

HARVEST

A quarterly publication for LANDBANK Clients and Partners
Vol. XII, No. 2 June 2017

Adapting to **RISK**

*The value of preparedness
in disaster management*



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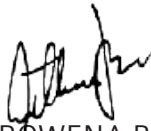
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LETTER FROM THE EDITOR

Safety is everyone's concern and responsibility. As we live in a country that is very much affected by climate change, we should equip ourselves on how to deal with the impacts of this phenomenon. We can no longer just leave our fate in the hands of our government and leaders to save us whenever a calamity strikes.

Typhoons are a normal occurrence for the country and yet many are still unable to cope in the aftermath. And now that earthquakes have become more frequent in past months, we as individuals and as community members should learn how to survive these situations through proper education and practical preparedness.

These will all take time to accomplish, so there is no time to waste. LANDBANK is taking serious steps to helping mitigate climate change through various environmental programs and going to remote communities to help empower them with necessary tools and education toward disaster preparedness. It is our hope that whatever we can impart to the people we reach out to can spread to other communities and organizations for replication as well.



CATHERINE ROWENA B. VILLANUEVA
Editor-in-Chief
First Vice President for Corporate Affairs



ABOUT THE COVER

Disasters and risks form part of our daily environment, making them inevitable scenarios in many places vulnerable to typhoons and earthquake. With the Philippines having a predisposition to such calamities, it is high time that we, both as individuals and members of communities, work together and take opportunities to protect ourselves through preparedness.



You may now view or download the LANDBANK Sustainability Report 2014-2015. Just visit www.landbank.com/sites/default/files/publication/LBP-2014-15-SR_web-quality.pdf to access.

Harvest Magazine Editorial Staff

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FIRST LANDBANK INCLUSIVE BANKING CENTER opens at LTFRB Head Office

In support of the government's drive towards inclusive banking and more efficient service, LANDBANK launched last May 8 the first LANDBANK Inclusive Banking Center (LIBC), with the Land Transportation Franchising and Regulatory Board (LTFRB) as the pioneer agency to benefit from the project.

The pilot implementation of the inclusive banking facility was formalized in a memorandum of agreement signed by LTFRB Chairman Atty. Martin Delgra and LANDBANK President and CEO Alex Buenaventura at the LTFRB main office in Quezon City.

"LANDBANK has been supportive in helping LTFRB address efficiency in terms of dealing with stakeholders and payment transactions and, for that, we are thankful," Delgra said.

LIBC is an interconnected and interoperable facility with Point-of-Sale (POS) terminals linked to the agency's cashing system to enable payment of government fees through any bank's ATM or debit cards. Client-payers

who do not have ATM cards for use in paying through the POS terminal can apply for and be provided with ATM cards instantly. The facility also houses an ATM and a Cash Deposit Machine for real-time deposits to ATM accounts.

The establishment of the LIBC at LTFRB will help streamline its processes for the ease and convenience of its payor-clients. Also part of the agreement is the establishment of a safe, efficient, and reliable electronic retail payment system that aims to replace existing cash transactions susceptible to graft and corruption. This mode of payment enables the use of all bank cards for payment of fees, penalties, and franchises.

"We envision LIBC to be established in malls, LGUs, and public places across the country to make payment of government fees more accessible to the public," LANDBANK President Buenaventura said.

This also jumpstarts the transition from cash-heavy to cash-lite government transactions envisioned by Bangko Sentral ng Pilipinas in its National Retail Payment System.



LANDBANK President and CEO Alex Buenaventura together with LTFRB Chairman Martin Delgra III grace the ceremonial ribbon cutting for the launching of LANDBANK Inclusive Banking Center in LTFRB Head Office, Quezon City. Also present during the ceremony are LANDBANK Senior VP for Branch Banking Sector Liduvino Geron, First VP Leila Martin, and LTFRB Board Members Atty. Aileen Lizada and Ronaldo Corpuz.

Making the switch: LANDBANK SPEED JEEPNEY



Finance Secretary and LANDBANK Chairman Carlos Dominguez III and Transportation Secretary Arthur Tugade present the signed MOU on the Special Program for Environment-friendly and Efficiently-Driven Jeepneys. They are joined by LANDBANK President and CEO Alex Buenaventura (right) and LTFRB Chairman Martin Delgra III (left). (Photo courtesy of Secretary Dominguez via Twitter.)

LANDBANK committed an initial budget of P1 billion to help the government in its latest push to modernize the country's beloved public utility jeepneys (PUJs).

Last April 30, Finance Secretary and LANDBANK Chairman Carlos Dominguez III, and Transportation Secretary Arthur Tugade signed the Memorandum of Understanding (MOU) initiating a financing program for PUJ modernization in a ceremony held in Davao City. LANDBANK President and CEO Alex Buenaventura and Land Transportation Franchising and Regulatory Board (LTFRB) Chairman Martin Delgra III witnessed the signing.

"Today, we embark on something more ambitious and politically challenging. We will try to replace 220,000 aging and inefficient jeepneys nationwide with new vehicles. The replacement vehicles will help clear the air literally, make commuting safer for the public and contribute to a more rational public transport system," said Secretary Dominguez.

Under the LANDBANK Special Program for Environment-friendly and Efficiently-Driven Jeepneys, or SPEED Jeepneys, the Bank will administer a financing program or credit facility that will cater to PUJ driver-operators – 67,000 in NCR alone, and more than 200,000 nationwide. This will address a big part of the government's Public Transport Modernization Program.

For the driver-operators, the program will: (1) promote inclusive financing, enabling them to own the PUJs

that they drive; (2) increase their daily income; and (3) provide accessible, simple and easy loan repayment.

The program also highlights LANDBANK's corporate responsibility as a "Green Bank." The introduction of modern jeepneys will help reduce toxic fumes and support clean energy options for the public transport sector.

Initially, the Bank will target 650 PUJ operators/drivers in Metro Manila, who will be offered loan packages worth at least P1.4 million each to replace their old PUJs with vehicles that comply with the Euro 4 (EC2005) emission standard at the minimum.

"We are looking at public transportation that is safe, and comfortable. We're looking at a travel time that is predictable. We're looking also at PUV drivers that are disciplined, competent, and mindful of the common good," LTFRB Chairman Delgra said.

"I am happy [that] this MOU was signed today and all the details for efficient implementation worked out by our transport and financing experts. I am honored to sign this document as chair of the LANDBANK. This is the sort of high-impact financing the Bank was born to do," Secretary Dominguez added.

The implementing rules and regulations of the SPEED Jeepney is currently being finalized by LANDBANK and DOTr, and will be made public as soon as approved. – *With reports from the Department of Finance.*

LANDBANK MOBILE LOANSAVER

integrates affordable medicine to loan proceeds

A synergy of banking, medicine and digital innovation

Affordable and quality medicines are now within easier reach through the Tamang Alaga TxTMED program – “Kapag kailangan ng gamot, dapat may gamot.” – a partnership between LANDBANK, RiteMed, and FINTQ, the financial technology arm of PLDT and Smart’s Voyager Innovations.

TxTMED leverages the LANDBANK Mobile LoanSaver (LMLS) as a digital platform to provide borrowers the option to allocate a portion of their approved net loan proceeds to purchase medicines.

A first in the country, the medicine loan service allows employees from the government and private sector including Overseas Filipinos with payroll accounts with LANDBANK to electronically order and purchase medicines through their mobile phones without the hassle of outright cash payment. This is available across all telco providers.

RiteMed will offer a whole range of maintenance medicines at special prices through TxTMED, where medicines will also be delivered for free.

“This partnership with RiteMed and FINTQ attests to the endless possibilities in terms of financial technology and the value of public-private sector collaboration, as we work towards optimizing digital transactions to improve access to quality healthcare across the country,” said LANDBANK President and CEO Alex Buenaventura.

“RiteMed is committed to providing access to quality and affordable medicines for our fellow Filipinos.

TxTMED is a collaboration of leaders in the healthcare, telecommunications, and finance industries that enable us to fulfill this mandate,” says Retired General Manager Vincent Patrick Guerrero.

“Through technology and the strong backend support of a financial institution, our fellow Filipinos can now carry the burden of chronic illnesses who need to take medicines for life. According to a study by the Department of Health in 2016, households spend 50% on out-of-pocket healthcare expenses when a member of the family is sick,” Guerrero adds.

“This is another first in the world in providing access to healthcare through a digital lending channel. A high-impact initiative that promotes universal health care and social support access among Filipinos even at the grassroots, which is a basic human right,” said FINTQ Managing Director Lito Villanueva.

“The power of digital lies in its ability to address gaps, and we’re confident that the TxTMED service will help bridge access gaps for everyone’s benefit,” Villanueva stressed.



(From left) RiteMed Philippines, Inc. General Manager Vincent Patrick Guerrero, LANDBANK SVP Liduvino Geron, LANDBANK President and CEO Alex Buenaventura, LANDBANK EVP Julio Climaco Jr., and FINTQ by PLDT Managing Director Lito Villanueva lead the press launch of the Tamang Alaga TxTMED program at the LANDBANK Plaza in Manila.

Meet the new LANDBANK Director

RODOLFO PUNO



Mr. Rodolfo Villanueva Puno was sworn in at the Department of Finance as the newest director and private sector representative of the LANDBANK Board last April 27.

Director Puno finished his undergraduate degree in Political Science at the Ateneo de Manila University, and his Master of Public Administration at the University of Southern California in the United States.

He is currently the Chairman of the Board of Napnapan Mineral Resources, Incorporated and the Chief Executive Officer of the Philippine Private Equity Holdings, Incorporated and Epitome Holdings, Incorporated.

He has more than 40 years of experience in the public and private sector. The private companies he has headed include Micron-Public Affairs, Incorporated and the RPRP Ventures Management and Development Corporation.

He served in various capacities in the government including as the Executive Director of the Road Board from 2005 to 2008 and Administrator of former National Cottage Industries Development Authority (NACIDA) from 1983 to 1985. He also headed different units of the then Ministry of Trade and Industry as Assistant Secretary from 1981 to 1986 (now the Department of Trade and Industry).

Pwede nang bumili ng gamot kahit wala pang pambili.



A quick medicine loan

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Electronic order - Register for special discounts

Delivery for free - Reliable and convenient

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In partnership with:



LANDBANK

A Risky Living

The Philippines, which is no stranger to natural disasters in the form of strong typhoons, severe flooding and occasional yet similarly damaging earthquakes, is among the dozens of developing countries that rank high among those most vulnerable to disaster risk.

In the 2016 World Risk Index, the Philippines ranks third among nations whose population runs a very high disaster exposure at 26.70 per cent.

The World Risk Report (WRR), published by the United Nations University Institute for Environment and Human Security (UNU-EHS), contains a World Risk Index in which it ranks countries and regions according to their disaster risk. This includes exposures to elements and instances due to climate change, and how a location's population reacts to or copes with natural dangers. So, even if a highly developed country is capable to handle natural disasters, its strong exposure to natural risk can lend itself high on the list by WRR. This case holds true for Japan, which is ranked 17th out of 171 nations on the risk index.

An overview (partial list) of the World Risk Index 2016

| Rank | Country | World Risk Index | Exposure | Vulnerability | Susceptibility | Lack of coping capacities | Lack of adaptive capacities |
|------|-------------------|------------------|----------|---------------|----------------|---------------------------|-----------------------------|
| 1 | Vanuatu | 36.28% | 63.66% | 56.99% | 34.90% | 81.16% | 54.90% |
| 2 | Tonga | 29.33% | 55.27% | 53.08% | 28.66% | 81.80% | 48.76% |
| 3 | Philippines | 26.70% | 52.46% | 50.90% | 31.83% | 80.92% | 39.96% |
| 4 | Guatemala | 19.88% | 36.30% | 54.76% | 35.82% | 81.00% | 47.46% |
| 5 | Bangladesh | 19.17% | 31.70% | 60.48% | 38.23% | 86.36% | 56.84% |
| 6 | Solomon Islands | 19.14% | 29.98% | 63.83% | 44.01% | 85.56% | 61.90% |
| 7 | Brunei Darussalam | 17.00% | 41.10% | 41.36% | 17.40% | 63.17% | 43.53% |
| 8 | Costa Rica | 17.00% | 42.61% | 38.89% | 21.32% | 63.78% | 34.57% |
| 9 | Cambodia | 16.58% | 27.65% | 59.96% | 37.55% | 86.84% | 55.49% |
| 10 | Papua New Guinea | 16.43% | 24.94% | 65.90% | 54.81% | 83.94% | 58.95% |
| 11 | El Salvador | 16.05% | 32.60% | 49.25% | 27.84% | 74.78% | 45.14% |
| 12 | Timor-Leste | 15.69% | 25.73% | 60.98% | 49.93% | 81.39% | 51.61% |
| 13 | Mauritius | 15.53% | 37.35% | 41.58% | 18.02% | 61.59% | 45.14% |
| 14 | Nicaragua | 14.62% | 27.23% | 53.69% | 33.67% | 80.70% | 46.71% |
| 15 | Guinea-Bissau | 13.56% | 19.65% | 68.99% | 52.64% | 89.93% | 64.93% |
| 16 | Fiji | 13.15% | 27.71% | 47.47% | 24.18% | 74.69% | 43.55% |
| 17 | Japan | 12.99% | 45.91% | 28.29% | 17.82% | 38.04% | 29.00% |
| 18 | Viet Nam | 12.53% | 25.35% | 49.43% | 24.95% | 76.67% | 46.67% |
| 19 | Gambia | 12.07% | 19.29% | 62.58% | 44.77% | 83.87% | 59.11% |
| 20 | Jamaica | 11.83% | 25.82% | 45.81% | 25.43% | 71.30% | 40.70% |

Source: World Risk Report 2016, published by UNU-EHS and Bündnis Entwicklung Hilft

Knowing your strength and weakness

A lot of factors come into play in determining the level and kinds of risk a country or community faces in light of natural events. These can range from geographical location, availability of dependable infrastructure for medical, financial and communication services, up to the capacity to appropriately respond and provide emergency relief in the face of disasters, among others.

For the Philippines, knowing that its geography alone exposes its people to threats of natural calamities on a regular basis, efforts toward strengthening infrastructure or systems that bring basic services to the public is paramount, with provisions for contingency measures. Years of experience have shown the level of difficulty faced by many to overcome the effects of typhoons and earthquakes, or merely survive the aftermath. Consequently, sectors and organizations willing to provide aid are hindered from doing so by the same obstacles. To compound matters, problems with logistics often delay necessary help in these trying times.

In recent years, more focus has been given to the element of preparedness as a significant contributor in effective disaster management, thus saving countless lives. More importantly, this aspect allows hands-on participation by likely to be most affected when disaster strikes.

Reaching out from within

LANDBANK, in more enhanced efforts to empower people to rise above the challenges of poverty, whether natural or man-made, is doing its share of reducing risk for people in the countryside. Aside from regular conducts of emergency preparedness and other simulation activities, and financial assistance through donations and lending programs, the Bank continues to invest in helping mitigate disaster risk through its on-going programs for livelihood and development as well as environmental awareness and preservation.

The Passi LGU is one of the many beneficiaries of this kind of loan-specific program. Having been greatly affected by the onslaught of Typhoon Yolanda in 2013, the City Government of Passi was able to have its then current loan with LANDBANK restructured and was extended additional loan facilities in order to bring considerable cash flow toward addressing needs to fix necessary infrastructure. This includes creating and improving transportation and waste management facilities. Portions of the loan proceeds under the **Calamity Rehabilitation Support (CaReS)** Program are being allocated for rescue vehicles and building of the sports complex that will also serve as an evacuation center in times of calamities.

Many of the Bank's clients and partners susceptible to disasters or affected by past calamities have benefitted from the LANDBANK CaReS, which allows for people and businesses to get back on their feet and recover eventual losses through workable financial loan assistance. This forms part of the Bank's Climate SMART (**S**ynergistic **M**itigation, **A**daptation, **R**esiliency, and **T**ransformation) financing program that covers a host of lending offerings that incorporate elements that help address climate change.

Providing loans for infrastructure development, sound environmental businesses processes and economic rehabilitation, LANDBANK continues to move forward with more opportunities to reach out to other communities in need. Continuous activities under the Corporate Social Responsibility of the institution are helping ensure that preparedness and response up to the grassroots level are met, with its human capital constantly engaged in the nationwide Volunteerific Program—a series of activities that reach out to areas in need.



One such Volunteerific activity initiated by Landbankers was conducted last June 3, 2017 when the Bank's Central Luzon Branches Group (CLBG), together with about 120 Group employees, turned over an Emergency Patrol Boat to the officials of Barangay Masukol, Paombong, Bulacan.

The Emergency Patrol Boat, fully funded by these employees, along with a complete set of life vests and basic medicines, were given primarily to enable the Barangay to respond to disaster or emergency incidents in their community. Barangay Masukol is the farthest island in the municipality of Paombong and is geographically surrounded by bodies of water. Thus, service boats are the only means of transportation for about 3,700 residents of the barangay. On the same day, another boat was turned over to serve as a School Service Boat to Barangay Tibaguin for students of San Pedro National High School located at Hagonoy, Bulacan.

Engaging and empowering communities and people about the challenges and actions that can be taken before, during and after moments of disaster will significantly help reduce casualties and in the long run, curb further spread of poverty, especially in remote areas with limited infrastructure and services.

RECOVERING FROM DISASTERS

RESPONDING TO DISASTERS

FROM DISASTERS
RESPONDING TO DISASTERS
RISK OF DISASTERS

REDUCING RISK OF DISASTERS

What's in your bag?

Emergency experts recommend for every household to each have a survival kit ready for whenever disaster strikes. According to the National Disaster Risk Reduction and Management Council, the emergency survival kit should contain the following:

- [illegible]



Photo courtesy of: Disaster Supply Kit, published by Weather Underground

Preparation is key

According to the International Federation of Red Cross and Red Crescent Societies,

DISASTER Management

is about the organization and management of resources and responsibilities for dealing with all humanitarian aspects of emergencies, in particular preparedness, response, and recovery in order to lessen the impact of disasters.

DISASTER
PREPARING FOR DISASTERS

Acting for Change

Opposite page, (top section): LANDBANK Vice President for Central Luzon Branches Group (CLBG) Sylvia Lim (seated, right) holds the model boat together with Hon. Orlando Manumbas, Brgy. Captain of Masukold during the turnover activity, which was attended by other officers from CLBG. (middle section) VP Lim poses with LANDBANK Head for Malolos Highway Branch Paulino Tiongson Jr.



MERRY IN MARCH LANDBANK BRINGS HOME THE LATEST AWARDS IN Q1 2017

Getting plenty in just the first quarter of the year, LANDBANK has yet again proven its commitment to bring excellent service with a series of awards added to its name. From communicating ideas and causes to positive performance in the economic market, these recognitions from industry peers and authorities is also a way for the Bank to give back and show gratitude to its valued clients and partners across the country.

BAIPHIL Awards

LANDBANK Gawad Patnubay Scholarship Program was adjudged as the Champion in the 2017 Best Corporate Social Responsibility (CSR) Project Award of the Bankers Institute of the Philippines, Inc. (BAIPHIL).

Receiving the award during the closing ceremonies of BAIIPHIL's 29th National Convention on March 11, 2017 was Senior Vice President for Operations Sector Alan Bornas. The convention, which took place at Taal Vista Hotel in Tagaytay City, held a photo exhibit of the various projects of 12 member banks, with LANDBANK besting the lot:

- Development Bank of the Philippines: DBP Endowment for Education Program (DEEP); and Math Challenge
- Philippine National Bank: Young & Empowered Students of the Philippines (YESPh)
- Robinsons Bank: Robinsons Bank Gives Through the Years
- Security Bank & Trust Company: Build a School, Build a Nation: The Classrooms Project
- Standard Chartered Bank: BANCA ng Buhay (Boat for Life) School Boat for Mobility and Livelihood Project
- Union Bank of the Philippines: Tech Project UREKA

The Gawad Patnubay Scholarship Program is a two-pronged scholarship program with Education to Employment (E2E) component for children of Agrarian Reform Beneficiaries (ARBs) taking up agriculture-related courses.

The scholarship program covers the formal education or the four-year degree program in partnership with International Rice Research Institute (IRRI) and Answering the Cry of the Poor (ANCOP); and, informal education or skill-based training program in partnership with Pilipinas Association of Rural Families for Education and Development (PARFED).

BAIPHIL's Special Projects Committee conceptualized the Search for the Best CSR Project during its 28th National Convention in 2015. It aims to provide a venue to recognize and promote the member institutions' CSR projects as well as to serve as an inspiration to the banking industry.



LANDBANK SVP for Operations Sector Alan Bornas poses with then Bangko Sentral ng Pilipinas Governor Amando Tetangco Jr.

Land Bank of the Philippines: Gawad Patnubay (Pag-aaral Tungo sa Maunlad na Bayan Program)

- Bank of the Philippine Islands: BPI Bayan 2.0
- BNP Paribas: Reading Rescue Jar
- CARD-MRI Group: CARD Community Development



52nd Anvil Awards



LANDBANK Executive VP for Corporate Services Sector Julio Climaco Jr. (center) holds one of three awards won at the event. With him are First VP for Corporate Affairs Department Catherine Rowena Villanueva (4th from left) and project managers, namely (from left): Jenalyn Ordinario for *Harvest of Heroes*; Joselito Ramos for *LANDBANK 2016 Calendar - Beacons of Hope*; and Julienne Picato for *MBSPP*.



Held at the Rizal Ballroom of Shangri-La Makati last March 10, 2017, LANDBANK took home three major awards at the 52nd Anvil Awards.

LANDBANK received the Gold Anvil Award for the book *Harvest of Heroes* under the Publications category. It was recognized "for featuring some of the most inspiring stories of growth and success in the institution's history."

Meanwhile, the LANDBANK 2016 calendar "*Beacons of Hope: Lighthouses in the Philippines*" received the Silver Anvil Award under the Calendars - Publications category. The said calendar project was noted for being able to synergize "the Bank's institutional mandate with an opportunity to bring awareness to the public of a significant symbol in the country's history."

The Manila Bay SUNSET Partnership Program, Inc. (MBSPP) also won the Silver Anvil Award under the Public Relations Programs on a Sustained Basis category. The program was recognized "for successfully implementing a sustainable approach to help clean and protect marine and coastal resources of Manila Bay and promote proper waste management."

The Silver and Gold Anvil Awards are given to the best programs and tools that meet the highest standards set in each category.

The Anvil Awards, presented annually by the Public Relations Society of the Philippines, is the oldest award-giving body in the local public relations industry.

PDS Awards



As for its financial markets performance, LANDBANK was again recognized as among the top awardees of the Philippine Dealing System (PDS) Holdings Corporation for Fixed Income Dealing Participants and Fixed Income Cash Settlement Banks for 2016.

This marks the fourth time that the Bank has won the award under the Fixed Income Dealing Participants.

LANDBANK placed second among 19 cash settlement banks and fourth among 41 dealing participants.

The awards for fixed income dealers were given to market participants that generated the highest total volume turnover of securities transacted for the year. The awards for cash settlement banks were based on the highest number of fixed income transactions settled for trading participants.

Then Bangko Sentral ng Pilipinas Governor Amando Tetangco Jr., Securities and Exchange Commission Chairperson Teresita Herbosa, and PDS President and CEO Cesar Crisol conferred the awards to LANDBANK.

Accepting the awards were LANDBANK Senior Vice President for Treasury and Investment Banking Carel Halog, Vice President for Financial Markets Group Ma. Francia Titar, Assistant Vice President for Balance Sheet Management Department Ivy Sacramento and Department OIC for Capital Markets Trading Department Emmanuel Dimaano.



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Head: Precilla Quinto

LEAF CAN-AVID (EASTERN SAMAR)

Municipal Compound, Poblacion
Can-Avid, Eastern Samar
T(m): (0917) 322-6820
(055) 560-9173
(c/o Borlongan Branch)

This is the 43rd LEAF in the country with the Binalonan EO bringing
LANDBANK's Physical Network to 373 as of end May 2017.

RELOCATED

TABACO BRANCH

G/F AMEG Bldg., Ziga Ave. corner
Arellano St., Tayhi, Tabaco City, Albay
T: (052) 742-3413
T/F: (052) 487-5182
Head: Leonora Ariola

MALACAÑANG BRANCH

727 Solano St., San Miguel, Manila
T(m): (0915) 114-0976
986-2354 (temporary)
736-1085 (temporary)
Head: Marittea Cabusao

RELOCATED/RENAMED

CALASIAO BRANCH (F.DAGUPAN- CARANGLAAN)

#3 MB Bldg., Judge Jose De Venecia
Ave. Nalsian, Calasiao, Pangasinan
T: (075) 529-6339
T/F: (075) 529-6678
Head: Leila Carpizo

TABACO BRANCH Moves to bigger site

LANDBANK Tabaco Branch opened its doors to a new and bigger site on April 24, 2017.

The Branch moved to Ground Floor of the AMEG Building located at Ziga Avenue corner Arellano Street, Tayhi, Tabaco City. The area is in the central business district of the City, which will allow the Bank to address the growing number of clients and volume of transactions. Tabaco Branch covers Tabaco City and Albay municipalities of Malinao, Tiwi, Bacacay and Malilipot.

(Right) Tabaco Branch headed by DM Leonora Ariola



LANDBANK approves grant for Great Philippine Eagle



The Philippine Eagle Foundation has been granted a P700,000 grant by LANDBANK to support conversation and protection efforts of the Great Philippine Eagle, the country's national bird.

"We are deeply grateful for LANDBANK's support to our shared mission of protecting our national bird from extinction. Thank you once again for your trust in the work we do," Philippine Eagle Foundation Executive Director Dennis Salvador said.

The donation for the long considered critically endangered animals will be used for the improvement of facilities, such as a brand new cage with a double cover; a partition of existing duplex-type cage; and repair of the breeding chamber.

LANDBANK is the first government financial institution to support the Philippine Eagle Foundation in the improvement of its captive breeding facilities.

Photo courtesy of: Disaster Supply Kit, published by Weather Underground



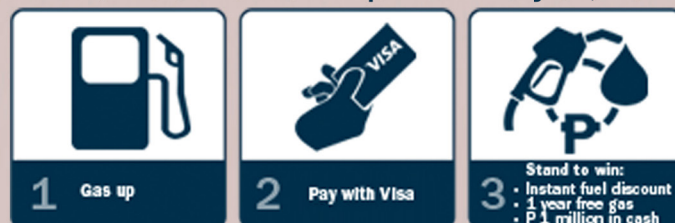
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and win with VISA



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1. Open to all principal and supplementary holders of LANDBANK Visa Debit and Credit cards. No minimum spend is required.
2. Purchases of Caltex gasoline and/or diesel products within the promo period from any of the participating Caltex stations, using Visa Debit and/or Credit Cards shall entitle the Cardholder to electronic raffle entry/ies.
3. One (1) winning Cardholder will be drawn for each raffle draw date.
4. For details, please visit:
<https://www.landbank.com/promo-Visa-Caltex-2017>

Promo valid from April 21 - July 31, 2017



Per DTI FETB-STB Permit No. 4157, Series of 2017

Note: LANDBANK Visa Credit Card services are only available until June 30, 2017 as the Bank shifts to EMV-enabled LANDBANK Credit Card.

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WE HELP YOU GROW.

LANDBANK MOBILOCK



Protect your account from unauthorized withdrawal with **Mobilock**.

Mobilock is a lock and unlock account safety feature which you can access through the **LANDBANK Mobile Banking App**.

You first need to enroll¹ in LANDBANK iAccess and download the LANDBANK Mobile Banking App².

- ¹ Visit your LANDBANK Branch of Account.
- ² Access to LANDBANK Mobile Banking App in your tablet or smart phone is dependent on your internet connection.



A proud member of **BancNet**

Member: PDIC. Maximum Deposit Insurance for Each Depositor P500,000.

Regulated by the Bangko Sentral ng Pilipinas



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