

**LAND BANK OF THE PHILIPPINES**  
**TRIAL BALANCE - PRUDENTIAL**  
**As of September 30, 2024**

ACCOUNT TITLE	DEBIT	CREDIT
Cash on Hand-Local Currency	40,412,373,620.95	
Cash on Hand-FX Regular	252,333,005.49	
Cash on Hand-FCDU-EFCDU	1,537,466,157.58	
Checks and Other Cash Items-Local Currency	9,624,166.29	
Checks and Other Cash Items-Foreign Currency	3,163,946.31	
Due from BSP-Local Currency	352,471,735,386.34	
Due from Local Banks-Regular	1,859,255,440.50	
Due from Local Banks-Local Clearing	176,244,521.11	
Due from Foreign Banks-Foreign Regular	1,717,221,744.31	
Due from Foreign Banks-FCDU/EFCDU	1,591,543,148.02	
Allowance for Credit Losses-Due from Other Banks		2,522,398.36
Financial Assets Held for Trading Securities - Debt Securities - Local Currency	37,989,871,508.23	
Financial Assets Held for Trading Securities - Debt Securities - FCDU/EFCDU	2,371,978,671.05	
Financial Assets Held for Trading Securities - Equity Securities - Local Currency	1,015,184,650.00	
Derivatives with Positive Fair Value Held for Trading-Local Currency	1,608,780,428.26	
Derivatives with Positive Fair Value Held for Trading-FCDU/EFCDU	144,301,735.11	
Debt Securities Designated at Fair Value through Profit or Loss-Local Currency	27,900,753.86	
Other Financial Assets Mandatorily Measured at FV thru P/L - HFT Equity Securities - Foreign Regular	1,166,378,395.97	
Financial Assets at FVOCI-Debt Securities - Local Currency	459,162,385,999.89	
Financial Assets at FVOCI-Debt Securities - Foreign Regular	34,106,467,912.33	
Financial Assets at FVOCI-Debt Securities - FCDU-EFCDU	69,693,400,455.34	
Financial Assets at FVOCI-Equity Securities - Local Currency	7,421,003,540.47	
Financial Assets at FVOCI-Equity Securities - Foreign Regular	2,077,701,939.33	
Accumulated Market Gains/(Losses)-Debt Securities-Local Currency	2,322,525,362.56	
Accumulated Market Gains/(Losses)-Debt Securities-Foreign Regular		121,340,137.40
Accumulated Market Gains/(Losses)-Debt Securities-FCDU-EFCDU		2,614,942,314.21
Accumulated Market Gains/(Losses)-Equity Securities-Local Currency	15,549,004,322.80	
Accumulated Market Gains/(Losses)-Equity Securities-Foreign Regular		1,298,497,235.53
Debt Securities at Amortized Cost-Local Currency	683,654,005,208.23	
Debt Securities at Amortized Cost-Foreign Regular	11,126,858,226.20	
Debt Securities at Amortized Cost-FCDU/EFCDU	15,247,432,042.94	
Allowance for Credit Losses-Debt Securities at Amortized Cost-Local Currency		701,231,755.15
Allowance for Credit Losses-Debt Securities at Amortized Cost-Foreign Regular		8,304,169.32
Allowance for Credit Losses-Debt Securities at Amortized Cost-Local Currency		11,909,727.28
Interbank Term Loans Receivable (ITLR)	64,969,896,042.27	
Allowance for Credit Losses-Interbank Term Loans Receivable		244,467,444.95
Loans to Government	185,821,295,845.47	
Allowance for Credit Losses-Loans to Government		143,745,573.22
Generally Benefit Agrarian Report & Other Priority Sector (GBAROPS) Loans	11,943,932,806.04	
Allowance for Credit Losses-GBAROPS		112,187,548.62
Other Agriculture, Fisheries & Rural Development (AFRD)	182,133,830,166.60	
Allowance for Credit Losses-Other AFRD		662,569,025.44
Microenterprise Loans	16,968,603,220.96	
Allowance for Credit Losses-Microenterprise Loans		1,236,351,991.55
Small Scale Enterprises Loans	15,382,654,818.85	
Allowance for Credit Losses-Small Scale Enterprises Loans		1,349,636,978.99
Medium Scale Enterprises Loans	42,770,241,610.73	
Allowance for Credit Losses-Medium Scale Enterprises Loans		4,534,624,232.67
Contracts to Sell	17,421,252,096.75	
Allowance for Credit Losses-Contracts to Sell		3,403,690,087.65
Loans to Private Corporation	635,112,958,329.44	
Allowance for Credit Losses-Loans to Private Corporation		36,970,181,734.84
Loans to Individual for Housing Purposes	23,752,690,429.27	
Allowance for Credit Losses-Loans to Individual for Housing Purposes		3,937,805,199.62
Credit Card	594,636,575.68	

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ACCOUNT TITLE	DEBIT	CREDIT
Allowance for Credit Losses-Credit Card		243,285,770.87
Auto Loans	4,381,392,126.81	
Allowance for Credit Losses-Auto Loans		1,673,124,543.80
Motorcycle Loans	1,360,999.16	
Allowance for Credit Losses-Motorcycle Loans		352,026.60
Salary Based General-Purpose Consumption Loans	54,530,081,917.81	
Allowance for Credit Losses-Salary Based General-Purpose Consumption Loans		1,009,962,718.82
Personal Use-Others	1,791,757,739.94	
Allowance for Credit Losses-Personal Use-Others		262,874,463.95
Loans to Individual for Other Purposes	6,088,358,544.73	
Allowance for Credit Losses-Loans to Individual for Other Purposes		1,564,472,152.11
Loans and Receivables Arising from RA, CA/PR SL/B Transaction-Local Currency	340,000,000,000.00	
General Loan Loss Provision		13,726,226,413.19
Sales Contract Receivable	1,633,920,707.22	
Other Deferred Credits-Sales Contract Receivable		323,077.45
Allowance for Credit Losses-Sales Contract Receivable		62,282,665.62
Accrued Interest Income from Financial Assets-Local Currency	25,030,813,303.20	
Accrued Interest Income from Financial Assets-FX Regular	315,052,491.11	
Accrued Interest Income from Financial Assets-FCDU	1,234,919,016.98	
Allowance for Credit Losses-Accrued Interest from Fin'l. Asset-Local Currency		2,328,004,047.87
Allowance for Credit Losses-Accrued Interest from Fin'l. Asset-FX Regular		177,541.70
Allowance for Credit Losses-Accrued Interest from Fin'l. Asset-FCDU/EFCDU		1,293,068.18
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	26,760,816,976.32	
Accumulated Depreciation -Bank, Premises, Furniture, Fixture and Equipment		14,169,112,894.05
Allowance for Losses-Bank, Premises, Furniture, Fixture and Equipment		55,669,095.98
Real and Other Properties Acquired (ROPA)	18,258,157,302.45	
Accumulated Depreciation -Real and Other Properties Acquired (ROPA)		6,539,432,819.32
Allowance for Losses-Real and Other Properties Acquired (ROPA)		489,510,108.68
Non-Current Assets Held for Sale (NCAHS)	667,129,561.05	
Allowance for Losses - Non-Current Assets Held for Sale (NCAHS)		65,206,972.60
Other Intangible Asset	5,002,868,980.87	
Accumulated Amortization - Other Intangible Assets		3,485,135,601.40
Allowance for Losses-Other Intangible Asset		13,835,144.18
Deferred Tax Asset (DTA)	3,470,504,417.00	
Accounts Receivable	1,855,845,965.47	
Allowance for Losses-Accounts Receivable		1,453,407,982.72
Dividends Receivable	58,479,900.18	
Deficiency Judgement Receivable	20,785,263.44	
Prepaid Expenses	707,838,109.90	
Shortages	61,968,211.72	
Sundry Debits	2,117,720,820.31	
Inter-Office Float Items	620,251,828.77	
Returned Checks & Other Cash Items (RCOCI)	675,628,323.14	
Petty Cash Fund	12,851,000.00	
Documentary Stamps	439,378,422.99	
Postage Stamps	616,738.00	
Stationery and Supplies on Hand	306,790,128.94	
Deposits with Closed Bank - Banks in Liquidation	8,432,251.43	
Allowance for Losses- Deposits with Closed Bank		7,440,291.42
Other Investment	8,759,054.71	
Miscellaneous Assets	67,229,695,936.82	
Due From ARF	113,318,285.25	

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ACCOUNT TITLE	DEBIT	CREDIT
Allowance for Losses - Others		20,594,389.20
Financial Liability Held for Trading		108,813,880.51
Domestic Deposit Liabilities-Demand Deposits		1,438,836,032,050.63
Domestic Deposit Liabilities-Savings Deposit		1,464,852,134,755.46
Domestic Deposit Liabilities-Time Certificates of Deposits		5,963,685,943.44
Savings Deposits - FCDU/EFCDU		30,085,593,050.56
Time Certificates of Deposits - FCDU/EFCDU		81,406,335,129.87
Bills Payable - Bangko Sentral ng Pilipinas		23,400,824.86
Bills Payable - Others		12,790,175,134.36
Bonds Payable		12,165,084,172.30
Unamortized Bond Discount/Premium	7,463,981,879.25	
Accrued Interest Expense on Financial Liabilities-Domestic		3,773,764,362.25
Accrued Interest Expense on Financial Liabilities-FCDU/EFCDU		380,981,655.44
Accrued Interest Expense-Bills Payable		227,485,805.06
Accrued Interest Expense-Bonds Payable		9,729,557.66
Finance Lease Payment Payable		2,548,746,549.92
Due to Treasurer of the Philippines		1,983,960,589.04
Treasurer/Cashier/Manager's Checks		3,516,826,247.64
Payment Orders Payable - Domestic		26,172,930.96
Payment Orders Payable - FCDU/EFCDU		147,811,750.15
Margin Deposits-Domestic Letters of Credit		376,639,210.32
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		21,151,200,500.30
Outstanding Acceptances - Foreign		97,456,218.09
Due to Philippine Crop Insurance Corp. (PCIC)		1,696,138.38
Income Tax Payable		259,983,129.30
Other Taxes and Licenses Payable		1,294,589,534.05
Accrued Other Expenses Payable		13,140,988,407.11
Advance Rentals on Bank Premises or Equipment Rented Out		2,362,758.37
Advance Rental on Safe Deposit Boxes		357,112.41
Unearned Income-Others		55,687,342.04
Provisions-Others		716,354,527.73
Withholding Tax Payable		942,904,672.57
GSIS, Medicare, Employees' Compensation Premiums		274,691,764.29
Pag-ibig Fund Contributions Payable		6,279,512.53
Other Credits-Unclaimed Balances - Local Currency		775,944,806.45
Other Credits-Unclaimed Balances - FCDU		44,593,634.28
Accounts Payable-Resident-Accounts Payable-Domestic		37,058,604,669.39
Accounts Payable-FCDU/EFCDU		263,526,087.99
Deposits for Keys of Safe Deposit Boxes		4,414,050.00
Due to Agrarian Reform Fund (ARF)		1,650,272.82
Overages		95,164,260.29
Sundry Credits - Local Currency		1,645,910,548.06
Sundry Credits - FCDU		2,011,056.22
Inter-Office Float Items -Foreign Regular		28,478,197.02
Inter-Office Float Items - FCDU/EFCDU		9,636,957.32
Miscellaneous Liabilities		8,155,637,205.87
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		55,227,592,705.27
Retained Earnings-Free-FCDU/EFCDU	70,994,394.91	

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ACCOUNT TITLE	DEBIT	CREDIT
Unrealized Gains/(Losses) on AFS Financial Assets-Debt Securities	365,886,691.78	
Unrealized Gains/(Losses) on AFS Financial Assets-Equity Securities		14,250,507,087.27
Cumulative Foreign Currency Translation	75,279,706.22	
Interest Income-Due from BSP-Local Currency		3,462,953,060.57
Interest Income-Due from Other Banks-Resident-Local Currency		62,375,163.96
Interest Income-Due from Other Banks-Non-Resident-FX Regular		100,994,379.08
Interest Income-Due from Other Banks-Non-Resident-FCDU		45,178,964.64
Interest Income-Due from Banks Clearing Account-FXCur-FCDU		2,279,568.22
Interest Income-FA HFT Securities-Local Currency		554,050,288.56
Interest Income-FA HFT Securities-FCDU		35,656,384.29
Interest Income-FA at FVOCI-Local Currency		12,232,055,847.88
Interest Income-FA at FVOCI-Fx Regular		715,989,880.67
Interest Income-FA at FVOCI-FCDU		1,288,341,995.43
Interest Income-Debt Securities FA-Local Currency		20,905,127,298.24
Interest Income-Debt Securities FA-Res.-FX Regular		417,575,333.47
Interest Income-Debt Securities FA-Res.-FCDU		675,302,423.29
Interest Income-Interbank Call Loans Receivable (IBCLR)		11,400,043.39
Interest Income-Interbank Term Loans Receivable (IBTLR)		3,268,570,452.60
Interest Income-Loans to Government		9,443,513,699.86
Interest Income-Agriculture, Fisheries and Rural Development Loans		5,872,047,140.04
Interest Income-Microenterprise Loans		908,892,238.24
Interest Income-Small Scale Enterprise Loans		812,011,798.89
Interest Income-Medium Scale Enterprise Loans		2,275,730,383.01
Interest Income-Contracts to Sell		885,895,913.48
Interest Income-Loans To Private Corporation		30,218,846,165.40
Interest Income-Loans To Individuals For Housing Purposes		1,470,835,471.77
Interest Income-Loans To Individuals Primarily for Personal Use Purposes		3,695,681,667.42
Interest Income-Loans To Individuals For Other Purposes		207,634,008.19
Interest Income-Loans & Receivable-Non-Resident		3,114,236.82
Interest Income-Loans & Receivable-Arising from Repurchase Agreements, Cert, of Assignment/Participation with Recourse & Securities Lending and Borrowing Transactions - Local Currency		3,249,116,103.72
Interest Income-Sales Contract Receivables		75,100,115.91
Interest Income-Others		3,228,649.54
Interest Expense-Demand Deposits-Domestic	494,933,086.79	
Interest Expense-Savings Deposits-Domestic	27,653,210,901.53	
Interest Expense-Savings Deposits-FCDU/EFCDU	6,375,969.36	
Interest Expense-Time Certificates of Deposits-Domestic	130,780,353.46	
Interest Expense-Time Certificates of Deposits-FCDU/EFCDU	2,437,790,109.56	
Interest Expense-Bills Payable-Interbank Loans Payable	220,140.13	
Interest Expense-Bills Payable-Others	568,818,899.42	
Interest Expense-Bonds Payable	519,851,742.60	
Interest Expense-Finance Lease Payment Payable	117,176,250.88	
Dividend Income-HFT Securities		59,325,211.19
Dividend Income-AFS		1,196,679,790.95
Fees & Commissions Income-Payment Services		287,209,260.12
Fees & Commissions Income-Intermediation Services		1,416,371,688.98
Fees & Commissions Income-Underwriting & Securities Dealership		11,278,620.93
Fees & Commissions Income-Securities Brokering Activities		65,576,594.09
Fees & Commissions Income-Income from Fiduciary Activities		248,310,344.07
Fees & Commissions Income-Others		1,353,853,101.63
Realized G/(L) from Sale/Derecog-HFT-Domestic		702,136,611.57
Realized G/(L) from Sale/Derecog-HFT-Derivatives-FX Reg	492,568,648.36	
Realized G/(L) from Sale/Derecog-HFT-FCDU		63,666,173.50
Unrealized G/(L) from Mark to Market of HFT-Domestic		466,072,061.38

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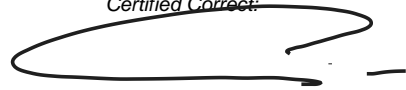
ACCOUNT TITLE	DEBIT	CREDIT
Unrealized G/(L) from Mark to Market of HFT-Deriv.-Domestic	361,792,927.54	
Unrealized G/(L) from Mark to Market of HFT-Deriv.-FX Reg		187,613,213.82
Unrealized G/(L) from Mark to Market of HFT-FCDU		32,549,356.62
Realized G/(L) from Foreign Exchange Trans.-HFT-Deriv.-FX Reg		136,899,300.00
Unrealized G/(L)-Other Fin Asset-from Mark to Market- MMFVPL-FX Regular		42,854,230.09
Foreign Exchange Profit/(Loss)-FX Regular		662,590,955.19
Foreign Exchange Profit/(Loss)-FCDU		13,581,430.17
Gain/(Loss)- Sale/Red/Derecog-Fin Assets & Liab. at FVOCI-Loc Cur		492,212,888.49
Gain/(Loss) from Sale/Derecognition of Non-FA-Bank Prem, Fur, Fix & Equipt	22,256,943.71	
Gain/(Loss) from Sale/Derecognition of Non-FA-ROPA		432,938,295.17
Rental Income-Safe Deposit Box		1,953,631.17
Rental Income-Bank Premises & Equipment		9,477,760.37
Rental Income-Real & Other Properties Acquired		1,600.00
Miscellaneous Income/(Loss) - Domestic		1,459,883,296.26
Miscellaneous Income/(Loss) - FX Regular		361,857.83
Miscellaneous Income/(Loss) - FCDU/EFCDU		4,863,763.86
Salaries & Wages	7,369,321,152.32	
Fringe Benefits-Officers	257,782,104.14	
Fringe Benefits-Employees	825,301,936.54	
Directors' Fees	4,512,000.00	
GSIS, Medicare, EC Premium & Pag-ibig Fund Cont.	1,072,795,836.17	
Medical, Dental & Hospitalization	234,566.67	
Contributions to Retirement/Provident Fund	705,063,988.62	
Taxes & Licenses-National	6,871,636,924.91	
Taxes & Licenses-Local	455,372,774.55	
Fees and Commission Expenses-Local	860,442,273.24	
Fees and Commission Expenses- Fx Regular	3,566,402.09	
Fees and Commission Expenses- FCDU/EFCDU	14,451,191.49	
Rent	87,684,695.97	
Power, Light & Water	299,957,225.16	
Postage, Telephone, Cables & Telegrams	164,629,376.59	
Repairs and Maintenance	85,874,739.76	
Security, Clerical, Messengerial & Janitorial Services	946,382,033.66	
Information Technology Expenses	928,024,031.29	
Supervision Fees	403,131,502.77	
Insurance - PDIC	4,280,690,000.00	
Insurance - PCIC	4,400.00	
Insurance-Others	123,785,806.62	
Management & Other Professional Fees	135,751,079.55	
Representation and Entertainment	265,209,731.10	
Travelling Expenses	317,546,389.99	
Fuel and Lubricants	39,300,425.28	
Advertising and Publicity	25,457,199.57	
Membership Fees and Dues	8,249,147.63	
Donations & Charitable Contributions	837,647.94	
Periodicals & Magazines	8,442.50	
Documentary Stamps Used	4,017,953,299.36	
Stationery and Supplies Used	523,569,703.76	
Fines, Penalties & Other Charges	41,348,422.51	
Litigation/Asset Acquired Expenses	321,363,018.65	
Freight Expenses	35,537,496.16	
Miscellaneous Expenses - Local Currency	117,806,917.20	
Miscellaneous Expenses - FCDU	3,064,355.19	
Depreciation-Bank Premises, Furniture, Fixture & Equipment	1,460,683,957.20	
Depreciation-ROPA	626,057,471.48	

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ACCOUNT TITLE	DEBIT	CREDIT
Amortization-Other Intangible Assets	297,004,545.75	
Impairment Loss-Bank Premises, Furniture, Fixture & Equipment	6,835,140.15	
Impairment Loss-ROPA	14,443,434.18	
Provision for Year-End Expenses	5,176,945,968.83	
Provisions-Others	315,511,032.91	
Provision for Credit Losses-Loans	13,335,882,854.49	
Provision for Credit Losses-Accrued Int. Receivable	679,313,080.09	
Provision for Credit Losses-Accts Receivable	5,461,869.79	
Recovery on Charged-Off Assets		43,261,146.82
Income Tax Expense	815,140,155.89	
<b>TOTAL</b>	<b>3,608,880,863,091.57</b>	<b>3,608,880,863,091.57</b>

*\*Based on BSP MORB chart of accounts*

*Certified Correct:*



**REYNALDO MICHAEL R. BIEN**  
 Vice President  
 Financial Accounting Department