

Health and Safety performance in detail 2025:

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.

We recorded a very small increase in the overall Health and Safety related incidents/ accidents in 2025.

Health and safety incidents are reported to the relevant authorities as required by legislation. In 2025 we saw a decrease in the overall number of employee related reportable injuries from 12 to 10. The number of reportable injuries to members of the public increased to 3 in 2025.

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 2025.

Dangerous occurrences: There were **0 dangerous occurrences** during 2025.

Fatalities There were no fatalities where the bank was deemed responsible worldwide in 2025.

RIDDOR reportable incidents: 13 incidents were reported to the Enforcing Authority for the period of January to December 2025.

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 2023	NWG 2024	NWG 2025	Change from previous year
Accidents	504	450	462	+3%
Total reportable incidents	10	14	13	-7%
(i)Occupational Diseases	0	0	0	0%
(ii)Dangerous Occurrences	2	0	0	0
(iii)Members of public reportable accidents	1	2	3	0%
(iv)RIDDOR reportable injuries to <u>employees*</u> (2 offices, 10 branches- see table below)	7	12	10	-17%
<i>Injury rate involving employees (based on reportable Major Injuries and reportable over seven day injuries)</i>	16.72	29.05	25.46	-12%

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	2024	2025
Actual number of reportable accidents NatWest Group	2	1
Equivalent reportable Injury Rate per 100,000 employees ^^	6	3
Financial Services HSE** benchmark ^	16	18

Branches

Analysis against relevant HSE Benchmark

Branches	2024	2025
Actual number of reportable accidents NatWest Group	10	9
Equivalent reportable Injury Rate per 100,000 employees^^	190	187
Retail HSE** benchmark ^	224	226

Prosecution and enforcement notices : There were no notices received by the bank for 2025.

Serious diseases There were no occupational diseases reported for 2025.

* 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 2025 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