

THE BANK'S QUARTERLY NEWSLETTER



PRESIDENT'S REPORT FOR THE YEAR 2022

Despite the global economic turmoil, our readiness to embrace and resilience to respond to the disruptive and ever-changing dynamics of the business environment is pivotal to our steady growth and stronger financial position by year-end 2022.

Amid a strengthening economic climate, Porac Bank navigated 2022 on a profoundly optimistic note, generating a robust net operating performance.



OUTSTANDING BSP RATING

Our hard work paid off! Thru teamwork and collaborative effort, the bank obtained an outstanding result for the 2022 BSP Regular Examination. A big thank you to each and every one for making this happen. #WeArePoracBank

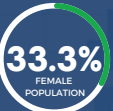
FEATURED ON P. 05

GENDER EQUALITY IN THE WORKPLACE

DIRECTORS



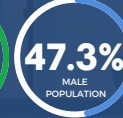
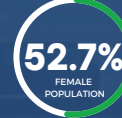
TOTAL :12



EMPLOYEES



TOTAL POPULATION: 169



73.91%

Supervisory & Managerial (Female)
This includes the Corporate Officers, Branch Managers, and BOOs in Female Population.

26.09%

Supervisory & Managerial (Male)
This includes the Corporate Officers, Branch Managers, and BOOs in Male Population.

44.72%

Rank and File (Female)
This includes the Marketing Assistants, Tellers, and other corporate positions.

55.28%

Rank and File
This includes the Marketing Assistants, Tellers, and other corporate positions.



50TH BIRTHDAY SURPRISE

'It was a successful golden birthday surprise we pulled out for an ardent and insightful Director/SVP for Operations sir Jowil David at Fortune Restaurant. With all your well wishes, we gifted him with happy memories and lasting souvenirs of thoughtfulness last January 12, 2023.



Q1



BASKETBALL GAME

The bank kicked off the year by holding an exciting and fun-filled basketball game. This year's basketball game consists of four teams, namely Yellow Eagles, Green Tigers, Blue Dragons, and Red Wolves. Overall, the playoffs were a resounding success and a great way to build team spirit and morale. It was a reminder that work could be enjoyable and that employees could have a good time while achieving the bank's targets. #WeArePoracBank



ON BOARDING SEMINAR

We officially welcomed this year's first batch of new hires to the PB family and oriented them with our Malasakit work culture and company policies during the bank's onboarding session facilitated by the HR Team with AML Specialist Joyce Escueta last 02-February 2023. The seminar included interactive sessions, where new employees could ask questions, share their experiences, and learn from their colleagues. These sessions were designed to help new employees feel more comfortable and confident in their new workplace. #WeArePoracBank #2023Onboarding



SCHOOL CARAVAN

We were privileged to join ARAW-ACI for the launching of their Integrated Environmental Campaign and the kick-off for the School Caravan held at Angeles City National Trade School to raise awareness about environmental and financial sustainability last 03-February 2023. Porac Bank had the opportunity to reach out to the youth in its aim to spur financial inclusion and broaden its efforts to foster wider reach and easy access to its KAYA MO savings account.

#2023SchoolCaravan

#KayaMoSavings



CCA PARTNERSHIP

Collaboration is key to building a better future. We are thrilled to announce our new industry partnership with City College of Angeles as we joined Angeles City's Public Employment Service Office (PESO) officers at a round table discussion facilitated by CCA with their Industry Partners to give insights and provide viewpoints and perspectives on the competitive labor market last 07-February, 2023. #CCAIndustryPartner



VALENTINES DAY

The employees expressed their affection and strong feelings towards their significant other while the lovestruck, smitten, single, broken hearted and moving on symbolized their status thru their color dress code for the day."



MACCII JOB FAIR

It was a fun-filled day as Porac Bank recruitment team connected with talented individuals who are passionate about making a difference in their careers during the MACCII Career Expo held last 03 March 2023 at the City College of Angeles. Our team had a blast speaking with job seekers and sharing our company culture, values, and career opportunities. #CareerOpportunities #PoracBank



GENERAL ASSEMBLY

Another successful general assembly in the books! The Porac Bank community came together to discuss new ideas, strategies, and goals last 10 March 2023. We had a full house with a 93% attendance rate for this year's assembly. Everyone had valuable takeaways as well as gained clear insight into the Bank's current financial position and a direct perspective of our operational roadmap for Year 2023. #WeAreReady



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BRAND AWARENESS & SUSTAINABILITY WEBINAR



Empowering the Porac Bank Community with a Successful Webinar on Brand Awareness and Sustainability in Banking held last March 22, 2023, via Zoom. Among other things, the webinar focused on the presentation and detailed discussion of relevant topics including the Consumer Protection Program, Policies on Waste Management, Amended Whistleblowing Policy, and Social Media Policy

FIRST QUARTER BIRTHDAY DINNER

It was a memorable and fun-filled First Quarter as we continued our tradition of celebrating the employees' birthday thru a special dinner treat together with senior management. The celebrants for the month were given a chance to unwind and enjoy good food and great company.



PRESIDENT'S REPORT FOR 2022

The year 2022 manifested significant peaks and valleys as we continue to recover from the impact of the COVID-19 pandemic and deal with the uncertainties that comes with it.

Last year, we welcomed a new administration that was confronted with external headwinds caused by the ongoing Ukraine-Russia Crisis and the United States' battle against inflation. This spilled over into a weakening Peso along with skyrocketing prices of oil, electricity and basic goods which prompted the Bangko Sentral to increase its policy interest rates to temper the country's inflation.

Despite the global economic turmoil, our readiness to embrace and resilience to respond to the disruptive and ever-changing dynamics of the business environment is pivotal to our steady growth and stronger financial position by year-end 2022.

Amid a strengthening economic climate, Porac Bank navigated 2022 with a profoundly optimistic note, generating a robust net operating performance of P42.111Million from P36.573Million in the previous financial year. Interest income remained stable at P140.791Million despite a volatile interest rate environment and a competitive market. Banking activities that generate fee-related income reflected a formidable 45.63% increase. The bank has continued to reap modest gains equal to P43.879 million in the disposal of real and other properties acquired assets.

Past due ratio has also shown momentous improvement from 13.04% in 2021 to a single-digit figure of 8.15% in 2022 as a result of revamping the bank's debt collection strategy to augment loan recoveries and reduce further slippages. Our focus on operational excellence has helped Porac Bank keep its expenses at bay, registering a marginal decline by 10.08% at P134.879Million. Provisions for Credit Losses settled at P64.081M, a 6.66% reduction against previous year's total of P68.653Million. At the end of 2022, interest expense closed at P13.964M, higher from P10.809Million reflected in 2021 on account of a growing deposit portfolio



Lourdes Connie C. Tayag, CEO

Strides made in building our deposit base has exceeded prior year's gain in deposit levels by closing the year at P1.905Billion compared to previous year's figure of P1.699Billion. The Bank's capital position remained solid with a capital adequacy ratio of 22.36%. We managed to mark 2022 with respectable results over a trajectory of return ratios by delivering a Return on Asset (ROA) of 1.80% surpassing last year's proportion of 1.60% and contributing a Return on Equity (ROE) of 10.83% against 10.80% in 2021.

In 2022, Porac Bank emerged stronger with clear-cut strategic direction and value delivery - ready to withstand the waves of change and challenges of the evolving business landscape.

Committed to our digital transformation roadmap, we continued to navigate and laid down the groundwork for digitalization. We went full-swing as a PesoNet ACH Participant in the first quarter of 2022 which allowed our customers to receive and transfer funds from any PesoNet participating banks to their Porac Bank account easily and conveniently. We have also successfully provided our SSS-member clients a faster and more secure manner of releasing their monthly pensions, benefits and claims and eliminate disbursement through check.

2022 was also the year when we reinforced our plans in establishing the blueprint for sustainable banking. With our board-approved Sustainable Finance Transition Plan, we were able to kick-in our sustainability initiatives and made significant strides in this area.


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- We pioneered the launching of the "Sustainability and Energy Savings (SES) Loan"- an additional loan product intended to finance the cost of Solar PV system installation in the house or commercial establishment owned or occupied by our borrowers. With this, we aim to support economic growth and provide lasting benefit for both our clients and society while reducing pressure to the environment.
- We have achieved another sustainability milestone and give back to the community when we entered into a tripartite agreement between Porac Bank, ARAW-ACI and KAAPKA to adopt a 1-hectare land and undertake reforestation and watershed protection program in Sapang Bato, Angeles City. Through this initiative, we will not just contribute to the conservation, development and rehabilitation of the Angeles watershed but will also be able to help indigenous Aetas in Barangay Sapang Bato

For more than five decades, we were able to establish our rapport and continued patronage, built on malasakit, credibility and trusting relationships with our multi-generational clients. In line with this, we successfully launched the "Malasakit Privilege Card Program"- a program designed to deliver benefits and privileges to eligible bank customers as a way of recognizing and rewarding their continued loyalty and confidence to the bank.

At Porac Bank, we are also steadfast in our pursuit to fortify and nurture our employees' well-being for their continued growth and success. In order to uphold a Culture of Excellence, the HR Department facilitated various training and seminars for employees and crafted Video Training Modules for Branch positions. We prioritize our employees' welfare thru the Annual Flu Vaccination Program and amplified employee engagements by organizing various events and activities that reinforced employee morale and boost employee performance.

Reflecting on the past year, we recognize the contributions of our dedicated workforce for being our partners to progress. I remain humbled by our people's untiring efforts that allowed us to sail through the recently concluded BSP Examination in December 2022 - the result of which only proves that, through our collective dedication and persistence, we have already come a long way in our commitment to continuously enhance our risk safeguards, processes and systems towards a safe and sound banking environment for our stakeholders. As we ruminate and ponder on our 2022 performance, #WeAreReady to sustain our position of strength and maintain our positive operating leverage with a healthy balance sheet. We are optimistic that under the able stewardship of our insightful and judicious board, our partnership with our competent and highly-engaged workforce and the support of our shareholders and dear customers, #WeAreReady to navigate the post-pandemic world in an increasingly competitive market.

 *Armed with our proven track record, our strategic game plan for solid growth and our operational road map for sustainability- #WeAreReady to take that bold step towards 2023 and beyond!*

FIRST QUARTER RECOGNITION

Congratulations to the first-quarter awardees for their hard work and dedication. Your exceptional performance has not gone unnoticed!



Awarding Ceremony (Exceptional Team Award) Marketing Department



Awarding Ceremony (Branch)



Awarding Ceremony (Corporate Office)



Outstanding Leader Award

EXCEPTIONAL TEAM AWARDEE MARKETING DEPARTMENT

Award Objective:

This award is granted to recognize a Branch/Department which exemplifies the best practices of collegial, supportive and effective collaboration to make significant contribution to overall operation of the Bank. Primarily, the Branch/Department must have the Branch/Department must have.

Awardee's Description:

The Marketing Department demonstrates the ability to think creatively and work cohesively towards attaining their shared goals. The Department is able to work efficiently and effectively under tight deadlines.



Paul John Jaranilla
AVP for OD



Dawn Martilino
Marketing Creative Specialist

STAND OUT PERFORMER BRANCH



Angeline Macapagal
Branch Loan Assistant

Porac Branch Loan Assistant Angeline Macapagal can work with minimal supervision. She can easily find ways to solve every problem that she encounters. The same is very industrious and works diligently.

STAND OUT PERFORMER CORPORATE



Crisha Panillio
Accounting Specialist

Accounting Specialist Crisha Panillio demonstrates a strong work ethic and proficiency with her job responsibilities by consistently producing quality work results. She displays flexibility in achieving her work goals and has good working relations with her team member.

OUTSTANDING LEADER



Noelito Evangelista
Accounting Specialist

Management Trainee Noelito Evangelista has proven himself as a capable and responsible leader. The awardee strives to provide high quality work and inspires his staff to do the same.

TOP DEPOSIT CONTRIBUTORS

JANUARY



FEBRUARY



MARCH



TOP GROSSER

JANUARY



FEBRUARY



MARCH



PROMOTED EMPLOYEES

Way to climb the corporate ladder for these individuals! They are an inspiration to the Porac Bank Community to keep moving forward and work diligently toward the accomplishment of your individual and shared goals.

JANUARY - MARCH 2023



NOELITO EVANGELISTA
Management Trainee
Dolores Branch



DAISY MALLARI
Chief Accountant
Accounting Department



LUZVIMINDA LUSUNG
Management Trainee
Floridablanca Branch



AIYE MARIE LOSA
Jr. Branch Manager
Mexico Branch



MARY JOY VALENZUELA
Management Trainee
Concepcion Branch



MARY JOY DAVID
Branch Service Associate
Porac Branch



ELAINE PEREZ
Branch Operations Officer
Concepcion Branch



ELIZABETH DE DIOS
Branch Operations Officer
Plaridel Branch



RAYMOND BAKING
Utility Supervisor
Corporate Office



JOHN PAUL MALLARI
Accounting Specialist
Accounting Department



JOE ANN TANHUECO
Assistant Internal Auditor
Audit Unit



DEWY DIONISIO
Compliance Assistant
Compliance Unit

TRAINING AND DEVELOPMENT

FEB ▶ Onboarding Seminar
02 FEBRUARY 2023
 Participants: Marphy Yabut, Julian Ferrer, Jigs Verazon, Phoebe Love Sanalilla, Jerico Go, Jonalyn Ocampo, Chabelita Cubacub, Mikka Montoya, Kathleen Mae David

FEB ▶ MACCII Meeting: SSS Updates
16 FEBRUARY 2023
 Participants: Cynthia Gutierrez, Dianna Santos

FEB ▶ IT Audit Training
16-17 FEBRUARY 2022
 Participants: Staff of Audit and Compliance Unit

FEB ▶ CCLRB Webinar on API-XML (FRP Reporting)
17 FEBRUARY 2023
 Participants: Lizielle David, Daisy Mallari, Joyce Ann Nunag, Lester Punzalan, Emily Guanzon, Ana Teresa Banawa

MAR ▶ Employee General Assembly
10 MARCH 2023
 Participants: All employees

MAR ▶ CCLRB Annual Management Conference
16-17 MARCH 2023
 Participants: Executive Committee

FEB ▶ Brand Awareness and Sustainability Webinar
22 MARCH 2023
 Participants: All Employees

FEB ▶ CCLRB Annual Management Conference
23-24 FEBRUARY 2022
 Participants: Connie Tayag, Jowil David, Tedd Limjoco

“ Tell me and I forget, teach me and I may remember, involve me and I learn.
 – Benjamin Franklin



NEW HIRES

We are delighted to welcome our new hires for the first quarter of 2023 to the team! Each brings a unique set of skills, experiences, and perspectives that we believe will help us continue to innovate, adapt, and thrive in today's rapidly changing business landscape.



JULIAN T. FERRER
 Marketing Assistant
 Dolores Branch



JIGS A. VERAZON
 IT Support
 Corporate Office



PHOEBE L. SANALILLA
 Teller
 Concepcion Branch



JERICO T. GO
 Messenger
 Florida Branch



CHABELITA P. CUBACUB
 Teller
 Porac Branch



MIKKA T. MONTOYA
 Credit Operations Specialist
 Corporate Office



JONALYN S. OCAMPO
 Teller
 Porac Branch



KATHLEEN D. DAVID
 Operations Support Specialist
 Corporate Office



JOHN L. REBUCAN
 Marketing Assistant
 Florida Branch



CRISTINA D. LOBO
 Teller
 Head Office



RON M. TAMAYO
 Operations Support Specialist
 Corporate Office



KIM MARIEL M. TUA
 Credit Operations Specialist
 Porac Branch



JOHN BALAGTAS
 Messenger
 Dolores Branch



MIA P. POPATCO
 Branch Teller
 Head Office



ANDREA E. CALMA
 Branch Teller
 Nepo Branch

EMPLOYEE PULSE

IN WHAT WAYS CAN YOU INSPIRE OTHERS TO LIVE LIFE WITH PURPOSE?

MATTHEW FUENTES

To inspire others to live life with purpose, i will be more responsible for my family first. Life is too short, everyone should enjoy each and every moment that we have with our family. Me personally, i want a better future for my family, so to be able to achieve that, i will work hard for it. And when i already achieve my goals, my purpose is to help those who are in need. Especially those who are less fortunate people.

ALYSSA YCO

Just have the self-discipline and dedication to do your best everyday and manifest that you are blessed, loved & appreciated. I am sharing one of my favorite Bible verse to always remind us that God has a better plan for us and to live our life with purpose.

JANINE SANTOS

"What's my life's purpose?" That single question that brought a lot of curiosity in me. That question made me realized that I have to do something better for myself and try to explore new things that would lead me to my purpose.

Back in 2018, I met a bunch of people teaching others how to live life to the fullest and how to develop a person's full potential so they can be who they are meant to be. Out of curiosity and hope to find mine, I'd attended their seminars and I'll share with you some of my take aways that might help you as well.

Heal your inner child. They say, before you can reach your full potential, you must learn how to forgive yourself. Forgive those you've hurt you from your childhood, memories that keeps on pulling you back and you find yourself stuck with. Forgiveness can be tough but it can truly give us peace.

Love yourself. They say, loving yourself must be your ultimate priority. Practice being kind and showing grace to yourself whenever you make mistakes or whenever failures overwhelm you. How you love yourself reflects how you love others.

Live by choice, not by chance. Set your intentions and visions clear to help you focus on what's important. And learn not to be led by bad circumstances and other people's opinion of you. Choose what matters most and leave other things behind.

These learnings somehow helped me how to know my callings. But I still firmly believe that every season and all circumstances are meant to happen for us. For me, a life serving others and counting others more significant than mine give me some kind of purpose. My aim now to live a quiet life, and mind my own business. Being contented with what I have while achieving something and being grateful for them is what I'am focused on. After all, my life is all about displaying His amazing grace and not my own works. So, I'll end this with a bible verse, **"Whoever finds his life will lose it, and whoever loses his life for my sake will find it". Matthew 10:39 (ESV)**



EMPLOYEE PULSE

IN WHAT WAYS CAN YOU INSPIRE OTHERS TO LIVE LIFE WITH PURPOSE?

FRANCIS TUBANGUI

If you really want to become an inspiring person, specially at work for your co-employee to others, you will have to start being true to yourself and your values, by respecting your own integrity and to lead by example. Some of which are your positive attitude to work and a good interpersonal relationship. You will become somebody that people would look up to. just imagine how beautiful life would be, doing the things you truly believe in, doing the things you are passionate about, those things that matter most. By doing so, you will have the power to inspire others to do the same thing with their lives. To live life with a purpose.

JOHN PAUL MALLARI

It's simple for me, my purpose in life is to be happy and give good vibes to those I work with. In order to reach my goals, I always try to be optimistic and don't let negative energy come in. Also, don't forget to enjoy and be happy. Those are my motivations in life to continue and to be successful.

FRANCESKA VILLAROSA

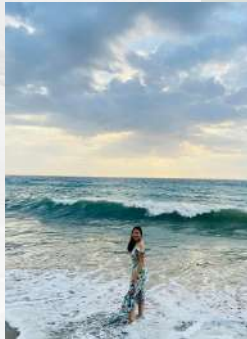
We usually pressure ourselves into doing the big things that we forget the progress constant little steps make. By building up those around you is a little compliment that can go a long way. Giving people some recognition and positive reinforcement can have a huge impact. Reminding the people around you that they should be patient and gentle with themselves. If they aren't, who else will be? Tell them to embrace the process, no matter how long it may seem to take because everything gets better, and everyday it gets easier. Maintaining a positive outlook can also inspire others that they will conquer things one step at a time.

ANGELICA REGALA

To live is not only about living the life you have but rather to live with a purpose. A purpose that will drive you towards your goal. I believe being optimistic, persistent, dedicated and true to your work will radiate not only positive results but also a domino effect wherein you will also influence the people around you to work harder. Working with someone with such dedication will encourage not only the branch team but as well as the whole organization to thrive towards the same goal which is to effectively and efficiently succeed. Having a purpose of continuous self-growth will keep you on track with your lifetime goal, which is to aspire to inspire others.

TRAVELOGUE

TO TRAVEL IS TO LIVE.



MARIANNE DIMARUCUT-BAE

Travel goal is one of the best gifts to one's self. Everyone deserves to travel, to relax and to enjoy. For me, it is not considered as expense, rather an investment for self-love and self-care. To travel with my husband is one of my dreams after getting married. Since we're not able to do that when we're in a relationship. Last year, we went to beautiful places of Nueva Ecija, Baguio, and Quezon Province. We also went to the beautiful beach of San Narcisco Zambales and we are looking forward for more places to visit this year. While we are still young, we like to enjoy the fruit of our hard works. However, we just a lot a low budget for this since we have more important priorities in life.



LAWRENCE CALMA



This was one of the most memorable trips not only for me but for my family in 2017, our Singapore and Malaysia tour. Actually, it is an unplanned tour since the budget for this kind of tour is quite costly, especially when traveling with family. But sometimes blessings come at unexpected times and places. Our expenses were only on airfare; our accommodation and food were taken care of by my wife's nieces who happened to work in Singapore, including our stay at Marina Bay Sands. That time we also went to Malaysia for the wedding of her niece, and we were one of her guest family members.

Baguio, the Summer Capital of the Philippines, is one of my favorite places to visit because of its cool weather, its proximity to Pampanga, and because it's a good place to drink your cup of coffee. We went here once a year or every other year with family for our bonding time and when we visited my sister and her family, who are living in Baguio.



FRANCEL PIA PEÑA



ALDRIN MONTOYA



This picture was taken in Bolinao Pangasinan, For me it is one of the place I love to travel every year even if you cost 6hrs time to go there. Tondol Beach is fondly called by the locals of Anda as the "Boracay of the North" the beach is very clean and you can enjoy visiting there with your family or loved ones.

This picture was taken on top of the TAGAYTAY PICNIC GROVE every year we decided to go in tagaytay. As we know besides of Baguio City, Tagaytay also known for it's cold and relaxing weather.

This picture was taken this year last March 2023. It's my first time to travel on board with my Girlfriend and I'm so very nervous but when we have arrived in our resort. All I can say that Boracay is very magical and it is very fantastic. I'm so speechless when I saw the view and touch the magical pure white sand and crystal clear water. I do believe in saying that dreams do come true. When you go to Boracay I only say that all of your problems are gone for awhile. The people in there are very accomodating, the food is very delicious and lastly you can find the peace in your life for a second. I am very happy that I experienced the beautiful island of boracay.



This picture was taken in Manaog Church. Every sunday if we have a time We travel to Manaog Pangasinan with my family to visit the one of the famous churches in the philippines.

MOVERS & SHAKERS

ESTRELLITA DICIPULO

- How many kids do you have and how old are they now?
I have only one Daughter "Frey Althea" and she's turning 15 yrs old this coming month of May.
- How long have you been a working mom?
I've been a working Mom for 15 years.
- How do you manage your time with house chores, family responsibility and work?
I see it that I do first things that are more important in terms of household chores, family responsibility and work.
- What is your daily routine? How do you plan your work day?
Prepare and cook breakfast, then get ready for work. As soon as I arrived at my workplace, I make notes for things that I need to accomplish. And constant communication with my team to have a smooth operation at work.

- What is your greatest strength as a working mom?
I am capable of performing a multi-tasking.
- What is one guilt you have being a working mom?
I unintentionally forget to give what our daughter's need in school.
- What makes you happy and content?
Whenever I spend time with my family, I like shopping and eating in restaurants. Spending time to talk about things and laugh at jokes with my family makes me feel happier and contented enough.



- What values or advice can you give your colleagues which they can emulate as a working mom?
- How I value my family while at the same time giving value to my work and the people around me whom I work with. This two are both important to me because they both contribute growth to my personal well-being as a Mom and as working Mom.



- How many kids do you have and how old are they now? 1 and she is 12 years old now.
- How long have you been a working mom? - I started to be a working mom since she was 6 months old, and then I stopped working after 5 years to continue my studies. Entering 2021 when I got a chance to take the opportunity, I'm now in Porac Bank

MARY JOY VALENZUELA

- How do you manage your time with house chores, family responsibility and work? I may not be able to accomplish everything every day, but I can do an excellent job in both of my career and home life with a bit of organization and planning.
- What is your daily routine? How do you plan your work day? - I typically wake up at 4:30 am and that is my regular time, meditate or stretch for 10 minutes, prepping for our breakfast including her baon and my baon also. J and then I get ready for work. I get home at 6:00 pm. I usually start 6:30 pm to cook or get our dinner while watching my favorite k-drama.
- What is your greatest strength as a working mom? For being an optimistic, I really want the good look on the bright side, even in the worst situations.



MYLYNN MALINAO

- How many kids do you have and how old are they now? I have 3 kids, an 11 year old daughter, a 7 year old son and a 6 years old daughter.
- How long have you been a working mom? It's been 12 years since 2012. I take the opportunity, I'm now in Porac Bank
- How do you manage your time with house chores, family responsibility and work? Through multi-tasking I can juggle house chores with family responsibilities and work.
- What is your daily routine? How do you plan your work day? Everyday, I have to wake up at 5am to prepare breakfast, pack lunch and snacks for my kids to school. While they're taking a bath, I wash the dishes, put the dirty clothes on the AWM, and clean the house. Eat with them while having their breakfast and have some short chitchat. Help my small ones to wear uniform and fix their hairs. After the kids would left for school, I have to prepare myself to go and work for 8 hours at the bank and then go home to do the same routine again to do chores, and sometimes attend our zumba sessions on MWF schedules. I plan my work day usually the night before to condition and motivate me to keep on moving the next day.



- What is your greatest strength as a working mom? My greatest strength as a working mom is strict but loving, I instill discipline to my kids to abide by house rules but tend to be soft when they need me emotionally. I always sees to it that we have cuddle time and "lambing" all the time.
- What is one guilt you have for being a working mom? I feel guilty when I think of not having much time to spend with my kids especially when they need to cope up at school. I only have limited time to monitor them in their studies.
- What makes you happy and content? I'm happy and content whenever I can provide all their needs and some wants. In return, I'm receiving so much appreciation through uttered thanks, kisses and tight hugs from them that's when I can feel fulfillment.

- What values or advice can you give your colleagues which they can emulate as a working mom? To all colleague moms like me, remember that even if we are too busy working and taking care of our family. Please don't forget to have time for "me self". There are times when stress is too much to handle, have time to yourself to unwind a bit to get back on track and recharge. Even if it's just taking a cup of tea or coffee with your besties, hitting the gym or attending zumba classes with your group of friends or anything you want to calm your nerves, do it because it is important for our mental health to balance everything.



AIYE MARIE LOSA

- How many kids do you have and how old are they now? I have a daughter who is five years old and is already at Kindergarten. I am also six months pregnant with a son who's due on July.
- How long have you been a working mom? My daughter was born on 2017 so I'm basically a working mom for more than five years now.
- How do you manage your time with house chores, family responsibility and work? Most of the time within the week I'm at work and I only get to stay at home on weekends. Luckily, I have my supportive husband who willingly helps me in taking care of my daughter and assisting in our daily household chores.

- What is your daily routine? How do you plan your work day? Every morning before preparing myself for work, I make sure to prepare and organize my daughter's school bag and her breakfast/snack for the day. After work is done for the day, my evening routine includes spending time at home with my family. We usually cuddle, watch a TV show together, or just talk.
- What is your greatest strength as a working mom?
I think my greatest strength by being a working mom would be having more patience. Patience is indeed a virtue when it comes to parenting. When you handle difficult situations with your child patiently, you are not only setting a good example for them to emulate but also enhancing your relationship with yourself. There is so much that goes into becoming and being a mother.
- What makes you happy and content?
As a working mom, I feel that personal happiness and fulfillment makes me a better mother. Working helps me to model for my daughter the importance of doing things for myself because they make me happy and contented. It helps me remember who I am in addition to being a mom. It gives me a creative outlet that helps me to push myself and grow. Also, seeing my family happy and contented with whatever we have and being able to provide for my daughter's needs is what makes me the happiest.



- What values or advice can you give your colleagues which they can emulate as a working mom?
- How I value my family while at the same time giving value to my work and the people around me whom I work with. This two are both important to me because they both contribute growth to my personal well-being as a Mom and as working Mom.

MOVERS & SHAKERS



MILESTONES

BECAUSE EMPLOYEES MATTER MOST

VERONICA ESPANOL

Congratulations to Arnold Arceo and Veronica Espanol who got married last March 18, 2023.



JESAR CABALAG

Best wishes to Jesar Cabalag and Elaine Sagcal who tied the knot last February 26, 2023



JOYCE ANN NUNAG

Congratulations on the birth of your pretty little girl. Joyce! Best wishes to your new family.



BRENDALYN YUMUL

Congratulations to AS Brendalyn Yumul for her new house at Porac, Pampanga.



HOPE MINDSET

Embracing hope to create a better mindset and future

Hope can exist even alongside the most difficult situations and emotions. Hope is much more than wishful thinking, as it requires optimism and willpower.

Hope is a state of mind that can be learned.

TIPS FOR BECOMING HOPEFUL

The good news is that hope is a learned skill, and just about anyone can learn to be more hopeful.

1. THINK OF YOUR GOALS AS EXCITING CHALLENGES:

Consistently imagine how you'll feel when you get there.

2. MY EFFECTIVE COPING STRATEGIES ARE:

When brainstorming your pathways, develop a Plan A, B, C, D, etc.

3. EXPECT ROADBLOCKS

Remember that most things of value don't come easily.

4. PERSIST, EVEN UNDER STRESSFUL CONDITIONS

This will help develop your coping skills which will continue to help you reach your goals under pressure.

5. THINK OF YOUR GOALS AS EXCITING CHALLENGES:

Keep your goals high but realistic.

6. TURN TO HUMOR

When you're feeling hopeless, watch a funny movie. A 2003 study found that laughter can increase our levels of hope.

Reference: Mindful Moment: How Can I Find Hope? (n.d.). Mindful Moment: How Can I Find Hope? | Psych Central. <https://psychcentral.com/health/mindful-moment-awakening-power-of-hope>