

Occupational Health and Safety Highlights

PNB Holdings Corporation remains steadfast in its commitment to fostering a safe, healthy, and supportive workplace. Our approach to Occupational Safety and Health (OSH) integrates risk management, employee wellbeing, and capability-building—ensuring that our workforce is protected, empowered, and equipped to thrive.

Key OSH Highlights for 2025:

- **100% OSH management system coverage** for all regular employees included in the reporting dataset.
- **Zero recorded work-related fatalities**, reflecting the effectiveness of our safety protocols and preventive measures.
- **Regular emergency preparedness drills**, including fire and earthquake simulations, with strong participation across sites.
- **Company-wide prioritization of mandatory OSH training** complemented by leadership development, productivity programs, and mental wellbeing initiatives.

Our Commitment to Employee Health, Safety & Welfare

At PNB Holdings, we view health, safety, and wellbeing as essential foundations of business resilience and long-term sustainability. Our initiatives aim to:

- **Prevent workplace injuries and ill-health** through systematic hazard identification, robust risk controls, and targeted training.
- **Promote holistic wellbeing** by providing access to preventive healthcare, wellness programs, flexible work arrangements, and supportive workplace practices.
- **Advance professional growth** through structured learning pathways, career development programs, and capacity-building interventions.

These commitments underscore our belief that a healthy and engaged workforce is integral to achieving sustainable business performance.

Governance, Accountability & Worker Participation

The Company upholds a strong governance framework for OSH, ensuring accountability and collaboration across all levels of the organization.

A dedicated **OSH Committee**, composed of employees and managers from various departments, convenes monthly to oversee safety performance, policy implementation, and compliance. In addition, **Joint OSH Committees** with tenants (where applicable) meet quarterly to coordinate property-level safety measures.

The Committee's responsibilities include:

- Planning, monitoring, and evaluating OSH programs
- Directing accident prevention initiatives
- Conducting regular safety meetings
- Reviewing incident reports and overseeing investigations
- Ensuring regulatory compliance
- Supervising safety training and emergency preparedness activities

To strengthen participation, the Company fosters a culture of openness and shared responsibility. Through safety communications, awareness campaigns, and non-retaliatory reporting mechanisms, employees are encouraged to speak up, raise hazards, and take part in continual safety improvements.

Hazard Identification, Risk Management & Incident Investigation

PNB Holdings adopts a structured and proactive approach to OSH risk management, emphasizing prevention, transparency, and continuous improvement.

Our key processes include:

- **Hazard Identification and Risk Assessment (HIRAC)**, alongside safety audits and regular inspections
- **Multiple, accessible hazard reporting channels**, enabling employees to report concerns directly to supervisors or the safety officer

- **Incident investigation protocols**, which include securing the scene, conducting interviews, gathering documentation, and identifying root causes to prevent recurrence
- **Annual review and validation of risk assessments**, ensuring effectiveness and alignment with evolving workplace conditions

This systematic approach reinforces our commitment to maintaining safe workplaces and minimizing potential risks.

Health, Wellbeing & Welfare Programs

Employee wellbeing is a core pillar of our sustainability priorities. The Company's programs support both physical and overall wellness through:

- **Annual physical examinations** and other preventive health measures
- **HMO coverage** for all regular employees
- **Wellness programs and flu immunization**, complemented by wellbeing campaigns through bulletins and video communications
- **Flexible work arrangements** and engagement activities such as Family Day and team-building events
- **Documented workplace policies**, ensuring compliance with national labor and health standards
- These initiatives reflect our belief that sustainable performance is achieved when employees feel well-supported in all aspects of their health.

Mental Health & Psychosocial Support

Recognizing that psychological wellbeing is vital to workplace health, PNB Holdings continues to cultivate a supportive, stigma-free environment for mental health. Key initiatives include:

- **"Points-of-You®: Journey to Mindfulness"**, a structured program designed to enhance personal awareness, reduce stress, and promote emotional resilience
- **Employee listening channels**, such as climate surveys and "Kamustahan" conversations, allowing the organization to better understand employee needs and respond with appropriate programs

These efforts aim to nurture a workplace culture where individuals feel valued, heard, and supported.

Company-Sponsored Trainings & Employee Development

Developing our people is a strategic priority. In 2025, PNB Holdings delivered a wide range of training programs, supporting capability-building across all job levels.

Training Highlights for 2025:

- **Total training hours: 1,965.5** (963.5 hours for male employees and 1,002 hours for female employees)
- **Total number of employees who attended trainings: 96**
- **Average training hours: ~40.99 per employee trained**

Training offerings include a mix of compliance, capability-building, leadership, productivity, and wellbeing programs, such as:

- Mandatory OSH Training (All levels)
- Emergency Response / Basic Life Support / Disaster preparedness-related training (as referenced in OSH training descriptions)
- Coaching and Mentoring Program (Middle to Senior Management)
- Transform to Lead: Emerging Leader's Training (Officers / Middle Management / Rank-and-File as applicable)
- Strengthening Emotional Intelligence (leadership and interpersonal effectiveness)
- 5 Keys to Mastering Productivity (Rank-and-File to Middle Management)
- Points-of-You®: Journey to Mindfulness (All levels)
- Workplace efficiency programs like 6S / organized workspace and related policy orientations

Future training focus areas include productivity enhancement, leadership (including coaching/mentoring), and mental health/wellbeing.