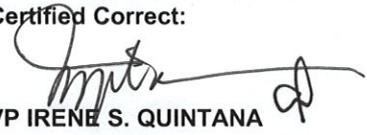


**UCPB Savings Bank, Inc.**  
**(A subsidiary of Land Bank of the Philippines)**  
**STATEMENT OF FINANCIAL POSITION - PRUDENTIAL**  
**JUNE 30, 2025**  
(Amounts in Philippine Peso)

	<b>2025</b>
<b>ASSETS</b>	
Cash and other cash items	P 613,960,720
Due from Bangko Sentral ng Pilipinas	1,347,051,676
Due from other banks	472,374,497
Securities Purchased under Resale Agreements	-
Financial assets at fair value through profit or loss	99,117,748
Financial assets at fair value through other comprehensive income	1,705,446,843
Financial assets at amortized cost, net	302,747,402
Loans and receivables, net	11,913,617,337
Bank premises, furniture, fixtures and equipment, and right of use asset, net	276,180,823
Investment properties, net	506,922,286
Assets held for sale, net	15,708,613
Intangible and other resources, net	115,795,202
Deferred tax assets, net	664,279,218
<b>TOTAL ASSETS</b>	<b>18,033,202,365</b>
<b>LIABILITIES AND EQUITY</b>	
Deposit liabilities	15,021,116,089
Accrued interest, taxes and other expenses	152,339,477
Income tax payable	4,034,860
Retirement liability	31,839,175
Other liabilities	518,465,748
<b>TOTAL LIABILITIES</b>	<b>15,727,795,349</b>
Capital stock	717,249,027
Additional paid-in capital	389,508,285
Revaluation reserves	(28,638,405)
Surplus reserves	7,528,857
Surplus	1,219,759,252
<b>EQUITY</b>	<b>2,305,407,016</b>
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>P 18,033,202,365</b>

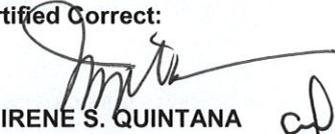
Certified Correct:

  
**VP IRENE S. QUINTANA**  
Head, Controllershship Division

**UCPB Savings Bank, Inc.**  
**(A subsidiary of Land Bank of the Philippines)**  
**STATEMENT OF INCOME - PRUDENTIAL**  
**JUNE 30, 2025**  
(Amounts in Philippine Peso)

	<b>2025</b>
<b>Interest income</b>	
Loans and receivables	P 478,788,662
Trading and investment securities	57,221,132
Due from BSP and other banks	27,253,725
Securities purchased under resale agreements	16,181,493
	<b>579,445,012</b>
<b>Interest expense</b>	
Deposit liabilities	(167,009,205)
Interest expense - leases	(5,942,368)
	<b>(172,951,573)</b>
<b>Net interest income</b>	<b>406,493,439</b>
Impairment losses	-
<b>Net interest income after impairment losses</b>	<b>406,493,439</b>
<b>Other operating income</b>	
Service fees	140,089,071
Gain on sale and foreclosure of assets - net	6,943,023
Trading and securities gains/(losses) - net	2,159,261
Miscellaneous	7,982,199
	<b>157,173,554</b>
<b>Other operating expenses</b>	
Salaries and employee benefits	(250,255,684)
Depreciation and amortization	(64,550,738)
Taxes and licenses	(62,778,359)
Occupancy	(32,635,957)
Security, messengerial and janitorial	(25,281,618)
Insurance	(19,492,179)
Litigation	(8,016,519)
Transportation and travel	(7,399,033)
Management and other professional fees	(1,974,284)
Entertainment, amusement and recreation	(980,418)
Miscellaneous	(45,024,118)
	<b>(518,388,907)</b>
<b>Profit before tax</b>	<b>45,278,086</b>
Tax expense	(20,028,245)
<b>Net profit</b>	<b>P 25,249,841</b>

Certified Correct:

  
VP IRENE S. QUINTANA *af*  
Head, Controllorship Division