



## **Policy Relating to Health, Safety and Welfare of Employees**

AUB shall be guided by our chosen corporate values of Commitment, Integrity, Excellence, Leadership, and Teamwork in *creating a dynamic and meritocratic employee work environment that fosters mutual respect, provides professional and personal growth, and encourages creativity;*

Stiff competition in the banking sector makes it even more compelling for AUB to invest in human resources development. AUB believes that our long-term success depends on our ability to attract, develop and retain the right people who can be resilient to the emerging changes brought about by increasing demands in the business environment.

Aiming to be recognized as an employer of choice, AUB strives to engage our employees through various training and development programs, equipping them with the technical and behavioral skills required in their job. AUB believes in harnessing the potential of our in-house talents, and the launch of accelerated development programs for branch officers in the past year allowed us to keep up with the aggressive expansion of our branch network.

On a continuing basis, the bank undertakes a review of competitiveness of compensation and benefits and personnel policies to ensure that these are appropriate in the industry we are in.

To address our employees' need for a conducive work environment and work-life balance, the bank shall undertake several activities on health and wellness, and sports and recreation, including but not limited to the following programs:

1. A health management organization plan which covers the employee's and his dependents' hospitalization needs.
2. Leave benefits, sick and vacation leaves which can allow an employee time off from work as necessary;
3. Life and accident insurance benefits; and:
4. Wellness programs to include vaccination shots, blood tests, medical check-ups, which are coordinated with the bank's health provider.

Security and safety awareness is also a primary concern of AUB and shall be regularly assessed through annual fire drills and disaster preparedness activities in the Head Office.

As the bank gears itself to strengthen the AUB brand, an enhanced customer experience remains to be our ultimate goal. And nurturing our talents, who are our brand ambassadors, a top priority.

## **2014 Data on Health, Safety, and Welfare**

By end 2014, AUB's workforce had grown to 1,887 employees, an 18-percent increase from the 2013 level.

### **HMO Program**

As of January 2015, a total of 3,307 principals and dependents were enrolled under the HMO program with the following highlights:

- Company's top illnesses for Outpatient are (for principals):
  - Hypertension
  - Upper Respiratory Tract Infection
  - Diabetes Mellitus
- Company's top illnesses for In-patient are (for principals):
  - Thromboembolism
  - Carcinoma in situ of the bronchus and lung
  - Urinary Tract Infection
- Preventive measures and awareness campaigns such as:
  - Infographics
  - Enforcement of annual physical check-up/executive check-up
- Members were also provided:
  - Consultations (onsite consultation with nurses on basic needs)
  - Assistance in check-up schedules and coordination with hospitals and clinics
  - Routine Checkups (annual)
  - Flu Vaccinations
  - Wellness Programs and Lectures
  - Monitoring of Health Problems
  - Infographics
- Access to various hospital and clinics is convenient to its members.
- The company utilization of 52% of the annual premium for inpatient ailments and 48% of the annual premium for outpatient ailments.
- Company's top illnesses for Outpatient are (for dependents):
  - Upper Respiratory Tract Infection
  - Hypertension
  - Urolithiasis
- Company's top illnesses for In-patient are (for dependents):
  - Lower Respiratory Tract Infection
  - Infectious Gastroenteritis
  - Dengue

## 2014 Training and Development Programs

In 2014, AUB conducted several in-house development programs sent employees to public/external programs based on the endorsement of their supervisors.

For 2014, these programs included the following:

- Corporate Orientation
- Mock Branch
- Branch Manager Orientation Program
- Customer Service
- Signature Verification
- Bills Verification / Counterfeit Detection
- BizKit Hands-On
- Professional Selling Skills
- UITF Certification
- Branch Manager Development Program
- Field Sales Officer Development Program
- Service Manager Development Program
- Relationship Manager Development Program
- BM / RO / Sales Manager Training
- BANCNET Product Orientation
- AMLA Orientation
- Professional Imaging
- Managing Change
- Account Management Workshop
- Commercial Loans Documentation Workshop
- BAP Faculty Immersion
- Summer Apprenticeship Program
- FATCA
- e-LAM
- BizKit Czar
- Branch IS Training
- PA Briefing
- Power Coaching
- Basic Supervision
- Management Training Program

AUB's training investment for 2014 amounted to around P9.57 million.

For data pertaining to 2013, please refer to:

<https://www.aub.com.ph/resources/investorRelations/publicDisclosures/corporateGovernance/Reports/Revised%20Corporate%20Governance%20Report%20for%202013.pdf>