



ANNUAL REPORT

2022

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OUR MISSION

We are a homegrown bank, an institution, and a leader in financial intermediation with a rural network entirely committed to:

- Satisfying the needs of every client by offering relevant financial products and quality services that create value and enhance community progress;
- Building and preserving a family culture that is responsive to the individual needs of our people, providing an environment for growth;
- Upholding a tradition of profitable and successful operation through responsible banking that encourages and rewards the continued support of our investors.

OUR VISION 2024

We envision QCRB as the most trusted banking institution of its class. This is with respect to:

- **CUSTOMER SERVICE**
 - We are the bank of choice.
 - We have a complete range of innovative and quality financial products suited for every community we serve.
- **SOCIAL RESPONSIBILITY**
 - We are a partner of the working Filipino and a catalyst in building a strong middle-class in the countryside by contributing to an effective educational system.
- **PEOPLE MANAGEMENT**
 - We are a class of our own. One of the biggest and the fastest growing province based financial intermediaries.
 - A preferred rural investment opportunity.
- **FISCAL PERFORMANCE**
 - We have over 400 empowered, inspired and principle-driven workforce, united as one family and with zeal for service excellence.

QCRB RISK APPETITE STATEMENT

Introduction

The Risk Appetite Statement (RAS) outlines QCRB's approach to managing risk and achieving its strategic objectives while maintaining compliance with regulatory requirements. QCRB is committed to providing relevant financial products and quality services that create value and enhance community progress, while upholding a tradition of profitable and successful operation through responsible banking that encourages and rewards the continued support of its investors.

Risk Management Framework

QCRB has established a risk management framework that consists of synchronized and adhesive policies and procedures covering different areas of risk management. The organization clearly portrays the roles and responsibilities of those involved in managing risk and ensures proper monitoring. The bank conducts continuous reviews of policies and procedures to ensure that they remain effective and relevant.

Risk Management Components

The following components are integral to QCRB's risk management framework:

Board and Senior Management: The Board of Directors and Senior Management are responsible for ensuring that the bank's risk management framework is effective in managing risk and achieving strategic objectives.

- **Audit and Risk Oversight Committee:** The Audit and Risk Oversight Committee is responsible for overseeing the bank's risk management activities and providing recommendations to the Board of Directors.
- **Risk Management Department:** The Risk Management Department's responsibility is to primarily assist the BOD through the AROC in carrying out its risk management functions, which include the development and review of policies and limits, as well as the measurement, monitoring, and reporting of the bank's risk taking. RMD activities such as risk limit utilization and performance are also included.

Risks Faced by the Bank

QCRB acknowledges the following risks faced by QCRB and other banks and has established risk management measures to mitigate them effectively:

- Operational Risk: Risk associated with the bank's operational processes, systems, and human error.
- Credit Risk: Risk associated with borrowers defaulting on their loans.
- Liquidity Risk: Risk associated with the bank's ability to meet its financial obligations.
- Market Risk: Risk associated with changes in market conditions that may affect the bank's financial position.
- Reputational Risk: Is a significant risk of serious negative public opinion, which could result in a critical loss of funding or customers. It could include actions that have a long-term negative impact on the bank's operations

Risk Tolerance and Limits

QCRB's risk tolerance and limits are set within the minimum ratios and limitations required by the Bangko Sentral ng Pilipinas (BSP). The bank aims to maintain a capital adequacy ratio (CAR) of at least 2% above the minimum required CAR of 10%, a minimum liquidity ratio (MLR) of at least 5% above the required MLR of 20%, a single borrower's limit (SBL) of at least 10% below the SBL of 25% of the bank's net worth, and aggregate DOSRI loans and other credit accommodations limit of 10% below the statutory limit of 15% of total loan portfolio. QCRB also complies with the required reserves, FCDU cover requirement, and allowance for credit losses in compliance with PFRS9.

Conclusion

QCRB's Risk Appetite Statement outlines the bank's commitment to taking risks in line with its mission and vision, while maintaining a sound risk management framework and compliance with regulatory requirements. The bank's risk management framework aims to minimize risks and protect its stakeholders' interests.

OUR CORE VALUES

INTEGRITY – We adhere to the highest ethical standards and strive to always be fair and straightforward to our stakeholders.

A LEARNING INSTITUTION – We foster a lifelong learning and improvement at all levels to enable us to continuously raise the bar.

MAKING A DIFFERENCE – We are committed to giving back to the community we serve through relevant financial products and services, and educational programs.

QUALITY – We are committed to providing superior products and excellent services.

COMPETENCE – We pursue excellence in everything that we do.

RESPECT AND TRUST – We believe in mutual respect, dignity and truthfulness.

BUILT LASTING RELATIONSHIP – We endeavor to cultivate long-term relationship with our clients through the culture of positive family values.



COMPANY PROFILE

Quezon Capital Rural Bank (QCRB) evolved out of a predicament. Rural Banking, then void in the provincial capital of Quezon, Lucena City, had to be filled to provide reliable financial services to the community's small farmers, fishermen, traders and other enterprising individuals. And so, immediately after the 1972 Constitutional Convention, two of the Delegates of the province – CPA/Lawyer Leandro P. Garcia and Banker Gil G. Puyat, Jr., President and Chairman respectively, spearheaded the Bank's incorporation. Atty. Medardo B. Medenilla who facilitated the organizational process, became its Corporate Secretary. Mrs. Iluminada C. Alcala (wife of then Quezon Governor Anacleto C. Alcala) as Vice President; businessman Remegio C. Bautista as Treasurer; Dr. Sonia I. Garcia (wife of then Judge Efren P. Garcia) and Dr. Emeterio Calayan, Jr., as Board Members, completed QCRB's Charter Board.

On January 29, 1974, QCRB opened its doors to business, with noted commercial lawyer Atty. Jose S. Laureles as its first General Manager. The Bank was then housed in a rented edifice in the heart of the city's commercial district, at the corner of Merchan and Juarez Streets, Lucena City. On June 15, 1980, QCRB moved to its present site on its own building at the corner of Perez and C.M. Recto Streets, which is strategically located within the enclave of the Head of the Provincial Government of Quezon.

The Bank is being managed by the present Board headed by Ferdinand Z. Garcia as Chairman, Atty. Edward Leandro Z. Garcia, Jr., as President and CEO, Medardo C. Laureles as Executive Vice-President and COO, Maria Cristina E. Caraos as Treasurer, Alexander M. Calma as Director, Dra. Marissa Antonette G. Relos as Director, Richard Leandro Z. Garcia as Director and the two (2) other Independent Directors namely, Atty. Hector Reuben D. Feliciano and Evelyn B. Saculles.

In the new millennium, QCRB upholds its tradition of conservatism with progressiveness because there lies its strength. Management has focused its efforts in the continuous improvement of its people. Professionalism of every individual in the organization is top priority, aiming towards customer satisfaction. Moreover, more stringent policy changes are being adopted. Loans and investments are carefully scrutinized. Compliance to Bangko Sentral ng Pilipinas regulations on financial ratios and reserve requirements are strictly followed.

FINANCIAL HIGHLIGHTS

QUEZON CAPITAL RURAL BANK, INC.
STATEMENTS OF FINANCIAL POSITION
DECEMBER 31, 2022 AND 2021
In Philippine Peso

	2022	2021
ASSETS		
Cash and other cash items	220,973,305	201,365,035
Due from Bangko Sentral ng Pilipinas	90,740,823	84,550,130
Due from other banks	644,817,494	589,350,213
Investment securities at amortized cost	527,494,047	691,097,266
Investment in associates	3,009,554	2,996,000
Loans and other receivables – net	2,299,057,526	2,185,193,447
Bank premises, furniture, fixtures and equipment – net	213,772,024	199,132,088
Investment properties – net	70,199,727	55,151,270
Intangible assets – net	7,440,899	7,940,997
Deferred tax assets	15,094,138	12,949,802
Other assets	24,743,809	15,538,149
TOTAL ASSETS	4,117,343,346	4,045,264,397
LIABILITIES AND EQUITY		
LIABILITIES		
Deposit liabilities	3,545,650,119	3,511,197,481
Accrued and other liabilities	83,287,562	75,134,542
Income tax payable	2,065,700	3,000,018
Retirement benefit obligation	37,917,237	35,695,847
Total Liabilities	3,668,920,618	3,625,027,888
EQUITY		
Preferred stocks	148,655,200	136,402,200
Common stocks	59,140,300	58,985,300
Additional paid in capital	33,917,198	33,917,198
Treasury stock – preferred stock	(180,000)	(180,000)
Deposit for future stock subscription	16,026,625	11,575,625
Surplus reserve	9,372,771	18,156,790
Surplus free	181,490,634	161,379,396
Total Equity	448,422,728	420,236,509
TOTAL LIABILITIES AND EQUITY	4,117,343,346	4,045,264,397

FINANCIAL HIGHLIGHTS

**QUEZON CAPITAL RURAL BANK, INC.
STATEMENTS OF COMPREHENSIVE INCOME
FOR THE YEARS ENDED DECEMBER 31, 2022 AND 2021
In Philippine Peso**

	2022	2021
INTEREST INCOME		
Loans and other receivables	206,940,229	201,151,363
Investment securities at amortized cost	21,065,046	18,118,130
Due from other banks	1,870,428	2,047,394
	229,875,703	221,316,887
INTEREST EXPENSE		
Deposit liabilities	(15,148,012)	(18,498,531)
NET INTEREST INCOME	214,727,691	202,818,356
OTHER INCOME	55,585,664	76,577,204
TOTAL OPERATING INCOME	270,313,355	279,395,560
OPERATING EXPENSES	(228,785,944)	(221,627,512)
NET OPERATING INCOME BEFORE PROVISIONS	41,527,411	57,768,048
PROVISION FOR CREDIT AND IMPAIRMENT LOSSES	(3,179,836)	(9,071,644)
PROFIT BEFORE TAX	38,347,575	48,696,404
INCOME TAX (EXPENSE) BENEFIT	(3,936,024)	(3,767,436)
PROFIT	34,411,551	44,928,968
SHARE IN PROFIT (LOSS) ON ASSOCIATE	13,554	-
OTHER COMPREHENSIVE INCOME	-	-
TOTAL COMPREHENSIVE INCOME	34,425,105	44,928,968

FINANCIAL HIGHLIGHTS

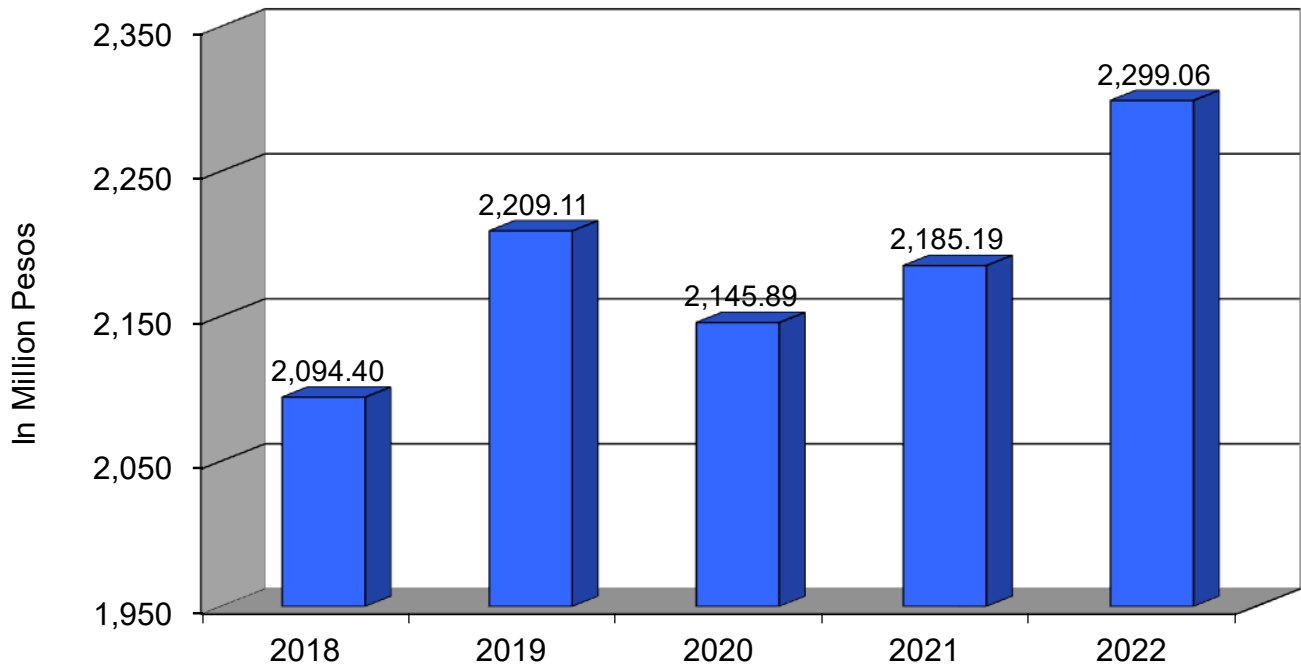
QUEZON CAPITAL RURAL BANK, INC.
STATEMENTS OF CHANGES IN EQUITY
FOR THE YEAR ENDED DECEMBER 31, 2022 AND 2021
In Philippine Peso

	Common stock (Note 19)	Preferred stock (Note 19)	Additional paid in capital (Note 19)	Treasury stocks – Common (Note 19)	Treasury stocks – Preferred (Note 19)	Deposit for future stock subscription (Note 20)	Surplus reserves (Note 21)	Surplus free (Note 21)	Total
Balance at December 31, 2020	58,985,300	136,393,200	33,917,198	–	(180,000)	8,234,625	1,271,200	145,454,764	384,076,287
Transactions with the owners									
Reclassification	–	9,000	–	–	–	(9,000)	–	–	–
Additional deposit for stock subscription	–	–	–	–	–	3,350,000	–	–	3,350,000
Appropriation for GLLP reserves	–	–	–	–	–	–	16,885,590	(16,885,590)	–
Cash dividends declared	–	–	–	–	–	–	–	(11,753,982)	(11,753,982)
Adjustment	–	–	–	–	–	–	–	(364,764)	(364,764)
Total transactions with the owners	–	9,000	–	–	–	3,341,000	16,885,590	(29,004,336)	(8,768,746)
Comprehensive income									
Profit	–	–	–	–	–	–	–	44,928,968	44,928,968
Balance at December 31, 2021	58,985,300	136,402,200	33,917,198	–	(180,000)	11,575,625	18,156,790	161,379,396	420,236,509
Transactions with the owners									
Issuance of shares	–	12,253,000	–	–	–	–	–	–	12,253,000
Reclassification	155,000	–	–	–	–	(155,000)	–	–	(155,000)
Additional deposit for stock subscription	–	–	–	–	–	4,606,000	–	–	4,606,000
Appropriation for GLLP reserves	–	–	–	–	–	–	966,526	(966,526)	–
Reversal of appropriation	–	–	–	–	–	–	(9,750,545)	9,750,545	–
Cash dividends declared	–	–	–	–	–	–	–	(23,446,062)	(23,446,062)
Adjustment	–	–	–	–	–	–	–	348,176	348,176
Total transactions with the owners	155,000	12,253,000	–	–	–	4,451,000	(8,784,019)	(14,313,867)	(6,393,886)
Comprehensive income									
Profit	–	–	–	–	–	–	–	34,425,105	34,425,105
Balance at December 31, 2022	59,140,300	148,655,200	33,917,198	–	(180,000)	16,026,625	9,372,771	181,490,634	448,267,728

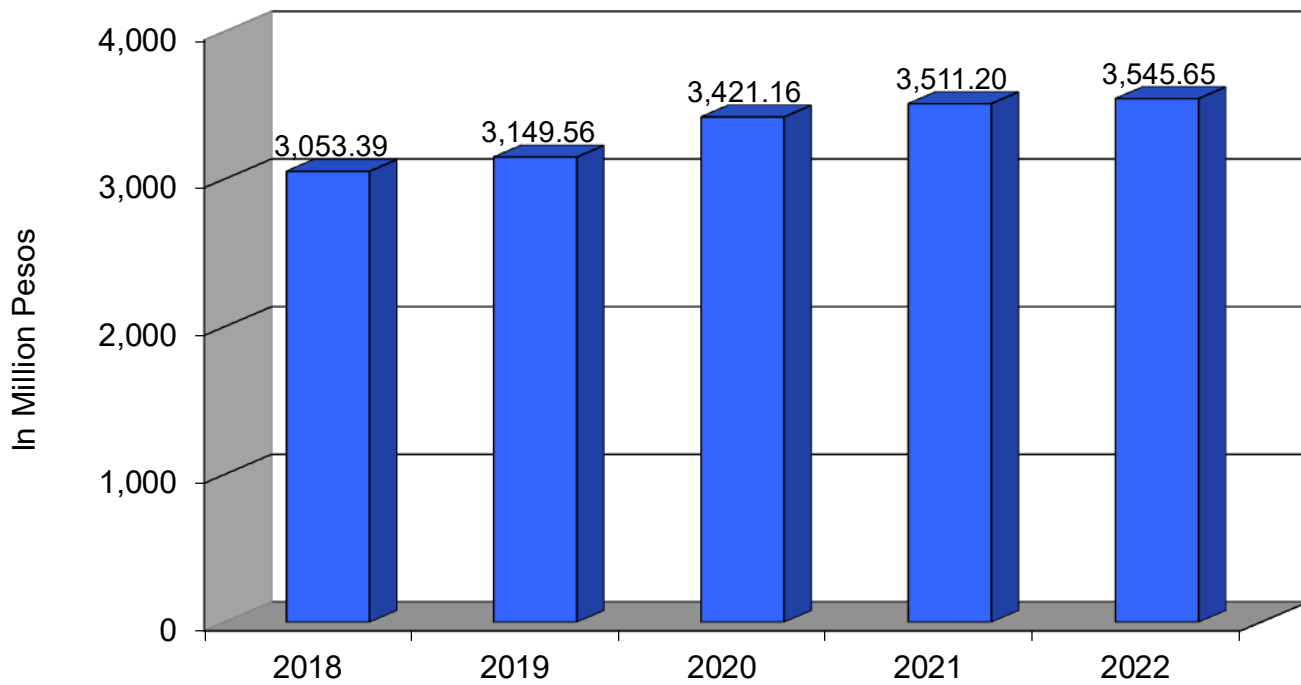
QUEZON CAPITAL RURAL BANK, INC.
STATEMENTS OF CASH FLOWS
FOR THE YEAR ENDED DECEMBER 31, 2022 AND 2021
In Philippine Peso

	2022	2021
CASH FLOWS FROM OPERATING ACTIVITIES		
Profit before tax	38,347,575	48,696,404
Adjustments for:		
Interest income	(22,935,473)	(20,165,524)
Gain on sale of investment property	(2,452,111)	(9,303,250)
Gain on sale of bank's premises and equipment	(59,636)	-
Interest expense on lease liability	4,788,597	4,701,817
Retirement expense	2,822,294	16,262,994
Depreciation and amortization	24,149,012	24,013,728
Provision for credit losses and impairment losses	3,179,836	9,071,644
Operating income before working capital changes	47,840,094	73,277,813
Decrease (increase) in operating assets:		
Loans and other receivables	(141,980,572)	(53,648,277)
Other assets	(9,410,904)	4,366,454
Increase (decrease) in operating liabilities:		
Deposit liabilities	34,452,641	90,038,880
Accrued expenses and other liabilities	6,382,070	(6,411,533)
Cash generated from operations	(62,716,671)	107,623,337
Income tax paid	(6,748,380)	(7,376,129)
Retirement paid	(600,904)	
Interest received	22,935,473	20,165,524
Net cash generated from operating activities	(47,130,482)	120,412,732
CASH FLOWS FROM INVESTING ACTIVITIES		
Proceeds from redemption of investment securities at amortized cost	1,005,231,000	605,247,957
Acquisition of investment securities at amortized cost	(841,081,000)	(739,090,000)
Acquisition of bank premises, furniture fixture and equipment	(30,414,326)	(24,383,513)
Proceeds from disposal of investment properties	8,532,600	21,137,698
Acquisition of intangible asset	-	(1,750,000)
Proceeds from disposal of bank's premises and equipment	172,974	
Net cash used in investing activities	142,441,248	(138,837,858)
CASH FLOWS FROM FINANCING ACTIVITIES		
Issuance of shares	12,253,000	-
Payment of lease liability – principal and interest	(7,484,460)	(7,261,854)
Proceeds from deposit for future stock subscription	4,606,000	3,350,000
Dividends paid	(23,446,062)	(10,788,779)
Net cash used in financing activities	(14,071,522)	(14,700,633)
NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS	81,239,244	(33,125,759)
CASH AND CASH EQUIVALENTS AT THE BEGINNING OF YEAR		
Cash and other cash items	201,365,035	204,526,842
Due from Bangko Sentral ng Pilipinas	84,550,130	131,515,167
Due from other banks	589,350,213	572,349,128
	875,265,378	908,391,137
CASH AND CASH EQUIVALENTS AT THE END OF YEAR		
Cash and other cash items	220,973,305	201,365,035
Due from Bangko Sentral ng Pilipinas	90,740,823	84,550,130
Due from other banks	644,817,494	589,350,213
	956,531,622	875,265,378

FINANCIAL HIGHLIGHTS

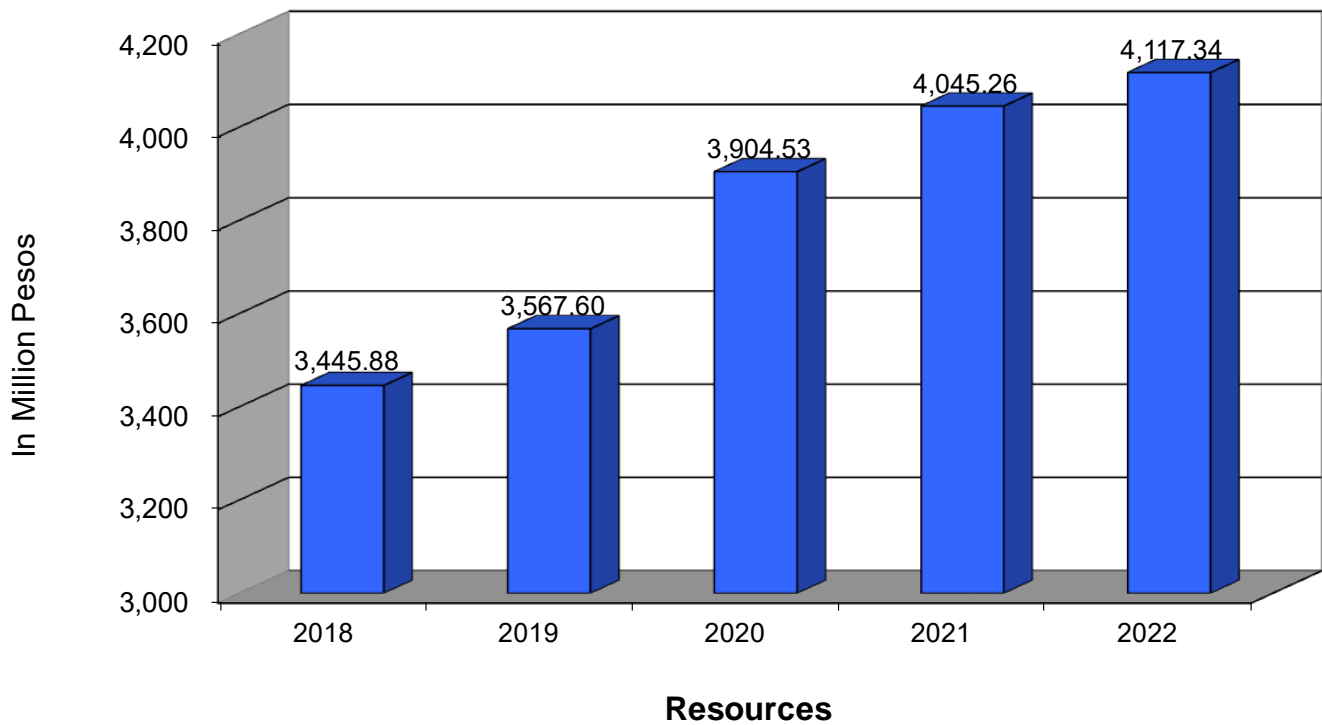
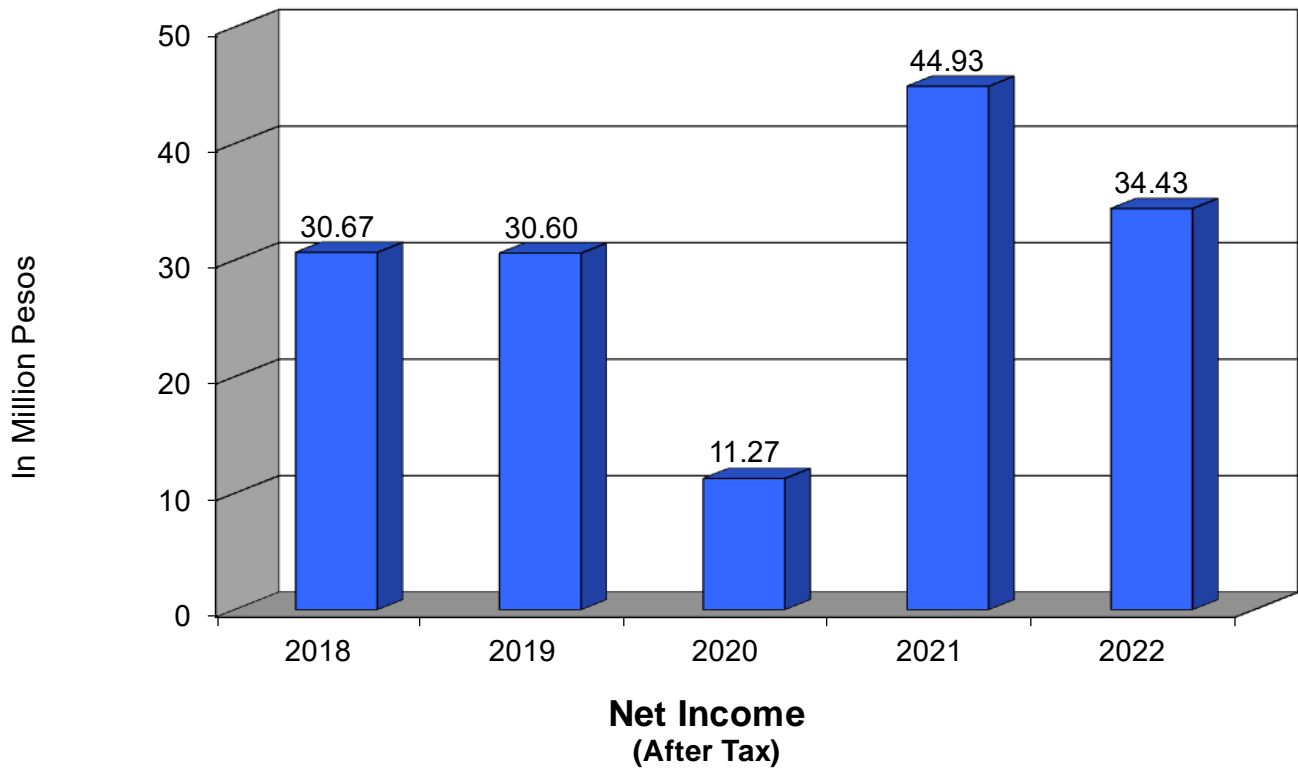


Loan Investment

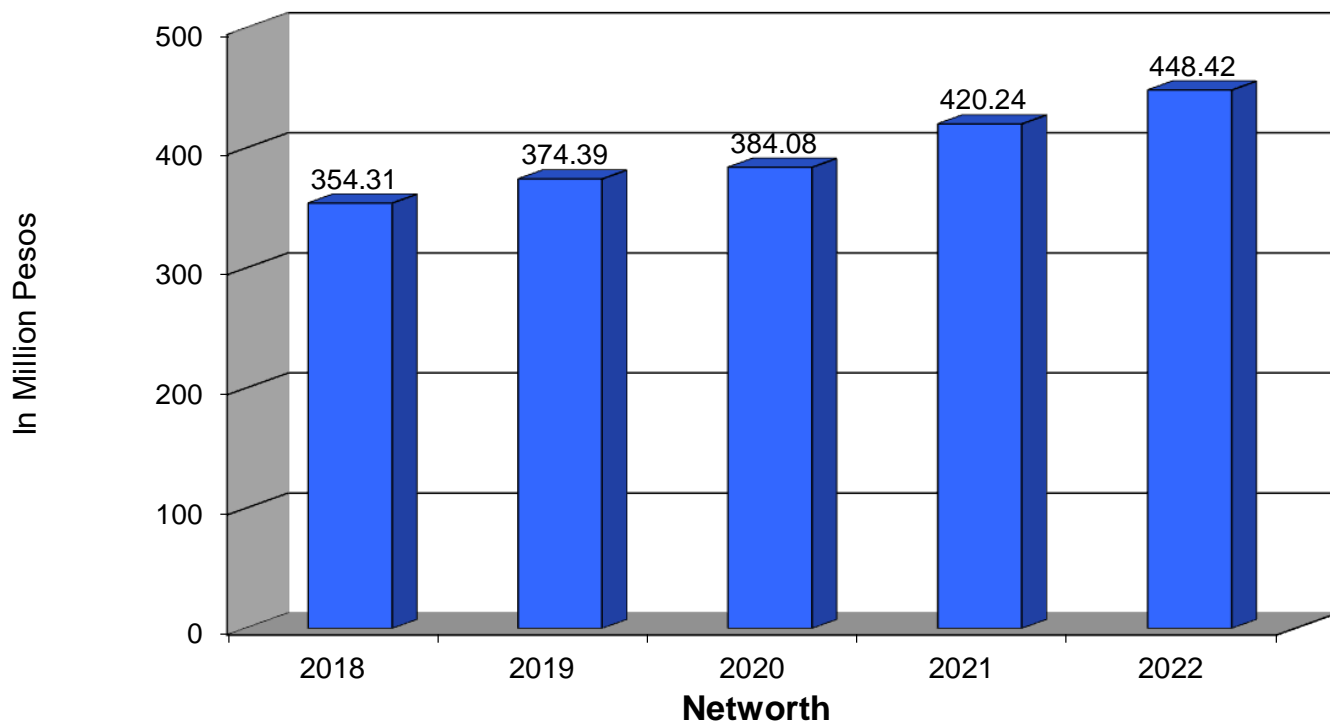


Deposit Liabilities

FINANCIAL HIGHLIGHTS



FINANCIAL HIGHLIGHTS



FINANCIAL HIGHLIGHTS

Assets			
2022	2021	Increase	% of Increase
4,117,343,346.00	4,045,264,397.00	72,078,949.00	1.78%

Loan Receivables - net			
2022	2021	Increase	% of Increase
2,285,411,873.00	2,172,066,825.00	113,345,048.00	5.22%

Deposit Liabilities			
2022	2021	Increase	% of Increase
3,545,650,119.00	3,511,197,481.00	34,452,638.00	0.98%

Stockholders' Equity			
2022	2021	Increase	% of Increase
448,422,728.00	420,236,509.00	28,186,219.00	6.71%

Net Income			
2022	2021	Decrease	% of Decrease
34,425,105.00	44,928,968.00	(10,503,863.00)	-23.38%

BOARD OF DIRECTORS

Mr. Ferdinand Z. Garcia	Chairman
Atty. Edward Leandro Z. Garcia, Jr.	President and CEO
Ms. Maria Cristina E. Caraos	Treasurer
Mr. Medardo C. Laureles	Executive Vice President and COO
Mr. Alexander M. Calma	Director
Mr. Richard Leandro Z. Garcia	Director
Dra. Marissa Antonette G. Relos	Director
Atty. Hector Reuben D. Feliciano	Independent Director
Ms. Evelyn B. Saculles	Independent Director

BOARD OF DIRECTORS' PROFILE



MR. FERDINAND ZOLETA GARCIA, Filipino, 55 years old
DIRECTOR (from 2006)
CHAIRMAN OF THE BOARD (from 2014 to present)

YEARS OF SERVICE: 29 YEARS

EDUCATIONAL ATTAINMENT:
BSC - ACCOUNTING (San Beda College - 1991)

DIRECTORSHIP/OFFICERSHIP (OTHER COMPANIES):

President - Quezon Eco-Park Developers, Inc.
President – Queblar Realty Corporation
President – QCRS College, Inc.
Executive Vice President - Garcia-Zoleta Family Heritage, Inc.
Corporate Secretary and Treasurer– Eterna Development & Management Corporation
Director – Tellermate Systems, Inc.



ATTY. EDWARD LEANDRO ZOLETA GARCIA, JR., Filipino, 53 years old
DIRECTOR
PRESIDENT and CHIEF EXECUTIVE OFFICER (*from 2002*)

YEARS OF SERVICE: 26 YEARS

EDUCATIONAL ATTAINMENT:
AB IN PHILOSOPHY & LETTERS (San Beda College-1990)
BACHELOR OF LAWS (Arellano Law Foundation-1994)
PASSED the 1995 BAR EXAMINATION
ASEAN BUSINESS LAW PROGRAM (University of the Philippines-1997)

DIRECTORSHIP/OFFICERSHIP (OTHER COMPANIES):

Vice-President – Eterna Development & Management Corporation
Corporate Secretary – Queblar Realty Corporation
Corporate Secretary – Garcia-Zoleta Family Heritage, Inc.
Partner - Garcia and Garcia Law Office
Director – Quezon Capital Holdings, Inc.
Director – Tellermate Systems, Inc.
Director - Quezon Eco-Park Developers, Inc.
Trustee - QCRS College, Inc.

BOARD OF DIRECTORS' PROFILE



MR. ALEXANDER DEL MORO CALMA, Filipino, 68 years old
DIRECTOR
CORPORATE SECRETARY (from 2015-2019)

YEARS OF SERVICE: 45 YEARS

EDUCATIONAL ATTAINMENT:
BS – COMMERCE (Luzonian University- 1975)

DIRECTORSHIP/OFFICERSHIP (OTHER COMPANIES):
Corporate Secretary - Faithful of the Divine Light, Inc.
Director – Tellermate Systems, Inc.



MS. MARIA CRISTINA ELEAZAR CARAOS, Filipino-American, 53 years old
DIRECTOR /TREASURER (from 2015)

YEARS OF SERVICE: 22 YEARS

EDUCATIONAL ATTAINMENT:
AB MASS COMMUNICATION (Saint Paul College, Quezon City - 1993)



MR. MEDARDO CONDE LAURELES, Filipino, 59 years old
DIRECTOR
EXECUTIVE VICE PRESIDENT and CHIEF OPERATIONS OFFICER (from 2014 to present)

YEARS OF SERVICE: 25 YEARS

EDUCATIONAL ATTAINMENT:
BSC - MANAGEMENT (San Beda College-1986)
BACHELOR OF LAWS (Manuel S. Enverga University - 2004)

BOARD OF DIRECTORS' PROFILE



MR. RICHARD LEANDRO ZOLETA GARCIA, Filipino, 43 years old
DIRECTOR (from 2009 to present)
CHIEF BUSINESS DEVELOPMENT OFFICER (from January 2023 to present)

YEARS OF SERVICE: 14 YEARS

EDUCATIONAL ATTAINMENT:

BSBA - HUMAN RESOURCE MANAGEMENT
(De La Salle University, College of St. Benilde - 2001)
MASTER OF BUSINESS ADMINISTRATION (MBA)
(Manuel S. Enverga University Foundation (MSEUF)-2016)

DIRECTORSHIP/OFFICERSHIP (OTHER COMPANIES):

President – Tellermate Systems, Inc.
President – Eterna Development & Management Corporation
Vice President - Queblar Realty Corporation
Corporate Secretary – Quezon Capital Holdings, Inc.
Trustee - QCRS College, Inc.
Director - Quezon Eco-Park Developers Inc.
Director - Garcia-Zoleta Family Heritage, Inc.



DR. MARISSA ANTONETTE GARCIA RELOS, Filipino, 48 years old
DIRECTOR (from 2005 to present)

YEARS OF SERVICE: 17 YEARS

EDUCATIONAL ATTAINMENT:

B.S. MICROBIOLOGY (University of Sto. Tomas-1996)
DOCTOR OF MEDICINE (De La Salle University-2000)

DIRECTORSHIP/OFFICERSHIP (OTHER COMPANIES):

Treasurer – Queblar Realty Corporation
Treasurer - Garcia-Zoleta Family Heritage, Inc.
Director - Eterna Development and Management Corporation

BOARD OF DIRECTORS' PROFILE



ATTY. HECTOR REUBEN DAVID FELICIANO, Filipino, 53 years old
INDEPENDENT DIRECTOR (from 2021 to present)

YEARS OF SERVICE: 2 YEARS

EDUCATIONAL ATTAINMENT:

AB Philosophy and Letters (San Beda College - 1990)

Bachelor of Laws (San Beda College of Law - 1994)



MS. EVELYN BINAY SACULLES, Filipino, 69 years old
INDEPENDENT DIRECTOR (from 2022 to present)

YEARS OF SERVICE: 1 YEAR

EDUCATIONAL ATTAINMENT:

BSBA-ACCOUNTING (Sacred Heart College – 1975)

BOARD LEVEL COMMITTEES

Related Party Transaction Committee:

Chairman : Atty. Hector Reuben D. Feliciano (Independent Director)
Members : Alexander M. Calma
Evelyn B. Saculles (Independent Director)

Audit and Risk Oversight Committee:

Chairman : Evelyn B. Saculles (Independent Director)
Members : Atty. Hector Reuben D. Feliciano (Independent Director)
Alexander M. Calma

Corporate Good Governance Committee:

Chairman : Atty. Hector Reuben D. Feliciano (Independent Director)
Members : Dra. Marissa Antonette G. Relos
Evelyn B. Saculles (Independent Director)

Board Credit Committee:

Chairman : Alexander M. Calma
Members : Ferdinand Z. Garcia
Maria Cristina E. Caraos
Alternate : Dr. Marissa Antonette G. Relos

Nominations Committee:

Chairman : Atty. Hector Reuben D. Feliciano (Independent Director)
Members : Maria Cristina E. Caraos
Medardo C. Laureles
Dr. Marissa Antonette G. Relos
Evelyn B. Saculles (Independent Director)

KEY OFFICERS

Atty. Edward Leandro Z. Garcia, Jr.	President and CEO
Mr. Medardo C. Laureles	Executive Vice President and COO
Mr. Noel S. Balaguer, CPA	First Vice President and Head of Branch Banking Department
Ms. Eden O. Zuñiga	Vice President – Treasury
Mr. Marvin M. Agno, CPA	Vice President – Accounting
Mr. Marlon A. Sanchez	Vice President – Loans
Mr. Richard Leandro Z. Garcia	Chief Business Development Officer
Ms. Ma. Analumen C. Alcala	Chief Risk Officer
Ms. Rhodora D. Ravanzo, CPA	Chief Compliance Officer
Mr. Jose Bernardo M. Seco	Chief Technology Officer
Ms. Julee A. Pasumbal	Acting Internal Auditor

PRODUCTS AND SERVICES

DEPOSIT PRODUCTS

1. Regular Savings Deposit
2. Certificate of Time Deposit (Peso)
3. Certificate of Time Deposit (USD)
4. Regular Checking Account (Demand)
5. Regular Checking Account with Automatic Transfer Agreement
6. Capital Savings Plus II
7. ATM Peso Savings
8. Regular Dollar Deposit
9. Prime Savings Deposit
10. ATM Basic Deposit

LOANS AND OTHER DISCOUNTS

1. Agricultural Loan
2. Commercial Loan
3. Industrial Loan
4. Equity Credit Line (ECL)
5. Revolving Credit Line
6. Discounted Credit Line
7. Loan Combo Maximizer
8. Development Incentive Loan
9. Flexi Home Loan
10. Flexi Commercial Real Estate Loan
11. Insta Cash
12. Angat Negosyo Loan
13. Puhunan sa Negosyo Loan
14. Other Loans and Discounts (OLD)

REMITTANCE SERVICE PARTNERS

1. Western Union
2. BDO Remit
3. BDO Money Gram
4. Uniteller

FOREIGN EXCHANGE

1. Buying
2. Selling

BANK DIRECTORY

Head Office : Perez cor. CM Recto Streets, Lucena City
Tel. No. (042) 710-2045
Website : www.qcrblive.com

Quezon Province:

Lucena Main/Head Office

Perez cor. CM Recto St., Lucena City
(042) 710-2045 / (042) 710-7559 / (042) 797-1498

Lucena - Corp. Tower

Rizal cor Granja Sts., Lucena City
(042) 373-7355 / 09328609734

Lucena - Quezon Avenue

Quezon Ave. cor. Ravanzo St., Lucena City
(042) 710-3918 / 09328609731

Lucena - Dupay Branch

Maharlika Highway, Purok Silangan, Brgy. Ibabang Dupay, Lucena City
(042) 788 8437

Lucena - Isabang Branch

National Rd. Brgy Isabang Lucena City
09327884229

Sariaya

Gen. Luna cor. Gala St., Sariaya, Quezon
(042)042) 525-8911 / 09328609732

Pagbilao

Rizal St., Brgy. Parang, Pagbilao, Quezon
(042)797-5653 / 09328609733

Candelaria

Rizal St., Candelaria, Quezon
(042) 585-4557 / 09328609730

Tiaong

Don V. Robles St. Pob. 1 Tiaong, Quezon
(042) 545 -8283 / (042) 717-0838 / 09328609736

Lucban

Concepcion corner Mabini Sts. Brgy. 7, Lucban, Quezon
(042) 540-3997 / 09328609737

Tayabas

Quezon Ave.cor. Gen. Luna St., Tayabas, Quezon (042)
793-3532

Atimonan

Osmena St. cor. Calle Rizal Pob. Atimonan, Quezon
(042) 316-5099 / 09328609735

Gumaca

Bonifacio cor. Del Pilar St., Gumaca, Quezon
(042) 317-4168 / 09328609739/ (042) 717-2719

Lopez

San Isidro corner Real Sts. Brgy Rizal Poblacion, Lopez, Quezon
(042) 302-6193 / 09328609738 /
(042) 717-3295 / (042) 717-5477

Mauban

Quezon St., Mauban, Quezon
(042) 784-1316

Infanta

Gomez corner Burgos Sts., Poblacion 39, Infanta, Quezon
(042) 535-2530 / (042) 716-1566

Real

Quezon cor. Gov. Robles St., Real, Quezon
(042) 536-6007 / (042) 716-1571

Mulanay

San Carlos cor. Rizal St.Pob. 4 Mulanay, Quezon
(042) 319-7179 / (042) 716-1570

Catanauan

A. Bonifacio St., Poblacion 6, Catanauan, Quezon
(042) 716-1565

Padre Burgos

Nat'l Road Pob.Padre Burgos, Quezon
(042) 716-0254

Tagkawayan

Lagdameo cor. Eleazar St., Tagkawayan, Quezon
(042) 304-8263 / (042) 716-1569

San Francisco

Don V. Queblar St., Purok 3, Brgy. Poblacion, San Francisco, Quezon
(042) 716-0247

San Narciso

Nieva cor. Sugbong Cogon St., San Narciso, Quezon
(042) 716-0482

Guinayangan

Tupas Matta Moilnes St., Brgy. Manggagawa, Guinayangan, Quezon
(042) 303-4617 / (042) 716-1573

Calauag

Rizal cor. Arguelles St. Calauag, Quezon
(042) 301-7896 / (042) 716-1517

Laguna:

Luisiana

Estrellado St., Luisiana, Laguna
(049) 503-6204 / (049) 716-1572

Nagcarlan

Bonifacio & Gen. Luna Sts. Nagcarlan, Laguna
(049) 563-3387 / (049) 716-1575

Calauan

Geirosa Ave. cor Soriano St. Calauan, Laguna
(049) 566-0355 / (049) 716-1615 / 09331890888

Alaminos

Maharlika Highway Brgy. Pob. Alaminos, Laguna
(049) 716-1574

Siniloan

Padre Burgos St. Brgy. 1 Mendiola Siniloan, Laguna
(049) 813-1702 / 09328629538

Rizal:

Cainta

Ground Flr. JEK Bldg. Ortigas Ave. Ext. Cainta, Rizal
(02) 584-7923 / (02) 716-2575

Batangas:

San Juan

Along Gen. Luna St. San Juan, Batangas
(043) 575-5317 / (043) 716-1542

San Jose

No. 5 Macalintal Ave. Brgy. Taysan, San Jose, Batangas
(043) 726-0133 / (043) 716-2421 / 09328629540

Sto. Tomas

Maharlika Highway Pob. 2 Sto. Tomas, Batangas
(043) 784-8492 / (043) 405-6993 / 09328629539

Rosario

Carandang St. Brgy. Poblacion C. Rosario, Batangas
(043) 740-0133 / (043) 716-2422