



# LANDBANK

Head Office: 1598. M.H. del Pilar corner Dr. J. Quintos Streets, Malate, Manila;  
Telephone Nos: 552-0000; 551-2200; 450-7001

www.landbank.com

MEMBER: PDIC. Maximum Deposit Insurance for Each Depositor P500,000.00

## BALANCE SHEET (Head Office and Branches) As of September 30, 2015

## CONSOLIDATED BALANCE SHEET (Banks and Financial Subsidiaries) As of September 30, 2015

	Current Quarter	Previous Quarter
<b>ASSETS</b>		
Cash and Cash Items	P 21,131,758,749.12	P 18,124,743,635.54
Due from Bangko Sentral ng Pilipinas	355,728,035,006.64	345,373,823,052.09
Due from Other Banks	8,679,396,748.33	6,601,059,906.52
Financial Assets at Fair Value through Profit or Loss	16,544,993,154.82	12,139,298,625.79
Available-for-Sale Financial Assets-Net	140,627,446,872.88	142,463,243,668.10
Held-to-Maturity (HTM) Financial Assets-Net	121,602,131,844.19	116,713,420,963.02
Unquoted Debt Securities Classified as Loans-Net	14,800,912,366.25	14,667,939,009.31
Investments in Non-Marketable Equity Security-Net	7,277,417,646.93	7,277,417,645.93
Loans and Receivables - Net	429,928,820,778.04	402,816,525,952.90
Interbank Loans Receivable	26,507,425,598.51	22,315,942,075.87
Loans and Receivables - Others	387,085,620,600.41	372,964,809,297.91
Loans and Receivables Arising from RA/CA/PR/SLB	22,391,000,000.00	13,591,000,000.00
General Loan Loss Provision	6,055,225,420.88	6,055,225,420.88
Other Financial Assets	6,055,366,735.84	6,622,005,954.77
Equity Investments in Subsidiaries, Associates and Joint Ventures-Net	2,805,467,664.99	2,805,467,664.99
Bank Premises, Furniture, Fixture & Equipment-Net	5,804,264,233.03	5,736,314,469.07
Real and Other Properties Acquired-Net	4,209,441,186.41	4,238,243,133.09
Non-Current Assets Held for Sale	262,051,949.25	532,343,218.48
Other Assets-Net	4,388,886,674.00	4,459,013,412.31
<b>TOTAL ASSETS</b>	<b>P 1,139,846,391,610.72</b>	<b>P 1,090,570,860,311.91</b>

	Current Quarter	Previous Quarter
<b>LIABILITIES</b>		
Financial Liabilities at Fair Value through Profit or Loss	P 32,079,495.72	P 6,841,761.54
Deposit Liabilities	991,281,356,669.49	954,300,652,135.68
Due to Other Banks	5,289,031.87	32,594,215.73
Bills Payable:	25,582,983,173.26	20,212,248,794.22
a) BSP (Rediscounting and Other Advances)	76,485,189.62	85,199,659.03
b) Interbank Loans Payable	4,251,439,075.00	0.00
c) Other Deposit Substitute	61,065,810.00	0.00
d) Others	21,193,993,098.64	20,127,049,135.19
Unsecured Subordinated Debt-Net	10,500,000,000.00	10,500,000,000.00
Due to Bangko Sentral ng Pilipinas	223,127,525.73	149,014,736.23
Other Financial Liabilities	14,110,627,513.82	13,157,347,560.82
Other Liabilities	20,839,289,820.66	17,642,857,074.31
<b>TOTAL LIABILITIES</b>	<b>P 1,062,574,753,230.55</b>	<b>P 1,016,001,556,278.53</b>

	Current Quarter	Previous Quarter
<b>STOCKHOLDERS' EQUITY</b>		
Capital Stock	P 11,971,000,000.00	P 11,971,000,000.00
Other Capital Accounts	21,543,402,834.95	18,840,070,421.76
Retained Earnings	43,757,235,545.22	43,758,233,611.62
<b>TOTAL STOCKHOLDERS' EQUITY</b>	<b>P 77,271,638,380.17</b>	<b>P 74,569,304,033.38</b>
<b>TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY</b>	<b>P 1,139,846,391,610.72</b>	<b>P 1,090,570,860,311.91</b>

	Current Quarter	Previous Quarter
<b>CONTINGENT ACCOUNTS</b>		
Guarantees Issued	P 91,308,261.40	P 39,704,495.92
Financial Standby Letters of Credit	4,122,134,805.14	3,433,059,734.62
Performance Standby Letters of Credit	2,807,678,482.25	1,572,837,615.83
Commercial Letters of Credit	14,407,571,511.85	11,891,027,622.48
Trade Related Guarantees	123,643,771.18	289,730,770.68
Commitments	72,285,394,180.34	68,201,365,650.04
Spot Foreign Exchange Contracts	6,415,332,821.40	5,228,256,561.70
Trust Department Accounts:	75,200,632,556.27	76,871,510,291.85
a) Trust and Other Fiduciary Accounts	54,117,991,566.63	55,731,965,268.53
b) Agency Accounts	21,082,640,989.64	21,139,545,023.32
Derivatives	20,921,276,866.21	20,082,347,612.79
Others	2,143,882,038.62	1,261,133,279.40
<b>TOTAL CONTINGENT ACCOUNTS</b>	<b>P 198,518,855,294.66</b>	<b>P 188,870,973,635.31</b>

	Current Quarter	Previous Quarter
<b>ADDITIONAL INFORMATION</b>		
Gross Total Loan Portfolio (TLP)	P 441,082,330,129.24	P 413,983,489,802.35
Specific Allowance for Credit Losses on the TLP	5,098,283,930.32	5,111,738,428.57
Non-Performing Loans (NPLs)		
a. Gross NPLs	7,010,360,349.50	7,001,091,253.62
b. Ratio of Gross NPLs to Gross TLP (%)	1.59	1.69
c. Net NPLs	1,912,076,419.18	1,889,352,825.05
d. Ratio of Net NPLs to Gross TLP (%)	0.43	0.46
Classified Loans & Other Risk Assets, gross of allowance for credit losses	17,955,911,053.02	18,784,202,685.33
DOSRI Loans and receivables, gross allowance of credit losses	71,244,465,724.20	71,460,471,987.76
Ratio of DOSRI Loans and receivables, gross of allowance for credit losses, to gross TLP (%)	16.15	17.26
Percent Compliance with Magna Carta (%)		
a) 8% for Micro and Small Enterprises	8.76	8.68
b) 2% for Medium Enterprises	7.27	6.73
Return on Equity (ROE) (%)	19.04	18.74
Capital Adequacy Ratio (CAR) on Solo Basis, as prescribed under existing regulations		
a. Total CAR (%)	12.92	12.85
b. Tier 1 Ratio (%)	9.87	9.69
c. Common Tier 1 Ratio (%)	9.87	9.69

Republic of the Philippines)  
City of Manila ) s.s

I/We, YOLANDA D. VELASCO and GILDA E. PICO of the above-mentioned bank do solemnly swear that all matters set forth in the above Balance Sheet are true and correct to the best of my/our knowledge and belief.

Sgd. YOLANDA D. VELASCO  
Comptroller

Sgd. GILDA E. PICO  
President and CEO

SUBSCRIBED AND SWORN to before me this 21st day of October 2015 in Manila City, affiants exhibiting to me their Community Tax Certificate No. 10546052, issued in Manila on January 6, 2015 and Community Tax Certificate No. 18433228 issued in Calamba, Laguna on January 7, 2015.

RODERICK P. SACRO  
Notary Public for and in the City of Manila  
Commission No. 2014-115 / Until 12.31.15  
Roll No. 48635 / PTR No. 3827971 / 12-23-14 / Manila  
IBP No. 981166 / 12-22-14 / PPLM  
1598 M.H. Del Pilar cor. Dr. Quintos Streets, Malate Manila

	Current Quarter	Previous Quarter
<b>ASSETS</b>		
Cash and Cash Items	P 21,131,957,057.40	P 18,125,161,077.80
Due from Bangko Sentral ng Pilipinas	355,728,035,006.64	345,373,823,052.09
Due from Other Banks	8,688,156,956.83	6,609,690,557.60
Financial Assets at Fair Value through Profit or Loss	16,544,993,154.82	12,139,298,625.79
Available-for-Sale Financial Assets-Net	140,627,446,872.88	142,463,243,668.10
Held-to-Maturity (HTM) Financial Assets-Net	121,602,131,844.19	116,713,420,963.02
Unquoted Debt Securities Classified as Loans-Net	14,790,665,309.07	14,658,969,103.09
Investments in Non-Marketable Equity Security-Net	7,411,195,552.94	7,154,460,926.17
Loans and Receivables - Net	429,366,519,380.46	402,051,752,685.99
Interbank Loans Receivable	26,507,425,598.51	22,315,942,075.87
Loans and Receivables - Others	386,542,196,377.05	372,221,844,536.74
Loans and Receivables Arising from RA/CA/PR/SLB	22,391,000,000.00	13,591,000,000.00
General Loan Loss Provision	6,074,102,595.10	6,077,033,926.62
Other Financial Assets	6,054,970,644.71	6,621,397,133.36
Equity Investments in Subsidiaries, Associates and Joint Ventures-Net	1,499,509,797.70	1,470,459,081.73
Bank Premises, Furniture, Fixture & Equipment-Net	6,260,100,531.54	6,179,066,197.04
Real and Other Properties Acquired-Net	4,215,135,558.71	4,243,969,442.88
Non-Current Assets Held for Sale	269,670,442.33	539,961,711.56
Other Assets-Net	6,095,138,859.77	6,566,260,439.26
<b>TOTAL ASSETS</b>	<b>P 1,140,285,626,969.99</b>	<b>P 1,090,910,934,665.48</b>

	Current Quarter	Previous Quarter
<b>LIABILITIES</b>		
Financial Liabilities at Fair Value through Profit or Loss	P 32,079,495.72	P 6,841,761.54
Deposit Liabilities	991,150,118,816.02	954,231,519,672.43
Due to Other Banks	5,289,031.87	32,594,215.73
Bills Payable:	25,674,983,173.26	20,304,248,794.22
a) BSP (Rediscounting and Other Advances)	76,485,189.62	85,199,659.03
b) Interbank Loans Payable	4,251,439,075.00	0.00
c) Other Deposit Substitute	61,065,810.00	0.00
d) Others	21,285,993,098.64	20,219,049,135.19
Unsecured Subordinated Debt-Net	10,500,000,000.00	10,500,000,000.00
Due to Bangko Sentral ng Pilipinas	223,127,525.73	149,014,736.23
Other Financial Liabilities	14,029,562,734.69	13,072,198,639.23
Other Liabilities	21,318,229,165.78	18,038,474,877.47
<b>TOTAL LIABILITIES</b>	<b>P 1,062,933,389,943.07</b>	<b>P 1,016,334,892,696.85</b>

	Current Quarter	Previous Quarter
<b>STOCKHOLDERS' EQUITY</b>		
Capital Stock	P 11,971,000,000.00	P 11,971,000,000.00
Other Capital Accounts	21,624,001,481.70	18,846,808,357.01
Retained Earnings	43,757,235,545.22	43,758,233,611.62
<b>TOTAL STOCKHOLDERS' EQUITY</b>	<b>P 77,352,237,026.92</b>	<b>P 74,576,041,968.63</b>
<b>TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY</b>	<b>P 1,140,285,626,969.99</b>	<b>P 1,090,910,934,665.48</b>

	Current Quarter	Previous Quarter
<b>CONTINGENT ACCOUNTS</b>		
Guarantees Issued	P 91,308,261.40	P 39,704,495.92
Financial Standby Letters of Credit	4,122,134,805.14	3,433,059,734.62
Performance Standby Letters of Credit	2,807,678,482.25	1,572,837,615.83
Commercial Letters of Credit	14,407,571,511.85	11,891,027,622.48
Trade Related Guarantees	123,643,771.18	289,730,770.68
Commitments	72,285,394,180.34	68,201,365,650.04
Spot Foreign Exchange Contracts	6,415,332,821.40	5,228,256,561.70
Trust Department Accounts:	75,200,632,556.27	76,871,510,291.85
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<b>TOTAL CONTINGENT ACCOUNTS</b>	<b>P 198,518,855,531.66</b>	<b>P 188,870,973,879.31</b>

	Current Quarter	Previous Quarter
<b>ADDITIONAL INFORMATION</b>		
1. List of Financial Allied Subsidiaries (excluding Subsidiary Insurance Companies)		
1. LBP Leasing		
2. LBP Financial Services, SPA		
2. List of Subsidiary Insurance Companies		
1. LANDBANK Insurance Brokerage Inc.		
3. Capital Adequacy Ratio (CAR) on Consolidated Basis, as prescribed under existing regulations		
a. Total CAR (%)	13.20	13.22
b. Tier 1 Ratio (%)	10.16	10.08
c. Common Equity Tier 1 Ratio (%)	10.16	10.08

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I/We, YOLANDA D. VELASCO and GILDA E. PICO of the above-mentioned bank do solemnly swear that all matters set forth in the above Consolidated Balance Sheet are true and correct to the best of my/our knowledge and belief.

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