

SUSTAINABILITY REPORT 2022

habitat inmobiliaria

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We only have one planet and we must take care of it.
There has never been a greater challenge than moving forward together
to leave a better world for generations to come.

This document contains the **4th edition of the Annual Sustainability Report**. It includes information relating to the year 2022 and develops the main results obtained, as well as the performance, in the field of good governance, environment and society (ESG) of the activities carried out by the Company. Its preparation has been carried out using the GRI Standards as a reference, as well as the provisions included in Law 11/2018, of December 28, in reference to the presentation of non-financial information and diversity.

This report therefore reflects the Company's commitment to ESG, implemented through our **Strategic Sustainability Plan 2030**. This Plan, launched in 2021, is an ambitious roadmap with short, medium and long-term goals and initiatives that will allow us to continue growing and move steadily towards our commitment to the United Nations Sustainable Development Goals.

This has led us to become in 2022 the third company in the sector in the world, the first unlisted developer and the second, including nationally listed companies, with the best ESG performance according to Sustainalytics, in the Real State Development category, which assesses the risk of companies according to ESG criteria. Based on this, we have been classified with a low risk level, obtaining a score of only 10.8 out of 100 in our first appearance in the ranking. Habitat Inmobiliaria has presented the information cited in this GRI content index for the period 01/01/2022 to 31/12/2022, using the GRI Standards as a reference.



LETTER FROM THE CHAIRMAN

Moving towards a more sustainable world is the task of all of us. Organizations must make a decisive contribution to the transition to a more sustainable economy in the long term. It is a moral obligation and a necessary factor for the sustainability of our company.

2022 is marked by a significant increase in the regulatory framework for sustainability. The question is whether we are doing enough, not only in quantity, but in quality and practical implementation. This extension of legislation, together with the various international summits that have taken place, shows an increasingly strong commitment on the part of society to solve the global problems that we are facing.

Despite the slowdown in the global economy as a result of the pandemic, global decarbonization of the planet in 2020 was only 2.5%, far short of what is required to achieve the Paris Agreement target of limiting global warming to 1.5°C by the end of this century.

We need more ambitious commitments and actions with a significant impact undertaken by governments, institutions and businesses to address the climate emergency and mitigate the present risk we have placed ourselves in.

In relation to this, citizens must demand not only that governments and institutions, but also that companies improve their performance with due accountability. We must transfer this new challenge to our culture and conduct as something personal and committed.

On the other hand, the humanitarian crisis caused by the invasion of Ukraine has placed us in a scenario of growing uncertainty and complexity that tests our capacity to react to and manage this new risk. In a world as globalized as today's, the war has had a major economic impact on such important aspects as energy shortages and the rising cost of raw materials and the battle for microprocessors, on which we all depend in our daily lives. And if this conflict, as well as the pandemic, has taught us anything, it is that it is vitally important to have a local and sustainable commodity supply market, but also the proper management of this risk in the name of our moral values.

Habitat Inmobiliaria's values include design, innovation and sustainability. This is why we want to lead the transformation process towards a company that contributes positively to the process of change, with real advances in housing construction and thus be a key agent in the fight against climate change. We want to invest in new construction processes to effectively move towards a more sustainable business model and also reduce our own impact, promoting responsible consumption.

With this objective in mind, this Sustainability Report reaches its fourth edition. In it we highlight our commitment to the 2030 agenda, aligning our strategy with the Sustainable Development Goals. We continue to work on the Strategic Sustainability Plan with a 2030 horizon, which aims to achieve our goals by working in three areas: environmental, social and good governance. In this way, good governance and the Company's ethical leadership become essential to address inequalities, promote environmental standards and respect human rights.

This report is the result of our commitment to a work well done and our passion for this subject. It invites us to look forward, to continue innovating, to improve and work for a better future for all.

Finally, I would like to thank the entire Habitat Inmobiliaria team for the excellent work they have done, which has been very professional, full of talent and effort to continue bringing value to this company and to our entire environment. Thanks to you, the successes detailed in this report have been positive. I invite you to read and share it.

Juan María Nin
Chairman

LETTER FROM THE CHIEF EXECUTIVE OFFICER

This past year can be described as positive for the real estate sector, and especially for new housing. The good figures with which it began seem to have compensated for the slowdown in the market caused by high inflation and the rise in interest rates in the final stretch of the year. A market in which supply continues to be scarce for the existing demand. This has allowed Habitat Inmobiliaria to close the year with a 24% increase in profit compared to 2021, thanks to the more than 800 homes delivered throughout the year, a 10% increase. In addition, we have placed more than 1,000 homes on the market in 2022 in 16 developments, accumulating around 4,000 homes in more than 45 developments at the end of the year, of which more than 2,000 units are already under construction.

We know that the economic outlook for 2023 is uncertain. It is a year in which the sector will prove its ability to move in an unfavorable economic environment, weighed down by the invasion of Ukraine, high inflation and the rising cost of materials.





Even with these challenges ahead, we will face the new year with prudence and rigor, but also with optimism. The sector has demonstrated its ability to reinvent itself and seek new opportunities, is healthy and professionalized, and is therefore in a good position to withstand such turbulence and take advantage of the opportunities that may arise.

In this context, at Habitat Inmobiliaria we have presented during the event "ESG, Present and Future in the Real Estate Sector", our ESG strategic plan 2022-2030, which establishes, distributed in three axes, the commitments and objectives of the company in terms of good governance, sustainability and social commitment, detailing its roadmap. This plan was born as a result of the renewal and natural evolution of the sustainability strategy that we had been promoting since 2019, with the aim of incorporating the best practices and trends in the sector in this area, thus reinforcing our firm commitment to sustainability.

It is precisely our commitment to sustainability that has led us to become in 2022 the third company in the sector in the world, the first unlisted developer and the second, including nationally listed companies, with the best ESG performance according to Sustainalytics, in the Real State Development category, which assesses the risk of companies according to ESG criteria. On this basis, we have been classified with a low risk level, obtaining a score of only 10.8 out of 100 in our first appearance in the ranking. I would like to take this opportunity to thank our investors, shareholders, strategic partners and clients for their support and trust in our project. Thanks to you we grow and improve. In this regard, I feel it is essential to make a special mention of the work carried out every day by the team of professionals that make up Habitat Inmobiliaria, since they and their talent are the real driving force behind the company. I offer them my most sincere congratulations and thank them personally for their involvement and commitment.

I encourage you to read this report and discover all the actions and developments we have carried out in 2022 in the field of sustainability. The opportunity is now, it is time to drive change, to act and to show our commitment.

José Carlos Saz
Chief executive officer

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INTRODUCTION

ABOUT HABITAT INMOBILIARIA

OUR OPERATIONAL MODEL

UPCOMING CHALLENGES AND TRENDS

SDG STRATEGY 2030

FINANCIAL PERFORMANCE





Habitat Alborán Bora- Torremolinos (Málaga)



The Sustainable Development Goals (SDGs) are a universal call to action to end poverty, protect the planet and improve the lives and prospects of people around the world.

There are fewer and fewer years left to reach and meet the deadline set by the **2030 agenda.** In order to achieve the **17 Sustainable Development Goals (SDGs),** the collaboration of all sectors is necessary. It is therefore very important that companies collaborate with each other to accelerate the environmental, social and economic transformations required by the SDGs and the 2030 Agenda.

As we have mentioned, all sectors must make a contribution to meet the current challenges and goals. Among them, the construction sector has a decisive role to play in accelerating the achievement of the SDGs, since the impact of our activities is closely linked to SDG 7: Affordable and clean energy, SDG 9: Industry, innovation and infrastructure, and SDG 11: Sustainable cities and communities.

This is why Habitat Inmobiliaria's goal is aligned with the 2030 Agenda and consists of moving towards **resilient and "zero emissions" buildings,** as demonstrated by the actions contained in our 2030 Strategic Sustainability Plan. These focus on key areas such as the operations inherent to the construction of the building during its life cycle, the materials used in its construction and the capacity to raise awareness among the different stakeholders linked to the sector. It will be impossible for us to achieve change without reducing the greenhouse gas (GHG) emissions that are linked to building construction and contribute to climate change.

Thus, to reach the goal of "**zero emissions**" and the decarbonization of the sector, one of the solutions is to reduce the energy consumption of buildings through actions such as improving the thermal characteristics of the building envelope, installing more efficient equipment or generating renewable energy on site. All this will improve people's quality of life, reduce environmental impacts and generate more economic benefits for the sector.

ABOUT HABITAT INMOBILIARIA

MISSION, VISION AND VALUES
OUR ACTIVITY IN FIGURES
PRESENCE OF THE COMPANY

We are a leading real estate developer, with 69 years of history and experience behind us. We were incorporated as a public limited company, with the Bain Capital Credit fund as the main owner. Our business model continues to focus on the construction of new developments and since our foundation in 1953, Habitat Inmobiliaria has developed and delivered more than 60,000 properties throughout the country.

For this purpose, we have a highly qualified professional team with extensive experience in the sector, as well as in the development and sale of high added value real estate products in the main Spanish cities.

The fundamental pillars on which Habitat Inmobiliaria's business activity is based are the ethical principles of organization, good corporate governance, corporate social responsibility and the professional ethics of all the members of Habitat Inmobiliaria.

Habitat Inmobiliaria's business actions and strategic decisions are focused on the creation of sustainable value for its shareholders, transparency in its management, rigor in the information provided and the adoption of the company's best Good Governance practices, as well as compliance with the regulations in force at any given time.

Our Company seeks to be a benchmark in the sector, not in terms of our size or sales, but in terms of our professionality. Our strategy, designed by our Steering Committee, is based on growth and expansion, the integration of digitalization in all the processes of the Company and the standardization and systematization of the processes and of the value chain.

These three fundamental pillars are supported by the creation of strategic alliances and collaborations, implementation of ESG criteria in the value chain, adaptation to new customer requirements and a **transparent management.**



VISION

The objective of Habitat Inmobiliaria is **to be the leading real estate developer in the residential sector in Spain**. We aspire to expand throughout the country, with the humble aim of doing things well, building on a professional model based on solid principles and values, and on the systematization and improvement of both product and processes.



MISSION

To undertake real estate developments that cover such an important social need as housing and that also allow us to **generate sustainable value** for our investors, clients, collaborators and employees, and all of this with a quality product tailored to meet the demands and needs of our customers.



VALUES

- Design, Innovation and Sustainability in our developments.
- Prudence, Rigor and Realism in management.
- Integrity, Honesty and Transparency in the relationship with clients, collaborators and investors.

OUR ACTIVITY IN FIGURES

3,970	HOMES UNDER DEVELOPMENT
50	DEVELOPMENTS design, bidding and construction
808	HOMES HANDED OVER from 20 developments
20	DEVELOPMENTS HANDED OVER IN 2022
129	TOTAL COMPANY PERSONNEL (nº)
67/62	DISTRIBUTION OF THE WORK-FORCE (W/M)
10,500	LAND BANK CAPACITY (homes)
893	ACCUMULATED PRE-SALES
261	PRE-SALES VALUE (€)
26	PRESENT IN MUNICIPALITIES
9,530	INDIRECT JOBS GENERATED
203	DIRECT ECONOMIC VA-LUE: REVENUES (€M)
55	DISTRIBUTED ECONOMIC VALUE (€M)
12.6	EBITDA (€M)

PRESENCE OF THE COMPANY

Habitat Inmobiliaria operates throughout Spain. Headquartered in Madrid, with offices in Barcelona, Seville, Malaga, Valencia, Vigo and Las Palmas de Gran Canaria, Habitat Inmobiliaria has one of the largest land banks of quality in the market, with the capacity to develop around 10,500 homes in Spain (excluding projects in the delivery phase or already delivered with stock).

OFFICES

Territorial	Address
Madrid (headquarters)	C/ Estébanez Calderón 3-5, Floor 7 - 28020
Barcelona	Rambla Catalunya 38, Floor 3 - 08007
Málaga	C/ Mauricio Moro Pareto 2, Floor 1 - 29006
Vigo	C/ Manuel Núnez 2, Floor 5 - 36203
Valencia	C/ Justicia 4, Floor 1-B - 46004
Sevilla	C/ Balbino Marrón 6-8, Floor 5 - 41018
Las Palmas de Gran Canaria	C/ Pedro De Vera 4, Floor 1 - 35003

CENTRAL REGION (14 developments / 1227 homes)

Development	Municipality/Province
Habitat Ronda de Segovia	Madrid
Habitat El Almez	Tres Cantos, Madrid
Habitat Villalba	Villalba, Madrid
Habitat La Vega Turina	Valladolid
Habitat La Vega Albéniz	Valladolid
Habitat Pintor Velázquez	Móstoles, Madrid
Habitat Paseo del Cañaveral	Madrid
Habitat Jardines de Rivas	Rivas, Madrid
Habitat Soto del Cañaveral	Madrid
Habitat Paseo de los Berrocales	Madrid
Habitat Villalba Urbana	Villalba, Madrid
Habitat Granados	Valladolid
Habitat Parque Ahijones	Madrid
Habitat la Encina	Tres Cantos, Madrid

CATALONIA (04 developments / 276 homes)

Development	Municipality/Province
Habitat Progrés	Badalona, Barcelona
Habitat Jardins de Teià	Teià, Barcelona
Habitat Migdia	Girona
Habitat Ferrer de Blanes	Sabadell

LEVANTE (09 developments / 535 homes)

Development	Municipality/Province
Habitat Sinfonía	Valencia
Habitat Bulevar Malilla	Valencia
Habitat Río Segre	Valencia
Habitat La Salera	Castellón de la Plana, Castellón
Habitat Edetana	Alicante
Habitat Peña Alta	Alicante
Habitat Atlantis	Alicante
Habitat Mas Camarena	Bétera, Valencia
Habitat Jardines de Benageber	San Antonio Benageber, Valencia

WESTERN ANDALUSIA (09 developments / 885 homes)

Development	Municipality/Province
Habitat Elvira	Dos Hermanas, Sevilla
Habitat Jardines de Oriente	Sevilla
Habitat Sophia	Mairena de Aljarafe, Sevilla
Habitat Domus	Dos Hermanas, Sevilla
Habitat Poniente Sur	Córdoba
Habitat Triana	Sevilla
Habitat Poniente Sur 2	Córdoba
Habitat Estefanía	Dos Hermanas, Sevilla
Habitat Italica	Sevilla

EASTERN ANDALUSIA (09 developments / 649 homes)

Development	Municipality/Province
Habitat Alborán Bora	Torremolinos, Málaga
Habitat Alborán Poniente	Torremolinos, Málaga
Habitat Alborán Siroco	Torremolinos, Málaga
Habitat Alborán Mistral	Torremolinos, Málaga
Habitat Valle Romano	Estepona, Málaga
Habitat TorreMare	Málaga
Habitat Los Guindos	Málaga
Habitat Santangelo	Benalmádena, Málaga
Habitat Zi Collection	Málaga

NORTHERN REGION (03 developments/ 217 homes)

Development	Municipality/Province
Habitat Areal	Vigo, Pontevedra
Habitat O Pazo	Vigo, Pontevedra
Habitat Torre Amura	A Coruña

CANARY ISLANDS (02 developments / 181 homes)

Development	Municipality/Province
Habitat Costanera	Las Palmas de Gran Canaria, Gran Canaria
Habitat Telde	Las Palmas de Gran Canaria, Gran Canaria

OUR OPERATIONAL MODEL

GREEN GUIDE

PRODUCT MANUAL

CERTIFICATIONS

SPATIUM SEAL

BIM METHODOLOGY

At Habitat Inmobiliaria we are committed to quality design and, above all, to the quality of life of people in their new home. These characteristics are defined in our Product Manual. "**Habitat Quality**" reflects the design of sustainable, efficient, environmentally energy-friendly homes, which are built using the latest methodologies and technologies such as BIM, with innovative materials, with industrialized processes through our procedures, our Green Guide, and, of course, backed by recognized certifications, of which we are immensely proud.

Thus, all our developments have the Spatium Seal of Safe and Healthy Housing and our ISO certifications in Quality, Environment and Occupational Health and Safety have made Habitat Quality a sign of identity, recognition and differentiation. All this allows us to continue promoting the homes of the future and offering the best product on the market.

GREEN GUIDE

At Habitat Inmobiliaria we have a **Green Guide for Residential Developments** in order to provide solutions to issues related to environmental sustainability and aligned with current trends. The document aims to become a benchmark for sustainable new housing beyond the regulatory obligations and common practices that are carried out in real estate development.It includes technical proposals for construction and urban planning that affect important areas such as energy efficiency, reduction of water demand, lighting and indoor air quality for the well-being of the user, the use of natural resources, plant diversity, reduction of environmental impact and the need to protect people's health, among others.

PRODUCT MANUAL

Another essential document for the Company is the **Product Manual,** which is directly related to the strategic vision of the Company and its objective of positioning itself in the residential market. It is conceived as a living document that is constantly being adapted to the company's commercial, economic, technical and strategic criteria and is mandatory for Habitat Inmobiliaria's collaborators, mainly designers and consultants, for the design and construction of developments within the established cost and quality standards. In short, the Product Manual is a tool that enables us to offer a homogeneous product in all our developments.

CERTIFICATIONS

As part of our policy of excellence and quality, at Habitat Inmobiliaria we are constantly committed to caring for the local surroundings, implementing sustainability across the board and integrating it into our business strategy and decision-making processes. Likewise, management through systematized processes, housing design under high-quality standards, as well as ensuring safe and healthy working conditions, have always been a priority to us. The certificates already obtained for quality (**ISO 9001**), environment (**ISO 14001**) and health and safety (**ISO 45001**) are an endorsement and recognition of our management in these areas.

In addition to the above, we have to add those obtained in 2021: the criminal compliance (**ISO 19601**) and the information security (**ISO 27001**) certifications, which have been effectively consolidated in 2022. The first of these reinforces our pioneering role in this area and makes the company a benchmark for compliance in the sector. The second is a recognition of our controls and processes which were implemented to ensure the confidentiality, integrity and availability of the information system. To confirm our commitment, Habitat Inmobiliaria entrusts this recognition to such a distinguished entity as AENOR.

SPATIUM SEAL

At Habitat Inmobiliaria we are firmly committed to sustainability in each and every one of the developments we develop, which are conceived under the premises of respect for nature, minimizing the impact on the environment and the use of clean and sustainable energies.

All our developments have the **Spatium Seal on Safe and Healthy Developments**, which guarantees that the strictest standards in terms of health, wellbeing and home safety have been used in the design during the different phases of development of the property. This seal is based on the analysis of 14 risk families and 200 control elements for aspects such as accessibility, materials, water installations, emergency and self-protection, and maintenance management, among other qualities that affect the quality of life of future tenants.
In addition, we have obtained the Exceptional rating, the highest available, in the Design Phase in all our developments.

BIM METHODOLOGY

We use the **BIM methodology (Building Information Modeling)** to create and manage data during the design, construction and operations process. This new working method integrates all the agents involved in the building process: architects, engineers, constructors, developers, etc. and establishes a cross communication flow between them, generating a virtual model that contains all the information related to the building during its entire life cycle, from its initial conception, during its construction and throughout its useful life, until its demolition.

Thanks to BIM, design and construction teams can work more efficiently, providing them with greater visibility, better decision making, more sustainable options and project cost savings.

METHODOLOGIES

Description	Results
Proportion of projects carried out under BIM methodology	100%
Proportion of Spatium seal developments (design phase)	100% (9/9)
Proportion of Spatium seal developments (delivery phase)	100% (13/13)

UPCOMING CHALLENGES AND TRENDS

MAIN CHALLENGES

TRENDS IN THE SECTOR

The construction sector is of considerable importance, accounting for around 12.5% of Spain's GDP and employing more than 1.3 million people in our country. Due precisely to this weight in our economy, the sector has had to overcome multiple impacts on its operations and market structure, as well as significant financial difficulties.

The rise in raw material prices, which has led to a significant increase in construction costs in the residential sector, for example, has also become a concern for the sector, which expects prices to stabilize over the coming year.

The lack of skilled labor is another major challenge we have been facing for some time now. This shortage of qualified professionals could worsen with the arrival of European funds, as a sharp increase in investment activity in infrastructures related to the environment and sustainability is expected. In this context, developers and constructors have also had to adapt to the changing needs of consumers, who are looking for more sustainable and efficient homes that are more spacious, with more outdoor space and higher quality. To overcome all these challenges, trends such as industrialization and digitalization are emerging as solutions to the main challenges. It seems that the future will be marked by the use of elements and processes that include circularity and a more efficient use of resources.

MAIN CHALLENGES

SOIL DEVELOPMENT

In order to achieve affordable and accessible housing, the different administrations need to speed up the development of soil, since the high cost of soil, which represents approximately half of all projects, has a direct impact on the price of housing and makes it even more difficult for people to access it. This high cost of soil, in addition to influencing the price of housing, is a major barrier on the diversity of participants in the sector, as it places many obstacles in the path of local developers who do not have sufficient financial capacity to acquire new soil.

ENERGY DEPENDENCE

We are currently living in a context of energy and economic crisis with great dependence on the exterior to cover existing needs. Climate change is aggravating this crisis by increasing the demand for heating in the coldest months and cooling in the hottest months, thus increasing energy demand. Therefore, one of the challenges is to reduce the energy dependence of buildings by integrating the use of renewable energies and more efficient systems (such as improving the air-conditioning) to save energy in buildings in order to get closer to "zero emissions" and thus comply with the Paris Agreement).

INCREASE IN THE COST OF CONSTRUCTION

The real estate sector is facing an inflationary context. Currently, building is more expensive than before due to the greater difficulty in obtaining raw materials and interruptions in the supply chain. Therefore, another challenge is to stabilize inflation and reduce raw material prices.

DECARBONIZATION OF BUILDING MATERIALS

It is not easy to access information about the carbon footprint associated with the life cycle of building materials. This is a major challenge and requires a series of actions at different scales. From reducing material demand through efficient design to facilitate the circular management of materials to promoting the use of low-emission materials that use cleaner energy sources for their manufacturing process and at the same time meet the associated manufacturing standards.

LABOR SHORTAGE

Labor shortages, with older personnel reaching retirement age and the need for wage improvements in the face of rising inflation, will also play an important role in the coming years.

TRENDS IN THE SECTOR

SUSTAINABLE BUILDINGS

With the growing concern for the preservation of the environment and the awareness of curbing the pollution generated over the years to avoid future problems, society is beginning to demand much more efficient buildings, integrated with the environment and careful with nature. With all this, one of the main trends in sustainable construction is to reduce waste, i.e., that all materials and elements used in the construction of the building can be reused and have another useful life if the building deteriorates.

On the other hand, making our buildings more sustainable also includes integrating natural spaces and biodiversity into them, improving thermal insulation and water management to make them more resilient to adverse weather conditions.

INDUSTRIALIZATION OF CONSTRUCTION

The industrialization of architecture brings benefits, both to companies in the sector and to the final client and is an indisputable path towards sustainability in construction. It is an increasingly established reality that involves multiple advantages and benefits, such as achieving a 60% reduction in CO2 emissions in its execution, also reducing delivery times.

BOOSTING TECHNOLOGY

New technologies have accelerated the change in customer habits and preferences, allowing to integrate digital channels that make it possible to respond to the incipient growing demands. Companies that are innovating and investing in technology based on Artificial Intelligence or Big Data will be the ones that will have more investors and a brighter future. At the same time, new technologies have exponentially expanded the knowledge of customers, offering a series of new opportunities that had no precedent

USE OF BIG DATA

The real estate sector, like all other sectors, is currently facing an increasingly demanding customer to adapt to. Big Data is able to get a picture of the future customer as a whole, which allows you to know who buys what, where, why and how. Thanks to this information, real estate companies can reduce costs and act in a more agile and dynamic way in decision-making. In addition, anticipating trends and needs allows for the optimization of investments.

INTEGRATION OF BIODIVERSITY AND NATURAL AREAS IN DEVELOPMENTS

Improving the resilience of our buildings also includes a commitment to the integration of natural spaces and biodiversity into them. A commitment to nature-based solutions provides a wide range of related benefits, such as reducing extreme heat, preventing erosion in the event of heavy rainfall, or improving air quality, which in turn contribute to improving the quality of life of the inhabitants.

A holistic design of our buildings and cities is needed to integrate sustainability in a natural way, providing flexible and appropriate solutions to today's changing climatic conditions.

SDG STRATEGY 2030

STRATEGIC SUSTAINABILITY PLAN ESG 2030

IMPLEMENTATION OF THE STRATEGY

COMMITMENT TO THE SUSTAINABLE DEVELOPMENT GOALS (SDGs)

COMMITMENT TO ESG STANDARDS AND PRINCIPLES

COMMITMENT TO HUMAN RIGHTS

Being one of the benchmark companies in the real estate sector entails the responsibility to act responsibly and work at a high level. The value that Habitat is able to add is not only measured by financial results, but also by others, such as our capacity to transform society, or the impact that our activities have on people and the planet.

For all of the above, and with the aim of continuing to promote the most relevant ESG criteria for the Company and the various stakeholders that surround us, we have remained firmly committed to the strategy defined for 2030.

This strategy, which we have called the "**Strategic Sustainability Plan**", aims to drive progress, in certain issues considered key and sets a series of ambitious goals perfectly aligned with the Sustainable Development Goals. It is built on the basis of three axes which in turn contain specific short, medium and long-term objectives.

The strategic lines associated with our Strategic Sustainability Plan are presented below:

HABITAT RUMBO

Integrate sustainability into our business strategy and make our leadership in this area visible.

GOOD GOVERNANCE

HABITAT CUIDA

Manage human talent and take care of the professional and personal "well-being" of our teams.

PEOPLE AND SOCIETY

HABITAT NEO

Fight against climate change, transition to a circular economy and promotion of natural capital.

ENVIRONMENT

HABITAT ACTÚA

Contribution to the creation of more sustainable communities by encouraging and promoting various actions.

SOCIETY

STRATEGIC SUSTAINABILITY PLAN ESG 2030

HABITAT RUMBO	1 Sustainability governance at the corporate level. 2 Disclosure of our sustainability performance. 3 Good governance as a lever for change.
HABITAT NEO	4 Climate change mitigation. 5 Climate change adaptation and resilience. 6 Responsible procurement of materials, products and equipment. 7 Sustainable waste management on construction sites. 8 Promotion of natural capital. Biodiversity. 9 Minimization of environmental impact on construction sites.
HABITAT CUIDA	10 Generate a greater sense of commitment and loyalty. 11 Identify talent and develop career plans. 12 Guarantee equal opportunities. 13 Promote an adequate climate and well-being of our personnel. 14 Maintaining focus on customer experience. 15 Providing safe and healthy housing.
HABITAT ACTÚA	16 Sustainable development. 17 Participation of the community, local citizens and social agents. 18 Good social practices in construction.

IMPLEMENTATION OF THE STRATEGY

Our 2030 **Strategic Sustainability Plan** includes a series of short, medium and long-term objectives and goals with three time horizons, which are distributed over the years 2023, 2025 and 2030, respectively. The body in charge of its monitoring and supervision is the **ESG Committee.** This Committee, whose members include the Company's Chief Executive Officer and several Directors, ensures that the strategy is correctly implemented among the different task forces, makes the necessary corrections in the event of changes in the context, and allocates the necessary resources in accordance with the above, so that the strategy can be implemented as planned.

It also ensures that the "**culture of sustainability**" is adequately integrated into the different areas of the Company, it being essential that the strategy is duly communicated among employees. In this regard, it should be pointed out that during the year various awareness campaigns are carried out on issues that are aligned with the strategic actions on sustainability, in order to bring our teams closer to the concepts that make up this culture of sustainability in a real and practical way, on some occasions.

This Plan **is reviewed periodically** at each meeting of the ESG Committee. In 2022, an even greater number of meetings were held to ensure that its implementation was adequate (6 meetings in total). As a sign of our commitment, **Habitat Inmobiliaria has linked the variable remuneration** of directors and profiles directly involved in ESG matters to the achievement of certain objectives in this area.

The following are the SDGs of direct and transversal action prioritized by the organization, on which we have aligned our sustainability strategy.

COMMITMENT TO THE SDGs

Habitat Inmobiliaria remains firmly committed to the implementation of the 2030 Agenda for Sustainable Development set by the UN. This Agenda includes 17 Sustainable Development Goals (SDGs) ranging from the elimination of poverty to the fight against climate change, education, women's equality, environmental protection and the design of our cities.

During this year 2022 the Company has continued to work directly on the following **selected SDGs:**

- SDG 3 – Good health and well-being
- SDG 4 – Quality education
- SDG 7 - Affordable and clean energy
- SDG 8 - Decent work and economic growth
- SDG 9 - Industry, innovation and infrastructure
- SDG 11 - Sustainable Cities and Communities
- SDG 12 - Responsible Consumption and Production
- SDG 13 - Climate Action
- SDG 15 – Life on Land

The prioritized SDGs have an improvement effect primarily on:

- People development: talent generation, diversity and equal opportunities, safety, occupational health and wellness, and social inclusion.
- Green growth and the fight against climate change: efficient resource consumption, waste prevention, technological innovation, low-carbon processes and services, circular economy and biodiversity protection.
- Focus on the customer and his/her experience with the Company and the construction of safe and healthy homes.
- A favorable working environment: anti-corruption, stability, quality and transparency in the value chain.
- Public-private collaboration and the third sector.

The selected SDGs, aligned with our sustainability strategy, are shown below



1. Sustainability governance at the corporate level.
2. Disclosure of our sustainability performance.
3. Good governance as a lever for change.

4. Climate change mitigation.
5. Climate change adaptation and resilience.
6. Responsible procurement of materials, products and equipment.
7. Sustainable waste management on construction sites.
8. Promotion of natural capital. Biodiversity.
9. Minimization of environmental impact on construction sites.

10. Generate a greater sense of commitment and loyalty.
11. Identify talent and develop career plans.
12. Guarantee equal opportunities.
13. Promote an adequate climate and well-being of our personnel.
14. Maintaining focus on customer experience.
15. Providing safe and healthy housing.

16. Sustainable development.
17. Participation of the community, local citizens and social agents.
18. Good social practices in construction.

COMMITMENT TO ESG STANDARDS AND PRINCIPLES

UNITED NATIONS GLOBAL COMPACT

Habitat Inmobiliaria applied to join the **United Nations Global Compact** in 2021. With this application we ratify our commitment to incorporate the Ten Universal Principles on human rights, labor standards and the environment into our strategy and daily operations.
The Company's good governance and ethical leadership thus become the starting point for addressing inequalities and promoting respect for human rights.

GREEN BUILDING COUNCIL SPAIN (GBCe)

In 2021 Habitat Inmobiliaria joined the Green Building Council of Spain (GBCe), which is a benchmark in the transformation towards a sustainable model in the building sector. It is a non-profit association, independent and transversal to the sector, which guarantees the participation of all actors, in order to develop solutions that allow the necessary changes for sustainable building to be achieved.

Being members of this organization allows us to participate in debates and formulate proposals together with these construction actors, which help to incorporate systems that improve sustainability, allow progress in CO2 reduction, or the improvement of planning, among others, which often require institutional or regulatory support.
e ayuden a incorporar sistemas que mejoren la sostenibilidad, permitan avanzar en la reducción de CO2, o la mejora de planeamientos entre otros, que muchas veces requieren de apoyo institucional o normativo.

GLOBAL REPORTING INITIATIVE (GRI)

The **GRI Standards** represent global best practices for publicly reporting an organization's economic, environmental and social impacts. Sustainability reporting based on these Standards provides information about the positive and negative contributions of organizations to sustainable development. This is why the Company has been preparing its sustainability reports under its umbrella since 2019.

In 2022, Habitat Inmobiliaria continues its commitment to the GRI model and the application of ESG criteria, deciding to have the report verified **by an external body,** in an exercise of transparency and good governance that makes it a benchmark in the sector and consolidates its leadership in sustainability.

COMMITMENT TO HUMAN RIGHTS

National legal systems such as the Spanish one reach a "mature" standard of recognition of guarantees and protections for workers established in international standards, to the extent that the obligations contemplated by these are already included (even in a broader form) in the National Law. Consequently, Habitat Inmobiliaria's compliance with the labor legislation in force in Spain is the way to promote and comply with the 8 fundamental conventions of the ILO. Respect for the dignity of all people and their inherent rights is an indispensable requirement for action that Habitat Inmobiliaria links to its commitment to promote and preserve the welfare of the different social environments in which it carries out its business. This commitment is part of the Company's ESG Policy and is aligned with the Code of Conduct.

COMMITMENTS

With our employees

Habitat Inmobiliaria has adequate internal policies and procedures aimed at ensuring the respect of human rights in the relationship with our employees, aligned with the ethical and performance fundamentals contained in the Code of Ethics and in the Human Resources policies.

With our customers

Habitat Inmobiliaria works to offer homes that contribute to generate a positive impact on people's lives and to ensure that their commercialization is consistent with the principles of integrity, honesty and transparency.

With our suppliers

Habitat Inmobiliaria aspires to respect and promote human rights in its relations with its suppliers through the application of our General Procurement Procedure, the Responsible Declaration for suppliers and the Code of Ethics, which establish the fundamental principles that all suppliers with whom the Company has a relation with must respect in the exercise of their business activities.

With society

Habitat Inmobiliaria is committed to sustainable development in the social environments in which it operates. This commitment is materialized in various fields of action, including the respect, defense and promotion of human rights, as well as the promotion of the necessary collaboration with different organizations to achieve the SDGs.In order to apply international human rights content, and following the recommendations of these Guiding Principles, Habitat Inmobiliaria is committed to using due diligence to ensure their application. They are therefore the guiding principles of our business activities:

- The Universal Declaration of Human Rights.
- The International Covenant on Civil and Political Rights.
- The International Covenant on Economic, Social and Cultural Rights.
- The United Nations Convention on the Rights of the Child.
- The European Convention on Human Rights.
- The International Bill of Human Rights of the United Nations (UN).
- The fundamental conventions of the International Labor Organization (ILO) numbers 29, 87, 98, 100, 105, 111, 138 and 182, as well as the ILO Declaration on Fundamental Principles and Rights at Work and its four areas:

    1. Freedom of association and trade-union membership and the effective recognition of the right to collective bargaining;
    2. The elimination of all forms of forced or compulsory labor;
    3. The effective abolition of child labor; and
    4. The elimination of discrimination in respect of employment and occupation.



Our Code of Ethics establishes the "Human Value" as one of the general ethical principles and a fundamental pillar on which the activity is based.

FINANCIAL PERFORMANCE

PILLARS OF THE FINANCIAL STRATEGY

FINANCIAL RESULTS

PILLARS OF THE FINANCIAL STRATEGY

Habitat Inmobiliaria's financial strategy is based on the following pillars:

1. To optimize the financing of the company and its projects, offering at all times the best financing options available for Habitat Inmobiliaria in the market in which it operates and, on the operational side, for its clients in terms of subrogation.

2. Generation of relevant accounting, financial and management information with a purpose of high data quality that allows the Company's Management to measure the performance of its business and to make decisions in the presence of the most appropriate information.

3. Constant monitoring and updating of the Company's Business Plan in order to detect trend changes in due time.

FINANCIAL RESULTS

Among the most significant changes, it should be noted that in this year 2022, personnel and operational costs have increased due to the strong growth the Company is experiencing. Revenues for the period totaled €203M.

The 2022 financial statements show a positive EBITDA of over €12.6M, the best result obtained by the Company since the change of control. This highlights the hard work carried out during the last years and the commitment of our entire team to the generation of a high quality product that distinguishes our brand and is highly valued by our customers.

Concepts	**€K**
Operational costs	39,100
Employees	11,346
Financial Institutions	3,192
Public administrations	1,529
Total, distributed economic value	55,166
Direct economic value: revenues	203,574
EBITDA	12,629
Subsidies received	0
Retained economic value	148,408
Earnings before taxes	14,362
Net profit	14,347
Taxes on profit	0
Net worth	284,472
Bank Debt	136,808

02

HABITAT RUMBO

CORPORATE GOVERNANCE
CRIME PREVENTION
RISK MANAGEMENT
SUPPLY CHAIN





Habitat Jardines del Este- Sevilla



The application of good governance policies is the guarantee for the sustainable growth of the Company in the medium and long term, as it helps to consolidate the trust of the different stakeholders.

STRATEGIC LINES

1. Maintaining excellence in corporate governance at Habitat Inmobiliaria.
2. Continuous updating of the Company's corporate governance policies.
3. Advance in the application of good governance mechanisms that act as levers for change.

MAIN MILESTONES

1. Maintenance of the certification of the UNE 19601 standard for Criminal Compliance Management System and ISO 27001 standard for Information Security.
2. Formal approval (composition and operation) of the ESG Committee already created in 2021.
3. Update of our compliance risks derived from Organic Law 10/2022, of September 6, which reforms the Criminal Code (including labor and sexual harassment).
4. Implementation of the Global Suites tool for the management of risk maps and the testing of controls associated with the Company's risks.
5. Inclusion of climate risks under the guidelines of the TCFD Task force in the Company's control system.
6. Expansion of ESG requirements for supplier approval.

RELEVANT DATA

137	IDENTIFIED RISKS
783	CONTROLS APPLIED
75	ESG RISKS out of the 137
100%	OF KEY SUPPLIERS ARE LOCAL
91%	AMOUNT CONTRACTED WITH CONSTRUCTION COMPANIES WITH THE VALORIZA SEAL
174.5 M€	VALUE OF ECONOMIC RELATIONS WITH SUPPLIERS
136	KEY CONTROLS (KCs) TESTED FOR CRIMINAL RISK PREVENTION
0	VIOLATION OF HUMAN RIGHTS COMPLAINTS
0	BREACHES OF CUSTOMER PRIVACY COMPLAINTS

CORPORATE GOVERNANCE

CORPORATE GOVERNANCE STRUCTURE

ESG STRUCTURE. COMMITTEE

CODE OF ETHICS

CORPORATE POLICIES

REGULATORY COMPLIANCE

INTERNAL CONTROL OVER FINANCIAL INFORMATION

Nowadays, having solid control and governance structures, together with a culture of transparency and accessibility of information, has become a key factor of competitiveness and an opportunity to gain market confidence. This, in addition, increases the positive impact of companies, which are not only capable of carrying out a correct financial performance, but also of generating wealth in their environment and stability in the markets.

Transparency

Transparency implies making available to stakeholders the necessary information to scrutinize and evaluate the company's activities. For Habitat Inmobiliaria, accountability is a fundamental pillar of the Company's governance process. In this sense, the company has a series of tools that allow it to share key information with the different stakeholders. Among them we highlight the performance of external audits, which provide greater certainty about the data reported and the quality of the same to avoid a disconnect between what the Company expresses and what is done. Our main tools available are as follows:

- Publication of annual ESG reports.
- Implementation of a corporate communication strategy.
- Use of social networks or corporate channels.
- Use of internal communication channels.
- Dissemination of our Corporate Manuals and Policies through our website.
- External and independent verification and certification audits.

Good Governance

At Habitat Inmobiliaria we believe that the structure of a company is the one that sets, from the leadership positions, the guidelines for the behavior not only of all the members of the company, but also on behalf of the organization.

We are convinced that the application of good governance policies is the guarantee for the sustainable growth of the Company in the medium and long term, as it helps to consolidate investor confidence, attracts talent and promotes brand image, among other advantages. The main tools available would be the following:

- Mission, Vision and Values Statement.
- Governance structure: existence of an ESG Committee.
- Internal Audit Body (IAB).
- Compliance Committee.
- Incentive and remuneration mechanisms for Senior Management.
- Existence of an ESG policy.

Integrity

We consider that integrity implies a broad and continuous effort to ensure ethical and legal behavior in the organization. This includes both an awareness of existing legislation and a firm commitment to comply with it, as well as a determination to go beyond legislation and ensure the upright behavior of the organization, and its employees, even when this behavior is not required by law through the development of our internal Policies and Procedures.

The main tools available are:

- Existence of a Compliance System certified by the UNE 19601 standard for Criminal Compliance Management Systems.
- Habitat Inmobiliaria's Code of Ethics.
- Internal policies and procedures regarding anti-corruption, criminal prevention, prevention of money laundering and conflicts of interest, among others.
- Risk map of the Company.
- Existence of whistleblowing or Speak up systems.

CORPORATE GOVERNANCE STRUCTURE

Habitat Inmobiliaria has a sole shareholder, MERAK IMS. S.L. As of December 31, 2022, the governance and management structure is as follows:

MANAGEMENT BOARD

It is the highest executive body of the group and is responsible for the company's long-term strategy. It is made up of:

- Chairman. Juan Maria Nin
- Chief Executive Officer. Jose Carlos Saz
- Members (3)
- Secretary, non-board member. Barbara Sotomayor

STEERING COMMITTEE

Its main purpose is to project the company into the future, focusing on the achievement of the financial and non-financial objectives established by the Management Board, and to ensure the company's long-term continuity. It is composed of:

- Chief Executive Officer - Jose Carlos Saz
- Chief Financial Officer - Manuel Merino
- Chief Director Officer - Félix Vela
- Chief Operating Officer - Aurelio Rodríguez
- Chief Legal Officer - Bárbara Sotomayor
- Chief Commercial Officer - Chus de Miguel Herrero
- Human Resources Director - Mariam Mayo

REGIONAL MANAGEMENT

The Company has 7 Territorial Units, each of which has its own periodic Committee made up of the Chief Executive Officer, the Regional Director of the corresponding Territory, the Chief Director Officer and the Technical Director. The current regional units and their managers are:

- Central Spain - Ángel Gutiérrez
- Levante - Patricia García Santamaría
- Eastern Andalusia - Víctor de la Puerta
- Western Andalusia - Joaquín Martín Rodríguez
- The Canary Islands - Juan Carlos Gil
- Catalonia - Carlota Lacasa Díaz
- Northern Spain - Julio Moreno

CORPORATE MANAGEMENT

- Business Director - Anna Puyuelo Abad
- Sales and Marketing Director- Carmen Román Páez
- Technical Director - David Rocha
- Land and Acquisitions Director - José María López - Rúa Martínez
- Process and ESG Director - Juan Antonio Luque
- Procurement Director - Luis Miguel Méndez
- Human Resources Director - Mariam Mayo
- Legal Director of Operations - Lourdes Gonzalez Cantalapiedra
- Corporate Legal Director - Carolina Hernández García
- Financing Director - Julio Cámara
- Administration and Accounting Director - Marcos Hijano

OTHER BODIES AND COMMITTEES

There are also other specialized bodies and committees whose function is to make decisions and monitor different processes of the Company, in order to ensure compliance with the strategy and regulations in force:

- Internal Audit and Risk Control Body
- Internal Control Body, in the area of money laundering prevention
- ESG Committee
- Compliance Committee
- Regional Committees
- Handover Committee
- Acquisiton Committee
- Launching Committee
- Sales Committee
- Quality, Standardization and Innovation Committee
- General Expenses Monitoring Committee
- Developments Monitoring Committee
- Urban Management Monitoring Committee
- Information Security Committee

ESG STRUCTURE. COMMITTEE

The ESG Committee is a multidisciplinary senior management committee whose main function is to assist the Management Committee on the establishment of a general strategy in relation to ESG matters, as well as to monitor the implementation of this strategy, ensuring the involvement of the different stakeholders. The **ESG Committee** meets on a quarterly basis, reporting to Habitat Inmobiliaria's governing bodies on the status of the actions that make up the Strategic Sustainability Plan.

The communication of the strategy to other levels of the Company is the responsibility of each Director and shall ensure the correct progress of the strategy in the region to which he/she belongs.

To complete the ESG structure, we count with task forces created to enable the achievement of the objectives and actions proposed in the Company's strategy at the operational level. Each task force has assigned one or more people with direct responsibility for the fulfillment of ESG objectives (Management Level - all members of the ESG Committee), as well as other members who support them and also enable compliance with the strategy (Operational Level).Task forces report to the ESG Committee on the status of the objectives when required.The ESG Committee also provides information on current and emerging trends that may affect the business and makes recommendations and/or proposes changes on how the existing policies of the Company may address such trends.

COMPOSITION OF THE ESG COMMITTEE

- Chairman (Chief Executive Officer)
- Secretary (Process and ESG Director)
- Members:

  - Chief Legal Officer
  - Chief Commercial Officer
  - Chief Operating Officer
  - HR Director
  - Communications Director
  - Technical Director
  - Product Director
  - Compliance Officer
  - Internal Auditor

CODE OF ETHICS

The Code of Ethics, based on corporate principles and values, guides the actions of the Company's employees, managers, directors and third parties with whom the Company interacts, establishing general ethical principles and guidelines for day-to-day conduct, which in turn will serve to govern relations with the different stakeholders.At all times during our business and professional activities, we shall be guided by the following basic principles:

Regulatory compliance and respect for the law

As a basic and main rule, all members of Habitat Inmobiliaria in the development of our activity, we must scrupulously comply with the provisions of current regulations, to ensure at all times that our work is carried out in accordance with our ethical foundations. Likewise, we will not knowingly participate in any illegal activity or in acts that are or may be harmful to the reputation and image of the company.

Integrity, transparency and objectivity

We carry out our activities in an honest, correct and responsible manner in accordance with a high ethical and professional sense, having zero tolerance for conduct that does not conform to our principles.The information transmitted by each of us will be rigorous, truthful, complete, timely and transparent in all areas of action, in order to facilitate decision-making based on it, and not being unduly influenced by our own personal interests or those of third parties.

Human Value

Our activity is developed respecting the human rights and public freedoms included in the Universal Declaration of Human Rights.

Respect for the environment

At Habitat Inmobiliaria we are actively and responsibly committed to protecting the environment, respecting legal requirements and carrying out our activities trying to minimize negative impacts, as far as possible, and taking into account a sustainable urban balance.

COMMUNICATION CHANNELS

Habitat Inmobiliaria establishes that any doubt about the application of this Code shall be consulted with the hierarchical superior or, if applicable, with the Compliance Officer, who carries out the functions of supervision, verification and control of compliance and reports to the Legal Affairs General Directorate, who may refer the consultation to the latter, or, if necessary, to the Compliance Committee.

Likewise, in the event that employees need to report any non-compliance or violation of the conduct set forth in this Code, they may contact their hierarchical superior, the Compliance Officer, or, if applicable, through the Whistleblowing Channel, in accordance with our Whistleblowing Channel Procedure, which is in accordance with the regulations in force. The Compliance Committee will be responsible for monitoring and, if necessary, investigating the communications received, and may include the persons or departments it deems necessary for their analysis. In addition to the distribution of the Code of Ethics by e-mail to all Habitat Inmobiliaria employees, it is also available on the Company's intranet and on the corporate website.

ADHERENCE TO THE CODE OF ETHICS

All employees, officers and directors receive and sign the Code of Ethics and our corporate governance policies and procedures upon joining Habitat Inmobiliaria, thus ensuring that they are communicated and understood. Renewal of this signature is done when there is a substantial change in the content of these documents.
Additionally, Habitat Inmobiliaria requires adherence to its Code of Ethics (to both suppliers and service providers) through the contract signed by third parties, upon the formalization of the business relation. The Company will not enter into business or commercial relations with entities whose Code of Ethics does not respect our ethical principles, or who do not adhere to ours.



All employees, managers and directors receive and sign the Code of Ethics as well as our corporate governance policies and procedures upon joining Habitat Inmobiliaria, ensuring that these are communicated and understood.

CORPORATE POLICIES

Our Corporate Policies define and establish the principles, criteria and objectives that govern Habitat Inmobiliaria's actions, as part of its Corporate Governance System. Within these Corporate Policies, the Compliance Policies reinforce the commitment (already existing in our Code of Ethics) to proactively comply with the regulations applicable to our business, in addition to guiding the actions of all our professionals and suppliers and fostering a culture of prevention of irregularities. The Corporate Policies are approved by the Management Board and are available to the different stakeholders, either internally through our intranet or externally on the Company's website (mainly those related to Compliance and ESG). In this regard, it should be noted that Habitat Inmobiliaria has drawn up an AML Policy, which was approved in 2022 as a complement to the existing Money Laundering Prevention Manual.

RESPONSIBLE DECLARATION

All suppliers and service providers shall confirm their adherence to our Code of Ethics, Criminal Risk Prevention Policy, ESG Policy and Anti-Corruption Policy. Depending on the nature and type of supplier, they shall also adhere to the other published on our website.

CONFLICT OF INTEREST

Habitat Inmobiliaria has a Conflict of Interest Policy, approved by the Management Board, which is developed through the Conflict of Interest Procedure. Its purpose is to prevent or, if applicable, manage conflicts of interest in which members of the Management Board, executives and employees of Habitat Inmobiliaria may find themselves in their relations with the Company, as well as conflicts that may arise with clients, suppliers and other stakeholders.

REGULATORY COMPLIANCE

Regulatory compliance, along with transparency and ethics, are the pillars that support our actions. As a company committed to the United Nations Global Compact and its Ten Universal Principles, there is an unwavering commitment against fraud and corruption.

Habitat Inmobiliaria also has a separate Legal Affairs Department headed by the Chief Legal Officer, which also has a Head of Internal Audit and Internal Risk Control and a Compliance Officer, both with exclusive dedication.

This multidisciplinary team, dedicated to assurance responsibilities, is in charge of ensuring internal and external regulatory compliance, reinforcing the corporate culture of compliance, social responsibility and good governance, as well as closely monitoring the evolution of applicable legislation and existing and future regulatory standards applicable to the Company and its group.

Compliance Committee

It is also important to note that the Company has a Compliance Committee whose function is to establish adequate and sufficient policies and procedures to ensure that our activities and business are carried out in accordance with current regulations and internal policies and procedures, promoting a culture of compliance among its employees, managers and related stakeholders.

The Compliance Committee is governed by the Compliance Committee Regulations and has the following composition:

- CEO
- Chief Legal Officer
- Director of Human Resources.
- Compliance Officer

UNE 19601 Criminal Compliance Certification

As a result of our commitment to strengthen the culture of compliance, transparency and ethics, in 2022 Habitat Inmobiliaria carried out its first follow-up audit with positive results, following certification in the UNE 19601 standard for Criminal Compliance Management Systems, a benchmark standard that establishes good practices in compliance management. As a result, the main actions carried out in this area during 2022 have been focused on consolidating and updating the criminal risk prevention system implemented in accordance with this standard and strengthening the culture of compliance.

INTERNAL CONTROL OVER FINANCIAL INFORMATION

CONTROL MECHANISMS

Within Habitat Inmobiliaria and as the first line of defense, the Management Control Department is in charge of controlling the financial information submitted by the different departments, ensuring its reliability. In turn, the Financial General Directorate, to which it reports, is responsible for the preparation and final validation of this information, which is then submitted to the Management Board.

All information provided by the different departments shall comply with the principles of veracity and transparency. For its part, the Management Board oversees the proper development and implementation of the system, relying on the Internal Audit and Risk Control Function, to whom it also delegates the function of supervising the effectiveness of the Company's internal control systems and risk systems, including tax systems.

Habitat Inmobiliaria adopts the necessary internal control mechanisms to ensure, within an adequate business management, compliance with tax regulations and its own principles established in the Tax Policy.

TAX STRATEGY

The Management Board of Habitat Inmobiliaria is responsible for determining the Company's Tax Strategy. To this end, our Tax Policy contains the principles of action that should govern the strategy in this regard. In addition to ensuring compliance with the tax regulations applicable in each territory where we operate, these principles include, among others, the minimization of tax risks associated with operations and the determination of internal control objectives and activities.

It should be noted that tax risks arising from Habitat Inmobiliaria's operations, together with credit and other risks, are included in the category of financial risks.

In 2022, the Audit and Risk Control function has tested the 13 key controls of the accounting closing area, all of them proving to be 100% effective.

Tax Policy

Habitat Inmobiliaria counts with a Tax Policy containing the principles of action that should govern the Company's strategy in this area. In addition to ensuring compliance with applicable tax regulations, these principles include:

- The definition of tax risks (*).
- Minimization of tax risks associated with operations.
- Determination of internal control objectives and activities.
- Establishing a tax compliance reporting and documentation maintenance system, integrated within the internal control system

(*) Tax risks arising from Habitat Inmobiliaria's operations, together with credit and other risks, are included in the category of financial risks.

CRIME PREVENTION

CORRUPTION AND BRIBERY

MONEY LAUNDERING

FINANCING OF TERRORISM

WHISTLEBLOWING CHANNEL

Habitat Inmobiliaria recognizes the importance of crime prevention within its compliance system, especially corruption, bribery, money laundering and the financing of terrorism. At the same time, it is aware of the risk involved in the development of its activity in terms of the possible unlawful use of its services for these purposes, whether by members of the Management Board, managers and employees of Habitat Inmobiliaria in their relations with the Company, as well as those that may arise with clients, suppliers and other stakeholders.

For all these reasons, it is committed to collaborate closely with the competent authorities, implementing adequate and effective control mechanisms with the firm purpose of expressing an absolute rejection of any illegal act, applying a "zero tolerance" criterion.The Company ensures the proper maintenance of the crime prevention system mainly through numerous evaluation and control mechanisms:

- Internal Audits: PML, Criminal Risk Prevention System (Annual).
- External audits: Annual accounts, PML (External Expert), audits of the external certification bodies of the Criminal Compliance system under UNE 19601:2017 (Annual).
- Testing of controls (KCs) associated with the risks detected in the Company (including Compliance) and internal audit.
- Formal complaint and/or grievance mechanisms such as the Whistleblowing Channel.
- Performance indicators such as those related to the GRI standard

CORRUPTION AND BRIBERY

Habitat Inmobiliaria has established a set of basic principles of action, which guarantee compliance with legislation and regulations related to the fight against corruption in all its forms. These principles are set out in our Anti-Corruption Policy and are developed in the Anti-Corruption Procedure, which establishes the way in which they are to be managed.

They are reviewed periodically by the Compliance Committee. The principles governing the Anti-Corruption Policy are as follows:

- Complete rejection of any form of corruption or attempted corruption, applying a "zero tolerance" approach.
- Do not allow any facilitation payments.
- Prohibit any activity that may constitute influence-peddling or be related to any kind of extortion.
- Do not use donations or sponsorships to cover up undue payments.
- Not to give, promise or offer, directly or indirectly, any property of value to any natural or legal person for the purpose of obtaining undue advantages for the company.
- Not to carry out actions that may conflict with the duties as an employee, manager or member of the Management Board of Habitat Inmobiliaria.
- Not to use economic resources or means of Habitat Inmobiliaria to directly or indirectly make contributions to political parties or public offices or affiliated organizations. Likewise, the Company shall not make financial contributions or donations to any political class, political party or similar.
- Establish business meetings only with qualified individuals and entities with an adequate reputation.
- The obligation of the subject persons to report any fact known to them that contravenes the provisions of the policy through the Whistleblowing Channel.
- Promote training and awareness in the prevention and fight against corruption.
- Prohibition of the use of economic resources resources or means of the Company to make contributions to political campaigns, political parties, political candidates, or any of their affiliated organizations.

Prevention of criminal risks

The measures adopted in this 2022 aimed at preventing the materialization of criminal risks, in particular, corruption and bribery refer to:

- Testing of the specific KCs (136) on the prevention of criminal risks, including corruption and bribery, and no incidents or non-compliance with the Company's control measures were detected. (135 correct and 1 minor incident).

- Training in criminal prevention: 3 sessions (duration 1 hour 30 min) in face-to-face mode for all employees, including Senior Management. (distributed in a total of three sessions).
- In addition, 4 internal communications have been published on the Intranet, on the Whistleblowing Channel, the Code of Ethics, the update of the Catalogue of Criminal Risks and the gift policy (Anti-Corruption Procedure)
- Updating of the Criminal Risk Prevention Manual, following the amendment of the Criminal Code and the inclusion of new crimes attributable to the legal entity (workplace and sexual harassment).

Regarding the communication of policies and procedures related to criminal prevention (including anti-corruption) in 2022, the following groups are included:

- Steering Committee (7 members out of 7 - 100%)
- Management Board - (5 members - 100%)
- Employees of the Company - (100% - includes all categories and regional offices)
- Suppliers and service providers (100%). Contractually adhere to our Compliance System

In relation to the training of the members of the Board of Directors, training and informative updates have been provided on a regular basis.

MONEY LAUNDERING AND FINANCING OF TERRORISM

Habitat Inmobiliaria has a Manual for the Prevention of Money Laundering and Financing of Terrorism, which was updated in 2022, and which establishes the internal control procedures resulting from the prior analysis carried out by the Company and which is included in the document "Self-Assessment Report on the Risk of Money Laundering and Financing of Terrorism", which is reviewed annually by the Compliance Officer and updated in the event of significant changes.

In this respect, the main change included in the Manual is the incorporation of the Chief Commercial Officer as a member of the Internal Audit and Risk Control Body.

MEASURES ADOPTED IN THE AREA OF PML

In this year 2022, we have carried out the implementation of part of the improvements proposed by the external expert in the 2021/2022 follow-up report on PML and testing of the specific KCs (Key Controls) regarding PML, which did not identify any incident or non-compliance with the Company's control measures.

PML/FT training:

- Commercial team, ICB members and Senior Management (internal and external): 3 sessions conducted by the technical unit in blended learning mode, with a knowledge assessment test and issuance of the certificate.
- Other areas not directly subject, internal training in on-line mode, with the completion of a knowledge assessment test.
- Reinforcement training for the commercial team (internal and external) provided by the Compliance Officer.
- Likewise, the Welcome Pack includes information on PML for new hires. In addition, at the time of incorporation of external sales representatives, the Company's Compliance Officer provides "ad-hoc" training.

On the other hand, training on criminal compliance and PML/ FT was given to the members of the Management Board at their 28 July 2022 meeting, as a complement and update to the training previously received.

WHISTLEBLOWING CHANNEL

As an essential part of Habitat Inmobiliaria's compliance system, we make available to stakeholders a channel for communications regarding non-compliance with regulations, and/or behavior that may constitute irregular conduct, risk or illegal activity, and/or practices contrary to the principles and values established in the Company's internal regulations of which they form part, our Code of Ethics and corporate policies and offenses. Habitat Inmobiliaria guarantees anonymity and the absence of retaliation in the use of the same, as well as the utmost confidentiality and diligence in the treatment of communications received, protecting the identity and reputation of the complainant and reported, informing only those persons strictly necessary in the process. Habitat Inmobiliaria's **Whistleblowing Channel Procedure** contains exhaustive details of the functioning of this channel (purpose of the complaints, necessary procedures, registration deadlines, etc.) and can be consulted on the intranet by all employees. The rest of the stakeholders have detailed information on the corporate website. This whistleblowing channel, whose reporting is done through an independent third party, allows the management and processing of the complaint internally. It is also **available 24/7 at the following link on the website:** https://habitatinmobiliaria.whistlelink.com/

Throughout 2022, the communications received through the Whistleblowing Channel have been analyzed and processed in accordance with the Whistleblowing Channel Procedure, and no action was taken in any of them. It has been verified that there has been no infringement, irregularity or breach of regulations on the part of Habitat Inmobiliaria or its employees. The communications received through the same Whistleblowing Channel have been answered in this regard.



CRIME PREVENTION

Description	Results
Total number and percentage of governance body members that the organization's anti-corruption policies and procedures have been communicated to, broken down by region.	7 Management Committee members (100%) 5 CoA members (100%) Central Region all
Total number and percentage of employees that the organization's anti-corruption policies and porcedures have been communicated to, broken down by employee category and region.	100%
Total number and percentage of business partners that the organization's anti-corruption policies and procedures have been communicated to, broken down by type of business partner and region.	Suppliers and service providers 100% 100% of fund members on the Management Board (Board minutes)
Total number and percentage of governance body members that have received training on anti-corruption, broken down by region	7 members Steering Committee (100%) 5 CoA members (100%)
Number of legal actions pending or completed during the reporting period regarding anti-competitive behavior and violations of anti-trust and monopoly legislation in which the organization has been identified as a participant. Main outcomes of completed legal actions, including any decisions or judgments.	No claims of unfair competition have been received in 2022

CRIME PREVENTION

Description	Results
Total number and nature of confirmed incidents of corruption.	0 cases
Public legal cases regarding corruption brought against the organization or its employees during the reporting period and the outcomes of such cases.	0 cases
Total number of confirmed incidents in which employees were dismissed or disciplined for corruption.	0 cases
Total number of confirmed incidents when contracts with business partners were terminated or not renewed due to violations related to corruption.	0 cases
Complaints of human rights violations	0 complaints

NOTE.: The Company has not received significant fines or non-monetary sanctions for non-compliance with laws or regulations in social or economic matters.

RISK MANAGEMENT

RIESK MODEL

RESPONDING TO KEY ESG RISKS

TFCD REPORT

DATA PROTECTION

INFORMATION SECURITY

In 2019 Habitat Inmobiliaria defined its first risk map in accordance with the Internal Audit and Risk Control system. Said document not only provides a first glance of the Company's exposure to the identified risks, but also aims to reasonably minimize exposure to external and internal factors to acceptable levels (eliminate, mitigate, transfer or assume the risk).

RISK MODEL

Its main focus continues to be the Risk Management Policy, in which the existing risk categories are updated and defined at:

- Strategic Risks.
- Operational Risks.
- Financial Risks.
- Compliance risks:
  1. Prevention of Money Laundering.
  2. Protection of Personal Data.
  3. Occupational Risk Prevention.
  4. Environmental Legislation including risks related to climate change and transition risks.
  5. Contractual obligations assumed by Habitat.
- Criminal risks.

The supervision of the risk model is carried out by the Internal Audit and Risk Control function, which, during each financial year, will carry out a review of the Risk Management Model, which will be included in the Annual Audit Plan and which will assess: the appropriateness and, where applicable, the updating of the risk rating; the proper functioning of the model; the Key Risk Management indicators designed. The number of controls in place in 2022 was 783 over the total number of risks identified in the Company (137 of which 75 are ESG related). During 2022 the Company has successfully completed the implementation of the Global Suite tool through which we automate risk management, ensure compliance with regulations and optimize processes.

PRINCIPLES OF ACTION IN RISK MANAGEMENT

- To be an integral part of Habitat Inmobiliaria's processes.
- To be part of the decision-making processes.
- To be based on the best possible information.
- To be tailor-made for Habitat Inmobiliaria's organization.
- To cover human and cultural aspects.
- To be transparent and create value.
- To be dynamic, repeatable, responsive to change and facilitate continuous improvement.

RISK ASSESSMENT

The risk assessment is based on a prioritization matrix in which the risk value is obtained from the product of the "probability of occurrence" variable and the "impact in case of occurrence" variable. The result obtained classifies the risk as low, medium or high.

RISK DISTRIBUTION ESG

Category	E	S	G
Strategic	1	5	7
Operative	9	7	2
Financial	-	-	8
Compliance	2	8	5
Penal	1	1	19
TOTAL (75)	**13**	**21**	**41**

RESPONDING TO KEY ESG RISKS

Habitat Inmobiliaria has always adopted the precautionary principle in relation to sustainability and ESG risks identified within the Company. Applying this principle helps us to reduce or avoid negative impacts that could arise from the development of our activities.

Accordingly, the Company's risk map includes the most relevant ESG risks for the business. During the second half of 2021 Habitat Inmobiliaria carried out an extraordinary exercise identifying 11 new ESG risks that were incorporated into the current risk map. During 2022 it has not been considered necessary to expand the existing ones.

The Strategic Sustainability Plan developed by the Company (and approved by the Management Board in 2022) aims to mitigate these emerging risks by establishing a series of short-, medium- and long-term actions.

LATEST ESG RISKS IDENTIFIED

Environmental risks

- Increased operational costs due to climate change.
- Effect of climate change, physical risk: impact on company assets, supply chain and/or demand.
- Natural or extraordinary disasters.
- Inaccurate measurement of emission indicators.
- Insufficient assessment of suppliers' ESG risks, especially related to emissions.

Social risks

- Decreased employee motivation and organizational sense of belonging with loss of talent and/or productivity.
- Violation of human rights or workers' rights, particularly in the areas of diversity and equality.
- Impact on the community due to lack of action plans.

Good Governance Risks

- Inadequate structure, assignment of responsibilities and specific knowledge of ESG matters by Habitat's management team and decision-making bodies.
- Lack of transparency/clarity and alignment in stakeholder relations.
- Lack of a clear long-term ESG strategy.

It should be noted that, in 2022, the **risks related to the company's human capital** have been identified within the category of social risks. They are the below:

- Decrease in employee motivation and organizational sense of belongint with loss of talent and/or productivity.
- Impact on the community.
- Misuse of personal data.
- There is insufficient training for employees on the risks of the job.
- Production of housing that does not meet the sustainability characteristics required by customers.
- Lack of planning and monitoring of risk prevention activities.
- Absence of coordination measures in work centers with employees of 3rd companies.
- Communications and/or complaints from the labor inspectorate are not attended to.
- Loss of competitiveness due to increased demands from stakeholders on issues related to ESG factors.
- Pandemics or infectious diseases in the company's own work centers.
- Lack of control over the dissemination of negative news and facts against Habitat.
- The system is not subject to external review and/or audit.
- Discrimination among workers.
- Pandemics or contagions due to illness in external workplaces.
- Extraordinary natural disasters.
- Infringement of human rights or workers' rights, particularly in the areas of diversity and equality.
- Inadequate data management: Inadequate measurement of indicators that prevents proper monitoring and communication to stakeholders.
- Against workers' health.
- New lockdowns resulting from the pandemic.
- Communication policy not aligned with the company's strategy and positioning.

TFCD REPORT

Task Force on Climate Related Financial Disclosures

The Financial Stability Board (FSB), a body that makes recommendations on the global financial system, established the Task Force on Climate-related Financial Disclosures (TCFD) in 2015 at the request of G20 leaders. This Task Force recognizes the significant threat posed by climate change to the global economy. The recommendations encourage consistent, reliable and clear climate-related financial disclosures allowing investors to take climate-related risks into account.

One of the main lines on which Habitat Inmobiliaria's ESG model is based is the rational use of resources. Sustainability, design and innovation are the hallmarks of our homes, embodied in a detailed Product Manual and a Green Guide, both of which we have drafted. Methodologies such as BIM and NZEB are used to build efficiently and minimize the consumption of the houses to the maximum. Since 2021 Habitat Inmobiliaria has promoted the creation of a task force made up of architects and companies in the sector specializing in sustainability, with the aim of studying improvements in the design phase of the developments that will reduce CO2 emissions as a whole.

In line with the Company's sustainability strategy, as well as with the Paris Agreement and the goal of limiting temperature increase to below 2°C, a report reflecting the Company's management of climate change has been developed during 2022 through an external consultant, following the recommendations of the Task Force on Climate related Financial Disclosures (TCFD). The report is structured into the four thematic areas that represent the core elements of how organizations operate: governance, strategy, risk management, and metrics and targets. Through this structure Habitat Inmobiliaria discloses the risks and opportunities of climate change and its integration into the company's business and activities.

For all the above reasons, it is evident that the identification, assessment and management of climate-related risks is a priority for the Company and therefore they are integrated within the risk management processes. Regardless of the individual responsibilities of each of the actors involved in Habitat Inmobiliaria's risk management and internal audit processes, the overall responsible for these processes is the Head of Internal Audit and Risk Control.

WEATHER-RELATED RISKS

Following the recommendations of the TCFD task force, the Company has divided climate-related risks into two main categories: risks related to the transition to a low-emission economy and risks related to the physical impacts of climate change. For the analysis and evaluation of the impact generated by the risks and opportunities arising from climate change, Habitat Inmobiliaria relies on the time horizons defined by EIOPA in the document Methodological Principles of Insurance Stress Testing - Climate Change Component.
For each of the risks identified, the impacts (both physical and transitional) that they would have on the company should they materialize have been detected (section 3.2 of the Company's TCFD report). Likewise, an assessment has been made (section 4.1) using the probability-severity variables for each one in order to detect those in which mitigation and adaptation measures must be prioritized.

CLIMATE-RELATED OPPORTUNITIES

In the same way that climate change can generate risks and negative impacts for Habitat Inmobiliaria, there is the possibility that these changes can be taken advantage of and represent an opportunity for the Company. Climate-related opportunities vary depending on the region, market and sector where the organization works. Therefore, identifying the opportunities shown specific to the Real Estate sector allows Habitat Inmobiliaria to strengthen its strategy to mitigate and adapt to climate change.



One of the main impacts of climate change is the melting of the poles. Rising temperatures enhance the greenhouse effect and the melting of the ice mass, causing sea levels to rise.

CLIMATE-RELATED RISKS

Risk	Rising temperatures	Torrential rains	Drought	Increased frequency of strong winds and hail	Increased concentration of GHGs in the air	Regulatory changes	Technological changes	Market changes	Reputation
Time Horizon	Medium-long term	Short-medium term	Short-medium term	Medium-long term	Medium-long term	Short-medium term	Short-medium term	Short-medium term	Short term
Magnitude of impact	Medium	Medium	Medium	Low	Low	Medium	Medium	High	Critical
Risk Type	Chronic physical risk	Severe physical risk	Severe physical risk	Chronic physical risk	Chronic physical risk	Transitional risk	Transitional risk	Transitional risk	Transitional risk

CLIMATE-RELATED OPPORTUNITIES

Opportunity	Local energy generation and storage	Green buildings to attract more inhabitants	Green building materials	Extra services	Differentiated capital attraction
Time Horizon	Short term	Medium term	Long term	Medium term	Long term
Description	Using buildings to generate and store energy. For example, by equipping buildings with solar panels and batteries, helping to stabilize energy grids and reduce the costs associated with clean energy.	Investing in the development of green buildings or renovation of older buildings to make them green to meet the growing appetite for sustainable workplaces and homes.	Using green materials for construction and renovation, as well as implementing modular construction can have additional benefits, such as faster and lower cost construction.	Implementing new sources of income, including vehicle charging, green facility management, among others. Emission reduction and monitoring services for inhabitants can also be implemented.	Given the amount of capital already committed to achieving net zero emissions, decarbonising the portfolio has an advantage in attracting capital.

DATA PROTECTION

Protecting the privacy of our clients or potential clients, as well as other stakeholders, is a priority for Habitat Inmobiliaria. The fact that they know that we care about their information is, undoubtedly, an incentive to continue trusting our company in the future. On the other hand, we are realistic and we know that "zero" risk in this area does not exist, but we trust in our control systems to minimize risks as much as possible.

In addition, due to the evolution of the digitalization of our processes, at Habitat Inmobiliaria we are aware of our responsibility in the handling of data, giving it the utmost importance and guaranteeing the privacy and security of your personal data. In this sense, the Company has established the appropriate channels and procedures so that clients can exercise their privacy rights. In the area of data protection, there are three key documents for its management within the Company:

- The Code of Ethics establishes under paragraph 4.3 the respect for privacy and confidentiality of employee information and under paragraph 5.2 our commitment to confidentiality regarding the preservation of third party data.
- Employee obligations on security and data protection Procedure. Its purpose is to regulate basic aspects of information security and data protection and it covers all employees, including external staff, who have been given access to the facilities, systems and/or work tools of the Company.
- Security breaches management procedure. Its purpose is to establish the management and notification of security breaches affecting the personal data handled. It therefore includes operational measures in the event of privacy violations and other attacks.

Habitat Inmobiliaria has an external Data Protection Officer (DPO), who performs the functions of supervision and advice on the matter, in addition to the rest of the functions established in the regulations. The contact e-mail address for queries, complaints or claims is: Protección. datos@habitat.es. In 2022, the DPO has carried out a training course on Data Protection and Security in a semi-personalized way addressed to all the staff. Final attendance: 110/129: 85% of the staff attended the course. Also during the year 2022, the Compliance Officer has carried out the assesment through the testing of key controls specific to Personal Data Protection (GDPR).

Additionally, our DPO has reviewed and evaluated additional aspects related to data protection and no incidents have been detected. In addition to the above, the privacy policy of the website and cookies have been updated.

INFORMATION SECURITY

Habitat Inmobiliaria has an Information Security Management System based on the ISO 27001 standard, which has been the subject of this year 2022. Under this standard, we aim to ensure the confidentiality, integrity and availability of information, based on a risk analysis and the planning and implementation of the response to mitigate risks.

In this sense, we have developed an Information Security Policy, which is established as a framework for action to ensure the protection of all information assets and the technology used to process them, from internal or external threats, deliberate or accidental, in order to ensure the integrity, availability and confidentiality of the information.

INFORMATION SECURITU COMMITTEE

The highest body responsible for information security is composed of:

- CEO
- Chief Financial Officer
- Chief Legal Officer
- Systems Director
- Compliance Officer
- Process and ESG Manager

Its main functions include promoting the security of the information handled, analyzing the associated risks in this area, ensuring compliance with the Information Security Policy, promoting awareness actions in this area, or ensuring that information security is present in the management of the organization's projects, among others.

ORGANIZATION FOR INFORMATION SECURITY

The information security organization is made up of the following functions:

- Information Security Committee (ISC).
- Information Security System Manager (ISSM).
- Information Security Administrators (ISA).
- Users (Habitat Inmobiliaria employees and third parties).

The roles and responsibilities that have been established in Habitat Inmobiliaria for information security are described in Annex 1 of the Information Security Procedure.During the year 2022 the Company has continued working on the General Information Security Procedure which is composed of several annexes that regulate specific aspects of the system and which, together with the Information Security Policy, becomes the cornerstone of our System.

Regarding the description of the information technology (IT) assets implemented in the Company and their management, the IT Management Procedure is in charge of this.

LINES OF ACTION IN THE FIELD OF INFORMATION SECURITY

During the year 2022, the main lines of work have evolved as follows:

- Improved access control security. **In process.**
- High service availability. **100% completed.**
- Performed cybersecurity audits to determine the assumable risk based on certain criteria (CIS - Critical Security Controls). **100% completed and maintained as recurrent.**
- Dissemination of security awareness among the different users (Good practices and Phishing). 1**00% completed and remains as recurrent. It has been seen in 2022 that this is one of the critical points of the current companies, so it has been emphasized.**
- System penetration or vulnerability testing (ethical hacking). **100% completed and maintained as recurrent.**
- Updating of the team's qualification through training and other actions. **100% completed and maintained as recurrent.**
- Ensure the implemented management system will be evaluated through internal audits by the Company and external audits by the selected Certification Body. **100% completed and maintained as recurrent.**

TRAINING AND AWARNESS

In 2022, we developed:

- A training session for the Company's personnel on ISO 27001 (97 people / 129 employees: 7%).
- 13 internal communications on information security, of which 5 are related to data protection.

COMPLAINTS AND LEAKS

The total number of substantiated complaints regarding breaches of customer privacy categorized by: i. complaints received by third parties and substantiated by the organization; ii. complaints from regulatory authorities.	0
The total number of identified cases of leakage, theft or loss of customer data.	1

The Company has not identified any substantiated claims.

SUPPLY CHAIN

RESPONSIBLE MANAGEMENT

Supplier approval and assessment

Responsible sourcing

ESG SUPPLIER SURVEY

RESPONSIBLE MANAGEMENT

Companies shall seek to mitigate adverse human rights impacts that are directly linked to their operations, even if they have not contributed to those impacts" This excerpt from the framework of the Guiding Principles on Business and Human Rights aptly summarizes Habitat Inmobiliaria's commitment to the responsible management of its entire supply chain, where we see supplier management as an opportunity to improve our business relations and achieve greater efficiency in our processes. In turn, this due diligence process provides us with a logical framework on which to act to identify, assess and mitigate negative impacts throughout our supply chain.

Habitat Inmobiliaria has several documents to manage its procurement process, the main one being the General Procurement Procedure. This details the operation of the contracting process and defines a homogeneous working method for the entire organization, delimiting the responsibilities of each participating actor according to the type and amount of the contract.

During this financial year, the procedures for Supplier Approval, Bidding for Construction Companies, Bidding for Trading companies and Bidding for Architects have been updated. The modification is due to the inclusion of new ESG requirements for these stakeholders. During 2022, Habitat Inmobiliaria generated economic relations with its suppliers for 174.5 million euros, with 78% (136.2 million) of which belongs to key suppliers, i.e. trading companies, construction companies and architects. It is distributed as follows:

- Trading companies 2.8M€ (1.6%)
- Architects 3.2M€ (1.8%)
- Construction companies 130.1M€ (74.6%)

Among the key suppliers, 95% of the amount contracted in 2022 (129.7 million) corresponds to companies with environmental management certifications based on ISO 14001 or similar. Construction companies have the greatest environmental impact and also the greatest weight with 75% of the contracted volume (€130.0 million), 99% of this volume being contracted with ISO 14001 certified companies. It should be added that as of 2021, the Company has already included in the contracts of construction companies the obligation to obtain the "Valoriza" seal in the developments they build, through waste management with a waste recovery of over 70%. In 2021, 27% of the contracted amount had been contracted under this criterion, and in 2022 it is at 64% (83 M €).

The remaining suppliers refer to: suppliers of commercial materials, technical suppliers and others. Likewise, in order to strengthen stable commercial relations with collaborators, the framework agreements of the previous year have been maintained. Efforts have been focused on renewing and/or updating them, in addition to incorporating new companies where necessary. Similarly, in 2022, framework agreements have also been maintained with companies that, although they cannot be considered suppliers of the Company, carry out work through the contracted construction companies.

The aim is to guarantee, mainly, the best quality, service and after-sales standards in certain supplies or strategic services. With this same objective, in 2022 an agreement was signed with a leading multinational company in the construction materials sector (concrete, mortars, etc.) to promote the use of sustainable concrete to reduce the carbon footprint of our developments.

In addition, the Purchasing area continues to participate in the Building Cluster, specifically in a collaborative process module, with the intention of influencing a change of mentality in the sector and achieving greater collaboration and transparency between the developer, architect and construction company.

The objective is to involve the construction company in the design phase, where it traditionally does not participate, thus allowing, through its knowledge and participation, to agree and optimize the chosen construction solutions, anticipating potential problems in the project phase, both in the development phase of the work and in the after-sales phase.

The activities of this cluster have been disseminated through various forums during 2022. In addition, a proposal for a Collaboration Agreement was launched to the sector in October and preparations are underway for a webinar to be held at Asprima in 2023. The collaborative model has started in Habitat Inmobiliaria in 2022 with six projects, the results of which we will see in the coming years.

SUPPLIER APPROVAL AND ASSESSMENT

Supplier approval and assessment

During 2022, a total of 234 key companies have been approved, distributed as follows:

- Construction companies 24.8%
- Architects 54.7%
- Trading companies 20.5%

The remaining suppliers correspond to material supplies, self-employed workers providing labor and companies providing labor. As established in paragraph 5.5 of our Code of Ethics, the selection of suppliers and service providers of Habitat Inmobiliaria will always be carried out with transparency and objectivity, avoiding situations that may affect the impartiality or objectivity of the people who participate in it. For this reason, Habitat Inmobiliaria has established a supplier selection model that is consistent with its values and strategic objectives. This model, set out in the supplier approval procedure, is characterized by its flexibility, as it establishes more demanding criteria depending on the criticality of the supplier, as in the case of suppliers considered key (construction companies, trading companies and architects). These criteria, which have been expanded in 2022, include (among others) ESG requirements:

Environmental requirements

- Environmental certificate ISO 14001.
- BREEAM certification.
- Environmental sustainability strategy/action plan.
- Carbon footprint calculation and/or certification (ISO 14064 or equivalent).

Social requirements

- Certificates in LRP - ISO 45001.
- Accident rate indicators.
- CSR Good Practice Manuals or Policies.
- Equality Plan or Policies.
- Participation in social projects.
- HR policy that guarantees respect for human rights, promotes equality and diversity, and ensures that the hiring process is fair and provides a living wage to all workers.

Good Governance requirements

- Code of Ethics.
- Anti-corruption policy.
- Criminal risk prevention model.
- Existence of conflicts of interest and criminal or administrative proceedings.
- Publication of ESG performance reports/ reports/memorials.

Technical Requirements

- Experience and references.
- Quality certificates - ISO 9001.
- BIM technology.
- R+D+I.

Supplier performance assessment

Habitat Inmobiliaria has a supplier assessment procedure, which reflects the methodology to be followed:

- Key suppliers: every six months, including, depending on the type of supplier, environmental and health and safety criteria, reporting to the Quality, Standardization and Innovation Committee.
- Other suppliers: depending on the type of supplier and their criticality, they are assessed at different stages of the service provision process.

RESPONSIBLE SOURCING

In addition to evaluation and control activities, Habitat Inmobiliaria has other tools to guarantee a responsible and transparent contracting process. These are described below:

- "Responsible Declaration" of all suppliers based on the model defined by Habitat Inmobiliaria, which includes the acceptance, adherence and commitment to the Code of Ethics, the Anti-Corruption Policy, the CSR, Quality and Environment Policy and all the policies regarding Compliance for Habitat Inmo

Inmobiliaria suppliers (the latter depending on the type of supplier) and which is available to all of them on the Company's website.

- Reinforcing the previous model, there is a regulatory compliance clause in the contracts through which they adhere to the Ten Principles of the United Nations Global Compact, committing to comply with legal and sectorial obligations in environmental matters, respect for human rights, Health and Safety and Occupational Risk Prevention, and anti-corruption.
- Annual review of the approval of key suppliers.
- Annual audits of the management system to verify compliance with requirements, including those related to ESG (internal and external). In the last audit carried out in 2022, no significant incidents were identified.

During the year 2022, the screening service has continued to be contracted by an external expert independent from the business partners, in order to reinforce the due diligence measures for third parties. On this occasion, 15 suppliers were selected to carry out the process, of which 12 corresponded to key suppliers (construction companies, trading companies and architects), and 3 to other general suppliers, two of them being land intermediaries.

Furthermore, in addition to completing the ESG criteria during the approval of key suppliers, ESG requirements have been included in the selection of successful bidders in these stakeholder groups.

THE CRITERIA TO BE EVALUATED IN THE AWARDS

Type	Environmental	Social	Good Governance
Constructor	ISO 14001 or equivalent *2 points*	• ISO 45001 or equivalent *2 points* • Local (fixed headquarters in the Habitat regional office area or Autonomous Community, whichever is more restrictive) *4 points* • Low accident rate *3 bonus points*	Has its own Code of Ethics *2 points*
Architect	Breeam or Leed or PassivHaus certified projects *0.5 points per project, up to a maximum of 4 points*	• Local (fixed headquarters in the Habitat regional office area or Autonomous Community, whichever is more restrictive) *4 points*	Has its own Code of Ethics *2 points*
Trading company	ISO 14001 Certification or equivalent *2 points*	• Local (fixed headquarters in the Habitat regional office area or Autonomous Community, whichever is more restrictive) *5 points*	Has its own Code of Ethics *3 points*

ESG SUPPLIER SURVEY

In 2022, a survey was conducted among key suppliers (construction companies, traders and architects) in order to deepen their knowledge of ESG aspects and to advance in possible future approval requirements. This survey, from which we have received 25 responses (compared to 23 in 2021), has allowed us to deepen our suppliers' knowledge of these matters and to advance in the homologation process.

The questions included refer to contents such as:

- The existence of certified environmental systems.
- Measuring the carbon footprint.
- Emission reduction targets.
- Responsible procurement of materials.
- Waste management performed.
- Biodiversity protection measures.
- Existence and application of a Code of Ethics.
- Implementation of procedures to ensure that no discrimination occurs.
- Policies to facilitate work-life balance, among others.
- Existence of an occupational risk prevention system.

In the results table we can see that in general, there has been an improvement in most of the questions, which indicates that our key suppliers are assimilating the ESG trend that the sector is undergoing and are reacting with measures. Some of the questions such as those related to the inclusion of criteria to protect biodiversity, waste management or procedures to avoid gender discrimination in the workplace have undergone a very significant improvement of more than 20 percentage points. It should be added that in 2021 the only organizations surveyed that calculated their carbon footprint were construction companies. In 2022, in addition to these, there are other suppliers such as architectural firms or some trading companies that also follow this practice.

All this is due in part to:

- Awareness-raising activities carried out by the Company in 2022.
- Constant communication through various channels on ESG matters.
- Inclusion of new criteria for supplier approval.
- Inclusion of new criteria in bids for key suppliers.

In this sense, the Company seeks to constantly involve its suppliers in sustainability matters. An example of this is the presentation of our ESG Strategic Plan in 2022 through an event attended by a good representation of them, as well as the media and other stakeholders.



ESG SUPPLIER SURVEY RESULTS

Questions asked	2021	2022	%
Does your company have an environmental management system such as ISO 14001 or EMAS?	43%	44%	**+1%**
Does your company calculate the carbon footprint of its activity?	26%	28%	**+2%**
Has the company set itself emission reduction targets?	52%	68%	**+16%**
In terms of your activity, ¿do you apply criteria for biodiversity conservation?	30%	60%	**+30%**
Does your company prioritize the responsible purchase of materials and products with environmental certificates, such as Type III Environmental label, DAP or ECV, FSC certified wood, etc.?	65%	76%	**+11%**
Does your company have a waste management system that guarantees the correct identification of waste, its separation and subsequent sustainable management, prioritizing landfill diversion and minimization?	65%	92%	**+27%**
Does your company have a Code of Ethics or other policy that explicitly mentions respect for the human and labor rights set forth in the Universal Declaration of Human Rights?	35%	52%	**+17%**
Does your company have procedures in place to ensure that no gender and/or disability discrimination occurs in relation to access to work and occupation?	48%	72%	**+24%**
Has your company implemented work-life balance policies and/or measures that promote the personal and professional balance of your employees?	78%	84%	**+6%**
Does your company have an Occupational Risk Prevention system that evaluates the risks of each job and implements the necessary measures to minimize them and carry out a correct follow-up?	83%	76%	**-7%**

NOTE 1.: only affirmative answers are included in the percentages.
NOTE 2.: 23 responses were received in 2021 (1 more than those published in the 2021 Report) compared to 25 in 2022.



We have an extensive network of local suppliers, so that almost all of our purchases are made within the radius of action where our promotions take place.

03

HABITAT NEO

ENVIRONMENTAL MANAGEMENT SYSTEM

CLIMATE CHANGE MITIGATION

ADAPTATION TO CLIMATE CHANGE

RESPONSIBLE PROCUREMENT AND WASTE MANAGEMENT

PROMOTION OF NATURAL CAPITAL. BIODIVERSITY

MINIMIZATION OF ENVIRONMENTAL IMPACT





Habitat Alborán Bora- Torremolinos (Málaga)



Nearly half of the Earth's known species live in forests, including 80% of the Earth's biodiversity. That variety is especially rich in tropical rainforests, but forests are teeming with life all over the planet.

STRATEGIC LINES

1. Climate change mitigation.
2. Climate change mitigation.
3. Responsible procurement and sustainable waste management.
4. Promotion of Natural Capital.
5. Minimization of environmental impact.

MILESTONES ACHIEVED

1. Carbon Footprint Calculation Scope I, II and III.
2. Implementation of our own "Habitat ECO" seal.
3. Incorporation of AENOR's "Sustainable Building" certification (in Jardins De Teià).
4. Signing agreements with suppliers for the use of materials (concrete and aluminum) with a significantly lower embedded carbon footprint.
5. Consolidation of on-site separation and monitoring of waste management in collaboration with CoCircular.
6. Development of the internal Life Cycle Assessment tool (Habitat ACV).

RELEVANT DATA

100%	PROMOTIONS LIFE CYCLE ANALYSIS (ACV) IS PERFORMED
100%	PROMOTIONS UNDER NZEB CRITERIA
100%	PROMOTIONS WITH BIM METHODOLOGIES IN THE DESIGN PHASE
70%	AT LEAST OF NATIVE SPECIES AND LOW WATER CONSUMPTION IN THE PROMOTIONS
70%	AT LEAST OF WASTE RECOVERED ON SITE
39%	CARBON FOOTPRINT REDUCTION (SCOPE I AND II) COMPARED TO 2021
64%	PROMOTIONS ALREADY INCORPORATE HEAT PUMPS
100%	PROMOTIONS INCORPORATE RENEWABLE ENERGY
68%	ENERGY CONSUMED AT HEADQUARTERS HAS A GUARANTEE OF ORIGIN
74%	"GREEN" OUTLETS - ELECTRICITY WITH GUARANTEED ORIGIN
1,149	TREES PLANTED

ENVIRONMENTAL MANAGEMENT SYSTEM

MANAGEMENT SYSTEM

Changes in environmental policy

Effects of our activity on the environment

Impact of our activity on construction sites

Impact of our office activity

Not so long ago, the real estate sector did not include ESG among its strategic priorities. Realistically, we are not talking about a set of priorities that were decisive on the demand side either: future buyers hardly included among their decision factors the reduction of polluting emissions or construction with sustainable materials. Thus, benefits such as the savings from greater energy efficiency or the contribution to the environment from more rational waste management were not so much considered in residential and commercial construction.

Today, however, it can be said that this approach to real estate investment has completely changed. There has been a shift in perspective in the interests of investors and buyers that demands a commitment to the fight against climate change, and that in turn will result in a prize for those companies that are most determined to embrace the goals of the new times.

Aware of the importance of the above, Habitat Inmobiliaria has continued working in 2022 on its 2030 Strategic Sustainability Plan. This plan has developed a series of guidelines aimed not only at mitigating the effects of climate change, but also at adapting to it, focusing on the transition to a circular economy in which the responsible procurement of materials and the sustainable management of waste play a prominent role, together with the promotion of biodiversity and the consequent minimization of the impact on the environment produced by the development of our promotions.

MANAGEMENT SYSTEM

Habitat Inmobiliaria's Code of Ethics establishes in its section on General Ethical Principles "Respect for the Environment" as a fundamental pillar on which the Company's activity is based. In order to guarantee compliance, we have a certified environmental management system, based on the ISO 14001 standard, which establishes the guidelines for the planning, execution, control and monitoring of activities related to the environment, mainly those with significant impact on it.

Underpinning our environmental management system are the General ESG Policy and the Environmental Policy. In this way, the Company places greater value on the criteria that should govern our activities in these areas, as a result of its commitment to sustainability. Complementing the above is the Risk Management Policy, which establishes the framework for managing, among others, ESG risks, including environmental risks.

The ultimate responsibility for the management system lies on the ESG Committee, which uses the system's assessment mechanisms to detect necessary improvements, as well as the allocation of new resources. This evaluation is carried out on the basis of periodic internal and external audits, management review reports and monitoring indicators such as those included in this report.

With regard to audits, we can differentiate between:

- Internal audits: annual audits to verify the adequacy of the management system to the reference standards.
- External audits: annual follow-up audits by the certification body to verify the compliance of the management system with the certified standards.

In reference to the physical resources allocated to the prevention of environmental risks, we highlight the existence of a Quality and Environment Dept. formed by two people, which are complemented by several Design and Construction Managers who, from the functions attributed to them, also prevent environmental risks.

Complementing these is the Product Manager who, with the implementation of the different strategic lines associated with such area, contributes greatly to the prevention of these risks.

In turn, all of them are also supported by the Internal Audit function in its assessment of the defined controls.

CHANGES IN ENVIRONMENTAL POLICY

In 2022, the Company has updated its environmental policy, including two new commitments. The first one refers to emissions reduction, establishing reduction targets based on science-based initiatives (SBT), with the aim of being a net zero emissions company (Net Zero or Science Alignet) no later than 2050. The second includes the circular economy, with the aim of maintaining an efficient procurement process that operates under sound governance, achieves best value for money, meets the company's requirements and delivers financial and ESG results throughout the life cycle of the product or service.

EFFECTS OF OUR ACTIVITY ON THE ENVIRONMENT

The analysis of the life cycle of a building makes it easier to understand the environmental consequences of the impact of construction, which can be broadly reduced to the following:

- The buildings resulting from the construction process, as well as the infrastructures necessary to promote accessibility, occupy and transform the environment in which they are located.
- The manufacture of building materials involves the depletion of non-renewable resources due to the unlimited extraction of raw materials and the consumption of fossil resources.
- Our natural environment is affected by the emission of pollutants, as well as by the disposal of different types of waste.

The reduction of environmental impact, therefore, focuses on three fundamental aspects:

- Resource consumption control.
- The reduction of pollutant emissions.
- Minimization and proper management of waste generated throughout the construction process

In 2022, Habitat Inmobiliaria conducted an analysis of the significant environmental aspects that arise during our activities. The identification of aspects has been carried out based on the life cycle of each development and the phases involved in the same and which are under our control. For their evaluation and control, the Company relies on the Procedure for the Identification and Evaluation of Environmental Aspects and on the Operations Control Procedure, both of which are internal.

IMPACT OF OUR ACTIVITY ON CONSTRUCTION SITES

Our activity generates a series of significant environmental aspects, which are as follows:

- Generation of CDW.
- Fuel consumption of vehicles and machinery.
- Dust emission into the atmosphere.
- Generation of other inert materials (plastics, metal, cardboard, wood, etc.).
- Generation of RPs.
- Energy consumption (electricity, fuel)
- Atmospheric emissions.
- Water consumption.
- MSW generation.
- Noise generation.

The environmental aspects detected by the Company are associated with a series of environmental impacts, the most relevant of which are as follows:

- Air, soil and water pollution.
- Noise pollution.
- Depletion of natural resources.
- Impact on flora and fauna.

Habitat Inmobiliaria's 2030 Strategic Sustainability Plan includes several actions to mitigate these impacts in the short, medium and long term. On the other hand, not only are actions carried out from the strategy for their mitigation, from an operational point of view, we can also highlight in this regard the comprehensive implementation of the Waste Management Plan that prevents soil contamination, promotes proper maintenance of the machinery of our suppliers that helps minimize emissions and ensure noise levels, or the commitment to local suppliers that minimize travel and therefore emissions, among many others.

IMPACT OF OUR OFFICE ACTIVITY

As we have seen in previous lines, the environmental impact and its treatment, derived from the execution of works, is a priority for the Company. However, within our offices (located at the headquarters and different regional offices), activities are carried out which must also be taken into account, although they do not cause the same level of impact.

The most important impacts are found in the consumption of energy and material resources such as paper. To this end, during the year 2022, we have added new measures to the existing ones that have been continued.

In relation to energy consumption:

- Programmed screen shutdown on computer equipment.
- Programmed shutdown of all lighting (Madrid headquarters).
- LED lighting (in workplaces where we can act).
- Awareness raising through Good Practices Guide and training.
- Contracting of 100% renewable energy in all regional offices (except Catalonia).
- Contracting of 100% renewable energy at all points of sale where energy is supplied by electricity (starting in the last quarter of 2022 and in 2023).

In relation to paper usage:

- Default setting for two-sided printing.
- Identification by user of the use of printers and individualized copy control.
- Implementation of double screens in required positions.
- Awareness raising through Good Practices Guide and training.
- Replacement of plain paper with 100% recycled paper in printers at all regional offices and points of sale.

Measures associated with digitalization that reduce paper consumption:

- Digitalization of the design management process (information exchange on Thinkproject platform).
- Digitalization of the invoicing process.
- Implementation of digital signature of contracts with customers and suppliers.
- Digitalization of the bidding process.
- Substitution of delivery of user manuals for installations, equipment, appliances and bylaws for digital documents.

- New - Implementation of digital signature for customer reservations.

During the year 2022 the Company has introduced a new calculation parameter by including the consumed in addition to the acquired. In relation to personnel, the conclusions are as follows:

- 21.15% reduction in paper purchased.
- 5.72% increase in paper consumed.

This is due to the fact that during the year 2021 the use was reduced due to shift work (alternating week at home and office) as a consequence of the existence of the coronavirus.

It was also in 2022 when the recycled paper purchased reached 123,000 units, which represents a ratio of 957 units per employee and slightly more than half of the paper consumed by the Company.

CONSUMPTION AND PURCHASE OF PAPER

Type of paper	2021		2022	
Acquired paper	302,000 uds	2,359 uds/per	239,000 uds	1,860 uds/per
Paper used	205,828 uds	1,660 uds/per	225,461 uds	1,755 uds/per

CLIMATE CHANGE MITIGATION

NET ZERO CARBON PHILOSOPHY
IMPROVING ENERGY EFFICIENCY
WATER FOOTPRINT REDUCTION
CARBON FOOTPRINT REDUCTION

NET ZERO CARBON PHILOSOPHY

In line with achieving the European objective of climate neutrality by 2050, Habitat Inmobiliaria has developed a series of actions to develop this strategic line that aim to:

- Improve energy efficiency in developments, corporate headquarters and points of sale.
- Reduce water footprint in promotions, corporate headquarters and points of sale.
- Reduce the Company's Carbon Footprint.

Complementing these three actions and in order to have a global perspective, there is also the set of measures in favor of the protection and conservation of biodiversity at each site, which aim to reduce the "heat island" effect produced by the materials used in the construction of buildings (mainly concrete) and which we will develop further below.

For all of the above, Habitat Inmobiliaria has integrated the "Net Zero Carbon" philosophy in the design and execution of its developments in order to cover all its energy needs with renewable energies, preferably generated on-site, to achieve a zero balance of net operational (in-use) carbon emissions.

The measures implemented to this end are presented in the following pages.

IMPROVING ENERGY EFFICIENCY

IMPROVEMENT IN PROMOTIONS. ENERGY EFFICIENCY STUDY

During the year 2021, a study was carried out in different selected developments, with the aim of identifying solutions to improve the energy performance of Habitat Inmobiliaria developments, in order to implement the most suitable solutions for the company's needs in future projects. In four representative buildings from Habitat's portfolio, the energy performance of the reference case (representing the current situation) has been compared with that of the best practice case (representing the desirable situation). For this purpose, energy simulations have been carried out considering the uses of heating, cooling, domestic hot water production and on-site renewable energy generation. The developments affected by the study were La Vega Turina, La Salera, Elvira and Vistamar. The results obtained support the usual logic in energy performance improvement projects, and are in this order:

- Reducing energy demand (improving the thermal characteristics of the building envelope).
- Installing more efficient equipment.
- Generating on-site renewable energy (mainly solar photovoltaic).

As a result, the following solutions were recommended:

1-Reduction of energy demand

By improving the thermal characteristics of the building envelope. Currently, for projects initiated in 2022, the distribution is as follows:

PERCENTAGE TYPES OF FACADE	
External Thermal Insulation System	57%
Single layer brick	21%
Pointed brick	14%
Clinker brick	7%

The Company expects to reach 10% of new developments with C1<0.28 by 20. In this case, it should be taken into account that energy performance, which is linked to the improvement of the thermal characteristics of the building envelope in buildings located in areas with mild climates or mild winters, is not always proportional to this improvement, so the best solutions should be carefully considered. During the year 2022, an "Insulation Improvement Study" has also been carried out in three of the previous developments: La Salera, Elvira and Vega Turina. For each construction element studied (roofs, frames and panes), improvement alternatives are proposed that will be taken into account for the design of the new developments.

2-Installation of more efficient equipment

By replacing gas boilers with heat pumps. Hybrid systems are currently being installed in the developments. The Company has established within its strategy that by 2030, 50% of the developments will incorporate heat pumps. In 2022, the objective has been met, since the incorporation of these systems is 60% (6 developments out of 10 with execution project completed in 2022 - see fig. 1).

3- On-site renewable energy generation

Through the installation of rooftop photovoltaic plants. The appropriate design of roofs to maximize their use for the installation of photovoltaic plants brings buildings closer to the concept of emission neutrality. The Company has established within its strategy that by 2025, 10% of new developments will have >60% coverage. Currently, 100% of Habitat Inmobiliaria's developments incorporate renewable energy, either solar or aerothermal. The distribution is as follows (see fig.1).

OTHER MEASURES TAKEN IN THIS REGARD

At Habitat we are constantly analyzing the existing systems on the market to improve the energy efficiency of our homes. Innovation is very present in our DNA and we are in constant contact with manufacturers, participating in conferences where new systems are discussed.

A good insulation of the house and a correct ventilation is a previous phase to achieve a good energy efficiency. Good insulation is complemented by installations that help to achieve the required comfort inside the house while minimizing energy consumption. In this area we apply the following measures:

- **Limiting the transmittance of the building envelope.** In this sense, Habitat Inmobiliaria favors the construction of façades in which the insulation is placed on the outside (external thermal insulation system - SATE). These systems avoid the formation of thermal bridges.
- **Limiting the air permeability of the building envelope.** For this purpose, the facades are analyzed and possible uncontrolled permeable points of the house are prevented. These leaks are detected by means of the Blower Door test.
- **Limiting primary energy consumption. By choosing efficient DHW production, heating and air conditioning systems.** In this sense, efficiency is sought in using the ideal equipment for the location of the house in the Spanish territory and analyzing the correct sizing of the machines, avoiding standards. The limitation of the use of primary energy is also supported by the use of renewable energy systems. In addition to solar panels that provide water preheating to the houses, we install aerothermal equipment that provide more energy than it consumes, achieving an efficiency of between 4-6 times that of a gas boiler. Habitat Inmobiliaria also pays special attention to the consumption equipment installed in its developments, prioritizing the use of LED lighting, household appliances with a minimum energy certification of A, etc.
- **Installation of centralized thermal production equipment in cold climate zones.** Habitat Inmobiliaria promotes the installation of centralized systems in multi-family developments. Centralized production favors the efficient use of hot water production equipment.
- **Limiting the consumption of natural resources such as water.** The Product Manual indicates which faucet models to install (cold start).

RENEWABLE ENERGY SOURCES (fig.1)

Territorry	Thermal solar	Aerothermal
Central Region	80%	20%
Canary Islands	--	100%
E. Andalusia	--	100%
Northern Region	--	100%
Catalonia	--	100%

On the other hand, The Product Manual informs the architectural firms of the systems to be incorporated in the houses, giving preference to those systems that favor sustainability, such as DHW and heating production systems that use renewable energy.

In addition, we provide our clients with recommendations for the use of the installations, and we also recommend the contracting of green energy supply companies. This information is available in the Housing Manual provided to them.

CORPORATE HEADQUARTERS AND OWN POINTS OF SALE

All our offices have the usual energy uses such as air conditioning, lighting, hot water, household appliances (refrigerator) and computer equipment. All energy consumption at the sites consists of electricity (no fuel consumption). The headquarters are located in leased offices with centralized air-conditioning services on which there is little possibility of intervention.

Taking into account the above and as a starting point, in 2022 we have launched the recommendations made in the "Efficiency Study in Headquarters" that began in 2021. These recommendations establish that the energy efficiency alternatives should focus on the following:

- Incorporation of energy efficiency into lease negotiations.
- Replacement of underperforming equipment owned by Habitat.
- Promotion of the rational use of energy among personnel.

Also, in 2022, energy audits were carried out at the Central Barcelona, Levante, Malaga and Seville offices. The results, as well as the recommendations for improvement can be found in the respective reports that were delivered. During the year 2022, 100% renewable energy was contracted in the headquarters, except in the delegation of Catalonia (in this case it was not possible due to limitations of the supplying company). Of the total electricity consumed in 2022, 67.68% had a guarantee of origin.

As can be seen in the graph (Fig. 2), the ratio of consumption per employee clearly represents a downward trend, as a result of the effectiveness of the measures that the Company has implemented in this regard.

Also in the last quarter of 2022, contracts for electricity from 100% renewable sources (GdO – guarantee of origin) were signed for points of sale where the energy supply is provided by electricity supply.

This represents 44% of all electricity consumption if we take into account the date on which the contracts were concluded. In 2023, we will be in a position to say that the origin of the energy is 100% renewable. In 2022, a 74% of our outlets made this "green" change.

NOTE: *this calculation of proportions has been made taking into account that in some points of sale the energy consumption in the year 2022 has been a mix of electricity with GDO and electricity without it.*



ENERGY CONSUMPTION IN OFFICES (fig.2)

Territorry	Total kWh 2022	Personal average 2022	kWh employee ratio 2022	kWh employee ratio 2021	kWh employee ratio 2020	kWh employee ratio 2019
Center	121,745	73.5	1,656	1,786	1,855	2,733
W. Andalusia	13,224	12	1,102	1,124	1,072	1,790
E. Andalusia	5,399.58	6.5	831	896	970	614
Canary Islands	5,087	5	1,017	1,662	1,124	1,351
Barcelona	19,896	17	1,170	1,887	987	2,326
Levante	14,588	10.5	1,389	1,398	1,295	81
North	3,170	4	793	642	737	--
TOTAL	**183,109**	**128.5**	**1,425**	**1,616**	**1,478**	**2,185**

WATER FOOTPRINT REDUCTION

Water is a prerequisite for life on Earth and is essential for sustainable development. Safe drinking water and sanitation are human rights and are crucial to socioeconomic development, food security and ecosystem health, and are fundamental to reducing the global burden of disease and improving the health, well-being and productivity of populations. In this sense, the position of science is clear: due to the global climate change crisis, the variability of the water cycle is increasing, making it difficult to forecast the availability of water resources, decreasing water quality, further exacerbating water scarcity and threatening sustainable development worldwide.

Achieving SDG 6 and other water and ecosystem-related targets is critical to the health and well-being of society, improving nutrition, ending hunger, ensuring peace and stability, protecting ecosystems and biodiversity, and achieving energy and food security. Habitat Inmobiliaria has identified a series of physical aspects that directly affect water management and are a consequence of climate change:

- Increased temperatures: this leads to an increase in irrigation requirements.
- Torrential rains: causes changes in runoff and water availability.
- Drought, entails: changes in runoff and water availability, increased irrigation needs, water supply problems.

That is why water management is a key part of the Company's strategy. As part of our commitment to reducing water consumption and using it efficiently, Habitat Inmobiliaria has developed a series of actions to this end.



Water enables the proper functioning of the biological processes of ecosystems and, in turn, guarantees the survival of all animal and plant species that inhabit our planet.

WATER MANAGEMENT PROGRAMME

In order to establish a starting point and be able to work on it, the Company carried out two studies related to water management through an external consultant, one affecting the headquarters and points of sale and the other for our developments.

From these studies, several conclusions and improvement actions were drawn during 2022, which are part of the "Water Management Programme" and are aimed at achieving the two fundamental objectives that are also included in this programme and that make up our strategy in this matter. These actions affect the reduction of water consumption in the developments and in the different locations of the Company.

CONSUMPTION REDUCTION TARGETS

Location	2025	2030
Developments	15%	20%
Offices	21%	25%

1-Actions implemented in the developments

As mentioned above, during 2021, Habitat Inmobiliaria undertook a "Water Saving Study" in four developments (La Vega Turina, La Salera, Elvira and Vistamar) in order to reduce the water demand of these developments. This study evaluated the feasibility of incorporating different solutions, considering two types: the recovery and reuse of stormwater and gray wáter, and the leak detection in service connections and in homes.

The results, which came to light in 2022, conclude that the average water savings achievable with the rainwater recovery system is 5.2%, and that the savings achievable with the graywater and rainwater recovery system is 30%, without considering water uses such as irrigation or cleaning, for which there would be an additional remainder. Therefore, following the conclusions, the following recommendations are established: incorporation of gray and rainwater recovery systems and incorporation of leak detection systems in service connections and in homes.

As an example of our commitment in this regard, and based on the results of the study, a gray water recovery system has already been incorporated in 2022 in the Habitat Teià development (in 2023 it is planned for Habitat Ferrer de Blanes). In addition, and in general terms, Fig. 3 includes the measures to reduce water consumption in our developments.

2-Actions developed at corporate offices and points of sale

The Company has followed the recommendations included in the "Headquarters Efficiency Study", which was completed in 2022. These facilities are equipped with DHW, timed faucets (except in Barcelona, although they are low consumption) and dual flush cisterns. As in the case of energy, the Company's offices have limited possibilities for intervention. These include the replacement of equipment with more efficient ones (e.g.: faucets with lower flow) or the implementation of periodic campaigns with recommendations for rational water use through posters in the offices, messages on the corporate website and/or e-mail and participatory activities, "gamification" (see fig. 3 and 4).

WATER CONSUMPTION IN 2022

Type	m3
Sedes Corporativas	636 (*)
Punto de venta	339
TOTAL	**975**

*(*) average consumption (5 m3 per person) applies to sites without records (identified with *).*

CONSUMPTION AT HEADQUARTERS (fig.3)

Type	m3
Central Region	363
Western Andalusia	60*
Eastern Andalusia	33*
Canary Islands	25*
Barcelona	85
Levante	46
Northern Region	20*
TOTAL	**636**

POINTS OF SALE CONSUMPTION

		m3			m3			m3
Central Region	La Vega- Turina	3	Levante	Res. Atrium-Sinfonía	3	Eastern Andalusia	Valle Romano	12
	Valdemoro	6		Moreras	1		Los Guindos	8
	Soto Del Cañaveral	12		Rio Segre	5		Alboran	81
	El Almez- Encina	13		Atlantis	53		Torremare	9
Western Andalusia	Poniente Sur	6	Northern Region	Areal-Opazo	29	Canary Islands	Telde	15
	Triana	21	Barcelona	Migdia	6			
	Jardines Oriente	12		Clot- Arago	2		**TOTAL**	**339 m3**
	Domus-Elvira	33		Ferrer De Blanes	9			

CONSUMPTION REDUCTION MEASURES AT CORPORATE HEADQUARTERS AND POINTS OF SALE (fig.4)

Type	Activity	Follow-up in 2022
Physical measures	Installation of timed faucets in bathrooms and toilets at territorial headquarters.	Implemented (except Catalonia, which is low consumption)
	Installation of aerators in bathroom and toilet faucets and points of sale.	Implemented
	Double discharge tanks at territorial headquarters and points of sale.	Implemented
Management	Measuring and monitoring of water consumption in 100% of offices and points of sale.	In process
	Awareness campaigns reaching 100% of the workforce (posters, intranet, mailing, etc.).	Implemented
	Reporting in annual Sustainability Report.	Expected April 2023

CONSUMPTION REDUCTION MEASURES IN OUR PROMOTIONS (fig.5)

Type	Activity	Follow-up in 2022
Developments	Use of low-flow indoor faucets (flow limited to 6 liters per minute) The Company is currently starting to incorporate double-opening faucets (the handle lifts in two positions) which further limits the flow of water that comes out.	Implemented (100% design developments)
	Use of low-flow shower faucets (not to exceed 9 liters per minute).	Implemented (100% design developments)
	Double-flush tanks and limited discharge to 4.5 / 3 liters.	Implemented (100% design developments)
	Drip irrigation with soil humidity sensors.	Implemented (100% design developments)
	Rain sensors to avoid irrigation in case of rainfall.	Implemented (100% design developments)
	Use of native plants with low water consumption (minimum 70% of the total).	Implemented (100% design developments)
	Use of native plants with low water consumption (minimum 70% of the total).	Implemented (100% design developments)
	Recovery and reuse of rainwater and/or graywater (10% promotions).	Implemented (Jardines de Teià development)
	Installation of cisterns to prevent supply discontinuity (100% Canary Islands and depending on risk analysis in other regions).	Implemented
	Installation of pressure groups to guarantee the availability of supply in areas with there is a risk of supply in upper floors since supply is not guaranteed by the supply company.	Implemented (100% developments required)
	Location of DHW production and air-conditioning equipment in low flood risk areas.	Implemented (100% design developments)
Customer	Incorporation in the Welcome Manual delivered to customers of water saving tips for their homes and community resources (green areas, swimming pool, etc.).	Implemented (at customer)
Management	Publication of consumption reduction actions in Sustainability Report.	Expected April 2023

CARBON FOOTPRINT REDUCTION

Due to the impact of our activities, reducing our carbon footprint is a priority in our strategy. To achieve this, we have designed a series of actions that cover the following phases:

- Definition of scopes (scope 1, 2 and 3).
- Carbon footprint calculation.
- Preparation of the Decarbonization Plan.
- Development of the Compensation Plan.

These activities must be verified by an external audit that certifies the data provided.

DEFINITION OF SCOPES

In 2022, for the third consecutive year, we have proceeded to calculate the carbon footprint linked to the development of our activity.

The period considered therefore corresponds to the calendar year 2022 (i.e. from January 1, 2022 to December 31, 2022 included). The calculation methodology used in the carbon footprint is compatible with the international standard EN ISO 14064-1:2019 and the GHG Protocol Corporate Accounting and Reporting Standard.

The activities of Habitat Inmobiliaria that have been considered within the limits of the carbon footprint calculation are those developed in the offices (management, administration) and points of sale (marketing) of the organization, staff travel as well as capital expenditures (CAPEX).

The Company has operational control with certain restrictions on the activities included in the limits indicated above. The buildings in which the regional offices are located are not owned by us, so we have limited ability to act on the centralized air conditioning systems. The calculation of the carbon footprint has been considered with the following scopes (see fig.5):

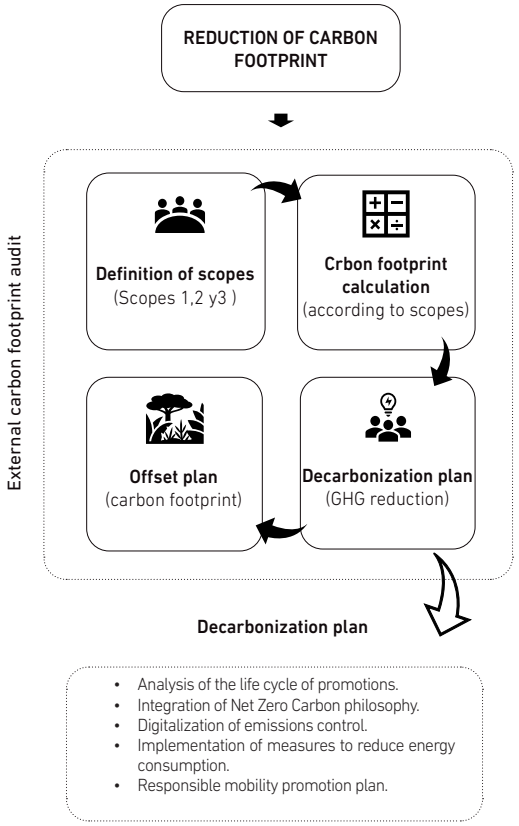
Scope 1: Direct greenhouse gas emissions:

- Consumption of diesel fuel in generators that provide service to points of sale associated with works in progress without electricity supply.
- Leaks of refrigerant gases from air conditioning systems.
- Emissions from Habitat-owned vehicles.

Scope 2: Indirect greenhouse gas emissions associated with the generation of electricity purchased and consumed by the organization.

Scope 3: Indirect greenhouse gas emissions associated with the company's value chain:

- Energy transmission and distribution losses.
- Business travel (public and private transportation).
- Daily travel of employees.
- Waste generated in operations.
- Capital Assets (CAPEX).
- Direct project costs.



CALCULATION OF THE CARBON FOOTPRINT - 2022 (fig.5)

Source			Unit	Location based	Market based
SCOPE 1	Category1	Generator set fuel	KgCO2eq	31,620.08	31,620.08
		Refrigerant gas leaks	KgCO2eq	0.00	0.00
		Company vehicles	KgCO2eq	1,602.29	1,602.29
	TOTAL SCOPE 1 DIRECT EMISSIONS		KgCO2eq	**33,222.37**	**33,222.37**
SCOPE 2	Category2	Electricity (controlled supplies)	KgCO2eq	41,465,70	31,938.35
		Heat purchased	KgCO2eq	Excluido	Excluido
	TOTAL SCOPE 2		KgCO2eq	**41,465,70**	**31,938.35**
TOTAL (SCOPE 1+2+3)			KgCO2eq	**74,688.07**	**65,160.72**
SCOPE 3	Category 3	Business travel	KgCO2eq	87,374.01	87,374.01
		Employee mobility	KgCO2eq	83,485.81	83,485.81
	Category 4	Energy transmission and distribution losses	KgCO2eq	4,451.47	4,451.47
		Waste	KgCO2eq	43.44	43.44
		Goods and services acquired (OPEX)	KgCO2eq	Excluded	Excluded
		Capital Assets (CAPEX)	KgCO2eq	60,722.37	60,722.37
		Direct project costs	KgCO2eq	49,108,475.07	49,108,475.07
	Category 5	Company product applications	KgCO2eq	Excluded	Excluded
	Category 6	Other	KgCO2eq	-	-
	TOTAL SCOPE 3		KgCO2eq	**49,344,552.17**	**49,344,552.17**
SCOPE 2&3	**TOTAL INDIRECT EMISSIONS**		KgCO2eq	**49,386,017.88**	**49,376,490.53**
TOTAL (SCOPE 1+2+3)			KgCO2eq	**49,419,240.25**	**49,409,712.90**

CARBON FOOTPRINT COMPARISON - 2020-2022 (fig.6)

		Source	Unit	2020	2021	2022
SCOPE 1	Category 1	Generator set fuel	KgCO2eq	97,483	46,242	31,620
		Refrigerant gas leaks	KgCO2eq	0	0	0
		Boiler fuel	KgCO2eq	Excluido	Excluido	0
		Company vehicles	KgCO2eq	Excluido	Excluido	1,602
	TOTAL SCOPE 1 DIRECT EMISSIONS		KgCO2eq	**97,483**	**46,242**	**33,222**
SCOPE 2	Category 2	Electricity (contracted supplies)	KgCO2eq	60,416	35.394	31,938
		Fuel purchased	KgCO2eq	Excluido	Excluido	Excluido
	TOTAL SCOPE 2		KgCO2eq	**60,416**	**35,394**	**31,938**
TOTAL (SCOPE 1+2+3)			KgCO2eq	**157,898**	**81,636**	**65,161**
Variaton from previous year			%	-	**- 48%**	**- 20 %**
Variation 2020 - 2022			%	-	-	**- 59 %**
Revenue			€	101,562,000	220,749,000	203,579,000
Revenue (1€= 1,07$)			$	108,671,340	236,201,430	217,819,900
Sustainalytics 1: TOTAL (SCOPE 1 + 2) / REVENUE			t CO2eq / million $	1.45	0.35	0,30
Variaton from previous year			%	-	**- 76%**	**- 14,2%**
Variation 2020 - 2022			%	-	-	**- 79%**

This table (fig.6) shows the comparative carbon footprint of Habitat between 2020 and 2022, only including Scope 1 and 2. The drop is substantial, -20% between 2021 and 2022. This can be explained by the fact that in 2022, the transition to electricity supply with guarantee of origin contracts (with a 100% renewable source) took place for almost all assets. As it took place at the end of the year the reduction will be seen in its entirety in 2023. In the same year, the proportion of outlets powered by fossil fuel burning generators was also significantly reduced. Instead, a large proportion of them are now powered by electricity. A rectification of the 2021 data in Scope I and II is carried out due to a calculation error and the entry of new data. The final result is 81 tCO2eq, significantly lower than the 119 tCO2eq published in the 2021 Report.

DECARBONIZATION PLAN

Development life cycle analysis (LCA)

In 2022, Habitat Inmobiliaria has continued with the LCA of 100% of its developments in order to establish parameters on which a CO2 emissions reduction target has been designed for our developments. We remind you that these emissions are due to two factors:

- Carbon embodied or incorporated in materials (carbon emitted during manufacturing and on site).
- Operational carbon (carbon emitted in the use of the building).

The promotions on which the LCA was performed (10 promotions) are as follows: Areal, Pazo, El Almez, La Vega Granados, Costanera, Ronda de Segovia, Ferrer de Blanes, Paseo de los Berrocales, Alboran Bora, La Encina.

From the reports carried out during 2022, it can be seen that in the cold areas of northern Spain the operational carbon is significantly lower than in other areas, as the houses need less energy. This indicates that in these areas the importance of using materials with a smaller environmental footprint is key.

In this sense, Habitat Inmobiliaria continues to look for materials that have Environmental Product Declarations (EPD's) and to improve materials. When carrying out a life cycle analysis, it is important that the data on the materials are specific to the material used. Habitat Inmobiliaria encourages manufacturers to provide us with specific EPDs because they reflect better performance and more realistic results.

As an important novelty, this year an internal tool (Habitat ACV) has been developed to facilitate the life cycle analysis, making it more reliable and reducing time. From the analysis of the results, it is clear that the operational carbon is lower than the embodied carbon, so the need to continue working on materials with lower embodied carbon is evident.

The use of the tool therefore makes it possible to influence the choice of materials with better environmental performance, as well as the better service performance they offer compared to more conventional products. We are talking, therefore, about a longer service life, lower energy cost of installation, less waste generated and better recyclability of waste.

Until now, Habitat Inmobiliaria has been looking for the reduction of the energy demand of our developments (Operational Carbon). After the study carried out, we will also gradually seek to reduce the Embodied Carbon through materials that have an associated Environmental Product Declaration (EPD).

Embodied carbon offsetting

1 - Bosque Habitat Project

Habitat Inmobiliaria has continued during 2022 with the 'Bosque Habitat' project, with the objective of reforesting and re-inhabiting the forests. With this initiative, we plant a tree for each of the homes we develop. The company currently has more than 4,500 homes under development, which will translate into the same number of trees planted in the coming years.

The plantations are carried out in different forests in areas where Habitat Inmobiliaria has a presence and in each of them different native species are used, since the climate and characteristics of each region are different.

This initiative is supported by Bosquia's quality standards, which are based on a prior forestry study that allows the selection of appropriate species for each ecosystem. In this way, the company continues to develop its environmental strategy and care for the environment, thus ensuring sustainable growth.

This initiative has led to the planting of 743 trees during 2022, corresponding to the number of homes delivered in 2021, and 1,149 trees are expected to be planted, corresponding to the number of homes to be delivered in 2022.

Each customer has received a certificate indicating the location of the plantation and the CO2 emission offset.



TREES PLANTED IN 2022

Promotions 2021	Promotions 2022
Trees planted	**Trees planted**
743	1,149
Amount invested: 11,259€	Amount invested: 18,958€

424.61 tCO2 offset

2 - Burn Manufacturing Co International Project

The impact of air pollution from the use of wood and charcoal as cooking fuel accounts for 2% of global GHG emissions. As a result, with the urgency of trying to change this situation, different initiatives have been created with the support of international alliances and investors, which promote the gradual replacement of wood and charcoal-based fuel stoves to more efficient devices. This will reduce from 30% to 90% of Co2 emissions from domestic cooking and encourage the sustainable development of local communities. The characteristics associated with the project are as follows:

- Project Name: Efficient and Clean Cooking for Households in Somalia.
- Objective: To provide efficient cookstoves (ICS) model Jikokoa, which reduce fuel consumption and smoke emissions inside the homes.
- Location: Federal Republic of Somalia.
- CO2 reduction: the installation of an ICS stove reduces wood consumption by 58%, which is equivalent to a reduction of 6 tCO2 per year / stove.
- Character: voluntary.
- Financing: private.
- Habitat Inmobiliaria's investment in 2022: €15,000.
- Expected tCO2 offset: 1,083 tCO2 (1,083 credits).



SUSTAINABLE MOBILITY PLAN

Company personnel:

The Company has a "Sustainable Mobility Plan" for employees aimed at reducing emissions and increasing the use of sustainable travel. This plan, which is based on the results of a mobility survey conducted in 2021 among employees, was communicated to them in July 2022. The proposed measures relate to:

- Switching from individual car to carpooling.
- Switching from car to public transportation.
- Increase in teleworking.
- Awareness campaigns for personnel.

The results obtained in 2022 since the plan was implemented have been lower than expected. A reduction of 2.2% of KgCO2 equivalent to 1,859 tCO2 per year has been achieved. The annual cost to the Company has been €723. We will continue working in the following year to achieve the proposed objectives and raise awareness among our personnel. To this end, we will analyze the causes that have not allowed us to get closer to the proposed objectives and we will make improvements if feasible.

Development in our developments

In 2022 the "Sustainable Mobility Plan" was completed in the developments, which analyzes the existing alternatives to the private vehicle (using light vehicles, including scooters and electric bicycles) for users of these developments to move around, taking into account their proximity to means of transportation, the city, basic services (supermarket, health center, etc.).

This study affected four developments (La Vega Turina, La Salera, Elvira and Vistamar) and proposed the provision of infrastructures that facilitate the use of low environmental impact means of transportation, including car sharing services:

- Basic bicycle rack.
- Chargeable bicycle racks.
- Collective EV charging point.

During 2022, an electric vehicle charging system will be installed in each of the 23 single-family homes in the Habitat Peña Alta development (Alicante). Among the projects approved for implementation in 2022, bicycle parking is planned for one of them (Habitat La Vega Granados).

OTHER INITIATIVES TO REDUCE EMISSIONS

Design phase

In our Product Manual, we prescribe construction systems that favor sustainability. In this sense, in the design phase we use facade systems, carpentry and insulation that favor the reduction of primary energy, which is one of the main causes of pollution and greenhouse effect. Since 2019 we carry out all our projects with the so-called industry 4.0 in which the production processes of our homes is digitized and automated. For this we use the BIM methodology. On the other hand, in our projects we incorporate construction systems that use prefabricated materials in whose production (i) we have greater control over the consumption of resources and (i) surplus material is reused to produce new materials. The Product Manual also prescribes the use of recycled materials in order to give waste a second life.

In 2022, the projects undertaken have followed the premise of incorporating façade systems that reduce the energy needs of our homes (reduction of operational carbon).

It is requested that the installations of our homes have an efficient energy consumption, minimizing the use of fossil fuels through technologies that maximize the return obtained against consumption. Technologies such as low consumption taps with cold start, aerothermics and heat recovery are integrated.

Construction phase

During the construction phase, we seek to reduce water, electricity and fuel consumption. These consumptions can be:

- Direct (on-site) - we have incorporated in the contract with the construction company the requirement to inform us about the consumption made.
- Indirect (off-site) - we encourage construction companies to seek local labor and material suppliers that reduce the use of cars and transport trucks, thereby reducing CO2 emissions.

In-Use phase

In this phase, the emission reduction milestones are the result of what was foreseen in the design phase. During this phase, special importance has been given to the search for systems and materials that, on the one hand, require low maintenance or replacement, use of energy and natural resources without reducing the interior comfort of our homes.

On the other hand, materials are incorporated that are easily replaceable or removable by others that, with the advance of technology, can improve the interior comfort of the homes. Examples include the use of irrigation systems with rain detection, LED lighting in common areas, pre-installation for electric vehicles, elevators with high energy ratings, solar thermal panels or photovoltaic panels.

End of cycle phase

This phase is influenced by previous work in the design phase, where buildings are designed using construction elements made up of easily separable components that favor disassembly and recycling. The use of non-reusable materials is therefore avoided.

ENERGY EFFICIENCY IMPROVEMENTS

Main measures in promotions



Habitat Elvira - Dos Hermanas (Sevilla)



Improvement of the thermal characteristics of the building envelope. E.g.: SATE system.

Installation of more efficient equipment. E.g.: Heat pump.

On-site renewable energy generation. E.g.: photovoltaic plants.

Limit the air permeability of the building envelope. E.g. Blower Door test.

Limit primary energy consumption. E.g.: efficient DHW production systems, efficient heating and air conditioning, LED lighting.

Installation of centralized thermal production equipment in cold climate zones.

Limit consumption of natural resources such as water. E.g.: installation of cold start faucets.

ADAPTATION TO CLIMATE CHANGE

CLIMATE IMPACT STUDY ON DEVELOPMENTS

Physical aspects

Transitional aspects

Risk and vulnerability analysis

CLIMATE IMPACT STUDY ON DEVELOPMENTS

In 2022, the conclusions of the "Climate change vulnerability study" that began in 2021 have been obtained. The objective is to reduce the risks and physical impacts that affect the developments derived from the different scenarios that climate change will pose. Within the same, the threats and impacts have been classified into two groups according to their nature. On the one hand, the physical risk of climate change and, on the other hand, the risk derived from the transition to a greener economy are studied.

PHYSICAL ASPECTS

For each of the physical threats linked to climate change (increased temperatures, torrential rains, drought, increased frequency of strong winds and hail, and increased GHG concentrations in the air), a series of physical impacts have been identified (see Fig. 6). Among the main actions carried out by Habitat Inmobiliaria to address physical threats are:

- Risk of rising temperatures: avoid excessive insulation in warm areas. We have found that in warm areas, excessive insulation is counterproductive, preventing the evacuation of heat inside the building and increasing the need for air conditioning production inside the building.

- Drought: Reduction or interruption of water supply. We incorporate cisterns in developments in areas at risk of water supply interruption. We have also incorporated gray water collection and reuse systems (Habitat Jardins de Teià and Ferrer de Blanes).

- Supply disruption: Reduction or disruption of the power supply. We incorporate generators in the developments in order to power the emergency teams in the event of a power outage.

TRANSITIONAL ASPECTS

In addition, for each of the transitional threats linked to climate change (regulatory changes, technological changes, market changes and reputation), a series of transitional impacts have been identified (see Fig. 7). Potential adaptation measures have been classified according to the transitional impact they address:

1. Increased operational costs.
2. Asset obsolescence.
3. Reduction of marketable surface area.
4. Unplanned investment.
5. Reduced demand.
6. Reduced profitability.
7. Asset depreciation.
8. Reduced financing capacity.

RISK AND VULNERABILITY ANALYSIS

A series of climate hazards (climate variability and transition changes) and their corresponding exposures (impacts) are considered for the risk and vulnerability analysis of the developments, which are listed below (see figures 6 and 7). It should be noted that some impacts are common for different climate hazards. Two tables of hazards and exposures are presented:

- Those related to climate variability (physical aspect).
- Those related to changes due to transition.

The first of these includes climate variability as the main threat and refers to increased temperatures, torrential rains, droughts, more frequent strong winds and hail, as well as higher concentrations of GHGs in the air.

The second of these includes changes due to transition as the main threat, highlighting regulatory changes and technological changes.

THREATS AND IMPACTS - PHYSICAL ASPECTS (fig.6)

Due to rising temperatures	Due to torrential rains	Due to drought	Due to winds and hail	By higher GHG concentration
Overloading or insufficient air conditioning system	Flood damage	Changes in runoff and water availability.	Wind damage	Reduction of air quality
Higher costs in energy and maintenance	Sewage infrastructure over-loading	Increased irrigation requirements	Hail damage	
Increased irrigation requirements	Changes in runoff and water availability	Water supply		
	Slope slides and land subsidence	Electricity supply		

THREATS AND IMPACTS - TRANSITIONAL ASPECTS (fig.7)

Due to regulatory changes	Due to technological changes	Due to market changes	Due to reputation
Increased operational costs	Asset obsolescence	Increased operational costs	Reduced profitability
Asset obsolescence	Reduction of marketable area	Reduction in demand	Reduced financing capacity
Reduction of surface area	Unplanned investment in technological upgrades	Reduced profitability	
Unplanned investment for regulatory compliance		Depreciation of assets	

RESPONSIBLE PROCUREMENT AND WASTE MANAGEMENT

CIRCULAR Y ECONOMY AND ECO-DESIGN

SECOND LIFE OF MATERIALS

SUSTAINABLE WASTE MANAGEMENT

CIRCULAR ECONOMY AND ECO-DESIGN

Circular economy is a concept based on the optimization of resources through the recirculation of products and their reincorporation into new cycles without losing value, thus preventing them from becoming waste. Applied to the construction sector, it is important to consider the circular economy throughout the life cycle of the building. Thus, it is taken into account from design and planning to future deconstruction and reuse.

Our Environmental Policy establishes the "**Circular Economy**" as one of the principles that should govern the Company's actions. In relation to this, it establishes, by way of summary, that the Company shall:

- Promote responsible procurement through the purchase of materials/resources necessary for the product (our homes), the process (its execution) and the development of the office activity, taking into account their environmental impact and compliance with ESG criteria of the selected suppliers.
- Promote the application of the circular economy in real estate developments from a life cycle perspective.
- Use natural resources and raw materials efficiently, minimizing waste generation and managing them responsibly.

Consequently, the transition to a circular economy in construction implies the responsible choice of materials, products and equipment under health and environmental criteria. In this sense, Habitat Inmobiliaria continues to work on updating these criteria for each family of materials, products and equipment, as well as carrying out an evaluation of their environmental impact.

On the other hand, within eco-design, which the Company has integrated into the Product Manual, actions aimed at reducing the use of natural resources in our homes and in our green areas stand out:

- In the homes we seek to reduce the operational consumption of fossil fuels, providing energy from renewable sources (aerothermal production, solar thermal or photovoltaic panels), reducing consumption by using cold-opening faucets and humidity-controlled mechanical ventilation.
- In the common areas we monitor the water consumption of the vegetation we plant, as well as repairing the environment, incorporating native plants that, in addition to adapting well to the environment, recover the biodiversity that may have been reduced by human action in the area where the real estate development is located.
- We monitor the plants incorporated. Thus, in the project phase, which began in 2022, we have 14 developments, one of which has no green areas and the other 13 will have native plants with low water consumption.
- In terms of water consumption in 2022, we have incorporated gray water recovery in one development and, as indicated above, another is planned for 2023 (Habitat Ferrer de Blanes).

SECOND LIFE OF MATERIALS

During our constructions, we use materials to which we give a second life such as:

- **Recycled aggregates:** our Product Manual establishes that at least 25% of the total aggregates used in the building must be recycled. These are used in concrete, subject to limitations due to the scarcity of material as a result of the current low demand and restrictive regulations that limit their use to 20%, and in screeds or retaining walls. It has been used in the construction works in Valladolid.
- **Recycled steel:** as with aggregates, steel is largely reused in construction.
- **Recycled aluminum:** in 2022 we have signed an agreement with the company Cortizo for the use of its profiles made of Cortizo Infinity material, which is composed of 80% recycled aluminum.

- Recycled plastics (PET bottles) that we use in urban furniture of our developments and shower trays from our developments. From 2021 our developments incorporate the Krion FLOW shower tray, whose composition contains a minimum of 5% of plastic waste.

LANDS MANAGED BY LAND MANAGER 2022
(Developments delivered in 2022)

Development	t
Habitat Valdemoro*	28,730
Habitat Paseo del Cañaveral*	13,342
Habitat Vistamar	11,282
Habitat Jardines de Rivas	34,799
Habitat Torre en Conil	30,971
Habitat Las Canteras	22,571
Habitat Los Guindos	24,113
Habitat Bulevar Malilla 8.1*	7,466
Habitat Pintor Velázquez	22,250
Habitat Domus	18,050
Habitat Progrés	16,030
Habitat Residencial Atrium	941
TOTAL	**203,549**

(*) A conversion factor of 0.62 (m3 to t) was applied.

SUSTAINABLE WASTE MANAGEMENT

The Company also integrates in the design phase criteria for the minimization of waste generation at construction sites and the promotion of demolition with final recovery. The objective is to minimize the generation of waste and its sustainable management through effective management plans for its diversion from landfills. The Company has set itself the goal of achieving, in all its developments, the separation and recovery of 70% of the waste generated during construction. This figure is well above the industry average, which is around 20%. This target has already been implemented in seven of the company's developments by 2022. Developmentss in which it has already been implemented: Habitat El Almez, Habitat Elvira, Habitat Jardines de Oriente, Habitat La Vega Turina, Habitat Triana, Roman Valley Habitat, Habitat Villalba.

COCIRCULAR

In order to implement this project, Habitat Inmobiliaria has incorporated the services of CoCircular in this pilot project, which is responsible for advising construction companies on the correct separation of waste on site and intermediates with waste managers in order to reduce management costs by bringing them the already separated waste. This facilitates the recycling of materials, since currently it is not always technologically and economically feasible to separate all the waste that arrives mixed at the waste managers, ultimately ending up in landfills. In addition, through CoCircular, we ensure the traceability of the waste and the correct treatment by the managers. The process ends with the issuance of a final certificate known as "Valoriza" which is in turn accredited by SGS, a certification entity of recognized prestige. As can be seen in the following table, in 2021, the year of implementation of CoCircular, 73% of the developments counted with the external control of CoCircular and we committed to reaching 70% of valorization (not required by regulation at that time). In 2022, 86% of the developments with work underway are already under CoCircular's control (with the exception of one old development - Habitat Villalba).

DEVELOPMENTS WITH EXTERNAL MANAGER

Type	2021	2022
Constructor	73,33% (11)	14,29% (1)
Cocircular	26,67% (4)	**85,71% (6)**

GUARANTEES IN WASTE MANAGEMENT

Unlike other years, the amount of guarantees (those associated with waste management were taken into account) includes those presented for the concept of urbanization replacement (recovery of green areas, replacement of trees, etc.).

Amount of guarantees provided 2022	
Amount (€)	1,711,664.15

PROMOTION OF NATURAL CAPITAL. BIODIVERSITY

MANUAL OF GOOD BIODIVERSITY PRACTICES

MEASURES ALREADY IMPLEMENTED IN FAVOR OF BIODIVERSITY

At Habitat Inmobiliaria we are aware of the importance of biodiversity in maintaining our way of life and the goods and services it provides us with. We have been working for years on our commitment to the environment, and in the preservation and care of all the elements that compose it. We firmly believe in sustainable construction and work continuously to reduce the impact of this activity on our environment.

Therefore, in addition to complying with all national and international legislation on environmental protection measures, we have decided to assume greater responsibility for the benefit of biodiversity, adopting measures and means that promote the protection and promotion of biodiversity in each of the areas of our activity, with the certainty that this is the way to generate a positive impact on the communities where we are located.

Proof of our efforts to build in an increasingly sustainable manner is the development of environmental policies within our Sustainability Strategy, the preparation of ecological reports and the development of Biodiversity Management Plans for each of our properties.

All of this is aimed at the continuous improvement in each of our developments, which increases the level of demand for processes and results of our real estate activity, while protecting the comfort and well-being of our users and the environment that surrounds them.

MANUAL OF GOOD BIODIVERSITY PRACTICES

For the implentation of all of the above, the Company has a "Manual of Good Biodiversity Practices" integrated into the ESG strategy. This document is one of the instruments for continuous improvement aimed at supporting the company's commitment to the environment around us and, specifically, to the flora and fauna with which we coexist, and which is increasingly fragile. This manual compiles general measures and best practices that benefit and enhance biodiversity in buildings and their surroundings, configuring them as a biodiversity promoting node wherever they are located, while reducing the possible negative impacts of their construction. This is a technical instrument that guides the creation of quality spaces, with the objective of promoting their condition as habitat for different species of fauna and flora and, in this way, collaborate in the development of ecologically stable communities. Initiatives carried out in this regard:

- Introduction of native species - Habitat Inmobiliaria has set itself the objective of having 70% of native plants in all its developments, as established in the Product Manual.

- Catalogue of native plants: a catalog is available in 2022 for the Central and Catalonia delegation.

MEASURES ALREADY IMPLEMENTED IN FAVOR OF BIODIVERSITY

Design phase

One of the objectives set out in our Green Guide is to promote sustainable environments. That is why when designing our homes we have identified the common areas as those likely to have a greater impact on the environment and, therefore, on biodiversity. We seek to minimize this impact with various measures such as promoting permeable soils or the use of native plants that allow better interaction with local fauna and require less maintenance (water, fertilizers and pesticides) due to their adaptation to the environment.

Construction phase

During the construction phase, the clearest impact on biodiversity occurs mainly in the initial earthmoving phase, affecting terrestrial flora and fauna. On the other hand, the second significant impact occurs during the construction phase, with the generation of waste, noise and emissions. In both cases, Habitat Inmobiliaria takes control actions, executing the Waste Management Plan. For example, special spaces and containers are set up to prevent the spilling of substances and to prevent animals from accessing them. As for noise generation during construction work, Habitat Inmobiliaria requests and controls that machinery complies with legal safety requirements. Construction companies are also requested to turn off generators at night.In 2022, the contract with the construction companies **includes the periodic cleaning of the trees to avoid accumulation of dust in leaves** and the maintenance of machinery outside the works to avoid spills. Soon (in the new projects) nest boxes for large birds, small birds and ladybugs will be incorporated in order to encourage breeding and the promotion of biodiversity in the area.

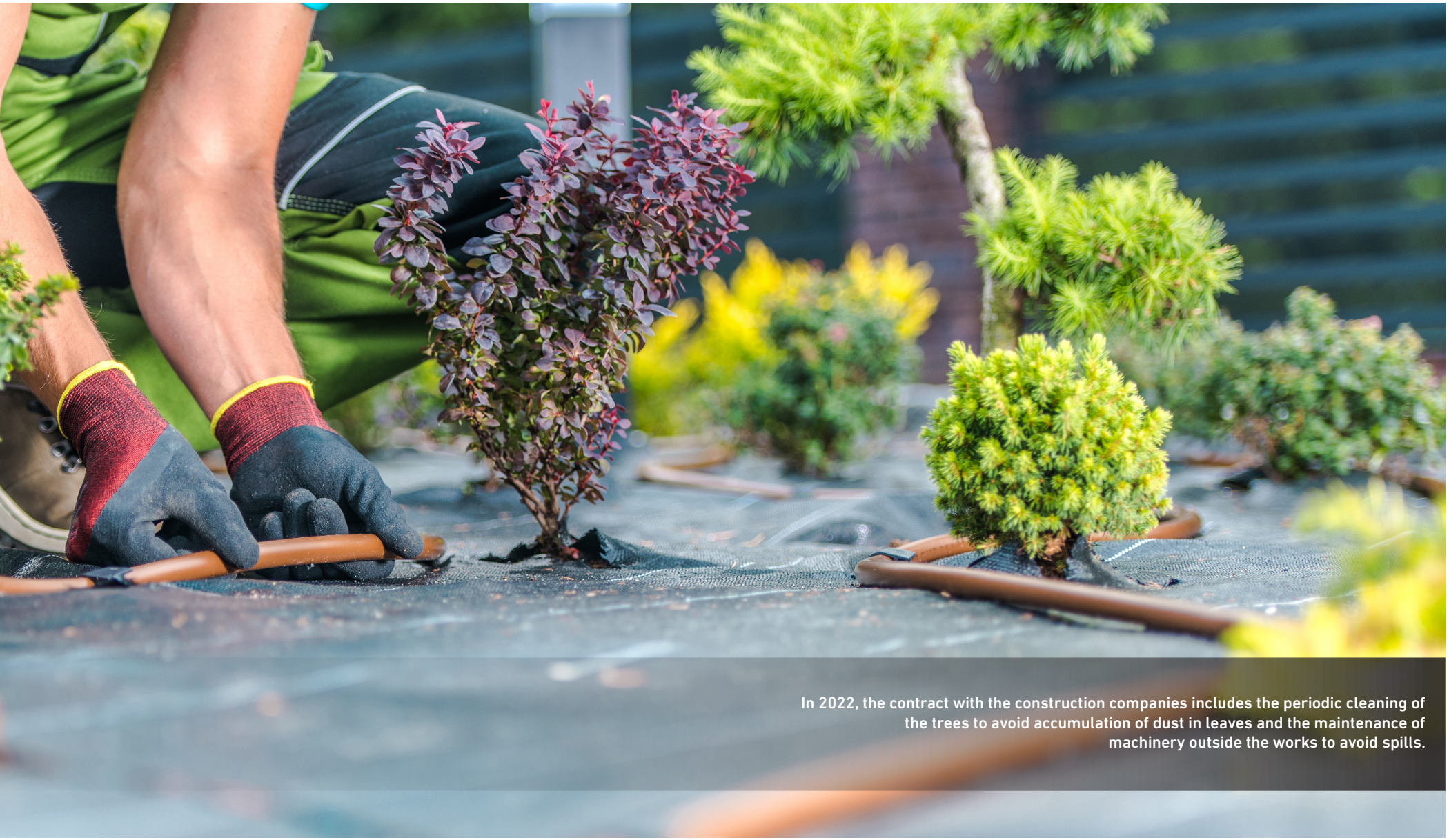
Use phase

During the use phase, the residents' association is in charge of the maintenance and correct use of the building. Habitat Inmobiliaria will provide them with the Building Book, as well as a Manual for the use of the homes. This documentation offers some recommendations for the protection of biodiversity, such as hiring a maintenance company specialized in green areas and gardens that will respect the existing vegetation and the recommendation not to use pesticides as to protect as much as possible the flora and fauna.

End-of-cycle phase

The end-of-cycle phase in Habitat Inmobiliaria's developments is found in those projects in which we have to demolish existing buildings on the plot and in the correct management of the waste generated in the construction of our developments. We apply the same criteria as in the construction phase.





In 2022, the contract with the construction companies includes the periodic cleaning of the trees to avoid accumulation of dust in leaves and the maintenance of machinery outside the works to avoid spills.

MINIMIZATION OF ENVIRONMENTAL IMPACT

OUR GREEN GUIDE

SUSTAINABLE CERTIFICATION STANDARDS

Own standard - Habitat ECO

AENOR "Sustainable Building" Certification

HOUSING MANUAL. TIPS

The main objective of this line of work is to minimize the environmental impact of our developments through the involvement of all key agents. To achieve this goal, Habitat Inmobiliaria has decided to work along two key lines:

- Inclusion of contractual clauses on the environmental impact of contractors.
- Creation of a Good Environmental Practices Manual for construction sites.

Habitat Inmobiliaria, as a real estate developer and in order to keep its commitment to compliance in this area, has a Manual of Good Environmental Practices with which it wishes to promote the environmental respect of its collaborating companies, with the aim of:

- Achieving environmental awareness among collaborating companies and subcontractors.
- Providing guidance to workers in the construction sector.
- Avoiding environmental risks.
- Properly managing waste generated throughout the construction process.
- Transfering the controls regarding the application of environmental legislation in construction works.

An example of this is the inclusion in the Manual of a series of recommendations to minimize noise and emissions from these collaborating companies during the execution of the work.

OUR GREEN GUIDE

We would like to highlight that our activity is indisputably linked to the environment of our developments and, therefore, caring for the environment is an essential part of our strategy. For this reason, we are committed to construction systems that favor the sustainability of our developments and a circular management of resources. As an integral element of our strategy, we have our own 'Green Guide for Residential Developments', which is the result of our commitment to sustainability and the environment, and that includes different alternatives and solutions to issues related to environmental sustainability, designs to obtain maximum energy efficiency and a list of proposals to combat climate change based on Nearly Zero Energy Consumption Buildings. Some examples of this are:

- Renewable energies (aerothermal energy for DHW and air conditioning, solar thermal and photovoltaic energy).
- Correct ventilation system that, combined with adequate insulation, helps to maintain the interior comfort temperature without increasing the consumption of resources.
- Efficient use of water inside and outside our homes (controlling the amount used and collecting rainwater for irrigation of landscaped areas).

SUSTAINABLE CERTIFICATION STANDARDS

OWN STANDARD - HABITAT ECO

The Company has launched the Habitat ECO seal in 2022, based on the latest updates of the Green Guide and the Product Manual. This standard aims to establish evaluable sustainability criteria that must be met by our developments, thus favoring their possible categorization. What will our own standard provide?

- It is a solid standard, based on the requirements of our Product Manual, Green Guide, recognized seals and specialized reports.
- It is aligned with Habitat Inmobiliaria's sustainability strategy.
- It includes the environmental issues that are most valued in the market.
- It ensures compliance with current regulations and anticipates possible regulatory changes.
- It establishes a competitive benchmark.

As a self-assessment tool:

- Evaluates and certifies the Company's current level of sustainability performance, in a particularized manner, strengthening the strategic pillars and guaranteeing compliance with the Company's sustainability objectives.
- Allows verification and quantification of compliance with established sustainability objectives through KPIs.

AENOR "SUSTAINABLE BUILDING" CERTIFICATION

Habitat Inmobiliaria wanted to set an example and take another step forward in its commitment to sustainability through this AENOR certification. This process, which began in 2022 through the "Jardins de Teià" development, reaffirms our commitment to meeting the criteria of comprehensive ESG (environmental, social and governance) sustainability.

The Company thus becomes one of the pioneers in its sector and reinforces its commitment to sustainability in all its aspects, which is firmly stablished in its strategic and growth approaches, since in order to obtain certification it must take into account transversal criteria, beyond environmental aspects. In addition, this certification:

- Takes into account not only aspects related to the manufacture of materials, but also everything related to the good governance of companies and supply chains, as well as the care for aspects of social inclusion.

- Promotes, directly or indirectly, social objectives such as job creation, gender equality, compliance with labor legislation, greater access to education and health care.

- Requires, on the one hand, the incorporation into the construction of a minimum percentage of products manufactured under sustainability criteria; and, on the other hand, the evaluation of the building's impacts according to **the Level(s) macro-objectives,** the evaluation framework developed by the European Commission, through the indicators that develop them.

These indicators are assessed throughout the life cycle of the building, taking as milestones the three levels established in this tool: basic project, final project and execution and delivery of the building and its use:

- Greenhouse gas emissions
- Resource efficiency
- Water use
- Health and comfort
- Resilience and adaptation to climate change
- Cost and value

HOUSING MANUAL. TIPS

Entitled "Energy Saving and Environmental Protection Tips", this document contains recommendations on the use of the house for the occupants and is given to all customers as an integrated part of the Housing Manual. In this way the Company tries to contribute its grain of sand in this sense, trying to influence with good practices.



Habitat Jardines de Teià- Teià (Barcelona)

For Habitat Inmobiliaria, being pioneers in achieving AENOR's Sustainable Building certification is an important endorsement and recognition of the work we have been doing for years in the area of sustainability.

04

HABITAT CUIDA PEOPLE

COMMITMENT TO PEOPLE

TRAINING AND DEVELOPMENT. TALENT RETENTION

DIVERSITY, EQUALITY AND INCLUSION

HEALTH, SAFETY AND WELFARE





Habitat Villalba- Collado Villalba (Madrid)



It is vital to provide a favorable environment that promotes skills development, training and work-life balance measures that allow our staff to balance their personal and professional lives.

STRATEGIC LINES

1. Work to generate a greater sense of commitment and loyalty in our teams towards the Company.
2. Continue to make progress in identifying talent in order to develop a career plan that builds employee loyalty based on it.
3. Continue to evaluate the performance of our teams in order to develop them and their talent.
4. To guarantee equal opportunities both in access to the company and during the employee's time at the Company.
5. To promote the well-being of our employees in the Company, as well as an appropriate working environment.

MILESTONES ACHIEVED

1. Development and implementation of the personnel performance evaluation program.
2. Development and implementation of the first edition of "Cátedra Habitat" (Real Estate Master's Degree).
3. Implementation of the Sustainable Mobility Plan among the Company's personnel.
4. Strengthening the Company's people engagement, talent development and retention, and diversity, equality and inclusion programmes.
5. Implementation of actions in favor of the work environment and the well-being of personnel.

RELEVANT DATA

129	TOTAL STAFF
67 / 62	WOMEN / MEN DISTRIBUTION
05	NATIONALITIES
99.22%	FULL-TIME STAFF one person part-time
100%	STAFF WITH PERMANENT CONTRACTS
3,729	TOTAL TRAINING HOURS
100%	OF THE STAFF TRAINED
26	CURSES COMPLETED
13	PEOPLE WITH INTERNSHIP SCHOLARSHIPS
100%	OF EMPLOYEES UNDER THE SCOPE OF THE HEALTH AND SAFETY SYSTEM (H&S).
0	OCCUPATIONAL DISEASES

COMMITMENT TO PEOPLE

HUMAN RESOURCES POLICY

COMMITMENT TO PEOPLE PROGRAM

Employees and work-life balance

Employees and their relationship with Habitat

Habitat and the environment

In today's experience-driven economy, focusing on people represents a major achievement in order to deliver long-term value. From now on, and we are convinced of this, companies that are not able to demonstrate their contribution and positive impact on society will find it more difficult to operate, attract and enhance their talent, face new risks, innovate and, in short, justify their existence in the market. That is why our people are the Company's most valuable asset.

A large part of our success is based on a highly experienced, committed team with extensive knowledge of the business. We believe that job stability, motivation and a sense of belonging are the basis for maintaining healthy relationships with our people. Our management model must foster a satisfactory work culture and climate, based on teamwork, results orientation, flexibility to adapt to new challenges, equal opportunities, recognition, professional development and commitment of the entire team to achieve the organization's objectives.

All of this, guaranteeing respect for people, diversity, non-discrimination and the alignment of the professional interests of the team with the Company's objectives. As an organization, we must take care of them and offer them a favorable environment that promotes the development of their skills, their training and conciliation measures that allow them to balance their personal and professional lives. From now on, and we are convinced of this, companies that are not able to demonstrate their contribution and positive impact on the people who make up their organization will find it more difficult to operate, attract and promote their talent, face new risks, innovate and, in short, justify their existence in the market. It is time to take advantage of all the knowledge and abilities we have built.

HUMAN RESOURCES POLICY

Our Human Resources Policy establishes the general framework for Habitat Inmobiliaria's actions in relation to all the people who make up the company, and its purpose is:

- To be a management model based on respect for human and labor rights.
- To attract, develop, and retain talent.
- To encourage personal and professional growth.

We do all of the above by complying with the national legislation in force and especially with the international standards in force (in particular, the Universal Declaration of Human Rights, the United Nations Norms on the Responsibilities of Transnational Corporations and Other Business Enterprises with Regard to Human Rights, the OECD Guidelines for Multinational Enterprises).

PILLARS AND PRINCIPLES THAT GOVERN OUR HR POLICY:

Equality, Non-discrimination, Diversity and Inclusion

- Rejection of all forms of discriminatory actions or conduct.
- Promotion of gender equality.
- Promotion of measures that favor work-life balance.
- Guaranteed freedom of association and freedom to form trade unions.
- Prohibition against and, to the extent possible, prevention of any form of harassment.
- Adoption of employment practices compatible with the Fundamental Conventions of the International Labor Organization.

Selection and Recruitment

- Guarantee equal treatment and opportunities.
- Ensure impartiality and objectivity.
- Encourage young people's access to their first job through scholarship programs or the hiring of professionals from groups at risk of exclusion and people with different abilities.

Talent management and development

- Systematic and continuous training process that as part of a comprenhensive strategy.
- Implement training plans that promote the development of people.
- Promote a satisfactory work environment.

Remuneration system

- Motivate people and ensure internal equity.
- Compensation and development culture based on results and contribution to results.
- Recognize and reward the performance of each person without any type of discrimination.

COMMITMENT TO PEOPLE PROGRAM

Habitat Inmobiliaria has continued to promote the "Commitment to People Program" during 2022, with which it aims to create, maintain and develop a series of actions and opportunities for our employees with the objective of generating commitment and loyalty, as well as contributing to the improvement of our immediate social environment (regardless of the type of workday).

This program is based on three axes:

1- Employees and work-life balance:
- Telework
- Flexible working hours
- Flexible retribution

2 - Employees and their relationship with Habitat:
- Habitat +
- Workplace climate

3 - Habitat and the environment:
- Dissemination
- Sponsorship actions

1-EMPLOYEES AND WORK-LIFE BALANCE

Aware of the importance and difficulty of balancing work and personal life, Habitat Inmobiliaria helps its members to balance both areas through the development, implementation and maintenance of different measures:

Telework

Since May 2019, Habitat Inmobiliaria has established 1 telework day per week with the aim of promoting work flexibility and work-life balance. In addition to this day, the Company exceptionally allows extra teleworking in cases of illness of descendants or ascendants who require care or personal circumstances. Habitat Inmobiliaria in turn adapts its telework policy to the needs of the environment and also offers extra and continuous telework in situations where priority is given to the safety of personnel. With regard to the means available for this purpose, it should be noted that all personnel have specific programs to attend meetings via videoconferencing, in addition to having maintained and updated the security levels for user authentication.

Flexible hours

The working day at Habitat Inmobiliaria is distributed as follows:

- Monday to Thursday from 9:00 a.m. to 6:30 p.m. with a one-hour lunch break.
- Friday from 8:00 am to 3:00 pm continuously.

Within the following flexibility measures:

- Flexibility in the start of the day between 8:00 and 9:15 am.
- Choice of time for the meal between 1 and 2 hours.
- Intensive workday from 8:00 a.m. to 3:00 p.m. every Friday of the year, as well as in summer (from mid-June to mid-September).
- Definition of work calendar according to legislation and prioritizing the establishment of days off and compensation of hours, with national, regional and local holidays and school holidays.

Flexible compensation

We offer our personnel the opportunity to optimize their net salaries based on their individual needs, with the objective of favoring their satisfaction and commitment to the company. For this reason, Habitat Inmobiliaria has had a Flexible Compensation Plan in place for several years now, offering our employees the possibility of accessing different services or products, which the Company acquires on their behalf, through flexible remuneration. These would be:

- Childcare voucher (used by 6 people in 2022).
- Transportation card (used by 10 people in 2022).
- Private health insurance (used by 38 persons in 2022).
- On the other hand, Habitat Inmobiliaria also offers as a social benefit, to all its employees whose work day include a lunch break, a food allowance (restaurant vouchers) consisting of €11 per day (except for intensive working days).

Other social benefits for personnel are accident insurance (per agreement) and life insurance. At the date of this report, no contributions have been made to pension plans. In 2022, the number of people on paternity and maternity leave was 8 (4 paternity leaves and 4 maternity leaves).

Digital desconnection

Habitat Inmobiliaria's personnel have the right to digital disconnection in order to guarantee, outside the legally or conventionally established work time, respect for their rest, leave and vacation time, as well as their personal and family privacy. In order to guarantee their rights, Habitat Inmobiliaria includes within its HR Policy a series of measures to make this possible.

On-line training

Habitat Inmobiliaria offers 100% of the training in the on-line or telepresence modality. In this way, it is easier to access the courses without having to travel and, consequently, it is easier to reconcile family life.

During 6 months of the year 2022 and as a result of listening to the staff's opinions, the LinkedIn e-learning platform was hired (24x7) and made available to all teams. It was established that two hours per week could be allocated within the working hours for the development of these trainings.

2-EMPLOYEES AND THEIR RELATIONSHIP WITH HABITAT

Aware of the fact that our human capital makes the difference and enriches our company in an increasingly competitive market, we carry out actions that strengthen these ties and, as a result of this philosophy of commitment.

The following initiatives are part of this:

Habitat +

This seal groups together all the initiatives that Habitat Inmobiliaria organizes and promotes, aimed at increasing wellbeing and carrying out socially responsible activities. We understand the wellbeing of our members as a responsibility in which we can have a direct and indirect impact, whether in physical, socioemotional or psychological health. Among these activities are:

Sports initiatives

The Company's culture and values include the promotion, through sports initiatives, of physical health, cohesion and relationships among all employees. For this reason, Habitat Inmobiliaria schedules several sporting events where participation is encouraged. Among these events we can mention: races, paddle tennis tournaments, walks, sports activities that offer open modalities and different levels so that, in an inclusive manner, all those who wish to participate can do so.

The initiatives are aimed at all the company's personnel, so that they can participate from all the regions that make up the Company. In addition to having a clear sporting objective, they are also intended to cover a solidarity objective with the aim of helping people in sensitive situations and social exclusion. In the year 2022, the following have been carried out:

- Paddle Tournament with Envera.
- Carrera AECC, which during the year 2022 has been extended to the families of our staff.
- Corporate Race.

NOTE.: *these initiatives are described in detail in the social section.*

Promotion of health and social solidarity

Habitat+ is a source of information for its staff with topics that generate interest in different aspects:

- Physical and psychological health. We offer advice and support health information (nutrition, hydration, sleep). We take care of our teams by informing them so that they can have a healthy life in their private sphere.
- Social area. We echo issues of social and charitable interest. We promote actions aligned with the support and continuity of foundations that generate opportunities for vulnerable groups such as people with different abilities, in situations of illness, etc.

All these actions and information are shared with personnel through the Company's intranet.

Sustainable Mobility Plan for staff

During the year 2022, the Mobility Plan was implemented within the Company, which is based on three pillars:

1- Sustainable transportation: the objective is to promote the use of collective and shared means of transportation:

- **Carpooling:** the aim is to optimize the use of private cars for trips to the office by several people from the company, who live close to each other and work at similar hours, in order to reduce the number of vehicles in circulation. The Company offers a subsidy of €125 per month in fuel for 6 months to the person who shares his or her vehicle within the group created for this purpose.

- **Public transportation:** the aim is to promote the use of public transport, subsidizing the transport pass for 6 months to those people who, using a private vehicle on a regular basis, decide to change to this means of transport.

- **Use of other means of transportation:** it is established that whenever possible, the train will be used instead of the airplane, except for trips to the Northern Region and the Canary Islands, in order to reduce the negative impact on the environment caused by the use of airplanes.

2- Promotion of teleworking: the objective is to achieve an increase in the use of the weekly teleworking day, rationalizing travel and, therefore, reducing the number of vehicles, both individual and collective, circulating on the road.

The aim is to encourage the use of teleworking in those people who do not use the days set aside for this purpose. In order to encourage this, the Company carries out a four-monthly drawing of two "gift boxes of experiences" among the people who use at least 75% of the total days that can be teleworked in the four-month period.

3- Awareness raising: this consists of launching various awareness campaigns through internal channels in order to promote staff awareness of sustainable mobility, visualizing the environmental, economic and social advantages of implementing specific actions when moving around the city. Examples of such communications during 2022 have been as follows:

- Today, October 10, we celebrate Mental Health Day.
- Habitat Inmobiliaria is committed to inclusion and solidarity, with a shovel!
- IX Madrid Race Against Cancer.
- Do you want to learn how to live a healthy life? This is of interest to you.
- What can you do to train your mind, reduce stress and live a happier life?
- Procedure for preventing and acting against workplace harassment.
- New platform to raise awareness for our wellbeing and that of the planet, get involved!

Work environment

The knowledge and pulse of the perception and experiences of our personnel is essential to guide new strategies based on their interests and motivations. Consequently, and in line with our commitment to the development and retention of our talents, we test annually through a satisfaction survey, what is the perception and motivational state of our human capital with respect to different factors of our organization. The survey is addressed to all employees and guarantees anonymity. This year is the 4th edition, with a response rate of 79% compared to 76% the previous year, an increase of three percentage points. The results, which have been shared with the staff as a sign of transparency and commitment, have remained broadly similar to those of the year 2021.

COMMUNICATIONS MADE BY HR

Company interest		25
Environment		4
Health		12
Health and Safety		5
Social	Equality	2
	Inclusive	4
	Solidarity	1
	Social value	6
Total no. of communications		**59**

EVOLUTION OF GLOBAL RESULTS

Valued items	2019	2020	2022
Work environment	3.21	3.21	3.15
Communication	2.66	2.50	2.50
About Habitat Inmobiliaria	3.16	3.23	3.20
About yout job	3.04	2.88	2.81
About your manager	3.34	3.22	3.26
About your contribution	3.14	3.09	3.02

NOTE: Data for 2020 are not included due to bias as a result of the coronavirus.

As can be seen from the results, it is also clear that one of the areas for improvement is communication. For this reason, we have devised a series of actions that we are going to implement throughout this year:

- CEO communications throughout the year: currently 2 annual communications are being made, in March and December. A third one will be made in September, where the level of budget compliance to date and the closing target for the remainder of the year will be explained.
- "A day in the General Directorate of..." Every two months, one of the Chief Officers will communicate the key objectives, main functions, milestones and challenges of their respective areas.
- General communication to all employees on certain topics discussed at Committees: land purchases, commercial launches, construction starts and completions, handovers, etc.
- Periodic meetings of the Chief Officers with the Regional Managers on their trips to the Regional Offices, to deal with different topics of interest.
- Review of some company procedures to improve and streamline interdepartmental communication.
- Adaptation and change of meetings and Company Committees to favor the transmission of information between the different departments.
- Participation group, **Habitat Opina**, composed of a maximum of 7 volunteers (1 per regional office). In its periodic meetings, different topics of interest for both employees and the Company will be discussed, being one of the first points to be debated, the improvement of internal communication.

3-HABITAT AND THE ENVIRONMENT

Publicity and sponsorship actions

Habitat Inmobiliaria offers its staff the possibility of participating in different actions aimed at influencing the transformation of society and the lives of people in situations of vulnerability and/or exclusion. Together with sports organizations and entities, we work to promote and foster a more prosperous, supportive and diverse society. These initiatives respond to the Company's commitment to society, focusing on values such as solidarity and responsibility.

To give visibility to this type of actions and encourage the participation of our teams, the communication channel is focused on publications in our internal staff portal. Habitat Inmobiliaria's social participation is focused on the following lines of work:

- Child poverty and social exclusion.
- Social inclusion for people with disabilities.
- Employability of young people.
- Health and wellness.
- Donations.
- Sponsorship of social projects.
- Corporate volunteering.

These actions are part of the Habitat + program and the communication of social information in this area.

TRAINING AND DEVELOPMENT
TALENT RETENTION

PROFESSIONAL DEVELOPMENT

TALENT RETENTION

"CÁTEDRA HABITAT"

STAFF PERFORMANCE EVALUATION

EVOLUTION OF THE WORKFORCE

The extensive incorporation of new technologies in all aspects of our lives is a fact. This phenomenon is generating an enormous disruption in different sectors and fields of activity (health, logistics, cybersecurity, renewable energies, education, etc.) and, practically, in the vast majority of jobs, which increasingly require professionals to be more and better equipped with new digital skills and knowledge. In this sense, for Habitat Inmobiliaria, developing the professional skills and competencies of its staff, as well as ensuring their satisfaction, is fundamental if we want a good performance of the Company's activities.

That is why we offer a training program that allows them to face with more guarantees the challenges they face on a daily basis and adapt to business development. In this way, both their technical and management skills are kept up to date.

During this year 2022, Habitat Inmobiliaria has continued to promote online training in favor of a more flexible environment with more opportunities. These actions have covered various topics such as leadership, compliance, anti-corruption, MLP, Information Security, Risk Prevention and Sustainability, among others.

In addition, as part of our Training Plan, we offer English classes to 100% of our staff, as we understand that learning a second language is important for the individual development and professional value of the people who make up the Company. (25 participants in 2022).

PROFESSIONAL DEVELOPMENT

In our Human Resources Policy, training plays a key role under the concept of talent development. Talent management is a key aspect to ensure that we have the required skills to meet the challenges of our organization and promote the professional growth of our team.

DETERMINATION OF TRAINING NEEDS

Our Competency and Training Management Procedure establishes the process for determining training needs. The Department Managers, who at the beginning of the year and at the proposal of the Human Resources Department, are in charge of detecting the needs of the personnel under their charge.

These needs are again transferred to the Human Resources Department, which evaluates the requests received, determining their origin, priority and viability, to be subsequently validated by the HR Manager together with the General Managers. It is then submitted to the Management Committee for approval in the form of an Annual Training Plan.

Priority is established according to the Company's strategy, the needs of teams and departments, and finally the needs of employees. Once the training actions have been completed, a effectiveness evaluation is carried out in accordance with the procedure of the same name.

TRAINING FOLLOW-UP

The Human Resources area is responsible for collecting all the information related to the training provided in the Company during the course of the year. Also, on a quarterly basis, it carries out the measurement of the indicators associated with the process such as:

- % attendance to training actions, total hours, total expenses, training hours per employee, training satisfaction index.
- Other indicators associated with the GRI model and included in this Report.

At the end of the Training Plan, the effectiveness is reviewed, also considering the need to repeat certain actions and reporting the final status of the established KPIs.

Training results

Training	2021	2022
Total hours of training	1,791 hs.	3,729 hs.
Average hours per employee	12.7 hs.	28.91 hs.
% of employees trained	100%	100%
No. of courses completed	21	26

TRAINING PLAN 2022

	Total hours		Total hours
Master in data science	375	Prevention of money laundering - exposed personnel	70.2
English business	426.5	Cátedra Habitat	1255.5
Information security awareness	97	LRP - tele-training course, offices and firms	46
Leadership and strategy achievement - session 3	18	BIM technical team training	126
Leadership and strategy achievement - session 4	51	CDC PIN II how to stand out as a real estate developer	120
Urban law course	192	LinkedIn	135.29
Construction waste and sustainability course	45	MDP IESE - management development program	68
Digital marketing	9	Phishing awareness	262.5
Commercial impulse coordinators	18	Soil Feasibility Seminar	6
Commercial impulse – commercial staff	12	Seminar on new developments 2022 prevention of criminal risks	8
Customer service protocol after-sales service	40	Seminar on how to design and execute a training plan	3
Criminal compliance	127.4	Data protection	110
Prevention of money laundering - non-exposed personnel	93	Equality and harassment prevention training	15

TALENT RETENTION

The "Talent Retention and Development Program" includes a series of actions aimed at identifying talent and developing a career plan that retains the loyalty of the Company's key people. This program is aimed at professionals from all areas and levels of the organization and consists of the following phases:

1. Planning
2. Communication
3. Talent identification
4. Development of objectives
5. Individual development plan

The individual development plan should include, in addition to the actions to be carried out, the people in charge and the time frame for their development. It must above all be motivating for the participant. We are talking about participation in training courses, coaching and mentoring, among others. There are currently 15 people participating (2022).

HABITAT LEADERSHIP

During the first quarter of 2022 this program ended. 20 people from the Company participated in it and its objectives were:

- To Guide the company towards the achievement of its corporate business plan through its teams.
- To outline our own leadership style in Habitat, through self-knowledge, transversal communication, team management and delegation as basic tools.

CÁTEDRA HABITAT

This program, developed by the Company's own real estate management personnel, was created in 2022 with two purposes:

- To provide all members of the company with the necessary knowledge to comprehensively understand the different processes involved in the management of residential real estate development.
- To communicate and share the experience of the company's human capital, developing synergies among all departments.

For this purpose, we have designed a series of contents focused on generating fundamental knowledge about all the processes and tools that make up the management of real estate development. The objective is to provide attendees with a global vision of the residential real estate development process. These contents, which are divided into 13 modules that were carried out both in person and virtually (streaming), deal with the structure, strategy and evolution of real estate development, covering all the stages of a residential development. The programme also delves into fundamental business matters such as land acquisition and urban management, project development, marketing and commercialization, AML, construction, handover and after-sales, as well as legal support, financing of developments, procurement and contracting, economic monitoring, customer service and sustainability.

- Module 1: Introduction.
- Module 2: Land Acquisition.
- Module 3: Project development and design.
- Module 4: Commercialization and Marketing.
- Module 5: Construction.
- Module 6 : Handover.
- Module 7: After-sales.
- Module 8: Legal support.
- Module 9: Financing.
- Module 10: Procurement.
- Module 11: Economic follow-up of the promotion.
- Module 12: The customer journey.
- Module 13: Sustainability.

In 2022, **84 Cátedra Habitat diplomas** were awarded (3 of them were awarded to scholarship holders). In this sense, in the words of our HR Manager, "we are very proud of the launch of the first edition of Cátedra Habitat, as it provides our team with a global vision of the residential real estate development process and highlights the work and efforts of the different areas of the company, developing synergies between all departments".



Our "Talent Retention and Development Program" aims to identify talent and develop a career plan that retains the loyalty of the Company's key people.

STAFF PERFORMANCE EVALUATION

Habitat Inmobiliaria, in its commitment to a culture of open feedback, contemplates within its "Diversity Program" the evaluation of performance in order to measure the productivity of personnel and their contribution to the business, as well as to point out areas for improvement. To this end, a "Performance Evaluation Guide" was developed in 2021, which establishes the guidelines and responsibilities necessary to carry out this activity.

This year 2022 has been the year in which this evaluation has been implemented in a practical way. For this purpose, the Performance Evaluation Procedure has been created and has been communicated to the people involved, in addition to being available on the Company's intranet. This procedure is aimed at evaluating the productivity of the teams, as well as encouraging and motivating the fulfillment of objectives and the improvement of individual performance, through the measurement of different competencies. Its execution will be carried out through constructive conversations between the evaluated employee and the evaluators, aimed at discussing achievements, areas for improvement, expectations and objectives.

This exercise is planned to be carried out twice a year (100% of the workforce), in order to set a series of qualitative and competency objectives and thus verify the individual evolution of each person over time. The results are included in the corresponding report and, based on them, we design new training actions or other type of actions that allow us to improve those aspects with lower than expected evaluations, if necessary.

EVOLUTION OF THE WORKFORCE

Habitat Inmobiliaria is committed to stable, quality employment through a rigorous selection process aimed at recruiting the best professionals in the sector. At the end of 2022, the Company had a workforce of 129 people, distributed among the different regions, of which 99.22% are full-time employees and 100% have permanent contracts.

EVOLUTION OF THE WORKFORCE

2019	2020	2021	2022
117	128	128	129

There have been 22 departures from the Company, of which 3 have been non-voluntary, and 23 new people have joined the Company, placing the rate of new hires at 17.8%. Most of the people hired (and therefore those who left the Company) belong to the central region (69.5%), since this area brings together most of the team that makes up Habitat Inmobiliaria (58%), as can be seen in the following tables. Therefore, not only have we again maintained the workforce, but we have re-filled most of the vacancies from all the departures that have occurred.

The turnover rate was 17.51%, within the national average in 2022,(*) and four percentage points higher than the previous year's 13.28%. This is still due to the current competition in the sector and despite Habitat Inmobiliaria's efforts to retain talent and offer quality employment.

EMPLOYEES BY TERRITORY

Western Andalusia	10
Eastern Andalusia	7
Canary Islands	6
Catalonia	17
Central Region	75
Levante	10
Northern Region	4
Total, Headcount	**129**

(*) *Data from the November 2022 Spanish Labor Turnover Report prepared by Randstad, which places the average annual turnover of Spanish companies at 17%. The study is carried out on a total of 4,800 companies in all sectors of activity during the period from July to September 2022.*

NUMBER OF EMPLOYEES WHO LEFT THE COMPANY IN 2022

Territorial	<30		30-50		>50		Total
	M	F	M	F	M	F	M&F
W. Andalusia	-	-	2	-	-	-	2
E. Andalusia	-	-	-	1	-	-	1
Catalonia	-	-	1	-	-	-	1
Central Region	1	-	7	4	3	-	15
Levante	-	-	-	1	-	1	2
Northern Region	-	-	-	-	1	-	1
Total, general	**1**	**-**	**10**	**6**	**4**	**1**	**22**

NUMBER OF EMPLOYEES HIRED IN 2022

Territorial	<30		30-50		>50		Total
	M	F	M	F	M	F	M&F
W. Andalusia	-	-	1	-	-	1	2
Canary Islands	-	-	-	2	-	-	2
Catalonia	-	-	-	-	1	-	1
Central Region	3	2	2	5	3	1	16
Levante	-	-	-	-	1	-	1
Northern Region	-	-	1	-	-	-	1
Total, general	**3**	**2**	**4**	**7**	**5**	**2**	**23**

THE NUMBER OF REDUNDANCIES CARRIED OUT IN 2022

Territorial	<30		30-50		>50		Total
	M	F	M	F	M	F	M&F
W. Andalusia	-	-	1*	-	-	-	1
Central Region	1*	-	1**	-	-	-	2
Total, general	**1**	**-**	**2**	**-**	**-**	**-**	**3**

(*) technician
(**) administrative

DIVERSITY, EQUALITY AND INCLUSION

EQUALITY PLAN

DIVERSITY PROGRAM

COLLECTIVE BARGAINING

SUPPORT FOR NEW GENERATIONS

We understand diversity as a valuable source on which Habitat Inmobiliaria must rely to build and maintain our own identity, understanding diversity in its entirety (ethnicity, origin, gender, age, religion, sexual orientation). Within the general principles of action included in the Human Resources Policy we find "equality, non-discrimination, diversity and inclusion" as a framework that governs the relations of all Habitat Inmobiliaria staff in line with the ten Principles of the United Nations Global Compact, and the 17 Sustainable Development Goals (SDGs), particularly in this case those relating to human rights, labor and equality. Likewise, the Code of Ethics establishes equal opportunities and non-discrimination as the first of the commitments assumed by the Company with its personnel. All of them, and especially those who perform management functions, must promote at all times and at all professional levels, relationships based on respect and collaboration, in order to achieve a pleasant, respectful and positive work environment. Those cases in which a discriminatory attitude is observed or reported will be investigated, and the necessary actions will be taken for their resolution and sanction, in those cases in which they are considered proven.

EQUALITY PLAN

Habitat Inmobiliaria has been working during 2022 on the Equality Plan (in negotiation with the most representative unions in the sector: CCOO and UGT) in compliance with Royal Decree-Law 6/2019, of March 1, on urgent measures to guarantee equal treatment and opportunities for women and men in the workplace, and Royal Decree 901/2020, of October 13, regulating equality plans and their registration. The Company has proceeded to its registration and definitive inscription on April 17, 2023. The strategy contained therein can be consulted on page 128.

DIVERSITY PROGRAM

In 2021 Habitat Inmobiliaria launched the "Diversity Program" which has seen its development in 2022 in a more complete way (after a review of the same). The objective of this program is to guarantee equal opportunities both in access to the Company and during the working life of its personnel, with the Human Resources Department being responsible for monitoring and compliance with this program, as well as reporting milestones and achievements to management.

Monitoring is carried out through different metrics, all of them based on the GRI standard or on the results of surveys conducted. On the other hand, in order not to generate inequalities, our training programs offer several options of time slots, thus facilitating access to them for people with reduced working hours. The Company provides disabled people with access to training which takes their limitations into account. In this regard, it should be noted that in 2022 the Company had to apply to the SEPE (Public Estate Employment Service) for the authorization of exceptional measures, carrying out its compliance through donations. Habitat Inmobiliaria has a certificate of exceptionality, which was granted on July 27, 2021 due to the extraordinary situations experienced by the disabled people hired. In order to comply with the legislation on the matter, Habitat Inmobiliaria has made a donation of 20,844.72€ (already paid 10,169€ in 2022) to the Adecco Foundation, which will allow the celebration of diversity sensitivity sessions and corporate volunteering in the year 2023.

COLLECTIVE BARGAINING

In terms of collective bargaining, the Company's workers are covered by the following agreements: General Collective Bargaining Agreement for the construction sector (126 people in 2022) and National Agreement for Real Estate Management and Real Estate mediation companies (3 people in 2022 in own point of sale). The percentage of employees covered by collective bargaining agreements per country is 100%.

On the other hand, the organization of working time is established based on the official calendars published annually by the labor authority of each Autonomous Community, the collective bargaining agreements applicable in the company and the specific conditions of the sector. The workweek is 40 hours and as of the date of this report there is no trade union association in the Company. The Company uses different means for this purpose, including e-mail, intranet, employee surveys (climate or equality), an H&S consultation group for these matters, and meetings to communicate relevant facts such as the status of objectives, business strategy, presentation of results, budgets, etc.

SUPPORT FOR NEW GENERATIONS

In 2022, Habitat Inmobiliaria signed educational collaboration agreements with several universities (Universidad Complutense, Universidad Politécnica and Universidad Europea Miguel de Cervantes) and agreements with other training organizations (Escuela de Empresa, Escuela de Negocio Aristeo, EAE Business School, Grupo Esneca Formación).

These agreements regulate our collaboration with these centers, with respect to the training of their students, through a scholarship program.

The final objective is to allow students to apply and complement the knowledge acquired in their academic training, favoring the acquisition of abilities that prepare them for the exercise of professional activities, facilitate their employability and foster their capacity for entrepreneurship.

As a result of this commitment, in the year 2022 we have given the opportunity to 13 people to carry out an external academic internship within the Company. The areas where they have been incorporated have been HR, Big Data, Systems, Operations, Marketing and Communication, Legal or Customer Service among others.

TOTAL NUMBER AND DISTRIBUCIÓN OF EMPLOYEES BY AGE, GENDER AND CATEGORY

Category	<30		30-50		>50		Total
	M	F	M	F	M	F	M&F
Administrative	-	-	-	3	1	-	5
Sales	-	-	-	2	-	1	3
Management	-	-	5	4	4	3	16
General Director	-	-	1	1	3	1	6
Receptionist	-	-	-	4	-	2	6
Manager	-	-	23	15	7	5	50
Technician	6	1	8	21	4	3	43
Total, general	**6 (5%)**	**2 (1%)**	**37 (28%)**	**50 (39%)**	**19 (15%)**	**15 (12%)**	**129**

PORCENTAGE OF EMPLOYEES BY EMPLOYMENT CATEGORY, BY GENDER AND AGE

Category	Male			Female		
	<30	30-50	>50	<30	30-50	>50
Administrative	-	-	1%	1%	2%	-
Sales	-	-	-	-	2%	1%
Management	-	4%	3%	-	3%	2%
General Director	-	1%	2%	-	1%	1%
Receptionist	-	-	-	-	3%	2%
Manager	-	18%	5%	-	12%	4%
Technician	5%	6%	3%	1%	16%	2%
Total, general	**5%**	**29%**	**14%**	**1%**	**39%**	**12%**

DEPLOYMENT OF THE EQUALITY PLAN

Gender equality is a universal legal principle recognized in various international, European and national texts. In our country, the full recognition of formal equality before the law was completed with the approval of the Organic Law 3/2007 of March on effective equality between men and women. Habitat Inmobiliaria's Gender Equality Plan aims to comply with this Law,

It establishes that equal treatment between men and women must therefore be a priority in the Company's Strategic Plan, and is considered a fundamental principle of labor relations and human resources management.

The monitoring and evaluation of the Plan will be carried out by the Monitoring Committee, which is constituted to interpret the contents of the Plan and evaluate the degree of compliance with the Plan, the objectives set and the actions programmed. This Committee will be composed equally by two people representing the Company and another two representing the Social Part, all of them trained in equality.

The structure of the Equality Plan is as follows:

- General objectives
- Specific objectives
- Measures
- Responsible persons
- Deadlines for execution



STRATEGY CONTAINED IN THE EQUALITY PLAN

General objectives	Specific objectives
RESPONSABLE DE IGUALDAD	Having a person responsible for equal treatment and opportunities in the Company.
ACCESS AND SELECTION	Ensure access and selection processes that comply with the principle of equal treatment and opportunities, and promote a balanced presence of women and men in all areas of the company.
RECRUITMENT	Ensure compliance with the principle of equality in hiring, promoting the balance of women and men, regardless of the type of contract.
PROFESSIONAL CLASSIFICATION	Guarantee an egalitarian and gender-sensitive professional classification system.
PROMOTION	Guarantee objectivity and non-discrimination in promotion and advancement.
TRAINING	Guarantee equal treatment and opportunities in the different training modalities.
REMUNERATION	Guarantee equal pay for women and men for work of equal value.
OCCUPATIONAL HEALTH AND SAFETY	Introduce the gender dimension in occupational health policy and occupational risk prevention tools.
CO-RESPONSIBILITY AND RECONCILIATION OF PERSONAL, FAMILY AND WORK LIFE AND WORKING TIME	Guarantee the exercise of work-life balance rights. Improve legal measures to facilitate the reconciliation and promotion of co-responsibility of personal, family and work life of the workforce.
	Improve legal measures to facilitate the reconciliation and promotion of the co-responsibility of the staff's personal, family and work life.
COMMUNICATION	Ensure that internal and external communication promotes an equal image of women and men and guarantee that internal communication media are accessible to all personnel.
	Ensure that the Equality Plan is communicated to both employees and suppliers.
SEXUAL AND GENDER-BASED HARASSMENT	Ensure that employees enjoy a work environment free of harassment and disseminate the protocol on sexual harassment and harassment based on gender agreed with the social partners.
GENDER-BASED VIOLENCE	Apply and improve the rights recognized in current legislation for female workers who are victims of gender-based violence.

DIVERSITY COMMUNICATIONS 2022

Date	Description
16/02/2022	New volunteer activities during women's week!
08/03/2022	Happy Women's Day!
17/06/2022	Habitat Real Estate is committed to inclusion and solidarity, with a shovelful!
22/11/2022	Disability Week 2022 | Fundación Adecco
23/11/2022	New Training Day on Unconscious Bias | Disability Week 2022
23/11/2022	Thank you for your attendance and participation in Maria Petit's 'Todos somos capaces' (We are all capable) Disability Week 2022

EVOLUTION OF GROSS ANNUAL REMUNERATION

Category	Average gross remuneration (F+V) 2022	Average gross remuneration (F+V) 2021	Average gross remuneration (F+V) 2020
Management	**108,892**	**99,522**	**105,218**
Male	101,767	96,278	102,003
Female	122,126	105,545	109,073
Managers	**60,910**	**57,853**	**57,388**
Male	63,132	59,819	61,340
Female	57,161	54,846	52,252
Technicians	**44,088**	**43,410**	**44,349**
Male	44,971	43,723	42,865
Female	43,477	43,113	46,055
Administrative	**30,705**	**28,076**	**28,827**
Male	31,864	26,997	31,688
Female	30,319	28,615	27,874
Receptionists	**23,520**	**21,825**	**21,730**
Female	23,520	21,825	21,730
Commercial staff	**33,231**	**44,336**	**30,635**
Female	33,231	44,336	30,635

NOTE.: The lowest salary in the construction agreement for 2022 is €16,068.64, while in Habitat Inmobiliaria the lowest salary is €21,000.

AVERAGE REMUNERATION (F+V)

Category	Average gross remuneration (F+V)*	No. people	Average age	Average Seniority	% variation (**)
Management	**108,892**	**20**	**51**	**8**	**-20%**
Male	101,767	13	52	5	
Female	122,126	7	50	15	
Managers	**60,910**	**43**	**46**	**3**	**9%**
Male	63,132	27	45	2	
Female	57,161	16	47	3	
Technicians	**44,088**	**44**	**40**	**4**	**3%**
Male	44,971	18	38	3	
Female	43,477	26	42	5	
Administrative	**30,705**	**8**	**44**	**12**	**5%**
Male	31,864	2	58	21	
Female	30,319	6	40	9	
Receptionists	**23,520**	**6**	**43**	**5**	-
Female	23,520	6	43	5	
Commercial staff	**33,231**	**3**	**48**	**5**	-
Female	33,231	3	48	5	
Total	**58.252**	**124**	**45**	**5**	-

AVERAGE REMUNERATION OF DIRECTORS

Category	Average gross remuneration (F+V)	No. people	Average age
General Management and Directors	142,335	25	51
Male	141,468	16	52
Female	143,876	9	50

PERCENTAGE OF PEOPLE ON THE MANAGEMENT BOARD

Male		Female	
30-50	**>50**	**30-50**	**>50**
33.3%	50%	16.7%	0%

PERCENTAGE OF PEOPLE ON THE STEERING COMMITTEE

Male		Female	
30-50	**>50**	**30-50**	**>50**
14.3%	42.9%	28.6%	14.3%

(*) Variable earned in 2022 and paid in 2023.
(**) % variation female / male. All categories are shown separately by gender except for the Chief Officers, for reasons of confidentiality.

HEALTH, SAFETY AND WELFARE

HEALTH AND SAFETY MANAGEMENT SYSTEM (H&S)

OCCUPATIONAL HEALTH SERVICES

WORKER PARTICIPATION

POLICIES AGAINST HARASSMENT IN THE WORKPLACE

A healthy and safe workplace contributes to the motivation and commitment of the personnel, while at the same time it constitutes an excellent presentation that can help the Company attract new talent and investment. In this regard, our Code of Ethics establishes that "Habitat Inmobiliaria will provide a safe and stable work environment at all times, committing to permanently updating occupational risk prevention measures, as well as respecting the applicable regulations in this area in all places where our business activity is carried out".

The Company's Health and Safety Policy sets out the general principles for action in this area. The ultimate goal is to establish a general framework for action in order to:

- Achieve a safe working environment for the Company's human team, promoting the development of their abilities, so that the performance of their work does not deteriorate their health.

- Ensure a safe and healthy final product (housing) that preserves the integrity of consumers during its use and exploitation, as well as the safety of customers during the provision of marketing services at points of sale.

- To preserve occupational health and safety in workplaces that are not owned by Habitat Inmobiliaria, but over which Habitat Inmobiliaria may have influence.

HEALTH AND SAFETY MANAGEMENT SYSTEM

Habitat Inmobiliaria is certified under the ISO 45001 Occupational Health and Safety standard by AENOR. This standard, which affects all of the Company's work centers (headquarters, regional offices and points of sale with our own personnel - currently four), reinforces the management of our OHS risks, making us more effective and efficient, reducing accidents and illnesses, and increasing operability by reducing emergencies and sick leave. It also defines the competencies of the people who carry out the processes involved. During the year 2022, a follow-up has been carried out after implementation, with very satisfactory results.

The management of occupational safety, health and well-being of the Company's personnel is promoted by the Human Resources Department, being a matter of vital importance, since in addition to ensuring the highest physical, mental and social well-being, we seek to establish and sustain a safe and healthy work environment that has an impact on greater satisfaction and productivity of the personnel, and consequently on the quality of the services we offer. Due to the nature of the work they perform, Habitat Inmobiliaria's employees are exposed to the most common risks found in office jobs. Consequently, there are no injuries, ailments, conditions or disorders arising from exposure to hazards at work that result in occupational disease. The main regulations in force applicable to Health and Safety in the Company are as follows:

- Spanish Constitution.
- Law 31/1995, of November 8, 1995, on Occupational Risk Prevention.
- Royal Decree 1627/1997, of October 24, 1997, on minimum health and safety provisions in construction works.

EVALUATION OF THE MANAGEMENT SYSTEM

The system is evaluated on the basis of periodic audits, management review reports and monitoring indicators such as those included in this report. With regard to audits, we can differentiate between:

- Internal: Annual audits to verify the adequacy of the management system to the reference standards (by a partner consulting firm). This also includes audits performed by the "internal audit function" focused on risk management.

- External: annual follow-up audits by the certification body to verify the adequacy of the management system to the certified standards.

SCOPE OF THE H&S MANAGEMENT SYSTEM

Indicator	Pers. / %
Employees under the scope of the H&S Management System	129 / 100%
Employees under the scope of the H&S Management System and subject to internal audits	129 / 100%
Employees under the scope of the M&S Management System and subject to audit by certification body	129 / 100%

NOTA.: *3 are included for sales outlets with their own personnel and 126 at headquarters and regional offices.*

During the year 2022, a two-hour OHS training course was held in offices and offices in which 23 people participated. The total number of hours taught was 46.

OCCUPATIONAL HEALTH SERVICES

Health services are provided by an External Prevention Service (EPS), which in collaboration with Habitat Inmobiliaria has the mission of establishing and maintaining a healthy and safe working environment that favors optimal physical and mental health. Among the functions performed by the EPS are:

- Monitoring of factors in the work environment that may affect the health of workers, including sanitary facilities, canteens and accommodations provided to workers, and work practices.
- Work-related health surveillance. Initial and periodic medical examinations, depending on the risks inherent to your job, consisting of a medical examination to be able to make a correct assessment of your state of health.
- Advice on health, safety and hygiene at work.

The HR area of the Company ensures that the activity of the EPS is in accordance with what has been established, not only by constantly monitoring the activity but also by analyzing the quality of the data provided in the reports and the results obtained for the workforce. The EPS issues an annual report (not corresponding to the calendar year) "Annual Health Surveillance Activity Report".

Habitat Inmobiliaria facilitates access of its employees to these services. For this purpose, periodic medical check-up campaigns are carried out annually during working hours, or information and training related to health and safety issues are provided to its personnel in different time slots in order to facilitate their access to the same. It should be noted that in 2022 there was one occupational accident, "in mission" corresponding to a man, but he did not take sick leave.

There have also been no occupational diseases among the Company's personnel (minor).

OCCUPATIONAL HEALTH

Indicator	No.
Work accidents	1 in mission
N.º of occupational diseases	0
Accident frequency rate	0
Nº of hours of absence	4,816 h.
Absenteeism rate	2.16 h.

WORKER PARTICIPATION

Consultation and communication on occupational health and safety

Habitat Inmobiliaria has a Procedure for the Information and Participation of Workers in Health and Safety that establishes the basis for its management. In practice, the Company, not having legal employee representation, ensures consultation and participation in health and safety matters to all employees, through the Health and Safety Consultation and Participation Group. This group is made up of at least 3 representatives of the company and at least 3 representatives of the workers. The workers' representatives belong to different regional offices and different jobs. Meetings are held periodically on a regular basis and extraordinarily if deemed necessary.The Process and ESG Director is responsible for arranging these meetings. During the year 2022, 3 meetings have been held in which different actions

have been agreed upon at the request of the workers:

- Adding as a Safety and Health objective the promotion of a healthy life.
- Sending a reminder to personnel of the availability of the risk assessment of each center through the Intranet.
- Reviewing and updating of the specific Health and Safety SWOT. Six new points were added at the request of the employees.
- Improving of some situations of inadequate health conditions reported by workers.

POLICIES AGAINST HARASSMENT IN THE WORKPLACE

Habitat Inmobiliaria has a Procedure for Prevention and Action against Harassment in the Workplace, which establishes guidelines of conduct to prevent harassment situations from occurring in the work environment, as well as some preventive measures and the channel for filing a complaint by those who believe they have been subjected to harassment, in any form, or by Company personnel who have witnessed it. In this way, we comply with the Organic Law 3/2007, of March 22nd for the effective equality of women and men, and include special references to harassment based on gender or psychological harassment or Mobbing.

It is also established that personnel who consider themselves to be subject to harassment, or any other person or team manager who becomes aware of any conduct that could be classified as harassment, in any form, must report said fact through the Whistleblowing Channel (Compliance Mailbox) established for this purpose in the Code of Ethics and accessible through the Intranet, Habitat's website and the following link: https://habitatinmobiliaria.whistlelink.com/.

Complaints received will be handled in accordance with the Whistleblowing Channel procedure. In addition, through the Whistleblowing Channel, personnel may contact the Compliance Officer directly, by any other means, to formulate any query or complaint, which will be dealt with according to the procedure indicated.

Likewise, the whistleblower, if he/she deems it appropriate, may choose any of the members of the Compliance Committee as the sole interlocutor.

During the year 2022, **there have been no complaints of harassment in the workplace.**



05

HABITAT CUIDA THE COSTUMER

OUR COSTUMERS
QUALITY OF SERVICE





Habitat Santangelo- Benalmádena (Málaga)



At Habitat Inmobiliaria our priority has always been to be by our clients' side, accompanying and advising them in one of the most special moments of their lives: the purchase, construction and delivery of their home. During the year 2022 there have been no complaints of harassment at work.

STRATEGIC LINES

1. Satisfy customers' needs and expectations by improving their experiences at all stages of the relationship.
2. Provide safe and healthy housing.

MILESTONES ACHIEVED

1. Creation of the Customer Committee.
2. Pre-booking via web (first promoter to do so).
3. All of our built developments have achieved the "Exceptional" category within the Spatium Seal.
4. The Company has advanced in the Customer Journey Map working on it from the search phase by the customer (external consultant is hired).
5. The housing reservation process has been automated through the Company's CRM.
6. The personalization of the homes has been extended in most of the developments (mainly in projects in the design phase).

RELEVANT DATA

100%	PROMOTIONS WITH SPATIUM SEAL
98%	OF QUERIES HANDLED WITHIN 48hs.
98%	OF CLAIMS HANDLED WITHIN 48hs.
1,136	CASES HANDLED
98%	OF CASES ADDRESSED IN 48hs OR LESS
170	COMPLAINTS RECEIVED
8.9/10	ATENTION TO INFORMATION AT THE POINT OF SALE (satisfaction survey)
8.1/10	INFORMATION PROVIDED BY THE CONTACT CENTER (satisfaction survey)
7.3/10	HOUSING DEED PROCESS (satisfaction survey)

OUR COSTUMERS

HABITAT COSTUMER

CUSTOMER COMMITTEE

COSTUMER EXPERIENCE

HABITAT COSTUMER

In our efforts to get to know in depth the real needs of our clients, Habitat Inmobiliaria has carried out a new study in 2022 to determine the profile and preferences of our clients. The information obtained allows Habitat Inmobiliaria to adapt its strategy to these new requirements. The following are some of the conclusions obtained in this regard:

- 5% increase in the average age of buyers in 2022 to 45 years old.
- Nearly 54% of buyers are married. Single buyers are up 6 percentage points from before COVID 19, at 37% of buyers.
- Sales of homes larger than 110 m2 decreased, while sales of homes smaller than 90 m2 increased by 8 percentage points compared to before the coronavirus.
- More than 80% of buyers opt for a home with a pool and terrace.
- Buyers are making fewer and fewer visits to the point of sale to make a purchase. In 2022, nearly 70% of shoppers only visited the point of sale once.
- The average price of homes sold has increased by almost 5%.
- Nearly three out of four buyers reserve their home within 30 days of becoming interested in the development. The average period for Habitat Inmobiliaria buyers is 22 days

CUSTOMER COMMITTEE

In 2022 Habitat Inmobiliaria created the Customer Committee. In this way, the processes associated with it can be strengthened and controlled, providing greater value. The issues dealt with in this Committee are as follows:

- Customer process control (scorecard).
- Inputs of customer satisfaction through the analysis of survey findings.
- Follow-up of Communications and customer events associated with the Customer Journey Map or to extraordinary events.
- Follow-up of publications and complaints.
- Follow-up of ongoing customer projects as ESG communication at points of sale, customer experience, customer knowledge, mistery shopping (customer's vision), milestone "0" Surveys, after-sales and impact on other processes.

The composition of this Committee is as follows:

- CEO
- GDO, GDN
- Regional managers
- Commercial Director
- Business Director
- Sales and Marketing Director
- Process and ESG Director
- Big Data Manager
- Customer Service Manager
- Construction Manager
- Sales Manager
- After Sales Director

COSTUMER EXPERIENCE

In 2020, Habitat Inmobiliaria launched a new model aimed at improving the customer experience in all phases of its relationship with the Company, in order to be able to offer them a quality service in line with their expectations. In the year 2022, this model has been progressing, completing the different planned phases and thus providing greater value to the process (see fig.1).

In addition to these activities, other actions have been carried out during 2022 in the customer area:

- Expansion of the personalization of the homes in most of the promotions (mainly in projects in the design phase), both with and without cost, thus offering the client a wide range of options.
- Renewal of the client area, included in the web page.
- Standardization of the handover process, which includes an on-line briefing session with all the customers of each development, in which the process is explained in detail up to the deed of the property, as well as the agents involved throughout the process
- Arrangement of an agreement with a service company to facilitate the customer the procedures for the contracting of basic supplies (e.g.: electricity, gas, internet, etc.).

ADVANCEMENT OF THE CUSTOMER EXPERIENCE MODEL (fig.1)

Activity	Follow-up in 2022
Creation of the Customer Journey Map: the aim is to identify actions to make the customer feel accompanied at all times during the relationship. The Company hired an external consultant to work on it in greater depth from the customer's search phase.	Ongoing
Digitization of the Housing Manual in order to facilitate its use and manageability for the client. In addition, the environmental impact due to the acquisition and consumption of paper is reduced.	Ongoing Will see the light in 2023
Development of an online sales model that aims to offer the costumer new agile, simple and secure communication channels. The entire commercial process can be carried out virtually. Actions to be developed during 2022.	Ongoing
• On-line reservation. It will be officially launched in December 2022, after testing in two promotions and then extended to the rest.	Implemented
• Personalization of housing on-line. We are working on physical personalization, consolidating the process and then moving towards the digital model.	Ongoing
Promothe SAP development. The aim is to obtain useful information from our processes in order to meet customer needs.	Ongoing / continuous improvement
Automation of contracts and its signing. This is intended to facilitate the management to customers at the time of making such arrangements.	Implemented (also for reservations)
Incorporation of Big Data, in order to explore existing data to have a greater knowledge of the customer and deepen customer relationships.	Ongoing / continuous improvement

QUALITY OF SERVICE

MULTICHANNEL

COMMITMENT TO SERVICE QUALITY

CUSTOMER SATISFACTION

WELL-BEING, HEALTH AND SAFETY OF THE BUILDING'S USERS

MULTICHANNEL

Habitat Inmobiliaria offers its customers an omnichannel experience in their relations with the company by applying the necessary tools and technologies. Omni-channeling integrates the different communication channels, allowing their interrelation in real time.

- Physical point of sale.
- Virtual point of sale.
- Contact Center - call center.
- Mobile application.

It should be noted that during 2022, as mentioned above, the option of online home reservation (linked to a credit/debit card) has been completed within the Company's own website through a platform created for this purpose. Habitat Inmobiliaria has thus become the first developer in Spain to offer this possibility.

CUSTOMER-FOCUSED DIGITALIZATION

Virtual points of sale

Habitat Inmobiliaria we have always been committed to technology and digitalization, which has allowed us to adapt to the situation caused by the pandemic and continue offering quality service to our clients. Based on this, we maintain our "virtual points of sale", in which, through a video call, we can show our clients, in a simple and comfortable way, all the details of what can be their new home. In this video call we show virtual tours of the homes in our developments, which include 360º experiences, videos, infographics, floor plans and other visual materials.

Main solutions

The main customer-facing digital actions carried out in 2022 are as follows:

- On-line reservation of housing in web page.
- New customer area on the website.
- Improved CRM usability in order to facilitate the relationship between salesperson and customer.

The Company has already made available to the customer from 2021 the automation of the purchase and reservation contract.

COMMITMENT TO SERVICE QUALITY

Complaint systems, complaints received and their resolution

CUSTOMER SERVICE

Habitat Inmobiliaria has a Customer Service Procedure where, in addition to defining the lines of action to be followed in this process, guidelines are established for the reception and resolution of claims, complaints or incidents. At the same time, there are several channels through which clients can lodge such complaints:

- Tel. 900100420
- Mail 1: informacion@habitat.es
- Mail 2: acliente@habitat.es
- Website (contact from)
- Regular mail

CASES ATTENDED IN 2022

Indicator	Total
Cases attended	1,136
Cases attended 48 hs	1,115 - 98%
Cases attended + 48 hs	21 - 2%
Complaints received	170 - 15%.
Claim resolution time	169 claims <48hs 4 claims >48hs (escalated)
Consultations received	963 inquiries - 85%.
Query resolution time	946 inquiries < 48hs 17 inquiries >48hs (escalated)

NOTE.: cases are classified as follows:

- ***Inquiries:*** *is a request for information/complaint.*
- ***Claim:*** *a request that involves a request for compensation, change, etc.*

AFTER-SALES SERVICE

The Company also has an After-Sales Procedure which describes the actions to be taken to deal with incidents and complaints from customers once the property has been deeded. Main objectives:

- To ensure the correct and adequate image of the Company.
- Differential customer service.
- Efficiency in the resolution of incidents.

If we analyze the resolution time indicator, it has increased due to last year's scenario, where the lack of supply of materials such as glass, wood or aluminum, affected the execution times. In this context, it should be noted that from the Customer Service Department we have managed at the main contract level the claims of 3 of our promotions, due to the substitution of our construction companies, which has generated that in more than 300 homes the management and resolution times were extended due to the lack of guarantees from the original suppliers.

In relation to the improvement of the finish of the final product, in recent years the average number of incidents in the homes has remained below 20 complaints, which facilitates the after-sales work, minimizing the impact on the arrival of customers to their new home. In this 2022 and with the experience gained after the last handovers, in Habitat Inmobiliaria we have revised our protocols, to adapt our model to the needs of customers. We are currently working on the After Sales Model 2.0, which involves the entire company and focuses on several projects to be carried out in 2022, differentiating two major blocks of action:

1-Improved communication with customers

- The first initiative carried out was the analysis of communication protocols with customers, in order to create a unique communication style and provide the technical teams with the necessary tools and soft skills to improve customer relations at such a key moment as after-sales in an inhabited home. This was followed by specific training in the tools and soft skills needed to improve the relationship with the customer at such a key moment as the post-sale of an inhabited home.
- The second initiative reflects the need for traceability of communication with the customer. Therefore, from the Company, we are working on an integrated management tool for after-sales repairs and communications with the customer, in which all agents can have their workspace unified, so that both customers and construction company, Contact Center and technicians, work on a platform that provides the updated information that our customers increasingly demand from us.

2-Preventive work to improve the product.

In this line, we continue to advocate for collaborative work in early stages, so:

- We have proposed the revision of the execution projects, based on our Guide of Good Construction Practices.
- In contracts with construction companies we include specifications on the necessary training of the teams and the resources and reports required for after-sales service.
- During the construction phase, we make previous visits with the technical and construction management teams, to set the finishing standards for the finished product and focusing on the testing of installations and start-ups prior to handover to customers.

EVOLUTION OF COMPLAINTS AND CLAIMS

Year	**Inc. Tot.** (1)	**T° Med.** (2)	**N° Viv.** (3)
2019	14018	65	544
2020	11735	51	872
2021	22717	45	1366
2022	24959	76	2247

(1) Total incidents: total incidents received in that year.
(2) Average closing time: corresponding to the incidents closed in that year.
(3) Number of dwellings that have submitted a list of incidents (accumulated).

CUSTOMER SATISFACTION

For Habitat Inmobiliaria it is very important to know the state of customer satisfaction, especially at each key moment in their relationship with the Company. To this end, we have identified three main milestones, at which satisfaction surveys are sent to the client, in order to obtain the relevant information that will help us to undertake the improvements (in the form of objectives or as part of the strategy) necessary to ensure that their experience with the Company is the best possible.

- Milestone 1: Commercialization - the survey is conducted when the sales contract is signed.
- Milestone 2: Handover and housing process - the survey is conducted after the signing of the deed.
- Milestone 3: After-sale - the survey is delivered three months after the signing of the deed.

Examples of our commitment to improvement based on the information extracted from the surveys can be found in all the actions implemented in the area of customer experience and those already mentioned above. The most significant results obtained in 2022 in relation to the different milestones are presented below:

SOME OF THE RESULTS OBTAINED 2022

	Value (1 a 10)
Point of sale	
How do you rate the point of sale?	8.8 / 10
How do you rate the attention and information provided at the point of sale?	8.9 / 10
How do you rate the way you are shown the materials displayed at the point of sale?	8.2 / 10
Attention and information	
How do you rate the attention and information received to date?	8.3 / 10
How do you rate the attention and information provided by the Contact Center?	8.1 / 10
Signing of contract and commercial documentation	
How do you rate the contract signing process?	8.6 /10
How do you evaluate the commercial documentation provided (commercial brochure, report, plans, etc)?	8.3 / 10
Deed process and delivery time	
How do you rate the deed process of your home	7.3 / 10
How do you rate the documentation provided in the signing of the deed of the house?	8.2 / 10
How do you rate the compliance with the delivery time?	7 / 10
How do you rate the information received during the Online Session on Signing of the Deed?	6.6 / 10

WELL-BEING, HEALTH AND SAFETY OF THE BUILDING'S USERS

CoHABIT 20

In 2020, Habitat Inmobiliaria carried out an analysis of its developments in order to prioritize, more than ever, the health and wellbeing of homeowners. The result of this analysis is CoHabit-20, a deep analysis of our developments that brings together all the characteristics of the housing of the future, which have emerged after assessing the new needs and priorities of customers after the pandemic.

Light and outdoor spaces

Homes will prioritize terraces, penthouses, private gardens or the maximization of natural light through windows.

Spaces with different uses

In such a way that the day area is independent from the night area, with wide and diaphanous spaces.

Reduction of energy consumption

Not only through the design of facades, but also through the implementation of systems such as aerothermal or solar thermal.

Comfort temperature

By means of facades that, in turn, will be designed to eliminate thermal bridges, which will improve the temperature.

Contactless

Thus, the lighting of common areas will be done with presence detectors that will avoid the need to have contact with switches, improving safety and increasing the efficiency of the building.

Bioclimatic criteria and Nearly Zero Energy Buildings (nZEB).

Thus, homes will be well oriented and ventilated, prioritizing cross ventilation, with one, two or three facades that allow such ventilation.

As for the materials, these will be natural

One example is the use of ecological paints, which are environmentally friendly, regulate the humidity of the rooms and improve the air quality and healthiness of the house.

SPATIUM SEAL

Habitat Inmobiliaria is a company that promotes and verifies good practices in its properties, in terms of the safety, health and wellbeing of its clients, with a demonstrable guarantee. In this sense, the Company certifies its developments with the Spatium seal, which aims to objectively demonstrate these guarantees to the user of the property in this area. This seal analyzes more than 100 points that takes into account not only existing regulations, but also incorporates in its assessment 35% of voluntary improvements that we make our own in the Company's quest for excellence. In 2022 Habitat has certified all its new projects **(in project phase 9 - and handover phase 13)** based on Spatium, obtaining the highest possible level or "Exceptional" awarded by the Q-safety consulting firm together with the IMQ certifying entity.

No non-compliances with regulations or voluntary codes have been identified that could result in fines or sanctions. The Spatium seal confirms Habitat's good practices in matters of health, safety and well-being for the future users of our homes, and establishes the pillars on which the safety of our customers is based:

- Accessibility
- Coordination of business activities
- Contingencies
- Emergencies and self-protection
- Environment and Interference
- Functionality and use
- Maintenance management
- Materials and safety
- Environmental health
- Risk transfer
- Aquatic facilities

ACCESSIBILITY TO HOUSING

In relation to homes accessibility criteria for people with disabilities, these comply with the legislation set out in both local regulations and the Technical Building Code (Basic Document on Safety, Use and Accessibility (BD-SUA).

In 2022, **a total of 6 housing units have been adapted for disabled people:** Habitat Los Guindos: 2 homes, Habitat Triana: 1 house, Habitat Telde: 2 homes and Habitat Progrés: 1 house.

06

HABITAT ACTÚA

SOCIAL FOOTPRINT AND BEST PRACTICES IN CONSTRUCTION

COMMITMENT TO COMMUNITIES





Habitat Pintor Velázquez- Móstoles (Madrid)



We participate in different forums and events to share best practices or discover the latest trends in the sector, in order to maximize value creation for our stakeholders.

STRATEGIC LINES

1. Encouragement and promotion of sustainable development.
2. Encouragement and promotion of social cohesion.
3. Encouragement and promotion of the participation of local citizens and social agents in the decision-making process of the projects developed.
4. Good social practices in construction. Minimization of safety, health and welfare impacts during the execution of construction works.

MILESTONES ACHIEVED

1. We are working on the development of our "Community Engagement Program".
2. Updating of the Manual of Good Practices on H&S in Construction.
3. We continue to work on our first Continuous Improvement Plan for H&S in Works (21-22).
4. Reduction of 43 percentage points in the accident rate compared to the average for the construction sector in Spain and with respect to 2020.
5. Reduction of 27.37% in the accident rate over the Company's incidence rate with respect to 2020.

RELEVANT DATA

9,530	INDIRECT EMPLOYMENT
100%	KEY LOCAL SUPPLIERS (trading companies, architects and construction companies)
78%	BUDGET IN LOCAL SUPPLIERS of the locality where operations are carried out
0	DEATHS DUE TO SUBCONTRACTOR ACCIDENTS
0	OCCUPATIONAL DISEASES OF SUBCONTRACTORS
35	H&S AUDITS carried out on developments
91.54%	COMPLIANCE WITH OUR GOOD PRACTICES MANUAL
43%	REDUCTION IN THE ACCIDENT RATE if compared to the rate of the construction sector in Spain
27.37%	REDUCTION IN THE ACCIDENT RATE if compared to the incidence rate of the Company

SOCIAL FOOTPRINT AND BEST PRACTICES IN CONSTRUCTION

OUR SOCIAL ROLE
GOOD SOCIAL PRACTICES IN CONSTRUCTION

OUR SOCIAL ROLE

The contribution that the real estate development sector makes to economic growth, the competitiveness of the productive fabric, the social and territorial cohesion, and to people's quality of life is evident. Our activity generates a significant positive impact, not only from an economic or environmental point of view, but also from a social point of view. This is because we contribute to making possible one of the most basic needs of people: to have a home. In a context where there is not enough housing for so much demand, Habitat Inmobiliaria is proud to continue contributing to SDG 11 "Sustainable Cities and Communities" by being able to generate new homes for the population.

This contribution is supported by our figures, which indicate that the Company sold 40.52% of first homes (homes for people who did not have a previously owned home) and 25.71% of replacement homes (homes that replace a previous property and allow families to improve their conditions) during 2022. In this section we will talk about our "social footprint" and the actions undertaken to make it deeper and deeper. We thus seek to connect with the most human side, in which people are at the center, this role being therefore essential within the Company. We also make clear the commitment of the Companies to the communities in which we operate in the double line of promoting their economic development and fostering their social cohesion. But we are also aware that our activity generates a series of impacts on the health and safety of the workers of the different companies with which Habitat Inmobiliaria collaborates in its developments (we are mainly talking about construction companies). This social and business responsibility in the exercise of our activities, has made it possible to implement a "preventive culture", within what we have called "Good Social Practices in Construction", which has led us to obtain a substantial improvement in this regard, well below the industry average.

During this year 2022 we have continued working on those defined strategic lines that reinforce our social activity, trying to generate a greater impact and contributing more value to society. These activities begin with the Company's own people with the "People Commitment Program", already developed in previous pages, and in which a "Social Axis" is implemented that includes informative and sponsorship actions. This allows our personnel to participate in different actions aimed at influencing the transformation of society and the lives of people in situations of vulnerability and/or exclusion, also strengthening their relationship and creating a more personal bond based on solidarity.

The rest of the activities associated with the defined strategy are those developed along these lines, being fundamentally aimed at fostering and promoting sustainable development and the participation of local citizens and social agents. We add other actions aimed at the development of good social practices in construction, with the firm purpose of minimizing the impact that this has in terms of H&S in the main stakeholders involved in the process.

GOOD SOCIAL PRACTICES IN CONSTRUCTION

Minimization of safety, health and welfare impacts during the execution of construction works.

This heading encompasses a series of measures aimed at the companies that work for us, mainly those with a higher degree of exposure, such as construction companies, marketing companies, architects and engineering firms. Habitat Inmobiliaria has established a set of clauses (ESG) in relation to this matter, where a series of valuable (but not exclusive) requirements are requested from our main groups of suppliers in order to be able to carry out the work (among others):

- **Construction companies:** to have an Occupational Health and Safety Management System certified according to the ISO 45001 standard.
- Marketing companies: have a Manual or Policy of good practices in ESG matters.
- **Architects:** have an ESG best practices manual or policy.

The Quality, Environment and Prevention Department, through its Director, is in charge of compliance with all the Health and Safety provisions on site, mainly those related to compliance with the existing legal requirements.

HEALTH AND SAFETY IMPACT EVALUATION

In the area of health and safety, the greatest impact occurs during the construction of the building, with accidents occurring mainly among workers (falls from double heights, entrapment, etc.). Although this impact does not depend directly on Habitat Inmobiliaria and it does not happen in our own work centers, a minimum of four audits are carried out for each development, during the entire time the works are being executed. These audits refer to legal compliance and the Good Practices Manual, and are outsourced to a specialized company, obtaining the following results (see figure 2 and 3).

PREVENTIVE CULTURE IN THE COMPANY

Beyond legal compliance, the Company has implemented a preventive culture policy in all its ongoing developments, incorporating the work of analysis and control in indicators to minimize the occurrence of accidents. In order to ensure the success of this policy, we have a Manual of Good Practices in the field of OHS in Construction, which contains guidelines for the good performance of the works that lead to the minimization of the impacts on OHS during their execution. As a result, we have maintained accident rates in our works well below the industry average. All the data provided in this report relating to accidents on construction sites have been obtained as a result of the health and safety monitoring work carried out by the Company, taking into account that these workers are not hired by us directly.

In 2022, a total of 47 accidents with sick leave occurred, with a frequency rate of 23.45 and a severity rate of 0.34. In addition, the incidence, frequency and severity rates of accidents at the construction sites are well below those of the sector as can be seen in the data provided below. **There have been no fatalities due to occupational accidents or occupational diseases** from subcontractors in 2022.

CONTINUOUS IMPROVEMENT PLAN FOR HEALTH AND SAFETY ON CONSTRUCTION SITES

In 2021, Habitat Inmobiliaria drew up its first H&S Improvement Plan for 2021-2022. This document establishes accident rate objectives to be achieved, as well as the lines of action required to achieve them. As of the end of 2022, these objectives had already been achieved, ahead of the planned closing dates (see figure 4). Other actions carried out in this 2022 would be:

- Dissemination of the Good Practices Manual.
- Conducting periodic meetings with coordinating companies.
- Holding of periodic meetings with H&S Coordinators (H&SC).
- Development and Dissemination of specific Health and Safety Policy.
- Review of the requirements that are evaluated during OHS audits carried out on site in order to unify the conformity criteria required both by Habitat and by current legislation on the subject.

ACCIDENTS WITH SICK LEAVE 2022 (fig.1)

Territory	No.
Western Andalusia	6
Eastern Andalusia	6
Canary Islands	9
Catalonia	2
Central Region	17
Levante	7
Northern Region	0
TOTAL	**47**

EVOLUTION OF AUDIT RESULTS 2019-2022 (fig.2)

Year	No. of audits	% legal conform.	% Habitat conform.
2019	19	92.62 %	70.86 %
2020	30	95.93 %	86.94 %
2021	37	98.44 %	92.84 %
2022	35	97.26 %	91.54 %

EVOLUTION OF AUDIT RESULTS BY TERRITORY 2019-2022 (fig.3)

Year	% legal conform.	% Habitat conform.
Western Andalusia	99.36 %	95.47 %
Eastern Andalusia	99.82 %	92.82 %
Canary Islands	94.90 %	90.52 %
Catalonia	97.41 %	91.84 %
Central Region	95.39 %	90.76 %
Levante	97.47 %	88.76 %
Northern Region	99.48 %	90.95 %
TOTAL	**97.26 %**	**91.54 %**

ACCIDENT RATE TARGETS 2022 (fig.4)

Target description (base year 2020)	Status
30% reduction in the accident rate as a percentage of the incidence rate	27,37%
40% reduction in the accident rate as a percentage of the incident rate of the construction sector in Spain.	**41% - target reached**

ACCIDENT FREQUENCY RATE (AFR) OF SUBCONTRACTORS (fig. 5)

Indicator / year	2019		2020		2021		2022	
	Spanish Sector*	Habitat	Spanish Sector*	Habitat	Spanish Sector*	Habitat	Spanish Sector*	Habitat
Incidence rate	6688**	4038	5504.1**	4569	6316**	2674**	6132**	3318
Frequency rate	35.32	29.09	33.85	30.55	36.60	21.61	36.60	23.45
Severity Rate	1.2	0.29	1.17	0.31	1.32	0.34	1.32	0.56

(*) Source: Ministry of Labor and Social Economy.
(**) Data updated due to variations in the source.

NOTE 1.: 100% male.
NOTE 2.: Data obtained from Eurocontrol's December 2022 report.
NOTE 3.: The source of data for the sector at the national level comes from the Ministry of Labor and Social Economy.

Incidence rate = A * 100,000 / W - This rate represents the number of accidents with sick leave during the working day for everyone hundred hours and workers exposed to risk.
Frequency rate = A * 1.000.000 / H - This rate represents the number of accidents occurred per million hours worked.
Severity rate = D * 1.000 / H - It represents the number of days lost per 1000 hours of work.

A =Accidents during working hours with sick leave
W= Number of Workers
H= Hours worked in the period (montly)
D= Days not worked due to accidents during working hours with sick leave

COMMITMENT TO COMMUNITIES

COMPANY'S IMPACT ON LOCAL EMPLOYMENT AND DEVELOPMENT

COMUNITY ENGAGEMENT PROGRAM

MAIN ACTIONS FOR THE BENEFIT OF SOCIETY

PARTICIPATION IN THE SECTOR

COMPANY'S IMPACT ON LOCAL EMPLOYMENT AND DEVELOPMENT

Construction is intimately linked to development, being both a tool and a driving force when its objective is to provide services that respond to an effective demand from the community. Our sector brings together a very high number of professionals from different areas of knowledge who, in many cases, belong to different sectors, such as, for example, engineers and industrialists. In addition, the realization of a real estate project creates jobs not only in the companies directly involved in the process, but also in the area, as the demand for catering services, construction materials, etc. Therefore, the following groups are involved:

- Public Administrations.
- Companies extracting raw materials.
- Manufacturers' associations.
- Carriers.
- Professionals:
  - Professional associations.
  - Technicians (engineers, architects, designers...).
  - Associations of professionals and/or companies.
- Construction companies.
- Development companies.
- Marketing companies.
- Universities and training centers.
- Users.
- Property administrators.
- Installers and building maintenance companies.
- Researchers (R+D+i).
- Certification bodies and laboratories.
- Waste managers.

On the other hand, the implementation of a real estate project creates jobs not only in the companies directly involved in the process, but also in the area, as the demand for catering services, construction materials, etc. increases.

The increase in population caused by a real estate development brings with it the need to expand public services, which in turn benefits the entire community. In 2022, the Company **created 9,530 indirect jobs.**

(Source: ASPRIMA, year 2019 through a study figures 2.4 employees generated per housing built. It has been calculated on housing under development).

In addition, as a sign of the Company's concern to offer affordable housing for low-income homeowners, two of our developments in 2022 include social housing:

SOCIAL HOUSING DEVELOPMENTS

Development	No. of houses
Valdemoro (Madrid)	71
Río Segre (Valencia)	10
TOTAL	**81**

COMUNITY ENGAGEMENT PROGRAM

As we did in 2021 and with the aim of enabling our strategy of making a positive contribution to society, the Company has approved the "Community Engagement Program" for 2022. The purpose of this program is to promote social cohesion in the communities where our developments are being built, boost the local economy, establish guidelines to encourage and promote sustainable development through the participation of local citizens and other social agents in the decision-making process of the projects developed by the Company in the communities where the residential developments are located, including the evaluation of the impacts they generate. The contents refer to the following:

- Designation of persons responsible for relations with the community.
- Carrying out consultations and studies to analyze the demands of the local society (in case there are real estate developments with public common areas).
- Implementation of actions to improve community relations derived from the conclusions of the consultations.
- Programme for the revitalization of the local economy and promotion of social cohesion in each development.
- Quantification through measurement and valuation methodologies of the positive impact generated to society.

Other actions already carried out in 2022 that demonstrate our commitment to the revitalization of the local economy and social cohesion are as follows:

KNOW YOUR NEIGHBORHOOD INITIATIVE

Habitat Inmobiliaria has launched this initiative with the aim of boosting local commerce and making our clients aware of the possibilities offered by the areas where they live. Through this initiative we offer information to our clients about useful stores in the areas of our developments. In 2022 we sent information about the following developments: Torre Amura, Jardines de Oriente, Torremare, Costanera, Jardines de Teià, Encina y Almez.

LOCAL NGO INITIATIVE

In 2022, we have continued working on a mailing to our customers of different developments in order to encourage them to contribute to the different NGO's in the area. In this way we bring the different activities that these organizations carry out closer to the new neighbors and facilitate the involvement of those who wish to collaborate. The following is a list of them according to the area in which the development is located.

LOCAL NGO INITIATIVES 2022

Area	NGO	Activity
Seville	Programa Ödos	Association of various entities focused on the care of people in vulnerable situations, mainly women and minors.
Malaga	Ángeles de la Noche	Food collection, preparation and distribution.
Barcelona	Arrels Fundació	Homeless people are cared for on the streets of Barcelona.
Canary Islands	Fundación Farrah	International cooperation for the development of impoverished countries.
Northern Region	Agaela	Help for people affected by Amyotrophic Lateral Sclerosis (ALS)
Central Region	Mundo Justo	Fighting poverty and social exclusion.
Levante	Asleuval	Support association for patients with leukemia, myeloma and other blood diseases in the Valencian Community.

APOYO A PROVEEDORES LOCALES

Habitat Inmobiliaria's operations contribute significantly to the development of local employment, not only in the localities where the Company has a presence (headquarters and regional offices), but also in those where we build our developments, this being the main indicator of contribution to the community. To this end, the company promotes local purchases, thus boosting employment and the growth of our suppliers. We have an extensive network of local suppliers, so that practically all of our purchases are made within the radius of action where our developments take place. As an example of the above, in 2022, 100% of our key suppliers (trading companies, architects and construction companies) were local. In 2022, the percentage of the procurement budget used for significant locations of operation that is spent on suppliers local to that operation was 78% (136.2 million).

NOTE 1.: Companies are local in those contracts in which they have a stable delegation in the regional office or autonomous community (the most restrictive), to which the contracted development corresponds.
NOTE 2.: "locations with significant operations" refers to those locations where our developments are built by key suppliers.

MAIN ACTIONS FOR THE BENEFIT OF SOCIETY

WITHIN THE HABITAT + PROGRAM

- Sponsorship of Paddle Tennis Tournament with ENVERA Special Employment Center. 2,000€ sponsorship, where the proceeds are reinvested in the center.

- AECC Race. We participated in the X edition of the race organized by the AECC to raise funds against cancer. As a novelty this year we participated with the families. Habitat Inmobiliaria paid the registration fees of the participants. 15 participants.

- Company race. The company paid the registration fees and equipment. of participants Team race oriented to the participation of people belonging to the same company where part of the funds are destined to the Cris Against Cancer Foundation. 10 participants.

DONATIONS MADE

Fundation Adecco (donation of €20.844.72 in total of which €10,169 have been paid in 2022)

- Participation in Maria Petit's conference: Maria Petit told us her experience facing the new challenges that came with her blindness, which was completed with an activity with special reality glasses, where the whole company could live and feel the experiences that blind people have in different situations where they are discriminated against.

- Disability awareness day on unconscious biases: Inclusive language workshop given by the Adecco Foundation with the aim of making us aware of the biases we have and how to deal with them in order to reduce their effect on our decisions.

Adecco Foundation (donation of €640)

Support for the project they have for gender violence. Employment program for the prevention of gender violence and protection of women who have gone through or are going through this situation. As well as their children. All this through job placement and giving visibility to their situation in the business world and in society.

Donation to Ukraine (donation of €5.000)

The war continues to deteriorate Ukraine and more than three million people have been forced to leave their homes. At Habitat Real Estate we want to do our part to help. For this we have donated 5.000€ that will be destined to cover basic needs of the affected citizens, especially vulnerable people, women and children. https://www.comiteemergencia.org/donacion-ucrania/#donar.



Since her accident, Maria has had to relearn how to do many things, but it is also clear to her that society has the most to learn about disability, demystifying and normalizing it.

OTHER SPONSORSHIPS

Alumbra Sevilla
We brought Christmas lights to the Northern District and Cerro-Amate of Seville with the help of the City Council through a Christmas tree. In this way, we promote and energize the activity of the neighborhood businesses, encourage people to leave the center and also to do Christmas shopping in other areas.

Talk at Brains School
Our Innovation and Product Manager Carlos Heijnen, visited Brains School in Madrid to present Habitat Inmobiliaria's sustainability initiatives in its developments. The students were able to learn first hand about our initiatives and new trends in construction.

Sponsorship of the Alicante Film Festival
As a support to culture and the environments of our developments, we sponsor the Alicante Film Festival (brand image in photocall, web and Festival brochures and posters distributed in the city, media, spot of our developments before the screening of the opening film).

Rugby Valladolid Sponsorship
In 2022 we have been sponsors of the El Salvador Rugby Club of Valladolid. With this collaboration agreement (brand presence on the field, t-shirt, events, ticket raffle on social networks and distribution of tickets to interested parties at our point of sale), we reinforce our commitment to Valladolid where we develop Habitat La Vega.

Cabaret Festival Sponsorship
Mairena de Aljarafe - as a support to culture, we sponsor concerts in Mairena de Aljarafe of top national and international artists where we develop Habitat Sophia through posters and media presence. We distribute the tickets among our clients and raffle them among the followers of Seville in our social networks.

Gran Fondo Internacional Marcha Valencia
We sponsored this cycling event because of its mission to promote sports and in order to strengthen our presence in the society of Valencia where Habitat Inmobiliaria has extensive experience (brand image, stand and distribution of flyers).

Sponsorship Club Atletismo Playas de Castellón Athletics Club
Event "IX GP Diputación de Castellón Memorial JA Cansino". In our support to sport and activities in the areas where we have developments (Habitat La Salera), we collaborate with this event with our image, mailing and press release.



Our Innovation and Product Manager Carlos Heijnen, visited Brains School in Madrid to present Habitat Inmobiliaria's sustainability initiatives in its developments.

PARTICIPATION IN THE SECTOR

Habitat Inmobiliaria is a member of different sector associations and organizations. In addition, we participate in different forums to share best practices or discover the latest trends in the sector, in order to maximize value creation for our stakeholders.

BREEAM® *(Building Research Establishment Environmental Assessment Methodology):*
Habitat Inmobiliaria, through its Technical Director, is a member of the Scheme Committee. This is the most technically advanced method for assessing and certifying sustainability in building construction and is the world leader in terms of the number of certified projects.

ASPRIMA *(Association of Real Estate Developers of Madrid):*
This association promotes the inclusion of sustainability in real estate development, through the incorporation of new materials and construction systems.

Association of developers of Valencia
Its objectives are to defend the interests of the construction and development activity and to seek solutions to housing problems in Valencia. To this end, it has collaborated with all public administrations to provide citizens with decent housing.

Association of developers of Malaga
Malaga fosters direct and cordial contact with the heads of public administrations and with professional experts in the areas of interest to builders and developers (through colloquiums, seminars, conferences and other training activities).

Association of developers of Alicante
Its main mission is to promote the development and business growth of its members through the defense of their interests, networking and services aimed at the professionalization of the sector. In addition, they act as a communication channel and link with the administration and society in general.

Building cluster
For years, Habitat Inmobiliaria has participated in the Housing Industrialization Plan (PIV). The objective of this working group was to "increase productivity and simultaneously improve the performance and quality of products through advanced manufacturing techniques and of course without neglecting sustainability and circular economy".

INMOMAT
Working group created by the Official Association of Architects of Madrid through its MATCOAM Materials Gallery. This project is a meeting place for the entire real estate sector to debate and exchange ideas, with the aim of becoming a benchmark in innovation, sustainability and new trends in construction.

INDUSTRY EVENTS

Events	Participants	Date
Valencia Plaza Conference "Trends in the Sector"	Patricia Garcia Santamaria	December
Transforming Lighting	Carlos Heijnen	December
Ok Líderes Forum	José Carlos Saz	December
InmatbyCiare	Aurelio Rodríguez	November
Constructec Project	Carlos Heijnen	November
Sustainability and Business Day (AENOR)	David Rocha	December
Round Table SIMED	José Carlos Saz	November
Round table SIMAPRO. Circular Economy Forum	Carlos Heijnen	May
Expansion Round Table	José Carlos Saz	October
Smart Prop	Luis Cruz	October
El Economista Real Estate Conference	José Carlos Saz	June
Aire Valencia	Patricia Garcia Santamaria	June
CESINE housing event	Carlos Heijnen	February
Spanish Compliance Association	Bárbara Sotomayor	November
Autodesk. Reimagines real estate development	Kevin Himmelreich	October
Rebuild. Collaborative contract	Luis Miguel Méndez	April
Rebuild industrialized housing	Carlos Heijnen	April
Rebuild After-sales in process improvement	Nadia Cano	April

PRESENCE AT INDUSTRY EVENTS

Own events

Catedra Habitat

Green areas design contest (October)

Presentation ESG Strategic Plan (July)

Groundbreaking Jardines de Oriente (November)

Fairs

SIMA - Madrid (May)

SIMED - Malaga (November)

FIVA - Valladolid (October)

Welcome Home Sevilla - Seville (March)

Awards and recognitions

Sustainalytics Ranking (July)

Best General Counsels (The Legal 500) (June)



Our CEO, José Carlos Saz, presenting the ESG 2030 Strategic Plan during the event "ESG, Present and Future in the Real Estate Sector", which establishes the company's commitments and objectives in terms of good governance, sustainability and social commitment.

STAKEHOLDER ENGAGEMENT

Stakeholder		Priority issues	Communication Channels
Public entities and regulatory bodies		• Compliance with legislation • Compliance with tax obligations • Support for the development of local economies • Contribution to employment and opportunities • Transparent information • Social commitment	• Breakfasts and informative meetings • CSR Report • SII and CRETA System Platforms
Customers	Potentials	• Easily accessible and agile customer service channels • Clear and accurate information • Consistency of information between different channels • More efficient and sustainable housing • Flexibility in the design of your home • Homes with terraces and swimming pool, bright and with rooms to live in (kitchen, terrace)	• Corporate Webpage • Contact Center • PRINEX • Aftersales Commercial • Social Networking • Commercial agencies • Fairs and events • Customer area • After-sales technicians • Assembly constitution community • Complaints channel
	Finals	• Compliance with all established deadlines • Continuous information up to delivery of phase status • Easily accessible customer service channels (inquiries and complaints) • Low response and resolution times • Flexibility in payment commitments in case of major causes	
	After sales	• Homes according to what was promised • Homes handovers with as few incidents as possible • Easily accessible customer service channels (inquiries and complaints) • Low response and resolution times • Compliance with warranty terms	
Employees		• Pleasant work environment • To be in a company with a good external image. • Real equality of opportunity • Recognition of merit and effort • Professional development in the organization • Training and development opportunities • Conciliation of personal and professional life • Effective communication at all levels	• Personal meetings • Employee portal • Corporate talks • Corporate events • Informal meetings

STAKEHOLDER ENGAGEMENT

Stakeholder	Priority issues	Communication Channels
Suppliers and Partners	• Compliance with contractual conditions • Continue to count on them - long term relationships that allow investment and growth • Agile communication channels during the development of activities • Ethical behavior and transparency (in case of tenders) • Feedback on activities carried out • Effective coordination of activities • Payment on time for work undertaken	• Follow-up meetings with key suppliers • Contact with Fr. Manager • Informal meetings • ESG criteria survey (annual - forecast)
Media	• Transparent and truthful information • Attention when required timely information on the company's activity and the sector • Active participation	• Press releases • Face-to-face meetings • Publications
Communities and society	• Positive impact on the area where we build • Development of infrastructures and services that can be used by the entire community • Preservation of the environment • Job openings or contracting with suppliers in the area • Participation of local citizens and other social agents in the decision making process of the projects developed by the company	• Events • Press • Meetings with local community representatives • Meetings with institutions • Membership of Business Associations • Collaboration agreements
Financial organizations	• Regulatory compliance and ethical conduct • Business and ESG strategy. • Fulfillment of financial obligations under the agreed conditions	• E-mail • Meetings

MATERIALITY ANALYSIS

SCOPE OF INFORMATION
STANDARDS USED
PROCESS FOLLOWED FOR THE DEFINITION OF THE CONTENTS
IDENTIFICATION OF STAKEHOLDERS
MATERIAL TOPICS
PRACTICE FOR THE VERIFICATION OF THIS REPORT
SCOPE OF THIS REPORT
UPDATE OF INFORMATION AND METHODS USED





Habitat Paseo del Cañaveral- Madrid (Madrid)

SCOPE OF INFORMATION

Habitat Inmobiliaria presents its third Sustainability Report, this time corresponding to 2022. We do it as usual, on an annual basis and under the scope of the GRI (Global Reporting Initiative) standard, which represents the best practices at a global level to publicly report on our economic, environmental and social impact in the exercise of our activities. In this way, we are consistent with our commitment to transparency and our willingness to be accountable to our different stakeholders, including society. The information contained in this Report can be expanded with the annual accounts corresponding to 2022 and with other corporate documents such as policies, Code of Ethics, guidelines or previous sustainability reports, which are available on our website (www.habitatinmobiliaria.com) and can be downloaded for consultation. información@habitat.es

STANDARDS USED

This Sustainability Report has been prepared **using the GRI (Global Reporting Initiative) Standards as a reference.** It has been developed taking into account:

- The principles contained in the "**GRI 01: Foundation**" standard, thus ensuring that the information contained therein is reliable, balanced, complete and clear.
- The GRI (Global Reporting Initiative) standard guidelines and especially those derived from the application of the universal **GRI 3 standard on material topics.** These guidelines are a guide to be taken into account to identify the sector's material issues and their alignment with the SDGs.

In addition, the requirements contained in Law 11/2018 of December 28 regarding non-financial information and diversity have also been taken into account for its preparation.

PROCESS FOLLOWED FOR THE DEFINITION OF THE CONTENTS

During the year 2022, a review of the materiality analysis has been carried out based on the context existing at that time. The actions included in the review were aimed at understanding the most relevant sustainability issues in the sector in which we operate, the expectations of the Company's main stakeholders and the trends and best practices adopted by our competitors in terms of sustainability. The process for the preparation of the report consists of several phases until its publication and subsequent verification by an objective and independent external entity.

PHASES OF THE PROCESS:

1. Context análisis. Information gathering:
    - ESG Committee Meetings.
    - Benchmarking of the sector.
    - Dialogue with stakeholders.
    - Analysis of media information.
2. Prioritization of material issues.
3. Content generation.
4. Content review and approval.
5. Report publication.
6. Validation by an external entity.

The actions implemented to collect baseline information include

- Committee meetings where topics of interest and trends are discussed.
- Meetings with managers and directors to define priority issues.
- Benchmarking of the contents covered in the CSR reports of other Real Estate companies specialized in the real estate sector.
- Analysis of CSR investor requirements.
- Analysis of the 2020 press clipping that includes news about the company and its sector in the geographic areas in which it operates.
- Analysis of social networks of companies in the sector.
- Press, radio and television appearances by our managers and other companies in the sector, analyzing the sector's context and trends.
- Analysis of satisfaction surveys of the different stakeholders, focusing on employees and customers.

- Analysis of requirements in other reporting standards (EPRA - Best Practices Recommendations on Sustainability Reporting).

IDENTIFICATION OF STAKEHOLDERS

Habitat Inmobiliaria has identified a series of stakeholders that are affected, either directly or indirectly, by the development of its activities. The identification and selection is the responsibility of the ESG Committee, which reviews them on an annual basis, due to the updating of the context, which is also reviewed yearly. The needs and expectations of the different stakeholders are taken into account in defining the Company's general strategy and are also the starting point for developing the Strategic Sustainability Plan or the different ESG criteria included in the Company's corporate policies and documents. Stakeholder dialogue can be grouped into two main categories:

Informal dialogue

The dialogue that is carried out on an ongoing basis with these stakeholders and which, although it also generates important information, is not planned or follows an established formal method.

Formal dialogue

That which adheres to a methodology and has an assigned frequency. These include:

- Employees: an annual work climate survey is conducted in which they evaluate certain issues related to their work environment (health, well-being, communication, teamwork, etc.). Also, the Health and Safety Workers's Consultation and Participation Committee meets at least quarterly.
- Customers: satisfaction surveys are conducted at three main milestones: marketing, handover process and housing and after-sales. Their analysis allows us to focus the strategy on different aspects and set objectives in this regard.
- Suppliers: also in 2022, the second annual ESG supplier survey was conducted.

MATERIAL TOPICS

The process for the preparation of the report consists of several phases up to its publication and subsequent verification by an objective and independent external entity (see graphic representation on the following page). The resulting issues (see Materiality Report 2022) are contrasted within the ESG Committee, formulating the material topics that ultimately determine the Company's sustainability strategy. These material topics are prioritized through a matrix based on two axes:

- Internal: impact on the Company's value (including financial impact).
- External: impact on society and the environment.

PRACTICE FOR THE VERIFICATION OF THIS REPORT

Habitat Inmobiliaria will always request the verification of this Report from an external professional body of recognized international prestige that uses systematic, documented and evidence-based processes for the development of the verification work. This provider shall be characterized by:

- Being independent of the Company, objective and impartial.
- Being competent and practiced in verifying reports.
- Providing evidence-based conclusions.
- Issuing a public and written statement.

MATERIAL TOPICS (fig.1)

Relevant matters	GRI standard
Good governance	
Business continuity Ethics and integrity Good governance and corruption prevention Clear and truthful information	201. Economic Performance 204. Procurement practices 205. Anti-corruption
Environment	
Sustainable and quality materials Energy efficiency Respect for biodiversity Climate change awareness Mitigation and fight against climate change Circular economy Company's carbon footprint Supplier environmental assessment Reduction of the environmental impact of the works	302. Energy 305. Emissions 306. Waste (2020) 308. Supplier environmental assessment
Social	
Job generation Dynamization of the economy, generation of business Respect for human rights Access to housing, payment assistance Implementation of social action programmes Public-private collaboration Sustainable housing Transparent communication of actions Safety, occupational health and well-being Opportunity for professional development in the Company Equal opportunities Work-life balance	401. Employment 403. Occupational Health and Safety 404. Training and education 405. Diversity and equal opportunity 416. Customer health and safety 418. Customer privacy

SCOPE OF THIS REPORT

Main
PROMOTIONS HABITAT S.A.U
Subsidiaries
PROMOCIONES HABITAT GESTIÓN Y PROYECTOS S.L., a wholly-owned company, with registered office in Madrid, calle Estébanez Calderón 3 - 5, 7th floor, registered in the Mercantile Registry of Madrid, page M-645.481 and holder of Tax Identification Number B-87-816.138.
PROMOCIONES HABITAT DESARROLLOS INMOBILIARIOS, S.L.U., a wholly-owned company, domiciled in Madrid, calle Estébanez Calderón numbers 3 - 5, 7th floor, registered in the Mercantile Registry of Madrid, page M-676.868 and holder of Tax Identification Number B-88-138.441.
HABITAT GLOBAL VALDEBEBAS, S.L.U., a wholly owned company, domiciled in Madrid, calle Estébanez Calderón 3 - 5, 7th floor, registered in the Mercantile Registry of Madrid, page M-642.073 and holder of Tax ID number B-87-770.012.
HABITAT RESIDENCIAL ATRIUM, S.LU., a wholly-owned company, with registered office in Madrid, calle Estébanez Calderón 3 - 5, 7th floor and holder of Tax Identification Number B-87-371.241.
NUEVA MAR Y MONTAÑA, S.A., a 55%-owned company, with registered offices in Madrid, calle Estébanez Calderón 3 - 5, 7th floor, with tax identification number A-03.335.932.
MALILLA 2.000, S.A., a 55% owned company, with registered office in Valencia, calle Justicia nº 4, 1º B, Edificio Fortalamar and with Tax Identification Number A-96.667.175.
HABITAT PROMOCIONES S.A.: No activity in 2021.

UPDATE OF INFORMATION AND METHODS USED

The following changes have been made with respect to the information contained in the 2021 annual report:

- Change in the method for calculating complaints and claims, which has entailed a change with respect to the data reported for 2021. The data now provided are no longer subject to variation, so the calculation system will be maintained in subsequent years.

- Inclusion of paper consumed in addition to paper purchased. This modifies the concept of the data with respect to the previous report in which we spoke of consumed based on purchases made.

- Energy consumption: this includes any invoices pending delivery by the property that could not be accounted for in the corresponding period, thus completing the previous data and improving the traceability of the information.

- The calculations relating to the total number of people composing the Company are made as of 12/31/2022. (expressed as headcount).

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A brief description of the group's business model		
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Organisation and structure.	41-43	
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Objectives and strategies.	26-35	
Main factors and trends that may affect its future development.	23-25	
Description of the policies implemented by the group regarding those matters		
Due diligence processes implemented in order to managing risks.	44-52	GRI 2: General Disclousures 2021 GRI 3: Material Topics 2021
Policies implemented.		
Results of implemented policies		
Relevant non-financial key performance indicators that (i) allow follow-up and assessment of progress; and (ii) favor comparability of organizations and sectors, in accordance with the national, european or international reference frameworks used for each topic.	At the beginning of each section	GRI 2: General Disclousures 2021 GRI 3: Material Topics 2021
Main risks related to those topics regarding the group's activities		
When relevant and proportionate, the commercial relationships, products or services that can have negative effects in relation to those topics, and how the group manages such risks, including an explanation of the procedures used to identify and asses the risks in accordance with the national, european and international reference frameworks for each topic.	53-60	GRI 2: General Disclousures 2021
Information on impacts identified, including a breakdown of them, in particular on the main low, medium and long-term risks.		
Key indicators of relevant non financial results with regard to concrete business activity, and which comply with the comparability, materiality, relevance and reliability criteria.		

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Declaración sobre la verificación

TÜV Rheinland Inspection, Certification &Testing, S.A.
declara que:

Se ha efectuado la verificación de la **Memoria de Sostenibilidad 2022 Estados No financieros** en lo que respecta a su estructura, contenido y fiabilidad de la información aportada por

HABITAT INMOBILIARIA

Como resultado de este proceso de verificación TÜV Rheinland expresa que:

- El contenido de la información está basado y soportado por datos y registros comprobados como ciertos. Así mismo la información, su tratamiento, los cálculos, gráficos, etc., han sido oportunamente comprobados y verificados
- La trazabilidad y relevancia entre información de base y contenido de la memoria es adecuada.
- Se ha realizado de conformidad con los requisitos y principios establecidos en la Guía para elaboración de Memorias de Sostenibilidad, elaborada por Global Reporting Initiative (GRI), en concreto según los estándares GRI.

Conforme a esto, TÜV Rheinland establece para la Memoria de sostenibilidad 2022 de HABITAT INMOBILIARIA, que se ha realizado DE CONFORMIDAD para la opción "In reference"

Fdo: Almudena Bouza

Verificador Jefe GRI
TÜV Rheinland Group in Spain

habitat
inmobiliaria

TU HOGAR,
NUESTRO MEJOR PROYECTO

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