

Policy on ethics and human rights

Fairness, transparency in everything we do, professional responsibility, respect for diversity and human rights and rejection of all forms of discrimination or exploitation practiced against other human beings: these are the values that underlie our way of being and our way of doing things.

Our policy on these matters is set out in our Code of Conduct, a set of general principles that clearly show our determination to ensure ethical conduct by all persons that make up our Group and by those outside the Group who have a role to play in our business.

The Banco Sabadell Group's commitment to ethics and human rights finds concrete expression in our corporate policy with regard to each stakeholder Group. These policies rest on the following fundamental principles:

- Fair and equal treatment to all, without discrimination as to race, sex, religion or any other distinguishing characteristic, showing respect for people's dignity and ensuring equality of opportunity.
- To do business on a basis of equity, fair dealing, and mutual benefit.
- We expect all parties with whom we interact to conduct themselves in a way which is compatible with our Code of Conduct.
- Respect for institutions and *scrupulous observance of the law*.