

LAND BANK OF THE PHILIPPINES
TRIAL BALANCE - PRUDENTIAL
As of JUNE 30, 2023

ACCOUNT TITLE	DEBIT	CREDIT
Cash on Hand-Local Currency	44,781,877,283.26	
Cash on Hand-FX Regular	203,638,815.52	
Cash on Hand-FCDU-EFCDU	1,417,538,026.09	
Checks and Other Cash Items-Local Currency	11,584,586.63	
Checks and Other Cash Items-Foreign Currency	1,687,912.22	
Due from BSP-Local Currency	469,487,511,525.54	
Due from Local Banks-Regular	2,080,569,954.80	
Due from Local Banks-FCDU/EFCDU	1,667,504.23	
Due from Local Banks-Local Clearing	999,093,459.79	
Due from Foreign Banks-Foreign Regular	3,274,937,970.71	
Due from Foreign Banks-FCDU/EFCDU	4,664,629,757.75	
Financial Assets Held for Trading Securities - Local Currency	47,742,596,751.54	
Financial Assets Held for Trading Securities - FCDU/EFCDU	2,890,115,436.24	
Derivatives with Positive Fair Value Held for Trading-Local Currency	2,218,938,750.98	
Derivatives with Positive Fair Value Held for Trading-FCDU/EFCDU	142,164,122.40	
Financial Assets Designated at FV through P/L (DFVPL)-Local Currency	28,900,753.86	
Financial Assets Designated at FV through P/L (DFVPL)-Foreign Regular	1,101,769,338.74	
AFS Debt Securities-Local Currency	373,298,517,621.95	
AFS Debt Securities-Foreign Regular	13,234,038,650.95	
AFS Debt Securities-FCDU-EFCDU	66,809,723,994.67	
AFS Equity Securities-Local Currency	5,654,618,500.85	
AFS Equity Securities-Foreign Regular	3,041,639,879.49	
Accumulated Market Gains/(Losses)-Debt Securities-Local Currency		11,423,121,889.69
Accumulated Market Gains/(Losses)-Debt Securities-Foreign Regular		724,821,747.55
Accumulated Market Gains/(Losses)-Debt Securities-FCDU-EFCDU		5,027,676,230.93
Accumulated Market Gains/(Losses)-Equity Securities-Local Currency	10,850,537,255.22	
Accumulated Market Gains/(Losses)-Equity Securities-Foreign Regular		974,961,510.31
Held -to-Maturity (HTM) Financial Assets-Debt Securities-Local Currency	723,567,324,229.99	
Held -to-Maturity (HTM) Financial Assets-Debt Securities-Foreign Regular	17,053,167,328.84	
Held -to-Maturity (HTM) Financial Assets-Debt Securities-FCDU-EFCDU	26,530,014,533.66	
Allowance for Credit Losses-Held -to-Maturity FA-Debt Securities-Local Currency		697,449,469.05
Allowance for Credit Losses-Held -to-Maturity FA-Debt Securities-Foreign Regular		2,316,007.63
Allowance for Credit Losses-Held -to-Maturity FA-Debt Securities-FCDU-EFCDU		1,868,396.90
Interbank Term Loans Receivable (ITLR)	59,990,383,876.83	
Allowance for Credit Losses-Interbank Term Loans Receivable		227,646,853.45
Loans to Government	178,766,799,886.05	
Allowance for Credit Losses-Loans to Government		10,928,418.07
Agrarian Reform Loans	12,748,355,785.27	
Allowance for Credit Losses-Agrarian Reform Loans		461,200,637.45
Other Agricultural Credit Loans (PD 717)	148,465,221,499.30	
Allowance for Credit Losses-Other Agricultural Credit Loans (PD 717)		3,854,068,713.77
Microenterprise Loans	18,329,820,473.72	
Allowance for Credit Losses-Microenterprise Loans		508,175,275.84
Small Scale Enterprises Loans	15,326,827,324.68	
Allowance for Credit Losses-Small Scale Enterprises Loans		872,370,973.86
Medium Scale Enterprises Loans	44,046,280,234.34	
Allowance for Credit Losses-Medium Scale Enterprises Loans		2,664,973,553.02
Contracts to Sell	20,260,973,239.33	
Allowance for Credit Losses-Contracts to Sell		2,550,816,479.24
Loans to Private Corporation	585,417,315,254.90	
Allowance for Credit Losses-Loans to Private Corporation		30,671,571,618.24
Loans to Individual for Housing Purposes	26,770,326,595.14	
Allowance for Credit Losses-Loans to Individual for Housing Purposes		3,115,086,175.20
Credit Card	528,277,341.57	
Allowance for Credit Losses-Credit Card		230,782,080.78
Auto Loans	7,847,042,584.78	
Allowance for Credit Losses-Auto Loans		58,815,365.33

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ACCOUNT TITLE	DEBIT	CREDIT
Motorcycle Loans	21,782,610.88	
Allowance for Credit Losses-Motorcycle Loans		526,151.57
Salary Based General-Purpose Consumption Loans	43,765,297,083.36	
Allowance for Credit Losses-Salary Based General-Purpose Consumption Loans		874,922,799.45
Personal Use-Others	1,574,920,126.89	
Allowance for Credit Losses-Personal Use-Others		245,485,489.99
Loans to Individual for Other Purposes	967,470,879.04	
Allowance for Credit Losses-Loans to Individual for Other Purposes		72,733,415.53
Loans and Receivables-Others-Non-Resident	290,715,923.73	
Allowance for Credit Losses-Loans & Receivables - Others - Non-Residents		38,857,685.55
Loans and Receivables Arising from RA, CA/PR SL/B Transaction-Local Currency	43,782,136,511.00	
General Loan Loss Provision		10,205,531,340.34
Sales Contract Receivable	1,742,624,029.55	
Other Deferred Credits-Sales Contract Receivable		5,991,278.56
Allowance for Credit Losses-Sales Contract Receivable		103,225,426.42
Accrued Interest Income from Financial Assets-Local Currency	20,696,958,019.12	
Accrued Interest Income from Financial Assets-FX Regular	345,481,871.72	
Accrued Interest Income from Financial Assets-FCDU	1,688,252,302.92	
Allowance for Credit Losses-Accrued Interest from Fin'l. Asset-Local Currency		951,562,848.23
Allowance for Credit Losses-Accrued Interest from Fin'l. Asset-FCDU/EFCDU		905,261.78
Equity Investment in Subsidiaries, Associates and Joint Ventures	8,288,050,468.30	
Allowance for Credit Losses-Equity Investment in Subsidiaries, Associates and Joint Ventures		1.00
Bank, Premises, Furniture, Fixture and Equipment	24,690,737,334.21	
Accumulated Depreciation -Bank, Premises, Furniture, Fixture and Equipment		13,834,626,974.08
Allowance for Losses-Bank, Premises, Furniture, Fixture and Equipment		54,663,680.64
Real and Other Properties Acquired (ROPA)	17,278,574,420.15	
Accumulated Depreciation -Real and Other Properties Acquired (ROPA)		5,937,167,838.70
Allowance for Losses-Real and Other Properties Acquired (ROPA)		546,054,659.12
Non-Current Assets Held for Sale (NCAHS)	870,189,939.36	
Allowance for Losses - Non-Current Assets Held for Sale (NCAHS)		69,505,758.13
Other Intangible Asset	4,680,030,393.46	
Accumulated Amortization - Other Intangible Assets		2,793,348,271.87
Allowance for Losses-Other Intangible Asset		673,500.00
Deferred Tax Asset (DTA)	3,475,191,917.00	
Accounts Receivable	1,972,446,210.78	
Allowance for Losses-Accounts Receivable		1,256,944,476.89
Dividends Receivable	200,000,000.00	
Deficiency Judgement Receivable	20,785,263.44	
Prepaid Expenses	959,286,657.65	
Shortages	49,397,840.00	
Sundry Debits	1,167,519,932.36	
Inter-Office Float Items	45,911,125.25	
Returned Checks & Other Cash Items (RCOCI)	511,169,146.60	
Petty Cash Fund	13,128,036.21	
Documentary Stamps	296,665,859.05	
Postage Stamps	493,155.00	
Stationery and Supplies on Hand	262,250,899.15	
Deposits with Closed Bank - Banks in Liquidation	8,432,251.43	
Allowance for Losses- Deposits with Closed Bank		7,440,291.42
Other Investment	10,590,643.95	
Miscellaneous Assets	7,563,750,507.64	
Due From ARF	185,087,858.55	
Allowance for Losses - Others		29,133,478.65
Due From FCDU/RBU-Fxreg-Clearing Account	317,412.70	
Due from FCDU/EFCDU Net Realized/Unrealized Losses Recognized in Profit or Loss and in Equity	4,770,599,496.38	
Financial Liability Held for Trading		48,966,782.43

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TRIAL BALANCE - PRUDENTIAL
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ACCOUNT TITLE	DEBIT	CREDIT
Domestic Deposit Liabilities-Demand Deposits		1,337,155,024,464.01
Domestic Deposit Liabilities-Savings Deposit		1,219,013,848,332.18
Domestic Deposit Liabilities-Time Certificates of Deposits		5,703,767,390.19
Savings Deposits - FCDU/EFCDU		31,814,138,419.99
Time Certificates of Deposits - FCDU/EFCDU		88,966,709,647.31
Bills Payable - Bangko Sentral ng Pilipinas		23,400,824.86
Bills Payable - Others		13,989,418,732.35
Bonds Payable		12,793,112,703.15
Unamortized Bond Discount/Premium	8,053,862,679.29	
Accrued Interest Expense on Financial Liabilities-Domestic		4,210,175,969.60
Accrued Interest Expense on Financial Liabilities-FCDU/EFCDU		444,974,364.43
Accrued Interest Expense-Bills Payable		122,354,772.74
Accrued Interest Expense-Bonds Payable		158,394,276.72
Finance Lease Payment Payable		2,942,608,157.01
Due to Treasurer of the Philippines		2,004,310,294.87
Treasurer/Cashier/Manager's Checks		2,492,729,448.81
Payment Orders Payable - Domestic		18,677,621.54
Payment Orders Payable - FCDU/EFCDU		83,973,258.34
Margin Deposits-Domestic Letters of Credit		678,819,240.95
Margin Deposit-Import Letters of Credits-Local Currency		651,167.95
Margin Deposit-Customers' Liab. on Bills/Draft under LC/TR		274,493.25
Cash Letters of Credits-Domestic		2,843,915.45
Cash Letter of Credits-Foreign Regular		15,064,678,003.42
Outstanding Acceptances - Foreign		115,438,795.75
Due to Philippine Crop Insurance Corp. (PCIC)		1,718,433.54
Income Tax Payable		1,226,755,227.77
Other Taxes and Licenses Payable		1,104,939,141.07
Accrued Other Expenses Payable		13,846,648,667.68
Unrealized Profit on Asset Sold/Exchanged		1,160,454.80
Advance Rentals on Bank Premises or Equipment Rented Out		2,381,906.47
Advance Rental on Safe Deposit Boxes		299,435.77
Unearned Income-Others		75,097,867.85
Provisions-Others		599,050,873.52
Withholding Tax Payable		564,469,742.78
GSIS, Medicare, Employees' Compensation Premiums		279,700,842.69
Pag-ibig Fund Contributions Payable		3,853,737.44
Other Credits-Unclaimed Balances - Local Currency		124,830,158.71
Other Credits-Unclaimed Balances - FCDU		1,796,312.32
Accounts Payable-Resident-Accounts Payable-Domestic		32,002,658,403.40
Accounts Payable-FCDU/EFCDU		114,644,724.78
Deposits for Keys of Safe Deposit Boxes		4,871,400.00
Due to Agrarian Reform Fund (ARF)		8,032,080.22
Overages		87,088,094.50
Sundry Credits - Local Currency		1,874,089,545.24
Sundry Credits - FCDU		8,023,581.65
Inter-Office Float Items		107,696,735.97
Inter-Office Float Items -Foreign Regular		29,344,256.54
Miscellaneous Liabilities		7,738,964,562.77
Due to FCDU/RBU-FCDU-Clearing Acct		317,412.70
Due to RBU - FCDU/EFCDU Net Realized/Unrealized Losses Recognized in Profit or Loss and in Equity		4,770,599,496.38
Common Capital Stock		163,787,711,308.00
Retained Earnings-Reserve for Trust Business		5,045,000,000.00
Retained Earnings-Reserve for Contingencies		5,002,500,000.00
Retained Earnings-Other Surplus Reserves		3,493,874,739.89
Retained Earnings-Free-Domestic		45,438,509,184.80
Retained Earnings-Free-FCDU/EFCDU	72,386,753.50	
Unrealized Gains/(Losses) on AFS Financial Assets-Debt Securities	17,158,187,457.19	

LAND BANK OF THE PHILIPPINES
TRIAL BALANCE - PRUDENTIAL
As of JUNE 30, 2023

ACCOUNT TITLE	DEBIT	CREDIT
Unrealized Gains/(Losses) on AFS Financial Assets-Equity Securities		9,875,575,744.91
Cumulative Foreign Currency Translation		27,370,061.31
Interest Income-Due from BSP-Local Currency		2,342,973,866.45
Interest Income-Due from Other Banks-Resident-Local Currency		23,213,682.46
Interest Income-Due from Other Banks-Resident-FCDU		1,324.25
Interest Income-Due from Other Banks-Non-Resident-FX Regular		50,936,490.24
Interest Income-Due from Other Banks-Non-Resident-FCDU		53,094,956.55
Interest Income-Due from Banks Clearing Account-FXCur-FCDU		1,888,585.20
Interest Income-FA HFT Securities-Local Currency		252,053,083.30
Interest Income-FA HFT Securities-FCDU		4,718,294.52
Interest Income-Available For Sale-Local Currency		5,261,623,161.92
Interest Income-Available For Sale-Fx Regular		118,516,994.89
Interest Income-Available For Sale-FCDU		700,466,315.78
Interest Income-Held To Maturity FA-Local Currency		14,145,738,974.19
Interest Income-Held To Maturity FA-Res.-FX Regular		340,268,597.13
Interest Income-Held To Maturity FA-Res.-FCDU		705,809,377.15
Interest Income-Interbank Call Loans Receivable (IBCLR)		1,435,763.89
Interest Income-Interbank Term Loans Receivable (IBTLR)		1,442,506,200.39
Interest Income-Loans to Government		4,754,459,617.30
Interest Income-Agrarian Reform/Other Agricultural Credit Loans		4,621,373,912.16
Interest Income-Microenterprise Loans		620,821,341.09
Interest Income-Small Scale Enterprise Loans		493,336,374.65
Interest Income-Medium Scale Enterprise Loans		1,384,305,857.77
Interest Income-Contracts to Sell		435,667,707.89
Interest Income-Loans To Private Corporation		17,323,629,768.27
Interest Income-Loans To Individuals For Housing Purposes		659,332,128.90
Interest Income-Loans To Individuals Primarily for Personal Use Purposes		2,150,907,578.25
Interest Income-Loans To Individuals For Other Purposes		30,705,338.06
Interest Income-Loans & Receivable-Non-Resident		5,877,648.18
Interest Income-Loans & Receivable-Arising from Repurchase Agreements, Cert, of Assignment/Participation with Recourse & Securities Lending and Borrowing Transactions - Local Currency		762,087,889.62
Interest Income-Loans & Receivable-Arising from Repurchase Agreements, Cert, of Assignment/Participation with Recourse & Securities Lending and Borrowing Transactions - FCDU		511,481.54
Interest Income-Sales Contract Receivables		64,584,149.35
Interest Income-Others		1,283,361.49
Interest Expense-Demand Deposits-Domestic	314,524,100.65	
Interest Expense-Savings Deposits-Domestic	12,792,856,633.08	
Interest Expense-Savings Deposits-FCDU/EFCDU	3,588,577.94	
Interest Expense-Time Certificates of Deposits-Domestic	157,587,991.23	
Interest Expense-Time Certificates of Deposits-FCDU/EFCDU	1,617,585,315.99	
Interest Expense-Bills Payable-Interbank Loans Payable	49,526.04	
Interest Expense-Bills Payable-Deposit Substitutes	151,121,661.55	
Interest Expense-Bills Payable-Others	395,214,461.54	
Interest Expense-Bonds Payable	334,569,218.81	
Interest Expense-Finance Lease Payment Payable	73,313,588.47	
Dividend Income-HFT Securities		343,617.50
Dividend Income-DFVPL		215,727.52
Dividend Income-AFS		622,765,877.13
Fees & Commissions Income-Payment Services		174,327,560.24
Fees & Commissions Income-Intermediation Services		958,344,596.83
Fees & Commissions Income-Securities Brokering Activities		25,783,751.40
Fees & Commissions Income-Income from Fiduciary Activities		124,692,770.68
Fees & Commissions Income-Others		739,406,901.00
Realized G/(L) from Sale/Derecog-HFT-Domestic		325,797,803.21
Realized G/(L) from Sale/Derecog-HFT-Derivatives-FX Reg		605,413,647.75
Realized G/(L) from Sale/Derecog-HFT-FCDU		50,432,985.96

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ACCOUNT TITLE	DEBIT	CREDIT
Unrealized G/(L) from Mark to Market of HFT-Domestic		213,115,391.97
Unrealized G/(L) from Mark to Market of HFT-Deriv.-Domestic	797,851,835.80	
Unrealized G/(L) from Mark to Market of HFT-Deriv.-FX Reg		374,259,961.97
Unrealized G/(L) from Mark to Market of HFT-FCDU		5,403,435.26
Realized G/(L) from Foreign Exchange Trans.-HFT-Deriv.-FX Reg		127,447,317.65
Gain/(Loss)-Fin. Assets & Liab. Desig. at FV thru P/(L)-FX Reg		20,517,194.94
Foreign Exchange Profit/(Loss)-FX Regular		587,357,284.53
Foreign Exchange Profit/(Loss)-FCDU	17,893,359.07	
Gain/(Loss) from Sale/Derecognition of Non-FA-Bank Prem, Fur, Fix & Equipt	4,356,636.57	
Gain/(Loss) from Sale/Derecognition of Non-FA-ROPA		243,265,241.57
Rental Income-Safe Deposit Box		1,721,068.62
Rental Income-Bank Premises & Equipment		7,950,674.28
Rental Income-Real & Other Properties Acquired		189,800.00
Miscellaneous Income/(Loss) - Domestic		1,239,749,110.64
Miscellaneous Income/(Loss) - FX Regular		474,845.25
Miscellaneous Income/(Loss) - FCDU/EFCDU		36,450,501.18
Salaries & Wages	5,133,859,323.34	
Fringe Benefits-Officers	254,235,103.10	
Fringe Benefits-Employees	796,771,151.64	
Directors' Fees	2,776,000.00	
GSIS, Medicare, EC Premium & Pag-ibig Fund Cont.	706,279,735.48	
Medical, Dental & Hospitalization	2,900.00	
Contributions to Retirement/Provident Fund	479,815,254.15	
Taxes & Licenses-National	4,132,884,903.36	
Taxes & Licenses-Local	346,933,341.37	
Fees and Commission Expenses-Local	326,232,974.01	
Fees and Commission Expenses- Fx Regular	404,803.67	
Fees and Commission Expenses- FCDU/EFCDU	10,662,345.12	
Rent	279,141,130.91	
Power, Light & Water	208,829,574.75	
Postage, Telephone, Cables & Telegrams	95,375,220.64	
Repairs and Maintenance	31,982,937.72	
Security, Clerical, Messengerial & Janitorial Services	354,072,525.98	
Information Technology Expenses	621,876,859.87	
Supervision Fees	445,877,918.90	
Insurance - PDIC	3,188,557,000.00	
Insurance - PCIC	81,098.00	
Insurance-Others	90,675,896.94	
Management & Other Professional Fees	91,101,682.10	
Representation and Entertainment	151,067,085.65	
Travelling Expenses	166,900,821.03	
Fuel and Lubricants	23,652,572.55	
Advertising and Publicity	24,831,395.71	
Membership Fees and Dues	7,268,711.15	
Donations & Charitable Contributions	3,012,257.09	
Periodicals & Magazines	9,500.00	
Documentary Stamps Used	2,085,992,224.70	
Stationery and Supplies Used	234,556,424.42	
Fines, Penalties & Other Charges	2,460,810.07	
Litigation/Asset Acquired Expenses	228,681,943.97	
Freight Expenses	11,370,515.49	
Miscellaneous Expenses - Local Currency	38,072,626.42	
Miscellaneous Expenses - FCDU	339,499.56	
Depreciation-Bank Premises, Furniture, Fixture & Equipment	940,321,800.82	
Depreciation-ROPA	461,096,789.48	
Amortization-Other Intangible Assets	195,683,534.73	
Impairment Loss-Bank Premises, Furniture, Fixture & Equipment	5,530,264.72	

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Impairment Loss-ROPA	5,445,213.77	
Impairment Loss-Other Assets	529,656.45	
Provision for Year-End Expenses	2,710,245,688.65	
Provisions-Others	100,130,000.00	
Provision for Credit Losses-Loans	2,550,000,000.00	
Recovery on Charged-Off Assets		28,753,855.95
Income Tax Expense	201,875,000.00	
TOTAL	3,201,475,127,982.86	3,201,475,127,982.86

**Based on BSP MORB chart of accounts*

Certified Correct:


REYNALDO MICHAEL R. BIEN
Vice President
Financial Accounting Department