

**Independent Assurance Report on the Consolidated
Non-Financial Statement for the year ended
December 31, 2023**

ID FINANCE INVESTMENT, S.L. Y SOCIEDADES DEPENDIENTES

INDEPENDENT ASSURANCE REPORT ON THE CONSOLIDATED NON-FINANCIAL INFORMATION STATEMENT

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

To the shareholders of ID Finance Investments, S.L.:

Pursuant to Article 49 of the Code of Commerce we have performed a verification, with a limited assurance scope, of the accompanying Consolidated Non-Financial Information Statement (hereinafter NFS) for the year ended December 31, 2023, of ID Finance Investments, S.L. (and subsidiaries) (hereinafter the Group) that forms part of the Consolidated Management Report of the Group.

The content of the NFS includes additional information to that required by prevailing mercantile regulations in relation to non-financial information that has not been subject to our verification. In this regard, our assignment has been exclusively limited to the verification of the information shown in Appendix 1 "Requirements of Law 11/2018 on non-financial information and diversity" included in the accompanying NFS.

Responsibility of the Board of Directors

The preparation of the NFS included in the Consolidated Management Report of the Group, and its content, is the responsibility of the Board of Directors of ID Finance Investments, S.L. The NFS has been prepared in accordance with the content required by current mercantile regulations and in conformity with the criteria outlined in the selected *Sustainability Reporting Standards of Global Reporting Initiative (GRI standards)* selected, as well as other criteria described in accordance with that indicated for each subject in Appendix 1 "Requirements of Law 11/2018 on non-financial information and diversity" of the mentioned NFS.

The Board of Directors are also responsible for the design, implementation and maintenance of such internal control as they determine as necessary to enable the preparation of an NFS that is free from material misstatement, whether due to fraud or error.

They are further responsible for defining, implementing, adapting and maintaining the management systems from which the information necessary for the preparation of the NFS is obtained.

Our independence and quality management

We have complied with independence and other ethical requirements of the International Code of Ethics for Accounting Professionals (including international independence standards) issued by the International Ethics Standards Board for Accountants (IESBA), which is based on the fundamental principles of integrity, objectivity, professional competence and due care, confidentiality, and professional behavior.

Our Firm applies International Standard on Quality Management 1 (ISQM 1), which requires us to design, implement and operate a system of quality management including policies and procedures regarding compliance with ethical requirements, professional standards and applicable legal and regulatory requirements.

The engagement team consisted of experts in the review of non-financial information and, specifically, information on economic, social, and environmental performance.

Our responsibility

Our responsibility is to express our conclusions in an independent limited assurance report based on the work performed. Our review has been performed in accordance with the requirements established in the current International Standard on Assurance Engagements 3000 "Assurance Engagements Other than Audits or Reviews of Historical Financial Information" (ISAE 3000 Revised) issued by the International Auditing and Assurance Standards Board (IAASB) of the International Federation of Accountants (IFAC) and the guidelines for verifying Non-Financial Statement, issued by the Spanish Institute of Chartered Accountants (ICJCE).

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

Our work consisted in making enquiries of Management and the various of the Group units participating in the preparation of the NFS, reviewing the process for gathering and validating the information included in the NFS, and applying certain analytical procedures and selective tests by means of sampling as described below:

- ▶ Meetings with the Group personnel to obtain an understanding of the business model, policies and management approaches applied, the main risks related to these matters and obtain the necessary information for our external review.
- ▶ Analysis of the scope, relevance and integrity of the content included in the NFS for the year 2023 based on the materiality analysis made by the Group and described in section "1. About this report", considering the content required by prevailing mercantile regulations.
- ▶ Analysis of the processes for gathering and validating the data included in the 2023 Non-Financial Information Statement.
- ▶ Review of the information on the risks, policies and management approaches applied in relation to the material aspects included in the 2023 NFS.

- ▶ Check, through tests, based on a selection of a sample, the information related to the content of the 2023 NFS and its correct compilation from the data provided by the information sources.
- ▶ Obtaining a representation letter from the Board of Directors and Management.

Conclusion

Based on the limited assurance procedures conducted and the evidence obtained, nothing has come to our attention that causes us to believe that ID Finance Investments S.L. and subsidiaries NFS for the year ended December 31, 2023 has not been prepared, in all material respects, in accordance with the contents required by current commercial regulation and the criteria of the selected GRI standards, as well as other criteria, described as explained for each subject matter in the Appendix 1 "Requirements of Law 11/2018 on non-financial information and diversity" of the aforementioned NFS.

Use and distribution

This report has been prepared as required by current mercantile regulation in Spain, thus it may not be suitable for any other purpose or jurisdiction.

ERNST & YOUNG, S.L.



Albert Fernández Chafer

May 6, 2024

ID FINANCE INVESTMENTS S.L.

Statement of Non-Financial Information for the year 2023

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1. About this report

This Statement of Non-Financial Information (NFIS) has been prepared in line with the requirements established in Law 11/2018 of 28 December 2018 on non-financial information and diversity approved on 13 December 2018 by the Congress of Deputies amending the Commercial Code, the revised text of the Capital Companies Law approved by Royal Legislative Decree 1/2010, of July 2nd, and Law 22/2015, of July 20th, on Auditing of Accounts, on non-financial information and diversity (from Royal Decree-Law 18/2017, of 24 November).

The European Commission's non-financial reporting guidelines (2017/C 215/01) derived from Directive 2014/95/EU have also been considered in its preparation. Likewise, the provisions of the Global Reporting Initiative's Guide for the preparation of sustainability reports (GRI Standards) have been considered.

In this context, through the Statement of Non-Financial Information, ID Finance Investments, S.L. (hereinafter -ID Finance or the Group), which forms part of the Management Report and is presented as a separate report, has the objective of reporting on environmental, social and personnel issues, respect for human rights, on the company's commitments to sustainable development and information on society relevant to the Group in the execution of its own business activities.

In 2023 and 2022 ID Finance Investments, S.L. has not carried out a materiality analysis for the purposes of filing the NFR. However, the most relevant aspects in terms of the organization's strategy, activity and performance have been taken into account. The most relevant aspects considered are:

Very relevant aspects	Highlights	Non-relevant aspects
<ul style="list-style-type: none">- Employment- Organization of work- Social Relationships- Formation- Equality- The company's commitments to sustainable development- Consumers- Tax Information- Health & Safety	<ul style="list-style-type: none">- Sustainable use of resources- Climate change- Universal accessibility for persons with disabilities- Fight against corruption and bribery.- Subcontracting and Suppliers- Human rights.	<ul style="list-style-type: none">- Protection of biodiversity- Environmental Management- Contamination- Circular economy and prevention and resource management

This statement of non-financial information has been subject to an independent external review process. The independent assurance report, which includes the objectives and scope of the process, as well as the review procedures used and its conclusions, is included at the beginning of this document.

For the preparation of this report, the exchange rates of the Mexican peso and the Belarusian ruble as of December 31, 2023 and December 31, 2022 have been taken as a reference¹.

¹ [Central Bank of Belarus](#)
[European Central Bank](#)

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2. Overview

Business model

Description of the business model

ID Finance Investments S.L. is the parent company of the IDF Investments Group. It was incorporated on September 20, 2016. Its registered office is located at Calle Tuset Nº 5 3ª planta (08006) Barcelona, Spain. The company's CIF number is B66862442. Its registered office was registered in the Mercantile Registry of Barcelona on 28 October 2016 in volume 45605, folio 17, and on page B 493395, entry 1. The corporate purpose of the Parent Company is to carry out and exploit the following activities:

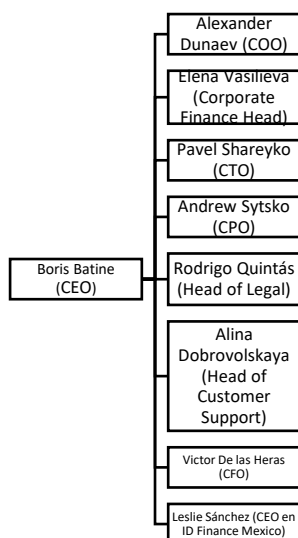
- Financing of ID Finance Group companies.
- The administration and management of the ID Finance Group.
- The acquisition, transfer, exploitation and assignment in any form of patents, licenses and other forms of industrial or intellectual property.
- Acquire, buy, sell and trade financial instruments of any kind.
- Acquisition, possession, management and administration of securities, holdings and shares.

The ID Finance Group offers financing to individuals based on data management, the Group uses a pioneering platform in terms of technological innovation, offering its services in emerging markets in a competitive and transparent way through the internet. The Group specialises in data science, *credit scoring* and digital finance. The Group uses *machine learning* technology and advanced data science techniques to provide competitive financial services, such as an intensive analysis of the information obtained by applying Open Banking methodologies, where, with the customer's authorization, their financial information can be accessed and thus cataloged in an appropriate way. In this way, the ID Finance Group grants micro-loans to individuals in the countries in which it operates to segments excluded from the usual banking circuits. The product offered is similar in the two countries in which the Group has commercial operations, giving the customer the possibility of repaying it in a single interest-free payment for the first loan or repaying it in terms ranging from 3 to 6 months.

Organization and structure²

In the following attachment you can find the organization chart of the Group:

² During the months of January and February 2024, two members have left the organizational chart, but this document shows the situation as of December 31, 2023.



The Group's organizational structure as of December 31, 2023 is shown below:

Entity	Country	Percentage of capital
ID Finance Spain S.A.U.	Spain	100%
ID Finance Plazo, S.L.U.	Spain	100%
Plazo Credit. S.L.U.	Spain	100%
IDF Capital S.A.P de C.V SOFOM, E.N.R.	Mexico	100%
IDF Servicios SAPI de C.V.	Mexico	100%
Online Collect S.A. de C.V.	Mexico	100%
Plazo Technology, Z.O.O.	Poland	100%

The Group's organizational structure as of December 31, 2022 is shown below:

Entity	Country	Percentage of capital
ID Finance Spain S.A.U.	Spain	100%
Debt Management Partners, S.L.U.	Spain	100%
ID Finance Plazo, S.L.U.	Spain	100%
Term Credit. S.L.U.	Spain	100%
IDF Capital S.A.P de C.V SOFOM, E.N.R.	Mexico	100%
IDF Servicios SAPI de C.V.	Mexico	100%
Online Collect S.A. de C.V.	Mexico	100%
Plazo Technology, Z.O.O.	Poland	100%

In June 2023, the Group proceeded to dissolve the company Debt Management Partners, S.L.U., considering that it does not affect the indicators shown in this report.

In March 2022, ID Finance proceeded with the sale of its subsidiary located in Russia, considering that it does not affect the indicators shown in this report for the 2022 financial year. Likewise, in May 2022, the subsidiary located in Belarus was sold. The data of this subsidiary are included in this report.

Markets in which it operates

The Group currently operates in the following markets:

- 1) Spain.
- 2) Mexico.

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- 3) Poland (where the Group's technological execution capacity is located, under the legal entity Plazo Technology, Z.O.O). This company was incorporated in 2022 to meet the Group's technological requirements within the EU and LATAM.

In relation to the markets of Brazil and Poland (former operating company of lending operations), ID Finance has ceased to operate in them, having no commercial portfolio there and being in different phases of the exit process.

The Group's objectives and strategies

The ID FINANCE Group is a digital consumer finance platform with the aim of growing the business while reducing environmental impact and increasing social impact through responsible and sustainable lending and financing. The strategy is based on building a sustainable financial company at a global level, having evolved in its journey, focusing on the approval and implementation of new policies and obtaining certificates, thus adding a greater scope in terms of sustainable parameters in its management. In this way, the group is involved in activities to measure and offset its emissions as well as in social actions in the Communities in which it operates. The entity has a CSR Policy, approved in July 2021, with the aim of contributing to sustainable development, integrating the concerns arising from the relationship and dialogue with stakeholders in its governance and management, and carrying out its activity effectively, safely and responsibly from social perspectives. economic and environmental, always seeking to ensure that our activities have a positive impact on our environment. On the other hand, in 2023 Spanish entities have obtained the Social Responsibility Management System certificate under the IQNet SR 10 standards, issued by AENOR.

Market environment and other factors and trends that may affect the future evolution of the business

Given in the markets in which the Group operates, is subject to certain factors that may affect and condition the future evolution of its business. These aspects are listed below.³

- *Macro aspects: any variation in the main macro magnitudes, especially GDP, may lead to a substantial variation in the Group. Thus, an economic downturn could lead to an increase in credit losses if appropriate adjustments do not occur. On the other hand, a substantial improvement in this environment could lead to a significant increase. The ID Finance Group constantly monitors these macro magnitudes in order to adjust and take advantage of the various opportunities they offer.*
- *Financial aspects: it operates in the financial sector, with its main activity being consumer lending. In this way, the financial aspects are especially critical in the business as they generate the main magnitudes in the income statement (revenues, cost of funds and provisions).*
- *Legislative aspects: the Group is subject to the different laws of the markets in which it operates. Any legislative changes could have an impact on the future development of the same. ID Finance monitors such legislative changes and their possible implications for your future.*
- *Reputational aspects: ID Finance is subject to different reputational aspects derived from the sector in which it operates. In recent years, because of the global financial crisis unleashed in 2008, the financial sector has been one of the most affected in terms of reputation. The Group constantly monitors any impact that may lead to a*

³ The group tracks key economic metrics through the www.caixabankresearch.com portal. The group is also a subscriber to the Lefebvre accounting and legislative measures. The Legal Department monitors legal changes that may impact the group.

reputational aspect. It also has a Public Relations team to mitigate and control these aspects.

- *On-line commerce: all the Group's activity is carried out using electronic channels (from the loan application to its study and subsequent disbursement), so that the Group monitors any progress that occurs in the e-commerce environment and thus be able to incorporate it into its daily operations and the improvement of its processes. In addition, the Group has different departments in its Technology division that monitor any impact related to the security of these electronic channels.*

Non-financial risk management

In recent years, the Group has implemented policies that seek to focus on and minimise the various non-financial risks that affect it. Thus, in addition to assuming the main environmental standards (carbon neutral emission certificate, certification by MINECO with the COMPESO seal), the Board has approved policies that seek to weigh and establish the minimum requirements in relation to labour, social and human rights issues, including a Code of Ethics, which compiles the principles on which the Group's activity is based and a new Equality Plan that has been approved in 2023. Thus, the daily performance of the work and the quality of the services provided must be governed by the following values: Professionalism, Integrity and Responsibility.

ID Finance has an internal non-financial risk management model, which seeks to identify the main risks, extend their knowledge to the main parties involved and minimise the potential impacts detected. This model is based on the application by each of the areas of the different approved policies, as well as on the monitoring by the Steering Committee of the application of these policies. The internal management model for non-financial risks is described, with the policies in place by the entity, throughout the report. Within this model, the main risks that have been identified are:

- 1) Legal risks of a commercial nature: any regulatory change in relation to the Group's activity could have a significant impact on its future evolution. To reduce this impact, each business unit has specific areas of Legal Advice at a consolidated level, where any potential changes are analyzed and evaluated. Likewise, these areas collaborate in sectoral panels where not only are the changes that have already occurred discussed, but also future changes are anticipated.
- 2) Operational Risks: the Group defines an operational risk as any event arising from the operation of the Group, which may result in a loss. The main operational risks identified are as follows:
 - a. Business Continuity: defined as the probability that the business will be interrupted through no fault of its own. To minimise this, the Group has several measures in place, including the possibility of moving all staff to work from home or duplication with critical suppliers (analysis of Credit Bureaus, technology providers) as well as a policy of cloud storage of its servers, with the maximum technological security requirements.
 - b. Cybersecurity: in relation to the previous point, one of the Group's main assets is its data. Therefore, ID Finance has developed policies that seek to protect it from cyberattacks. On the other hand, by developing its activities in a Cloud format, the Group is committed to the decentralization of servers, avoiding their physical risk.

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- 3) Occupational risks: the Group is subject to the generation of labour disputes, as well as regulatory changes that could impact the labour relations it maintains. To minimise this risk, ID Finance has implemented a "*People, First*" culture that seeks to put the people with whom it collaborates at the centre of the Group. On the other hand, the Group has Human Resources Departments in all its jurisdictions that support the normal development of its activities.
- 4) Data Protection Risks: these are the risks arising from the availability, integrity and confidentiality of the personal data processed by ID Finance for the normal activity of the Business. Each of the Group's units has qualified personnel in the tasks of DPO, who seek to ensure all the Group's actions in relation to the treatment and processing of information.

3- Environmental issues

ID Finance's office activity and the location of the different headquarters of the Group's Entities in interurban areas generate a direct impact on the environment, which is why the Group has not considered aspects related to environmental management, pollution, circular economy and waste prevention to be material for the organization. protection of biodiversity, as well as the consumption of water and raw materials. In relation to water consumption, there is no data available on it since there is no individualized information. Given the nature of the Group, there is no consumption of raw materials.

Sustainable use of resources

Direct and indirect energy consumption

As mentioned above, due to the nature of the Group's activity and the development of its activities in offices, their electricity consumption has been taken into account to reflect their energy consumption in 2023. The consumption for each of the countries in which the Group is present is presented below (the offices in Poland are located in EU workplaces, and there is no disaggregation of electricity consumption):

Energy consumption by country (electricity)	Total kWh
Mexico	29.552
Spain	67.333

Board 1: Electricity consumption (2023)

For the 2022 financial year, the consumption incurred is shown in the following table:

Energy consumption by country (electricity)	Total kWh
Mexico	23.810
Belarus*	16.501
Spain	56.136

Board 2: Electricity consumption (2021)

*Data up to May 2022

Measures taken to improve energy efficiency

During the 2023 financial year, the Group made a change for its companies in Spain to a new office, where one of the most outstanding features is its emphasis on energy efficiency. In line with ID Finance's green commitments, this new headquarters is a beacon of sustainability. Recent renovations carried out by the Núñez i Navarro Group (owner of the new office) ensure that the office meets the highest standards of energy conservation. The main measures incorporated in the new office are the advanced DALI lighting system that adjusts the brightness according to sunlight, the automatic lights switching off in areas of little use (such as bathrooms) and the climate control system.

Use of renewable energy

In 2023 and 2022, contracted energy sources in Spain are 100% renewable. For the rest of the countries, suppliers do not report the origin of energy sources.

Climate change

Greenhouse gas emissions

In 2019, ID Finance began measuring the environmental impact of its daily activities in the countries in which it operates. With the help of the consulting firm specialized in sustainability

and climate change [ECOTERRAE](#), it carried out a study for the measurement of the carbon footprint, applying the methodology of ISO 14064-1:2019, the Spanish adaptation to an international standard that protocolizes the calculation process and the results of the Emissions Inventory.

During the 2023 financial year, the Group did not have any energy consumption from fossil fuels. Therefore, for the measurement of the carbon footprint of 2023 and 2022, only those energy consumption from the electricity in the offices where it carries out its activities have been taken into account. The Group's CO2 emissions in 2023 and 2022 are presented below:

Scope 2	Total kWh	Emission factor (kg CO2eq per kWh) ⁴	CO2eq
Mexico	29.552	0,30	8.866
Spain	67.333	0	0
Total	96.885		8.866

Board 3: Carbon Footprint Calculation (2023)

Scope 2	Total kWh	Emission factor (kg CO2eq per kWh) ⁵	CO2eq
Mexico	23.810	0,30	7.143
Belarus	16.501	0,3218	5.310
Spain	56.136	0	0
Total	96.447		12.453

Board 4: Carbon footprint calculation (2022)

Voluntarily Established Reduction Targets

For the 2022 financial year, no voluntary reduction targets were implemented, but the aim is to be a carbon-neutral company in the future. Thus, with the office move during 2023, the Company has reinforced its commitment to reducing emissions. It is also in the process of validating and calculating all its emissions.

Measures taken to adapt to the consequences of climate change

During the 2022 financial year, the Group only obtained the MINECO Calculation seal as well as the certification in the Carbon Footprint Verification, issued by Bureau Veritas Iberia, S.L. in accordance with ISO 14064-1:2018. This calculation is also being made for the 2023 financial year. On the other hand, the change of office also seeks to adapt and reduce the consequences of climate change.

⁴ The CO2 equivalent emission factors provided by [Carbon Footprint](#) (2022) have been used as a methodology for calculating Mexico's CO2 emissions.

⁵ The CO2 equivalent emission factors provided by [Carbon Footprint](#) (2021) have been used as a methodology for calculating Mexico's CO2 emissions. In the case of Belarus, the data provided by the [Joint Research Centre Data Catalogue](#) (2020, latest version available) have been taken as a reference.

4- Social and personnel issues

Employment

Total number and distribution of employees by sex, age, country and occupational classification

With a total of 387 employees as of December 31, 2023 and 364 as of December 31, 2022 (excluding the 228 of the subsidiary located in Belarus, sold in May 2022), distributed in 3 countries, the ID Finance group contributes to the generation of employment and income in the countries where it operates. The following tables for 2022 do not include the 228 employees of the subsidiary located in Belarus, which was sold in May 2022.

Distribution of employees by country	Spain	147
	Mexico	223
	Poland	17
	Total⁶	387

Board 5: Total employees by country as of December 31, 2023

Distribution of employees by country	Spain*	130
	Mexico	220
	Poland	14
	Total	364

Board 6: Total employees by country as of December 31, 2022

*The list includes an employee registered with the Spanish Social Security, but who received his emoluments from an external company.

Employees by Gender	Man	196
	Woman	191
	Total	387

Board 7: Total employees by gender as of December 31, 2023

Employees by Gender	Man	185
	Woman	179
	Total	364

Board 8: Total employees by gender as of December 31, 2022

⁶ The number of new hires during 2023 amounts to 58 people in Spain (62 in 2022). Employees from Poland have been transferred from the former Belarus subsidiary during 2022.

Employees by professional category	Address	10
	Middle Managers	57
	Administrative	108
	Support Staff	212
	Total	387

Board 9: Total employees by professional category as of December 31, 2023

Employees by professional category	Address	7
	Middle Managers	58
	Administrative	85
	Support Staff	214
	Total	364

Board 10: Total employees by professional category as of December 31, 2022

Number of employees by age			
Less than 30	30-50	More than 50	Total
78	279	30	387

Table 6: Total Employees by Age as of December 31, 2023

Number of employees by age			
Less than 30	30-50	More than 50	Total
77	262	25	364

Table 6: Total Employees by Age as of December 31, 2022

Total number and distribution of employment contract modalities

Permanent contract		Temporary contract		Part-time		Total
Man	Woman	Man⁷	Woman	Man	Woman	
192	185	4	6	0	0	387

Table 7: Total Employees by Gender and Contract Type as of December 31, 2023

Permanent contract		Temporary contract		Part-time		Total
Man	Woman	Man	Woman	Man	Woman	
182	166	3	13	0	0	364

Table 7: Total Employees by Gender and Contract Type as of December 31, 2022

Number of permanent contracts by age		
Less than 30	30-50	More than 50
76	272	29

Table 8: Number of permanent contracts by age as of 31 December 2023

⁷ A contract is included in the Scholarship format.

Number of permanent contracts by age		
Less than 30	30-50	More than 50
72	253	23

Table 8: Number of permanent contracts by age as of December 31, 2022

Number of temporary contracts by age		
Less than 30	30-50	More than 50
2	7	1

Table 9: Number of temporary contracts by age as of December 31, 2023

Number of temporary contracts by age		
Less than 30	30-50	More than 50
5	9	2

Table 9: Number of temporary contracts by age as of December 31, 2022

Permanent contract			
Address	Middle Managers	Administrative	Support Staff
10	56	107	204
Temporary contract			
Address	Middle Managers	Administrative	Support Staff
-	1	1	8

Table 10: Total contracts by type and professional classification as of December 31, 2023

Permanent contract			
Address	Middle Managers	Administrative	Support Staff
7	55	83	203
Temporary contract			
Address	Middle Managers	Administrative	Support Staff
-	3	2	11

Table 10: Total contracts by type and professional classification as of December 31, 2022

The ID Finance Group is committed to the stability and development of its employees, proof of which is the stability of the workforce in the last year. Taking into account that there has been no significant change in the workforce during 2023 and 2022 (beyond the sale of subsidiaries), and considering the average number of employees throughout the year and the total number of employees as of 31/12/2023 and 31/12/2022, the set of personnel indicators in this NFIS corresponds to the workforce at the end of the year.

Number of dismissals by sex, age and occupational classification

The number of dismissals by sex, age and occupational classification is as follows:

Gender		Age		
Man	Woman	Less than 30	30-50	More than 50
38	19	14	39	4

Board 11: Total number of layoffs by gender and age as of December 31, 2023

Gender		Age		
Man	Woman	Less than 30	30-50	More than 50
30	21	9	37	5

Table 11: Total number of redundancies by gender and age as of December 31, 2022

Professional category			
Address	Middle Managers	Administrative	Support Staff
-	7	21	29

Table 12: Total number of redundancies by professional category as of 31 December 2023

Professional category			
Address	Middle Managers	Administrative	Support Staff
-	8	8	35

Table 12: Total number of redundancies by professional category as of 31 December 2022

Average remuneration and its evolution disaggregated by sex, age and occupational classification or equal value⁸

The information relating to the average remuneration received by the staff of the ID Finance Group is set out below. In order to promote transparency and taking into account the socio-economic and labour context of each country, the report is carried out on a country-by-country basis with the conversion of the amounts of each local currency into euros. In the case of Spain, it is indicated that the wage gap stands at 32%. This fact is determined by the fact that the members of the Management Committee are male with the exception of one person. The rest of the countries stick to the average data by region. In the case of Poland, the 50% gap is determined by the male presence of a member of the Management Committee compared to the volume of staff employed in the subsidiary. It is worth noting the good performance in Mexico, where the gap is negative.

⁸ Unless otherwise specified, the data not reported in the table refer to professional classifications that are not held by any person in the Entity.

		Spain ⁹	Poland	Mexico ¹⁰
Man	Address	314.887 €	47.004 €	-
	Middle Managers	68.055 €	77.767 €	43.652 €
	Administrative	46.080 €	28.739 €	18.209 €
	Support Staff	20.239 €	-	12.556 €
Woman	Address	-	-	-
	Middle Managers	65.381 €	-	55.525 €
	Administrative	34.336 €	31.607 €	22.970 €
	Support Staff	20.338 €	11.161 €	12.734 €
Total Man		74.833 €	59.364 €	15.505 €
Total Woman		36.822 €	29.563 €	18.011 €
Wage gap ¹¹		32% ¹²	50%	-16%

Board 12: Average remuneration by gender, professional category and country. The pay gap by country (2023) is included.

		Spain	Poland	Mexico	Belarus ¹³
Man	Address	264.347 €	51.429 €	-	-
	Middle Managers	56.249 €	62.286 €	37.646 €	62.293 €
	Administrative	41.178 €	43.929 €	21.177 €	40.352 €
	Support Staff	21.620 €	-	11.264 €	15.028 €
Woman	Address	-	-	-	-
	Middle Managers	55.355 €	-	47.047 €	57.911 €
	Administrative	31.241 €	25.787 €	21.301 €	26.290 €
	Support Staff	18.604 €	-	11.031 €	14.463 €
Total Man		65.846 €	51.750 €	14.091 €	36.389 €
Total Woman		34.069 €	25.787 €	14.358 €	21.522 €
Wage gap ¹⁴		28% ¹⁵	50%	-1,90%	41%

Board 13: Average remuneration by gender, professional category and country. The pay gap by country (2022) is included.

⁹ For reasons of confidentiality, the average remuneration of the management in Spain is not reported, since the function is exercised by a single person from the Entity (age group 30-50 and professional category Management)

¹⁰ For reasons of confidentiality, the average remuneration of the Mexican executive is not reported, since the function is exercised by a single person from the Entity (age group 30-50 and professional category Management)

¹¹ The methodology used to calculate the Pay Gap for the 2023 financial year was as follows: (difference between the average remuneration of Men and the average remuneration of Women) divided by the average remuneration of Men.

¹² For the calculation of the following data, the remuneration of the CEO and COO has not been included, as it distorts the representativeness of the gap.

¹³ For reasons of confidentiality, the average remuneration of the Belarusian manager is not reported, since the function is performed by a single person from the Entity (Age group 30-50 and professional category Management)

¹⁴ The methodology used to calculate the Pay Gap for the 2022 financial year was as follows: (difference between the average remuneration of Men and the average remuneration of Women) divided by the average remuneration of Men.

¹⁵ For the calculation of the following data, the remuneration of the CEO and COO has not been included, as it distorts the representativeness of the gap.

		Spain	Poland	Mexico
Man	Less than 30	48.201 €	69.652 €	12.840 €
	30-50	93.403 €	59.022 €	16.287 €
	More than 50	19.078 €	-	14.403 €
Woman	Less than 30	36.423 €	26.907 €	11.284 €
	30-50	36.634 €	15.350 €	18.979 €
	More than 50	20.254 €	-	22.559 €

Board 14: Average remuneration by gender, age and country, 2023

		Spain	Russia	Mexico	Belarus
Man	Less than 30	42.177 €	42.857 €	10.402 €	28.323 €
	30-50	79.772 €	54.714 €	14.073 €	46.289 €
	More than 50	20.716 €	-	23.090 €	-
Woman	Less than 30	31.108 €	25.057 €	10.106 €	22.252 €
	30-50	36.925 €	26.518 €	14.719 €	20.845 €
	More than 50	21.964 €	-	18.433 €	

Board 15: Average remuneration by gender, age and country, 2022

The average remuneration of directors

The Group's directors do not receive any remuneration for acting as directors.

Average executive remuneration

The information on the average remuneration received by the Group's senior managers, disaggregated by sex, is set out below. For the calculation of the average remuneration, variable remuneration, allowances, compensation, payment to long-term savings pension systems and any other receipt have been taken into account. The variation in the 2023 financial year is mainly determined by the salary increase of one of the members of the Senior Management.

REMUNERATION (€)	Man	Woman	TOTAL
Senior Management	2	0	799.443 €

Board 16: Average remuneration of senior management disaggregated by gender, 2023

REMUNERATION (€)	Man	Woman	TOTAL
Senior Management	2	0	587.869 €

Board 17: Average remuneration of senior management disaggregated by gender, 2022

Implementation of disengagement policies

Since 2023, the ID Finance Group has included in its teleworking policy the right to digital disconnection outside of working hours, in accordance with article 88 of the Organic Law on the Protection of Personal Data and Guarantee of Digital Rights.

Number of employees with disabilities

In 2023 and 2022, the percentage of employees indicated according to the LGD Law is not met, however, control measures and mechanisms are currently being developed for compliance with the LGD Law.

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During the 2023 financial year, ID Finance began the process of applying for a certificate of exceptionality after failing to cover this percentage through the publication of job offers on specialized portals and providers (Servei de Ocupació de Catalunya).

Organization of working time

Organization of working time

The working hours of the Group's staff are Monday to Thursday from 9:00 a.m. to 6:00 p.m. and Fridays from 9:00 a.m. to 4:00 p.m. For workers located in Mexico, but serving Spanish businesses, their local schedule is tailored to the service needs of Spanish time, leading to them having night shifts.

In addition, each employee of the Group will be entitled to 24 days of paid leave. In addition, each employee is entitled to 2 days of undocumented sick leave per year.

The Group has a teleworking policy with a hybrid model: 3 days in the office and 2 days from home to promote work-life balance (during 2023, for companies based in Mexico, there was only one day of teleworking, with the policy having been homologated with Spanish companies during 2024).

Finally, in 2023, the Group implemented flexible working hours and intensive working hours during the summer months in Spain.

Number of hours of absenteeism

In 2023, 15,232 hours of absenteeism were recorded (10,536 in the Spain subsidiary and 5,696 in the Mexico subsidiary).

In 2022, 14,104 hours of absenteeism were recorded (12,080 in the Spain subsidiary, 1,656 in the Mexico subsidiary and 368 in the Poland subsidiary).¹⁶

In both 2023 and 2022, non-maternity and paternity leave were not considered as hours of absenteeism.

Measures aimed at facilitating the enjoyment of work-life balance and encouraging the co-responsible exercise of these rights by both parents

Among its measures, the Group has a Home Office program, which seeks to improve the work-life balance of employees. The aim is to promote a flexible work environment, improving employees' work-life balance, as well as promoting a more sustainable work environment.

This program allows employees to choose to work twice a week from their private home, as long as it does not affect the work for which they were assigned, or the objectives established in their jobs and/or the projects on which they are working.

This programme is applied flexibly by country. Spain applies it 100% while Mexico and Poland apply it depending on the personal situation of each worker.

¹⁶ Given that the Group has received a new report during 2023 that indicates the data more precisely, the number of hours corresponding to 2022 for companies based in Spain has been corrected.

Health & Safety

Health and safety conditions at work

The Group has an internal action protocol and an emergency plan that serve as a framework to guide all operations related to the field of occupational health and safety. These protocols establish the different steps to be taken in the event of an accident at work, incorporating all the guidelines established by the agreement applicable in Spain and by the labour relations of each country (Mexico and Poland)

Accident rate

During the 2023 financial year, 7 accidents were recorded, 3 in the Spanish subsidiaries and 4 in Mexico. The gender distribution is 3 males and 4 females.

During the 2022 financial year, 6 accidents were recorded, 1 in the Spanish subsidiaries and 5 in Mexico. The gender distribution is 3 males and 3 females.

Neither in 2023 nor in 2022 have occupational diseases been recorded

¹⁷ Accident Frequency Index		
TOTAL	Women	Men
10,20	11,79	8,61

Board 18: Accident frequency index by gender, financial year 2023

¹⁸ Accident Frequency Index		
TOTAL	Women	Men
3,60	3,86	3,86

Board 19: Accident frequency index by gender, financial year 2022

¹⁹ Accident Severity Index		
TOTAL	Women	Men
0,38	0,67	0,31

Board 20: Accident severity index by gender, financial year 2023

²⁰ Accident Severity Index		
TOTAL	Women	Men
0,29	0,09	0,27

Board 21: Accident severity index by gender, financial year 2022

¹⁷ The methodology used to calculate the accident frequency index was as follows: (Total number of accidents divided by total hours worked) multiplied by 1,000,000

¹⁸ The methodology used to calculate the accident frequency index was as follows: (Total number of accidents divided by total hours worked) multiplied by 1,000,000

¹⁹ The methodology used to calculate the accident severity index was as follows: (Total number of days lost divided by total hours worked) multiplied by 1,000

²⁰ The methodology used to calculate the accident severity index was as follows: (Total number of days lost divided by total hours worked) multiplied by 1,000

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Social Relationships

Organisation of social dialogue, including procedures for informing, consulting and negotiating with staff

ID Finance recognizes and promotes the fundamental right of all workers to have a healthy work environment for the optimal performance of their job duties.

This is why the VOE program has been created to promote open communication among employees with the aim of measuring the environment and implementing corrective actions.

This program is made up of a local and global committee made up of employees from the different departments to ensure that the objectives of the program are objectively met and to be able to capture and convey to the management team the main sensitivities of the collaborating staff.

Percentage of employees covered by collective agreement by country.

All ID Finance Spain employees are covered by the Catalonia offices agreement.

The Group Entities located in Mexico and Poland ensure compliance with current legislation and encourage dialogue with their employees, however, they do not have a formal collective bargaining agreement.

The assessment of collective agreements, particularly in the field of health and safety at work

The aspects of the Convention relating to occupational safety and health are set out in Chapter 8 of the Convention.

Formation

Policies implemented in the field of training

The Group does not have a Training Plan as such, but rather individual training needs are identified in order to respond to specific needs. In particular, emphasis is placed on language training. On the other hand, the company does have a Compliance and Money Laundering Training Plan.

The number of hours of training by professional category

Employees	Training Hours
Senior Management	234,0
Middle Managers	941,0
Administrative	2.815,0
Support Staff	1.575
TOTAL	5.565,0

Table 18: Number of training hours by professional category, 2023

Employees	Training Hours
Senior Management	68,5
Middle Managers	244,5
Administrative	502
Support Staff	1.526,5
TOTAL	2.341,5

Table 18: Number of training hours by professional category, 2022

Universal accessibility for persons with disabilities

In 2022, ID Finance did not have employees with disabilities, so no specific measures were taken in this area.

ID Finance in 2023 has an employee with a disability and the necessary measures have been taken.

Equality

In each and every one of the areas in which the Group's activity is carried out, from recruitment to promotion, including salary policy, training, working and employment conditions, occupational health, the organisation of working time and work-life balance, Id Finance assumes the principle of equal opportunities between women and men.

Entities located in Spain have an Equality Plan in force. This Equality Plan sets out in writing the commitment to the establishment and development of policies that integrate equal treatment and opportunities between women and men, without directly or indirectly discriminating on the basis of sex, as well as to the promotion and promotion of measures to achieve real equality within the organisation. establishing equal opportunities between men and women as a strategic principle of the Corporate and Human Resources culture.

In addition, Spanish societies have a protocol for the prevention of sexual harassment and a protocol for the comprehensive protection of victims of gender-based violence, as well as an action plan for the next 4 years detailing training on equality and inclusion and an inclusive language manual.

In the Entities of Mexico and Poland, the Group ensures equality and non-discrimination, without having policies that make it explicit as such. Additionally, within the VOE (*Voice of the Employee*) program, sexual harassment is classified as a serious offense so, according to this policy, disciplinary measures are taken to dismiss the person who commits the infraction.

5. Fight against corruption and bribery

Information on the fight against corruption and bribery

Measures to prevent corruption, bribery, and anti-money laundering.

Bribery and corruption are among the problems that cause the most damage to financial organizations. Commercial and professional relations with private and public entities must be based on transparency, commitment and legality, guaranteeing free and fair competition.

This commitment is embodied in the Anti-Corruption and Anti-Bribery Policy, approved by ID Finance's Management Body. The development and communication of this policy within the Group reinforces the commitment to always comply with the laws and regulations in force. Likewise, the commitment to comply with the ethical principles (zero tolerance against corruption, among others) established in the Code of Ethics.

This policy and the principles that underpin it apply to all the companies that make up the Group, to all its employees, managers and business partners.

ID Finance, to the extent that it receives or manages assets, transfers or deposits from third parties, must apply due diligence measures that allow it to identify, where appropriate, the illicit origin of the funds or payments it receives. The Group refrains from carrying out any operation that, in accordance with its policies on the prevention of money laundering and terrorist financing, actually or apparently, presents a high risk of money laundering, and will report this to the corresponding authority in this area. Likewise, ID Finance will refuse to carry out operations where the risk of incurring in the financing of terrorism is high. Therefore, the company has put in place AML measures and mechanisms that allow it to detect and identify funds that could involve principles of money laundering or terrorist financing.

None of the entities located in Russia or Belarus (until their sale in 2022) operate by raising or lending funds, so they do not have a money laundering policy.

The different companies of the Group have a Communications Channel adapted to Law 2/2023, of February 20, 2023, regulating the protection of people who report regulatory and anti-corruption breaches, as a means of communication of any activity that does not comply with ID FINANCE's ethical principles or any circumstance that may involve the materialization of a criminal risk for the company or weaknesses in the Communications System. Criminal Compliance Management, with the aim of dealing with any claim that may be made for this purpose.

This Channel is supported by a web application that can be accessed by employees, partners, managers, members of the management bodies, suppliers, customers, and, in general, any third party who wishes to inform the different companies of the Group of an irregular action that may breach the ethical principles set out in this Code. The Ethics Line can be accessed through the following link: <https://www.idfinance.com/es/linea-etica/>

Additionally, ID FINANCE has a Regulatory Compliance mailbox for each of its member entities (compliance@idfinance.com) to address any questions or concerns related to the ethical principles of this Code, the regulations or current legislation, as well as the Criminal Compliance Management Systems.

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Additionally, ID FINANCE has set up a specific mailbox where you can send communications and/or complaints that could affect the Compliance Officer or any member of Regulatory Compliance.

(rrhhcompliance@idfinance.com).

In both 2022 and 2023, training has been provided on corruption, bribery and anti-money laundering and countering the financing of terrorism. This training has been carried out by the Compliance area, for all the Group's stakeholders, providing training to the Boards of Directors, specific departments, the Internal Control Body, as well as the entire Group's staff. Likewise, the Group has made available to all its employees, shareholders and third parties all the Policies, manuals and procedures in relation to the entity's Criminal Compliance and Prevention of Money Laundering and Terrorist Financing Management System.

In 2023 and 2022, the Group has not received any complaints in this matter through its official reporting and communication channels.

Contributions to foundations and non-profit organisations

During the year 2023, ID Finance has donated the amount of 1,000 Euros to the San Juan de Dios organization, while, in 2022, no financial contributions have been made to foundations and non-profit entities. In addition, ID FINANCE has carried out food collection actions and other impact actions described throughout the following section.

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6. Human Rights

Compliance with Human Rights is part of ID Finance's corporate culture. The Holding Company sets the Group's guidelines to ensure a work environment based on ethics and respect. This commitment is set out in the Group's Code of Ethics. It incorporates aspects related to the protection of human rights. ID Finance is highly committed to respecting these rights, the dignity of all and avoiding being complicit in any violation of these. This commitment is not only implemented internally, but also shared with business partners, ensuring they are aligned with the following:

- Laws that promote safe working conditions and individual safety.
- Prohibitions on the employment of minors.
- Prohibitions on trafficking in persons.
- Laws guaranteeing freedom of association and the right to engage in collective bargaining.
- Monitoring human rights and their potential impacts
- Communicate our human rights commitments to internal and external stakeholders.

Additionally, as mentioned in the Equality section of the Code of Ethics, ID Finance ensures a work environment based on equality and free of discrimination.

Any suspicion or evidence of human rights abuses by any ID Finance entity or any of its business partners should be reported to the Compliance Officer. In addition, there is an online reporting channel where incidents can be reported anonymously, as well as an email address is provided through the website to be able to report any incident that may compromise human rights.

None of the countries have registered complaints through formal channels during 2023 or 2022. Through legal channels, one of the companies in Spain received a lawsuit from a former employee, due to discrepancies in the termination of the contract. The case was settled out of court in the first quarter of 2024.

7.-Society

The company's commitments to sustainable development

ID Finance regularly contributes to social and solidarity projects with the aim of having a positive impact on the communities where it operates. The Group wants to make a positive contribution to society to make it fairer and more inclusive. For this reason, we try to get involved in projects that seek to go beyond the business.

Below are some of the Group's initiatives from 2023 and 2022:

Responsible Lending

ID Finance strongly believes that responsible lending is critical to the long-term viability of the business and acts in the interest of its customers, ensuring transparency of loan terms and conditions. On the other hand, in the concession process, the payment capacity of the customers is analyzed, seeking not to over-indebted them.

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Provide loans that help rather than hinder

ID Finance does not use any aggressive credit policies or intrusive marketing techniques. Nor does it offer consumers credit they don't need or can't afford. ID Finance makes sure that its clients are well-informed so that they make the best financial decisions.

Regulated Loans

The Group proactively engages with national and supranational financial regulators to create a regulatory environment that benefits both businesses and consumers of financial services. Thus, within its Spanish operations, loans are subject to the Consumer Law, while in Mexico, Condusef carries out these supervisory tasks.

Volunteering

With the aim of actively contributing to its commitment to Society, ID Finance Mexico has launched the "Contigo" Volunteer Program. This project seeks to generate synergies between the company, its employees and the community through a set of activities that create a channel of participation so that all volunteers can contribute with their time, skills and talent.

For this reason, ID Finance implemented measures to carry out and monitor some of these objectives and contribute to their achievement:

- End of poverty, the Spanish headquarters participated together with the San Juan de Dios Hospital (Magic Line) in a charity race in support of the families of minors in vulnerable situations.
- Since 2019, ID Finance has been collaborating with the Barcelona Food Bank every year, collecting and providing food to help people in vulnerable situations. For the 2023 financial year, the joint contribution amounted to €245 (€235 in 2022) for food purchases. This action, among others that take place throughout the year, is part of ID Finance's volunteer program "Contigo".
- Health and well-being: In 2023 we collaborated with the Hospital Clínic de Barcelona through blood donation and with the AECC in its race against cancer.
- Gender equality: ID Finance is committed to providing equal rights and opportunities to women and men. We are proud that 49.35% of our team are women.
- Affordable and clean energy: With the change of offices, we have made the transition to an affordable, secure and sustainable energy system by adopting new technologies. In addition, ID Finance made an effort to reduce business travel to reduce carbon emissions.

Likewise, we started a new environmental volunteering initiative for the protection and conservation of beaches through waste collection activities.

Finally, to strengthen our social commitment, we collaborate with the "Llar de la Amistad" residence, a private non-profit foundation of a social charity nature for the integration of people with disabilities.

Partnership and sponsorship actions

The Plazo Entity of the ID Finance Group in Spain belongs to and contributes²¹ as a member to the Spanish Fintech Association. In addition, the Group's company, ID Finance Spain, S.A.U., is a

²¹ The amount amounts to €650.

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member of the National Association of Microloans (AEMIP). On the other hand, ID Finance collaborated with the donation of 1,000 Euros to the Spanish organization San Juan de Dios.

Consumers

Measures for the health and safety of consumers

To ensure the security of customers, the Group relies heavily on its global data protection policy. ID Finance has a duty to ensure the reliability, objectivity and integrity of the information it handles, both internally and with third parties. It will also guarantee the secure incorporation into its information systems of employees, customers and any other people whose data they have access to because of their own activity, which must include personal, economic or any other type of data that in any way may affect the intimate and personal sphere of its owner.

All personal data is processed in a particularly restrictive manner in compliance with current regulations, so that:

1. Only those that are necessary to achieve the purpose pursued will be collected.
2. The collection, processing and use are carried out in such a way as to guarantee its availability, integrity and confidentiality, the right to privacy of individuals and compliance with the guiding principles of the regulations on the protection of personal data, as well as the obligations resulting from the applicable regulations.
3. Only ID Finance employees authorized to do so will have access to such data to the extent necessary for the development of their professional activities.

Periodically, training on Personal Data Protection is carried out for ID Finance members and especially for those who, due to their activity, process personal data in an ordinary way.

Claims systems, complaints received and resolution.

To comply with the protection and satisfaction of customers and to ensure a specific identification of areas of opportunities and options, each operating company of ID Finance has a portal accessible through its website/App for the communication of complaints and claims.

Since customer services are not provided in Poland, these markets are not open to complaints and are therefore not broken down as such.

In the case of Mexico, a total of 103 complaints and 482 claims have been registered in the 2023 financial year, all of which have been resolved during 2023 and the first quarter of 2024.

In the 2022 financial year, a total of 128 complaints and 1,248 claims were registered, where 99% of the complaints and claims were answered and resolved in the same year, while the remaining 1% were answered and resolved in the first quarter of the 2023 financial year.

On the other hand, in Spain there is a formal procedure for dealing with complaints. The "Customer Ombudsman" procedure defines the actions to be followed by each Entity and how such complaints should be registered. In 2023, a total of 1,974 communications were received, of which 1,595 were referred to other specific areas (especially customer service), 306 were considered claims, and 73 complaints. Of these, 90% have been resolved at the end of the year, while the remaining 10% have been resolved during the first quarter of the 2024 financial year.

In 2023, a total of 2,559 communications were received (2,493 in 2022), which were processed according to the procedures established throughout the year.

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Subcontracting and Suppliers

The third-party management policy is the tool through which ID Finance establishes its criteria and framework of action for its relations with third parties for the procurement of goods and services.

The process of selecting, approving and managing suppliers of goods and services is in any case managed by the department that makes the purchase together with the Compliance Department.

The different ID Finance Departments will maintain a catalogue of potential suppliers and an inventory of suppliers with whom there are already business relationships. The catalog and inventory must be kept up-to-date and must be reviewed periodically to ensure that the criteria that motivated the supplier's inclusion are maintained.

When the needs so require, the operating units will request from their hierarchical superior, in a reasoned manner, the request for the acquisition of a good or the contracting of a service by a supplier.

If the amount of the contract (good or service) requested is less than €15,000, the requesting department places the order directly, which may be requested from a single supplier from those in inventory.

When the total amount of the project (good or service) requested to be contracted is equal to or greater than €15,000, per project or per year, the requesting department generates a request for proposal inviting as many suppliers as necessary to collect at least three different supplier alternatives.

These alternatives are previously evaluated and approved by the head of the contracting department, drawing up a report containing a reasoned evaluation of the bids submitted in accordance with the following aspects:

- Technical offer: quality of the product or service provided, degree of adaptation to specific needs, flexibility, adaptability and delivery times.
- Economic offer: prices, payment terms and guarantees.
- Commercial offer: stability, reputation, proximity, third-party referrals and existence of a regulatory risk management system.

Once the supplier is authorized by the contracting department, the department will contact the Compliance Department to initiate the approval process, a process that must be carried out before the contract is signed with the potential supplier.

The Compliance Department will contact the potential supplier to initiate the Due Diligence process in accordance with points 5 and 6 of the Suppliers and Third Parties Policy.

Due to ID Finance's setup and the industry in which it operates, most signed contracts are limited to the fields of marketing, licensing, and consulting.

During the 2023 and 2022 financial years, ID Finance has not carried out any audits of suppliers. However, in the External Expert Audits on the procedures established to prevent Money Laundering for the years 2022 and 2023, the measures adopted by ID FINANCE for the contracting of suppliers and third parties have been considered favorable.

Tax Information

ID Finance is committed to providing truthful and accurate information to all those who interact with the Group.

Commercial accounting, books or tax records fully reflect all the operations carried out in a precise, certain and compliant manner with the applicable regulations, reflecting the true image of all the transactions carried out. The accounting records shall be always available to internal and external auditors and shall be audited on a regular basis.

ID Finance complies with all its tax obligations, collaborating at all times with the state, regional and local authorities that require it. The management of public aid and subsidies is transparent, allocating at all times the amounts granted to the purpose for which they are granted.

The Group's pre-tax earnings and taxes on profits paid, by country, during 2023 and 2022 (expressed in thousands of euros) are presented below:

(as of 31 December)	Benefits earned by country (2023)	Benefits by country ²² (2022)
Spain	9.607 €	19.058 €
Mexico	864 €	(3.202) €
Poland	21 €	26 €

Table 19: Benefits by country

This amount includes pre-tax profit for Spain (IDF Investments, IDF Spain, Debt Management Partners, IDF Plazo) and for Mexico (IDF Capital, IDF Services and Online Collect).

(as of 31 December)	Taxes on Profits Paid by Country (2023)	Taxes on Profits Paid by Country (2022)
Spain	(1.359) €	(1.239) €
Mexico	(273) €	890 €
Poland	(9) €	-

Table 20: Taxes on Profits Paid by Country

In the case of Poland, given its recent constitution, there is still no payment of taxes.

In the 2023 and 2022 financial years, the Group has not received any subsidies from public entities.

²² The Belarusian and Russian Companies are not part of ID Finance's consolidated tax return.

ANNEX 1: Requirements of Law 11/2018 on non-financial information and diversity

Information requested by Law 11/2018	Section of the NFR where the answer is given	GRI Benchmark Indicator	Remarks
Overview			
A brief description of the business model including its business environment, organization, and structure	Business model	GRI 2-6	
Markets in which it operates	Markets in which it operates	GRI 2-1 GRI 2-6	
Organizational Goals and Strategies	The Group's objectives and strategies	GRI 2-22 and GRI 2-23	
Main factors and trends that may affect its future evolution	Market environment and other factors and trends that may affect the future evolution of the business	Internal Reporting Criteria	
Principle of materiality	Business model	GRI 3-1 and GRI 3-2	
Reporting Framework Used	About this report	Internal Reporting Criteria	
Environmental Issues			
Management approach: description and results of policies related to these issues, as well as the main risks related to these issues linked to the Group's activities	It is developed throughout the section	GRI 3-3	
Environmental management			
Detailed information on the current and foreseeable effects of the company's activities on the environment and, where applicable, health and safety	Sustainable uses of resources	Internal Reporting Criteria	Indicator not relevant to the organization's activity
Environmental Assessment or Certification Procedures	Sustainable uses of resources	Internal Reporting Criteria	Indicator not relevant to the organization's activity
Resources dedicated to the prevention of environmental risks	Sustainable uses of resources	Internal Reporting Criteria	Indicator not relevant to the organization's activity
Application of the precautionary principle	Sustainable uses of resources	Internal Reporting Criteria	Indicator not relevant to the organization's activity
Amount of provisions and guarantees for environmental risks	Sustainable uses of resources	Internal Reporting Criteria	Indicator not relevant to the organization's activity
Contamination			

Measures to prevent, reduce or remedy emissions that seriously affect the environment, taking into account any activity-specific form of air pollution, including noise and light pollution	Sustainable uses of resources	Internal Reporting Criteria	Indicator not relevant to the organization's activity
Circular economy and waste prevention and management			
Measures for prevention, recycling, reuse, other forms of waste recovery and disposal	Sustainable uses of resources	Internal Reporting Criteria	Indicator not relevant to the organization's activity
Actions to Combat Food Waste	Sustainable uses of resources	Internal Reporting Criteria	Indicator not relevant to the organization's activity
Sustainable use of resources			
Water consumption and water supply according to local constraints	Sustainable uses of resources	Internal Reporting Criteria	Indicator not relevant to the organization's activity
Consumption of raw materials and measures taken to improve the efficiency of their use	Sustainable uses of resources	Internal Reporting Criteria	Indicator not relevant to the organization's activity
Direct and indirect energy consumption	Direct and indirect energy consumption	GRI 302-1	
Measures taken to improve energy efficiency	Measures taken to improve energy efficiency	GRI 3-3	
Use of renewable energy	Use of renewable energy	GRI 302-1	
Climate change			
Greenhouse gas emissions generated as a result of the company's activities, including the use of the goods and services it produces	Greenhouse gas emissions	GRI 305-1GRI 305-2 GRI 305-3	
Measures taken to adapt to the consequences of climate change	Measures taken to adapt to the consequences of climate change	GRI 3-3	
Medium- and long-term voluntary reduction targets for reducing greenhouse gas emissions and the means implemented to that end	Voluntarily Established Reduction Targets	GRI 305-5	
Protection of biodiversity			
Measures taken to preserve or restore biodiversity	Sustainable uses of resources	Internal Reporting Criteria	Indicator not relevant to the organization's activity
Impacts caused by activities or operations in protected areas	Sustainable uses of resources	Internal Reporting Criteria	Indicator not relevant to the organization's activity
Social and personnel issues			
Management approach: description and results of policies related to these issues, as well as the main risks related to these issues linked to the Group's activities	It is developed throughout the section	GRI 3-3	
Employment			
Total number and distribution of employees by country, sex, age, occupational classification and employment contract	Employment	GRI 2-7	

Annual average of permanent contracts, temporary contracts and part-time contracts by sex, age and occupational classification	Employment	GRI 2-7	
Number of dismissals by sex, age and occupational classification	<u>Employment</u>	GRI 401-1	
Average remuneration and its evolution disaggregated by sex, age and occupational classification or equal value	Employment	GRI 405-2	
Wage gap, the remuneration of equal or average jobs in the Company	<u>Employment</u>	GRI 405-2	
Average remuneration of directors and executives, including variable remuneration, allowances, compensation, payment to long-term savings pension schemes and any other payment disaggregated by sex	<u>Employment</u>	GRI 2-19	
Implementation of work disconnection policies	Employment	Internal Reporting Criteria	
Number of employees with disabilities	<u>Employment</u>	GRI 2-7	
Organization of work			
Organization of working time	Organization of working time	GRI 3-3	
Number of hours of absenteeism	Number of hours of absenteeism	Internal Reporting Criteria	
Mechanisms and procedures to promote the involvement of workers in the management of the company, in terms of information, consultation and participation.	Mechanisms and procedures to promote the involvement of workers in the management of the company, in terms of information, consultation and participation.	Internal Reporting Criteria	
Measures designed to facilitate the enjoyment of work-life balance and encourage the co-responsible exercise of these rights by both parents	Social Relationships	GRI 3-3	
Health & Safety			
Health and safety conditions at work	Health & Safety	GRI 403-1 GRI 403-4 and GRI 403-7	
Accidents at work, in particular their frequency and severity, as well as occupational diseases; disaggregated by sex	Health & Safety	GRI 403-9 GRI 403-10	
Social Relationships			
Organisation of social dialogue, including procedures for informing, consulting and negotiating with staff	Social Relationships	GRI 3-3	
Percentage of employees covered by collective agreement by country	Social Relationships	GRI 2-30	
Assessment of collective agreements, particularly in the field of health and safety at work	Social Relationships	GRI 403-4	
Formation			

Policies implemented in the field of training	Formation	GRI 3-3 and GRI 404-2	
Total number of training hours by professional category	Formation	GRI 404-1	
Universal accessibility for persons with disabilities		GRI 3-3	
Equality			
Measures taken to promote equal treatment and opportunities for women and men	Equality	GRI 3-3	
Integration and universal accessibility for persons with disabilities	Equality	GRI 3-3	
Equality plans, measures taken to promote employment, protocols against sexual and gender-based harassment	Equality	GRI 3-3	
Policy against all types of discrimination and, where appropriate, diversity management	Equality	GRI 3-3	
Respect for human rights			
Management approach: description and results of policies related to these issues, as well as the main risks related to these issues linked to the Group's activities		GRI 3-3	
Implementation of due diligence procedures			
Implementation of human rights due diligence procedures and prevention of risks of human rights violations and, where appropriate, measures to mitigate, manage and remedy possible abuses committed	Section 6. Human rights	Internal Reporting Criteria	
Complaints of human rights violations	Section 6. Human rights	Internal Reporting Criteria	
Measures implemented for the promotion and enforcement of the provisions of the ILO's core conventions relating to respect for freedom of association and the right to collective bargaining; the elimination of discrimination in employment and occupation; the elimination of forced or compulsory labour; the effective abolition of child labour	Equality	Internal Reporting Criteria	
Fight against corruption and bribery			
Management approach: description and results of policies related to these issues, as well as the main risks related to these issues linked to the Group's activities	It is developed throughout the section	GRI 3-3	
Measures taken to prevent corruption and bribery	Information on the fight against corruption and bribery	GRI 3-3, GRI 2-23, GRI 2-26, GRI 205-2 and GRI 205-3	

Measures to combat money laundering	Information on the fight against corruption and bribery	GRI 3-3, GRI 2-23, GRI 2-26, GRI 205-2 and GRI 205-3	
Contributions to foundations and non-profit organisations	Contributions to foundations and non-profit organisations	GRI 2-28 and GRI 201-1	
Information about the Company			
Management approach: description and results of policies related to these issues, as well as the main risks related to these issues linked to the Group's activities	It is developed throughout the section	GRI 3-3	
The company's commitments to sustainable development			
The impact of the Company's activity on employment and local development	The company's commitments to sustainable development	GRI 3-3 and GRI 203-2	
The impact of the Company's activity on local populations and the territory	The company's commitments to sustainable development	GRI 413-1	
Relations with local community actors and modalities of dialogue with them	The company's commitments to sustainable development	GRI 2-29 and GRI 413-1	
Association or sponsorship actions	The company's commitments to sustainable development	Internal Reporting Criteria	
Subcontracting and Suppliers			
Inclusion of social, gender equality and environmental issues in procurement policy	Outsourcing & Suppliers	GRI 3-3	
Consideration of their social and environmental responsibility in relations with suppliers and subcontractors	Outsourcing & Suppliers	GRI 3-3	
Monitoring and audit systems and audit results	Outsourcing & Suppliers	GRI 3-3	
Consumers			
Measures for the health and safety of consumers	Consumers	GRI 3-3	
Grievance systems, complaints received and resolution	Consumers	GRI 3-3 and GRI 418-1	
Tax Information			
The benefits achieved on a country-by-country basis	Tax Information	Accounting Criteria	
Taxes on Profits Paid	Tax Information	Accounting Criteria	
Taxonomy Regulation Requirement	Tax Information	Internal Reporting Criteria	
Public subsidies received	Tax Information	GRI 201-4	