

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

<b>ASSETS</b>		
Cash and other cash items	P	637,972,143
Due from Bangko Sentral ng Pilipinas		639,479,683
Due from other banks		117,072,784
Securities Purchased under Resale Agreements		800,000,000
Financial assets at fair value through profit or loss		144,496,877
Financial assets at fair value through other comprehensive income		1,098,654,052
Financial assets at amortized cost, net		309,167,513
Loans and receivables, net		11,396,451,642
Bank premises, furniture, fixtures and equipment, and right of use asset, net		181,937,367
Investment properties, net		528,276,797
Assets held for sale, net		13,053,470
Intangible and other resources, net		168,264,467
Deferred tax assets, net		648,661,764
<b>TOTAL ASSETS</b>	<b>P</b>	<b>16,683,488,559</b>
<b>LIABILITIES AND EQUITY</b>		
Deposit liabilities	P	13,846,168,949
Accrued interest, taxes and other expenses		126,563,784
Income tax payable		2,726,245
Retirement liability		3,795,408
Other liabilities		477,133,871
<b>TOTAL LIABILITIES</b>		<b>14,456,388,258</b>
Capital stock		717,249,027
Additional paid-in capital		389,508,285
Revaluation reserves		(9,639,667)
Surplus reserves		10,527,166
Surplus		1,119,455,490
<b>EQUITY</b>		<b>2,227,100,301</b>
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>P</b>	<b>16,683,488,559</b>

Certified Correct:



**VP IRENE S. QUINTANA**  
Head, Controllershship Division

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

<b>Interest income</b>		
Loans and receivables	P	641,693,800
Trading and investment securities		49,786,731
Securities purchased under resale agreements		16,275,689
Due from BSP and other banks		34,714,039
		<b>742,470,260</b>
<b>Interest expense</b>		
Deposit liabilities		(146,866,243)
Interest expense - leases		(3,508,341)
		<b>(150,374,584)</b>
<b>Net interest income</b>		<b>592,095,676</b>
Impairment losses		-
<b>Net interest income after impairment losses</b>		<b>592,095,676</b>
<b>Other operating income</b>		
Service fees		149,141,971
Gain on sale and foreclosure of assets - net		27,524,581
Trading and securities gains/(loss) - net		1,301,650
Miscellaneous		5,338,409
		<b>183,306,610</b>
<b>Other operating expenses</b>		
Salaries and employee benefits		(364,347,918)
Taxes and licenses		(70,499,361)
Depreciation and amortization		(75,380,588)
Occupancy		(44,850,879)
Insurance		(22,236,198)
Security, messengerial and janitorial		(38,087,391)
Litigation		(8,465,165)
Transportation and travel		(8,332,519)
Entertainment, amusement and recreation		(942,975)
Management and other professional fees		(3,565,379)
Miscellaneous		(61,030,981)
		<b>(697,739,353)</b>
<b>Profit before tax</b>		<b>77,662,933</b>
Tax expense	(	32,958,000 )
<b>Net profit</b>	<b>P</b>	<b>44,704,933</b>

Certified Correct:



**VP IRENE S. QUINTANA**  
**Head, Controllershship Division**