

**LAND BANK OF THE PHILIPPINES**  
**MAJOR PROGRAMS AND PROJECTS UNDER THE 10-POINT SOCIOECONOMIC**  
**AGENDA OF THE DUTERTE ADMINISTRATION**

LANDBANK remains driven in its initiatives to support the National Government's priority programs. Guided by the 10-point Socioeconomic Agenda, the Bank implements its major programs and projects aligned with the following seven (7) agenda:

**1. *Increase Competitiveness and the Ease of Doing Business***

To serve the transacting business, LANDBANK continues to expand its reach through the **establishment of branches, ATMs, and other delivery channels**. As of 30 June 2018, there were 382 Branches and 1,865 ATMs which serve as touchpoints in government disbursements and collections, government employees' payroll services, servicing of pensioners and government beneficiaries, and on-line collection of fees, among others. LANDBANK has established presence in all 81 provinces of the Philippines and has remained to be the only bank in the country to do so.

Moreover, LANDBANK consistently develops innovative service delivery platforms to promote the ease of doing business. As of 30 June 2018, there were 49 **LANDBANK Easy Access Facilities (LEAFs)**, 93 **Cash Deposit Machines (CDMs)**, and 50 **LANDBANK Easy Access Machines (LEAMs)**. As of 30 June 2018, there were 10 **Mobile ATMs** which are primarily deployed in areas affected by natural calamities/disasters. The Bank also provides Mobile Banking facility and its paperless **LANDBANK Mobile Loan Saver** is the Philippines' first-ever fully electronic and paperless salary loan service that allows qualified government workers with LANDBANK ATM payroll accounts to apply for loans by simply sending a text message through their mobile phones.

The Bank recently introduced the **LANDBANK LinkBiz Portal** to move over-the-counter-transactions (OTC) to electronic banking. The LANDBANK LinkBiz Portal is an e-payment facility that allows clients from both the government and private sectors to pay for products and services through the internet. Among the agencies that entered into an agreement with LANDBANK includes the Professional Regulations Commissions for the on-line payment of examination fees and the Philippine National Police for on-line police clearance payments. The Bank also executed Memorandum of Agreement (MOA) with the Insurance Commission and Dr. Balita Review Center.

In fulfillment of the Duterte Administration's commitment to the OFWs, the **Overseas Filipino Bank (OFBank)** was launched on 18 January 2018 to specifically cater to the financial and other banking needs of the sector which will strengthen the government's presence in the remittance market and eventually lower costs of bank remittance. Relatedly, LANDBANK and LBC signed a partnership agreement which allows LANDBANK clients to pick-up cash remittances through any of LBC's 1,277 outlets all over the country.

To strengthen alliances with strategic partners in poultry and livestock industry, the Bank forged a **tie-up with Charoen Pokphand Foods Philippines Corporation**, a subsidiary of Charoen Pokphand Foods Public Company Limited based in Thailand to expand financial

assistance to the poultry and livestock industry (broiler and swine) and the aquaculture (shrimp and fish) industry.

LANDBANK also signed a MOA with Paranaque City for the provision of an enhanced Human Resource Information System (HRIS) facility. This is a standard web-based HRIS and payroll software offered by the Bank to its government clients. The HRIS license includes employee record management, time and attendance, leave management, payroll and employee self-service. It also has two biometric devices with facial recognition technology.

To support the promotion of renewable energy through solar powered mass housing, LANDBANK partnered with Imperial Homes Corporation.

With LANDBANK's extensive network established across the country, it was tapped by the National Government in 2018 to serve as a conduit for the Unconditional Cash Transfer (UCT), a tax subsidy provided under the Tax Reform for Acceleration and Inclusion (TRAIN) law to help the poor cushion the adverse economic effect of the law.

LANDBANK received a Certificate of Collaboration from the Strategic Action and Response Office of the Office of the Cabinet Secretary for the Bank's compliance in the implementation of the 8888 Citizen's Complaint Hotline. LANDBANK, through the Corporate Affairs Department – Customer Care Center (CAD-CCC), received commendation for exceeding the compliance baseline rate and for garnering a resolution rate of 95% for closing and resolving complaints and concerns.

## **2. Accelerate Annual Infrastructure**

In support of the National Development Programs, LANDBANK extends loans to LGUs and the private sector to finance various infrastructure projects. As of 30 June 30 2018, these high-development impact projects facilitated the construction of additional 178.4 kilometers farm-to-market roads, 21 school buildings, 174 classrooms, 13 hospital buildings, and provision of 1,057 hospital beds.

LANDBANK also embarked on financing the loans of the private sector's major infrastructure projects to include utilities, communications, transportation, education, and environment.

Moreover, LANDBANK and Japan International Cooperation Agency (JICA) signed the **Harnessing Agri-business opportunities through Robust and Vibrant Entrepreneurship Supportive of peaceful Transformation Program (HARVEST)** which is a five-year project that aims to encourage agribusiness investments in the Autonomous Region in Muslim Mindanao (ARMM) and other conflict areas in southern Philippines.

### 3. Promote Rural and Value Chain Development Toward Increasing Agricultural and Rural Enterprise Productivity and Tourism

As part of LANDBANK's mandated sector, the Bank sustains expansion of loans to farmers and fishers and their organizations, and the agribusiness sector, as a whole. LANDBANK also implements priority programs in partnership with various National Government agencies as follows:

- a. **Food Supply Chain Program – Department of Agriculture (DA);**
- b. **Agricultural and Fisheries Financing – Department of Agriculture (DA);**
- c. **Sikat-Saka Program – Department of Agriculture (DA);**
- d. **Integrated Support for the Development of Aquaculture (ISDA) – Bureau of Fisheries and Aquatic Resources;**
- e. **Agricultural Production Credit Program (with DA & DENR) and Credit Assistance Program for Program Beneficiaries Development – Department of Agrarian Reform (DAR);**
- f. **OFW Reintegration Program – Overseas Worker Welfare Administration (OWWA);**
- g. **Credit Surety Fund - Bangko Sentral ng Pilipinas;**
- h. **Masustansyang Inumin para sa Likas na Kalusugan (MILK) - National Dairy Authority (NDA);**
- i. **Asenso Program - Department of Trade and Industry (DTI);**
- j. **Strengthening Program for Cooperative Bank Plus - Philippine Deposit Insurance Corporation (PDIC) and Bangko Sentral ng Pilipinas (BSP); and**
- k. **Consolidation Program for Rural Banks - Philippine Deposit Insurance Corporation (PDIC) and Bangko Sentral ng Pilipinas (BSP);**

In partnership with the Department of Agriculture (DA) and the Department of Agrarian Reform (DAR), LANDBANK developed a new credit program, the **Accessible and Sustainable Lending Program for Small Farmers (LBP-DAR-DA ASL Farmers Program)**, to increase the income of small farmers especially the Agrarian Reform Beneficiaries (ARBs). This is to reach out to more farmers and provide them with financial assistance for their agricultural needs. It also complements LANDBANK's various existing agricultural lending programs which aims to help small farmers increase their productivity and income.

As part of the Bank's core strategy, the **Corporative Development Program** was launched. It includes creation of agribusiness corporations using the corporative small farms consolidation and management services business model. The program aims to provide further funding to agriculture; enable small farmers to be more productive and profitable; and increase funding participation from the commercial banking system for plantation style of operations.

LANDBANK finances MSMEs as part of the Bank's value chain framework, SFFs through **commodity-based financing programs** such a palay, corn, high value crops, poultry, swine, and milk. Moreover, LANDBANK extends financial assistance to **tourism-related projects** including the setting up of bed and breakfast hotels, countryside resorts operated by cooperatives.

#### 4. Invest in Human Capital Development

Aside from the provision of loans for the establishment of schools and hospitals, LANDBANK conducts programs to promote financial inclusion in the unbanked and underserved areas. As of 30 June 2018, two (2) financial inclusion caravans were conducted in Cuenca, Batangas and Pilar, Sorsogon.

LANDBANK and Galing Pook held a leadership program for LGUs entitled “Adaptive and Innovative Leaders for Good Governance for LGUs”.

In affirmation of LANDBANK’s effort in ensuring that its talents are equipped with the right skills to provide quality service, the Bank was awarded as “One of the 3 Frontline Service Champions” and “One of the 3 Hall of Famers” during CSC’s thanksgiving celebration. LANDBANK was recognized for the support and efforts of government agencies, development institution, communication, and promotion of excellence and transparency in government frontline service division.

LANDBANK also conducts **operations review and training programs** to SFFs through their organizations to improve capabilities and capacities and mounts focus groups discussions with SMEs and cooperatives. In partnership with the LANDBANK Countryside Development Foundation, Inc., the Bank provides training interventions to LANDBANK-assisted cooperatives to address their weakness as identified in the annual operations review through the Bank’s Cooperative Operations Review Instrument (CORI).

LANDBANK recognizes the need to embed a high performance culture. As such, the Bank invested in education and training for employees. Seven hundred thirty-two (732) or 63% of the remaining 1,170 employees (whose assessment results are below 80%) were provided with at least one formal/ classroom training (majority of which belong to the top 5 functional groups), and/or Job Knowledge Enhancement (JKE) sessions on their specific department’s functions, process and systems.

To support schools participating in the Department of Education’s Senior High School Voucher Program (SHS-VP), LANDBANK launched the **Bridge Financing for K-12**. This program helps bridge the time gap from application to release of the subsidy by providing financial assistance to credit-eligible schools.

#### 5. Promote Science, Technology, and the Creative Arts to Enhance Innovation and Creative Capacity

In support of science and technology, LANDBANK offers its lending programs such as **Financing for State Universities and Colleges and Innovation and Technology (I-TECH) Lending Program**. Innovation and Technology or I-TECH was launched in partnership with Department of Science and Technology- Technology Application and Promotion Institute (DOST-TAPI) which is especially designed to assist Filipino inventors and technology developers in commercializing their patented concepts.

LANDBANK also extended financing assistance through the **DEPED Bridge Financing for K-12 Schools** which caters participating non-DepEd private high schools, private universities, colleges, state universities and colleges, local universities and colleges, technical and vocational institutions under the Senior High School Voucher Program (SHS VP) of the Department of Education (DepEd). This was implemented by the DepEd to facilitate the K to 12 Program adopted by the Philippines to upgrade basic education to global standards.

#### **6. Improve Social Protection Program including the Government's Conditional Cash Transfer (CCT)**

LANDBANK serves as a major delivery conduit of programs of the National Government which includes pay-out for pensioners, **Conditional Cash Transfer, Unconditional Cash Transfer, and Pantawid Pasada** through fuel subsidy program for jeepney operators and drivers seeking to mitigate the impact of the recent oil price hikes and higher excise taxes due to the TRAIN law.

#### **7. Institute Progressive Tax Reform**

LANDBANK serves as a principal tax collection conduit of the BIR. To cater to the payment of large payers and supplement OTC transactions, LANDBANK deployed 50 **LANDBANK Easy Access Machines (LEAM)** in different branches.

LANDBANK provides "On-line National Collection System" which is a collection service for the BTr, Bureau of Internal Revenue (BIR), Bureau of Customs, Land Transportation Office, Social Security Services (SSS), Philippine Health Insurance Corporation (PHIC), Home Development Mutual Fund (HDMF), Social Housing Finance Corporation (SHFC), National Home Mortgage Finance Corporation (NHMFC) and other government agencies.