



TRAINING AND DEVELOPMENT PROGRAM

OFBank, in recognition of the importance of human capital in the organization, provides for the professional development and care of our workforce. We encourage growth by providing capability-building programs and granting every employee access to fair and equal opportunities for training and development.

This program aims to further the knowledge and skills of its employees through appropriate training programs/ seminars and increase job motivation and employee welfare.

Trainings programs must respond to the needs of the participant and can either be in-house or those offered by other institutions/ organizations and.

Further as provided under the July 2020 Memorandum of Agreement on outsourcing of operational support and administrative services, LANDBANK shall provide support for OFBank personnel mandatory trainings.

Trainings and seminars necessary to develop personnel capabilities to create a value-based culture and build a competitive employment structure included the following:

- A. Foundational/ Technical Trainings:
 - AMLA Rules and Regulations
 - Branch Operations and Core Processes
 - Banking Products and Services
 - Risk Assessment and Management
 - Client Relationship Management
 - Treasury Operations Management
 - Consumer Protection
 - Information Security
 - Credit Management
 - Business Continuity
 - Systems operations
 - Accounting Principles and Auditing Standards
 - IT Systems Functionalities
 - Other trainings/ seminars assessed as necessary to employee's functions
- B. Soft skills Trainings
- C. Supervisory Trainings
- D. Management and Leadership

The Bank shall provide at least two trainings/ seminars per year to each employee.