



We offer investment opportunities that contribute to sustainability

Our commitments

We make it easier for investors to contribute to society by promoting sustainable finances and making them an essential part of the strategy and customer service offering.

We expanded ESG investment solutions by issuing bonds linked to the Sustainable Development Goals and we facilitate the placement of sustainability bonds in capital markets.

We contribute to responsible investment by supporting renewable energies, promoting entrepreneurship and boosting the ethical funds and the sustainable investment assets of the leading asset manager in the sector.

1. **Issue bonds linked to the Sustainable Development Goals**
2. **Contribute to the issuance of customers' sustainability bonds**
3. **Drive capital investment in renewable energy projects**
4. **Promote entrepreneurship actions and strengthen participation in ESG impact funds**
5. **Boost the sustainability fund offer**
6. **Disclose and report on ESG matters to the market**

Commitment

01. Issue bonds linked to the Sustainable Development Goals



Progress

- 3 green issues amounting to €1,120m (€500m in 2021)

Objectives

- Regular issues of sustainability bonds

Promotion

Definition of a framework for the issuance of sustainability bonds

- Framework linked to the Sustainable Development Goals (SDGs)
- Aligned with the European Union Taxonomy and the ICMA's Green Bond Principles

Issuance of bonds linked to the Sustainable Development Goals of Banco Sabadell:

- Participation in ESG events organised by investment banks, as well as one-on-one meetings with ESG investors and analysts
- Communication to the market through the publication of regular reports detailing the allocation of funds and the impact of issuances, verified by an independent auditor.

€1,120m

3 green issues amounting to €1,120m (€500m in 2021)

Commitment

02. Contribute to the issuance of customers' sustainability bonds

Progress

- >€3.5bn in participation during the year in the issuance of customers' sustainability bonds

2021



2021-
2025



Objectives

- >€17bn in cumulative participation in the issuance of customers' sustainability bonds

Promotion

Supporting customers in capital market financing solutions, promoting sustainable solutions:

- Public issuance
- Private issuance
- Sustainable securitisations
- Commercial paper programme

>€17bn

in cumulative participation in the issuance of customers' sustainability bonds between 2021 and 2025

Commitment

03. Drive capital investment in renewable energy projects¹

Progress

- Investment, through 13 companies, in wind, photovoltaic and self-consumption projects with a total energy generation of 248.6 MW and 450.3 GWh of sustainable electricity ²

Objectives

- €200m ³ of investment in renewable energy projects and in businesses in the field of sustainability

Promotion

Investment in renewable energy projects and in businesses in the field of sustainability:

- Investments in various wind and photovoltaic projects in mining, construction and development
- Acquisition of 25% of Doctor Energy ⁴
- Equity stake, together with EIDF Solar, in various companies which develop, install and operate solar panels for self-consumption aimed at medium-sized enterprises through an on-site PPA⁵ mechanism

€200m

of investment in renewable energy projects and in businesses in the field of sustainability ³

(1) Carried out through Sinia Renovables, the renewable energy and sustainability equity investment division of Banco Sabadell
(2) Equivalent to 85 tonnes of CO₂ and to the average annual energy consumption of 129,000 homes
(3) The €200m target investment up to 2025 includes, in cumulative terms, capital (investment in equity) and debt (senior debt and subordinated debt)
(4) First franchiser of engineering companies for photovoltaic self-consumption and for electric vehicle charge points in Spain
(5) Power Purchase Agreement

Commitment

04. Promote entrepreneurship actions and strengthen participation in ESG impact funds

Progress

- Participation in the BSocial Impact Fund
- Participation in the Sabadell Asabys and Ysios II and III funds to invest in health companies
- Direct investment through the BStartup10 vehicle in 8 startups, of which 3 are high-impact (with a total of 17 high-impact startups in the portfolio)

2021

Objectives

- Participation in new ESG-impact and health-sector funds
- Increase direct investments in innovative and high-impact startups (BStartup Green and BStartup Health programmes) through the BStartup10 vehicle

2025

Promotion

Actions to participate in social impact funds:

- Ethical and Solidarity Project implemented through the Sabadell Ethical and Solidarity Fund, which channels financial aid to humanitarian projects
- Participation in Pensium¹ for the expansion of the system of compensation of residence fees by renting a vacant property without loss of ownership

Entrepreneurship support activities:

- BStartup Green Programme. Call to invest in startups geared towards the energy transition, circular economy, smart cities and industry 4.0
- BStartup Health Programme
- Sponsorship of the Climate Launchpad initiative
- Sponsorship of S2B Tech4Climate and S2B Health&Care's annual call for their startup accelerator programmes
- Sponsorship of the Ship2B Impact Forum
- Sponsorship of 4 Impact Analysis by the Ship2B Foundation
- "Financing and investment tips for startups" series of webinars
- Active participation by the BStartup team in around 80 annual events in which innovative entrepreneurship is nurtured

(1) Startup engaged in support payments for the elderly



Commitment

05. Boost the sustainability fund offer

Progress

- 21% of assets under management invested in sustainability funds¹

2021



2025



Objectives

- 80% of assets under management invested in sustainability funds¹

Promotion

Boosting the sustainability fund offer

- Expanding the product offer featuring sustainability funds prominently
- ESG training to specialised individuals (personal banking and private banking managers)² and enhanced employee sustainability training focusing on savings and investment
- More information on ESG matters; inclusion of ESG aspects in the advisory model and customer questionnaire on sustainable preferences (suitability test)

80%

of assets under management invested in sustainability funds¹ by 2025

(1) Funds sold under the SABAM and other Amundi asset managers' brands. They are considered sustainability funds according to Article 8 or 9 of the EU SFDR. Article 8: financial product that promotes, among other characteristics, environmental or social characteristics or a combination of those characteristics. Article 9: financial product that has sustainable investment as its objective.
(2) In collaboration with the Amundi Group



Commitment

06. Disclose and report on ESG matters to the market



Transformation

Involvement in initiatives and forums in which the best practices for the interpretation of and compliance with disclosure regulations are shared

(1) Net-Zero Banking Alliance

(2) Task Force on Climate-related Financial Disclosures

**And you?
Will you join our
Commitment to
Sustainability?**

B Sabadell