

# 1ST VALLEY BANK

2015

COMPANY PROFILE

## COMPANY INFORMATION & CONTACT DETAILS

### 1<sup>ST</sup> Valley Bank, a Development Bank

Head Office: Carmen, Cagayan de Oro  
Phone Numbers: (88)8584153  
Fax Numbers: (88)8565632  
Email: info@1stvalleybank.com

Annual Income:  
Total Employees:  
Total Branches: 31 branches  
plus 8 extension offices

#### MANAGEMENT DIRECTORY

Chief Executive Officer / President  
**Atty. Nicolas J. Lim**

Executive Vice President  
**Nelson L. Te**

Human Resources Executive  
**Vivian V. Lim**

Chief of Staff  
**Glenn A. Mendez**

#### Vice Presidents

Operations	<b>Nicolette Lim-Gica</b>
Treasury	<b>Anavic A. Sarsale</b>
Audit	<b>Cynthia C. Rudinas</b>
Risk Management	<b>Emily E. Enad</b>
Credit	<b>Anne G. Estrera</b>
Legal Counsel	<b>Carlomagno Calingin</b>
Compliance	<b>Perlie Beduya</b>

## WHO WE ARE

1<sup>st</sup> Valley Bank is a multi-awarded development bank servicing Regions IX (Zamboanga Peninsula), X (Northern Mindanao), XI (Davao City), Caraga Region and some key cities in the Visayas. It has 31 branches, 7 extension offices, and 1 other banking office.

1<sup>st</sup> Valley Bank is one of the largest independent developmental banks based in Mindanao. Its focus is to fund development projects and businesses through the provision of loan capital. The Bank also offers technical assistance to its borrowers to increase their assurance of success.

## BRIEF HISTORY

1<sup>st</sup> Valley Bank was formerly known as the Rural Bank of Kapatagan Valley (RUBANKA) first, and then Kapatagan Valley Bank (KVB). It earned its license to operate on November 24, 1956 and became the 75<sup>th</sup> rural bank in the country. On April 5, 1957, the Bank has earned its prestigious membership in the Rural Bank Association of the Philippines (RBAP).

In April 2004, Kapatagan Valley Bank entered into a consolidation agreement with Rural Bank of Sinacaban. On August 30, 2005, the Securities and Exchange Commission (SEC) issued the Certificate of Consolidation and Certificate of Incorporation to the merging institutions.

This official merger gave birth to 1<sup>st</sup> Valley Bank. On September 21, 2005, the Bangko Sentral ng Pilipinas (BSP) granted the Bank the authority to operate. Since then, the Bank enjoyed multiple growth and expansion. On August 1, 2013, 1st Valley Bank has progressed into a development bank. It seeks to provide sufficient loan capital for productive investment along with technical assistance to help guarantee success of its borrowers.

## OUR VISION

1<sup>st</sup> Valley Bank envisions itself to be the preferred countrywide partner for excellent, relevant and reliable banking services.



*"We work  
with our customers  
to guarantee  
their success."*

## OUR MISSION

- To be one 1<sup>st</sup> Valley Bank
- To offer excellent banking services that promote the development of the communities in the areas where we operate
- To earn the loyalty of our customers
- To ensure high returns of investment for our stakeholders
- To promote and protect the wellbeing of our employees

## CORE VALUES

- We conduct our business with integrity, transparency, honesty, and highest ethical standards.
- Treating our customers with equality, fairness, and respect is foremost in the delivery of excellent banking services.
- We develop our business through innovation, enthusiasm, creativity, and our constant quest for excellence.

## WHAT WE DO

### PRODUCTS & SERVICES

1<sup>st</sup> Valley Bank sees to it that their customers have ready access to their products and services, especially those customers who are considered as entrepreneurial poor. Evidence to this is three flagship programs: Supervised Credit, Microfinance, and Gold & Gems.

In every offer of products or services, the Bank considers itself as a lifetime friend of its customers. Being such, it does everything in its capacity to help its customers succeed in their business endeavors or development projects, and to look after their best interests.

The following are the products and services 1<sup>st</sup> Valley Bank offers:

**-PLEASE LIST PRODUCTS AND SERVICES AND INCLUDE A BRIEF DESCRIPTION FOR EACH (ONE LINE TO A MAXIMUM OF TWO LINES ONLY-**

PRODUCT/SERVICE	DESCRIPTION
<b>DEPOSITS AND OTHER SERVICES:</b>	
<b>Savings Account</b>	A savings deposit with P100-P500 as initial deposit
<b>SD Micro Account</b>	A savings deposit with as little as P20 as initial deposit
<b>SSD Micro Account</b>	A special savings deposit that forms part of the micro loans
<b>1<sup>st</sup> Checking Account</b>	Checking account that earns interest for as little as P2,000 for personal accounts and P 5,000 for business accounts as initial deposit
<b>SD Plus Account</b>	A time deposit evidenced by a passbook, with competitive interest rates
<b>Money Transfer Services</b>	Facilitates money remittance services for BDO Remit, MoneyGram, GCash Remit and Western Union
<b>ATM Machines</b>	Availability of ATM machines in selected branches in partnership with Encash
<b>SSS Collections</b>	Accepts SSS payments and contributions
<b>NSO Documents</b>	Facilitates production of NSO documents in selected branches in partnership with Rural Net, Inc.
<b>LOANS:</b>	
<b>Agricultural Loan</b>	Loan for farming needs and other agricultural activities secured with Real Estate Mortgage
<b>Supervised Credit</b>	Financing facility to farmers for the production of palay, corn and cacao

<b>SME</b>	Secured and unsecured loan for SME clients for working capital to expand their business and/or purchase of fixed assets
<b>Microfinance</b>	Loans for additional working capital of micro entrepreneurs to expand their business or finance small farms/other agricultural activities
<b>Salary Loan</b>	Multi-purpose loan granted to Deped Employees, LGU Employees or Elected Officials and Barangay Officials under automatic payroll deduction arrangement or charged against the ATM account of the borrower
<b>Gold and Gems (Jewelry Loan)</b>	Multi-purpose loan secured with jewelry items
<b>Bonus</b>	Additional loan of an existing client with salary loan chargeable against mid-year and year-end bonus of a Deped/LGU employee
<b>Cash Advance</b>	Additional loan of an existing client with salary loan, amount is dependent on the excess of their net pay or the amount of the Deped remittance in transit
<b>Pension</b>	Multi-purpose loan chargeable against the monthly pension
<b>Motorcycle Financing</b>	Financing facility for motorcycle buyers with a term of 1-3 years
<b>Back to back</b>	Multi-purpose loan secured by savings or time deposit

## AWARDS & RECOGNITIONS

The Bank's main objective is to match the needs of its customers with its products or services. Profit is secondary to the interests of its customers. This is perhaps the reason the Bank is enjoying huge success including multiple awards and recognitions from prestigious institutions, such as the following:

## WHY DO BUSINESS WITH US



## OPERATIONAL AREAS

1<sup>st</sup> Valley Bank operates in:

- A. Region IX (Zamboanga Peninsula). It has branches in:
  - ✓ Zamboanga del Norte
  - ✓ Zamboanga del Sur
  - ✓ Zamboanga Sibugay
  - ✓ Zamboanga City
- B. Region X (Northern Mindanao). It has branches in:
  - ✓ Bukidnon
  - ✓ Lanao del Norte
  - ✓ Misamis Occidental
  - ✓ Misamis Oriental
- C. Region XI (Southeastern Mindanao)
  - ✓ Davao City
- D. CARAGA Region
  - ✓ Agusan del Norte
  - ✓ Agusan del Sur
- E. Region VII (Central Visayas)
  - ✓ Dumaguete City

Besides its branches, customers may also access products and services from 1<sup>st</sup> Valley Bank's extension offices located in:

- ✓ Bacolod, Lanao del Norte
- ✓ Jimenez, Misamis Occidental
- ✓ Talakag, Bukidnon
- ✓ Balingasag, Misamis Oriental
- ✓ Initao, Misamis Oriental
- ✓ Calamba, Misamis Occidental
- ✓ Guiwan, Zamboanga City
- ✓ Mambajao, Camiguin

### CULTURE OF EXCELLENCE

1<sup>st</sup> Valley Bank lives a culture of excellence. Inspiration comes from its Chief Executive Officer and President, Atty. Nicolas J. Lim, who himself is a multi-awarded professional.

Customers can expect delivery of quality products and services and enjoy a lifetime friendly business relations with the staff. The Bank constantly seeks the feedback of its customers to ensure that they receive only the best services.

Its six hundred (600) employees have greater career opportunities and faster career development with the Bank. The Human Resources Department continuously provides employees with all the trainings, tools, and support they need to maximize their potentials and advance in their careers.

Institutions and agencies that the Bank works with continue to give their trust and confidence. They know that the Bank always manages to deliver what is expected of it and has always conducted its business in the most professional manner.

Stakeholders have their peace of mind in the able leadership and management of the Bank. For 58 years and counting, the Bank has proven its stability and profitability. One can truly consider it as a lifetime friend. 😊

*Thank you for reading our company profile!*