

# HARVEST

A quarterly publication for LANDBANK Clients and Partners

Vol. XII, No. 4 December 2017



*A Grateful*  
**Affair**



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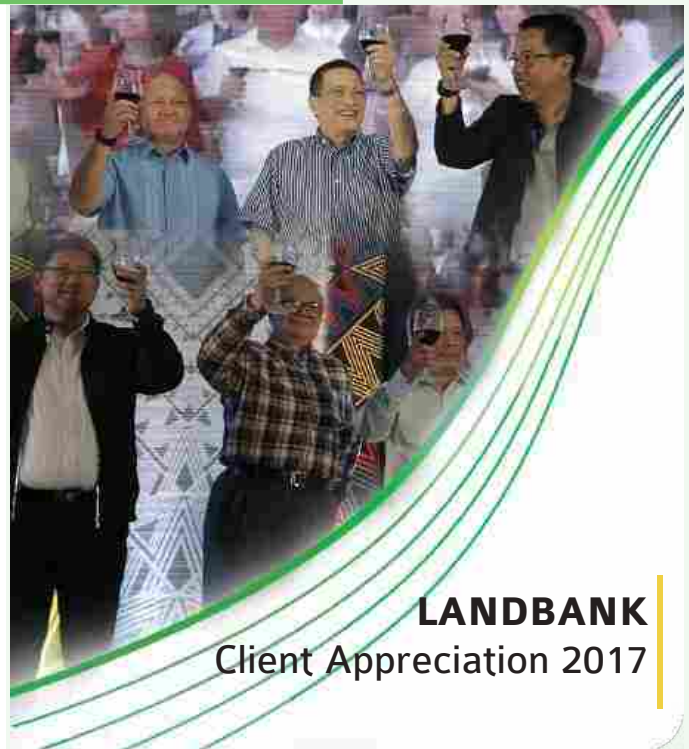


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# LETTER FROM THE EDITOR

In a few days, another year would be part of our memories. Albeit a challenging one, the year 2017 has proven still to be a year of blessings for LANDBANK.

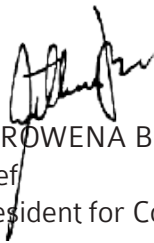
From being able to continuously deliver on our promise of bringing responsive services and offering innovative products to help our clients and partners adapt to the changing times, we are proud of what we have accomplished and learned in the past months.

The insights we have gained from the launch of the program in 2016 has helped our people create a more dynamic and engaging conduct of the Financial Inclusion Caravan this year. We are happy to say that this program will continue with a few more locations in Southern Luzon in January 2018. The series occurred hand in hand with the Bank's staging of Client Appreciation Events in the same regions where the FI caravan were held.

Moreover, our other programs under the CSR and lending sectors continue to make significant impact on the communities we serve across the country. Rest assured that we shall be as committed, if not more so, in reaching out toward helping all of us grow.

Thank you for your never-ending support to all our endeavors. From all of us here at LANDBANK, may the Season's tidings bring you peace and joy.

Thank you.



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



## ABOUT THE COVER

The season of joy and giving is particularly alive during the holidays. At LANDBANK, we show our gratitude to the people who need us the most and believe in our mission to grow the nation, and express equal appreciation to our own people who make all these possible.

## Harvest Magazine Editorial Staff

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# LANDBANK, DOST-TAPI OPEN FUNDING FOR FILIPINO-PATENTED CONCEPTS WITH I-TECH

Filipino inventors and technology developers wanting the realization of their patented concepts can now have the necessary financial backing, with the Innovation and Technology credit facility, as officially launched by LANDBANK and the Department of Science and Technology-Technology Application and Promotion Institute (DOST-TAPI).

Also known as I-TECH, the financing program is open to TAPI-endorsed Filipino inventors with active intellectual property rights. The program is in support of the Inventors and Invention Incentives Act of the Philippines (R.A. 7459 of 1992), which pushes for providing inventor incentives and protection of exclusive rights to inventions most especially if these would prove advantageous to the nation's development thrust.

During the signing, LANDBANK President and CEO Alex Buenaventura explained the Bank's strong belief in Filipino ingenuity, stating that with this new program, "We hope to encourage and support our Filipino inventors in the promotion and commercialization of their inventions." For his part, DOST Secretary Fortunato Dela Peña added, "DOST is very confident that this program will truly help our Filipino inventors because it is now easy for them to get funding for their inventions with the help of a very stable financial institution like LANDBANK."

The I-TECH financing program is also open to enterprises duly authorized by inventors to adopt and commercialize

*DOST Secretary Fortunato Dela Peña seated at the middle, flanked by LANDBANK President and CEO Alex Buenaventura on his right and I-TECH Director Edgar Garcia on his left led the launch of the I-TECH lending program last September 28 at the Philippine International Convention Center. With them are other officers from LANDBANK and DOST.*

their patented concepts. State Universities and Colleges, government agencies and local government units with active intellectual property rights and endorsed by TAPI may also avail of the program.

Under the program, TAPI will evaluate all loan applications and endorse the same to LANDBANK for credit evaluation. LANDBANK and TAPI will co-finance up to 85% of the loan amount, while the remaining 15% will be the borrower's equity.

## LCDFI and PCA LAUNCH COCO BiNHi PROJECT



Committed to help spur development in the countryside, the LANDBANK Countryside Development Foundation, Inc. (LCDFI), the corporate foundation of LANDBANK, recently launched "Project Coco BiNHi (Bigay and Hiram)" in partnership with the Philippine Coconut Authority - Zamboanga Research Center (PCA-ZRC). The project aims to pilot test an approach that will help existing small coco farmers increase the productivity and income of their farms through a combined grant-loan scheme.

LCDFI Chairman Victor Gerardo Bulatao, and PCA-ZRC Department Manager Ramon Rivera led the three-day "Training and Immersion on Coconut Technology," the first in a series of six training batches, at the PCA-ZRC in San Ramon, Zamboanga City last July 13 to 15. Attendees were representatives from the Alicia Neighborhood MPC (ALNEMCO), Imelda Employees MPC (IMEEMCO), Lamitan Agrarian Reform Beneficiaries Cooperative (LABRECO), LANDBANK Program Management Department 1, and Zamboanga and Pagadian Lending Centers.

The training also featured various high-value by-products of coconuts, such as bags, charcoal, mats, coco sugar and virgin coconut oil. The second batch of training for a new set of beneficiaries was held last August 23-25, also at PCA-ZRC.





# LANDBANK wins two awards

## AT 2017 VISA CARD CENTER MANAGERS MEETING FOR DEBIT MARKET PERFORMANCE



From left: Visa Philippines and Guam Head of Sales Dan Wolbert, LANDBANK AVP/Head of Debit Cards and ATM Management Department (DCAMD) Marissa B. Pineda with DCAMD-Card Management Unit Head Joanne A. Ocampo, and Visa Philippines and Guam Country Manager Stuart Tomlinson.

Sustaining a healthy partnership with Visa for its debit card products helped LANDBANK land two awards at the recently concluded Visa Card Center Managers Meeting held last October 24, 2017 at the Manila Polo Club.

LANDBANK was recognized by Visa for having the Highest Debit Payment Volume Growth as of June 2017 with a 57% year on year growth to P3.8 Billion in spend volumes. Payment volume is defined as sales captured from point-of-sale and e-commerce transactions, and excludes cash withdrawals.

A more significant award given to the Bank was the Top Visa Consumer Debit Issuer of Visa cards for the year. This is the first time that LANDBANK emerged as number one in terms of total payment volumes for the international payment company since LANDBANK Visa debit cards were first issued in December 2013.

# Nagkakaisang Magsasaka

## SIGNS ANEW FOR P700M LOAN



NMAPMPC Chairman Buenaventura and LANDBANK VP for Nueva Ecija LC Eduardo Reyes Jr. (3rd and 4th from left, respectively) are joined by NMAPMPC Treasurer Teresita Arcenias (leftmost), General Manager Teresita Serrano (2nd from left), LANDBANK Account Officer Glenn Mariano (2nd from right) and Account Assistant Josefina Masilang (rightmost).

Long-time client-partner and Ginintuang Gawad PITAK 2017 Awardee Nagkakaisang Magsasaka Agricultural Primary Multi-Purpose Cooperative (NMAPMPC) recently signed a P700-million loan agreement with LANDBANK to help fund the cooperative's expansion for its diversified palay-based businesses and support its loan assistance program for members.

The agreement was signed by Vice President for Nueva Ecija Lending Center Eduardo Reyes Jr. and NMAPMPC Chairman Ricardo Buenaventura. NMAPMPC is the anchor firm in the Palay-Milled Rice Food Supply Chain Project, which is integral to the National Government's Food Staples Sufficiency Program.

The NMAPMPC has been a valued client of the Bank since 1992. The 25-year relationship with LANDBANK has always

been very satisfactory. The Bank has been the cooperative's sole depository with accounts maintained at Talavera and Muñoz-CLSU Branches.

# LANDBANK ER Approach Funding REELS IN ANOTHER KARLSRUHE AWARD

The Global Sustainable Finance Network (GSFN) continues to recognize LANDBANK for its contributions in the field of sustainable finance. This time around, the Bank was awarded the Certificate of Merit for its "Ecosystem-Responsive (ER) Approach to Development Financing" under the Outstanding Sustainable Project Financing category during the Karlsruhe Sustainable Finance Awards 2017.

The event, which is part of the annual Global Sustainable Finance Conference (GSFC) held last July 13 in Karlsruhe, Germany, recognized the ER fund-sourcing scheme of LANDBANK – a means to reduce poverty by revitalizing sustainable development and pursuing inclusive growth in the country. Developed and adopted by the Agricultural and Development Lending Sector (ADLS), it is designed to ensure official development assistance funds reach and empower the poor, and reduce their vulnerability to financial distress, debt, and poverty.

The Bank recognized that in order to address extreme poverty and prevent others from sliding back to it, the country must address immediate threats to the ecosystem, such as biodiversity loss and climate change among others. Moreover, the ER scheme is the first of its kind among financial institutions within the Philippines. It adopts the ridge-to-reef approach that align, source and deploy developmental funds for the ecosystem, combined poverty reduction, and biodiversity conservation.

The LANDBANK programs and projects included in this financing scheme are:

- Harnessing Agribusiness opportunities through Robust and Vibrant Entrepreneurship Supportive of peaceful Transformation (HARVEST) and Agricultural Credit Support Project (ACSP) with the Japan International Cooperation Agency
- Support for Strategic Local Development and Investment Project (SSLDIP) and Metro Manila Wastewater Management Project (MWMP) with the World Bank
- Local Government Unit (LGU) Investment Program III, Community-based Forest and Mangrove Management Project and Yolanda Reconstruction Program with the KfW of Germany (Kreditanstalt für Wiederaufbau)

The same event saw LANDBANK with other delegates of the 7th Global Sustainable Finance Conference sign the "Karlsruhe Resolution", which supports the United Nations-backed sustainable development goals, and the Paris Climate Agreement, collectively referred to as "Agenda 2030."



LANDBANK Senior VP for CBG Ma. Celeste Burgos and Senior VP for NCLLG Filipina Monje receive the Certificate of Merit in behalf of the Bank from Karlsruhe Lord Mayor Frank Mentrup (leftmost) and European Organization for Sustainable Development CEO Arshad Rab (rightmost) during the Karlsruhe Sustainable Finance Awards 2017.



LANDBANK Senior VP Burgos (top photo, 2nd from left) with fellow delegates to the 7th Global Sustainable Finance Conference at the signing of the "Karlsruhe Resolution" during the GSFC held in July.

Over 200 delegates from more than 30 countries including high-ranking public officials and senior members of the international financial industry attended the event. Mr. Arshad Rab, CEO of the European Organization for Sustainable Development, and Dr. Frank Mentrup, Lord Mayor of Karlsruhe, led the signing ceremony. Signing for LANDBANK was SVP Ma. Celeste Burgos for Corporate Banking Group (CBG), who also received the award together with and SVP for Northern and Central Luzon Lending Group (NCLLG) Filipina Monje.





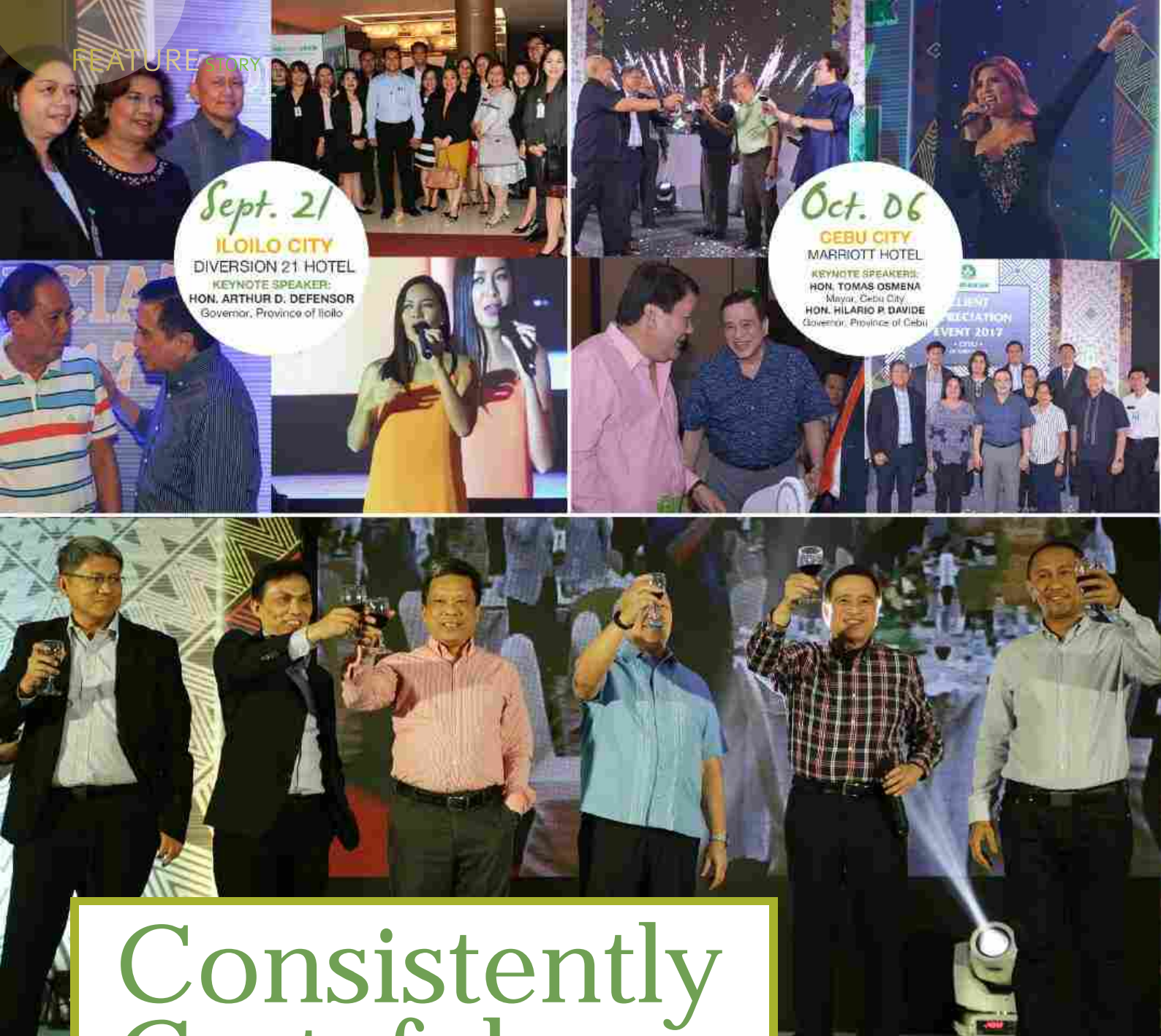
# Stories of the Heartland

Owing our decades of success to partners and clients who lend their trust to our vision of a more vibrant countryside, we celebrate in this calendar some of the farmlands of real people and organizations whom LANDBANK supports. We also highlight our various lending programs that finance and assist agricultural endeavors, driven by valuable partnerships that nurture a common goal – to help make our farmlands and our people's lives grow and prosper.

## THE 2018 LANDBANK CALENDAR

# OUT NOW





**Sept. 21**  
**ILOILO CITY**  
DIVERSION 21 HOTEL  
KEYNOTE SPEAKER:  
HON. ARTHUR D. DEFENSOR  
Governor, Province of Iloilo

**Oct. 06**  
**CEBU CITY**  
MARRIOTT HOTEL  
KEYNOTE SPEAKERS:  
HON. TOMAS OSMENA  
Mayor, Cebu City  
HON. HILARIO R. DAVIDE  
Governor, Province of Cebu

# Consistently Grateful

## THE 2017 LANDBANK CLIENT APPRECIATION CELEBRATION GOES REGIONAL

As part of the growing tradition to initiate various programs and activities during anniversary celebration season at LANDBANK, the first in the series of Client Appreciation Events was held in Iloilo City in September 2017.

The Client Appreciation Event is a way for the Bank to show its accomplishments side by side its gratitude for the valuable partnerships it has fostered through the years. For this year, the event also served as a venue for the Bank to present its new management team, and introduce new products and future plans.

"Partners like you continue to inspire us to be excellent in what we do. This is our way of thanking you for being our partners in nation-building, and for choosing to make LANDBANK part of your journeys," said LANDBANK President





**Oct. 12**  
NCR/LAGUNA  
FORUM 1, PICC



**Oct. 19**  
CAGAYAN DE ORO  
LIMKETKAI LUXE HOTEL  
KEYNOTE SPEAKERS:  
HON. OSCAR S. MORENO  
Mayor, Cagayan De Oro  
HON. YVESHERY "BAMBI" EMAND  
Governor, Province of  
Misamis Oriental



**Nov. 09**  
DAVAO CITY  
SMX CONVENTION CENTER  
KEYNOTE SPEAKERS:  
ATTY. ZULEIKA T. LOPEZ  
Davao City Mayor Representative  
HON. ESMAR MANGUDADATU  
Governor, Province of  
Maguindanao



**Nov. 23**  
BAGUIO CITY  
HOTEL ELIZABETH  
KEYNOTE SPEAKERS:  
HON. MAURICIO DOMOGAN  
Mayor, Baguio City  
HON. MARK GO  
Congressman,  
Baguio City

and CEO Alex Buenaventura in his remarks to the crowd.

The event was attended by LANDBANK's valued clients from both the private and public sectors in the Western Visayas region.

Staging a similar affair for clients and partners in Cebu and surrounding areas, the LANDBANK team prepared the get-together at the Cebu City Marriott Hotel last October 6, 2017. This was followed by the event for clients in the NCR and Laguna areas held at the Forum 1, PICC on October 12. Soon after, three more LANDBANK Client Appreciation Events were seen in Mindanao. LANDBANK rounded off the year with the same events in the southern part of Luzon (Batangas on January 12 and Legazpi City on January 26.



**Dec. 07**  
CLARK,  
PAMPANGA  
WIDUS CONVENTION CENTER  
KEYNOTE SPEAKER:  
HON. ESTELITA AGUINO  
Mayor, Marikina City



# FI Caravan Year Two: COVERING NEW GROUND ACROSS THE COUNTRYSIDE

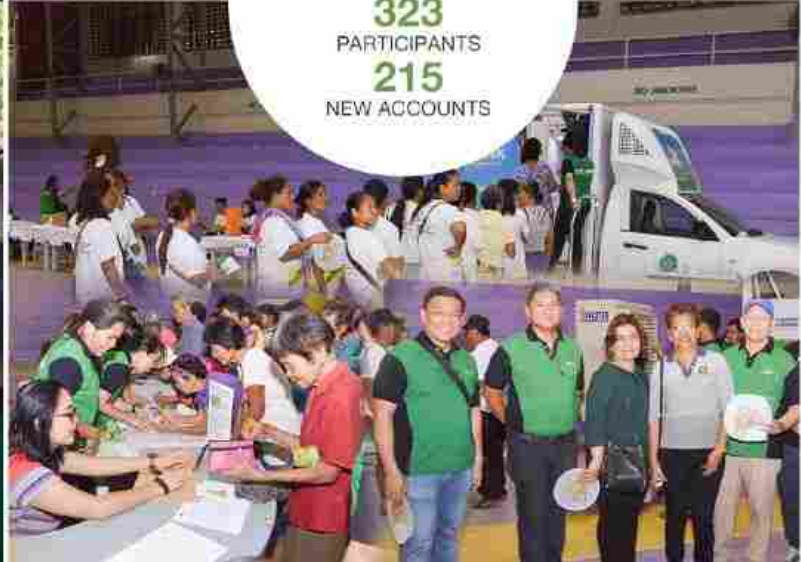
**S**imultaneous with the LANDBANK Client Appreciation Events was year two of the Financial Inclusion Caravan—showing the Bank's ever-growing commitment to bring financial services to the unserved areas a step further.



**Sept. 23**  
**BAROTAC, NUEVO,**  
**ILOILO**  
**455**  
PARTICIPANTS  
**331**  
NEW ACCOUNTS



**Oct. 07**  
**ARGAO, CEBU**  
**323**  
PARTICIPANTS  
**215**  
NEW ACCOUNTS







Oct. 21

SUGBONGCOGON,  
MISAMIS ORIENTAL

432

PARTICIPANTS

398

NEW ACCOUNTS

Entitled "Ipon at Kabuhayan para sa mga Kababayan," the first leg was conducted in Barotac, Nuevo, Iloilo last September 23, and was attended by 455 participants.

This nationwide caravan saw the active participation of the LANDBANK Easy Access Facility or LEAF, along with the involved Branches, in helping create growth opportunities to the grassroots level. It also highlights the significant work of the men and women working tirelessly in the field all year round.

The FI Caravan is comprised of activities for basic financial learning and savings, talks about livelihood opportunities, and convenient opening of a savings account that is free of charge to onsite enrollees. They include small business owners, farmers and fishers, as well as beneficiaries of the Pantawid Pamilyang Pilipino Program or 4Ps.

Participants also learned about the "KasamaKA Community and Income Builder" program by FINTQ – the financial technology arm of PLDT and Smart's Voyager Innovations which was presented by its managing director, Lito Villanueva.

The program is a way for Filipinos to veer away from informal lenders, such as "5-6", and enable them to earn as much as P300 for every applicant referral to any of the digital financing services offered by Lendr – FINTQ's digital loan platform.

This financial literacy campaign is in partnership with the Bangko Sentral ng Pilipinas and the Department of Social Welfare and Development. "This takes us a step further towards achieving greater financial inclusion and promoting inclusive growth, especially in the countryside. We hope to replicate this in more areas and reach more Filipinos," said former LANDBANK Director Victor Gerardo Bulatao who led the FI Caravan in Iloilo.

This is a follow through to LANDBANK's successful national caravan in 2016 simultaneously held in nine areas around the country in select 4th to 6th class municipalities. According to LANDBANK EVP for Branch Banking Sector Liduvino Geron, he hopes that this concerted effort would continue to cascade to more people, as the caravan strives to bring financial inclusion activities crucial to economic growth in the countryside. He added that LANDBANK shall remain steadfast in helping Filipinos achieve a better future.



Nov. 11

DUJALI,  
DAVAO DEL NORTE

505

PARTICIPANTS

300

NEW ACCOUNTS



Nov. 04

MONCADA, TARLAC

404

PARTICIPANTS

440

NEW ACCOUNTS



Nov. 25

KIANGAN, IFUGAO

546

PARTICIPANTS

370

NEW ACCOUNTS



# GAWAD KATUBIGAN

## CONTINUES TO BRING FRESH HOPE TO DISASTER-STRICKEN, REMOTE AREAS

As part of its commitment to support communities with limited access to clean drinking water, LANDBANK, through its Gawad KATUBIGAN (KAakibat na Tulong sa Bayan para sa Inuming KailanGAN) Program, recently donated water filtration units to Gaspar Island in Gasan, Marinduque and San Luis Lumad Community High School (SLLCHS) in San Luis, Agusan del Sur.

Endorsed by AGREA, a Marinduque-based agriculture and fisheries-focused social enterprise, families from Gaspar Island have been selected as beneficiaries of the program. Marinduque was also battered by Typhoon Nina in December 2016.

LANDBANK LCDFI Chairman Victor Gerardo Bulatao, First VP for Southeast Luzon Branches Group Marilou Villafranca, Boac Branch Head Efren Nalda, Lucena Branch Head Rommel Mendoza, AGREA President Cherrie Atilano, and W4W staff Denise Alcantara led the turnover ceremony, which was attended by families and community health workers residing in Gaspar Island.

Gaspar Island has very limited access to clean drinking water and has no established piping system. Residents get their water from Gapan town proper in Barangay Pinggan, which is a 20-minute boat ride away from the island. LANDBANK and W4W distributed four water filtration systems to serve 88 households of around 200

residents of the island. LANDBANK also provided six water filters, which will be distributed by AGREA to other communities in Marinduque.

"Water is a basic right and necessity of every person. Water is also vital in food production," said Atilano. "We believe that providing our farming and fishing communities with access to clean water is a critical solution that we need to bring into our integral approach to a sustainable food system."

**380** filtration systems distributed to **34** CITIES & MUNICIPALITIES

a total of **74,200** individuals BENEFITED nationwide




The Gawad KATUBIGAN and Gawad Sibol is one of the many CSR initiatives managed by the Corporate Affairs Department of LANDBANK. These efforts aim to build stronger and self-sufficient communities, especially in remote and calamity-prone areas, by preparing and empowering the people through proper education, and efficient and sustainable tools.



The basic needs component under the program was also established to provide water filtration systems to areas that need access to clean and potable water. This was piloted in SLLCHS, which provides alternative education to Lumad youth from different indigenous peoples communities and tribes like Manobo, Banwaon, Talaandig and Higaonon.

LANDBANK Assistant VP for Davao Recto Branch Aurea Bertulfo, Bayugan Branch Head Jezebel Caroline Cano, San Francisco Branch Head Joseph Agullo, CSR Relations Unit Head Julianne Picato, SLLCHS Administrator/ Sr. Aurea Quiñones, M.A., and W4W Operations Director Jenica Dizon led the turnover of eight water filtration systems to serve the school and nearby barangays.

Apart from the water filters, LANDBANK also donated sets of "AgriCOOLture" educational materials from the Gawad e-dukasyon Program under the Bank's CSR. The Program produces videos and e-modules promoting agricultural education in the country. It includes episodes from the first and second seasons of AgriCOOLture, produced by the Bank's implementing partner, Knowledge Channel Foundation, Inc.

LANDBANK, together with partners from Waves for Water and AGREA, distributes water filtration systems to San Luis Lumad Community High School (SLLCHS), benefiting Lumad students and nearby communities in San Luis, Agusan del Sur.



## DID YOU KNOW?



**water  
filtration  
system**

- > can remove up to **99.999% of bacteria** (from rainwater, flood, river, creek, and deep well)
- > can filter up to **1 million gallons of water**
- > can provide drinking water up to **100 people a day**
- > can last up to **5-10 years** (if properly maintained)

# ◆◆ GAWAD SIBOL ◆◆

**PUSHES FURTHER NATIONWIDE WATER PROTECTION, REFORESTATION**



Taking its cue from the concluded Adopt-A-Watershed Program, LANDBANK is wrapping up its second year of continuing pushing efforts toward reforestation via the LANDBANK Gawad Sibol Program (GSP).

As part of LANDBANK's contribution to the government's National Greening Program, the GSP relies on the participation of its employees, including their families, to help with the rehabilitation of denuded watersheds across the country. This entails planting seedlings, weeding wild plants, and applying fertilizer to a targeted total of 60 hectares, wherein the planting, maintenance, and protection of 50,000 trees or more would be completed by 2018.

The Program, which began in 2016, has come across about 630 Bank employee-volunteers so far, having participated along with representatives from the Department of Environment and Natural Resources, and the various Peoples' Organizations to pre-identified adopted areas.

## LANDBANK EMV-enabled ATM card NOW WITH PNP RTC XII RECRUITS

The PNP Regional Training Center XII (PNP RTC XII) became the first PNP RTC nationwide to be able to provide LANDBANK EMV-enabled ATM cards to all of its new police recruits this year.

LANDBANK General Santos City Pioneer Branch, as headed by Assistant VP Lauro Ignacio, handles the PNP XII accounts. It opened the payroll accounts of 493 new PNP recruits in the region in record time. Two weeks earlier, the Branch distributed the first 50 cards to the trainees in a ceremony held at the PNP RTC XII in Barangay Apopong, General Santos City. This made the PNP RTC XII the first training center in the country to distribute LANDBANK EMV-enabled ATM cards to its trainees.

The ATM card distribution for the rest of the trainees was held last Sept. 29, 2017.

## Goa Branch MOVES TO BIGGER SITE

LANDBANK Goa Branch is now serving clients in a more spacious site following its relocation to the ground floor of JN Building, located on Rizal Street, San Juan Bautista in Poblacion, Goa, Camarines Sur.

The move will allow LANDBANK to better address the growing clientele and volume of transactions, since the new location is located in the area where the city's economic growth and development is concentrated. The Goa Branch began operating last October 02, 2017 and covers the municipalities of Goa, Lagonoy, Sagnay, Tigaon and San Jose in Camarines Sur. Goa Mayor Racquel Lim was on hand during the opening and blessing activities, along with other guests, including heads and staff members of other government and private agencies, lessors of the building. Leading LANDBANK was First VP for Southeast Luzon Branches Group Marilou Villafranca together with the other managers in the Bicol region.

## Kibawe hosts first LANDBANK LEAF IN BUKIDNON

LANDBANK West Mindanao Branches Group inaugurated its LANDBANK Easy Access Facility (LEAF) in the town of Kibawe, Bukidnon, with Don Carlos Branch serving as its mother unit.

The ceremonial ribbon-cutting was led by Kibawe Mayor Minerva Casinabe, Vice Mayor Luciano Ligan, LANDBANK Don Carlos Branch Officer-in-Charge Joseph Maglupay and Chief Marketing Specialist Aileen Garcia. The opening was also attended by members of Kibawe Sangguniang Bayan, LANDBANK Department Heads and entrepreneurs in Kibawe.

Mayor Casinabe expressed her gratitude to LANDBANK for putting up a facility in the municipality, the first in Kibawe. According to her, the unit would greatly benefit the municipality and local business community. The presence of the LEAF will further boost economic activities in the locality and nearby towns.



# New LEAF OPENS IN AGNO, PANGASINAN



The second LANDBANK Easy Access Facility (LEAF) in the province of Pangasinan was established in Agno, the home of Sabangan Beach, Umbrella Rocks and Aloleng-Bunga Beach. Leading the blessing and inauguration activities were Executive VP for Branch Banking Sector Liduvino Geron and Agno Vice Mayor Wilson Rosete.

Other LANDBANK officials present during the said event were First VP for North Luzon Branches Group Nomerlito Juatchon, Assistant VP for Dagupan Branch Jethro Martinez, Department Manager for San Carlos (P) Branch Bernardino Morales, Department Manager for Calasiao

Branch Alicia Cagaoan and Department Manager for Alaminos Branch Roehl Bautista. Also present were Agno PNP Chief/PSINSP Franco Catalan, Agno Parish Priest Fr. Wilson Ramirez, Agno Sangguniang Bayan Members and Municipal Department Heads.

The LEAF Agno serves the banking needs of Pangasinenses and neighboring towns, with Florendo Manarpaac Jr. as the Marketing Specialist. Alaminos Branch is its mother branch.

## MARAWI BRANCH RE-OPENS DOORS TO COMMUNITY



Left Photo: Marawi Branch Acting BOO Noraida Dindang, Asst. Provincial Treasurer Gonarano Mapandi, Joint Task Force TABANG Deputy Commander Lt. Col. Allan Espela, and LANDBANK Marawi Branch Head/DM Achmad Mamacotao; Right (Bottom) Photo: Marawi Branch Landbakers and Branch Head Achmad Mamacotao together with First VP for West Mindanao Branches Group Khurshid Kalabud

The LANDBANK Marawi Branch has opened its temporary office last Dec. 4, 2017 at the New Capitol Complex Extension in Marawi City. First VP for West Mindanao Branches Group Khurshid Kalabud and Marawi Branch Head Achmad Mamacotao led the soft opening of the Branch.

The Branch in Marawi was temporarily relocated to Iligan Branch due to armed conflict in the area which lasted for five months. A few days after Oct. 17, when President Rodrigo Duterte declared the liberation of Marawi from terrorist influence, clients in the area were already able to access funds with the resumption of the Bank's ATM operations.

NOW IN YOUR



NEIGHBORHOOD

### RELOCATED

(Coming this January 2018)

**Opening on 02 January**

**LANDBANK HARRISON PLAZA BRANCH**

(formerly LANDBANK BSP Servicing Unit)

Ground Floor, Century Park Tower P. Ocampo corner  
Adriatico Streets Malate, Manila

T: (02) 526 5601/ (02) 526 1851 Head: Ritzel S. Pagaduan

**Opening on 08 January**

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