



Message from the President

Constante C. Lapuz

Fierce, Focused, Fast – that is how ALGO will be on its fifth year of operations. Personally, it is a very humbling experience to be part of the team who laid the groundwork for this financial sphere and continuously witness its infinite snowballing success.

ALGO reaching 5 is a turning point. The last four years were never always a smooth ride. Each day has been an episode of learning. The workplace became our classroom as we unrelentingly did our own assignments to fully refine our craft. We were never spared from troubled accounts, susceptibility to competition, internal and external disagreements, the effects of local and foreign economic fluctuation, Acts of God and most of all, STRESS! Colleagues did come and go, but I am proud that we all have weathered the unpleasant waves of time. The ride though has not

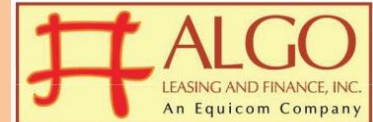
always been bumpy for we have come into contact with each other's tears whether of joy, sadness, or grief, shared our moments of laughter, showcased our extra-curricular talents, and mostly celebrated our love for food! All these strengthened our alliance to collectively deliver a distinctive and rewarding lending experience.

For the last few years, the country being a good economic performer is an on-going streak. Our sovereign credit upgrades gradually improved from "dismal ratings" to "positive outlook," and have boosted the standings and operations within the country.

The "positive outlook" rating made the foreign investors consider extending their operations here in the country. This in turn will unfold business opportunities for the Filipino business community and will work in favor of our business sector.

With these developments, ALGO will continue to fuel the business sector by catering financial support tailored to their requirements. We are committed to pave the way for every EntrePinoy's route towards growth and success.

I'm strongly confident that we will thrive in any given environment as we geared ourselves to be financially fierce, focused and fast!



Congratulations to ALGO Leasing. On behalf of the Equicom Group, I send my congratulations to the management and staff of ALGO Leasing and Finance for its steady climb to be a significant player in financial intermediation. I know the team worked hard for this and is now playing a vital role in funding small and medium enterprises. Well done!

Antonio L. Go
Chairman
Equicom Group



My warmest greetings to ALGO Leasing and Finance, on its 5th anniversary. This year, we celebrate our modest success from a start-up financial institution, and are mindful of our role as lenders to fuel the country's economic development. We've only just begun. Keep it up.

Rene J. Buenaventura
Vice Chairman
Equicom Group



Congratulations to "The A Team"! I was a part of ALGO Leasing and Finance as the first President from its inception and birth pains. Now that we have reached 5 years, it is a time for celebration and appreciation. We have grown to be a medium-sized financial institution and will always be a proud member of the Equicom Group. Cheers!

Nelia V. Carlos
Executive Director
ALGO



LET THE ALGO SOLUTION BE YOUR ADVANTAGE



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Quietly we funded your requirements and we are now five years old! ALGO commits to be a positive driving force in the country's economic development by extending our financial services (lease, secured commercial loans, term contract discounting/cash invoice financing, and consumer loans) to the Filipino entrepreneur.

It will always be our passion to help you achieve your most significant personal and business endeavors, shape a lasting partnership and create channels for better relationships and recovery.

ALGO at 5 – FIERCE, FOCUSED, FAST

Give me 5 because ALGO is turning 5
 - *Ted S. Garcia*

Happy 5th year ALGO! It's been a pleasure working with you all, who are diligently working and ardently giving their efforts for the success of the company. Looking forward to more fruitful years in this company. More to come!
 - *Karren G. Salunga*

When your Employee ID No. is 003 and the latest now is 026, that's where you realize that you've been part of a GROWING organization! Its not about counting the number of years but the celebration of small victories we have that made us through the years. High 5 ALGO! Looking forward for the next 500 miles!
 - *Glenn Penetrante*

Happy Anniversary ALGO, whatever tomorrow brings ALGO Team can handle it.
 - *Alex B. Soriano*

ALGO will definitely go beyond 5 – Achieving Long-term Goals On-time! Kudos!
 - *KC Hortelano*

Congratulations ! I wish our team the best for the years ahead. May God shower His blessings to achieve great success in the leasing and finance field.
 - *Edenila D. Tuazon*

Heartiest congratulations to our team on successful completion of five years of this venture. In a short span of five years, we have created and achieved numerous milestones. Hope with every passing year our organization achieve new heights. Happy 5th Anniversary to ALGO Leasing & Finance, Inc.
 - *Vincent Cabrera*

Happy 5th Anniversary ALGO! Congratulations! Wishing you many more years of success. And with God's Blessings, may our Company become the "BIGGEST LEASING AND FINANCING COMPANY OF THE NATION"
 - *John Paul Penetrante*

William Shakespeare once said: "all that begins well ends well". With 5 years of consecutive success in the business, let us congratulate ALGO Leasing & Finance Inc. for its bright start in the Leasing & Financing Industry. Let's keep the fire burning!
 - *Aldwin Melendrez*

Special 5th Anniversary Supplement to Currents, ALGO Leasing and Finance, Inc.'s (an Equicom company) official quarterly newsletter.

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