



BancoEstado
desde 1855

Occupational Health and Safety Management Manual

BANCOESTADO

Labor Relations Management

Risk Prevention Department

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Introduction

The Occupational Health and Safety (OHS) Management Manual is aimed at providing a set of protocols and procedures for the prevention of occupational hazards and occupational health to control, reduce and/or eradicate occupational hazards that may cause damage to health associated with the different tasks to which the employees of BancoEstado and its contractors and subcontractors are exposed.

BancoEstado's policies include commitments to people's health and safety, care for the environment and improvement of the social environment. These are aligned with international standards such as ISO 45001 and conventions 87 and 98 of the International Labour Organization (ILO). The most relevant topics in terms of health and safety are:

- Establishes priorities and action plans.
- Defines continuous improvement in the performance of aspects that may impact workers and collaborators.
- Supports the participation of workers through the Health and Safety Joint Committees (HSJC).
- Promotes the compliance of collaborating companies with OHS standards. The manual is oriented to develop the fundamental components of the Health and Safety management systems established by BancoEstado.
- Comply with all legal provisions established in Law No. 16,744 on occupational accidents and occupational diseases, in addition to the decrees associated with that law.
- Measure and control the potential risks of accidents and occupational diseases in the workplace. For this purpose, the Individual Work Plan (IWP) must be generated or modified, working in accordance with the provisions of the BancoEstado Operational Risk Control (BECRO by its Spanish acronym) Plan, the Annual Safe Work Plan with Mutual de Seguridad (mutual insurance company), and the Annual Health and Safe Work Management Goals.
- Train and reinforce workers according to the risks present in each work center.
- Participation of Managers, Assistant Managers, Branch Managers and leaders in the approval, control and compliance of the OHS Manual, controlling on the progress and compliance of the elements that make up Occupational Health and Safety on an annual basis.

The Risk Prevention Department must permanently report to the respective lines of command on compliance with the activities described in this Plan, establishing the necessary control measures to correct any possible deviations in a timely manner.

1. Strategy

The Risk Prevention Department has implemented the “Strategy for the Promotion of Occupational Safety and Health (OHS)”, focused on risks that have the potential to generate non-fatal accidents, fatal accidents or serious occupational diseases.

The strategy has three key objectives:

- **Safety and Health Risk Management:** these two pillars are based on the establishment of a methodology to identify, evaluate and control risks with the potential to generate one or more fatalities or permanent illnesses due to work-related causes.

These objectives are aligned with the annual work goals for occupational health and safety. These goals are established on an annual basis, and their work and reporting indicators are prioritized in relation to the annual balance sheet statistics that our administrative body of Law No. 16,744 (Mutual de Seguridad CChC) reports to us. And jointly, our internal auditing system and visits to BancoEstado branches study their progress and compliance on a monthly basis.

- **Continuous Improvement:** this work objective is carried out through the reporting and investigation of undesired events to understand their causes, generate effective controls and prevent a new incident of the same characteristics. Our focus is the reporting of near misses and incidents accompanied by investigations that generate corrective actions which, when implemented in the field, can be verified and shared to reduce the number of new incidents due to the same cause.
- **Leadership:** the foundation of the OHS strategy is embodied in the lines of work through practices led by the chairman, vice-chairman, Executive Committee, managers, assistant managers, branch managers and supervisors throughout the organization. Leadership for safety is complemented by the internal policies defined by BancoEstado.

1.1 Applicability

The guidelines and objectives established in this document apply to BancoEstado in all its operations, projects, support areas and contractors or subcontractors. Likewise, its objectives are general recommendations to be adopted and adjusted respectively to the reality of BancoEstado's subsidiaries.

1.2 General Objective

To deliver and disseminate the occupational risk prevention and occupational health procedures in order to control, reduce and/or eradicate occupational risks that may cause damage to health associated with the different tasks to which the employees of BancoEstado and its collaborating companies are exposed to.

1.3 Specific Objectives

OHS Manual are:

- Implement safety and health commitments aligned with annual work goals, with the organization's Sustainability Policy, in order to prevent work-related injuries and health deterioration.

- Establish, formalize and implement continuous development and implementation of the organization and management at all levels.
- Provide clear criteria of the OHS management system, so that compliance is periodically evaluated in all workplaces of the organization.
- Deliver a report that allows continuous improvement towards best practices in OHS.
- Establish a standardized and systematic mechanism for the implementation, verification, control and improvement of the occupational health and safety strategy.

1.4 Annual OHS Work Targets

The annual goals of the OHS Manual are stated in the internal management compliance program. The goals are as follows:

Target for Occupational accidents, commuting accidents and occupational diseases: 5% reduction.
Target for internal audits and review of compliance with the OHS Manual and BECRO program: 300 work centers.
Target for Single Inspection Form (SIF): 300 work centers.
Target for Health and Safety Joint Committees (HSJC): 100% of all work centers that by law have a HSJC.
Target for Emergency Plan: 100% of all work centers.
Target for Drills: Once a year in 100% of all work centers.
Target for inspection for emergency units and equipment: 100% of the branch network.

2. Responsibilities

In order to achieve the goals established by BancoEstado, the commitment of all its members is essential.

BancoEstado Executive Committee

Who must:

- Approve the Plan and its development elements.
- Manage the necessary resources to develop the Plan.
- Support the Bank's legal provisions and requirements in OHS matters.
- Control that the lines of command are responsible for the fulfillment of the activities derived from the Plan.
- To comply with the activities committed in the Plan with quality and timeliness.

Area, branch or site manager

The area managers are the leaders, supervisors, branch managers and administrators who must:

- Instruct all workers in a timely and appropriate manner, considering the provisions of this Program.
- Participate and control the application and development of both the BECRO Plan and the Individual Work Plan Manual in their area of management.
- Comply with the activities committed to in the BECRO Plan.
- Deliver all the necessary information required in the Internal Audit process of this Plan.
- Spread and comply with the provisions of the policies generated regarding OHS.
- Plan, execute, control and evaluate the tasks developed by the personnel, integrating the variables of OHS Management.
- Maintain safe working conditions, correcting non-standard conditions immediately upon detection. They will be responsible for isolating the condition until it is corrected.
- Promote safe behaviors in the execution of the job of the workers in their charge.
- Observe and correct risky practices and behaviors.
- Fully comply with the BECRO Plan.
- Comply with the orders, indications and verbal instructions of the line of command, to perform the work safely.
- Inform mandatorily the direct supervisor of any risk or incident that arises or occurs in their work.
- Protect their physical integrity and the people around them.
- Know and comply with the procedures, rules and policies established by BancoEstado regarding risk prevention.
- Use and take care of the personal protection elements by those who must use them.

3. BECRO-IWP

General description of the elements that make up the BancoEstado Operational Risk Control (BECRO, by its Spanish acronym) Plan and the Individual Work Plan (IWP).

Aspects to be considered in each of the elements:

3.1 Leadership

Purpose: To promote the commitment to risk control management at all levels of the organization through the exercise of internalization of safety, with each employee taking responsibility for the actions taken for the development of their daily activities.

3.2 Hazard Identification, Control and Risk Assessment

Purpose: To carry out and review surveys of exposure to physical, chemical and biological agents present in the activities and determine, through Industrial hygiene and industrial

safety techniques, the levels and limits of exposure to these agents, determining the measures to be applied to prevent accidents and work-related diseases. To this end, the following activities are carried out on an annual basis:

Study the Bank's risk map and establish control measures.

- a. Conduct a study of different needs for the use of Personal Protective Equipment (PPE) or modifications to the work station, recommended by the Bank.
- b. Develop a training program for the use and care of PPE and ergonomic support elements recommended by the Bank.
- c. In conjunction with the mutual insurance company and the Risk Prevention Department, taking into account the risk map, an occupational health program will be prepared.

3.3 Evaluation of Psychosocial Risk Factors

Purpose: The Psychosocial Risk Factor Assessment element identifies the presence and level of exposure to psychosocial risks within the organization, with the purpose of generating recommendations to prevent the incidence and prevalence of occupational stress and problems related to the mental health of workers.

3.4 Assessment and Implementation of the Musculoskeletal Disorders Standard

Purpose: To identify and know the risk levels of work-related Upper Extremity Musculoskeletal Disorders (UEMSDs), in order to adopt preventive measures and develop improvement programs.

3.5 Training and Education

Purpose: To meet the training needs of personnel in the safe performance of tasks. To this end, annual work activities are organized with the Mutual de Seguridad, such as:

- Training the command hierarchy on the necessary topics related to the health and safety of their workers as required.
- Courses and training to respond in case of emergency.

3.6 Emergency Readiness

Purpose: To have operational plans to face emergencies.

- Training the personnel in courses for emergency monitors, on first aid and firefighting.
- Generating a plan indicating the evacuation routes and location of fire extinguishers and wet pipe system in the Bank's branches, resorts and headquarters.
- Theoretical/practical lectures that will be given by the risk prevention monitor or advisor.

4. Management of Subcontractors in OHS Matters

Purpose: This item standardizes and controls the operation of subcontracting companies working in our institution's facilities. In order to comply with said objective, the Bank must permanently audit the actions of said companies by applying and enforcing compliance with the Special Regulations for Contractors and Subcontractors.

5. Management Audits

Purpose: The Program of Internal Management Audits allows to systematically evaluate compliance with the BECRO Plan. The program will be proposed by the Risk Prevention Department and implemented in conjunction with the mutual insurance company. An audit will be carried out at least once a year and the results of at least 300 work centers per year will be analyzed and corrective measures will be applied as a result of this activity.

6. Accident Reporting and Investigation

Purpose: To have complete and timely information on the facts related to accidents and incidents, measuring their potential, circumstances and causes, to implement measures that definitively prevent their repetition. Permanent advice should be given to those responsible and occupational joint committees so that they know how to identify an accident and generate investigations. Compliance with all the corrective measures generated must be followed up.

7. Safe Work Inspections

Purpose: To establish and maintain a program of planned inspections to ensure the continuity of the process through scheduled inspections, allowing the elimination or control of detected deviations, in order to avoid accidents with personal injury or material damage.

- Implement and execute the program of general inspections to branches and main buildings.
- Carry out planned inspections directed to the facilities and way of working of the personnel.

- Permanently review compliance with control measures originating from planned inspections.

8. Occupational Joint Committees

Purpose: To establish the communications that will be made to workers through meetings, talks; in addition to defining when they will take place, the scope and those responsible for carrying them out. The joint committee of each work center shall:

- Conduct meetings with workers to establish safety guidelines.
- Conduct meetings that are directly related to the analysis of the accident rate and the progress of the BECRO Plan.

9. Records and Documentation

Purpose: The purpose of this element is to carry out an effective control of the documentation generated in relation to OHS activities. The aforementioned in order to:

- Ensure that documentation can be located by anyone.
- Always maintain updated versions of documents and pending data.
- To be located in the areas where operations are executed.
- Have documentation, data and magnetic files for legal purposes.
- Generate backups for the generation of BECRO Plan activities.

10. Safety Measurement and Monitoring

Purpose: To establish a system to measure and monitor compliance with Occupational Safety and Health, this element will be established to evaluate compliance with the BECRO Plan and the elements that comprise it. The measurements will be made according to work programs for each one of them, this establishes responsible and attention frequencies, the percentage will be used as evaluation parameter, that is to say, it will be

evaluated from 0% to 100%. The evaluation is made with the following guideline:

PROGRAMA DE TRABAJO INDIVIDUAL (PTI)																			
BANCO ESTADO CONTROL DE RIESGOS OPERACIONALES (BÉCRO)																			
NOMBRE RESPONSABLE DEL PROGRAMA		CARRERA		SUCURSAL O ÁREA		Programa 2021-2023													
Nº	ACTIVIDAD	OBJETIVO	FREC.	FORMATO	E	F	M	A	M	J	J	A	S	O	N	D			
	Formulario Único de Fiscalización Covid-19	Evaluar las condiciones para prevenir el Covid-19	Semestral	FUN															
	Anexo Reglamento Interno de Orden Higiene y Seguridad	Dar a conocer las recomendaciones y medidas preventivas para el Covid-19	CVO	Anexo															
FPB-001	Informe de Investigación de Accidente	Investigar los Accidentes del Trabajo	CVO	FPB-001															
FPB-002	Reporte de Incidente	Investigar los Casos Accidentes	CVO	FPB-002															
FPB-003	Reunión de Avance con Equipo de Trabajo	Entregar y compartir información relativa a SSP a los trabajadores	Mensual	FPB-003	X	X	X	X	X	X	X	X	X	X	X	X			
FPB-004	Control y Actualización de Plan de Emergencia	Realizar revisión de los contenidos y actualización de condiciones	Semestral	FPB-004				X						X					
FPB-005	Informe Simulacro de Emergencia	Realizar análisis de los resultados del simulacro	Anual	FPB-005						X									
FPB-006	Inspección de Dependencias	Verificar el estado de la infraestructura en general	Trimestral	FPB-006	X	X	X	X	X	X	X	X	X	X	X	X			
FPB-007	Obligación de Informar	Registro de Capacitación de Trabajador Nuevo Art. 18, D.S. 40	CVO	FPB-007															
FPB-008	Inspección Equipos de Emergencia	Verificar funcionalidad de los equipos de apoyo a emergencias	Trimestral	FPB-008	X	X	X	X	X	X	X	X	X	X	X	X			
FPB-009	Control de Trabajos realizados por Contratistas	Registro de Control de empresas externas	CVO	FPB-009															
FPB-010	Registro de Inspección Expertos en Prevención de Riesgos	Mantener un registro actualizado de las observaciones encontradas durante las visitas	Anual	FPB-010			X												
FPB-011	Chequeo de inspección preapertura sucursal	Verificar las condiciones del entorno que puedan afectar la seguridad y salud de los funcionarios	Diario	FPB-011	X	X	X	X	X	X	X	X	X	X	X	X			
FPB-012	Autoevaluación para Estadios y Bañeros	Verificar las condiciones del establecimiento en general	Semestral	FPB-012				X							X				
D.S. 54	Acta de Reunión Mensual Comité Paritario de Higiene y Seguridad	Realizar las reuniones según lo indica el IS N° 54 (sólo en aquellas dependencias con 25 o más trabajadores)	Mensual	D.S. 54	X	X	X	X	X	X	X	X	X	X	X	X			
FPB-013	Acta de reunión Comité de Aplicación	Gestionar la aplicación y medición de los Factores de Riesgos Psicosociales	CVO	FPB-013															
FPB-014	Acta de Capacitación	Mantener un control y registro de las capacitaciones, charlas y talleres que se han realizado en el centro de trabajo	CVO	FPB-014															
FPB-015	Conformación Comité de Aplicación	Conformar a los responsables de la gestión de los factores de riesgos psicosociales	Anual	FPB-016						X									