

LAND BANK OF THE PHILIPPINES
TRIAL BALANCE - PRUDENTIAL
As of MARCH 31, 2023

ACCOUNT TITLE	DEBIT	CREDIT
Cash on Hand-Local Currency	45,865,385,554.22	
Cash on Hand-FX Regular	205,187,995.64	
Cash on Hand-FCDU-EFCDU	1,193,230,741.08	
Checks and Other Cash Items-Local Currency	6,278,794.28	
Checks and Other Cash Items-Foreign Currency	5,539,520.47	
Due from BSP-Local Currency	557,140,348,207.81	
Due from Local Banks-Regular	2,160,891,352.77	
Due from Local Banks-FCDU/EFCDU	1,640,825.07	
Due from Local Banks-Local Clearing	106,463,441.58	
Due from Foreign Banks-Foreign Regular	3,103,844,575.75	
Due from Foreign Banks-FCDU/EFCDU	3,567,950,243.31	
Financial Assets Held for Trading Securities - Local Currency	40,061,739,222.15	
Financial Assets Held for Trading Securities - FCDU/EFCDU	2,689,944,257.68	
Derivatives with Positive Fair Value Held for Trading-Local Currency	2,488,783,170.20	
Derivatives with Positive Fair Value Held for Trading-FCDU/EFCDU	140,000,755.32	
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	1,077,670,461.51	
AFS Debt Securities-Local Currency	385,951,400,241.59	
AFS Debt Securities-Foreign Regular	13,887,179,498.41	
AFS Debt Securities-FCDU-EFCDU	69,110,958,605.19	
AFS Equity Securities-Local Currency	5,419,838,499.52	
AFS Equity Securities-Foreign Regular	3,184,758,520.43	
Accumulated Market Gains/(Losses)-Debt Securities-Local Currency		11,357,820,849.64
Accumulated Market Gains/(Losses)-Debt Securities-Foreign Regular		737,044,811.06
Accumulated Market Gains/(Losses)-Debt Securities-FCDU-EFCDU		4,879,865,714.69
Accumulated Market Gains/(Losses)-Equity Securities-Local Currency	9,811,683,233.83	
Accumulated Market Gains/(Losses)-Equity Securities-Foreign Regular		1,017,729,096.22
Held -to-Maturity (HTM) Financial Assets-Debt Securities-Local Currency	751,727,490,435.94	
Held -to-Maturity (HTM) Financial Assets-Debt Securities-Foreign Regular	12,731,020,968.20	
Held -to-Maturity (HTM) Financial Assets-Debt Securities-FCDU-EFCDU	27,854,117,321.73	
Allowance for Credit Losses-Held -to-Maturity FA-Debt Securities-Local Currency		699,123,748.07
Allowance for Credit Losses-Held -to-Maturity FA-Debt Securities-Foreign Regular		2,280,764.04
Allowance for Credit Losses-Held -to-Maturity FA-Debt Securities-FCDU-EFCDU		1,839,964.78
Interbank Term Loans Receivable (ITLR)	58,136,428,575.52	
Allowance for Credit Losses-Interbank Term Loans Receivable		227,841,924.88
Loans to Government	174,039,642,673.76	
Allowance for Credit Losses-Loans to Government		10,928,418.07
Agrarian Reform Loans	14,054,352,072.72	
Allowance for Credit Losses-Agrarian Reform Loans		549,854,069.61
Other Agricultural Credit Loans (PD 717)	150,416,210,269.56	
Allowance for Credit Losses-Other Agricultural Credit Loans (PD 717)		4,197,782,845.87
Microenterprise Loans	18,742,368,637.55	
Allowance for Credit Losses-Microenterprise Loans		501,903,204.86
Small Scale Enterprises Loans	15,370,433,978.05	
Allowance for Credit Losses-Small Scale Enterprises Loans		807,652,529.94
Medium Scale Enterprises Loans	44,621,251,569.03	
Allowance for Credit Losses-Medium Scale Enterprises Loans		2,666,126,635.43
Contracts to Sell	20,812,562,138.33	
Allowance for Credit Losses-Contracts to Sell		2,605,755,933.42
Loans to Private Corporation	569,534,518,065.24	
Allowance for Credit Losses-Loans to Private Corporation		30,295,079,520.96
Loans to Individual for Housing Purposes	27,475,585,715.21	
Allowance for Credit Losses-Loans to Individual for Housing Purposes		3,192,456,523.78
Credit Card	505,159,464.46	
Allowance for Credit Losses-Credit Card		227,955,788.10
Auto Loans	8,880,409,255.75	
Allowance for Credit Losses-Auto Loans		63,185,201.70

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ACCOUNT TITLE	DEBIT	CREDIT
Motorcycle Loans	26,165,191.34	
Allowance for Credit Losses-Motorcycle Loans		689,263.86
Salary Based General-Purpose Consumption Loans	42,145,160,110.35	
Allowance for Credit Losses-Salary Based General-Purpose Consumption Loans		865,659,779.24
Personal Use-Others	1,633,805,146.07	
Allowance for Credit Losses-Personal Use-Others		250,279,065.28
Loans to Individual for Other Purposes	982,775,433.10	
Allowance for Credit Losses-Loans to Individual for Other Purposes		73,857,570.31
Loans and Receivables-Others-Non-Resident	298,850,452.45	
Allowance for Credit Losses-Loans & Receivables - Others - Non-Residents		39,896,510.98
Loans and Receivables Arising from RA, CA/PR SL/B Transaction-Local Currency	29,300,458,444.00	
General Loan Loss Provision		9,071,686,549.72
Sales Contract Receivable	1,795,506,817.69	
Other Deferred Credits-Sales Contract Receivable		6,960,855.91
Allowance for Credit Losses-Sales Contract Receivable		96,806,047.63
Accrued Interest Income from Financial Assets-Local Currency	22,009,598,881.70	
Accrued Interest Income from Financial Assets-FX Regular	208,143,096.22	
Accrued Interest Income from Financial Assets-FCDU	1,188,021,881.77	
Allowance for Credit Losses-Accrued Interest from Fin'l. Asset-Local Currency		984,044,634.98
Allowance for Credit Losses-Accrued Interest from Fin'l. Asset-FCDU/EFCDU		879,227.88
Equity Investment in Subsidiaries, Associates and Joint Ventures	8,409,826,118.35	
Allowance for Credit Losses-Equity Investment in Subsidiaries, Associates and Joint Ventures		1.00
Bank, Premises, Furniture, Fixture and Equipment	24,558,992,101.33	
Accumulated Depreciation -Bank, Premises, Furniture, Fixture and Equipment		13,505,679,563.65
Allowance for Losses-Bank, Premises, Furniture, Fixture and Equipment		54,212,664.95
Real and Other Properties Acquired (ROPA)	17,250,473,300.80	
Accumulated Depreciation -Real and Other Properties Acquired (ROPA)		5,768,372,440.07
Allowance for Losses-Real and Other Properties Acquired (ROPA)		557,546,731.22
Non-Current Assets Held for Sale (NCAHS)	856,494,768.90	
Allowance for Losses - Non-Current Assets Held for Sale (NCAHS)		61,068,185.48
Other Intangible Asset	4,637,172,008.79	
Accumulated Amortization - Other Intangible Assets		2,708,046,300.44
Allowance for Losses-Other Intangible Asset		673,500.00
Deferred Tax Asset (DTA)	3,475,816,917.00	
Accounts Receivable	2,037,597,602.12	
Allowance for Losses-Accounts Receivable		1,277,761,508.68
Dividends Receivable	679,491,374.60	
Deficiency Judgement Receivable	20,785,263.44	
Prepaid Expenses	475,140,383.70	
Shortages	57,036,826.54	
Sundry Debits	3,068,544,682.97	
Inter-Office Float Items	46,177,463.47	
Returned Checks & Other Cash Items (RCOCI)	218,657,573.69	
Petty Cash Fund	14,445,001.96	
Documentary Stamps	452,118,846.25	
Postage Stamps	963,156.00	
Stationery and Supplies on Hand	292,103,524.19	
Deposits with Closed Bank - Banks in Liquidation	8,432,251.43	
Allowance for Losses- Deposits with Closed Bank		7,440,291.42
Other Investment	10,625,728.06	
Miscellaneous Assets	6,552,999,571.05	
Due From ARF	136,993,031.70	
Allowance for Losses - Others		29,133,478.65
Due From FCDU/RBU-Fxreg-Clearing Account	584,208,540.47	
Due from FCDU/EFCDU Net Realized/Unrealized Losses Recognized in Profit or Loss and in Equity	6,577,016,400.00	
Financial Liability Held for Trading		131,334,368.76

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ACCOUNT TITLE	DEBIT	CREDIT
Domestic Deposit Liabilities-Demand Deposits		1,344,916,429,739.09
Domestic Deposit Liabilities-Savings Deposit		1,302,477,809,195.81
Domestic Deposit Liabilities-Time Certificates of Deposits		7,315,325,763.76
Savings Deposits - FCDU/EFCDU		29,224,608,401.03
Time Certificates of Deposits - FCDU/EFCDU		95,394,449,193.70
Bills Payable - Bangko Sentral ng Pilipinas		23,400,826.86
Bills Payable - Interbank Loans Payable		14,677,200.00
Bills Payable - Others		14,750,535,045.47
Bonds Payable		12,821,141,234.00
Unamortized Bond Discount/Premium	8,166,246,714.85	
Accrued Interest Expense on Financial Liabilities-Domestic		3,327,627,923.67
Accrued Interest Expense on Financial Liabilities-FCDU/EFCDU		510,970,835.84
Accrued Interest Expense-Bills Payable		212,031,643.82
Accrued Interest Expense-Bonds Payable		122,123,811.49
Finance Lease Payment Payable		3,248,809,069.05
Due to Treasurer of the Philippines		2,013,546,604.76
Treasurer/Cashier/Manager's Checks		2,633,036,058.56
Payment Orders Payable - Domestic		76,557,572.38
Payment Orders Payable - FCDU/EFCDU		86,797,093.63
Margin Deposits-Domestic Letters of Credit		278,211,682.39
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		404,233,031.06
Cash Letter of Credits-Foreign Regular		14,720,364,762.40
Outstanding Acceptances - Foreign		115,012,025.32
Due to BSP - Supervision Fee		222,058,177.35
Due to Philippine Crop Insurance Corp. (PCIC)		1,709,136.14
Income Tax Payable		1,044,471,576.65
Other Taxes and Licenses Payable		604,939,141.07
Accrued Other Expenses Payable		13,032,976,264.08
Unrealized Profit on Asset Sold/Exchanged		1,224,091.16
Advance Rentals on Bank Premises or Equipment Rented Out		2,389,906.47
Advance Rental on Safe Deposit Boxes		231,837.60
Unearned Income-Others		77,597,867.85
Provisions-Others		531,053,876.29
Withholding Tax Payable		514,586,416.41
GSIS, Medicare, Employees' Compensation Premiums		285,161,739.27
Pag-ibig Fund Contributions Payable		3,747,373.42
Other Credits-Unclaimed Balances - Local Currency		174,372,563.83
Other Credits-Unclaimed Balances - FCDU		1,828,680.86
Accounts Payable-Resident-Accounts Payable-Domestic		35,383,383,760.96
Accounts Payable-Foreign Regular		18,818.89
Accounts Payable-FCDU/EFCDU		146,177,981.69
Deposits for Keys of Safe Deposit Boxes		4,837,500.00
Due to Agrarian Reform Fund (ARF)		6,831,317.45
Overages		109,875,999.66
Sundry Credits - Local Currency		2,358,239,737.09
Sundry Credits - FCDU		36,007,146.41
Inter-Office Float Items		926,847,978.14
Inter-Office Float Items -Foreign Regular		25,458,807.51
Miscellaneous Liabilities		8,101,288,038.74
Due to FCDU/RBU-FCDU-Clearing Acct		584,208,540.47
Due to RBU - FCDU/EFCDU Net Realized/Unrealized Losses Recognized in Profit or Loss and in Equity		6,577,016,400.00
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

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ACCOUNT TITLE	DEBIT	CREDIT
Retained Earnings-Free-Domestic		45,416,163,847.31
Retained Earnings-Free-FCDU/EFCDU	71,285,215.94	
Unrealized Gains/(Losses) on AFS Financial Assets-Debt Securities	16,957,315,763.57	
Unrealized Gains/(Losses) on AFS Financial Assets-Equity Securities		8,793,954,137.61
Cumulative Foreign Currency Translation		15,974,997.79
Interest Income-Due from BSP-Local Currency		1,259,103,226.46
Interest Income-Due from Other Banks-Resident-Local Currency		11,072,283.81
Interest Income-Due from Other Banks-Non-Resident-FX Regular		22,939,181.70
Interest Income-Due from Other Banks-Non-Resident-FCDU		28,056,255.60
Interest Income-Due from Banks Clearing Account-FXCur-FCDU		177,131.52
Interest Income-FA HFT Securities-Local Currency		86,973,857.76
Interest Income-FA HFT Securities-FCDU		1,499,787.51
Interest Income-Available For Sale-Local Currency		2,422,407,278.01
Interest Income-Available For Sale-Fx Regular		61,812,627.64
Interest Income-Available For Sale-FCDU		356,459,982.96
Interest Income-Held To Maturity FA-Local Currency		7,176,081,221.80
Interest Income-Held To Maturity FA-Res.-FX Regular		168,876,187.02
Interest Income-Held To Maturity FA-Res.-FCDU		341,470,987.05
Interest Income-Interbank Call Loans Receivable (IBCLR)		546,006.94
Interest Income-Interbank Term Loans Receivable (IBTLR)		687,841,121.15
Interest Income-Loans to Government		2,202,316,717.44
Interest Income-Agrarian Reform/Other Agricultural Credit Loans		2,202,513,281.98
Interest Income-Microenterprise Loans		315,604,613.69
Interest Income-Small Scale Enterprise Loans		241,410,512.69
Interest Income-Medium Scale Enterprise Loans		674,774,714.79
Interest Income-Contracts to Sell		319,373,348.69
Interest Income-Loans To Private Corporation		8,150,305,078.00
Interest Income-Loans To Individuals For Housing Purposes		468,397,098.03
Interest Income-Loans To Individuals Primarily for Personal Use Purposes		1,149,421,511.05
Interest Income-Loans To Individuals For Other Purposes		14,236,478.85
Interest Income-Loans & Receivable-Non-Resident		4,522,756.52
Interest Income-Loans & Receivable-Arising from Repurchase Agreements, Cert, of Assignment/Participation with Recourse & Securities Lending and Borrowing Transactions - Local Currency		332,644,959.58
Interest Income-Loans & Receivable-Arising from Repurchase Agreements, Cert, of Assignment/Participation with Recourse & Securities Lending and Borrowing Transactions - FCDU		399,349.76
Interest Income-Sales Contract Receivables		36,009,775.19
Interest Income-Others		207,983.44
Interest Expense-Demand Deposits-Domestic	150,103,062.48	
Interest Expense-Savings Deposits-Domestic	6,264,625,645.54	
Interest Expense-Savings Deposits-FCDU/EFCDU	850,923.28	
Interest Expense-Time Certificates of Deposits-Domestic	109,813,551.16	
Interest Expense-Time Certificates of Deposits-FCDU/EFCDU	736,917,494.06	
Interest Expense-Bills Payable-Interbank Loans Payable	15,760.59	
Interest Expense-Bills Payable-Deposit Substitutes	148,821,984.09	
Interest Expense-Bills Payable-Others	189,572,651.73	
Interest Expense-Bonds Payable	166,294,746.42	
Interest Expense-Finance Lease Payment Payable	31,632,222.81	
Dividend Income-HFT Securities		15,697.50
Dividend Income-DFVPL		50,931.21
Dividend Income-AFS		550,964,986.83
Fees & Commissions Income-Payment Services		124,977,842.54
Fees & Commissions Income-Intermediation Services		480,868,059.98
Fees & Commissions Income-Securities Brokering Activities		14,495,628.56
Fees & Commissions Income-Income from Fiduciary Activities		63,880,958.11
Fees & Commissions Income-Others		391,661,587.68
Realized G/(L) from Sale/Derecog-HFT-Domestic		87,016,151.57

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ACCOUNT TITLE	DEBIT	CREDIT
Realized G/(L) from Sale/Derecog-HFT-Derivatives-FX Reg		1,316,763,647.75
Realized G/(L) from Sale/Derecog-HFT-FCDU		22,030,104.83
Unrealized G/(L) from Mark to Market of HFT-Domestic		182,425,761.20
Unrealized G/(L) from Mark to Market of HFT-Deriv.-Domestic	380,298,197.15	
Unrealized G/(L) from Mark to Market of HFT-Deriv.-FX Reg		144,183,156.21
Unrealized G/(L) from Mark to Market of HFT-FCDU		11,638,255.84
Realized G/(L) from Foreign Exchange Trans.-HFT-Deriv.-FX Reg		66,382,104.97
Gain/(Loss)-Fin. Assets & Liab. Desig. at FV thru P/(L)-FX Reg		13,042,896.32
Foreign Exchange Profit/(Loss)-FX Regular	415,258,590.38	
Foreign Exchange Profit/(Loss)-FCDU	23,181,545.82	
Gain/(Loss) from Sale/Derecognition of Non-FA-Bank Prem, Fur, Fix & Equipt	1,980,358.26	
Gain/(Loss) from Sale/Derecognition of Non-FA-ROPA		164,290,517.05
Rental Income-Safe Deposit Box		848,222.95
Rental Income-Bank Premises & Equipment		2,671,790.46
Rental Income-Real & Other Properties Acquired		7,400.00
Miscellaneous Income/(Loss) - Domestic		696,615,688.40
Miscellaneous Income/(Loss) - FX Regular		474,845.25
Miscellaneous Income/(Loss) - FCDU/EFCDU		17,828,737.67
Salaries & Wages	2,579,787,741.55	
Fringe Benefits-Officers	21,728,633.15	
Fringe Benefits-Employees	137,433,556.45	
Directors' Fees	1,376,000.00	
GSIS, Medicare, EC Premium & Pag-ibig Fund Cont.	355,025,833.83	
Medical, Dental & Hospitalization	2,900.00	
Contributions to Retirement/Provident Fund	239,692,011.40	
Taxes & Licenses-National	1,778,564,617.46	
Taxes & Licenses-Local	340,954,586.60	
Fees and Commission Expenses-Local	121,326,241.26	
Fees and Commission Expenses- Fx Regular	258,181.32	
Fees and Commission Expenses- FCDU/EFCDU	5,985,474.74	
Rent	109,161,909.61	
Power, Light & Water	80,091,293.86	
Postage, Telephone, Cables & Telegrams	26,888,215.32	
Repairs and Maintenance	11,147,681.15	
Security, Clerical, Messengerial & Janitorial Services	96,611,504.42	
Information Technology Expenses	341,332,129.74	
Supervision Fees	222,058,177.35	
Insurance - PDIC	1,689,757,000.00	
Insurance - PCIC	1,598.00	
Insurance-Others	68,097,663.90	
Management & Other Professional Fees	35,330,997.08	
Representation and Entertainment	75,974,863.99	
Travelling Expenses	79,908,198.98	
Fuel and Lubricants	7,601,492.07	
Advertising and Publicity	5,575,297.00	
Membership Fees and Dues	6,473,198.01	
Donations & Charitable Contributions	1,291,500.00	
Periodicals & Magazines	9,500.00	
Documentary Stamps Used	1,042,268,642.10	
Stationery and Supplies Used	108,108,769.39	
Fines, Penalties & Other Charges	21,728.40	
Litigation/Asset Acquired Expenses	69,700,100.98	
Freight Expenses	2,406,491.82	
Miscellaneous Expenses - Local Currency	91,536,859.46	
Miscellaneous Expenses - FCDU	65,112.56	
Depreciation-Bank Premises, Furniture, Fixture & Equipment	448,481,184.42	
Depreciation-ROPA	226,071,110.08	

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ACCOUNT TITLE	DEBIT	CREDIT
Amortization-Other Intangible Assets	110,381,563.30	
Impairment Loss-Bank Premises, Furniture, Fixture & Equipment	2,899,447.30	
Impairment Loss-ROPA	5,445,213.77	
Impairment Loss-Other Assets	407,484.63	
Provision for Year-End Expenses	2,306,048,000.00	
Provisions-Others	100,000,000.00	
Provision for Credit Losses-Loans	750,000,000.00	
Recovery on Charged-Off Assets		13,331,182.71
Income Tax Expense	1,250,000.00	
TOTAL	3,269,640,521,638.80	3,269,640,521,638.80

**Based on BSP MORB chart of accounts*

Certified Correct:



REYNALDO MICHAEL R. BIEN
Vice President
Financial Accounting Department