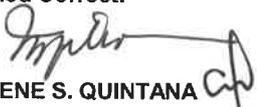


UCPB Savings Bank, Inc.
(A subsidiary of Land Bank of the Philippines)
STATEMENT OF FINANCIAL POSITION - PRUDENTIAL
SEPTEMBER 30, 2025
(Amounts in Philippine Peso)

		2025
ASSETS		
Cash and other cash items	P	587,211,635
Due from Bangko Sentral ng Pilipinas		965,720,092
Due from other banks		484,051,245
Securities Purchased under Resale Agreements		1,100,000,000
Financial assets at fair value through profit or loss		200,086,545
Financial assets at fair value through other comprehensive income		1,146,487,405
Financial assets at amortized cost, net		302,528,219
Loans and receivables, net		12,211,703,853
Bank premises, furniture, fixtures and equipment, and right of use asset, net		271,020,382
Investment properties, net		502,827,761
Assets held for sale, net		12,111,263
Intangible and other resources, net		96,643,444
Deferred tax assets, net		662,557,376
TOTAL ASSETS		18,542,949,220
LIABILITIES AND EQUITY		
Deposit liabilities		15,490,328,996
Accrued interest, taxes and other expenses		139,297,146
Income tax payable		3,436,396
Retirement liability		30,108,935
Other liabilities		541,558,790
TOTAL LIABILITIES		16,204,730,263
Capital stock		717,249,027
Additional paid-in capital		389,508,285
Revaluation reserves		(26,733,591)
Surplus reserves		10,079,636
Surplus		1,248,115,600
EQUITY		2,338,218,957
TOTAL LIABILITIES AND EQUITY	P	18,542,949,220

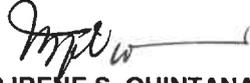
Certified Correct:


VP IRENE S. QUINTANA
Head, Controllershship Division

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

	2025
Interest income	
Loans and receivables	P 725,752,929
Trading and investment securities	82,256,747
Due from BSP and other banks	43,654,800
Securities purchased under resale agreements	25,564,605
	877,229,081
Interest expense	
Deposit liabilities	(254,971,844)
Interest expense - leases	(8,799,735)
	(263,771,579)
Net interest income	613,457,502
Impairment losses	-
Net interest income after impairment losses	613,457,502
Other operating income	
Service fees	213,906,095
Gain on sale and foreclosure of assets - net	18,784,925
Trading and securities gains/(losses) - net	2,322,843
Miscellaneous	11,814,764
	246,828,627
Other operating expenses	
Salaries and employee benefits	(373,735,522)
Depreciation and amortization	(97,563,864)
Taxes and licenses	(96,812,003)
Occupancy	(47,242,151)
Security, messengerial and janitorial	(38,542,963)
Insurance	(28,907,557)
Litigation	(14,691,386)
Transportation and travel	(10,865,446)
Management and other professional fees	(2,767,071)
Entertainment, amusement and recreation	(1,802,522)
Miscellaneous	(67,833,688)
	(780,764,173)
Profit before tax	79,521,955
Tax expense	(29,260,569)
Net profit	P 50,261,387

Certified Correct:


VP IRENE S. QUINTANA 
Head, Controllershship Division