



28 May 2026

ATTY. SUZY CLAIRE R. SELLEZA

The Head, Issuer Compliance Disclosure Department
Philippine Dealing & Exchange Corp.
29/F, BDO Equitable Tower
8751 Paseo De Roxas, Makati City

Subject: LANDBANK's Press Release titled *Balance Sheet Head Office and Branches as of March 31, 2026* and *Consolidated Balance Sheet Banks and Financial Subsidiaries as of March 31, 2026*

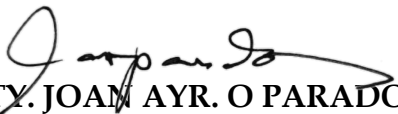
Dear **Atty. Selleza**:

In compliance with the disclosure requirements of the Philippine Dealing and Exchange Corporation, please find attached LANDBANK's press release titled *Balance Sheet Head Office and Branches as of March 31, 2026* and *Consolidated Balance Sheet Banks and Financial Subsidiaries as of March 31, 2026*. The same was published on 25 May 2026 with Philippine Star.

Should you have any concerns or require additional information, please feel free to reach out to us.

Thank you.

Sincerely,


ATTY. JOAM AYR. O PARADO
Deputy Corporate Information Officer





₱10 FUEL SUBSIDY PROGRAM

PARA SA MGA DRIVER AT OPERATOR NG JEEPNEYS AT UV EXPRESS

MAHALAGANG PAALALA

Subsidy na ₱10/litro para sa hanggang 150 litro hanggang allocation o katumbas ng ₱1,500 kada linggo (Lunes-Linggo), bawat qualified PUV.

Buong pump price ang makikita sa resibo.

- Para lamang ito sa records.
- Ang babayaran ay ang presyo minus subsidy.
- Mag balance check kada matapos magpakarga ng diesel upang ma-monitor ng mabuti ang inyong avialment.



Magpakarga ng diesel sa participating gas stations. Ang mga participating stations ay batay sa listahan ng DOE.



Sabihin sa attendant na mag-a-avail ng fuel subsidy. Tandaan: Para lamang ito sa mga kwalipikadong PUV na nasa listahan ng LTRFB (ligal at hindi kolorum).



Ipa-encode sa Fuel Subsidy System ang plate number ng iyong rehistradong PUV at ang pangalan (driver's name). Ibeberipka ng gas attendant ang record upang makita ang iyong natitirang balance sa Fuel Subsidy para sa kasalukuyang linggo.



Direktang libawas ang ₱10/L na subsidy sa inyong kabuuang bayarin. Tandaan: Lunes hanggang Linggo ang weekly allocation, at nagre-set tuwing Lunes.



PAANO MAALAMAN KUNG KASAMA KA SA LISTAHAN?

- Magbigay sa mayrong responsibility sa opisina.
- Check ang status sa LTRFB website (http://ltrfb.gov.ph)
- Mag-check sa QR code.



Head Office Address: 1598 M.H. del Pilar corner Dr. J. Quintos Streets, Malate, Manila
Telephone Nos: 8-652-0000; 8-651-2200; 8-405-7000
Website: www.landbank.com

BALANCE SHEET

Head Office and Branches | As of March 31, 2026

	As of March 31, 2026	As of December 31, 2025
ASSETS		
Cash and Cash Items	P 46,376,217,628.15	P 58,819,863,458.67
Due from Bangko Sentral ng Pilipinas	134,804,027,440.84	169,789,648,900.53
Due from Other Central Banks and Banks - Net	14,514,066,358.27	16,765,524,130.25
Financial Assets at Fair Value through Profit or Loss (FVPL)	53,741,559,809.22	14,366,275,967.34
Financial Assets at Fair Value Through Other Comprehensive Income (FVOCI) - Net	813,885,536,650.43	781,350,813,376.58
Debt Securities at Amortized Cost - Net	738,718,681,740.53	686,915,651,881.47
Loans to Bangko Sentral ng Pilipinas	0.00	0.00
Interbank Loans Receivable	78,803,592,125.00	78,931,697,890.02
Loans and Receivables - Others	1,305,553,009,475.41	1,299,004,956,727.43
Loans and Receivables Arising from RA/CA/PR/SLB	170,779,761,203.03	298,430,821,855.64
Total Loan Portfolio (TLP) - Gross	1,555,136,362,803.44	1,676,367,476,473.09
Allowance for Credit Losses	63,615,425,127.41	63,631,698,896.45
Total Loan Portfolio - Net	1,491,520,937,676.03	1,612,735,777,574.64
Equity Investments in Subsidiaries, Associates and Joint Ventures-Net	59,196,678,095.56	58,674,138,282.67
Bank Premises, Furniture, Fixture & Equipment-Net	14,673,803,351.23	14,868,850,608.15
Real and Other Properties Acquired-Net	14,165,860,669.30	13,069,090,920.74
Sales Contract Receivables - Net	1,197,899,450.39	1,254,322,861.13
Non-Current Assets Held for Sale	1,179,448,955.37	1,212,474,715.40
Other Assets-Net	58,990,711,773.82	72,540,493,568.37
TOTAL ASSETS	P 3,442,965,421,599.13	P 3,622,376,925,945.94
LIABILITIES		
Financial Liabilities at Fair Value through Profit or Loss (FVPL)	P 866,468,992.49	P 936,049,021.01
Deposit Liabilities	3,027,054,280,242.07	3,107,349,133,278.86
Due to Other Banks	0.00	0.00
Bills Payable:	23,618,110,736.93	16,823,026,622.48
BSP (Rediscounting and Other Advances)	73.00	73.00
Interbank Loans Payable	0.00	0.00
Other Borrowings, including Deposit Substitutes	23,618,110,663.93	16,823,026,549.48
Bonds Payable-Net	50,000,000,000.00	0.00
Unsecured Subordinated Debt - Net	0.00	0.00
Redeemable Preferred Shares	0.00	0.00
Other Liabilities	108,088,555,751.84	118,831,035,644.60
TOTAL LIABILITIES	P 3,209,627,418,723.33	P 3,243,939,244,567.95
STOCKHOLDERS' EQUITY		
Capital Stock	P 163,787,711,308.00	P 163,787,711,308.00
Undivided Profits	12,051,206,727.14	43,980,110,273.11
Retained Earnings	81,926,009,782.87	70,293,729,829.25
Other Capital Accounts	(24,426,921,942.21)	378,129,967.63
TOTAL STOCKHOLDERS' EQUITY	P 233,336,005,875.80	P 278,439,681,377.99
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	P 3,442,965,421,599.13	P 3,622,376,925,945.94

	As of March 31, 2026	As of December 31, 2025
CONTINGENT ACCOUNTS		
Guarantees Issued	P 541,373,451.31	P 195,158,489.57
Financial Standby Letters of Credit	4,117,295,190.05	1,966,110,081.23
Performance Standby Letters of Credit	4,350,677,006.72	3,046,687,195.70
Commercial Letters of Credit	26,147,315,893.02	28,349,265,744.92
Trade Related Guarantees	128,281,216.27	339,221,247.14
Commitments	132,897,650,047.95	158,301,841,849.88
Spot Foreign Exchange Contracts	13,982,387,900.31	5,055,940,000.00
Trust Department Accounts	1,878,222,717,768.71	1,079,016,058,672.75
Derivatives	64,969,755,582.31	114,017,359,710.95
Others	25,681,585,416.38	24,949,271,703.46
TOTAL CONTINGENT ACCOUNTS	P 2,151,039,039,473.03	P 1,415,235,914,686.60

	As of March 31, 2026	As of December 31, 2025
ADDITIONAL INFORMATION		
Leverage Ratio on Solo Basis		
a. Tier 1 Capital	P 158,669,589,760.91	P 205,553,908,042.86
b. Exposure Measure	3,466,391,260,134.61	3,556,899,887,800.61
Liquidity Coverage Ratio (LCR) on Solo Basis		
a. Total Stock of High-Quality Liquid Assets	1,805,161,082,413.08	1,953,713,951,102.42
b. Total Net Cash Outflows	815,427,665,003.96	1,022,739,257,221.41
Net Stable Funding Ratio (NSFR) on Solo Basis		
a. Available Stable Funding	1,939,059,888,328.40	1,894,036,780,661.13
b. Required Stable Funding	1,318,900,048,072.68	1,333,006,885,816.05

FINANCIAL INDICATORS (in %)		
ASSET QUALITY		
Gross Non-Performing Loans (NPL) Ratio	5.62	4.81
Net NPL Ratio	3.05	2.47
Gross NPL Coverage Ratio	72.73	78.97
Net NPL Coverage Ratio	56.85	60.71
RELATED PARTY TRANSACTIONS		
Ratio of Loans to Related Parties to Gross Total Loan Portfolio (TLP)	11.16	9.06
Ratio of DOSRI Loans to Gross TLP	11.10	9.00
LIQUIDITY		
Liquidity Coverage Ratio	221.38	191.03
Net Stable Funding Ratio	147.02	142.09
PROFITABILITY		
Return on Equity (ROE)	18.23	15.85
Return on Assets	1.50	1.42
Net Interest Margin	3.36	3.58
CAPITAL ADEQUACY 1/		
Common Equity Tier 1 Ratio	12.80	15.75
Tier 1 Capital Ratio	12.80	15.75
CAR	13.65	16.63
LEVERAGE		
Basel III Leverage Ratio	4.58	5.78
1/ Without BSP Regulatory Relief:		
CET1/Tier 1 Ratio	10.04%	13.08%
CAR	10.90%	13.95%

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

I/We RUSTUM H. CORPUZ JR. and ALAN V. BORNAS, 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. RUSTUM H. CORPUZ JR.
Vice President/Comptroller

Sgd. ALAN V. BORNAS
EVP/Officer-in-Charge

SUBSCRIBED AND SWORN to before me this 20th day of May 2026 at the City of Manila, affiant exhibiting his/her/their LBP ID No. P980 and CRN-006-0008-5178-7.

Doc No. 439
Page No. 89
Book No. VI
Series of 2026

ATTY. DEXTER D. DEL ROSARIO
Notary Public until 31 December 2026
Commission No. 2025-091, 3/14/2025; Manila
Roll of Attorneys No. 85367
IBP O.R. No. 584905; Manila; 01/03/2026
PTR O.R. No. MLA 0380009; City of Manila; 01/05/2026
MCLE Compliance No. VIII-0005229; until 04/14/2028
32/F LBP Plaza, 1598 M.H. Del Pilar St., Malate, Manila

CONSOLIDATED BALANCE SHEET

Banks and Financial Subsidiaries | As of March 31, 2026

	As of March 31, 2026	As of December 31, 2025
ASSETS		
Cash and Cash Items	P 46,985,540,748.58	P 59,457,112,513.48
Due from Bangko Sentral ng Pilipinas	138,686,988,649.22	191,965,061,537.04
Due from Other Central Banks and Banks - Net	12,840,680,689.83	15,094,302,313.58
Financial Assets at Fair Value through Profit or Loss (FVPL)	53,889,607,975.83	14,565,568,171.79
Financial Assets at Fair Value Through Other Comprehensive Income (FVOCI) - Net	815,863,072,230.92	783,085,937,096.80
Debt Securities at Amortized Cost - Net	741,191,290,280.50	689,387,583,658.36
Loans to Bangko Sentral ng Pilipinas	0.00	0.00
Interbank Loans Receivable	78,803,592,125.00	78,931,697,890.02
Loans and Receivables - Others	1,323,837,578,628.57	1,317,201,315,827.67
Loans and Receivables Arising from RA/CA/PR/SLB	170,849,761,203.03	299,920,821,855.64
Total Loan Portfolio (TLP) - Gross	1,573,490,931,956.60	1,696,053,835,573.33
Allowance for Credit Losses	68,743,503,822.75	68,448,225,405.43
Total Loan Portfolio - Net	1,506,747,428,133.85	1,627,605,610,167.90
Equity Investments in Subsidiaries, Associates and Joint Ventures-Net	52,566,315,991.73	52,627,013,460.62
Bank Premises, Furniture, Fixture & Equipment-Net	16,156,082,844.31	16,291,664,892.64
Real and Other Properties Acquired-Net	15,127,190,847.30	13,731,820,569.04
Sales Contract Receivables - Net	1,420,249,305.06	1,466,216,298.33
Non-Current Assets Held for Sale	1,183,272,540.97	1,218,208,385.94
Other Assets-Net	63,933,197,131.09	77,334,525,760.23
TOTAL ASSETS	P 3,466,800,927,369.79	P 3,645,730,624,825.75
LIABILITIES		
Financial Liabilities at Fair Value through Profit or Loss (FVPL)	P 866,468,992.49	P 936,049,021.01
Deposit Liabilities	3,044,371,629,132.12	3,124,409,975,097.16
Due to Other Banks	0.00	0.00
Bills Payable:	26,801,180,737.00	19,952,479,955.91
BSP (Rediscounting and Other Advances)	73.00	73.00
Interbank Loans Payable	0.00	0.00
Other Borrowings, including Deposit Substitutes	26,801,180,664.00	19,952,479,882.91
Bonds Payable-Net	50,000,000,000.00	0.00
Unsecured Subordinated Debt - Net	0.00	0.00
Redeemable Preferred Shares	0.00	0.00
Other Liabilities	111,231,116,902.08	121,472,585,557.42
TOTAL LIABILITIES	P 3,233,270,395,763.69	P 3,266,771,089,631.50
STOCKHOLDERS' EQUITY		
Capital Stock	P 163,787,711,308.00	P 163,787,711,308.00
Undivided Profits	11,986,057,956.82	44,442,443,622.45
Retained Earnings	81,926,009,782.87	70,293,729,829.25
Other Capital Accounts	(24,389,247,441.59)	435,650,434.55
TOTAL STOCKHOLDERS' EQUITY	P 233,330,531,606.10	P 278,969,539,194.25
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	P 3,466,800,927,369.79	P 3,645,730,624,825.75

	As of March 31, 2026	As of December 31, 2025
CONTINGENT ACCOUNTS		
Guarantees Issued	P 541,373,451.31	P 195,158,489.57
Financial Standby Letters of Credit	4,117,295,190.05	1,966,110,081.23
Performance Standby Letters of Credit	4,350,677,006.72	3,046,687,195.70
Commercial Letters of Credit	26,147,315,893.02	28,349,265,744.92
Trade Related Guarantees	128,281,216.27	339,221,247.14
Commitments	134,190,299,047.95	159,634,738,849.88
Spot Foreign Exchange Contracts	13,982,387,900.31	5,055,940,000.00
Trust Department Accounts	1,878,222,717,768.71	1,079,016,058,672.75
Derivatives	64,969,755,582.31	114,017,359,710.95
Others	25,681,585,416.38	24,949,271,703.46
TOTAL CONTINGENT ACCOUNTS	P 2,152,331,854,842.61	P 1,416,568,868,822.85

	As of March 31, 2026	As of December 31, 2025
ADDITIONAL INFORMATION		
Leverage Ratio on Consolidated Basis		
a. Tier 1 Capital	P 165,418,768,100.91	P 212,438,556,153.82
b. Exposure Measure	3,497,134,292,533.26	3,587,022,222,767.66
Liquidity Coverage Ratio (LCR) on Consolidated Basis		
a. Total Stock of High-Quality Liquid Assets	1,812,973,079,599.36	1,961,073,879,511.93
b. Total Net Cash Outflows	819,988,044,572.64	1,027,868,055,553.85
Net Stable Funding Ratio (NSFR) on Consolidated Basis		
a. Available Stable Funding	1,953,356,550,968.93	1,908,526,136,723.60
b. Required Stable Funding	1,331,324,811,089.31	1,345,753,765,253.62

FINANCIAL INDICATORS (in %)		
ASSET QUALITY		
Gross Non-Performing Loans (NPL) Ratio	5.89	5.06
Net NPL Ratio	3.18	2.61
Gross NPL Coverage Ratio	71.99	77.43
Net NPL Coverage Ratio	56.91	60.13
RELATED PARTY TRANSACTIONS		
Ratio of Loans to Related Parties to Gross Total Loan Portfolio (TLP)	10.98	8.90
Ratio of DOSRI Loans to Gross TLP	10.97	8.90
LIQUIDITY		
Liquidity Coverage Ratio	221.10	190.79
Net Stable Funding Ratio	146.72	141.82
PROFITABILITY		
Return on Equity (ROE)	18.11	15.99
Return on Assets	1.48	1.42
Net Interest Margin	3.38	3.60
CAPITAL ADEQUACY 1/		
Common Equity Tier 1 Ratio	13.00	15.91
Tier 1 Capital Ratio	13.00	15.91
CAR	13.84	16.79
LEVERAGE		
Basel III Leverage Ratio	4.73	5.92

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

I/We RUSTUM H. CORPUZ JR. and ALAN V. BORNAS, 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. RUSTUM H. CORPUZ JR.
Vice President/Comptroller

Sgd. ALAN V. BORNAS
EVP/Officer-in-Charge

SUBSCRIBED AND SWORN to before me this 20th day of May 2026 at the City of Manila, affiant