

**LAND BANK OF THE PHILIPPINES**  
**TRIAL BALANCE - PRUDENTIAL**  
**As of March 31, 2025**

ACCOUNT TITLE	DEBIT	CREDIT
Cash on Hand-Local Currency	44,274,474,523.72	
Cash on Hand-FX Regular	329,086,723.69	
Cash on Hand-FCDU-EFCDU	1,508,311,720.13	
Checks and Other Cash Items-Local Currency	9,487,457.10	
Checks and Other Cash Items-Foreign Currency	2,934,946.80	
Due from BSP-Local Currency	213,825,984,156.50	
Due from Local Banks-Regular	1,759,178,506.24	
Due from Local Banks-Local Clearing	1,117,471,734.84	
Due from Foreign Banks-Foreign Regular	9,015,809,767.54	
Due from Foreign Banks-FCDU/EFCDU	10,821,986,039.85	
Allowance for Credit Losses-Due from Other Banks		1,728,821.69
Financial Assets Held for Trading Securities - Debt Securities - Local Currency	38,045,106,554.69	
Financial Assets Held for Trading Securities - Debt Securities - FCDU/EFCDU	4,320,852,794.41	
Financial Assets Held for Trading Securities - Equity Securities - Local Currency	1,009,234,590.50	
Derivatives with Positive Fair Value Held for Trading-Local Currency	1,602,395,654.71	
Derivatives with Positive Fair Value Held for Trading-FCDU/EFCDU	147,340,750.77	
Debt Securities Designated at Fair Value through Profit or Loss-Local Currency	27,900,753.86	
Financial Assets at FVOCI-Debt Securities - Local Currency	537,120,318,131.35	
Financial Assets at FVOCI-Debt Securities - Foreign Regular	45,690,668,162.88	
Financial Assets at FVOCI-Debt Securities - FCDU-EFCDU	65,425,261,684.74	
Financial Assets at FVOCI-Equity Securities - Local Currency	7,484,983,256.62	
Financial Assets at FVOCI-Equity Securities - Foreign Regular	590,296,667.07	
Accumulated Market Gains/(Losses)-Debt Securities-Local Currency		2,005,441,685.32
Accumulated Market Gains/(Losses)-Debt Securities-Foreign Regular		174,102,954.31
Accumulated Market Gains/(Losses)-Debt Securities-FCDU-EFCDU		2,674,206,165.65
Accumulated Market Gains/(Losses)-Equity Securities-Local Currency	20,271,241,913.85	
Accumulated Market Gains/(Losses)-Equity Securities-Foreign Regular		241,216,388.24
Debt Securities at Amortized Cost-Local Currency	750,098,214,638.06	
Debt Securities at Amortized Cost-Foreign Regular	10,473,165,359.90	
Debt Securities at Amortized Cost-FCDU/EFCDU	13,706,271,525.18	
Allowance for Credit Losses-Debt Securities at Amortized Cost-Local Currency		694,118,490.13
Allowance for Credit Losses-Debt Securities at Amortized Cost-Foreign Regular		7,985,794.01
Allowance for Credit Losses-Debt Securities at Amortized Cost-Local Currency		11,227,133.54
Interbank Term Loans Receivable (ITLR)	46,494,834,348.29	
Allowance for Credit Losses-Interbank Term Loans Receivable		142,716,473.41
Loans to Government	173,228,887,856.35	
Allowance for Credit Losses-Loans to Government		117,251,517.42
Generally Benefit Agrarian Report & Other Priority Sector (GBAROPS) Loans	16,902,113,593.25	
Allowance for Credit Losses-GBAROPS		50,964,796.46
Other Agriculture, Fisheries & Rural Development (AFRD)	286,241,988,378.55	
Allowance for Credit Losses-Other AFRD		639,396,652.88
Microenterprise Loans	17,777,551,397.14	
Allowance for Credit Losses-Microenterprise Loans		1,734,404,787.82
Small Scale Enterprises Loans	15,046,480,171.77	
Allowance for Credit Losses-Small Scale Enterprises Loans		1,149,914,774.73
Medium Scale Enterprises Loans	43,722,394,267.69	
Allowance for Credit Losses-Medium Scale Enterprises Loans		4,123,356,851.44
Contracts to Sell	16,537,809,121.89	
Allowance for Credit Losses-Contracts to Sell		3,592,147,347.71
Loans to Private Corporation	599,645,230,901.17	
Allowance for Credit Losses-Loans to Private Corporation		36,832,541,720.78
Loans to Individual for Housing Purposes	22,440,901,038.89	
Allowance for Credit Losses-Loans to Individual for Housing Purposes		4,218,559,537.45
Credit Card	523,977,903.91	
Allowance for Credit Losses-Credit Card		124,845,343.58

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ACCOUNT TITLE	DEBIT	CREDIT
Auto Loans	3,178,634,632.36	
Allowance for Credit Losses-Auto Loans		1,285,343,280.97
Motorcycle Loans	1,088,648.55	
Allowance for Credit Losses-Motorcycle Loans		276,185.38
Salary Based General-Purpose Consumption Loans	55,501,575,844.51	
Allowance for Credit Losses-Salary Based General-Purpose Consumption Loans		887,944,588.07
Personal Use-Others	1,966,933,742.76	
Allowance for Credit Losses-Personal Use-Others		214,255,882.24
Loans to Individual for Other Purposes	5,338,471,269.59	
Allowance for Credit Losses-Loans to Individual for Other Purposes		1,252,294,692.96
Loans and Receivables Arising from RA, CA/PR SL/B Transaction-Local Currency	277,081,961,285.61	
Loans and Receivables Arising from RA, CA/PR SL/B Transaction-FXReg	5,760,240.91	
General Loan Loss Provision		13,997,417,761.41
Sales Contract Receivable	1,472,265,205.28	
Other Deferred Credits-Sales Contract Receivable		323,077.45
Allowance for Credit Losses-Sales Contract Receivable		44,352,610.07
Accrued Interest Income from Financial Assets-Local Currency	25,725,006,451.40	
Accrued Interest Income from Financial Assets-FX Regular	300,765,649.45	
Accrued Interest Income from Financial Assets-FCDU	1,307,427,625.09	
Allowance for Credit Losses-Accrued Interest from Fin'l. Asset-Local Currency		2,218,247,188.60
Allowance for Credit Losses-Accrued Interest from Fin'l. Asset-FX Regular		156,824.05
Allowance for Credit Losses-Accrued Interest from Fin'l. Asset-FCDU/EFCDU		7,089,527.27
Equity Investment in Subsidiaries, Associates and Joint Ventures	8,758,388,139.11	
Allowance for Credit Losses-Equity Investment in Subsidiaries, Associates and Joint Ventures		1.00
Bank, Premises, Furniture, Fixture and Equipment	27,577,968,210.61	
Accumulated Depreciation -Bank, Premises, Furniture, Fixture and Equipment		14,407,910,852.75
Allowance for Losses-Bank, Premises, Furniture, Fixture and Equipment		61,999,697.44
Real and Other Properties Acquired (ROPA)	19,839,091,169.51	
Accumulated Depreciation -Real and Other Properties Acquired (ROPA)		6,630,301,209.45
Allowance for Losses-Real and Other Properties Acquired (ROPA)		552,511,834.81
Non-Current Assets Held for Sale (NCAHS)	729,006,428.63	
Allowance for Losses - Non-Current Assets Held for Sale (NCAHS)		79,201,816.00
Other Intangible Asset	4,309,759,011.36	
Accumulated Amortization - Other Intangible Assets		3,173,673,632.80
Allowance for Losses-Other Intangible Asset		5,916,382.00
Deferred Tax Asset (DTA)	3,468,629,417.00	
Accounts Receivable	1,807,221,416.34	
Allowance for Losses-Accounts Receivable		1,401,191,482.04
Dividends Receivable	663,362,689.19	
Deficiency Judgement Receivable	20,785,263.44	
Prepaid Expenses	703,339,547.07	
Shortages	65,406,482.91	
Sundry Debits	2,418,171,787.11	
Inter-Office Float Items	224,623,712.47	
Returned Checks & Other Cash Items (RCOCI)	996,493,766.18	
Petty Cash Fund	12,991,000.00	
Documentary Stamps	313,915,290.54	
Postage Stamps	222,179.00	
Stationery and Supplies on Hand	288,072,851.96	
Deposits with Closed Bank - Banks in Liquidation	8,432,251.43	
Allowance for Losses- Deposits with Closed Bank		7,440,291.42
Other Investment	8,683,386.58	
Miscellaneous Assets	69,713,035,314.80	
Due From ARF	228,136,529.94	

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ACCOUNT TITLE	DEBIT	CREDIT
Allowance for Losses - Others		20,594,389.20
Financial Liability Held for Trading		42,291,261.22
Domestic Deposit Liabilities-Demand Deposits		1,455,395,381,134.48
Domestic Deposit Liabilities-Savings Deposit		1,441,188,616,541.38
Domestic Deposit Liabilities-Time Certificates of Deposits		8,188,718,160.36
Savings Deposits - FCDU/EFCDU		33,189,559,192.78
Time Certificates of Deposits - FCDU/EFCDU		79,547,714,408.00
Bills Payable - Bangko Sentral ng Pilipinas		23,400,824.86
Bills Payable - Other Deposit Substitutes		856,725,284.37
Bills Payable - Others		12,141,677,818.88
Bonds Payable		12,165,084,172.30
Unamortized Bond Discount/Premium	7,213,383,916.89	
Accrued Interest Expense on Financial Liabilities-Domestic		1,820,363,334.09
Accrued Interest Expense on Financial Liabilities-FCDU/EFCDU		309,010,007.17
Accrued Interest Expense-Bills Payable		199,903,396.84
Accrued Interest Expense-Bonds Payable		115,882,415.43
Finance Lease Payment Payable		2,775,750,315.46
Due to Treasurer of the Philippines		3,231,475,040.90
Treasurer/Cashier/Manager's Checks		3,205,135,022.60
Payment Orders Payable - Domestic		131,716,946.71
Payment Orders Payable - FCDU/EFCDU		38,658,532.18
Margin Deposits-Domestic Letters of Credit		363,639,915.68
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		24,876,279,594.66
Outstanding Acceptances - Foreign		70,266,132.67
Due to BSP - Supervision Fee		158,727,591.24
Due to Philippine Crop Insurance Corp. (PCIC)		1,377,574.96
Income Tax Payable		588,176,103.33
Other Taxes and Licenses Payable		1,294,589,534.05
Accrued Other Expenses Payable		13,252,907,391.97
Advance Rentals on Bank Premises or Equipment Rented Out		2,387,013.37
Advance Rental on Safe Deposit Boxes		255,192.77
Unearned Income-Others		48,187,342.04
Provisions-Others		627,785,519.02
Withholding Tax Payable		915,671,412.61
GSIS, Medicare, Employees' Compensation Premiums		261,088,646.40
Pag-ibig Fund Contributions Payable		6,540,450.15
Other Credits-Unclaimed Balances - Local Currency		79,494,550.42
Other Credits-Unclaimed Balances - FCDU		2,101,962.34
Accounts Payable-Resident-Accounts Payable-Domestic		31,441,733,158.07
Accounts Payable-FCDU/EFCDU		172,914,704.50
Deposits for Keys of Safe Deposit Boxes		4,344,650.00
Due to Agrarian Reform Fund (ARF)		2,369,044.79
Overages		96,488,106.62
Sundry Credits - Local Currency		1,724,608,581.55
Sundry Credits - FCDU		381,766.33
Inter-Office Float Items -Foreign Regular		32,531,781.74
Miscellaneous Liabilities		7,486,480,169.97
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		90,142,784,638.99

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ACCOUNT TITLE	DEBIT	CREDIT
Retained Earnings-Free-FCDU/EFCDU	86,506,334.79	
Unrealized Gains/(Losses) on AFS Financial Assets-Debt Securities	4,810,941,344.08	
Unrealized Gains/(Losses) on AFS Financial Assets-Equity Securities		20,030,025,525.61
Cumulative Foreign Currency Translation	269,764,130.87	
Interest Income-Due from BSP-Local Currency		1,507,045,891.11
Interest Income-Due from Other Banks-Resident-Local Currency		16,011,879.58
Interest Income-Due from Other Banks-Non-Resident-FX Regular		13,911,105.97
Interest Income-Due from Other Banks-Non-Resident-FCDU		3,438,072.75
Interest Income-Due from Banks Clearing Account-FXCur-FCDU		645,274.45
Interest Income-FA HFT Securities-Local Currency		116,821,057.75
Interest Income-FA HFT Securities-FCDU		9,641,907.37
Interest Income-FA at FVOCI-Local Currency		5,328,312,084.00
Interest Income-FA at FVOCI-Fx Regular		456,011,768.86
Interest Income-FA at FVOCI-FCDU		454,444,265.33
Interest Income-Debt Securities FA-Local Currency		7,381,314,109.63
Interest Income-Debt Securities FA-Res.-FX Regular		92,767,074.38
Interest Income-Debt Securities FA-Res.-FCDU		187,804,636.04
Interest Income-Interbank Call Loans Receivable (IBCLR)		1,757,552.09
Interest Income-Interbank Term Loans Receivable (IBTLR)		848,522,754.25
Interest Income-Loans to Government		2,733,572,330.34
Interest Income-Agriculture, Fisheries and Rural Development Loans		4,713,532,558.40
Interest Income-Microenterprise Loans		287,704,734.60
Interest Income-Small Scale Enterprise Loans		263,752,485.80
Interest Income-Medium Scale Enterprise Loans		755,338,439.37
Interest Income-Contracts to Sell		273,895,594.94
Interest Income-Loans To Private Corporation		9,573,183,744.97
Interest Income-Loans To Individuals For Housing Purposes		404,771,110.70
Interest Income-Loans To Individuals Primarily for Personal Use Purposes		1,237,621,914.31
Interest Income-Loans To Individuals For Other Purposes		63,589,723.36
Interest Income-Loans & Receivable-Arising from Repurchase Agreements, Cert, of Assignment/Participation with Recourse & Securities Lending and Borrowing Transactions - Local Currency		1,271,397,170.80
Interest Income-Loans & Receivable-Arising from Repurchase Agreements, Cert, of Assignment/Participation with Recourse & Securities Lending and Borrowing Transactions - Foreign Regular		55,044.16
Interest Income-Sales Contract Receivables		28,118,178.76
Interest Income-Others		786,802.08
Interest Expense-Demand Deposits-Domestic	167,401,105.12	
Interest Expense-Savings Deposits-Domestic	10,477,195,855.59	
Interest Expense-Savings Deposits-FCDU/EFCDU	4,566,892.15	
Interest Expense-Time Certificates of Deposits-Domestic	78,105,738.04	
Interest Expense-Time Certificates of Deposits-FCDU/EFCDU	650,183,540.67	
Interest Expense-Bills Payable-Deposit Substitutes	1,162,009.28	
Interest Expense-Bills Payable-Others	160,467,605.95	
Interest Expense-Bonds Payable	176,415,240.72	
Interest Expense-Finance Lease Payment Payable	34,413,340.22	
Dividend Income-HFT Securities		18,491,820.08
Dividend Income-DFVPL		194,161.06
Dividend Income-AFS		652,937,330.97
Fees & Commissions Income-Payment Services		115,502,543.39
Fees & Commissions Income-Intermediation Services		511,965,943.65
Fees & Commissions Income-Underwriting & Securities Dealership		4,032,258.07
Fees & Commissions Income-Securities Brokering Activities		29,006,809.42
Fees & Commissions Income-Income from Fiduciary Activities		93,612,101.14
Fees & Commissions Income-Others		553,745,241.52
Realized G/(L) from Sale/Derecog-HFT-Domestic		69,942,104.22

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ACCOUNT TITLE	DEBIT	CREDIT
Realized G/(L) from Sale/Derecog-HFT-Derivatives-FX Reg		129,540,861.12
Realized G/(L) from Sale/Derecog-HFT-FCDU		12,954,895.57
Unrealized G/(L) from Mark to Market of HFT-Domestic		228,228,266.15
Unrealized G/(L) from Mark to Market of HFT-Deriv.-Domestic		29,202,495.79
Unrealized G/(L) from Mark to Market of HFT-Deriv.-FX Reg		456,193,783.23
Unrealized G/(L) from Mark to Market of HFT-FCDU		24,816,001.15
Realized G/(L) from Foreign Exchange Trans.-HFT-Deriv.-FX Reg		135,623,300.00
Unrealized G/(L)-Other Fin Asset-from Mark to Market- MMFVPL-FX Regular		5,879,252.51
Foreign Exchange Profit/(Loss)-FX Regular	664,248,183.01	
Foreign Exchange Profit/(Loss)-FCDU		3,454,596.26
Gain/(Loss) from Sale/Derecognition of Non-FA-Bank Prem, Fur, Fix & Equipt	2,706,295.11	
Gain/(Loss) from Sale/Derecognition of Non-FA-ROPA		136,585,491.99
Rental Income-Safe Deposit Box		601,817.18
Rental Income-Bank Premises & Equipment		2,018,841.31
Miscellaneous Income/(Loss) - Domestic		147,764,298.70
Miscellaneous Income/(Loss) - FCDU/EFCDU		682,745.98
Salaries & Wages	2,414,628,046.84	
Fringe Benefits-Officers	15,019,381.46	
Fringe Benefits-Employees	78,701,733.54	
Directors' Fees	1,568,000.00	
GSIS, Medicare, EC Premium & Pag-ibig Fund Cont.	350,605,627.84	
Medical, Dental & Hospitalization	1,734.00	
Contributions to Retirement/Provident Fund	234,535,964.62	
Taxes & Licenses-National	2,629,981,783.59	
Taxes & Licenses-Local	496,013,567.72	
Fees and Commission Expenses-Local	264,801,586.35	
Fees and Commission Expenses- Fx Regular	2,313,868.02	
Fees and Commission Expenses- FCDU/EFCDU	5,094,967.74	
Rent	19,910,962.05	
Power, Light & Water	67,503,713.65	
Postage, Telephone, Cables & Telegrams	27,827,966.99	
Repairs and Maintenance	9,425,059.83	
Security, Clerical, Messengerial & Janitorial Services	137,697,458.58	
Information Technology Expenses	347,860,425.92	
Supervision Fees	158,727,591.24	
Insurance - PDIC	1,492,000,000.00	
Insurance-Others	70,030,152.74	
Management & Other Professional Fees	57,861,039.50	
Representation and Entertainment	83,735,142.73	
Travelling Expenses	100,635,048.27	
Fuel and Lubricants	6,597,617.91	
Advertising and Publicity	12,919,619.60	
Membership Fees and Dues	6,154,254.28	
Donations & Charitable Contributions	824,500.00	
Documentary Stamps Used	1,249,062,538.69	
Stationery and Supplies Used	189,662,723.21	
Fines, Penalties & Other Charges	1,299,609.11	
Litigation/Asset Acquired Expenses	165,724,521.99	
Freight Expenses	2,161,998.24	
Miscellaneous Expenses - Local Currency	38,896,476.52	
Miscellaneous Expenses - FCDU	1,148,291.91	
Depreciation-Bank Premises, Furniture, Fixture & Equipment	522,158,967.85	
Depreciation-ROPA	237,359,894.64	
Amortization-Other Intangible Assets	117,334,511.70	
Impairment Loss-Bank Premises, Furniture, Fixture & Equipment	9,934,594.43	

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ACCOUNT TITLE	DEBIT	CREDIT
Provision for Year-End Expenses	2,764,349,000.00	
Provisions-Others	157,218,104.32	
Provision for Credit Losses-Loans	851,000,000.00	
Recovery on Charged-Off Assets		17,427,848.92
Income Tax Expense	300,937,500.00	
<b>TOTAL</b>	<b>3,571,774,460,514.70</b>	<b>3,571,774,460,514.70</b>

*\*Based on BSP MORB chart of accounts*

*Certified Correct:*

  
**RUSTUM H. CORPUZ JR.**  
Vice President  
Financial Accounting Department