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LANDBANK Lending Center:



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REAL Energy Plus Lending Program

REnewable and ALternative Energy Plus

LANDBANK's REAL Energy Plus Lending Program provides financing to renewable energy projects and supports the national government's thrust of promoting renewable energy development, utilization and commercialization.

Eligible Borrowers

1. Sole Proprietorship
2. Partnership
3. Corporation
4. Cooperative
5. Local Government Unit (LGU)
6. Financial Institution (FI)
7. Government Owned and Controlled Corporations (GOCC)/ Government Agencies (GA)
8. Electric Distribution Utilities/Companies (DU)
9. Wholesale Power Aggregator (WPA)

Eligible Projects

1. Renewable Energy (RE)
 - RE Projects defined under Republic Act No. 9513 otherwise known as the Renewable Energy Act of 2008:
 - Biomass
 - Geothermal
 - Solar Power
 - Hydro Power
 - Ocean
 - Wind
 - Other RE Projects including manufacture of biofuels, hydrogen gas and select non-renewable energy sources such as compressed natural gas and other similar sources
 - Fabrication/manufacturing of renewable energy technologies, equipment, and components
2. Energy Efficiency
 - Non-fossil energy sources for own use power generation:
 - Roof top solar energy systems
 - Windmills/turbine systems or hybrid energy generator
 - Waste to energy conversion systems/equipment
 - Thermal Insulation and Heat Exchange Systems:
 - Roof/walls heat insulation and light reflective coatings/ materials installation
 - Installation of energy efficient air exhaust equipment, solar water heaters, etc.
 - Installation or adoption of energy efficient cooling systems/ equipment
 - Replacement to industrial High Efficiency Motors (HEMS)
 - Moving towards the use of inverter type airconditioning systems
 - Automation of high energy-use equipment Energy Efficiency
3. Power Distribution
 - Project Preparation, e.g. Feasibility Study, Detailed Engineering Design (DED)

- Construction, expansion, upgrading or rehabilitation projects
- Installation of equipment, systems, building materials, and structures
- Acquisition of Sub-Transmission Assets (STA), and other components

Loan Purpose

1. Working Capital
2. Capital Expenditures (CAPEX)
3. Energy Efficiency Financing

Credit Facility

1. Short Term Loan/Line (STLL)
2. Term Loan (TL)
3. Stand-by Letter of Credit (SLC)

Interest Rate

Prevailing interest rate at the time of avallment based

Loan Amount

Borrower Type	Maximum Loan Amount of Total Project Requirement
Electric Cooperatives (ECs)/ GOCCs/GAs	Up to 90%
LGU	Up to 100%
Private Borrowers	Up to 80%

Loan Tenor

1. For STLL - up to 360 days Promissory Notes (PNs)
2. For TL:
 - Working Capital/Project Preparation - up to 5 years inclusive of maximum of 6 months grace period on principal
 - CAPEX - up to 15 years inclusive of maximum of 3 years grace period on principal
 - Equipment Acquisition - based on economic useful life of the equipment but not to exceed 10 years
 - Energy Efficiency - based on economic useful life of the financed project but not to exceed 15 years
3. For SLC - up to 360 days to coincide with the maturity of the line