

HARVEST

A quarterly publication for LANDBANK's Clients and Partners
Vol. X, No. 4 December 2015



**Supporting the One Million Books
for One Million Filipino Children Initiative**

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also available online at
www.landbank.com

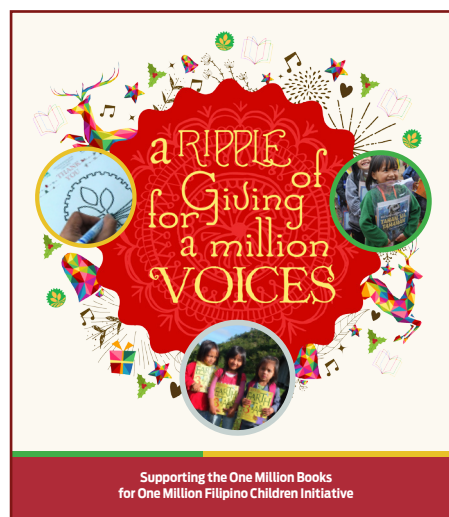
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from LANDBANK.



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@LBP_Official



About the Cover

Bringing more meaning to this season of giving, LANDBANK is supporting a cause that has the potential to change the lives of an entire generation of young Filipinos -- to grow with an education and hope for a brighter tomorrow through the One Million Books for One Million Filipino Children initiative of the Center for Art, New Ventures & Sustainable Development (CANVAS).

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Notes from the Top

There is truly a wealth of blessings to be thankful for as an institution as the year 2015 has been a good year for LANDBANK. Most of our operational and financial targets were achieved and we received various awards and recognitions from here and abroad.

Yet, we as a community, as a family of grateful individuals who make up this Bank, understand our commitment to go beyond our own success. Apart from that we have a social mandate, we believe that it is also our responsibility to give back to others in need amidst all our material graces.

The Christmas season poses different meanings for all of us. Yet, the idea that this particular season is for the children does not escape us. This is why, other than the voluntary contributions gathered from the salaries of our employees, and other outreach programs set, LANDBANK looked for a way to bring the spirit of giving on a level that answers both our accountability to future generations and our sense of fulfillment in making a difference in the lives of young people.

Through the One Million Books for One Million Filipino Children campaign of the Center for Art, New Ventures & Sustainable Development or CANVAS, we hope to instill in our people as well as with our clients, partners and friends, that our small acts of charity can help fuel a whole new generation of thinkers, and further increase our appetite for helping the nation grow.



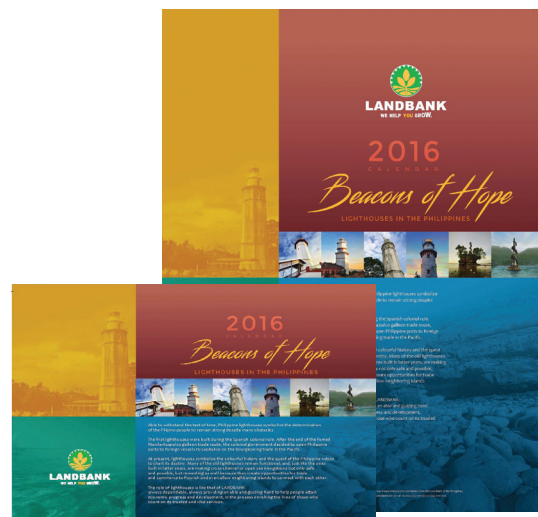
Julio D. Climaco, Jr.
Julio D. Climaco, Jr.
Executive Vice President
Corporate Services Sector

AS OUR THANK YOU TO OUR VALUED CLIENTS, PARTNERS, AND FRIENDS ACROSS THE COUNTRY

LANDBANK for 2016 puts the spotlight on structures that symbolize the colorful history and early journeys of the country toward nation building-- Philippine lighthouses.

And just as these beacons have guided vessels to their destinations, LANDBANK shall remain as dependable and present in the lives of the people and communities it strives to reach and help grow with hope as one nation.

**THE 2016
LANDBANK CALENDARS
OUT NOW.**



PARTNERSHIPS AT WORK



Left photo shows LANDBANK President and CEO Gilda Pico with Department of Environment and Natural Resources (DENR) Secretary Ramon Paje during the signing. Other photo shows them with other attending officials, namely (from left) from DENR: Jesus Enrico Moises Salazar – Director for Strategic Communication and Initiatives Service, Atty. Juan Miguel Cuna – Assistant Secretary and Director for Environmental Management Bureau, Atty. Jonas Leones – Undersecretary for Environment and International Environment Affairs, and Atty. Ernesto Adobo Jr. – Undersecretary for Administration and Information Systems; while from LANDBANK: Executive VP for Corporate Services Sector Julio Climaco Jr., Directors Crispino Aguelo and Gerardo Bulatao, and First VP for Corporate Affairs Department Catherine Rowena Villanueva.

Gawad Sibol Program LANDBANK and DENR, 2015

Coverage is 60 hectares nationwide, with a P1.8M funding from LANDBANK. Meanwhile, DENR will identify fruit-bearing trees suitable to the planting sites and partner-POs in specific areas.

Adopt-A-Watershed Program LANDBANK and DENR, 2006; 2012

Aim: rehabilitate a total of 54 hectares of denuded watersheds in various sites nationwide to help mitigate the impact of global warming and climate change.

Gawad Patnubay Scholarship Program LANDBANK and DENR, 2015

Aim: provide scholars with internship or employment within LANDBANK or its partner institutions. The DENR is the latest partner for hands-on training reflective of the Education-to-Employment ideal.

LANDBANK and the Department of Environment and Natural Resources (DENR) recently entered into agreements that aim to reinforce their mutual objectives of promoting environmental protection and youth empowerment. Environment Secretary Ramon Paje and LANDBANK President and CEO Gilda Pico signed the partnership agreement on the “Gawad Sibol” and “Gawad Patnubay Scholarship” Programs of the Bank in ceremonies held at the LANDBANK Plaza in Malate, Manila.

The new Gawad Sibol Program will have the support of the 7,000-strong Landbankers in the country, with the help of different Peoples’ Organizations (POs) by way of tree-planting events. The local communities within the adopted areas, as covered by the program, will be encouraged to engage in the rehabilitation, maintenance, and protection activities since the Program is a tripartite agreement between LANDBANK, DENR and the POs residing in the adopted sites.

Meanwhile, the Gawad Patnubay Scholarship Program provides educational and employment assistance to poor but deserving students who pursue agriculture and related courses, as part of LANDBANK’s mandate of promoting sustainable development and reducing poverty in the countryside. Under the agreement, LANDBANK shall partner with the DENR in implementing the Education-to-Employment (E2E) Internship component.

This year, 12 scholars who have completed their BS Agriculture courses will comprise E2E Internship Program’s first batch of participants.





Loan facilities for VENVI AGRO reach P1.22B

LANDBANK and Venvi Agro-Industrial Ventures Corporation (VENVI AGRO) recently signed two agreements covering a total of P1.2 billion in credit facilities. The facilities comprise of P800 million term loan and P400 million short term loan line.

The short term loan line shall be used to augment working capital for the agri-business operation of the corporation. On the other hand, the term loan shall be used to finance the expansion of their feed mill facility and chicken egg layer farm with biogas digester system. It shall also be used to finance the construction of a state-of-the-art slaughterhouse with meat processing facility and cannery to be located in San Nicolas, Ilocos Norte. A Domestic Bills Purchase Line amounting to P20 million was also granted to VENVI AGRO.

Executive Vice President for Agricultural and Development Lending Sector (ADLS) Cecilia Borromeo and President and CEO of VENVI AGRO Atty. Hilario Valdez signed the agreements with First Vice President for North and Central Luzon Lending Group Ma. Celeste Burgos, Head for Ilocos Sur Lending Center Cesar Ulpindo and VENVI AGRO Finance and Treasury Manager Anna Mae Calamaan signing as witnesses.

P2.1B loan set for Public Safety Savings and Loan Assoc., Inc.



PSSLAI FAST FACTS

Non-stock and non-profit, created by virtue of R.A. No. 8367 for the benefit of public safety personnel

Established on July 1, 2003 and duly registered with the Securities and Exchange Commission

Recognized and regulated by the Bangko Sentral ng Pilipinas

Assets reached P20B in 2014; initial capital was P54M

Headquarters/Corporate Office:
524 EDSA Cubao Quezon City

LANDBANK granted a P2.1-billion loan to Public Safety Savings and Loan Association, Inc. (PSSLAI) to augment its working capital via rediscounting of sub-borrower's short term (P1B) and long term (P1B) promissory notes, and to purchase checks (P100M) to allow member withdrawals pending the clearing period.

LANDBANK to lend P3.5B to Therma Visayas, Inc. for power generation project

LANDBANK, as one of the Joint Lead Arrangers and Project Lenders, is lending P3.5 billion to Therma Visayas Inc. (TVI). TVI is a joint venture of Aboitiz Power Corporation, Therma Power Inc. and two subsidiaries of Vivant Corporation.

Senior Vice President for Corporate Banking Group Edward John Reyes (front row, 5th from left) and First Vice President for Investment Banking Group James Aldana (front row, 3rd from right) participated in the ceremonial signing held last August 2015 at Makati Shangri-La Hotel.

The amount to be funded by LANDBANK is part of the P31.97-billion syndicated term loan facility which will be used to finance the construction of the 340-MW (gross) coal-fired power generation project in Sitio Looc, Barangay Bato, Toledo City. With the robust demand in the Visayas grid, the power plant is scheduled for completion by 2018 and is expected to help augment power supply in the region.





A literature of giving

HOW A LITTLE ACT OF CHARITY AND FAITH CAN FOSTER A GENERATION OF YOUNG READERS

Finding the right balance between profit and social responsibility has always been a top priority for LANDBANK. That is why it makes it a point to form and foster partnerships that offer not only financial advantages, as LANDBANK supports relationships that resonate with purpose on a different scale, one that banks on social value.

And because LANDBANK believes that promoting inclusive growth in the countryside is not exclusive to economic affairs, efforts toward building sustainable programs, may they be for the environment or community development are being given equal importance.

Bringing the year to a close, the Bank found a fitting occasion to help bring the spotlight to a cause timely to the Christmas season. More importantly, it is a mission that reflects the constant struggle to bring learning to young children across the nation, especially in remote areas.

For 2015, the institution partnered with the Center for Art, New Ventures and Sustainable Development (CANVAS) to help bring books within children's reach through the **One Million Books for One Million Filipino Children Initiative**. Launched at the Bank alongside the opening of the 2015 Great Holiday Bazaar at the LANDBANK Plaza, the CANVAS initiative calls for donations in cash and in kind - school supplies and other items that can be utilized by children attending school. Employees and visitors entering the Plaza are easily greeted by the sight of the LANDBANK Christmas tree, which has been decorated by CANVAS with an assortment of Christmas themed houses, miniature books, as well as image tags showing children experiencing their CANVAS books for the first time. These ornaments

The Center for Art, New Ventures & Sustainable Development (CANVAS) is a non-profit organization that works with the creative community to promote children's literacy, explore national identity, and broaden public awareness for Philippine art, culture, and environment.

Visit www.canvas.ph to find out more about what you can do to help spread literacy in the country.

Some of the miniature books adorning the Christmas tree on display at the LANDBANK Plaza, Manila.





ACCORDING TO CANVAS, THERE ARE 11 MILLION FILIPINOS WHO ARE FUNCTIONALLY ILLITERATE (THEY CANNOT READ WITH COMPREHENSION) WHILE FOUR MILLION HAVE NO BASIC LITERACY SKILLS. AND WHILE MOST FILIPINO CHILDREN DO ENROLL IN GRADE 1, AN ESTIMATED 55% OF THEM WILL DROP OUT WITHOUT FINISHING HIGH SCHOOL. INCREASED ACCESS TO, AND ENCOURAGING A LOVE FOR BOOKS IN PUBLIC SCHOOLS IS NEEDED TO PROMOTE FUNCTIONAL LITERACY, CREATIVE THINKING AND INDEPENDENT READING SKILLS THAT ARE NEEDED FOR FUTURE SUCCESS.

create the theme of a Christmas village, representing an ideal where one can find a sense of community that allows hope to grow and dreams to flourish.

Apart from the fundamental thrust of helping kids develop a love for reading through age-appropriate stories, the book program seeks to tap into the creative and independent thinking of these young minds. Seeing the books the children receive from CANVAS, it is not hard to see how, for the written stories and illustrations contained in these books come from some of the best contemporary Filipino artists and literary figures.

The ongoing nationwide campaign, has allowed children from remote communities in the country the opportunity to learn as well as enjoy the feeling that comes with owning something new. The proceeds of the campaign that will be generated from LANDBANK's partnership will go to the students of Malkahi Elementary School in Saranggani Province. These young beneficiaries travel on foot on a daily basis, enduring the 14 to 18 kilometer distance just to get to school and get an education. The target turnover, to be facilitated by the Corporate Social Responsibility unit of LANDBANK, is scheduled at the start of 2016.

As part of the campaign with LANDBANK, CANVAS has commissioned an artist to render caricatures of donors as a token of appreciation for their contribution.



Sketching dozens of personal images during the book campaign was CANVAS resident caricaturist Bobbi Jolbitado.

Above photos show some of the Landbankers who sat for caricatures during the LANDBANK Great Holiday Bazaar 2015. Some of the kids from the Cordillera Conservation (right) trying to figure out their new books.

Children's photos used are courtesy of CANVAS.



Real-time remittance processing courtesy of TRANSFAST

LANDBANK and Trans-Fast Remittance LLC (TRANSFAST) have partnered to enable their customers worldwide to make real-time transfers to LANDBANK accounts, 24/7, 365 days a year. LANDBANK and TRANSFAST signed the agreement for the new connection in August 2015 at the LANDBANK Plaza, Manila.

"We welcome this partnership with TRANSFAST that allows us to provide our kababayans around the world a safe and affordable facility to make real-time deposits to the LANDBANK accounts of their beneficiaries in the Philippines. We look forward to more exciting possibilities and opportunities with this partnership, which brings us several steps closer to competing more effectively in the global remittance market," LANDBANK President and CEO Gilda Pico said.

Overseas Filipinos can use TRANSFAST to directly deposit funds to the LANDBANK accounts of their beneficiaries in the Philippines via mobile, online or in person. Real-time deposits are available in Pesos or in U.S. dollars. Beneficiaries can receive funds direct to their bank accounts or pick up the money within minutes at more than 17,000 convenient locations throughout the Philippines.

TRANSFAST is a leading omni-channel provider of multi-currency crossborder payments solutions to consumers and businesses around the world. "We are pleased that this new connection will enable customers of TRANSFAST sending money to LANDBANK accounts to send funds which are received instantly around the clock," remarked TRANSFAST CEO Samish Kumar. "We know our customers will enjoy this added convenience and are pleased to be connected to LANDBANK with this latest technology."

As a government financial institution, LANDBANK carries a mandate of promoting economic development in the countryside. In terms of branch network, LANDBANK has the distinction of being present in all of the country's 81 provinces.

From left: TRANSFAST Head of Network Development-Philippines Arnold Katipunan; Head Director for Asia-Pacific Anne Ditchon, and Head for Asia-Pacific Treasury and Network Development Jon Velasquez, LANDBANK President and CEO Gilda Pico, Executive Vice President for Branch Banking Sector (BBS) Jocelyn Cabreza, and First Vice President for OFW Remittance Group Renato Eje.



Fiesta Communities, Inc. secures additional P500M for housing projects

With a name that represents the core values, philosophy, and mission of F-amily, I-nvestment, E-nvironment, S-helter, T-echology and A-ffordability, Fiesta Communities, Inc. continues to bring affordable and socialized housing to many Filipinos in the country.

The company, which was created in 2007, recently secured an additional P500 million Short Term Loan Line from LANDBANK to augment working capital for the construction of housing units for its various subdivision projects.

Visit www.fiestacommunities.com to know more about owning a home today.



The latest agreement was signed by Fiesta Communities, Inc. as headed by President Wilfredo Tan (seated, 2nd from right) with Chief Finance Officer Mariano Tan (seated, center), and Vice President for Finance Regina Sula (seated, right). Signing for LANDBANK was First Vice President for North and Central Luzon Lending Group (NCLLG) Ma. Celeste Burgos (seated, 2nd from left), along with Head of Pampanga Lending Center Ranilo Jimenez (seated, left). Also present at the event were (standing, l-r) LANDBANK Account Assistant Rosebelita Reyes, NCLLG Technical Assistant Leo Santos, and Account Officer Marie Grace Bituin.



LANDBANK rings in P6B in LTNCD, lands on PDEX listing

Marking the first listing of a government-owned universal bank on the Philippine Dealing and Exchange Corporation (PDEX), LANDBANK recently raised P6 billion worth of Long Term Negotiable Certificates of Deposit (LTNCD) as a first tranche out of a P15-billion program that the Bangko Sentral ng Pilipinas approved for the Bank to issue.

The offer, the second LTNCD issuance this year, attracted a strong orderbook of over P7 billion. However, LANDBANK decided to only award P6 billion to match its expansion plans and lending activities to mandated priority sectors. The final size is twice the P3 billion issue announced at the start of the offer period.

The strong demand helped LANDBANK price at the lowest end of its pricing guidance, or at 3.75 percent per annum for the instrument, which has a maturity of five and a half years, and was issued on October 9, 2015.

"We thank the investor community for partnering with us in nation-building. The proceeds of the issuance will make long-term funding available for the Bank's development programs and lending activities for our mandated and priority sectors," said LANDBANK President and CEO Gilda Pico. She added that the listing was in line with the Bank's objective of encouraging more Filipinos to invest and participate in the local capital market.

The Hongkong and Shanghai Banking Corporation Limited (HSBC) is the Sole Lead Manager and Bookrunner for the transaction and acts as Selling Agent together with LANDBANK and Multinational Investment Bancorporation (MIB).

Left to right: HSBC Treasurer and Head of Global Market Dondi Baltazar, LANDBANK Director Tomas de Leon Jr., President and CEO Gilda Pico, Philippine Dealing Systems Holdings Corp. & Subsidiaries President and CEO Cesar Crisol, then LANDBANK Executive Vice President for Treasury and Investment Banking Sector Rabboni Francis Arjonillo, and MIB President Marilou Cristobal.

LANDBANK bags three new awards at 2015 Int'l Banker Banking Awards

- Best Commercial Bank - Philippines
- Best Innovation in Retail Banking in the Philippines for the LANDBANK Mobile LoanSaver
- Banking CEO of the Year Asia for LANDBANK President and CEO Gilda Pico

LANDBANK President and CEO Gilda Pico poses with Simon Hughes, Vice Chair of the Business Visits and Events Partnership during their interview session.

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Subic Bay Branch launches



BRANCH BANKING NEWS & UPDATES



Managing billing statements and paying bills online for locators and residents in Subic Bay Freeport Zone is now convenient with LANDBANK's Electronic Billing and Payment System (EBPS). The EBPS was formally launched by the Subic Branch along with the Subic Bay Metropolitan Authority. The move is in line with the Bank's thrust to provide innovative financial services to clients through different electronic channels.

The first phase of the project covers collections in pesos for lease rental, common use of service area, airport fees, road user's fees among others, while the second phase would include dollar collections, partial payments, BancNet connectivity and Seaport Collections. The launching was attended by key officers of SBMA led by Chairman Roberto Garcia (seated, 4th from left). Representing LANDBANK during the launch were Vice President for Central Luzon Branches Group Althon Ferolino, Head for Subic Branch Sylvia Lim, Head for Cash Management Solutions Department Ninna Richelle Veran, and Marketing Officer for North and Central Luzon Paul Christian Cortez.

Meanwhile, Subic Water Sewerage Co. Inc. (SWSCI) and Columban College also availed the Electronic Payment Portal System. Payment for water utility in Olongapo City and school tuition fees, respectively, can be made online. The event was graced by SWSCI COO and General Manager Edna Canlas and Columban College Vice President for Finance Cecilia Reyes.

LANDBANK credit info exchange commences with TransUnion



LANDBANK recently commenced its credit information exchange with TransUnion following the agreement both parties signed earlier this year.

TransUnion's credit and risk solutions which provide, among others, access to bureau credit reports and consumer bureau scores of potential and existing clients, will provide the Bank with a picture of current and past credit behavior that can aid credit decisions. "This partnership will help us make quicker and better informed credit decisions. By gaining access to fast and meaningful credit information, we can accurately and efficiently assess the financial health of our customers and significantly improve the speed of loan processing," LANDBANK President and CEO Gilda Pico said.

Equipped with these solutions, LANDBANK will also be able to provide its clients with information that may impact their financial decisions and borrowing behavior. "We want to give them a clearer understanding of how a good credit standing or record can be beneficial in gaining access to low interest loans and increased credit limit in the future. By equipping them with the confidence to make informed financial decisions, we can bring more Filipinos under the umbrella of financial services and eventually wean them away from unorganized money markets and moneylenders," President Pico added.

TransUnion was represented by its Regional President for Asia Pacific Lawrence Tsong (6th from right) and TransUnion Philippines President and CEO Tina Stockdale (6th from left). Also present during the event were Executive Vice President for Operations Sector Andres Sarmiento, Senior VP for Strategic Planning Group Liduvino Geron, then OIC for ADLS Senior VP Joselito Gutierrez, First VP for Banking Operations Group Conrado Roxas, First VP for Retail Lending Group Lolita Silva, and VP for Property Valuation and Credit Information Department Winston Rochel Galang, among others.

TO ALL OUR VALUED CLIENTS AND CUSTOMERS

SO THAT WE MAY
CONTINUE TO
SERVE YOU BETTER,
PLEASE TAKE THE TIME
TO **UPDATE YOUR**
ACCOUNT INFORMATION
BY VISITING YOUR
SERVICING BRANCH.

THANK YOU.



LANDBANK President and CEO Gilda Pico and Zamboanga del Sur 2nd District Representative Aurora Cerilles lead the ribbon-cutting ceremony during the inauguration of LANDBANK Pagadian Branch. They are joined by LANDBANK Executive VP for BBS Jocelyn Cabreza, VP for West Mindanao Branches Group Khurshid Kalabud (right), Zamboanga del Sur Gov. Antonio Cerilles (3rd from left), and Pagadian City Mayor Romeo Pulmones (2nd from right).



Inaugurated Pagadian Branch

LANDBANK Building
Gov. Vicente M. Cerilles St.
Santiago Dist., Pagadian City

T: (062) 214-1591/1536
F: (062) 215-2344

Head: Lina Pacio

Now Open

The opening of Janiuary Branch in December 2015 now brings LANDBANK branches to a total of **358** across the country.

Janiuary Branch

Don T. Lutero St.
Poblacion, Janiuary
Iloilo

T: (033) 531-7148
F: (033) 330-4783

Head: Annalina Javellana

San Juan (Batangas) EO

Prime DS Building
Gen. Luna St.
Brgy. Poblacion
San Juan, Batangas

T/F: (043) 740-7130

Head: Enrico Ellosa

Inaugurated

Bonifacio Global City Branch(BGC)

Shop 1, The Luxe Residences
28th St. corner 4th Ave.
BGC, Taguig City

T: (02) 843-2151/2142
F: (02) 843-2147

Head: Jose Emmanuel Valdez

LANDBANK President and CEO Gilda Pico graced the inauguration last December 2, 2015 of the Bonifacio Global City Branch in Taguig City. Also on hand were (from left) LANDBANK First VP for South NCR Branches Group Ramon Monteloyola, City Treasurer for Taguig Atty. J. Voltaire Enriquez, LANDBANK Director Tomas de Leon Jr., and Executive VP for Branch Banking Sector Jocelyn Cabreza, among others.





Demonetization Schedule Important Reminders

A message from the Bangko Sentral ng Pilipinas

OLD BANKNOTE SERIES

Launched in 1985



Can still be used for
daily transactions
January - December 2015

Can only be exchanged
in banks and BSP offices
January - December 2016

Demonetized,
no more monetary value
starting January 1, 2017

NEW BANKNOTE SERIES

Launched in 2010



Has been in use
for daily transactions
since December 2010

Only this banknote
series can be used
for daily transactions
starting January 1, 2016

2015

2016

2017

For more information, contact:

Currency Issue and Integrity Office : Telephone Numbers: (02) 988-4834 or (02) 352-1485; ciiohelpdesk@bsp.gov.ph
BSP Corporate Affairs Office : Telephone Numbers: (02) 708-7140 or (02) 708-7701 loc. 2876
Fax No.: (02) 708-7138; corao@bsp.gov.ph, bspmail@bsp.gov.ph

www.bsp.gov.ph