

LAND BANK OF THE PHILIPPINES
TRIAL BALANCE - PRUDENTIAL
As of December 31, 2024

ACCOUNT TITLE	DEBIT	CREDIT
Cash on Hand-Local Currency	55,745,828,713.98	
Cash on Hand-FX Regular	358,247,754.88	
Cash on Hand-FCDU-EFCDU	1,825,953,292.24	
Checks and Other Cash Items-Local Currency	5,194,401.91	
Checks and Other Cash Items-Foreign Currency	2,926,846.51	
Due from BSP-Local Currency	363,350,055,579.60	
Due from Local Banks-Regular	1,761,489,022.07	
Due from Local Banks-Local Clearing	171,220,387.41	
Due from Foreign Banks-Foreign Regular	1,206,103,648.87	
Due from Foreign Banks-FCDU/EFCDU	1,363,752,110.35	
Allowance for Credit Losses-Due from Other Banks		1,742,210.22
Financial Assets Held for Trading Securities - Debt Securities - Local Currency	14,601,238,081.09	
Financial Assets Held for Trading Securities - Debt Securities - FCDU/EFCDU	1,133,369,746.11	
Financial Assets Held for Trading Securities - Equity Securities - Local Currency	988,200,619.50	
Derivatives with Positive Fair Value Held for Trading-Local Currency	1,611,482,184.51	
Derivatives with Positive Fair Value Held for Trading-FCDU/EFCDU	148,976,153.27	
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	1,213,460,591.11	
Financial Assets at FVOCI-Debt Securities - Local Currency	458,457,189,595.03	
Financial Assets at FVOCI-Debt Securities - Foreign Regular	38,837,331,535.03	
Financial Assets at FVOCI-Debt Securities - FCDU-EFCDU	73,466,906,045.92	
Financial Assets at FVOCI-Equity Securities - Local Currency	7,344,707,129.61	
Financial Assets at FVOCI-Equity Securities - Foreign Regular	1,712,404,487.28	
Accumulated Market Gains/(Losses)-Debt Securities-Local Currency		4,711,852,843.02
Accumulated Market Gains/(Losses)-Debt Securities-Foreign Regular		435,441,963.54
Accumulated Market Gains/(Losses)-Debt Securities-FCDU-EFCDU		3,592,783,753.62
Accumulated Market Gains/(Losses)-Equity Securities-Local Currency	17,617,647,854.86	
Accumulated Market Gains/(Losses)-Equity Securities-Foreign Regular		633,678,994.56
Debt Securities at Amortized Cost-Local Currency	680,577,034,065.94	
Debt Securities at Amortized Cost-Foreign Regular	11,060,111,323.70	
Debt Securities at Amortized Cost-FCDU/EFCDU	15,410,382,754.17	
Allowance for Credit Losses-Debt Securities at Amortized Cost-Local Currency		694,206,756.38
Allowance for Credit Losses-Debt Securities at Amortized Cost-Foreign Regular		8,202,072.20
Allowance for Credit Losses-Debt Securities at Amortized Cost-Local Currency		11,788,127.85
Interbank Call Loans Receivable (IBCLR)	1,000,000,000.00	
Interbank Term Loans Receivable (ITLR)	60,961,454,429.83	
Allowance for Credit Losses-Interbank Term Loans Receivable		142,717,263.00
Loans to Government	175,969,786,301.00	
Allowance for Credit Losses-Loans to Government		117,251,517.42
Generally Benefit Agrarian Report & Other Priority Sector (GBAROPS) Loans	15,541,632,410.21	
Allowance for Credit Losses-GBAROPS		180,123,664.96
Other Agriculture, Fisheries & Rural Development (AFRD)	260,224,336,357.96	
Allowance for Credit Losses-Other AFRD		296,256,478.37
Microenterprise Loans	18,341,784,813.17	
Allowance for Credit Losses-Microenterprise Loans		1,723,499,705.35
Small Scale Enterprises Loans	15,845,014,867.09	
Allowance for Credit Losses-Small Scale Enterprises Loans		1,320,571,297.22
Medium Scale Enterprises Loans	45,186,303,039.61	
Allowance for Credit Losses-Medium Scale Enterprises Loans		4,196,448,942.10
Contracts to Sell	16,946,758,858.65	
Allowance for Credit Losses-Contracts to Sell		3,652,976,091.91
Loans to Private Corporation	609,958,428,033.80	
Allowance for Credit Losses-Loans to Private Corporation		35,615,921,434.41
Loans to Individual for Housing Purposes	23,059,913,083.15	
Allowance for Credit Losses-Loans to Individual for Housing Purposes		4,330,578,492.04

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ACCOUNT TITLE	DEBIT	CREDIT
Credit Card	492,724,590.67	
Allowance for Credit Losses-Credit Card		120,912,114.79
Auto Loans	3,486,230,759.80	
Allowance for Credit Losses-Auto Loans		1,380,127,342.28
Motorcycle Loans	1,269,768.91	
Allowance for Credit Losses-Motorcycle Loans		334,938.84
Salary Based General-Purpose Consumption Loans	55,016,254,149.20	
Allowance for Credit Losses-Salary Based General-Purpose Consumption Loans		956,400,019.41
Personal Use-Others	7,191,667,827.16	
Allowance for Credit Losses-Personal Use-Others		221,595,276.10
Loans to Individual for Other Purposes	5,715,014,131.69	
Allowance for Credit Losses-Loans to Individual for Other Purposes		1,324,155,000.34
Loans and Receivables Arising from RA, CA/PR SL/B Transaction-Local Currency	287,624,250,955.65	
Loans and Receivables Arising from RA, CA/PR SL/B Transaction-FXReg	24,658,926.11	
General Loan Loss Provision		14,298,986,188.93
Sales Contract Receivable	1,500,038,245.59	
Other Deferred Credits-Sales Contract Receivable		323,077.45
Allowance for Credit Losses-Sales Contract Receivable		57,852,172.70
Accrued Interest Income from Financial Assets-Local Currency	26,421,532,461.80	
Accrued Interest Income from Financial Assets-FX Regular	373,545,911.02	
Accrued Interest Income from Financial Assets-FCDU	1,658,963,404.20	
Allowance for Credit Losses-Accrued Interest from Fin'l. Asset-Local Currency		2,065,981,037.15
Allowance for Credit Losses-Accrued Interest from Fin'l. Asset-FX Regular		159,872.01
Allowance for Credit Losses-Accrued Interest from Fin'l. Asset-FCDU/EFCDU		5,757,348.71
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	27,399,092,536.74	
Accumulated Depreciation -Bank, Premises, Furniture, Fixture and Equipment		14,160,989,999.40
Allowance for Losses-Bank, Premises, Furniture, Fixture and Equipment		54,901,244.60
Real and Other Properties Acquired (ROPA)	19,419,475,251.56	
Accumulated Depreciation -Real and Other Properties Acquired (ROPA)		6,408,235,178.19
Allowance for Losses-Real and Other Properties Acquired (ROPA)		554,015,729.42
Non-Current Assets Held for Sale (NCAHS)	784,106,087.32	
Allowance for Losses - Non-Current Assets Held for Sale (NCAHS)		83,116,499.66
Other Intangible Asset	4,299,063,509.77	
Accumulated Amortization - Other Intangible Assets		3,056,402,814.48
Allowance for Losses-Other Intangible Asset		5,916,382.00
Deferred Tax Asset (DTA)	3,469,566,917.00	
Accounts Receivable	2,380,510,052.06	
Allowance for Losses-Accounts Receivable		1,416,814,760.13
Dividends Receivable	56,192,265.24	
Deficiency Judgement Receivable	20,785,263.44	
Prepaid Expenses	779,224,055.69	
Shortages	72,884,791.92	
Sundry Debits	17,059,957,572.47	
Inter-Office Float Items	258,428,465.15	
Returned Checks & Other Cash Items (RCOCI)	287,696,292.23	
Petty Cash Fund	11,879,843.65	
Documentary Stamps	581,549,775.85	
Postage Stamps	658,438.00	
Stationery and Supplies on Hand	296,788,987.10	
Deposits with Closed Bank - Banks in Liquidation	8,432,251.43	
Allowance for Losses- Deposits with Closed Bank		7,440,291.42
Other Investment	8,781,151.98	

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ACCOUNT TITLE	DEBIT	CREDIT
Miscellaneous Assets	67,886,674,392.46	
Due From ARF	261,443,051.58	
Allowance for Losses - Others		20,594,389.20
Financial Liability Held for Trading		76,224,931.16
Domestic Deposit Liabilities-Demand Deposits		1,472,933,149,246.77
Domestic Deposit Liabilities-Savings Deposit		1,420,540,793,620.13
Domestic Deposit Liabilities-Time Certificates of Deposits		8,013,850,100.52
Savings Deposits - FCDU/EFCDU		31,949,890,260.88
Time Certificates of Deposits - FCDU/EFCDU		75,607,182,305.66
Bills Payable - Bangko Sentral ng Pilipinas		23,400,824.86
Bills Payable - Other Deposit Substitutes		826,313,457.12
Bills Payable - Others		12,167,073,028.78
Bonds Payable		12,165,084,172.30
Unamortized Bond Discount/Premium	7,337,305,986.19	
Accrued Interest Expense on Financial Liabilities-Domestic		3,768,404,486.40
Accrued Interest Expense on Financial Liabilities-FCDU/EFCDU		347,976,427.88
Accrued Interest Expense-Bills Payable		109,597,909.41
Accrued Interest Expense-Bonds Payable		63,389,244.01
Finance Lease Payment Payable		2,796,119,735.27
Due to Treasurer of the Philippines		1,983,601,487.47
Treasurer/Cashier/Manager's Checks		3,541,875,009.21
Payment Orders Payable - Domestic		66,724,457.55
Payment Orders Payable - FCDU/EFCDU		40,460,246.35
Margin Deposits-Domestic Letters of Credit		368,926,715.14
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		23,797,791,951.56
Outstanding Acceptances - Domestic		48,571,207.74
Outstanding Acceptances - Foreign		64,072,358.43
Due to Philippine Crop Insurance Corp. (PCIC)		1,377,574.96
Income Tax Payable		288,176,103.33
Other Taxes and Licenses Payable		1,294,589,534.05
Accrued Other Expenses Payable		14,002,889,129.19
Advance Rentals on Bank Premises or Equipment Rented Out		2,362,758.37
Advance Rental on Safe Deposit Boxes		250,780.01
Unearned Income-Others		51,937,342.04
Provisions-Others		651,956,145.63
Withholding Tax Payable		798,531,098.73
GSIS, Medicare, Employees' Compensation Premiums		267,058,132.63
Pag-ibig Fund Contributions Payable		6,447,612.55
Other Credits-Unclaimed Balances - Local Currency		1,136,627,766.60
Other Credits-Unclaimed Balances - FCDU		55,563,407.07
Accounts Payable-Resident-Accounts Payable-Domestic		46,250,619,769.16
Accounts Payable-FCDU/EFCDU		257,091,416.93
Deposits for Keys of Safe Deposit Boxes		4,371,150.00
Due to Agrarian Reform Fund (ARF)		2,098,275.81
Overages		184,038,538.67
Sundry Credits - Local Currency		16,241,762,472.91
Sundry Credits - FCDU		1,832,207.41
Inter-Office Float Items -Foreign Regular		35,252,456.96
Miscellaneous Liabilities		7,532,310,756.79
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

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ACCOUNT TITLE	DEBIT	CREDIT
Retained Earnings-Other Surplus Reserves		3,493,874,739.89
Retained Earnings-Free-Domestic		55,084,460,157.75
Retained Earnings-Free-FCDU/EFCDU	73,294,141.95	
Unrealized Gains/(Losses) on AFS Financial Assets-Debt Securities	8,692,481,428.00	
Unrealized Gains/(Losses) on AFS Financial Assets-Equity Securities		16,983,968,860.30
Cumulative Foreign Currency Translation	248,525,191.46	
Interest Income-Due from BSP-Local Currency		5,101,671,953.55
Interest Income-Due from Other Banks-Resident-Local Currency		80,612,918.76
Interest Income-Due from Other Banks-Non-Resident-FX Regular		113,917,085.91
Interest Income-Due from Other Banks-Non-Resident-FCDU		51,638,336.15
Interest Income-Due from Banks Clearing Account-FXCur-FCDU		3,369,264.74
Interest Income-FA HFT Securities-Local Currency		655,114,126.35
Interest Income-FA HFT Securities-FCDU		46,408,459.84
Interest Income-FA at FVOCI-Local Currency		17,813,796,329.13
Interest Income-FA at FVOCI-Fx Regular		1,129,921,780.62
Interest Income-FA at FVOCI-FCDU		1,844,637,289.66
Interest Income-Debt Securities FA-Local Currency		27,678,727,813.45
Interest Income-Debt Securities FA-Res.-FX Regular		521,713,700.22
Interest Income-Debt Securities FA-Res.-FCDU		901,520,123.96
Interest Income-Interbank Call Loans Receivable (IBCLR)		14,484,244.77
Interest Income-Interbank Term Loans Receivable (IBTLR)		4,133,112,966.30
Interest Income-Loans to Government		12,360,571,969.15
Interest Income-Agriculture, Fisheries and Rural Development Loans		9,788,887,993.29
Interest Income-Microenterprise Loans		1,187,571,798.85
Interest Income-Small Scale Enterprise Loans		1,049,339,026.45
Interest Income-Medium Scale Enterprise Loans		3,066,104,090.18
Interest Income-Contracts to Sell		1,174,868,086.86
Interest Income-Loans To Private Corporation		39,568,792,146.54
Interest Income-Loans To Individuals For Housing Purposes		1,910,261,688.65
Interest Income-Loans To Individuals Primarily for Personal Use Purposes		5,001,400,090.76
Interest Income-Loans To Individuals For Other Purposes		279,218,222.71
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		5,026,298,602.17
Interest Income-Loans & Receivable-Arising from Repurchase Agreements, Cert, of Assignment/Participation with Recourse & Securities Lending and Borrowing Transactions - Foreign Regular		229,016.26
Interest Income-Sales Contract Receivables		121,681,263.00
Interest Income-Others		5,015,753.83
Interest Expense-Demand Deposits-Domestic	671,472,978.72	
Interest Expense-Savings Deposits-Domestic	37,598,376,689.12	
Interest Expense-Savings Deposits-FCDU/EFCDU	8,653,801.96	
Interest Expense-Time Certificates of Deposits-Domestic	192,368,650.79	
Interest Expense-Time Certificates of Deposits-FCDU/EFCDU	3,272,196,070.71	
Interest Expense-Bills Payable-Interbank Loans Payable	226,621.95	
Interest Expense-Bills Payable-Deposit Substitutes	1,020,649.27	
Interest Expense-Bills Payable-Others	760,100,292.40	
Interest Expense-Bonds Payable	700,187,322.01	
Interest Expense-Finance Lease Payment Payable	181,622,383.16	
Interest Expense-Others	359,982.08	
Dividend Income-HFT Securities		78,214,476.67
Dividend Income-AFS		1,250,149,690.68
Fees & Commissions Income-Payment Services		498,910,517.78
Fees & Commissions Income-Intermediation Services		1,929,619,209.28
Fees & Commissions Income-Underwriting & Securities Dealership		62,044,910.39

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ACCOUNT TITLE	DEBIT	CREDIT
Fees & Commissions Income-Securities Brokering Activities		81,836,358.68
Fees & Commissions Income-Income from Fiduciary Activities		333,062,880.95
Fees & Commissions Income-Others		1,921,938,028.43
Realized G/(L) from Sale/Derecog-HFT-Domestic		1,081,352,057.90
Realized G/(L) from Sale/Derecog-HFT-Derivatives-FX Reg	2,233,588,648.36	
Realized G/(L) from Sale/Derecog-HFT-FCDU		86,425,283.77
Unrealized G/(L) from Mark to Market of HFT-Domestic		102,805,607.36
Unrealized G/(L) from Mark to Market of HFT-Deriv.-Domestic	599,438,147.00	
Unrealized G/(L) from Mark to Market of HFT-Deriv.-FX Reg		460,549,138.88
Unrealized G/(L) from Mark to Market of HFT-FCDU	14,042,186.11	
Realized G/(L) from Foreign Exchange Trans.-HFT-Deriv.-FX Reg		186,945,800.00
Unrealized G/(L)-Other Fin Asset-from Mark to Market- MMFVPL-FX Regular		52,229,885.38
Foreign Exchange Profit/(Loss)-FX Regular		2,569,434,817.55
Foreign Exchange Profit/(Loss)-FCDU		19,506,328.06
Gain/(Loss)- Sale/Red/Derecog-Fin Assets & Liab. at FVOCI-Loc Cur		1,766,346,734.41
Gain/(Loss) from Sale/Derecognition of Non-FA-Bank Prem, Fur, Fix & Equipt		35,107,950.79
Gain/(Loss) from Sale/Derecognition of Non-FA-ROPA		878,114,558.61
Rental Income-Safe Deposit Box		2,758,557.85
Rental Income-Bank Premises & Equipment		14,429,332.11
Rental Income-Real & Other Properties Acquired		1,600.00
Miscellaneous Income/(Loss) - Domestic		2,257,273,702.79
Miscellaneous Income/(Loss) - FX Regular		361,857.83
Miscellaneous Income/(Loss) - FCDU/EFCDU		6,056,346.92
Salaries & Wages	9,920,955,789.21	
Fringe Benefits-Directors	2,048,000.00	
Fringe Benefits-Officers	2,729,875,735.18	
Fringe Benefits-Employees	4,072,426,589.74	
Directors' Fees	5,616,000.00	
GSIS, Medicare, EC Premium & Pag-ibig Fund Cont.	1,432,985,839.49	
Medical, Dental & Hospitalization	328,810.12	
Contributions to Retirement/Provident Fund	946,659,745.11	
Taxes & Licenses-National	9,547,427,104.14	
Taxes & Licenses-Local	463,060,332.43	
Fees and Commission Expenses-Local	1,424,978,037.02	
Fees and Commission Expenses- Fx Regular	5,556,290.12	
Fees and Commission Expenses- FCDU/EFCDU	19,295,589.59	
Rent	230,468,336.33	
Power, Light & Water	455,932,595.30	
Postage, Telephone, Cables & Telegrams	465,676,828.88	
Repairs and Maintenance	157,086,861.04	
Security, Clerical, Messengerial & Janitorial Services	2,187,964,522.76	
Information Technology Expenses	1,584,693,448.74	
Supervision Fees	532,911,294.76	
Insurance - PDIC	5,831,440,000.00	
Insurance - PCIC	7,740.00	
Insurance-Others	156,061,902.47	
Management & Other Professional Fees	175,793,478.22	
Representation and Entertainment	381,378,755.35	
Travelling Expenses	451,642,361.33	
Fuel and Lubricants	70,011,496.66	
Advertising and Publicity	102,753,303.60	
Membership Fees and Dues	10,133,692.68	
Donations & Charitable Contributions	80,817,467.01	
Periodicals & Magazines	13,842.50	
Documentary Stamps Used	5,570,916,680.48	

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ACCOUNT TITLE	DEBIT	CREDIT
Stationery and Supplies Used	773,139,178.58	
Fines, Penalties & Other Charges	41,348,422.51	
Litigation/Asset Acquired Expenses	455,335,344.60	
Freight Expenses	67,089,823.68	
Miscellaneous Expenses - Local Currency	206,660,945.69	
Miscellaneous Expenses - FCDU	5,065,056.86	
Depreciation-Bank Premises, Furniture, Fixture & Equipment	2,004,803,692.92	
Depreciation-ROPA	827,651,778.30	
Amortization-Other Intangible Assets	498,918,405.34	
Impairment Loss-Bank Premises, Furniture, Fixture & Equipment	123,099,734.03	
Impairment Loss-ROPA	16,282,630.26	
Provision for Credit Losses-Loans	18,459,941,973.54	
Provision for Credit Losses-Accrued Int. Receivable	732,179,751.95	
Provision for Credit Losses-Accts Receivable	5,461,869.79	
Provision for Credit Losses-Others	36,978,811.14	
Recovery on Charged-Off Assets		67,053,529.55
Income Tax Expense	1,513,749,432.22	
TOTAL	3,674,012,143,589.74	3,674,012,143,589.74

**Based on BSP MORB chart of accounts*

Certified Correct:


RUSTUM H. CORPUZ JR.
 Vice President
 Financial Accounting Department