

HARVEST

A quarterly publication for LANDBANK's Clients and Partners
Vol. IX, No. 3 September 2014



WE HELP YOU GROW.

It's not just our tagline, it's our promise.

To our clients, partners, stakeholders.

To the Filipino people and our country.

We're not just a bank, concerned with merely profits.

We're about growing a nation and its people from the ground up.

We're about sustainable development and preserving the environment.

We're about empowering the countryside,
helping farmers, fishers and small entrepreneurs.

Because we believe that the only way we can truly succeed
is by GROWING TOGETHER.

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Thank you, LANDBANK family



About the Cover

Building on the foundations nurtured in the past five decades, LANDBANK makes its declaration afresh. We help you grow--a promise of change that is focused on expanding its scope and services to other sectors for a unified growth and empowered nation.

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NOTES FROM THE TOP

The sincere belief, ours and yours, that LANDBANK was built on the foundation of a noble vision of helping develop the countryside has resonated throughout the decades of our existence.

Today, we stand stronger than ever on our 51st year, which marks the first of another 50 years of corporate existence.

For this issue, we share our appreciation for the remarkable and collective efforts that have taken LANDBANK to where it is today—an institution that truly has been guiding and servicing the country's rural communities and other remote areas.

This August we opened our anniversary celebration with the Gawad sa Pinakatanging Kooperatiba (Gawad PITAK), followed by the Gawad Entrepreneur and Gawad sa Korporasyon na Kaagapay sa Ating Ganap na Tagumpay (Gawad KAAGAPAY), and ended with the recognition for countryside financial institutions with the Gawad CFI.

Delivering more innovative services to the public, we launched the LANDBANK Mobile Loan Saver in partnership with SMART e-Money during our Client Appreciation events across the country.

More importantly, it is with great pride that we assert and commit ourselves to LANDBANK's new tagline of "We help your grow." As we reiterate our promise to our mandated sectors this 2014, we also bind our strengths and goals toward including more Filipinos by widening our reach and catering to demographics beyond the countryside.

We dedicate all that we have achieved to everyone who has made LANDBANK a part of their lives, and we shall never cease to believe that we can fulfill our aspirations for success by empowering each other, by growing together as one nation.



Gilda E. Pico
GILDA E. PICO
 President and CEO
 Land Bank of the Philippines

AWARDS & RECOGNITIONS

LANDBANK named most sustainable bank in the country



Sustainable Business Awards Philippines 2014

On its maiden year in the Philippines, the Sustainable Business Awards (SBA) recognized LANDBANK as the “Best Overall Winner” from among 21 companies.

Organized by Global Initiatives and Price Waterhouse Coopers Philippines, the SBA recognizes the most environmentally responsible businesses in the country. The Bank also won in the category of climate change for its progressive environmental policies.

We dedicate this honor to our partners for making it possible. You inspire us to continue sustaining our country as we take care of our land.



LANDBANK recognized with second Karlsruhe Sustainable award

For the second year in a row, LANDBANK was recognized by the Global Sustainable Finance Network (GSFN) for its contributions to the field of sustainable finance.

The Bank was conferred with the “Outstanding Business Sustainability Achievement” award during the Karlsruhe Sustainable Finance Award ceremony held in Germany. The award recognizes financial institutions that have been successful in “incorporating economic, social and environmental aspects in the corporate strategy and business processes” and have embedded sustainability within their institutions.

LANDBANK Senior Vice President for Corporate Banking Group Edward John Reyes and First Vice President for the Southern Luzon Lending Group Daisy Macalino received the award on behalf of the Bank.

LANDBANK became an official member of the Global Sustainable Finance Network in 2013, during which time the Bank was also conferred with a Certificate of Merit



under the Outstanding Sustainable Project Financing Category.

It was recognized for a loan facility extended to the Municipal Government of Sitangkai, Tawi-Tawi, which involved integrated projects for the construction and rehabilitation of wooden foot bridges and rock causeway, construction of the municipal stage, concreting of farm-to-market roads, and repair and rehabilitation of the town’s multi-purpose gym.



WE HELP YOU GROW.

Cashless payments now available for immigration fees



Immigration fees are now just a swipe away as cashless payments are now accepted through the Point-of-Sale (POS) facility at the Bureau of Immigration (BI).

The POS facility will allow cashless payments of immigration fees through the use of locally-issued debit cards, ATM cards and cash cards. BI initially availed two POS terminals for its offices in Manila and Cebu. Additional terminals shall be deployed within the year for BI counters located in 11 airports and 32 district offices nationwide.

Launched in July 2014, BI Commissioner Siegfred Mison expressed in his speech that the use of the available technology in the market today will help eliminate the age-old practice of bribery in the system once and for all.

In response, President Pico said, "We are honoured by your continuous trust as we seal this new project partnership. We are optimistic that this will significantly contribute to your thrust toward improved operations and efficient immigration service."

PARTNERSHIPS AT WORK

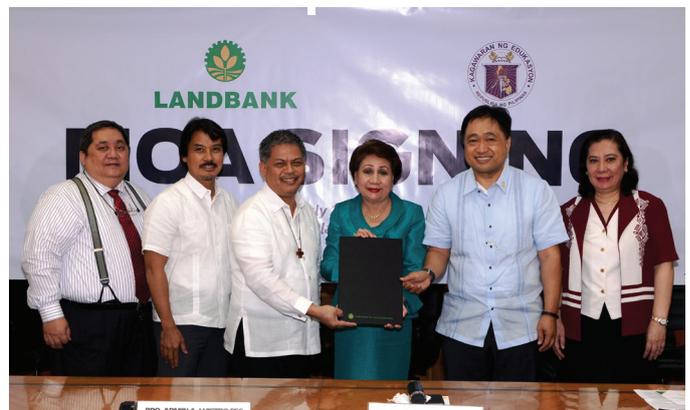
President Pico and Commissioner Mison lead the signing with other officials from both parties. From left: LANDBANK Assistant Vice President for Intramuros Branch Elenita Rapanut, Relationship Officer and Assistant Vice President for North NCR Cluster B Delma Bandiola, and First Vice President for North NCR Branches Group Jennifer Tantan, Associate Commissioner Abdullah Mangotara, Associate Commissioner Ronaldo Ledesma, and Executive Director Eric Dimaculangan.

LANDBANK brings new loan options for DepEd employees

Employees of the Department of Education (DepEd) in the National Capital Region have new reason to go to LANDBANK for their financial needs with the signing of an agreement for the provision of Livelihood Loans for DepEd employees between the two agencies.

This latest offering, which will eventually be made available to all DepEd employees nationwide, allows rank-and-file DepEd employees to borrow up to eight months of their gross salary but not to exceed P500,000. Officers, on the other hand, may avail of up to P1 million at a rate of 10.5 percent interest per annum based on monthly diminishing balance. Availing employees should have a net monthly take home pay of P3,000.

The agreement was signed by Department of Education (DepEd) Secretary Armin Luistro and LANDBANK President and CEO Gilda Pico, with DepEd Undersecretary Francisco Varela and Senior Vice President for South NCR Branches Group Marilyn Tiongson serving as witnesses. Also on hand were Department of Finance Secretary (DOF) and LANDBANK Chairman Cesar Purisima and Undersecretary Jeremias Paul. The event was held at the Board Room, LANDBANK Plaza in Malate, Manila.



Introducing the first paperless, fully-electronic salary loan from LANDBANK!



LANDBANK
MOBILE LOANSAVER

POWERED BY **SMART e-money**

Applying for a loan is now quick and easy.
With the LANDBANK Mobile Loan Saver, all it takes is a few clicks on your SMART, Talk n Text or Sun Cellular phone. Confirmation of loan approval is as fast as the next banking day.

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- As low as 0.83% interest rate per month
- Loan period of up to 36 months

For more information, dial *89507 or visit www.landbank.com.



COVER STORY

Moving forward to its 51 years in existence, LANDBANK pays it forward with a series of anniversary activities reflective of the Bank's true calling.

HELPING THE COUNTRY GROW



August 8, 2014 - (Top, from left) Vice President of the Philippines Jejomar Binay during his keynote speech at the Gawad PITAK awarding ceremony; Fr. Jerry Orbos officiating mass at the LANDBANK Plaza; and LANDBANK President and CEO Gilda Pico with members of management in attendance.

The past five decades have brought LANDBANK great pride and renewed hope for the country it serves. What better way to reaffirm its promise of positive change than to declare itself anew in 2014. Stepping into the first year of its new corporate life, LANDBANK again lays its confidence and gives thanks with a series of events last August 8, 2014.

Helping set the tone for the day was a thanksgiving mass that was presided by Fr. Jerry Orbos of the Society of the Divine Word. It was followed by the State of the Bank Address of LANDBANK President and CEO Gilda Pico, during which she officially unveiled the new “WE HELP YOU GROW” tagline of the Bank. The event was participated by Landbankers in Iloilo, Batangas, La Union, Cebu, Davao and CDO.

LANDBANK CLIENT APPRECIATION DAY 2014.

President Pico and Executive Vice President for Branch Banking Sector Jocelyn Cabreza then went on to welcome newly signed partners and corporate clients in the National Capital Region and nearby areas to the Reception Hall of the Philippine International Convention Center (PICC) for the first of three stagings of LANDBANK’s 2014 Client Appreciation Celebration.

It was at the same event that guests saw the unveiling of the innovative LANDBANK Mobile LoanSaver – the first paperless, fully electronic salary loan in the country. This new facility is in partnership with SMART e-Money, Inc. (SMI) who helped provide the games and prizes for the guests. Entertainers included Ogie Alcasid, Isay Alvarez, and Jericho Rosales to name a few.

The next leg was held in Cebu City on August 12 at the Marriot Hotel. The last leg was concluded in Davao City at the SM Convention Center on September 11, 2014.

The program’s low interest rates and quick turnaround time of three banking days, from application to approval – seek to spare government and private workers from resorting to loan sharks or from the hassle of submitting application forms and documents and even taking a leave just to claim the check and have it encashed as well.

Aside from offering loans, those who avail of the LMLS are enrolled automatically to an Auto-Save deposit account in which a specified amount



The Client Appreciation Day celebrations staged by LANDBANK on three occasions, together with SMART e-Money, Inc. (SMI) allowed clients to take part in the the launch of the LANDBANK Mobile Loan Saver, various games and raffle draws, and enjoy entertainment numbers from celebrities. Of note were SMI President and CEO Orlando Vea who was on hand at the Manila launch (2nd photo); while Cebu Vice Governor Agnes Magpale and Mr. Lito Villanueva of SMI (3rd photo, third and fifth from left, respectively) helped lead the LMLS launch in Cebu. The Davao leg included a press conference (bottom photo).

from their payroll account would be deposited every pay day. This unique feature aims to help employees build their savings even as they pay off their loans. Smart chief wireless advisor and SMI President and Chief Executive Officer Orlando Vea said the socially innovative financial service combines the pervasiveness of the mobile phone with the extensive banking reach of LANDBANK especially in the countryside in pushing for a program for financial inclusion.

GAWAD PITAK 2014. In the afternoon, the Bank paid tribute to the many outstanding cooperative partners who have been helping LANDBANK with its thrust of helping grow communities in the countryside -- the 24th Gawad sa Pinakatanging Kooperatiba or Gawad PITAK. None other than Philippine Vice President Jejomar Binay graced the event that handed a total of 17 awards in different categories. He was introduced by Department of Finance Secretary and LANDBANK Chairman Cesar Purisima. Along with the Bank's top executives and officers, the cooperatives also took time to catch up and congratulate one another. First-time contender Nagkakaisang Magsasaka Agricultural Primary Multi-Purpose Cooperative (NMAPMPC) won first place in the Agri-based category with Iwahori Multi-Purpose Cooperative also getting 1st place in the Non-agri-based category. Meanwhile, the Ginintuang Gawad PITAK award was given to Baug CARP Beneficiaries Multi-Purpose Cooperative and Sta. Cruz Savings and Development Cooperative (SACDECO) for the Agri-based and



(1) Ginintuang Gawad PITAK awardees Baug Beneficiaries Multi-Purpose Cooperative and (2) SACDECO; (3) Finance Secretary Cesar Purisima with NMAPMPC; (4) Gawad PITAK Technical Working Group with the country's representatives to the Ms. Earth 2014, and Iwahori MPC; (5) Philippine Vice President Jejomar Binay, Sec. Purisima and LANDBANK President and CEO Gilda Pico with the Ulirang Magsasaka 2014 awardees; (6 and 7) Guests offering a toast led by LANDBANK EVP for Agricultural and Development Lending Cecilia Borromeo, Dr. Emmanuel Santiaguel, PhD. from the Cooperative Development Authority, and Congressman Cresente Paez.

non-agri-based categories, respectively. Ulirang Magsasaka Awards were also handed out, with Mr. Florencio Sudoy of Bagong Buhay ng Mabini Multi-Purpose Cooperative taking first place.

GAWAD ENTREPRENEUR AND GAWAD KAAGAPAY 2014. Another anticipated highlight in the anniversary celebration of LANDBANK is having the opportunity to bring together individuals and enterprises from small to large, with remarkable business practices and foresight for innovation.

Now on its 11th year and sophomore year, respectively, the Gawad Entrepreneur and Gawad sa Ating Ganap na Tagumpay (Gawad KAAGAPAY) are more than celebrations of the deserving success for this year's selected winners. These events are symbolic of the collective efforts of the men and women who are paving the way for future generations to be instilled with the true spirit of entrepreneurship -- one that embodies economic equity and social responsibility in its dealings toward the public and within its operational environment.

Held at the Diosdado Macapagal Hall of the LANDBANK Plaza, the 2014 Entrepreneur of the Year went



GAWAD PITAK 2014

Agri-based category

- 1st *Nagkakaisang Magsasaka Agricultural Primary Multi-Purpose Cooperative* (Talavera, Nueva Ecija)
- 2nd *Luntian MPC* (Tiaong, Quezon)
- 3rd *Talabutab Norte Primary Multi-Purpose Cooperative* (General M. Natividad, Nueva Ecija)
- 4th *Sindangan FACOMA-Community Multi-Purpose Cooperative* (Sindangan, Zamboanga del Norte)
- 5th *Buenavista Development Cooperative* (Buenavista, Guimaras)

Non-agri-based category

- 1st *Iwahori Multi-Purpose Cooperative* (Mariveles, Bataan)
- 2nd *Watchlife Workers Multi-Purpose Cooperative* (Mariveles, Bataan)
- 3rd *Socorro Empowered People's Cooperative* (Socorro, Surigao del Norte)
- 4th *NIA Region IV Employees MPC* (Pila, Laguna)
- 5th *Golden Group Gabay Puhunan Brotherhood MPC* (San Fernando, Pampanga)

Hall of Fame category

- Bagumbayan Primary MPC* (Llanera, Nueva Ecija)
Barbaza MPC of Barbaza (Antique, Aklan)

Ginintuang Gawad PITAK category

- Agri-based *Baug CARP Beneficiaries MPC* (Magallanes, Agusan del Norte)
 Non-agri-based *Sta. Cruz Savings and Development Cooperative* (Sta. Cruz, Ilocos Sur)

Ulirang Magsasaka Awards

- 2014 Ulirang Magsasaka *Mr. Florencio Sudoy*
Bagong Buhay ng Mabini Multi-Purpose Cooperative (Sto. Domingo, Nueva Ecija)
- 1st runner-up *Mr. Ruben Ragas*
Baug CARP Beneficiaries MPC (Magallanes, Agusan del Norte)
- 2nd runner-up *Engr. Ernesto Garcia*
Ligas Kooperatiba ng Bayan sa Pagpapaunlad (San Miguel, Bulacan)



GAWAD KAAGAPAY 2014

National Winners

- Outstanding Large Agri-based Corporation
SL Agritech Corporation (Makati City)
- Outstanding Large Non-agri-based Corporation
Asian Marine Transport Corporation (Cebu City)
- Outstanding Mid-sized Agri-based Corporation
Agri-Component Corporation (Cauayan City, Isabela)
- Outstanding Mid-sized Non-agri-based Corporation
St. Elizabeth Hospital, Inc. (General Santos City)

Regional Winners

- Large Agri-based Corporation
All Asian Countertrade, Inc. (Makati City)
- Large Non-agri-based Corporation
Maynilad Water Services, Inc. (Quezon City)
- Mid-sized Agri-based Corporation
Ana's Breeders Farms, Inc. (Davao City)



GAWAD ENTREPRENEUR 2014

National Winners

- 2014 Entrepreneur of the Year
L. Angeles Machineries Corporation (Bacoor City, Cavite)
 Outstanding Agri-based Entrepreneur
Nature's Legacy Eximport, Inc. (Compostela, Cebu)
 Outstanding Non-agri-based Entrepreneur
Southern Mindanao Institute of Technology (Tacurong City, Sulatan Kudarat)

Regional Winners

- Agri-based Entrepreneur
Sps. Sandra and Joel de Guzman (San Carlos City, Pangasinan)
Sps. Macaria and Guido Bagsic (Calapan City, Oriental Mindoro)

- Non-agri-based Entrepreneur
Sps. Annelene and Winefred Sesca (Calapan City, Oriental Mindoro)
Ms. Margarita Remollo (Talomo, Davao del Sur)



GAWAD CFI 2014

National Winners

Outstanding Rural Banks

- 1st *Rural Bank of Goa, Inc.* (Goa, Camarines Sur)
- 2nd *Rural Bank of Cauayan, Inc.* (Cauayan City, Isabela)
- 3rd *Cantilan Bank (A Rural Bank), Inc.* (Cantilan, Surigao del Sur)
- 4th *Rural Bank of San Jose, Inc.* (San Jose, Camarines Sur)
- 5th *Cabanatuan City Rural Bank, Inc.* (Cabanatuan City, Nueva Ecija)

Outstanding Cooperative Banks

- 1st *Cooperative Bank of Cotabato* (San Carlos City, Pangasinan)
- 2nd *Cooperative Bank of Nueva Vizcaya* (San Carlos City, Pangasinan)

Regional Winners

- III *Gateway Rural Bank, Inc.* (Balagtas, Bulacan)
 IV-A *Bangko Kabayan (A Rural Bank), Inc.* (Ibaan, Batangas)
 V *Rural Bank of Camalig, Inc.* (Legazpi City, Albay)
 NCR *Bank of Makati (A Rural Bank), Inc.* (Makati City)

Special Awards

- Agri-based Entrepreneur Best CFI Availer – All Loans
Gateway Rural Bank, Inc.
- Best CFI Availer – Microfinance Loans
Rural Bank of Goa, Inc.
- Best CFI Availer – Agri/Agra Loans
Bank of Makati (A Rural Bank), Inc.
- Best CFI Intermediary (with lowest pass-on rate)
Cantilan Bank (A Rural Bank), Inc.



(L-R) Guest of Honor Senator Bam Aquino with LANDBANK President and CEO Gilda Pico; Entrepreneur of the Year LAMACO; LANDBANK President Pico with Southern Mindanao Institute of Technology; SL Agritech Corporation; and the Bagsics and Sescars, winners in the Regional category.

to L. Angeles Machineries Corporation (LAMACO) of Cavite. The Outstanding Agri-based Entrepreneur was conferred to Nature’s Legacy Eximport, Inc. of Cebu, while Southern Mindanao Institute of Technology was named in the Non-agri-based category. Guest of Honor was Senator Bam Aquino.

GAWAD CFI 2014. For the second consecutive year, the Rural Bank of Goa, Inc. from Camarines Sur was named as the most outstanding rural bank in the latest tribute to outstanding partner financial institutions—the Gawad CFI. It is here that the valuable support to the Bank’s various credit programs on countryside development is celebrated.

LANDBANK is now on its 16th year of recognizing outstanding CFIs which serve as models of excellence in rural financial services. “With majority of the poor residing in the countryside, CFIs like you are in the midst of transforming small, far-flung rural communities into economic engines of growth. You likewise play a strategic role in the attainment of national government’s long-term goals of inclusive growth, poverty alleviation and equitable wealth distribution.

Leading the conferment of awards were Guest of Honor Bangko Sentral ng Pilipinas Deputy Governor Nestor Espenilla, LANDBANK President and CEO Gilda Pico, Directors Crispino Aguelo and Domingo Diaz, Department of Labor Undersecretary Reydeluz Conferido, and LANDBANK Executive Vice President for Agricultural and Development Lending Sector Cecilia Borromeo.



(L-R) BSP Deputy Governor Espenilla with LANDBANK Director Aguelo and Labor Secretary Conferido; Some of the evening’s winners: Rural Bank of Goa, Inc.; Gateway Rural Bank, Inc.; Cantilan Bank (A Rural Bank) Inc.; Bank of Makati (A Rural Bank) Inc.

MANILA BAY CLEAN-UP 2014. In the same month, LANDBANK staged the Manila Bay SUNSET Partnership Program - Manila Bay Clean-up Activity along with the addition of Miss Earth Foundation to its roster of partners. Princess Lieza Manzon, Executive Director for Ms. Earth Foundation, Inc. was on hand to formalize the participation to the program.

According to LANDBANK President and CEO Pico, “It is rewarding to see more institutions working together to make Manila Bay not only an important natural harbor but also a source of pride of the City of Manila. The increasing list of partners of the Manila Bay SUNSET Partnership Program is an indication of a growing commitment to help sustain and nurture the environment.”

Polystyrene Packaging Council of the Philippines (PPCP), a SUNSET partner, also conducted on-site recycling of the collected polystyrene waste materials into ingots using their portable melting machine. The ingots will be used as raw material for the production of rulers which were donated to selected public high schools in Manila under LANDBANK’s Gawad E-dukasyon Program. Portion of the proceeds from the Manila Bay Fun Run held in July by the Manila Broadcasting Company (MBC) were also turned over for use in funding clean-up operations.



(L-R) Miss Earth- Air 2014 Dianne Querrer, Miss Philippines – Earth 2014 Jamie Herrell, LANDBANK President and CEO Gilda Pico, and Miss Earth Foundation, Inc. Executive Director Princess Lieza Manzon; Partners MBC and PPCP pose with students and their recycled rulers.

BRANCH BANKING NEWS & UPDATES

Now in your neighborhood



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 (02) 493-2473

Marissa Garduque
 Head

(Top photo) LANDBANK President and CEO Gilda Pico and Manila Fourth District Councilor DJ Bagatsing lead the ribbon-cutting at the España Branch in Manila. Other guests included Executive Vice President for Branch Banking Sector Jocelyn Cabreza (2nd from right), First Vice President for North NCR Branches Group (NCRBG) Jennifer Tantan (2nd from left), NCRBG Cluster C Relationship Officer and DM Myrgie Mendoza (right) and Dra. Ma. Graciela Garayblas Gonzaga (left) of UST Hospital among others.

Best product launch goes to LANDBANK Visa Debit Card



Visa Worldwide Singapore Pte. Limited Country Manager for Philippines and Guam Stuart Tomlinson (2nd from right) and Group Country Manager for Southeast Asia Gordon Cooper (2nd from left) posing with LANDBANK representatives, namely (from left): AVP for Debit Cards and Customer Care Department (DCCCD) Pacifico de Paz Jr., AVP for Electronic Products Department Althon Ferolino, Ms. Alma Palma of DCCCD, VP for Corporate Affairs Department Catherine Rowena Villanueva, VP for Card and e-Banking Group Randolph Montesa, Ms. Ana Rowena Nagayo of Systems Implementation Department, Ms. Joanne Ocampo from DCCCD, and Brazilian-Japanese model Fablo Ide.

The product launch for the LANDBANK Visa Debit Card was cited as the Best Product Launch at the 2014 Visa Client Appreciation Day held at the Dusit Thani Hotel in Makati City. It is one of the 48 total awards handed out by Visa Worldwide in recognition of their clients' performance in the past year.



September Issue

Sound financial advice from LANDBANK Executive VP for Treasury and Investment Banking Sector Rabboni Francis Arjonillo



October Issue

A legacy of sustainability from Sps. Pete and Catherine Delantar, owners of Nature's Legacy

ADVISORY ON BANCNET ONLINE TRANSACTIONS

Balance Inquiry and Interbank Fund Transfer (IBFT) through BancNet Online are temporarily unavailable. However, you may still perform these transactions through the automated teller machine (ATM) or your LANDBANK iAccess account.

Thank you, LANDBANK family

Ending August on a fun note, Bank employees based at Head Office and nearby provinces spent a day of bonding with family and friends at the Enchanted Kingdom in Sta. Rosa, Laguna. Before hopping on the various rides at the theme park, they were treated to entertainment numbers, with their children joining the trivia game, and the annual cash raffle for employees, with LANDBANK Director Crispin Aguelo and Executive Vice President for Corporate Services Sector Julio Climaco Jr. announcing the winners.



Aming Handog sa mga Overseas Filipinos



LANDBANK

Bagong Bayani

PROGRAM

LANDBANK Bagong Bayani ATM Account
LANDBANK Easy Padala Remittance Service
LANDBANK Bahay Para sa Bagong Bayani
OFW Reintegration Program
Investment and Trust Products

Ang LANDBANK ay iyong katuwang sa pagkamit ng pangarap mo para sa iyo, at sa iyong mahal sa buhay.

Mula sa pagpadala ng tuition ni bunso; sa pagpapagawa ng inaasam mong dream house; o sa pagpondo ng inuumpisahan mong negosyo; nandito kami, maasahan mong may serbisyonang tutugon sa pangangailangan mo.

LANDBANK Bagong Bayani Program, kabalikat mo sa pag asenso, kabayan.

Para sa karagdagang impormasyon, bumisita sa www.landbank.com



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