



CTBC BANK
中國信託銀行

16th to 22nd Floors, Fort Legend Towers
31st Street corner 3rd Avenue, Bonifacio Global City, Taguig City 1634

**Statement of Condition
(Head Office and Branches)
As of December 31, 2023**

	AMOUNT	
	CURRENT QUARTER	PREVIOUS QUARTER
ASSETS		
Cash and Cash Items	₱ 814,714,837.42	508,935,267.40
Due from Bangko Sentral ng Pilipinas	3,426,463,360.16	3,233,134,260.18
Due from Other Central Banks and Banks - Net	1,109,317,044.75	898,399,950.47
Financial Assets at Fair Value through Profit or Loss (FVPL)	538,339,516.89	489,341,149.43
Financial Assets at Fair Value Through Other Comprehensive Income (FVOCI) - Net	6,488,330,160.58	5,012,252,208.61
Debt Securities at Amortized Cost - Net	12,843,192,633.45	12,326,925,117.62
Interbank Loans Receivable	528,783,500.03	585,551,250.03
Loans and Receivables - Others	49,998,728,233.72	43,952,663,154.79
Total Loan Portfolio (TLP) - Gross	50,527,511,733.75	44,538,214,404.82
Allowance for Credit Losses	2,052,564,860.14	1,913,294,554.97
Total Loan Portfolio - Net	48,474,946,873.61	42,624,919,849.85
Bank Premises, Furniture, Fixture and Equipment - Net	813,089,901.50	876,983,713.83
Real and Other Properties Acquired - Net	40,968,915.19	214,598,252.05
Other Assets - Net	8,852,440,401.80	5,212,388,664.33
TOTAL ASSETS	₱ 83,401,803,645.35	71,397,878,433.77
LIABILITIES		
Financial Liabilities at Fair Value through Profit or Loss (FVPL)	₱ 65,936,712.60	92,492,319.35
Deposit Liabilities	49,248,341,196.00	47,212,012,824.99
Bills Payable	13,517,179,143.21	7,061,754,328.79
Interbank Loans Payable	13,517,179,143.21	7,061,754,328.79
Other Liabilities	10,036,568,008.33	6,443,125,443.31
TOTAL LIABILITIES	₱ 72,868,025,060.14	60,809,384,916.44
STOCKHOLDER'S EQUITY		
Capital Stock	₱ 3,483,072,020.00	3,483,072,020.00
Additional Paid-In Capital	2,027,481,500.86	2,026,547,020.24
Undivided Profits	5,864,976.82	247,740,510.40
Retained Earnings	5,608,012,846.71	5,608,012,846.71
Other Capital Accounts	-590,652,759.18	-776,878,880.02
TOTAL STOCKHOLDERS' EQUITY	₱ 10,533,778,585.21	10,588,493,517.33
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	₱ 83,401,803,645.35	71,397,878,433.77
CONTINGENT ACCOUNTS		
Guarantees Issued	₱ 220,000,000.00	0.00
Financial Standby Letters of Credit	3,452,896,286.30	2,878,573,853.06
Performance Standby Letters of Credit	884,195,653.16	1,628,909,159.33
Commercial Letters of Credit	198,713,005.79	1,162,290,828.75
Trade Related Guarantees	142,950,787.10	0.00
Commitments	1,605,395,051.11	1,889,759,592.53
Spot Foreign Exchange Contracts	2,291,761,194.72	2,224,849,601.16
Trust Department Accounts	2,045,030,722.91	2,054,215,575.07
Derivatives	15,018,631,248.00	17,037,180,598.00
Others	38,730,394.90	746,808,725.35
TOTAL CONTINGENT ACCOUNTS	₱ 25,898,304,343.99	29,622,587,933.25
FINANCIAL INDICATORS (in %)		
ASSET QUALITY		
Gross Non-Performing Loans (NPL) Ratio	2.87	2.19
Net NPL Ratio	1.50	1.00
Gross NPL Coverage Ratio	141.43	196.47
Net NPL Coverage Ratio	270.39	430.41
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	0.05
Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI	0.00	0.00
LIQUIDITY		
Liquidity Coverage Ratio	122.32	121.52
Net Stable Funding Ratio	117.95	122.14
PROFITABILITY		
Return on Equity (ROE)	0.06	3.12
Return on Assets (ROA)	0.01	0.50
Net Interest Margin (NIM)	4.76	3.56
CAPITAL ADEQUACY		
Common Equity Tier 1 Ratio	14.82	16.63
Tier 1 Capital Ratio	14.82	16.63
CAR	15.72	17.53
LEVERAGE		
Basel III Leverage Ratio	11.12	13.05

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.

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

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