

# Philippine Management Team



Hans B. Sicat  
Country Manager



Lotus R. Altavas  
Head, Human Resources



Diana Rose U. Cue  
Chief Financial Officer



John Jerrick D. Juinio  
Chief Risk Officer



Leoncio A. Palanca Jr.  
Head of Wholesale Bank



Maria Concepcion Simundac-Delos Santos  
Lead, Legal Counsel and  
Secretary to the PMT



Glenn Lagcao  
Chief Information Officer  
Ad interim



Candy Marco  
Chief Operations Officer  
Ad interim



Ronald Roxas  
Head of Retail  
Ad interim