

CHINA BANKING CORPORATION
8745 Paseo de Roxas corner Villar St., Makati City

BALANCE SHEET
(Head Office and Branches)
As of March 31, 2026

ASSETS	Current Quarter	Previous Quarter
Cash and Cash Items	P 13,403,392,417.46	P 17,388,976,122.91
Due from Bangko Sentral ng Pilipinas	31,714,344,756.75	55,825,972,554.90
Due from Other Central Banks and Banks - Net	8,522,767,753.38	9,362,377,002.85
Financial Assets at Fair Value Through Profit or Loss (FVPL) 1/	8,447,289,788.64	7,558,427,052.76
Financial Assets at Fair Value Through Other Comprehensive Income (FVOCI) - Net	151,148,503,568.78	138,779,763,812.13
Debt Securities at Amortized Cost - Net	374,023,346,251.84	372,866,247,840.04
Loans to Bangko Sentral ng Pilipinas	0.00	0.00
Interbank Loans Receivable	1,300,000,000.00	7,364,006,445.93
Loans and Receivables - Others	947,051,692,891.18	903,583,184,048.66
Loans and Receivables Arising from RA/CA/PR/SLB	47,959,383,242.70	0.00
Total Loan Portfolio (TLP) - Gross	996,311,076,133.88	910,947,190,494.59
Allowance for Credit Losses 2/	16,170,627,608.13	16,286,826,392.57
Total Loan Portfolio - Net	980,140,448,525.75	894,660,364,102.02
Equity Investment in Subsidiaries, Associates and Joint Ventures - Net	26,958,745,900.92	26,576,686,343.85
Bank Premises, Furniture, Fixture and Equipment - Net	26,296,256,556.09	8,304,807,079.06
Real and Other Properties Acquired - Net	9,906,224,064.35	9,954,823,424.53
Sales Contract Receivables - Net	131,400,884.22	148,950,277.84
Non-Current Assets Held for Sale	0.00	0.00
Other Assets - Net	404,348,784,651.92	408,576,695,104.98
Net Due from Head Office/Branches/Agencies (Philippine branch of a foreign bank)	0.00	0.00
TOTAL ASSETS	P 2,017,041,505,120.10	P 1,950,004,090,717.87
LIABILITIES		
Financial Liabilities at Fair Value Through Profit or Loss (FVPL) 3/	P 3,293,340,231.10	P 2,699,020,646.07
Deposit Liabilities	1,312,833,262,412.79	1,254,631,026,686.76
Due to Other Banks	5,076,757.56	9,748,870.97
Bills Payable	125,206,276,341.89	118,784,444,772.07
a) BSP (Rediscounting and Other Advances)	0.00	0.00
b) Interbank Loans Payable	19,783,617,216.27	15,960,354,500.87
c) Other Borrowings, including Deposit Substitutes	105,422,659,125.62	102,824,090,271.20
Bonds Payable - Net	0.00	0.00
Unsecured Subordinated Debt - Net	0.00	0.00
Redeemable Preferred Shares	0.00	0.00
Other Liabilities	397,974,496,668.77	395,400,102,427.82
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	0.00	0.00
TOTAL LIABILITIES	P 1,839,312,452,412.11	P 1,771,524,343,403.69
STOCKHOLDERS' EQUITY		
Capital Stock	P 26,913,430,120.00	P 26,913,430,120.00
Additional Paid-In Capital	17,201,646,997.10	17,201,646,997.10
Undivided Profits	5,970,198,010.64	0.00
Retained Earnings	132,402,481,440.47	132,795,965,218.85
Other Capital Accounts	(4,758,703,860.22)	1,568,704,978.23
Assigned Capital	0.00	0.00
TOTAL STOCKHOLDERS' EQUITY	177,729,052,707.99	178,479,747,314.18
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	P 2,017,041,505,120.10	P 1,950,004,090,717.87
CONTINGENT ACCOUNTS		
Guarantees Issued	P 0.00	P 0.00
Financial Standby Letters of Credit	0.00	0.00
Performance Standby Letters of Credit	11,348,254,808.90	112,011,985,722.73
Commercial Letters of Credit	2,572,412,945.20	3,028,501,159.53
Trade Related Guarantees	1,662,735,693.71	1,313,774,712.50
Commitments	104,114,727,696.49	93,408,750,771.87
Spot Foreign Exchange Contracts	6,769,944,671.33	9,008,362,603.33
Securities Held Under Custodianship by Bank Proper	0.00	0.00
Trust Department Accounts	322,948,371,354.53	327,741,700,194.54
Derivatives	737,097,440,272.77	587,027,161,735.18
Others	599,124,312.12	805,831,844.42
TOTAL CONTINGENT ACCOUNTS	P 1,187,113,011,755.05	P 1,034,346,068,744.10
FINANCIAL INDICATORS (in %)		
ASSET QUALITY		
Gross Non-Performing Loans (NPL) Ratio	1.30	1.21
Net NPL Ratio	0.49	0.47
Gross NPL Coverage Ratio	124.54	147.37
Net NPL Coverage Ratio	76.94	92.53
RELATED PARTY TRANSACTIONS		
Ratio of Loans to Related Parties to gross TLP	8.20	8.76
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	0.69	0.68
Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI	0.00	0.01
LIQUIDITY		
Liquidity Coverage Ratio 4/	117.95	120.28
Net Stable Funding Ratio 4/	112.28	111.88
Minimum Liquidity Ratio 5/	0.00	0.00
PROFITABILITY		
Return on Equity (ROE)	12.42	12.26
Return on Assets	1.13	1.12
Net Interest Margin	4.43	4.50
CAPITAL ADEQUACY		
Common Equity Tier 1 Ratio 4/	14.63	15.52
Tier 1 Capital Ratio	14.63	15.52
CAR	15.51	16.40
LEVERAGE		
Basel III Leverage Ratio 4/	8.97	9.47
Deferred Charges not yet Written Down	0.00	0.00

1/ This account is comprised of Financial Assets Held for Trading (HTF), Debt Securities Designated at FVPL, and Other Financial Assets Mandatorily Measured at FVPL.
2/ This account is comprised of Specific Allowance for Credit Losses and General Loan Loss Provision.
3/ This account is comprised of Financial Liabilities Held for Trading, and Financial Liabilities Designated at FVPL.
4/ Only applicable to All Universal and Commercial Banks and their subsidiary banks.
5/ Only applicable to All Stand-alone TBs, RBs, and CoopBanks

Republic of the Philippines } S. S.
City of Makati

We, Patrick D. Cheng and Romeo D. Uyan, Jr. of the above-mentioned Bank, do solemnly swear that all matters set forth in the above Published Balance Sheet are true and correct to the best of our knowledge and belief.

(Sgd.) PATRICK D. CHENG
Chief Finance Officer

(Sgd.) ROMEO D. UYAN, JR.
President and Chief Executive Officer

SUBSCRIBED AND SWORN to before me this May 21, 2026 at City of Makati affiants exhibiting their Social Security System Numbers 03-8328014-9 and 03-78253233, respectively.

Doc. No. 243
Page No. 50
Book No. 117
Series of 2026

ALVIN A. QUINTANILLA
Notary Public for Makati City
Appt No. M-340 until December 31, 2027
2nd Floor, VGP Center,
6772 Ayala Avenue, Makati City
PTR No. 10773644; 01-06-2026; Makati City
IBP No. 591847; 01-08-2026; Cavite
MCLE Compliance No. VIII-0015617; 11-07-2024
Roll of Attorney's No. 40925

CONSOLIDATED BALANCE SHEET
(Banks and Financial Subsidiaries)
As of March 31, 2026

ASSETS	Current Quarter	Previous Quarter
Cash and Cash Items	P 17,110,923,536.72	P 21,776,570,260.49
Due from Bangko Sentral ng Pilipinas	37,558,914,775.18	61,929,293,816.99
Due from Other Central Banks and Banks - Net	10,218,473,127.93	11,502,584,803.48
Financial Assets at Fair Value Through Profit or Loss (FVPL) 1/	8,828,412,962.29	8,014,576,191.83
Financial Assets at Fair Value Through Other Comprehensive Income (FVOCI) - Net	182,673,629,533.49	168,283,539,108.23
Debt Securities at Amortized Cost - Net	383,777,942,831.17	381,852,235,001.63
Loans to Bangko Sentral ng Pilipinas	0.00	0.00
Interbank Loans Receivable	1,300,000,000.00	7,364,006,445.92
Loans and Receivables - Others	1,104,425,339,669.50	1,057,044,149,999.63
Loans and Receivables Arising from RA/CA/PR/SLB	47,959,383,242.70	5,600,000,000.00
Total Loan Portfolio (TLP) - Gross	1,153,684,722,912.20	1,070,008,156,445.55
Allowance for Credit Losses 2/	19,073,640,204.97	19,078,255,248.62
Total Loan Portfolio - Net	1,134,611,082,707.23	1,050,929,901,196.93
Equity Investment in Subsidiaries, Associates and Joint Ventures - Net	3,791,650,286.06	3,934,256,524.90
Bank Premises, Furniture, Fixture and Equipment - Net	10,379,756,677.90	10,344,242,955.19
Real and Other Properties Acquired - Net	11,208,422,508.72	11,266,269,332.03
Sales Contract Receivables - Net	1,142,438,302.81	1,150,338,973.96
Non-Current Assets Held for Sale	1,032,957,845.54	964,059,095.47
Other Assets-Net	413,499,436,050.40	417,493,803,267.57
Net Due from Head Office/Branches/Agencies (Philippine branch of a foreign bank)	0.00	0.00
TOTAL ASSETS	P 2,215,834,041,145.44	P 2,149,346,669,528.60
LIABILITIES		
Financial Liabilities at Fair Value Through Profit or Loss (FVPL) 3/	P 3,293,340,231.10	P 2,699,020,646.07
Deposit Liabilities	1,502,906,142,112.04	1,445,402,111,700.12
Due to Other Banks	5,076,757.56	9,748,870.97
Bills Payable	125,206,276,341.89	118,784,444,772.07
a) BSP (Rediscounting and Other Advances)	0.00	0.00
b) Interbank Loans Payable	19,783,617,216.27	15,960,354,500.87
c) Other Borrowings, including Deposit Substitutes	105,422,659,125.62	102,824,090,271.20
Bonds Payable - Net	0.00	0.00
Unsecured Subordinated Debt - Net	0.00	0.00
Redeemable Preferred Shares	0.00	0.00
Other Liabilities	403,848,717,020.04	401,132,664,406.93
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	0.00	0.00
TOTAL LIABILITIES	P 2,035,259,552,462.63	P 1,968,027,990,396.16
STOCKHOLDERS' EQUITY		
Capital Stock	P 26,913,430,120.00	P 26,913,430,120.00
Additional Paid-In Capital	17,201,646,997.10	17,201,646,997.10
Undivided Profits	5,970,198,010.64	0.00
Retained Earnings	135,182,809,082.89	135,570,661,255.26
Other Capital Accounts	(4,693,595,527.82)	1,632,940,760.08
Assigned Capital	0.00	0.00
TOTAL STOCKHOLDERS' EQUITY	180,574,488,682.81	181,318,679,132.44
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	P 2,215,834,041,145.44	P 2,149,346,669,528.60
CONTINGENT ACCOUNTS		
Guarantees Issued	P 0.00	P 0.00
Financial Standby Letters of Credit	0.00	0.00
Performance Standby Letters of Credit	11,408,784,533.90	12,064,809,588.98
Commercial Letters of Credit	2,572,412,945.20	3,028,501,159.53
Trade Related Guarantees	1,662,735,693.71	1,313,774,712.50
Commitments	106,692,351,936.24	95,918,873,973.34
Spot Foreign Exchange Contracts	6,769,944,671.33	9,008,362,603.33
Securities Held Under Custodianship by Bank Proper	0.00	0.00
Trust Department Accounts	322,948,371,354.53	327,741,700,194.54
Derivatives	737,097,440,272.77	587,027,161,735.18
Others	608,723,781.77	813,092,537.42
TOTAL CONTINGENT ACCOUNTS	P 1,189,760,765,189.45	P 1,036,916,276,504.82
FINANCIAL INDICATORS (in %)		
ASSET QUALITY		
Gross Non-Performing Loans (NPL) Ratio	1.52	1.44
Net NPL Ratio	0.64	0.62
Gross NPL Coverage Ratio	108.44	123.50
Net NPL Coverage Ratio	69.99	80.97
RELATED PARTY TRANSACTIONS		
Ratio of Loans to Related Parties to gross TLP	6.44	7.46
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	0.54	0.58
Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI	0.00	0.00
LIQUIDITY		
Liquidity Coverage Ratio 4/	118.59	121.64
Net Stable Funding Ratio 4/	112.65	113.40
Minimum Liquidity Ratio 5/	0.00	0.00
PROFITABILITY		
Return on Equity (ROE)	12.22	12.06
Return on Assets	1.07	1.02
Net Interest Margin	4.58	4.64
CAPITAL ADEQUACY		
Common Equity Tier 1 Ratio 4/	14.41	15.18
Tier 1 Capital Ratio	14.41	15.18
CAR	15.30	16.06
LEVERAGE		
Basel III Leverage Ratio 4/	9.08	9.49
Deferred Charges not yet Written Down	0.00	0.00

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