

UCPB Savings Bank, Inc.
STATEMENT OF FINANCIAL POSITION (Unaudited)
As of June 30, 2022
(Amounts in Philippine Peso)

ASSETS		
Cash and other cash items	P	685,784,536
Due from Bangko Sentral ng Pilipinas		1,943,617,709
Due from other banks		151,664,997
Securities Purchased under Resale Agreements		568,753,255
Financial assets at fair value through profit or loss		445,172,350
Financial assets at fair value through other comprehensive income		1,247,990,443
Financial assets at amortized cost, net		315,101,952
Loans and receivables, net		10,520,522,618
Bank premises, furniture, fixtures and equipment, and right of use asset, net		240,340,343
Investment properties, net		607,088,494
Assets held for sale, net		12,257,906
Intangible and other resources, net		199,365,668
Deferred tax assets, net		658,270,961
TOTAL ASSETS	P	17,595,931,233
LIABILITIES AND EQUITY		
Deposit liabilities	P	14,897,560,479
Accrued interest, taxes and other expenses		95,637,096
Income tax payable		660,211
Retirement liability		72,530,757
Other liabilities		449,658,349
TOTAL LIABILITIES		15,516,046,893
Capital stock		717,249,027
Additional paid-in capital		389,508,285
Revaluation reserves		(60,877,871)
Surplus reserves		11,629,505
Surplus		1,022,375,395
EQUITY		2,079,884,341
TOTAL LIABILITIES AND EQUITY	P	17,595,931,233

Certified Correct:



VP IRENE S. QUINTANA
Head, Controllershship Division

UCPB Savings Bank, Inc.
STATEMENT OF INCOME (Unaudited)
As of June 30, 2022
(Amounts in Philippine Peso)

Interest income		
Loans and receivables	P	391,371,658
Trading and investment securities		21,702,462
Securities purchased under resale agreements		3,556,102
Due from BSP and other banks		20,625,345
		437,255,567
Interest expense		
Deposit liabilities		(58,877,508)
Interest expense - leases		(3,313,896)
Bills payable		-
		(62,191,404)
Net interest income		375,064,163
Impairment losses		(10,000,000)
Net interest income after impairment losses		365,064,163
Other operating income		
Service fees		106,453,622
Gain on sale and foreclosure of assets - net		6,586,721
Trading and securities gains - net		(2,182,150)
Miscellaneous		8,389,988
		119,248,181
Other operating expenses		
Salaries and employee benefits		(211,862,946)
Taxes and licenses		(48,412,233)
Depreciation and amortization		(79,433,367)
Occupancy		(17,541,595)
Insurance		(19,135,183)
Security, messengerial and janitorial		(21,471,675)
Litigation		(7,476,816)
Transportation and travel		(5,296,828)
Entertainment, amusement and recreation		(835,436)
Management and other professional fees		(1,999,888)
Miscellaneous		(46,895,093)
		(460,361,060)
Profit before tax		23,951,285
Tax expense	(12,527,125)
Net profit	P	11,424,160

Certified Correct:



VP IRÈNE S. QUINTANA
Head, Controllershship Division