

# HARVEST

A quarterly publication for LANDBANK's Clients and Partners  
Vol. VIII, No. 1 March 2013



## LANDBANK in 2013 Weaving the Strands

Knowledge. Action. Transformation.

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## Comments / Feedback

Welcome to our first issue of Harvest Magazine for 2013. We take constant strides to improve on ways how the Bank can be of service to the public. As our way of thanking you, we are extending the

### Open letter promo until May 31, 2013

In 200 words or less, as LANDBANK turns 50 this 2013, we want to know:

- How has LANDBANK changed your life?
- What does LANDBANK mean to you?
- How has LANDBANK made an impact in your community?

Email us your entries to [landbank.harvest@gmail.com](mailto:landbank.harvest@gmail.com) or [lbp-harvest@mail.landbank.com](mailto:lbp-harvest@mail.landbank.com) and you might just win exclusive corporate giveaways and be featured in upcoming issues.

\*Clients may send their feedback through their account officers.

## About the Cover

Showing true character, Cagayan de Oro is slowly rising and going beyond expectations through its people's own resilience and strength.

LANDBANK along with Habitat for Humanity Philippines and other local units are finding ways to help CDO get back on its own two feet.



LANDBANK in 2013  
Weaving the Strands  
Knowledge. Action. Transformation.

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## NOTES FROM THE TOP



This year holds a significant place in our hearts as Landbankers, for 2013 marks our 50th year as an institution. This is as good as any defining moment one can ask for - without undermining the core values that have carried us throughout the years.

Carrying with us a joy that any golden year brings, the Land Bank of the Philippines has also been blessed with a new lease on our corporate life--bringing along new responsibilities and opportunities while continuing what has already been started.

Finding new ground in 2013 for which we as an institution can make the most impact, I take this opportunity to thank all who have made the past year a fruitful and memorable experience.

We have always taken earnest pride in what LANDBANK is able to achieve for the clients, the stakeholders and most importantly, the Bank's mandated and priority sectors. These moments of success are marked by our continuous financial growth and good standing in the industry as well as the expanding network of clients and partners in both the private and public sectors.

With the challenges that our country embraced the past year, it is now our time to use the knowledge we have gained from such and act forward. We need to find that balance in taking what we have learned and deciding on a course of action that should lead our society into positive transformation.

An example is the rebirth of the people and communities in Cagayan de Oro. It is remarkable how they are able to reconnect within to turn their lives around after Typhoon Sendong in 2011. We find in this issue just how they are doing today when a few care enough to lend a helping hand in the right direction.

From our family to yours, we thank you our clients, partners, and friends for your ever-growing support!

GILDA E. PICO  
President and CEO  
LAND BANK OF THE PHILIPPINES

## Here to stay

The Land Bank of the Philippines has reached another milestone with the signing of Republic Act #10374 by President Benigno S. Aquino III that will give life anew to the Bank for another half century.

This signifies the extension of LANDBANK as a government financial institution for another 50 years after its original corporate life expires on August 8, 2013. Evolving from its fundamental role as the financial arm for the government's agrarian reform program, it is now the fourth largest universal bank in the country.

After its signing on March 5, 2013 and consequent publication, RA 10374 takes effect.

## PARTNERSHIPS AT WORK

# Multi-awarded Cebu CFICC seals ₱3.5B loan for VisMin operations

LANDBANK and the Cebu CFI Community Cooperative (Cebu CFICC) recently sealed an agreement for a P3.5-billion short-term loan line which will be used to beef up the cooperative's lending operations to service its more than 78,000 members in the Visayas and Mindanao.

Cebu CFICC has been a valued client of the Bank since 1995 and is the biggest cooperative partner in the Visayas. LANDBANK President and CEO Gilda Pico emphasized this continuing strategic partnership in delivering credit to the countryside in her message during the signing ceremony held at the Board Room, Cebu CFICC Building, Cebu City.

Shown in photo are Cebu CFICC Chairman Retired Judge Esperanza Garcia and LANDBANK President and CEO Pico who headed the signing of the loan agreement with First Vice President for Visayas Lending Group Lito Gutierrez and Assistant Vice President for Cebu Lending Center Elsie Tagupa serving as witnesses. Also present for the Bank during the event were Vice President for Visayas Branches Group Ananias Lugo Jr., Vice President and Relationship Officer for Visayas Cluster B Ruel Romarate, Manager and Relationship Officer for Capitol Branch Maximo Lasaca Jr., Account Officer Jun Ypanto, and members of the Board of Cebu CFICC.

Cebu CFI Community Cooperative was recognized with the Ginintuang Gawad sa Pinakatanging Kooperatiba by LANDBANK in 2004. Their head office is located at the Cebu Provincial Capitol Compound, Cebu City.

—reports from Cebu Lending Center

### Adopt-A-Watershed Program Phase II (2012-2015)

The LANDBANK Mindanao Branches Group has partnered with DENR–Region XI in adopting a five-hectare watershed area in the Davao River Watershed at Brgy. Tigatto in Davao City.

The memorandum of agreement was signed by FVP for Mindanao Branches Group Wesly Magnaye, Executive Director for DENR-Region XI Joselin Marcus Fragada and barangay Captain for Tigatto Raul Bicong.

This move is part of the 40 hectares covering Visayas and Mindanao under the care of LANDBANK's three-year program.

# LBP opens additional channels for deposit insurance claims

The Land Bank of the Philippines recently signed an agreement with the Philippine Deposit Insurance Corp. to include two additional channels for the payment of deposit insurance claims to depositors of closed banks.

Under the new agreement, insurance claims may now also be paid to depositors by crediting to their existing or newly opened LANDBANK accounts or through the issuance of manager's checks. The additional modes of payment will complement existing disbursement schemes through over-the-counter cash payment, the LANDBANK Cash Card, and the encashment of checks issued by PDIC.

"We, at LANDBANK, are pleased to further our partnership with the PDIC by providing additional modes of payment for the convenience and security of insured depositors. We are optimistic that these new payment modes will help address PDIC's increasing requirements," said LANDBANK President and CEO Gilda Pico.



(L) Cebu CFICC Chairman Garcia with LANDBANK President Pico pose with officers from both parties during the signing activity.



(R) LANDBANK President and CEO Gilda Pico and PDIC President Valentin Araneta, with PDIC Senior Vice President for Deposit Insurance Sandra Diaz and LANDBANK First Vice President for NCR Branches Jennifer Tantan during the signing activity.

## LANDBANK opens LRA Extension Office

After diligent preparation for this pioneering project, LANDBANK finally launched the Land Registration Authority (LRA) extension office at the LANDBANK Plaza on January 8, 2013.

This occasion follows the agreement signing between LANDBANK President and CEO Gilda Pico and LRA Administrator Eulalio Diaz III for the establishment of the extension office/kiosk to provide the Bank direct link and access to the LRA's automated title verification system.

"This launch marks the Bank's continuing commitment to provide excellent customer service to our clients, especially to our priority sectors. The establishment of this kiosk enables us to significantly streamline our processes on title verification and facilitate faster loan processing," said LANDBANK President and CEO Pico.

Under the said agreement, LANDBANK shall receive, process and issue LRA-approved Certified True Copies of Title for its official and exclusive use, using the "anywhere-to-anywhere" (A2A) capability of the computerized LRA system.

The project will help reduce LANDBANK's title verification processing time from the average 15 working days to within 24 hours. A series of tests and trainings have been conducted by the LRA for LANDBANK to ensure the secure connection of the project to the Land Titling Computerization Project environment.

The establishment of such extension office is also one of the LRA's ways to de-clog its Registry of Deeds offices and provide services to clients beyond usual working hours.

LANDBANK is the first among government financial institutions and in the banking industry to establish an LRA extension office. The agreement was signed in March 2012 at the LANDBANK Plaza.

## Housing dreams for Picar clients made easy with LBP home loan

Helping realize clients' dreams of owning a place they can call their own are Picar Development, Inc. and LANDBANK.

An owner-developer of several subdivision and condominium projects, Picar recently sealed an agreement that will provide financial support to their buyers through LANDBANK's EASY Home Loan program.

The agreement was signed by LANDBANK First Vice President for Retail Lending Jose Abelardo Agregado and Picar Development, Inc. General Manager Danilo Jugno. LANDBANK Head of Mortgage Banking Teresita Ison and Picar's Corporate Secretary Atty. Jurist Castrence Consul signed as witnesses.

Under the agreement, the Developer shall submit the names of its pre-screened buyers who have paid at least the required downpayment of the contract price and pertinent documents necessary for assessment of LANDBANK. The Bank shall evaluate the application and determine if the applicant is qualified to avail of the EASY Home Loan program. Once approved, a Notice of Approval shall be sent by the Bank to the buyer and a Letter of Guarantee to the Developer, specifying the conditions to be complied prior to the release of loan proceeds.

Picar Development, Inc. is the real estate company behind Picar Place in Makati City. It is set to build the tallest building in the country with its luxury condominium tower, The Stratford Residences. The projected completion is in 2015.

Visit their web site at [www.stratford.ph](http://www.stratford.ph) for more details, or contact them through email: [Inquiry@picardevelopment.com](mailto:Inquiry@picardevelopment.com) or (+632) 822-3443.



(L) LRA Deputy Administrator Atty. Ronald Ortile and LANDBANK President and CEO Gilda Pico lead the ribbon-cutting ceremony during the launch of the LRA extension office at LANDBANK Plaza. With them are Land Registration Systems Inc. President Delfin Hallare Jr., and LANDBANK Director Victor Gerardo Bulatao, EVP for Operations Andres Sarmiento, and FVP for Banking Operations Conrado Roxas. (R) Sealing the deal for LANDBANK is FVP for Retail Lending Abelardo Agregado (center) and General Manager for Picar Dev't Inc. Danilo Jugno (2nd from right).

COVER STORY



# Transforming lives through action and education

by Eleanor V. Satuito Photos by Noel D. Antonio

If we are to achieve a richer culture, rich in contrasting values, we must recognize the whole gamut of human potentialities, and so weave a less arbitrary social fabric, one in which each diverse gift will find a fitting place.

Margaret Mead (1901-1978)  
American Anthropologist

**Y**ear in, year out the country faces a maelstrom of natural calamities that has at times numbed many Filipinos of the dangers that often come with extreme weather. Back in December 17, 2011, just as the year was coming to a close, the quaint Cagayan de Oro (CDO) was one of several central and southern islands that took a massive beating from mother nature. CDO was left with more than a million folks displaced, hungry and worse, defeated.

As devastating the situation was that befell this part of the country, the townsfolk did not waste time wallowing in self-pity. Rather, it took to task the challenge of picking up the pieces and find a semblance of normality by way of rebuilding what was lost. Anyone who pays a visit to the affected communities these days would witness the simple yet plain truth--that when one cares enough to make a difference, something remarkable is bound to happen.

## REACHING OUT

With its industry functions, the Land Bank of the Philippines has always been relentless with the promotion of countryside development through programs of sustainable merit. Throughout the years as well, the Bank has made conscious strides not just to deliver monetary relief for the countryside, but promote responsible awareness and action within its ranks and constituents in simultaneous fashion. The Bank prides itself with people who go beyond the expected--just as it did when time came to reach out to CDO.

As with many able institutions, LANDBANK did not hesitate to do what it could on short notice. Right after, bank employees from different areas of operation nationwide pooled together basic goods and financial contributions to send to the typhoon victims and affected communities. With the help of other government agencies and units, LANDBANK saw first hand the extent of what the people of Cagayan would have to overcome just to make ends meet during and right after those crucial days of recovery. The visiting contingent knew that mere donations would not be enough.

After considerable planning, the Bank finally saw the perfect opportunity to make a difference that would actually last.

Having found that strategic partnership, LANDBANK along with the Habitat for Humanity Philippines (HFHP), recently kicked off a livelihood program for families affected by Typhoon Sendong in Cagayan de Oro.

**AN OPPORTUNITY TO REBUILD**

Dubbed as the “LANDBANK Gawad Kabuhayan”, the program is designed to aid the recovery of affected families by equipping them with skills vital to accessing and developing opportunities for livelihood.

The skills training program is the first of its kind which integrates a livelihood component in HFHP’s disaster recovery efforts. LANDBANK pioneered this “recovery through livelihood” concept as it complements its social mandate of promoting the well-being of the marginalized sectors, primarily farmers and fisherfolk.

“We likewise hope to promote the value of cooperativism among the affected families to help improve

The success that we are trying to reach is not just for the triumph of a few. It is an achievement reflective of the perseverance and sincerity of the people wanting to help and be helped with sustaining necessities that should be basic to all Filipinos.

- LANDBANK Pres. Pico

their economic condition and to foster a social cohesion that will help in the emotional healing of the community,” said LANDBANK President and CEO Gilda Pico.

The program is a collaboration among an estimated 3,355 families affected by Typhoon Sendong in six relocation sites in Cagayan de Oro, namely Calaanan II, Calaanan III, Indahag I, Indahag II, Xavier Ecoville, and Taguanao.

The phase 1 roll-out of the LANDBANK Gawad Kabuhayan will benefit an initial 500 HFHP home partners in the Calaanan III relocation site located in Sitio Calaanan, Barangay Canitoan.

...continued on page 8

It has been over two decades since Habitat for Humanity established roots in the Philippines.

With over 30,000 homes built for families all over the nation, HFHP remains very much a positive force of lasting change.

Just like LANDBANK’s **Gawad Kabuhayan-Rebuild CDO Livelihood Program**, you, too can make that transformation today. For more information on LANDBANK and its various programs, log on to [www.landbank.com](http://www.landbank.com).



- 1) Residents going about their daily lives just over a year after Typhoon Sendong hit the area.
- 2) More Habitat homes being built from the ground up.
- 3) Attendees were seen taking a keen interest in the livelihood programs being made available by LANDBANK during the Gawad Kabuhayan launch.
- 4) LANDBANK President and CEO Gilda Pico receives the distinction from HFHP President and CEO Charlito Ayco. Also in the photo (from left): LANDBANK VP for Corporate Affairs Catherine Rowena Villanueva and SVP for Corporate Services Sector Julio Climaco Jr., HFHP COO Leonilo Escalada, and LANDBANK FVP for Mindanao Branches Group Wesly Magnaye.



# CDM project: Championing the good fight

One of today's persistent global challenges lies with the protection of the environment on all fronts -- land, water and air.

Organizations around the world are doing their share in taking up this vital cause for the survival of future generations. The innovations that current society has afforded us are being directed toward addressing the drastic effects of climate change--a kind of phenomenon that we ourselves help create.

The Land Bank of the Philippines has partnered with the World Bank in pushing for the implementation of more animal manure and solid waste management projects in the country to help reduce the negative environmental impact of greenhouse gas emissions from animal and landfill wastes.

This follows the registration of LANDBANK's Program of Activities (PoA) for "methane recovery and combustion from animal manure management systems" and "landfill gas recovery and combustion from sanitary landfill sites" by the United Nations Framework Convention on Climate Change or UNFCCC last year. This kind of initiative concerning the animal and solid waste management sectors places LANDBANK ahead of its contemporaries here and in South Asia.

"These two PoAs are front and center of the LANDBANK Carbon Finance Support Facility, through which we provide financial and technical support to pig farms and landfill facilities and assist them throughout their CDM (Clean Development Mechanism) processes," said LANDBANK President and CEO Gilda Pico.

The CDM is one of the cooperative mechanisms designed to implement the Kyoto Protocol in reducing the GHG emissions of developed countries by carbon sequestration in the territory of a developing country. The Carbon Finance Support Facility (CFSF) is LANDBANK's flagship program for the promotion of climate change-mitigation projects wherein it assists clients in every step of the CDM project cycle. This includes financing projects that reduce greenhouse gas emissions, generate power, is compliant with environmental laws, and earn carbon credits as an additional revenue stream for clients.

"We hope to support more pig farms and landfill facilities in the Philippines and strengthen the development and expansion of waste management systems to protect the environment, reduce threats to public health, and help mitigate and adapt to the impacts of climate change," President Pico said.



LANDBANK Plaza, Manila - Putting it in writing, World Bank Country Director for the Philippines Motoo Konishi and LANDBANK President and CEO Gilda Pico sign the symbolic commitment board in support of projects that help mitigate climate change during the launch of LANDBANK's Clean Development Mechanism Program of Activities for pig farms and sanitary landfills.



(L-R) Facilities of LANDBANK-assisted clients on board for climate change mitigation (from top): Biotech Farms; Asia Energysystems, Inc.; VGP Group, Inc.; and Marcela Farms.

# GAWAD e-DUKASYON PROGRAM

## Channeling the power of knowledge

Recognizing the importance of education and of promoting agriculture and entrepreneurship, as well as the value of saving for the future, Land Bank of the Philippines recently partnered with the Knowledge Channel Foundation Inc. (KCFI) for the LANDBANK Gawad e-dukasyon Program.

Under the program, LANDBANK and KCFI will produce videos on agri-aqua-preneurship as well as other agri-based interests, which will be aired over Knowledge Channel, and complemented with e-modules that will be made available on the internet.

“By engaging students through a more modern medium that they are familiar and comfortable with, we hope to bring forward the message that agriculture and fisheries are not just age-old means of livelihood but profitable sources of income and business. We also want this project to be a platform for pushing financial literacy among our youth,” LANDBANK President and CEO Gilda Pico said during the signing of the Deed of Donation held recently at the LANDBANK Plaza in Malate, Manila.

This complements the Bank’s Gawad Patnubay Scholarship Program—a formal college degree on agriculture, and an informal TESDA-certified ladderized education program—for poor but deserving dependents of farmers and fisherfolk in agrarian reform communities.

According to LANDBANK President Pico, the Bank’s partnership with KCFI aims to support public education in the Philippines, with the end view of educating students on agriculture and fisheries at a young age, to renew enthusiasm for this sector, help promote sustainable development and reduce poverty in the countryside.

KCFI President and CEO Elvira Lopez Bautista welcomed LANDBANK’s support to better serve their “learner-beneficiaries” through the videos and e-modules that will be produced. “Agriculture is very important in the Philippines and we are one with LANDBANK in this advocacy,” said Lopez-Bautista.

The TV programs aired by KCFI are consistent with government-prescribed curriculum for primary and secondary education. This new initiative shall take particular focus on graduating high school students, as they are starting a new chapter in their academic lives as well as at the forefront of shaping a new generation of agri-aquapreneurs in the country.

In this regard, the Gawad E-dukasyon Program will produce videos covering various agri-aqua-related topics, and show how such can be made into into viable businesses or careers. Other agencies to benefit from the videos are: DepEd’s Alternative Learning System and Informal Education Program, Technology and Livelihood Education (TLE), and Technical Education and Skills Development Authority (TESDA). Schedule will be four times per airing week for five years.

LANDBANK President and CEO Gilda Pico, along with (from far right) Senior Vice President for Corporate Services Julio Climaco Jr. and Vice President for Corporate Affairs Catherine Rowena Villanueva, present a check to the Knowledge Channel Foundation, Inc. Receiving for the foundation are President and COO Elvira Lopez Bautista, Senior Managers for Resource Mobilization and Transmedia Divisions Jerome Montemayor and Edric Calma during the event held at the Board Room, LANDBANK Plaza.



### Transforming lives... *From page 7*

HFHP Managing Director and CEO Charlito Ayco has welcomed LANDBANK’s financial assistance of that brings HFHP’s programs to full circle. “We started our recovery efforts by building houses for the affected families. With LANDBANK’s support, we are now moving to the next stage which aims to address the families’ daily needs.”

Through its partners such as local NGOs, universities, and the Church, the HFHP will train the residents in particular skills such as hollow block production, cookery and baking, grocery store management as well as handling a transportation business, among others. Assistance with cooperative building, enterprise planning and development within the Habitat community are also part of the support program being offered.

It was during the affair, which was held at the Habitat Relocation Site in Sitio Calaan, Brgy. Canitoan that LANDBANK was also recognized as part of the Prime Mover roster of the Habitat for Humanity Philippines Foundation for the Bank’s financial support to equip families affected by Typhoon Sendong with livelihood skills.

## BRANCH BANKING NEWS & UPDATES

### Binondo, Manila



LANDBANK President and CEO Gilda Pico, Manila Mayor Alfredo Lim, FFCCCI President and Chairman Tan Ching, EVP for Branch Banking Jocelyn Cabreza (left) and FFCCCI Vice President Angel Ngu (right) lead the ribbon cutting ceremony along with other clients and Bank officers. Meanwhile, right photo shows DM Jim Cua entertaining branch guests.

Members from the Chinese community welcomed LANDBANK with the inauguration of the Binondo Branch located along Quintin Paredes St. last February 27. Officers and staff from the Bank were on hand to help welcome event guests.

"We welcome the opening of the LANDBANK Binondo Branch and we are very interested in the Chinese Yuan deposit products which you are offering," said Federation of Filipino-Chinese Chamber of Commerce and Industry Inc. (FFCCCI) President and Chairman Tan Ching in his message. Mayor Alfredo Lim commended LANDBANK's initiatives for reaching out to its clientele and hopes that the Bank opens more branches in Manila.

Also present during the event were FFCCCI Secretary General Fernando Gan, LANDBANK Directors Crispino Aguelo, Domingo Diaz, Victor Gerardo Bulatao and Tomas de Leon Jr., EVP for Agricultural and Development Lending Cecile Borromero, EVP for Treasury and Investment Banking Rabboni Francis Arjonillo, FVP for NCR Branches Group Jennifer Tantan and AVP and Relationship Officer for NCR Cluster B Lolita Almazar.

Headed by Mr. Jim Cua, the Binondo Branch is where LANDBANK offers Chinese Yuan Savings and Time Deposits. The products were launched last February 4.

### Baler, Aurora



Baler Branch has recently established an e-Card payroll tie-up with the Provincial Government of Aurora initially covering 500 permanent, as well as ATM payroll tie-ups with 120 employees of the Aurora State College of Technology (ASCOT) and more than 2,000 personnel of the Department of Education - Division of Aurora.

Baler Branch and ATM and Cash Management Department employees facilitated the project. On the other hand, a ceremonial turnover of the ATM cards to ASCOT and DepEd employees was held by Baler Branch Head Aurelio Bagaoisan to ASCOT VP for Administration Gerardo Rillon and Schools Division Superintendent Rhoda Razon.

To meet the growing number of clients availing of LANDBANK's ATM payroll service, an offsite ATM unit was recently unveiled. This move comes with the clamor to beef up two existing onsite ATM units of the Bank continues with the units' high utilization especially during peak payroll periods.

Aurora Governor Bellaflor Angara Castillo led the ribbon cutting together with DM Aurelio Bagaoisan. Also present were other provincial officials and LANDBANK employees.

### Biñan, Laguna



LANDBANK President and CEO Gilda Pico opens the newly transferred Biñan Branch with (from left) Biñan Vice Mayor Arman Dimaguila, LANDBANK Board of Directors Domingo Diaz and Crispino Aguelo, EVP for Branch Banking Jocelyn Cabreza, and VP for Southern Luzon Branches Ramon Monteloyola. Also in attendance were DM Edna Bajacan and Areza Motors President Cesar Areza.

The new branch moved from its location on Bonifacio Street to a more spacious facility at Old National Highway, still in Barangay Canlalay.

## ALL ACCESS

### ATM Security

Understanding your need for reliability and added security whenever you find yourself at an ATM is what banks across the country have in mind with the ongoing series of campaigns for public awareness and safety.

LANDBANK, through the Consumer and eBanking Group - Debit Cards and Customer Care Department (DCCCD) have taken measures to this effect, wherein all ATMs shall be installed with a PIN Pad Shield and Enhanced Card Reader Bezel.

The **PIN Pad Shield** guards against shoulder surfing and helps keep PINs private while the **Enhanced Card Reader Bezel** prevents the attachment of a skimmer that captures card information of the cardholder/client.



Other ongoing measures include daily inspection of all ATM units, presence of Protect your PIN and Paalala posters near the ATMs as well as cameras at all ATMs to monitor activities.

### Reminders on the Proper Use of PIN

- Ensure that no one is watching you while you key in your PIN or any other sensitive information.
- Create a unique PIN. Do not use obvious information such as your phone number, birthday or address.
- Memorize your PIN. Do not write or save it in your gadgets.
- Your PIN is your personal property and must be kept secret. Do not share it with anyone, including your relatives and friends.
- Change your PIN regularly. Change it immediately if you think somebody else knows the number combination.



A proud member of  
**BancNet**

### NLDC Properties for Sale

An attached agency of the LANDBANK, The National Livelihood Development Corporation (NLDC) is offering to the public following properties for sale:

#### RESIDENTIAL

Tumaga, Zamboanga City  
LA: 375 sq.m.  
P562,500

New Carmen, Tacurong City  
LA: 994 sq.m.  
P1,093,400

Poblacion Extension, Sultan Kudarat  
LA: 5,001 sq.m.  
P1,650,330

San Emmanuel, Tacurong City  
LA: 400 sq.m.  
P154,000

Poblacion, Esperanza, Sultan Kudarat  
LA: 598 sq.m.  
P197,340

New Isabela, Tacurong City  
LA: 355 sq.m.  
P156,200

Kaliko, Pres. Quirino, Sultan Kudarat  
LA: 405 sq.m.  
P89,100

Villamor, Esperanza, Sultan Kudarat  
LA: 596 sq.m.  
P137,500

Poblacion, Pres. Quirino, Sultan Kudarat  
LA: 500 sq.m.  
P82,500

#### AGRICULTURAL

Kauran, Ampatuan, Maguindanao  
LA: 49,991 sq.m.  
P1,099,802

Sumoba, Lambayong, Sultan Kudarat  
LA: 81,443 sq.m.  
P1,791,746

Tambac, Lambayong, Sultan Kudarat  
LA: 83,225 sq.m.  
P1,830,950

Kolambog, Lambayong, Sultan Kudarat  
LA: 46,991 sq.m.  
P516,901

Kolambog, Lambayong, Sultan Kudarat  
LA: 46,933 sq.m.  
P516,923

Kamansi, Ampatuan, Maguindanao  
LA: 25,382 sq.m.  
P335,042.40

Nakan, Bagumbayan, Sultan Kudarat  
LA: 45,266 sq.m.  
P497,926

Brgy. Sugado, Sanki, Maguindanao  
LA: 33,000 sq.m.  
P231,000

Brgy. Banaba, Sangki, Maguindanao  
LA: 34,133 sq.m.  
P205,000

Brgy. Sumali, Bagumbayan, Sultan Kudarat  
LA: 86,839 sq.m.  
P695,000

For inquiries, contact  
Mr. Elmer Maglalag or Hilario Tamayo at (02) 817-3011.



# ***Good fortune comes your way***

Welcome good fortune this Year of the Water Snake with financial solutions that grow your money and help you reach your financial goals.

With LANDBANK's new Chinese Yuan Savings and Time Deposit Accounts, you can save, invest, and earn interest in Yuan.

Bank with LANDBANK, the biggest and strongest government bank in the country.

Open a LANDBANK Chinese Yuan Savings or Time Deposit account today.

Visit our new Binondo Branch at No. 461 Quintin Paredes St., Binondo, Manila or call (02) 405-4975 and (02) 450-0487.

You may also call 405-7000 (NCR) or 1-800-10-405-7000 (PLDT Toll Free, outside NCR).



**LANDBANK**

[www.landbank.com](http://www.landbank.com)

LANDBANK Chinese Yuan Savings and Time Deposit Accounts are initially available at the new LANDBANK Binondo Branch. Member: PDIC. Maximum Deposit Insurance for each Depositor, P500,000.

ASC Reference Code: L006P013013L