



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, 2025

ASSETS	Amount	
	Current Quarter	Previous Quarter
Cash and Cash Items	15,525,085.34	14,325,896.74
Due from Bangko Sentral ng Pilipinas	29,508,428.37	58,160,569.93
Due from Other Central Banks and Banks - Net	22,919,959.66	14,690,374.31
Financial Assets at Fair Value Through Other Comprehensive Income (FVOCI) - Net	907,563,064.92	898,787,448.70
Debt Securities at Amortized Cost - Net	252,250,985.37	252,449,499.64
Loans and Receivables - Others	1,367,556,416.18	1,366,640,894.62
Loans and Receivables Arising from RA/CA/PR/SLB	45,000,000.00	-
Total Loan Portfolio (TLP) - Gross	1,412,556,416.18	1,366,640,894.62
Allowance for Credit Losses	(47,649,992.01)	(47,696,749.51)
Total Loan Portfolio - Net	1,364,906,424.17	1,318,944,145.11
Bank Premises, Furniture, Fixture and Equipment - Net	108,215,943.01	108,486,069.18
Real and Other Properties Acquired - Net	3,268,324.00	3,396,409.55
Other Assets - Net	81,628,569.05	82,582,445.69
TOTAL ASSETS	2,785,786,783.89	2,751,822,858.85

LIABILITIES		
Deposit Liabilities	789,415,785.38	708,070,275.74
Bills Payable		
Interbank Loans Payable	-	50,000,000.00
Other Liabilities	41,679,942.82	41,239,108.67
TOTAL LIABILITIES	831,095,728.20	799,309,384.41

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	(18,093,193.58)	(15,724,090.94)
Retained Earnings	(422,406,319.22)	(422,406,319.22)
Other Capital Accounts	(13,809,431.51)	(18,356,115.40)
TOTAL STOCKHOLDERS' EQUITY	1,954,691,055.69	1,952,513,474.44
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	2,785,786,783.89	2,751,822,858.85

CONTINGENT ACCOUNTS		
Others	-	-
TOTAL CONTINGENT ACCOUNTS	-	-

FINANCIAL INDICATORS (in %)		
ASSET QUALITY		
Gross Non-Performing Loans (NPL) Ratio	2.43	2.51
Net NPL Ratio	0.00	0.00
Gross NPL Coverage Ratio	138.85	138.99
Net NPL Coverage Ratio	100.00	100.20
RELATED PARTY TRANSACTIONS		
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	0.02	0.03
Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI	0.00	0.00
LIQUIDITY		
Minimum Liquidity Ratio	136.29	137.47
PROFITABILITY		
Return on Equity (ROE)	(1.23)	(1.61)
Return on Assets	(0.96)	(1.28)
Net Interest Margin	4.92	4.97
CAPITAL ADEQUACY		
Common Equity Tier 1 Ratio	102.14	102.60
Tier 1 Capital Ratio	102.14	102.60
CAR	102.85	103.31
LEVERAGE		
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