

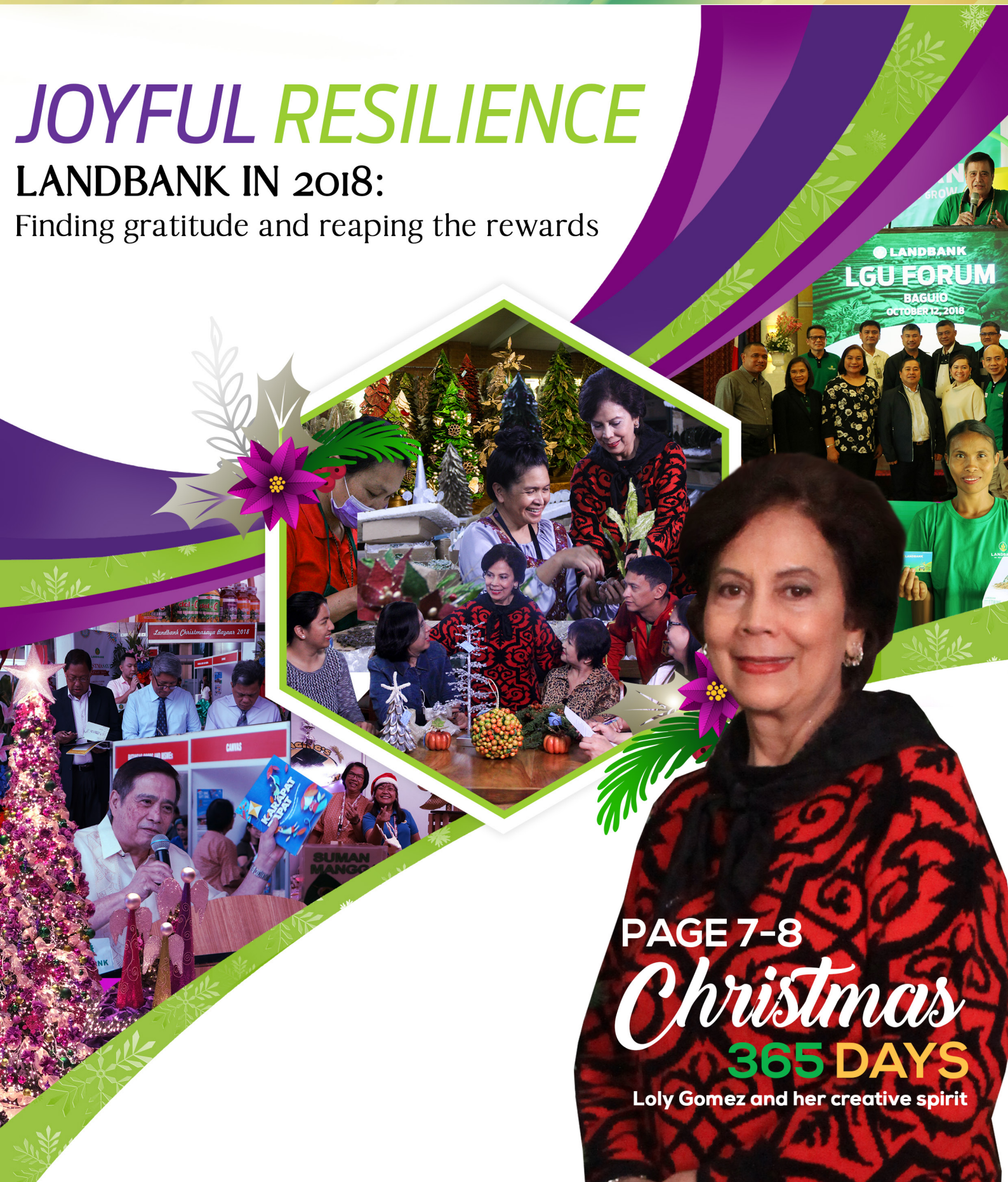
HARVEST

A quarterly publication for LANDBANK Clients and Partners
Vol. XIII, No. 4 December 2018

JOYFUL RESILIENCE

LANDBANK IN 2018:

Finding gratitude and reaping the rewards



PAGE 7-8

Christmas
365 DAYS

Loly Gomez and her creative spirit

WHAT'S INSIDE

PARTNERSHIPS AT WORK

PAGE 3

BY THE BILLIONS

LANDBANK creates new partnerships with loan services

PAGE 4

DOUBLING DOWN ON CLIMATE CHANGE

LANDBANK's Direct Access Entity status:
a first in the country

LANDBANK AT 55

PAGE 5-6

A CROSS-COUNTRY AFFAIR

The LANDBANK FI Caravan and LGU Forum 2018

FEATURE STORY

PAGE 7-8

• CHRISTMAS 365 DAYS

Loly Gomez and her creative spirit

• LANDBANK Plaza lights up for the opening of the
annual Christmas bazaar

PAGE 9-10

ALL THINGS CONSIDERED

LANDBANK in 2018

CSR CORNER

PAGE 11-12

TRAINING FOR PROGRESS

LANDBANK E2E Internship Program

BRANCH BANKING NEWS & UPDATES

PAGE 13-14

LANDBANK Link.BizPortal

Now in your Neighborhood



The LANDBANK FI Caravan
and LGU Forum 2018



ALL THINGS CONSIDERED
LANDBANK IN 2018



TRAINING FOR PROGRESS
LANDBANK E2E Internship Program

Get the latest news and updates from **LANDBANK!**

FOLLOW US ON:



landbankofficial



@LBP_Official

Harvest Magazine is also available online at www.landbank.com

LETTER FROM THE EDITOR

Thankful for another year that has been full of challenges and opportunities for the institution and its people, LANDBANK takes the lessons of 2018 into the next year more committed and resilient in our efforts to help more people grow.

As a Bank tradition, we make it a point to celebrate the holiday season alongside our clients and partners, taking to heart our appreciation for the trust and loyalty we have enjoyed through the years.

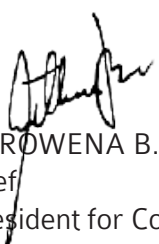
We strived to further our reach in the countryside especially to the unbanked and underserved areas through new custom-fit inclusive lending programs. We focused on engaging other sectors while expanding our agricultural base.

And, we are as excited to face the new year with the unveiling of LANDBANK's new vision and mission – encapsulating the institution's promise to all its stakeholders and the public for the next five years.

We sincerely hope that our relationships continue to foster more sustainable opportunities for those in need, and that LANDBANK becomes a bigger part of your daily lives.

Here's to more growth and development for the country and LANDBANK in 2019.

Cheers!



CATHERINE ROWENA B. VILLANUEVA
Editor-in-Chief
First Vice President for Corporate Affairs



ABOUT THE COVER

Making good on its promise of inclusive growth and development, LANDBANK took 2018 further in its journey of helping more people and communities find success and opportunities of sustainable merit. We conclude this year with some of LANDBANK's annual traditions for the holidays, and put the spotlight on valued client Loly Gomez, the woman behind Philippine Treasures, Inc. – a company that has been helping holidays across the globe come to life through bespoke Christmas decors.



Harvest Magazine Editorial Staff

Harvest Magazine is a quarterly publication produced by LANDBANK's Corporate Affairs Department, with address at the 32nd Floor, LANDBANK Plaza, 1598 M.H. Del Pilar cor. Dr. Quintos Sts., Malate, Manila 1004.

Harvest Editors reserve the right to edit and finalize all stories prior to publication. For comments or suggestions/contributions, please contact us at 5512200 loc. 2288 or e-mail lbp-harvest@mail.landbank.com or landbank.harvest@gmail.com.

Editor-in-Chief
Associate Editor
Managing Editor
Writers

Photographers

Layout Artist
Contributors

CATHERINE ROWENA B. VILLANUEVA
MELISSA B. CALIMAG
ELEANOR V. SATUITO
ARNOLD O. ALDABA, MARIE PHANUEL B. MANANSALA,
JENALYN R. ORDINARIO, RIZZALYN C. ROSALES
EDEL C. SABIO, MA. ANGELINE S. DELA CRUZ,
MA. LUISA P. MAGSAY, JOSELITO G. RAMOS
CHRIS DANIEL L. FRANCISCO
LANDBANK CORPORATE COMMUNICATORS

BY THE BILLIONS

LANDBANK creates new partnerships with loan services

P1B LOAN FACILITY TO SANTIAGO CITY LGU

Helping to sustain economic growth, the City Government of Santiago signed a P1-billion Omnibus Term Loan Facility with LANDBANK last August 31, 2018.

The loan facility may be utilized to build new infrastructures for the public's entertainment and health needs. These include a convention center and sports complex, as well as hospitals and theme parks. Apart from improved social services, said projects will also open employment opportunities for city constituents.

Santiago City is ranked 51st in terms of economic size among all cities in the country.

(Photo 1) Santiago City Mayor Joseph Tan (4th from left) leading the signing of the P1-billion Omnibus Term Loan with LANDBANK Senior VP for Northern and Central Luzon Lending Group Filipina Monje (3rd from left) and VP for Isabela Lending Center Bernardo Bayangos (5th from left). They were joined by (l-r) City Consultant Victorino Santos, City Councilor Benzi Tan Chai, City Treasurer Elizabeth Casabar, City Legal Officer Atty. Dennis Ernesto Ruiz, and Account Officer Charito Barit.

P1.4B OTLF FOR PUERTO PRINCESA LGU

Plans for local development and public investments have received a hefty boost with the latest Omnibus Term Loan Facility (OTLF) signed by the City Government of Puerto Princesa with LANDBANK for P1.4 billion.

(Photo 2) Signed in October 2018, the event was led by City Mayor Lucilo Bayron (2nd from left) and LANDBANK Head for Palawan Lending Center Manuel Ray Almario (3rd from left). They were joined by City Budget Officer Regina Cantilo (left) and LANDBANK Account Officer Job Peneyra (right).

P2B LOAN AGREEMENT FOR BATANGAS VEGGIE OIL CORPORATION

Focusing on furthering its stake in the vegetable oil business, Batangas Veggie Oil Corporation signed a P2-billion loan agreement with LANDBANK for additional working capital for oil manufacturing and to partially finance the construction and development of Vegetable Oil Refining and Enzymatic Inter-Esterification (EIE) Plant Complex. This is the most recent technology equipment for the production of trans-fat free specialty oil products at the corporation's 21,990-sq.m. property in Barangay San Roque in Sto. Tomas, Batangas.

The project will be complemented by the construction of storage, distribution and logistics support facilities at the company's leased property along the shorelines of San Pascual, Batangas covering an area of 1,200 sq.m.

The complex with the EIE technology will comprise a complete line of refinery equipment capable of refining 300 tons a day of both coconut oil and palm oil, including a votator for shortening and margarine products. It will also be capable of producing functional fat products with less saturated fats and with essentially no trans-fatty acids. All these will help Batangas Veggie Oil Corporation claim a considerable stake in the health-conscious market.

(Photo 3) LANDBANK Executive Vice President for Agricultural and Development Lending Sector Joselito Gutierrez (2nd from left) and Batangas Veggie Oil Corporation President and CEO Alfonso Lim shake hands after the loan signing. They were joined by (from left) LANDBANK First Vice President for Mindanao Lending Group Charlotte Conde, Batangas Veggie Oil Corporation Board Director Alfie Thomas Limketkai, and LANDBANK Head for Cagayan de Oro Lending Center Jimmy Arco.



DOUBLING DOWN ON CLIMATE CHANGE

LANDBANK's Direct Access Entity status: a first in the country

The approved accreditation of LANDBANK by the Green Climate Fund (GCF) Board as a Direct Access Entity (DAE) puts the Bank as the first DAE accredited by GCF in the Philippines and one of 75 DAEs worldwide.

The GCF is an operating entity of the financial mechanism of the United Nations Framework Convention on Climate Change (UNFCCC) and Paris Agreement, dedicated to supporting global efforts to respond to the challenges of climate change. As a DAE, LANDBANK now has to ensure development, management, and delivery of programs and projects that are aligned with the objectives and target results of the GCF and the country's national priorities, including the Nationally Determined Contributions (NDCs). The Bank will be responsible for managing a project from design to project evaluation and financial closure using the organization's own systems, such as procurement, environmental and social standards, and audit and accounting procedures.

As DAE, the Bank will be instrumental in channeling GCF resources to climate change mitigation and adaptation programs and projects related to sustainable agriculture, forestry, fisheries, energy, transport, water, housing, tourism, health, and infrastructure among others.

LANDBANK's accreditation has been approved for development and implementation of:

1. Small and medium projects of up to US\$250 million each
2. Programs or projects categorized as high risk (Category A/I-1) in terms of environmental and social impacts; and
3. Specialization on project management, on lending/blending and grant mechanism



(From left) Global Climate Fund (GCF) Accreditation Panel member Atty. Antonio Gabriel La Viña, GCF Accreditation Panel Chair Anastasia Northland, Josefina Ramos of Climate Change Commission, GCF Accreditation Panel member Yogesh Vyas, LANDBANK Assistant VP for Environmental Program and Management Department (EPMD) Prudencio Calado III, GCF Accreditation Specialist Olena Borysova, GCF Secretariat Rouna A, and EPMD Program Assistant Amelito Segarra Jr.

Meanwhile, target project implementations are concerned national government agencies, local government units, small and medium enterprises, cooperatives, and financing institutions, among others.

In various stages of the accreditation process, LANDBANK has received technical assistance and executory guidance from other agencies and organizations, such as the Climate Change Commission (also the country's National Designated Authority for the GCF), Department of Environment and Natural Resources, World Resources Institute, United Nations Development Programme, and Frankfurt School of Germany.

LANDBANK recognizes its role in strengthening the country's capacity to access climate finance sources for the achievement of the NDCs. Following its accreditation, LANDBANK will be reinforcing its project portfolio and the scalability of projects that will be proposed to GCF, in partnership with the Commission on Climate Change, concerned government agencies, and the private sector.

The approval was made during its 21st GCF board meeting at the Ritz-Carlton Hotel in Manama, Bahrain.

For project concept or funding proposal, please get in touch with the Environmental Program and Management Department (EPMD) of LANDBANK through the following: (T) 405-7339 / (F) (02) 528-8484 / Email: lp.epmd@mail.landbank.com

A CROSS-COUNTRY AFFAIR

The LANDBANK FI Caravan 2018



San Gabriel, La Union



Sta. Cruz, Laguna



Orani, Bataan



Tandingan, South Cotabato



Jala-Jala, Rizal



Burauen, Leyte

Bringing responsive banking closer to every Filipino gains more momentum as LANDBANK goes on the road once again for the third year of the Financial Inclusion (FI) Caravan. For 2018, the first leg kicked off in two simultaneous locations – south and north of Manila in Laguna and La Union, respectively.

Held last October 21, the caravan saw a diverse gathering of the Bank's would-be clients. Aside from the Bank's priority farmers and fishers, also in attendance were groups of small business owners and beneficiaries of the Government's Pantawid Pamilyang Pilipino Program, or 4Ps.

As with previous FI events, participants were treated to a host of financial-related activities, such as talks on basic savings and financial management, livelihood opportunities, and an introduction to formal banking products. With the ATM Ipon Account, which is exclusive for participants of the FI, LANDBANK is taking further steps to help more underserved Filipinos engage in basic financial activities through the opening of their own savings account.

Also promoted at the events were LANDBANK's inclusive lending programs: Accessible and Sustainable Lending Program for Small Farmers or ASL Farmers Program, Market Vendors Inclusive Lending Program, and Public Utility Vehicle Modernization Program.

After the initial FI Caravan in Sta. Cruz, Laguna and in San Gabriel, La Union, the Caravan proceeded to Orani, Bataan; Tandingan, South Cotabato; Jala-Jala, Rizal; and last for the year, in Burauen, Tacloban in Leyte. The FI Caravan Year 3 will run until the first quarter of 2019 in the areas of Navotas City, Pateros and Gipos, Manuel Roxas in Zamboanga City.

The FI Caravan Year 3 takes off from the success of the program in the last two years, which helped over 7,000 unbanked and underserved Filipinos from 17 municipalities to get them into the formal banking system and to give them livelihood opportunities.

LANDBANK ATM Ipon Account is a savings account with special features, such as:



Zero initial deposit

No minimum balance

Waived dormancy fees

Total ATM Ipon Account openings (combined pre-determined and on the spot)

549	San Gabriel, La Union	488	Tandingan, South Cotabato
600	Sta. Cruz, Laguna	626	Jala-Jala, Rizal
301	Orani, Bataan	500	Burauen, Leyte

The LGU Forum 2018

Complementary to the Bank's inclusive growth thrust was the staging of the initial leg of the LANDBANK LGU Forum in Baguio City, engaging fourth to sixth class municipalities last October 12, 2018. The event saw more than 100 local officials from three regions in Northern Luzon.

The LGU Forum (Baguio City) was attended by local officials from 34 municipalities:

REGION 1

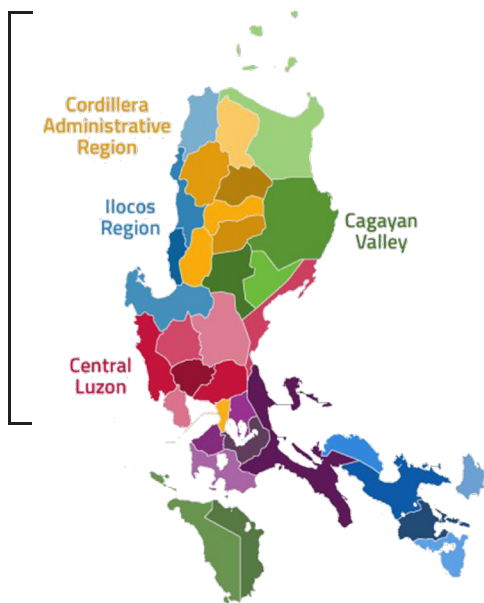
- Ilocos Norte
- Ilocos Sur
- La Union
- Pangasinan

REGION 2

- Cagayan
- Isabela
- Batanes

CAR

- Abra
- Apayao
- Ifugao
- Kalinga
- Mt. Province



The LANDBANK LGU Forum is designed to guide and assist LGUs in optimizing their resources and exploring new avenues that could fuel growth in their local economy.

Small group discussions were held to further discuss the Bank's various lending programs geared toward the financial inclusion of specific sectors. Apart from the LGU Lending Program that offers facilities for development projects, talks also focused on LANDBANK's ASL Farmers Program, Go Green Program, Market Vendors Lending Program, and SPEED PUVs Program.

Showcased during the forum were the best practices of an LGU assisted by LANDBANK in crafting their comprehensive development framework, which they used as guide in implementing their development programs.

Resource speakers from the National Economic and Development Authority (NEDA) and the Department of the Interior and Local Government (DILG) also attended the event. NEDA-CAR Director Milagros Rimando discussed the country's Medium Term Development Plan and the important role of LGUs in promoting economic development and nation-building.

Florinda Garcia of DILG-CAR, meanwhile, talked about the Seal of Good Local Governance – a coveted recognition for LGUs with exemplary performance in financial housekeeping, disaster preparedness, social protection, business-friendliness and competitiveness, peace and order, and environmental management.

More LANDBANK LGU Forums will be scheduled in 2019.



Christmas 365 DAYS

Loly Gomez and her creative spirit

Going all out for Christmas usually lies with the fact that for most people, the yuletide season comes but once a year. Yet, there are a few fortunate enough to be surrounded by the festive mood on a daily basis. Such is the case with Loly Gomez - proprietor of Philippine Treasures, Inc (PTI), veteran exporter of quality ornaments and craftwork made from locally-sourced and seemingly ordinary materials.

Ms. Gomez started out with a silver jewelry business that eventually incorporated common objects, such as glass bits and leaves, to the more unique use of carabao horn to create her fashion accessories. This eventually extended to the yuletide decorations from which her company now enjoys a strong foreign customer base.

Stemming from a passionate hobby that officially became known as PTI in 1972, she made sure to join trade shows to learn the business and gain clients. The uptake, however, also exposed how much she still had to learn in keeping her finances in check. With the help of a relative, she was able to navigate her way to LANDBANK, which provided her the much-needed credit and loan facility to pursue her business goals.

And even after doing all things Christmas almost every waking hour for more than four decades, Loly never seems to get weary of it all. "I can never get tired of seeing Christmas decors year round. In fact, I miss it very much when I have to go out of town."

As such, Christmas in her own home is always filled with holiday spirit, abound with colourful decors and twinkling lights.

She tries not to play favorites with her creations, since she finds it difficult to point at one design or product. This is because any item that eventually gets developed becomes her favorite. Although, Loly does have a special spot for her company's very own stained mosaic broken glass - something she is able to manipulate into a variety of items, both for Christmas and year-round home decors.

Talking about competition and other pressures of running a business, she readily admits that challenges have always been present all these years. Yet, she and her employees see these hurdles as an opportunity to come up with different and world class products up to this day. Ms. Gomez adds, "Thank God, we are still able to sell and find appreciative and excited buyers, which is why I have no reason to lose interest in fulfilling my passion. And this passion of coming up with new designs inspires me to work and produce exciting decors. I'm glad and thankful that this gift comes from the Lord."

She is looking forward to a continuous relationship with LANDBANK as it supports PTI's endeavors.

With a reliable partner to meet her financial needs, she continues to prioritize other aspects of her operations, helping keep the people who work for her satisfied and inspired. And truly, it shows as Philippine Treasures, Inc. is able to showcase an honest business that is constantly fuelled by the talent and hard work of its workers and prioritizes quality output over quick profits. Such is the combination that has marked the craft of Loly Gomez and her ventures—that of creative and bespoke holiday ornaments she creates all year round.



LOLY GOMEZ

Owner, Philippine Treasures, Inc. (PTI)



Ms. Loly Gomez is featured in the book, "Harvest of Heroes Volume 2" produced by the Land Bank of the Philippines.



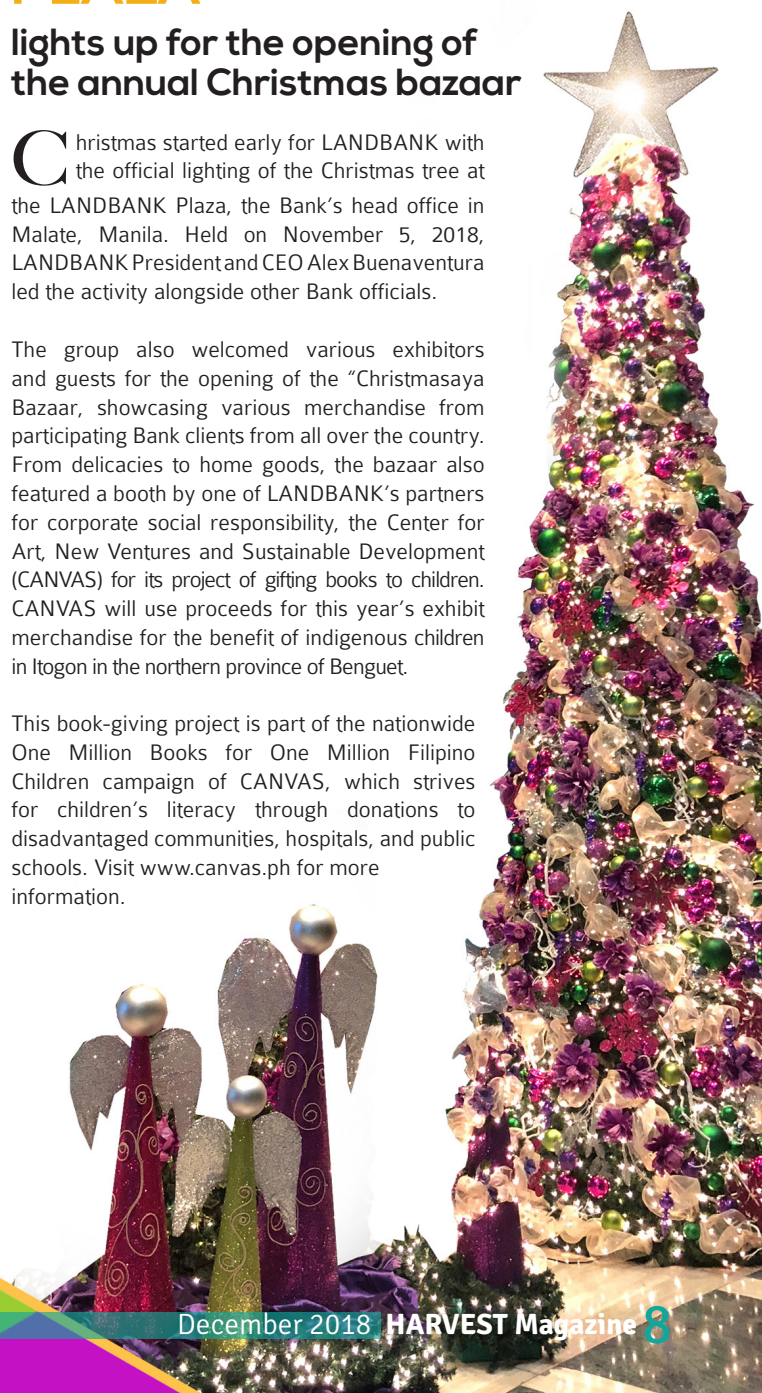
LANDBANK PLAZA

lights up for the opening of the annual Christmas bazaar

Christmas started early for LANDBANK with the official lighting of the Christmas tree at the LANDBANK Plaza, the Bank's head office in Malate, Manila. Held on November 5, 2018, LANDBANK President and CEO Alex Buenaventura led the activity alongside other Bank officials.

The group also welcomed various exhibitors and guests for the opening of the "Christmasaya Bazaar, showcasing various merchandise from participating Bank clients from all over the country. From delicacies to home goods, the bazaar also featured a booth by one of LANDBANK's partners for corporate social responsibility, the Center for Art, New Ventures and Sustainable Development (CANVAS) for its project of gifting books to children. CANVAS will use proceeds for this year's exhibit merchandise for the benefit of indigenous children in Itogon in the northern province of Benguet.

This book-giving project is part of the nationwide One Million Books for One Million Filipino Children campaign of CANVAS, which strives for children's literacy through donations to disadvantaged communities, hospitals, and public schools. Visit www.canvas.ph for more information.



ALL THINGS CONSIDERED

LANDBANK in 2018

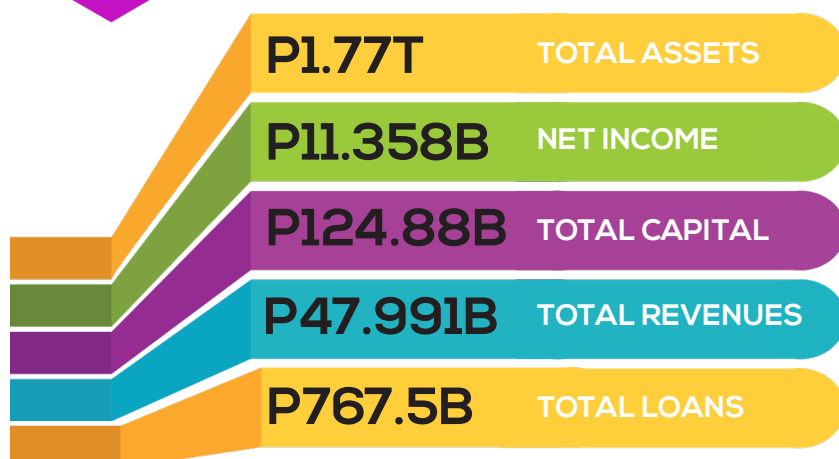
Replete with challenges both big and small, the year 2018 proved to be another test of LANDBANK's strength and resilience, both for the institution and its people.

As the Bank dealt with market fluctuations and kept pace with socio-economic shifts in the country, LANDBANK still managed to deliver on its promise of helping create opportunities for growth as well as hit the right notes with industry peers.

Here are just some of the Bank highlights for 2018.



FINANCIAL HIGHLIGHTS (End-September 2018)



AWARDS AND RECOGNITIONS



For FINANCIAL INCLUSION CARAVAN



- **Outstanding Development Project, Financial Inclusion Category**
Association of Development Financing Institutions in Asia and the Pacific
- **Silver Anvil, Specialized Public Relations Programs, Advocacy Category**
53rd Anvil Awards, Philippine Relations Society of the Philippines
- **Division 1: Communication Management, Community Relations Category**
Philippine Quill, International Association of Business Communicators



For Sikat Saka Program



Best Innovation in Sustainable Financial Products and Services Category, Karlsruhe Sustainable Finance Awards
Global Sustainable Finance Network



For LANDBANK Inclusive Banking Center



Recognition of Excellence
OpenGov Asia



For LANDBANK Ecobrick Program



Environmental Impact Award Category, Ang Susi Awards
Philippine Council of Associations and Association Executives



For VOLUNTEERific Program



● **Division 1: Communication Management, Employee Engagement Category**
Philippine Quill, International Association of Business Communicators



● **National Outstanding Volunteer Award, Organization-Corporate Category**
Philippine National Volunteer Service Coordination Agency



For LANDBANK Gawad SIBOL



Recognition of Partners on the Sustainable Efforts on the Protection of the Environmental Program
Department of Environmental and Natural Resources

1 For LANDBANK Quality Management

Proficiency in Quality Management, Philippine Quality Awards (PQA) 2015*
Department of Trade and Industry Competitiveness Bureau (Program Administrator)

* Awarding ceremony for 2015-2017 PQA winners was held at Malacañang Palace in October 2018.



RODRIGO R. DUTERTE
President

ALEX BUENAVENTURA
LANDBANK President & CEO

1 For LANDBANK 2017 CALENDAR



Award of Merit for LANDBANK 2017 Wall and Desk Calendar
Philippine Quill, International Association of Business Communicators

2 From the Bangko Sentral ng Pilipinas



- Outstanding CSF Lending Bank
- Outstanding CSF Program Partner

1 From the Bureau of the Treasury



Government Securities Eligible Dealers (GSED)-Market Makers Award
Bureau of the Treasury (BTr)

2 New LANDBANK Board of Directors



MS. NANCY IRLANDA TANJUATCO
Private Sector Representative



ATTY. JAIME L. MIRALLES
Agrarian Reform Beneficiaries Representative

5 NEW LENDING PROGRAMS



ASL FARMERS PROGRAM

GO GREEN



LANDBANK SPEED PUVs
Support Package for Environment-friendly and Efficiently-Driven PUVs



LANDBANK MARKET VENDOR INCLUSIVE LENDING PROGRAM

YESAP

Young Entrepreneurs from School to Agriculture Program

TASK FORCE BALIK-LOOB

LANDBANK Lending Program for Rebel Returnees

TRAINING for progress

LANDBANK E2E Internship Program

Hope for the future of agriculture in the country continues to grow as the LANDBANK Gawad Patnubay Scholarship Program (GPSP) marks another year of infusing more young blood to the industry. This year welcomes a new batch of GPSP graduates, with 31 of the 35 taking part in an integral component of the scholarship experience, the Education to Employment (E2E) Internship Program.

Through the E2E Program, the graduates are given more opportunities to develop professional strengths through seminars and hands-on field training—all geared toward helping them ease into their agriculture-related professions.

Spending time with some of the graduates, we take a look at how the scholarship has enriched their lives beyond the financial assistance.

To date, there are
68 GPSP
graduates who have
successfully completed the
**E2E INTERNSHIP
PROGRAM**
since it was introduced
in 2015.

Julie Tombado, 2018 Graduate

Bachelor of Science in Agribusiness,
Central Bicol State University of Agriculture

Julie Tombado used to just go through the motions, following a non-eventful daily routine without thinking much about what to do after graduation. However, becoming part of the E2E program is helping her find purpose in her education.

By learning new skills and gaining relevant experience needed to pursue employment, she now sees herself attaining a better future. Equally important, “I realized that I need to work harder so I don’t disappoint the people, the Landbankers, who helped made this possible.”

Through the three-week Personality and Professional Development Seminars of the program, Julie says she learned many different things, but it was the seminar on oral and written communication that she found most helpful, especially with her current placement with Program Management Department 1 of LANDBANK. She gets to hone her communication skills, as part of her daily tasks involves writing drafts and taking calls from clients.

Afelyn Balungao, 2018 Graduate

Bachelor of Science in Agribusiness (Financial Management),
Benguet State University

“My status as a LANDBANK scholar gave my family hope and it inspired them, especially my younger brothers, to aim high and pursue their own dreams of improving themselves and helping other people as well.”

Afelyn Balungao admitted to almost quitting before GPSP came to her life. Her family didn’t support her on her decision to pursue her education.

More than helping her by financing her studies, GPSP brought back her spirit and reminded her why she pursued her education in the first place.

Afelyn notes that her family has acknowledged her perseverance, adding that her achievement has helped her reconnect emotionally with them. She has also promised to extend a helping hand when the time comes to plan for their future, just as the GPSP has given her something to look forward to—a direction toward a good future.

Kenneth Catinoy, 2018 Magna Cum Laude Graduate

BS Agriculture, Major in Agronomy,
Negros Oriental State University

“Gawad Patnubay is not just a simple scholarship that aids us financially. It also provides internship opportunities wherein we are given hands-on training.”

Kenneth Catinoy describes the program as a ‘package deal’—providing financial assistance during college and learning experience after graduation.

For him, the Personality and Professional Development Seminars helped him change. It taught him how to better present himself and make a good impression when it comes to dealing with others. His experience with the GPSP has given him confidence, something that he is able to apply in his current field internship at the Bank’s Program Management Department 1.

Given the chance, he is open to the possibility of applying for work in LANDBANK after the internship program.

Jeraldine Leal, 2018 Graduate

Bachelor of Science in Agriculture, Major in Crop Science (Horticulture),
Central Mindanao University

Jeraldine Leal would be the first to admit that prior to E2E, she was neither outgoing nor sociable. However, the internship program introduced her to different personalities and she is now learning how to interact and express herself.

Having doubts about herself before, being with fellow interns now allows her to have a support network that makes her see that she can succeed. For Jeraldine, they have helped improve her self-esteem. Once quite shy, Jeraldine says "Despite the rank difference, I'm no longer afraid to speak with the people I work with here."

At present, Jeraldine interns at the Project Management Department 1 where she gets to draft program reports.

Ariston Luis Legisniana, 2018 Graduate

Bachelor of Science in Agriculture, Major in Agriculture Economics,
Central Bicol State University of Agriculture

Ariston Luis Legisniana clearly sees the significance of the E2E Internship Program. He is greatly appreciative that he and his fellow scholars weren't simply left to their own devices after graduation. The seminars on personal and professional development, and the opportunity to be in an actual workplace environment from well-known institutions are helping build his confidence in communicating with others.

As he gets to interact with Bank clients from diverse backgrounds, he is committed to use the training experience to work harder, so as not to disappoint LANDBANK and its people.

SCHOLARSHIP PROGRAM INCENTIVES



100% tuition subsidy



Licensure review and examination subsidy



Financial award/cash incentives
from Php 30,000 to Php 50,000



Yearly book allowance



Monthly stipend



10-week Education-to-Employment (E2E):

- 3 weeks development program at the
LANDBANK Head Office
- 7 weeks field internship



Thesis funding
of P10,000



Ariston Luis
Legisniana

Kenneth Catinoy

Julie Tombado

Jeraldine Leal

Afelyn Bahungao

LANDBANK **Link.BizPortal**



Online payment for vehicle registration and fire safety credentials now available

Vehicle owners and various establishments can now fulfil their payment requirements with more mobility through the LANDBANK Link.BizPortal. The payment portal will be utilized by the Land Transportation Office (LTO) and Bureau of Fire Protection (BFP) to help speed up the process for clients seeking to secure vehicle registrations and fire safety records, respectively.

In separate ceremonies held last August 17, 2018, each agency signed a memorandum of agreement (MOA), officially kicking off their partnership with LANDBANK.

For the LTO, the LANDBANK Link.bizPortal caters to both new and existing vehicle owners, while BFP's Automated Clearance System will be enhanced due to a more streamlined processing of its Fire Code fees, resulting in faster issuance of clearances and inspection certificates.

Additionally, the LANDBANK Link.BizPortal requires no enrollment or registration. Use of the portal is not limited to LANDBANK account holders, as it is also available for clients maintaining peso accounts with any BancNet-member bank, as well as holders of internationally-issued branded cards like Visa and Mastercard. Clients using other accredited payment channels such as G-cash can also pay their dues via the LANDBANK Link.BizPortal.

1. (Top photo) LANDBANK President and CEO Alex Buenaventura (2nd from left), LTO Assistant Secretary Edgar Galante, and Deputy treasurer Ma. Sharon Almanza (3rd and 4th from left, respectively) signed the Link.BizPortal MOA. They were joined by (l-r) LANDBANK Executive Vice President for Branch Banking Sector Liduvino Geron, LTO-NCR Director Clarence Guinto, and Stradcom Corp. First Vice President Ramon Reyes.

(Bottom photo) LANDBANK President and CEO Alex Buenaventura and BFP Director Leonard Bañago ink the Link.BizPortal MOA.

Porac Bank secures POS Cash Out Facility and online loan payment

Clients of Porac Bank can now pay their loan amortizations through the Link.BizPortal Facility, as well as enjoy an alternative channel for cash withdrawals with the Point-of-Sale (POS) CashOut Facility, two of LANDBANK's electronic payment transaction offerings.

Through the use of LANDBANK ATM Accounts, participating BancNet-Member Bank ATM Accounts, and GLOBE G-Cash, Porac Bank clients can complete their loan payments online at their convenience.

The LANDBANK POS Cash Out Facility, on the other hand, will aid Porac Bank in servicing cash withdrawals of Conditional Cash Transfer (CCT) beneficiaries in Porac, Pampanga and other nearby municipalities.

Porac Bank has been providing commercial and consumer banking services to its clients for 40 years and has established a total of 11 branches strategically located in the entire province of Pampanga.

2. (Top photo) Porac Bank President Lourdes Connie Tayag (2nd from left) and LANDBANK First Vice President for Central Luzon Branches Group Sylvia Lim (3rd from left) signing the Memoranda of Agreement in Pampanga last August 31, 2018. They were joined by (l-r) Porac Bank Operations Senior VP Wilfred Joseph David, LANDBANK Head for Angeles Branch Marcelina de Lara, and Manager for Cash Management Solutions Department Emelyn Justiniano.

West Mindanao welcomes its 32nd LANDBANK Branch

LANDBANK Calamba, Misamis Occidental Branch opens its doors to the public as West Mindanao's 32nd LANDBANK Branch.

3. (Bottom photo) Calamba Mayor Ezel Villanueva (third from the right) in the ribbon-cutting ceremony for the LANDBANK Calamba, Misamis Occidental Branch. Also present were (left to right) Department Managers Lilly Nine Singson of Oroquieta Branch and Robustiano Aguila of Ozamiz Branch, WMBG Head/FVP Khurshid Kalabud, Father Victor Sereno, Pagadian Branch Head/AVP Lina Pacio, and Calamba Branch Acting Head/SMA Noel Anolga.

This is the 32nd LANDBANK Branch to open in West Mindanao and is headed by Senior Management Associate Noel Anolga.

LANDBANK open its 386 branch in Muñoz Science City

Meanwhile, the 386th Branch of LANDBANK opened to the public in Nueva Ecija last October 8, 2018 with the LANDBANK Muñoz Science City Branch.

Clients can now avail of the Bank's various products and services by visiting the ground floor of EB Building on Pelmoka St., Poblacion East Science City of Muñoz.

4. (Top photo) Head for Muñoz (CLSU) Victor Tagata (4th from left), First VP for Central Luzon Branches Group (CLBG) Sylvia Lim (5th from left), and Acting Head for Muñoz Science City Branch Mercedita Lustina (3rd from right) are joined by other Branch personnel (l-r): Tellers Maricel Esteves and Cherilyn Pascua; Technical Asst. for CLBG Ma. Cristina Francisco; Acting BSO Cristina Tungan; and Clearing Asst. Allison Esquerro (see photo 4).

(Bottom photo) Science City of Muñoz Mayor Nestor Alvarez, Rev. Fr. Nestor Romano of the Parish of San Sebastian, First VP for Central Luzon Branches Group Sylvia Lim, and Acting Head for Muñoz Science City Branch Mercedita Lustina lead the ribbon-cutting ceremony.



NOW IN YOUR
NEIGHBORHOOD

NOW OPEN

LANDBANK Muñoz Science City Branch
EB Building on Pelmoka St. Poblacion East Science City of Muñoz
T: (044) 456-7213 Head: Mercedita DR. Lustina

LANDBANK Claver Branch
National Highway, Brgy. Ladgaron, Claver, Surigao del Norte
Contact c/o Surigao Branch: (086) 826-8806/826-8600/231-7192
Surigao Head: Charlito Arquion

FORMER EXTENSION OFFICES (Converted / Renamed)

LANDBANK San Juan Southern Leyte Branch
Rizal St., Brgy. San Jose, San Juan, Southern Leyte
M: (0917) 878 1248 Head: Joseph Banal

LANDBANK Tagbilaran City Hall Branch
J.A. Clarin St., Dampas District, Tagbilaran City, Bohol
T: (038) 501 -155 / 501 8763 Head: Ma. Gracia Galano

LANDBANK Calumpang (GSC) Branch
MMFJ3 Bldg., Purok San Miguel, Brgy. Calumpang, General Santos City
T: (038) 887 1002 / 302 7514 Head: Ronal Baldeo

LANDBANK General Santos Gaisano Branch
Gaisano Mall, J. Catolico Sr. Ave., Brgy. Lagao, General Santos City
T: (083) 553 9007 / 553 9008 Head: Ma. Liza Sumangil

LANDBANK Kidapawan Amas Branch (former Kidapawan EO)
Cotabato Provincial Gymnasium, Provincial Capitol Cmpd., Amas, Kidapawan City, North Cotabato
T: (064) 572 3035 / 572 3074 Head: Efrén Go Jr.

LANDBANK Toril Branch
U-G/F 15 Gaisano Mall of Toril, National Highway corner Lim St., Toril, Davao City
T: (082) 295 2077 / 295 2078 Head: Jesus Datoy

LANDBANK Ombudsman Branch
Office of the Ombudsman – Ombudsman Bldg., Government Center, Agham Rd, North Triangle, Diliman, Quezon City
T: (02) 261 2599 / 434 8937 Head: Carmelita Luna

LANDBANK DOLE Philippines Branch
DOLE Philippines Compound, Brgy. Cannery Site, Polomolok, South Cotabato
T: (083) 500 3077 Head: Manolito Sala

LANDBANK Araneta Center Branch
Unit 2018, L2 Ali Mall – Araneta Center, P. Tuazon Blvd., Cubao, Quezon City
T: (02) 437 7747 / 294 7203 Head: Rodel Caliwag

LANDBANK Caloocan Grace Park Branch (former Caloocan EO)
G/F Doña Juan Bldg., No. 18 Plaza Rizal corner Burgos and General Luna Sts., 10th Ave., Grace Park, Caloocan City
T: (02) 288 1501 / 288 8113 Head: Recem Macarandan

LANDBANK Napocor Branch
Napocor Compound, Quezon Ave., BIR Road, Dilman, Quezon City
T: (02) 924 2364 Head: Abigail Basco

LANDBANK Supreme Court Branch
G/F Supreme Court of the Philippines – Padre Faura St., Ermita, Manila
T: (02) 524 0507 / 522 3249 Head: Cecilia Quesada

LANDBANK Malacañang Palace Branch (former Malacañang EO)
Rm 116 Mabini Hall, Gate 7, Malacañang, Manila
T: (02) 762 1035 / 516 4338 Head: Manuel Ylanan

LANDBANK UP Diliman Branch
2/F UP Diliman Budget Office – Apacible St., UP Diliman Campus, Quezon City
T: (02) 981 8527 / 679 0822 / 981 08500 local 2769
Head: Esmeralda Cairo

LANDBANK PEZA Taguig Branch
OC Complex, Taguig City
T: (02) 772 0491 / 772 0492
Head: Rogelio Ombay

LANDBANK Villamor Airbase Branch
G/F Airmen's Mall, Col. Jesus Villamor Airbase, Pasay City
T: (02) 853 8315 / 851 1378 / 851 1019
Head: Leila Pagcaliwagan

LANDBANK DECS Branch
G/F Mabini Bldg., DepEd Compound, Meralco Ave., Brgy. Orambo, Pasig City
T: (02) 636 4847 / 636 4850 Head: Zenaida Rodenas

LANDBANK Mandaluyong City Hall Branch
BOC Building, Maysilo Circle, Brgy. Plainview, Mandaluyong City
T: (02) 534 1723 / 534 1724 Head: Ma. Buen Dela Torree

LANDBANK Ortigas Center Branch
Suntree Tower, No. 13 Meralco Ave., Ortigas Center, Pasig City
T: (02) 584 9692 / 584 9694 Head: Nenita Camposano

LANDBANK OWWA Branch
OWWA Center Bldg., FB Harrison St., Pasay City
T: (02) 833 3608 / 551 6636 / 891 7601 local 5109

LANDBANK Pasig City Hall Branch
2/F Pasig City Hall Bldg., Caruncho Ave., Pasig City
T: (02) 640 3746 / 640 3761
Head: Aristeo Razon

LANDBANK PCSO Branch
G/F Sun Plaza Bldg., Shaw Boulevard corner Princeton St., Mandaluyong City
T: (02) 846 8278 / 846 8281 / 706 5542
Head: Jeffrey Garcia



LANDBANK Mastercard Credit Card E-LEVEL UP 2 WIN



E-charge your purchases and e-pay your credit card bill.
Everytime you shop online using your LANDBANK Mastercard Credit Card (LMCC),
or pay your LMCC bill online, you get a chance to win amazing gadgets,
appliances, GCs and other E-xciting prizes.

Log on to www.landbank.com for more details.

Per DTI-FTEB Permit No. 19715, Series of 2018.
Regulated by the Bangko Sentral ng Pilipinas.
Financial Consumer Protection Department
(+632) 708 7087; consumeraffairs@bsp.gov.ph.



LANDBANK



mastercard