6 November 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 September 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 September 2026.

Thank you.

Sincerely,

Digitally signed by
Cesar S. Cabañes
Date: 2026.11.06
16:13:38 +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 September 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	Digitally signed by Cesar S. Cabañes Date: 2026.10.27 15:41:31 +08'00' **ATTY. CESAR S. CABAÑES**
Title	Corporate Information Officer
Date	27 October 2026

Principal Financial/Accounting Officer/Controller

Name and Signature	**RUSTUM H. CORPUZ JR.**
Title	The VP/Head, Controllership Group
Date	27 October 2026

CLASS C

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

ASSETS

Cash and other cash items	45,083,431
Due from Bangko Sentral	174,896,045
Due from Other Banks (Net)	5,770,860
Securities purchased under agreements to resell	231,863,623
Interbank loans receivable - Treasury Loans	33,072,800
Loans and Receivables (Net)	1,295,213,923
Financial Assets Held for Trading	72,071,145
Debt Securities Designated at FV through P/(L) (Net)	3,000
Other Financial Assets Mandatorily Measured at FV through P/(L)	1,320,367
Financial Assets at FV Through Other Comprehensive Income (FVOCI) - Net	754,593,261
Debt Securities at Amortized Cost (Net)	790,944,274
Equity Investment in Subsidiaries, Associates and Joint Ventures (Net)	58,922,509
Bank Premises, Furniture, Fixture and Equipment (Net)	14,396,678
Real and Other Properties Acquired (Net)	14,859,843
Non-Current Assets Held for Sale (Net)	786,464
Other Resources (Net)	59,409,106
Deferred Tax Asset	3,463,004
	3,556,670,333

LIABILITIES AND CAPITAL FUNDS

Liabilities

Deposit Liabilities	3,112,415,301
Bills Payable	17,474,780
Bonds Payable (Net)	54,805,185
Derivative Liabilities	148,890
Treasurers, Managers and Cashier's Checks	2,833,556
Payment Orders Payable	240,021
Margin Deposits	180,198
Cash Letters of Credit	48,056,463
Other Liabilities	77,875,821
	3,314,030,215

Capital Funds

Common Stock	163,787,711
Retained Earnings - Reserve	13,541,375
Retained Earnings - Free	68,388,132
Undivided Profits	37,531,749
Other Comprehensive Income	-40,608,849
	242,640,118
	3,556,670,333

Certified Correct:

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

CLASS B

LAND BANK OF THE PHILIPPINES
STATEMENT OF INCOME AND EXPENSES- PRUDENTIAL
FOR THE PERIOD ENDED SEPTEMBER 30, 2026
(in thousand pesos)

INTEREST INCOME	
Loans	66,315,063
Investments	52,534,849
Due from Bangko Sentral ng Pilipinas	1,010,298
Deposit in Banks	110,299
Others	320,988
	120,291,497
INTEREST EXPENSE	
Deposit liabilities	26,913,226
Borrowed funds	672,193
Bonds Payable	2,346,714
Finance Lease/Others	212,710
	30,144,843
NET INTEREST INCOME	**90,146,654**
PROVISION FOR CREDIT/IMPAIRMENT LOSSES	14,160,665
NET INTEREST INCOME AFTER PROVISION FOR CREDIT/IMPAIRMENT LOSSES	**75,985,989**
OTHER OPERATING INCOME	
Dividends	421,829
Fees and commission	4,349,834
Foreign exchange profit from revaluation	3,431,995
Gain from dealings in foreign currency	825,843
Gain on sale /redemption/derecognition of Fin Assets & Liab at FVOCI	10,400
Share in the Profit/(Loss) of Unconsolidated Subsidiaries, Assoc. & Joint Ventures	248,370
Miscellaneous-net	2,751,876
	12,040,147
OTHER OPERATING EXPENSES	
Compensation and fringe benefits	18,514,713
Loss on Financial Assets & Liab-Held for Trading	3,289,885
Loss on sale /redemption/derecognition of Fin Assets at Amortized Cost	1,383
Taxes and licenses	8,525,527
Depreciation and amortization	3,108,202
Rent Expense	164,532
Miscellaneous expenses	15,375,332
	48,979,574
INCOME BEFORE INCOME TAX	**39,046,562**
PROVISION FOR INCOME TAX	1,514,813
NET INCOME	**37,531,749**

Certified Correct:

ERWIN ROMMEL A. ALMACEN
Head, Financial Accounting Dept.