

**Trial Balance**  
 Period: 06/30/2025

Microsoft Dynamics NAV 2013

G/L Account: Date Filter: 04/01/25..06/30/25

No.	Name	Net Change		Balance		
		Debit	Credit	Debit	Credit	
<b>10000 BALANCE SHEET</b>						
<b>10001 ASSETS</b>						
<b>11001 CASH AND CASH EQUIVALENTS</b>						
11100	Cash on Hand					
11200	Check and Other Cash Items					
11300	Deposits in Banks		89,273,833.32		9,453,645.83	
11400	Cash In Bank Oncoll (Suspense)					
<b>11999</b>	<b>TOTAL CASH AND CASH EQUIVALENTS</b>		<b>89,273,833.32</b>		<b>9,453,645.83</b>	
<b>12001 OTHER FINANCIAL ASSETS</b>						
12100	Financial Assets DFVPL					
<b>12201</b>	<b>Available for Sale (AFS) Financial Assets</b>					
12210	Available for Sale Debt Securities					
12214	Unamortized Discount/Premium - AFS Debt					
12220	Available for Sale Equity Securities					
12224	Accumulated Market Gain/(Loss) on AFS Fin.					
<b>12299</b>	<b>Available for Sale (AFS) Financial Assets -</b>					
<b>12301</b>	<b>Held-to-Maturity (HTM) Financial Assets</b>					
12310	Held-to-Maturity (HTM) Financial Assets					
12314	Unamortized Discount/Premium - HTM					
12315	Allowance for Losses HTM Financial Assets					
<b>12399</b>	<b>Held-to-Maturity (HTM) Financial Assets - Net</b>					
<b>12999</b>	<b>TOTAL OTHER FINANCIAL ASSETS</b>					
<b>13001 RECEIVABLES</b>						
13100	Loans and Receivables	212,554,823.38		7,052,235,264.08		
13101	Restructured Loans and Receivables					
13102	Specific Allowance for Losses LCR		7,454,650.44		78,997,374.45	
13103	Specific Allowance for Losses LCR-Rest.		4,967,291.61		511,634,375.72	
13104	General Allowance for Losses Loans and	603,463.25			31,397,532.79	
13200	Items in Litigation		27,818,524.29	780,733,209.77		
13205	Allowance for Losses Items in Litigation				99,774,321.80	
13300	Sales Contract Receivables					
13305	Allowance for Losses Sales Contract					
13400	Accounts Receivables - Trade		19,910,918.16	189,716,247.46		
13405	Allowance for Losses Accounts Receivables -		1,333,310.16		5,540,756.86	
13700	Accrued Interest Receivables		299,195.47	15,434,818.08		
13705	Allowance for Losses Accrued Interest	572,439.96		400,449.51		
13800	Accrued Interest Receivables - Others					
13900	TL/STLTransitory Account					
<b>13999</b>	<b>TOTAL RECEIVABLES</b>	<b>151,946,836.46</b>		<b>7,311,175,627.28</b>		
<b>14001 OFFICE PREMISES, FURNITURE, FIXTURE</b>						
14100	Equipment and Other Property for Lease	61,839,862.97		916,998,496.15		
14106	Accum Depn - Equipment & Other Property for				3,098,833.55	
14200	Building and Improvements			42,566,207.14		

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		Debit	Credit	Debit	Credit
14206	Accum Depn - Building & Improvements		314,194.08		27,627,166.35
14300	Furniture and Fixtures	1,135,506.85		9,181,087.81	
14306	Accum Depn - Furniture and Fixtures		157,861.35		6,090,461.69
14400	Information Technology (IT) Equipment	1,294,992.00		15,166,446.40	
14406	Accum Depn - Information Technology		506,087.88		6,689,868.54
14500	Other Office Equipment			525,940.00	
14506	Accum Depn - Other Office Equipment		23,667.30		161,841.60
14600	Transportation Equipment			10,092,530.00	
14606	Accum Depn - Transportation Equipment		327,006.00		5,669,757.00
14700	Leasehold Rights & Improvements				
14706	Accum Depn - Leasehold Rights &				
14800	Right of Use Asset				
14806	Accum Depn - Right of Use Asset				
<b>14999</b>	<b>OFFICE PREMISES, FURNITURE, FIXTURE</b>	<b>62,941,545.21</b>			<b>945,192,778.77</b>
<b>15001</b>	<b>REAL AND OTHER PROPERTY ACQUIRED</b>				
15100	Investment Property (ROPA)	23,247,409.84		69,484,013.02	
15106	Accum Depn - Investment Property (ROPA)				
15200	Property, Plant and Equipment (ROPA)			1,041,500.00	
15206	Accum Depn - Property, Plant and Equipment		93,506.25		668,193.72
15300	Non-Current Asset Held for Sale				
15405	Allowance for Impairment (ROPA)				1,100,000.00
15406	Allowance for Impairment (EOPL)				
<b>15999</b>	<b>REAL AND OTHER PROPERTY OWNED OR</b>	<b>23,153,903.59</b>			<b>68,757,319.30</b>
<b>16001</b>	<b>INTANGIBLES</b>				
16100	Intangibles		108,498.90	726,066.36	
16105	Allowance for Losses - Intangibles				
16106	Accumulated Amortization - Intangibles				
<b>16999</b>	<b>INTANGIBLES - NET</b>		<b>108,498.90</b>	<b>726,066.36</b>	
17000	DEFERRED TAX ASSET	3,146,757.15		190,993,947.48	
<b>18001</b>	<b>OTHER ASSETS</b>				
18100	Deferrred Charges				
<b>18201</b>	<b>Other Receivables</b>				
18210	Due to/from Employees		49,266.22	462,230.90	
18215	Allowance for Losses Due to/from Employees				
18220	Due to/from Affiliates		27,000.00	415,557.16	
18225	Allowance for Losses Due to/from Affiliates				
18230	Advances to Suppliers		278,718.00	625,863.35	
<b>18299</b>	<b>Total Other Receivables</b>		<b>354,984.22</b>	<b>1,503,651.41</b>	
18300	Dividend Receivable				
18400	Employee Benefits				
<b>18501</b>	<b>Prepaid Expenses</b>				
18510	Prepaid Taxes and Licenses		14,002,759.49	25,123,936.16	
18520	Prepaid Real Estate Tax				
18530	Prepaid Insurance		37,816.74	19,706,203.49	
18540	Prepaid Employee Benefits	2,469,686.31		3,896,957.55	

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No.	Name	Net Change		Balance	
		Debit	Credit	Debit	Credit
<b>18550</b>	<b>Prepaid Expense Others</b>				
18551	Prepaid Expense - Others SMJCS				
18552	Prepaid Expense - Others SYCIP				
18553	Prepaid Expense - Others		2,925,261.57		10,067,335.88
<b>18559</b>	<b>Total Prepaid Expenses - Others</b>		<b>2,925,261.57</b>		<b>10,067,335.88</b>
<b>18599</b>	<b>Total Prepaid Expenses</b>		<b>14,496,151.49</b>		<b>38,659,761.32</b>
18600	Shortages				
18700	Sundry Debits				
<b>18801</b>	<b>Others</b>				
18810	Petty Cash Fund			100,000.00	
18820	Stationaries and Supplies on Hand		83,879.49	858,001.14	
18830	Other Investments			16,000.00	
<b>18840</b>	<b>MISCELLANEOUS ASSETS</b>				
18851	Creditable Withholding Tax - Expanded		10,923,694.93	4,680,160.94	
18852	Creditable Withholding Tax - Percentage		109,895.38	2,029,849.31	
18853	Input VAT				
18855	Allowance for Probable Losses - Input VAT				
18856	Deposits			1,210,484.98	
18857	Other Assets - Nominal Value			306.00	
<b>18859</b>	<b>Total MISCELLANEOUS ASSETS</b>		<b>11,033,590.31</b>		<b>7,920,801.23</b>
<b>18899</b>	<b>Total Others</b>		<b>11,117,469.80</b>		<b>8,894,802.37</b>
<b>18999</b>	<b>TOTAL OTHER ASSETS</b>		<b>25,968,605.51</b>		<b>49,058,215.10</b>
19000	Non-Current Assets Held for Sale				
<b>19999</b>	<b>TOTAL ASSETS</b>	<b>125,838,104.68</b>		<b>8,575,357,600.12</b>	
<b>20001</b>	<b>LIABILITIES</b>				
20100	Disbursement for Loan (soft4)				
21000	BILLS PAYABLE		258,050,000.01		4,395,034,666.73
21225	Allowance for Losses AFS Financial Assets				
22000	ACCRUED INTEREST EXPENSES	1,024,810.59			23,421,407.70
<b>23001</b>	<b>UNEARNED INCOME AND OTHER DEFERRED</b>				
23100	Unearned Interest and Discount				
23200	Advance Leasing Income Received				
23300	Deferred Interest Income				
23400	Deferred Leasing Income	43,413,448.58			726,415,099.49
23500	Unrealized Profits on Assets Sold/Exchanged				
23600	Interest Earned Not Yet Collected	11,817,528.79			336,833,515.53
23700	Advance Rentals on Real Property and/or				
23800	Other Deferred Credits				
<b>23999</b>	<b>TOTAL UNEARNED INCOME AND OTHER</b>	<b>55,230,977.37</b>			<b>1,063,248,615.02</b>
24000	DEPOSIT ON LEASE CONTRACT		20,236,705.05		1,277,111,583.13
<b>25001</b>	<b>ACCRUED OTHER EXPENSES PAYABLE</b>				
25100	Accrued Expenses Payable - Employee		727,238.67		25,616,984.75
25200	Accrued Expenses Payable - Contractual	13,653,604.38			8,986,251.81
25300	Accrued Expenses Payable - Utilities	75,203.10			73,972.24
25400	Accrued Expenses Payable - Repairs and				

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		Debit	Credit	Debit	Credit
<b>25500</b>	<b>Accrued Expenses Payable - Others</b>				
25510	Accrued Expenses Payable - Others LBP				
25520	Accrued Expenses Payable - Others DCMF				
25530	Accrued Expenses Payable - Others COA	227,582.49		791,248.02	
25540	Accrued Expenses Payable - Others	483,887.34		514,703.75	
<b>25599</b>	<b>Total Accrued Expenses Payable - Others</b>	<b>711,469.83</b>		<b>1,305,951.77</b>	
25600	Accrued Expenses Payable - Give Aways	210,000.00		417,500.00	
25700	Accrued Expenses Payable - Donation				
<b>25999</b>	<b>TOTAL OTHER ACCRUED OTHER EXPENSES</b>	<b>12,080,098.98</b>			<b>36,400,660.57</b>
<b>26001</b>	<b>PROVISIONS</b>				
26100	Pension & Other Post Retirement Benefit	125,833.82		18,421,638.56	
26200	Others				
<b>26999</b>	<b>TOTAL PROVISIONS</b>	<b>125,833.82</b>		<b>18,421,638.56</b>	
27100	INCOME TAX PAYABLE	20,915,875.01		8,217,530.02	
<b>27201</b>	<b>ACCRUED OTHER TAXES AND LICENSES</b>				
27210	Percentage Tax Payable (GRT)	1,469,280.76		6,753,810.65	
27220	Fringe Benefits Tax Payable				
27230	Local and Other Taxes Payable				
<b>27299</b>	<b>TOTAL ACCRUED OTHER TAXES AND</b>	<b>1,469,280.76</b>		<b>6,753,810.65</b>	
28000	DEFERRED TAX LIABILITIES				
<b>29001</b>	<b>OTHER LIABILITIES</b>				
<b>29101</b>	<b>Withholding Tax Payable</b>				
29110	Withholding Tax Payable - Compensation	24,569.96		500,424.35	
29120	Withholding Tax Payable - Expanded	823,345.27		746,425.96	
29130	Withholding Tax Payable - EVAT	2,182,304.37		855,270.05	
29140	Withholding Tax Payable - Percentage		203,248.63	823,068.85	
29150	Withholding Tax Payable - Final	622.16		11,287.89	
<b>29199</b>	<b>Total Withholding Tax Payable</b>	<b>2,778,453.21</b>		<b>2,936,477.10</b>	
<b>29201</b>	<b>SSS,Philhealth,PagIBIG Contributions</b>				
29210	SSS Payable				
29220	PhilHealth Payable	4,764.60		190,345.95	
29230	PAG-IBIG Payable	5,520.29		115,415.28	
29240	GSIS Payable	33,942.79		409,196.88	
<b>29299</b>	<b>Total SSS,Philhealth,PagIBIG Contribution</b>	<b>44,227.68</b>		<b>714,958.11</b>	
29300	Dividend Payable				
<b>29401</b>	<b>Accounts Payable</b>				
29410	Accounts Payable - Trade	12,438,964.23		198,769,584.82	
29420	Accounts Payable - Non-Trade	10,088,812.29		12,150,437.00	
29430	Contingent Accounts				
29440	Vouchers Payable				
<b>29499</b>	<b>Total Accounts Payable</b>	<b>22,527,776.52</b>		<b>210,920,021.82</b>	
29500	Miscellaneous Liabilities	5,724,961.11		41,985,923.40	
29600	Sundry Credits				
29700	Lease Liability				
<b>29899</b>	<b>TOTAL OTHER LIABILITIES</b>	<b>25,518,512.10</b>		<b>256,557,380.43</b>	

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	<b>29999 TOTAL LIABILITIES</b>			<b>213,210,008.27</b>	<b>7,085,167,292.81</b>
	<b>30000 EQUITY</b>				
31000	PAID-IN CAPITAL STOCK - COMMON STOCK			485,552,550.00	
32000	ADDITIONAL PAID-IN CAPITAL - COMMON			113,970,900.12	
<b>33001 RETAINED EARNINGS</b>					
<b>33101 Retained Earnings Reserve</b>					
33110	Retained Earnings Reserve - Self-Insurance				
33120	Retained Earnings Reserve - Contingencies				
33130	Retained Earnings Reserve - Others			700,000,000.00	
<b>33199 Total Retained Earnings Reserve</b>				<b>700,000,000.00</b>	
33200	Retained Earnings Free	87,933,567.00			195,652,828.41
33300	Balance Adjustment				
33400	Prior Period Adjustment				
<b>33999 TOTAL RETAINED EARNINGS</b>		<b>87,933,567.00</b>			<b>895,652,828.41</b>
34000	STOCK DIVIDEND DISTRIBUTABLE				
35000	UNDIVIDED PROFITS				
35100	OCI - Net Unrealized Gain/(Loss) AFS Fin.				
35200	OCI - Others				
35300	OCI - Retirement Benefit			13,111,072.00	
<b>36001 OTHER COMPREHENSIVE INCOME (OCI)</b>					
<b>36999 TOTAL OTHER COMPREHENSIVE INCOME</b>					
37000	TREASURY STOCK			20.00	
<b>38000 Net income</b>			<b>561,663.41</b>		<b>8,125,120.78</b>
<b>39999 TOTAL EQUITY</b>		<b>87,933,567.00</b>			<b>1,482,065,186.53</b>
<b>40000 INCOME STATEMENT</b>					
<b>41001 NET INTEREST INCOME</b>					
<b>41101 Interest Income</b>					
41110	Interest Income - Loans and Receivables			139,152,108.25	303,940,523.59
41120	Interest Income - Sales Contract Receivables				
41130	Interest Income - Deposit in Banks			4,707.50	10,342.70
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				
<b>41199 Total Interest Income</b>			<b>139,156,815.75</b>		<b>303,950,866.29</b>
<b>41201 Interest Expenses</b>					
41210	Interest Expenses - Bills Payable	71,345,596.91		139,014,900.73	
41220	Interest Expenses - Finance Lease Payment				
41230	Interest Expenses - Others			11,901,914.90	21,830,941.52
<b>41299 Total Interest Expenses</b>		<b>59,443,682.01</b>		<b>117,183,959.21</b>	
41300	Provision for Losses on Accrued Interest Income				
<b>41999 NET INTEREST INCOME</b>			<b>79,713,133.74</b>		<b>186,766,907.08</b>
<b>42001 NON-INTEREST INCOME</b>					
42100	Operating Lease Income				
42200	Dividend Income				

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<b>42301</b>	<b>Fees and Commission Income</b>				
42310	Fees & Commission Income - Intermediation				
42320	Fees & Commission Income - Others				
<b>42399</b>	<b>Total Fees and Commission Income</b>				
<b>42401</b>	<b>Gain/(Loss) on Fin. Assets &amp; Liabilities</b>				
42410	Realized Gain/(Loss) Fin. Assets & Liab DFVPL				
42420	Unrealized Gain/(Loss) from Marking to Market				
<b>42499</b>	<b>Total Gain/(Loss) on Fin. Assets &amp; Liab.</b>				
<b>42501</b>	<b>Gain/(Loss) on NonTrading Fin. Assets &amp; Liab</b>				
42510	Realized Gain/(Loss) NonTrading Fin. Asset &				
42520	Gain/(Loss) on Reclassification from AFS to				
<b>42599</b>	<b>Total Gain/(Loss) on NonTrading Fin. Asset &amp;</b>				
<b>42601</b>	<b>Gain/(Loss) on Non-Financial Assets</b>				
42610	Realized Gain/(Loss) - Office Prem,Furn, Fix,				
42620	Realized Gain/(Loss) - ROPA			1,546,280.00	
<b>42699</b>	<b>Total Gain/(Loss) on Non-Financial Assets</b>				<b>1,546,280.00</b>
<b>42701</b>	<b>Other Income</b>				
42702	Fleet Management Service Fee				
42703	Fleet Management Chauffeuring Fee			235,020.65	
<b>42710</b>	<b>Rental Income</b>				
42711	Rental Income - Office Premises, Furn, Fix,				
42712	Rental Income - ROPA				
<b>42719</b>	<b>Total Rental Income</b>				
<b>42720</b>	<b>Miscellaneous Income/(Loss)</b>				
42721	Miscellaneous Income - Penalty	927,203.31			5,437,989.04
42722	Miscellaneous Income - Others	704,157.56			867,098.83
<b>42729</b>	<b>Total Miscellaneous Income/(Loss)</b>	<b>1,631,360.87</b>			<b>6,305,087.87</b>
<b>42999</b>	<b>TOTAL NON-INTEREST INCOME</b>	<b>1,631,360.87</b>			<b>6,070,067.22</b>
<b>43001</b>	<b>NON-INTEREST EXPENSES</b>				
<b>43100</b>	<b>Compensation and Fringe Benefits</b>				
43110	Salaries and Wages	11,800,237.25		23,247,583.31	
43120	Fringe Benefits	3,502,583.77		5,864,689.87	
43130	Director's Fees	1,041,000.00		2,052,000.00	
43140	SSS, Philhealth, PagIBIG & GSIS Contribution	1,574,473.82		2,607,399.24	
43150	Medical, Dental, and Hospitalization			44,420.00	
43160	Contribution to Retirement Fund	297,531.06		595,062.12	
43170	PERA Allowance	410,772.68		794,016.92	
<b>43199</b>	<b>Total Compensation and Fringe Benefits</b>	<b>18,626,598.58</b>		<b>35,205,171.46</b>	
<b>43200</b>	<b>Taxes and Licenses</b>				
43210	Gross Receipt Tax	6,753,810.65		14,976,902.06	
43211	Taxes and Licenses	2,410,931.13		3,578,607.73	
43212	Gross Receipt Tax - Passed-On	48,233.45		98,956.59	
43220	Registration Fees				
43230	Fringe Benefit Tax				
43240	Transfer Mortgage and Registrations Fees	319,217.58		465,206.80	

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43250	Other Taxes				
<b>43299</b>	<b>Total Taxes and Licenses</b>	<b>9,532,192.81</b>		<b>19,119,673.18</b>	
<b>43301</b>	<b>Fees and Commission Expenses</b>				
43310	Bank Charges	6,807.92		17,466.03	
43320	Data Processing Charges	94,632.13		125,202.49	
<b>43399</b>	<b>Total Fees and Commission Expenses</b>	<b>101,440.05</b>		<b>142,668.52</b>	
<b>43401</b>	<b>Other Expenses</b>				
43410	Rent	668,368.80		1,301,817.60	
43420	Power, Light and Water	390,000.00		780,000.00	
43430	Postage, Cables, Telephone and Telegram	350,204.22		698,796.56	
43440	Repairs and Maintenance	251,558.04		554,938.62	
43450	Contractual Services	13,763,662.97		48,838,703.95	
43460	Information Technology Expenses	910,602.86		1,780,824.74	
43470	Insurance Expenses	2,156,989.49		4,499,815.42	
43471	Insurance Expense - Clearing				
43480	Management and Other Professional Fees	821,676.43		1,556,242.78	
<b>43491</b>	<b>Representation and Entertainment</b>				
43492	Representation & Entertainment - Allowance	467,500.00		916,500.00	
43493	Representation & Entertainment - Bus. Devt	755,786.17		1,352,016.08	
<b>43499</b>	<b>Total Representation and Entertainment</b>	<b>1,223,286.17</b>		<b>2,268,516.08</b>	
<b>43511</b>	<b>Travelling Expenses</b>				
43512	Travelling Expenses	1,119,179.04		1,793,386.50	
43513	Travelling Expenses - Allowance	467,500.00		916,500.00	
<b>43519</b>	<b>Total Travelling Expenses</b>	<b>1,586,679.04</b>		<b>2,709,886.50</b>	
43520	Fuel and Lubricants	286,565.37		578,105.10	
43530	Advertising and Publicity	389,045.00		599,045.00	
43540	Membership Fees and Dues	415,261.31		845,472.62	
43550	Donations and Charitable Contribution				
43560	Periodicals and Magazines			750.00	
43570	Documentary Stamps Used	6,136,396.84		13,183,420.00	
43580	Stationeries and Supplies Used	152,695.98		562,505.58	
43590	Fines Penalties and Other Charges			192,700.00	
43610	Litigation/Assets Acquired Expenses	1,480,723.98		5,057,368.46	
43620	Other Expenses	1,794,943.97		2,227,646.70	
43630	Miscellaneous Expense - Clearing				
43640	Semi-expendable Items Expense	555,316.14		555,316.14	
<b>43699</b>	<b>Total Other Expenses</b>				
<b>43701</b>	<b>Depreciation/Amortization</b>				
43710	Depreciation - Eqpt. and Other Property for				
43720	Depreciation - Building and Improvements	314,194.08		628,388.16	
43730	Depreciation - Furnitures and Fixtures	1,014,622.53		2,028,506.61	
43740	Depreciation - Information Technology				
43750	Depreciation - Other Office Equipment				
43760	Depreciation - Transportation Equipment				
43770	Depreciation - Leasehold Rights and				

**Trial Balance**  
 Period: 06/30/2025

Microsoft Dynamics NAV 2013

No.	Name	Net Change		Balance	
		Debit	Credit	Debit	Credit
43781	Depreciation - Investment Property (ROPA)				
43782	Depreciation - Property, Plant & Equipment	93,506.25		355,035.00	
43790	Amortization of Intangibles	108,498.90		216,997.80	
43791	Depreciation - Right Use of Asset				
<b>43799</b>	<b>Total Depreciation/Amortization</b>	<b>1,530,821.76</b>		<b>3,228,927.57</b>	
<b>43801</b>	<b>Impairment Losses</b>				
43810	Impairment Loss -Office				
43820	Impairment Loss -ROPA				
43830	Impairment Loss -Other Assets				
<b>43899</b>	<b>Total Impairment Losses</b>				
43900	Provisions				
44000	Provision for Probable Credit Losses	12,587,028.54		29,174,057.08	
44100	Bad Debts Written Off				
44200	Recovery on Charged-off Assets				
<b>44999</b>	<b>TOTAL NON-INTEREST EXPENSES</b>	<b>14,117,850.30</b>		<b>32,402,984.65</b>	
<b>45000</b>	<b>NET INCOME/(LOSS) BEFORE TAX</b>				
<b>46001</b>	<b>INCOME TAX</b>				
46100	Provision for Income Tax	8,217,530.00		17,889,278.16	
46200	Income Tax Expense - Prior Years				
46300	Deferred Tax Expense				
46400	Income Tax Benefit		3,146,757.15		7,293,514.30
<b>46999</b>	<b>TOTAL INCOME TAX</b>	<b>5,070,772.85</b>		<b>10,595,763.86</b>	
<b>47000</b>	<b>NET INCOME/(LOSS) AFTER TAX</b>		561,663.41		<b>8,125,120.78</b>
<b>DEPRECIATION -</b>					