



LANDBANK

www.landbank.com

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

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

BALANCE SHEET (Head Office and Branches) As of March 31, 2013		CONSOLIDATED BALANCE SHEET (Banks and Financial Subsidiaries) As of March 31, 2013				
ASSETS		ASSETS				
Cash and Cash Items	P 15,687,742,061.63	Cash and Cash Items	P 15,687,746,520.30			
Due from Bangko Sentral ng Pilipinas	113,053,168,720.93	Due from Bangko Sentral ng Pilipinas	113,053,168,720.93			
Due from Other Banks	4,502,947,579.94	Due from Other Banks	4,517,376,434.75			
Financial Assets at Fair Value through Profit or Loss	16,083,992,976.49	Financial Assets at Fair Value through Profit or Loss	16,083,992,976.49			
Available-for-Sale Financial Assets-Net	222,665,732,585.18	Available-for-Sale Financial Assets-Net	222,665,732,585.18			
Held-to-Maturity (HTM) Financial Assets-Net	42,750,755,462.19	Held-to-Maturity (HTM) Financial Assets-Net	42,750,755,462.19			
Unquoted Debt Securities Classified as Loans-Net	18,465,507,437.92	Unquoted Debt Securities Classified as Loans-Net	18,601,255,927.36			
Investments in Non-Marketable Equity Security-Net	7,297,230,117.74	Investments in Non-Marketable Equity Security-Net	6,673,972,135.72			
Loans and Receivables - Net	272,981,743,802.68	Loans and Receivables - Net	272,498,250,987.20			
Interbank Loans Receivable	26,085,242,510.85	Interbank Loans Receivable	26,085,242,510.85			
Loans and Receivables - Others	253,551,726,712.71	Loans and Receivables - Others	253,087,868,050.43			
General Loan Loss Provision	6,655,225,420.88	General Loan Loss Provision	6,674,859,574.08			
Other Financial Assets	6,439,524,191.06	Other Financial Assets	6,439,722,132.69			
Equity Investments in Subsidiaries, Associates and Joint Ventures-Net	2,304,886,271.07	Equity Investments in Subsidiaries, Associates and Joint Ventures-Net	1,338,585,731.52			
Bank Premises, Furniture, Fixtures & Equipment-Net	4,783,703,282.75	Bank Premises, Furniture, Fixtures & Equipment-Net	4,868,154,655.53			
Real and Other Properties Acquired-Net	4,462,282,240.75	Real and Other Properties Acquired-Net	4,471,793,780.87			
Non-Current Assets Held for Sale	20,745,955.82	Non-Current Assets Held for Sale	20,745,955.82			
Other Assets-Net	5,983,183,173.70	Other Assets-Net	8,758,432,335.00			
TOTAL ASSETS	P 737,483,145,859.85	TOTAL ASSETS	P 738,429,686,341.55			
LIABILITIES		LIABILITIES				
Financial Liabilities at Fair Value through Profits or Loss	P 15,562,607.00	Financial Liabilities at Fair Value through Profits or Loss	P 15,562,607.00			
Deposit Liabilities	574,651,829,524.33	Deposit Liabilities	574,479,861,459.54			
Due to Other Banks	7,751,391.15	Due to Other Banks	7,751,391.15			
Bills Payable:	24,415,685,003.20	Bills Payable:	24,578,685,003.20			
a) BSP (Rediscounting and Other Advances)	100,253,424.50	a) BSP (Rediscounting and Other Advances)	100,253,424.50			
b) Others	24,315,431,578.70	b) Others	24,478,431,578.70			
Unsecured Subordinated Debt-Net	17,434,000,000.00	Unsecured Subordinated Debt-Net	17,434,000,000.00			
Due to Bangko Sentral ng Pilipinas	284,067,471.16	Due to Bangko Sentral ng Pilipinas	284,067,471.16			
Other Financial Liabilities	12,333,337,184.86	Other Financial Liabilities	12,254,725,604.72			
Other Liabilities	17,081,366,774.59	Other Liabilities	17,831,070,694.19			
TOTAL LIABILITIES	P 646,223,599,956.29	TOTAL LIABILITIES	P 646,885,724,230.96			
STOCKHOLDERS' EQUITY		STOCKHOLDERS' EQUITY				
Capital Stock	P 11,971,000,000.00	Capital Stock	P 11,971,000,000.00			
Other Capital Accounts	47,657,463,338.81	Other Capital Accounts	47,941,879,545.84			
Retained Earnings	31,631,082,564.75	Retained Earnings	31,631,082,564.75			
TOTAL STOCKHOLDERS' EQUITY	P 91,259,545,903.56	TOTAL STOCKHOLDERS' EQUITY	P 91,543,962,110.59			
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	P 737,483,145,859.85	TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	P 738,429,686,341.55			
CONTINGENT ACCOUNTS		CONTINGENT ACCOUNTS				
Guarantees Issued	P 308,955,364.51	Guaranteed Issued	P 308,955,364.51			
Financial Standby Letters of Credit	1,119,499,419.90	Financial Standby Letters of Credit	1,119,499,419.90			
Performance Standby Letters of Credit	1,947,211,268.57	Performance Standby Letters of Credit	1,947,211,268.57			
Commercial Letters of Credit	2,371,628,481.48	Commercial Letters of Credit	2,371,628,481.48			
Trade Related Guarantees	440,979,924.94	Trade Related Guarantees	440,979,924.94			
Commitments	26,551,556,895.06	Commitments	26,551,556,895.06			
Spot Foreign Exchange Contracts	1,152,996,576.00	Spot Foreign Exchange Contracts	1,152,996,576.00			
Trust Department Accounts:	108,815,501,401.37	Trust Department Accounts:	108,815,501,401.37			
a) Trust and Other Fiduciary Accounts	36,981,206,268.78	a) Trust and Other Fiduciary Accounts	36,981,206,268.78			
b) Agency Accounts	71,834,295,132.59	b) Agency Accounts	71,834,295,132.59			
Derivatives	14,027,150,675.46	Derivatives	14,027,150,675.46			
Others	1,583,109,270.31	Others	1,583,109,270.31			
TOTAL CONTINGENT ACCOUNTS	P 158,318,589,277.60	TOTAL CONTINGENT ACCOUNTS	P 158,318,589,277.60			
ADDITIONAL INFORMATION		ADDITIONAL INFORMATION				
Gross Total Loan Portfolio (TLP)	P 284,555,923,201.41	1. List of Bank's Financial Allied Subsidiaries (excluding Subsidiary Insurance Company) <ol style="list-style-type: none"> LBP Leasing Corporation LBP Financial Services, SPA 2. List of Subsidiaries Insurance Companies <ol style="list-style-type: none"> LANDBANK Insurance Brokerage Inc. 3. Capital Adequacy Ration (CAR on Consolidated Basis) under Circular No. 538 <table> <tr> <td>a. Total CAR</td> <td>19.83</td> </tr> <tr> <td>b. Tier 1 CAR</td> <td>12.71</td> </tr> </table>	a. Total CAR	19.83	b. Tier 1 CAR	12.71
a. Total CAR	19.83					
b. Tier 1 CAR	12.71					
Specific Allowance for Credit Losses on the TLP	4,918,953,977.85					
Non-Performing Loans (NPLs)						
a. Gross NPLs	8,730,969,434.67					
b. Ratio of Gross NPLs to TLP (%)	3.07					
c. Net NPLs	3,812,015,456.82					
d. Ratio of Net NPLs to gross TLP (%)	1.34					
Classified Loans & Other Risk Assets, gross of allowance for credit losses	20,136,051,258.65					
DOSRI Loans and receivables, gross allowance for credit losses	68,325,595,839.84					
Ratio of DOSRI Loans and receivables, gross of allowance for credit losses, to gross TLP (%)	24.01					
Gross non-performing DOSRI loans and receivables	13,600,000.00					
Ration of gross non-performing DOSRI loans and receivables to TLP (%)	0.00					
Percent Compliance with Magna Carta (%)						
a) 8% Small Enterprises	8.32					
b) 2% for Medium Enterprises	5.14					
Return on Equity (ROE) (%)	13.96					
Capital Adequacy Ratio (CAR) on Solo Basis, as prescribed under existing regulations						
a. Total CAR (%)	19.65					
b. Tier 1 CAR (%)	12.65					

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
SVP, Controllership Group

Sgd. GILDA E. PICO
President and CEO

SUBSCRIBED AND SWORN to before me this 26th day of April 2013 in Manila City, affiants exhibiting to me their Residence Certificate No. 06124309, issued in Manila City on January 03, 2013 and Residence Certificate No. 33986682 issued in Calamba, Laguna on January 2, 2013.

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Series of 2013

STEPHEN D. GONZALBO
Commission No. 2012-109 / Roll No. 52661
Notary Public for Manila Until 12.31.13
IBP No. 911901 / 12.27.12 / CALMANA
PTR No. 1417010 / 01.03.13 / Manila
MCLE Compliance No. III-0006286
1598 M.H. del Pilar cor. Dr. Quintos Streets, MalateManila

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