

UCPB Savings Bank, Inc.
STATEMENT OF FINANCIAL POSITION (Unaudited)
As of December 31, 2023
(Amounts in Philippine Peso)

ASSETS

Cash and other cash items	P	904,068,361
Due from Bangko Sentral ng Pilipinas		971,902,862
Due from other banks		169,166,895
Securities Purchased under Resale Agreements		499,259,691
Financial assets at fair value through profit or loss		198,597,985
Financial assets at fair value through other comprehensive income		1,308,986,224
Financial assets at amortized cost, net		308,964,203
Loans and receivables, net		11,478,609,112
Bank premises, furniture, fixtures and equipment, and right of use asset, net		178,937,430
Investment properties, net		551,636,469
Assets held for sale, net		13,394,635
Intangible and other resources, net		121,446,190
Deferred tax assets, net		642,585,345
TOTAL ASSETS	P	17,347,555,402

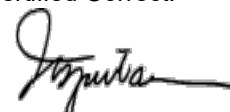
LIABILITIES AND EQUITY

Deposit liabilities	P	14,549,739,947
Accrued interest, taxes and other expenses		118,992,019
Income tax payable		3,049,234
Retirement liability		3,795,408
Other liabilities		433,608,736
TOTAL LIABILITIES		15,109,185,343

Capital stock		717,249,027
Additional paid-in capital		389,508,285
Revaluation reserves		(2,152,556)
Surplus reserves		11,400,803
Surplus		1,122,364,499
EQUITY		2,238,370,058

TOTAL LIABILITIES AND EQUITY	P	17,347,555,402
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Certified Correct:



VP IRENE S. QUINTANA
Head, Controllershship Division

UCPB Savings Bank, Inc.
STATEMENT OF INCOME (Unaudited)
As of December 31, 2023
(Amounts in Philippine Peso)

Interest income		
Loans and receivables	P	883,708,439
Trading and investment securities		73,567,347
Securities purchased under resale agreements		25,756,522
Due from BSP and other banks		45,790,852
		1,028,823,160
Interest expense		
Deposit liabilities		(217,323,344)
Interest expense - leases		(5,006,191)
		(222,329,535)
Net interest income		806,493,625
Impairment losses		-
Net interest income after impairment losses		806,493,625
Other operating income		
Service fees		212,350,562
Gain on sale and foreclosure of assets - net		26,041,455
Trading and securities gains/(loss) - net		3,643,927
Miscellaneous		7,869,518
		249,905,461
Other operating expenses		
Salaries and employee benefits		(486,629,328)
Taxes and licenses		(96,533,385)
Depreciation and amortization		(100,465,821)
Occupancy		(60,728,947)
Insurance		(32,183,122)
Security, messengerial and janitorial		(53,017,841)
Litigation		(14,872,058)
Transportation and travel		(11,460,643)
Entertainment, amusement and recreation		(1,396,993)
Management and other professional fees		(4,878,670)
Miscellaneous		(94,982,619)
		(957,149,427)
Profit before tax		99,249,660
Tax expense	(50,762,081)
Net profit	P	48,487,579

Certified Correct:


VP IRENE S. QUINTANA
Head, Controllershship Division