



64th RBAP CHARTER ANNIVERSARY SYMPOSIUM

In partnership with



RURAL BANKS: Strengthening the Economic Frontliners of the Countryside

November 10 & 11, 2021 | 1:00 PM - 4:00 PM (Wednesday-Thursday) via ZOOM

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64th

RBAP CHARTER ANNIVERSARY SYMPOSIUM

RURAL BANKS: Strengthening the Economic Frontliners of the Countryside

MESSAGE

My warmest greetings to the Rural Bankers Association of the Philippines as it holds its 64th Charter Anniversary Symposium.

I commend all our rural banks for being a fundamental instrument in spurring growth in our local economies and in providing financial assistance to our kababayans in the countryside.

May this event emphasize the indispensable role of RBAP and its member-banks in our pursuit of inclusive and sustainable development. It is my hope that, through this symposium, you will be able to help strengthen the capacity of our rural banks as economic frontliners.

Now, more than ever, let us harness the capacity of various sectors in our collective efforts to recover from the pandemic and revitalize our economy.

I wish you a happy anniversary and a successful symposium.



PRESIDENT ROBRIDO ROA DUTERTE
Republic of the Philippines



64th

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RURAL BANKS: Strengthening the Economic Frontliners of the Countryside

MESSAGE

My warmest greetings to the Rural Bankers Association of the Philippines as you come together today to hold your 64th Charter Anniversary Symposium!

By now, we are all starkly aware of COVID -19's impact on business and economies. Many businesses, especially small ones, have been forced to fold up or let go of their employees. Very few new investments are coming in, expansion is limited to a few select industries, and risk has become equated with imprudence. On top of this, the cases of infection in our communities continue to rise, the healthcare system is more than overwhelmed, and prices of basic goods are rising, leaving more and more Filipinos in urgent need of assistance from government.

The imperative is clear: The most vulnerable among us must be looped into the cycle of empowerment and economic participation. If we are to rebuild our economy, we must rebuild it with inclusiveness as our animatingly philosophy –focusing our approach towards uplifting the lives of those in need. The way for everyone to thrive will be to ensure that the energies of our economy flow freely and with purpose—from the bottom up, from the daily wage earner and street vendor, to the big and small businesses, from the margins to the center.

As you celebrate another year of fellowship and success as an organization, the task before all of us is to serve with an even greater resolve. Keep engaging, keep moving with others, keep widening and strengthening your networks, so that together, we can achieve our collective aspirations. With you among our ranks, I have faith that we can-and will-realize the future of our hopes.

May you have a productive symposium! Mabuhay kayong lahat!



VICE PRESIDENT LENI ROBREDO

Republic of the Philippines



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MESSAGE

Isang magandang umaga po sa kanilang lahat!

Recognizing the importance of the banking sector in economic progress, our Committee has been working on several pieces of legislation which would enable our banks to thrive, and in the process support our kababayans in adapting to the new normal.

These Include: the Financial Institutions Strategic Transfer or FIST Law; the Better internet Act; the Use of Digital Payments Act; the Bangko sa Baryo bill; and Republic Act 11521, which introduced amendments to the Anti-Money Laundering Act.

With these policies in place, it is our hope that rural banks may fulfill their pivotal role in building back the countryside and promoting inclusive development.

Maraming Salamat po!



SENATOR GRACE POE
Senate of the Philippines



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RURAL BANKS: Strengthening the Economic Frontliners of the Countryside

MESSAGE

I congratulate the Rural Bankers Association of the Philippines (RBAP) on its 64th Charter Anniversary.

Our rural banks have played a crucial role in making our financial system more inclusive. In supporting local enterprises, rural banks help in the nation's development. By lending to our farmers, our rural banks support us in making our agriculture sector more efficient.

The Department of Finance (DOF) has been pursuing reforms to further strengthen rural banks. We are pushing for the passage of the Passive Income and Financial Intermediaries Taxation Act (PIFITA) to make the taxation of passive income, financial intermediaries, and transactions simpler, fairer, more efficient, and regionally competitive. We seek to provide greater support to the agriculture sector by giving the banking system the ability to support the whole value chain of agri-enterprises through amendments to the Agri-Agra law.

I appreciate the strong role played by the RBAP not only in representing the interest of this sector but also in helping member banks improve on their capacities and adopt new technologies that will enable faster and more efficient transactions. Rural banks must prepare to meet the rapidly growing competition from non-bank loan providers who are eager to attract customers with enhanced digital tools. Rural banks must likewise expand capital bases to ensure greater resiliency.

As we prepare for the new economy, I trust that our rural banks will meet the standard benchmarks for competent banking services.



SECRETARY CARLOS DOMINGUEZ
Department of Finance



64th

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RURAL BANKS: Strengthening the Economic Frontliners of the Countryside

MESSAGE

My warmest greetings to the Rural Bankers Association of the Philippines as it holds its 64th Charter Anniversary Symposium with the theme, "Rural Banks: Strengthening the Economic Frontliners of the Countryside."

As the country starts to reimagine what a post-COVID-19 economy might look like, our people need all the support that they can get to overcome the negative impact of the global health crisis. And with rural banks' intimate knowledge of the local economy and close relationship with communities, you are strategically positioned to serve vulnerable segment such as agriculture and micro, small, and medium enterprises (MSMEs)- which are the priority sectors in the financial inclusion agenda of the Bangko Sentral ng Pilipinas (BSP).

One way to empower people and businesses in the countryside is by giving them the opportunity to own a Basic Deposit Account (BDA). As a basic account with simple requirements, the BDA enables its owner to participate in a wider range of economic activities, bringing us closer to economic recovery and financial inclusion.

We are grateful that out of 133 banks offering BDAs, 103 are from the rural banking industry. Indeed, this shows your commitment to support the economic frontliners in the countryside. We encourage you to continue upholding economic development and financial inclusion in the rural areas by making BDAs more accessible.

The COVID-19 crisis has also underscored the need for rural banks to explore opportunities for digital transformation to reach the last mile and remain competitive. Indeed, the successful adoption of digital innovations will enable rural banks to better respond to the evolving needs of the households, farmers, fisherfolk and enterprises in the countryside. The BSP, therefore, encourages the RBAP to continue to explore options and opportunities that will enable more of its members to adopt digital innovations.

As an important pillar of the financial inclusion landscape, the BSP remains committed to support the digitalization and strengthening of rural banks as part of broader efforts to boost the resilience of the rural banking sector. Together, the BSP and the rural banks will strengthen the economic frontliners of the countryside.

I wish you a productive symposium ahead.

Maraming salamat at mabuhay RBAP!



GOVERNOR BENJAMIN E. DIOKNO

Bangko Sentral ng Pilipinas



64th

RBAP CHARTER ANNIVERSARY SYMPOSIUM

RURAL BANKS: Strengthening the Economic Frontliners of the Countryside

MESSAGE

I extend my warmest greetings to the directors, officers, members, and stakeholders of the Rural Bankers Association of the Philippines (RBAP) on the occasion of its 64th Charter Anniversary Symposium!

The theme, "Rural Banks: Strengthening the Economic Front Liners of the Countryside" truly depicts the rural banks' pivotal role in countryside development as the industry recognizes the untapped potentials of rural communities. I commend rural banks for taking proactive initiatives to promote inclusive development and for continuously providing support and financial services to the communities they serve, even during this health crisis.

On our part, we at the Bangko Sentral ng Pilipinas (BSP), remain steadfast in pursuing our financial sector reform agenda while adhering to the principle of proportionality in banking regulations and supervisions. The BSP will continue to be responsive to the developments in the financial industry to enable banks to be effective channels of financing to support households and businesses on the road to post-pandemic recovery.

The BSP, in collaboration with key government agencies, launched the Rural Banking Industry Strengthening Program (RBSP), which is taking a holistic approach in developing interventions to strengthen the industry amid the increasing competition and evolving financial system landscape characterized by the acceleration of digital transformation and promotion of sustainable finance.

As we continue to weather these challenging times, we count on the rural banks to remain committed in lending support to the countryside and contribute to the sustained safety, soundness, and resilience of the Philippine financial system. We also rely on our continued partnership with the RBAP to achieve our shared objective of an inclusive and sustainable economic recovery and growth for all Filipinos.

I wish RBAP more success in all its endeavors. Mabuhay po kayo!



DEPUTY GOVERNOR CHUCHI G. FONACIER
Bangko Sentral ng Pilipinas



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MESSAGE

Dear Fellow Rural Bankers:

Warmest greetings!

Allow me this chance to thank everyone who is part of the RBAP's 64th Charter Anniversary Symposium, the first event for the FY 2021-2022.

Our theme this year is very relatable for all of us, "Rural Banks: Strengthening the Economic Frontliners in the Countryside". The pandemic, though negative-sounding, has brought all of us "virtually" closer. It made us desire to help more people, especially in the countryside, thus strengthening further the economic frontliners, ourselves included, with capacity building programs, offering our products and services with specialized arrangements and so on. We may have been caught off guard when this catastrophe started, but slowly, we were able to adapt and build a "new normal" approach to things.

I like that our industry has a strong heart, a resilient demeanor and more importantly, a "bayanihan" spirit. Indeed, our unity is what keeps us apart from all other financial industries out there. The foundation we built is rooted in the community we serve. This gives us an advantage to maintain and a vast market to explore.

Rest assured that RBAP will always work hard and responsibly for the betterment of the entire rural banking industry. Let us stay vigilant, safe, and healthy always.

Daghang Salamat at Mabuhay po tayong lahat!



ATTY. ALBERT T. CONCHA, JR.
President, RBAP

EXCLUSIVE DEALS

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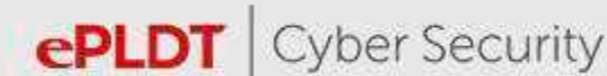
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BXM
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Strengthening Rural Banks to Empower Filipinos During this Pandemic

The right collaboration can help overcome barriers to digitalization in the country and transform communities, especially the underserved and marginalized areas.



Through proper collaboration, **financial institutions like rural banks** can identify their transformation problems and understand **which partner and solutions can address these challenges** - ensuring their transformation is efficient and effective.



You can learn more about how your institution can use an ecosystem of digital solutions at:

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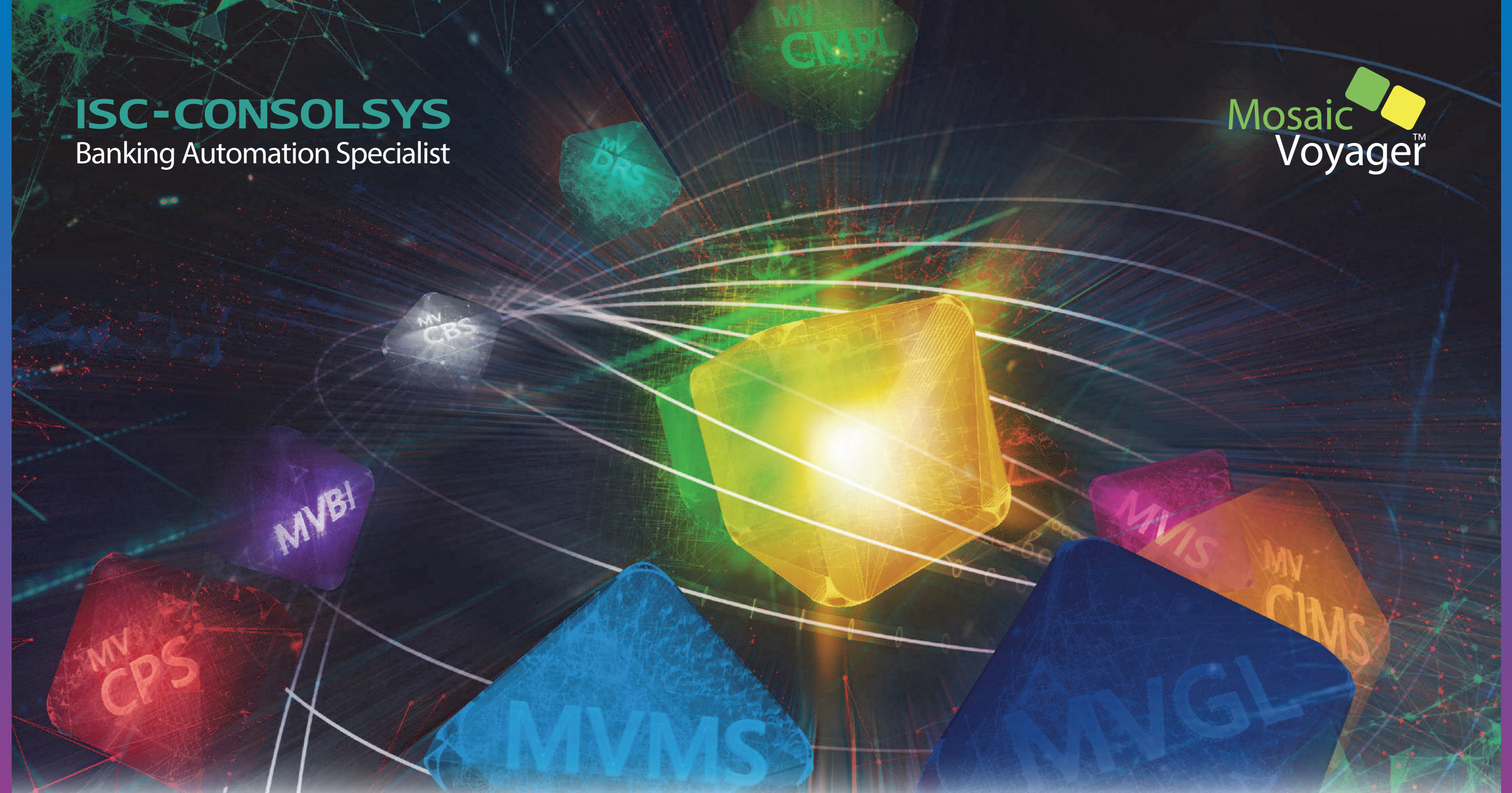


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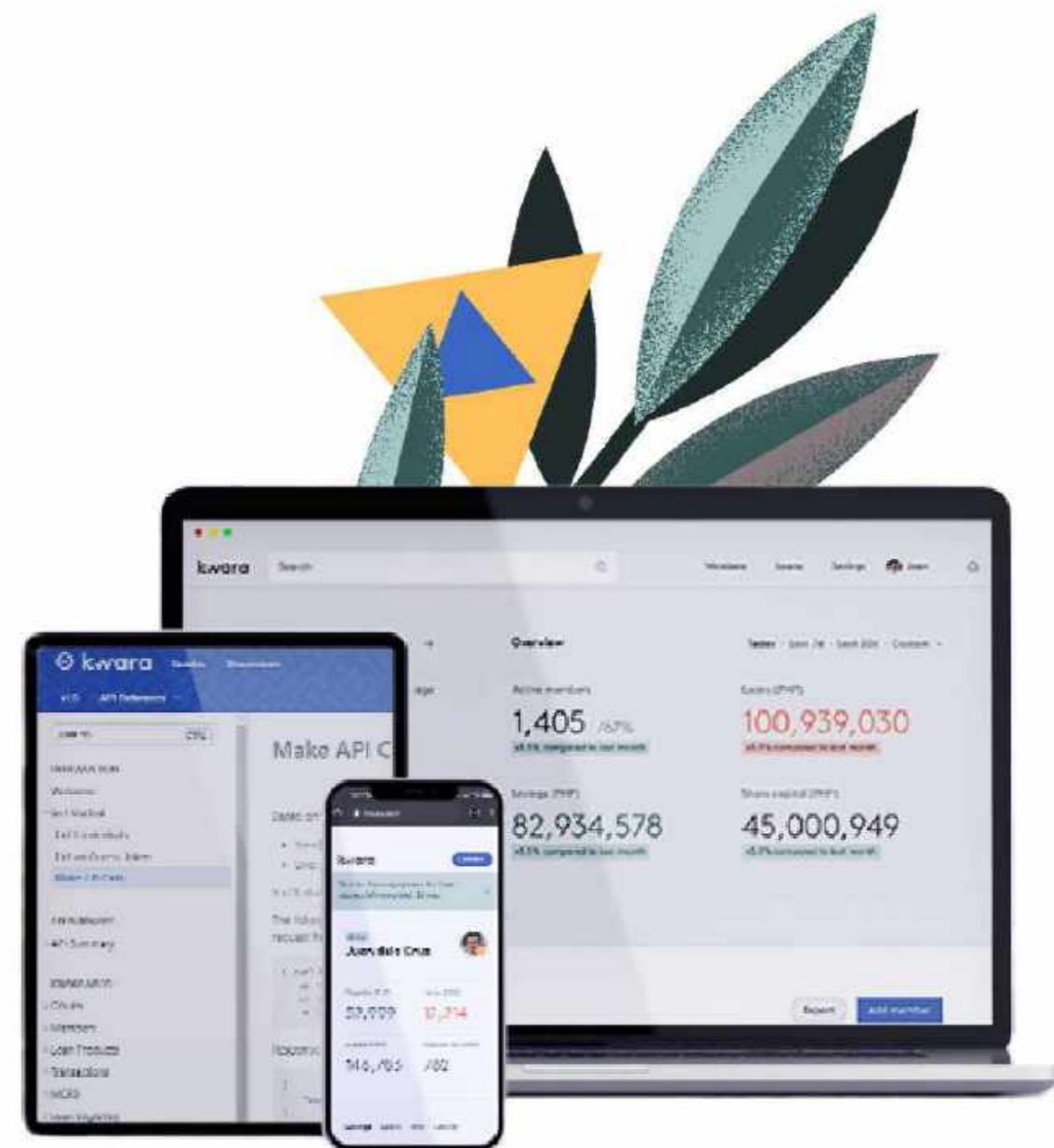
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- Deposits
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Php 2 bn monthly transactions **46%** average loan growth **PHP 4bn+** under management **70%** more cost effective

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Enterprise

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JYOSNA

A large satellite dish is mounted on a pole. The dish is dark and has the word "ATMOS" written on it in white, bold, sans-serif capital letters. To the left of the text is a white lightning bolt icon. The dish is pointed towards the sky. In the background, there are trees and a mountain range under a cloudy sky.

The ATMOS logo is centered in the lower half of the image. It consists of a white lightning bolt icon to the left of the word "ATMOS" in white, bold, sans-serif capital letters. The logo is set against a dark, semi-transparent rectangular background.

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<p>INTERBRANCH TRANSACTION</p>  <ul style="list-style-type: none"> • Inter Branch Deposit (FREE) • Inter Branch Loan Payment (FREE) • Inter Branch Remittance • Inter Branch Encashment 	<p>PESONET ACH (Receiving) -From other banks to Rang-ay Bank</p> 	

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 <p>AGRICULTURAL & AGRI-BUSINESS LOAN</p>	 <p>SSS PENSIONER LOAN</p>	 <p>DepEd TEACHERS LOAN</p>

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A group of fishermen are shown pulling a large net in the ocean. They are wearing various types of clothing, including hats and shirts, and are working together in a line. The background shows a coastline with hills and a cloudy sky.

Our mission is to bridge the income gap of Filipinos in rural areas



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Cantilan Bank launches "iCAN" to Digitize & Empower Rural Communities

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Opening Amount: Php 100.00
Requirements: 1 valid ID
1 pc. 2x2 ID photo

REGULAR SAVINGS DEPOSIT

Opening Amount: Php 1,000.00
Requirements: 1 valid ID
1 pc. 2x2 ID photo

TIME DEPOSIT

Minimum Placement: Php 20,000.00
Term: 90 days, 180 days, 1 year



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RURAL BANK OF ILOG (NEGROS OCCIDENTAL), INC.





Golden Rural Bank of the Philippines
Madaling lapitan, maaasahan.



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- LOAN PRODUCTS** (Agricultural Loans, Commercial Loans)
- OTHER LOANS** (Doctor's Loan, Arang-Toda Loan)
- OTHER SERVICES**

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Ang Bangko Natin mula 1959*

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SIKAP (Microfinance)
BOGO – (032) 505-3183/434-1063 Email Add: crbccibogobranhclite@gmail.com
CARMEN – (032) 429-9078/343-6041 Email Add: sikapcarmen1999@gmail.com
CATMON – (032) 430-9395 Email Add: sikapcatmonbranch@yahoo.com
SAN FRANCISCO – (032) 406-1984 Email Add: sikapsanfrancisco@yahoo.com

ACCEPTS: Savings Deposits
Time Deposits

OFFERS: Agricultural Loans
Other Loans

Industrial Loans
Microfinancing

Commercial Loans Jewelry Loan
Point of Sale (POS) services-ATM

“Segun sa mga cliente...”

Cliente 1

“Dugay nako cliente sa RB, ang akong masulti maayo jud ang ilang servicio labi na jud ang mga empleado sa ilang pag abi-abi. Dahang salamat!”

Cliente 2

”Rural Bank maayo ug paspas ilang servicio”

Cliente 3

“Ang Rural Bank nakatabang gyod sa akong mga problema financial, paspas ug dali mahangyo”

Cliente 4

“I am an RB borrower for almost 18 years more or less. I salute the services of all bank employees because they understand the plights of their clients! As of the moment, I enjoy the low interest rate of the bank, thanks and more power!”



RURAL BANK OF MATI, INC.
Ang atong banco

8200 City of Mati, Davao Oriental
Tel. Nos. (087) 3883-352/345/492 (TeleFax)
e-Mail: rbalmario@gmail.com / rbmisys@philcom.ph



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Philippine Payments Management, Inc. (PPMI) and PDIC.



**Rural
Bank of Hindang
(Leyte), Inc.**



We Listen

We Answer

We Serve

Head Office
Rizal St., Poblacion 1
Hindang, Leyte
Tel No. 053 - 530 0429
rbhindangleyte@yahoo.com.ph

Inopacan Branch
San Roque St., Brgy. Tinago
Inopacan, Leyte
Tel No. 053 – 565 0053
inopbranch_rbh@yahoo.com.ph

Sogod Branch
Rizal St. Brgy. Zone 4
Sogod, Southern Leyte
Tel No. 053 – 577 9077
sogbr_rbhindang@yahoo.com.ph

Bato Branch
Rizal St. Brgy Tinago
Bato, Leyte
Tel No. 053 – 568 0160
batobr_rbhindang@yahoo.com.ph

Hilongos Branch Lite Unit
Public Market
Hilongos, Leyte
Tel No. 053-336 3824
hilbr_rbhindang@yahoo.com.ph

Baybay Branch Lite Unit
149 C.A. Bonidacio St., Zone 11
Baybay City, Leyte
Tel No. 053-563 0574
baybay_rbhindang@yahoo.com

www.rbhindangleyte.com

clientcare@rbhindangleyte.com

NEW RURAL BANK OF SAN LEONARDO (N.E.), INC.

Helping Build Local Economies



HEAD OFFICE
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Brgy. Diversion
Maharlika Hiway,
San Leonardo
Nueva Ecija

Nueva Ecija:
Bongabon
Cabanatuan

Cabiao
Gen. Tinio
Nampicuan
Pantabangan
Peñaranda
Rizal
San Antonio
San Isidro
San Leonardo
Sto. Domingo
Zaragoza

Bulacan:
Baliwag
San Jose Del Monte
San Miguel

Pampanga:
Arayat
Mabalacat City
San Simon

Tarlac:
La Paz
Moncada
Tarlac City

Aurora:
Dingalan

Metro Manila:
Cubao, Q.C



Through Lasting Partnerships



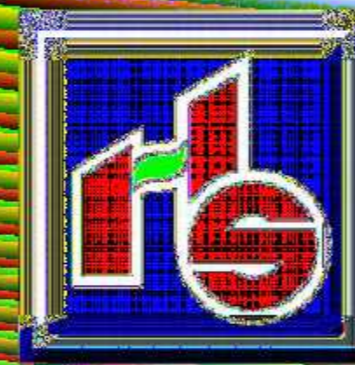
🌐 www.nrbsl.com

✉ corporate@nrbsl.com

☎ (044) 950-0022 local 308

NRBSL is regulated by the Bangko Sentral ng Pilipinas (BSP) and Credit Information Corporation

Deposits are insured by PDIC up to P500,000 per depositor



RURAL BANK OF SOLANO (N. V.), INC.



A Proud Member of



Rural Bankers Association
of the Philippines

“Aming hangad ang inyong pag-unlad”

Bagabag Branch | Bambang Branch | Bayombong Branch | BLO- Solano | BLO- Maddela

DEPOSIT PRODUCTS

Regular Savings | Time Deposit
Kiddie Savers Club (Kiddie Time Deposit)
More Time Deposit | Checking Account
Gift of Time | POS Banking

LOAN PRODUCTS

Yaman sa Kainan | Pangkalahatan sa Bando Loan
Agricultural Loan | Commercial & Industrial Loan
Back to Back Support Plan | Deposit and Loan Paring
a. EQUIPMENT Loan | Heavy Equipment Loan
Motor Vehicle Loan | Salary Loan
TODA Loan | Isalahay Loan | Jewelry Loan

OTHER SERVICES

SAVER PLUS | Micro Insurance
Fire Insurance | Alalay sa Bohay
Gadget Insurance
Properties for sale



RBSOLANONV
www.rbsolano.com
support@rbsolano.com



Executive Office: BOF Building,
MacArthur Highway, Dolores,
City of San Fernando, Pampanga

Trunklines:
(045) 963-5188 to 89
(045) 963-5288 to 90

Email Addresses:
bankofflorida@rbap.org
customercare@bankofflorida.ph

Website:
www.bof.com.ph

Social Media Accounts:



@officialbofph



BANGKO PANGASINAN

www.bangkopangasinan.com

<https://www.facebook.com/Bangko-Pangasinan-A-Rural-Bank>

A Rural Bank, Inc.

SERVICES OFFERED:

- NEGOSYANTE LOAN
- AGRICULTURAL LOAN
- COMMERCIAL LOAN
- SME LOAN
- TIME DEPOSIT
- REGULAR SAVINGS
- BILLS PAYMENT

Accepts:

- ▶ NSO DOCUMENTS, GLOBE, SMART, SUN CELLULAR, SMART BRO, CIGNAL, SKY CABLE & OTHERS.

HEAD OFFICE:

DAGUPAN CITY

📍 E.T.G. Bldg., Mayombo Dist.,
Dagupan City 2400
☎ (075) 522-4363 / 522-8290 / 515-6088
✉ bangkopangasinan@rbap.org

BRANCHES:

ALAMINOS CITY

📍 PDB Bldg., Marcos Ave.,
Alaminos City, Pangasinan
☎ (075) 632-6198
☎ (075) 552-7379

AGUILAR

📍 Poblacion, Aguilar, Pangasinan
☎ (075) 540-0132

▶ **ENCASH ATM Online 24/7**

BURGOS

📍 Poblacion, Burgos, Pangasinan
☎ (075) 524-7498

▶ **ENCASH ATM Online 24/7**

BOLINAO

📍 Concordia District, Bolinao, Pang.
☎ (075) 632-6199

▶ **ENCASH ATM Online 24/7**

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Member:



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Association of Pangasinan
Rural Bankers, Inc.

AFFILIATES OF:

WESTERN UNION MONEY TRANSFER





eastwest rural bank

We Want You Safe
Because We Want You Back





JANIUAY RURAL BANK, INC.



Bank deposit mo, protektado!

DEPOSITS

- Savings Deposit **open an account for only P500**
- Basic Deposit **open an account for only P100**
- Time Deposit

OTHER SERVICES:

PETNET

- **Western Union
- **Cash In/ Cash Out
- GCash, Paymaya, Dragon Pay, Coins.Ph

POS WITHDRAWAL

- ILECO II BILL PAYMENTS
- INSTAPAY FUND TRANSFER
- PESONET FUND TRANSFER

LOANS:

TEACHERS' SALARY LOAN

ALLOTMENT & PENSION LOAN

SMALL MEDIUM ENTERPRISE

AGRICULTURAL LOAN

COLLATERAL/SECURITY

**Real Estate Mortgage

**Chattel Mortgage

**Assignment of Deposit

**Clean

"JANIUAY RURAL BANK, INC. is regulated by the Bangko Sentral ng Pilipinas"



Call us now for more info

(033) 531-8430

www.rbjaniuay.com

Crispin Salazar Street, Janiuay, Iloilo
5034



51

years

of service & commitment
March 21, 2021



PRODUCTS & SERVICES

DEPOSITS

LifeSAVER LifeTEEN
LifeSAVER PLUS LifeKIDDIE

REGULAR LOANS

AGRILife LifeSMILE LifeHOME
LifeDRIVE LifeSECURE LifePAC

MICROFINANCE LOANS

Ikabuhi Microfinance Program (IMP)
Ikabuhi Entrepreneurial Program (IEP)
Educational Loan

HEAD OFFICE

LIFEBANK BUILDING

Brgy. Duyan-duyan,
Santa Barbara, Iloilo 5002
Tel: (033) 332-1456
and (033) 333-1458
e: lifebank@lifebankrb.com.ph

BRANCHES

MAASIN
14 Taft St., Maasin, Iloilo 5030
Tel: (033) 333-1439

ILOILO CITY
Brgy. Maria Clara, Iznart Extension,
Iloilo City 5000
Tel: (033) 336-0924 , (033) 336-0426
and (033) 503-3193

ROXAS CITY
Km 2 Lawaan, Roxas City, Capiz 5800
Tel: (036) 320-0077 and (036) 522-1097

And 35 Branch-Lite Units all over Panay and Guimaras islands.

MEMBER:

PDIC, RBAP, Iloilo Chamber of Rural Banks and Banker's Association of Iloilo

Deposits Insured with PDIC up to Php 500,000.00.

LOANS

MICRO AND SMALL ENTERPRISE LOAN

Working Capital
Capital Asset Acquisition

CONSUMER LOAN

Salary Loan
Pensioners Loan
Personal Loan

DEPOSITS

BASIC DEPOSIT

BOYF SAVINGS

BUSINESS SAVINGS

PAYROLL SAVINGS

PENSIONERS SAVINGS

Deposits are insured by PDIC up to P 500,000 per depositor.

REGULAR SAVINGS

SMART STARTER SAVINGS

TEACHERS SAVINGS

TIME DEPOSIT

For inquiries please visit our website www.mactanbank.com

or send us an email at info@mactanbank.com

BRANCHES

LAPU-LAPU CITY

CARGAR CITY

LILOAN, CEBU

TACLOBAN CITY

ORMOC CITY

BOGO CITY

CEBU CITY

TOLEDO CITY

MOALBOAL, CEBU

DUMAGUETE CITY



OUR Bank

One Unified Rural Bank of Cavite, Inc.

ONE SD

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Versatile savings deposits for your benefit with interest rates up to 2.0%



CHECKING ACCOUNT

Get a head start on money management. Securing your funds with OUR Bank Checking Account

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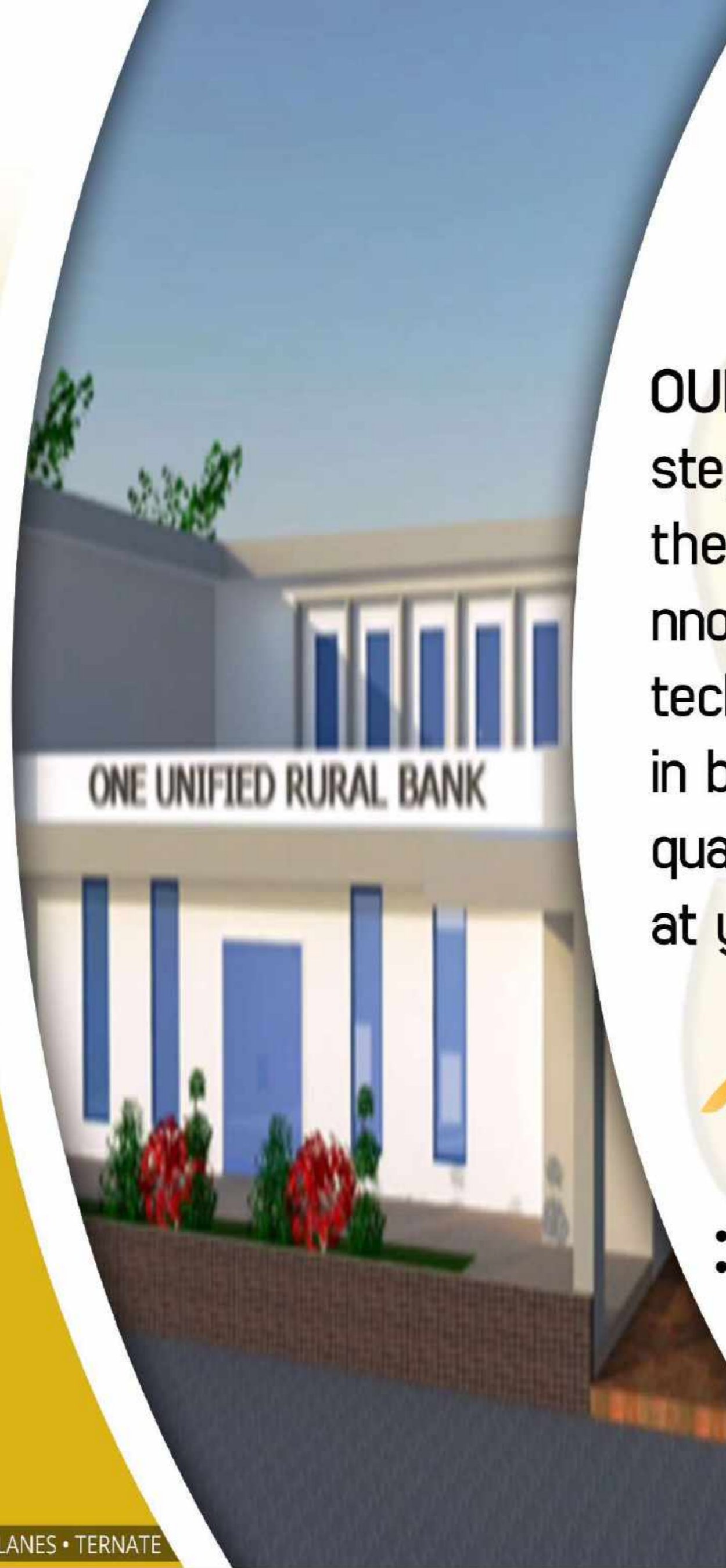
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OUR Bank – stepping into the future using innovative technology in bringing you quality service at your convenience.



BRANCHES: HEAD OFFICE - TEJERO • POBLACION • MANGGAHAN • NOVELETA • MARAGONDON • MAGALLANES • TERNATE



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instagram.com/ourbankph/



www.ourbank.ph/

HEAD OFFICE

Purok 3, General Trias Drive
Brgy. Tejero, City of General Trias
4107 Cavite

(046) 437-8114
(046) 509-0400



RURAL BANK OF CABUGAO (ILOCOS SUR), INC.

SERVICES OFFERED:

Deposit

Basic Deposit Account (BDA)
Savings Account for Children
Gold Savings Account (GOSA)
Time Deposit (TD)

Loan

Agricultural Loan
Commercial / SME Loan
Salary / ATM and Pension Loan
Motorcycle Loan
Car / Farm Equipment Loan
Gadget Loan
Other Special Loans

Foreign Exchange

(With Special Rates)

Western Union

(Pay-out and Send-out)

ATM Services

“Delivers Vital Banking Services”



Rural Bank of Escalante (Neg. Occ.), Inc.

South Avenue, Brgy. Balintawak, Escalante City, Negros Occidental Telefax (034) 454-0169

“Your Trusted Hometown Bank for 53 Years”

WITH THE SUPERVISION OF BANGKO SENTRAL NG PILIPINAS (Department of Rural Banks)

ACCEPTS:

- SAVINGS DEPOSITS
- TIME DEPOSITS

OFFERS LOAN ON:

- REAL ESTATE MORTGAGE (LAND TITLE)
- CHATTEL MORTGAGE (VEHICLES)
- COMMERCIAL LOAN
- AGRICULTURAL LOAN/CROP LOAN
- OTHER LOAN (SALARY/ALLOTTEE/PERSONAL)
- PENSION LOAN (SSS/GSIS/AFSLAI & ETC.)

MEMBERS:

- PHILIPPINE DEPOSIT INSURANCE CORPORATION (PDIC)
- (Maximum Deposit Insurance For Each Depositor P500,000.00)
- RURAL BANKERS ASSOCIATION OF THE PHILIPPINES (RBAP)
- CONFEDERATION OF WESTERN VISAYAS RURAL BANKS
- NEGROS OCCIDENTAL FEDERATION OF RURAL BANKS (NOFRB)

“Pagbabankong Masigla, Katuwang Sa Maunlad na Ekonomiya”



**RURAL BANK OF
GUINOBATAN, INC.**
SINCE 1964

PRODUCTS & SERVICES

SAVINGS

- Ordinary Savings
 - Hi-Value Savings
- Special Savings Deposit
 - Income Maximizer Savings (I-MAX)
 - KINABUKASAN Special Savings (KISS)
- Current / Checking Account

LOANS

BUSINESS LOAN:

- Commercial Loan
 - Small & Medium Enterprise (SME) Loan
- Industrial Loan
 - Heavy Utilization & General Equipments Loan (HUGE)

PERSONAL LOAN

- Real Estate Acquisition Loan (REAL)
- Motor Vehicle Loan (MOVE)
- Barangay Official Loan Assistance (BOLA)
- Individual Credit with Automated Repayment (I-CARE)
- Financial Access Service to Teachers (FAST)

MICROFINANCE PRODUCTS

- KABUHAYAN Loan
- KABALIKAT Loan
- Gadget Loan

VALUE ADDED SERVICES

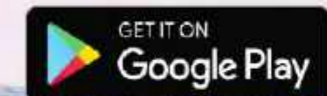
- Inter-branch deposit / withdrawal
- Micro Insurance
- BDO POS
- LBP POS
- Paymaya
- Western Union
- True Money
- Rural Net



**Introducing, Bicol's First
Local Mobile Banking App!**

- Fund Transfer
- QR Code
- Bills Payment
- Remittances
- E-Loading
- Insurance

Nasa kamay mo ang pag-asenso!



REGULATED BY THE BANGKO SENTRAL NG PILIPINAS

ASC Ref. No. R069N112520R1

**Pay bills, Shop items, and
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With the ASENZO Point of Sale (POS), ATM facility, Debit and Wallet Card, you can now pay your bills through our partner merchant, withdraw funds anytime, shop cashless, budget allowances and more!

COMING SOON ON RBGI!



Rural Bank of Placer, Inc.

HEAD OFFICE: J. Cuiting Bldg., Km. 1, National Highway, Brgy. Washington, Surigao City

E-mail Address: rbplacer@rbap.org / Website: www.rbplacer.ph / Facebook Page: Rural Bank of Placer, Inc.

Tel. Nos.: (086) 826-4100/826-4135, Telefax No.: (086) 826-5517

Ang Mabuyawanong Bangko nga Adunay BARUGAN!



Magpabilin nga Lig-on ug Adunay BARUGAN!

Think bigger!
SAVE WITH US.
Small savings today mean big plans tomorrow.

LOAN WITH US.
We guarantee fast loan processing with lowest interest rates & longer terms.
Secure your family's future with us.



BRANCHES:

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Bagakay, Claver, SDN

PLACER BRANCH
Central Placer, SDN

BAD-AS BRANCH
Bad-as, Placer, SDN

DAPA BRANCH
Dapa, Siargao Islands, SDN

CABADBARAN BRANCH
Cabadbaran City, Agusan del Norte

Products & Services Offered

DEPOSITS

- Regular Savings
- Gold Savings

SALARY & PENSION LOANS

- Educational Loan
- Medicines & Hospitalization Loan
- Home Improvement Loan
- Livelihood Loan
- Debt Consolidation

MICRO-ENTERPRISE LOANS

- BARUGAN Group Loans
- SIKAT Individual Loans

BUSINESS & AGRI-AGRA LOANS

- Working Capital
- Expansion or Equipment Acquisition
- Agri-Agra Production Loan

ELECTRONIC BANKING SERVICES

- Point-of-Sales (POS) Wireless Terminals
 - ATM Deposit Balance Inquiry
 - ATM Debit for Loan Payments or Other Credits
 - ATM Cash Withdrawals

REMITTANCES

- 4P's (Pantawid Pamilyang Pilipino Program) thru ATM/Cash Withdrawals

MEMBERS:

Philippine Deposit Insurance Corporation (PDIC)
Rural Bankers Association of the Philippines (RBAP)
Mindanao Microfinance Council (MMC)
Caraga Rural Bankers Federation (CARBAF)
Surigao Bankers Club (SBC)

DEPOSITS INSURED BY PDIC UP TO P500,000.00



Serving the Countryside for 55 years and beyond

PRODUCT & SERVICES

Deposit Products

- Savings Deposit
- Time Deposit

Other Services

- Western Union Remittances
- Point of Sale Facility
- Cebuana Lhuillier Remittances and Other Services
- G Cash (Cash in and Cash out), Paymaya (Cash out), dragonpay (Cash out), coins.ph (Cash In)

Loan Products

- Teacher's Salary Loan
- Pensioner's Loan
- LGU/Barangay Loan
- Pawn Loan
- Micro Finance Loan (KASAKA, MAP, HOME)
- SME Loan
- Commercial Loan
- Agricultural Loan

“ RESILIENCY AND SUSTAINABILITY AMIDST CHALLENGING TIMES ”

 <https://www.facebook.com/Rbtbankinc>

 www.rbtbank.com

MAIN OFFICE
Rizal St., Poblacion,
Talisayan, 9012
Misamis Oriental
09177060173

JASAAN BRANCH
Lower Jasaan, Jasaan
9003 Misamis Oriental
(088) 8904334
09176338085

SALAY BRANCH
Poblacion, Salay
9007 Misamis Oriental
09173033844
09177060173

CDO BRANCH
LSA Building, Zone 2
Bulua Highway, 9000
Cagayan de Oro City
09176338098

MARAMAG BRANCH
Ground Floor, First Building
South Poblacion, Maramag,
8714 Bukidnon
09176338094

BLU GINGOOG
Door 3, Barros Building,
Brgy. 17, Gingoog City
(088) 8612187
09177060173

BLU CAMIGUIN
Lakas Mambajao
9100 Camiguin
09177060173

BLU BUTUAN
G/F Lido Bldg., Ochoa
Ave., Brgy. Limaha,
8600 Butuan City
09177060173

BLU MANOLO
Kalanawan, Tankulan
Manolo Fortich, 8703
Bukidnon
09176338085

BLU CDO
Sebastian Bldg.,
Tiano-Echem Sts.,
Cagayan de Oro City
09176338098

BLU ILIGAN
Quezon Avenue,
9200 Iligan City
09176338098

Deposits are insured by PDIC up to P500,000 per depositor

RBT Bank, Inc. is supervised by the Bangko Sentral ng Pilipinas with contact number (02) 708-7087 and with email address consumeraffairs@bsp.gov.ph



“——

All banks care about money but
not all banks care about you.

——”



SecuredBank

50 YEARS

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Serving Cagayan de Oro and Misamis Oriental

info@securedbankinc.com

SIGNABANK RURAL BANK OF STA. IGNACIA

Romulo Highway, Poblacion East, Sta. Ignacia, 2303, Tarlac
(045) 456-6478, 606-3058

Deposits

- *Savings*
- *Time Deposit*
- *Royal Deposit*

PDIC Cover:

All Deposits are insured with
PDIC up to ₱ 500,000.00
*"Ipagpatuloy ang kaunlaran,
mag-impok sa Bangko."*

Loans

- Agricultural Loan
- Agrarian Reform Loan
- Industrial Loan
- Commercial Loan
- Small Medium Enterprise
- Housing Loan
- Other Loans

Other Services

- Bills Payment (*Utilities, Telecom, Government Payments*) and Prepaid Load
- Domestic and International Remittance (*iRemit, Transfast, Cebuana Lhuiller, M Lhuiller, RD Pawnshop, LBC, and PeraHUB*)
- ATM cards Cash Withdrawal and Inquiry (*Point-of-Sale*)
- Instapay and PESONET fund transfer
- Wallet to wallet fund transfer (*among UBX-i2i member banks*)
- Philippine Guarantee Corp. Accredited
- SSS Pension Accredited

kabiSIGNAtin sa pag-unlad!

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RURAL BANK OF CAUAYAN INC.

56 Years in Service!!!

Your harvest starts here...



LOAN PRODUCTS

Agricultural Loan
Commercial Loan
Personal Loan

DEPOSIT PRODUCTS

Basic Savings Account
Regular Savings Deposit
Checking Account/Demand Deposit
Pensioner Savings Deposit
Student Savings Deposit
Time Certificate of Deposit

OTHER SERVICES

Inter-Branch Deposit
Globe G-Cash

www.rbcauayan.com.ph

CORPORATE OFFICE

Don Jose Canciller Ave. Dist. 1,
Cauayan City, Isabela
Tel #: (078)652-1016 / 652-1320
local 101

CEBU ASSOCIATION OF RURAL BANKS, INC.

OFFICERS

PRESIDENT	:	EXPEDITO S. BOLLOZOS
VICE PRESIDENT	:	ARMIDA J. CAGUITLA
SECRETARY	:	AMELIA T. BERSONDA
TREASURER	:	MARIA OLGA P. ANTIGUA
AUDITOR	:	SILVESTRE R. ANGANA

DIRECTORS

AGNES A. LACSON	JOSEPHINE ANN A. RAMOS
DAHLIA M. REJUSO	MAMERTO LUIS E. MANGUERRA
EMERALDE V. HERMOSILLA	NELVY J. ABERGAS
FREDERICK F. SALAZAR	RUBIE P. CASTILLO
JESSIE ALBERT G. BACOMO	WILLIAM AMADO C. CASTANO

MEMBERS

ASPAC Rural Bank, Inc.
Banco Maximo, Inc.
Banco Rural de Isla Cordova
Bankways, Inc. (A Rural Bank)
Community Rural Bank of Medellin, Inc.
Cooperative Bank of Bohol, Inc.

Cooperative Bank of Cebu
First-Agro Industrial Rural Bank, Inc.
First Philippine Partners Bank, Inc. (A Rural Bank)
Frontier Rural Bank, Inc.
Mactan Rural Bank (Lapu-Lapu City), Inc.
National Teachers & Employees Cooperative Bank
Rural Bank of Barili, Inc.

Rural Bank of Bogo, Inc.
Rural Bank of Madridejos, Inc.
Rural Bank of Talisay (Cebu), Inc.
Upland Rural Bank of Dalaguete, Inc.
Katipunan Bank (ZN), Inc.
Pioneer Bank (A Rural Bank), Inc.



CHAMBER OF ILOILO RURAL BANKS, INC.

c/o Rural Bank of Dumangas, Inc
43 Luna Street, La Paz Iloilo City
(033) 320- 8053

2021 LIST OF DIRECTORS, OFFICERS AND MEMBER BANKS

OFFICERS

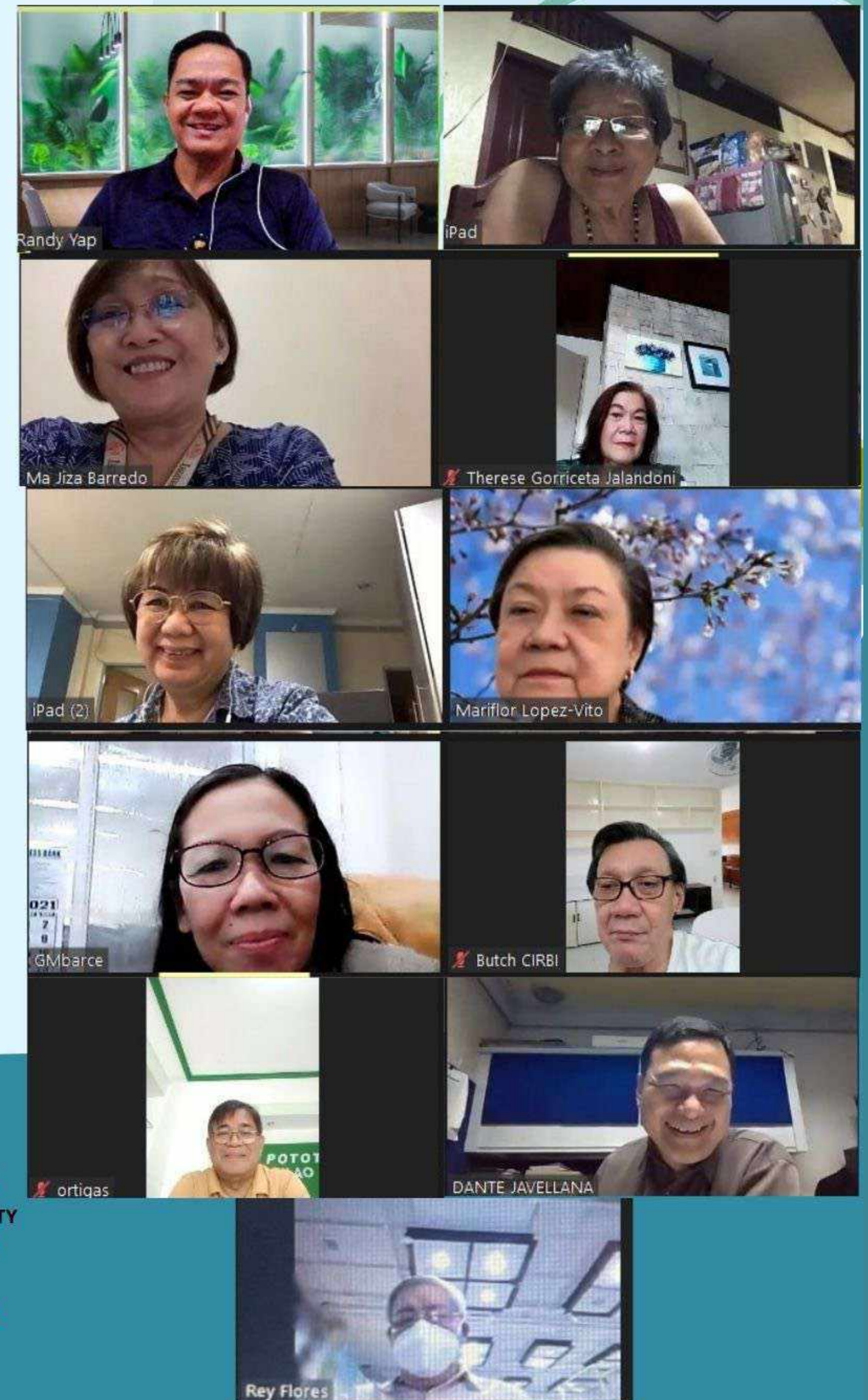
PRESIDENT	:	RODOLFO P. YAP III	- Life Bank RB
VICE PRESIDENT	:	MA. DAISY G. NAFARRETE	- Rural Bank of Calinog, Inc.
SECRETARY	:	ARTURO P. MUYCO JR.	- CIRBI
TREASURER	:	MA. JIZA L. BARREDO	- Janiuay Rural Bank, Inc.
AUDITOR	:	MA. THERESA G. JALANDONI	- Rural Bank of San Miguel, Inc.
BUSINESS MANAGER	:	REY N. FLORES	- Rural Bank of Miag - ao, Inc.
PRO	:	NORBERT A. CAPILEÑO	- Life Bank RB

DIRECTORS

Arturo P. Muyco Jr.	- Board Secretary	Ma. Daisy G. Nafarrete	- RB Calinog
Dante A. Javellana	- Queen City Rural Bank	Ma. Jiza L. Barredo	- Janiuay RB
Godofredo A. Ortigas	- Anilao Bank	Ma. Theresa G. Jalandoni	- RB San Miguel
John Othello P. Deza	- RB Dumangas	Norbert A. Capileño	- Life Bank
Margaret B. Barce	- First Imperial Business Bank	Rey N. Flores	- RB Miagao
Mariflor J. Lopez-Vito	- RB Iloilo City	Rodolfo P. Yap III	- Life Bank
Mary Lou I. Celis	- RB Leganes		

MEMBER BANKS

ANILAO BANK	RURAL BANK OF CABATUAN	BANCO DE AREVALO	RURAL BANK OF CALINOG
FIRST IMPERIAL BUSINESS BANK	RURAL BANK OF DUMANGAS	FIRST STATE RURAL BANK	RURAL BANK OF ILOILO CITY
JANIUAY RURAL BANK	RURAL BANK OF LEGANES	LIFEBANK RURAL BANK	RURAL BANK OF MIAG-AO
MARAYO BANK	RURAL BANK OF SAN MIGUEL	OPPORTUNITY KAUSWAGAN BANK	
RURAL BANK OF TIGBAUAN	PROGRESSIVE BANK UNDERNAME A RURAL BANK		RURAL BANK OF ZARRAGA
QUEEN CITY RURAL BANK			





LA UNION CHAMBERS OF RURAL BANKERS



RURAL BANK OF
AGOO, INC.



RURAL BANK OF
BACNOTAN, INC.



RURAL BANK OF
BAUANG, INC.



RURAL BANK OF
ROSARIO, INC.



RURAL BANK OF
SUDIPEN, INC.



BANNAWAG BANK,
INC.



COMMUNITY RURAL BANK
OF SAN GABRIEL, INC



COOPERATIVE BANK
OF LA UNION, INC.



ILOCOS CONSOLIDATED
COOPERATIVE



LUBB BANK, INC.

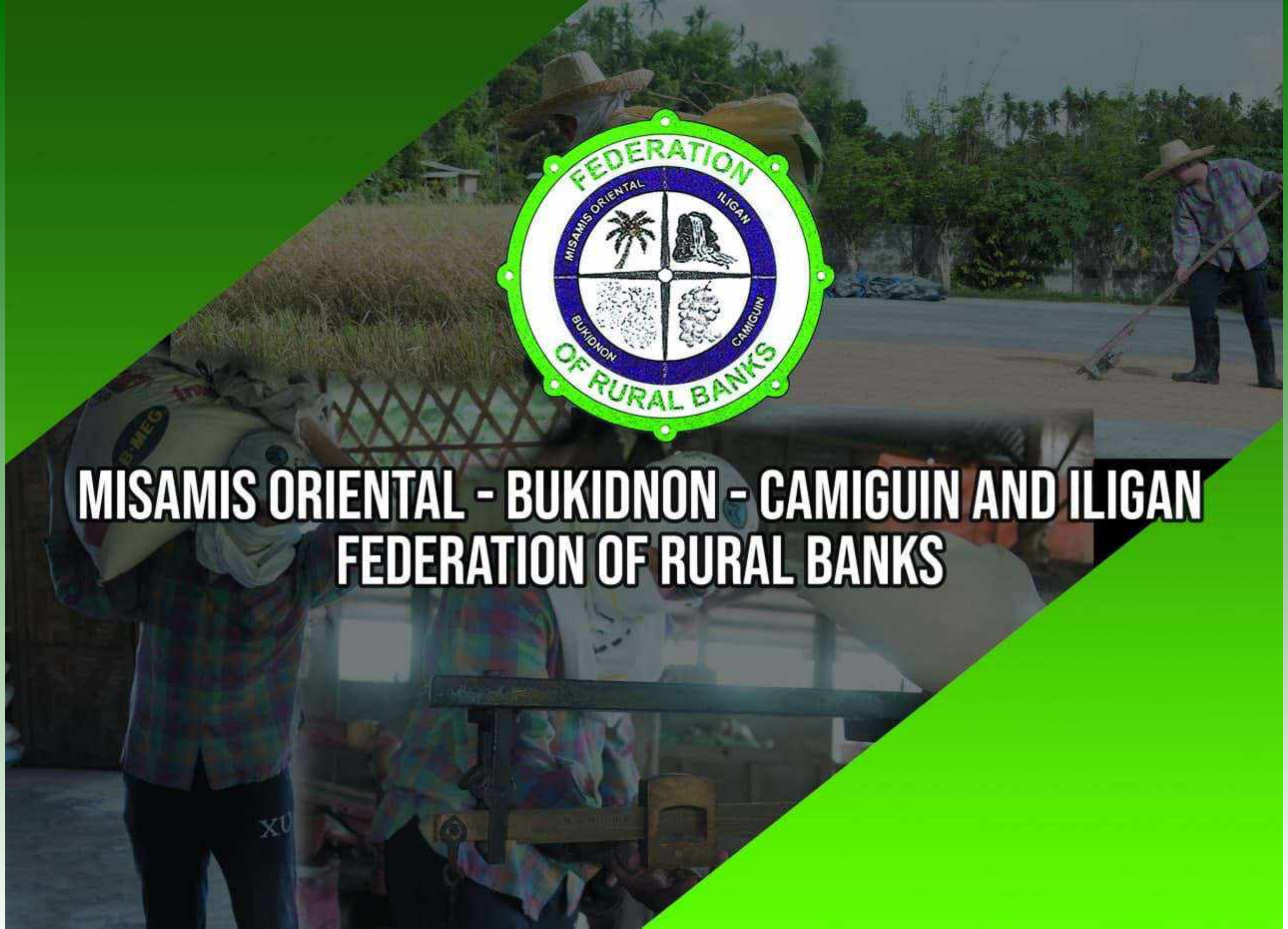


Manipud 1956

RANG-AY BANK



MISAMIS ORIENTAL - BUKIDNON - CAMIGUIN AND ILIGAN FEDERATION OF RURAL BANKS





Rural Bank of La Paz, Inc.



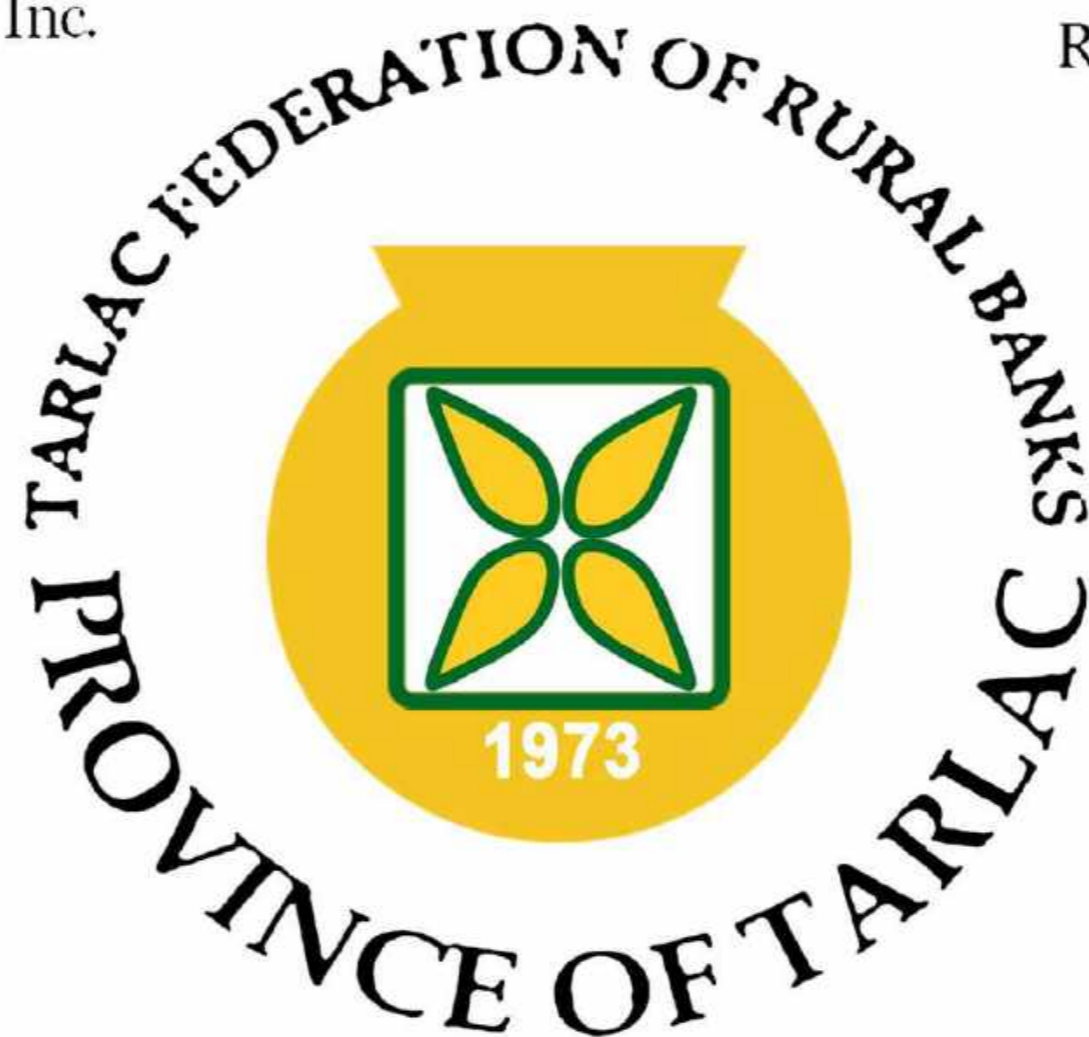
Advantage Bank Corp.



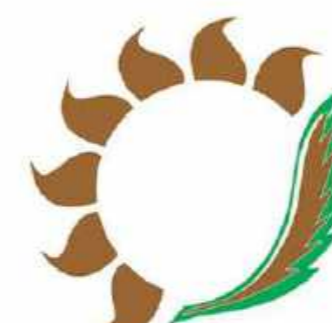
Rural Bank of Pura, Inc.



St. Michael Rural Bank



New Rural Bank of San Leonardo



Rural Bank of Sta. Rosa de Lima, Inc.



Camiling Rural Bank, Inc.



Gumaganda ang buhay.



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SAVINGS DEPOSITS - PESO Account
- High Interest rate compounded daily
- Initial deposit of Php 100.00
SAVINGS DEPOSITS - DOLLAR Account
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- Initial deposit of \$ 100
CURRENT DEPOSITS (Checking Account)
- Included in Metro Manila clearing
- Minimum maintaining balance of Php 5,000.00

CASA (Current Account/Savings Account)
- A checking account that earns interest
- compounded daily
- Minimum maintaining balance of Php 10,000.00
TIME DEPOSITS
- High Interest rate per annum
- Initial deposit of Php 5,000.00
OTHER SERVICES
- EC Pay Online Services

LOANS
- Wide Range of loan products to suit your Financial needs - Agricultural loans, Commercial loans, Industrial loans, Housing loans and others
- Fast Approval - A response to the loan application is given within 7days from complete submission of documentary requirements.
- Simple documentary requirements.

MEMBER: Philippine Deposit Insurance Corporation, Rural Bankers Association
of the Philippines, Confederation of Central Luzon Rural Banks,
Zambank Federation of Rural Banks

Gumaganda ang buhay

CyberONE Mobile Banking

Online banking made easier for you.

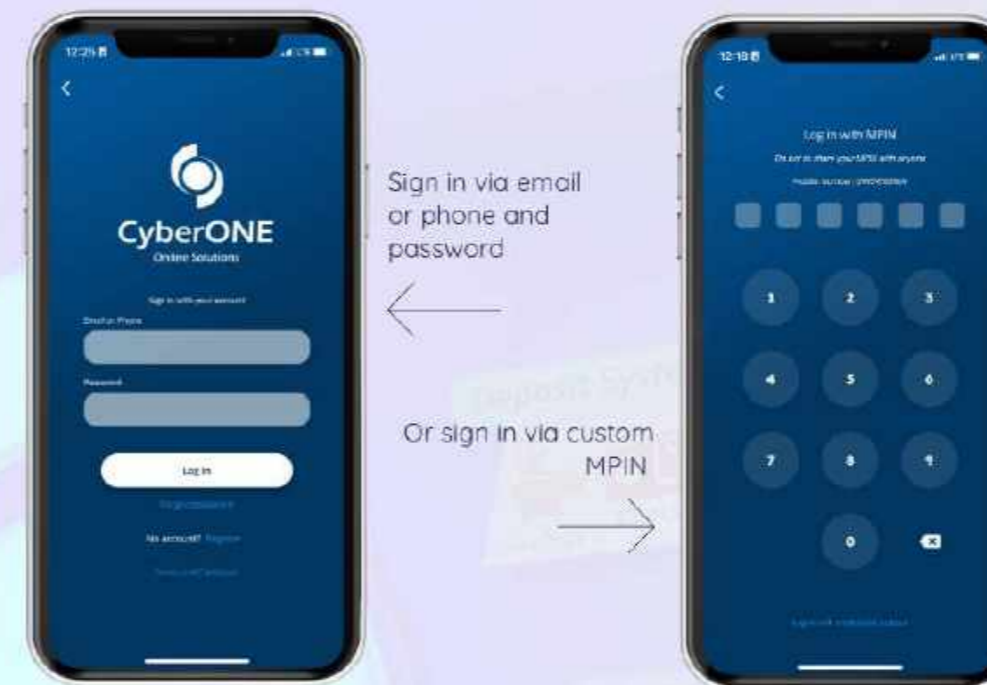
The Landing Page

Displays a welcome message and lets app users scroll through 3 to 5 bank advertisements.



Sign In

Once an account has been created, users can choose how they want to sign in—via email or phone and password or via MPIN.

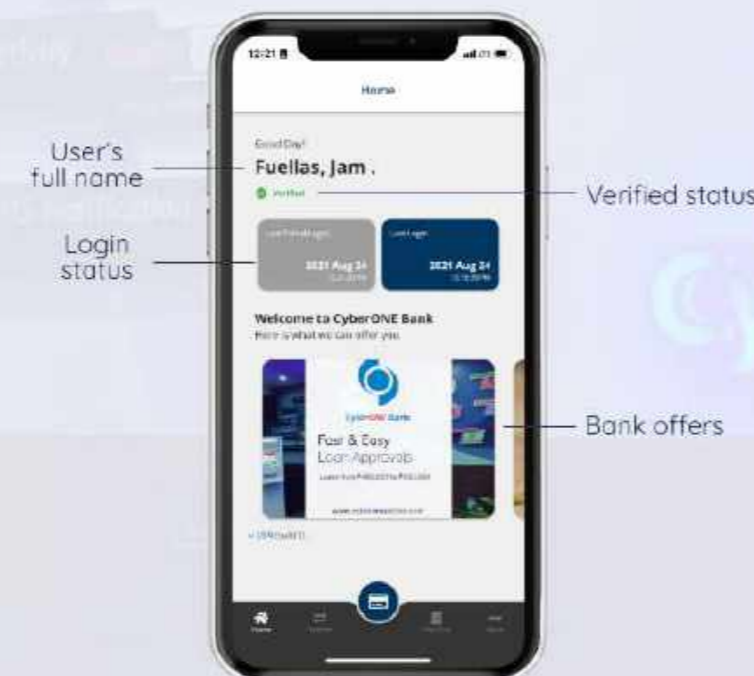


Sign in via email or phone and password

Or sign in via custom MPIN

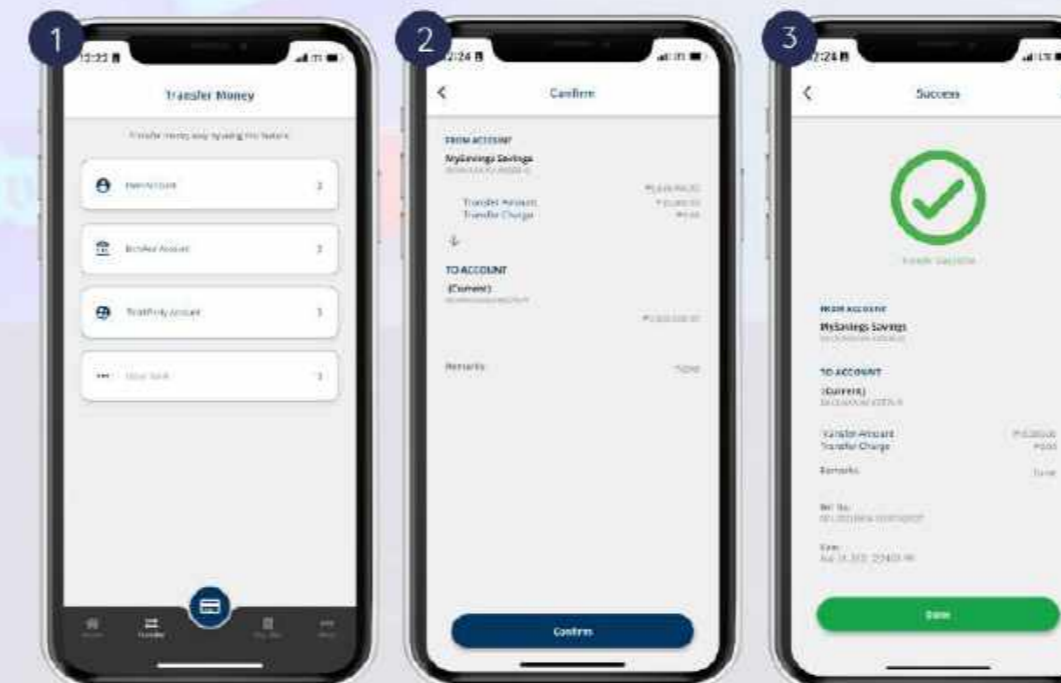
Home Dashboard

Users are welcomed with their full name, verified status display and their Last Failed Login and Last Login status.



Transfer Funds

- 1 Users can transfer funds to their Own Account, Enrolled Account, Third Party Account and to Other Banks.*
- 2 A Confirm Transfer screen will appear for user's confirmation.
- 3 Once confirmed, a Successful Transfer screen will be displayed and users can download a copy of their virtual receipt.



More features:

- Compatible with Android and iOS.
- Personalized app listing via Google Play Store and Apple App Store.
- Customizable theme and settings via CyberONE core system.
- Customizable Home page for information drives and announcements.
- Secured communication via SSL.
- One-Time Pin security layer.

* for future development



Rural banking : in the cloud



Digitalize



Modernize



Use Data &
AI/ML

with AWS APN Partners, not alone....



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assessment



Digital
Innovation



FinTech
collaboration



APN Programs



Compliance
Programs

Get in touch with an AWS representative

Femee Cruz (femee@amazon.com)

Carl Amante (amantemi@amazon.com)





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Madaling Kausap

PARAMOUNT LIFE & GENERAL INSURANCE CORPORATION

joins the Rural Bankers Association of the Philippines on its
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A group yearly renewable term life insurance designed for employees
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A group life insurance plan that covers borrowers of financial institutions
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A group life insurance designed to cover mortgage debts from banks
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PAPER SHREDDER



COMIX 3508D

COMIX S340

BIOMETRIC TIME RECORDER



IWATA C1S-90



IWATA CMS-90



ECtech 2818

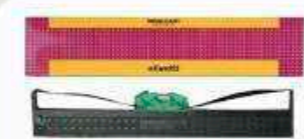
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Thank You