



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, 2025

ASSETS	AMOUNT	
	CURRENT QUARTER	PREVIOUS QUARTER
Cash and Cash Items	₱ 586,289,662.01	608,337,526.47
Due from Bangko Sentral ng Pilipinas	2,000,899,193.81	2,906,700,534.69
Due from Other Central Banks and Banks - Net	1,798,907,715.25	1,011,294,874.11
Financial Assets at Fair Value through Profit or Loss (FVPL)	2,657,387,770.89	3,415,364,974.00
Financial Assets at Fair Value Through Other Comprehensive Income (FVOCI) - Net	8,502,670,486.18	8,600,368,013.01
Debt Securities at Amortized Cost - Net	15,817,135,848.85	14,609,323,559.01
Loans to Bangko Sentral ng Pilipinas	0.00	0.00
Interbank Loans Receivable	3,098,937,000.02	2,999,572,500.02
Loans and Receivables - Others	51,141,851,906.15	52,877,710,194.61
Loans and Receivables Arising from RA/CA/PR/SLB	0.00	0.00
Total Loan Portfolio (TLP) - Gross	54,240,788,906.17	55,877,282,694.63
Allowance for Credit Losses	1,926,488,459.87	1,784,596,550.22
Total Loan Portfolio - Net	52,314,300,446.30	54,092,686,144.41
Equity Investment in Subsidiaries, Associates and Joint Ventures - Net	0.00	0.00
Bank Premises, Furniture, Fixture and Equipment - Net	1,071,263,142.83	1,112,095,623.89
Real and Other Properties Acquired - Net	369,156,219.23	322,005,467.49
Sales Contract Receivables - Net	27,903,645.01	33,171,260.77
Non-Current Assets Held for Sale	0.00	0.00
Other Assets - Net	2,522,581,092.47	2,437,621,143.43
Net Due from Head Office/Branches/Agencies (Philippine branch of a foreign bank)	0.00	0.00
TOTAL ASSETS	₱ 87,668,495,222.83	89,148,969,121.28
LIABILITIES		
Financial Liabilities at Fair Value through Profit or Loss (FVPL)	₱ 96,942,141.37	448,436,197.02
Deposit Liabilities	52,766,540,953.74	51,949,837,430.27
Due to Other Banks	0.00	0.00
Bills Payable	20,176,881,005.38	22,525,009,417.86
a) BSP (Rediscounting and Other Advances)	0.00	0.00
b) Interbank Loans Payable	19,523,424,809.85	20,754,569,132.34
c) Other Borrowings, including Deposit Substitutes	653,456,195.53	1,770,440,285.52
Bonds Payable - Net	0.00	0.00
Unsecured Subordinated Debt - Net	0.00	0.00
Redeemable Preferred Shares	0.00	0.00
Other Liabilities	3,955,266,449.93	3,681,194,540.09
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	0.00	0.00
TOTAL LIABILITIES	₱ 76,995,630,550.42	78,604,477,585.24
STOCKHOLDER'S EQUITY		
Capital Stock	₱ 3,483,072,020.00	3,483,072,020.00
Additional Paid-In Capital	2,030,188,078.63	2,030,188,078.63
Undivided Profits	79,976,647.18	50,667,531.05
Retained Earnings	5,631,525,841.90	5,631,525,841.90
Other Capital Accounts	-551,897,915.30	-650,961,935.54
Assigned Capital	0.00	0.00
TOTAL STOCKHOLDERS' EQUITY	₱ 10,672,864,672.41	10,544,491,536.04
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	₱ 87,668,495,222.83	89,148,969,121.28
CONTINGENT ACCOUNTS		
Guarantees Issued	₱ 9,799,875.98	8,707,585.73
Financial Standby Letters of Credit	0.00	0.00
Performance Standby Letters of Credit	14,614,463,550.42	11,172,023,714.41
Commercial Letters of Credit	95,891,198.96	294,111,817.98
Trade Related Guarantees	0.00	0.00
Commitments	290,001,489.44	842,643,737.14
Spot Foreign Exchange Contracts	2,473,330,000.00	5,363,056,681.89
Securities Held Under Custodianship by Bank Proper	0.00	0.00
Trust Department Accounts	9,268,402,037.08	8,551,547,430.13
Derivatives	25,114,658,430.75	31,243,066,610.94
Others	262,322,904.89	1,819,018,057.87
TOTAL CONTINGENT ACCOUNTS	₱ 52,128,869,487.52	59,294,175,636.09
FINANCIAL INDICATORS (in %)		
ASSET QUALITY		
Gross Non-Performing Loans (NPL) Ratio	3.16	2.32
Net NPL Ratio	1.72	1.09
Gross NPL Coverage Ratio	112.25	137.59
Net NPL Coverage Ratio	46.74	57.12
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	151.69	137.82
Net Stable Funding Ratio	128.84	122.32
PROFITABILITY		
Return on Equity (ROE)	1.02	0.97
Return on Assets (ROA)	0.13	0.12
Net Interest Margin (NIM)	4.25	4.23
CAPITAL ADEQUACY		
Common Equity Tier 1 Ratio	12.92	12.89
Tier 1 Capital Ratio	12.92	12.89
CAR	13.82	13.78
LEVERAGE		
Basel III Leverage Ratio	10.18	10.05

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)