LAND BANK OF THE PHILIPPINES STATEMENT OF INCOME AND EXPENSES- PRUDENTIAL FOR THE PERIOD ENDED JUNE 30, 2025 (in thousand pesos)

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Loans 44,178,448 Investments 28,713,183 Due from Bangko Sentral ng Pilipinas 2,210,813 Deposit in Banks 70,143 Others 335,976 T5,508,563 INTEREST EXPENSE Deposit liabilities 21,443,048 Borrowed funds 318,849 Bonds Payable 354,982 Finance Lease 76,292 Expensive funders INTITIEST INCOME S3,315,392 PROVISION FOR CREDIT/IMPAIRMENT LOSSES 3,754,444 NET INTEREST INCOME AFTER PROVISION FOR CREDIT/IMPAIRMENT LOSSES 49,560,948 OTHER OPERATING INCOME Dividends 2,330,047 Geain on Financial Assets & Liab-Held for Trading 2,487,531 Gain on Financial Assets & Liab-Held for Trading 2,487,531 Gain on Other Financial Assets Mandatory Measured at FV Thru P/L 5,879 Gain on sale /redemption/derecognition of Fin Assets & Liab at FVOCI 193 Miscellaneous-net 1,134,552 Compensation and fringe benefits 11,2	INTEREST INCOME	
Due from Bangko Sentral ng Pilipinas 2,210,813 Deposit in Banks 70,143 Others 335,976 75,508,653 75,508,653 INTEREST EXPENSE 21,443,048 Deposit liabilities 21,443,048 Borrowed funds 318,849 Bonds Payable 354,982 Finance Lease 76,292 PROVISION FOR CREDIT/IMPAIRMENT LOSSES 3,754,444 NET INTEREST INCOME 53,315,392 PROVISION FOR CREDIT/IMPAIRMENT LOSSES 37,540,444 NET INTEREST INCOME AFTER PROVISION FOR CREDIT/IMPAIRMENT LOSSES 47,560,948 OTHER OPERATING INCOME 2,330,047 Fees and commission 2,330,047 Gain on Financial Assets & Liab-Held for Trading 2,487,531 Gain on Other Financial Assets Mandatory Measured at FV Thru P/L 5,872 Gain from dealings in foreign currency 445,248 Gain from dealings in foreign currency 445,248 Gain on sale /redemption/derecognition of Fin Assets & Liab at FVOCI 193 Miscellaneous-net 1,134,552 Compensation and fringe benefits 11,262,811 <tr< th=""><th>Loans</th><th>44,178,448</th></tr<>	Loans	44,178,448
Deposit in Banks 70,143 Others 335,976 75,508,563 75,508,563 INTEREST EXPENSE 21,443,048 Borrowed funds 318,849 Bonds Payable 354,982 Finance Lease 76,292 PROVISION FOR CREDIT/IMPAIRMENT LOSSES 3,754,444 NET INTEREST INCOME AFTER PROVISION FOR CREDIT/IMPAIRMENT LOSSES 49,560,948 OTHER OPERATING INCOME 2,330,047 Fees and commission 2,330,047 Gain on Financial Assets & Liab-Held for Trading 2,487,531 Gain on Other Financial Assets Mandatory Measured at FV Thru P/L 5,879 Gain on sale /redemption/derecognition of Fin Assets & Liab at FVOCI 193 Miscellaneous-net 1,134,552 OTHER OPERATING EXPENSES 11,262,811 Compensation and fringe benefits 11,262,811 Foreign exchange loss from revaluation 2,132,304 Taxes and licenses 5,703,712 Depreciation and amortization 1,819,573 Rent Expense 65,872 Miscellaneous expenses 10,080,119 INCOME BEFORE INCOME TAX	Investments	28,713,183
Others 335,976 INTEREST EXPENSE 75,508,563 Deposit liabilities 21,443,048 Borrowed funds 318,849 Bonds Payable 354,982 Finance Lease 76,292 NET INTEREST INCOME 53,315,3792 PROVISION FOR CREDIT/IMPAIRMENT LOSSES 3,754,444 NET INTEREST INCOME AFTER PROVISION FOR CREDIT/IMPAIRMENT LOSSES 49,560,948 OTHER OPERATING INCOME 743,792 Fees and commission 2,330,047 Gain on Financial Assets & Liab-Held for Trading 2,487,531 Gain on Other Financial Assets Mandatory Measured at FV Thru P/L 5,879 Gain on sale /redemption/derecognition of Fin Assets & Liab at FVOCI 193 Miscellaneous-net 1,134,552 OTHER OPERATING EXPENSES 7,147,242 OTHER OPERATING EXPENSES 11,262,811 Compensation and fringe benefits 11,262,811 Foreign exchange loss from revaluation 2,132,304 Taxes and licenses 5,703,712 Depreciation and amortization 1,819,573 Rent Expense 65,872 Miscellaneous e	Due from Bangko Sentral ng Pilipinas	2,210,813
T5,508,563 INTEREST EXPENSE Deposit liabilities 21,443,048 Borrowed funds 318,849 Sonds Payable 354,982 Finance Lease 76,292 22,193,171 NET INTEREST INCOME 53,315,392 PROVISION FOR CREDIT/IMPAIRMENT LOSSES 3,754,444 NET INTEREST INCOME AFTER PROVISION FOR CREDIT/IMPAIRMENT LOSSES 49,560,948 OTHER OPERATING INCOME Dividends 743,792 Fees and commission 2,330,047 Gain on Financial Assets & Liab-Held for Trading 2,487,531 Gain on Other Financial Assets Mandatory Measured at FV Thru P/L 5,879 Gain from dealings in foreign currency 445,248 Gain on sale /redemption/derecognition of Fin Assets & Liab at FVOCI 193 Miscellaneous-net 1,134,552 7,147,242 OTHER OPERATING EXPENSES Compensation and fringe benefits 11,262,811 Foreign exchange loss from revaluation 2,132,304 Taxes and licenses 5,703,712 Depreciation and amortization 1,819,573 Rent Expense 65,872 Miscellaneous expenses 10,080,119 INCOME BEFORE INCOME TAX 25,643,799 PROVISION FOR INCOME TAX 413,358 PROVISION FOR INCOME	Deposit in Banks	70,143
NTEREST EXPENSE Deposit liabilities 21,443,048 Borrowed funds 318,849 Borrowed funds 354,982 Finance Lease 76,292 22,193,171	Others	335,976
Deposit liabilities 21,443,048 Borrowed funds 318,849 Bonds Payable 354,982 Finance Lease 76,292 22,193,171 NET INTEREST INCOME PROVISION FOR CREDIT/IMPAIRMENT LOSSES 3,754,444 NET INTEREST INCOME AFTER PROVISION FOR CREDIT/IMPAIRMENT LOSSES 49,560,948 OTHER OPERATING INCOME Dividends 743,792 Fees and commission 2,330,047 Gain on Financial Assets & Liab-Held for Trading 2,487,531 Gain from dealings in foreign currency 445,248 Gain from dealings in foreign currency 445,248 Gain on sale /redemption/derecognition of Fin Assets & Liab at FVOCI 193 Miscellaneous-net 1,134,552 OTHER OPERATING EXPENSES Compensation and fringe benefits 11,262,811 Foreign exchange loss from revaluation 2,132,304 Taxes and licenses 5,703,712 Depreciation and amortization 1,819,573 Rent Expense 65,872 Miscellaneous expenses 10,080,119		75,508,563
Borrowed funds 318,849 Bonds Payable 354,982 Finance Lease 76,292 22,193,171 NET INTEREST INCOME 53,315,392 PROVISION FOR CREDIT/IMPAIRMENT LOSSES 3,754,444 NET INTEREST INCOME AFTER PROVISION FOR CREDIT/IMPAIRMENT LOSSES 49,560,948 OTHER OPERATING INCOME 743,792 Fees and commission 2,330,047 Gain on Financial Assets & Liab-Held for Trading 2,487,531 Gain on Other Financial Assets Mandatory Measured at FV Thru P/L 5,879 Gain from dealings in foreign currency 445,248 Gain on sale /redemption/derecognition of Fin Assets & Liab at FVOCI 193 Miscellaneous-net 1,134,552 OTHER OPERATING EXPENSES 7,147,242 OTHER OPERATING EXPENSES 11,262,811 Compensation and fringe benefits 11,262,811 Foreign exchange loss from revaluation 2,132,304 Taxes and licenses 5,703,712 Depreciation and amortization 1,819,573 Rent Expense 65,872 Miscellaneous expenses 10,080,119 INC	INTEREST EXPENSE	
Sonds Payable 76,292	Deposit liabilities	21,443,048
Finance Lease 76,292 22,193,171 NET INTEREST INCOME PROVISION FOR CREDIT/IMPAIRMENT LOSSES 53,315,392 PROVISION FOR CREDIT/IMPAIRMENT LOSSES 3,754,444 NET INTEREST INCOME AFTER PROVISION FOR CREDIT/IMPAIRMENT LOSSES 49,560,948 OTHER OPERATING INCOME 743,792 Fees and commission 2,330,047 Gain on Financial Assets & Liab-Held for Trading 2,487,531 Gain on Other Financial Assets Mandatory Measured at FV Thru P/L 5,879 Gain from dealings in foreign currency 445,248 Gain on sale /redemption/derecognition of Fin Assets & Liab at FVOCI 193 Miscellaneous-net 1,134,552 OTHER OPERATING EXPENSES 7,147,242 OTHER OPERATING EXPENSES 2 Compensation and fringe benefits 11,262,811 Foreign exchange loss from revaluation 2,132,304 Taxes and licenses 5,703,712 Depreciation and amortization 1,819,573 Rent Expense 65,872 Miscellaneous expenses 10,080,119 INCOME BEFORE INCOME TAX 25,643,799 PROVISION FOR INCOME TAX 413,3	Borrowed funds	318,849
NET INTEREST INCOME PROVISION FOR CREDIT/IMPAIRMENT LOSSES 3,315,392 3,754,444 NET INTEREST INCOME AFTER PROVISION FOR CREDIT/IMPAIRMENT LOSSES OTHER OPERATING INCOME Dividends Fees and commission Cain on Financial Assets & Liab-Held for Trading Cain on Other Financial Assets Mandatory Measured at FV Thru P/L S,879 Gain from dealings in foreign currency A45,248 Gain on sale /redemption/derecognition of Fin Assets & Liab at FVOCI Miscellaneous-net OTHER OPERATING EXPENSES Compensation and fringe benefits Foreign exchange loss from revaluation Taxes and licenses 5,703,712 Depreciation and amortization Rent Expense Miscellaneous expenses 10,080,119 INCOME BEFORE INCOME TAX PROVISION FOR INCOME TAX 413,358	Bonds Payable	354,982
NET INTEREST INCOME PROVISION FOR CREDIT/IMPAIRMENT LOSSES 3,754,444 NET INTEREST INCOME AFTER PROVISION FOR CREDIT/IMPAIRMENT LOSSES OTHER OPERATING INCOME Dividends 743,792 Fees and commission 2,330,047 Gain on Financial Assets & Liab-Held for Trading 2,487,531 Gain on Other Financial Assets Mandatory Measured at FV Thru P/L 5,879 Gain from dealings in foreign currency 445,248 Gain on sale /redemption/derecognition of Fin Assets & Liab at FVOCI 193 Miscellaneous-net 1,134,552 OTHER OPERATING EXPENSES Compensation and fringe benefits 11,262,811 Foreign exchange loss from revaluation 12,132,304 Taxes and licenses 5,703,712 Depreciation and amortization 1,819,573 Rent Expense 65,872 Miscellaneous expenses 10,080,119 INCOME BEFORE INCOME TAX 25,643,799 PROVISION FOR INCOME TAX 413,358	Finance Lease	76,292
PROVISION FOR CREDIT/IMPAIRMENT LOSSES 3,754,444 NET INTEREST INCOME AFTER PROVISION FOR CREDIT/IMPAIRMENT LOSSES OTHER OPERATING INCOME Dividends 743,792 Fees and commission 2,330,047 Gain on Financial Assets & Liab-Held for Trading 2,487,531 Gain on Other Financial Assets Mandatory Measured at FV Thru P/L 5,879 Gain from dealings in foreign currency 445,248 Gain on sale /redemption/derecognition of Fin Assets & Liab at FVOCI 193 Miscellaneous-net 7,147,242 OTHER OPERATING EXPENSES Compensation and fringe benefits 11,262,811 Foreign exchange loss from revaluation 2,132,304 Taxes and licenses 5,703,712 Depreciation and amortization 1,819,573 Rent Expense 65,872 Miscellaneous expenses 10,080,119 INCOME BEFORE INCOME TAX 413,358		22,193,171
NET INTEREST INCOME AFTER PROVISION FOR CREDIT/IMPAIRMENT LOSSES OTHER OPERATING INCOME Dividends 743,792 Fees and commission 2,330,047 Gain on Financial Assets & Liab-Held for Trading 2,487,531 Gain on Other Financial Assets Mandatory Measured at FV Thru P/L 5,879 Gain from dealings in foreign currency 445,248 Gain on sale /redemption/derecognition of Fin Assets & Liab at FVOCI 193 Miscellaneous-net 1,134,552 OTHER OPERATING EXPENSES Compensation and fringe benefits 11,262,811 Foreign exchange loss from revaluation 2,132,304 Taxes and licenses 5,703,712 Depreciation and amortization 1,819,573 Rent Expense 65,872 Miscellaneous expenses 10,080,119 INCOME BEFORE INCOME TAX 25,643,799 PROVISION FOR INCOME TAX 413,358	NET INTEREST INCOME	53,315,392
Dividends 743,792 Fees and commission 2,330,047 Gain on Financial Assets & Liab-Held for Trading 2,487,531 Gain on Other Financial Assets Mandatory Measured at FV Thru P/L 5,879 Gain from dealings in foreign currency 445,248 Gain on sale /redemption/derecognition of Fin Assets & Liab at FVOCI 193 Miscellaneous-net 1,134,552 OTHER OPERATING EXPENSES Compensation and fringe benefits 11,262,811 Foreign exchange loss from revaluation 2,132,304 Taxes and licenses 5,703,712 Depreciation and amortization 1,819,573 Rent Expense 65,872 Miscellaneous expenses 10,080,119 INCOME BEFORE INCOME TAX 25,643,799 PROVISION FOR INCOME TAX 413,358	PROVISION FOR CREDIT/IMPAIRMENT LOSSES	3,754,444
Dividends 743,792 Fees and commission 2,330,047 Gain on Financial Assets & Liab-Held for Trading 2,487,531 Gain on Other Financial Assets Mandatory Measured at FV Thru P/L 5,879 Gain from dealings in foreign currency 445,248 Gain on sale /redemption/derecognition of Fin Assets & Liab at FVOCI 193 Miscellaneous-net 1,134,552 7,147,242 OTHER OPERATING EXPENSES Compensation and fringe benefits 11,262,811 Foreign exchange loss from revaluation 2,132,304 Taxes and licenses 5,703,712 Depreciation and amortization 1,819,573 Rent Expense 65,872 Miscellaneous expenses 10,080,119 INCOME BEFORE INCOME TAX 25,643,799 PROVISION FOR INCOME TAX 413,358	NET INTEREST INCOME AFTER PROVISION FOR CREDIT/IMPAIRMENT LOSSES	49,560,948
Fees and commission 2,330,047 Gain on Financial Assets & Liab-Held for Trading 2,487,531 Gain on Other Financial Assets Mandatory Measured at FV Thru P/L 5,879 Gain from dealings in foreign currency 445,248 Gain on sale /redemption/derecognition of Fin Assets & Liab at FVOCI 193 Miscellaneous-net 1,134,552 T,147,242 OTHER OPERATING EXPENSES Compensation and fringe benefits 11,262,811 Foreign exchange loss from revaluation 2,132,304 Taxes and licenses 5,703,712 Depreciation and amortization 1,819,573 Rent Expense 65,872 Miscellaneous expenses 10,080,119 INCOME BEFORE INCOME TAX 25,643,799 PROVISION FOR INCOME TAX 413,358	OTHER OPERATING INCOME	
Gain on Financial Assets & Liab-Held for Trading Gain on Other Financial Assets Mandatory Measured at FV Thru P/L 5,879 Gain from dealings in foreign currency 445,248 Gain on sale /redemption/derecognition of Fin Assets & Liab at FVOCI 193 Miscellaneous-net 7,147,242 OTHER OPERATING EXPENSES Compensation and fringe benefits 11,262,811 Foreign exchange loss from revaluation 12,132,304 Taxes and licenses 5,703,712 Depreciation and amortization 1,819,573 Rent Expense 65,872 Miscellaneous expenses 10,080,119 INCOME BEFORE INCOME TAX PROVISION FOR INCOME TAX 413,358	Dividends	743,792
Gain on Other Financial Assets Mandatory Measured at FV Thru P/L Gain from dealings in foreign currency Gain on sale /redemption/derecognition of Fin Assets & Liab at FVOCI 193 Miscellaneous-net 1,134,552 7,147,242 OTHER OPERATING EXPENSES Compensation and fringe benefits 11,262,811 Foreign exchange loss from revaluation 2,132,304 Taxes and licenses 5,703,712 Depreciation and amortization 1,819,573 Rent Expense 65,872 Miscellaneous expenses 10,080,119 INCOME BEFORE INCOME TAX PROVISION FOR INCOME TAX 413,358	Fees and commission	2,330,047
Gain from dealings in foreign currency Gain on sale /redemption/derecognition of Fin Assets & Liab at FVOCI 193 Miscellaneous-net 1,134,552 7,147,242 OTHER OPERATING EXPENSES Compensation and fringe benefits 11,262,811 Foreign exchange loss from revaluation 1,2132,304 Taxes and licenses 5,703,712 Depreciation and amortization 1,819,573 Rent Expense 65,872 Miscellaneous expenses 10,080,119 INCOME BEFORE INCOME TAX PROVISION FOR INCOME TAX 413,358	Gain on Financial Assets & Liab-Held for Trading	2,487,531
Gain on sale /redemption/derecognition of Fin Assets & Liab at FVOCI Miscellaneous-net 7,147,242 OTHER OPERATING EXPENSES Compensation and fringe benefits 11,262,811 Foreign exchange loss from revaluation 2,132,304 Taxes and licenses 5,703,712 Depreciation and amortization 1,819,573 Rent Expense 65,872 Miscellaneous expenses 10,080,119 INCOME BEFORE INCOME TAX PROVISION FOR INCOME TAX 413,358	Gain on Other Financial Assets Mandatory Measured at FV Thru P/L	5,879
Miscellaneous-net1,134,5527,147,242OTHER OPERATING EXPENSESCompensation and fringe benefits11,262,811Foreign exchange loss from revaluation2,132,304Taxes and licenses5,703,712Depreciation and amortization1,819,573Rent Expense65,872Miscellaneous expenses10,080,119INCOME BEFORE INCOME TAX25,643,799PROVISION FOR INCOME TAX413,358	Gain from dealings in foreign currency	445,248
7,147,242OTHER OPERATING EXPENSESCompensation and fringe benefits11,262,811Foreign exchange loss from revaluation2,132,304Taxes and licenses5,703,712Depreciation and amortization1,819,573Rent Expense65,872Miscellaneous expenses10,080,119INCOME BEFORE INCOME TAX25,643,799PROVISION FOR INCOME TAX413,358	Gain on sale /redemption/derecognition of Fin Assets & Liab at FVOCI	193
OTHER OPERATING EXPENSES Compensation and fringe benefits 11,262,811 Foreign exchange loss from revaluation 2,132,304 Taxes and licenses 5,703,712 Depreciation and amortization 1,819,573 Rent Expense 65,872 Miscellaneous expenses 10,080,119 INCOME BEFORE INCOME TAX 25,643,799 PROVISION FOR INCOME TAX 413,358	Miscellaneous-net	1,134,552
Compensation and fringe benefits11,262,811Foreign exchange loss from revaluation2,132,304Taxes and licenses5,703,712Depreciation and amortization1,819,573Rent Expense65,872Miscellaneous expenses10,080,119INCOME BEFORE INCOME TAX25,643,799PROVISION FOR INCOME TAX413,358		7,147,242
Foreign exchange loss from revaluation 2,132,304 Taxes and licenses 5,703,712 Depreciation and amortization 1,819,573 Rent Expense 65,872 Miscellaneous expenses 10,080,119 INCOME BEFORE INCOME TAX 25,643,799 PROVISION FOR INCOME TAX 413,358	OTHER OPERATING EXPENSES	
Taxes and licenses 5,703,712 Depreciation and amortization 1,819,573 Rent Expense 65,872 Miscellaneous expenses 10,080,119 INCOME BEFORE INCOME TAX PROVISION FOR INCOME TAX 413,358	Compensation and fringe benefits	11,262,811
Depreciation and amortization Rent Expense 65,872 Miscellaneous expenses 10,080,119 INCOME BEFORE INCOME TAX PROVISION FOR INCOME TAX 413,358	Foreign exchange loss from revaluation	2,132,304
Rent Expense 65,872 Miscellaneous expenses 10,080,119 31,064,391 INCOME BEFORE INCOME TAX 25,643,799 PROVISION FOR INCOME TAX 413,358	Taxes and licenses	5,703,712
Miscellaneous expenses 10,080,119 31,064,391 INCOME BEFORE INCOME TAX 25,643,799 PROVISION FOR INCOME TAX 413,358	Depreciation and amortization	1,819,573
INCOME BEFORE INCOME TAX25,643,799PROVISION FOR INCOME TAX413,358	,	65,872
INCOME BEFORE INCOME TAX25,643,799PROVISION FOR INCOME TAX413,358	Miscellaneous expenses	10,080,119
PROVISION FOR INCOME TAX 413,358		31,064,391
		25,643,799
NET INCOME 25,230,441	PROVISION FOR INCOME TAX	413,358
	NET INCOME	25,230,441

Certified Correct:

RUSTUM H/CORPUZ JR.

VP, Financial Accounting Department/ OIC, Controllership Group