

LEARNING AND DEVELOPMENT

The Bank recognizes that training and education are vital in strengthening employee skills and competencies, not only for their professional and personal growth but also for driving continuous improvement in the products and services we provide to our customers.

The PSBank Business Campus (PBC) operates as a strategic business hub, deploying accelerated, targeted, and immersive programs for continuous employee learning and development.

- New Employees Orientation (NEO) Learning starts the moment an employee is welcomed into
 the company. This orientation not only provides briefing on the company's vision, mission, values
 and culture, but also a primer on the Bank's products and services. NEO aids new hires to move
 on to transition with ease and established knowledge about their new institution.
- NAC Step-Up Program Career growth begins with continuous learning and expanded responsibilities. This structured development program equips tellers with the knowledge and skills required for certification as New Accounts Clerks, focusing on personal branding, branch policies, regulatory compliance, customer experience, and cross-selling. By enhancing their expertise, participants strengthen both their professional growth and the Bank's commitment to service excellence.
- Staff Professional Enhancement and Educational Development Accelerated Learning (SPEED AX-L) Program The Bank recognizes the potential of its homegrown employees to become future leaders and drivers of change and innovation. Qualifying rank-and-file employees undergo the SPEED AX-L program to prepare them for supervisory posts. For six (6) months, the participants of the program are exposed to Bank's operations and a more detailed and in-depth understanding of its products. Leadership, communication, and management skills are also developed through a series of learning courses and on-the-job immersion.
- Redefining Institutional Sales Efficiency (RISE) Program Strengthening sales capabilities is
 essential for driving business growth and diversification. This flagship program is designed to
 rebuild and revolutionize sales strategies, equipping participants with innovative techniques to
 expand market reach, balance portfolios, and increase revenue streams. Through a non-traditional,
 future-ready approach, RISE empowers employees to meet the evolving demands of the industry
 and drive sustainable business success.
- Ladderized Programs Building the next generation of leaders begins with structured development. This program is designed for high-potential rank-and-file employees, equipping them with the functional, technical, and behavioral skills needed to transition into officer roles. The program ensures the Bank a steady pipeline of well-prepared junior officers, strengthening both individual career growth and organizational success.
- Information Technology Officership Program (ITOP) The Bank is committed to developing
 future IT leaders through a structured training program. ITOP equips trainees with both technical
 and soft skills, preparing them for specialized roles in various fields of information technology. It

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builds a strong pool of skilled IT professionals and supports the Bank's digital growth and innovation initiatives.

- Continuing Advanced Management Program (CAMP) —Sustained excellence in leadership requires continuous learning and strategic development. This strategic workforce education program is designed for employees identified as high potentials and high performers (high-po/high-per). Both are considered as a group of high learners and can deliver a lot of value to the Bank due to their specialized skillset. The program aims to train this *elite group* by influencing their mindset and further developing their competencies to become next-in-line leaders.
- Regulatory Trainings The Bank conducts regulatory trainings to ensure employees remain
 equipped with essential knowledge in compliance, risk management, and business continuity. By
 doing so, the Bank reinforces its commitment to integrity, governance, and operational excellence.
- Functional/Technical Trainings To enhance job performance and efficiency, the Bank offers
 functional training programs that equip employees with the necessary skills, processes, and system
 knowledge tailored to their roles. These programs enable employees to perform their
 responsibilities effectively, contributing to the Bank's overall productivity and service excellence.
- External Trainings The Bank supports continuous professional development by providing employees with opportunities to enroll in external training programs conducted by reputable institutions, locally and abroad. These programs expose employees to industry best practices, emerging trends, and specialized expertise, ensuring they stay competitive and drive innovation within the organization.

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