

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

INTEREST INCOME

Loans	66,569,632
Investments	43,278,894
Due from Bangko Sentral ng Pilipinas	2,798,679
Deposit in Banks	102,180
Others	468,534
	113,217,919

INTEREST EXPENSE

Deposit liabilities	30,657,499
Borrowed funds	490,786
Bonds Payable	536,214
Finance Lease	124,617
	31,809,116

NET INTEREST INCOME	81,408,803
PROVISION FOR CREDIT/IMPAIRMENT LOSSES	7,558,829

NET INTEREST INCOME AFTER PROVISION FOR CREDIT/IMPAIRMENT LOSSES	73,849,974
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OTHER OPERATING INCOME

Dividends	822,426
Fees and commission	3,583,513
Gain on Financial Assets & Liab-Held for Trading	1,333,486
Gain on Other Financial Assets Mandatory Measured at FV Thru P/L	5,879
Foreign exchange profit from revaluation	-
Gain from dealings in foreign currency	651,625
Gain on sale /redemption/derecognition of Fin Assets & Liab at FVOCI	74,121
Gain on sale /redemption/derecognition of Fin Assets at Amortized Cost	24,434
Miscellaneous-net	2,032,164
	8,527,648

OTHER OPERATING EXPENSES

Compensation and fringe benefits	18,594,348
Foreign exchange loss from revaluation	498,652
Taxes and licenses	8,269,967
Depreciation and amortization	2,829,595
Rent Expense	122,848
Miscellaneous expenses	15,333,093
	45,648,503

INCOME BEFORE INCOME TAX	36,729,119
PROVISION FOR INCOME TAX	1,084,328

NET INCOME	35,644,791
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Certified Correct:



MARY ANN C. ERALDO

OIC, Financial Accounting Department