

Trial Balance

Period: 12/31/20
 LLFC LIVE

G/L ACCOUNT: DATE
 Filter: 12/31/20

		Balance	
No.	Name	Debit	Credit
10000	BALANCE SHEET		
10001	ASSETS		
11001	CASH AND CASH EQUIVALENTS		
11100	Cash on Hand		
11200	Check and Other Cash Items		
11300	Deposits in Banks	294,163,597.64	
11999	TOTAL CASH AND CASH EQUIVALENTS	294,163,597.64	
12001	OTHER FINANCIAL ASSETS		
12100	Financial Assets DFVPL		
12201	Available for Sale (AFS) Financial Assets		
12210	Available for Sale Debt Securities		
12214	Unamortized Discount/Premium - AFS Debt Securities		
12220	Available for Sale Equity Securities		
12224	Accumulated Market Gain/(Loss) on AFS Fin. Assets		
12299	Available for Sale (AFS) Financial Assets - Net		
12301	Held-to-Maturity (HTM) Financial Assets		
12310	Held-to-Maturity (HTM) Financial Assets		
12314	Unamortized Discount/Premium - HTM Securities		
12315	Allowance for Losses HTM Financial Assets		
12399	Held-to-Maturity (HTM) Financial Assets - Net		
12999	TOTAL OTHER FINANCIAL ASSETS		
13001	RECEIVABLES		
13100	Loans and Receivables	5,132,074,104.50	
13101	Restructured Loans and Receivables		
13102	Specific Allowance for Losses LCR		175,700,351.92
13103	Specific Allowance for Losses LCR-Rest.		152,633,832.16
13104	General Allowance for Losses Loans and Receivables		192,156,968.13
13200	Items in Litigation	2,416,066.70	
13205	Allowance for Losses Items in Litigation		2,416,066.70
13300	Sales Contract Receivables	1,652,087.15	
13305	Allowance for Losses Sales Contract Receivables		
13400	Accounts Receivables - Trade	226,091,944.14	
13405	Allowance for Losses Accounts Receivables - Trade		2,932,013.50
13700	Accrued Interest Receivables	37,695,910.57	
13705	Allowance for Losses Accrued Interest Receivables		
13900	TL/STLTransitory Account		
13999	TOTAL RECEIVABLES	4,874,090,880.65	
14001	OFFICE PREMISES, FURNITURE, FIXTURE AND EQUIPMENT		
14100	Equipment and Other Property for Lease	302,511,027.41	
14106	Accum Deprn - Equipment & Other Property for Lease		57,236,035.55
14200	Building and Improvements	42,566,207.14	
14206	Accum Deprn - Building & Improvements		21,971,672.91
14300	Furniture and Fixtures	8,651,803.25	
14306	Accum Deprn - Furniture and Fixtures		5,706,104.22
14400	Information Technology (IT) Equipment	10,603,083.30	
14406	Accum Deprn - Information Technology Equipment		6,617,610.69
14500	Other Office Equipment	932,330.92	
14506	Accum Deprn - Other Office Equipment		574,571.38
14600	Transportation Equipment	2,825,730.00	
14606	Accum Deprn - Transportation Equipment		720,561.15
14700	Leasehold Rights & Improvements		
14706	Accum Deprn - Leasehold Rights & Improvements		
14999	OFFICE PREMISES, FURNITURE, FIXTURE AND EQPT - NET	275,263,626.12	
15001	REAL AND OTHER PROPERTY ACQUIRED (ROPA)		
15100	Investment Property (ROPA)	17,236,617.41	
15106	Accum Deprn - Investment Property (ROPA)		
15200	Property, Plant and Equipment (ROPA)	322,929.96	
15206	Accum Deprn - Property, Plant and Equipment (ROPA)		60,941.10
15300	Non-Current Asset Held for Sale		
15405	Allowance for Impairment (ROPA)		2,240,480.14
15999	REAL AND OTHER PROPERTY OWNED OR ACQUIRED - NET	15,258,126.13	
16001	INTANGIBLES		
16100	Intangibles	608,727.19	
16105	Allowance for Losses - Intangibles		
16106	Accumulated Amortization - Intangibles		
16999	INTANGIBLES - NET	608,727.19	
17000	DEFERRED TAX ASSET	184,314,162.20	

18001 OTHER ASSETS		
18100	Deferred Charges	
18201 Other Receivables		
18210	Due to/from Employees	551,058.17
18215	Allowance for Losses Due to/from Employees	
18220	Due to/from Affiliates	440,457.16
18225	Allowance for Losses Due to/from Affiliates	
18230	Advances to Suppliers	386,994.00
18299 Total Other Receivables		276,392.99
18300	Dividend Receivable	
18400	Employee Benefits	
18501 Prepaid Expenses		
18510	Prepaid Taxes and Licenses	1,129,986.31
18520	Prepaid Real Estate Tax	
18530	Prepaid Insurance	14,111,871.39
18540	Prepaid Employee Benefits	1,345,021.25
18550 Prepaid Expense Others		
18551	Prepaid Expense - Others SMJCS	
18552	Prepaid Expense - Others SYCIP	
18553	Prepaid Expense - Others	6,629,223.53
18559 Total Prepaid Expenses - Others		6,629,223.53
18599 Total Prepaid Expenses		9,957,655.42
18600	Shortages	
18700	Sundry Debits	
18801 Others		
18810	Petty Cash Fund	45,000.00
18820	Stationaries and Supplies on Hand	70,257.38
18830	Other Investments	16,000.00
18840 Miscellaneous Assets		
18851	Creditable Withholding Tax - Expanded	68,620,168.53
18852	Creditable Withholding Tax - Percentage	5,434,266.15
18853	Input VAT	
18855	Allowance for Probable Losses - Input VAT	
18856	Deposits	412,715.18
18857	Other Assets - Nominal Value	306.00
18859 Total Miscellaneous Assets		74,467,455.86
18899 Total Others		74,598,713.24
18999 TOTAL OTHER ASSETS		84,832,761.65
19000	Non-Current Assets Held for Sale	
19999 TOTAL ASSETS		5,728,531,881.58
20001 LIABILITIES		
20100	Disbursement for Loan (soft4)	
21000	BILLS PAYABLE	2,741,230,593.21
21225	Allowance for Losses AFS Financial Assets	
22000	ACCRUED INTEREST EXPENSES	6,126,227.99
23001 UNEARNED INCOME AND OTHER DEFERRED CREDITS		
23100	Unearned Interest and Discount	
23200	Advance Leasing Income Received	
23300	Deferred Interest Income	
23400	Deferred Leasing Income	531,232,256.52
23500	Unrealized Profits on Assets Sold/Exchanged	
23600	Interest Earned Not Yet Collected	59,585,038.83
23700	Advance Rentals on Real Property and/or Equipment	
23800	Other Deferred Credits	
23999 TOTAL UNEARNED INCOME AND OTHER DEFERRED CREDITS		590,817,295.35
24000	DEPOSIT ON LEASE CONTRACT	468,498,860.41
25001 ACCRUED OTHER EXPENSES PAYABLE		
25100	Accrued Expenses Payable - Employee Benefits	12,534,819.30
25200	Accrued Expenses Payable - Contractual Services	16,482,323.76
25300	Accrued Expenses Payable - Utilities	86,353.69
25400	Accrued Expenses Payable - Repairs and Maintenance	
25500 Accrued Expenses Payable - Others		
25510	Accrued Expenses Payable - Others LBP Directors	
25520	Accrued Expenses Payable - Others DCMF	
25530	Accrued Expenses Payable - Others COA	450,000.00
25540	Accrued Expenses Payable - Others	30,816.41
25599 Total Accrued Expenses Payable - Others		480,816.41
25600	Accrued Expenses Payable - Give Aways	197,622.05
25700	Accrued Expenses Payable - Donation	
25999 TOTAL OTHER ACCRUED OTHER EXPENSES PAYABLE		29,781,935.21
26001 PROVISIONS		
26100	Pension & Other Post Retirement Benefit Obligation	743,729.97
26200	Others	
26999 TOTAL PROVISIONS		743,729.97
27100	INCOME TAX PAYABLE	10,658,238.19
27201 ACCRUED OTHER TAXES AND LICENSES PAYABLE		
27210	Percentage Tax Payable (GRT)	9,427,488.81

27220	Fringe Benefits Tax Payable	
27230	Local and Other Taxes Payable	
27299	TOTAL ACCRUED OTHER TAXES AND LICENSES PAYABLE	9,427,488.81
28000	DEFERRED TAX LIABILITIES	
29001	OTHER LIABILITIES	
29101	Withholding Tax Payable	
29110	Withholding Tax Payable - Compensation	497,705.01
29120	Withholding Tax Payable - Expanded	885,707.36
29130	Withholding Tax Payable - EVAT	1,256,989.03
29140	Withholding Tax Payable - Percentage	657,044.15
29150	Withholding Tax Payable - Final	
29199	Total Withholding Tax Payable	3,297,445.55
29201	SSS,Philhealth,PagI BIG Contributions Payable	
29210	SSS Payable	48,331.15
29220	PhilHealth Payable	39,749.64
29230	PAG-IBIG Payable	110,691.43
29299	Total SSS,Philhealth,PagI BIG Contribution Payable	198,772.22
29300	Dividend Payable	
29401	Accounts Payable	
29410	Accounts Payable - Trade	638,091.42
29420	Accounts Payable - Non-Trade	11,587,068.37
29499	Total Accounts Payable	12,225,159.79
29500	Miscellaneous Liabilities	37,431,597.03
29600	Sundry Credits	
29899	TOTAL OTHER LIABILITIES	53,152,974.59
29999	TOTAL LIABILITIES	3,910,437,343.73
30000	EQUITY	
31000	PAID-IN CAPITAL STOCK - COMMON STOCK	485,552,550.00
32000	ADDITIONAL PAID-IN CAPITAL - COMMON STOCK	113,970,900.12
33001	RETAINED EARNINGS	
33101	Retained Earnings Reserve	
33110	Retained Earnings Reserve - Self-Insurance	
33120	Retained Earnings Reserve - Contingencies	
33130	Retained Earnings Reserve - Others	600,000,000.00
33199	Total Retained Earnings Reserve	600,000,000.00
33200	Retained Earnings Free	278,732,436.36
33300	Balance Adjustment	
33400	Prior Period Adjustment	
33999	TOTAL RETAINED EARNINGS	878,732,436.36
34000	STOCK DIVIDEND DISTRIBUTABLE	
35000	UNDIVIDED PROFITS	
35100	OCI - Net Unrealized Gain/(Loss) AFS Fin. Assets	
35200	OCI - Others	
35300	OCI - Retirement Benefit	
36001	OTHER COMPREHENSIVE INCOME (OCI)	
36999	TOTAL OTHER COMPREHENSIVE INCOME	
37000	TREASURY STOCK	
38000	Net income	339,838,651.37
39999	TOTAL EQUITY	1,478,255,886.48
40000	INCOME STATEMENT	
41001	NET INTEREST INCOME	
41101	Interest Income	
41110	Interest Income - Loans and Receivables	323,598,650.63
41120	Interest Income - Sales Contract Receivables	
41130	Interest Income - Deposit in Banks	1,418,631.10
41140	Interest Income - Financial Assets DFVPL	
41150	Interest Income - Available for Sale Fin. Assets	
41160	Interest Income - Held-to-Maturity Fin. Assets	
41170	Interest Income - Others	
41199	Total Interest Income	325,017,281.73
41201	Interest Expenses	
41210	Interest Expenses - Bills Payable	144,397,507.37
41220	Interest Expenses - Finance Lease Payment Payable	
41230	Interest Expenses - Others	530,638.92
41299	Total Interest Expenses	144,928,146.29
41300	Provision for Losses on Accrued Interest Income	
41999	NET INTEREST INCOME	180,089,135.44
42001	NON-INTEREST INCOME	
42100	Operating Lease Income	63,878,029.85
42200	Dividend Income	
42301	Fees and Commission Income	
42310	Fees & Commission Income - Intermediation Services	
42320	Fees & Commission Income - Others	
42399	Total Fees and Commission Income	
42401	Gain/(Loss) on Fin. Assets & Liabilities DFVPL	
42410	Realized Gain/(Loss) Fin. Assets & Liab DFVPL	
42420	Unrealized Gain/(Loss) from Marking to Market	

42499	Total Gain/(Loss) on Fin. Assets & Liab. DFVPL		
42501	Gain/(Loss) on NonTrading Fin. Assets & Liab		
42510	Realized Gain/(Loss) NonTrading Fin. Asset & Liab.		
42520	Gain/(Loss) on Reclassification from AFS to HTM		
42599	Total Gain/(Loss) on NonTrading Fin. Asset & Liab		
42601	Gain/(Loss) on Non-Financial Assets		
42610	Realized Gain/(Loss) - Office Prem,Furn, Fix, Eqpt		752,181,602.65
42620	Realized Gain/(Loss) - ROPA		5,973,186.91
42699	Total Gain/(Loss) on Non-Financial Assets		758,154,789.56
42701	Other Income		
42702	Fleet Management Service Fee		10,352,875.87
42703	Fleet Management Chauffeuring Fee		133,323,199.64
42710	Rental Income		
42711	Rental Income - Office Premises, Furn, Fix, Eqpt.		
42712	Rental Income - ROPA		
42719	Total Rental Income		
42720	Miscellaneous Income/(Loss)		
42721	Miscellaneous Income - Penalty		2,492,210.25
42722	Miscellaneous Income - Others		297,573.93
42729	Total Miscellaneous Income/(Loss)		2,789,784.18
42999	TOTAL NON-INTEREST INCOME		146,465,859.69
43001	NON-INTEREST EXPENSES		
43100	Compensation and Fringe Benefits		
43110	Salaries and Wages	37,084,485.58	
43120	Fringe Benefits	6,467,822.24	
43130	Director's Fees	2,054,000.00	
43140	SSS,Philhealth & PaglBIG Contribution	1,467,119.36	
43150	Medical, Dental, and Hospitalization	3,000.00	
43160	Contribution to Retirement Fund	3,842,236.96	
43170	PERA Allowance	1,261,863.58	
43199	Total Compensation and Fringe Benefits	52,180,527.72	
43200	Taxes and Licenses		
43210	Gross Receipt Tax	61,487,459.49	
43211	Taxes and Licenses	1,833,164.03	
43220	Registration Fees	12,745.30	
43230	Fringe Benefit Tax		
43240	Transfer Mortgage and Registrations Fees	1,463,423.85	
43250	Other Taxes	97,117.20	
43299	Total Taxes and Licenses	64,893,909.87	
43301	Fees and Commission Expenses		
43310	Bank Charges	9,162.99	
43320	Data Processing Charges	50,897.46	
43399	Total Fees and Commission Expenses	60,060.45	
43401	Other Expenses		
43410	Rent	496,780.00	
43420	Power, Light and Water	1,026,533.73	
43430	Postage, Cables, Telephone and Telegram	1,062,789.70	
43440	Repairs and Maintenance	7,551,975.54	
43450	Contractual Services	184,871,986.15	
43460	Information Technology Expenses	1,233,080.61	
43470	Insurance Expenses	7,829,970.77	
43480	Management and Other Professional Fees	1,164,745.00	
43491	Representation and Entertainment		
43492	Representation & Entertainment - Allowance	1,568,250.00	
43493	Representation & Entertainment - Bus. Devt Expense	703,750.75	
43499	Total Representation and Entertainment	2,272,000.75	
43511	Travelling Expenses		
43512	Travelling Expenses	320,142.45	
43513	Travelling Expenses - Allowance	1,568,490.00	
43519	Total Travelling Expenses	1,888,632.45	
43520	Fuel and Lubricants	458,507.51	
43530	Advertising and Publicity	602,500.00	
43540	Membership Fees and Dues	989,839.85	
43550	Donations and Charitable Contribution		
43560	Periodicals and Magazines	8,654.00	
43570	Documentary Stamps Used	17,835,353.04	
43580	Stationeries and Supplies Used	976,770.17	
43590	Fines Penalties and Other Charges	1,177.15	
43610	Litigation/Assets Acquired Expenses	3,148,704.27	
43620	Other Expenses	629,716.14	
43630	Miscellaneous Expense - Clearing	30,286.29	
43699	Total Other Expenses		
43701	Depreciation/Amortization		
43710	Depreciation - Eqpt. and Other Property for Lease	8,125,098.00	
43720	Depreciation - Building and Improvements	1,256,776.32	
43730	Depreciation - Furnitures and Fixtures	2,216,322.04	
43740	Depreciation - Information Technology Equipment		

43750	Depreciation - Other Office Equipment		
43760	Depreciation - Transportation Equipment		
43770	Depreciation - Leasehold Rights and Improvements		
43781	Depreciation - Investment Property (ROPA)		
43782	Depreciation - Property, Plant & Equipment (ROPA)	785,910.82	
43790	Amortization of Intangibles	804,040.87	
43799	Total Depreciation/Amortization	13,188,148.05	
43801	Impairment Losses		
43810	Impairment Loss -Office Premises,Furn,Fixture&Eqpt		
43820	Impairment Loss -ROPA		
43830	Impairment Loss -Other Assets		
43899	Total Impairment Losses		
43900	Provisions		
44000	Provision for Probable Credit Losses	395,924,959.04	
44100	Bad Debts Written Off		
44200	Recovery on Charged-off Assets		
44999	TOTAL NON-INTEREST EXPENSES	409,113,107.09	
45000	NET INCOME/(LOSS) BEFORE TAX		
46001	INCOME TAX		
46100	Provision for Income Tax	155,390,317.67	
46200	Income Tax Expense - Prior Years	303,700.71	
46300	Deferred Tax Expense		
46400	Income Tax Benefit		107,272,463.46
46999	TOTAL INCOME TAX	48,421,554.92	
47000	NET INCOME/(LOSS) AFTER TAX		339,838,651.37