



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, **ALEX V. BUENAVENTURA**, 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 facts:

- 1) The LANDBANK including its three hundred seventy (370) Branches/Extension Offices (EOs), thirty-nine (39) Lending Centers (LCs) and twelve (12) Agrarian Operations Centers (AOCs) have 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 that deliver frontline services.
- 3) The Citizen's Charter is positioned at the main entrance of the office or 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 (e.g. booklet/brochure or table top acrylic flip chart).
- 5) The Citizen's Charter is uploaded in the agency's website and accessible to the public.
- 6) LANDBANK has undertaken self-assessment and reporting of improvements in its existing Citizen's Charter.
- 7) The Citizen's Charter shows the process improvements, specifically on the streamlining of procedures and shortened turnaround time, on the most availed frontline services:

Frontline Service	Process Improvement	Action Taken to Improve Process	Results/Benefits
Teller and New Accounts	Prompt, courteous and efficient delivery of service to the public	All personnel of LANDBANK Branches/EOs have attended re-tooling seminars	<ul style="list-style-type: none">Improved and more efficient delivery of service to the clientsReduced customer complaints
Loan Counselling and Processing	Prompt, courteous and efficient delivery of	LC personnel have attended trainings on negotiation and managing of loan	Lending services to clients is delivered in a more efficient manner, registering a shorter turnaround time in processing

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Frontline Service	Process Improvement	Action Taken to Improve Process	Results/Benefits
	service to the public	accounts and re-tooling seminars	loans up to its approval
Teller and New Accounts	Enhanced queuing system	Enhanced the Customer Queue System (CQS), an electronic and computerized queue management system installed in all Branches/EOs nationwide	Effectively measures the processing time of frontline services in the Branches/EOs
Teller and Signature Verification	Prompt and efficient delivery of service to the public	Fully implemented the On-line Signature Verification System (OSVS) in all Branches/EOs	Allows quick access and viewing of scanned signature images including the account information of clients for faster visual signature verification necessary to process over-the-counter transactions at LBP Branch of Account or LBP Accommodating Branch
Teller	Improved services to overseas workers	Implemented the LANDBANK Remittance System (LBRS) nationwide; LBRS is a web-based remittance system with frontline and back-office modules capable of real-time remittance processing	Processes incoming and outgoing remittances on 24 hours a day/7 days a week (24/7) basis, making payment by the Remitter to the participating or to its correspondent bank, and settlement of funds to the beneficiary
	Prompt and efficient delivery of service to the public	Upgraded and enhanced the LANDBANK ATM Hosts and replaced the existing Automated ATM Reconciliation System by the LANDBANK Automated Teller Machine Reconciliation System (LARS)	Enables the elimination of manual procedures resulting to faster reconciliation of undispensed cash withdrawn in the ATM and crediting of the undispensed amount to client's account in a shorter period of time
	Faster processing of check encashment	Endeavoured to implement real-time uploading of Advice on Checks issued and Cancelled (ACIC)	Enables the advices to be immediately available and makes government issued check encashment faster
	Faster bills payments	Ninety-nine (99) merchants have been enrolled in the LANDBANK I-Access' bills payment facility	Enables account holders to pay their utility bills on-line anywhere and anytime of the day
	Automated payment services	Implemented the acceptance of payment for GSIS and PhilHealth members' contribution and amortization	Supports the government's thrust in ease of doing business and provides for checkless payments

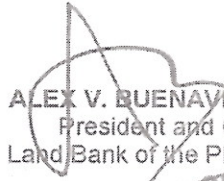
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Frontline Service	Process Improvement	Action Taken to Improve Process	Results/Benefits
	Automated payment services	Implemented the Electronic Payment Portal (EPP)	Enables cardholders to pay various government and private merchants anywhere 24/7
		Implemented the Mobile Banking Application's (MBA) "Mobilock" features	<ul style="list-style-type: none"> • Strengthens electronic banking transactions • Allows MBA users to perform lock and unlock functions, anytime and anywhere to protect them against card fraud
	Increased Automated Telling Machines (ATMs)	Installed additional ATMs and CDMs nationwide	<ul style="list-style-type: none"> • Makes banking accessible to its clients 24/7 • As of November 30, 2016, LBP has 1,624 ATMs and 81 CDMs nationwide
Teller, New Accounts, Loan Counselling and Processing, Land Valuation and Compensation, and Agrarian Reform Bond Servicing	Expansion of banking and lending products and services	Established additional nine (9) Branches/EOs, sixteen (16) LANDBANK Easy Access Facilities (LEAF) in the remote areas of the country, and one (1) LC	<ul style="list-style-type: none"> • Increased network to widen LANDBANK's reach in the delivery of banking and lending products and services, particularly in the countryside • As of December 31, 2016, LANDBANK is the only commercial bank present in 81 provinces, having a total of 370 Branches/EOs, 40 LEAFs, 39 LCs and 12 AOCs
Loan Counselling and Processing	Enhanced loan products and services	Enhanced nine (9) lending programs, developed five (5) new lending products/channels, developed three (3) commodity modules and completed ten (10) Detailed Engineering Designs under the Yolanda Rehabilitation Program of KfW	Enhances lending programs, products and services
All frontline services	Customer service	Engaged the services of Nielsen Philippines, a top survey company in the country, to conduct the Customer Satisfaction Survey among its Field Units	LANDBANK obtained an overall satisfaction rating of over 90% by randomly selected client-respondents

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


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IN WITNESS WHEREOF, I have hereunto set my hand this ____ day of June, 2017, in
Malate, Manila, Philippines.



ALEX V. BUENAVENTURA
President and CEO
Land Bank of the Philippines

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SUBSCRIBED AND SWORN to before me this JUN 06 2017 day of June, 2017, in the City of
Manila, Philippines, with affiant exhibiting to me his LANDBANK ID No. 1036 issued on
November 11, 2016 at Manila.

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ATTY. DEOGACIAS L. DIEZ
Notary Public
Commission No. 2017-058; 02/15/2017
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