

LANDBANK SERVES

CHRONICLES OF GROWTH



LANDBANK
Serving the Nation

Volume XVII No. 4 | April 2022

NATION-BUILDING THROUGH FINANCIAL INCLUSION

#ServingTheNation



ADVANCING BANKING SERVICES

- LANDBANK Corporate Center opens in Urdaneta City, Pangasinan
- LANDBANK services underserved provinces through agent banking partners

PROMOTING LOCAL GROWTH AND DEVELOPMENT

- Farmers to receive crop insurance via LANDBANK cash cards
- LANDBANK assists Maguindanao coastal town to build market linkages

STEADFAST SUPPORT TO NATIONAL GOVERNMENT PROGRAMS

- LANDBANK delivers over P133 B cash aid in 2021
- Calayan beneficiaries receive P35 M CCT subsidy through LANDBANK Aparri Branch

RECOGNITIONS, DIGITAL BANKING SOLUTIONS

- PDS confers two awards to LANDBANK
- LANDBANK launches LANDBANKPay: the all-in-one mobile wallet

LANDBANK Serves is a monthly online publication produced by LANDBANK's Corporate Affairs Group, with address at the 24th 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. 2588 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
Telephone: (+632) 8708-7087 | SMS: 021582277 (Globe)
Webchat: <http://www.bsp.gov.ph/> | E-mail: consumeraffairs@bsp.gov.ph
Facebook: @BangkoSentralngPilipinas

LANDBANK SERVES EDITORIAL STAFF

Editorial Board

Vivian M. Cañonero | Melissa B. Calimag
Rona Lisa M. Gorayeb-Velasco

Managing Editor

Mary Joshias C. Guan

Staff Writers

Mark Louis F. Ferrolino | Lester S. Niere
Pamela Louise Y. Nuyles | Rizzalyn C. Rosales
Kurt Dale O. Tordesillas | Thea Mari C. Viray

Photographers and Layout Artists

Ma. Angeline S. Dela Cruz | Francisco C. Floresca, Jr.
Prince Aldwin A. Ibarreta | Rodell C. Lugo | Ma. Luisa P. Magsakay
Jericho B. Montellano | Matthew Jared P. Niguidula | Joselito G. Ramos

Subscribe to our official online and social media channels:



www.landbank.com



[landbankofficial](https://www.facebook.com/landbankofficial)



[@LBP_Official](https://twitter.com/LBP_Official)



[LANDBANK](https://www.facebook.com/landbank)

LANDBANK CORPORATE CENTER OPENS IN URDANETA, PANGASINAN



Urdaneta City Mayor Julio F. Parayno III (5th from left), Pozorrubio Mayor Emma Zosima T. Chan (2nd from left), and LANDBANK President and CEO Cecilia C. Borromeo (4th from left) led the inauguration of the LANDBANK Pangasinan Corporate Center (below) located along MacArthur Highway in Brgy. Nancayasan, Urdaneta City. They are joined by Pangasinan Provincial Treasurer Marilou E. Utanes (7th from left), LANDBANK Executive Vice President Julio D. Climaco, Jr. (6th from left), and LANDBANK Senior Vice Presidents Ma. Celeste A. Burgos (leftmost), Ma. Belma T. Turla (3rd from left), and Filipina B. Monje (rightmost). The inauguration was held last April 8, 2022.



LANDBANK officially inaugurated a three-story corporate center along MacArthur Highway in Brgy. Nancayasan, Urdaneta City to serve as a one-stop shop for the banking and financing needs of Pangasinenses.

The LANDBANK Pangasinan Corporate Center houses the LANDBANK Urdaneta Branch which services customers from the combined 136 barangays of Urdaneta City and

the municipalities of Villasis, Asingan, Manaoag and Pozorrubio.

This is complemented by the LANDBANK Pangasinan Lending Center which provides financing for agricultural production, working capital, and acquisition of equipment, among others.

"The inauguration of the LANDBANK Pangasinan Corporate Center, at the heart of Urdaneta City underscores our commitment to support the ongoing recovery and sustained economic growth of Pangasinan. This serves as a one-stop shop, offering a wide array of services to our customers and development partners including LGUs, government agencies, MSMEs, farmers and fishers, and rural banks," said LANDBANK President and CEO Cecilia C. Borromeo.

Meanwhile, Urdaneta City Mayor Julius Parayno was appreciative of LANDBANK's continuous support to the City Government of Urdaneta. "I hope that LANDBANK will be able to continue their purpose of countrywide development in every local government unit here in the Philippines," he said.

Other LANDBANK field offices are also stationed in the LANDBANK Pangasinan Corporate Center, such as the North Luzon Branches Group, Pangasinan Accounting Center II, Agrarian Operations Center III-Satellite Office, Property Valuation and Credit Information Department-Pangasinan Field Team, Area Legal Unit I, Field Legal Services I, and the Loan Operations Field Unit-Pangasinan Field Team.

LANDBANK Executive Vice President Alex A. Lorayes and Senior Vice President Randolph L. Montesa were also among the officers who attended the inauguration.

As of end-March 2022, LANDBANK has a total of 18 branches and branch-lite units, one lending center, and 88 ATMs across Pangasinan delivering a wide array of banking services for Pangasinenses as part of LANDBANK's thrust of serving the nation.

LANDBANK SERVICES UNDERSERVED PROVINCES THROUGH AGENT BANKING PARTNERS

LANDBANK now has a total of 896 agent banking partners (ABPs) nationwide as of Jan. 31, 2022, tapped to deliver banking services to unbanked and underserved communities nationwide.

These accredited ABPs are operating on behalf of LANDBANK in Metro Manila and 81 provinces which include remote areas in Apayao, Catanduanes, Cagayan, Ifugao, Siquijor, Tawi-Tawi, and Dinagat Islands, among others.

The ABPs offer services which include cash-out, cash-in, fund transfer, bills payment, and opening and issuance of LANDBANK Agent Banking Cards.

In January 2022 alone, a total of 469,056 transactions amounting to P2.24 billion have been facilitated by LANDBANK ABPs.

Under the Agent Banking Program, LANDBANK initiates partnerships with client cooperatives, associations, rural banks, local government units (LGUs), and micro, small and medium enterprises (MSMEs), and private entities to help provide basic banking services to areas with limited or no LANDBANK presence.

The LANDBANK Agent Banking Program is in accordance with the Bangko Sentral ng Pilipinas (BSP) Circular

No. 940 series of 2017 which allows the contracting of cash agents to perform selected banking services on the Bank's behalf, to exponentially expand its reach and service to more clients.

LANDBANK also continues to co-locate with the Philippine Statistics Authority (PSA) in registration centers nationwide to provide unbanked Philippine Identification System (PhilSys) registrants with transaction accounts, free-of-charge. A total of 7.5 million registrants have been onboarded as of Feb. 16, 2022.

The expansion of LANDBANK's Agent Banking Program reflects the Bank's unwavering commitment to the country's financial inclusion program. These partnerships provide improved access to financial services and lower transaction costs for the benefit of LANDBANK customers in unbanked and underserved communities.



FARMERS TO RECEIVE CROP INSURANCE VIA LANDBANK CASH CARDS



LANDBANK President and CEO Cecilia C. Borrromeo (middle) and PCIC President Atty. Jovy C. Bernabe (2nd from left) signed a Memorandum of Agreement (MOA) on April 7, 2022 to hand out LANDBANK Cash Cards to farmers for the disbursement of insurance claims. Witnessing the signing are LANDBANK Senior Vice Presidents Randolph L. Montesa (4th from left) and Marilou L. Villafranca (rightmost), together with PCIC Vice President Segundo H. Guerrero, Jr (leftmost).

LANDBANK and the Philippine Crop Insurance Corporation (PCIC) signed a Memorandum of Agreement (MOA) that will enable faster and seamless disbursement of indemnity claims for farmers whose crops were affected by disasters and calamities.

Under the Agreement, the Bank will provide LANDBANK Cash Cards for the timely crediting of insurance proceeds to farmers endorsed by PCIC.

Through the LANDBANK Cash Cards, around 1.8 million farmer-beneficiaries will be able to withdraw their insurance claims conveniently from 2,808 LANDBANK ATMs

nationwide instead of the previous practice of encashing PCIC-issued checks in LANDBANK Branches.

LANDBANK President and CEO Cecilia C. Borrromeo and PCIC President Atty. Jovy C. Bernabe signed the MOA on April 7, 2022 at the LANDBANK Plaza in Malate, Manila. They were joined by LANDBANK Senior Vice Presidents Randolph L. Montesa and Marilou L. Villafranca, together with PCIC Vice President Segundo H. Guerrero, Jr.

The LANDBANK Cash Cards will also grant farmer-beneficiaries access to a wider range of financial services, including the facilitation of banking transactions in LANDBANK ATMs such as cash withdrawal, balance inquiry, ATM fund transfer, and cashless payment through Point-of-Sale (POS) facilities.

The farmer-beneficiaries can also withdraw their claims from 888 Agent Banking Partners operating on behalf of LANDBANK in far-flung communities nationwide.

In addition, cash cardholders may access the LANDBANK phonebanking facility and Mobile Banking App (MBA).

LANDBANK's partnership with PCIC is aligned with the shared goal of promoting financial inclusivity. As the Bank enhances the delivery of insurance claims to farmers nationwide through its cash cards, LANDBANK is also promoting the habit of saving—leading to their financial independence.

LANDBANK ASSISTS MAGUINDANAO COASTAL TOWN TO BUILD MARKET LINKAGES

The Municipal Government of Datu Blah T. Sinsuat (DBS) has partnered with LANDBANK for the construction of access roads that will aid in the convenient and timely transport of goods to and from the town.

The second class municipality inked a P90-million loan agreement with LANDBANK on Feb. 9, 2022 to purchase various heavy equipment, meant to enhance the town's delivery of general basic services and fast-track the implementation of strategic farm-to-market road projects.

The P90-million LANDBANK loan will finance the construction of additional road networks in the municipality, designed to reduce the transportation costs of farmers and fishers for their produce which will result to higher incomes.

The road projects will allow fishers from remote coastal barangays to supply fish to Cotabato City, Maguindanao Province, several bordering towns in Lanao del Norte as well as the provinces of Zamboanga del Norte and Zamboanga del Sur. To date, five out of the 13 barangays of Datu Blah T. Sinsuat have no established roads and are accessible only by boat.

The additional roads will benefit a total of 4,946 farmers, 2,701 fishers, and 389 Agrarian Reform Beneficiaries (ARBs) residing in the area.

"With LANDBANK's assurance of financial and technical support to our priority projects for small farmers and fishers, we are optimistic that the Datu Blah T. Sinsuat Municipality will reach its goal of becoming the fishing capital of Central Mindanao in the future," said Datu Blah T. Sinsuat Mayor Marshall I. Sinsuat.



(Front row) Datu Blah Sinsuat Mayor Marshall I. Sinsuat (2nd from left), Vice Mayor Raida T. Sinsuat (leftmost), Municipal Administrator Shiela Aliah A. Tomawis (4th from left), and LANDBANK North Cotabato Lending Center (NCOLC) Head Assistant Vice President Rosa Maria C. Cabanial (3rd from left) led the signing of a P90-million loan agreement to improve the municipality's market linkages.

The Municipality also anticipates that the new roads will encourage the influx of investors and potential tourists to stimulate more economic activity, significantly improving the locality's trading system and tourism industry, and creating more job opportunities.

LANDBANK continues to extend necessary credit assistance to local government units (LGUs) to spur recovery and inclusive economic development in the countryside. As of end-March 2022, LANDBANK has extended P76.41 billion in outstanding loans to LGUs nationwide.

LANDBANK fully supports initiatives that promote the growth and development of local agricultural producers. The Bank is one with local government partners in providing more convenient access to local markets and other government services in line with building stronger and more resilient local economies.

LANDBANK DELIVERS OVER P133 B CASH AID IN 2021 UPGRADES CCT, UCT CASH CARDS TO TRANSACTION ACCOUNTS



DSWD UCT Listahanan Cash Card Distribution in Negros Occidental

LANDBANK, in partnership with the Department of Social Welfare and Development (DSWD), disbursed a total of P133.61 billion to more than seven million beneficiaries of the government's Conditional Cash Transfer (CCT) and Unconditional Cash Transfer (UCT) programs in 2021.

Of this amount, LANDBANK released a total of P123.74 billion under the CCT program that benefited 4.4 million low-income families for the education and health needs of children and financial support for households.

Meanwhile, a total of P9.86 billion was delivered to 2.8 million UCT beneficiaries as part of support interventions in line with the implementation of the Tax Reform for Acceleration and Inclusion (TRAIN) Law.

As of Feb. 28, 2022, the Bank has provided LANDBANK Cash Cards to a total of 9.8 million CCT and UCT beneficiaries to facilitate more convenient withdrawals of social pension and grants in future payouts.

LANDBANK also upgraded the Cash Cards of all CCT and UCT beneficiaries into transaction accounts to provide the beneficiaries wider access to an array of banking services. Beneficiaries can now perform cash card loading via LANDBANK branches, receive funds through the LANDBANK Mobile Banking App, and cash-in via LANDBANK Cash Deposit Machines, among others.

Previously, the CCT and UCT beneficiaries can only do limited transactions with their cash cards, such as cash withdrawal from LANDBANK ATMs and Agent Banking Partners (ABPs) nationwide.

To provide the beneficiaries more financial access points, LANDBANK has also onboarded a total of 888 ABPs in far-flung communities as of Dec. 31, 2021 to ensure the timely delivery of government subsidies. The number of ABPs increased to 896 by January 2022 (see related story on page 2).

LANDBANK serves as the delivery arm for the National Government's social protection initiatives in support of the country's underserved and marginalized sectors.

The Bank also remains steadfast in the timely delivery of social protection interventions to the most vulnerable sectors. LANDBANK remains committed to continue working closely with the DSWD to contribute to the National Government's inclusive development agenda.

CALAYAN BENEFICIARIES RECEIVE P35 M CCT SUBSIDY THROUGH LANDBANK APARRI BRANCH

In support of National Government's mandate for financial inclusion, LANDBANK Aparri branch personnel traveled to Calayan Island in Cagayan province to distribute P35.55-million worth of cash and cash cards to beneficiaries of the Pantawid ng Pamilyang Pilipino Program (4Ps), Social Pension (SocPen) and Listahanan.

LANDBANK Aparri Branch Head Department Manager (DM) Bernard Evangelista and his team distributed 1,230 grants through 4Ps' Conditional Cash Transfer as well as 1,923 grants under Soc Pen and Listahanan's Unconditional Cash Transfers in Barangay Poblacion, Camiguin Island, Babuyan Claro, and Dalupiri Centro. They were assisted by the local government of Calayan headed by Mayor Joseph M. Llopis, PNP Chief of Police Mario A. Maranggun, MSWD Officer Learnie Miguel and barangay captains.

Both 4Ps and Listahanan are poverty reduction strategies which grants cash assistance to underprivileged households, while SocPen provides financial assistance to impoverished senior citizens in the country.

"We are grateful for the opportunity to serve the people residing in remote areas such as Calayan Islands. We will continue to stay true to our mission to support these communities in response to LANDBANK's mandate for inclusive and sustainable development," said DM Evangelista.

Calayan, a remote island just below Batanes, is listed as one of the Geographically Isolated and Disadvantaged Areas (GIDA) by the Department of Health's Bureau of Local Health and Development. GIDAs are defined as communities with marginalized population separated from



LANDBANK Aparri Branch and DSWD personnel distributed financial subsidies to beneficiaries in Barangay Poblacion, Camiguin Island, Babuyan Island, and Dalupiri Island in Calayan Island, Cagayan.

mainstream society due to distance, weather conditions, transportation difficulties, high poverty incidence, presence of vulnerable sectors or those recovering from crisis or armed conflict. The island is approximately 108 kilometers away from Aparri.

PDS CONFERS TWO AWARDS TO LANDBANK



LANDBANK President and CEO Cecilia C. Borrromeo (center) received the Top 3 Fixed Income Dealing Participant for 2021 award at the 17th PDS Annual Awards Night, together with LANDBANK Treasury and Investment Banking Sector Head/Executive Vice President Carel D. Halog (2nd from left), Investment Banking Group Head/Senior Vice President Gonzalo Benjamin A. Bongolan (4th from left), Asset and Liability Management Group Head/First Vice President Adelfa R. Masacupan (leftmost), and Financial Markets Group Head/First Vice President Ma. Francia O. Titar (rightmost). LANDBANK was also awarded as Top 5 Corporate Issue Managers/Arrangers by PDS for 2021.

LANDBANK was honored at the 17th Philippine Dealing System (PDS) Annual Awards Night for its strong contribution to the growth and stability of local financial markets.

The Bank received recognitions as Top 3 Fixed Income Dealing Participant and Top 5 Corporate Issue Managers/

Arrangers under the bank category for 2021 during the virtual ceremony held on March 25, 2022.

This is the eighth straight year that PDS cited LANDBANK as among the Top 5 Fixed Income Dealing Participants, honoring the state Bank for contributing to the highest share by volume in the secondary market through the Bloomberg platform. The Bank ranked third in 2021, two tiers higher from placing fifth in 2020.

The Bank was likewise recognized as among the Top 5 Corporate Issue Managers/Arrangers under the Bank Category.

Celebrated annually since 2006, the PDS Group holds an Annual Awards Night to gather market participants, stakeholders, and partners across different sectors of the financial market to celebrate the achievement of the capital market community.

The event also honors member-institutions that have exhibited outstanding performance, leadership, innovation and overall contribution to the development of the capital market share.

LANDBANK's support to local financial markets is in line with serving the nation towards advancing the National Government's development agenda.

LANDBANK LAUNCHES LANDBANKPAY: THE ALL-IN-ONE MOBILE WALLET

LANDBANK now offers a versatile mobile payment application which allows users to safely and conveniently pay bills, load up mobile phones and RFID balance, purchase online (e-Commerce), as well as transfer funds anytime and anywhere.

LANDBANK unveiled LANDBANKPay, an all-in-one mobile wallet in a virtual launch event on April 22, 2022 to further widen the access of customers to financial services and advance greater financial inclusion in the country.

LANDBANKPay in PhilSys

LANDBANKPay was soft-launched in 2021 to provide National ID applicants who have smartphones with their own transaction accounts, under LANDBANK's co-location strategy with the Philippine Statistics Authority (PSA) for the PhilSys Project roll-outs.

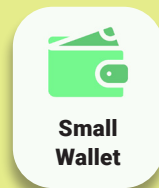
As of March 31, 2022, LANDBANK has onboarded more than 7.8 million PhilSys registrants in 70 provinces nationwide.

LANDBANKPay joins LANDBANK's roster of major digital banking channels, which include the LANDBANK Mobile Banking App, weAccess, iAccess, Link.BizPortal, and the Electronic Modified Disbursement System (eMDS).

The app can be downloaded for free from the Google Play Store and iOS App Store for all users, even for those without an existing LANDBANK account.

LANDBANKPAY FEATURES

Small Wallet Account Holders

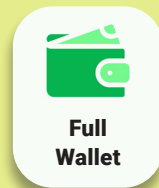


- **Total aggregate credit transaction limit:** P20,000 in a month
- **Maximum outstanding balance at any given time:** P20,000

Transactions Allowed:

- Inquire Balance
- Buy Load
- Pay Bills
- Cash in
- Receive funds from Full Wallet account holders

Full Wallet Account Holders



- **Total aggregate credit transaction limit:** P100,000 in a month
- **Maximum outstanding balance at any given time:** P50,000

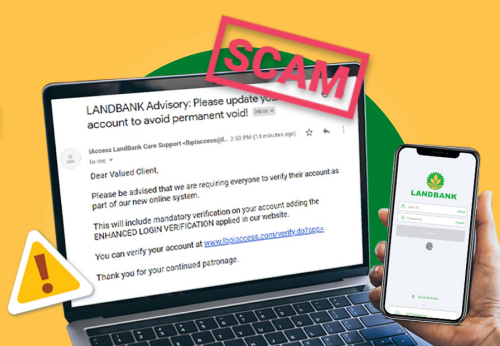
Transactions Allowed:

- Inquire Balance
- Buy Load
- Pay Bills
- Cash in
- Cash out
- LBPadaLa
- Transfer Funds
- Request Fund Transfer
- Shop online
- Link Credit and Prepaid Cards



BEWARE OF PHISHING SCAMS!

Do not click on any link and report to LANDBANK Customer Care Hotline.



ACTIVATE YOUR OTP GENERATOR!

No need to wait for your OTPs (One-Time Passwords).

Just open your LANDBANK Mobile Banking App and find the 'Settings' to activate your OTP Generator.



Visit the official YouTube channel of LANDBANK and find "How to register your device to OTP Generator via the LANDBANK Mobile Banking App" video for the tutorial.