

inversis

SUSTAINABILITY REPORT

INVERISIS GROUP

2023

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01

ESG COMMITMENT

Inversis Commitment

Letter from the CEO

In a world that is increasingly aware of its environmental and social impact, financial institutions play a crucial role. It is therefore Inversis' responsibility and commitment to operate in a way that is not only financially sustainable, but also responsible with the environment and society.

In this context, we work every day to fully integrate environmental, social and governance (ESG) criteria into our strategy and operations, aligning ourselves both with the expectations of supervisory bodies and the relevant national and European regulations, and with the needs and expectations of our customers and society in general, recognising that addressing and effectively managing sustainability risks is essential not only for our long-term economic viability, but also for the well-being of the communities and markets we serve.

We are in a stage of growth and expansion and, at this point, we are determined that each step we take is

aligned with the standards defined in the Sustainability Plan that, for this purpose, we have approved and that will guide our actions over the coming years.

For Inversis, adapting to these expectations is not merely a response to an external mandate or trend; it presents an opportunity to review and strengthen our processes, ensuring that they are sustainable and responsible, being aware that the financial sector can be a catalyst for change.

“It is Inversis' responsibility and commitment to operate in a way that is not only financially sustainable, but also responsible with the environment and society”

Alberto del Cid Picardo. Inversis CEO



02

MEET INVERISIS



WHO WE ARE

A LEADER IN B2B2C TECHNOLOGY SOLUTIONS FOR FINANCIAL ASSETS

We are the leading company in Spain in **technological solutions and innovative investment** and outsourcing of regulated financial services, aimed at institutional clients



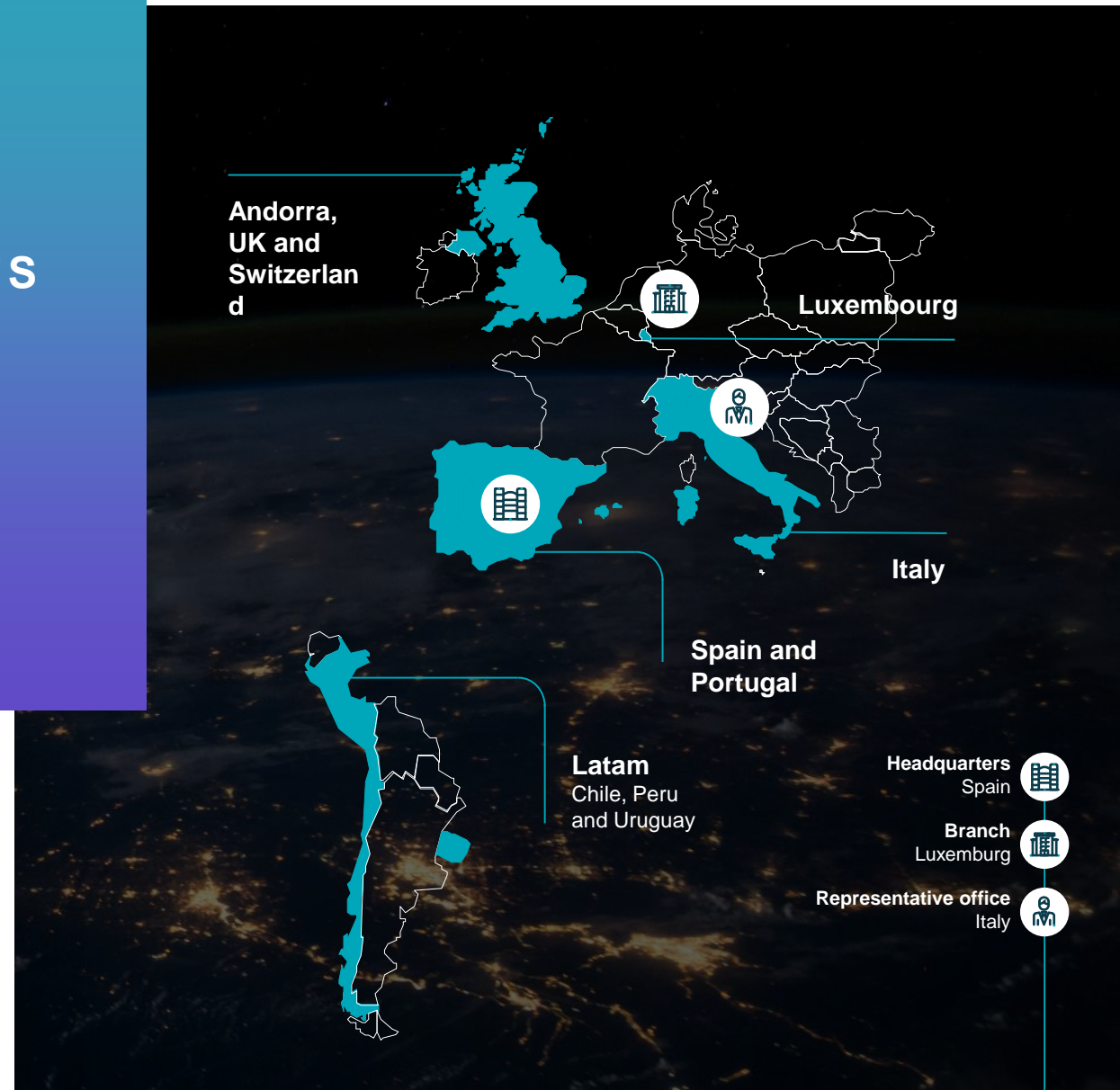
More than **20 years** in the market



With a presence in **10 countries and 2 continents**



100% subsidiary of **Banca March**



WHO WE ARE

A COMPANY WITH A SHARED MISSION AND VALUES

Our mission is to provide a global outsourcing service of financial solutions to institutional customers: Banks, Securities Agencies, CIS and PP Managers, Insurance Companies, Fintechs, EMI and institutions that already operate or want to start operating in the financial asset market

OUR VALUES



Customer service



Innovation



Commitment



Leadership

WHAT GUIDES US

A SOLID STRATEGY



Ongoing capital investment

- Strengthening activity in Spain by providing new solutions and services to the customer
- To promote the company's international expansion by reaching new markets
- Non-organic growth
- Technological transformation



National business growth

- Continuous innovation in our services and solutions
- Consolidation of current customers and acquisition of new customers through the generation of added value



Driving international business

- Strategic agreement with Accenture for the transformation of the platform and service offering on a global scale
- Acquisition of 40% ADEPA to generate a unique value proposition in the management and administration of investment vehicles in Luxembourg and Southern Europe and Latin America



Talent and commitment

- Constant strengthening of human capital with training and incorporation of new talent
- Very experienced professional team and attuned to the needs of the customer

INVERISIS IN FIGURES

MAIN BUSINESS INDICATORS

Figures 2024



+130
institutional clients



€13.42bn
Assets in depositary**



€106.82bn
Assets in custody*



€59.45bn
Assets of third-party funds in custody*



580
management companies*



724
Vehicles in depositary**



More than
54.600
Operational CIS*



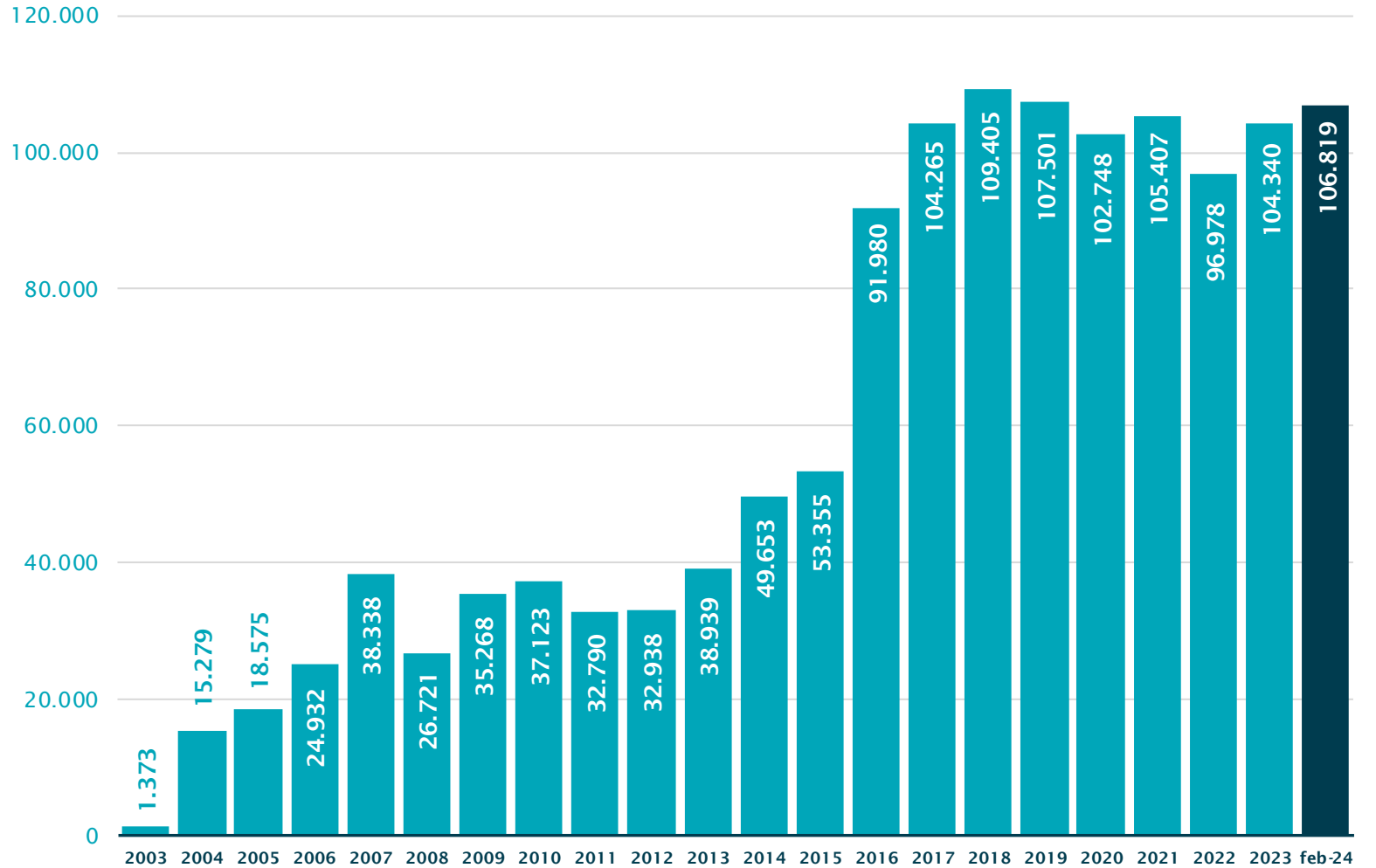
56
Management companies in depositary**



More than
15m
in operations

INVERISIS IN FIGURES

CONSTANT BUSINESS EVOLUTION



OUR SERVICES

AN ECOSYSTEM OF MULTI-PRODUCT, INTEGRATED, END-TO-END SOLUTIONS

Intermediation, settlement and custody of equities, fixed income and derivatives

Securities Services Outsourcing



FUNDSglobe

Platform for investment funds, ETFs and pension plans. With access to more than 55,000 investment funds from more than 500 national and international asset management companies

Generation of products and services through an ecosystem of innovation made up of other partners

Integration of third-party tools

Partner & Innovation Ecosystem



Distribution desk

Investment solutions and ideas for institutional clients: Fixed income portfolios, structured products, currency, etc

Depository in Spain for CIS, Venture Capital and Pension Plans. ManCo in Spain for CIS.

Opening of a branch in Luxembourg to be able to offer Depository services in 2024

Depository Services



Analysis Services

Investment solutions and ideas for institutional clients: Fixed income portfolios, structured products, currency, etc

We also have: Omnibus account for national funds

Direct representation services for EDES

Agent bank, alternative custodian and other services

Comprehensive reporting, advisory and discretionary portfolio management services

Other services of value



OUR SERVICES

VERSATILE AND AVAILABLE 24X7X365



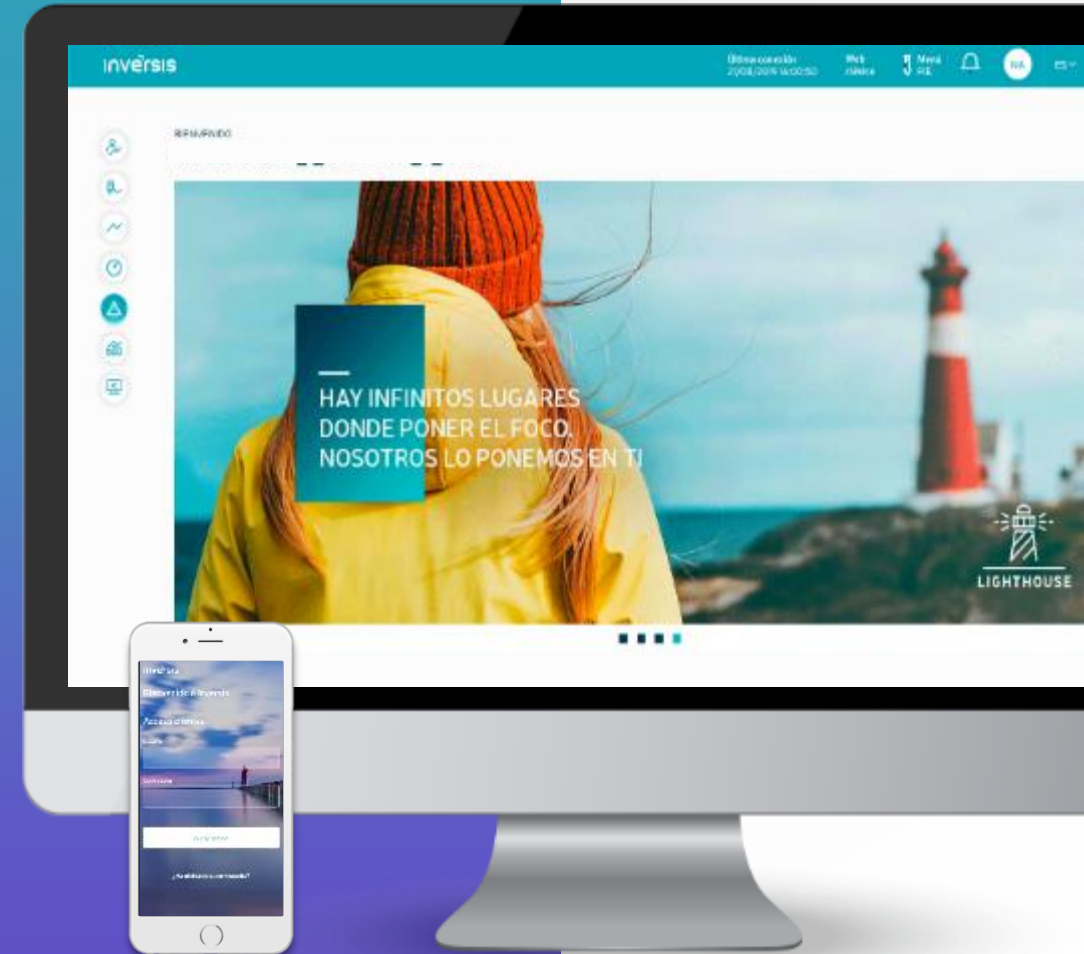
Multi-device and multi-language web front-end

Customisation and versatility characterise the services we offer; adapted to the business and needs of our customers



A cutting-edge technology platform

Specialised technical team and a platform with its own development, hosted in redundant Data Centres and in the migration phase to a Cloud model through Amazon Web Services



THE ADDED VALUE OF OUR PROPOSAL

STRATEGIC FACTORS
THAT DIFFERENTIATE
US

At the forefront of innovation
and technological trends



Digital transformation
lever for our customers



Open, modular and
custom architecture
platform



Architecture adapted to
existing solutions on the
market

Constant adaptation to the
regulatory framework and
updates in the financial
sector, as a B2B2C service
provider

Solid figures
of solvency

inversis

Solvency ratio* CET1 Fully loaded

22,30%

**Banca
March**

Capital adequacy ratio*
CET1

21,26%

We are a 100% subsidiary of Banca
March
and an essential service provider
*Close 2023

THE ADDED VALUE OF OUR PROPOSAL

STRATEGIC FACTORS THAT DIFFERENTIATE US

inversis GRUPO

inversis

Multi-product value proposition. One-stop-shop solutions

40% acquisition
ADEPA
GLOBAL SERVICES

100% acquisition

Openfinance

100% acquisition
Banque Havilland's institutional fund depository business in Luxembourg

inversis GESTIÓN

Asset management and analysis services

Under the agreement, we can create a unique value proposition in investment vehicle management and administration, by creating and developing these vehicles in Luxembourg. Markets: Spain, Italy and Latam

With this transaction, Inversis completes its "One-Stop-Shop" service proposal, with the incorporation of technological tools for the provision of comprehensive reporting, advisory and discretionary portfolio management services

Opening of Inversis branch in Luxembourg

THE ADDED VALUE OF OUR PROPOSAL

A MODULAR AND CUSTOMIZABLE SOLUTION
100% ONE-STOP-SHOP

PRODUCTS	SERVICES AND CHANNELS					MARKETS
	Intermediation	Settlement & Custody	ManCo	Administration	Depository	
Equities	✓ ES LUX	✓ ES				
Fixed-income	✓ ES LUX	✓ ES				
Investment funds	✓ ES	✓ ES	✓ ES LUX	✓ ES LUX	✓ ES LUX	1. Real-time execution on major stock markets in Europe, the Americas and Asia
Hedge funds	✓ ES	✓ ES	✓ LUX	✓ ES LUX	✓ ES LUX	
ETF	✓ ES LUX	✓ ES				2. Leading open architecture platform for investment funds
Pension plans	✓ ES	✓ ES		✓ ES	✓ ES	
Structured prod.	✓ ES LUX	✓ ES				3. Access to leading creators of structured products
Warrants	✓ ES LUX	✓ ES				
Derivatives	✓ ES LUX	✓ ES				
Venture capital	✓ ES	✓ ES	✓ LUX	✓ ES LUX	✓ ES LUX	

Support throughout the entire value chain

No traditional banking activity

Fully open product architecture, no conflicts of interest

The agility of a technology company combined with the security of a bank

A professional team highly experienced in financial asset operations

OUR VALUE CHAIN

ACROSS OUR CLIENTS' INVESTMENT SERVICES CYCLE



PRE-DEAL



DEAL



POST-DEAL

Customer registration

Digital registration available

Customer Management

MiFID classification

Customer profiling

Execution, advisory and discretionary investment management for all investment services

Multiple communication alternatives: Channels, languages, etc.

Product Offering

Pre-contractual services

Availability of the entire range of financial products

Validations, appropriateness/suitability, and target market

Delivery of pre-contractual information

Integration with advisory/discretionary management tools

Orders, trades, and positions

Execution, settlement and custody of securities and funds

Post-contractual services

Incentive Management

Investor profile monitoring

Portfolio Reports

Deviations from investment proposals

MiFID test expiration alerts

Reporting to clients and regulators

Tax information

Information to regulators (CNMV, Bank of Spain, etc.)

OUR CUSTOMERS

AT THE HEART OF OUR BUSINESS



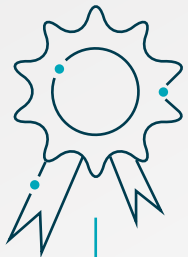
Customer segments



- Universal banking
- Private banking and wealth management
- Securities Companies and Agencies
- SGIIC / EGFP
- Venture Capital Managers
- Fintech
- Robo Advisors
- Insurance companies
- EDES and Payment Institutions

CERTIFICATIONS

LEADERSHIP
AND
INNOVATION
IN OUR
BUSINESS



ISAE 3402 Quality Standard
on Custody and Settlement
of Financial Instruments

Deloitte.



03

CORPORATE GOVERNANCE

CORPORATE GOVERNANCE

CORPORATE GOVERNANCE STRUCTURE

Banco Inversis has established a corporate governance system in compliance with the provisions of Law 10/2014 and its implementing regulations.

This corporate governance system is based on a risk culture whose governance makes decisions and assumes joint responsibilities through Commissions and Committees.

In relation to Banco Inversis and in accordance with the provisions of the bylaws, the different **Committees** that advise the Board of Directors are detailed below.

Appointments and Remuneration Committee

Joint Audit and Risk Committee

Sustainability and Governance Committee

Composition of the Board of Directors

President

Mr. Luis Lada Díaz

Chief Executive Officer

Mr. Alberto del Cid Picado

Non-Executive Directors

Mr José Luis Acea Rodríguez (Proprietary)

Mr. Federico Flórez Gutiérrez (Independent)

Ms María Araceli García Cuartango (Independent)

Ms Idoia Maguregui Villalain (Independent)

Mr Antonio Ortega Parra (Independent)

Mr Luis Javier Rodríguez García (Independent)

Mr John Siska (Independent)

Non-Director Secretary

Ms. Teresa Múgica Murga

Non-director secretary

Mr. Sergio Gil Balsalobre

CORPORATE GOVERNANCE

CORPORATE GOVERNANCE STRUCTURE; COMMITTEES

The Inversis Risk Framework also includes the powers and responsibilities of the different **Committees** that advise the Management Committee/Board of Directors both in terms of risk management and in other matters.

Risk Coordination Committee
New Product Committee
Processes and Procedures Committee
Resources committee
Market Monitoring Committee
Transformation Committee
Procurement Control Committee
Business Committee
Cybersecurity Committee
Technology Committee

CORPORATE GOVERNANCE

Corporate Governance Principles

Adequate knowledge

The Board of Directors of Banco Inversis is committed to maintaining sufficient knowledge to enable it to adequately understand the implications that the specific risks arising from climate change and environmental degradation, as well as any other ESG risk, may have for the bank's business model and strategy. In particular, it has a Sustainability and Governance Committee delegated by the Board and the members of the Board of Directors regularly receive ESG training from renowned experts in this field.

Information

The Board of Directors' proper ESG decision-making depends on having adequate information. To this end, Inversis is making progress in defining and improving the mechanisms necessary to ensure that the Board receives relevant information for ESG decision-making as often as desired.

Clarity in the assignment of responsibilities

Banco Inversis is working on establishing, within the framework of its organisational structure, clear lines of responsibility, taking into account the implications of sustainability risks and impacts in business areas and control functions, including the internal audit function.

Sufficient resources and means

Although Inversis is considered to have sufficient resources and means to know, understand and assess ESG factors and risks, the Board will assess at all times the need for additional resources, in terms of numbers, expertise and experience in climate, environmental and ESG risk issues.



Proper risk management and, with it, the correct and effective integration of ESG factors require a cross-cutting commitment and participation that encompasses all levels of the organisation; therefore, a structure and assignment of functions is defined in the three lines of defence that favours the integration and management of ESG risks.



04

SUSTAINABILITY PLAN

STRATEGIC SUSTAINABILITY PLAN

ROADMAP TO SUSTAINABILITY



At Inversis we believe in sustainability as a **responsibility**, individual and corporate, but also as an **opportunity** to contribute to the change towards a greener, fairer and more inclusive future.

Contributing to sustainable development entails a firm commitment that involves us seeking alternatives to dispose of **today's resources without compromising future ones**. This approach requires us to strike an appropriate balance, adjusted to the reality of Inversis (to its risks and impacts), between the management of **environmental resources** (E), the management and protection of **people** from the social perspective (S) and an adequate **business management, transparent, ethical and responsible**, which allows us to align the development of Inversis with that of the environment in which it operates, from a Governance perspective (G). It is in this structure (**ESG**) that the organisation's strategic model must be based.

Our commitment, aligned with current regulations and the expectations of supervisory bodies, goes beyond mere compliance with these premises, being a firm commitment to **integrate ESG (environmental, social and governance) principles into our day-to-day work and into our strategy as a company**, focusing on the impacts we generate on the planet, people, and the communities in which we operate.

The current social and business context generates increasingly strict expectations aimed not only at mitigating ESG risks, but also at **promoting a transition to a fairer and more sustainable economy**.

In response to this context, and **in line with the United Nations Sustainable Development Goals**, the Board of Directors of **Inversis has proactively approved our Strategic Sustainability Plan**. This plan not only demonstrates our commitment to responsible management, but also establishes **objectives and a roadmap** for achieving them, reflecting our determination to act with transparency and responsibility, contributing to the solution of global challenges and ensuring, at the same time, the long-term prosperity of our organisation and our environment.



The approval of our Strategic Sustainability Plan marks our roadmap towards a fair and sustainable future.

ESG MANAGEMENT AT INVERISIS

INTEGRATING SUSTAINABILITY INTO BUSINESS STRATEGY

Integrating ESG criteria in a real and effective way in the organisation implies **reviewing our processes from the ground up**: reviewing our organisational structure to strengthen it in the face of present and future challenges, providing ourselves with the necessary resources to meet expectations and our own objectives, reviewing our internal regulations to adapt them to the context, training and raising awareness among people to ensure that they are aligned with the organisation's values and commitments, ... In short, laying a **solid foundation for building a corporate culture of sustainable management**.

During 2023, Inversis has carried out a series of measures in this direction. These measures are part of the following strategic lines of action:

Organisational structure

In 2023, the **Sustainability and Governance Committee** was established, with the main objective of assisting the Board of Directors in fulfilling its responsibilities with respect to the environmental, social and governance (ESG) issues of the company and its group.

Along the same lines, and in order to strengthen this structure, the **creation of an ESG** area was approved through which the functions derived from the performance of the Sustainability Plan are channelled and coordinated.

Inversis also has the specialised guidance of an external company to ensure that it is properly informed and updated in terms of ESG regulations and trends in the sector.

Training and awareness-raising

The members of the Board of Directors of Inversis have received training in sustainable finance and ESG regulatory framework.

In addition, we carry out internal communications through the intranet to promote and boost our ESG values and commitments.

Throughout the year 2024 and beyond, specialised training will be progressively offered to the entire workforce, starting with the profiles directly involved in the execution and supervision of the measures provided for in the Plan. Similarly, we will continue to share publications aligned with our strategic pillars and ESG objectives to raise awareness and educate all Inversis staff.

Adaptation of internal regulations

Another essential element of the approved strategy and under development is to ensure that our internal regulations are updated and adapted, being adequate and effective to achieve our sustainability commitments and objectives.

To this end, we are carrying out an exhaustive analysis of our policies and procedures, which will involve the review, over the course of the Plan, of the internal regulations that may be affected.

Sustainability and Governance Committee

President

Ms María Araceli García Cuartango

Members

Ms. Idoia Maguregui Villalain

Mr. Luis Javier Rodríguez García

Mr. John Siska

All the information regarding the composition and functions of the committee is published on the Inversis [corporate website](#)

ESG risk management

An essential part of integrating ESG criteria into our organisation is by fully including them in our risk management procedures and establishing appropriate controls.

In 2023, various ESG actions and controls have been put in place, such as monitoring our portfolio through collaboration with a specialised provider that provides ESG scoring for it. We are making progress in determining an appropriate methodology to move in this direction and for this integration to be complete and effective.

During the term of the Plan, the risk management processes for the identification and assessment of ESG risks and their full integration into our Risk Appetite Framework will be reviewed.

Dialogue with Stakeholders.

Strengthening dialogue with our stakeholders is another essential pillar in our sustainability strategy. Their expectations and needs are decisive in properly defining our corporate policies and practices.

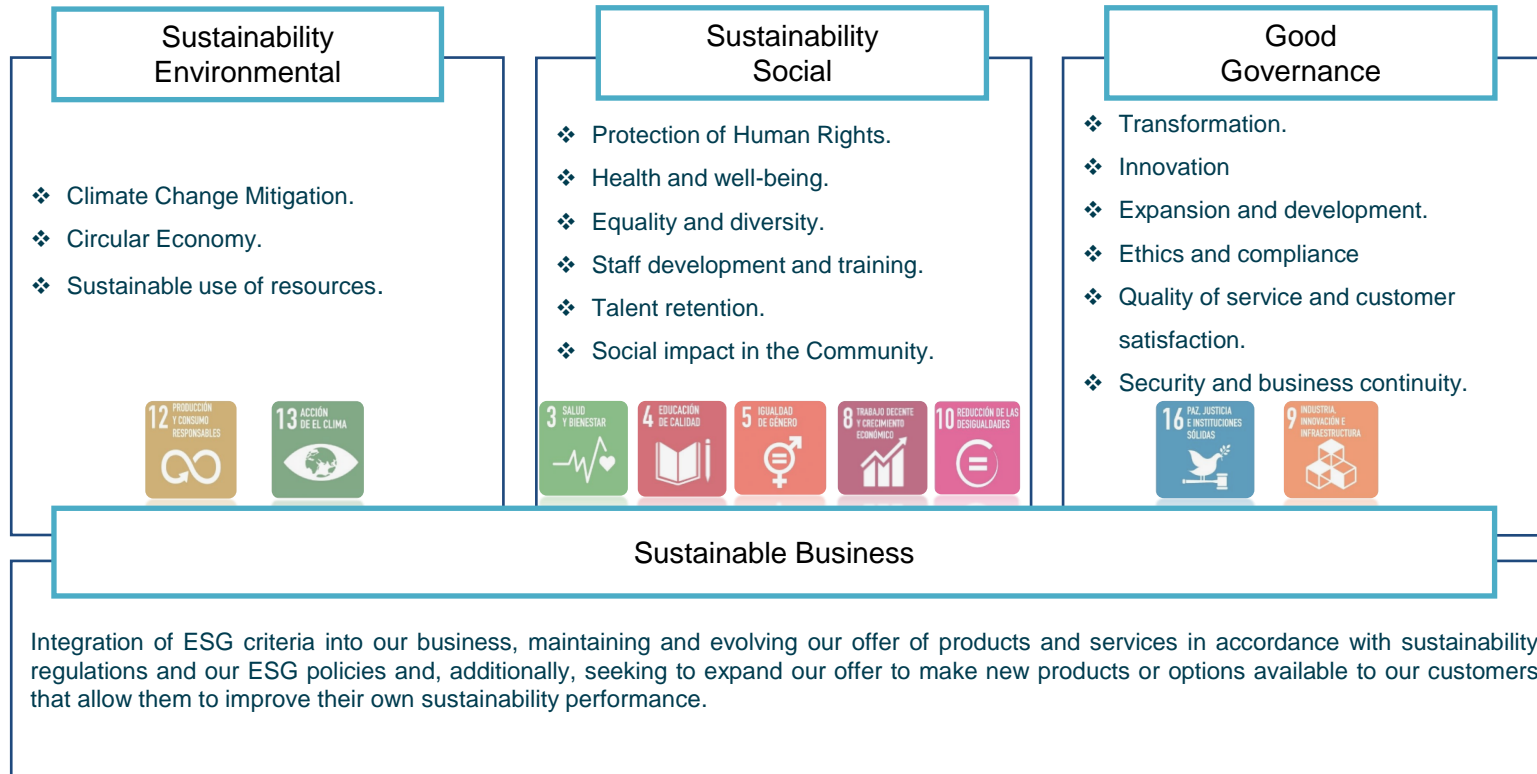
The establishment of channels of dialogue will allow us to identify priority concerns and opportunities for improvement, ensuring that our initiatives and decisions reflect a real commitment to the environment in which we operate and impact, while reinforcing our transparency.



Inversis is part of the UN Global Compact. A plan of action for people, planet, prosperity and universal peace.

ESG STRATEGIC PILLARS

THE KEY PILLARS OF OUR ROADMAP TO ENVIRONMENTAL, SOCIAL AND GOVERNANCE (ESG) RESPONSIBILITY.



The integration of sustainability criteria in Inversis goes beyond mere compliance with regulatory expectations; our vision involves a global review of our processes and an identification of our impacts at all levels, responding to the needs and expectations of our customers and other stakeholders, focusing them on achieving our ESG objectives, which are developed in the following strategic pillars, aligned with the European Sustainability Reporting Standards (ESRS).



ENVIRONMENTAL SUSTAINABILITY

ENVIRONMENTAL COMMITMENT

CLIMATE CHANGE MITIGATION



Promoting responsible mobility

Promoting sustainable mobility is essential to contribute directly to reducing our carbon footprint. In this respect, during 2023 we have carried out the following measures:

Reduced travel

We have **implemented a hybrid remote working system**, allowing our staff to work from home two days a week, thus reducing the volume of travel. In the same vein, we continue to promote **virtual meetings**, avoiding unnecessary travel.

Additionally, we have been able **to reduce courier and transport** trips through the implementation of DocuSign.



Reducing our energy consumption

In this way, we support our goal of being a more sustainable and responsible entity, contributing to the reduction of our GHG emissions and, in turn, to the strengthening of our resilience to energy and economic fluctuations. Our actions so far have been directed towards:

Lighting

We have replaced the pre-existing light fixtures with **LEDs in all workstations**, achieving a significant reduction in electricity consumption. Additionally, **motion sensors** have been installed at strategic points, allowing for more efficient use of energy.

Compensation

Inversis, as a 100% subsidiary of Banca March, is part of the group's intention to transform the calculation of its greenhouse gas emissions into actions that generate a positive impact on the environment, for which it has developed a strategy that not only meets the highest standards and certifications, but also guarantees full compensation through verified projects, of the emissions generated during the 2023 financial year.

To offset all of its reported emissions and thus generate a positive impact, Banca March carries out a series of actions based on quality, proximity and values, while also selecting projects to obtain high quality carbon credits, undertaken by recognised entities and verified under the main standards.

As regards direct Scope 1 and 2 emissions, and in line with the recommendations of the Ministry for Ecological Transition and the Demographic Challenge (MITECO), Banca March has selected a project in Spain, verified by MITECO. Thus, Banca March has obtained the corresponding carbon credits and the official registration for obtaining the offset seal, also issued by MITECO.



Climate change mitigation is a global imperative and a shared responsibility of the community as a whole. For this reason, we are committed to reducing greenhouse gas emissions and implementing practices that minimise our environmental impact.

- Promoting responsible mobility
- Reducing our energy consumption

ENVIRONMENTAL COMMITMENT

SUSTAINABLE USE OF RESOURCES



Reduce paper consumption

We have set ourselves the specific objective of reducing paper consumption, as we have identified it as one of our daily consumptions with the greatest impact, and where we can act most effectively. We are committed to implementing solutions that decrease this consumption and, in turn, foster a more digital work environment that is less dependent on finite natural resources.

Digitalisation

The implementation of the DocuSign tool for **electronic** signatures has been a great leap, allowing us to drastically reduce our use of paper.

In the same vein, we have replaced traditional signage with the installation of **low-consumption** totems.

Complementing these measures, our **business** cards, for their part, have evolved towards a **digital format**, optimizing professional interaction in the digital age and making responsible use of resources.

With these measures, we also achieve a **reduction in toner consumption**.

The individual action of each of the people who are part of Inversis is essential for the sustainable use of resources and the promotion of a circular economy. Recognizing this importance, in the coming years we will reinforce awareness-raising and sensitization actions aimed at promoting sustainable practices among all people. We believe that every small gesture counts and that, collectively, we can make an impact on preserving the environment and creating a more sustainable future for all.

CIRCULAR ECONOMY



Reduce the waste we generate

At Inversis we have set out to reduce the waste we generate in our daily operations, promoting a culture of ecological awareness.

Reduction of single-use plastics

To reduce the plastic waste we generate, we are taking steps to **end the consumption of disposable plastic bottles**. To this end, we have stopped using water bottles at meetings and **filtered water fountains have been installed** in the canteen and in the boardroom instead.



Promoting waste recovery

The transformation of waste into resources is a key element for more efficient and environmentally friendly management. For this reason, we are taking measures that allow us to move in this direction:

Facilitating recycling

We have **installed litter bins for the recycling of paper, plastics and organic waste** on each of the floors, eliminating the traditional litter bins next to the tables, thus favouring the segregation of waste at source.

WEEE (Waste Electrical and Electronic Equipment) is managed through an authorised waste carrier, who certifies the deletion of information and the recycling of the equipment

Use of recycled materials

Although our main ambition is to reduce the use of resources, we also strive to choose those products that generate a lower environmental impact. The bottles dispensed in the vending machines are made of 100% recycled plastic, as well as the packaging used by our catering supplier (e.g. compostable cutlery, compostable base containers and recycled PET lid, etc.).



Consuming sustainably means doing so by managing natural resources in a way that meets our current needs without compromising those of future generations.

To do this, it is necessary to look for alternatives that allow us to maximise the value of products, minimising their waste and with the ambition of closing their life cycle, moving from a linear to a circular economy.

OUR GOALS

- Reduce paper consumption
- Reduce the waste we generate
- Promoting waste recovery



SOCIAL SUSTAINABILITY

SOCIAL COMMITMENT

HUMAN RIGHTS

 **Ensure the protection of Human Rights throughout our supply chain.**

We strongly recognise the crucial importance of respecting the dignity and worth of all people involved, directly or indirectly, throughout our value chain, as well as our responsibility to ensure oversight and protection through the implementation of appropriate monitoring and collaboration practices.

Commitment to the Code of Ethics

Our Code of Ethics provides the rules that should guide the behaviour of all Inversis professionals. As this is a mandatory regulation, we make sure that it is **known and accepted by all personnel** associated with Inversis.

As means integrated into our Sustainability Plan to reinforce this protection, Inversis is committed to extending the obligation to comply with these premises of the Code of Ethics throughout the supply chain, through the Supplier Code of Ethics.

Supplier management

To achieve this goal, diligent management of our suppliers is essential. For this reason, they are **approved and ratified** in advance through the **Procurement Control Committee**.

Aware of the impact that the management of our suppliers can have on our ESG performance, we are working to strengthen our due diligence measures in the contracting and approval process, including additional actions that allow us to know and evaluate more accurately the ESG performance of our suppliers

Information System – Whistleblowing Channel

Inversis has an Internal Information System (or whistleblowing channel), which allows the measures described above to **be reinforced**.

This system allows both personnel and any person associated with the bank to report **confidentially and anonymously** irregularities or inappropriate conduct related, in this case, to the protection of Human Rights (and, in general, of Inversis' internal rules).

[Inversis Whistleblowing Channel](#)



We focus on the recognition and protection of the fundamental rights of people who interact, directly or indirectly, with Inversis.

This point is essential to ensure that all our business operations are aligned with the principles of fairness, justice and respect for human dignity.

Therefore, we are committed to adopting and strengthening measures that uphold these universal values in every action and decision we make.

SOCIAL COMMITMENT

EQUALITY, DIVERSITY AND INCLUSION



Promoting equal treatment and opportunities between women and men

Equality between women and men is a universally recognised legal principle and is also an essential principle of action at Inversis. For this reason, we implement the necessary policies and practices to make it a full reality.

Equality Plan

In 2023, we will have **approved our Equality Plan**, which includes our main objectives in terms of equality, as well as the policies and practices to be carried out by Inversis to ensure compliance. We have also created a **Equality Committee**, with trade union representation, with the aim of ensuring the monitoring of the commitments made, including the promotion of a **balanced representation** of women in the workplace, facilitating their access to positions of responsibility; the **elimination of stereotypes**; identifying, preventing and, where appropriate, **eradicate any discrimination** based on sex, direct or indirect; **adapting the company's management to the continuous changes** that occur in society, related to the family, social indicators and habits and customs; ensure compliance with the **protocol for prevention and action in any situation of workplace harassment**; or advancing **equal opportunities in the various Human Resources management processes**.

Awareness-raising and sensitisation

Beyond the policies we implement, we consider it essential to generate a culture of equality and inclusion at Inversis, for which raising awareness and sensitising people is essential. Our main ways to do this are: **Trainings**: Through the Virtual Campus, a series of courses are made available to staff such as: "*Promote gender equality in your surroundings*" or "*LGTBIQ+ Movement, for a more inclusive setting*"; **communications** through the intranet; participation in **events**, such as sponsorship of registrations to participate in the Women's Race.

During 2024, equality and non-discrimination of the LGTBI collective will be promoted through the approval of a Protocol for Action to deal with harassment or violence against this collective.



Promoting work-life balance

Aware of the importance of an adequate balance between personal, family and work life, we seek to implement measures that allow our team to harmoniously manage their work responsibilities with their personal well-being, improving people's quality of life.

Flexibility policies.

To promote work-life balance, we have implemented the following measures:

- Regulation of **remote working** two days a week, as a general rule, and the possibility of remote working in the afternoons for workers with children under 12 years of age.
- **Flexible** start and finish times
- **Special working hours**, which allow the working day to end earlier without a reduction in salary, for workers with children up to 12 years of age or with dependents over 70 years of age who are recognised as dependent.
- **Special hours** in the last month of pregnancy, to avoid long working hours before the imminence of childbirth.



Advancing labour inclusion

Our commitment to people is to create a welcoming and accessible environment for all, supporting and encouraging initiatives that promote progress towards an inclusive society.

Inversis collaborates with the **Adecco Foundation**, which aims at social and labour inclusion and diversity management in companies. In 2023, the contribution was €32,400.



Real and sustainable progress in the business world is not only measured in economic terms, but also in the ability to create and maintain an inclusive and diverse work environment, where there is no room for any type of discrimination.

Our commitment is to adopt the necessary measures and practices to ensure this context, guarantee equal opportunities at all levels of the organisation and thus strengthen our corporate culture.

OUR GOALS

- Promoting equal treatment and opportunities between women and men
- Promoting work-life balance
- Advancing labour inclusion

SOCIAL COMMITMENT

STAFF DEVELOPMENT AND TRAINING

Strengthen and develop team competencies

People are at the heart of our business. For this reason, we seek to develop measures that allow for the enrichment of the skills and knowledge of our personnel, as well as their professional development, thus allowing us to face the challenges of the current and future market.

Internal Training

Through the virtual campus, staff have **training courses, both mandatory and voluntary**. Training needs are identified individually through the results of the 360 Assessment.

360 Evaluation:

Joint assessment by manager, peers, team and self-assessment, which aims to **identify the profile/position GAPS**, allowing to work together on training, development and succession plans, as well as to **boost self-knowledge** regarding strengths and areas for development.



As an action plan resulting from the Employee Experience Project, at the end of 2023 and during 2024 we are carrying out the Leadership Development Program.

TALENT RETENTION

Maximizing personnel satisfaction and commitment.

We focus on creating an enriching and motivating work environment that reinforces the well-being and satisfaction of the people who work at Inversis, optimising their performance and performance through the search for a positive work environment as the basis for the personal and professional development of the teams.

Communication and community

Transparent, two-way communication is essential to creating an environment of trust and growth. For this reason, we carry out initiatives such as the **"All Hands Meetings"** (quarterly sessions with all Inversis to share the organisation's main milestones and relevant information), or the **"Breakfasts"** in which we can share our impressions and concerns with the Human Resources team in a reduced forum. The **Employee Experience Project** (Employee Satisfaction Surveys) is also carried out annually, which allows us to know the needs of the workforce and to plan the necessary actions for improvement.

Additionally, extra-work activities are planned to connect with people and share enriching experiences, such as the **Christmas Party**, and the celebration of the **Wise Man's Gift Giving Party for the children of employees**.

Social benefits:

We offer a competitive suite of benefits designed to **support the health, financial well-being, and quality of life of our staff**: health insurance, restaurant card, life and accident insurance, and company welfare plan. In addition, we have a **personalised Remuneration Plan** with the following products: Training, transport, childcare, health insurance (reimbursement) and renting.



The people who make up Inversis are our main asset.

Ensuring their development and motivation is closely related, not only to commitment and a sense of belonging, but will also have a direct impact on their own well-being.

Fostering a positive work environment and supporting personal development not only improves personnel satisfaction and loyalty; it also contributes to creating an organisation that is resilient and adaptable to present and future challenges.

- Strengthen and develop team competencies
- Maximizing personnel satisfaction and commitment.

SOCIAL COMMITMENT

HEALTH AND WELL-BEING

Ensuring occupational health and safety

Creating and ensuring a safe and healthy workplace is essential for the protection of people and for the prevention of occupational accidents and diseases.

Health and safety care and monitoring:

Inversis has an External Prevention Service to guarantee the health and safety of the workers. In this context, periodic actions are carried out in the field of Health and Safety: **training** in prevention of occupational risks for teams, **risk and environmental condition assessments**, and **annual medical examinations**.

In 2024, a medical service will be made available to workers in the workplace.

We will also continue to strengthen sensitisation and awareness-raising initiatives.

Caring for people's well-being

Our approach is not exclusively focused on occupational risk prevention, but we have a comprehensive vision of health and well-being, not only in the physical sphere but also in the emotional and social sphere, which implies an improvement in the quality of life both inside and outside work.

Wellness Programs:

The health insurance available to Inversis workers includes the **Wellness Program**, which includes more advantageous scaled prices in areas such as: Psychology, speech therapy, acupuncture, predictive medicine, physiotherapy and osteopathy, podiatry, optics and audiology, eye surgery, dietetics and nutrition, spas and gyms, and aesthetic medicine.

As part of its wellness policy, Inversis promotes **health care through sport**, having reached agreements with various sports and physiotherapy centres to facilitate and improve the offers to its employees.

Communication and awareness

These actions are complemented by awareness-raising campaigns on the importance of health care. Among them, we highlight the **Emotional Well-being Conference** given in 2023.



Caring for people's health and well-being, both physical and emotional, is essential for Inversis, focusing not only on preventing illnesses and accidents at work, but also seeking a holistic approach that encompasses the promotion of practices that improve people's quality of life, providing them with access to the tools that can help them to this end.

- Ensuring occupational health and safety
- Caring for people's well-being.

SOCIAL COMMITMENT

SOCIAL IMPACT



Promote community well-being

This goal reflects our commitment to the development and continuous improvement of the communities in which we operate. Through strategic collaborations with non-governmental organisations, as well as other initiatives, such as the mobilisation of our staff in solidarity sports events, we seek to generate a positive impact on society, reinforcing our corporate responsibility and the commitment of our employees to the values of solidarity and mutual support.

Participation in events for charitable purposes

In 2023 we have sponsored the participation of Inversis staff in various solidarity sports events:

- Women's Race
- Run for the SDGs
- Ponle Freno Race
- Movistar Madrid Half Marathon
- Profuturo race

In 2024 we will continue with these initiatives, with plans to participate again in the Profuturo race and the Movistar Madrid half marathon, as well as others such as the Race of Colours for Diversity, or the Generali race for inclusion.

Collaborations with NGOs

During 2023, we collaborated with the following organisations:

- **The Spanish Association Against Cancer**, through the organisation of a donation campaign by employees, and a contribution by Inversis of double the amount contributed by the participants.
- Since 2017, we have been carrying out the [Solidarity Christmas](#) at Inversis, with the aim of giving visibility to a solidarity project of an educational nature; the campaign is promoted among customers, on social networks, in our newsletter, it is sent to customers and suppliers as a Christmas greeting, it is included in the company's email signature, etc. In addition, a financial donation is made to the project, redirecting funds traditionally used for customer gifts. In 2023 it was carried out together with **Cruz Roja**, in its programme "**School Success**", a project aimed at providing educational material, support for extracurricular classes, meal scholarships, etc., for school-age children at risk of social exclusion.
- **Fundación Aladina**, through the sponsorship of the annual race organised by Tressis, to support childhood cancer research.
- Projects framed within the mission of **Accem** to defend the fundamental rights, care and accompaniment of people in situations and at risk of social exclusion, with special attention to refugees and migrants, victims of trafficking, homeless people, minors and the elderly.

inversis

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Comprometidos con los principios de sostenibilidad que aseguran un mejor futuro para todos

Inversis forma parte del Pacto Mundial de la ONU. Un plan de acción en favor de las personas, el planeta, la prosperidad y la paz universal.



Pacto Mundial
Red Española

Corporate branding; promotion of sustainability values and our commitments



As a company, we operate as an integral part of society, making an impact on the community.

Aware of this, we seek to carry out actions that lead us to make this impact positive, reinforcing our commitment to sustainable development and corporate social responsibility.



- Promote community well-being.



GOOD GOVERNANCE

GOOD GOVERNANCE

TRANSFORMATION



Develop a comprehensive view of critical business processes

Fostering a culture focused on the values of accountability, continuous improvement, customer focus, operational risk management and teamwork

Responsibility

We are fostering accountability in teams through **mastery and transformation projects**, in which the people in charge of leading them are responsible for their achievement and results.

The **concept of mastery** also reinforces comprehensive 360° responsibility since it is responsible for: i) the identification of improvements, ii) the management and prioritisation of demands, iii) project management, iv) the execution of the BAU and v) customer support.

Process Orientation

The new functions of the Processes department seek to reinforce process management within Inversis (vs task management) with the identification of "process managers" who monitor their performance KPIs and participate directly in **identification of continuous improvement**.

Focus on continuous improvement

Promoting the identification and implementation of opportunities for continuous improvement in a cross-functional manner. Establishment of a **governance that encourages and monitors its effectiveness**.

Customer focus

One of the pillars of the transformation is to strengthen the **"customer-centric" culture**. To this end, a specific project has been initiated to review the current customer service processes, identify the necessary roles and functions, the governance and control model that allows for proper monitoring of our service quality, as well as the necessary improvements to our Snow ticketing tool. All of this will allow us to **assist our customers in a more efficient, effective and agile way**.

Operational risk management

Another pillar of the transformation is to **reinforce awareness of the implications** of each individual's work on the bank's operational risk profile and to hold them accountable for the detection and mitigation of risks in the first line of defence.

Teamwork

The sixth pillar of the Transformation is the reinforcement of project-based work. The creation of multidisciplinary teams that are assigned **360° responsibility for the business impact of projects** are allowing us to foster the spirit of teamwork

Our goal for next year is to deepen all these initiatives launched in 2023 through the new Transformation area



We seek to reinforce a culture within Inversis that allows us to be more flexible and more versatile by promoting accountability, customer culture, continuous improvement and teamwork

OUR OBJECTIVES

- Develop a comprehensive view of critical business processes.

GOOD GOVERNANCE

TRANSFORMATION



Implementing project management at Inversis

To be able to balance our BAU performance with participation in both domain-specific and transformational projects

Mastery projects

We have launched **mastery projects** limited to a specific field of knowledge (Securities, Funds, etc.) in which the **POs (Product Owners)**, together with the technology teams (**BPs – Business Partners; PPOs – Proxy Product Owners; and Support**), make up an **integrated team equally responsible for** the scope, schedule, monitoring and achievement of the projects.

Transformation Projects

We have launched **transformation projects** whose main feature is that they are **cross-cutting initiatives** that affect several departments and **whose implementation involves a change in the way Inversis works**. All these projects are sponsored by one or two members of the Management Committee and carried out by a tandem made up of two people from different departments and an internal work team.

In 2024, our aim is to deepen all these initiatives launched in 2023 through the new Transformation area



Promoting data-driven decision-making

To set up a Data Office to guarantee the quality and traceability of information, the governance of data within Inversis and providing greater service through the generation of valuable files and reports value for our institutional clients and asset managers

Data Architecture

An optimal data **architecture** has been configured to support the function (DataSphere module and CS)

Data Governance

We have begun to define a data **governance model** (communication circuits, monitoring and decision-making bodies, etc.) and the necessary roles to be implemented ("data owners" and "data stewards")

We have also begun working with Inversis' internal departments on the preparation of the **glossary of terms, the definition of quality and traceability rules**

External information

We have also started working to analyse how to use the **Data platform to be able to provide valuable reports/information to our asset managers and clients**



Promote project management in teams, strengthen governance mechanisms and decision-making through data

OUR GOALS

- Implement and enhance project management
- Drive data-driven decision-making

GOOD GOVERNANCE

INNOVATION



Open To Innovation

Generate new projects to expand the value of the service

During 2023, work has been carried out on the following lines:

- ❖ **In terms of ESG**, two projects have been developed, the first focused on giving value to the end customer where an ESG score is offered on their investment portfolio, and the second, on enhancing our entire product database to have ESG data
- ❖ **BLOCKCHAIN**
- ❖ **PORTFOLIO REPORTING**
- ❖ **BEHAVIOUR PROFILING**



Ecosystem

Expand alliances with partners to be able to develop new POCs (*proofs of concept*) on products and services

We worked with Aticco and its FinanceHub centre with a partnership for branding and positioning within the country's Fintech ecosystem.

We have expanded the ecosystem by partnering with two institutions in Luxembourg. ALFI (Luxembourg Association of Investment Funds), where we have sponsored two events. And the Benelux Chamber of Commerce as a partner to be part of its ecosystem in the country.



Innovation Club



Proposing and finding innovative solutions shared across both our supplier and customer ecosystem

As part of the activities of the Innovation Club in 2023, these events have been held:

- ❖ "Working Backwards" with AWS to discover new needs by co-creating with customers
- ❖ **InFuture** session to introduce customers to new products for 2023



Inspiring People



Inspirational spaces to accompany the cultural change of the company, focused on new methodologies, process development, new ways of taking action... from a perspective of innovation

As part of the "Inspiring People" initiative, we organise events for personnel, following the motivational and innovative training line.



Social Innovation



Innovative projects, activities and actions within the framework of Corporate Social Responsibility (CSR).

In 2023, we held the first event of the Social Innovation course of action, carrying out a **Social Hackathon** together with the NGOs **Somos Acogida** and **Puentes global**.



The bank's Innovation Area aims to create an optimal environment for the generation, development and execution of disruptive and innovative ideas, to generate more value for our institutional clients. It is a cross-cutting area with a focus on driving the creation of new ideas for products and services, boosting employee engagement

GOOD GOVERNANCE

EXPANSION AND DEVELOPMENT



Driving our ESG commitment in our expansion strategy:

International development and expansion occupy a key place in Inversis' strategy and, with this, it is a priority in our sustainable management approach, under a commitment to growth that integrates our ESG values and objectives.

The integration of these principles into our expansion strategy is crucial to mitigate risks, as well as to grow in line with the expectations of our stakeholders.

During the term of the Plan, measures are being implemented to ensure the full integration of the Sustainability Plan with all the guarantees in all Inversis locations and activities at national and international level

Relevant events in 2023:

- Acquisition of 40% of ADEPA GLOBAL SERVICES



- Acquisition of 100% of OPENFINANCE



- Acquisition of 100% of the institutional fund custody business of BANQUE HAVILLAND in Luxembourg, with the upcoming opening in 2024 of Banco Inversis Luxembourg Branch.
- Opening of a Representative Office in Italy
- Provision of services in different countries, such as Switzerland, Italy or Latin America, among others.



Integrating ESG considerations into our expansion strategy is crucial to mitigate short- and long-term risks, as well as to establish a solid foundation of trust and commitment.

This strategic orientation is essential to ensure our competitive position in the global market, reaffirming our commitment to sustainable development.

GOOD GOVERNANCE

ETHICS AND COMPLIANCE



Fostering a Culture of Compliance

Fostering a culture of compliance is essential to ensure that Inversis' activity is carried out within legal and ethical frameworks, strengthening corporate integrity.

Training and awareness-raising

In 2023, the entire workforce was trained in **Anti-money Laundering and Counter-terrorist Financing**. Likewise, everyone who joins Inversis undergoes training in this area.

Also, the members of the Board of Directors of Banco Inversis and Inversis Gestión received the appropriate briefing.

AML&FT **communication strategies** were disseminated with the aim of maintaining the awareness of all the people who are part of Inversis.

Similarly, on the institutional intranet, "**Cumplipedia**", a document that contains the main conceptual terms in this area, is available to employees.

In addition, various **training sessions** were carried out, on topics such as **market abuse, data protection** and **FATCA/CRS** (the latter for those specifically affected).

Along the same lines, **learning pills** were disseminated on the rules of the **Code of Conduct and Code of Ethics**, and the new **whistleblowing channel**.

Internal Information System

The organisation's Whistleblowing Channel must be an effective, safe and reliable mechanism, which guarantees that any worker or collaborator can report suspicious activity or non-compliance without fear of reprisals, protecting the whistleblower and ensuring the integration of the investigation process.

In this context, and in order to adapt to current regulations and ensure that our Whistleblowing Channel has all the guarantees of whistleblower protection, in 2023 our internal information system was redefined.

Access to the Whistleblowing Channel is available openly on the [corporate](#) website.



A robust culture of compliance is essential to ensure the integrity and sustainability of an organisation's operations, reinforcing stakeholder trust, ensuring that all activities are carried out within the legal and ethical framework, minimizing legal and reputational risks, and becoming, ultimately, a critical component for the development of Inversis, aligning its practices with the highest standards of transparency and accountability.

- Fostering a culture of compliance
- Monitoring and Continuous Improvement

GOOD GOVERNANCE

ETHICS AND COMPLIANCE



Monitoring and continuous improvement

The cross-functional and independent participation of the compliance body is an essential value for the proper execution of its role. Similarly, adopting a continuous improvement approach through the relevant systematic reviews and controls is essential to ensure the effectiveness of our compliance system and the performance in accordance with legal and ethical standards.

Updating of internal regulations

The approval or review of internal regulations is an essential aspect to comply with the regulations in force, constituting one of the activities of special relevance in the compliance area.

In this context, in 2023, due to the modification of the Penal Code, we have carried out a global review of our Model for the Prevention, Detection and Management of Criminal Offences.

Supervision and control

In order to ensure the effectiveness of the regulatory compliance system, it is essential to have an adequate mechanism for the identification and assessment of risks and the establishment of appropriate controls, allowing the implementation of the appropriate Action Plans.

The Risk and Controls Self-Assessment Process is carried out annually, through which the associated processes, risks, and controls are identified and documented, with a quarterly assessment of key risks.

Audits

The review processes emanating from the attention to audits, both internal and external, are crucial to validate the integrity of our operations and the robustness of our systems, allowing us to identify areas for improvement and implement effective solutions. During 2023, the following were carried out:

- ❖ Internal audits: regulatory reporting; market abuse; prevention of criminal offences
- ❖ External audits: second follow-up external expert AML&FT; IPAC; data protection.

Communication with regulators

For Inversis, it is essential to communicate with the different regulatory bodies, supervisors and State Security Forces and Agencies, both in making the required reports available and in responding to any requests for information.

Project Support

The compliance unit manages or advises on regulatory matters in projects that have a regulatory impact on Inversis, ensuring their implementation in compliance with applicable regulations

In 2024, and in light of the revision of the Crime Prevention Model, we are going to reinforce Penal Compliance training and awareness-raising activities for all staff.



Regulatory compliance/AML&TF includes the following committees:

- Committee for the Prevention of Money Laundering and Terrorist Financing;
- Products and Services Committee;
- Monitoring Committee of the Code of Ethics;
- Processes and Appointments Committee
- Business Committee;
- Contracting Control Committee;
- Credit and Counterparty Risk Admission Committee

GOOD GOVERNANCE

QUALITY OF SERVICE AND CUSTOMER SATISFACTION



Quality area management

Managing service quality involves frequently controlling and monitoring service quality, identifying non-compliances or incidents, and identifying areas for improvement in order to take preventive or corrective measures.

Documentation

In 2023 we have been reviewing our internal quality processes, **documenting them in the Quality Manual**, which facilitates their monitoring and ensures the best development of the area's functions.

With the same objective, the Quality area draws up the **calendar of controls** for the appropriate monitoring and reporting to the areas, as well as the **scorecard**, which includes the area's indicators and objectives to ensure its best performance.

Similarly, the quality area is responsible for producing **reports and metrics related to the service**, and to the risk management and internal audit area.



Maximise customer satisfaction

Our mission is to guarantee the service commitment we have acquired with the customer, meeting their needs and expectations and seeking to maximise the level of service satisfaction they experience daily.

It is essential to listen to our customers, as often as possible to know what they think and feel about our level of service. Knowing the vision of customers through the **Annual Satisfaction Survey** is essential to know where we can improve.

Customers give their personal point of view and evaluate the quality of the service offered by how the company meets their objective needs and fulfils their expectations

Based on the results of the Voice of the **Customer**, we establish action plans that allow us to continuously improve.



Pursue continuous improvement of service quality

Offering a service of the highest quality is an indispensable focus in our work. This obliges us to permanently review and improve our standards and efficiency, seeking that each interaction meets (and exceeds) the expectations of our customers.

Comprehensive quality management

Guaranteeing the highest quality at Inversis is everyone's job. For this reason, the Quality area focuses on **coordination with all the teams** to ensure an adequate analysis of information and effective monitoring of the corresponding action plans.

In this regard, **quality forums** have been set up, with the aim of facilitating a workspace between areas that promotes communication and quality management.

The ways of exchanging shared information between areas are constantly improving, ensuring the data is always available and up to date.

Collaborating in a cross-cutting way between areas and fostering a **"Culture of Customer Service Quality"**, are fundamental pillars to achieve the clear objective of improving customer satisfaction.



The highest quality of our service is a priority at Inversis.

Ensuring compliance with our quality standards requires the cross-functional and coordinated action of all the areas involved, as well as management focused on the continuous improvement of the quality area and its internal processes.

OUR GOALS

- Quality area management
- Maximise customer satisfaction
- Pursue continuous improvement of service quality

GOOD GOVERNANCE

SECURITY AND BUSINESS CONTINUITY



Information Security Management

Among the most relevant aspects of Inversis' security strategy are a number of key security domains, such as security policies, security governance, risk management, security controls, training and awareness-raising, security incident management, third-party risks, and business continuity

Objectives

The objectives of information security management are those described below.

- ❖ Reduction of business risks, arising from security breaches that may have an impact on the service.
- ❖ Improving the level of awareness about Cybersecurity in the organisation.
- ❖ Increasing customer confidence and enhancing the value of the brand image, avoiding security breaches that affect Inversis' reputation.
- ❖ Establishment of a process of continuous improvement, which allows the security investments and resources to increase the level of security of Inversis.

Plans

To achieve these objectives, we carry out the planning and execution of actions aimed at:

- ❖ Annual Evaluation of Cybersecurity Maturity Indicators
- ❖ Establishment of annual test schedule, conducting of tests and remediation of identified risks.
- ❖ Carrying out planned training activities, continuous security awareness campaigns.
- ❖ Conducting cyberattack drills.
- ❖ Implementation of new technological security measures.
- ❖ Extension of the scope and breadth of services contracted with security service providers.



Inversis, aware of its role as a critical supplier to its customers, invests a significant amount of resources in the security of its financial services.

GOOD GOVERNANCE

SECURITY AND BUSINESS CONTINUITY



Business Continuity

Inversis has a Business Continuity Management System (BCMS), which incorporates activation and notification, recovery, communication and crisis management procedures, which must be activated in the event of a disruptive event that may impact Inversis' business continuity

Objectives

The objectives of the BCMS are the following:

- ❖ Minimise economic losses that may be caused by disruptive events.
- ❖ Continuous Improvement of the Business Continuity Management System.
- ❖ Evaluation and improvement of incident response capacity.

Plans

The BCMS incorporates among its activities and plans to achieve the above-mentioned objectives:

- ❖ Establishment of an annual testing schedule, conducting of tests and verification of objectives
- ❖ Documentation of tests and lessons learned
- ❖ Development of an annual Training Plan review
- ❖ Implementation of planned training activities, as well as publication of awareness-raising updates on the intranet
- ❖ Documentation of trainings and lessons learned
- ❖ Have accessible and up-to-date response preparations
- ❖ Have recovery procedures in place for each critical resource
- ❖ Ensure that technical documents mentioned in recovery plans are well identified and have recent updates
- ❖ Have up-to-date Business Continuity Management System documentation
- ❖ Conduct an internal audit prior to conducting the external audit
- ❖ Maintain and update the BCMS through the correction of findings detected in business continuity audits and tests
- ❖ Update the BIAs of the different areas of Inversis



Inversis, fully aware of the importance of systems availability, considers business continuity and the development of contingency plans to be critical functions.

For this reason, we have implemented a Business Continuity Management System, certified in accordance with the ISO 22301 standard





SUSTAINABLE BUSINESS

SUSTAINABLE BUSINESS



Products and services adapted to ESG regulation

To have a range of products and services in line with the needs of our customers and, in particular, with Environmental, Social and Governance regulations.

Among the actions we have carried out throughout the 2023 financial year in this direction, we highlight:

- ❖ To provide our institutional clients with adequate information that provides ESG scoring, in collaboration with Clarity, to visualise the impact of their investments.
- ❖ To provide users of the Funds Globe Platform an offer of savings and investment products that take into account ESG risks and factors. Specifically, through a specialised provider, it provides ESG scoring to enable Inversis' customers to visualise the impact of their investments. Inversis also incorporates information provided by other leading ESG feeders into its fund search engine.
- ❖ Within the value products, we have created, through a third party, a service to generate a synthetic EET (file format on ESG information at European level) with the information of the institution's fund universe.
- ❖ We have adapted the Suitability Tests that we provide to our institutional customers (their test models) so that they reflect sustainability preferences, and consequently the institutions can comply with the CNMV and EBA criteria regarding these preferences in their advice proposals to their customers.



Expansion of products and services

We seek to expand our products and services, offering solutions that respond to the needs of our customers, providing added value by helping them to improve their own sustainability performance.

In 2023, we launched, in collaboration with Clarity AI, a tool that allows us to know in real time the sustainability profile of portfolios and their contribution to the SDGs (Sustainable Development Goals).

OUR GOALS

- Tailored products and services
- Expansion of the ESG product range

CONTACT

In ESG performance, it is essential for Inversis to align with the needs and expectations of stakeholders. Therefore, we invite those interested to contact us for any related queries or comments. For more information, please write to esg@inversis.com.