

# The start of something *new.*

2021 YEAR IN REVIEW



## Vision

Bank of Guam®, "The People's Bank," will be the driving force for sustained prosperity in the communities it serves.

## Mission

Our Bank of Guam Familia culture is built on the legacy of our Founder. It is a philosophy of respect, fairness, generosity, and integrity. This heritage drives the mission of our Bank:

- To help our **Customers** prosper through expert advice and genuine care
- To empower our **Employees** through opportunities for growth and development
- To reward our **Stockholders** with a fair return and pride of ownership in a locally-owned, profitable, and community-centric enterprise
- To strengthen our **Community** by fostering economic, social, and environmental sustainability

A journey of a  
thousand miles  
**begins with a** *single step.*

## Contents

CEO Message.....	2
BGH Financials .....	5
BGH Subsidiaries .....	6
Bank of Guam Year in Review.....	7
Products and Services.....	8
Accolades .....	11
Employee Empowerment.....	12
Community Outreach.....	15
Corporate Social Responsibility.....	17
TASI® Bank Re-brand .....	22
Board of Directors.....	26
Senior Management .....	28
Visionary Leaders .....	29



## A Message from our CEO

**“We allowed ourselves to fast-track improvement and expand our reach across our enterprise, bringing greater agility, flexibility and convenience to all we serve.”**

**Joaquin P.L.G. Cook**  
President & Chief Executive Officer

### Håfa Adai Stockholders,

Last year, we saw the pandemic shake many of our homes and businesses. The ability to adapt quickly and pivot was key to being a good, responsible community partner and as a Company, I believe we did well.

After a modest year in 2020, our profits in 2021 increased by 68.1% to \$21.0 million. This resulted primarily due to the increase in non-interest income by \$11.5 million (70.4%) to \$27.9 million and the reduction to the provision for loan losses by \$8.2 million or (79.2%) in 2021. These were partially offset by the increase in non-interest expenses by \$7.7 million (10.6%) and the decrease in net interest income by \$1.9 million (2.3%) from the prior year. Our capital ratios remain well above the levels necessary for our regulators to consider us to be “well capitalized.” Growth of our assets continues to outpace that of our capital base, modestly reducing those ratios from the previous year, but remaining high enough to maintain the capital “buffer” that allows us to continue paying dividends to our stockholders.

Our assets continue to grow primarily because we are both the U.S. Treasury depository and the primary financial institution for the governments of Guam and the Commonwealth of the Northern Mariana Islands. As such, we are the depository recipient of pandemic relief funds under the Coronavirus Aid, Relief, and Economic Security (CARES) Act for our region. Even though much of that

money flowed through to recipients quickly, a significant portion remained behind to fund ongoing government activities and operations. In comparison to the previous year, our total assets grew by \$439.2 million (18.7%) to end 2021 at \$2.79 billion. Knowing that the growth in assets was based upon temporary deposits, we kept most of the increase in the form of deposits with the Federal Reserve Bank and investment securities. Our stockholders’ equity increased by \$3.7 million (2.1%), to \$180.7 million, retained earnings increased by \$16.1 million (11.7%). These were partially offset by accumulated other comprehensive income, comprised primarily of the decrease in the market value of our investment securities by \$19.8 million.

On July 6, 2021, the Company completed its final purchase of 25% of voting common stock of ASC Trust LLC bringing the Company’s ownership of ASC Trust LLC to 70%. This transaction resulted in the consolidation of ASC Trust LLC with the Company, which increased the Company’s total assets by \$3.1 million (0.11%), revenues by \$5.3 million (5.0%), and net income by \$2.0 million (9.5%).

Throughout the global shutdown, we continued to challenge ourselves and strive to do more with less. We kept our masks on and standards high, pushing daily to do good and be better. Our spirit of resilience accelerated meaningful shifts within our subsidiaries.

Bank of Guam, in preparation of its 50th Anniversary, kicked off **The Start of Something New**, signifying our journey towards constant improvement and greater convenience, while maintaining the legacy of service our customers and community have come to know.

When the Bank was founded in 1972, not many would have envisioned the significant impact technology would have on our lives today. As we joined the world in adapting to a second year of our new normal, we continued to adjust to life within the pandemic restrictions and found ourselves further dependent on technology to maintain operations, strengthen relationships and keep the heartbeat of our Bank and our Islands going strong. In doing so, we allowed ourselves to fast-track improvement and expand our reach across our enterprise, bringing greater agility, flexibility and convenience to all we serve.

The Bank’s ability to be flexible and offer solutions in the most uncertain of situations will be a lesson we carry with us into future investments. Because of this, we proudly stand by our digital endeavors which include a new corporate website and refreshed online and mobile banking platforms, which are the gateway to even more exciting things to come!

In keeping with the Bank’s digital transformation efforts, customers visiting Guam branches now have access to

free In-Branch Wi-Fi, allowing them to like, love, share, discover and explore all the newly launched features of the Bank’s new website, online and mobile banking solutions. The Bank’s work continues as it plans to bring In-Branch Wi-Fi to its customers in the CNMI and neighboring island branches in 2022.

Realizing the demand on our operations throughout the pandemic, we responded by increasing accessibility with the upgrade of our entire network of 86 ATMs. With more than 90% of the installation completed, the Bank maintains the region’s newest and largest fleet, equipped with deposit taking capabilities, enhanced anti-skimming security, customizable withdrawal denominations and an intuitive user interface.

The launch of TASI® Bank, a division of Bank of Guam, in July was not just a strategic goal but a significant milestone in the Bank’s growth and expansion. Serving strong for 38 years as our San Francisco Branch, TASI Bank has been coined the “oldest new bank” in the San Francisco Bay Area as it continues the Bank’s legacy of serving as trusted advisors to its commercial customers.

Our San Francisco Familia, our newly re-branded Mavericks across the Pacific, provided another year of strong results for TASI Bank, earning \$9.5 million in pre-tax income for the year while the credit portfolio continued to perform well

through the pandemic. During the first quarter of 2021, borrowers with pandemic-related modifications resumed normal principal and interest payments. At year-end, less than 0.5% of loans were delinquent or non-performing.

Looking forward into 2022, the primary markets of the San Francisco Bay Area and San Diego are likely to continue their pandemic recovery, offering growth opportunities for us in the California region, well beyond our markets in the Pacific.

Operationally, after nearly 40 years of serving residents and businesses in Guam's northern community, the Bank officially closed our Dededo and Harmon branches. The shift in consumer behavior around digital adoption illuminated the opportunity to further invest in our digital banking capabilities and greenlit our plans to right-size our branch footprint, paving the way for all the exciting things ahead. As part of this process, we also streamlined our operations in the Commonwealth of the Northern Mariana Islands (CNMI) by consolidating our Chalan Piao Facility with our Garapan Branch. While bittersweet, we invited our customers along each and every step of the way, asking them to trust the journey while embracing something new.

On March 13th, we launched our first annual Founder's Day of Giving, a celebration of the legacy of our founder, his vision and the privilege of serving our communities. Employees throughout the organization from Guam, CNMI, Federated States of Micronesia (FSM), Republic of the Marshall Islands (RMI), Republic of Palau and California joined together for a single day of goodwill that resulted in the collection of over 8,000 pounds of trash and cleaner communities.

**While the pandemic has greatly impacted our ability to connect physically, it has not dampened our spirit to teach and give.**

Our Corporate Social Responsibility Team turned to creative solutions, financially empowering 760 lives, many of which were students, parents, homeowners and small businesses throughout the year. Additionally, through our ongoing support of the Guam Women's Chamber, we came on board this year as the Financial Sustainability partner, offering workshops to women in business covering various topics from understanding financial statements, seeking funding opportunities to start and grow a business and overall personal and professional financial health.

The Bank has also been a longtime corporate partner for Junior Achievement of Guam. This past year, we sponsored an in-school company team, serving as mentors and coaches to 20 high school students. We helped our budding entrepreneurs create a business, hire and manage a team, develop a product, bring it to market and drive revenues. We know that the time spent cultivating our youth will produce well rounded, financially savvy young adults and future entrepreneurs, the driving force of our economy, in the years to come.

Looking inward, for the 5th year in a row, the Bank's employees reached into their pockets and gave from the heart to continue our Mission 100 initiative. Since its inception, over 10,000 school supplies and \$8,000 in monetary donations have been collected. This employee led donation drive places much needed supplies like pencils, notebooks and sports equipment into the hands of school children throughout the CNMI, FSM, RMI and the Republic of Palau.

Internally, the Bank is well underway to achieving its strategic goals and capturing the business in key markets. After making the leap into our engagement with The Emmerich Group, the Bank graduated 34 Advanced Banking Professionals. Our sales team is now better equipped to deliver on value, seek out profitable prospects, and nurture and grow our existing relationships as we work to build and secure customers for life.

To strengthen culture, the Bank's Hoopla Team was stood up with the sole mission to make sure we celebrate our wins, big or small, along the way. This team was hand-selected to lead our employee cultural transformation and serve as the champions behind the Bank's efforts to uphold our standards of excellence at all levels, beginning with the way we answer our phones and correspond with our customers.

As we entered December, the season of giving, it was only fitting that we launched GIVE by Bank of Guam, our employee-driven giving stream. To get things started, the Bank invested \$10 in seed money to each employee to give to a cause of their choice. In a little over a month, over \$2,500 was donated to 22 worthy causes. This platform also provides the opportunity to track volunteer hours, set up payroll deductions for routine giving, as well as organize volunteer events. GIVE provides a holistic view into the causes we support, whether it's through monetary donations or through the hours we give in people power.

Also, as a part of GIVE by Bank of Guam, our employees once again selected key organizations who made a big impact within our communities to be recipients of our holiday corporate giving. Through their votes, \$25,000 was collectively given to Harvest House, H.E.A.R.T. Rescue Guam, Ayuda Wings for Life, Ohala Foundation (CNMI), and Women United Together Marshall Islands. Each organization received \$5,000 to help fund their missions, demonstrating to our employees that what matters to them, matters to us.

As you can see, it was a very busy and eventful year. I would like to send a sincere and heartfelt thank you to all our shareholders for their continued support for all that we do. Without the trust and confidence you place in our company, we would not be able to achieve all that we do. After three years serving as President and Chief Executive Officer, I continue to be inspired by all of our stakeholders and the impactful work we do together.

**Biba Bank Holding Company and Biba Guam!**



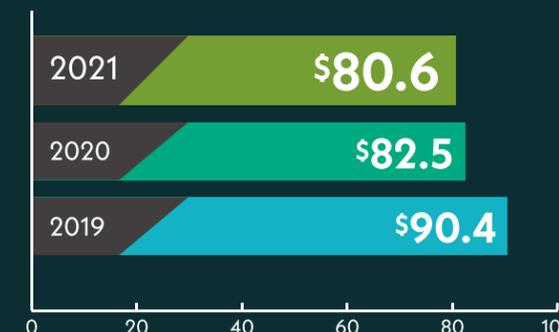
**Joaquin P.L.G. Cook**  
President & Chief Executive Officer



## Financial Highlights 2019-2021



**Stockholder's Equity**  
(in millions)



**Net Interest Income**  
(in millions)



**Gross Loans**  
(in billions)



**Non-Interest Income**  
(in millions)



**Total Deposits**  
(in billions)



**Net Income**  
(in millions)



Our Subsidiaries



**BG** | INVESTMENT SERVICES, INC.



Step by step, Bank of Guam is **building the new.**



2021 YEAR IN REVIEW

Hold the vision,  
believe in the process.

Joseph D. Cruz  
Bank of Guam Harmon Branch Manager



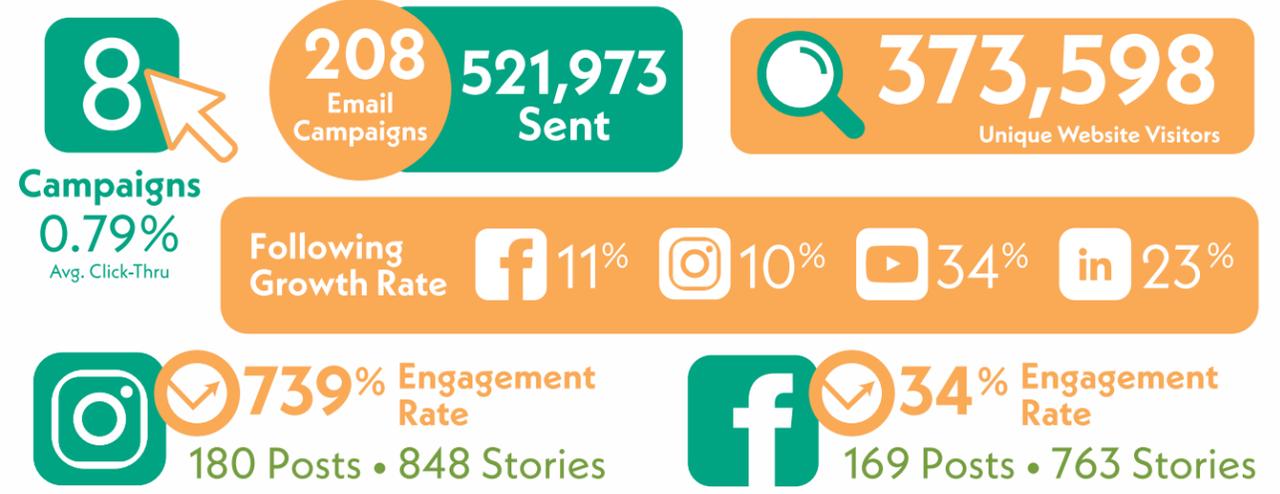
## Our Integrated Approach

Since the beginning of 2021, Bank of Guam has embarked on a transformative journey coined, **The Start of Something New**, promising to integrate a legacy of personalized services with leading-edge technologies that deliver safe, secure, and convenient access right to the hands of our customers.

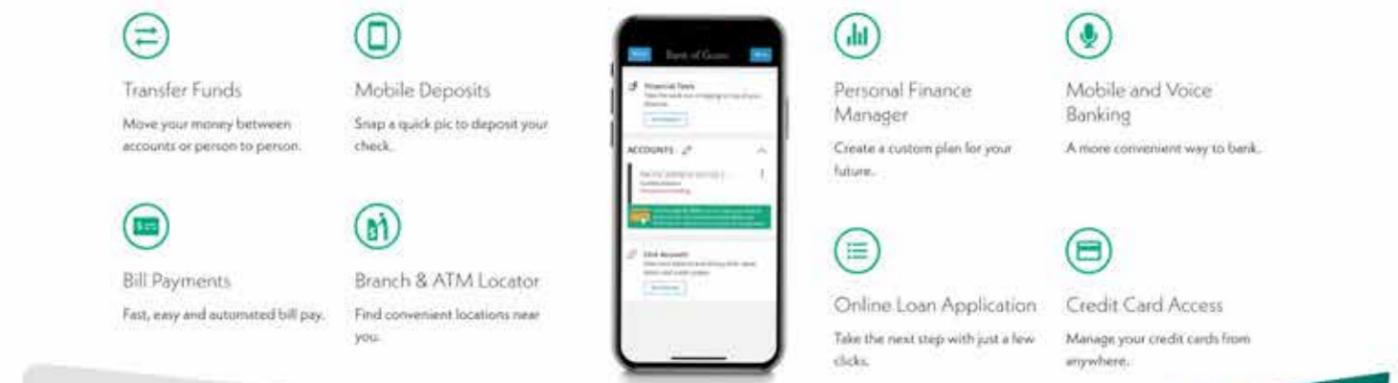
After 40 years of serving in Harmon and Dededo and nearly 10 years in Chalan Piao, closing our doors was sentimental for many, having come from an era where brick and mortar branches were a symbol of strength and success. With our teams on site, the last day was bittersweet. As we shared the excitement of what's to come with our customers, the positive energy was felt knowing this was just a brief pause, necessary to continue to be the driving force for prosperity as our Founder envisioned.



## 2021 Digital Media: Social and Website



### Mobile App Features



 December 2021 In-Branch Wi-Fi Launch

## The region's newest, largest ATM Fleet

In December 2021, our campaign of digital services continued announcing the introduction of In-Branch Wi-Fi and a fleet of newly upgraded ATMs (Automated Teller Machines) to include our new mobile ATM which serves our island's community events year-round. Identifiable by the Bank's signature green casing and branded elements, our new fleet is hard to miss. Aside from its bold design, customers can expect a new user-interface that's easy-to-use with new features available today and several future enhancements to look forward to.



## Products & Services

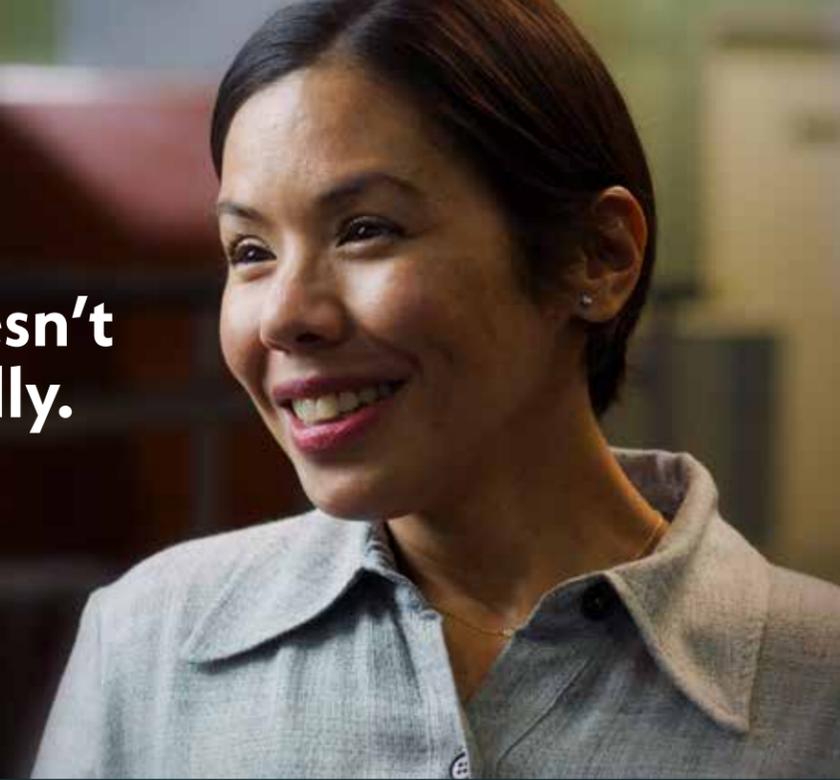
With an overall focus on convenience and transformation, our marketing strategy focused on shifting customer behavior to self-service and digital banking solutions. Our advertising coupled with social media content and personal service within our branches detailed specific benefits and 'how to' tutorials for a user friendly experience. In addition, our Visa Debit Card initiative to increase usage was highlighted throughout the year and concluded with prize incentives during the holidays. The campaign results strengthened partnerships, added value for our customers and boosted cardholder revenues.



# Transformation doesn't happen accidentally.

"Believe you can and you're halfway there."

Lesley-Anne Leon Guerrero  
Bank of Guam Senior Vice President,  
Chief Experience Officer



## Accolades

Bank of Guam is honored to have received many prestigious industry awards in 2021. We consider these as your awards, too. Thank you for being part of our success.

- 2021 MarCom Platinum Award: Annual Report - 2020 Year in Review, "What Does Hope Look Like?"
- 2021 Marcom Platinum Award: Corporate Social and Environmental Responsibility - 2021 Founder's Day of Giving
- 2021 Marcom Platinum Award: Team Achievement - Communications & CSR Department
- 2021 ABA Brand Slam Awards: Best in Crisis Communications and Social Media Campaign - Stop Covid, Spread Love



2021 Founder's Day of Giving



Stop Covid, Spread Love



Wayne Santos  
Financial Advisor, Pika's Best 2021



# Transformed people transform people.

"The company is only as good as the people it keeps."

Josephine L. Mariano  
Bank of Guam Senior Vice President,  
Chief BSA & Central Operations Officer

## Employee Empowerment

As many community banks continue to adapt to new ways of banking systems and processes, it is said that having good people just isn't enough. We believe we are ahead of the curve when it comes to the importance of developing our people. We pride ourselves in having great employees who form an amazing team hosting an unmatched desire to learn how to be our best for the people we serve - and they demonstrate it daily.



Thanksgiving donations - Upper Tumon Team

Our commitment to engage with The Emmerich Group, who specialize in results oriented systems and processes, has proven to be a worthwhile investment. In the second quarter, we launched our intensive training program to the enterprise with a light hearted kick-off video from our Senior Management Team. This simple and fun effort sent an important message to our Bank Familia, that no matter the title, when we work together we are EXTRAordinary.

Our teams embraced the challenge and we are now beginning to see and feel the results of hard work. The shift toward a sales driven culture has helped to define and execute on our sales process, one that will lead to better customer experiences, strengthen relationships and business deals won on value not on

price. Now better equipped with more tools in our box, our teams are focused on cross sales, our key markets and top 100 customers and to creating and maintaining our standards of excellence and collaborative environments so we can keep those wins coming in.



Hoopla Team



Employee Christmas Event



Customer Service Week



Random Acts of Kindness - Marketing Team



BANKGUAM INSURANCE UNDERWRITERS, LTD.

BankGuam Insurance Underwriters Ltd. (BGI), a subsidiary of Bank of Guam®, is a company that thousands of people have trusted to keep their money secure and growing for almost three decades. BGI offers home, auto, and commercial insurance to fit your budget. Now you can get financing and coverage in one place at the same time. BGI also offers life policies to protect those things that are priceless.

*Not FDIC insured \* No Bank Guarantee \* May Lose Value*





It's not where you're headed,  
it's how you *get there.*



Santo Papa bridge mural

## Community Outreach Employee Involvement & Charitable Giving

Our community outreach is founded upon the teachings of our Founder and many before us who have dedicated time in their lives to impact others through giving.

We continue to be inspired and expand our programs beyond our branches and island homes. Our Be Kind campaign is the overarching theme that challenges us to seek out kindness whether it's making a donation to a charity, helping out a friend in need, or just extending an act of kindness to a stranger – any act, big or small, has the power to make a difference in someone else's life. This year, we thought to use our voice to share kindness within our community.



Santo Papa Bridge Mural



Loan Adjustment Department donation to Guam Behavioral Health and Wellness Center



Island Beautification Task Force Partnership, Mongmong-Toto-Maite



Guam Behavioral Health and Wellness Center - Green Light Festival

# Being the best version of ourselves.

"To move forward you've got to give back."

María Eugenia H. Leon Guerrero  
Bank of Guam Executive Vice President  
& Chief Operating Officer



Relay For Life – Survivor Drive N Wave



Bank of Guam Men's National Basketball Team - Asia Cup Qualifiers



Random Acts of Kindness Week – Merizo Delivery



Tails and Tales, JoeTen-Kiyu Public Library, CNMI



Electric Winter Wonderland



Operation Christmas Drop

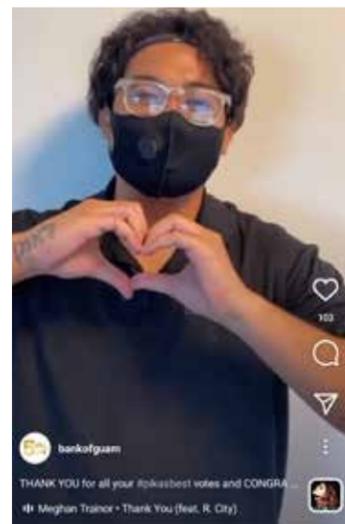
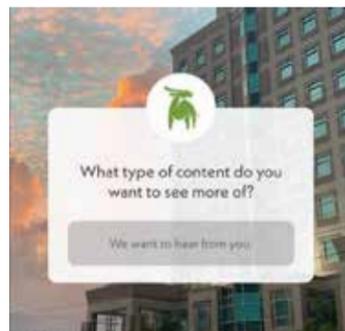


Wreaths Across America



## Social Media Campaigns

Our social platforms @bankofguam have extended our reach and helped open up another channel for our Bank, employees and community to engage, share, like, love and inspire others along the way.



## Corporate Social Responsibility People. Planet. Prosperity.

Corporate Social Responsibility is a huge part of who we are and why we do what we do. Serving our people, developing our economy and protecting our environment has empowered our organization for the past 49 years. Drawing on our Founder's vision to create a Bank that would sustain and uplift its people, we continue to pursue our efforts to be good corporate citizens, doing our part to build financially strong communities.



JP Torres Success Academy



Gather to Garden



## Bank of Guam® Achieves Two Guam Green Growth badges.

We are proud to announce that Bank of Guam has earned two Guam Green Growth (G3) badges for the United Nation's Sustainable Development Goals, 'No Poverty' and 'Zero Hunger'. These badges represent our embedded commitment to sustainable development for both our people and our planet.



**The goal of No Poverty**, our familia have demonstrated a commitment to empowering our local people and students through our financial literacy programs, scholarships, and the direct assistance that you have provided via community drives and outreach activities.

**The goal of Zero Hunger**, our familia have collaborated with community partners to provide sustenance to those in need. These include supporting farmers or agricultural groups like Guahan Sustainable Culture and Farm to Table, as well as through direct volunteer activities such as community gardening and tree planting.

## Give by Bank of Guam Insights



\* As of December 31, 2021



## 2021 Holiday Outreach

- Zero Down / Gil Breeze / Gil Baza Communities
- Angel Tree Program
- Latte Treatment Center
- Give by Bank of Guam Featured Causes



Angel Tree Program - Holiday gifts for children of individuals affected by the justice system

## 2021 Holiday Corporate Giving



Ayuda Wings for Life  
Guam



The Ohala Foundation  
CNMI



Women United Together Marshall Islands,  
Marshall Islands



H.E.A.R.T. Rescue  
Guam



Harvest House  
Guam

## 1st Annual Founder's Day of Giving

To commemorate our 49th anniversary, we celebrated our first-ever Founder's Day of Giving – an enterprise effort to clean-up and give back to all the communities we serve.



Team Guam



Team Pohnpei



Team Belau

## Gather to Garden

During our Gather to Garden event, employees volunteered to help build and nourish the island's first community garden in Hagåtña together with community partners



## Charitable Donations

Throughout the year, the Bank of Guam has made donations to various organizations. In giving, we explored opportunities for partnership, collaboration and creation of initiatives that will develop a circular giving effect.



## Financial Empowerment

### GROUPS REACHED

- Habitat for Humanity
- Build EXITO Program
- UOG TRiO Upward Bound
- Guam HeadStart Program
- JP Torres Success Academy



JP Torres Success Academy

## 2021 Scholarships



IFIT SCHOLARS



LIFE SCHOLARS

First Inaugural LIFE Scholarship Awardees



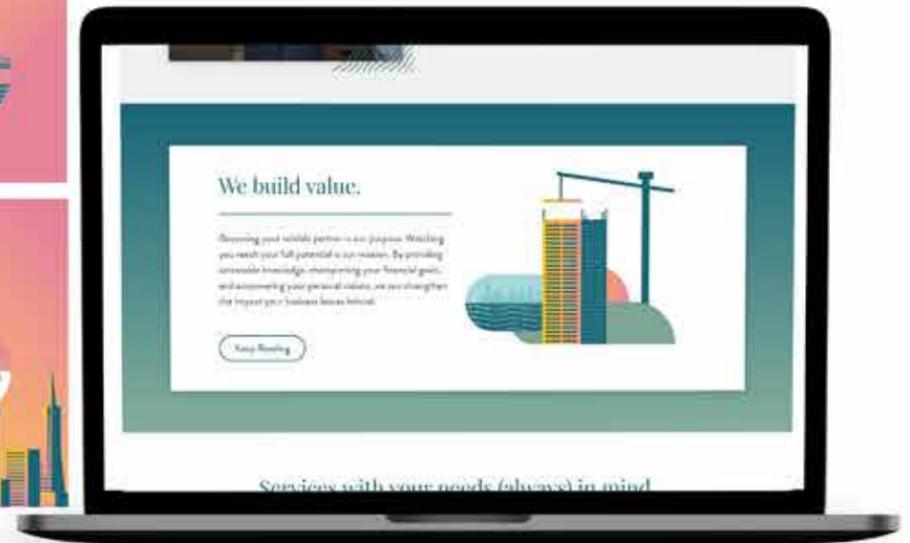
TASI Bank (www.tasi.bank), located in San Francisco's Financial District, has served a broad community of commercial customers in the nine Bay Area counties since 1983. A maverick in community banking, the Bank builds value for its client base by being flexible and adaptive and providing the traditional services of a bank combined with online, fintech capabilities. A division of Bank of Guam, TASI Bank encourages its staff to create and provide innovative products and services that meet customer needs, always looking out for ways to "yes" when others say "no."



**J. David Joves**

President, TASI Bank, Division of Bank of Guam

In July, we proudly announced Dave Joves' designation as President of TASI Bank. This was a natural and well deserved elevation for Dave as we credit rapid and positive growth to his leadership. For the past decade, Dave and the San Francisco team is lauded for the Bank's growth from a total asset base of \$35 million to more than \$450 million.



**Every member of the team has a role to play.  
When we do our job, it all works out!**

TASI Bank Team

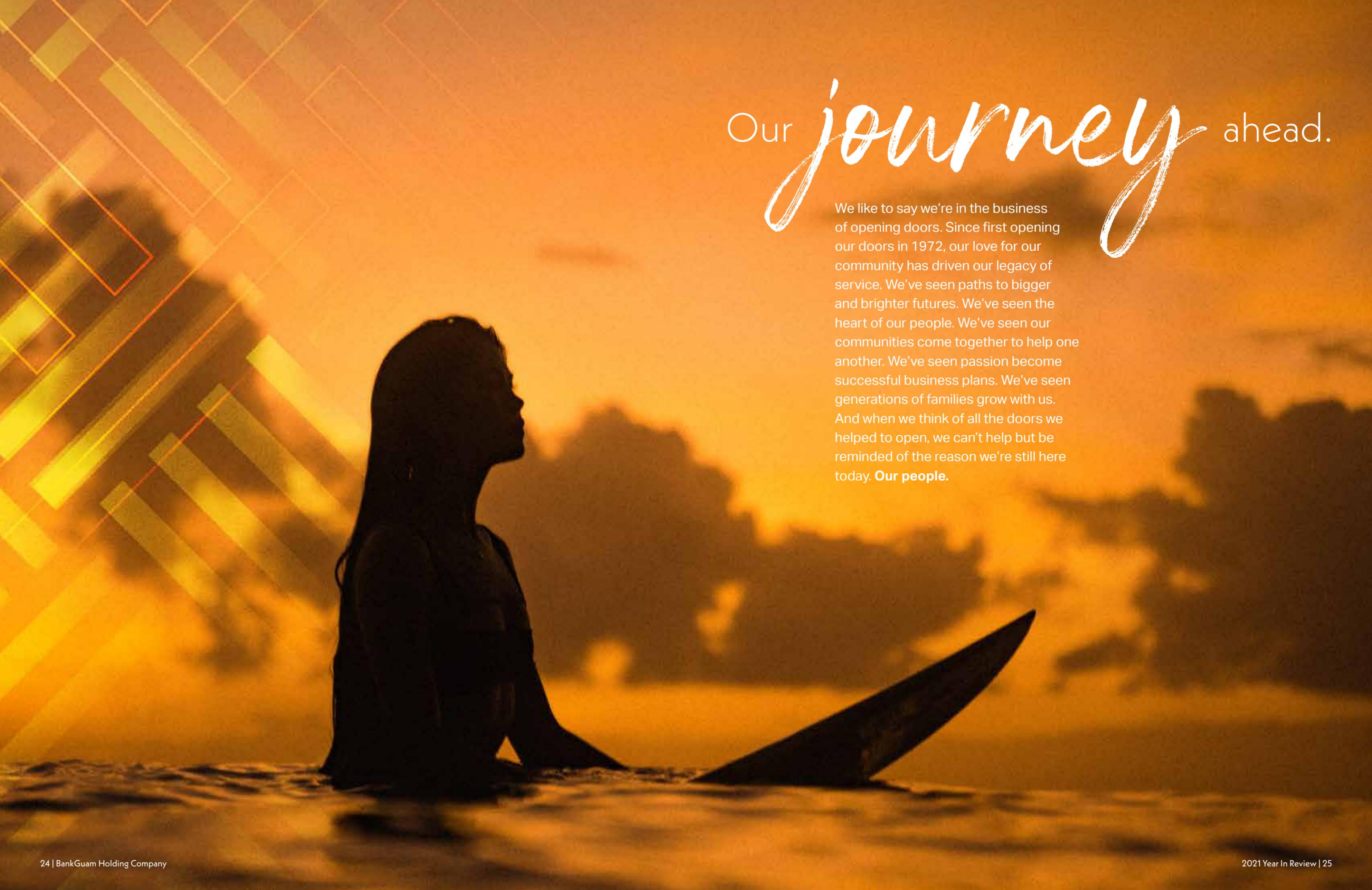


We're happy to do our part to make our borrowers dreams come true. - Hitesh and Jesus



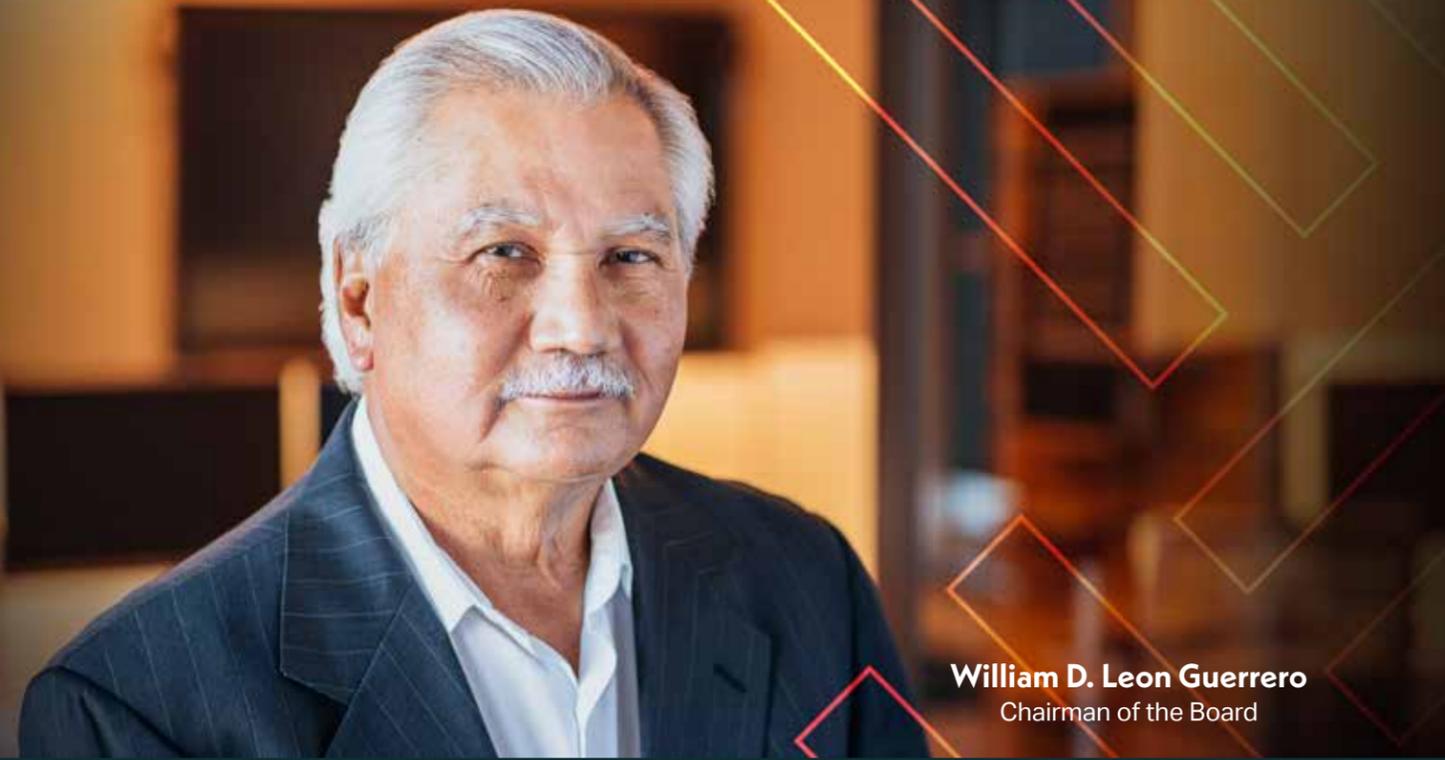
Each transaction is different. We are able to tailor our solutions to meet our customer's needs. - Viral & Note Department

**You can't stop the waves,  
but you can learn to surf.**



Our *journey* ahead.

We like to say we're in the business of opening doors. Since first opening our doors in 1972, our love for our community has driven our legacy of service. We've seen paths to bigger and brighter futures. We've seen the heart of our people. We've seen our communities come together to help one another. We've seen passion become successful business plans. We've seen generations of families grow with us. And when we think of all the doors we helped to open, we can't help but be reminded of the reason we're still here today. **Our people.**

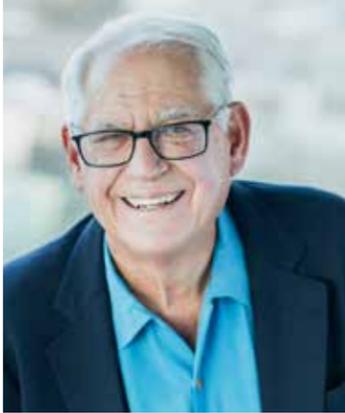


**William D. Leon Guerrero**  
Chairman of the Board

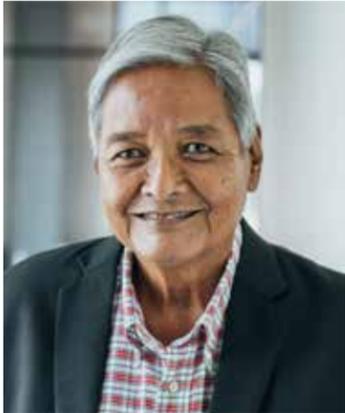
**Board of Directors BankGuam Holding Company**



**Joaquin P.L.G. Cook**  
Vice Chairman of the Board



**Roger P. Crouthamel**  
Board Secretary



**Martin D. Leon Guerrero**  
Board Treasurer &  
Assistant Board Secretary



**Maria Eugenia H. Leon Guerrero**  
Assistant Board Treasurer



**John S. San Agustin**  
Board Member



**Frances L.G. Borja**  
Board Member



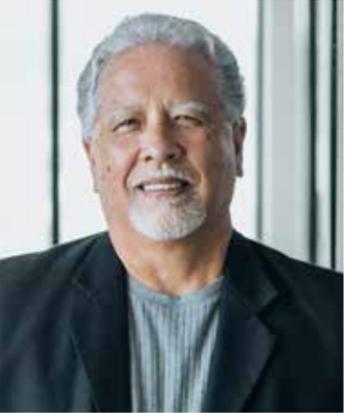
**Joseph "Joey" Crisostomo**  
Board Member



**Patricia P. Ada**  
Board Member



**Keven F. Camacho**  
Board Member



**Mark G. Sablan**  
Board Member

**Senior Management BankGuam Holding Company**



**Danilo M. Rapadas**  
Senior Vice President, General  
Counsel & Chief Risk Officer



**Symon A. Madrazo**  
Senior Vice President,  
Chief Financial Officer

## Senior Management Bank of Guam®



**Joyce B. Miyashita**  
Senior Vice President,  
Chief Credit Officer

**Josephine L. Mariano**  
Senior Vice President,  
Chief BSA & Central Operations  
Officer

**Danilo M. Rapadas**  
Senior Vice President, General  
Counsel & Chief Risk Officer

**Jacqueline A. Marati**  
Senior Vice President,  
Chief Communications & Corporate  
Social Responsibility Officer



**J. David Joves**  
President, TASI Bank

**Theresa C. Obispo**  
Senior Vice President,  
Chief Human Resources Officer

**Lesley-Anne Leon Guerrero**  
Senior Vice President,  
Chief Experience Officer

**Janice R. Chargualaf-Quichocho**  
Senior Vice President,  
Chief Retail and Card Services Officer



**Keven F. Camacho**  
Senior Vice President,  
Chief Sales Officer

**Matthew E. Limtiaco**  
Senior Vice President, Chief  
Technology Officer

**Symon A. Madrazo**  
Senior Vice President,  
Chief Financial Officer

## A journey is best measured in friends rather than miles.

We thank our **Senior Executive Retirees** who had a hand in making Bank of Guam what it is today. We will be forever grateful for the knowledge and expertise each of them have given to us.

May you all be proud of the work you've done, the people you are and the difference you've made.



**Joseph P. Bradley**  
Former Senior Vice President  
and Chief Economist  
29 years



**Frank M. Atalig**  
Former Senior Vice President  
and Chief Financial Officer  
29 years



**Ernest P. Villaverde**  
Former Senior Vice President  
and Chief Technology Officer  
18 years

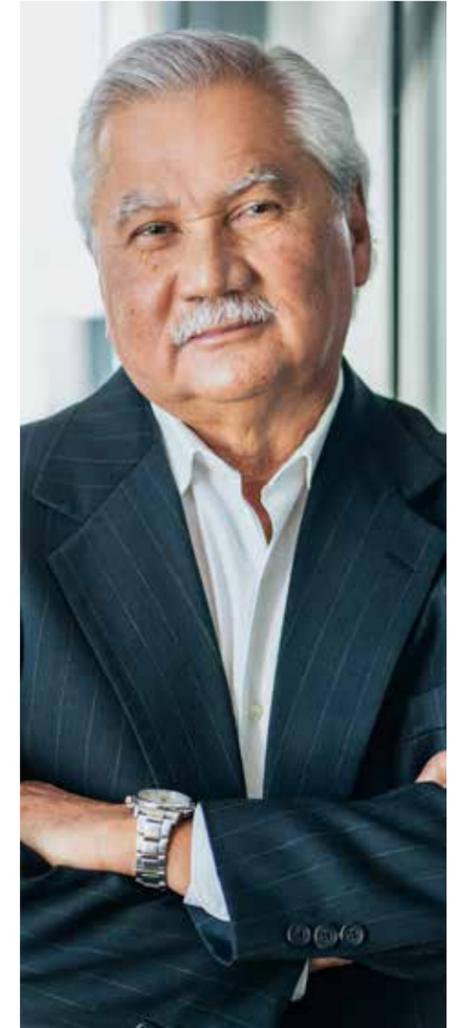
## Visionary Leaders Bank of Guam®



**Joaquin P.L.G. Cook**  
President & Chief Executive Officer



**Maria Eugenia H. Leon Guerrero**  
Executive Vice President  
& Chief Operating Officer



**William D. Leon Guerrero**  
Chairman of the Board

- In Memoriam -



**Martin D. Leon Guerrero**

Martin, BankGuam Holding Company Board Treasurer and Assistant Secretary, passed away on April 21, 2022, at the age of 70. Martin was appointed to the Bank of Guam Board of Directors in 1990. During his 32 years of service, he previously held roles as Audit Committee – Vice-Chairman; Trust Committee – Chairman; and Nominating & Governance Committee – Vice-Chairman as well as membership on various other Bank Committees. Martin also served as Treasurer and Assistant Secretary on the Board of BankGuam Holding Company, the Bank’s parent company since its inception in 2011.



**Joaquin C. Arriola**

Joaquin, Bank of Guam’s outside counsel and advisor, passed away on May 4, 2022, at the age of 96. In 1972, Joaquin composed the Bank’s constitution and bylaws and played an important role in the Bank’s quest to obtaining insurance by the Federal Deposit Insurance Corporation (FDIC).

Bank of Guam® Founder  
**Jesus S. Leon Guerrero and Family**



**This is just the**  
*beginning.*