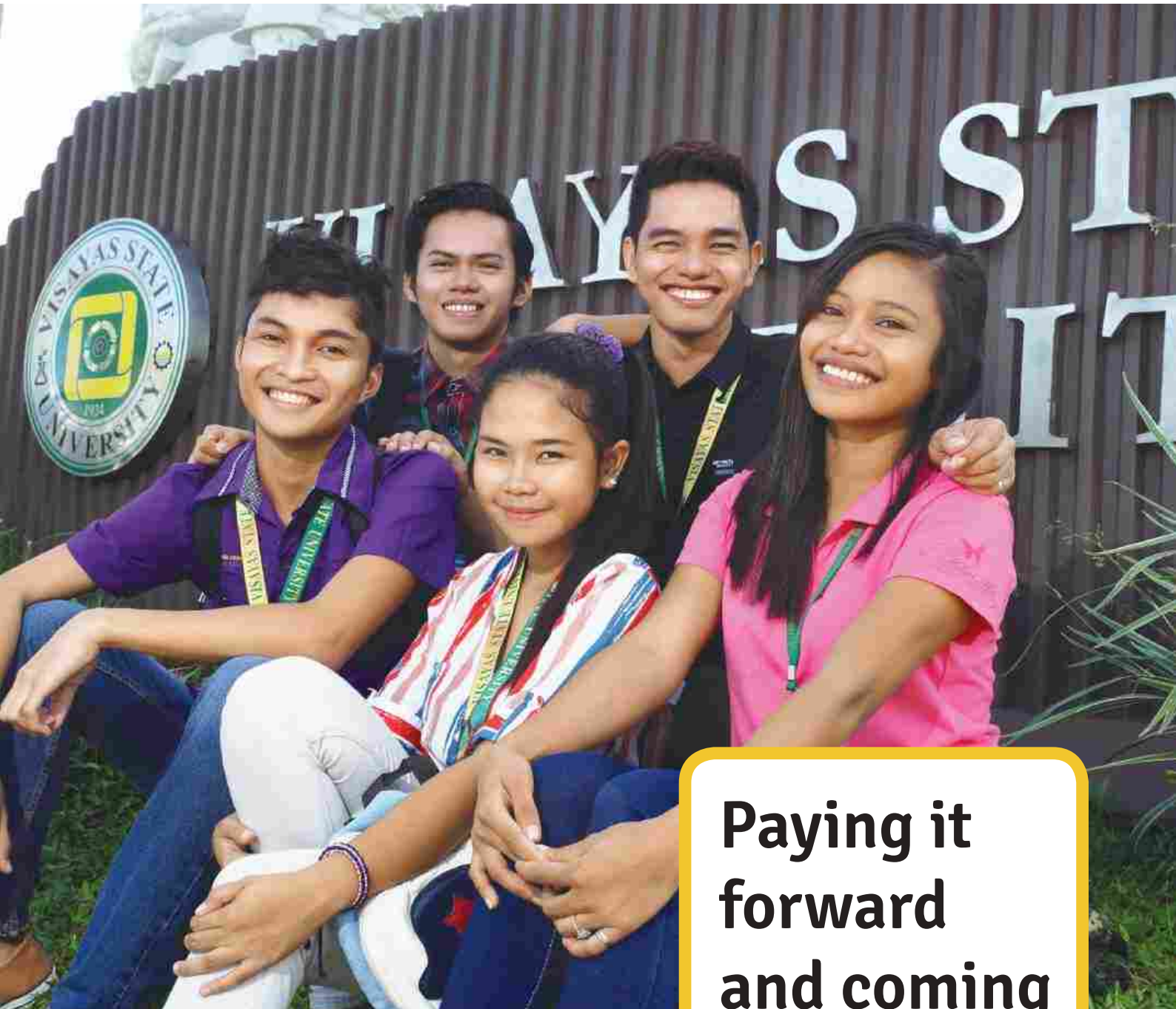


# HARVEST

A quarterly publication for LANDBANK's Clients and Partners

Vol. X, No. 2 July 2015



**Paying it  
forward  
and coming  
full circle**

**Stories of  
LANDBANK CSR**

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## To Our Valued LANDBANK Visa Credit Cardholders

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*The LANDBANK Visa Credit Card Team*

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## Notes from the Top



Outside of our regular undertakings as a financial institution is our commitment to create different ways that can make a difference in people's lives. This we take to heart, for more than fulfilling our corporate social responsibility, it is part of the LANDBANK DNA. At the same time, we take pride in LANDBANK's accomplishments - an act crucial to the general psyche of our people working together to deliver responsive products and services across the nation.

We constantly pursue avenues that would benefit not just our operational thrusts, but bring a sense of accomplishment beyond the merits of our financial growth.

In this issue, we bring to fore the various efforts of the Bank, its employees and partners, that are helping create opportunities for people and communities to help change or elevate their socio-economic conditions. Given the right tools and motivation, we see how some of our CSR beneficiaries have fared in overcoming various challenges — from finding success in business, achieving academic excellence, to innovating for environmental impact.

As the nation moves toward global competitiveness, taking our corporate social responsibilities to heart helps produce tangible and viable results, especially in the countryside, which allow more Filipinos to stand confidently and realize their own potential, armed with the right skills set and in the opportune moment. It also helps promote more than progress and growth, but sustainable development.

Catherine Rowena B. Villanueva  
Vice President, Corporate Affairs Department

*Vice President Villanueva is also the Chairperson of the LANDBANK CSR-Technical Working Committee, and President of Manila Bay SUNSET Partnership Program, Inc.*



## About the Cover

A big thrust for LANDBANK is putting the interest back in the agriculture industry by tapping into the potentials of the younger generation. Helping create opportunities that are responsive to their needs—through education, financial or technical assistance for livelihood opportunities and conscious innovation for environmental protection—is what makes LANDBANK's Corporate Social Responsibility (CSR) worth the collective efforts of its people, institutional partners, and friends.

## PARTNERSHIPS AT WORK



## LANDBANK grants P2B loan for PANC

LANDBANK, through its Corporate Banking Department I, recently granted a P2-billion Corporate Notes facility to Pilmico Animal Nutrition Corporation (PANC). The amount will partially finance PANC's farm and feed mill expansion, as well as fund the company's general financing and corporate requirements.

The notes facility agreement was signed by LANDBANK Executive Vice President for Agricultural and Development Lending Sector Cecilia Borromeo, Senior Vice President for Corporate Banking Group Edward John Reyes, Pilmico President Sabin Aboitiz, Aboitiz Equity Ventures Inc. (AEV) Chief Financial Officer (CFO) and Senior Vice President Stephen Paradies, Pilmico CFO and First Vice President Ma. Lope Mabatid and AEV Group Treasurer and Senior Vice President Gabriel Mañalac.

PANC intends to build new farms in order to increase the sow capacity of its nucleus, breeder and grower-finisher farms. The company envisions itself to be at the forefront of modern egg production with the construction of fully automated climate controlled growing and laying chicken houses. The feed mill expansion intends to meet the increased demand for both commercial and the internal feeds requirement of PANC's farms. PANC's existing farm and feed mill are located in Capas, Tarlac. PANC is a wholly owned subsidiary of Pilmico Foods Corporation which in turn is wholly owned by AEV. AEV is one of the country's largest conglomerates involved in power generation and distribution, food manufacturing and financial services. Also present during the ceremony were LANDBANK Vice President for Corporate Banking (I) Lolita Silva and Account Officer Danilo Dayanghirang, AEV Treasury Assistant VP May Peñaloza, AEV Treasury Supervisor Mary Grace Santos, and Pilmico Finance Manager Krystel Gayle Guzman.

## LANDBANK adds FilRemit to N. America partners

LANDBANK has added Canada-based remittance and cargo services provider FilRemit Corporation to its list of remittance partners, helping boost the Bank's efforts in reaching out to more Filipinos abroad, this time in North America. FilRemit is one of Canada's oldest and most trusted companies in the Filipino remittance and cargo business. According to LANDBANK Vice President for OFW Remittance Group (OFWRG) Renato Eje, remittances sent through the company are immediately credited to LANDBANK accounts of beneficiaries with the LANDBANK Remittance System or LBRS in place.



The FilRemit Group covers Canada through its Manila Express, Inc., Manila Cargo Express, Inc. and E-Pera Corporation offices in British Columbia (Vancouver, New Westminster, Richmond, Surrey, Victoria, Warehouse), Alberta (Calgary, Edmonton, Camrose, Ft. Murray), Ontario (North York, Scarborough), Manitoba (Winnipeg), Saskatchewan (Regina, Saskatoon) and Yukon Territories (Whitehorse).



*The agreement was signed by LANDBANK Vice President for OFWRG Renato Eje and FilRemit Corporation President and CEO Emmanuel De Ocampo last March 2, 2015 in Makati City.*

*Serving as signing witnesses were LANDBANK Assistant VP for Domestic Remittance and Marketing Department James Figueras and FilRemit Corporate Secretary Regina De Ocampo.*



For inquiries, please call the Overseas Remittance Marketing Services Department at (63) (02) 405-7331, or visit any LANDBANK branch.

**With the Bagong Bayani Program, LANDBANK puts forward a menu of savings products to help and empower Overseas Filipinos to save and grow their hard-earned money.**

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Initial deposit of P100 with no maintaining balance

### **Bagong Bayani Passbook account**

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### **Bagong Bayani USD Passbook Account**

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## GMCAC lands P1.84B loan for Mactan-Cebu Airport Project

The Land Bank of the Philippines is doing its part in helping boost the tourism industry and the country's mass transport infrastructure by agreeing to infuse P1.84 billion for the Mactan-Cebu International Airport (MCIA) Project. The amount to be funded by LANDBANK is part of the 70 per cent of the project cost. Said percentage is equivalent to P23.3 billion. The loan facility will be used by GMR-Megawide Cebu Airport Corporation (GMCAC) to finance the construction of the new terminal and refurbish existing facilities of MCIA.

Under the flagship Public-Private Partnership (PPP) scheme of the Aquino administration, the airport project ranks among the most expensive to date. The Department of Transportation and Communications (DOTC) and MCIA Authority awarded the said project to GMCAC last April 22, 2014 with turnover of airport operation and maintenance in November 2014. Currently, GMCAC has lined up programs aimed at reducing



queuing time and maximizing the use of airport space. It also intends to provide the immigration section with passport readers and computers. Apart from providing improved passenger terminal services, GMCAC will start the construction of the second airport terminal within the year, which is expected to increase annual passenger carrying capacity to 12.5 million from its present 4.5 million.

## PRESSING FOR MOBILITY PARCS makes its debut

Paying land amortizations just got easy with the launch of the Portable Agrarian Reform Collection System (PARCS). Agrarian Reform Beneficiaries (ARBs) can now make payments through the automated, mobile collection system developed by LANDBANK and the Department of Agrarian Reform (DAR).

Held in Sta. Cruz, Laguna, the event was led by Agrarian Reform Secretary Virgilio De Los Reyes and LANDBANK President and CEO Gilda Pico last April 21. According to LANDBANK President Pico, "This is a trailblazing project of LANDBANK and DAR aligned with our mutual thrust to improve the delivery of support services to ARBs and improve the implementation of the government's agrarian reform program.

As the financial intermediary of the Comprehensive Agrarian Reform Program, LANDBANK collects payments from ARBs. With the launch of the PARCS, LANDBANK and DAR hope to streamline the collection and remittance of Agrarian Reform Receivables (ARRs) from ARBs.

The shift from manual to an automated system will enhance the collection and remittance process. The new system also captures information on ARBs' amortization payments and generates daily and monthly reports that could help increase the collection rate of land amortizations.

The PARCS also eliminates the need to fill up three copies of payment slips as the mobile point-of-sale device allows LANDBANK field collectors to access the records of ARBs which contain their payment records and other pertinent information.



Above photo shows Agrarian Reform Secretary Virgilio De Los Reyes (left) with LANDBANK President and CEO Gilda Pico (4th from left) and Director Crispino Aguelo (right). Meanwhile, holding the device is Field Collector Blandina Dalisay with Chief Field Operations Specialist Librido Libit, both from LANDBANK Agrarian Operations Center IV. Bottom photo shows ARBs and other guests in attendance.



In the next phase of this project, LANDBANK is looking to tap its accredited cooperatives and rural financial institutions as collection agents and equip them with the PARCS device to make the remittance process more convenient for ARBs.

Also present at the launch event were LANDBANK Directors Victor Gerardo Bulatao and Crispino Aguelo, Senior VP for Technology Management Group Alan Bornas, First VP for Agrarian Services Group Alex Lorayes, and other LANDBANK officials.

## FEATURE STORY



Agripreneur Beneficiary Windel Jinon with his parents at their backyard poultry project in Iloilo.

# When Opportunity meets hard work

*Perhaps no one will ever question the lasting impact of the devastation that was Typhoon Yolanda. Hitting the country in 2013, thousands of people in the Visayas Region took the brunt of the destruction. To this day and for years to come, they will always look to that particular experience as one of the turning points in their lives.*

As a young boy, Windel Jinon always dreamed of becoming a veterinarian. A seemingly attainable dream — unless you had to grow up with nine other siblings in a household where money was tight. Surviving back then seemed to be on a day-to-day basis as the entire family had to get by only with what his father earned from being a pedicab driver. *“Mahirap po talaga kami that time,”* as Windel recalls his childhood. So, he had to let go of his dream, but not of finding success one day.

Working hard, he found a way to a much needed education. He continued with school, and it was during his stint as an on-the-job-trainee that he learned about the piggery business, in terms of breeding, castration, and other medical issues. He also realized that time that this kind of agricultural enterprise was his way to make money. Though informal in setting, his technical learning became his spring board for starting his own piggery business. Windel told his father about it and started with just one *inahin* or sow. Windel admits that it wasn't as easy in the beginning. The challenges that came were many and severe. After the devastation caused by typhoon Yolanda last November 2013, the infrastructure of his piggery was in no shape to operate properly. He had to find a way to make things work. He tried his luck and persevered, stumbling upon the Family Enterprise Project - a program of LANDBANK.

Because he was a graduate of one of the partner Family Farm Schools under the said program, and had an earnest interest in the agri business—two of the main factors in getting accepted, he went ahead and applied. With his fledgling business close to failing, luck found its way to Windel.

Becoming an Agripreneur beneficiary, the necessary funding came just in time. He recalls that day on December 27, *“Siguro tinupad ng Diyos yun aming prayer for some kind of funding. Malaking tulong po talaga dahil kung wala yun pera, siguro hindi pa makatayo yun babuyan namin.* It may seem small, but it was the help that we needed.” It also didn't hurt that LANDBANK at the time was really pushing for FEP to help revive interest in the industry.

Becoming the heart of the family's entire business, the surviving piggery has also given birth to several other business ventures. These days, Windel and his family have their hands full with a poultry farm, a furniture business, a canteen and a meat shop. The role LANDBANK has played in his life is something that he will never forget, always thankful for what it has done for his family. And doing things for others is what helps keep his schedule full.

Aside from being a businessman, Windel is now paying it forward as he teaches Basic Agriculture at Dingle Family Farm School in Iloilo. The school's director, Orbi Vitano Dayot, did not waste any time tapping Windel to be part of the learning community once he learned of Windel's graduation. *“That kid epitomizes hard work,”* he says of the young entrepreneur. Director Dayot knows that Windel is a big help to the farm school, helping impart learning and push the cause of the agricultural field. From young dreamer, student, beneficiary, Windel Jinon is now a successful entrepreneur, a mentor and inspiration for others who hope to be just like him one day. Not bad for someone who didn't get to live his childhood dream.

*The Family Enterprise Project (FEP) is a program between LANDBANK and Pilipinas Associations of Rural Families for Education and Development (PARFED), Inc. that provides assistance to scholars and alumni of partner Family Farm Schools.*



*The success of Windel Jinon's piggyery has afforded him the opportunity to open other businesses.*



*When not attending to his businesses, Windel can be found in the classroom teaching Basic Agriculture at Dingle Family Farm School in Iloilo.*



*Students of Family Farm Schools are required to present an FEP as their thesis to be approved by the school to complete their two-year Farm Business Management course. The best and most feasible FEPs qualify for the financing facility as endorsed by the Family Farm School to LANDBANK.*

*Interview with Windel Jinon first appeared on the weekend business-oriented TV program Swak na Swak produced by Bayan Productions, Inc. Catch Swak na Swak every Sunday morning on ABS-CBN.*

# How LANDBANK is helping bring more opportunities across the nation

## From the dumps to the classrooms

LANDBANK, along with Miss Earth Foundation and Polystyrene Packaging Council of the Philippines or PPCP, distributed 1,500 recycled plastic rulers to eighth-graders of the Manila High School last February 18, 2015. The initiative is a project of the Manila Bay Socially Responsible and United in Nurturing and Sustaining the Environment (SUNSET) Partnership Program, Inc. or MBSPPPI.

Aside from efforts to rehabilitate Manila Bay, the SUNSET program is taking its environmental advocacy to the next phase, most especially, in helping educate the youth and local communities about environmental awareness, proper waste management, and recycling. Representatives from LANDBANK, PPCP, and Miss Earth Foundation each gave a mini-session on their respective environmental advocacies prior to the actual distribution of rulers.

Ms. Daisy Coroza of the PPCP, Miss Philippines Earth 2014 Runner-Up Bencelle Bianzon, and the LANDBANK CSR team handed over the recycled plastic rulers to students of Manila High School (in photo).

A total of 2,500 rulers were reproduced by the PPCP out of recycled plastic scraps. These will be donated to various public high schools in Manila. Every month, tons of used plastic bottles, styro food containers, and other recyclable waste materials are turned over by LANDBANK and other SUNSET partners to the PPCP to be reproduced into useful materials such as chairs, rulers, and other household items.

Every month, tons of used plastic bottles, styro food containers, and other recyclable waste materials are turned over by LANDBANK and other SUNSET partners to the PPCP to be reproduced into useful materials such as chairs, rulers and other household items. Miss Earth 2014 Jamie Herrell and Miss Philippines Earth Eco-Tourism 2014 Monique Manuel then joined the team two days after at V. Mapa High School for the distribution.



**The Manila Bay SUNSET Program is LANDBANK's flagship corporate social responsibility program in partnership with various sectors of society. Its main objective is to implement a sustainable approach to help clean and protect the marine and coastal resources of the Manila Bay.**

## From the classrooms to the field

Inspired by dreams and driven by passion, 12 scholars of LANDBANK Gawad Patnubay Scholarship Program successfully completed their academic degrees in various agriculture-related degrees making them the first batch of graduates under the program in partnership with the International Rice Research Institute (IRRI).

Having produced one magna cum laude and seven cum laude graduates for this first batch, the prospects are definitely brighter for other Gawad Patnubay scholars. In fact, the recent graduates who underwent a two-month review program, successfully passed the Agriculturists Licensure Examination given by the Philippine Regulatory Commission (PRC). Results released this June show Program scholar and Central Luzon State University cum laude graduate Royette Santos landing in 6th place with an 85% rating. According to the PRC, 1,888 out of 6,080 passed the exam. As the Gawad Patnubay Scholarship Program has an Enrolment to Employment (E2E) component, all the graduates will undergo a 10-week internship starting September 2015. In January 2015, LANDBANK with partners IRRI and PARFED organized a youth confab that, for the first time since its 2013 launch, brought together the program's 28 scholars from different state universities--Central Luzon State University (CLSU), Central Mindanao University (CMU), University of Southern Mindanao (USM), and Visayas State University (VSU), along with 12 others enrolled under a two-year diploma course in agriculture.

Gawad Patnubay new graduates/board passers\*

**\*Santos, Royette - BS Agriculture, CLSU  
6th Placer Agriculturists Licensure Examination**

\*Alcantara, Samantha - BS Agriculture (cum laude), CLSU

\*Alvariño, Jess Bryan - BS Agriculture (cum laude), USM

\*Ariola, Excel - BS Agri Business (cum laude), CMU

Cacerez, Jay Carl - BS Agricultural Chemistry (cum laude), VSU

\*Capacao, Roda - BS Agriculture (cum laude), VSU

\*Jungco, Vergel - BS Agri Business (Magna cum laude), USM

\*Lacanilao, Christian - BS Agriculture, CLSU

\*Lutao, Francisco Jr. - BS Agriculture (cum laude), CLSU

\*Marquez, Jovel Grand - BS Agri Business, CMU

\*Reyes, Kristina Joy - BS Agriculture, CLSU

Pabia, Cesar Jr. - BS Agri Business (cum laude), VSU

Photo below, from left, Jay Carl Cacerez, Francisco Lutao Jr., El Shaira Labargan, Cesar Pabia Jr., and Roda Capacao.

## From dry fields to protected greenery

Meanwhile, LANDBANK continues to protect, maintain and reforest the watershed in Sitio Dumuloc, Barangay Hacienda, Bugallon, Pangasinan. It is one of the six adopted areas under the Bank's Adopt-A-Watershed Program - Phase II. Representatives from the Department of Environment and Natural Resources (DENR) Central Office and Regional Office I and officers and members of the Cayanga-Bugallon Upland Farmers Association, Inc. (CБУFAI) lent their time and effort to weed wild plants and establish firebreak to the 10-hectare adopted site. The DENR reported that the CБУFAI transformed the adopted area in an agro-forestry plantation with 85 percent survival of seedlings planted in 2013. CБУFAI cited that the prolonged dry season in Region I and the practice of *kaingin* farming (forest fires) have affected the growth rate in the area, but the CБУFAI has organized themselves into groups to patrol the area against *kaingin* farmers. Today, the area is a vast greenery of forest and fruit-bearing trees, such as the Aguho, Acacia, Mangium, Cashew, Duhat, Guyabano and Jackfruit. As the adoption program closes middle of this year, the Bank, DENR and CБУFAI are in unison that the environmental partnership has increased the biodiversity in the area, established stronger ties with local communities and has promoted employee volunteerism.



The LANDBANK's Gawad Patnubay scholarship program aims to provide educational assistance to poor but deserving students. At the same time, it also hopes to revive interest in the agriculture sector by developing students' skills in modern agriculture, with the objective of beefing up the sector with the young demographic.



# PARTNERSHIPS AT WORK



## LGU Puerto Princesa adds P540M for public infra funding

The City Government of Puerto Princesa will receive an additional P540 million from LANDBANK to finance the acquisition of heavy equipment, street lighting, improvement of the city baywalk and construction of the new public market. The latest approved P540 million omnibus term loan agreement facility is the fifth granted to the City Government since 1995. A total of P2.60 billion in loans were granted to the LGU to finance various development projects, such as sanitary landfill, reclamation/coastal development, street lighting, lot acquisition for urban poor, sports complex, covered court/coliseum, road development and other environmentally-related projects.

Puerto Princesa City Mayor Lucilo Bayron and LANDBANK First Vice President for Southern Luzon Lending Group Filipina Monje signed the agreement at the New City Hall Building, which was also financed by the Bank. Also present were City Administrator Atty. Ma. Elena Rodriguez, LANDBANK Head for Palawan Lending Center Joel Babaan, City Budget Officer Regina Cantillo, and LANDBANK Technical Assistant for South Luzon Lending Group Juvy Olbes.



## LANDBANK Trust Banking Group

### Empowering the Filipino financial know-how

For four decades now, the LANDBANK Trust Banking Group (TBG) has been delivering on its commitment of helping the country grow through its various products and services in the Trust Business industry.

The Group is on course for another year of financial challenges and opportunities, but not without capping 2014 with solid results. Targeting more financial literacy for Overseas Filipino Workers (OFWs) and their families, TBG conducted various activities, fora and seminars both locally and abroad. These were done in active partnership with OFW groups and Filipino migrant associations and other organizations.

The Investors' Forum on the other hand, aims to provide the public with updates on current market conditions, its effects to various economic factors and how all these can be aligned with people's own investment strategies and decisions.

The first Investors' Forum for 2015 was held during the celebration of TBG's 40th Year Anniversary last February 18. The forum's theme was "The Philippines' Investment Climate: The Effects of ASEAN Integration on Your Investments." A second forum was held last June 4 with the theme, "Navigating the Financial Markets into Un-Chartered Territories." Both fora were held at the LANDBANK Plaza in Malate, Manila.



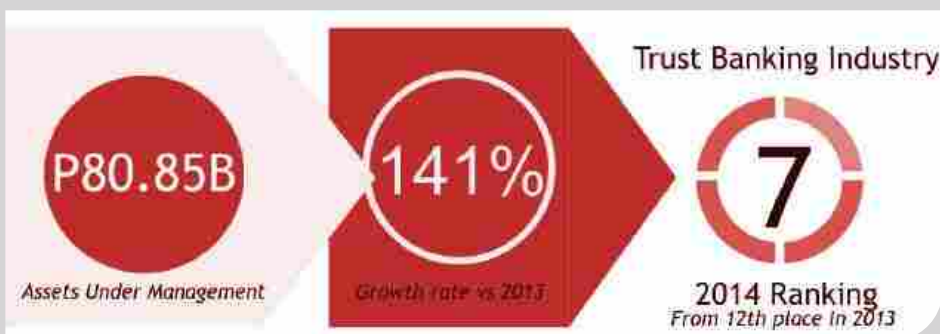
Representing LANDBANK TBG in the Pinoy WISE International Conference held at Crowne Plaza, Abu Dhabi last October 3-4, 2014 was Rizaldy Cardinez of the Product Development Unit, Trust Business Development Department (far right).



The February 2015 Investors' Forum speakers were (l-r) Zeno Ronald Abenoja, Director of the Department of Economic Research, Bangko Sentral ng Pilipinas; Jose Mario Cuyegkeng, Senior Economist for ING Bank N.V. Manila; and Patrick Ella, Economist for Security Bank Corporation.



The June 2015 Investors Forum speakers (l-r): Dr. Romulo Neri, Senior Adviser for Regina Capital Development Corporation and former National Economic Development Authority Director-General; and Raymond Neil Franco, Vice President and Head of Research at First Abacus Financial Holdings Corporation.



## LANDBANK takes two at ADFIAP Meet in Vietnam



LANDBANK President and CEO Gilda Pico was feted with the prestigious “Outstanding CEO Award” by the Association of Development Financing Institutions in Asia and the Pacific (ADFIAP) for her “sterling performance in leading and sustainably managing the Bank since 2006”. She was honoured in a ceremony held as part of the 38th ADFIAP Annual Meeting in Nha Trang, Vietnam.

The ADFIAP “Outstanding CEO Award” is given to top executives in recognition of the leadership, vision and achievement particularly in development banking.

With President Pico at the helm, LANDBANK has maintained its rank among the country’s top 5 universal banks, achieving record net income year after year and steady growth in resources and loan portfolios.

Under President Pico’s leadership, LANDBANK has also consistently grown its loan portfolio in favour of identified priority sectors. By December 2014, the Bank’s loans to priority sectors reached P331.3 billion, representing a record-high share of 85.9 percent against its loans to all sectors of P385.8 billion.

*LANDBANK President and CEO Gilda Pico receives the Outstanding CEO award from ADFIAP Chairman Pema Tshering at the ADFIAP Awards 2015. Inset photo shows LANDBANK Executive Vice President Julio Climaco Jr. receiving the Bank’s award for Outstanding Project in Human Capital Development.*

To this day, LANDBANK remains the single largest lender to small farmers and fishers and the leading provider of financial assistance to micro, small and medium enterprises among GOCCs and government financial institutions. It is also the biggest credit provider to the LGU sector, financing projects in agri-infrastructure, agri-business, schools and hospitals, farm-to-market roads, housing and livelihood, and other developmental projects. LANDBANK also bagged the “Outstanding Development Project” award under the Human Capital Development category for its Agricultural and Development Lending Sector’s Innovative Training and Responsive Approaches for Institutional Nurturing (iTRAIN).

The iTRAIN is a capability program designed to develop and enhance the skills and competencies of the Bank’s cooperative clients to help them efficiently handle their respective businesses and operations. The program likewise hones the skills and competencies of LANDBANK Account Officers and Account Assistants in providing relevant and responsive customer service.



## LMLS wins Asia Trailblazer Award

LANDBANK was Highly Commended for its LANDBANK Mobile Loan Saver (LMLS) under the Process Excellence in Loan Origination Category of the 6th Retail Banker International Asia Trailblazer Summit and Awards 2015 held last March 26 at the Carlton Hotel, Singapore. LANDBANK President and CEO Gilda Pico and Executive Vice President for Branch Banking Sector Jocelyn Cabreza received the award from Timetric Regional Director Ruben Kempeneer. Launched in time for LANDBANK’s 51st Anniversary on August 8, 2014, the LMLS is a fast, safe and convenient platform for government/private employees to avail of loans and build their savings with the aid of their mobile phones. The program is touted by the Bangko Sentral ng Pilipinas as the “country’s first-ever fully electronic and paperless salary loan service.” LMLS is offered in partnership with Smart e-Money, Inc.

The Retail Banker International Asia Trailblazer Summit and Awards, now in its 6th year, is the premier conference produced for and attended by senior executives from retail banking and consumer finance organizations in Asia. The Trailblazer Awards recognize the growing innovation within Asia’s banking institutions and credit the outstanding financial institutions that have exhibited a high degree of innovation and enterprise in product development, service

delivery or process improvement. The Winners are selected for innovative ideas, overall profitability of a business line, market leadership, operational efficiency, customer experience, reasons why a new product or process or enhancement was developed and what problem it intended to solve.



# BRANCH BANKING NEWS AND UPDATES

Inaugurated

## Dinagat Branch



San Jose, Dinagat Islands, April 23, 2015 - LANDBANK President and CEO Gilda Pico (5th from left) led the ribbon-cutting ceremony during the inauguration of Dinagat Branch along with (from right): LANDBANK Director Victor Gerardo Bulatao, Executive VP for Branch Banking Sector Jocelyn Cabreza, First District Sangguniang Bayan (SB) Member Rolizareth Ladaga, Second District SB Member Joslyn Ecleo, Director Crispino Aguelo, and LANDBANK Vice President for East Mindanao Branches Group Camilo Leyba.

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F: (044) 913- 7592

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Bulacan

Headed by  
Emilio Cabigao

NOW OPEN

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Municipal Hall,  
Anda, Pangasinan

**Argao** (0927) 341-5066  
Poblacion, Argao, Cebu

**Amlan** (0915) 864-3678  
Municipal Plaza, National Highway,  
Poblacion Amlan, Negros Oriental

**Barotac Nuevo** (0918) 925-8681  
Cartagena Street, Ilaud Poblacion  
Barotac Nuevo, Iloilo

**Caba** (072) 710-1051  
Caba Municipal Compound,  
Caba, La Union

**Guipos** (0925) 552-2503  
National Highway, Poblacion,  
Guipos, Zamboanga del Sur

**Moncada** (045) 931-0602  
McArthur Highway, Poblacion I,  
Moncada, Tarlac

**Monkayo** (0930) 801-4629  
Española St., Public Market,  
Poblacion, Monkayo  
Compostela Valley

**Naic** (0917) 715-3281  
Naic Municipal Hall Compound,  
Brgy. Ibayo Silangan, Naic, Cavite

**Pamplona** (0917) 771-9586  
Municipal Gymnasium,  
Centro Pamplona, Cagayan

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Pasuquin Farmers Trading Bldg.,  
Poblacion, Pasuquin, Ilocos Norte

**Pitogo** (0917) 857-7936  
Mabini St., Brgy. Maaliw, Pitogo, Quezon

**Pres. Manuel A. Roxas** (0932) 868-3977  
Lower Irasan, Pres. Manuel A. Roxas,  
Zamboanga del Norte

**Puerto Galera** (0933) 539-9635  
Municipal Compound, Brgy. Poblacion,  
Puerto Galera, Oriental Mindoro

**San Antonio, Zambales** (047) 222-2984  
Brgy. Rizal San Antonio Municipal  
Compound, San Antonio, Zambales

**Sta. Ana** (045) 409-0817  
Stall B, IC Pelayo Bldg., Villa Luisa,  
Sta. Lucia, Sta. Ana, Pampanga

**Sto. Tomas** (0933) 408-0306  
Municipal Hall Bldg., Feeder Rd. #3,  
Tibal-og, Sto. Tomas, Davao del Norte

**Sinacaban** (0922) 815-7661  
Poblacion, Sinacaban,  
Misamis Occidental

**Sulop** (082) 553-2480  
G/F Municipal Hall Bldg., Sulop,  
Davao del Sur

**Tanauan** (053) 530-3303  
Cor. Real and San Martin Sts.,  
Brgy. Buntay  
Tanauan, Leyte



**Quick  
Numbers**  
as of June 2015



**352**

Branches nationwide



ATM

**1,404**

Machines  
(On-site & Offsite)

**335 ATMs**  
Metro Manila

**1,069 ATMs**  
Provincial



**30**

Cash Disbursement  
Machines



**50**

LANDBANK  
Express Access  
Machines



**20**

LANDBANK  
Easy Access  
Facility

## SERVICE ON THE GO LANDBANK Mobile ATM travels to W. Mindanao

Parts of West Mindanao can now enjoy banking convenience with the LANDBANK mobile ATM, stationed at LANDBANK Pagadian Branch.

The first stop was at the Municipality of Tigbao, Zamboanga del Sur, for the cash needs of the local government unit's employees. The mobile ATM, which is ready for deployment, will also cater to the financial requirements of an estimated 350,000 conditional cash transfer beneficiaries in the Zamboanga Peninsula and the other mandated clients of the Bank in the region.

LGU Tigbao recently forged agreements with Pagadian Branch on the LANDBANK Visa Debit Card-ATM Payroll Facility and salary loan releases of its 105 employees under the LANDBANK Mobile Loan Saver program.





## **LANDBANK HOME Loan Program**

### **Housing Opportunities Made Easy**

The LANDBANK Housing Opportunities Made Easy (HOME) Program caters to both homebuyers and home developers. It offers the following lending facilities:

#### **Easy Home Loan**

Easy Home Loan helps you buy or construct your dream home. It also allows existing homeowners to refinance their current and existing home loan from other banks or financing firms or developers' in-house financing.

#### **End-Buyers Tie-Up Agreement**

The End-Buyers Tie-Up Agreement helps you buy or construct your home through an accredited developer. It also helps developers grow their business by supporting their housing projects or financing their client's home acquisition or construction, after an accreditation process.

#### **Bahay para sa Bagong Bayani**

A special lending program designed for Overseas Filipino Workers (OFWs), LANDBANK's Bahay para sa Bagong Bayani program allows OFWs to acquire, build or renovate their own homes at relaxed and flexible terms.

## **INQUIRE NOW!**

Visit your nearest **LANDBANK Lending Center** or call our **24/7 Customer Care Hotline** at 405-7000 (NCR); 1-800-10-405-7000 (Domestic Toll Free) or visit **[www.landbank.com](http://www.landbank.com)** for more details.



**LANDBANK**  
WE HELP YOU GROW.