

Integration of sustainability risks in the investment decision-making process.

In order to comply with the requirements imposed by the Regulation (UE) 2019/2088 on sustainability-related disclosures in the financial services sector (SFDR), financial market participants shall specify and publish how sustainability risks are integrated in the investment decision-making process.

Therefore, Grupo Catalana Occidente, in accordance with its strategic purpose and values, affirms that takes into account sustainability risks within the existing risk management framework and includes ESG criteria (Environmental, Social and Governance) in the investment decision-making process and in the active exercise of the property.

To that end, Grupo Catalana Occidente takes the United Nations Principles for Responsible Investment (UN PRI) as a reference point, which the Group has adhered since 2020.

In addition, Grupo Catalana Occidente, in order to manage the investments, considers the social aspects included in its Code of ethics, which establishes the commitment to respect the main declarations and international principles, like:

- The UN Global Compact
- The UN Universal Declaration of Human Rights
- The UN Guiding Principles on Business and Human Rights

Likewise, Grupo Catalana Occidente, in order to manage the investments, incorporates the environmental dimension of the environment and climate change policy, which establishes, among others:

- The Sustainable Development Goals (SDG) and the 2030 for sustainable development
- The Paris Agreement (COP21)
- The energy transition scenario adopted by the Government of Spain
- The recommendation of the Task Force on Climate-Related Disclosure (TCFD) about climate change

Additionally, Grupo Catalana Occidente is committed to integrate ESG factors within the organization, following as a reference the Principles for Sustainable Insurance (PSI) of UNEPFI (United Nations Environment Program Finance Initiative).

Finally, Grupo Catalana Occidente defines its strategy to advance in the implementation of sustainability criteria in analysis processes and investment decision making in its Sustainable Investment Policy. In this policy, the Group states its commitment to include criteria aimed at social and environmental development in its investment universe. Likewise, it declares its refusal to invest in companies present in certain economic sectors, involved in controversial situations or with poorer performance in their ESG risk management, in response to the Group's intention to minimize the negative impact of its investments on the environment and society.

Disclaimer

This Declaration is a translation of its original version in Spanish. In case of discrepancy between both versions, the Spanish version will prevail.