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

	ANCE SHEET		CONSOLIDATED	NI ANCE QUEET	
BALANCE SHEET (Head Office and Branches) As of December 31, 2017			CONSOLIDATED BALANCE SHEET (Banks and Financial Subsidiaries) As of December 31, 2017		
	Current Quarter	Previous Quarter	4005	Current Quarter	Previous Quarter
Cash and Cash Items	ASSETS P 31,306,149,766.56		Cash and Cash Items	P 31,306,149,766.56	P 25,316,155,075.72
Due from Bangko Sentral ng Pilipinas Due from Other Banks	305,343,272,008.20 5,117,279,615.21	322,516,809,944.18 5,351,353,532.18	Due from Bangko Sentral ng Pilipinas Due from Other Banks	305,343,272,008.20 5,118,772,111.34	322,516,809,944.18 5,354,114,909.12
Financial Assets at Fair Value through Profit or Lo	oss 13,366,264,728.79	14,033,924,041.09	Financial Assets at Fair Value through Profit or Loss	13,366,264,728.79	14,033,924,041.09
Available-for-Sale Financial Assets-Net	229,052,085,532.78	201,928,200,711.88	Available-for-Sale Financial Assets-Net	229,052,085,532.78	201,928,200,711.88
Held-to-Maturity (HTM) Financial Assets-Net Unquoted Debt Securities Classified as Loans-	317,123,977,928.01 -Net 10,724,049,656.07	263,558,752,045.24 9,918,351,339.75	Held-to-Maturity (HTM) Financial Assets-Net Unquoted Debt Securities Classified as Loans-Net	317,123,977,928.01 10,658,566,020.82	263,558,752,045.24 9,855,709,514.18
Investments in Non-Marketable Equity Security	y-Net 7,342,584,177.28	7,349,917,612.39	Investments in Non-Marketable Equity Security-Net	8,021,249,571.98	8,200,974,068.5
Loans and Receivables - Net Interbank Loans Receivable	662,102,151,077.67 43,856,522,556.06	599,128,270,560.86 23,486,938,067.81	Loans and Receivables - Net Interbank Loans Receivable	662,070,804,018.30 43,856,522,556.06	598,994,199,460.33 23,486,938,067.83
Loans and Receivables - Others	571,812,864,192.57	524,611,332,493.05	Loans and Receivables - Others	571,798,209,810.06	524,493,352,195.52
Loans and Receivables Arising from RA/CA General Loan Loss Provision	VPR/SLB 52,222,764,329.04 5,790,000,000.00	56,150,000,000.00 5,120,000,000.00	Loans and Receivables Arising from RA/CA/PR/SL General Loan Loss Provision	.B 52,222,764,329.04 5,806,692,676.86	56,150,000,000.00 5,136,090,802.90
Other Financial Assets	9,991,994,255.13	9,767,519,389.14	Other Financial Assets	9,996,960,876.76	9,765,795,610.9
Equity Investments in Subsidiaries, Associates Joint Ventures-Net	s and 3,045,581,958.22	3,045,581,958.22	Equity Investments in Subsidiaries, Associates and Joint Ventures-Net	1,704,766,126.72	1,639,709,706.74
Bank Premises, Furniture, Fixture & Equipment-N		6,741,703,377.84	Bank Premises, Furniture,Fixture & Equipment-Net	7,602,541,394.69	7,187,257,547.09
Real and Other Properties Acquired-Net Non-Current Assets Held for Sale	3,909,489,040.21	3,847,710,545.67	Real and Other Properties Acquired-Net Non-Current Assets Held for Sale	3,919,962,342.79	3,858,991,216.87
Other Assets-Net	291,529,980.97 9,152,995,378.60	293,452,629.55 6,567,536,058.72	Other Assets-Net	291,529,980.97 10,955,580,310.60	299,783,348.33 8,217,430,791.93
TOTAL ASSETS	P 1,615,001,419,572.25	P 1,479,365,223,422.43	TOTAL ASSETS	P 1,616,532,482,719.31	P 1,480,727,807,992.10
l	LIABILITIES		LIABILI	TIES	
Financial Liabilities at Fair Value through Profit or Los		, -, -	· · · · · · · · · · · · · · · · · · ·	P 18,892,673.97	
Deposit Liabilities Due to Other Banks	1,425,390,281,150.93 0,00	1,306,518,423,504.97 0,00	Deposit Liabilities Due to Other Banks	1,425,349,878,645.54 0,00	1,306,478, 387,520.97 0,00
Bills Payable:	24,570,643,333.31	24,730,542,721.23	Bills Payable:	25,365,643,333.31	25,262,542,721.23
a) BSP (Rediscounting and Other Advancesb) Interbank Loans Payable	s) 62,381,800.03 0.00	62,381,800.03 0.00	a) BSP (Rediscounting and Other Advances) b) Interbank Loans Payable	62,381,800.03 0.00	62,381,800.03 0.00
c) Other Deposit Substitute	0.00	0.00	c) Other Deposit Substitute	0.00	0.00
d) Others Unsecured Subordinated Debt-Net	24,508,261,533.28	24,668,160,921.20	d) Others Unsecured Subordinated Debt-Net	25,303,261,533.28 0.00	25,200,160,921.20 0.00
Due to Bangko Sentral ng Pilipinas	0.00 411,302,718.04	0.00 299,818,536.64	Due to Bangko Sentral ng Pilipinas	411,302,718.04	299,818,536.6 ₄
Other Financial Liabilities	26,844,875,053.51	26,486,280,455.71	Other Financial Liabilities	26,817,088,250.12	26,456,917,195.97
Other Liabilities TOTAL LIABILITIES	33,169,270,296.55 P 1,510,405,265,226.31	19,339,564,595.25 P 1,377,421,805,305.61	Other Liabilities TOTAL LIABILITIES	34,172,451,855.64 P 1,512,135,257,476.62	20,175,288,332.67 P 1,378,720,129,799.29
STOCK	HOLDERS' FOURTY	<u>· · · · · · · · · · · · · · · · · · · </u>			,, ., .,
Capital Stock	HOLDERS' EQUITY	D 20 004 000 000 00	STOCKHOLDE Capital Stock		D 20 004 000 000 00
Other Capital Accounts	P 20,981,000,000.00 19,470,205,971.63	P 20,981,000,000.00 16,818,005,069.03	Other Capital Accounts	P 20,981,000,000.00 19,271,276,868.38	P 20,981,000,000.00 16,882,265,145.08
Retained Earnings	64,144,948,374.31	64,144,413,047.79	Retained Earnings	64,144,948,374.31	64,144,413,047.79
TOTAL STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND STOCKHOLDERS'	P 104,596,154,345.94 EQUITY P 1 615 001 419 572 25	P 101,943,418,116.82 P 1,479,365,223,422.43	TOTAL STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY		P 102,007,678,192.87 P 1,480,727,807,992.16
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Guarantees Issued	NGENT ACCOUNTS P 679,600,324.12	P 600,804,948.36	CONTINGENT Guarantees Issued	P 679,600,324.12	P 600,804,948.36
Financial Standby Letters of Credit	5,138,623,454.17	5,169,323,182.81	Financial Standby Letters of Credit	5,138,623,454.17	5,169,323,182.81
Performance Standby Letters of Credit	1,977,308,535.55	2,118,629,393.44	Performance Standby Letters of Credit	1,977,308,535.55	2,118,629,393.44
Commercial Letters of Credit Trade Related Guarantees	24,764,429,030.73 125,532,898.55	24,120,615,022.58 156,901,227.01	Commercial Letters of Credit Trade Related Guarantees	24,764,429,030.73 125,532,898.55	24,120,615,022.58 156,901,227.01
Commitments	92,695,411,257.95	74,400,199,927.97	Commitments	92,695,411,257.95	74,400,199,927.97
Spot Foreign Exchange Contracts Trust Department Accounts:	1,497,900,000.00 232,391,242,067.41	8,163,983,130.35 205,526,060,883.58	Spot Foreign Exchange Contracts Trust Department Accounts:	1,497,900,000.00 232,391,242,067.41	8,163,983,130.35 205,526,060,883.58
a) Trust and Other Fiduciary Accounts b) Agency Accounts	198,791,175,161.04	176,681,255,079.56 28.844.805.804.02	a) Trust and Other Fiduciary Accounts	198,791,175,161.04	176,681,255,079.56
Derivatives	33,600,066,906.37 27,574,406,989.65	34,058,352,658.45	b) Agency Accounts Derivatives	33,600,066,906.37 27,574,406,989.65	28,844,805,804.02 34,058,352,658.45
Others TOTAL CONTINGENT ACCOUNTS	P 387,972,752,456.21	2,604,469,569.42	Others TOTAL CONTINGENT ACCOUNTS	1,128,298,395.08	<u>2,604,470,069.42</u>
TOTAL CONTINGENT ACCOUNTS	P 307,972,752,450.21	P 356,919,339,943.97	TOTAL CONTINGENT ACCOUNTS	P <u>387,972,752,953.21</u>	P 356,919,340,443.97
	NAL INFORMATION		ADDITIONAL IN		
ADDITIO	DIVAL INI OKWATION		7.22	FORMATION	
Gross Total Loan Portfolio (TLP)	P 674,353,264,923.88	P 610,832,570,250.45	List of Financial Allied Subsidiaries	FORMATION	
Gross Total Loan Portfolio (TLP) Specific Allowance for Credit Losses on the TL Non-Performing Loans (NPLs)	P 674,353,264,923.88 P 6,461,113,846.21	6,584,299,689.59		FORMATION	
Gross Total Loan Portfolio (TLP) Specific Allowance for Credit Losses on the TL Non-Performing Loans (NPLs) a. Gross NPLs	P 674,353,264,923.88 P 6,461,113,846.21 6,599,423,137.92	6,584,299,689.59 9,545,698,986.46	List of Financial Allied Subsidiaries (excluding Subsidiary Insurance Companies)	FORMATION	
Gross Total Loan Portfolio (TLP) Specific Allowance for Credit Losses on the TL Non-Performing Loans (NPLs) a. Gross NPLs b. Ratio of Gross NPLs to Gross TLP (%) c. Net NPLs	P 674,353,264,923.88 6,461,113,846.21 6,599,423,137.92 0.98 138,309,291.71	6,584,299,689.59 9,545,698,986.46 1.56 2,961,399,296.87	List of Financial Allied Subsidiaries (excluding Subsidiary Insurance Companies) LBP Leasing	FORMATION	
Gross Total Loan Portfolio (TLP) Specific Allowance for Credit Losses on the TL Non-Performing Loans (NPLs) a. Gross NPLs b. Ratio of Gross NPLs to Gross TLP (%) c. Net NPLs d. Ratio of Net NPLs to Gross TLP (%)	P 674,353,264,923.88 6,461,113,846.21 6,599,423,137.92 0.98 138,309,291.71 0.02	6,584,299,689.59 9,545,698,986.46 1.56	List of Financial Allied Subsidiaries (excluding Subsidiary Insurance Companies)	FORMATION	
Gross Total Loan Portfolio (TLP) Specific Allowance for Credit Losses on the TL Non-Performing Loans (NPLs) a. Gross NPLs b. Ratio of Gross NPLs to Gross TLP (%) c. Net NPLs d. Ratio of Net NPLs to Gross TLP (%) e. Ratio of total allowance for credit losses gross NPLs (%)	P 674,353,264,923.88 6,461,113,846.21 6,599,423,137.92 0.98 138,309,291.71 0.02	6,584,299,689.59 9,545,698,986.46 1.56 2,961,399,296.87	List of Financial Allied Subsidiaries (excluding Subsidiary Insurance Companies) LBP Leasing List of Subsidiary Insurance Companies LANDBANK Insurance Brokerage Inc.	FORMATION	
Gross Total Loan Portfolio (TLP) Specific Allowance for Credit Losses on the TL Non-Performing Loans (NPLs) a. Gross NPLs b. Ratio of Gross NPLs to Gross TLP (%) c. Net NPLs d. Ratio of Net NPLs to Gross TLP (%) e. Ratio of total allowance for credit losses gross NPLs (%) f. Ratio of specific allowance for credit losss	P 674,353,264,923.88 6,461,113,846.21 6,599,423,137.92 0.98 138,309,291.71 0.02 to 185.64	6,584,299,689.59 9,545,698,986.46 1.56 2,961,399,296.87 0.48 122.61	List of Financial Allied Subsidiaries (excluding Subsidiary Insurance Companies) LBP Leasing List of Subsidiary Insurance Companies LANDBANK Insurance Brokerage Inc. Capital Adequacy Ratio (CAR) on Consolidated	FORMATION	
Gross Total Loan Portfolio (TLP) Specific Allowance for Credit Losses on the TL Non-Performing Loans (NPLs) a. Gross NPLs b. Ratio of Gross NPLs to Gross TLP (%) c. Net NPLs d. Ratio of Net NPLs to Gross TLP (%) e. Ratio of total allowance for credit losses gross NPLs (%) f. Ratio of specific allowance for credit losse the gross TLP to gross NPLs Classified Loans & Other Risk Assets, gross of	P 674,353,264,923.88 6,461,113,846.21 6,599,423,137.92 0.98 138,309,291.71 0.02 to 185.64 ses on 97.90	6,584,299,689.59 9,545,698,986.46 1.56 2,961,399,296.87 0.48	List of Financial Allied Subsidiaries (excluding Subsidiary Insurance Companies) LBP Leasing List of Subsidiary Insurance Companies LANDBANK Insurance Brokerage Inc. Capital Adequacy Ratio (CAR) on Consolidated Basis, as prescribed under existing regulations a. Total CAR (%)	FORMATION 11.77	12.87
Gross Total Loan Portfolio (TLP) Specific Allowance for Credit Losses on the TL Non-Performing Loans (NPLs) a. Gross NPLs b. Ratio of Gross NPLs to Gross TLP (%) c. Net NPLs d. Ratio of Net NPLs to Gross TLP (%) e. Ratio of total allowance for credit losses gross NPLs (%) f. Ratio of specific allowance for credit losse the gross TLP to gross NPLs Classified Loans & Other Risk Assets, gross of allowance for credit losses	P 674,353,264,923.88 6,461,113,846.21 6,599,423,137.92 0.98 138,309,291.71 0.02 to 185.64 ses on 97.90 f	6,584,299,689.59 9,545,698,986.46 1.56 2,961,399,296.87 0.48 122.61	List of Financial Allied Subsidiaries (excluding Subsidiary Insurance Companies) LBP Leasing List of Subsidiary Insurance Companies LANDBANK Insurance Brokerage Inc. Capital Adequacy Ratio (CAR) on Consolidated Basis, as prescribed under existing regulations a. Total CAR (%) b. Tier 1 Ratio (%)	11.77 10.93	12.05
Gross Total Loan Portfolio (TLP) Specific Allowance for Credit Losses on the TL Non-Performing Loans (NPLs) a. Gross NPLs b. Ratio of Gross NPLs to Gross TLP (%) c. Net NPLs d. Ratio of Net NPLs to Gross TLP (%) e. Ratio of total allowance for credit losses gross NPLs (%) f. Ratio of specific allowance for credit losse the gross TLP to gross NPLs Classified Loans & Other Risk Assets, gross of allowance for credit losses	P 674,353,264,923.88 6,461,113,846.21 6,599,423,137.92 0.98 138,309,291.71 0.02 to 185.64 ses on 97.90 f	6,584,299,689.59 9,545,698,986.46 1.56 2,961,399,296.87 0.48 122.61 68.98 26,370,773,159.88	List of Financial Allied Subsidiaries (excluding Subsidiary Insurance Companies) LBP Leasing List of Subsidiary Insurance Companies LANDBANK Insurance Brokerage Inc. Capital Adequacy Ratio (CAR) on Consolidated Basis, as prescribed under existing regulations a. Total CAR (%)	11.77	12.05
Gross Total Loan Portfolio (TLP) Specific Allowance for Credit Losses on the TL Non-Performing Loans (NPLs) a. Gross NPLs b. Ratio of Gross NPLs to Gross TLP (%) c. Net NPLs d. Ratio of Net NPLs to Gross TLP (%) e. Ratio of total allowance for credit losses gross NPLs (%) f. Ratio of specific allowance for credit losses the gross TLP to gross NPLs Classified Loans & Other Risk Assets, gross of allowance for credit losses DOSRI Loans and receivables, gross allowance credit losses Ratio of DOSRI Loans and receivables, gross	P 674,353,264,923.88 6,461,113,846.21 6,599,423,137.92 0.98 138,309,291.71 0.02 to 185.64 ses on 97.90 f 26,992,391,607.05 ce of 77,494,506,755.47	6,584,299,689.59 9,545,698,986.46 1.56 2,961,399,296.87 0.48 122.61 68.98 26,370,773,159.88 78,589,483,357.62	List of Financial Allied Subsidiaries (excluding Subsidiary Insurance Companies) LBP Leasing List of Subsidiary Insurance Companies LANDBANK Insurance Brokerage Inc. Capital Adequacy Ratio (CAR) on Consolidated Basis, as prescribed under existing regulations a. Total CAR (%) b. Tier 1 Ratio (%)	11.77 10.93	12.05
Gross Total Loan Portfolio (TLP) Specific Allowance for Credit Losses on the TL Non-Performing Loans (NPLs) a. Gross NPLs b. Ratio of Gross NPLs to Gross TLP (%) c. Net NPLs d. Ratio of Net NPLs to Gross TLP (%) e. Ratio of total allowance for credit losses gross NPLs (%) f. Ratio of specific allowance for credit losses the gross TLP to gross NPLs Classified Loans & Other Risk Assets, gross of allowance for credit losses DOSRI Loans and receivables, gross allowance credit losses Ratio of DOSRI Loans and receivables, gross allowance for credit losses, to gross TLP (%)	P 674,353,264,923.88 6,461,113,846.21 6,599,423,137.92 0.98 138,309,291.71 0.02 to 185.64 ses on 97.90 f 26,992,391,607.05 ce of 77,494,506,755.47	6,584,299,689.59 9,545,698,986.46 1.56 2,961,399,296.87 0.48 122.61 68.98 26,370,773,159.88	List of Financial Allied Subsidiaries (excluding Subsidiary Insurance Companies) LBP Leasing List of Subsidiary Insurance Companies LANDBANK Insurance Brokerage Inc. Capital Adequacy Ratio (CAR) on Consolidated Basis, as prescribed under existing regulations a. Total CAR (%) b. Tier 1 Ratio (%)	11.77 10.93	12.05
Gross Total Loan Portfolio (TLP) Specific Allowance for Credit Losses on the TL Non-Performing Loans (NPLs) a. Gross NPLs b. Ratio of Gross NPLs to Gross TLP (%) c. Net NPLs d. Ratio of Net NPLs to Gross TLP (%) e. Ratio of total allowance for credit losses gross NPLs (%) f. Ratio of specific allowance for credit losses the gross TLP to gross NPLs Classified Loans & Other Risk Assets, gross of allowance for credit losses DOSRI Loans and receivables, gross allowance credit losses Ratio of DOSRI Loans and receivables, gross allowance for credit losses, to gross TLP (%) ercent Compliance with Magna Carta (%) a) 8% for Micro and Small Enterprises	P 674,353,264,923.88 6,461,113,846.21 6,599,423,137.92 0.98 138,309,291.71 0.02 to 185.64 ses on 97.90 f 26,992,391,607.05 ce of 77,494,506,755.47 of 6) 11.49	6,584,299,689.59 9,545,698,986.46 1.56 2,961,399,296.87 0.48 122.61 68.98 26,370,773,159.88 78,589,483,357.62 12.87 9.91	List of Financial Allied Subsidiaries (excluding Subsidiary Insurance Companies) LBP Leasing List of Subsidiary Insurance Companies LANDBANK Insurance Brokerage Inc. Capital Adequacy Ratio (CAR) on Consolidated Basis, as prescribed under existing regulations a. Total CAR (%) b. Tier 1 Ratio (%)	11.77 10.93	12.05
Gross Total Loan Portfolio (TLP) Specific Allowance for Credit Losses on the TL Non-Performing Loans (NPLs) a. Gross NPLs b. Ratio of Gross NPLs to Gross TLP (%) c. Net NPLs d. Ratio of Net NPLs to Gross TLP (%) e. Ratio of total allowance for credit losses gross NPLs (%) f. Ratio of specific allowance for credit losses the gross TLP to gross NPLs Classified Loans & Other Risk Assets, gross of allowance for credit losses DOSRI Loans and receivables, gross allowance for credit losses, gross allowance for credit losses, gross allowance for credit losses, to gross TLP (%) Percent Compliance with Magna Carta (%) a) 8% for Micro and Small Enterprises b) 2% for Medium Enterprises	P 674,353,264,923.88 6,461,113,846.21 6,599,423,137.92 0.98 138,309,291.71 0.02 to 185.64 ses on 97.90 f 26,992,391,607.05 ce of 77,494,506,755.47 of 6) 11.49 10.86 9.48	6,584,299,689.59 9,545,698,986.46 1,56 2,961,399,296.87 0.48 122.61 68.98 26,370,773,159.88 78,589,483,357.62 12.87 9.91 8.45	List of Financial Allied Subsidiaries (excluding Subsidiary Insurance Companies) LBP Leasing List of Subsidiary Insurance Companies LANDBANK Insurance Brokerage Inc. Capital Adequacy Ratio (CAR) on Consolidated Basis, as prescribed under existing regulations a. Total CAR (%) b. Tier 1 Ratio (%)	11.77 10.93	12.0
Gross Total Loan Portfolio (TLP) Specific Allowance for Credit Losses on the TL Non-Performing Loans (NPLs) a. Gross NPLs b. Ratio of Gross NPLs to Gross TLP (%) c. Net NPLs d. Ratio of Net NPLs to Gross TLP (%) e. Ratio of total allowance for credit losses gross NPLs (%) f. Ratio of specific allowance for credit losses the gross TLP to gross NPLs Classified Loans & Other Risk Assets, gross of allowance for credit losses DOSRI Loans and receivables, gross allowance credit losses Ratio of DOSRI Loans and receivables, gross allowance for credit losses, to gross TLP (%) Percent Compliance with Magna Carta (%) a) 8% for Micro and Small Enterprises b) 2% for Medium Enterprises Return on Equity (ROE) (%) Capital Adequacy Ratio (CAR) on Solo Basis, as	P 674,353,264,923.88	6,584,299,689.59 9,545,698,986.46 1.56 2,961,399,296.87 0.48 122.61 68.98 26,370,773,159.88 78,589,483,357.62 12.87 9.91	List of Financial Allied Subsidiaries (excluding Subsidiary Insurance Companies) LBP Leasing List of Subsidiary Insurance Companies LANDBANK Insurance Brokerage Inc. Capital Adequacy Ratio (CAR) on Consolidated Basis, as prescribed under existing regulations a. Total CAR (%) b. Tier 1 Ratio (%)	11.77 10.93	12.0
Gross Total Loan Portfolio (TLP) Specific Allowance for Credit Losses on the TL Non-Performing Loans (NPLs) a. Gross NPLs b. Ratio of Gross NPLs to Gross TLP (%) c. Net NPLs d. Ratio of Net NPLs to Gross TLP (%) e. Ratio of total allowance for credit losses gross NPLs (%) f. Ratio of specific allowance for credit losses the gross TLP to gross NPLs Classified Loans & Other Risk Assets, gross of allowance for credit losses DOSRI Loans and receivables, gross allowance credit losses Ratio of DOSRI Loans and receivables, gross allowance for credit losses, to gross TLP (%) Percent Compliance with Magna Carta (%) a) 8% for Micro and Small Enterprises b) 2% for Medium Enterprises Return on Equity (ROE) (%) Capital Adequacy Ratio (CAR) on Solo Basis, as under existing regulations	P 674,353,264,923.88 6,461,113,846.21 6,599,423,137.92 0.98 138,309,291.71 0.02 to 185.64 ses on 97.90 f 26,992,391,607.05 ce of 77,494,506,755.47 of 6) 11.49 10.86 9.48 14.96 s prescribed	6,584,299,689.59 9,545,698,986.46 1.56 2,961,399,296.87 0.48 122.61 68.98 26,370,773,159.88 78,589,483,357.62 12.87 9.91 8.45 16.38	List of Financial Allied Subsidiaries (excluding Subsidiary Insurance Companies) LBP Leasing List of Subsidiary Insurance Companies LANDBANK Insurance Brokerage Inc. Capital Adequacy Ratio (CAR) on Consolidated Basis, as prescribed under existing regulations a. Total CAR (%) b. Tier 1 Ratio (%)	11.77 10.93	12.05
Gross Total Loan Portfolio (TLP) Specific Allowance for Credit Losses on the TL Non-Performing Loans (NPLs) a. Gross NPLs b. Ratio of Gross NPLs to Gross TLP (%) c. Net NPLs d. Ratio of Net NPLs to Gross TLP (%) e. Ratio of total allowance for credit losses gross NPLs (%) f. Ratio of specific allowance for credit losses the gross TLP to gross NPLs Classified Loans & Other Risk Assets, gross of allowance for credit losses DOSRI Loans and receivables, gross allowance for credit losses, atio of DOSRI Loans and receivables, gross allowance for credit losses, to gross TLP (%) Percent Compliance with Magna Carta (%) a) 8% for Micro and Small Enterprises b) 2% for Medium Enterprises Return on Equity (ROE) (%) Capital Adequacy Ratio (CAR) on Solo Basis, as under existing regulations a. Total CAR (%) b. Tier 1 Ratio (%)	P 674,353,264,923.88 .P 6,461,113,846.21 6,599,423,137.92 0.98 138,309,291.71 0.02 to 185.64 ses on 97.90 f 26,992,391,607.05 ce of 77,494,506,755.47 of 6) 11.49 10.86 9.48 14.96 s prescribed	6,584,299,689.59 9,545,698,986.46 1.56 2,961,399,296.87 0.48 122.61 68.98 26,370,773,159.88 78,589,483,357.62 12.87 9.91 8.45 16.38	List of Financial Allied Subsidiaries (excluding Subsidiary Insurance Companies) LBP Leasing List of Subsidiary Insurance Companies LANDBANK Insurance Brokerage Inc. Capital Adequacy Ratio (CAR) on Consolidated Basis, as prescribed under existing regulations a. Total CAR (%) b. Tier 1 Ratio (%)	11.77 10.93	12.0
Gross Total Loan Portfolio (TLP) Specific Allowance for Credit Losses on the TL Non-Performing Loans (NPLs) a. Gross NPLs b. Ratio of Gross NPLs to Gross TLP (%) c. Net NPLs d. Ratio of Net NPLs to Gross TLP (%) e. Ratio of total allowance for credit losses gross NPLs (%) f. Ratio of specific allowance for credit losses the gross TLP to gross NPLs Classified Loans & Other Risk Assets, gross of allowance for credit losses DOSRI Loans and receivables, gross allowance credit losses Ratio of DOSRI Loans and receivables, gross allowance for credit losses, to gross TLP (%) Percent Compliance with Magna Carta (%) a) 8% for Micro and Small Enterprises b) 2% for Medium Enterprises Return on Equity (ROE) (%) Capital Adequacy Ratio (CAR) on Solo Basis, as under existing regulations a. Total CAR (%) b. Tier 1 Ratio (%) c. Common Tier 1 Ratio (%)	P 674,353,264,923.88 6,461,113,846.21 6,599,423,137.92 0.98 138,309,291.71 0.02 to 185.64 ses on 97.90 f 26,992,391,607.05 ce of 77,494,506,755.47 of 6) 11.49 10.86 9.48 14.96 s prescribed	6,584,299,689.59 9,545,698,986.46 1.56 2,961,399,296.87 0.48 122.61 68.98 26,370,773,159.88 78,589,483,357.62 12.87 9.91 8.45 16.38	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 (%) b. Tier 1 Ratio (%) c. Common Equity Tier 1 Ratio (%)	11.77 10.93	12.0
Gross Total Loan Portfolio (TLP) Specific Allowance for Credit Losses on the TL Non-Performing Loans (NPLs) a. Gross NPLs b. Ratio of Gross NPLs to Gross TLP (%) c. Net NPLs d. Ratio of Net NPLs to Gross TLP (%) e. Ratio of total allowance for credit losses gross NPLs (%) f. Ratio of specific allowance for credit losses the gross TLP to gross NPLs Classified Loans & Other Risk Assets, gross of allowance for credit losses DOSRI Loans and receivables, gross allowance credit losses Ratio of DOSRI Loans and receivables, gross allowance for credit losses, to gross TLP (%) Percent Compliance with Magna Carta (%) a) 8% for Micro and Small Enterprises b) 2% for Medium Enterprises Return on Equity (ROE) (%) Capital Adequacy Ratio (CAR) on Solo Basis, as under existing regulations a. Total CAR (%) b. Tier 1 Ratio (%) c. Common Tier 1 Ratio (%)	P 674,353,264,923.88 .P 6,461,113,846.21 6,599,423,137.92 0.98 138,309,291.71 0.02 to 185.64 ses on 97.90 f 26,992,391,607.05 ce of 77,494,506,755.47 of 6) 11.49 10.86 9.48 14.96 s prescribed	6,584,299,689.59 9,545,698,986.46 1.56 2,961,399,296.87 0.48 122.61 68.98 26,370,773,159.88 78,589,483,357.62 12.87 9.91 8.45 16.38	List of Financial Allied Subsidiaries (excluding Subsidiary Insurance Companies) LBP Leasing List of Subsidiary Insurance Companies LANDBANK Insurance Brokerage Inc. Capital Adequacy Ratio (CAR) on Consolidated Basis, as prescribed under existing regulations a. Total CAR (%) b. Tier 1 Ratio (%)	11.77 10.93	12.0
Gross Total Loan Portfolio (TLP) Specific Allowance for Credit Losses on the TL Non-Performing Loans (NPLs) a. Gross NPLs b. Ratio of Gross NPLs to Gross TLP (%) c. Net NPLs d. Ratio of Net NPLs to Gross TLP (%) e. Ratio of total allowance for credit losses gross NPLs (%) f. Ratio of specific allowance for credit losses the gross TLP to gross NPLs Classified Loans & Other Risk Assets, gross of allowance for credit losses DOSRI Loans and receivables, gross allowance redit losses Ratio of DOSRI Loans and receivables, gross allowance for credit losses, to gross TLP (%) Percent Compliance with Magna Carta (%) a) 8% for Micro and Small Enterprises b) 2% for Medium Enterprises Return on Equity (ROE) (%) Capital Adequacy Ratio (CAR) on Solo Basis, as under existing regulations a. Total CAR (%) b. Tier 1 Ratio (%) c. Common Tier 1 Ratio (%) Republic of the Philippines)	P 674,353,264,923.88 P 6,461,113,846.21 6,599,423,137.92 0.98 138,309,291.71 0.02 to 185.64 ses on 97.90 f 26,992,391,607.05 ce of 77,494,506,755.47 of 6) 11.49 10.86 9.48 14.96 s prescribed 11.74 10.90 10.90	6,584,299,689.59 9,545,698,986.46 1.56 2,961,399,296.87 0.48 122.61 68.98 26,370,773,159.88 78,589,483,357.62 12.87 9.91 8.45 16.38 12.83 12.01 12.01	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 (%) b. Tier 1 Ratio (%) c. Common Equity Tier 1 Ratio (%)	11.77 10.93 10.93	12.0 12.0
Gross Total Loan Portfolio (TLP) Specific Allowance for Credit Losses on the TL Non-Performing Loans (NPLs) a. Gross NPLs b. Ratio of Gross NPLs to Gross TLP (%) c. Net NPLs d. Ratio of Net NPLs to Gross TLP (%) e. Ratio of total allowance for credit losses gross NPLs (%) f. Ratio of specific allowance for credit losses the gross TLP to gross NPLs Classified Loans & Other Risk Assets, gross of allowance for credit losses DOSRI Loans and receivables, gross allowance redit losses Ratio of DOSRI Loans and receivables, gross allowance for credit losses, to gross TLP (%) Percent Compliance with Magna Carta (%) a) 8% for Micro and Small Enterprises b) 2% for Medium Enterprises Return on Equity (ROE) (%) Capital Adequacy Ratio (CAR) on Solo Basis, as under existing regulations a. Total CAR (%) b. Tier 1 Ratio (%) c. Common Tier 1 Ratio (%) Republic of the Philippines) I/We hereby certify that all matters set forth of my/our knowledge and belief.	P 674,353,264,923.88 6,461,113,846.21 6,599,423,137.92 0.98 138,309,291.71 0.02 to 185.64 ses on 97.90 f 26,992,391,607.05 ce of 77,494,506,755.47 of 6) 11.49 10.86 9.48 14.96 s prescribed 11.74 10.90 10.90	6,584,299,689.59 9,545,698,986.46 1.56 2,961,399,296.87 0.48 122.61 68.98 26,370,773,159.88 78,589,483,357.62 12.87 9.91 8.45 16.38 12.01 12.01	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 (%) b. Tier 1 Ratio (%) c. Common Equity Tier 1 Ratio (%) Republic of the Philippines) We hereby certify that all matters set forth in the about to the best of my/our knowledge and belief. Sgd. ANNALENE M. BAUTISTA	ve Consolidated Balance S	12.0 12.0 Sheet are true and correct
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Gross Total Loan Portfolio (TLP) Specific Allowance for Credit Losses on the TL Non-Performing Loans (NPLs) a. Gross NPLs b. Ratio of Gross NPLs to Gross TLP (%) c. Net NPLs d. Ratio of Net NPLs to Gross TLP (%) e. Ratio of total allowance for credit losses gross NPLs (%) f. Ratio of specific allowance for credit losses the gross TLP to gross NPLs Classified Loans & Other Risk Assets, gross of allowance for credit losses DOSRI Loans and receivables, gross allowance credit losses Ratio of DOSRI Loans and receivables, gross allowance for credit losses, to gross TLP (%) Percent Compliance with Magna Carta (%) a) 8% for Micro and Small Enterprises b) 2% for Medium Enterprises Return on Equity (ROE) (%) Capital Adequacy Ratio (CAR) on Solo Basis, as under existing regulations a. Total CAR (%) b. Tier 1 Ratio (%) c. Common Tier 1 Ratio (%) Republic of the Philippines) I/We hereby certify that all matters set forth of my/our knowledge and belief. Sgd. ANNALENE M. BAUTISTA Comptroller SUBSCRIBED AND SWORN to before m Doc No. 482 Book No. III Page No. 98	P 674,353,264,923.88 P 6,461,113,846.21 6,599,423,137.92 0.98 138,309,291.71 0.02 to 185.64 ses on 97.90 f 26,992,391,607.05 ce of 77,494,506,755.47 of 6) 11.49 10.86 9.48 14.96 s prescribed 11.74 10.90 10.90 10.90 The this 26th day of January 2018 in Interpretable Roll No. 57863; Notarial Commiss Roll No. 57863; Notarial Commiss	6,584,299,689.59 9,545,698,986.46 1.56 2,961,399,296.87 0.48 122.61 68.98 26,370,773,159.88 78,589,483,357.62 12.87 9.91 8.45 16.38 12.01 12.01 e and correct, to the best Suenaventura esident and CEO Manila. B. PICO esision No. 2017-064	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 (%) b. Tier 1 Ratio (%) c. Common Equity Tier 1 Ratio (%) I/We hereby certify that all matters set forth in the abot to the best of my/our knowledge and belief. Sgd. ANNALENE M. BAUTISTA Comptroller SUBSCRIBED AND SWORN to before me this 26 Doc No. 483 Book No. III Page No. 98 Roll N	ve Consolidated Balance S Sgd. ALEX N P th day of January 2018 in ATTY. APRIL JOAN Notary Public o. 57863; Notarial Commi	Sheet are true and correct V. BUENAVENTURA President and CEO Manila. B. PICO C ission No. 2017-064
Gross Total Loan Portfolio (TLP) Specific Allowance for Credit Losses on the TL Non-Performing Loans (NPLs) a. Gross NPLs b. Ratio of Gross NPLs to Gross TLP (%) c. Net NPLs d. Ratio of Net NPLs to Gross TLP (%) e. Ratio of total allowance for credit losses gross NPLs (%) f. Ratio of specific allowance for credit losses the gross TLP to gross NPLs Classified Loans & Other Risk Assets, gross of allowance for credit losses DOSRI Loans and receivables, gross allowance credit losses Ratio of DOSRI Loans and receivables, gross allowance for credit losses, to gross TLP (%) ercent Compliance with Magna Carta (%) a) 8% for Micro and Small Enterprises b) 2% for Medium Enterprises Return on Equity (ROE) (%) Capital Adequacy Ratio (CAR) on Solo Basis, as under existing regulations a. Total CAR (%) b. Tier 1 Ratio (%) c. Common Tier 1 Ratio (%) Republic of the Philippines) I/We hereby certify that all matters set forth of my/our knowledge and belief. Sgd. ANNALENE M. BAUTISTA Comptroller SUBSCRIBED AND SWORN to before m Doc No. 482 Book No. III	P 674,353,264,923.88 P 6,461,113,846.21 6,599,423,137.92 0.98 138,309,291.71 0.02 to 185.64 ses on 97.90 f 26,992,391,607.05 de of 77,494,506,755.47 of 6) 11.49 10.86 9.48 14.96 s prescribed 11.74 10.90 10.90 The this 26th day of January 2018 in the ATTY. APRIL JOAN IN Notary Public	6,584,299,689.59 9,545,698,986.46 1.56 2,961,399,296.87 0.48 122.61 68.98 26,370,773,159.88 78,589,483,357.62 12.87 9.91 8.45 16.38 12.01 12.01 e and correct, to the best BUENAVENTURA resident and CEO Manila. B. PICO sision No. 2017-064 No. 021270/01-05-18	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 (%) b. Tier 1 Ratio (%) c. Common Equity Tier 1 Ratio (%) I/We hereby certify that all matters set forth in the abot to the best of my/our knowledge and belief. Sgd. ANNALENE M. BAUTISTA Comptroller SUBSCRIBED AND SWORN to before me this 26 Doc No. 483 Book No. III Page No. 98 Roll N	ve Consolidated Balance S Sgd. ALEX V P th day of January 2018 in ATTY. APRIL JOAN Notary Public	Sheet are true and correct V. BUENAVENTURA President and CEO Manila. B. PICO c ission No. 2017-064 No. 021270/01-05-18