

## OCCUPATIONAL HEALTH AND SAFETY

The most important social objective of VTB Group companies is to provide a safe workplace environment and keep employees healthy.

The health and safety system in place at VTB Group companies includes a number of interrelated and interacting procedures and initiatives, the most important of which are:


- Employee safety training;
- Specialised workplace assessment;
- Risk assessment;
- Dynamic monitoring of employees' health;
- Workplace injury tracking and investigation.

In 2019, over 24,500 Group employees received safety training. As part of initiatives to improve the workplace environment in 2019, VTB assessed

19,791 workplaces across the Group.


In addition, 7,058 Group employees had medical check-ups to identify any early signs of occupational diseases.

The VTB Group operates an accident insurance programme that covers those categories of employees at high risk of injury on the job (drivers, cash collectors, etc.). Insurance benefits are payable if an injury results in full or partial disability or death.

In 2019, VTB Group companies saw a downward trend in workplace injuries, with a total of 21 reported injuries  representing a 30% drop YoY. Each accident was investigated in the manner required by law, and steps were taken to prevent similar accidents in future.



### VTB GROUP'S ACCIDENT FREQUENCY RATES IN 2019

Description	Rate
 Lost-time accident frequency rate (the number of accidents per thousand employees), LTAFR	0.306
Lost-time injury frequency rate (the number of accidents per million of hours worked), LTIFR	0.199

Among the health and safety priorities for 2020 are protecting employees' lives and health, observing safety regulations, and improving risk and safety management practices.