

## Resiliency in Solidarity

LANDBANK forges ahead in service amid pandemic

#BankingOnTheFilipinoSpirit



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### Lending programs to aid sectors cope with COVID-19 crisis

LANDBANK is offering new lending programs designed to help key sectors of the economy, including local government units, SMEs, cooperatives and microfinance institutions, countryside financial institutions, as well as academic institutions that can lend to their students.



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### Frontliners. Landbankers.

Landbankers are our very own frontliners and movers in the distribution of cash grants under the various Social Amelioration Programs of the National Government. Commitment to duty and passion for service drive Landbankers all over the country to continue working amid these challenging times.



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### #BankingBeyond

LANDBANK's alternative banking platforms let you do #BankingBeyond our branches, beyond borders and beyond your working or business hours.

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# Lending programs to aid sectors cope with COVID-19 crisis

LANDBANK launched several lending programs to help the Filipino people respond to and recover from the effects of the COVID-19 pandemic.



## LANDBANK HEAL (Help via Emergency Loan Assistance for LGUs) Program

LANDBANK allocated a P10-billion fund to help local government units (LGUs) purchase goods and procure services to support their constituents amid the COVID-19 crisis. LANDBANK HEAL (Help via Emergency Loan Assistance for LGUs) Program, aims to give emergency funding for provincial, city, and municipal governments.

"The HEAL Program is LANDBANK's way of supporting our LGUs to deliver immediate health services, food, and basic commodities to their constituents during this crisis. Our LGUs are at the forefront of this adversity, and as our partners in development, we will continue to finance their recovery and rehabilitation needs," LANDBANK President and CEO Cecilia Borromeo said.

Both client and non-client LGUs of the Bank may avail of the HEAL Program at an affordable fixed interest rate of 5% per annum, payable up to a maximum of five years, with a one-year grace period on principal payment.

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## I-RESCUE (Interim REhabilitation Support to Cushion Unfavorably-affected Enterprises by COVID-19) Lending Program



## I-RESCUE LENDING PROGRAM

To help Small and Medium Enterprises (SMEs), Microfinance Institutions (MFIs) and cooperatives recover from the adverse effects of the pandemic, LANDBANK offers the I-RESCUE (Interim REhabilitation Support to Cushion Unfavorably-affected Enterprises by COVID-19) Lending Program. Through I-RESCUE, the Bank is providing assistance through credit and loan restructuring under more flexible terms and conditions.

Interested SMEs, MFIs and cooperatives may borrow up to 85% of their actual need for working capital, at an affordable interest rate of 5% per annum, payable up to a maximum of five years, with grace period on the principal payment.

I-RESCUE likewise offers restructuring of existing loan account via additional loan, extended repayment period, or through other means (or combination of means). The loan may be extended up to a maximum of 10 years, with up to three years grace period on principal and up to one year grace period on interest, depending on cash flow.

## ACADEME (ACcess to Academic Development to Empower the Masses towards Endless opportunities) Lending Program

The LANDBANK ACADEME (ACcess to Academic Development to Empower the Masses towards Endless opportunities) Lending Program aims to provide credit support for private high schools, private technical and vocational education training institutions, as well as Higher Education Institutions (HEIs) such as colleges and universities, to provide continuing education to their students.

The program offers '3-3-3' features with a P3-billion program fund in credit support, a very low fixed interest rate of only 3% per annum, and payable based on the maturity of the sub-promissory notes but not to exceed three years.

The LANDBANK ACADEME Lending Program offers refinancing or rediscounting of promissory notes issued by the parents or benefactors of students for school loans. Eligible schools can borrow up to 70% of the sub-promissory notes on a per semester basis and subject further to a maximum amount based on the school's net borrowing capacity.



Eligible borrowers also include Private Higher Education Institutions (HEIs) such as Colleges and Universities with undergraduate programs authorized by Philippine Commission on Higher Education (CHED) and the HEIs are accredited by any of the following: Philippine Accrediting Association of Schools, Colleges and Universities (PAASCU), Philippine Association of Colleges and Universities' Commission on Accreditation (PACUCOA), Association of Christian Schools, Colleges and Universities Accrediting Association Inc. (ACSCU-AAI) or Federation of Accrediting Agencies of the Philippines (FAAP).

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## Countryside Financial Institutions Enhancement Program (CFIEP) - 2020 CAP

The Countryside Financial Institutions Enhancement Program (CFIEP), a joint program of Bangko Sentral ng Pilipinas (BSP), Philippine Deposit Insurance Corporation (PDIC) and LANDBANK, rolled out a new lending program to assist Countryside Financial Institutions (CFIs) that have been affected by natural calamities, man-made disasters, pests and diseases and viral infections or outbreaks, including the COVID-19 pandemic.

The CFIEP-2020 Calamity Assistance Program (CFIEP-2020 CAP) will provide additional working capital to Cooperative Banks, Rural Banks and Thrift Banks. The credit assistance may augment liquidity of CFIs that are affected by extensions or defaults of their borrowers as a result of calamities, disasters, or viral infections, and thereby encourage CFIs to continue lending, particularly to the agricultural sector.

"In the first three months of the year alone, our country has been hit by various calamities that have caused unfavorable outcomes to CFIs. We hope that the CFIEP-2020 CAP will help them recover from the damages and disruptions in their operations, and enable them to restore operational cash flows, thus, allowing them to



**COUNTRYSIDE FINANCIAL INSTITUTIONS ENHANCEMENT PROGRAM (CFIEP)**  
**2020 CALAMITY ASSISTANCE PROGRAM (CAP)**

continue lending to small farmers," LANDBANK President and CEO Cecilia Borrromeo said.

The program will be made available by LANDBANK to eligible CFIs at an amount equivalent to 90% of their affected existing portfolio or P10 Million per CFI, whichever is lower, provided that the loan amount does not exceed the CFI's borrowing capacity, as per LANDBANK's existing policy. The loan shall bear an affordable interest rate of 4.5% per annum, fixed for one year and subject to annual repricing thereafter. The loan shall be payable up to a maximum of five years, with up to one-year grace period on principal and interest payments.

The CFIs are also expected to relend the fund to their affected end-borrowers at concessional interest rates.

# Frontliners. Landbankers.

As the country battles against the spread of the COVID-19, Landbankers have taken up their positions in the frontlines and continued to deliver essential banking services to the public while adopting measures to help prevent the spread of the virus.

LANDBANK is also delivering and disbursing cash grants to beneficiaries under the various Social Amelioration Programs of the National Government, in support of the implementation of Republic Act No. 11469 or the “Bayanihan to Heal as One Act.”



Landbankers tied-up with the Philippine Coast Guard to reach CCT beneficiaries in Sibale Island, Romblon amidst the provincial lockdown.



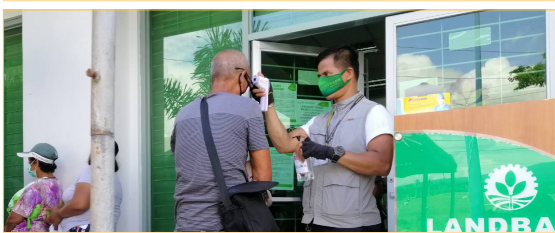
LANDBANK branches in the NCR release the DOTr-LTFRB's cash assistance to beneficiaries.



Drivers receive their cash assistance under the DOTr-LTFRB's SAP at the LANDBANK Commonwealth Branch



Farmer-beneficiaries in Baao, Camarines Sur line up to receive cash assistance under the DA's FSRF



LANDBANK disbursed cash assistance to farmer beneficiaries through the Branches and offsite, even during holidays last Holy Week. Shown here is the Tigaon Branch in Camarines Sur.

As of May 20, 2020

## DSWD's Social Amelioration Program (SAP)

- Full pay-out of program funds amounting to P29.13 Billion
- 4.36 million beneficiaries nationwide

## DOLE- COVID-19 Adjustment Measures Program (CAMP)

- Full disbursement of the allotted P91.14-Million fund to 18,228 worker-beneficiaries in the National Capital Region (NCR)
- As per DOLE's summary, 250,000 worker beneficiaries from 2,773 companies will be granted P5,000 each
- Total budget allocation is P3.587 Billion

## DOLE-Abot Kamay ang Pagtulong (AKAP) for OFWs

- Fully disbursed the funds transferred to LANDBANK amounting to P25.96 Million to 2,596 displaced OFWs through the LANDBANK Remittance System
- One-time financial assistance of P10,000 or \$200 to an estimated 135,720 Overseas Filipino workers (land and sea-based) displaced due to COVID-19 pandemic

## DOTr-LTFRB's Program

- Fully disbursed the funds allocated for 40,418 NCR drivers amounting to P323.34 Million via over the counter in NCR branches
- The cash assistance of P8,000 per driver was distributed over the counter for an estimated 333,000 drivers

## DA's Financial Subsidy for Rice Farmers (FSRF) Program

- P5,000 loaded to LANDBANK SUREAid Cash Cards of farmers belonging to 26 provinces under FSRF with farm areas ranging from one hectare and below and to the eight remaining provinces previously served in Rice Farmers Financial Assistance Program (with farms less than 0.50 hectares)
- As of May 19, 2020, LANDBANK has funded a total of 311,015 beneficiaries' claims
  - 179,020 beneficiaries received their benefits through their cash cards or over the counter in branches nationwide
  - Ongoing disbursement of the remaining funded claims

# #BankingBeyond

Strict physical distancing is among the measures to prevent the spread of COVID-19. LANDBANK's alternative banking channels will allow you to conduct essential banking transactions in the comfort of your homes or offices.



A secure Internet facility for National Government Agencies which offers banking convenience to perform disbursement transactions online



An Internet banking facility for the Bank's institutional clients, both in private corporations and government agencies, which enables selected online banking transactions



A free application available in Apple App Store and Google Play Store that provides users with convenient access to LANDBANK's wide array of services through smartphones



An e-payment facility that allows clients to pay government and private merchants for their products and services



Designed for use of individual LANDBANK account holders, it provides convenient, reliable and secure delivery of banking services via the Internet.

## Increase in utilization of LANDBANK e-Banking channels based on number of transactions (in Millions) as of April 30, 2020

e-Banking Channels	Jan	Feb	Mar	Apr
<b>iAccess</b>	<b>2.42</b>	<b>4.17</b>	<b>6.36</b>	<b>8.95</b>
% Increase		72%	52.5%	41%
<b>weAccess</b>	<b>0.23</b>	<b>0.56</b>	<b>0.91</b>	<b>1.33</b>
% Increase		143%	62.5%	46%
<b>Mobile Banking App</b>	<b>4.25</b>	<b>8.25</b>	<b>13.31</b>	<b>19.43</b>
% Increase		94%	61%	46%
<b>eMDS</b>	<b>0.06</b>	<b>0.17</b>	<b>0.33</b>	<b>0.44</b>
% Increase		183%	94%	33%
<b>Link.BizPortal</b>	<b>0.29</b>	<b>0.48</b>	<b>0.59</b>	<b>0.62</b>
% Increase		66%	23%	5%

## Use QR Codes for funds transfer or cashless payment!

To generate a QR code for your LANDBANK account, just follow these simple steps:

1. Log-in to your LANDBANK Mobile Banking App (MBA) account
2. Press the Option Button on the upper right corner and select More
3. Select QR Generator
4. Select your Account Number and press Generate to generate QR Code

### To pay using QR Code:

1. Log-in to your MBA User Account
2. Press the Option Button on the upper right corner and click Transfer
3. Select Pay via QR
4. Select either Scan QR or Import QR from Camera Roll
5. If you chose to import QR from camera roll, select QR image from your phone gallery
6. Proceed to the log-in screen and log-in to your User Account
7. Indicate the desired amount and click Submit to proceed to your transaction
8. Review transaction and click Confirm

To increase security from theft and fraud, LANDBANK Mobile Banking App now allows easier cashless transactions by generating personal QR Code and allowing payments through scanning QR Codes.

By sharing your personal QR Code to trusted individuals, they can transfer funds to your account without needing to input information. With this method, there's less chance of errors when inputting the receiver's account number.

