



# Analysts' Briefing

## 1Q 2026 Results

May 7, 2026



Moving Forward  
With You

# Panelists



Patrick D. Cheng  
Chief Finance Officer



Gerald O. Florentino  
Investor Relations Head



Domini S. Velasquez  
Chief Economist

## REMINDERS:

- ✓ Microphones and cameras are disabled during the presentation.
- ✓ For the Q & A, attendees may:
  - ✓ Post a live question - click the **"Raise Hand"** button to be recognized
  - ✓ Send questions thru the **chat box**



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# Macroeconomic Outlook



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# Macroeconomic Outlook

## Chinabank's view

**INFLATION 6.3%**

from 1.7% in FY 2025

✓ **Inflation will likely remain in the 6-7% range for the rest of 2026 and near the 4% for 2027**

✓ Key upside risks:

- Prolonged Middle East conflict, which could keep oil prices elevated and intensify second-order inflationary pressures
- Limited fertilizer supply and the possibility of El Niño conditions, which could weigh down agricultural output and raise food prices

**POLICY RATE & FX 5.0%**  
another 50-bp hike in 2026

✓ **The BSP could raise interest rates further**, at the minimum, by another 50 bps given higher inflation outlook

✓ **The PHP is expected to remain under pressure in Q2 and Q3**, as elevated global oil prices contribute to a wider trade deficit

✓ **By Q4, the PHP is likely to recover** as risk appetite improves following an expected de-escalation of geopolitical tensions

**GDP 4.0%**

from 4.4% in FY 2025

✓ **Economic growth is expected to slow further this year**

✓ Household consumption will likely remain subdued, with elevated consumer prices straining on budgets alongside a weakening labor market

✓ However, recovery in public infrastructure spending in the second half of the year along with robust semiconductor export performance could offer some support

# Macroeconomic Outlook

## Chinabank's view

	FY 2025	FY 2026F	FY 2027F
GDP growth (%)	4.4	4.0	5.7
Inflation (%)	1.7	6.3	4.0
Policy rate (end, %)	4.50	5.00	5.00
10-Year BVAL Rate (end, %)	6.072	6.7	6.1
USDPHP (end)	58.79	59.00	57.90

### Key Takeaways

- 1. Developments in the Middle East conflict continue to influence the country's economic outlook**, with global oil prices remaining elevated
- 2. GDP growth is likely to lose further momentum this year**, as downward pressures from the energy crisis compounds the lingering impact of governance-related risks
- 3. Elevated inflation may prompt additional monetary tightening by the BSP**, with although subdued economic conditions may limit the scope of policy adjustments

# 1Q 2026 Financial Performance



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# 1Q2026 Financial Highlights

**P6.8 Bn**

1Q2026 Net Income

**14.2%**

Return on Equity

**15.3%**

Capital Adequacy Ratio

**P71.4**

Book value per share

## Income Statement

- ✓ 1Q2026 Net income **grew 4% to P6.8 billion**;
- ✓ Resilient NII; NIM **improved by 12 bps YoY to 4.61% in 1Q2026**;

## Balance Sheet

- ✓ Gross Loans (+16%) **registered strong YoY growth**;
- ✓ NPL ratio steady at **1.6%**; NPL cover **more than adequate at 110%**

## Capital Position

- ✓ **Strong internal capital generation** resulted to ample buffer
  - ✓ CET-1 ratio at **14.4%**
  - ✓ Capital Adequacy Ratio (CAR) at **15.3%**
- ✓ **Declared P2.80/share dividends**, 12% higher vs. last year

# 1Q2026 Financial Highlights

<b>INCOME STATEMENTS</b> In Php millions, except %	<b>1Q2025</b>	<b>1Q2026</b>	<b>YoY change</b>
Interest income	25,357	27,443	8%
Interest expense	(8,227)	(7,945)	-3%
<b>Net interest income</b>	<b>17,129</b>	<b>19,498</b>	<b>14%</b>
Fee-based income	(832)	(1,619)	-95%
<b>Total revenue</b>	<b>16,298</b>	<b>17,879</b>	<b>10%</b>
Operating expenses	(8,361)	(8,786)	5%
<b>Income before provisions and taxes</b>	<b>7,937</b>	<b>9,094</b>	<b>15%</b>
Provision for impairment and credit losses	(285)	(684)	140%
<b>Income before income tax</b>	<b>7,652</b>	<b>8,410</b>	<b>10%</b>
Provision for income tax	(1,147)	(1,625)	42%
<b>Net income</b>	<b>6,505</b>	<b>6,785</b>	<b>4%</b>

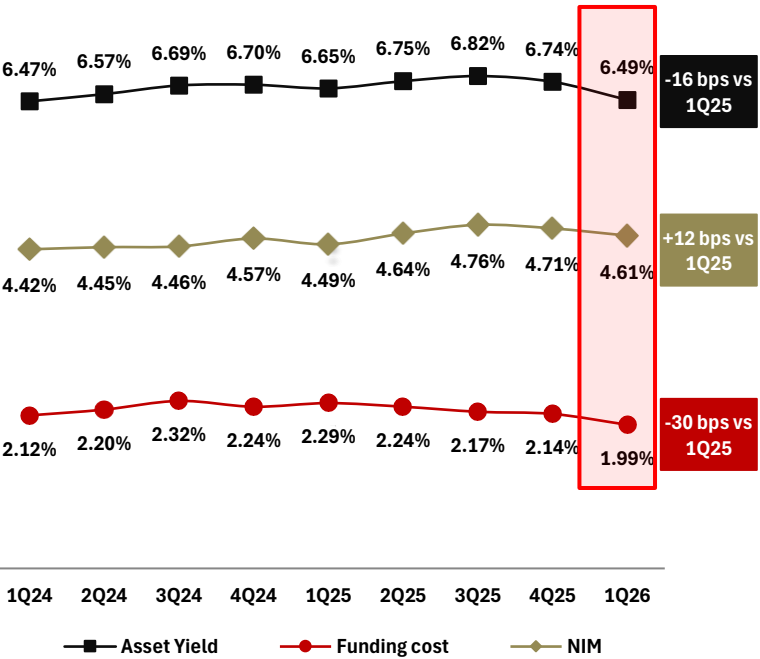
<b>Return on Equity</b>	<b>15.1%</b>	<b>14.2%</b>
<b>Return on Assets</b>	<b>1.6%</b>	<b>1.5%</b>
<b>Net interest margin</b>	<b>4.49%</b>	<b>4.61%</b>
<b>Cost-to-income ratio</b>	<b>51%</b>	<b>49%</b>

# 1Q2026 Financial Highlights

<b>BALANCE SHEETS</b> in Php billions, except %	<b>Mar 2025</b>	<b>Dec 2025</b>	<b>Mar 2026</b>	<b>YoY change</b>	<b>YtD change</b>
Liquid Assets	104	109	114	10%	4%
Investment Securities	552	562	579	5%	3%
Net Loans	936	1,038	1,085	16%	5%
Other Assets	59	72	73	23%	1%
<b>TOTAL ASSETS</b>	<b>1,651</b>	<b>1,782</b>	<b>1,850</b>	<b>12%</b>	<b>4%</b>
Deposits	1,331	1,445	1,502	13%	4%
CASA	607	693	727	20%	5%
Time Deposits	725	752	775	7%	3%
Bills Payable	106	119	125	18%	5%
Other Liabilities	39	27	31	-22%	13%
<b>TOTAL LIABILITIES</b>	<b>1,476</b>	<b>1,590</b>	<b>1,658</b>	<b>12%</b>	<b>4%</b>
<b>TOTAL EQUITY</b>	<b>175</b>	<b>191</b>	<b>192</b>	<b>10%</b>	<b>1%</b>
<b>TOTAL EQUITY AND LIABILITIES</b>	<b>1,651</b>	<b>1,782</b>	<b>1,850</b>	<b>12%</b>	<b>4%</b>
<b>NPL Ratio</b>	<b>1.5%</b>	<b>1.6%</b>	<b>1.6%</b>		
<b>NPL Cover</b>	<b>112%</b>	<b>109%</b>	<b>110%</b>		
<b>Tier 1/CET 1 Ratio</b>	<b>15.6%</b>	<b>15.2%</b>	<b>14.4%</b>		
<b>Capital Adequacy Ratio (CAR)</b>	<b>16.5%</b>	<b>16.1%</b>	<b>15.3%</b>		

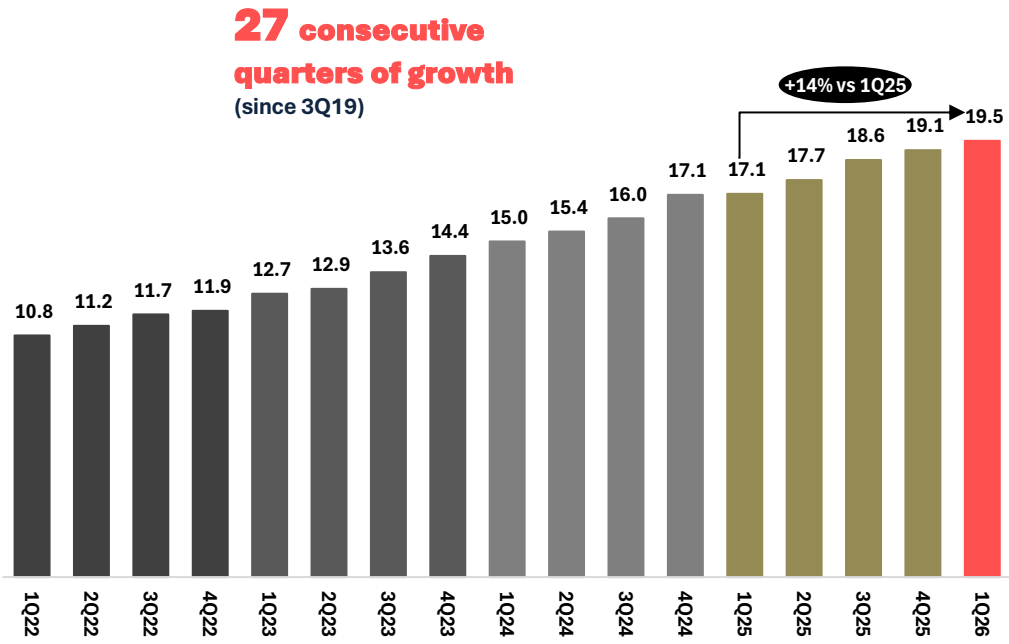
# Improving NIM amid declining funding costs

## NIM improving YoY



## Net interest income continues to grow Q-on-Q

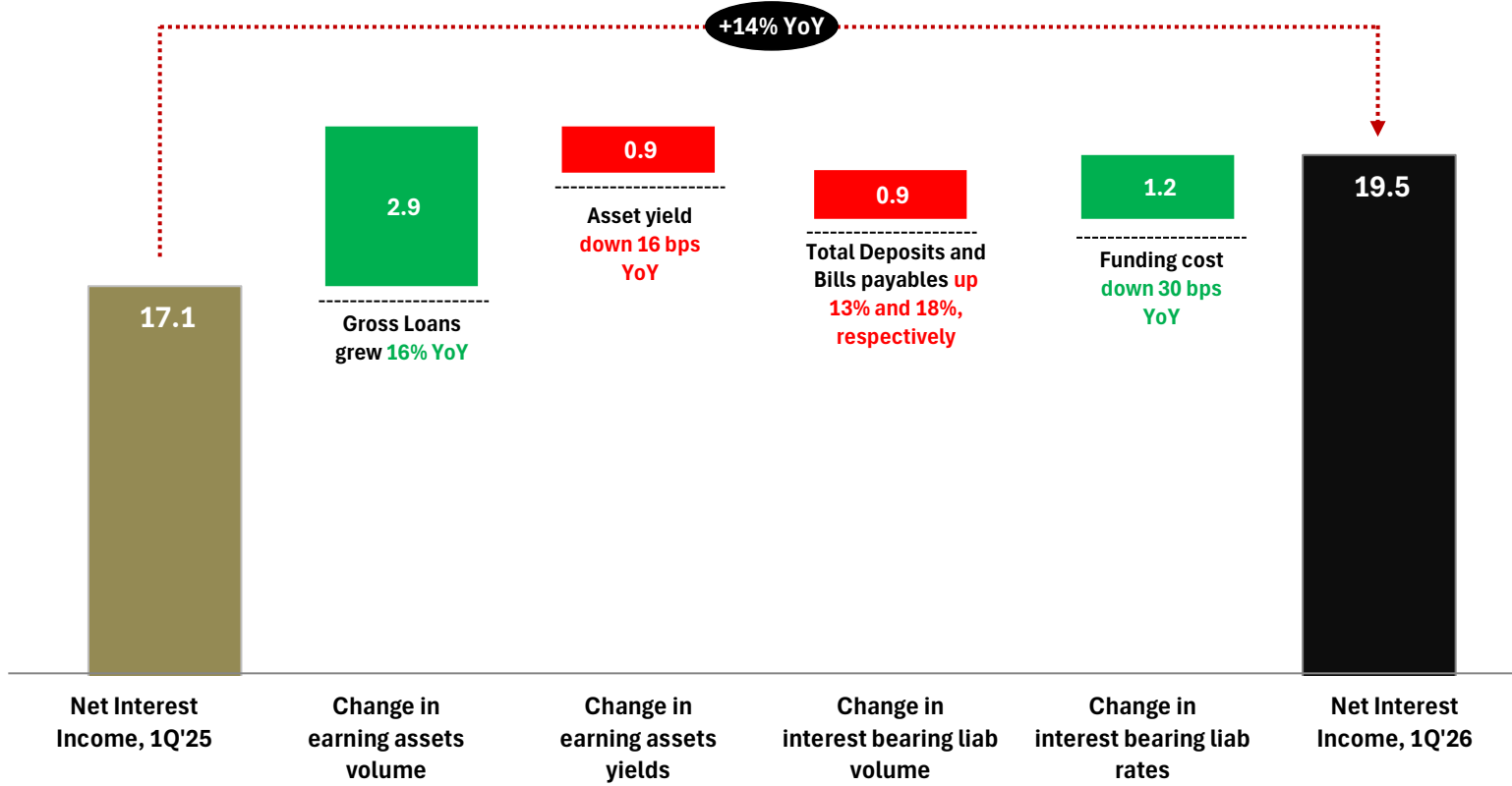
Net Interest Income (In PHP Bn)



# Improving NIM amid declining funding costs

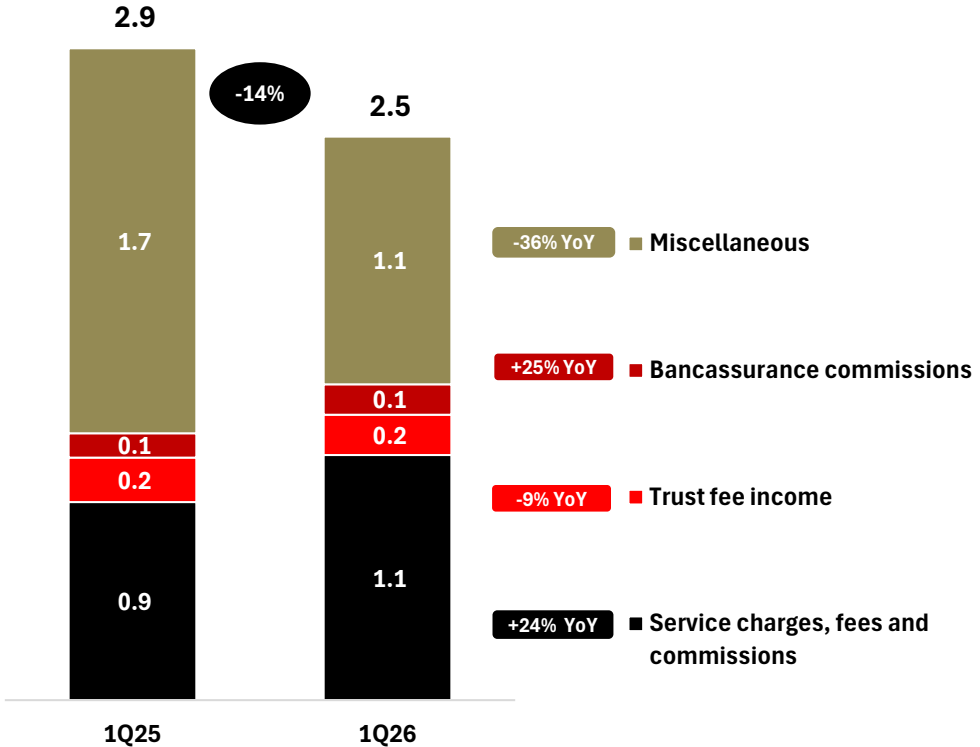
## Net interest income continues to grow

Net Interest Income (In PHP Bn)



# Core fee-based income remains strong

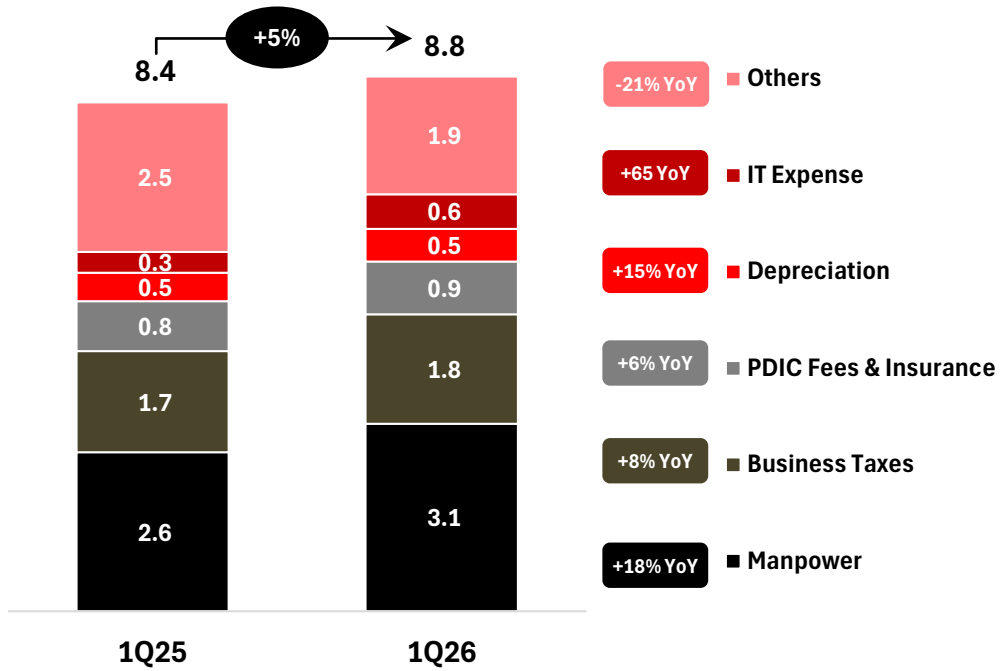
Fee-based Income, ex trading and FX losses (In PHP Bn)



- ✓ Core fee income continues to grow on higher deposits, Bancassurance and transaction-based income
- ✓ The decline in miscellaneous income was primarily due to the absence of one-off gains recognized in the same period last year.

# Spending on initiatives driving revenue growth

Operating Expenses ex provisions (in PHP Bn)

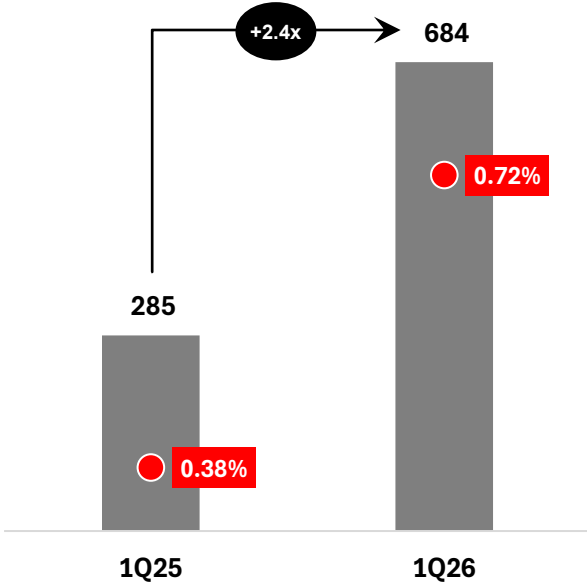


- ✓ IT expense grew 65% YoY on sustained investments in technology and infrastructure.
- ✓ Other expenses decreased due to lower litigation-related and miscellaneous expenses.

# Steady asset quality and sufficient NPL cover

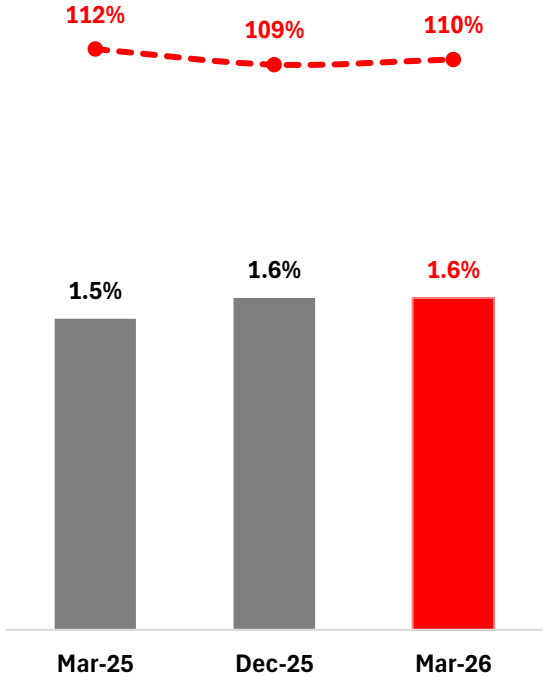
## Proactively set aside higher provisions, strengthening balance sheet

Provisions (In PHP Mn)



■ Provisions (in P Mn) ● Credit costs (Trailing 12M)

## NPL ratio stable; NPL cover more than adequate

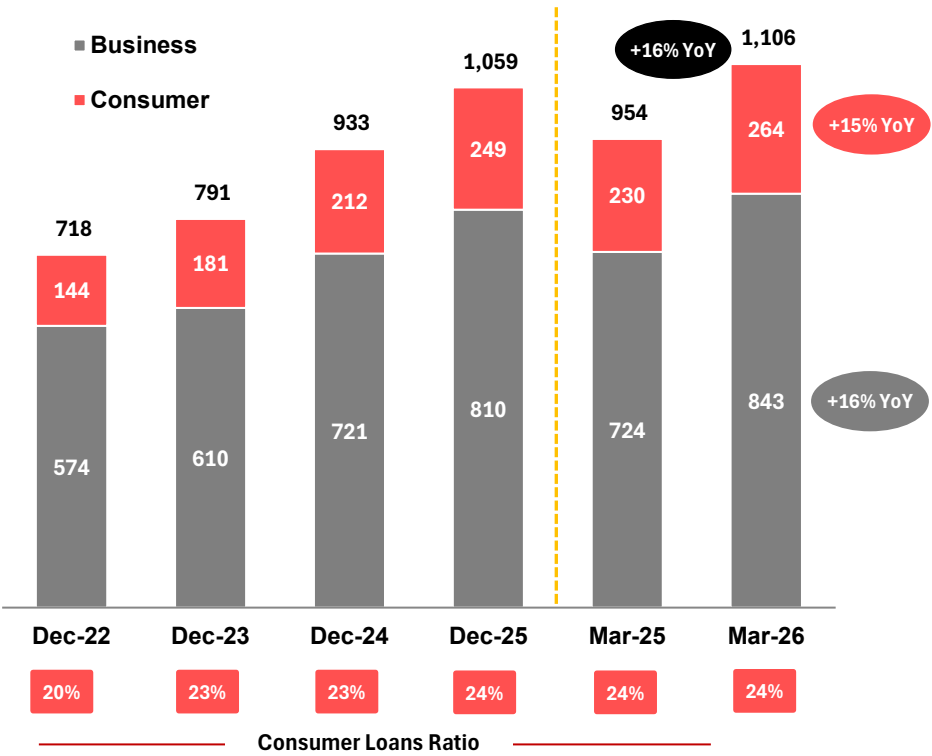


■ NPL Ratio -●- NPL Coverage, exc RE

# Sustained loan growth

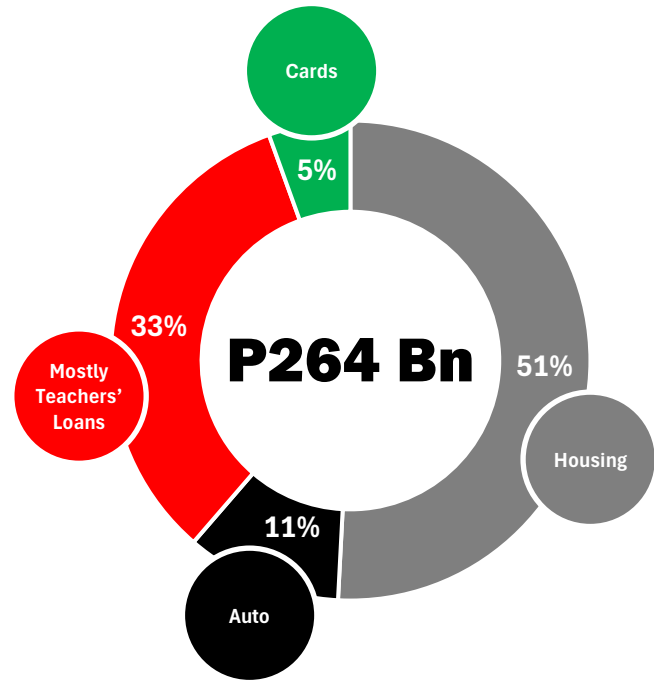
## Balanced expansion across both consumer and business segments

Gross Loans (In PHP Bn)



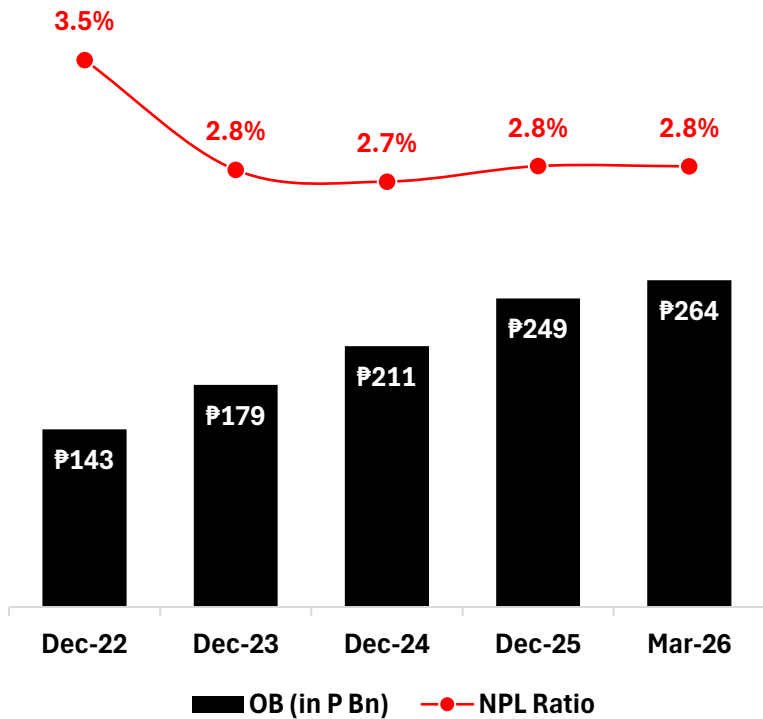
## Well-secured consumer lending portfolio

Consumer Loans Breakdown, March 2026



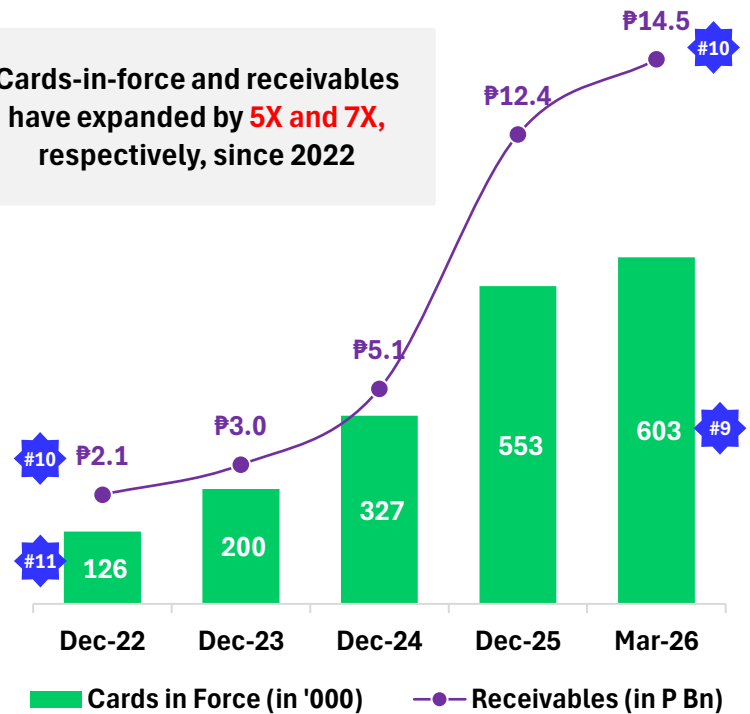
# Consumer Loans up 21% CAGR since 2022, NPL ratio <3%

**Consumer Loans**



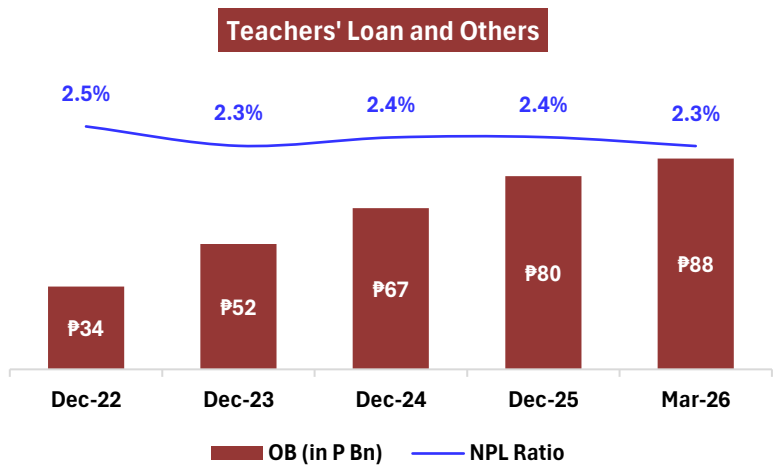
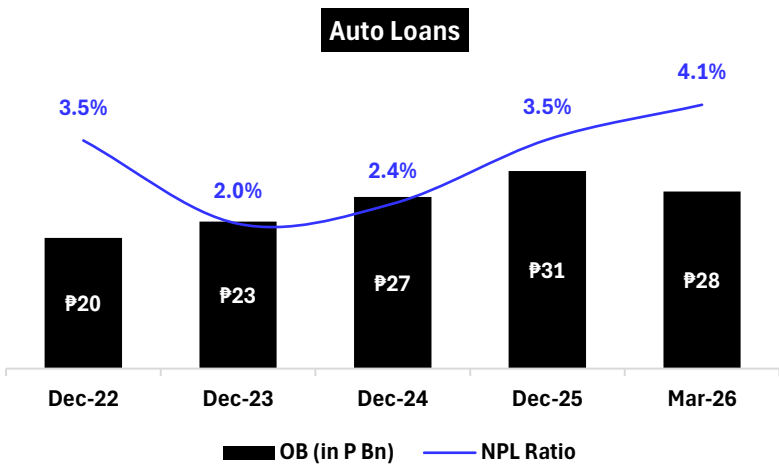
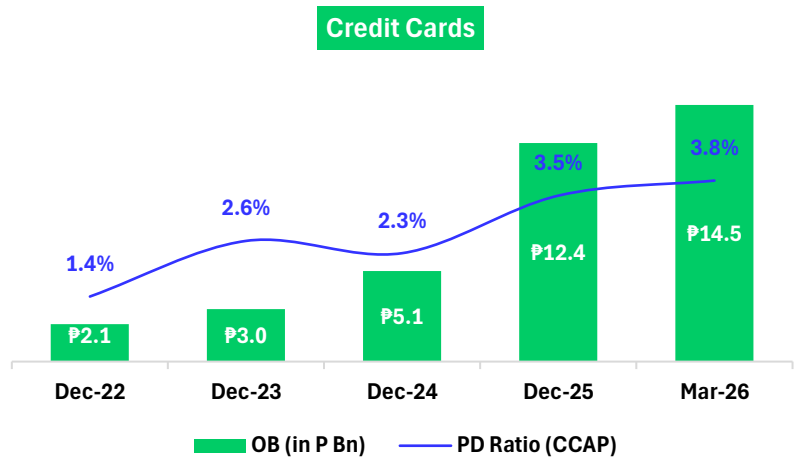
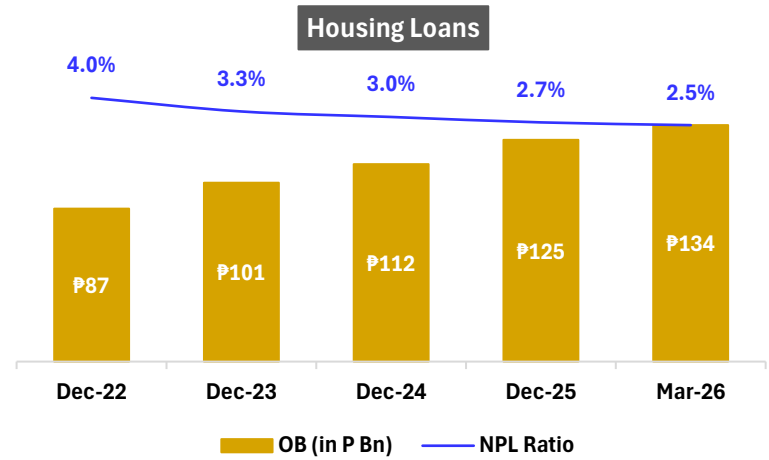
**Credit Cards**

Cards-in-force and receivables have expanded by 5X and 7X, respectively, since 2022



★ Ranking based on Credit Card Association of the Philippines (CCAP) Report

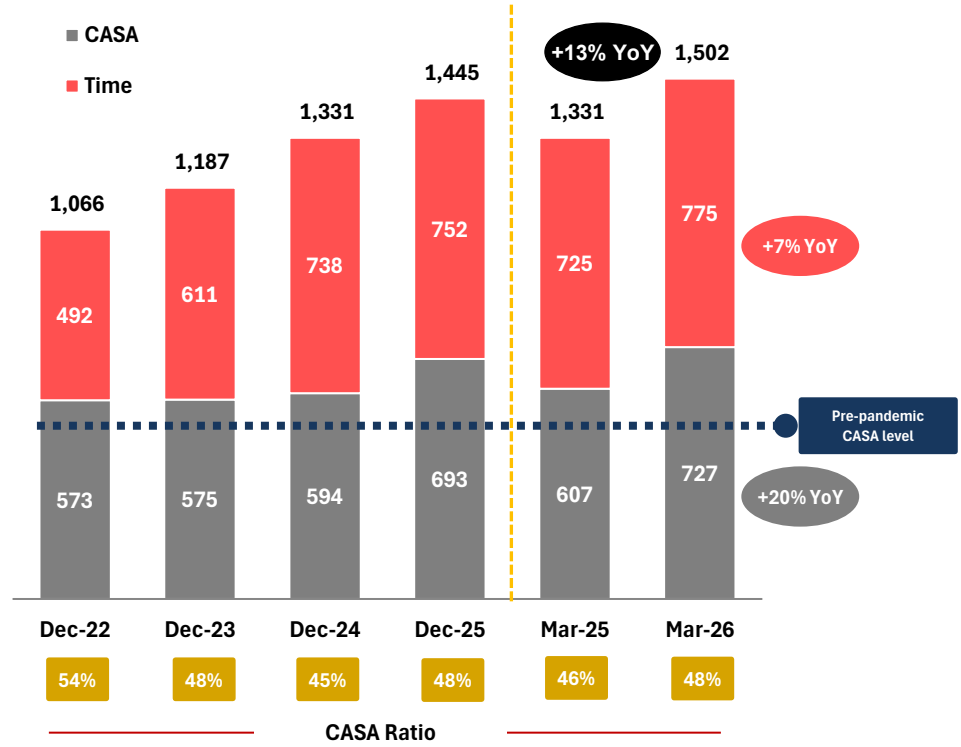
# Manageable NPL Levels



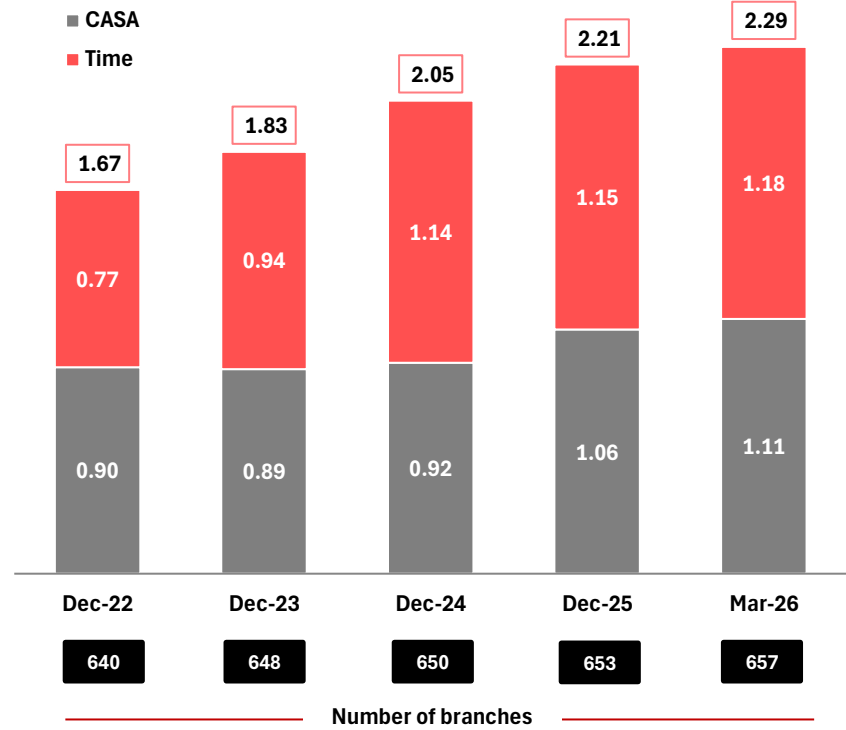
# Solid growth in Deposits

## CASA growth remains strong

Deposits (In PHP Bn)



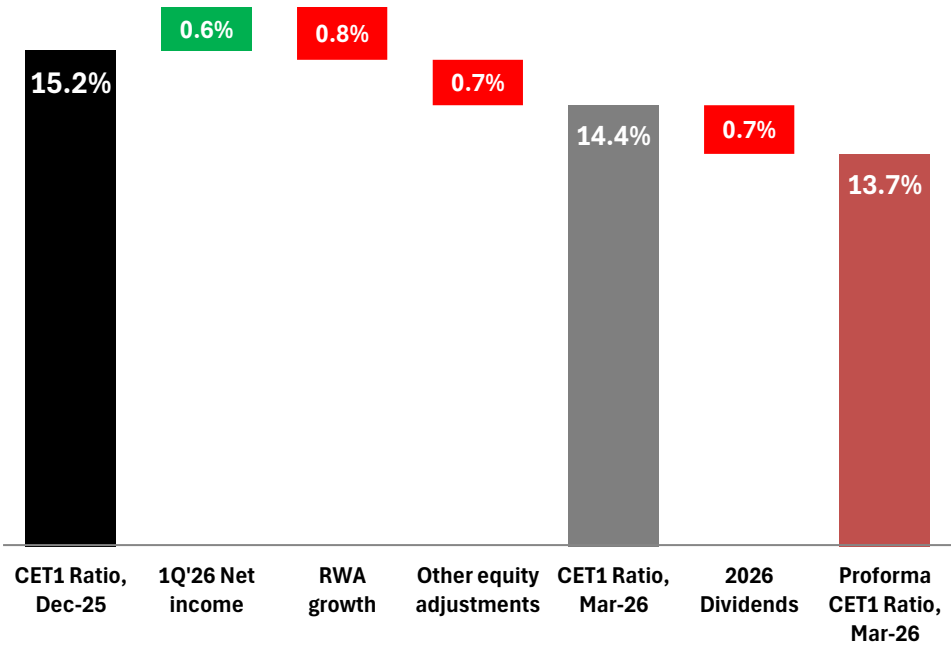
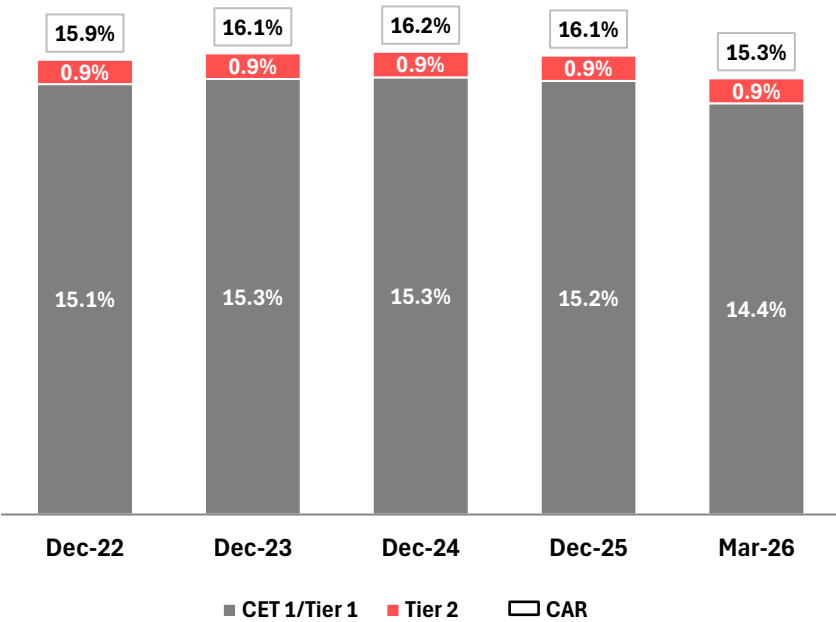
## Deposits per branch (In PHP Bn)



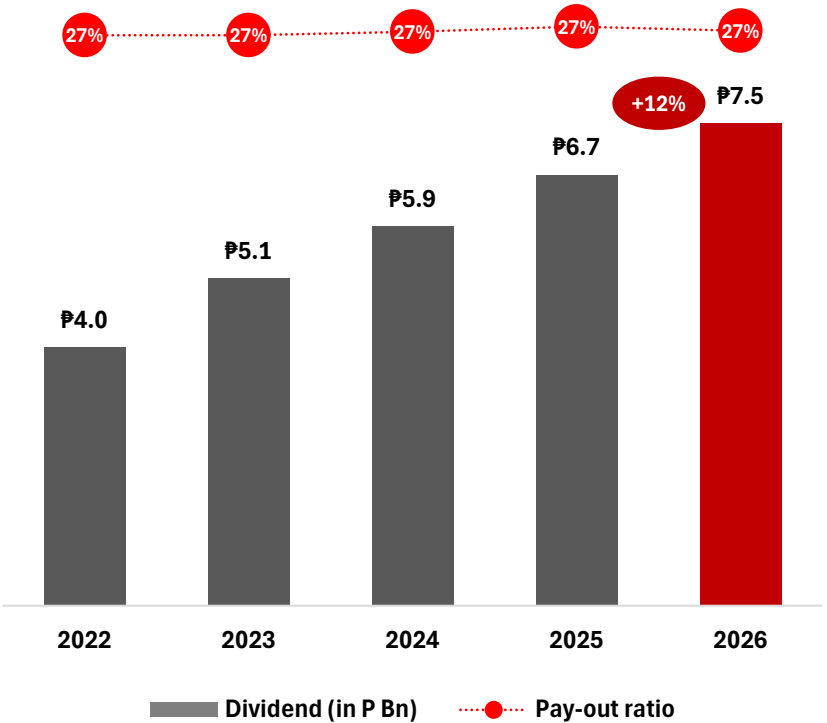
# Strong internal capital generation results to ample buffer

**Enough capital buffer:**

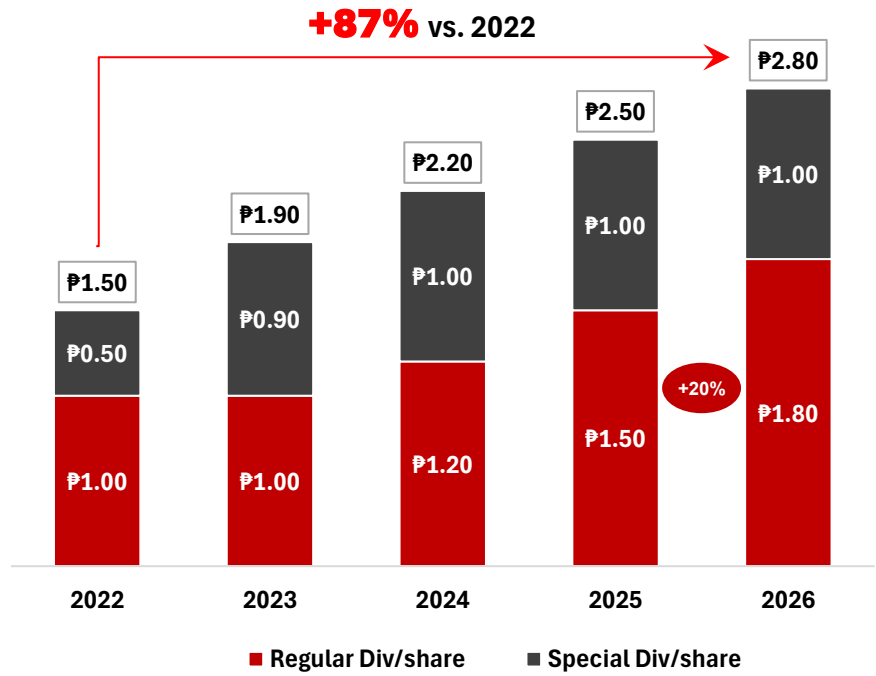
- ✓ to absorb credit shock;
- ✓ to support Asset growth; and
- ✓ to sustain dividend payment to shareholders



# Increasing dividend payments to Shareholders



## Consistent growth in dividend per share over the last five years



# We are executing our strategies

## Expanded Business Relationships

- ✓ Encouraged clients to access both sides of the balance sheet;
- ✓ Identified opportunities to cross-sell additional products or services

## Increased digital investments

IT expenses now comprise  
**≈7-8% of OPEX**

## Increased contributions from ancillary businesses

- +25% YoY** Bancassurance Commissions
- +142% YoY** Cards receivable volume to P14.5 Billion

## Strengthened Management Team

- ✓ Strategically recruited experienced professionals with strong expertise in their fields
- ✓ Average of **30+ years** banking experience

# In summary, Chinabank continues to be..

		1Q'25	FY'25	1Q'26
<b>Profitable</b>	Return on Equity	15.1%	15.6%	14.2%
	Return on Assets	1.6%	1.6%	1.5%
<b>Adequately-capitalized</b>	CET 1/Tier 1 Ratio	15.6%	15.2%	14.4%
	Capital Adequacy Ratio	16.5%	16.1%	15.3%
<b>Well-managed</b>	NPL Ratio	1.5%	1.6%	1.6%
	NPL Cover	112%	109%	110%

## Q & A

- ✓ Please click the **"Raise Hand"** button to be recognized.
- ✓ You may also send questions thru the **chat box**.



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# Additional Information



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# History of Chinabank

## Pre-2000s



**1920.** Chinabank opened for business on August 16, 1920

**1927.** Became one of the first companies to be listed on the Manila Stock Exchange

## 2007 - 2015

**2007.** Acquired Manila Bank and operated it as China Bank Savings;

Entered into a bancassurance JV with Manulife to form:



**2012-2014.** Acquired Unity Bank and Plantersbank; Raised P8 Bn from stock rights offering;

Increased MCBL stake to 40%

**2015.** Incorporated Chinabank Capital, a full-fledged investment house subsidiary

## 2016 - 2019



**2016.** Acquired ATC Securities and renamed it to Chinabank Securities

**2017.** Raised P15 Bn from stock rights offering

**2018.** Infused P500 Mn to China Bank Savings; Signed US\$150 Mn green bond agreement with IFC

**2019.** Raised P30 Bn via maiden issue of fixed-rate retail bonds

## 2020 - 2025

**2020.** Raised P15 Bn via fixed-rate retail bonds; Celebrated 100 years and restored Binondo Business Center

**2022.** Became the 4th largest privately-owned universal bank in the country in terms of assets and breached the trillion-mark in deposits

**2024.** Launched a brand refresh program. Changed ticker symbol to **“CBC”**.

**2025.** Renewed bancassurance joint venture with Manulife for 15 years.



# Company Profile

## Extensive Distribution Channels\*



**657**  
Branches



**1,143**  
ATMs



**11,543**  
Employees

## Subsidiaries & Affiliates



## Investment Grade Credit Rating

**MOODY'S**  
**Baa2**  
Stable

## Best in Corporate Governance



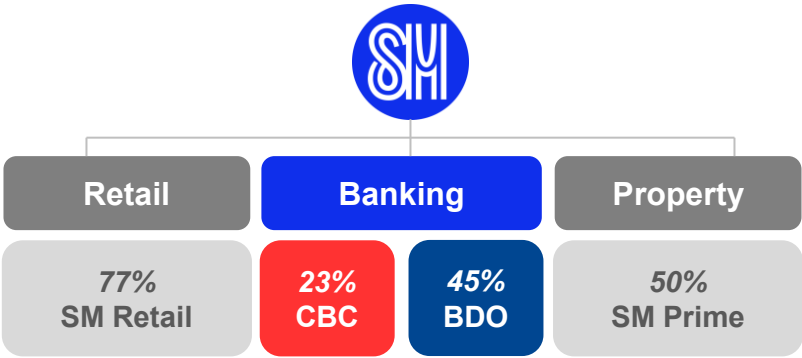
*Consistently recognized for governance excellence by the Institute of Corporate Directors (ICD).*

\*As of March 31, 2026

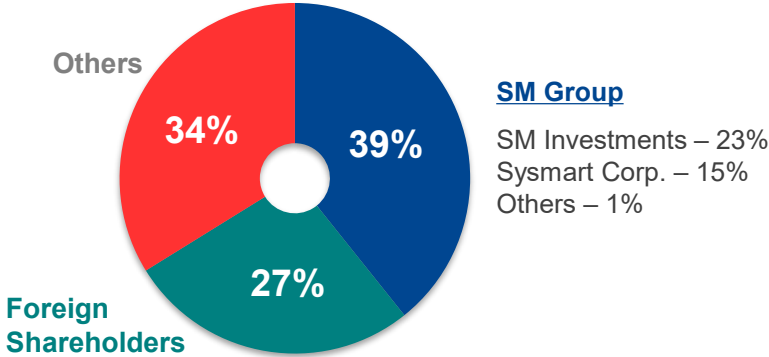
# SM Group: Strong Support & Synergies

Chinabank benefits from being part of one of the **largest and most diversified conglomerates** in the Philippines

## Snapshot of SM Group Business Lines



## Chinabank's Current Shareholdings



## Distinct benefits for Chinabank

**1** Access to the SM Group's ecosystem of merchants, suppliers and contractors to promote the Bank's products

**2** **72 branches** and **139 ATMs** in SM Group's shopping malls, SaveMore, CityMall and Alfamart locations

# Other Citations



Highest Cross Border Payment Volume Growth

2026



Highest E-Commerce Payment Volume Growth

2026



Recognition for New Product Launch

CBC Velvet Visa, CBC Ultra Rewards, CBC @home Visa, and CBC Visa Debit Card

2026



First to Market for Pays

CBC GooglePay

2026



**BEST COMPANIES**

ASIA-PACIFIC

IN PARTNERSHIP WITH **2026**  
statista



**BEST COMPANIES**

ASIA-PACIFIC

IN PARTNERSHIP WITH **2025**  
statista



Nation Builder Award

2025



Service Innovation of the Year Philippines

30-Minute Instant Credit Card Issuance Program

2025



Banking for Women Initiative of the Year Philippines

CBC Velvet Visa Signature

2025



Debt Deal of the Year Philippines

2025



Project Infrastructure Finance Deal of the Year Philippines

2025



Sustainability-Linked Bond of the Year Philippines

2025

# Highly capable management team



**Hans T. Sy**  
Chairman of the Board

- Chairman since 2011
- Member of the Board since 1986



**Gilbert U. Dee**  
Vice Chairman of the Board

- Vice Chairman since 2011
- Member of the Board since 1969



**Romeo D. Uyan, Jr.**  
President and Chief Executive Officer

- With CBC since 2014
- Over 30 years of banking experience



**Patrick D. Cheng**  
EVP and Chief Finance Officer

- With CBC since 2015
- Over 30 years of banking experience



**Aloysius C. Alday, Jr.**  
EVP, Head – Consumer Banking

- With CBC since 2021
- Over 25 years of banking experience



**Atty. Jose German M. Licup**  
EVP, Head – Enterprise Services

- With CBC since 2025
- Over 30 years of banking experience



**Magnolia Luisa N. Palanca**  
EVP, Head - Financial Markets

- With CBC since 2019
- Over 30 years of banking experience



**Gerardo Susmerano**  
EVP, Co-Head – Retail Banking

- With CBC since 2024
- Over 30 years of banking experience



**Stephen Y. Tan**  
EVP and Co-Head – Retail Banking

- With CBC since 2007
- Over 30 years of banking experience



**Lilian Yu**  
EVP, Head – Institutional Banking

- With CBC since 2017
- Over 30 years of banking experience



**Ananias S. Cornelio III**  
SVP and Chief Risk Officer

- With CBC since 2012
- Over 25 years of banking experience



**Delfin Jay M. Sabido IX**  
SVP, Chief Innovation & Transformation Officer

- With CBC since 2022
- Over 25 years of IT experience



**Christopher Ma. Carmelo Y. Salazar**  
SVP and Treasurer

- With CBC since 2019
- Over 25 years of banking experience



**Jeruel N. Lobien**  
SVP and Chief Audit Executive

- With CBC since 2023
- Over 15 years of banking experience



**Atty. Aileen Paulette De Jesus**  
FVP and Chief Compliance Officer

- With CBC since 2018
- Over 30 years of legal experience

# Consumer Loans Highlights

## PRODUCT INNOVATION



✓ Introduced **Special HomePlus Bundle** offering preferential rates, a Chinabank credit card, and insurance for a complete homeownership package.

✓ Launched **Google Pay** across the entire Mastercard and Visa portfolio, enabling secure, tokenized tap-to-pay and seamless mobile transactions.



✓ Introduced **Chinabank @Home Visa Platinum**, a niche card focused on household spending and shared family benefits.

✓ Launched the **Ultra Rewards Program**, a first-of-its-kind ecosystem that integrates deposit growth with credit card spending to provide centralized rewards for high-value clients.

✓ Transitioning to **Visa Debit Card**, expanding functionality to international withdrawals, POS, and online transactions.

✓ Expanded **cash management solutions**, including My CBC Business (formerly Corporate Online Banking), Smart Cash Safe, POS Cash on Demand, and Biller Settlement Arrangement.



## STRONG PORTFOLIO PERFORMANCE

✓ Real estate portfolio growth driven by **strategic partnerships and focus on depositors' home financing needs**.

✓ Credit card portfolio sustained by **targeted sales and marketing, product innovation, and system enhancements**.

✓ Improved asset quality through **enhanced delinquency management, integration of credit bureau data, and enterprise-wide collections system**.

## DIGITAL TRANSFORMATION

✓ Introduced **30-Minute Instant Card Issuance**, the first in the Philippines, setting a new industry benchmark for speed and convenience.

✓ Investing in **scalable telephony technology** to improve efficiency, ensure continuity, and support future growth.

# Market Data

## TRADING INFORMATION

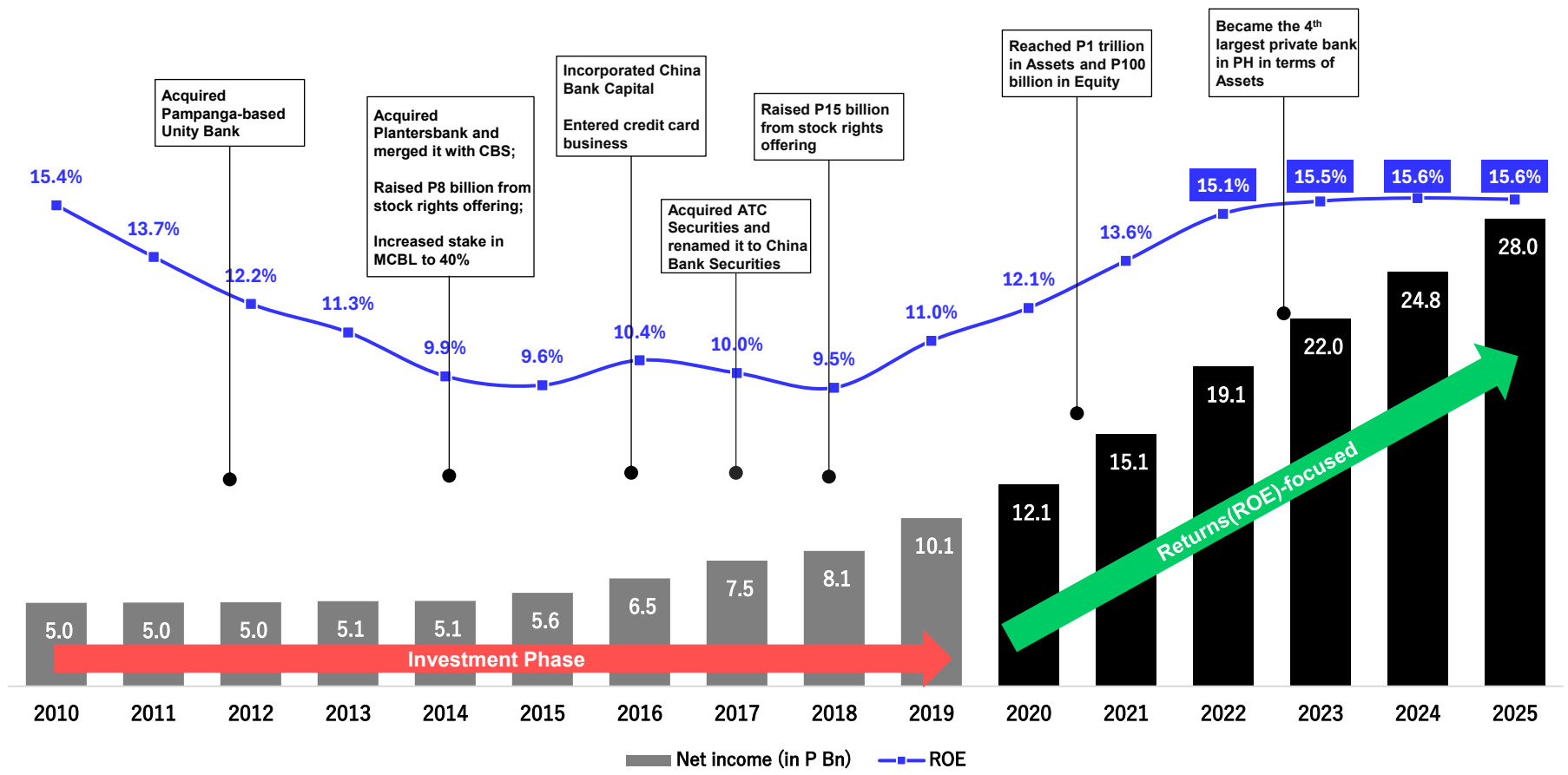
Ticker (Bloomberg   Reuters)	CBC PM   CBC.PS
Par value (PHP)	10.00
Outstanding shares	2,691,343,012
Stock price as of Apr 30, 2026	60.1
52-week range (Low   High)	46.65   95.00
Market Cap in PHP Mn	161,750
Market Cap in USD Mn	2,652
Public float as of March 31, 2026	57.98%
Foreign ownership as of March 31, 2026	26.9%

## MARKET VALUATION

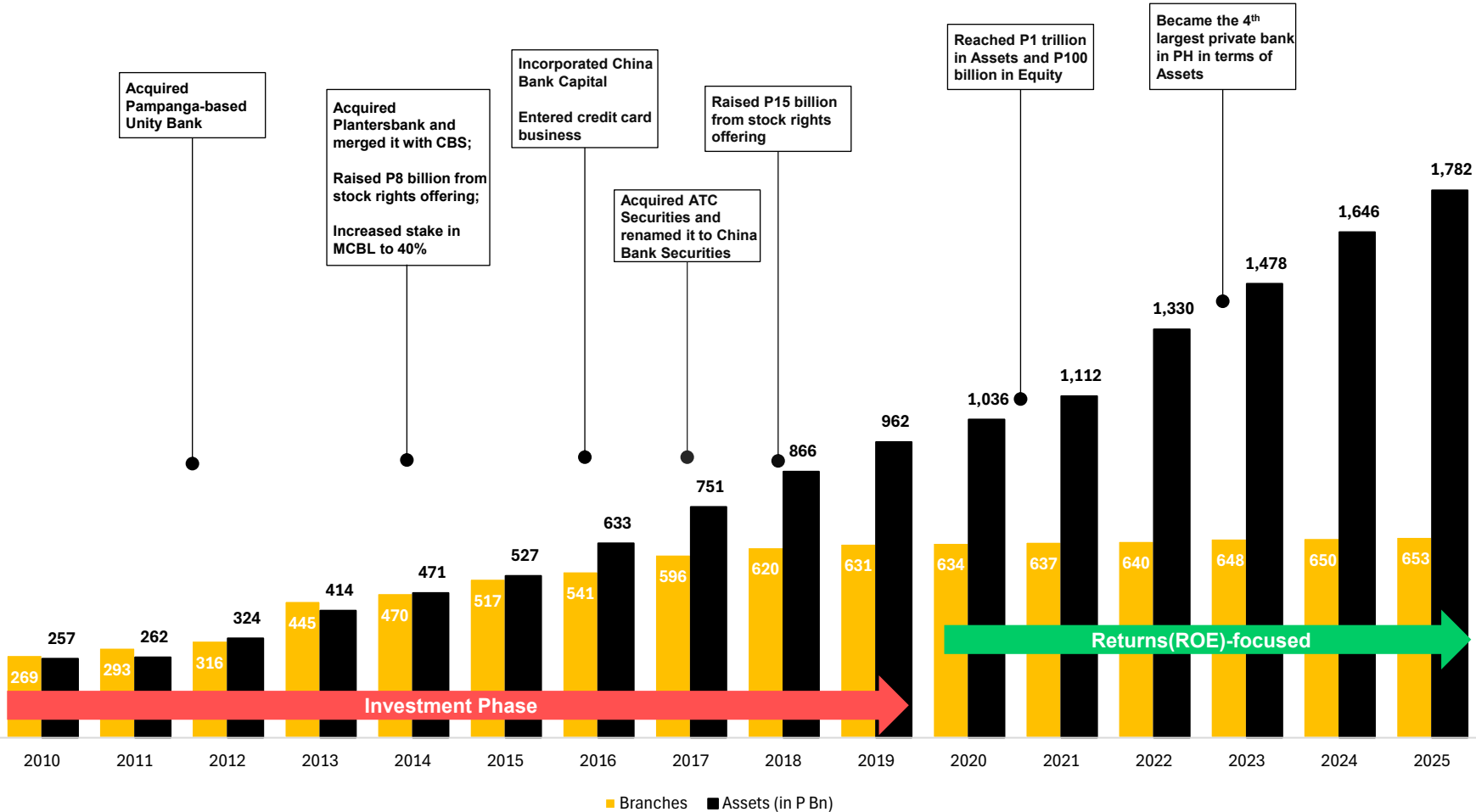
	<u>Dec-24</u>	<u>Dec-25</u>	<u>Mar-26</u>
Book value per share	62.6	71.0	71.4
Earnings per share	9.2	10.4	10.5
Price to book (x)*	1.4	0.8	0.8
Price to earnings (x)*	9.4	5.5	5.7
Dividend per share	2.20	2.50	2.80
Dividend yield*	2.5%	3.8%	4.7%

\* based on Apr 30, 2026 stock price

# Profitability significantly improved since 2019



# Focus on optimizing branches in the last 5 years



# Historical Financial Highlights

<b>BALANCE SHEETS</b> in Php billions, except %	<b>Dec 2021</b>	<b>Dec 2022</b>	<b>Dec 2023</b>	<b>Dec 2024</b>	<b>Dec 2025</b>	<b>Mar 2025</b>	<b>Mar 2026</b>	<b>Mar 26 vs Mar 25</b>	<b>Mar 26 vs Dec 25</b>
Liquid Assets	188	178	155	134	109	104	114	10%	4%
Investment Securities	279	412	505	543	562	552	579	5%	3%
Net Loans	609	700	772	915	1,038	936	1,085	16%	5%
Other Assets	36	40	46	54	72	59	73	23%	1%
<b>TOTAL ASSETS</b>	<b>1,112</b>	<b>1,330</b>	<b>1,478</b>	<b>1,646</b>	<b>1,782</b>	<b>1,651</b>	<b>1,850</b>	<b>12%</b>	<b>4%</b>
Deposits	863	1,066	1,187	1,331	1,445	1,331	1,502	13%	4%
CASA	555	573	575	594	693	607	727	20%	5%
Time Deposits	308	492	611	738	752	725	775	7%	3%
Bills and Bonds Payable	108	99	105	112	119	106	125	18%	5%
Other Liabilities	22	31	36	34	27	39	31	-22%	13%
<b>TOTAL LIABILITIES</b>	<b>993</b>	<b>1,195</b>	<b>1,328</b>	<b>1,478</b>	<b>1,590</b>	<b>1,476</b>	<b>1,658</b>	<b>12%</b>	<b>4%</b>
<b>TOTAL EQUITY</b>	<b>119</b>	<b>135</b>	<b>150</b>	<b>169</b>	<b>191</b>	<b>175</b>	<b>192</b>	<b>10%</b>	<b>1%</b>
<b>TOTAL EQUITY AND LIABILITIES</b>	<b>1,112</b>	<b>1,330</b>	<b>1,478</b>	<b>1,646</b>	<b>1,782</b>	<b>1,651</b>	<b>1,850</b>	<b>12%</b>	<b>4%</b>
<b>NPL Ratio</b>	2.5%	2.3%	2.5%	1.6%	1.6%	1.5%	1.6%		
<b>NPL Cover</b>	116%	123%	104%	108%	109%*	112%*	110%*		
<b>Tier 1/CET 1 Ratio</b>	14.9%	15.1%	15.3%	15.3%	15.2%	15.6%	14.4%		
<b>Capital Adequacy Ratio (CAR)</b>	15.8%	15.9%	16.1%	16.2%	16.1%	16.5%	15.3%		

\* In line with the updated BSP guidelines that exclude provisions appropriated to Retained Earnings

# Historical Financial Highlights

<b>INCOME STATEMENTS</b> In Php billions, except %	<b>FY2021</b>	<b>FY2022</b>	<b>FY2023</b>	<b>FY2024</b>	<b>FY2025</b>	<b>1Q2025</b>	<b>1Q2026</b>	<b>1Q26 vs 1Q25</b>
Interest income	46.5	57.2	79.4	93.8	105.2	25.4	27.4	8%
Interest expense	(7.4)	(11.6)	(25.8)	(30.2)	(32.6)	(8.2)	(7.9)	-3%
<b>Net interest income</b>	<b>39.1</b>	<b>45.6</b>	<b>53.5</b>	<b>63.5</b>	<b>72.6</b>	<b>17.1</b>	<b>19.5</b>	<b>14%</b>
Fee-based income	9.6	10.1	0.6	2.0	3.1	(0.8)	(1.6)	95%
<b>Total revenue</b>	<b>48.7</b>	<b>55.7</b>	<b>54.1</b>	<b>65.5</b>	<b>75.7</b>	<b>16.3</b>	<b>17.9</b>	<b>10%</b>
Operating expenses	(22.3)	(24.4)	(27.0)	(30.7)	(34.4)	(8.4)	(8.8)	5%
<b>Income before provisions and taxes</b>	<b>26.3</b>	<b>31.3</b>	<b>27.1</b>	<b>34.7</b>	<b>41.3</b>	<b>7.9</b>	<b>9.1</b>	<b>15%</b>
Provision for impairment and credit losses	(8.9)	(9.0)	(1.2)	(3.3)	(7.0)	(0.3)	(0.7)	140%
<b>Income before income tax</b>	<b>17.5</b>	<b>22.3</b>	<b>25.8</b>	<b>31.4</b>	<b>34.2</b>	<b>7.7</b>	<b>8.4</b>	<b>10%</b>
Provision for income tax	(2.4)	(3.1)	(3.8)	(6.6)	(6.3)	(1.1)	(1.6)	42%
<b>Net income</b>	<b>15.1</b>	<b>19.1</b>	<b>22.0</b>	<b>24.8</b>	<b>28.0</b>	<b>6.5</b>	<b>6.8</b>	<b>4%</b>
<b>Return on Equity</b>	<b>13.6%</b>	<b>15.1%</b>	<b>15.5%</b>	<b>15.6%</b>	<b>15.6%</b>	<b>15.1%</b>	<b>14.2%</b>	
<b>Return on Assets</b>	<b>1.5%</b>	<b>1.6%</b>	<b>1.6%</b>	<b>1.6%</b>	<b>1.6%</b>	<b>1.6%</b>	<b>1.5%</b>	
<b>Net interest margin</b>	<b>4.3%</b>	<b>4.2%</b>	<b>4.2%</b>	<b>4.5%</b>	<b>4.6%</b>	<b>4.5%</b>	<b>4.6%</b>	
<b>Cost-to-income ratio</b>	<b>46%</b>	<b>44%</b>	<b>50%</b>	<b>47%</b>	<b>45%</b>	<b>51%</b>	<b>49%</b>	

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