



# 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 SEPTEMBER 30, 2024

ASSETS	Amount	
	Current Quarter	Previous Quarter
Cash and Cash Items	12,161,662.19	12,575,436.11
Due from Bangko Sentral ng Pilipinas	95,663,557.78	196,583,433.90
Due from Other Central Banks and Banks - Net	57,336,086.14	55,454,064.35
Financial Assets at Fair Value Through Other Comprehensive		
Income (FVOCI) - Net	1,038,947,495.40	1,021,158,489.40
Debt Securities at Amortized Cost - Net	260,177,195.84	264,407,573.80
Loans and Receivables - Others	913,918,506.62	932,532,236.64
Loans and Receivables Arising from RA/CA/PR/SLB	40,000,000.00	-
Total Loan Portfolio (TLP) - Gross	953,918,506.62	932,532,236.64
Allowance for Credit Losses	(43,219,009.46)	(43,423,377.79)
Total Loan Portfolio - Net	910,699,497.16	889,108,858.85
Bank Premises, Furniture, Fixture and Equipment - Net	109,318,577.93	113,005,762.62
Real and Other Properties Acquired - Net	3,780,666.21	3,908,751.76
Other Assets - Net	82,431,090.07	85,072,492.61
<b>TOTAL ASSETS</b>	<b>2,570,515,828.72</b>	<b>2,641,274,863.40</b>

LIABILITIES		
Deposit Liabilities	555,984,612.13	637,495,140.47
Bills Payable	-	-
Interbank Loans Payable	-	-
Other Liabilities	46,799,453.11	38,082,753.43
<b>TOTAL LIABILITIES</b>	<b>602,784,065.24</b>	<b>675,577,893.90</b>

STOCKHOLDERS' EQUITY		
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	(25,801,431.69)	(11,439,583.67)
Retained Earnings	(390,425,772.08)	(390,425,772.08)
Other Capital Accounts	(25,041,032.75)	(41,437,674.75)
<b>TOTAL STOCKHOLDERS' EQUITY</b>	<b>1,967,731,763.48</b>	<b>1,965,696,969.50</b>
<b>TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY</b>	<b>2,570,515,828.72</b>	<b>2,641,274,863.40</b>

CONTINGENT ACCOUNTS		
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	3.60	3.69
Net NPL Ratio	0.00	0.00
Gross NPL Coverage Ratio	125.78	126.32
Net NPL Coverage Ratio	100.23	100.24
<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	0.08	0.09
Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI	0.00	0.00
<b>LIQUIDITY</b>		
Minimum Liquidity Ratio	227.62	208.23
<b>PROFITABILITY</b>		
Return on Equity (ROE)	(1.75)	(1.16)
Return on Assets	(1.45)	(0.96)
Net Interest Margin	5.24	5.27
<b>CAPITAL ADEQUACY</b>		
Common Equity Tier 1 Ratio	132.01	130.67
Tier 1 Capital Ratio	132.01	130.67
CAR	132.61	131.28
<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