LANDBANK SERVES



CHRONICLES OF GROWTH

Volume XVII No. 1 | January 2022

WIDENING THE REACH OF FINANCIAL SERVICES

#ServingTheNation #BankingOnTheFilipinoSpirit



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- #FightFraudTogether and #BeCyberSafe

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 to Manila residents

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LANDBANK Serves is a monthly online publication produced by LANDBANK's Corporate Affairs Group, with address at the 32nd Floor, LANDBANK Plaza, 1598 M.H. Del Pilar cor. Dr. Quintos Sts., Malate, Manila, Philippines 1004. LANDBANK Serves Editors reserve the right to edit and finalize all stories prior to publication. For comments or suggestions/contributions, please contact us at 8551-2200 loc. 2288 or e-mail lbp-cad@mail.landbank.com.

Deposits are insured by PDIC up to P500,000 per depositor.

Regulated by the Bangko Sentral ng Pilipinas

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LANDBANK MAINTAINS 100% RESOLUTION RATE IN 2021



or the fourth year in a row, LANDBANK was cited by the Contact Center ng Bayan (CCB) under the Civil Service Commission (CSC). The Bank achieved a 100% resolution rate for all concerns from January to December 2021, one of two agencies with a perfect rating.

The CCB is the government's primary help desk for citizen inquiries and assistance for front-line service procedures. It ensures that actions taken in response to public feedback are completed within the number of days specified by the Ease of Doing Business and Efficient Government Service Delivery Act or Republic Act No. 11032 signed in 2018.

Aside from the CSC-CCB channel, LANDBANK clients may also send their comments or feedback to the Bank's customer center hotline at (02) 8-405-7000 or at PLDT Domestic Toll Free 1-800-10-405-7000, or via email at customercare@mail.landbank.com.

#FIGHTFRAUDTOGETHER AND #BECYBERSAFE

Since the start of the pandemic in 2020, the SARS-CoV-2 coronavirus that causes COVID-19 has mutated and resulted into different variants which threaten the health and safety of the public. Health experts from all over the world worked together to monitor any significant changes in the virus and develop protection against the variants, resulting in the development of the booster shot.

Unfortunately, scammers adapted as well to take advantage of the increase in online commerce and transactions driven by the pandemic. They trick people into giving up their sensitive account information to facilitate unauthorized purchases using their bank accounts and steal their savings.

Following reports of alleged unauthorized transactions experienced by two teachers with LANDBANK payroll accounts, the Bank clarified that its systems were not hacked and remain secure.

According to the initial investigation by LANDBANK, the devices of the teachers were hacked via phishing which compromised their personal information.

The Bank has already reached out to the affected customers and is working on the resolution of these isolated cases at the soonest possible time.

LANDBANK assures customers that their accounts and personal information remain safe, as the Bank maintains the highest level of security in all its systems.

The official email address of

LANDBANK's Customer Care:

CUSTOMERCARE@MAIL.LANDBANK.COM

What is PHISHING?

Phishing is the fraudulent use of electronic communication (email, text, etc.) to trick users into giving essential bank details such as usernames, passwords, PINs, and other personal information.

The Bank also advises the public to remain vigilant against phishing scams and all other forms of online banking fraud. LANDBANK reminds its clients and customers to stay vigilant and protect their accounts by following these safety tips:

- 1. Report any suspicious sites, email, calls, or SMS pretending to be LANDBANK.
- Be wary of email, text messages, and websites offering free perks or games in exchange for personal information, which are designed to steal customer's hard-earned money and identity.
- 3. Do not share the critical financial information such as your password, card expiry date, credit verification value (CVV), and One-Time Passwords (OTPs) with anyone.
- 4. Check the legitimacy of the sender and avoid opening suspicious email, links, or attachments from unverified accounts.
- 5. Check your bank statements regularly and report any suspicious activities to LANDBANK.

LANDBANK encourages the public to follow its official social media accounts to stay up to date on the latest news and to be reminded of the best practices to avoid cyber fraud, such as tips on detecting cyberattacks, preventing various forms of phishing, and keeping online credentials private, among others.







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Report any suspicious activities or transactions to our 24/7 Customer Care Hotline at (02) 8-405-7000 or 1-800-10-405-7000 (PLDT Domestic Toll-Free Number) or email us at customercare@mail.landbank.com.

LANDBANK BRANCHES NATIONWIDE CONTINUE TO SERVE



Despite a sudden surge of COVID-19 cases in the country, LANDBANK announced that its branches nationwide shall continue to operate to serve the banking needs of its customers.

A number of LANDBANK branches in the National Capital Region (NCR) and most parts of Luzon, where COVID-19 cases remain high, are open Mondays through Fridays from 8:30AM to 2:00PM, while LANDBANK branches in the

Visayas and Mindanao will continue to follow the regular banking hours of 8:30AM to 3:00PM on weekdays.

However, some branches are temporarily closed due to COVID-19 exposure of personnel and to give way to disinfection to ensure the health and safety of LANDBANK clients and employees.

Meanwhile, the Bank's e-banking channels, such as the LANDBANK Mobile Banking App, iAccess, WeAccess, Link.BizPortal, Electronic Tax Payment System, Phone Access, and its ATM network, remain available to the public 24/7.

For a complete list of open and closed branches and their operating hours, please visit the LANDBANK website at www.landbank.com.

Banking schedules of LANDBANK branches nationwide are also posted daily at the LANDBANK website, and at the Bank's official Facebook Page at @landbankofficial and Viber Community at @LANDBANK.

CANDABA AND ECHAGUE AGRI-HUBS NOW OPEN



(Left photo) Candaba Mayor Rene E. Maglanque (left), Candaba Vice Mayor Michael Dan V. Sagum (right), and LANDBANK Central Luzon Branches Group Head, Senior Vice President Sylvia C. Lim (center) led the official inauguration of the LANDBANK Candaba, Pampanga Agri-Hub (right photo) located at Candaba-Sta. Ana Road, Pasig, Candaba, Pampanga on Dec. 28, 2021.

LANDBANK
Agrihub

WELCOME!
ECHAGUE AGRI-HUB
INAUGURATION
December 29, 2021

The Sangguniang Bayan (SB) Members of Echague, along with LANDBANK North Luzon Branches Group Head, Senior Vice President Mabel T. Turla (5th from right), and Echague Agri-Hub Head Ms. Josephine A. Lorenzo (rightmost), led the official inauguration of the LANDBANK Echague Agri-Hub at Echague-Poblacion Road, San Fabian, Echague, Isabela on Dec. 29, 2021.

ANDBANK capped-off 2021 with the inauguration of its two Agri-Hubs located in Candaba, Pampanga, and Echague, Isabela, as part of the Bank's commitment to bring financial services closer to more farmers and fishers in the country's top rice-producing provinces.

The LANDBANK Candaba Agri-Hub is expected to provide banking, lending and agrarian services to local development players, including 22,011 farmers from Candaba's 33 barangays including the adjacent towns of San Luis, Sta. Ana, and Arayat.

As part of the Bank's continuing thrust of expanding touchpoints in key strategic areas nationwide, the newest Agri-Hub will also complement seven existing LANDBANK Branches and 50 ATMs in Pampanga.

"I know that the construction and opening of LANDBANK Candaba Agri-Hub will attract more investors to our Municipality because we now have a credible bank. We are now one step closer to the realization of our development plans because of LANDBANK," said Mayor Maglanque.

Located at the LGU Government Center, Candaba-Sta. Ana Road, Pasig, Candaba, Pampanga, the LANDBANK Candaba Agri-Hub is the seventh to open nationwide. Meanwhile, the LANDBANK Echague Agri-Hub is the first Agri-Hub in the province of Isabela and eighth in the country, located at Echague-Poblacion Road, San Fabian, Echague, Isabela.

Initially opened on Dec. 29, 2020, the LANDBANK Echague Agri-Hub provides financial and technical services, with a stronger focus on supporting more than 4,000 farmers and fisherfolk in the Municipality of Echague and other nearby municipalities.

Aside from agriculture stakeholders, the Echague Agri-Hub also services various national and local government offices, private establishments, as well as micro, small, and medium enterprises (MSMEs) in the area.

LANDBANK Agri-Hubs offer banking services such as account opening, withdrawals, and check encashments; lending services such as the processing of loan applications; and agrarian services such as processing of Agrarian Reform (AR) bonds and handling of agrarian-related concerns from landowners, bondholders, and agrarian reform beneficiaries (ARBs).

The newly opened touchpoints raise the total Agri-Hubs in the country to nine, with the seven other LANDBANK Agri-Hubs situated in Baggao, Cagayan; Bago, Negros Occidental; Barotac Viejo, Iloilo; Calabanga, Camarines Sur; Rizal, Nueva Ecija; Sta. Maria, Ilocos Sur; and Sual, Pangasinan.

Please see page 4 for the list of new LANDBANK field units.

BARILI LGU SIGNS P200M LOAN WITH LANDBANK FOR MODERN PUBLIC MARKET



Barili Mayor Julieto N. Flores (2nd from left), Barili Vice Mayor Luisito L. Ponsica (right), Barili Municipal Treasurer Gamaliel S. Riconalla (left) and LANDBANK Cebu South Lending Center Head, Vice President Allan R. Bisnar (2nd from right) sign a P200-million loan agreement to put-up a modern municipal public market.

The Municipal Government of Barili Cebu and LANDBANK have recently inked a P200-million loan agreement to finance the construction of a modern public market that will support the livelihood of agricultural producers in the municipality.

The loan will be used to replace the existing dilapidated public market with a new infrastructure that will be divided into three major structures. Two buildings will accommodate the dry goods section, while another building will house vegetables, fruits, and wet goods such as meat and fish. There will also be a covered parking area on the second floor.

The new public market is expected to benefit 5,222 farmers and 1,900 fishers in the area with a more conducive and spacious venue to sell their produce.

"LANDBANK fully supports initiatives that promote the growth and development of local entrepreneurs and agri-producers. We are one with our local government partners in ramping-up efforts towards serving their constituents and building stronger and more resilient local economies," said LANDBANK President and CEO Cecilia C. Borromeo.

Barili Mayor Julieto N. Flores is banking on the new public market to boost economic activity and attract more investments in the 2nd class Municipality, as more business establishments recover from the impact of COVID-19.

"We will demolish the old Barili public market and construct the modern public market within one year, and we thank LANDBANK for supporting our plans and programs for the development of our Municipality as we recover from the pandemic," said Barili Mayor Flores.

In 2019, LANDBANK also financed the construction of the Mantalongon Livestock Auction Market for the traders in the locality, as well as from the neighboring provinces of Negros Oriental and Leyte. The Mantalongon Livestock Auction Market is currently the biggest livestock auction market in Cebu and the whole of Visayas.

LANDBANK continues to extend necessary credit assistance to local government units (LGUs) to spur recovery and inclusive economic development in the countryside. As of December 2021, LANDBANK has extended P68.90 billion in outstanding loans to LGUs nationwide.

LANDBANK SHARES CHRISTMAS GIFT PACKAGES TO MANILA RESIDENTS

ANDBANK, through the Human Resource Management Group (HRMG) and Employee Relations Department (ERD), and in partnership with the Manila Department of Social Welfare (MDSW), held its annual Share-a-Gift Program at the Palma Hall of the Universidad De Manila (UDM) on Dec. 11, 2021. LANDBANK HRMG Head, First Vice President (FVP) Joselito B. Vallada and ERD Head, Assitant Vice President Mira Leah B. Patio represented the Bank during the turn-over ceremony.

The 500 Christmas gift packages containing Noche Buena bundle, rice, hygiene kit, and sweet treats were turned over to MDSW Director Ma. Asuncion "Re" Fugoso. The distribution of gift packages to 500 street children shall be facilitated by the MDSW.

LANDBANK HRMG Head FVP Vallada said that the annual tradition stems from the Bank's desire to give back to the community where the LANDBANK Plaza is situated. He added that despite the adverse effects of the pandemic,



there are many reasons to celebrate the season and what better way than to share with others blessings received. He assured the MDSW that LANDBANK, through the strong support of its employees led by President and CEO Cecilia C. Borromeo, will continue this partnership in the coming years.

Director Fugoso thanked LANDBANK for its unwavering support to the residents of City of Manila, especially those who need it the most, through MDSW.



LANDBANK NETWORK EXPANSION

Camp Aguinaldo Branch (Soft Opening) - Dec. 6, 2021	Real Branch (Soft Opening) - Dec. 20, 2021
Paranas Branch (Soft Opening) - Dec. 10, 2021	Libungan Branch (Inauguration) - Dec. 20, 2021
M'lang Branch (Inauguration) - Dec. 13, 2021	Bago City Agri-Hub (Inauguration) - Dec. 21, 2021
Camotes Island Branch (Soft Opening) - Dec. 17, 2021	Ubay Agri-Hub (Inauguration) - Dec. 24, 2021
La Carlota Branch (Inauguration) - Dec. 20, 2021	CEZA (Cagayan) Branch-lite (Soft Opening) - Dec. 27, 2021

LANDBANK SCHOLAR LEADS SEPTEMBER 2021 ABE LICENSURE EXAM



Gawad 24-year-old PATNUBAY (Pag-aaral Tungo sa Maunlad na Bayan) Scholarship Program (GPSP) scholar from Maco, Davao de Oro, topped the country's Agricultural and Biosystems Engineer (ABE) Licensure Examination held in Manila, Baguio, Cagayan De Oro, Cebu, Davao, Koronadal, Legazpi, Tacloban, Tuguegarao last September 2021.

Engr. Juven G. Luzorata, a graduate of the University of Southeastern Philippines (USEP), ranked first among 1,392 board exam takers, with a rating of 83.02%.

"When I was at darkest part of my undergraduate years, the LANDBANK Gawad Patnubay become a knight in shining armor. When I heard there was such a scholarship, I really set my foot forward begging "sana mapili... ako naman." Thank you LANDBANK for the financial support and to the trips to University of the Philippines Los Baños, International Rice Research Institute (IRRI), and National Museum," says Luzorata who became a GPSP scholar in 2017.

Luzorata comes from a humble family in Maco, Davao de Oro, with his mother working as a house maid and his father as a coconut farmer to support their family.

He expressed his heartfelt gratitude to the institution as the Program contributed a lot in achieving his college degree and becoming a licensed professional.

"LANDBANK, through the GPSP, had helped me sustain my needs and wants during my undergraduate years. I was very glad because LANDBANK came to my rescue when I am financially struggling... it helped me to move forward and surmount those barriers such as the limited access to major subjects' books, gadgets, and printer," he added.

The LANDBANK GPSP is an education-to-employment initiative of LANDBANK and LANDBANK Countryside Development Foundation, Inc. (LCDFI), in cooperation with the IRRI.

The Program is funded in part by the voluntary contributions of LANDBANK employees nationwide, which supports underprivileged but deserving students who specialize in agriculture and related fields.

After graduation, Luzorata worked as a part-time researcher in USEP and became an intern at the Regional Agricultural Engineering Division of the Department of Agriculture Regional Field Office XI through the Government Internship Program for Agricultural and Biosystems Engineering Youth. He is currently employed by the Bureau of Plant Industry - Davao Station.

He also expressed that the Program helped him to build a network and relationships with fellow scholars across the country.

LANDBANK believes in investing in the country's youth to develop agri-preneurs and professionals who will be critical in revitalizing the agriculture sector and promoting sustainable development.

In 2014, the GPSP program was cited as one of the Bank's "Outstanding Development Projects" by the Association of Development Financing Institution in Asia and the Pacific (ADFIAP) under the Corporate Social Responsibility category. The Program was also adjudged as the Champion for Best CSR Project by the Bankers Institute of the Philippines (BAIPHIL) in 2017.

LANDBANK would also like to congratulate



EUGENE S. OROSCO Mariano Marcos State University



JEFFREY V. TUCPI Mariano Marcos State University

for passing the ABE Licensure Examination!

Congratulations

FOR PASSING THE 2021 LICENSURE EXAMINATION FOR AGRICULTURIST!

ANDBANK, together with the LCDFI, congratulate the 13 GPSP scholars who successfully passed the Licensure Examination for Agriculturist (LEA) last November 2021.



JASON M. TUTOR Central Mindanao University Top 5 (85%)

JIEZEL AWAS

Benguet State University

MARK ANTHONY AMPONGAN Central Bicol State University of Agriculture

ABEL TIMBOLIGUE Jose Rizal Memorial State University

NOVIE PATANGAN

Benguet State University

AFELYN BALUNGAO Benguet State University

REYALYN MALAPAD Marinduque State College

JUDY MAE PUCDO

Benguet State University

ABEGAIL GUINOO Central Bicol State University of

Agriculture

RANIE LEO BLANCAFLOR Mindanao State University

JAVERLYN JANE TAMALA Bohol Island State University

MICHELLE MAE MIÑOZA Central Mindanao University

DANIELA ALCALDE

University of Southern Mindanao