

Health and Safety performance in detail 2023:

Understanding our health and safety performance is key to driving continuous improvement and reducing the number of incidents and injuries. Our goal is to minimise work related injuries and incidence of ill health among our colleagues and visitors. The majority of our employees work in lower risk environments (e.g. office-based activity) and are not exposed to significant occupational health and safety hazards. However, some locations such as our cash and coin centres and branches have exposure to different types of hazards, such as the lifting and handling of objects. Nevertheless, we have a programme of initiatives in place to ensure that we continually improve our health and safety performance within the bank.

2023 has brought a return to more normalised working practises post the Covid-19 pandemic, and a significant return to both retail and office locations over 2022 levels.

Although we recorded an increase in the overall Health and Safety related incidents/ accidents in 2023 (up 6.33% compared to 2022), this is in line with a significant increase in our building occupation levels post the pandemic, with some large offices seeing an increase of 75% in footfall as more colleagues use our premises. In comparison to pre-pandemic times (2019) there were 26% **fewer** accidents in 2023. The number of more serious and reportable accidents (RIDDORs) declined by 41.67% in 2023 demonstrating a strong overall approach to health and safety culture.

Health and safety incidents are reported to the relevant authorities as required by legislation. In 2023 we saw a decrease in the overall number of employee related reportable injuries decreasing by 5 from 12 in 2022 to 7 in 2023. We also had a **decrease** of reportable injuries to members of the public, from 3 incidents in 2022 to 1 in 2023.

Our accident levels are once again beneath the Health and Safety Executive's (HSE) Financial Services Benchmark rates which is a positive position. Also, whilst the detailed statistics are for UK and Ireland, it is worth noting that there were also **no equivalent reportable accidents** for any of our global locations in 2023.

Dangerous occurrences: There were **2 dangerous occurrences** during 2023, this was an increase from 2022 when there were zero dangerous occurrence reported.

Fatalities There were no fatalities where the bank was deemed responsible worldwide in 2023.

RIDDOR reportable incidents: 10 incidents were reported to the Enforcing Authority for the period of January to December 2023. The total reportable incidents have decreased (from 26 in 2021) due to a noticeable reduction in occupational disease cases in reporting COVID-19 outbreaks.

Figures in the table below are categorised as per government Health and Safety Executive (HSE) guidance. RIDDOR refers to the Reporting of Injuries, Diseases and Dangerous Occurrences Regulations 2013. RIDDOR puts duties on employers, the self-employed and people in control of work premises (the Responsible Person) to report certain serious workplace accidents, occupational diseases and specified dangerous occurrences (near misses). RIDDOR is a UK and ROI requirement.

All Incidents (UK & Ireland) for NatWest	NWG (Pre-pandemic) 2019	NWG 2022	NWG 2023	Change from previous year
Accidents	683	474	504	+ 6.33%
RIDDOR* Reportable incidents involving NWG employees (UK and Ireland)				
Total reportable incidents	33	15	10	-33%
(i)Occupational Diseases	0	0	0	0%
(ii)Dangerous Occurrences	1	0	2	+200%
(iii)Members of public reportable accidents	2	3	1	-66.67%
(iv)RIDDOR reportable injuries to <u>employees*</u> (2 offices, 10 branches- see table below)	30	12	7	-41.67%
<i>Injury rate involving employees (based on reportable Major Injuries and reportable over seven day injuries)</i>	64.42	25.4	11.94	-52.98

The total accident rate also includes natural cause incidents such as fainting and staff/ customers feeling unwell.

Employee injuries and injury rate

In 2016 a change was made to benchmarking that would better reflect the different risks associated with work activity in the Branch Network as compared to our offices. Natwest Group now benchmarks against the HSE 'Financial Services' measure for our office-based operations and the HSE 'Retail' trade measure for our Branches.

Offices

Analysis against relevant HSE Benchmark

Offices	2022	2023
Actual number of reportable accidents NatWest Group	2	1
Equivalent reportable Injury Rate per 100,000 employees ^^	6	3
Financial Services HSE** benchmark ^	26	23

Branches

Analysis against relevant HSE Benchmark

Branches	2022	2023
Actual number of reportable accidents NatWest Group	10	6
Equivalent reportable Injury Rate per 100,000 employees^^	139	100
Retail HSE** benchmark ^	243	223

Prosecution and enforcement notices : There were no notices received by the bank for 2023

Serious diseases There were no occupational diseases reported for 2023.

* Reportable accidents ([RIDDOR](#)) is a UK/ ROI requirement & doesn't apply in other jurisdictions

** HSE = Health Safety Executive

^Benchmarking rate taken from HSE's categories appropriate to the location type. The HSE's 2023 injury rate quoted is a draft figure and potentially subject to change

^^ Injury Rate = (Number of reported injuries involving employees x 100,000) / Number of employees