



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, 2026

	AMOUNT	
	CURRENT QUARTER	PREVIOUS QUARTER
ASSETS		
Cash and Cash Items	₱ 655,533,024.04	598,281,018.66
Due from Bangko Sentral ng Pilipinas	1,811,355,232.13	3,345,695,317.32
Due from Other Central Banks and Banks - Net	1,137,779,992.77	1,295,909,876.38
Financial Assets at Fair Value through Profit or Loss (FVPL)	2,054,005,138.82	774,127,208.82
Financial Assets at Fair Value Through Other Comprehensive Income (FVOCI) - Net	8,203,800,143.48	9,599,456,024.25
Debt Securities at Amortized Cost - Net	16,455,721,282.35	16,581,626,249.10
Loans to Bangko Sentral ng Pilipinas	0.00	0.00
Interbank Loans Receivable	1,534,000,000.02	3,712,440,000.02
Loans and Receivables - Others	58,390,276,478.03	52,338,516,502.93
Loans and Receivables Arising from RA/CA/PR/SLB	0.00	0.00
Total Loan Portfolio (TLP) - Gross	59,924,276,478.05	56,050,956,502.95
Allowance for Credit Losses	2,029,602,088.39	2,008,989,581.35
Total Loan Portfolio - Net	57,894,674,389.66	54,041,966,921.60
Equity Investment in Subsidiaries, Associates and Joint Ventures - Net	0.00	0.00
Bank Premises, Furniture, Fixture and Equipment - Net	984,314,510.40	1,026,351,815.04
Real and Other Properties Acquired - Net	347,273,891.57	371,477,309.03
Sales Contract Receivables - Net	21,542,400.00	23,086,800.00
Non-Current Assets Held for Sale	0.00	0.00
Other Assets - Net	4,373,181,945.01	3,878,895,903.97
Net Due from Head Office/Branches/Agencies (Philippine branch of a foreign bank)	0.00	0.00
TOTAL ASSETS	₱ 93,939,181,950.23	91,536,874,444.17
LIABILITIES		
Financial Liabilities at Fair Value through Profit or Loss (FVPL)	₱ 461,053,198.39	473,080,714.66
Deposit Liabilities	52,428,173,575.74	51,757,089,902.95
Due to Other Banks	0.00	0.00
Bills Payable	24,000,152,099.73	22,828,332,242.82
a) BSP (Rediscounting and Other Advances)	0.00	0.00
b) Interbank Loans Payable	23,022,296,083.71	20,339,514,891.17
c) Other Borrowings, including Deposit Substitutes	977,856,016.02	2,488,817,351.65
Bonds Payable - Net	0.00	0.00
Unsecured Subordinated Debt - Net	0.00	0.00
Redeemable Preferred Shares	0.00	0.00
Other Liabilities	4,290,751,156.39	4,354,355,774.99
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	0.00	0.00
TOTAL LIABILITIES	₱ 81,180,130,030.25	79,412,858,635.42
STOCKHOLDER'S EQUITY		
Capital Stock	₱ 4,139,261,520.00	4,000,000,000.00
Additional Paid-In Capital	3,368,654,775.47	3,084,927,929.02
Undivided Profits	327,255,548.02	191,869,692.96
Retained Earnings	5,806,268,340.25	5,806,268,340.25
Other Capital Accounts	-882,388,263.76	-959,050,153.48
Assigned Capital	0.00	0.00
TOTAL STOCKHOLDERS' EQUITY	₱ 12,759,051,919.98	12,124,015,808.75
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	₱ 93,939,181,950.23	91,536,874,444.17
CONTINGENT ACCOUNTS		
Guarantees Issued	₱ 10,638,289.41	7,247,999.98
Financial Standby Letters of Credit	0.00	0.00
Performance Standby Letters of Credit	7,672,809,415.19	7,558,887,625.45
Commercial Letters of Credit	209,252,561.08	778,642,587.01
Trade Related Guarantees	0.00	553,475,501.83
Commitments	0.00	607,480,000.00
Spot Foreign Exchange Contracts	4,835,079,507.97	2,601,372,196.17
Securities Held Under Custodianship by Bank Proper	0.00	0.00
Trust Department Accounts	4,583,762,309.05	4,245,620,663.95
Derivatives	25,008,460,095.72	26,355,898,535.11
Others	2,175,034,938.73	2,149,079,338.57
TOTAL CONTINGENT ACCOUNTS	₱ 44,495,037,117.15	44,857,704,448.07
FINANCIAL INDICATORS (in %)		
ASSET QUALITY		
Gross Non-Performing Loans (NPL) Ratio	4.11	4.45
Net NPL Ratio	1.99	2.19
Gross NPL Coverage Ratio	82.37	80.49
Net NPL Coverage Ratio	58.74	57.54
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	0.03	0.03
Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI	0.00	0.00
LIQUIDITY		
Liquidity Coverage Ratio	123.33	172.92
Net Stable Funding Ratio	118.54	126.62
PROFITABILITY		
Return on Equity (ROE)	5.31	6.23
Return on Assets (ROA)	0.76	0.89
Net Interest Margin (NIM)	4.55	4.58
CAPITAL ADEQUACY		
Common Equity Tier 1 Ratio	15.18	15.27
Tier 1 Capital Ratio	15.18	15.27
CAR	15.93	16.05
LEVERAGE		
Basel III Leverage Ratio	11.94	11.57

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. ELIZAGA
President and CEO
(Signature Over Printed Name)