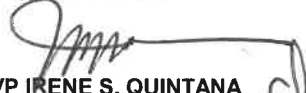


UCPB Savings Bank, Inc.
(A subsidiary of Land Bank of the Philippines)
STATEMENT OF FINANCIAL POSITION - PRUDENTIAL
MARCH 31, 2026
(Amounts in Philippine Peso)

	2026
ASSETS	
Cash and other cash items	609,623,120
Due from Bangko Sentral ng Pilipinas	2,286,943,641
Due from other banks	512,581,611
Securities Purchased under Resale Agreements	-
Financial assets at fair value through profit or loss	99,571,899
Financial assets at fair value through other comprehensive income	1,203,969,120
Financial assets at amortized cost, net	301,082,727
Loans and receivables, net	12,126,398,695
Bank premises, furniture, fixtures and equipment, and right of use asset, net	288,112,625
Investment properties, net	865,788,288
Assets held for sale, net	3,823,586
Intangible and other resources, net	118,017,607
Deferred tax assets, net	749,747,757
TOTAL ASSETS	19,165,660,676
LIABILITIES AND EQUITY	
Deposit liabilities	16,086,575,619
Accrued interest, taxes and other expenses	131,306,258
Income tax payable	6,596,247
Retirement liability	30,108,935
Other liabilities	557,012,367
TOTAL LIABILITIES	16,811,599,426
Capital stock	717,249,027
Additional paid-in capital	389,508,285
Revaluation reserves	(33,117,806)
Surplus reserves	81,249,682
Surplus	1,199,172,061
EQUITY	2,354,061,250
TOTAL LIABILITIES AND EQUITY	P 19,165,660,676

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
MARCH 31, 2026
(Amounts in Philippine Peso)

	2026
Interest income	
Loans and receivables	258,792,179
Trading and investment securities	17,362,665
Due from BSP and other banks	13,492,325
Securities purchased under resale agreements	17,455,382
	307,102,552
Interest expense	
Deposit liabilities	(102,663,184)
Interest expense - leases	(3,153,072)
	(105,816,256)
Net interest income	201,286,296
Impairment losses	-
Net interest income after impairment losses	201,286,296
Other operating income	
Service fees	74,974,597
Gain on sale and foreclosure of assets - net	2,394,265
Trading and securities gains/(losses) - net	(1,981,482)
Miscellaneous	3,607,988
	78,995,368
Other operating expenses	
Salaries and employee benefits	(125,011,448)
Taxes and licenses	(36,455,860)
Depreciation and amortization	(35,897,659)
Occupancy	(16,957,610)
Security, messengerial and janitorial	(14,422,018)
Insurance	(7,894,191)
Litigation	(3,634,410)
Transportation and travel	(3,388,978)
Management and other professional fees	(930,927)
Entertainment, amusement and recreation	(381,473)
Miscellaneous	(22,761,626)
	(267,736,201)
Profit before tax	12,545,463
Tax expense	(6,167,821)
Net profit	P 6,377,642

Certified Correct:


VP IRENE S. QUINTANA
Head, Controllershship Division