



As a fitting celebration of the National Women’s Month in March and in observance of the 17<sup>th</sup> Women with Disabilities Day on March 29, 2021, Land Bank of the Philippines highlights its Products and Programs that aims to address the gender gaps between women and men while providing employment opportunities for women with disabilities.

## 1. BRANCH BANKING PROGRAMS

NAME OF THE PROGRAM	DESCRIPTION
LANDBANK Mobile Branch	<p>LANDBANK Mobile Branch aims to provide continuous delivery of banking services during calamities and other fortuitous events, assist the National Government in the implementation of retail and emergency disbursements/payouts, and support the Bank in reaching the unbanked and underserved areas as part of the Financial Inclusion (FI) and Literacy Program of the Bank. Banking services available include account opening and maintenance, deposit, withdrawal, encashment, debit/credit memo and online collection payment.</p> <p>LANDBANK Mobile Branch shall be deployed under any of the following set-up:</p> <p>Calamity Set-up - LANDBANK Mobile Branch shall serve as a pop-up Branch during calamity.</p>

	<p>b. Financial Inclusion (FI) Set-up - LANDBANK Mobile Branch shall be deployed in unbanked municipalities and shall be utilized for FI purposes.</p> <p>c. Other Set-up</p> <p>1) Servicing of the national government's retail and emergency disbursements/payouts.</p> <p>2) Other possible set-up that might be identified by the Bank's Management.</p>
Financial Inclusion Caravan	<p>Continuing our commitment to promote greater Financial Inclusion (FI), especially among the unbanked and underserved communities, the Land Bank of the Philippines Financial Inclusion Caravan was designed to bring financial services to the unserved areas. The nationwide caravan aims to engage more Filipinos in basic and responsible savings activities by equipping them with the knowledge and confidence to make informed financial decisions.</p> <p>The target market for the said activities are the DSWD beneficiaries, public utility vehicle drivers, sidewalk vendors, household helpers and other members of the society without access to financial literacy trainings/seminars.</p> <p>LANDBANK's FI has a theme "Ipon" which provided the participants an ATM Card with an initial deposit (non-withdrawable) of ₱100.00.</p>
LANDBANK Agent Banking Program	<p>As part of our aggressive thrust to promote greater financial inclusion, the Land Bank of the Philippines brings basic banking services closer to more Filipinos in remote areas and unbanked communities in our country through the Agent Banking Program.</p> <p>The Agent Banking Program aims to broaden the Bank's reach by partnering with client cooperatives, associations, SMEs and even individuals who can served the public's basic financial transactions in areas without LANDBANK presence.</p> <p>Through the LANDBANK Agent Banking Program, customers in places without formal banking presence can withdraw, deposit, perform other banking transactions and enjoy lower transaction costs, improved access to financial services and potentially save on travel and related expenses. Beneficiaries of the national government's Conditional Cash Transfer (CCT) and Unconditional Cash Transfer (UCT) programs can also withdraw their cash grants through the LANDBANK agent partners.</p>
Digital Onboarding System (DOBS)	<p>The LANDBANK Digital Onboarding System (DOBS) is a web application that reduces account opening time and simplifies the account enrollment process for individuals and institutional clients (both private and government) —the first of its kind in the Philippine banking sector.</p> <p>It allows applicants to fill out forms in the comfort of their homes, offices, or even via their mobile</p>

	<p>phones, prior to proceeding to the branch to complete the account opening process and to pick up their LANDBANK cards.</p> <p>The System supports the Bank's thrust of financial inclusion for farmers and fishers, as well as Overseas Filipino Workers (OFWs), by providing them with an additional access point. It also promotes the Bank's compliance to regulatory requirements by its efficient gathering of mandatory data from customers, and supports government's initiatives for "Ease of Doing Business."</p> <p>DOBS is accessible through the Digital Corner of LANDBANK branches, and may be accessed through the bank's website. It is also interfaced with the LANDBANK iAccess (internet banking system) to automate enrolment upon opening of deposit account. The System has recently been enhanced to include the capability to update individual customer information without going to a branch or prior to a branch visit to complete the process.</p> <p>The System is also aligned with the Bank's vision to "promote inclusive growth, especially in the unbanked and underserved areas, through the delivery of innovative financial products and services powered by digital banking platforms." Thus, DOBS plays a significant role in providing access to financial services for unbanked Filipinos through the Bank's field units in far-flung areas.</p>
<p>LANDBANK Mobile Banking Application (MBA)</p>	<p>The LANDBANK Mobile Banking Application (MBA) is one of the Bank's popular e-banking channels, and provides clients with convenient access to a wide array of financial and non-financial transactions through their smartphones anytime, anywhere. By downloading the MBA from the Google Play or App Store, clients can enjoy mobile banking services such as balance and transaction history of deposits, credit card accounts, checkbook request, cardless withdrawal, intra-bank and inter-bank fund transfers, bills payment to over 80 merchant billers, locking or unlocking of ATM card transactions through Mobilock, Foreign Exchange and Unit Investment Trust Fund rates inquiry, and LANDBANK ATM and Branch locator.</p> <p>On November 1, 2020, LANDBANK launched the MBA with a new look and feel wherein clients can have a more convenient, updated, and upgraded online banking experience. Aside from this, MBA includes Prepaid Card features, such as fund transfer from LANDBANK Mastercard Prepaid Card (LMPC) to LANDBANK account and vice-versa; and LMPC to LMPC. Also available are the LANDBANK Credit Card features, wherein, clients can do activation/registration and change of credit card PIN.</p> <p>As customers shift from using the browser-based Internet banking system to an app-based mobile</p>

	banking platform, more users utilize the LANDBANK MBA.																
Conditional Cash Transfer (CCT) Program or Pantawid Pamilyang Pilipino Program (4Ps)	<p>The CCT or 4Ps Program was created with the objective of building the capacities of poor Filipino families to cross the poverty line through human capital investment. As defined in Republic Act 11310 or 4Ps Act, Pantawid Pamilyang Pilipino Program (4Ps) is the national poverty reduction strategy and a human capital investment program that provides conditional cash transfer to poor households to improve the health, nutrition, and education aspect of their lives. It is anchored on the paradigm of breaking the intergenerational cycle of poverty by keeping children in school healthy. The provision of cash grants is based on compliance by the beneficiaries with the program conditionalities.</p> <p>Program Features: CCT Program provides the following conditional cash grant packages to beneficiaries per month per household:</p> <table><tr><td>Item No.</td><td>Grant</td><td>Amount</td></tr><tr><td>1</td><td>Health and Nutrition</td><td>750.00</td></tr><tr><td rowspan="3">2</td><td>Education (Elementary)*</td><td>300.00</td></tr><tr><td>Education (Junior High School)*</td><td>500.00</td></tr><tr><td>Education (Senior High School)*</td><td>700.00</td></tr><tr><td>3</td><td>Rice Subsidy</td><td>600.00</td></tr></table> <p>*Maximum of three (3) children per Household</p>	Item No.	Grant	Amount	1	Health and Nutrition	750.00	2	Education (Elementary)*	300.00	Education (Junior High School)*	500.00	Education (Senior High School)*	700.00	3	Rice Subsidy	600.00
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Unconditional Cash Transfer (UCT)/Tax Reform Cash Transfer (TRCT) Program	<p>The UCT Program also known as Tax Reform Cash Transfer (TRCT) Program is the biggest tax reform mitigation project of the government. It seeks to provide unconditional cash transfer to households in the first to seventh income deciles of the National Household Targeting System for Poverty Reduction (NHTS-PR), Pantawid Pamilyang Pilipino Program, and the Social Pension Program who will not benefit from the lower income tax rates but will be adversely affected by rising prices.</p> <p>The UCT/TRCT Program provides a one-time unconditional grant of ₱2,400.00 equivalent to P200.00 per month in the first year of implementation, and ₱3,600.00 equivalent to P300.00 per month in the succeeding years of its implementation. The target beneficiaries of UCT/TRCT</p>																

	<p>Program based on the criteria as indicated in Republic Act 10963 of 2017 or Tax Reform for Acceleration and Inclusion (TRAIN) are as follows:</p> <ul style="list-style-type: none"> <li>a. Households in the Pantawid Pamilyang Pilipino Program;</li> <li>b. Social Pension<sup>1/</sup> Program Beneficiaries (Indigent Senior Citizen); and,</li> <li>c. Other households in the database of NHTS-PR or Listahanan<sup>2/</sup> Households.</li> </ul> <p><i>1/ Social Pensioner (Indigent Senior Citizen) refers to any elderly who is frail, sickly or with disability, and without pension or permanent source of income, compensation or financial assistance from his/her relatives to support his/her basic needs.</i></p> <p><i>2/ Listahanan or NHTS-PR refers to the information management system under the DSWD that identifies who and where the poor are. This system makes available a socio-economic database of poor households as basis for identifying beneficiaries of social protection programs and services.</i></p>
Pantawid Pasada Program (PPP)	<p>Pantawid Pasada Program is a fuel subsidy program of the government to the qualified Public Utility Jeepney (PUJ) franchise holders or operators with valid LTFRB franchise. It is one of the social mitigating measures that will provide targeted relief to the public transport sector to cushion the impact of fuel prices brought by excise tax.</p> <p>The distribution of the program fuel subsidy shall be through Fuel Subsidy Card or Pantawid Pasada Program Card. The Cards shall only be used by the eligible franchise holder for the sole purpose of fuel purchases with all Participating Petroleum Retail Outlets throughout the Program Duration, in consideration of the authorized amount allotted for the period.</p> <p>The Department of Transportation (DOTr), as the lead agency, together with Department of Energy (DOE), Department of Finance (DOF), Department of Budget and Management (DBM), Land Transportation Franchising and Regulatory Board (LTFRB) and Land Bank of the Philippines (LBP), by virtue of the Joint Memorandum Circular No. 01, Series of 2018, commit to implement the Pantawid Pasada Program.</p>
Rice Farmer Financial	RFFA Program aims to provide compensation for the projected reduction or loss of farm income

Assistance (RFFA) Program	<p>arising from the tariffication of quantitative import restrictions on rice. More specifically, the program's objective are as follows:</p> <ul style="list-style-type: none"> <li>a. Provide cash grants to smallholder rice farmers who are affected by the Rice Trade Liberalization Law;</li> <li>b. Facilitate the access of rice farmers to timely funds for procurement of needed inputs; and</li> <li>c. Enhance farmer's opportunity to improve productivity and profitability.</li> </ul> <p>Cash Grant per farmer-beneficiary is ₱5,000.00 and shall be released annually.</p>
Social Amelioration Program (SAP)	<p>In view of the passage of Republic Act (R.A.) No. 11469, otherwise known as the "Bayanihan to Heal as One Act of 2020", DSWD, in partnership with LTFRB, as an agency under the administrative supervision and control of the DOTr, and LANDBANK, facilitated the distribution of the Social Amelioration Program in the most expedient way.</p> <p>The parties provided the utmost commitment in their respective services for the benefit of the low-income drivers of Public Utility Vehicles (PUVs), namely, Public Utility Jeepneys (PUJs), Public Utility Buses (PUBs), Point-to-Point (P2P) Buses, UV Express, Taxi, Shuttle Service, Tourist Transport Service, School bus service, and Transport Network Vehicle Services (TNVS), including drivers of Motorcycle (MC) Taxi which are registered in the Pilot Study currently conducted by the DOTr, whose daily sustenance is solely dependent on the income they derived therefrom.</p> <p>Emergency Subsidy is ₱8,000.00</p>
Financial Subsidy to Rice Farmers (FSRF) Program	<p>The FSRF is a cash aid that is part of the Department of Agriculture's initiatives to assist rice farmers who are affected by the Rice Tariffication Law, especially those who plant about or less than a hectare, located in 34 provinces.</p> <p>The fund amounting to P3 billion is earmarked under the General Appropriations Act (GAA) of FY 2020, under Special Provision No.14, to be used to provide direct cash transfers to rice farmers through Land Bank of the Philippines which the rice farmers can use for procurement of needed inputs to improve productivity and profitability.</p> <p>Cash Grant per Farmer-Beneficiary is ₱5,000.00.</p>
	This program aims to relief the critically impacted transport stakeholders through distribution of

Cash Subsidy to PUV Operators Program	cash subsidies to cushion the adverse effect of COVID-19 pandemic in their operations  Cash grant for Fixed Route is ₱6,500.00 and for Non-fixed Route is ₱4,500.00.
Service Contracting Program	The Service Contracting Program is being undertaken in line with Bayanihan to Recover as One Act to ensure efficient, safe and financially viable operations of public transportation under these unusual circumstances wherein the government will provide to operator's/drivers performance-based subsidy based on vehicle-kilometers travelled and compliance with agreed performance indicators.  Amount of subsidy shall be based on vehicle-kilometers travelled.
Resettlement Action Plan (RAP) Entitlement Distribution Mechanism	Provision of cash entitlements to individuals who will be affected by the North-South Commuter Railway Extension (NSCR-Ex) Project which requires the acquisition of Right-of-Way (ROW) being implemented by the DOTr and the Philippine National Railways to comply with the requirements under the ADB Safeguard Policy Statement and the JICA Guidelines for Environmental and Social Considerations (collectively, International Social Safeguards).

## 2. AGRICULTURAL & DEVELOPMENT LENDING SECTOR PROGRAMS

NAME OF THE PROGRAM	DESCRIPTION
LANDBANK Interim REhabilitation Support to Cushion Unfavorably affected Enterprises by COVID 19 (I RESCUE) Lending Program	A support program for the MSMEs, Cooperatives, MFIs and Large Enterprises which are affected by the economic impact of the COVID-19 pandemic to the country. The program will provide interim measures through provision of additional funds and loan restructuring under more flexible terms and conditions.
LANDBANK ACADEME Access to Academic Development to Empower the Masses towards Endless Opportunities) Lending Program	A support program to the Private Education Sector. The program aims to provide credit fund to Private/non-DepEd high schools, Private Technical- Vocational and Education Training (TVET) Institutions and Private Higher Education Institutions (HEIs) such as colleges and universities in providing continuing education to their students by allowing the students under enroll now pay later scheme.
Interim Students' Loan for Tuitions towards Upliftment	The program aims to provide financial assistance to help parents who have been adversely affected by the economic crisis brought about by COVID-19 pandemic, to send their children

of Education for the Development of the Youth (I STUDY) Lending Program	to school by financing tuition fee requirements and also provide assistance to acquire gadgets needed as aids in the online educational learning system. It would also assist students with repayment capacity to continue their studies by financing their tuition fee needs and the purchase of gadgets.
Interim REhabilitation Support to Cushion Unfavorably affected Enterprises by COVID19 for Better Urban Services (I RESCUE BUS)	The I-RESCUE BUS Transport Program is LANDBANK's support program for bus operators which are affected by the economic impact of the COVID-19 pandemic to the country. The program will provide interim measures to help bus operators through acquisition of Modern Public Utility Buses that will operate to serve commuters during the course of the pandemic.
Enhanced Partnership Against Hunger and Poverty (EPAHP) Lending Program	It aims to provide credit assistance to qualified community-based organizations in support of the government's effort to address hunger, food and nutrition security, and poverty; and encourage community participation in government contracts.
Restoration and Invigoration Package for a Self-Sufficient Economy towards UPgrowth for LGUs (RISE UP LGUs) Lending Program	<p>The program aims to support the LGUs respond to the effects of COVID-19 pandemic and implement their economic recovery plan aimed at reviving the local economy.</p> <p>The program specifically aims to:</p> <ul style="list-style-type: none"> <li>stimulate the local economy of each province/city/municipality by providing financial assistance to LGUs in its task of providing basic and support services for its local enterprises;</li> <li>encourage LGUs to facilitate the regional and local development in its area by integrating the different actors/players in the agricultural value-chain; and</li> <li>finance other innovative programs of LGUs which can bring back the confidence of its constituents in the local economy</li> </ul>
Commercial Fishing Vessel Financing Program	The program aims to provide credit assistance to existing and/or prospective commercial fishing operators in acquiring fishing vessels for domestic or overseas use in consonance with the



	policy of the government to liberalize vessel acquisitions
Socialized Credit Facility to Qualified Agrarian Reform Beneficiaries (ARBs) and Small Farmers and Fisherfolk (SFF) through Qualified Partner Financial Institutions (PFIs)	<p>The program aims to provide socialized credit facility to qualified small farmers &amp; fisherfolk and agrarian reform beneficiaries through qualified conduits or partner financial institutions, thereby expanding the Bank's outreach to the agricultural sector; and to comply with the provisions of R.A. No. 10878 and its related IRR per BSP Circular No. 1090, particularly on the socialized credit facility to qualified program beneficiaries.</p> <p>Important provisions of the lending program are as follows:</p> <p>Allocation by the Bank of at least five percent (5%) of its regular loan portfolio for socialized credit to intended beneficiaries. All loans extended through this socialized credit facility shall qualify as part of the Bank's compliance with the mandatory agricultural and agrarian reform credit pursuant to RA 10000</p> <p>Salient loan features: Loans shall follow the prescribed interest rates, viz:</p> <p>From LBP to PFIs- not more than 75% of the interest rate computed based on applicable BVAL Rate plus a certain spread based on the credit rating of the borrower but should not be higher than five per cent (5%) per annum;</p> <p>From PFIs to sub-borrowers-exceeding five (5%) per cent (5%) p.a. over the interest charged by the LBP, excluding reasonable fees and charges, such as but not limited to, crop insurance premiums and guarantee fees that may be imposed;</p> <p>PFI borrowers shall not lend proceeds from this socialized credit facility to another conduit.</p>
Expanded SURE Aid and Recovery Project (SURE Aid COVID-19)	A new program tie-up between DA-ACPC and LANDBANK which aims to finance the emergency and production capital requirements of small farmers and fishers whose sources of livelihood and income are affected by the COVID-19 pandemic, thereby helping them regain the capacity to continue their agricultural activities and contribute to sustained food production.

Rural Agro-Enterprise Partnership for Inclusive Development (RAPID) and Growth Credit Facility (RAPID Growth Credit Facility)	A collaborative undertaking by the Bank and DTI that aims to increase the income of small farmers and unemployed rural men and women, initially in selected provinces of Region 8 and Mindanao. The market-driven and value chain-based RAPID intends to provide strategic business development interventions on cacao, coffee, coconut and processed fruits & nuts farming, from nursery operation, production, processing to Marketing
Countryside Financial Institutions Enhancement Program 2020 Calamity Assistance Program (CFIEP 2020 CAP)	<p>Aims to assist eligible Countryside Financial Institutions (CFIs) adversely affected by natural calamities and man-made disasters, pests and diseases, viral infections/outbreak; and enhance and sustain CFI's long-term viability.</p> <p>Under the auspices of CFIEP jointly implemented with the Bangko Sentral ng Pilipinas and Philippine Deposit Insurance Corporation.</p>
Municipal Development Fund Office (MDFO) Assigned Loans	Pursuant to Section 4 (ttt) of the Republic Act (RA) No. 11494 and DOF Circular No 006-2020 the unutilized or unreleased balance in the Municipal Development Fund (MDF) including investments and undrawn portions of all loans and outstanding loans as of 15 December 2020 were transferred to LANDBANK.
Sikat Saka Program	A special program of the Department of Agriculture (DA) and LANDBANK which provides direct credit assistance and other support services to small palay and corn farmers with the objectives of increasing the farmer's productivity and income.
Accessible Funds for Delivery to ARBs (AFFORDARBs Program)	<p>A special program of the Department of Agrarian Reform (DAR) and LANDBANK that provides direct credit assistance to agrarian reform beneficiaries (ARBs) engaged in the production of palay, corn and high-value crops.</p> <p>DAR provides the list of ARBs and mobilizes them to attend the Loan Orientation and financial literacy seminar to ensure that ARBs are equipped with the basic knowledge to manage their finances and learn about the farm planning and budgeting.</p>
Agrarian Production Credit Program (APCP)	A program tie-up among the DA, DAR, DENR, ACPC and LBP which provides credit assistance for agriculture and fisheries production, agri-enterprise and/or livelihood projects to agrarian reform beneficiary organizations (ARBO), people's organization (POs), farmers organizations other than ARBOs and other conduits, that are not generally qualified to borrow under the regular lending window of the Bank.

	DAR and DENR mobilize and capacitate the ARBOs and POs and their members to make them credit eligible and creditworthy borrowers
Harnessing Agribusiness Opportunities through Robust and Vibrant Entrepreneurship Supportive of Peaceful Transformation(HARVEST) Project HARVEST	HARVEST is a special lending program of LANDBANK to support the peace building efforts and economic growth in the Bangsamoro Autonomous Region in Muslim Mindanao (BARMM), and other conflict affected areas in Mindanao by providing credit and technical assistance to farmers' organizations and cooperatives, partner financial institutions (PFIs) and small and medium enterprises (SMEs).
Credit Assistance Program for Program Beneficiaries Development (CAP-PBD)	<p>A joint program of DAR and LANDBANK which provides credit assistance and support services to agrarian reform beneficiaries (ARBs) through their respective organizations for their crop production agri-enterprise/livelihood and other agri- related projects.</p> <p>The program was designed as a flexible credit facility for farmer's cooperatives and associations, otherwise known as ARBOs that are not yet qualified to borrow under the regular lending window of LANDBANK. DAR provides capacity building and enterprise development support/interventions to ARBOs to strengthen and improve their organizations/operations with the objective of mainstreaming them to the regular lending window of LANDBANK.</p>
Expanded Assistance to Restore and Install Sustainable Enterprises for Agrarian Reform Beneficiaries and Small Farm Holders (E-ARISE- ARBs)	<p>A joint program of DAR and LANDBANK which provides a contingent credit facility to Agrarian Reform Beneficiaries (ARB) Cooperatives and Farmers Associations, otherwise known as Agrarian Reform Beneficiaries Organizations (ARBOs), which and/or whose members were adversely affected by natural calamities/disasters, pest and diseases and viral infections/outbreaks.</p> <p>DAR provides capacity building and enterprise development support/interventions to ARBOs to strengthen and improve their organizations/operations</p>
Expanded Survival and Recovery Assistance Program for Rice Farmers(SURE Aid Lending Program)	A program tie-up of DA-ACPC and LANDBANK which aims to provide a one-time loan assistance to rice farmers whose incomes were affected by the drop in the price of palay in 2019 , either through direct lending or through service conduits (farmer's cooperatives and associations).
Palay aLaY at Mais ng Lalawigan (PALAY NG LALAWIGAN PROGRAM)	A joint program of DA and LANDBANK that aims to provide credit assistance to Municipal, City and Provincial Local Government Units (LGUs) to purchase the palay and corn produced by local farmers, thus ensuring a ready market and steady price for palay and corn produce.

	LGUs can also avail of farm machineries and equipment (post-harvest facilities) to support their corn and buying activities
Agricultural Competitiveness Enhancement Fund(ACEF)	Created by virtue of RA 8178 (Agricultural Tariffication Act) as amended by RA 10848 (ACEF Extension Act), the Program aims to help increase the productivity of small-scale farmers and fishers and their cooperatives and associations, and micro and small enterprises by providing affordable credit assistance for the purchase of farm inputs and acquisition of agricultural fixed assets, with minimal requirements.
Expanded Rice Credit Assistance-Rice Competitiveness Enhancement Fund (ERCA-RCEF)	ERCA-RCEF is the credit assistance component of RA 11203 (Rice Tariffication Law) to help improve the productivity, efficiency and profitability of rice farmers and their cooperatives. From 2019 to 2024, LANDBANK is granted P500 million annually to extend affordable credit assistance for the purchase of farm inputs and acquisition of agricultural fixed assets, with minimal requirements.
Socialized Credit Program under the Sugarcane Industry Development Act(SCP-SIDA)	A financing facility which supports productivity improvement to boost sugarcane production and increase the income of sugarcane farmers and farm workers. The program is created under RA No. 10659 or the Sugarcane Industry Development Act of 2015
Agri-Mechanization Financing Program	Program designed to provide credit assistance to promote mechanization of production and post-production processes from planting-harvesting-processing to increase efficiency, reduce postharvest losses and lower cost of production
Climate Agriculture Resilient Financing Program	Program that provides financing to promote climate change adaptation initiatives towards climate resilient agriculture
Coconut Production and Processing Financing Program	Credit support to coconut industry stakeholders, particularly coconut farmers. It finances projects that include planting or replanting, rehabilitation, fertilization and processing of coconuts and its by-products
Farm Tourism Financing Program	Program that aims to assist farm tourism operators to develop farm tourism camps or activities that allow visitors to enjoy farming or fishing experience through education, recreation or leisure

Financing Program for Greenhouse Farming System	Credit program to support the financial requirements of farmers' organizations and other agri-entrepreneurs in their shift towards modern farming system through the adoption of greenhouse technology
Masustansiyang Inumin para sa Likas na Kalusugan (MILK) Program	Program in support of the Government's thrust of improving the local dairy industry and reducing the country's dependence on dairy imports by provision of technical (NDA) and credit assistance (LBP) to eligible borrowers to support dairy production, processing, marketing and other dairy-based economic activities.
Poultry Lending Program	Program provides funding for poultry business-related projects, including production, working capital and fixed asset investment that promotes sustainable, competitive and self-sufficient poultry production
Sugarcane Financing Program	Program to provide credit assistance to value-chain players in the sugarcane industry such as planters, millers, traders and farmer's cooperatives
Sulong Saka Program (High-Value Crops Financing)	Credit assistance program for farmers cultivating high-value crops such as banana, cacao, coffee, oil palm, rubber, vegetables, among others and for various qualified stakeholders to support their production, processing, marketing and other agribusiness projects
Sustainable Aquaculture Lending Program (SALP) or Pagsasakang Pantubig	Program anchored on institutional buyers or processing/ canning companies linked with fisher's coops/associations or MSMEs as growers/suppliers.
Young Entrepreneurs from School to Agriculture Program (Yes to Agriculture Program or YESAP)	Aims to promote agri-entrepreneurship among the youth through the provision of credit and other support services; and encourage enterprising young individuals to prioritize farming and agri-business enterprise.
Empowering Barangays in Remote Areas Thru Credit and Enterprises (EMBRACE) Lending Program	Aims to expand credit outreach to farmers, fishers, micro and small enterprises, especially in unserved areas for financial inclusivity in line with LBP's mission; and mainstream enterprising farmers, fishers, micro and small enterprises to the regular window of the Bank.

Partner Financial Institutions- Additional Credit for Countryside Outreach and Rural Development (PFI-ACCORD) Program	Aims to facilitate easy access to short-term credit needs of the Bank's valued and good performing PFIs; provide additional short-term working capital requirements to PFI borrowers particularly for their clients such as, SFFs, MSMEs and agri-business entities (ABEs); and encourage the Bank's PFIs to avail of short-term loan at competitive interest rates, thus, expanding the LBP's loan portfolio and outreach.
Upland Southern Mindanao Credit and Institutional Building Program <b>(USM-CIBP)</b>	<p>A program tie-up between DA-ACPC and LANDBANK which provides institutional capacity building and credit services to organization/institutions serving the upland areas of Southern Mindanao, particularly in the identified USM-CIBP areas.</p> <p>The program focuses on strengthening the beneficiary-organizations through a package of training, coaching and mentoring, systems installations and other institutional building activities to conform with the accreditation criteria of LANDBANK. As a support component, credit is provided by LANDBANK provided through a hold-out arrangement under the program beneficiary cooperatives not yet accredited by LANDBANK but with a viable project of micro-finance schemes.</p>
LANDBANK Lending Program for Former Rebels	Aims to complement the Philippine Government's Enhanced Comprehensive Local Integration Program (E-CLIP) for former rebels by providing credit assistance for their small businesses and agri-enterprise projects; and reintegrate the former rebels to the economic mainstream and show government's sincere support to them.
LGU Lending Program	Credit assistance to finance LGU's local infrastructure and other socio-economic development projects that will enhance social services and help improve the living conditions of their constituents.
BUILDERS (Bringing Urbanization and Innovation thru LANDBANK's Diverse Engineering Resource Support) Program	It is a Lending Program created as LANDBANK's response to the needs of contractors by augmenting their working capital requirements and finance expansion of their existing businesses so they could play more roles in the government's infrastructure-building projects.
Health-Progressive Lending for Upgraded Services Program (Health-PLUS)	A credit program for the health sector to improve access of the populace to quality and updated medical health goods and services.

RE (Renewable Energy) Lending Program	LANDBANK's Renewable Lending Program provides financing to renewable energy/energy-efficient projects and supports the national government's thrust of promoting RE development, utilization and commercialization, and accelerating investments in the energy sector.
Metro Manila Wastewater Management Project (MWMP)	MWMP supported Maynilad and manila water to increase their coverage of wastewater collection and treatment and septage management which will contribute towards improving the environment in metro manila (which will then contribute to improving the water quality in manila bay)
LANDBANK Lending Program for Economic Zone Developers	A lending facility that will provide credit to developers of economic zones and position the Bank at the forefront of ecozone site development
LANDBANK-PNOC RC Go Green Program for LGUs	A credit program that will provide accessible financing to Local Government Units for their energy efficient solutions in partnership with PNOC Renewables Corporation. This is in line with the government policy to reduce electricity consumption by promoting the use of energy efficient solutions.
Public Transport Financing Program	<p>Umbrella program of existing lending programs that would cater to the credit requirements of the public transportation sector (Ferry Boat, SPEED PUV, TRANSPORT, new program - MVIC)</p> <p><b>LANDBANK Special Package for Environment- friendly and Efficiently- Driven Public Utility Vehicles (SPEED PUV)</b>  -To expand financial support in providing adequate, effective and efficient transport facilities in modern Public Utility Vehicles</p> <p><b>LANDBANK Ferry Boat Inclusive Financing Program</b> -Promote financial inclusivity in providing financial assistance in acquisition of modern, safe and efficient ferry boats</p> <p><b>LANDBANK TeRrain and Naval Special Program On Reliable means of Transport (TRANSPORT)</b> - Financing Program Provide transport cooperatives/corporations valuable financing assistance to modernize their facilities, achieve effective fleet management and provide convenient and safe public conveyance system</p> <p><b>Lending Program for Motor Vehicle Inspection Centers (MVIC)</b></p>

	- A lending program that is supportive of the government's effort in enforcing the standards for transport safety and efficiency by financing the establishment of reliable, up-to-date and adequately equipped Motor Vehicles Inspection Center.
Access of Small Enterprises to Sound Lending Opportunities (ASENSO)	A credit support to Micro, Small and Medium Enterprises or MSMEs to start or expand their existing business.
LANDBANK CARES (Calamity Assistance and Rehabilitation Support) Program	LANDBANK's response to support the credit requirements of those affected individuals/entities in officially-declared natural and man-made calamities/disasters and/or in pests and diseases affected/damaged/devastated areas. It serves as the Bank's ready program for financial assistance every time there is an occurrence of a calamity/disaster and/or pests and diseases and to support government's continuing effort to restore economic and social activities and accessibility in affected areas and assist both the local government and private sector in their respective rehabilitation efforts.
H2OPE (Water Program for Everyone)	<p>The H2OPE (Water Program for Everyone) is LANDBANK's unified program for the water and sanitation sector to make the lending operations of the Bank to the said sector more responsive/relevant to the current needs and encompassing, in terms of expanded eligible projects/borrowers.</p> <p>Sub Program: STP (Solutions in Terminating Pollution) for Manila Bay, a sub-program of HOPE, was created in support to President Rodrigo Duterte's Administrative Order No. 16 creating the Manila Bay Task Force with vested powers and functions to complete rehabilitation, restoration, and conservation of Manila Bay. The program aims to provide financing for the construction/development of decentralized individual sewerage treatment plants, sewage/septage management technology/ equipment, landfill and material recovery facility or rehabilitation/expansion of existing sewage/septage treatment plant/system, landfill and material recovery facility proposed by privately owned or government owned entities located onshore or offshore which were identified by DENR as contributors to the pollution of Manila Bay</p>
HOME (Housing Opportunities	The HOME Program is the Landbank's support to the government efforts to address the



Made Easy)Program	<p>growing housing backlog in the country which requires both financing buyers of residential units and developers of said residential units. It offers the following facilities:</p> <p>The EASY Home Loan helps the borrower buy or construct his dream home. It also allows existing homeowners to refinance their current and existing home loan from other banks or financing firms or developer's in-house financing.</p> <p>The Developers' End-Buyers Financing Tie-up helps the borrower buy a home through an accredited developer. It also helps developers grow their business by financing their client's home acquisition, after an accreditation process.</p> <p>The Bahay para sa Bagong Bayani (3B) is a special lending program designed for Overseas Filipino Workers (OFWs), It allows OFWs to acquire, build or renovate their own homes at relaxed and flexible terms.</p> <p>Housing Projects Developers provides financing to housing project developers in the construction of residential condominium buildings, residential subdivisions, integrated community housing projects as well as commercial and office spaces, sports/health, amusement/entertainment and environmental protection facilities as part of the integrated housing projects.</p>
BRIGHTNESS (Bringing Inclusive Growth in everyHousehold Through National Electrification Support Service) Program	<p>BRIGHTNESS Lending Program aims to support the government direction on strengthening reforms in the rural power sector and place the Bank in a prime position to exploit the business opportunities in the restructuring of the power industry; and to encourage the use of renewable energy and support meaningful developmental projects of rural electric cooperatives that translate to lower electricity rates for the Filipino customers</p>
Sustainable Multi-dimensional Approach using Revolutionized Technologies (SMART) in City Development Lending Program	<p>A credit program which aims to provide financial support to cities, highly urbanized LGUs, Small and Medium Enterprises (SMEs), Corporations, Cooperatives, Non- Government Organizations (NGOs), Government-Owned and Controlled Corporations (GOCCs) and viable enterprises for the development and adoption of digital infrastructures and applications with the use of cutting edge technologies like Internet of Things (IOT), robotics/automation and Artificial Intelligence aimed at improving the quality of live living in the city or highly urbanized LGUs and in attaining environmental sustainability and making the city economically competitive.</p>

Overseas Filipino Workers Reintegration Program (OFW-RP)	A program tie-up between LANDBANK and the Overseas Workers Welfare administration (OWWA) to encourage OFWs to engage in business as an alternative to overseas employment through credit assistance.
LANDBANK Go Green Inclusive Financing for SMEs and LGUs Program (GO GREEN)	LANDBANK's support program to the Government policy of reducing electricity consumption by promoting the use of energy efficient solutions.
K-12 Bridge Financing Program	Designed to provide timely bridge/short-term financing to participating Non-DepEd schools while awaiting disbursement of government subsidy under the Department of Education's (DepEd) Senior High School Voucher Program (SHS-VP).
Credit Facility for State Universities and Colleges (SUCs)	A credit facility for qualified SUCs which supports their intention for infrastructure expansion, fixed asset acquisition and other income generating/agri-related program and projects.
Franchising Lending Program	A credit assistance to qualified players in the franchising industry, particularly the franchisees and franchisors.
Carbon Finance Support Facility (CFSF)	<p>The Carbon Finance Support Facility (CFSF) is a climate change-mitigation program of LANDBANK under the UNFCCC's Clean Development Mechanism (CDM) Program. It is an institutionalized response to the worldwide challenge of reducing impacts of global warming and climate change, through implementation of methane recovery initiatives and programs eligible under the CDM.</p> <p>The CDM emerged as one of the "flexibility mechanisms" of the Kyoto Protocol convention of 1997, which allows for industrialized nations to purchase carbon credits from developing countries with projects that reduce GHG emissions, in order to achieve the emission targets of participating industrialized nations.</p> <p>It is through the CFSF that LANDBANK is able to implement a voluntary coordinated action by introducing and supporting projects with CDM- eligibility potentials, which could lead to GHG emission reductions, and at the same time, provide incentives through generation of additional revenue in the form of carbon credits.</p>

	<p>LANDBANK, through the Environmental Program and Management Department (EPMD) serves as the Coordinating and Managing Entity (CME) for the following CDM Program of Activities (PoA) which have been developed and registered with the United Nations Framework Convention on Climate Change (UNFCCC), with assistance from the World Bank (WB): 1. CDM PoA 6707 – Landfill gas recovery and combustion with renewable energy generation from sanitary landfill sites; and 2. CDM PoA 5979 – Methane recovery and combustion with renewable energy generation from anaerobic animal manure management systems.</p> <p>LANDBANK as the Coordinating and Managing Entity sells carbon credits earned by registered projects to the World Bank (WB), on behalf of Spain, Sweden and Norway. Payment proceeds earned by the projects from selling the Certified Emission Reductions (CERs) maybe used as additional source of loan repayment/security</p>
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