




GEARING UP
FOR NEW HEIGHTS



CHAIRMAN'S MESSAGE

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To my fellow Shareholders,

As we celebrate a significant milestone in our journey, I am honored to reflect on the remarkable progress we have achieved over the past decade. In the last ten years, PBCOM has diligently laid the groundwork for success, nurturing essential banking skills and embracing technological advancements to propel us into the future.

Our commitment to excellence has been unwavering, evident in our dedication to mastering fundamental banking skills such as credit risk management, client coverage, asset and treasury management, and customer care. These pillars form the foundation of our operations, enabling us to navigate challenges with resilience and adaptability.

In parallel, we have embarked on a transformative journey, transitioning our technology base to a new and future-ready core banking system. This strategic shift has empowered us to stay ahead of the curve, leveraging innovative solutions to enhance efficiency, security, and customer experience.

The fruits of our labor are evident in the steady growth of our revenues, client base, and profitability. Despite the formidable competition posed by industry giants and emerging digital banks, we have remained steadfast in our commitment to conservative risk management principles. This steadfast approach has not only safeguarded our interests but has also positioned us as a trusted partner in the eyes of our stakeholders.

As we are about to enter a new era, PBCOM is primed to embrace the challenges and opportunities that lie ahead. We are ready to build upon the strong foundation laid in the past decade, driving forward with our growth strategy and unwavering determination.

I extend my heartfelt gratitude to each member of the PBCOM family for their dedication, expertise, and unwavering support. Together, let us embark on this next chapter of our journey with confidence, unity, and a shared commitment to excellence.

Here's to the next decade of success and beyond!



Eric O. Recto
Chairman