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CHRONICLES OF GROWTH



LANDBANK

SERVING THE NATION

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More unbanked, underserved communities reached:

LANDBANK Digital Financial Inclusion Caravan rolls into Caoayan, Ilocos Sur

More unbanked communities are reached by LANDBANKasama Program as LANDBANK President and CEO Lynette V. Ortiz led the 12th stop of the “Bilis Ipon: Digital Financial Inclusion Caravan” in Caoayan, Ilocos Sur on Feb. 1, 2024.

The Program is a form of branchless banking where the Bank partners with micro, small and medium enterprises (MSMEs) such as stores, gasoline stations and cooperatives to offer basic banking services such as withdrawals, deposits, fund transfers, bill payments, and balance inquiries, on behalf of LANDBANK.

The event was graced by Ilocos Sur Governor Jeremias C. Singson, together with Santa Catalina Mayor Edgar R. Rapanut, and representatives from the Regional Offices of the Department of Agriculture (DA), Department of Agrarian Reform (DAR), Department of Social Welfare and Development (DSWD), and 4Ps beneficiaries.

Participants of the Caravan without bank accounts

were encouraged to open a LANDBANK PISO Plus basic deposit account. They were able to conveniently open an account on-the-spot using a smartphone through the LANDBANK Mobile Banking App (MBA).

There is no initial deposit or maintaining balance required when opening a LANDBANK PISO Plus account. It also allowed customers instant access to other feature of the LANDBANK MBA, including fund transfers, bills payment, e-commerce transactions, and cardless withdrawals through the MBA.

During the Program, LANDBANK also secured a stronger partnership with its LANDBANKasama Partner, Nueva Segovia Consortium of Cooperatives (NSSC), through a Memorandum of Understanding that onboarded NSSC as a Link.BizPortal merchant, and its 500 partner-coops affiliates as new LANDBANKasama.

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AGRISenso Lending Program

Agriculture Growth and Resource Integration through Strategic and Enhanced Delivery of Support and Opportunities

In partnership with:



Eligible Borrowers	Agrarian Reform Beneficiaries (ARBs) and other Small Farmers	Farmers' Cooperatives and Associations (FCAs) and Agrarian Reform Beneficiary Organizations (ARBOs)	Agribusiness Enterprises/Anchor Firms	Agriculture Graduates
Eligibility Requirements	For all Borrowers: <ol style="list-style-type: none"> With viable projects and well-defined source of payments No outstanding loans with LANDBANK or other formal lending institutions for the same project being applied; and without outstanding past due loan with the Bank and its conduits, if applicable The borrower, or Directors/Key Officers, if applicable, has no negative record 			
Eligible Projects	<ol style="list-style-type: none"> Production of rice, corn, high-value crops or seeds Acquisition or rental of farming equipment or machineries 	For relending to ARBs and small farmer members or financing projects such as the following: <ol style="list-style-type: none"> Production of rice, corn, high-value crops or seeds Acquisition or rental of farming equipment or machineries Working capital Construction or rehabilitation of facilities for pre- and post-harvest operations Palay trading 	Financing project for consolidated/clustered farms such as the following: <ol style="list-style-type: none"> Acquisition or rental of farming equipment or machineries Construction or rehabilitation of facilities for pre- and post-harvest operations Working capital Palay trading 	<ol style="list-style-type: none"> Production of rice, corn, high-value crops or seeds Acquisition or rental of farming equipment or machineries Acquisition of long-term lease Agri-agra related automation or digital system
Loanable Amount	<ol style="list-style-type: none"> For production loan: Up to 90% of total cost For fixed asset acquisition: Up to 80% of total acquisition cost or total project cost 			
Interest Rate	Based on prevailing LANDBANK rate during the period of availment			

For more information about this Program, please contact your nearest LANDBANK Lending Center, or reach out to

PROGRAMS MANAGEMENT DEPARTMENT 1

27th Floor, LANDBANK Plaza, 1598 M.H. del Pilar cor. Dr. J. Quintos Sts., Malate, Manila
 Tel. No. (+632) 8405-7450
 Fax No. (02) 8528-8542

Your deposit for a sustainable future!

LANDBANK unveils time deposit supporting social, sustainable projects



LANDBANK is offering a new sustainable time deposit product that channels funding support for social and environmental initiatives, while providing customers a secure avenue for financial returns.

The LANDBANK GreenGrowth Deposit features tiered interest rates as high as 4.25% per annum and is made available to both individuals and private institutions.

Funds sourced from the LANDBANK GreenGrowth Deposits will further boost LANDBANK's thrust of sustainable financing, focusing on renewable energy projects, green technologies, and other eco-friendly initiatives and investments. The funds will also be allocated for community-centric programs aimed at enhancing social welfare.

"The LANDBANK GreenGrowth Deposit reflects our dedication to creating a greener and more sustainable

future, while encouraging customers to be part of this transformative journey. Open an account now where each peso deposited contributes to creating ripples of meaningful change," said LANDBANK President and CEO Lynette V. Ortiz.

LANDBANK's new time deposit product features a fixed one-year term, with a minimum placement of P50,000 offering a 2.25% interest rate per annum. Customers can enjoy higher returns of up to 4.25% interest rate for deposits amounting to P5 million and above.

Interested customers may open the LANDBANK GreenGrowth Deposit account online via the LANDBANK Digital Onboarding System (DOBS) and visit any of the 607 LANDBANK branches and branch-lite units nationwide to complete the account setup.



Time deposit product that supports social and environmental programs



TERM

One (1) Year



OFFER PERIOD

Beginning January 2024



TIERED INTEREST RATES

2.25% up to 4.25%



ELIGIBLE CLIENTS

Individual and Private Institutions



MINIMUM PLACEMENT AMOUNT

P50,000



Open your LANDBANK GreenGrowth Deposit Account now!

Find out more by scanning the QR code

Regulated by the Bangko Sentral ng Pilipinas.
<https://www.bsp.gov.ph>
Deposits are insured by PDIC up to P500,000 per depositor.



A ceremonial signing and closing event marked the culmination of the successful issuance of NHMFC Bonds 2023 on Feb. 7, 2024. The ceremonial signing was led by Department of Human Settlements and Urban Development (DHSUD) Secretary Jose Rizalino Acuzar (3rd from left, back), NHMFC President Renato L. Tobias (2nd from right, back), Bangko Sentral ng Pilipinas (BSP) Monetary Board Member Rosalia V. De Leon (2nd from left, back), LANDBANK President and CEO Lynette V. Ortiz (3rd from right, back), Philippine National Bank (PNB) President Florido P. Casuela (leftmost, back), and Development Bank of the Philippines (DBP) Trust Banking Group Head/VP Camilo G. Sanchez (rightmost, back). They were also joined by (right to left, front) MOSVELDTT Law Offices Partner Atty. Jerry S. Coloma III, SEC Provident Fund Accountant Matther Corsey R. Binsol, LANDBANK Treasury and Investment Banking Head, Executive Vice President Carel D. Halog, MOORE Roxas Cruz Tagle and Co. Partner Jarred D. Pereña, and LANDBANK Provident Fund Representative Marco Duenas III.

NHMFC wraps up P533M offering, LANDBANK served as sole arranger and underwriter

LANDBANK continues to help foster growth in the housing sector through its partnership with the National Home Mortgage Finance Corporation (NHMFC). Recently, NHMFC issued NHMFC Bonds 2023, the 6th tranche of its bond offerings under its securitization program.

Marking the successful issuance of the NHMFC Bonds 2023, a ceremonial signing and closing event took place on Feb. 7, 2024. Department of Human Settlements and Urban Development (DHSUD) Secretary Jose Rizalino Acuzar, NHMFC President Renato L. Tobias, and Bangko Sentral ng Pilipinas (BSP) Monetary Board Member Rosalia V. De Leon, along with LANDBANK President and CEO Lynette V. Ortiz, Philippine National Bank (PNB) President Florido P. Casuela, and Development Bank of the Philippines (DBP) Trust Banking Group Head/VP Camilo G. Sanchez, attended this event.

Acting through its Investment Banking Group, LANDBANK served as the Sole Arranger and Underwriter of the NHMFC Bonds 2023, valued at P533 Million. NHMFC was also supported by DBP-Trust Banking Group as the Special Purpose Trust Administrator and Issuer; PNB-Trust Banking Group as the Trustee, Registry and Paying Agent; MOORE Roxas Cruz Tagle and Co. as the Portfolio Auditor; MOSVELDTT Law Offices as the Transaction Legal Counsel and Tax Advisor; PhilRatings as the Ratings Agency; and LANDBANK, LBP-Provident Fund, and Securities and Exchange Commission Provident Fund as Investors.

This initiative underscores LANDBANK's dedication to providing accessible financing options for homeowners, invigorating the housing market, and contributing to the nation's economic advancement.



LANDBANK Digital Financial Inclusion Caravan...



LANDBANK President and CEO Lynette V. Ortiz and NSSC CEO Dr. Divina C. Quemi (seated, second from right) led the signing of the MOU to onboard NSSC as a Link.BizPortal merchant, as well as onboard 500 of their partner-coop affiliates as LANDBANKasama. Digital Banking Sector Head/EVP Leila C. Martin (seated, leftmost) and NSSC Chairperson Fidel C. Gines (seated, rightmost) joined them as witnesses.

NSSC's mission is to empower cooperatives and implement poverty alleviation projects through financial assistance, training, and community development initiatives in Lidlidda, Candon, Tagudin, and Vigan, Ilocos Sur. This partnership aims to uplift underserved communities by providing LANDBANK services closer to their homes.

Meanwhile, the Caravan also invited farmer organizations and associations who were introduced to the Bank's **A**griculture **G**rowth and **R**esource **I**ntegration through **S**trategic and **E**nhanced Delivery of **S**upport and **O**pportunities (AGRISENSO) Lending Program.

This new Lending Program is implemented in collaboration with DA, DAR, and Agricultural Credit Policy Council. It aims to deliver credit assistance that supports individual Agrarian Reform Beneficiaries (ARBs), Small Farmers, Farmers' Cooperatives and Associations (FCAs), ARB Organizations (ARBOs), and other agri-players to empower the agriculture sector.

Agent Banking Team lauded for championing Financial Inclusion

LANDBANK's Agent Banking Team was recognized with the 2023 Presidential Lingkod Bayan Award for its Agent Banking Program—now known as the LANDBANKasama program—which helps to reach and serve remote and underserved communities with no access to banking institutions.

President Ferdinand R. Marcos, Jr. conferred the award to the LANDBANK Agent Banking Team for its outstanding contributions to expanding financial inclusion nationwide, during the Honor Awards Program (HAP) of the Civil Service Commission (CSC) on Feb. 14, 2024.

Under the LANDBANKasama Program, the Bank taps local players such as cooperatives, rural banks, Local Government Units (LGUs), and micro, small and medium enterprises (MSMEs) to offer basic banking services in underserved communities on behalf of the Bank.

LANDBANKasama Partners offer a range of financial services including cash withdrawals, deposits, fund transfers, bills payment, and balance inquiries. This significantly reduces transportation costs for clients who previously



President Ferdinand R. Marcos Jr. (4th from left) and Civil Service Commission (CSC) Chairperson Karlo Alexei B. Nograles (3rd from left) bestow the 2023 Presidential Lingkod Bayan Award for LANDBANK headed by former Senior Vice President Randolph L. Montesa (5th from left) and his team, former Vice President Pacifico C. De Paz, Jr. (4th from right), Ms. Julie Rose C. Castro (3rd from right), Ms. Rosemarie N. Guevarra (2nd from right), and Mr. Michael Eric R. Labalan (rightmost), in recognition of the Bank's efforts in expanding financial inclusion nationwide. **(Photo courtesy of the Civil Service Commission)**

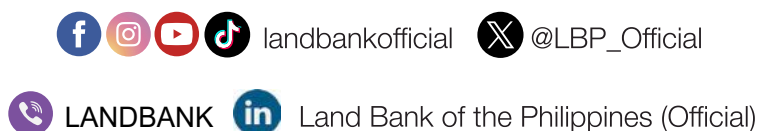
had to travel to nearby cities and municipalities to access banking facilities.

As of January 2024, LANDBANK has a network of 1,080 LANDBANKasama Partners operating 1,825 POS terminals nationwide.

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LANDBANK Serves Editors reserve the right to edit and finalize all stories prior to publication. For comments or suggestions/contributions, please contact us at 8551-2200 local 7636 or e-mail lbp-cced@mail.landbank.com.

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