

NEWSLETTER

JANUARY -JUNE 2025



Porac Bank is expanding to reach more communities with malasakit.



Sta. Rita Branch



Manibaug Branch



PB Employees Activities

ANNUAL CYBERSECURITY AWARENESS TRAINING

JAN 2025

Promoting a culture of vigilance and shared responsibility, Porac Bank successfully held its Annual Cybersecurity Awareness Training, with 158 employees in attendance.

The session emphasized that cybersecurity is everyone's responsibility. By staying informed and alert, we help protect the Bank from potential financial and reputational risks.

This training reflects our continued commitment to safeguarding our digital environment and strengthening our collective defenses.



ONBOARDING SEMINAR

FEB & JUNE 2025

TELLER TRAINING: WORK VALUES AND CULTURE SEMINAR

FEB 2025

On February 8, 2025, all Porac Bank Tellers and newly hired OSS team members actively took part in a fun, engaging, and meaningful learning experience designed to deepen their understanding of their vital roles within the organization.

The session focused on strengthening collaboration, building trust, and reinforcing our shared commitment to delivering excellent customer service. It served as a valuable opportunity to align with the Bank's service standards while empowering participants to take ownership of their everyday impact. Through continuous learning and a strong sense of purpose, we move forward—more connected, more capable, and more committed to creating positive experiences for every client we serve.



COIA 3RD ANNUAL CONVENTION

FEB 2025



Chief Compliance Officer Emily Guanzon and Internal Auditor Ana Teresa Banawa represented Porac Bank at the 3rd Annual Convention of the Compliance Officers and Internal Auditors Association (COIA), held on February 24-25, 2025, at the Manila Prince Hotel. The event served as a platform for knowledge-sharing and strengthening compliance and audit practices across financial institutions.

CCLRB ANNUAL MANAGEMENT CONFERENCE

MARCH 2025

At Porac Bank, we recognize the vital role rural banks play in driving inclusive economic development and financial innovation. In line with this, we proudly participated in the CCLRB Annual Management Conference 2025, held last March 6-7, 2025, at the Royce Hotel in Clark, Pampanga. This two-day event brought together rural banking leaders and stakeholders to explore forward-thinking strategies for growth and community empowerment.

With the theme “RURAL BANKS: EMPOWERING COMMUNITIES THROUGH FINANCIAL INNOVATION,” the conference—spearheaded by CCLRB President Lourdes Connie Tayag—offered a platform for exchanging insights on digital transformation, regulatory updates, and sustainable banking practices tailored for rural communities.

The event was a meaningful opportunity for Porac Bank to engage in thoughtful dialogue, strengthen industry partnerships, and reaffirm our mission of financial inclusion. By embracing innovation and collaboration, we continue to build a stronger, more resilient future for the communities we proudly serve.





ANNUAL BOWLING COMPETITION

MARCH 2025



At Porac Bank, we believe that fostering camaraderie and promoting well-being are essential to building a strong, connected organization. In line with this, we recently held our 2nd Annual Bowling Meet last March 1, 2025, at SM Clark Bowling Center, an event designed to bring fun, relaxation, and teamwork to the forefront.

It was a memorable, stress-free day where team members came together in the spirit of friendly competition. All participants were recognized with cash prizes and enjoyed a well-deserved unlimited buffet lunch at Cabalen's Resto.

This event reflects our ongoing commitment to creating a positive and engaging workplace, one that values balance, team spirit, and the simple joy of spending time together outside of work.

Rural Bank Since 1968

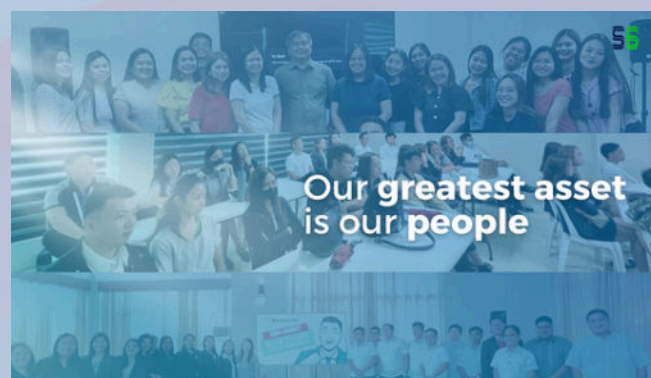
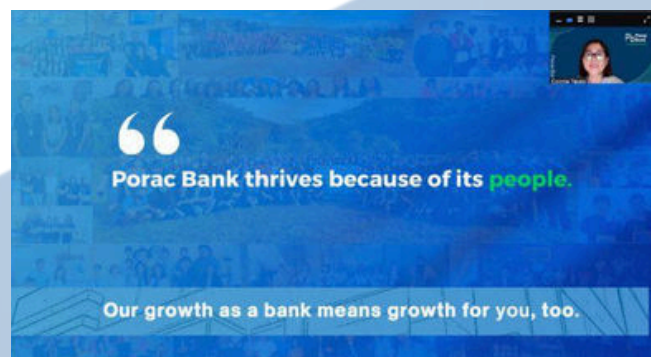
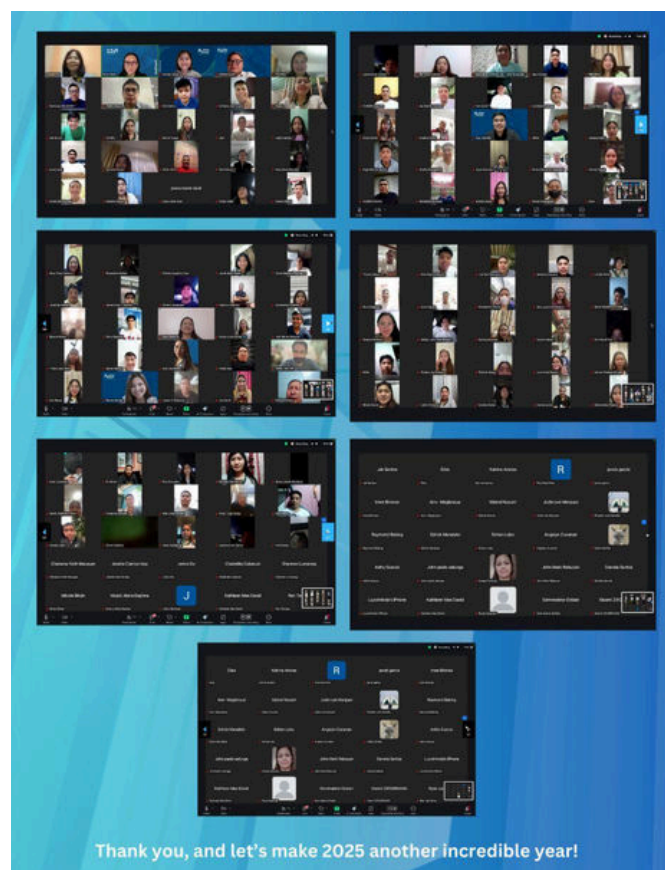
ANNUAL GENERAL ASSEMBLY

MARCH 2025

Porac Bank's 5th General Assembly, held virtually on 26 March 2025, marked another milestone for the organization with an impressive 93% attendance rate. This high level of participation reflects the continued commitment and engagement of the Bank's workforce.

President and CEO Lourdes Connie Tayag led the assembly, where she proudly shared the Bank's significant accomplishments in 2024. She underscored the collective effort behind these successes, stating, "Porac Bank thrives because of its people." Her message reinforced the crucial role each employee plays in the Bank's ongoing journey of growth and excellence.

Looking ahead, employees were given a comprehensive overview of the Bank's bold 5-year Business Plan, including key strategic initiatives and development programs aimed at sustaining momentum and embracing innovation. The assembly served not only as a celebration of past achievements but also as an inspiring launchpad for the exciting years to come.



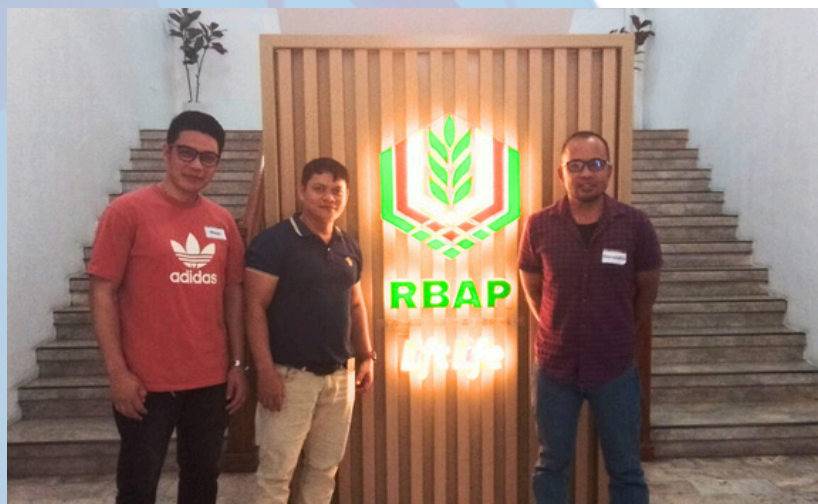
FDC TRAINING: WORK VALUES AND CULTURE SEMINAR

MARCH 2025



RBAP SEMINAR ON ADVANCED APPRAISAL

Hays Mata and Jerickson Mandap attended the RBAP Seminar on Advanced Appraisal held on March 27-28, 2025, at the RBAP Office in Manila. The training enhanced their expertise in property valuation and credit risk assessment for rural banking.



Bank
Rural Bank Since 1968

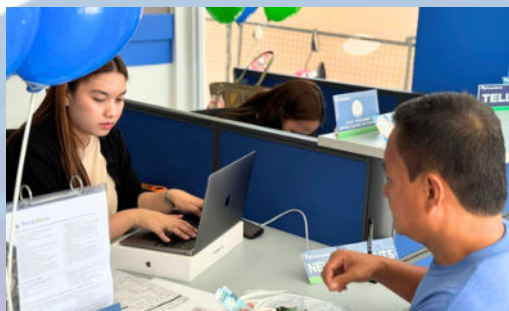
BRANCH NO. 14 OPENS IN MANIBAUG

MARCH 2025

Porac Bank proudly marked a new chapter with the grand opening of our Manibaug Branch on March 26, 2025. The day began with a meaningful blessing ceremony, followed by a heartwarming celebration attended by our dedicated team, valued clients, and community partners.

This new branch symbolizes more than just growth—it reflects our continued commitment to bringing accessible, reliable, and community-centered banking services to more families and businesses. As we expand our reach, we remain focused on what matters most: empowering the communities we serve with excellence, integrity, and care.

Here's to new beginnings and stronger connections in Manibaug!



FIRST QUARTER AWARDEES FOR 2025

APRIL 2025

At Porac Bank, we take pride in celebrating the individuals who exemplify excellence, dedication, and a strong commitment to our shared success. In recognition of their outstanding performance, we honored our First Quarter awardees, team members whose hard work and vital contributions continue to move our organization forward.

Their achievements serve as a powerful reminder of what can be accomplished through determination, integrity, and collaboration. This recognition reflects our ongoing commitment to fostering a culture that values excellence and inspires everyone to reach their full potential.



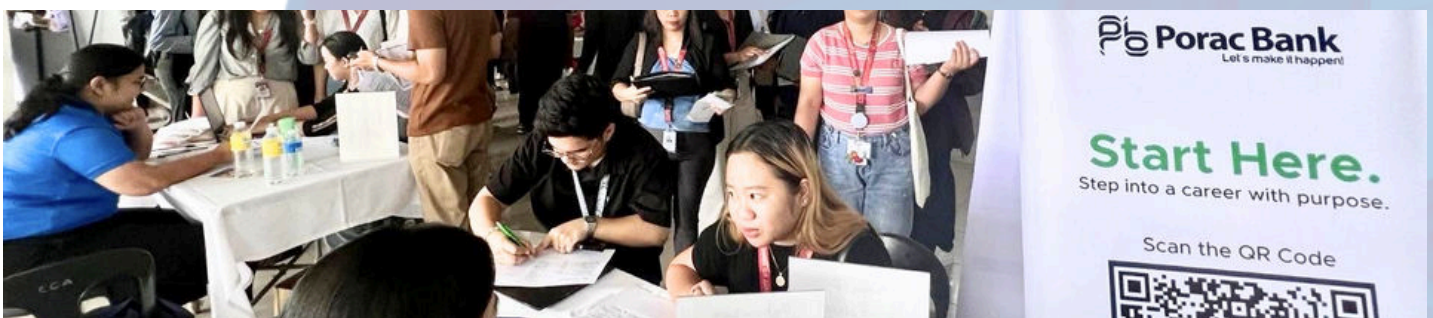
PB JOINS JOB FAIRS AT HAU AND CCA

APRIL-MAY 2025



At Porac Bank, we are committed to building meaningful connections and investing in the future of our workforce. This year, we proudly joined other prestigious companies and establishments in two significant events, the HAU Annual Job Fair and the City College of Angeles Job Fair. Both of which provided valuable platforms to connect with aspiring professionals and share the many opportunities that await within our organization.

Participating in these fairs reflects our ongoing dedication to discovering top talent, fostering growth, and demonstrating what makes Porac Bank a truly rewarding place to work. It was a great opportunity to meet passionate candidates, build relationships, and further strengthen our presence as an employer of choice in the community.



MAY 2025

PB FIRST HEALTH FAIR

Porac Bank's First Annual Employee Flu Vaccination and Health Fair was well attended, providing free flu shots and health screenings—demonstrating management's commitment to employee well-being and a healthier workplace.

Porac Bank

MAY
31

**HEALTH FAIR:
ANNUAL FLU
VACCINE**



MOTHER'S DAY 2025

MAY 2025



FATHER'S DAY 2025

JUNE 2025



Porac Bank proudly took part in the Asian Development Bank's Fintech for Inclusion Transformation (FIT) Forum: "Celebrating Progress and Inspiring Change" held on May 23, 2025, at the Joy-Nostalg Hotel and Suites, Manila.

The event brought together key stakeholders in digital finance and inclusion, highlighting transformative efforts across the region. Porac Bank was honored to be recognized as a grant recipient during the forum—an important affirmation of the Bank's ongoing commitment to advancing inclusive digital transformation in the banking sector.

This recognition reflects the Bank's continued drive to innovate and make financial services more accessible, particularly for underserved communities. Porac Bank remains dedicated to leveraging technology to empower clients and promote financial inclusion across all sectors.



BOO/BSA TRAINING: WORK VALUES AND CULTURE SEMINAR

MAY 2025



On May 24, 2025, Branch Operations Officers and Branch Service Associates came together for a meaningful and impactful learning experience during the 3rd wave of the seminar, “Creating a Culture of Excellence in Banking,” held at the Corporate Office Training Room.

The session was both engaging and productive, fostering an environment of active participation and collaboration among attendees. It focused on equipping team members with essential knowledge and practical insights to further strengthen their roles in delivering exceptional service and operational efficiency. Through a variety of activities, discussions, and shared experiences, participants explored ways to embody a culture rooted in accountability, consistency, and service excellence.

Beyond the technical knowledge gained, the seminar also served as an opportunity to reflect on the collective impact of Branch Operations and Service teams on the Bank’s mission and customer experience. Participants left the session with renewed motivation, key takeaways they can apply in their daily responsibilities, and a deeper appreciation for the values that define our organization.

As we continue to invest in the growth and development of our people, we move forward more connected, more capable, and more committed to excellence—building a stronger, service-driven culture across all branches.

ANGEL NETWORK ROADSHOW

MAY 2025

AVP for Organizational Development Paul Jaranilla, AVP for HR/Admin Cynthia Gutierrez, and Financial Planning and Investment Head Zoren Capitulo represented Porac Bank at the RBAP Angel Network Roadshow held on May 29-30, 2025, at Widus Hotel, Clark.

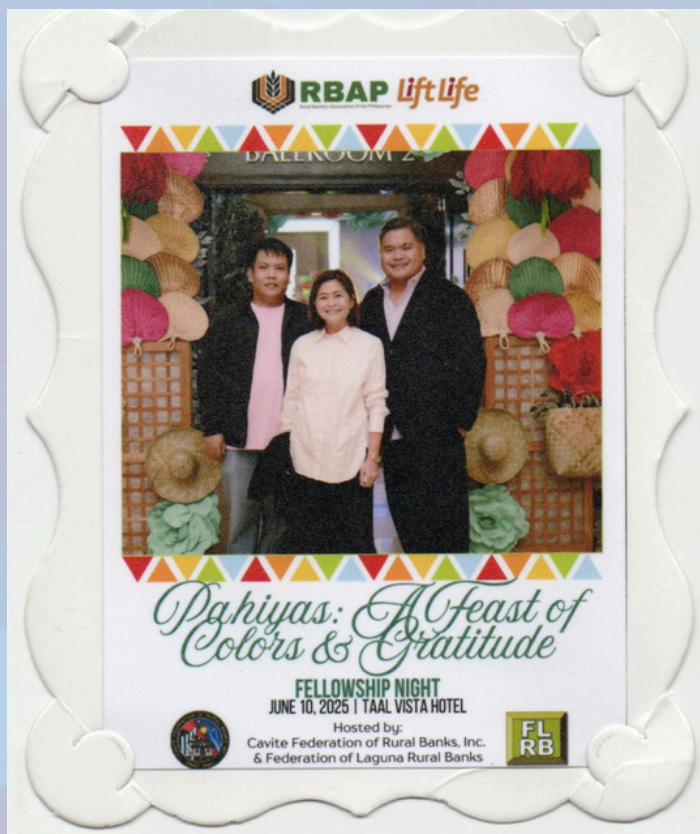
The event highlighted digital innovations and strategic collaborations to advance rural banking and promote financial inclusion.



RBAP 68TH ANNIVERSARY SYMPOSIUM



President and CEO Connie Tayag, COO Jowil David, and CFO Zoren Capitulo represented Porac Bank at the 68th Anniversary Symposium of the Rural Bankers Association of the Philippines (RBAP), held on June 10-11, 2025, at Taal Vista Hotel, Tagaytay. The symposium gathered key stakeholders to discuss the future of rural banking and industry resilience.



BRANCH NO. 15 OPENS IN STA. RITA

MAY 2025



On May 30, 2025, Porac Bank proudly celebrated the grand opening of its Sta. Rita Branch—a significant step forward in our mission to bring accessible banking closer to home. The event was marked by a heartfelt ribbon-cutting ceremony, graced by the presence of Hon. Mayor Arthur Salalila, BSP San Fernando Acting Area Director Mrs. Luzviminda Pamintuan, Independent Director Mrs. Lourdes De Mesa, and Mr. Andrew Coronel.

A solemn blessing led by Fr. John Paul Morales set the tone for a hopeful beginning—symbolizing our continued commitment to service, growth, and meaningful community partnership.

To cap off the celebration, a lively Field Deposit Collector motorcade made its way through the town, proudly showcasing Porac Bank's dedication to community-based, doorstep banking.

Thank you to everyone who joined us in making this milestone truly special. Together, we move forward—serving with heart, reaching farther, and growing stronger.



ONBOARDING SEMINAR

JUNE 2025



On June 4, Porac Bank officially welcomed the newest members of our growing team. We are thrilled to have these talented individuals join us and are fully committed to helping them succeed from day one. Their arrival marks not just the start of their professional journey with us, but also the continuation of our collective mission to serve with excellence, integrity, and heart.

As they begin this new chapter, we take pride in introducing them to our culture of Malasakit—a workplace built on compassion, collaboration, and a shared commitment to the greater good. By fostering a supportive environment, we ensure our new colleagues feel empowered, valued, and ready to contribute meaningfully to our goals. Together, with fresh perspectives and united purpose, we look forward to building something truly impactful for our beloved company and the communities we serve.

PB REBRANDING WORKSHOP

JUNE 2025

Porac Bank recently completed a three-part Rebranding Workshop Series held on June 5, 13, and 27, 2025, aimed at refining the Bank's brand identity, aligning with its core values, and strengthening its market presence. The sessions fostered cross-functional collaboration and strategic planning in support of the Bank's evolving direction.

DAY 1 OF REBRANDING WORKSHOP (JUNE 5, 2025- FUTURE THINKING)



DAY 2 OF REBRANDING WORKSHOP (JUNE 13, 2025-BRAND SPRINT)



DAY 3 OF REBRANDING WORKSHOP (JUNE 27, 2025-VALUE MAPPING)



FINTECH FOR INCLUSION PHASE 2 WORKSHOPS JUNE 2025



From June 18-20, 2025, Porac Bank participated in the Phase 2 Workshops of the FinTech for Inclusion Transformation Program, focusing on project knowledge transfer and capability development for rural financial institutions.

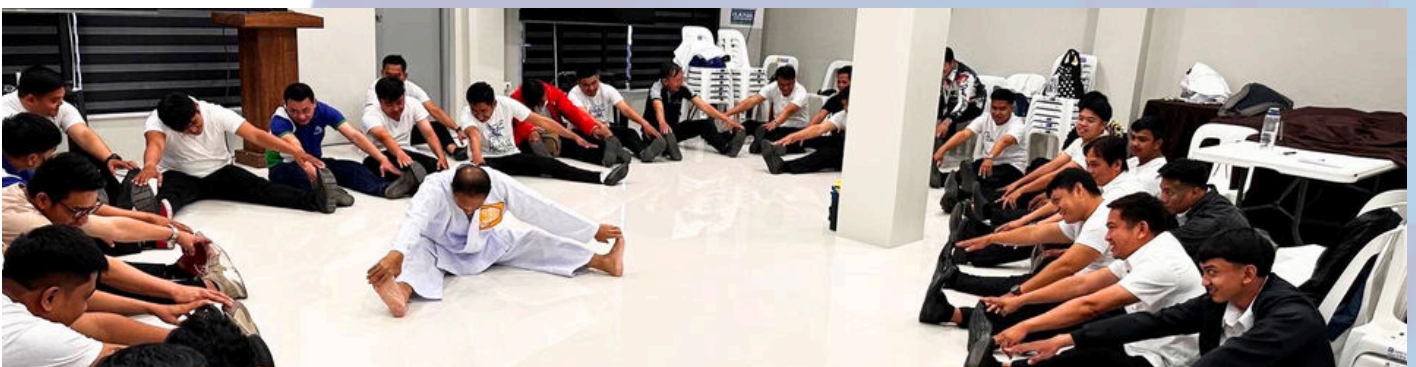


FIELD DEPOSIT COLLECTORS TRAINING

JUNE 2025

Our Field Deposit Collectors participated in a comprehensive defense training session last June 19, 2025 designed to reinforce field awareness and safety practices. The training, conducted by our Security Officer, Ret. Col. Nilo Villalon, provided with essential skills in Basic Self-Defense.

Beyond physical techniques, the session emphasized the importance of maintaining mental focus and composure in high-risk situations. The experience proved both enriching and rewarding, equipping our frontliners with practical tools to navigate their field responsibilities with greater confidence and security.



CELEBRATING OUR FIRST HALF OF 2025: EMPLOYEE APPRECIATION

At Porac Bank, we celebrate YOU, our hardworking team members who drive our mission forward every day. To strengthen camaraderie, boost morale, and support a healthy work-life balance, management is granting a budget per employee for biannual team get-togethers, whether it's a dinner or a fun outing with your Branch.

This initiative is our way of saying thank you and encouraging moments of connection, laughter, and well-deserved relaxation. Because when our people thrive, so does the Porac Bank family. Here's to teamwork, well-being, and making memories together!



EMPLOYEE APPRECIATION

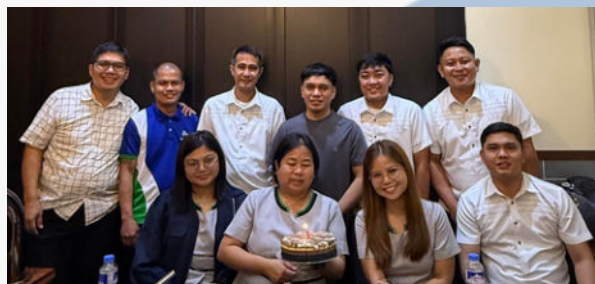


EMPLOYEE APPRECIATION



BIRTHDAY DINNERS

JANUARY-JUNE 2025



EMPLOYEE MILESTONES

JANUARY-JUNE 2025

Porac Bank recently recognized the personal milestones of its employees, underscoring the organization's commitment to fostering a culture that values not only professional excellence but also individual growth and life achievements. From weddings and new additions to families, to academic accomplishments and even the joy of owning a new car, these milestones reflect the richness and diversity of experiences within the Bank's community.

President and CEO Lourdes Connie Tayag acknowledged these important moments during a recent internal announcement, stating, "Our people are the heart of Porac Bank—not just as professionals, but as individuals. Celebrating life's meaningful milestones together strengthens the bond we share as one team." Her message reflects the Bank's ongoing dedication to cultivating a supportive and people-centered workplace.



Wedding of Nepo BOO Elizabeth De Dios



FDC Aaron Capati of Nepo Branch celebrates the birth of his son!



Congratulations to BSA Sheena Panlaqui (Dolores) on the birth of her daughter!

EMPLOYEE MILESTONES

JANUARY-JUNE 2025



A New Ride, A New Chapter.

Porac Bank proudly celebrates Analyn Guanlao on the exciting achievement of owning a new car. This milestone is more than just a set of keys—it's a symbol of hard work and perseverance. It reflects not only financial independence but also the journey of setting goals and turning them into reality. As you hit the road with pride and purpose, may each drive remind you of how far you've come. Here's to smooth roads ahead, new adventures, and continued success!




Capping Off a Remarkable Achievement! Porac Bank proudly congratulates Jonel Castillo on reaching an incredible academic milestone—graduation! This achievement is a testament to years of hard work, commitment, and the pursuit of personal and professional growth. As you turn the page to a new chapter filled with opportunities, we celebrate not just the degree earned, but the dedication and perseverance it represents. Your success inspires us all. Congratulations!



BE PART OF OUR NEWSLETTER

Submit an article to share your inspiring story.

 A horizontal input field with a light beige background and rounded ends. To the right of the input field is a green square button containing a white envelope icon, representing an email submission.

#PoracBankFamily

Bank
Rural Bank Since 1968