

		utilizes social media to disseminate relevant information regarding its products and services, and to receive and promptly address concerns and complaints of the customers.
Supplier/contractor selection practice	<p>The bank has an established guideline on the "Accreditation of Suppliers/ Contractors" per Sel. Cir. No. 8-169/2005 dated August 26, 2005 to ensure that the Bank, as much as possible/practicable, deals only with the best suppliers/contractors, pre-screened as to their capacity to deliver the best goods/services to the Bank at the lowest possible cost.</p> <p>The Bank has an established "Manual of Signing Authority (MSA)" as guide to the proper recommending and approving authority/ies in the procurement processes depending on the degree and amount involved on the items to be procured.</p>	<p>From among the list of accredited suppliers/contractors, Corporate Services Division (CSD) invites bidders to submit bids for a particular item/s to be procured. For purchases amounting to P5,000.00 and below, a telephone canvas is used; for over P5,000.00 but less than P50,000.00, a formal quotation is used; and for over P50,000.00, a sealed quotation is used. At least 3 bidders are gathered for each item purchased before an evaluation is made based on the terms of pricing and quality of goods/services offered, recommends to proper approving authority/ies (Heads of CSD/Heads of FAG/Procurement Committee/ Executive Committee) the best complying bid/s and upon approval, award the transaction/s to the winning bidder/s.</p>
Environmentally friendly value-chain	PNB participates in environmental protection projects of both the government and private sectors.	<ul style="list-style-type: none"> • Mangrove Planting Activity • Lakbay lawa kaisa ni Maria – Paglalayag ng Bayan ng Diyos para sa Kalikasan • Earth Hour <p>The Bank sponsors various tree/mangrove planting activities all over the country. These activities are conducted by branch personnel in various regions.</p> <p>The Bank further ensures environmentally friendly operations by limiting paper consumption through the use of electronic/paper-less means of communication and documentation. For instance, Notices, agenda, and relevant materials and documents are sent electronically. Copies of the Definitive Information Statement, Annual Report and Financial Statements are likewise provided to the stockholders in CD format.</p>
Community interaction	PNB gets involved in community/school/health/relief/calamity assistance project.	<ul style="list-style-type: none"> • Young & Empowered Students for the Philippines (YESPH) • Project B.R.O. (BSP Reaches Out) • KAWANGGAWA – PGH Pedia Cancer Patients • Kythe Foundation Inc. – Kite Flying Activity and Celebrate Life Party (CLP) • CFC 2016 Global Walk (to raise funds to sponsor a scholar for college) • Million Volunteer Run • Bloodletting with Philippine Red Cross • Fire Drill Training/Seminar • Various Feeding Programs, Gift Giving and Donation Drive • Various Pagtutulungan ng Bayan program. The program provides immediate assistance to victims of natural calamities, and various kinds of assistance to indigents and special communities in hospitals, hospices, orphanages, and other centers. • The Bank continues to grant scholarship to deserving students through the Tan Yan Kee Foundation, the CSR arm of the Lucio Tan Group of Companies.
Anti-corruption programmes and procedures	Under the Bank's Whistleblower Policy (as amended), employees can report or complain about (internally any suspected or actual commission of theft/fraud, corruption, etc.). The employee or the whistleblower is protected against retaliation, discrimination, harassment or adverse personnel action, for reporting in good faith a suspected or actual violation. Hence,	A whistleblower can submit a confidential report on suspected or alleged actual event/violation to any head of Corporate Security Group, Legal Group, Internal Audit Group or Human Resource Group using the Disclosure of Violation/Complain Form. The Head of such group shall gather details and information and validate and determine the scope and nature of the complaint and forward

	<p>anyone who retaliates against the whistleblower is subject to disciplinary action, including the possibility of termination/dismissal from the Bank service.</p> <p>Policy on Soliciting and/or Receiving Gifts under Gen. Cir. 1-874/2013. Soliciting gifts/ donations/ sponsorship whether in cash or in kind from clients, suppliers and other business-related parties is strictly prohibited.</p>	<p>the complaint to the Head of Corporate Security Group for further evaluation and thereafter prepare an Incident/Preliminary Report and submit the same to the Admin Investigation Committee for appropriate disposition. The identity of the whistleblower or complainant must be kept in strict confidence.</p> <p>Employees may be allowed to receive gifts/ donations/ sponsorship/ financial assistance whether in cash or in kind from clients, suppliers, and other business-related parties, subject to reporting to HRG using the Gift List Form for worth P2,000.00 and above; and more than P5,000.00 must be turned over to HRG for donation to any legitimate charitable institution. To instill professionalism, superiors/bosses are encouraged to return or decline gifts from subordinates with value of more than P2,000.00.</p>
Safeguarding creditors' rights	<p>The Bank adheres to the highest principles of good corporate governance as embodied in its By-Laws and Articles of Incorporation, Code of Conduct and Corporate Governance Manual.</p> <p>It subscribes to the philosophy of integrity, accountability and transparency in its manner of doing business.</p>	

2) Does the company have a separate corporate responsibility (CR) report/section or sustainability report/section?

Yes. The Bank's corporate social responsibility (CSR) programs are under the purview of the Office of the President of the Bank. The Bank has implemented the following CSR programs in 2015 and 2016:

<p>For the Year 2016:</p> <ul style="list-style-type: none"> • Project B.R.O. (BSP Reaches Out) • PNB Branches – CSR Initiatives <ul style="list-style-type: none"> - Feeding program, gift giving and donation drive - KAWANGGAWA – PGH Pedia Cancer Patients - Refurbishing old furniture to donate to schools - Kythe Foundation Inc. – Kite Flying Activity and Celebrate Life Party (CLP) - Tree planting activities - Lakbay lawa kaisa ni Maria – Paglalayag ng Bayan ng Diyos para sa Kalikasan - Million Volunteer Run - Bloodletting with Philippine Red Cross - Fire Drill Training/Seminar • Pagtutulungan ng Bayan Outreach Projects <p>For the Year 2015:</p> <ul style="list-style-type: none"> • Young & Empowered Students for the Philippines (YESPH) • Pagtutulungan ng Bayan Outreach Projects <ul style="list-style-type: none"> - medical/funeral assistance to PNB employees and their families - cash assistance to employee-victims of Typhoon Lando • PNB-Tan Yan Kee Foundation, Inc. Partnership - TESDA Tacloban Motorcycle Repair Training

3) Performance-enhancing mechanisms for employee participation.

(a) What are the company's policy for its employees' safety, health, and welfare?

PNB recognizes and values its employees as its greatest asset. PNB also believes that the promotion of employee welfare can create happy, loyal and productive employees.

Therefore, PNB has institutionalized programs and policies that protect, enhance and nurture employees' health, safety and general welfare and the giving of awards/recognition thru the following:

Wellness/Insurance

- Coverage under a health care maintenance program (including employees' qualified dependents)
- Coverage under a group term life and accident insurance
- Conduct of annual physical exam; provision of gyms, badminton and basketball courts; grant of discounted rates for immunization/vaccination and other health/wellness products; conduct of lectures/fora on first aid, fitness/nutrition/diet, stress management and the like; conduct of annual fun runs and different sports tournaments