



**CTBC BANK**  
中國信託銀行

16th to 19th Floors and 22nd Floor Units 2201 and 2202, Fort Legend Towers  
31st Street corner 3rd Avenue, Bonifacio Global City, Taguig City 1634

**Statement of Condition  
(Head Office and Branches)  
As of June 30, 2025**

	<b>AMOUNT</b>	
	<b>CURRENT QUARTER</b>	<b>PREVIOUS QUARTER</b>
<b>ASSETS</b>		
Cash and Cash Items	P 608,337,526.47	653,821,322.04
Due from Bangko Sentral ng Pilipinas	2,906,700,534.69	2,281,292,939.92
Due from Other Central Banks and Banks - Net	1,011,294,874.11	1,363,605,218.10
Financial Assets at Fair Value through Profit or Loss (FVPL)	3,415,364,974.00	1,658,055,390.88
Financial Assets at Fair Value Through Other Comprehensive Income (FVOCI) - Net	8,600,368,013.01	8,314,795,586.96
Debt Securities at Amortized Cost - Net	14,609,323,559.01	14,212,950,382.81
Loans to Bangko Sentral ng Pilipinas	0.00	0.00
Interbank Loans Receivable	2,999,572,500.02	1,044,082,500.02
Loans and Receivables - Others	52,877,710,194.61	54,817,774,044.04
Loans and Receivables Arising from RA/CA/PR/SLB	0.00	800,000,000.00
Total Loan Portfolio (TLP) - Gross	55,877,282,694.63	56,661,856,544.06
Allowance for Credit Losses	1,784,596,550.22	2,452,531,007.61
Total Loan Portfolio - Net	54,092,686,144.41	54,209,325,536.45
Equity Investment in Subsidiaries, Associates and Joint Ventures - Net	0.00	0.00
Bank Premises, Furniture, Fixture and Equipment - Net	1,112,095,623.89	1,134,801,953.73
Real and Other Properties Acquired - Net	322,005,467.49	375,632,930.93
Sales Contract Receivables - Net	33,171,260.77	41,136,992.70
Non-Current Assets Held for Sale	0.00	0.00
Other Assets - Net	2,437,621,143.43	4,025,614,281.17
Net Due from Head Office/Branches/Agencies (Philippine branch of a foreign bank)	0.00	0.00
<b>TOTAL ASSETS</b>	<b>P 89,148,969,121.28</b>	<b>88,271,032,535.69</b>
<b>LIABILITIES</b>		
Financial Liabilities at Fair Value through Profit or Loss (FVPL)	P 448,436,197.02	348,070,278.68
Deposit Liabilities	51,949,837,430.27	54,574,928,736.73
Due to Other Banks	0.00	0.00
Bills Payable	22,525,009,417.86	18,284,064,520.62
a) BSP (Rediscouinting and Other Advances)	0.00	0.00
b) Interbank Loans Payable	20,754,569,132.34	18,284,064,520.62
c) Other Borrowings, including Deposit Substitutes	1,770,440,285.52	0.00
Bonds Payable - Net	0.00	0.00
Unsecured Subordinated Debt - Net	0.00	0.00
Redeemable Preferred Shares	0.00	0.00
Other Liabilities	3,681,194,540.09	4,746,723,943.49
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	0.00	0.00
<b>TOTAL LIABILITIES</b>	<b>P 78,604,477,585.24</b>	<b>77,953,787,479.52</b>
<b>STOCKHOLDER'S EQUITY</b>		
Capital Stock	P 3,483,072,020.00	3,483,072,020.00
Additional Paid-In Capital	2,030,188,078.63	2,027,588,951.90
Undivided Profits	50,667,531.05	-156,955,332.43
Retained Earnings	5,631,525,841.90	5,633,133,594.39
Other Capital Accounts	-650,961,935.54	-669,594,177.69
Assigned Capital	0.00	0.00
<b>TOTAL STOCKHOLDERS' EQUITY</b>	<b>P 10,544,491,536.04</b>	<b>10,317,245,056.17</b>
<b>TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY</b>	<b>P 89,148,969,121.28</b>	<b>88,271,032,535.69</b>
<b>CONTINGENT ACCOUNTS</b>		
Guarantees Issued	P 8,707,585.73	4,867,995.75
Financial Standby Letters of Credit	0.00	0.00
Performance Standby Letters of Credit	11,172,023,714.41	10,694,054,925.05
Commercial Letters of Credit	294,111,817.98	286,315,881.55
Trade Related Guarantees	0.00	0.00
Commitments	842,643,737.14	0.00
Spot Foreign Exchange Contracts	5,363,056,681.89	3,538,565,051.34
Securities Held Under Custodianship by Bank Proper	0.00	0.00
Trust Department Accounts	8,551,547,430.13	6,143,902,262.03
Derivatives	31,243,066,610.94	49,306,847,633.50
Others	1,819,018,057.87	98,544,240.08
<b>TOTAL CONTINGENT ACCOUNTS</b>	<b>P 59,294,175,636.09</b>	<b>70,073,097,989.30</b>
<b>FINANCIAL INDICATORS (in %)</b>		
<b>ASSET QUALITY</b>		
Gross Non-Performing Loans (NPL) Ratio	2.32	3.11
Net NPL Ratio	1.09	0.90
Gross NPL Coverage Ratio	137.59	139.12
Net NPL Coverage Ratio	57.12	78.36
<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	0.03	0.04
Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI	0.00	0.00
<b>LIQUIDITY</b>		
Liquidity Coverage Ratio	137.82	139.43
Net Stable Funding Ratio	122.32	123.21
<b>PROFITABILITY</b>		
Return on Equity (ROE)	0.97	-6.06
Return on Assets (ROA)	0.12	-0.76
Net Interest Margin (NIM)	4.23	4.15
<b>CAPITAL ADEQUACY</b>		
Common Equity Tier 1 Ratio	12.89	12.69
Tier 1 Capital Ratio	12.89	12.69
CAR	13.78	13.59
<b>LEVERAGE</b>		
Basel III Leverage Ratio	10.05	9.99

We hereby certify that all matters set forth in the above Balance Sheet are true and correct, to the best of our knowledge and belief.

  
**ANDREW A. FALCON**  
Chief Finance Officer  
(Signature Over Printed Name)

  
**ERIBERTO LUIS S. ELZAGA**  
President and CEO  
(Signature Over Printed Name)