

PLANTERS DEVELOPMENT BANK (Plantersbank)

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INTERNATIONAL SPIRIT AT WORK AWARD:

1. A description of Plantersbank

Planters Development Bank is a privately owned and managed bank in the Philippines, dedicated to serving the financial needs of small and medium enterprises (SMEs). Incorporated in March 1961 as the Bulacan Development Bank, Plantersbank has grown from an asset base of Pesos 500,000 to over Pesos 30 billion (US\$540 million)* in resources, and a network of 70 branches nationwide, making it the Philippines' largest private development bank. It is the 22nd largest banking institution among 42 universal banks and commercial banks, 94 thrift banks and close to 800 rural banks. Among its shareholders are the International Finance Corporation (IFC) of the World Bank Group, the Asian Development Bank (ADB) and the Netherlands Development Finance Company, a state-owned development bank. Plantersbank has 821 employees as of March 30, 2004.

Plantersbank is fully committed to the promotion and development of SMEs. The SMEs in the Philippines account for 90% of registered business enterprises, contribute 25% of GNP, and provide jobs to half of our labor force. Yet, SMEs remain a sector largely unserved by financial institutions mainly because they are considered more costly, risky and difficult to lend to. Moreover, there are no lending models to follow. And yet, we at Plantersbank chose to focus on the SMEs because of our determination to make an impact to this sector that needs help the most. The many success stories of the clients we have served have continually inspired us. We take pride in the fact that we are aligning ourselves with an indispensable force for our country's economic development. Throughout our support to the SMEs, there was always this overarching objective of supporting an often neglected sector and contributing in a vital way to national progress, not only doing business and making a profit.

In recognition of our success in SME lending, we have been asked to share our learnings with other developing countries through training and consultancies. We helped set up SME lending units for the Punjab Small Industries Corporation in Pakistan and the Industrial Bank of Yemen. We have trained bankers from other developing countries, and together with IFC, have set training center for SME lending in Vietnam, Laos and Cambodia. We have been active participants in various fora organized by the government and private sector on the promotion of SMEs.

Plantersbank, together with partners IFC and FMO, set up the Micro Enterprise Bank (MEB) based in Davao, Philippines, to reach out to the entrepreneurial poor in Mindanao, the least developed among the three major islands in the Philippines. With MEB, we have finally given small borrowers access to formal lending facilities to start and/or expand their businesses. We believe that micro finance complements our SME focus, and is a sound strategy for poverty alleviation.

For our single-minded devotion to the SMEs, Plantersbank has been consistently the recipient of numerous awards and citations for the past ten years from multi-lateral and government sectors for excellence in SME Financing.

Just recently, our Chairman and Chief Executive Officer, Ambassador Jesus P. Tambunting, was conferred the prestigious Management Man of the Year Award by the equally prestigious Management Association of the Philippines (MAP), the Philippines' foremost business organization composed of CEOs and key executives of major corporations in the Philippines. The award is given to individuals in the business community or government who attain unquestioned distinction in the practice of management and for contribution to the development and progress of the Philippines. Amb. Tambunting was only the 25th awardee in MAP's 52-year history. The award has always been traditionally conferred to the CEOs of the Top 100 corporations in the Philippines. This is the first time that the award is given to the CEO of a medium-sized company like Planters Development Bank. We consider the award a singular achievement and a validation of the significant contribution of Plantersbank to the promotion of SMEs in the country. To quote from the nomination write-up written by Atty. Santiago Dumlao, a well-respected business leader who himself is an advocate of the spread of spirituality, and is considered an elder of Elim Center for Renewal, a Catholic charismatic community.

"The nominee (Amb. Tambunting) has been the great champion of the Filipino entrepreneur through his single-minded pursuit of SME lending, providing credit to the countryside where such credit is acutely needed, over a span of so many years, through Plantersbank which he has strengthened as truly an SME institution of international stature".

And to quote from MAP's letter to our CEO:

You were chosen for the following achievements:

"For steering Plantersbank to phenomenal growth from a single office to a current network of 70 branches nationwide with consolidated resources of P27 billion and capital of P2.7 billion....."

For your significant role in the growth of small and medium enterprises (SMEs) and small Filipino entrepreneurs that you have passionately promoted and continue to promote;

For your notable contributions to reshaping national values and orientation by consistently fostering hard work, resourcefulness, diligence, persistence, honesty, cooperation and trust among bank employees and clients....."

We have always attributed all our successes to the hard work and dedication of the men and women of Plantersbank, the support and confidence of our clients, and the help of the Almighty. Our leaders are very explicit in their acknowledgment of Divine Providence in making all these things happen. It is not surprising therefore, that spirituality in the work place is a way of life in Plantersbank. Our leaders' spirituality is embedded in the way they deal with people, whether clients, employees or friends. Amb. Tambunting's acceptance speech of the Management Man of the Year Award proudly attributes his success not only to hard work and perseverance, but above all, to God's graces. To quote:

"..... A second major development was the acquisition of foreign institutional partners, which to this day I still regard as God-sent graces in our history."

There will be more of these vibrant and explicit manifestations of spirituality in the succeeding pages, and it is with pleasure and pride that we share these with everyone, and hope

that **this may serve as an inspiration and proof that spirituality and business mix superbly, and in Plantersbank's case, have borne success beyond our imagination.**

2. Plantersbank Culture

a) What are the vision and mission, philosophy and core values of your organization?

Our vision and mission reflect our deep-seated desire to be of service to a sector that needs financial support: the SMEs and the micro enterprises. Our vision and values enunciate our respect and care for all the stakeholders of Plantersbank-- our employees, clients and friends and our shareholders.

Our vision, mission and core values are embodied in our Culture Transformation Campaign name called Whole Heart and Mind or WHAM. The WHAM expresses our commitment and passion to give our all, our whole heart and mind, in the attainment of our vision and mission, and in making our values alive in the workplace.

Our Vision

Plantersbank is the Bank of choice of Small and Medium Entrepreneurs (SMEs).

Our customers are happy with the service and value they get that they grow with us and say a good word about us.

Our employees are most fulfilled and enjoy doing their work.

Our shareholders realize their development mission and are rewarded by increased shareholder value and better-than-industry return on investment.

Our Mission

We are the Whole Heart and Mind partner of Small and Medium Entrepreneurs. We help them succeed by providing them funding, financial return on their investments and sound business advise. In so doing, we are a key contributor to the development of Philippine economy and of the communities we serve.

Our Core Values

- *Work is fulfilling and fun*
 - Employees are growing according to a career plan
 - Employees are paid competitively based on measurable contributions.
 - Employees enjoy their work and celebrate their achievements
- *Honesty*
 - As bankers, we are true to ourselves, to our peers and to our clients
- *High Performing Team*

- Employees help each other achieve results beyond expectations based on the following factors – cost, efficiency and quality and quantity of work
- Employees look for better ways of doing things
- Act Now
 - We do things once, we do things right, we do things now
 - We don't make our customers – internal and external – wait
- Mindset of No Excuses
 - We take responsibility for our actions
 - We find a way to deliver our commitments

Marketing is everyone's work

Our Philosophy

We believe that the development of the entrepreneur is vital to the upliftment and improvement of the Filipino people and we commit to serve them with our Whole Heart and Mind (WHAM Way) by providing them with avenues of opportunity for growth.

Spirituality

b) How does your organization define Spirituality. How does your organization talk about the “vertical” and Horizontal” dimensions of spirituality?

At Planters Development Bank, we define spirituality as the essence of one's person – the divine and the human qualities present in each one of us. It is the working together of these qualities which shape who we are and connect us to our Supreme Creator. Spirituality is our inner being – heart, soul and spirit- which gives greater meaning and purpose to our daily work and help to transform our community into a better place to live in through respect and love for others. We believe that spirituality behooves us to act in the best interest of the institution and of all the stakeholders.

The different dimensions of spirituality are being cascaded in the organization through the various programs initiated and implemented throughout the years which will be discussed in the succeeding pages.

c) How do you handle concerns about diversity of religions and what boundaries do you set around the employees trying to convert each other, or in any way making others uncomfortable?

The Planters Development Bank culture – the WHAM Way- encourages respect for each other's beliefs and opinion. Although, the employees are predominantly Roman Catholics, we have a good number that belongs to different religious denominations. There is no need to set boundaries about practicing their beliefs. Other people's faith is respected, and our employees have been careful not to impose their beliefs on others. We are all free to profess the tenets of our religions. Everyone is invited and encouraged to attend religious services that are being conducted within the company. Hiring policies do not discriminate against any particular religious belief.

- d) *What policies, programs or practices explicitly promote or enable spirituality at work (workforce). How is the workforce treated?*

The leadership of Planters Development Bank plays a great role in the promotion of spirituality within the organization. The leaders strongly believe that all our achievements, whether personal or corporate, emanate from the Supreme Being - God. As such, spirituality is nurtured in the organization through the institutionalization of practices and programs that leaders themselves believe in and practice and which encourage employees to develop spirituality in their personal and professional lives.

- **WHAM Way**

The anchor of all our programs and activities is our culture – the Whole Heart and Mind Way of life of all Plantersbankers. The WHAM Way was crafted in 1991. It embodies our vision and mission and reflects our beliefs and values and clearly defines the character of Planters Development Bank – a caring organization committed to the service of the small and medium enterprises.

Plantersbank culture is very much alive in the workplace through the WHAM Way. It is continuously reviewed and updated to respond to the needs of the times. A WHAM Way Workshop is conducted for all new employees on a regular basis where we talk extensively of our vision, mission and values in support of the continuous transformation of our institution.

A unique feature of the WHAM Way is the formation of Real Change Leaders (RCLs), a grouping of high-potential employees, leaders in their own units, as agents of change who spearhead the activities that will push further the practice of the WHAM values in the workplace. Changes are driven from down up for more buy-out, rather than the traditional up down.

With the WHAM Way, we always try to make learning fun yet meaningful. For example, when we talk of WHAM values, we do it creatively, such as dramatization of a situation that will best depict the practice of the value of Honesty and Teamwork in the workplace. Some do it through songs and poems, others in dances. This is done during our quarterly WHAM Circle meetings. We also encourage regular WHAM Way meetings as a way of touching-base and updating the employees of corporate happenings, also of sharing how values are practiced in the work place. It is also a venue for fun during office hours as a way of creatively breaking the doldrums of work.

To encourage an open show of appreciation for a colleague, we also have the Pat-in-the-Back program where employees are encouraged to write down a good deed that a colleague has done for the day, and give this gesture of appreciation to the superior of the colleague for instant and future recognition. The winners of the Pat-in-the-Back program are elevated to become the nominees for a higher award called Shakers, Movers and Exemplars (SMEs) of WHAM. The SMEs of WHAM Awardees are employees who have been recognized for living the WHAM values in the workplace, and for going the extra mile to attain a goal. Examples are our employees who return substantial amount of money left by clients (HONESTY), crossing floods to serve a

client or of employees staying all night just to make sure that everything is delivered on time (MINDSET of NO EXCUSES).

The bank also has the Socials Committee headed by a senior officer with a mix of officers and staff as members. The Socials Committee lines-up social activities for the employees. These are usually done during special occasions such as activities for Valentine's Day, a big social events in the Philippines. The Socials Committee also organizes the yearly sports festival and the bank Christmas Party. With the increasing popularity of Halloween among Filipinos, the committee also started the Trick or Treat activity three years ago where children of employees are invited to go to the bank and participate in the Trick or Treat activities. The senior officers usually pool in their funds, and the funds are used to buy candies and prizes to the employees' children.

- **Doing More for our People**

We believe that people is our most treasured resource. Management is continuously looking for ways and means to develop our employees – financially, intellectually and spiritually. We provide avenues for their professional growth through training, hands-on exposure and career development. Salaries and benefits are continuously reviewed and evaluated against industry standards, and we have always strove to give performance-based and competitive compensation packages for all our employees.

Even during the financial crisis that severely hit the Philippine economy, especially the financial institutions, and even when many companies suspended some benefits of the employees to ensure survival, we managed to maintain the benefits, and give salary increases, albeit less substantial than it used to be in better times. We rallied our people and were open to them, giving them updates on our little successes, even our failures in the form of lessons learned. Because of the transparency and openness that have always characterized the organization, our people kept the faith. There were no labor disturbances even if we operate in a unionized environment. We have negotiated several Collective Bargaining Agreement (CBA) with our union leaders with very little disruption. The last CBA in 2003 went down in Plantersbank history as the most peaceful one.

We allow some employees to go on flexi-time to help them with their personal concerns, such as to allow an employee to work for his master's degree program or a mother to have more time with her children. Aside from the 15 day vacation leaves, we have paid leaves of 6 days that allow an employee to be absent to take care of a sick member of his/her family or for other personal concerns such as deaths in the family or destruction of dwelling due to calamities. Recognizing that a birthday is always a cause for celebration, we also have a birthday leave. These are on top of the leaves mandated by law such as the sick leaves (15 days vs. 5 days mandated by law), maternity and paternity leaves.

The bank sponsors a physical fitness program that allows interested employees to avail of a subsidized aerobics program right in the confines of the Head office for convenience. We have just finished putting together a scholarship program for the deserving children of our employees. Even in difficult times, we have managed to come up with innovative employee benefits.

Other Explicit Programs which help imbibe spirituality in the workplace

➤ Plantersbank Family Prayer

One of our Senior Officers crafted the Plantersbank Family Prayer which is embodied in our Employee's Handbook and is regularly recited during our worship activities and general assemblies. The Plantersbank prayer embodies our faith in God, and asks for His guidance in everything that we do. See Annex for the Plantersbank Prayer.

➤ Worship Activities

Since 1990, for the Catholics, the holy mass is celebrated every Wednesdays and First Fridays in our training room during regular working hours, from 8:30 to 9:30 in the morning. We believe that if we hold the masses during office hours, more people would be able to attend since they are supposed to be already in the bank. We offer our special intentions and blessings for our special projects during this regular masses. When there are special events, we always start such with a mass or prayers.

A big event for Plantersbank is the Thanksgiving Mass and Conference we do every 3rd Sunday of January as a fitting way to end the previous year and start the new year. We start the big affair with a Thanksgiving Mass where we offer our thanksgiving for the year past, and ask for God's blessings and guidance for the current year.

Every First Wednesday of the month, our birthday celebrants for the month who are present in the mass are blessed by the priest.

Every third Thursday of the month, a group of Christian employees hold a gathering called the Worship Hour, which is ecumenical in nature, and conducted by a guest pastor. Every Thursday, there is a bible study held at the 12th floor by the same group.

During the Lenten Season, we have Way of the Cross for the Catholics. We also have the daily recitation of the rosary during the Rosary Month of October.

All employees, regardless of religious affiliations, are invited to attend these worship activities. The employees of our affiliates and even outsiders, clients and employees of other companies in other buildings are also welcome to attend all of these spiritual activities.

➤ Recollections/Retreats

Recollections and retreats are held quarterly on company time. These are usually done on a Friday up to Saturday. It is open to all employees. All expenses are shouldered by the company.

Aside from the out-of-town retreats, we have short recollections during the Lenten Season, and other special days such as Christmas. Again, this is done on company time and resources, usually from 3PM up to 7PM. During these

retreats and recollections, confessions can be administered by the priest should the employee desire.

We also allow husbands and wives of employees to attend these recollections in the office, should they so desire.

➤ Seminars/Workshops on Self Discovery and Development

The Company offers free seminars on self -development and self-discovery for employees on company time, such as, Steven Covey's "Seven Habits of Highly Effective People", Enneagram Workshop, Purpose-Driven life, Sessions on Secret of the Vines. Other personality development seminars are also offered. We also offer Stress Management and Time Management seminars.

- **Prayer Room**

We have a Prayer Room in the 7th floor, situated away from the mainstream activities of the bank and designed to be very conducive for prayer and meditation. Anyone can go there at any time he/she desires.

- **Spiritual Director**

We have a company Chaplain, Fr. Armand Robleza. Fr. Robleza gives recollections and seminar workshops on self-discovery. He is also available for consultation and spiritual guidance. Many of our employees, regardless of religious affiliations, seek spiritual guidance from him.

- **Prayers**

An important part of our spiritual exercises is offering all our activities and projects to the will of God. Our meetings – senior management, departmental meetings and other activities - always start with a prayer thanking and invoking Divine Providence's help and guidance. Some of our branches and some departments start their days with bible reading and prayers seeking God's guidance in their daily activities. We post spiritual quotations in elevators and share them via e-mail.

In their speeches and major communication materials, our senior officers have unabashedly thanked God for His abiding presence and assistance. In our annual report, a major publication regarding the state of affairs of Plantersbank given to our clients, friends and investors, we have never failed to give credit to the Lord Almighty for making all our human achievements possible. To quote from our 2002 Annual Report distributed during our annual stockholders' meeting:

“ In closing, we wish to first and foremost thank our Almighty God and Father for providing guidance and wisdom that sustained us through the challenges of 2002”

And from Plantersbank's 2003 Annual Report :

“Finally, we thank the Almighty for blessing us with another fruitful and rewarding year of working with the SMEs. It is by His will and bountiful generosity that we have found success in our endeavors.”

Our senior officers are active leaders and participants in all activities that aim to nurture spirituality in the work place. Our chairman and our president and most of our group heads attend the masses, retreats and recollections regularly. Our music ministry is headed by our First Vice President for our Legal Department. Other senior officers also take active roles in the celebration of the mass and other spiritual activities. Their visible presence have encouraged their people to be active themselves in propagating spirituality in the work place. Indeed, spirituality is a way of life for many Plantersbankers because it is consistent with our personal convictions and faith.

e) What has been the effect of policies, programs, or practices on stakeholder community?

Our spiritual programs and activities have opened the hearts of our employees to social awareness and to the needs of others. These can be seen by their whole-hearted support in endeavors which the company has initiated aimed at helping the less-fortunate sectors:

1. Don Bosco Scholarship Program for Out-of-School Youth

This is a program we started in 2000. Employees (officers and staff) were invited to donate an amount equivalent to one hour of their monthly salary to the scholarship fund. These funds are used to send out-of-school youth to study a technical course in one of Don Bosco Technical Institute’s schools located in the different provinces of the Philippines. The program aims to equip the youth with the necessary skills for them to be able to earn an honest living.

It is the Training Unit, under the Human Resources Department, that administers the program. This is done in coordination with The Working Hands Foundation. Employees are informed of the name and the course of the scholars assigned to them.

The response from the employees is overwhelming. To date, we have supported 84 scholars to the program and 60 have graduated.. Some of them have communicated to their sponsors and were very grateful that through this program they are able to find jobs. Our employees feel the fulfillment of their small contribution to the upliftment of their less fortunate brothers and sisters.

2. Out-Reach Programs

Every year, we have out-reach projects spearheaded by senior management with different beneficiaries:

a. Philippine General Hospital – Give A Life Project

In December of 2002, we responded to the call of the Head of the Philippine General Hospital – Children’s Cancer Ward appealing for help for much needed support. They were very much in need of medical equipment and medicines for the treatment of poor children suffering from cancer. The officers and staff

responded to the appeal by donating cash and we were able to raise One Hundred Five Thousand Pesos (P105,000.00) which went a long way in helping the poor children of the cancer ward. Members of Plantersbank family headed by our Senior VP for HRD visited the children.

b. Boys Town

Boys Town is an institution for children who are orphaned or whose parents cannot afford to care for their children. In 2001, the employees visited the children and played with and entertained them for one whole afternoon. They gave them food, school supplies and toiletries. We were able to do this because of the generosity of our officers and staff.

c. Joseph Dee

In 2003, Joseph Dee, one of our employees, suffered a heart attack. He was 24 years old. Everyone in the Plantersbank family couldn't wait to do their share of showing how he was loved. Staff members from his department went to visit him. Some volunteered their time to help the family by staying with him and attending to his needs since he was in coma. And all the other members of the Plantersbank family willingly shared their financial resources to help the family defray their rising medical expenses. That was sharing and volunteerism in action, and the beneficiary is one of the employees. That made a lasting impact to the employees. Indeed, Plantersbankers care.

d. Blood-letting Activity

In the spirit of Valentine's Day, staff and officers donated blood to the Philippine National Red Cross in February 2003. As a result, we are able to help families of our employees who need blood in emergency cases.

These are but a few of the activities which showed our desire to be of service to others in our society. There are other instances where we witnessed the Spirit at Work in our organization. To mention a few more – hourly prayers were done for one of our junior officers who was undergoing an operation, a Department celebrating their Christmas Party in an orphanage; visiting the Bilibid Maximum Prison and feeding the prisoners and their family; coordinating with a milk distributing company to conduct free bone scan in our branches for our clients – all of these were done by our employees who believe in making the world a better place to live in.

Doing the extra mile for our clients

We have always treated our clients as our partners. We have worked with the most difficult sectors, the SMEs, and we know that with them, we have to be more than just bankers. We do a lot of handholding, even teaching them basic accounting and management principles, to help them improve and strengthen their operations. Our branch managers and account officers become friends, confidant, financial and management adviser. It is not surprising that we are invited to milestones in their lives, such as weddings, baptisms, anniversaries, birthdays. Knowing that our clients are vulnerable to the downturns of a fragile economy such as the Philippines, we offer our SME clients program loans accessed by the bank from multi-lateral and

government funding agencies which enable them get a more stable and reasonably-priced long term funds not otherwise available to them. This is more expensive for the bank, but we know that our SME clients need this, so we do it, and has since then became one of the bank's competitive advantages.

We set up the Remedial Management of distressed accounts long before remedial management became a must for all financial institutions because of the economic crisis. At Plantersbank, expert lending officers are tasked to help the clients diagnose what is wrong with their businesses, and find ways of nurturing their businesses back to health. Before doing the last and extreme resort of foreclosing, we try to help our client get back on their feet again.

An instance is the account of E. Ganzon Inc. which is owned by Engr. Eulalio Ganzon. Engr. Ganzon is one of our start-up clients who started as a contractor, then ventured into building low-rise condominiums. As he progressed, he expanded into medium-rise condo development.. While Plantersbank Account Officers believed that he was over-expanding, we can't do much because he became bankable and many banks offered him loans. Unfortunately, the economic crisis came resulting to slack in real estate. He can't sell his condo units, and he can no longer pay his creditors. Being the first banker when he was small, he came to us for help. We helped him by restructuring his loan. We believed in his capacity to bounce back and in his sincerity to get back on his feet again. We tailor-fitted his payments to us with his cash flow. Now, Engr. Ganzon is slowly recovering financial health, and he has been very appreciative of Plantersbank's assistance when he needed it most. Engr. Ganzon is just one of the many clients we have helped to recover.

e) What has been the effect of policies, programs or practices on nominee's business success?

As earlier mentioned in the foregoing sections, Plantersbank is a multi-awarded bank for the SMEs, and is now the country's largest private development bank with financial ratios at par with industry averages. For more information regarding the financial performance of Plantersbank, please refer to attachment on Financial Highlights.

Spirituality in the work place and business success go hand-in-hand. There is certainly no conflict here at Plantersbank. Spirituality is a way of life for us because it is deeply embedded in our culture and structure, and emanates from our personal convictions. Our vision and mission which transcends everything that we do in the bank, reflect our desire to satisfy all our stakeholders, at the same time ensuring for a reasonable return on investment to ensure our viability. We have incorporated corporate social responsibility and integrated a culture that nurtures spirituality into the way we do business, and indeed, there is tremendous and unparalleled gratification and fulfillment in that.

* P30 billion pesos is approximately USDollars 540 million using the exchange rate of Philippine Pesos P 55.50 for every one US dollar.

INTERNATIONAL SPIRIT AT WORK AWARD APPLICATION:

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Stakeholder Reference Letters – Attached are the letters of some stakeholders who are not leading our Spirit at Work initiative but who believe that our programs for spirituality have had an impact on them.

Mr. Norberto M. Belen served as a Plantersbank consultant for general management from 1997 up to 2003. He is now the Head of Human Resources and Organization Development of Union Bank of the Philippines, one of the Philippine leading bank. He worked with other multi-national companies such as Citibank, Richardson Vicks, Unilever prior to becoming a Plantersbank consultant.

Mr. Ma. Bernadette T. Ratcliffe is a Senior Vice President of Plantersbank and head's the bank's Management Information System and Risk Management Departments. She also is the Senior Supervising Officer for Accounting Department and Corporate Planning Unit.

Ms. Rhodora Batalla is a staff member of Plantersbank. She is a Staff Assistant/Secretary of our Acquired Assets Department.

Attachments:

Plantersbank Financial Ratios for 2003
Plantersbank Family Prayer