

HARVEST

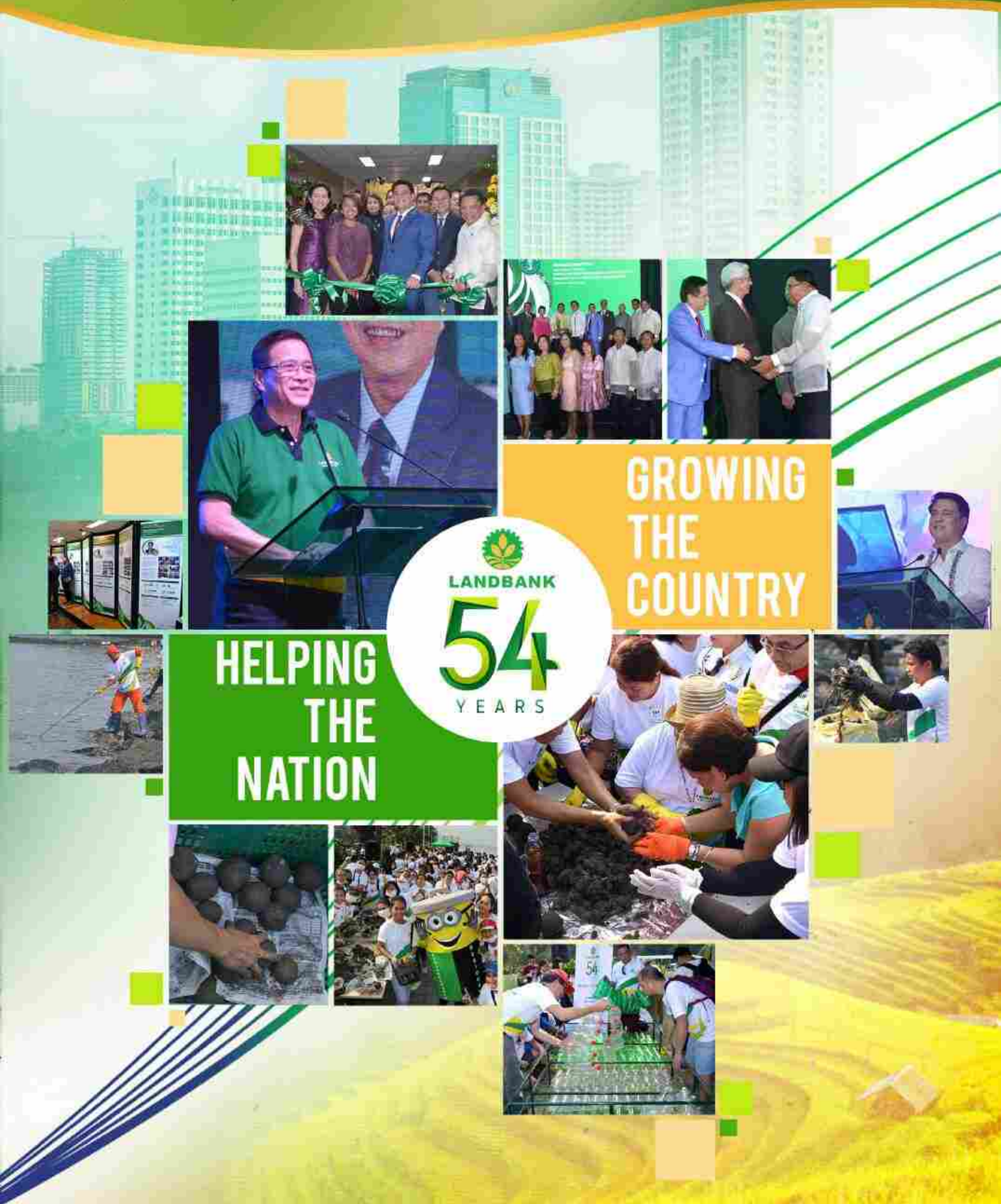
A quarterly publication for LANDBANK Clients and Partners
Vol. XII, No. 3 September 2017



GROWING
THE
COUNTRY



HELPING
THE
NATION



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LETTER FROM THE EDITOR

Fifty four years seem like a short time in the nation's banking history. But, when you are banking for people in places where the simplest form of financial service is not commonplace or even believed in, this very number is a definite badge of honor for us.

This August 8th, LANDBANK marked its 54th year of helping the country grow with a host of anniversary activities that highlight the impact the Bank has made for its clients, partners and communities where we work. Moving toward strengthening sustainable development across the country, we are working harder to bring the public more innovative products and services in various platforms, opportunities for financial growth and learning, and programs that empower people and families as well as revitalize our environment among other endeavors.

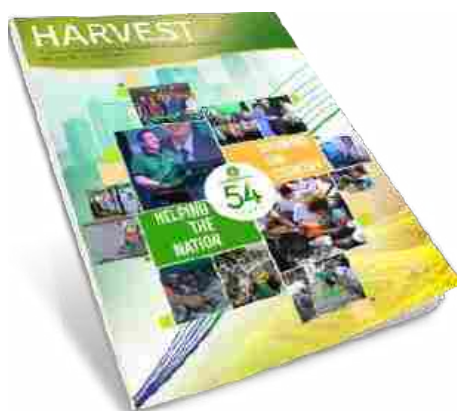
In this issue, we focus on the collective conferment activity, the 2017 Client Recognition Programs Awarding Ceremony—one of our ways of thanking our clients and partners who have been working with us to build better socio-economic opportunities, better relationships, and better quality of living in the countryside and across industries. This year also marks an important feat particularly for the Gawad PITAK as it was recognized with four resolutions by the Senate of the Philippines, with a sponsored exhibit by Senator Juan Miguel Zubiri.

The annual Manila Bay SUNSET Partnership Clean-up Event, meanwhile, became the Bank's major opening event to kickstart our anniversary celebrations in August. The coming months will see more of LANDBANK's efforts to reach out to more Filipinos, as it begins its Financial Inclusion Caravan across the nation.

We know that words are not enough to thank all of you for the trust and loyalty all these years. Rest assured that we will strive to deliver bigger and better opportunities, moving together in tune to your needs and helping you succeed just as you have helped LANDBANK grow.



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



ABOUT THE COVER

LANDBANK turned 54 last August 8, 2017. From its traditional annual celebrations to thank its clients, partners, and friends, LANDBANK is more committed than ever to bring success for its mandated sectors and further the cause it truly believes in – all in the strong and unified ideal of helping the nation grow.

Harvest Magazine Editorial Staff

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LANDBANK approves PSALM P30B SHORT-TERM LOAN LINE



Seated, from left: PSALM Finance Risk Management Division Chief Virginia Reyes, LANDBANK Executive VP for Agricultural and Development Lending Sector Edward John Reyes, PSALM Liability Management Department Acting Manager Manuel Marcos Villalon II, and Senior VP for Corporate Banking Group Ma. Celeste Burgos.

Standing, from left: LANDBANK Public Sector Department Account Assistant Reygina Malinao, Assistant VP Esperanza Martinez, and Account Officer Josephine Cabanela, with Finance Specialist Mary Felicie Magpantay and Finance Analyst Julio Jerome Cosico, both from FRMD.

LANDBANK's biggest borrower to date, the Power Sector Assets and Liabilities Management Corporation (PSALM) met with the Bank's Agricultural and Development Lending Sector (ADLS) for the approval of a P30-billion Short-Term Loan Line. The approved amount will be used to augment PSALM's working capital as well as for its other funding requirements.

LANDBANK Executive Vice President for Agricultural and Development Lending Sector Edward John Reyes and PSALM Liability Management Department Acting Manager Manuel Marcos Villalon II signed the Credit Line Agreement. LANDBANK Senior Vice President for Corporate Banking Group Ma. Celeste Burgos and PSALM Finance Risk Management Division Chief Virginia Reyes served as witnesses.

Other representatives from LANDBANK Public Sector Department (PSD) and other PSALM officers were also present during the event.

PSALM was created on June 26, 2001 as a government-owned and controlled corporation by virtue of the Electric Power Industry Reform Act of 2001, or "EPIRA Law."

It is mandated to manage the orderly sale, disposition, and privatization of the National Power Corporation; (NPC) generation assets, real estate and other disposable assets, and independent power producer contracts. Its primary objective is the efficient liquidation of all NPC financial obligations and stranded contract costs.

LANDBANK, San Juan LGU BREAK GROUND FOR HOSPITAL EXPANSION

EVP for Agricultural and Development Lending Sector Edward John Reyes also recently led the groundbreaking ceremony for the expansion of San Juan Medical Center (SIMC) together with Senator Joseph Victor Ejercito, Mayor Guia Gomez, Vice-Mayor Janella Estrada and City Hall officials.

The City officials have seen the need to rehabilitate, re-equip and modernize the existing Medical Center to provide quality medical and diagnostic services to the constituents of the city.

The expansion of the Medical Center will increase its bed

capacity by 80 beds from the current authorized 150. The need is due to the increase in patient census especially those with intensive care needs in the City of San Juan.

The LGU has an approved term loan with LANDBANK amounting to P500 million to finance the construction, rehabilitation and site development of the San Juan Medical Center; acquisition of hospital equipment, furniture and fixture; as well as acquisition and installation of I.T. hardware, software and local area network.

With shovels in hand, from left: Executive VP for ADLS Edward John Reyes (left) stands beside Vice Mayor Janella Estrada, San Juan City Mayor Guia Gomez, Senator JV Ejercito, and SJMC Director/Dr. Apolinario Esquivel for the groundbreaking activity of the SJMC expansion.

Photo courtesy of San Juan City Public Information Department.



TRANSFORMING OUR WATERS

◆◆◆ THE LANDBANK MANILA BAY SUNSET CLEAN-UP ◆◆◆

Leading the annual events for the 54th anniversary was the LANDBANK Manila Bay Clean-up activity held last August 12, 2017 along the catch basin area near the U.S. Embassy, Roxas Boulevard, Manila.

More than 1,900 volunteers from LANDBANK and Manila Bay SUNSET Partnership Program (MBSPP) member organizations gathered to participate in the coastal clean-up held simultaneously with two other activities – the Polyethylene Terephthalate (PET) Bottle Rescue Boat Making and Mabuhay Balls Making.

Senator Cynthia Villar served as the keynote speaker during the event. Praising LANDBANK’s active role in helping revive Manila Bay, she also introduced the latest MBSPP project – the PET Bottle Rescue Boat Making.

Another highlight of the program was the turnover of

P176,880, a portion of the proceeds from the Manila Bay Fun Run last July 23, as organized by the Manila Broadcasting Company to help fund the clean-up operations.

Overall, event volunteers collected 2,575 garbage sacks during the clean-up, which filled up 16 garbage trucks.

MBSPP also welcomed four new partners: Philippine Information Agency - NCR, Division of City Schools - Manila, Department of Finance, and the Asian Social Institute (ASI), which provided the technology for the Mabuhay Balls.



Finding **NEW** PURPOSE in trash

The PET Bottle Rescue Boats were introduced to MBSPPPI by one of its partners, Villar SIPAG at Tiyaga Foundation, Inc., which redesigned the rescue boat to a size suitable for small waterways – made up of 700 pieces of recycled 1.5 to two-liter PET bottles. Which maybe used in cleaning waterways especially during typhoons and heavy rains to avoid further flooding. The PET Bottle Rescue Boat Making was developed by non-profit organization Tzu Chi Foundation.

During the event, volunteers completed four rescue boats out of more than 3,500 pieces of PET bottles collected and donated by employees of LANDBANK and other MBSPPPI partners. These boats have been turned-over to the Department of Public Works and Highways (DPWH) – NCR, and Metropolitan Manila Development Authority (MMDA) to help them in cleaning small tributaries (esteros) leading to Manila Bay.

ROUNDING UP the dirt

Simultaneously, the Mabuhay Balls Making volunteers produced close to 7,000 pieces of the Mabuhay Balls during the event. These will be fermented for two weeks, and then dropped into an identified portion or waterway leading to Manila Bay.

New program partner Asian Social Institute (ASI) taught volunteers to make the Mabuhay Balls during the event. A graduate school and research institution that is based in Manila, ASI learned of this water cleaning technology of bokashi balls in 2007 through its affiliation with the Japan Asian Association and Asian Friendship Society. The term Mabuhay Balls, considered an offshoot of the bokashi balls, was used in introducing the technology to all the ASI partner communities in the country.

Made with local ingredients, Mabuhay Balls use effective microorganism (EM) technology to inhibit the growth of algae and dilute sludge and silt in the water.

This helps improve water quality, promote the breakdown of organic and inorganic compounds, and prevent foul odor.

MBSPPPI is the flagship corporate social responsibility program of LANDBANK, with the goal of protecting and rehabilitating the Manila Bay.

MMDA puts PET bottle rescue boats to the test

Two of the four PET bottle rescue boats made during the Manila Bay Clean-up were handed over last August 17, 2017 to program partner Metro Manila Development Authority (MMDA).

The MMDA will use the boats to conduct regular cleaning of the esteros within Metro Manila. The boats were personally received by MMDA Chairman Danilo Lim at the Estero de Vitas in Tondo, Manila.

LANDBANK will be making more boats through its Volunteerific program, seeking PET bottle donations from both employees and partners.



GROWING THE LANDSCAPE OF NATION-BUILDING

THE 2017 LANDBANK CLIENT RECOGNITION PROGRAMS AWARDING CEREMONY

Every anniversary season at LANDBANK marks not just a celebration of achievements for the institution and its people, it also signals the occasion to bring together the nation’s hardworking socio-economic movers – our farmer and fisher groups, rural banks, small and large-scale corporations, and relentless dreamers who have been making quality living within reach for many Filipinos in the countryside and remotest of areas, as well as across mainstream industries.

The transformative nature of these organizations and people we consider not just as our clients, but our lasting partners and friends, speaks of a promising future for the state of our rural communities, and the nation at large.

Having helped others in need to build on their own strengths and grab opportunities, this year on the 54th anniversary of LANDBANK, we again took a much deserved moment to celebrate our partners in nation-building who have demonstrated remarkable commitment and service to the public.

Finding it fitting to the occasion of honoring the 2017 Gawad PITAK, LANDBANK brought together other clients and partners who have made their own transformative impact in other industries across the nation — small and medium enterprises, countryside financial institutions, and client-partners in the private sector and microfinance organizations.

Celebrating as one family that continuously promotes positive action toward poverty alleviation and reliable socio-economic growth and development, LANDBANK President and CEO Alex Buenaventura opened the event stating, “We celebrate all the hard work and dedication you put in to get to where you are today. We draw inspiration from your unique growth journeys, as we keep working towards going further and doing more for many others like you.”

The conferment of the awards were led by Senate Committee on Cooperatives Chairperson and Gawad PITAK Board of Judges (BOJ) Chairman Senator Juan Miguel Zubiri, along with House of Representatives Committee on Cooperatives Development Chairperson and Co-Chair of the Gawad PITAK BOJ Congressman Rico Geron. They were joined on stage by LANDBANK President and CEO Alex Buenaventura, National Treasurer Rosalia de Leon, LANDBANK Board Directors Crispino Aguelo, Victor Gerardo Bulatao, and Virgilio Robes, and LANDBANK Executive VP for Agricultural and Development Lending Sector Edward John Reyes.

Treasurer De Leon, who was the keynote speaker, commended the winners for living up to the potential to stimulate the economic growth and improve the lives of rural communities. She added, “You are partners, not only of LANDBANK, but of the government as a whole, in eradicating poverty and promoting inclusive growth.”

GAWAD PITAK 2017 BOARD OF JUDGES

SENATOR JUAN MIGUEL F. ZUBIRI
CHAIRMAN
 Senate of the Philippines
 Committee on Cooperatives

CONGRESSMAN RICO B. GERON
CO-CHAIRMAN
 Chairman, House of Representatives
 Committee on Cooperatives Development

MR. ALEX V. BUENAVENTURA
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 President and CEO, Land Bank of the Philippines

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HON. RAFAEL V. MARIANO
MEMBER
 Secretary, Department of Agrarian Reform

HON. ORLANDO R. RAVANERA
MEMBER
 Chairman, Cooperative Development Authority





The **Gawad sa Pinakatanging Kooperatiba** or **Gawad PITAK** has been pioneering in the Bank's thrust to instill commitment, and commend the country's cooperatives who have worked tirelessly to pursue development in the countryside for more than two decades. The Gawad PITAK is now on its 27th year. Winners include two cooperatives inducted into the Hall of Fame and Ulirang Magsasaka awardee.



Hall of Fame Awardee
Agri-based Category
Buenavista Development Cooperative
Buenavista, Guimaras

Ginintuang Gawad PITAK Agri-Based Category
Nagkakaisang Magsasaka Agricultural Primary Multi-Purpose Cooperative
Talavera, Nueva Ecija

Hall of Fame Awardees
Non-agri-based Category
Sacred Heart Savings Cooperative
Galimuyod, Ilocos Sur

Outstanding Agri-based Cooperatives

Outstanding Non-agri-based Cooperatives



1st Runner-Up
Libacao Development Cooperative
Libacao, Aklan

2nd Runner-Up
Batangas Sugar Planters Cooperative Marketing Association
Balayan, Batangas

Pinakatanging Kooperatiba
Bontoc Multi-Purpose Cooperative
Bontoc, Southern Leyte

3rd Runner-Up
Bantug Agricultural Multi-Purpose Cooperative
Talavera, Nueva Ecija

4th Runner-Up
Kooperatiba Naton Multi-Purpose Cooperative
Tigbauan, Iloilo

1st Runner-Up
Pinoy Lingap Damayan Multi-Purpose Cooperative
Virac, Catanduanes

2nd Runner-Up
Watchlife Workers Multi-Purpose Cooperative
Mariveles, Bataan

Pinakatanging Kooperatiba
Abra Diocesan Teachers and Employees Multi-Purpose Cooperative
Bangued, Abra

3rd Runner-Up
Providers Multi-Purpose Cooperative
Naguilian, Isabela

4th Runner-Up
Golden Group Gabay Puhunan Brotherhood Multi-Purpose Cooperative
San Fernando, Pampanga

Special Award: Ulirang Magsasaka

Cesario L. Tabago
General Manager, Sapang Multi-Purpose Cooperative
Moncada, Tarlac





The **Gawad Kaagapay** puts the spotlight on clients and partner medium and large corporations in the private sector whose substantial operations figure into the successful attainment of the Bank's developmental thrust, as well as an avenue for promoting lasting relationships across industries.



**Outstanding Large Corporation I
Non-agri-based Category**

Megawide Construction Corporation
Quezon City, Metro Manila



**Outstanding Large Corporation II
Agri-based Category**

RDF Feed, Livestock and Foods, Inc.
San Fernando City, Pampanga



The **Gawad Small and Medium Enterprise** or **Gawad SME** honors those who have demonstrated strong leadership, ingenuity and perseverance to make a difference, finding success even with relatively limited resources, or founded in the grassroots level.



Non-agri-based Category

1st Place
Construction and Drilling Specialist, Inc.
Pasig City, Metro Manila

2nd Place
Child Jesus of Prague School, Inc.
Binangonan, Rizal

3rd Place
Blokje Builders and Trading Corporation
Quezon City, Metro Manila



Agri-based Category

1st Place
Sps. Martene and Rosendo Bernabe
Tanay, Rizal

2nd Place
Sps. Grace and Manuel Tan
Gloria, Oriental Mindoro

3rd Place
Universal Niño International Corporation
Navotas City, Metro Manila

Outstanding Large Corporation II - Non-agri-based Category

1st Place

Radiowealth Finance Company, Inc.
Mandaluyong City, Metro Manila

2nd Place

Phoenix Petroleum Philippines, Inc.
Taguig City, Metro Manila

3rd Place

Esquire Financing, Inc.
Taguig City, Metro Manila



Outstanding Medium-sized Corporations - Agri-based Category

1st Place

JB De Guzman Farm and Poultry Supply
San Carlos City, Pangasinan

2nd Place

Kennemer Foods International, Inc.
Calinan, Davao City

3rd Place

Sps. Laureana and Dominador Castillanes
Esperanza, Sultan Kudarat

Outstanding Medium-sized Corporations - Non-agri-based Category

1st Place

Hausland Construction
Dasmariñas City, Cavite

2nd Place

ARR Construction
Quezon City, Metro Manila



The **Gawad Countryside Financial Institution** or **Gawad CFI** is a salute to the Bank's partner thrift, rural and cooperative banks. This year marks its 19th year of celebrating trustworthy credit providers who continue to empower the marginalized members of the agrarian and fisheries sectors.

1st Place

Best CFI Intermediary

New Rural Bank of San Leonardo, Inc.
Cabanatuan City, Nueva Ecija

2nd Place

Best CFI Availer - Agri-Agra Loans

Rural Bank of Ramon, Inc.
Ramon, Isabela

3rd Place

Rural Bank of Digos, Inc.
Digos City, Davao del Sur

Thrift Bank Category

Bangko Kabayan, Inc. (A Private Development Bank)
Ibaan, Batangas



The **Gawad Microfinance Institution** or **Gawad MFI** is on its second year of recognizing non-government organizations that consciously create conducive spaces for the poor to pursue their dreams outside a life of poverty.

1st Place

Best MFI Intermediary

Center for Agriculture and Rural Development, Inc.
San Pablo City, Laguna

2nd Place

Best MFI Availer - Agri-Agra Loans

Kasapi Microfinance and Rural Development, Inc.
Talavera, Nueva Ecija

3rd Place

Taytay sa Kauswagan, Inc.
Pavia, Iloilo





The Gawad PITAK awardees go to the Senate

Members of the Senate of the Philippines with officials from LANDBANK and 2017 Gawad PITAK winners during the August 15 event.

Top row, from left: Senator Sherwin Gatchalian, LANDBANK President and CEO Alex Buenaventura, Senator Risa Hontiveros, Senator Cynthia Villar, Senator Franklin Drilon, KNMPC Chairperson Cherry Genovatin, ADTEMPCO Chairperson Rev. Fr. Cirilo Ortega, BDC Chairperson Adelina Galanza, Watchlife Workers MPC Vice Chairperson Rachele Alonzo, Senator Ralph Recto, PLDC Chairperson Anita Tasarra, BAMC General Manager Nora Angeles, Senator Miguel Zubiri, LANDBANK Director Virgilio Robes, Senator Nancy Binay, PMPC Chairperson Marie Dee Belagan, Ullirang Magsasaka Cesario Tabago, Senator Joel Villanueva, BCCI Chairperson Renato Tindugan, Senator Vicente Sotto III, and Senator JV Ejercito.

Front row, from left: NMAPMPC Chairperson Ricardo Buenaventura, BSPCMA Chairperson Restituto Andal, Golden Group Gabay Puhunan Brotherhood MPC Chairperson Alex Deocareza, LDC Chairperson Noel Retolado, and Sacred Heart Savings Cooperative Chairperson Benedicto Aquino.

- Photo courtesy of the Office of Senator Zubiri.



August 15, 2017 marked a milestone for one of the long-running programs of LANDBANK, the Gawad sa Pinakatanging Kooperatiba or Gawad PITAK, at the Senate of the Philippines duly recognized the year's program winners through the adoption of proposed Senate Resolutions 459, 460, 461, and 462. The legislative measures pertain to the commendation and recognition of the Gawad PITAK winners, and are a nod to farmers and cooperatives in general, for being prime movers in the nation's thrust of countryside growth.

The said resolutions were introduced by Senator Juan Miguel Zubiri, current Chair of the Committee on Cooperatives and the Chairman of the Gawad PITAK Board of Judges. Being an earnest believer of cooperativism, Senator Zubiri reiterated the significant role cooperatives play in achieving inclusive growth and development in the country during his sponsorship speech on the Gawad PITAK 2017 awardees.

"These cooperatives that we honor today are instrumental in changing the development landscape from different vantage points. We salute all of you for being agents of social progress and for upholding the core principle of cooperativism by helping Filipinos help themselves."

- Senator Zubiri

Apart from outlining the selection process and commending LANDBANK as organizers of the Gawad PITAK, the senator also briefly spoke of each of the Gawad PITAK winners, as he urged his colleagues to support the passage of the Resolutions.



The Senate of the Philippines on August 15 adopted four resolutions giving due recognition to the winners of the recently concluded Gawad sa Pinakatanging Kooperatiba (Gawad PITAK) of LANDBANK. For playing significant roles as “agents of growth in the countryside”, Senator Zubiri introduced the following:

RESOLUTION NO:

459

commended the five winners of the 2017 Gawad PITAK most outstanding agriculture-based cooperatives

RESOLUTION NO:

460

commended the 2017 Gawad PITAK Hall of Fame awardees

RESOLUTION NO:

461

commended the 2017 Ginintuang Gawad PITAK awardee

RESOLUTION NO:

462

commended the 2017 Ulirang Magsasaka awardee

Gawad PITAK exhibit at the Senate

Complementing the resolutions adopted by the Senate commending and recognizing the winners of the 2017 Gawad PITAK of LANDBANK, Senator Juan Miguel Zubiri sponsored a 10-day exhibit showcasing the awardees comprised of 13 cooperatives, and an Ulirang Magsasaka awardee.

Senator Zubiri, who chairs the Senate Committee on Cooperatives, led the inauguration along with other members of the Senate Committee: Vice Chairperson - Senator Risa Hontiveros; and Members -Senator Sonny Angara and Senator Nancy Binay. LANDBANK Executive Vice President for Corporate Services Sector Julio Climaco Jr. joined in the ribbon-cutting ceremony.

A similar event will be held in the House of Representatives during the Cooperative month this October. The activity will be sponsored by the House Committee on Cooperatives Development Chairman and LANDBANK’s Gawad PITAK Board of Judges Co-Chairman, Congressman Rico Geron.



LANDBANK brings more ATMs to Luzon



Extending more banking channels outside of its branches, LANDBANK took to parts of Luzon to activate new ATMs in order to better serve its clients and partners in the region.

Off-site ATM in Cabiao, Nueva Ecija

Catering to the local government employees and general public alike, a new off-site ATM was activated by LANDBANK San Isidro (Nueva Ecija) Branch at the Cabiao, Nueva Ecija Local Government Unit (LGU) compound.

The activation and ceremonial withdrawal from the ATM were led by Cabiao Mayor Ramil Rivera together with other officials, and Officer-in-Charge for LANDBANK San Isidro Ernesto Jimenez.

In late 2016, a proposal was undertaken for LANDBANK to branch out in Cabiao, a first class urban municipality in Nueva Ecija. It is located at the south-western part of the province bordering Pampanga. Given its strategic location and business-friendly environment, the town has become one of the fastest growing and booming economies in the province.

Also present during the simple event were Ma. Iris Renee Engaran of LANDBANK San Isidro Branch, and Rosauro Dilig of Cabanatuan Cash Operations Unit who delivered the cash and assisted in the activation of the ATM.



First LANDBANK ATM Direct Connect in Northern Luzon

LANDBANK recently installed the first ever ATM Direct Connect facility for the Rural Bank of Cauayan, Inc. in Cabagan, Isabela, last June 1, 2017.

The ATM Direct Connect is a facility being offered by the Bank to Partner Institutions who wish to provide ATM services in their areas using the ATM provided by the Bank and the switch provided by BancNet.

Leading the occasion were Rural Bank of Cauayan President Thelma Gauran, Rural Bank of Cauayan - Cabagan Branch Manager Minerva Corpuz, Rural Bank of Cauayan IT Head Jenssen Flores, Assistant Vice President for LANDBANK Tuguegarao Branch Lorenzo Saquing and Head of Cash Management Solutions Department (CMSD) Ninna Richelle Veran.

The Rural Bank of Cauayan was established on April 7, 1965. It is the pioneer bank in Cauayan, Isabela founded by Dr. and Mrs. Ireneo Bucag Sr. Aside from its main office in Cauayan, Rural Bank of Cauayan has a total of 19 branches and one extension office operating in four provinces in Region II.

The CMSD North and Central Luzon Team, composed of Marketing Officer Valenne Therese Torrecampo, Marketing Assistant Janet Binalla, Implementation Specialist Eugenio Edgardo Serrano, and LANDBANK Cauayan Branch marketed the ATM Direct Connect.

NOW IN YOUR



NEIGHBORHOOD

NEW

RELOCATED

KORONADAL EO

General Santos Drive, Brgy. Morales, Koronadal City, South Cotabato
T/F: (083) 228-3126 Head: Lorlyn D. Jamorabon

MANDALAGAN BRANCH (Formerly Mandalagan EO)

AVP Buiding, Lacson St., Mandalagan, Bacolod City, Negros Occidental
T: (034) 441-3537 F: (02) 441-3539 Head: Mylene T. Dela Cruz

AGNO (LEAF)

Burgos St., Agno, Pangasinan
T(m): (0906) 373-3961 F: (075) 654-1100

LASAM (LEAF)

Centro, Lasam, Cagayan
T(m): (0917) 808-5458

SAN ANTONIO (LEAF)

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T/F: (049) 545-3139

BALER BRANCH

FNF Building, Suclayin, Baler, Aurora
T: (042) 724-0010 Head: Marilou M. Saturno

WEST AVE. BRANCH

No. 47, Ground Floor, Brgy. Paltok West Avenue, Quezon City
T: (02) 376-4232 F: (02) 352-6280 Head: Alexander L. Cruz

SAN JUAN BRANCH

City Gov. of San Juan Compound, Brgy. Corazon de Jesus, San Juan City
T: (02) 726-0227 F: (02) 726-0227 Head: Sheila Anne M. Dalumpienes

BEACONS OF HOPE

takes home another award for LANDBANK

For this year's Philippine Quill Awards, LANDBANK took home another Award of Merit for its 2016 wall and desk calendars titled, "Beacons of Hope: Lighthouses in the Philippines". The 2016 calendars won under the Communication Skills Division, Publications Category. The Philippine Quill is one of the country's most prestigious awards for business communicators.

Now on its 15th year, the Philippine Quill Awards was held at the Marriott Grand Ballroom in Pasay on July 5. It was presented by the local division of the International Association of Business Communicators Philippines, a global network of communication professionals.

Corporate Affairs Department Manager and Head for Media and Advertising Unit Judy Kis-ing, and Senior Corporate Affairs Analyst and Head for Marketing Communications and Special Publications Unit Melissa Calimag received the award for LANDBANK.



LANDBANK MasterCard now on



Starting September 01, 2017, the monthly bills for your LANDBANK MasterCard Credit Card can now be paid using the iAccess Bills Payment module. Go to <https://www.lbpiaaccess.com> to log on. Bills Payment module must be enrolled via any LANDBANK Branch.

Following is a complete list of billers that may be paid in iAccess:

- | | | |
|--------------------------------------|--------------------------------------|-----------------------------------|
| 1. AIQON | 35. EPRIME | 68. PHIL. PRUDENTIAL LIFE |
| 2. LABANG COUNTRY CLUB INC | 36. EQUICOM SAVINGS | 69. PHILAMLIFE |
| 3. ALLIANZ PNB LIFE INSURANCE INC | 37. FDA PHILS | 70. PIONEER LIFE INC |
| 4. ALLIED BANK / PNB CREDIT CARDS | 38. FIRST PEAK | 71. PISO PARA SA PASIG |
| 5. ASSOC DUES C/O CHINATRUST | 39. FORTUNE LIFE | 72. PLANET CATV |
| 6. ATENEO DE MANILA UNIVERSITY | 40. GLOBE | 73. PLDT |
| 7. AUB CREDIT CARDS | 41. GREAT LIFE FINANCIAL | 74. PRIMEWATER |
| 8. AXA PHILIPPINES | 42. GREPALIFE | 75. PRULIFE U.K. INSURANCE |
| 9. BALESIN ISLAND CLUB, INC. | 43. HSBC CREDIT CARD | 76. PSBANK LOANS |
| 10. BANKARD / RCBC | 44. HSBC PERSONAL LOAN | 77. RED CROSS DONATION |
| 12. BDO CREDIT CARD | 45. I.O.S. MARKETING CORP | 78. RESOURCES FOR THE BLIND INC |
| 13. CABLELINK | 46. ICC BAYANTEL | 79. SBA PERSONAL & SALARY LOAN |
| 14. CEBU PACIFIC, INC. | 47. INNOVE | 80. SECURITY BANK CASH CARD |
| 15. CHINABANK CREDIT CARDS | 48. IPM REALTY & DEVT CORP | 81. SECURITY BANK MC / DINERS |
| 16. CHINATRUST SALARY STRETCH | 49. KNOWLEDGE CHANNEL | 82. SKYCABLE |
| 17. CHINATRUST VISA | 50. LA SALLE GREENHILLS | 83. SMART / SUN |
| 18. SIGNAL | 51. LANDBANK MASTERCARD (New) | 84. SSS - FARMERS AND FISHERMEN |
| 19. CITIBANK CARD SERVICES | 52. LANDBANK VISA | 85. SSS - NON-WORKING SPOUSE |
| 20. CITIBANK SAVINGS LOAN | 53. MANILA MEMORIAL PARK | 86. SSS - OFW |
| 21. CITIBANK VISA/MC | 54. MANILA WATER COMPANY INC | 87. SSS - SELF-EMPLOYED |
| 22. CITIFINANCIAL CORP | 55. MANULIFE CHINABANK | 88. SSS - VOLUNTARY |
| 23. CITYSTATE SAVINGS LOAN | 56. MANULIFE FINANCIAL | 89. STANDARD CHARTERED EZ LOAN |
| 24. COFFER LENDING | 57. MANULIFE PHILIPPINES | 90. STANDARD CHARTERED VISA/MC |
| 25. COSMOPOLITAN COMMUNITIES INC. | 58. MAYBANK CREDIT CARD | 91. STANDARD INSURANCE |
| 26. DAGUPAN CITY WATER DISTRICT | 59. MAYNILAD | 92. SUBIC WATER |
| 27. DAVAO CITY WATER DISTRICT (DCWD) | 60. MCA OF IMUS | 93. SUN LIFE OF CANADA PHILS |
| 28. DESTINY CABLE | 61. MERALCO | 94. THE CITY CLUB (TCCAMPI) |
| 29. DIRECTORIES PHILS CORP | 62. METROBANK/PSB CARD | 95. TOYOTA FINANCIAL |
| 30. DLS SANTIAGO ZOBEL SCHOOL | 63. MIRIAM COLLEGE | 96. UNIONBANK VISA CREDIT CARD |
| 31. DON BOSCO TECH. CTR., INC | 64. NSO HELPLINE PLUS | 97. UNIV OF SAN JOSE - RECOLETOS |
| 32. EASTERN TELECOM | 65. OPERATION SMILE PHIL. | 98. UNIV OF THE EAST |
| 33. EASTWEST CARD | 66. PARAMOUNT LIFE | 99. VISAYAN ELECTRIC COMPANY CORP |
| 34. EASYTRIP | 67. PAYREMIT | 100. WORLD VISION |

We bank on Filipino ingenuity and perseverance that know no bounds.
 We're about sharing hopes and ambitions, and nurturing them to life.
 We revere partnerships and the spirit of cooperation as keys to success.
 We believe in the Filipinos' aspiration of triumph. We believe in YOU.
 Whatever your dream, whatever your goal, we're here to **HELP YOU GROW.**



“
 Kung hindi kami tinulungan ng AYP at ng LANDBANK, wala talaga kaming hanap-buhay. Sila ang aming pag-asa na may tulong sa amin. (Without the help of AYP and LANDBANK, we would not have a source of income. They are our only hope that someone is here to help us.)”

– Lina Vidal, T'boli coffee farmer

In 2015, AYP Holdings opened a five-hectare ribulata coffee plantation in the mountains near 5000 Colonel's Koronadal, South Cotabato through the help of LANDBANK's Coffee 100 Program – a credit assistance program for coffee farmers and community-based coffee processors/enterprises. AYP Holdings employed 15 T'boli farmers to directly manage and cultivate the farm, an initiative that provided the tribe members a stable source of income.



LANDBANK



GLOBAL BUSINESS OUTLOOK



GLOBAL BANKING & FINANCE REVIEW



GLOBAL BANKING & FINANCE REVIEW



KARLSRUHE SUSTAINABLE FINANCE AWARDS