

ESPERANZA NEGOSA MARTINEZ

IST VICE PRESIDENT LANDBANK OF THE PHILIPPINES

1598 M.H del Pilar cor. Dr. J. Quintos Sts., 1004 Malate, Manila, Philippines EMARTINEZelandbank.com

Age: 57

Birthdate: September 7, 1967

CITEM BOARD APPOINTMENT

August 27, 2024-, EO 989, Oct. 10, 1994, as

amended by EO 75, Nov. 22, 2024

ALTERNATE REPRESENTATIVE

ESPERANZA NEGOSA MARTINEZ IS THE FIRST VICE PRESIDENT OF THE SME MID-MARKET LENDING GROUP (SMLG) at Land Bank of the Philippines, WHERE SHE **OVERSEES** LENDING AND **OPERATIONS** FINANCING PROGRAMS FOR SMALL AND MID-SIZED WITH OVER ENTERPRISES. DECADES OF EXPERIENCE IN BANKING AND FINANCIAL MANAGEMENT, SHE PLAYS A CRUCIAL ROLE IN EXPANDING CREDIT ACCESS AND FINANCIAL SERVICES FOR KEY ECONOMIC SECTORS.

EDUCATION & CERTIFICATION

- BS IN BUSINESS ADMINISTRATION (ACCOUNTING) PAMANTASAN NG LUNGSOD NG MAYNILA
- MASTER IN BUSINESS ADMINISTRATION (MBA) COLLEGE OF THE HOLY SPIRIT
- CERTIFIED PUBLIC ACCOUNTANT (CPA)

PROFESSIONAL EXPERIENCE

- FIRST VICE PRESIDENT, SME MID-MARKET LENDING GROUP (2024 – PRESENT)
- LEADS THE GROUP'S LENDING OPERATIONS, MARKETING INITIATIVES, AND LOAN APPROVALS.
- MANAGES A LOAN PORTFOLIO OF PHP 18.10 BILLION, OVERSEEING 501 ACTIVE ACCOUNTS (AS OF AUGUST 2024).
- VICE PRESIDENT, SME MID-MARKET LENDING GROUP (2023 - 2024)
- SPEARHEADED LENDING ACTIVITIES TO SUPPORT SMALL AND MID-MARKET ENTERPRISES.
- VICE PRESIDENT, LENDING PROGRAM MANAGEMENT GROUP (2022 – 2023)
- MANAGED AGRICULTURAL AND NON-AGRICULTURAL CREDIT PROGRAMS.

- LED INITIATIVES THAT EARNED FIVE EXTERNAL AWARDS FOR LANDBANK.
- VICE PRESIDENT, PUBLIC SECTOR DEPARTMENT (2018 – 2022)
- ASSISTANT VICE PRESIDENT, PUBLIC SECTOR DEPARTMENT (2016 – 2018)
- ACCOUNTS MANAGER & OFFICER ROLES, CORPORATE BANKING AND SME LENDING (2003 – 2016)

PROFESSIONAL EXPERIENCE

MS. MARTINEZ HAS COMPLETED EXTENSIVE IN TRAINING EXECUTIVE LEADERSHIP, FINANCIAL MANAGEMENT, ANTI-MONEY LAUNDERING. CORPORATE GOVERNANCE, AND RISK MANAGEMENT. SHE HAS ATTENDED STRATEGIC FINANCE **PROGRAMS** AND INTERNATIONALLY, LOCALLY STRENGTHENING HER EXPERTISE IN CREDIT MANAGEMENT AND BUSINESS SUSTAINABILITY.