

Occupational Hazard Prevention Division



2017 Annual Report

March 2018

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Introduction

It is my pleasure to present the 2017 activities report of the Joint Prevention Service (“JPS”) of Banco Sabadell Group (“BSG”). The aim of publishing this document is to give an end-to-end, transparent overview of the main preventive activities that we have carried out during the year together with other units and departments. All of these activities are enshrined in the schemes regulated by the BSG Prevention Plan.

The JPS is a non-executive unit responsible for assessing risks and providing Group companies with the necessary advice, support and coordination to carry out preventive activities with a view to:

- Ensuring the adequate protection of employees’ health and safety.
- Advise and lend assistance to the governing bodies, staff, legal representatives and specialist representative bodies (Health and Safety Committees).

This team is formed of ten people and is part of the Occupational Hazard Prevention Division, reporting to the Human Resources Division.

Given the high number of work centres, which are located in various geographies, our management model is based on a decentralised management of occupational hazard prevention (JPS employees are located in Sant Cugat del Vallès, Madrid, Alicante and A Coruña), as well as the integration of such management within the company’s organic organisational structure. As such, the various regional divisions, area divisions and even individual branches have a person designated as the head of prevention, with specific training and responsibilities.

Our activities focus on compliance and the development of a Management System for Occupational Hazard Prevention, fostering the integration of prevention activities and applying criteria based on efficiency, professionalism and quality, whilst always seeking to continuously improve.

BSG is fully committed to the prevention of hazards and the continuous improvement of health and safety conditions in its work centres, and it incorporates these aspects in its general management system, assessing all of its activities and involving the entire organisational structure. The JPS is the body responsible for planning, monitoring and implementing the necessary measures to achieve the objectives that have been set in this regard.

Joan Lluç Orta
Head of Occupational Hazard Prevention

Chapter 1: Organisation

Prevention Plan

The Prevention Plan is the legal document through which the prevention policy is set forth, and the model on which all preventive activities are based.

One of the mandatory precepts of the plan is that it must be implemented throughout the entire organisation. In order to achieve an optimal level of integrated implementation, the plan sets out all of the roles and responsibilities in accordance with the main organic structures of BSG.



The implementation of the model defined by the Prevention Plan enables occupational hazard prevention to be considered and managed in the corresponding areas of activity and allows very satisfactory results to be obtained.

The appointment and involvement of those responsible for occupational hazard prevention (OHP) in branches, area divisions and regional divisions constitutes the main lever with which to achieve a good level of integration, together with communication, training, standardised processes and adequate tools.

The model for implementing occupational hazard prevention standards in the branch network hinges on one pillar: the head of OHP in the branch. This person has the responsibility and necessary qualifications to detect potential occupational hazards and eliminate these through the established procedures and channels.

In parallel, the JPS provides the necessary advice and support to manage cases as required.

The Prevention Plan features a set of procedures that shape the OHP model. This year the following documents have been updated:

- 01.01 Action protocol for robberies.
- 01.02 Fire extinguishers protocol for single-floor branches.
- 01.04 Footrest request protocol.
- 01.08 Workplace lighting protocol.
- 01.10 Emergency exit signage protocol.
- 01.11 Protocol for deadlines for finalising PRAs in newly opened work centres.
- 01.12 Protocol for new employees.
- 02.01 Health assessments.
- 04.04 Risk factsheet.
- 07.01 Environmental conditions measurement instruments.
- 08.00 Protocol on RPSO/DORR functions.
- 11.04 Methodology to assess the risk of robbery.
- 12.01 Preventive Action Plan Procedure.
- 12.05 Procedure for working at height.
- 12.06 Hot work permit procedure.
- 13.00 OHP cooperation agreement between temporary employment agencies and Banco Sabadell.
- 15.00 Procedure for the management of particularly sensitive risk groups in BSG.
- 15.01 Risk factors / Preventive measures for pregnant / breastfeeding employees.
- 20.00 Forklift usage procedure.
- 21.00 Protocol for threats.



Health and Safety Committee (CESS)

The Nationwide Health and Safety Committee (CESS, for its acronym in Spanish) is in place in both Banco Sabadell S.A. and in the subsidiaries in which the CESS is legally required to be incorporated. Meetings are held on a quarterly basis to address matters related to health and safety in their respective areas of activity.



Meetings are attended by business representatives, union representatives (OHP delegates) and the Joint Prevention Service (JPS), which attends as an advisory guest.

They hold a forum for information, participation and discussions on health and safety, during which proposals are prepared and monitoring is carried out of accidents, absenteeism, risk assessments, training and a number of other matters.

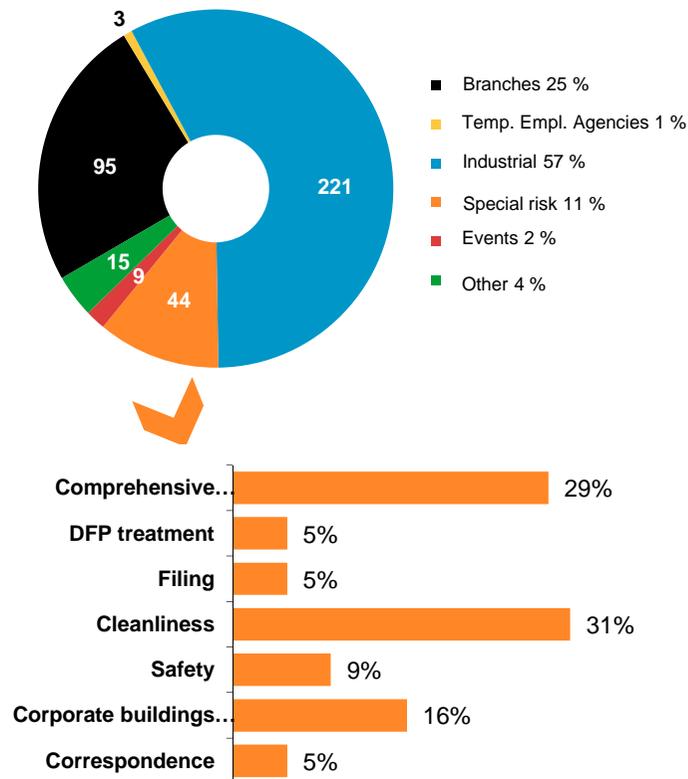
Chapter 1: Organisation

Coordination between companies

Pursuant to OHP regulations, the bank has established a general management model for the coordination of activities with external companies, which has been adapted to the requirements set forth in current legislation.

At present, **387 companies** have been included in the coordination process. 8 companies have been validated this year and the documentation for 31 companies has been updated.

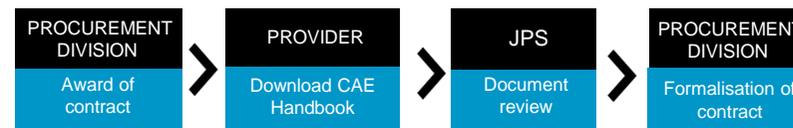
The level of coordination and control in matters relating to the prevention of occupational hazards is determined by two variables: the type of activity and the volume of services provided. On the basis of these variables, groups of companies are set up to provide and unify management criteria, which break down as follows:



The coordination handbook (*Manual CAE - Coordinación de Actividades Empresariales*) was updated this year. The content of this document provides basic information to external agencies in relation to risks, preventive measures and emergency procedures.

All external companies providing services in our facilities are required to read and sign the CAE Handbook and indicate, amongst other information, the activity for which they have been hired.

The validation flow of service providers in matters relating to occupational hazard prevention is as follows:



Depending on the contracted activity, the initial OHP coordination is supplemented by a series of procedures and actions that the provider is required to implement.

For tasks with a **higher inherent risk**, the following preventive measures are taken, which are included in the OHP Plan:

- **Refurbishment and repairs in the work centre.** The Preventive Action Plan has been applied in each case, in order to safeguard the health and safety of the bank's employees and/or its customers. Annex 3 of this protocol was updated this year, including activities involving hot work, cleaning and carpet fitting.
- **Disinfection, Fumigation and Pest Control (DFP).** In work centres where chemicals have been used within safe exposure limits, the preventive measures set out in the protocol have been taken at all times during the process.
- **Work using forklifts.** In accordance with the relevant protocol, the use of forklifts owned by the bank in its own facilities has been controlled. This protocol was updated this year, specifying certain aspects in the sections on registering new equipment, the performance of work and the documentation to be submitted by the external company.

Chapter 1: Organisation

- **Working at height.** 63 external employees from 17 different companies have been authorised to carry out work in the bank's facilities. The performance of work at a height of over 2 metres by external companies using their own materials and equipment has been approved. The protocol for working at height has been followed in all cases.
- **Works involving open flames, heat or sparks.** The measures included in the hot work permit protocol have continued to be implemented in the buildings where such protocol is in effect.



Works at height carried out in the Torre Banc Sabadell building in Barcelona.

Note should be taken of the following **specific campaigns**:

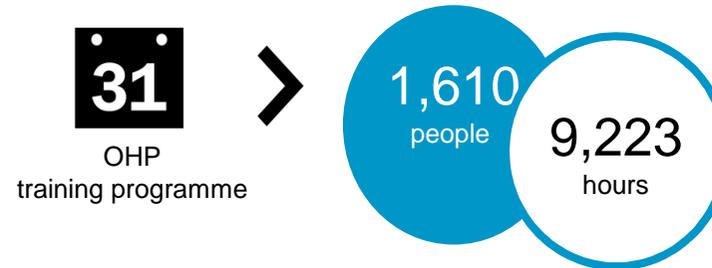
Branch activity	<ul style="list-style-type: none"> • Meetings with the main consultancy firms and service providers of the bank to review the documentation. In some cases, visits have been scheduled to verify work stations. • Specific coordination for mortgage centres located outside the Banco Sabadell headquarters.
Events	<ul style="list-style-type: none"> • Nine events have been managed and held in facilities not owned by the bank, which have been attended by a significant number of employees. Review of the venue, which needs to meet a series of safety requirements in the event of an emergency. • Ahead of the 2017 Annual Management Meeting, a decision was made to manage OHP with high standards of health and safety, equivalent to those used in the Annual General Meeting.
Maintenance	<ul style="list-style-type: none"> • Meetings with the main service providers for comprehensive maintenance of work centres. OHP documentation is reviewed and reminders are given of the bank's rules relating to health and safety, placing particular emphasis on those relating to occupational hazards. In terms of corporate buildings, reminders are given of the importance of the maintenance team in emergency plans.
Cleaning service	<ul style="list-style-type: none"> • Meetings with all companies, reviewing the agreements reached regarding work standards in previous meetings. Emphasis is placed on the need to have safety factsheets for cleaning products used in BSG facilities, to enable them to be consulted from the work centres.
Filing and storage	<ul style="list-style-type: none"> • 6-Monthly CAE meetings and quarterly security visits to the work centre. • Review of documentation on occupational hazard prevention. • Cooperation to form part of the Emergency Team.

Training/Information

1,610 people received training on occupational hazard prevention in 2017, and 9,223 hours have been clocked in these activities. The training programme is designed to be aligned with three key requirements relating to OHP:



1. Know how to identify risks and preventive measures in an office environment.
2. Be able to carry out risk management tasks corresponding to of the head of OHP in the branch.
3. Have access to the necessary theoretical and practical training to carry out functions in emergencies in accordance with the guidelines set forth in self-protection plans.



Training / briefing activity	Recipients	No. Pers.	No. Hours
Course 830 on health and safety	Entire workforce	668	1,336
Course 850 on OHP	RPSO/DORR/DOT	203	6,090
Basic firefighting course	Emergency team	85	340
Briefing sessions on self-protection	Emergency team	238	402
Course on the use of defibrillators	Security personnel	45	211
First aid workshop	Employees	140	350
OHP course in refurbishment	RPSO	14	14
Course on stress prevention	Entire workforce	53	53
Back workshop	Employees	118	236
Voice strain prevention, voice workshop	Specific groups	37	74
Driving course for mobile branches	Specific groups	9	117
Total		1,610	9,223

Chapter 1: Organisation

- **Course 850 on OHP** is aimed at people who form part of the OHP structure, from heads of occupational health and safety in offices (RPSOs) to heads of Resources and Organisation in area divisions and regional divisions. This course forms part of the training schedule of the “*Formación por Función*” programme, and has been approved by the National Institute of Workplace Health and Safety (*Instituto Nacional de Seguridad e Higiene en el Trabajo*), which trains people to perform basic functions relating to OHP.

At the end of the year, 2,038 employees had completed the course, meaning that 96% of the workforce have received this training. This percentage demonstrates the management and cooperation of our branch network.

2.038
basic OHP technicians

- The percentage attendance of **Course 830** on health and safety has increased slightly from last year, to 98.8% of the entire workforce.

98.8%
of the workforce OHP course

- In general, people who form part of the emergency teams with control duties **complete a course to learn, and practice with real fire**, the basic techniques to extinguish any outbreak of fire.

Ten practical courses have been held aimed at emergency teams in Barcelona, Sant Cugat del Vallès, Madrid, Valencia, Vilafranca, Sant Pere Molanta, Polinyà, Castellón, San Sebastián and Seville.



85
emergency personnel

- **Briefing sessions on self-protection.** In order to implement self-protection plans, it is vital to have adequately trained staff in place with clear instructions on how to act. For this reason, briefing sessions are held with all of the emergency teams, explaining the main risks that may arise in an emergency, the available means of protection in the building, the organisation of the teams and, lastly, the protocols for action for these teams. 238 people have taken part this year.

- **Back workshops** to prevent injury due to musculoskeletal disorders have been held, as back ache is a common problem. When involved in sedentary activities like ours, it is important to adopt a correct posture and



be aware of how we sit. This theoretical and practical training, in which 118 people have taken part, shows us how we can improve our posture, both in the workplace and in general, and develop a healthy lifestyle.

- **Voice workshops** have been held for 37 people employed in Direct Branches, located in Sant Cugat and Alicante. The aim of awareness-raising talks is to provide the participants with the necessary tools to control vocal strain when providing telephone assistance.



Activities are held during which attendees can identify the features of their voice and how to improve.

- **Training course for driving (mobile units).** As part of the mobile branch project, ad-hoc training has been given to employees who will be driving these mobile units. The course consists of one six-hour theory module and one seven-hour practical module, in which participants drive along the envisaged work routes using the same model of vehicle that will be used for mobile branches.



- **First aid workshop and course on defibrillators.** The first aid workshop takes place in large buildings, and priority is given to members of the emergency teams. A total of 140 people have taken part. The defibrillators course is mostly completed by security personnel who provide services in BSG buildings equipped with semi-automatic defibrillators.



- **Frontal Proteo** is the main channel for communicating with employees to share information relating to health and safety. News and documents relating to activities, regulations and processes of interest to staff are published on a regular basis.



- **OHP Welcome Handbook.** This document sets out basic information relating to OHP in BSG that all employees are required to be aware of upon joining BSG.



The Welcome Handbook has been sent out to 436 people in 2017.

Chapter 1: Organisation

Employee Assistance Office



- The Employee Assistance Office (EAO) unifies and speeds up the response time for queries sent to the Human Resources Division. 90% of queries were replied to within 48 hours. The general assessment of the service by users is very positive, with a score of 4.27 out of 5.
- 781 queries relating to occupational health and safety were made in 2017.
- As can be seen in the table, the vast majority were related to health assessments.

Type of query	Number	%
Health assessments	514	65.8%
Working conditions	182	23.3%
Work-related accidents	21	2.7%
Other queries	64	8.2%
Total	781	100%

OHP Checklist for branches

The checklist is an additional OHP control tool used by DORR in their regular visits to branches.

It enables the health and safety conditions of the branch to be verified in a simple way, whilst simultaneously providing specific solutions to any risks detected within a short period of time.



This year, the questionnaire has sixteen items which are used to review the general condition of the branch in terms of health and safety. The DORR completes the questionnaire during their visit together with the RPSO, who is responsible for overseeing the resolution of any detected issues.

The DORR has access to a supplementary technical guide that sets out the criteria for detecting incidents and possible solutions in a simple, visual manner for each scenario.

2017 Results

In 2017, DORRs completed 778 checklists during their visits to branches, and 174 were analysed as a representative sample (22% of the total).



The results obtained for each item reviewed were:

- Best rated
- Worst rated

Item	Description	✓	✗	%	
1	The RPSO has completed Course 850	169	5	97%	●
2	Fire extinguishers: pressure/location/mount & correct signage	159	15	91%	
3	Correct state of organisation and cleaning material	146	28	84%	●
4	Signs warning of single steps & low structural elements	163	11	94%	
5	Emergency exits and transparent doors clearly indicated	154	20	89%	
6	Warning signs of risk of entrapment and floor lighting	145	29	83%	●
7	Controlled electrical risk	160	14	92%	
8	Fixed stairways in good condition	169	5	97%	●
9	Work stations and seating	163	11	94%	
10	Leg space	167	7	96%	●
11	Correct height and distance from screen	166	8	95%	●
12	Material organised and correctly stored	120	54	69%	●
13	Shelving and files are secure and in good condition	157	17	90%	
14	Ladders in good condition	148	26	85%	
15	First aid kit clearly indicated, accessible and fully equipped	132	42	76%	●
16	Emergency exit signs & accident prevention signs clearly visible	160	14	92%	
Total responses		2,478	306		

89%

Chapter 1: Organisation

89% of the reviews have concluded that the situation in the branch is favourable, which we consider to be very positive. The items that recorded the best results are those related to the ergonomics of workstations and OHP training, with 95% or more responses stating that these items are satisfactory.

Areas for improvement, despite having a high percentage of response classifying them as satisfactory (between 69% and 76%) are those related to material being well organised and correctly stored and the first aid kit.

If we focus on the total scores of the checklists completed in the reviewed branches, i.e. the number of items classed as being satisfactory in respect of the total, and pool these together into separate brackets, we can see that of the reviewed branches:

- 81% have been given a score of "very satisfactory" (13-16)
- 18% have been given a score of "satisfactory" (9-12)
- 1% have been given a low score (1-8)

Score	No. of branches	✓	2017	2016
5/16	1		1%	4.6%
7/16	1			
9/16	1			
10/16	6		18%	36.4%
11/16	6			
12/16	18			
13/16	19			
14/16	21		81%	59%
15/16	42			
16/16	59			
Total branches assessed: 174			100%	



Results 2017 vs. 2016

The results obtained in 2017 have improved substantially from 2016.

Comparison	2017	2016
% of items ranked as satisfactory ✓	89%	85%
Average branch score ✓	14.2/16	12.6/15
Branches with score >12 (very satisfactory)	81%	59%

The ratios of items with the lowest scores have also improved:

Item	Description	2017	2016
3	Satisfactory state of organisation and cleaning material	84%	74%
6	Warning signs of risk of entrapment and floor lighting	83%	72%
12	Material organised and correctly stored	69%	68%
15	First aid kit clearly indicated, accessible and fully equipped	76%	72%



This is the second year in which the checklists have been used, and the most positive aspects that should be highlighted include the improvement across all scoring ratios in the branches that were assessed.

As part of the campaign for 2018, the most recurrent incidents in the units involved will be analysed, and actions will be determined to improve and reduce the recurrence of these incidents across the branch network.

Chapter 2: Health surveillance

Health surveillance is part of the Prevention Plan, and is coordinated together with other units relating to prevention of workplace hazards (safety, industrial hygiene, ergonomics and psychosociology) in order to improve the effectiveness of all health surveillance activities.



Health surveillance has a dual objective: on one hand, to examine employees individually (individual surveillance) and on the other hand, to carry out a more general examination of the workforce as a whole (collective surveillance):

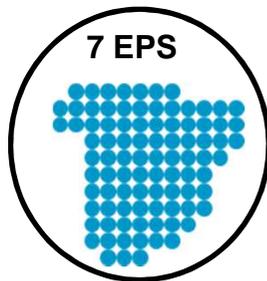


- Early diagnosis of changes in health
- Identification of particularly sensitive risk groups
- Assessment of their fitness to work



- Overall assessment of collective health
- Performance of epidemiological studies
- Assessment of the effectiveness of preventive strategies
- Performance of preventive campaigns
- Data contribution for risk assessments

This activity is outsourced to external prevention services (EPSs) located in various geographies throughout the national territory. With a view to reducing management tasks and improving the quality of the services provided, the number of EPSs that provide this service has been reduced, going from eleven to [seven external prevention service providers](#). In the case of Banco Sabadell, one per regional office and two for subsidiaries, which will provide services throughout their respective geographies.



BANCO SABADELL

- **Northeastern Regional Division:** MEDYCSA
- **Northern Regional Division:** VALORA PREVENCIÓN
- **Central Regional Division:** PREMAP(*)
- **Southern Regional Division:** UNIPRESALUD(*)
- **Catalonia Regional Division:** ASPY
- **Eastern Regional Division:** CUALTIS

(*) Part of the QUIRON PREVENCIÓN Group since October 2017.

SUBSIDIARIES

- EGARSAT and ASPY

Health assessments

A total of **8.969 HAs** have been carried out through the EPSs, which break down as follows:



Type of HA	2016	2017
Routine HA	6.993	8.519
First HA	365	366
HA after a long period of TD	10	62
HA assessment PS	15	22
Total	7.383	8.969

Invitations to sign up for a routine health assessment were sent out on 14 February, and the deadline for responding (accepting or declining the invitation) was on 28 February. [With regard to the previous campaign, note should be taken of the following:](#)



- **6% more employees invited.** Total: 12,932 (76% of workforce).
- **9% more invitations accepted.** Total: 10,192 (79% of invited workforce).
- **12% less of the workforce** did not respond (neither accepted nor declined the invitation). Once the deadline for responding had passed, those who had not given any response were sent a reminder email and they were given a further three days in which to indicate whether they accepted or declined the invitation using the application.
- **5% more participation** (workforce who participated by either accepting or declining the invitation). Total participation **84%**.

This year the HA procedure included the scheduling of a HA following a prolonged period of temporary disability (TD) for all employees returning to work after a leave of absence due to temporary disability of more than 12 months.

Whenever an employee notifies the JPS of a potential particular sensitivity to a risk in the workplace, the JPS refers them to the EPS to carry out a particular sensitivity (PS) assessment. In total, 22 health assessments were scheduled for this reason.

Using health assessments, EPSs identify particularly sensitive employees (PSEs) and propose specific measures of prevention/protection to adjust the workstation and activities to the specific needs of such employees.

Chapter 2: Health surveillance

99.88% of the workforce who completed a health assessment have been assessed as **fit and able** to perform their professional activities. In nine cases, employees were assessed as being fit and able with certain limitations to perform certain tasks related to their role and in one case an employee was declared not to be fit and able to perform their professional activities.

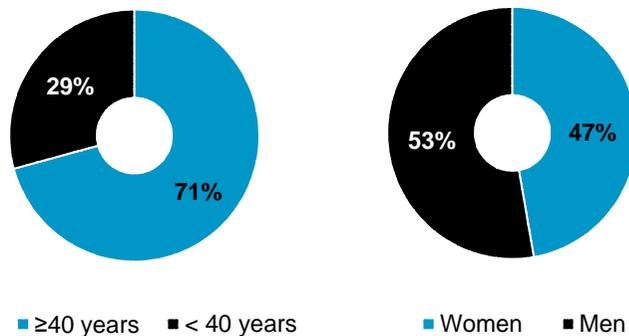
Assessment of fitness to work	Number
Fit and able	8.959
Fit and able with certain limitations	9
Not fit and able	1
Total	8.969

Epidemiological studies

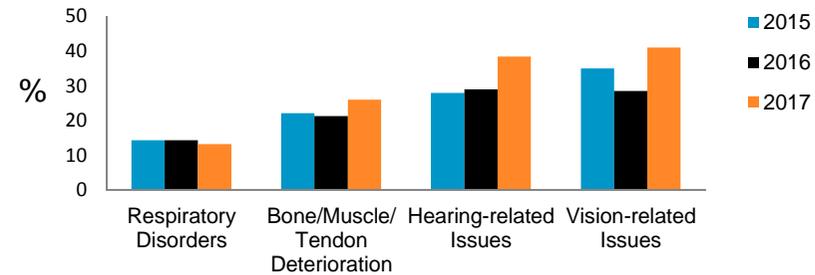


Epidemiological studies carried out by EPSs based on individual HA results provide a general overview of the health of the workforce.

Of the completed health assessments, 47% were completed by women and 53% by men. In terms of the age of the participants, 71% of the employees who completed a health assessment were aged 40 or more, and 29% were younger than 40.



The issues detected have been classified into four groups: Respiratory, musculoskeletal, hearing-related and vision-related.



Vision-related issues are mainly related to changes in visual acuity: nearsightedness (myopia), farsightedness (hyperopia), astigmatism and presbyopia (aging vision). The detected hearing-related issues are mostly the loss of ability to hear high frequencies (presbycusis). Presbyopia and presbycusis are two issues associated with age.

Of these four issues, those relating to workplace hazards are musculoskeletal changes. In order to distribute the Ergonomics Handbook and raise awareness within the workforce regarding the benefits of correctly setting up their workstations and certain tips for good posture, the JPS has coordinated with the EPSs to include a text in the information that is sent to employees, advising them to consult the [Ergonomics Handbook](#) available on the Intranet in order to set up their workstations in line with the recommendations included in this handbook. The EPS includes recommendations on the prevention of hazards and encouraging good health in line with the detected health issues and the risks related to the workstation, mainly related to the use of display screens.

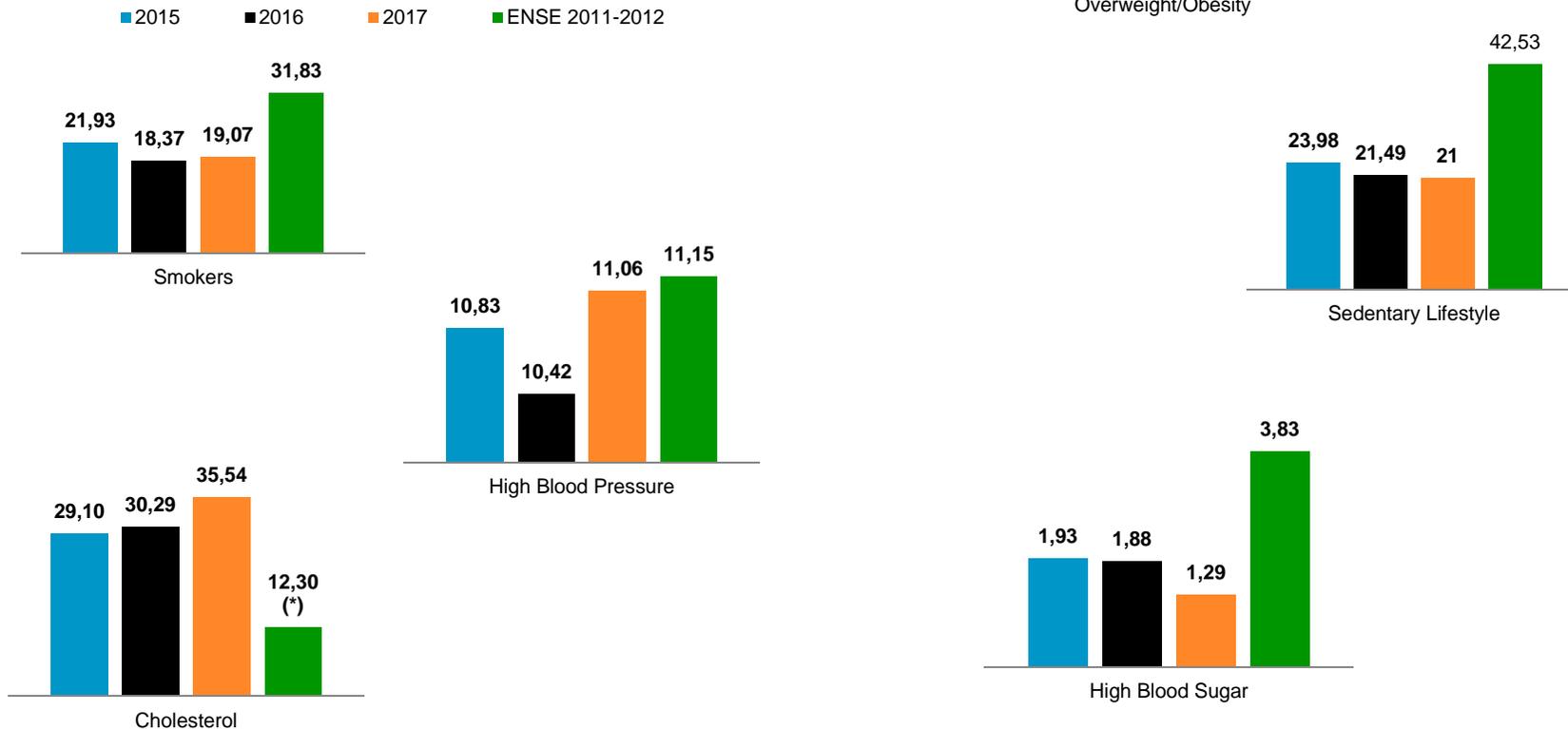
To identify the level of implementation of these recommendations relating to ergonomics, the [satisfaction questionnaire](#) in relation to HAs includes an item to determine whether people check and apply the criteria set out in the Ergonomics Handbook. 42% of those surveyed stated that they had read the handbook and 86% of them stated that they had read the handbook and subsequently adjusted their workstation in line with the recommendations included in the handbook.

The JPS, together with the mutual insurance companies Asepeyo, Fremap, Egarsat and Ibermutuamur, has arranged back and spine workshops, which included a practical session to practice exercises aimed at strengthening and stretching muscles in order to prevent musculoskeletal injuries (for further information, please refer to the chapter on training).

Chapter 2: Health surveillance

Given their importance and prevalence in the population, [an analysis has been carried out of other variables related to cardiovascular risk](#), such as: smoking, overweight and obesity, high blood pressure, cholesterol and high blood sugar (hyperglycemia).

Epidemiological data obtained from health assessments carried out in 2015, 2016 and 2017 have been compared against data obtained from the latest National Survey of Spanish Health (*Encuesta Nacional de Salud Española* or ENSE, 2011-2012). At present, the results of the ENSE 2016-2017 survey are pending publication. The values given in the graphs are percentage figures.



(*) Refers to total cholesterol levels in 2011 and 2012 (≥ 250 mg/dl). In subsequent years there has been a change in total high levels of cholesterol (≥ 200 mg/dl).

The cardiovascular risk factors of the workforce are below the percentages obtained from this health survey of the Spanish population, with the exception of cholesterol; the reason behind this increase has already been indicated.

Chapter 2: Health surveillance

The project **Empresa Saludable** (Healthy Workplace), managed by the unit Employer Branding (HR), has carried out a number of different activities related to promoting healthy practices in order to spread awareness and encourage healthy lifestyles in the workforce:



▪ Promoting regular exercise

At the initiative of the workforce, a total of 46 introductory workshops have been held for various sports, which have been attended by a total of 931 employees. Campaigns have also been carried out to encourage employees to take part in fun runs and other activities related to the world of running. In total, 35 tests were carried out in which 725 employees were able to exercise and measure their level of fitness together with their colleagues. The scheduled competitions include 8 official races to raise funds for breast cancer research.

▪ Healthy eating habits

Ten cooking workshops have been held throughout Spain, and 179 employees had an opportunity to prepare five creative and healthy dishes. All of the workshops were led by an executive chef specialising in nutrition.

▪ Briefings to raise awareness of cancer

Together with the Spanish Cancer Association (*Asociación Española Contra el Cáncer*, AECC), two briefings were held to raise awareness of healthy eating and cancer. These briefings aimed to share information and raise awareness about the severity of cancer and its associated risk factors, such as the need to maintain healthy eating habits.

▪ Course on the prevention of stroke

In 2017, a conference entitled "*Todos podemos tener una arruga en nuestro traje de Superman*" ("Any one of us could get a crease in our Superman outfit") was held in Barcelona and Valencia, held by the Freno al ICTUS Association. The aim of this conference was to provide information and raise awareness of the severity of this illness and the associated risk factors. Useful information was also given on how to detect symptoms of a stroke and what actions should be taken should someone nearby have a stroke.

▪ Blood donation campaigns

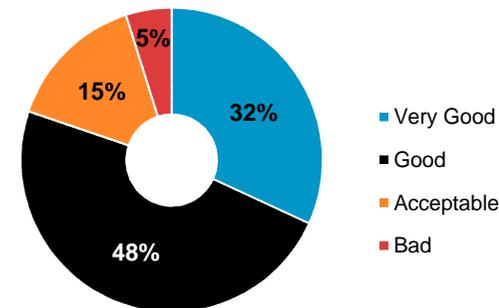
Three blood donation events were held during the year in the corporate centres of Sant Cugat, Sabadell and Madrid, in which 350 employees gave blood in their work centres. Some of these employees also signed on to the Spanish Register of Bone Marrow Donors.

To assess the quality and satisfaction with the services provided by EPS during health assessments, a survey was sent out to 86% of the workforce who completed a health assessment, i.e. a total of 7,733 surveys were sent out (5,627 more than last year). The results obtained allow any issues to be detected and resolved.



- Quality of the care received.
- Waiting time in the facilities.
- Delivery time of the medical report (new item).
- Condition of the facilities and equipment in the centre (new item).
- Space to write any issue or recommendations on how to improve.

80% of all of the scores given were "Very good" and "Good".



All of the issues that were detected, either through the EAO or through satisfaction surveys, were transferred to the corresponding EPS for their information and management. The majority were in relation to:

- Delays in receiving the medical report.
- Waiting time in the facilities before they were seen by the doctor.
- Isolated complaints about the conditions in certain, specific centres.
- Appointment arrangement process.

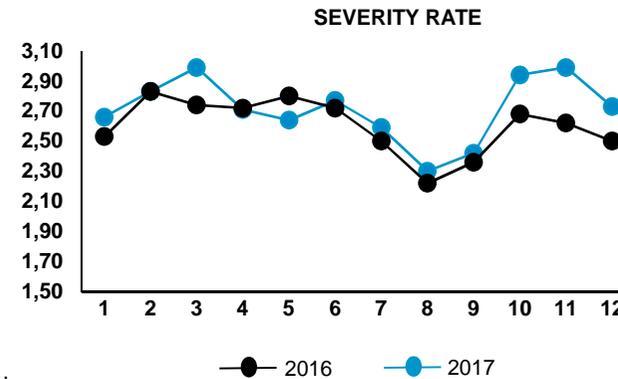
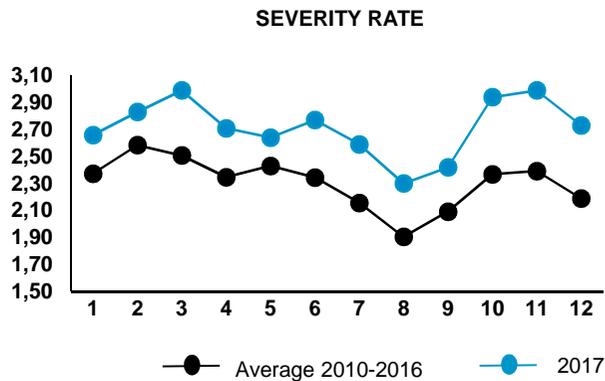
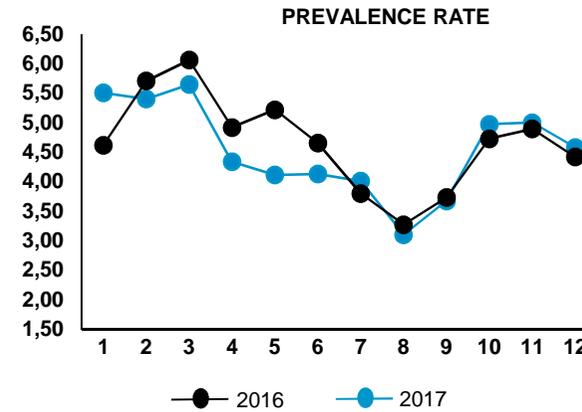
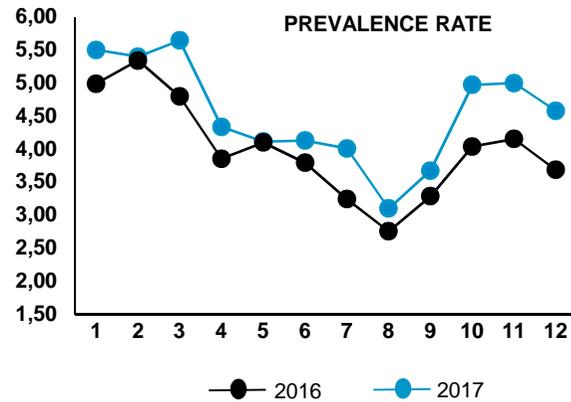
Chapter 2: Health surveillance

General absenteeism

The data for the prevalence rate (number of employees with records of absenteeism / total workforce) and the severity rate (number of days missed / total working days) continue in the same trend of previous years, although the 2017 figures are slightly higher than the average of previous years. The [annual prevalence rate](#) was 4.54 and the [severity rate](#) was 2.71.

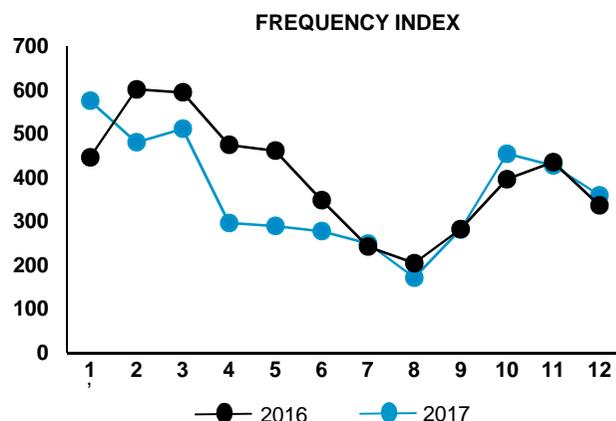
Compared to the previous year, the prevalence rate has declined slightly (4.67% in 2016), and the severity rate has increased slightly (2.60% in 2016). In other words, fewer employees had records of absenteeism but the number of days during which they were absent was higher.

The graphs relating to the monthly prevalence rates and severity rates compared to the average for the same period in 2010-2016 are shown below.



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The number of new records of leave of absence initiated during the month has also declined from the previous year.



An analysis is given below of the TD data (medical leaves of absence), both in the case of common illness (not work related) and in the case of professional illness (work accident/work-related illness), broken down by the duration of leave:

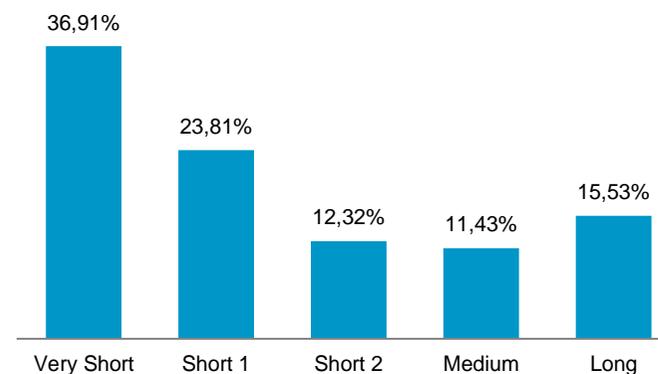
- **Very short:** less than 5 calendar days.
- **Short:** between 5 and 30 calendar days. Short leaves of absence have in turn been divided into two segments, to make it easier to analyse the data:
 - Short 1: 5-15 calendar days.
 - Short 2: 16-30 calendar days.
- **Medium:** between 31 and 60 calendar days.
- **Long:** 61 or more calendar days.

Each medical leave of absence has been analysed on the basis of gender (men and women) and age (<31, 31-44 and >44). This allows the most affected group to be identified and assessed in detail. TD cases included in this assessment are:

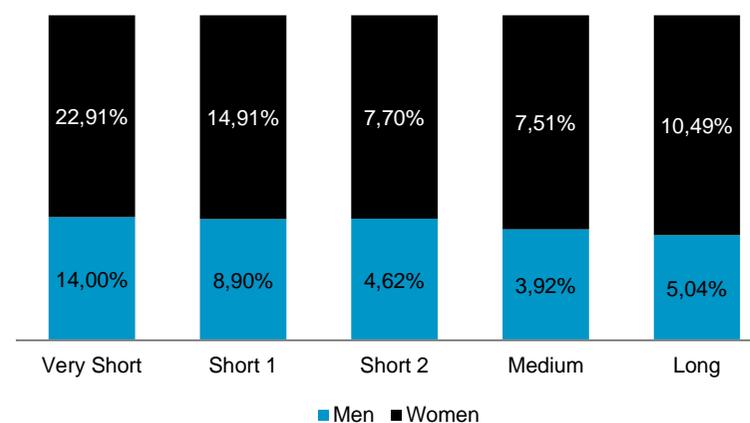
- those initiated prior to 2017 where the employee has returned to work during the current year;
- those who have taken medical leave and returned to work in 2017.

TDs initiated in 2017 where employees had not returned to work as at 31 December 2017 are not included (as the date of return to work is not yet known and therefore neither is the length of the TD), as these cases will be included in future assessments.

Periods of leave with a very short and short duration represent 73.04% of the total records of leave, while the periods of leave with a medium or long duration represent 11.43% and 15.53% respectively.

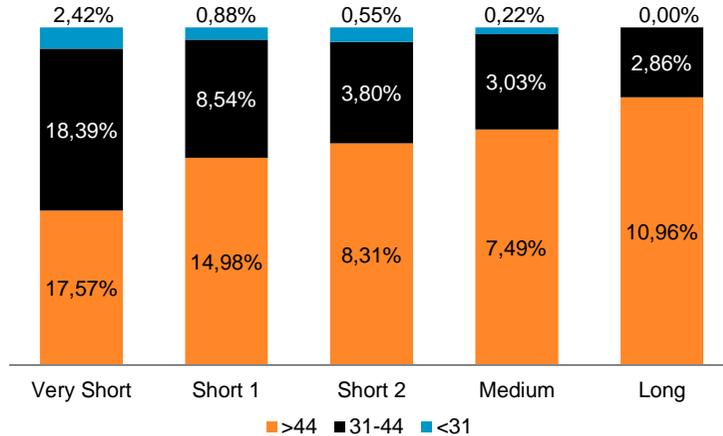


Of the total percentage, 36.48% corresponded to men while 63.52% corresponded to women. Periods of leave with a very short duration are the most frequent in the case of both men and women, representing 14.00% and 22.91%, respectively. Conversely, periods of leave with a medium duration are the least frequent, with 3.92% corresponding to men and 7.51% corresponding to women.

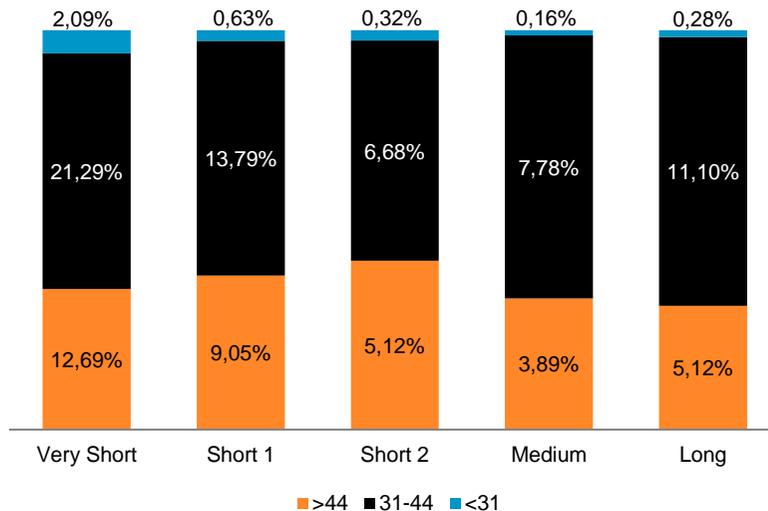


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In terms of the percentage by gender and age, of the total number of **men**, those aged under 31 represent 4.07%, those aged between 31-44 represent 36.62% and those **over the age of 44** represent **59.31%**, which is the highest percentage value.



In terms of the total number of **women**, the percentage of absenteeism in those under the age of 31 represents 3.48%, **60.65% for those aged between 31-44** and 35.87% for those over the age of 44. In this case, the highest percentage of absenteeism was recorded for the 31-44 age group.



BSG works in cooperation with eleven mutual insurance companies (mutual insurance companies that in turn cooperate with Social Security), that provide medical insurance coverage throughout the country, but a project has been initiated since the beginning of December which aims to reduce the number of mutual companies to improve the management and care provided to the workforce (improved assistance service in each region), which will be implemented throughout 2018.

The functions of mutual insurance companies are as follows:

- **Manage economic benefits and healthcare for professional medical issues (accidents in the workplace and work-related illnesses).**
- **Manage benefits:**
 - **Risk during pregnancy and during breastfeeding period:** benefit aimed at pregnant employees when conditions in the workplace may negatively affect their health or that of the foetus, or during breastfeeding.
 - **For the care of minors diagnosed with cancer or another serious illness** aimed at parents, adoptive parents or guardians, where both parents are in full-time employment, in order to care for the minor or minors under their responsibility who have been diagnosed with cancer or any other serious illness requiring extended hospitalisation for the time of such hospitalisation and for the ongoing treatment of the illness.

On 1 January, BSG entered into a new accord with mutual insurance companies to manage economic benefits for temporary disability (TD) arising from non-work related conditions (common diseases and non-work related accidents).

Mutual insurance companies get in touch with employees during the first days of their medical leave to monitor their TD, manage their benefits and provide care and assistance to carry out diagnostic and screening tests, therapeutic treatments and rehab (subject to the prior consent of the employee and Social Security) in order to prevent unduly long medical leaves of absence due to temporary disability.

All medical controls and assessments proposed by the mutual insurance company are mandatory for all staff on leave of absence due to temporary disability. These shall be carried out by qualified medical professionals and specialists in the corresponding area of medicine.

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The most frequent causes of temporary disability due to common illnesses in our sector are musculoskeletal conditions, traumatic injuries and psychological disorders. Occupational accident mutual insurance companies have qualified professionals specialising in these fields, and they provide access to traumatologists, rehab experts, psychiatrists and psychologists from the very first check-ups in order to speed up recovery.

Management of particular sensitivity



EPS use HAs to assess the health of employees in relation to specific risks associated with the workstation and/or activities performed and, if necessary, medical staff in the workplace issue a certificate of fitness to work identifying the necessary preventive or protection measures to adjust or adapt their workstations and activities in line with their particular sensitivity, either to limit some of their professional activities or to improve their working conditions.



Preventive measures are established for expectant mothers in relation to risks associated with their workstation and working environment, about which employees are given information when they give notice of their pregnancy.

In cases where the working conditions and environment could represent a risk for the pregnancy or breastfeeding and where employees cannot change to a different workstation, they are referred to the accident insurance mutual company to process benefits for pregnancy-related risks.

The adjustment of workstations and activities for employees with some form of recognised disability is assessed individually, as the causes of disability are very diverse and the situation needs to be assessed on a case-by-case basis in order to be able to meet the requirements of each employee.

Type of activity	No.
Benefits for pregnancy risks	17
Assessment of new cases of disability over 33%	13
Reassessment of cases of disability over 33%	5
Adjustments of workstations for PSEs	44
Total	79

Where staff may be subject to new risks, such as in the case of work centres where construction, reforms or DFP treatments are scheduled, employees are notified of the general preventive measures that they should take during such activities so as not to be affected by these new risks.

For any employees who are affected by these risks due to their particular sensitivity, additional personalised preventive measures will be taken in each case.

As regards actions to be taken in an emergency, emergency escape routes for those with reduced mobility have been included in branches. In large buildings, self-protection plans consider separate actions that differ from the general guidelines of the plan. In some cases, wardens are assigned for a smoother evacuation during an emergency.

For further information, we recommend reading the following [action procedures](#), which have been included as annexes in the Prevention Plan and are available to all staff on Proteo:

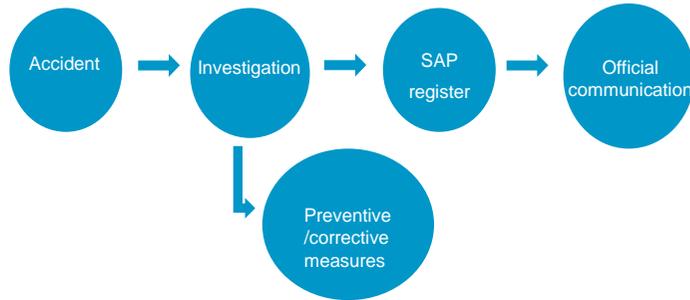
- Procedure for the management of particularly sensitive risk groups in BSG.
- Risk factors and preventive measures for pregnant and/or breastfeeding employees.

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Accident rate

One of the pillars of the management of occupational risk prevention is research and prevention of accident rates.

When an accident takes place actions are taken to guarantee the care and subsequent recovery of the person affected. The causes of the accident are then investigated, and **corrective and/or preventive measures** are proposed for each case. The process ends with the distribution of the corresponding official notifications (DELTA system). The foregoing is carried out by the SAP I.T. team, a single integrated management tool which enables data to be correlated and analysed.



This year stands out due to the significant reduction in the number of accidents in comparison to the previous year, declining from 301 to 224. Accidents which took place in 2017 barely represent 1.3% with respect to the total workforce (16,993 employees), which is very positive, even more so if we compare it to 1.7%

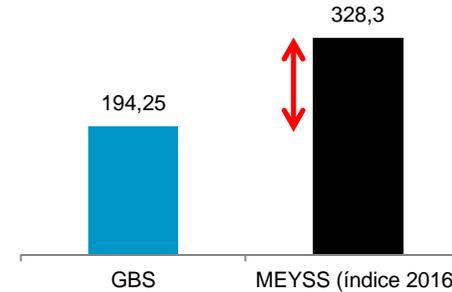
in 2016.



- Total no. of accidents **224**
 - With TD: **87 (39%)**
 - Without TD: **137 (61%)**
- 1.7% → 1.3%**
- 2016 2017**
- (*) Prevalence rate: **1.3%**
 - (**) Incidence rate: **194.25%**

(*) **Incidence rate:** total occupational accidents divided by the number of persons in the workforce, multiplied by 100.

(**) **Incidence rate:** number of accidents resulting in employees having to take time off work (excluding *in itinere*) divided between the annual average number of active personnel in the period, multiplied by 100,000.



The incidence rate of the GBS corresponding to 2017 continues to remain below the sector rate "Financial Services, except insurance and pension funding", 2016, published by the Ministry of Employment and Social Security (MEYSS). Similarly, in comparison to the previous year, the GBS rate has declined by more than **fifty points**.

Place of accidents

Continuing the trend of previous years, the majority of the accidents took place *in itinere*, that is, on the way to and from work, with **115 cases** (51% of the total).

A significant proportion of accidents took place in the **work centre**, which with **80 cases** represents 36% of the total.

Place of the accident	Total		With TD*		Without TD*	
	No.	%	No.	%	No.	%
Usual work centre	80	36%	22	25%	58	42%
In a different centre or work centre	4	2%	1	1%	3	2%
Travel during workday	25	11%	10	11%	15	11%
<i>In itinere</i>	115	51%	54	62%	61	45%
Total	224	100%	87	100%	137	100%

*TD: temporary disability (leave)

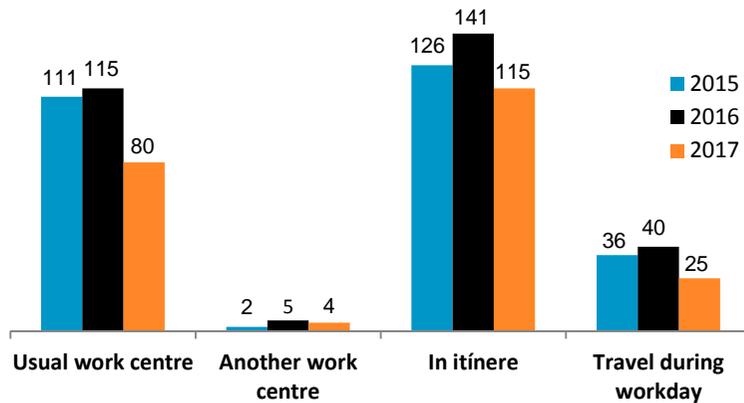
Following the trend of previous years, it is observed that the majority of occupational accidents continue to take place *in itinere* and in the **work centre**, with this figure remaining above 85% of the total accident rate (this year this figure stands at **87%**, with **195 cases** between both).

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It is worth highlighting that out of the 82 traffic collisions which occurred, the majority of which have been *in itinere* (76 cases), as shown in the following table:

Place of the accident	Traffic	
	No.	%
Usual work centre	0	0%
In another centre or work centre	0	0%
Travel during workday	6	7%
<i>In itinere</i>	76	93%
Total	82	100%

The following graph shows the changes in the number of accidents, shown in the different places where they took place over the last three years, and the significant reduction in the accident rate experienced this year.



Severity of accidents

Out of the 224 accidents which took place in the year 99% have been classified as *minor*. 1% (2 cases) have been classified as serious.

Causes of accidents

In general, and in the same way as previous years, the principal cause of accidents was people being hit or run over by vehicles. This represents 37% of the total, with 82 cases.

Falls on the same level, representing 25% of the total (55 cases), are the second cause of accidents.

Overexertion, with regard to the percentage of the total accident rate, maintains the same figure as in the previous year and represents 14% of the total, with 32 cases.

The remaining causes represent similar proportions to those from last year:

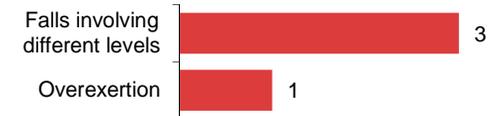
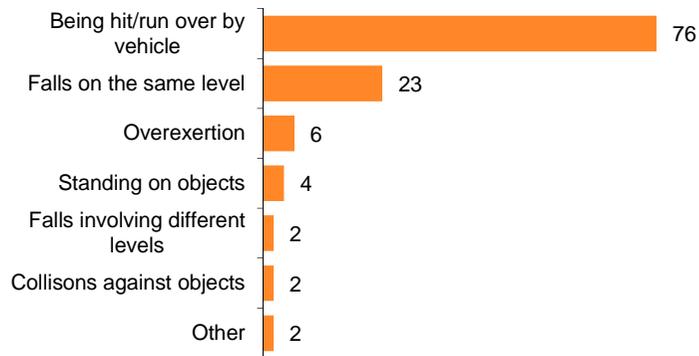
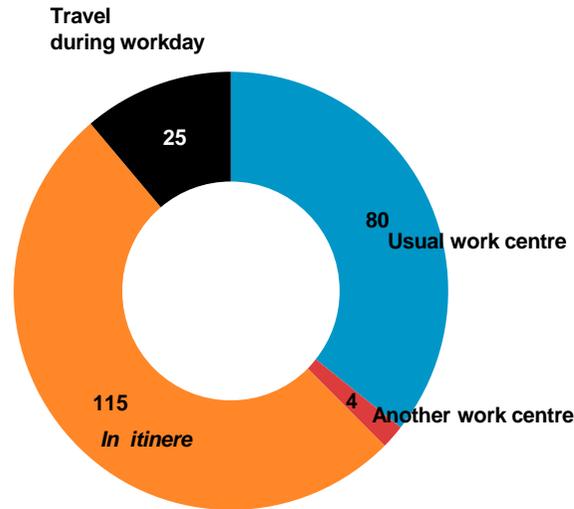
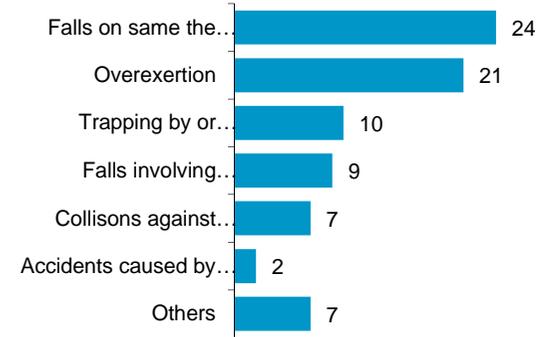
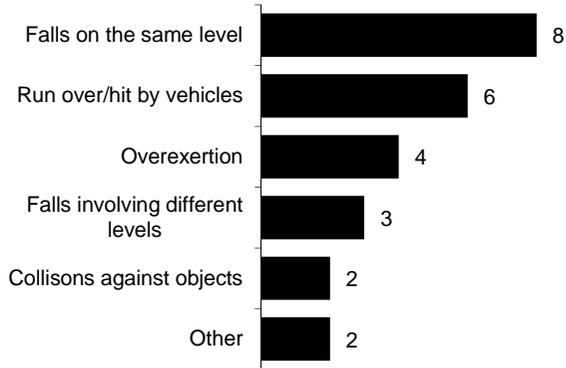
Cause of the accidents	Total	%
Being run over or hit by a vehicle	82	37%
Falls on the same level	55	25%
Overexertion	32	14%
Falls involving different levels	17	8%
Collisions against objects	11	5%
Trapped by or between objects	10	4%
Others	17	8%
Total	224	100%

At the work centre it is worth highlighting that, in comparison to the previous year, the main cause of the accidents has changed, with falls on the same level now being the main cause, with twenty-four cases.

This figure is very close to overexertion which, with twenty-one cases, is now the second main cause of accidents in the work centre.

The following graph shows the distribution, in percentage, of the total number of accidents which took place during 2017 by their location. The breakdown of the causes of the accidents is also shown below.

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Analysis of accident rate by gender, age, function and regional division

➤ Gender



Out of the total number of accidents which took place in 2017, **64%** (144) correspond to **women**, vs. **36%** (80) corresponding to **men**. Similar to recent years, and comparing the accident rate to the total workforce, on average, women suffered more accidents than men. This is a general trend in the sector.

Gender	ACCIDENTS		WORKFORCE	
	No.	%	No.	%
Men	80	36%	8,561	50%
Women	144	64%	8,432	50%
Total	224	100%	16,993	100%

For **women**, the place where accidents most frequently occur are **in itinere** (74 cases, 45 of which are traffic).

At the **work centre**, with 52 cases, the main cause of accidents has been falls at the same level (20 accidents).

With regard to the previous year, this figure indicates that the main cause of accidents in the work centre for women has changed, as in 2016 the main cause was overexertion.

For **men**, in the same way as in the previous year, **in itinere** accidents are the most frequent (41 cases, 31 of which were traffic related).

Out of the cases registered, **at the work centre** (28), overexertion continues to remain the main cause of accidents, with 12 cases.

➤ Age

With regard to age, the accident rate in each one of the tranches established for the workforce is similar.

It is worth highlighting that the accident rate of the workforce aged between **31-44** and **persons aged over 44** is practically **the same**, with only one accident that is different between both tranches.

Age group	ACCIDENTS		WORKFORCE	
	No.	%	No.	%
< 31	7	3%	532	3%
31-44	109	49%	8.298	49%
> 44	108	48%	8.163	48%
Total	224	100%	16.993	100%

Although the workforce **aged under 31** has a very low accident rate, six of the total number of accidents (7) have been **in itinere**, figures which remain similar to last year.

In itinere accidents are the most frequent between the workforce aged between **31 and 44**, with 63 cases. **In the work centre**, the main cause of accidents for this age group are falls on the same level (13 cases).

With regard to **persons aged over 44**, this year they have registered almost the same number of **in itinere** accidents and in the work centre, with 46 and 47 cases respectively. In the **work centre** the main cause of accidents for this age group is overexertion, with 13 cases.

➤ Functions

The functions with the highest number of accidents are:

Functions	ACCIDENTS		WORKFORCE	
	No.	%	No.	%
Customer Service	33	15%	2,249	13%
Commercial manager	32	14%	2,504	15%
Commercial manager and service	30	13%	1,627	10%
Branch Director	12	5%	1,412	8%
SSCC Technician	11	5%	1,718	10%
Other	106	47%	7,483	44%
Total	224	100%	16,993	100%

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Comparing the data on the total number of occupational accidents with the workforce assigned to each function, there are no noteworthy differences. Only the functions of **commercial and service manager** stand out slightly with regard to the number of accidents in comparison with the workforce which carries these functions out.

With regard to the number of accidents, **Customer Service** continues to have the most accidents (33), of which overexertion stands out as the primary cause in the **work centre** (6 cases). This is closely followed by the number of accidents in terms of **commercial manager** and **commercial and service manager**, with 32 and 30 accidents respectively. The latter function shows the same number of *in itinere* accidents as in the work centre (15 cases).

Similarly to previous years, **técnicos SSCC** show a higher *in itinere* accident rate (7 accidents) than in the work centre.

Regional Division

When only taking into account only the accidents occurring in the different RD's of the bank's branch network (166 accidents) the figures are as follows:

Territorial Division	ACCIDENTS		WORKFORCE	
	No.	%	No.	%
Eastern Division	51	31%	3.728	33%
RD Catalonia	45	27%	3.363	30%
RD Centre	29	17%	1.409	12%
Northeastern RD	13	8%	1.122	10%
Southern RD	16	10%	952	8%
Northern RD	12	7%	781	7%
Total	166	100%	11,355	100%

Comparing the number of accidents with the assigned workforce, the **Central RD** shows the largest difference, with 29 accidents. For the rest of the RDs the accident rate is in proportion to the workforce assigned.

In the **Central RD**, *in itinere accidents* are the most frequent (16 cases, 9 of which are traffic).

However, in the **Eastern Division**, the highest number of accidents has taken place at the **work centre** (25 accidents), the main cause of which are falls on the same level (11).

In the **Catalonia RD**, *in itinere accidents* are the most frequent, with 25 accidents, 16 of which are traffic accidents.

Corrective/preventive actions

During the investigation into accidents, the need to adopt corrective/preventive actions is determined.

Corrective actions are mainly applied to accidents which have occurred in the work centre.



This year a total of **73 measures** have been adopted, of which **18** are **corrective actions** and **55** are **preventive actions**.

Corrective measures	No.	%
Suitability of facilities	6	33%
Informing employees	5	28%
Signs	5	28%
Adequacy of work station	2	11%
Total	18	100%

Preventive measures	No.	%
Review facilities	27	49%
Information to employee	22	40%
Review of work station	3	5%
Others	3	5%
Total	55	100%

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This year, for the first time, a distinction has been made between certain measures for corrective and preventive measures, in such a way that each one of the same implies the following:

- **Sending information to employees:** in both cases, informing employees of all aspects related to their work environment that could affect their daily work activities (ergonomic risks, hygiene risks, traffic risks etc.). This information aims to promote the adoption and promotion of good practices in the work environment.
- **Signage:** verifying the existence of the appropriate signs in work centres so that, if they are not already in place, they can be provided and/or placed accordingly. This includes signs indicating wet floors when cleaning services are cleaning the work centre floors etc.
- **Reviewing facilities:** implementing preventive actions, checking the facilities where the accident has taken place in order to check its status.
- **Suitability of the facilities:** Carry out various actions in the work centre with the purpose of correcting the risk which has caused the accident, such as earthing, fixing a broken item. Etc
- **Work station review:** as a preventive action, review the work station used by the employee with the purpose of ensuring the correct configuration of the workstations as well as carrying out all necessary adjustments.
- **Suitability of the work station:** carry out all of the adjustments required to ensure the correct configuration of the workstation (adequate distribution of work items, change of chair, cabling etc, etc.).
- **Others:** adopting measures that do not fall under any of the previous categories.

Traffic collisions represent a significant number of occupational accidents. Banco Sabadell continues its collaboration with FREMAP (institutional collaborator of the Directorate General of Traffic) in its campaign to spread awareness, aimed at the most affected groups.



As part of this campaign, sixteen videos which include the recommendations to be followed in different situations which could arise when driving, can be viewed through Proteo.

Historic accident rate data Comparison

If 2017 accident rate figures are analysed using the average accident rate of the last sixteen years, in percentage figures, it can be observed that.

- Slight **variation** between accidents with TD (with leave) and those without TD (without leave) in comparison to the historic average.
- The **number of** accidents taking place in the usual work centre continues to decline.
- **In itinere** accidents as well those taking place when travelling during the workday, have increased.
- The **percentages** relating to the classification of estimated accidents remains unchanged.

IT	2000-2016		2017	
	No.	%	No.	%
With TD	1,228	37%	87	39%
Without TD	2,089	63%	137	61%
Total	3,317	100%	224	100%

Place of the accident	2000-2016		2017	
	No.	%	No.	%
Usual work centre	1,600	48%	80	36%
Another centre or work centre	50	2%	4	2%
Travel during workday	313	9%	25	11%
<i>In itinere</i>	1,354	41%	115	51%
Total	3,317	100%	224	100%

Severity of the injury	2000-2016		2017	
	No.	%	No.	%
Minor	3,276	99%	222	99%
Serious	38	1%	2	1%
Fatal	3	0%	0	0%
Total	3,317	100%	224	100%

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Self-protection plans

On the contrary to other offices which have an emergency procedure sign, given their occupancy and surface area, unique and corporate buildings have a self-protection plan (SPP) which safeguards the physical security of the persons there in the event of an emergency. It is therefore essential to be able to rely on the collaboration of persons who offer support in the management of an emergency situation. The effective activation of SPP protocols is made possible by these persons.

Scope of self-protection

27 buildings
577 team members



The management of self-protection plans involves the following five stages which constitute a comprehensive security programme and which must be followed in order to guarantee the effectiveness of the same:



Self-protection handbook

The self-protection handbook is an evaluation of the overall safety of a building that provides an answer to the following questions:

1. What types of emergency might take place?
2. What means of protection are available to counter or remove them?
3. How and when should emergency teams take action?

This year, the occupation of additional floors in the CBS 2 Sant Cugat del Vallès and CBS Madrid has led to the adjustment of their plans and an increase in the size of their emergency teams. Also this year, the PAU for branch 5181 Luís Zorrilla de Castellón has been created.

Team setup

This year 98 persons from 15 buildings have joined emergency teams or have changed functions within emergency teams.



Organisational changes require teams to be constantly updated and, where possible, people who have previously formed part of an emergency team are asked to collaborate in order to fill unoccupied posts.

The voluntary and selfless collaboration of these volunteers is crucial for the feasibility of emergency plans. The size and structure of the teams are designed to guarantee the following key aspects of an emergency situation, which are:

- Identification and notification of the emergency (building personnel and external support measures).
- Intervention aimed at eliminating or controlling the emergency.
- The review of the evacuation to a secure external location, if it has been necessary to evacuate the building.
- Ensure that persons remain inside the building, if the instructions are for containment.

The majority of the bank's personnel which collaborate are members of the intervention and evacuation teams. Their principal function, in the case that evacuation is declared, is to ensure that nobody has been left behind in their area, and if confinement is declared, their function is to control the personnel remain inside the building.

Team training

This year, 85 members of emergency teams have completed a theoretical and practical course on basic firefighting techniques.

A total of 238 members of the emergency teams have attended training sessions hosted by the SPM. Adequately training and informing teams is essential to guaranteeing a correct response to emergency situations.

These sessions provide an overview of possible emergencies and the available means of protection, emphasising the action protocol to be followed by each team. In general, these sessions are carried out prior to the simulation exercises in order to refresh their knowledge of the procedures and resolve possible doubts.

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Emergency simulation exercises

Simulation exercises are a tool which allow us to train personnel, evaluate their responses and test the buildings security measures. They give us the opportunity to detect improvement aspects of the plan and apply corrective measures to improve security of the persons who carry out activities in these centres. Incidences in communications or coordination are aspects that can only be assessed through this type of exercise.

In order to obtain the maximum amount of data and information, a group of people are placed in a strategic location in order to observe and time how long it takes to complete the activation of the emergency protocols. Subsequently, this information is analysed and a report is prepared which includes the different stages of the simulation exercise, the times and the mobilisation of personnel. The conclusions are recommendations set forth in the report and are used to make recommendations for improvements. During 2017 [twelve simulations](#) were carried out, the results of all of which were very favourable.



Simulation in the Sant Pere Molanta building, at the Control Centre.



Simulation in the Fruela de Oviedo building, at the external meeting point.

Building		Date	People evacuated	Evacuation time
Of. 0225 Sevilla OP		19.10.2017	41	4 min 00 s
Of. 0900 Sabadell, plaza Sant Roc		19.09.2017	119	3 min 55 s
Edif. 2953 La Rambla, Alicante.		15.06.2017	79	3 min 6 s
Edif. 3534 Oviedo, Fruela		11.05.2017	245	4 min 42 s
Edif. 3536 Madrid, Serrano		07.07.2017	73	10 min 10 s
Edif. 3539 Pabellón BH Feria Gijón		15.11.2017	50	7 min 15 s
Edif. 3390 CBS 2 Sant Cugat del Vallès		20.07.2017	900	8 min 00 s
Edif. 3618 Centro Logístico BS		08.06.2017	31	8 min 02 s
Edif. 3646 Sant Pere Molanta		25.05.2017	154	4 min 54 s
Edif. 3872 CBS Madrid edif. B 2ª pl.		12.12.2017	81	5 min 00 s
Edif. 5455 San Sebastián		01.06.2017	153	5 min 15 s
Edif. 5181 Ruiz Zorrilla, Castellón		09.11.2017	14	3 min 16 s
Total			1.940 people	

Gradually, the level of difficulty of the simulation exercises is increased, modifying the emergency scenarios and limiting the information given to participants in order to increase the element of surprise. The difficulty is always conditioned to the level of occupancy, the historic of simulations and other considerations.

In addition to general simulation exercises, there are a group of buildings which, due to the height of the evacuation or the level of occupancy, [internal simulations](#) are held on a quarterly basis. This year this security measure has been applied to four buildings.^(*)

- 3598 - Barcelona, Torre Diagonal
- 3607 - CBS Sant Cugat del Vallès
- 3700 - Alicante, Oscar Esplá
- 0901 - Sabadell, SS. CC.
- 3534 - Oviedo, Fruela^(*)
- 3536 - Madrid, Serrano^(*)
- 2950 - Alicante, Aguamarga^(*)
- 3900 - CBS Madrid^(*)



Internal simulations are aimed at Control Centre personnel, as they play a key role in the management of emergencies. Their mission is to identify alarm points and channel the principal internal as well as external communications. The aim of these simulation exercises is to automate the emergency procedures which must be carried out by the Control Centre operators. Occasionally, Maintenance personnel and Emergency chief wardens also participate. It is an opportunity to detect potential human errors or dysfunctions in the security systems.

This year, the Control Centre operators of these buildings must pass a test to prove their knowledge and skills in terms of emergencies.

Chapter 3: Safety

Maintenance

Lastly, in order for the plans to be efficient and operational, it is necessary to follow a series of preventive actions on behalf of the Security, Maintenance and Prevention of Occupational Risks divisions, with each division working within the scope of its responsibility:



- Weekly review of the loudspeaker systems.
- Review and regular update of emergency teams.
- Editing of the handbook contents based on changes that could take place in a building.
- The regulatory review of fire protection resources and effective application of fire permits.
- Regular review of existing defibrillators.
- Distribution of leaflets with emergency instructions to external personnel visiting Banco Sabadell's corporate centres.

This year the [Safety Committee](#), has been created, which groups together and aligns the three principal areas of security at the bank, the objectives of which are:



- To offer an integral outlook of the status of the security and prevention of occupational risks, in the domestic perimeter.
- To develop and escalate to the bank's management bodies, for its approval, a continuous improvement action plan for infrastructures, processes, procedures and protocols for critical activities.
- Regularly supervise the degree of implementation of the plan, as well as determining new proposals to be implemented as a consequence of analysing unexpected incidents.

The committee meets on an annual basis and assists the Corporate Security, Operational Risk, General Services, Business Continuity, I.T. Security and Prevention of Occupational Risks (POR).

Due to its scope, it is worth highlighting the investment carried out to [improve evacuation conditions and fire protection](#) at the Sabadell corporate centre. The two principal stairwells have been compartmentalised and overpressured in order to turn them into protected stairwells.

Due to the increasing internationalisation of Banco Sabadell group, which is present in three geographies, an increasing number of employees are required to travel abroad for business purposes. In order to fulfil security requirements, the bank has acquired

of the [International SOS](#) licence. They offer a service via their platform which allows the person to receive security and health recommendations in the city or destination country both prior to and during the journey. Through the *app*, alerts and/or recommendations are generated, as well as the possibility of contacting security and medical experts on a 24 hour telephone helpline.

Visits to work centres

The Prevention Service made 87 visits to branches, as per the following breakdown:

Reason for the visit	No.
Review of general conditions	50
Hygienic assessments	2
Occupational risk assessment	9
Correction of risk assessment	2
Incidences	24
Total	87

Improvement activities in branches

The [Technical Maintenance Division](#), in addition to the works specific to preventive maintenance (environment, electricity, lifts, fire protection measures and equipment), carries out a series of activities aimed at improving working conditions and applying the group's security and ergonomics standards. The actions which have a more direct impact on the work station conditions are listed below: redistribution of work stations, change in air conditioning unit, etc.

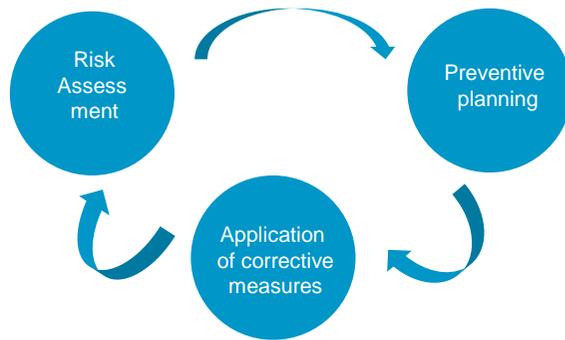
Action type	No.
New offices and transfers	18
Integral office reforms	10
Organisational reforms and improvements	641
Renewal of ATMs and recycling units	150
Climatisation renewal plan	107

All of these actions are in addition to corrective actions, which have originated from the faults detected in the risk assessments, as well as those originating from malfunction notifications.

Chapter 3: Safety

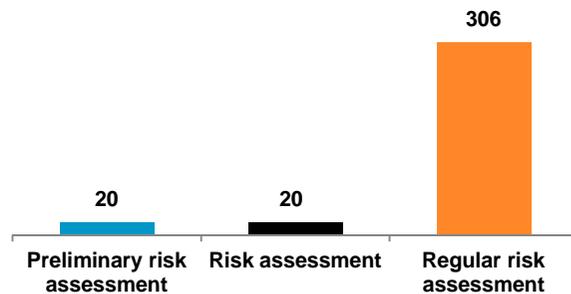
Risk assessments

Risk assessments are the cornerstone of all occupational health and safety management systems. They make it possible to estimate the scale of risks that were unavoidable and, based on their risk level, to plan corrective actions aimed at eliminating or mitigating the risk.



In 2017 a total of 346 risk assessments have been carried out. In the new centres an initial assessment is carried out, those which are fully reformed are re-assessed and the rest are assessed on a regular basis in accordance with the criteria established.

The distribution in accordance with the [motive for the assessment](#) is as follows:



Amongst the risk assessments carried out, due to the high number of work stations affected, it is worth highlighting the following:

Building	Area assessed
Ed. SS. CC. Sabadell	Plantas Baja D - 3-4-6-7
Ed. Zabalburu	Floor 1
Ed. Elche	Floors 2-3 and communal areas
Ed. CBS II. Core D	Floors 2-3-4
Ed. Torre BS	Floors 3-8-22
Ed. Ebanistería	Communal areas
Ed. P. Mercader	Communal areas

The detected faults are included in the corrective actions plan, which includes the more or less urgent measures to be implemented within the deadlines set down in the methodology, in keeping with the risk level assigned by the assessment technician.

The person responsible for branch prevention and security (RPSO) is the person who corrects faults that can be resolved using a more standardised method. The remaining faults are resolved through the direct intervention of the corresponding technical departments (General Services Department or I.T. Services).

The data input, management and analysis is carried out via the SAP human resources technological platform, which is accessible by all the departments and persons involved in the system.

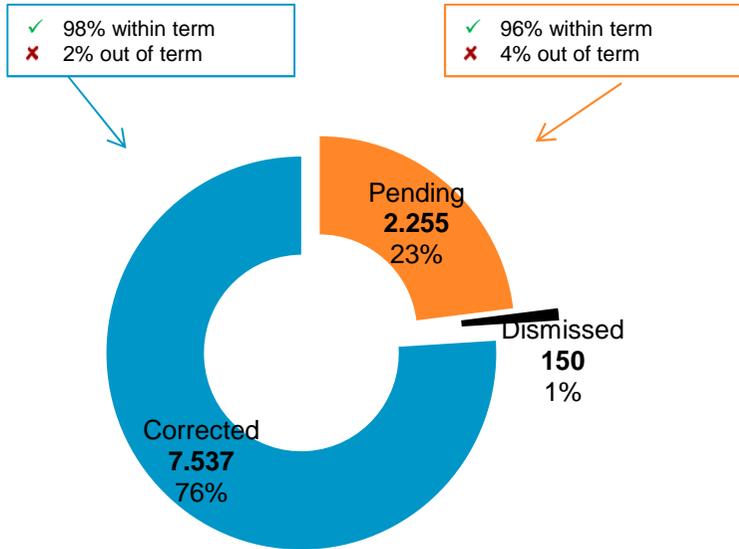
Lastly, the monitoring of the preventive measures programme is monitored in coordination with the acting areas.

2017 assessment results

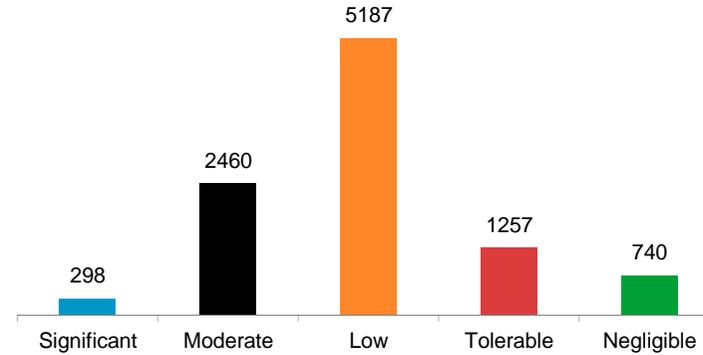
Out of the [346 assessments carried out in the work centres](#), a total of [9,942](#) faults have been detected, of which 76% have been corrected, 1% have been dismissed and 23% are pending resolution. Nonetheless, with regards to the assessment methodology, it is important that the faults are not only corrected yet that they are corrected within the deadline established for each risk level. In this respect, 96% of the faults corrected have been resolved within the deadline, which is evidence that the system works and that the corresponding departments are fully committed to the process.

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The **management** of the risk assessments is shown below:

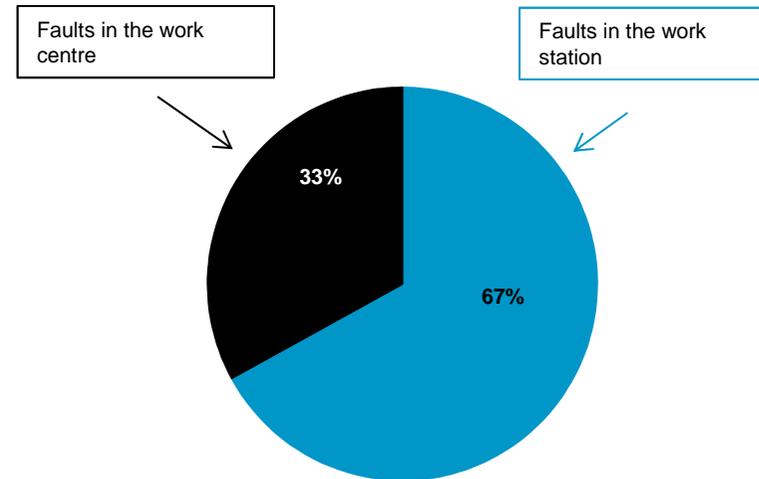
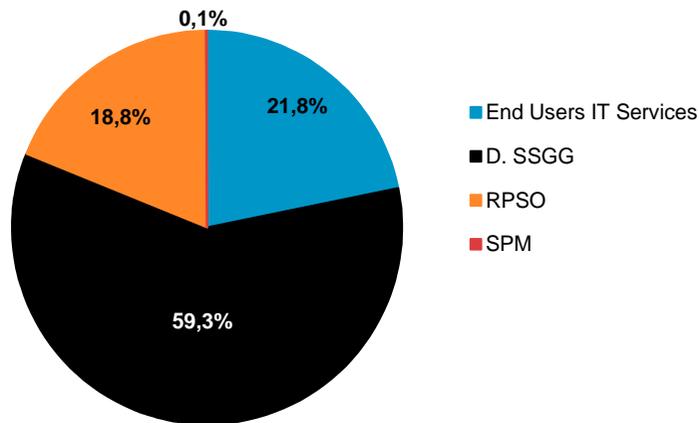


The grouping of detected **risk levels** follows the distribution below:



The breakdown of faults detected in the risk assessments carried **out during 2017** is shown below, depending on whether they apply to the work station or the work centre and grouped by risk type.

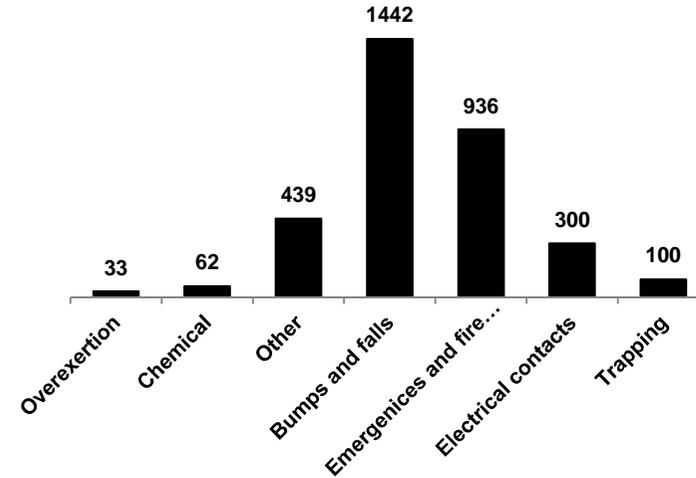
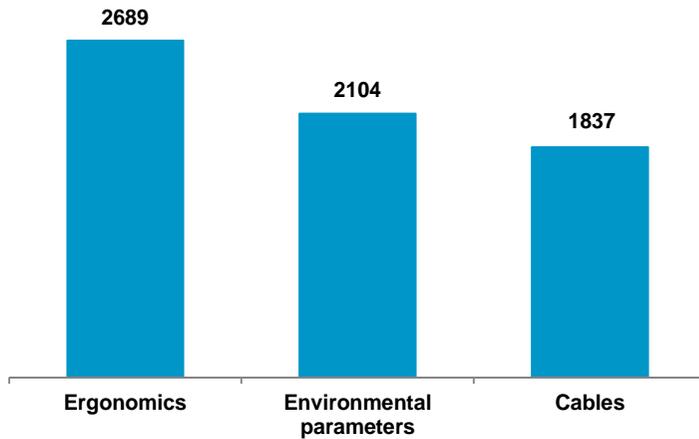
The distribution of the **corresponding** areas is:



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Faults identified in the assessments conducted in 2017 for [work stations](#) are broken down by risk type.

Faults related to ergonomic parameters (seating, location of computer equipment and furniture etc.) and environmental parameters (temperature, lighting etc) are greater in number than those related to the condition of cables in work stations.



Of the total number of faults related to the [work centre](#) it is observed that the majority are related to bumps and falls. This group includes faults related to the condition of stairways, ramps and flooring, as well as faults detected in fixed structures.

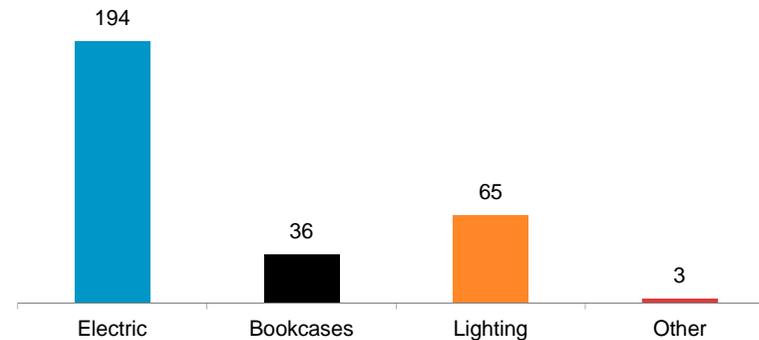
The emergencies and fire-fighting equipment group includes faults related to fire protection equipment, evacuation route signs and the first-aid kit. Trapping includes faults related to the poor condition of dispensers, recyclers and sliding doors.

Electrical contacts include faults related to electrical installations in the work centre. Chemicals refers to faults related to a lack of labelling of cleaning products in storage and overexertion refers to faults associated with the width of corridors where files are stored.

Others includes faults that do not fall within any of the previous groups,

Of the 346 risk assessments carried out during 2017 [298 significant risks](#) have been detected. These faults are related to electrical risks, shelves which are in a faulty condition in terms of stability or fixture, and inadequate levels of lighting.

The following graph shows the [distribution of these faults](#) by type.

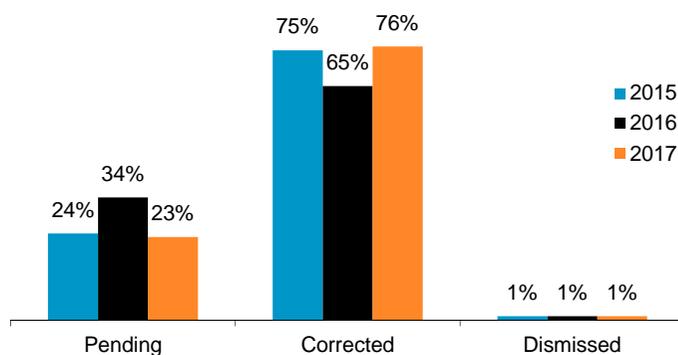


Chapter 3: Safety

Management of assessments in pervious years

At the end of 2017, 97% of the faults detected in 2016 have been corrected and 3% have been dismissed. There are no faults pending management.

In the comparison for the last three years, if we look at the level of management for each year, in January of the following year, the percentage of resolutions remains the same.



Other assessments

The **technical areas** of corporate and unique buildings, as well as workstations **that are not strictly branch-related**, due to their speciality, are assessed separately. This year the following areas have been assessed/reassessed:

The faults detected in these risk assessments are corrected in accordance with the set deadlines. The majority of the faults detected in the 2016 assessments have also been corrected.

Building	Area assessed
2952 Ebanistería	Technical areas
	Control room
	Warehouse
	Parking
	Key room
	Correspondence
	First aid
	I.T. support room
	Filing area
	Kitchen, office
2954 Passatge Mercader	Technical areas
	Parking
	Concierge
	Communal areas
3611 Sallent	Filing area
3618 BSabadell logistics centre	Post warehouse area A
3700 Oscar Esplá	Parking
3900 CBS Madrid, Las Tablas	Technical areas
5455 San Sebastián	Correspondence
	Control room
BSabadell Renting Cabrera de Mar	Store

This year, buses and vans used as banking offices have also been assessed.

Vehicle type	Location - Number plate
Bus	Madrid - 5487 BXT
	Alicante - A9262EL
Van	Sant Cugat - A1202EN
	Asturias - 6977JWJ
	A Coruña - 6988JWJ

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In 2017 risk assessments for other work stations have also been carried out [which are not strictly branch related](#) , such as direct office, chauffeur or cook/waiter, with a special emphasis on the implementation of *ad hoc* training plans for these groups and the implementation of specific protocols for medical examinations.

The Safety division, during 2017 has [assessed the risk of robbery](#) in 681 branches: 427 reassessments and 13 initial. In view of the results obtained in the assessments, 8 improvement actions have been carried out, all of which are aimed at reducing the risk of robbery.

BSabadell Mobile Offices

Mobile offices are a new business model, the objective of which is to continue offering quality care in locations where there is a low level of activity. In May 2017 a pilot branch was created, the first mobile branch in the oriente region of Asturias, providing two vehicles equipped with all of the commercial and servicing capacities of a branch.

The SPM participated in this project from the design stage, collaborating with other areas and carrying out visits in the production stage to ensure that the conditions of the vehicle were in line with the PRL requirements, recommending the necessary adjustments for the launch of the pilot.



Once it was in place, the risk assessment of the vehicles as well as the workstation of the employee in the mobile office was carried out, taking into account the special characteristics of the same, from the use of space in the area designated as a branch and access to the same, in the case of the mobile office employee, the assessment of tasks such as driving the vehicle, building external elements, etc. which form part of its functions, and for which reason prior specific training was given.

The conclusions of the risk assessment have also been taken into account for the design of the next mobile office, and an agreement has been reached with the different departments for the application of the necessary corrective actions.

Chapter 4: Industrial hygiene

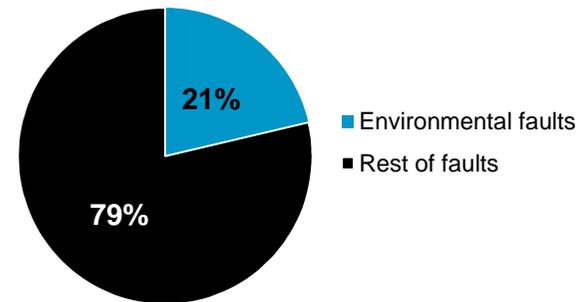


Environmental measures

In terms of the work environment in branches, industrial hygiene is a preventive speciality that focuses on environmental parameters. The level of industrial hygiene in branches is within the comfort zone as, except in very exceptional cases, there are no hygienic risks.

During the [risk assessment process](#), the physical factors in workstations that can influence people's health are recorded, mainly those related to temperature, noise levels, air quality and lighting conditions in work centres.

Of the faults detected in the [346 risk assessments](#) conducted in 2017, [21% of these faults are linked to environmental conditions](#), a very similar proportion to that of previous years.

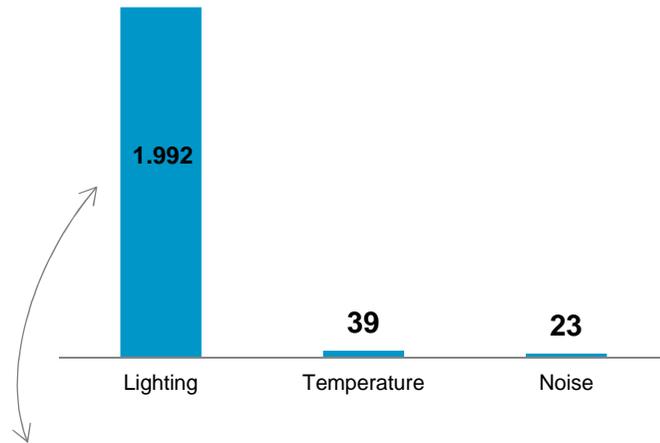


As part of the environmental faults, there is a distinction between the measures carried out in work stations/areas (lighting, temperature and noise) with general measures (carbon monoxide, dioxide, relative humidity and air speed).

- In terms of the measurement faults detected in the work stations/areas [these represent 97% of environmental faults](#). The following graphs shows the number of faults detected in lighting, temperature and noise.

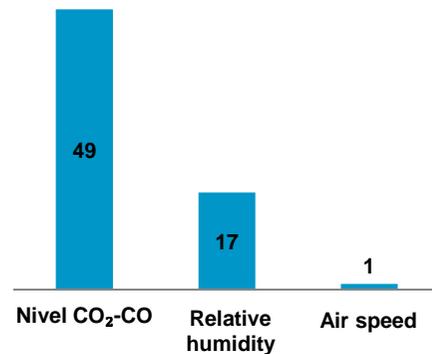
Of the total faults in the work stations/areas, it is observed that the lighting in workstations is the most frequently occurring environmental parameter. [This group includes faults due to excess or insufficient light](#). The majority of the faults are due to insufficient lighting in the work station (70%).

Chapter 4: Industrial Hygiene



Quality of lighting / Location	No. def.	Percentage
	1,992	100%
Insufficient / Work station	1,385	70%
Excessive / Work station	305	15%
Insufficient / Filing area	202	10%
Insufficient / Other zones	100	5%

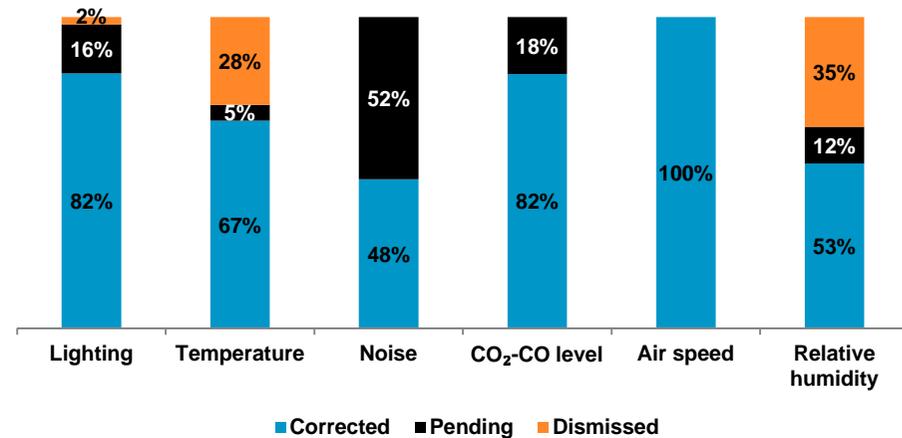
- The faults detected in the general measurements of the work centre represent 3% of environmental measurements. The following graphs shows the number of faults detected in relative humidity and carbon dioxide levels (CO₂), as well as air speed.



Environmental faults, as they are integrated in the risk assessment, are managed and corrected in accordance with the terms established due to the methodology of the assessment.

In terms of the management level, at the end of 2017, the faults detected in

environmental conditions, 81% have been corrected, 3% have been dismissed and 16% are pending resolution. Nonetheless, in terms of the assessment methodology it is important that the faults are not only corrected, yet that they are corrected within the set deadline. In these terms, of the 1,719 faults corrected, 94% have been resolved within the set deadline. Specifically, the status of the management of the faults grouped by environmental indicators is



3D interventions (disinfection, fumigation and rodent exterminations)

In this type of intervention, products that need to be used within a period of safe usage must be used in accordance with the preventive measures included in the corresponding internal protocol. In all cases, before carrying out this type of activity, other alternatives that involve less risk are investigated. 3D treatments are only applied as a last resort option.

During 2017 only one action has been carried out at the centre located on calle Fruela, 11 (Oviedo), with a very satisfactory result.

Chapter 4: Industrial hygiene

Hygienic assessment

Hygienic assessments are isolated control elements that complement risk assessments. Once the JPS detects an issue that could be related to the environmental conditions of the work centre, the JPS requests a hygienic assessment from the EPS to adopt measures and, if applicable, apply any necessary preventive actions.

During 2017 the following assessments have been carried out:

Branch 0025, calle Diputación, 259, Barcelona

This study was carried out on 7 March 2017 at the branch 0025 located on Calle Diputación, 259, Barcelona. The purpose of the study was to evaluate employee's exposure, during working hours, to electromagnetic fields generated by electrical installations and telecommunication systems located inside and close to the building. In accordance with the results obtained, the parameters analysed are lower than the maximum recommended limits, for which reason it can be concluded that there is no risk to the security and health of the persons.

Mobile office

During the mobile office transformation process, it was deemed necessary to equip the vehicle with a generator to guarantee the continuity of electrical energy. As a preventive measure, environmental risk factors deriving from the implementation of the generator. The report shows that the registered levels of vibration, noise, CO and CO₂ are much lower than the thresholds, which guarantees that environmental conditions comply with regulations and that they are appropriate.



Chapter 5: Ergonomics & Psychosociology



Ergonomics

Ergonomics is a preventive specialty aimed at adapting workstations and working conditions to the individual requirements of each employee. It is important to be aware and identify the main activities to be performed by the employee, the office set-up, the furniture design, the environmental conditions in which work is to be carried out, the equipment used and all other necessary aspects for the correct performance of their professional activities, allowing such activities to be carried out comfortably, avoiding awkward postures and allowing staff to change their posture and take regular breaks.

During our activities in work centres we apply ergonomics criteria which are set out in a specific standard, various procedures, internal agreements and also in research reports prepared by the JPS.

Risk assessments offer a method of overseeing the process and the correction of ergonomic conditions in work stations. The regular monitoring of corrective actions resulting from the assessments allow them to be applied within the timelines envisaged in the Prevention Plan.

The JPS participates in and actively cooperates and coordinates with General Services and IT Services during the [process to select equipment and furniture](#), contributing technical and design considerations that affect the health and safety of the workforce, unifying the adjustment of such equipment and furniture, resolving any detected issues and validating the design and configuration of workstations.

Any concerns or issues in relation to ergonomics raised by people on an individual basis (particular sensitivity) are dealt with, and the necessary solutions are proposed to adapt the workstation or tasks to their characteristics, notifying the units responsible for their management. The concept of particular sensitivity considers circumstances such as pregnancy and disability, as well as circumstances of employees who have some form of limitation as a result of a common illness or accident that may affect their professional activities. In these cases, specific protocols are followed in order to assess such limitation, details of which are given in a separate part of this report.

2017 Recyclers Plan: this year, [163 new models for dispensers and recyclers](#) have been supplied, of which 66 were to replace previous, less ergonomic models. This represents a substantial improvement in the ergonomics of the affected work stations, due to their improved functional design and smaller size, and they are also much easier to operate, as no awkward postures need to be adopted as was the case with the models that have now been replaced.

Chapter 5: Ergonomics & Psychosociology

Pursuant to [existing protocols and criteria](#), special work-related items were provided in 2017, details of which are given below, to improve employees' working environment.

Material	Units
Mouse wrist rests	1,223
Keyboard wrist rests	19
Telephone headsets ⁽¹⁾	413
Monitor lifts	605
Transport trolley for cash and coins	45
Footrests	286



(1) In corporate centres for staff whose tasks frequently require them.

The [Ergonomics Handbook](#), a document that sets out the criteria and specific solutions and practices relating to good posture, the configuration of workstations, etc., together with the [adjustment guide for different chair models](#) used in the bank in order to adjust chairs to the needs of each individual, are available on the intranet.



Considering the foregoing, we have achieved a dual objective of [physical comfort](#) (avoiding overburdening, injuries and potential work-related accidents or leaves of absence due to illness), which improves employee health protection, as well as [psychological comfort](#), which leads to a greater sense of satisfaction and wellbeing for users.

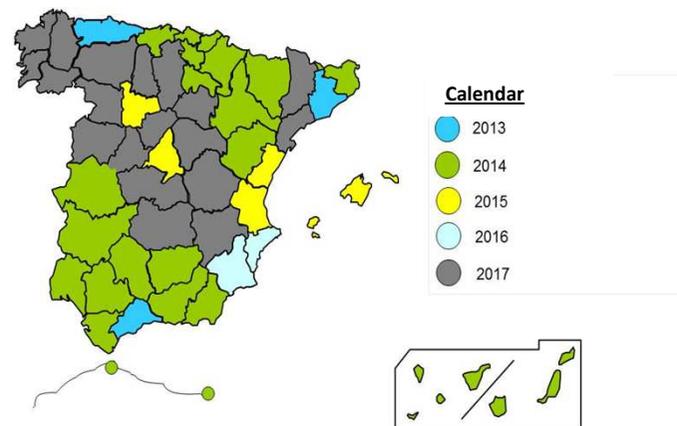
As part of the Plan Remove for Mobile Telephony, the [Guidance for healthy use of mobile devices](#) was handed out

Often what makes the difference between a good day and a bad day is our attitude. A correct ergonomic design of our workstations and the content of our tasks increases our level of satisfaction and has a positive impact on our general attitude.

Psychosociology

Psychosocial risks refer to conditions in a working environment that are directly related to the organisation, the type of work and the completion of the task at hand which could affect the wellbeing or health (physical, mental or social) of the employee and/or the performance of their professional activities.

This year, the five-year project of psychosocial assessments has been completed. During these five years, psychosocial risk assessments have been carried out for the entire workforce, following the calendar established in each geography.



The management of assessments mainly involves the following stages:

- STAGE 1:** Preparation and distribution of questionnaire.
- STAGE 2:** Assessment and results.
- STAGE 3:** Research into preventive measures.
- STAGE 4:** Implementation and monitoring of the proposed measures.

All of the management stages of the assessment are addressed in the work group comprised of representatives of Prevention, Service Prevention, company representatives and other internal spokespersons for the company (mainly the Organisation Division).

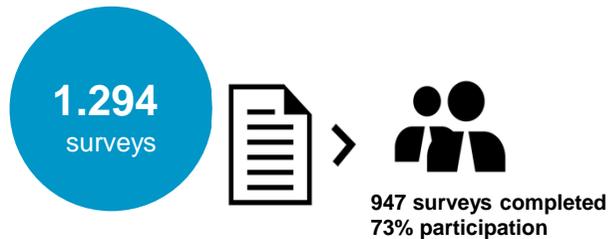
Chapter 5: Ergonomics & Psychosociology

Methodology and participation

The **risk assessment approach** followed involves using a questionnaire relating to psychosocial factors (**FPSICO**) designed by the National Institute of Health and Safety in the Workplace (*Instituto Nacional de Seguridad e Higiene en el Trabajo*, currently called INSSBT: *Instituto Nacional de Seguridad, Salud y Bienestar en el Trabajo*) based on nine factors related to the workplace environment.

2017 In line with the established calendar, the areas assessed and the **percentage of participation** for each area are as follows:

- Province of Leon: 72%
- Castilla (except Valladolid and Leon): 77%
- Castilla-La Mancha 75%
- Galicia: 74%
- Province of Tarragona: 69%
- Province of Lleida: 74%



The evaluations proposed for the subsidiaries Banco Sabadell Securities Serv. S.L. and Sabadell Asset Management in the last quarter of 2017 have been postponed to the first quarter of 2018 so as not to coincide with the launch of the Great Place To Work survey that is sent out to the entire workforce.

The average percentage of participation by employees during these five years has been 72%, with a total of 13,013 surveys completed. The level of participation in the workforce has been very positive.

Results

The following figure shows the results, by risk factor, for each assessed area.

RISK FACTORS	Province of Leon	Castile and León (*)	Castilla-La Mancha	Galicia	Province of Tarragona	Province of Lleida
Working hours	Green	Green	Green	Green	Green	Green
Autonomy	Green	Green	Green	Green	Green	Green
Workload	Red	Red	Red	Red	Red	Red
Psychosocial demands	Yellow	Yellow	Yellow	Yellow	Yellow	Yellow
Variety of content	Green	Green	Green	Green	Green	Green
Supervision & participation	Red	Red	Red	Red	Red	Red
Interest taken in employee	Green	Green	Green	Green	Green	Green
Performance of the role	Yellow	Yellow	Green	Green	Green	Yellow
Relations & social support	Green	Green	Green	Green	Green	Green

(*) Except Valladolid and Leon

Risks are assessed as: adequate (green), room for improvement (yellow), high risk (orange) and very high risk (red).

Of the nine risk factors that were assessed, those relating to the workload and supervision & participation were the two parameters with the worst results. Based on the review of the data, certain aspects have been identified as having room for improvement:

- Aspects related to the workload:** related to times when work is carried out quickly, the acceleration of the pace of work, the time and level of attention required, etc. It should be noted that most of these aspects are inherent to the activity itself. However, it is important to take them into account in order to correctly organise and plan the various activities to be carried out and the workload.
- Aspects related to psychosocial demands:** closely related to the current social and economic environment, as well as the profiles of the assessed positions. Occasionally, circumstances can lead to an emotional burden for both employees and customers, requiring the person to control and deal with their emotions, which involves a certain emotional toll and mental burden.

Chapter 5: Ergonomics & Psychosociology

- **Aspects related to supervision and participation:** related to the level of participation in introductions to new working methods, the hiring of new staff, the launch of new products, etc. It should be noted that, based on the wording of the questions in the psychosocial questionnaire FPSICO V3, the majority of responses to items related to participation in psychosocial assessments are negative. However, the responses given in relation to supervision in the assessed sample have been in the adequate range.
- **Aspects related to the performance of roles:** related to information given out to perform work to a good standard (time, quantity, work that is incompatible with objectives, contradictory instructions, etc.).

In general, the results of the surveys carried out in the past five years identify two risk factors that repeatedly have a very high level of risk: workload and participation & supervision. In some areas, psychosocial demands and the performance of the role have risk levels that can be improved and in other areas the risk levels are high.

It should be noted that the supervision sub-factor is scored very highly in the survey, therefore the high risk in relation to participation & supervision is the result of the survey's focus on participation and because supervision is given more weight. For this reason, the risk is not considered material but rather inherent to the format of the survey.

The majority of factors have been scored as adequate, which we consider to be extremely positive.

Preventive/corrective measures

The summary of preventive/corrective measures implemented during the past five years is shown below:

- Training in the management of psychosocial risks for specific technical staff.
- Fostering of branch visits with status reports by DORZ, currently DORR, in which an assessment is made of a variety of aspects, including their appropriate size, the distribution of the workload and the availability of human and material resources, prioritising the implementation of the proposed corrective measures within two months.
- Training sessions on the implementation of the Business Development Plan, clarifying roles and responsibilities to be carried out in the branch network's work centres, which has given rise to the current operating model. This has led to a significant reduction in the number of recorded incidents in the section on conflicting roles, as well as changes to the schedule of the business meetings to avoid them from taking place in the afternoon.

- Implementation of a system to control working hours.
- Establishment of zero tolerance policies of any behaviour classed as harassment (including workplace harassment), which are set out in the Equality Plan, as well as the establishment of a protocol for action to be applied when threats are received from customers.
- Talent management has been strengthened through a number of initiatives, including the new performance model, comprehensive talent management, segmented people management, the transformation of training in schools of thought (business, financial, management, etc.).
- Organisational capabilities have been strengthened through tools such as the Multi-Generational Talent Management Model, Management Quality, Extension of Working Life and the establishment of work-life balance measures (pilot testing for working from home), etc.
- The content and scope of the key functions within the branch network have been reviewed through a participatory model that has involved a minimum of 15% of those performing the relevant function.
- Together with the Training Division, and in order to satisfy the requirements detected in the psychosocial risk assessment surveys, the following recommended schedule has been included in the Management School, which is available to the entire BSG workforce:

“Schedule for the self-development of leadership and team management skills and for reducing psychosocial risks associated with the function”.

Five new items of online content have been proposed, all of which are easy to complete as they are in video format. Any manager in the bank will be able to gain knowledge and develop methodologies focused on improving the management of teams and reducing the associated psychosocial risks.

Training	Enrolled 2017
Know how and when to be effective with praise and criticism	155
The importance of delegating	72
Practical leadership	75
Leadership sins	73
Motivate your team through communication	212
Total	587

Chapter 5: Ergonomics & Psychosociology

Efforts are also currently being made in relation to Training in order to improve and update the content of the Stress Management Course, which is currently available to all employees.

It should be noted that in order to carry out an efficient assessment and determine the effectiveness of the corrective measures, specialists in psychosociology recommend conducting these assessments when significant changes have been made in a company.

In reality, we currently find ourselves in a constantly changing economic environment and in a business sector that is being forced to try to continuously reinvent itself, exploring a number of options (new regional structures, new branch models, new functions and workstations, strengthening their digital systems, etc.), aimed at adapting to new market circumstances. This all creates substantial difficulties both in the assessment of risks themselves and also, particularly, in the efficiency of corrective measures, as before they can be effectively assessed, significant changes have been made that could affect the quality of the assessment.

Glossary



CESS:	State Health and Safety Committee
DORR:	Regional Organisation and Resources Delegate
DOT:	Regional Organisation Delegate
DP:	Prevention Delegate
D. SS. GG.:	General Services Division
PS:	Particular sensitivity
BGS:	Banco Sabadell Group
TD:	Temporary Disability
SPP	Self-Protection Plan
OHP:	Occupation Health and Safety
HA:	Health Assessment
RPSO:	Head of Health and Safety in the Workplace
SS.CC:	Central Services
EPS	External Prevention Service
JPS	Joint Prevention Service
PSE:	Particularly Sensitive Employee