



CHINA BANKING CORPORATION

8745 Paseo de Roxas corner Villar St., Makati City

BALANCE SHEET
(Head Office and Branches)
As of June 30, 2026

ASSETS	Current Quarter	Previous Quarter
Cash and Cash Items	P 14,042,752,583.57	P 13,403,392,417.46
Due from Bangko Sentral ng Pilipinas	34,251,523,220.40	31,714,344,756.75
Due from Other Central Banks and Banks - Net	9,048,318,489.56	8,522,767,753.38
Financial Assets at Fair Value Through Profit or Loss (FVPL) 1/	4,483,915,672.87	8,447,289,788.64
Financial Assets at Fair Value Through Other Comprehensive Income (FVOCI) - Net	145,991,989,270.67	151,148,503,568.78
Debt Securities at Amortized Cost - Net	384,512,442,979.78	374,023,346,251.84
Loans to Bangko Sentral ng Pilipinas	0.00	0.00
Interbank Loans Receivable	800,000,000.00	1,300,000,000.00
Loans and Receivables - Others	971,541,297,138.01	947,051,692,891.18
Loans and Receivables Arising from RA/CA/PR/SLB	47,497,427,707.20	47,959,383,242.70
Total Loan Portfolio (TLP) - Gross	1,019,838,724,845.21	996,311,076,133.88
Allowance for Credit Losses 2/	15,418,826,704.91	16,170,627,608.13
Total Loan Portfolio - Net	1,004,419,898,140.30	980,140,448,525.75
Equity Investment in Subsidiaries, Associates and Joint Ventures - Net	27,431,132,433.07	26,958,745,000.92
Bank Premises, Furniture, Fixture and Equipment - Net	8,565,008,753.54	8,296,256,556.09
Real and Other Properties Acquired - Net	10,109,795,552.01	9,906,224,064.35
Sales Contract Receivables - Net	121,507,192.85	131,400,884.22
Non-Current Assets Held for Sale	0.00	0.00
Other Assets - Net	407,526,728,196.89	404,348,784,651.92
Net Due from Head Office/Branches/Agencies (Philippine branch of a foreign bank)	0.00	0.00
TOTAL ASSETS	P 2,050,495,012,485.51	P 2,017,041,505,120.10
LIABILITIES		
Financial Liabilities at Fair Value Through Profit or Loss (FVPL) 3/	P 2,448,998,104.95	P 3,293,340,231.10
Deposit Liabilities	1,335,361,809,908.80	1,312,833,262,412.79
Due to Other Banks	6,499,426.61	5,076,757.56
Bills Payable	126,953,783,195.88	125,206,276,341.89
a) BSP (Rediscounting and Other Advances)	0.00	0.00
b) Interbank Loans Payable	19,849,960,000.00	19,783,617,216.27
c) Other Borrowings, including Deposit Substitutes	107,103,823,195.88	105,422,659,125.62
Bonds Payable - Net	0.00	0.00
Unsecured Subordinated Debt - Net	0.00	0.00
Redeemable Preferred Shares	0.00	0.00
Other Liabilities	407,832,700,186.87	397,974,496,668.77
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	0.00	0.00
TOTAL LIABILITIES	P 1,872,603,790,823.11	P 1,839,312,452,412.11
STOCKHOLDERS' EQUITY		
Capital Stock	P 26,913,430,120.00	P 26,913,430,120.00
Additional Paid-In Capital	17,201,646,997.10	17,201,646,997.10
Undivided Profits	13,963,112,459.30	5,970,198,010.64
Retained Earnings	124,810,530,533.68	132,402,481,440.47
Other Capital Accounts	(4,997,498,447.68)	(4,758,703,860.22)
Assigned Capital	0.00	0.00
TOTAL STOCKHOLDERS' EQUITY	177,891,221,662.40	177,729,052,707.99
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	P 2,050,495,012,485.51	P 2,017,041,505,120.10
CONTINGENT ACCOUNTS		
Guarantees Issued	P 0.00	P 0.00
Financial Standby Letters of Credit	0.00	0.00
Performance Standby Letters of Credit	11,945,090,686.94	11,348,254,808.90
Commercial Letters of Credit	4,731,216,385.90	2,572,412,945.20
Trade Related Guarantees	2,057,151,745.90	1,662,735,693.71
Commitments	111,601,146,945.60	104,114,727,696.49
Spot Foreign Exchange Contracts	11,581,509,606.62	6,769,944,671.33
Securities Held Under Custodianship by Bank Proper	0.00	0.00
Trust Department Accounts	318,174,748,050.95	322,948,371,354.53
Derivatives	764,401,468,321.76	737,097,440,272.77
Others	562,129,748.48	599,124,312.12
TOTAL CONTINGENT ACCOUNTS	P 1,225,054,461,490.15	P 1,187,113,011,755.05
FINANCIAL INDICATORS (in %)		
ASSET QUALITY		
Gross Non-Performing Loans (NPL) Ratio	1.27	1.30
Net NPL Ratio	0.53	0.49
Gross NPL Coverage Ratio	118.85	124.54
Net NPL Coverage Ratio	77.10	76.94
RELATED PARTY TRANSACTIONS		
Ratio of Loans to Related Parties to gross TLP	7.33	8.20
Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties	0.00	0.00
Ratio of DOSRI Loans to gross TLP	0.41	0.69
Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI	0.00	0.00
LIQUIDITY		
Liquidity Coverage Ratio 4/	121.55	117.95
Net Stable Funding Ratio 4/	111.92	112.28
Minimum Liquidity Ratio 5/	0.00	0.00
PROFITABILITY		
Return on Equity (ROE)	16.92	12.42
Return on Assets	1.49	1.13
Net Interest Margin	4.46	4.43
CAPITAL ADEQUACY		
Common Equity Tier 1 Ratio 4/	14.92	14.63
Tier 1 Capital Ratio	14.92	14.63
CAR	15.80	15.51
LEVERAGE		
Basel III Leverage Ratio 4/	8.76	8.97
Deferred Charges not yet Written Down	0.00	0.00

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

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

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

(Sgd.) PATRICK D. CHENG
Chief Finance Officer

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

SUBSCRIBED AND SWORN to before me this August 11, 2026 at City of Makati affiants exhibiting their Social Security System Numbers 03-8328014-9 and 03-78253233, respectively.

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Book No. 3
Series of 2026

MOUJECK STEVE O. CABALES
Notary Public for Makati City
Appt No. M-154 until 31 December 2027
2nd Floor, VGP Center,
6772 Ayala Avenue, Makati City
PTR No. 10773649; 01-06-2026; Makati City
IBP No. 569652; 12-22-2025; PPLM
MCLE Compliance No. VIII-0013539; 09-20-2024
Roll of Attorney's No. 69661

CONSOLIDATED BALANCE SHEET
(Banks and Financial Subsidiaries)
As of June 30, 2026

ASSETS	Current Quarter	Previous Quarter
Cash and Cash Items	P 17,849,943,496.56	P 17,110,923,536.72
Due from Bangko Sentral ng Pilipinas	41,888,635,234.95	37,558,914,775.18
Due from Other Central Banks and Banks - Net	11,163,004,203.22	10,218,473,127.93
Financial Assets at Fair Value Through Profit or Loss (FVPL) 1/	4,974,788,791.53	8,828,412,962.29
Financial Assets at Fair Value Through Other Comprehensive Income (FVOCI) - Net	178,004,128,362.44	182,673,629,533.49
Debt Securities at Amortized Cost - Net	394,662,519,457.45	383,777,942,831.17
Loans to Bangko Sentral ng Pilipinas	0.00	0.00
Interbank Loans Receivable	800,000,000.00	1,300,000,000.00
Loans and Receivables - Others	1,130,388,373,231.81	1,104,425,339,669.50
Loans and Receivables Arising from RA/CA/PR/SLB	51,397,427,707.20	47,959,383,242.70
Total Loan Portfolio (TLP) - Gross	1,182,585,800,939.01	1,153,684,722,912.20
Allowance for Credit Losses 2/	18,438,392,807.40	19,073,640,204.97
Total Loan Portfolio - Net	1,164,147,408,131.61	1,134,611,082,707.23
Equity Investment in Subsidiaries, Associates and Joint Ventures - Net	3,835,503,827.10	3,791,650,286.06
Bank Premises, Furniture, Fixture and Equipment - Net	10,694,914,776.70	10,379,756,677.90
Real and Other Properties Acquired - Net	11,491,055,778.43	11,208,422,508.72
Sales Contract Receivables - Net	1,126,044,832.45	1,142,438,302.81
Non-Current Assets Held for Sale	967,282,480.04	1,032,957,845.54
Other Assets - Net	416,384,365,713.05	413,499,436,050.40
Net Due from Head Office/Branches/Agencies (Philippine branch of a foreign bank)	0.00	0.00
TOTAL ASSETS	P 2,257,189,595,085.53	P 2,215,834,041,145.44
LIABILITIES		
Financial Liabilities at Fair Value Through Profit or Loss (FVPL) 3/	P 2,448,998,104.95	P 3,293,340,231.10
Deposit Liabilities	1,533,602,200,255.67	1,502,908,142,112.04
Due to Other Banks	6,499,426.61	5,076,757.56
Bills Payable	126,953,783,195.88	125,206,276,341.89
a) BSP (Rediscounting and Other Advances)	0.00	0.00
b) Interbank Loans Payable	19,849,960,000.00	19,783,617,216.27
c) Other Borrowings, including Deposit Substitutes	107,103,823,195.88	105,422,659,125.62
Bonds Payable - Net	0.00	0.00
Unsecured Subordinated Debt - Net	0.00	0.00
Redeemable Preferred Shares	0.00	0.00
Other Liabilities	413,446,094,018.21	403,848,717,020.04
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	0.00	0.00
TOTAL LIABILITIES	P 2,076,457,575,001.32	P 2,035,259,552,462.63
STOCKHOLDERS' EQUITY		
Capital Stock	P 26,913,430,120.00	P 26,913,430,120.00
Additional Paid-In Capital	17,201,646,997.10	17,201,646,997.10
Undivided Profits	13,963,112,459.30	5,970,198,010.64
Retained Earnings	127,585,226,571.09	135,182,809,082.89
Other Capital Accounts	(4,931,396,063.28)	(4,693,595,527.82)
Assigned Capital	0.00	0.00
TOTAL STOCKHOLDERS' EQUITY	180,732,020,084.21	180,574,488,682.81
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	P 2,257,189,595,085.53	P 2,215,834,041,145.44
CONTINGENT ACCOUNTS		
Guarantees Issued	P 0.00	P 0.00
Financial Standby Letters of Credit	0.00	0.00
Performance Standby Letters of Credit	12,004,427,911.94	11,408,784,533.90
Commercial Letters of Credit	4,731,216,383.90	2,572,412,945.20
Trade Related Guarantees	2,057,151,745.90	1,662,735,693.71
Commitments	114,176,950,843.47	106,692,351,936.24
Spot Foreign Exchange Contracts	11,581,509,606.62	6,769,944,671.33
Securities Held Under Custodianship by Bank Proper	0.00	0.00
Trust Department Accounts	318,174,748,050.95	322,948,371,354.53
Derivatives	764,401,468,321.76	737,097,440,272.77
Others	573,696,481.38	608,723,781.77
TOTAL CONTINGENT ACCOUNTS	P 1,227,701,169,345.92	P 1,189,760,765,189.45
FINANCIAL INDICATORS (in %)		
ASSET QUALITY		
Gross Non-Performing Loans (NPL) Ratio	1.49	1.52
Net NPL Ratio	0.66	0.64
Gross NPL Coverage Ratio	104.91	108.44
Net NPL Coverage Ratio	71.15	69.99
RELATED PARTY TRANSACTIONS		
Ratio of Loans to Related Parties to gross TLP	5.83	6.44
Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties	0.00	0.00
Ratio of DOSRI Loans to gross TLP	0.36	0.54
Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI	0.00	0.00
LIQUIDITY		
Liquidity Coverage Ratio 4/	123.03	118.59
Net Stable Funding Ratio 4/	113.45	112.65
Minimum Liquidity Ratio 5/	0.00	0.00
PROFITABILITY		
Return on Equity (ROE)	16.64	12.22
Return on Assets	1.35	1.07
Net Interest Margin	4.62	4.58
CAPITAL ADEQUACY		
Common Equity Tier 1 Ratio 4/	14.68	14.41
Tier 1 Capital Ratio	14.68	14.41
CAR	15.56	15.30
LEVERAGE		
Basel III Leverage Ratio 4/	8.87	9.08
Deferred Charges not yet Written Down	0.00	0.00

- List of Financial Allied Subsidiaries (excluding Subsidiary Insurance Companies)
China Bank Savings, Inc.
China Bank Capital Corporation

- List of Subsidiary Insurance Companies

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