

**UCPB SAVINGS BANK, INC.**  
**TRIAL BALANCE - PRUDENTIAL**  
**AS OF DECEMBER 31, 2025**

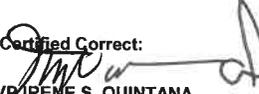
ACCOUNT TITLE	DEBIT	CREDIT
Cash On Hand	637,544,054.81	-
Due From Bangko Sentral Ng Pilipinas	1,082,622,486.93	-
Due From Other Banks	372,054,163.07	-
Securities Purchased under Resale Agreements	1,380,000,000.00	-
Financial Assets Measured At FVPL	151,553,380.45	-
Financial Assets Measured At FVOCI	959,376,831.86	-
Financial Assets At Amortized Cost	301,306,668.88	-
Loans And Receivables	13,685,810,073.07	-
Allowance For Credit Losses - Loans	-	1,761,257,298.04
General Loans Loss Provisions (GLLP)	-	86,429,755.87
Accrued Interest Receivable	154,907,286.61	-
Allowance For Credit Losses - AIR	-	53,238,713.17
Accounts Receivable	251,269,843.93	-
Allowance For Losses - Other Assets	-	10,154,593.37
Sales Contract Receivable	216,816,105.38	-
Allowance For Credit Losses - SCR	-	8,988,278.02
Bills Purchased	3,236,022.44	-
Unquoted Debt Securities Class. As Loans	169,669.40	-
Unearned Discounts	-	3,784,813.21
Bank Premises, Furniture, Fixtures And Equipment	418,535,235.49	-
Accumulated Depreciation - Bank Prem, Furniture, Fixtures & Equipment	-	214,102,924.66
Allowance For Losses - Bank Prem, Furniture, Fixtures & Equipment	-	325,918.39
Leasehold Rights And Improvements	235,951,045.31	-
Accumulated Amortization - Leasehold Rights And Improvements	-	162,121,047.70
Real And Other Properties Acquired (ROPA)	650,831,714.64	-
Accumulated Depreciation - ROPA	-	64,299,201.85
Allowance For Losses - ROPA	-	18,361,129.90
Non-Current Assets Held For Sale	6,294,670.54	-
Allowance For Credit Losses - NCAHS	-	561,000.00
Other Intangible Assets	132,973,491.20	-
Accumulated Amortization - Other Intangible Assets	-	114,729,499.77
Deferred Charges	20,381,243.91	-
Prepaid Expenses	13,550,031.01	-
Shortages	250.00	-
Documentary Stamps	4,605,947.87	-
Stationary And Supplies On Hand	2,384,817.26	-
Miscellaneous Assets	41,238,514.64	-
Deferred Assets - Car Lease	467,670.53	-
Other Assets	458,175.18	-
Allowance For Losses - Other Assets	-	457,761.18
Deferred Tax Assets (DTA)	666,092,950.77	-
Due From Head Office/Branches/Agencies	1,163,554,354,392.36	-
Deposit Liabilities - Demand Deposits	-	2,415,301,101.10
Deposit Liabilities - Savings Deposits	-	5,920,709,038.68
Deposit Liabilities - Certificate Of Time Deposits	-	7,554,694,563.82
Accrued Interest Expense On Financial Liabilities	-	40,402,197.30
Due To Philippine Deposit Insurance Corp (PDIC)	-	14,100,000.00
Other Taxes And Licenses Payable	-	20,704,385.04
Accrued Other Expenses Payable	-	34,258,311.64
Income Tax Payable	-	3,515,701.18
Due To The Treasurer Of The Philippines	-	32,785,008.98
Treasurers/Cashiers/Managers/Gift Checks	-	42,664,094.97
Advance Rentals On Safe Deposit Box (SDB)	-	63,247.82
Capitalized Interest And Other Charges	-	12,258,614.20
Withholding Tax Payable	-	12,188,141.05
SSS, Philhealth, Ecc Prem & Pag-Ibig Cont Payable	-	5,430,773.55
Unclaimed Balances	-	430,709.97
Accounts Payable	-	212,479,645.94
Overages	-	17,290.00

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ACCOUNT TITLE	DEBIT	CREDIT
Sundry Credits	-	0.70
Deferred Income	-	29,288,875.14
Other Liabilities (Dividend, Miscellaneous, Lease, Trust, Retirement)	-	195,421,390.24
Due To Head Office/Branches/Agencies	-	1,163,551,487,551.10
Common Capital Stock	-	717,249,027.00
Additional Paid - In Capital	-	389,508,285.31
Retained Earnings Reserve	-	5,214,173.18
Retained Earnings Free	-	1,202,719,675.18
Net Unrealized Gains/(Losses) On Fin. Assets At FVOCI	-	514,860.09
Cumulative Actuarial Gain/(Loss)	28,029,182.11	-
Interest Income - Due From BSP	-	51,789,894.07
Interest Income - Due From Other Banks	-	9,874,012.83
Interest Income - Financial Assets Measured At FVPL	-	8,550,173.65
Interest Income - Financial Assets Measured At FVOCI	-	80,310,040.89
Interest Income - Financial Assets At Amortized Cost	-	13,242,374.49
Interest Income - Loans And Receivables	-	968,621,715.12
Interest Income - Sales Contract Receivable	-	18,381,003.49
Interest Income - L&R Arising From Repurchase Agreement, Certificate Of Assig	-	36,935,757.63
Fees & Commissions Income - Payment Services	-	285,677,213.76
Fees & Commissions Income - Others	-	6,122,450.32
Realized Gains/(Losses) From Sale/Decognition - HFT	1,015,768.38	-
Unrealized Gains/(Losses) From Mark To Market - HFT	-	3,630,816.10
Gain/(Loss) From Sale/Redemp/Derecog - Fin Assets At FVOCI	-	6,498,719.71
Foreign Exchange - Profit/(Loss) Revaluation	-	814.03
Gains/(Losses) From Sale/Redemp/Derecog Of Non-Financial Assets (BPFPE)	-	1,117,638.96
Gains/(Losses) From Sale/Redemp/Derecog Of Non-Financial Assets (ROPA)	-	43,632,997.88
Gains/(Losses) From Sale/Redemp/Derecog Of Non-Financial Assets (NCAHS)	8,339,090.37	-
Other Income - Rental SDB	-	80,891.64
Other Income - Bancassurance	-	1,687,500.00
Other Income - Miscellaneous Income	-	4,667,193.58
Interest Expense - Demand Deposits	7,082,624.35	-
Interest Expense - Savings Deposits	20,467,213.29	-
Interest Expense - Certificate Of Time Deposits	329,836,922.58	-
Interest Expense - Lease Liability	11,598,492.27	-
Salaries And Wages	371,215,306.68	-
Fringe Benefits - Officers And Employees	61,506,254.34	-
Directors Fee	4,810,345.36	-
SSS, Philhealth And Ecc Prem And Pag-Ibig Contribution	33,534,063.41	-
Contributions To Retirement/Provident Fund	29,622,565.00	-
Taxes And Licenses Expense	84,572,078.44	-
Rent Expense	23,337,639.24	-
Power, Light And Water Expense	16,217,557.50	-
Postage, Telephones, Cables & Telegraph	43,915,930.50	-
Repairs And Maintenance Expense	23,701,705.12	-
Security, Clerical, Messengerial & Janitorial Services	57,060,062.86	-
Supervision Fees	3,956,571.90	-
Insurance Expense - PDIC	31,885,083.95	-
Insurance Expense - Others	6,504,958.07	-
Fees & Commissions Expenses	10,772,822.56	-
Management & Other Professional Fees	4,094,693.16	-
Representation & Entertainment Expenses	2,732,362.92	-
Travelling Expenses	10,090,778.82	-
Fuel And Lubricants Expenses	5,314,089.02	-
Advertising And Publicity	748,966.19	-
Membership Fees And Dues	1,050,188.61	-
Donations And Charitable Contributions	99,832.00	-
Periodicals And Magazines	7,381.00	-
Documentary Stamps Used	47,158,620.03	-
Stationery And Supplies Used	9,687,568.56	-

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ACCOUNT TITLE	DEBIT	CREDIT
Litigation/Asset Acquired Expenses	23,980,334.85	-
Freight Expenses	4,003,826.66	-
Miscellaneous Expenses	13,333,798.29	-
Semi-Expendable FFE, Equipment & Books Expense	9,681,535.37	-
Depreciation Expense - Bank Premises, Furniture, Fixtures And Equipment	71,238,844.29	-
Depreciation Expense - ROPA	10,183,542.11	-
Amortization Expense - Leasehold Rights And Improvements	22,316,950.78	-
Amortization Expense - Other Intangible Assets	25,464,070.86	-
Provision For Income Tax	38,083,447.12	-
<b>TOTAL</b>	<b>1,186,453,039,806.46</b>	<b>1,186,453,039,806.46</b>

Certified Correct:  
  
 VP IRENE S. QUINTANA  
 Head, Controllershship Division