

Health & Safety Policy

As a responsible employer ABN AMRO is committed to provide and maintain a safe and healthy environment by ensuring psychical and mental safety and wellbeing in the workplace for all employees including contractors and individuals under our supervision. Healthy, safe and pleasant working conditions support employees to enjoy their work and are also necessary in order to limit and/or prevent sick leave, accidents, injuries and damage.

Occupational Health & Safety within ABN AMRO Netherlands to comply with laws and regulation and conformance to internal requirements is done by:

- Conducting Risk Inventory and Evaluations in accordance with the provisions of the legislation to identify the main workplace risks. Depending on the risks identified, the most appropriate solutions and specific practical measures that need to be taken to manage the risks and the time frame for implementing these measures, are recorded in an action plan.
- Having an occupational health & safety catalogue in place which contains what ABN AMRO has done to ensure a safe and healthy work environment. The occupational health & safety catalogue is set up on behalf of the Director of ABN AMRO N.V. and has agreed upon with the Work Council. Here employees and contractors can find what ABN AMRO N.V. does to mitigate most common risks that occur across the bank. Any updates in the catalogue are subject to approval by our Work Council. This way ABN AMRO N.V. provides an environment where workplace risk are controlled to provide a safe and healthy environment.
- Having a Protocol on Inappropriate behaviour in place where respect and mutual trust are the foundations of good teamwork. A workplace where there is zero tolerance for any form of inappropriate behaviour. Inappropriate behaviour includes (sexual) harassment, discrimination, bullying, aggression, and violence. We do not tolerate behaviour of this kind at ABN AMRO. Both sexual and non-sexual harassment are prohibited. The protocol describes how guidance is provided to the reporter, defines what steps or disciplinary actions can be taken when inappropriate behaviour is reported and who has what responsibilities.
- Rules and measures in counties to comply with local legislation.
- Having a company culture in which Care also with regard to health & safety is considered as a core value.
- Delivering part of the policy programme through the management system provided by the Occupational Health and Safety service. This management system is certified which indicates the system functions properly and that the organisation meets legal requirements in order to provide occupational H&S services. The following certificates are in place ISO 9001, ISO 27001, NEN 7510.

ABN AMRO Netherlands is committed to continuously improve the performance of the Occupational Health & Safety program by:

- Regularly identifying, examining and assessing health & safety risks via employee surveys, trend analyses, internal inspections such a building inspections, dialogues between HR and leaders and dialogues with our occupational Health and Safety service. Based on this information ABN AMRO N.V. prioritizes, takes measures, set targets and take actions which are controlled and included in action plans and where applicable in the in occupational health & safety catalogue. Via the surveys and dialogues ABN AMRO N.V. makes sure to consultate and participate employees in relation to health & safety activities.
- Setting health & safety objectives and KPI's with regular measurement of performance against this objectives and KPI's. Based on this information sick leave trends are analysed to take appropriate

measures and provide solutions to reduce sickness absence and stimulate a healthy environment. The absentee rates are real time available in a portal for managers.

- Including wellbeing as an integral part of the ongoing *Together & Better* dialogue, which means employees are encouraged to discuss their wellbeing with their line manager and/or team throughout the year during development and performance conversations. Line managers support employees to stay healthy and maintain and/or improve their personal energy levels.
- Reporting a drawing lessons learned from incidents and events and implementing actions to prevent a reoccurrence where appropriate. ABN AMRO N.V. has first aiders who are properly trained to respond effectively to emergencies and an Emergency Response Department is in place. Furthermore ABN AMRO N.V. offers first aid training to employees so employees know what to do in case of an emergency.
- Ensuring that all employees understand and are committed to follow the health & safety policies and practices by providing information and effective communication.
- Developing employee health & safety competency and knowledge through the MyWellbeing program of ABN AMRO which offers effective trainings and workshops for all employees at all levels in the organization including contractors. A variety of topics are covered such a nutrition, sleep, focus, appropriate versus inappropriate behaviour, healthy habits and how to deal with mental and physical stress. Furthermore employees can participate in (online) sport and relax activities such as yoga, walks and mindfulness. Software is also in place to provide alternation between digital screen work and mental and physical movement. For employees who give breast feeding, facilities are available.
- Ensuring that employees who are experiencing inappropriate behaviour receive support and guidance throughout the process by having speak up channels in place, norms and rules contained in the Code of Conduct, having confidential counsellors available and by having a whistleblower scheme. In the Protocol on Inappropriate Behaviour the steps to be taken when an employee experiences inappropriate behaviour are described. There is also a mandatory training course for managers *Model Behaviour* in which they learn to stimulate desired behaviour, prevent undesirable behaviour and learn what to do in the event of undesirable behaviour.
- Having screening tools in place to help to asses sustainability risks and performance of our suppliers which included health & safety based on ISO 45001 as an element.
- Developing leadership health & safety competency through a mandatory effective training for (new) leaders at all levels in the organisation.

As stated in the introduction a healthy, safe and positive work environment promotes job satisfaction and reduces the risk of illness, accidents, injury, and damage. Therefore ABN AMRO N.V. and it's leadership is committed to successful implement the health & safety policy and all related programmes.