

Trial Balance

Period: 06/30/21

LLFC LIVE

G/L Account: Date Filter: 06/30/21

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	303,931,374.30	
11999	TOTAL CASH AND CASH EQUIVALENTS	303,931,374.30	
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	5,662,723,255.16	
13101	Restructured Loans and Receivables		
13102	Specific Allowance for Losses LCR		77,895,837.46
13103	Specific Allowance for Losses LCR-Rest.		261,013,477.28
13104	General Allowance for Losses Loans and Receivables		160,275,638.23
13200	Items in Litigation	62,158,868.62	
13205	Allowance for Losses Items in Litigation		62,158,867.62
13300	Sales Contract Receivables	967,481.78	
13305	Allowance for Losses Sales Contract Receivables		
13400	Accounts Receivables - Trade	223,067,656.20	
13405	Allowance for Losses Accounts Receivables - Trade		7,812,140.64
13700	Accrued Interest Receivables	31,573,979.15	
13705	Allowance for Losses Accrued Interest Receivables		3,144,073.02
13900	TL/STLTransitory Account		
13999	TOTAL RECEIVABLES	5,408,191,206.66	
14001	OFFICE PREMISES, FURNITURE, FIXTURE AND EQUIPMENT		
14100	Equipment and Other Property for Lease	70,182,456.00	
14106	Accum Depn - Equipment & Other Property for Lease		60,469,032.49
14200	Building and Improvements	42,566,207.14	
14206	Accum Depn - Building & Improvements		22,600,061.07
14300	Furniture and Fixtures	9,396,820.72	
14306	Accum Depn - Furniture and Fixtures		6,159,589.46
14400	Information Technology (IT) Equipment	10,655,583.30	
14406	Accum Depn - Information Technology Equipment		7,077,845.07
14500	Other Office Equipment	932,330.92	
14506	Accum Depn - Other Office Equipment		612,306.64
14600	Transportation Equipment	2,825,730.00	

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No.	Name	Debit	Credit
14606	Accum Depn - Transportation Equipment		974,876.85
14700	Leasehold Rights & Improvements		
14706	Accum Depn - Leasehold Rights & Improvements		
14999	OFFICE PREMISES, FURNITURE, FIXTURE AND	38,665,416.50	
15001	EQUIPMENT - NET		
	REAL AND OTHER PROPERTY ACQUIRED		
	(ROPA)		
15100	Investment Property (ROPA)	11,065,712.30	
15106	Accum Depn - Investment Property (ROPA)		
15200	Property, Plant and Equipment (ROPA)	1,782,989.35	
15206	Accum Depn - Property, Plant and Equipment		74,477.10
	(ROPA)		
15300	Non-Current Asset Held for Sale		
15405	Allowance for Impairment (ROPA)		2,240,480.14
15999	REAL AND OTHER PROPERTY OWNED OR	10,533,744.41	
16001	ACQUIRED - NET		
	INTANGIBLES		
16100	Intangibles	256,937.17	
16105	Allowance for Losses - Intangibles		
16106	Accumulated Amortization - Intangibles		
16999	INTANGIBLES - NET	256,937.17	
17000	DEFERRED TAX ASSET	197,331,428.58	
18001	OTHER ASSETS		
18100	Deferred Charges		
18201	Other Receivables		
18210	Due to/from Employees		380,720.52
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	421,830.64	
18300	Dividend Receivable		
18400	Employee Benefits		
18501	Prepaid Expenses		
18510	Prepaid Taxes and Licenses	61,480,929.09	
18520	Prepaid Real Estate Tax	94,024.80	
18530	Prepaid Insurance	15,702,283.57	
18540	Prepaid Employee Benefits	2,474,624.27	
18550	Prepaid Expense Others		
18551	Prepaid Expense - Others SMJCS		
18552	Prepaid Expense - Others SYCIP		
18553	Prepaid Expense - Others		4,978,901.04
18559	Total Prepaid Expenses - Others		4,978,901.04
18599	Total Prepaid Expenses	74,772,960.69	
18600	Shortages		
18700	Sundry Debits		
18801	Others		
18810	Petty Cash Fund	45,000.00	
18820	Stationaries and Supplies on Hand	94,258.29	
18830	Other Investments	16,000.00	
18840	Miscellaneous Assets		
18851	Creditable Withholding Tax - Expanded	10,671,028.60	
18852	Creditable Withholding Tax - Percentage	1,432,498.42	
18853	Input VAT		
18855	Allowance for Probable Losses - Input VAT		

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No.	Name	Debit	Credit
18856	Deposits	412,715.18	
18857	Other Assets - Nominal Value	306.00	
18859	Total Miscellaneous Assets	12,516,548.20	
18899	Total Others	12,671,806.49	
18999	TOTAL OTHER ASSETS	87,866,597.82	
19000	Non-Current Assets Held for Sale		
19999	TOTAL ASSETS	6,046,776,705.44	
20001	LIABILITIES		
20100	Disbursement for Loan (soft4)		
21000	BILLS PAYABLE		2,707,178,583.22
21225	Allowance for Losses AFS Financial Assets		
22000	ACCRUED INTEREST EXPENSES		6,902,910.52
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		790,578,263.66
23500	Unrealized Profits on Assets Sold/Exchanged		
23600	Interest Earned Not Yet Collected		61,804,995.57
23700	Advance Rentals on Real Property and/or Equipment		
23800	Other Deferred Credits		
23999	TOTAL UNEARNED INCOME AND OTHER DEFERRED CREDITS		852,383,259.23
24000	DEPOSIT ON LEASE CONTRACT		445,231,477.44
25001	ACCRUED OTHER EXPENSES PAYABLE		
25100	Accrued Expenses Payable - Employee Benefits		14,649,387.65
25200	Accrued Expenses Payable - Contractual Services		39,650,549.91
25300	Accrued Expenses Payable - Utilities		235,216.61
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		675,000.00
25540	Accrued Expenses Payable - Others		30,816.41
25599	Total Accrued Expenses Payable - Others		705,816.41
25600	Accrued Expenses Payable - Give Aways		388,902.05
25700	Accrued Expenses Payable - Donation		
25999	TOTAL OTHER ACCRUED OTHER EXPENSES PAYABLE		55,629,872.63
26001	PROVISIONS		
26100	Pension & Other Post Retirement Benefit Obligation		1,331,729.97
26200	Others		
26999	TOTAL PROVISIONS		1,331,729.97
27100	INCOME TAX PAYABLE		17,548,178.71
27201	ACCRUED OTHER TAXES AND LICENSES PAYABLE		
27210	Percentage Tax Payable (GRT)		7,094,342.19
27220	Fringe Benefits Tax Payable		
27230	Local and Other Taxes Payable		
27299	TOTAL ACCRUED OTHER TAXES AND LICENSES PAYABLE		7,094,342.19
28000	DEFERRED TAX LIABILITIES		
29001	OTHER LIABILITIES		
29101	Withholding Tax Payable		
29110	Withholding Tax Payable - Compensation		377,355.31

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No.	Name	Debit	Credit
29120	Withholding Tax Payable - Expanded		822,081.29
29130	Withholding Tax Payable - EVAT		798,674.81
29140	Withholding Tax Payable - Percentage		440,067.10
29150	Withholding Tax Payable - Final		6,648.50
29199	Total Withholding Tax Payable		2,444,827.01
29201	SSS,Philhealth,PagIBIG Contributions Payable		
29210	SSS Payable		72,713.77
29220	PhilHealth Payable		40,144.44
29230	PAG-IBIG Payable		44,431.07
29299	Total SSS,Philhealth,PagIBIG Contribution Payable		157,289.28
29300	Dividend Payable		
29401	Accounts Payable		
29410	Accounts Payable - Trade		47,173,719.37
29420	Accounts Payable - Non-Trade		12,705,375.88
29499	Total Accounts Payable		59,879,095.25
29500	Miscellaneous Liabilities		238,199,117.10
29600	Sundry Credits		
29899	TOTAL OTHER LIABILITIES		300,680,328.64
29999	TOTAL LIABILITIES		4,393,980,682.55
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		437,246,343.73
33300	Balance Adjustment		
33400	Prior Period Adjustment		
33999	TOTAL RETAINED EARNINGS		1,037,246,343.73
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	10.00	
38000	Net income		16,026,239.04
39999	TOTAL EQUITY		1,636,769,783.85
40000	INCOME STATEMENT		
41001	NET INTEREST INCOME		
41101	Interest Income		
41110	Interest Income - Loans and Receivables		171,044,683.49
41120	Interest Income - Sales Contract Receivables		
41130	Interest Income - Deposit in Banks		1,340,102.79
41140	Interest Income - Financial Assets DFVPL		
41150	Interest Income - Available for Sale Fin. Assets		
41160	Interest Income - Held-to-Maturity Fin. Assets		

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No.	Name	Debit	Credit
41170	Interest Income - Others		14,978.52
41199	Total Interest Income		172,399,764.80
41201	Interest Expenses		
41210	Interest Expenses - Bills Payable	54,573,733.40	
41220	Interest Expenses - Finance Lease Payment Pivable		
41230	Interest Expenses - Others	265,319.47	
41299	Total Interest Expenses	54,839,052.87	
41300	Provision for Losses on Accrued Interest Income		
41999	NET INTEREST INCOME		117,560,711.93
42001	NON-INTEREST INCOME		
42100	Operating Lease Income		29,380,219.15
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		8,713,216.06
42699	Total Gain/(Loss) on Non-Financial Assets		8,713,216.06
42701	Other Income		
42702	Fleet Management Service Fee		5,780,760.00
42703	Fleet Management Chauffeuring Fee		79,286,463.79
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		1,431,147.10
42722	Miscellaneous Income - Others		494,443.45
42729	Total Miscellaneous Income/(Loss)		1,925,590.55
42999	TOTAL NON-INTEREST INCOME		86,992,814.34
43001	NON-INTEREST EXPENSES		
43100	Compensation and Fringe Benefits		
43110	Salaries and Wages	18,951,882.33	
43120	Fringe Benefits	3,155,713.42	
43130	Director's Fees	1,010,000.00	
43140	SSS,Philhealth & PagIBIG Contribution	921,754.99	
43150	Medical, Dental, and Hospitalization		
43160	Contribution to Retirement Fund	588,000.00	
43170	PERA Allowance	665,045.44	
43199	Total Compensation and Fringe Benefits	25,292,396.18	
43200	Taxes and Licenses		

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No.	Name	Debit	Credit
43210	Gross Receipt Tax	13,020,838.78	
43211	Taxes and Licenses	1,640,177.72	
43220	Registration Fees	7,237.18	
43230	Fringe Benefit Tax		
43240	Transfer Mortgage and Registrations Fees	758,020.99	
43250	Other Taxes	11,070.00	
43299	Total Taxes and Licenses	15,437,344.67	
43301	Fees and Commission Expenses		
43310	Bank Charges	12,279.40	
43320	Data Processing Charges	174,849.41	
43399	Total Fees and Commission Expenses	187,128.81	
43401	Other Expenses		
43410	Rent	188,160.00	
43420	Power, Light and Water	595,266.74	
43430	Postage, Cables, Telephone and Telegram	585,246.40	
43440	Repairs and Maintenance	6,080,192.55	
43450	Contractual Services	93,360,718.29	
43460	Information Technology Expenses	330,976.06	
43470	Insurance Expenses	3,872,434.38	
43480	Management and Other Professional Fees	804,000.00	
43491	Representation and Entertainment		
43492	Representation & Entertainment - Allowance	747,000.00	
43493	Representation & Entertainment - Bus. Devt Expense	581,871.57	
43499	Total Representation and Entertainment	1,328,871.57	
43511	Travelling Expenses		
43512	Travelling Expenses	162,109.00	
43513	Travelling Expenses - Allowance	747,000.00	
43519	Total Travelling Expenses	909,109.00	
43520	Fuel and Lubricants	383,183.94	
43530	Advertising and Publicity	300,000.00	
43540	Membership Fees and Dues	485,903.10	
43550	Donations and Charitable Contribution		
43560	Periodicals and Magazines		
43570	Documentary Stamps Used	10,815,926.81	
43580	Stationeries and Supplies Used	672,914.36	
43590	Fines Penalties and Other Charges	52,480.00	
43610	Litigation/Assets Acquired Expenses	2,605,715.81	
43620	Other Expenses	293,718.21	
43630	Miscellaneous Expense - Clearing		
43699	Total Other Expenses		
43701	Depreciation/Amortization		
43710	Depreciation - Eqpt. and Other Property for Lease	3,232,996.94	
43720	Depreciation - Building and Improvements	628,388.16	
43730	Depreciation - Furnitures and Fixtures	1,205,770.58	
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)	20,112.03	
43790	Amortization of Intangibles	351,790.02	

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43799	Total Depreciation/Amortization	5,439,057.73	
43801	Impairment Losses		
43810	Impairment Loss -Office		
43820	Premises,Furn.Fixture&Equip Impairment Loss -ROPA		
43830	Impairment Loss -Other Assets		
43899	Total Impairment Losses		
43900	Provisions		
44000	Provision for Probable Credit Losses	52,069,065.50	
44100	Bad Debts Written Off		
44200	Recovery on Charged-off Assets		
44999	TOTAL NON-INTEREST EXPENSES	57,508,123.23	
45000	NET INCOME/(LOSS) BEFORE TAX		
46001	INCOME TAX		
46100	Provision for Income Tax	17,548,178.71	
46200	Income Tax Expense - Prior Years		
46300	Deferred Tax Expense		
46400	Income Tax Benefit		13,017,266.38
46999	TOTAL INCOME TAX	4,530,912.33	
47000	NET INCOME/(LOSS) AFTER TAX		16,026,239.04