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| **PNB-IBJL Leasing and Finance Corporation** |
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| EQUIP your business through PNB-IBJL Leasing!  |
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| A joint venture between one of the country's largest private universal banks, Philippine National  Bank (PNB) and one of Japan's top leasing and financing companies,  IBJ Leasing Co., Ltd. (IBJL), PNB-IBJL Leasing and Finance Corporation (PNB-IBJL) is in the forefront of financial leasing in the country today.  |
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| PNB-IBJL strives to make a difference by offering the following client-friendly products coupled with topnotch service delivery! |
|  |  Finance Lease    |  |  Operating Lease  |
|  |  Forex Leasing    |  |  Receivable Discounting       |
|  |  Mortgage Loans   |  |  Installment Paper Purchased |