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, 2026

		AMOUNT	
A S S E T S		**CURRENT QUARTER**	**PREVIOUS QUARTER**
Cash and Cash Items	₱	689,190,950.04	655,533,024.04
Due from Bangko Sentral ng Pilipinas		1,787,241,434.93	1,811,355,232.13
Due from Other Central Banks and Banks - Net		1,183,483,974.63	1,137,779,992.77
Financial Assets at Fair Value through Profit or Loss (FVPL)		668,596,616.09	2,054,005,138.82
Financial Assets at Fair Value Through Other Comprehensive Income (FVOCI) - Net		7,960,810,494.87	8,203,800,143.48
Debt Securities at Amortized Cost - Net		17,076,947,403.68	16,455,721,282.35
Loans to Bangko Sentral ng Pilipinas		0.00	0.00
Interbank Loans Receivable		1,566,000,000.02	1,534,000,000.02
Loans and Receivables - Others		58,694,547,607.31	58,390,276,478.03
Loans and Receivables Arising from RA/CA/PR/SLB		0.00	0.00
Total Loan Portfolio (TLP) - Gross		60,260,547,607.33	59,924,276,478.05
Allowance for Credit Losses		2,104,465,929.22	2,029,602,088.39
Total Loan Portfolio - Net		58,156,081,678.11	57,894,674,389.66
Equity Investment in Subsidiaries, Associates and Joint Ventures - Net		0.00	0.00
Bank Premises, Furniture, Fixture and Equipment - Net		1,007,100,235.20	984,314,510.40
Real and Other Properties Acquired - Net		347,310,560.69	347,273,891.57
Sales Contract Receivables - Net		24,908,400.00	21,542,400.00
Non-Current Assets Held for Sale		0.00	0.00
Other Assets - Net		4,477,183,641.34	4,373,181,945.01
Net Due from Head Office/Branches/Agencies (Philippine branch of a foreign bank)		0.00	0.00
TOTAL ASSETS	**₱**	**93,378,855,389.58**	**93,939,181,950.23**
L I A B I L I T I E S			
Financial Liabilities at Fair Value through Profit or Loss (FVPL)	₱	572,999,914.49	461,053,198.39
Deposit Liabilities		52,816,449,994.92	52,428,173,575.74
Due to Other Banks		0.00	0.00
Bills Payable		22,614,034,210.03	24,000,152,099.73
a) BSP (Rediscounting and Other Advances)		0.00	0.00
b) Interbank Loans Payable		21,470,389,547.07	23,022,296,083.71
c) Other Borrowings, including Deposit Substitutes		1,143,644,662.96	977,856,016.02
Bonds Payable - Net		0.00	0.00
Unsecured Subordinated Debt - Net		0.00	0.00
Redeemable Preferred Shares		0.00	0.00
Other Liabilities		4,868,278,228.77	4,290,751,156.39
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)		0.00	0.00
TOTAL LIABILITIES	**₱**	**80,871,762,348.21**	**81,180,130,030.25**
STOCKHOLDER'S EQUITY			
Capital Stock	₱	4,139,261,520.00	4,139,261,520.00
Additional Paid-In Capital		3,368,654,775.47	3,368,654,775.47
Undivided Profits		341,707,350.34	327,255,548.02
Retained Earnings		5,806,268,340.25	5,806,268,340.25
Other Capital Accounts		-1,148,798,944.69	-882,388,263.76
Assigned Capital		0.00	0.00
TOTAL STOCKHOLDERS' EQUITY	**₱**	**12,507,093,041.37**	**12,759,051,919.98**
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	**₱**	**93,378,855,389.58**	**93,939,181,950.23**
CONTINGENT ACCOUNTS			
Guarantees Issued	₱	10,638,289.41	10,638,289.41
Financial Standby Letters of Credit		0.00	0.00
Performance Standby Letters of Credit		7,572,521,443.47	7,672,809,415.19
Commercial Letters of Credit		710,777,818.85	209,252,561.08
Trade Related Guarantees		0.00	0.00
Commitments		0.00	0.00
Spot Foreign Exchange Contracts		2,775,330,549.07	4,835,079,507.97
Securities Held Under Custodianship by Bank Proper		0.00	0.00
Trust Department Accounts		4,356,118,592.91	4,583,762,309.05
Derivatives		26,822,797,290.03	25,008,460,095.72
Others		3,524,236,725.39	2,175,034,938.73
TOTAL CONTINGENT ACCOUNTS	**₱**	**45,772,420,709.13**	**44,495,037,117.15**
FINANCIAL INDICATORS (in %)			
ASSET QUALITY			
Gross Non-Performing Loans (NPL) Ratio		3.97	4.11
Net NPL Ratio		1.80	1.99
Gross NPL Coverage Ratio		88.03	82.37
Net NPL Coverage Ratio		62.44	58.74
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		143.93	123.33
Net Stable Funding Ratio		125.41	118.54
PROFITABILITY			
Return on Equity (ROE)		3.67	5.31
Return on Assets (ROA)		0.53	0.76
Net Interest Margin (NIM)		4.55	4.55
CAPITAL ADEQUACY			
Common Equity Tier 1 Ratio		14.72	15.18
Tier 1 Capital Ratio		14.72	15.18
CAR		15.50	15.93
LEVERAGE			
Basel III Leverage Ratio		11.73	11.94

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)