

**ALFRED L. TAYO III**

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Of his 27 years of banking experience, 17 were from Landbank in branch banking, cash operations, audit and credit operations. He was the Branch Head of Postbank Iloilo branch before his promotion to Area Head of Mindanao & concurrent Branch Head of Cagayan de Oro.

He is a Summa Cum Laude graduate of BSC Accounting from the University of Iloilo. He took his Master in Development Management at the Asian Institute of Management with citation. He is also a CPA and at the same time Career Service Executive.