

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

BALANCE SHEET
(Head Office and Branches)
As of December 31, 2025

ASSETS	Current Quarter	Previous Quarter
Cash and Cash Items	11,388,976,122.91	11,196,072,572.88
Due from Bangko Sentral ng Pilipinas	55,825,972,554.90	47,681,868,648.66
Due from Other Central Banks and Banks - Net	9,362,377,002.85	5,352,334,473.99
Financial Assets at Fair Value through Profit or Loss (FVPL) 1/	7,558,427,052.76	22,162,695,344.23
Financial Assets at Fair Value Through Other Comprehensive Income (FVOCI) - Net	138,779,763,812.13	134,776,872,975.19
Debt Securities at Amortized Cost - Net	372,866,247,840.04	372,075,711,015.52
Loans to Bangko Sentral ng Pilipinas	0.00	0.00
Interbank Loans Receivable	7,364,006,445.92	19,464,307,342.30
Loans and Receivables - Others	903,583,184,048.66	839,763,294,467.51
Loans and Receivables Arising from RA/CA/PR/SLB	0.00	11,500,000,000.00
Total Loan Portfolio (TLP) - Gross	910,947,190,494.59	870,727,601,809.81
Allowance for Credit Losses 2/	16,286,826,392.57	16,481,350,253.33
Total Loan Portfolio - Net	894,660,364,102.02	854,246,251,556.48
Equity Investment in Subsidiaries, Associates and Joint Ventures - Net	26,576,686,343.85	26,058,057,141.35
Bank Premises, Furniture, Fixture and Equipment - Net	8,304,807,079.06	8,440,049,279.26
Real and Other Properties Acquired - Net	9,954,823,424.53	9,889,113,340.87
Sales Contract Receivables - Net	148,950,277.84	182,927,642.61
Non-Current Assets Held for Sale	0.00	0.00
Other Assets - Net	408,576,695,104.98	414,097,236,672.76
Net Due from Head Office/Branches/Agencies (Philippine branch of a foreign bank)	0.00	0.00
TOTAL ASSETS	P 1,950,004,090,717.87	P 1,906,159,190,663.80
LIABILITIES		
Financial Liabilities at Fair Value through Profit or Loss (FVPL) 3/	2,699,020,646.07	1,836,095,721.56
Deposit Liabilities	1,254,631,026,686.76	1,230,587,158,903.34
Due to Other Banks	9,748,870.97	44,221,381.30
Bills Payable	118,784,444,772.07	101,875,365,765.73
a) BSP (Rediscounting and Other Advances)	0.00	0.00
b) Interbank Loans Payable	15,960,354,500.87	13,239,307,915.26
c) Other Borrowings, including Deposit Substitutes	102,824,090,271.20	88,636,057,850.47
Bonds Payable - Net	0.00	0.00
Unsecured Subordinated Debt - Net	0.00	0.00
Redeemable Preferred Shares	0.00	0.00
Other Liabilities	395,400,102,427.82	400,243,001,681.87
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	0.00	0.00
TOTAL LIABILITIES	P 1,771,524,343,403.69	P 1,734,585,843,453.80
STOCKHOLDERS' EQUITY		
Capital Stock	26,913,430,120.00	26,913,430,120.00
Additional Paid-In Capital	17,201,646,997.10	17,201,646,997.10
Undivided Profits	0.00	13,672,173,215.53
Retained Earnings	132,795,965,218.85	111,884,393,178.67
Other Capital Accounts	1,568,704,978.23	1,901,703,698.70
Assigned Capital	0.00	0.00
TOTAL STOCKHOLDERS' EQUITY	178,479,747,314.18	171,573,347,210.00
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	P 1,950,004,090,717.87	P 1,906,159,190,663.80
CONTINGENT ACCOUNTS		
Guarantees Issued	0.00	0.00
Financial Standby Letters of Credit	0.00	0.00
Performance Standby Letters of Credit	112,011,985,722.73	11,537,718,415.65
Commercial Letters of Credit	3,028,501,159.53	2,600,516,879.93
Trade Related Guarantees	1,313,774,712.50	1,167,054,393.49
Commitments	93,408,750,771.87	69,738,022,847.41
Spot Foreign Exchange Contracts	9,008,362,603.33	53,466,548,000.28
Securities Held Under Custodianship by Bank Proper	0.00	0.00
Trust Department Accounts	327,741,700,194.54	323,514,203,418.17
Derivatives	587,027,161,735.18	649,593,317,840.25
Others	805,831,844.42	862,945,662.70
TOTAL CONTINGENT ACCOUNTS	P 1,034,346,068,744.10	P 1,112,480,327,456.98
FINANCIAL INDICATORS (in %)		
ASSET QUALITY		
Gross Non-Performing Loans (NPL) Ratio	1.21	1.36
Net NPL Ratio	0.47	0.75
Gross NPL Coverage Ratio	147.37	138.92
Net NPL Coverage Ratio	92.53	94.06
RELATED PARTY TRANSACTIONS		
Ratio of Loans to Related Parties to gross TLP	8.76	9.03
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	0.68	0.71
Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI	0.01	0.01
LIQUIDITY		
Liquidity Coverage Ratio 4/	120.28	129.07
Net Stable Funding Ratio 4/	111.88	113.79
Minimum Liquidity Ratio 5/	0.00	0.00
PROFITABILITY		
Return on Equity (ROE)	12.26	12.51
Return on Assets	1.12	1.12
Net Interest Margin	4.50	4.48
CAPITAL ADEQUACY		
Common Equity Tier 1 Ratio 4/	15.52	15.32
Tier 1 Capital Ratio	15.52	15.32
CAR	16.40	16.20
LEVERAGE		
Basel III Leverage Ratio 4/	9.47	9.26
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 February 19, 2026 at City of Makati affiants exhibiting their Social Security System Numbers 03-8328014-9 and 03-78253233, respectively.

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JAZEM A. ANSAMA
Notary Public for Makati City
Appt No. M-136 until 31 December 2026
2nd Floor, VGP Center,
6772 Ayala Avenue, Makati City
PTR No. 10773635; 01-06-2026; Makati City
IBP No. 535374; 12-16-2025; Makati Chapter
MCLE Compliance No. VIII-0009566; 06-10-2024
Roll of Attorney's No. 68624

CONSOLIDATED BALANCE SHEET
(Banks and Financial Subsidiaries)
As of December 31, 2025

ASSETS	Current Quarter	Previous Quarter
Cash and Cash Items	21,776,570,260.49	14,373,901,521.36
Due from Bangko Sentral ng Pilipinas	61,929,293,816.99	59,235,877,829.34
Due from Other Central Banks and Banks - Net	11,502,584,803.48	7,108,410,669.27
Financial Assets at Fair Value through Profit or Loss (FVPL) 1/	8,014,576,191.83	22,550,820,341.58
Financial Assets at Fair Value Through Other Comprehensive Income (FVOCI) - Net	168,283,539,108.23	158,763,932,714.13
Debt Securities at Amortized Cost - Net	381,852,235,001.63	380,813,438,811.73
Loans to Bangko Sentral ng Pilipinas	0.00	0.00
Interbank Loans Receivable	7,364,006,445.92	19,464,307,342.29
Loans and Receivables - Others	1,057,044,149,999.63	991,941,849,612.42
Loans and Receivables Arising from RA/CA/PR/SLB	5,600,000,000.00	14,400,000,000.00
Total Loan Portfolio (TLP) - Gross	1,070,008,156,445.55	1,025,806,156,954.71
Allowance for Credit Losses 2/	19,078,255,248.82	19,057,728,017.21
Total Loan Portfolio - Net	1,050,929,901,196.93	1,006,748,428,937.50
Equity Investment in Subsidiaries, Associates and Joint Ventures - Net	3,834,256,524.80	3,994,293,477.74
Bank Premises, Furniture, Fixture and Equipment - Net	10,349,242,955.19	10,474,501,943.92
Real and Other Properties Acquired - Net	11,266,268,332.03	11,185,919,379.70
Sales Contract Receivables - Net	1,150,338,973.96	1,137,504,432.24
Non-Current Assets Held for Sale	964,059,095.47	890,155,111.63
Other Assets-Net	417,493,803,267.57	422,904,648,444.07
Net Due from Head Office/Branches/Agencies (Philippine branch of a foreign bank)	0.00	0.00
TOTAL ASSETS	P 2,149,346,669,528.60	P 2,100,181,833,614.21
LIABILITIES		
Financial Liabilities at Fair Value through Profit or Loss (FVPL) 3/	2,699,020,646.07	1,836,095,721.56
Deposit Liabilities	1,445,402,111,700.12	1,415,590,745,774.71
Due to Other Banks	9,748,870.97	44,221,381.30
Bills Payable	118,784,444,772.07	101,875,365,765.73
a) BSP (Rediscounting and Other Advances)	0.00	0.00
b) Interbank Loans Payable	15,960,354,500.87	13,239,307,915.26
c) Other Borrowings, including Deposit Substitutes	102,824,090,271.20	88,636,057,850.47
Bonds Payable - Net	0.00	0.00
Unsecured Subordinated Debt - Net	0.00	0.00
Redeemable Preferred Shares	0.00	0.00
Other Liabilities	401,132,664,406.93	406,424,683,824.73
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	0.00	0.00
TOTAL LIABILITIES	P 1,968,027,990,396.16	P 1,925,771,112,468.03
STOCKHOLDERS' EQUITY		
Capital Stock	26,913,430,120.00	26,913,430,120.00
Additional Paid-In Capital	17,201,646,997.10	17,201,646,997.10
Undivided Profits	0.00	13,672,173,215.53
Retained Earnings	135,570,661,255.26	114,659,089,215.09
Other Capital Accounts	1,632,940,760.08	1,964,381,598.46
Assigned Capital	0.00	0.00
TOTAL STOCKHOLDERS' EQUITY	181,318,679,132.44	174,410,721,146.18
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	P 2,149,346,669,528.60	P 2,100,181,833,614.21
CONTINGENT ACCOUNTS		
Guarantees Issued	0.00	0.00
Financial Standby Letters of Credit	0.00	0.00
Performance Standby Letters of Credit	12,064,809,588.98	11,590,156,556.90
Commercial Letters of Credit	3,028,501,159.53	2,600,516,879.93
Trade Related Guarantees	1,313,774,712.50	1,167,054,393.49
Commitments	95,918,873,973.34	72,169,382,333.12
Spot Foreign Exchange Contracts	9,008,362,603.33	53,466,548,000.28
Securities Held Under Custodianship by Bank Proper	0.00	0.00
Trust Department Accounts	327,741,700,194.54	323,514,203,418.17
Derivatives	587,027,161,735.18	649,593,317,840.25
Others	813,092,537.42	878,469,495.84
TOTAL CONTINGENT ACCOUNTS	P 1,036,916,276,504.82	P 1,114,979,648,917.08
FINANCIAL INDICATORS (in %)		
ASSET QUALITY		
Gross Non-Performing Loans (NPL) Ratio	1.44	1.55
Net NPL Ratio	0.62	0.85
Gross NPL Coverage Ratio	123.50	119.84
Net NPL Coverage Ratio	80.97	83.11
RELATED PARTY TRANSACTIONS		
Ratio of Loans to Related Parties to gross TLP	7.46	7.66
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	0.58	0.61
Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI	0.00	0.00
LIQUIDITY		
Liquidity Coverage Ratio 4/	121.64	128.89
Net Stable Funding Ratio 4/	113.40	114.99
Minimum Liquidity Ratio 5/	0.00	0.00
PROFITABILITY		
Return on Equity (ROE)	12.06	12.30
Return on Assets	1.02	1.02
Net Interest Margin	4.64	4.62
CAPITAL ADEQUACY		
Common Equity Tier 1 Ratio 4/	15.18	14.97
Tier 1 Capital Ratio	15.18	14.97
CAR	16.06	15.85
LEVERAGE		
Basel III Leverage Ratio 4/	9.49	9.31
Deferred Charges not yet Written Down	0.00	0.00

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