

Trial Balance

Period: 03/31/21

LLFC LIVE

G/L Account: Date Filter: 03/31/21

No.	Name	Balance	
		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	322,062,180.59	
11999	TOTAL CASH AND CASH EQUIVALENTS	322,062,180.59	
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	5,076,380,371.92	
13101	Restructured Loans and Receivables		
13102	Specific Allowance for Losses LCR		43,173,142.76
13103	Specific Allowance for Losses LCR-Rest.		258,149,182.94
13104	General Allowance for Losses Loans and Receivables		163,635,945.86
13200	Items in Litigation	62,158,868.62	
13205	Allowance for Losses Items in Litigation		62,424,428.93
13300	Sales Contract Receivables	1,199,481.48	
13305	Allowance for Losses Sales Contract Receivables		
13400	Accounts Receivables - Trade	215,516,030.89	
13405	Allowance for Losses Accounts Receivables - Trade		2,575,869.59
13700	Accrued Interest Receivables	39,129,829.35	
13705	Allowance for Losses Accrued Interest Receivables		
13900	TL/STL Transitory Account		
13999	TOTAL RECEIVABLES	4,864,426,012.18	
14001	OFFICE PREMISES, FURNITURE, FIXTURE AND EQUIPMENT		
14100	Equipment and Other Property for Lease	304,109,296.04	
14106	Accum Depn - Equipment & Other Property for Lease		59,188,016.30
14200	Building and Improvements	42,566,207.14	
14206	Accum Depn - Building & Improvements		22,285,866.99
14300	Furniture and Fixtures	9,230,471.27	
14306	Accum Depn - Furniture and Fixtures		5,927,731.46
14400	Information Technology (IT) Equipment	10,655,583.30	
14406	Accum Depn - Information Technology Equipment		6,843,764.97
14500	Other Office Equipment	932,330.92	
14506	Accum Depn - Other Office Equipment		593,439.01
14600	Transportation Equipment	2,825,730.00	
14606	Accum Depn - Transportation Equipment		847,719.00
14700	Leasehold Rights & Improvements		
14706	Accum Depn - Leasehold Rights & Improvements		

14999	OFFICE PREMISES, FURNITURE, FIXTURE AND EQPT - NET	274,633,080.94	
15001	REAL AND OTHER PROPERTY ACQUIRED (ROPA)		
15100	Investment Property (ROPA)	17,236,617.41	
15106	Accum Depn - Investment Property (ROPA)		
15200	Property, Plant and Equipment (ROPA)	560,672.87	
15206	Accum Depn - Property, Plant and Equipment (ROPA)		70,790.20
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	15,486,019.94	
16001	INTANGIBLES		
16100	Intangibles	429,975.61	
16105	Allowance for Losses - Intangibles		
16106	Accumulated Amortization - Intangibles		
16999	INTANGIBLES - NET	429,975.61	
17000	DEFERRED TAX ASSET	186,323,139.26	
18001	OTHER ASSETS		
18100	Deferred Charges		
18201	Other Receivables		
18210	Due to/from Employees		284,033.96
18215	Allowance for Losses Due to/from Employees		
18220	Due to/from Affiliates	415,557.16	
18225	Allowance for Losses Due to/from Affiliates		
18230	Advances to Suppliers	386,994.00	
18299	Total Other Receivables	518,517.20	
18300	Dividend Receivable		
18400	Employee Benefits		
18501	Prepaid Expenses		
18510	Prepaid Taxes and Licenses	3,355,940.23	
18520	Prepaid Real Estate Tax	141,037.20	
18530	Prepaid Insurance	16,651,416.30	
18540	Prepaid Employee Benefits	1,447,039.15	
18550	Prepaid Expense Others		
18551	Prepaid Expense - Others SMJCS		
18552	Prepaid Expense - Others SYCIP		
18553	Prepaid Expense - Others		5,227,574.36
18559	Total Prepaid Expenses - Others		5,227,574.36
18599	Total Prepaid Expenses	16,367,858.52	
18600	Shortages		
18700	Sundry Debits		
18801	Others		
18810	Petty Cash Fund	45,000.00	
18820	Stationaries and Supplies on Hand	78,572.05	
18830	Other Investments	16,000.00	
18840	Miscellaneous Assets		
18851	Creditable Withholding Tax - Expanded	74,070,077.24	
18852	Creditable Withholding Tax - Percentage	2,968,337.04	
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	77,451,435.46	
18899	Total Others	77,591,007.51	
18999	TOTAL OTHER ASSETS	94,477,383.23	
19000	Non-Current Assets Held for Sale		
19999	TOTAL ASSETS	5,757,837,791.75	
20001	LIABILITIES		
20100	Disbursement for Loan (soft4)		
21000	BILLS PAYABLE		2,737,329,873.93
21225	Allowance for Losses AFS Financial Assets		
22000	ACCRUED INTEREST EXPENSES		6,535,441.80
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	508,439,638.27
23500	Unrealized Profits on Assets Sold/Exchanged	
23600	Interest Earned Not Yet Collected	62,004,862.15
23700	Advance Rentals on Real Property and/or Equipment	
23800	Other Deferred Credits	
23999	TOTAL UNEARNED INCOME AND OTHER DEFERRED CREDITS	570,444,500.42
24000	DEPOSIT ON LEASE CONTRACT	492,864,578.61
25001	ACCRUED OTHER EXPENSES PAYABLE	
25100	Accrued Expenses Payable - Employee Benefits	13,691,222.68
25200	Accrued Expenses Payable - Contractual Services	31,755,838.94
25300	Accrued Expenses Payable - Utilities	138,036.13
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	562,500.00
25540	Accrued Expenses Payable - Others	30,816.41
25599	Total Accrued Expenses Payable - Others	593,316.41
25600	Accrued Expenses Payable - Give Aways	347,622.05
25700	Accrued Expenses Payable - Donation	
25999	TOTAL OTHER ACCRUED OTHER EXPENSES PAYABLE	46,526,036.21
26001	PROVISIONS	
26100	Pension & Other Post Retirement Benefit Obligation	1,037,729.97
26200	Others	
26999	TOTAL PROVISIONS	1,037,729.97
27100	INCOME TAX PAYABLE	17,102,376.74
27201	ACCRUED OTHER TAXES AND LICENSES PAYABLE	
27210	Percentage Tax Payable (GRT)	5,926,496.59
27220	Fringe Benefits Tax Payable	
27230	Local and Other Taxes Payable	
27299	TOTAL ACCRUED OTHER TAXES AND LICENSES PAYABLE	5,926,496.59
28000	DEFERRED TAX LIABILITIES	
29001	OTHER LIABILITIES	
29101	Withholding Tax Payable	
29110	Withholding Tax Payable - Compensation	365,309.02
29120	Withholding Tax Payable - Expanded	780,741.50
29130	Withholding Tax Payable - EVAT	661,632.75
29140	Withholding Tax Payable - Percentage	579,456.17
29150	Withholding Tax Payable - Final	
29199	Total Withholding Tax Payable	2,387,139.44
29201	SSS,Philhealth,PaglBIG Contributions Payable	
29210	SSS Payable	69,353.89
29220	PhilHealth Payable	178,900.53
29230	PAG-IBIG Payable	79,687.53
29299	Total SSS,Philhealth,PaglBIG Contribution Payable	327,941.95
29300	Dividend Payable	
29401	Accounts Payable	
29410	Accounts Payable - Trade	1,033,105.05
29420	Accounts Payable - Non-Trade	14,835,751.22
29499	Total Accounts Payable	15,868,856.27
29500	Miscellaneous Liabilities	33,724,760.99
29600	Sundry Credits	
29899	TOTAL OTHER LIABILITIES	52,308,698.65
29999	TOTAL LIABILITIES	3,930,075,732.92
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	618,571,087.73
33300	Balance Adjustment	
33400	Prior Period Adjustment	
33999	TOTAL RETAINED EARNINGS	1,218,571,087.73
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	9,667,520.98
39999	TOTAL EQUITY	1,818,094,537.85
40000	INCOME STATEMENT	
41001	NET INTEREST INCOME	
41101	Interest Income	
41110	Interest Income - Loans and Receivables	74,482,242.17
41120	Interest Income - Sales Contract Receivables	
41130	Interest Income - Deposit in Banks	26,232.29
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	14,528.45
41199	Total Interest Income	74,523,002.91
41201	Interest Expenses	
41210	Interest Expenses - Bills Payable	27,359,310.15
41220	Interest Expenses - Finance Lease Payment Payable	
41230	Interest Expenses - Others	132,659.74
41299	Total Interest Expenses	27,491,969.89
41300	Provision for Losses on Accrued Interest Income	
41999	NET INTEREST INCOME	47,031,033.02
42001	NON-INTEREST INCOME	
42100	Operating Lease Income	14,749,108.49
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	
42620	Realized Gain/(Loss) - ROPA	
42699	Total Gain/(Loss) on Non-Financial Assets	
42701	Other Income	
42702	Fleet Management Service Fee	2,890,380.00
42703	Fleet Management Chauffeuring Fee	40,644,521.08
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		413,398.29
42722	Miscellaneous Income - Others		3,223.00
42729	Total Miscellaneous Income/(Loss)		416,621.29
42999	TOTAL NON-INTEREST INCOME		43,951,522.37
43001	NON-INTEREST EXPENSES		
43100	Compensation and Fringe Benefits		
43110	Salaries and Wages	8,585,624.37	
43120	Fringe Benefits	1,641,065.42	
43130	Director's Fees	482,000.00	
43140	SSS,Philhealth & PagIBIG Contribution	444,172.05	
43150	Medical, Dental, and Hospitalization		
43160	Contribution to Retirement Fund	294,000.00	
43170	PERA Allowance	331,545.45	
43199	Total Compensation and Fringe Benefits	11,778,407.29	
43200	Taxes and Licenses		
43210	Gross Receipt Tax	5,926,496.59	
43211	Taxes and Licenses	826,701.36	
43220	Registration Fees	5,458.12	
43230	Fringe Benefit Tax		
43240	Transfer Mortgage and Registrations Fees	539,082.57	
43250	Other Taxes	11,070.00	
43299	Total Taxes and Licenses	7,308,808.64	
43301	Fees and Commission Expenses		
43310	Bank Charges	6,245.00	
43320	Data Processing Charges	35,318.33	
43399	Total Fees and Commission Expenses	41,563.33	
43401	Other Expenses		
43410	Rent	107,520.00	
43420	Power, Light and Water	307,838.59	
43430	Postage, Cables, Telephone and Telegram	232,669.58	
43440	Repairs and Maintenance	2,700,402.05	
43450	Contractual Services	47,864,789.30	
43460	Information Technology Expenses	86,919.05	
43470	Insurance Expenses	2,133,440.94	
43480	Management and Other Professional Fees	569,500.00	
43491	Representation and Entertainment		
43492	Representation & Entertainment - Allowance	375,000.00	
43493	Representation & Entertainment - Bus. Devt Expense	341,369.52	
43499	Total Representation and Entertainment	716,369.52	
43511	Travelling Expenses		
43512	Travelling Expenses	71,092.00	
43513	Travelling Expenses - Allowance	375,000.00	
43519	Total Travelling Expenses	446,092.00	
43520	Fuel and Lubricants	186,293.29	
43530	Advertising and Publicity	150,000.00	
43540	Membership Fees and Dues	240,101.55	
43550	Donations and Charitable Contribution		
43560	Periodicals and Magazines		
43570	Documentary Stamps Used	4,493,398.29	
43580	Stationeries and Supplies Used	259,912.44	
43590	Fines Penalties and Other Charges		
43610	Litigation/Assets Acquired Expenses	2,117,229.74	
43620	Other Expenses	142,553.11	
43630	Miscellaneous Expense - Clearing		
43699	Total Other Expenses		
43701	Depreciation/Amortization		
43710	Depreciation - Eqpt. and Other Property for Lease	1,951,980.75	
43720	Depreciation - Building and Improvements	314,194.08	
43730	Depreciation - Furnitures and Fixtures	593,807.00	
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)	9,849.10	
43790	Amortization of Intangibles	178,751.58	
43799	Total Depreciation/Amortization	3,048,582.51	
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	6,696,590.19	
44100	Bad Debts Written Off		
44200	Recovery on Charged-off Assets		
44999	TOTAL NON-INTEREST EXPENSES	9,745,172.70	
45000	NET INCOME/(LOSS) BEFORE TAX		
46001	INCOME TAX		
46100	Provision for Income Tax	6,444,138.55	
46200	Income Tax Expense - Prior Years		
46300	Deferred Tax Expense		
46400	Income Tax Benefit		2,008,977.06
46999	TOTAL INCOME TAX	4,435,161.49	
47000	NET INCOME/(LOSS) AFTER TAX		9,667,520.98