

UCPB Savings Bank, Inc.
STATEMENT OF FINANCIAL POSITION (Unaudited)
As of June 30, 2023
(Amounts in Philippine Peso)

ASSETS

Cash and other cash items	P	731,814,917
Due from Bangko Sentral ng Pilipinas		1,111,808,184
Due from other banks		171,076,661
Financial assets at fair value through profit or loss		144,864,226
Financial assets at fair value through other comprehensive income		726,976,119
Financial assets at amortized cost, net		309,368,652
Loans and receivables, net		11,260,975,253
Bank premises, furniture, fixtures and equipment, and right of use asset, net		182,275,746
Investment properties, net		555,406,319
Assets held for sale, net		13,700,627
Intangible and other resources, net		142,945,627
Deferred tax assets, net		654,551,022
TOTAL ASSETS	P	16,242,617,535

LIABILITIES AND EQUITY

Deposit liabilities	P	13,465,294,051
Accrued interest, taxes and other expenses		126,855,784
Income tax payable		1,199,807
Retirement liability		72,530,757
Other liabilities		426,889,653
TOTAL LIABILITIES		14,092,770,053

Capital stock		717,249,027
Additional paid-in capital		389,508,285
Revaluation reserves		(59,800,832)
Surplus reserves		12,718,260
Surplus		1,090,172,742
EQUITY		2,149,847,482

TOTAL LIABILITIES AND EQUITY	P	16,242,617,535
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Certified Correct:



VP IRENE S. QUINTANA
Head, Controllershship Division

UCPB Savings Bank, Inc.
STATEMENT OF INCOME (Unaudited)
As of June 30, 2023
(Amounts in Philippine Peso)

Interest income		
Loans and receivables	P	432,576,473
Trading and investment securities		30,082,421
Securities purchased under resale agreements		9,454,927
Due from BSP and other banks		25,613,546
		497,727,366
Interest expense		
Deposit liabilities		(91,836,377)
Interest expense - leases		(2,100,799)
		(93,937,175)
Net interest income		403,790,190
Impairment losses		-
Net interest income after impairment losses		403,790,190
Other operating income		
Service fees		93,848,077
Gain on sale and foreclosure of assets - net		14,975,647
Trading and securities gains/(loss) - net		1,668,999
Miscellaneous		4,314,302
		114,807,025
Other operating expenses		
Salaries and employee benefits		(238,178,136)
Taxes and licenses		(45,932,098)
Depreciation and amortization		(51,278,680)
Occupancy		(30,969,478)
Insurance		(17,483,639)
Security, messengerial and janitorial		(25,065,151)
Litigation		(5,047,876)
Transportation and travel		(5,509,001)
Entertainment, amusement and recreation		(900,234)
Management and other professional fees		(3,649,568)
Miscellaneous		(41,381,818)
		(465,395,680)
Profit before tax		53,201,536
Tax expense	(17,301,399)
Net profit	P	35,900,136

Certified Correct:



VP IRENE S. QUINTANA
Head, Controllershship Division