



**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, 2026**

<b>ASSETS</b>	<b>Amount</b>	
	<b>Current Quarter</b>	<b>Previous Quarter</b>
Cash and Cash Items	15,151,532.21	13,526,421.92
Due from Bangko Sentral ng Pilipinas	45,319,434.17	463,449,304.42
Due from Other Central Banks and Banks - Net	30,200,871.14	36,034,914.55
Financial Assets at Fair Value Through Other Comprehensive Income (FVOCI) - Net	59,456,497.52	58,713,573.00
Debt Securities at Amortized Cost - Net	200,062,869.99	199,280,535.06
Loans and Receivables - Others	2,164,376,539.99	2,017,508,654.33
Loans and Receivables Arising from RA/CA/PR/SLB	350,000,000.00	
Total Loan Portfolio (TLP) - Gross	2,514,376,539.99	2,017,508,654.33
Allowance for Credit Losses	(55,568,193.25)	(54,148,542.17)
Total Loan Portfolio - Net	2,458,808,346.74	1,963,360,112.16
Bank Premises, Furniture, Fixture and Equipment - Net	106,539,999.50	109,979,183.10
Real and Other Properties Acquired - Net	3,012,152.90	3,140,238.44
Other Assets - Net	72,829,815.95	64,967,126.47
<b>TOTAL ASSETS</b>	<b>2,991,381,520.12</b>	<b>2,912,451,409.12</b>
<b>LIABILITIES</b>		
Deposit Liabilities	1,005,312,547.88	919,537,011.66
Bills Payable		
Interbank Loans Payable	-	-
Other Liabilities	42,237,165.12	46,798,065.21
<b>TOTAL LIABILITIES</b>	<b>1,047,549,713.00</b>	<b>966,335,076.87</b>
<b>STOCKHOLDERS' EQUITY</b>		
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	(1,658,105.44)	(40,777,274.94)
Retained Earnings	(463,183,594.17)	(422,406,319.22)
Other Capital Accounts	(326,493.27)	299,926.41
<b>TOTAL STOCKHOLDERS' EQUITY</b>	<b>1,943,831,807.12</b>	<b>1,946,116,332.25</b>
<b>TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY</b>	<b>2,991,381,520.12</b>	<b>2,912,451,409.12</b>
<b>CONTINGENT ACCOUNTS</b>		
Others	185.00	200.00
<b>TOTAL CONTINGENT ACCOUNTS</b>	<b>185.00</b>	<b>200.00</b>
<b>FINANCIAL INDICATORS (in %)</b>		
<b>ASSET QUALITY</b>		
Gross Non-Performing Loans (NPL) Ratio	1.36	1.70
Net NPL Ratio	0.00	0.00
Gross NPL Coverage Ratio	161.92	157.79
Net NPL Coverage Ratio	100.00	100.00
<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	0.01	0.01
Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI	0.00	0.00
<b>LIQUIDITY</b>		
Minimum Liquidity Ratio	67.19	74.03
<b>PROFITABILITY</b>		
Return on Equity (ROE)	(0.34)	(2.09)
Return on Assets	(0.24)	(1.59)
Net Interest Margin	5.25	4.84
<b>CAPITAL ADEQUACY</b>		
Common Equity Tier 1 Ratio	75.04	79.09
Tier 1 Capital Ratio	75.04	79.09
CAR	75.87	79.91
<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

**Hsiao, Chi-Liang**  
Director

**Matoto, Senen L.**  
Independent Director

**Manuel Jr. Arturo E.**  
Independent Director

**EXECUTIVE OFFICER**

**Saga, Regina V.**  
President & CEO