

Trial Balance

Period: 03/31/22

LLFC LIVE

G/L Account: Date Filter: 03/31/22

		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	80,627,465.53	
11400	Cash In Bank Oncoll (Suspense)		
11999	TOTAL CASH AND CASH EQUIVALENTS	80,627,465.53	
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	5,883,776,953.70	
13101	Restructured Loans and Receivables		
13102	Specific Allowance for Losses LCR		159,850,011.96
13103	Specific Allowance for Losses LCR-Rest.		219,543,414.26
13104	General Allowance for Losses Loans and Receivables		98,792,531.20
13200	Items in Litigation	169,974,894.79	
13205	Allowance for Losses Items in Litigation		123,418,971.08
13300	Sales Contract Receivables		
13305	Allowance for Losses Sales Contract Receivables		
13400	Accounts Receivables - Trade	208,314,284.36	
13405	Allowance for Losses Accounts Receivables - Trade		8,772,391.04
13700	Accrued Interest Receivables	20,104,569.18	
13705	Allowance for Losses Accrued Interest Receivables		3,285,102.10
13900	TL/STLTransitory Account		
13999	TOTAL RECEIVABLES	5,668,508,280.39	
14001	OFFICE PREMISES, FURNITURE, FIXTURE AND EQUIPMENT		
14100	Equipment and Other Property for Lease	264,202,456.00	
14106	Accum Depn - Equipment & Other Property for Lease		61,033,139.71
14200	Building and Improvements	42,566,207.14	
14206	Accum Depn - Building & Improvements		23,542,643.31
14300	Furniture and Fixtures	10,004,242.17	
14306	Accum Depn - Furniture and Fixtures		6,913,469.75
14400	Information Technology (IT) Equipment	10,848,173.30	
14406	Accum Depn - Information Technology Equipment		7,584,795.21
14500	Other Office Equipment	915,967.28	
14506	Accum Depn - Other Office Equipment		654,182.25

14600	Transportation Equipment	2,825,730.00	
14606	Accum Depn - Transportation Equipment		1,356,350.40
14700	Leasehold Rights & Improvements		
14706	Accum Depn - Leasehold Rights & Improvements		
14999	OFFICE PREMISES, FURNITURE, FIXTURE AND EQUIPMENT - NET	230,278,195.26	
15001	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)	2,483,838.32	
15206	Accum Depn - Property, Plant and Equipment (ROPA)		662,596.78
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	10,646,473.70	
16001	INTANGIBLES		
16100	Intangibles	226,892.81	
16105	Allowance for Losses - Intangibles		
16106	Accumulated Amortization - Intangibles		
16999	INTANGIBLES - NET	226,892.81	
17000	DEFERRED TAX ASSET	166,564,475.60	
18001	OTHER ASSETS		
18100	Deferred Charges		
18201	Other Receivables		
18210	Due to/from Employees	259,533.35	
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	1,062,084.51	
18300	Dividend Receivable		
18400	Employee Benefits		
18501	Prepaid Expenses		
18510	Prepaid Taxes and Licenses	52,405,403.49	
18520	Prepaid Real Estate Tax	141,037.20	
18530	Prepaid Insurance	16,424,556.53	
18540	Prepaid Employee Benefits	1,601,521.25	
18550	Prepaid Expense Others		
18551	Prepaid Expense - Others SMJCS		
18552	Prepaid Expense - Others SYCIP		
18553	Prepaid Expense - Others		6,125,511.65
18559	Total Prepaid Expenses - Others		6,125,511.65
18599	Total Prepaid Expenses	64,447,006.82	
18600	Shortages		
18700	Sundry Debits		
18801	Others		
18810	Petty Cash Fund	45,000.00	
18820	Stationaries and Supplies on Hand	154,043.52	
18830	Other Investments	16,000.00	
18840	Miscellaneous Assets		
18851	Creditable Withholding Tax - Expanded	12,364,362.68	
18852	Creditable Withholding Tax - Percentage	1,812,641.30	
18853	Input VAT		
18855	Allowance for Probable Losses - Input VAT		
18856	Deposits	338,536.18	
18857	Other Assets - Nominal Value	306.00	
18859	Total Miscellaneous Assets	14,515,846.16	
18899	Total Others	14,730,889.68	
18999	TOTAL OTHER ASSETS	80,239,981.01	
19000	Non-Current Assets Held for Sale		

19999 TOTAL ASSETS	6,237,091,764.30	
20001 LIABILITIES		
20100 Disbursement for Loan (soft4)		
21000 BILLS PAYABLE		2,680,421,244.31
21225 Allowance for Losses AFS Financial Assets		
22000 ACCRUED INTEREST EXPENSES		5,738,439.17
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		946,639,210.89
23500 Unrealized Profits on Assets Sold/Exchanged		
23600 Interest Earned Not Yet Collected		101,773,466.47
23700 Advance Rentals on Real Property and/or Equipment		
23800 Other Deferred Credits		
23999 TOTAL UNEARNED INCOME AND OTHER DEFERRED CREDITS		1,048,412,677.36
24000 DEPOSIT ON LEASE CONTRACT		583,280,716.42
25001 ACCRUED OTHER EXPENSES PAYABLE		
25100 Accrued Expenses Payable - Employee Benefits		22,305,441.21
25200 Accrued Expenses Payable - Contractual Services		62,526,238.18
25300 Accrued Expenses Payable - Utilities	15,050,162.85	
25400 Accrued Expenses Payable - Repairs and Maintenance		
25500 Accrued Expenses Payable - Others		
25510 Accrued Expenses Payable - Others LSP Directors		
25520 Accrued Expenses Payable - Others DCMF		
25530 Accrued Expenses Payable - Others COA		599,024.54
25540 Accrued Expenses Payable - Others		168,644.92
25599 Total Accrued Expenses Payable - Others		767,669.46
25600 Accrued Expenses Payable - Give Aways		225,165.65
25700 Accrued Expenses Payable - Donation		
25999 TOTAL OTHER ACCRUED OTHER EXPENSES PAYABLE		70,774,351.65
26001 PROVISIONS		
26100 Pension & Other Post Retirement Benefit Obligation		13,308,670.78
26200 Others		
26999 TOTAL PROVISIONS		13,308,670.78
27100 INCOME TAX PAYABLE		17,873,992.43
27201 ACCRUED OTHER TAXES AND LICENSES PAYABLE		
27210 Percentage Tax Payable (GRT)		6,237,844.82
27220 Fringe Benefits Tax Payable		
27230 Local and Other Taxes Payable		
27299 TOTAL ACCRUED OTHER TAXES AND LICENSES PAYABLE		6,237,844.82
28000 DEFERRED TAX LIABILITIES		
29001 OTHER LIABILITIES		
29101 Withholding Tax Payable		
29110 Withholding Tax Payable - Compensation		407,604.80
29120 Withholding Tax Payable - Expanded		430,310.44
29130 Withholding Tax Payable - EVAT		642,611.25
29140 Withholding Tax Payable - Percentage		283,149.28
29150 Withholding Tax Payable - Final		15,104.23
29199 Total Withholding Tax Payable		1,778,780.00
29201 SSS, Philhealth, PagIBIG Contributions Payable		
29210 SSS Payable		197,355.54
29220 PhilHealth Payable		70,897.53
29230 PAG-IBIG Payable		69,881.10
29299 Total SSS, Philhealth, PagIBIG Contribution Payable		338,134.17
29300 Dividend Payable		
29401 Accounts Payable		
29410 Accounts Payable - Trade		96,184,644.89

29420	Accounts Payable - Non-Trade		33,064,146.54
29499	Total Accounts Payable		129,248,791.43
29500	Miscellaneous Liabilities		54,227,653.15
29600	Sundry Credits		
29899	TOTAL OTHER LIABILITIES		185,593,358.75
29999	TOTAL LIABILITIES		4,611,641,295.69
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		593,057,604.90
33199	Total Retained Earnings Reserve		593,057,604.90
33200	Retained Earnings Free		428,832,505.46
33300	Balance Adjustment		
33400	Prior Period Adjustment		
33999	TOTAL RETAINED EARNINGS		1,021,890,110.36
34000	STOCK DIVIDEND DISTRIBUTABLE		
35000	UNDIVIDED PROFITS		
35100	OCI - Net Unrealized Gain/(Loss) AFS Fin. Assets		
35200	OCI - Others		
35300	OCI - Retirement Benefit	12,916,370.00	
36001	OTHER COMPREHENSIVE INCOME (OCI)		
36999	TOTAL OTHER COMPREHENSIVE INCOME		
37000	TREASURY STOCK	10.00	
38000	Net income		16,953,288.13
39999	TOTAL EQUITY		1,608,497,180.48
40000	INCOME STATEMENT		
41001	NET INTEREST INCOME		
41101	Interest Income		
41110	Interest Income - Loans and Receivables		86,714,224.86
41120	Interest Income - Sales Contract Receivables		
41130	Interest Income - Deposit in Banks		247.86
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		2,964.10
41199	Total Interest Income		86,717,436.82
41201	Interest Expenses		
41210	Interest Expenses - Bills Payable	20,792,380.54	
41220	Interest Expenses - Finance Lease Payment Pivable		
41230	Interest Expenses - Others	132,659.73	
41299	Total Interest Expenses	20,925,040.27	
41300	Provision for Losses on Accrued Interest Income		
41999	NET INTEREST INCOME		65,792,396.55
42001	NON-INTEREST INCOME		
42100	Operating Lease Income		14,704,732.27
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) Non Trading Fin. Asset & Liab.		
42520	Gain/(Loss) on Reclassification from AFS to HTM		
42599	Total Gain/(Loss) on Non Trading Fin. Asset & Liab		
42601	Gain/(Loss) on Non-Financial Assets		
42610	Realized Gain/(Loss) - Office Prem,Furn,Fix, Eqpt	19,603.36	
42620	Realized Gain/(Loss) - ROPA		926,139.84
42699	Total Gain/(Loss) on Non-Financial Assets		906,536.48
42701	Other Income		
42702	Fleet Management Service Fee		3,200,700.00
42703	Fleet Management Chauffeuring Fee		35,245,278.26
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		393,397.52
42722	Miscellaneous Income - Others		1,893,706.68
42729	Total Miscellaneous Income/(Loss)		2,287,104.20
42999	TOTAL NON-INTEREST INCOME		40,733,082.46
43001	NON-INTEREST EXPENSES		
43100	Compensation and Fringe Benefits		
43110	Salaries and Wages	9,084,679.91	
43120	Fringe Benefits	1,711,131.79	
43130	Director's Fees	711,000.00	
43140	SSS,Philhealth & PagIBIG Contribution	474,516.71	
43150	Medical, Dental, and Hospitalization		
43160	Contribution to Retirement Fund	536,931.81	
43170	PERA Allowance	324,999.92	
43199	Total Compensation and Fringe Benefits	12,843,260.14	
43200	Taxes and Licenses		
43210	Gross Receipt Tax	6,237,844.82	
43211	Taxes and Licenses	890,457.33	
43212	Gross Receipt Tax - Passed-On	15,879.45	
43220	Registration Fees	9,982.12	
43230	Fringe Benefit Tax		
43240	Transfer Mortgage and Registrations Fees	1,638,812.39	
43250	Other Taxes		
43299	Total Taxes and Licenses	8,792,976.11	
43301	Fees and Commission Expenses		
43310	Bank Charges	8,902.90	
43320	Data Processing Charges	12,328.87	
43399	Total Fees and Commission Expenses	21,231.77	
43401	Other Expenses		
43410	Rent	157,500.00	
43420	Power, Light and Water	300,000.00	
43430	Postage, Cables, Telephone and Telegram	359,451.16	
43440	Repairs and Maintenance	2,899,426.89	
43450	Contractual Services	51,030,848.11	
43460	Information Technology Expenses	517,142.75	
43470	Insurance Expenses	2,086,282.23	
43471	Insurance Expense - Clearing		
43480	Management and Other Professional Fees	634,909.54	
43491	Representation and Entertainment		
43492	Representation & Entertainment - Allowance	401,250.00	
43493	Representation & Entertainment - Bus. Devt Expense	673,476.10	
43499	Total Representation and Entertainment	1,074,726.10	
43511	Travelling Expenses		

43512	Travelling Expenses	135,810.00	
43513	Travelling Expenses - Allowance	410,725.00	
43519	Total Travelling Expenses	546,535.00	
43520	Fuel and Lubricants	288,867.22	
43530	Advertising and Publicity	150,000.00	
43540	Membership Fees and Dues	251,171.55	
43550	Donations and Charitable Contribution		
43560	Periodicals and Magazines		
43570	Documentary Stamps Used	2,006,230.95	
43580	Stationeries and Supplies Used	139,130.22	
43590	Fines Penalties and Other Charges		
43610	Litigation/Assets Acquired Expenses	666,833.68	
43620	Other Expenses	359,536.51	
43630	Miscellaneous Expense - Clearing		
43699	Total Other Expenses		
43701	Depreciation/Amortization		
43710	Depreciation - Eqpt. and Other Property for Lease	188,035.74	
43720	Depreciation - Building and Improvements	314,194.08	
43730	Depreciation - Furnitures and Fixtures	650,581.62	
43740	Depreciation - Information Technology Equipment		
43750	Depreciation - Other Office Equipment		
43760	Depreciation - Transportation Equipment		
43770	Depreciation - Leasenoia rights and Improvements		
43781	Depreciation - Investment Property (ROPA)	102,873.10	
43782	Depreciation - Property, Plant & Equipment (ROPA)	381,247.68	
43790	Amortization of Intangibles	47,369.52	
43799	Total Depreciation/Amortization	1,684,301.74	
43801	Impairment Losses		
43810	Impairment Loss -Office Premises, Furn. Fixture&Eont		
43820	Impairment Loss -ROPA		
43830	Impairment Loss -Other Assets		
43899	Total Impairment Losses		
43900	Provisions		
44000	Provision for Probable Credit Losses	12,587,028.54	
44100	Bad Debts Written Off		
44200	Recovery on Charged-off Assets		
44999	TOTAL NON-INTEREST EXPENSES	14,271,330.28	
45000	NET INCOME/(LOSS) BEFORE TAX		
46001	INCOME TAX		
46100	Provision for Income Tax	8,932,826.57	
46200	Income Tax Expense - Prior Years		
46300	Deferred Tax Expense		
46400	Income Tax Benefit		3,146,757.15
46999	TOTAL INCOME TAX	5,786,069.42	
47000	NET INCOME/(LOSS) AFTER TAX		16,953,288.13

