

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

ASSETS

Cash and other cash items	P	692,561,564
Due from Bangko Sentral ng Pilipinas		1,358,844,000
Due from other banks		130,117,346
Financial assets at fair value through profit or loss		145,361,986
Financial assets at fair value through other comprehensive income		498,965,194
Financial assets at amortized cost, net		309,567,643
Loans and receivables, net		11,224,673,379
Bank premises, furniture, fixtures and equipment, and right of use asset, net		184,691,943
Investment properties, net		563,401,509
Assets held for sale, net		10,777,530
Intangible and other resources, net		143,031,424
Deferred tax assets, net		657,099,634
TOTAL ASSETS	P	15,919,093,152

LIABILITIES AND EQUITY

Deposit liabilities	P	13,165,180,050
Accrued interest, taxes and other expenses		107,182,683
Income tax payable		3,693,536
Retirement liability		72,530,757
Other liabilities		429,423,383
TOTAL LIABILITIES		13,778,010,409

Capital stock		717,249,027
Additional paid-in capital		389,508,285
Revaluation reserves		(58,191,936)
Surplus reserves		6,031,113
Surplus		1,086,486,254
EQUITY		2,141,082,743

TOTAL LIABILITIES AND EQUITY	P	15,919,093,152
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Certified Correct:



VP IRENE S. QUINTANA
Head, Controllershship Division

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

Interest income		
Loans and receivables	P	215,095,577
Trading and investment securities		15,860,962
Securities purchased under resale agreements		4,094,333
Due from BSP and other banks		11,527,227
		246,578,100
Interest expense		
Deposit liabilities		(40,798,816)
Interest expense - leases		(983,441)
		(41,782,257)
Net interest income		204,795,843
Impairment losses		50,000
Net interest income after impairment losses		204,845,843
Other operating income		
Service fees		43,781,644
Gain on sale and foreclosure of assets - net		11,298,565
Trading and securities gains/(loss) - net		2,166,759
Miscellaneous		1,776,180
		59,023,147
Other operating expenses		
Salaries and employee benefits		(119,644,108)
Taxes and licenses		(23,516,362)
Depreciation and amortization		(25,755,647)
Occupancy		(14,440,423)
Insurance		(8,437,742)
Security, messengerial and janitorial		(11,033,246)
Litigation		(2,190,812)
Transportation and travel		(2,776,222)
Entertainment, amusement and recreation		(393,691)
Management and other professional fees		(1,179,608)
Miscellaneous		(19,961,307)
		(229,329,168)
Profit before tax		34,539,823
Tax expense	(8,910,121)
Net profit	P	25,629,701

Certified Correct:



VP IRENE S. QUINTANA
Head, Controllershship Division