

UCPB Savings Bank, Inc.
STATEMENT OF FINANCIAL POSITION (Unaudited)
As of September 30, 2023
(Amounts in Philippine Peso)

ASSETS		
Cash and other cash items	P	637,972,143
Due from Bangko Sentral ng Pilipinas		639,479,683
Due from other banks		117,072,784
Securities Purchased under Resale Agreements		800,000,000
Financial assets at fair value through profit or loss		144,496,877
Financial assets at fair value through other comprehensive income		1,098,654,052
Financial assets at amortized cost, net		309,167,513
Loans and receivables, net		11,396,451,642
Bank premises, furniture, fixtures and equipment, and right of use asset, net		181,937,367
Investment properties, net		528,276,797
Assets held for sale, net		13,053,470
Intangible and other resources, net		168,264,467
Deferred tax assets, net		648,661,764
TOTAL ASSETS	P	16,683,488,559
LIABILITIES AND EQUITY		
Deposit liabilities	P	13,846,168,949
Accrued interest, taxes and other expenses		126,563,784
Income tax payable		2,726,245
Retirement liability		3,795,408
Other liabilities		477,133,871
TOTAL LIABILITIES		14,456,388,258
Capital stock		717,249,027
Additional paid-in capital		389,508,285
Revaluation reserves		(9,639,667)
Surplus reserves		10,527,166
Surplus		1,119,455,490
EQUITY		2,227,100,301
TOTAL LIABILITIES AND EQUITY	P	16,683,488,559

Certified Correct:



VP IRENE S. QUINTANA
Head, Controllership Division

UCPB Savings Bank, Inc.
STATEMENT OF INCOME (Unaudited)
As of September 30, 2023
(Amounts in Philippine Peso)

Interest income	
Loans and receivables	P 641,693,800
Trading and investment securities	49,786,731
Securities purchased under resale agreements	16,275,689
Due from BSP and other banks	34,714,039
	742,470,260
Interest expense	
Deposit liabilities	(146,866,243)
Interest expense - leases	(3,508,341)
	(150,374,584)
Net interest income	592,095,676
Impairment losses	-
Net interest income after impairment losses	592,095,676
Other operating income	
Service fees	149,141,971
Gain on sale and foreclosure of assets - net	27,524,581
Trading and securities gains/(loss) - net	1,301,650
Miscellaneous	5,338,409
	183,306,610
Other operating expenses	
Salaries and employee benefits	(364,347,918)
Taxes and licenses	(70,499,361)
Depreciation and amortization	(75,380,588)
Occupancy	(44,850,879)
Insurance	(22,236,198)
Security, messengerial and janitorial	(38,087,391)
Litigation	(8,465,165)
Transportation and travel	(8,332,519)
Entertainment, amusement and recreation	(942,975)
Management and other professional fees	(3,565,379)
Miscellaneous	(61,030,981)
	(697,739,353)
Profit before tax	77,662,933
Tax expense	(32,958,000)
Net profit	P 44,704,933

Certified Correct:



VP IRENE S. QUINTANA
Head, Controllership Division