



# 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, 2017

## CONSOLIDATED BALANCE SHEET (Banks and Financial Subsidiaries) As of September 30, 2017

	Current Quarter	Previous Quarter
<b>ASSETS</b>		
Cash and Cash Items	P 25,316,139,675.72	P 24,651,824,788.67
Due from Bangko Sentral ng Pilipinas	322,516,809,944.18	373,541,935,428.77
Due from Other Banks	5,351,353,532.18	6,770,816,852.61
Financial Assets at Fair Value through Profit or Loss	14,033,924,041.09	13,780,772,635.30
Available-for-Sale Financial Assets-Net	201,928,200,711.88	180,596,361,531.20
Held-to-Maturity (HTM) Financial Assets-Net	263,558,752,045.24	250,668,419,916.33
Unquoted Debt Securities Classified as Loans-Net	9,918,351,339.75	10,616,889,669.72
Investments in Non-Marketable Equity Security-Net	7,349,917,612.39	7,351,518,047.83
Loans and Receivables - Net	599,128,270,560.86	586,016,530,945.78
Interbank Loans Receivable	23,486,938,067.81	36,472,605,088.72
Loans and Receivables - Others	524,611,332,493.05	497,066,115,832.06
Loans and Receivables Arising from RA/CA/PR/SLB	56,150,000,000.00	57,297,810,025.00
General Loan Loss Provision	5,120,000,000.00	4,820,000,000.00
Other Financial Assets	9,767,519,389.14	8,660,548,773.42
Equity Investments in Subsidiaries, Associates and Joint Ventures-Net	3,045,581,958.22	3,080,259,626.43
Bank Premises, Furniture, Fixture & Equipment-Net	6,741,703,377.84	6,696,497,667.51
Real and Other Properties Acquired-Net	3,847,710,545.67	3,890,354,605.45
Non-Current Assets Held for Sale	293,452,629.55	225,485,616.29
Other Assets-Net	6,567,536,058.72	6,982,539,441.51
<b>TOTAL ASSETS</b>	<b>P 1,479,365,223,422.43</b>	<b>P 1,483,530,755,546.82</b>

	Current Quarter	Previous Quarter
<b>LIABILITIES</b>		
Financial Liabilities at Fair Value through Profit or Loss	P 47,175,491.81	P 122,376,347.00
Deposit Liabilities	1,306,518,423,504.97	1,319,114,254,420.05
Due to Other Banks	0.00	218,230.89
Bills Payable:	24,730,542,721.23	24,486,304,022.84
a) BSP (Rediscounting and Other Advances)	62,381,800.03	62,427,843.45
b) Interbank Loans Payable	0.00	0.00
c) Other Deposit Substitute	0.00	0.00
d) Others	24,668,160,921.20	24,423,876,179.39
Unsecured Subordinated Debt-Net	0.00	0.00
Due to Bangko Sentral ng Pilipinas	299,818,536.64	162,251,326.91
Other Financial Liabilities	26,486,280,455.71	21,788,196,241.86
Other Liabilities	19,339,564,595.25	20,491,734,599.29
<b>TOTAL LIABILITIES</b>	<b>P 1,377,421,805,305.61</b>	<b>P 1,386,165,335,188.84</b>

	Current Quarter	Previous Quarter
<b>STOCKHOLDERS' EQUITY</b>		
Capital Stock	P 20,981,000,000.00	P 20,981,000,000.00
Other Capital Accounts	16,818,005,069.03	12,180,808,767.94
Retained Earnings	64,144,413,047.79	64,203,611,590.04
<b>TOTAL STOCKHOLDERS' EQUITY</b>	<b>P 101,943,418,116.82</b>	<b>P 97,365,420,357.98</b>
<b>TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY</b>	<b>P 1,479,365,223,422.43</b>	<b>P 1,483,530,755,546.82</b>

	Current Quarter	Previous Quarter
<b>CONTINGENT ACCOUNTS</b>		
Guarantees Issued	P 600,804,948.36	P 544,866,374.82
Financial Standby Letters of Credit	5,169,323,182.81	5,380,057,955.97
Performance Standby Letters of Credit	2,118,629,393.44	2,001,866,382.73
Commercial Letters of Credit	24,120,615,022.58	18,744,280,522.21
Trade Related Guarantees	156,901,227.01	148,606,914.37
Commitments	74,400,199,927.97	65,043,137,041.37
Spot Foreign Exchange Contracts	8,163,983,130.35	5,349,820,000.00
Trust Department Accounts:	205,526,060,883.58	175,467,604,080.29
a) Trust and Other Fiduciary Accounts	176,681,255,079.56	143,497,833,107.24
b) Agency Accounts	28,844,805,804.02	31,969,770,973.05
Derivatives	34,058,352,658.45	34,730,447,497.98
Others	2,604,469,569.42	1,056,080,217.06
<b>TOTAL CONTINGENT ACCOUNTS</b>	<b>P 356,919,339,943.97</b>	<b>P 308,466,766,986.80</b>

	Current Quarter	Previous Quarter
<b>ADDITIONAL INFORMATION</b>		
Gross Total Loan Portfolio (TLP)	P 610,832,570,250.45	P 597,070,440,527.28
Specific Allowance for Credit Losses on the TLP	6,584,299,689.59	6,233,909,581.50
Non-Performing Loans (NPLs)		
a. Gross NPLs	9,545,698,986.46	9,262,350,625.37
b. Ratio of Gross NPLs to Gross TLP (%)	1.56	1.55
c. Net NPLs	2,961,399,296.87	3,028,441,043.87
d. Ratio of Net NPLs to Gross TLP (%)	0.48	0.51
e. Ratio of total allowance for credit losses to gross NPLs (%)	122.61	119.34
f. Ratio of specific allowance for credit losses on the gross TLP to gross NPLs	68.98	67.30
Classified Loans & Other Risk Assets, gross of allowance for credit losses	26,370,773,159.88	25,864,160,609.07
DOSRI Loans and receivables, gross allowance of credit losses	78,589,483,357.62	79,723,372,274.25
Ratio of DOSRI Loans and receivables, gross of allowance for credit losses, to gross TLP (%)	12.87	13.35
Percent Compliance with Magna Carta (%)		
a) 8% for Micro and Small Enterprises	9.91	9.84
b) 2% for Medium Enterprises	8.45	8.66
Return on Equity (ROE) (%)	16.38	12.67
Capital Adequacy Ratio (CAR) on Solo Basis, as prescribed under existing regulations		
a. Total CAR (%)	12.83	12.74
b. Tier 1 Ratio (%)	12.01	11.93
c. Common Tier 1 Ratio (%)	12.01	11.93

I/We hereby certify that all matters set forth in this Balance Sheet are true and correct, to the best of my knowledge and belief.

Sgd. **ANNALENE M. BAUTISTA**  
Comptroller

Sgd. **ALEX V. BUENAVENTURA**  
President and CEO

	Current Quarter	Previous Quarter
<b>ASSETS</b>		
Cash and Cash Items	P 25,316,155,075.72	P 24,651,860,883.67
Due from Bangko Sentral ng Pilipinas	322,516,809,944.18	373,541,935,428.77
Due from Other Banks	5,354,114,909.12	6,772,826,317.15
Financial Assets at Fair Value through Profit or Loss	14,033,924,041.09	13,780,772,635.30
Available-for-Sale Financial Assets-Net	201,928,200,711.88	180,596,361,531.20
Held-to-Maturity (HTM) Financial Assets-Net	263,558,752,045.24	250,668,419,916.33
Unquoted Debt Securities Classified as Loans-Net	9,855,709,514.18	10,554,193,122.83
Investments in Non-Marketable Equity Security-Net	8,200,974,068.51	8,130,390,346.42
Loans and Receivables - Net	598,994,199,460.37	585,786,794,185.31
Interbank Loans Receivable	23,486,938,067.81	36,472,605,088.72
Loans and Receivables - Others	524,493,352,195.52	496,856,963,083.34
Loans and Receivables Arising from RA/CA/PR/SLB	56,150,000,000.00	57,297,810,025.00
General Loan Loss Provision	5,136,090,802.96	4,840,584,011.75
Other Financial Assets	9,765,795,610.91	8,658,089,401.01
Equity Investments in Subsidiaries, Associates and Joint Ventures-Net	1,639,709,706.74	1,647,857,185.26
Bank Premises, Furniture, Fixture & Equipment-Net	7,187,257,547.09	7,137,389,434.40
Real and Other Properties Acquired-Net	3,858,991,216.87	3,911,911,327.29
Non-Current Assets Held for Sale	299,783,348.33	231,816,335.07
Other Assets-Net	8,217,430,791.93	8,701,701,878.75
<b>TOTAL ASSETS</b>	<b>P 1,480,727,807,992.16</b>	<b>P 1,484,772,319,928.76</b>

	Current Quarter	Previous Quarter
<b>LIABILITIES</b>		
Financial Liabilities at Fair Value through Profit or Loss	P 47,175,491.81	P 122,376,347.00
Deposit Liabilities	1,306,478,387,520.97	1,319,086,412,255.95
Due to Other Banks	0.00	218,230.89
Bills Payable:	25,262,542,721.23	24,988,304,022.84
a) BSP (Rediscounting and Other Advances)	62,381,800.03	62,427,843.45
b) Interbank Loans Payable	0.00	0.00
c) Other Deposit Substitute	0.00	0.00
d) Others	25,200,160,921.20	24,925,876,179.39
Unsecured Subordinated Debt-Net	0.00	0.00
Due to Bangko Sentral ng Pilipinas	299,818,536.64	162,251,326.91
Other Financial Liabilities	26,456,917,195.97	21,755,395,870.20
Other Liabilities	20,175,288,332.67	21,289,479,648.04
<b>TOTAL LIABILITIES</b>	<b>P 1,378,720,129,799.29</b>	<b>P 1,387,404,437,701.83</b>

	Current Quarter	Previous Quarter
<b>STOCKHOLDERS' EQUITY</b>		
Capital Stock	P 20,981,000,000.00	P 20,981,000,000.00
Other Capital Accounts	16,882,265,145.08	12,183,270,636.89
Retained Earnings	64,144,413,047.79	64,203,611,590.04
<b>TOTAL STOCKHOLDERS' EQUITY</b>	<b>P 102,007,678,192.87</b>	<b>P 97,367,882,226.93</b>
<b>TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY</b>	<b>P 1,480,727,807,992.16</b>	<b>P 1,484,772,319,928.76</b>

	Current Quarter	Previous Quarter
<b>CONTINGENT ACCOUNTS</b>		
Guarantees Issued	P 600,804,948.36	P 544,866,374.82
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Commercial Letters of Credit	24,120,615,022.58	18,744,280,522.21
Trade Related Guarantees	156,901,227.01	148,606,914.37
Commitments	74,400,199,927.97	65,043,137,041.37
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Derivatives	34,058,352,658.45	34,730,447,497.98
Others	2,604,470,069.42	1,056,080,494.06
<b>TOTAL CONTINGENT ACCOUNTS</b>	<b>P 356,919,340,443.97</b>	<b>P 308,466,767,263.80</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 (%)	12.87	12.81
b. Tier 1 Ratio (%)	12.05	12.01
c. Common Equity Tier 1 Ratio (%)	12.05	12.01

I/We hereby certify that all matters set forth in this Consolidated Balance Sheet are true and correct, to the best of my knowledge and belief.

Sgd. **ANNALENE M. BAUTISTA**  
Comptroller

Sgd. **ALEX V. BUENAVENTURA**  
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