

Occupational Health and Safety Management Program

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1. Introduction

At Interbank, we are committed to ensuring occupational health and safety (OHS) to promote the well-being of all our employees, customers, and suppliers.

Our health and safety system seeks, beyond compliance with regulatory standards, the continuous improvement of our management.

We present the following actions that ensure a robust, credible, and reliable OHS management system, including the prevention of workplace incidents and accidents through effective management of hazards and risks in the workplace.

2. Our OHS pillars

We establish priorities and action plans annually. Our 2023 OHS Program has established 2 main targets: **0 fatal accidents** and **0 incidents by substandard condition**.

To achieve this, various activities are established during the year to cover the following fronts:

2.1 OHS Management

In 2023, Interbank prioritized employee safety and well-being by continuously implementing our Occupational Health and Safety Management System. This system aimed to foster a preventive culture and comprehensive employee care.

To identify and assess potential risks, we:

- Developed monthly safety inspections across our 149 stores and 3 administrative offices.
- Developed the Hazard Identification, Risk Assessment, and Controls Matrix (IPERC Matrix) tailored to different job roles.
- Analyzed accidents and incidents.
- Reviewed absenteeism rates.
- Conducted occupational medical examinations.

Based on this information, we developed the Annual Occupational Health and Safety Plan, outlining objectives, scope, and deadlines. This plan encompasses various initiatives such as:

- Risk prevention and control programs.
- Occupational health service planning.
- Internal occupational health and safety regulations.
- Labor integration program for people with disabilities.
- Prevention program for pregnant and breastfeeding employees.
- Education, training, and coaching to enhance safety and health culture.
- Mental health plan.
- Ergonomics program.

- Annual occupational health plan.

The 2023 Annual Occupational Health and Safety Plan includes metrics and targets for each activity contemplated, such as the following (for more detail please refer to the Annex).

Plan	Action item	Target 2023	Achieved 2023
Continuously improve our OSH Management System through a policy and traceable objectives.	Schedule annual audits, which validate compliance with regulations and the impact of our management on employee welfare.	100% of employees have access to the information of our OSH Management System.	100%
Improve workplace conditions to prevent incidents, accidents and occupational diseases.	Develop monthly inspections of our facilities through our OHS committee and the support of our management team, where we review and validate the working conditions of our employees and their tools.	90 inspections in Lima and 67 in the provinces during the year.	100%
Prevent occupational diseases due to environmental, ergonomic and psychosocial factors.	-Perform occupational medical examinations, which are scheduled twice a year to cover employees with a tenure of two years. -Develop studies and statistical analysis of medical breaks monthly to deploy a preventive and health care action plan.	15 monitoring of physical, ergonomic and psychosocial agents using our stores and offices nationwide as a sample.	100%
Incentivize and recognize the participation of employees in prevention training sessions.	Train our employees in health and safety issues, according to their position and modality of work throughout the year.	100% of employees trained (6371 employees).	100%
Continuously improve the response capacity of our brigade members and teams in general in the event of an emergency.	-Train our brigade members at a national level, both theoretically and practically, on dates close to the national drills. -Promote the participation of our stores and headquarters in the drills.	100% of brigade members trained (1039 brigade members)	100%

	-Schedule monthly inspections of our fire extinguishers and emergency equipment.		
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Evaluation of Health and Safety Performance: A Focus on Prevention and Well-being

Despite Interbank’s overall low-risk profile, we recognize the importance of proactively managing physical, ergonomic, and psychosocial risks prevalent in the financial sector. To this end, we have implemented a robust health and safety monitoring program.

a) Risk Identification and Assessment: To identify potential hazards, we conducted comprehensive assessments across our operations, including 7 regional financial stores, 5 Lima-based financial stores, and our headquarters. Our methodology involved:

- Regular safety inspections
- IPERC (Hazard Identification and Risk Assessment) tailored to different job roles
- Analysis of accidents, incidents, and absenteeism rates
- Occupational medical examinations

b) Risk Mitigation and Prevention: Based on our assessments, we implemented targeted interventions to mitigate risks and promote employee well-being:

- Physical Risks: We have optimized workspaces to meet safety standards, ensuring a healthy environment for all employees.
- Ergonomic Risks: Our posture care and active break program, delivered through in-person and virtual training, aims to prevent musculoskeletal disorders.
- Psychosocial Risks: The *Consultorio de Bienestar Emocional* provides a confidential space for employees to address mental health concerns. This year, we successfully reached 280 employees.

Our proactive approach to health and safety has yielded positive results. To date, no occupational diseases have been identified through our medical examinations.

2.1.1. Matrix for the Identification of Hazards, Evaluation, and Control of Occupational Risks (IPERC)

During 2023, we conduct regular inspections and utilize the Hazard Identification, Risk Assessment and Controls Matrix (IPERC) tool to identify potential hazards in our workplaces. By analyzing factors such as noise, temperature, lighting, work postures, and psychosocial stressors, we can assess the potential impact on employee health and well-being.

This Matrix is a tool for management that is prepared by job position with the collaboration of the employees, a representative of the Occupational Health and Safety Committee, and Elite (a company that advises us on Occupational Health and Safety). It details the job position, the location, and the people who participated in its preparation.

The Matrix requires the disclosure of three types of information:

- Risk Identification: Location (office, store, etc.), description of the activity, type of activity, and team/position in charge of the activity.
- Risk Assessment and prioritization: Type of danger, dangerous event, type of risk, effect on health, probability, severity, and risk level (according to legal regulations).
- Risk Control: Legal regulation, control measures, and person/team responsible for the implementation of measures.

This tool has allowed us to set specific objectives by priority in each phase of the OHS Risk Management System:

Risk identification

- Early detection: This is about proactively identifying potential risks before they materialize.
- Comprehensive coverage: Ensure that all areas and activities of the organization or project are considered the risk-identifying process.
- Matrix update: Review and update the risk matrix annually to reflect changes in the environment, new threats, and opportunities.

Risk assessment and prioritization

- Impact analysis: Determine the potential impact of each risk in terms of cost, time, quality, and safety.
- Probability of occurrence: Estimate the probability of each risk materializing.
- Focus on critical risks: Prioritize risks according to their impact and probability. Thus, we can allocate resources appropriately to the most critical risks.
- Regulations and Standards: Ensure compliance with applicable regulations and standards related to risk management.

Risk response planning

- Strategy development: Establish mitigation, response, and control strategies for the most significant risks.
- Preventive measures: Develop preventive plans and actions to reduce the probability of risk occurrence.
- Contingency plans: Create contingency plans to minimize the impact if risks materialize.
- Continuous follow-up: Monitor identified risks and evaluate the effectiveness of implemented mitigation measures.

2.1.2. Monitoring of Physical, Ergonomic, and Psychosocial agents

As part of our 2023 Annual OHS Plan, we have established a program for monitoring physical, ergonomic, and psychosocial agents in the work environment that allows us to identify, evaluate, and control the factors that may affect the health and well-being of our employees. The results are reported to the OHS Committee on quarterly basis.

Physical Agents

- **Physical Hazard Identification:** Consists of detecting physical factors such as noise, vibration, extreme temperatures, radiation, and inadequate lighting conditions in the work environment.
- **Exposure Assessment:** Employee exposure to these agents is measured to determine if it exceeds the safe limits established by health and safety regulations.
- **Risk Control:** This involves implementing measures to reduce or eliminate exposure to these agents, such as the use of personal protective equipment (PPE), improvements in infrastructure, or changes in work procedures.

Ergonomic Agents

- **Job evaluation:** Job positions are analyzed to identify ergonomic hazards, such as improper postures, repetitive movements, excessive physical strain, and inadequate design of tools and equipment.
- **Work environment optimization:** Involves redesigning the work environment and processes to improve ergonomics, reducing fatigue, discomfort, and musculoskeletal injuries.
- **Education and training:** Employees are educated on proper ergonomic practices and the importance of maintaining correct posture and taking active breaks during their working hours.

Psychosocial Agents

- **Identification of psychosocial factors:** Consists of detecting factors such as work stress, harassment, excessive workload, interpersonal conflict, lack of control over work, and inadequate social support.
- **Psychosocial well-being assessment:** The impact of these factors on the mental health and well-being of employees is measured through surveys, interviews, and other assessment tools.
- **Intervention and support:** Involves developing and implementing programs to reduce stress and improve psychosocial well-being, such as psychological support programs, stress management, development of interpersonal skills, and promotion of a positive work environment.

2.2. OHS Culture

Our commitment to a safe and healthy work environment is paramount. Our comprehensive training strategy equips all team members with the knowledge and skills necessary to raise awareness and reduce operational health and safety incidents.

Key Components:

- **New Hire Induction:** All new employees undergo a detailed program covering occupational health and safety (OHS) policies, practices, and emergency procedures. Training is tailored to specific roles and risks, using a hazard identification matrix developed with employee input. New hires participate in drills throughout the year to reinforce safety protocols.

- **Ongoing Learning:** Annual courses on best practices and updated safety regulations keep everyone informed.
 - Expert Workshops: Health and safety professionals lead workshops on topics like ergonomics, hazardous materials handling, and first aid.
 - Continuous Improvement: Regular workplace assessments identify areas for improvement in practices and procedures.
 - Flexible Learning: Our e-learning platform (interbank.ucic.pe) facilitates self-paced training through online modules.
 - Easy Access Resources: An internal portal provides quick access to safety manuals, instructional videos, and safety alerts.
- **Fostering a Safety Culture:**
 - Awareness Campaigns: Regular campaigns like posters, newsletters, and interactive sessions emphasize safety at work and encourage a culture of prevention.
 - Leadership Commitment: Our Board of Directors actively champions safety initiatives.

Tracking & Recognition:

The learning team produces monthly reports detailing training progress by division, identifying completed, ongoing, and pending training. Reports are sent to the Head of Care for recordkeeping and tracking of the annual OHS plan. **Our goal is 100% employee training completion annually.**

We actively encourage employee participation in hazard prevention. Through annual mandatory and additional training, all employees can propose ideas to the Occupational Health and Safety Committee or the responsible team.

2023 Achievements:

- 1,736 new employees trained
- 6,228 employees trained totaling 24,356 hours
- 26,217 training hours via UCIC platform
- 100% of committee members trained (48 hours)

2.3. Emergency planning and response

The objective of this front is to continuously improve the response capacity of the company, employees, and brigade members. For that, we provide training to improve the skills of emergency response brigade members (first aid, fire prevention, and firefighting).

At Interbank we have emergency plans for each of our 149 financial stores and 3 administrative offices. We have defined emergency brigade teams (1,039 employees) in each of these financial and administrative stores, for fire prevention, first aid and evacuation.

Those teams receive training programs periodically that not only cover theoretical topics but also comply with the practical preparation to know how to respond to an emergency, following the safety protocols established in each financial store's Security Plan.

We developed 3 virtual trainings with 100% coverage and 2 practical trainings on fire prevention and earthquake preparedness that we carry out in the 3 administrative offices in Lima.

Our brigade members are selected in each financial stores and they have a badge that they display in their workspace. We involve the leaders of each team (store managers, supervisors, and experienced assistants) to participate in the multi-hazard drills planned at the national level. Thanks to the joint support of the leaders and the Safety team, we can foster a culture of prevention and thus raise awareness among the teams to be prepared.

3. Internal inspections

The internal inspections of financial stores or administrative offices are made by the supplier T-Gestiona, the purpose of this is to validate that the security, order, cleanliness, safety, and health measures at work are fulfilled. These inspections are scheduled monthly in which stores and offices are randomly selected, but all must comply with an inspection per year. **During 2023, the inspections were made in 156 sites (financial stores and administrative offices).**

All inspections are registered in a format that contains the following information:

- Name of the person conducting the inspection.
- Date of inspection.
- Name of the store or headquarters with details of the floors inspected.
- Objective of the internal inspection.
- Areas and equipment inspected.
- Results of the inspection
- The format details if any corrective work needed is required, the criticality level (high, middle, low), and the status of the inspection is updated when the requirement is completed.

4. Independent external verification

During 2022, an external audit was carried out for our OHS management system, aligned to the international standard OSHAS 18001. The external audit was done by the ICWork. The audit certificate is effective until 2025.

Purpose

- Verify the performance of the Occupational Health and Safety Management System under current regulations.
- Identify non-conformities and opportunities for improvement and set actions for the continuous improvement of the Occupational Health and Safety Management System.

Scope

The Occupational Health and Management System was audited, as well as the activities carried out in:

- Store N° 643 – La Rambla Brasil (Lima).
- Store N° 773 – Sánchez Cerro (Piura).
- Store N° 325 – Avelino Cáceres (Arequipa).
- Store 600 – Trujillo (Lima).
- Technological Center Camaná Headquarters – Contact center (Lima).

5. Investigation of work incidents

We have procedures to investigate work-related injuries, ill health, diseases, and incidents in general. The purpose is to identify if there is a situation that can be prevented, an unsafe condition, or if it was due to a substandard act (it refers to the fact that our facilities comply with every regulation and standard, but the employee does not use them following the recommendations and this could cause an accident, for example: going down the stairs by jumping and without holding on to the handrail).

The investigation process is recorded in a format that includes:

- Place, date, and time where the event occurred.
- Data of the injured employee.
- Circumstances in which it occurred.
- Declaration of the employee and the witnesses.
- Severity is determined and recorded and if it caused days of medical rest.
- Analysis of causality: causes, event, and effect.
- Corrective or preventive measures to avoid the recurrence of the event.

Evidence of the execution of corrective measures is recorded to ensure that it will not happen again.

6. OHS criteria introduced in procurement and contractual requirements

We ensure that our procurement processes comply with occupational health and safety standards, for which, as part of the contracting and contract renewal process, suppliers are required to present the certificate of alignment to Interbank's occupational health and safety system guidelines.

7. Annex: OHS 2023 Annual Plan

ELEMENT	OBJECTIVE	INDICATOR NAME	INDICATOR	COMPLIANCE 2023	2023 TARGET	ACTIVITY DELIVERED 2023
1. Management	Continuously improve compliance with applicable legislation and internal occupational health and safety guidelines.	Compliance with the OHS Policy.	(N° legal requirements, guidelines Implemented) / N° total applicable legal requirements, guidelines* 100%	100%	Dec 2023: 100%	Review and/or update the OHS Policy, by the Senior Management of the company.
				100%	Dec 2023: 100%	Publish printed policy in a visible place /Information board and/or electronic media.
				100%	Dec 2023: 100%	Disseminate the OHS Policy to make it known to all employees, dissemination via electronic means.
		Improving the competencies of new and former employees.	(Employees entering induction / Total number of new employees) *100	100%	Dec 2023: 100%	Induction training for new employees.
			(Former employees trained / Total number of former employees) *100	100%	Dec 2023: 100%	Train former employees (4 trainings per year).
		Participation of the OHS Committee.	(N° of regular meetings held/Total number of meetings planned) *100	100%	Dec 2023: 100%	Monthly meeting of the OHS Committee.
				100%	Dec 2023: 100%	Keep the Minute Book up to date.
			(No. of quarterly reports approved/Total number of reports made) *100	100%	Dec 2023: 100%	Prepare the Quarterly Reports of the OHS Committee for Senior Management.
				100%	Dec 2023: 100%	Presentation of the Committee Chairpersons quarterly report to Company Management.

			(No. of agreements executed/ Total agreements planned) *100	100%	Dec 2023: 100%	Elaborate Status of agreements of the OHS Committee (Quarterly and Annual).	
			(N° of documents approved / Total number of documents produced) *100	100%	Dec 2023: 100%	Prepare the annual summary of activities of the OHS Committee - Annual Report.	
				100%	Dec 2023: 100%	OHS Committee Election Process February 2023 - February 2025.	
		Improving the competencies of the OHS Committee	(Trained committee members / Total committee members) *100	100%	Dec 2023: 100%	Training for OHS Committee members (4 trainings per year).	
		OHS Management System records and documents implemented and maintained.	(N° legal requirements, guidelines Implemented) / N° total applicable legal requirements, guidelines* 100%	100%	Dec 2023: 100%	Update monthly OHS records according to Law No. 29783 and its regulations.	
			(N° legal requirements, guidelines implemented) / N° total applicable legal requirements, guidelines* 100%	100%	Dec 2023: 100%	Review and disseminate the Internal OHS Regulations to employees.	
				100%	Dec 2023: 100%	Review and/or update the risk maps of headquarters and stores. As required.	
				100%	Dec 2023: 100%	Approve the OHSMS Planning, Annual OHS Program and Annual OHS Training Program 2022.	
				100%	Dec 2023: 100%	Audit of compliance with OHSMS documents (Annex 9. Checklist of occupational safety and health matters of Directive No. 2-2016-SUNAFIL).	
		Continuous improvement of the Occupational Health and Safety	Compliance with OHS requirements	(No. of legal requirements complied with - compliance according to Audit Report *100)	100%	Dec 2023: 100%	Form Internal Audit Team and perform first party audit.
					100%	Dec 2023: 100%	Schedule the performance of a second-party external audit.

	Management System: Audit		Total legal requirements audited according to auditor's criteria (No. legal requirements not complied with - non-compliance according to audit report x 100/Total legal requirements audited according to auditor's criteria *100).	100%	Dec 2023: 100%	Approve personnel and service providers (third parties).
2. Occupational Safety	Continuous improvement of workplace conditions to prevent incidents, occupational accidents and occupational diseases (OHS inspection).	Hazard identification, risk assessment, and control (IPER.C.) by job.	(No. hazards/risks controlled) *100/ No. Total hazards/risks identified	100%	Dec 2023: 100%	Review IPERC procedure annually.
			(No. of inspections performed / No. of inspections planned) * 100	100%	Dec 2023: 100%	Review IPERC Matrix annually
		Reporting and investigation of accidents and dangerous incidents at work.	IF = ((N° of accidents * 1 000 000) /Total HH of work) IG = ((N° of days lost * 1 000 000) / Total HH of work) IA = IF/IGx100	100%	Dec 2023: 100%	Conduct periodic OHS inspections to headquarters and stores (new and remodeled) in Lima and Province
				100%	Dec 2023: 100%	Report fatalities and dangerous incidents to the relevant authorities (MINTRA, MINSA).
				100%	Dec 2023: 100%	Investigate work accidents and dangerous incidents
		Compliance with check lists at headquarters and stores, facilities in general.	(No. of observations raised/ No. of observations corrected) *100	100%	Dec 2023: 100%	Inspection of safety, infrastructure, order and cleanliness, and OHS at stores and headquarters by T- GESTIONA and PANORAMA.

3.Occupational Health.	To reduce absenteeism, due to health reasons, occupational accidents, medical diagnosis or any other type of health discomfort among employees (workers).	Absentee Rate (AR)	$AR = \frac{\text{N}^\circ \text{ absent workers}}{\text{Total workers}} * 100$	100%	Dec 2023: 100%	To elaborate indicators of labor morbidity (medical diagnoses of the employees who are attended in health care centers). To analyze their possible relationship with the employee's work activity).
		Prevalence Rate (PR)	$PR = \frac{\text{No. of sick people}}{\text{No. of workers in the sector and/or company}} * 100$	100%	Dec 2023: 100%	Prepare COVID-19 statistics on employees.
		Occupational Medical Examinations	(No. of OMEs performed / No. of OMEs planned) * 100	100%	Dec 2023: 100%	Periodic Occupational Medical Examinations (every two years), according to need. Suspended for Health Emergency.
			(No. of OMEs performed / No. of OMEs delivered) * 100	100%	Dec 2023: 100%	Delivery of results of periodic Occupational Medical Examinations to employees. Suspended for Health Emergency.
		Verify compliance with the guidelines of the COVID-19 Surveillance, Prevention and Control Plan in accordance with current regulations.	(N° of documents implemented / Total documents according to RM No 571- 2014/MINSA) * 100	100%	Dec 2023: 100%	Prepare and approve the Annual Occupational Health Plan and Program.
				100%	Dec 2023: 100%	Update and approve the Plan for Surveillance, Prevention, and Control of COVID-19 in the workplace.
				100%	Dec 2023: 100%	Conduct surveillance, follow-up and control of COVID-19 cases and collaborators with risk factors with comorbidity.

		Monitoring of environmental agents.	(No. of monitoring carried out / No. of monitoring planned) *100	100%	Dec 2023: 100%	Perform lighting, ventilation, and noise monitoring, as required by the bank.
			(N° of cleaning and disinfection activities carried out / Total activities planned) * 100	100%	Dec 2023: 100%	Perform fumigation and disinfection, as required.
		Biological risk prevention and control. Biosafety	(No. of monitoring carried out / No. of monitoring planned) *100	100%	Dec 2023: 100%	Perform disinfection and cleaning of premises and contents. Provide personal hygiene items and personal protective equipment for biohazards, as needed.
		Identified ergonomic and psychosocial risks and adoption of preventive measures.	(No. of monitoring carried out / No. of monitoring planned) *100	100%	Dec 2023: 100%	Perform ergonomic and psychosocial risk assessment, as required by the bank.
4. OHS Culture	Encourage and recognize the participation of employees in the prevention of occupational hazards.	Participation and Commitment Index (PCI)	PCI = Training hours % + Compliance with MINSA-MINTRA- INDECI standards % + Use of personal protective equipment (PPE)% / Total Training Hours 100% + Compliance with MINSA-MINTRA- INDECI standards 100% + Use of (PPE) 100% * 100	100%	Dec 2023: 100%	Recognition to employees for their OHS contributions (once a year)

5. Emergency planning and response	Continuously improve the response capacity of the company, employees, and brigade members	Improved competencies of emergency response brigade members (first aid, fire prevention and firefighting)	Training = (N° of brigade members/ Total number of brigade members) *100 Drill efficiency= (N° of requirements fulfilled before, during, and after the drill / Total requirements of	100%	Dec 2023: 100%	Provide training in fire prevention and protection, first aid, and evacuation of facilities.
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