

UCPB Savings Bank, Inc.
(A subsidiary of Land Bank of the Philippines)
STATEMENT OF FINANCIAL POSITION - PRUDENTIAL
JUNE 30, 2026
(Amounts in Philippine Peso)

	2026
ASSETS	
Cash and other cash items	573,899,744
Due from Bangko Sentral ng Pilipinas	1,918,620,220
Due from other banks	504,825,550
Securities Purchased under Resale Agreements	-
Financial assets at fair value through profit or loss	99,457,316
Financial assets at fair value through other comprehensive income	695,328,632
Financial assets at amortized cost, net	300,856,367
Loans and receivables, net	12,212,290,165
Bank premises, furniture, fixtures and equipment, and right of use asset, net	280,741,929
Investment properties, net	867,209,959
Assets held for sale, net	3,402,601
Intangible and other resources, net	156,965,158
Deferred tax assets, net	753,160,301
TOTAL ASSETS	18,366,757,942
LIABILITIES AND EQUITY	
Deposit liabilities	15,314,364,465
Accrued interest, taxes and other expenses	133,181,717
Retirement liability	30,108,935
Income tax payable	3,731,573
Other liabilities	524,672,656
TOTAL LIABILITIES	16,006,059,346
Capital stock	717,249,027
Additional paid-in capital	389,508,285
Revaluation reserves	(33,899,112)
Surplus reserves	77,177,641
Surplus	1,210,662,755
EQUITY	2,360,698,596
TOTAL LIABILITIES AND EQUITY	P 18,366,757,942

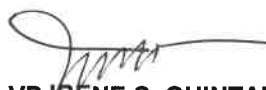
Certified Correct:


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, 2026
(Amounts in Philippine Peso)

	2026
Interest income	
Loans and receivables	521,273,235
Securities purchased under resale agreements	34,937,809
Trading and investment securities	33,746,216
Due from BSP and other banks	19,912,859
	609,870,119
Interest expense	
Deposit liabilities	(191,126,390)
Interest expense - leases	(6,179,494)
	(197,305,884)
Net interest income	412,564,235
Impairment losses	-
Net interest income after impairment losses	412,564,235
Other operating income	
Service fees	151,473,977
Gain on sale and foreclosure of assets - net	2,957,055
Trading and securities gains/(losses) - net	(2,096,064)
Miscellaneous	6,845,127
	159,180,095
Other operating expenses	
Salaries and employee benefits	(257,095,674)
Taxes and licenses	(71,277,680)
Depreciation and amortization	(71,196,419)
Occupancy	(35,045,757)
Security, messengerial and janitorial	(29,906,730)
Insurance	(17,218,266)
Litigation	(7,785,217)
Transportation and travel	(6,958,821)
Management and other professional fees	(2,819,437)
Entertainment, amusement and recreation	(683,606)
Miscellaneous	(46,424,828)
	(546,412,435)
Profit before tax	25,331,895
Tax expense	(10,908,217)
Net profit	P 14,423,678

Certified Correct:


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