



**Banco Sabadell**

**Corporate Social Responsibility (CSR) Policy Report 2016**

**[Annexes to the 2016 CSR Policy Report](#)**

## Drafting the CSR information

Since 2003, the bank has published Corporate Social Responsibility (CSR) information each year with the annual report, highlighting key events in the year, compliance with commitments and targets for the following year.

In 2016, the CSR information has been included in the CSR chapter of the Annual Report, the Environmental chapter of the Management Report, and the Corporate Social Responsibility Policy Report.

PricewaterhouseCoopers Auditores, S.L. has performed the independent review of certain key corporate social responsibility indicators that appear in the aforementioned reports, in accordance to ISAE 3000 (Revised), with a limited assurance level, issuing a report that is included as part of the present Annexes

Please send all queries, suggestions, comments and requests for information related to corporate social responsibility to [rsc@bancsabadell.com](mailto:rsc@bancsabadell.com)

### Scope of the information

The content of the Corporate Social Responsibility information corresponds to the period from 1 January to 31 December 2016; data from 2015 and 2014 is included for comparison. The CSR information is contained in the Corporate Social Responsibility policy report, the Annual Report and it is published with the Director's report of the a Annual Accounts and the Corporate Governance Report, and it is available on the corporate website.

### Process for defining CSR report content

The content of the report was guided by the principles of materiality, stakeholder engagement, sustainability context and completeness established by the Global Reporting Initiative's G4 guidelines.

The sustainability context was taken into account while seeking to present the entity's contribution to improving social, environmental and economic conditions, both locally and globally.

In line with the principle of completeness, efforts were made to ensure that the scope, coverage and timing of the information are optimal in order to reflect the social, environmental and economic impacts of the organization's activity in 2016. The information presented refers to the financial activity of the entire Banco Sabadell Group. In exceptional cases where the scope is different, this is indicated explicitly.

## **Principles for defining report quality**

In addition to the principles described above, the principles for defining CSR information quality were considered in order to achieve maximum transparency.

### **Balance**

Efforts were made to reflect both positive and negative aspects of the organization's performance. Additionally, comments are included to explain any positive or negative trends.

### **Comparability**

To enable comparative analysis of the data, the calculation methods and indicator scopes were kept unchanged. Where changes were made, the historical data was recalculated, or the reasons for not doing so are disclosed.

### **Accuracy**

Efforts were made to provide sufficient detail and accuracy in CSR information to enable stakeholders to assess the organization's performance. Where necessary, the content of the report was complemented with additional documents that are available on the bank's website and microsite.

### **Timeliness**

The CSR policy report is published annually, providing data as of 31 December.

### **Clarity**

In line with this principle, the information is made available in a manner that is clear, understandable and accessible to stakeholders.

## **External Verification**

The Independent Limited Assurance Report issued by PricewaterhouseCoopers Auditores, S.L. relative to the review of the certain CSR key indicators which have been included in Corporate Social Responsibility Policy Report, the environmental chapter of the director's report of the Annual Accounts and the CSR chapter of the Annual Report is attached to this CSR Policy Report as an annex. This report is presented together with the specific indicators reviewed and the criteria for their preparation.

This review process was conducted in accordance with ISAE 3000 (Revised), Assurance Engagements Other than Audits or Reviews of Historical Financial Information (Limited Assurance Engagements).

## **Reliability**

Review and audit

The CSR key indicators were verified by PricewaterhouseCoopers Auditores, S.L. as indicated in its review report attached hereafter. The group's key financial figures presented in the report are audited as part of the audit of the consolidated financial statements by PricewaterhouseCoopers Auditores, S.L., whose report is presented together with a declaration of responsibility by the directors of Banco Sabadell in the Annual Report. The corporate governance data is published in the Corporate Governance Report approved by the Board of Directors and published by the Spanish National Securities Market Commission (CNMV). All activities and processes performed by Banco Sabadell in Spain were audited in 2016 by Bureau Veritas Certification and the declaration of conformity with the ISO 9001:2008 standard was renewed.

Banco Sabadell's workplace safety system was audited in accordance with the legal requirements in 2015. The organization's environmental performance at its six certified central services buildings was audited in 2016 by AENOR and declared to conform to the requirements of the ISO 14001:2004 standard. The data on the Group's environmental performance in Spain that is disclosed in the CSR information is drawn from the annual review of the environmental management system by the Environment Committee. The data on investment in society by the Banco Sabadell Foundation is drawn from the respective financial statements audited by PricewaterhouseCoopers Auditores, S.L. and presented on the group website.



*Free translation from the original in Spanish. In the event of a discrepancy, the Spanish language version prevails.*

## **INDEPENDENT ASSURANCE REPORT ON CORPORATE SOCIAL RESPONSIBILITY INDICATORS**

To the Management of Banco de Sabadell, S.A.:

We have carried out our work to provide limited assurance on the Corporate Social Responsibility indicators that Banco Sabadell considers key to its stakeholders (hereinafter “CSR Indicators”) of Banco de Sabadell, S.A. and its corporate group (hereinafter “Banco Sabadell”) for the year ended 31 December 2016 and included in the Appendix 1 enclosed.

The CSR Indicators have been prepared in accordance with Banco Sabadell’s own reporting criteria detailed in the Appendix 1.

### **Responsibility of the Management of Banco Sabadell**

The Management of Banco Sabadell is responsible for the preparation, content and presentation of the CSR Indicators in accordance with Banco Sabadell’s own reporting criteria. This responsibility includes designing, implementing and maintaining the internal control considered necessary to ensure that the CSR Indicators are free of material misstatement due to fraud or error.

The Management of Banco Sabadell is also responsible for defining, implementing, adapting and maintaining the management systems from which the necessary information is obtained to prepare the CSR Indicators.

### **Our responsibility**

Our responsibility is to issue a limited assurance report based on the procedures that we have carried out and on the evidence that we have obtained. We have carried out our limited assurance engagement in accordance with International Standard on Assurance Engagements 3000 (ISAE 3000) (Revised), “Assurance Engagements other than Audits or Reviews of Historical Financial Information”, issued by the International Auditing and Assurance Standards Board (IAASB) of the International Federation of Accountants (IFAC).

A limited assurance engagement is substantially less in scope than a reasonable assurance engagement. Therefore the assurance provided is also less.

The procedures carried out are based on our professional judgment and included enquiries, observation of processes, inspection of documentation, analytical procedures and tests of review, based on sampling, which have generally been as follows:

- Meetings with the personnel of several units of Banco Sabadell involved in the preparation of the 2016 CSR Indicators.
- Analysis of the procedures used to compile and validate the data and information presented in the 2016 CSR Indicators.

- Analysis of the adaptation of the 2016 CSR Indicators to the Banco Sabadell's own reporting criteria described in the explanatory notes of the Appendix 1.
- Verification, through random sampling tests revisions, internal control tests and substantive tests on the information used to determine Banco Sabadell's CSR Indicators included in Appendix 1. We have also verified whether they have been appropriately compiled from the data provided by Banco Sabadell's sources of information.

### **Our Independence and Quality Control**

We have complied with the requirement of independence and other requirements of the Code of Ethics for Accountants issued by the International Ethics Standard Board for Accountants (IESBA), based on the main principles of integrity, professional competence and due care, confidentiality and professional conduct.

PwC applies International Standard on Quality Control (ISQC 1) and consequently, our firm has a global quality control system which includes policies and procedures on the compliance of ethical requirements, professional standards and applicable statutory requirements.

### **Limited Assurance Conclusion**

As a result of the procedures carried out and evidence obtained, nothing has come to our attention that causes us to believe that the CSR Indicators of Banco Sabadell for the year ended 31 December 2016, included in Appendix 1, contain significant errors or have not been prepared, in all material respects, in accordance with the Banco Sabadell's own reporting criteria described in the explanatory notes of the Appendix 1.

### **Use and Distribution**

Our report is issued solely for the Management of Banco Sabadell, in accordance with the terms and conditions of our engagement letter. We accept no responsibility to third parties other than the Management of Banco Sabadell.

PricewaterhouseCoopers Auditores S.L.



M<sup>a</sup> Luz Castilla

10 March 2017

## ANNEX 1

### List of 2016 CSR key indicators of Banco Sabadell.

2016 reported indicators			Unit	Reviewed data		
Indicator						
<b>Responsible business</b>						
<b>1. Contract efficiency process (simplifying processes and language)</b>						
Number of new demand account and distance banking contracts signed in the year with a restructured format, including simpler language and fewer pages.		Number of new contracts		Over 100,000 new contracts		
<b>2. The Equator Principles</b>						
Total number and names of Project Finance transactions (structured finance of \$10 million or greater) and Project-Related Corporate Loans (with principal exceeding \$100 million) that reached financial completion in the reporting period:						
Sector	Project Name	Category	Country	Region	Designated Country	Independent Review
Oil and gas	FERMACA GASODUCTO LA LAGUNA	B	Mexico	America	NO	YES
	FERMACA GASOSUCTO VILLA DE REYES	B	Mexico	America	NO	YES
	CHARRUA TRANSMISORA DE ENERGIA S.A.Transchile	B	Chile	America	YES	YES
Renewable energies	PARQUE EOLICO QUADRAN	B	France	Europe	YES	YES
	PROJECT AVANTY - FRENCH IPP	B	France	Europe	YES	YES
	PROJECT AIR (CORDAL WINDFARMS / OAK ENERGY SUPPLY)	B	Ireland	Europe	YES	YES
	PARQUE EÓLICO LOS AUSINES S.L.	B	Spain	Europe	YES	YES
	PARQUE EOLICO LLANOS DE LA ALDEA Y SAN BARTOLOME	B	Spain	Europe	YES	YES
	EDC-EDPR-Parque Eólico de Coahuila	B	Mexico	America	NO	YES
	DESRI NORTH STAR DEVELOPMENT LL	B	EE.UU	America	YES	YES
	CROFTON BLUFFS WIND LLC	B	EE.UU	America	YES	YES
	SPOWER FINCO 4 LLC	B	EE.UU	America	YES	YES
Infrastructure	EDAR ARAGON HUESCA	B	Spain	Europe	YES	YES
	Interchile S.A.	B	Chile	America	YES	YES
Number of renewable energy projects as a percentage of total projects under the Equator Principles.		Percentage				64%
<b>3. Adoption of PRI (Principles for Responsible Investment)</b>						
Banco Sabadell group companies that have signed the United Nations' Principles for Responsible Investment (PRI):						
Pension fund operator BanSabadell Pensiones EGFP SA.		Signatory/Non-signatory				Signatory
Aurica Capital de Desarrollo, SGEIC, S.A.U.		Signatory/Non-signatory				Signatory
<b>4. Social housing</b>						
Number of homes at reduced rent at year-end.		Number of homes				6,479
Total number of mortgage restructurings in the year.		Number of operations				418
Total number of repossessions in lieu of payment in the year.		Number of operations				5
Social contracts: number of people participating on employment insertion programs.		Number of people				Close to 598
Employment contracts entered into in the year.		Employment contracts				103
Indicators of contribution to the Social Housing Fund (FSV) at year-end:						
Number of homes.		Number of homes				400
Occupancy rate (lease agreements signed) within the scope of FSV.		Percentage				85%
Number of properties loaned to institutions and foundations.		Number of properties				95
Number of non-profit institutions and foundations that benefited of loaned properties during the year.		Number of Institutions and Foundations				48

2016 reported indicators		
Indicator	Unit	Reviewed data
<b>Environment</b>		
<b>1. Investment and funding for renewable energies</b>		
Amount allocated at year-end to the 2016-2019 investment cycle being implemented through Sinia Renovables.	Millions of euros	150
Amount of funding for renewable energy projects in 2016 at group level.	Millions of euros	720
<b>2. Operating leases for sustainable products and capital equipment</b>		
Sustainable vehicles provided to clients under operating lease of the total fleet at year-end.	Percentage	76%
<b>3. CO<sub>2</sub> emissions: scopes 1, 2 and 3</b>		
Scope 1: fuel and company vehicles (owned by the group).	Tones of CO <sub>2</sub>	648
Scope 2: electricity consumption.	Tones of CO <sub>2</sub>	54
Scope 3: business trips.	Tones of CO <sub>2</sub>	3,477
<b>4. Energy consumption and energy supply companies</b>		
Total electricity consumption.	MWh	89.809
Origin of the electric energy contracted according to the type of energy source, according to the marketers:		
Renewable.	GJ / Percentage	322,879 / 99.87%
High efficiency cogeneration.	GJ / Percentage	0 / 0.00%
Cogeneration.	GJ / Percentage	59 / 0.02%
Combined natural gas cycles.	GJ / Percentage	82 / 0.03%
Carbon.	GJ / Percentage	127 / 0.04%
Fuel/Gas.	GJ / Percentage	11 / 0.00%
Nuclear.	GJ / Percentage	131 / 0.04%
Other.	GJ / Percentage	9 / 0.00%
Total.	GJ	323,298
<b>5. Paper consumption</b>		
Volume of paper (DIN A4 format) used during the exercise.	Tones	1,062
<b>6. Reduction in the use of printed forms due to introducing tablets</b>		
Volume of printed forms (deposit and withdrawal slips, 1/3 of an A4 sheet) eliminated during the year due to introducing tablets.	Millions of forms	29.5
<b>Commitment to employees</b>		
<b>1. Domestic workforce at year-end</b>		
Domestic workforce at year-end.	Employees	16,771
<b>2. Equality - Collaboration agreement with the Spanish Ministry of Health, Social Services and Equality and targets for 2018</b>		
Accomplishment of the target of woman accounting for 18% of executive positions by 2018, established in the "Collaboration agreement with the Spanish Ministry of Health, Social Services and Equality", signed in 2014.	Achieved/non achieved	Achieved
<b>3. Laude Programme</b>		
Employees certified by the Laude Programme of the Continuous Training Institute of the University of Barcelona.	Employees	231
<b>4. Talent Graduate Programme (TGP)</b>		
Number of participants of the second edition (2016-2017) of the young professionals Talent Graduate Program (TGP).	Participants	39
Number of participants who successfully completed the first edition of the TGP (2015-2016) and were hired.	Participants	40
<b>Financial education</b>		
<b>1. Financial education: programmes and participation</b>		
Number of participants (children) on the "What's money for?" drawing competition during the year.	Participants	5,213

2016 reported indicators		
Indicator	Unit	Reviewed data
Number of Bank volunteers, both employees and retirees (retired employees), who participated in the Financial Education Programme in Catalan Schools (EFEC) and the "Your Finances, Your Future" programme in cooperation with the Spanish Banking Association (AEB) and the Junior Achievement Foundation (JA):		
The Financial Education Programme in Catalan Schools (EFEC).	Participants	164
"Your Finances, Your Future".	Participants	34
Number of "Export to grow" seminars held for SMEs during the year, and number of attendees:		
Number of seminars.	Number of seminars.	9
Number of attendees.	Number of attendees	Over 500
<b>Volunteer programme</b>		
<b>1. Corporate volunteer programme</b>		
Projects with an impact on vulnerable sectors and risk of social exclusion:		
Fundación Magone: Participation in the campaign to collect Christmas gifts for children at risk of social exclusion.	Realized/Unrealized	Realized
Proyecto "Coach": Coaching and Mentoring to improve the employability of young people at risk of social exclusion, organized by the Exit Foundation.	Realized/Unrealized	Realized
BCN DAY: Support in the solidarity party Superhero(ne)s BCN Day with the motto Put the cape on to fight prejudice, poverty, ignorance ... and show the citizenship the courage and the effort of all those people who struggle to leave difficult circumstances and social exclusion, and of all the volunteers and entities that help them overcome these difficulties.	Realized/Unrealized	Realized
Banco de Alimentos (food bank): Participation in the collection of food for people in need.	Realized/Unrealized	Realized
Contributions to, and participation in, solidarity campaigns:	Realized/Unrealized	Realized
Trailwalker: Participation and support to teams participating in Oxfam Intermon's Trailwalker Solidarity Race, which collects donations for projects of drinking water access for vulnerable people.	Realized/Unrealized	Realized
Sant Jordi Solidari: Participation in the collection of funds for projects of social institutions.	Realized/Unrealized	Realized
Programmes that leverage employees' and retirees' knowledge and experience:	Realized/Unrealized	Realized
Financial Education: Training for schools in the framework of The Financial Education Programme in Catalan Schools (EFEC) and "Your Finances, Your Future" programs in collaboration with the Spanish Banking Association (AEB) and the Junior Achievement Foundation (JA).	Realized/Unrealized	Realized
B-Ready Programme: Mentoring of social entrepreneurship projects, in collaboration with Ship2B.	Realized/Unrealized	Realized
Ship2B: Mentoring for the acceleration of social start-ups under the B-Value transformation program for non-profit social entities, in collaboration with Ship2B.	Realized/Unrealized	Realized
<b>Social action</b>		
<b>1. Investment in social action</b>		
By type of investment: breakdown by the type of investment in the year, following the model of LBG and SAM.		
Monetary (Value of contribution in money).	Percentage	89%
Time (Value of contribution in time of employees).	Percentage	11%
By reason of investment: breakdown of the social action in the year by reason of investment, following the model of LBG and SAM.		
Social investing (Long-term strategic commitment in collaborations with the community).	Percentage	72%
Sporadic contributions (The punctual support to a wide range of social causes, in response to the needs and requests of charities and social interest).	Percentage	6%
Initiatives aligned with the business (Those initiatives of social interest aimed at directly driving the business of the company).	Percentage	22%

2016 reported indicators		
Indicator	Unit	Reviewed data
By areas of action: breakdown of social action in the year by areas of action, following the model of LBG and SAM:		
Cooperation and solidarity.	Percentage	8%
Social integration.	Percentage	4%
Medical research and healthcare.	Percentage	7%
Training and education.	Percentage	32%
Culture.	Percentage	34%
Economic development	Percentage	12%
Other.	Percentage	4%

CSR		
<b>1. Creation of a CSR Committee</b>		
Year created.	Year	2016
Chair.	Chair	Chaired by the General Secretary
Principal function of the Corporate Social Responsibility Committee.	Activity	To promote and coordinate the group's CSR strategy, policies and projects

## 2. Policies, rules, adoption of international initiatives and certifications

Internal rules, codes and policies promoted by the organization in connection with Corporate Social Responsibility that were in force at year-end:		
Code of Conduct ( <a href="http://www.grupbancsabadell.com/en/RSC/RESPONSABILIDAD_SOCIAL_CORPORATIVA/">www.grupbancsabadell.com/en/RSC/RESPONSABILIDAD_SOCIAL_CORPORATIVA/</a> ).	Available/Not available	Available
Internal Code of Conduct in connection with the Securities Markets ( <a href="http://www.grupbancsabadell.com/en/RSC/RESPONSABILIDAD_SOCIAL_CORPORATIVA/">www.grupbancsabadell.com/en/RSC/RESPONSABILIDAD_SOCIAL_CORPORATIVA/</a> ).	Available/Not available	Available
Suppliers' Code of Conduct ( <a href="http://www.grupbancsabadell.com/en/RSC/RESPONSABILIDAD_SOCIAL_CORPORATIVA/">www.grupbancsabadell.com/en/RSC/RESPONSABILIDAD_SOCIAL_CORPORATIVA/</a> ).	Available/Not available	Available
Ethics and human rights policy ( <a href="http://www.grupbancsabadell.com/en/RSC/RESPONSABILIDAD_SOCIAL_CORPORATIVA/">www.grupbancsabadell.com/en/RSC/RESPONSABILIDAD_SOCIAL_CORPORATIVA/</a> ).	Available/Not available	Available
Corporate social responsibility policy ( <a href="http://www.grupbancsabadell.com/en/RSC/RESPONSABILIDAD_SOCIAL_CORPORATIVA/">www.grupbancsabadell.com/en/RSC/RESPONSABILIDAD_SOCIAL_CORPORATIVA/</a> ).	Available/Not available	Available
Policies related to stakeholders: Shareholders and investors policy, Clients policy, Suppliers Policy, Banco Sabadell, Code of Conduct for Suppliers, Human resources policy, Environment policy, Social actions policy (sponsorship and patronage) ( <a href="http://www.grupbancsabadell.com/en/RSC/RESPONSABILIDAD_SOCIAL_CORPORATIVA/">www.grupbancsabadell.com/en/RSC/RESPONSABILIDAD_SOCIAL_CORPORATIVA/</a> ).	Available/Not available	Available
Plan to foster genuine equality between women and men at Banco Sabadell ( <a href="http://www.grupbancsabadell.com/en/RSC/RESPONSABILIDAD_SOCIAL_CORPORATIVA/">www.grupbancsabadell.com/en/RSC/RESPONSABILIDAD_SOCIAL_CORPORATIVA/</a> ).	Available/Not available	Available
Code of conduct governing the use of social media ( <a href="http://www.grupbancsabadell.com/en/GRUPO/REDES_SOCIALES/">www.grupbancsabadell.com/en/GRUPO/REDES_SOCIALES/</a> ).	Available/Not available	Available
Corporate Social Responsibility initiatives of which Banco Sabadell formed part at year-end:		
Adoption of AUTOCONTROL, a self-regulatory body on advertising	Adopted/Not adopted	Adopted
Adoption of the Code of Good Banking Practice	Adopted/Not adopted	Adopted
Signatory of the Global Compact (Global Compact of the United Nations, which refer to human rights, labour, the environment and the fight against corruption).	Signatory/Non-signatory	Signatory
Signatory the Equator Principles, which address social and environmental issues in financing major projects and in corporate loans.	Signatory/Non-signatory	Signatory
Adoption of the United Nations Principles for Responsible Investment in the "investment manager" category.	Adopted/Not adopted	Adopted
Adoption of the agreement between the Spanish Banking Association (AEB), the CNMV and the Bank of Spain to carry out a programme of activities as part of the National Financial Education Plan.	Adopted/Not adopted	Adopted
Inclusion in sustainability indices: FTSE4Good and FTSE4Good IBEX and Euronext Vigeo Eurozone 120.	Included/Not included	Included
Signatory of the Carbon Disclosure Project (CDP) for action against climate change and of CDP Water Disclosure.	Signatory/Non-signatory	Signatory

2016 reported indicators		
Indicator	Unit	Reviewed data
Certificates related to aspects of Corporate Social Responsibility that Banco Sabadell currently holds:		
Certificate on ISO 9001 valid for 100% of financial processes and activities in Spain. ( <a href="http://www.grupbancsabadel.com/en/RSC/RESPONSABILIDAD_SOCIAL_CORPORATIVA/">www.grupbancsabadel.com/en/RSC/RESPONSABILIDAD_SOCIAL_CORPORATIVA/</a> )	Available/Not available	Available
Gold Seal of the framework of the European Foundation for Quality Management (EFQM). ( <a href="http://www.grupbancsabadel.com/es/RSC/RESPONSABILIDAD_SOCIAL_CORPORATIVA/">www.grupbancsabadel.com/es/RSC/RESPONSABILIDAD_SOCIAL_CORPORATIVA/</a> )	Available/Not available	Available

## Explanatory notes: Reporting criteria established by Banco Sabadell.

Indicator	Scope	Definition
<b>Responsible business</b>		
Contract efficiency process (simplifying processes and language)	National	Number of new demand account and distance banking contracts signed in the year with a restructured format, including simpler language and fewer pages. An approximate data is reported that contextualizes the information provided and it is verified that effectively the data of new contracts is between >100,000 and <125,000.
The Equator Principles	Group	Information on the Equator Principles Total number and names of project finance transactions (structured finance of \$10 million or greater) and project-related corporate Loans (with principal exceeding \$100 million) that reached financial completion in the reporting period, broken down by region, country, sector, level of impact (A, B or C, in accordance with the standard developed by the International Finance Corporation - IFC) and type of review (for categories A and B, a social and environmental assessment reviewed by an independent expert is required). Number of renewable energy projects as a percentage of total projects under the Equator Principles.
Adoption of PRI (Principles for Responsible Investment)	Group	Banco Sabadell group companies that have signed the United Nations' Principles for Responsible Investment (PRI).
Social housing	National	<ul style="list-style-type: none"> <li>- Homes at reduced rent: number of homes at reduced rent (affordable rent for people at risk of vulnerability, based on internal criteria of the Bank) with a rental contract formalized at year-end.</li> <li>- Mortgage debt restructuring operations: total mortgage debt restructuring operations (change in mortgage financing conditions) made during the year.</li> <li>- Payment on debts: total payment of debts (extinction of the debt derived from a mortgage loan through the delivery of the housing to the bank) made during the year.</li> <li>- Social contracts: number of people participating on employment insertion programs under the Bank's social contracts framework (social rental contracts that include clauses on employment insertion programs in which the signatory compromises to participate) at year-end. An approximate data is reported that contextualizes the information provided and it is verified that indeed the number of people participating is between &gt; 575 and &lt;600.</li> <li>- Employment contracts: total of employment contracts (employment contracts formalized within the framework of employment insertion programs included in social contracts) formalized during the year.</li> <li>- Indicators of contribution to the Social Housing Fund (FSV) at year-end, under the Social Housing Fund (FSV) Convention derived from Royal Decree-Law 27/2012 of November 15<sup>th</sup>, on urgent measures to strengthen the protection of mortgage debtors. <ul style="list-style-type: none"> <li>o Number of homes: total number of homes made available to the FSV by the Bank.</li> <li>o Occupancy rate: number of rentals formalized on the Bank's FSV scope.</li> </ul> </li> <li>- Number of properties loaned to Institutions and Foundations at the year-end, by means of a loan contract with a duration of more than one year.</li> <li>- Number of Non-Profit Institutions and Foundations benefiting from the loan of properties during the year.</li> </ul>
<b>Environment</b>		
Investment and funding for renewable energies	Group	<p>Direct investment in renewable energy projects (wind, photovoltaic, solar thermal, small hydro and biomass):</p> <ul style="list-style-type: none"> <li>- Amount (million euro) allocated at year-end to the 2016-2019 investment cycle being implemented through Sinia Renovables, a wholly-owned subsidiary of Banco Sabadell.</li> <li>- Amount (million euro) of funding for renewable energy projects during 2016.</li> </ul>
Operating leases for sustainable products and capital equipment	National	Percentage of sustainable vehicles (don't pay registration taxes for having emissions under 120 g CO <sub>2</sub> /km) provided to clients under operating lease of the total fleet at year-end.
CO <sub>2</sub> emissions: scopes 1, 2 and 3	National	<p>Inventory of CO<sub>2</sub> emissions: Amount of CO<sub>2</sub> emissions by scope and source (in tCO<sub>2</sub>) and detail of emission factors used in the calculation:</p> <ul style="list-style-type: none"> <li>- Scope 1: fuel and company vehicles (owned by the group).</li> <li>- Scope 2: electricity consumption.</li> <li>- Scope 3: business trips (km travelled by plane, train, private vehicle or group fleet vehicles). Does not include trips made by employees between their home and place of work (commuting category).</li> </ul>
Total Electricity consumption and energy supply companies	National	<ul style="list-style-type: none"> <li>- Total electric energy consumption in MWh.</li> <li>- Origin of the electric energy contracted according to the type of energy source (in GJ and in percentage on the total), according to the marketers: Renewables, High efficiency cogeneration, Cogeneration, Combined cycles natural gas, Coal, Fuel / Gas, Nuclear, Other.</li> </ul>
Paper consumption	National	Volume of paper (A4 size) used during the year, in tonnes, calculated based on the amount of paper served to offices or corporate centres.

Indicator	Scope	Definition
Reduction in the use of printed forms due to introducing tablets	National	Volume of printed forms (deposit and withdrawal slips, 1/3 of an A4 sheet) eliminated during the year due to introducing tablets in millions of forms, calculated based on the number of forms signed in digital tablet.
<b>Commitment to employees</b>		
Domestic workforce at year-end	National	Domestic workforce at year-end.
Equality - Collaboration agreement with the Spanish Ministry of Health, Social Services and Equality and targets for 2018	National	Accomplishment of the target of woman accounting for 18% of executive positions by 2018, established in the "Collaboration agreement with the Spanish Ministry of Health, Social Services and Equality", signed in 2014. The target is considered to have been reached when the percentage of women in management positions with respect to the Bank's total employees in management positions at year-end is equal to or greater than 18%.
Laude programme	National	Employees certified by the Laude Programme internal training programmes that qualify for credit through Barcelona University's Institute for Lifelong Learning. Detail the number of employees who were certified in the year and the total since the programme began.
Talent Graduate Programme (TGP)	National	<ul style="list-style-type: none"> <li>Number of participants in the second edition (2016-2017) of the program of young professionals Talent Graduate Program (TGP), at year-end.</li> <li>Number of participants who successfully completed the first edition of the TGP (2015-2016) and were hired.</li> </ul>
<b>Financial education</b>		
Financial education: programmes and participations	National	<p>Participation in financial education programmes for children, young people, adults and SMEs that were supported by the Bank:</p> <ul style="list-style-type: none"> <li>Number of participants (children who send a drawing) of the "What's money for?" drawing competition during the year. Number of Bank volunteers, both employees and retirees (retired employees), who participated in the Financial Education Programme in Catalan Schools (EFEC) and the "Your Finances, Your Future" programme in cooperation with the Spanish Banking Association (AEB) and the Junior Achievement Foundation (JA).</li> <li>Number of "Export to grow" seminars held for SMEs during the year, and number of attendees. In relation to the level of attendance, an approximate data is reported that contextualizes the information provided and it is verified that indeed the number of attendees is between &gt; 500 and &lt;600.</li> </ul>
<b>Volunteer programme</b>		
Corporate volunteer programme	National	List of the main activities and initiatives of corporate volunteering promoted by the Bank and carried out during the year. An initiative is considered to have been carried out when the participation of volunteers of the Bank, including employees and retirees (retired employees), has been verified, developing diverse tasks in the initiatives included in the list. Description of the main volunteer activities and initiatives promoted by the Bank during the year.
<b>Social action</b>		
Investment in social action	National	Breakdown of social action during the year at the percentage level, by type of investment, investment motivation and areas of action, following the LBG model (London Benchmarking Group) and the SAM model (Sustainable Asset Management). Calculation made with the amounts paid during the year.
<b>CSR</b>		
Creation of a CSR Committee	Group	Year created, chair and principal function of the Corporate Social Responsibility Committee.
Policies, rules, adoption of international initiatives and certifications	Group	<ul style="list-style-type: none"> <li>Standards, codes and internal policies in relation to Corporate Social Responsibility that were in force at year-end: the existence of these internal rules of the Bank and its public availability are verified through its website.</li> <li>Corporate Social Responsibility initiatives in which Banco Sabadell formed part at year-end: the Bank's participation in these initiatives at the end of the year is verified through public information available on the website confirming the Bank's adhesion, signature, consideration or inclusion in these initiatives. Initiatives, as well as through interviews with management.</li> <li>Certificates in the area of Corporate Social Responsibility that Banco Sabadell currently holds: the existence and validity of these certifications of the Bank and their public availability are checked, including the details of the period of validity in each case, through its website.</li> </ul>