



The Rural Bank of Dipolog, Inc. (RBDI) is the 54th rural bank opened in the Philippines after the enactment of the Rural Banking Act of 1952. The late Justice Florentino Saguin, with the strong support of his son, Atty. Augusto "Tuting" Saguin, established the Rural Bank of Dipolog Inc. on October 17, 1957, and opened its welcoming doors to the banking public on November 2, 1957.

From its noble formation and incubation, the bank succeeded in institutionalizing a culture that is highly - imbued with a sense of vision, mission, and integrity. Being a man with far-reaching ideals, the foundational leadership of Justice Saguin from 1957 up to the early 1960s succeeded in laying out the foundation to make RBDI a financially - stable going concern. From its inception, the institution was already viewed as an industry innovator and eventually persevered as such over the years.

The bank's management, after the death of Justice Saguin in 1965, was passed on to his very competent wife, Doña Consuelo Galleposo Saguin. With burning fervor and loving dedication for the family business, Doña Consuelo spent the last ten years of her life in proficiently nurturing the viability of the bank at its early growth stage until a fine - tuned change of leadership was experienced by the bank after her death. Co - founder of the Rural Bank of Dipolog Inc., Atty. Augusto Saguin formally took his sublime oath as Chairman and President in June 1975. In line with a truly dignified aspiration to help the poor, Atty. Saguin paved the way for a more market - responsive RBDI. With a premium placed on prudence, tenacity, hard work and utmost integrity, Atty. Saguin commendably strengthened the institution's financial pillars. The said landmark initiatives enabled RBDI to further reach out to its clientele and proudly placed itself at an apex position in the local rural banking industry when it was cited as the Top Rural Bank for Region IX in 1989.

After decades of well-calculated journey backed by a very healthy balance sheet, RBDI shifted its attention into business expansion in the 1990s. Branches were opened in Dapitan City on January 8, 1998 and in the Municipality of Sindangan on July 8 of the same year. It further opened up to new markets, client base, and all continuous learning possibilities in the year 2000 when it started offering its consumer loan products as well as its Microfinance "TIGUM" or " Tubag sa Gikinahanglan Ug Magmalambuon " loan product. At that time it was the first and only accredited rural bank of the Microenterprise Access to Banking Services (MABS) within the province. More branches were later opened in Ipil, Zamboanga-Sibugay and Pagadian, Zamboanga del Sur.

While it continues to work on redefining the role of rural banking through the flexibility of the financial solutions that it offers, RBDI takes pride and confidence in its very strong financial backbone. As of September 30, 2009, RBDI ranks 24th in terms of total capital, 30th in terms of total gross loan portfolio and 49th in terms of total assets among the approximately 700 rural banks operating in the country.

Along its day - to - day business operations, the Rural Bank of Dipolog, Inc. has been living on its central management philosophy, " Katumanan sa Maayong Ugma." It has been very direct, emphatic and assertive in carrying out the ultimate meaning of its existence to the banking public. Absolutely beyond physical count is the number of living testimonies -- all clients who found true and realistic financial solutions and benefits from the products and services that RBDI provided them.

With the guidance of its competent Board of Directors and executives imbued with the excellent corporate philosophies and values of its pillars, RBDI is determined to be sincerely instrumental in alleviating the sad plight of those at the bottom of the economic pyramid with its opportune products and services. It is prepared to master the challenges ahead of it, and to apply both prudence and boldness in its decisions depending on how circumstances and opportunities may unfold.

Today, RBDI's resounding campaign advocacy, "Sa Kanunay Nag-alagad," undoubtedly reflects its consistency in service delivery and genuine intention to help the countryside. With over 52 years in business, it is undoubtedly an epitome of sound rural banking.