PRODUCERS BANK

ABOUT THE COVER:

Our cover shows the Bank's tag line and the different target markets catered by Producers Bank such as the farmers and SMEs.

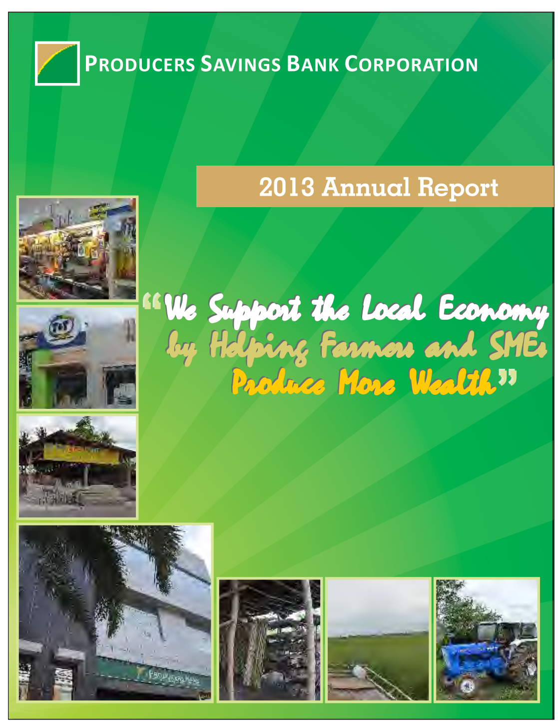


TABLE OF CONTENTS

1 Corporate Logo
2 Vision, Mission, Tag Line
3-4 Philosophy
5-6 Corporate Profile
7-8 Financial Highlights
9-10 Message from the Chairman
11-16 The President's Report
17-28 Risk Management Systems and Policies
29-36 Board of Directors
37-39 Corporate Governance
39-40 Related Party Transactions
41-44 Operating Management
45-48 Corporate Social Responsibility
49-50 Products and Services
51-52 Awards and Recognitions
53-54 Head Office Directory
55-62 Branch Directory

Our Corporate Logo

The Producers Bank logo represents the aspiration of the Bank as expressed by the ideas of its four publics (customers, employees, creditors and shareholders). These four publics are the four sides of the logo. These interlocking publics, if put together, share a common spirit of sacrifice, honesty, and teamwork; thus creating a solid and stable institution represented by the square of the logo. The Bank sees itself becoming the avenue - the yellow path - through which the countryside's green resources are tansformed into new golden wealth. It aims to be the primary development financial institution - represented by the color yellow - in the Philippine countryside - represented by the color green. The Bank, therefore, is the yellow sun rising on the Philippine countryside bringing new hope to Filipinos who seek a better future. Producers Bank is the dawn rising, shedding light to families and towns and bringing hope by supporting the local economy to help farmers and SMEs produce more wealth.

Vision

To be the most progressive, stable and strong private development financial institution in the Philippine countryside

Mission

- To make our depositors happy and delighted with the value and quality of services they get from Producers Bank.
- To provide responsive and innovative credit and other services needed by farmers, small and medium-entrepreneurs.
- To assure challenging and rewarding jobs and long-term employment for our employees.
- To make our stakeholders very proud of our contributions to economic development in the Philippine countryside.

Tag Line

We Support the Local Economy By Helping Farmers and SMEs Produce More Wealth

Philosophy

The main purpose for our existence is to create long-term value to our shareholders by generating for them superior and sustainable returns. We will achieve this by:

- Providing our customers value-added products and better service delivery;
- Adhering to what our laws and regulations require;
- Promoting a corporate culture that subscribes to high moral and ethical standards underpinned by codes of corporate governance and best practices;
- Creating a working environment based on the values of equal opportunity and meritocracy; and
- Improving the quality of life of our employees and in the communities that we serve particularly in areas that are not served by the large financial institutions.

Corporate Profile

The principal office of Producers Savings Bank Corporation (Producers Bank or the Bank or PSBC) is located at the 17th Floor One San Miguel Avenue (OSMA), Shaw Boulevard corner San Miguel Avenue, Ortigas Center, Pasig City.

The present Producers Bank is the result of several business combinations that involved 4 banking institutions.

The "new" Producers Bank

Consolidation with New Rural Bank of Victorias, Inc.

The Securities and Exchange Commission (SEC) issued on October 1, 2012, the Certificate of Incorporation of Producers Savings Bank Corporation and the Certificate of Filing of the Articles and Plan of Consolidation by and between (the 'old') Producers Savings Bank Corporation and New Rural Bank of Victorias, Inc. to be known as "Producers Savings Bank Corporation".

Pursuant to Republic Act (RA) No. 7906 and to MB Resolution No. 963 dated June 15, 2012, the BSP awarded PSBC's Certificate of Authority to operate as a thrift bank on October 8, 2012.

PSBC commenced operations as a consolidated bank on October 12, 2012. When the consolidation took place, Producers Bank had 73 operating branches while NRBV had 5 operating branches and 1 Other Banking Office (OBO).

Under the consolidation, PSBC, the newly-incorporated thrift bank, absorbed all the rights, privileges, immunities, franchises, properties and assets, as well as assumed all the liabilities and obligations of both Producers Bank and NRBV in the same manner as if it had itself acquired all the rights, privileges and assets and incurred such liabilities or obligations.

The consolidation of Producers Bank and NRBV into PSBC is an effective scheme for the purpose of expansion, increasing resources, capital base and for a more effective business operation which the BSP promotes among banks as a means to achieve larger and stronger financial institutions.

Merger with Iloilo City Development Bank

On October 31, 2013, the SEC issued the Certificate of Filing of the Agreement and Articles and Plan of Merger by and between Producers Bank ("Surviving Corporation") and its thrift bank subsidiary, Iloilo City Development Bank ("Absorbed Corporation"). As such, on 31 October 2013, the corporate term of Iloilo City Development Bank was automatically terminated pursuant to the aforementioned Plan of Merger and Agreement and Articles of Merger, and its assets and liabilities were absorbed and assumed respectively, by Producers Bank.

The issuance by the SEC of the Certificate of Filing of the Agreement and Articles and Plan of Merger by and between Producers Bank ("Surviving Corporation") and Iloilo City Development Bank ("Absorbed Corporation") came after the approval by the MB of the merger of Producers Bank and Iloilo City Development Bank with Producers Bank as the surviving bank. The approval was contained in MB Resolution No. 1498 dated September 13, 2013. The MB approval also granted several meaningful consolidation incentives to the merged bank.

Producers Bank has 106 operating branches and 21 approved but unopened branches as of December 31, 2013, compared to 81 operating branches and 6 approved but unopened branches as of December 31, 2012.

It currently operates in 9 regions, namely, Cordillera Autonomous Region (CAR), Regions I to III, National Capital Region (NCR), Region IV-A (CALABARZON) and in Regions V, VI and VII. Apart from branches in Metro Manila, the Bank also has branches in 27 provinces namely, Pangasinan, La Union, Benguet, Nueva Vizcaya, Quirino, Isabela, Cagayan, Aurora, Nueva Ecija, Bataan, Bulacan, Pampanga, Zambales, Tarlac, Cavite, Laguna, Batangas, Quezon, Camarines Sur, Albay, Sorsogon, Negros Occidental, Negros Oriental, Iloilo, Capiz, Aklan and Antique.

The "old" Producers Bank

Producers Rural Banking Corporation

Prior to the consolidation of Producers Bank and NRBV into a new bank called Producers Savings Bank Corporation, Producers Bank was formerly known as Producers Rural Bank of San Jose City (NE), Inc. and later as Producers Rural Banking Corporation.

Producers Rural Bank of San Jose City (NE), Inc. was registered with the Securities and Exchange Commission (SEC) on October 23, 1995 to operate as a rural banking corporation.

On August 2, 1995, the Monetary Board in its Resolution No. 856 approved the grant of an authority to Producers Rural Bank of San Jose City (NE), Inc. to operate as a rural bank pursuant to Republic Act 7353.

On November 17, 1995, the Bangko Sentral ng Pilipinas (BSP) granted the Bank its Certificate of Authority to operate as a rural bank and on November 27, 1995 started its operations.

Subsequently, the BSP and the SEC approved the change in the corporate name of the corporation from Producers Rural Bank of San Jose City (NE), Inc. to Producers Rural Banking Corporation and the change in the principal office of the corporation to Pasig City from Cabanatuan City.

As a rural bank, Producers Bank had the largest branch network in Luzon and the second largest branch network nationwide among rural banks and ranked third (3rd) largest among rural banks in the Philippines in terms of total assets as of the end of 2009.

Producers Savings Bank Corporation

On August 13, 2009, the Monetary Board, in its Resolution No. 1158, approved the application of Producers Rural Banking Corporation to convert/upgrade its license from a rural bank into a thrift bank.

And on July 8, 2010, the SEC approved the Amended Articles of Incorporation and the Amended By Laws of Producers Savings Bank Corporation.

On August 24, 2010, the BSP granted Producers Savings Bank Corporation its Certificate of Authority to Operate as a Thrift Bank.

On September 27, 2010, Producers Savings Bank Corporation started its operations as a thrift bank and thus became the first rural bank to have been upgraded to a thrift bank with head office located in Metro Manila.

Financial Highlights

FOR THE MONTH PERIOD (in Million Pesos)

*2012 (For the three month period ended)
*2013 (For the year ended)

Net Interest Income

2013	406,866,351
2012	122,494,006

Other Income

2013	153,677,654
2012	38,583,728

Operating Expenses

2013	382,205,429
2012	125,903,597

Provision for Credit Losses

2013	26,086,277
2012	5,244,510

Net Income

2013	136,826,217
2012	22,791,022

AT YEAR-END (in Million Pesos)

Total Assets

2013	8,906,543,011
2012	7,679,255,060

Loan and Receivables (Net)

2013	4,940,168,445
2012	5,008,131,427

Deposit Liabilities

2013	4,271,077,609
2012	3,195,460,506

Capital Funds

2013	1,158,382,446
2012	1,011,182,468

PER COMMON SHARE

Earning per Share

2013	PhP2.23
2012	PhP0.38

Subscribed

Number of Shares Outstanding

2013	61,367,506
2012	59,338,440

FINANCIAL RATIOS

Return on Average Assets

2013	1.65
2012	1.18

Return on Average Equity

2013	12.61
2012	8.44

Net Interest Margin

2013	5.99
2012	7.48

Non-Performing Loans Ratio

2013	4.17
2012	3.06

Capital Adequacy Ratio

2013	116.81
2012	20.15

Chairman's Message

Producers Bank Supports the Local Economy by Helping Farmers and SMEs Produce More Wealth

The new tag line of Producers Bank which reads, "We Support the Local Economy by Helping Farmers and SMEs Produce More Wealth", best describes what Producers Bank is doing as a financial institution.

It is from this tag line that all business endeavors of the Bank are anchored on and let me tell you why.

Producers Bank is not just a banking institution that is concerned in hitting its bottom line year in and year out.

Producers Bank is not just a banking institution that ensures that the people involved in its operations - its shareholders, its officers, its employees and its clients - get a share of what they want and need at the end of the day.

Producers Bank is way more than that.

Producers Bank recognizes that it is part of a bigger picture. Producers Bank takes upon itself to be of help to the local community where it operates. Producers Bank sees that it is responsible not only for the welfare of its shareholders, its officers, its employees and that makes clients but also for the welfare of the other members in the community. It is this sense of responsibility that makes Producers Bank do its banking business the way it does.

So how does Producers Bank do its banking business?

Producers Bank takes pride in being one of the biggest lenders to the farmers in the country. Producers Bank offers agricultural loans to finance not only the farming expenses but also acquisition of farm implements.

Producers Bank always comes out with ways of helping the farmers, as its management recognizes the important role of the agriculture sector in the economy of our community. It is the agriculture sector that drives our economy by way of producing new wealth moreover the agriculture sector provides food and raw materials needed to create other products. It contributes to the economic progress through export, provides employment to people and can support other sectors of the economy. Furthermore, in addition to farmers, Producers Bank also offers loan to small and medium enterprises (SMEs) to finance gaps in working capital and expansion of projects. The management of the Bank knows and appreciates the invaluable contribution of SMEs to the economy.

Just like agriculture, the SMEs are the real backbone of the economy because SMEs have greater direct impact on the lives of the people than the big businesses. With this, Producers Bank realizes that if it wants to support the local economy, the Bank has to give its full support to the farmers and SMEs.

I believe that by extending loans to farmers and SMEs and if used for the purposes mentioned above, their farms and businesses will surely grow and become more successful.

Business growth and increase in farm hectarage will mean additional need for manpower. With the need for additional manpower, then there will be more jobs available for the locals of the community. If people in the community have jobs or sources of living, then they will be able to provide for their needs. They will be able to send their children to school. They will be able to build their homes. They will be able to realize their dreams and aspirations.

It is this cycle in the local economy that Producers Bank wants to keep on turning. Producers Bank believes that if everyone will take part in keeping this cycle turning in the local economy then the national economy will follow and we will be able to address the various economic issues that we face at the national level such as unemployment and food security.

It is this call to help support the local economy that Producers Bank wishes to advocate in order to ensure economic growth in the countryside.

Lastly, let me end by encouraging everyone to be a part of this advocacy of supporting the local economy.

ANDRES M. CORNEJO
Chairman & Chief Executive Officer

The President's Report

The President's Report: Review of 2013 Operations

The highlight for 2013 insofar as Producers Bank is concerned was its merger with Iloilo City Development Bank (ICDB), Producers Bank's thrift banking subsidiary, on November 1, 2013 and its Producers Bank's record profitability.

Merger with Iloilo City Development Bank

On October 31, 2013, the Securities and Exchange Commission (SEC) issued the Certificate of Filing of the Agreement and Articles and Plan of Merger by and between Producers Bank ("Surviving Corporation") and ICDB ("Absorbed Corporation"). As such, on October 31, 2013, the corporate term of ICDB was automatically terminated pursuant to the aforementioned Plan of Merger and Agreement and Articles of Merger, and its assets and liabilities were absorbed and assumed respectively, by Producers Bank.

The Bangko Sentral ng Pilipinas (BSP) in its Circular Letter No. CL-2013-063 dated November 18, 2013 informed all banks and non-bank financial institutions of the above-mentioned merger between Producers Bank and its thrift bank subsidiary ICDB, with Producers Bank as the Surviving Corporation.

In 2013, Producers Bank added 25 branches to its branch network (from 81 branches as of end-2012 to 106 branches at the end of December 2013), solidifying its claim as the largest standalone thrift bank in terms of branch network.

The Bank ended 2013 with 106 full-service branches, with 10 branches contributed by the former ICDB.

Producers Bank also has 21 approved but unopened branches as of the end of 2013.

Producers Bank now has presence in the following provinces located in Regions I, CAR, II, III, IV-A, NCR, V, VI and VII and in 2014, in Regions X and XI:

• Metro Manila	• Bulacan	• Albay	Future Branches:
• Benguet	• Pampanga	• Sorsogon	
• Pangasinan	• Tarlac	• Negros Occidental	• Cebu
• La Union	• Bataan	• Negros Oriental	• Davao del Sur
• Cagayan	• Zambales	• Iloilo	• Misamis Oriental
• Quirino	• Batangas	• Capiz	• Metro Manila
• Isabela	• Quezon	• Aklan	(Marikina City,
• Nueva Viscaya	• Laguna	• Antique	Valenzuela City,
• Aurora	• Cavite		Caloocan City)
• Nueva Ecija	• Camarines Sur		

The merger with ICDB was the third successful business combination for Producers Bank by way of merger, consolidation and acquisition (MCA). The first was with the Rural Bank of Rosales, Inc. in 2004, with New Rural Bank of Victorias, Inc. in 2012 and with Iloilo City Development Bank in 2013.

Producers Bank's Financial Performance In 2013

The Bank performed extremely well in the first half of 2013 as the Bank capitalized on the bullish atmosphere prevailing in the early part of 2013 caused by the euphoria and the anticipation of successive credit rating upgrades of the Philippines.

However, the opportunities for the Bank for trading gains on financial instruments disappeared in the second half of 2013. The attractiveness of the Philippines as an investment destination was offset by the US Federal Reserve's winding down of its massive economic stimulus program as the US economy began to show clear signs of recovery. The uncertainties following the US Federal Reserve's move resulted in the rise in the yields of financial instruments in emerging markets like the Philippines, causing prices to drop.

The very strong economic growth of the country for the first three quarters of 2013 was hammered by an armed confrontation in the south, a strong earthquake and a series of typhoons, including a super typhoon in the final months of the year, causing inflation rate to move up.

In spite of the above backdrop for 2013, for the twelve (12) months ending 31 December 2013, the audited Net Income after Tax ("NIBT") of the Bank was PhP136.826 Million, another record performance.

Compared to the full-year notional Net Income after Tax ("NIAT") for 2012 of **PhP86.471 Million**, the NIAT of Producers Bank in 2013 **increased by PhP50.355 Million or by 58%.**

	Audited 2012			Audited 2013
	30 Sept. 2012	31 Dec. 2012	Total 2012	
Net Income after Tax	63,680	22,791	86,471	136,826
Total Resources	4,678,233	7,674,415	7,674,415	8,906,543
Capital Funds	722,613	1,022,476	1,022,476	1,158,382

As of year-end 2013, the Bank reported total resources of **PhP8.906 Billion.** In terms of total resources, the increase as of end-2013 compared to end-2012 was **PhP1.232 Billion** representing a **16% increase.**

In terms of capital funds, the increase in 2013 compared to 2012 was **PhP136 Million.** As of 31 December 2013, the Bank's capital funds totaled **PhP1.158 Billion.**

The financial ratios of the Bank compare very favorably with the latest available figures for the thrift bank industry.

The Bank also reported excess compliance with the mandatory credit allocation for agriculture and agrarian reform credit (R. A. 10000 ["Agri-Agra Reform Credit Act of 2009"] and its IRR BSP Circular 736). Similarly, Producers Bank recorded excess compliance with the mandatory allocation of credit resources to micro, small and medium enterprises (R. A. 6977 as amended by R. A. 8289 and R. A. 9501 ["Magna Carta for MSMEs"] and its IRR BSP Circular 625).

Significant Highlights on the Operations of the Bank in 2013

The following are the significant highlights for the 12-month period ending December 31, 2013:

(1) In a letter dated January 4, 2013, the Land Bank of the Philippines (LBP) informed PSBC that it has approved a PhP450,000,000 Unsecured Subordinated Debt (UnSD) for up to 10 years, with no step ups in the interest rate after 5 years.

(2) The MB of the BSP, in its Resolution No. 159 dated January 25, 2013, approved PSBC's request to exercise its call option on its existing PhP120,000,000 UnSD that carries an interest rate of 9.1192%.

(3) After having obtained MB approval for PSBC to exercise its call option on its existing PhP120,000,000 UnSD issued to LBP, the Bank effected the prepayment of its PhP120,000,000 UnSD with LBP on February 11, 2013.

(4) On January 18, 2013, the Development Bank of the Philippines formally informed PSBC of the renewal of its Clean Revolving Credit Lines in the amount of PhP500,000,000.

(5) On January 25, 2013, the AGFP advised PSBC that it has approved the grant of an increased guarantee line for the Bank in the amount of PhP400,000,000 from PhP50,000,000.

(7) On February 8, 2013, the BSP approved the request of the Bank for authority to establish branches in the following locations:

Approved Branch Locations				
Municipality / City		Province	Region	Income Classification
1	Bayambang	Pangasinan	I	1st Class Municipality
2	Alaminos City	Pangasinan	I	4th Class City
3	Lingayen	Pangasinan	I	1st Class Municipality
4	Rosario	La Union	I	1st Class Municipality
5	Aurora	Isabela	II	3rd Class Municipality
6	Cordon	Isabela	II	4th Class Municipality
7	Tumauini	Isabela	II	1st Class Municipality
8	Pantabangan	Nueva Ecija	III	4th Class Municipality
9	Jaen	Nueva Ecija	III	1st Class Municipality
10	Laur	Nueva Ecija	III	3rd Class Municipality
11	Santo Domingo	Nueva Ecija	III	3rd Class Municipality
12	Maria Aurora	Aurora	III	2nd Class Municipality
13	Capas	Tarlac	III	1st Class Municipality
14	Castillejos	Zambales	III	1st Class Municipality
15	Imus City	Cavite	CALABARZON (IV-A)	1st Class City
16	Dasmariñas City	Cavite	CALABARZON (IV-A)	1st Class City

(8) On January 31, 2013, the following simultaneous events transpired insofar as the Bank's Escalante City, Negros Occidental OBO is concerned:

a. The Escalante City, Negros Occidental OBO was upgraded into a regular branch as it was one of the consolidation incentives granted by the MB in the consolidation of Producers Bank and NRBV;
b. The location of the said banking office was transferred to another location;
c. The operation of the OBO was closed; and
d. The regular branch was simultaneously opened in the new location.

(9) The MB, in its Resolution No. 276 dated February 14, 2013, granted PSBC Marilao Branch the authority to accept government deposits from the municipality of Marilao, Bulacan on a continuing basis.

(9) The MB, in its Resolution No. 276 dated February 14, 2013, granted PSBC Marilao Branch the authority to accept government deposits from the municipality of Marilao, Bulacan on a continuing basis.

(10) The Philippine Business for Social Progress renewed the credit line of PSBC under the SMEC Credit Facility in the amount of PhP50,000,000 to expire on January 29, 2014.

(11) In a letter dated March 1, 2013, the BSP informed PSBC that the Bank has satisfactorily complied with the requirements for the renewal of its accreditation as an Accredited Rural Financial Institution (ARFI) under RA 10000 and BSP Circular No. 736 and as such, the Bank's status as an ARFI has been renewed for another year and will expire on January 7, 2014. The Bank's Accreditation Reference No. 20120201-BSP-0002 remains the same.

(12) The Bank opened its 82^{nd} branch in Jaen, Nueva Ecija on March 12, 2013.

(13) The Bank opened its 83^{rd} branch in Silay City, Negros Occidental on March 18, 2013.

(14) The Bank formally opened its 84^{th} branch in Maria Aurora, Aurora on April 10, 2013.

(15) In a letter dated April 26, 2013, LBP informed PSBC that it has approved the renewal of its PhP3,000,000,000 Rediscounting Line and PhP300,000,000 Domestic Bills Purchase Line.

(16) The Bank opened its 85^{th} branch in Hinigaran, Negros Occidental on July 15, 2013.

(17) The Bank opened its 86^{th} branch in Santo Domingo, Nueva Ecija on July 22, 2013.

(18) The Bank opened its 87^{th} branch in Naga City (Magsaysay Avenue), Camarines Sur (Producers Bank's second branch in Naga City) on August 6, 2013;

(19) Producers Bank opened its 88^{th} branch in Rosario, La Union on September 25, 2013;

(20) The Bank formally opened its 89^{th} branch in Aurora, Isabela on October 14, 2013;

(21) Producers Bank formally opened its 90^{th} branch in Cordon, Isabela on October 14, 2013;

(22) Producers Bank formally opened its 91^{st} branch in Capas, Tarlac on October 14, 2013;

(23) The Bank formally opened its 92^{nd} branch in Castillejos, Zambales on October 14, 2013;

(24) Producers Bank formally opened its 93^{rd} branch in Alaminos City, Pangasinan on October 31 2013;

(25) As a result of the merger of Producers Bank and ICDBank, the following branches of the former ICDBank became branches of Producers Bank on 1 November 2013. These branches are located in the following municipalities/cities of Panay Island as follows:

- Iloilo City (Valeria), Iloilo (94th branch);Iloilo City (Molo), Iloilo (95th branch);
- Iloilo City (Jaro), Iloilo (96th branch);
- Barotac Nuevo, Iloilo (97th branch);
- Santa Barbara, Iloilo (98th branch);
- Passi City, Iloilo (99th branch);
- Kalibo, Aklan (100th branch);
- Roxas City, Capiz (101st branch);
- San Jose de Buenavista, Antique (102nd branch);
- Sibalom, Antique (103rd branch).

(27) On 26 November 2013, the BSP approved the request

(28) The Monetary Board, in its Resolution No. 2033 dated December 5, 2013, approved the request of the Bank to issue up to PhP450,000,000 Unsecured Subordinated Debt eligible as Lower Tier 2 capital in favor of the Land Bank of the Philippines on a private and negotiated basis.

(29) Producers Bank formally opened its 104th branch in Imus City, Cavite on 9 December 9, 2013;

(30) Producers Bank formally opened its 105th branch in Lingayen, Pangasinan on December 17, 2013;

(31) The Bank formally opened its 106th branch in Dumaguete City, Negros Oriental on December 27, 2013.

Prospects for 2014

2014 will be a very challenging year for banks and for business and industry in general.

There are still uncertainties following the US Federal Reserve's tapering of its stimulus program. This early, with a few exceptions, banks in general have reported lower first quarter earnings compared to the same period last year.
Threats of high power costs and power shortages are not helping ease the concerns of business and industry in terms of pursuing their own growth agenda.
In spite of the surprising 7.2% growth registered by the country in 2013, it appears that the government's inclusive growth aspiration is going to be a very long and protracted process as demonstrated by the continuing high unemployment rate exacerbated by the occurrences of natural calamities.

A genuine concern this year and in the following years will be the ASEAN integration in 2015. By 2015, the 10 nations that make up the Association of Southeast Asian Nations envision an “ASEAN Economic Community,” which will establish “a highly competitive single market and production” through the integration of their economies. The ASEAN integration will affect the way we do business as there will be favorable and unfavorable effects of having a single market.
The question is, are we as a country prepared to meet the competitive challenges in terms of integrating with other countries in the region?

In the case of Producers Bank, the Bank's niche strategy in the countryside is expected to keep the institution's growth momentum at a healthy pace.

EDMUNDO C. MEDRANO
Vice Chairman, President and Chief Operating Officer

Risk Management System and Policies

FINANCIAL RISK MANAGEMENT OBJECTIVES AND POLICIES

The Bank is exposed to a variety of financial risk arising from its operating, investing and financing activities. The Board of Directors (BOD) has overall responsibility for the Bank's financial risk management, which includes establishment and approval of risk strategies, policies and limits.

The BOD created the Audit, Corporate Governance and Risk Management Committees to closely monitor and evaluate the Bank's financial risk in line with the strategies, policies and limits set by the BOD. The main objective of the financial risk management is to minimize the adverse impact of financial performance and financial position due to the unpredictability of financial markets.

The Bank's financial instruments consist of due from BSP, due from other banks, AFS investments, loans and receivables, HTM investments, sinking fund, deposit liabilities, accrued interests, taxes and other payables, bills payable, redeemable preferred shares and unsecured subordinated debt. The main purpose of these financial instruments is to generate income and raise finances for the Bank's operations.

The main risks arising from the Bank's use of financial instruments are summarized as follows:

(a) Credit risk and concentration limit

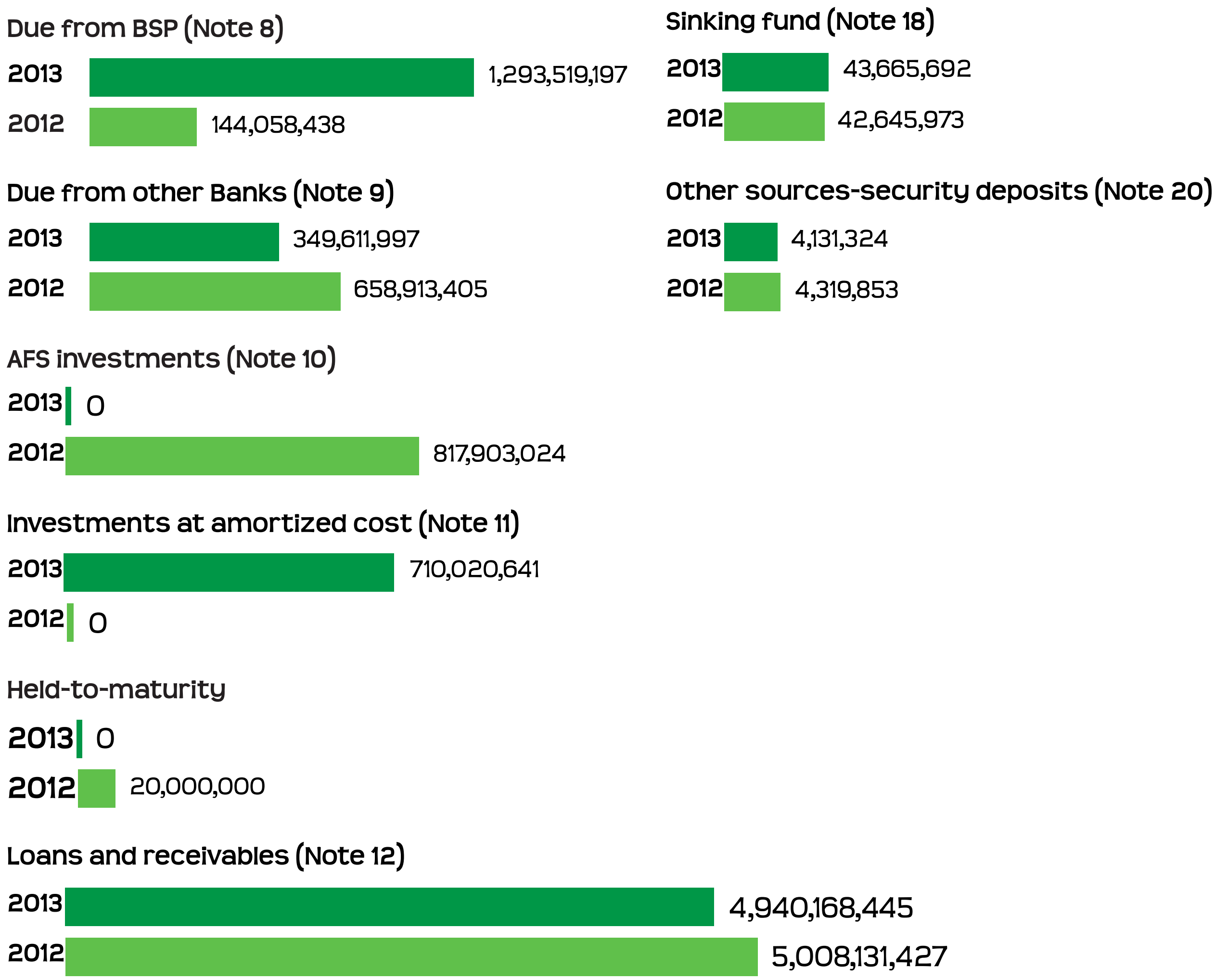
Credit risk is the risk that one party to a financial instrument will fail to discharge an obligation and cause the other party to incur a financial loss. Concentration limits for the Bank are set by types of borrowers and loan classifications. In setting the concentration limits, the Bank considers the BSP regulations.

To avoid significant concentration of credit risk on the Bank's loans and receivables, the Bank spreads out its risk by setting limits on loan amounts that are way, way below the Bank's allowable single borrower's limit and set a limit on industry concentration. The Bank's system of credit approval bodies are required to review and approve the credit proposal.

To mitigate credit risk, the Bank as a matter of policy has set a target of having at least 70% of total loan portfolio secured by tangible collateral, predominantly by way of registered mortgages on real properties.

An independent unit in the Bank validates property appraisal, title verification, credit investigation and credit evaluation done by the loan originating branches. Insurance coverage and assignment of the insurance policies in favor of the Bank are required on these assets (e.g., improvements on real properties, motor vehicles, etc.). Further, the Bank requires that the borrowers themselves be insured (e.g., life insurance, mortgage redemption insurance, etc.) and the insurance policies assigned in favor of the Bank.

The Bank's maximum exposure to credit risk before collateral held or other credit enhancements at December 31, 2013 follows:



In 2010, the BOD of Producers Bank approved the launching of a loan product to lend to small farmers who may have no access to formal credit institutions because the land they are tiling are small and are not covered by transfer certificate of title. The loan had been proposed to be covered by a guarantee or surety to be executed in favor of the Bank by the Agricultural Guarantee Fund Pool (AGFP).

AGFP was established by virtue of Administrative Order No. 225-A issued by former President Gloria Macapagal-Arroyo on May 26, 2008 to mitigate the risk involved in agricultural lending thereby facilitating the provision of credit in the agriculture sector. The AGFP shall encourage private financial institutions and other credit conduits to expand their outreach to new small farmer and fisherfolk ("SFF") borrowers; and/or expanded lending to existing SFF borrowers by providing guarantee coverage to unsecured loans extended by the private financial institutions and other credit conduits to SFF borrowers engaged in palay and/or food production projects/activities.

The BOD of Producers Bank also approved an ICRRS, which is a loan review and loan loss provisioning system that clearly sets forth the criteria for uniformly classifying loans. ICRRS has three (3) components, namely:

- the Borrower Risk Rating (BRR) which requires an assessment of the creditworthiness of the borrower, focusing on the outlook for loan repayment without considering the type or amount of the facility, or its security arrangements. The criteria to be assessed here are those which have a direct bearing on the borrower's long-term chances of survival and the factors related directly to these. Although the borrower's financial condition is evaluated on the basis of the past three years' historical financial statements, this is primarily to determine any trend in the entity's financial condition going forward, and how it will impact the borrower's future solvency, or debt-service capabilities. The BRR is determined by focusing on the borrower's credit quality based on factors such as the borrower's: (a) stability, (b) access to financial markets, (c) ability to service debt, (d) financial position strength, and (e) external rating by agencies, where applicable;

- the Facility Risk Factor (FRF) which is determined for each individual facility, taking into account the different security arrangements, or risk influencing factors, to allow a more precise depiction of risk. FRF is determined based on security arrangements supporting the facility. Since the FRF focuses on the quality and quantity of the collateral cover applicable to the underlying facility, independent of borrower quality, the FRF can upgrade the BRR on the basis of the facility's collateral position, or can downgrade it due to risk-enhancing features;

- the Adjusted Borrower Risk Rating (ABRR) which is the result of the combination of the BRR and FRF; and

- the Composite Risk Rating (CRR) which is the result of the weighted average ABRR to be used to determine the CRR of borrowers with multiple facilities.

- *Excessive risk concentration*

Credit risk can arise whenever a significant number of borrowers have similar characteristics and are affected similarly by changes in economic or other conditions. The Bank analyzes the credit risk concentration to an individual borrower, related group of accounts, industry, geographic internal rating buckets, currency, term and security. For risk concentration monitoring purposes, the financial assets are broadly categorized into (1) loans and receivable, and (2) financial investment securities. To migrate risk concentration, the Bank constantly checks for breaches in regulatory and internal limits. The Bank manages credit risk through a continuing review of credit policies, system and procedures.

Concentration of risk of financial assets with credit risk exposure

An analysis of concentrations of credit risk by industry at the reporting date based on carrying amount (gross of allowance for probable losses) at December 31, 2013 is shown below:

2013

Concentration by industry	Loans and receivables	Due from BSP and other banks	Sinking fund	Other resources - security deposits	Investments at amortized cost	Total
Financial intermediaries	P-	P1,643,131,194	P43,665,692	P-	P710,020,641	P2,396,817,527
Agriculture, hunting and forestry	1,748,018,653	-	-	-	-	1,748,018,653
Wholesale and retail trade, repair of motor vehicles, motorcycles, and personal and household goods	1,133,683,753	-	-	-	-	1,133,683,753
Real estate, renting and business activities	371,938,646	-	-	4,131,324	-	376,069,970
Hotel and restaurants	300,865,215	-	-	-	-	300,865,215
Private households with employed persons	267,898,512	-	-	-	-	267,898,512
Construction	217,461,273	-	-	-	-	217,461,273
Education	153,491,475	-	-	-	-	153,491,475
Manufacturing	108,263,805	-	-	-	-	108,263,805
Health and social work	54,047,970	-	-	-	-	54,047,970
Transportation, storage and communication	51,243,506	-	-	-	-	51,243,506
Electricity, gas and water	38,548,482	-	-	-	-	38,548,482
Fishing	29,793,788	-	-	-	-	29,793,788
Financial intermediation	27,917,275	-	-	-	-	27,917,275
Mining and quarrying	2,513,841	-	-	-	-	2,513,841
Other community, social and personal service activities	313,433,674	-	-	-	-	313,433,674
	P4,819,119,868	P1,643,131,194	P43,665,692	P4,131,324	P710,020,641	P7,220,068,719

2012

Concentration by industry	Loans and receivables	Due from BSP and other banks	AFS investments	HTM investments	Sinking fund	Other resources – security deposits	Total
Financial intermediaries	P868,000,000	P802,971,843	P817,903,024	P20,000,000	P42,645,973	P-	P2,551,520,840
Agriculture, hunting and forestry	1,393,625,615	-	-	-	-	-	1,393,625,615
Wholesale and retail trade, repair of motor vehicles, motorcycles, and personal and household goods	697,944,271	-	-	-	-	-	697,944,271
Real estate, renting and business activities	431,633,655	-	-	-	-	4,319,853	435,953,508
Construction	266,502,200	-	-	-	-	-	266,502,200
Fishing	243,866,132	-	-	-	-	-	243,866,132
Manufacturing	226,777,068	-	-	-	-	-	226,777,068
Transportation, storage and communication	218,689,045	-	-	-	-	-	218,689,045
Hotels and Restaurant	191,085,792	-	-	-	-	-	191,085,792
Education	72,368,951	-	-	-	-	-	72,368,951
Electricity, gas and water	20,679,318	-	-	-	-	-	20,679,318
Other community, social and personal service activities	280,957,177	-	-	-	-	-	280,957,177
	P4,912,129,224	P802,917,843	P817,903,024	P20,000,000	P42,645,973	P4,319,853	P6,599,969,917

The aging analyses of financial assets (gross of allowance for probable losses) at December 31, 2013 follow:

2013

	Total	Neither past due nor impaired	Past due but not impaired				Impaired
			30 days	31-90 days	91-180 days	>180 days	
Financial assets at amortized cost							
Due from BSP	P1,293,519,197	P1,293,519,197	P-	P-	P-	P-	P-
Due from other banks	349,611,997	349,611,997	-	-	-	-	-
Investments at amortized cost	710,020,641	710,020,641	-	-	-	-	-
Loans and receivables	5,004,404,734	4,632,650,491	57,476,908	50,374,844	71,479,233	182,204,605	10,218,653
Sinking fund	43,665,692	43,665,692	-	-	-		-
Other resources-security deposits	4,131,324	4,131,324	-	-	-		-
	P7,405,353,585	P7,033,599,342	P57,476,908	P50,374,844	P71,479,233	P182,204,605	P10,218,653

2012

			Past due but not impaired				
	Total	Neither past due nor impaired	30 days	31-90 days	91-180 days	>180 days	Impaired
Loans receivables							
Due from BSP	P144,058,438	P144,058,438	P-	P-	P-	P-	P-
Due from other banks	658,913,405	658,913,405	-	-	-	-	-
Loans and receivables	5,075,935,113	4,833,021,645	47,223,946	45,347,072	51,425,874	82,058,433	16,858,143
Sinking fund	42,645,973	42,645,973	-	-	-	-	-
Other resources-security deposits	4,319,853	4,319,853	-	-	-	-	-
AFS investments	817,903,024	817,903,024	-	-	-	-	-
HTM investments	20,000,000	20,000,000	-	-	-	-	-
	P6,763,775,806	P6,520,862,338	P47,223,946	P45,347,072	P51,425,874	P82,058,433	P16,858,143

Credit quality per class of financial assets

The credit quality of the Bank's financial assets that are neither past due nor impaired is considered to be good quality and expected to be collectible without incurring any credit losses.

Loans are secured either by real estate, chattel or other assets.

The Bank's bases in grading its financial assets are as follows:

High grade - These are receivables which have a high probability of collection (the counterparty has the apparent ability to satisfy its obligation and the security on the receivables is readily enforceable).

Standard grade - These are receivables where collections are probable due to the reputation and the financial ability of the counterparty to pay but have been outstanding for a certain period of time.

Substandard grade - These are receivable that can be collected provided the Bank makes persistent effort to collect them.

The table below shows the credit quality by class of financial assets of the Bank based on their historical experience with the corresponding parties as at December 31, 2013 and 2012:

2013

	Neither past due nor impaired			
	High grade	Standard grade	Substandard grade	Total
Financial assets at amortized cost				
Due from BSP	P1,293,519,197	P-	P-	P1,293,519,197
Due from other banks	349,611,997	-	-	349,611,997
Investments at amortized cost	710,020,641	-	-	710,020,641
Loans and receivables	4,632,650,491	-	-	4,632,650,491
Sinking funds	43,665,692	-	-	43,665,692
Other resources- security deposits	4,131,324	-	-	4,131,324
	P7,033,599,342	P-	P-	P7,033,599,342

2012

	Neither past due nor impaired			
	High grade	Standard grade	Substandard grade	Total
Loans and receivables				
Due from BSP	P144,058,438	P-	P-	P144,058,438
Due from other banks	658,913,405	-	-	658,913,405
Loans and receivables	4,833,021,645	-	-	4,833,021,645
Sinking funds	42,645,973	-	-	42,645,973
Other resources- security deposits	4,319,853	-	-	4,319,853
AFS investments	817,903,024	-	-	817,903,024
HTM investments	20,000,000			20,000,000
	P6,520,862,338	P-	P-	P7,033,599,342

(b) Market risk

Market risk is the risk of loss of future earning or future cash flows arising from changes in the price of a financial instrument. The value of a financial instrument may change as a result of changes in interest rates, foreign currency exchange rates, equity prices and other market changes. The Bank's market risk is manageable within conservative bounds. As of December 31, 2013, the Bank has not engaged in trading financial instruments.

However, in the event the Bank starts a securities portfolio, the Bank's Risk Management Manual has already defined limits for the following:

- Specific type and currency of security;
- Years to maturity; and
- Maximum portfolio amount per currency.

(c) Interest rate risk

Interest rate risk is the risk to earning or capital resulting from adverse movements in the interest rates. The economic perspective of interest rate risk focuses on the value of a bank in the current interest rate environment and the sensitivity of that value to changes in interest rates.

The Bank mitigates interest rate risk (risk of loss or the risk of reduction in income due to changes in the interest rate environment) through the Asset and Liability Management Committee (ALCO). The Bank also monitors and measures the interest rate risk using an interest rate gap analysis. The gap analysis measures, for any given period, any mismatch between the amounts of interest-bearing liabilities, which would mature or reprice during the period.

Interest rate risk is also addressed by the Bank by setting prudential limits on short-term loans vis-à-vis medium-term loans (maximum limit of 30% of total outstanding loans receivable).

Short-term loans allow the Bank the flexibility to adjust loan pricing quickly should interest rates move up with respect to its sources of funds. Medium-term loans, on the other hand, are generally re-priced periodically. In cases of medium-term loans whose interest rates are fixed, the interest rate generally provides sufficient cushion in terms of spread over sourcing rates.

The Bank also maintains a very large portion of its deposit base in short-term deposits. No interest is paid on demand deposits, and the interest rates on savings and time deposits are set by reference to prevailing market rates being quoted by the commercial banks.

The Bank also makes extensive use of rediscounting funds, the interest rates on which are generally fixed for the entire term, thus assuring that the interest spread of the Bank is maintained at all times.

The Bank closely monitors the movements of interest rates in the market and reviews its assets and liability structure to ensure that exposures to fluctuations in interest rates are kept within acceptable limits.

The following table demonstrates the sensitivity of income before income tax and equity for the years ended December 31, 2013 and 2012 to a reasonably possible change in interest rates, with all other variables held constant:

	2013		2012	
Increase (Decrease) in rate	1%	(1%)	1%	(1%)
Effect on income before tax	P1,251,916	(P1,251,916)	P8,178,081	(P8,178,081)
Effect on capital funds	P876,341	(P876,341)	P5,724,657	(P5,724,657)

The interest rates for the interest-bearing financial instruments are as follows:

	December 31, 2013		
	Within 1 year	1-5 years	>5 years
Due from BSP	2%	-	-
Due from other banks	0.25% to 2.635%	-	-
Investments at amortized cost	-	2.53%	6.125% to 8%
Loans and receivables	5.75% to 18%	12% to 18%	14% to 18%
Sinking fund	-	3.5% to 6%	-
Deposit liabilities	0% to 4.5%	5%	-
Bills payable	3.5% to 6.3%	3.5% to 6.3%	-
Redeemable preferred shares	-	T-bill rate plus 1%	-

	December 31, 2012		
	Within 1 year	1-5 years	>5 years
Due from BSP	3.5% to 3.53%	-	-
Due from other banks	0.25% to 2.5%	-	-
AFS investments	-	-	5.615% to 6.25%
HTM investment	-	-	7.25%
Loans and receivables	5.75% to 18%	12% to 18%	14% to 18%
Sinking fund	-	3.5% to 6%	-
Deposit liabilities	0% to 4.5%	5%	-
Bills payable	3.5% to 6.3%	3.5% to 6.3%	-
Redeemable preferred shares	-	T-bill rate plus 1%	-
Unsecured subordinated debt	9.1192%	-	-

(d) Foreign exchange risk

The Bank manages its exposure to the effects of fluctuations in the foreign currency exchanges by complying with existing regulatory guidelines on the FCDU and by limiting such exposure within the limits that management believes to be relatively conservative for the size of the Bank.

Below are the details of the Bank's FCDU as at December 31, 2013:

	2013		2012	
	US Dollar	Philippine Peso	US Dollar	Philippine Peso
Financial assets				
Due from other banks	354,820	15,752,247	587,519	24,117,655
AFS investments	-	-	142,010	5,829,528
Investments at amortized cost	417,235	18,523,166	-	-
	772,055	**34,275,413**	**729,529**	**29,947,183**
Financial liabilities				
Deposit liabilities	770,481	34,205,488	727,273	29,854,557
Other liabilities	233	10,344	233	9,565
	770,714	**34,215,832**	**727,506**	**29,864,122**
Net currency risk exposure	**1,341**	**59,581**	**2,023**	**83,061**

The net currency risk is the difference between foreign currency assets and foreign currency liabilities.

Interest earned from FCDU amounted to PhP351,142 and PhP137,032 for the years ended December 31, 2013 and 2012, respectively.

(e) Liquidity risk

Liquidity risk is the risk from inability to meet obligations when they become due because of inability to liquidate assets or obtain adequate funding. The Bank ensures that sufficient liquid assets are available to meet short-term funding and regulatory requirements. The Bank mitigates liquidity risk through the ALCO and Treasury Management Sector, who ensure that sufficient liquid assets are available to meet short-term funding and regulatory requirements. The amount and the source of funds (such as secondary liquidity reserves, unused credit lines and rediscounting lines) that are available to the Bank and the circumstances under which the Bank may use those funds are determined on a weekly basis. The Bank requires all branches to maintain liquid assets to total deposits/other liabilities ratio of at least 20% or 15% liquidity reserves, net of legal reserves.

The Bank's liquidity, cash and reserves positions are monitored on a daily basis. The Bank maintains sufficient liquidity reserves in the form of high-yielding placements with BSP, deposits with other banks and investments in government securities. The Bank has also obtained sufficient liquidity lines from other banks and non-banking lending institutions that can relieve financial pressures in the event of an extraordinary demand for liquidity. Further, the Bank actively rediscounts loans with the many entities that have given the Bank more than sufficient rediscounting lines.

The maturity grouping of financial instruments is based on the remaining period from the end of the reporting period to the contractual maturity date. For financial liabilities, when counterparty has a choice of when the amount is paid, the liability is allocated to the earliest period in which the Bank can be required to pay.

The table below summarizes the maturity profile of financial instruments based on contractual undiscounted cash flow.

	2013					
	Total	On demand	< 3 Months	3-12 months	1-5 years	>5 Years
Financial assets						
Cash and other cash items	P660,218,900	P660,218,900	P-	P-	P-	P-
Due from BSP	1,293,519,197	1,293,519,197	-	-	-	-
Due from other banks	349,611,997	349,611,997	-	-	-	-
Investments at amortized cost	710,020,641	-	-	-	5,584,257	704,436,384
Loans and receivables	5,004,404,734	373,998,630	1,759,144,221	1,781,792,287	866,205,311	223,264,285
Sinking fund	43,665,692	-	-	-	43,665,692	-
Other resources*	4,637,224	4,637,224	-	-	-	-
	8,066,078,385	2,681,985,948	1,759,144,221	1,781,792,287	915,455,260	927,700,669
Financial liabilities						
Deposit liabilities	4,271,077,609	2,693,583,632	1,069,669,475	277,030,886	230,793,616	-
Accrued interest and other payables	32,430,749	-	32,430,749	-	-	-
Bills payable	3,307,351,276	-	410,082,834	2,734,159,049	163,109,393	-
Redeemable preferred shares	40,000,000	-	-	-	40,000,000	-
Other liabilities	21,759,956	21,759,956	-	-	-	-
	7,672,619,590	2,715,343,588	1,512,183,058	3,011,189,935	433,903,009	-
Net assets (liabilities)	P393,458,795	(P33,357,640)	P246,961,163	(P1,229,397,648)	P481,552,251	P927,700,669

	2012					
	Total	On demand	< 3 Months	3-12 months	1-5 years	>5 Years
Financial assets						
Cash and other cash items	P179,000,272	P179,000,272	P-	P-	P-	P-
Due from BSP	144,058,438	144,058,438	-	-	-	-
Due from other banks	658,913,405	658,913,405	-	-	-	-
AFS investments	817,903,024	-	-	-	-	817,903,024
HTM investment	20,000,000	-	-	-	-	20,000,000
Loans and receivables	5,075,935,113	1,274,719,357	1,308,549,226	1,521,703,613	776,699,660	194,263,257
Sinking fund	42,645,973	-	-	-	42,645,973	-
Other resources	4,624,353	4,624,353	-	-	-	-
	6,943,080,578	2,261,315,825	1,308,549,226	1,521,703,613	819,345,633	1,032,166,281
Financial liabilities						
Deposit liabilities	3,195,460,506	2,113,451,295	782,538,675	129,371,276	170,099,260	-
Accrued interest and other payables	41,968,642	-	41,968,642	-	-	-
Bills payable	2,794,828,212	-	711,855,930	1,873,170,655	209,801,627	-
Redeemable preferred shares	40,000,000	-	-	-	40,000,000	-
Unsecured subordinated debt	120,000,000	120,000,000	-	-	-	-
Other liabilities	445,059,535	445,059,535	-	-	-	-
	6,637,316,895	2,678,510,830	1,536,363,247	2,002,541,931	419,900,887	-
Net assets (liabilities)	P305,763,683	(P417,195,005)	(P227,814,021)	(P480,838,318)	P399,444,746	1,032,166,281

Board of Directors










ANDRES M. CORNEJO
Chairman and Chief Executive Officer

CHAIRMAN

Mr. Cornejo is a highly successful, self-made businessman and entrepreneur from Nueva Ecija. Prior to becoming a full-time entrepreneur and banker, he worked for 16 years with the First Philippine Holdings Corporation (First Holdings) holding the positions of Comptroller, Treasurer and finally as Chief Financial officer. Prior to joining First Holding, he worked for 9 years with the local accounting firm, Carlos J. Valdez & Company CPAs. He is graduate of the Philippine School of Business Administration with a Bachelor of Science degree in Accountancy and has a Masters degree in Entrepreneurship from the Asian Institute of Management. Mr. Cornejo is a Member of the Board of Trustees of Village Enterprise Development Foundation, Inc., a non-stock, non-profit micro finance institution; Chairman and President of Cabiao General Hospital, Inc.; Chairman of C&D Properties, Inc.; and General Manager of C&D Pawnshop.

PRESIDENT

Mr. Medrano has extensive experience in banking. Prior to joining Producers Bank in September 2005, he was Senior Vice President and Sector Head of the Account Management Sector at AsianBank/ AB Capital Group and held the positions of General Manager of AB Leasing and Finance Corporation, Senior Vice President for Investment Banking at AB Capital and Investment Corporation and First Vice President and Deputy Head of Account Management Division and concurrently Corporate Banking Group Head and Financial Institutions Corporate Banking Group Head and Financial institutions Group Head at AsianBank Corporation. He earned his degree in Bachelor of Arts major in Economics (Cum Laude) and his degree in Bachelor of Science in Commerce major in Accounting (Cum Laude) from the De La Salle College (now De La Salle University). Mr. Medrano is a candidate for a Masters in Business Management degree at the Asian Institute of Management. Mr. Medrano was a recipient of the Top 100 Lasallians in Banking and Finance Award. Mr. Medrano is a Member of the Board of Trustees of Village Enterprise Development Foundation, Inc. Mr. Medrano is the Official representative of the Bank in the Chamber of Thrift Banks (CTB), Money Market Association of the Philippines (MART) and in the Bankers Institute of the Philippines Inc. (BAIPHIL).

EDMUNDO C. MEDRANO
Vice Chairman, President and
Chief Operating Officer

AMADOR N. LLONA
Director

SANDRA C. MENDOZA
Director

Mr. Llona is currently a partner in Mateo Ramos Celestino Llona and Company, CPAs. He held various medium to high level positions in different types of businesses - from investments and financial consulting to academic institutions. He obtained his Bachelor of Science degree in Accountancy (Cum Laude) at the University of the East and his Masters in Business Administrations at the Ateneo de Manila University. He is Certified Public Accountant. Mr. Llona is a Member of the Board of Trustees of Village Enterprise Development Foundation, Inc.

Ms. Mendoza is a graduate of the University of Asia and the Pacific where she earned her degree in Bachelor of Science in Information Technology. She currently holds the position of Vice President and Special Assistant to the Chairman and CEO at Producers Bank. Prior to her current position, she was the Head of Information Technology of Producers Bank. She and her husband are also entrepreneur-restaurateurs operatings several very successful restaurant and a wellness center.

Elrey T. Ramos
Independent Director

Mr. Ramos was formerly the President and Chief Executive Officer of East West Banking Corporation, a mid-sized commercial bank. He earned his degree of Bachelor of Business Administration (Magna Cum Laude) from the University of the East. Mr. Ramos is a Certified Public Accountant. He was the Topnotcher in the 1971 CPA examinations with an average grade of 89.7% and Mr. Ramos was Second Placer in the 1986 Uniform United States CPA examination with an average grade of 94.5%. Currently, Mr. Ramos is a Partner in Mateo Ramos Celestino Llona and Co., CPAs.

Atty. Francisco ED. Lim
Independent Director

Atty. Lim was formerly the President and Chief Executive Officer of the Philippine Stock Exchange (PSE), the longest serving President of the exchange. He was also formerly President and Chief Executive Officer, Securities Clearing Corporation of the Philippines; former Chairman, Philippine Stock Exchange Foundation, Inc.; and former Chairman, Capital Market Development Center, Inc. He finished his Bachelor of Philosophy (Magna Cum Laude) at the University of Sto. Tomas (UST); his Bachelor of Arts (Cum Laude) also at the UST; his Bachelor of Laws (Second Honors) at the Ateneo de Manila University; and his Master of Laws at the University of Pennsylvania, USA. Atty. Lim is a member of the Philippine Bar and New York State Bar. Currently, he is a co-managing partner at ACCRALAW.

Julio D. Climaco, Jr.
Director (Creditor Representative)

Mr. Climaco currently holds the position of Senior Vice President, Strategic Planning Group at the Land Bank of the Philippines (LBP) and he has been connected with LBP since 1993. He spent close to 4 years at Hongkong Bank and reached the position of Staff Officer and later worked for nearly 4 years at Joaquin Cunanan & Co. / Price Waterhouse and attained the position of Managing Consultant. Mr. Climaco completed his BSC Management of Financial Institutions degree from De La Salle University in 1985 and has earned MA units in Applied Business Economics at the University of Asia and the Pacific.

Miguel A. martinez, Jr.
Director

Mr. Martinez is a highly successful entrepreneur based in Talavera, Nueva Ecija.

Alejandrino J. Ferreria, Ed. D.
Director

Dr. Ferreria was the Bank of America Foundation Professor of Business Management at the Asian Institute of Management. From 2002 to 2004, he was the Dean of the Asian Center for Entrepreneurship (ACE) at the Asian Institute of Management where he was a Guru. He earned his degree in Bachelor of Science in Management from the Ateneo de Manila university, his Masters in Business Adminstration from the University of the Philippines and his Doctorate in Education Management (Ed.D) from the National University. Dr. Ferreria currently sits on several boards: Goodyear Philippines, Pascual Laboratories, Construction Management and Development Foundation, Filipino Car Foundation and Channel Technologies. Currently, Partner/ Director at ACE Management Education,Inc.; and Chief Executive Officer, Lakpue Drug, Inc.

Atty. Arsenio A. Alfiler, Jr.
Corporate Secretary

Atty. Alfiler is presently a partner at Corporate Councils, Philippines. His previous work experience include being a director of Asiatrust Bank, First Vice President of AB Capital and Investment Corporation, First Vice President of AsianBank Corporation and stints with Union Bank of the Philippines and Bancom Development Corporation. Atty. Alfiler obtained his Bachelor of Arts in Public Administration and his Bachelor of Laws from the University of the Philippines. Atty. Alfiler is at present Corporate Secretary of Village and Enterprise Development Foundation, Inc. and Sun Savings Bank.

Corporate Governance

The Board of Directors ensures that the necessary corporate policies and organizational structures are put in place to foster the long-term success of the Bank and secure its sustained competitiveness. It regularly reviews existing policies and structures to ensure compliance with pertinent laws and regulations, and that they are aligned with best practices and good governance principles.

The Board accomplishes its mandate through the different committees that address specific areas of focus.

- ***Risk Management Committee***

ELREY T. RAMOS	Chairman
FRANCISCO ED. LIM	Member
EDMUNDO C. MEDRANO	Member
AMADOR N. LLONA	Member
ALEJANDRINO J. FERRERIA	Member

- ***Corporate Governance Committee***

FRANCISCO ED. LIM	Chairman
ELREY T. RAMOS	Member
EDMUNDO C. MEDRANO	Member
AMADOR N. LLONA	Member
ALEJANDRINO J. FERRERIA	Member

- ***Audit Committee***

ELREY T. RAMOS	Chairman
FRANCISCO ED. LIM	Member
ALEJANDRINO J. FERRERIA	Member

- ***Nomination and Compensation Committee***

FRANCISCO ED. LIM	Chairman
ELREY T. RAMOS	Member
EDMUNDO C. MEDRANO	Member
AMADOR N. LLONA	Member
ALEJANDRINO J. FERRERIA	Member

- ***Executive Committee***

ANDRES M. CORNEJO	Chairman
EDMUNDO C. MEDRANO	Member
SANDRA C. MENDOZA	Member

- ***Credit Committee***

ANDRES M. CORNEJO	Chairman
EDMUNDO C. MEDRANO	Member
FILIPINAS M. FERNANDEZ	Member
CENON M. LADRINGAN	Member

Audit Committee. The Audit Committee is composed of at least three (3) members of the Board of Directors, two (2) of whom are independent Directors, including the chairperson, with accounting auditing, or related financial management expertise or experience.

Further, the Chief Executive Officer, Chief Financial Officer and/or Treasurer, or officers holding equivalent positions, are not to be appointed as members of the Audit Committee.

The Audit Committee provides oversight over the Bank's financial reporting policies, practices and control and for the appointment of the Internal Auditor as well as the independent External Auditor who shall both report directly to the Audit Committee. In cases of appointment or dismissal of external auditors, it is encouraged that the decision be made only by the independent and non-executive Audit committee members. The Audit Committee shall monitor and evaluate the adequacy and effectiveness of the internal control system.

The Audit Committee reviews and approves the audit scope and frequency. It receives key audit reports, and ensures that senior management is taking necessary corrective actions in a timely manner to address the weaknesses, non-compliance with policies, laws and regulations and other issues identified by the Auditors.

The Audit Committee has explicit authority to investigate any matter within its terms of reference, full access to and cooperation by management and full discretion to invite any director or executive officer to attend its meeting, and adequate resources to enable it to effectively discharge its functions. The Audit Committee ensures that a review of the effectiveness of the Bank's internal controls, including financial, operational and compliance controls, and risk management, is conducted at least annually.

The Audit Committee establishes and maintains mechanisms by which officers and staff may, in confidence, raise concerns about possible improprieties or malpractices in matters of financial reporting, internal control, auditing or other issues to persons or entities that have the power to take corrective action. It ensures that arrangements are in place for the independent investigation, appropriate follow-up action, and subsequent resolution of complaints.

Risk Management Committee (or Risk Oversight Committee). The Risk Oversight Committee is responsible for the development and oversight of the risk management program for the Bank. The committee is composed of five (5) members of the Board of Directors including two (2) Independent Directors, and a Chairperson who is a non-executive member of the Board. The members of the Risk Oversight Committee possess a range of expertise as well as adequate knowledge of the institution's risk exposure to be able to develop appropriate strategies for preventing losses and minimizing the impact of losses when they occur. It oversees the system of limits to discretionary authority that the Board delegates to management, ensures that the system remains effective, that the limits are observed and that immediate corrective actions are taken whenever limits are breached. The Bank's Chief Compliance Officer communicates formally and informally to the Risk Oversight Committee any material information relative to the discharge of its function. The Risk Oversight Committee has access to external expert advice, particularly in relation to proposed strategic transactions, such as mergers and acquisitions.

Corporate Governance Committee. The Corporate Governance Committee assists the Board of Directors in fulfilling its corporate governance responsibilities. It reviews and evaluates the qualifications of all persons nominated to the Board as well as those nominated to other positions requiring appointment by the Board of Directors. The committee is composed of five (5) members of the Board of Directors, two (2) of whom are independent Directors, including the Chairperson.

The committee is responsible for ensuring the Board's effectiveness and due observance of corporate governance principles and guidelines. It oversees the periodic performance evaluation of the Board and its committees and executive management; and also conducts an annual self-evaluation of its performance. The Corporate Governance Committee may coordinate with external facilitators in carrying out Board assessment within the frequency approved by the entire Board. The Corporate Governance Committee also decides whether or not a Director is able to and has been adequately carrying out his/her duties as Director based on its own assessment or the assessment of external facilitators, bearing in mind the Director's contribution and performance (e.g., competence, candor, attendance, preparedness and participation). The Committee is tasked with developing internal guidelines to be adopted that address the competing time commitments that are faced when Directors serve on multiple boards.

The Committee makes recommendations to the Board regarding the continuing education of Directors, assignment to Board committees, succession plan for the Board members and senior officers, and their remuneration commensurate with corporate and individual performance.

The Corporate Governance Committee decides the manner by which the Board's performance shall be evaluated and may propose an objective performance criteria approved by the Board. Such performance indicators shall address how the Board has enhanced long term shareholders' value.

RELATED PARTY TRANSACTIONS

In the ordinary course of business, the Bank grants loans and has other transactions with certain directors, officers, shareholders and related interests ("DOSRI").

(a) DOSRI LOANS

Under the Bank's Policies and Procedures Manual, the transactions of the Bank with its DOSRI, which are comprised of loans and other transactions, are made substantially on the same terms as with other individuals and businesses of comparable risks. Under the Bank's DOSRI policy manual and current BSP regulations, the amount of individual accommodations to DOSRI, of which 70% must be secured, should not exceed the amount of their respective deposits and book values of their respective investment in the Bank. Such limit does not apply to loans secured by assets considered as non-risk as defined in the regulations and loans granted to officers under the Bank's Employee Fringe Benefit Programs approved by the BSP. In the aggregate, loan to DOSRI should not exceed the Bank's total regulatory capital or 15% of its total loan portfolio, whichever is lower.

Information on loans to DOSRI at December 31, 2013 and

	2013	**2012**
Total outstanding DOSRI loans	P108,679,018	P187,516,788
Percent of DOSRI loans to total loans	2%	4%
Percent of unsecured DOSRI loans to total DOSRI loans	15%	9%
Percent of past due DOSRI loans to total DOSRI loans	-	-
Percent of non-performing DOSRI loans to total DOSRI loans	-	-

As of December 31, 2013, the Bank is in compliance with the BSP regulations on DOSRI.

(b) KEY MANAGEMENT COMPENSATION AND DIRECTOR'S REMUNERATION

Key management personnel are the persons having authority and responsibility for planning, directing and controlling the activities of the Bank, directly or indirectly, including any of its Directors.

Short-term employee benefits pertain to the compensation received by key management personnel. Compensation includes all benefits constituting all forms pf consideration paid, payable or provided by the Bank, or on its behalf, in exchange for services rendered to the Bank.

Operating Management

PRODUCERS BANK assures **CHALLENGING** and **REWARDING JOBS** and **LONG-TERM EMPLOYMENT** for its employees.

The Board of Directors delegates to the President and Chief Operating Officer (COO) the responsibility of managing the Bank's business operations. Closely supporting and working with the President and COO at the higher level is the Chairman and Chief Executive Officer (CEO) who directs the overall execution of the strategic plans and policies as established by the Board of Directors. Reporting directly to the President and COO is the Bank Security Officer and the Corporate Planning Department. At the lower level, the President and COO is supported in his day to day management by the heads of the following sectors or groups.

- Branch Management Sector (BMS)
- Treasury Management Sector (TMS)
- Credit Management Sector (CMS)
- Internal Audit and Compliance Group (IACG)
- Information and Communications Technology Group (ICTG)
- Human Resource and Administration Department (HRAD)
- Controllership Group (CG)


CONSUMPTION LOAN
BUSINESS LOAN
AGRI LOAN


JUNE
17
TUESDAY


PDIC
NEW ACCOUNTS


PRODUCERS BANK
CONSUMPTION LOAN
• Salary Loan
(for DepED
• Car Loan
• Housing Loa
• Personal Loan
PRODUCERS BANK
BUSINESS LOAN
• SME Loan
(for Working Capital,
Business Expansion &
Refinancing of existing
loans)
• Tradeva Loan
PRODUCERS BANK
AGRI LOAN
• Crop Production Loan
(for Palay, Onion,
Corn & Sugarcane)
• Livestock Loan
(for Poultry & Piggery)


NEW ACCOUNTS












06/04/2013

Corporate Social Responsibility

Producers Bank's CSR Program: More than Just Profits

The Bank's implementation of its Corporate Social Responsibility (CSR) program goes beyond compliance and engages in activities that further some social good --- beyond the interest of the Bank and that which is required by law.

More than just the profits or increasing the Bank's bottom line, Producers Bank takes time and effort to create and develop a positive impact through its activities for the environment, its consumers, its employees and the communities where it operates.

Listed are the Bank's Corporate Social Responsibility Programs:

Caring for the Aged and the Sick program

a gift giving activity for sick children and the elderly members of the community

Take Care of Your Heart Program

an annual free blood pressure check up for employees and customers of the Bank.

Save a Life Campaign

an annual bloodletting activity in partnership with the Red Cross of the Philippines - Nueva Ecija Chapter.

Help Build the Church Program

the Bank donates cash to help build the St. Nicolas de Tolentine Basilica Crypt.

Tree Planting Activity

the Bank makes sure that it does its share in helping take care of Mother Nature.


APRIL


T&T

Producers Bank commits to improve the quality of life of our employees, and in the communities that we serve particularly in areas that are not served by the large financial institutions.

What are our Products and Services?

Deposit Services

Savings Accounts
- Regular Savings with Passbook
- Regular Savings with ATM Card
- I'm A Hero Savings
- Better Than Alkansya (BTA) Savings

Time Deposits
- Premium Savings
- Short Term Time Deposit
- Special Deposit Account (SDA)
- 5-Year Fixed Income Plan
- 5-Year TD Tied to I'm a Hero Savings
- 5-Year TD Tied to BTA Savings

Checking Account

US Dollar Savings & Time Deposits

Loan Services

- Crop Loan
- Production Loan
- Go Negosyo Loan
- Car Loan
- Housing Loan
- Large Enterprise Loan
- Salary Loan to DepED Teachers under the APDS
- Financial Inclusion Loan

Other Services

- Remittance Services
  > UniTeller
  > BDO

Time Deposit Certificate

I'm A Hero Savings

Passbook

Atm Card

Check Book

Awards & Recognitions

AWARDS FROM THE BANGKO SENTRAL NG PILIPINAS

Year	Award
2013	Most Outstanding Respondent among Large and Medium Firms
2012	Outstanding Respondent Award among Large and Medium Firms in Region III
2011	Finalist, Outstanding Respondent Award for Large and Medium Firms in Region III

AWARD FROM SMALL BUSINESS CORPORATION

Year	Award
2012	Distinguished Partner Award in SME Wholesale Lending

AWARDS FROM THE BUREAU OF INTERNAL REVENUE

Year	Award
2009	One of the Top Tax payers of BIR Revenue District 23B of Revenue Region No. 4 for Taxable Year 2009
2008	One of the Top Taxpayers in Revenue Region No.4 for Taxable Year 2008
	The Top Taxpayer of BIR Revenue District 23B of Revenue Region No. 4 for Taxable Year 2008

AWARD FROM THE SOCIAL SECURITY SYSTEM

Year	Award
2008	The Best Employer– Large Scale Category in the Province of Nueva Ecija

AWARDS FROM THE PEOPLES CREDIT AND FINANCE CORPORATION

Year	Award
2008	**Golden Award**
2004	Most Progressive Program Partner
2003	Pioneering Banking Sector Partner in Mainstreaming Microfinance Flagship Conduit in Central Luzon

AWARDS FROM THE LAND BANK OF THE PHILIPPINES

Year	Award
2008	**Golden Award**
2005	**Hall of Fame Award**
2004	Best in Profitability Award Best in Reciprocal Business Award
2003	1st Place - Most Outstanding CFI (Region Level) 1st place - Most Outstanding CFI (National Level)
2002	1st Place - Most Outstanding CFI (Region Level) 3rd place - Most Outstanding CFI (National Level) Best in Profitability Award
2001	1st Place - Most Outstanding CFI (Region Level) 3rd place - Most Outstanding CFI (National Level) Best in Reciprocal Business Award

Head Office Directory

ANDRES M. CORNEJO
Chairman and Chief Executive Officer

EDMUNDO C. MEDRANO
Vice Chairman, President and Chief Operating Officer

SANDRA C. MENDOZA	Vice Chairman
ARSENIO A. ALFILER JR.	Corporate Secretary
AMADOR J. PONSARAN JR.	Assistant Corporate Secretary
FILIPINAS M. FERNANDEZ	Executive Vice President
JOSE VICENTE L. CAMUS	Executive Vice President and Chief Finance Officer and Treasurer
JOSEFINA S. MONEGAS	Senior Vice President
ANDREI D. CORNEJO	Senior Vice President
RIZALINO D. BASUBAS	First Vice President
CENON M. LADRINGAN	First Vice President
NOMER A. CRISOSTOMO	Vice President and Chief Corporate Governance and Compliance Officer
JOSE MICHAEL A. CAMELLO	Vice President
ELMER G. CAYOG	Vice President
GERARDO T. AUSON JR.	Vice President
ALFREDO G. CRISTOBAL JR.	Senior Assistant Vice President and Controller
AMY A. FERNANDEZ	Senior Assistant Vice President
FIDEL M. REYES	Senior Assistant Vice President
MANUEL A. PASTOR	Senior Assistant Vice President
JACQUELINE R. VILLAROMAN	Assistant Vice President
MARICEL C. LADIGNON	Assistant Vice President
LOUREANNE A. BAUTISTA	Assistant Vice President
ARLYN D. LABASAN	Assistant Vice President
PETER JOEL S. CORNEJO	Assistant Vice President

CLARLITA E. AGUSTIN	Assistant Vice President
RONILO ANTONIO S. QUIJANO	Assistant Vice President
WILLIAM O. ROBERTS	Assistant Vice President
GINA T. RIVERA	Assistant Vice President and Chief ICT Officer
JEEL S. VANA	Assistant Vice President and Deputy Corporate Governance and Compliance Officer[1]
MARIGOLD C. RIVERA	Assistant Vice President[1]
PETRONILO M. CORNEJO	Senior Manager and Bank Security Officer
ALEXANDER G. PEREZ	Senior Manager and Information Security Officer
PATRICIO M. CORNEJO	Senior Manager
ALFREDO S. ANSELMO	Senior Manager
MA. LUISA V. TY	Senior Manager
PAB RONALD H. CALANOC	Senior Manager
DOMINADOR B. ALMAYDA	Senior Manager
JUMAR S. PEÑAFLOR	Senior Manager
ROMEO L. FERNANDEZ	Senior Manager
ANTONIO B. BANASTAS JR.	Senior Manager
CELSO R. DASIG	Senior Manager
ROSITA M. REYES	Senior Manager
ALLAN RAY M. TOLENTINO	Senior Manager
TEODORA C. GARCIA	Senior Manager
JESSIE P. LACAR	Senior Manager
MARIETTA G. REYES	Senior Manager
MELANY L. BELTRAN	Senior Manager
MARVIN G. MADRIGAL	Senior Manager
RUBY M. JUCABAN	Senior Manager
LIRIO G. JUMAQUIO	Senior Manager[1]

* 1 as of 2014

Branch Directory

Head Office
17th Floor, One San Miguel Avenue, San Miguel Ave. corner Shaw Blvd.,
Ortigas Center, Pasig City
(632) 667- 3022 / (632) 687-6287

Head Office Extension
1706 AIC Burgundy Tower, ADB Avenue cor. Sapphire St., Ortigas Center, Pasig City
(632) 667-3811 / (632) 667-3812 / (632) 570-4137

Data Center
Unit 205 Pacific Place Condominium, Pearl Drive Corner Amethyst Street,
Ortigas Center, Pasig City
(632) 638-0599 / (632) 637-6495

Branches

Alaminos
Marcos Hi-way, Poblacion,
Alaminos City, Pangasinan
(+63) 922-377-296
alaminos@producersbank.com.ph

Aurora, Isabela
MM Pua Building, San Pedro, San Pablo,
Aurora, Isabela
(+63) 933-178-2185
aurora.isabela@producersbank.com.ph

Alicia
G/F Danison Commercial Building,
Magsaysay St., Alicia Public Market,
Alicia, Isabela
(+63) 917-593-7640
alicia.isabela@producersbank.com.ph

Aparri
G/F 5-Storey Commercial Building, J.P. Rizal corner Alvarado Street, Barangay Maura,
Aparri, Cagayan
(078) 822-8919 / (078) 888-0313
aparri@producersbank.com.ph

Aritao
National Hi-way, Poblacion, Aritao,
Nueva Vizcaya
(+63) 922-894-0950
aritao@producersbank.com.ph

Aurora
MM Pua Building, San Pedro, San Pablo,
Aurora, Isabela
(+63) 933-178-2185
aurora.isabela@producersbank.com.ph

Baao
Del Rosario, Baao, Camarines Sur
(054) 455-7049 / (054) 266-3087
baao@producersbank.com.ph

Bacolod
VCY Center, Hilado Ext., Capitol Shopping Center, Bacolod City, Negros Occidental
(034) 433-7518 / (034) 433-4708
bacolod@producersbank.com.ph

Bais
National Hi-way corner Aguinaldo Street ,
Mercado de Bais, Bais City, Negros Oriental
(035) 402-3162
bais@producersbank.com.ph

Bago
G/F Plaza Arcade Building, Araneta Street,
Brgy. Poblacion, Bago City,
Negros Occidental
(034) 461-1526
bago@producersbank.com.ph

Baguio
G/F Mount Crest Hotel, Legarda Road cor.
Urbano Street, Baguio City
(074) 442-3432
baguio@producersbank.com.ph

Baler
Quezon St., Brgy. Suklayin ,Baler, Aurora
(+63) 920-913-5146
baler@producersbank.com.ph

Bambang
ERJ Bldg., Maharlika Highway,
Bambang, Nueva Vizcaya
(078) 803-2002
bambang@producersbank.com.ph

Barotac Nuevo
Hortillosa Bldg., Zamora St.,
Barotac Nuevo, Iloilo
(033) 361-2395
barotacnuevo@producersbank.com.ph

Bayambang
Poblacion, Bayambang, Pangasinan
(075) 632-3681
bayambang@producersbank.com.ph

Bayombong
Ongtao Building, Provincial Highway,
Brgy. Don Mariano Perez, Bayombong,
Nueva Vizcaya
(078) 321-2690 / (+63) 933-409-7138
bayombong@producersbank.com.ph

Binalonan
McKinley St., Binalonan, Pangasinan
(075) 562-3677 / (075) 562-3975
binalonan@producersbank.com.ph

Bongabon
National Road, Brgy. Commercial,
Bongabon, Nueva Ecija
(044) 958-1243
bongabon@producersbank.com.ph

Cabanatuan North
Maharlika Highway, Sangitan East cor.
Gen. Tinio, Cabanatuan City, Nueva Ecija
(044) 600-0359 / (044) 464-1768
cabanatuan@producersbank.com.ph

Cabanatuan South
Producers Bank Center II,
Maharlika Highway, Brgy. H. Concepcion,
Cabanatuan City, Nueva Ecija
(044) 940-8979
cabanatuan.south@producersbank.com.ph

Cabarroguis
G/F Uy Bldg, Provincial Road,
Cabarroguis, Quirino
(078) 692-5031
cabarroguis@producersbank.com.ph

Cabiao
San Juan North, Poblacion,
Cabiao, Nueva Ecija
(044) 958-1845
cabiao@producersbank.com.ph

Cadiz
Cabahug Street, Barangay Zone 4,
Cadiz City, Negros Occidental
(034) 466-0076
cadiz@producersbank.com.ph

Calabanga
Old Market Site, San Antonio,
Calabanga, Camarines Sur
(054) 470-1079 / (054) 255-4261
calabanga@producersbank.com.ph

Calamba
National Highway cor. Sta. Cecilia Village,
Brgy. Parian, Calamba City, Laguna
(049) 834-3770
calamba@producersbank.com.ph

Calumpit
McArthur Highway, Barangay Corazon,
Calumpit, Bulacan
(044) 815-5173
calumpit@producersbank.com.ph

Camiling
G/F M and E Building, Quezon Avenue,
Camiling, Tarlac
(045) 934-1880
camiling@producersbank.com.ph

Carmen
McArthur Highway, Brgy. Carmen West,
Rosales, Pangasinan
(075) 564-4326 / (075) 564-4329
carmen@producersbank.com.ph

Capas
Provincial Road, Sto. Domingo, Capas, Tarlac
(045) 491-6203
capas@producersbank.com.ph

Carranglan
Brgy. F.C. Otic, Carranglan, Nueva Ecija
(+63) 933-418-5959
carranglan@producersbank.com.ph

Castillejos
National Highway, San Juan, Poblacion,
Castillejos, Zambales
047-602-0151
castillejos@producersbank.com.ph

Cauayan
G/F Prince Christopher Commercial Complex
Bldg., Maharlika Highway corner
Cortez Street, Cauayan City, Isabela
(078) 652-1833
cauayan@producersbank.com.ph

Cordon
Centro, Cordon, Isabela
(+63) 932-669-8550
cordon@producersbank.com.ph

Dagupan
Rizal St., Dagupan City, Pangasinan
(075) 522-8180 / (075) 515-7031
dagupan@producersbank.com.ph

Dau
Aguarin Building, McArthur Highway, Dau,
Mabalacat, Pampanga
(045) 892-4730 / (045) 308-0020
dau@producersbank.com.ph

Dinalupihan
San Juan Street, Mabini Ext., Poblacion,
Dinalupihan, Bataan
(047) 481-1221
dinalupihan@producersbank.com.ph

Dumaguete
Plaza Doña Milagros Bldg. Perdices,
cor. Sta. Rosa & Pinili Street,
Dumaguete City, Negros Oriental
(035) 4209-233
dumaguete@producersbank.com.ph

Escalante
Rotonda, Brgy. Balintawak,
Escalante City, Negros Occidental
(034) 435-0093
escalante@producersbank.com.ph

Gapan
Jacinto Street, San Vicente,
Gapan City, Nueva Ecija
(044) 486-2282
gapan@producersbank.com.ph

Goa
G/F Multi-Storey Commercial Bldg., J.P Rizal
National Rd cor. Panday Street, Poblacion,
Goa, Camarines Sur
(054) 453-2190
goa@producersbank.com.ph

Guimba
M.C. Leonardo Bldg., Afan Salvador cor.
Sarmiento St., Guimba, Nueva Ecija
(044) 611-1299 / (044) 958-2554
guimba@producersbank.com.ph

Hagonoy
MH Del Pilar Street, San Sebastian, Hagonoy,
Bulacan
(044) 667-1346
hagonoy@producersbank.com.ph

Hinigaran
Tupas Building, Rizal Street, Barangay III,
Hinigaran, Negros Occidental
(034) 3917-418
hinigaran@producersbank.com.ph

Iba
Bugallon Street corner Taveria, Zone V,
Iba, Zambales
(047) 811-3005
iba@producersbank.com.ph

Ilagan
G/F LSP Building, Osmeña, Ilagan, Isabela
(078) 624-1161 / (078) 622-3716
ilagan@producersbank.com.ph

Imus
Costa Grande – Our Lady of Remedies Bldg.,
496 Emilio Aguinaldo Hi-way, Palico I, Imus,
Cavite
(046) 450-9710
imus@producersbank.com.ph

Iriga
Lemar's Hotel Inc., San Roque,
Iriga City, Camarines Sur
(054) 299-7113
iriga@producersbank.com.ph

Jaen
Parumog Building, Barangay G.E. Antonino,
Poblacion, Jaen, Nueva Ecija
(044) 958-2792
jaen@producersbank.com.ph

Jaro
Lilia Wong Bldg., Castilla St., Jaro, Iloilo City
(033) 333-2682
jaro.iloilo@producersbank.com.ph

Kabankalan
G/F HLJ Building Tan Lorenzo Street,
(034) 471-3032 / (034) 471-3457
kabankalan@producersbank.com.ph

Kalibo
The Waldolf-Garcia Bldg., Osmena Ave.,
Kalibo, Aklan
(036) 500-7835 / (036) 268-1298
kalibo@producersbank.com.ph

La Trinidad
Lubos Building, Km 5, Pico,
La Trinidad, Benguet
(074) 422-2779 / (074) 309-1516
latrinidad@producersbank.com.ph

Laur
Gen. Tinio Street, corner Gen. Natividad St.,
Brgy. 2, Laur, Nueva Ecija
(+63) 917-847-4650
laur@producersbank.com.ph

Legazpi
G/F 2-Storey Commercial Building, Peñaranda St., Legazpi City, Albay
(052) 820-5160 / (052) 480-3886
legazpi@producersbank.com.ph

Lingayen
Avenida Rizal, East Road,
Lingayen, Pangasinan
(+63) 932-479-8202
lingayen@producersbank.com.ph

Lipa
General Luna Street, Sabang,
Lipa City, Batangas
(043) 702 6673
lipa@producersbank.com.ph

Llanera
Victoria, Llanera, Nueva Ecija
(044) 958-1979
llanera@producersbank.com.ph

Lucena
ADAD Building, M.L. Tagarao corner
Allarey Street, Lucena City, Quezon
(042) 660-1911
lucena@producersbank.com.ph

Lupao
Brgy. Bagong Flores, Lupao, Nueva Ecija
(044) 958-3922
lupao@producersbank.com.ph

Maddela
Maddela's Point Building, Poblacion, Maddela, Quirino
(+63) 935-178-0074 / (+63) 917-524-7982
maddela@producersbank.com.ph

Malasiqui
Ramon Magsaysay Street Brgy. Poblacion,
Malasiqui, Pangasinan
(075) 536-5796
malasiqui@producersbank.com.ph

Manaoag
Ground Floor, Veloria-Samera Bldg., Rizal St.,
Poblacion, Manaoag, Pangasinan
(075) 529-1088 / (075) 519-3487
manaoag@producersbank.com.ph

Mangaldan
G/F Berex Enterprises Bldg, J. Rizal Avenue,
Mangaldan Commercial Center, Bari,
Mangaldan, Pangasinan
(075) 529-3337
mangaldan.pangasinan@producersbank.com.ph

Mangatarem
G/F C&D Building Burgos Street,
Mangatarem, Pangasinan
(075) 546-3208 / (075) 546-3205
mangatarem@producersbank.com.ph

Maria Aurora
ML Quezon Street, Barangay 4,
Maria Aurora, Aurora
(+63) 998-973-9908
maria.aurora@producersbank.com.ph

Marilao
McArthur Hi-way, Abangan Sur,
Marilao, Bulacan
(044) 815-4218
marilao@producersbank.com.ph

Molo
M.H. Del Pilar St., Molo, Iloilo City, Iloilo
(033) 336-3855
molo.iloilo@producersbank.com.ph

Muñoz
T. Delos Santos Street,
Science City of Muñoz, Nueva Ecija
(044) 456-0523 / (044) 456-0544
munoz@producersbank.com.ph

Nabua
Nabua Municipal Library Building, National Road, Poblacion, Nabua, Camarines Sur.
(054) 475-5155 / (054) 631-0050
nabua@producersbank.com.ph

Naga
Ground Floor Monzon Building,
Arena corner Elias Angeles Street,
Quince Martirez Complex,
Naga City, Camarines Sur
(054) 811-7329 / (054) 472-0160
naga@producersbank.com.ph

Naga-Magsaysay
G/F ADC Building corner Catmon II,
Magsaysay Ave., Naga City, Camarines Sur
(054) 472-51-87
naga.magsaysay@producersbank.com.ph

Olongapo
G/F Agabao Building, #1070 Rizal Avenue,
East Tapinac, Olongapo City, Zambales
(047) 611-0358
iba@producersbank.com.ph

Ortigas
LG/F One San Miguel Ave., San Miguel Ave. cor.
Shaw Blvd., Ortigas Center, Pasig City
(02) 687-1386
ortigas@producersbank.com.ph

Pantabangan
East Poblacion, Pantabangan, Nueva Ecija
(+63) 925-300-0813
pantabangan@producersbank.com.ph

Pasig
Papa's Pawnshop Bldg., Caruncho corner
Market Aves., Pasig City
(632) 640-1375 / (632) 747-4245
pasig@producersbank.com.ph

Passi
F. Palmares Sr. St., Passi City
(033) 311-6888
passi@producersbank.com.ph

Plaridel
Sayo Building, Cagayan Valley Rd., Banga 1st,
Plaridel, Bulacan
(044) 670-1971 / (044) 795 1138
plaridel@producersbank.com.ph

Polangui
National Road, Ubaliw, Polangui, Albay
(052) 486-2639
polangui@producersbank.com.ph

Rizal
Poblacion Sur, Rizal, Nueva Ecija
(044) 958-0773 / (044) 958-0775
rizal@producersbank.com.ph

Rosales
Rizal St., Zone II, Rosales, Pangasinan
(075) 582-7196 / (075) 582-2832
rosales@producersbank.com.ph

Rosario
Carillo Bldg., Brgy. Subusub, Rosario, La Union
(072) 687-0446
rosario@producersbank.com.ph

Roxas (Capiz)
Cheng Tay Building, Burgos-Ilaya Street,
Roxas City, Capiz
(033) 621-7305
roxas.capiz@producersbank.com.ph

Roxas
Espejo Building, Osmena Street, Bantug,
Roxas, Isabela
(078) 642-7908
roxas@producersbank.com.ph

San Carlos (Pangasinan)
Palaris St., San Carlos City, Pangasinan
(075) 531-3757
san.carlos@producersbank.com.ph

San Carlos (Negros Occidental)
Gaisano Mall, FC. Ledesma Avenue
corner Ledesma Street,
San Carlos City, Negros Occidental
(034) 312-5882 / (034) 729-9328
sc.negros@producersbank.com.ph

San Fernando (Pampanga)
McArthur Highway, Dolores,
San Fernando City, Pampanga
(045) 963-0709 / (045) 860-1660
sfp@producersbank.com.ph

San Fernando (La Union)
G/F Nebres Building, Quezon Avenue,
Downtown Commercial Center,
San Fernando City, La Union
(072) 700-2887 / (072) 888-6860
launion@producersbank.com.ph

San Ildefonso
Cagayan Valley Road, Poblacion,
San Ildefonso, Bulacan
(044) 677-1853
san.ildefonso@producersbank.com.ph

San Jose (Antique)
Susana 6 Bldg., E. Nietes St., Brgy. Dalipe,
San Jose, Antique
(036) 540-8172
sanjose.antique@producersbank.com.ph

San Jose City
G. Salvador Building, Maharlika Road,
San Jose City, Nueva Ecija
(044) 511-1860
(044) 940-1035
sjc@producersbank.com.ph

San Mateo
G/F EVC Building, Magsaysay Avenue corner
Bonifacio Sreet., Public Market,
San Mateo, Isabela
(078) 664-0973
san.mateo@producersbank.com.ph

San Miguel
Tecson St., Poblacion, San Miguel, Bulacan
(044) 762-0500
san.miguel@producersbank.com.ph

Santiago
Maharlika Highway cor. Lino Barrera Street,
Santiago City, Isabela
(078) 682-5321 / (078) 682-6736
santiago@producersbank.com.ph

Sibalom
Gonzales Building Gonzales Street,
Sibalom, Antique
(036) 543-7062
sibalom@producersbank.com.ph

Silay
Door 2, APSSI Building, Rizal Street,
Barangay Mambulac,
Silay City, Negros Occidental
(034) 495-0362
silay@producersbank.com.ph

Solano
G/F Tam-An Building, J.P. Rizal Street, Old Solano Commercial Complex/District, National Highway, Solano, Nueva Vizcaya
(078) 326-7708
solano@producersbank.com.ph

Sta. Barbara (Iloilo)
Teresita Building, Magalona Street, Sta. Barbara, Iloilo
(033) 333-1273
stabarbara.iloilo@producersbank.com.ph

Sta. Barbara
Poblacion, Sta. Barbara, Pangasinan
(075) 518-4180
sta.barbara@producersbank.com.ph

Sta. Rosa
Producers Savings Bank Building, Poblacion, Sta. Rosa, Nueva Ecija
(044) 940-0170 / (044) 311-0109
sta.rosa@producersbank.com.ph

Sto. Domingo
Provincial Road, Brgy. Pulong Buli, Sto. Domingo, Nueva Ecija
(+63) 923-272-6939
sto.domingo@producersbank.com.ph

Sorsogon
G/F 3-Storey Commercial Building, Rizal Street, Piot, Sorsogon City, Sorsogon
(056) 211-2376 / (056) 421-5253
sorsogon@producersbank.com.ph

Tabaco
G/F De Ramas Building, A. A. Berces Street, Basud, Tabaco City, Albay
(052) 487-5336 / (052) 830-3449
tabaco@producersbank.com.ph

Talavera
Maharlika Highway, Talavera, Nueva Ecija
(044) 411-1020 / (044) 940-5975
talavera@producersbank.com.ph

Tayug
Quezon Boulevard corner Bonifacio Street, Tayug, Pangasinan
(075) 572-4334
tayug.pangasinan@producersbank.com.ph

Tinambac
G/F Tinambac Commercial bldg., Tinambac, Camarines Sur
(078) 844-9676 / (078) 846-1611
tuguegarao@producersbank.com.ph

Tuguegarao
G/F Twin Luck Building, No. 36 Luna Street, Tuguegarao City, Cagayan
(078) 844-9676 / (078) 846-1611
tuguegarao@producersbank.com.ph

Umingan
G/F Sibayan E-Square, National Highway corner Zamora St., Poblacion West, Umingan, Pangasinan
(075) 576-2678 / (075) 576-2679
umingan@producersbank.com.ph

Valeria
Dolores O. Tan Bldg., Valeria St., Iloilo City, Iloilo
(033) 337-2145 / (033) 335-0423
valeria.iloilo@producersbank.com.ph

Victorias
Osmeña Avenue, Victorias City, Negros Occidental
(034) 717-6003 / (034) 399-2778
victorias@producersbank.com.ph

Villasis
McArthur Highway, Poblacion, Villasis, Pangasinan
(075) 564-3203 / (075) 564-2077
villasis@producersbank.com.ph

Zaragoza
San Isidro, Zaragoza, Nueva Ecija
(+63) 920-585-8522
zaragoza@producersbank.com.ph