

**LAND BANK OF THE PHILIPPINES**  
**TRIAL BALANCE - PRUDENTIAL**  
**As of June 30, 2025**

ACCOUNT TITLE	DEBIT	CREDIT
Cash on Hand-Local Currency	43,653,975,957.91	
Cash on Hand-FX Regular	194,077,479.43	
Cash on Hand-FCDU-EFCDU	1,423,166,430.22	
Checks and Other Cash Items-Local Currency	6,994,722.03	
Checks and Other Cash Items-Foreign Currency	2,704,830.84	
Due from BSP-Local Currency	204,430,072,771.54	
Due from Local Banks-Regular	1,758,636,645.00	
Due from Local Banks-Local Clearing	179,384,957.28	
Due from Foreign Banks-Foreign Regular	5,986,471,997.47	
Due from Foreign Banks-FCDU/EFCDU	5,576,152,693.77	
Allowance for Credit Losses-Due from Other Banks		983,192.47
Financial Assets Held for Trading Securities - Debt Securities - Local Currency	35,293,566,060.73	
Financial Assets Held for Trading Securities - Debt Securities - FCDU/EFCDU	4,041,004,255.11	
Financial Assets Held for Trading Securities - Equity Securities - Local Currency	1,011,194,955.00	
Derivatives with Positive Fair Value Held for Trading-Local Currency	1,384,756,479.79	
Derivatives with Positive Fair Value Held for Trading-FCDU/EFCDU	145,074,366.21	
Debt Securities Designated at Fair Value through Profit or Loss-Local Currency	4,500,014.00	
Financial Assets at FVOCI-Debt Securities - Local Currency	577,098,961,833.29	
Financial Assets at FVOCI-Debt Securities - Foreign Regular	40,955,560,187.94	
Financial Assets at FVOCI-Debt Securities - FCDU-EFCDU	61,223,902,806.79	
Financial Assets at FVOCI-Equity Securities - Local Currency	7,717,462,348.83	
Financial Assets at FVOCI-Equity Securities - Foreign Regular	47,714.68	
Accumulated Market Gains/(Losses)-Debt Securities-Local Currency		2,891,917,752.15
Accumulated Market Gains/(Losses)-Debt Securities-Foreign Regular		24,929,427.90
Accumulated Market Gains/(Losses)-Debt Securities-FCDU-EFCDU		2,093,580,599.15
Accumulated Market Gains/(Losses)-Equity Securities-Local Currency	19,747,625,723.30	
Accumulated Market Gains/(Losses)-Equity Securities-Foreign Regular	845,781.36	
Debt Securities at Amortized Cost-Local Currency	698,962,557,299.24	
Debt Securities at Amortized Cost-Foreign Regular	11,412,861,504.75	
Debt Securities at Amortized Cost-FCDU/EFCDU	13,446,246,386.11	
Allowance for Credit Losses-Debt Securities at Amortized Cost-Local Currency		690,757,050.54
Allowance for Credit Losses-Debt Securities at Amortized Cost-Foreign Regular		7,848,414.40
Allowance for Credit Losses-Debt Securities at Amortized Cost-Local Currency		10,826,714.44
Interbank Call Loans Receivable (IBCLR)	200,000,000.00	
Interbank Term Loans Receivable (ITLR)	60,258,790,328.00	
Allowance for Credit Losses-Interbank Term Loans Receivable		148,555,626.31
Loans to Government	160,095,314,377.18	
Allowance for Credit Losses-Loans to Government		122,136,517.42
Generally Benefit Agrarian Report & Other Priority Sector (GBAROPS) Loans	19,081,327,881.16	
Allowance for Credit Losses-GBAROPS		117,759,721.71
Other Agriculture, Fisheries & Rural Development (AFRD)	303,595,814,046.04	
Allowance for Credit Losses-Other AFRD		856,458,798.80
Microenterprise Loans	17,212,523,569.64	
Allowance for Credit Losses-Microenterprise Loans		1,021,784,612.79
Small Scale Enterprises Loans	14,946,272,315.42	
Allowance for Credit Losses-Small Scale Enterprises Loans		1,211,001,559.33
Medium Scale Enterprises Loans	43,194,462,326.83	
Allowance for Credit Losses-Medium Scale Enterprises Loans		4,428,680,150.51
Contracts to Sell	16,073,737,006.88	
Allowance for Credit Losses-Contracts to Sell		4,158,017,341.02
Loans to Private Corporation	585,874,372,561.01	
Allowance for Credit Losses-Loans to Private Corporation		38,272,780,688.21
Loans to Individual for Housing Purposes	22,000,611,777.16	
Allowance for Credit Losses-Loans to Individual for Housing Purposes		4,214,475,499.26
Credit Card	502,397,395.57	

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ACCOUNT TITLE	DEBIT	CREDIT
Allowance for Credit Losses-Credit Card		129,601,507.56
Auto Loans	3,003,848,633.41	
Allowance for Credit Losses-Auto Loans		1,221,824,436.37
Motorcycle Loans	946,743.56	
Allowance for Credit Losses-Motorcycle Loans		248,120.77
Salary Based General-Purpose Consumption Loans	57,325,060,380.81	
Allowance for Credit Losses-Salary Based General-Purpose Consumption Loans		797,708,338.67
Personal Use-Others	1,961,469,290.70	
Allowance for Credit Losses-Personal Use-Others		221,784,393.43
Loans to Individual for Other Purposes	5,253,906,351.83	
Allowance for Credit Losses-Loans to Individual for Other Purposes		1,294,893,840.84
Loans and Receivables Arising from RA, CA/PR SL/B Transaction-Local Currency	319,599,483,031.90	
General Loan Loss Provision		13,853,065,629.97
Sales Contract Receivable	1,401,434,948.61	
Other Deferred Credits-Sales Contract Receivable		323,077.45
Allowance for Credit Losses-Sales Contract Receivable		34,647,972.16
Accrued Interest Income from Financial Assets-Local Currency	28,811,949,825.27	
Accrued Interest Income from Financial Assets-FX Regular	426,225,409.72	
Accrued Interest Income from Financial Assets-FCDU	1,443,922,448.34	
Allowance for Credit Losses-Accrued Interest from Fin'l. Asset-Local Currency		2,406,422,181.79
Allowance for Credit Losses-Accrued Interest from Fin'l. Asset-FX Regular		230,497.29
Allowance for Credit Losses-Accrued Interest from Fin'l. Asset-FCDU/EFCDU		8,233,046.90
Equity Investment in Subsidiaries, Associates and Joint Ventures	58,758,388,139.11	
Allowance for Credit Losses-Equity Investment in Subsidiaries, Associates and Joint Ventures		1.00
Bank, Premises, Furniture, Fixture and Equipment	28,732,642,279.84	
Accumulated Depreciation -Bank, Premises, Furniture, Fixture and Equipment		14,789,771,326.37
Allowance for Losses-Bank, Premises, Furniture, Fixture and Equipment		64,727,576.35
Real and Other Properties Acquired (ROPA)	20,363,228,134.93	
Accumulated Depreciation -Real and Other Properties Acquired (ROPA)		6,772,614,658.69
Allowance for Losses-Real and Other Properties Acquired (ROPA)		550,487,492.99
Non-Current Assets Held for Sale (NCAHS)	649,236,931.75	
Allowance for Losses - Non-Current Assets Held for Sale (NCAHS)		80,570,888.27
Other Intangible Asset	4,522,319,854.27	
Accumulated Amortization - Other Intangible Assets		3,197,007,929.53
Allowance for Losses-Other Intangible Asset		716,382.00
Deferred Tax Asset (DTA)	3,467,691,917.00	
Accounts Receivable	1,513,289,367.34	
Allowance for Losses-Accounts Receivable		1,105,743,946.71
Dividends Receivable	58,255,797.11	
Deficiency Judgement Receivable	20,785,263.44	
Prepaid Expenses	1,115,540,042.82	
Shortages	35,958,130.81	
Sundry Debits	11,987,355,399.92	
Inter-Office Float Items	833,533,098.61	
Returned Checks & Other Cash Items (RCOCI)	177,983,879.73	
Petty Cash Fund	13,141,000.00	
Documentary Stamps	612,061,211.64	
Postage Stamps	169,780.00	
Stationery and Supplies on Hand	284,584,575.08	
Deposits with Closed Bank - Banks in Liquidation	8,432,251.43	
Allowance for Losses- Deposits with Closed Bank		7,440,291.42
Other Investment	895,167.66	
Miscellaneous Assets	19,015,398,657.44	
Due From ARF	510,532,325.99	

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ACCOUNT TITLE	DEBIT	CREDIT
Allowance for Losses - Others		20,594,389.20
Financial Liability Held for Trading		347,369,397.55
Domestic Deposit Liabilities-Demand Deposits		1,486,669,901,983.44
Domestic Deposit Liabilities-Savings Deposit		1,441,105,339,963.47
Domestic Deposit Liabilities-Time Certificates of Deposits		8,592,023,873.95
Savings Deposits - FCDU/EFCDU		29,968,771,565.22
Time Certificates of Deposits - FCDU/EFCDU		74,941,854,575.04
Bills Payable - Bangko Sentral ng Pilipinas		73.00
Bills Payable - Others		11,826,417,535.70
Bonds Payable		12,137,055,641.45
Unamortized Bond Discount/Premium	7,087,845,171.76	
Accrued Interest Expense on Financial Liabilities-Domestic		1,397,130,945.44
Accrued Interest Expense on Financial Liabilities-FCDU/EFCDU		296,201,472.87
Accrued Interest Expense-Bills Payable		101,336,755.23
Accrued Interest Expense-Bonds Payable		150,271,493.30
Finance Lease Payment Payable		2,649,580,209.91
Due to Treasurer of the Philippines		3,223,505,641.08
Treasurer/Cashier/Manager's Checks		2,668,398,896.64
Payment Orders Payable - Domestic		53,706,991.72
Payment Orders Payable - FCDU/EFCDU		125,295,762.53
Margin Deposits-Domestic Letters of Credit		363,817,265.68
Margin Deposit-Import Letters of Credits-Local Currency		309,672.77
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		23,092,294,045.73
Outstanding Acceptances - Domestic		38,455,796.65
Outstanding Acceptances - Foreign		55,467,933.00
Due to Philippine Crop Insurance Corp. (PCIC)		1,377,574.96
Income Tax Payable		736,082,348.33
Other Taxes and Licenses Payable		1,094,591,652.37
Accrued Other Expenses Payable		14,211,133,411.79
Advance Rentals on Bank Premises or Equipment Rented Out		2,390,478.28
Advance Rental on Safe Deposit Boxes		272,010.80
Unearned Income-Others		44,437,342.04
Credit Commitments and Guarantees-Local Cur		699,529,303.78
Credit Commitments and Guarantees-FXReg		25,266,459.86
Withholding Tax Payable		715,444,801.75
GSIS, Medicare, Employees' Compensation Premiums		275,036,935.05
Pag-ibig Fund Contributions Payable		6,692,367.97
Other Credits-Unclaimed Balances - Local Currency		104,828,435.97
Other Credits-Unclaimed Balances - FCDU		2,766,531.21
Accounts Payable-Resident-Accounts Payable-Domestic		32,832,683,248.05
Accounts Payable-FCDU/EFCDU		137,838,744.19
Dividends Payable		7,526,194,180.00
Deposits for Keys of Safe Deposit Boxes		4,345,850.00
Due to Agrarian Reform Fund (ARF)		6,788,239.51
Overages		74,792,756.20
Sundry Credits - Local Currency		11,384,882,629.24
Inter-Office Float Items -Foreign Regular		28,577,511.90
Miscellaneous Liabilities		7,666,952,174.77
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		56,206,867,794.62

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ACCOUNT TITLE	DEBIT	CREDIT
Retained Earnings-Free-FCDU/EFCDU	85,175,700.73	
Unrealized Gains/(Losses) on AFS Financial Assets-Debt Securities	4,960,456,594.41	
Unrealized Gains/(Losses) on AFS Financial Assets-Equity Securities		19,748,471,504.66
Cumulative Foreign Currency Translation		28,225.76
Interest Income-Due from BSP-Local Currency		2,210,813,229.81
Interest Income-Due from Other Banks-Resident-Local Currency		31,282,736.26
Interest Income-Due from Other Banks-Non-Resident-FX Regular		27,338,156.79
Interest Income-Due from Other Banks-Non-Resident-FCDU		10,357,004.71
Interest Income-Due from Banks Clearing Account-FXCur-FCDU		1,165,353.91
Interest Income-FA HFT Securities-Local Currency		256,888,977.32
Interest Income-FA HFT Securities-FCDU		20,771,658.21
Interest Income-FA at FVOCI-Local Currency		11,352,891,160.44
Interest Income-FA at FVOCI-Fx Regular		922,054,078.07
Interest Income-FA at FVOCI-FCDU		934,684,693.24
Interest Income-Debt Securities FA-Local Currency		14,687,710,088.37
Interest Income-Debt Securities FA-Res.-FX Regular		182,195,953.67
Interest Income-Debt Securities FA-Res.-FCDU		355,986,728.32
Interest Income-Interbank Call Loans Receivable (IBCLR)		6,954,861.12
Interest Income-Interbank Term Loans Receivable (IBTLR)		1,654,279,923.76
Interest Income-Loans to Government		5,448,404,920.31
Interest Income-Agriculture, Fisheries and Rural Development Loans		9,734,402,794.69
Interest Income-Microenterprise Loans		575,042,113.62
Interest Income-Small Scale Enterprise Loans		520,075,122.43
Interest Income-Medium Scale Enterprise Loans		1,486,008,166.56
Interest Income-Contracts to Sell		535,639,706.11
Interest Income-Loans To Private Corporation		18,680,114,204.88
Interest Income-Loans To Individuals For Housing Purposes		821,155,368.80
Interest Income-Loans To Individuals Primarily for Personal Use Purposes		2,461,294,338.13
Interest Income-Loans To Individuals For Other Purposes		123,423,962.14
Interest Income-Loans & Receivable-Arising from Repurchase Agreements, Cert, of Assignment/Participation with Recourse & Securities Lending and Borrowing Transactions - Local Currency		2,131,588,190.28
Interest Income-Loans & Receivable-Arising from Repurchase Agreements, Cert, of Assignment/Participation with Recourse & Securities Lending and Borrowing Transactions - Foreign Regular		64,033.40
Interest Income-Sales Contract Receivables		58,038,031.38
Interest Income-Others		277,937,705.41
Interest Expense-Demand Deposits-Domestic	343,671,871.93	
Interest Expense-Savings Deposits-Domestic	19,705,747,843.19	
Interest Expense-Savings Deposits-FCDU/EFCDU	4,138,440.98	
Interest Expense-Time Certificates of Deposits-Domestic	152,800,506.88	
Interest Expense-Time Certificates of Deposits-FCDU/EFCDU	1,236,689,363.25	
Interest Expense-Bills Payable-Interbank Loans Payable	17,590.92	
Interest Expense-Bills Payable-Deposit Substitutes	1,320,166.25	
Interest Expense-Bills Payable-Others	317,511,580.10	
Interest Expense-Bonds Payable	354,982,036.74	
Interest Expense-Finance Lease Payment Payable	76,291,718.21	
Dividend Income-HFT Securities		36,928,885.17
Dividend Income-DFVPL		194,161.06
Dividend Income-AFS		706,669,013.76
Fees & Commissions Income-Payment Services		263,180,199.17
Fees & Commissions Income-Intermediation Services		1,011,628,905.85
Fees & Commissions Income-Underwriting & Securities Dealership		4,032,258.07
Fees & Commissions Income-Securities Brokering Activities		55,406,026.81
Fees & Commissions Income-Income from Fiduciary Activities		176,135,006.36
Fees & Commissions Income-Others		819,664,896.77

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ACCOUNT TITLE	DEBIT	CREDIT
Realized G/(L) from Sale/Derecog-HFT-Domestic		407,928,209.49
Realized G/(L) from Sale/Derecog-HFT-Derivatives-FX Reg		1,615,241,995.67
Realized G/(L) from Sale/Derecog-HFT-FCDU		45,238,985.77
Unrealized G/(L) from Mark to Market of HFT-Domestic		188,482,103.09
Unrealized G/(L) from Mark to Market of HFT-Deriv.-Domestic		115,607,687.82
Unrealized G/(L) from Mark to Market of HFT-Deriv.-FX Reg	152,928,720.05	
Unrealized G/(L) from Mark to Market of HFT-FCDU		35,712,256.76
Realized G/(L) from Foreign Exchange Trans.-HFT-Deriv.-FX Reg		232,247,919.67
Unrealized G/(L)-Other Fin Asset-from Mark to Market- MMFVPL-FX Regular		5,879,252.51
Foreign Exchange Profit/(Loss)-FX Regular	1,694,137,640.53	
Foreign Exchange Profit/(Loss)-FCDU		7,081,542.97
Gain/(Loss)- Sale/Red/Derecog-Fin Assets & Liab. at FVOCI-Loc Cur		192,719.80
<b>Sub-total</b>		
Gain/(Loss) from Sale/Derecognition of Non-FA-Bank Prem, Fur, Fix & Equipt	18,218,990.37	
Gain/(Loss) from Sale/Derecognition of Non-FA-ROPA		251,068,656.13
Rental Income-Safe Deposit Box		1,134,967.47
Rental Income-Bank Premises & Equipment		4,223,931.10
Miscellaneous Income/(Loss) - Domestic		862,330,054.87
Miscellaneous Income/(Loss) - FCDU/EFCDU		1,769,288.66
Salaries & Wages	4,885,773,487.44	
Fringe Benefits-Officers	242,054,405.21	
Fringe Benefits-Employees	758,020,444.52	
Directors' Fees	3,264,000.00	
GSIS, Medicare, EC Premium & Pag-ibig Fund Cont.	706,522,567.55	
Medical, Dental & Hospitalization	41,577.60	
Contributions to Retirement/Provident Fund	473,283,089.59	
Taxes & Licenses-National	5,204,431,998.18	
Taxes & Licenses-Local	499,279,641.05	
Fees and Commission Expenses-Local	629,349,827.10	
Fees and Commission Expenses- Fx Regular	3,164,696.87	
Fees and Commission Expenses- FCDU/EFCDU	11,537,793.63	
Rent	65,872,092.78	
Power, Light & Water	178,904,291.13	
Postage, Telephone, Cables & Telegrams	94,768,024.45	
Repairs and Maintenance	39,483,522.38	
Security, Clerical, Messengerial & Janitorial Services	582,554,548.85	
Information Technology Expenses	793,500,095.93	
Supervision Fees	316,955,182.48	
Insurance - PDIC	3,005,500,000.00	
Insurance - PCIC	1,650.00	
Insurance-Others	92,281,338.19	
Management & Other Professional Fees	107,383,455.25	
Representation and Entertainment	178,635,753.49	
Travelling Expenses	225,450,420.59	
Fuel and Lubricants	20,709,306.84	
Advertising and Publicity	35,505,303.86	
Membership Fees and Dues	8,879,821.43	
Donations & Charitable Contributions	1,008,367.64	
Documentary Stamps Used	2,334,721,056.80	
Stationery and Supplies Used	403,862,302.20	
Fines, Penalties & Other Charges	1,352,089.11	
Litigation/Asset Acquired Expenses	260,377,837.17	
Freight Expenses	33,645,165.37	
Miscellaneous Expenses - Local Currency	519,906,271.16	
Miscellaneous Expenses - FCDU	3,561,633.01	

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ACCOUNT TITLE	DEBIT	CREDIT
Depreciation-Bank Premises, Furniture, Fixture & Equipment	1,101,729,372.66	
Depreciation-ROPA	475,141,974.46	
Amortization-Other Intangible Assets	242,701,557.80	
Impairment Loss-Bank Premises, Furniture, Fixture & Equipment	14,223,447.56	
Impairment Loss-ROPA	302,944.70	
Provision for Year-End Expenses	4,193,851,592.18	
Provisions-Others	197,119,352.08	
Provision for Credit Losses-Loans	3,671,597,639.78	
Provision for Credit Losses-Accrued Int. Receivable	67,905,710.39	
Provision for Credit Losses-Accts Receivable	413,810.59	
Recovery on Charged-Off Assets		32,243,985.55
Income Tax Expense	413,357,770.72	
<b>TOTAL</b>	<b>3,619,894,922,225.65</b>	<b>3,619,894,922,225.65</b>

*\*Based on BSP MORB chart of accounts*

*Certified Correct:*

  
**RUSTUM H. CORPUZ JR.**  
 VP, Financial Accounting Department/  
 OIC, Controllership Group