

Interest Rate

Prevailing rate of the Bank at the time of availment subject to repricing thereafter based on the applicable BVAL/reference rate plus a minimum spread based on the borrower's credit rating

Loan Tenor

1. Short Term Loan - Available via up to 360 days PN payable in lumpsum
2. Term Loan
 - Permanent working - up to five (5) years, payable monthly, quarterly, semi-annually or annually
 - Capital expenditures such as digitalization projects and equipment acquisition/repair - up to a maximum of five (5) years but not to exceed the estimated useful life of the equipment/software/system
 - Other Fixed Assets Acquisition/Construction - based on the cash flow/payback period of the project but no longer than the remaining economic useful life of the assets/second-hand/refurbished machine
3. Rediscounting Loan/Line
 - Short Term Rediscounting - via up to a maximum of 360 days PN
 - Term Loan Rediscounting - based on the maturity of the sub-borrower's PN but not to exceed ten (10) years, payable monthly, quarterly, semi-annual, or annually

Programs Management Department I

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For more information, contact or visit the nearest
LANDBANK Lending Center:



Regulated by the Bangko Sentral ng Pilipinas
<https://www.bsp.gov.ph/>

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LANDBANK



PFI-LINKS Financing Program

*Partner Financial Initiative Linkage
to Financial Inclusion Networks*

Unlock new possibilities and broaden your impact with LANDBANK's PFI-LINKS financing program. Take the first step toward sustainable growth, driving financial inclusion, and fostering economic development in your community.

Eligible Borrowers

1. Community-Based Organizations (CBOs)
2. Agri-business firms or anchor firms
3. Microfinance NGOs (MF-NGOs)
4. Countryside Financial Institutions (CFIs) such as:
 - Thrift Banks
 - Rural Banks
 - Cooperative Banks
5. Primary, Secondary, and Tertiary¹ cooperatives duly registered and with a valid Certificate of Compliance (COC) issued by the Cooperative Development Authority (CDA)

¹Primary Co-op is a cooperative with natural persons as members. Secondary Co-op has primary cooperatives as members and Tertiary Co-ops has secondary cooperatives as members (Co-op Federations).

Eligible Criteria

1. Duly registered with concerned government agencies (Securities and Exchange Commission, Department of Trade and Industry, or Cooperative Development Authority)
2. No adverse findings on the borrower, principals, directors and key officers
3. With well-defined source of repayments and track record of at least 3 year profitable (except start-up)
4. For start-up business, familiarity in the proposed project can be established
5. Meets the capital requirement of the regulatory body and the applicable debt-to-equity ratio based on the latest audited Financial Statement (FS)
6. For Banks, minimum capital adequacy ratio of not more than 10%
7. For MF-NGOs, PESO Rating of at least 75 points and Portfolio-At-Risk (PAR) of not more than 10%

Credit Facility

1. Short Term Loan Line
2. Term Loan
3. Rediscounting Facility

Loan Purpose

Regular Lending Facilities:

1. Short Term Loan Line (STLL)
 - Agri production and trading of agri-fishery products
 - Cost of annual subscriptions for digitalization projects and process automation
 - Funding requirement for institutional development initiatives such as obtaining International Organization for Standardization Certifications, human resource development, and capacity building, **applicable only for co-op federation.**

2. Term Loan (TL)
 - Permanent Working Capital for operations (except relending), lease or operation of agricultural/industrial processing facilities/enterprises and public markets
 - Capital expenditures of digitalization projects, such as multi-year subscription of IT systems, acquisition of hardware/computer equipment; and/or development of commercial software/application/system
 - Acquisition of machinery and equipment
 - Construction/establishment/repair of facilities and wholesale and retail complexes
 - Land acquisition for office and/or project site expansion
 - Other capital expenditures related to the borrower's operations, except relending

Relending Facilities thru Conduits:

1. Rediscounting Loan/Line - Working capital where availments are made against Promissory Notes of sub-borrowers (sub-PNs)
2. Short Term Loan Line - Working capital for relending

*Relending facilities not available to **Co-op Federations** to avoid double financing.*

Loanable Amount

1. STLL - up to 80% of the cost of annual subscriptions, based on the computed working capital requirement for operations, or based on the actual need for production loan, subject to the standard project cost sharing of 80:20

For relending, up to 75% of its average loan portfolio for the last three (3) years preceding the loan application, subject to conditions.²

²Credit Rating of "Prime" or "High Grade" with at least three (3) years of satisfactory credit relationship with LANDBANK, at least three (3) years profitable preceding the loan application, Net Past Due Loan Ratio of not more than 15% and Minimum Capital Adequacy Ratio of not less than 12% for CFIs and Debt-to-Equity Ratio of 80:20 for Coops/Association/MF-NGOs

In case of economic disruptions such as declared state of calamity, disaster, pandemic, etc., criteria on credit rating, satisfactory credit relationship, and profitability shall be relaxed to exclude the year of economic disruption provided that credit rating should still be at least "acceptable" on said year.

2. TL - up to 80% of the total contract /purchase price of fixed asset acquisition/project or of the contracted multi-year subscription fee of the digitalization projects; based on computed Permanent Working capital; up to 80% of funding requirement for crop production with cycle of more than one (1) year; or up to 80% of the cost of the land needed in a project but should not exceed 20% of the total project cost
3. Rediscounting Loan/Line
 - For **palay and corn production** - up to 100% of the current outstanding balance of the sub-PNs
 - For **other agricultural purposes** - up to 90% of the current outstanding balance of the sub-PNs
 - For **non-agricultural purposes** - up to 85% of the current outstanding balance of the sub-PNs
 - For **BMBEs-registered, regardless of purposes** - up to 100% of the current outstanding balance of the sub-PNs rediscounted