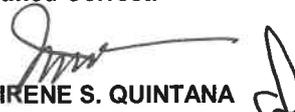


**UCPB Savings Bank, Inc.**  
**(A subsidiary of Land Bank of the Philippines)**  
**STATEMENT OF FINANCIAL POSITION - PRUDENTIAL**  
**DECEMBER 31, 2025**  
(Amounts in Philippine Peso)

	<b>2025</b>
<b>ASSETS</b>	
Cash and other cash items	P 637,544,055
Due from Bangko Sentral ng Pilipinas	1,082,622,487
Due from other banks	372,054,163
Securities Purchased under Resale Agreements	1,380,000,000
Financial assets at fair value through profit or loss	151,553,380
Financial assets at fair value through other comprehensive income	959,376,832
Financial assets at amortized cost, net	301,306,669
Loans and receivables, net	12,388,355,549
Bank premises, furniture, fixtures and equipment, and right of use asset, net	277,936,390
Investment properties, net	568,171,383
Assets held for sale, net	5,733,671
Intangible and other resources, net	103,739,721
Deferred tax assets, net	666,092,951
<b>TOTAL ASSETS</b>	<b>18,894,487,251</b>
<b>LIABILITIES AND EQUITY</b>	
Deposit liabilities	15,890,704,704
Accrued interest, taxes and other expenses	109,464,894
Income tax payable	3,515,701
Retirement liability	30,108,935
Other liabilities	512,918,858
<b>TOTAL LIABILITIES</b>	<b>16,546,713,092</b>
Capital stock	717,249,027
Additional paid-in capital	389,508,285
Revaluation reserves	(27,514,322)
Surplus reserves	5,214,173
Surplus	1,263,316,996
<b>EQUITY</b>	<b>2,347,774,159</b>
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>P 18,894,487,251</b>

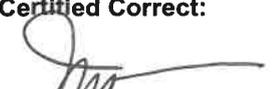
Certified Correct:

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

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

	<b>2025</b>
<b>Interest income</b>	
Loans and receivables	P 987,002,719
Trading and investment securities	102,102,589
Due from BSP and other banks	61,663,907
Securities purchased under resale agreements	36,935,758
	<b>1,187,704,973</b>
<b>Interest expense</b>	
Deposit liabilities	(357,386,760)
Interest expense - leases	(11,598,492)
	<b>(368,985,252)</b>
<b>Net interest income</b>	<b>818,719,721</b>
Impairment losses	-
<b>Net interest income after impairment losses</b>	<b>818,719,721</b>
<b>Other operating income</b>	
Service fees	291,799,664
Gain on sale and foreclosure of assets - net	35,293,908
Trading and securities gains/(losses) - net	2,615,048
Miscellaneous	14,052,758
	<b>343,761,378</b>
<b>Other operating expenses</b>	
Salaries and employee benefits	(500,688,535)
Depreciation and amortization	(129,203,408)
Taxes and licenses	(131,730,698)
Occupancy	(63,256,902)
Security, messengerial and janitorial	(57,060,063)
Insurance	(38,390,042)
Litigation	(23,980,335)
Transportation and travel	(15,404,868)
Management and other professional fees	(4,094,693)
Entertainment, amusement and recreation	(2,732,363)
Miscellaneous	(97,258,424)
	<b>(1,063,800,331)</b>
<b>Profit before tax</b>	<b>98,680,768</b>
Tax expense	(38,083,447)
<b>Net profit</b>	<b>P 60,597,321</b>

Certified Correct:

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