



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 June 30, 2017		Current Quarter	Previous Quarter
ASSETS			
Cash and Cash Items	P 24,651,824,788.67	P 23,099,137,364.96	
Due from Bangko Sentral ng Pilipinas	373,541,935,428.77	328,173,235,730.90	
Due from Other Banks	6,770,816,852.61	12,638,959,120.69	
Financial Assets at Fair Value through Profit or Loss	13,780,772,635.30	12,488,552,484.15	
Available-for-Sale Financial Assets-Net	180,596,361,531.20	226,622,228,904.86	
Held-to-Maturity (HTM) Financial Assets-Net	250,668,419,916.33	197,465,894,434.91	
Unquoted Debt Securities Classified as Loans-Net	10,616,889,669.72	10,931,926,683.80	
Investments in Non-Marketable Equity Security-Net	7,351,518,047.83	7,278,297,752.98	
Loans and Receivables - Net	586,016,530,945.78	529,162,247,423.90	
Interbank Loans Receivable	36,472,605,088.72	31,323,757,580.73	
Loans and Receivables - Others	497,066,115,832.06	464,595,997,254.77	
Loans and Receivables Arising from RA/CA/PR/SLB	57,297,810,025.00	38,062,492,588.40	
General Loan Loss Provision	4,820,000,000.00	4,820,000,000.00	
Other Financial Assets	8,660,548,773.42	7,439,242,492.32	
Equity Investment in Subsidiaries, Associates and Joint Ventures-Net	3,080,259,626.43	3,080,259,626.43	
Bank Premises, Furniture, Fixture & Equipment-Net	6,696,497,667.51	6,675,003,717.34	
Real and Other Properties Acquired-Net	3,890,354,605.45	3,792,603,266.48	
Non-Current Assets Held for Sale	225,485,616.29	430,437,301.74	
Other Assets-Net	6,982,539,441.51	6,408,132,792.60	
TOTAL ASSETS	P 1,483,530,755,546.82	P 1,375,686,159,098.06	
LIABILITIES			
Financial Liabilities at Fair Value through Profit or Loss	P 122,376,347.00	P 112,444,337.66	
Deposit Liabilities	1,319,114,254,420.05	1,216,309,420,907.28	
Due to Other Banks	218,230.89	1,831,063.97	
Bills Payable:	24,486,304,022.84	30,043,374,699.24	
a) BSP (Rediscounting and Other Advances)	62,427,843.45	62,468,313.45	
b) Interbank Loans Payable	0.00	2,508,000,000.00	
c) Other Deposit Substitute	0.00	3,240,702,952.00	
d) Others	24,423,876,179.39	24,232,203,433.79	
Due to Bangko Sentral ng Pilipinas	162,251,326.91	461,694,212.64	
Other Financial Liabilities	21,788,196,241.86	23,997,795,396.48	
Other Liabilities	20,491,734,599.29	16,125,614,057.49	
TOTAL LIABILITIES	P 1,386,165,335,188.84	P 1,287,052,174,674.76	
STOCKHOLDERS' EQUITY			
Capital Stock	P 20,981,000,000.00	P 17,800,000,000.00	
Other Capital Accounts	12,180,808,767.94	6,790,223,635.60	
Retained Earnings	64,203,611,590.04	64,043,760,787.70	
TOTAL STOCKHOLDERS' EQUITY	P 97,365,420,357.98	P 88,633,984,423.30	
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	P 1,483,530,755,546.82	P 1,375,686,159,098.06	
CONTINGENT ACCOUNTS			
Guarantees Issued	P 544,866,374.82	P 531,916,493.39	
Financial Standby Letters of Credit	5,380,057,955.97	6,043,587,559.43	
Performance Standby Letters of Credit	2,001,866,382.73	2,880,368,749.75	
Commercial Letters of Credit	18,744,280,522.21	21,399,609,632.68	
Trade Related Guarantees	148,606,914.37	190,455,563.76	
Commitments	65,043,137,041.37	69,216,592,911.09	
Spot Foreign Exchange Contracts	5,349,820,000.00	4,430,777,762.40	
Trust Department Accounts:	175,467,604,080.29	150,578,824,600.62	
a) Trust and Other Fiduciary Accounts	143,497,833,107.24	118,956,239,905.45	
b) Agency Accounts	31,969,770,973.05	31,622,584,695.17	
Derivatives	34,730,447,497.98	44,795,161,261.38	
Others	1,056,080,217.06	1,064,489,931.31	
TOTAL CONTINGENT ACCOUNTS	P 308,466,766,986.80	P 301,131,783,465.81	
ADDITIONAL INFORMATION			
Gross Total Loan Portfolio (TLP)	P 597,070,440,527.28	P 539,797,305,223.28	
Specific Allowance for Credit Losses on the TLP	6,033,909,581.50	5,815,057,799.38	
Non-Performing Loans (NPLs)			
a. Gross NPLs	9,262,350,625.37	8,258,481,213.76	
b. Ratio of Gross NPLs to Gross TLP (%)	1.55	1.53	
c. Net NPLs	3,028,441,043.84	2,443,423,414.38	
d. Ratio of Net NPLs to Gross TLP (%)	0.51	0.45	
Classified Loans & Other Risk Assets, gross of allowance for credit losses	25,864,160,609.07	20,316,296,990.17	
DOSRI Loans and receivables, gross allowance of credit losses	79,723,372,274.25	65,298,283,472.64	
Ratio of DOSRI Loans and receivables, gross of allowance for credit losses, to gross TLP (%)	13.35	12.10	
Percent Compliance with Magna Carta (%)			
a) 8% for Micro and Small Enterprises	9.84	9.09	
b) 2% for Medium Enterprises	8.66	8.74	
Return on Equity (ROE) (%)	12.67	15.59	
Capital Adequacy Ratio (CAR) on Solo Basis, as prescribed under existing regulations			
a. Total CAR (%)	12.74	11.54	
b. Tier 1 Ratio (%)	11.93	10.71	
c. Common Tier 1 Ratio (%)	11.93	10.71	

CONSOLIDATED BALANCE SHEET (Banks and Financial Subsidiaries) As of June 30, 2017		Current Quarter	Previous Quarter
ASSETS			
Cash and Cash Items	P 24,651,860,883.67	P 23,099,210,560.24	
Due from Bangko Sentral ng Pilipinas	373,541,935,428.77	328,173,235,730.90	
Due from Other Banks	6,772,826,317.15	12,640,208,982.96	
Financial Assets at Fair Value through Profit or Loss	13,780,772,635.30	12,488,552,484.15	
Available-for-Sale Financial Assets-Net	180,596,361,531.20	226,622,228,904.86	
Held-to-Maturity (HTM) Financial Assets-Net	250,668,419,916.33	197,465,894,434.91	
Unquoted Debt Securities Classified as Loans-Net	10,554,193,122.83	11,015,222,958.61	
Investments in Non-Marketable Equity Security-Net	8,130,390,346.42	7,869,066,884.14	
Loans and Receivables - Net	585,786,794,185.31	528,848,512,259.58	
Interbank Loans Receivable	36,472,605,088.72	31,323,757,580.73	
Loans and Receivables - Others	496,856,963,083.34	464,300,846,102.20	
Loans and Receivables Arising from RA/CA/PR/SLB	57,297,810,025.00	38,062,492,588.40	
General Loan Loss Provision	4,840,584,011.75	4,840,584,011.75	
Other Financial Assets	8,658,089,401.01	7,438,436,240.48	
Equity Investment in Subsidiaries, Associates and Joint Ventures-Net	1,647,857,185.26	1,677,545,074.90	
Bank Premises, Furniture, Fixture & Equipment-Net	7,137,389,434.40	7,117,656,022.29	
Real and Other Properties Acquired-Net	3,911,911,327.29	3,814,353,030.95	
Non-Current Assets Held for Sale	231,816,335.07	436,768,020.52	
Other Assets-Net	8,701,701,878.75	8,070,283,463.59	
TOTAL ASSETS	P 1,484,772,319,928.76	P 1,376,777,175,053.08	
LIABILITIES			
Financial Liabilities at Fair Value through Profit or Loss	P 122,376,347.00	P 112,444,337.66	
Deposit Liabilities	1,319,086,412,255.95	1,216,271,390,408.99	
Due to Other Banks	218,230.89	1,831,063.97	
Bills Payable:	24,988,304,022.84	30,343,374,699.24	
a) BSP (Rediscounting and Other Advances)	62,427,843.45	62,468,313.45	
b) Interbank Loans Payable	0.00	2,508,000,000.00	
c) Other Deposit Substitute	0.00	3,240,702,952.00	
d) Others	24,925,876,179.39	24,532,203,433.79	
Due to Bangko Sentral ng Pilipinas	162,251,326.91	461,694,212.64	
Other Financial Liabilities	21,755,395,870.20	23,984,781,491.36	
Other Liabilities	21,289,479,648.04	16,907,455,300.46	
TOTAL LIABILITIES	P 1,387,404,437,701.83	P 1,288,082,971,514.32	
STOCKHOLDERS' EQUITY			
Capital Stock	P 20,981,000,000.00	P 17,800,000,000.00	
Other Capital Accounts	12,183,270,636.89	6,850,442,751.06	
Retained Earnings	64,203,611,590.04	64,043,760,787.70	
TOTAL STOCKHOLDERS' EQUITY	P 97,367,882,226.93	P 88,694,203,538.76	
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	P 1,484,772,319,928.76	P 1,376,777,175,053.08	
CONTINGENT ACCOUNTS			
Guarantees Issued	P 544,866,374.82	P 531,916,493.39	
Financial Standby Letters of Credit	5,380,057,955.97	6,043,587,559.43	
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a) Trust and Other Fiduciary Accounts	143,497,833,107.24	118,956,239,905.45	
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Derivatives	34,730,447,497.98	44,795,161,261.38	
Others	1,056,080,494.06	1,064,489,208.31	
TOTAL CONTINGENT ACCOUNTS	P 308,466,767,263.80	P 301,131,783,472.81	
ADDITIONAL INFORMATION			
1. List of Bank's 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 (%)	12.81	11.69	
b. Tier 1 Ratio (%)	12.01	10.85	
c. Common Equity Tier 1 Ratio (%)	12.01	10.85	

- BOARD OF DIRECTORS**
- CARLOS A. DOMINGUEZ III**
Chairman
Secretary, Department of Finance
- ALEX V. BUENAVENTURA**
Vice Chairman
- SILVESTRE H. BELLO III**
Member
Secretary, Department of Labor and Employment
- EMMANUEL F. PIÑOL**
Member
Secretary, Department of Agriculture
- RAFAEL V. MARIANO**
Member
Secretary, Department of Agrarian Reform
- VIRGLIO D. ROBES**
Member
Private Sector
- RODOLFO V. PUNO**
Member
Private Sector
- CRISPINO T. AGUELO**
Member
Farmers Representative
- VICTOR GERARDO J. BULATAO**
Member
Farmers Representative
- SENIOR EXECUTIVE OFFICERS**
- ALEX V. BUENAVENTURA**
President & CEO
- JULIO D. CLIMACO JR.**
Executive Vice President
- ALAN V. BORNAS**
Senior Vice President
- EDWARD JOHN T. REYES**
Senior Vice President
- LIDUVINO S. GERON**
Senior Vice President
- CAREL D. HALOG**
Senior Vice President

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

I/We, ANNALENE M. BAUTISTA and JULIO D. CLIMACO JR. 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. ANNALENE M. BAUTISTA
Comptroller

Sgd. JULIO D. CLIMACO JR.
Executive Vice President

SUBSCRIBED AND SWORN to before me this 24th day of July 2017 in Manila City, affiants exhibiting to me their LBP ID No. 4320 and A563.

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ATTY. APRIL JOAN B. PICO
Notary Public
Roll No. 57863; Notarial Commission No. 2017-064
PTR No. 6010667 / 1-11-17; IBP No. 1055054 / 12-28-16
Until December 31, 2018
1598 M.H. Del Pilar Street, Malate, Manila

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

I/We, ANNALENE M. BAUTISTA and JULIO D. CLIMACO JR. 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. ANNALENE M. BAUTISTA
Comptroller

Sgd. JULIO D. CLIMACO JR.
Executive Vice President

SUBSCRIBED AND SWORN to before me this 24th day of July 2017 in Manila City, affiants exhibiting to me their LBP ID No. 4320 and A563.

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ATTY. APRIL JOAN B. PICO
Notary Public
Roll No. 57863; Notarial Commission No. 2017-064
PTR No. 6010667 / 1-11-17; IBP No. 1055054 / 12-28-16
Until December 31, 2018
1598 M.H. Del Pilar Street, Malate, Manila