



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, 2024**

	<u>AMOUNT</u>	
	<u>CURRENT QUARTER</u>	<u>PREVIOUS QUARTER</u>
ASSETS		
Cash and Cash Items	P 788,761,400.03	745,913,712.00
Due from Bangko Sentral ng Pilipinas	2,938,298,769.60	2,963,358,586.06
Due from Other Central Banks and Banks - Net	802,091,343.46	744,953,703.25
Financial Assets at Fair Value through Profit or Loss (FVPL)	1,515,133,715.31	1,217,448,439.44
Financial Assets at Fair Value Through Other Comprehensive Income (FVOCI) - Net	5,763,969,191.61	5,348,839,692.56
Debt Securities at Amortized Cost - Net	14,610,019,218.55	13,524,489,561.41
Loans to Bangko Sentral ng Pilipinas	0.00	0.00
Interbank Loans Receivable	776,582,500.03	857,660,000.03
Loans and Receivables - Others	48,364,329,637.47	47,599,227,055.43
Loans and Receivables Arising from RA/CA/PR/SLB	0.00	0.00
Total Loan Portfolio (TLP) - Gross	49,140,912,137.50	48,456,887,055.46
Allowance for Credit Losses	2,165,641,083.95	2,087,941,069.97
Total Loan Portfolio - Net	46,975,271,053.55	46,368,945,985.49
Equity Investment in Subsidiaries, Associates and Joint Ventures - Net	0.00	0.00
Bank Premises, Furniture, Fixture and Equipment - Net	915,954,760.21	898,411,665.65
Real and Other Properties Acquired - Net	39,519,479.92	40,089,691.07
Sales Contract Receivables - Net	0.00	0.00
Non-Current Assets Held for Sale	0.00	0.00
Other Assets - Net	11,465,731,264.24	9,188,594,761.79
Net Due from Head Office/Branches/Agencies (Philippine branch of a foreign bank)	0.00	0.00
TOTAL ASSETS	P 85,814,750,196.48	81,041,045,798.72
LIABILITIES		
Financial Liabilities at Fair Value through Profit or Loss (FVPL)	P 317,015,041.77	73,770,609.58
Deposit Liabilities	47,246,199,172.65	45,734,518,641.26
Due to Other Banks	0.00	0.00
Bills Payable	15,332,140,730.42	14,735,301,714.83
a) BSP (Rediscounting and Other Advances)	0.00	0.00
b) Interbank Loans Payable	15,332,140,730.42	14,735,301,714.83
c) Other Borrowings, including Deposit Substitutes	0.00	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	12,456,364,308.25	10,002,262,476.78
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	0.00	0.00
TOTAL LIABILITIES	P 75,351,719,253.09	70,545,853,442.45
STOCKHOLDER'S EQUITY		
Capital Stock	P 3,483,072,020.00	3,483,072,020.00
Additional Paid-In Capital	2,028,532,824.89	2,027,709,805.64
Undivided Profits	49,130,847.30	46,348,037.54
Retained Earnings	5,613,877,823.80	5,613,877,823.80
Other Capital Accounts	-711,582,572.60	-675,815,330.71
Assigned Capital	0.00	0.00
TOTAL STOCKHOLDERS' EQUITY	P 10,463,030,943.39	10,495,192,356.27
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	P 85,814,750,196.48	81,041,045,798.72
CONTINGENT ACCOUNTS		
Guarantees Issued	P 0.00	0.00
Financial Standby Letters of Credit	0.00	3,688,464,535.95
Performance Standby Letters of Credit	8,573,268,515.60	905,612,836.28
Commercial Letters of Credit	402,850,812.44	1,103,085,728.29
Trade Related Guarantees	0.00	0.00
Commitments	600,357,564.58	1,194,337,701.28
Spot Foreign Exchange Contracts	7,097,519,561.88	3,066,824,763.29
Securities Held Under Custodianship by Bank Proper	0.00	0.00
Trust Department Accounts	2,756,704,612.23	2,823,865,102.23
Derivatives	46,740,570,356.84	31,463,606,727.00
Others	459,726,055.22	45,997,859.39
TOTAL CONTINGENT ACCOUNTS	P 66,630,997,478.79	44,291,795,253.71
FINANCIAL INDICATORS (in %)		
ASSET QUALITY		
Gross Non-Performing Loans (NPL) Ratio	3.53	3.55
Net NPL Ratio	1.82	1.88
Gross NPL Coverage Ratio	124.99	121.37
Net NPL Coverage Ratio	67.00	63.62
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	140.54	136.30
Net Stable Funding Ratio	117.11	117.93
Minimum Liquidity Ratio	0.00	0.00
PROFITABILITY		
Return on Equity (ROE)	0.94	1.77
Return on Assets (ROA)	0.14	0.26
Net Interest Margin (NIM)	4.48	4.45
CAPITAL ADEQUACY		
Common Equity Tier 1 Ratio	14.00	15.03
Tier 1 Capital Ratio	14.00	15.03
CAR	14.88	15.91
LEVERAGE		
Basel III Leverage Ratio	10.67	11.38

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)