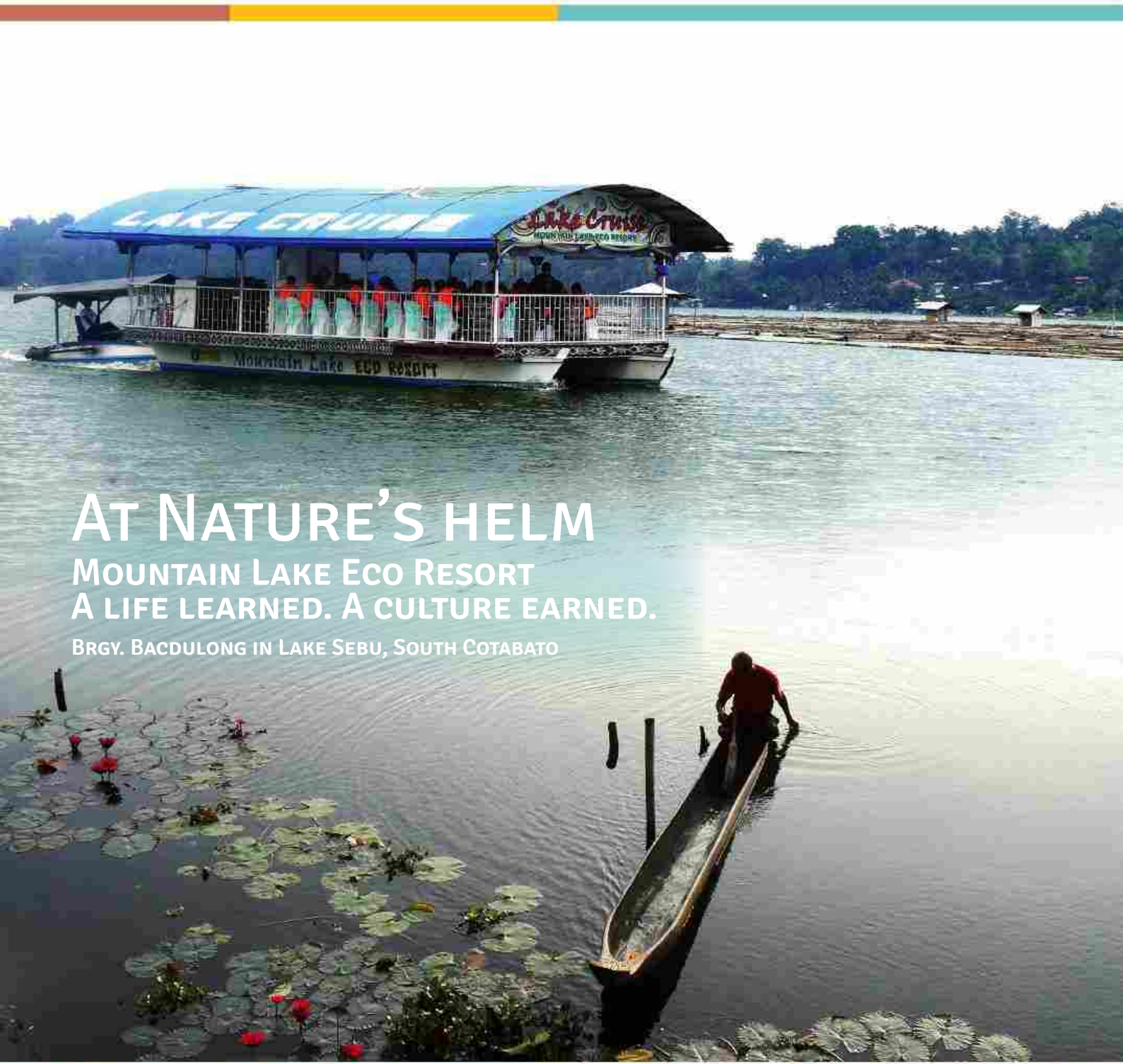


HARVEST

A quarterly publication for LANDBANK Clients and Partners
Vol. XI, No. 1 April 2016



AT NATURE'S HELM MOUNTAIN LAKE ECO RESORT A LIFE LEARNED. A CULTURE EARNED.

BRGY. BACDULONG IN LAKE SEBU, SOUTH COTABATO



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Letter from the Editor

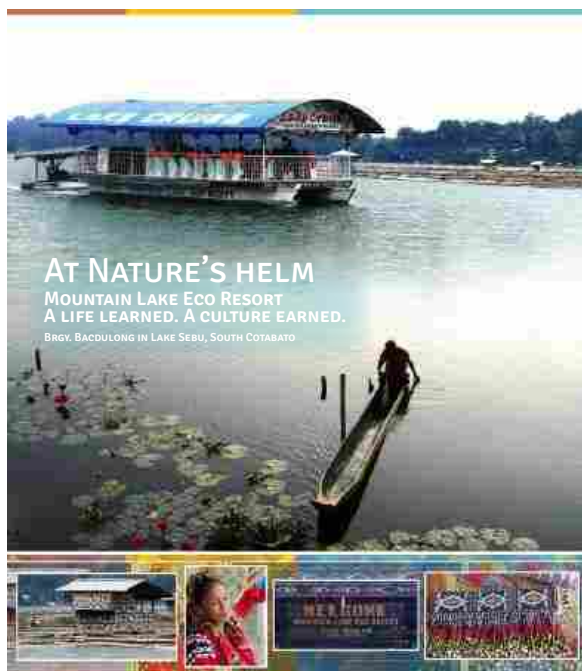
The year 2016 is full of new challenges as well as bigger potential for LANDBANK to do more -- from helping the countryside grow with a diversified range of financial products and services to bringing innovations to remote areas and help improve people's way of living.

In this issue, we focus on how the support and trust you have given us are creating a positive dynamic in parts of the country. We travel to South Cotabato where our assistance for inclusive growth through one of our Gawad PITAK Awardees has been bringing more than monetary gains. Through the mission of ICTUS Premier Cooperative, LANDBANK's Gawad PITAK 2015 Best in Agri-Tourism Awardee, we get to see how we in part are championing the cause of the T'boli community--of preserving an important heritage and teaching a rich culture to others.

Another important cause for LANDBANK, we also take a look at how a simple yet innovative program for clean potable water has made a difference in communities largely devastated by past natural disasters. The *Malinis na Tubig, Handog ng LANDBANK project* is just one of many initiatives reflective of the Bank's active corporate social responsibility.

We hope to be teeming with more of the same endeavors in the months ahead and look forward to sharing these inspiring stories with you, our valued clients and partners, in future issues, and keep you updated about what is happening with our regular banking initiatives and latest innovations.

Catherine Rowena B. Villanueva
Editor-in-Chief



About the Cover

LANDBANK offers a glimpse of life away from the hustle and bustle of metropolitan living. The Mountain Lake Eco Resort in Lake Sebu, South Cotabato is a place where one can set one's own pace, whether it's learning about one's environment or merely enjoying life at nature's pace. It is also where one can learn about the daily life of the T'bolis as they strive to preserve and share their rich heritage.

**PARTNERSHIPS
AT WORK**



LANDBANK shows support for Barangka Credit Cooperative with P145M loan approval

LANDBANK continues to strengthen its partnership with Barangka Credit Cooperative (BCC) with the recent approval of two new credit facilities totaling P145 million. This will help fund the cooperative’s expansion and support its loan assistance program for members.

A client of the Bank since 1996, BCC is one of the top cooperatives in the country that offers competitive financial assistance to its members. BCC CEO and President Roberto Mascariña said the newly approved loan lines would primarily be lent to its members who are small and medium entrepreneurs, which is in line with the cooperative’s thrust to support entrepreneurs. “If we are able to help these businesses, we are also helping their employees – jobs are generated, people earn, those living in poverty will be lessened,” Mascariña explained.

“BCC has long been one of LANDBANK’s valued clients and it will always be our privilege to be their partner in helping their members and their organization grow,” said LANDBANK Executive Vice President for Agricultural and Development Lending Sector (ADLS) Cecilia Borromeo during the loan signing held in December 2015 at the cooperative’s office in Barangka, Marikina City.

BCC is a multi-awarded cooperative providing a wide array of financial services with more than 16,000 members. BCC was a recipient of LANDBANK’s Gawad PITAK Hall of Fame and Ginintuang Gawad PITAK in year 2003 and 2005, respectively. It has also been named Most Outstanding Cooperative in the Philippines-National Capital Region Category in 2008 by the Philippine Federation of Credit Cooperatives. Through the financial support of LANDBANK, BCC was able to construct its main office in Barangka, Marikina City and extension offices in Quezon City, Antipolo, Parang, Marikina City and Cainta, Rizal.

The cooperative now operates a number of businesses which include a mini mart, clinic, dormitory, school, badminton court and function rooms.

65 Golden Ventures breaks ground with LANDBANK

LANDBANK Bulacan Lending Center has financed partially the construction of three poultry buildings with tunnel ventilation equipment and other support buildings of 65 Golden Ventures, Incorporated with total approved loan of P195 million.

The project will be implemented in three phases. Phase 1 will involve the construction of three buildings with 40,000 layers/hens capacity per building or a total of 120,000 layers/hens.

Auxiliary buildings, such as the egg sorting/warehouse building, biogas digester, power supply building including personnel quarters and staff house will also be constructed by 65 Golden Ventures.



At the groundbreaking, LANDBANK Executive Vice Presiden for ADLS Cecilia Borromeo (2nd from left) poses with 65 Golden Ventures President Efen Martinez and Treasurer Maria Martinez (5th and 6th from left), along with Sta. Maria, Bulacan Mayor Bartolome Ramos and Vice Mayor Rico Sto. Domingo (4th and 3rd from left). Photo also shows (from left): First Vice President for North and Central Luzon Lending Group Celeste Burgos, Assistant VP for Bulacan Lending Center Demetrio Espiritu III, Barangay Mag-asawang Sapa Captain Roger Barcial and Barangay Pulong Buhangin Captain Quirino Buenaventura.

World Bank pushes for more carbon credit purchases

NEW COMMITMENT SIGNED WITH LANDBANK



World Bank Country Director Motoo Konishi and LANDBANK President and CEO Gilda Pico sign an agreement for the purchase of certificate of emission reductions or “carbon credits” from LGUs, operators of sanitary landfills, and piggery farms. With them (from left) are World Bank Senior Environmental Engineer Maya Gabriella Villaluz and LANDBANK Executive Vice President for Agricultural and Development Lending Sector Cecilia Borromeo.

The World Bank, in an agreement signed last January 22 with LANDBANK, commits to buy carbon credits earned from methane recovery systems in sanitary landfills. The installation of these systems can be coursed through the LANDBANK Carbon Finance Support Facility. Local government units (LGUs) and operators of sanitary landfills availing of this program can earn “carbon credits” or certificate of emission reductions (CER) which can sell for extra income.

It provides LGUs and landfill operators more financial incentives to upgrade their facilities. LANDBANK commits to deliver 1,736,528 carbon credits until 2020 to supporting LGUs and landfill operators.

“This partnership with LANDBANK will help the Philippines achieve its greenhouse gas emission reduction targets while contributing to the global efforts to address climate change,” said World Bank Country Director Motoo Konishi. “Without firmer action, this phenomenon can worsen poverty in many countries and put prosperity out of reach of millions of people.”

According to President and CEO Gilda Pico, the new agreement can help LGUs comply with the ecological solid waste management law while improving the finances of their waste management operations. “With rising population and incomes in many cities, local

governments are hard-pressed to collect and dispose of increasing volumes of wastes that could cause higher methane emissions,” said Pico. “Together with the World Bank, we are pleased to work with local governments to help address this challenge while strengthening our role as lender to micro, small and medium enterprises, and environment-related projects.”

Globally, landfills and dumpsites are the third largest sources of methane. In the Philippines, the latest available information (2000) shows that 60 percent of greenhouse gases from wastes is generated by towns and cities. The rest is from municipal wastewater (14%), industrial wastewater (13%), and human sewage waste (13%).

The new agreement, technically called emission reduction purchase agreement or ERPA, utilizes the Clean Development Mechanism or CDM set by the Kyoto Protocol in 1997.

Previous partnerships with the World Bank include: in October 2015, the US\$410,000 grant from the Carbon Partnership Facility to help LANDBANK build its capacity to implement CDM in the Philippines; and in May 2015, an ERPA for the purchase of CERs from livestock farms, which encouraged 70 pig farms to introduce wastewater biogas systems to capture methane. – reports from World Bank

LANDBANK signs loan agreement with Brent Hospital and College, Inc.

LANDBANK signed a credit line agreement with Brent Hospital and College, Incorporated (BHCI) last December 4, 2015 at LANDBANK Building, Pettit Barracks, Zamboanga City. The approved P100 million short-term loan line facility will be used by BHCI for its hospital and school operations.



From left: LAU Head Martin Garcia Jr., Zamboanga City Lending Center Head Roel Tarroza, Senior Vice President for Mindanao Lending Group Joselito Gutierrez, BHCI CEO Fr. Ernie Moral, BHCI Corporate Secretary/Fr. Wylan Rey Pinera, BHCI Account Officer Hazel Bahonsua, Zamboanga Centro Branch Head Rodolfo Lucenada, Account Officer Gilbert Rodriguez and Account Assistant Kevin Nicholas Lucero.

A clean escape

THE MALINIS NA TUBIG, HANDOG NG LANDBANK PROJECT

It is difficult to enjoy the simple pleasures in life if one's surroundings require a continuous struggle of keeping up with the basics of daily living, like food and shelter. Such is the case in many parts of the country that still lack what many of us who do have, may take for granted.

Water, which is often symbolic of life, is at the crux of a decades-long fight for healthy living and basic comfort for many fellow Filipinos across the country. In a report released by the World Resources Institute (WRI), it predicts that the Philippines will experience a high degree of water shortage in the year 2040. Right now, finding reliable resources is difficult at best without having to be compounded with the wrath of Mother Nature.

According to the National Disaster Risk Reduction and Management Council (NDRRMC), the most devastated provinces after Typhoon Nona hit Luzon in December 2015 were the provinces of Mindoro and Sorsogon, and nearby Samar in the Visayas. Even then, many were still reeling from the ruin caused earlier in October by Typhoon Lando.

The urgent access to clean potable water was clearly understood by LANDBANK, which was why in November 2015 right after Lando devastated Nueva Ecija, it embarked on a mission with partners Waves for Water (W4W), an international non-government institution, and Philippine Disaster Resilience Foundation (PDRF) to bring access to clean water.

The "Malinis na Tubig, Handog ng LANDBANK" is aimed at providing a water filtration system that is capable of filtering one million gallons of water per portable device. For this project, Nueva Ecija was the first to receive these water filtration systems, followed by three identified provinces, namely Mindoro, Samar, and Sorsogon. These areas were severely damaged by Lando and Nona.

The filtration systems are made in the United States and exclusively distributed by W4W—bringing them across the globe to those who need sustainable access to clean drinking water.

In November 2015, the Corporate Social Responsibility Relations Unit (CSRRU) of LANDBANK and Branch representatives headed to the affected areas, along with W4W and PDRF to facilitate the distribution.



The LANDBANK team led by Calbayog Branch Head Emma Lapasa (right photo, 4th from left) together with Waves for Water Country Director Carlo Delantar (6th from left), and recipients from Allen, Samar.



Landbankers help residents get started with their portable water device in Barcelona, Sorsogon.

CABRA ISLAND, MINDORO

People in Cabra Island store rain water as their water source for the entire season, while there are others willing to travel from one island to another just to buy gallons of mineral water, a costly alternative. When sea travel is not allowed during a typhoon, the only way they could have drinking water is to rely on rain water. However, during typhoon Nona, both means proved impossible.

Just like the many residents of the island, Rialyn Tulaylay never thought anything amiss about growing up on boiled rain water. That was until she found herself helpless to do anything when Nona hit. Now at 31 with a daughter of her own, she is eager to protect the welfare and health of her child.



"Dahil sa proyektong ito, wala ng karagdagang gastos. Mag-ipon man ulit kami ng tubig ulan, alam naming malinis at ligtas ang tubig na aming iinum dahil sa mga filtration system na ito. Sa wakas, alam kong malayong magkasakit ang anak ko sanhi ng maruming tubig."
(Because of this project, there are no additional expenses. We may still store rain water but we know that our drinking water is clean, safe and potable because of these filtration systems. Finally, I know that my child is safe from waterborne diseases) - Rialyn Tulaylay.

ALLEN, SAMAR

Natural springs serve as the main source of drinking water, but their sources never passed any water test to confirm cleanliness and safety for potable use. "Yung tulong na ito (this help), will not only give us clean drinking water during typhoons but it can also solve the problem on access to clean drinking water", Dyeah Ajero, a resident in Allen, Samar said.

BARCELONA, SORSOGON

Just like in Allen where people relied on spring water and were left struggling after the typhoon that left their springs muddied, residents welcomed the project that has given them new hope.

Longtime resident Maureen Bigueras knows the importance of this opportunity that proves to her that even the smallest and neglected sitios can still be given access to clean water. *"Noong kasagsagan ng Nona, ang tubig namin sa bukal puro putik, binaha kasi ng bagyo. Hindi namin alam kung saan kami kukuha ng inumin."* (During the havoc of Nona, the water from the spring was full of mud since it was flooded during the typhoon. We had no idea where we could get clean drinking water).

Listening to the people's stories in light of the struggles to find clean water for their families, there is no doubt in LANDBANK and its partners about the importance of continuing the project for more people trapped in similar situations, wanting a chance for a clean escape.



The Mountain Lake Eco Resort is among several recreational destinations found in one of South Cotabato’s municipalities that is famous for its namesake tourist attraction--Lake Sebu. Sitting atop, literally, on one of the surrounding natural peaks, the resort is owned and managed by ICTUS Premier Cooperative, Best Cooperative in Agri-Tourism Awardee in the LANDBANK Gawad PITAK held last year.

Based in nearby Surallah, ICTUS Premier Cooperative began soft operations of the resort in 2010. Wanting to further realize its mission of “making life better” for the community of Lake Sebu, Chairman Nemia Espanola along with the other officers were looking for new ways to reach out to the people while keeping up with its business goals.

General Manager for ICTUS Rodolfo Batoy remembers the day the idea to manage a resort came to light. It was in one of its benchmarking tours in 2008, specifically to Lamac Multi-Purpose Cooperative (LMPC) in Cebu. At the time, LMPC was already running the successful Hidden Valley Mountain Resort in Barangay Lamac, Pinamungajan. Chairman Espanola recalls the lightbulb moment, thinking ICTUS, too had the same landscape -- mountainous and remote, and a natural lake to showcase. If LMPC was able to do it, ICTUS supposed it could follow suit. Moreover, management thought that by having a similar place like LAMAC’s would also minimize their operational costs in the long term, in terms of paying for travel fare, accommodations, and rental places when ICTUS needs to conduct or hold its own annual meetings and other co-op events.

At the start of the year, ICTUS made the decision to begin renovations and other service upgrades at Mountain Lake Eco Resort. With the aid of a consulting firm, the facilities are slowly but surely being renovated and tweaked in efforts to match industry standards.

- Continued on page 9.

A dreamweaver’s journey

We have the women to thank for the meticulous designs on the *T’nalak* (*tenalak*), the famed T’boli fabric patiently weaved by hand. Taught at a young age, the women can spend anywhere from six months to one year in order to produce a considerable length (about 12 meters). A meter of *T’nalak* sells for about P1,200

The patterns, they say, come from the dreams or imagination of the women who make them. Until the process is finished, a weaver refrains from sharing the same bed with her husband. At present, over a hundred patterns have been made by the T’boli people in Lake Sebu.

The passing of a dreamer

One of Lake Sebu’s treasure and of the nation, master weaver Lang Dulay, passed away last year. She was 91.

Her home in Brgy. Poblacion remains a popular destination for tourists wanting to learn more about T’boli weaving.

FIVE REASONS TO VISIT MOUNTAIN LAKE ECO RESORT IN LAKE SEBU, SOUTH COTABATO

1 A sweeping view of Lake Sebu

Mountain Lake Resort offers an unobstructed view of Lake Sebu, whether you are dining at the top main function hall, or staying in any of their T’boli inspired lodgings dotted around the premises. For a more relaxed take of the surrounding islands of the lake, one can take the Lake Cruise that runs about half an hour or so. Buffet lunch is offered along with a cultural show featuring full-blooded T’boli performers who are part of the resort staff.

Early morning view from one of the resort’s T’boli inspired cottages labeled Tebenwu, which is also a name of an island in Lake Sebu. Others are named after T’boli hunting tools and musical instruments.



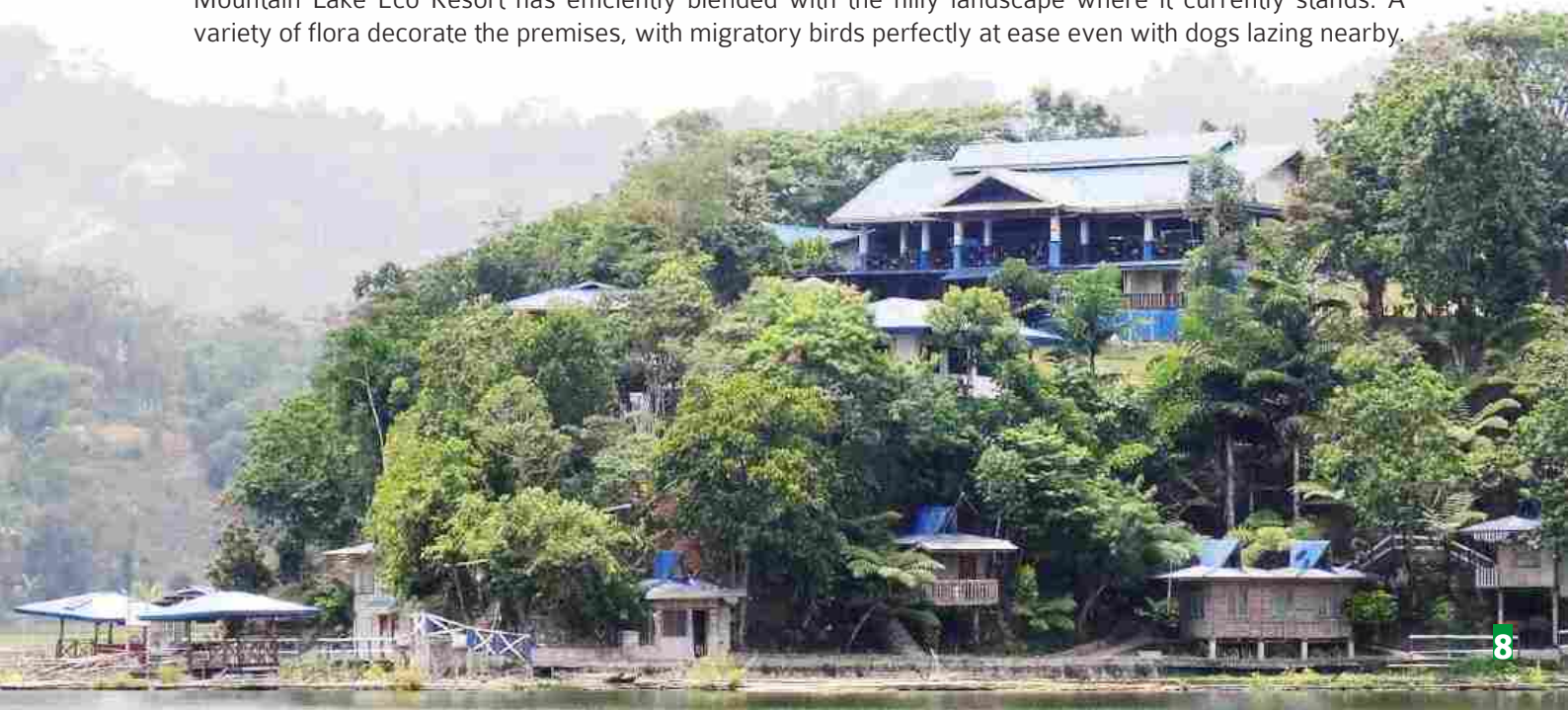
In pictures

Life at Mountain
Lake Eco Resort



2 An exercise in eco-balance

Apart from adapting the T'boli architecture for its cottages that make use of natural building materials, Mountain Lake Eco Resort has efficiently blended with the hilly landscape where it currently stands. A variety of flora decorate the premises, with migratory birds perfectly at ease even with dogs lazing nearby.





T'BOLIS @ WORK: ICTUS Human Resources Head Jimmy Unsoy (left photo), a full-blooded T'boli, inspects the new mattresses made to match the industry standards. The main challenge, he says, is how ICTUS can live up to its status after being awarded Best in Agri-Tourism in last year's LANDBANK Gawad PITAK. He is hoping that ICTUS will be able to secure funding from the Bank for the enhancement costs. Above photo: Turib Tillan Tuan, or Jhun for short, says that the ongoing upgrade will help better define his responsibilities at the resort. If not making the rounds as part of the service staff, he spends his days enlightening visitors about T'boli life.

From the staff to the food being served at the resort, ICTUS is leaving no stone unturned.

A seasoned traveler may find Mountain Lake Eco Resort to be lacking in the usual amenities that can be found in destinations tagged with the word "resort". Eventually, once the plans of ICTUS are fully complete in the coming seasons, spa sessions, nature sports and other outdoor activities, and recreational facilities will be part of the resort's appeal.

For now, one has to realize the true characteristics of this establishment that give its visitors a lasting impression is a social consciousness to work with the natural elements, and the preservation of the T'boli culture and community.

These are the strengths from which ICTUS and the resort are anchored and continues to foster a highly reciprocal relationship. The agri-tourism that ICTUS is propagating is one that has been seen as a boon to the T'boli community in Lake Sebu and surrounding communities. Along with the cooperative members, the T'boli residents are able to sell their livestock and other goods to ICTUS to use for the resort's raw needs.

According to Lake Sebu local Jhun Tuan, before the resort came to be, the T'bolis would scatter to neighboring towns just so they could sell or trade their goods for their daily needs. It did not help that some people had negative impressions about them that made it difficult to be accepted or trusted in business. Thanks to the opportunities being afforded by the presence of the resort in Lake Sebu, he says that he has seen a decline of his people having to move to other places to earn a decent living. Jhun for his part, is a member of the Mountain Lake Eco Resort staff working primarily as a tour guide for visitors. He is also a member of ICTUS. Such proclamations are not mere lip service for Jhun for he is also a full-blooded T'boli.

He is one of a handful of employees of T'boli descent who shows great pride in being part of an organization that actually walks the talk when it comes to showing genuine appreciation and respect for his culture and people. That is why he wears his heritage with pride whenever he talks to others about his people and the difference that ICTUS and the resort are making in the community. And it is a sentiment shared by everyone part and working for Mountain Lake Eco Resort, for ICTUS Premier Cooperative.

3 A culture of learning

Aside from the cultural presentations on board its Lake Cruise, the tour offers trivia about the surrounding islands lining the lake. The resort itself lends a visual learning for T'boli life, providing glimpses of the people's traditional architecture, attire, and language.

Resort fixture Y'Gas is one of the female T'boli women who performs on board the lake cruise.



Tigaya Odi (small) and *Tigaya Bong* (big), are the islands where the departed T'bolis used to hang, literally. They believed that to bury the dead in the ground would lead their souls straight to hell; hence, the practice to hang bodies on trees. The tradition of hanging their departed upside down wrapped in cloth like a cocoon has since ceased on these grounds.

4 Where silence speaks

A stay at Mountain Lake lets one unplug from the frenetic pace of city life. Though the resort has free wi-fi and cable options, it does not take away from the welcome quiet that pervades. The accommodations, especially those nearest to the lake, allow one to experience life at a considerable slow pace, finding grace in the simple tasks.



5 A slice of friendly pie



The genuine disposition of the people you will meet at the resort, from the management down to the guard manning the gate, is an experience in itself. They have a general gentleness about how they go about their routine, whether in the way they speak or the way they move. And with easy smiles all around, one cannot help but think that life here at Mountain Lake Eco Resort is indeed living life on top.

ICTUS Premier Cooperative Vice Chair Alicia Orquia (left photo) on her visit to the resort for a meeting with consultants. Meanwhile, visitors can expect a smiling welcome with the ladies manning the reception desk at the resort (top photo).

Let's go to Lake Lake!

If you ever find yourself getting smiles from local T'bolis whenever you say, *Lake Sebu*, it might just be because in their language, the word Sebu means "lake". They also say Sebu is pronounced as "S'bu" instead of "Seh-booh".

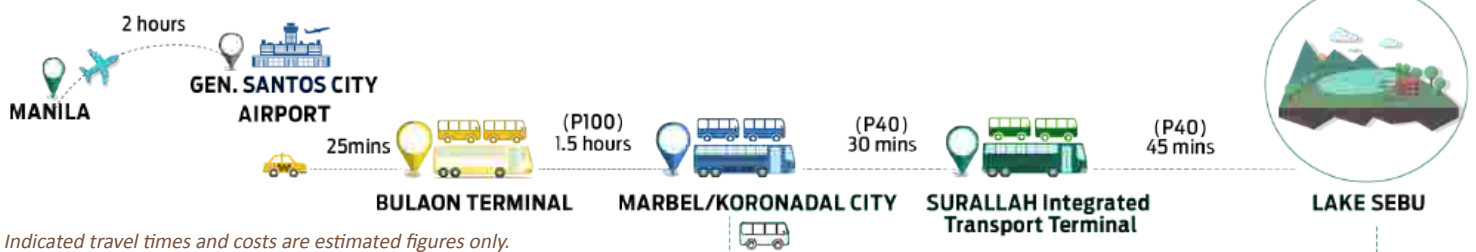
Mountain Lake Eco Resort is located in Brgy. Bacdulong, Lake Sebu, South Cotabato.

It is owned and operated by ICTUS Premier Cooperative, headquartered in Allah Valley Drive, Surallah, South Cotabato

ICTUS Premier Cooperative is a LANDBANK Gawad PITAK Awardee, winning Best Cooperative in Agri-Tourism in 2015.

Visit www.ictuspremiercoop.com or contact **Mountain Lake Eco Resort** through the following numbers: (083) 826-1009 / (0917) 311-3-71 / (0918) 926-2209

Guests/visitors can call Mountain Lake Eco Resort to arrange for airport pick-up service. Another option is to take public transportation:



Indicated travel times and costs are estimated figures only.

TRUST CORNER



Finance Secretary and LANDBANK Chairman Cesar Purisima (3rd from left) and National Treasurer Roberto Tan (3rd from right) led the conferment of the award to LANDBANK which is named as the Top Performing Government Securities Eligible Dealer. Receiving the award for LANDBANK are Senior Vice President for Financial Markets Group Carel Halog (4th from left), Assistant Vice President for Capital Markets Trading Department Ma. Francia Titar and Vice President for Investment Sales and Distribution Department Lolita Almazar.

For the third straight year, LANDBANK was named as the top performing Government Securities Eligible Dealer (GSED) at the recently held annual recognition ceremony hosted by the Bureau of the Treasury (BTr).

The award was conferred by Finance Secretary and LANDBANK Chairman Cesar Purisima and National Treasurer Roberto Tan during the event that recognizes the outstanding contribution of GSEDs in support of the local Government Securities (GS) market. This recognition by the BTr is the latest addition to LANDBANK's accolades.

"Last year's market was characterized by so much volatility with everyone anticipating the FED's first rate hike in almost a decade. Notwithstanding all these, we were still able to deliver our commitment as a GSED by providing liquidity to the market while at the same time servicing the need of our end user clients," said Senior Vice President for Financial Markets Group Carel Halog.

Thirty six GSEDs were assessed based on their

involvement in the primary distribution and trading of GS such as Treasury Bills and Bonds for CY 2015. GSEDs are responsible for the dissemination of GS through their access to regular auctions conducted by the Treasury. They also deepen trading activity by facilitating exchange of securities in the secondary market.

Following **LANDBANK** in the top ten GSEDs are:

- (2) Metropolitan Bank & Trust Company
- (3) Bank of the Philippine Islands
- (4) BDO Unibank, Inc.
- (5) First Metro Investment Corporation
- (6) Deutsche Bank
- (7) Hongkong & Shanghai Banking Corporation, Ltd.
- (8) China Banking Corporation
- (9) Citibank, North America
- (10) Standard Chartered Bank

LANDBANK adds custodial and registry services to roster

Signaling another first for LANDBANK, the Monetary Board of the Bangko Sentral ng Pilipinas granted authority for the Bank to provide custodial and registry services. The development makes LANDBANK the first government entity to provide such services, helping realize the long-term goal of LANDBANK to provide financial services in accordance to global practices.

Through the LANDBANK Trust Banking Group,

clients and investors alike can avail of said offering, which completes the host of products and services offered by the group, from Unit Investment Trust Funds, Personal and Institutional Fund Management services to other specialized Trust arrangements.

The Bank will initially offer the custodial services to government-owned and-controlled corporations or GOCCs, but will eventually cater to other financial institutions.

PARTNERSHIPS AT WORK



LANDBANK First VP for OFW Remittance Group Renato Eje (2nd from left) and PT Songpeng Valasindo Owner and Managing Director Songpeng Lie (2nd from right) signed the remittance agreement at the new chancery of the Philippine Embassy in Indonesia.

Principal witness for the signing was Her Excellency, Ambassador Maria Lumen Isleta (seated, center). LANDBANK Overseas Representative Officer (ORO) for Indonesia and Brunei Grace Sausa (left) and PT Songpeng representative Mr. Kui Kiong (right) signed as witnesses from both parties.

Also present during the signing were Philippine Embassy Protocol Officer and Attaché Romeo Merjudio, Ms. Vanessa Manaog from LANDBANK; Trade Industry Representative and Commercial Attaché Alma Argayoso; and Philippine Embassy Administrator Officer and Attaché Antonio Villar.

LANDBANK ADDS SONGPENG VALASINDO TO REMITTANCE PARTNERS

LANDBANK recently signed a Remittance Agreement with PT Songpeng Valasindo, a licensed Remittance Company in Indonesia to service the growing number of Filipino professionals working in various corporate fields and services, mostly holding executive and managerial positions in the country.

The main office of PT Songpeng Valasindo is located in Batam Island of Indonesia which is a few minutes away from Singapore via sea fast craft and over an hour flight from Jakarta, Indonesia. Being in the remittance business for the past 10 years, PT Songpeng processes and accommodates remittances in bulk or retail from the 17,508 islands of Indonesia to include remittances from neighboring countries like Singapore, Malaysia and Thailand.

This remittance partnership will tap the LANDBANK Remittance System to facilitate a convenient remittance service. Beneficiaries will be notified through SMS once their remittance is available for withdrawal from their LANDBANK accounts or for cash pick-up at any LANDBANK branch nationwide.

Make your US Dollar deposit grow

LANDBANK High-Yield US Dollar Time Deposit Account

Enjoy high interest rates for low initial deposit when you open a LANDBANK High-Yield US Dollar Time Deposit Account

Minimum initial placement is \$2,000.00 only.

Choose a term, either for two years or three years with the following rates and conditions:

Minimum Deposit	US\$2,000.00
Terms	Interest Rate
Two (2) years	2.0 %
Three (3) years	2.5 %

Interest rate for either term is compounded annually.

For more information, visit the LANDBANK Branch nearest you or call LANDBANK Customer Care Hotline at 405-7000 (NCR) or 1-800-10-405-7000 (PLDT toll free; outside NCR)

Member: PDIC. Maximum Deposit Insurance for Each Depositor, P500,000. Regulated by the Bangko Sentral ng Pilipinas.



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BRANCH BANKING News and Updates

LANDBANK marks 28th branch in E. Visayas with Guiuan, Samar inauguration

Playing a major role in the continuing recovery and rehabilitation efforts from the disaster caused by Typhoon Yolanda in the province in 2013, LANDBANK President and CEO Gilda Pico and Eastern Samar Governor Conrado Nicart Jr. led the ribbon-cutting ceremony during the inauguration of Guiuan Branch in Samar, the Bank's 28th branch in the Eastern Visayas region.

"With the opening of our Guiuan branch, we are bringing banking and other financial services closer to our dear clients in this part of the province, covering the towns of Balangiga, Giporlos, Quinapondan, Gen. MacArthur, Salcedo, Mercedes, and of course, Guiuan," said President Pico.

Former Guiuan Mayor and Rural Bank of Guiuan



Top photo: Leading the ceremony are Eastern Samar Governor Conrado Nicart Jr. (3rd from left) and LANDBANK President and CEO Gilda Pico (2nd from right). With them are (front, from left) LANDBANK Executive Vice President for Branch Banking Secor Jocelyn Cabreza, wife of the governor, Mrs. Thelma Nicart, and Director Gerardo Bulatao. Behind President Pico is Director Domingo Diaz, along with other attendees. Bottom photo shows (from left) former Guiuan Mayor and Rural Bank of Guiuan (E. Samar), Inc. President Annaliza Gonzales-Kwan, President Pico and Governor Nicart Jr.

(Eastern Samar), Inc. President Annaliza Gonzales-Kwan warmly welcomed LANDBANK to Guiuan, which according to her has been eagerly anticipated by the Guiuananons.

Attendees of the event included the Governor's wife, Mrs. Thelma Nicart, LANDBANK Directors Victor Gerardo Bulatao and Domingo Diaz, Executive Vice President for Branch Banking Sector Jocelyn Cabreza and First Vice President for East Visayas Branches Group Manuel Jose Mari Infante. The Guiuan Branch is headed by Ms. Agnes Baldono.

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ANTIPOLO Branch

Amio Place Circumferential Rd.
Brgy. Dalig, Antipolo City

T (02) 697-1482/0747
F (02) 697-1481

Head: Eliza Castrence

NAVOTAS Branch

Nautilus Bldg., 1050 M. Naval St.
San Jose, Navotas City

T (02) 282-5432/5434
F (02) 282-0378

Head: Josephine Lunizo

TAYTAY Branch

G/F Verde Oro East Plaza - Manila
East Rd., San Juan, Taytay, Rizal

T (02) 234-0335/660-4398
F (02) 706-5045

Head: Manuel Lacsina

RBT BANK, INC. AVAILS OF LANDBANK PREPAID CARD

On hand for the signing were (seated from left) RBT Bank, Inc. VP Cesar Magallanes and President Wilner Palacios, LANDBANK Head for West Mindanao Lending Group Khurshid Kalabud and Branch Manager for Gingoog Branch Emelyn Justiniano.



A client since 1982, RBT Bank, Incorporated (formerly Rural Bank of Talisayan) has teamed with LANDBANK for the issuance of the LANDBANK Prepaid Card to its borrowers. The new card, co-branded by both banks, allows for more convenience in terms of loan proceeds being credited electronically, along with rebates, discounts or any excess payments to the account of individual borrowers.

The RBT Bank, Incorporated started in 1966, and currently operates as a full-pledged microfinance provider covering two cities and the provinces of Misamis Oriental, Camiguin, Agusan del Norte and Bukidnon. It has been a major loan client of the Mindanao Lending Group for over 22 years.

The agreement was signed last December 2015 with LANDBANK Gingoog Branch with the assistance of the Cash Management Service Department.



P1.198
TRILLION IN ASSETS

P13.3
BILLION
NET INCOME

P1.046
TRILLION
TOTAL DEPOSITS

P80.0
BILLION
TOTAL CAPITAL

P384.0
BILLION
TOTAL LOANS TO
PRIORITY SECTORS

P6.0
BILLION
remitted the highest
cash dividends;
major contributor to the
Government's coffers year on year

P55.6 B loan releases

to small farmers and fishers
as of December 2015;
benefited **722,408** small farmers
and fishers.

These were channeled through
903 farmers' and fishers' cooperatives,
164 countryside financial institutions
and **151** irrigators' associations.



P57.3B
Outstanding Loans
to Microenterprises and SMEs

P384.0
BILLION
TOTAL LOANS TO
PRIORITY SECTORS

P43.6B
Outstanding Loans to LGUs

P45.4B
Outstanding Agribusiness loans



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BIGGEST GOVERNMENT BANK
and is **ONE OF THE TOP UNIVERSAL**
BANKS in the Philippines.

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all 81 provinces

 **with 361 branches**

 **1,503 ATMs**

 **and 38 lending centers**

strategically located in the provinces to cater
to the lending requirements of farmers,
fishers, microenterprises and SMEs,
and other priority sectors

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For institutional clients, you may get in touch with
LANDBANK Cash Management Services Department
30th Floor, LANDBANK Plaza
1598 M.H. del Pilar corner Dr. J. Quintos Sts., Malate, Manila



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