

COMPARATIVE PROFIT AND LOSS STATEMENT
(In Thousand Pesos)
Fiscal Year 2025

Accrual Basis

Department:	PARTICULARS					Remarks
Corporation: UCPB SAVINGS BANK	FY 2023 (Audited)	FY 2024 (October Actual)	FY 2024 (Plan)	FY 2025 (Plan)		
I. REVENUES (DBM Form No. 703-A)	1,272,170	1,128,752	1,385,833	1,609,268		
Interest income	1,028,823	919,213	1,109,406	1,294,556		
Other Revenues (Specify major items)	243,347	209,539	276,427	314,712		
Service charges, fees and commissions	212,351	183,595	215,995	241,998		
Gain on sale and foreclosure of assets - net	19,507	17,494	52,650	59,548		
Trading and securities gain (loss) - net	3,644	3,029	1,400	5,900		
Miscellaneous income	7,845	5,420	6,424	7,266		
II. COST OF SALES (DBM Form No. 703-B)	222,330	250,920	280,141	310,292		
III. GROSS PROFIT	1,049,840	877,831	1,105,692	1,298,975		
IV. OPERATING EXPENSES	972,474	803,475	994,351	1,144,577		
Salaries and employee benefits	490,629	385,033	476,645	504,364		
Depreciation and amortization	105,560	98,697	117,786	134,968		
Taxes and licenses	99,533	89,317	110,115	114,541		
Occupancy	64,572	55,009	67,694	81,119		
Security, messengerial and janitorial	53,018	43,697	52,752	74,387		
Insurance	32,183	29,955	37,635	40,063		
Litigation	14,872	12,231	21,170	27,929		
Transportation and travel	10,636	8,327	10,076	14,983		
Management and other professional fees	4,879	2,175	3,010	8,549		
Entertainment, amusement and recreation	1,397	1,107	1,328	4,163		
Miscellaneous	94,951	77,927	96,140	127,511		
Impairment losses	243	-	-	12,000		
V. NET PROFIT (LOSS) BEFORE INCOME TAX	77,367	74,356	111,342	154,398		
VI. INCOME TAX	43,184	38,077	49,198	54,393		
VII. NET PROFIT (LOSS) AFTER INCOME TAX	34,183	36,279	62,143	100,006		
VIII. NET PROFIT AND SUBSIDIES	34,183	36,279	62,143	100,006		

Certified Correct FYs 2024 & 2025


 Alyssa Nicole T. Aguas
 Corporate Officer - Trainee

Certified Correct FYs 2024 & 2025


 Lizette Margaret Mary J. Racela
 Head of Agency