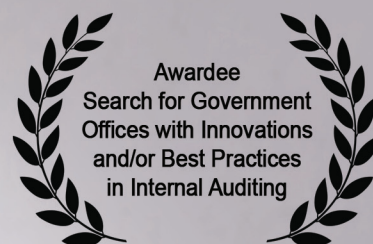


HARVEST

A quarterly publication for LANDBANK's Clients and Partners
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The Banker



Bank of the Year 2014

PHILIPPINES



A MOST REWARDING YEAR

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2015 CALENDAR

The beauty that lies within

A closer look at Philippine caves

LANDBANK 2015 calendar entitled, "The Beauty that Lies Within" features six Philippine caves across the country. These are the Sumaguing cave in Mountain Province and the Callao Cave in Cagayan for Luzon; Calbiga Caves in Samar and the Bulabog Putian National Park Caves in Iloilo for Visayas; Kapalong Caves in Davao del Norte and Silop Caves in Surigao del Norte for Mindanao.



About the Cover

The recent recognitions of LANDBANK from various organizations here and abroad are reflective of the solid foundation, commitment and resilience to deliver excellent service by its people. And being conferred the Bank of the Year is a proud moment of validation for us that we gladly share to our clients, partners, and friends.

Harvest Magazine is also available online for viewing or download. You may also follow us on facebook and twitter for the latest news and updates from LANDBANK.

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NOTES FROM THE TOP



Here at LANDBANK, there is a clear understanding of the need to adapt to the changes in the industry that we move in and in the growing sophistication of our clients.

That is why we are constantly updating our banking processes and IT systems to ensure that our clients enjoy efficient service delivery. Given that various industries are increasingly becoming dependent on technology-driven systems to elevate and improve our customer experience as well as draw public notice, these should not undermine the value of human connection.

In fact, the hard work of this institution's talent pool hand in hand with its management, especially in the past months has given credence to the excellent service LANDBANK has shown. From receiving merits for its core practices from industry authorities, to its international conferment as Bank of the Year for 2014 --all these are because of our ability to level the performance of our employees against model standards.

As we embrace the ease and innovation that today's banking brings to our operations and bottom line, here at LANDBANK, these givens are as much prized as the institution's most important asset—our human capital. The services that we provide go beyond our clients and partners, as they extend toward the continuous development of our workforce across the nation. It is our belief and perpetual goal to raise the bar in producing exceptional employees through growth opportunities and technical tools at their disposal.

We extend our gratitude to our clients, partners and all the Landbankers who inspire us to transform LANDBANK into a kind of bank worthy of public trust, and as a home to people wanting to make a lasting impact, growing together with the nation.

Julio D. Climaco Jr.
JULIO D. CLIMACO, JR.

Executive Vice President for
Corporate Services Sector

Ensuring the tactile implementation of the human resources development and acquisition, corporate facilities management, procurement services, corporate affairs and workforce performance delivery of LANDBANK is Executive Vice President Julio D. Climaco, Jr.

He currently chairs the Bank's Head Office Bids and Awards Committee, Building Committee, Accountability Assessment Committee and Provident Fund Board of Trustees. Additionally, he serves as a director in LBP Leasing Corporation and Producers Savings Bank, and as alternate director at the National Food Authority.

EVP Climaco holds a Bachelor's Degree in Commerce major in Management of Financial Institutions from De La Salle University and earned Masteral units in Applied Business Economics from the Center for Research and Communication.

PARTNERSHIPS AT WORK

LANDBANK loans reach clients in Northern Samar

LANDBANK recently approved a total of P128 million in loans to clients in Northern Samar. Of the total amount, P38 million was availed by the Municipal Government of Catarman for the completion of the LGU's commercial building; P60 million was availed by the Allen Municipal Officials and Employees Cooperative (AMOEC) and P30 million was availed by the Capitol Employees Multi-Purpose Cooperative (CEMCO) to finance their co-op projects and services.

LANDBANK SVP and Head for Visayas Lending Group Joselito Gutierrez sealed the loan agreements with Catarman Mayor Francisco Rosales Jr., AMOEC Chairman Cipriano Gardoque, and CEMCO Chairman Wildy Miranda. LANDBANK Manager and Head for Leyte Lending Center Eulalio Lagapa Jr. signed as witnesses. Also present during the signing ceremonies were LGU and co-op officers with the Leyte Lending Center personnel.



In separate events, LANDBANK signed loan agreements with (from top):

- Municipal Government of Catarman
- Allen Municipal Officials Employees Cooperative (AMOEC)
- Capitol Employees Multi-Purpose Cooperative (CEMCO)



LGU Muntinlupa seal MOA for RPT online

Muntinlupa Mayor Jaime Fresnedi and LANDBANK Executive Vice President for Branch Banking Sector Jocelyn Cabreza spearheaded the signing for the Real Property Tax (RPT) online payment system for the convenience of the taxpayers in Muntinlupa.

The RPT is an electronic payment system that allows real-time settlement over the Internet by clients intending to pay their RPT obligations to the City of Muntinlupa.

Open initially to LANDBANK account holders, its second phase will include those maintaining accounts with BancNet-member banks to take advantage of the payment system.



Photo shows Muntinlupa City Mayor Fresnedi and LANDBANK EVP Cabreza during the signing at the Office of the City Mayor. Serving as witnesses were City Administrator Engr. Allan Cachuela (left) and LANDBANK SVP for South NCR Branches Group Marilyn Tiongsong (right).

Lingayen gets connected with new ATM and payroll tie-up



Left photo shows Pangasinan Provincial Administrator Rafael Howard Baraan during the ceremonial ATM withdrawal at Lingayen Branch. Right photo features Pangasinan Governor Amado Espino Jr. (left) with Vice Governor Jose Ferdinand Calimlim Jr. (right) during the ribbon-cutting event.

Pangasinan Governor Amado Espino Jr., Vice Governor Jose Ferdinand Calimlim Jr., and LANDBANK Head for Lingayen Branch Liza Melendez led the recent inauguration of the LANDBANK ATM located at the Finance Building, Capitol Complex in Lingayen. The installation of an offsite ATM complements the Bank's ATM payroll service for LGU employees.

During the event, a ceremonial turnover of the LANDBANK Visa Debit Card was made by Branch Head Melendez to Governor Espino and Vice Governor Calimlim Jr. A ceremonial withdrawal was also conducted by Provincial Administrator Rafael Howard Baraan. Earlier, LGU Pangasinan and LANDBANK sealed an agreement for the automation of payroll service. The automation was aimed at ensuring a more systematized procedure in the crediting and withdrawal of salaries and allowances. Also present during the event were Board Members Generoso Tulagan, Raul Sison and Antonio Rene Sison, and Provincial Treasurer Marilou Utanes.

LANDBANK and NEA brighten projects for ECs

In support of the Philippine development plan to improve nationwide electrification services, LANDBANK together with the National Electrification Administration or NEA recently formalized a partnership to provide financing assistance to Electric Cooperatives (ECs) and wholesale power aggregators.

"LANDBANK recognizes the need to energize barangays to promote socio-economic growth and generate more employment in the countryside. This partnership will allow us to further intensify support to the utilities sector, especially the power industry, which is in need of a boost in light of challenges that the industry continues to face," said LANDBANK President and CEO Gilda Pico.

Under the agreement, LANDBANK will coordinate with NEA in identifying potential EC projects that will qualify for capability building or financing assistance. Loan requirements of ECs shall be co-financed by NEA from its own funds and LANDBANK through its credit program dubbed as BRinging Inclusive Growth in every Household through National Electrification Support Services (BRIGHTNESS).

The LANDBANK BRIGHTNESS program aims to encourage the use of renewable energy and support developmental projects of rural cooperatives that could in turn help lower electricity rates.

LANDBANK will finance projects such as the construction, upgrading or rehabilitation of the EC's power generation, distribution system, construction of power generation plants, acquisition, rehabilitation and upgrading of TRANSCO sub-transmission assets; purchase of capital equipment; and working capital of the EC, among others.

Eligible borrowers under the BRIGHTNESS credit program include ECs that are duly registered with the Cooperative Development Authority. It is also open to joint venture/consortium of ECs and players in the electric power generation, transmission, distribution and supply sectors.

According to NEA, as of December 2012, the country's household electrification level was at 76.7 percent while barangay electrification level stood at 71 percent. The government, through NEA, aims to energize 90 percent of households by 2017 and 100 percent of barangays by 2015.

Reaching the bar of banking excellence

Capping 2014 for LANDBANK is the honor of being named the Bank of the Year for the Philippines by prestigious international magazine, *The Banker*. Thanks to your continued support and partnership, the award is only one of five major recognitions we received in the last quarter. These affirm LANDBANK's feats in our pursuit of excellence in banking, and inspire us to continue serving you with commitment to help and see you grow.



THE PHILIPPINES BANK OF THE YEAR FOR 2014

One of the world's most esteemed banking magazines, *The Banker*, has bestowed on LANDBANK the Bank of Year Award for the Philippines.

LANDBANK President and CEO Gilda Pico received the award at the Intercontinental Hotel in London last November 27. She expressed deep pride in accepting for the institution this coveted accolade, as it embodies LANDBANK's strong financial performance, and sound business strategies aimed at both maintaining viability and delivering quality service.

The *Banker* is published by the Financial Times of London. Held annually to recognize top financial institutions across the globe, the Bank of the Year Awards aim to promote excellence in the banking industry.

1ST AWARD ON BEST PRACTICE AND BENCHMARKING

Meanwhile, the Environmental Due Diligence (EDD) of LANDBANK on its financed projects won in the 1st Philippine Best Practice and Benchmarking Competition (for private and public sectors) last October 24 at the Shangri-la in Makati City.

Spearheading the competition were the Philippine Society for Quality (PSQ), the Department of Trade and Industry and the Development Academy of the Philippines (DAP).

LANDBANK's EDD System is a comprehensive process of evaluating compliance of Bank-financed projects to Philippine environmental laws and regulations. It is imbedded in the Bank's credit delivery starting from loan packaging to loan payment, and assists LANDBANK clients with mitigating risks associated with possible imposition of penalties or closure due to environment-related violations.

LANDBANK's EDD System was implemented initially in 1994 as part of the Environmental and Social Safeguards Framework for World Bank-financed projects. Banks usually implement EDD on a selective basis, specifically for projects financed under their special or Official Development Assistance (ODA) program. For LANDBANK, however, it covers 100 percent of its financed projects regardless of cost. All of the

Bank's 35 provincial lending units implement EDD, with technical support for the environmental assessment of projects through the Bank's Environmental Program and Management Department.

Under LANDBANK's EDD, an Environmental Report for each project is prepared which contains the following: evaluation of impact and recommendation of mitigating activities to reduce impact of their operations to the environment, determination of the environmental risk rating of each project, evaluation of continuing compliance with environmental laws and regulations, and determination of the environmental benefits such as eligibility of projects for inclusion under the Clean Development Mechanism.

From 2004 to 2013, LANDBANK has evaluated a total of 3,360 projects nationwide. To date, there have been no reports of LANDBANK-financed project closure due to violations on environmental requirements.

AGIA RECOGNITION FOR INTERNAL AUDIT

For its exemplary internal audit practices, LANDBANK bagged the award in the Search for Government Offices with Innovations and/or Best Practices in Internal Auditing for 2013. Conferred by the Association of Government Internal Auditors (AGIA), the awards program is being conducted to motivate and encourage government offices to espouse and uphold internal auditing.

The Search was open to all government offices, including national government agencies, government-owned and –controlled corporations, government financial institutions, state universities and colleges, local government units, and constitutional bodies, including the legislative and judicial branches of the government, and uniformed personnel. There were seven government agencies that participated and were conferred with Certificates of Recognition during the AGIA Annual National Convention held in October 2014 at the Crown Regency Resort and Convention Center in Boracay, Malay, Aklan. LANDBANK emerged as the first winner in the Search, based on AGIA's four criteria: Contribution to Agency Operations; Relevance or Significance in Internal Auditing; Sustainability; and Originality or Uniqueness.



LANDBANK EVP for Agricultural and Development Lending Sector Cecilia Borrromeo accepts the Philippine Best Practices Award from DAP SVP for Support Operations Bernardo Dizon during the 26th National Quality Forum held in Makati City. With them are (L-R) Professional Development and Training Lead/PSQ Board of Trustees Warren Enteria, LANDBANK Head for Environmental Program Management Department Prudencio Calado III, SVP for Strategic Planning Group Liduvino Geron, FVP for Lending Program Management Group Leila Martin, Professional Development and Training Lead/PSQ Board of Trustees Noly Cayabyab, PSQ Board of Trustees President Angelica Friginal, Director for the UP Institute for Small Scale Industries Nestor Raneses, Vice President/Managing Director for the Center for Quality and Competitiveness of DAP Arnel Abanto, and External VP/Project Director for Innovations and Benchmarking of PSQ Ma. Teresa Bagaman.



LANDBANK Director and Chairman of Audit Committee Victor Gerardo Bulatao holds the plaque along with LANDBANK President and CEO Gilda Pico. Representing AGIA is Assistant Treasurer Ruth Carlos. Also in photo are LANDBANK VP for Internal Audit Group Noemi dela Paz (2nd from right), AVP for Field Operations and Audit Department Dina Melanie Madrid (2nd from left), Assistant Manager for Credit Review Department Rene Silva (right) and Management and Audit Officer Lourdes Agustin of Quality Assurance and Support Team (left).

AGIA Assistant Treasurer Ruth Carlos conferred the recognition to LANDBANK during the flag ceremony at the LANDBANK Plaza last November 10, 2014. LANDBANK Director and Chairman of the Audit and Compliance Committee Victor Gerardo Bulatao, accepted the award, along with LANDBANK President Gilda Pico, First Vice President for Internal Audit Group Noemi dela Paz, Assistant Vice President for Field Operations Audit Department Dina Melanie Madrid, Assistant Manager for Credit Review Department Rene Silva and Management and Audit Officer Lourdes Agustin of Quality Assurance and Support Team.

TOP GSED AWARD FROM THE BTR

Winning for the second year in a row, LANDBANK has been named by the Bureau of the Treasury (BTr) as the number 1 Government Securities Eligible Dealer (GSED) in 2014. National Treasurer Rosalia De Leon led the Bureau of the Treasury's conferment of the award to LANDBANK.

The award recognizes both primary and secondary market trading prominence and a GSED's contribution to the capital markets development of the country. "We are pleased to gain recognition once again for LANDBANK'S efforts in promoting the growth of the local bond market. We will continually support the BTR's efforts and programs geared towards revenue generation and economic development," said LANDBANK President and CEO Gilda Pico.

Also recognized among the top 10 GSEDs for 2014 in order of rank were BPI, DBP, Metrobank, Citibank, HSBC, Deutsche Bank, First Metro Investments Corporation, BDO, and Security Bank.

ARTA BREAKTHROUGH AGENCY

LANDBANK was cited for putting quality customer service at the forefront, through the Anti-Red Tape Act (ARTA) Breakthrough Agency Award from the Civil Service Commission (CSC). The Award highlighted the Bank's outstanding performance in the ARTA Report Card Survey conducted from June to November 2013.

LANDBANK obtained a 99 percent rating in the survey that involved 100 LANDBANK branches all over the country. Clients served as respondents to the study which evaluated the Bank's compliance to ARTA.

"We empower our employees to uphold the core values that define our institution to be the bank of choice as we continue to improve to meet the challenges of providing excellent service to our customers," said LANDBANK Executive Vice President for Corporate Services Sector Julio Climaco Jr. who received the award in behalf of the Bank.

With the theme, "Celebrating Excellence in Public Frontline Service," the ARTA recognition rite was held at the Luxent Hotel, Quezon City last October 22. LANDBANK was one of only five government agencies conferred with the recognition.

LANDBANK President and CEO Gilda Pico is flanked by National Treasurer Rosalia de Leon and LANDBANK EVP for Treasury and Investment Banking Sector Rabboni Francis Arjonillo. With them are (R-L): FVP for Assets and Liabilities Management Group Christopher Salazar, FVP for Financial Markets Group Carel Halog, AVP for Investment Sales and Distribution Department Lolita Almazar, as well as Ms. Nida Pagdanganan and Ms. Alma Bianca Aquino from TIBS.



Holding the 2014 ARTA Breakthrough Agency Award for LANDBANK is EVP for Corporate Services Sector Julio Climaco Jr. Standing beside him are Civil Service Commission (CSC) Chairman Francisco Duque III (2nd from right), and CSC Commissioners Robert Martinez (left) and Nieves Osorio (right).

LANDBANK President bags Asia Pacific Entrepreneurship Award



LANDBANK President and CEO Gilda Pico joins the roster of the country's finest business leaders as conferred by the Asia Pacific Entrepreneurship Awards (APEA) held in Dusit Thani Hotel, Manila last November 3, 2014.

Known as Asia's most coveted award for entrepreneurs, the APEA Outstanding Category Award is given in honor of outstanding leaders who have greatly contributed to the growth of their respective businesses and organizations.

President Pico's solid commitment for development has steered LANDBANK to demonstrate continual growth in the areas of developmental banking, increasing the Bank's loan portfolio from P143 billion in 2005 to P303.9 billion in 2013; branch/ATM network expansion, doubling total ATM count from 608 to 1,315 to date; and adoption of technological solutions for operations support aligning them with global standards.

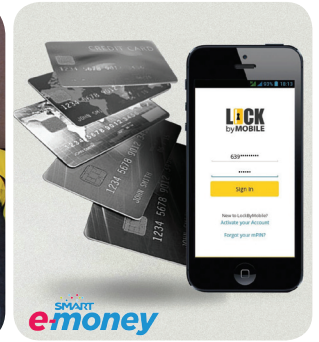
"The esteemed award not only recognizes our efforts in leading one of the country's top universal banks but a motivation for us to pursue development programs that contribute to the country's economic growth," said President Pico. APEA's tough judging structure incorporates a pre-screening process of research and analysis, compulsory site visits and market audits and series of interviews for each of the shortlisted candidates.

Since its official launch in 2007, APEA has already recognized 1,200 top business leaders and entrepreneurs in Malaysia, Indonesia, Brunei, Singapore, Hong Kong, India and China. The award provides a platform for companies and governments to recognize and be recognized for entrepreneurial excellence, hence spurring greater innovation, fair business practices and growth in entrepreneurship.

This year's international advisory panel included Philippine Senator Paulo Benigno Aquino IV, Former Minister of Human Resources of Malaysia Tan Sri Datuk Seri Dr. Fong Chan Onn, Former Chairman of Tourism Malaysia Datuk Seri Dr. Victor Wee, and Secretary General of World Islamic Economic Forum Foundation Tan Sri Ahmad Fuzi Haji Abdul Razak.

BRANCH BANKING NEWS & UPDATES

LockByMobile: Your virtual lock and key



Finding more innovations to bring ease and security to LANDBANK's growing clientele, the Bank has again partnered with Smart e-Money to bring the latest security application against unwarranted card use with the LockByMobile technology.

Lito Villanueva, VP and Head of Smart e-Money Inc.'s innovation, digital ecosystem and alliances department, is confident with the appeal of the anti-fraud application to the banking industry. He expects that more banks will sign up. In fact, the communications network has already signed a deal with LANDBANK and the Rizal Commercial Banking Corporation (RCBC) for the security service last November 3, 2014.

Smart will be providing the platform, which bank clients can avail online through the mobile app store of Apple and Google. With the growing concern for fraudulent transactions that have seen losses amounting to P220 million in 2013 per the Bangko Sentral ng Pilipinas, LockByMobile provides a timely and practical security addition to the banks using the EMV or EuroPay/Mastercard/Visa chip and PIN cards.

Once in motion, users of LockByMobile will be able to put a virtual lock to their various cards anywhere they are by assigning a personal password or code to their card/s. This way, users would not have to worry about unauthorized parties being able to access their accounts even if the card or card details have been acquired by these fraudsters.

Present at the signing event were LANDBANK President and CEO Gilda Pico, Executive VP for Branch Banking Sector Jocelyn Cabreza, alongside RCBC and Bankers Association of the Philippines President Lorenzo Tan, PLDT and Smart Communications Chairman Manuel Pangilinan, Mr. Villanueva of Smart e-Money, and other officials and guests from said banks and telecom companies.

Now in your neighborhood

LANDBANK recently opened its 346th branch at Dinagat Islands last October 24, 2014, making LANDBANK the first universal bank to cover all provinces in the country. The Daraga, Albay Branch, meanwhile, opened its doors to the public on December 10, 2014.



Soft Opening

Dinagat Branch R.R. Buray Ave. corner H.Tovar Sts., Poblacion
San Jose, Dinagat Islands
(0927) 899-3577 / (0922) 839-1118 / (0908) 899-3375

Branch Head Romualdo Bawit



Soft Opening

Daraga Branch Rizal Street, Daraga, Albay
(052) 480-6550 / 4253

Branch OIC Ma. Cristina Jusi

Life after Sendong: A community finds hope



CAGAYAN DE ORO CITY – It has been a year since Typhoon “Yolanda” devastated much of the Visayas region. While many communities in Leyte are still struggling to move on and start anew, they may find inspiration from the survivors of another super typhoon, “Sendong,” which hit Northern Mindanao three years ago on December 16, 2011.

Some residents of Calaanan II relocation site in this city are now earning a decent living after launching a bakery and their very own line of jam and marmalade preserves, made possible through LANDBANK’s Gawad Kabuhayan Program.

The Gawad Kabuhayan Program is a “recovery through livelihood” program launched by the Bank in early 2013 in partnership with Habitat for Humanity Philippines (HFHP).

The skills training program is the first of its kind which integrates a livelihood component in HFHP’s disaster recovery effort – going beyond building houses for survivors to equip relocated families with skills that allow them to start income-generating enterprises.

Charlie S. Ayco, HFHP Managing Director and CEO, lauded LANDBANK’s financial assistance which brings HFHP’s programs to a full circle, “We started our recovery efforts by building houses for the affected families. With LANDBANK’s support, we are now moving to the next stage which aims to address the families’ daily needs.” With help from partners such as local NGOs, universities, and the Church, the program has successfully trained relocation site residents in livelihood skills such as hollow block production, food processing and baking, and transportation business.

Food Processing Business

Florida Golosinda, 74, was one of the hundreds of thousands who were affected by the strongest typhoon that hit the country in 2011. “After ‘Sendong’ we felt so helpless. We lost everything but the clothes on our backs,” she shared. ‘Sendong’ swept away their home and she lost her 15-year old grandson at the height of the typhoon.

Nanay Flor’s family lived in tents for three months until they were transferred by the City Government to the relocation site in Sitio Calaanan, Brgy. Canitoan. “One day, someone from Habitat knocked on our door and told us that Land Bank of the Philippines has a livelihood program that will teach us how to make jams and marmalade preserves. Later on, they also taught us how to bake bread, which we very much enjoy doing,” she said. Nanay Flor is now Chairman of the newly-formed United Food Processors and Producers Cooperative (UFPPC) composed

of 30 fellow-survivors in the Calaanan relocation site. “We thank LANDBANK for the support. *Grabe ang naging tulong nito sa amin. Now I tell my members to take care of our small enterprise. May responsibility tayo, binigyan tayo ng biyaya, alagaan natin ito,*” she said.

Transportation Business

Another survivor, 46-year old Jerlyn Punay, relates how the aftermath of ‘Sendong’ left many survivors depressed. “Living in tents, you think about what your life was before ‘Sendong’ and compare it to your life now and that’s when depression sets in. For the first two or three weeks you survive with the relief goods that come in, but until when? It was a very dark moment for us when we cannot seem to see the light,” Jerlyn shared.

That light came when her family was transferred by the city government to the Calaanan relocation site “Little by little, rehabilitation and livelihood projects started coming in, including the project of LANDBANK,” she said.

Today, she is Chairman of the Committee on Livelihood of the Habitat Homeowners’ Association, a recipient of LANDBANK’s donation of three multi-cab units. The units provide livelihood to typhoon survivors and transportation access for the relocation site community after the city government recently awarded them with a new transport route. “*Malaki ang tulong ng transportasyon na kaloob ng LANDBANK. We are able to serve students of Cagayan de Oro College, people who will go to the market. Walang nagse-service sa mga areas na iyan kundi itong new route. Hindi lang sarili mo matutulungan mo pero pati livelihood ng ibang tao—our drivers, dispatchers, conductors and passengers are all from the relocation site,*” Jerlyn said.

Gawad Kabuhayan program is targeted to be replicated in other Habitat sites nationwide. Apart from funding the livelihood program, LANDBANK also assists the relocation site residents to form cooperatives to help ensure the sustainability of their own livelihood programs. “We, at LANDBANK, are pleased to see these communities working hard and doing well in rebuilding their lives. This program’s success attests to the resilience of the Filipino people and highlights the value of cooperativism which helped the families improve their economic condition and developed a bond that helped in the emotional healing of their community,” said LANDBANK President and CEO Gilda Pico.

Gawad Kabuhayan is one of the Bank’s programs cited as “Outstanding Development Projects” under the Corporate Social Responsibility category of the Association of Development Financing Institution in Asia and the Pacific (ADFIAP) Awards 2014.



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