LBP Leasing and Finance Corporation

15th Floor SyCip Law Center No. 105 Paseo de Roxas Makati City

Non VAT Reg. TIN: 000164275000

Trial Balance

Period: 06/30/2024

G/L Account: Date Filter: ..06/30/24

		Net Change	В	alance	
No.	Name	Debit	Credit	Debit	Credit
100	00 BALANCE SHEET				
100	01 ASSETS				
110	01 CASH AND CASH EQUIVALENTS				
111	00 Cash on Hand				
112	00 Check and Other Cash Items				
113	00 Deposits in Banks	31,492,410.71		31,492,410.71	
114	00 Cash In Bank Oncoll (Suspense)				
119	99 TOTAL CASH AND CASH EQUIVALENTS	31,492,410.71		31,492,410.71	
120	01 OTHER FINANCIAL ASSETS				
121	00 Financial Assets DFVPL				
122	01 Available for Sale (AFS) Financial Assets				
122	10 Available for Sale Debt Securities				
122	14 Unamortized Discount/Premium - AFS Debt Securities				
122	20 Available for Sale Equity Securities				
122	24 Accumulated Market Gain/(Loss) on AFS Fin. Assets				
122	99 Available for Sale (AFS) Financial Assets - Net				
123	01 Held-to-Maturity (HTM) Financial Assets				
123	10 Held-to-Maturity (HTM) Financial Assets				
123	14 Unamortized Discount/Premium - HTM Securities				
123	15 Allowance for Losses HTM Financial Assets				
123	99 Held-to-Maturity (HTM) Financial Assets - Net				
129					
130	01 RECEIVABLES				
131	00 Loans and Receivables	6,130,400,273.38		6,130,400,273.38	
131	01 Restructured Loans and Receivables				
131	02 Specific Allowance for Losses LCR		62,042,005.51		62,042,005.51
131	03 Specific Allowance for Losses LCR-Rest.		480,787,580.55		480,787,580.55

13104	General Allowance for Losses Loans and Receivables		69,111,118.88		69,111,118.88
13200	Items in Litigation	843,746,378.90		843,746,378.90	
13205	Allowance for Losses Items in Litigation		99,774,321.80		99,774,321.80
13300	Sales Contract Receivables				
13305	Allowance for Losses Sales Contract Receivables				
13400	Accounts Receivables - Trade	249,065,407.63		249,065,407.63	
13405	Allowance for Losses Accounts Receivables - Trade		5,475,737.28		5,475,737.28
13700	Accrued Interest Receivables	15,568,311.18		15,568,311.18	
13705	Allowance for Losses Accrued Interest Receivables		357,499.28		357,499.28
13900	TL/STLTransitory Account				
13999	TOTAL RECEIVABLES	6,521,232,107.79		6,521,232,107.79	
14001	OFFICE PREMISES, FURNITURE, FIXTURE AND EQUIPMENT				
14100	Equipment and Other Property for Lease	646,076,682.51		646,076,682.51	
14106	Accum Depn - Equipment & Other Property for Lease		3,950,124.65		3,950,124.65
14200	Building and Improvements	42,566,207.14		42,566,207.14	
14206	Accum Depn - Building & Improvements		26,370,390.03		26,370,390.03
14300	Furniture and Fixtures	7,036,013.12		7,036,013.12	
14306	Accum Depn - Furniture and Fixtures		5,399,615.80		5,399,615.80
14400	Information Technology (IT) Equipment	10,651,665.21		10,651,665.21	
14406	Accum Depn - Information Technology Equipment		5,855,590.60		5,855,590.60
14500	Other Office Equipment	466,920.00		466,920.00	
14506	Accum Depn - Other Office Equipment		124,464.00		124,464.00
14600	Transportation Equipment	10,092,530.00		10,092,530.00	
14606	Accum Depn - Transportation Equipment		4,393,891.05		4,393,891.05
14700	Leasehold Rights & Improvements				
14706	Accum Depn - Leasehold Rights & Improvements				
14999	OFFICE PREMISES, FURNITURE, FIXTURE AND EQPT - NET	670,795,941.85		670,795,941.85	
15001	REAL AND OTHER PROPERTY ACQUIRED (ROPA)				
15100	Investment Property (ROPA)	22,602,511.65		22,602,511.65	
15106	Accum Depn - Investment Property (ROPA)				
15200	Property, Plant and Equipment (ROPA)	355,500.00		355,500.00	
15206	Accum Depn - Property, Plant and Equipment (ROPA)		130,949.97		130,949.97
15300	Non-Current Asset Held for Sale				
15405	Allowance for Impairment (ROPA)		1,100,000.00		1,100,000.00
15406	Allowance for Impairment (EOPL)				
15999	REAL AND OTHER PROPERTY OWNED OR ACQUIRED - NET	21,727,061.68		21,727,061.68	
16001	INTANGIBLES				
16100	Intangibles	709,149.96		709,149.96	
16105	Allowance for Losses - Intangibles				
16106	Accumulated Amortization - Intangibles				

16999	INTANGIBLES - NET	709,149.96	709,149.96	
17000	DEFERRED TAX ASSET	192,582,457.36	192,582,457.36	
18001	OTHER ASSETS			
18100	Deferrred Charges			
18201	Other Receivables			
18210	Due to/from Employees	312,763.77	312,763.77	
18215	Allowance for Losses Due to/from Employees			
18220	Due to/from Affiliates	415,557.16	415,557.16	
18225	Allowance for Losses Due to/from Affiliates			
18230	Advances to Suppliers	452,292.35	452,292.35	
18299	Total Other Receivables	1,180,613.28	1,180,613.28	
18300	Dividend Receivable			
18400	Employee Benefits			
18501	Prepaid Expenses			
18510	Prepaid Taxes and Licenses	19,483,054.35	19,483,054.35	
18520	Prepaid Real Estate Tax			
18530	Prepaid Insurance	20,590,570.39	20,590,570.39	
18540	Prepaid Employee Benefits	3,525,605.00	3,525,605.00	
18550	Prepaid Expense Others			
18551	Prepaid Expense - Others SMJCS			
18552	Prepaid Expense - Others SYCIP			
18553	Prepaid Expense - Others		7,387,573.88	7,387,573.88
18559	Total Prepaid Expenses - Others		7,387,573.88	7,387,573.88
18599	Total Prepaid Expenses	36,211,655.86	36,211,655.86	
18600	Shortages			
18700	Sundry Debits			
18801	Others			
18810	Petty Cash Fund	100,000.00	100,000.00	
18820	Stationaries and Supplies on Hand	1,046,726.97	1,046,726.97	
18830	Other Investments	16,000.00	16,000.00	
18840	Miscellaneous Assets			
18851	Creditable Withholding Tax - Expanded	7,737,378.27	7,737,378.27	
18852	Creditable Withholding Tax - Percentage	3,258,614.43	3,258,614.43	
18853	Input VAT			
18855	Allowance for Probable Losses - Input VAT			
18856	Deposits	1,210,484.98	1,210,484.98	
18857	Other Assets - Nominal Value	306.00	306.00	
18859	Total Miscellaneous Assets	12,206,783.68	12,206,783.68	
18899	Total Others	13,369,510.65	13,369,510.65	
18999	TOTAL OTHER ASSETS	50,761,779.79	50,761,779.79	

19000	Non-Current Assets Held for Sale		
19999	TOTAL ASSETS	7,489,300,909.14	7,489,300,909.14
20001	LIABILITIES		
20100	Disbursement for Loan (soft4)		
21000	BILLS PAYABLE	3,857,295,833.47	3,857,295,833.47
21225	Allowance for Losses AFS Financial Assets		
22000	ACCRUED INTEREST EXPENSES	21,684,915.19	21,684,915.19
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	726,276,947.43	726,276,947.43
23500	Unrealized Profits on Assets Sold/Exchanged		
23600	Interest Earned Not Yet Collected	158,821,394.96	158,821,394.96
23700	Advance Rentals on Real Property and/or Equipment		
23800	Other Deferred Credits		
23999	TOTAL UNEARNED INCOME AND OTHER DEFERRED CREDITS	885,098,342.39	885,098,342.39
24000	DEPOSIT ON LEASE CONTRACT	947,006,128.03	947,006,128.03
25001	ACCRUED OTHER EXPENSES PAYABLE		
25100	Accrued Expenses Payable - Employee Benefits	30,226,957.66	30,226,957.66
25200	Accrued Expenses Payable - Contractual Services	38,256,657.53	38,256,657.53
25300	Accrued Expenses Payable - Utilities	131,379.88	131,379.88
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	129,300.00	129,300.00
25530	Accrued Expenses Payable - Others COA	605,831.52	605,831.52
25540	Accrued Expenses Payable - Others	360,561.70	360,561.70
25599	Total Accrued Expenses Payable - Others	1,095,693.22	1,095,693.22
25600	Accrued Expenses Payable - Give Aways	464,132.02	464,132.02
25700	Accrued Expenses Payable - Donation		
25999	TOTAL OTHER ACCRUED OTHER EXPENSES PAYABLE	70,174,820.31	70,174,820.31
26001	PROVISIONS		
26100	Pension & Other Post Retirement Benefit Obligation	16,704,652.57	16,704,652.57
26200	Others		
26999	TOTAL PROVISIONS	16,704,652.57	16,704,652.57
27100	INCOME TAX PAYABLE	8,121,590.91	8,121,590.91
27201	ACCRUED OTHER TAXES AND LICENSES PAYABLE		
27210	Percentage Tax Payable (GRT)	6,960,060.92	6,960,060.92
27220	Fringe Benefits Tax Payable		

27230	Local and Other Taxes Payable		
27299	TOTAL ACCRUED OTHER TAXES AND LICENSES PAYABLE	6,960,060.92	6,960,060.92
28000	DEFERRED TAX LIABILITIES		
29001	OTHER LIABILITIES		
29101	Withholding Tax Payable		
29110	Withholding Tax Payable - Compensation	453,456.82	453,456.82
29120	Withholding Tax Payable - Expanded	774,710.79	774,710.79
29130	Withholding Tax Payable - EVAT	454,943.96	454,943.96
29140	Withholding Tax Payable - Percentage	903,936.88	903,936.88
29150	Withholding Tax Payable - Final	11,877.69	11,877.69
29199	Total Withholding Tax Payable	2,598,926.14	2,598,926.14
29201	SSS,Philhealth,PagIBIG Contributions Payable		
29210	SSS Payable		
29220	PhilHealth Payable	182,425.46	182,425.46
29230	PAG-IBIG Payable	119,751.46	119,751.46
29240	GSIS Payable	334,021.89	334,021.89
29299	Total SSS, Philhealth, PagIBIG Contribution Payable	636,198.81	636,198.81
29300	Dividend Payable		
29401	Accounts Payable		
29410	Accounts Payable - Trade	125,206,797.69	125,206,797.69
29420	Accounts Payable - Non-Trade	1,675,226.49	1,675,226.49
29499	Total Accounts Payable	126,882,024.18	126,882,024.18
29500	Miscellaneous Liabilities	31,334,444.30	31,334,444.30
29600	Sundry Credits		
29899	TOTAL OTHER LIABILITIES	161,451,593.43	161,451,593.43
29999	TOTAL LIABILITIES	5,974,497,937.22	5,974,497,937.22
30000	EQUITY		
31000	PAID-IN CAPITAL STOCK - COMMON STOCK	485,552,550.00	485,552,550.00
32000	ADDITIONAL PAID-IN CAPITAL - COMMON STOCK	113,970,900.12	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	600,000,000.00
33199	Total Retained Earnings Reserve	600,000,000.00	600,000,000.00
33200	Retained Earnings Free	326,165,709.34	326,165,709.34
33300	Balance Adjustment		
33400	Prior Period Adjustment		
33999	TOTAL RETAINED EARNINGS	926,165,709.34	926,165,709.34
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		12,916,370.00		
36001	OTHER COMPREHENSIVE INCOME (OCI)					
36999	TOTAL OTHER COMPREHENSIVE INCOME					
37000	TREASURY STOCK	10.00		10.00		
38000	Net income		2,030,192.46		2,030,192.46	
39999	TOTAL EQUITY		1,512,772,779.46		1,512,772,779.46	
40000	NCOME STATEMENT					
41001	NET INTEREST INCOME					
41101	Interest Income					
41110	Interest Income - Loans and Receivables		281,040,348.73		281,040,348.73	
41120	Interest Income - Sales Contract Receivables					
41130	Interest Income - Deposit in Banks		8,766.72		8,766.72	
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		281,049,115.45		281,049,115.45	
41201	Interest Expenses					
41210	Interest Expenses - Bills Payable	126,992,978.15		126,992,978.15		
41220	Interest Expenses - Finance Lease Payment Payable					
41230	Interest Expenses - Others		18,347,439.23		18,347,439.23	
41299	Total Interest Expenses	108,645,538.92		108,645,538.92		
41300	Provision for Losses on Accrued Interest Income					
41999	NET INTEREST INCOME		172,403,576.53		172,403,576.53	
42001	NON-INTEREST INCOME					
42100	Operating Lease Income		1,025,360.47		1,025,360.47	
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.					

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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		528,254.10	528,254.10
42620	Realized Gain/(Loss) - ROPA		37,531.25	37,531.25
42699	Total Gain/(Loss) on Non-Financial Assets		565,785.35	565,785.35
42701	Other Income			
42702	Fleet Management Service Fee		536,000.00	536,000.00
42703	Fleet Management Chauffeuring Fee		2,322,969.34	2,322,969.34
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		1,345,910.42	1,345,910.42
42722	Miscellaneous Income - Others		1,647,712.67	1,647,712.67
42729	Total Miscellaneous Income/(Loss)		2,993,623.09	2,993,623.09
42999	TOTAL NON-INTEREST INCOME		5,852,592.43	5,852,592.43
43001	NON-INTEREST EXPENSES			
43100	Compensation and Fringe Benefits			
43110	Salaries and Wages	21,803,531.24	21,803,531.24	
43120	Fringe Benefits	4,422,481.17	4,422,481.17	
43130	Director's Fees	1,986,000.00	1,986,000.00	
43140	SSS, Philhealth, PagIBIG & GSIS Contribution	2,380,812.21	2,380,812.21	
43150	Medical, Dental, and Hospitalization			
43160	Contribution to Retirement Fund	595,062.12	595,062.12	
43170	PERA Allowance	704,045.39	704,045.39	
43199	Total Compensation and Fringe Benefits	31,891,932.13	31,891,932.13	
43200	Taxes and Licenses			
43210	Gross Receipt Tax	13,367,907.55	13,367,907.55	
43211	Taxes and Licenses	2,515,206.94	2,515,206.94	
43212	Gross Receipt Tax - Passed-On	98,549.26	98,549.26	
43220	Registration Fees			
43230	Fringe Benefit Tax			
43240	Transfer Mortgage and Registrations Fees	388,794.86	388,794.86	
43250	Other Taxes			
43299	Total Taxes and Licenses	16,370,458.61	16,370,458.61	
43301	Fees and Commission Expenses		-,,	
43310	Bank Charges	18,877.55	18,877.55	
43320	Data Processing Charges	136,914.11	136,914.11	
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4340 Preter 1,193,047,20 1,193,047,20 43410 Power, Lipht and Water 780,000,00 780,000,00 43420 Power, Lipht and Water 780,000,00 780,000,00 43430 Postage, Cables, Telephone and Telegram 653,710,05 653,711,055 43440 Repairs and Maintenance 729,023,67 729,023,67 43450 Contractual Services 56,344,513,57 56,344,513,57 43460 Information Technology Expenses 1,659,964,77 1,659,964,77 43470 Insurance Expenses 1,699,964,77 1,659,964,77 43480 Management and Other Professional Fees 984,996,76 944,965,76 43491 Insurance Expense 1,699,964,76 942,495,41 43492 Representation and Entertainment 1,893,764,41 942,495,41 43493 Representation and Entertainment 1,893,764,41 1,787,7824,44 43511 Travelling Expenses 1,787,7824,44 1,787,7824,44 43512 Travelling Expenses 1,787,7824,44 1,787,7824,44 43513 <td< th=""><th>43399</th><th>Total Fees and Commission Expenses</th><th>155,791.66</th><th>155,791.66</th></td<>	43399	Total Fees and Commission Expenses	155,791.66	155,791.66
43420 Power, Light and Water 780.000.00 43430 Postage, Cables, Telephone and Telegram 655.710.05 653.710.05 43440 Repairs and Maintenance 729.023.67 729.023.67 43450 Contractual Services 58.344.513.57 58.344.513.57 43460 Information Technology Expenses 1.659.944.77 1.659.944.77 43470 Insurance Expenses - Clearing 94.996.76 94.996.76 43480 Management and Other Professional Fees 94.996.76 94.996.76 43492 Representation and Entertainment 94.996.76 94.1250.00 941.250.00 43492 Representation and Entertainment 94.967.51 94.996.76 94.996.76 43492 Representation and Entertainment 94.996.76 94.1250.00 941.250.00 43493 Representation and Entertainment 94.985.41 1.983.745.41 1.983.745.41 4351 Travelling Expenses 1.087.745.44 2.729.074.44 2.729.074.44 43520 Fuel and Lubrichants 565.820.40 565.820.40 565.820.40 565.820.40	43401	Other Expenses		
43430 Postage, Cables, Telephone and Telegram 653,710.05 653,710.05 43440 Repairs and Maintenance 729,023,67 729,023,67 43450 Contractule Services 553,344,513,57 553,445,13,57 43460 Information Technology Expenses 1,659,964,77 1,659,964,77 43471 Insurance Expenses 4,904,833,62 4,904,833,62 43471 Insurance Expenses 1,659,964,77 1,659,964,77 43471 Insurance Expenses 4,904,833,62 984,996,76 43471 Insurance Expenses 1,689,964,76 984,996,76 43481 Representation & Entertainment - Nuewance 941,250,00 941,250,00 43493 Representation & Entertainment - Nuewance 942,495,41 1,883,745,41 43494 Travelling Expenses 1,787,782,44 1,787,824,44 43513 Travelling Expenses - Allowance 2,729,074,44 2,729,074,44 43520 Adverting and Publicity 353,577,92 535,577,92 43540 Membership Fees and Dues 32,647,62 32,647,62 4355	43410	Rent	1,193,047.20	1,193,047.20
4340 Repairs and Maintenance 729,023.67 729,023.67 43450 Contractual Services 68,344,513.57 68,344,513.57 43450 Information Technology Expenses 1,689,964,77 1,659,964,77 43470 Insurance Expenses 4,904,833.62 4,904,833.62 43471 Insurance Expense - Clearing - - 43480 Management and Other Professional Fees 984,996.76 984,996.76 43491 Representation & Entertainment - Maxonce 941,250.00 941,250.00 43492 Representation & Entertainment - Maxonce 941,250.00 941,250.00 43493 Representation & Entertainment - Maxonce 941,250.00 941,250.00 43494 Travelling Expenses 1,787,824.44 1,787,824.44 43513 Travelling Expenses 1,787,824.44 1,787,824.44 43513 Travelling Expenses 1,787,824.44 568,882.04 43520 Fuel and Lubricains 565,882.04 565,882.04 43530 Advertising and Publicity 535,577.92 535,577.92 43540	43420	Power, Light and Water	780,000.00	780,000.00
4450 Contractual Services 58,344,513.57 58,344,513.57 4450 Information Technology Expenses 1,699,964.77 1,559,964.77 43470 Insurance Expenses - Clearing 1 43480 Management and Other Professional Fees 984,996.76 984,996.76 43491 Insurance Expenses - Clearing 1 1 43493 Representation & Entertainment - Allowance 941,250.00 941,250.00 43493 Representation & Entertainment - Allowance 942,495.41 942,495.41 43493 Representation & Entertainment - Sus. Devt Expense 942,495.41 942,495.41 43491 Travelling Expenses 1,787,824.44 1,787,824.44 43512 Travelling Expenses 1,787,824.44 1,787,824.44 43513 Travelling Expenses 3,667,730 941,250.00 43520 Fuel and Lubricants 565,882.04 565,882.04 43530 Advertising and Publicity 535,577.92 535,577.92 43540 Membership Fees and Dues 340,677.30 332,647,62 43550 Donations	43430	Postage, Cables, Telephone and Telegram	653,710.05	653,710.05
4460 Information Technology Expenses 1,659,964.77 1,659,964.77 4470 Insurance Expenses 4,004,833.62 4,004,833.62 4471 Insurance Expenses - Clearing 3480 Management and Other Professional Fees 984,996.76 984,996.76 43480 Management and Other Professional Fees 984,996.76 984,996.76 984,996.76 43492 Representation & Entertainment - Allowance 941,250.00 941,250.00 941,250.00 43493 Representation & Entertainment - Bus. Devt Expense 942,495.41 1,883,745.41 1,883,745.41 43511 Travelling Expenses 1,787,824.44 1,787,824.44 1,787,824.44 43513 Travelling Expenses 2,729,074.44 2,729,074.44 2,729,074.44 43520 Fuel and Lubricants 565,882.04 665,882.04 665,882.04 43520 Fuel and Lubricants 565,882.04 665,882.04 665,882.04 43530 Advertising and Publicity 535,577.92 535,577.92 535,577.92 43540 Dentions and Charitable Contribution 32,647.62 32,647.62 </td <td>43440</td> <td>Repairs and Maintenance</td> <td>729,023.67</td> <td>729,023.67</td>	43440	Repairs and Maintenance	729,023.67	729,023.67
43470 Insurance Expense - Clearing 4,904,833.62 4,904,833.62 43471 Insurance Expense - Clearing 984,996.76 984,996.76 43480 Management and Other Professional Fees 984,996.76 984,996.76 43492 Representation and Entertainment 941,250.00 941,250.00 43493 Representation and Entertainment - Allowance 941,250.00 941,250.00 43493 Representation & Entertainment - Allowance 941,250.00 941,250.00 43491 Travelling Expenses 1,883,745.41 1,883,745.41 43511 Travelling Expenses 1,787,824.44 1,787,824.44 43512 Travelling Expenses - Allowance 941,250.00 941,250.00 43513 Travelling Expenses 2,729,074.44 2,729,074.44 43520 Fuel and Lubricants 565,882.04 565,882.04 43533 Advertising and Publicity 535,577.92 535,577.92 43540 Membership Fees and Dues 846,767.30 846,767.30 43550 Donations and Charitable Contribution 326,47.62 32,247.62 43560 Periodicals and Magazines 330,597.42	43450	Contractual Services	58,344,513.57	58,344,513.57
43471 Insurance Expense - Clearing 984.996.76 984.996.76 43480 Management and Other Professional Fees 984.996.76 984.996.76 43491 Representation & Entertainment 941.250.00 941.250.00 43493 Representation & Entertainment - Bus. Devt Expense 942.495.41 942.495.41 43494 Travelling Expenses 942.495.41 942.495.41 43511 Travelling Expenses 941.250.00 941.250.00 43512 Travelling Expenses 1.767.824.44 1.787.824.44 43513 Travelling Expenses 1.767.824.44 1.787.824.44 43513 Travelling Expenses 941.250.00 941.250.00 43513 Travelling Expenses 2.728.074.44 2.729.074.44 43520 Fuel and Lubricants 666.882.04 655.882.04 43530 Advertising and Publicity 535.577.92 535.577.92 43540 Membership Fees and Dues 846.767.30 846.767.30 43550 Documentary Stamps Used 13.537.568.65 13.537.568.65 13.537.568.65 43560 Stationeries and Supplies Used 3.390.571.26 1.896.571.	43460	Information Technology Expenses	1,659,964.77	1,659,964.77
43480 Management and Other Professional Fees 984.996.76 994.996.76 43481 Representation and Entertainment 941.250.00 941.250.00 43492 Representation & Entertainment - Allowance 942.495.41 942.495.41 43493 Representation & Entertainment - Bus. Devt Expense 942.495.41 1,883,745.41 43491 Travelling Expenses 1,787.824.44 1,787.824.44 43513 Travelling Expenses 2,729,074.44 2,729,074.44 43520 Fuel and Lubricants 656,882.04 666,882.04 43530 Advertising and Publicity 535,577.92 535,577.92 43540 Membership Fees and Dues 846,767.30 846,767.30 43550 Donations and Charitable Contribution 332,647.62 323,2647.62 43560 Periodicals and Magazines 3330,597.42 3,300,597.42 43570 Documentary Stamps Used 13,537,568.65 13,537,568.65 13,537,568.65 43580 Files Panalities and Other Charges 3,90,597.42 3,90,597.42 3,90,597.42 43600 Distribution 1,896,571.26 1,896,571.26 1,896,571.26 1,896,571.26<	43470	Insurance Expenses	4,904,833.62	4,904,833.62
A3491 Representation ad Entertainment Humanian 43492 Representation & Entertainment - Aluxance 941,250.00 941,250.00 43493 Representation & Entertainment - Bus. Devt Expense 942,495,41 942,495,41 43493 Total Representation and Entertainment - Bus. Devt Expense 942,495,41 1,883,745,41 43511 Travelling Expenses 1,787,824,44 1,787,824,44 43512 Travelling Expenses - Allowance 941,250.00 941,250.00 9411 720074,44 2,729,074,44 2,729,074,44 9520 Fuel and Lubricants 565,882.04 565,882.04 95350 Total Travelling Expenses 2,729,074,44 2,729,074,44 9520 Fuel and Lubricants 565,882.04 565,882.04 943550 Donations and Charitable Contribution 335,577.92 335,577.92 943560 Donations and Charitable Contribution 332,647.62 332,647.62 943500 Documentary Stamps Used 3,537,568.65 1,535,768.65 94360 Kitoneries and Stupplies Used 3,330,597.42 3,390,597.42	43471	Insurance Expense - Clearing		
43492 Representation & Entertainment - Allowance 941,250.00 941,250.00 43493 Representation & Entertainment - Bus. Devt Expense 942,495.41 942,495.41 43494 Travelling Expenses 942,495.41 1,883,745.41 43511 Travelling Expenses 1,787,824.44 1,787,824.44 43513 Travelling Expenses - Allowance 941,250.00 941,250.00 43514 Travelling Expenses - Allowance 941,250.00 941,250.00 43515 Travelling Expenses - Allowance 941,250.00 941,250.00 43514 Travelling Expenses 2,729,074.44 2,729,074,44 43520 Fuel and Lubricants 565,882.04 565,882.04 43530 Advertising and Publicity 535,577.92 535,577.92 43540 Membership Fees and Dues 846,767.30 846,767.30 43550 Donations and Charitable Contribution 332,647.62 332,647.62 43560 Periodicals and Magazines 332,647.62 332,647.62 43570 Documentary Stamps Used 3,330,597.42 3,390,597.42	43480	Management and Other Professional Fees	984,996.76	984,996.76
43493 Representation & Entertainment - Bus. Devt Expense 942,495,41 942,495,41 43499 Total Representation and Entertainment 1,883,745,41 1,883,745,41 43511 Travelling Expenses 1,787,824,44 1,787,824,44 43513 Travelling Expenses - Allowance 941,250,00 941,250,00 43519 Total Travelling Expenses - Allowance 941,250,00 941,250,00 43519 Total Travelling Expenses - Allowance 941,250,00 941,250,00 43520 Fuel and Lubricants 565,882,04 565,882,04 43530 Advertising and Publicity 535,577,92 535,577,92 43540 Membership Fees and Dues 846,767,30 846,767,30 43550 Donations and Charitable Contribution 322,647,62 332,647,62 43560 Periodicals and Magazines 332,647,62 332,647,62 43560 Stationeries and Supplies Used 322,647,62 332,647,62 43560 Eiting Expenses 3,390,597,42 3,390,597,42 43600 Uher Expenses 1,846,571,26 1,886,571,26	43491	Representation and Entertainment		
43499 Total Representation and Entertainment 1,883,745.41 1,883,745.41 43511 Travelling Expenses 1,787,824.44 1,787,824.44 43512 Travelling Expenses - Allowance 941,250.00 941,250.00 43513 Travelling Expenses - Allowance 941,250.00 941,250.00 43519 Total Travelling Expenses 2,729,074.44 2,729,074.44 43520 Fuel and Lubricants 565,882.04 565,882.04 43530 Advertising and Publicity 533,577.92 535,577.92 43540 Membership Fees and Dues 846,767.30 846,767.30 43550 Donations and Charitable Contribution 332,647.62 332,647.62 43560 Periodicals and Magazines 332,647.62 332,647.62 43560 Documentary Stamps Used 13,537,568.65 13,537,568.65 43560 Eines Penalties and Other Charges 3390,597.42 3390,597.42 43600 Uther Expenses 1,896,571.26 1,896,571.26 43630 Miscellaneous Expense - Clearing 2 34369 43700	43492	Representation & Entertainment - Allowance	941,250.00	941,250.00
43511 Travelling Expenses 43512 Travelling Expenses 1,787,824.44 43513 Travelling Expenses - Allowance 941,250.00 43519 Total Travelling Expenses 2,729,074.44 43520 Fuel and Lubricants 565,882.04 43530 Advertising and Publicity 533,577.92 43540 Membership Fees and Dues 846,767.30 43550 Donations and Charitable Contribution	43493	Representation & Entertainment - Bus. Devt Expense	942,495.41	942,495.41
43512 Travelling Expenses 1,787,824.44 43513 Travelling Expenses 941,250.00 43519 Total Travelling Expenses 2,729,074.44 43520 Fuel and Lubricants 656,882.04 43530 Advertising and Publicity 535,577.92 43540 Membership Fees and Dues 846,767.30 43550 Donations and Charitable Contribution 846,767.30 43550 Donations and Supplies Used 1,3537,568.65 43570 Documentary Stamps Used 13,537,568.65 43560 Periodicals and Magazines 332,647.62 43570 Documentary Stamps Used 1,896,571.26 43580 Stationeries and Supplies Used 3,390,597.42 43610 Litigation/Assets Acquired Expenses 3,390,597.42 43620 Other Expenses 1,896,571.26 1,896,571.26 43630 Miscellaneous Expense - Clearing 1,814,263.55 1,814,263.55 43710 Depreciation - Expt. and Other Property for Lease 628,388.16 628,388.16 43720 Depreciation - Fumitures and Fixtures 1,814,263.55 1,814,263.55 43760 Depre	43499	Total Representation and Entertainment	1,883,745.41	1,883,745.41
43513 Travelling Expenses - Allowance 941,250.00 941,250.00 43513 Travelling Expenses 2,729,074.44 2,729,074.44 43520 Fuel and Lubricants 565,882.04 565,882.04 43530 Advertising and Publicity 535,577.92 535,577.92 43540 Membership Fees and Dues 846,767.30 846,767.30 0 bonations and Charitable Contribution 3350 Donations and Magazines 332,647.62 332,647.62 43570 Documentary Stamps Used 13,537,568.65 13,537,568.65 13,537,568.65 13,537,568.65 43580 Stationeries and Supplies Used 332,647.62 332,647.62 332,647.62 332,647.62 43590 Fines Penalties and Other Charges 3,99,597.42 3,390,597.42 3,390,597.42 3,390,597.42 43610 Litigation/Assets Acquired Expenses 1,896,571.26 1,896,571.26 1,896,571.26 1,896,571.26 43620 Other Expenses Clearing 2 2 3,380,597.42 3,380,597.42 3,380,597.42 3,380,597.42 3,380,597.42 3,380,571.26	43511	Travelling Expenses		
43519 Total Travelling Expenses 2,729,074.44 2,729,074.44 43520 Fuel and Lubricants 565,882.04 565,882.04 43530 Advertising and Publicity 535,577.92 535,577.92 43540 Membership Fees and Dues 846,767.30 846,767.30 43550 Donations and Charitable Contribution 846,767.30 846,767.30 43560 Periodicals and Magazines 332,647.62 332,647.62 43570 Documentary Stamps Used 13,537,568.65 13,537,568.65 43580 Stationeries and Supplies Used 332,647.62 332,647.62 43590 Fines Penalties and Other Charges 3,390,597.42 3,390,597.42 43610 Litigation/Assets Acquired Expenses 3,390,597.42 3,390,597.42 43620 Other Expenses - Clearing 1,896,571.26 1,896,571.26 43701 Depreciation - Eqpt. and Other Property for Lease 628,388.16 628,388.16 43720 Depreciation - Equt. and Cherronology Equipment 1,814,263.55 1,814,263.55 43700 Depreciation - Funiltures and Fixtures 1,814,263.55<	43512	Travelling Expenses	1,787,824.44	1,787,824.44
43520 Fuel and Lubricants 565,882.04 565,882.04 43530 Advertising and Publicity 535,577.92 535,577.92 43540 Membership Fees and Dues 846,767.30 846,767.30 43550 Donations and Charitable Contribution 846,767.30 846,767.30 43560 Periodicals and Magazines 13,537,568.65 13,537,568.65 43570 Documentary Stamps Used 13,537,568.65 13,537,568.65 43580 Stationeries and Other Charges 332,647.62 332,647.62 43501 Litigation/Assets Acquired Expenses 3,390,597.42 3,390,597.42 43620 Other Expenses 1,896,571.26 1,896,571.26 43630 Miscellaneous Expense - Clearing 1 1 43701 Depreciation / Amortization 2 2 43701 Depreciation = Eqpt. and Other Property for Lease 628,388.16 628,388.16 43730 Depreciation = Fixtures and Fixtures 1,814,263.55 1,814,263.55 43740 Depreciation = Information Technology Equipment 2 2 43750<	43513	Travelling Expenses - Allowance	941,250.00	941,250.00
43530 Advertising and Publicity 535,577.92 535,577.92 43540 Membership Fees and Dues 846,767.30 846,767.30 43550 Donations and Charitable Contribution 846,767.30 846,767.30 43560 Periodicals and Magazines 535,577.92 535,577.92 43570 Documentary Stamps Used 13,537,568.65 13,637,568.65 43580 Stationeries and Supplies Used 332,647.62 332,647.62 43590 Fines Penalties and Other Charges 3390,597.42 3,390,597.42 43610 Litigation/Assets Acquired Expenses 1,896,571.26 1,896,571.26 43620 Other Expenses 1,896,571.26 1,896,571.26 43630 Miscellaneous Expense - Clearing 2 43630 Miscellaneous Expense - Clearing 2 43701 Depreciation - Eqpt. and Other Property for Lease 628,388.16 628,388.16 43730 Depreciation - Eqpt. and Other Property for Lease 1,814,263.55 1,814,263.55 43740 Depreciation - Information Technology Equipment 1,814,263.55 1,814,263.55 43750 Depreciation - Other Office Equipment 2 2<	43519	Total Travelling Expenses	2,729,074.44	2,729,074.44
AlstedMembership Fees and Dues846,767.30846,767.3043540Membership Fees and Dues846,767.30846,767.3043550Donations and Charitable Contribution	43520	Fuel and Lubricants	565,882.04	565,882.04
43550Donations and Charitable Contribution43550Periodicals and Magazines43570Documentary Stamps Used13,537,568.6543580Stationeries and Supplies Used332,647.6243590Fines Penalties and Other Charges332,647.6243610Litigation/Assets Acquired Expenses3,390,597.4243620Other Expenses1,896,571.2643630Miscellaneous Expense - Clearing1,896,571.2643699Total Other Expenses1,896,571.2643701Depreciation / Amortization243710Depreciation - Eqpt. and Other Property for Lease628,388.1643730Depreciation - Furnitures and Fixtures1,814,263.5543760Depreciation - Information Technology Equipment1,814,263.5543760Depreciation - Transportation Equipment143770Depreciation - Transportation Equipment143770Depreciation - Leasehold Rights and Improvements5	43530	Advertising and Publicity	535,577.92	535,577.92
43560Periodicals and Magazines43570Documentary Stamps Used13,537,568.6513,537,568.6543580Stationeries and Supplies Used332,647.62332,647.6243590Fines Penalties and Other Charges3,390,597.423,390,597.4243610Litigation/Assets Acquired Expenses3,390,597.423,390,597.4243620Other Expenses1,896,571.261,896,571.2643630Miscellaneous Expense - Clearing1143701Depreciation/Amortization1143710Depreciation - Eqpt. and Other Property for Lease628,388.16628,388.1643730Depreciation - Furnitures and Fixtures1,814,263.551,814,263.5543740Depreciation - Furnitures and Fixtures1,814,263.551,814,263.5543760Depreciation - Other Office Equipment1143770Depreciation - Transportation Equipment1143770Depreciation - Leasehold Rights and Improvements51	43540	Membership Fees and Dues	846,767.30	846,767.30
43570Documentary Starb13,537,568.6513,537,568.6543580Stationeries and Supplies Used332,647.62332,647.6243590Fines Penalties and Other Charges3,390,597.423,390,597.4243610Litigation/Assets Acquired Expenses3,390,597.423,390,597.4243620Other Expenses1,896,571.261,896,571.2643630Miscellaneous Expense - Clearing1,896,571.261,896,571.2643699Total Other Expenses1,896,571.261,896,571.2643710Depreciation/Amortization528,388.16628,388.1643720Depreciation - Eqpt. and Other Property for Lease1,814,263.551,814,263.5543740Depreciation - Fumitures and Fixtures1,814,263.551,814,263.5543750Depreciation - Other Office Equipment1,814,263.551,814,263.5543760Depreciation - Transportation Equipment1,83701,814,263.5543770Depreciation - Leasehold Rights and Improvements528,388.16528,388.16	43550	Donations and Charitable Contribution		
43580Stationeries and Supplies Used332,647.62332,647.6243590Fines Penalties and Other Charges3,390,597.423,390,597.4243610Litigation/Assets Acquired Expenses3,390,597.423,390,597.4243620Other Expenses1,896,571.261,896,571.2643630Miscellaneous Expense - Clearing1143699Total Other Expenses1143701Depreciation/Amortization1143710Depreciation - Eqpt. and Other Property for Lease628,388.16628,388.1643720Depreciation - Furnitures and Fixtures1,814,263.551,814,263.5543740Depreciation - Information Technology Equipment1,814,263.551,814,263.5543760Depreciation - Other Office Equipment1143770Depreciation - Transportation Equipment1143770Depreciation - Leasehold Rights and Improvements11	43560	Periodicals and Magazines		
43590Fines Penalties and Other Charges43610Litigation/Assets Acquired Expenses3,390,597.423,390,597.4243620Other Expenses1,896,571.261,896,571.2643630Miscellaneous Expense - Clearing1143699Total Other Expenses1143701Depreciation/Amortization2243720Depreciation - Eqpt. and Other Property for Lease628,388.16628,388.1643730Depreciation - Furnitures and Fixtures1,814,263.551,814,263.5543740Depreciation - Information Technology Equipment1143760Depreciation - Transportation Equipment43770Depreciation - Leasehold Rights and Improvements5	43570	Documentary Stamps Used	13,537,568.65	13,537,568.65
43610Litigation/Assets Acquired Expenses3,390,597.423,390,597.4243620Other Expenses1,896,571.261,896,571.2643630Miscellaneous Expense - Clearing	43580	Stationeries and Supplies Used	332,647.62	332,647.62
43620Other Expenses1,896,571.261,896,571.2643630Miscellaneous Expense - Clearing1143699Total Other Expenses1143701Depreciation/Amortization1143710Depreciation - Eqpt. and Other Property for Lease628,388.16628,388.1643720Depreciation - Furnitures and Fixtures1,814,263.551,814,263.5543740Depreciation - Furnitures and Fixtures1,814,263.551,814,263.5543750Depreciation - Other Office Equipment1143760Depreciation - Transportation Equipment1143770Depreciation - Leasehold Rights and Improvements51	43590	Fines Penalties and Other Charges		
43630Miscellaneous Expense - Clearing43639Total Other Expenses43701Depreciation/Amortization43710Depreciation - Eqpt. and Other Property for Lease43720Depreciation - Building and Improvements628,388.1643730Depreciation - Furnitures and Fixtures1,814,263.5543740Depreciation - Information Technology Equipment43750Depreciation - Other Office Equipment43760Depreciation - Transportation Equipment43770Depreciation - Leasehold Rights and Improvements	43610	Litigation/Assets Acquired Expenses	3,390,597.42	3,390,597.42
43699Total Other Expenses43701Depreciation/Amortization43710Depreciation - Eqpt. and Other Property for Lease43720Depreciation - Building and Improvements628,388.1643730Depreciation - Furnitures and Fixtures1,814,263.5543740Depreciation - Information Technology Equipment43750Depreciation - Office Equipment43760Depreciation - Transportation Equipment43770Depreciation - Leasehold Rights and Improvements	43620	Other Expenses	1,896,571.26	1,896,571.26
43701Depreciation/Amortization43710Depreciation - Eqpt. and Other Property for Lease43720Depreciation - Building and Improvements628,388.1643730Depreciation - Furnitures and Fixtures1,814,263.5543740Depreciation - Information Technology Equipment43750Depreciation - Other Office Equipment43760Depreciation - Transportation Equipment43770Depreciation - Leasehold Rights and Improvements	43630	Miscellaneous Expense - Clearing		
43710Depreciation - Eqpt. and Other Property for Lease43720Depreciation - Building and Improvements628,388.1643730Depreciation - Furnitures and Fixtures1,814,263.5543740Depreciation - Information Technology Equipment43750Depreciation - Other Office Equipment43760Depreciation - Transportation Equipment43770Depreciation - Leasehold Rights and Improvements	43699	Total Other Expenses		
43720Depreciation - Building and Improvements628,388.16628,388.1643730Depreciation - Furnitures and Fixtures1,814,263.551,814,263.5543740Depreciation - Information Technology Equipment	43701	Depreciation/Amortization		
43730Depreciation - Furnitures and Fixtures1,814,263.551,814,263.5543740Depreciation - Information Technology Equipment143750Depreciation - Other Office Equipment143760Depreciation - Transportation Equipment143770Depreciation - Leasehold Rights and Improvements1	43710	Depreciation - Eqpt. and Other Property for Lease		
43740Depreciation - Information Technology Equipment43750Depreciation - Other Office Equipment43760Depreciation - Transportation Equipment43770Depreciation - Leasehold Rights and Improvements	43720	Depreciation - Building and Improvements	628,388.16	628,388.16
43750Depreciation - Other Office Equipment43760Depreciation - Transportation Equipment43770Depreciation - Leasehold Rights and Improvements	43730	Depreciation - Furnitures and Fixtures	1,814,263.55	1,814,263.55
43760Depreciation - Transportation Equipment43770Depreciation - Leasehold Rights and Improvements	43740	Depreciation - Information Technology Equipment		
43770 Depreciation - Leasehold Rights and Improvements	43750	Depreciation - Other Office Equipment		
	43760	Depreciation - Transportation Equipment		
43781 Depreciation - Investment Property (ROPA)	43770	Depreciation - Leasehold Rights and Improvements		
	43781	Depreciation - Investment Property (ROPA)		

43782	Depreciation - Property, Plant & Equipment (ROPA)	215,606.25		215,606.25	
43790	Amortization of Intangibles	172,645.80		172,645.80	
43799	Total Depreciation/Amortization	2,830,903.76		2,830,903.76	
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	23,174,057.08		23,174,057.08	
44100	Bad Debts Written Off				
44200	Recovery on Charged-off Assets				
44999	TOTAL NON-INTEREST EXPENSES	26,004,960.84		26,004,960.84	
45000	NET INCOME/(LOSS) BEFORE TAX				
46001	INCOME TAX				
46100	Provision for Income Tax	14,218,971.68		14,218,971.68	
46200	Income Tax Expense - Prior Years				
46300	Deferred Tax Expense				
46400	Income Tax Benefit		5,793,514.30		5,793,514.30
46999	TOTAL INCOME TAX	8,425,457.38		8,425,457.38	
47000	NET INCOME/(LOSS) AFTER TAX		2,030,192.46		2,030,192.46