



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 September 30, 2013

CONSOLIDATED BALANCE SHEET

(Banks and Financial Subsidiaries)
As of September 30, 2013

ASSETS

Cash and Cash Items	P	16,090,657,605.25
Due from Bangko Sentral ng Pilipinas		151,607,224,035.17
Due from Other Banks		1,896,538,865.99
Financial Assets at Fair Value through Profit or Loss		5,096,825,158.54
Available-for-Sale Financial Assets-Net		187,802,115,806.48
Held-to-Maturity (HTM) Financial Assets-Net		39,745,162,561.81
Unquoted Debt Securities Classified as Loans-Net		15,884,113,540.63
Investments in Non-Marketable Equity Security-Net		7,297,230,117.74
Loans and Receivables - Net		282,599,156,774.35
Interbank Loans Receivable		20,224,642,440.11
Loans and Receivables - Others		258,929,739,755.12
Loans and Receivables Arising from RA/CA/PR/SLB		10,000,000,000.00
General Loan Loss Provision		6,555,225,420.88
Other Financial Assets		5,655,650,648.40
Equity Investments in Subsidiaries, Associates and Joint Ventures-Net		2,547,846,717.79
Bank Premises, Furniture, Fixtures & Equipment-Net		4,859,461,371.59
Real and Other Properties Acquired-Net		4,480,289,327.97
Non-Current Assets Held for Sale		25,169,395.88
Other Assets-Net		6,290,299,350.74
TOTAL ASSETS	P	731,877,741,278.33

ASSETS

Cash and Cash Items	P	16,090,662,063.92
Due from Bangko Sentral ng Pilipinas		151,607,224,035.17
Due from Other Banks		1,910,935,094.41
Financial Assets at Fair Value through Profit or Loss		5,096,825,158.54
Available-for-Sale Financial Assets-Net		187,802,115,806.48
Held-to-Maturity (HTM) Financial Assets-Net		39,745,162,561.81
Unquoted Debt Securities Classified as Loans-Net		15,996,270,312.81
Investments in Non-Marketable Equity Security-Net		7,082,732,075.36
Loans and Receivables - Net		282,347,352,872.79
Interbank Loans Receivable		20,224,642,440.11
Loans and Receivables - Others		258,693,524,534.85
Loans and Receivables Arising from RA/CA/PR/SLB		10,000,000,000.00
General Loan Loss Provision		6,570,814,102.17
Other Financial Assets		5,656,141,954.58
Equity Investments in Subsidiaries, Associates and Joint Ventures-Net		1,352,774,750.71
Bank Premises, Furniture, Fixtures & Equipment-Net		4,940,843,756.30
Real and Other Properties Acquired-Net		4,493,957,187.57
Non-Current Assets Held for Sale		25,169,395.88
Other Assets-Net		8,550,224,602.92
TOTAL ASSETS	P	732,698,391,629.25

LIABILITIES

Financial Liabilities at Fair Value through Profits or Loss	P	167,849,405.00
Deposit Liabilities		593,328,732,018.29
Due to Other Banks		7,077,761.69
Bills Payable:		26,419,964,819.69
a) BSP (Rediscounting and Other Advances)		98,875,186.56
b) Interbank Loans Payable		1,741,600,000.00
c) Others		24,579,489,633.13
Unsecured Subordinated Debt-Net		17,434,000,000.00
Due to Bangko Sentral ng Pilipinas		217,214,989.07
Other Financial Liabilities		3,680,556,677.58
Other Liabilities		16,444,900,951.60
TOTAL LIABILITIES	P	657,700,296,622.92

LIABILITIES

Financial Liabilities at Fair Value through Profits or Loss	P	167,849,405.00
Deposit Liabilities		593,259,578,075.33
Due to Other Banks		7,077,761.69
Bills Payable:		26,718,964,819.69
a) BSP (Rediscounting and Other Advances)		98,875,186.56
b) Interbank Loans Payable		1,741,600,000.00
c) Others		24,878,489,633.13
Unsecured Subordinated Debt-Net		17,434,000,000.00
Due to Bangko Sentral ng Pilipinas		217,214,989.07
Other Financial Liabilities		3,581,242,537.64
Other Liabilities		17,115,000,771.57
TOTAL LIABILITIES	P	658,500,928,359.99

STOCKHOLDERS' EQUITY

Capital Stock	P	11,971,000,000.00
Other Capital Accounts		29,905,489,052.70
Retained Earnings		32,300,955,602.71
TOTAL STOCKHOLDERS' EQUITY	P	74,177,444,655.41
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	P	731,877,741,278.33

STOCKHOLDERS' EQUITY

Capital Stock	P	11,971,000,000.00
Other Capital Accounts		29,925,507,666.55
Retained Earnings		32,300,955,602.71
TOTAL STOCKHOLDERS' EQUITY	P	74,197,463,269.26
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	P	732,698,391,629.25

CONTINGENT ACCOUNTS

Guarantees Issued	P	308,011,098.35
Financial Standby Letters of Credit		2,919,761,083.59
Performance Standby Letters of Credit		2,340,669,901.45
Commercial Letters of Credit		1,727,960,420.86
Trade Related Guarantees		90,356,415.48
Commitments		39,965,019,930.98
Spot Foreign Exchange Contracts		522,480,000.00
Trust Department Accounts:		79,993,483,162.66
a) Trust and Other Fiduciary Accounts		32,727,863,823.47
b) Agency Accounts		47,265,619,339.19
Derivatives		9,145,751,299.49
Others		2,252,710,406.58
TOTAL CONTINGENT ACCOUNTS	P	139,266,203,719.44

CONTINGENT ACCOUNTS

Guaranteed Issued	P	308,011,098.35
Financial Standby Letters of Credit		2,919,761,083.59
Performance Standby Letters of Credit		2,340,669,901.45
Commercial Letters of Credit		1,727,960,420.86
Trade Related Guarantees		90,356,415.48
Commitments		39,965,019,930.98
Spot Foreign Exchange Contracts		522,480,000.00
Trust Department Accounts:		79,993,483,162.66
a) Trust and Other Fiduciary Accounts		32,727,863,823.47
b) Agency Accounts		47,265,619,339.19
Derivatives		9,145,751,299.49
Others		2,252,710,517.58
TOTAL CONTINGENT ACCOUNTS	P	139,266,203,830.44

ADDITIONAL INFORMATION

Gross Total Loan Portfolio (TLP)	P	295,338,114,658.94
Specific Allowance for Credit Losses on the TLP		6,183,732,463.71
Non-Performing Loans (NPLs)		
a. Gross NPLs		9,217,532,081.02
b. Ratio of Gross NPLs to TLP (%)		3.12
c. Net NPLs		3,033,799,617.31
d. Ratio of Net NPLs to gross TLP (%)		1.03
Classified Loans & Other Risk Assets, gross of allowance for credit losses		20,683,545,365.77
DOSRI Loans and receivables, gross allowance for credit losses		65,159,700,063.26
Ratio of DOSRI Loans and receivables, gross of allowance for credit losses, to gross TLP (%)		22.06
Gross non-performing DOSRI loans and receivables		7,600,000.00
Ratio of gross non-performing DOSRI loans and receivables to TLP (%)		0.00
Percent Compliance with Magna Carta (%)		
a) 8% Small Enterprises		8.35
b) 2% for Medium Enterprises		5.33
Return on Equity (ROE) (%)		20.67
Capital Adequacy Ratio (CAR) on Solo Basis, as prescribed under existing regulations		
a. Total CAR (%)		21.46
b. Tier 1 CAR (%)		14.61

ADDITIONAL INFORMATION

- List of Bank's Financial Allied Subsidiaries (excluding Subsidiary Insurance Company)
 - LBP Leasing Corporation
 - LBP Financial Services, SPA
- List of Subsidiaries Insurance Companies
 - LANDBANK Insurance Brokerage Inc.
- Capital Adequacy Ratio (CAR on Consolidated Basis) under Circular No. 538
 - Total CAR 21.62
 - Tier 1 CAR 14.64

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 5th day of November 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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BUENAVENTURA R. DEL ROSARIO
Notary Public of Manila No. 2013-089 / until 12.31.14
Roll No. 48740 / PTR No. 1424369 / 1.7.13 / Manila
IBP No. 917395 / 1.4.13 / Cavite
1598 M.H. Del Pilar cor. Dr. Quintos Streets, Malate Manila

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 Consolidated Balance Sheet are true and correct to the best of my/our knowledge and belief.

Sgd. YOLANDA D. VELASCO
SVP, Controllership Group

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President and CEO

SUBSCRIBED AND SWORN to before me this 5th day of November 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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