

## Health and Safety

MKB prioritizes such values as the preservation of human life, health and working capacity in the process of work, ensuring the safety of production processes and equipment, preventing job-related injuries and occupational diseases, improving working conditions, and increasing the level of employee safety.

The main documents governing occupational health and safety issues are the Occupational Health and Safety Policy and the Occupational Health and Safety Management System Regulation of the Bank. The Occupational Health and Safety Policy is aimed at:

- Ensuring the priority of preserving life and health of employees
- Continuous improvement of working conditions and the level of occupational health and safety of employees through the improvement of technological processes, technical equipment and raising the level of skills of employees
- Material and technical support of occupational health and safety measures
- Teaching employees the occupational health and safety standards and safe conduct at the workplace
- Prevention of accidents and damage to employees' health
- Investigation and registration of industrial accidents and occupational diseases in accordance with the laws and regulations in force, unbiased identification of causes and people at fault for the accidents
- Provision of employees with personal and collective protection equipment, sanitary and amenity facilities in accordance with the legislative requirements at the expense of the Bank as an employer
- Regular training and advanced training of employees in occupational health and safety.

The policy is based on, and developed in accordance with, the main lines of the governmental OHS policy, the Labor Code of the Russian Federation, Russian federal laws, resolutions of the Government of the Russian Federation, and other OHS regulations, taking into account the specifics of the Bank's activities and type(s) of economic activities conducted by the Bank, which determine the level of professional risks of employees, based on the analysis of the current health and safety situation in the Bank.

To prevent injuries and to comply with occupational health and safety requirements, the Bank takes the following OHS measures: special assessment of labor conditions, medical examinations of certain categories of employees, internal and external occupational health and safety training of employees, accidents, upon their occurrence, are investigated in accordance with the established procedure, and appropriate occupational health and safety briefings are held on a regular basis. In 2019, a remote OHS e-training course was launched. Training is held with the help of the WebTutor system. The Bank also arranged for the availability and quality of medical aid: a doctor in the office; voluntary health insurance; office first aid kits for employees.

