



# NEWSLETTER

YEAR IN REVIEW 2024

In 2024, Porac Bank navigated economic challenges with resilience, embracing change through a bold five-year strategic plan. Inspired by the late Bapang Raul De Mesa's vision, we strengthened our foundation for sustainable growth.

At the heart of our progress were our people. Through employee engagement initiatives, training, and collaboration, we empowered our workforce to deliver excellence and uplift communities.

As we move forward, we thank our employees, customers, and stakeholders for their trust and support. With a shared vision, we step into 2025 ready to innovate, grow, and make a lasting impact.

Here's the replay of 2024—our journey of resilience, transformation, and success.

Let's make 2025 even greater!



# 2024

—  
A YEAR OF  
RESILIENCE,  
GROWTH, AND  
ENGAGEMENT

# BASIC APPRAISAL TRAINING



At Porac Bank, we remain committed to fostering the continuous growth and development of our employees. As part of this ongoing effort, our Credit Analysts, Collection Specialists, and Branch Managers participated in a comprehensive Basic Appraisal Training session held on February 17, 2024.

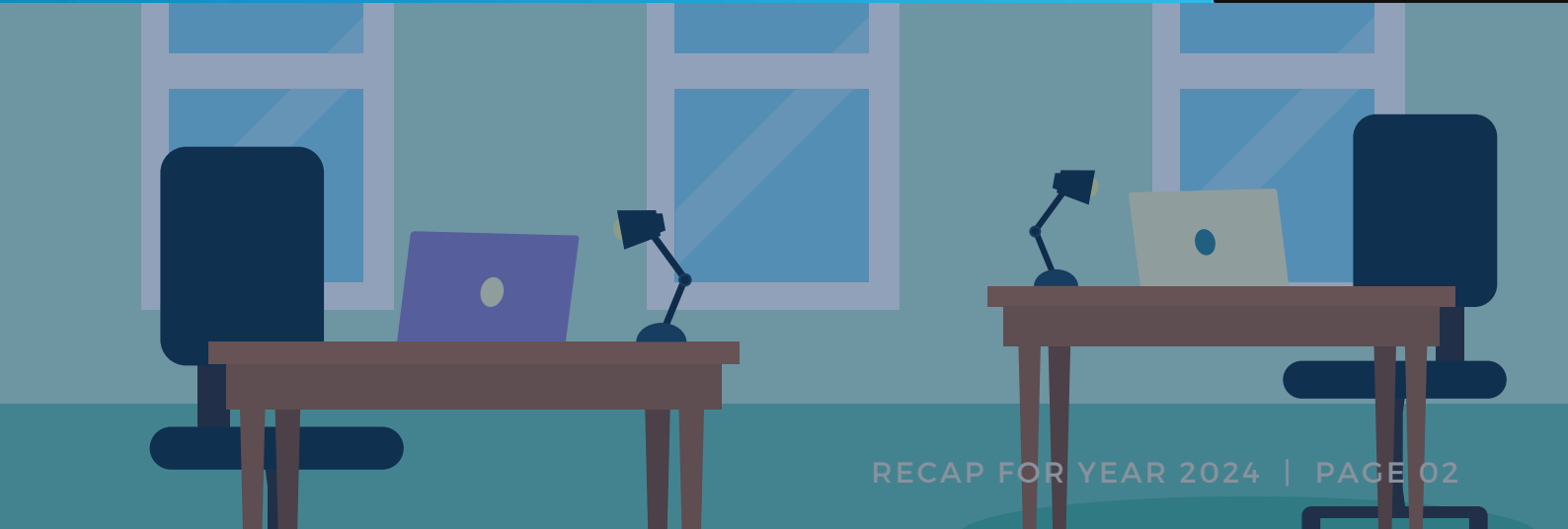
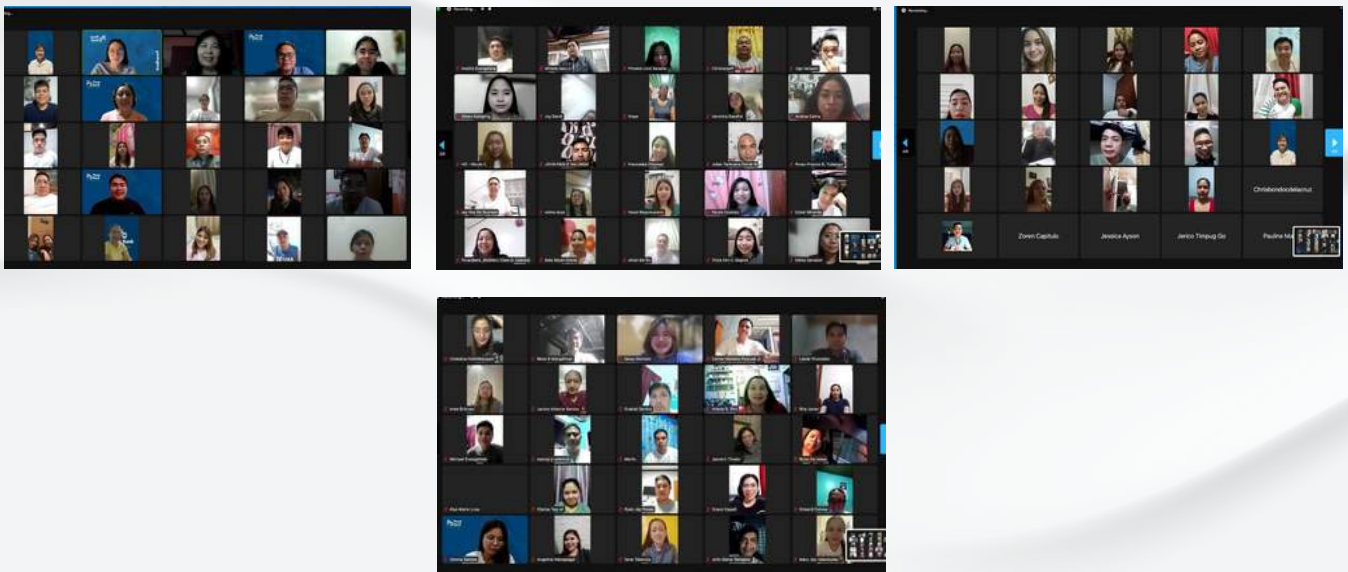


The training was expertly facilitated by Mr. Resty Antonio, Jr., who guided the team through key appraisal techniques, enhancing their skills in assessing financial risk and making informed decisions. This initiative reflects our dedication to empowering our employees with the knowledge and tools they need to excel in their roles and provide exceptional service to our clients.

# ANNUAL GENERAL ASSEMBLY

Following the Annual General Assembly last March 2024, an online gathering was held to update employees on Porac Bank's financial standing and growth plans. The Bank President highlighted stability, expansion opportunities, and the team's role in driving success. "As we build on past achievements, we remain committed to reaching greater milestones together," the President stated.

The session reinforced the bank's vision for sustained growth and collaboration.



# ANNUAL BOWLING COMPETITION



Porac Bank's 1st Annual Bowling Competition was a fantastic display of teamwork, energy, and fun! Players brought their best game, scoring strikes, spares, and even a few gutter balls, all while enjoying the friendly competition.

🏆 Team Alfred dominated the lanes, followed closely by Team Thaye, with Team Wacks securing third place. Team Clare played with great enthusiasm, making every roll count.

Adding to the excitement, all players received a surprise cash prize and celebrated with a delicious buffet lunch after the game.

A big thank you to PB Management and everyone who participated—here's to more fun-filled competitions ahead!

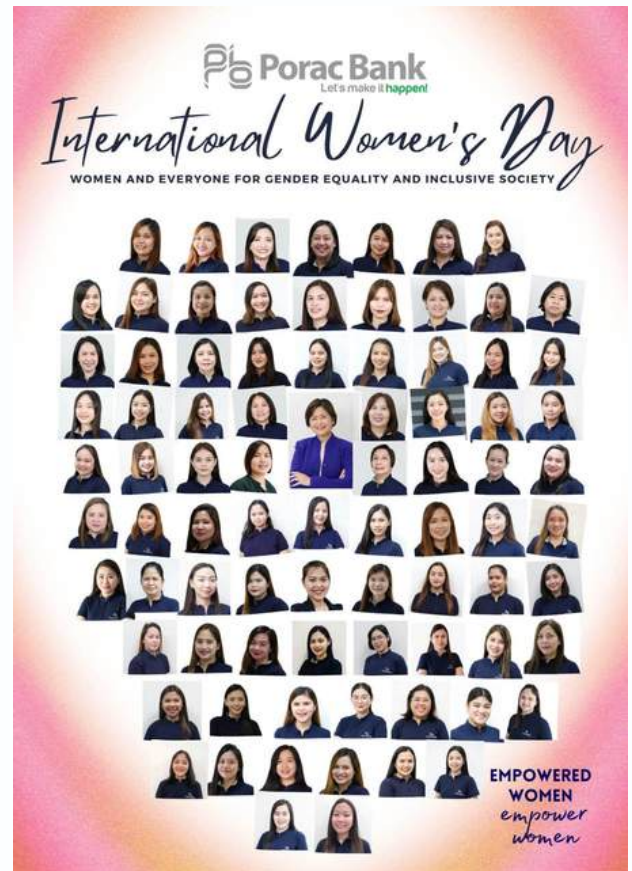


# INTERNATIONAL WOMEN'S DAY

As we commemorate Women's Month, Porac Bank proudly recognizes the significant role of women in our workforce. As of December 2024, **51.63% of our employees are women**, highlighting our commitment to gender inclusivity and empowerment.

Notably, women hold a strong presence in leadership, making up 80% of our officers. This reflects our dedication to providing equal opportunities for growth and leadership development.

At Porac Bank, we celebrate the resilience, dedication, and contributions of every woman in our organization. Together, we continue to foster a culture of inclusivity, growth, and excellence.



## Rank and File

- Female: 59 (42.44%)
- Male: 80 (57.56%)

## Officers

- Female: 36 (80%)
- Male: 9 (20%)

Note: Data presented is as of December 31, 2024.

# CSR ACTIVITY 2024



## EASTER BRINGS THE GIFT OF

*Hope*

Porac Bank celebrated Resurrection Sunday with a heartfelt mission—spreading love, joy, and hope to 200 destitute children. In partnership with the Lingap Ministry of Our Lady of Fatima Parish in Hensonville, Angeles City, the Bank extended its commitment to “Malasakit” through this meaningful CSR initiative.

The event was a true reflection of the Bank’s dedication to making a lasting impact on both the children and the local community. As we embrace the spirit of Easter, Porac Bank continues to uphold its mission of compassion and service, ensuring that hope shines bright for those who need it most.

# CSR ACTIVITY 2024

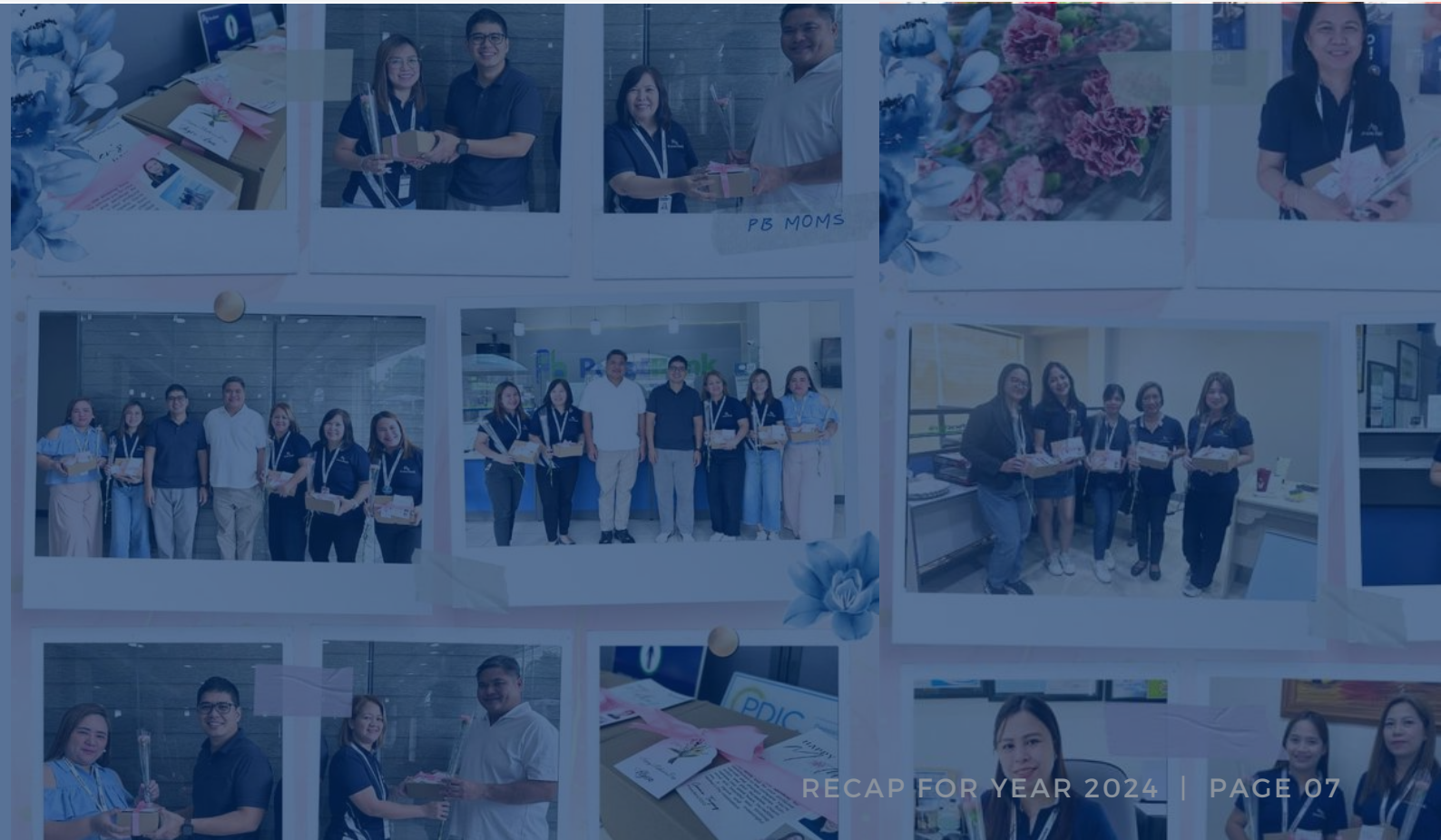


# PB MOTHERS DAY

In celebration of Mother's Day, we honor the incredible mothers who are not just the pillars of their families but also dedicated professionals at Porac Bank. These amazing women are able to balance work and home as well as exhibit unwavering commitment and strength that inspires their colleagues.

From providing excellent service to their clients to nurturing their families with love and care, these PB mothers embody dedication, resilience, and grace. The warmth, wisdom, and hard work shine in everything they do, making a lasting impact on both the workplace and the lives of those around them.

On Mother's Day, we celebrate and appreciate all Porac Bank mothers—not just today, but every day!





# CCA JOB FAIR



Porac Bank actively participated in the Job Fair organized by the City College of Angeles, joining other HR professionals and recruiters to offer valuable opportunities for job seekers and potential candidates. This event provided a platform for individuals to connect with prospective employers, learn about career opportunities, and explore various roles within the industry. It was a meaningful initiative that reflected the bank's commitment to supporting local talent and fostering professional growth.

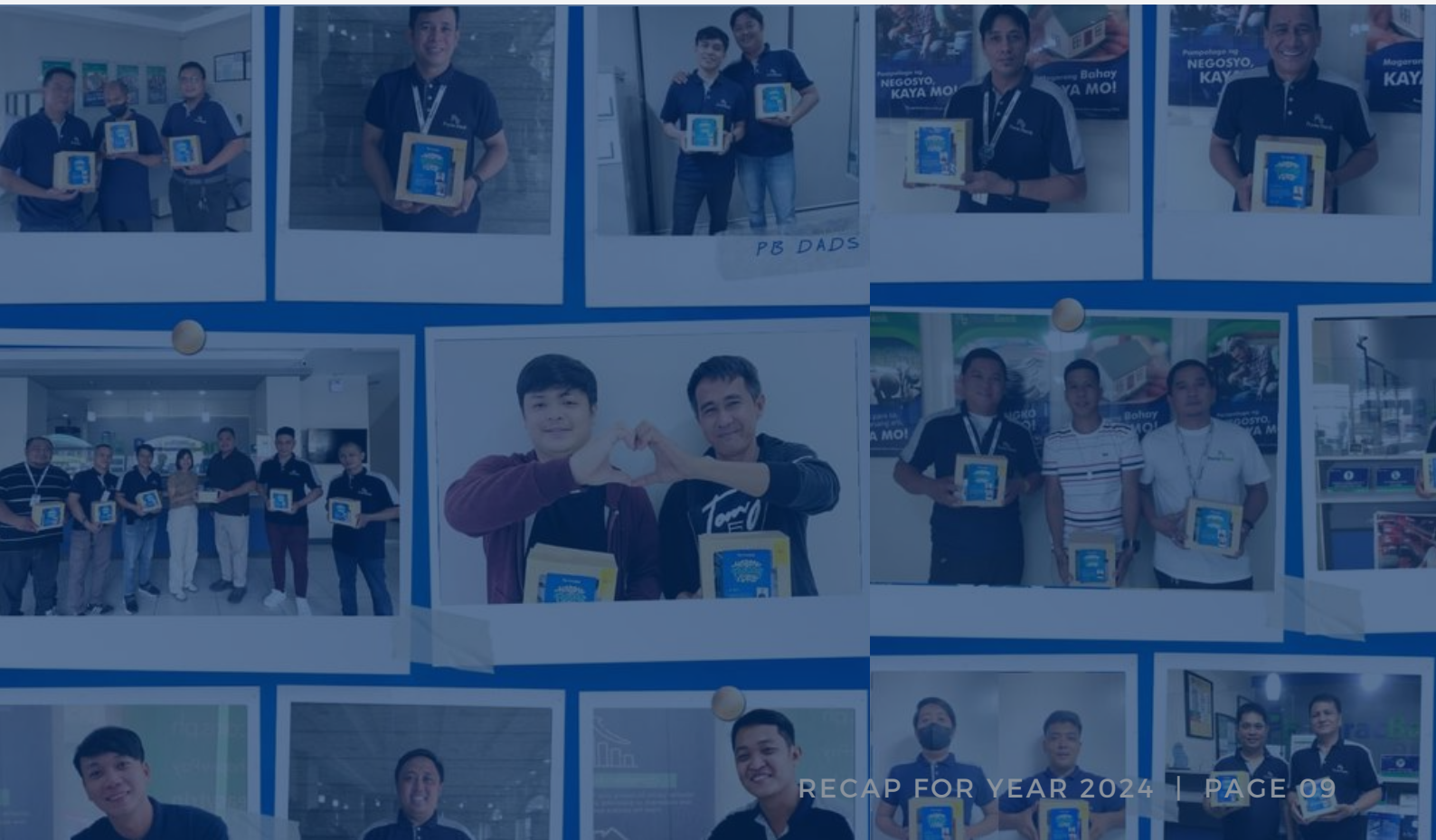


# PB FATHERS DAY

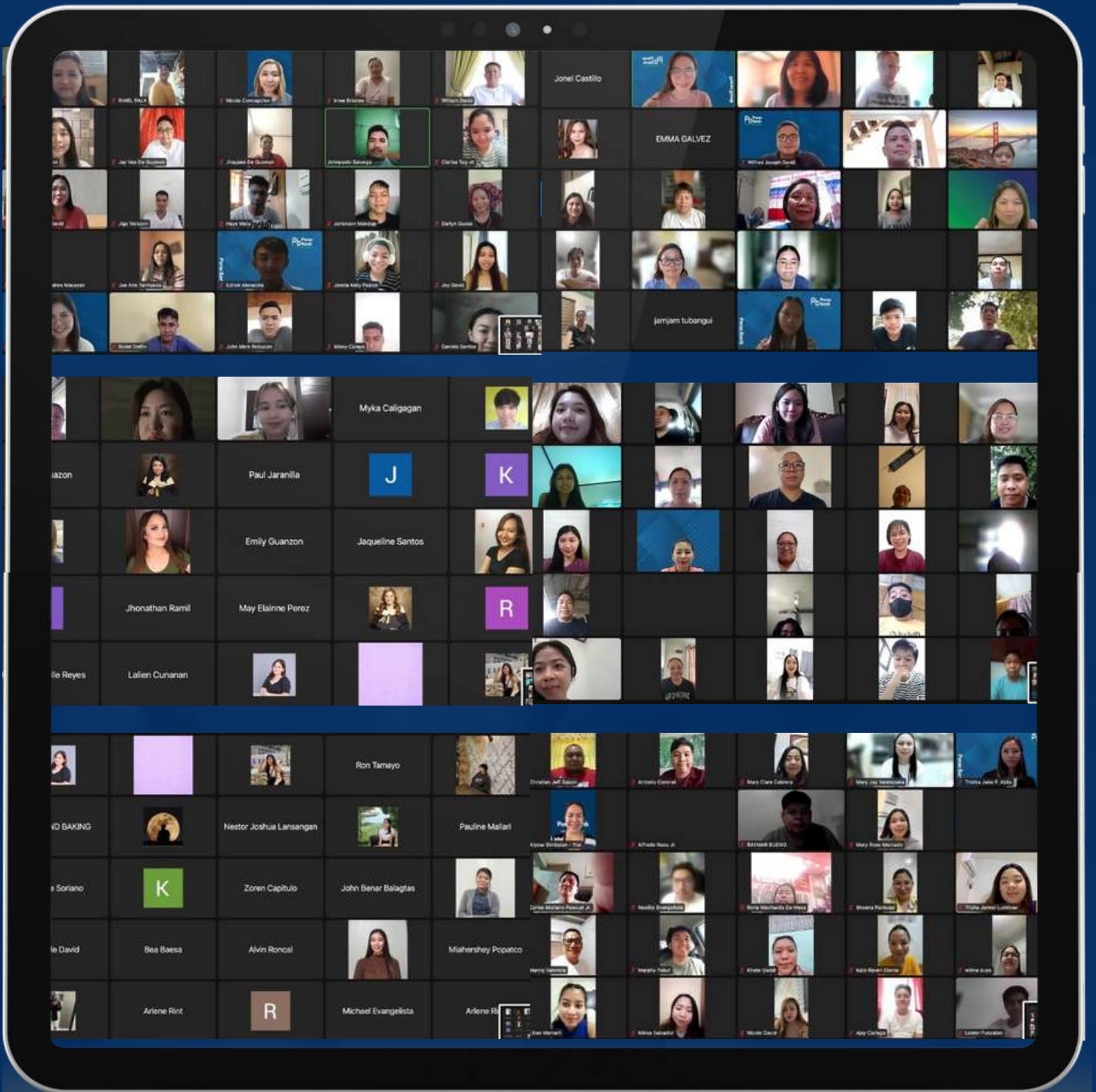
This Father's Day, we honor the remarkable fathers who are not only strong role models at home but also dedicated professionals at Porac Bank. These incredible men exemplify dedication, resilience, and integrity which is a source of inspiration, not only by their families but in the workplace.

Their efforts and sacrifices make a lasting impact on the organization and the people around them.

We thank and salute all the fathers of Porac Bank for all that they are and all that they do.



# ANNUAL AMLA 2024: 88% ATTENDANCE ACHIEVED



Porac Bank successfully conducted its Annual AMLA Training, achieving an 88% attendance rate. Led by Emma Galvez of Landbank, the session provided essential updates on anti-money laundering policies and regulations, ensuring employees stay informed and compliant with industry standards. This annual training underscores the bank's commitment to upholding regulatory requirements and strengthening financial security within its operations.

# CCLRB INDUCTION OF OFFICERS

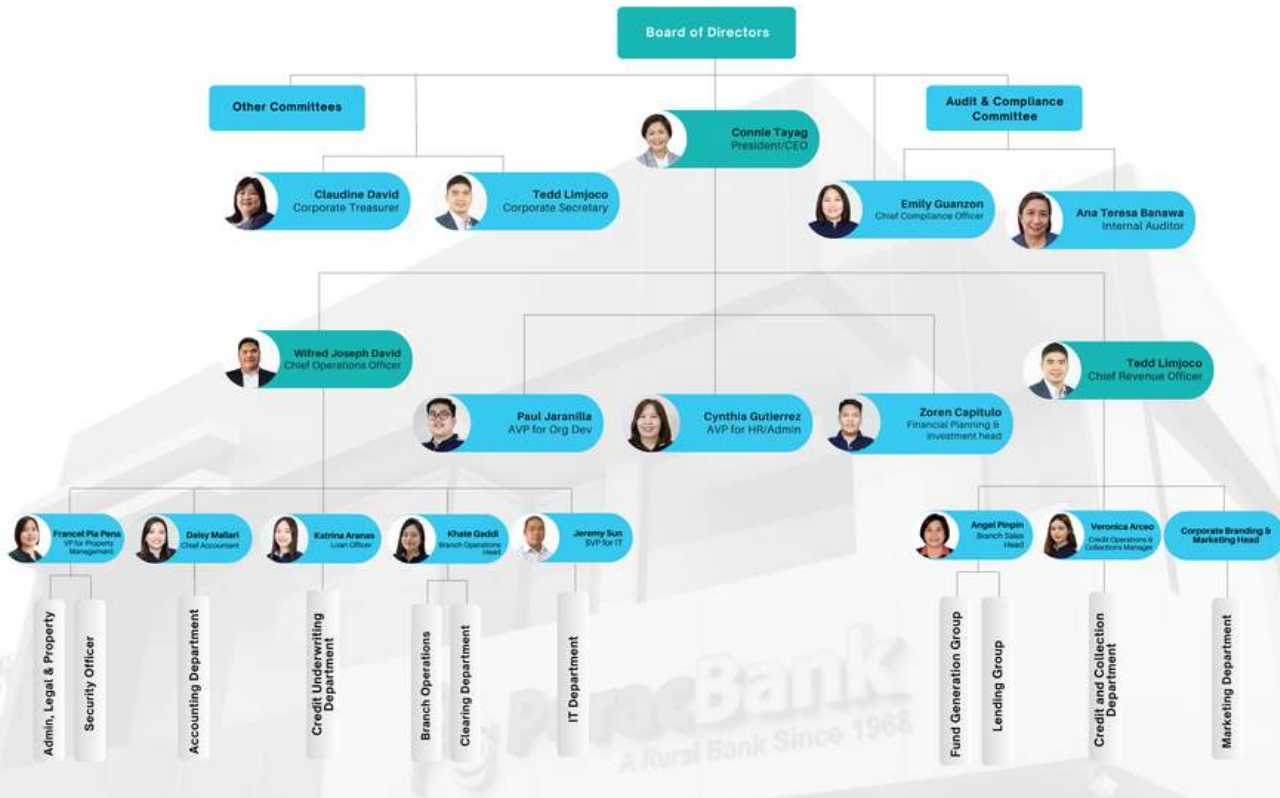


Porac Bank beams with pride as its President/CEO Lourdes Connie Tayag took the helm and assumed leadership of the prestigious Confederation of Central Luzon Rural Banks, Inc. for one-year tenure covering June 2024-May 2025. Together with her fellow officers, Confed President Tayag leads the team of Central Luzon rural bankers with shared vision of growth and collaboration, fostering unity of purpose and creating meaningful impact in the community they serve.



# PORAC BANK INTRODUCES NEW ORGANIZATIONAL STRUCTURE FOR GROWTH AND INNOVATION

**PORAC BANK**  
Organizational Chart



As Porac Bank continues to evolve, a new organizational structure has been introduced to strengthen leadership, improve efficiency, and align with the bank’s strategic goals. This restructuring reflects a commitment to innovation, adaptability, and sustainable growth, ensuring that the institution remains responsive to the changing financial landscape.

With key leaders stepping into pivotal roles, this transformation paves the way for greater collaboration, streamlined operations, and enhanced service delivery. The updated structure is designed to drive the bank’s expansion while upholding its core values and mission.

This marks an exciting chapter for Porac Bank as it embraces progress and innovation, reinforcing its dedication to providing exemplary banking services and long-term financial stability.

# EMPLOYEE ONBOARDING



Porac Bank continues to invest in its people through a series of onboarding sessions held throughout the year. One of these took place in August 2024, where new team members were introduced to the bank's core values, particularly the spirit of "Malasakit", along with essential company policies and regulations.

The session was interactive and engaging, fostering a sense of belonging and teamwork among our newest colleagues. As they settle into their roles, we look forward to seeing their contributions help drive Porac Bank's growth and success. Welcome aboard!



# FIELD DEPOSIT COLLECTORS TRAIN IN BASIC SELF-DEFENSE

On September 25, 2024, our Field Deposit Collectors (FDCs) participated in a Basic Self-Defense Training led by Ret. Col. Nilo Villalon. The session equipped them with essential defense techniques, situational awareness, and mental focus strategies to enhance their safety while on duty. This initiative underscores Porac Bank's commitment to the well-being and preparedness of its frontliners.



## BIRTHDAY DINNER

At Porac Bank, we make it a tradition to celebrate our employees' milestones throughout the year with monthly birthday dinners alongside senior management. These gatherings foster connection, appreciation, and camaraderie, making each celebration a special experience.

For this edition, we shine the spotlight on our October birthday celebrants, who enjoyed a delightful evening filled with great food, heartfelt conversations, and shared laughter. It was a memorable night that truly embodied the Porac Bank spirit of *Malasakit*.

Cheers to our October stars!



## HAU JOB FAIR

On November 4, Porac Bank participated in Holy Angel University's Annual Job Fair, offering career opportunities to graduating students and alumni.

The event provided a great platform for aspiring professionals to explore employment prospects and learn about Porac Bank's dynamic work environment. As we continue to grow, we look forward to welcoming new talent to our team!



# BSP ACCREDITED CURRENCY EXCHANGE CENTER



On October 2, 2024, Porac Bank proudly took a significant step forward with the Pledge of Commitment and official launch as a Currency Exchange Center in collaboration with the Bangko Sentral ng Pilipinas.

This milestone strengthens the bank's dedication to serving the community driven with its core virtue, MALASAKIT.



# HIGH IMPACT BANK SELLING SKILLS



Porac Bank Branch Managers, Sales Officers and FDC Area Heads attended and completed a 2-day seminar/workshop entitled "High Impact Bank Selling Skills" held on October 17-18, 2024 at Marquee Place, Angeles City. The power-packed course provided a learning platform that cultivated the right mindset towards the selling profession and developed key sales skill for the participants even while harnessing and reinforcing the participants' sales potentials.



# PB JOINS RBAP'S 71ST ANNUAL NATIONAL CONVENTION

Porac Bank's senior management team attended the 71st Annual National Convention and General Membership Meeting of the Rural Bankers Association of the Philippines (RBAP), held at Manila Hotel on November 12-13, 2024.

This national gathering brought together rural bankers from across the country, fostering collaboration, knowledge-sharing, and industry growth. The event provided an excellent platform to strengthen relationships, exchange best practices, and stay updated on developments shaping the banking sector.

With insights gained from this convention, Porac Bank remains committed to innovation and excellence in rural banking.



# CHARTING THE FUTURE: STRATEGIC PLANNING FOR 2025

On November 21-22, 2024, Porac Bank's senior management team and core officers gathered at Oasis Hotel for a two-day Strategic Planning session, setting the course for the bank's growth and success in 2025.

Discussions focused on refining our vision, strengthening our core strategies, and identifying key initiatives to enhance operational efficiency, customer service, and financial growth. The team also tackled emerging industry trends, market opportunities, and challenges, ensuring that Porac Bank remains adaptive and forward-thinking.

This session marks a pivotal step in shaping the bank's future, reinforcing our commitment to innovation, excellence, and the continued success of our employees, clients, and stakeholders.



# FINANCIAL LITERACY FOR THE YEAR 2025



# YEAR-END PARTY











On December 6, 2024, Porac Bank hosted its Neon Night Year-End Party, where employees celebrated with vibrant colors and high energy, creating unforgettable memories.



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