Introduction

Once again, we present the annual Occupational Health and Safety Report, which includes an overview of the preventive activities and projects undertaken in 2015, aligned with the guidelines of the model set down in the group’s Prevention Plan.

The high number of branches and the variety of their locations throughout the country requires us to have an integrated management system within the organic structure itself, in which each branch, area, regional or territorial division has a person specifically appointed to be responsible for prevention, with training and specific functions.

After the people involved in the branch network’s prevention model (territorial divisions, regional divisions, areas and branches) completed their training, which allows them to become basic OHS technicians, this year our focus has been on validating and applying the OHS checklist.

Delegates for Area Organisation and Resources (Delegado/a de Organización y Recursos de la Zona, or DORZ) are the main transmitters of guidelines received from territorial divisions to branches. With this in mind, we have prepared a checklist for the DORZs to carry out a review of health and safety conditions in the workplace during their visits to branches. This is a self-management tool that facilitates the review of branches in order to directly and easily detect any possible health and safety risks.

This offers an opportunity to implicate the prevention manager and to share good practices in prevention with members of the branch. The implication, collaboration and commitment demonstrated by the DORZs throughout the introductory presentations of the project are an incentive for us to continue our work and give them the support that they need at all times.

In line with the established periodicity, this year we have carried out a legal audit, the main objective of which is not only to verify compliance in terms of health and safety, but also to analyse the degree of uniformity and integration of the OHS throughout its scope of application and at all levels of the organisation.

We are therefore pleased to confirm that the final result has been very satisfactory, particularly after having completed various mergers with other financial institutions. This reflects the effort put in by all those involved in the bank’s prevention model in order to unify and standardise the bank’s standards of health and safety.

In terms of risk management, 501 work centres were assessed, 36% more than in the previous year, and 10,908 preventive measures have been created, of which 8,203 have already been implemented (99.5% of them within the established implementation period).

In training, 2,006 people took part in training activities for the prevention of occupational health and safety risks. When added to the 422 people who completed the course on basic prevention that enables them to carry out basic OHS functions, 93% of the total workforce received OHS training, reinforcing and consolidating our management model.

In the area of psychosociology, according to the existing schedule, 3,902 people received the OHS survey, and 2,740 responded (72%). In terms of health surveillance, 8,216 people have undergone their annual medical examination.

Once the financial year came to a close, we were able to determine that we are in a very positive position with regard to the results obtained and preventive activities carried out.

We hope that this report will give you a better understanding of the bank’s prevention activities.
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Glossary

EPS: External Prevention Service
HSC: Health and Safety Committee
OHS: Occupational Health & Safety
JPS: Joint Prevention Service
RPSO: Person responsible for branch Prevention and Security
GSD: General Services Department

ME: Medical examination
PD: Prevention Delegate
SPP: Self-Protection Plan
SS: Special Sensitivity
DORZ: Delegate for Area Organisation & Resources
DOT/R: Delegate for Territorial/Regional Organisation
Prevention Plan

The Prevention Plan is the legal document through which the prevention policy is set down, and the model on which preventive activities are based. This document was reviewed and updated at the end of the year.

A series of functions and responsibilities are established in line with the main organic structures of the bank in order to reach an optimal level of integration.

The Prevention Plan features a set of procedures that shape the OHS model. This year the following document was added:

- Protocol in the event of customer threats to employees.

And the following documents were updated:

- Protocol for reporting accidents and incidents.
- Procedure for working at heights.
- Methods used to assess the risk of robbery.
- Protocol for first aid kit criteria.
- Pregnant or breastfeeding employees.
- System for special sensitivity management.
- JPS constitution agreement.
- Medical examinations (MEs).
- Protocol for deadlines for finalising PRAs in newly opened work centres.
- Environmental conditions measurement instruments.
- Emergency procedure in corporate and unique buildings.
- Protocol on furnishings and minimum spaces.
- Mutual insurance companies working with Social Security.
- External Prevention Services.

Health and Safety Committees (HSCs)

As a consequence of the results of the Banco Sabadell union elections, a nation-wide health and safety committee has been created. The health and safety committees in other group companies will be maintained.

HSC meetings are held on a quarterly basis to discuss aspects related to the health and safety within their respective scopes of responsibility. They include business and union representatives (Prevention Delegates) and the Joint Prevention Service (JPS) that acts as a guest adviser.

Legal Auditing

In compliance with the legally established periodicity, an audit has been carried out through an institution authorised to carry out audits in Spain.

The OHS risk prevention audit assesses the efficiency of the organisation’s occupational risk prevention management system.

This is a systematic, documented and objective process of analysis of the company's prevention system. Its scope of application includes JPS insofar as all the processes, personnel and departments involved in the bank's prevention management model are reviewed. The purpose of this is to correctly reflect the company's occupational risk prevention system, assessing its efficiency and detecting any weaknesses in order for decisions to be taken to perfect and improve the system.
The audit began in May and ended in December. 68 branches and 6 unique buildings were visited. The auditing team interviewed central management team members with preventive functions and Prevention and Security managers of the audited branches.

The final report gives a positive assessment of the degree of integration of the company’s prevention system as well as its implementation and efficiency.

Coordination between companies

The bank has a global management model governing the coordination of activities with external companies, which has been adapted to the requirements of current OHS regulations.

Suppliers who provide services in our facilities are grouped together in terms of the activity they carry out and the volume of services that they provide. These variables are used to determine the degree of coordination and control in matters related to prevention.

At present, 367 companies have been included in the coordination process. 52 companies were certified this year and documentation for 32 companies was updated.

<table>
<thead>
<tr>
<th>GROUPS BY ACTIVITY</th>
<th>NUMBER OF COMPANIES</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Branches</td>
<td>82</td>
<td>22%</td>
</tr>
<tr>
<td>Temp. Agencies</td>
<td>3</td>
<td>1%</td>
</tr>
<tr>
<td>Industrial</td>
<td>204</td>
<td>55%</td>
</tr>
<tr>
<td>Special Risks</td>
<td>50</td>
<td>14%</td>
</tr>
<tr>
<td>Events</td>
<td>14</td>
<td>4%</td>
</tr>
<tr>
<td>Other</td>
<td>14</td>
<td>4%</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>367</strong></td>
<td><strong>100%</strong></td>
</tr>
</tbody>
</table>

The coordination handbook (manual CAE – Coordinación de Actividades Empresariales) was updated this year. This document contains minimum requirements that all external companies providing services in our facilities must comply with and sign through the Purchasing web portal.
This handbook allows service providers to share information on the contracted activity and certify compliance with OHS requirements. The bank shares information about risks, preventive measures for our activity and work environment and emergency procedures.

The validation circuit of service providers for prevention matters is:

Based on the contracted activities, a series of procedures and actions are implemented which complement the initial preventive coordination, including:

- **Preventive Action Plans** in work centres undergoing refurbishment, in order to uphold the security and wellbeing of the bank’s personnel.
- **Master agreements signed with temporary agencies**, the objective of which is to establish a good relationship based on coordination and collaboration between the bank and the service provider. Master agreements signed with Adecco, Manpower and Randstad have been reviewed and updated.
- **Instructions for the use of forklifts**. This document sets out instructions for the use of the bank’s forklift trucks in the bank’s facilities. 2 external users from 2 different companies have been authorised to use these forklifts.
- **Procedure for working at heights**. This protocol has been updated, and prevention has been included as an item of particular importance. It is currently mandatory for workers assigned to work at heights to be registered before starting work. 52 external workers from 15 different companies have been authorised to carry out their work using the bank’s tools and resources; authorisation has also been granted to carry out work at heights of over 2 metres, for which the contracted company must supply their own tools and resources to complete the work.

**Corporate events.** This year, the OHS department organised 9 corporate events following internal protocols. These events took place in facilities not owned by the bank and were attended by a large number of employees. Each event location is assessed to ensure that it guarantees the safety of individuals in the event of emergencies, both in terms of means of protection and evacuation, by coordinating with the owner of the facilities where the event is to be held.

We would like to mention the **Annual General Meeting of Shareholders** in particular, due to its scale and importance. A security and wellbeing coordinator is hired during the setup and dismantling stages of the facilities at Fira de Sabadell, and all companies involved in these phases are called to a meeting to discuss the coordination of company activities. The purpose of this meeting is to establish security criteria to be followed at the location of the event. Prior to the event, security personnel and attendants are called to a meeting with the personnel of the bank and Fira Sabadell to coordinate the procedure to be followed in the event of an emergency.

This year, the **Fomento del Trabajo Nacional** and the company SGS Tecnos, from which we hire coordination services, gave the JPS an opportunity to take part as a speaker in the OHS Seminar, Events control: Structural, occupational and public safety. The JPS involved the attendees in the coordination of health and safety during the set-up and dismantling of the facilities used at the Annual General Meeting of Shareholders.
Coordination of special activities

- **Installation of heating and air conditioning equipment in the CBS Madrid building.** Given the unique nature of the task and the phased occupancy of the building, security measures were put in place in addition to those included in the preventive action plan by the Technical Maintenance Department, the project management team and the JPS. Thanks to these additional measures, potential disturbances and risks caused by the installation activity were minimised.

- **Installation of computers in the CBS Madrid building.** Due to the new design of the workstations (furnishings, spaces, computers, etc.), the installation guide was modified in order to ensure the correct configuration of the workstation.

- **Renove Plan in automatic teller machines.** During this year and next year, the General Services Department will be carrying out a project to replace 780 ATMs in all of the commercial banking regions. A series of preventive measures were set out to avoid the occurrence of potential accidents during their installation.

- **Campaign for the replacement of signs.** The campaign for the replacement of signs started in July and has involved 1,677 branches. Before the campaign began, a meeting was held to discuss the coordination of corporate activities. During this meeting, the mandatory basic security measures to be applied in all activities were defined. The JPS visited branches to verify compliance with the preventive measures agreed on with the suppliers.

Training/information

During 2015, 2,006 people received OHS risks prevention training over a total of 16,095 hours. A new part of the OHS training compared to previous years involved the organisation of voice and back workshops, and an advanced fire-fighting course.

The main data relating to training provided by the bank is as follows:

<table>
<thead>
<tr>
<th>TRAINING ACTIVITY</th>
<th>RECIPIENTS</th>
<th>No. PERS.</th>
<th>No. HOURS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Course 850 on OHS</td>
<td>RPSO / DORZ / DOT-R</td>
<td>422</td>
<td>12,660</td>
</tr>
<tr>
<td>Course 830 on health and safety</td>
<td>Entire workforce</td>
<td>757</td>
<td>1,514</td>
</tr>
<tr>
<td>Briefing sessions on self-protection</td>
<td>Emergency teams</td>
<td>229</td>
<td>458</td>
</tr>
<tr>
<td>Course on basic fire-fighting course</td>
<td>Emergency teams</td>
<td>61</td>
<td>244</td>
</tr>
<tr>
<td>Advanced fire-fighting course (Second-stage intervention teams)</td>
<td>Maintenance Personnel</td>
<td>12</td>
<td>48</td>
</tr>
<tr>
<td>OHS course in refurbishment</td>
<td>RPSO</td>
<td>7</td>
<td>7</td>
</tr>
<tr>
<td>Course on stress prevention</td>
<td>Employees</td>
<td>93</td>
<td>93</td>
</tr>
<tr>
<td>First aid workshop</td>
<td>Employees</td>
<td>330</td>
<td>825</td>
</tr>
<tr>
<td>Back workshop</td>
<td>Employees</td>
<td>46</td>
<td>92</td>
</tr>
<tr>
<td>Voice workshop</td>
<td>Employees</td>
<td>23</td>
<td>46</td>
</tr>
<tr>
<td>Course on the use of defibrillators</td>
<td>Security Personnel</td>
<td>26</td>
<td>156</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td></td>
<td><strong>2,006</strong></td>
<td><strong>16,143</strong></td>
</tr>
</tbody>
</table>

- **Course 850** is targeted at persons taking part in the prevention structure. It is an official course offered by the Instituto Nacional de Seguridad e Higiene en el Trabajo (Spanish Institute on Security and Hygiene in the Workplace) that provides training to carry out basic OHS functions. It is part of the Formación por Función (Training by Function) programme, largely targeted at commercial and service managers who carry out OHS functions in the workplace. The participation ratio was 93%, a figure that demonstrates the success of our branch network’s management and collaboration.

- This year the participation ratio of **Course 830** on health and safety has increased slightly, with 97.7% of the total workforce having taken part.
In general, personnel forming part of the emergency teams with intervention functions complete a course to learn basic fire-fighting techniques and practice them using real fire.

A new feature this year, in line with the level of action outlined in self-protection plans, advanced firefighting courses were held aimed at second-stage intervention teams. In addition to practicing extinguishing fires, students and teachers (professional firefighters) followed an itinerary through the most vulnerable areas of the corporate buildings where the training took place (Sant Cugat del Vallès, Sabadell and Barcelona). This initiative allowed potential emergency scenarios to be contemplated on-site, experiences to be exchanged and doubts concerning how to act in emergencies to be clarified.

In order to implement self-protection plans, it is essential to have people who have been fully trained and who have been clearly instructed on how to act in the event of an emergency. For this reason, briefing sessions are held for all emergency teams, explaining the main risks that may arise in the event of an emergency, the available means of protection, the organisation of the teams and the procedure on how to act in emergencies.

The first aid workshops organised in the corporate centres of Sant Cugat del Vallès, Barcelona, Sabadell and Madrid were a success once again in terms of participation. Participation tripled compared with the previous year, with over 300 people attending. These workshops are practical and very useful, both at work and at home, and are given by healthcare professionals with experience in medical emergencies.

The course on defibrillators is mainly targeted at security personnel providing services in cardiac protected buildings.

In line with the corporate safety training plan, this year 551 employees throughout our network completed the course on safety in banking branches, and 98% of them completed it. Particular importance was placed on how to react in the event of a robbery and the preventive measures to take into account.

Frontal Proteo is the main communication channel between the bank and its employees to share information on the bank’s OHS practices. Revised and updated documents regarding occupational health and safety can be accessed through the employee web portal.

The Employee Care Service (ECS) seeks to unify and expedite enquiries sent to the Human Resources department. It provides information that helps to detect possible improvements in the OHS management system. 1,076 enquiries have been processed, with 79% of these receiving responses within 48 hours. The general valuation of the services by employees has been very positive: 4.06 out of 5.

The following table shows that most of the enquiries are related to medical examinations.

<table>
<thead>
<tr>
<th>TYPE OF ENQUIRY</th>
<th>NUMBER</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Medical examinations</td>
<td>789</td>
<td>73.3%</td>
</tr>
<tr>
<td>Working conditions</td>
<td>169</td>
<td>15.7%</td>
</tr>
<tr>
<td>Occupational accidents</td>
<td>21</td>
<td>2.0%</td>
</tr>
<tr>
<td>Other enquiries</td>
<td>97</td>
<td>9.0%</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td>1076</td>
<td>100%</td>
</tr>
</tbody>
</table>

The following table shows that most of the enquiries are related to medical examinations.
OHS checklist for branches

A questionnaire has been introduced as part of the regular branch visits carried out by the DORZ, in order to provide an additional OHS control tool for branches. It is intended as a useful self-management tool for providing means of detecting incidents and specific solutions to them.

The questionnaire contains 15 questions that have been agreed upon by all of the departments involved in order to guarantee a suitable response to the results obtained.

A supplementary technical guide has been prepared with exemplified, straightforward criteria on detecting incidents and possible solutions for each scenario. The questionnaire is completed by the DORZ during the visit, with input from the RPSO, who is responsible for resolving any issues detected.

Pilot phase: at the end of 2014, a pilot test was launched in 17 branches distributed across the different territories. The results from the checklists were subsequently assessed, and feedback was collected from those taking part in the test in order to finalise the definitive content of the pilot phase.

The feedback from the DORZ taking part in the 17 pilot branches was very positive. The most notable of the results obtained were:

- The average result was 9 correct answers out of the 15.
- 65% of the branches answered 8 or more questions correctly out of the 15.
- Corrective measures were applied throughout the network to address the 3 questions that revealed the most incidents.

- Cleaning products -> contractual requirement that suppliers ensure the correct labelling of cleaning products.
- Signs for fire protection and evacuation methods and equipment -> maintenance companies are required to review and correct this type of incident during their annual review.
- First aid kit -> a reminder on the need to check its contents was sent to branches.

Deployment phase: the project has been implemented gradually and on a consensual basis in the different territories. In June, the JPS began giving introductory presentations of the project to the DORZs during the regular meetings with the regional divisions. These briefings served to put the project in context and were a perfect opportunity to explain the technical criteria of the checklist and resolve any doubts.

Once the introductory presentations were completed, the DORZs began completing and managing the checklist for the branches visited.

A representative sample will be selected every year from the assessed branches to obtain a general overview of their situation and detect any recurring faults.

<table>
<thead>
<tr>
<th>Steps taken</th>
<th>Persons involved</th>
<th>Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Analyse results and define corrective measures</td>
<td>GSD + JPS</td>
<td>Jan. 15</td>
</tr>
<tr>
<td>2 Submit results to DOT/R</td>
<td>DOT/R + JPS</td>
<td>Feb. 15</td>
</tr>
<tr>
<td>3 Introduce project to regional/territorial divisions</td>
<td>DOT/R + JPS</td>
<td>Jun- Nov 15</td>
</tr>
<tr>
<td>4 Apply checklist during branch visits</td>
<td>DORZ</td>
<td>&gt; Nov. 15</td>
</tr>
<tr>
<td>5 Results analysis (sample)</td>
<td>JPS</td>
<td>Annual</td>
</tr>
</tbody>
</table>
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.

Acquisitions in recent years have contributed to a significant increase in the number of risk assessments carried out. We have gone from 235 assessments in 2013 to 501 in 2015.

Of these, 86 risk assessments were preliminary; the rest were reassessments and periodic assessments.

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 standard method. The remaining faults are resolved through the direct intervention of the corresponding technical departments (General Services Department or IT Services). The data input, management and analysis is done via the SAP human resources technological platform, which is accessible by all the departments and persons involved in the system.

Results of the 2015 assessments

Of the 501 assessments conducted in branches, a total of 10,908 faults were detected, of which 75.2% were corrected, 0.60% were dismissed and 24.2% remain pending resolution. In any case, it is important that faults are not only corrected, but that they are corrected within the deadlines set in the assessment methodology. In this regard, 99.5% of corrected faults were resolved within the set deadlines, which is evidence that the system works and that the corresponding departments are fully committed to the process.
The following chart shows the breakdown of the number of assessments conducted in corporate centres and unique buildings:

<table>
<thead>
<tr>
<th>BUILDING</th>
<th>ASSESSED AREA</th>
</tr>
</thead>
<tbody>
<tr>
<td>0900 Sabadell, OP</td>
<td>4th floor</td>
</tr>
<tr>
<td>No. 2742 Benidorm</td>
<td>2nd floor and communal areas</td>
</tr>
<tr>
<td>No. 2953 La Rambla,</td>
<td>Floors 2, 4, 5, 6, 7 and communal areas</td>
</tr>
<tr>
<td>2950 Agua Amarga, Alicante</td>
<td>Floors 1, 3 and Estrella communal areas</td>
</tr>
<tr>
<td>No. 2953 La Rambla, Alicante</td>
<td>Floors 2, 4, 5, 6, 7 and communal areas</td>
</tr>
<tr>
<td>No. 2959 Navarro Rodrigo, Alicante</td>
<td>Floors 1, 2, 3, and communal areas</td>
</tr>
<tr>
<td>No. 2961 Tabimed, Alicante</td>
<td>Floors 0, 1 and communal areas</td>
</tr>
<tr>
<td>3483 Vilafranca del Penedès, OP</td>
<td>Floors 1, 2, 3, 4, 5, 6, SS, S1, S2 and communal areas</td>
</tr>
<tr>
<td>3700 Oscar Esplà, Alicante</td>
<td>Floors 0, 5, 6, and communal areas</td>
</tr>
<tr>
<td>3607 CBS I Sant Cugat</td>
<td>Floors 0,1,2,3,4 - core D and E</td>
</tr>
<tr>
<td>3900 CBS Las Tablas, Madrid</td>
<td>Floors 1,2,3,4,5 and communal areas</td>
</tr>
<tr>
<td>3536 Madrid, Serrano</td>
<td>Technical areas</td>
</tr>
<tr>
<td>3571 Pintor Sorolla, Valencia</td>
<td>Technical areas</td>
</tr>
</tbody>
</table>

Management data of risk assessments:

- ☑️ 99.48% within term
- ☑️ 0.52% out of term
- ☑️ 97.6% within term
- ☑️ 2.2% out of term

The distribution of the faults by department/office is:

- JPS: 62.4%
- IT Services: 20.1%
- RPSO: 17.3%
- GSD: 0.2%

The grouping of detected risk levels follows the distribution below:
The breakdown of faults detected in the assessments conducted in 2015 is shown below, depending on whether they apply to the workstation or the work centre and grouped by risk type.

Faults identified in the assessments conducted in 2015 in workstations are broken down by risk type. Faults related to environmental parameters (temperature, lighting, etc.) and ergonomic parameters (seating, location of computer equipment and furniture) are greater in number than those related to the condition of cables in workstations.

Of the total number of faults related to the work centre, 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 that people run the risk of bumping into or knocking against.

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 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 501 risk assessments carried out in 2015, 220 significant risks were detected. This is a slight improvement compared to 2014, when out of the 368 assessments carried out a total of 292 faults were found to represent significant risks. These faults are associated with electrical risks, falling of stands and bookcases and inadequate lighting. The following graph shows the distribution of these faults by type.

![Graph showing distribution of faults by type]

**Management of assessments in previous years**

At the end of 2015, 96% of the faults detected in assessments conducted in 2014 have been corrected, 1% have been dismissed and 3% are pending resolution.

If we look at the level of management at the end of each of the last three years, we observe that the fault resolution rate in 2015 has increased from 67% to 75%. This is particularly noteworthy given that the number of assessments conducted in 2015 has increased by 36%. The percentage of dismissed faults remains the same, at 1%.

**Final construction stage checklist**

The General Services Department, together with the Occupational Risk Prevention Department, has created a checklist to review the OHS conditions in work centres that have recently opened and those that have undergone large-scale refurbishment. This review is carried out by the project management team before the final delivery of the works in order to minimise the detection of faults in risk assessments carried out when employees have moved into the work centre.

The checklist includes items that result in faults being detected in assessments, for which the General Services Department is responsible. These items have been split into five categories: toilets, signs, work stations, filing and general office items. They were implemented in November, therefore results will be obtained from the risk assessments carried out in 2016.
Other assessments

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

<table>
<thead>
<tr>
<th>BUILDING</th>
<th>ASSESSED AREA</th>
</tr>
</thead>
<tbody>
<tr>
<td>2950 Agua Amarga, Alicante</td>
<td>Warehouse, Car park</td>
</tr>
<tr>
<td>2959 Navarro Rodrigo, Alicante</td>
<td>Technical areas</td>
</tr>
<tr>
<td>3483 Vilafranca del Penedès, OP</td>
<td>Technical areas</td>
</tr>
<tr>
<td>3536 Madrid, Serrano</td>
<td>Technical areas</td>
</tr>
<tr>
<td>3571 Pintor Sorolla, Valencia</td>
<td>Technical areas</td>
</tr>
<tr>
<td>3598 Torre Banc Sabadell, Barcelona</td>
<td>Maintenance workshop, Kitchens P5 and P22, Parking spaces, Balmes and Diagonal Stairs, Floor -1, communal areas and vending machines</td>
</tr>
<tr>
<td>3618 Archivo Polinyà</td>
<td>Warehouse, Technical areas</td>
</tr>
<tr>
<td>3700 Oscar Esplà, Alicante</td>
<td>Concierge, Control room, Car park guard booth, Warehouse, Car park</td>
</tr>
<tr>
<td>3900 CBS Las Tablas, Madrid</td>
<td>Car park</td>
</tr>
</tbody>
</table>

The majority of the faults detected in risk assessments of non-branch areas carried out in 2014 and 2015 have been resolved.

The Security Department has assessed the risk of robbery in 294 branches during 2015: 291 reassessments and 3 preliminary assessments. The assessment results show that 74 improvement activities have been carried out, all of which were directed at reducing the risk of robbery.

Visits to work centres

The Prevention Service made 80 visits to branches, as per the following breakdown:

<table>
<thead>
<tr>
<th>REASON</th>
<th>NO. OF VISITS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Review of general conditions</td>
<td>18</td>
</tr>
<tr>
<td>Risk assessment</td>
<td>2</td>
</tr>
<tr>
<td>External audit</td>
<td>45</td>
</tr>
<tr>
<td>Investigation into accidents</td>
<td>2</td>
</tr>
<tr>
<td>Other</td>
<td>13</td>
</tr>
<tr>
<td>TOTAL</td>
<td>80</td>
</tr>
</tbody>
</table>

The majority of the visits to branches were carried out as a result of the 2015 external audit, to accompany auditors on the visit and to follow up on the correction of faults detected during these visits.

Improvement activities in branches

The Technical Maintenance Department, in addition to the works specific to preventive maintenance (environment, electricity, lifts, fire protection methods and equipment), carries out a series of activities aimed at improving working conditions and applying the bank’s security and ergonomics standards.
The activities with the most direct impact on the working conditions in workstations are listed below: redistribution of work stations, replacement of air conditioning machines, etc.

These activities are in addition to corrective actions originating from faults detected in the risk assessments.

<table>
<thead>
<tr>
<th>TYPE OF ACTIVITY</th>
<th>NO. OF ACTIVITIES</th>
</tr>
</thead>
<tbody>
<tr>
<td>New branches and transfers</td>
<td>38</td>
</tr>
<tr>
<td>Large-scale refurbishment</td>
<td>22</td>
</tr>
<tr>
<td>Organisational reforms and improvements</td>
<td>955</td>
</tr>
<tr>
<td>Environment “Plan Renove”</td>
<td>271</td>
</tr>
</tbody>
</table>

The Security Department began the distribution of personal safety devices for branches with 1 or 2 employees. These devices allow warnings to be sent immediately to the central receiving station should an incident occur, and the corresponding protocol is activated. At the end of 2015, nearly all the branches included in the project had the corresponding controls in place.

**Self-protection plans**

Given their occupancy and surface area, unique buildings have a Self-Protection Plan (SPP) to be followed in the event of an emergency which safeguards the physical security of the persons therein. These plans are activated by members of emergency teams.

- Buildings with self-protection plans: 28
- Emergency team members: 550
- Employees working in these buildings: 4,150

The management of these plans involves the following five stages:

1. **SPP Handbook**

   The self-protection handbook is an evaluation of the overall safety of a building that provides an answer to the following questions:
   - What types of emergency might take place?
   - What means of protection are available to counter or remove them?
   - How and when should emergency teams take action?

   An implementation plan is drawn up to guarantee the correct operation of the available means of protection and the appropriate actions of emergency teams, which further develops the content of the SPP. A maintenance programme for protection equipment, personnel training and emergency simulation exercises is drawn up.

   Two new buildings were occupied in 2015: CBS Madrid and CBS 2 Sant Cugat del Vallès. Both of these centres are located within a building complex. This has affected the content of the handbook, as the emergency management procedure must be aligned and in coordination with the general SPP guidelines of the complex.

   In line with the annual schedule, a handbook for the buildings in Benidorm and Rambla de Alicante has been drawn up.

   During the phase of technical research and the creation of procedures, incidents are identified, as well as improvements or the need for new technologies which, on some occasions, may go beyond legal minimum requirements. The coordination between operational procedures and technical equipment is crucial for the swift and correct management of emergencies.
The centres for which an SPP handbook has been created are:

<table>
<thead>
<tr>
<th>BUILDING</th>
<th>TYPE OF ACTIVITY</th>
</tr>
</thead>
<tbody>
<tr>
<td>0200 — Barcelona, Rambla de Catalunya</td>
<td>SPP Update</td>
</tr>
<tr>
<td>2742 - Benidorm, Alicante</td>
<td>SPP created pursuant to Basic Self-Protection Standard</td>
</tr>
<tr>
<td>2952 - Ebanistería, Alicante</td>
<td>SPP Operational update</td>
</tr>
<tr>
<td>2953 - La Rambla, Alicante</td>
<td>SPP created pursuant to the criteria contained in the Basic Self-Protection Standard</td>
</tr>
<tr>
<td>3536 - Madrid, Serrano</td>
<td>Auditorium floor plan and other operational issues updated</td>
</tr>
<tr>
<td>3390 - CBS 2 Sant Cugat del Vallès</td>
<td>Bank’s SPP created, integrated into general SPP of the complex</td>
</tr>
<tr>
<td>3598 - Barcelona, Torre Diagonal</td>
<td>Adaptation of SPP to Regulation 82/2010 (final)</td>
</tr>
<tr>
<td>3607 - CBS Sant Cugat del Vallès</td>
<td>Floor plans updated</td>
</tr>
<tr>
<td>3900 - CBS Madrid</td>
<td>Bank’s SPP created, integrated into general SPP of the complex</td>
</tr>
</tbody>
</table>

This year, 158 people from 14 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.

Training sessions held by the JPS were organised targeting emergency team members, in which 229 people took part. 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.

General instructions on how to act in the event of an emergency are published on the Intranet’s employee web portal. Each unique building has a specific protocol in leaflet format, in accordance with the operations set out in the self-protection handbook.

Simulation exercises are carried out to assess the response of the teams created to deal with emergencies and to test the building’s security measures. Incidents related to communications (internal and/or external) or a lack of coordination between teams 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 is placed in a strategic location in order to observe and time how long it takes to complete the actions set out in the SPP procedures. The information gathered by these observers is put together in a report, in which the different stages of the simulation exercise are analysed and recommendations for improvements are made.

This year 9 simulation exercises were organised, with the overall assessment in all cases being very favourable. As always, the analysis of each simulation exercise resulted in improvements, which are evaluated and implemented by the corresponding department.
The breakdown of simulation exercises carried out is as follows:

<table>
<thead>
<tr>
<th>Building</th>
<th>No. of people evacuated from the building</th>
<th>Time taken to evacuate the building</th>
<th>Main improvements</th>
</tr>
</thead>
<tbody>
<tr>
<td>0200 - Barcelona Rambla de Catalunya</td>
<td>35</td>
<td>2 min. 11 sec.</td>
<td>✓✓ ✓✓ Review the fire control centre to ensure that their instructions are heard clearly.</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>✓✓ Improve operational information distributed to emergency teams</td>
</tr>
<tr>
<td>0900 - Sabadell, Plaza de Sant Roc</td>
<td>105</td>
<td>2 min. 06 sec.</td>
<td>✓✓ ✓✓ Check containment doors</td>
</tr>
<tr>
<td>2742 - Benidorm, Alicante</td>
<td>25</td>
<td>5 min. 09 sec.</td>
<td>✓✓ ✓✓ Improvements of operational aspects</td>
</tr>
<tr>
<td>2953 - La Rambla, Alicante</td>
<td>107</td>
<td>3 min. 22 sec.</td>
<td>✓✓ ✓✓ Improve the identification of call points in fire control centre</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>✓✓ ✓✓ Improvements of operational aspects</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>✓✓ ✓✓ Deactivation of lifts in the event of an emergency.</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>✓✓ ✓✓ Extend the coverage of the PA system</td>
</tr>
<tr>
<td>3571 - Valencia, Pintor Sorolla</td>
<td>109</td>
<td>5 min. 19 sec.</td>
<td>✓✓ ✓✓ Check containment doors</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>✓✓ ✓✓ Add 2 more people to the emergency team to improve the evacuation procedure</td>
</tr>
<tr>
<td>3598 - Barcelona, Torre Diagonal</td>
<td>148</td>
<td>8 min. 19 sec.</td>
<td>✓✓ ✓✓ Review the fire control centre</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>✓✓ ✓✓ Coordinate the receipt of external aid items</td>
</tr>
<tr>
<td>3607 - CBS Sant Cugat del Vallès</td>
<td>857 (partial evacuation)</td>
<td>8 min. 13 sec.</td>
<td>✓✓ ✓✓ Review the fire control centre schedule</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>✓✓ ✓✓ Recommendation: modify the external evacuation route of personnel leaving the building through cores B and C</td>
</tr>
<tr>
<td>3390 - CBS II Sant Cugat del Vallès</td>
<td>1705 (448 from Banco Sabadell)</td>
<td>6 min.</td>
<td>✓✓ ✓✓ Review procedures of the fire control centre in the complex</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>✓✓ ✓✓ Add more signs showing the external evacuation route</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>✓✓ ✓✓ Increase the number of evacuation alarms.</td>
</tr>
<tr>
<td>3618 - Archivo Polinyà</td>
<td>39</td>
<td>7 min.</td>
<td>✓✓ ✓✓ Indicate the external assembly point</td>
</tr>
</tbody>
</table>

The monitoring, control and analysis carried out during the **simulation exercises** allow any weaknesses or possible improvements in the evacuation plan to be identified. The control of simulation exercises by a specialised company gives us an objective overview of the simulation exercises. The implementation of improvements, both organisational and technical, improves the safety of the building and the responsiveness of its occupants during potential emergencies.

In addition to the simulation exercises indicated in the summary table, quarterly **internal simulation exercises** are held in the following buildings, due to the height of the buildings or the level of occupancy.
The aim of these exercises is to practice procedures to be followed by security personnel, particularly the control centre operator, as the correct management in the event of an emergency largely depends on their actions. The recording and subsequent analysis of results obtained from the simulation exercises gives information regarding the different phases involved, the time taken and the existence of any potential issues. On some occasions, maintenance personnel and emergency chief wardens also take part.

This year, the Self-Protection Plans Committee for corporate buildings was created, due to the risk level of these buildings and their potential effect on infrastructures and communications that may interrupt their operation. The Committee is formed by persons whose scope of responsibility is directly or indirectly related to self-protection. It is an internal body that coordinates the different persons and departments involved, and it is responsible for carrying out analyses and proposing improvements to guarantee a higher level of prevention.

Self-protection plans provide a series of mandatory instructions to be followed by Security, Maintenance and Prevention Service departments in order to ensure their operability and efficiency.

- Weekly PA systems check.
- Review and regular upgrades of emergency equipment.
- Editing of the handbook contents based on changes that could take place in a building.
- Regulatory review of fire protection resources and effective application of fire permits.
- Regular review of existing defibrillator.
- Distribution of leaflets with emergency instructions to external personnel visiting the Banco Sabadell group’s corporate centres.

### Accident rate

Accident rate research and prevention in the workplace is one of the pillars of prevention management.

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). These steps are carried out through the SAP technological platform, a single, integrated management tool that allows data to be holistically compared and analysed.

The accident rate is analysed from a dual perspective: Individually, analysing each individual accident in order to determine the specific causes of the accident and to adopt measures to prevent its recurrence, and holistically, analysing all data in order to detect recurrent situations in order to implement more general preventive actions. This analysis includes past data from the year 2000 onwards.

- **Total number of accidents:** 275
  - With temporary disability: 34%
  - Without temporary disability: 66%
  - 46% of all accidents occur on the way to and from work

  (*) **Prevalence rate:** 1.61 (less than the historic mean of 1.95)
  (**) **Incidence rate:** 200.04 (the lowest figure in the last 5 years)
(*) Prevalence rate: total occupational accidents divided by the number of bank employees, multiplied by 100.
(**) Incidence rate: total occupational accidents resulting in employees having to take time off work (commuting accidents are not included) divided by the annual average number of active personnel during the analysed period, multiplied by 100,000.

### Place of accidents

The majority of accidents took place on the way to and from work (commuting accidents), representing 46% of the total. A significant proportion of accidents took place in the work centre (40% of the total).

<table>
<thead>
<tr>
<th>PLACE OF ACCIDENT</th>
<th>No.</th>
<th>%</th>
<th>No.</th>
<th>%</th>
<th>No.</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Usual work centre</td>
<td>111</td>
<td>40%</td>
<td>21</td>
<td>23%</td>
<td>90</td>
<td>49%</td>
</tr>
<tr>
<td>In another centre of workplace</td>
<td>2</td>
<td>1%</td>
<td>0</td>
<td>0%</td>
<td>2</td>
<td>1%</td>
</tr>
<tr>
<td>Travel during workday</td>
<td>36</td>
<td>13%</td>
<td>13</td>
<td>14%</td>
<td>23</td>
<td>13%</td>
</tr>
<tr>
<td>Whilst commuting</td>
<td>126</td>
<td>46%</td>
<td>59</td>
<td>63%</td>
<td>67</td>
<td>37%</td>
</tr>
</tbody>
</table>

**TOTAL** 275 100% 93 100% 182 100%

*TD: temporarily disability (leave)

As can be seen in the table below, 85% of traffic accidents occurred on the way to and from work (commuting accidents).

<table>
<thead>
<tr>
<th>PLACE OF ACCIDENT</th>
<th>TOTAL</th>
<th>TRAFFIC</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>No.</td>
<td>%</td>
</tr>
<tr>
<td>Usual work centre</td>
<td>111</td>
<td>40%</td>
</tr>
<tr>
<td>In another centre of workplace</td>
<td>2</td>
<td>1%</td>
</tr>
<tr>
<td>Travel during workday</td>
<td>36</td>
<td>13%</td>
</tr>
<tr>
<td>Whilst commuting</td>
<td>126</td>
<td>46%</td>
</tr>
</tbody>
</table>

**TOTAL** 275 100% 107 100%

The most significant changes from last year are:

- The decrease in the number of accidents occurring in the work centre, from 45% to 40%.
- The increase in traffic collisions as a percentage of the total number of accidents, from 30% to 39%.

### Changes compared to the last three years are as follows:

- The breakdown of accidents remains the same, with the majority of accidents taking place in the work centre or during the commute, consistently representing over 85% of the total.

The following graph shows the changes in the percentage of accidents, shown in the different places where they took place, over the last three years.
The breakdown by cause of accidents in percentage figures of the total accidents occurred during 2015 is shown below.
Causes of accidents

With regards to the causes of the accidents, as last year, the main cause of accidents was people being hit or run over by vehicles, representing 39% of the total. This figure corresponds to the increase in the number of traffic collisions.

The second most common cause of accidents, though with a significantly lower figure, is falls, representing 31%. Of these, 23% were falls on the same level (slips, trips, etc.) and 8% were falls involving different levels (mainly falls on staircases).

However, the number of accidents caused by collisions against objects has fallen from 10% to 4%.

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

<table>
<thead>
<tr>
<th>CAUSES OF ACCIDENTS</th>
<th>TOTAL NO.</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Persons hit or run over by vehicles</td>
<td>107</td>
<td>39%</td>
</tr>
<tr>
<td>Falls on same level</td>
<td>63</td>
<td>23%</td>
</tr>
<tr>
<td>Overexertion</td>
<td>33</td>
<td>12%</td>
</tr>
<tr>
<td>Collisions against objects</td>
<td>11</td>
<td>4%</td>
</tr>
<tr>
<td>Falls involving different levels</td>
<td>21</td>
<td>8%</td>
</tr>
<tr>
<td>Trapped by or between objects</td>
<td>15</td>
<td>5%</td>
</tr>
<tr>
<td>Other</td>
<td>25</td>
<td>9%</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>275</strong></td>
<td><strong>100%</strong></td>
</tr>
</tbody>
</table>

Severity of accidents

99.6% of accidents were classified as minor.

Corrective/preventive actions

During the investigation into accidents, the need to adopt corrective/preventive measures is determined. A total of 133 measures have been implemented: 48 are corrective actions, aimed at removing the cause of the accident, and 85 are preventive actions, largely aimed at promoting good practices.

<table>
<thead>
<tr>
<th>MEASURES</th>
<th>Corrective measures</th>
<th>Preventive measures</th>
<th>TOTAL</th>
</tr>
</thead>
<tbody>
<tr>
<td>Send information to employees</td>
<td>9</td>
<td>65</td>
<td>74</td>
</tr>
<tr>
<td>Review facilities</td>
<td>25</td>
<td>3</td>
<td>28</td>
</tr>
<tr>
<td>Signs</td>
<td>5</td>
<td>9</td>
<td>14</td>
</tr>
<tr>
<td>Adequacy of work station</td>
<td>7</td>
<td>3</td>
<td>10</td>
</tr>
<tr>
<td>Other</td>
<td>2</td>
<td>5</td>
<td>7</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>48</strong></td>
<td><strong>85</strong></td>
<td><strong>133</strong></td>
</tr>
</tbody>
</table>

The adoption of each of these measures involves:

1. **Sending information to employees**: informing employees of all aspects related to their work environment that could affect their daily work activities (ergonomic risks, manual handling of loads, postural health, traffic risks, etc.). Specifically, employees are informed of practices they should apply when working.

2. **Reviewing facilities**: implementing actions in the work centre (checking the condition of stairs, electrical grounding activities, checking opening and closing mechanisms, etc.).

3. **Signs**: verifying the existence of the appropriate signs in work centres so that, if they are not already in place, they can be provided and placed accordingly. This includes signs advising of: the risk of trapping in safes, automatic teller machines and safe deposit boxes; the placement of signs indicating wet floors when cleaning services are working in branches and work centres, etc.
4. **Adequacy of workstations**: making all the necessary adjustments to ensure the correct configuration of the workstation (redistributing work materials, changing seats, tidying cables, requesting ergonomic material, etc.).

5. **Others**: adopting measures that do not fall under any of the previous categories.

With regards to **traffic collisions**, which represent a significant proportion of work accidents, Banco Sabadell has continued its information campaign to spread awareness and prevent traffic collisions through videos prepared by FREMAP. Employees who have been involved in workplace traffic collisions are recommended to watch these videos, as they contain useful and practical advice on how to avoid risk situations.

As part of this **road safety campaign**, a total of 8 videos were published throughout the year in “Banco Sabadell al día”. The purpose of these short videos is to provide information to road users and encourage them to adopt best-practice road safety strategies. Each video addresses a topic related to driving, specifically focusing on matters such as pedestrians, motorbikes and cyclists, distractions, speeding, how to act in the event of an emergency or a breakdown and drunk driving.

**Comparative past accident rates.**

When we observe the data from 2015 compared with the average over the last fourteen years (in percentage figures), we can see that:

- The number of accidents with temporary disability continues to fall, however, there has been a slight increase in the number of accidents without temporary disability.
- The number of accidents taking place in the usual work centre has decreased significantly.

- Commuting accidents and those taking place when travelling during the workday have increased.
- The accident severity figures remain the same.

The remaining parameters are similar to data from previous years.
Industrial hygiene

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 risk assessments conducted in 2015, 23% were linked to environmental conditions, a very similar proportion to that of previous years.

When analysing results, we make a distinction between measurements associated with workstations and work areas (lighting, temperature and noise) and those associated with the work centre in general (carbon dioxide and monoxide levels, relative humidity and air speed).

96% of the faults detected were detected in the measurements of work stations/areas, and these are shown in the following graph, broken down by type.

Workstation lighting is the environmental parameter with the most detected faults, significantly more than other parameters. The majority of the detected faults were related to insufficient lighting.

Faults detected in measurements at work centres represent 4% of the total. The following graph shows the percentage of faults detected in relative humidity and carbon dioxide levels (CO₂).
Environmental faults are included in the risk assessment itself, and they are therefore managed and corrected within the deadlines set down in the risk assessment methodology. The management status of faults recorded in this year’s assessments is shown in the following graph:

**Hygienic assessments**

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.

The following assessments were conducted in 2015:

- **Branch 0025. Barcelona, Diputació – Pg. de Gràcia.** At the request of the branch management and in accordance with the JPS, a complete hygienic assessment is carried out, including measurements of physical and microbiological parameters. Any detected faults are resolved by the General Services Department, adjusting the lighting levels in certain workstations and renewing the air within the area.

- **Building Barcelona, Rambla de Catalunya, 115.** At the request of the building’s Health and Safety Committee, the JPS carried out hygienic measurements in all of the floors of the building in March 2014. In May 2015, the EPS was hired to carry out a hygienic assessment of the entire building, and the results of this assessment were favourable in all cases except lighting, as the quality of lighting in some workstations was found to be insufficient. As complaints were still being received, the company SGS Tecnos was hired to carry out an assessment of the air quality in the building. This assessment included a review of ventilation, air conditioning and heating systems and of the ambient air in all of the spaces. Thanks to the preventive measures that were adopted, the environmental conditions have changed and employees are considerably more satisfied with them.

- **Building CBS I Sant Cugat del Vallès.** A noise analysis is carried out in the data processing centre, and the assessment report includes a noise map based on the measurements carried out at different locations within the room, as well as a noise assessment and the effectiveness of hearing protection equipment.

- **Building Óscar Esplá.** At the request of the building's Health and Safety Committee, a hygienic assessment was conducted using measurements from physical and microbiological parameters from the 5th floor in January 2015. The measurements taken are below the maximum recommended levels indicated in current legislation. It is recommended to continue following the current plan for the maintenance and cleaning of the facilities in order to continue achieving positive results in future assessments.

**DFP actions (Disinfection, Fumigation and Rodent extermination)**

In this type of intervention, products that need to be used within a period of safe usage and that are sprayed into the environment must be used under strict supervision and a set of preventive measures included in the corresponding protocol must be applied. In all cases, before carrying out this type of activity, other alternatives that involve less risk are investigated. 18 DFP actions have been carried out in 2015, mainly in branches from the Eastern Region.
Ergonomics

Ergonomics criteria are applied in the interventions that take place in the work centres, and include various internal protocols and agreements, pursuant to the regulations and studies carried out. Risk assessments act as a method of control and correction of ergonomic conditions in workstations.

Regular monitoring of corrective actions resulting from the assessments allow them to be applied on time and in proper form.

The JPS participates and collaborates with the Purchasing Department in the selection of computers and furnishings to contribute technical and design considerations that affect the health and safety of employees.

The scope of the following standardisations makes them particularly noteworthy:

- The JPS has taken part in the project Plan Renove for printers in branches, contributing general criteria to ensure that their location and available space in the vicinity does not create any added risk.

- The JPS has taken part in the validation of the Proteo Mobile project, validating the expected distribution of over 3,500 tablets in 2016. Specifically, a document has been created to encourage ergonomic habits for this particular type of device. This document can be viewed in the technological section of Proteo.

The Ergonomics Handbook is published on the Intranet, and contains specific and practical solutions and criteria for postural health, seat adjustments, workstation configuration, etc.

The purpose of this handbook is to promote awareness of how important these aspects and habits are for our health, and how they can help us to improve our surroundings and remove, or at least minimise, ergonomic risks associated with working in branches.

The JPS deals with ergonomic issues put forward by employees and proposes solutions to the corresponding departments.

The level of collaboration between the JPS and the General Services Department is particularly noteworthy, both in terms of resolving incidents and when designing and configuring workstations.

This year, 139 new models for dispensers and recyclers have been provided, of which 87 were to replace previous models. This represents a substantial improvement in the ergonomics of the affected workstations, due to their design and smaller size, and they are also much easier to operate.

Pursuant to existing circuits and criteria, special work materials are provided to improve employees’ working environment. This year the following material was provided:

<table>
<thead>
<tr>
<th>MATERIAL PROVIDED</th>
<th>NO. UNITS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tiara-type headphones</td>
<td>235</td>
</tr>
<tr>
<td>Monitor lifts</td>
<td>931</td>
</tr>
<tr>
<td>Transport trolley for cash and coins</td>
<td>35</td>
</tr>
<tr>
<td>Footrests</td>
<td>713</td>
</tr>
<tr>
<td>Keyboard wrist supports</td>
<td>34</td>
</tr>
<tr>
<td>Mouse wrist supports</td>
<td>1,499</td>
</tr>
<tr>
<td>TOTAL</td>
<td>3,447</td>
</tr>
</tbody>
</table>
Psychosociology

This is the third year of the bank’s psychosociology project, which is due to continue until 2017. The schedule of the project throughout the different regions in Spain is represented in the following map:

The management of psychosociology risk assessments is broken down into the following stages:

- **Stage 1**: Questionnaire Preparation & Distribution
- **Stage 2**: Analysis and Presentation of Results
- **Stage 3**: Proposal of Preventive Measures
- **Stage 4**: Implementation and Monitoring of Measures

In line with the established schedule, assessments have been conducted in the following Spanish regions, with the highest level of participation to date:

- **Participation in 2014**
  - Northern Region: 50%
  - Southern Region (except Malaga): 67.81%

- **Participation in 2015**
  - Balearic Province: 77.3%
  - Castellón Province: 83.4%
  - Madrid Province (network only): 73.1%
  - Valencia Province: 87.8%
  - Valladolid Province (added in 2015 due to a work inspection requirement): 82%

A total of 3,902 surveys were distributed, and 2,740 responses were received, representing a **total participation of 70.2%**.

This year a national work team was created, formed by prevention delegates, company representatives and prevention service representatives, in order to carry out all the management stages involved in the assessment. In terms of the assessment results, the following graph shows the detected risk factors in each of the assessed departments.

The risk assessment is categorised as follows: suitable (green), improvable (yellow) high risk (orange) and very high risk (red). Of the nine risk factors that were assessed, the workload and monitoring-participation parameters
received the least favourable rating. These results are closely aligned with the results obtained from the areas assessed to date.

In order to reduce the detected risk levels, work is being carried out in the following lines of action:

- Basic training programme for the prevention of psychosocial risks (online and in person) for the entire workforce, to ensure they are able to manage these risks.

- Based on the information contained in the reports created by the DORZ when visiting branches under his/her responsibility, aspects that are potentially very closely linked to psychosocial factors are detected and resolved. Each DORZ writes 8 reports every year, resulting in a total of approximately 880 annual reports.

- Implementation of the mailbox 0901Psicosociales-Prevención, SSCC (Psychosocial and Prevention Corporate Services) as a communication channel between the bank and its employees on potential psychosocial risks that have not been covered by the communication channels between managers and collaborators.

- Creation of a news capsule to promote personnel awareness of psychosocial risks. It will be published and distributed through Proteo at the beginning of 2016.

- Regular review of procedures by the Organisation Department. 4,871 operating procedures for branches with a workforce of two people or less (operation handbook) have been reviewed and updated.

- The Banco Sabadell Idea participation model has been extended to and can now also be used to record and manage proposals for improvements submitted by Banco Sabadell personnel.

**Other psychosociology activities**

- In **robberies and incidents**, interventions involve immediate phone calls to those affected from the JPS. This year, actions were taken in the **8 branches** where **robberies took place** and the **3 branches** where **incidents** with customers were recorded.

**Medical examinations**

**8,216 medical examinations were carried out**, 5% more than in the previous year, broken down as follows:

- New employees: 226
- Following a prolonged temporary disability or to assess special sensitivity cases: 30
- Regular: 7,960 (86% of whom accepted)

The call for regular medical examinations started on 20th April and ended on 30th April. It was sent by email and a notification was subsequently published on Proteo.

**12,925 people were called** to carry out a medical examination (75% of the workforce), in line with the set periodicity.

The levels of participation are similar to participation in recent years. The number of **employees who accepted** to undergo a regular medical examination was **9,267 (72% of those invited)**.

![Graph showing medical examination acceptance rates from 2007 to 2015](image-url)
In order to assess the services provided by the EPS, a questionnaire is sent to a sample of people who underwent medical examinations. This is an indicator of the levels of satisfaction and quality, which is essential in order to detect and correct possible faults.

A total of 2,610 questionnaires were distributed. The results of the overall assessment of the services provided, according to the responses received, were as follows:

In general, employees’ assessment was very positive. The number of people who rated the service as “very good” and “good” increased by 2% compared with the previous year.

Epidemiological studies carried out by EPSs based on ME results provide a general overview of the main pathologies detected in the workforce.

The most significant risks to which the Banco Sabadell group’s workforce are exposed that are subject to health surveillance are risks associated with the use of data visualisation screens. The most common pathologies detected in the 2014 study were: musculo-skeletal disorders (muscle contractures, pain, limited movement). In general, most of these disorders are due to bad posture and an incorrect configuration of the workstation. As a preventive measure, and without prejudice to any specific recommendations for the detected disorders, a recommendation to consult the Ergonomics Handbook (published on Proteo) has been included in the medical report sent to the person having undergone the ME by the EPS. The purpose of this is to promote awareness of the need to ergonomically configure the workstation and to adopt a correct posture.

An item has also been included in the quality questionnaire to determine whether people consult and apply the criteria of the Ergonomics Handbook. 46% of the respondents claimed to have read the handbook and 90% of those who had consulted the handbook modified their workstation in line with its recommendations.

The “back workshop” training course is aimed at preventing this type of musculoskeletal injuries.

The results from the 2015 epidemiological studies were similar to previous years. The most common pathologies detected are still musculoskeletal disorders and reduced visual acuity.

In general, the most frequent preventive recommendations included by EPSs in their reports of people who completed MEs related to workstation risks and identified pathologies are as follows:

- Maintain correct posture and do light stretching exercises.
- Have regular check-ups with the ophthalmologist if reduced visual acuity has been detected. Use appropriate glasses or lenses that correct refraction and remember that the purpose is to achieve intermediate vision.
- Correctly place and adjust your screen and personalise it as needed in line with your personal requirements and preferences. This is increasingly important as employees get older, particularly after reaching the age of forty and especially after the age of fifty.
- Avoid being sat in the same position or working without a break for over two hours in a row.
Additional variables related to cardiovascular risks (smoking, excess weight/obesity, high blood pressure, high cholesterol and high blood sugar), have also been analysed due to their importance, incidence rate and the usefulness of adopting preventive measures and promoting health. The incidence of these cardiovascular risk variables is generally found in populations with similar characteristics to the sample studied, as in previous years.

As part of the **healthy company project** managed by the Employer Branding unit (reporting to Human Resources), a series of activities related to the promotion of health was carried out:

- **Healthy eating habits.** We used 8 cooking workshops throughout the different regions to share the keys to adopting a healthy diet. Total number of people receiving training: 200.

- **Informative chats to spread awareness of lung cancer.** Together with the AECC (Asociación Española Contra el Cáncer, the Spanish Association Against Cancer), 4 conferences on lung cancer were held. These chats were followed by a face-to-face workshop on quitting smoking that the association offered in the bank’s facilities, made up of 12 sessions.

- **Encourage physical exercise.** This was done in a variety of ways, including the distribution of nearly 300 free race bibs to take part in fun runs, marathons, etc. A pilot programme was carried out in the Northeastern Region, in which 180 employees took part in paddle tennis, seven-a-side football and other activities over a two month period.

These activities are all under the SabadellLife human resources umbrella, and are available to all bank employees through the SabadellLife internal web portal. In addition to the aforementioned activities, there is a series of articles on the prevention of musculoskeletal, metabolic and psychological disorders written by specialised personnel.

In addition to these activities, the bank continues to collaborate with the Red Cross (in Madrid), the Blood Transfusion Centre (in Alicante) and with the Blood and Tissue Bank (in Sabadell and Sant Cugat del Vallès) in blood donor campaigns organised in the bank’s work centres. A total of 11 blood donor campaigns have been carried out, and a total of 540 people donated blood.

### General absenteeism and LTA

The general absenteeism data from 2015 show that, as in previous years, the summer months registered the lowest number of incidents and the winter months registered the highest.

Specifically, trends in the **prevalence ratios** (number of employees with a record of absenteeism/workforce) and **severity I** (number of days missed/total number of days) are similar to the average of the last five years. Throughout 2015, the figures of both ratios are slightly above the average, but follow the same trends as previous years. The annual prevalence ratio was **4.33%** and the severity ratio was **2.44%**.
Long-term absenteeism (LTA) refers to common sick leaves (excluding maternity leave) and leaves due to work-related accidents in excess of 45 days of temporary disability (TD) throughout the year.

The number of employees affected by this type of absenteeism was 602, representing a 3.54% of the total workforce, with the most affected group being women under the age of 40, as shown in the following table.

<table>
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<th>% of total workforce by gender and age</th>
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<tr>
<td>MEN</td>
</tr>
<tr>
<td>&gt;= 40 years</td>
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<tr>
<td>186</td>
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The percentage of the workforce affected has increased compared with the previous year, particularly in the group of women >= 40 years, followed by men in the same age group.

Management of special sensitivity

The following groups are considered to be of special sensitivity:

- Pregnant women.
- Personnel with a recognised disability.
- Personnel who do not have a recognised disability but who have some form of limitation due to a common illness or work-related accident that can affect their work-related activities.

During MEs, EPSs assess their state of health in terms of specific risks related to the workstation and, if necessary, they add or propose preventive measures or necessary means of protection to be included in the health certificate in order to correct or adapt their workstations to their special sensitivity.

EPSs have issued 22 health certificates containing some type of limitation, in order to make changes to the workstation or to recommend prevention/protection measures related to their state of health.

Preventive measures for pregnant employees related to the risks in the workstation. These are sent to employees when the company is informed of their pregnancy. In cases where the working conditions may involve a risk to the pregnancy or breastfeeding, and where a change of workstation cannot take place, the employee is sent to the Accident Insurance company to process a benefit for risk during their pregnancy.

The adaptation of workstations to employees with recognised disability is assessed individually, as the disabilities are very different and each case needs to be assessed individually in order to best adapt them to the needs of each employee.

To help employees with visual impairment who are members of ONCE (Organización Nacional de Ciegos Españoles, the Spanish Organisation for the Blind), the bank works with this institution to improve and adapt workstations. The Production Department has implemented a special software provided by ONCE. This has given users access to emails and Proteo, and they therefore now have an additional tool to help them complete their daily work activities.
With regards to personnel with physical disabilities, their ergonomic conditions have been improved (for example, seats with headrests have been provided, and workstations have been reconfigured to improve access) and they have been given technological tools (such as special keyboards) in order to better adapt their workstation to their individual needs.

Other technological tools have also been given to personnel with hearing impairment (for example, OCS devices for video calls and headsets) in order to improve their communication with other employees. In some cases, printers have been relocated to reduce interference caused by ambient noise and to facilitate communication.

For the group of employees who do not have a recognised disability but who have some form of limitation due to a common illness that can affect their work-related activities, workstations are adapted in line with the EPS recommendations.

In situations where personnel could be exposed to new risks, such as work centres affected by construction/refurbishments/DFP treatments, personnel are informed of the general preventive measures that should be implemented during these events to prevent them from being affected by the new risks. In the event that one or more employees is affected by these events due to a potential special sensitivity matter, additional personalised preventive measures will be enforced.

With regards to emergency procedures, a section has been included in the emergency procedures for branches for the evacuation of persons with reduced mobility. In large buildings, self-protection plans contemplate different types of actions in addition to the general guidelines of the plan.