence standards) issued by the International Ethics Standards Board for Accountants (IESBA) which is founded on the fundamental principles of professional integrity, objectivity, competence and diligence, confidentiality and professional conduct.

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

Forvis Mazars Auditores, S.L.P. Registered Office: C/ Diputació, 260 - 08007 Barcelona  
Mercantile Register of Barcelona, Book 30.734, Folio 212, Page B-180111, Inscription 1ª, N.I.F. B-61622262

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Our firm applies the International Quality Management Standard (IQMS) 1, which requires the firm to design, implement and operate a quality management system that includes policies and procedures relating to compliance with ethical requirements, professional standards and applicable legal and regulatory requirements.

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

### 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 Group units that have participated in the preparation 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 Group's personnel to learn about 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 2024, based on the materiality analysis carried out by the Group and described in section "2.4. Double Materiality Analysis" 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 2024.
- 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 2024.
- Verification, through tests, based on a sample selection, of the information relating to the content included in the NFIS for the financial year 2024 and its adequate compilation from the data provided by the information sources.
- Obtaining a representation letter from the Board of Directors and Management.



*Free translation of the verification report originally issued in Spanish based on our work on the Consolidated Non-Financial Information Statement, carried out in accordance with the requirements of Law 11/2018 of 28 December. In the event of any discrepancy, the Spanish version shall prevail.*

## Conclusion

Based on procedures performed in our verification and on the evidence obtained, no matter came to our attention that would lead us to believe that the NFIS of **UCI, S.A. and subsidiaries** for the year ended at December 31, 2024 has not been prepared, in all material respects, in accordance with the contents established in prevailing mercantile regulations and following the criteria of the selected GRI standards, in accordance with that indicated for each subject on the table named "6.1. Law 11/2018 on non-financial information" of the aforementioned Statement.

## Emphasis of matter

On the basis of 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 on the basis of the Delegated Acts promulgated in accordance with the provisions of the aforementioned Regulation, the obligation is established, for FY2023 and FY2024, to disclose information on the manner and extent to which the company's activities are associated with eligible economic activities in relation to the activities included in 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; and in relation to certain new activities included in the objectives of climate change mitigation and adaptation to climate change. Likewise, in the regulations indicated, the obligation is established, for FY2023 and FY2024, to disclose information on the manner and extent to which the company's activities are associated with eligible economic activities and aligned with the activities included in the environmental objectives of climate change mitigation and climate change adaptation, excluding the new activities mentioned above. In this sense, the directors of **UCI, S.A.** have incorporated information on the criteria that, in their opinion, allows for improved compliance with such obligations and which are defined in section "E.1 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, June 13, 2025

Forvis Mazars Auditores, S.L.P.

*(signed in the original in Spanish)*

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Oscar Herranz López

