



# YUANTA SAVINGS BANK PHILIPPINES, INC.

G/F, 116 Chatham House Valero cor. V.A. Rufino Sts., Salcedo Village, Makati City

## PUBLISHED BALANCE SHEET (Head Office) AS OF MARCH 31, 2024

ASSETS	Amount	
	Current Quarter	Previous Quarter
Cash and Cash Items	17,572,057.56	15,014,301.12
Due from Bangko Sentral ng Pilipinas	165,838,487.97	29,937,059.12
Due from Other Central Banks and Banks - Net	49,310,234.78	53,015,686.66
Financial Assets at Fair Value Through Other Comprehensive Income (FVOCI) - Net	1,016,585,171.40	1,115,050,617.90
Debt Securities at Amortized Cost - Net	265,118,253.44	265,272,148.73
Loans and Receivables - Others	897,649,455.79	856,392,434.44
Loans and Receivables Arising from RA/CA/PR/SLB	-	11,982,232.00
Total Loan Portfolio (TLP) - Gross	897,649,455.79	868,374,666.44
Allowance for Credit Losses	(43,207,414.80)	(40,879,035.99)
Total Loan Portfolio - Net	854,442,040.99	827,495,630.45
Bank Premises, Furniture, Fixture and Equipment - Net	115,082,619.09	111,909,937.89
Real and Other Properties Acquired - Net	3,368,877.64	3,477,871.54
Other Assets - Net	92,580,223.83	76,401,036.77
<b>TOTAL ASSETS</b>	<b>2,579,897,966.70</b>	<b>2,497,574,290.18</b>
LIABILITIES	Amount	
	Current Quarter	Previous Quarter
Deposit Liabilities	566,425,881.51	430,969,371.42
Bills Payable	-	50,000,000.00
Interbank Loans Payable	-	50,000,000.00
Other Liabilities	44,487,176.73	43,333,050.07
<b>TOTAL LIABILITIES</b>	<b>610,913,058.24</b>	<b>524,302,421.49</b>
STOCKHOLDERS' EQUITY	Amount	
	Current Quarter	Previous Quarter
Capital Stock	2,400,000,000.00	2,400,000,000.00
Additional Paid-In Capital	9,000,000.00	9,000,000.00
Undivided Profits	(4,660,164.07)	(26,058,777.87)
Retained Earnings	(391,866,151.18)	(365,807,373.32)
Other Capital Accounts	(43,488,776.29)	(43,861,980.12)
<b>TOTAL STOCKHOLDERS' EQUITY</b>	<b>1,968,984,908.46</b>	<b>1,973,271,868.69</b>
<b>TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY</b>	<b>2,579,897,966.70</b>	<b>2,497,574,290.18</b>
CONTINGENT ACCOUNTS	Amount	
	Current Quarter	Previous Quarter
Others	216,076.56	216,076.56
<b>TOTAL CONTINGENT ACCOUNTS</b>	<b>216,076.56</b>	<b>216,076.56</b>
FINANCIAL INDICATORS (in %)		
<b>ASSET QUALITY</b>		
Gross Non-Performing Loans (NPL) Ratio	3.84	3.75
Net NPL Ratio	0.00	0.00
Gross NPL Coverage Ratio	125.27	125.57
Net NPL Coverage Ratio	100.30	100.33
<b>RELATED PARTY TRANSACTIONS</b>		
Ratio of Loans to Related Parties to gross TLP	0.00	0.00
Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties	0.00	0.00
Ratio of DOSRI Loans to gross TLP	0.11	0.12
Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI	0.00	0.00
<b>LIQUIDITY</b>		
Minimum Liquidity Ratio	224.87	260.58
<b>PROFITABILITY</b>		
Return on Equity (ROE)	(0.95)	(1.32)
Return on Assets	(0.80)	(1.10)
Net Interest Margin	5.43	4.65
<b>CAPITAL ADEQUACY</b>		
Common Equity Tier 1 Ratio	132.91	138.92
Tier 1 Capital Ratio	132.91	138.92
CAR	133.50	139.51
<b>LEVERAGE</b>		
Deferred Charges not yet Written Down	0.00	0.00

I hereby certify that all matters set forth in this Published Balance Sheet are true and correct, to the best of my knowledge and belief.

(SGD)REGINA V. SAGA  
President & CEO

### BOARD OF DIRECTORS

Wu, Jin-Tang  
Chairman

Saga, Regina V.  
Director

Sandejas, Celia Mojica Escareal  
Independent Director

Matoto, Senen L.  
Independent Director

Manuel Jr. Arturo E.  
Independent Director

### EXECUTIVE OFFICER

Saga, Regina V.  
President & CEO