

HARVEST

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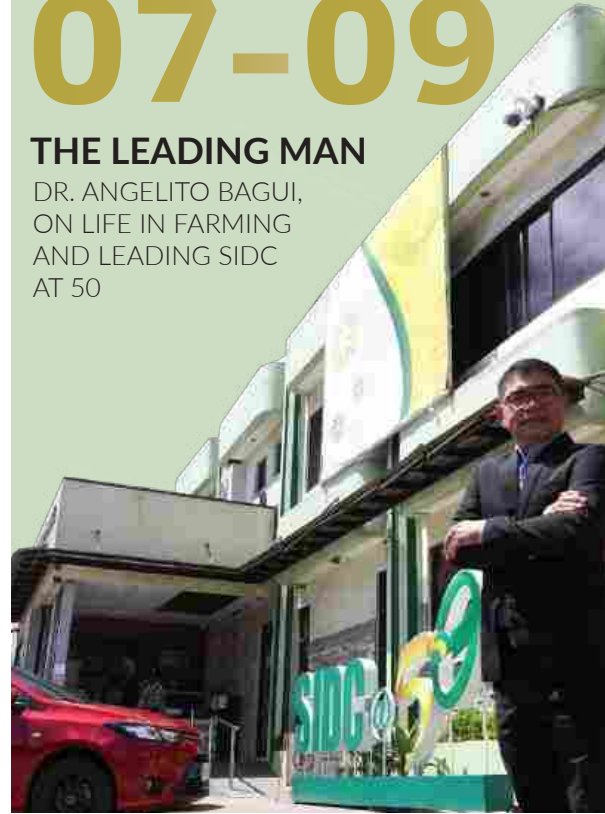


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LANDBANK WELCOMES NEW PRESIDENT AND CEO

The first day of March marked the official assumption of Cecilia “Cecile” C. Borrromeo as the 10th President and CEO of LANDBANK. She was sworn in by Secretary of Finance and LANDBANK Chairman Carlos Dominguez during a special board meeting held at the LANDBANK Plaza in Malate, Manila.

President Borrromeo holds the distinction of being President and Chief Executive Officer of two government financial institutions – the Development Bank of the Philippines which she capably led for two years, and LANDBANK where she started her banking career 30 years ago.

Prior to her appointment as President and CEO of Development Bank of the Philippines in January 2017, she served as Officer-in-Charge of LANDBANK from August 1 to November 10 of 2016. She had been with the Bank for 27 years, handling various posts, including as Head of the Bank’s Agricultural and Development Lending Sector. She has extensive experience in Treasury and Investment, Corporate Banking, Global Banking, Wholesale Banking, Public Sector Lending, and Lending Program Management.

She completed her Bachelor of Science degree in Agribusiness at the University of the Philippines Los Baños and her Master’s degree in Business Administration at the De La Salle Business School. She also completed the Advance Bank Management Course at the Asian Institute of Management and the Pacific Rim Bankers Program at the University of Washington Executive Education Foster School of Business. She likewise attended the International Study on Rural Banking and Finance at the Massey University in New Zealand. President Borrromeo is a Career Executive Officer IV.

She replaced Alex V. Buenaventura who served as LANDBANK President and CEO since November 11, 2016.



CECILIA C. BORRROMEO
NEW LANDBANK PRESIDENT AND CEO



Secretary of Finance and LANDBANK Chairman Carlos Dominguez swears in Cecilia C. Borrromeo as LANDBANK President and CEO on March 1, 2019 at the Board Room, LANDBANK Plaza.

LETTER FROM THE EDITOR

Making true on our promise of strengthening our commitment to our publics, LANDBANK unveiled its new Vision and Mission - one that speaks clearer of our core values and objectives toward the development of the countryside and the nation at large. With this comes our continuous efforts for enhanced and new products and services relevant to your needs.

And helping us steer the course of this challenging journey is the new LANDBANK President and CEO Cecilia C. Borromeo. She was officially sworn in last March 1, 2019 by Department of Finance Secretary and LANDBANK Chairman Carlos Dominguez.

And just as in previous issues, we again put the spotlight on another LANDBANK client, whose own struggles as a child growing up exposed to farmlife has well-prepared him for the leadership role at Sorosoro Ibaba Development Cooperative (SIDC), a position he has held for 13 years now. A LANDBANK Gawad PITAK Platinum awardee, SIDC is one of the few cooperatives that has stood the test of time, so to speak. And as this year marks a golden milestone for SIDC, we take a peek at what decades of sincere service and perseverance looks like, and how SIDC continues to help bring inclusive growth to more people and communities.

It is just one of many stories of success that we hope to share with you as we better ourselves toward helping more Filipinos in need grow in the ways that matter.



ABOUT THE COVER

LANDBANK is all about having a clear vision toward fulfilling a mission for growth in the countryside through defined leadership as well as viable tools for delivering service excellence across the nation. This issue brings front and center some of the elements that make it possible for an environment conducive to inclusive growth.

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

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TIPPING THE SCALES FOR PROGRESS



LANDBANK Assistant VP for Davao Lending Center Jose Eneclito Faune (center) with (from left) Atty. Jason Esguerra and Board Member Atty. Roland Beltran from SRA, MDCC Chairman and Davao Sugar Central President Constancio Galinato, DAR XI Regional Director Joseph Orilla, DAR Provincial Agrarian Reform Program Officer Elmerito Gerigdig, and PARBUF MPC President Josephine Barsalot

(Seated, from right) LCDFI Chairperson Victor Gerardo Bulatao, LCDFI Executive Director Roy Oscillada, Agriterra Manager for Agri Advise Cornelis Van Rij, and Agriterra Business Advisors Ben Luther Lucas and Rene Guarin (Standing, from right) LCDFI Enterprise Development Director Alfred Lindsey Mapilian, LCDFI Capacity Building Director Nestor Tapia, LANDBANK Head for Development Assistance Department (DAD) Lolita Huerto, Agriterra Business Advisor Marciano Virola, DAD Program Officer Jose Eduardo Mandapat, and Program Assistant Ariston Luis Legisniana

LANDBANK signs first Sugar Block Farm Beneficiary

Helping advance the cause of another critical segment of the agricultural sector in the country, LANDBANK formally extended the Socialized Credit Program under the Sugarcane Industry Development Act (SCP-SIDA) to its very first sugar block farm recipient - the Pasig Agrarian Reform Beneficiaries and Upland Farmers MPC (PARBUF MPC) last December 2018.

Coordinating the program loan signing of PARBUF MPC with LANDBANK were officials from implementing agencies, such as the Department of Agrarian Reform (DAR), Sugar Regulatory Administration (SRA), as well as Davao Sugar Central and Mill District Development Council (MDCC). At least 38 agrarian reform beneficiaries who till and cultivate a total of 38.60 hectares stand to benefit from the approval of the credit line for sugarcane production.

A farmer organization must have an aggregate sugarcane farm area of 30 hectares in order to gain eligibility to the credit program. This is in line with the law's objective to achieve and take advantage of economies of scale in the production of sugarcane.

LANDBANK Davao Lending Center, which currently manages the credit line for PARBUF MPC, has already released most of the initial approved credit lines under the program's individual lending scheme. Davao Lending Center plans to increase the portfolio with more individual sugar farmers, Sugar Block Farm Beneficiaries and Common Service Carriers within the year.

All this is in accordance with Republic Act No. 10659, or the Sugarcane Industry Development Act of 2015 (SIDA Law), crafted to promote healthy competition in the sugarcane industry, maximize the utilization of resources, and improve the income of farmers and workers through enhanced productivity, product diversification, job generation and increased efficiency of sugar mills.

Agriterra and LANDBANK Countryside Development Foundation, team up for empowerment program of agri cooperatives

Strengthening the support base for LANDBANK-assisted cooperatives in the agri industry, international cooperative development specialist Agriterra and the LANDBANK Countryside Development Foundation, Inc. (LCDFI) signed a memorandum of agreement on the empowerment of agricultural cooperatives for business growth and expansion last January 23, 2019 at the LANDBANK Plaza in Manila.

The partnership aims to provide institutional development support to selected borrowing agricultural cooperatives of LANDBANK to improve, expand and diversify their business operations and eventually assist other agricultural cooperatives in the country that have the potential for further expansion. A series of meetings and exchanges between the two organizations transpired prior to the signing.

In his opening speech during the signing ceremony, LCDFI Executive Director Roy Oscillada said that "the partnership will allow already established agricultural cooperatives to be the leaders in agribusiness in the country and take their development to the next level."

The program will focus on borrowing agricultural cooperatives classified as big in terms of assets, total loan releases and gross revenue and whose agribusiness activities contribute 50% of the total income of the cooperative. This will be the pool of potential agricultural cooperatives that will be serviced by Agriterra and LCDFI through advise, training and exchange in governance, finance and business management.

The program also aims to introduce the utilization of new technologies to improve productivity and establish market linkages with potential local or international buyers. Agriterra is an agri-agency from the Netherlands that provides peer-to-peer advise to enhance the businesses of agricultural cooperatives in developing economies, while the LCDFI is the corporate foundation of LANDBANK that delivers training services that address weak areas of operations of borrowing cooperatives.

LANDBANK REAFFIRMS COMMITMENT

VISION

Taking a clearer path toward bringing positive change in the countryside and overall sustainable growth in the country, LANDBANK launched its new Vision and Mission Statements encapsulating its goals and promises toward 2023.

With a specific mind for bringing responsive banking products and services to more people and places, LANDBANK pledges to utilize more diverse channels and enhance human development toward the fruition of its mission and vision.

Please scan the QR code for a copy of the new Vision and Mission statement



VISION

By 2023, LANDBANK shall be the leading universal bank that promotes inclusive growth, especially in the unbanked and underserved areas, through the delivery of innovative financial products and services powered by digital banking platforms.

MISSION

TO OUR CLIENTS AND PUBLICS

We provide accessible and best technology solutions to deliver timely and responsive financial and support services to meet the needs of our clients, especially Small Farmers and Fishers (SFFs), Micro, Small and Medium Enterprises (MSMEs), Countryside Financial Institutions (CFIs), Local Government Units (LGUs) and government agencies, while promoting sustainable development anchored on good governance.

TO OUR EMPLOYEES

We are the employer of choice. We develop and nurture talents who exemplify the highest standards of ethics, social responsibility and service excellence. We support diversity and cultivate a healthy work environment with equal opportunity for professional growth and advancement.



COMMITMENT TO PRIORITY SECTORS WITH NEW MISSION

A PROMISE REFINED

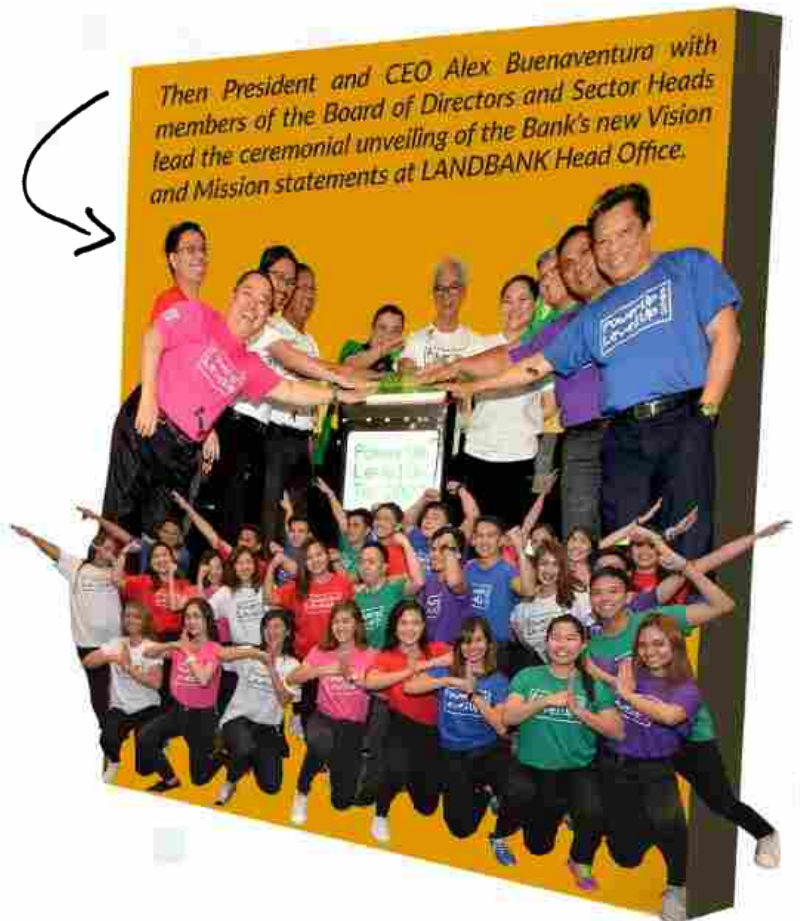
LANDBANK INTRODUCES NEW VISION AND MISSION

As LANDBANK further strengthens its mandated pursuits of growing the countryside, it recently unveiled its new vision and mission – a reaffirmation of its commitment to the public and nation.

A clearer perspective with a more defined path toward accomplishing its promise of inclusive growth in the countryside, the new Bank statements are outcomes of the collective and comprehensive efforts of LANDBANK to ensure that its clients, especially the unbanked and underserved sectors of society, reap the rewards of its service excellence. Teamed with more synergistic and responsive approaches to the delivery of much needed financial products and services, clients will be experiencing more convenience online as well as through satisfying face-to-face banking.

Envisioned for the next five years, LANDBANK's new vision and mission promise to be a journey towards helping realize the dreams and aspirations of every Filipino in need.

LANDBANK held strategic workshops and brainstorming sessions for the diligent review and strategic crafting of the new vision and mission statements.



THE LEADING MAN

Dr. Angelito Bagui, on life in farming and leading SIDC at 50

LANDBANK, with its mandate of fueling countryside development, has always championed the cause of the small farmer and fisher, as well as other members of the agri industry. It highly values the contributions of cooperatives in helping the Bank reach out to the poorest, the unbanked and underserved people across the nation.

Finding remarkable leadership in its partners in rural success, we put the spotlight on Dr. Angelito Bagui, current Chairperson of the Sorosoro Ibaba Development Cooperative (SIDC). About two hours away from Manila, located in Sorosoro Ibaba, just left of San Jose-Ibaan-Batangas Road in Balagtas City, Batangas, SIDC's main office stands adjacent to several operations, including its livestock and retail sales, printing services, and COOP Supermarket. Coming off the high from recent celebrations to mark the golden anniversary of the cooperative, we sat down with the man whose humble beginnings and pride for his craft has helped SIDC become the agri powerhouse it is today.

STRENGTH IN HUMILITY, PRIDE IN ABILITY

"*Alam mo yun bulanglang?*" In a serious yet jovial manner, Dr. Bagui explains some of the secrets to his steady health. Managing diabetes for many years now, he is quick to stress that he can still pull 75 kgs. easily. Crediting a healthy diet, he says he grew up eating the dish made out of a hodgepodge of whatever veggies were on hand, mixed with water used for washing rice grain prior to cooking, garlic and rock salt, or fish paste to taste. He still does to this day he says, but in its traditional way – none of the magic powder stuff and other processed ingredients that are marketed to make life easier.

Another thing he grew up with was hardship, a long yet rich experience that has given him an innate humility and drive to succeed in life. Born to farmer parents, he grew up as a middle child in a brood of nine all exposed to laboring the fields and limitations of meager earnings the farm life offered.

At 13 years old, he saw firsthand the simple beginnings of what would become the very cooperative he now has taken to the golden mark, the Sorosoro Ibaba Development Cooperative or



DR. ANGELITO BAGUI
CHAIRPERSON, SIDC

SIDC. As its chair for 13 years now, he finds that being a model and contributor to the growth and development of the agri sector to be the cooperative's biggest accomplishment. Along with the socio-economic blessings it has brought stakeholders, SIDC is proud to continue as a leader in the industry.

He was 18 when he had to sacrifice schooling among all his siblings. Instead of going straight to college, he was brought into the air force courtesy of his father's friend. It was there that he learned a different kind of hard – training and refining his discipline as the youngest in a batch of 150. Finished with training, he immediately wanted to get back to school, this time as a Criminology student so he could be part of the police force. Studying at night while in the air force, he eventually became one of the first to graduate from his batch.

He says he was lucky in terms of his family tilling their own land up in the mountainside – all kinds of vegetables to grow and sell. The bean vegetable *bataw* or *bulay* – every single day after school during his elementary and high school days, became an after-school accessory, so to speak. Using a *pingga* or wooden beam, he and his friends would carry loads of produce on their shoulders starting from the mountainside and through mud just so they could get to town to sell for profit. It was a way of life back then. He didn't really think much of it until he grew up and realized that no child should experience the extreme difficulty he had to go through.

Come college, he moved on to carrying bigger things – pigs. He and his friends would go to local businessmen to help carry about 50 heads – using this time, a *tigad* (bamboo to insert in a cage to balance on their shoulders). Two of them would carry the load and get paid three pesos per truck. And they were happy. As a hired hand, getting to Manila was the highlight of the day.

He remembers that it was only about once a week that they would go to the *ilog* or river to wash their clothing – just another part of their tasks as boys back then, he says. *Batya* (tub) in hand, they would make the trek to the same place where the cooperative's leisure business, Sorosoro Springs now successfully stands.

He duly credits his parents for prioritizing education in the family. He would often hear his parents lament, "*Ayaw ko kayo maging mangmang tulad namin.*" Yet, this very mindset he feels, as he has now come into his own as a successful businessman and cooperative leader, was and is quite the wrong mindset. He feels this upbringing by many of the older folks, even to this day, set him up at a young age that there was no hope in farming for anyone who tried to work a living in dirt. It was a double-edged sword that he has come to master.

LEADING THE YOUTH BACK TO AGRICULTURE

As leaders in the cooperative industry, he is strongly moved to bring the youth back around to farming, to train the millenials to thrive in agriculture again. As chair of Cooperative Union of Batangas, they hold congresses in the province to invite the youth – to show them the beauty and culture of being in the cooperative movement, and of farming for a living.

Aside from its own lab, SIDC spends for this youth endeavor to help fuel this trend. SIDC and the Union also financed a co-op lab, wherein youth aged 9-18 years old are taught basic management skills, how to save, and make possible investments. The program is also sustained together with the Department of Education and local government unit. A considerable budget is needed to fund farm schools that he

thinks would greatly contribute to bringing young blood back into farming. It is not just in basic farming, but with high-level agriculture endeavors – opportunities where they can use their knowledge and skills. He agrees that the government has been doing its fair share to push this agenda, and hopes that it continues to support the program and other similar initiatives to spread across the country.

SUSTAINING SIDC AT 50

Noticing a poster about the cooperative's ISO certification on Quality Management System (ISO 9001:2015) outside his office, he readily quips, "*kasi uso.*" But, in all seriousness, Dr. Bagui finds great pride in the achievement. There is a certain degree of confidence for the organization, where other stakeholders take notice and have more trust in what you are able to do. He says the certification translates to an honor for serving as an inspiration to neighboring countries as well. This, he says is crucial to breaking into the foreign scene, as SIDC hopes to accomplish before his term ends. With co-op members now spanning Europe, Asia and the Middle East, he is positive that whatever past hurdles they encountered will now be resolved with a latest partnership in the works.

Locally, SIDC now has presence in Palawan and Capiz – feed milling on more than 150 hectares, and regular operations of Coop Pinoy. It has also been asked by the Palawan LGU to help establish rice farming in the area. All these point to the goal of remaining relevant to members and stakeholders who have different characters and needs that SIDC should be able to efficiently meet.



He reflects on SIDC finding success even without LANDBANK, but not in the way it has reached today. Though there are other banks, LANDBANK holds a special place for the cooperative. He says it is different because the Bank has seen them through their unique partnership in countryside development. "*Hindi matatawaran yun pinagsamahan na natin. It's important na nakita nyo kami kung paano kami magtrabaho. Hindi nyo kami haharapin kung basta lang kami ganito. Binuo ng panahon at hindi kailangan wasakin ng panahon (ang pagsasama).*"

The Gawad PITAK awards of the Bank is just one of the many validations he feels has proven SIDC's greatness and ability to touch lives. Together with LANDBANK, SIDC continues to aid flailing cooperatives in order to help them get back on their feet, keeping members' hard-earned savings and property intact. To them, it is its nature to help since "the culture and values we have in SIDC are the keys to our success." More importantly, for Dr. Bagui and the rest of SIDC, helping is perpetual. "It is endless. As long as there are still people in the Philippines who are needy, as long as there are people *na kamukha ko noon, as long as nakikita natin bilang partner ng gobyerno sa nation-building, mananatili*



ang SIDC na partner ng gobyerno na gawin ang mga bagay na may kinalaman sa pagkakaroon ng maayos na buhay, lalo na sa mga myembro ng SIDC – through knowledge empowerment and financial aid.”

LEADING A BLESSED LIFE

After criminology, with his early retirement from the Air Force in the bag, he was fortunate to meet and marry his wife, a practicing pediatrician and a local just like him. Being chosen to share a life together, he was challenged in a way, thinking about what made his wife, a doctor no less, choose a simple farmer like him. So, just as always, he worked to better himself, thinking to make his wife prouder of him if he also upped his education. So, he did.

He pursued his Master’s degree in Public Administration to hone his craft. Thirsty for more regardless of his hectic schedule, he enrolled in the Philippine School of Business. Every weekend he would travel from Batangas to Manila to attend school. It took him three years to finally get his doctorate. And having a PhD does work to his advantage, especially when he gets introduced at panels and seminars. He feels a different level of respect is present among fellow authorities.

He recalls around the time he was waiting to learn if he passed his doctoral defense, Congressman Rico Geron called him to ask if he already passed. He didn’t think much of it, telling him he didn’t know yet. Yet, somehow the trust and confidence were already there. For afterwards, he comes home to find a huge banner in front of the SIDC office congratulating him on his recent success.

Of his three children, his only daughter is now on track to be the next medical doctor in the family. His two sons are now helping him manage his own farming/agri-business. He never discouraged them to go into farming. Without doubt, he simply says, “Because I love farming. I came into it, and I will die a farmer.”

TAKING CHARGE OF THE FUTURE

Of late, a daunting challenge that often leaves him sleepless at nights is the African Swine Fever (ASF). With a definite possibility of reaching the country, he cannot help but be extremely occupied by the devastating impact the ASF could do to this multi-billion peso industry and all other related businesses. He, however, finds comfort and confidence in the ongoing efforts being done by the government-sanctioned task force in putting contingencies in place. He hopes that farmers will be resilient enough to handle such scenario.

As a backup plan, SIDC is now in the process of completing preparations for its new endeavor that does not rely solely on agriculture. Transport service. Taking advantage of the recently passed program toward modernizing the industry, where incorporating with cooperatives is a requirement, SIDC is now benchmarking in order to ensure that its existing businesses would be able to properly handle the capital and operational aspects of realizing this business plan. Once stable, Chairperson Bagui foresees everything will fall into its rightful place, giving SIDC more diverse network reach and sustainability beyond agribusiness.

SIDC Chairperson Dr. Angelito B. Bagui was also named as Most Outstanding Cooperative Leader in the 2017 Gawad Parangal of the Cooperative Development Authority.

LANDBANK GETS 3 MAJOR RECOGNITIONS FROM 54TH ANVIL AWARDS



LANDBANK Executive Vice President for Corporate Services Julio D. Climaco, Jr. and First Vice President for Corporate Affairs Catherine Rowena Villanueva received the Bank's awards with other representatives from the Bank's Corporate Affairs Department.

LANDBANK ended the month of January with three new honors from the 54th Anvil Awards last January 30, 2019, as presented by the Public Relations Society of the Philippines (PRSP).

A regular entry to the Anvil, the Bank's Calendar project again was recognized with a Gold Anvil. Produced in both desk and wall prints, the LANDBANK 2018 Calendar "Stories of the Heartland: 55 Years of Nurturing Roots and Sustaining Harvests" won under PR Tools External Publication category. According to PRSP, the calendars were able to successfully promote "Bank services through client testimonials and effective stories."

Another Gold Anvil went to LANDBANK's environment-oriented Ecobrick Program, which won under Specialized PR Program Advocacy Campaign category "for effectively instilling a sustainable practice among volunteers and propelling the country to the top spot as the biggest ecobricking community in the world through its online community".

Meanwhile, "Harvest of Heroes: Volume 2" won a Silver Anvil under the PR Tools Coffee Table Book category. It was cited "for featuring the contributions of clients from different sectors and other development players in the Bank's pursuit of countryside development and for celebrating its success through its clients."

The Silver and Gold Anvils are given to the best programs and tools that meet the highest standards set in each category. The Anvil Awards is the oldest awards program in the local PR industry, with the Anvil considered as the symbol of excellence in public relations (PR) for outstanding PR programs and tools.

In 2018, PRSP digitized its submission process – from filing of entries, payment, to screening and judging for the competition. This move is a first in the 54-year history of the awards.



LANDBANK BRINGS PSYCHO-SOCIAL SUPPORT FOR MARAWI CHILDREN WITH **GABAY PROGRAM**

LANDBANK launched its Gawad Angat Bayan (GABAY) Program, a Corporate Social Responsibility (CSR) Program that aims to support the psycho-social need of internally displaced persons (IDPs) affected by the Marawi siege, especially children.

Implemented in partnership with the Balay Mindanaw Foundation, Inc. (BMFI)—an internationally-recognized non-government organization from Cagayan de Oro City that specializes in disaster response and preparedness initiatives—the launch held on January 17, 2019 included a visit to Barangay Bito Baudi Itowa Transitional Shelter in Marawi City, where psycho-social support (PSS) activities were piloted for the children.

Dubbed as “Bahay Pag-asa”, the transitional shelter houses children-beneficiaries as young as six years old. As part of the PSS activities for children, books that promote children’s rights were also distributed on site.

The GABAY Program aims to provide PSS for affected individuals, as well as develop community leaders especially among the youth and women. At least 2,000 IDPs from the

identified evacuation site and 11 other barangays are expected to benefit from this program.

The main components of the program include a trainor’s training for community leaders, conduct of PSS activities, eco-therapy through organic farming post-activities, support communication and other interventions needed by participants including possible livelihood opportunities. The GABAY Program is also implemented in close coordination with the TFBM and the Islamic City of Marawi LGU officials.

Funded by the Department of Finance under the Kreditanstalt fur Wiederaufbau-Interest Differential Fund (KfW-IDF), the launch was led by LANDBANK Executive Vice President for Branch Banking Sector Liduvino Geron, and officials from partner organizations led by Housing and Urban Development Coordinating Council (HUDCC) Secretary and Task Force Bangon Marawi (TFBM) Chairman Eduardo del Rosario, Mayor Atty. Majul Usman Gandamra, and Balay Mindanaw Foundation, Inc. President Charlito Manlupig. Also present during the launch were officials and representatives from the LANDBANK Corporate Affairs Department (CAD), Marawi Branch, and Cagayan de

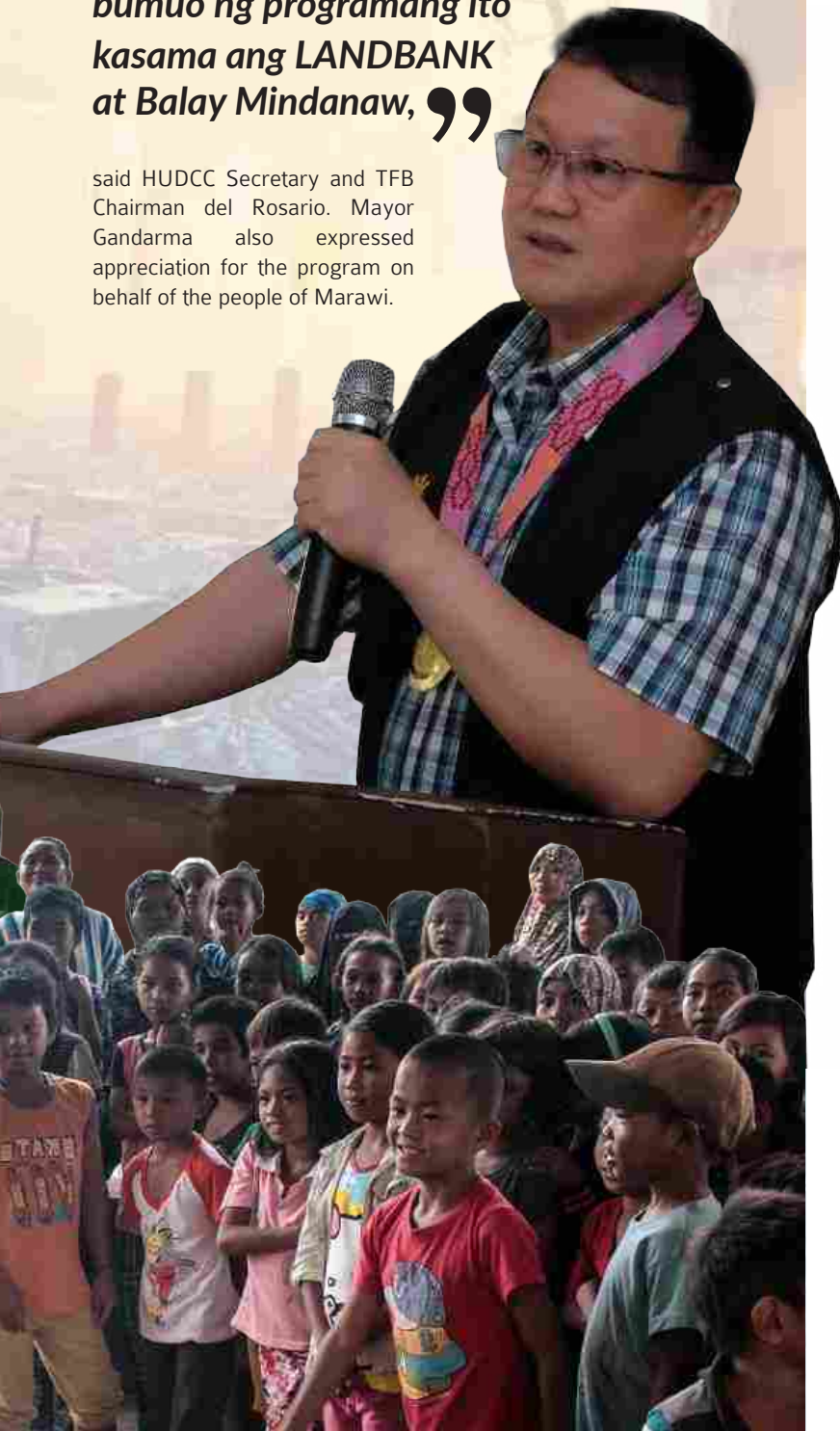


Oro Lending Center.

First VP for CAD Catherine Rowena Villanueva and First VP for West Mindanao Branches Group Khurshid Kalabud also took the floor to give additional insights on the program and engage the children during the event.

“ Having programs like GABAY complement the government’s massive rehabilitation efforts for Marawi is very important. This will help us make sure we are addressing all needs of the affected individuals. Maraming salamat sa lahat ng bumuo ng programang ito kasama ang LANDBANK at Balay Mindanaw, ”

said HUDCC Secretary and TFB Chairman del Rosario. Mayor Gandarma also expressed appreciation for the program on behalf of the people of Marawi.



A WASTE WORTH THE TIME



Being on top of the list of the ecobricking community, LANDBANK is proud of the collective efforts of its people who continue to make conscious decisions toward environmental protection and preservation. Though the process may be tedious and painstaking to accomplish even for one properly filled PET bottle, the amount of plastic repurposed and the carbon footprint impact make all the time spent by employees of the Bank for this program very much worth the cause.

Resulting from last year’s total of 3,474 quality checked ecobricks, as tallied during the program launch, the Bank was able to assemble and donate 115 Ecobrick Chairs that were donated for children’s use. The collection is equivalent to 871.50 kilograms of packed clean plastics and carbon sequestration amounting to 2,632.31 kilograms.

The Ecobrick Program has been recognized twice since its launch. Long-term and cost-efficient, ecobricking continues to be a part of the LANDBANK landscape, with collections now done on a monthly basis by volunteers spearheaded by the Corporate Affairs Department at LANDBANK Head Office – LANDBANK Plaza in Malate, Manila.

NOW IN YOUR NEIGHBORHOOD

LANDBANK expands reach in Bicol and Quezon provinces

The Bicol Region added new LANDBANK Branches located in two island provinces – San Andres Branch and Cataingan Branch in Catanduanes, and Catanauan Branch in Masbate. While Quezon province welcomed Atimonan Branch.

This move serves to bring more unbanked and underserved areas into the fold, helping more people and places engage in basic banking activities toward countryside development. LANDBANK Head for Southeast Luzon Branches Group (SELBG) Marilou Villafranca was on hand for all four events. Meanwhile, LANDBANK Executive Vice President for Branch Banking Sector (BBS) Liduvino Geron was able to attend the Catanauan opening.

1 (a.) LANDBANK Head for SELBG Marilou Villafranca (center) posing with San Andres Branch employees, while (b.) second photo shows her standing left with Cataingan Branch personnel. (c.) She (at center) also leads the Atimonan Branch opening, as well as the (d.) Catanauan Branch opening where she joins LANDBANK EVP for Branch Banking Sector Liduvino Geron (4th from left).

LANDBANK Marawi breaks ground for new location

The month of January saw Mindanao State University and LANDBANK commemorate the first day of construction for the Bank's Marawi Branch with a groundbreaking ceremony. The future Branch will be housed by MSU under a 20-year usufruct agreement signed under the term of MSU President Habib Macaayong.

Along with clients from Marawi City, the new location is set to bring more banking services to neighboring municipalities, and more economic growth in the area.

2 LANDBANK Executive VP for Branch Banking Sector Liduvino Geron (5th from left) is joined by First VP for West Mindanao Branches Group Khurshid Kalabud and First VP for Corporate Affairs Department Catherine Rowena Villanueva (3rd and 4th from left, respectively) during the groundbreaking ceremony. With them are (from left) Col. Jamoloden Polog of the Armed Forces, LANDBANK Head of Marawi Branch Achmad Mamacotao, and MSU representatives: Legal Services Division Director Shidik Abantas, MSU President Habib Macaayong, Supply and Property Management Division Chief Datudacula Mandangan, Housing Management Division Director Nagaranao Sangcopan, Community Relations Office Director Macmod Maruhom, Security Services Department/Fire Department Director Normen Marmay Biston, and Shariah Center OIC Director Aleem Anwar Radiamoda.

El Salvador Branch opens in Misamis Oriental

The El Salvador City Sports Complex is now home to El Salvador City Branch of LANDBANK, which was inaugurated in January 2019.

Principal guest City Mayor Edgar Lignes remarked on how the Bank's services can positively contribute to the socio-economic development of El Salvador, while LANDBANK EVP Liduvino Geron noted how the Branch, by introducing digital banking, would allow for faster client transactions.

3 BBS Head/EVP Liduvino Geron and El Salvador Mayor Edgar Lignes lead the ribbon cutting ceremony.

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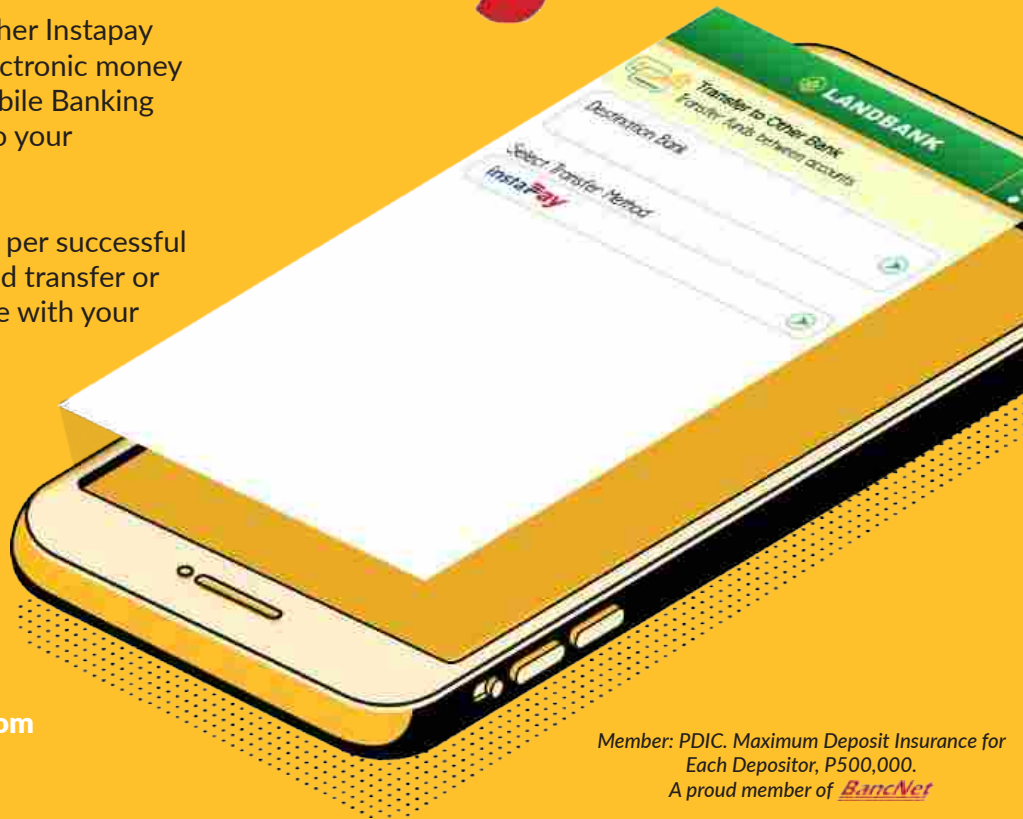
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