

LAND BANK OF THE PHILIPPINES
TRIAL BALANCE - PRUDENTIAL
As of December 31, 2022

ACCOUNT TITLE	DEBIT	CREDIT
Cash on Hand-Local Currency	53,319,363,069.82	
Cash on Hand-FX Regular	247,722,058.25	
Cash on Hand-FCDU-EFCDU	1,628,067,236.00	
Checks and Other Cash Items-Local Currency	7,934,676.98	
Checks and Other Cash Items-Foreign Currency	25,021,702.15	
Due from BSP-Local Currency	562,138,134,449.12	
Due from Local Banks-Regular	2,159,445,504.97	
Due from Local Banks-FCDU/EFCDU	1,682,932.34	
Due from Local Banks-Local Clearing	260,004,369.49	
Due from Foreign Banks-Foreign Regular	6,498,717,034.44	
Due from Foreign Banks-FCDU/EFCDU	11,028,063,014.39	
Financial Assets Held for Trading Securities - Local Currency	10,795,034,453.86	
Financial Assets Held for Trading Securities - FCDU/EFCDU	2,773,131,170.02	
Derivatives with Positive Fair Value Held for Trading-Local Currency	3,537,248,978.81	
Derivatives with Positive Fair Value Held for Trading-FCDU/EFCDU	143,593,489.94	
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	1,091,940,689.38	
AFS Debt Securities-Local Currency	353,842,394,718.99	
AFS Debt Securities-Foreign Regular	11,979,944,436.89	
AFS Debt Securities-FCDU-EFCDU	75,712,112,930.12	
AFS Equity Securities-Local Currency	5,349,732,204.21	
AFS Equity Securities-Foreign Regular	3,492,206,294.32	
Accumulated Market Gains/(Losses)-Debt Securities-Local Currency		14,121,474,919.78
Accumulated Market Gains/(Losses)-Debt Securities-Foreign Regular		776,454,493.18
Accumulated Market Gains/(Losses)-Debt Securities-FCDU-EFCDU		5,626,709,250.81
Accumulated Market Gains/(Losses)-Equity Securities-Local Currency	9,272,895,516.14	
Accumulated Market Gains/(Losses)-Equity Securities-Foreign Regular		1,002,510,874.01
Held -to-Maturity (HTM) Financial Assets-Debt Securities-Local Currency	788,065,395,689.75	
Held -to-Maturity (HTM) Financial Assets-Debt Securities-Foreign Regular	20,151,870,534.95	
Held -to-Maturity (HTM) Financial Assets-Debt Securities-FCDU-EFCDU	31,763,013,424.89	
Allowance for Credit Losses-Held -to-Maturity FA-Debt Securities-Local Currency		716,456,852.61
Allowance for Credit Losses-Held -to-Maturity FA-Debt Securities-Foreign Regular		2,339,293.58
Allowance for Credit Losses-Held -to-Maturity FA-Debt Securities-FCDU-EFCDU		3,002,226.67
Interbank Term Loans Receivable (ITLR)	49,486,581,845.76	
Allowance for Credit Losses-Interbank Term Loans Receivable		161,434,741.77
Loans to Government	168,223,911,479.25	
Allowance for Credit Losses-Loans to Government		13,619,142.15
Agrarian Reform Loans	15,323,341,580.13	
Allowance for Credit Losses-Agrarian Reform Loans		405,405,665.43
Other Agricultural Credit Loans (PD 717)	145,384,388,343.67	
Allowance for Credit Losses-Other Agricultural Credit Loans (PD 717)		4,990,124,468.46
Microenterprise Loans	19,464,656,360.84	
Allowance for Credit Losses-Microenterprise Loans		439,675,480.95
Small Scale Enterprises Loans	15,553,729,230.67	
Allowance for Credit Losses-Small Scale Enterprises Loans		876,311,968.83
Medium Scale Enterprises Loans	45,580,260,591.38	
Allowance for Credit Losses-Medium Scale Enterprises Loans		2,534,174,646.61
Contracts to Sell	20,880,757,539.15	
Allowance for Credit Losses-Contracts to Sell		2,619,770,858.20
Loans to Private Corporation	577,397,607,206.67	
Allowance for Credit Losses-Loans to Private Corporation		32,206,470,833.69
Loans to Individual for Housing Purposes	28,864,871,301.72	
Allowance for Credit Losses-Loans to Individual for Housing Purposes		3,259,986,007.69
Credit Card	480,824,214.33	
Allowance for Credit Losses-Credit Card		226,580,519.09
Auto Loans	10,032,343,464.71	
Allowance for Credit Losses-Auto Loans		69,003,493.46

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ACCOUNT TITLE	DEBIT	CREDIT
Motorcycle Loans	32,791,848.55	
Allowance for Credit Losses-Motorcycle Loans		699,109.54
Salary Based General-Purpose Consumption Loans	39,711,302,525.47	
Allowance for Credit Losses-Salary Based General-Purpose Consumption Loans		926,777,264.58
Personal Use-Others	5,205,548,684.88	
Allowance for Credit Losses-Personal Use-Others		216,939,147.85
Loans to Individual for Other Purposes	1,407,483,013.19	
Allowance for Credit Losses-Loans to Individual for Other Purposes		82,970,097.47
Loans and Receivables-Others-Non-Resident	310,567,772.59	
Allowance for Credit Losses-Loans & Receivables - Others - Non-Residents		12,031,851.78
Loans and Receivables Arising from RA, CA/PR SL/B Transaction-Local Currency	28,661,821,266.55	
Loans and Receivables Arising from RA, CA/PR SL/B Transaction-FCDU	73,459,609.41	
General Loan Loss Provision		7,044,924,773.28
Sales Contract Receivable	1,746,080,213.16	
Other Deferred Credits-Sales Contract Receivable		8,434,373.18
Allowance for Credit Losses-Sales Contract Receivable		100,990,601.72
Accrued Interest Income from Financial Assets-Local Currency	19,356,676,609.86	
Accrued Interest Income from Financial Assets-FX Regular	296,000,812.23	
Accrued Interest Income from Financial Assets-FCDU	1,879,749,584.04	
Allowance for Credit Losses-Accrued Interest from Fin'l. Asset-Local Currency		857,153,485.94
Allowance for Credit Losses-Accrued Interest from Fin'l. Asset-FCDU/EFCDU		859,879.81
Equity Investment in Subsidiaries, Associates and Joint Ventures	8,409,826,122.35	
Allowance for Credit Losses-Equity Investment in Subsidiaries, Associates and Joint Ventures		1.00
Bank, Premises, Furniture, Fixture and Equipment	24,414,085,780.78	
Accumulated Depreciation -Bank, Premises, Furniture, Fixture and Equipment		13,106,582,108.42
Allowance for Losses-Bank, Premises, Furniture, Fixture and Equipment		52,226,638.59
Real and Other Properties Acquired (ROPA)	17,572,209,196.34	
Accumulated Depreciation -Real and Other Properties Acquired (ROPA)		5,652,373,236.40
Allowance for Losses-Real and Other Properties Acquired (ROPA)		613,913,230.39
Non-Current Assets Held for Sale (NCAHS)	789,639,084.69	
Allowance for Losses - Non-Current Assets Held for Sale (NCAHS)		105,646,165.24
Other Intangible Asset	4,533,077,896.96	
Accumulated Amortization - Other Intangible Assets		2,609,781,982.14
Allowance for Losses-Other Intangible Asset		673,500.00
Deferred Tax Asset (DTA)	3,477,066,917.00	
Accounts Receivable	2,377,478,866.42	
Allowance for Losses-Accounts Receivable		1,243,516,316.82
Dividends Receivable	200,000,000.00	
Deficiency Judgement Receivable	20,785,263.44	
Prepaid Expenses	444,923,555.52	
Shortages	118,082,986.61	
Sundry Debits	9,615,511,593.03	
Inter-Office Float Items	9,653,413,125.19	
Returned Checks & Other Cash Items (RCOCI)	1,086,168,090.74	
Miscellaneous Checks & Other Cash Items	2,800.00	
Petty Cash Fund	15,200,693.78	
Documentary Stamps	543,755,617.11	
Postage Stamps	464,727.00	
Stationery and Supplies on Hand	297,075,351.89	
Deposits with Closed Bank - Banks in Liquidation	8,432,251.43	
Allowance for Losses- Deposits with Closed Bank		7,440,291.42
Other Investment	10,652,573.06	
Miscellaneous Assets	5,406,271,892.48	
Due From ARF	147,873,609.82	
Allowance for Losses - Others		29,133,478.65
Due From FCDU/RBU-Fxreg-Clearing Account	541,498,767.20	

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ACCOUNT TITLE	DEBIT	CREDIT
Due from FCDU/EFCDU Net Realized/Unrealized Losses Recognized in Profit or Loss and in Equity	5,522,472,151.56	
Financial Liability Held for Trading		29,073,784.18
Domestic Deposit Liabilities-Demand Deposits		1,368,918,982,743.86
Domestic Deposit Liabilities-Savings Deposit		1,252,471,020,512.37
Domestic Deposit Liabilities-Time Certificates of Deposits		20,492,670,700.54
Savings Deposits - FCDU/EFCDU		33,344,168,397.40
Time Certificates of Deposits - FCDU/EFCDU		87,377,781,091.82
Bills Payable - Bangko Sentral ng Pilipinas		24,303,874.79
Bills Payable - Other Deposit Substitutes		16,125,886,976.76
Bills Payable - Others		15,443,792,014.09
Bonds Payable		12,821,141,234.00
Unamortized Bond Discount/Premium	8,277,217,358.68	
Accrued Interest Expense on Financial Liabilities-Domestic		1,893,405,055.54
Accrued Interest Expense-FCDU/EFCDU		382,924,002.26
Accrued Interest Expense-Bills Payable		165,168,092.77
Accrued Interest Expense-Bonds Payable		66,799,708.90
Finance Lease Payment Payable		3,387,707,452.78
Due to Treasurer of the Philippines		1,413,495,823.00
Treasurer/Cashier/Manager's Checks		3,519,163,805.39
Payment Orders Payable - Domestic		177,257,791.95
Payment Orders Payable - FCDU/EFCDU		103,218,040.02
Margin Deposits-Domestic Letters of Credit		213,517,605.16
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		404,233,031.06
Cash Letter of Credits-Foreign Regular		18,450,435,118.07
Outstanding Acceptances - Foreign		120,940,162.71
Due to Philippine Crop Insurance Corp. (PCIC)		1,777,062.00
Income Tax Payable		1,045,076,458.59
Other Taxes and Licenses Payable		604,939,141.07
Accrued Other Expenses Payable		12,659,194,747.63
Unrealized Profit on Asset Sold/Exchanged		1,287,727.52
Advance Rentals on Bank Premises or Equipment Rented Out		2,389,906.47
Advance Rental on Safe Deposit Boxes		112,811.50
Unearned Income-Others		82,597,867.85
Provisions-Others		570,971,537.59
Withholding Tax Payable		587,668,915.91
GSIS, Medicare, Employees' Compensation Premiums		302,147,962.67
Pag-ibig Fund Contributions Payable		3,777,480.49
Other Credits-Unclaimed Balances - Local Currency		697,026,991.61
Other Credits-Unclaimed Balances - FCDU		13,229,658.52
Accounts Payable-Resident-Accounts Payable-Domestic		55,729,100,646.17
Accounts Payable-Foreign Regular		595,877.66
Accounts Payable-FCDU/EFCDU		223,576,008.85
Deposits for Keys of Safe Deposit Boxes		5,738,750.00
Due to Agrarian Reform Fund (ARF)		86,454,684.80
Overages		222,483,993.58
Sundry Credits - Local Currency		16,033,965,228.66
Sundry Credits - FCDU		77,483,122.21
Inter-Office Float Items -Foreign Regular		26,486,935.90
Miscellaneous Liabilities		8,385,131,324.71
Due to FCDU/RBU-FCDU-Clearing Acct		541,498,767.20
Due to RBU - FCDU/EFCDU Net Realized/Unrealized Losses Recognized in Profit or Loss and in Equity		5,522,472,151.56
Common Capital Stock		163,787,711,308.00
Retained Earnings-Reserve for Trust Business		5,045,000,000.00

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ACCOUNT TITLE	DEBIT	CREDIT
Retained Earnings-Reserve for Contingencies		5,002,500,000.00
Retained Earnings-Other Surplus Reserves		3,493,874,739.89
Retained Earnings-Free-Domestic		15,338,136,584.30
Retained Earnings-Free-FCDU/EFCDU	53,862,258.25	
Unrealized Gains/(Losses) on AFS Financial Assets-Debt Securities	20,524,638,663.77	
Unrealized Gains/(Losses) on AFS Financial Assets-Equity Securities		8,270,384,642.13
Cumulative Foreign Currency Translation		173,827,181.31
Interest Income-Due from BSP-Local Currency		2,763,130,064.93
Interest Income-Due from Other Banks-Resident-Local Currency		20,323,167.10
Interest Income-Due from Other Banks-Non-Resident-FX Regular		15,223,398.00
Interest Income-Due from Other Banks-Non-Resident-FCDU		39,928,239.72
Interest Income-FA HFT Securities-Local Currency		131,147,430.74
Interest Income-FA HFT Securities-FCDU		1,324,636.21
Interest Income-Available For Sale-Local Currency		9,071,602,564.74
Interest Income-Available For Sale-Fx Regular		191,492,454.74
Interest Income-Available For Sale-FCDU		1,509,300,000.13
Interest Income-Held To Maturity FA-Local Currency		26,199,822,935.50
Interest Income-Held To Maturity FA-Res.-FX Regular		629,425,213.09
Interest Income-Held To Maturity FA-Res.-FCDU		1,269,812,098.51
Interest Income-Interbank Call Loans Receivable (IBCLR)		584,201.39
Interest Income-Interbank Term Loans Receivable (IBTLR)		1,177,886,837.80
Interest Income-Loans to Government		5,034,018,102.29
Interest Income-Agrarian Reform/Other Agricultural Credit Loans		7,080,456,497.83
Interest Income-Microenterprise Loans		1,087,629,498.54
Interest Income-Small Scale Enterprise Loans		869,017,586.70
Interest Income-Medium Scale Enterprise Loans		2,588,708,549.36
Interest Income-Contracts to Sell		997,920,164.62
Interest Income-Loans To Private Corporation		25,524,767,741.20
Interest Income-Loans To Individuals For Housing Purposes		1,556,267,079.01
Interest Income-Loans To Individuals Primarily for Personal Use Purposes		3,917,184,232.80
Interest Income-Loans To Individuals For Other Purposes		63,503,108.46
Interest Income-Loans & Receivable-Non-Resident		15,413,447.51
Interest Income-Loans & Receivable-Arising from Repurchase Agreements, Cert, of Assignment/Participation with Recourse & Securities Lending and Borrowing Transactions - Local Currency		611,086,284.79
Interest Income-Loans & Receivable-Arising from Repurchase Agreements, Cert, of Assignment/Participation with Recourse & Securities Lending and Borrowing Transactions - FCDU		2,786,911.45
Interest Income-Sales Contract Receivables		115,076,646.29
Interest Income-Others		58,351,794.83
Interest Expense-Demand Deposits-Domestic	612,673,057.29	
Interest Expense-Savings Deposits-Domestic	11,003,221,650.67	
Interest Expense-Savings Deposits-FCDU/EFCDU	10,215,043.91	
Interest Expense-Time Certificates of Deposits-Domestic	662,999,003.11	
Interest Expense-Time Certificates of Deposits-FCDU/EFCDU	1,199,509,431.69	
Interest Expense-Bills Payable-Deposit Substitutes	210,626,481.43	
Interest Expense-Bills Payable-Others	829,070,605.31	
Interest Expense-Bonds Payable	754,506,176.27	
Interest Expense-Finance Lease Payment Payable	167,395,368.95	
Interest Expense-Others	56,787,510.34	
Dividend Income-HFT Securities		3,693,063.38
Dividend Income-DFVPL		196,381.98
Dividend Income-AFS		1,051,061,552.60
Fees & Commissions Income-Payment Services		292,603,882.98
Fees & Commissions Income-Intermediation Services		1,695,180,515.36
Fees & Commissions Income-Securities Brokering Activities		49,847,519.95
Fees & Commissions Income-Income from Fiduciary Activities		300,139,203.56
Fees & Commissions Income-Others		1,276,017,031.06

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ACCOUNT TITLE	DEBIT	CREDIT
Realized G/(L) from Sale/Derecog-HFT-Domestic		106,471,832.27
Realized G/(L) from Sale/Derecog-HFT-FX Regular	300,840.27	
Realized G/(L) from Sale/Derecog-HFT-Derivatives-FX Reg	4,843,361,001.29	
Realized G/(L) from Sale/Derecog-HFT-FCDU		18,812,272.25
Unrealized G/(L) from Mark to Market of HFT-Domestic	61,022,870.18	
Unrealized G/(L) from Mark to Market of HFT-Deriv.-Domestic	357,854,117.75	
Unrealized G/(L) from Mark to Market of HFT-Deriv.-FX Reg		914,611,352.25
Unrealized G/(L) from Mark to Market of HFT-FCDU		10,077,773.68
Realized G/(L) from Foreign Exchange Trans.-HFT-Deriv.-FX Reg		444,413,795.19
Gain/(Loss)-Fin. Assets & Liab. Desig. at FV thru P/(L)-FX Reg	31,562,951.32	
Foreign Exchange Profit/(Loss)-FX Regular		4,010,300,616.44
Foreign Exchange Profit/(Loss)-FCDU		23,509,187.39
Gain/(Loss)- Sale/Red/Derecog-Fin Assets & Liab.-Loc Cur		39,282,121.01
Gain/(Loss)-Sale/Red/Derecog-Fin Assets & Liab-FCDU		4,192,939.92
Gain/(Loss) from Sale/Derecognition of Non-FA-Bank Prem, Fur, Fix & Equipt		5,709,052,154.86
Gain/(Loss) from Sale/Derecognition of Non-FA-ROPA		585,189,424.12
Rental Income-Safe Deposit Box		2,937,949.38
Rental Income-Bank Premises & Equipment	1,397,313.63	
Rental Income-Real & Other Properties Acquired		1,865,432.09
Miscellaneous Income/(Loss) - Domestic		9,299,078,941.81
Miscellaneous Income/(Loss) - FX Regular		5,705,890.00
Miscellaneous Income/(Loss) - FCDU/EFCDU		579,212,315.65
Salaries & Wages	10,320,616,292.79	
Fringe Benefits-Directors	2,560,000.00	
Fringe Benefits-Officers	1,009,961,878.64	
Fringe Benefits-Employees	4,463,871,152.19	
Directors' Fees	5,808,000.00	
GSIS, Medicare, EC Premium & Pag-ibig Fund Cont.	1,401,577,904.44	
Medical, Dental & Hospitalization	2,087,893.39	
Contributions to Retirement/Provident Fund	1,521,577,297.62	
Taxes & Licenses-National	6,525,017,813.80	
Taxes & Licenses-Local	329,288,402.45	
Taxes & Licenses-National-Foreign	16,527,849.95	
Fees and Commission Expenses-Local	705,566,841.77	
Fees and Commission Expenses- Fx Regular	2,294,410.39	
Fees and Commission Expenses- FCDU/EFCDU	24,391,939.59	
Rent	1,322,456,657.35	
Power, Light & Water	479,422,612.69	
Postage, Telephone, Cables & Telegrams	842,705,267.31	
Repairs and Maintenance	148,004,633.20	
Security, Clerical, Messengerial & Janitorial Services	1,459,041,538.71	
Information Technology Expenses	1,170,818,400.96	
Supervision Fees	819,563,356.46	
Insurance - PDIC	5,082,930,200.82	
Insurance - PCIC	120,810.52	
Insurance-Others	156,204,412.53	
Management & Other Professional Fees	188,014,250.91	
Representation and Entertainment	350,676,727.06	
Travelling Expenses	358,605,455.56	
Fuel and Lubricants	83,074,325.01	
Advertising and Publicity	203,404,635.53	
Membership Fees and Dues	14,287,418.31	
Donations & Charitable Contributions	58,708,137.14	
Periodicals & Magazines	38,099.00	
Documentary Stamps Used	6,162,739,947.34	
Stationery and Supplies Used	676,618,208.89	
Fines, Penalties & Other Charges	3,018,747.27	

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ACCOUNT TITLE	DEBIT	CREDIT
Litigation/Asset Acquired Expenses	299,863,918.83	
Freight Expenses	62,437,509.23	
Miscellaneous Expenses - Local Currency	282,305,771.98	
Miscellaneous Expenses - FCDU	4,059,647.01	
Depreciation-Bank Premises, Furniture, Fixture & Equipment	1,780,410,716.12	
Depreciation-ROPA	1,074,795,190.18	
Amortization-Other Intangible Assets	392,166,649.89	
Impairment Loss-Bank Premises, Furniture, Fixture & Equipment	6,165,858.44	
Impairment Loss-ROPA	2,708,172.97	
Provision for Credit Losses-Loans	17,495,404,222.29	
Recovery on Charged-Off Assets		109,609,022.13
Income Tax Expense	903,750,000.00	
TOTAL	3,363,750,547,708.98	3,363,750,547,708.98

*Based on BSP MORB chart of accounts

Certified Correct:



REYNALDO MICHAEL R. BIEN
Vice President
Financial Accounting Department