

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

INTEREST INCOME

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
	75,508,563

INTEREST EXPENSE

Deposit liabilities	21,443,048
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
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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
	31,064,391

INCOME BEFORE INCOME TAX	25,643,799
PROVISION FOR INCOME TAX	413,358

NET INCOME	25,230,441
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Certified Correct:


RUSTUM H. CORPUZ JR.

VP, Financial Accounting Department/
 OIC, Controllership Group