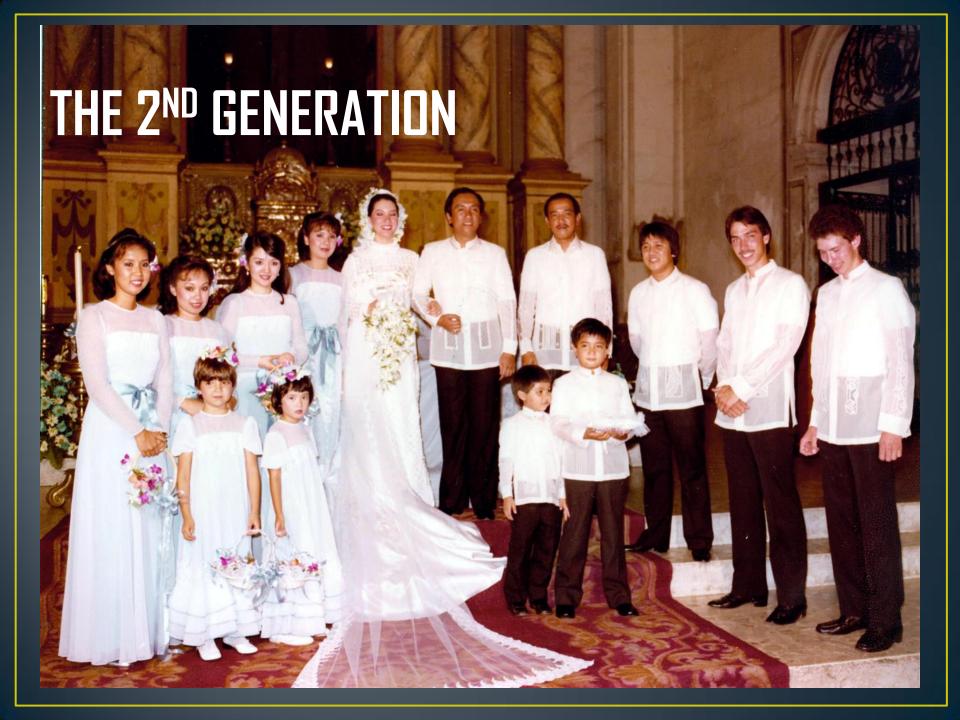
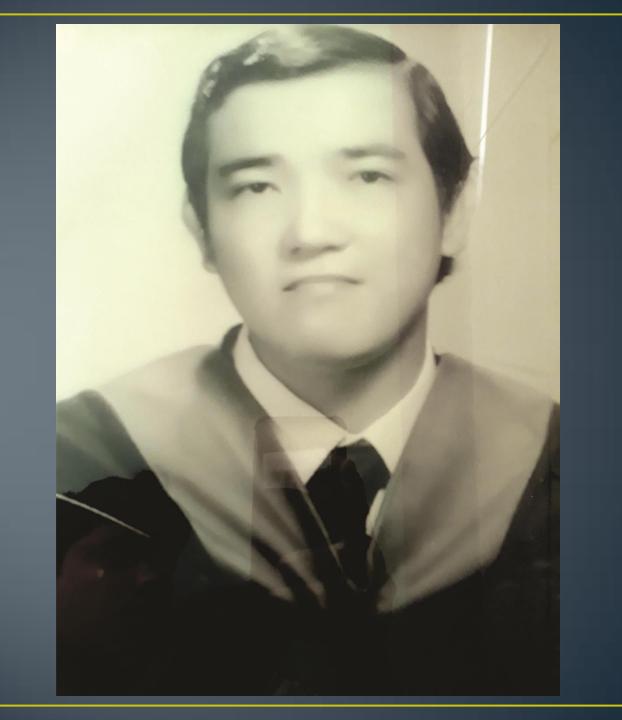
SUCCESSFUL SUCCESSION 3RD GENERATION

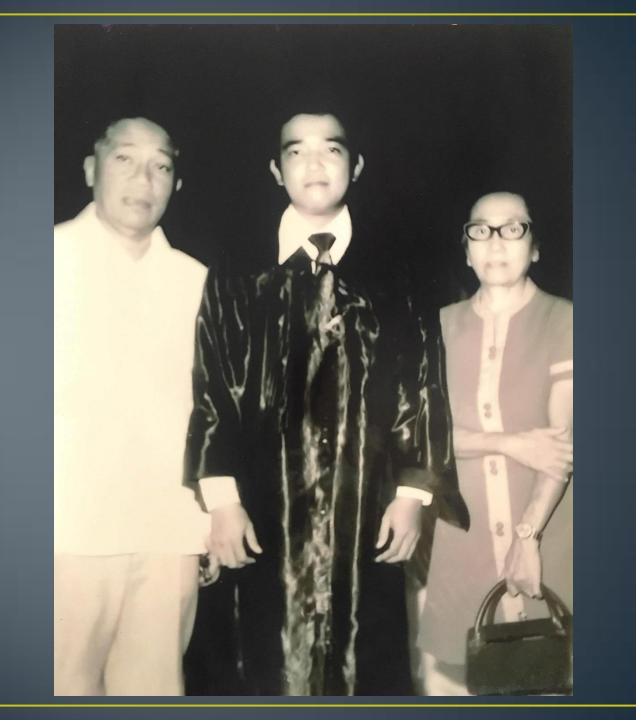




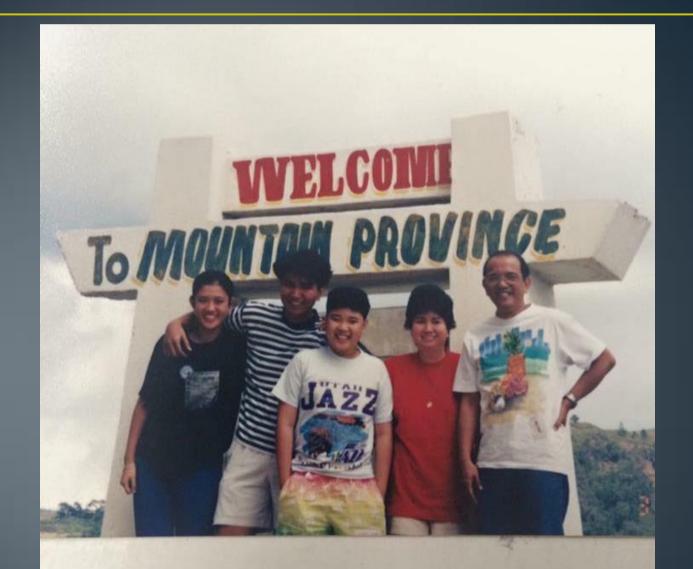
















The BIRTH of BANGKO PANGASINAN



"WE WERE EXACTLY WHERE WE HAD TO BE, BUT WE FELT COMPLETELY DISPLACED"



"TURNING ADVERSITY TO OPPORTUNITY"





MY FIRST BIG POINT:

IMMERSION































MY SECOND BIG POINT:

PROFESSIONALIZATION



A PRO ACTIVE BOARD OF DIRECTORS

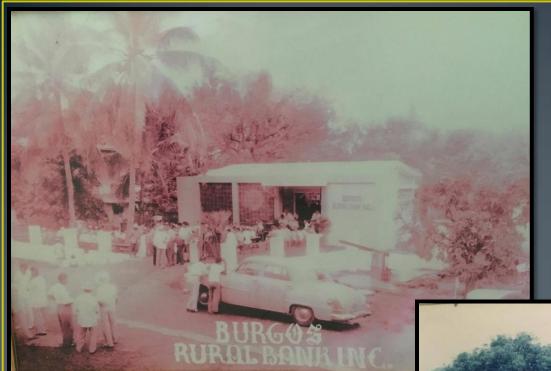


A DYNAMIC SENIOR OFFICERS



AN EMPOWERED JUNIORS AND STAFF





UPGRADING OF OUR FFE'S





LAUNCHING OUR ATM BANKING



UPGRADING OF OUR WEBSITE

STRETHENING TIES WITH COUNTRY BANKERS



ADDED VALUE SERVICES WITH RURAL NET.







PARTNERING WITH PHILIPPINE CROP INSURANCE CORPORATION

(ADHERENCE TO THE AGRI – VALUE CHAIN)







DISCUSSIONS WITH OTHER BANKS AND RURAL BANKS ON BEST BANKING PRACTICES









- COHESIVE STRAT PLANNING
- BUSINESS REVIEW
- GENERAL MEMBERSHIP MEETINGS









ENGAGING THE BANK

CONFERENCIVE RE – ENGINEERING PROGRAM





THERES IS NO SUCH THING AS AN INSTANT COFFEE, ONLY DETERMINATION AND CONSISTENCY.

