

A photograph of a multi-story building with a prominent green sign that reads "veteransbank". The building has several floors with windows and balconies. The image is overlaid with a large green diagonal shape on the left and a yellow triangle on the bottom right. The text "PHILIPPINE VETERANS BANK" and "AT A GLANCE" is overlaid on the green shape.

veteransbank

PHILIPPINE VETERANS BANK

AT A GLANCE

WHAT IS PHILIPPINE VETERANS BANK (PVB)



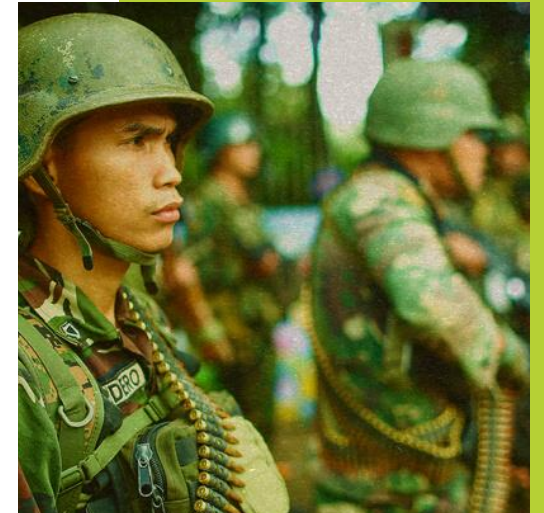
A full service private commercial bank



By charter, an authorized government depository bank



By charter, majority must be owned by veterans



BOARD OF DIRECTORS



Roberto F. de Ocampo, OBE
Chairman & CEO
Former Secretary of Finance



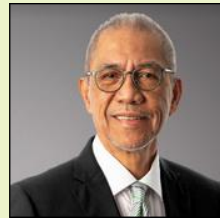
**Capt. Guillermo L. Parayno Jr.
(PN RET)**
Vice Chairman
Former Commissioner, Bureau of Customs and
Bureau of Internal Revenue



Renato A. Claravall
President & Acting CEO
Former Director, various wholly owned
companies of Benguet Corporation



Gerardo B. Anonas
Director
Former President,
Optimum Development Bank



Francis S. Magsajo
Director
Former President, RCBC,
RCBC Savings Bank and
Philippine Export-Import Credit Corporation



Jose A. Nuñez Jr.
Director
Former Chairman,
Development Bank of the Philippines



Percianita G. Racho
Director
Former Mayor, Municipality of Buenavista,
Agusan del Norte



Cesar A. Rubio
Director
Former Director
UCPB Savings Bank, UCPB Securities,
UCPB Leasing and Finance and
UCPB Foreign Exchange Corporation



Michael C. Mendoza
Director
Former Commissioner,
Cebu Ports Authority



Ma. Cecilia G. Soriano, Ph.D.
Director
Former Undersecretary of Finance



**PLTGEN Reynaldo V. Velasco
(PNP RET), Ph.D.**
Director
Former Director,
Philippine National Police (PNP)

KEY OFFICERS



Renato A. Claravall
President & Acting CEO
50 Years of experience in domestic and international banking



Edwin T. Amahan
Senior Vice President
Branch Banking Group Head
35 Years of experience in branch banking



Clodoveo T. Atienza
Senior Vice President
Credit Group Head
38 Years of working experience in both local and foreign banks



Camille Maricelle M. Canullas
Senior Vice President
Information Technology Group Head
37 Total years of working experience, 34 years in banking



Jose Noel L. Cadiena
Senior Vice President
Central Operations Group Head
27 Years of experience in Finance



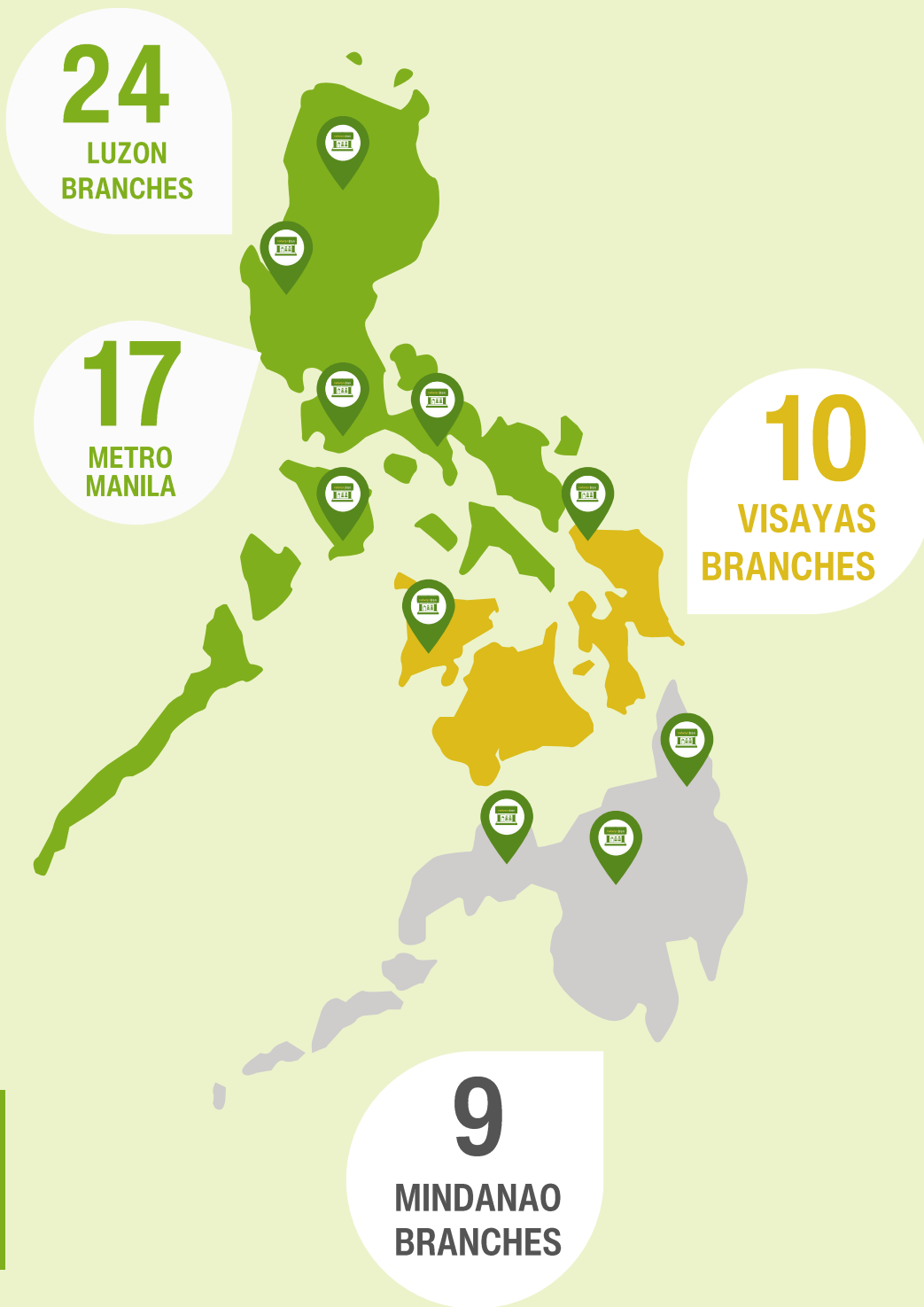
Annabelle Y. Yong
Senior Vice President
38 Total years of working experience, 27 years in retail lending from various top local and foreign banks

BRANCH NETWORK

61 BRANCHES

201 ATMS

strategically located in key cities and municipalities nationwide.



WHERE WE ARE

RANKING OF 45 UNIVERSAL & COMMERCIAL BANKS

As of December 31, 2022

Ranked 25th
IN TOTAL ASSETS
₱59,654.52*



Ranked 27th
IN TOTAL LOANS (NET)
₱23,160.70*

Loan to Deposit Ratio: **45%**

Ranked 22nd
IN TOTAL DEPOSITS
₱56,201.29*



*Amounts in Millions

SOURCE: Bangko Sentral ng Pilipinas, BS Financial Statements

EXTREMELY LIQUID BANK

Excess Liquidity of
P25.2B as of
December 2022



LOW COST OF FUNDS

Average
Cost of Funds of

0.0039



STRONG LGU RELATIONSHIPS



DEPOSITS

Over 4,000 LGU, NGA and GOCC accounts, total of P40 billion or 72% of PVB's total deposits



LGU LOANS

Total of P2.5 billion loans from 25 LGUs



SALARY LOANS

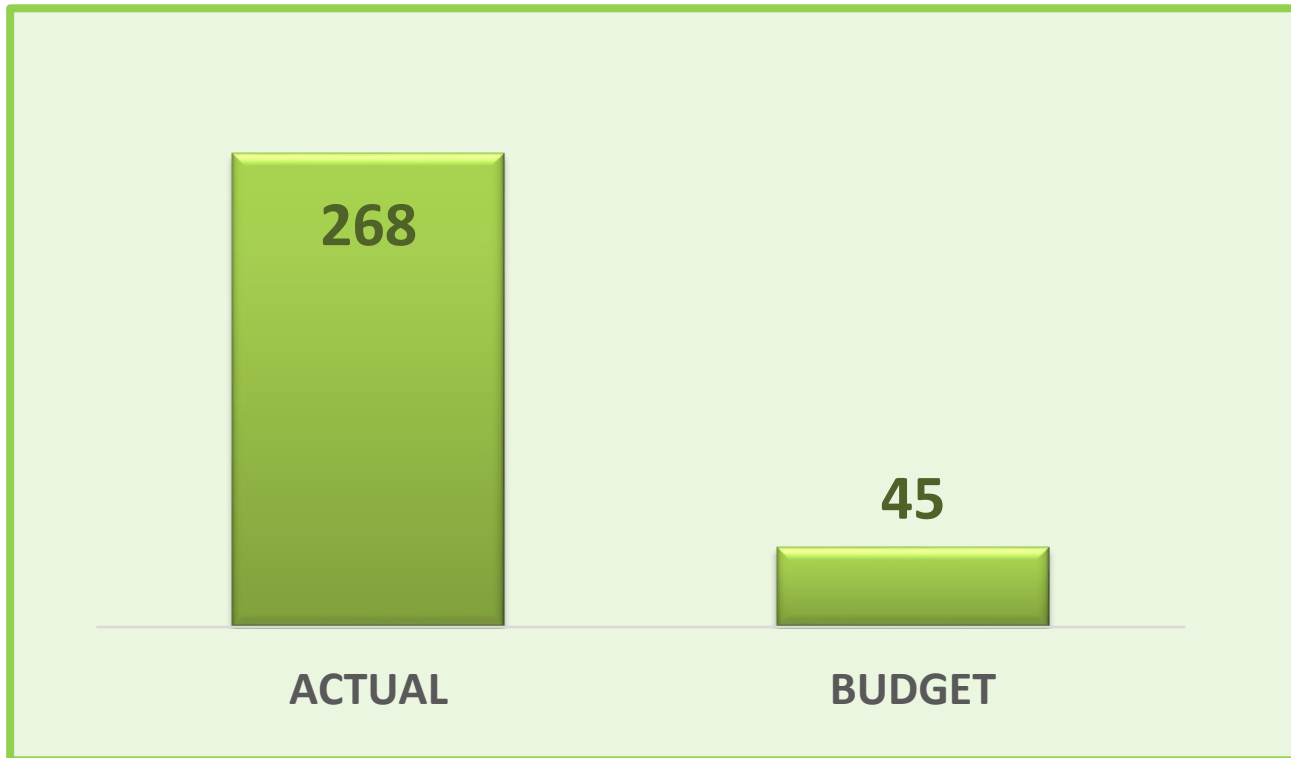
Over 20,000 accounts with LGUs and GOCCs, total of P1.7 billion salary loans



PAYROLL ACCOUNTS

Payroll services given to 58 LGUs, 39 GOCCs and 33 Private

2022 NET INCOME



+496%



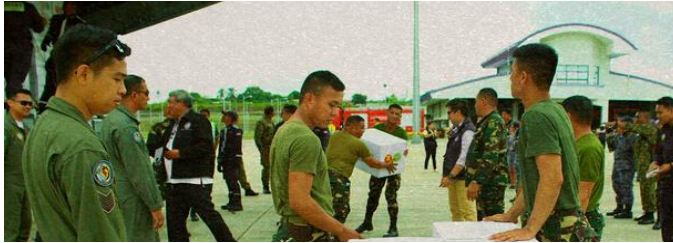
TOP 25 SHAREHOLDERS

| | | |
|----|-------------------------------|--------|
| 1 | MENDOZA, RAYMOND DEMOCRITO C. | 76,454 |
| 2 | SAMSON, LUIS F. | 33,224 |
| 3 | DE OCAMPO, EMMANUEL V. | 15,684 |
| 4 | ANDRES, ROMULO C. | 14,788 |
| 5 | REYES, DEDICACION A. | 14,276 |
| 6 | SAN MIGUEL, FRANCISCO T. | 13,316 |
| 7 | ZAGALA, CYNTHIA P. | 13,188 |
| 8 | DE OCAMPO, ROBERTO F. | 10,324 |
| 9 | AGLIPAY, MARINETTE Y. | 10,000 |
| 10 | DE LOS SANTOS, JAIME S. | 10,000 |
| 11 | SARMIENTO, HILDO A. | 9,091 |
| 12 | LEYVA, GEO F. | 7,424 |
| 13 | CABANOS, ESTEBAN B. | 7,028 |
| 14 | DAVID, NORBERTO D. | 6,400 |
| 15 | SALAZAR, JORGE Q. | 6,336 |
| 16 | CABANERO, LEONARDO . | 5,952 |
| 17 | GARCIA, PRISCILLA G. | 5,696 |
| 18 | LLAMAS, ALICIA C. | 5,440 |
| 19 | SEVILLA, FERDINANDO G.. | 5,000 |
| 20 | ALZAGA, PRIMO B. | 4,672 |
| 21 | NAVARRO, HELENE H. | 4,288 |
| 22 | ESPINO, ROMEO C. | 4,224 |
| 23 | DILAG, TERESITA G. | 3,904 |
| 24 | CLARAVALL, RENATO A. | 3,896 |
| 25 | MARIANO JR., JORGE T. | 3,649 |



PHILIPPINE VETERANS BANK

THE SHARE OFFER



A NEW MISSION

With the passage of **Republic Act No. 11597**, Philippine Veterans Bank is opening ownership to post-World War II veterans and retirees of the Armed Forces of the Philippines to join our WWII veterans and their heirs in strengthening PVB and establishing its niche as a bank for the veterans and the military,

a Bank for Heroes.



OUR OFFER



40 MILLION
Common Shares Offered



PHP 110/share
At a minimum of 100 shares or (PHP 11,000.00)



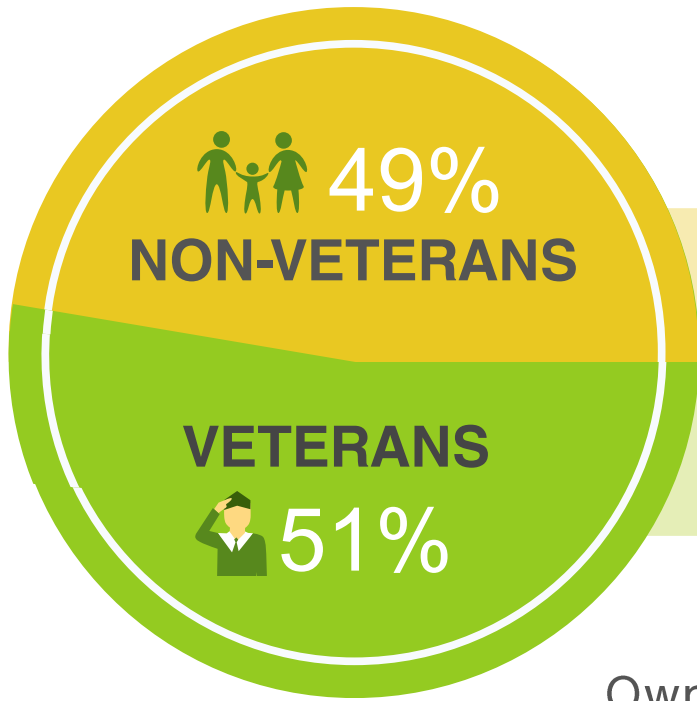
UNLIMITED NO. OF SHARES
(First-come, First-served basis)



FEBRUARY 15 – NOVEMBER 20, 2023
(Offer Period)



SHAREHOLDER MIX



Equity Non-Veterans

| Total of P4.9 Billion*

Equity WWII and post-WWII veterans, and AFP retirees

| Total of P5.1 Billion*

Ownership scenario upon entry of Post WWII Veterans, AFP Retirees and Other Investors

OFFER PRICE



₱110.00

Offer Price Per Share

22% Discount

₱133.70

Adjusted Book Value Post Dilution
(as determined by UNICAPITAL)

CAPITAL RAISING



P4.0 Billion
new capital



Increased
SBL

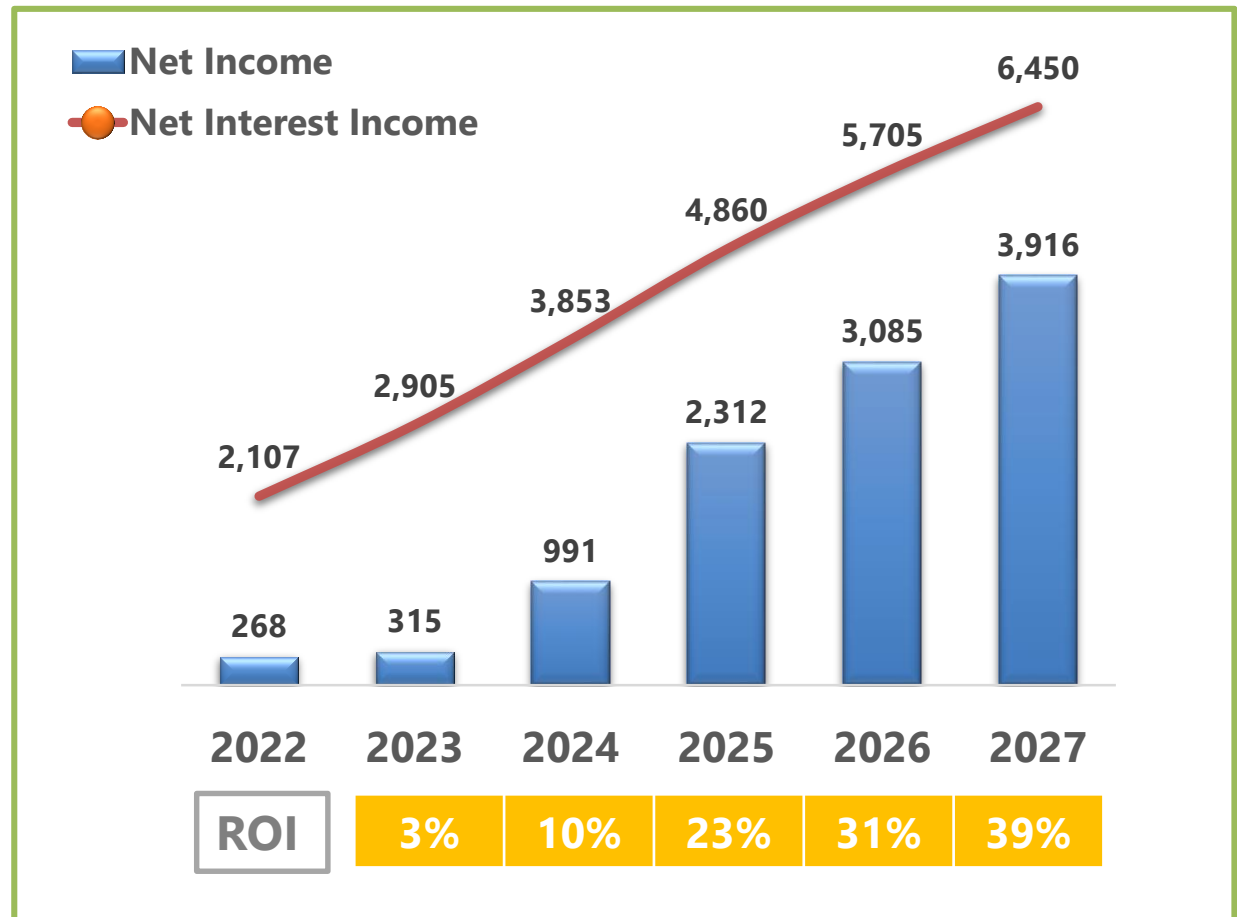


Loan
Portfolio
Growth



More
Profits

5-YEAR PROJECTED EARNINGS



PRICE PER SHARE



2023

110.00

Offer Price Per Share

2027

185.94

Adjusted Book Value
Post Dilution



Term Deposit
at 5.00%



Housing Loan
at 6.25%



Salary Loan



All Purpose Loan

SPECIAL OFFER TO THE MILITARY



LONG TERM VISION OF A MILITARY BANK



Assisting Active and Retired Military Personnel and their Families with their **Financial Needs.**



Financing the Defense Industry.



Development of Military Real Estate Assets.



Improving the health care coverage of active military personnel

ON-BOARDING GENERALS

AFP Chief of Staff General Andres Centino (middle) meets with PVB Chairman Roberto F. De Ocampo (left) and PVB President and Acting CEO Renato A. Claravall to discuss plans to transform PVB into a bank for veterans and the military.



RETIRED GENERALS WHO HAVE BECOME SHAREHOLDERS OF

PHILIPPINE VETERANS BANK

veteransbank



GEN. EDGARDO B. AGLIPAY



LT. GEN. JAIME DELOS SANTOS



GEN. REYNALDO R. ALCASID

RETIRED GENERALS WHO HAVE BECOME SHAREHOLDERS OF

PHILIPPINE VETERANS BANK

veteransbank



*LT. GEN. ERNESTO G. CAROLINA
(2nd from left)*



*P/MGEN. LUCAS MANAGUELOD
(3rd from left)*



BGEN. HILDO A. SARMIENTO

ALSO IN THE ROSTER:
MGEN. RAUL CABALLES
GEN. RICARDO DE LEON
BGEN. MANUEL B. MARIANO
MGEN. GILBERT F. SARET
P/BGEN. FERDINANDO SEVILLA

COME AND JOIN THEM!

INVEST IN HEROISM
INVEST IN YOUR BANK!

INVEST IN HEROISM INVEST IN YOUR OWN BANK



The logo for Veteransbank features a stylized green 'V' symbol on the left, followed by the word 'Veteransbank' in a bold, sans-serif font. The 'V' is composed of a horizontal top bar, a vertical stem, and a diagonal base. The text 'eteransbank' is in a dark green color, while the 'V' is a lighter shade of green. The entire logo is centered on a background of thin, light gray lines radiating from the center.

Veteransbank