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**Confidential**

Wizink Bank, S.A.U.  
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Nuestra ref Wizink\_SMA\_05C\_IS\_Ex  
Co\_mar22\_ENG

To the Attention of the  
Executive Committee

11 March 2022

Dear Sirs,

**Independent Assurance report of the Non-Financial Information  
Statement of Wizink Bank. S.A.U. for the fiscal year 2021**

According to your request and with respect to the independent assurance on the Non-Financial Information Statement (hereinafter NFIS) for the fiscal year ended 31 December 2021, of Wizink Bank, S.A.U. and subsidiaries (hereinafter the “Group”) which forms part of the 2021 Directors’ Report, we inform that we are in the final steps of the review procedures process, pending completion of the following aspects of our work:

- Reception of the final version of the Non- Financial Information Statement
- Reception of the formulation and approval of the latest version of the NFIS by the Board of Directors.
- Reception of the Representation Letter signed by the Management of the Company and reviewed by KPMG team.

If we satisfactorily complete the aforementioned outstanding issues and if the Group’s Report is formulated in the same terms as the last version that you have provided to us (attached as Appendix to this letter) and we have also reviewed, our independent assurance report would be drafted in the following terms:



**Wizink Bank, S.A.U.**

Independent Assurance report of the Non-Financial Information Statement of Natra, S.A. for the fiscal year 2020  
11 March 2022

**Independent Assurance Report on the Consolidated Non-Financial Information Statement of Wizink Bank, S.A. U. and subsidiaries for 2021**

*(Translation from the original in Spanish. In case of discrepancy, the Spanish language version prevails.)*

To the sole shareholders of Wizink Bank, S.A.U.:

Pursuant to article 49 of the Spanish Code of Commerce, we have performed a limited assurance review of the (accompanying) Consolidated Non-Financial Information Statement (hereinafter NFIS) of Wizink Bank, S.A.U. (hereinafter the Parent) and subsidiaries (hereinafter the Group) for the year ended 31 December 2021, which forms part of the accompanying consolidated Directors' Report of the Group for 2021.

The consolidated NFIS includes additional information to that required by prevailing mercantile legislation concerning non-financial information, which has not been the subject of our assurance work. In this respect, our work was limited exclusively to providing assurance on the information contained in the appendix "Table linking the requirements of Law 11/2018 on GRI indicators" of the accompanying consolidated NFIS.

**Directors' Responsibility**

The Directors of the Parent are responsible for the content and authorisation for issue of the NFIS included in the Group's consolidated Directors' Report. The NFIS has been prepared in accordance with prevailing mercantile legislation and selected Sustainability Reporting Standards of the Global Reporting Initiative (GRI Standards) based on each subject area in the in the appendix "Table linking the requirements of Law 11/2018 on GRI indicators" of the aforementioned consolidated NFIS.

This responsibility also encompasses the design, implementation and maintenance of internal control deemed necessary to ensure that the NFIS is free from material misstatement, whether due to fraud or error.

The Directors of the Parent are also responsible for defining, implementing, adapting and maintaining the management systems from which the information required to prepare the NFIS was obtained.

**Our Independence and Quality Control**

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

Our firm applies International Standard on Quality Control 1 (ISQC1) and accordingly maintains a comprehensive system of quality control including documented policies and procedures regarding compliance with ethical requirements, professional standards and applicable legal and regulatory requirements.

The engagement team was comprised of professionals specialised in reviews of non-financial information and, specifically, in 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.

We conducted our review engagement in accordance with the requirements of the Revised 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 with the guidelines for assurance engagements on the Non-Financial Information Statement issued by the Spanish Institute of Registered Auditors (ICJCE).



**Wizink Bank, S.A.U.**

Independent Assurance report of the Non-Financial Information Statement of Natra, S.A. for the fiscal year 2020  
11 March 2022

*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, and consequently, the level of assurance provided is also lower.*

*Our work consisted of making inquiries of management, as well as of the different units and areas of the Parent that participated in the preparation of the NFIS, reviewing the processes for compiling and validating the information presented in the NFIS and applying certain analytical procedures and sample review tests, which are described below:*

- Meetings with the Parent’s personnel to gain an understanding of the business model, policies and management approaches applied, the principal risks related to these matters and to obtain the information necessary for the external review.*
- Analysis of the scope, relevance and completeness of the content of the NFIS for 20XX based on the materiality analysis performed by the Parent and described in the “Materiality study results” section, considering the content required by prevailing mercantile legislation.*
- Analysis of the processes for compiling and validating the data presented in the NFIS for 2021.*
- Review of the information relative to the risks, policies and management approaches applied in relation to the material aspects presented in the NFIS for 2021.*
- Corroboration, through sample testing, of the information relative to the content of the NFIS for 2021 and whether it has been adequately compiled based on data provided by the information sources.*
- Procurement of a representation letter from the Directors and management.*

**Conclusion**

*Based on the assurance procedures performed and the evidence obtained, nothing has come to our attention that causes us to believe that the NFIS of Wizink Bank, S.A.U. and subsidiaries for the year ended 31 December 2021 has not been prepared, in all material respects, in accordance with prevailing mercantile legislation and selected GRI Standards based on each subject area in the appendix “Table linking the requirements of Law 11/2018 an GRI indicators” of the aforementioned consolidated NFIS.*

**Emphasis of Matter**

*Regulation (EU) 2020/852 of the European Parliament and of the Council of 18 June 2020 on the establishment of a framework to facilitate sustainable investment stipulates the obligation to disclose information on how and to what extent the undertaking’s investments are associated with Taxonomy-eligible economic activities. This obligation applies for the first time for the 2021 fiscal year, provided that the Non-Financial Information Statement is published from 1 January 2022 onwards. Consequently, the attached (NFIS/Directors’ Report) does not contain comparative information on this matter. Additionally, certain information has been included in respect of which, at the date of preparation of the accompanying NFIS, the Directors of the Parent have opted to apply the criteria that, in their opinion, best allow them to comply with the new obligation, and which are those defined in the “EU Taxonomy” section of the accompanying NFIS. Our conclusion is not modified in respect of this matter.*



**Wizink Bank, S.A.U.**

*Independent Assurance report of the Non-Financial Information Statement of Natra, S.A. for the fiscal year 2020*

*11 March 2022*

***Use and Distribution***

*This report has been prepared in response to the requirement established in prevailing mercantile legislation in Spain, and thus may not be suitable for other purposes and jurisdictions.*

*KPMG Asesores, S.L.*

*(Signed on original in Spanish)*

*Ramón Pueyo Viñuales*

*Xx April 2022*

This letter has been prepared at the request of the Company's Compliance Officer to inform the Executive Committee of the current status of our work and should therefore not be used for any other purpose or distributed to other parties without our prior consent.

Yours faithfully,



Ramón Pueyo  
Partner