

2021 Annual Report

March 2022

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Introduction

We are pleased to present the report on preventive activities carried out by Banco Sabadell Group in 2021. These activities are part of the programmes set out in the Group's Prevention Plan and they pursue the dual objective of achieving compliance with existing legislation and implementing the Occupational Hazard Prevention Management System, thus ensuring that prevention is firmly rooted in the organisational structure of Group companies, through coordination between different areas with responsibilities in this regard (Maintenance, Technology Services, Security, Organisation, Human Resources, etc.).

The Joint Prevention Service of Banco Sabadell Group (hereinafter, JPS) is made up of 11 people and forms part of the Occupational Hazard Prevention Division, which reports to the Human Resources Division. Our mission is to assess risks and provide Group companies with the advice, support and coordination they need to carry out preventive activities. The ultimate aim is to ensure the adequate protection of employees' health and safety and advise and assist management bodies, staff of member companies, their legal representatives, and specialised representative bodies (Health and Safety Committees).

2021, like 2020 before it, has been under the long shadow of the ever-present SARS-CoV-2 pandemic. The year began with the peak of the third wave in January and ended with the outbreak of the sixth wave in December. The high hopes placed on vaccines as a preventive strategy were well-founded, as they have given people more protection, but they do not give immunity. Companies have therefore continued to apply the established preventive and security measures.

It is clear that SARS-CoV-2 continues to mark a turning point for occupational hazard prevention, but here at the Occupational Hazard Prevention Division we have defined new scenarios, continuously updating our action protocols and introducing new preventive measures in line with the development of the pandemic and the new regulations published by the authorities, verifying both the efficient integration of OHP in the Group's management arrangements and the validity of the measures designed to ensure the health and safety of our staff.

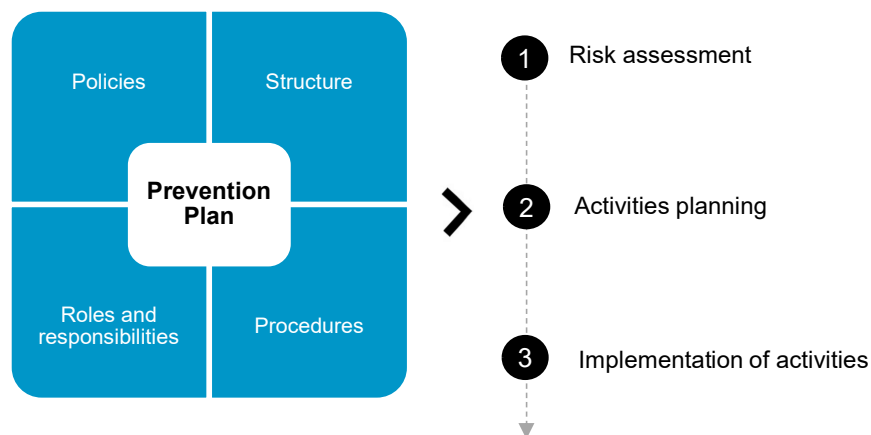
As Professor Leon C. Megginson once said, *"It is not the strongest or the most intelligent who will survive but those who can best manage change"*.

Joan Lluçh Orta
Head of Occupational Hazard Prevention

Chapter 1: Organisation

Prevention Plan

The Prevention Plan is the legal document through which the prevention policy is established, and the model on which all preventive activities in Banco Sabadell Group (hereinafter, BSG) are based.



The Prevention Plan covers all companies included within the scope of the Joint Prevention Service. BanSabadell Renting has been removed from the list of companies included in the scope this year.

Banco Sabadell Group has set up a Joint Prevention Service to act as a legal preventive unit, which is led and managed by the Occupational Hazard Prevention Division (hereinafter, OHPD).

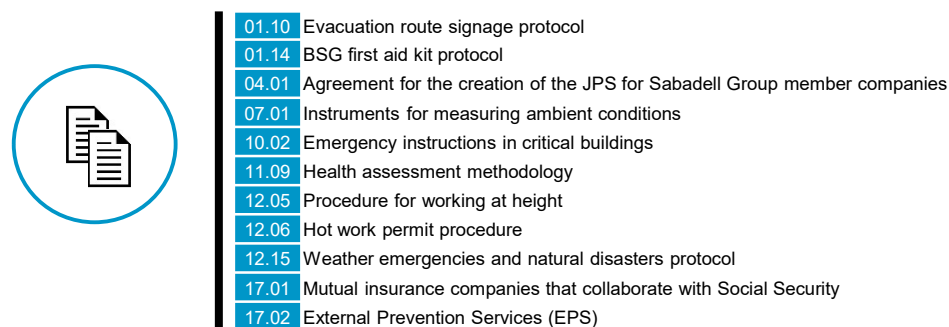
One of the mandatory precepts of the plan is that it must be embedded throughout the entire organisation. In order to achieve an optimum level of integration, the plan defines a set of roles and responsibilities in line with the main organic structures of BSG.

The appointment and involvement of OHP Managers in area and regional branches and offices is the main lever for achieving an optimal level of integration, together with the support of the centralised units that have a more direct impact on the conditions of the work environment.

The Workplace Health and Safety Managers (RPSOs) make it possible to apply preventive practices in work centres, as they have the necessary training, tools and channels to introduce them.

At the same time, the OHPD provides advice and support as needed, particularly in project design phases and for acquisitions that affect the health and safety conditions of the workforce.

The set of procedures comprising the Prevention Plan have been reviewed and updated throughout the year, as indicated below:



As a new feature this year, procedure 01.20 Desk Height Adjustment Protocol has been included, designed for those who require a desk that is higher than standard desks due to their height.

State Health and Safety Committee (SHSC)

Banco de Sabadell S.A. has set up a State Health and Safety Committee (SHSC). There are also SHSCs in operation in the subsidiaries where they are legally required to be set up.



SHSCs meet on a quarterly basis to address aspects related to health and safety in their respective areas of activity.

Meetings are attended by business representatives, union representatives (Prevention Delegates) and the Joint Prevention Service (JPS), which attends as a guest advisor.

These meetings are a forum for information, participation and discussion about health and safety, in which attendees formulate proposals and monitor accidents, absence from work, risk assessments, management of emergencies, training, and work organisation, among many other topics.

Chapter 1: Organisation

Preventive coordination between companies

The coordination of business activities (hereinafter, CAE, for its acronym in Spanish) is a legal obligation according to which companies operating in the same work centre coordinate with each other to comply with existing legislation on the prevention of occupational hazards. The ultimate aim of coordination activities is to prevent any concurrent activities taking place in a single workplace from generating risks and causing accidents in the workplace.

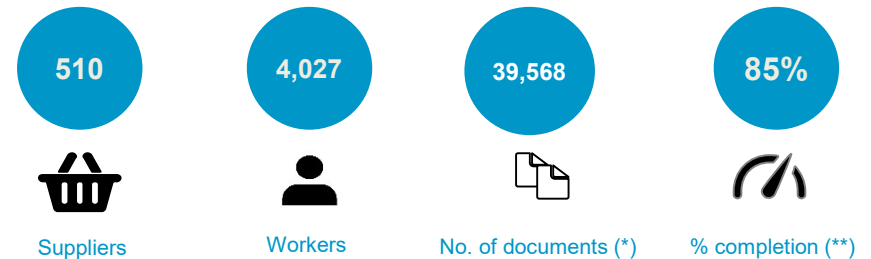
E-gestiona document platform

The E-gestiona platform is the online tool through which documents are exchanged between BSG and the suppliers operating in its facilities. Documents are reviewed and validated by staff at the CAE office (Apsis). It can be used to upload and download documents, make batch downloads, review documentation automatically with the OCR system and manage subcontractors, among other features.

It can also be used to trace all actions and to extract key performance indicators (KPIs) showing suppliers' level of document completion.

The [CAE management process](#) kicks off before signing the contract. The supplier to which the contract for the engagement or service is awarded needs to register on E-gestiona and upload the required documents before the established deadlines.

This year, the management of CAE in the platform has been consolidated, thanks to the collaboration and effort of the units involved. In terms of the suppliers managed through the platform in 2021, the most significant figures are:

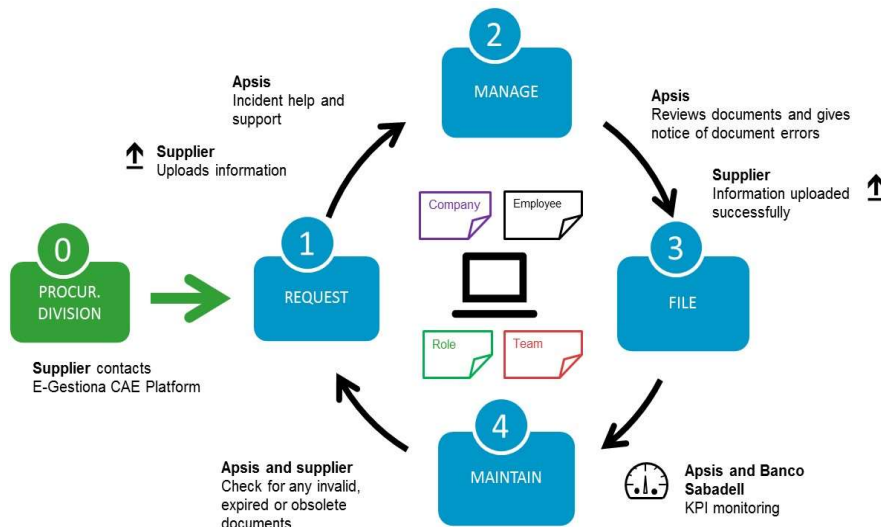
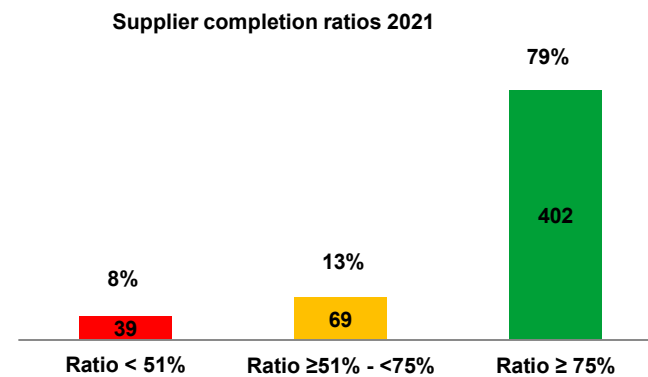


(*) Of the documents exchanged, 37,444 have been received by suppliers and 2,124 have been sent by BSG to its suppliers.

(**) This tells us the % of all requested documents that have been submitted through the platform.

E-gestiona Metrics 2021

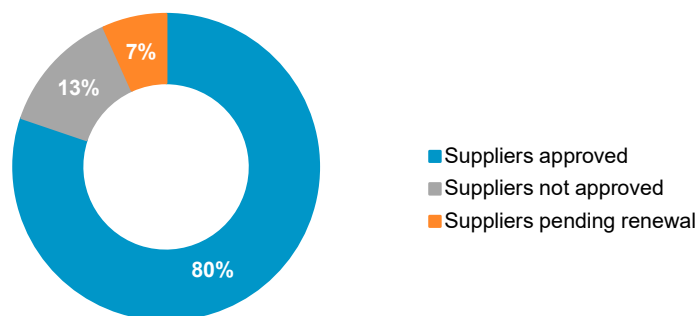
The general % of completion is 85%. However, if we separate suppliers into different levels of completion using a colour-coded graph, we can see that 402 suppliers (79% of the total) are within the level rated 'very satisfactory'.



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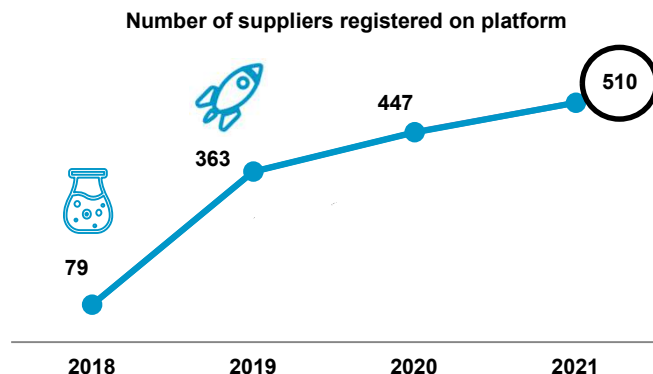
Ratio of approved suppliers

When a supplier has delivered all of the documentation about the company and once that documentation has been validated, that company becomes an approved supplier. This is one of the most important indicators of the management system.



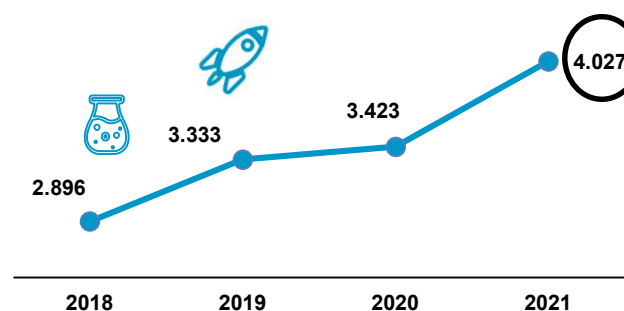
Changes in overall data

In 2018, the OHPD launched a project with the aim of achieving better control over documents related to employment and prevention, and over the suppliers that operate in the BSG facilities. From the first pilot tests to the present day, the number of suppliers registered on the platform has been steadily increasing. As at the end of 2021, **510** suppliers were registered on the platform.



The number of staff registered on the platform at the end of each year is shown below, and it can be seen that this number almost **18%** higher than in the previous year.

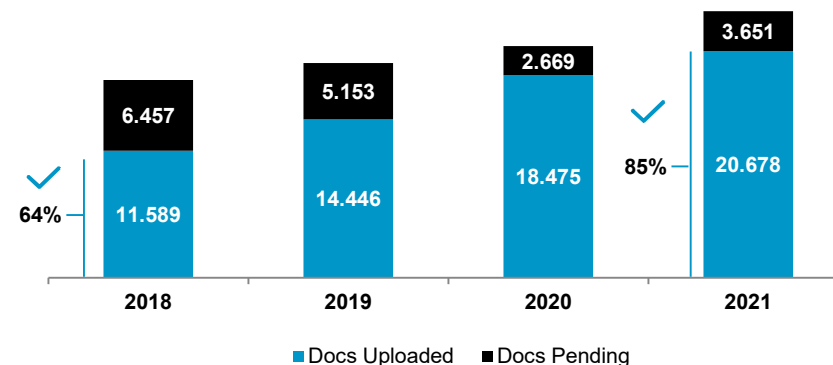
Number of staff registered on platform



Changes in % document completion

A total of 39,568 documents were managed throughout 2021, of which **24,329** were valid as at 31.12.2021. The total number of documents managed throughout these four years is **176,149**. The percentage of documents uploaded has gone from **64%** in 2018 to **85%** in 2021.

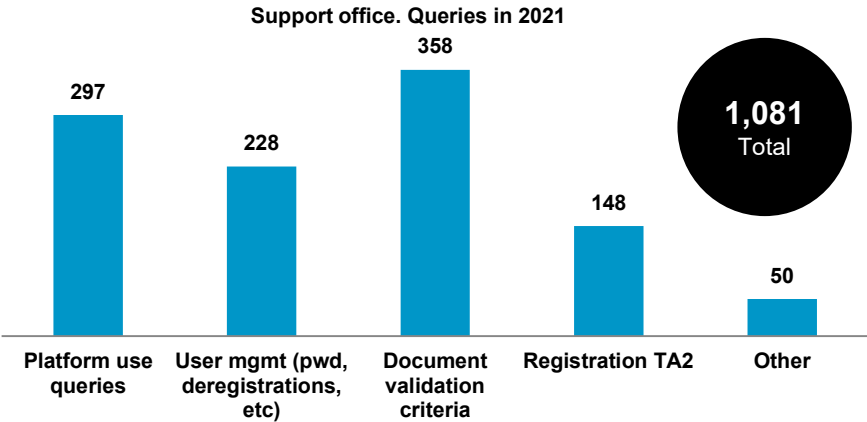
Documentation on E-Gestiona Platform



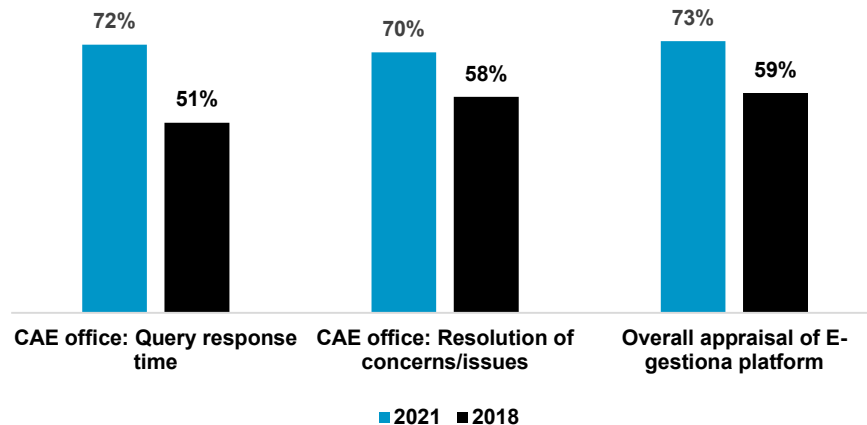
Chapter 1: Organisation

E-gestiona support office

Companies have channels at their disposal that they can use to submit queries via email or by phone, which are then dealt with by the support office. In 2021 the support office received **1,081 queries**. The breakdown of these, by type, is shown in the graph.









To find out what the users of the platform think of the way the tool works and of the level of support provided, at the end of 2021, a **satisfaction survey** was sent out to suppliers. The main results of the survey, which was completed by 116 suppliers, are shown here below, indicating the percentage of suppliers who have rated the corresponding item as 'satisfactory' or 'very satisfactory'. The graph shows a substantial improvement compared to the results of the previous survey conducted in 2018.



Complementary CAE Management

Depending on the service provided by the supplier, the coordination process is supplemented with a series of procedures and actions that need to be carried out by the supplier.

For works with a **higher intrinsic risk**, the following preventive measures are applied, which are included in the Prevention Plan:

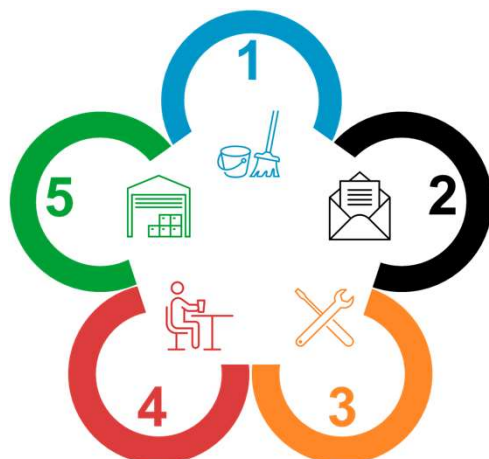
- 
Refurbishment and repairs in work centres. The Preventive Action Plan is applied in each case, in order to protect the health and safety of the Bank's employees and/or customers.
- DFP**

Disinfection, Fumigation and Pest Control (DFP). In work centres where chemicals with a re-entry interval are used, the preventive measures set out in the protocol are taken in all stages of the process.
- 
Work using forklifts. In accordance with the corresponding protocol, the use of forklifts owned by the Bank in its own facilities is controlled.
- 
Working at height. 68 contract staff from 29 different companies have been authorised to carry out work in the Bank's facilities.
- 
Work in confined spaces. This type of work is authorised according to the procedure on this topic, to ensure the work is carried out safely.
- 
Work involving open flames, heat or sparks. In accordance with the corresponding protocol, this type of work is controlled in the centres in which this procedure is applicable.



Work taking place in corporate buildings: 3900 CBS Madrid and 2950 Aguamarga

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Note should also be taken of the **specific campaigns** carried out in five groups of suppliers:



- **Cleaning activity.** This year, the usual meetings have been held and the Bank has been in frequent contact with companies that provide this service in its facilities to discuss Covid-related matters. The procedures and specific action protocols have been adjusted in line with regulatory changes and information about the situation has been reported in the CAE platform.
- **Correspondence.** In order to commission mailroom management services, coordination arrangements were put in place in relation to health and safety by exchanging documents via the platform, and meetings were also held between the OHPD and the supplier awarded the service contract.
- **Maintenance.** This year, meetings have been held with the maintenance companies of corporate buildings and the branch network. The CAE Handbook was reviewed in these meetings and attendees were reminded of the rules set by the Bank: special protocols for particular risks and reporting of accidents/incidents. Reports on the situation in the CAE platform.
- **Temporary Employment Agencies.** Meetings were held and the framework contracts entered into with temporary employment agencies were updated in order to establish an optimal level of coordination and collaboration between the Bank and the supplier.
- **Filing and storage.** Reports on the situation in the CAE platform. Collaboration in forming part of emergency teams. Semi-annual meetings and quarterly visits in relation to safety.

Training/Information

Unfortunately, training activities in 2021 have continued to be affected by COVID-19, and most face-to-face courses and workshops have had to be postponed, as their content includes certain practical exercises that cannot easily be adapted to an online format (firefighting, first aid, back workshops, etc.).

For this reason, this year we have focused our efforts on reviewing and expanding the introductory course on OHP, adding a new section on the new ways of working, with particular emphasis on telecommuting.



Course	Hours	Cumulative PAST DATA		2021	
		No. of staff	Total hours	No. of staff	Total hours
6201 - First aid workshop	2.5	1,094	2,735	-	-
6800 - Prevention of thoracolumbar injury	2	540	1,080	-	-
68601 - Fire-fighting	4	545	2,180	-	-
68603 - Self-protection plan	1.5	261	391.5	25	37.7
6861 - RPSO Course on Refurbishment	2	141	282	-	-
6863 - Basic life support & use/operation of AED	4	49	196	-	-
804 - Workplace health and safety	2	998	1,996	459	918
AFO0103 - Introduction to OHP (*)	1.5	11,638	17,457	11,638	17,457
850 - Occupational hazard prevention	30	4,580	137,400	204	6,120
8500 - Management of psychosocial risks & OHP	4	41	164	-	-
851 - Stress prevention	1	1,051	1,051	-	-
0008 - Voice strain prevention, voice workshop	2	74	148	-	-
TOTAL		19,918	165,081	12,326	24,533

(*) Figures from previous course (830) not included

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Training in 2021

- **Course AFO0103 - Introduction to OHP.** This training course was launched in September. It was designed for the entire workforce, with the exception of those who had completed course 804. This is a refresher course designed to offer the chance to review the factors that impact the working environment and to remind people of the guidelines on how to work in a safe and healthy way. The health crisis brought about by COVID-19 has prompted the introduction of telecommuting arrangements and other ways of working as a means of preventing contagion.

A decision has been made to incorporate a specific module on telecommuting from the point of view of safety and health. It takes approximately 1.5 hours to complete and its content has been tailored to the existing situation in the Bank, with examples and audio-visual resources to make it more enjoyable. As at 31.12.2021, **11,638 employees** (87% of the total) had completed the course.



- **Course 850 on OHP** is aimed at people who form part of the OHP structure, from workplace health and safety managers (RPSOs) to Organisation and Resources Delegates (DORs) in area divisions and regional offices. It forms part of the training pathway of the “*Formación por Función*” programme, 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 duties relating to OHP. This year, given their new role, **204 people** from the organisation have completed this course.



In overall terms, at the end of the year, **4,580 people** had completed the course.

- **Briefing sessions on self-protection.** In order to implement self-protection plans, it is vital to be able to count on the cooperation of adequately trained staff and to have clear instructions on how to act. For this reason, briefing sessions are organised for all emergency teams. They explain the main risks that may arise in an emergency, the available means of protection in the building and, lastly, the action protocols ('playbooks') for these situations. Unfortunately, this year only **25 people** were able to receive the training, due to restrictions related to the pandemic.



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



To mark the **World Day for Safety and Health at Work**, a video was published on the corporate intranet which set out the main activities managed by the OHPD that affected the Group's workforce.

- **Information for Prevention Delegates:** In 2021, **183 notifications** were sent to the various trade union representatives through their prevention delegates. These notifications related to risk assessments, accidents, protocols and emergencies.
- The **OHP Welcome Pack** is a document that sets out basic information about OHP that everybody is required to be aware of upon joining BSG:
 - The occupational hazards associated with professional duties and tasks, and how to minimise them.
 - Instructions on how to act in the event of an emergency in the work centre.
 - Whistleblowing channels to report issues or problems related to OHP.
 The Welcome Pack was sent out to **527 people** in 2021.



Employee Assistance Office



- The Employee Assistance Office (EAO) unifies and speeds up the response time for queries sent to the Human Resources Division. 85% of queries were replied to within 48 hours. The general assessment of the service by users is very positive, with a score of **4.36** out of 5.
- In 2021, **744 queries** were sent concerning health and safety at work, specifically in relation to:

Type of query	Number	%
Medical check-ups	459	62 %
Working conditions	133	18 %
Work-related accidents	6	1 %
COVID-19 preventive measures.	116	16 %
Other queries	30	4 %
Total	744	100%

Chapter 1: Organisation

OHP checklist for branches and offices



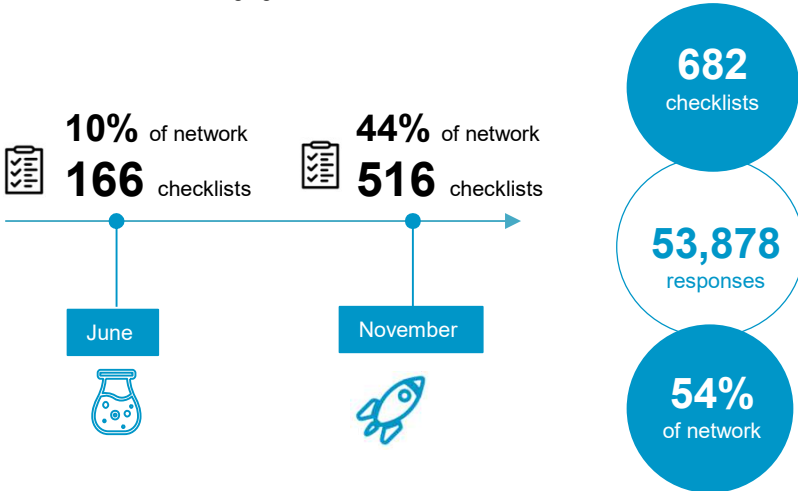
The checklist is a tool that enables the health and safety conditions of the branch or office to be verified in a simple way, while simultaneously providing specific solutions to any risks detected within a short period of time.

It is a vital element that helps to maintain periodic control of the health and safety conditions in branches and offices.

Due to the recent structural changes, a new format has been established, with the following changes:

1. The RPSO (before it was the DOR) is now the person responsible for implementing and channelling the resolution of the incidents identified in the checklist, with the support and monitoring activities carried out by the DOR.
2. An online tool has been rolled out, allowing RPSOs to record the results so that the data can be subsequently monitored and used.
3. Breakdown into items (16) and sub-items (79), making it easier for the RPSO to find the solution, by referring to the technical guide accompanying the checklist.

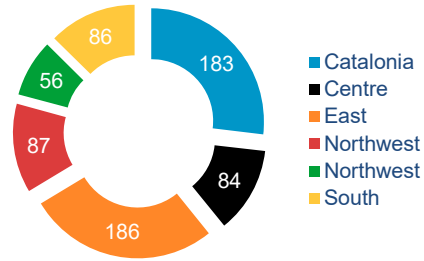
In order to allow this new system to go live in June, a pilot test was conducted, in which 10% of the branches and offices in each territory took part. Once the identified improvements had been addressed, another 40% of the system went live in November, bringing the total to around 50%.



In 2021, RPSOs completed **682 checklists**, representing **54%** of the branches and offices. The remaining branches and offices will complete the questionnaire in 2022, making this a process that must be completed every two years.

The distribution of the questionnaire by territories is proportionate the number of branches and offices in each territory, as shown:

Number of checklists in each Regional Office



2021 Results. Analysis by items

The results of the items analysed (16), each of which comprise a series of sub-items, are set out here below. The ratio of sub-items within each item to which an affirmative response was given is very satisfactory. The percentage of sub-items to which an affirmative response was given ranged from **93% to 99%**, with the average coming in at **97%**. Items with a less favourable score are marked with a red dot.

Item	Description	No. of ✓	No. of ✗	✓ %
1	Training and information on Occupational Hazard Prevention.	1,443	105	93% ●
2	Fire extinguishers.	3,571	41	99%
3	Order and general cleanliness of the centre.	5,477	199	96%
4	Signage. Isolated or low structural elements.	1,495	53	97%
5	Signage. Emergency exits and transparent doors.	2,019	45	98%
6	Signage. Risk of entrapment and wet floor signs.	3,002	94	97%
7	Electrical risk.	1,011	21	98%
8	Fixed stairways.	2,943	153	95%
9	Workstation. Chair.	1,009	23	98%
10	Legroom.	1,015	17	98%
11	Workstation. Screen.	2,569	11	99%
12	Filing units. General condition.	4,874	286	94% ●
13	Filing units. Ladders in good condition.	2,511	69	97%
14	First-aid kit.	3,479	133	96% ●
15	Emergency exit signs & accident prevention signs.	2,045	19	99%
16	Particularly sensitive employees.	961	71	93% ●
Total responses		39,424	1,340	97%

Chapter 1: Organisation

2021 Results. Analysis according to scores, by branch/office

If we focus on the total scores of the checklists completed for each branch/office, bearing in mind that the maximum score is 79 sub-items marked 'yes', we can see that over 98% are in the high-score bracket. What's more, only 0.2% of branches attained a poor score.

- 98% attained a very satisfactory score (over 80% of items marked 'yes')
- 98% attained a satisfactory score (75% to 80% of items marked 'yes')
- 0.2% attained a poor score (less than 75% of items marked 'yes')

Assessment	Sub-item score	2021
High	>80% (more than 63 of sub-items marked 'yes')	98.8%
Medium	≥ 75% and ≤ 80% (between 60 and 63 sub-items marked 'yes')	1.0%
Low	< 75% (less than 60 of sub-items marked 'yes')	0.2%

76.4
average
score

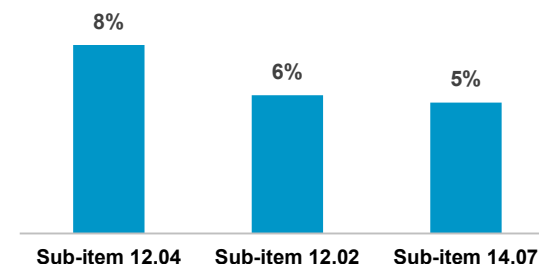
It is very telling that the average score was 76.4 out of 79, which indicates that the health and safety conditions of our working environments are very satisfactory.

2021 Results. Analysis of sub-items marked 'no'

Although RPSOs have addressed the aspects marked as 'no' in the checklists, it is nevertheless interesting to make note of the sub-items recording the lowest scores, so that actions may be taken in the future to improve the overall score.

3 sub-items marked 'yes' in 80% to 89% of cases have been identified:

- Sub-item 12.04: Filing units. Free from obsolete or accumulated surplus of material / documentation / furniture
- Sub-item 12.02: Storage space. The top shelf of the unit is empty (unused).
- Sub-item 14.07: First-aid kit. Fully equipped and unexpired.



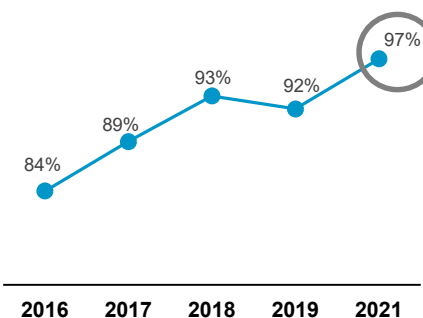
2021 results vs. previous years

In the 6 years since the checklist was first implemented, there has been substantial improvement, and this is reflected in the figures.

Although average scores have been steadily improving, the most dramatic increase is in the percentage of branches/offices attaining very satisfactory scores, which has gone from 59% in 2016 to 98.8% in 2021. This improvement is thanks to the work done by RPSOs in reviewing and addressing the risks identified, which has had a positive effect on working conditions. Data for 2020 are not shown, as only a very small number of checklists were completed due to the pandemic.

Score breakdown	2016	2017	2018	2019	2021
% of total items marked 'yes'	85.0%	89.0%	93.0%	92.0%	97.0%
Branches with a poor score	5.0%	1.0%	0.0%	0.0%	0.2%
Branches with a satisfactory score	36.0%	18.0%	6.0%	5.5%	1.0%
Branches with a very satisfactory score	59.0%	81.0%	94.0%	94.5%	98.8%

**Evolution of
average
scores**



Chapter 2: COVID-19

Introduction

Although it was hoped that 2021 would be a year of transition as things returned to normal, mostly thanks to the arrival of vaccines, in the end, the year started at the height of the third wave and ended with the sixth wave well under way, with record numbers of new cases. Despite this, the situation at the end of 2021 is very different to the situation that we had at the beginning of the year. High levels of vaccine uptake in Spain, where over 90% of the population over the age of 12 has been fully vaccinated, have served to curb the impact of the Omicron variant, although it remains highly contagious and there have been many cases of reinfection.

Against this backdrop, protecting both the physical health and emotional wellbeing of our staff has continued to be the priority and guiding principle of the actions taken by the Bank throughout the year. The OHPD has continued to work in coordination with other units, defining technical action criteria and adapting them to the successive regulatory changes that have been made over the period, and also to the conclusions drawn from the most recent investigations, which suggest that this coronavirus is primarily airborne, which means that it is incredibly important to have good ventilation, wear face masks and maintain social distancing in order to help prevent the spread of the novel coronavirus SARS-CoV-2.

Protocols

To unify criteria and coordinate the actions taken by the different departments, the protocols drawn up in 2020 have continued to be applied. These protocols are constantly being updated in order to adapt them to the developments of the pandemic. The main ones are:

- Assessment of risk of exposure to COVID-19
- Protocol on daily cleaning
- Action protocol for those who test positive for COVID-19 or come into close contact with someone who has
- CAE COVID-19 Protocol for third-party companies
- Protocol for PCR testing
- Banco Sabadell Protocol for a safe return to work with measures to protect against COVID-19 (lockdown easing)



In terms of the main changes that have taken place, it is worth noting that the definitions of 'suspected case', 'confirmed case' and 'close contact' have been updated, various changes have been made in terms of how cases are dealt with given the high levels of vaccine uptake, there has been widespread use of self-testing, self-isolation periods have been shortened and staff can now return to work sooner after testing positive, as they can now take antibody tests or PCR tests after testing positive depending on the cycle threshold values.

Unification of prevention elements

Unlike in the previous year, when the scarcity of items to protect against COVID-19 in the market made it necessary to go to great lengths to acquire and approve materials and equipment, in 2021, the market has returned to normal and it has been possible to satisfy the demand for these materials. In the same vein, although work centres already had access to preventive materials, consumables such as paper towels, hydro-alcoholic sanitising gel and face masks have been provided as needed, and replacements have been provided for those that have been broken or otherwise damaged.

With regard to [face masks](#), for logistical and sustainability reasons, earlier this year we determined that there was a need for new fabric face masks that were more durable and could be washed up to 30 times, compared to the previous ones which could only be washed up to 10 times. The OHPD carried out the first technical verification of the two selected models, in order to ensure that they met all of the technical and legal requirements.

While compliance with regulations is of course an indispensable requirement, it is also important to be mindful of users' opinions, as the aim is for all employees to wear a mask at all times in order to maximise the protection of the workforce as a whole. In order to ascertain the opinion of users, masks of both selected models were distributed to a group of 30 people along with a questionnaire that users filled in with their assessment of aspects such as the perceived sense of protection, comfort and convenience. The overall score given by the participants was very satisfactory for both models, although ultimately the Sojomask model, which can be washed up to 30 times, was selected, as it can be more easily ironed and it stays dry for longer, among other reasons. The number of preventive products that have been validated and subsequently purchased are shown below:



Preventive Material	Usage 2021
Face masks	197,371
FFP2 face masks (employees)	1,701
Packs of 5	175,350
Fabric face masks (customers)	20,320
Protective screens	426
Cashiers	108
Management staff	282
Side screens - cashier divider screens	36
Hydro-alcoholic sanitising gel	22,091
Paper tissues	7,501
Waste bins	2
5L waste bins.	0
30L waste bins.	2

Chapter 2: COVID-19

Preventive measures

As in the first year of the pandemic, the preventive measures introduced have adhered at all times to the guidelines issued by health authorities during the different stages of the pandemic, based on scientific evidence.

This has enabled the creation of a work environment that is safe, not only for employees, but also for customers and suppliers.

The measures introduced can be categorised as follows:

Hygiene measures



- Hand hygiene.
- Respiratory etiquette.
- Provision of disposable tissues and pedal-operated bins in work centres.
- Increased daily cleaning, using disinfectants, of high-touch surfaces in work centres.
- Disinfection/sanitisation of work centre after a COVID-19-positive case. This year, [576 disinfection activities](#) have taken place.
- Provision of hydrogels and disinfectant wipes.

Organisational measures



- Safe distance between people and/or work stations.
- Implementation of telecommuting arrangements in central services.
- Limitation on numbers of people in branches at any one time.
- Limitations on business trips and numbers of on-site meetings and training courses, depending on the stage of the pandemic.
- External staff in corporate and critical buildings limited to maintenance, cleaning and security staff only.
- Psychological service still in place to strengthen the emotional management of employees.
- Flexible working hours in corporate and critical buildings.
- Branch Network Outbreak Plan, to ensure service continuity in branches.
- Preventive self-isolation measures due to close contact.

Protective measures



Group measures:

- Methacrylate screens in branches and for concierges in corporate and critical buildings.
- Acquisition of new sources of water treated using steam disinfection.
- Actions to improve ventilation in the workplace. This year, the OHPD has conducted a study of the ventilation conditions in [53 branches](#) and 4 critical buildings as a representative sample.

To that end, measurements of CO₂ concentration were taken, as this gas can be used to trace the levels of ventilation within a building. The results show that the levels of ventilation are adequate in most buildings.

Individual measures:

- Provision of approved fabric face masks, compliant with Standard UNE 0065:2021 and Order CSM/115/2021.

Measures for coordination with external companies (CAE)



- In general, and within the OHP regulatory framework, a protocol was drawn up to provide information about the preventive measures taken by the Bank and the rules that had to be followed to ensure everyone's safety.
- It was disclosed and distributed via the E-gestiona online platform, where it was signed by [95%](#) of all registered companies.

Staff information and communication measures



- FlashIN newsletter, sent weekly. General information from BSG in relation to Covid developments, with instructions and recommendations.
- Corporate intranet, via the Smartwork portal, publishing documents about COVID-19 that may be of interest to the workforce.
- Specific signs and posters in work centres (use of face masks, hand hygiene, indoor capacity limitations, instructions for customers, etc.).
- Signage (maximum number of people permitted, social distancing, etc.).

Chapter 2: COVID-19

Measures in catering spaces:

In coordination with Aramark, the company that manages the restaurants located in BSG buildings, a series of very strict preventive measures have been agreed on designed to ensure the safety of users, including:



- Limitation on number of people inside canteens at any one time.
- Redistribution of tables and internal one-way systems, to ensure people keep a safe distance from each other.
- Introduction of protective screens at food pick-up points and tills.
- Card payments.
- Continuous cleaning and disinfection of high-touch surfaces.
- Mandatory use of face masks until the employee is seated at a table.
- Informative posters.
- Floor markings.
- Hygiene measures (gels, table cleaning, etc.).
- In terraces, new rules for groups sitting at tables and posters with information about preventive measures.

Control, participation and monitoring elements



- A Monitoring Committee was also set up, intended purely to act as a forum for information, discussion and data analysis with employee representatives. Its members receive regular information about key internal indicators of the development of the pandemic.
- Smartwork Meetings, attended by Divisions with more direct responsibility over staff safety and support measures.
- Monitoring reports on risk levels within the territory, number of COVID-19 cases, number of people who have recovered, etc.
- Daily monitoring of occupancy levels in corporate and critical buildings.

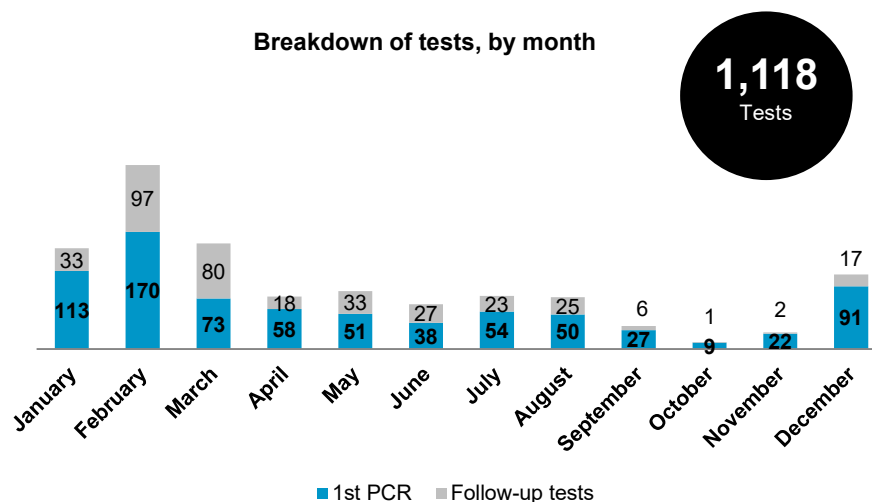
Managing employees' return to work

In 2021, to ensure people's safety and prevent the spread of COVID-19 in work centres, the criteria established in 2020 concerning the return to work centres after testing positive remain in place. Those who have tested positive for COVID-19 may only return to work if they meet the requirements set out in the protocol.

To determine whether staff could return to work on-site, a total of **1,118 tests**, both PCR tests and follow-up tests, were carried out. Of this total, **756 were first PCR tests**, whose result was negative in **64%** of cases, and positive in **36%** of cases, requiring follow-up tests to be carried out.

Tests carried out	2,020	2,021
1st PCR	321	756
Follow-up tests	123	362
Total PCR and follow-up tests	444	1,118

Breakdown of tests, by month



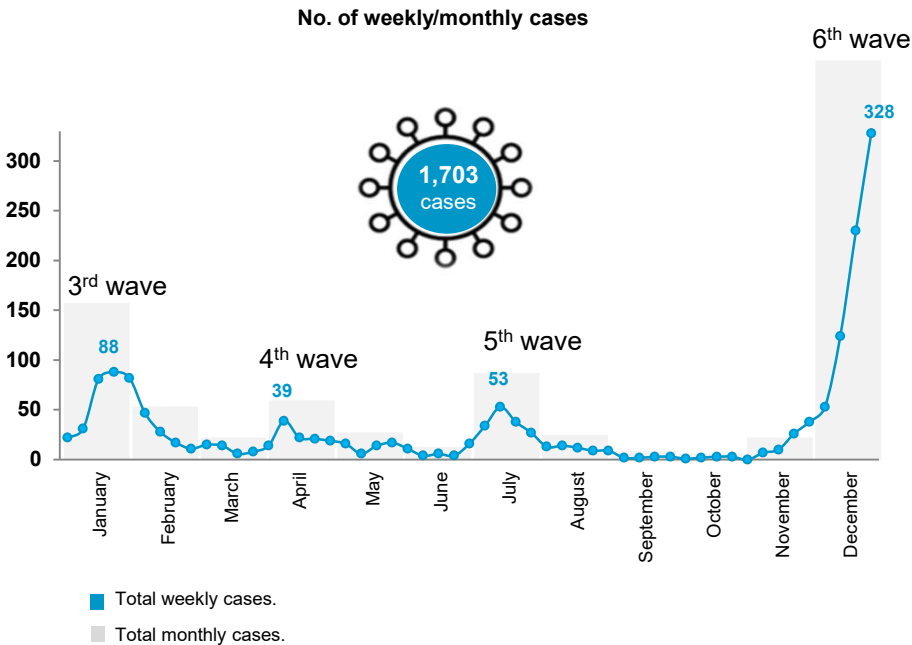
Chapter 2: COVID-19

Cases

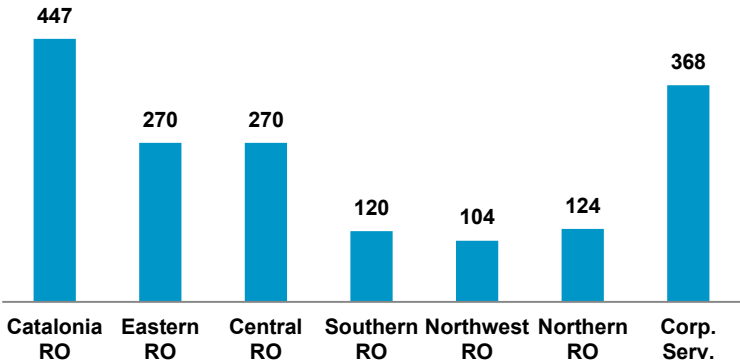
COVID-19 cases are managed in accordance with the guidelines issued by health authorities and in line with the prevention criteria set out in the BSG internal protocol. The activation of the protocol requires swift and coordinated action between the areas involved. Rapid reporting by DORs to the OHPD is essential to collect data and assess possible contacts, and to ensure the centre can be properly disinfected.

In 2021, a total of **1,703 cases** have been recorded, of which 16 concerned people who had become infected more than once.

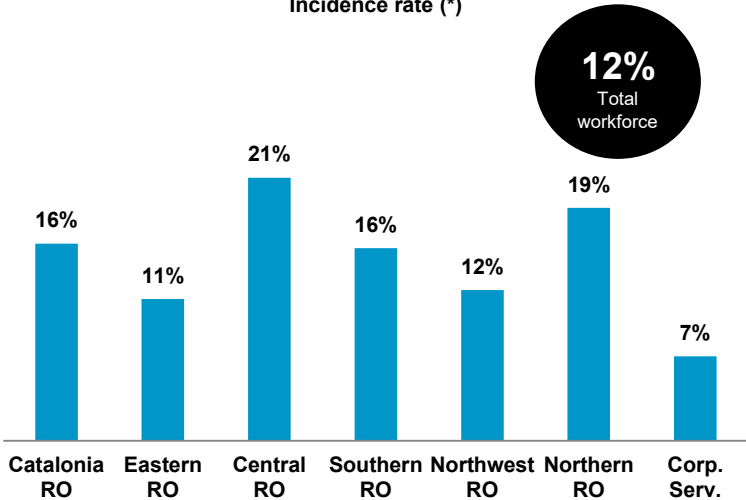
It is clear from the graph showing changes in case numbers that, in 2021, despite large-scale vaccination, in line with the population data on a national scale, there have been 4 waves of the virus, the last of which has undeniably been the largest, which peaked in mid-January 2022. Unlike the first phase of the pandemic, although the incidence rate has been high, cases have been far less severe and people have recovered more quickly.



No. of cases, by structure



Incidence rate (*)



(*) Number of COVID-19 cases among workforce in each structure, as at 31.12.2021.

Chapter 3: Safety

Accident rate

One of the fundamental pillars of the management of occupational hazard prevention is the research into, and prevention of, workplace accidents.

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 suitable [corrective and/or preventive measures](#) are proposed in each case.

All the management actions related to the investigation of workplace accidents are carried out through the SAP IT platform. This unique management tool, which has been integrated into all OHP processes, allows all data to be correlated and analysed. Its connectivity with the official communications system (DELT@) allows data to be transferred automatically and directly to the relevant authority.

With regard to the accident rate, like last year, this year the pandemic (Covid-19), compelled us to continue reducing the onsite presence of staff in work centres and, consequently, reduced work-related travel and resulted in more teleworking, where this was possible. As a result, the accident rate, which in general terms is practically the same as last year, changed from 148 to 149.



- Total number of accidents: **149**
 - With TD: **71 (48%)**
 - Without TD: **78 (52%)**
- (*) Prevalence rate: **1.01%**

(*) **Prevalence rate:** total workplace accidents divided by the number of employees, multiplied by 100. The total workforce is taken into account.

Accident incidence rate.

The incidence rate represents the number of accidents resulting in leave from work (excluding accidents while commuting) that occurred during working hours, divided by the annual average number of active staff in the period covered by the study, multiplied by 100,000. This is an official rate provided by the Ministerio de Trabajo y Economía Social (MITES).

It should be noted that this year, as in the past, there has been a change in the criteria that affects the calculation of this rate. Following the recommendations of the statistical office of the European Union (EUROSTAT) and of the International Labour Organization (ILO), for its calculation, MITES considers the main economic activity to be that of the work centre in which the worker is registered with Social Security, rather than the economic activity of the centre where the accident occurs, which is the criteria that has been applied.

Therefore, and as a new procedure, the incident rate will be calculated for each BSG company that is covered by the JPS and that has registered accidents resulting in leave from work (excluding accidents while commuting), and this will be compared against National Classification of Economic Activities (NACE) data, published annually by MITES.

As a guideline, and while MITES publishes the accident data corresponding to 2021 later this year, we report the rate calculated for each company with an accident rate, comparing it with the published data for 2020. The BSG companies that have not registered any accident according to the criteria for their calculation, have a rating of "0".

BSG Companies	Rate_2021	Rate_2020	MITES_2020
Banco Sabadell, S.A.	191.17	118.83	143.2
Business Serv. Oper. Sup.S.A.	354.6	0	517.4
Sbd Inform.Systems, S.A.	223.21	0	102.3

Accident rate broken down by BSG companies

Below is the breakdown of the accident rate among BSG companies. Only data from companies that have recorded an accident this year are shown, as well as the total number of assigned staff. The accident rate of each company as a percentage, according to number of staff, is also shown.

Company	Accidents	Workforce	Acc./Workforce
	No.	No.	%
Banco Sabadell, S.A.	145	12,884	1.13%
Business Serv.Oper.Sup.SA	1	261	0.38%
Sbd Inform.Systems, S.A.	2	425	0.47%
Sabadell Innovation Cells, SLU	1	70	1.43%
Total	149	13,640	

Location of accidents

Continuing the trend of previous years, most accidents have been accidents that occurred [whilst commuting](#), specifically, those that have taken place on the way to or from work, accounting for **69** cases (46% of total). This is very closely followed by the number of accidents that took place at the [work centre](#), specifically, **63** cases, representing 42% of the total.

Like last year, **1** accident was registered that occurred whilst working from home.

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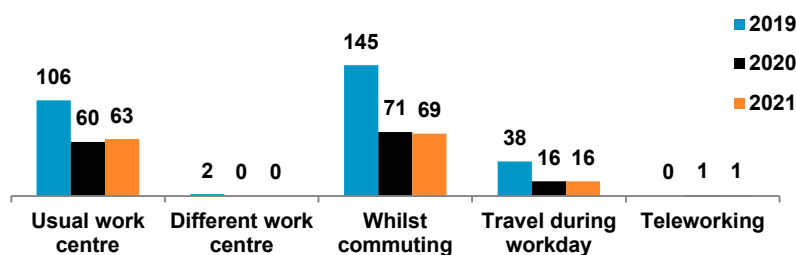
The breakdown of accidents according to their location is shown below:

Location of accident	Total		With TD*		Without TD*	
	No.	%	No.	%	No.	%
Whilst commuting	69	46%	43	61%	26	33%
Usual work centre	63	42%	20	28%	43	55%
Travel during workday	16	11%	8	11%	8	10%
Teleworking	1	1%	0	0%	1	1%
In a different work centre	0	0%	0	0%	0	0%
Total	149	100%	71	100%	78	100%

* TD: temporary disability (leave)

As in previous years, the vast majority of work-related accidents continue to take place **whilst commuting** and at the **work centre**, together representing **89%** of the total accidents, with **132** cases between them.

The following graph shows the evolution of the accident rate over the last three years, according to where they took place:



➤ Traffic-related accidents

Following the trend of previous years, most traffic-related accidents have occurred **whilst commuting** (43 cases), as indicated below:

Location of accident	Traffic	
	No.	%
Whilst commuting	37	86%
Travel during workday	6	14%
Usual work centre	0	0%
Total	43	100%

Severity of accidents

Of the 149 accidents that occurred this year, only 2 accidents were classified as serious (1 whilst commuting and the other in the work centre), while the others were classified as minor.

Causes of accidents

As for the causes of accidents, in general terms, the main causes of accidents have remained the same as in recent years.

The main cause is **being run over or hit by vehicles**. These accidents represent **29%** of the total, with 43 cases.

They are very closely followed by **falls on same level**, with **28%** of the total (41 cases).

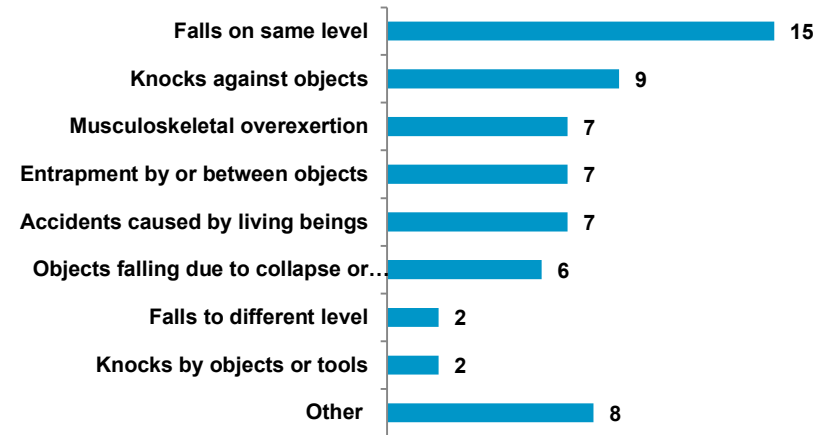
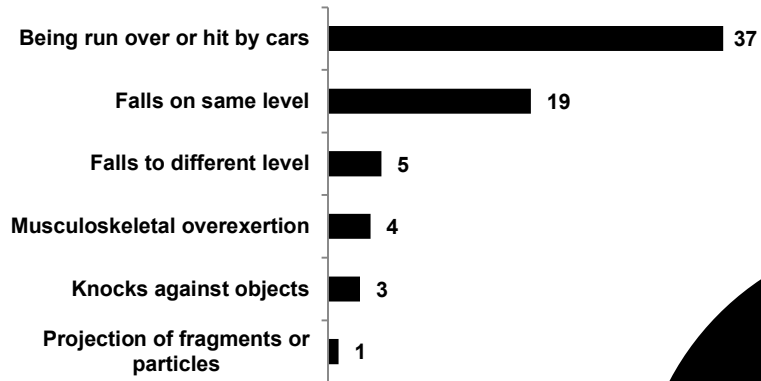
The rest of the causes break down as follows:

Causes of accidents	Total	%
Being run over or hit by cars	43	29%
Falls on same level	41	28%
Overexertion	12	8%
Knocks against objects	12	8%
Falls to different level	9	6%
Accidents caused by living beings	7	5%
Entrapment by or between objects	7	5%
Objects falling due to collapse or breakage	6	4%
Projection of fragments or particles	2	1%
Other	10	7%
Total	149	100%

In the **work centre**, in keeping with the trend seen in recent years, of the **63** accidents that took place, the majority were falls on the same level, with 15 cases. This was followed by knocks against objects, with 9 cases.

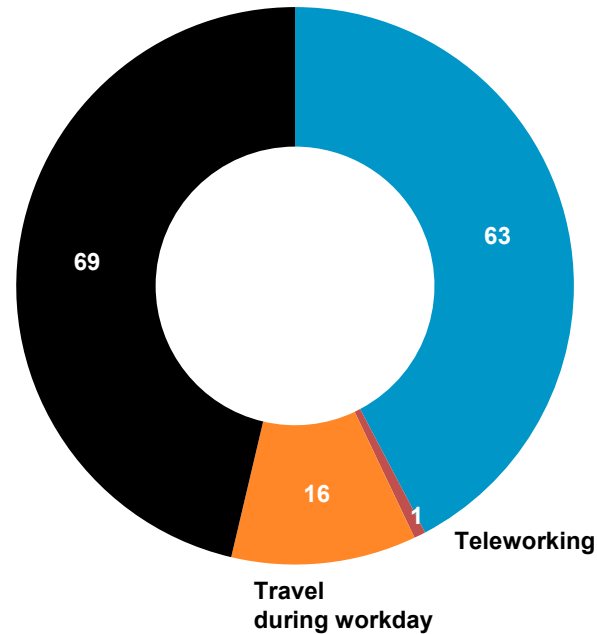
The graphs on the following page show the percentage distribution of the total number of work-related accidents that occurred in 2021, according to where they took place. The breakdown of the causes of the accidents is also shown.

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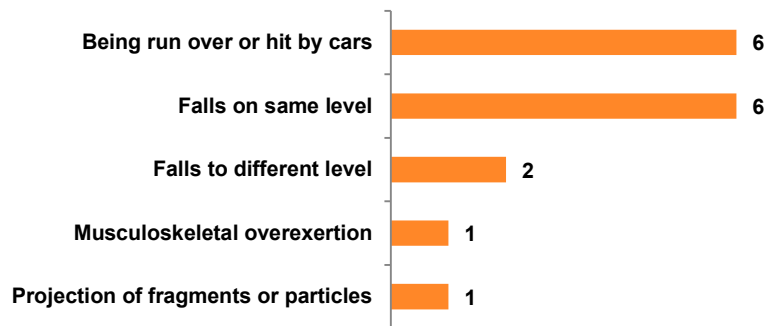
Whilst commuting

Usual work centre



Teleworking

Travel during workday



Falls on same level



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Analysis of accident rate by gender and age.

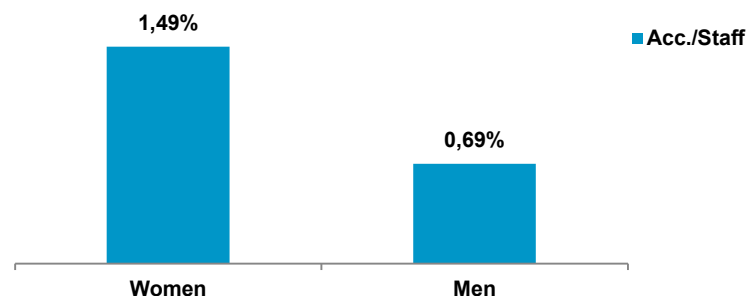
> Gender

Of all accidents which took place in 2021, **66%** (98) involved **women**, compared with **34%** (51) involving **men**. In comparison with the data for last year, there has been a very slight increase in the accident rate among women.



Gender	Accidents		Workforce	
	No.	%	No.	%
Women	98	66%	6,573	47%
Men	51	34%	7,441	53%
Total	149	100%	14,014	100%

Based on the gender breakdown of the workforce, the accident rate percentage for men and for women would be as follows:



Unlike previous years, among women, the same number of accidents took place **whilst commuting** and in the **work centre** (44 in each case). Among men, continuing the trend of previous years, accidents **whilst commuting** continue to be the most numerous, at 25 cases (19 of them traffic-related).

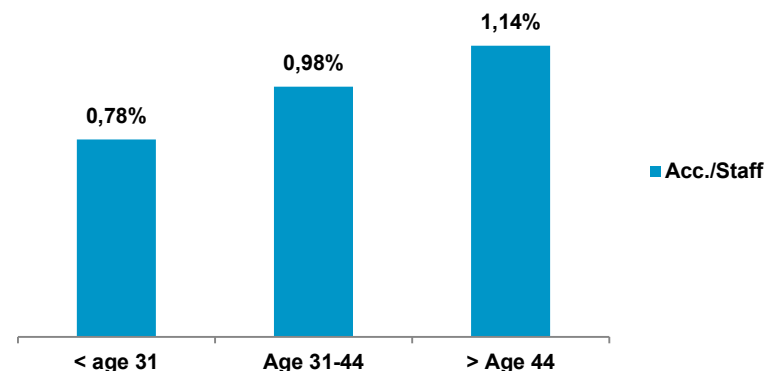
In the **work centre**, the main cause of accidents among women continues to be falls on the same level, with 12 cases, followed by entrapment by or between objects (7). And, among men, the same number of accidents were recorded involving knocks against objects (moving and stationary) and those caused by living beings, specifically, 5 in each case.

> Age

A breakdown of the number of accidents, by age, is set out below.

Age group	Accidents		Workforce	
	No.	%	No.	%
< Age 31	5	3%	645	5%
Age 31-44	55	37%	5,590	40%
> Age 44	89	60%	7,779	56%
Total	149	100%	14,014	100%

Like last year, at **1.14%**, persons **aged 44 years and above** are those that have the greatest number of accidents as a proportion of total staff. They are followed by employees aged **between 31 and 44 years**, at **0.98%**, as reflected in the following graph:



As occurred last year, persons aged **over 44 years** registered the highest number of accidents in the **work centre**, at 41 cases. The main causes of accidents were, most notably, falls on same level (13), followed by overexertion, at 5 cases.

In the age group of those aged **between 31 and 44**, the majority of accidents occurred **whilst commuting**, with 27 cases (15 of them traffic-related). In the **work centre**, knocks against objects accounted for the highest number of cases registered (5), followed by accidents caused by living beings (4).

Persons aged **less than 31 years** this year registered 5 accidents, with accidents that occurred **whilst commuting** being the most numerous at 4 cases (3 of them traffic-related).

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Breakdown of accident rate among the Banco Sabadell workforce

This section shows accidents sustained by staff of **Banco Sabadell**. They are broken down as follows:

➤ Accident rate in the branch network (ROs) and central services (CS)

In 2021, the various Regional Offices of the Banco Sabadell branch network recorded 131 accidents, compared with 18 recorded among the Central Services workforce.

Regional Offices	Accidents	Workforce	Acc./Staff
	No.	No.	%
Catalonia RO	41	2,797	1.47%
Central RO	19	1,266	1.50%
Eastern RO	31	2,350	1.32%
Northwestern RO	17	852	2.00%
Northern RO	9	657	1.37%
Southern RO	14	769	1.87%
Central Svcs	18	4,193	0.43%
Total	149	12,884	1.16%

By number of accidents registered, it is the **Catalonia Regional Office** that stands out, at 41 cases, with the same number of cases occurring whilst commuting and in the work centre (17).

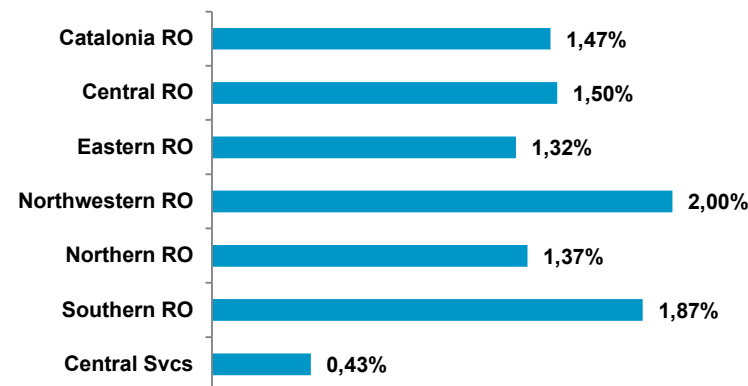
It is followed by the **Eastern Regional Office**, which registered 31 accidents, 16 of them in the work centre.

With regard to the percentage accident rate according to assigned staff, the **North-Eastern Regional Office** has the highest rate at 2.00%, having increased significantly relative to last year's figure. Of the 17 accidents recorded, 10 took place in the work centre, with falls on the same level being the most numerous variety (4 cases).

Not far behind, the **Southern Regional Office**, had a 1.87% accident rate. This figure also represents a perceptible increase in comparison with the previous year. Of the 14 cases, 7 were in the work centre, with no particular cause occurring more frequently than others.

In **Central Services**, with 18 registered accidents, those occurring whilst commuting 18 were the most numerous, with 9 cases, 8 of them traffic-related.

The following graph shows accident rates relating to the workforce of the different Regional Offices and Central Services:



➤ Accident rate broken down by roles in the Branch Network and Central Services

The following table shows the accident rate broken down by role, both in the branch network and in central services

Roles	Accidents	Workforce	Acc./Workforce
	No.	No.	%
Business Manager	12	1,248	0.96%
Commercial Branch Manager	12	975	1.23%
Commercial and Service Manager	24	1,296	1.85%
Manager or Commercial Agent	20	2,101	0.95%
Other Branch Network roles	4	115	3.48%
Other Branch Network Managers	18	1,830	0.98%
Other Branch Managers	8	150	5.33%
Customer Service	33	976	3.38%
Central Services Manager	5	1,059	0.47%
Other Central Services roles	3	1,084	0.28%
Central Services Technician	10	2,050	0.49%
Total	149	12,884	1.16%

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In the Branch Network, the role that encompasses **Other Network Managers** (insurance, assets, etc.) is the one which presents the highest accident rate when we compare this figure against the total assigned staff, the rate being **5.33%**. Of the 8 accidents registered in this role, most occurred whilst commuting (6, of which 4 were traffic-related).

The accident rate in **Other network roles**, with 4 cases registered, all of which occurred whilst commuting, is **3.48%**.

At **3.38%**, the **Customer Service** role is in third place in terms of accident rate. Of the 33 accidents recorded, those that occurred in the work centre are most numerous, at 19 cases. No single cause stands out as particularly numerous, with 3 cases recorded for falls on the same level, 3 for entrapment by or between objects, 3 for accidents caused by living beings, etc.

In Central Services, given the small number of accidents recorded (18 cases), there is no one particular role with a notably higher accident rate among assigned staff. **Central Services Technicians** with **0.49%**, recorded 10 cases, 6 of which occurred whilst commuting, including 5 that were traffic-related.

Corrective/preventive actions

Once an accident has been investigated, a decision is made, if necessary, to adopt a corrective/preventive measure, as applicable.

Corrective actions are adopted to eliminate or rectify the cause that has given rise to the accident in order to prevent it from occurring again. They are mainly applied to accidents which have occurred in the work centre.

Preventive measures, on the other hand, are adopted to reduce the probability of a similar event occurring again, in other words, to prevent risky situations.

This year a total of **94 measures** were introduced. Of these, **26** were **corrective actions** and **68** were **preventive measures**.

They are broken down as follows:

Preventive measures	No.	%
Employee information	50	74%
Review of facilities	15	22%
Signage	1	1%
Other	2	3%
Total	68	100%





Corrective actions	No.	%
Suitability of facilities	10	38%
Signage	7	27%
Adequacy of workstation	3	12%
Other	6	23%
Total	26	100%

Each corrective and preventive action implies the following:

- **Employee information:** employees must be informed of all aspects related to their work environment that could affect their daily work activities (ergonomic risks, healthy posture, traffic risks, etc.). This information aims to encourage staff to adopt and foster good practices in the work environment.
- **Review of the facilities:** Perform a review of the area or place where the accident took place in order to ensure that everything is in good order.



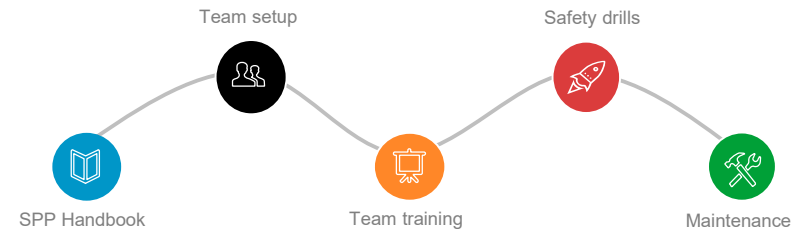
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- **Review of workstation:** as a preventive measure, review the workstation of the affected employee to ensure that it has been set up correctly and to determine whether any adjustments need to be made. 
- **Signage:** ensure that there is appropriate signage in work centres so that, if there is none or if it is not displayed, it may be provided and/or displayed, for example: "wet floor" signage when floors are being cleaned at the work centre, etc. 
- **Suitability of the facilities:** various actions need to be taken in the work centre in order to address the risk that gave rise to an accident. These can include, for example, earthing, fixing a broken item, etc. 
- **Adequacy of workstations:** this involves making all necessary adjustments to ensure the correct configuration of the workstation (ensuring the adequate distribution of work materials, changing seats, cable management, etc.). 
- **Other:** any other measures adopted that do not fall under any of the previous categories.

Self-protection plans

Unlike branches, which have emergency signs and instructions, corporate and critical buildings, mainly due to their high occupancy levels and large surface areas, require a Self-Protection Plan (SPP) to safeguard the physical safety of people in the event of an emergency. This is possible with the help of a group of **579** people who make up the emergency teams in **28** buildings.

SPPs are managed by means of a comprehensive self-protection scheme, which is developed in **5 stages**:



This year, drills and training activities were directly affected by the pandemic, which is why their numbers are significantly lower than in pre-pandemic years, as shown below.



Self-Protection Plan (SPP) Handbook

The self-protection handbook is a manual of overall building security designed to provide answers to the following questions:

- What kinds of emergencies can arise?
- What means of protection are available?
- How and when must the emergency teams take action?
- How are protective elements maintained and how frequently?

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In 2021 the following SPPs were reviewed, in accordance with the criteria designated by the specific regulations of the Autonomous Communities.



Building with revised SPP Handbook

0901 - Sabadell Central Services
3598 - Barcelona, Torre Diagonal
3607 - CBS Sant Cugat del Vallès
3624 - Bilbao, Ercilla

As certain buildings have been closed or vacated, the corresponding SPPs have been withdrawn from the following buildings:



Closed building (SPP handbook eliminated)

3390 - CBS 2 Sant Cugat del Vallès
2954 – Barcelona, Passatge Mercader



Team setup

The teams are strategically located for effective action. Their **voluntary** collaboration is indispensable to ensure that the plans are feasible and to guarantee that the key elements are to hand in an emergency. When a team member's workstation changes location, another person in that area must take over his/her duties. This is because the high rotation of staff between workstations requires continuous training and retraining of emergency team members. This year, **47 people** from 6 buildings joined emergency teams or changed roles within emergency teams.

The Bank's staff who form part of the emergency teams have, in essence, 3 duties:



In the event of a fire outbreak in their area, attempt to extinguish it.



In the event that **evacuation** is ordered, check that nobody is left in their area.



In the event that **lockdown** is ordered, ensure that staff remain inside the building.



Team training

Proper training for teams is essential to guarantee the right response to emergency situations. The training programme is aimed at people who form part of emergency teams. It comprises two types of activities. The first type involves more practical training, such as the fire-fighting course, in which attendees are given the opportunity to practice fire-fighting techniques in real conditions.

The other less hands-on activity involves training sessions delivered by the OHPD, which provide an overview of emergencies, with a particular focus on the action protocol to be followed by each team. These sessions are generally imparted before emergency drills, to refresh the memory of those involved. As indicated in the chapter on training, due to the pandemic, no practical training has been delivered.



Emergency drills

Emergency drills make it possible to assess the response and coordination of emergency teams, as well as the operation of the building's technical security resources. They are a window of opportunity to detect areas for improvement and apply corrective measures that have a positive impact on self-protection. Failings in communication or in terms of operational coordination are aspects that can only be assessed through this type of exercise. To obtain a snapshot of the drill, the exercise is monitored by external observers, who record the timings and activation of emergency procedures.

Unfortunately, this year the pandemic compelled us to organise drills adapted to the circumstances. As a general rule, in the buildings that are **directly managed by the Bank** and that have a high occupancy rate, to avoid a large accumulation of people on evacuation, an **internal drill** is carried out, audited by an external firm, which involves the maintenance staff and the emergency and security heads, without the participation of other teams and occupants. On the occasions when all teams and occupants are involved, a drill situation in which staff are put on lockdown is simulated, avoiding the risk of an accumulation of people,

15 drills were carried out, all of them **rated very highly** in terms of how they were conducted and the actions taken by the teams and people involved.



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Building	Type	Date
0144 - Madrid, Cuzco (*)	Conventional. Evacuation	18.11.2021
0200- Barcelona Rbla Catalunya	Conventional. Lockdown	26.05.2021
0900 - Sabadell Plza Sant Roc	Conventional. Lockdown	16.11.2021
0901 - Sabadell Central Services	Internal Audit	03.11.2021
2950 - Agua Amarga, Alicante.	Internal Audit	19.10.2021
3534 - Oviedo, Fruela	Internal Audit	17.11.2021
3536 - Madrid, Serrano	Internal Audit	20.10.2021
3598 - Barcelona, Torre Diagonal	Internal Audit	25.10.2021
3607 - CBS Sant Cugat del Vallès	Internal Audit	22.11.2021
3618 – Archivo de Polinyà	Conventional. Evacuation	16.06.2021
3624 - Bilbao, Ercilla (*)	Conventional. Lockdown	18.11.2021
3700 - Oscar Esplá, Alicante.	Internal Audit	26.10.2021
3900 - Las Tablas, Madrid (*)	Conventional. Lockdown	11.11.2021
3636 - San Sebastián	Internal Audit	17.11.2021
3860 - San Sebastián de los Reyes (*)	Conventional. Evacuation	15.12.2021


(*) Non-BSG management buildings

As a new development, it should be noted that the St. Cugat corporate centre simulated an emergency caused by a gas leak **explosion** for the first time, with injuries (simulated) sustained by one occupant, giving rise to the need for the intervention of the first aid team.



An emergency drill was carried out on a **weekly basis** focused on the operations of the Control Centre at building 3607 CBS Sant Cugat and building 3598 Barcelona, Torre Banco Sabadell.

In addition, there is a series of buildings which, due to their evacuation height or occupancy volume, require internal **quarterly drills**, which are carried out periodically, focusing on the most critical SSP functions. The buildings in question are:

- 
 - 3598 - Barcelona, Torre Diagonal
 - 3607 - CBS Sant Cugat del Vallés
 - 3700 - Alicante, Oscar Esplá
 - 0901 - Sabadell, Central Services
- 3534 - Oviedo, Fruela
 - 3536 - Madrid, Serrano
 - 2950 - Alicante, Aguamarga
 - 3900 - CBS Madrid
 - 3636 - San Sebastián Avda. Lib.

Given their critical role, operators in the control centre of these buildings need to pass a **test** to verify their knowledge and abilities in the event of an emergency. This year, 15 people passed the test, all at a satisfactory level.



Maintenance

Lastly, in order for self-protection plans to be effective and operational, a series of preventive actions need to be taken by the Safety and Security, Maintenance and Occupational Hazard Prevention divisions, each acting within their own scope of responsibility. The preventive actions that they carry out are:



- Weekly PA systems and alarms check.
- Review and regular upgrades of emergency equipment.
- Editing of the handbook contents based on any changes that have taken place in a building.
- 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 the BSG Corporate Centres.



- This year, an **emergency signage** campaign was carried out in the Oviedo Fruela building, using posters distributed throughout the building with instructions to be followed in an emergency and a map indicating "You are here".

Other preventive actions on contingencies include:

- Storm Filomena compelled the Bank to activate the branch network's **Bronze Team** on 07.01.2021, rolling out a series of action procedures and preventive measures centralised from the Security Operation Centre (SOC).
- **Working Group on Comprehensive Security**, which meets on a monthly basis and whose primary mission is to provide a comprehensive view of BSG security and prevention.
- To address the security requirements of staff who travel **abroad**, the Bank has an **International SOS** licence. It offers a service so that, before and during their trip, the person travelling can receive information on health and safety recommendations relating to the city or country to which they are travelling, as well as what to do in the event of an emergency. In 2021, **158 notifications** were received and **25 incidents** were handled. No employees were hurt.



Chapter 3: Safety

Cardiac rescue plan

The current cardiac rescue plan involves installing a defibrillator in work centres with 50 or more employees or those where the JPS considers it appropriate to have one due to the activities carried out.

During the year, as is customary, regular maintenance was carried out on all equipment, ensuring that it may be used in perfect condition, as and when required. As was the case last year, due to the exceptional situation brought on by the pandemic, it was not possible to resume the training activities associated with the cardiac rescue plan.

In order to ensure the appropriate coordination of the different activities related to the Automated External Defibrillator (AED) equipment, this year the supply and regular maintenance of all defibrillators was centralised through a single company: [CARDIAC FUTURE IDEA](#). The [26 cardiac-protected areas](#) are:

AED equipped buildings	Total
3607 CBS_Sant Cugat	6
3598 Torre Diagonal Barcelona	2
0901 Pz. Catalunya Sabadell	2
3618 Logistics Centre_Polinyà	1
3646 Logistics Centre_Sant Pere Molanta	1
7012 Travessera de les Corts_Barcelona	1
0900 Sabadell, OP	1
0046 Vilafranca del Penedés, OP	1
0200 Rambla Catalunya, 115_Barcelona	1
3900 CBS Las Tablas_Madrid	1
3536 C/ Serrano, 71_Madrid	1
3596 C/ Embajadores, 159_Madrid	1
0144 5136 3619 Paseo Castellana, 135_Madrid	1
0155 C/ Velázquez, 50_Madrid	1
3860 San Sebastián de los Reyes_Madrid	1
2950 Agua Amarga_Alicante	1
3700 Oscar Esplá_Alicante	1
2953 Rambla Méndez Núñez, 15_Alicante	1
3571 C/ Pintor Sorolla, 6_Valencia	1
3808 Gran Turia - C/ Andarella, 1_Valencia	1
2964 C/ Salzillo, 7_Murcia	1
3563 C/ Martínez, 11_Málaga	1
3624 C/ Ercilla, 24_Bilbao	1
3636 Av. de la Libertad, 21_San Sebastián	1
3870 5109 2135 C/ Linares Rivas, 30_A Coruña	1
3534 C/ Fruela, 11_Oviedo	1



Visits to work centres

In a year that was still marked by restrictions on travel as a result of the pandemic, in 2021 [80 visits](#) were made to branches by the OHPD. The reasons for these visits are indicated below:

Purpose of the visit	No.
Review of general conditions	63
Event - Occupational risks	6
Other	11
Total	80



Branch improvement activities

The [Technical Maintenance Division](#), in addition to the works specific to preventive maintenance (environment, electricity, lifts, fire protection methods), also carries out a series of activities aimed at improving working conditions and the application of the Group's security and ergonomics standards.

The activities with the most direct impact on the working conditions in workstations are: redistribution of workstations, replacement of air conditioning machines, etc. Due to its unusual nature, the new branch HQ of Sevilla y Salamanca, should be noted, as its features required specific treatment in OHP.

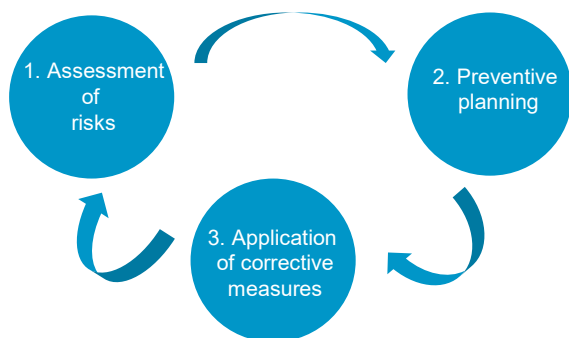
Type of activity	No.
New branches and transfers	6
Full branch refurbishment	1
Renovations and organisational improvements	595
Recyclers renewal (End-user Support Div)	285
HVAC renewal plan	43

These activities are in addition to corrective actions originated by the faults detected in the risk assessments, as well as those detected following breakdown notifications.

Chapter 3: Safety

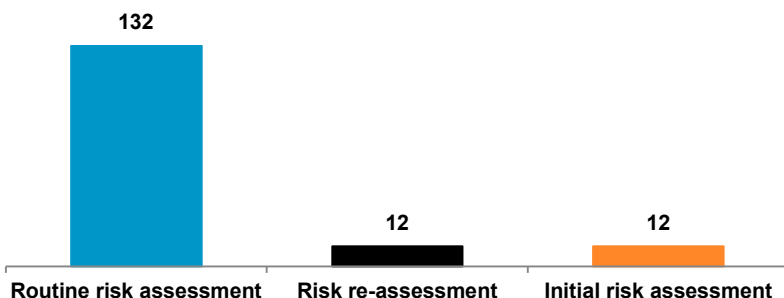
Risk Assessments

The **risk assessment** is one of the fundamental pillars of any management system for occupational hazard prevention. The assessment estimates the scale of risks that have been unavoidable and, based on that risk level, corrective actions are planned, aimed at eliminating or reducing the risk.



In 2021, a total of 156 risk assessments were carried out. An initial assessment is carried out in new centres, a re-assessment is carried out in centres that have been fully refurbished and routine assessments are carried out in line with the criteria established in the prevention plan. In 2021, the risk assessment schedule was affected by the COVID-19 pandemic, therefore the number of work centres assessed is lower than in previous years.

The breakdown of the assessments by the reason for which they were carried out is shown below:



A large number of work centres were assessed, including:

Central RO	Area assessed
0901 - Sabadell CS bldg	Floors 2, 3 & 6
2950 - Estrella bldg	Ground floor
3534 - Fruela bldg	Whole Building
3571 - Pintor Sorolla bldg	Whole Building
3598 - Torre BS bldg	Floors 11, 12, 13, 14, 15 & 21
3700 - Óscar Esplá bldg	Floor 4
	Contingency Room

In accordance with the assessment management cycle, the detected faults are included in the corrective actions plan, which includes the more urgent and less urgent measures to be implemented within the deadlines indicated in the methodology, in keeping with the risk level assigned by the assessment technician.

The **Workplace Health and Safety Manager (RPSO)** is the person who deals with faults that can be resolved using a standard method.

The remaining faults are resolved through the direct intervention of the corresponding technical units (**General Services and End-User Support Division**) and through the **OHPD**.

The data input, management and analysis is done via the Human Resources SAP platform, which is accessible to all the departments and persons involved in the system.

Lastly, the OHPD monitors the programme of preventive measures in coordination with the units involved.

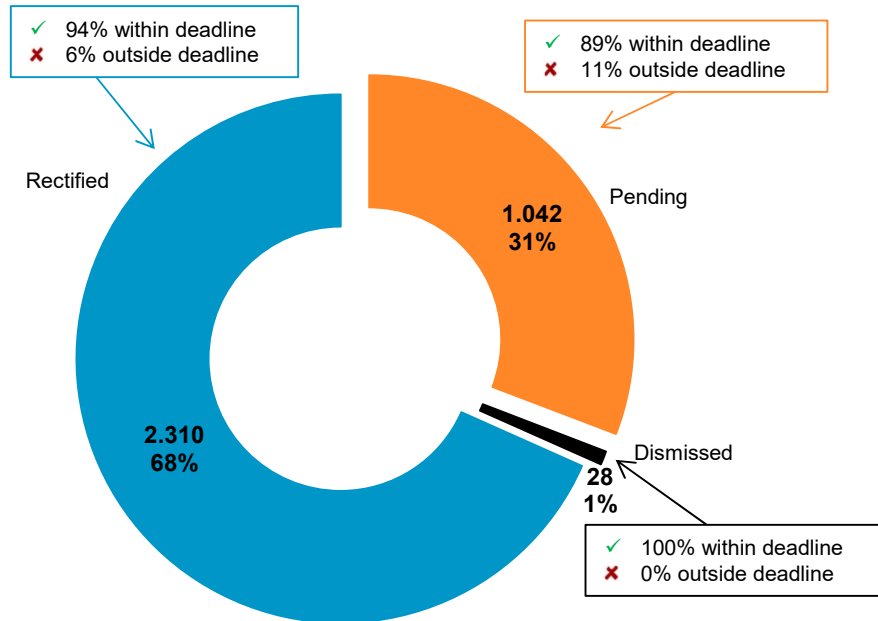
Results of 2021 assessments

At the date of compilation of data for this annual report, we have 140 active work centres of the 156 that were assessed during the year, with 17 risk assessments being inactive due to closure/merger. Of these 116 active centres, a total of 3,380 faults were detected, of which 68% were rectified, 1% was dismissed, and 31% were pending implementation of a corrective action.

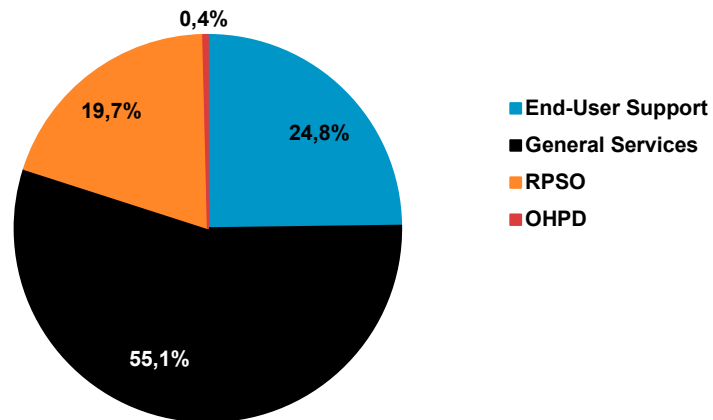
In any case, according to the assessment methodology, it is important that faults are not only rectified, but that they are also rectified within the deadline associated with each level of risk. 94% of the rectified faults were resolved within the set deadlines, which is evidence that the system works and that the corresponding departments are fully committed to the process.

Chapter 3: Safety

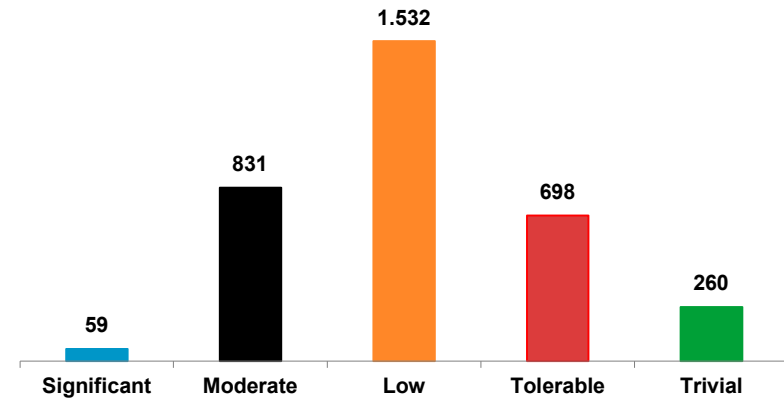
The **management status** of the risk assessments is shown below:



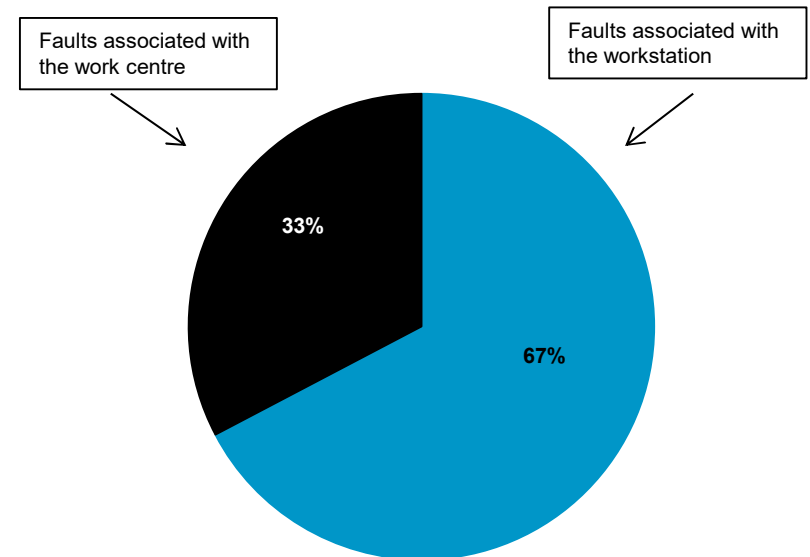
The breakdown of faults **by area** responsible is shown below:



The **risk levels** detected break down as follows:



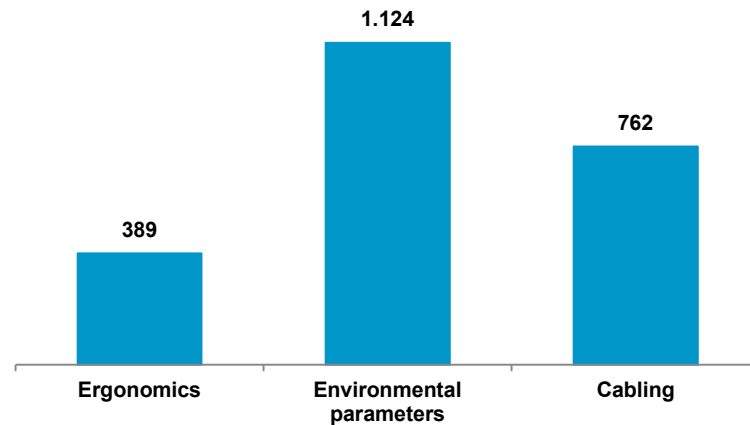
The breakdown of faults detected in the **risk assessments carried out in 2021** is shown below, depending on whether they apply to the workstation or to the work centre and pooled together by risk type.



Chapter 3: Safety

Workstation

The faults identified in the [workstation](#) assessments carried out in 2021, broken down by type of risk, are shown below. Faults related to the condition of workstation cabling and ambient conditions (temperature, lighting, etc.) are more numerous than those related to ergonomics (seating, distribution of equipment and furniture).



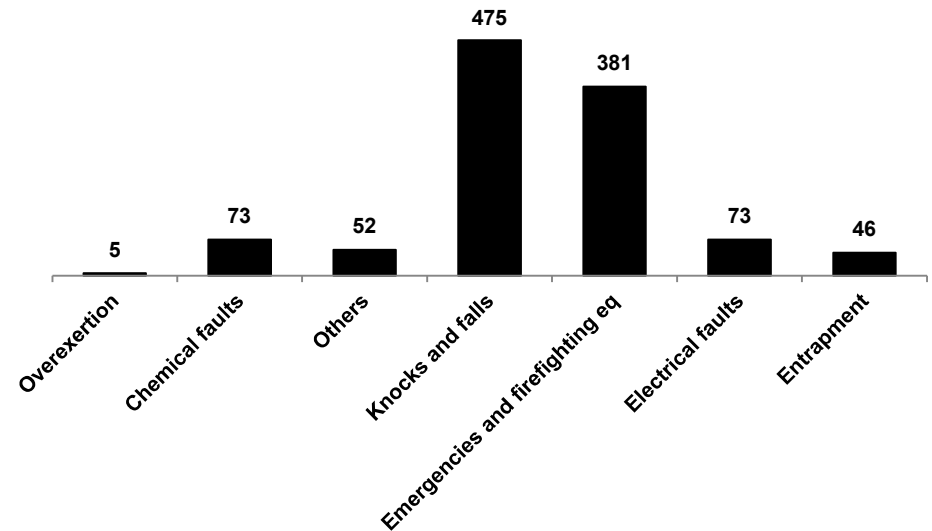
Work Centre

Of the total number of faults related to the work centre, the majority are related to [knocks and falls](#). This group includes faults related to the condition of stairways, ramps and flooring, as well as those detected concerning fixed structures posing a risk of knocks.

The [emergencies and firefighting equipment](#) group includes faults related to fire protection equipment, evacuation route signs and the first-aid kit. [Electrical faults](#) include faults related to the electrical installations in the work centre.

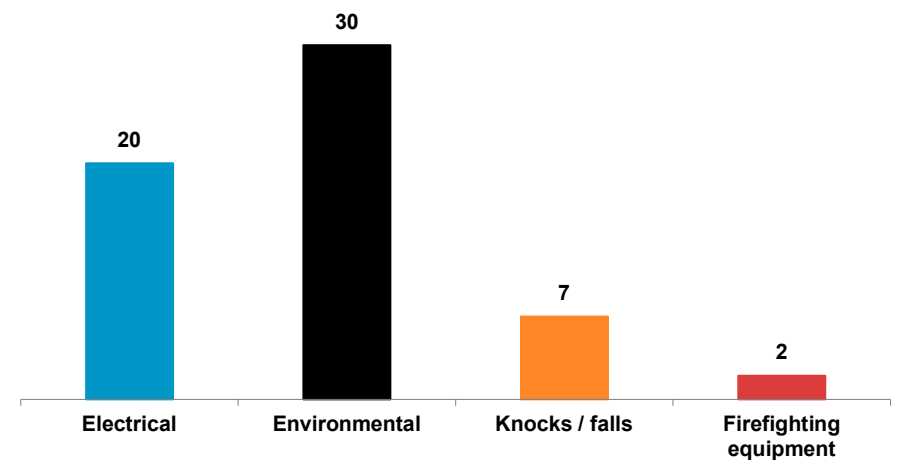
[Entrapment](#) includes faults related to dispensers, recyclers, safes, paper shredders and sliding doors, [chemical faults](#) are those related to the lack of labelling of stored bottles of cleaning products and [overexertion](#) relates to the width of the aisles in the filing areas and the height of printers.

The [Other](#) group includes faults that do not fall into any of the previous categories.



During the 156 risk assessments carried out in 2021, [59 significant risks](#) were detected. These faults are related to electrical risks, ambient conditions (lighting), knocks and falls, as well as firefighting equipment.

The following graph shows the breakdown of these faults by type.



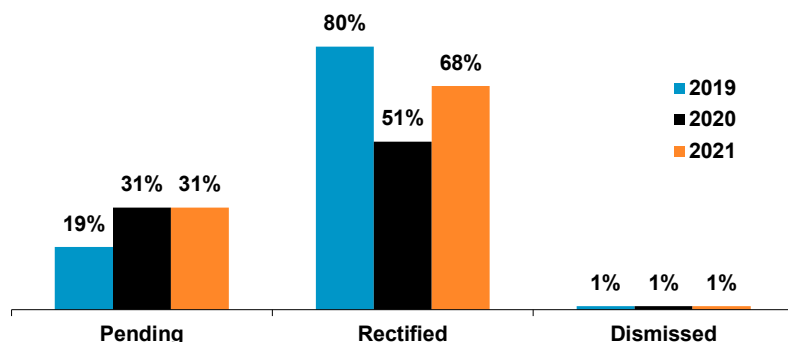
Chapter 3: Safety

Management of assessments from previous years

At the end of 2021, 68% of the faults detected in assessments had been rectified and 1% dismissed. The remaining 31% have yet to be dealt with.

It is worth noting that all of the faults detected in 2020 that were pending have now been rectified.

Comparing the figures over the last 3 years, if we look at the management status in each year, shown in January of the following year, the fault resolution percentage in 2021 has increased, reaching a resolution rate of 68% compared with 51% in the previous year.



Other assessments

In 2021, the Security Division analysed the [risk of robbery](#) in 261 branches; 5 of these were assessed after being burgled and the rest (256 branches) were assessed following changes that affected the regular staff, as well as transfers and mergers.

A Waste Water Treatment Station (WWTS) was installed at [CBS Sant Cugat](#), and this building was assessed for that reason. Being located in a confined space, measurements were taken to detect the presence of potential gases emitted by the waste water.

The [technical areas](#) of corporate or critical buildings, as well as work areas that do not strictly qualify as office areas due to their particular characteristics, are assessed outside the SAP environment. The areas that have been assessed this year are shown in the table below. With regard to the corrective actions plan, given the scale of the plan (more than 400 measures) it is worth noting that this year all of the actions of the CBS Sant Cugat technical areas were resolved.

The faults detected in these risk assessments are corrected according to the scheduled deadlines, which are, in turn, set according to the level of risk.

Central RO	Area assessed
0901 - Sabadell C.S.	ATM lab
1015 - Cartagena bldg	Technical areas
1427 - Orihuela bldg	Technical areas
2953 - Rambla bldg	Technical areas
3534 - Fruela bldg	Technical areas
3571 - Pintor Sorolla bldg	Technical areas
3607 CBS	Library
	WWTS
3618 BSab Logistics Centre	Technical areas
	Pinacoteca
	Historical archive
3646 - S.Pere Molanta	Technical areas
Coworking Centres	

Specific groups

[Specific groups](#) are groups of the workforce whose roles are linked to occupational hazards that are different to those faced by the general workforce in BSG.

- ☐ Correspondence
- ☐ Clerical staff
- ☐ Drivers
- ☐ Cooks/Waiting staff
- ☐ Mobile Branch staff
- ☐ Concierge services
- ☐ Scaffold workers/Forklift operators
- ☐ Contact Centre

In 2021, the correspondence group was withdrawn as a specific group due to changes in the way the service is managed, while people with possible exposure to noise risk due to their access to the data processing centre are now considered as a new group.

The other groups have continued with their usual activities, adapting the preventive measures to the pandemic situation at all times and opting to work from home at some stages of the pandemic, in cases where this was possible.

In the current environment, the following actions have been carried out in relation to OHP:

- 46 specific health assessments have been carried out.
- Replacement of first-aid kits in the fleet of company vehicles.
- 2 Voice Workshops held.
- Information provided to newly hired personnel.

Chapter 4: Ergonomics and psychosociology

Ergonomics

Ergonomics is the preventive speciality aimed at adapting workstations and working conditions to the needs of workers, so that work activities can be carried out comfortably, avoiding forced postures and allowing employees to change postures and to rest.

To manage ergonomic aspects, we work together with Maintenance, Space Management, Procurement and IT Services Divisions during the process to select equipment and furniture, contributing technical and design considerations that affect the health and safety of the workforce, adjusting equipment and furniture to meet unified standards, resolving any detected incidents and validating the design and configuration of workstations.

Furthermore, the ergonomic challenges of some individuals on an individual level (particular sensitivity) are addressed and the necessary solutions are proposed to adapt workstations or work duties to the special circumstances of these individuals.

As per the protocols and criteria established by the Group, special work materials were provided in 2021 to improve employees' working environment:



Material	Units
Mouse wrist rests	36
Telephone headsets	26
Keyboard wrist rests	14
New ergonomic chairs	405
Desk height adjustment	21
Monitor risers	187
Transport trolleys for cash and coins	7
Footrests	162

As part of the WhatsNext Project on new ways of working, the following aspects are also noteworthy.

WhatsNext



- Completion of the delivery of new corporate laptops to employees who did not receive one in 2020. These laptops are equipped with Office 365, a professional software solution from Microsoft that enables the creation and sharing of documents, as well as the holding of videoconferences in real time from devices connected to the Internet. OneDrive is also available.
- Approval by the OHPD before their installation in Central Services of 1,359 new 24-inch DELL C2422HE screens, which integrate the dock station, as well as new multimedia capabilities and a high-definition video camera. These display screens have an additional advantage: a single USB-C cable for charging, network connection, keyboard and mouse connection and extensive multimedia capabilities. They are also equipped with the ComfortView Plus system, which reduces blue light emissions keeping an optimal colour quality for greater eye comfort.

- Preparation of a new protocol within the Prevention Plan to adjust desk height based on a specific anthropometric study.

In general, the following documents are available on the Intranet:

- Ergonomics Handbook: this document sets out the criteria and specific solutions and practices relating to good posture, configuration of workstations, etc.
- Manuals for the different models of chairs used in the Bank, to allow them to be adjusted depending on each individual's needs.

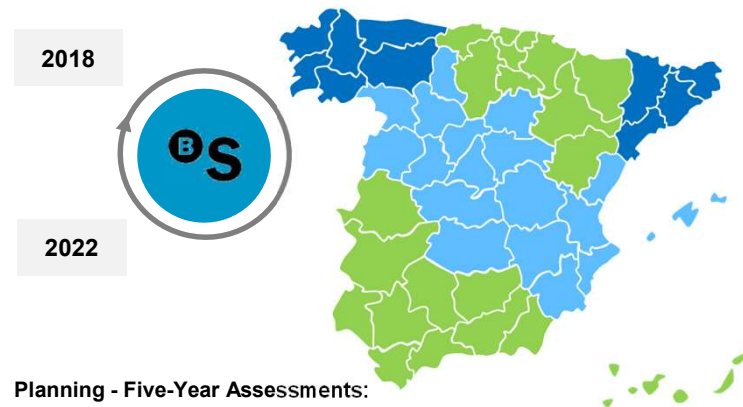
All of this allows us to achieve a dual objective:

1. Physical comfort (avoiding overexertion, injury and potential work-related accidents or absence due to illness), in order to better protect the health of our staff.
2. Psychological comfort, which results in improved satisfaction and well-being for our staff.

Chapter 4: Ergonomics and psychosociology

Psychosociology

Psychosocial risks refer to the conditions of a work situation or environment that are directly related to the organisation, type of work and performance of professional tasks, as they can affect both the wellbeing and health (physical, mental and social) of the employee as well as how they perform their professional activities.



YEAR	COMPANY/AREA
2018	✓ B. Sabadell: Northwestern and Catalonia RO
2019	✓ B. Sabadell: North and South RO. National CS
	✓ Fonomed Gestión Telefónica Mediterráneo, S.A.
	✓ Business Services For Operational Support, S.A. (BSOS)
	✓ Sabadell Consumer Finance, S.A.U.
	✓ Sabadell Information Systems, S.A.U. (SABIS)
2021	✓ B. Sabadell: Eastern and Central RO
2022	❑ Subsidiaries

During 2021, psychosocial risk assessments were resumed, conducting the assessment of the Central RO for 2020 and of the Eastern RO scheduled for this year.

Methodology, participation and results



The methodology used is F-PSICO version 4.0 of the Spanish National Institute for Health and Safety at Work.

The data obtained from the assessments carried out is shown below. It is worth highlighting the [high percentage](#) of participation in each of these assessments.

Psychosocial assessments 2021	B. Sabadell Central RO	B. Sabadell Eastern RO
Scope of the study	Branch network	
Start date:	08.11.2021	
Census:	1,332	2,479
Completed surveys:	837	1,627
% of participation:	62.84	65.63

The results were as follows: [7 factors assessed as favourable \(green\)](#) and 2 assessed as unfavourable (red).

Risk factors assessed. General results	B.SABADELL Central RO	B.SABADELL Eastern RO
Working hours	Green	
Autonomy	Green	
Workload	Red	
Psychosocial demands	Green	
Variety of content	Green	
Supervision and participation	Red	
Interest taken in employee	Green	
Performance of the role	Green	
Relationships and social support	Green	

Chapter 4: Ergonomics and psychosociology

Context in which the survey was carried out

First, the psychosocial assessment was carried out during the SARS-CoV2 pandemic, which significantly impacted the service sector and customer service. Second, it was carried out during a period in which the Bank was undergoing a significant restructuring process, which resulted in the closure of many work centres, a reduction of the workforce (through voluntary and compulsory redundancy schemes) and a redefinition of duties.

These aspects can cause temporary changes in the psychosocial situation: some of which are beyond the control of the organisation and others that need time to make the necessary changes as regards duties and responsibilities, as well as the workload.

The factors assessed as unfavourable (red)

The **workload** is understood to be the level of work demands placed on the employee, i.e. the degree of mobilisation required to complete the work activity, regardless of the nature of the workload (cognitive, emotional).

Supervision/participation. This factor includes two ways of potentially controlling work activities:

1. Supervision refers to the employee's assessment of the level of control exercised by their direct supervisors over various aspects associated with the performance of their work.
2. Participation explores the different levels of involvement, participation and collaboration of the employee in the various aspects of their work and of the organisation, such as changes in equipment and material, new products, management arrangements, staff recruitment and their involvement in establishing work rules and working methods.

It should be noted that the way in which the questions of the psychosocial questionnaire are worded means that, in the majority of the psychosocial studies, unfavourable responses are obtained for the items related to participation. However, the questions relating to supervision in the analysed sample have received responses within satisfactory ranges.

The first assessment meeting of the psychosocial working group is scheduled to take place in 2022. This working group has been set up in the framework of the State Health and Safety Committee to work on potential preventive/corrective measures to be applied and to develop a schedule for their implementation.

XCELLENS 2021 Award

The OHPD received one of ASPY's Xcellens awards for excellence in preventive management. The award went to the Psychosocial Health and Well-being Programme implemented as part of its preventive activities.

The programme focuses on two main aspects:



- **Individual psychological support** to assist employees in the new COVID-19 environment and in high emotional impact situations, such as in the case of employees affected by the volcano eruption on the island of La Palma. In 2021, a total of 32 support consultations were taken up.

Company	Province	No.
Banco Sabadell	Alicante	1
	Barcelona	9
	Castellón	1
	La Coruña	1
	Madrid	6
	Malaga	1
	Sta. Cruz Tenerife	6
	Sevilla	1
	Valencia	2
	Zaragoza	3
Fonomed	Barcelona	1
Total		32

- **Methodology for the detection of potential health problems due to stress.** A methodology to detect potential health problems due to stress is included within the health assessment protocol through three questionnaires. As a result of this assessment, two actions were implemented to prevent stress and reduce its negative impact: information and advice on how to prevent stress and the launch of a psychological support and assistance service (for more information, please check the section on Health surveillance).

Chapter 5: Health surveillance

Health surveillance refers to the set of activities intended to protect people's health and prevent work-related illnesses, pursuing a dual objective:



1 Individual health assessments (**individual surveillance**):



- Early diagnosis of changes in health
- Identification of particularly sensitive employees (PSEs)
- Assessment of employees' fitness to work

2 More general assessment of the workforce as a whole (**collective surveillance**):



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

Within BSG, this activity is outsourced to [External Prevention Services \(EPS\)](#), Cualtis and ASPY, according to the following arrangement:

Banco Sabadell, breakdown of external prevention services by regional office:



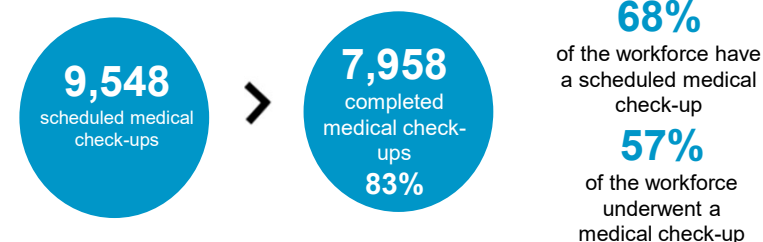
Subsidiaries, a single external prevention service (ASPY or CUALTIS) for each company.

The subsidiary Sabadell Consumer Finance ended the health surveillance agreement with Prevint on 31.12.2021. As of 1 January 2022, it has a new agreement with ASPY.

Medical check-ups



One of the health surveillance activities consists of conducting medical check-ups or health assessments: on a routine basis, when employees first start work, after a long period of absence, or to assess whether an individual is particularly sensitive to certain risks.



Company	RMCU	First MCU	TD MCU	PSE MCU
Banco Sabadell	7,017	376	75	2
BanSabadell Financiación	1			
BanSabadell Mediación	9			
BanSabadell Renting	20			
Business Services For Operational Support (BSOS)	158		5	
Ederra	0			
Fonomed	41	6	3	
Banco Sabadell Foundation	2			
Guipuzcoano Promoción Empresarial	0			
Inversion Desenvolupament	0			
Sabadell Consumer Finance	41	5		
Sabadell Information Systems (SABIS)	164	3		
Sabadell Innovation Cells	10	6		
Strategic Consulting	5	4		
Urquijo Gestión	5			
Total	7,473	400	83	2

Chapter 5: Health surveillance

In particular, [invitations to routine check-ups](#) were sent out on 1 February and the deadline for sending a response (accepting or opting out) was set for 5 February. The most relevant data is as follows:



Worthy of note is the decrease in the number of people accepting the invitations (68%) compared to previous years (77% in 2019 and 2020) due to uptake of the voluntary redundancy programme in the first quarter of the year by around 1,800 employees in the ≥45 age bracket, whose medical check-up is scheduled annually.

Of the total number of [medical check-ups](#) carried out, [99.71%](#) have been assessed as [fit and able](#) to perform their usual professional activities. Of these, the doctor issued [82 fit and able certificates with fitness recommendations](#).

These professional recommendations require adjustments of the workplace environment for health reasons, in order to allow staff to perform the duties associated with their role. For example, chairs with specific features that adapt better to the needs of users affected by certain pathologies, vertical mouses, headsets, etc.

In [22 cases](#) (21 corresponding to Banco Sabadell and 1 case to BSOS), [fit and able certificates with restrictions](#) to specific work tasks were issued. These restrictions are mainly related to the manual handling of loads weighing more than 3kg, avoiding tasks/duties with a high mental burden, customer service, sitting for long periods of time and restrictions on driving.

[One BSOS employee was assessed as not fit and able](#) to perform their office role.

After the pilot project started in 2020, in 2021 [the assessment of the potential impact of stress on overall health](#) has been included in the [health assessment protocol](#), alongside other tests and assessments, through a methodology that includes three questionnaires:



- Goldberg GHQ-12;
- the simple stress question; and
- the 2Q-IGM general discomfort questionnaire.

The assessment is conducted by first sending the Goldberg GHQ-12 questionnaire, then the simple stress question and lastly the general discomfort questionnaire. Once the first questionnaire is completed, the second questionnaire is only sent out if the respondent attains a minimum score. If this score is not reached, the assessment ends.

Those who receive the last questionnaire (general discomfort questionnaire) and get a score ≥3 are thought likely to have general health issues due to stress but no diagnosis of the existing pathology is made.

Although stressful situations cannot be completely eliminated and some of them are intrinsic in the activity itself (customer service, responsibilities of the role and in operational areas, etc.), employees can learn to handle them better, thus reducing its negative impact. Therefore, as a support measure, [the following preventive/corrective measures have been proposed](#):

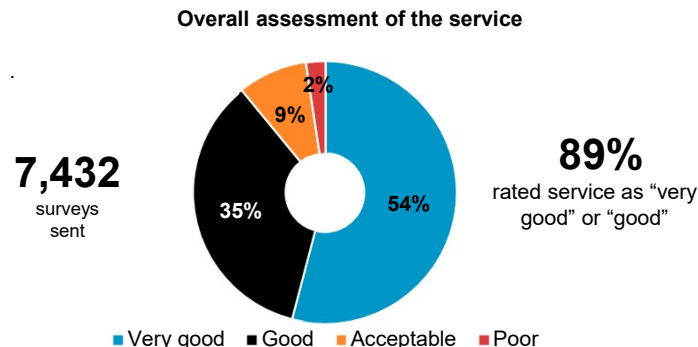
1. [In general](#), for all people undergoing medical check-ups, [advice/recommendations on how to prevent stress](#) will be included in the individual medical report of the employee, alongside other recommendations arising from the tests and assessments carried out.



2. [Specifically](#), for those people thought likely to have a pathology potentially caused by stress (those who score ≥3 in the 2Q-IGM questionnaire), a [psychological support and assistance service is offered, provided remotely by ASPY Prevención psychologists](#). The occupational physician advises the employee on the availability of this service, so that, if they so wish, they can get in touch with the OHPD to arrange an appointment with the psychologist. The aim is to give the employee the necessary help and provide them with adequate tools to handle stress situations better. A total of 8 people have accessed this service.

Chapter 5: Health surveillance

To [assess the quality and satisfaction](#) with the services provided by the EPS during the medical check-ups, a survey was sent out to [93%](#) of the workforce who completed a check-up. The results obtained allow any issues to be detected and resolved.



Compared to the results of the 2020 satisfaction survey, the perception of the service is practically the same. Of the items assessed, 88% of those surveyed deem the state of facilities to be good or very good. As regards the quality of the care received, 96% indicated that it is good or very good. 90% responded saying that waiting times were in keeping with the scheduled appointment time and as regards the time taken to receive the report, 90% received it less than 15 days after the assessment.

All of the personal incidents that were detected, either through the questionnaires or through the EAO and those received through the health surveillance mailbox, have been forwarded to the corresponding EPS for their information and management.

New measures compared to the previous year: On 23 March 2021, a self-appointment pilot was launched with the EPS Cualtis with a sample of 338 employees from Murcia who accepted the invitation for the medical check-up. These employees received an email with a link to access the Cualtis website where, once they indicate their preferred centre for the medical check-up, the system gives them access to the centre's calendar to choose the date and time of the appointment that best suits their needs. Once they have selected the appointment, the system sends a confirmation email and, as the date of the appointment approaches, reminder emails are sent. In addition, they can change the appointment up to 24 hours in advance. As no incidents were detected during the pilot period, the self-appointment system was extended to other employees of the Northwestern, Central and Eastern ROs of both Banco Sabadell and its subsidiaries. This system allows employees to manage their own appointments and select the centre that best fits their needs.

Management of particular sensitivity



The medical staff of the EPS providers, through the medical check-ups, identify particularly sensitive employees and issue, if necessary, a certificate of their fitness to work, as well as any necessary preventive or protective measures to improve their working conditions or to adapt their workstations in line with their particular sensitivity, either to limit some of their professional activities or to improve their working conditions.



Preventive measures are also established for [expectant mothers](#), which can be checked by all employees on the corporate extranet, in relation to the specific risks of their roles and workstations.

The adjustment of workstations and activities for employees with some form of recognised disability of $\geq 33\%$ 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 adapt them to their specific requirements.

Type of activity

Assessment of new cases of disability of $\geq 33\%$	13
Reassessment of cases of disability of $\geq 33\%$	28
Adjustment of PSE workstations, based on medical check-ups (fit and able with recommendations and restrictions)	104
Total	145



[107](#) more actions were carried out this year than in 2020.

On 30 November, the Culture and Diversity unit held a [webinar in collaboration with Microsoft entitled "Technological accessibility. For an inclusive digital transformation"](#), to learn how technology can be adapted to people's needs, for example, by increasing the font size or subtitling meetings to make them easier to follow.

On the other hand, where staff may be exposed to new risks, such as in the case of work centres affected by construction / reforms / DFP treatments, employees are notified of the general preventive measures that they should take during such activities, so that no one is affected by these new risks. If any employee gives notice of their particular sensitivity, additional personalised preventive measures will be taken in each case.

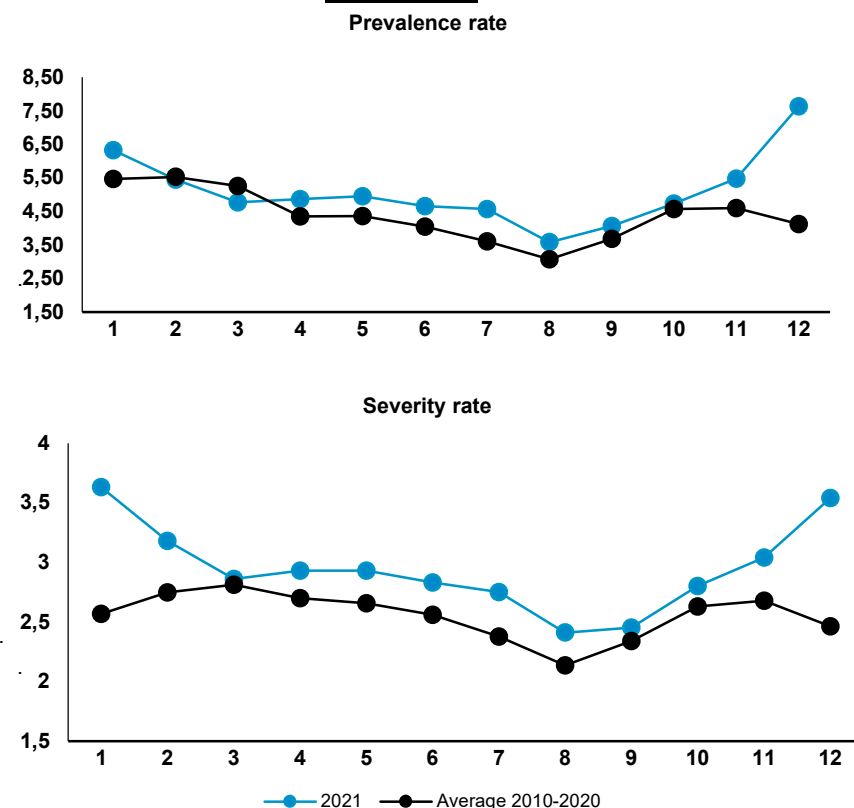
Chapter 5: Health surveillance

General absence from work

This includes absence from work due to illness **with and without TD** for common contingencies (common illnesses, non-work-related accidents, COVID-19) and professional contingencies (work accidents/work-related illnesses). Since 2020, within the common contingencies (CC) category, absence due to COVID-19 is also included. This type of absence will be discussed in more detail in the following pages.

The data for the prevalence rate (number of employees who have been absent from work / total workforce) and the severity rate (number of days missed / total working days) continue in the same trend as previous years, although the 2021 figures are slightly higher than the average of previous years. **The annual total prevalence rate was 5.09 (vs 5.55 in 2020) and the severity rate was 2.95 (vs 3.49 in 2020).**

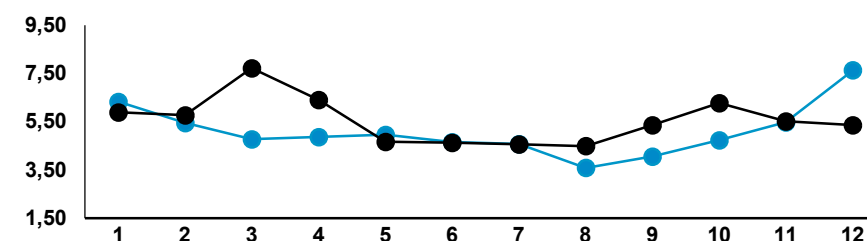
Monthly evolution of general absence from work rates (current year vs historical data)



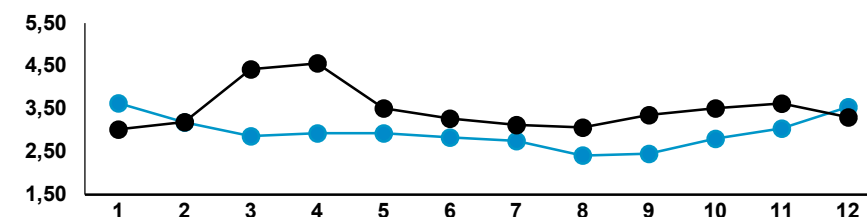
Monthly evolution of general absence from work rates (current year vs 2020)

Compared to the previous year, **the prevalence rate and the severity rate have decreased**, but they followed the same trend over the year. The number of **new leaves of absence initiated in the month** (frequency rate) **has fallen slightly compared to the previous year** with 359 absences on average in 2021 (vs 367 in 2020).

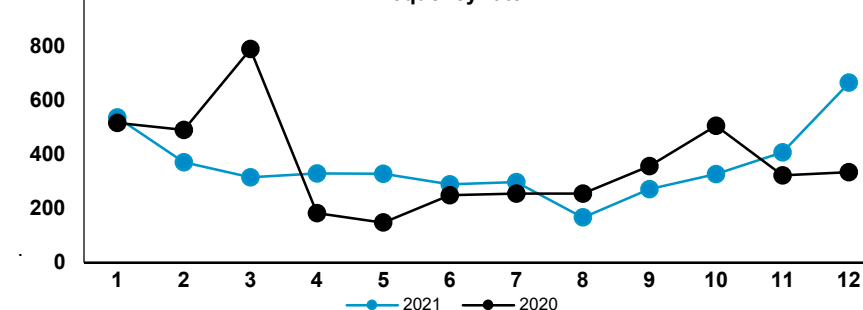
Prevalence rate



Severity rate



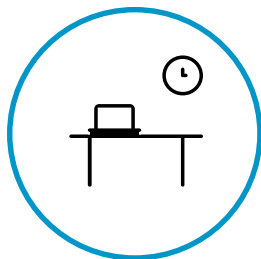
Frequency rate



Chapter 5: Health surveillance



The most noteworthy information in relation to the data gathered is as follows:



- During the first quarter of the year, due to the voluntary redundancy programme, the size of the workforce decreased by approximately 1,800 employees, some of whom were long-term cases of TD. As of April, these cases do not affect absence from work levels.
- The Banco Sabadell Group absence from work rate is lower than that of the financial and service sectors.
- The rates continue to follow a slightly upward trend compared to the historical average, but compared to 2020, the figures are more positive.
- The increase in absences from work in January and December is mainly due to COVID-19, coinciding with the two main waves of the virus.
- Of the total number of absences from work, those as a result of common contingencies are the most frequent (98% vs 99% in 2020) compared to 2% (vs 1% in 2020) due to professional contingencies. Of the total number of CC, COVID-related absences account for 32% (vs 25% in 2020).
- Women account for the higher proportion of absences from work with TD, due to both CC (including COVID-19) and PC.
- In both men and women, the age bracket with the highest number of cases with TD is the >44 age bracket.
- As for the duration of the leaves of absence, those with short duration have increased by 5%, mainly in the short duration 1 tranche (5-15 days), as a result of the COVID-19 isolation period (7-10 days), 8% more than in 2020.
- Compared to last year, an increase in sick leaves due to COVID-19 has been observed, 7% more when compared to the previous year.

Absence from work with TD due to CC and PC

The following is a more detailed analysis of the data on medical leaves of absence for common contingencies (common illnesses, non-work-related accidents and COVID-19) and professional contingencies (work accidents/work-related illnesses) that meet the following criteria:

- those initiated prior to 2021 where the employee has returned to work during the current year;
- those who have taken medical leave and returned to work in 2021.

Neither leaves due to TD initiated in 2021 nor those initiated before then, where employees have not returned to work in 2021, are included, as these cases will be included in future studies. Illness/Accident absences that do not result in medical leave are also not included.

The duration of each absence from work is classified according to the number of calendar days of sick leave:

- very short: <5 days
- short: between 5 and 30 days. Short leaves of absence have in turn been divided into two segments, to make it easier to analyse the data:
 - Short 1: between 5 and 15 days.
 - Short 2: between 16 and 30 days.
- medium: between 31 and 60 days.
- long: >60 days.

Number of leaves due to TD with respect to the entire workforce

As regards the number of leaves of absence due to TD broken down by gender, in terms of the workforce data, 27.20% (vs 23.08% in 2020) of men suffered from some form of TD during the year. This figure is 41.93% for women (vs 36.08% in 2020).

In terms of the number of cases with TD by age bracket with respect to the workforce data for that age bracket:

MEN

- 21.16% corresponds to the <31 age bracket (vs 17.74% in 2020)
- 22.70% corresponds to the 31-44 age bracket (vs 21.23% in 2020)
- 30.52% corresponds to the >44 age bracket (vs 24.33% in 2020)

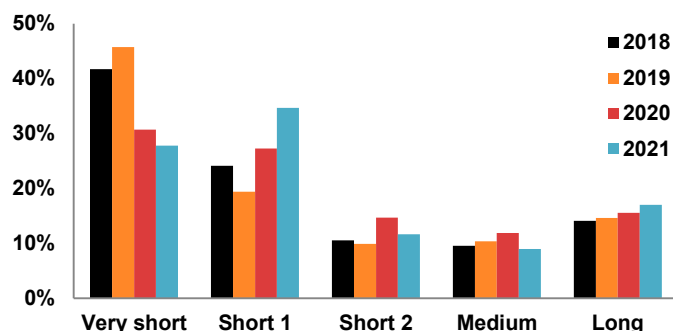
WOMEN

- 41.20% corresponds to the <31 age bracket (vs 40% in 2020)
- 42.54% corresponds to the 31-44 age bracket (vs 36.71% in 2020)
- 41.47% corresponds to the >44 age bracket (vs 35.42% in 2020)

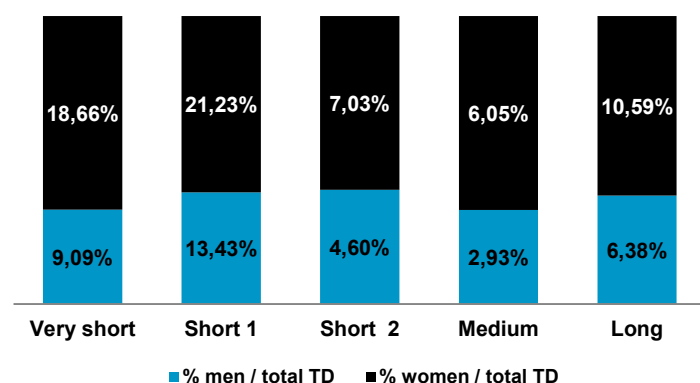
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Breakdown of cases by duration, gender and age as a percentage of total TD

47% of the leaves of absence have a short duration; those with short duration 1 (5 to 15 days) account for 35% and those with short duration 2 (16 to 30 days) account for 12%, followed by cases with very short duration (28%) (less than 5 days) and by those with long and medium duration, 17% and 9% respectively.

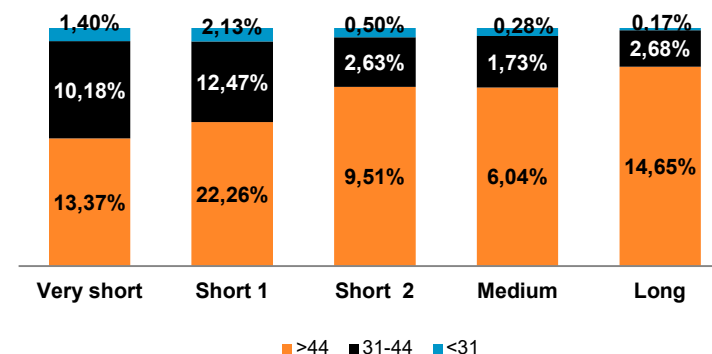


As regards gender, 63.56% are women and 36.43% are men. This is exactly the same as last year. As for the duration of the leaves of absence, broken down by gender, just like last year, periods of leave with short duration are the most frequent in the case of both men and women. Leaves of absence with short duration 1 have increased the most, rising by 4.35% in women and by 3.08% in men compared to the previous year.



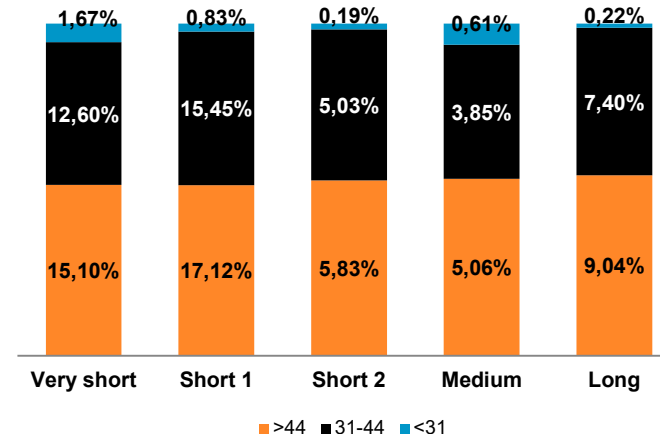
Men account for a higher percentage of absences in the >44 age bracket, 65.83%. This is followed by the 31-44 age bracket with 29.69%, and the lowest percentage corresponds to those aged <31, 4.48%. The trend is the same as it was in the previous year.

Breakdown of TD in men



As regards women, those in the >44 age bracket accounted for 52.15%, followed by the 31-44 age bracket with 44.83% and the <31 age bracket with 3.52%. The trend is the same as it was in the previous year, although the 31-44 age bracket has increased the most when compared to 2020 (+5.55%)

Breakdown of TD in women



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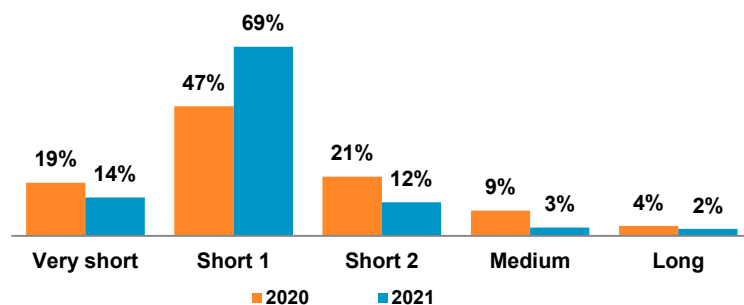
Leaves of absence due to COVID-19



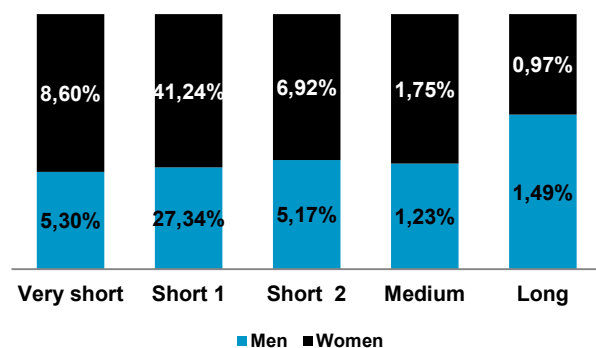
Leaves of absence due to COVID-19 accounted for 32% of all cases with medical leave (vs 25% in 2020).

Breakdown of COVID-19 cases by duration, gender and age

As for the duration of the leaves of absence, those of short duration are the most frequent, followed by those of very short duration. It should be borne in mind that the days of self-isolation, for both an infected person and a close contact, are set at 10 or 7 days (from December 2021 onwards).

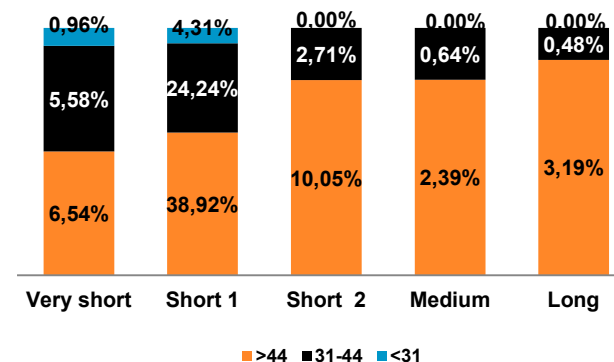


In terms of gender, women accounted for 59.47% compared to 40.53% of men. As for the duration of the leaves of absence by gender, periods of leave with short duration are the most frequent in the case of both men and women. This follows the same trend as the previous year.

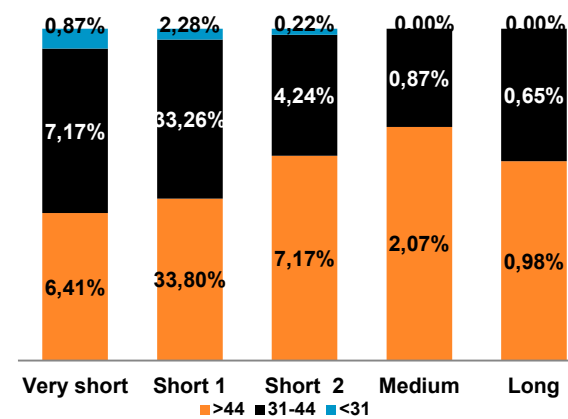


In both men and women, the age bracket most affected in all cases is the >44 age bracket, with 61.08% in men and 50.43% in women, followed by the 31-44 age bracket with 33.65% and 46.20% respectively. The percentage of this bracket for both genders has increased when compared to 2020.

Breakdown of TD in men



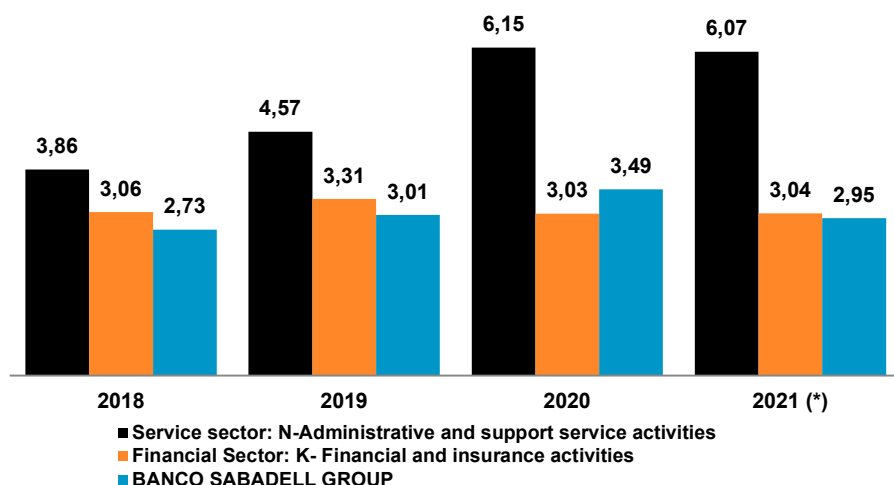
Breakdown of TD in women



Chapter 5: Health surveillance

Comparative data on BSG leaves of absence with respect to the sector

The data comparing leaves of absence in BSG against the absence rates of the service sector and those of the financial sector provided by AMAT (Asociación Mutua de Accidentes de Trabajo), which include absences with medical leave due to CC and PC, are as follows:



(*) Data on absences from work in BSG also includes, unlike the AMAT data, absences from work due to illness that do not result in medical leave.

The 2021 data of the service sector and of the financial sector are provisional figures prepared with 2020 data on the workforce. The definitive data with the headcount for the current year will be published at a later date and will be included in the 2022 report.

In general, absence from work in the service sector has increased as a result of COVID-19 infections, while in the banking sector, unlike the service sector, it has not behaved in the same way, mainly due to WFH. There has been a decrease in leaves of absence due to PC and CC.

Management by mutual insurance undertakings (MATEPSS)



BSG works with **7 mutual insurance companies** for occupational accidents and illnesses (MATEPSS), organisations that collaborate with Social Security and provide state-wide coverage of both professional contingencies (PC) and the monitoring of common contingencies (CC).

In terms of services delivered, during this year **8 claims for care of a seriously ill child have been managed**.

To monitor and control leaves of absence due to common contingencies, mutual insurance companies get in touch with employees during the first days of their medical leave to monitor their case, 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.



2,325 appointments and visits with specialists
273 diagnostic tests
524 rehabilitation sessions
285 psychology sessions

In light of the current health situation, protocols established to deal with infections have been implemented, prioritising follow-ups via telephone appointments and, as a new feature, also via video appointments. Even so, healthcare services have gradually recovered to previous levels, increasing the number of appointments, visits to specialists and rehabilitation/psychology sessions, compared to the previous year.

The most frequent reasons for temporary disability due to common contingency continue to be infectious pathologies (mainly COVID-19), musculoskeletal disorders/pains and psychiatric/psychological conditions.

Chapter 5: Health surveillance

Labour epidemiology



The purpose of the epidemiological studies carried out by the health staff of the external prevention services in charge of health surveillance is to [analyse the results of the medical check-ups of workers with epidemiological criteria](#), in order to investigate and assess the potential relationships between exposure to occupational hazards and damage to health, proposing preventive measures at a collective level aimed at improving working conditions and the work environment.

The main workplace hazards to which employees are exposed are ergonomic risks related to tired eyesight, musculoskeletal disorders and mental workload.

Based on the 2021 epidemiological data obtained from medical check-ups, it was concluded that [the workforce is generally in good health, with no major aspects](#) requiring specific actions to be taken on a collective basis, and with no significant deviations in terms of the health of employees compared to other groups of people with similar characteristics.

The average age of the workforce is approximately 45 years of age. The main findings conclude that the most frequent musculoskeletal disorders are those related to the spine, mainly the cervical spine, followed by those related to the lumbar region of the spine. The most frequent cardiovascular risk factors are mainly hypercholesterolemia and overweight/obesity.

The disorders detected on an individual basis have been brought to the attention of the affected employees, providing them with individual reports including personalised recommendations to manage their specific pathologies.

Activities related to health and wellbeing

Sabadell Life, the internal social network for employees, encourages staff participation in sports initiatives to improve health, promote culture and generate social impact. We would like to highlight the social interaction of the Bank's employees as a key element in improving their physical and emotional wellbeing.

As a result of the health crisis, the corporate wellbeing schemes and the corporate volunteer programme have mostly been delivered online. One afternoon per week, employees and their families were able to enjoy yoga and mindfulness classes led by the non-profit organisation, Yoga Sin Fronteras, as well as sessions on emotion management through painting, a book club, healthy cooking workshops, etc.

Several in-person sports events were organised: Madrid Corre por Madrid and the Oxfam Intermón Trailwalker, the sport and charitable event that has become a staple among employees.

Through the SabadellForum series of conferences, 12 webinar sessions were organised in collaboration with the insurance provider Sanitas, featuring reputable speakers recognised in their respective fields, and whose main topics included health and wellbeing. All of them have been well received by staff.

The dates, session titles and speakers were as follows:

10/03/2021: [Being a driver involves much more than driving](#) - Pepe López, rally driver
17/03/2021: [Beautiful skin is healthy skin](#) - Lorea Bagazgoitia, Dermatologist
06/04/2021: [Sanitas&SabadellLife series of conferences - Food trends](#)
14/04/2021: [Giving up is not an option](#) - Run4You Club - athletes with disabilities
04/05/2021: [Sanitas&SabadellLife series of conferences - COVID-19 & vaccinations](#)
09/06/2021: [Red Card to Plastic](#) - Kick Out Plastic Foundation, environmental preservation
15/06/2021: [Sanitas&SabadellLife series of conferences - Digital Detox](#)
18/06/2021: [Psychological safety](#) - Julio de la Iglesia, TEDAX
28/07/2021: [Sanitas&SabadellLife series of conferences - Cardiovascular prevention](#)
16/11/2021: [Sanitas&SabadellLife series of conferences - Cardiorespiratory conditions](#)
24/11/2021: [Emotional well-being](#) - Tomás Navarro, Psychologist
09/12/2021: [The power of your mind - Neuroscience](#) - Dr Rosa Casafont, Neuroscientist

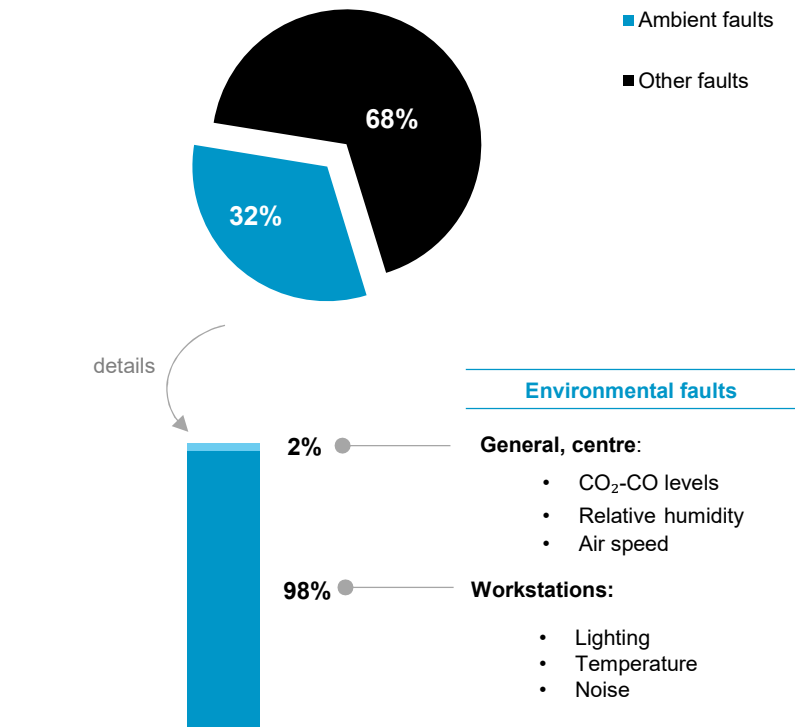
Chapter 6: Industrial hygiene

Ambient measurements

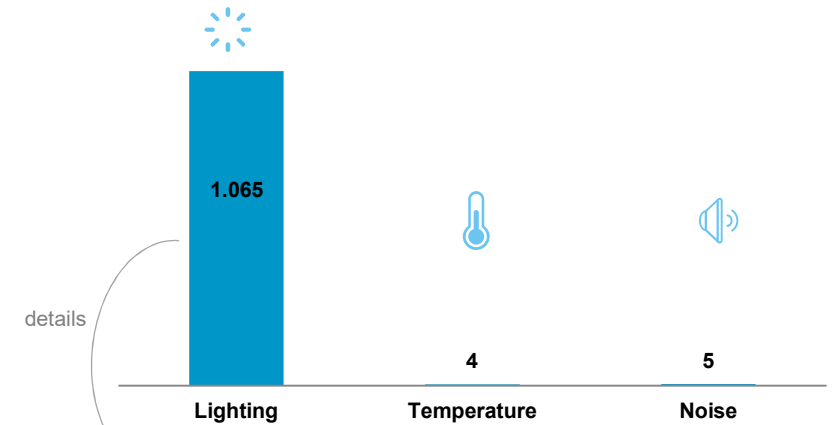
In the office environment, industrial hygiene is a preventive specialty that focuses more on ambient conditions, ensuring that these are within comfortable ranges as, except in very exceptional cases, there are no hygiene risks, which are more associated with industrial processes.

During the risk assessments, a series of aspects relating to workstations which could have an effect on people's health are recorded, mainly aspects relating to temperature, noise pollution, air quality and lighting conditions in the work centres.

Of the total faults detected in the **risk assessments** conducted at the work centres in 2021, **32%** were linked to **ambient conditions**, a proportion that is considerably higher than in previous years.



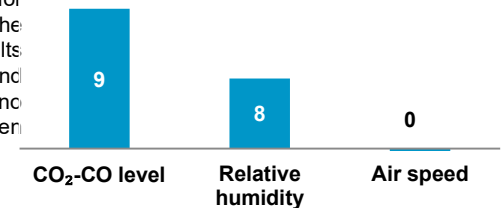
No. of faults in workstations



Quality of lighting / Location		No. of faults	Percentage
Workstation	Insufficient	775	73%
	Excessive	201	19%
Filing units	Insufficient	46	4%
Other areas	Insufficient	43	4%
Total		1,065	100%

General faults of work centres

The faults detected in the general measurements of work centres account for **2% of total ambient measurements**. The following graph shows the number of faults detected in terms of relative humidity and carbon dioxide levels (CO₂). This year no faults in terms of air speed have been detected. This is noteworthy.

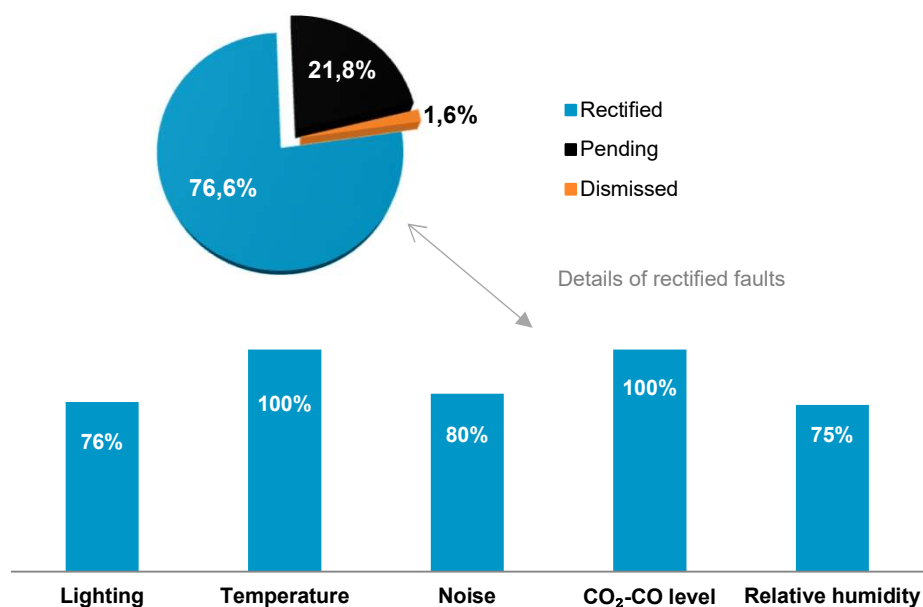


Chapter 6: Industrial hygiene

Management of faults

Ambient faults are included in the risk assessment itself and they are therefore managed and rectified before the deadlines set out in the methodology.

At the end of 2021, of the total detected faults associated with ambient conditions, 836 (76.6%) have been rectified, 17 (1.6%) have been dismissed and 238 (21.8%) are pending resolution. Nevertheless, it is worth highlighting that, of the 836 faults rectified, 95% were resolved **within the established deadlines**. The management status of ambient faults, as well as the percentage corrected for each parameter, is shown below.



Data centre noise assessment. Bldg 3607 CBS Sant Cugat del Vallés.

Data centres are infrastructures with strong refrigeration and ventilation systems that generate a lot of ambient noise; therefore, a hygiene assessment has been commissioned on the exposure to noise pursuant to the provisions set out in RD 286/2006. The result of the assessment shows a risk of exposure to noise in some situations; therefore, some mitigating measures are required.

Glossary



ACC:	Accident
AED:	Automatic External Defibrillator
AMAT:	<i>Asociación Mutua de Accidentes de Trabajo</i> (Mutual Association of Workplace Accidents)
BSG:	Banco Sabadell Group
CAE:	Coordination of business activities
CB:	Corporate buildings
CC:	Common Contingency
CO:	Carbon monoxide
CO ₂ :	Carbon dioxide
CS:	Central Services
DDS:	Data Display Screen
DOR:	Organisation and Resources Delegate
EAO:	Employee Assistance Office
EPS:	External Prevention Service
GSD:	General Services Division
HR:	Human Resources
JPS:	Joint Prevention Service
MATEPSS:	<i>Mutua de accidentes de trabajo y enfermedades profesionales</i> (Mutual Insurance Undertaking for Work-related Accidents and Occupational Illnesses)
MCU:	Medical Check-Up
MITES:	<i>Ministerio de Trabajo y Economía Social</i> (Ministry of Labour and Social Economy)
NACE:	<i>Nomenclature statistique des activités économiques dans la Communauté européenne</i> (classification of economic activities)
OHP:	Occupational Hazard Prevention
OHPD:	Occupational Hazard Prevention Division
OI:	Occupational Illness
PC:	Professional Contingency
PCR:	Polymerase Chain Reaction
PD:	Prevention Delegate
PHS:	Public Health Service
PS:	Particular Sensitivity
PSE:	Particularly Sensitive Employee
RMCU:	Routine Medical Check-Up
RO:	Regional Office
RPSO:	Workplace Health and Safety Manager
SHSC:	State Health and Safety Committee
SOC:	Security Operation Centre
SPP:	Self-Protection Plan
TD:	Temporary Disability
TEA:	Temporary Employment Agency
WA:	Work-related Accident
WFH:	Working from home
WHA:	Workplace Hazards Assessment