LANDBANK

23 July 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: **Quarterly Report SEC Form 17-Q for 30 June 2026**

Dear **Atty. Selleza**:

In compliance with the Securities Regulation Code, its Implementing Rules and Regulations, and the PDEx Issuer Operating Guidelines, attached is the Bank's accomplished SEC Form 17-Q as of 30 June 2026.

Thank you.

Sincerely,

Digitally signed by Cesar S. Cabañes
Date: 2026.07.27 10:57:19 +08'00'

ATTY. CESAR S. CABAÑES
Corporate Information Officer

SECURITIES AND EXCHANGE COMMISSION

SEC FORM 17-Q

QUARTERLY REPORT PURSUANT TO SECTION 17 OF THE SECURITIES REGULATION CODE AND SRC RULE 17(2)(b) THEREUNDER

1. For the quarterly period ended **30 June 2026**

2. Commission identification number **RA 00003844**

3. BIR Tax Identification No **000-470-349-000**

4. Exact name of issuer as specified in its charter **LAND BANK OF THE PHILIPPINES**

5. Province, country or other jurisdiction of incorporation or organization **MALATE, MANILA**

6. Industry Classification Code: ____________ (SEC Use Only)

7. Address of issuer's principal office **LANDBANK Plaza, 1598 M.H. del Pilar cor. Dr. J Quintos Sts., Malate, Manila 1004**

8. Issuer's telephone number, including area code **(02) 8522-7396**

9. Former name, former address and former fiscal year, if changed since last report **N/A**

10. Securities registered pursuant to Sections 8 and 12 of the Code, or Sections 4 and 8 of the RSA

Title of each Class	Number of shares of common stock outstanding and amount of debt outstanding
N/A	**N/A**

11. Are any or all of the securities listed on a Stock Exchange?

Yes [ ] No [/]

If yes, state the name of such Stock Exchange and the class/es of securities listed therein:

__________N/A____________________ ________________________

12. Indicate by check mark whether the registrant:

(a) has filed all reports required to be filed by Section 17 of the Code and SRC Rule 17 thereunder or Sections 11 of the RSA and RSA Rule 11(a)-1 thereunder, and Sections 26 and 141 of the Corporation Code of the Philippines, during the preceding twelve (12) months (or for such shorter period the registrant was required to file such reports)

Yes [/] No [ ]

(b) has been subject to such filing requirements for the past ninety (90) days.

Yes [/] No [ ]

PART I--FINANCIAL INFORMATION

Item 1. Financial Statements.

Financial Statements and, if applicable, Pro Forma Financial Statements meeting the requirements of SRC Rule 68, Form and Content of Financial Statements, shall be furnished as specified therein.

Item 2. Management's Discussion and Analysis of Financial Condition and Results of Operations.

Furnish the information required by Part III, Paragraph (A)(2)(b) of "Annex C".

PART II--OTHER INFORMATION

The issuer may, at its option, report under this item any information not previously reported in a report on SEC Form 17-C. If disclosure of such information is made under this Part II, it need not be repeated in a report on Form 17-C which would otherwise be required to be filed with respect to such information or in a subsequent report on Form 17-Q.

SIGNATURES

Pursuant to the requirements of the Securities Regulation Code, the issuer has duly caused this report to be signed on its behalf by the undersigned thereunto duly authorized.

Issuer	**LAND BANK OF THE PHILIPPINES**
Name and Signature	**ATTY. CESAR S. CABAÑES**
Title	Corporate Information Officer
Date	23 July 2026

Principal Financial/Accounting Officer/Controller

Name and Signature	**RUSTUM H. CORPUZ JR.**
Title	The VP/Head, Controllership Group
Date	23 July 2026

LAND BANK OF THE PHILIPPINES
STATEMENT OF CONDITION - PRUDENTIAL
As of June 30, 2026
(in thousand pesos)

ASSETS

Cash and other cash items	47,018,761
Due from Bangko Sentral	149,819,686
Due from Other Banks (Net)	10,715,570
Securities purchased under agreements to resell	234,965,666
Interbank loans receivable - Treasury Loans	31,943,960
Loans and Receivables (Net)	1,284,510,033
Financial Assets Held for Trading	60,668,619
Debt Securities Designated at FV through P/(L) (Net)	3,000
Other Financial Assets Mandatorily Measured at FV through P/(L)	1,293,387
Financial Assets at FV Through Other Comprehensive Income (FVOCI) - Net	801,274,611
Debt Securities at Amortized Cost (Net)	753,918,968
Equity Investment in Subsidiaries, Associates and Joint Ventures (Net)	59,196,678
Bank Premises, Furniture, Fixture and Equipment (Net)	14,448,159
Real and Other Properties Acquired (Net)	14,405,342
Non-Current Assets Held for Sale (Net)	734,167
Other Resources (Net)	72,419,186
Deferred Tax Asset	3,463,942
	3,540,799,735

LIABILITIES AND CAPITAL FUNDS

Liabilities

Deposit Liabilities	3,038,384,793
Bills Payable	73,296,648
Bonds Payable (Net)	54,910,974
Derivative Liabilities	236,809
Treasurers, Managers and Cashier's Checks	3,659,248
Payment Orders Payable	59,396
Margin Deposits	194,447
Cash Letters of Credit	35,150,590
Other Liabilities	88,432,521
	3,294,325,426

Capital Funds

Common Stock	163,787,711
Retained Earnings - Reserve	13,541,375
Retained Earnings - Free	68,383,884
Undivided Profits	24,210,149
Other Comprehensive Income	-23,448,810
	246,474,309
	3,540,799,735
	-

Certified Correct:

ERWIN ROMMEL A. ALMACEN
Head, Financial Acctg. Dept.

LAND BANK OF THE PHILIPPINES

STATEMENT OF INCOME AND EXPENSES- PRUDENTIAL

FOR THE PERIOD ENDED JUNE 30, 2026

(in thousand pesos)

INTEREST INCOME	
Loans	43,534,341
Investments	34,563,815
Due from Bangko Sentral ng Pilipinas	674,355
Deposit in Banks	85,910
Others	221,757
	79,080,178
INTEREST EXPENSE	
Deposit liabilities	19,247,101
Borrowed funds	394,247
Bonds Payable	1,438,682
Finance Lease/Others	125,125
	21,205,155
NET INTEREST INCOME	**57,875,023**
PROVISION FOR CREDIT/IMPAIRMENT LOSSES	8,790,763
NET INTEREST INCOME AFTER PROVISION FOR CREDIT/IMPAIRMENT LOSSES	**49,084,260**
OTHER OPERATING INCOME	
Dividends	270,784
Fees and commission	2,933,741
Foreign exchange profit from revaluation	2,989,851
Gain from dealings in foreign currency	665,527
Gain on sale /redemption/derecognition of Fin Assets & Liab at FVOCI	379,287
Share in the Profit/(Loss) of Unconsolidated Subsidiaries, Assoc. & Joint Ventures	522,540
Miscellaneous-net	2,104,962
	9,866,692
OTHER OPERATING EXPENSES	
Compensation and fringe benefits	13,188,054
Loss on Financial Assets & Liab-Held for Trading	2,687,150
Loss on sale /redemption/derecognition of Fin Assets at Amortized Cost	1,383
Taxes and licenses	5,746,784
Depreciation and amortization	2,051,884
Rent Expense	90,187
Miscellaneous expenses	9,865,486
	33,630,928
INCOME BEFORE INCOME TAX	**25,320,024**
PROVISION FOR INCOME TAX	1,109,875
NET INCOME	**24,210,149**

Certified Correct:

ERWIN ROMMEL A. ALMACEN

Head, Financial Accounting Dept.