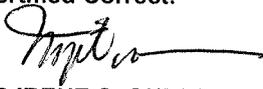


UCPB Savings Bank, Inc.
(A subsidiary of Land Bank of the Philippines)
STATEMENT OF FINANCIAL POSITION - PRUDENTIAL
MARCH 31, 2025
(Amounts in Philippine Peso)

	2025
ASSETS	
Cash and other cash items	P 616,793,980
Due from Bangko Sentral ng Pilipinas	1,160,695,397
Due from other banks	485,886,178
Securities Purchased under Resale Agreements	-
Financial assets at fair value through profit or loss	148,047,906
Financial assets at fair value through other comprehensive income	1,562,404,964
Financial assets at amortized cost, net	302,964,244
Loans and receivables, net	11,577,992,021
Bank premises, furniture, fixtures and equipment, and right of use asset, net	260,416,276
Investment properties, net	510,765,326
Assets held for sale, net	10,825,798
Intangible and other resources, net	101,081,022
Deferred tax assets, net	661,193,711
TOTAL ASSETS	17,399,066,823
LIABILITIES AND EQUITY	
Deposit liabilities	14,491,473,642
Accrued interest, taxes and other expenses	134,419,761
Income tax payable	7,070,917
Retirement liability	31,839,175
Other liabilities	437,361,792
TOTAL LIABILITIES	15,102,165,287
Capital stock	717,249,027
Additional paid-in capital	389,508,285
Revaluation reserves	(25,400,228)
Surplus reserves	7,195,543
Surplus	1,208,348,909
EQUITY	2,296,901,536
TOTAL LIABILITIES AND EQUITY	P 17,399,066,823

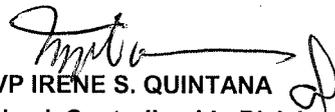
Certified Correct:


VP IRENE S. QUINTANA
Head, Controllership Division

UCPB Savings Bank, Inc.
(A subsidiary of Land Bank of the Philippines)
STATEMENT OF INCOME - PRUDENTIAL
MARCH 31, 2025
(Amounts in Philippine Peso)

	2025
Interest income	
Loans and receivables	P 243,157,850.33
Trading and investment securities	30,513,546
Securities purchased under resale agreements	7,569,625
Due from BSP and other banks	9,532,226
	290,773,247
Interest expense	
Deposit liabilities	(81,704,897)
Interest expense - leases	(2,998,465)
	(84,703,362)
Net interest income	206,069,885
Impairment losses	-
Net interest income after impairment losses	206,069,885
Other operating income	
Service fees	65,810,866
Gain on sale and foreclosure of assets - net	3,227,638
Trading and securities gains/(losses) - net	1,858,509
Miscellaneous	4,627,740
	75,524,753
Other operating expenses	
Salaries and employee benefits	(125,329,062)
Depreciation and amortization	(32,322,527)
Taxes and licenses	(32,113,997)
Occupancy	(16,185,673)
Security, messengerial and janitorial	(12,667,346)
Litigation	(4,350,610)
Insurance	(9,941,730)
Management and other professional fees	(504,824)
Transportation and travel	(3,642,299)
Entertainment, amusement and recreation	(435,128)
Miscellaneous	(21,442,443)
	(258,935,640)
Profit before tax	22,658,999
Tax expense	(9,152,814)
Net profit	P 13,506,185

Certified Correct:


VP IRENE S. QUINTANA
Head, Controllership Division