



GRI INDEX  
GLOBAL REPORTING INITIATIVE  
CGD | 2015



## GRI INDEX 2015

GRI INDICATOR		LOCATION	SUSTAINABLE DEVELOPMENT GOALS	OMISSIONS	EXTERNAL VERIFICATION
<b>STRATEGY AND ANALYSIS</b>					
G4-1	The Chairman's Statement on the relevance of sustainability for the organisation and its sustainability strategy	Annual Report 2015 – pp. 8-9	–	n.a	•
G4-2	Main impacts, risks and opportunities	Annual Report 2015 - pp. 32, 38-38, 41, 57, 96, 73-77, 85-86, 89, 93, 100-106, 121-122, 124-126	–	n.a	•
<b>ORGANISATIONAL PROFILE</b>					
G4-3	Name of the organisation	Annual Report 2015 – page 7 Sustainability Report 2015 – page 5	–	n.a	•
G4-4	Main products and services	Annual Report 2015 – pp. 62-96, 100-106 Sustainability Report 2015 – pp. 34-36  Commercial offer for private customers at: <a href="https://www.cgd.pt/Particulares/Pages/Particulares_v2.aspx">https://www.cgd.pt/Particulares/Pages/Particulares_v2.aspx</a> Commercial offer for private customers at: <a href="https://www.cgd.pt/Empresas/Pages/Empresas_V2.aspx">https://www.cgd.pt/Empresas/Pages/Empresas_V2.aspx</a>	–	n.a	•
G4-5	Location of the organisation's head office	CGD's head office is located at Avenida João XXI, 63, 1000-300, Lisbon	–	n.a	•
G4-6	Number of countries in which the organisation operates and names of the countries where its main operations are located or which are particularly relevant for the sustainability topics addressed in the report	Annual Report 2015 – pp. 7, 19-20	–	n.a	•
G4-7	Type and legal nature of ownership	CGD is a Public Limited Company held by a single shareholder: the Portuguese Government. The Finance Minister appoints the shareholder's representative at a General Meeting.	–	n.a	•
G4-8	Markets served	Annual Report 2015 – pp. 7, 19-20	–	n.a	•
G4-9	Size of the organisation	Annual Report 2015 – pp. 12-14, 19-20, 25 Sustainability Report 2015 – pp. 6, 7, 21	–	n.a	•



GRI INDICATOR	LOCATION	SUST. DEV. GOALS	OMISSIONS	EXTERNAL VERIFIC.
G4-10	Total number of employees, broken down by labour contract and gender.  Annual Report 2015 – pp. 14, 25-26 Sustainability Report 2015 – pp. 21-22 Sustainability Indicators – page 2 Methodological Notes – page 2 In 2015 there are no subcontracted employees at CGD, S.A. neither in Affiliate Banks (BI, BCA and BCG Brasil) Scope: CGD, S.A. + Affiliate Banks (BI, BCA and BCG Brasil)	8. Dignified work and economic growth	n.a	•
G4-11	Percentage of employees under collective bargaining agreements  All of CGD, S.A.'s employees fall under collective bargaining agreements, directly, by virtue of Company Contracts, or via an internal regulation that determines their enforcement on the remaining workers.  In 2015, there are no collective bargaining agreements at BCA or BI. There is a Personnel Statute that sets out the rights, guarantees and duties of BCA staff employees and regulates labour relations, except as otherwise laid down in an agreement or express provision. At BCG Brasil, 100% of employees fall under collective bargaining agreements. Scope: CGD, S.A. + Affiliate Banks	8. Dignified work and economic growth	n.a	•
G4-12	The organisation's supplier chain*  Annual Report 2015 – page 35 Sustainability Report 2015 – page 31 Scope: CGD, S.A.	–	n.a	•
G4-13	Significant changes occurred during the reported period with regard to the organisation's size, structure, shareholding or supplier chain  Annual Report 2015 – page 7	–	n.a	•
G4-14	Addressing the precautionary principle  By adhering to the United Nations Environment Programme's Financial Initiative (UNEP-FI), in April 2009, CGD was required to shoulder the commitment to observe the Precautionary Principle. Moreover, through its strategy of fighting climate change, CGD introduced environmental variables in its approaches to risk management, operational planning, development and introduction of products and services. Annual Report 2015 – pp. 436-437	–	n.a	•
G4-15	Charters, principles or other externally developed initiatives of an economic, environmental and social nature that the organisation subscribes to or endorses.  Annual Report 2015 – pp. 428-429	–	n.a	•
G4-16	Participation in national or international defence associations and organisations  <a href="https://www.cgd.pt/Institucional/Sustentabilidade-CGD/Programas-parcerias/Pages/Programas-Parcerias.aspx">https://www.cgd.pt/Institucional/Sustentabilidade-CGD/Programas-parcerias/Pages/Programas-Parcerias.aspx</a>	–	n.a	•
G4-17	All of the organisations included in the consolidated financial statements  Annual Report 2015 – chapter 1.13	–	n.a	•



GRI INDICATOR		LOCATION	SUST. DEV. GOALS	OMISSIONS	EXTERNAL VERIFIC.
G4- 18	Process adopted for outlining the contents of the report and the Aspect limits	Annual Report 2015 – pp. 7, 34-35 Sustainability Report 2015 – pp. 5, 8-9 Methodological Notes – page 2	–	n.a	•
G4- 19	Material aspects identified in the process of outlining the content of the report	Annual Report 2015 – pp. 7, 34-35 Sustainability Report 2015 – page 9 Methodological Notes – page 2	–	n.a	•
G4- 20	Limit of each material aspect within the organisation	Methodological notes – page 2	–	n.a	•
G4- 21	Limit of each material Aspect outside the organisation	Methodological notes – page 2	–	n.a	•
G4- 22	Reworking of information provided in previous reports and the reasons for such reworking	Methodological notes – pp. 4-5, 8	–	n.a	•
G4- 23	Significant changes relative to periods covered by previous reports with regard to scope and the Aspect limit	There have been changes in the geographical scope of the reported activity in terms of sustainability, namely the widening of the reporting scope to include another affiliate of the CGD Group – the Mercantile Bank, in South Africa	–	n.a	•

#### INVOLVEMENT WITH STAKEHOLDERS\*

G4- 24	List of groups of stakeholders of the organisation	Annual Report 2015 – pp. 33-34 Sustainability Report 2015 – page 8	–	n.a	•
G4- 25	Basis for identifying and selecting stakeholders	Page 28 of the 2009 Sustainability Report – Technical Dossier via the link <a href="https://www.cgd.pt/Institucional/Sustentabilidade-CGD/Reporting-Desempenho/Relatorios-Sustentabilidade/2009/Documents/Relatorio-Sustentabilidade-CGD-2009_Caderno-Tecnico-GRI.pdf">https://www.cgd.pt/Institucional/Sustentabilidade-CGD/Reporting-Desempenho/Relatorios-Sustentabilidade/2009/Documents/Relatorio-Sustentabilidade-CGD-2009_Caderno-Tecnico-GRI.pdf</a> Methodological Notes – page 3	–	n.a	•
G4- 26	Approach adopted regarding involvement with stakeholders, including the frequency of involvement by type and by group	Annual Report 2015 – pp. 33-34	–	n.a	•
G4- 27	Main issues and concerns stated by the stakeholders as a result of the process of involvement and the measures adopted by the organisation on how they are processed.	Annual Report 2015 – pp. 34-35 Sustainability Report 2015 – pp. 8-9	–	n.a	•



## REPORT PROFILE

GRI INDICATOR	LOCATION	SUST. DEV. GOALS	OMISSIONS	EXTERNAL VERIFIC.
G4- 28	Period covered by the report 1 January to 31 December 2015 Sustainability Report 2015 – page 5	–	n.a	•
G4- 29	Date of the latest previous report 2014	–	n.a	•
G4- 30	Report issuance cycle Annual	–	n.a	•
G4- 31	Contacts for issues concerning the report or its contents Annual Report 2015 – page 7 Sustainability Report 2015 – page 5	–	n.a	•
G4- 32	“As is” option chosen by the organisation and corresponding GRI table of contents This table Annual Report 2015 – page 7 Sustainability Report, page 5	–	n.a	•
G4- 33	Current policy and practice adopted by the organisation for submitting the report for external verification Annual Report 2015 – page 7 Sustainability Report 2015, page 5	–	n.a	•

## GOVERNANCE\*

G4- 34	The organisation's governance structure, including commissions under the highest hierarchical governing body Annual Report 2015 – pp. 361, 375-376 Sustainability Report 2015, page 10	–	n.a	•
G4- 35	Process used for delegating authority regarding economic, environmental and social topics from the highest governing body to senior executives and other employees Annual Report 2015 – pp. 375-376 Sustainability Report 2015, page 10	–	n.a	•
G4- 36	Appointment of one or more executive-level posts and positions, such as the heads of economic, environmental and social topics and whether those report directly to the Board of Directors Annual Report 2015 – pp. 375-376 Sustainability Report 2015, page 10	–	n.a	•
G4- 37	Consultation processes used between stakeholders and the Board of Directors with regard to economic, environmental and social topics Annual Report 2015 – pp. 33-35 Sustainability Report 2015, page 10	–	n.a	•
G4- 38	Composition of the Board of Directors and its Committees Annual Report 2015 – pp. 361-376 Sustainability Report 2015, page 10	–	n.a	•



GRI INDICATOR	LOCATION	SUST. DEV. GOALS	OMISSIONS	EXTERNAL VERIFIC.	
G4- 39	Whether the Chairman of the Board of Directors is also an executive director (and, in that case, his/her role in the management of the organisation and the reasons for the accumulation)	Annual Report 2015 – page 365	–	n.a	•
G4- 40	Processes for selecting and appointing the members of the Board of Directors and its Committees, as well as the criteria adopted for selecting and appointing the members of the Board of Directors	Annual Report 2015– pp. 362-363	–	n.a	•
G4- 41	Processes used by the Board of Directors to make sure conflicts of interest are avoided	Annual Report 2015 – pp. 376-377	–	n.a	•
G4- 42	Roles played by the Board of Directors and by senior executives in developing, approving and updating the objectives, mission, vision and values, and in outlining strategies, policies and targets related to economic, environmental and social impacts.	Annual Report 2015 – pp. 375-376	–	n.a	•
G4- 43	Measures taken to develop and improve the Board of Directors' knowledge on economic, environmental and social topics.	Annual Report 2015 – pp. 32-33 Sustainability Report 2015, pp. 8-11	–	n.a	•
G4- 44	Processes for assessing the Board of Directors' performance with regard to the governance of economic, environmental and social topics.	Annual Report 2015 – pp. 427-428 Sustainability Report 2015, pp. 10-11	–	n.a	•
G4- 45	The role played by the Board of Directors in identifying, managing impacts, risks and opportunities related to economic, environmental and social issues, as well as in implementing processes of due diligence.	Annual Report 2015 – pp. 375-376, 427-428 Sustainability Report 2015, pp. 10-11, 18	–	n.a	•
G4- 46	The role played by the Board of Directors in analysing the efficiency of the organisation's risk management processes regarding economic, environmental and social topics.	Annual Report 2015 – pp. 375-376, 427-428 Sustainability Report 2015, pp. 10-11, 18	–	n.a	•
G4- 47	The frequency with which the Board of Directors analyses impacts, risks and opportunities related to economic, environmental and social issues	Annual Report 2015 – pp. 375-376	–	n.a	•



GRI INDICATOR	LOCATION	SUST. DEV. GOALS	OMISSIONS	EXTERNAL VERIFIC.	
<b>G4- 48</b>	Body or position that analyses and formally approves the organisation's Sustainability Report, while making sure every material aspect is addressed	The Executive Commission is the body in charge of analysing and formally approving the Sustainability Report. The Team Coordinating the Corporate Sustainability Programme is in charge of preparing this report and the sustainability contents included in the Annual Report.	–	n.a	•
<b>G4- 49</b>	Process adopted to notify the Board of Directors of any critical concerns	Annual Report 2015 – pp. 361, 375-376	–	n.a	•
<b>G4- 50</b>	Nature and total number of critical concerns of which the Board of Directors was notified, as well as the mechanism(s) adopted for addressing and solving them	Annual Report 2015 – pp. 33-35, 363-364, 367, 370, 374-376, 401-404	–	n.a	•
<b>G4- 51</b>	Remuneration policies applied to the Board of Directors and to senior executives	Annual Report 2015 – pp. 419-423	–	n.a	•
<b>G4- 52</b>	Process adopted for determining remuneration	Annual Report 2015 – pp. 371-372, 419, 421-422	–	n.a	•
<b>G4- 53</b>	Stakeholder opinions are requested and taken into account with regard to the issue of remuneration, including results of voting on policies and remuneration proposals, where applicable	Annual Report 2015 – pp. 24, 29, 371-372, 419, 421-422	–	n.a	•
<b>G4- 54</b>	Proportion of the total annual remuneration of the highest paid individual in each country where the organisation has significant operations in the total annual average remuneration of all employees (excluding the highest paid employee) in the same country	The total annual remuneration of the highest paid individual comes to 6.91 of the average annual remuneration (excluding the highest paid employee). Scope: CGD, S.A. in Portugal	–	n.a	•
<b>G4- 55</b>	Proportion of the percentage increase of the total annual remuneration of the highest paid individual in each country where the organisation has significant operations to the average percentage increase of the total annual remuneration of all employees (excluding the highest paid employee) in the same country	The remuneration of the organisation's highest paid individual remained unchanged in 2015. Scope: CGD, S.A.	–	n.a	•

**ETHICS AND INTEGRITY\***

<b>G4- 56</b>	The organisation's values, principles, standards and behaviour regulations	Annual Report 2015 – pp. 411 <a href="https://www.cgd.pt/Institucional/Governo-Sociedade-CGD/Regulamentos/Documents/Codigo-de-Conduca-CGD.pdf">https://www.cgd.pt/Institucional/Governo-Sociedade-CGD/Regulamentos/Documents/Codigo-de-Conduca-CGD.pdf</a>	–	n.a	•
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GRI INDICATOR		LOCATION	SUST. DEV. GOALS	OMISSIONS	EXTERNAL VERIFIC.
<b>G4-57</b>	Internal and external mechanisms adopted by the organisation for requesting guidelines regarding ethical behaviours and in compliance with legislation	pp. 33, 410-411	-	n.a	•
<b>G4-58</b>	Internal and external mechanisms adopted by the organisation for reporting concerns regarding behaviours that are unethical or incompatible with legislation and issues concerning organisational integrity, such as forwarding concerns via the chain of authority, whistleblowing mechanisms or channels for submitting complaints	pp. 33, 77, 410-411	-	n.a	•





INDICATOR	LOCATION	GLOBAL COMPACT PRINCIPLE	SUSTAINABLE DEVELOPMENT GOALS	OMISSIONS	EXTERNAL VERIFICATION
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**ASPECT: ECONOMIC PERFORMANCE\***

Forms of Management:

a – The identification of CGD's material topics consisted of assessing the importance of a set of topics based on the results of stakeholder consultation and on an internal impact classification of those topics. The topic "Economic performance" was considered a medium priority topic. (Materiality matrix – Annual Report 2015– 1.4.8.2.1 and Sustainability Report 2015 - page 9 ).

b and c – CGD has implemented a set of initiatives related to this topic and CGD monitors indicators associated with this area and reports them to the public (Annual Report 2015 - pp. 12-13, 118 and Sustainability Report 2015 - pp. 6-7)

<b>G4- EC1</b>	Direct economic value generated and distributed	Sustainability Report 2015, pp. 7 Scope: CGD, S.A.+ Affiliate Banks (BCA, BI, BCG Brasil, Mercantile Bank) Methodological Notes, page 3 Scope: CGD, S.A.+ Affiliate Banks (BI, BCA, BCG Brasil and Mercantile Bank)	–	2. Eradicating hunger 5. Gender equality 7. Renewable and accessible energy sources 8. Dignified work and economic growth 9. Industry, innovation and infrastructures	n.a	•
<b>G4- EC2</b>	Financial implications and other risks and opportunities for the organisation due to climate change	CGD annually and voluntarily takes part in the CDP – Carbon Disclosure Project, where it lists the risks and opportunities arising for its activity from climate change. CGD's response is available at the CDP site or through CGD's website ( <a href="https://www.cgd.pt/Institucional/Sustentabilidade-CGD/Premios-distincoes/Documents/CGD-Responses-Climate-Change-2015.pdf">https://www.cgd.pt/Institucional/Sustentabilidade-CGD/Premios-distincoes/Documents/CGD-Responses-Climate-Change-2015.pdf</a> ) In 2015, CGD did not acquire any carbon credits. Scope: CGD, S.A.	–	13. Climate-related action	n.a	•



GRI INDICATOR	LOCATION	GLOBAL COM. PRINCIPLE	SUST. DEV. GOALS	OMISSIONS	EXTERNAL VERIFIC.	
G4- EC3	Benefit plans offered by the organisation	<p>Report and Financial Statements 2015 - Item 2.1 Annexes to the Individual Financial Statements – Note 34 – Retirement Pensions and Other Employee Benefits.</p> <p>In 2015, Banco Interatlântico (BI) did not have in place a benefit/pension plan. All the bank's employees are registered with the national social security system and its pension schemes, all under the full responsibility of this body.</p> <p>At BCA there is a defined Benefit Plan. The value of the bonds in 2015 was 2,912,018 euros.</p> <p>At BCG Brasil, as a complement to the Social Security benefits, there is a private pension plan for employees, with an estimated 6,400 euros per month in bonds under the retirement plan covered using the company's general resources.</p> <p>Scope: CGD, S.A.+ Affiliate Banks (BCA, BI and BCG Brasil)</p>	-	-	n.a	•
G4- EC4	Significant financial benefits received by the government	<p>According to legislation in force, the Statute of Tax Benefits (EBF) provides for the deduction of charges with the net creation of new jobs and the Corporate Income Tax Code (CIRC) provides for an increase in contributions and donations. In FY 2015, these realities translated into a total amount of 7,132,807.67 euros, which, by applying an income tax rate of 21%, would generate an amount of recoverable income tax of 1,497,889.61. However, CGD will not enjoy these benefits, as it did not generate a qualifying tax base.</p> <p>BCA, BI and BCG Brasil did not receive any financial aid from the Government.</p> <p>Scope: CGD, S.A.+ Affiliate Banks (BCA, BI and BCG Brasil)</p>	-	-	n.a	•

ASPECT: MARKET PRESENCE

G4- EC5	Range of variation in the proportion of the lowest salary to the local minimum wage, by gender	<p><b>CGD,SA:</b></p> <ul style="list-style-type: none"> <li>- Females: 212%</li> <li>- Males: N.A (in 2015, there were no males in the lowest pay grade)</li> </ul> <p><b>BCA:</b></p> <ul style="list-style-type: none"> <li>- Females: 245%</li> <li>- Males: 245%</li> </ul> <p><b>BI:</b></p> <ul style="list-style-type: none"> <li>- Females: 274%</li> <li>- Males: 274%</li> </ul> <p><b>BCG Brasil:</b></p> <ul style="list-style-type: none"> <li>- Females: 271%</li> <li>- Males: 317%</li> </ul> <p>Methodological Notes, page 3</p> <p>Scope: CGD, S.A. + Affiliate Banks (BCA, BI and BCG Brasil)</p>	Principle 6	<p>1. Eradicating poverty</p> <p>5. Gender equality</p> <p>8. Dignified work and economic growth</p>	n.a	•
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GRI INDICATOR		LOCATION	GLOBAL COM. PRINCIPLE	SUST. DEV. GOALS	OMISSIONS	EXTERNAL VERIFIC.
G4-EC6	Proportion of hiring of staff to upper-management positions in the local community	<p>Non applicable to CGD, S.A.</p> <p>BI's upper management (Board of Directors) is appointed by the General Meeting of shareholders. Before 2015, most of its members were not recruited in the Cape Verde market. As of 2015, with BI's BD expanding to include two new members (for a total of 7), most of its members are recruited in the Cape Verde market. First-line positions are filled with hirings made in the Cape Verde market.</p> <p>At BCA, upper management positions are defined and appointed by CGD's Executive Committee.</p> <p>At BCG Brasil, upper management positions are defined by CGD's Executive Committee.</p> <p>Methodological Notes, page 3</p> <p>Scope: CGD, S.A. + Affiliate Banks (BCA, BI and BCG Brasil)</p>	Principle 6	8. Dignified work and economic growth	n.a	•
G4-EC7	Development and impact of investments on infrastructures and supported services	<p>Annual Report 2015 – page 36</p> <p>Sustainability Report 2015 – page 40</p> <p>Scope: CGD, S.A. + Affiliate Banks (BCA, BI and BCG Brasil)</p>	–	<p>2. Eradicating hunger</p> <p>5. Gender equality</p> <p>7. Renewable and accessible energy sources</p> <p>9. Industry, innovation and infrastructures</p> <p>11. Sustainable cities and communities</p>		•
G4-EC8	Indirect economic impacts, including the extent of impacts	<p>Annual Report 2015 – page 35</p> <p>Sustainability Report 2015 – page 31</p> <p>Scope: CGD, S.A.+ Affiliate Banks (BCA, BI, BCG Brasil, Mercantile Bank)</p>	–	<p>1. Eradicating poverty</p> <p>2. Eradicating hunger</p> <p>3. Quality healthcare</p> <p>8. Dignified work and economic growth</p> <p>10. Reducing inequalities</p> <p>17. Partnership for the implementation of the goals</p>	n.a	•

**ASPECT: PROCUREMENT PRACTICES\***

Forms of Management:

- a – The identification of CGD's material topics consisted of assessing the importance of a set of topics based on the results of stakeholder consultation and on an internal impact classification of those topics. The topic "Responsible Supplier Management" was considered a medium priority topic. (Materiality matrix – Annual Report 2015 – 1.4.8 .2.1, Sustainability Report 2015, page 9).
- b – CGD has implemented a set of initiatives related to this topic (Sustainability Strategy 2013-2015 – Sustainability Report 2015, page 30)
- c – CGD monitors indicators associated with this area and reports them to the public (Responsible Supplier Management – Annual Report 2015 1.4.8, Sustainability Report 2015, page 30-31).



GRI INDICATOR	LOCATION	GLOBAL COM. PRINCIPLE	SUST. DEV. GOALS	OMISSIONS	EXTERNAL VERIFIC.	
<b>G4 - EC9</b>	Proportion of expenses with local suppliers	Annual Report 2015 – page 35 Sustainability Report 2015 – page 31 Methodological Notes - page 3 Scope: CGD, S.A.+ Affiliate Banks (BCA, BI, BCG Brasil, Mercantile Bank)	–	12. Sustainable production and consumption	n.a	•

## ENVIRONMENTAL PERFORMANCE INDICATORS

### ASPECT: MATERIALS\*

Forms of Management:

- a – The identification of CGD's material topics consisted of assessing the importance of a set of topics based on the results of stakeholder consultation and on an internal impact classification of those topics. The topic "Eco-efficiency" was considered a medium priority topic. (Materiality matrix – Annual Report 2015 – 1.4.8.2.1, Sustainability Report 2015, page 9).
- b – CGD has implemented a set of initiatives related to this topic (Sustainability Strategy 2013-2015 – Sustainability Report 2015, page 45).
- c – CGD monitors indicators associated with this area and reports them to the public (Environmental Management – Annual Report 2015 1.4.8, Sustainability Report 2015, page 50 and Sustainability Indicators 2015 - page 9).

<b>G4 - EN1</b>	Total consumption of materials by weight or volume	Annual Report 2015 – page 43 Sustainability Report 2015 – page 50 Sustainability Indicators 2015 – page 9 Methodological Notes, pp. 3-4 Scope: CGD, S.A. + Affiliate Banks (BCA, BI and BCG Brasil)	Principles 7 and 8	8. Dignified work and economic growth 12. Sustainable production and consumption	n.a	•
<b>G4 - EN2</b>	Percentage of recycled materials used	Sustainability Report 2015 – page 50 Scope: CGD, S.A.	Principle 8	8. Dignified work and economic growth 12. Sustainable production and consumption	n.a	•

### ASPECT: ENERGY

Forms of Management:

- a – The identification of CGD's material topics consisted of assessing the importance of a set of topics based on the results of stakeholder consultation and on an internal impact classification of those topics. The topics "Eco-efficiency" and "Fighting climate change - Energy Efficiency, CO2 emissions and alternative energy sources" were considered medium priority topics. (Materiality matrix – Annual Report 2015 – 1.4.8.2.1, Sustainability Report 2015, page 9).
- b – CGD has implemented a set of initiatives related to this topic (Sustainability Strategy 2013-2015 – Sustainability Report 2015, page 45)
- c – CGD monitors indicators associated with this area and reports them to the public (Environmental Management – Annual Report 2015 1.4.8, Sustainability Report 2016, page 47 and Sustainability Indicators 2015, page 7)



GRI INDICATOR		LOCATION	GLOBAL COM. PRINCIPLE	SUST. DEV. GOALS	OMISSIONS	EXTERNAL VERIFIC.
<b>G4 -EN3</b>	Energy consumption within the organisation	Annual Report 2015 – pp. 14, 40-41 Sustainability Report 2015 – pp. 47-48 Sustainability Indicators 2015 – page 7 Methodological Notes – pp. 4-5 Scope: CGD, S.A. + Affiliate Banks (BCA, BI and BCG Brasil)	Principles 7 and 8	7. Renewable and accessible energy sources 8. Dignified work and economic growth 12. Sustainable production and consumption 13. Climate-related action	n.a	•
<b>G4 -EN4</b>	Energy consumption outside the organisation	Sustainability Report 2015 – pp. 60 CGD monitors waste treatment and business trips. However, there are no conversion factors available in the bibliography that allow CGD to easily determine the associated energy consumption. Scope: CGD, S.A.	Principle 8	7. Renewable and accessible energy sources 8. Dignified work and economic growth 12. Sustainable production and consumption 13. Climate-related action	n.a	•
<b>G4 -EN5</b>	Energy intensity	Annual Report 2015 – page 41 Sustainability Report 2015 – page 48 Scope: CGD, S.A. + Affiliate Banks (BCA, BI and BCG Brasil)	Principle 8	7. Renewable and accessible energy sources 8. Dignified work and economic growth 12. Sustainable production and consumption 13. Climate-related action	n.a	•
<b>G4 -EN6</b>	Lower energy consumption	Annual Report 2015 – page 41 Sustainability Report 2015 – page 47 Scope: CGD, S.A. + Affiliate Banks (BCA, BI and BCG Brasil)	Principles 8 and 9	7. Renewable and accessible energy sources 8. Dignified work and economic growth 12. Sustainable production and consumption 13. Climate-related action	n.a	•
<b>G4 -EN7</b>	Reduced energy needs for products and services	Annual Report 2015 – pp. 70, 73, 85-86, 93 Sustainability Report 2015 – pp. 58-59 Scope: CGD, S.A.	Principles 8 and 9	7. Renewable and accessible energy sources 8. Dignified work and economic growth 12. Sustainable production and consumption 13. Climate-related action	n.a	•

**ASPECT: WATER\***

## Forms of Management:

- a – The identification of CGD's material topics consisted of assessing the importance of a set of topics based on the results of stakeholder consultation and on an internal impact classification of those topics. The topic "Eco-efficiency" was considered a medium priority topic. (Materiality matrix – Annual Report 2015 – 1.4.8.2.1, Sustainability Report, page 9).
- b – CGD has implemented a set of initiatives related to this topic (Sustainability Strategy 2013-2015 – Sustainability Report 2015, page 45).
- c – CGD monitors indicators associated with this area and reports them to the public (Environmental Management – Annual Report 2015 – 1.4.8, Sustainability Report 2015, page 49)

<b>G4 - EN8</b>	Total water abstractions broken down by source	Annual Report 2015 – page 42 Sustainability Report 2015 – page 49 Sustainability Indicators – page 9 Methodological Notes – pp. 5-6 Scope: CGD, S.A. + Affiliate Banks (BCA, BI and BCG Brasil)	Principles 7 and 8	6. Drinking water and sanitation	n.a	•
<b>G4 - EN9</b>	Water sources significantly affected by water abstraction	Non applicable	Principle 8	–	n.a	•
<b>G4-EN10</b>	% and total volume of recycled and re-used water	Annual Report 2015 – pp. 45, 49 CGD's facilities have no water recovery systems. Scope: CGD, S.A.	Principle 8	6. Drinking water and sanitation 8. Dignified work and economic growth 12. Sustainable production and consumption	n.a	•

**ASPECT: BIODIVERSITY\***

## Forms of Management:

- a – The identification of CGD's material topics consisted of assessing the importance of a set of topics based on the results of stakeholder consultation and on an internal impact classification of those topics. The topic "Environmental Management System" was considered a medium priority topic. (Materiality matrix – Annual Report 2015 – 1.4.8.2.1, Sustainability Report 2015, page 9).
- b – CGD has implemented a set of initiatives related to this topic (Sustainability Strategy 2013-2015 – Sustainability Report 2015, pp. 53, 55).
- c – CGD monitors indicators associated with this area and reports them to the public (Environmental Management – Annual Report 2015 1.4.8, Sustainability Report 2015, pp. 53).



GRI INDICATOR	LOCATION	GLOBAL COM. PRINCIPLE	SUST. DEV. GOALS	OMISSIONS	EXTERNAL VERIFIC.
<b>G4- EN11</b> Location in protected or adjacent areas	This indicator is not deemed to be relevant for CGD, as its operations are carried out in urban areas. There is zero risk of being located in areas that are protected or of interest for biodiversity, or in adjacent areas. It should be pointed out that CGD undertakes initiatives related to protecting biodiversity through Projeto Floresta Caixa (Caixa Forest Project), and that it contributes toward minimising the environmental impact of its operations while fostering environmental best practices among its Employees, Customers and society, from a perspective of social responsibility and sustainable development. Scope: CGD, S.A.	Principle 8	6. Drinking water and sanitation 14. Protection of marine life 15. Protection of terrestrial wildlife	n.a	•
<b>G4-EN12</b> Description of the main impacts of the organisation's operations, products and services on biodiversity in protected areas and in biodiversity-rich areas	This indicator is not deemed relevant for CGD (see EN11). Scope: CGD, S.A.	Principle 8	6. Drinking water and sanitation 14. Protection of marine life 15. Protection of terrestrial wildlife	n.a	•
<b>G4- EN13</b> Protected or restored habitats	This indicator is not deemed relevant for CGD (see EN11). Scope: CGD, S.A.	Principle 8	6. Drinking water and sanitation 14. Protection of marine life 15. Protection of terrestrial wildlife	n.a	•
<b>G4 -EN14</b> Number of species in the IUCN's Red List and national conservation lists with habitats in areas affected by operations	This indicator is not deemed relevant for CGD (see EN11). Scope: CGD, S.A.	Principle 8	6. Drinking water and sanitation 14. Protection of marine life 15. Protection of terrestrial wildlife	n.a	•

## ASPECT: EMISSIONS

## Forms of Management:

- a – The identification of CGD's material topics consisted of assessing the importance of a set of topics based on the results of stakeholder consultation and on an internal impact classification of those topics. The topics "Fighting climate change - Energy Efficiency, CO2 emissions and alternative energy sources" were considered a medium priority topic. (Materiality matrix – Annual Report 2015 – 1.4.8.2.1, Sustainability Report 2015, page 9).
- b – CGD has implemented a set of initiatives related to this topic (Sustainability Strategy 2013-2015 – Sustainability Report 2015, page 55).
- c – CGD monitors indicators associated with this area and reports them to the public (Environmental Management – Annual Report 2015 1.4.8 Sustainability Report 2015, pp.46, 56-57).



GRI INDICATOR		LOCATION	GLOBAL COM. PRINCIPLE	SUST. DEV. GOALS	OMISSIONS	EXTERNAL VERIFIC.
<b>G4-EN15</b>	Direct GHG emissions (Scope 1)	Annual Report 2015 – pp. 41-42 Sustainability Report 2015 – page 56 Sustainability Indicators 2015 - page 8 Methodological Notes - pp. 6-7 Scope: CGD, S.A. + Affiliate Banks (BCA, BI and BCG Brasil)	Principles 7 and 8	3. Quality healthcare 12. Sustainable production and consumption 13. Climate-related action 14. Protection of marine life 15. Protection of terrestrial wildlife	n.a	•
<b>G4-EN16</b>	Indirect GHG emissions (Scope 2)	Annual Report 2015 – pp. 41-42 Sustainability Report 2015 – page 56 Sustainability Indicators – page 8 Methodological Notes – page 7 Scope: CGD, S.A. + Affiliate Banks (BCA, BI and BCG Brasil)	Principles 7 and 8	3. Quality healthcare 12. Sustainable production and consumption 13. Climate-related action 14. Protection of marine life 15. Protection of terrestrial wildlife	n.a	•
<b>G4-EN17</b>	Indirect GHG emissions (Scope 3)	Annual Report 2015 – pp. 41-42 Sustainability Report 2015 – page 56 Sustainability Indicators – page 8 Methodological Notes – pp. 7-8 Scope: CGD, S.A. + Affiliate Banks (BCA, BI and BCG Brasil)	Principles 7 and 8	3. Quality healthcare 12. Sustainable production and consumption 13. Climate-related action 14. Protection of marine life 15. Protection of terrestrial wildlife	n.a	•
<b>G4-EN18</b>	Carbon intensity	Annual Report 2015 – page 42 Sustainability Report 2015 – page 57 Scope: CGD, S.A. + Affiliate Banks (BCA, BI and BCG Brasil)	Principles 8	13. Climate-related action 14. Protection of marine life 15. Protection of terrestrial wildlife	n.a	•
<b>G4-EN19</b>	Reduction of GHG emissions	Management Report and Accounts 2015 – page 42 Sustainability Report 2015 – pp. 46, 56 Scope: CGD, S.A. + Affiliate Banks (BCA, BI and BCG Brasil)	Principles 8 and 9	13. Climate-related action 14. Protection of marine life 15. Protection of terrestrial wildlife	n.a	•
<b>G4-EN20</b>	Emissions of ozone-depleting substances, by weight	According to GRI guidelines, ozone-depleting substances contained in products or equipment derived from use or disposal are not covered by this indicator. For this reason, this Indicator does not apply to CGD. Scope: CGD, S.A.	Principles 7 and 8	3. Quality healthcare 12. Sustainable production and consumption	n.a	•
<b>G4-EN21</b>	NOx, SOx and other atmospheric emissions	Emissions of this type of substances can originate from the use of CGD's emergency generators and vehicle fleet. In the case of CGD, these emissions are not very significant. Total emissions of NOx: 44 t Total emissions of SO2: 9x10 <sup>-3</sup> t Methodological Notes – page 8 Scope: CGD, S.A.	Principles 7 and 8	3. Quality healthcare 12. Sustainable production and consumption 14. Protection of marine life 15. Protection of terrestrial wildlife	n.a	•





GRI INDICATOR	LOCATION	GLOBAL COM. PRINCIPLE	SUST. DEV. GOALS	OMISSIONS	EXTERNAL VERIFIC.
<b>ASPECT: EFLUENTS AND WASTE*</b>					
Forms of Management:					
a – The identification of CGD's material topics consisted of assessing the importance of a set of topics based on the results of stakeholder consultation and on an internal impact classification of those topics. The topic "Environmental Management System" was considered a medium priority topic. (Materiality matrix – Annual Report 2015 – 1.4.8.2.1, Sustainability Report 2015, page 9).					
b – CGD has implemented a set of initiatives related to this topic (Sustainability Strategy 2013-2015 – Sustainability Report 2015, page 45)					
c – CGD monitors indicators associated with this area and reports them to the public (Environmental Management – Annual Report 2015 1.4.8, Sustainability Report 2015, pp. 51-52)					

<b>G4 -EN22</b>	Production of liquid effluents, by quality and destination	CGD's facilities are located in urban areas, equipped with basic sanitation and rainwater harvesting infrastructures. Domestic wastewater is sent to the municipal collector, so this indicator is not considered applicable to CGD. However, in order to comply with environmental legislation in this area, in 2015, CGD conducted a set of analyses on its wastewater, having found no non-conformities. Scope: CGD, S.A.	Principle 8	3. Quality healthcare 6. Drinking water and sanitation 12. Sustainable production and consumption 14. Protection of marine life	n.a	•
<b>G4 -EN23</b>	Weight of waste produced, by type and by treatment method	Annual Report 2015 – page 43 Sustainability Report 2015 – page 51 Methodological Notes – page 8 Scope: CGD, S.A. + Affiliate Banks (BCA, BI and BCG Brasil)	Principle 8	3. Quality healthcare 6. Drinking water and sanitation 12. Sustainable production and consumption	n.a	•
<b>G4 -EN24</b>	Occurrence of spills	According to CGD's operations, this indicator is not considered to be material. However, in 2014, as part of the EMS, retention basins were installed at strategic points in the Head Office Building, in order to prevent and contain any spills that may occur. In 2015 a drill, which simulated a scenario of accidental spill, was also conducted. Scope: CGD, S.A.	Principle 8	3. Quality healthcare 6. Drinking water and sanitation 12. Sustainable production and consumption 14. Protection of marine life 15. Protection of terrestrial wildlife	n.a	•



GRI INDICATOR		LOCATION	GLOBAL COM. PRINCIPLE	SUST. DEV. GOALS	OMISSIONS	EXTERNAL VERIFIC.
<b>G4-EN25</b>	Weight of hazardous waste hauled, imported, exported or processed, and the percentage of internationally shipped waste	Non applicable to CGD, given the nature of its operations.	–	3. Quality healthcare 12. Sustainable production and consumption	n.a	•
<b>G4-EN26</b>	Water resources and respective habitats affected by water discharges and drainage	Because CGD's facilities are located in urban areas, no water resources are affected by water discharges. Scope: CGD, S.A.	Principle 8	6. Drinking water and sanitation 14. Protection of marine life 15. Protection of terrestrial wildlife	n.a	•

**ASPECT: PRODUCTS AND SERVICES\***

Forms of Management:

- a – The identification of CGD's material topics consisted of assessing the importance of a set of topics based on the results of stakeholder consultation and on an internal impact classification of those topics. The topic 'Products with environmental benefits' was considered a medium priority topic. (Materiality matrix – Annual Report 2015 – 1.4.8.2.1, Sustainability Report, page 9).
- b – CGD has implemented a set of initiatives related to this topic (Sustainability Strategy 2013-2015 – Sustainability Report 2015, page 55)
- c – CGD monitors indicators associated with this area and reports them to the public (Environmental Management – Annual Report 2015, 1.6.2 Operating Segments, Sustainability Reports 2015, pp. 58-59)

<b>G4-EN27</b>	Initiatives for mitigating the environmental impacts of the organisation's products and services and the extent to which such impacts are reduced	Sustainability Report 2015 – pp. 48, 52 Scope: CGD, S.A.	Principles 7, 8 and 9	6. Drinking water and sanitation 8. Dignified work and economic growth 12. Sustainable production and consumption 13. Climate-related action 14. Protection of marine life 15. Protection of terrestrial wildlife	n.a	•
<b>G4-EN28</b>	Recovered products and packaging	CGD's operations do not allow for the recovery of products and/or packages. However, CGD has invested in waste recovery, such as the recycling of cancelled bank cards. (See response to indicator EN23). Sustainability Report 2015 – page 52 Scope: CGD, S.A.	Principle 8	8. Dignified work and economic growth 12. Sustainable production and consumption	n.a	•



GRI INDICATOR	LOCATION	GLOBAL COM. PRINCIPLE	SUST. DEV. GOALS	OMISSIONS	EXTERNAL VERIFIC.
<b>ASPECT: CONFORMITY</b>					
<b>G4-EN29</b> Monetary amount of fines and number of non-monetary penalties resulting from non-compliance with environmental laws and regulations	There were no such occurrences in 2015. Scope: CGD, S.A.	Principle 8	16. Peace, justice and effective institutions	n.a	•
<b>ASPECTO: TRANSPORTE</b>					
<b>G4-EN30</b> Significant environmental impact of the transportation of products and other goods used in the organisation's operations and personnel transportation	Annual Report 2015 – pp. 41-42 Sustainability Report 2015 – page 56 Scope: CGD, S.A.	Principle 8	11. Sustainable cities and communities 12. Sustainable production and consumption 13. Climate-related action	n.a	•
<b>G4-EN31</b> Total costs and investments in environmental protection, by type	Annual Report 2015 – page 39 Sustainability Report 2015 – page 46 Methodological Notes – page 8 Scope: CGD, S.A.	Principles 7, 8 and 9	7. Renewable and accessible energy sources 9. Industry, innovation and infrastructures 12. Sustainable production and consumption 13. Climate-related action 14. Protection of marine life 15. Protection of terrestrial wildlife 17. Partnership for the implementation of the goals	n.a	•
<b>G4-EN32</b> New suppliers assessed with environmental criteria	Annual Report 2015 – page 35 Sustainability Report 2015 – page 31 Methodological Notes – page 8 Scope: CGD, S.A.	Principle 8	–	–	•



<p><b>G4-EN33</b></p>	<p>Negative environmental impacts on the supply chain and measures taken</p>	<p>In 2015, environmental assessments were carried out as part of the legal compliance assessments conducted on four structures of the commercial network and as part of the internal audit on the EMS.</p> <p>CGD's Risk Management Division (DGR) does not have in place specific procedures for identifying this type of situations, which can be included under operational risk management only in unequivocal instances of legal non-compliance on the part of CGD. Impacts from this type of situations basically fall under reputational risk. However, we annually consult the databases of operational risk events ("lost data collection") and of internal control deficiencies so as to identify situations that can impact the supply chain. In 2015, we are not aware of any negative environmental impacts on the supply chain.</p> <p>Annual Report 2015 – page 35 Scope: CGD, S.A.</p>	<p>Principle 8</p>	<p>–</p>	<p>n.a</p>	<p>•</p>
<p><b>G4-EN34</b></p>	<p>Number of environmental complaints</p>	<p>In 2015, none of the complaints filed through CGD S.A.'s complaints management system is associated with a significant environmental impact.</p> <p>Scope: CGD, S.A.</p>	<p>Principle 8</p>	<p>16. Peace, justice and effective institutions</p>	<p>n.a</p>	<p>•</p>

**ASPECT: EMPLOYMENT\***

Forms of Management:

- a – The identification of CGD's material topics consisted of assessing the importance of a set of topics based on the results of stakeholder consultation and on an internal impact classification of those topics. The topics 'Diversity and Equal Opportunities', 'Occupational Health and Safety' and 'Conciliation of Professional and Personal Life' are associated with this aspect, and were considered medium priority topics. (Materiality matrix – Annual Report 2015 – 1.4.8.2.1, Sustainability Report, page 9).
- b – CGD has implemented a set of initiatives related to these topics (Sustainability Strategy 2013-2015 – Sustainability Report 2015, page 20)
- c – CGD monitors indicators associated with this area and reports them to the public (1.4.7 Human Capital – Annual Report 2015, 1.4.7 Human Capital and Sustainability Report 2015, pp. 21-23)

<p><b>G4-LA1</b></p>	<p>Number and rate of new hirings and turnover rate by age group, gender and region</p>	<p>Annual Report 2015 – page 26 Sustainability Report 2015 – page 22 Sustainability Indicators – page 3 Methodological Notes – page 9 Scope: CGD, S.A. + Affiliate Banks (BCA, BI and BCG Brasil)</p>	<p>–</p>	<p>5. Gender equality 8. Dignified work and economic growth</p>	<p>n.a</p>	<p>•</p>
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GRI INDICATOR	LOCATION	GLOBAL COM. PRINCIPLE	SUST. DEV. GOALS	OMISSIONS	EXTERNAL VERIFIC.	
G4-LA2	Benefits for full-time employees that are not granted to temporary or part-time workers*	<p>Annual Report 2015 – pp. 30, 432-434</p> <p>At CGD S.A. there is no difference in the benefits granted to full-time and part-time employees.</p> <p>At BI, the benefits that are not granted to temporary or part-time include Loans to Employees and Mortgage Loans to Employees, under applicable regulations; and career advancements occur as set forth under the Personnel Statutes in force. There are no other benefits granted to full-time employees that are not granted to part-time employees.</p> <p>At BCG Brasil, benefits granted to staff members include medical and dental assistance for all staff members and their direct dependants (spouses or partners and children); complementary social security programme after 90 days of the hiring date; life insurance; transportation, meal, food and culture vouchers; nursery and babysitter subsidies and subsidies for children with disabilities.</p> <p>In 2015, BCA granted the following benefits to its staff members:</p> <ul style="list-style-type: none"> <li>• Mortgage loans, car loans, tax allowances and payments in advance at preferential rates;</li> <li>• Housing rent subsidy, for some managers;</li> <li>• Productivity Bonus, granted annually and indexed to the Performance Assessment;</li> <li>• Contributions of 50% to the payment of fees related to academic or vocational Training Courses attended in the country, when considered to be of interest for the Bank; contributions of 75% to the payment of monthly fees related to the attendance of English courses taught in the country (in this case, the decision is made on a case-by-case basis, according to the specific interest for the Bank and the fees in question);</li> <li>• Life Insurance for all Staff Members;</li> <li>• Contributions to the payment of gym fees for all staff members;</li> <li>• Meal allowance and fuel allowance (granted to some senior managers);</li> <li>• Allocation of mobile phones and top-ups (granted to some senior managers and technicians from specific areas); and</li> <li>• Allocation of vehicles to Directors and Staff Body Coordinators.</li> </ul> <p>Scope: CGD, S.A. + Affiliate Banks (BCA, BI and BCG Brasil)</p>	-	8. Dignified work and economic growth	n.a	•



GRI INDICATOR	LOCATION	GLOBAL COM. PRINCIPLE	SUST. DEV. GOALS	OMISSIONS	EXTERNAL VERIFIC.
G4-LA3	Rates of return to work and retention after maternity/paternity leave, by gender	Principle 3	5. Gender equality 8. Dignified work and economic growth	n.a	•

**CGD,SA:**

- Rate of return to work: Males: 94%; Females: 73%; Total: 80%
- Rate of retention: Males: 98%; Females: 99%; Total: 99%

**BCA:**

- Rate of return to work: Males: 100%; Females: 100%; Total: 100%
- Rate of retention: Males: 100%; Females: 100%; Total: 100%

**BI:**

- Rate of return to work: Males: 100%; Females: 83%; Total: 88%
- Rate of retention: Males: 100%; Females: 80%; Total: 89%

**BCG Brasil:**

- Rate of return to work: Males: 100%; Females: 0%; Total: 50%
- Rate of retention: Males: N/A; Females: N/A; Total: N/A

Methodological Notes – page 9

Scope: CGD, S.A. + Affiliate Banks (BCA, BI and BCG Brasil)



GRI INDICATOR		LOCATION	GLOBAL COM. PRINCIPLE	SUST. DEV. GOALS	OMISSIONS	EXTERNAL VERIFIC.
G4-LA4	Minimum prior notice periods in the event of operational changes	<p>As a rule, the minimum notification periods for what may be considered 'operating changes' are those set forth in the Labour Code. Only specific situations are provided for in the Company Agreements.</p> <p>We highlight the following situations, for which minimum notice periods are established:</p> <ul style="list-style-type: none"> <li>- Transfer of the worker to a different workplace, by initiative of the company: the transfer must be communicated to the employee with a minimum notice of 30 days (clause 49(6) of the Company Agreements)</li> <li>- Relevant changes in working hours: the affected employee must be consulted with a minimum notice of 10 days (clause 38(2) of the Company Agreements)</li> <li>- Expiration of fixed-term employment contract: the employer must notify the employee of its will to terminate the contract with a minimum notice of 15 days before the contract's expiry date (Article 344(1) of the Labour Code)</li> <li>- Expiration of indefinite term employment contract: the employer must notify the employee of its will to terminate the contract with a minimum notice of 7, 30 or 60 days, for contracts with durations of up to 6 months, 6 months to 2 years or more than 2 years, respectively (Article 345(1) of the Labour Code)</li> <li>- Collective dismissal or extinction of work position: variable prior notice, between 15 and 75 days, depending on the worker's seniority (Article 363(1) and Article 371(3) of the Labour Code). However, in the event the establishment closes permanently, CGD is under obligation to place employees in another establishment or in companies that are legally or financially associated or economically interdependent. Only in the event this new placement is entirely impossible can the company go ahead with the legal process of collective dismissal (cf. Clause 30 of the CAs).</li> </ul> <p>Scope: CGD, S.A.</p>	Principle 4	8. Dignified work and economic growth	n.a	•
G4- LA5	Employees represented in occupational health and safety commissions	<p>There is no specific occupational health and safety committee. The Delegated Council for CGD S.A.'s Personnel, Resources and Systems addresses the topic of occupational health and safety, among others, covering all employees.</p> <p>Scope: CGD, S.A.</p>	-	8. Dignified work and economic growth	n.a	•



GRI INDICATOR	LOCATION	GLOBAL COM. PRICIPLE	SUST. DEV. GOALS	OMISSIONS	EXTERNAL VERIFIC.
<p><b>G4- LA6</b></p>	<p>Ratios of accidents, occupational diseases, lost days, absenteeism and number of work-related deaths, by region and gender</p>	<p><b>Rate of occurrence of work accidents</b>            CGD,SA: Males: 1.91; Females: 4.37; Portugal: 3.29            BCA: Males: 0; Females: 0; Cape Verde: 0            BI: Males: 0; Females: 0; Cape Verde: 0            BCG Brasil: Males: 0; Females: 0;</p> <p><b>Degree of seriousness of work accidents</b>            CGD, SA: Males: 36.69 Females: 90.41; Portugal: 66.80            BCA: Males: 0; Females: 0; Cape Verde: 0            BI: Males: 0; Females: 0; Cape Verde: 0            BCG Brasil: Males: 0; Females: 0</p> <p><b>Rate of occurrence of occupational diseases:</b>            CGD, SA: Males: 0; Females: 0; Portugal: 0            BCA: Males: 0; Females: 0; Cape Verde: 0            BI: Males: 0; Females: 0; Cape Verde: 0            BCG Brasil: Males: 0; Females: 0</p> <p><b>Absenteeism rate:</b>            CGD,SA: Males: 2.77%; Females: 4.14% Portugal: 3.54            BCA: Males: 2%; Females: 4%; Cape Verde: 3%            BI: Males: 11%; Females: 4%; Cape Verde: 6%            BCG Brasil: ND</p> <p><b>Number of work-related deaths:</b>            CGD, SA: Males: 0; Females: 0; Portugal: 0            BCA: Males: 0; Females: 0; Cape Verde: 0            BI: Males: 0; Females: 0; Cape Verde: 0            BCG Brasil: Males: 0; Females: 0;</p> <p>Methodological Notes – page 9            Scope: CGD, S.A.+ Affiliate Banks (BCA, BI and BCG Brasil)</p>	<p>–</p>	<p>3. Quality healthcare            8. Dignified work and economic growth</p>	<p>n.a</p>
<p><b>G4-LA7</b></p>	<p>Employees with high incidence and high risk of serious illnesses</p>	<p>At CGD, there are no employees involved in occupational activities with high incidence/risk of specific/serious illnesses.            Scope: CGD, S.A.</p>	<p>–</p>	<p>3. Quality healthcare            8. Dignified work and economic growth</p>	<p>n.a</p> <p>•</p>





GRI INDICATOR		LOCATION	GLOBAL COM. PRINCIPLE	SUST. DEV. GOALS	OMISSIONS	EXTERNAL VERIFIC.
G4-LA8	Health and safety topics covered by formal agreements with labour unions	<p>CGD concluded Company Agreements with all the Labour Unions represented at the company, translating into a rate of 100%.</p> <p>As for health and safety, enshrined in articles 95 and 96 of these Agreements is a set of obligations for the company in terms of health (Occupational Health) and hygiene and safety at the workplace.</p> <p>With regard to health (Clause 95), in addition to legally required regular exams, the Occupational Health service is under obligation to put into practice the measures required to prevent infectious/contagious diseases and to conduct annual ophthalmologic screenings.</p> <p>In the event of a work accident or sudden illness at the workplace, the company is required to provide immediate medical and pharmaceutical attention, as well as to transport those affected to hospital centres.</p> <p>With regard to hygiene and safety in the workplace (Clause 96), the Company undertook to endow the workplaces with the proper hygiene, health and safety conditions, so as to ensure a healthy working environment and to prevent the risk of occupational diseases and work accidents, ensure proper sound levels as recommended by official bodies, provide drinking water to all workers and at accessible locations and conduct cleaning operations outside business hours, except in cases of force majeure, as well as to ensure all repairs and preservation work so as not to endanger the life or health of workers.</p> <p>Scope: CGD, S.A.</p>	-	8. Dignified work and economic growth	n.a	•

**ASPECT: TRAINING AND EDUCATION\***

Forms of Management:

- a – The identification of CGD’s material topics consisted of assessing the importance of a set of topics based on the results of stakeholder consultation and on an internal impact classification of those topics. The Topic “Human capital development” was considered a high priority topic. (Materiality matrix – Annual Report 2015 – 1.4.8.2.1, Sustainability Report 2015, page 9).
- b – CGD has implemented a set of initiatives related to these topics (Sustainability Strategy 2013-2015 – Sustainability Report 2015, page 20)
- c – CGD monitors indicators associated with this area and reports them to the public (1.4.7 Human Capital – Annual Report 2015, 1.4.7 Human Capital and Sustainability Report, pp. 23-26 and Sustainability Indicators 2015, page 4)



GRI INDICATOR	LOCATION	GLOBAL COM. PRINCIPLE	SUST. DEV. GOALS	OMISSIONS	EXTERNAL VERIFIC.	
<b>G4-LA9</b>	Average annual number of hours of training per employee, gender and professional category	Annual Report 2015 – page 28 Sustainability Report 2015 – page 24 Sustainability Indicators – page 4 Methodological Notes – page 9 Scope: CGD, S.A. + Affiliate Banks (BCA, BI and BCG Brasil)	–	4. Quality education 5. Gender equality 8. Dignified work and economic growth	n.a	•
<b>G4-LA10</b>	Programmes for managing skills and continuous learning*	Annual Report 2015 – pp. 27-28 Sustainability Report 2015 – pp. 24-25 Scope: CGD, S.A. + Affiliate Banks (BCA, BI and BCG Brasil)	–	8. Dignified work and economic growth	n.a	•
<b>G4-LA11</b>	Percentage of employees regularly receiving performance assessments, by gender and professional category	In 2015, 100% of CGD, S.A.'s active employees (eligible for the evaluation process) were subject to performance assessments.  At BI, the performance assessment programme is carried out on an annual basis. The percentage of evaluated employees was 75%, and the Executive Committee removed from the scope of the Evaluation System in place the positions directly assessed by the BoD, as it deemed the model inadequate for these employees.  At BCG Brasil, the performance assessment process applies to all bank employees. Temporary workers and service providers are left out of the Bank's Performance Assessment Policy.  The performance assessment at BCA is conducted annually on all Bank employees (except the Board of Directors), regardless of their labour contract. It is the duty of the Bank, in general, and of the assessor, in particular, to assess employees who have been active for at least 3 months during the year under evaluation.  Annual Report 2015 – page 29 Sustainability Report 2015 – page 26 Methodological Notes – page 9 Scope: CGD, S.A. + Affiliate Banks (BCA, BI and BCG Brasil)	Principle 6	5. Gender equality 8. Dignified work and economic growth	n.a	•

**ASPECT: DIVERSITY AND EQUAL OPPORTUNITIES\***

Forms of Management:

- a – The identification of CGD's material topics consisted of assessing the importance of a set of topics based on the results of stakeholder consultation and on an internal impact classification of those topics. The Topic "Diversity and equal opportunities" was considered a medium priority topic (Materiality matrix – Annual Report 2015 – 1.4.8.2.1, Sustainability Report 2015, page 9).
- b – CGD has implemented a set of initiatives related to this topic (Sustainability Strategy 2013-2015 – Sustainability Report 2015, page 20)
- c – CGD monitors indicators associated with this area and reports them to the public (Annual Report 2015, 1.4.7 Human Capital, Sustainability Report 2015, page 21 and Sustainability Indicators 2015, page 5)



GRI INDICATOR		LOCATION	GLOBAL COM. PRINCIPLE	SUST. DEV. GOALS	OMISSIONS	EXTERNAL VERIFIC.
G4 -LA12	Manpower by professional category, gender, age group and minority, as well as diversity indicators	Annual Report 2015 – pp. 24-25 Sustainability Report 2015 – page 21 Sustainability Indicators 2015 – page 5 Methodological Notes – page 10 Scope: CGD, S.A. + Affiliate Banks (BCA, BI and BCG Brasil)	Principle 6	5. Gender equality 8. Dignified work and economic growth	n.a	•
G4- LA13	Ratio of base salary to remuneration for females and males, by location of the significant operation*	Sustainability Indicators 2015 – page 6 Methodological Notes – page 10 Scope: CGD, S.A. + Affiliate Banks (BCA, BI and BCG Brasil)	Principle 6	5. Gender equality 8. Dignified work and economic growth 10. Reducing inequalities	n.a	•
G4 -LA14	New suppliers assessed using work practice criteria	Annual Report 2015 – page 35 Sustainability Report 2015 – page 31 Methodological Notes – page 8 In 2015, a systematic practice was not in place at BI for supplier evaluation in terms of human and labour rights. BI's suppliers were not assessed using work practice criteria. BCG Brasil evaluates its suppliers based on their observance of labour standards, any judicial or administrative cases/sentences and media consultation. Scope: CGD, S.A.+ Affiliate Banks (BI, BCA and BCG Brasil)	–	5. Gender equality 8. Dignified work and economic growth 16. Peace, justice and effective institutions	n.a	•
G4- LA15	Negative impacts of work practices on the supply chain and measures taken	CGD's Risk Management Division (DGR) does not have in place specific procedures for identifying this type of situations, which can be included under operational risk management only in unequivocal instances of legal non-compliance on the part of CGD. Impacts from this type of situations basically fall under reputational risk. However, we annually consult the databases of operational risk events ("lost data collection") and of internal control deficiencies so as to identify situations that can impact the supply chain. DGR is unaware of any events with impacts on CGD. In 2015, a systematic practice was not in place at BI for supplier evaluation in terms of human and labour rights. BCA did not evaluate negative impacts of work practices on the supply chain. At BCG Brasil, no negative impacts were detected in the supplier evaluations carried out. Scope: CGD, S.A.+ Affiliate Banks (BI, BCA and BCG Brasil)	–	5. Gender equality 8. Dignified work and economic growth 16. Peace, justice and effective institutions	n.a	•



GRI INDICATOR	LOCATION	GLOBAL COM. PRINCIPLE	SUST. DEV. GOALS	OMISSIONS	EXTERNAL VERIFIC.
<b>G4 -LA16</b>	<p>Number of complaints regarding work practices, addressed and resolved using formal complaint mechanisms</p> <p>In 2015, no complaints were filed regarding work practices by employees or any stakeholders of CGD S.A., BI, BCA and BCG Brasil.</p> <p>Annual Report 2015 – page 416</p> <p>Scope: CGD, S.A.+ Affiliate Banks (BI, BCA and BCG Brasil)</p>	-	16. Peace, justice and effective institutions	n.a	•

**ASPECTO: INVESTMENT\***

Forms of Management:

- a – The identification of CGD’s material topics consisted of assessing the importance of a set of topics based on the results of stakeholder consultation and on an internal impact classification of those topics. The topic “Human Rights” was considered a medium priority topic. (Materiality matrix – Annual Report 2015 – 1.4.8.2.1, Sustainability Report 2015, page 9).
- b – CGD has implemented a set of initiatives related to this topic (Sustainability Strategy 2013-2015 – Sustainability Report 2015, page 17)
- c - CGD monitors indicators associated with these topics and reports them to the public (1.4.8 Sustainability and 1.6.2.2. Investment Banking – Annual Report 2015, 1.4.7 Human Capital and Sustainability Report 2015, pp. 18-19)

<b>G4 - HR1</b>	<p>Investment agreements and contracts containing human rights clauses</p> <p>The CGD Group’s Project Finance portfolio CGD is particularly focused on projects developed in the Iberian Peninsula. Safeguarding of human rights is enshrined in the legislation of those countries, and its compliance is mandatory for economic agents. In other geographic locations where the CGD Group operates, such as Brazil and Africa, funded Projects that directly or indirectly include human rights clauses, namely concern operations in which multilateral institutions also take part However, these are still not very significant, if we take into account the total number of projects monitored by the Project Finance Area. Of the 3 significant projects concluded in 2015, none included human rights clauses</p> <p>Annual Report 2015 – pp. 85-86</p> <p>At BI there were no contracts including human rights clauses in 2015.</p> <p>At BCA there were no loan contracts including human rights clauses in 2015.</p> <p>However, in security service contracts, there were some references to good labour practices – compliance with labour legislation in force, under penalty of contract termination.</p> <p>All operations contracts signed by BCG Brasil S.A. comprise clauses holding customers accountable regarding non-compliance with every aspect of legislation, including human rights.</p> <p>Methodological Notes – page 10</p> <p>Scope: CGD, S.A.+ Affiliate Banks (BI, BCA and BCG Brasil)</p>	Principle 2	-	n.a	•
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GRI INDICATOR	LOCATION	GLOBAL COM. PRINCIPLE	SUST. DEV. GOALS	OMISSIONS	EXTERNAL VERIFIC.
<b>G4 - HR2</b> Training of employees with regard to human rights	<p>In 2015, no training was provided to CGD S.A. employees on human rights policies or procedures related to aspects of human rights with relevance for CGD, S.A.'s operations.</p> <p>In 2015, no training was provided in the area of human rights at BI, BCA or BCG Brasil.</p> <p>In 2015, BCG Brasil provided compliance training to its employees of business áreas, in which the compliance with laws and regulationation were mentioned, especially appropriate ethical principles.</p> <p>Scope: CGD, S.A.+ Affiliate Banks (BI, BCA and BCG Brasil)</p>	Principle 1	–	n.a	•

**ASPECT: NÃO-DISCRIMINATION\***

Forms of Management:

- a – The identification of CGD’s material topics consisted of assessing the importance of a set of topics based on the results of stakeholder consultation and on an internal impact classification of those topics. The topic “Diversity and equal opportunities”, associated to this aspect, was considered a medium priority topic. (Materiality matrix – Annual Report 2015 – 1.4.8.2.1, Sustainability Report 2015, page 9).
- b – CGD has implemented a set of initiatives related to this topic (Sustainability Strategy 2013-2015 – Sustainability Report 2015, pp. 20-31)
- c – CGD monitors indicators associated with this area and reports them to the public (Annual Report 2015, 1.4.7 Human Capital and Sustainability Report 2015, pp. 21-22, 31)

<b>G4 - HR3</b> Total number of cases of discrimination and corrective measures taken	<p>At CGD, there is no record of any instance of discrimination between employees / potential employees duly proven as such, namely through a final legal ruling. Likewise, at affiliate banks, in 2015, there were no recorded instances of discrimination.</p> <p>Scope: CGD, S.A.+ Affiliate Banks (BI, BCA and BCG Brasil)</p>	Principle 6	<p>5. Gender equality</p> <p>8. Dignified work and economic growth</p> <p>16. Peace, justice and effective institutions</p>	n.a	•
<b>G4 - HR4</b> Operations and suppliers identified as running the risk of violating the right of freedom of association and collective bargaining, as well as measures taken*	<p>At CGD S.A., there is no knowledge of situations of this nature in 2015. No specific procedures for identifying this type of occurrences are in place.</p> <p>BI does not prevent anyone from freely exercising their freedom of association and from concluding collective bargaining agreements. And neither was any supplier identified as having this type of risk.</p> <p>At BCA, no operations were identified as entailing a risk of violation of the right to freedom of association and collective bargaining.</p> <p>At BCG Brasil, no operations were identified as entailing a risk of child labour or forced labour and the bank does not prevent anyone from freely exercising their freedom of association and from concluding collective bargaining agreements. And neither was any supplier identified as having this type of risk.</p> <p>Scope: CGD, S.A.+ Affiliate Banks (BI, BCA and BCG Brasil)</p>	Principle 3	8. Dignified work and economic growth	n.a	•



GRI INDICATOR		LOCATION	GLOBAL COM. PRINCIPLE	SUST. DEV. GOALS	OMISSIONS	EXTERNAL VERIFIC.
G4 - HR5	Operations and suppliers identified as running the risk of child labour, and measures taken*	<p>At CGD S.A., there is no knowledge of situations of this nature in 2015. No specific procedures for identifying this type of occurrences are in place.</p> <p>At BI, no operations were identified as entailing a risk of child labour.</p> <p>At BCA, no operations were identified as entailing a risk of child labour.</p> <p>At BCG Brasil, no operations were identified as entailing a risk of child labour or forced labour and the bank does not prevent anyone from freely exercising their freedom of association and from concluding collective bargaining agreements. And neither was any supplier identified as having this type of risk.</p> <p>Scope: CGD, S.A.+ Affiliate Banks (BI, BCA and BCG Brasil)</p>	Principle 5	8. Dignified work and economic growth 16. Peace, justice and effective institutions	n.a	•
G4 - HR6	Operations and suppliers identified as running the risk of forced labour or tantamount to slavery, and measures taken*	<p>At CGD S.A., there is no knowledge of situations of this nature in 2015. No specific procedures for identifying this type of occurrences are in place. In 2014, the introduction of Ethical Principles and Best Business Practices began, attached to contractual drafts with suppliers.</p> <p>At BI, no operations were identified as entailing a risk of forced labour.</p> <p>At BCA, no operations were identified as entailing a risk of forced labour.</p> <p>At BCG Brasil, no operations were identified as entailing a risk of child labour or forced labour and the bank does not prevent anyone from freely exercising their freedom of association and from concluding collective bargaining agreements. And neither was any supplier identified as having this type of risk.</p> <p>Scope: CGD, S.A.+ Affiliate Banks (BI, BCA and BCG Brasil)</p>	Principle 4	8. Dignified work and economic growth	n.a	•



GRI INDICATOR		LOCATION	GLOBAL COM. PRINCIPLE	SUST. DEV. GOALS	OMISSIONS	EXTERNAL VERIFIC.
<p><b>G4 - HR7</b></p>	<p>Training of security personnel regarding human rights</p>	<p>CGD's Prevention and Security Office received no human rights training; however, it is a member of the Advisory Committee of UNICRI – Security Governance and Counter-Terrorism Laboratory, which, in this regard, undertook efforts to bring CGD under the Global Compact. This fact became possible from 12 December 2013.</p> <p>Security companies providing services to CGD are duly qualified with a professional private security licence, as issued by PSP's National Private Security Administration. The issuance of the corresponding card is regulated under Ordinance no. 148/2014 of 18 July.</p> <p>Said ordinance also regulates the training required for obtaining the professional licence; Art. 9(2)(b) (Annex III – Basic training module), as concerns promoting rights, freedoms and guarantees.</p> <p>The issuance of replacement cards and/or forms dated prior to said ordinance was regulated under Ordinance no. 1325/2001; sec. 3, paragraph a), regarding training on rights, freedoms and guarantees.</p> <p>The training content on the topics in question essentially hinges on the Universal Declaration of Human Rights.</p> <p>For CGD, verification of compliance with the Law involves confirming the authenticity and validity of each security guard's professional licence, as part of the GPS accreditation procedure.</p> <p>In 2015, 51 CGD security guards underwent training on contents regarding human rights, upon the renewal of their professional security licence. Said renewal occurs every 5 years.</p> <p>Scope: CGD, S.A.</p>	<p>Principle 1</p>	<p>16. Peace, justice and effective institutions</p>	<p>n.a</p>	<p>•</p>
<p><b>G4 - HR8</b></p>	<p>Total number of instances of violated rights of indigenous peoples, as well as measures taken</p>	<p>In 2015, there were no instances of violated rights of indigenous peoples, as part of CGD S.A.'s operations</p> <p>Scope: CGD, S.A.</p>	<p>Principle 1</p>	<p>2. Eradicating hunger</p>	<p>n.a</p>	<p>•</p>



GRI INDICATOR		LOCATION	GLOBAL COM. PRINCIPLE	SUST. DEV. GOALS	OMISSIONS	EXTERNAL VERIFIC.
<p><b>G4 - HR9</b></p>	<p>Operations subject to human rights assessments</p>	<p>In 2015, compliance with legislation in force concerning social and environmental matters was assessed both for the 2 projects developed in Portugal and for the Angolan project. The assessment of compliance with environmental legislation is carried out by independent consultants, who prepare technical reports. However, of the three funded projects (2 in Portugal and 1 in Angola), none has been subject to a specific human rights assessment.</p> <p>At BI and BCA, there is no record of any operations subject to human rights assessments. However, should the need arise, this type of assessment is carried out as part of credit analysis.</p> <p>BCG-Brasil assesses its operations in terms of human rights through the Know Your Customer (KYC) process, observing aspects such as any media, evidence, administrative or judicial proceedings indicating the use of illegal labour (slavery, child labour), corruption and other negative factors. In addition, in compliance with the corporate policy that formalises the social and environmental criteria, the Credit area, when requested to analyse operations, will assess these aspects in order to calculate the customer's social and environmental risk level.</p> <p>Scope: CGD, S.A.+ Affiliate Banks (BI, BCA and BCG Brasil)</p>	<p>Principle 1</p>	<p>–</p>	<p>n.a</p>	<p>•</p>
<p><b>G4 - HR10</b></p>	<p>New suppliers evaluated using human rights criteria</p>	<p>Annual Report 2015 – page 35 Sustainability Report 2015 – page 31</p> <p>At BCA, in 2015, suppliers were not evaluated with regard to human rights criteria.</p> <p>In 2015, a systematic practice was not in place at BI for supplier evaluation in terms of human and labour rights.</p> <p>BCG Brasil evaluates its suppliers based on their observance of labour standards, any judicial or administrative cases/sentences and media consultation regarding the company.</p> <p>Methodological Notes – page 8</p> <p>Scope: CGD, S.A. + Affiliate Banks (BI, BCA and BCG Brasil)</p>	<p>Principle 2</p>	<p>–</p>	<p>n.a</p>	<p>•</p>





GRI INDICATOR	LOCATION	GLOBAL COM. PRINCIPLE	SUST. DEV. GOALS	OMISSIONS	EXTERNAL VERIFIC.	
<p><b>G4 - HR11</b></p>	<p>Negative impacts on human rights in the supply chain and measures taken</p>	<p>CGD's Risk Management Division (DGR) does not have in place specific procedures for identifying this type of situations, which can be included under operational risk management only in unequivocal instances of legal non-compliance on the part of CGD. Impacts from this type of situations basically fall under reputational risk. However, we annually consult the databases of operational risk events ("lost data collection") and of internal control deficiencies so as to identify situations that can impact the supply chain.</p> <p>DGR is unaware of any events with impacts on CGD.</p> <p>In 2015, a systematic practice was not in place at BI for supplier evaluation in terms of human and labour rights.</p> <p>BCA did not evaluate negative impacts in terms of human rights on its supply chain.</p> <p>At BCG Brasil, negative impacts on human rights in the supply chain are evaluated as part of the prior analysis of suppliers. Before concluding any contracts for the supply of products or services, the supplier is looked up in the slave labour list prepared by the Ministry of Labour and Employment, and their involvement in any socio-environmental lawsuits is also researched.</p> <p>At BCG Brazil 4 suppliers were evaluated on human rights in 2015, and no suppliers has not been identified with negative impact on this issue.</p> <p>The evaluation in relation to suppliers is carried out resemblance to the KYC analysis that is held for beginning of the bank's relationship with customers. There is no control / record of the total number of suppliers analyzed versus suppliers. It is noteworthy that is being implemented a supplier control system , in which it will be possible to check data, deadlines and better control the date of compliance research.</p> <p>Scope: CGD, S.A. + Afiliate Banks (BI, BCA and BCG Brasil)</p>	<p>Principle 2</p>	<p>–</p>	<p>n.a</p>	<p>•</p>
<p><b>G4 - HR12</b></p>	<p>Number of complaints regarding impacts on human rights, addressed and resolved using formal complaint mechanisms</p>	<p>In 2015, no complaints were made regarding human rights by employees or by any stakeholders at CGD S.A., BCA, BI and BCG Brasil.</p> <p>Scope: CGD, S.A. + Afiliate Banks (BI, BCA and BCG Brasil)</p>	<p>Principle 1</p>	<p>16. Peace, justice and effective institutions</p>	<p>n.a</p>	<p>•</p>

**ASPECT: COMMUNITY**

## Forms of Management:

- a – The identification of CGD’s material topics consisted of assessing the importance of a set of topics based on the results of stakeholder consultation and on an internal impact classification of those topics. The topic ‘Social activities benefiting the community,’ associated with this aspect, was considered a medium priority topic. (Materiality matrix – Annual Report 2015 – 1.4.8.2.1, Sustainability Report 2015, page 9).
- b – CGD has implemented a set of initiatives related to this topic (Sustainability Strategy 2013-2015 – Sustainability Report 2015, pp. 39-43)
- c – CGD monitors indicators associated with this area and reports them to the public (Annual Report 2015, 1.6.2 Commercial Banking and Sustainability report 2015, pp. 40-43)

<b>G4 - SO1</b>	Operations with programmes involving local communities	Annual Report 2015 – pp. 58-59 Scope: CGD, S.A.	Principle 1		n.a	•
<b>G4 - SO2</b>	Operations with negative impacts on local communities	In 2015, there were no funding operations with negative impacts on local communities. Scope: CGD, S.A.	Principle 1	1. Eradicating poverty 2. Eradicating hunger	n.a	

**ASPECT: CORRUPTION\***

## Forms of Management:

- a – The identification of CGD’s material topics consisted of assessing the importance of a set of topics based on the results of stakeholder consultation and on an internal impact classification of those topics. The topic ‘Practices for Combating Corruption and Money Laundering,’ associated with this aspect, was considered a high-priority topic. (Materiality matrix – Annual Report 2015 – 1.4.8.2.1, Sustainability Report 2015, page 9).
- b – CGD has implemented a set of initiatives related to this topic (Sustainability Strategy 2013-2015 – Sustainability Report 2015, pp. 13-14)
- c – CGD monitors indicators associated with these topics and reports them to the public (Application of rules for preventing corruption and action plans for preventing and mitigating fraud. Annual Report 2015, pp. 412-413 and Sustainability Report 2015, page 14.)



GRI INDICATOR	LOCATION	GLOBAL COM. PRINCIPLE	SUST. DEV. GOALS	OMISSIONS	EXTERNAL VERIFIC.
<p><b>G4 - SO3</b></p>	<p>Operations subject to corruption risk analysis</p>	<p>In 2015, the Internal Audit Division conducted the following auditing initiatives;</p> <p>A – Commercial Network:</p> <p>i) On site: - 82 Branches and Regional Bodies; - 5 Corporate Offices; - 36 Caixa Empresas Segments (Branch Network); - 72 Caixa Azul Segments;</p> <p>ii) Follow-up Initiatives: - 100 Follow-up Initiatives; - 3 Reports;</p> <p>B - Processes, Products, and Operations: - 4 auditing initiatives; - 4 follow-up initiatives;</p> <p>C - Conformity / Standards and Regulations: - 25 auditing initiatives;</p> <p>D - Information Systems: - 4 remote auditing initiatives; - 3 follow-up initiatives;</p> <p>E - Units abroad: - 5 auditing initiatives; - 2 follow-up initiatives;</p> <p>F - Audits under contract: - 8 auditing initiatives; - 45 follow-up initiatives;</p> <p>G - Remote Audits: - 10 across-the-board initiatives;</p> <p>H - Continuous Auditing: - 73 Continuous monitoring alerts;- 6 Reports;</p> <p>I - Corporate Monitoring: - 2 Reports;</p> <p>J - Monitoring of Inspection Processes/Operations: - 413 Processes completed; - 31 follow-up initiatives.</p> <p>In 2015, at BI, 6.25% of operations were subject to corruption risk analysis.</p> <p>At BCA, there were no operations subject to corruption risk analysis.</p> <p>BCG Brasil assesses all of its operations considering anti-corruption procedures; to this aim, it uses information and media consultation tools to ensure the inclusion of any customer or party for which corruption risk is identified in a Compliance watch list, which involves regular monitoring. BCG Brasil uses this tool to assess not only the risk associated with customers but also with employees (KYE) and suppliers (KYS).</p> <p>At the Mercantile Bank, while no corruption risk assessments were carried out, the bank is considering the incorporation of this type of risk in its fraud risk assessments in 2016.</p> <p>Sustainability Report 2015 – page 14</p> <p>Scope: CGD, S.A.+ Affiliate Banks (BI, BCA, BCG Brasil and Mercantile Bank)</p>	<p>Princípio 10</p>	<p>16. Paz, justiça e instituições eficazes</p>	<p>n.a</p> <p>•</p>



GRI INDICATOR		LOCATION	GLOBAL COM. PRINCIPLE	SUST. DEV. GOALS	OMISSIONS	EXTERNAL VERIFIC.
G4 - SO4	Communication and training on anti-corruption policies and procedures	<p>In addition to the 10% of employees involved in anti-corruption training activities in 2015, CGD S.A., through its website, provides information related to its Code of Conduct, including its mission and values, operating principles and rules of professional conduct.</p> <p>At BI, 13% of employees were involved in anti-corruption training activities during 2015. It is the practice of BI to distribute its Conduct Manual upon the admission of a new employee (in 2015, 9 employees were admitted), which, in its Article 31 – CORRUPTION, reads as follows: 1- BI actively rejects all forms of corruption, and its employees must refrain from engaging in any situations conducive to acts likely to be associated with this phenomenon. In addition to the practice of communication to new employees, we also found that BI's Conduct Manual is available at the Bank's website. This way, all BI employees, as well as other stakeholders, have access to this information.</p> <p>BCA is guided by its code of conduct, which enshrines the operating principles and professional conduct rules to be observed in the exercise of its activities, and which binds all members of the governing bodies, employees, trainees, service providers and representatives (permanent or occasional). This document, which formalises BCA's clear position on actively rejecting all forms of corruption, was disseminated among all employees, through its distribution as a Service Order. It is also available on the company's intranet. 24% of employees were involved in anti-corruption training activities during 2015.</p> <p>In 2015 there were no specific communication procedures to suppliers, service providers or business partners of BCG Brasil. However, BCG Brazil's Code of Conduct is available through the Bank's website and, therefore, is accessible to all interested parties. In 2015, 81% of BCG Brazil's employees received training on anti-corruption policies and procedures.</p> <p>Methodological Notes Scope: CGD, S.A.+ Affiliate Banks (BI, BCA and BCG Brasil)</p>	Princípio 10	16. Paz, justiça e instituições eficazes	n.a	•
G4 - SO5	Confirmed occurrences of corruption and measures taken	<p>In 2015, at CGD and affiliate banks, there were no procedures that could fall under the response to this indicator.</p> <p>Scope: CGD, S.A. + Affiliate Banks (BI, BCA and BCG Brasil)</p>	Principle 10	16. Peace, justice and effective institutions	n.a	•

**ASPECT: PUBLIC POLICIES**

## Forms of Management:

- a – The identification of CGD's material topics consisted of assessing the importance of a set of topics based on the results of stakeholder consultation and on an internal impact classification of those topics. The topic "Participation in public policies" was considered a medium priority topic. (Materiality matrix – Annual Report 2015 – 1.4.8.2.1, Sustainability Report 2015, page 9).
- b – CGD has implemented a set of initiatives related to this topic (Sustainability Strategy 2013-2015 – Sustainability Report 2015), namely the alignment of its sustainability strategy with the UN's Sustainable Development Goals, becoming a member of the Coordinating Committee of the Portuguese Alliance for Sustainable Development.

37	G4 - SO6	Total amount of political contributions by country and by recipient	In compliance with its mission and core values, and as a benchmark bank in Portugal, Caixa does not fund political causes, as its conduct hinges on principles of transparency, non-segregation and ethical principles recognised by all stakeholders.	Principle 10	16. Peace, justice and effective institutions	n.a	•
			Moreover, political contributions from companies are forbidden under Portuguese law: Law No. 19/2003 of 20 June (art. 8). BI, BCA and BCG Brasil do not make this kind of contributions, as their conduct hinges on principles of transparency, non-segregation and ethical principles, which are recognised by all stakeholders. Scope: CGD, S.A. + Affiliate Banks (BI, BCA and BCG Brasil)				

**ASPECT: UNFAIR COMPETITION**

	G4 - SO7	Total number of legal proceedings due to unfair competition, anti-trust and monopoly, and their outcomes	In 2015, there were no procedures that could fall under the response to this indicator. Scope: CGD, S.A.	–	16. Peace, justice and effective institutions	n.a	•
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**ASPECT: COMPLIANCE**

	G4 - SO8	Monetary amount of significant fines and total number of non-monetary penalties due to non-compliance with laws and regulations	During 2015, CGD awaited a decision on 4 cases brought against it. Methodological Notes – page 8 At BI and BCA in Cape Verde, and BCG Brasil, there is no record of any penalties/significant fines during 2015. Scope: CGD, S.A. + Affiliate Banks (BI, BCA and BCG Brasil)	–	16. Peace, justice and effective institutions	n.a	•
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**ASPECT: ASSESSMENT OF SUPPLIERS WITH IMPACTS ON SOCIETY**

Forms of Management:

- a – The identification of CGD's material topics consisted of assessing the importance of a set of topics based on the results of stakeholder consultation and on an internal impact classification of those topics. The topic "Responsible Supplier Management" was considered a medium priority topic. (Materiality matrix – Annual Report 2015 – 1.4.8.2.1, Sustainability Report, page 9).
- b – CGD has implemented a set of initiatives related to this topic (Sustainability Strategy 2013-2015 – Sustainability Report 2015, pp. 30-31)
- c – CGD monitors indicators associated with this area and reports them to the public (Responsible Supplier Management – Annual Report 2015 1.4.8, Sustainability Report 2015, page 31)

<b>G4 - SO9</b>	New suppliers evaluated using criteria regarding impacts on society	Annual Report 2015 – page 35 Sustainability Report 2015 – page 31 Methodological Notes – page 8 Scope: CGD, S.A.	–	–	n.a	•
<b>G4 - SO10</b>	Negative impacts on society in the supply chain and measures taken	CGD's Risk Management Division (DGR) does not have in place specific procedures for identifying this type of situations, which can be included under operational risk management only in unequivocal instances of legal non-compliance on the part of CGD. Impacts from this type of situations basically fall under reputational risk. However, we annually consult the databases of operational risk events ("lost data collection") and of internal control deficiencies so as to identify situations that can impact the supply chain.  DGR is unaware of any events with impacts on CGD. Scope: CGD, S.A.	–	–	n.a	•

**ASPECT: COMPLAINT MACHANISMS AND COMPLAINTS RELATED TO IMPACTS ON SOCIETY**

<b>G4 - SO11</b>	Number of complaints regarding impacts on society, addressed and resolved using formal complaint mechanisms	In 2015, no complaints were made regarding impacts on society by employees or by any other stakeholders at CGD S.A., BI, BCA or BCG Brasil. Scope: CGD, S.A. + Afilliate Banks (BI, BCA and BCG Brasil)	–	16. Peace, justice and effective institutions	n.a	•
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**ASPECT: CUSTOMER HEALTH AND SAFETY\***

Forms of Management:

- a – The identification of CGD's material topics consisted of assessing the importance of a set of topics based on the results of stakeholder consultation and on an internal impact classification of those topics. The topic 'Security of customers and their financial assets' was considered a high priority topic. (Materiality matrix – Annual Report 2015 – 1.4.8.2.1, Sustainability Report 2015, page 9).
- b – CGD has implemented a set of initiatives related to this topic (Sustainability Strategy 2013-2015 – Sustainability Report 2015, pp. 27-29)
- c – CGD monitors indicators associated with this area and reports them to the public (Human Capital Management – Sustainability Report 2015, pp. 27-29)

GRI INDICATOR	LOCATION	GLOBAL COM. PRINCIPLE	SUST. DEV. GOALS	OMISSIONS	EXTERNAL VERIFIC.	
<b>G4 - PR1</b>	Assessment of impacts of products on health and safety	Annual Report 2015 – pp. 31-32 Sustainability Report 2015 – pp. 27-28 Scope: CGD, S.A.	–	–	n.a	•
<b>G4 - PR2</b>	Total number of non-compliances with regulations and voluntary codes pertaining to impacts on health and safety caused by products and services	<p>In 2015, the following instances of non-compliance with regulations and voluntary codes in services, with impact on customer health and safety, were identified:</p> <ul style="list-style-type: none"> <li>• as part of MAP (Self-protection Measures), in 2015, there were no Non-compliances (NC).</li> <li>• Non-compliances with regulations resulting in fines or penalties:               <ul style="list-style-type: none"> <li>- 3 fines relating to false alarms;</li> <li>- 1 fine regarding non-compliant signage related to the video surveillance system (Évora);</li> </ul> </li> </ul> <p>Non-compliances with regulations resulting in warnings:</p> <ul style="list-style-type: none"> <li>• 1 Warning - Notice from DSP/PSP on a legal non-compliance related to the framework of GPS' organic structure at CGD; and</li> <li>• 1 NC identified by APCER on a legal non-compliance also related to the framework of GPS' organic structure at CGD.</li> <li>• 4 NCs regarding a notification from the Authority for Work Conditions – Tondela, Algés, Sacavém Warehouse and Head Office, which were not punished with fines.</li> </ul> <p>One administrative offence was also identified in 2015, concerning the lack of safety records and measures, and lack of preventive procedures, which is awaiting a ruling.</p> <p>Scope: CGD, S.A.</p>	–	16. Peace, justice and effective institutions	n.a	•

**ASPECT: LABELLING OF PRODUCTS AND SERVICES\***

Forms of Management:

- a – The identification of CGD's material topics consisted of assessing the importance of a set of topics based on the results of stakeholder consultation and on an internal impact classification of those topics. The topic 'Clarity of the information provided to customers' was considered a high priority topic. (Materiality matrix – Annual Report 2015 – 1.4.8.2.1, Sustainability Report 2015, page 9).
- b – CGD has implemented a set of initiatives related to this topic (Sustainability Strategy 2013-2015 – Sustainability Report 2015, pp. 15-16)
- c – CGD monitors indicators associated with this area and reports them to the public (Sustainability Strategy 2013-2015 – Sustainability Report 2015, pp. 15-16, Application of Rules on Competition and Consumer Protections – Annual Report 2015)

G4 - PR3	Type of product information required under labelling procedures, as well as the percentage of products and services subject to such requirements	<p>Annual Report 2015 – pp. 414-415</p> <p>BI continuously monitors and adapts its activity to the publication of new legal and regulatory obligations, as well as recommendations and best practices issued by supervisory authorities, relating to transparency in relationships with customers, also acting in accordance with the values and principles enshrined in its Code of Conduct. We highlight the adjustments made to the activities in 2013, in light of the following regulations issued by the Bank of Cape Verde:</p> <ul style="list-style-type: none"> <li>- Regulation no. 5/2013 of AGMVM – on the media used to disseminate information;</li> <li>- Regulation No. 7/2013 of AGMVM – concerning public offer leaflets to be distributed (templates to be followed by the structure of public offer leaflets);</li> <li>- Regulation No. 8/2013 of AGMVM – on the advertising of public offers of securities;</li> </ul> <p>Notice No. 1/2013 - sets out the rules that credit institutions must follow for the disclosure of their price list and Series A Circular Letter No. 177 of 9 July 2013, which regulates the structure of the price list;</p> <p>Notice No. 3/2013 - establishes the minimum information that credit institutions must provide to enable comparative judgments and strengthen competition and transparency in the credit market.</p> <p>With regard to 2014, we highlight the adequacy of the activity regarding the following regulations issued by BCV:</p> <p>Notice No. 3/2014, which establishes the rules and procedures to be followed by Financial Institutions in their relationship with customers and</p> <p>Regulation No. 1/2014 of 27 November 2014 of AGMVM - amending Regulation No. 7/2013 of AGMVM, concerning public offer Leaflets to be distributed (templates to be followed by the structure of the public offer leaflets)</p> <p>(cont.)</p>	–	12. Sustainable production and consumption	n.a	●
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GRI INDICATOR	LOCATION	GLOBAL COM. PRINCIPLE	SUST. DEV. GOALS	OMISSIONS	EXTERNAL VERIFIC.
G4 - PR3 (cont.)	<p>In 2015, no new legal or regulatory obligations relating to transparency in the relationship with customers were issued.</p> <p>In 2015, two new products covered by the legislation in force were issued.</p> <p>BCA constantly monitors and adapts its activity to the publication of new legal and regulatory obligations, as well as to the recommendations and best practices issued by supervisory authorities relating to transparency in relationships with customers, acting with truth and clarity, and also in accordance with the values and principles enshrined in its Code of Conduct.</p> <p>In relation to 2015, highlight goes to the following regulations issued by the Bank of Cape Verde:</p> <ul style="list-style-type: none"> <li>- Notice No. 3/2014, which establishes rules and procedures to be followed by Financial Institutions in their relationship with customers</li> <li>- Regulation No. 1/2014, 11/27/2014 of the AGMVM - amending Regulation No. 7/2013 of the AGMVM concerning public offer Leaflets to be distributed (templates to be followed by the structure of the public offer leaflets)</li> </ul> <p>With regard to advertising of BCA's products and services – Corporate Customers –, at the end of December 2015, Service Order No. 29/2015 was published on 23/12, effective as of January 2016.</p> <p>Since 2009, all products and services offered by BCG Brasil are described in an appropriate product sheet, which is submitted for approval by the Product Committee, which comprises the Board of Directors and the main areas involved. Only after approval by the Product Committee is the product/service made available to customers. In 2015, BCG Brasil started the process of periodically reviewing the sheets of all products and services offered, in order to adapt to any changes that may have occurred in related standards and laws and also with the products and/or services themselves.</p> <p>BCG Brasil is affected by Resolution 3694/2009 of the Central Bank, which provides for the prevention of risks in the contracting of operations and the provision of services by financial institutions and other institutions authorised to operate by the Central Bank of Brazil. Moreover, in the general context, BCG Brasil, as a service provider, is subject to the Brazilian Consumer Code (Federal Law No. 08.078/1990).</p> <p>Scope: CGD, S.A. + Affiliate Banks (BI, BCA, BCG Brasil)</p>	-	12. Sustainable production and consumption	n.a	•



GRI INDICATOR		LOCATION	GLOBAL COM. PRINCIPLE	SUST. DEV. GOALS	OMISSIONS	EXTERNAL VERIFIC.
G4 - PR4	Total number of occurrences of non-conformity with legislation and voluntary codes regarding information and labelling of products and services, by type of result	<p>In 2015, CGD, S.A. recorded 12 non-compliances with the procedures in place for the labelling of products and services, with regard to price list (2) and to information duties (10), 5 of which for special regimes. These non-compliances resulted in a warning from the Bank of Portugal.</p> <p>BCA, BI and BCG Brasil did not record any non-compliances with procedures in place for the labelling of products and services.</p> <p>Methodological Notes – page 10</p> <p>Scope: CGD, S.A.+ Affiliate Banks (BI, BCA and BCG Brasil)</p>	–	16. Peace, justice and effective institutions	n.a	•
G4 - PR5	Results of the assessment of customer satisfaction*	<p>Annual Report 2015 – page 77</p> <p>Sustainability Report 2015 – pp. 15-16</p> <p>BCA, BI and BCG Brasil gauged customer satisfaction using the complaints management procedure. In 2015, BCA also conducted a study to assess the quality of the service provided to customers in the commercial area, through a mystery customer programme.</p> <p>Scope: CGD, S.A.+ Affiliate Banks (BI, BCA and BCG Brasil)</p>	–	–	n.a	•
G4 - PR6	Marketing of products that are either banned or the subject of public debate	<p>The financial products and services marketed by CGD comply with strict legal and internal regulatory criteria ranging from their identification and design to their marketing and dissemination/advertising.</p> <p>CGD customer complaints in matters related to the institution's operations or pertaining to the marketing of financial products and services are dealt with as part of the Customer Service Office (CSO), together with CGD's Policies regarding Products and Services, the Environment and Community Involvement, among other measures.</p> <p>Scope: CGD, S.A.</p>	–	–	n.a	•
G4 - PR7	Total number of non-compliances with regulations and voluntary codes pertaining to marketing communications, including advertising, promoting and sponsorship, by type of result	<p>In 2015, CGD, S.A. recorded 1 non-compliance in this matter, which resulted in a warning.</p> <p>Methodological Notes – page 10</p> <p>Scope: CGD, S.A.</p>	–	16. Peace, justice and effective institutions	n.a	•



GRI INDICATOR	LOCAION	GLOBAL COM. PRICIPLE	SUST. DEV. GOALS	OMISSIONS	EXTERNAL VERIFIC.
<b>G4 - PR8</b> Total number of confirmed complaints regarding violation of privacy and loss of customer data	In 2015, CGD S.A. received 1 complaint for violation of privacy and loss of customer data. The complaint originated in an error in the reporting of account information to BoP, in which a customer was associated to a set of accounts of which he was not the holder (error in the Taxpayer no.) BI, BCA and BCG Brasil did not receive any complaints for violation of privacy and loss of customer data. Scope: CGD, S.A.+ Affiliate Banks (BI, BCA and BCG Brasil)	–	–	n.a	•

**ASPECTO: CONFORMITY**

<b>G4 - PR9</b> Monetary amount of significant fines due to non-compliance with laws and regulations regarding the supply and use of products and services	In 2015, at CGD, S.A., the 6 misdemeanour proceedings instituted by the Bank of Portugal were still awaiting a ruling. 4 of these were already awaiting a ruling in 2014. BCA, BI, BCG Brasil and Mercantile Bank recorded no significant penalties/fines in 2015. Methodological Notes – page 8 Scope: CGD, S.A.+ Affiliate Banks (BI, BCA, BCG Brasil and Mercantile Bank)	–	16. Peace, justice and effective institutions	n.a	•
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**ASPECT: PRODUCT PORTFOLIO\***

## Forms of Management:

- a – The identification of CGD's material topics consisted of assessing the importance of a set of topics based on the results of stakeholder consultation and on an internal impact classification of those topics. The topics 'Products with environmental benefits,' 'Products for customer financial inclusion' and 'Products for SMEs, institutional customers and in response to society's challenges' were considered medium and high priority topics. (Materiality matrix – Annual Report 2015 – 1.4.8.2.1, Sustainability Report 2015, page 9).
- b – CGD has implemented a set of initiatives related to this topic (Sustainability Strategy 2013-2015 – Sustainability Report 2015, pp. 33-36, 55, 58, 59)
- c – CGD monitors indicators associated with this area and reports them to the public (Sustainability Strategy 2013-2015 – Sustainability Report 2015, pp. 33-36, 55, 58-59, Annual Report 2015 – 1.6.2. Activity Segments).



GRI INDICATOR	LOCATION	GLOBAL COM. PRINCIPLE	SUST. DEV. GOALS	OMISSIONS	EXTERNAL VERIFIC.	
Forms of Management	Policies regarding specific environmental and social aspects enforced on business lines*	Annual Report 2015 – pp. 32-33, 101-104, 106, 429, 440 Sustainability Report 2015 – pp. 19-19, 34 <b>CGD, S.A.:</b> <a href="https://www.cgd.pt/English/Institutional/Sustainability/Commitments-and-Policies/Pages/Commitments-Policies.aspx">https://www.cgd.pt/English/Institutional/Sustainability/Commitments-and-Policies/Pages/Commitments-Policies.aspx</a> <b>BI:</b> BI has established and implemented a sustainability policy and an environmental and social risk policy, available at its website: <a href="http://www.bi.cvf">http://www.bi.cvf</a> <b>BCG Brasil:</b> <a href="https://www.bcgbrasil.com.br">https://www.bcgbrasil.com.br</a> <b>Mercantile Bank:</b> <a href="https://www.mercantile.co.za">https://www.mercantile.co.za</a> Scope: CGD, S.A.+ Affiliate Banks (BI, BCA, BCG Brasil and Mercantile Bank)	–	16. Peace, justice and effective institutions	n.a	•
	Procedures for environmental and social risk assessment along the various business lines	Annual Report 2015 – pp. 86, 126, 101-104, 106 Sustainability Report 2015 – pp. 18-19 Scope: CGD, S.A.+ Affiliate Banks (BI, BCA, BCG Brasil and Mercantile Bank)	–	16. Peace, justice and effective institutions	n.a	•



GRI INDICATOR	GRI INDICATOR	LOCATION	GLOBAL COM. PRINCIPLE	SUST. DEV. GOALS	OMISSIONS	EXTERNAL VERIFIC.
Formas de gestão (cont.)	Processes for developing employee skills, leading to the implementation of environmental and social policies and procedures, as enforced along business lines	Annual Report 2015 – pp. 43-44 Sustainability Report 2015 – pp. 24-25 Scope: CGD, S.A.	–	16. Peace, justice and effective institutions	n.a	•
	Processes for monitoring customer compliance with the various requirements included under the agreements/contracts	Annual Report 2015 – pp. 86, 128-133, 280-281 In recent years, the increase in defaults has characterised the current situation, so Caixa has carefully monitored the risk of default, with regard to prevention and control aspects, as well as to the associated costs. In 2015, CGD continued to invest in the treatment and prevention of default situations. Scope: CGD, S.A.	–	16. Peace, justice and effective institutions	n.a	•
	Interaction with customers/investors/partners with regard to social and environmental risks and opportunities*	CGD interacts with its stakeholders with regard to these matters in several ways - consultation on sustainability, responsible supplier management, risk management procedures in credit-granting analyses, sustainability in the commercial offer and support to awareness-raising events. Annual Report 2015 – pp. 33-34, 44-45, 68-69, 73, 76-77, 85-86, 89-90, 93 Sustainability Report 2015 – pp. 19, 25, 31, 34-36, 41-42, 53-54, 58-59 Scope: CGD, S.A.+ Affiliate Banks (BI, BCA, BCG Brasil and Mercantile Bank)	–	16. Peace, justice and effective institutions	n.a	•
G4 - FS6	Percentage of specific business lines/segment, relative to overall volume, by region and size	Annual Report 2015 – page 294 Sustainability Indicators 2015 – pp. 10-18 Scope: CGD, S.A.+ Affiliate Banks (BI, BCA, BCG Brasil and Mercantile Bank)	–	1. Eradicating poverty 8. Dignified work and economic growth 9. Industry, innovation and infrastructures	n.a	•
G4 - FS7	(Monetary) volume of products and services with social benefit, by business line	Annual Report 2015 – pp. 62-63, 68-77, 89 Sustainability Report 2015 – pp. 34-36 In 2015, at BCG Brasil, there were no figures to report under this indicator Scope: CGD, S.A. + Affiliate Banks (BI, BCA, BCG Brasil and Mercantile Bank)	–	1. Eradicating poverty 8. Dignified work and economic growth 9. Industry, innovation and infrastructures 10. Reducing inequalities 11. Sustainable cities and communities	n.a	•



GRI INDICATOR	LOCATION	GLOBAL COM. PRINCIPLE	SUST. DEV. GOALS	OMISSIONS	EXTERNAL VERIFIC.
<b>G4 - FS8</b> (Monetary) volume of products and services with environmental benefit, by business line	Annual Report 2015 – pp. 69-70, 72-73, 85-86, 93 Sustainability Report 2015 – pp.58-59 In 2015, at affiliate banks, there were no figures to report under this indicator. Scope: CGD, S.A.+ Affiliate Banks (BI, BCA, BCG Brasil and Mercantile Bank)		1. Eradicating poverty 8. Dignified work and economic growth 9. Industry, innovation and infrastructures 10. Reducing inequalities 11. Sustainable cities and communities		

**ASPECTO: AUDITING\***

Forms of Management:

- a – The identification of CGD's material topics consisted of assessing the importance of a set of topics based on the results of stakeholder consultation and on an internal impact classification of those topics. The topic 'Socio-environmental criteria in credit/project finance risk' was considered a high-priority topic. (Materiality matrix – Annual Report 2015 – 1.4.8.2.1 Sustainability).
- b – CGD has implemented a set of initiatives related to this topic (Sustainability Strategy 2013-2015 – Sustainability Report 2015)
- c – CGD monitors indicators associated with this area and reports them to the public (Sustainability Strategy 2013-2015 – Sustainability Report 2015, 1.6.2. Activity Segments – Annual Report 2015)

Forms of Management	Scope and frequency of audits for assessing the implementation of environmental and social policies as well as risk assessment procedures	<p>CGD does not have specific audits in place for assessing the level of implementation and compliance with the sustainability, environmental and social policies, with the exception of the monitoring conducted as part of the Environmental Management System, under which CGD and the suppliers involved in the certification under Standard ISO 14001 are subject to annual external audits, conducted by the certifying body.</p> <p>The communication and periodic reporting of the performance as well as environmental and social management practices undertaken by CGD is vital for compliance with the set goals, thereby ensuring involvement of all parties concerned. Thus, the progress achieved in the different spheres of action of the various policies are reported. This reporting process is the subject of independent external verification and auditing.</p> <p>The Executive Board for Sustainability monitors the status of implementation of these policies.</p> <p>In order to pursue such policies, implementation plans are set forth and periodically revised, with defined goals and targets, in the various spheres of action, directly related to significant environmental and social aspects/impacts of CGD's operations.</p> <p>In its sustainability policy, CGD undertakes to gradually include environmental and social aspects in the evaluation of credit risks and in the selection of companies and projects to be funded.</p>	–	10. Reducing inequalities	n.a	•
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GRI INDICATOR	LOCATION	GLOBAL COM. PRINCIPLE	SUST. DEV. GOALS	OMISSIONS	EXTERNAL VERIFIC.
(cont.)	CGD honours its public commitments, and has gradually included environmental and social aspects in its credit and risk assessments. An environmental and/or social risk analysis is conducted on Project Finance and Corporate Credit operations (see response to form of management - Procedures for assessing environmental and social risks in the various business lines). Scope: CGD, S.A.				
G4 - FS10	Percentage and number of companies included in the organisation's portfolio and with which it interacted with regard to social and environmental aspects	The implementation of the Sustainability, Environmental and Community Involvement Policies as well as CGD's Product and Service Policy are applied across the board throughout the CGD Group and at companies covered by the Corporate Sustainability Programme, as well as at affiliate banks in Cape Verde (BI; BCA), Brazil (BCG Brasil) and South Africa (Mercantile Bank). Scope: CGD, S.A.+ Affiliate Banks (BI, BCA, BCG Brasil and Mercantile Bank)	-	10. Reducing inequalities	n.a
G4 - FS11	Percentage of assets subject to environmental and social assessment	In 2015, the only investment product that selected assets based on environmental criteria was the CAIXAGEST ENERGIAS RENOVÁVEIS (RENEWABLE ENERGY SOURCES) Fund - Open Securities Alternative Investment Fund.  This fund accounted for 0.05% of the overall volume of assets managed by Caixa Gestão de Activos.  With regard to the social aspect, there are three funds that select assets based on social criteria, namely: - Closed Real Estate Investment Fund for Residential Rent from Caixa Arrendamento; - Caixa Imobiliário FILAH - Closed Real Estate Investment Fund for Residential Rent, and; - Closed Real Estate Investment Fund for Residential Rent – Cidades de Portugal.  Overall, these funds account for 0.65% of the assets managed by Caixa Gestão de Activos.  In 2015, no new funds subject to environmental and social assessments were created. Scope: CGD, S.A.			
Forms of Management	Policies with regard to voting on social and environmental aspects applied to initiatives on which the organisation holds voting rights or takes part in the voting decision	When necessary, CGD exercises its voting right, bearing in mind the implications of decisions regarding direct social and environmental impacts. Generally speaking, CGD exercises its voting right with regard to aspects of a formal social nature with no direct implications in matters of an environmental or social nature. Scope: CGD, S.A.	-	-	n.a



GRI INDICATOR		LOCATION	GLOBAL COM. PRINCIPLE	SUST. DEV. GOALS	OMISSIONS	EXTERNAL VERIFIC.
<b>G4 - FS13</b>	Access in sparsely populated or economically underprivileged areas*	Annual Report 2015 – page 59 Because it is present in all municipalities of the country, CGD covers regions with low population density or that are economically disadvantaged. Scope: CGD, S.A.		1. Eradicating poverty 8. Dignified work and economic growth 10. Reducing inequalities	n.a	•
<b>G4 - FS14</b>	Initiatives for improving access to financial services on the part of underprivileged individuals*	Annual Report 2015 – pp. 59, 62 Sustainability Report 2015 – page 16 Scope: CGD, S.A.		1. Eradicating poverty 8. Dignified work and economic growth 10. Reducing inequalities	n.a	•

**ASPECT: LABELLING OF PRODUCTS AND SERVICES\***

Forms of Management:

Forms of Management:

- a – The identification of CGD's material topics consisted of assessing the importance of a set of topics based on the results of stakeholder consultation and on an internal impact classification of those topics. The topic 'Clarity of the information provided to customers' was considered a high priority topic. (Materiality matrix – Annual Report 2015 – 1.4.8.2.1 and Sustainability Report 2015, page 9).
- b – CGD has implemented a set of initiatives related to this topic (Sustainability Strategy 2013-2015 – Sustainability Report 2015, pp. 37-38)
- c – CGD monitors indicators associated with this area and reports them to the public (Sustainability Strategy 2013-2015, Sustainability Report 2015 – pp. 37-38, Annual Report 2015 – Application of Rules on Competition and Consumer Protections).

Forms of Management	Design and marketing policies of financial products and services*	Annual Report 2015 – page 414 Scope: CGD, S.A.		10. Reducing inequalities	n.a	•
	Initiatives for improving financial literacy, by type of beneficiary*	Annual Report 2015 – pp. 38-39 Sustainability Report 2015 – pp. 37-38 Scope: CGD, S.A. + Affiliate Banks (BI, BCA and BCG Brasil)		1. Eradicating poverty 8. Dignified work and economic growth 10. Reducing inequalities	n.a	•

\* Relevant/material topic • Indicator verified by independent external entity.



