CHINA BANKING CORPORATION (CBC)
ASEAN Corporate Governance Scorecard (ACGS) Compliance
As of 31 May 2026

	ACGS ITEM	RESPONSE	EXISTING PRACTICE
LEVEL 1			
A.	**Rights and Equitable Treatment of Shareholders**		
A.1	**Basic Shareholder Rights**		
A.1.1	Does the company pay (interim and final/annual) dividends in an equitable and timely manner; that is, all shareholders are treated equally and paid within 30 days after being (i) declared for interim dividends and (ii) approved by shareholders at general meetings for final dividends? In case the company has offered Scrip dividend, did the company paid the dividend within 60 days?	Yes	Dividends were paid to shareholders within **29 days** from the declaration of a regular cash dividend of P1.50 per share and a special cash dividend of P1.00 per share. The 2025 dividend declaration and payment dates are as follows: Date of Declaration: April 23, 2025 Date of Payment: May 22, 2025 **PSE Edge** April 24, 2025 Declaration of Cash Dividends **Company Website** Corporate Governance → Governance at Chinabank → Governance Policies → Dividend Policy → Yearly Declaration of Dividend 2025 Declaration of Dividend **Integrated Report** Page 109, Cash Dividends **Annual Report (SEC Form 17-A)** Page 238, Cash Dividends **Definitive Information Statement (SEC Form 20-IS)** Page 218, Cash Dividends

A.2	**Right to participate effectively in and vote in general shareholder meetings and should be informed of the rules, including voting procedures that govern general shareholder meetings.**		
A.2.1	Do shareholders have the opportunity, evidenced by an agenda item, to approve remuneration (fees, allowances, benefit-in-kind and other emoluments) or any increases in remuneration for the non-executive directors/commissioners?	Yes	In compliance with **Section 29 of the Revised Corporation Code of the Philippines**, directors do not receive any compensation in their capacity as such, except for reasonable per diems: Provided, however that shareholders representing at least a majority of the outstanding capital stock or majority of the members may grant directors or trustees with compensation and approve the amount thereof at a regular or special meeting. Consistent with this provision, shareholders are provided the opportunity to approve remuneration for directors through specific agenda items during shareholders' meetings. As such, during the Annual Shareholders' Meeting held on June 18, 2020, an agenda item was presented to amend Article IV, Section 11 of the By-laws, increasing the Board of Directors' per diem from Php 500 to up to Php 10,000. This proposal was submitted for shareholders' approval and was unanimously approved. **Revised Corporation Code of the Philippines** Page 15, Section 29. Compensation of Directors or Trustees **Minutes of 2020 ASM** Page 12, Article IV (Board of Directors) Section 11, X. Amendment of By-laws
A.2.2	Does the company provide non-controlling shareholders a right to nominate candidates for board of directors/commissioners?	Yes	In accordance with **Section 23 of the Revised Corporation Code of the Philippines** and in line with the Bank's **Manual on Corporate Governance**, any shareholder of record, including a minority shareholder, is qualified to nominate or be nominated to the Board. **Revised Corporation Code of the Philippines** Page 12, Section 23. Election of Directors or Trustees **Corporate Governance Manual**

			Page 12, Item 1.8.3, 1.8 Nomination and Election of Directors
A.2.3	Does the company allow shareholders to elect directors/commissioners individually?	Yes	In line with both **Section 23 of the Revised Corporation Code of the Philippines** and the Bank's **Manual on Corporate Governance**, every stockholder entitled to vote at each election of directors, shall have the right to vote, in person or by proxy the number of shares owned by him as of the relevant record date for as many persons as there are directors to be elected and for whose election he has the right to vote, or to cumulate his votes by giving one candidate the number of votes equal to the number of directors to be elected multiplied by the number of his shares shall equal or by distributing such votes on the same principles among any number of candidates as the stockholder shall see fit. **Revised Corporation Code of the Philippines** Page 12, Section 23. Election of Directors or Trustees **Corporate Governance Manual** Page 13, 1.9 Voting
A.2.4	Does the company disclose the voting procedures used before the start of meeting?	Yes	Voting procedures and guidelines are publicly available prior to the ASM through the Information Statements and Company Website. **Definitive Information Statement (SEC Form 20-IS)** Page 34, 19. Voting Procedures Page 267-270, Schedule "A" Guidelines for Participation Via Remote Communication and Voting in Absentia **Company Website** Voting in Absentia, Guidelines for Participation via Remote Communication and Voting in Absentia
A.2.5	Do the minutes of the most recent AGM record that the shareholders were given the opportunity to ask questions and the questions raised by shareholders and answers given recorded?	Yes	Stockholders were provided with the opportunity to ask questions during the annual stockholders' meeting. These questions are then addressed during the **Other Matters** segment of the meeting. Any unanswered questions during the livestream will be answered directly by email.

			Definitive Information Statement (SEC Form 20-IS) Page 270, Questions and Answers **Minutes of ASM** Pages 8-9, X. Other Matters
A.2.6	Does the company disclose the voting results including approving, dissenting, and abstaining votes for all resolutions/each agenda item for the most recent AGM?	Yes	The voting results for each agenda item requiring shareholders' approval including the **approving**, **dissenting** and **abstaining** votes are reflected in tabular form on the Minutes of ASM. **Minutes of ASM** Pages 3-8, Agenda Items IV – IX **Company Website** Corporate Governance → Company Disclosures → Annual and Special Stockholders' Meetings → 2026 → Voting Results
A.2.7	Does the company disclose the list of board members who attended the most recent AGM?	Yes	The list of attendees during the ASM is reflected in the minutes including the attendance of directors, corporate and principal officers. **Minutes of ASM** Page 1, Directors Present Page 11, Annex A, Record of Attendance
A.2.8	Does the company disclose that all board members and the CEO (if he is not a board member) attended the most recent AGM?	Yes	All directors are present during the most recent ASM including Mr. Romeo D. Uyan, Jr., the President and Chief Executive Officer, who is also a member of the board. **Minutes of ASM** Page 1, Directors Present
A.2.9	Does the company allow voting in absentia?	Yes	In compliance with **Section 57 of the Revised Corporation Code** of the Philippines and in line with existing practices of the Bank, stockholders may vote through remote communication, *in absentia* or by proxy in all meetings of stockholders.

			Revised Corporation Code of the Philippines Page 28, Section 57. Manner of Voting; Proxies **By-Laws** Page 6, Sec. 7. Manner of Voting **Definitive Information Statement (SEC Form 20-IS)** Page 8, (c) Nomination and Election of Directors and Independent Directors and Manner of Voting Page 267-270, Schedule “A” Guidelines for Participation Via Remote Communication and Voting in Absentia **Company Website** Voting in Absentia, Guidelines for Participation via Remote Communication and Voting in Absentia
A.2.10	Did the company vote by poll (as opposed to by show of hands) for all resolutions at the most recent AGM?	Yes	Stockholders may vote in person, through remote communication, *in absentia*, or by proxy. **By-laws** Page 6, Sec. 7. Manner of Voting **Definitive Information Statement (SEC Form 20-IS)** Page 8, (c) Nomination and Election of Directors and Independent Directors and Manner of Voting **Minutes of ASM** Page 3, III. Certification of Quorum
A.2.11	Does the company disclose that it has appointed an independent party (scrutineers/inspectors) to count and/or validate the votes at the AGM?	Yes	All votes during the ASM are counted and tabulated by the Office of the Secretary, assisted by the transfer agent, Stock Transfer Service, Inc. The results are then **validated** by the **external auditor**, SyCip Gorres Velayo & Co. (SGV & Co.). **Definitive Information Statement (SEC Form 20-IS)** Page 34, 19. Voting Procedures

			Minutes of ASM Page 3, III. Certification of Quorum **Integrated Annual Corporate Governance Report (I-ACGR)** Page 103, Item 1, Optional: Recommendation 13.1
A.2.12	Does the company make publicly available by the next working day the result of the votes taken during the most recent AGM/EGM for all resolutions?	Yes	The results of the stockholders' meeting were released after one working day. Date of ASM: April 16, 2026 Date of Disclosure: April 17, 2026 **PSE Edge** Results of Annual or Special Stockholders' Meeting Results of Organizational Meeting of Board of Directors **Company Website** Corporate Governance → Company Disclosures → Annual and Special Stockholders' Meetings → 2026 → Results of the Annual Stockholders' and Organizational Board Meeting Voting Results
A.2.13	Does the company provide at least 21 days notice for all AGMs and EGMs?	Yes	The Annual Shareholders' Meeting (ASM) is scheduled for April 16, 2026. The Notice of ASM was released on January 8, 2026, at least **98 days** before the meeting. Meanwhile, the detailed agenda and Notice of ASM, as disclosed in the Preliminary Information Statement and the Definitive Information Statement, were released at least **43 days** and **37 days** before the meeting, respectively. Date of Notice: January 8, 2026 Release of Preliminary Information Statement: March 4, 2026 Release of Definitive Information Statement: March 10, 2026 Date of ASM: April 16, 2026 **Company Website**

			Corporate Governance → Company Disclosures → SEC Filings and Other Disclosures → 2026 → SEC Form 20-IS (Information Statement) **PSE Edge** Notice of Annual Shareholders' Meeting Preliminary Information Statement Definitive Information Statement
A.2.14	Does the company provide the rationale and explanation for each agenda item which require shareholders' approval in the notice of AGM/circulars and/or the accompanying statement?	Yes	Explanation for each agenda item is provided in the Notice of ASM which is included in both Preliminary and Definitive Information Statements (SEC Form 20-IS). **Notice of ASM** Page 2, Explanation of Agenda Items **Preliminary Information Statement (SEC Form 20-IS)** Page 4, Explanation of Agenda Items **Definitive Information Statement (SEC Form 20-IS)** Page 4, Explanation of Agenda Items
A.2.15	Does the company give the opportunity for shareholders to place item/s on the agenda of general meetings and/or to request for general meetings subject to a certain percentage?	Yes	In accordance with **Section 49 of the Revised Corporation Code** of the Philippines and in line with existing Bank practices, a director, trustee, stockholder, or member may propose any other matter for inclusion in the agenda at any regular meeting of stockholders or members. **Revised Corporation Code of the Philippines** Page 26, Section 49. Regular and Special Meetings of Stockholders or Members **Definitive Information Statement (SEC Form 20-IS)** Page 33, 18. Other Proposed Action
A.3	**Markets for corporate control should be allowed to function in an efficient and transparent manner.**		
A.3.1	In cases of mergers, acquisitions and/or takeovers requiring shareholders' approval, does the board of directors/commissioners of the company appoint an	Yes	As stated in the Bank's **Manual on Corporate Governance**, in cases of acquisitions or disposal of significant assets, an independent party shall

	independent party to evaluate the fairness of the transaction price?		be appointed by the Board to evaluate the fairness of the transactions price on the acquisition or disposal of assets. In 2025, no merger or acquisition was carried out. **Definitive Information Statement (SEC Form 20-IS)** Page 32, 12. Mergers, Consolidations, Acquisitions and Similar Matters **Corporate Governance Manual** Page 121, Item 7., G. Reportorial or Disclosure System of Bank's Corporate Governance Policies **Integrated Annual Corporate Governance Report (I-ACGR)** Page 74-75, Recommendation 8.6
A.4	**The exercise of ownership rights by all shareholders, including institutional investors, should be facilitated.**		
A.4.1	Does the company disclose its practices to encourage shareholders to engage with the company beyond general meetings?	Yes	**All shareholders** are engaged beyond the annual shareholders' meeting through quarterly analyst briefings, investor roadshows and conferences, as well as investor and analyst meetings. In **2025**, a total of **20 engagement activities** were conducted, supporting a continuous and proactive strategy to strengthen relationships with shareholders. Furthermore, the Bank maintains regular communication with shareholders through various platforms and channels. Through the timely issuance of press releases and announcements of significant developments, shareholders are kept informed of the Bank's latest developments and key events. **Company Website** Corporate Governance → Investor Relations → Shareholder Engagement **Integrated Report** Page 164, Investor Information **Integrated Annual Corporate Governance Report (I-ACGR)** Page 108-109, Item 1, Optional: Principle 13

A.5	**Shares and voting rights**		
A.5.1	Where the company has more than one class of shares, does the company publicise the voting rights attached to each class of shares (e.g. through the company website / reports/ the stock exchange/ the regulator's website)?	Yes	In accordance with **Section 6 of the Revised Corporation Code of the Philippines**, the classification of shares, their corresponding rights, privileges, or restrictions, and their stated par value, if any, must be indicated in the articles of incorporation. These details are duly provided in the Bank's Articles of Incorporation. **Revised Corporation Code of the Philippines** Page 2, Section 6. Classification of Shares **Articles of Incorporation** Pages 4-5, Sixth (a) and (b)
A.6	**Notice of AGM**		
A.6.1	Does each of the resolutions tabled at the most recent annual general meeting deal with only one item, i.e., there is no bundling of several items into the same resolution?	Yes	No bundling was observed in the Notice of ASM. In the same manner, all agenda items are tackled separately during the meeting. **Notice of ASM** Page 1, Agenda **PSE Edge** Page 2, Notice of ASM **Company Website** Corporate Governance → Company Disclosure → Annual and Special Stockholders' Meetings → 2026
A.6.2	Are the company's notice of the most recent AGM/circulars fully translated into English and published on the same date as the local language version?	Yes	The Notice of ASM is fully translated into English and is available on both the company website and PSE Edge. **Notice of ASM** Page 1, Agenda **PSE Edge** Page 2, Notice of ASM

	Does the notice of AGM/circulars have the following details:		
A.6.3	Are the profiles of directors/commissioners (at least age, academic qualification, date of first appointment, experience, and directorships in other listed companies) in seeking election/reelection included?	Yes	The Definitive Information Statement (SEC Form 20-IS) contains the profiles of the candidates for re-appointment, as well as the profile of the **new independent director nominee**, Mr. William C. Whang. **Definitive Information Statement (SEC Form 20-IS)** *Incumbent directors for re-appointment* Page 10, (a) Incumbent Directors and Advisors, 5. Directors and Principal Officers *New independent director candidate for election* Page 25, (d) Nominees for election as Directors and Independent Director
A.6.4	Are the auditors seeking appointment/re-appointment clearly identified?	Yes	The independent audit firm, **SyCip Gorres Velayo & Co. (SGV & Co.)** is recommended for re-appointment in the 2026 annual shareholders' meeting. **Notice of ASM** Page 2, 9. Appointment of External Auditor, Explanation of Agenda Items **Definitive Information Statement (SEC Form 20-IS)** Page 30, 7. Independent Public Accountants **Integrated Annual Corporate Governance Report (I-ACGR)** Page 104, Item 1.b, Supplemental to Recommendation 13.2
A.6.5	Were the proxy documents made easily available?	Yes	The proxy form is available on the company website and included in the information statements. **Company Website** Corporate Governance → Company Disclosures → Annual and Special Stockholders' Meetings → 2026 → Proxy Form **Definitive Information Statement (SEC Form 20-IS)** Page 5, Proxy
A.7	**Insider trading and abusive self-dealing should be prohibited.**		

A.7.1	Are the directors / commissioners required to report their dealings in company shares within 3 business days?	Yes	The directors disclose dealings in company shares within **three (3) business days** after the transaction. **Corporate Governance Manual** Page 118, 4.7 Dealings of Directors in Bank's Shares **Company Website** Governance Policies, Insider Trading **Integrated Annual Corporate Governance Report (I-ACGR)** Page 67, Recommendation 8.2
A.8	**Related party transactions by directors and key executives.**		
A.8.1	Does the company have a policy requiring a committee of independent directors/commissioners to review material RPTs to determine whether they are in the best interests of the company and shareholders?	Yes	Based on the Bank's **Manual on Corporate Governance**, the Related Party Transactions Committee shall be composed of at least three (3) independent, non-executive directors, all of whom shall be independent directors. In 2025, the RPT Committee was composed entirely of **independent directors**. Related Party Transactions Committee for Operational Year 2025 **Chair:** Genaro V. Lapez *(Independent Director)* Margarita L. San Juan *(Lead Independent Director)* Philip S.L. Tsai *(Independent Director)* **Corporate Governance Manual** Page 72, 11.1 Composition of the Related Party Transaction Committee **Related Party Transactions Committee Charter** Page 1, Item 2, II. Membership **2025 Results of the Annual Stockholders' and Organizational Board Meeting** Page 4, Related Party Transaction Committee **Annual Report (SEC Form 17-A)** Page 95, Related Party Transactions Committee

			Integrated Report Page 91-92, Related Party Transactions Committee, Attendance in Board and Committee Meetings **Integrated Annual Corporate Governance Report (I-ACGR)** Page 45-47, Items 1-2, Recommendation 3.5
A.8.2	Does the company have a policy requiring board members (directors/commissioners) to abstain from participating in the board discussion on a particular agenda when they are conflicted?	Yes	In accordance with **Section 31 of the Revised Corporation Code of the Philippines** and the Bank's **Code of Ethics**, directors should conduct fair business and avoid situations wherein personal interests interferes with the interest of the Bank. Furthermore, the Corporate Governance Manual provides that any director of the Bank who has interest in a related party transaction shall not participate in the deliberation and shall abstain in the approval thereon. **Revised Corporation Code of the Philippines** Page 16, Section 31, Dealings of Directors, Trustees or Officers with the Corporation **Code of Ethics** Page 6, 4. Conflict of Interest **Corporate Governance Manual** Page 123, Item 1.8, K. Related Party Transactions **Related Party Transactions Framework and Policy Guidelines** Page 19, Item 7.3, 7. Conflict of Interest and Resolution
A.8.3	Does the company have policies on loans to directors and commissioners either forbidding this practice or ensuring that they are being conducted at arm's length basis and at market rates?	Yes	In accordance with **Section 31 of the Revised Corporation Code of the Philippines** and in line with the Bank's **RPT Framework and Policy Guidelines**, related party transactions with directors including credit transactions are to be conducted at an arm's length basis. **Revised Corporation Code of the Philippines** Page 16, Section 31, Dealings of Directors, Trustees or Officers with the Corporation **Related Party Transactions Framework and Policy Guidelines**

			Page 11, E. Related Party Transaction (RPT) Page 14, 5. Conducting RPTs on Arm's Length Basis
A.9	**Protecting minority shareholders from abusive actions**		
A.9.1	Does the company disclose that RPTs are conducted in such a way to ensure that they are fair and at arms' length?	Yes	In accordance with the Bank's existing Related Party Transaction Framework and Policy Guidelines, all RPTs are conducted on an arm's length basis. **Annual Report (SEC Form 17-A)** Page 90, Item 12. Certain Relationships and Related Transactions **Integrated Report** Page 95, Related Party Transactions **Related Party Transaction (RPT) Framework and Policy Guidelines** Page 20, 5 Observance of Arm's Length Terms **Definitive Information Statement (SEC Form 20-IS)** Page 26, (g) Relationships and Related Transactions **Integrated Annual Corporate Governance Report (I-ACGR)** Page 73-74, Item 1, Optional: Recommendation 8.5
A.9.2	In case of related party transactions requiring shareholders' approval, is the decision made by disinterested shareholders?	Yes	In accordance with the voting procedures set out in the Definitive Information Statement, a majority vote of the shares present or represented at the stockholders' meeting, provided there is a quorum, or at least two-thirds (2/3) of the outstanding capital stock, shall be required to carry the stockholders' action on any matter taken up during the meeting. During the 2026 Annual Stockholders' Meeting, more than 2/3 of the outstanding capital stock voted for the ratification of all acts of the Board, Executive Committee and Management, including the ratification of related party transactions. **Definitive Information Statement**

			Page 34, 19. Voting Procedures **Voting Results** Page 1, Item IV. RATIFICATION OF ALL ACTS OF THE BOARD OF DIRECTORS, EXECUTIVE COMMITTEE, OTHER COMMITTEES, AND MANAGEMENT, INCLUDING THE RATIFICATION OF RELATED PARTY TRANSACTIONS **RPT Framework and Policy Guidelines** Page 31, Item 3. Stockholders' Ratification of Material RPTs
B.	**Sustainability and Resilience**		
B.1	**Sustainability-related disclosure should be consistent, comparable and reliable, and include retrospective and forward-looking material information that a reasonable investor would consider important in making an investment or voting decision**		
	Material Sustainability-related information should be specified		
B.1.1	Does the company identify/report ESG topics that are material to the organization's strategy?	Yes	In determining the Bank's sustainability-related material topics, **a double materiality assessment** was conducted, considering both impact materiality and financial materiality perspectives. Through this process, the Bank initially identified 26 sustainability topics, which were subsequently assessed and prioritized based on their environmental, social, and financial significance. Following this assessment, **ten topics** were identified and ranked accordingly. 1. Economic/Financial Performance 2. Data Privacy and Cybersecurity 3. Digitalization and Innovation 4. Legal and Regulatory Compliance 5. Customer Satisfaction 6. Market Share 7. Risk and Disaster Management 8. Business Ethics and Anti-Corruption 9. Corporate Governance 10. Talent Attraction and Retention **Integrated Report** Page 37, Focusing on the topics that matter most:

			Company Website Corporate Governance → Governance at Chinabank → Sustainability → Materiality Assessment
B.1.2	Does the company identify climate change as an issue?	Yes	**Climate change** is recognized as an ESG-related risk with potential impacts on the Bank's **financial health**, including **loan exposures** in high-risk regions and the **operational costs** of climate adaptation. As a result, sustainability and climate-related risks and opportunities are integrated into financial planning to ensure that the Bank's growth strategy is calibrated to the environmental realities of Philippine geography. Management of climate related risks and opportunities are discussed further in the Integrated Report. **Integrated Report** Page 38, Our Approach **Company Website** Corporate Governance → Governance at Chinabank → Sustainability → Climate-related Risks and Opportunities
B.1.3	Does the company adopt an internationally recognized reporting framework or standard for sustainability (i.e. GRI, Integrated Reporting, SASB, IFRS Sustainability Disclosure Standards)?	Yes	The Integrated Report is prepared with reference to the **Sustainability Accounting Standards Board (SASB)** and the **Global Reporting Initiative (GRI) Standards**. The report also partially applies the **International Financial Reporting Standards (IFRS)** Sustainability Disclosure Standards IFRS S1 and IFRS S2 as issued by the International Sustainability Standards Board (ISSB). **Integrated Report** Page 2, Reporting Frameworks and Standards Used, About the Report **Company Website** Corporate Governance → Governance at Chinabank → Sustainability → Integrated Annual Report → Sustainability Notes and Indices **Integrated Annual Corporate Governance Report (I-ACGR)** Pages 85-86, Item 2, Recommendation 10.1

	If a company publicly sets a sustainability-related goal or target, the disclosure framework should provide that reliable metrics are regularly disclosed in an easily accessible form		
B.1.4	Does the company disclose quantitative sustainability target?	Yes	As part of its medium-term targets, by 2030 the Bank aims to: 1. Have an **additional 150 branches** (about 30% of network as of 2025) to be **enrolled under Retail Aggregation Program (RAP)** - Retail Competition and Open Access (RCOA) with renewable energy. 2. **Reduce coal exposure** to not more than **5%** of the Bank's total loan portfolio. Year-end targets and long-term targets (beyond 2030) are also disclosed in the Integrated Report. **Integrated Report** Page 76, Targets **Company Website** Corporate Governance → Governance at Chinabank → Commitment to Sustainable Energy Financing
B.1.5	Does the company disclose sustainability-related performance progress in relation to its previously set targets?	Not Applicable	2025 marks the **first year** that the Bank sets its quantitative targets. As such, progress in relation to these targets will be reported in future disclosures. **Integrated Report** Page 76, Targets
B.1.6	Does the company confirm that its Sustainability Report / Reporting is reviewed and /or approved by the Board or Board Committee?	Yes	The Board of Directors **reviewed and approved** the Integrated Report including its content, sustainability strategy, and sustainability statements. **Integrated Report** Page 2, Approval and Assurance, About the Report

B.2	**Corporate governance frameworks should allow for dialogue between a company, its shareholders and stakeholders to exchange views on sustainability matters**		
B.2.1	Does the company engage internal stakeholders to exchange views and gather feedback on sustainability matters that are material to the business of the company?	Yes	Internal respondents were **Chinabank officers** selected based on the broad representation of their business/support function, area, and scope in the organization, expertise, and seniority to participate in determining ESG-related topics relevant to the Bank. **Integrated Report** Page 36, Assessment by Stakeholders, Materiality Assessment Page 34-35, Stakeholder Engagement **Company Website** Corporate Governance → Governance at Chinabank → Sustainability → Materiality Assessment
B.2.2	Does the company engage external stakeholders to exchange views and gather feedback on sustainability matters that are material to the business of the company?	Yes	**Depositors** selected based on region were engaged as external stakeholders to participate in determining ESG-related topics relevant to the Bank. **Integrated Report** Page 36, Assessment by Stakeholders, Materiality Assessment Page 34-35, Stakeholder Engagement **Company Website** Corporate Governance → Governance at Chinabank → Sustainability → Materiality Assessment
B.3	**The corporate governance framework should ensure that boards adequately consider material sustainability risks and opportunities when fulfilling their key functions in reviewing, monitoring and guiding governance practices, disclosure, strategy, risk management and internal control systems, including with respect to climate related physical and transition risks**		
	Boards should assess whether the company's capital structure is compatible with its strategic goals and its associated risk appetite to ensure it is resilient to different scenarios		
B.3.1	Does the company disclose that the board reviews on an annual basis that the company's capital and debt structure is compatible with its strategic goals and its associated risk appetite?	Yes	To ensure that Chinabank's capital and debt structure is compatible with strategic goals and associated risk appetite, the Board of Directors approved the **2026 Internal Capital Adequacy Assessment Process (ICAAP) document** submitted to the BSP on March 31, 2026 and the

			Budget & Strategic Plan on December 17, 2025. This is done on an annual basis. **Integrated Report** Page 100, Integrated Stress Test **Annual Report (SEC Form 17-A)** Page 38, Integrated Stress Test
B.4	**The corporate governance framework should recognise the rights of stakeholders established by law or through mutual agreements and encourage active co-operation between corporations and stakeholders in creating wealth, jobs, and the sustainability of financially sound enterprises.**		
	Does the company disclose a policy and practices that address :		
B.4.1	The existence and scope of the company's efforts to address customers' welfare?	Yes	Ensuring customer satisfaction remains a fundamental priority, as the timely and reliable delivery of services directly reflects the company's overall performance. In 2025, initiatives aimed at enhancing operational efficiency were implemented through strengthened digital capabilities, ultimately improving the customer experience. Furthermore, greater emphasis has been placed on feedback mechanisms to ensure that customer insights are carefully considered in the development of operational strategies, reinforcing a more customer-centric approach. **Integrated Report** Page 47-49, Championing the Customer: Elevating Service Standards in 2025 **Company Website** Corporate Governance → Governance at Chinabank → Consumer Protection **Integrated Annual Corporate Governance Report (I-ACGR)** Page 114, Item 1, Optional: Principle 14
B.4.2	Supplier/contractor selection procedures?	Yes	A fair and objective selection process for suppliers and contractors is essential to ensure that bids are evaluated based on quality, cost, and service standards. A rigorous accreditation process is implemented prior to engaging any service provider to uphold these criteria. In 2025, the

			Bank continues to conduct transactions with suppliers in a manner that promotes integrity, partnering only with those who demonstrate strong performance and a proven track record. **Integrated Report** Page 95, Suppliers and Contractors **Company Website** Corporate Governance → Governance at Chinabank → Governance Policies → Vendor selection and procurement of goods and services **Integrated Annual Corporate Governance Report (I-ACGR)** Page 115, Item 2, Optional: Principle 14
B.4.3	The company's efforts to ensure that its value chain is environmentally friendly or is consistent with promoting sustainable development?	Yes	Recognizing the increasing awareness of climate-related risks and the country's vulnerability to extreme weather events, sustainability and climate-related risks and opportunities are taken into consideration in financial planning and across the entire value chain, from internal operations to downstream lending and investments. In 2025, quantitative targets and a commitment to sustainable energy financing are adopted to support the transition towards a sustainable and climate-resilient future for stakeholders. **Integrated Report** Page 74-75, Environmental Footprint **Company Website** Corporate Governance → Governance at Chinabank → Sustainability → Commitment to Sustainable Energy Financing **Integrated Annual Corporate Governance Report (I-ACGR)** Pages 127-128, Item 1, Optional: Principle 16
B.4.4	The company's efforts to interact with the communities in which they operate?	Yes	To promote meaningful social and economic development, it is essential that well-planned and inclusive initiatives are implemented to help communities grow and prosper. In 2025, various activities were undertaken to support different sectors of the community. These efforts

			included financial literacy training and education to enhance skills and employment opportunities and community outreach programs. Additionally, environmental projects such as clean-up drives were conducted to foster environmental awareness and responsibility. **Integrated Report** Page 56-57, Corporate Social Responsibility: A Culture of Shared Value **Integrated Annual Corporate Governance Report (I-ACGR)** Page 128, Item 2, Optional: Principle 16
B.4.5	The company's anti-corruption programmes and procedures?	Yes	To uphold the Bank's core value of integrity, Chinabank enforces a zero-tolerance policy against bribery and corruption. Given the nature of its operations, which may expose personnel to potential improper or unethical transactions, it is essential that all directors, officers, and employees strictly comply with the Bank's anti-corruption policies. In 2025, a total of 9,614 employees completed training on the Code of Ethics and related modules, which incorporate comprehensive guidelines on anti-bribery and anti-corruption. **Integrated Report** Page 93, Anti-Bribery and Anti-Corruption **Company Website** Corporate Governance → Governance at Chinabank → Governance Policies → Anti-bribery & corruption **Integrated Annual Corporate Governance Report (I-ACGR)** Page 121, Item 1, Recommendation 15.2
B.4.6	How creditors' rights are safeguarded?	Yes	The Bank remains committed to upholding fair and ethical business practices, consistently honoring all contractual obligations to safeguard the rights of its creditors and preserve its reputation. Binding agreements are upheld with the firm assurance of complying with all mutually agreed-upon terms and conditions. In the event of liquidation, the Bank adheres

			to applicable laws by ensuring that creditors are given priority in the settlement of obligations in the normal course of business. As of 2025, bank deposits are insured by the PDIC up to a maximum of P500,000.00 and in compliance with BSP regulations, the Bank ensures that all required regulatory disclosures and client advisory notices are properly communicated. **Integrated Report** Page 95, Creditors **Company Website** Corporate Governance → Governance at Chinabank → Governance Policies → Safeguarding Creditors' Right
B.4.7	Does the company have a separate report/section that discusses its efforts on environment/economy and social issues?	Yes	The company utilizes **Integrated Reporting** in presenting its sustainability-related performance disclosures. **Integrated Report** https://www.chinabank.ph/library/cbc-integrated-report-2025-main-report **Integrated Annual Corporate Governance Report (I-ACGR)** Page 85, Item 1, Recommendation 10.1
B.5	**Where stakeholder interests are protected by law, stakeholders should have the opportunity to obtain effective redress for violation of their rights.**		
B.5.1	Does the company provide contact details via the company's website or Annual Report which stakeholders (e.g. customers, suppliers, general public etc.) can use to voice their concerns and/or complaints for possible violation of their rights?	Yes	Contact details including customer hotline, email address, and social media links are available to stakeholders via the company website. **Company Website** Contact Us
B.6	**Mechanisms for employee participation should be permitted to develop.**		
B.6.1	Does the company explicitly disclose the policies and practices on health, safety and welfare for its employees?	Yes	Strengthening the workforce goes beyond enhancing productivity and skills. To truly empower employees, the Bank is committed to nurturing the physical, mental, and emotionals well-being of each individual. In

			2025, the Bank pursued initiatives aimed at improving process efficiency, reinforcing its organizational culture, ensuring competitive total rewards, and delivering a more seamless employee experience. In addition, safety and health policy guidelines are in place to provide employees with a safe and healthy working environment. **Integrated Report** Page 50-52, Human Capital: Empowering the Chinabank Workforce, Occupational Safety and Health (OSH) Management System **Company Website** Corporate Governance → Governance at Chinabank → Employee Engagement **Integrated Annual Corporate Governance Report (I-ACGR)** Page 118-119, Item 2, Supplement to Recommendation 15.1
B.6.2	Does the company explicitly disclose the policies and practices on training and development programmes for its employees?	Yes	The Bank is committed to continuous learning, capability building, and talent mobility to support employees in realizing their full potential. In 2025, a range of strategic development programs was implemented through the Chinabank Academy platform to enhance leadership readiness, build technical and sales competencies, and strengthen employee engagement with the Bank's brand and heritage. These programs include Learning EDGE (Empowered Talents Driving Growth and Excellence), a personal branding workshop, as well as various training and scholarship initiatives. **Integrated Report** Page 53-54, Training and Education **Company Website** Corporate Governance → Governance at Chinabank → Employee Engagement **Integrated Annual Corporate Governance Report (I-ACGR)**

			Page 120, Item 3, Supplement to Recommendation 15.1 Page 121, Item 2, Recommendation 15.2
B.6.3	Does the company have a reward/compensation policy that accounts for the performance of the company beyond short-term financial measures?	Yes	In recognition of the valuable contribution of employees in Chinabank's achievements and in celebration of the Bank's 100th Anniversary, the Bank issued new shares from its authorized but unissued shares resulting from the Bank's **Centennial Stock Grant Plan**, which was approved by the Board of Directors on 05 August 2020 and 02 September 2020, ratified by the stockholders in their special meeting on 01 October 2020, and approved by the relevant regulatory agencies. **Company Website** Corporate Governance → Governance at Chinabank → Stock Grant → Centennial Stock Grant Plan **Annual Report (SEC Form 17-A)** Page 238, Centennial Stock Grant **Definitive Information Statement (SEC Form 20-IS)** Page 30, 8. Compensation Plans **Integrated Annual Corporate Governance Report (I-ACGR)** Page 117-118, Item 1, Supplement to Recommendation 15.1
B.7	**Stakeholders including individual employee and their representative bodies, should be able to freely communicate their concerns about illegal or unethical practices to the board and their rights should not be compromised for doing this.**		
B.7.1	Does the company have a whistle blowing policy which includes procedures for complaints by employees and other stakeholders concerning alleged illegal and unethical behaviour and provide contact details via the company's website or annual report	Yes	Any alleged illegal activity or unethical behavior committed by any Bank director, personnel, supplier, contractor, vendor, or consultant in the performance of their duties, as well as any irregularities in Bank operations and procedures, may be reported by any Chinabank director, personnel, client, or stakeholder without fear of retaliation The Bank's Whistleblowing Policy is available on the Company's website and outlines the procedures for filing complaints, as well as the designated whistleblowing channels. **Company Website**

			Corporate Governance → Governance at Chinabank → Governance Policies → Whistleblowing **Integrated Report** Pages 94-95, Whistleblowing **Integrated Annual Corporate Governance Report (I-ACGR)** Page 112-113, Item 1, Recommendation 14.3 Pages 123-125, Items 1-3, Recommendation 15.3
B.7.2	Does the company have a policy or procedures to protect an employee/person who reveals alleged illegal/unethical behaviour from retaliation?	Yes	The Bank's whistleblowing policy protects directors, personnel, clients, and third-party stakeholders who report any illegal activities, unethical behavior, or operational irregularities against any form of retaliation. Strict confidentiality regarding the whistleblower's identity is observed. **Company Website** Corporate Governance → Governance at Chinabank → Governance Policies → Whistleblowing **Integrated Report** Pages 94-95, Whistleblowing **Integrated Annual Corporate Governance Report (I-ACGR)** Page 112-113, Item 1, Recommendation 14.3 Pages 123-125, Items 1-3, Recommendation 15.3
C.	**Disclosure and Transparency**		
C.1	**Transparent ownership structure**		
C.1.1	Does the information on shareholdings reveal the identity of beneficial owners, holding 5% shareholding or more?	Yes	The identity of beneficial owners is disclosed in the information statements and annual reports. **Definitive Information Statement (SEC Form 20-IS)** Page 8, (d) Security Ownership of Certain Record and Beneficial Owners and Management, (i) Record and beneficial owners holding 5% or more of voting securities as of January 31, 2026 **Annual Report (SEC Form 17-A)**

			Pages 88-90, Item 11. Security Ownership of Certain Record and Beneficial Owners and Management as of March 31, 2026 **Integrated Report** Page 103, Record and Beneficial Owners Holding 5% or More Voting Securities
C.1.2	Does the company disclose the direct and indirect (deemed) shareholdings of major and/or substantial shareholders?	Yes	The direct and indirect shareholdings of major and/or substantial shareholders are disclosed in the annual report and on PSE Edge. **PSE Edge** C. Principal/Substantial Stockholders, Public Ownership Report **Annual Report (SEC Form 17-A)** Page 88, (a) Record and beneficial owners holding 5% or more of voting securities: **Integrated Report** Page 103, Top 20 Holders of Chinabank Common Shares
C.1.3	Does the company disclose the direct and indirect (deemed) shareholdings of directors (commissioners)?	Yes	The direct and indirect shareholdings of directors are disclosed in the annual report and on PSE Edge. **PSE Edge** A. Directors, Public Ownership Report **Annual Report (SEC Form 17-A)** Page 88-89, (b) Directors and Management: **Integrated Report** Page 103, Stockholdings of Bank Directors
C.1.4	Does the company disclose the direct and indirect (deemed) shareholdings of senior management?	Yes	The direct and indirect shareholdings of senior management are disclosed in the annual report and on PSE Edge. **PSE Edge** A. Directors, Public Ownership Report

			Annual Report (SEC Form 17-A) Page 88-89, (b) Directors and Management:
C.1.5	Does the company disclose details of the parent/holding company, subsidiaries, associates, joint ventures and special purpose enterprises/ vehicles (SPEs)/ (SPVs)?	Yes	The Conglomerate Map as of December 31, 2025, is available on the annual reports and company website. **Integrated Report** Page 105, Conglomerate Map as of December 31, 2025 **Annual Report (SEC Form 17-A)** Page 275, Schedule II Map Showing Relationships Between and Among Parent Company, Subsidiaries, An Associate, and Joint Venture **Definitive Information Statement (SEC Form 20-IS)** Page 255, Schedule II, Map Showing Relationships Between and Among Parent Company, Subsidiaries, an Associate, and Joint Venture **Company Website** Corporate Governance → Our Company → Conglomerate Map
C.2	**Quality of Annual Report**		
	Does the company's annual report disclose the following items:		
C.2.1	Corporate objectives	Yes	In 2025, the Bank continued to adhere to its foundational focus areas that have guided its growth for several years. By maintaining its commitment to low-cost funding, strategic lending, diversified income streams, and operational discipline, it reaffirmed its position as a pillar of the Philippine banking industry. Looking ahead to 2026, rather than shifting direction, the Bank is intensifying its efforts and refining its execution to better address the evolving demands of a modern financial landscape. **Integrated Report** Page 16, Our Objectives **Integrated Annual Corporate Governance Report (I-ACGR)** Page 76, Item 1.a, Optional: Principle 8

C.2.2	Financial performance indicators	Yes	The Bank's financial performance indicators are available in the annual reports. **Annual Report (SEC Form 17-A)** Page 56, (a) Financial and Operating Highlights Page 62, (b) Key Performance Indicators **Integrated Report** Page 18-19, Financial Highlights **Integrated Annual Corporate Governance Report (I-ACGR)** Page 76, Item 1.b, Optional: Principle 8
C.2.3	Non-financial performance indicators	Yes	The Bank's non-financial performance indicators, which include sustainability and climate-related metrics and targets, are disclosed in the annual reports. **Integrated Report** Page 22-27, Business Highlights Page 66-76, Sustainability and Climate-related Metrics and Targets **Integrated Annual Corporate Governance Report (I-ACGR)** Pages 76-77, Item 1.c, Optional: Principle 8
C.2.4	Dividend policy	Yes	The Bank, as a matter of policy, shall declare cash dividends at a payout ratio of approximately **thirty percent (30%) of the net income** of the prior year, subject to the conditions and limitations set forth in the policy statement. **Integrated Report** Page 96, Dividends **Annual Report (SEC Form 17-A)** Page 99, Dividend Policy **Company Website** Corporate Governance → Governance at Chinabank → Governance Policies → Dividends → Dividend Policy

			Integrated Annual Corporate Governance Report (I-ACGR) Page 77, Item 1.d, Optional: Principle 8 Page 103, Item 7, Supplement to Recommendation 13.1
C.2.5	Biographical details (at least age, academic qualifications, date of first appointment, relevant experience, and any other directorships of listed companies) of all directors/commissioners	Yes	The complete biographical details (including age, academic qualifications, date of first appointment, relevant experience and other directorships) of all directors are disclosed in the annual reports. **Annual Report (SEC Form 17-A)** Pages 68-72, Item 9. Directors and Executive Officers of the Issuer **Integrated Report** Pages 106-111, Board of Directors **Company Website** Corporate Governance → Our Company → Board of Directors, Management Team and Executive Officers → Board of Directors **Integrated Annual Corporate Governance Report (I-ACGR)** Page 77, Item 1.e, Optional: Principle 8
	Corporate Governance Confirmation Statement		
C.2.6	Does the Annual Report contain a statement confirming the company's full compliance with the code of corporate governance and where there is non-compliance, identify and explain reasons for each such issue?	Yes	The Bank ensures the practice of good governance principles through its compliance with the Code of Corporate Governance for Publicly Listed Companies. Adherence to the recommended best practices is outlined in detail in the Integrated Annual Corporate Governance Report, which is available on the company website. **Integrated Report** Page 82-83, Corporate Governance Manual **Company Website** Corporate Governance → Governance at Chinabank → Integrated Annual Corporate Governance Report → 2025 Integrated Annual Corporate Governance Report

C.3.	Remuneration of Members of the Board and Key Executives		
C.3.1	Is there disclosure of the fee structure for non-executive directors/commissioners?	Yes	Non-executive directors are entitled to a per diem of up to P10,000 per Board or committee meeting and to 4% of the Bank's net earnings. **Integrated Report** Page 87, Board Remuneration **Annual Report (SEC Form 17-A)** Page 87, Item 10. Executive Compensation **Definitive Information Statement (SEC Form 20-IS)** Page 29, 6. Compensation of Directors and Executive Officers **By-laws** Page 9, Article IV Sec. 11 Per Diems Page 14, Article VIII Sec. 1 Net Earnings
C.3.2	Does the company publicly disclose [i.e. annual report or other publicly disclosed documents] details of remuneration of each nonexecutive director/commissioner?	Yes	The details of remuneration of each non-executive director are disclosed in the annual report and information statements. **Integrated Report** Page 87, Board Remuneration **Annual Report (SEC Form 17-A)** Page 87, Item 10. Executive Compensation **Definitive Information Statement (SEC Form 20-IS)** Page 29, 6. Compensation of Directors and Executive Officers
C.3.3	Does the company disclose its remuneration (fees, allowances, benefit-in-kind and other emoluments) policy/practices (i.e. the use of short term and long term incentives and performance measures) for its executive directors and CEO?	Yes	Executive directors are compensated based on factors such as performance, banking experience, employment status, position, and rank. The Bank's compensation packages are designed to attract and retain top talent while promoting long-term commitment to its strategic objectives. **Integrated Report** Pages 95-96, Executive Compensation

			Annual Report (SEC Form 17-A) Page 87, Item 10. Executive Compensation
C.3.4	Does the company publicly disclose [i.e. annual report or other publicly disclosed documents] the details of remuneration of each of the executive directors and CEO [if he/she is not a member of the Board]?	No	Due to the competitive nature and high demand for talent in the banking industry, the individual disclosure of the remuneration of executive directors, as typically required under corporate governance practices, may place the Bank at a disadvantage. In 2025, the top five most senior executives, including the two executive directors, Vice Chairman Gilbert U. Dee, President and CEO Romeo D. Uyan, Jr., received a total aggregate compensation of ₱157 million. **Integrated Report** Page 95-96, Executive Compensation **Annual Report (SEC Form 17-A)** Page 87, Item 10. Executive Compensation
C.4.	**Disclosure of related party transactions (RPT)**		
C.4.1	Does the company disclose its policy covering the review and approval of material RPTs?	Yes	The RPT Framework and Policy Guidelines define related parties and the coverage of RPTs, outlines the role of the Board, Management and all other concerned units' responsibilities in ensuring effective management of RPTs. Material RPTs are vetted by the RPT Committee, approved by the Board, and ratified by stockholders at the Annual Meeting. This policy is publicly available on the company website. **Company Website** Corporate Governance → Governance at Chinabank → Governance Policies → Related party transactions → RPT Framework and Policy Guidelines **Integrated Report** Page 93, Related Party Transactions, Governance Policies **Integrated Annual Corporate Governance Report (I-ACGR)**

			Pages 25-27, Items 1-3, Recommendation 2.7 Page 71, Item 1, Recommendation 8.5
C.4.2	Does the company disclose the name, relationship, nature and value for each material RPTs?	Yes	The Group's related party transactions are discussed in detail in the audited financial statement. **Audited Financial Statement** Page 126-131, 30. Related Party Transactions **Annual Report (SEC Form 17-A)** Pages 254-259, 30. Related Party Transactions **Integrated Annual Corporate Governance Report (I-ACGR)** Page 71, Item 2, Recommendation 8.5
C.5	**Directors and commissioners dealings in shares of the company**		
C.5.1	Does the company disclose trading in the company's shares by insiders?	Yes	Trading in Company Shares by Bank Directors and Principal Officers as of December 31, 2025, are disclosed in the Integrated Report and on the company website including the levels of holding at the beginning and at the end of the year. **Integrated Report** Page 104, Trading in Company Shares by Bank Directors as of December 31, 2025 and Trading in Company Shares by Bank Principal Officers as of December 31, 2025 **Company Website** Investor Relations → Trading in Company Shares → Trading in Company Shares by the Directors and Key Officers
C.6	**External auditor and Auditor Report**		
	Where the same audit firm is engaged for both audit and non-audit services		
C.6.1	Are the audit and non-audit fees disclosed?	Yes	The Audit and Audit Related Fees and All Other Fees for 2025 are disclosed in the annual report and information statements. Audit and Audit-Related Fees: P16,050,600 All Other Fees: P120,000

			Integrated Report Page 101, External Audit: Independent Oversight **Annual Report (SEC Form 17-A)** Page 67, Item 7. Financial Statements **Definitive Information Statement (SEC Form 20-IS)** Page 30, 7. Independent Public Accountants **Integrated Annual Corporate Governance Report (I-ACGR)** Page 84, Item 1, Supplement to Recommendation 9.3
C.6.2	Does the non-audit fee exceed the audit fees?	No	The Non-Audit Fees did not exceed the Audit Fees. Audit and Audit-Related Fees: P16,050,600 All Other Fees: P120,000 **Integrated Report** Page 101, External Audit: Independent Oversight **Annual Report (SEC Form 17-A)** Page 67, Item 7. Financial Statements **Definitive Information Statement (SEC Form 20-IS)** Page 30, 7. Independent Public Accountants **Integrated Annual Corporate Governance Report (I-ACGR)** Page 84, Item 1, Supplement to Recommendation 9.3
C.7	**Medium of communications**		
	Does the company use the following modes of communication?		
C.7.1	Quarterly reporting	Yes	The company observes quarterly reporting and makes the reports publicly available on the company website and PSE Edge. **Company Website**

			Corporate Governance → Company Disclosures → SEC Filings and Other Disclosures → 2025 → SEC Form 17-Q SEC Form 17-Q as of March 31, 2025 SEC Form 17-Q as of June 30, 2025 SEC Form 17-Q as of September 30, 2025 2025 Audited Financial Statement **PSE Edge** Q1 2025 SEC Form 17-Q Q2 2025 SEC Form 17-Q Q3 2025 SEC Form 17-Q 2025 Audited Financial Statement **Integrated Annual Corporate Governance Report (I-ACGR)** Page 88, Item 1.a, Supplemental to Principle 11
C.7.2	Company website	Yes	The company website is up-to-date and easily accessible. **Company Website** http://www.chinabank.ph
C.7.3	Analyst's briefing	Yes	In 2025, the Bank held a total of four analysts' and investors' meetings. **PSE Edge** November 6, 2025 – Notice of Analysts' Briefing August 1, 2025 – Notice of Analysts' Briefing May 8, 2025 – Notice of Analysts' Briefing February 21, 2025 – Notice of Analysts' Briefing **Company Website** Corporate Governance → Investor Relations → Analyst Briefings and Investor Presentations → Quarterly IR Presentations to Analysts/Investor Meetings → 2025 IR Presentation FY 2025 IR Presentation 3Q2025 IR Presentation 1H2025 IR Presentation 1Q2025

			Integrated Report Page 96, Disclosure and Transparency
C.7.4	Media briefings /press conferences	Yes	The Bank utilizes media briefings to announce significant news, such as product launches and strategic partnerships. These briefings allow **direct interaction with journalists and the media**, including question-and-answer sessions to address inquiries from the general audience. Media-related activities conducted during the year are disclosed on the company's website. **Company Website** Corporate Governance → Press Materials → Corporate Briefings → Media Briefings **Integrated Annual Corporate Governance Report (I-ACGR)** Page 87, Item 1, Recommendation 11.1
C.8	**Timely filing/release of annual/financial reports**		
C.8.1	Are the audited annual financial report / statement released within 120 days from the financial year end?	Yes	The audited financial statement was released **59 days** after the Financial Year End. Financial Year End: December 31, 2025 Date of Disclosure: February 27, 2026 **PSE Edge** Material Information/Transactions, 2025 CBC Audited FS **Company Website** Corporate Governance → Company Disclosures → 2026 → SEC Form 17-C → CBC 2025 Audited Financial Statements **Integrated Annual Corporate Governance Report (I-ACGR)** Page 65-66, Item 1, Supplement to Recommendation 8.1
C.8.2	Is the annual report released within 120 days from the financial year end?	Yes	The annual report was released **105 days** after the Financial Year End.

			Financial Year End: December 31, 2025 Date of Disclosure: April 15, 2026 105 days **PSE Edge** Annual Report **Company Website** Corporate Governance → Company Disclosures → 2026 → SEC Form 17-A → CBC 2025 SEC 17A Report
C.8.3	Is the true and fairness/fair representation of the annual financial statement/reports affirmed by the board of directors/commissioners and/or the relevant officers of the company?	Yes	The Statement of Management's Responsibility for Financial Statements is attached as Annex "E" to the Bank's Annual Report (SEC Form 17-A). **Annual Report (SEC Form 17-A)** Page 114, Annex "E"
C.9	**Company website**		
	Does the company have a website disclosing up-to-date information on the following:		
C.9.1	Financial statements/reports (latest quarterly)	Yes	Quarterly financial reports are made available on the company website. **Company Website** Corporate Governance → Company Disclosures → SEC Filings and Other Disclosures → 2025 → SEC Form 17-Q SEC Form 17-Q as of March 31, 2025 SEC Form 17-Q as of June 30, 2025 SEC Form 17-Q as of September 30, 2025 Corporate Governance → Company Disclosures → SEC Filings and Other Disclosures → 2026 → SEC Form 17-C → CBC 2025 Audited Financial Statement **Integrated Annual Corporate Governance Report (I-ACGR)** Page 88, Item 1.a, Supplemental to Principle 11
C.9.2	Materials provided in briefings to analysts and media	Yes	Presentations at analysts' or investors' meetings are available on the company website.

			Company Website Corporate Governance → Investor Relations → Analyst Briefings and Investor Presentations → Quarterly IR Presentations to Analysts/Investor Meetings → 2025 IR Presentation FY 2025 IR Presentation 3Q2025 IR Presentation 1H2025 IR Presentation 1Q2025 **Integrated Annual Corporate Governance Report (I-ACGR)** Page 88, Item 1.b, Supplemental to Principle 11
C.9.3	Downloadable annual report	Yes	Both the annual report (SEC Form 17-A) and the Integrated Report are available for download on the company website. **Company Website** Corporate Governance → Company Disclosures → SEC Filings and Other Disclosures → 2026 → SEC Form 17-A (Annual Report) → CBC 2025 SEC 17A Report CBC 2025 Integrated Report
C.9.4	Notice of AGM and/or EGM	Yes	Notice of ASM is available on the company website and on PSE Edge. **2026 Annual Stockholders' Meeting** Notice of Annual Stockholders' Meeting **PSE Edge** Notice of Annual or Special Stockholders' Meeting **Integrated Annual Corporate Governance Report (I-ACGR)** Page 88, Item 1.d, Supplemental to Principle 11
C.9.5	Minutes of AGM and/or EGM	Yes	The Minutes of the Meeting of the most recent ASM held last April 16, 2026, is available on the company website. **Company Website**

			Corporate Governance → Company Disclosure → Annual and Special Stockholders' Meetings → 2026 → Minutes of the Annual Stockholders' Meeting **Integrated Annual Corporate Governance Report (I-ACGR)** Pages 88-89, Item 1.e, Supplemental to Principle 11
C.9.6	Company's constitution (company's by-laws, memorandum and articles of association)	Yes	The Articles of Incorporation and By-laws are available on the company website. **Company Website** Corporate Governance → Our Company → References Articles of Incorporation By-Laws **Integrated Annual Corporate Governance Report (I-ACGR)** Page 88, Item 1.a, Supplemental to Principle 11
C.10	**Investor relations**		
C.10.1	Does the company disclose the contact details (e.g. telephone, fax, and email) of the officer / office responsible for investor relations?	Yes	The contact details for officers responsible for investor relations are available on the company website and on the I-ACGR. **Company Website** Investors Relations → Investor Information → Investor Inquiries Investor Inquiries **Integrated Report** Page 164, Investor Information **Integrated Annual Corporate Governance Report (I-ACGR)** Page 107, Item 1, Recommendation 13.5
D.	**Responsibilities of the Board**		
D.1	**Board Duties and Responsibilities**		
	Clearly defined board responsibilities and corporate governance policy		
D.1.1	Does the company disclose its corporate governance policy / board charter?	Yes	The Bank's corporate governance manual is available on the company website.

			Company Website Revised Manual on Corporate Governance **Integrated Annual Corporate Governance Report (I-ACGR)** Page 75, Item 1, Recommendation 8.7
D.1.2	Are the types of decisions requiring board of directors/commissioners' approval disclosed?	Yes	The types of decisions requiring board of directors' approval are available in the corporate governance manual and integrated report as part of the responsibilities of the board. **Integrated Report** Page 84, Types of Directorship / Key Responsibilities, Board of Directors **Manual on Corporate Governance** Page 17-39, 2. Powers/Responsibilities, Duties and Functions of the Board of Directors **Integrated Annual Corporate Governance Report (I-ACGR)** Pages 36-37, Item 2, Optional: Principle 2
D.1.3	Are the roles and responsibilities of the board of directors/commissioners clearly stated?	Yes	The roles and responsibilities of the board of directors are articulated in the corporate governance manual. **Manual on Corporate Governance** Page 16-39, 2. Powers/Responsibilities, Duties and Functions of the Board of Directors
	Corporate Vision/Mission		
D.1.4	Does the company have an updated vision and mission statement?	Yes	The Board reviews Chinabank's mission and vision **periodically** and the corporate strategy annually. The Bank adopts a top-down approach whereby the role of the BOD is to convey the shareholders' expectations to Senior Management which in turn formulates the Bank's objectives and strategies into annual and 5-year business plan. The business plans and strategies are then presented to the Board for review and approval. Vision

			Drawing strength from our rich history, we will be the best, most admired, and innovative financial services institution, partnering with our customers, employees, and shareholders in wealth and value creation. <u>Mission</u> We will be a leading provider of quality services consistently delivered to institutions, entrepreneurs, and individuals here and abroad, to meet their financial needs and exceed their rising expectations. We will be a primary catalyst in the creation of wealth for our customers, driven by a desire to help them succeed, through a highly engaged team of competent and empowered professionals, guided by in-depth knowledge of their needs and supported by leading-edge technology. We will maintain the highest ethical standards, sense of responsibility, and fairness with respect to our customers, employees, shareholders, and the communities we serve. **Company Website** About Us → About Chinabank → Mission, Vision and Values → Review of Vision/Mission **Integrated Report** Page 6, Our Compass **Integrated Annual Corporate Governance Report (I-ACGR)** Page 12-14, Item 1, Supplement to Recommendation 2.2
D.1.5	Does the board of directors play a leading role in the process of developing and reviewing the company's strategy at least annually?	Yes	The Board reviews Chinabank's mission and vision periodically and the corporate strategy **annually**. **Integrated Report** Page 6, Our Compass **Corporate Governance Manual** Page 16, Item 2.2.2, 2.2 Primary Responsibilities of the Board of Directors **Integrated Annual Corporate Governance Report (I-ACGR)**

			Page 10-11, Items 1-2, Recommendation 2.2
D.1.6	Does the board of directors have a process to review, monitor and oversee the implementation of the corporate strategy?	Yes	The Bank adopts a top-down approach whereby the role of the BOD is to convey the shareholders' expectations to Senior Management which in turn formulates the Bank's objectives and strategies into annual and 5-year business plan. The business plans and strategies are then presented to the Board for review and approval. **Corporate Governance Manual** Page 16, Item 2.2.2, 2.2 Primary Responsibilities of the Board of Directors **Integrated Annual Corporate Governance Report (I-ACGR)** Page 10-11, Items 1-2, Recommendation 2.2
D.2	**Board structure**		
	Code of Ethics or Conduct		
D.2.1	Are the details of the code of ethics or conduct disclosed?	Yes	The Code of Ethics and Conduct is available on the company website. **Company Website** Corporate Governance → Governance at Chinabank → Code of Ethics **Integrated Annual Corporate Governance Report (I-ACGR)** Page 61, Item 1, Recommendation 7.1
D.2.2	Are all directors/commissioners, senior management and employees required to comply with the code/s?	Yes	The Board sets the tone for and leads the practice of ethical and responsible business conduct throughout the organization. Each member upholds the **Code of Ethics for Directors** which establishes the standards for directors' professional and ethical conduct, including the acceptable practices when dealing with investors, creditors, customers, depositors, contractors, suppliers, regulators, and the general public. The Code also provides the guiding principles on the performance of their duties in accordance with the fit and proper rules. Every effort necessary is undertaken to ensure that all employees are aware of, understand, and uphold the **Code of Ethics for Employees** which provides clear guidelines on acceptable and unacceptable behavior and business practices, and the corresponding

			sanctions for violations of the Code. It is comprehensively discussed in the New Employees' Orientation Course (NEOC) and a soft copy is available on the Bank's Intranet facility and website for easy reference. **Company Website** Corporate Governance → Governance at Chinabank → Code of Ethics **Integrated Annual Corporate Governance Report (I-ACGR)** Page 61, Recommendation 7.1
D.2.3	Does the company have a process to implement and monitor compliance with the code/s of ethics or conduct?	Yes	All Directors and employees are required to comply with the Bank's Code of Ethics, those who are new to Chinabank are provided with a booklet of the Code and receipt thereof is acknowledged in writing. Furthermore, the Code is available on the Bank's website. **Integrated Report** Page 82, Code of Ethics **Company Website** Corporate Governance → Governance at Chinabank → Code of Ethics **Integrated Annual Corporate Governance Report (I-ACGR)** Page 61, Recommendation 7.1
	Board Structure & Composition		
D.2.4	Do independent directors/commissioners make up at least 50% of the board of directors/commissioners?	No	The Board of Directors elected during the annual shareholders' meeting on April 24, 2025, is composed of **4 out of 12 (33%)** independent directors. **Integrated Report** Page 86, Board Diversity **Annual Report (SEC 17-A)** Page 88, (b) Directors and Management: **Results of the 2025 Annual Shareholders' Meeting and Organizational Board Meeting**

			Page 2, Item 1
D.2.5	Does the company have a term limit of nine years or less or 2 terms of five years1 each for its independent directors/ commissioners? 1. The five years term must be required by legislation which preexisted the introduction of the ASEAN Corporate Governance Scorecard in 2011	Yes	An independent director may serve for a maximum cumulative term of nine (9) years, after which the independent director will be **perpetually barred** from re-election as such in the Bank. No incumbent independent director serves on the board for more than 9 years. Independent Directors for Operational Year 2025 Ms. Margarita San Juan – served for nine (9) years Mr. Philip S.L. Tsai – served for eight (8) years Ms. Claire Ann T. Yap – served for six (6) years Mr. Genaro V. Lapez – served for five (5) years **Corporate Governance Manual** Page 16, 1.3.2 Term Limit for Independent Directors (ID) **Integrated Report** Page 106 - 111, Board of Directors **Integrated Annual Corporate Governance Report (I-ACGR)** Page 54, Items 1-2, Recommendation 5.3
D.2.6	Has the company set a limit of five board seats that an individual independent/non-executive director/commissioner may hold simultaneously?	Yes	As stipulated in the Bank's manual on corporate governance, a non-executive director **should not concurrently serve** as a director in more than **five (5)** publicly listed companies. **Corporate Governance Manual** Page 7, Item q. **Integrated Annual Corporate Governance Report (I-ACGR)** Page 49-50, Item 1, Recommendation 4.2
D.2.7	Does the company have any executive directors who serve on more than two boards of listed companies outside of the group?	No	The Bank's two executive directors, Mr. Gilbert U. Dee and Mr. Romeo D. Uyan, Jr., **do not serve on more than two boards** of listed companies. **Annual Report (SEC Form 17-A)**

			Page 68, Item 9. Directors and Executive Officers of the Issuer **Integrated Report** Page 106-107, Board of Directors **Company Website** Corporate Governance → Our Company → Board Directors, Management Team and Executive Officers → Board of Directors **Integrated Annual Corporate Governance Report (I-ACGR)** Page 50, Item 1, Optional: Principal 4
	Nominating Committee		
D.2.8	Does the company have a Nominating Committee?	Yes	The Nominations Committee facilitates the search for diverse, qualified candidates for the Board. In coordination with the Corporate Governance Committee, it evaluates the qualifications of covered nominees and interlocked or seconded officers to ensure alignment with Chinabank's strategic vision. **Integrated Report** Page 92, Nominations Committee **Company Website** Corporate Governance → Governance at Chinabank → Board Matters → 2026 → Nominations Committee Nominations Committee Charter **Corporate Governance Manual** Page 74-75, 13. Nominations Committee **2025 Results of the Annual Stockholders' and Organizational Board Meeting** Page 4, Nominations Committee
D.2.9	Is the Nominating Committee comprised of a majority of independent directors/commissioners?	Yes	All members of the Nominations Committee are independent directors. Nominations Committee for Operational Year 2025

			Chair: Margarita L. San Juan *(Lead Independent Director)* Members: Claire Ann T. Yap *(Independent Director)* Philip S.L. Tsai *(Independent Director)* **2025 Results of the Annual Stockholders' and Organizational Board Meeting** Page 4, Nominations Committee
D.2.10	Is the chairman of the Nominating Committee an independent director/commissioner?	Yes	As shown in the previous item, the Nominations Committee is chaired by Ms. Margarita L. San Juan, a non-executive, independent director. **2025 Results of the Annual Stockholders' and Organizational Board Meeting** Page 4, Nominations Committee
D.2.11	Does the company disclose the terms of reference/ governance structure/charter of the Nominating Committee?	Yes	The Nominations Committee charter is available on the company website. **Company Website** Corporate Governance → Governance at Chinabank → Board Matters → 2026 → Nominations Committee → Nominations Committee Charter
D.2.12	Is the meeting attendance of the Nominating Committee disclosed and if so, did the Nominating Committee meet at least twice during the year?	Yes	In 2025, the Nominations Committee met 15 times. **Integrated Report** Page 91, Nominations Committee, Attendance in Board and Committee Meetings **Annual Report** Page 94, Nominations Committee **Company Website** Corporate Governance → Governance at Chinabank → Board Matters → 2026 → Nominations Committee
	Remuneration Committee / Compensation Committee		

D.2.13	Does the company have a Remuneration Committee?	Yes	The Remuneration Committee oversees the compensation of directors and key executives, ensuring that remuneration packages are aligned with the Bank's culture, long-term strategy, and stakeholder interests. **Integrated Report** Page 92, Remuneration Committee **Company Website** Corporate Governance → Governance at Chinabank → Board Matters → 2026 → Remuneration Committee → Remuneration Committee Charter **Corporate Governance Manual** Page 76, 14. Remuneration Committee **2025 Results of the Annual Stockholders' and Organizational Board Meeting** Page 4, Remuneration Committee
D.2.14	Is the Remuneration Committee comprised entirely of nonexecutive directors/commissioners with a majority of independent directors/commissioners?	Yes	All members of the Remuneration Committee are non-executive directors with a majority of independent directors. Remuneration Committee for Operational Year 2025 Chair: Genaro V. Lapez *(Independent Director)* Members: Jose T. Sio *(Non-executive Director)* Philip S.L. Tsai *(Independent Director)* **2025 Results of the Annual Stockholders' and Organizational Board Meeting** Page 4, Remuneration Committee
D.2.15	Is the chairman of the Remuneration Committee an independent director/commissioner?	Yes	As shown in the previous item, the Remuneration Committee is chaired by Mr. Genaro V. Lapez, a non-executive, independent director. **2025 Results of the Annual Stockholders' and Organizational Board Meeting** Page 4, Remuneration Committee

D.2.16	Does the company disclose the terms of reference/ governance structure/ charter of the Remuneration Committee?	Yes	The Remuneration Committee charter is available on the company website. **Company Website** Corporate Governance → Governance at Chinabank → Board Matters → 2026 → Remuneration Committee Remuneration Committee Charter
D.2.17	Is the meeting attendance of the Remuneration Committee disclosed and, if so, did the Remuneration Committee meet at least twice during the year?	Yes	In 2025, the Remuneration Committee met two times. **Integrated Report** Page 91, Remuneration Committee, Attendance in Board and Committee Meetings **Annual Report (SEC Form 17-A)** Page 95, Remuneration Committee **Company Website** Corporate Governance → Governance at Chinabank → Board Matters → 2026 → Remuneration Committee
	Audit Committee		
D.2.18	Does the company have an Audit Committee?	Yes	The Audit Committee oversees the integrity of financial statements and the adequacy of internal controls. It is responsible for the appointment, re-appointment and removal of the Chief Audit Executive/ internal auditor and External Auditor and ensures both remain independent and have unrestricted access to Bank records and personnel. The Committee has the explicit authority to investigate any matter within its terms of reference, in order to ensure the effectiveness and efficiency of the Bank's internal controls. **Integrated Report** Page 89, Audit Committee **Company Website** Corporate Governance → Governance at Chinabank → Board Matters → 2026 → Audit Committee

			Audit Committee Charter **Corporate Governance Manual** Page 57-66, 8. Audit Committee **2025 Results of the Annual Stockholders' and Organizational Board Meeting** Page 4, Audit Committee
D.2.19	Is the Audit Committee comprised entirely of non-executive directors/commissioners with a majority of independent directors/commissioners?	Yes	As of December 31, 2025, all members of the Audit Committee are independent directors. Audit Committee for Operational Year 2025 Chair: Claire Ann T. Yap *(Independent Director)* Members: Joaquin T. Dee *(Non-executive Director)* – Member **until August 5, 2025** Margarita L. San Juan *(Independent Director)* – Member **from August 6, 2025** Genaro V. Lapez *(Independent Director)* **2025 Results of the Annual Stockholders' and Organizational Board Meeting** Page 4, Audit Committee **Integrated Report** Page 90, Attendance in Board and Committee Meetings, Audit Committee Page 132-133, Report of the Audit Committee **Integrated Annual Corporate Governance Report** Pages 38-39, Item 2, Recommendation 3.2
D.2.20	Is the chairman of the Audit Committee an independent director/commissioner?	Yes	As shown in the previous item, the Audit Committee is chaired by Ms. Claire Ann T. Yap, a non-executive, independent director. **2025 Results of the Annual Stockholders' and Organizational Board Meeting** Page 4, Audit Committee

D.2.21	Does the company disclose the terms of reference/governance structure/charter of the Audit Committee?	Yes	The Audit Committee charter is available on the company website. **Company Website** Corporate Governance → Governance at Chinabank → Board Matters → 2026 → Audit Committee → Audit Committee Charter
D.2.22	Does at least one of the independent directors/commissioners of the committee have accounting expertise (accounting qualification or experience)?	Yes	Ms. Claire Ann T. Yap, the independent director chair of the committee, is a **Certified Public Accountant** and graduated with a Bachelor of Science degree in Accountancy, *cum laude*, from De La Salle University. **Annual Report (SEC Form 17-A)** Page 71, Claire Ann T. Yap **Integrated Report** Page 111, Claire Ann T. Yap
D.2.23	Is the meeting attendance of the Audit Committee disclosed and, if so, did the Audit Committee meet at least four times during the year?	Yes	In 2025, the Audit Committee met 13 times. **Integrated Report** Page 90, Audit Committee, Attendance in Board and Committee Meetings **Annual Report (SEC Form 17-A)** Page 93-94, Audit Committee **Company Website** Corporate Governance → Governance at Chinabank → Board Matters → 2026 → Audit Committee **Integrated Annual Corporate Governance Report** Page 41, Item 1, Optional: Recommendation 3.2
D.2.24	Does the Audit Committee have primary responsibility for recommendation on the appointment, and removal of the external auditor?	Yes	The Audit Committee is primarily responsible for recommending the appointment or removal of external auditors. **Audit Committee Charter**

			Page 7, Item b), 4) External Auditors **Corporate Governance Manual** Page 60, Item c., 8.4.4 External Auditor **Integrated Annual Corporate Governance Report (I-ACGR)** Page 79-80, Item 1, Recommendation 9.1
D.3	**Board Processes**		
	Board meetings and attendance		
D.3.1	Are the board of directors meeting scheduled before the start of financial year?	Yes	Regular Board meetings are scheduled **before the start of each year** and are held on the **first Wednesday of each month** to evaluate performance, set strategic direction and approve key policies. Special meetings are convened as necessary to address critical matters requiring immediate deliberation or decision-making. **Integrated Report** Page 92, Board and Committee Meetings **By-laws** Page 8, Article IV Board of Directors, Sec. 4. Regular Meetings **Corporate Governance Manual** Page 61, C. Board and Committee Meetings, 1. Schedule of Board Meetings **Integrated Annual Corporate Governance Report** Pages 50-51, Item 2, Optional: Principle 4
D.3.2	Does the board of directors/commissioners meet at least six times during the year?	Yes	In 2025, the Board of Directors held 15 meetings. **Integrated Report** Page 90, Attendance in Board and Committee Meetings **Annual Report (SEC Form 17-A)** Page 72, No. of Meetings Attended

			Company Website Corporate Governance → Governance at Chinabank → Board Matters → Board Attendance **Definitive Information Statement (SEC Form 20-IS)** Page 14, 5. Directors and Principal Officers **Integrated Annual Corporate Governance Report (I-ACGR)** Page 51, Item 3, Optional: Principle 4
D.3.3	Has each of the directors/commissioners attended at least 75% of all the board meetings held during the year?	Yes	In 2025, the incumbent directors attended at least 80% of all Board meetings. **Integrated Report** Page 90, Board, Attendance in Board and Committee Meetings **Annual Report (SEC Form 17-A)** Page 72, No. of Meetings Attended **Company Website** Corporate Governance → Governance at Chinabank → Board Matters → Board Attendance **Definitive Information Statement (SEC Form 20-IS)** Page 14, 5. Directors and Principal Officers
D.3.4	Does the company require a minimum quorum of at least 2/3 for board decisions?	Yes	In matters requiring Board approval, a quorum of **2/3** is needed. **Corporate Governance Manual** Page 61, 3.1.4, 3.1 Full Board of Directors meetings, 3. Conduct of Meetings, Attendance and Quorum Requirement **Integrated Annual Corporate Governance Report (I-ACGR)** Page 52, Item 4, Optional: Principle 4
D.3.5	Did the non-executive directors/commissioners of the company meet separately at least once during the year without any executives present?	Yes	Non-executive directors of the Bank held a meeting on **July 2, 2025** without the presence of any executive director.

			Company Website Corporate Governance → Governance at Chinabank → Board Matters → Meeting of the Non-Executive Directors (NEDs) → Certification of Non-Executive Director Meeting **Integrated Annual Corporate Governance Report (I-ACGR)** Page 57-58, Item 1, Recommendation 5.7
	Access to information		
D.3.6	Are board papers for board of directors/commissioners meetings provided to the board at least five business days in advance of the board meeting?	Yes	Materials for board meetings are provided to directors at least **five business days** in advance. **Corporate Governance** Page 53-54, 4. Board Materials **Integrated Report** Page 92, Board and Committee Meetings **Integrated Annual Corporate Governance Report (I-ACGR)** Page 8, Item 1, Optional: Recommendation 1.5
D.3.7	Does the company secretary play a significant role in supporting the board in discharging its responsibilities?	Yes	Assisting the Board of Directors in the effective and efficient discharge of their duties, is the Corporate Secretary, who reports operationally to the Chairman and is accountable to the Board. The Corporate Secretary is a senior-level officer responsible for safeguarding official records and administering Board and Committee activities and likewise serves as a key governance advisor and acts as a vital liaison between the Board, Management, and stockholders, facilitating transparent and objective communication across the organization. The roles and responsibilities of the Corporate Secretary are disclosed in the Corporate Governance Manual. **Corporate Governance Manual** Page 92, H. Corporate Secretary **Integrated Annual Corporate Governance Report (I-ACGR)**

			[Page 7, Item 1, Recommendation 1.5]
D.3.8	Is the company secretary trained in legal, accountancy or company secretarial practices and has kept abreast on relevant developments?	Yes	The Corporate Secretary, Atty. Leilani B. Elarmo, earned her **Bachelor of Laws degree** from the University of the Philippines, where she also obtained her Bachelor of Science in Business Administration degree, *cum laude*. On **September 3, 2025**, Atty. Elarmo attended the annual Chinabank Group Corporate Governance Training for all directors and key officers. Her Certificate of Participation is linked below. **Annual Report (SEC Form 17-A)** Page 73, Leilani B. Elarmo **Definitive Information Statement (SEC Form 20-IS)** Page 15, Leilani B. Elarmo **Integrated Annual Corporate Governance Report (I-ACGR)** Page 10, Item 4, Recommendation 1.5 Annex 1, Certificates of Participation in the 2025 Advanced Corporate Governance Training (Corporate Secretary and Chief Compliance and Governance Officer)
	Board Appointments and Re-Election		
D.3.9	Does the company disclose the criteria used in selecting new directors/commissioners?	Yes	The minimum qualifications that a director must have are disclosed in the manual on corporate governance. **Corporate Governance Manual** Page 44, 2. Qualifications of Directors Pages 12-13, 1.8 Nomination and Election of Directors Annex 2, 2025 Rules Governing the Nomination and Election of Directors **Integrated Report** Page 85, Nomination and Election

D.3.10	Did the company describe the process followed in appointing new directors/commissioners?	Yes	The Nomination Process is disclosed in the manual on corporate governance. **Corporate Governance Manual** Page 12, 1.8 Nomination and Election of Directors Annex 2, 2025 Rules Governing the Nomination and Election of Directors **Integrated Report** Page 85, Nomination Process **Company Website** Corporate Governance → Governance at Chinabank → Board Matters → Board Policies → Board Skill Set Matrix and Measurable Objectives **Integrated Annual Corporate Governance Report (I-ACGR)** Pages 22-23, Item 4, Recommendation 2.6
D.3.11	Are all directors/commissioners subject to re-election every 3 years; or 5 years for listed companies in countries whose legislation prescribes a term of 5 years 2 each? 2. The five years term must be required by legislation which preexisted the introduction of the ASEAN Corporate Governance Scorecard in 2011	Yes	In accordance with **Section 22 of the Revised Corporation Code** and the Bank's **By-Laws**, directors are elected annually and shall serve for a term of **one (1) year**. **Revised Corporation Code of the Philippines** Page 11, Title III, Sec. 22 Board of Directors or Trustees of a Corporation; Qualification and Term **By-laws** Page 8, Sec. 2. Election and Terms
	Remuneration Matters		
D.3.12	Do the shareholders or the Board of Directors approve the remuneration of the executive directors and/or the senior executives?	Yes	The Board of Directors is responsible for the approval of the remuneration of the Bank's senior executives through the Remuneration Committee. In alignment with its charter, the Committee ensures compensation is consistent with the Bank's culture, strategy, and control environment. **Company Website**

			Corporate Governance → Governance At Chinabank → Board Matters → Remuneration Committee **Corporate Governance Manual** Page 76, 14. Remuneration Committee **Integrated Annual Corporate Governance Report (I-ACGR)** Pages 19-20, Item 1, Optional: Recommendation 2.5
D.3.13	Does the company have measurable standards to align the performance-based remuneration of the executive directors and senior executives with long-term interests of the company, such as claw back provision and deferred bonuses?	Yes	Executive directors, as bank officers, receive performance-related compensation based on their rank, experience, and position under standard employment terms. Subject to investigation, the Bank may withhold, reduce, or claw back company-initiated incentives in cases of misconduct or Code of Ethics violations. **Integrated Report** Page 87, Board Remuneration **Company Website** Corporate Governance → Governance at Chinabank → Governance Policies → Board and Executive Remuneration **Code of Ethics** Page 28, 7.2.5 Restitution / Forfeiture of Benefits **Integrated Annual Corporate Governance Report (I-ACGR)** Pages 20-21, Item 2, Optional: Recommendation 2.5
	Internal Audit		
D.3.14	Does the company have a separate internal audit function?	Yes	The Bank has an internal audit function in place which provides an independent, objective assurance and consulting function established to examine, evaluate and improve the effectiveness of internal control, risk management and governance systems and processes of the Bank. **Corporate Governance Manual** Page 96, 2. Internal Audit

			Integrated Report Page 100-101, Internal Audit: Assurance That Fuels Innovation **Integrated Annual Corporate Governance Report (I-ACGR)** Page 93, Item 1, Recommendation 12.2
D.3.15	Is the head of internal audit identified or, if outsourced, is the name of the external firm disclosed?	Yes	Mr. Jeruel N. Lobien is the Bank's Chief Audit Executive (CAE) and Head of the Audit Group. **Annual Report (SEC Form 17-A)** Page 74, Jeruel B. Lobien **Integrated Annual Corporate Governance Report (I-ACGR)** Page 97, Item 1, Recommendation 12.3
D.3.16	Does the appointment and removal of the internal auditor require the approval of the Audit Committee?	Yes	The Audit Committee is responsible for the **appointment**, **re-appointment** and **removal** of the **Chief Audit Executive/Internal Auditor** and External Auditor, and ensures both remain independent and have unrestricted access to Bank records and personnel. **Corporate Governance Manual** Page 93, C. Audit Function, 1. Internal Auditor or the Chief Audit Executive (CAE), 1.1 Appointment, Reappointment and Removal of the CAE **Audit Committee Charter** Page 5, 2) Establish and protect the internal audit function's independence and qualifications., Organizational Independence, Item 2 **Integrated Report** Page 89, Audit Committee **Integrated Annual Corporate Governance Report** Page 41, Item 2, Optional: Recommendation 3.2
	Risk Oversight		

D.3.17	Does the company establish a sound internal control procedures/risk management framework and periodically review the effectiveness of that framework?	Yes	The Bank has established a sound internal control and risk management framework, with risk identification and assessment embedded in its control processes. Employees at all levels are accountable for managing and reporting risks, while a strong risk culture is reinforced group-wide through regular training and communication initiatives. The Risk Management Group (RMG), led by the Chief Risk Officer, oversees the implementation of the risk management function, including the identification, assessment, monitoring, and mitigation of key risks. The effectiveness of the framework is subject to regular oversight and review by the Board through the Risk Oversight Committee, which is responsible for approving the risk management framework and defining the Bank's risk appetite. **Company Website** Corporate Governance → Governance at Chinabank → Internal Control and Risk Management → Risk Management **Integrated Report** Page 97, Internal Controls Page 97-98, Risk Management: Resilience for a Dynamic Future **Integrated Annual Corporate Governance Report (I-ACGR)** Pages 32-33, Item 1, Recommendation 2.11
D.3.18	Does the Annual Report/Annual CG Report disclose that the board of directors/commissioners has conducted a review of the company's material controls (including operational, financial and compliance controls) and risk management systems?	Yes	The Board, through the Audit Committee, posits that the Bank's internal control, risk management, governance, compliance system, and financial reporting framework are in place, adequate, effective and functioning as intended. **Integrated Report** Page 133, Internal Audit Function, Report of the Audit Committee **Integrated Annual Corporate Governance Report (I-ACGR)** Page 78, Item 3, Optional: Principle 8

D.3.19	Does the company disclose the key risks to which the company is materially exposed to (i.e. financial, operational including IT, environmental, social, economic)?	Yes	The identified risks are disclosed in the annual reports. **Integrated Report** Page 38, Our Approach Page 40, Sustainability Focus Areas Pages 58-65, Sustainability and Climate-related Risk Management Pages 97-99, Risk Management: Resilient for a Dynamic Future **Annual Report (SEC Form 17-A)** Pages 34-37, (q) Risk Management **Integrated Annual Corporate Governance Report (I-ACGR)** Page 79, Item 5, Optional: Principle 8
D.3.20	Does the Annual Report/Annual CG Report contain a statement from the board of directors/commissioners or Audit Committee commenting on the adequacy of the company's internal controls/risk management systems?	Yes	The Board, through the Audit Committee, posits that the Bank's internal control, risk management, governance, compliance system, and financial reporting framework are in place, adequate, effective and functioning as intended. **Integrated Report** Page 133, Internal Audit Function, Report of the Audit Committee **Integrated Annual Corporate Governance Report (I-ACGR)** Page 78, Item 4, Optional: Principle 8
D.4	**People on the Board**		
	Board Chairman		
D.4.1	Do different persons assume the roles of chairman and CEO?	Yes	The incumbent Chairman is **Mr. Hans T. Sy** while the incumbent President and CEO is **Mr. Romeo D. Uyan Jr.** **Integrated Report** Page 84, Separation of Roles Page 106-111, Board of Directors' Profile **Company Website**

			Corporate Governance → Our Company → Board of Directors, Management Team and Executive Officers → Board and Management → Board of Directors **Integrated Annual Corporate Governance Report (I-ACGR)** Page 55, Item 1, Recommendation 5.4
D.4.2	Is the chairman an independent director/commissioner?	No	The Chairman, Ms. Hans T. Sy is a non-executive director. **Integrated Report** Page 86, Board Diversity **Integrated Annual Corporate Governance Report** Page 15, Item 1, Recommendation 2.3
D.4.3	Is any of the directors a former CEO of the company in the past 2 years?	No	None of the directors is a former CEO of the Bank in the past two years. The incumbent CEO, Mr. Romeo D. Uyan Jr., was appointed in 2023. **Integrated Report** Page 86, Board Diversity **Company Website** Corporate Governance → Our Company → Board of Directors, Management Team and Executive Officers → Board and Management → Board of Directors **Definitive Information Statement (SEC Form 20-IS)** Page 11, Romeo D. Uyan, Jr.
D.4.4	Are the roles and responsibilities of the chairman disclosed?	Yes	The roles and responsibilities of the Chairman is disclosed in the corporate governance manual. **Corporate Governance Manual** Pages 9-11, 1.6 Chairman of the Board
	Lead Independent Director		

D.4.5	If the Chairman is not independent, has the Board appointed a Lead/Senior Independent Director and has his/her role been defined?	Yes	**Ms. Margarita L. San Juan** was the Lead Independent Director for operational year 2025. Her roles and responsibilities are disclosed in the corporate governance manual accordingly. As of the Annual Shareholders' Meeting held on April 16, 2026, **Ms. Claire Ann T. Yap** was appointed as the new Lead Independent Director, following Ms. San Juan's retirement in 2026. **Integrated Report** Page 86, Board Diversity **Company Website** Corporate Governance → Our Company → Board of Directors, Management Team and Executive Officers → Board and Management → Board of Directors Corporate Governance → Company Disclosures → Annual and Special Stockholders' Meetings → 2025 → Results of the Annual Stockholders' and Organizational Board Meeting Corporate Governance → Company Disclosures → Annual and Special Stockholders' Meetings → 2026 → Results of the Annual Stockholders' and Organizational Board Meeting **Definitive Information Statement (SEC Form 20-IS)** Page 12, Margarita L. San Juan Page 13, Claire Ann T. Yap **Corporate Governance Manual** Pages 10-11, 1.6.4 Lead Independent Director **Integrated Annual Corporate Governance Report (I-ACGR)** Pages 56-57, Item 1, Recommendation 5.5
	Skills and Competencies		

D.4.6	Does at least one non-executive director/commissioner have prior working experience in the major sector that the company is operating in?	Yes	All independent, non-executive directors have banking experience. **Integrated Report** Pages 110-111, Board of Directors **Annual Report (SEC Form 17-A)** Pages 70-71, Item 9. Directors and Advisors **Definitive Information Statement (SEC Form 20-IS)** Pages 10-14, 5. Directors and Principal Officers, (a) Incumbent Directors and Advisors **Company Website** Corporate Governance → Our Company → Board of Directors, Management Team and Executive Officers → Board and Management → Board of Directors Corporate Governance → Board Matters → Board Policies → Board Skill Set Matrix and Measurable Objectives
D.5	**Board Performance**		
	Directors Development		
D.5.1	Does the company have orientation programmes for new directors/commissioners?	Yes	Newly appointed directors undergo a structured orientation facilitated by an SEC-accredited provider. They receive a comprehensive orientation kit containing essential reference materials, including the Corporate Governance Manual, Board Committee Charters, and a detailed outline of their specific duties and responsibilities, among others. **Integrated Report** Page 86, Induction and Continuing Education **Annual Report (SEC Form 17-A)** Page 96, Induction and Continuing Education **Corporate Governance Manual** Pages 108-109, F. Training Program, 1. Orientation Program **Integrated Annual Corporate Governance Report (I-ACGR)**

			Page 4-5, Item 2, Recommendation 1.3
D.5.2	Does the company have a policy and actual practice and programs that encourages directors/commissioners to attend on-going or continuous professional education programmes?	Yes	In line with **Recommendation 1.3 of the Code of Corporate Governance for Publicly Listed Companies**, an annual continuing training program for directors is implemented to ensure that they remain well-informed of developments in the business and regulatory environment, including emerging risks relevant to the Bank. On September 3, 2025, the Corporate Governance Division organized the annual Chinabank Group Corporate Governance Training attended by all directors and key officers. The program covered the following topics: • The AI Revolution That's Rewriting the Banking's Playbook • AI in Philippine Banking: Adoption, Governance, and the Road to Responsible Innovation • Investing in People: Empowering Human Capital in Banking's AI Era • Corporate Governance Briefing: Climate Risks and its Systemic Cascade to Financial Risk and Opportunity **Corporate Governance Manual** Pages 109-111, 2. Continuing Education Program for the Directors and Key Officers **Integrated Report** Page 86, Induction and Continuing Education **Annual Report (SEC Form 17-A)** Page 96, Induction and Continuing Education **Company Website** Corporate Governance → Governance at Chinabank → Board Matters → Board Training → List of Trainings Attended by the Board of Directors **Integrated Annual Corporate Governance Report (I-ACGR)** Pages 3-4, Item 1, Recommendation 1.3 Pages 5-6, Item 3, Recommendation 1.3

	CEO/Executive Management Appointments and Performance		
D.5.3	Does the company disclose the process on how the board of directors/commissioners plans for the succession of the CEO/Managing Director/President and key management?	Yes	The Board is responsible for establishing and maintaining an effective succession planning / management program. Through this, potential successors for key roles are systematically identified, ensuring they meet the "fit and proper" standards, and prepared. The process also involves a collaborative review supported by background checks. Candidates are then evaluated, endorsed and approved for appointment, accordingly. **Integrated Report** Page 95, Senior Management Appointment and Succession **Corporate Governance Manual** Page 21, e. Succession Planning **Integrated Annual Corporate Governance Report (I-ACGR)** Page 15-16, Items 1-2, Recommendation 2.4
D.5.4	Does the board of directors/commissioners conduct an annual performance assessment of the CEO/Managing Director/President?	Yes	Annually, the Bank conducts a self-assessment performance evaluation for the Board, individual directors, board committees, and the President and CEO. The process and criteria for this evaluation are disclosed in the annual report. **Integrated Report** Page 88, Performance Evaluation Page 88, Independent Board Evaluation
	Board Appraisal		
D.5.5	Did the company conduct an annual performance assessment of the board of directors/commissioners and disclose the criteria and process followed for the assessment?	Yes	Annually, the Bank conducts a self-assessment performance evaluation for the Board, individual directors, board committees, and the President and CEO. The process and criteria for this evaluation are disclosed in the annual report.

			Integrated Report Page 88, Performance Evaluation Page 88, Independent Board Evaluation
	Director Appraisal		
D.5.6	Did the company conduct an annual performance assessment of the individual directors/commissioners and disclose the criteria and process followed for the assessment?	Yes	Annually, the Bank conducts a self-assessment performance evaluation for the Board, individual directors, board committees, and the President and CEO. The process and criteria for this evaluation are disclosed in the annual report. **Integrated Report** Page 88, Performance Evaluation Page 88, Independent Board Evaluation **Integrated Annual Corporate Governance Report (I-ACGR)** Pages 58-59, Item 3, Recommendation 6.1
	Committee Appraisal		
D.5.7	Did the company conduct an annual performance assessment of the board committees and disclose the criteria and process followed for the assessment?	Yes	Annually, the Bank conducts a self-assessment performance evaluation for the Board, individual directors, board committees, and the President and CEO. The process and criteria for this evaluation are disclosed in the annual report **Integrated Report** Page 88, Performance Evaluation Page 88, Independent Board Evaluation **Integrated Annual Corporate Governance Report (I-ACGR)** Pages 58-59, Item 4, Recommendation 6.1
	LEVEL 2 – Bonus Items		
(B)A	**Rights and Equitable Treatment of shareholders**		

(B)A.1	**Right to participate effectively in and vote in general shareholders meeting and should be informed of the rules, including voting procedures, that govern general shareholders meeting.**		
(B)A.1.1	Does the company practice real time secure electronic voting in absentia at general meetings of shareholders?	Yes	Stockholders during the ASM, may cast real-time voting in absentia until the adjournment of the meeting through the Online Voting Portal. **Definitive Information Statement (SEC Form 20-IS)** Page 269, Voting in Absentia (Online Voting) **Company Website** Online Voting, Frequently Asked Questions, 2026 Annual Stockholders' Meeting **Integrated Annual Corporate Governance Report (I-ACGR)** Page 109, Item 2, Optional: Principle 13
(B)A.2	**Equitable treatment of shareholders**		
(B)A.2.	**Notice of AGM**		
(B)A.2.1	Does the company release its notice of AGM (with detailed agendas and explanatory circulars), as announced to the Exchange, at least 28 days before the date of the meeting?	Yes	The Annual Shareholders' Meeting (ASM) is scheduled for April 16, 2026. The Notice of ASM was released on January 8, 2026, at least **98 days** before the meeting. Meanwhile, the detailed agenda and Notice of ASM, as disclosed in the Preliminary Information Statement and the Definitive Information Statement, were released at least **43 days** and **37 days** before the meeting, respectively. Date of Notice: January 8, 2026 Release of Preliminary Information Statement: March 4, 2026 Release of Definitive Information Statement: March 10, 2026 Date of ASM: April 16, 2026 **Company Website** Corporate Governance → Company Disclosures → SEC Filings and Other Disclosures → 2026 → SEC Form 20-IS (Information Statement) **PSE Edge** Notice of Annual Shareholders' Meeting

			Preliminary Information Statement Definitive Information Statement **Integrated Annual Corporate Governance Report (I-ACGR)** Pages 104, Item 1, Recommendation 13.2
(B).B.	**Sustainability and Resilience**		
(B).B.1			
(B).B.1.1	Does the company disclose how it manages climate-related risks and opportunities?	Yes	As recommended by the Task Force on Climate-Related Financial Disclosures and later incorporated into the International Financial Reporting Standards (IFRS) S2, the Bank has reported on the following: **Governance:** The Sustainability Oversight Committee (SOC), is responsible for identifying, measuring, managing, and monitoring sustainability matters including managing environmental and social risk. **Strategy:** In determining ESG topics that are material to the Bank, a double materiality assessment was conducted engaging both internal and external stakeholders to determine how sustainability-topics influence financial performance, help in identifying trends, anticipate emerging issues, and optimize resource allocation. **Risk Management:** Sustainability and climate-related factors are integrated into our overall risk management framework. To maintain a comprehensive risk profile, sustainability and climate-related risks were identified and assessed using a structured, multi-dimensional approach. **Metrics & Targets:** As part of its medium-term targets, by 2030 the Bank aims to: 1. Have an additional 150 branches (about 30% of network as of 2025) to be enrolled under Retail Aggregation Program (RAP)- Retail Competition and Open Access (RCOA) with renewable energy. 2. Reduce coal exposure to not more than 5% of the Bank's total loan portfolio.

			Year-end targets and long-term targets (beyond 2030) are also disclosed in the Integrated Report. **Integrated Report** Page 32-33, Sustainability and Climate-related Governance, Sustainability Oversight Committee Page 34-41, Sustainability and Climate-related Strategy Page 58-65, Sustainability and Climate-related Risk Management Page 74-76, Sustainability and Climate-related Metrics and Targets
(B).B.1.2	Does the company disclose that its Sustainability Report / Sustainability Reporting is externally assured?	Yes	The contents of the integrated report have been reviewed by an independent body: **CSRWorks International** for **limited external assurance** based on Accountability's Assurance Standard AA1000 AS v3, on the non-financial data within the Report. **Integrated Report** Page 2, Approval and Assurance Page 148-152, Independent Limited Assurance Report on Sustainability Information
(B).B.1.3	Does the company disclose the engagement channel with stakeholder groups and how the company responds to stakeholders' ESG concerns?	Yes	Internal and external stakeholders are engaged through various platforms including surveys, briefings, events, online and face-to-face meetings, social media, and more. These engagement channels are disclosed under the *How We Engaged* column in Stakeholder Engagement and the Bank's response to stakeholder concerns are listed under *Outcome of Engagements*. **Integrated Report** Page 34-35, Sustainability and Climate-related Strategy, Stakeholder Engagement
(B).B.1.4	Does the company have a unit / division / committee who is specifically responsible to manage the sustainability matters?	Yes	The **Sustainability Oversight Committee (SOC)**, a sub-Committee of the Management Committee, was established to ensure the oversight and management of sustainability- and climate-related risk and opportunities. The SOC is also responsible for identifying, measuring, managing, and monitoring sustainability- and climate-related risks and opportunities and this is reflected in its Charter. Furthermore, the

			Committee reviews the appropriate parameters to be used in managing environmental and social (E&S) risk and the appropriate climate risk stress test scenarios, which will be used to facilitate the updates/development of the appropriate bank policies accordingly. **Integrated Report** Page 33, Sustainability and Climate-related Governance, Sustainability Oversight Committee
(B).B.1.5	Does the company disclose board of directors/commissioners' oversight of sustainability-related risks and opportunities?	Yes	The Board of Directors sets the bank's strategic priorities, which includes approaches in managing our sustainability- and climate-related risks and opportunities. Among the discussions and involvement of the Board of Directors are also in the setting of targets related to sustainability- and climate-related risks and opportunities and considered tradeoffs associated with those risks and opportunities. **Integrated Report** Page 32, Sustainability and Climate-related Governance
(B).B.1.6	Does the company disclose the linkage between executive directors and senior management remuneration and sustainability performance for the previous year?	No	At present, there is currently no linkage between executive compensation and sustainability performance as it is also the first year that the Bank has set its quantitative targets. All this will be put into consideration in the coming years. **Integrated Report** Pages 95-96, Executive Compensation **Annual Report (SEC Form 17-A)** Page 87, Item 10. Executive Compensation
(B).B.1.7	Is the company's Whistle Blowing System managed by independent parties / institutions?	No	The Bank's current whistleblowing mechanism is overseen by the Audit Committee, composed of independent directors~~.~~ **Integrated Report** Page 94-95, Whistleblowing
(B).C.	**Disclosure and transparency**		

(B).C.1	**Quality of Annual Report**		
(B).C.1.1	Are the audited annual financial report /statement released within 60 days from the financial year end?	Yes	The audited financial statement was released **59 days** after the Financial Year End. Financial Year End: December 31, 2025 Date of Disclosure: February 27, 2026 **PSE Edge** Material Information/Transactions **Company Website** Corporate Governance → SEC Filings and Other Disclosures → 2026 → SEC Form 17-C → Audited Financial Statements
(B).D.	**Responsibilities of the Board**		
(B).D.1	**Board Competencies and Diversity**		
(B).D.1.1	Does the company have at least one female independent director/commissioner?	Yes	In 2025, the Bank has two female independent directors: • Ms. Margarita L. San Juan • Ms. Claire Ann T. Yap **Integrated Report** Page 86, Board Diversity **Results of the 2025 Annual Shareholders' Meeting and Organizational Board Meeting** Page 2, Item 1
(B).D.1.2	Does the company have a policy and disclose measurable objectives for implementing its board diversity and report on progress in achieving its objectives?	Yes	*Board Diversity Policy*: The Board should be composed of directors with collective working knowledge, experience or expertise that is relevant to the Bank's industry/sector. The Board should always ensure that it has an appropriate mix of competence and expertise and that its members remain qualified for their positions individually and collectively, to enable it to fulfil its roles and responsibilities and respond to the needs of the organization based on the evolving business environment and strategic direction.

			Measurable Objectives: Below are the diversity objectives of the Board to ensure optimal mix. 1. At least one (1) female Independent Director 2. At least fifty percent (50%) of the members of the Board are with background or experience in Banking or Finance 3. At least fifty percent (50%) of the member of the Board are with background or experience in Management and/or Business Administration 4. At least fifty percent (50%) are with sufficient background or training in Anti-Money Laundering and Credit Transactions *Report on Progress*: On its 16 April 2026 meeting, the Board has appointed Ms. Claire Ann T. Yap as the new Lead ID to replace Ms. Margarita L. San Juan, whose 9-year term expired after serving in Chinabank's Board from 2017 to 2026. **Company Website** Corporate Governance → Governance at Chinabank → Board Matters → Board Policies **Integrated Report** Page 86, Board Diversity
(B).D.2	**Board Structure**		
(B).D.2.1	Is the Nominating Committee comprise entirely of independent directors/commissioners?	Yes	All members of the Nominations Committee are independent directors. Nominations Committee for Operational Year 2025 Chair: Margarita L. San Juan *(Lead Independent Director)* Members: Claire Ann T. Yap *(Independent Director)* Philip S.L. Tsai *(Independent Director)* **2025 Results of the Annual Stockholders' and Organizational Board Meeting** Page 4, Nominations Committee

(B).D.2.2	Does the Nominating Committee undertake the process of identifying the quality of directors aligned with the company's strategic directions?	Yes	The Board is composed of directors with a collective working knowledge, experience or expertise that is relevant to the banking industry/sector. The Board ensures that it has an appropriate mix of competence and expertise and that its members remain qualified for their positions individually and collectively – to fulfill their roles & responsibilities, as well as respond to the needs of the organization based on the evolving business environment & strategic direction. In line with this, there is an identified Board Skill Set Matrix and Measurable Objectives to ensure optimal mix. Each nominee's qualification is reviewed by the Nominations Committee in accordance with its charter. **Company Website** Corporate Governance → Governance at Chinabank → Board Matters → Board Policies → Skill Set Matrix of the Directors **Integrated Annual Corporate Governance Report (I-ACGR)** Page 24, Item 6, Recommendation 2.6
(B).D.3	**Board Appointments and Re-Election**		
(B).D.3.1	Does the company use professional search firms or other external sources of candidates (such as director databases set up by director or shareholder bodies) when searching for candidates to the board of directors/commissioners?	Yes	As part of its policy, the Board may engage professional search firms or other external sources to identify suitable candidates, ensuring that the selection process remains objective, merit-based, and aligned with best governance practices. In 2025, the Bank engaged the Institute of Corporate Directors, a third-party organization, to assist in the search for potential Board candidates. **Annual Report (SEC Form 17-A)** Page 92, Board of Directors **Integrated Report** Page 85, Nomination and Election **Integrated Annual Corporate Governance Report (I-ACGR)** Pages 24-25, Item 1, Optional: Recommendation to 2.6

(B).D.4	**Board Structure & Composition**		
(B).D.4.1	Do independent non-executive directors/commissioners make up more than 50% of the board of directors/commissioners for a company with independent chairman?	No	The Board of Directors elected during the annual shareholders' meeting on April 24, 2025, is composed of 4 out of 12 (33%) independent directors. **Integrated Report** Page 86, Board Diversity **Results of the 2025 Annual Shareholders' Meeting and Organizational Board Meeting** Page 2, Item 1
(B).D.5	**Risk Oversight**		
(B).D.5.1	Does the company disclose that its Board identified key risk in relation to information technology including disruption, cyber security, and disaster recovery, to ensure that such risks are managed and integrated into the overall risk management framework?	Yes	The Bank's operations and growth strategy rely heavily on **information technology**, including digitization and a "cloud-first" approach. While these enhance efficiency, customer engagement, and resilience, they also increase exposure to risks such as system outages, third-party and cross-jurisdictional dependencies, and evolving cybersecurity threats. **Integrated Report** Page 100, Information Technology (IT) Risk **Annual Report (SEC Form 17-A)** Page 37, Information Technology (IT) Risk
(B).D.6	**Board Performance**		
(B).D.6.1	Does the company have a separate board level Risk Committee?	Yes	The Bank has a separate board level **Risk Oversight Committee** responsible for the enterprise risk management framework. It oversees risk-taking activities and recovery plans, ensuring that the institutional risk management plan remains relevant and that corrective actions are implemented promptly. **Integrated Report** Page 89, Risk Oversight Committee **Company Website**

			Corporate Governance → Governance at Chinabank → Board Matters → Risk Oversight Committee Risk Oversight Committee Charter **Integrated Annual Corporate Governance Report** Page 44, Item 1, Recommendation 3.4
LEVEL 2 – Penalty			
(P)A.	**Rights and Equitable Treatment of shareholders**		
(P)A.1	**Basic shareholder rights**		
(P)A.1.1	Did the company fail or neglect to offer equal treatment for share repurchases to all shareholders?	No	The Bank does not fail or neglect to offer equal treatment for share repurchases to all shareholders. **Corporate Governance Manual** Page 118, 5.1 Stockholders, 5. Alternative Dispute Resolution System
(P)A.2	**Shareholders, including institutional shareholders, should be allowed to consult with each other on issues concerning their basic shareholder rights as defined in the Principles, subject to exceptions to prevent abuse.**		
(P)A.2.1	Is there evidence of barriers that prevent shareholders from communicating or consulting with other shareholders?	No	There are no barriers to preventing shareholders from communicating or consulting with other shareholders. **Corporate Governance Manual** Page 119, 6. Access to Relevant Information **Company Website** Investor Relations → Investor Information
(P)A.3	**Right to participate effectively in and vote in general shareholders meeting and should be informed of the rules, including voting procedures, that govern general shareholders meeting.**		
(P)A.3.1	Did the company include any additional and unannounced agenda item into the notice of AGM/EGM?	No	No additional or unannounced agenda item was included in the annual shareholder's meeting. **Company Website** Corporate Governance → Annual and Special Stockholders' Meeting → 2026 → Notice of the Annual Stockholders' Meeting Minutes of Annual Stockholders' Meeting

(P)A.3.2	Was the Chairman of the Board and the Chairmen of all Board Committees and the CEO absent from the most recent General Meeting?	No	All directors were present during the most recent shareholders' meeting. **Minutes of the Annual Stockholders' Meeting** Page 1, Directors Present:
(P)A.4	**Capital structures and arrangements that enable certain shareholders to obtain a degree of control disproportionate to their equity ownership should be disclosed.**		
	Did the company fail to disclose the existence of:		
(P)A.4.1	Shareholders agreement?	No	The Bank did not fail to disclose the existence of any shareholders' agreement. **Company Website** Corporate Governance → Company Disclosures
(P)A.4.2	Voting cap?	No	The Bank did not fail to disclose the existence of any voting cap. **Company Website** Corporate Governance → Company Disclosures
(P)A.4.3	Multiple voting rights?	No	The Bank did not fail to disclose the existence of any multiple voting rights. **Company Website** Corporate Governance → Company Disclosures
(P)A.5	**Capital structures and arrangements that enable certain shareholders to obtain a degree of control disproportionate to their equity ownership should be disclosed.**		
(P)A.5.1	Is a pyramid ownership structure and/ or cross holding structure apparent?	No	Pyramid ownership structure or cross holding structure is not apparent. **Integrated Report** Page 105, Conglomerate Map as of December 31, 2025 **Annual Report (SEC Form 17-A)** Page 275, Schedule II Map Showing Relationships Between and Among Parent Company, Subsidiaries, An Associate, and Joint Venture **Definitive Information Statement (SEC Form 20-IS)**

			Page 255, Schedule II, Map Showing Relationships Between and Among Parent Company, Subsidiaries, an Associate, and Joint Venture **Company Website** Corporate Governance → Our Company → Conglomerate Map
(P)A.6	**Insider trading and abusive self-dealing should be prohibited.**		
(P)A.6.1	Has there been any conviction of insider trading involving directors/commissioners, management and employees in the past three years?	No	There has been no conviction of insider trading involving directors, management or employees in the past three years. **Definitive Information Statement** Page 26, (e) Involvement in Legal Proceedings **Company Website** Investor Relations → Trading in Company Shares → Trading in Company Shares by the Directors and Key Officers Corporate Governance → Company Disclosures
(P)A.7	**Protecting minority shareholders from abusive action**		
(P)A.7.1	Has there been any cases of non compliance with the laws, rules and regulations pertaining to material related party transactions in the past three years?	No	There have been no cases of non-compliance with laws, rules and regulations pertaining to material related party transactions in the past three years. **Audited Financial Statements** Pages 141-146, Note 30. Related Party Transactions **Annual Report (SEC Form 17-A)** Page 90, Item 12. Certain Relationships and Related Transactions **Integrated Report** Page 95, Related Party Transactions
(P)A.7.2	Were there any RPTs that can be classified as financial assistance (i.e not conducted at arms length) to entities other than wholly-owned subsidiary companies?	No	In 2025, there are no RPTs classified as financial assistance to any entity. **Audited Financial Statements** Pages 141-146, Note 30. Related Party Transactions

			Annual Report (SEC Form 17-A) Page 90, Item 12. Certain Relationships and Related Transactions **Integrated Report** Page 95, Related Party Transactions
(P)B.1	**The rights of stakeholders that are established by law or through mutual agreements are to be respected.**		
(P)B.1.1	Have there been any violations of any laws pertaining to labour/employment/ consumer/insolvency/ commercial/competition or environmental issues?	No	The Bank does not violate any laws pertaining to labor/ employment/ consumer/ insolvency/ commercial/ competition or environmental issues. **Company Website** Corporate Governance → Company Disclosures
(P)B.2	**Where stakeholders participate in the corporate governance process, they should have access to relevant, sufficient and reliable information on a timely and regular basis.**		
(P)B.2.1	Has the company faced any sanctions by regulators for failure to make announcements within the requisite time period for material events?	No	There are no sanctions imposed by regulators to the Bank for failure to make announcements within the requisite time period for material events. **Company Website** Corporate Governance → Company Disclosures
(P)B.2.2	Is there any evidence that the company is engaging in greenwashing activities?	No	The Bank is not engaged in any greenwashing activities. **Company Website** Corporate Governance → Company Disclosures
(P)C.	**Disclosure and transparency**		
(P)C.1	**Sanctions from regulator on financial reports**		
(P)C.1.1	Did the company receive a "qualified opinion" in its external audit report?	No	The report on the consolidated and parent company financial statements presents fairly based on the independent auditor's report. **Annual Report (SEC Form 17-A)** Page 117, Opinion, Independent Auditor's Report

(P)C.1.2	Did the company receive an "adverse opinion" in its external audit report?	No	The report on the consolidated and parent company financial statements presents fairly based on the independent auditor's report. **Annual Report (SEC Form 17-A)** Page 117, Opinion, Independent Auditor's Report
(P)C.1.3	Did the company receive a "disclaimer opinion" in its external audit report?	No	The report on the consolidated and parent company financial statements presents fairly based on the independent auditor's report. **Annual Report (SEC Form 17-A)** Page 117, Opinion, Independent Auditor's Report
(P)C.1.4	Has the company in the past year revised its financial statements for reasons other than changes in accounting policies?	No	The Bank has not revised its financial statements in the past year. **Annual Report (SEC Form 17-A)** Page 117, Opinion, Independent Auditor's Report
(P)D.	**Responsibilities of the Board**		
(P)D.1	**Compliance with listing rules, regulations and applicable laws**		
(P)D.1.1	Is there any evidence that the company has not complied with any listing rules and regulations apart from disclosure rules over the past year?	No	The Bank has complied with all listing rules and regulations. **Company Website** Corporate Governance → Company Disclosures
(P)D.1.2	Have there been any instances where non-executive directors/commissioner have resigned and raised any issues of governance-related concerns?	No	There has been no instance wherein a non-executive director has resigned and raised any issue of governance-related concern.
(P)D.2	**Board structure**		
(P)D.2.1	Does the Company have any independent directors/commissioners who have served for more than nine years or two terms of five years each (which ever is higher) in the same capacity? 1 The five years term must be required by legislation which pre-existed before the introduction of the ASEAN Corporate Governance Scorecard in 2011	No	No incumbent independent director serves on the board for more than 9 years. Ms. Margarita San Juan – served for nine (9) years Mr. Philip S.L. Tsai – served for eight (8) years Ms. Claire Ann T. Yap – served for six (6) years Mr. Genaro V. Lapez – served for five (5) years **Corporate Governance Manual**

			Page 16, 1.3.2 Term Limit for Independent Directors (ID) **Integrated Report** Page 106 - 111, Board of Directors
(P)D.2.2	Did the company fail to correctly identify the description of all their directors as independent, non-executive, and executive?	No	The Bank correctly identifies the description of all its directors as independent, non-executive, and executive. **Integrated Report** Page 106 - 111, Board of Directors
(P)D.2.3	Does the company have any independent directors/non-executive/commissioners who serve on a total of more than five boards of publicly-listed companies?	No	None of the independent and non-executive directors serve on a total of more than five boards of publicly listed companies. **Integrated Report** Page 106 - 111, Board of Directors
(P)D.3	**External Audit**		
(P)D.3.1	Is any of the directors or senior management a former employee or partner of the current external auditor (in the past 2 years)?	No	None of the directors or anyone from senior management is a former employee or partner of the current external auditor in the past two years. **Integrated Report** Page 106 - 111, Board of Directors
(P)D.4	**Board structure and composition**		
(P)D.4.1	Has the chairman been the company CEO in the last three years?	No	The chairman, Mr. Hans T. Sy, has not been the CEO of the company in the last three years. The current President and CEO, Mr. Romeo D. Uyan, Jr. was first appointed on April 1, 2023. **Annual Report (SEC Form 17-A)** Page 68, Item 9. Directors and Executive Officers of the Issuer **Integrated Report** Page 106 - 111, Board of Directors

(P)D.4.2	Do non-executive directors/commissioners receive options, performance shares or bonuses?	No	Other than a reasonable per diem of up to P10,000 for attendance at each Board or committee meetings, the non-executive directors do not receive any options, performance shares or bonuses. **Annual Report (SEC Form 17-A)** Page 87, Item 10. Executive Compensation