

HARVEST

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Letter from the Editor

To our valued clients, partners and friends - we take this moment to thank you for always believing in us to deliver excellent products and services that are responsive to your banking needs.

Extending a helping hand, whether through financial aid or technical assistance, in order to help you grow your business or turn your dreams into reality has always been at the heart of our actions.

Moving along with our efforts to further the cause of inclusive growth for our mandated sectors and for every Filipino who calls to us for help, it is as important to us that we validate the commitment and earnest strides of our partners and friends in the industry—all of whom play a crucial role in our goal to achieve sustainable development in the country.

Coming into our 53rd anniversary, we are delighted to be given yet another opportunity to show our appreciation with our series of awards to showcase the outstanding work that our collective efforts as agents of change have brought about for Filipinos across the nation.

We are also taking active strides toward opening doors to our fellow Filipinos in remote areas so that they may be able to participate in basic economic activities. Through the initial conduct of the LANDBANK Financial Inclusion Caravan, we were able to reach out to the unbanked sectors in parts of the country. Our hope is to make a huge difference in people's lives by connecting them to crucial banking services and other opportunities. By doing so, we are able to build a united front toward succeeding in our mission to help the country grow, echoing LANDBANK's theme for this year of "Growing Bigger and Stronger Together."

As we endeavor to bring more to the table with new and better products and services, we hope that LANDBANK shall also become an indispensable part of bringing your dreams for socio-economic success to life. We thank you for trust and rest assured we shall continue to be your reliable partner in progress.



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



About the Cover

LANDBANK is now on its 53rd year of helping the country grow. Bringing more opportunities and partners in order to meet the needs of our clients across the nation, especially those in the countryside, we further our commitment of opening more doors for inclusive growth.

We, our clients, partners and friends shall continue to strengthen our resolve to succeed, growing bigger and stonger together- from the ground up and into one fluid economy.

AWARDS AND RECOGNITIONS

BSP Outstanding Credit Surety Fund Lending Bank Partner awarded to LANDBANK



Accepting the award in behalf of LANDBANK was Officer-in-Charge and Executive Vice President Cecilia Borromeo and then LANDBANK President and CEO Gilda Pico. With them are this year's Chairman of the Board of Judges and Monetary Board Member Valentin Araneta (extreme left), and BSP Governor and Monetary Board Chairman Amando Tetangco Jr. (extreme right).

The Bangko Sentral ng Pilipinas (BSP) once again named LANDBANK as the Outstanding Credit Surety Fund (CSF) Lending Bank Partner during BSP's 2016 Awards Ceremony and Appreciation Lunch for Stakeholders held last July 13 at the BSP Assembly Hall, BSP Complex, Manila.

Developed by the BSP, the CSF Program is a credit enhancement scheme that aims to increase the credit worthiness of micro, small and medium enterprises (MSMEs) that experience difficulty in obtaining loans from banks due to lack of acceptable collaterals, credit knowledge and credit track records.

The awards ceremony, now on its 13th year, gives recognition to institutional partners and individuals who have continuously supported the BSP's statistical initiatives, information requirements, advocacy programs, and the effective delivery of its functions. The theme for this year's ceremony is "Sustained Partnership, Sustained Economic Growth." LANDBANK was among the 35 outstanding partner institutions and individual awardees in the National Capital Region.

Climate SMART brings fourth Karlsruhe award for LANDBANK

The Global Sustainable Finance Network (GSFN) handed LANDBANK its fourth consecutive award for contributions in the field of sustainable finance during the annual Global Sustainable Finance Conference in Karlsruhe, Germany.

The Certificate of Merit was given for the Bank's Climate SMART (Synergistic Mitigation, Adaptation, Resiliency, and Transformation) financing program under the Best Innovation in Sustainable Financial Products and Services category.

Climate SMART is a suite of lending facilities focused on addressing the various aspects of climate change. These include the Bank's flagship financing program under Synergistic Mitigation, the Carbon Finance Support Facility, which provides financing and Clean Development Mechanism services for projects that capture and reduce greenhouse gas emission and generate tradable amounts of carbon credits for selling to carbon buyers.

Another program under Climate SMART's Resiliency component is the LANDBANK Calamity Rehabilitation Support (CaReS) Program which provides financial support to new and existing clients to help them get back on their feet and recover from natural calamities and disasters.



Receiving the Certificate of Merit for LANDBANK was Assistant Vice President Carolyn Olfindo. Giving the award was Stephan Klaus Ohme, Ministerial-Counsellor, Federal Ministry of Economic Cooperation and Development Aid, Germany and Tom Hoyem, Member of the City Council and Representative of the Lord Mayor of Karlsruhe, Germany in a ceremony held as part of the annual Global Sustainable Finance Conference in Karlsruhe, Germany.

Some of the other programs under Climate SMART are the Renewable Energy Lending Program, the KFW Community-based Forest and Mangrove Management Program, Climate SAFE (Special Adaptation Facility for the Ecosystem) Program, and the KFW Yolanda Rehabilitation Program.



LANDBANK named among APAC's best in Global Performance Excellence Awards

The Asia Pacific Quality Organization (APQO) has named LANDBANK as one of the winners in the prestigious Global Performance Excellence Awards (GPEA). The Bank received the Quest for Excellence Award, the third highest award under the Non-Profit or Government Entity category. It joins 29 other organizations from ten Asian and Pacific Rim Countries who were recognized as "exemplary companies of world class quality performance".

LANDBANK was nominated by the Development Academy of the Philippines to participate in GPEA, following its conferment of the Level-2 Recognition for Proficiency in Quality Management from the Philippine Quality Award. The Bank was recognized for having demonstrated effective and systematic approaches to the overall requirements of the globally-accepted business excellence framework.

"We are honoured and grateful for this prestigious recognition, which affirms LANDBANK's commitment to quality management and business excellence. This award inspires us all the more to intensify our efforts to continue building a culture of excellence that translates to world class performance, and serve as role model for other organizations across countries," said LANDBANK OIC and Executive Vice President Cecilia C. Borromeo.

Now on its 16th year, the GPEA is an international recognition of national quality award recipients based on the Baldrige Criteria Framework of the Malcolm Baldrige Quality Award (American Quality Award). Assessments are done by trained Baldrige examiners and consultants of Fortune 500 corporations.

APQO is a non-profit organization that was founded and organized in 1985 by National Quality Organizations in Asian and Pacific Rim countries to be a primary mover for quality and continuous improvement for goods and services and quality of life in the Asia Pacific Region.

LANDBANK is the only Philippine bank and the only government entity that made it to this year's roster of winners. The awards will be presented at the 22nd APQO International Conference on Quality in Rotorua, New Zealand on November 20-23, 2016.

LANDBANK places second on Corporate Governance Scorecard for GOCCs

LANDBANK landed in second place among five government-owned and controlled corporations (GOCCs) that were each handed an Award for Excellence on the Corporate Governance Scorecard (CGS).

The CGS was established by the Governance Commission in partnership with the Institute of Corporate Directors, so as to raise the standards and practices for corporate governance of GOCCs. This effort aims to bring the country's level with enterprises from members of the Association of SouthEast Asian Nations or ASEAN. It is useful in helping identify and assess and strengths and weaknesses of GOCCs, compared with existing corporate governance provisions.

Assessment for the top five rankings were based on each agency's governance policies and practices, specifically: Stakeholder relationships, disclosure and transparency, and Responsibilities of the Board.

The Corporate Governance Scorecard for GOCCs was developed using a methodology benchmarked against the Principles of Corporate Governance of the Organisation for Economic Co-operation and Development and the ASEAN Corporate Governance Scorecard.



Then President and CEO Gilda Pico receives the award from Director for CGS-Corporate Standards Office Atty. Rybigail Lao, along with (from left) LANDBANK Directors Crispino Aguelo and Tomas de Leon Jr., then General Counsel and Head of Legal Services Group Atty. Reynaul Villafuerte, and Director Domingo Diaz.

RATINGS OF THE TOP 5 GOCCs ARE:

94.50 PHILIPPINE DEPOSIT INSURANCE CORPORATION

89.50 LANDBANK

86.00 PORO POINT MANAGEMENT CORPORATION

80.50 PHILIPPINE CROP INSURANCE CORPORATION

80.50 PHILIPPINE AMUSEMENT AND GAMING CORPORATION

PARTNERSHIP AT WORK



Ipon at Kabuhayan para sa mga Kababayan

LANDBANK Financial Inclusion Caravan



Themed “Ipon at Kabuhayan para sa mga Kababayan”, the financial inclusion caravan was held simultaneously last June 11, 2016 in nine provinces spread out across the nation:

Sta. Marcela, Apayao
San Antonio, Zambales
Palayan, Nueva Ecija
Alabat, Quezon
Laurel, Batangas
Sta. Margarita, Western Samar
Amlan, Negros Oriental
Sulop, Davao del Sur
Sinacaban, Misamis Occidental

LANDBANK brings banking closer to home with its financial inclusion caravan



Staying true to its mission of helping the country grow, LANDBANK led a nine-municipality caravan across the nation in a campaign to promote greater financial inclusion among unbanked and unserved communities, especially in fourth- and fifth-class municipalities.

The Bank partnered with local government units and partner cooperatives in each area, and was joined by Philippine Long Distance Telephone's financial technology solutions company FINTQ and the Department of Social Welfare and Development (DSWD) in select areas. The half-day forum featured modules on financial literacy to introduce the participants to formal banking services, as well as business and livelihood opportunities. Also a partner in the savings 101 module is the Bangko Sentral ng Pilipinas.

Mayor Fernando Mesa of Alabat, Quezon expressed his gratitude to LANDBANK for bringing banking services closer to the residents of the fifth class municipality. “Alabat is classified as a Geographically Isolated and Disadvantaged Area. Hence, the coming in of LANDBANK in the island will have a positive impact on the economy and lives of the people,” he said.

BRINGING FINANCIAL SERVICES CLOSER TO FILIPINOS

Each caravan venue featured several booths, including a savings booth where LANDBANK offered a simplified account opening process. An ATM and Cash Deposit Machine demonstration booth was also set-up to acquaint participants with use of the machines. These machines are accessible in LANDBANK Easy Access Facilities (LEAFs) that function as Other Banking Offices in areas where it has no branches.

To further encourage participants to open their own savings accounts, LANDBANK gave 100 lucky attendees in each area with ATM accounts with P100 initial deposit while the first 100 to open accounts were automatically credited with P50. These are special accounts that do not require an initial deposit or maintaining balance for the first six months.

PANALO SIKAP

Apart from opening their own savings accounts and learning about the benefits of joining cooperatives, participants also learned about possible livelihood and business



San Antonio, Zambales

Photo shows some of the participants who were issued ATM cards as they availed of the special savings account being offered during the event. Bottom photos show turnout of residents in other caravan sites.



Sta. Marcela, Apayao

LANDBANK Executive Vice President Cecilia Borrromeo took the lead in the financial inclusion caravan that was held in Sta. Marcela, Apayao. Photo shows her (left), along with other Bank officers, engaging with attendees to the event.

opportunities from representatives from DSWD and FINTQ, such as the “Panalo Sa Ipon at Kabuhayan Aahon ka Pinoy” (SIKAP) program. Panalo SIKAP is an incentivized credit and voluntary savings-linked program initially targeting 4Ps beneficiaries.

This program promotes financial empowerment among Conditional Cash Transfer (CCT) recipients by encouraging the practice of saving and providing livelihood opportunities. To enroll in the program, beneficiaries simply have to choose a fixed amount from P50 to P100 that will automatically be deducted from their monthly cash grant. LANDBANK will then provide a loan to the beneficiary equivalent to 50 percent of the projected savings build-up for five years at a socialized rate of 2% annually, which can be used to start a Smart airtime load retailer business or any micro-enterprise eventually forming a cooperative. Once the loan is fully paid, the CCT beneficiary can apply for livelihood assistance at a much higher value due to credit worthiness.

“It is anchored on the prospect of mobilizing micro-savings linked with CCT by pulling the liquidity of the poor into the formal banking sector; while incentivizing them to avail of livelihood credit which has enormous potential for scalability and sustainability,” Lito Villanueva, FINTQ President and CEO said.

CONTINUING COMMITMENT

With limited infrastructure to openly connect remote areas with mainstream socio-economic opportunities

The Financial Inclusion Caravan allowed LANDBANK to reach out to an estimated 4,000 unbanked Filipinos, most of whom opened savings accounts on the spot.

and services,, financial inclusion is a continuing challenge for the Philippine government as well as the banking industry.

While progress has been made through various initiatives spearheaded by the Bangko Sentral ng Pilipinas, 594 out of 1,634 municipalities remain unbanked as of end-2015, according to the BSP.

Financial inclusion is thus a continuing priority for LANDBANK in support of the government’s thrust to achieve inclusive and broad-based growth. The Bank has been successful in penetrating all of the 81 provinces in the country through its branch network and has established Other Banking Offices in areas where it has no branch to reach out to unserved sectors in other cities and municipalities.

“This caravan is just the first of a series, as we intend to cover more municipalities moving forward. Efforts toward financial inclusion will continue to be a priority initiative for LANDBANK this 2016 as we hope to bring more Filipinos in unbanked areas under the umbrella of formal financial services,” said then President and CEO Gilda Pico who joined the caravan in San Antonio, Zambales. Other members of LANDBANK’s Board of Directors and senior management, meanwhile, led the caravan in the other eight municipalities all over the country.



Sinacaban, Misamis Occidental



Sulop, Davao del Sur



Laurel, Batangas

WINNERS' LEAGUE

LANDBANK CLIENT RECOGNITION PROGRAMS 2016

Outstanding clients and
partner institutions converge
in one celebration

FEATURE STORY

Coming together in one event to celebrate strides made towards a common goal for the countryside proved to be in sync with this year's Bank theme of "Growing Bigger and Stronger Together."

Held last August 10, 2016 at the Diosdado Macapagal Hall of the LANDBANK Plaza, the LANDBANK Client Recognition Programs 2016 honored various personalities and businesses with whom the Bank has been fostering strong relationships in order to reach out to rural communities and unbanked sectors in the country.

Kickstarting the anniversary activities for LANDBANK's 53rd year was an afternoon of awards and recognitions for the outstanding work of the Bank's various clients, which included cooperatives, entrepreneurs, institutional partners, and rural banks among others.

Attendees to the event witnessed the awarding of winners for the following recognition programs: Gawad sa Pinakatanging Kooperatiba (PITAK), Gawad Entrepreneur, Gawad sa Korporasyon na KAagapay sa Ating GAnap na TagumPAY (KAAGAPAY), Gawad sa Pinakatanging Countryside Financial Institution (CFI), and the newly established Gawad Microfinance Institution or MFI.

Also a first was the presence of LANDBANK's new Chairman, Finance Secretary Carlos Dominguez III. Chairman Dominguez was on stage giving the celebratory toast to the winners alongside National Treasurer Roberto Tan, and other LANDBANK officials, namely: Officer-in-Charge and Executive Vice President Cecilia Borromeo and Directors Crispino Aguelo, Victor Gerardo Bulatao, and Tomas de Leon Jr.

Now on its 26th year, the GAWAD PITAK honors the country's cooperatives that have exemplified service excellence toward helping uplift the living standards of many Filipinos in rural and other remote areas.

This year included the conferment of the Platinum Awards, the highest level of the program, with the contenders having won or competed in the past under the Ginintuan Category. Two cooperatives hailing from Cebu took home top honors -- Lamac Multi-Purpose Cooperative and CEBU CFI Community Cooperative. Meanwhile, the Ginintuan Awards for the Agri and Non-agri-based categories went to Diffun Saranay and Development Cooperative, and Iwahori Mutli-Purpose Cooperative, respectively.

As for the first placers for the Outstanding Cooperatives of the Gawad PITAK, Sacred Heart Savings Cooperative took home the award in the Agri-based category, while it was Buenavista Development Cooperative for the Non-agri-based category. *(Please see page 9 for complete list of Gawad PITAK national winners and other Program Awardees for 2016.)*



L-R: LANDBANK Directors Tomas de Leon Jr. and Crispino Aguelo, National Treasurer Roberto Tan, LANDBANK Officer-in-Charge and Executive Vice President Cecilia Borromeo, Finance Secretary and LANDBANK Chairman Carlos Dominguez III, and Director Victor Gerardo Bulatao.

Established in 1992 by a group of farmers from Pinamungajan, the *Lamac Multi-Purpose Cooperative or LMPC* has been helping change the landscape for the members and communities in Cebu.

From financial support for members to micro enterprises, to undertakings of socio-civic merit, LMPC's relentless work has even given rise to its significant role in helping the local government in implementing more community and environmental projects.

It is also making valuable contributions toward Cebu's economy with its host of tourism-centered businesses, such as Hidden Valley Mountain Resort, also in Lamac, Pinamungajan.

L-R: LMPC General Manager Elena Limocon and Chairman Delfin Tuquib with Finance Secretary Carlos Dominguez III



Right in the heart of Capitol City, the *Cebu CFI Community Cooperative* is no stranger to helping the country grow.

What started out as a small 29-member cooperative with just P200 initial capital, Cebu CFI's membership has now reached 94,000 in 277 cities and municipalities across the country.

Cebu CFI fully understands the value of ready access to responsive services that empower the helpless. It also continues to diversify its ventures, which now include lending and leasing, health services, management of the Lyceum of Cebu, life and non-life insurance, and grocery and canteen services.

L-R: Secretary Dominguez with CEBU CFI Community Cooperative Chairman Atty. Pablo Garcia and General Manager Ophelia Morales



The *Diffun Saranay and Development Cooperative (DISADECO)* has been part of Quirino's community development landscape for 27 years,

DISADECO makes sure it fosters a place where members' commitment and hard work abound, and relevant offerings are readily available. It strongly believes that by letting people in need know that there is always a chance to do better and be better, positive change is not far away.

If its 9,000 members from over a dozen municipalities and cities spanning three provinces is any indication, this Diffun, Quirino-based cooperative definitely is on the right track of fulfilling its main mission of helping those in need to move out of poverty, through strength in numbers and selfless service.

L-R: LANDBANK OIC and EVP Cecilia Borromeo with DISADECO Chairperson Marciana Foryasen and CEO Ma. Retchelle Jose



Originally an employee credit organization, the *Iwahori Multi Purpose Cooperative* has significantly expanded its membership which now includes market vendors, factory workers, government employees, farmers and fishers, and even overseas Filipino workers.

While mainly a savings and credit cooperative, it has diversified its lines of business which now include money remittance, guesthouse and coffee shop, a gym, and therapy services. The co-op also remains active in community service through various initiatives like medical assistance, waste disposal projects, and calamity assistance.

L-R: LANDBANK OIC and EVP Borromeo with Iwahori Multi-Purpose Cooperative General Manager Marilou Almario and Chairperson Angelita Pineda



For more than four decades, *Sacred Heart Savings Cooperative* has played a major role in bringing reliable financial support to its more than 34,000 members in Ilocos Sur and the surrounding provinces in Region 1.

With over a dozen branches, the co-op now offers integrated services to its members, including banking services, modern medical facilities, agri-trading, and commercial printing services. It also goes beyond its regular business operations to connect with the communities it serves through various CSR activities such as medical and health missions, feeding programs, scholarship grants, relief operations and environmental activities.

L-R: Sacred Heart Savings Cooperative Chairman Benedicto Aquino, Finance Secretary Carlos Dominguez III, and Sacred Heart Savings Cooperative Vice-Chairman Mariano Rafael Jr.



With the winning streak of *Buenavista Development Cooperative (BDC)*, the municipality of Guimaras is fast becoming known for more than just the home to some of the best mangoes ever produced.

Though long before its win, BDC was already making its mark in the local economy, With services ranging from quasi-banking to water transport and solar panel offerings, the cooperative has been helping boost the rural economy, generating much-needed employment and instilling self-reliance in the process.

The now 2,000 member-BDC also actively extends community aid through feeding and scholarship programs to name a few.

L-R: BDC Chairperson Adelina Galanza and General Manager Richard Gaboy with Finance Secretary Carlos Dominguez III



GAWAD PITAK 2016 List of Winners



Platinum Awardees

Agri-based Category

Lamac MPC (Pinamungajan, Cebu)

Non-agri-based Category

Cebu CFI Community Cooperative (Cebu City, Cebu)

Ginintuan Awardees

Agri-based Category

Diffun Saranay and Development Cooperative (Diffun, Quirino)

Non-agri-based Category

Iwahori Multi-Purpose Cooperative (Mariveles, Bataan)

Hall of Fame Awardee

Agri-based Category

Nagkakaisang Magsasaka Agricultural Primary Multi-Purpose Cooperative (Talavera, Nueva Ecija)

Outstanding Cooperative

Agri-based Category

1st *Buenavista Development Cooperative (Buenavista, Guimaras)*

2nd *Bontoc Multi-Purpose Cooperative (Bontoc, Southern Leyte)*

3rd *Libacao Development Cooperative (Libacao, Aklan)*

4th *Batangas Sugar Planters Cooperative Marketing Association (Balayan, Batangas)*

5th *Bantug Agricultural Multi-Purpose Cooperative (Talavera, Nueva Ecija)*

Non-agri-based Category

1st *Sacred Heart Savings Cooperative (Galimuyod, Ilocos Sur)*

2nd *Watchlife Workers Multi-Purpose Cooperative (Mariveles, Bataan)*

3rd *Bukidnon Government Employees Multi-Purpose Cooperative (Malaybalay, Bukidnon)*

4th *Ibaan Market Vendors and Community Multi-Purpose Cooperative (Ibaan, Batangas)*

5th *Golden Group Gabay Puhunan Brotherhood Multi-Purpose Cooperative (San Fernando, Pampanga)*

Special Awards

Outstanding Cooperative in Microfinance

Ictus Premier Multi-Purpose Cooperative (Surallah, South Cotabato)

Pinoy Lingap-Damayan Multi-Purpose Cooperative (Virac, Catanduanes)

Outstanding ARB Cooperative

Catholic Servants of Christ Community Multi-Purpose Cooperative (Baliuag, Bulacan)

Outstanding Co-op in Environmental Preservation, Conservation and Management

Lamac Multi-Purpose Cooperative (Pinamungajan, Cebu)

Ulirang Mangingisda

Romedel A. Duco - Surallah, South Cotabato

(ICTUS Premier Multi-Purpose Cooperative)

Ulirang Magsasaka

Danny Rey A. Antenor - Surallah, South Cotabato

(Self-Reliant Multi-Purpose Cooperative)

1st Runner-Up *Francisco V. Manigo - Tubigon, Bohol*

(Lamac Multi-Purpose Cooperative)

2nd Runner-Up *Leydee F. Sideño - Buenavista, Guimaras*

(Buenavista Development Cooperative)

GAWAD KAAGAPAY 2016

List of Winners



Large Corporation

Ana's Breeders Farm, Inc. (Agri-based Category)

Ayala Land, Inc. (Non-agri-based Category)

1st Runner-Up

Limketkai Manufacturing Corporation (Agri-based Category)

Fiesta Communities, Inc. (Non-agri-based Category)

2nd Runner-Up

Universal Harvester, Inc. (Agri-based Category)

AMA Computer College (Non-agri-based Category)

Medium-sized Corporation

Nueva Vizcaya Agricultural Terminal (Agri-based Category)

Unihealth-Baypointe Hospital and Medical Center

(Non-agri-based Category)

1st Runner-Up

Cebu Sherilin Agro-Industrial Corporation (Agri-based Category)

GAWAD CFI 2016

List of Winners



Rural Bank Category

1st *Cantilan Bank, Inc.*

(A Rural Bank)

2nd *Rural Bank of San Mateo*

(Isabela), Inc.

3rd *Ormon Bank (A Rural Bank of Mulanay*

(Quezon), Inc.)

Golden Award

Rural Bank of Goa, Inc.

Special Awards

Best CFI-Intermediary

Katipunan Bank, Inc. (A Rural Bank)

Best CFI Availer -- Agri-Agra Loans

Cantilan Bank, Inc. (A Rural Bank)

GAWAD ENTREPRENEUR 2016

List of Winners



Entrepreneur of the Year

Sps. Jocelyn and Jerry John Taray

- Tree Life Coco

Outstanding Agri-based Entrepreneur

Rosalina D. Mapoy - God's Favorite Farm

Bagong Bayani Entrepreneur

Sps. Gina and Samuel Nesperos

GAWAD MFI 2016 List of Winners

1st *ASA Philippines Foundation, Inc.*

2nd *Pag-Inupdanay, Inc.*

3rd *ARDCI NGO Group, Inc.*

Best MFI-Intermediary and Best MFI Availer

ASA Philippines Foundation, Inc.



This year's *Ulirang Mangingisda Danny Rey Antenor* has always been an advocate of organic farming. His perseverance resulted in a multi-venture business that offers organic produce and products such as the famous lettuce ice cream. He also opened an organic restaurant and expanded his business in three different locations within Lake Sebu, a famous eco-tourism destination in Southern Mindanao.

Danny currently heads the region's Organic Farming Practitioners Network. He considers it a personal mission to promote organic farming and help more families achieve a better future by tilling their own lands.

L-R: LANDBANK OIC and EVP Cecilia Borromeo with Ulirang Magsasaka top winner Danny Rey Antenor and his wife Mrs. Catherine Antenor



Diligence and perseverance has made *2016 Ulirang Mangingisda Awardee Romedel Duco* one of the most successful aqua-preneurs in South Cotabato. A teacher by profession, it was in fishing that Romedel found success and the capability to sustain his family's needs. From two fish cages in 1998, Romedel now has 10 fish cages and operates a small restaurant and a live tilapia outlet, all located in Lake Sebu.

Paying it forward, Romedel shares his knowledge and expertise with fellow fishers in the community with the hopes of helping them pave their own roads to a better future.

R-L: Ulirang Mangingisda Romedel Duco on stage with National Treasurer Roberto Tan, and LANDBANK Directors Crispino Aguero and Tomas De Leon Jr.



Continued from page 7

Celebrating its 13th year, the Gawad Entrepreneur put the spotlight on small-and-medium enterprises that have made significant impact toward helping actively promote economic and social progress in the communities where they operate. The husband and wife team of Jerry John and Jocelyn Taray received the award for Entrepreneur of the Year. They are in the business of coco sugar and syrup production with their export quality Tree Life Coco venture.

Taking pride in the notable performance of financial institutions in the countryside for the responsive delivery of financial services, LANDBANK held the Gawad Countryside Financial Institution or Gawad CFI in their honor. No stranger to the competition, Cantilan Bank, Inc. (A Rural Bank) bagged top prize in the Rural Bank Category, and also took home another special award for agri-agra loans.

The Gawad sa Korporasyon na KAagapay sa Ating GANap na TagumPAY or the Gawad KAAGAPAY, meanwhile, catered to the medium-sized and large corporations that have made considerable contributions to the Bank's development efforts. With categories for both agri and non-agri-based corporations, LANDBANK handed the top awards to Ana's Breeders Farm, Inc. and Ayala Land, Inc., respectively.

And held for the first time was the Gawad Microfinance Institution or Gawad MFI - a salute to the Bank's vital partners in the delivery of basic financial services in rural and urban communities. Characteristic to these MFIs are strong social development thrusts imbedded in their programs, as with first placer ASA Philippines Foundation, Inc., the non-profit organization that also won two other special awards during the event.



Outstanding Agri-based Entrepreneur 2016
Rosalina Mapoy with partner Rod Viniegas



Entrepreneur of the Year 2016
Sps. Jocelyn and Jerry John Taray



Bagong Bayani Entrepreneur 2016
Sps. Gina and Samuel Nesperos



Cantilan Bank, Inc. Chairman Lt. Gen. William Hotchkiss III (Ret.) and Liaison Officer Maylen Franca with Sec. Dominguez



Rural Bank of Goa, Inc. President and CEO Erlinda Castillo with Sec. Dominguez and LANDBANK Dir. Bulatao (hidden)



ASA Philippines Foundation, Inc. President Kamrul Tarafder and Director Victoria Aquino-Dee with EVP Borromeo



Annual Manila Bay SUNSET Cleanup signs up more partners, more volunteers

Having been a part of the anniversary activities of LANDBANK in the past several years, the annual environmental affair spearheaded by the Manila Bay SUNSET (Socially Responsible and United in Nurturing and Sustaining the Environment) Partnership Program Inc. (MBSPP) was held last August 20, 2016 in two simultaneous locations in Manila – along the Manila Bay shoreline on Roxas Boulevard, and Estero de Abad in Barangay 720.

As early as 5:50 in the morning, volunteers from the Bank and Program partners joined the Manila Bay SUNSET Cleanup that eventually saw the participation of about 1,500 people. The event also brought in attendance Senator Cynthia Villar who delivered the event's keynote speech. In her message, the senator stressed the value of environmental advocacy, saying, "The recent disasters have shown us that we are no match to the wrath of Mother Nature, but if we protect our environment, it will protect us – protecting the environment for our survival and the survival of the future generation."

Senator Villar, apart from being the Chair of the Senate Committee on Environment, also serves as the Managing Director for the Villar Sipag at Tiya Foundation, one of the five new Program partners who also took part in the affair. These new members include: Maynilad, De La Salle University, and NCR sectors of the Department of Public Works and Highways (DPWH), and Department of Environment and Natural Resources (DENR) -Environmental Management Bureau.

Taking note of the growing family of partners willing to help clean the environment was LANDBANK Officer-In-Charge and Executive Vice President Cecilia Borromeo. "The growing number of our partners and volunteers is proof that it is never too late to save our environment. We can still save our water resources – one estero at a time."

As the volunteers along the Manila Bay worked on collecting garbage and other debris from the water, the Adopt-An-Estero Program, which was introduced during last quarter's clean-up activity, took place in a nearby part of the city. Officials from partner agencies and LANDBANK, which was led by Executive VP Borromeo, trooped to Estero de Abad for the dropping of the Bokashi Balls, or mud balls containing effective microorganisms (EM). The EM mud balls dropped were made during MBSPP Cleanup activity last May 2016 at Long Island, Las Pinas -Parañaque Critical Habitat Ecotourism Area.

Other volunteers who were also stationed at the Manila Bay site took part in another round of EM mud balls making, as facilitated by EarthVenture, Inc.. The company explained how the balls are made, and how it can improve water conditions.



The mud ball drop at the Estero de Abad in Barangay 720, Malate, Manila was led by LANDBANK EVP Borromeo, LANDBANK Directors Crispino Aguelo and Victor Gerardo Bulatao, Sector Heads Executive VP Julio Climaco Jr., Senior VP Alan Bornas, Senior VP Liduvino Geron, and Senior VP Edward John Reyes; Program partners were led by Senator Cynthia Villar. Residents of the barangay, chaired by Erika Platon, also participated in the activity.

CSR CORNER



Senator Cynthia Villar poses with volunteers from new program partner Maynilad.

EarthVenture, Inc. was busy preparing materials for the Bokashi or EM mud balls making activity.

The company offers EM products and services for treating rivers and other pollution sources.



Another highlight of the program was the turnover of a portion of proceeds from the Manila Bay Clean-up Run last July 10, 2016 which amounted to P153,107.28.

The annual fun run is organized by the Manila Broadcasting Company to help with additional funding for the operations of the SUNSET program.



WAKING UP FOR A GOOD CAUSE

Thanks to volunteer efforts to the Manila Bay Cleanup event on the early morning of August 20, 2016, around 3,879 sacks or 13 truckloads of garbage were collected while 5,096 EM mud balls were made.



#SolusyonNiBinion

#Volunteerific





Corporate Affairs Department Head/ FVP Catherine Rowena Villanueva (second from left) and Knowledge Channel President and Executive Director Rina Lopez Bautista (second from right) lead the launch of season 2 of the AgriCOOLture Educational video series. They are joined by (from left) LANDBANK CSR Head Julienne Picato, DepEd Public School District Supervisor Corazon Silvestre, Commonwealth High School Principal Sheridan Evangelista, DepEd Public School Quezon City District Supervisor Nimfa Gabertan, program host Enchong Dee, and Knowledge Channel Director for TransMedia Edric Calma.

Following the success of its pilot season, LANDBANK in partnership with the Knowledge Channel Foundation Inc. (KCFI), launched the second season of the AgriCOOLture educational video series under the Gawad e-Dukasyon Program. This is in line with the Bank's active promotion of agriculture among the Filipino youth.

The partnership is designed to educate students on agriculture and fisheries at a young age to renew enthusiasm for the agriculture sector. The program forms part of LANDBANK's campaign towards agri-aqua-preneurship, shifting the perception of agriculture and fisheries from just a traditional means of livelihood to a profitable business venture.

"The videos were first launched in 2014 and have since garnered very positive feedback from teachers and students. LANDBANK itself noticed that among the students that it supports through its Gawad Patnubay program who were able to view the videos – that there was a greater interest to pursue higher studies and even a business in agriculture," KCFI President and Executive Director Rina Lopez Bautista said.

"This time, we are targeting students in Grades 9-11 taking up the agrifishery arts track in their Technology and Livelihood subject. Through Knowledge Channel's extensive audience reach, we hope to encourage more young Filipinos to consider and pursue agriculture as a serious area of study and career option," said LANDBANK First VP for Corporate Affairs Department Catherine Rowena Villanueva.

Hosted by TV personality Enchong Dee, the videos will be aired twice a week for three school years, featuring topics like crop production and harvest, poultry raising, and aquaculture and fisheries. Featured in the episodes are crop production and poultry expert Mr. Redz Costales of Costales Nature Farms and fish farm owner Mr. Erick Gaddi of Kashadover Fish Farm in Hagonoy, Bulacan. The videos will also be used as learning materials for DepEd's Informal Education Program, Technology and Livelihood Education, and Technical Education and Skills Development Authority's (TESDA) modules for Grades 11 to 12, required under the K-12 program. "We are grateful for the generous support of DepEd in incorporating the videos in the curriculum of public schools, allowing us to reach a more expansive audience," FVP Villanueva added.

Gawad e-Dukasyon complements the Bank's Gawad Patnubay Program which offers scholarships for dependents of farmers and fishers in agrarian reform communities who wish to take up or are taking up a college degree in agriculture or a TESDA-certified diploma program in farm business management.

The first AgriCOOLture season was able to reach more than four million 8th grade students from more than 4,000 public schools, along with roughly 10,000 out-of-school youth and mature learners enrolled in the Alternative Learning System of the Department of Education (DepEd).

Congratulations! **LANDBANK Visa Debit Card (LVDC)** **SWIPE, SIGN AND WIN! Promo Winners**

June

Ma. Eireen D. Delima
John Edward L. Felipe
Richelle E. Jew
Reynaldo N. Noveno
Jeremeih Cruz Juare
Ma. Susan A. Chan
Jennifer Cruz Saldua
Dante Salvador Navarro Donasco Jr.
Teresita Villarico Galarce
Frances Yani P. Domingo

July

Paolo B. Bearneza
Crispin C. Manugas, Jr.
Felisa S. Bringas
Gandy G. Villarosa
Regina B. Dum Dumaya
Teresita Sarona Booth
Woodroow O. Bayucot
Khrystynn Cyd Rhia DL Garcia
Maria Katharina Zarate Cabana
Albert G. Cayabyab

*Continue using your LVDC
for more chances of
winning in the monthly
electronic raffle draw.*

*Promo runs until
November 30, 2016*

*For promo mechanics, visit:
<http://bit.ly/LVDCPromo>*



BRANCH BANKING News and Updates

Now in your
neighborhood

LANDBANK expands network with PEZA Taguig EO

The opening of the Philippine Economic Zone Authority (PEZA) Taguig Extension Office, which was inaugurated in July 2016, makes it the Bank's third unit in Fort Bonifacio, and its sixth in Taguig City.

Then LANDBANK President and CEO Gilda Pico, Director Victor Gerardo Bulatao and former Executive VP for Branch Banking Sector Jocelyn Cabreza led the ribbon-cutting ceremony. PEZA Director General Lilia De Lima, former Department of Energy (DOE) Secretary Zenaida Monsada and Taguig City Councilor Jaime Garcia also graced the occasion.

Other special guests of the event were Philippine National Oil Company (PNOC) Manager for Administrative Services Department Lino Gerardo Calaor and PEZA Deputy Director-General Mary Harriet Abordo.

PEZA Taguig EO aims to extend better service to DOE's banking requirements, one of the Bank's valued clients. Apart from government clients in the area, the branch will also serve private companies and depositors.

Attendees to the event included LANDBANK First VP for North NCR Branches Group Leila Martin, First VP for South NCR Branches Group Ramon Monteloyola, other bank officers and valued clients.

Inaugurated

PEZA TAGUIG EO

PNOC Bldg. 4
DOE-PNOC Complex
Fort Bonifacio, Taguig City

T (02) 772-0491
F (02) 772-0492
Head: Elizabeth Cruz

Now OPEN

TAGUDIN EO

National Highway
Del Pilar Poblacion
Tagudin, Ilocos Sur

T/F (077) 674-1519
Head: Fernando Herico

Now OPEN

ALLEN EO

Rizal St., Brgy Kinabranan I
Allen, Northern Samar

T/F (077) 501-1394
Head: Evelyn Sabido

Now OPEN

BAGGAO (Cagayan) LEAF*

San Jose, Baggao, Cagayan

T/M (0917) 316-2809

**This is the 25th LANDBANK Easy Access Facility to date.
Mother Branch: LANDBANK Tuguegarao Capitol*

**RUNNING TOTAL
AS OF JUNE 2016**



P 1.29

TRILLION IN ASSETS

P 1.13

TRILLION

TOTAL DEPOSITS

P89.51

BILLION

TOTAL CAPITAL

P 406.7

BILLION

TOTAL LOANS TO
PRIORITY SECTORS

P46.1B

Outstanding Loans to LGUs
Biggest lender to LGU sector

P55.8B

Outstanding Loans
to Microenterprises and SMEs
Leading loan provider to
MSMEs among government
agencies

THE BANK'S NETWORK IS COMPRISED OF

362 branches

1,568 ATMs

39 lending centers

Present in all **81 provinces**

**2016 PERFORMANCE
AS OF Q2**

P 7.42

BILLION
NET INCOME

P 24.1

BILLION
LOAN RELEASES

Benefited **409,271**
Small farmers and fishers.

These were channeled through
786 farmers' and fishers'
cooperatives,

106 countryside financial
institutions and **78** irrigators'
associations.

We Help YOU Grow.

Our tagline. Our promise. Our mission.



Your Partner in Progress 53 years and GROWING.

We at LANDBANK have always lent a helping hand to all our partners, clients and stakeholders. That's why we made sure that we are present in all provinces in the country so we can be closer and be of service to you. We hold over one trillion pesos in assets and deposits, thanks to the trust you have given us. We are strong because the Filipino is. We wouldn't be a trusted bank especially for the countryside if not for our experience spanning more than half a century, and partnerships that progress as the country grows.



★★★★★
Quest for Excellence

Asia Pacific
Quality Organization



★★★★★
Asian Bank of the Year

SMART Awards Asia



★★★★★
**Best Agribusiness Bank
-Philippines-**

Global Banking and
Finance Review Magazine



★★★★★
**Domestic Retail Bank
of the Year
-Philippines-**

Asian Banking &
Finance Magazine



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