

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

ACCOUNT TITLE	DEBIT	CREDIT
Cash on Hand-Local Currency	43,311,106,168.58	
Cash on Hand-FX Regular	292,318,355.33	
Cash on Hand-FCDU-EFCDU	1,516,524,601.38	
Checks and Other Cash Items-Local Currency	16,228,093.78	
Checks and Other Cash Items-Foreign Currency	3,026,425.82	
Due from BSP-Local Currency	328,169,112,192.45	
Due from Local Banks-Regular	2,062,470,156.25	
Due from Local Banks-Local Clearing	99,844,646.82	
Due from Foreign Banks-Foreign Regular	2,055,980,038.01	
Due from Foreign Banks-FCDU/EFCDU	1,615,110,864.11	
Allowance for Credit Losses-Due from Other Banks		3,177,768.61
Financial Assets Held for Trading Securities - Debt Securities - Local Currency	44,015,524,318.90	
Financial Assets Held for Trading Securities - Debt Securities - FCDU/EFCDU	3,085,084,915.33	
Financial Assets Held for Trading Securities - Equity Securities - Local Currency	1,024,232,575.00	
Derivatives with Positive Fair Value Held for Trading-Local Currency	1,365,736,918.54	
Derivatives with Positive Fair Value Held for Trading-FCDU/EFCDU	150,946,362.57	
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	1,201,151,469.76	
Financial Assets at FVOCI-Debt Securities - Local Currency	408,737,529,051.83	
Financial Assets at FVOCI-Debt Securities - Foreign Regular	23,521,097,371.64	
Financial Assets at FVOCI-Debt Securities - FCDU-EFCDU	70,704,934,423.09	
Financial Assets at FVOCI-Equity Securities - Local Currency	7,633,656,895.61	
Financial Assets at FVOCI-Equity Securities - Foreign Regular	2,312,277,075.10	
Accumulated Market Gains/(Losses)-Debt Securities-Local Currency		6,311,548,581.46
Accumulated Market Gains/(Losses)-Debt Securities-Foreign Regular		387,501,347.21
Accumulated Market Gains/(Losses)-Debt Securities-FCDU-EFCDU		4,372,776,292.50
Accumulated Market Gains/(Losses)-Equity Securities-Local Currency	12,352,337,247.66	
Accumulated Market Gains/(Losses)-Equity Securities-Foreign Regular		1,123,529,124.57
Debt Securities at Amortized Cost-Local Currency	702,743,540,006.78	
Debt Securities at Amortized Cost-Foreign Regular	12,060,938,955.04	
Debt Securities at Amortized Cost-FCDU/EFCDU	16,271,326,258.91	
Allowance for Credit Losses-Debt Securities at Amortized Cost-Local Currency		710,303,988.21
Allowance for Credit Losses-Debt Securities at Amortized Cost-Foreign Regular		8,204,613.45
Allowance for Credit Losses-Debt Securities at Amortized Cost-Local Currency		11,770,592.38
Interbank Call Loans Receivable (IBCLR)	1,000,000,000.00	
Interbank Term Loans Receivable (ITLR)	72,159,326,094.22	
Allowance for Credit Losses-Interbank Term Loans Receivable		272,445,633.25
Loans to Government	188,115,394,035.23	
Allowance for Credit Losses-Loans to Government		205,291,672.64
Generally Benefit Agrarian Report & Other Priority Sector (GBAROPS) Loans	9,132,439,446.19	
Allowance for Credit Losses-GBAROPS		114,544,032.26
Other Agriculture, Fisheries & Rural Development (AFRD)	119,747,256,068.32	
Allowance for Credit Losses-Other AFRD		537,650,388.09
Microenterprise Loans	16,766,338,769.92	
Allowance for Credit Losses-Microenterprise Loans		1,106,374,837.26
Small Scale Enterprises Loans	15,271,968,903.43	
Allowance for Credit Losses-Small Scale Enterprises Loans		1,097,000,942.96
Medium Scale Enterprises Loans	44,681,405,563.67	
Allowance for Credit Losses-Medium Scale Enterprises Loans		4,231,962,323.45
Contracts to Sell	17,964,744,528.64	
Allowance for Credit Losses-Contracts to Sell		3,561,497,665.10
Loans to Private Corporation	666,644,286,621.22	
Allowance for Credit Losses-Loans to Private Corporation		30,911,582,802.00
Loans to Individual for Housing Purposes	24,469,808,864.16	
Allowance for Credit Losses-Loans to Individual for Housing Purposes		4,143,862,093.31

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ACCOUNT TITLE	DEBIT	CREDIT
Credit Card	586,293,368.76	
Allowance for Credit Losses-Credit Card		243,676,842.65
Auto Loans	4,978,194,500.87	
Allowance for Credit Losses-Auto Loans		1,698,172,854.20
Motorcycle Loans	1,500,315.68	
Allowance for Credit Losses-Motorcycle Loans		377,706.06
Salary Based General-Purpose Consumption Loans	53,262,035,520.20	
Allowance for Credit Losses-Salary Based General-Purpose Consumption Loans		1,005,078,175.74
Personal Use-Others	1,430,384,294.24	
Allowance for Credit Losses-Personal Use-Others		268,968,135.19
Loans to Individual for Other Purposes	6,125,117,574.08	
Allowance for Credit Losses-Loans to Individual for Other Purposes		1,439,882,481.93
Loans and Receivables Arising from RA, CA/PR SL/B Transaction-Local Currency	320,000,000,000.00	
General Loan Loss Provision		12,772,135,376.62
Sales Contract Receivable	1,636,533,669.86	
Other Deferred Credits-Sales Contract Receivable		647,552.38
Allowance for Credit Losses-Sales Contract Receivable		62,748,524.19
Accrued Interest Income from Financial Assets-Local Currency	24,677,227,130.29	
Accrued Interest Income from Financial Assets-FX Regular	351,334,807.69	
Accrued Interest Income from Financial Assets-FCDU	1,603,289,865.01	
Allowance for Credit Losses-Accrued Interest from Fin'l. Asset-Local Currency		1,619,312,819.64
Allowance for Credit Losses-Accrued Interest from Fin'l. Asset-FX Regular		235,800.34
Allowance for Credit Losses-Accrued Interest from Fin'l. Asset-FCDU/EFCDU		3,612,611.39
Equity Investment in Subsidiaries, Associates and Joint Ventures	8,871,096,683.19	
Allowance for Credit Losses-Equity Investment in Subsidiaries, Associates and Joint Ventures		1.00
Bank, Premises, Furniture, Fixture and Equipment	26,189,475,869.58	
Accumulated Depreciation -Bank, Premises, Furniture, Fixture and Equipment		13,746,312,613.95
Allowance for Losses-Bank, Premises, Furniture, Fixture and Equipment		55,694,441.14
Real and Other Properties Acquired (ROPA)	18,144,264,032.57	
Accumulated Depreciation -Real and Other Properties Acquired (ROPA)		6,551,295,997.64
Allowance for Losses-Real and Other Properties Acquired (ROPA)		484,621,614.11
Non-Current Assets Held for Sale (NCAHS)	827,671,381.09	
Allowance for Losses - Non-Current Assets Held for Sale (NCAHS)		66,325,133.45
Other Intangible Asset	4,907,088,433.89	
Accumulated Amortization - Other Intangible Assets		3,361,785,566.40
Allowance for Losses-Other Intangible Asset		13,835,144.18
Deferred Tax Asset (DTA)	3,471,441,917.00	
Accounts Receivable	1,885,850,187.37	
Allowance for Losses-Accounts Receivable		1,474,982,820.96
Dividends Receivable	71,821,897.44	
Deficiency Judgement Receivable	20,785,263.44	
Prepaid Expenses	804,312,672.93	
Shortages	143,833,228.00	
Sundry Debits	18,360,773,004.03	
Inter-Office Float Items	200,401,324.58	
Returned Checks & Other Cash Items (RCOCI)	75,746,619.66	
Petty Cash Fund	12,806,000.00	
Documentary Stamps	462,290,086.28	
Postage Stamps	860,598.00	
Stationery and Supplies on Hand	322,620,445.72	
Deposits with Closed Bank - Banks in Liquidation	8,432,251.43	
Allowance for Losses- Deposits with Closed Bank		7,440,291.42
Other Investment	9,594,770.73	
Miscellaneous Assets	67,130,396,259.66	

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ACCOUNT TITLE	DEBIT	CREDIT
Due From ARF	217,470,338.70	
Allowance for Losses - Others		20,594,389.20
Financial Liability Held for Trading		377,294,889.37
Domestic Deposit Liabilities-Demand Deposits		1,479,659,310,073.77
Domestic Deposit Liabilities-Savings Deposit		1,359,521,899,235.41
Domestic Deposit Liabilities-Time Certificates of Deposits		4,769,088,050.66
Savings Deposits - FCDU/EFCDU		32,037,534,972.10
Time Certificates of Deposits - FCDU/EFCDU		83,157,682,256.85
Bills Payable - Bangko Sentral ng Pilipinas		23,400,824.86
Bills Payable - Others		12,868,326,112.98
Bonds Payable		12,465,084,172.30
Unamortized Bond Discount/Premium	7,584,246,630.77	
Accrued Interest Expense on Financial Liabilities-Domestic		4,692,952,479.06
Accrued Interest Expense on Financial Liabilities-FCDU/EFCDU		416,538,448.23
Accrued Interest Expense-Bills Payable		119,530,898.73
Accrued Interest Expense-Bonds Payable		154,461,315.28
Finance Lease Payment Payable		2,456,787,292.57
Due to Treasurer of the Philippines		1,988,036,030.02
Treasurer/Cashier/Manager's Checks		2,274,784,558.78
Payment Orders Payable - Domestic		194,874,811.62
Payment Orders Payable - FCDU/EFCDU		43,642,116.07
Margin Deposits-Domestic Letters of Credit		376,297,715.14
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		2,843,915.45
Cash Letter of Credits-Foreign Regular		15,338,142,835.63
Outstanding Acceptances - Foreign		59,969,313.87
Due to Philippine Crop Insurance Corp. (PCIC)		1,696,138.38
Income Tax Payable		222,249,116.08
Other Taxes and Licenses Payable		1,831,017,863.97
Accrued Other Expenses Payable		14,880,048,052.16
Advance Rentals on Bank Premises or Equipment Rented Out		2,362,758.37
Advance Rental on Safe Deposit Boxes		358,260.56
Unearned Income-Others		59,437,342.04
Provisions-Others		815,317,001.09
Withholding Tax Payable		581,148,207.64
GSIS, Medicare, Employees' Compensation Premiums		276,319,799.31
Pag-ibig Fund Contributions Payable		6,229,800.52
Other Credits-Unclaimed Balances - Local Currency		701,418,264.70
Other Credits-Unclaimed Balances - FCDU		34,646,757.65
Accounts Payable-Resident-Accounts Payable-Domestic		33,365,403,089.73
Accounts Payable-FCDU/EFCDU		259,175,517.45
Deposits for Keys of Safe Deposit Boxes		4,511,050.00
Due to Agrarian Reform Fund (ARF)		4,404,672.29
Overages		172,930,573.06
Sundry Credits - Local Currency		6,318,744,795.86
Sundry Credits - FCDU		488,524.32
Inter-Office Float Items -Foreign Regular		35,795,027.47
Inter-Office Float Items - FCDU/EFCDU		2,929,982.76
Miscellaneous Liabilities		6,791,101,147.93
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		55,161,389,109.34

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ACCOUNT TITLE	DEBIT	CREDIT
Retained Earnings-Free-FCDU/EFCDU	74,263,456.82	
Unrealized Gains/(Losses) on AFS Financial Assets-Debt Securities	11,021,927,385.41	
Unrealized Gains/(Losses) on AFS Financial Assets-Equity Securities		11,228,808,123.09
Cumulative Foreign Currency Translation	25,744,881.29	
Interest Income-Due from BSP-Local Currency		2,222,630,523.50
Interest Income-Due from Other Banks-Resident-Local Currency		42,403,088.51
Interest Income-Due from Other Banks-Non-Resident-FX Regular		78,178,107.88
Interest Income-Due from Other Banks-Non-Resident-FCDU		39,885,526.65
Interest Income-Due from Banks Clearing Account-FXCur-FCDU		1,530,938.92
Interest Income-FA HFT Securities-Local Currency		341,906,384.77
Interest Income-FA HFT Securities-FCDU		25,589,881.48
Interest Income-FA at FVOCI-Local Currency		7,914,138,046.77
Interest Income-FA at FVOCI-Fx Regular		413,689,297.23
Interest Income-FA at FVOCI-FCDU		893,872,271.10
Interest Income-Debt Securities FA-Local Currency		14,024,179,663.02
Interest Income-Debt Securities FA-Res.-FX Regular		304,327,968.72
Interest Income-Debt Securities FA-Res.-FCDU		491,533,242.67
Interest Income-Interbank Call Loans Receivable (IBCLR)		5,721,137.15
Interest Income-Interbank Term Loans Receivable (IBTLR)		2,297,832,397.75
Interest Income-Loans to Government		6,386,805,694.67
Interest Income-Agriculture, Fisheries and Rural Development Loans		3,055,517,904.04
Interest Income-Microenterprise Loans		616,452,220.61
Interest Income-Small Scale Enterprise Loans		538,355,380.02
Interest Income-Medium Scale Enterprise Loans		1,538,586,346.49
Interest Income-Contracts to Sell		103,620,580.93
Interest Income-Loans To Private Corporation		21,990,207,932.10
Interest Income-Loans To Individuals For Housing Purposes		337,218,067.90
Interest Income-Loans To Individuals Primarily for Personal Use Purposes		2,301,719,982.85
Interest Income-Loans To Individuals For Other Purposes		132,783,977.86
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		2,238,932,656.95
Interest Income-Sales Contract Receivables		40,047,761.53
Interest Income-Others		2,581,209.75
Interest Expense-Demand Deposits-Domestic	325,223,776.24	
Interest Expense-Savings Deposits-Domestic	17,803,018,476.63	
Interest Expense-Savings Deposits-FCDU/EFCDU	4,580,480.28	
Interest Expense-Time Certificates of Deposits-Domestic	80,823,301.65	
Interest Expense-Time Certificates of Deposits-FCDU/EFCDU		(1,724,491,293.02)
Interest Expense-Bills Payable-Others	392,075,192.13	
Interest Expense-Bonds Payable	344,818,748.70	
Interest Expense-Finance Lease Payment Payable	78,519,266.13	
Dividend Income-HFT Securities		40,764,669.81
Dividend Income-AFS		675,923,628.16
Fees & Commissions Income-Payment Services		123,837,841.14
Fees & Commissions Income-Intermediation Services		918,260,075.93
Fees & Commissions Income-Underwriting & Securities Dealership		5,061,937.50
Fees & Commissions Income-Securities Brokering Activities		43,755,205.47
Fees & Commissions Income-Income from Fiduciary Activities		165,641,399.92
Fees & Commissions Income-Others		893,196,392.10
Realized G/(L) from Sale/Derecog-HFT-Domestic		314,387,321.36
Realized G/(L) from Sale/Derecog-HFT-Derivatives-FX Reg		(1,933,908,648.36)
Realized G/(L) from Sale/Derecog-HFT-FCDU		40,277,468.95
Unrealized G/(L) from Mark to Market of HFT-Domestic	(136,130,562.27)	

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ACCOUNT TITLE	DEBIT	CREDIT
Unrealized G/(L) from Mark to Market of HFT-Deriv.-Domestic	383,936,811.65	
Unrealized G/(L) from Mark to Market of HFT-Deriv.-FX Reg	301,767,420.65	
Unrealized G/(L) from Mark to Market of HFT-FCDU	11,179,118.43	
Realized G/(L) from Foreign Exchange Trans.-HFT-Deriv.-FX Reg		85,841,900.00
Unrealized G/(L)-Other Fin Asset-from Mark to Market- MMFVPL-FX Regular		24,462,651.24
Foreign Exchange Profit/(Loss)-FX Regular		2,841,076,155.37
Foreign Exchange Profit/(Loss)-FCDU		8,903,360.53
Gain/(Loss)- Sale/Red/Derecog-Fin Assets & Liab. at FVOCI-Loc Cur		1,487,233.83
Gain/(Loss) from Sale/Derecognition of Non-FA-Bank Prem, Fur, Fix & Equipt	12,372,059.86	
Gain/(Loss) from Sale/Derecognition of Non-FA-ROPA		266,587,102.20
Rental Income-Safe Deposit Box		1,479,113.98
Rental Income-Bank Premises & Equipment		6,377,829.81
Rental Income-Real & Other Properties Acquired		1,600.00
Miscellaneous Income/(Loss) - Domestic		1,100,543,636.41
Miscellaneous Income/(Loss) - FX Regular		361,857.83
Miscellaneous Income/(Loss) - FCDU/EFCDU		34,048,219.00
Salaries & Wages	4,937,623,823.46	
Fringe Benefits-Officers	240,080,702.05	
Fringe Benefits-Employees	739,286,358.63	
Directors' Fees	2,864,000.00	
GSIS, Medicare, EC Premium & Pag-ibig Fund Cont.	723,696,341.16	
Medical, Dental & Hospitalization	110,800.00	
Contributions to Retirement/Provident Fund	472,746,922.42	
Taxes & Licenses-National	4,476,494,644.00	
Taxes & Licenses-Local	451,792,691.29	
Fees and Commission Expenses-Local	527,281,382.80	
Fees and Commission Expenses- Fx Regular	1,259,393.57	
Fees and Commission Expenses- FCDU/EFCDU	9,771,256.35	
Rent	40,539,518.13	
Power, Light & Water	184,356,165.07	
Postage, Telephone, Cables & Telegrams	86,468,356.20	
Repairs and Maintenance	32,473,206.85	
Security, Clerical, Messengerial & Janitorial Services	488,100,777.12	
Information Technology Expenses	609,420,033.37	
Supervision Fees	273,351,710.76	
Insurance - PDIC	2,787,200,000.00	
Insurance-Others	84,241,699.51	
Management & Other Professional Fees	94,666,031.42	
Representation and Entertainment	173,572,877.30	
Travelling Expenses	205,049,847.80	
Fuel and Lubricants	22,951,041.01	
Advertising and Publicity	12,675,400.97	
Membership Fees and Dues	6,398,495.88	
Donations & Charitable Contributions	655,266.94	
Periodicals & Magazines	3,442.50	
Documentary Stamps Used	2,655,338,946.38	
Stationery and Supplies Used	325,184,815.78	
Fines, Penalties & Other Charges	41,977,249.97	
Litigation/Asset Acquired Expenses	351,317,422.77	
Freight Expenses	16,567,566.96	
Miscellaneous Expenses - Local Currency	70,924,938.05	
Miscellaneous Expenses - FCDU	2,057,779.87	
Depreciation-Bank Premises, Furniture, Fixture & Equipment	969,237,506.63	
Depreciation-ROPA	421,156,747.73	
Amortization-Other Intangible Assets	173,654,510.75	

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Impairment Loss-Bank Premises, Furniture, Fixture & Equipment	6,703,451.29	
Impairment Loss-ROPA	6,154,660.32	
Provision for Year-End Expenses	3,561,271,968.83	
Provisions-Others	260,472,844.40	
Provision for Credit Losses-Loans	5,239,447,685.53	
Recovery on Charged-Off Assets		28,265,391.41
Income Tax Expense	251,875,000.00	
TOTAL	3,499,440,691,075.31	3,499,440,691,075.31

Certified Correct:



REYNALDO MICHAEL R. BIEN
Vice President
Financial Accounting Department