

LANDBANK to help ease trade transactions with Nat'l Single Window program



LANDBANK President and CEO Gilda Pico signs the agreement designating LANDBANK as the settlement and consolidator bank for the National Single Window program. With her are Deputy Treasurer Atty. Gisela Lood, Finance Undersecretary Carlo Carag, Bureau of Customs Deputy Commissioner Prudencio Reyes Jr., and BancNet Chairman Ricardo Chua.

Aiming for more efficient government service, the Land Bank of the Philippines recently signed an agreement with the Bureau of the Treasury and BancNet Inc. designating LANDBANK as the payment consolidator and settlement bank for collections through the National Single Window (NSW) portal.

The NSW is an internet-based system that allows electronic submission and processing of applications for licenses, permits and other transit-related regulatory requirements through a single interface linking traders with the concerned government agencies.

"This next step enables the electronic payment of export-import clearances and trade-related services through the BancNet Internet Payment Gateway. It will further speed up trade transactions and save clients from the need to run to and from different agencies for their payments," said LANDBANK President and CEO Gilda E. Pico.

LANDBANK is now an institutional member of the BancNet ATM Network, the largest inter-bank network in the country connecting more than 7,000 ATMs of 98 member banks. BancNet operates the Internet Payment Gateway connected to the NSW portal. The National Telecommunications Commission (NTC) and the Sugar Regulatory Administration (SRA) are the pilot agencies for the project.

The implementation of the Philippine NSW is in line with the thrust of the Association of Southeast Asian Nations (ASEAN) to establish the ASEAN Single Window, aimed to facilitate trade efficiencies between member countries.

Present during the agreement signing were Deputy Treasurer of the Philippines Atty. Gisela Lood, Finance Undersecretary Carlo Carag, Bureau of Customs Deputy Commissioner Prudencio Reyes Jr., NTC Commissioner Gamaliel Cordoba, SRA Deputy Administrator Aida Ignacio, BancNet Chairman Ricardo Chua, President Robert Blas, and EVP and CEO Aris Zafra Jr. 🌱

Health care industry to benefit from LBP-PhilHealth tie-up

Hospitals and health care organizations in the country now have a convenient avenue to claim payments from the Philippine Health Insurance Corporation (PhilHealth) with the help of LANDBANK.

Through an agreement between the two government entities, PhilHealth will be able to channel payments representing claims due to accredited Institutional Health Care Providers (IHCPs) and hospitals via an auto credit facility called PACSVAL System.



LANDBANK's EVP for Branch Banking Jocelyn Cabreza and PhilHealth President and CEO Eduardo Banzon shaking hands after signing the agreement last August 29 at the PhilHealth Head Office, Pasig City. With them are other officers and representatives from both institutions.

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Rural banks honored at 2012 CFI Awards

LANDBANK paid tribute to its partner-countryside financial institutions that have extensively contributed to the institution's continuous drive towards progress in the rural areas. The recognition ceremony was held last August 28 at the Diosdado Macapagal Hall, LANDBANK Plaza.

The Rural Bank of Cauayan of Isabela was adjudged as most outstanding CFI for 2012 and received the P300,000 cash prize. Cantilan Bank of Surigao del Sur landed in second place with P200,000, while Progressive Bank of Iloilo bagged P150,000 as third placer.

Completing the five national winners are Gulf Bank-A Rural Bank of Pangasinan and Rural Bank of Goa of Camarines Sur which received P100,000 and P75,000, respectively.

"With your sustained and intensified assistance to your respective communities and target clients, we are optimistic that we could create a significant impact in building a robust rural economy," said President Pico during her speech at the event.

LANDBANK, now on its 14th year of recognizing outstanding partner-CFIs, has *(Continuation on page 2.)*

PhilHealth, through its Circular No. 43 Series of 2012, has mandated its accredited IHCPs and hospitals nationwide to open deposit accounts with LANDBANK where the payments of their claims will be credited.

Signing for LANDBANK was EVP Jocelyn Cabreza, Head of the Branch Banking Sector. PhilHealth President and CEO Eduardo Banzon served as counterpart during the event held at the PhilHealth Head Office in Pasig City.

LANDBANK FVP Jennifer Tantan of NCR Branches Group and PhilHealth Vice President and OIC for Health Insurance Product Development Dr. Francisco Soria Jr. attended as witnesses to the event.

Other Bank officers in attendance include VP Rene Eje of NCR Cluster C, AVP Rodolfo De Luna of Pasig Capitol Branch, and ADM Jesusa Lazona. Meanwhile, SVP Atty. Edgar Julio Asuncion, Dr. Robert Louie So, and Dr. Liezel Lagrada were on hand for PhilHealth. 🌱 *-reports from NCR Cluster C*

You and LANDBANK

Strengthening ties and creating paths to sustainable development

Polaris on board for LBP trade transactions automation



Seen here are signatories and witnesses for both LANDBANK and Polaris Software Lab Pte., Ltd. during the event held at the LANDBANK Plaza last August 29.

LANDBANK recently sealed an agreement with Polaris Software Lab PTE Ltd. for the automation of the Bank’s import and export trade transactions. Polaris’ Partner and APAC Head Supriyo Sircar and LANDBANK First Vice President for Banking Operations Conrado Roxas signed the agreement last August 29 at the LANDBANK Plaza. Polaris Country Manager and Vice President Robert Andrew Llaguno and LANDBANK Senior VP for Controllershship Yolanda Velasco signed as witnesses.

Other Landbankers present for the signing were Senior VP for Technology Management Alan Bornas, VP for IT-Project Management Randolph Montesa and International Trade Department Head Susan Mariano.

–reports from ITPMO

Manatal MPC is accredited anchor cooperative in Bulacan

The LANDBANK Countryside Development Foundation, Inc. and the Manatal Multi-Purpose Cooperative sealed a Memorandum of Understanding making the latter as accredited anchor cooperative in the Province of Bulacan.

As an anchor cooperative, Manatal MPC is expected to continue extending assistance to small farmers and fisherfolk in the area as well as contribute to the development of the community. The signing ceremony was held during the strategic planning seminar last August 23 at the Manatal MPC Training and Consultancy Hall, Bunsuran, Pandi, Bulacan.

–reports from Bulacan LC

LANDBANK participates in 21st Mindanao business meet

The 21st Mindanao Business Conference saw the participation of LANDBANK alongside various business entrepreneurs and heads of key local government units in Mindanao with the common interest in exploring renewable energy, wood and mining industry, agriculture and microfinance.

The event carried the theme “Invest in Mindanao: Towards a More Inclusive, Progressive and Greener Future” and was hosted by the City Government of Butuan and the Butuan City Chamber of Commerce and Industry, Inc. at the city’s Almont Inland Resort Hotel.

Executive Vice President for Agricultural and Development Lending Cecilia Borromeo served as a Plenary Speaker who talked on credit access and policy environment to support micro-small and medium enterprises (MSMEs). In her speech, EVP Borromeo shared LANDBANK’s lending products and services available for SMEs in Mindanao and the Bank’s support to other major players for sustainable development to be achieved. EVP Borromeo also shared LANDBANK’s dreams for Mindanao-- peace and order, infrastructure development, agriculture, tourism and tertiary education. “If there is one thing that I would like to underscore in this presentation, it is the call for convergence, a solid agreement that it takes all, not one, to pursue the endless possibilities and emerging opportunities in Mindanao,” ends EVP Borromeo.



LANDBANK EVP Borromeo (third from right) on stage with (from left) Butuan City Chamber of Commerce and Industry Head Joseph Omar Andaya, PCCI VP for Mindanao Ricardo Juliano, German Model on Micro Insurance Facility Program Manager Antonis Malagardis, BSP Managing Director Chuchi Fonacier, PCCI Northern Mindanao Head Johnny Mendoza and Butuan City Chamber of Commerce and Industry Director Alfredo Baluyot.

Rural banks honored...

credit to priority sectors and development players especially in the countryside.

Leyte Second District Representative and Chairperson of the Congressional Committee on Banks and Financial Intermediaries Sergio Apostol and LANDBANK President and CEO Gilda Pico led the conferment of awards with total cash prizes amounting to over P2 million. Joining the conferment of awards were Agriculture Undersecretary Antonio Fleta, LANDBANK Directors Crispino Aguelo, Victor Gerardo Bulatao, and Tomas de Leon Jr., with Executive Vice President for Agricultural and Development Lending Cecilia Borromeo and Lending Group Heads.



The evening’s big winners (from left): Several officers of People’s Bank of Caraga (A Rural Bank), Inc. posing with their Golden Award trophy; while Most Outstanding CFI went to Rural Bank of Cauayan with representatives receiving their award from LANDBANK President and CEO Gilda Pico, Rep. Sergio Apostol (center), LANDBANK Director Tomas de Leon Jr., and DA Undersecretary Antonio Fleta among others.

2012 CFI List: Regional and Special Awards winners

Regional Category

Region 1

Gulf Bank-A Rural Bank, Inc. (Pangasinan)

Region II

Rural Bank of Cauayan, Inc. (Isabela)

Region III

Rural Bank of Porac, Inc. (Pampanga)

Region IV-A

Bangko Kabayan (A Rural Bank), Inc. (Batangas)

Region V

Rural Bank of Goa, Inc. (Camarines Sur)

Region VI

Progressive Bank. Inc. (Iloilo)

Region VIII

Rural Bank of Hilongos, Inc. (Leyte)

Region IX

Rural Bank of Rizal, Inc. (Zamboanga del Norte)

Region XI

Rural Bank of Montevista, Inc. (Davao del Norte)

Region XIII

Cantilan Bank, Inc. (Surigao del Sur)

Special Category

Best in Capital Build-up

Cantilan Bank, Inc.

Best in Reciprocal Business

Gulf Bank-A Rural Bank, Inc.

Best in Profitability

Rural Bank of Porac, Inc.

Best CFI Availer- All Loans

Gateway Rural Bank, Inc.

Best CFI Intermediary

Rural Bank of Goa, Inc.

Best CFI Availer – Agri/Agra Loans

Zambales Rural Bank, Inc.

Best CFI Availer – Microfinance Loans

Progressive Bank, Inc.

Puerto Princesa LGU to go green with P742M loan

LANDBANK recently signed a P742-million loan agreement with the City Government of Puerto Princesa, Palawan to finance the construction of a new City Hall.

Designed to be environment-friendly, the new Puerto Princesa City Hall also boasts of being energy-efficient through the use of day lighting and natural ventilation. Photovoltaic systems will likewise be installed in selected areas of the building to generate electricity from sunlight while a water recycling facility will be set up to ensure sustainable water supply.

Expected to be completed by mid-2013, the five-storey building will house the City Government's offices and a 2,000-person capacity convention center.

"We, at LANDBANK, pride ourselves in being avid supporters of environmental programs and initiatives, and are especially enthusiastic about the proposed Puerto Princesa Green City Hall. This not only attests to the LGU's commitment to environmental conservation but will also be a stunning new addition to the city's natural wonders as a source of pride for Palawenos," said LANDBANK President and CEO Gilda Pico.



Signing for environmental and energy efficiency are Puerto Princesa City Mayor Edward S. Hagedorn and LANDBANK President and CEO Gilda E. Pico along with City Administrator Atty. Agustin Rocamora (L) and LANDBANK EVP Cecilia C. Borromeo.

The agreement was signed by President Pico and Puerto Princesa Mayor Edward Hagedorn last September 24 at the LANDBANK Plaza. Signing as witnesses were EVP for Agricultural and Development Lending Cecilia Borromeo and Puerto Princesa City Administrator Atty. Agustin Rocamora.

Two new branches inaugurated in Luzon and Mindanao



LANDBANK President and CEO Gilda Pico along with DA Undersecretary Antonio Fleta and SLSU President Cecilia Gascon leads the ribbon cutting for the new Lucban Branch. Below shows the facade of the new Buluan branch in Maguindanao.

To touch base and provide better banking services for communities across the nation, LANDBANK keeps its promise of reaching out to more people and businesses with the opening of new branches in Luzon and in Mindanao.

Lucban, Quezon

Calling the Business Resource Center of Southern Luzon State University (SLSU) home is another branch of LANDBANK. Located along Quezon Avenue in Brgy. Kulapi, Lucban, Quezon. The new branch was inaugurated last August 2.

The Lucban Branch caters to various cooperatives, entrepreneurs as well as local government units covering the municipalities of Lucban and Sampaloc. Headed by Ms. Marcelina Babaan, it is also the sixth LANDBANK Branch in the province. The other branches can be found in Candelaria, Gumaca, Infanta, Lucena, and Mulanay.

The inauguration was graced by LANDBANK President and CEO Gilda Pico, Department of Agriculture (DA) Undersecretary Antonio Fleta, and SLSU President Cecilia Gascon. They were assisted

by LANDBANK Executive Vice President for Branch Banking Jocelyn Cabreza, Vice President for South Luzon Branches Ramon Monteloyola, and Branch Head Babaan. Also seen at the event were LANDBANK Directors Victor Gerardo Bulatao and Domingo Diaz.

Buluan, Maguindanao

Meanwhile, the folks of Buluan opened their doors for the soft opening of the second branch of LANDBANK in the province of Maguindanao.

Headed by Mr. Elmer Europa, Buluan Branch caters to local government units, entrepreneurs, students, teachers, farmers and fisherfolk clients in the Municipalities of Pandag, Datu Paglas, Buluan, Paglat, Mangudadatu, and SK Pendatun.

Aside from officials from the Bank, the ceremony was graced by Governor Esmael Mangudadatu, Mangudadatu Mayor Freddie Mangudadatu, Pandag Mayor Zajid Mangudadatu, Buluan Vice Mayor Jazzer King Mangudadatu and PNP Provincial Director Marcelo Pintac.

The Buluan Branch is located at the Poblacion, National Highway.

LANDBANK welcomes new Sector head

Adding to the roster of exceptional leaders in LANDBANK, the Treasury and Investment Banking Sector or TIBS recently welcomed Mr. Rabboni Francis B. Arjonillo as its Executive Vice President effective August 31.

Prior to his appointment at LANDBANK, EVP Arjonillo served as Chief Risk Officer and Senior Vice President of the China Banking Corporation Philippines where he took responsibility for the overall risk management of the bank in the three core areas of market/liquidity, credit and operational risks. He started his banking career as a management trainee at the Bank of the Philippine Islands, taking on various roles in HR, treasury operations, and in the trading room before moving to Citibank. His experience in his 18 years with Citibank included roles in FX and bond trading, money market and treasury marketing. His most recent roles were as Consumer Bank Treasurer and Country Treasurer in Australia and Vietnam, respectively. He also taught part-time for nine years at De La Salle University (DLSU) in the areas of economics and finance.

EVP Arjonillo earned his AB Economics Degree from DLSU and his Masters Degree in Business Management from the Asian Institute of Management.



EVP Rabboni Francis Arjonillo is the new LANDBANK Treasury and Investment Banking Head.



Community Affairs

Making relevant choices and social changes towards a sustainable future for the people and the environment

Coming together for Mother Earth

As part of LANDBANK's 49th anniversary celebrations, volunteer employees across the nation trek their way to solid ground to do their part for the environment. Simultaneous tree-planting activities were held by several branches and provincial offices for this annual activity. 🌱



One of the many civic events hosted by LANDBANK employees to mark the Bank's anniversary while helping to sustain the natural environment. Shown here are some of the representatives from (Left, top): Surigao City Branch; Cebu City Branch; Wao Branch; Rosary Heights Branch in Cotabato City; and Dipolog Branch, Lending and Accounting Centers.

Sustainability Report 2011 out now

As the Land Bank of the Philippines rallies toward achieving a better tomorrow, the Sustainability Report for the year 2011 documents the institution's economic, environmental, social, and governance performance, which are guided by LANDBANK's five Sustainability Cornerstones, namely: Enterprise Development, Community Development, Environmental Protection and Management, Customer Service and Employee Development.

This year, LANDBANK adopted the innovative concept of "ecological handprints" as its theme to project a more proactive approach to change. Also, the Report is "environment-friendly" as it was printed using recycled paper and soy ink.

The 2011 LANDBANK Sustainability Report was prepared in accordance with the prescribed guidelines of the Global Reporting Initiative (GRI) at the self-declared B Level. It has been registered, verified and accepted by GRI and is now posted at the GRI Disclosure Database and the LANDBANK website - www.landbank.com.



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www.landbank.com

LANDBANK is now a BancNet member

Expanding its reach to more people across the nation, the Land Bank of the Philippines has now joined the country's biggest inter-bank system, BancNet (BN) ATM Network. With more than 7,000 ATMs comprised of 98 member banks, LANDBANK clients and ATM users are guaranteed more convenient locations for fast cash needs and other banking services.

For LANDBANK ATM, eCard, RFID, or UMID cardholders who intend to avail of BN's online products and services, you may call LPB Customer Care Center at (02) 405-7000 or 1-800-10-405-7000 (PLDT toll free; outside NCR) or visit your branch of account.

