



# LANDBANK

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

www.landbank.com

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

## BALANCE SHEET (Head Office and Branches) As of September 30, 2016

## CONSOLIDATED BALANCE SHEET (Banks and Financial Subsidiaries) As of September 30, 2016

	Current Quarter	Previous Quarter
<b>ASSETS</b>		
Cash and Cash Items	P 21,093,213,585.24	P 21,817,624,241.48
Due from Bangko Sentral ng Pilipinas	343,195,062,296.09	322,876,909,289.90
Due from Other Banks	4,947,606,438.72	9,287,095,041.48
Financial Assets at Fair Value through Profit or Loss	15,037,751,613.95	16,236,101,695.83
Available-for-Sale Financial Assets-Net	286,381,538,845.88	243,976,632,188.35
Held-to-Maturity (HTM) Financial Assets-Net	147,726,965,697.58	146,997,250,076.89
Unquoted Debt Securities Classified as Loans-Net	12,343,843,004.63	11,877,410,986.77
Investments in Non-Marketable Equity Security-Net	7,278,297,752.98	7,278,297,752.98
Loans and Receivables - Net	471,005,860,806.45	479,611,220,326.48
Interbank Loans Receivable	12,608,610,024.87	26,820,228,057.22
Loans and Receivables - Others	443,951,240,627.58	439,406,137,608.26
Loans and Receivables Arising from RA/CA/PR/SLB	19,946,010,154.00	18,884,854,661.00
General Loan Loss Provision	5,500,000,000.00	5,500,000,000.00
Other Financial Assets	7,063,771,009.99	7,635,693,206.15
Equity Investments in Subsidiaries, Associates and Joint Ventures-Net	3,230,925,459.73	3,230,925,459.73
Bank Premises, Furniture, Fixture & Equipment-Net	6,273,327,299.04	6,243,619,406.27
Real and Other Properties Acquired-Net	4,296,067,619.62	4,220,793,328.25
Non-Current Assets Held for Sale	165,743,289.11	177,508,244.01
Other Assets-Net	5,058,519,282.26	6,411,236,370.36
<b>TOTAL ASSETS</b>	<b>P 1,335,098,494,001.27</b>	<b>P 1,287,878,317,614.93</b>

	Current Quarter	Previous Quarter
<b>LIABILITIES</b>		
Financial Liabilities at Fair Value through Profit or Loss	P 482,394,160.36	P 215,834,160.11
Deposit Liabilities	1,173,243,075,270.13	1,127,822,959,850.73
Due to Other Banks	2,852,204.52	7,185,456.34
Bills Payable:	29,433,594,915.33	24,221,575,222.85
a) BSP (Rediscounting and Other Advances)	65,170,888.45	67,291,431.53
b) Interbank Loans Payable	4,365,000,000.00	0.00
c) Other Deposit Substitute	0.00	0.00
d) Others	25,003,424,026.88	24,154,283,791.32
Unsecured Subordinated Debt-Net	0.00	0.00
Due to Bangko Sentral ng Pilipinas	262,451,576.64	161,898,315.41
Other Financial Liabilities	24,574,716,906.27	29,440,167,991.08
Other Liabilities	15,981,517,012.75	16,498,937,237.08
<b>TOTAL LIABILITIES</b>	<b>P 1,243,980,602,046.00</b>	<b>P 1,198,368,558,233.60</b>

	Current Quarter	Previous Quarter
<b>STOCKHOLDERS' EQUITY</b>		
Capital Stock	P 15,000,000,000.00	P 15,000,000,000.00
Other Capital Accounts	25,653,489,708.14	24,044,486,094.42
Retained Earnings	50,464,402,247.13	50,465,273,286.91
<b>TOTAL STOCKHOLDERS' EQUITY</b>	<b>P 91,117,891,955.27</b>	<b>P 89,509,759,381.33</b>
<b>TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY</b>	<b>P 1,335,098,494,001.27</b>	<b>P 1,287,878,317,614.93</b>

	Current Quarter	Previous Quarter
<b>CONTINGENT ACCOUNTS</b>		
Guarantees Issued	P 423,215,468.94	P 429,811,028.72
Financial Standby Letters of Credit	6,242,508,407.88	6,386,068,491.32
Performance Standby Letters of Credit	2,689,245,489.72	2,700,291,265.63
Commercial Letters of Credit	22,372,353,742.35	27,002,920,270.74
Trade Related Guarantees	114,355,776.90	50,353,446.57
Commitments	71,046,287,464.94	70,714,358,320.22
Spot Foreign Exchange Contracts	31,135,241,875.00	11,229,333,902.80
Trust Department Accounts:	88,612,713,978.51	81,599,055,280.08
a) Trust and Other Fiduciary Accounts	55,246,617,767.19	52,402,163,749.76
b) Agency Accounts	33,366,096,211.32	29,196,891,530.32
Derivatives	37,877,735,685.34	31,073,963,155.89
Others	901,065,284.57	1,915,610,742.33
<b>TOTAL CONTINGENT ACCOUNTS</b>	<b>P 261,414,723,174.15</b>	<b>P 233,101,765,904.30</b>

	Current Quarter	Previous Quarter
<b>ADDITIONAL INFORMATION</b>		
Gross Total Loan Portfolio (TLP)	P 481,921,799,958.93	P 490,591,518,615.36
Specific Allowance for Credit Losses on the TLP	5,415,939,152.48	5,480,298,288.88
Non-Performing Loans (NPLs)		
a. Gross NPLs	8,084,444,246.85	8,111,482,236.93
b. Ratio of Gross NPLs to Gross TLP (%)	1.68	1.65
c. Net NPLs	2,668,505,094.37	2,631,183,948.05
d. Ratio of Net NPLs to Gross TLP (%)	0.55	0.54
Classified Loans & Other Risk Assets, gross of allowance for credit losses	18,259,498,896.97	18,072,769,930.85
DOSRI Loans and receivables, gross allowance of credit losses	66,493,444,865.52	70,725,639,620.00
Ratio of DOSRI Loans and receivables, gross of allowance for credit losses, to gross TLP (%)	13.80	14.42
Percent Compliance with Magna Carta (%)		
a) 8% for Micro and Small Enterprises	9.24	9.13
b) 2% for Medium Enterprises	8.34	8.26
Return on Equity (ROE) (%)	17.19	19.35
Capital Adequacy Ratio (CAR) on Solo Basis, as prescribed under existing regulations		
a. Total CAR (%)	12.27	11.98
b. Tier 1 Ratio (%)	11.39	11.10
c. Common Tier 1 Ratio (%)	11.39	11.10

Republic of the Philippines)  
City of Manila ) s.s

I/We, MA. ELOISA C. DAYRIT and CECILIA C. BORROMEEO 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. MA. ELOISA C. DAYRIT  
Comptroller

Sgd. CECILIA C. BORROMEEO  
EVP/Officer-In-Charge

SUBSCRIBED AND SWORN to before me this 21st day of October 2016 in Manila City, affiants exhibiting to me their Community Tax Certificate No. 05184741, issued in Manila on January 4, 2016 and Community Tax Certificate No. 02123419 issued in Manila on January 6, 2016.

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Book No. V  
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Series of 2016

ATTY. KATHRYN JOY Q. HAUTEA  
Admin No. 2016-1014; 01/13/16; Manila, Until 12/31/17  
Roll No. 59704; IBP O.R. No. 1010156; 10/26/15; PPLM  
PTR O.R. No. 4936813; 01/05/16; Manila  
MCLE No. V-0006328; 02/20/15  
LBP Plaza, 1598 M.H. Del Pilar St., Malate Manila

	Current Quarter	Previous Quarter
<b>ASSETS</b>		
Cash and Cash Items	P 21,093,213,585.24	P 21,818,626,413.76
Due from Bangko Sentral ng Pilipinas	343,195,062,296.09	322,876,909,289.90
Due from Other Banks	4,949,239,693.98	9,289,537,950.13
Financial Assets at Fair Value through Profit or Loss	15,037,751,613.95	16,236,101,695.83
Available-for-Sale Financial Assets-Net	286,381,538,845.88	243,976,632,188.35
Held-to-Maturity (HTM) Financial Assets-Net	147,726,965,697.58	146,997,250,076.89
Unquoted Debt Securities Classified as Loans-Net	12,425,785,456.20	11,902,812,007.88
Investments in Non-Marketable Equity Security-Net	7,631,405,525.07	7,503,137,562.04
Loans and Receivables - Net	470,747,206,384.20	479,310,462,794.19
Interbank Loans Receivable	12,608,610,024.87	26,820,228,057.22
Loans and Receivables - Others	443,709,503,097.49	439,124,757,484.46
Loans and Receivables Arising from RA/CA/PR/SLB	19,946,010,154.00	18,884,854,661.00
General Loan Loss Provision	5,516,916,892.16	5,519,377,408.49
Other Financial Assets	7,062,258,771.41	7,633,830,933.28
Equity Investments in Subsidiaries, Associates and Joint Ventures-Net	1,596,762,790.12	1,560,016,347.66
Bank Premises, Furniture, Fixture & Equipment-Net	6,721,024,879.45	6,690,703,632.13
Real and Other Properties Acquired-Net	4,318,521,369.35	4,232,482,786.90
Non-Current Assets Held for Sale	172,074,007.89	183,838,962.79
Other Assets-Net	6,625,891,106.21	8,139,951,872.25
<b>TOTAL ASSETS</b>	<b>P 1,335,684,702,022.62</b>	<b>P 1,288,352,294,513.98</b>

	Current Quarter	Previous Quarter
<b>LIABILITIES</b>		
Financial Liabilities at Fair Value through Profit or Loss	P 482,394,160.36	P 215,834,160.11
Deposit Liabilities	1,173,192,503,592.99	1,127,731,746,748.84
Due to Other Banks	2,852,204.52	7,185,456.34
Bills Payable:	29,733,594,915.33	24,626,575,222.85
a) BSP (Rediscounting and Other Advances)	65,170,888.45	67,291,431.53
b) Interbank Loans Payable	4,365,000,000.00	0.00
c) Other Deposit Substitute	0.00	0.00
d) Others	25,303,424,026.88	24,559,283,791.32
Unsecured Subordinated Debt-Net	0.00	0.00
Due to Bangko Sentral ng Pilipinas	262,451,576.64	161,898,315.41
Other Financial Liabilities	24,536,412,942.72	29,337,634,244.44
Other Liabilities	16,621,024,529.68	17,063,348,534.20
<b>TOTAL LIABILITIES</b>	<b>P 1,244,831,233,922.24</b>	<b>P 1,199,144,222,682.19</b>

	Current Quarter	Previous Quarter
<b>STOCKHOLDERS' EQUITY</b>		
Capital Stock	P 15,000,000,000.00	P 15,000,000,000.00
Other Capital Accounts	25,389,065,853.25	23,742,798,544.88
Retained Earnings	50,464,402,247.13	50,465,273,286.91
<b>TOTAL STOCKHOLDERS' EQUITY</b>	<b>P 90,853,468,100.38</b>	<b>P 89,208,071,831.79</b>
<b>TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY</b>	<b>P 1,335,684,702,022.62</b>	<b>P 1,288,352,294,513.98</b>

	Current Quarter	Previous Quarter
<b>CONTINGENT ACCOUNTS</b>		
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Trade Related Guarantees	114,355,776.90	50,353,446.57
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<b>TOTAL CONTINGENT ACCOUNTS</b>	<b>P 261,414,723,460.15</b>	<b>P 233,101,766,190.30</b>

	Current Quarter	Previous Quarter
<b>ADDITIONAL INFORMATION</b>		
1. List of Financial Allied Subsidiaries (excluding Subsidiary Insurance Companies)		
1. LBP Leasing		
2. List of Subsidiary Insurance Companies		
1. LANDBANK Insurance Brokerage Inc.		
3. Capital Adequacy Ratio (CAR) on Consolidated Basis, as prescribed under existing regulations		
a. Total CAR (%)	12.43	12.15
b. Tier 1 Ratio (%)	11.55	11.26
c. Common Equity Tier 1 Ratio (%)	11.55	11.26

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I/We, MA. ELOISA C. DAYRIT and CECILIA C. BORROMEEO 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.

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