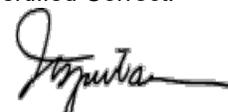


UCPB Savings Bank, Inc.
STATEMENT OF FINANCIAL POSITION (Unaudited)
As of December 31, 2023
(Amounts in Philippine Peso)

ASSETS		
Cash and other cash items	P	904,068,361
Due from Bangko Sentral ng Pilipinas		971,902,862
Due from other banks		169,166,895
Securities Purchased under Resale Agreements		499,259,691
Financial assets at fair value through profit or loss		198,597,985
Financial assets at fair value through other comprehensive income		1,308,986,224
Financial assets at amortized cost, net		308,964,203
Loans and receivables, net		11,478,609,112
Bank premises, furniture, fixtures and equipment, and right of use asset, net		178,937,430
Investment properties, net		551,636,469
Assets held for sale, net		13,394,635
Intangible and other resources, net		121,446,190
Deferred tax assets, net		642,585,345
TOTAL ASSETS	P	17,347,555,402
LIABILITIES AND EQUITY		
Deposit liabilities	P	14,549,739,947
Accrued interest, taxes and other expenses		118,992,019
Income tax payable		3,049,234
Retirement liability		3,795,408
Other liabilities		433,608,736
TOTAL LIABILITIES		15,109,185,343
Capital stock		717,249,027
Additional paid-in capital		389,508,285
Revaluation reserves		(2,152,556)
Surplus reserves		11,400,803
Surplus		1,122,364,499
EQUITY		2,238,370,058
TOTAL LIABILITIES AND EQUITY	P	17,347,555,402

Certified Correct:



VP IRENE S. QUINTANA
Head, Controllership Division

UCPB Savings Bank, Inc.
STATEMENT OF INCOME (Unaudited)
As of December 31, 2023
(Amounts in Philippine Peso)

Interest income	
Loans and receivables	P 883,708,439
Trading and investment securities	73,567,347
Securities purchased under resale agreements	25,756,522
Due from BSP and other banks	45,790,852
	1,028,823,160
Interest expense	
Deposit liabilities	(217,323,344)
Interest expense - leases	(5,006,191)
	(222,329,535)
Net interest income	806,493,625
Impairment losses	-
Net interest income after impairment losses	806,493,625
Other operating income	
Service fees	212,350,562
Gain on sale and foreclosure of assets - net	26,041,455
Trading and securities gains/(loss) - net	3,643,927
Miscellaneous	7,869,518
	249,905,461
Other operating expenses	
Salaries and employee benefits	(486,629,328)
Taxes and licenses	(96,533,385)
Depreciation and amortization	(100,465,821)
Occupancy	(60,728,947)
Insurance	(32,183,122)
Security, messengerial and janitorial	(53,017,841)
Litigation	(14,872,058)
Transportation and travel	(11,460,643)
Entertainment, amusement and recreation	(1,396,993)
Management and other professional fees	(4,878,670)
Miscellaneous	(94,982,619)
	(957,149,427)
Profit before tax	99,249,660
Tax expense	(50,762,081)
Net profit	P 48,487,579

Certified Correct:


VP IRENE S. QUINTANA
Head, Controllership Division