

LAND BANK OF THE PHILIPPINES
TRIAL BALANCE - PRUDENTIAL
As of September 30, 2022

ACCOUNT TITLE	DEBIT	CREDIT
Cash on Hand-Local Currency	44,921,788,911.27	
Cash on Hand-FX Regular	206,855,565.12	
Cash on Hand-FCDU-EFCDU	1,633,390,082.56	
Checks and Other Cash Items-Local Currency	4,597,092.63	
Checks and Other Cash Items-Foreign Currency	35,439,078.07	
Due from BSP-Local Currency	268,135,597,815.95	
Due from Local Banks-Regular	2,891,135,373.15	
Due from Local Banks-FCDU/EFCDU	1,769,087.93	
Due from Local Banks-Local Clearing	301,972,926.36	
Due from Foreign Banks-Foreign Regular	3,370,533,652.93	
Due from Foreign Banks-FCDU/EFCDU	7,664,122,263.54	
Financial Assets Held for Trading Securities - Local Currency	27,876,560,669.80	
Financial Assets Held for Trading Securities - FCDU/EFCDU	3,026,318,722.97	
Derivatives with Positive Fair Value Held for Trading-Local Currency	2,550,943,665.41	
Derivatives with Positive Fair Value Held for Trading-FCDU/EFCDU	150,984,994.13	
Financial Assets Designated at FV through P/L (DFVPL)-Local Currency	31,262,235.51	
Financial Assets Designated at FV through P/L (DFVPL)-Foreign Regular	1,146,852,652.93	
AFS Debt Securities-Local Currency	374,972,545,391.59	
AFS Debt Securities-Foreign Regular	12,799,704,128.79	
AFS Debt Securities-FCDU-EFCDU	81,049,521,225.38	
AFS Equity Securities-Local Currency	5,343,535,668.63	
AFS Equity Securities-Foreign Regular	3,678,031,794.48	
Accumulated Market Gains/(Losses)-Debt Securities-Local Currency		13,100,337,216.07
Accumulated Market Gains/(Losses)-Debt Securities-Foreign Regular		1,029,676,208.54
Accumulated Market Gains/(Losses)-Debt Securities-FCDU-EFCDU		7,412,564,370.87
Accumulated Market Gains/(Losses)-Equity Securities-Local Currency	7,718,767,630.08	
Accumulated Market Gains/(Losses)-Equity Securities-Foreign Regular		928,780,300.18
Held -to-Maturity (HTM) Financial Assets-Debt Securities-Local Currency	766,817,424,696.65	
Held -to-Maturity (HTM) Financial Assets-Debt Securities-Foreign Regular	14,514,190,682.06	
Held -to-Maturity (HTM) Financial Assets-Debt Securities-FCDU-EFCDU	30,950,510,674.59	
Allowance for Credit Losses-Held -to-Maturity FA-Debt Securities-Local Currency		688,561,007.63
Allowance for Credit Losses-Held -to-Maturity FA-Debt Securities-Foreign Regular		3,464,539.93
Allowance for Credit Losses-Held -to-Maturity FA-Debt Securities-FCDU-EFCDU		3,593,653.29
Interbank Term Loans Receivable (ITLR)	45,907,007,985.68	
Other Deferred Credits-Interbank Term Loans Receivable		9,279,072.79
Allowance for Credit Losses-Interbank Term Loans Receivable		196,482,293.89
Loans to Government	148,572,257,644.42	
Allowance for Credit Losses-Loans to Government		11,499,133.08
Agrarian Reform Loans	14,329,353,093.68	
Allowance for Credit Losses-Agrarian Reform Loans		156,723,068.16
Other Agricultural Credit Loans (PD 717)	119,839,870,184.89	
Unamortized Discount -Other Agricultural Credit Loans (PD 717)		13,808,028.30
Allowance for Credit Losses-Other Agricultural Credit Loans (PD 717)		1,724,752,666.19
Microenterprise Loans	17,036,418,744.97	
Unamortized Discount -Microenterprise Loans		258,448.14
Allowance for Credit Losses-Microenterprise Loans		388,264,782.08
Small Scale Enterprises Loans	12,653,700,688.61	
Unamortized Discount -Small Scale Enterprises Loans		1,119,912.96
Allowance for Credit Losses-Small Scale Enterprises Loans		411,580,370.47
Medium Scale Enterprises Loans	36,680,449,534.21	
Unamortized Discount and Other Deferred Credits-Medium Scale Enterprises Loans		3,673,985.47
Allowance for Credit Losses-Medium Scale Enterprises Loans		1,460,717,466.28
Contracts to Sell	21,217,938,188.24	
Allowance for Credit Losses-Contracts to Sell		152,081,280.46
Loans to Private Corporation	522,629,404,921.22	
Unamortized Discount-Loans to Private Corporation		149,973,220.82
Allowance for Credit Losses-Loans to Private Corporation		28,383,502,646.05

LAND BANK OF THE PHILIPPINES
TRIAL BALANCE - PRUDENTIAL
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ACCOUNT TITLE	DEBIT	CREDIT
Loans to Individual for Housing Purposes	29,219,916,206.83	
Allowance for Credit Losses-Loans to Individual for Housing Purposes		3,251,155,126.22
Credit Card	464,052,780.38	
Allowance for Credit Losses-Credit Card		226,939,049.63
Auto Loans	11,205,492,974.24	
Unamortized Discount-Auto Loans		3,989,570.52
Allowance for Credit Losses-Auto Loans		1,428,548,436.51
Motorcycle Loans	39,302,347.30	
Allowance for Credit Losses-Motorcycle Loans		2,873,069.48
Salary Based General-Purpose Consumption Loans	36,961,866,571.37	
Unamortized Discount-Salary Based General-Purpose Consumption Loans		962,465.72
Allowance for Credit Losses-Salary Based General-Purpose Consumption Loans		928,176,337.86
Personal Use-Others	1,495,254,293.88	
Unamortized Discount-Personal Use-Others		4,506,168.71
Allowance for Credit Losses-Personal Use-Others		217,749,057.61
Loans to Individual for Other Purposes	1,049,197,439.60	
Unamortized Discount -Loans to Individual for Other Purposes		433,656.41
Allowance for Credit Losses-Loans to Individual for Other Purposes		59,135,133.69
Loans and Receivables-Others-Non-Resident	325,193,973.96	
Restructured Loans	64,978,675,805.29	
Unamortized Discount-Restructured Loans		1,293,231.84
Other Deferred Credits-Restructured Loans		2,916,909,631.70
Allowance for Credit Losses-Restructured Loans		8,626,965,023.88
Loans and Receivables Arising from RA, CA/PR SL/B Transaction	26,324,586,782.36	
General Loan Loss Provision		6,847,110,004.24
Sales Contract Receivable	1,768,637,310.30	
Other Deferred Credits-Sales Contract Receivable		323,077.45
Allowance for Credit Losses-Sales Contract Receivable		106,919,591.29
Accrued Interest Income from Financial Assets-Local Currency	19,853,304,125.78	
Accrued Interest Income from Financial Assets-FX Regular	226,291,876.23	
Accrued Interest Income from Financial Assets-FCDU	1,201,604,681.99	
Allowance for Credit Losses-Accrued Interest from Fin'l. Asset-Local Currency		848,795,362.44
Allowance for Credit Losses-Accrued Interest from Fin'l. Asset-FCDU/EFCDU		368,375.47
Equity Investment in Subsidiaries, Associates and Joint Ventures	8,462,180,401.71	
Allowance for Credit Losses-Equity Investment in Subsidiaries, Associates and Joint Ventures		1.00
Bank, Premises, Furniture, Fixture and Equipment	25,054,589,289.08	
Accumulated Depreciation -Bank, Premises, Furniture, Fixture and Equipment		14,015,452,487.36
Allowance for Losses-Bank, Premises, Furniture, Fixture and Equipment		58,555,112.73
Real and Other Properties Acquired (ROPA)	17,317,562,727.74	
Accumulated Depreciation -Real and Other Properties Acquired (ROPA)		5,467,343,804.75
Allowance for Losses-Real and Other Properties Acquired (ROPA)		986,654,367.63
Non-Current Assets Held for Sale (NCAHS)	516,830,869.04	
Allowance for Losses - Non-Current Assets Held for Sale (NCAHS)		46,319,789.56
Other Intangible Asset	4,197,432,146.64	
Accumulated Amortization - Other Intangible Assets		2,510,302,184.99
Allowance for Losses-Other Intangible Asset		673,500.00
Deferred Tax Asset (DTA)	3,478,004,417.00	
Accounts Receivable	4,455,575,622.51	
Allowance for Losses-Accounts Receivable		1,357,974,145.34
Dividends Receivable	200,000,000.00	
Deficiency Judgement Receivable	20,785,263.44	
Prepaid Expenses	564,075,238.85	
Shortages	70,005,351.09	
Sundry Debits	2,389,958,471.23	
Returned Checks & Other Cash Items (RCOCI)	63,381,185.48	
Petty Cash Fund	16,086,853.20	
Documentary Stamps	331,172,180.83	

LAND BANK OF THE PHILIPPINES
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ACCOUNT TITLE	DEBIT	CREDIT
Postage Stamps	146,847.00	
Stationery and Supplies on Hand	170,539,314.76	
Deposits with Closed Bank - Banks in Liquidation	8,432,251.43	
Allowance for Losses- Deposits with Closed Bank		7,440,291.42
Other Investment	10,664,845.55	
Miscellaneous Assets	4,295,601,923.82	
Due From ARF	248,844,243.07	
Allowance for Losses - Others		25,014,369.97
Due From FCDU/RBU-Fxreg-Clearing Account	769,139,963.73	
Due from FCDU/EFCDU Net Realized/Unrealized Losses Recognized in Profit or Loss and in Equity	7,498,250,682.01	
Financial Liability Held for Trading		1,183,853,716.75
Domestic Deposit Liabilities-Demand Deposits		1,305,321,241,814.47
Domestic Deposit Liabilities-Savings Deposit		947,888,209,985.10
Domestic Deposit Liabilities-Time Certificates of Deposits		40,995,324,436.40
Savings Deposits - FCDU/EFCDU		33,548,697,710.81
Time Certificates of Deposits - FCDU/EFCDU		89,033,943,032.34
Bills Payable - Bangko Sentral ng Pilipinas		24,303,874.79
Bills Payable - Other Deposit Substitutes		16,048,288,316.10
Bills Payable - Others		15,787,804,033.18
Bonds Payable		17,821,141,234.00
Unamortized Bond Discount/Premium	8,390,654,016.82	
Accrued Interest Expense on Financial Liabilities-Domestic		911,852,634.41
Accrued Interest Expense-FCDU/EFCDU		229,878,750.14
Accrued Interest Expense-Bills Payable		251,614,515.67
Accrued Interest Expense-Bonds Payable		26,056,848.48
Finance Lease Payment Payable		3,008,516,120.59
Due to Treasurer of the Philippines		1,414,989,464.30
Treasurer/Cashier/Manager's Checks		2,643,338,164.73
Payment Orders Payable - Domestic		53,915,316.61
Payment Orders Payable - FCDU/EFCDU		88,171,438.96
Margin Deposits-Domestic Letters of Credit		286,140,244.84
Margin Deposit-Import Letters of Credits-Local Currency		651,167.95
Margin Deposit-Customers' Liab. on Bills/Draft under LC/TR		274,493.25
Margin Deposit-Others		63,088,481.23
Cash Letters of Credits-Domestic		413,768,348.87
Cash Letter of Credits-Foreign Regular		10,159,000,808.43
Outstanding Acceptances - Foreign		127,643,725.13
Due to Philippine Crop Insurance Corp. (PCIC)		1,777,062.00
Income Tax Payable		839,974,125.21
Other Taxes and Licenses Payable		779,883,289.40
Accrued Other Expenses Payable		11,365,979,468.75
Unrealized Profit on Asset Sold/Exchanged		1,351,363.88
Advance Rentals on Bank Premises or Equipment Rented Out		2,389,906.47
Advance Rental on Safe Deposit Boxes		104,614.18
Unearned Income-Others		86,308,865.74
Provisions-Others		550,457,104.22
Withholding Tax Payable		352,161,016.42
GSIS, Medicare, Employees' Compensation Premiums		309,084,792.41
Pag-ibig Fund Contributions Payable		3,681,882.54
Other Credits-Unclaimed Balances		475,244,150.00
Accounts Payable-Resident-Accounts Payable-Domestic		40,785,173,284.84
Accounts Payable-Foreign Regular		570,270.58
Accounts Payable-FCDU/EFCDU		93,942,646.39
Deposits for Keys of Safe Deposit Boxes		6,029,350.00
Due to Agrarian Reform Fund (ARF)		147,948,053.10
Overages		122,873,158.98
Sundry Credits		3,287,547,134.98

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ACCOUNT TITLE	DEBIT	CREDIT
Inter-Office Float Items		10,220,374,462.09
Inter-Office Float Items -Foreign Regular		40,482,112.04
Inter-Office Float Items - FCDU/EFCDU	32,484,482.95	
Miscellaneous Liabilities		8,672,062,100.12
Due to FCDU/RBU-FCDU-Clearing Acct		769,139,963.73
Due to RBU - FCDU/EFCDU Net Realized/Unrealized Losses Recognized in Profit or Loss and in Equity		7,498,250,682.01
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		8,480,730,260.14
Retained Earnings-Free-Domestic		11,050,964,835.54
Retained Earnings-Free-FCDU/EFCDU	56,634,828.99	
Unrealized Gains/(Losses) on AFS Financial Assets-Debt Securities	21,542,577,795.48	
Unrealized Gains/(Losses) on AFS Financial Assets-Equity Securities		6,789,987,329.90
Cumulative Foreign Currency Translation		169,439,766.94
Interest Income-Due from BSP-Local Currency		1,595,745,177.73
Interest Income-Due from Other Banks-Resident-Local Currency		15,200,332.12
Interest Income-Due from Other Banks-Resident-FCDU		470.76
Interest Income-Due from Other Banks-Non-Resident-FX Regular		3,787,835.02
Interest Income-Due from Other Banks-Non-Resident-FCDU		18,890,116.76
Interest Income-FA HFT Securities-Local Currency		91,715,441.54
Interest Income-FA HFT Securities-FCDU		771,524.93
Interest Income-Available For Sale-Local Currency		7,108,849,782.54
Interest Income-Available For Sale-Fx Regular		141,005,035.74
Interest Income-Available For Sale-FCDU		1,205,292,799.51
Interest Income-Held To Maturity FA-Local Currency		18,842,529,631.54
Interest Income-Held To Maturity FA-Res.-FX Regular		452,221,202.76
Interest Income-Held To Maturity FA-Res.-FCDU		980,558,347.99
Interest Income-Interbank Call Loans Receivable (IBCLR)		45,138.89
Interest Income-Interbank Term Loans Receivable (IBTLR)		651,236,009.84
Interest Income-Loans to Government		3,583,735,787.94
Interest Income-Agrarian Reform/Other Agricultural Credit Loans		5,120,715,154.34
Interest Income-Microenterprise Loans		822,256,558.65
Interest Income-Small Scale Enterprise Loans		625,706,502.21
Interest Income-Medium Scale Enterprise Loans		1,891,526,667.76
Interest Income-Contracts to Sell		786,011,698.05
Interest Income-Loans To Private Corporation		17,881,253,397.21
Interest Income-Loans To Individuals For Housing Purposes		1,196,759,698.52
Interest Income-Loans To Individuals Primarily for Personal Use Purposes		3,557,696,949.94
Interest Income-Loans To Individuals For Other Purposes		41,344,885.50
Interest Income-Loans & Receivable-Non-Resident		12,258,291.20
Interest Income-Loans & Receivable-Arising from Repurchase Agreements, Cert, of Assignment/Participation with Recourse & Securities Lending and Borrowing Transactions		340,914,730.93
Interest Income-Sales Contract Receivables		77,059,282.72
Interest Income-Others		53,458,684.61
Interest Expense-Demand Deposits-Domestic	451,302,880.04	
Interest Expense-Savings Deposits-Domestic	6,409,989,735.74	
Interest Expense-Savings Deposits-FCDU/EFCDU	7,317,710.09	
Interest Expense-Time Certificates of Deposits-Domestic	480,266,729.57	
Interest Expense-Time Certificates of Deposits-FCDU/EFCDU	744,373,987.08	
Interest Expense-Bills Payable-Deposit Substitutes	56,948,176.68	
Interest Expense-Bills Payable-Others	661,160,587.19	
Interest Expense-Bonds Payable	567,986,657.71	
Interest Expense-Finance Lease Payment Payable	89,069,557.26	
Interest Expense-Others	35,272,093.18	
Dividend Income-HFT Securities		3,431,443.38
Dividend Income-DFVPL		120,000.00

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ACCOUNT TITLE	DEBIT	CREDIT
Dividend Income-AFS		958,033,075.07
Fees & Commissions Income-Payment Services		123,098,634.44
Fees & Commissions Income-Intermediation Services		1,218,218,755.07
Fees & Commissions Income-Securities Brokering Activities		38,888,092.97
Fees & Commissions Income-Income from Fiduciary Activities		222,772,794.42
Fees & Commissions Income-Others		913,985,934.04
Realized G/(L) from Sale/Derecog-HFT-Domestic		40,083,466.62
Realized G/(L) from Sale/Derecog-HFT-FX Regular	300,840.27	
Realized G/(L) from Sale/Derecog-HFT-Derivatives-FX Reg	4,201,961,001.29	
Realized G/(L) from Sale/Derecog-HFT-FCDU		3,723,348.20
Unrealized G/(L) from Mark to Market of HFT-Domestic	56,590,020.51	
Unrealized G/(L) from Mark to Market of HFT-Deriv.-Domestic	459,054,988.42	
Unrealized G/(L) from Mark to Market of HFT-Deriv.-FX Reg	1,125,273,023.05	
Unrealized G/(L) from Mark to Market of HFT-FCDU		1,472,965.44
Realized G/(L) from Foreign Exchange Trans.-HFT-Deriv.-FX Reg		379,654,295.19
Gain/(Loss)-Fin. Assets & Liab. Desig. at FV thru P/(L)-FX Reg	32,929,526.12	
Foreign Exchange Profit/(Loss)-FX Regular		6,054,224,847.43
Foreign Exchange Profit/(Loss)-FCDU		35,458,007.29
Gain/(Loss)- Sale/Red/Derecog-Fin Assets & Liab.-Loc Cur		36,037,671.01
Gain/(Loss)-Sale/Red/Derecog-Fin Assets & Liab-FCDU		4,408,772.36
Gain/(Loss) from Sale/Derecognition of Non-FA-Bank Prem, Fur, Fix & Equipmt		5,709,857,608.14
Gain/(Loss) from Sale/Derecognition of Non-FA-ROPA		427,073,747.40
Rental Income-Safe Deposit Box		3,100,902.98
Rental Income-Bank Premises & Equipment		11,464,870.81
Rental Income-Real & Other Properties Acquired		1,728,032.09
Miscellaneous Income/(Loss) - Domestic		9,860,961,620.29
Miscellaneous Income/(Loss) - FCDU/EFCDU		590,829,769.98
Salaries & Wages	7,192,597,136.56	
Fringe Benefits-Officers	332,442,856.24	
Fringe Benefits-Employees	944,914,601.79	
Directors' Fees	4,656,000.00	
GSIS, Medicare, EC Premium & Pag-ibig Fund Cont.	982,033,579.30	
Medical, Dental & Hospitalization	2,096,596.17	
Contributions to Retirement/Provident Fund	1,240,324,254.87	
Taxes & Licenses-National	5,118,369,194.38	
Taxes & Licenses-Local	319,118,028.79	
Taxes & Licenses-National-Foreign	17,380,689.17	
Fees and Commission Expenses-Local	434,775,857.69	
Fees and Commission Expenses- Fx Regular	1,718,970.35	
Fees and Commission Expenses- FCDU/EFCDU	17,314,285.13	
Rent	653,625,713.37	
Power, Light & Water	312,681,818.20	
Postage, Telephone, Cables & Telegrams	283,466,135.16	
Repairs and Maintenance	65,677,326.39	
Security, Clerical, Messengerial & Janitorial Services	576,154,184.08	
Information Technology Expenses	691,341,551.23	
Supervision Fees	627,288,558.11	
Insurance - PDIC	3,764,337,200.82	
Insurance - PCIC	120,410.52	
Insurance-Others	107,975,832.06	
Management & Other Professional Fees	140,811,848.15	
Representation and Entertainment	234,426,849.99	
Travelling Expenses	238,719,736.56	
Fuel and Lubricants	47,111,599.88	
Advertising and Publicity	111,387,710.56	
Membership Fees and Dues	12,933,973.79	
Donations & Charitable Contributions	28,654,703.39	
Periodicals & Magazines	36,891.00	

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ACCOUNT TITLE	DEBIT	CREDIT
Documentary Stamps Used	4,754,142,185.02	
Stationery and Supplies Used	394,465,864.30	
Fines, Penalties & Other Charges	2,358,635.56	
Litigation/Asset Acquired Expenses	212,204,782.56	
Freight Expenses	18,970,089.45	
Miscellaneous Expenses	163,181,222.86	
Depreciation-Bank Premises, Furniture, Fixture & Equipment	1,524,215,978.17	
Depreciation-ROPA	807,218,201.45	
Amortization	244,032,731.88	
Impairment Loss-Bank Premises, Furniture, Fixture & Equipment	6,371,954.58	
Impairment Loss-ROPA	3,867,523.19	
Provision for Year-End Expenses	4,680,491,825.85	
Provision for Credit Losses-Loans	14,498,136,772.25	
Recovery on Charged-Off Assets		44,922,999.34
Income Tax Expense	902,812,500.00	
TOTAL	2,974,032,507,926.41	2,974,032,507,926.41

*Based on BSP MORB chart of accounts

Certified Correct:



REYNALDO MICHAEL R. BIEN
Vice President
Financial Accounting Department