

# HARVEST

A quarterly publication for LANDBANK Clients and Partners  
Vol. XIV, No. 4 December 2019

FARMERS  
MULTI-PURPOSE  
COOPERATIVE



## LEVELING THE AGRI FIELD

Banking on the strength and  
resilience of farmer-cooperatives  
in Nueva Vizcaya



VALLEY  
MULTI-PURPOSE  
COOPERATIVE

# WHAT'S INSIDE

## HARVEST MAGAZINE EDITORIAL STAFF

Harvest Magazine is a quarterly publication produced by LANDBANK's Corporate Affairs Department, with address at the 32nd Floor, LANDBANK Plaza, 1598 M.H. Del Pilar cor. Dr. Quintos Sts., Malate, Manila 1004.

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## ABOUT THE COVER

No mountain too high, nor vast plain too wide when it comes to LANDBANK's relentless commitment for countryside development. Two cooperatives in Nueva Vizcaya – the Magapuy Farmers Multipurpose Cooperative and the Malabing Valley Multi-Purpose Cooperative – are representatives of such dedication, strengthened by gratitude and loyalty, and valuable relationship spanning over two decades.

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# LANDBANK QUICK TAKES

## LANDBANK FINANCIAL INCLUSION (FI) FORUMS

LANDBANK went cross-country and completed seven FI forums in the following places:

**OCT. 5**  
ALOGUINSAN, CEBU  
Total Participants  
**377**  
Agent Banking  
Cards Opened  
**500**



**OCT. 12**  
LAS NIEVES,  
AGUSAN DEL NORTE  
Total Participants  
**499**  
Agent Banking  
Cards Opened  
**500**

**SEPT. 7**  
STO. NIÑO, CAGAYAN  
Total Participants  
**684**  
Agent Banking  
Cards Opened  
**540**



**OCT. 19**  
MAYANTOC, TARLAC  
Total Participants  
**426**  
Agent Banking  
Cards Opened  
**500**

**SEPT. 14**  
RIZAL, PALAWAN  
Total Participants  
**752**  
Agent Banking  
Cards Opened  
**536**



**OCT. 26**  
CLAVERIA, MISAMIS  
ORIENTAL  
Total Participants  
**380**  
Agent Banking  
Cards Opened  
**500**

**SEPT. 21**  
LIBACAO, AKLAN  
Total Participants  
**654**  
Agent Banking  
Cards Opened  
**692**



Total Participants	Total Agent Banking Prepaid Cards Distributed	Total Agent Banking Partners
<b>3,772</b>	<b>3,768</b>	<b>7</b>

# OF GRAINS AND GRATITUDE

## THE MAGAPUY FARMERS MULTIPURPOSE COOPERATIVE



**T**ucked quietly just at the outskirts of one of the vast rice fields stretching across Nueva Vizcaya is the main office of the Magapuy Farmers Multipurpose Cooperative in Brgy. Magapuy in Bayombong.

Underneath this unassuming surrounding and the quiet cooperative staff at work is a strength that has become a consistent source of hope and reliability for hundreds of small farmers seeking economic stability in the challenging landscape of agriculture in the country.

The Magapuy Farmers Multipurpose Cooperative was established, in large part, from efforts by the then LANDBANK Field Office. Newly opened in 1989 in Nueva Vizcaya, LANDBANK, with its role of helping organize cooperatives, helped the cooperative get off the ground in November 1990. The Bank also coordinated with the Cooperative Development Authority (CDA) to help the Magapuy Farmers Multipurpose Cooperative get registered. The following year, it became a LANDBANK client, getting the much-needed financing for the farm production projects of its members.

General Manager for Magapuy Farmers Multipurpose Cooperative Richard Cordero standing proud with some of the staff manning the main office.



The Co-op's combine harvester now cuts what would be equivalent to a day's manual work for farmers down to two hours.

Although it remains barangay-based, relatively small in scale compared to other agri-based cooperatives, Magapuy Farmers MPC has been instrumental in building the individual socio-economic capabilities of its members through low interest loans, not just in Magapuy, but in neighboring communities as well. The Cooperative serves as the market outlet of farmers' palay through its grains trading business, complete with a warehouse that can store 5,000 cavans, a solar dryer with a capacity of 250 bags, 4-wheel tractors, a combine harvester, and hauling trucks.

Magapuy Farmers has also ventured into other businesses geared toward its operational stability and members' alternative livelihood. Members can sell their piglets to the Co-op for its managed piggery that has a capacity for 120 heads of fatteners. It also has a hollow blocks making business that is manned by some of its farmers during pre-and post-harvest season.

All these are part of the Co-op's efforts and strong commitment to address the needs of the farmers and ensure that they are able to fulfill their financial obligations to their loved ones and the Co-op itself. The Cooperative, in spite of its now established credibility in the eyes of financial institutions, remains loyal to LANDBANK. Co-op Manager Cordero says that there have been other banks offering their services. However, the Co-op is happy and content with what is already has with LANDBANK.



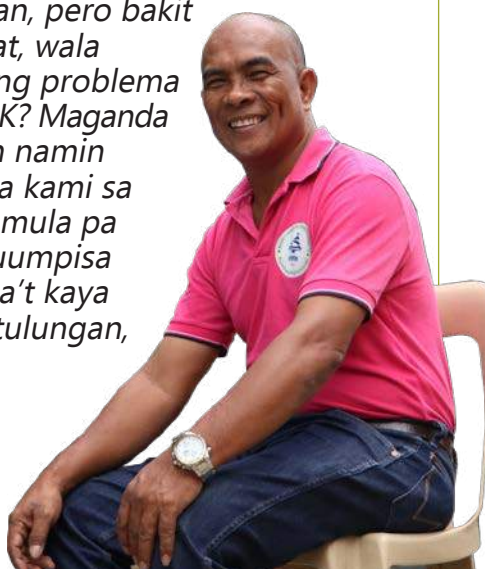
“*Maasahan ang ready credit na mababa ang interes, at dahil sila mismo ay magsasaka, madaling kausap sa pag-ani, sa pag punla.*”

- Renato Santiago, Co-op Member

A member for four years now, Agrarian Reform Beneficiary (ARB) Renato Santiago has been a farmer all his life. He regularly goes to the office to update his accounts. Aside from the financing he avails, he is grateful that he can count on the co-op to buy his grains, whether fresh at about P11.50, or dry at P15.00; as well as some of his young pigs, if need be, which can fetch P110/kilo.

“*Merong naman nag-aalok na iba na dyan, pero bakit pa kami lilipat, wala naman kaming problema sa LANDBANK? Maganda ang samahan namin at matagal na kami sa LANDBANK, mula pa noong nag-uumpisa kami. Hangga't kaya nila kaming tulungan, dito kami.*”

- Co-op Manager  
Richard Cordero



The Cooperative's loans with LANDBANK have been used for its grains trading and trucking, along with a credit facility for palay production to allow members to avail of low-interest loans.

To date, around **480** farmer-members from four neighboring barangays are able to till **480** hectares of irrigated rice land.

Of its members, **170** are ARBs.



# IN THE VALLEY OF ZEST

THE MALABING VALLEY MULTI-PURPOSE COOPERATIVE



**“T**hree days, sometimes a week.” This was how long it took the local folks living in the steep mountainside of Malabing Valley, Kasibu to get to and from the lowlands of Nueva Vizcaya back in the day. And it was either on foot, or on the back of a logging truck if one is lucky enough to chance upon one passing by.

Remembering from childhood, Daniel Bartong says, *“kung mayroon nagsabi sa akin dati na kaya ng isang oras ito, hindi ko talaga paniniwalaan.”* And yet, these days, it does take only an hour by vehicle – preferably the off-road type, he adds – to gain access to the rich orchards of citrus trees and vegetable farms covering Malabing Valley. The significant change in travel time, he says, is the result of the completion of the concrete roads around 2016 that now lead to the barangays dotting the highlands.

Mr. Bartong is currently the General Manager of the Malabing Valley

Multi-Purpose Cooperative, with its main office complex located just at the foot of the valley along the Provincial Road, Bagahabag in Solano. He started with the Cooperative as a bookkeeper 16 years ago before taking on the task of managing the overall operations in 2008. As much as he has made leaps and bounds with the Cooperative, he duly gives credit where it is due – to its founder and considered father of citrus farming in Nueva Vizcaya, Alfonso Namujhe Jr.

Malabing Valley MPC is the brainchild of Alfonso Namujhe Jr., whose family

migrated along with other Cordillerans in the 1960s to populate the province. He grew up with his parents planting the dalandan fruit they brought from Ifugao. This experience sparked a passion to see the vast potential for homegrown citrus, especially with the rich soil and climate the place had to offer. He resigned from his managerial job at Monterey Farms to pursue this idea that has now grown into the signature harvest in Nueva Vizcaya.

The Cooperative now has 2,100 members that include close to 500 citrus growers reaping the rewards of their own hard work.

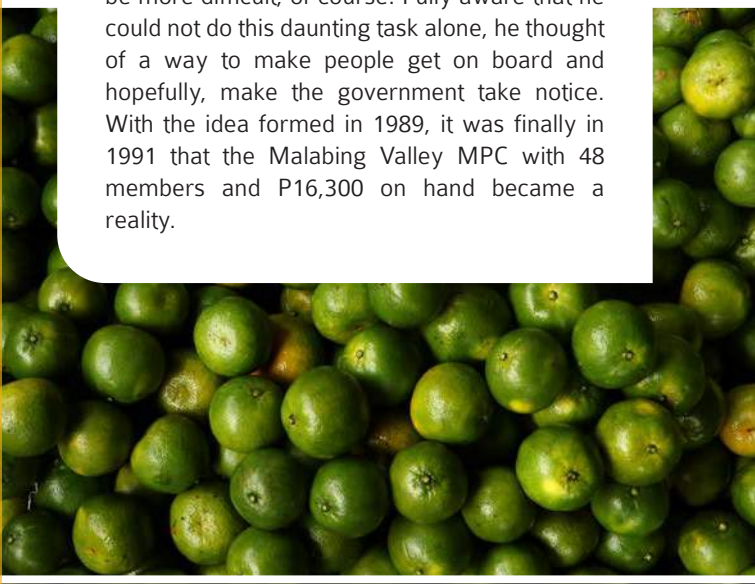


Daniel Bartong (5th from left), General Manager of Malabing Valley MPC, together with other employees working at the Co-op's main office in Bagahabag, Solano, Nueva Vizcaya. Farmer-members' produce are brought to the co-op trading center, where the fruits are prepared for distribution to established markets in the Metro, including department stores.

*Dalandan from EHB Farms, owned by Ernesto Benhel, who is part of the pioneer group that started Malabing Valley MPC. At 54, with four kids, he now runs his own citrus orchard, where he also grows mangosteen and lanzones, among others. His wife, Brenda Benhel, recently retired from teaching and is now full time with the business.*



Along with personal sacrifices and help from relatives living in Australia, Alfonso was able to find the best variety of citrus suitable to Malabing – Mandarin (Satsuma and Ponkan), and the Red Chandler pomelo. Asking fellow residents and farmers to follow suit and put their time and money into something new proved to be more difficult, of course. Fully aware that he could not do this daunting task alone, he thought of a way to make people get on board and hopefully, make the government take notice. With the idea formed in 1989, it was finally in 1991 that the Malabing Valley MPC with 48 members and P16,300 on hand became a reality.



*Daniel Bartong among the citrus trees in the cooperative's vast nursery, where the seeds are meticulously nurtured from the ground up.*



And at a time when political unrest was rife with insurgency in the region, none of the banks they reached out to wanted to take a chance on the cooperative – except for LANDBANK. Having a credible financial institution believe in them gave the group hope to really pursue the dream of laying the groundwork for a viable citrus industry. The credit lines (rediscounting, term loans, and working capital) extended to the Cooperative allowed its farmer-members to gain access to crucial financing to plant the necessary seeds and start their own produce-growing endeavors.

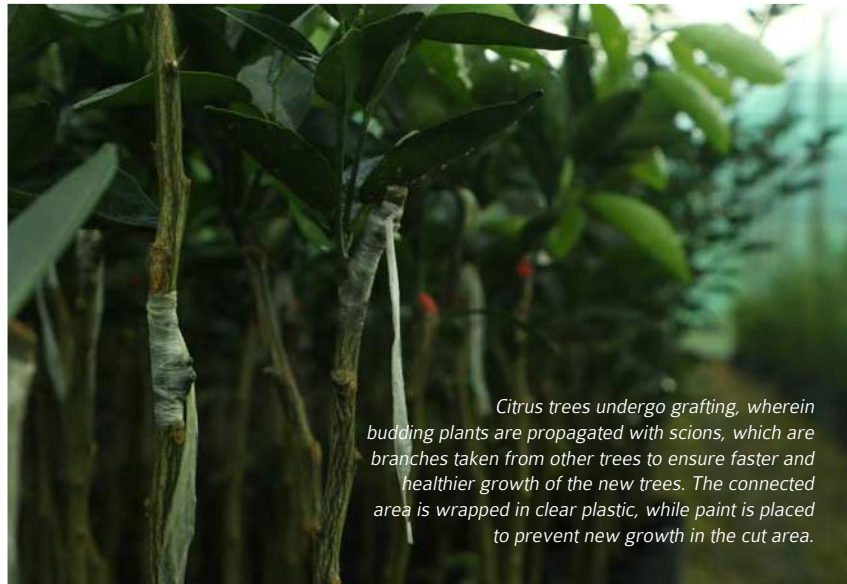
Even in the 2000's when the industry became somewhat a victim of its own fame – where oversupply pushed prices to the ground, affecting the ability of the Co-op's members to make repayments – LANDBANK remained a constant. *"Dahil sa development assistance at training ng LANDBANK, gumanda ang operations ng Co-op, lalo na yun customer care, nagkaroon ng customer care excellence. We are very thankful to LANDBANK kasi naniwala sila na kaya natin, at kaya ng mga members natin maski farmers sila."*

*Simeon Rafael, holding citrus oranges and pomelo, is another member of Malabing Valley MPC who owns and manages his own orchard. Situated in Brgy. Binugawan, several of his trees are more than two decades old.*



With all the assistance and linkages with various government agencies (such as the DA, DOST, and DTI) toward making Malabing Valley somewhat the seat of citrus production in the region and a major player nationwide, Manager Bartong has a good head on his shoulders about accountability and responsibility in making it all work. He says, *"Mag-start ka ng industry para pumasok yun government. Hindi yun wala ka pang dini-develop na economic activity, eh hiling ka na nang hiling sa government."*

*Citrus trees undergo grafting, wherein budding plants are propagated with scions, which are branches taken from other trees to ensure faster and healthier growth of the new trees. The connected area is wrapped in clear plastic, while paint is placed to prevent new growth in the cut area.*



*New and current members alike undergo training from the Co-op to ensure they are well-informed of their benefits and roles as members. The trainings also provide the necessary education for them to grow their own trees for profit.*



# BRIDGING THE GAP

## LANDBANK AND DA BRING SURE AID TO RICE FARMERS



DA Acting Secretary William Dar, LANDBANK President and CEO Cecilia Borrromeo, and Nueva Ecija Gov. Aurelio Umali (center) hand over a ceremonial LANDBANK Cash Card to farmer-representatives (front row, l-r) Pablito Feliciano (Zaragoza, Nueva Ecija), Arnold Dizon (San Jose City), Michael Sarmiento (Bongabon, NE), Gaudencio Villegas (Gapan City), and Jun Pasamonte (Sta. Ignacia, Tarlac) during the SURE Aid Program launch in Zaragoza, Nueva Ecija. Joining them are (back row, l-r) Quirino Gov. Dakila Carlo Cua, Isabela Gov. Rodolfo Albano III, Nueva Vizcaya Gov. Carlos Padilla, Tarlac Gov. Susan Yap (hidden), Chief of Staff Atty. Rhaegee Tamaña representing Sen. Cynthia Villar, ACPC Executive Director Jocelyn Alma Badiola, and LANDBANK Executive VP for Agricultural Development Lending Sector Liduvino Geron.

Continuing its thrust to bring more opportunities for ready credit and financial inclusion to small farmers across the nation, the Land Bank of the Philippines (LANDBANK) and the Department of Agriculture (DA) launched the Expanded Survival and Recovery Assistance Program for Rice Farmers (SURE Aid) – a one-time, zero-interest, no collateral loan amounting to P15,000, payable up to eight years.

The SURE Aid Program aims to provide immediate relief to rice farmers affected by lower palay prices resulting to the reduction or loss of their income, as well as help them regain their capacity to continue production.

Formally launched on September 2, 2019 in Zaragoza, Nueva Ecija, the event saw more than 1,000 farmers receive SURE Aid Cash Cards loaded with P15,000. Leading the distribution were DA Acting Secretary William Dar, LANDBANK President and CEO Cecilia Borrromeo, and Nueva Ecija Governor Aurelio Umali. The launch coincided with the 123rd “Unang Sigaw ng Nueva Ecija” celebration, which was also attended by several governors from other rice-producing provinces in Luzon.

*President Borrromeo said, “Our farmers can be rest assured that LANDBANK will continue to strengthen its support to the agriculture sector. Through partnership with DA, DAR, and other agencies, we will continue to push for the advancement of our small farmers and fishers.”*

LANDBANK will administer the P1.5-billion fund from the DA-Agricultural Credit Policy Council (ACPC) by releasing the loans either through direct lending to eligible farmers or through DA-accredited conduits who, in turn, will distribute the funds to the eligible farmers. Meanwhile, DA-ACPC will provide the Bank with the validated list of farmers eligible for the loan assistance, as well as the list of DA-accredited service conduits.

The Program intends to provide financial assistance either directly or through accredited service conduits, to a total of 100,000 rice farmers nationwide, 10,149 of whom are from Nueva Ecija.

### FOLLOWING THE RICE TRAIL LANDBANK SURE Aid Events



Oct. 19

Cabagan, Isabela



Nov. 9

Tuguegarao, Cagayan

Nov. 8  
Cabarroguis,  
Quirino and  
Tayabas,  
Quezon

## PLEDGING FOR SUSTAINABILITY DA GATHERS LGUs FOR NATIONAL FOOD SECURITY SUMMIT 2019



The Department of Agriculture (DA) brought together over 500 participants from both the local government and private sectors to this year's National Food Security Summit, which was hosted by LANDBANK last October 29 and 30 at the LANDBANK Plaza.

The Summit theme of "Sama-sama tungo sa Masaganang Ani at Mataas na Kita" encapsulates the collective efforts of the National and Local Governments, as well as other major movers in finding sustainable solutions to uplift and advance the

agri industry, thereby enhancing food security in the country.

The Summit was led by DA Acting Secretary William Dar, together with Senate Chair for Agriculture Committee, Senator Cynthia Villar and notable local government leaders, among others. In her address, LANDBANK President and CEO Cecilia Borromeo emphasized the Bank's continuing support to both agriculture and local government sectors by discussing the various lending programs of the Bank catering to these demographics.

### PALAY NG LALAWIGAN TAPS INTO LGU SECTOR TO BOOST FARM GATE PRICES FOR PALAY FARMERS



Answering questions during the media briefing are DA Acting Secretary William Dar (2nd from right) and ACPC Executive Director Jocelyn Alma Badiola (right). They are joined by LANDBANK Director Jesus Hinlo Jr. (2nd from left) and First Vice President for Lending Programs Management Emellie Tamayo.

The LANDBANK "PALay aLAY sa Magsasaka ng Lalawigan, or PALAY ng Lalawigan" Lending Program is focused on providing loans to local government units (LGUs) of rice-producing areas in order for them to purchase palay from local farmers. The Program was announced during a media briefing at the LANDBANK Plaza in Malate, Manila last September 13, 2019.

LANDBANK has earmarked P10 billion for the Program to provide city, municipal, and provincial governments of identified areas nationwide the funds to procure palay from small farmers.

The loan has a low interest rate of two (2) per cent per annum. The buying prices per kilo for wet and dry palay at P16 and P19, respectively, are based on figures by the Agricultural Credit Policy Council (ACPC) of the DA.

According to LANDBANK President and CEO Cecilia Borromeo, "This is a direct response of the Bank, together with the Department of Agriculture, to the call of the National Government for a concerted effort of government agencies serving the agriculture sector to firm up its support for our palay farmers in the wake of the impact of lower palay prices."

# LANDBANK LAUNCHES LENDING PROGRAM FOR MANILA BAY REHABILITATION AND SUSTAINABILITY

As local governments in the Metro and surrounding provinces band together to bring more fruition to rehabilitating the Manila Bay, LANDBANK is doing its fair share of ensuring that financing is available to help sustain cleanup efforts.

Together with the Department of Environment and Natural Resources (DENR) and the Local Government of Manila, LANDBANK officially launched the **LANDBANK Solutions for Terminating Solutions (STP)** with the signing of a Memorandum of Agreement (MOA) last September 3, 2019 at the Bulwagang Katipunan of the Manila City Hall.

Manila Mayor Francisco “Isko Moreno” Domagoso and DENR Undersecretary Juan Miguel Cuna led the MOA signing together with LANDBANK Executive Vice President for Corporate Services Sector (CSS) Julio Climaco Jr, representing LANDBANK President and CEO Cecilia Borromeo.

The **LANDBANK Solutions for Terminating Pollution (STP)** for Manila Bay is a synergistic program to help restore cleanliness of the country’s capital harbor, and proper sanitation of the surrounding waterways.

The LANDBANK STP for Manila Bay will provide relevant financing to allow government institutions, business establishments, and other public and private entities to construct or properly connect to a fully functioning sewerage treatment plant.

The drainage area of the Manila Bay harbor covers 1,994 kilometers, with its coastline stretching to about 190 kilometers. It is here where 17 principal river systems drain its waters.

According to Usec. Cuna, the credit program initiated by LANDBANK “will go a long way in helping us ensure that establishments are provided with the means to construct their own sewage treatment plants because they are



Leading the pact for the lending program launch are Manila City Mayor Isko Moreno (center), DENR Undersecretary Cuna (right), and LANDBANK EVP for CSS Climaco (left).

given very good terms.” Meanwhile, Executive VP Climaco reiterated that such initiatives are part of the Bank’s sustainability efforts, adding that “These are embedded in our mission to deliver innovative products and services that are consonant with ecological enhancement, while effectively

addressing our clients’ needs.”

The program is in support of the thrusts of the Manila Bay Task Force, created under Administrative Order 16, that is mandated to enforce and take charge of the overall rehabilitation and management of sustaining the Manila Bay.

Whether it be for connecting to a treatment facility or acquisition of necessary equipment for construction, borrowers can secure loans of up to 80% (private corporations), or up to 100% (Local Government Units) of the total project cost or requirement.

The following can take advantage of the LANDBANK STP:

- Business entity registered with the Securities and Exchange Commission or with the Department of Trade and Industry
- Cooperative registered with the Cooperative Development Authority
- Government-owned and Controlled Corporation
- Local government unit (LGU)
- Water district
- LGU-operated and managed water utility
- Privately-owned water utility (or operated by a private entity, association, or cooperative)

Visit LANDBANK today to help you get on track to a better business and a cleaner tomorrow.

# TAKE YOUR CITY TO THE FUTURE WITH LANDBANK SMART IN CITY DEVELOPMENT LENDING PROGRAM

Furthering efforts toward sustainable development, LANDBANK brings you the Sustainable Multi-Dimensional Approach Using Revolutionized Technologies (SMART) in City Development Lending Program.

The Program subscribes to the SMART City Framework, developed by the ASEAN Smart Cities Network (ASCN), which pertains to the use of cutting-edge technology in robotics, Artificial Intelligence (AI), and Internet of Things to improve the quality of life and efficiency of urban operations, while ensuring environmental sustainability.

The cities of Manila, Cebu, and Davao have been identified by ASCN as pilot sites for SMART City in the country.

Open to Local Government Units (LGUs) as well as SMEs, corporations, cooperatives, GOCCs, and NGOs that have proposed viable technology projects for their communities that want to pursue the following:



DEVELOP DIGITAL INFRASTRUCTURES FOR PUBLIC PROGRAMS AND SERVICES



ATTAIN ENVIRONMENTAL SUSTAINABILITY



IMPROVE ECONOMIC COMPETITIVENESS



# DPWH TAPS LANDBANK FOR APPRAISAL SERVICES



At center are DPWH Secretary Mark Villar and LANDBANK President and CEO Cecilia Borromeo during the event signing at the LANDBANK Plaza last October 14, 2019. They are joined by (l-r) DPWH Assistant Secretaries Eduardo Ramos and Maximo Carvajal, along with LANDBANK Executive VP for Corporate Services Sector Julio Climaco Jr., and Assistant VP for Property Valuation and Credit Information Department Buenaventura Del Rosario.

**S**olidifying its support anew to the National Government's Build, Build, Build (BBB) Program, LANDBANK has been selected by the Department of Public Works and Highways (DPWH) for its appraisal services.

The Memorandum of Agreement signed last October 14, 2019 sealed the latest partnership which will help speed up the completion of projects under the Program. In particular, this will cover 1,527 DPWH projects nationwide, including farm-to-market roads, bypass roads, and road widening, amounting to an estimated appraisal service fee of P495.78 million.

According to DPWH, it has tapped the services of LANDBANK because of the adequate ability, expertise, and experience in property valuation and appraisal of the Bank's licensed appraisers nationwide. LANDBANK President and CEO Cecilia Borromeo hopes that "our assistance can help ease this process, as we vigorously work together with DPWH in facilitating the acquisition of 'Right-of-Way' sites to be used in government infrastructure projects."

Under the MOA, the Bank will appraise lands and properties affected by DPWH projects to determine their market value, which is one of the requirements

for the Department to acquire its Right-of-Way (ROW) as provided under Republic Act 10752 or "The Right of Way Act."

With an estimated budget of P8.4 trillion spread over six years, the Program is meant to usher in a "golden age of infrastructure," bringing in more than 9,000 kilometers of roads; 2,000 bridges; 4,000 flood control projects, as well as new railways and airports.

As the engineering and construction arm of the National Government, DPWH serves as the conduit for the implementation of the BBB Program.

BRANCH BANKING NEWS & UPDATES

## YOUR NEW LANDBANK APPLICATION

*is just a few clicks away!*

The LANDBANK Digital Onboarding System (DOBS) now lets you apply for a deposit account online – for more personal ease and convenience.

Need more time to prepare your documents for application? No worries. You can save and continue the online application you started when you're good and ready.

Just visit [www.landbank.com](http://www.landbank.com) and click on the link found on our web site to find out more. You may also go straight to <https://dobs.landbank.com/DOBS/home/applyNow> and start your digital banking experience with us today.



### ATTENTION LANDBANK iACCESS ACCOUNT USERS

Make sure that your email address and active mobile number are updated with us to successfully receive the One-Time PIN or OTP – necessary whenever you log in to your iAccess account.

**For mobile number update** – visit your Branch of Account  
**For email address update** – visit your Branch of Account; or call Customer Care Hotline (+632) 8- 405-7000 / PLDT Domestic Toll Free 1-800-10-405-7000



### NOW IN YOUR NEIGHBORHOOD

#### NOW OPEN

#### LANDBANK Mangatarem (Pangasinan) Branch

AVE Building, National Highway, Brgy. Caoile Olegario, Mangatarem, Pangasinan 2413  
T: (075) 523-6660 Head: Jennifer Chan

#### LANDBANK Manolo Fortich Branch

Sayre National Highway, Brgy. Tankulan, Poblacion, Manolo Fortich, Bukidnon 8703  
M: 0917-715-2055 / 0917-425-4559 / 0999-354-0605  
Head: Herbert Kuizon

#### OPENING SOON

#### LANDBANK Tubigon Branch

B. Cabangbang St., Potohan, Tubigon, Bohol 6329  
M: 0908-890-7140 Head: Almira Velasquez

#### RELOCATED/RENAMED

#### LANDBANK Ortigas Center-Pearl Drive Branch (formerly LANDBANK Ortigas Center Branch)

G/F Tycoon Center Building, Ortigas Center, Brgy. San Antonio, Pasig City  
T: (02) 8584-9694 T/F: (02) 8584-9692  
Head: Nenita Camposano

# LANDBANK QUICK TAKES

**A**s LANDBANK intensifies its partnerships toward linking services and seamless implementation of credit programs, especially for small farmers and fishers (SFFs), LANDBANK is bringing more enhancements to the table to complement these efforts.

## LENDING TO SFFs

### EASIER LOAN AVAILMENT PROCESS



**Simplified loan application form** - only one document containing the Application Form, Sworn Statement/Attestation, and Data Privacy Consent



**Promissory note** - one page document from 14 pages



**Turnaround time** - one day\* average from maximum commitment of 10 days

\*borrower has submitted complete documents with favorable credit/background investigation

### MORE AFFORDABLE INTEREST RATES FOR SFFS

**5% per annum** for LANDBANK lending programs

**2% per annum** for retail lending programs administered for the Department of Agriculture (DA)

### ASSISTANCE TO SFFS (as of end-October 2019)

**LOANS TO AGRICULTURE**      **NO. OF FARMER BENEFICIARIES**  
**P231B**                              **949,728**

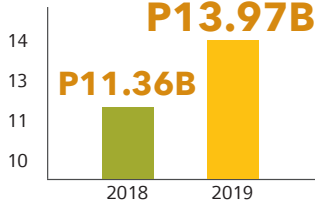
## LANDBANK FINANCIAL HIGHLIGHTS

as of end-October 2019

LANDBANK PERFORMANCE	AS OF 30 SEPT 2019	AS OF 30 SEPT 2018
TOTAL ASSETS	<b>P1.96T</b>	<b>P1.77T</b>
CAPITAL	<b>P144.87B</b>	<b>P124.88B</b>
DEPOSITS	<b>P1.74T</b>	<b>P1.57T</b>
GROSS LOAN PORTFOLIO	<b>P869.31B</b>	<b>P838.75B</b>



**LANDBANK NET INCOME**



## LANDBANK AGENT BANKING PARTNERS

Even without a Branch near you, LANDBANK is reaching out to remote places through its partner stakeholders to serve your basic banking needs.

- Sto. Niño Credit and Development Cooperative (Sto. Niño, Cagayan)
- Rinadale Gas Station (Rizal, Palawan)
- Libacao Development Cooperative (Libacao, Aklan)
- Lamac Multi-Purpose Cooperative (Aloguinsan, Cebu)
- Baug Carp Beneficiaries MPC (Las Nieves, Agusan del Norte)
- Iggy Castro Hardware (Mayantoc, Tarlac)
- Banko sa Balay Foundation, Inc. (Claveria, Misamis Oriental)

2020  
CALENDAR

# Precious and Few

This year, in remembrance of our ancestors' love for the Philippine countryside, home to a diverse range of flora that are unique to our setting, LANDBANK features heirloom plants that offer distinct flavors for the Filipino palate —tastes that are sometimes strong or gentle, deep or delicate, but always special and memorable.

LANDBANK also reminds us that the fragile existence of these heirloom products today reveals the impact of a severed connection: ecosystems under threat of destruction, minority cultures' lands and way of life slowly disappearing, and an agricultural industry embattled by economic pressures. Precious and few these heirloom products have become, and without a renewed commitment to sustainability, they may soon be no more.

## LANDBANK

WE HELP YOU GROW.

**THE 2020 LANDBANK CALENDARS OUT NOW**



## POWERING UP THE COUNTRYSIDE THROUGH FINANCIAL INCLUSIVITY AND DIGITAL TRANSFORMATION

We remain steadfast in our mission of promoting financial inclusivity especially in the countryside.

We put into action our passion to serve by going the extra mile to reach the unbanked and underserved.

We provide opportunities to those in the margins of society, like our farmers, fishers, and MSMEs.

We help fuel their dreams, and help them realize their success.

We empower communities to help contribute to a progressive nation.

**Because in LANDBANK,  
we help YOU and our country GROW.**

For inquiries about our products and services, please call our 24/7 Customer Care Center at (02) 8-405-7000 or 1-800-10-405-7000 (Domestic Toll Free) or visit [www.landbank.com](http://www.landbank.com).

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