

FOUNDER MILAGROS LIAMZON
ATTENDING THE 11TH (1964, BAGUIO),
15TH (1968, BAGUIO) & 34TH (1987,
MANILA) ANNUAL CONVENTION OF
RURAL BANKERS ASSOCIATION OF THE
PHILIPPINES







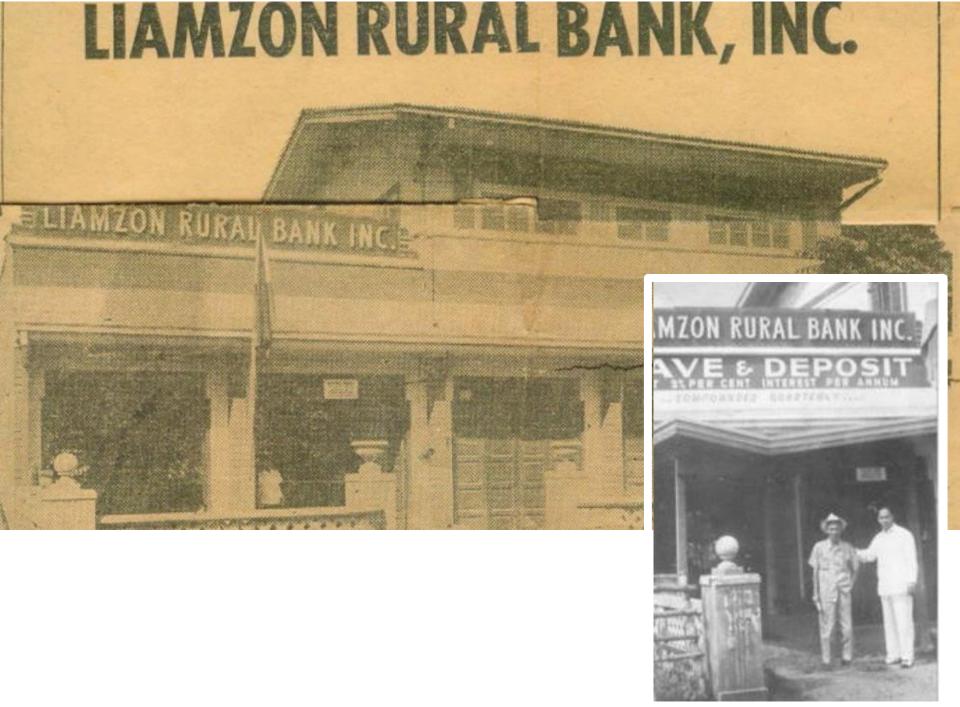


"While the majority of family business owners would like to see their business transferred to the next generation, it is estimated that 7% will not survive into the 2nd generation and 90% will not make it to the 3rd generation."

Family Firm Institute www.ffi.org



LIAMZON RURAL BANK FOUNDER Isidoro & Milagros Liamzon



Marikina Valley Rural Bank Office Blessing

(current site of MVSM BANK)

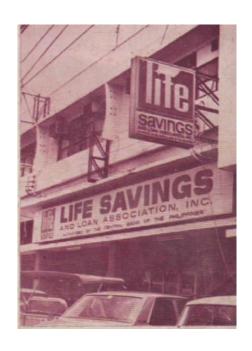


MARIKINA VALLEY RURAL BANK c. 1950s



LIAMZON FAMILY







BUILDERS BANK

which merged with Country Bank









MANDALUYONG RURAL BANK

LIAMZON SIBLINGS 2016



LIAMZON CLAN 2013













PINALAKAS NG PANAHON MAS PINATIBAY

MARIKINA VALLEY RURAL BANK
AND BANK OF SAN MATEO

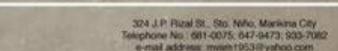
In Celebration of the 55th year anniversary of MVSM, we bring to you a bigger institution that strengthens the stability of your partner bank.

Our valued clients will continue to enjoy simple and hassie-free service, lower loan interest rates and higher deposit rates - from the same branch management and staff of the Marikina Valley Rural Bank and the Bank of San Mateo, both pioneer rural banks in the Philippines, now going under one name: MVSM Bank (A Rural Bank Since 1953)

These banks stood as strong pillars of these communities. Over the years, they supported the growth of not only the Marikina shoe industry but other businesses as well. As their branch family grew across the towns and cities of Metro Manila and Rizal, so did their clients - a true partnership that has been fested by time.

Find out how MVSM can help you in the communities that we serve. Visit your nearest MVSM branch now!

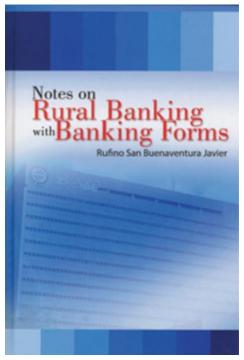
San Mateo, Rizal + Tumana Conception, Markima + Markima Public Market + Origas Extension - Poserio, Panig Pasig Public Market + Politia, Rizal - Binangonan, Rizal - Tanay, Rizal + Taytay, Rizal - Antipolo, Rizal





Rufino Javier





BIOGRAPHY

- Recipient of Life achievement Award from the San Beda Law Alumni Association (2006)
- Member of the Commission on Elections (2000-2006)
- Awarded Certificate of Recognition for "Active and Invaluable Leadership in the Law-making and Policy Shaping Work of the 8th (1987-1992), 9th (1992-1995) and 10th (1995-1998) Congress" by Speaker Jose De Venecia, Jr. (1998)
- Assistant Minority Floor Leader of the House of Representatives (1995-1998)
- Member of the Commission on Appointments (1992-1998)
- Congressman of the Lone District of Pasig City (1987-1998)

PUBLISHED BOOKS

- Forms of Legal Documents Annotated, 2013 edition
- Notes on Rural Banking with Banking Forms, 2011 edition
- Handbook on Pleadings: Basic Rules and Form, 2014 Edition



PLAN AHEAD

IMPORTANCE OF COMMUNICATION

REQUIRE OUTSIDE WORK EXPERIENCE

BANKING IS A HUGE RESPONSIBILITY

BE OPEN TO CHANGE

JAVIER FAMILY



