

# MASAGANANG SAKAHAN, INC.

## DIRECTORS AND CORPORATE OFFICERS

### PROFILE



**Crispino T. Aguelo**  
**Director**

Mr. Crispino T. Aguelo, 69 years old, has been appointed as MSI Director since December 10, 2012. At present, he is the Chairman of the MSI Board of Directors and the Governance and Risk Committee and his directorship is only with that of LandBank of the Philippines and MSI.

Mr. Aguelo finished his B.S. Commerce at Aklan College. Before joining LandBank and MSI, Mr. Aguelo is former President of the Pambansang Kilusan ng mga Samahang Magsasaka (PAKISAMA) and also a former Member of the Presidential Agrarian Reform Council (PARC).

Mr. Aguelo field of expertise includes: (1) Organic farming/sustainable agriculture, (2) Cooperative organizing and management, (3) Agrarian Reform Advocacy, and (4) Para legalism.



**Liduvino S. Geron**  
**Director**

Mr. Liduvino S. Geron, 51 years old, has been appointed as MSI Director since June 3, 2011. At present, he occupied the position as Vice-Chairman of the Board and Chairman of Executive Committee. He is also a LandBank Senior Vice President and the Head of LandBank Strategic Planning Group and his directorship is only with MSI.

Mr. Geron finished his B.S. Agricultural Engineering from the University of the Philippines, Los Baños and got his M.S. in Systems Agriculture at the University of Western Sydney, Australia.

Over the years of occupying various positions, Mr. Geron accumulated experience in the following aspects: (1) Credit Operations; (2) Credit Policy; (3) Lending Programs; (4) Branch Banking Operations; and (5) Strategic Planning and Execution.

Mr. Geron field of expertise includes Banking and Finance and Strategic Planning and Execution.

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**Roy C. Oscillada**  
**Director**

Mr. Roy C. Oscillada, 53 years old, joined MSI in February 2012 as MSI General Manager and has been appointed as MSI Director since February 14, 2012. At present, he occupied the position as the President and CEO of MSI and a Member of the Board, Executive Committee and Governance and Risk Committee and his directorship is only with MSI.

Mr. Oscillada finished his Bachelor of Arts in Classical Studies (A.B.), Bachelor of Philosophy, (Ph.B.), Magna Cum Laude at the University of Sto. Tomas and completed the academic requirements for Master of Science in Business Administration at St. Louis University.

Prior to working at MSI, he was an Assistant Professor at St. Louis University and Foreign Labor Supervisor, Technical Support & Country Sales-Philippines, Fu Sheng Industrial Corporation, Taiwan. He is also a Fellow of Institute of Corporate Directors (ICD).

Mr. Oscillada field of expertise includes Management, Training, Research and Production.



**Daniel R. Agustin**  
**Director**

Mr. Daniel R. Agustin, 65 years old, has been appointed as MSI Director since March 19, 2013. At present, he is a Member of the MSI Board, Executive Committee and Governance and Risk Committee and his directorship is only with MSI.

Mr. Agustin finished his A.B. Philosophy and Master in Industrial Relations at the University of the Philippines.

Before joining MSI, Mr. Agustin worked in Insurance Company as an Assistant Manager and also as an Assistant Professional Lecturer at the Trinity University for Asia and Dela Salle University.

Mr. Agustin field of expertise is in Industrial Relations.

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**Conrado B. Roxas**  
**Director**

Mr. Conrado B. Roxas, 60 years old, has been appointed as MSI Director since June 3, 2013. At present, he occupied the position as Member of the Board, Executive Committee and Governance and Risk Committee. He is also a LandBank First Vice President and the Head of LandBank Banking Operations Group and his directorship is only with MSI.

Mr. Roxas finished his B.S.C. Accounting, Cum Laude, at the University of San Agustin. A Certified Public Accountant with MBA units at the Philippine Christian University and had completed an Advanced Leadership Course Seminar at the Haggai Institute in Maui, Hawaii.

Over the years, Mr. Roxas occupied various positions in LandBank including Heading the Internal Audit Department, became a former Director of LandBank Realty and Development Corporation and Metro South Cooperative Bank, Incorporated and a Member of various organizations. He is also a Fellow of Institute of Corporate Directors (ICD).

Mr. Roxas field of expertise includes: (1) Internal Auditing, (2) Corporate Management, (3) Education, (4) Business Development and Feasibility Evaluation for SMEs, (5) Personal and Full Scale Group Mentoring, (6) Cooperative Management Consultancy and (7) Governance Advocacy



**Nestor T. Tapia**  
**Director**

Mr. Nestor T. Tapia, 50 years old, has been appointed as MSI Board of Director in March 24, 2015. At present, he is a Member of the MSI Board of Director and the Executive Committee, a Project Officer at the Rural Poor Institute for Land and Human Rights Services (RIGHTSNET), Inc. and his directorship is only with MSI

Mr. Tapia finished his B.A. Economics at the Dela Salle Araneta University.

Before joining MSI, Mr. Tapia worked at an Executive Director to the Center for Rural Empowerment Services in Central Mindanao, Inc., and had acquired experienced as a Research Assistant, Alliance and Advocacy Work and Campaign Planning

and Management.

Mr. Tapia field of expertise includes Community Organizing and Electoral Management.

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**Miguel Ramon O. Unson III**  
**Director**

Mr. Miguel Ramon O. Unson III, 69 years old, has been appointed as MSI Director since March 5, 1996. At present, he is a Member of the MSI Board of Director, Governance and Risk Committee and Audit Committee and his directorship is only with MSI.

Mr. Unson III finished his B.S. Business Administration at San Beda College and his Master of Business Management at the Escuela Superior de Administracion y Direccion de Empresas, Spain. He is also a Fellow in Physical Distribution & Material Management – Stanford Research Institute, California, U.S.A.

Mr. Unson III has accumulated experiences being a former Director of various organizations such as Morningside Agribusiness Corporation, Entepinoy Volunteers Foundation, Core Prime Business Corp, etc. He also worked as a Chief of Staff of Congressional Oversight Committee on Agricultural and Fisheries Modernization (COCAFAM) and held various positions at San Miguel Corporation.

Mr. Unson III field of expertise includes: (1) General Management, (2) Production Management, (3) Agribusiness and (4) Physical Distribution and Transportation.



**Ramon K. Cervantes**  
**Director**

Mr. Ramon K. Cervantes, 58 years old, has been appointed as MSI Board of Director in June 3, 2011. At present, he is a Member of the MSI Board of Directors and Chairman of the Audit Committee and his directorship is only with MSI.

Mr. Cervantes finished B.S. in Business Administration, Magna Cum Laude and Bachelor of Laws at the University of Nueva Caceres. He also took up Master in Development Management completing the academic units at the Asian Institute of Management.

Over the years, he accumulated experiences as College Instructor, Legal Officer, Litigation Lawyer and retired as First Vice President of LandBank Human Resource Management Group.

Mr. Cervantes field of expertise includes: (1) Human Resource Law, (2) Development Banking and (3) Education and Management

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**Alex A. Lorayes**  
**Director**

Mr. Alex A. Lorayes, 53 years old, has been appointed as MSI Director in March 24, 2015. At present, he is a Member of the MSI Board of Directors and Audit Committee. He is also a Senior Vice President of LandBank heading the Agrarian Services Group and his directorship is only with MSI.

Mr. Lorayes had a degree in B.S. in Civil Engineering and a Master's Degree in Business Administration and Financial Management. He is a Licensed Civil and Geodetic Engineer and Licensed Real Estate Consultant as well.

Mr. Lorayes has accumulated experiences occupying various posts in LandBank such as being a Project Analyst and Loan Credit Officer, Field Operations Manager, Branch and Lending

Center Head, Land Valuation Office and Agrarian Operations Center Head and Regional Head.

Mr. Cervantes field of expertise includes: (1) Banking and Credit/ Lending, (2) Credit /Accounts Management, (3) Property Valuation and Real Estate Development, (4) Planning Community/Cooperative Organizing and Development, (5) Project Feasibility Evaluation, and (6) Project Management / Evaluation and Review.

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**Cesar S. Cabañes**  
**Corporate Secretary and Legal Counsel**

Atty. Cesar S. Cabañes, 41 years old, has been appointed as MSI Corporate Secretary and Legal Counsel in June 3, 2011.

Atty. Cabañes finished his A.B. Classical at the University of Sto. Tomas. He also took up Bachelor of Laws from the Arellano University and Juris Doctor at the Ateneo de Manila University.

Presently, aside from being MSI Corporate Secretary and Legal Counsel, he is also the Head of Banking Legal Services of LandBank, a Legal Counsel of the LBP Provident Fund Office and a Director of the LBP Service Corporation. He used to be a Former Associate Lawyer at Zambrano and Gruba Law Office.

Atty. Cabañes field of expertise includes: (1) corporate, commercial and banking laws; (2) taxation; and (3) government procurement and credit transactions.



**Annalene M. Bautista**  
**Treasurer**

Ms. Annalene M. Bautista, 55 years old, has been appointed as MSI Treasurer in March 24, 2015. At present, aside from being MSI Treasurer, She is also the Senior Vice President of LANDBANK heading the Controllership Group.

Ms. Bautista, finished her B.S. in Accountancy, Cum Laude at the Polytechnic University of the Philippines and a Certified Public Accountant. She took up Master's Degree in Business Administration and pursuing her Masters in Risk and Insurance Management.

Ms. Bautista has accumulated experiences occupying various posts in LandBank such as being a Former Branch Head, Relationship Manager, Area Head and Compliance Officer to name a few.

Ms. Bautista field of expertise includes: (1) Accounting, (2) Banking and (3) Management.