



TOWARDS TOMORROW

2023 YEAR IN REVIEW

TOWARDS TOMORROW



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2023 YEAR IN REVIEW

Join us as we reflect on a year where every challenge was met with courage, and every opportunity seized with innovation. This is the story of BankGuam Holding Company's journey through the trials and triumphs, a testament to our unwavering resolve to not just envision but actively build a prosperous future for those in our community.



GUIDING TOWARDS TOMORROW



A MESSAGE FROM OUR CEO

Hāfa Adai, Shareholders,

As we move into 2024, let's take a moment to look back at the whirlwind that was 2023. It has been a year like no other for our Company, and despite the hits we took from challenges like Typhoon Mawar, we didn't just get through, we made huge strides and achieved record breaking growth. As we set our sights on the future, let's take a minute to pat ourselves on the back, learn from the bumps, and get excited for what's next.

This year ended up being a banner financial year for BankGuam Holding Company. Our net income increased by \$11.6 million from \$18.9 million to \$30.5 million. This was primarily due to increases in interest income of \$26.1 million and non-interest income of \$3.4 million. The increase in interest income was due to the average yields on earning assets which increased by 1.18% from 3.72% in 2022 to 4.90% in 2023. Yield on loans increased by 0.90% to 6.48% and average yields on interest earned at the Federal Reserve Bank increased from 1.24% to 4.44% in 2023. Our non-interest income also saw an increase this year, largely driven by gains from merchant services, the acquisition of the ANZ loan portfolio in 2022, and fees from our trustee services. However, this

“As we set our sights on the future, let's take a minute to pat ourselves on the back, learn from the bumps, and get excited for what's next.”

growth was somewhat tempered by a decline in service charges on deposit accounts, mainly due to reduced fees for paper statements compared to the previous year.

We continue to invest in our employees and technology as part of our commitment to excellence and growth. Additionally, we've allocated resources to training and development, ensuring our team continues to lead in expertise and innovation. Our IT infrastructure, crucial for staying ahead in today's digital era, saw an additional investment, positioning us for cutting-edge performance and service delivery.

In 2023, our total loan portfolio saw a significant expansion, increasing by a gross amount of \$173.4 million. This growth was led by a substantial \$125.0 million rise in our commercial loans. Additionally, our consumer loans and automobile loans also experienced increases, contributing \$25.4 million and \$17.5 million, respectively, to our overall growth.

I am pleased to report we're in great shape financially. Our capital ratios are not only stronger than the FDIC's requirements for a well-capitalized status, but they've also improved since last year.

Taking a step away from the numbers, we've made big moves across the Company. Last year, we welcomed David John to the BankGuam Holding Company board. David's experience and leadership will be invaluable as we move forward. We also extend our deepest thanks to Frances

Borja for her 18 years of dedicated service and guidance.

Members of our BG Investment Services and BankGuam Insurance Familia continued their journeys in becoming better qualified in their respective fields. Sabryn Artero of BGIS received the Wealth Management Specialist (WMS) designation. From BankGuam Insurance, Frank Quitugua passed the life and health insurance exam and property and casualty insurance exam and Frank Arriola II passed three exams to attain the Associate in General Insurance Designation from the Institutes.

Bank of Guam made headlines this year! First with the unveiling of our Branch of the Future model in our Tamuning Branch—a newly renovated, digital-first space where our legacy of service meets modern technology, providing a smarter, more convenient, banking experience for our customers and employees. Secondly, we've racked up an impressive list of awards, gaining us national recognition. Our marketing and crisis communications campaigns earned us three Viddy and seven MarCom Awards. Hitting close to home were the American Bankers Association's Community Commitment Award and the Money Smarts Banky Award from the Institute of Extraordinary Banking, both celebrating our hard work and dedication to our community and our leadership and efforts to ensure our People are financially strong.

In May, Typhoon Mawar blew through Guam and Rota and for many of our employees, this was the first typhoon they have ever experienced. The Bank's Headquarters struggled with the loss of stable power and the downstream impact that had on our network infrastructure was challenging. Despite those challenges, our team rallied together, thought creatively and pivoted to ensure our services were restored and our systems were stabilized. It's times like those that I'm reminded of the kind of team we have here:

resilient, ready, and driven by the same passion to help our people as our founder had when he first started this bank.

And when tough times hit, we come back stronger, always looking for more ways to help. In the days immediately following Typhoon Mawar, we shifted our giving efforts towards recovery, looking for ways to help our employees, neighbors, family, and friends.

In the wake of Typhoon Mawar, our commitment to our community and our people has never been stronger. We swiftly implemented a series of measures to support our employees, including Hardship Pay, the provision of water and ice, and a Community Leave Bank, which allowed staff to share leave days with those in need. Additionally, we organized an Employee Donation Drive and established a special Typhoon Mawar Recovery Employee Loan to assist with immediate financial needs. Through the generosity of TASI Bank, an additional \$5,710 was raised to aid our employees most in need.

For our customers, we provided deferments on all personal loans and credit cards to alleviate financial burdens during this challenging time. We also extended disaster assistance through 127 loans totaling \$1,567,688 and offered similar deferments across all commercial loans, underscoring our dedication to supporting the financial stability of both our individual and business clients during their time of need.

In the community, we deployed Operation Filled with Kindness, giving all our teams the opportunity to be part of the giving by bagging and passing out over 2,500 bags and nearly 27,500 pounds of food to the families most in need. We kept our support strong for the American Red Cross with monetary donations and the donation of approximately 2,400 square feet of office space in our former Dededo Branch to be used as their volunteer training center.

“And when tough times hit, we come back stronger, always looking for more ways to help.”

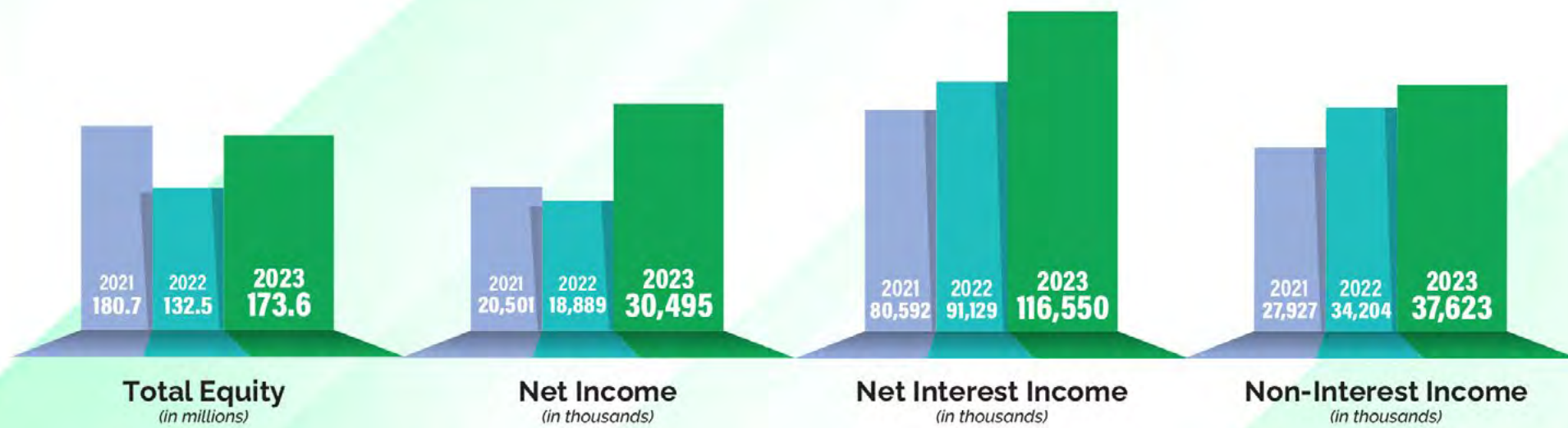
Looking ahead? Our digital transformation continues. Our Automated Intelligence (AI) journey begins with a groundbreaking enhancement to our customer experience via our digital assistant Cara. Big moves continue as plans to merge BG Investment Services and ASC Trust begin to take flight to provide a more streamlined, robust product and service offering to our clients. In the end, we're dedicated to ensuring our teams have the best tools to keep delivering top-notch service. We don't just want to be part of the industry; we want to be part of leading it.

As we lean into this new year, we do it with the same forward momentum and heart that's gotten us this far. I thank you for your continued trust and confidence in the work we do, without your support our Company would not be as successful as we are today.

Si Yu'os ma'āse',

Joaquin P.L.G. Cook
President & Chief Executive Officer
Bank of Guam

BANKGUAM HOLDING COMPANY
Financial Highlights
 2021-2023



BANKGUAM HOLDING COMPANY
Subsidiaries and Organizational Chart





BANKGUAM HOLDING COMPANY
Board of Directors



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



Roger P. Crouthamel
Board Secretary



Maria Eugenia H. Leon Guerrero
Board Treasurer

William D. Leon Guerrero
Chairman of the Board



Joseph "Joey" Crisostomo
Board Member



Patricia P. Ada
Board Member



John S. San Agustin
Board Member



Keven F. Camacho
Board Member



Mark G. Sablan
Board Member



Kamia L.G. Dierking
Board Member



David J. John
Board Member

BANKGUAM HOLDING COMPANY
Senior Management



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



Symon A. Madrazo
Senior Vice President,
Chief Financial Officer

ADVANCING TOWARDS TOMORROW



ASC Trust is committed to quality in everything we do. We communicate this to our employees, our clients and our community. This mission, coupled with our commitment to meeting the needs of plan participants, forms the basis of everything we do.

We aim to revolutionize retirement planning in the Asia-Pacific region by devoting our resources and retirement plan knowledge to helping participants prepare for retirement.

Our participants come first. To help them succeed, we create great products that exceed our participants' expectations. We create a working environment for employees that fosters an energizing entrepreneurial spirit and uncompromising ethics. And we hire great people who value ASC Trust goals and the goals of our plan participants.

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



David John
Managing Director



Candy Okuhama
Chief Executive Officer



Gabrielle Bamba
Chief Operations Officer



Donald Clark
Chief Compliance Officer



Loida Battung
EVP Transactions



Michelle Quichocho
EVP Operations



ASC Leadership



*ASC Trust Guam Strategic Meeting and Company Team Building
Dusiit Thani Guam*



*ASC Micronesia Company Team
Building Hike at Nan Madol, Pohnpei*



*University of Guam Endowment Foundation
40th Anniversary Sponsor Recognition*



*Marine Toys for Tots Foundation
Toy Drive Division - Team ASC*



*Awarded Marianas Business Journal's
"2023 Best Company To Work For"*



*Recognized by Manage HR's
annual listing of companies that are the
forefront of tackling customer challenges for
the "Top 10 Retirement Planning Services
Providers 2023"*

2023 YEAR IN REVIEW

Major Activities/ Engagement

- 401k Day Annual Celebration
- ASC Micronesia Company Team Building Hike at Nan Madol, Pohnpei
- ASC Trust 401k & Investment Annual Conference
- ASC Trust Strategic Meeting & Company Team Building: Dusiit Thani Guam
- Health and Wellness Day

Community Relations

- American Red Cross - Guam Chapter
- ASC Islanders Futbol Club
- Asia Pacific Association for Fiduciary Studies (APAFS)
- Association of Government Accountants (AGA) Guam Chapter
- Catholic Social Service
- Guam National Tennis Federation
- Guam Women's Chamber of Commerce
- Junior Achievement of Guam
- Make-A-Wish Foundation
- Marine Toys for Tots Foundation
- Payless Markets Community Foundation
- Rainbows for All Children
- Sanctuary, Inc.
- Seventh-Day Adventist Guam

Community Memberships

- Chinese Chamber of Commerce of Guam
- Employers Support of Guard & Reserves (ESGR)
- Guam Chamber of Commerce
- Guam Contractors Association
- Guam Hotel & Restaurant Association
- Guam Visitors Bureau
- Rotary Club of Guam
- Rotary Club of Tumon Bay
- Saipan Chamber of Commerce
- SHRM Guam Chapter
- The Employers Council
- University of Guam Endowment Foundation

BG | INVESTMENT SERVICES, INC.

BG Investment Services, Inc. (BGIS) was formed in August 2015, and is a wholly owned subsidiary of BankGuam Holding Company. BGIS is an independently Registered Investment Advisor under the Securities Exchange Commission. BGIS provides a full suite of investment advisory services to governments, endowments, corporations, non-profit organizations, individuals and families throughout Micronesia.

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

Sabryn Artero
Wealth Management Specialist

Charity Lujan
Investment Analyst

Maree Pelkey Sgro
Managing Investment Advisor Representative



BGIS 2023 HIGHLIGHTS

- Sabryn Artero received the Wealth Management Specialist (WMS) designation
- Maree Sgro spoke on Financial Planning & Investing as part of the Guam Women's Chamber of Commerce Seat at the Table Series

BGI 2023 HIGHLIGHTS

Major Achievements and Events

- Frank Quitugua passed the life and health insurance exam, and property and casualty insurance exam administered by the University of Guam for the Insurance branch of Guam Revenue and Taxation
- Frank Arriola II passed three exams to attain the Associate in General Insurance Designation from the Institutes
- The BSA Department received a satisfactory audit result for BankGuam Insurance Underwriters, Ltd.

Nieves D. Vinca
Property, Casualty, and Life Insurance Agent



BGI

BANKGUAM INSURANCE UNDERWRITERS, LTD.

BankGuam Insurance Underwriters Ltd. (BGI), a subsidiary of Bank of Guam, is a company that over a thousand customers 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*

Frank Quitugua III
Property, Casualty, and Life Insurance Agent

Frank Arriola II
Insurance Agency Manager

Darlene V. Sohs
Insurance Associate



COMMITTING TOWARDS TOMORROW



Reflect at the resilience and growth Bank of Guam has shown in the face of adversity. Despite the economic whirlwinds stirred by Typhoon Mawar, our financial fortitude stands unshaken. Our chapter sets the stage for a journey that transforms challenges into stepping stones, leading us towards a future where we emerge not just survivors, but victors.



VISION

We envision a prosperous island community where people follow their dreams and enjoy life without financial worries.

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

Products, Services, and Promotions

- Proud to Be Locally Owned
- Founder's Day Loan
- Disaster Recovery Loan
- Launch of New Deposit Accounts
 - Pacific Express®
 - Pacific Express Plus®
 - True Savings®
 - True Savings Plus®
- 25 Days of Giveaways
- FSM and RMI Visa Debit Promo

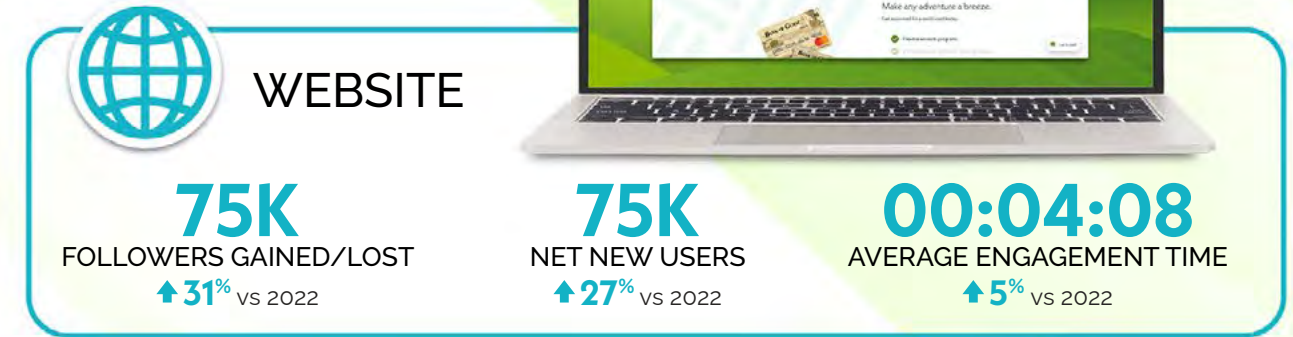


2024 Road Map

As we propel into 2024, Bank of Guam is excited to unveil significant digital enhancements and expansion projects. We're launching our Artificial Intelligence Call Center, featuring Cara, our innovative digital assistant, and rolling out enhanced chat features and smart transaction capabilities. This year also marks the groundbreaking of our state-of-the-art full-service branch in northern Guam, the completion of our digital end-to-end lending process, and the launch of online deposit account opening for businesses. These initiatives represent our ongoing commitment to delivering cutting-edge banking solutions, ensuring our services are as efficient and customer-centric as possible. Join us as we heads towards the future of banking.



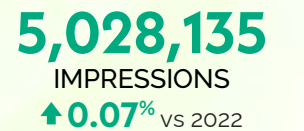
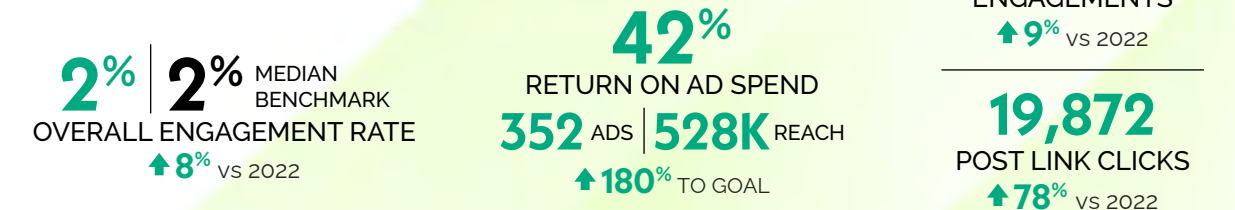
Digital Snapshot



SOCIAL MEDIA



SOCIAL MEDIA PERFORMANCE SUMMARY



Accolades



Award Winning Marketing Team

ABA COMMUNITY COMMITMENT AWARDS
Financial Empowerment Program

2023 INSTITUTE OF EXTRAORDINARY BANKING
– MONEY SMARTS BANKY™ AWARD
Financial Empowerment Program

MARCOM AWARDS

- Rebuild Stronger Every Day**
- Platinum in Integrated Marketing
 - Platinum in Crisis Communications/Response
 - Platinum in Crisis Communications/Public Relations Program

A Vision from the Past. A Plan for the Future.
2022 Year in Review

- Gold in Annual Report

Hagåtña City Run & Block Party

- Gold in Communications Public Relations

Proud to Be Locally Owned

- Honorable Mention in Integrated Marketing

VIDDY AWARDS

Keep Banking. Keep Moving. Don't Stop.

- Platinum in Non-Broadcast | Marketing / Advertising Campaigns | Digital Advertising Campaign
- Platinum in Non-Broadcast | Marketing / Advertising Campaigns | Integrated Marketing Campaign
- Platinum in Commercials | Broadcast / Non-Broadcast / Web Commercials | Ad Campaign

Proud to Be Locally Owned

- Platinum in Commercials | Broadcast / Non-Broadcast / Web Commercials | Ad Campaign
- Gold in Non-Broadcast | Marketing / Advertising Campaigns | Branding Campaign

Branch of the Future

- Gold in Non-Broadcast | Marketing / Advertising Campaigns | Branding Campaign
- Gold in Non-Broadcast | Marketing / Advertising Campaigns | Influencer Endorsement Campaign (Iowani x Griffin)
- Gold in Commercials | Broadcast / Non-Broadcast / Web Commercials | Ad Campaign

Hagåtña City Run & Block Party

In 2023, Bank of Guam proudly brought back one of their signature community events, the Hagåtña City Run & Block Party, marking its return since the pandemic. This vibrant gathering was not just a celebration of community spirit and resilience but also served a cause close to home—raising funds to support the fight against cancer, in partnership with Guam Cancer Care.

Participants of all ages came together in the historic heart of Hagåtña to partake in the sunset run. The block party that followed the run was a display of local culture and entertainment. It featured an exciting array of live performances by local artists, a basketball tournament, and local food and novelty vendors. The Hagåtña City Run & Block Party was another huge success, reinforcing the sense of community and demonstrating the island's resilience and ability to come together for a cause.



Almost there!



ELEVATING TOWARDS TOMORROW



Venture into the heart of our strength: our people. This section highlights how, in facing the year's adversities head-on, we've forged a workforce that is not only empowered but emboldened to innovate, inspire, and lead the charge towards an exhilarating future.



Customer Service Week



Roxanne Live



CONTRIBUTING TOWARDS TOMORROW



2023 IMPACT REPORT

Beyond the Reef



CULTURE, ARTS, AND MUSIC

Culture, Arts, and Music play a pivotal role in shaping our resilient community. Our local artists, storytellers and musicians help in healing, inspiring and uplifting our spirits, especially during a period of recovery. By championing these creators, we not only celebrate their talent, we're ensuring our rich cultures remains strong for future generations to draw inspiration from.



HEALTH & WELLNESS

After a period of recovery and rebuilding, Bank of Guam remains committed to enriching the health and well-being of our Familia. Guided by the belief that both mind and body lead to a brighter, happier life, we stand beside our healthcare heroes, all-star athletes, and wellness warriors who are instrumental in advancing health and prosperity in our communities. Our efforts have taken a renewed sense of purpose as we help our communities reach a healthier tomorrow.

Triple J Bubble Color Run



American Cancer Society Relay for Life



Ina Well Fest

SPECIAL CAUSES & CIVIC ORGANIZATIONS

Through our non-profits and civic organizations, we're not just supporting worthy causes but we're creating beautiful partnerships with the unsung heroes in our community. These organizations act with the most heart and compassion in their work and we remain committed to supporting their efforts to help the most vulnerable among us. We've witnessed the profound impact of their mission firsthand, offering hope to so many in our community.



Harvest House



Koror State Constitution Day



Special Olympics



Operation Christmas Drop

YOUNG ADULT EDUCATION & EMPOWERMENT

We're deeply invested in supporting the dreams and the limitless potential of our youth, our future leaders. By providing opportunities for education, mentorship and personal growth, we've witnessed firsthand the transformative impact when our youth are provided with the tools and support they need to succeed. It's brought us immense joy to help celebrate the accomplishments and talents of students and teachers in our community.

Northern Marianas College Donation



Manelu's Breakfast with Santa



TYPHOON MAWAR - REBUILDING STRONGER EVERYDAY

Bank of Guam has been there for our People when they need us most. With the aftermath of Typhoon Mawar, we witnessed how the simple act of kindness can go a long way. With our partnership with the American Red Cross, our top leadership led fundraising efforts to help raise money for recovery while donating our facilities to train volunteers. Hoping to bring peace of mind for brighter days ahead, we extended our support by distributing 2,500 bags filled with comfort food for residents, launched a Typhoon Mawar Recovery Loan Program and offered loan payment relief deferment for 3 months.



Operation Filled with Kindness

\$170,403
TOTAL SPONSORSHIPS

DONATION OF DEDEDO BRANCH
to the American Red Cross
to be used as a
Volunteer Training Center

OPERATION FILLED WITH KINDNESS
2,500 BAGS
filled with Comfort Food

DONATION OF \$50,000
to American Red Cross
Typhoon Mawar
Relief Fund



American Red Cross donation

CORPORATE SOCIAL RESPONSIBILITY

Through Corporate Social Responsibility, we're guided to be a force for good – seeing our vision through in creating a prosperous island community where people follow their dreams and enjoy life without financial worries. Whether it be a natural disaster or any pivotal time in our history, we're continuing to transform how we make a difference in the communities we serve. Our CSR Strategy allows us to extend our reach through new partnerships, promoting sustainable practices, and engaging and empowering our youth and young adults with financial literacy.

11 ACTIVITIES
\$97,000 TOTAL SPONSORSHIPS



Giving Tuesday Event



Bank of Guam Giving Tuesday Event



FINANCIAL EMPOWERMENT

Bank of Guam continued to equip our community with the critical knowledge and skills they need to make financial decisions that best fit their needs. Our sustainability and social impact programs focused on financial literacy and financial empowerment sessions - catering to a diverse demographic throughout our island community. Our Corporate Responsibility & Sustainability Team along with our dedicated employees stepped out of the branch and into all corners of the island to help residents take control of their financial future, no matter your stage in life. These audiences includes students low-to-moderate income neighborhoods, Guam's public and private schools, faith-based groups, government housing and senior centers, cultural groups, government agencies, private businesses and community events. Following Typhoon Mawar, our team prepared a financial disaster preparedness plan to help with the recovery process, and to help prepare for any unexpected emergency and disaster. Essentially, from teaching kids how to save and budget to showing adults how to build financial resiliency - no area in your financial journey went uncovered.

432 TOTAL SESSIONS | **1,134** TOTAL HOURS | **3,243** ATTENDEES | **82** DIFFERENT ORGANIZATIONS AND GROUPS





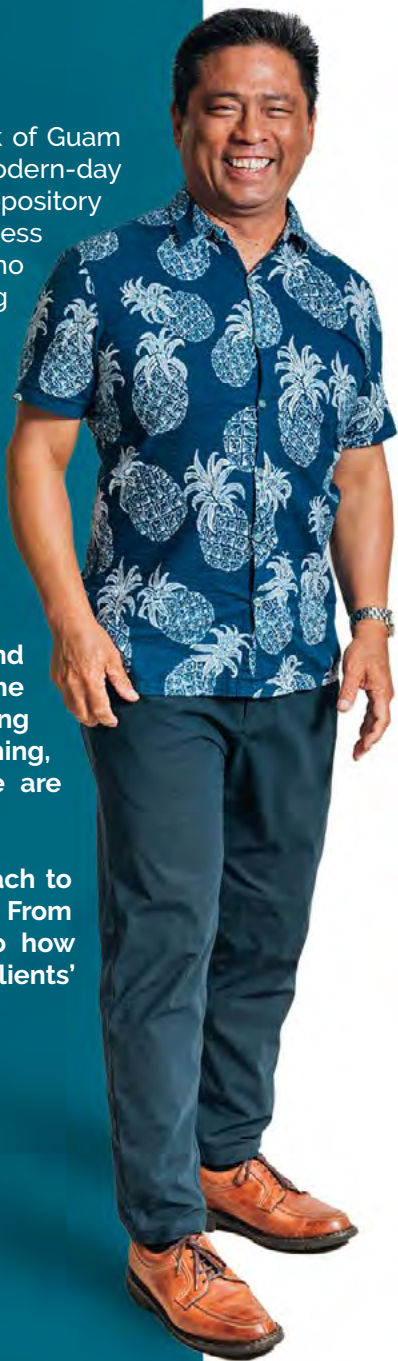
We are TASI Bank, a division of the Bank of Guam and rebels in the way we approach modern-day banking. We are proud to be a Minority Depository Institution (MDI), working with small business owners throughout the West Coast who empower their communities through big ideas and bigger initiatives.

OUR MISSION

TASI Bank is the Maverick of community banking, challenging the market for the good of our clients. We have the courage to take risks and are the approachable experts in small business banking and commercial lending.

We build value by providing our clients and prospects the best banking services in the region. As Mavericks, we love challenging the rules. Especially when they're confining, confusing, outdated, or ineffective. We are convicted by our vision and ideas.

We bring a fresh, client-focused approach to small business and commercial lending. From product design through application, to how we make decisions and disburse, our clients' needs always lead the way.



Can you believe the wild ride that was 2023? Talk about a roller coaster! But guess what? TASI Bank made it through like absolute champs. So, at the beginning of the year, we were hit with the highest inflation since the '80s. It was a total eye-opener for most of us. But tough times teach you stuff.

But we didn't just survive; we thrived! We wrapped up the first quarter with an epic customer appreciation trip to Guam. Our top 20 customers living it up and soaking in that island hospitality – it was one for the books. Then, Silicon Valley Bank decided to throw us a curveball and being the awesome team we are, we handled it like pros. Assured our customers that the world wasn't ending, and their money was safe and sound. Crisis averted, thanks to our quick moves. And just when we thought March was done with its surprises, boom! First Republic Bank took a nosedive. Regional banks in limbo, folks questioning everything. But, like mavericks, we swooped in, steady as ever, calming our customers and even gaining two new teammates, Michael and Bobby. FRB's loss, our gain!

We didn't stop there, though. We hosted our first-ever economic forum, a Women in Banking shindig, and rocked our third annual Golf Tournament. Plus, we had our Guam team's back after Typhoon Mawar – we're not just about business; we're about heart.

Come third quarter, we were conference-hopping like pros, attending, exhibiting and sponsoring left and right. Our debut in the San Diego market at the Charity of Hope Golf Tournament was a blast! TASI Bank was represented at the MJ Biz Cannabis Conference in Vegas, and we were also spotted at the American Petroleum and Convenience Store Association's annual conference where we were exhibitors for the first time. We were also the 2023 recipient of the Amazing Grace Award and a City of San Francisco Proclamation from Good Shepherd Grace Center and the City of San Francisco respectively.

Oh, did I mention we did all this while smashing it in our business goals? Loan origination in California hit a whopping \$124 million at the time of this writing and still have a few more days left in 2023! We beefed up our deposits crew with Leo and Jenny, sorted out HR in Guam (thanks Angie and Gwen!), and completed installation of the Abrigo commercial underwriting software.

Cheers,

J. David Joves
President, TASI Bank



Our Numbers



\$138
NEW LOANS
(in millions)

20%
LOAN PORTFOLIO
GROWTH

46%
INTEREST INCOME
INCREASE

5 NEW TOP-TIER
CLIENTS





ACHIEVING TOWARDS TOMORROW



As we reflect on the milestones of the past fiscal year, our bank's commitment to progress and innovation is evident. Together, we have navigated challenges, embraced opportunities, and delivered value to our stakeholders. Looking ahead, our vision is clear: to continue our journey of growth, fostering a culture of empowerment and collaboration. With a dedicated workforce and a focus on innovation, we are poised to lead the charge towards a more promising future. Thank you for your trust and partnership as we chart the course towards tomorrow's successes.

BANK OF GUAM Leadership

Photos, L-R

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

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

Matthew E. Limtiaco
Senior Vice President,
Chief Technology Officer

Keven F. Camacho
Senior Vice President,
Chief Sales Officer

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

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

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

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

Symon A. Madrazo
Senior Vice President,
Chief Financial Officer

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

J. David Joves
President, TASI Bank

Joyce B. Miyashita
Senior Vice President,
Chief Credit Officer



BANK OF GUAM
Visionary Leaders

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

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


"I predict that the bank will continue to grow and continue to serve our people in the fine tradition and manner that have made it a great institution."

Jesus S. Leon Guerrero

IN MEMORIAM
Eugenia Calvo Aflague Leon Guerrero

MARCH 26, 1930 - SEPTEMBER 24, 2023





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

