



Finsolutia

A scenic landscape photograph of a mountain valley. In the foreground, a dark, rocky slope descends towards a vibrant blue lake. The middle ground shows rolling green hills and a prominent, rounded mountain peak. The background features a range of blue-toned mountains under a bright blue sky with scattered white clouds.

2022
**SUSTAINABILITY
REPORT**





Nuno ES Silva

CEO

“Our commitment to the environment extends to all our operations, from suppliers selection, waste management until carbon footprint measurement, since it is very important for us to understand the impact our activity generates for the environment.”

Dear employees and stakeholders,

I am writing to you today to emphasize the importance of responsible and sustainable business practices.

In our company we strive to adopt the main trends in corporate social responsibility and environmental sustainability, that’s why we were the first Servicer to become member of United Nations Global Compact and to adopt the best transparency practices even before they became mandatory.

As the CEO of Finsolutia I strongly believe that it is our duty and responsibility to operate in a way that minimizes our impact on the environment and promotes the well-being of our employees, customers, and communities by implementing ethical and sustainable business practices in everything we do.

Our commitment to the environment extends to all our operations, from suppliers selection, waste management until carbon footprint measurement, since it is very important for us to understand the impact our activity generates for the environment.

In Finsolutia we are as well committed in being an inclusive and diverse company culture, where all of our employees have the opportunity to grow and prosper.

I am pleased to share our annual ESG report which highlights our efforts in environmental sustainability, labor practices and governance but we also know that there is always more to do. I believe that these ESG actions will not only benefit our company in the long run, but also contribute to the greater good of society and the environment. We will continue to work hard to improve our business practices and ensure our company is an ESG leader.

Thank you for your continued support and partnership.

Nuno ES Silva

An aerial photograph showing a dense, vibrant green forest on the left side, which meets a bright, clear blue body of water on the right. The forest is composed of many small, rounded tree canopies, creating a textured green surface. The water is a uniform, bright blue with subtle ripples. The text 'TABLE OF CONTENT' is overlaid in white, bold, sans-serif font in the lower right quadrant of the image.

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INTRODUCTION

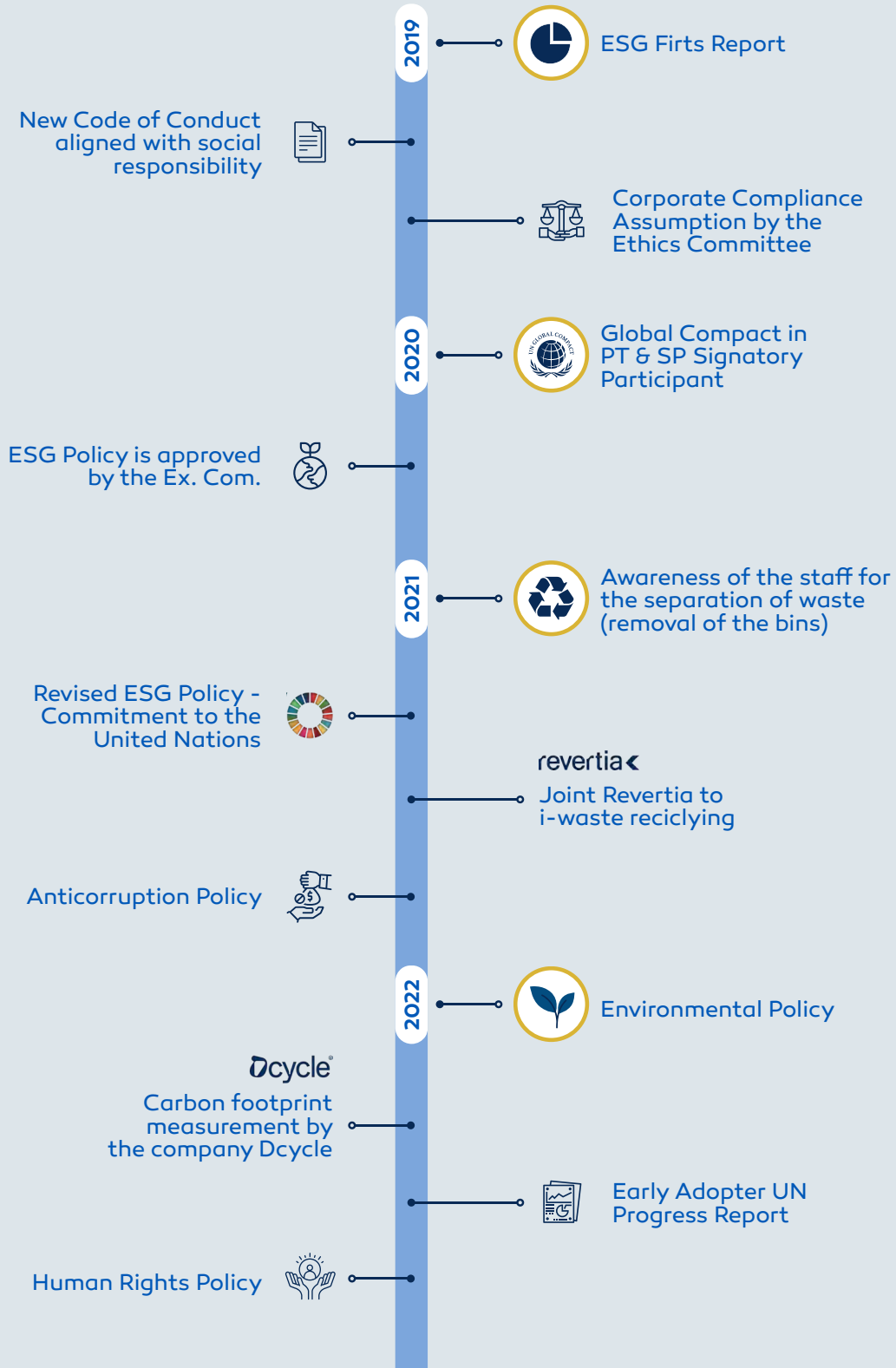
The **2030 Agenda for Sustainable Development** aims to restore the ecological balance of the planet and address the most urgent social challenges: ending poverty, reducing inequality and improving the living conditions of the population. In short 'leave no one behind'.

The Agenda includes 17 Sustainable Development Goals (SDGs) that address issues such as gender equality, climate change, education, health, decent work and economic growth.

Finsolutia became a member of the **Global Compact** since 2020 and contributes to the achievement of the SDGs. Its commitment to the **Ten Principles of Sustainability of the Global Compact** is reflected in four thematic areas: environment, labor, fight against corruption and human rights.



OUR ESG PROGRESS



OUR COMMITMENT WITH THE 10 PRINCIPLES OF GLOBAL COMPACT

ENVIRONMENT



ENVIRONMENT

FINSOLUTIA, acting in line with the action plan of the SDGs of the 2030 Agenda and in particular **SDG 12 Responsible consumption and production** promotes the reuse and recycling of materials as paper, plastics, packaging, toner and batteries internally for resource savings and environmental awareness among their employees and suppliers, carrying out different measures that allow to create an increasingly sustainable planet, also contributing to **SDG 15** Life on Land.

This way, Finsolutia not only complies with applicable environmental legislation, but also contributes through the 'three R rule': reduce, recycle and reuse to the preservation of the environment and stands in solidarity with climate change measures in the development of its activities.

This commitment aims to reduce the volume of waste or garbage that reduces our carbon footprint. All FINSOLUTIA activities will be carried out in accordance with said commitment to respect the environment as reflected in the **Environmental Policy** that was approved by the Executive Committee in 2022.

Waste separation

At FINSOLUTIA we are aware that, as a company, we generate a large amount of daily waste and, therefore, that is why this waste is separated and recycled by specialized companies. For this, we have containers for paper and cardboard throughout the office that are collected from time to time by the company ADEA. We also separate plastics and organic waste in the Company's canteen, we promote the responsible use of water, paper consumption and we use LED technology bulbs that entail lower energy consumption.

Regarding computer waste, in 2022 we have launched a computer waste collection plan, and we have reached an agreement with the Revertia Company that collects our old computers, screens, mobile phones, toners and batteries to give them the opportunity to reuse and recycling and calculates the carbon footprint avoided in each i-waste removal.

With these actions we seek to make employees aware of our behavior towards the environment, as well as to achieve good waste management.



Sustainable purchases of consumable products

FS approves an Environmental Policy

Responsible management of electrical and electronic waste through Revertia to avoid emitting more kilos of CO2 into the atmosphere

Carbon measurement

Finsolutia began measuring the company's carbon footprint in 2022 for which it hired a third party (DCYCLE). We measure our scope 1, 2 and partial scope 3 greenhouse gas emissions.

Impact

Total carbon footprint results of the company



- Scope 1 **193.7** t CO₂ eq.
- Scope 2 **72.6** t CO₂ eq.
- Scope 3 **483.2** t CO₂ eq.

Intensity metrics

M EUR - AuM 2022
157.2 kg CO₂ eq.

Comparative

Sector comparative
-94.14% Compared with 5931 companies

Distribution

t CO₂ eq.



Legend

- Scope 1
- Scope 2
- Scope 3

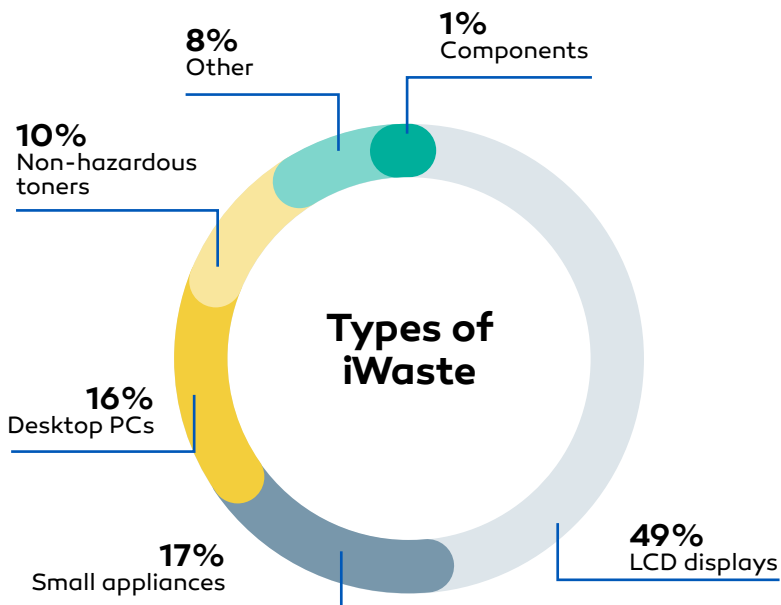
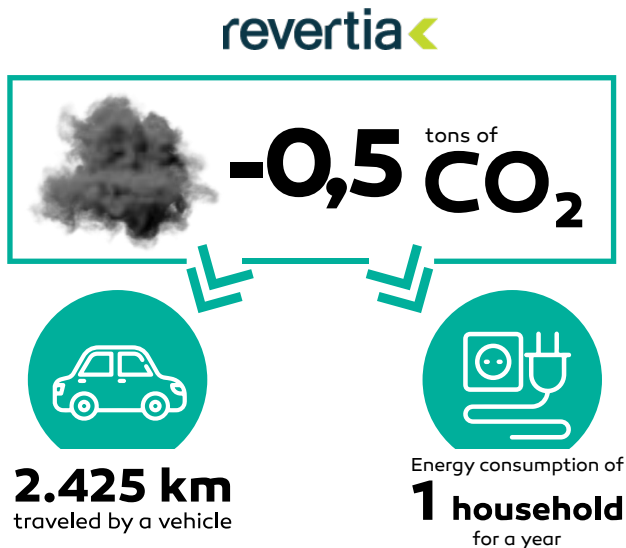
x Finsolutia Spain & Portugal

13 CLIMATE ACTION



Carbon footprint avoided

In the climate change category, thanks to the reuse and recycling processes, the emission of around 492 kg of CO₂ has been avoided, which would correspond to the CO₂ emitted by a vehicle traveling 2,425 km or the energy consumption of 1 home in a year.



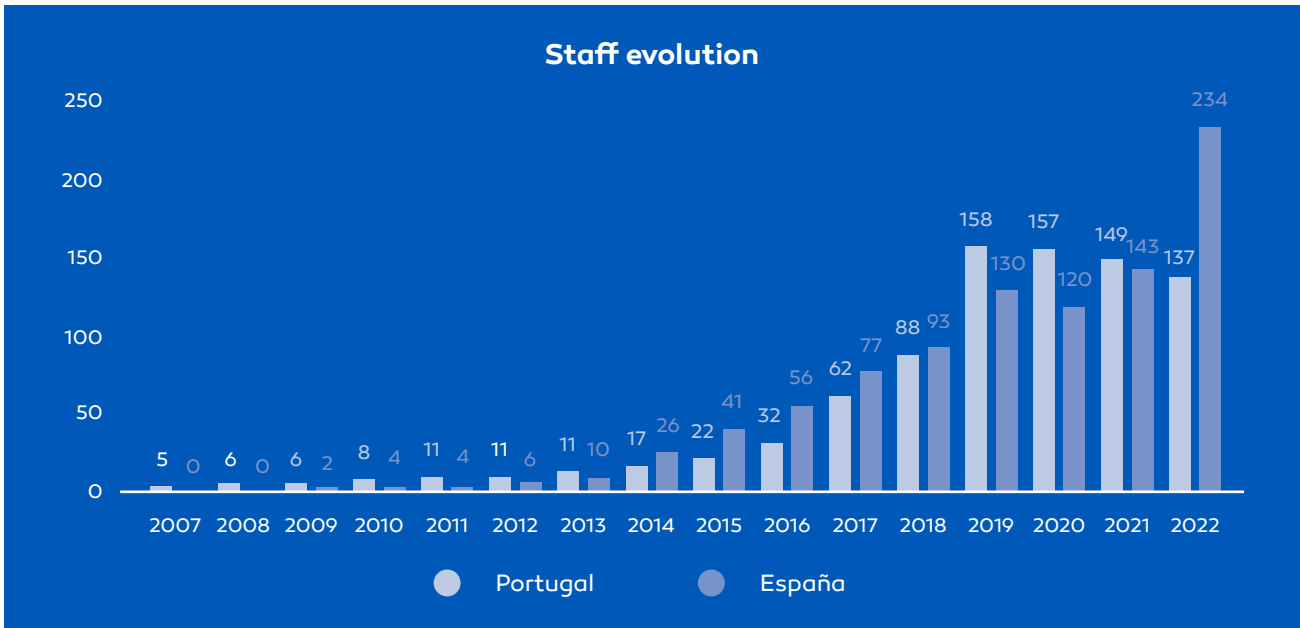




LABOUR (Diversity, equity & inclusion)

FINSOLUTIA works directly for the well-being of people with a special focus and attention on the working conditions in which they perform their responsibilities, offering opportunities for growth and development, good contractual conditions, modern physical facilities, rest areas and also offers daily coffee, tea, milk and fruit available to all employees.

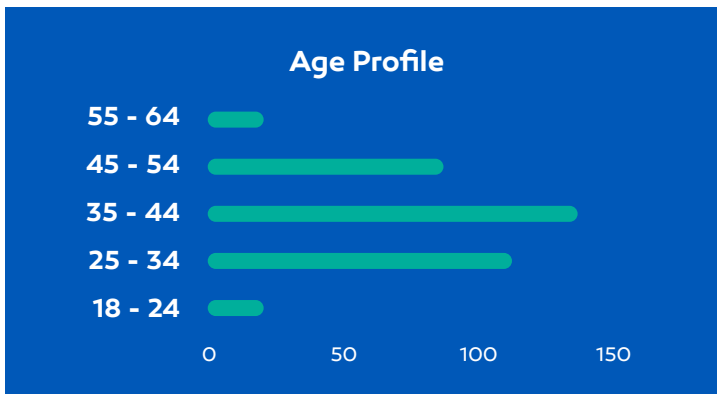
In addition, Finsolutia has flexible working schedule , supports the balance of work and personal life through one-day working hybrid policy per week, continuous working day in summer, extra days of vacations, as well as hours available to meet personal needs.



The Company started its activity in April 2007 in Portugal with 5 employees and in Spain in 2009 with 2 employees. The evolution of staff presents a positive and sustained growth over the years.

Fifteen years later, as of December 2022, there were 137 in Portugal and 234 in Spain, having contributed to the growth of the economy in general while offering permanent contracts and competitive and market remuneration.

2022 has been a **year of dramatic business growth in Spain**, so its workforce has grown at a rate of **63%**.



FINSOLUTIA has a diverse workforce, where

68%

of it is between the ages of **25** and **44** at the Iberian level

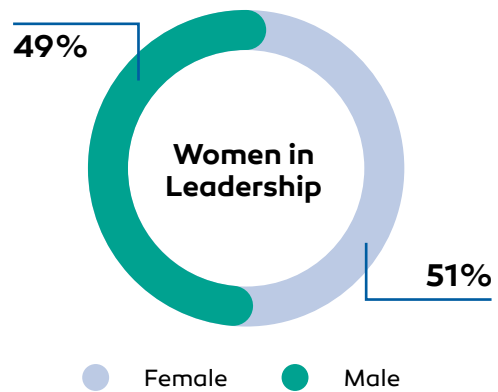
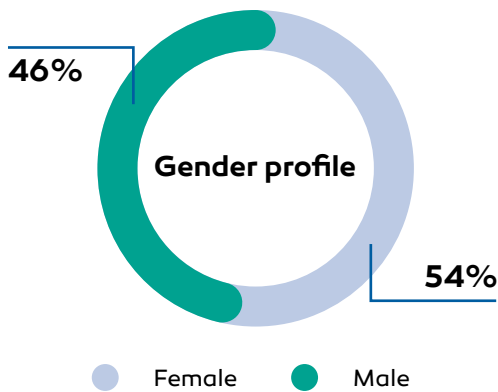
We promote **gender equality** by having **54%** women vs. **46%** men in our Iberian workforce. In leadership positions, a reasonable balance between both sexes is also maintained.

54%

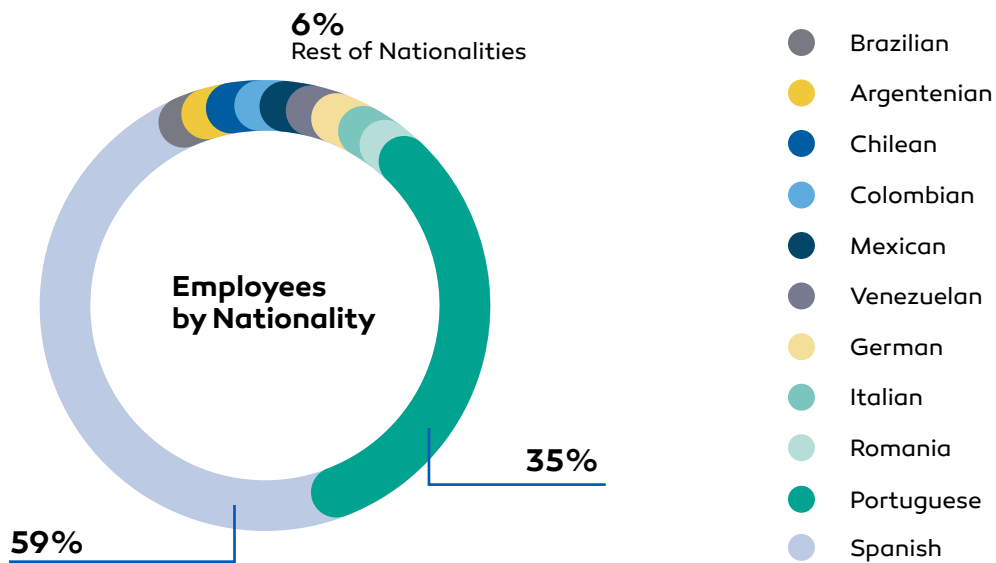
Women

46%

Men



At Finsolutia, we think that diversity in a workforce is an enriching factor in companies, therefore, we are committed to an inclusive team of different nationalities, cultures, ethnic groups and religions.



In this area, **FINSOLUTIA** is also committed to the SDGs, promoting:



Equality policies



Permanent training of its employees so that they acquire the professional skills to respond to the needs of the new economy



Reconciliation of personal and professional life



Stable work through permanent contracts and competitive and market remuneration



Health promotion

Finsolutia shows its commitment to the 2030 Agenda by supporting SDGs 3, 4, 5, 8 and 10.

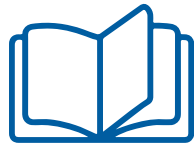
SDG 3 **Health promotion**

Finsolutia has made health promotion initiatives available to its employees. In Portugal, every fortnight there is a medical consultation in the office to help employees with minor health problems.

In Spain, membership of the Vivo Sano Foundation has been made available to employees free of charge, which makes tools available to employees to promote physical, mental, social and environmental health.



SDG 4 Quality Education



Weekly summary on
professional skills books

25
Books in 2022



Training activities

Manager training (external) - Training by Global Compact

In-company training for everybody - Training by Global Compact

Training tablets



ANTICORRUPTION

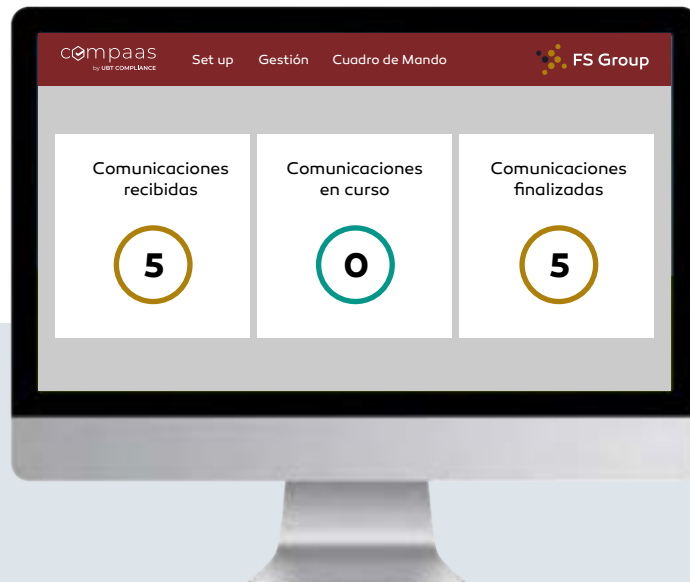
SDG 16 aims to promote the rule of law at the national and international levels and ensure equal access to justice for all, reducing corruption and bribery and building accountable and transparent institutions.

Committed to **SDG 16 Peace, Justice and Strong Institutions**. Finsolutia has a Compliance System as a mechanism to prevent the commission of crimes, which includes the Code of Conduct; the anti-corruption policy; anti-harassment policy and implementation of a whistleblowing channel, accessible to all employees, managers, suppliers, customers and other interest groups.

Our Code of Conduct assumes the Company's commitment to ethics, integrity and transparency in all areas of action, establishing guidelines for conduct aimed at ensuring the ethical and responsible behavior of all company professionals in the development of their activity.

External Ethical Channel. Finsolutia, had an internal Ethics Channel since 2016, but in 2021 also made an externalized Ethics Channel (Compaas) being a pioneer servicer in the implementation of an anonymous whistleblowing Channel, outsourced with UBT Legal & Compliance which is available to stakeholders, in order to adopt the Directive (EU) 2019/1937 of the European Parliament and of the Council of 23 October 2019 on the protection of persons who report breaches of Union law, better known as the Whistleblowing Directive.

This Channel allows anonymity and confidentiality to our employees, customers, suppliers and other people outside the Company who want to make a communication to report corrupt, discriminatory behavior or any other violation of the Code of Conduct or current regulations.



Additionally, Finsolutia is well positioned to reduce both overall levels of financial crime as well as data protection and cybersecurity breaches. For this reason, Finsolutia successfully achieved ISO 27001 & 27701 certification for our information security and privacy management system.

HUMAN RIGHTS



Finsolutia has also integrated the protection of these rights into its Social Responsibility Policy, integrating social actions as a natural element in the business strategy, respects human rights standards, does not operate or have employees in countries that do not respect such rights, does not tolerate sexual and workplace harassment, has express policies that condemn it and has defined gender equality and occupational risk prevention policies in accordance with **SDGs No. 4 and 5 of the Global Compact**.

HUMAN RIGHTS



In 2022 FINSOLUTIA approved its

Human Rights Policy

where commitments to respect them are established.

ACTIONS IN 2022

In recent years, Finsolutia has made great strides in integrating sustainability into its culture.



Solidarity market in support of Ukrainian children in collaboration with Unicef



- Volunteers collaborate with Refood in the collection of food with FS cars for families in need
- Collection of food market in support of Ukrainian Church of Lisbon
- Solidarity market in support of Ukrainian children in collaboration with Unicef



- Finsolutia offered its employees the possibility of joining the Vivo Sano Foundation to learn how to take care of their health, through training and implementation of healthy lifestyles.
- Curative medicine for all staff
- Webinar to learn how to take care of their health and implement healthy lifestyles.
- Charity races



- Weekly summary on professional skills books (25 books in 2022)
- Global Compact training activities
 - Manager training (external)
 - On line training for the rest of staff
 - Training Pills



- Practices to raise awareness about Women's Day
- FS approves a Human Rights Policy



Finsolutia measures its level of carbon footprint and environmental impact that it emits through Dycicle, a specialist in environmental impact measurement.



- Sustainable purchases of consumable products
- FS approves an Environmental Policy
- Responsible management of electrical and electronic waste through Revertia (Spain) to avoid emitting more kilos of CO2 into the atmosphere and Alfaloc (Portugal)

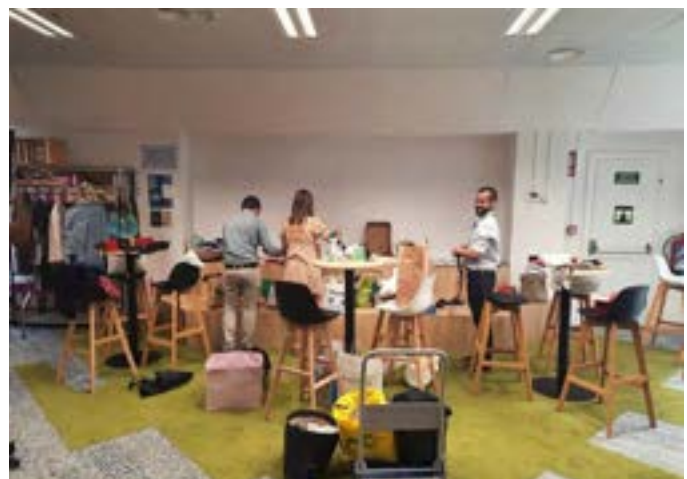


#SDG 1

In the field of SDG 1, Finsolutia carried out initiatives to help especially the most vulnerable children.

At Christmas, as every year, Finsolutia promoted the **"Give a Toy"** initiative among its staff both in Spain and Portugal to give it to one of the many children at risk of exclusion (Cáritas and foster homes). The staff were encouraged to participate and did so with enormous enthusiasm. For this purpose, the Company made available to the employees the necessary means to prepare the gifts.

Additionally, its employees made a **Solidarity Market** in support of Ukrainian children in collaboration with Unicef.





#SDG 3

Finsolutia promotes solidarity races, such as the Real Madrid Foundation race, to promote the values inherent in sport, favoring the comprehensive education of children and young people and the inclusion of the most vulnerable.

In this way, it supports SDG 3. Ensuring healthy lives and promoting the well-being for all, it is essential to sustainable development.

Finsolutia, within the scope of SDG 3, tried to make its employees improve their quality of life, for this reason it offered the possibility of joining the Vivo Sano Foundation for free.

50 people joined this initiative to enjoy the materials and videos to take care of physical, mental, social and environmental health. And every week they receive training pills to take care of themselves.



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#SDG 4

To support SDG 4, Finsolutia has a training action, according to which, every week, employees receive weekly summary of professional skills books.

Global Compact training was also offered to the entire workforce:

- Management training (external)
- Online training for the rest of the staff
- Training pills

25 Books
in 2022



FINSOLUTIA Spain, SLU.
Yo te lo cuento

CHARITY AND COMMUNITY PARTNERS



We are proud to participate in a number of organizations and initiatives to **promote collaboration, solidarity and sustainability** best practices in industry and society



Fundação Capiti (Portugal)

Agreement with Capiti to support with medical and psychological assistance for the social integration of people with disabilities.



Cris Foundation (Spain)

Finsolutia collaborates with the Cris Foundation, a private and independent organization whose objective is to promote and finance research projects for the treatment and cure of cancer.



Seur Foundation (Spain)

Agreement with Seur Foundation on the 'Bottle cap for a new life' project for the protection of the most disadvantaged children.



Associação de Paralisia Cerebral de Lisboa (Portugal)

Bottle caps collected and donated to APCL.



Fundación Vivo Sano (Spain)

Finsolutia offered its employees the possibility of joining the Vivo Sano Foundation to learn how to take care of their health, through training and implementation of healthy lifestyles.



Unicef (Spain)

Solidarity market in support of Ukrainian children in collaboration with Unicef.



Dcycle (Spain)

Finsolutia measures its level of carbon footprint and environmental impact that it emits through Dcycle, a specialist in environmental impact measurement.



Revertia (Spain)

Responsible management of electrical and electronic waste through Revertia to avoid emitting more kilos of CO₂ into the atmosphere.



INTEGRATED WASTE MANAGEMENT
Specialists in the management of electrical and electronic waste (RAEE)



apa (Portugal)

Electrical and Electronic Equipment out of use in Portugal.



Refood (Spain and Portugal)

Volunteers collaborate with Refood in the collection of food with FS cars for families in need.



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