



**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 DECEMBER 31, 2023**

ASSETS	Amount	
	Current Quarter	Previous Quarter
Cash and Cash Items	15,014,301.12	14,729,973.55
Due from Bangko Sentral ng Pilipinas	29,937,059.12	51,618,368.23
Due from Other Central Banks and Banks - Net	53,015,686.66	55,474,642.31
Financial Assets at Fair Value Through Other Comprehensive Income (FVOCI) - Net	1,115,050,617.90	1,099,662,079.00
Debt Securities at Amortized Cost - Net	265,272,148.73	271,753,798.16
Loans and Receivables - Others	856,392,434.44	813,628,794.74
Loans and Receivables Arising from RA/CA/PR/SLB	11,982,232.00	20,000,000.00
Total Loan Portfolio (TLP) - Gross	868,374,666.44	833,628,794.74
Allowance for Credit Losses	(40,879,035.99)	(40,499,234.36)
Total Loan Portfolio - Net	827,495,630.45	793,129,560.38
Bank Premises, Furniture, Fixture and Equipment - Net	111,909,937.89	110,370,647.36
Real and Other Properties Acquired - Net	3,477,871.54	3,419,643.37
Other Assets - Net	76,401,036.77	83,316,334.52
<b>TOTAL ASSETS</b>	<b>2,497,574,290.18</b>	<b>2,483,475,046.88</b>
<b>LIABILITIES</b>		
Deposit Liabilities	430,969,371.42	473,900,485.64
Bills Payable	50,000,000.00	0.00
Interbank Loans Payable	50,000,000.00	0.00
Other Liabilities	43,333,050.07	43,764,383.23
<b>TOTAL LIABILITIES</b>	<b>524,302,421.49</b>	<b>517,664,868.87</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	(26,058,777.87)	(20,374,628.87)
Retained Earnings	(365,807,373.32)	(365,807,373.32)
Other Capital Accounts	(43,861,980.12)	(57,007,819.80)
<b>TOTAL STOCKHOLDERS' EQUITY</b>	<b>1,973,271,868.69</b>	<b>1,965,810,178.01</b>
<b>TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY</b>	<b>2,497,574,290.18</b>	<b>2,483,475,046.88</b>
<b>CONTINGENT ACCOUNTS</b>		
Others	216,076.56	216,076.56
<b>TOTAL CONTINGENT ACCOUNTS</b>	<b>216,076.56</b>	<b>216,076.56</b>
<b>FINANCIAL INDICATORS (in %)</b>		
<b>ASSET QUALITY</b>		
Gross Non-Performing Loans (NPL) Ratio	3.75	3.91
Net NPL Ratio	0.00	0.00
Gross NPL Coverage Ratio	125.57	124.24
Net NPL Coverage Ratio	0.00	0.00
<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	0.12	0.14
Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI	0.00	0.00
<b>LIQUIDITY</b>		
Minimum Liquidity Ratio	260.58	267.10
<b>PROFITABILITY</b>		
Return on Equity (ROE)	(1.32)	(1.38)
Return on Assets	(1.10)	(1.05)
<b>CAPITAL ADEQUACY</b>		
Common Equity Tier 1 Ratio	138.92	141.26
Tier 1 Capital Ratio	138.92	141.26
CAR	139.51	141.83
<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