

COMPARATIVE PROFIT AND LOSS STATEMENT
(In Thousand Pesos)
Fiscal Year 2026

Department:		FY 2024 (Audited)	FY 2025 (Sept Actual)	FY 2025 (Plan)	FY 2026 (Plan)	Percentage
Corporation: UCPB SAVINGS BANK						
I. REVENUES (DBM Form No. 703-A)						
Interest income		1,393,748	1,124,058	1,609,267	1,737,962	8%
Other Revenues (Specify major items)		1,110,850	877,229	1,294,556	1,289,651	0%
Service charges, fees and commissions		282,898	246,829	314,711	448,310	42%
Gain on sale and foreclosure of assets - net		231,759	213,906	241,998	290,461	20%
Trading and securities gain (loss) - net		45,338	18,785	59,548	144,684	143%
Miscellaneous income		(399)	2,323	5,902	5,902	0%
		6,200	11,815	7,263	7,263	0%
		303,491	263,772	310,292	385,571	24%
II. COST OF SALES (DBM Form No. 703-B)						
		1,090,257	860,286	1,298,975	1,352,391	4%
III. GROSS PROFIT						
		976,542	780,764	1,144,578	1,188,694	4%
IV. OPERATING EXPENSES						
Personnel Services		457,337	373,736	500,364	563,671	13%
Maintenance and Other Operating Expenses (include interest expense-operating, business taxes, duties and licenses other than income tax)		396,120	309,465	509,245	464,096	-9%
Non-cash Expenses		123,085	97,564	134,968	160,927	19%
Depreciation of fixed assets						
Other non-cash expenses						
		113,715	79,522	154,397	163,696	6%
V. NET PROFIT(LOSS) BEFORE INCOME TAX						
		50,364	29,261	54,393	43,395	-20%
VI. INCOME TAX						
		63,350	50,261	100,005	120,301	20%
VII. NET PROFIT(LOSS) AFTER INCOME TAX						
Add: SUBSIDIES						
Subsidies from National Government						
Rest of Subsidies						
		63,350	50,261	100,005	120,301	20%
VIII. NET PROFIT AND SUBSIDIES						
		63,350	50,261	100,005	120,301	20%

Certified Correct FYs 2025 & 2026

Santiago P. Yusing IV
Human Resources and General Services Division Head

Certified Correct FYs 2024 & 2025

Irene S. Quintana
Controllership Division Head

Approved by
Lizette Margaret Mary J. Racela
President and CEO