



## BALANCE SHEET

Head Office and Branches  
As of June 30, 2021

	CURRENT QUARTER	PREVIOUS QUARTER
<b>ASSETS</b>		
Cash and Cash Items	642,924,364.81	716,484,145.99
Due from Bangko Sentral ng Pilipinas	4,355,002,127.66	3,824,259,107.72
Due from Other Banks	132,671,684.33	108,923,360.93
Financial Assets at Fair Value through Profit or Loss	564,532,047.57	219,300.59
Available-for-Sale Financial Assets-Net	55,764,954.11	433,333.33
Held-to-Maturity (HTM) Financial Assets-Net	11,562,951.64	212,239,248.79
Loans and Receivables - Net	12,717,344,869.47	13,697,254,155.02
Loans and Receivables - Others	12,451,266,224.48	12,870,896,492.43
Loans and Receivables Arising from RA/CA/PR/SLB	354,362,728.00	961,960,434.00
General Loan Loss Provision	88,284,083.01	135,602,771.41
Other Financial Assets	234,770,713.12	182,741,746.86
Bank Premises, Furniture, Fixture and Equipment-Net	339,564,439.89	393,536,885.26
Real and Other Properties Acquired-Net	466,749,821.80	473,484,403.90
Non-Current Assets Held for Sale	50,601,924.58	84,843,286.31
Other Assets-Net	884,068,497.92	840,801,047.13
	<u>20,455,558,396.90</u>	<u>20,535,220,021.83</u>
<b>LIABILITIES</b>		
Deposit Liabilities	17,096,135,072.13	17,196,316,737.09
Due to Bangko Sentral ng Pilipinas	0.00	1,551,000.00
Other Financial Liabilities	132,241,938.78	110,296,873.86
Other Liabilities	719,437,076.98	669,592,914.30
TOTAL LIABILITIES	<u>17,947,814,087.89</u>	<u>17,977,757,525.25</u>
<b>STOCKHOLDERS' EQUITY</b>		
Capital Stock	1,106,757,312.31	1,106,757,312.31
Other Capital Accounts	-92,355,475.83	-65,257,677.07
Retained Earnings	1,493,342,472.53	1,515,962,861.34
TOTAL STOCKHOLDERS' EQUITY	<u>2,507,744,309.01</u>	<u>2,557,462,496.58</u>
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	<u>20,455,558,396.90</u>	<u>20,535,220,021.83</u>
<b>CONTINGENT ACCOUNTS</b>		
Others	4,909,374.97	5,049,830.98
TOTAL CONTINGENT ACCOUNTS	<u>4,909,374.97</u>	<u>5,049,830.98</u>
<b>ADDITIONAL INFORMATION</b>		
Gross total loan portfolio (TLP)	14,057,523,377.15	14,920,743,662.70
Specific allowance for credit losses on the TLP	1,251,894,424.67	1,087,886,736.27
Non-Performing Loans (NPLs)		
a. Gross NPLs	3,957,405,113.21	3,940,105,568.31
b. Ratio of gross NPLs to gross TLP (%)	28.15	26.41
c. Net NPLs	2,733,264,477.22	2,908,540,567.76
d. Ratio of Net NPLs to gross TLP (%)	19.44	19.49
e. Ratio of total allowance for credit losses to gross NPLs (%)	33.87	31.05
f. Ratio of specific allowance for credit losses on the gross TLP to gross NPLs (%)	31.63	27.61
Classified Loans & Other Risk Assets, gross of allowance for credit losses	3,431,616,007.82	3,431,616,007.82
DOSRI Loans and Receivables, gross allowance for credit losses	27,760,470.55	29,490,478.77
"Ratio of Dosri loans and receivables, gross of allowance for credit losses, to gross TLP (%)"	0.20	0.20
Gross non-performing DOSRI loans and receivables	635,968.49	24,262.98
a. 8% for Micro and Small Enterprises	3.45	3.44
b. 2% for Medium Enterprises	7.66	7.37
Return on Equity (ROE) (%)	1.70	1.42
Capital Adequacy Ratio (CAR) on Solo Basis, as prescribed under existing regulations		
a. Total CAR (%)	12.35	12.56
b. Tier 1 CAR (%)	11.54	11.70
c. Common Tier 1 Ratio (%)	11.54	11.70
Republic of the Philippines) Makati City ) S.S.		
I/We <b>IRENE S. QUINTANA</b> and <b>LIZETTE MARGARET MARY J. RACELA</b> of the above mentioned bank do solemnly swear that all matters set forth in the above balance sheet are true and correct to the best of my/our knowledge and belief.		
(Sgd) <b>IRENE S. QUINTANA</b> VP-Comptroller		(Sgd) <b>LIZETTE MARGARET MARY J. RACELA</b> President and CEO
SUBSCRIBED AND SWORN to before me this July 26, 2021 at Makati City, affiant exhibiting their sss id# 33-0298144-2 / bir id# 110-183-273 and sss id# 03-9318179-5 / bir id# 105-802-810 respectively.		
ATTY. JOSE CARLOS R. TANINGCO NOTARY PUBLIC FOR MAKATI CITY UNTIL DECEMBER 31, 2022 9TH FLOOR UCPB HEAD OFFICE BUILDING, MAKATI AVE., MAKATI CITY ROLL OF ATTORNEYS NO. 38221 / APPOINTMENT NO. M-48 PTR NO. 8536962 / 01.08.21 / MAKATI CITY IBP LIFETIME MEMBER NO. 503736 / 02.22.2000 / PASIG CITY MCLE COMPLIANCE NO. VII-0001173		
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### UCPB SAVINGS BANK BOARD OF DIRECTORS

<b>LIDUVINO S. GERON</b> Chairman	<b>JOHN B. LLAMAS</b> Independent Director	<b>VICTOR P. DELA SERNA JR.</b> Independent Director
<b>LIZETTE MARGARET MARY J. RACELA</b> President & CEO /Director	<b>RAMON L. MACASAET</b> Independent Director	<b>DANILO V. PULIDO</b> Independent Director
	<b>FILEMON S. CIMA FRANCA JR.</b> Independent Director	