



BANGKO KABAYAN

HINDI BASTA BANGKO, KABAYAN PA!

NOTICE

To Our Depositors, Customers, Suppliers and Other Creditors

We are happy to inform you that the Articles of Merger and Plan of Merger of **BANGKO KABAYAN, INC. (A PRIVATE DEVELOPMENT BANK)** (“Bangko Kabayan”), **FIRST AGRO-INDUSTRIAL RURAL BANK, INC. (FairBank)** (“FairBank”) and **PROGRESSIVE BANK, INC. UNDER NAME PROGRESSIVE A RURAL BANK (“PBI”)**, with Bangko Kabayan as the surviving bank, have been approved by (1) the Boards of Directors and shareholders of Bangko Kabayan, FairBank, and PBI; (2) the Monetary Board of the Bangko Sentral ng Pilipinas; and (3) the Philippine Deposit Insurance Corporation. The merger shall become effective upon its approval by the Securities and Exchange Commission.

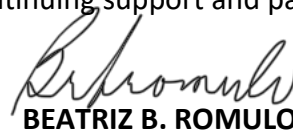
Bangko Kabayan, one of the leading countryside financial institutions in Region 4, prides itself with banking products and services made specifically for micro, small and medium enterprises, through its unique systems and processes that address their needs and distinct requirements. The merger will provide Bangko Kabayan with a wider reach for its products and services nationwide.

As we work towards the integration of processes and systems of the merged institutions, please be assured of our tireless efforts to ensure that our transition is seamless and that our services are uninterrupted. This development will have no significant impact on your existing accounts, deposits, and loans, as well as your rights as clients of the bank.

All the rights, powers, licenses, franchises, interests, obligations, liabilities, and assets of FairBank and PBI shall be deemed assigned, transferred to, and absorbed by Bangko Kabayan as of the date of approval of their merger by the Securities and Exchange Commission.

This serves as notice to all depositors, customers, creditors, and suppliers of Bangko Kabayan, FairBank, and PBI. For inquiries, you may contact our Marketing Department through email address info@bangkokabayan.com and/or mobile number 0917-879-2508.

Our heartfelt gratitude to you for your continuing support and patronage.



BEATRIZ B. ROMULO

President and Chief Executive Officer

IBAAN
AGONCILLO
BATANGAS CITY
BALAYAN
CALACA
CALATAGAN
CUENCA
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LIPA CITY
LOBO
MABINI
NASUGBU
ROSARIO
SAN JOSE
SAN JUAN
SAN PASCUAL
TALISAY
TANAUAN CITY
ATIMONAN
GUMACA
TIAONG
SARIAYA
NAGCARLAN
PAGSANJAN