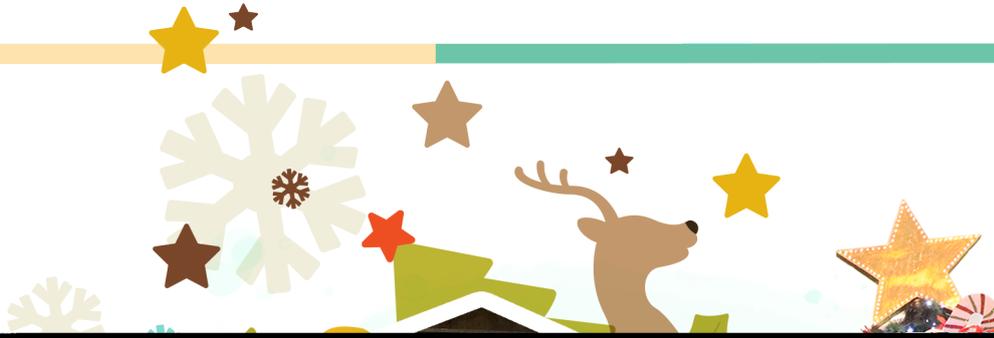


HARVEST

A quarterly publication for LANDBANK Clients and Partners
Vol. XI, No. 4 December 2016



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WATERS OF LIFE AND LORE

Fairies touch the water and turn them into the deepest blue, aquamarine and green. Nimble elves play hide and seek behind the falls. These are just a few of the myths and legends that surround some rivers, lakes and falls in secluded parts of the country. While they're said to be enchanted, waters from these sites offer engat - and thus assure crops of life, growth and harvest.

LANDBANK is linked to the waters that flow from these sources. It helps small farmers, fishers, and entrepreneurs to grow their farms and businesses, assisting them in improving their quality of life through innovative financial and other support services.

LANDBANK celebrates the natural beauty of our country and supports the progress of its people.



Life and beauty behind the seclusion:

THE 2017 LANDBANK CALENDARS OUT NOW

The LANDBANK 2017 Calendars exhibit bodies of water serene to the senses as they are significant in the continuous flow of life for the people and communities where these waters are found. Entitled "Waters of Life and Lore", the calendar features the following sites: Paoay Lake in Paoay, Ilocos Norte; Tinipak River in Tanay, Rizal; Tangke Lagoon in Carles, Iloilo; Bojo River in Aloguinsan, Cebu; Lake Holon in T'boli, South Cotabato and Enchanted River in Hinatuan, Surigao del Sur.



Letter from the Editor

With the year coming to a close, we wanted to take this moment to introduce to you our valued clients and partners, and public our institution's new leader, LANDBANK President and CEO Alex Buenaventura. Rest assured that with Mr. Buenaventura at the helm, LANDBANK remains committed to helping our clients and the country grow.

Our commitment to fulfilling our financial goals is as strong as our mission to uplift the quality of living of Filipinos in the country, especially in the countryside. And as we continue to move forward while simultaneously easing into the latest changes in the Bank's management, we also wanted to feature LANDBANK's programs that are helping change lives toward self-sufficiency.

This issue highlights our efforts to raise education for the young generation, as interspersed with the Bank's annual celebration of the holiday season. Through the conduct of our Christmas bazaar, we were able to engage our employees and clients to donate books for a good cause. In addition, we have taken our disaster response initiatives one step higher by helping equip people with a sense for preparedness against the onset of calamities. We hope that with the launch of the Gawad KATUBIGAN program, the most basic of needs, such as access to clean water during and after natural disasters, will soon be enjoyed by all.

We thank you for always supporting us with your trust and loyalty with our products and services, and look forward to bigger and better things to come in 2017.

Happy holidays everyone!



CATHERINE ROWENA B. VILLANUEVA
Editor-in-Chief
First Vice President for Corporate Affairs



About the Cover

When a simple act of generosity turns into a network of giving, it becomes a campaign worthy of praise and replication.

This year, LANDBANK partnered anew to bring reading materials to students of Shalom Science Institute in Muslim Mindanao--through the LANDBANK Library Project.

Alongside local products exhibited by LANDBANK clients, the book campaign, in partnership with Givebay, was held during the LANDBANK Christmas Bazaar 2016 at the LANDBANK Plaza.

Harvest Magazine is also available online at www.landbank.com

You may also follow us on Facebook and Twitter for the latest news and updates from LANDBANK.

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EMBRACE set to benefit more than 1M countryside folks

Over a million Filipinos belonging to LANDBANK's priority sectors are set to benefit anew with LANDBANK's EMBRACE, a new lending program that offers more flexibility for availers wanting to engage in agricultural and livelihood-related activities.

The program, which stands for Empowering Barangays in Remote Areas through Credit and Enterprise, has been earmarked with P1 billion by the Bank, furthering the government's thrust to promote financial inclusion especially in the countryside.

Priority will be given to farmers who are owner-cultivators, tenants, leaseholders, who are tilling not more than five hectares of agricultural land. Aside from relaxed features and requirements, the loan facility also offers lower interest rates for farmers for those with eligible projects, such as agricultural crop, livestock and fishery production, and agri-enterprise among others. The coverage extends to fisher-borrowers, fishpond owners or operators so long as they meet the program's eligibility requirement. Micro enterprises with less than P3 million in assets and small enterprises with more than P3 million but not more than P15 million may also qualify for financing.

According to LANDBANK Executive Vice President for Agricultural and Development Lending Sector Cecilia Borromeo, "EMBRACE is a fitting response in line with our intensified effort to bring marginalized sectors under the umbrella of financial inclusivity. This facility will complement our lending programs for small farmers and fishers through conduits as well as existing programs in partnership with the Departments of Agriculture, and Agrarian Reform."



Farmers and fishers take front and center in LANDBANK's new EMBRACE program, which estimates to help around 1.2 million Filipinos living in the countryside.

Cheaper Medicine via LMLS

Borrowers under the LANDBANK Mobile LoanSaver (LMLS) program can soon avail of cheaper medicines and at a special discount thanks to a recent tie-up with RiteMed. With the Tamang Alaga TxtMED program: “Kapag kailangan ng gamot dapat may gamot”, a portion of the approved net loan proceeds through LMLS can be allocated for the purchase of medicines.

This new development will allow government employees and private sector workers with LANDBANK payroll accounts to order and buy medicines using their mobile phones without making outright cash payments. Orders made via LMLS will be delivered for free in sealed packs to the concerned agency or company office that employ said borrowers. Turn around time is within a week from the time of loan approval and release.



Celebrating the signing of the Tamang Alaga TxtMED program are (from left): Ritemed General Manager Vincent Patrick Guerrero, LANDBANK Senior VP for Branch Banking Sector Liduvino Geron; PLDT, Smart and Voyager Innovations Chairman Manuel Pangilinan, LANDBANK Executive VP for Agricultural and Development Lending Sector Cecilia Borromeo, United Laboratories Inc. (Unilab) President and CEO Clinton Campos Hess, Unilab Senior VP Jose Maria Ochave, Voyager Innovations President and CEO Orlando Vea, and FINTQ Innovations Managing Director Lito Villanueva.

Though it will be available by year’s end, TxTMed program does not cover teachers, the military, and police personnel.

The award-winning LMLS is powered by FINTQ, the financial technology arm of Voyager Innovations of the PLDT Group. Its chairman, Manuel Pangilinan, views the new partnership/program as a way to level the playing field through digital technology, adding that “our underserved Filipinos with little or no access to quality and cheaper medicines would now have the chance to enjoy its benefits through our digital lending platform.”

LANDBANK Executive Vice President Cecilia Borromeo affirms the program’s potential, saying, “This is another showcase of the endless possibilities in terms of financial technology and digital lending, as we hope to reach out and provide financial and other services to more Filipinos across the country.”

Meanwhile, RiteMed General Manager Vincent Patrick Guerrero shared that the partnership with LANBANK and Voyager Innovations’ FINTQ is an unprecedented collaboration of public and private organizations to champion the rights of the Filipinos to quality and affordable healthcare.

“We are quite optimistic that with the technology of FINTQ and the nationwide network of LANDBANK, we would be able to fulfill the objective of Tamang Alaga program in providing access to quality healthcare for all Filipinos,” Mr. Guerrero added.



Reaping the rewards of excellence

LANDBANK wins anew for SME loan facility and service orientation

LANDBANK Executive VP for ADLS Cecilia Borrromeo accepts the “SME Product of the Year” award for the Bank’s BUILDERS loan program. With her are (from left): The Asian Banker Managing Director Foo Boon Ping, LANDBANK Executive VP for Corporate Services Sector Julio Climaco Jr., Senior VP Edward John Reyes, Startup bootcamp FinTech Co-Founder and Global COO Markus Gnirck, and FinFabrik CEO Alex Medana. (Photo courtesy of The Asian Banker)

Promoting growth and development across its available platforms for financial offerings, LANDBANK continues to deliver excellence across the nation. Testament to the Bank’s impact to the local economy and public service are two new awards from international organizations in the latter part of the year.

Asian Banker Philippine Country Awards 2016

Best SME PRODUCT for BUILDERS Program

The Bringing Urbanization and Innovations thru LANDBANK’s Diverse Engineering Resource Support, or BUILDERS program, provides business loans to SMEs in the local construction market. It forms part of the Bank’s contribution to the Public-Private partnership projects of the national government by extending credit support to private and public sector players in the industry.

LANDBANK considers the award as an affirmation of what it has been doing to help the SME sector and other major development players, which it considers as allies in promoting economic growth.

“Through the BUILDERS program, we help contribute to the government’s thrust to promote inclusive growth through infrastructure development and also help create jobs in the process,” said LANDBANK Executive Vice President Cecilia Borrromeo.

Launched in 2014 under the Program Management Department II of the Lending Program Management Group, the program crossed the billion-mark just a year after it was launched. It has also generated about one-third or 29% of the outstanding revenue of the Bank’s SME business with loan releases amounting to P19.6 billion to 230 contractors as of June 2016. This helped fund various projects, including farm-to-market roads and bridges, telecommunications infrastructure, residential units, commercial buildings, sanitary landfills, water and sewerage systems, and sea walls, among other development projects.

The Asian Banker Philippine Country Awards recognizes the most outstanding financial products, services, and organizations in the country, and forms part of the prestigious awards programmes ran by The Asian Banker.

The Philippine International Banking Convention was held on October 7, 2016 at the Shangri-La Hotel in Fort Bonifacio Global City.

The BUILDERS Program is LANDBANK’s contribution to the Public-Private Partnership program of the National Government. The Program extends its financial support to the ever-growing needs of the construction industry in the Philippines.

The Program shall provide contractors in the Philippines the needed working fund in ensuring the completion of awarded projects, apply much needed improvements, or pursue the expansion of their existing businesses. Eligible projects include various transportation infrastructures, systems, and related facilities; development for education, housing, and real estate; water and solid waste management facilities; and energy supply and management among others.

International Banker Banking Awards

Best Customer Service Provider of the Year 2016



LANDBANK won “Best Customer Service Provider of the Year Asia 2016” for its innovation and leadership in the area of banking customer service

in Asia during the International Banker’s annual Banking Awards. Consistent with its goal of meeting its development mandate is the Bank’s commitment to provide excellent customer service.

The said event focused on Asian and Australasian banking institutions and individuals.

LANDBANK recognizes the importance of not only listening to its customers’ needs but also anticipating them. This is accomplished through the consistent maintenance and improvement of multi-customer touch points, which include the presence of a client-assistance desk in every branch, as well as a customer care service that operates 24/7 to address customer concerns and complaints.

LANDBANK customers can also express their concerns through various customer care platforms and channels such as telephone, e-mail, the website, and its social media accounts.

Relationship management is likewise deemed as a key components of LANDBANK’s overall customer service, with the development of long-term business relationships as the underlying goal.

Relationship officers are assigned to manage specific customer segments to ensure that each customer receives tailored service.

LANDBANK strives to be a customer-centric and service-oriented financial institution, and instills a culture within its branches and its employees to achieve this. The Bank will continue to invest in technology and employee training to further bolster customer service standards.

The International Banker’s annual Banking Awards recognizes the leading banking institutions and individuals that have set the bar for industry excellence.

These standout institutions drive global economic commerce, create capital and opportunities for economic growth within their regions, set benchmarks for technological advancement and customer service, while maintaining high levels of regulatory compliance and corporate governance.

Global Performance Excellence Awards

Quest for Excellence Award



LANDBANK Head for Quality Management Department Sandra May Daraman receives the award from (l-r): APQO President Mr. Harnek Singh, GPEA Chairman Mr. Charles Aubrey, and Lead Convenor of the Conference and the Chairman of New Zealand Org. for Quality Mr. Abraham Fenn. (Photo courtesy of APQO)

Adding another award to its list of recognitions, LANDBANK was named as one of the winners of the prestigious Global Performance Excellence Awards (GPEA) of the Asia Pacific Quality Organization (APQO).

The Bank received the Quest for Excellence Award, the third highest award under the Non- Profit or Government Entity category. It joins 29 other organizations from 10 Asian and Pacific Rim countries that were recognized as “exemplary companies of world class quality performance.”

LANDBANK was nominated by the Development Academy of the Philippines to participate in GPEA, following its conferment of the Level 2 Recognition for Proficiency in Quality Management from the Philippine Quality Award. The Bank was recognized for demonstrating effective and systematic approaches to the overall requirements of globally accepted business excellence framework.

Now on its 16th year, the GPEA is an international recognition of national quality award recipients based on the Baldrige Criteria Framework of the Malcolm Baldrige Quality Award (American Quality Award). Assessments are done by trained Baldrige examiners and consultants of Fortune 500 corporations.

LANDBANK is the only Philippine bank and only government entity that made it to this year’s roster of winners. The awards were presented at the 22nd APQO International Conference on Quality in Rotorua, New Zealand in November 2016.

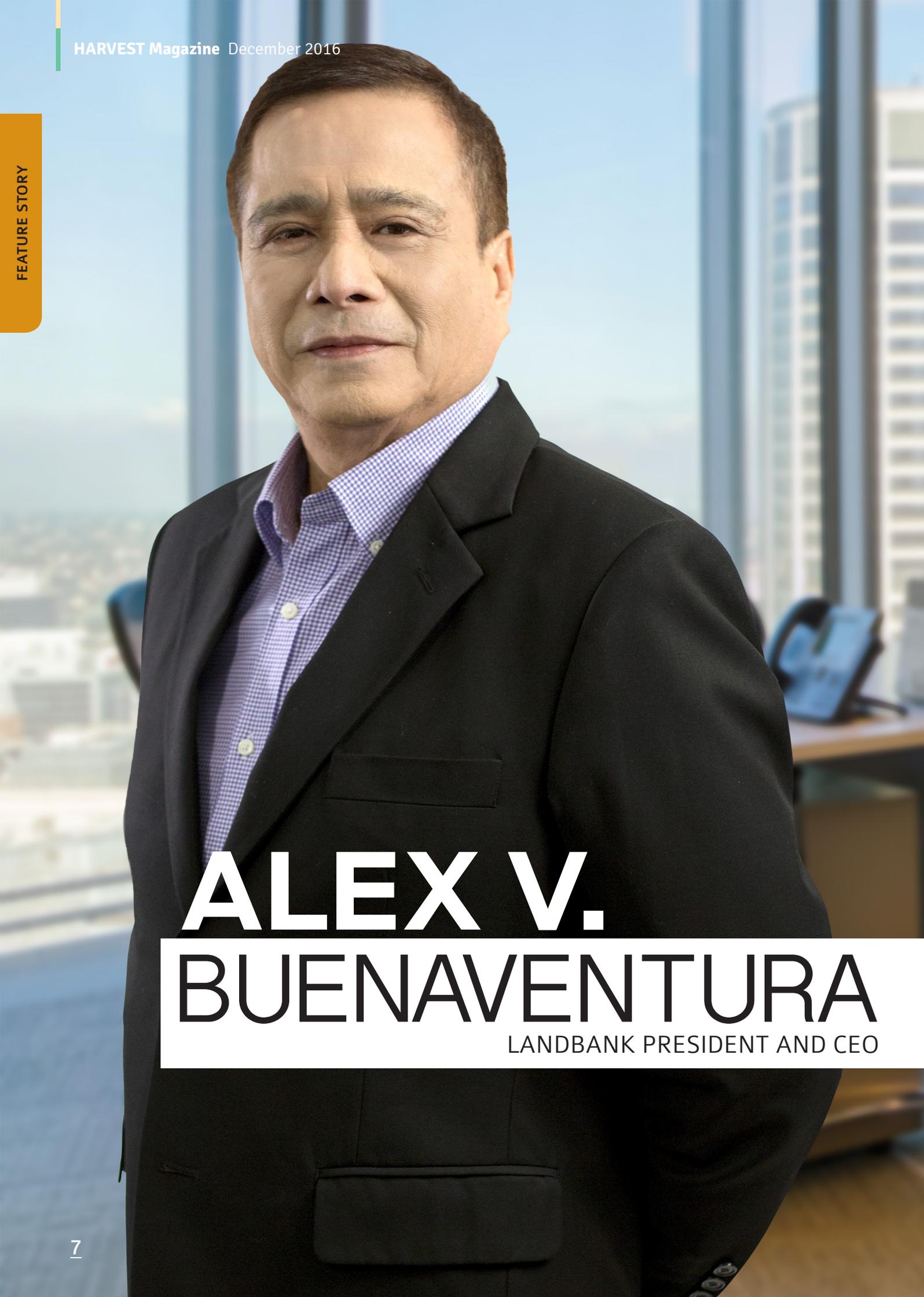
APQO is a non-profit organization that was founded and organized in 1985 by National Quality Organizations in Asian and Pacific Rim countries to be a primary mover for quality and continuous improvement for goods and services and quality of life in the Asia Pacific Region.



LANDBANK Operations Sector wins top prize at inaugural Philippine Country Awards Talent Bank Philippines 2016

The OS will represent the country in the Talent Bank Asia at The Asian Banker Summit 2017 in Singapore after winning top prize during the inaugural Philippine Country Awards Talent Bank Philippines 2016.

The LANDBANK Got Talent All-Stars, meanwhile, bagged 2nd place with their modern hip-hop rendition of traditional Filipino dances.

A portrait of Alex V. Buenaventura, a middle-aged man with short dark hair, wearing a dark suit jacket over a light blue checkered shirt. He is standing in an office with large windows overlooking a city skyline. The background is slightly blurred, showing a desk with a blue telephone and other office equipment.

ALEX V. BUENAVENTURA

LANDBANK PRESIDENT AND CEO

Challenge accepted

After months of waiting for a new leader to be announced, the November 11, 2016 oath-taking ceremony held at the LANDBANK Plaza formally established the ninth President and CEO of LANDBANK – Alex Valdez Buenaventura.

Reiterating aims to reinforce the Bank's development mandate anchored on promoting inclusive economic growth especially in the countryside, with a stronger focus on helping farmers and fishers, President Buenaventura was formally introduced to LANDBANK officers and employees in a simple event held at the Diosdado Macapagal Hall, LANDBANK Plaza. The event provided a venue for President Buenaventura to share his vision for the Bank under his leadership.

"We will build on the gains of LANDBANK over the years and channel these resources to support the farmers and fishers and other marginalized sectors. Our aim is to triple our lending to small farmers and fishers from P37.9 billion at present to P115 billion by 2022," President Buenaventura said. To achieve this goal, President Buenaventura explained that a re-engineering of LANDBANK's lending to farmers and fishers through cooperatives will be undertaken.

"We will look into reorganizing small farmer cooperatives to enter into 'contract growing with farm management agreement' with big agri-buyers/processors of high yielding long-term cash crops. These include cavendish banana, palm oil, rubber and cacao, among others," he said.

He further explained that with this strategy, buyers/processors will totally manage the compact farms of individual small farmers. The new LANDBANK president also said that the Bank will explore other novel and innovative ways of expanding their support to agriculture.

For Landbankers, President Buenaventura hopes to introduce "happiness" as one of the Bank's core values. He was also very firm in developing a proper hiring and promotion policy that ensures that the most qualified candidates are hired and promoted.

President Buenaventura brings with him 36 solid years of banking experience. Before his appointment as LANDBANK President, he served as President of One Network Bank, Inc. – a Rural Bank of BDO.

He served as President of ONB since 2004, leading the bank through its consolidation journey from the synergy of three rural banks – the Rural Bank of Panabo (Davao), Network Rural Bank

(Davao), and Provident Rural Bank of Cotabato.

He has worked for and together with various sectors, including small farmers, MSMEs, the academe, international development organizations, civic clubs, and local government units. He has consistently rallied for the advancement of communities in Mindanao, and advocated for inclusive banking and countryside development.



(Top Photo) LANDBANK President and CEO Alex Buenaventura takes his oath before Department of Finance Secretary and LANDBANK Chairman Carlos Dominguez III on November 11, 2016.

(Bottom Photo) President and CEO Buenaventura receives the LANDBANK Seal from Executive VP for Agricultural and Development Lending Sector Cecilia Borromeo on November 14, 2016. Here, he formally engaged with other LANDBANK officials and employees.

In Giving there is Learning



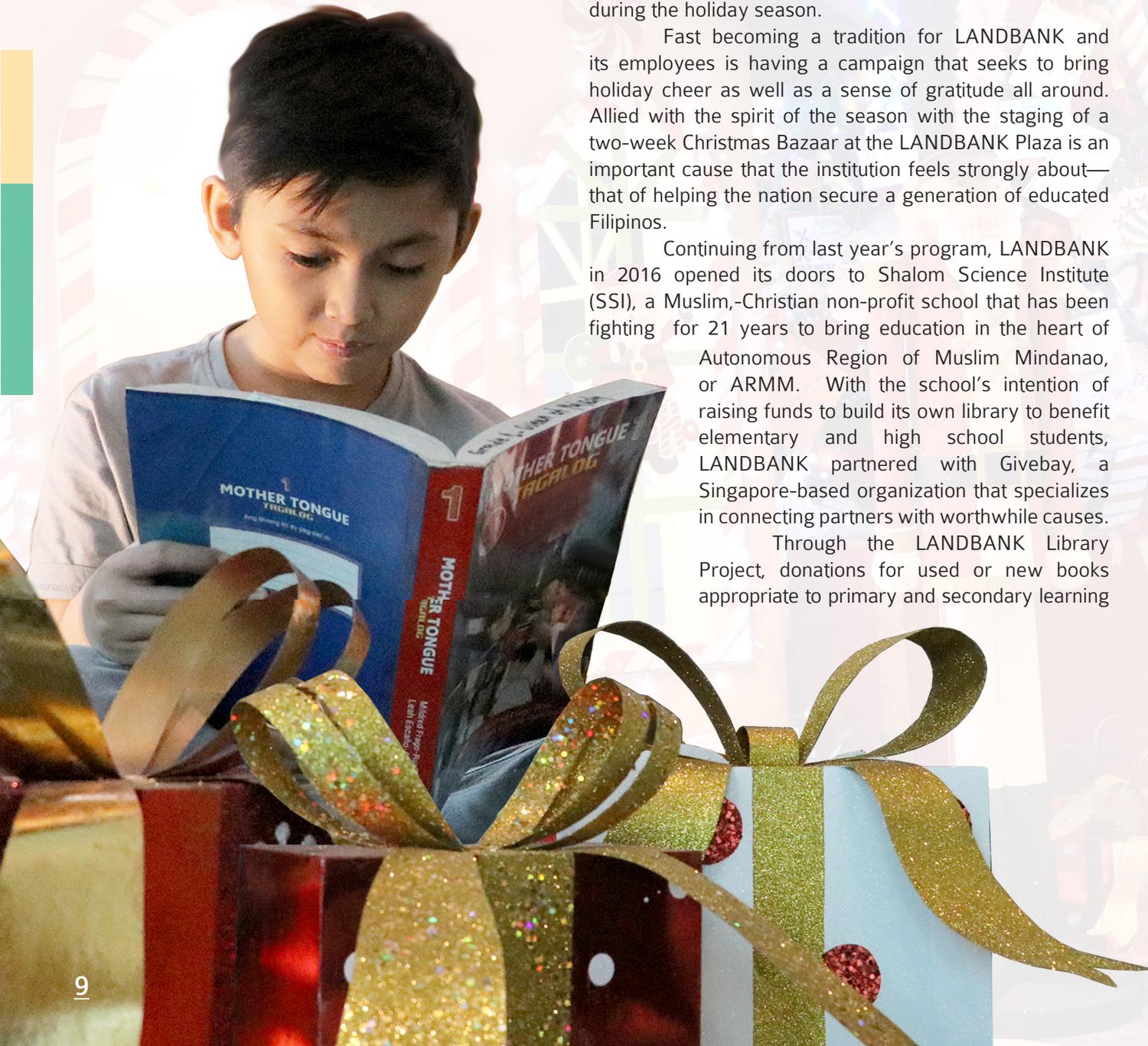
Showing generosity without expected reciprocation is nothing new to the thousands of employees of LANDBANK. Year-round activities across the Bank's branches and field units are held for the benefit of various causes. More pronounced however, is what takes place during the holiday season.

Fast becoming a tradition for LANDBANK and its employees is having a campaign that seeks to bring holiday cheer as well as a sense of gratitude all around. Allied with the spirit of the season with the staging of a two-week Christmas Bazaar at the LANDBANK Plaza is an important cause that the institution feels strongly about—that of helping the nation secure a generation of educated Filipinos.

Continuing from last year's program, LANDBANK in 2016 opened its doors to Shalom Science Institute (SSI), a Muslim,-Christian non-profit school that has been fighting for 21 years to bring education in the heart of

Autonomous Region of Muslim Mindanao, or ARMM. With the school's intention of raising funds to build its own library to benefit elementary and high school students, LANDBANK partnered with Givebay, a Singapore-based organization that specializes in connecting partners with worthwhile causes.

Through the LANDBANK Library Project, donations for used or new books appropriate to primary and secondary learning





From top left: 1,2) Students from Shalom Science Institute (SSI); 3) One of the handmade thank you card from SSI kids adorn the LANDBANK Christmas Tree: 4) Handicrafts from Talisayon Multi-Purpose Cooperative 5) A cup of coffee for every book donation; 6) Mr. Amante Gamboa of Kapfera & Rivera United, Inc. with his Island Gems products: 7) Export-grade Sweet Valley Fruits products from T.W.S. Ventures, Inc.; 8) Coconut-based products from LGU Alabat; 9) Local delicacies of Merlita Gamboa's Merl's Native Delicacies.



will help beneficiaries gain free access to diverse educational materials to help further their studies. And thanks to the Foundation for Sustainable Coffee Excellence (FSCE), another partner engaged in promoting local coffee production to improve socio-economic conditions for coffee communities in the country, each book donation made during the Christmas Bazaar was met with a good cup of coffee. In addition, visitors to the LANDBANK Christmas Bazaar also had the chance to purchase their own coffee from FSCE, the proceeds of which would go to families of farmers in La Trinidad, Benguet.

Leading the opening of the bazaar on November 15, 2016 was newly appointed LANDBANK President and CEO Alex Buenaventura. Greeting the employees and clients alike was the Bank's Christmas tree, adorned with handmade Christmas greeting cards from the SSI students, and lit to mark the official start of the holiday fete which ran until November 25, 2016.

All donations from the campaign will be turned over in January 2017 during a book giving ceremony with SSI and other LANDBANK employees in the region.





The P and R of things: The LANDBANK Gawad KATUBIGAN Program in 2016

How LANDBANK is helping communities Prepare and Respond to nature’s course

LANDBANK delivers water filtration systems in Sabtang, Batanes

Prior to the official launch of the Gawad KAakibat na Tulong sa Bayan para sa Inuming kailanGAN (KATUBIGAN) Program in Baguio and Coron in Palawan, locals of the Municipality of Sabtang, Batanes who suffered the onslaught of typhoon Ferdie (international name: Meranti) received 30 water filtration systems as part of the Bank’s disaster response action.

Sabatang was identified by the LANDBANK North Luzon Branches Group and program partner PDRF as a priority to receive the said systems. Typhoon Ferdie was recorded to be the strongest typhoon to hit the Philippines after Megi in 2010 and Haiyan in 2013. Based on the reports of the Office of the Civil Defense - Region 2, the typhoon left thousands of Ivatans with major infrastructure damages affecting homes and livelihood.



The ability to react or respond accordingly in times of disaster is overwhelming in itself for many people living here in the Philippines, a country rich in resources as it is with natural disasters. The country’s geography alone poses logistical challenges for the timely delivery of aid in such situations. Add this to the reality that many communities in far flung or remote areas still have limited or no access to basic necessities that would allow them to survive and overcome devastation hits.

In 2015, the Malinis na tubig, handog ng LANDBANK project was launched as a way to help communities cope in the aftermath of a typhoon. It was aimed to provide affected areas and its people a sustainable solution for getting clean water that safe enough for human consumption via practical water filtration system. Though hundreds of people have already been helped by the project since its inception, the Bank along with project partners National Disaster Risk Reduction Management Council (NDRRMC), Philippine Disaster Resilience Foundation (PDRF), and US-based non-profit organization Waves for Water (W4W) felt that the capability to anticipate a course of action is as crucial if not prerequisite in a successful response in these challenging situations.

Hence, the birth of the Gawad KATUBIGAN (KAakibat na Tulong sa Bayan para sa Inuming KailanGAN) Program in 2016. Incorporating the component of preparedness to the response capability introduced in the 2015 project that saw the partnership provide the much needed filtration systems, Gawad KATUBIGAN is now designed to accomplish a two-fold mission—to prepare residents and communities through proper education and practical tools, enabling them to be proactive in terms of having immediate and continuous access to potable water before, during, and after times of calamities.



The initiative also aims to curb incidents of water borne diseases in affected areas.

Identified as parts of the country most prone to disasters and typhoons in the country, as well as having limited access to clean drinking water, the program took flight in Baguio and Coron, Palawan where around 5,000 residents were handed 305 portable water filtration systems and 12 rainwater catchment systems. Each system can serve 100 people a day, and can filter one million gallons of water in the course of five to 10 years.

Present at the Baguio launch, Francis Silvino, a barangay councilor from Bakakeng Norte/Sur had this to say: *“Ang proyektong ito ng LANDBANK ay hindi lamang makapagbigay ng malinis at ligtas na tubig sa aming barangay. Nagbibigay din ito ng seguridad sa amin na malalayo ang lugar. Panatag din kami para sa ang aming mga anak dahil makakaiwas kami sa ano mang sakit na dulot na maruming tubig.”*

(This project of LANDBANK not only can provide clean and safe water for our barangay. It also gives security for us in far away places. We are at peace for our children, knowing that we can avoid any kind of sickness that can come from dirty water.)



Complementary to the Bank's CSR programs is making financial aid available to calamity-stricken areas. In Iligan, Isabela and Tuguegarao City on November 16 and 17, respectively, LANDBANK Senior VP for Branch Banking Sector Liduvino Geron (left) and VP for North Luzon Branches Group Nomerlito Juatchon led the financial aid turnover event for victims and affected communities of Typhoon Lawin.





Standing both in the middle are Jon Rose, Founder of Waves for Water (W4W) International, and LANDBANK Head for Corporate Social Responsibility Relations Unit Julienne Picato. Joining them are Mady Slater (standing, right), W4W International Director of Public Health, Country Director for the Philippines Carlo Delantar (sitting, left) along with barangay officials and health workers during the Gawad KATUBIGAN launch in Brgy. Guadalupe, Coron, Palawan last November 15, 2016.

W4W founder, Jon Rose, along with his local counterpart Carlo Delantar, Country Director for the Philippines were present during the launch in Coron, Palawan along with members of the Corporate Social Responsibility Relations Unit of LANDBANK. This affair coincided with the group having to distribute water filtration systems in neighboring provinces of Kalinga, Cagayan, and Isabela as these places were badly hit by super typhoon Lawin. The 90 water filtration systems given to selected municipalities and barangays in said provinces are expected to benefit 9,000 residents.

**BRANCH BANKING
News and Updates**
Now in your neighborhood

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Head: Annabelle de Guzman

Congratulations!

LANDBANK Visa Debit Card (LVDC)
SWIPE, SIGN AND WIN! Promo Winners

AUGUST

Client Name	Branch/Field Unit
Ferlyn Paderyal Enaya	Camp Crame
Carlito Joseph M. Salting	La Trinidad
Annabelita C. Castellano	Ozamis City
Claude Mae P. Melegrito	Bicutan DOST
Monette V. Jugo	Angeles
Nely Garcia Espino	Dinalupihan
Fredlander C. Badajos	Tuguegarao (Capitol)
Charlito Pamo Tarac	Tagbilaran
Ma. Alice E. Adao	GSIS
Grace L. Vargas	Basco

SEPTEMBER

Client Name	Branch/Field Unit
Oliver B. Hernandez	Capas
Jannette Jauculan Icao	Dapitan
Christine S. Garin	Iloilo
Mary Jo D. Echavez	Bacolod
Ronwald F. Munsayac	Senate EO
Mary Joy A. Ambas	Cauayan
Zohayra M. Montaner	Cotabato City
Miriam T. Tan	Tuguegarao (C)
Arvin Jeyson M. Bello	San Fernando (LU)
Allan R. Alimajen, Jr.	Tacurong

Months indicated refer to when transactions were made.

Protect yourself from online fraud. Beware of phishing and pharming!

What is phishing?

Phishing involves getting a user to enter personal information via a bogus website. It attempts to obtain information (e.g., username, password, savings account or credit card details, etc.) by pretending to represent a legitimate website or a recognized institution.

What is a phishing eMail?

A phishing eMail asks you to update information such as username, password, full name, address, phone or mobile number, social security number, and even credit card number. But, if it does not ask you to update any information, it may be a spoof email sent by a phisher to trick you in providing sensitive information.

What is pharming?

Pharming involves modifying Domain Name System entries, which causes you to be directed to the wrong website when visiting a certain web address. It is a type of online fraud conducted by hackers to grab your personal information through the Internet. It is similar to the more familiar "phishing" attack wherein the user clicks on a link and is directed to a fake website. In pharming, the user inputs the legitimate website address into the browser's address bar but will still be directed to a bogus website. Either way, the fraudulent website will look the same as the original.

How do you protect yourself?

1. Log-on only to LANDBANK main website at <https://www.landbank.com> and to its online banking product websites as follows:

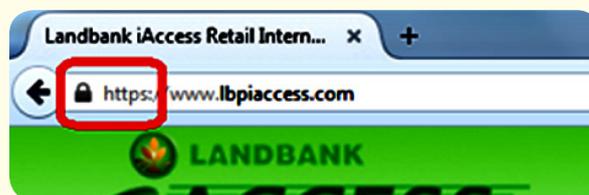
PRODUCT	WEBSITE
Electronic Payment Portal (ePP)	https://epaymentportal.landbank.com
iAccess	https://www.lbpaccess.com
weAccess	https://www.lbpweaccess.com
wePayAccess	https://www.lbpwepayaccess.com
Electronic Modified Disbursement System (eMDS)	https://www.lbpemds.com
Electronic Tax Payment System (eTPS)	https://www.lbp-etps.com
LANDBANK Remittance System (LBRS)	https://www.lbp-ieasypadala.com

2. Keep your personal information private and do not share your username or log-in ID, password, Personal Identification Number (PIN), and your Card Value Verification (CVV). The CVV is the last 3 digits at the back of your credit/debit card. **Please note that LANDBANK does not ask for your Debit or Credit Card Number upon log-in.**

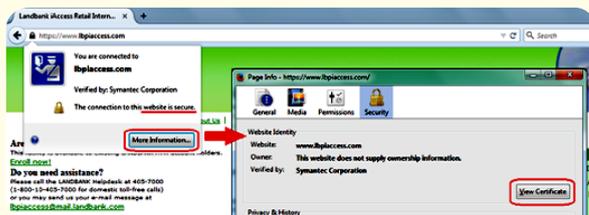
3. Check the security policy link found on the websites and the VeriSign logo if the Trust Certificate is updated.
4. Regularly update the anti-virus and the anti-spyware installed in your computer.
5. Frequently monitor your account activities.
6. Do not download suspicious attachments and click links included in your eMail messages.
7. **If your account is deemed to be compromised, immediately change your password and/or PIN and call our Customer Care Center hotline at (632) 405-7000 or email us at**

How to check if the Security Certificate of LANDBANK iAccess is updated

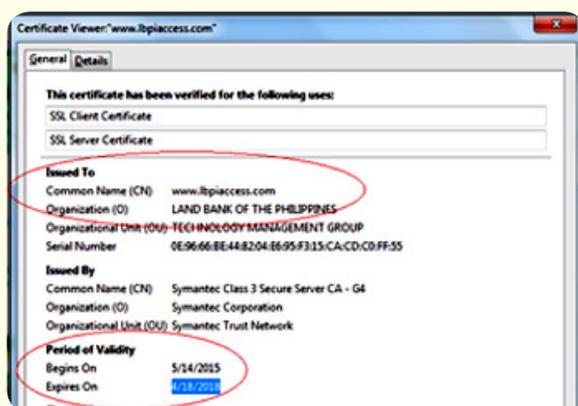
1. Ensure that "**https**" and the **padlock symbol are present** in the website. These indicators signify that the site you are entering is genuine and secure.



2. To verify if the certificate issued is valid, please follow the steps below:
 - a. **Click the padlock symbol** to verify if the site is secure, and then **click "More Information"** to view the **Website Identity**.



- b. **Click "View Certificate"** to check if it has been issued to the website you are accessing and if the certificate issued is within its valid dates.





hacker

troj

spam

malware

virus

pharming

attacker

intruder

spyware

threats

Guard yourself against ATM fraud with Mobilock

Protect your account from unauthorized withdrawal with **Mobilock**. Mobilock is a lock and unlock account safety feature which you can access through the **LANDBANK Mobile Banking App**. You first need to enroll¹ in LANDBANK iAccess and download the LANDBANK Mobile Banking App².

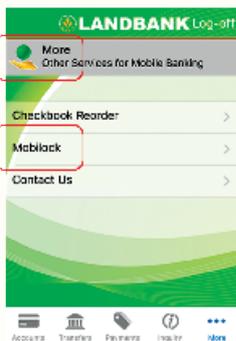
1 Visit your LANDBANK Branch of Account.

2 Access to LANDBANK Mobile Banking App in your tablet or smart phone is dependent on your internet connection.

The following are the steps to access Mobilock via the Mobile Banking App:

1 MORE screen

Find the Mobilock menu item in the More screen.



2 Mobilock Inquiry

Upon clicking the Mobilock menu item, you will see the list of your enrolled savings accounts, and their current (lock/unlock) status.



3 Mobilock Update

Choose account, your desired account location and your Mobilock status (lock/unlock).



4 Confirmation

Confirm the changes made.



5 Acknowledgment

A transaction reference number will be displayed upon successful change of lock or unlock status.

