



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 September 30, 2024

ASSETS	AMOUNT	
	CURRENT QUARTER	PREVIOUS QUARTER
Cash and Cash Items	₱ 728,259,311.17	788,761,400.03
Due from Bangko Sentral ng Pilipinas	2,685,003,044.52	2,938,298,769.60
Due from Other Central Banks and Banks - Net	1,753,463,140.68	802,091,343.46
Financial Assets at Fair Value through Profit or Loss (FVPL)	2,594,553,939.93	1,515,133,715.31
Financial Assets at Fair Value Through Other Comprehensive Income (FVOCI) - Net	7,441,100,787.73	5,763,969,191.61
Debt Securities at Amortized Cost - Net	14,639,229,146.97	14,610,019,218.55
Loans to Bangko Sentral ng Pilipinas	0.00	0.00
Interbank Loans Receivable	1,022,547,500.02	776,582,500.03
Loans and Receivables - Others	52,725,687,074.59	48,364,329,637.47
Loans and Receivables Arising from RA/CA/PR/SLB	0.00	0.00
Total Loan Portfolio (TLP) - Gross	53,748,234,574.61	49,140,912,137.50
Allowance for Credit Losses	2,213,724,320.08	2,165,641,083.95
Total Loan Portfolio - Net	51,534,510,254.53	46,975,271,053.55
Equity Investment in Subsidiaries, Associates and Joint Ventures - Net	0.00	0.00
Bank Premises, Furniture, Fixture and Equipment - Net	900,722,014.92	915,954,760.21
Real and Other Properties Acquired - Net	61,287,575.87	39,519,479.92
Sales Contract Receivables - Net	0.00	0.00
Non-Current Assets Held for Sale	0.00	0.00
Other Assets - Net	14,105,982,506.53	11,465,731,264.24
Net Due from Head Office/Branches/Agencies (Philippine branch of a foreign bank)	0.00	0.00
TOTAL ASSETS	₱ 96,444,111,722.85	85,814,750,196.48
LIABILITIES		
Financial Liabilities at Fair Value through Profit or Loss (FVPL)	₱ 489,314,976.33	317,015,041.77
Deposit Liabilities	47,989,495,930.30	47,246,199,172.65
Due to Other Banks	0.00	0.00
Bills Payable	22,131,831,299.39	15,332,140,730.42
a) BSP (Rediscounting and Other Advances)	0.00	0.00
b) Interbank Loans Payable	18,313,628,358.73	15,332,140,730.42
c) Other Borrowings, including Deposit Substitutes	3,818,202,940.66	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	14,967,815,626.91	12,456,364,308.25
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	0.00	0.00
TOTAL LIABILITIES	₱ 85,578,457,832.93	75,351,719,253.09
STOCKHOLDER'S EQUITY		
Capital Stock	₱ 3,483,072,020.00	3,483,072,020.00
Additional Paid-In Capital	2,029,348,550.24	2,028,532,824.89
Undivided Profits	197,964,513.84	49,130,847.30
Retained Earnings	5,613,877,823.80	5,613,877,823.80
Other Capital Accounts	-458,609,017.96	-711,582,572.60
Assigned Capital	0.00	0.00
TOTAL STOCKHOLDERS' EQUITY	₱ 10,865,653,889.92	10,463,030,943.39
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	₱ 96,444,111,722.85	85,814,750,196.48
CONTINGENT ACCOUNTS		
Guarantees Issued	₱ 3,523,560.75	0.00
Financial Standby Letters of Credit	0.00	0.00
Performance Standby Letters of Credit	6,869,600,799.94	8,573,268,515.60
Commercial Letters of Credit	270,417,025.51	402,850,812.44
Trade Related Guarantees	141,743,028.79	0.00
Commitments	766,441,533.53	600,357,564.58
Spot Foreign Exchange Contracts	3,777,297,381.28	7,097,519,561.88
Securities Held Under Custodianship by Bank Proper	0.00	0.00
Trust Department Accounts	3,315,440,775.71	2,756,704,612.23
Derivatives	37,953,759,723.47	46,740,570,356.84
Others	899,186,092.02	459,726,055.22
TOTAL CONTINGENT ACCOUNTS	₱ 53,997,409,921.00	66,630,997,478.79
FINANCIAL INDICATORS (in %)		
ASSET QUALITY		
Gross Non-Performing Loans (NPL) Ratio	3.35	3.53
Net NPL Ratio	1.47	1.82
Gross NPL Coverage Ratio	122.90	124.99
Net NPL Coverage Ratio	65.20	67.00
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	0.04	0.04
Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI	0.00	0.00
LIQUIDITY		
Liquidity Coverage Ratio	113.51	140.54
Net Stable Funding Ratio	107.48	117.11
PROFITABILITY		
Return on Equity (ROE)	2.50	0.94
Return on Assets (ROA)	0.36	0.14
Net Interest Margin (NIM)	4.41	4.48
CAPITAL ADEQUACY		
Common Equity Tier 1 Ratio	13.63	14.00
Tier 1 Capital Ratio	13.63	14.00
CAR	14.52	14.88
LEVERAGE		
Basel III Leverage Ratio	9.97	10.67

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)


OLIVER D. JIMENO
President and CEO
(Signature Over Printed Name)