



LAND BANK OF THE PHILIPPINES

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CERTIFICATION OF COMPLIANCE

Pursuant to Republic Act 9485: An Act to Improve Efficiency in the Delivery of Government Service to the Public by Reducing Bureaucratic Red Tape, Preventing Graft and Corruption, and Providing Penalties Therefor

I, **GILDA E. PICO**, Filipino, of legal age, President and Chief Executive Officer of the **Land Bank of the Philippines (LANDBANK)**, being responsible and accountable in ensuring compliance with Section 6 of the Anti-Red Tape Act of 2007 and Rule IV of its Implementing Rules and Regulations, hereby declares and certify the following truths:

1. LANDBANK has established its service standards known as the Citizen's Charter that enumerates the following:
 - a. Vision and mission of the agency
 - b. Frontline services offered
 - c. Step-by-step procedure in availing of frontline services
 - d. Employee responsible for each step
 - e. Time needed to complete the procedure
 - f. Amount of fees
 - g. Required documents
 - h. Procedure for filing complaints
2. The Citizen's Charter is posted as information billboards in all the service offices of LANDBANK (Branches, Extension Offices and Lending Centers) that deliver frontline services.
3. The Citizen's Charter is positioned at the most conspicuous place of all the said service offices.
4. The Citizen's Charter is written in English and published as an information material in the form of a pamphlet.
5. The Citizen's Charter is uploaded in the agency's website and accessible to the public.
6. The Citizen's Charter was first published in 2010 and underwent review and revision in 2012 as required under Section 4, Rule IV of the IRR; *LANDBANK shall review the Citizen's Charter whenever necessary, but not less than once every two years.*
7. LANDBANK has made the following initiatives to further improve its frontline service delivery:
 - a. Amended the DA Sikat Saka Program by refining the basic requirement of eligible borrowers;
 - b. Amended the salient features of the Agrarian Production Credit Program (ACPC);
 - c. Enhanced the competitiveness of the LBP Housing Loan Facilities into an Omnibus Housing Loan Program;
 - d. Installed the Customer Queue System (CQS) in 216 LANDBANK Branches/Extension Offices to accurately measure the servicing time for all over-the-counter (OTC) transactions, thereby ensure timely delivery of services to clients, and standardize the OTC process flow;

- e. Implemented the four (4) Branch models aimed at easing/decongesting lobby traffic by classifying Branches as to types of transactions it will service, as follows:
 - i. Branch with one (1) lobby – renders full banking services and caters to both government and private accounts' transactions;
 - ii. Branch with two (2) lobbies – segregates government and private transactions;
 - iii. Extension Office as Government Servicing Center (EO-GSC) – functions as government servicing; and,
 - iv. Extension Office as Business Center – services regular private accounts.
- f. Implemented the LANDBANK Mobile Loan Saver (LMLS), a mobile-based savings-linked salary loan product in partnership with Smart eMoney, Inc. (SMI) offered to employees of private and government offices, which provides convenience to LBP clients and shorter processing time from seven (7) to three (3) days through electronic and paperless transactions.
- g. Established the LANDBANK Easy Access Facilities (LEAF) in eight (8) under-served areas which function as Other Banking Office, host ATMs and other machines and provide other customer service functions; and,
- h. Increased its network from 340 Branches/Extension Offices in 2013 to 351 in 2014 to widen LANDBANK's reach in the delivery of banking services.

This certification is being issued to attest to the accuracy of all the foregoing based on available records and information that can be verified.

IN WITNESS WHEREOF, I have hereunto set my hand this 20th day of January 2015 in Malate, Manila, Philippines.

[Signature]
GILDA E. PICO
 President and CEO

SUBSCRIBED AND SWORN to before me this JAN 21 2015 day of January 2015 in the City of Manila, Philippines, with affiant exhibiting to me her LANDBANK ID No. 1128 issued on November 28, 2013 at Manila, Philippines.

Doc. No.: _____
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[Signature]
ATTY. CHERRY M. MARTINEZ-ROMANO
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