



**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**

| <b>ASSETS</b>   | <b>Amount</b>           |                         |
|---|-------------------------|-------------------------|
|   | <b>Current Quarter</b>  | <b>Previous Quarter</b> |
| 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           |
| <b>TOTAL ASSETS</b>   | <b>2,785,786,783.89</b> | <b>2,751,822,858.85</b> |

| <b>LIABILITIES</b>       |                       |                       |
|--------------------------|-----------------------|-----------------------|
| 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         |
| <b>TOTAL LIABILITIES</b> | <b>831,095,728.20</b> | <b>799,309,384.41</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                                 | (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)         |
| <b>TOTAL STOCKHOLDERS' EQUITY</b>                 | <b>1,954,691,055.69</b> | <b>1,952,513,474.44</b> |
| <b>TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY</b> | <b>2,785,786,783.89</b> | <b>2,751,822,858.85</b> |

| <b>CONTINGENT ACCOUNTS</b>       |          |          |
|----------------------------------|----------|----------|
| Others                           | -        | -        |
| <b>TOTAL CONTINGENT ACCOUNTS</b> | <b>-</b> | <b>-</b> |

| <b>FINANCIAL INDICATORS (in %)</b>   |        |        |
|--|--------|--------|
| <b>ASSET QUALITY</b>   |        |        |
| 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 |
| <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  | 0.02   | 0.03   |
| Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI                        | 0.00   | 0.00   |
| <b>LIQUIDITY</b>   |        |        |
| Minimum Liquidity Ratio  | 136.29 | 137.47 |
| <b>PROFITABILITY</b>   |        |        |
| Return on Equity (ROE)   | (1.23) | (1.61) |
| Return on Assets   | (0.96) | (1.28) |
| Net Interest Margin  | 4.92   | 4.97   |
| <b>CAPITAL ADEQUACY</b>  |        |        |
| Common Equity Tier 1 Ratio   | 102.14 | 102.60 |
| Tier 1 Capital Ratio   | 102.14 | 102.60 |
| CAR  | 102.85 | 103.31 |
| <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