

**JOSE C. NOGRALES**  
President  
Philippine Deposit Insurance Corporation



Seasoned investment banker and economist, Jose C. Nograles, is the President of the Philippine Deposit Insurance Corporation (PDIC). Prior his appointment to PDIC, Nograles was a senior executive vice president of the Land Bank of the Philippines (LBP), one of the top five commercial banks in the country. He previously held the position of senior vice president and treasurer in that bank and is credited for successfully organizing the bank's Investment Banking Group. He was responsible for directing the operations of the bank's Treasury and Investment Banking Group with activities in equity and debt underwriting, financial advisory, mergers and acquisitions, project finance, loan arrangements and syndications, and securities trading and distribution.

As part of the senior management team of that bank, he helped steer a number of successful agriculture and development oriented financing projects, driving economic growth for the country. Among the bank's projects, a \$ 150-million Countryside Loan Fund, was cited by the World Bank as one of the most effectively implemented foreign-funded financial assistance programs in the country. Mr. Nograles led the team that enabled the bank to obtain the distinguished ISO Certification for Quality Management System, ISO 9001 certification for the bank's trust banking and wholesale lending operations, and ISO 14001 Certification for Environmental Management System (Stage II). He was also board vice chairman and president of Land Bank Insurance Brokerage Inc., LBP's fully-owned subsidiary engaged in insurance brokerage and foreign exchange trading.

Prior to his banking stint, he was Assistant Secretary of Natural Resources and Head of Planning and Project Management Office. During his stint, he headed the Rainfed Resources Development Project (RRDP) - a USAID-funded national project designed to help improve the livelihood of small farmers from upland and lowland areas. Mr. Nograles also led a distinguished career in the private sector as a senior executive in various industries. Mr. Nograles, in the course of his career, was Vice President and General Manager of a car manufacturing company; and, Vice-President of the country's largest banana exporter. Nograles started his career with the Sycip, Gorres, Velayo and Co., one of the top auditing and management consulting firms in the Philippines.

He obtained his BA in Economics with honors (cum laude) from the Ateneo de Manila University and his Masters in Business Administration from the Asian Institute of Management, both top schools in the Philippines. He is married to Ma. Rosario Anson and has three children.

Thursday, October 30, 2008  
Day Two: Focus on Economic Inclusion  
Session 3: International Financial Literacy Initiatives  
Panelist



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