



6

Summary of indicators

GRI G3 CONTENT

1 STRATEGY AND ANALYSIS		Reported	Page numbers
1.1	Declaration from the most senior decision maker in the organisation about the relevance of sustainability to the organisation and its strategy.	●	5
1.2	Description of key impacts, risks, and opportunities.	●	13-23, Corporate Governance Report 2010 (97-98)
2 ORGANISATIONAL PROFILE		Reported	Page numbers
2.1	Name of the organisation.	●	Inside back cover
2.2	Primary brands, products, and/or services.	●	14, 28-30
2.3	Operational structure of the organisation, including main divisions, operating companies, subsidiaries, and joint ventures (JV).	●	Annual Report 2010 (7)
2.4	Location of organisation's headquarters.	●	Inside back cover, Annual Report 2010 (7)
2.5	Number of countries where the organisation operates, and names of countries with either major operations or that are specifically relevant to the sustainability issues covered in the report.	●	Annual Report 2010 (8)
2.6	Nature of ownership and legal form.	●	Corporate Governance Report 2010 (76)
2.7	Markets served (including geographic breakdown, sectors served, and types of customers/beneficiaries).	●	Annual Report 2010 (8)
2.8	Scale of the reporting organisation, including: <ul style="list-style-type: none"> • Number of employees. • Net sales (for private sector organisations) or net revenues (for public sector organisations). • Total capitalisation broken down in terms of debt and equity (for private sector organisations). • Quantity of products or services provided. 	●	29, Annual Report 2010 (2, 26-51)
2.9	Significant changes during the reporting period regarding size, structure, or ownership including: <ul style="list-style-type: none"> • The location of, or changes in operations, including facility openings, closings, and expansions and; • Changes in the share capital structure and other capital formation, maintenance, and alteration operations (for private sector organisations). 	●	5
2.10	Awards received in the reporting period.	●	24, Annual Report 2010 (62)
3 REPORT PARAMETERS			Page numbers
3.1	Reporting period (e.g., fiscal/calendar year) for information provided.	●	2010
3.2	Date of most recent previous report (if any).	●	2009
3.3	Reporting cycle (annual, biennial, etc.).	●	Annual
3.4	Contact point for questions regarding the report or its contents.	●	Inside back cover
3.5	Process for defining report content, including: <ul style="list-style-type: none"> • Determining materiality; • Prioritising topics within the report; and • Identifying stakeholders the organisation expects to use the report. 	●	7-10
3.6	Boundary of the report (e.g., countries, divisions, subsidiaries, leased facilities, joint ventures, suppliers).	●	VidaCaixa Grupo
3.7	State any specific limitations on the scope or boundary of the report.	●	There are no limitations to the scope or boundry of this Report.

3 REPORT PARAMETERS		Reported	Page numbers
3.8	Basis for reporting on joint ventures, subsidiaries, leased facilities, outsourced operations, and other entities that can significantly affect comparability from period to period and/or between organisations.	●	10
3.9	Data measurement techniques and the bases of calculations, including assumptions and techniques underlying estimations applied to the compilation of the Indicators and other information in the report.	●	10
3.10	Explanation of the effect of any re-statements of information provided in earlier reports, and the reasons for such re-statement (e.g., mergers/acquisitions, change of base years/ periods, nature of business, measurement methods).	●	10
3.11	Significant changes from previous reporting periods in the scope, boundary, or measurement methods applied in the report.	●	5
3.12	Table identifying the location of the Standard Disclosures in the report..	●	Table of indicators of GRI.
3.13	Policy and current practice with regard to seeking external assurance for the report. If not included in the assurance report accompanying the sustainability report, explain the scope and basis of any external assurance provided. Also explain the relationship between the reporting organisation and the assurance provider(s).	●	Verification Report.
4 GOVERNANCE, COMMITMENTS & STAKEHOLDER ENGAGEMENT		Reported	Page numbers
4.1	Governance structure of the organisation, including committees under the highest governance body responsible for specific tasks, such as setting strategy or organisational oversight.	●	Corporate Governance Report 2010 (76-77)
4.2	Indicate whether the Chair of the highest governance body is also an executive officer (and, if so, his function within the organisation's management and the reasons for this arrangement).	●	Corporate Governance Report 2010 (77)
4.3	For organisations that have a unitary board structure, state the number of members of the highest governance body that are independent and/or non-executive members.	●	Corporate Governance Report 2010 (77)
4.4	Mechanisms for shareholders and employees to provide recommendations or direction to the highest governance body.	●	Corporate Governance Report 2010 (87)
4.5	Linkage between compensation for members of the highest governance body, senior managers, and executives (including departure arrangements), and the organisation's performance (including social and environmental performance).	●	Corporate Governance Report 2010 (90-92)
4.6	Processes in place for the highest governance body to ensure conflicts of interest are avoided.	●	Corporate Governance Report 2010 (97-98)
4.7	Process for determining the qualifications and expertise of the members of the highest governance body for guiding the organisation's strategy on economic, environmental, and social topics.	●	Corporate Governance Report 2010 (93)
4.8	Internally developed statements of mission or values, codes of conduct, and principles relevant to economic, environmental, and social performance and the status of their implementation.	●	5, 11-12
4.9	Procedures of the highest governance body for overseeing the organisation's identification and management of economic, environmental, and social performance, including relevant risks and opportunities, and adherence or compliance with internationally agreed standards, codes of conduct, and principles.	●	Annual Report 2010 (13-14), Corporate Governance Report 2010 (97-98)
4.10	Processes for evaluating the highest governance body's own performance, particularly with respect to economic, environmental, and social performance.	●	Corporate Governance Report 2010 (97-98)
4.11	Explanation of whether and how the precautionary approach or principle is addressed by the organisation.	●	7-10
4.12	Externally developed economic, environmental, and social charters, principles, or other initiatives to which the organisation subscribes or endorses.	●	81-90

4 GOVERNANCE, COMMITMENTS & STAKEHOLDER ENGAGEMENT		Reported	Page numbers
4.13	Memberships in associations (such as industry associations) and/or national/international advocacy organisations in which the organisation: <ul style="list-style-type: none"> • Has positions in governance bodies. • Participates in projects or committees. • Provides substantive funding beyond routine membership dues. • Views membership as strategic. 	●	89-90
4.14	List of stakeholder groups engaged by the organisation.	●	7
4.15	Basis for identification and selection of stakeholders with whom to engage.	●	7-10. After an analysis of the relevant stakeholders for VidaCaixa Grupo, it has been concluded that these coincide with those reported by "la Caixa" Group, the business group VidaCaixa belongs to.
4.16	Approaches to stakeholder engagement, including frequency of engagement by type and by stakeholder group.	●	7-10
4.17	Key topics and concerns that have been raised through stakeholder engagement, and how the organisation has responded to those key topics and concerns, including through its reporting.	●	8-12

INFORMATION ON MANAGEMENT APPROACH

ECONOMIC SIZE	Reported	Page numbers	Comments to indicator*
Economic Performance	●	Annual Report 2010 (105-107, 182, 191)	
Market Presence	●	54-56, 74	
Indirect Economic Impacts	●	89-90	

ENVIRONMENTAL SIZE	Reported	Page numbers	Comments to indicator*
Materials	●	95-96, 98	
Energy	●	95	
Water	●	95	
Biodiversity	○		Indicator not applicable to the activities of VidaCaixa Grupo as it does not have facilities in protected spaces or in areas of biodiversity.
Emissions, effluents & waste	●	97	
Products & services	●	95-97	
Compliance	●	95-97	
Transport	●	97	
Overall	●	23	

SOCIAL SIZE – Labour practices and work ethics	Reported	Page numbers	Comments to indicator*
Employment	●	59-62	
Labour/Management Relations	●	71-73	
Occupational Health and Safety	●	78-79	
Training and Education	●	65-68	
Diversity and Equal Opportunity	●	77	

SOCIAL SIZE – Human Rights	Reported	Page numbers	Comments to indicator*
Investment and Procurement Practices	●	54-56	
Non-discrimination	●	77	
Freedom of Association and Collective Bargaining	●	78	
Abolition of Child Labour	●		Given the area of activity of VidaCaixa Grupo neither risk activities nor operations were identified.
Prevention of Forced and Compulsory Labour	●	64	
Security Practices	●	78-79	
Indigenous Rights	○		Indicator is not applicable to the activities of VidaCaixa Grupo given that its insurance and social welfare activities are centred exclusively in Spain.

SOCIAL SIZE – Society	Reported	Page numbers	
Community	●	81-90	
Corruption	●	37-41	
Public Policy	○		Not applicable to activities of VidaCaixa Grupo.
Anti-Competitive Behaviour	●		No legal actions exist against VidaCaixa for anticompetitive behaviour.
Compliance	●		No such significant sanctions, fines or non-compliance occurred.

SOCIAL SIZE – Responsibility of the product	Reported	Page numbers	
Customer Health and Safety	●	37-42	
Product and Service Labelling	●	37-42	
Marketing Communications	●	37-42	
Customer Privacy	●	37-42	
Compliance	●		No such significant sanctions, fines or non-compliance occurred.

GRI G3 INDICATORS & FINANCIAL SECTOR SPECIFIC

ECONOMIC PERFORMANCE INDICATORS		Type	Reported	Page numbers	Comments to indicator*
EC1	Direct economic value generated and distributed, including revenues, operating costs, employee compensation, donations and other community investments, retained earnings, and payments to capital providers and governments.	C	●	75, 86, Annual Report 2010 (105-107, 182, 191)	
EC2	Financial implications and other risks and opportunities for the organisation's activities due to climate change.	C	●	There are no direct financial consequences in the short term for the activities of VidaCaixa Grupo due to climate change; Annual Report 2010.	
EC3	Coverage of the organisation's defined benefit plan obligations.	C	●	75-76	
EC4	Significant financial assistance received from government.	C	●	No financial assistance received in 2010.	
EC5	Range of ratios of standard entry level wage compared to local minimum wage at significant locations of operation.	A	●	74	
EC6	Policy, practices, and proportion of spending on locally-based suppliers at significant locations of operation.	C	●	54-56. VidaCaixa Grupo defines "local" suppliers as those whose base of operations is Spain. The volume of purchases from "non-local" suppliers is insignificant.	
EC7	Procedures for local hiring and proportion of senior management hired from the local community at locations of significant operation.	C	○		Indicator not applicable to the activity of VidaCaixa Grupo as it focused nationally.
EC8	Development and impact of infrastructure investments and services provided primarily for public benefit through commercial, in-kind, or pro bono engagement.	C	●	There are no investments in infrastructure nor services rendered for the public benefit derived from commercial commitments.	
EC9	Understanding and describing significant indirect economic impacts, including the extent of impacts.	A	●	86-90	
ENVIRONMENTAL PERFORMANCE INDICATORS		Type	Reported	Page numbers	Comments to indicator*
EN1	Materials used by weight or volume.	C	◐	95-96	Indicator is not applicable due to the activity of VidaCaixa Grupo, no renewable materials are used.
EN2	Percentage of materials used that are recycled input materials.	C	●	95-96	
EN3	Direct energy consumption by primary energy source.	C	◐	95-97	Indicator is not applicable VidaCaixa Grupo does not consume energy from primary energy sources, just electricity.
EN4	Indirect energy consumption by primary source.	C	●	95. All the energy consumed by VidaCaixa Grupo is from the electricity network. In 2010 the distribution of electric energy from the electricity network from renewable sources was 35% (hydraulic, solar, wind and the rest were other renewable energies) and energy from non-renewable sources was 65%.	
EN5	Energy saved due to conservation and efficiency.	A	●	95-98	
EN6	Initiatives to provide energy-efficient or renewable energy based products and services, and reductions in energy requirements as a result of these initiatives.	A	●	92-98	
EN7	Initiatives to reduce indirect energy consumption and reductions achieved.	A	●	92-98	
EN8	Total water withdrawal by source.	C	◐	95	Indicator is not applicable VidaCaixa Grupo takes its water from municipal supply.
EN9	Water sources significantly affected by withdrawal of water.	A	○		Indicator is not applicable VidaCaixa Grupo takes its water from municipal supply and does not therefore affect water sources or related habitats.
EN10	Percentage and total volume of water recycled and reused.	A	○		Indicator is not applicable given the activity of VidaCaixa Grupo water is not reused or recycled.

ENVIRONMENTAL PERFORMANCE INDICATORS		Type	Reported	Page numbers	Comments to indicator*
EN11	Location and size of land owned, leased, managed in, or adjacent to, protected areas and areas of high biodiversity value outside protected areas. State the location and size of land owned, leased, managed in, or adjacent to, protected areas and areas of high biodiversity value outside protected areas.	C			Indicator not applicable due to the fact that VidaCaixa Grupo does not possess installations located in protected areas and areas of high biodiversity value.
EN12	Description of significant impacts of activities, products, and services on biodiversity in protected areas and areas of high biodiversity value outside protected areas.	C			Indicator not applicable due to the fact that VidaCaixa Grupo does not engage in activities which could damage protected areas or areas of high biodiversity.
EN13	Habitats protected or restored.	A			Indicator not applicable due to the fact that VidaCaixa Grupo does not engage in activities which could damage protected areas or areas of high biodiversity.
EN14	Strategies, current actions, and future plans for managing impacts on biodiversity.	A			Indicator not applicable due to the fact that VidaCaixa Grupo does not engage in activities which could damage protected areas or areas of high biodiversity.
EN15	Number of IUCN Red List species and national conservation list species with habitats in areas affected by operations, by level of extinction risk.	A			Indicator not applicable due to the fact that VidaCaixa Grupo does not engage in activities which could damage protected areas or areas of high biodiversity.
EN16	Total direct and indirect greenhouse gas emissions by weight.	C		97	Indicator not applicable due to the fact that given the activity of VidaCaixa Grupo, CO ₂ emissions are indirect through paper, water and electricity consumption and corporate travel.
EN17	Other relevant indirect greenhouse gas emissions by weight..	C		97	
EN18	Initiatives to reduce greenhouse gas emissions and reductions achieved.	A		97	
EN19	Emissions of ozone-depleting substances by weight.	C			Indicator not significant due to the fact that VidaCaixa Grupo does not produce significant emissions of ozone-depleting substances.
EN20	NOx, SOx, and other significant air emissions by type and weight.	C			Indicator not applicable to VidaCaixa Grupo given the low level of fossil fuels consumed.
EN21	Total water discharge by quality and destination.	C		95	Indicator not applicable due to the fact that due to the activity of the company water discharge comes solely from toilets.
EN22	Total weight of waste by type and disposal method.	C		98	Indicator not applicable due to the fact that waste generated at VidaCaixa is from office materials consumed.
EN23	Total number and volume of significant spills.	C			During 2010 no such accidental spills were produced.
EN24	Weight of transported, imported, exported, or treated waste deemed hazardous under the terms of the Basel Convention Annex I, II, III, and VIII, and percentage of transported waste shipped internationally.	A			Indicator not applicable to activity of VidaCaixa Grupo.
EN25	Identity, size, protected status, and biodiversity value of water bodies and related habitats significantly affected by the reporting organisation's discharges of water and runoff.	A			Indicator not applicable to activity of VidaCaixa Grupo.
EN26	Initiatives to mitigate environmental impacts of products and services, and extent of impact.	C		92-98	Indicator not applicable due to the fact that the activity of VidaCaixa Grupo has no impact on waste water discharge or noise pollution and as such no measures were designed to reduce environmental impact
EN27	Percentage of products sold and their packaging materials that are reclaimed by category.	C			Indicator not applicable due to the fact that VidaCaixa Grupo only markets insurance and social welfare products and services and as such, are not capable of being reclaimed.
EN28	Monetary value of significant fines and total number of non-monetary sanctions for non-compliance with environmental laws and regulations.	C			In 2010, VidaCaixa Grupo was not fined nor failed to comply with environmental laws or regulations.
EN29	Significant environmental impacts of transporting products and other goods and materials used for the organisation's operations, and transporting members of the workforce.	A		97	Indicator was not significant due to the fact that transportation of VidaCaixa Grupo products and services has no significant impact.

SOCIAL PERFORMANCE INDICATORS		Type	Reported	Page numbers	Comments to indicator*
LABOUR PRACTISES					
LA1	Total workforce by employment type, contract type and region.	C	●	59-60, 62	
LA2	Total number and rate of employee turnover by age group, gender and region.	C	◐	60-62	Indicator not applicable due to the fact that the activity of VidaCaixa Grupo is focused exclusively on the Spanish market.
LA3	Benefits provided to full-time employees that are not provided to temporary or part-time employees by principal activity.	A	●	75-76	
LA4	Percentage of employees covered by collective bargaining agreements.	C	●	78	
LA5	Minimum notice period(s) regarding operational changes, including whether it is specified in collective agreements.	C	●	We abide by the national law in force.	
LA6	Percentage of total workforce represented in formal joint management-worker health and safety committees that help monitor and advise on occupational health and safety programs.	A	●	79	
LA7	Rates of injury, occupational diseases, lost days, and absenteeism, and number of work related fatalities by region.	C	◐	79	Indicator is not applicable due to the fact that the overall figure is given without providing a breakdown by region given that the activity of VidaCaixa is focused on Spanish market and a breakdown by region does not provide relevant information in comparison to the resources that are required to collect and provide such data.
LA8	Education, training, counselling, prevention, and risk-control programs in place to assist workforce members, their families, or community members regarding serious diseases.	C	◐	78-79	Indicator is not applicable due to the fact that due to activity of VidaCaixa Grupo, employees are not subject to risk of suffering serious disease.
LA9	Health and safety topics covered in formal agreements with trade unions.	A	●	78-79	
LA10	Average hours of training per year per employee by employee category.	C	●	68	
LA11	Programmes for skills management and lifelong learning that support the continued employability of employees and assist them in managing the ends of their careers.	A	◐	65-66, 69	Indicator is not applicable due to the fact that VidaCaixa Grupo makes no distinction between employees in terms of training matters.
LA12	Percentage of employees receiving regular performance and career development reviews.	A	●	65	
LA13	Composition of governance bodies and breakdown of employees per category according to gender, age group, minority group membership, and other indicators of diversity.	C	◐	60-67, Corporate Governance Report 2010 (77)	Indicator not applicable given that VidaCaixa Grupo makes no distinction between employees on the grounds of gender, age group, minority group or other diversity indicators in the Board of Directors.
LA14	Ratio of basic salary of men to women by employee category	C	●	77; Ratio of male/female salary in VidaCaixa Grupo is 1.	
HUMAN RIGHTS					
HR1	Percentage and overall number of significant investment agreements that include human rights clauses or that have undergone human rights screening.	C	●	34-35. All the investments in VidaCaixa Grupo are subject to the PRI Principles, therefore they require the fulfilment of clauses linked to human rights.	
HR2	Percentage of significant suppliers and contractors that have undergone screening on human rights and actions taken.	C	○		Indicator is not available due to the fact that current IT systems at the company are incapable of providing this data. The possibility of implementing such tools in the mid-term is taken into consideration (2014)
HR3	Total hours of employee training on policies and procedures concerning aspects of human rights that are relevant to operations, including the percentage of employees trained.	A	◐	The corporate values and Code of VidaCaixa Grupo contemplate honesty, respect and human rights of individuals and stakeholders.	Indicator is not available. Only qualitative data is provided. We are considering the possibility of reporting in the mid term. (2014).

SOCIAL PERFORMANCE INDICATORS		Type	Reported	Page numbers	Comments to indicator*
HUMAN RIGHTS					
HR4	Total number of incidents of discrimination and actions taken.	C	●		In 2010, no such incidents were reported at VidaCaixa Grupo.
HR5	Operations identified in which the right to exercise freedom of association and collective bargaining may be at significant risk and actions taken to support these rights.	C	●		In 2010, VidaCaixa Grupo did not identify situations of risk such as these.
HR6	Operations identified as having significant risk for incidents of child labour, and measures taken to contribute to the elimination of child labour.	C	●		Given the scope of action, of VidaCaixa Grupo neither activities nor operations of risk were identified.
HR7	Operations identified as having significant risk for incidents of forced or compulsory labour, and measures to contribute to the elimination of forced or compulsory labour.	C	●		Given the scope of action of VidaCaixa Grupo neither activities nor operations of risk were identified.
HR8	Percentage of security personnel trained in the organisation's policies or procedures concerning aspects of human rights that are relevant to operations.	A	◐		The corporate values and Code of VidaCaixa Grupo contemplate honesty, respect and human rights of individuals and stakeholders.
HR9	Total number of incidents of violations involving rights of indigenous people and actions taken.	A	○		Indicator is not available due to the fact that the insurance and social welfare activity of VidaCaixa Grupo is solely centred on the Spanish market.
SOCIETY					
SO1	Nature, scope, and effectiveness of any programs and practices that assess and manage the impacts of operations on communities, including entering, operating, and exiting.	C	●		81-85. In 2010 VidaCaixa Grupo held meetings with their stakeholders with the aim of getting feedback from all the actions carried out by the Company.
FS13	Access points in low-populated or economically disadvantaged areas.	C	●	42-43	
FS14	Initiatives to improve access to financial services for disadvantaged people.	C	●	42-43	
SO2	Percentage and total number of business units analysed for risks related to corruption.	C	●		Corporate Governance Report 2010 (97-98)
SO3	Percentage of employees trained in organisation's anti-corruption policies and procedures.	C	●		38-40. All the VidaCaixa Grupo workers receive training in anti-corruption matters through the company's Code of Ethics.
SO4	Actions taken in response to incidents of corruption.	C	●		Corporate Governance Report 2010 (81)
SO5	Public policy positions and participation in public policy development and lobbying.	C	●		VidaCaixa Grupo does not engage in activities of public policy development and lobbying.
SO6	Total value of financial and in-kind contributions to political parties, politicians, and related institutions by country.	A	●		No such contributions exist.
SO7	Total number of legal actions for anticompetitive behaviour, anti-trust, and monopoly practices and their outcomes.	A	●		No such legal action exists against VidaCaixa Grupo for monopoly practices.
SO8	Monetary value of significant fines and sanctions and overall number of non-monetary sanctions resulting from breach of legislation and regulations.	C	●		No such significant sanctions, fines or non-compliance occurred.

SOCIAL PERFORMANCE INDICATORS

Type

Reported

Page numbers

Comments to indicator*

PRODUCT RESPONSIBILITY

FS15	Policies for fair design and sale of financial products and services.	C	●	42-43	
PR1	Life cycle stages in which health and safety impacts of products and services are assessed for improvement, and percentage of significant products and services categories subject to such procedures.	C	◐	31-33, 42-45, 84-85	Indicator is not applicable due to the fact that due to its activity, VidaCaixa Grupo does not carry out such actions / services.
PR2	Total number of incidents of non-compliance with regulations and voluntary codes concerning health and safety impacts of products and services during their life cycle, by type of outcomes.	A	●	No fines, sanctions or cases of significant non-compliance took place.	
PR3	Type of product and service information required by procedures and percentage of significant products and services subject to such information requirements.	C	◐	37-40	Indicator is not significant due to the fact that given the activity of VidaCaixa Grupo there is no significant social or environmental impact.
PR4	Total number of incidents of non-compliance with regulations and voluntary codes concerning product and service information and labelling, by type of outcomes.	A	●	37-40	
FS16	Initiatives to enhance financial literacy by type of beneficiary.	C	●	42-43	
PR5	Practices related to customer satisfaction, including results of surveys measuring customer satisfaction.	A	●	44-53	
PR6	Programs for adherence to laws, standards, and voluntary codes related to marketing communications, including advertising, promotion, and sponsorship.	C	◐	38-40	Indicator is not applicable due to the fact that VidaCaixa Grupo fully complies with new codes established by sector and as such adapts regularly to meet such requirements as they are published.
PR7	Total number of incidents of non-compliance with regulations and voluntary codes concerning marketing communications, including advertising, promotion, and sponsorship by type of outcomes.	A	●	No fines, sanctions or cases of significant non-compliance took place.	
PR8	Total number of substantiated complaints regarding breaches of customer privacy and losses of customer data.	A	●	No fines, sanctions or cases of significant non-compliance took place.	
PR9	Monetary value of significant fines for non-compliance with laws and regulations concerning the provision and use of products and services.	C	●	No fines, sanctions or cases of significant non-compliance took place.	

PRODUCT AND SERVICE IMPACT		Type	Reported	Page numbers	Comments to indicator*
Financial services sector specific disclosure on management approach					
FS1	Policies with specific environmental and social components applied to business lines.	C	●	34-36, 89-90	
FS2	Procedures for assessing and screening environmental and social risks in business lines.	C	●	34-36, 95-98	
FS3	Processes for monitoring customers' implementation of and compliance with environmental and social requirements included in agreements or transactions.	C	●	34-41	
FS4	Process(es) for improving staff competency to implement the environmental and social policies and procedures as applied to business lines.	C	●	92-99	
FS5	Interactions with customers/investees/business partners regarding environmental and social opportunities.	C	●	34-36, 92-98	
Product portfolio management indicators					
FS6	Percentage of the portfolio for business lines by specific region, size (e.g. micro/SME/large) and by sector.	C	●	27	
FS7	Monetary value of products and services designed to deliver a specific social benefit for each business line broken down by purpose.	C	●	Annual Report 2010 (26)	
FS8	Monetary value of products and services designed to deliver a specific environmental benefit for each business line broken down by purpose.	C	●	Annual Report 2010 (26)	
Audit procedure management indicators					
FS9	Coverage and frequency of audits to assess implementation of environmental and social policies and risk assessment procedures.	C	●	5, Corporate Governance Report (97-98)	
Active ownership management indicators					
FS10	Percentage and number of companies held in the institution's portfolio with which the reporting organisation has interacted on environmental or social issues.	C	●	Annual Report 2010 (26)	
FS11	Percentage of assets subject to positive and negative environmental or social screening.	C	●	VidaCaixa Grupo did not detect any significant social or environmental risk in its investment portfolio.	
FS12	Voting policy(ies) applied to environmental or social issues for shares over which the reporting organisation holds the right to vote shares or advises on voting.	C	●	Corporate Governance Report 2010 (84)	

C Indicator GRI G3 Central

A Indicator GRI G3 Additional

- Fully Reported
- ◐ Partially Reported
- Not Reported

* The pertinent reasons and explications are indicated when the indicator is not reported or is partially reported.

UNITED NATIONS GLOBAL COMPACT

HUMAN RIGHTS	Page numbers	GRI Indicators
Companies must support and respect the protection of international human rights, within their scope of influence.	The corporate values and Code of VidaCaixa Grupo contemplate honesty, respect and human rights of individuals and stakeholders.	HR1, HR2, HR3, HR4, HR8

Companies must assure they are not involved in or party to any human rights violations.	The corporate values and Code of VidaCaixa Grupo contemplate honesty, respect and human rights of individuals and stakeholders.	HR1, HR2, HR3, HR4, HR8
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Labour	Page numbers	GRI Indicators
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Companies must defend freedom of association and collective bargaining.	78	HR5, HR6, HR7, HR9, LA (1 a 14)
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Companies must prevent forced and compulsory labour.	78	HR5, HR6, HR7, HR9, LA (1 a 14)
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Companies must work towards the abolition of child labour.	The corporate values and Code of VidaCaixa Grupo contemplate honesty, respect and human rights of individuals and stakeholders.	HR5, HR6, HR7, HR9, LA (1 a 14)
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Companies must promote non-discrimination regarding work and employment.	78	HR5, HR6, HR7, HR9, LA (1 a 14)
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ENVIRONMENTAL	Page numbers	GRI Indicators
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Companies must support a policy of precaution regarding environmental challenges.	92-94	EN (1 a 30)
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Companies must undertake initiatives to promote environmental responsibility.	92-94	EN (1 a 30)
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Companies must advance the development and promotion of environmentally friendly technologies.	92-94	EN (1 a 30)
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ANTI-CORRUPTION	Page numbers	GRI Indicators
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Companies must fight all forms of corruption, including blackmail and bribery	The corporate values and Code of VidaCaixa Grupo contemplate honesty, respect and human rights of individuals and stakeholders.	SO (2 a 8)
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