

	deliverables.				
Self-Mastery, Attunement, Relationship Traction (SMART) Leadership Workshop (2 days)	This workshop will introduce participants to what is now being considered as a key to leadership effectiveness and success, Emotional Intelligence or "EQ". It will enable the participants to understand and manage themselves and their interpersonal relationships skillfully.	At the end of this workshop, participants will be able to: 1. Appreciate the effective leadership principles 2. Develop a personal mission and vision and clarify personal values 3. Understand the importance of EQ to personal and professional growth 4. Practice effective team leadership skills	AM1 – AVP	1	37

(d) State the company's reward/compensation policy that accounts for the performance of the company beyond short-term financial measures.

Awards/Recognition

Service Excellence Award for teams and individuals to recognize and further promote employees' excellence, productivity and professional growth; and Service Award to those who have been servicing the Bank for a number of years. Meritorious / exceptional performance is recognized through the Bank's semi-annual promotion.

Salary and Benefit Package

Salary and Benefit Package for rank and file employees is reviewed during Collective Bargaining Agreement (CBA) and/or as may be deemed necessary. For officers, compensation package is reviewed periodically based on performance.

- 4) What are the company's procedures for handling complaints by employees concerning illegal (including corruption) and unethical behavior? Explain how employees are protected from retaliation.

Under the Bank's Whistleblower Policy (as approved under PNB Board Resolution No. 04/03-18-16 of March 18, 2016, 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, anyone who retaliates against the whistleblower is subject to disciplinary action, including the possibility of termination/dismissal from the Bank service.

I. DISCLOSURE AND TRANSPARENCY

- 1) Ownership Structure

- (a) Holding 5% shareholding or more

Shareholder	Number of Shares	Percent	Beneficial Owner
PCD Nominee Corporation (Non-Filipino)	111,091,751	8.8934610722	Various
Key Landmark Investments, Ltd.	109,115,864	8.7352812437	Its stockholders
PCD Nominee Corporation (Filipino)	105,985,781	8.4847021407	Various
Solar Holdings Corporation	67,148,224	5.3755576884	Its stockholders
Caravan Holdings Corporation	67,148,224	5.3755576884	Its stockholders

Name of Senior Management	Number of Direct shares	Number of Indirect shares / Through (name of record owner)	% of Capital Stock
No one from among the senior management of the banks owns 5% or more of the total outstanding and issued PNB shares	Not Applicable	Not Applicable	Not Applicable
TOTAL			

- 2) Does the Annual Report disclose the following:

Key risks	Yes
Corporate objectives	Yes