

RBAP 57th Charter **Anniversary Symposium**

Cecilia C. Borromeo
Executive Vice President
Land Bank of the Philippines

November 11, 2014
SMX Convention Center



LANDBANK
WE HELP YOU GROW



Beyond Rural Banking: Service From the Heart



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Rural Banks: Reliable Partners of Local Communities for Growth

**Strengthening partnerships that fuel
sustainable growth in the
countryside**



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Partnership with our Clients



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**Caring for Customers + Nurturing Relationships
= SUCCESSFUL BUSINESS**





One happy customer might tell five friends about their experience, but an unhappy customer is more likely to share the bad experience with up to 100 people



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Customer Delight as a Competitive Advantage



- Pay attention
- Listen to them
- Learn from them



**Give them reasons to
remember and love us**



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**OUR CUSTOMERS ARE
OUR PARTNERS IN**

GROWTH



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*“Do what you do
so well that they
will want to see it
again and bring
their friends.”*

-Walt Disney



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Topped the American Customer Satisfaction Index

100 Most Loved Companies in the World

#8 in the 2014 Global 500 list of the World's Most Valuable Brands



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Philosophy:
To truly care for the customers



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“We’re not competitor obsessed, we’re customer obsessed. We start with what the customer needs and we work backwards.”

-Jeff Bezos
Founder and CEO



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The Empty Chair

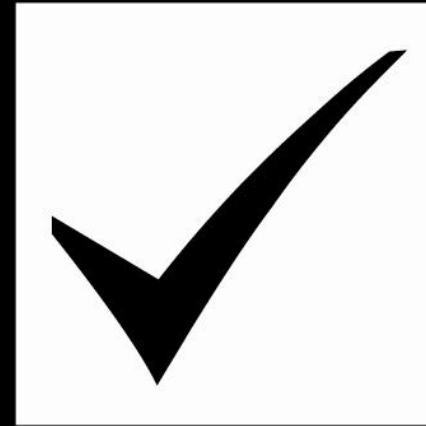
**Keeping an
empty chair
so the
customer is
always in the
room**



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1st Takeaway – Listen to and Learn from Your Customer

**CUSTOMER
FIRST**



Listen to them and learn from them



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RITZ-CARLTON



THE RITZ-CARLTON®



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Joshie the Giraffe at the Ritz



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Mr. Hurn holding Joshie's photo by the Ritz pool lounge



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Joshie came home to Reilly with Ritz-Carlton-branded “goodies” and a storybook binder detailing the toy’s extended vacation



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THE RITZ-CARLTON®
AMELIA ISLAND

Joshie Hurn

Loss Prevention 03/25/2012



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2nd Takeaway – Establish your unique brand of service



Create and sustain a company culture based on your unique brand of service



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American Society for Quality

CUSTOMERS LEAVE BECAUSE:

- 9% are lured away by the competition
- 14% are dissatisfied with the product or service
- 67% dislike the attitude of one person in the organization



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JIMYZ AUTOMOTIVE



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XANDER,
THANK YOU FOR GIVING US THE CHANCE TO
WORK ON YOUR CAR. I TRULY APPRECIATE
YOUR BUSINESS AND I HOPE YOU WERE
SATISFIED WITH THE LEVEL OF SERVICE
WE PROVIDED. PLEASE DON'T HESITATE
TO CALL ON US AGAIN.

SINCERELY,

JIM SHUKYS

**"I have never in
my life seen
this level of
customer
service"**



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3rd Takeaway – Build powerful and enduring brands from the heart



the future beyond brands
lovemarks

Saatchi & Saatchi CEO Kevin Roberts



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Lovemarks point to an intimate, emotional connection between companies and clients.

Lovemarks are a relationship, not a mere transaction.



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**It is no longer just
about your product or
service but it is the
close connections
and that small
perfect gesture that
win intense loyalty.**



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OPPORTUNITIES

*watch your
customer loyalty
grow.*



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LANDBANK's Programs for Rural Banks



From January to September this year, we released a total of **P21.8 billion in loans to countryside financial institutions.**



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Rediscounting Facility



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Step-up Loan Program

- Offer working capital loan to eligible Partner Financial Institutions with satisfactory credit relationship with the Bank
- Help augment PFIs' credit fund for on-lending to their clients, such as small farmers and fishers, and MSMEs, and other borrowers
- Loanable amount - Up to 75% on average loan portfolio for the last 3 years preceding the application



Step-up Loan Program

- Gives importance to viability & credit worthiness
- Eligibility Criteria:

Particulars	Criteria for CFIs
Credit Rating	At least Prime
Years of satisfactory credit relationship with LBP	5
Years of profitable operations preceding application	5
Past Due Ratio	Not more than 15%
Capital Adequacy Ratio	At least 13%



LANDBANK CARES

“CAlamity REhabilitation Support program”

- **Rehabilitation assistance program**
- **Loan restructuring & credit programs**
- **Short-term/ term loans for on-lending and rediscounting**
- **Interest rate is fixed at 4.5% per annum**



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Calamity Assistance Programs

**Countryside Financial Institutions -
Calamity Assistance Program:**
a joint program of BSP, PDIC and
LANDBANK, which provides credit
assistance to CFIs whose loan portfolio
was affected by natural calamities.



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Countryside Financial Institutions Enhancement Program (CFIEP)

- **Implemented in partnership with BSP & PDIC**
- **Aims to improve the capital position of CFIs and sustain their long-term viability**
- **Capability Enhancement Program**
 - ✓ **Credit Assessment & Loan Portfolio Management**
 - ✓ **Loan Portfolio Management**
 - ✓ **Corporate Governance & Risk Management**
 - ✓ **Financial Reporting**



Commodity-based Programs

- **KAWAYAN Financing Program**
- **MILK Financing Program**
- **CACAO 100 Program**
- **ISDA Program**



**Key Lessons from the companies that
gave us some of the most unforgettable
customer service stories**





**1. The value of
not just listening
but more
importantly,
understanding
our customers**



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THE RITZ-CARLTON®

What is Your...



2. “Wow-ing” or delighting customers with *priceless* value



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3. Making Emotional Connections



Emotional Connections
Build Strong Brands



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**How do we establish
such emotional
connections with
our customers?**



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FIRST: Examine your processes, procedures, even your vision, mission, and the messages you send to and through your employees.

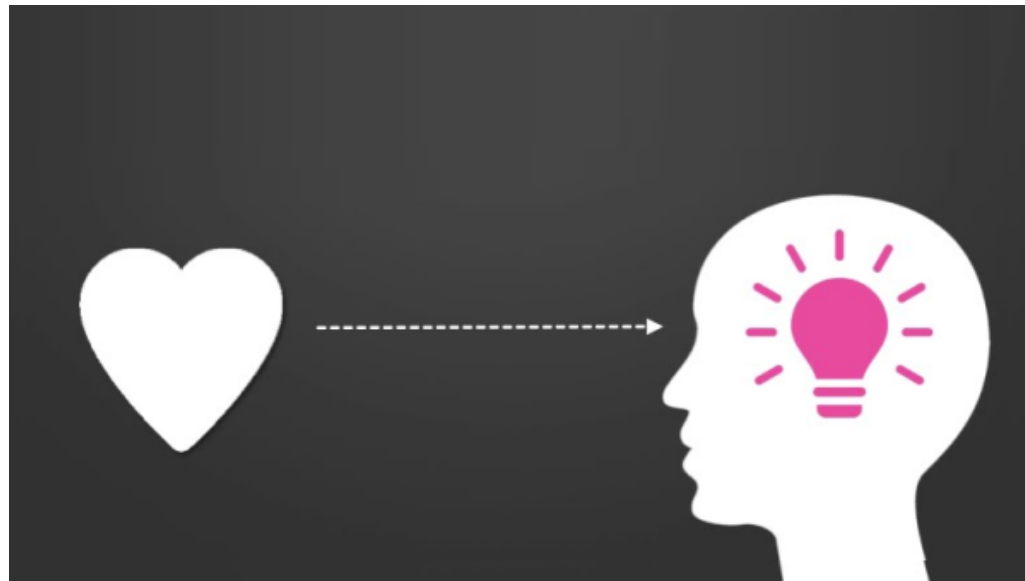


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SECOND: Engage your employees in the entire process



THIRD: Aim for impactful, memorable, emotional connections



**A READY HAND THAT WILL HELP
ADDRESS THEIR NEEDS &
IMPROVE THEIR LIVES**



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Beyond Rural Banking: Service From the Heart



Customer Service
FROM THE
{ HEART }



HELPING YOU LEAD YOUR STAFF, CUSTOMERS, AND BUSINESS IN THE RIGHT DIRECTION.



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Thank you!



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