



# **Analysts' Briefing**

## **FY 2025 Results**

**March 5, 2026**





**Patrick D. Cheng**  
Chief Finance Officer



**Gerald O. Florentino**  
Investor Relations Head

# 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****



# Macroeconomic Outlook



# Macroeconomic Outlook

## Chinabank's view



**INFLATION 3.6%**

from 1.7% in FY 2025

- ✓ **We expect inflation to pick up this year**, averaging at the upper half of the BSP's 3±1% tolerance band.
- ✓ **Next year, inflation will likely ease closer to the midpoint of the target at 3.3%**
- ✓ Key risks:
  - Prolonged conflict in the Middle East that could keep global oil prices elevated
  - Upward adjustments in electricity rates
  - Higher rice import tariffs

**POLICY RATE & FX 4.25%**  
-225 bps since August 2024

- ✓ **BSP's 25-bp rate cut in February could be its last in its current easing cycle** given the upward shift in the inflation outlook
- ✓ **The PHP is expected to appreciate against the USD this year** in anticipation of more Fed rate cuts
- ✓ In the near term, however, safe-haven demand for the USD due to the conflict in Iran puts downward pressure on the PHP

**GDP 4.9%**

from 4.4% in FY 2025

- ✓ **Economic growth will likely improve this year**, anchored on expected recovery in public spending
- ✓ Restoring consumer and business confidence will largely depend on progress in governance reforms
- ✓ Services sector should get a one-off lift from the Philippines' hosting of 2026 ASEAN meetings

# Macroeconomic Outlook

## Chinabank's view

	FY 2025	FY 2026F	FY 2027F
GDP growth (%)	4.4	4.9	5.6
Inflation (%)	1.7	3.6	3.3
Policy rate (end, %)	4.50	4.25	4.25
10-Year BVAL Rate (end, %)	6.072	5.8	5.8
USDPHP (end)	58.79	57.60	56.90

### Key Takeaways

1. **The Philippine economy could rebound this year**, though this will largely depend on effective fiscal support and improving consumer and business confidence
2. **Inflation is expected to rise**, constraining the BSP's room for additional policy easing
3. **External headwinds will likely persist**, including global trade policy uncertainties and the heightened geopolitical tensions

# **FY 2025 Financial Performance**



**P28.0 Bn**  
FY2025 Net Income

**15.6%**  
Return on Equity

**16.06%**  
Capital Adequacy Ratio

**P71.0**  
Book value per share

## Income Statement

- ✓ FY2025 Net income **grew 13% to P28.0 billion**;
- ✓ Resilient NII; NIM **improved by 15 bps YoY to 4.60% in FY2025**;

## Balance Sheet

- ✓ Gross Loans (+13%) **registered strong YoY growth**;
- ✓ NPL ratio steady at **1.6%**; NPL cover **more than adequate at 109%**

## Capital Position

- ✓ **Strong internal capital generation** resulted to higher buffer
  - ✓ CET-1 ratio at **15.18%**
  - ✓ Capital Adequacy Ratio (CAR) at **16.06%**
- ✓ **Declared P2.50/share dividends**, 14% higher vs. last year

# FY2025 Financial Highlights

<b>INCOME STATEMENTS</b> In Php millions, except %	<b>FY2024</b>	<b>FY2025</b>	<b>YoY change</b>
Interest income	93,754	105,206	12%
Interest expense	(30,215)	(32,612)	8%
<b>Net interest income</b>	<b>63,539</b>	<b>72,595</b>	<b>14%</b>
Fee-based income	1,950	3,105	59%
<b>Total revenue</b>	<b>65,489</b>	<b>75,700</b>	<b>16%</b>
Operating expenses	(30,749)	(34,416)	12%
<b>Income before provisions and taxes</b>	<b>34,740</b>	<b>41,283</b>	<b>19%</b>
Provision for impairment and credit losses	(3,315)	(7,034)	112%
<b>Income before income tax</b>	<b>31,425</b>	<b>34,249</b>	<b>9%</b>
Provision for income tax	(6,614)	(6,263)	(5%)
<b>Net income</b>	<b>24,811</b>	<b>27,986</b>	<b>13%</b>

<b>Return on Equity</b>	<b>15.6%</b>	<b>15.6%</b>
<b>Return on Assets</b>	<b>1.6%</b>	<b>1.6%</b>
<b>Net interest margin</b>	<b>4.45%</b>	<b>4.60%</b>
<b>Cost-to-income ratio</b>	<b>47%</b>	<b>45%</b>

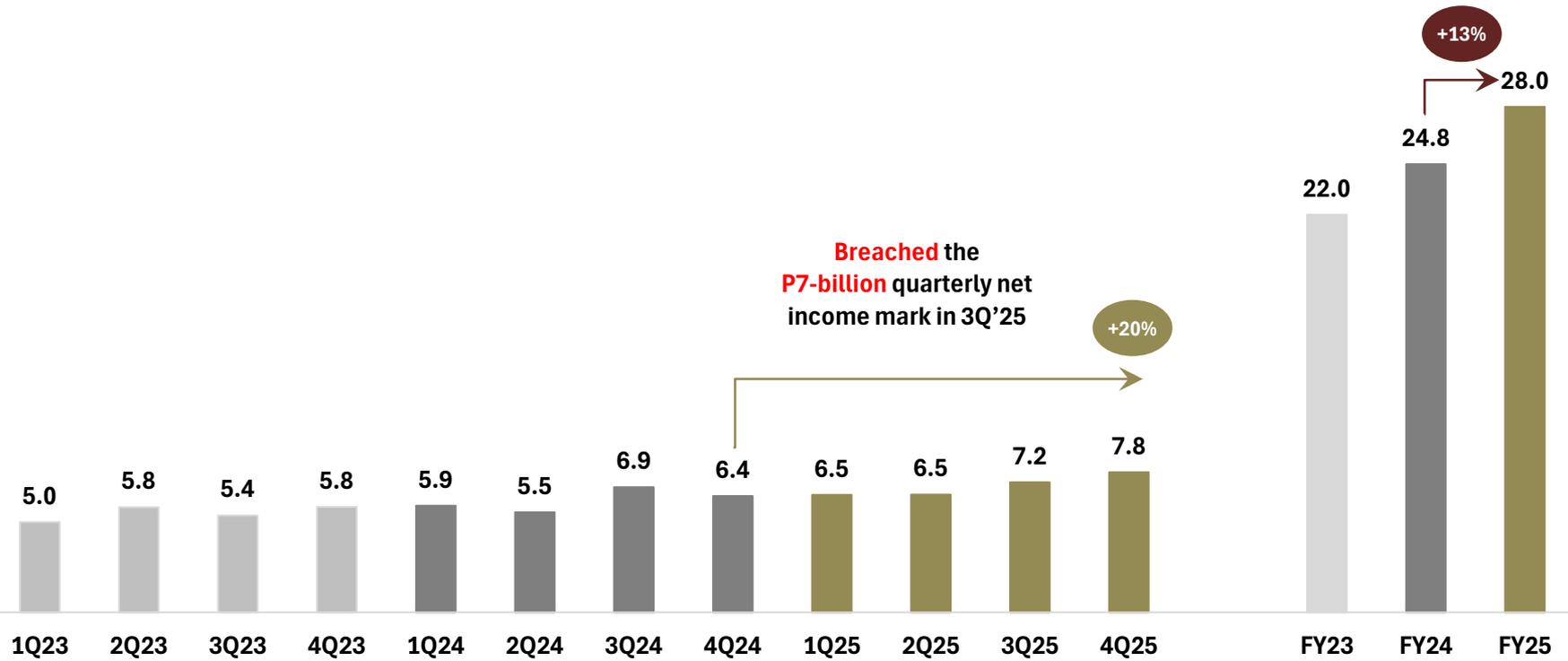
# FY2025 Financial Highlights

<b>BALANCE SHEETS</b> in Php billions, except %	<b>Dec 2024</b>	<b>Dec 2025</b>	<b>YoY change</b>
Liquid Assets	134	109	(18%)
Investment Securities	543	562	4%
Net Loans	915	1,038	13%
Other Assets	54	72	33%
<b>TOTAL ASSETS</b>	<b>1,646</b>	<b>1,782</b>	<b>8%</b>
Deposits	1,331	1,445	9%
<i>CASA</i>	594	693	17%
<i>Time Deposits</i>	738	752	2%
Bills and Bonds Payable	112	119	6%
Other Liabilities	34	27	(21%)
<b>TOTAL LIABILITIES</b>	<b>1,478</b>	<b>1,590</b>	<b>8%</b>
<b>TOTAL EQUITY</b>	<b>169</b>	<b>191</b>	<b>13%</b>
<b>TOTAL EQUITY AND LIABILITIES</b>	<b>1,646</b>	<b>1,782</b>	<b>8%</b>
<b>NPL Ratio</b>	<b>1.6%</b>	<b>1.6%</b>	
<b>NPL Cover</b>	<b>108%</b>	<b>109%</b>	
<b>Tier 1/CET 1 Ratio</b>	<b>15.3%</b>	<b>15.2%</b>	
<b>Capital Adequacy Ratio (CAR)</b>	<b>16.2%</b>	<b>16.1%</b>	

# Sustained profitability amidst a challenging environment

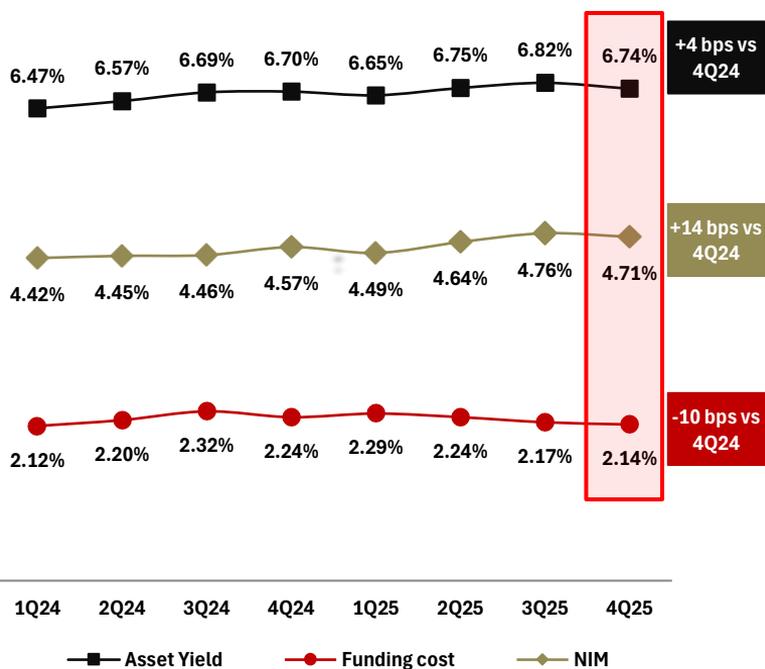


Quarterly Net Income (In PHP Bn)



# Improving NIM amid declining funding costs

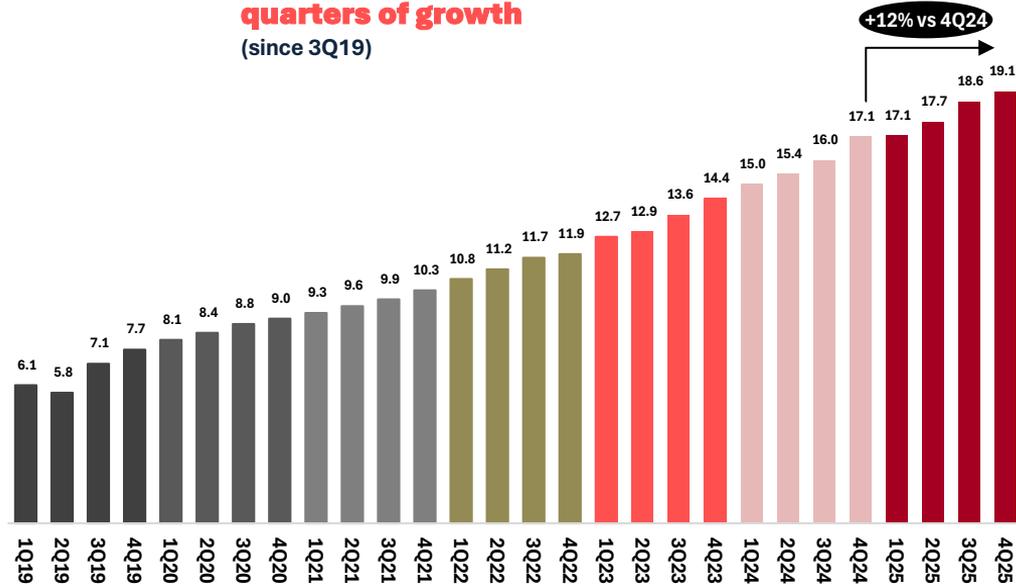
## NIM improving Q-on-Q



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

Net Interest Income (In PHP Bn)

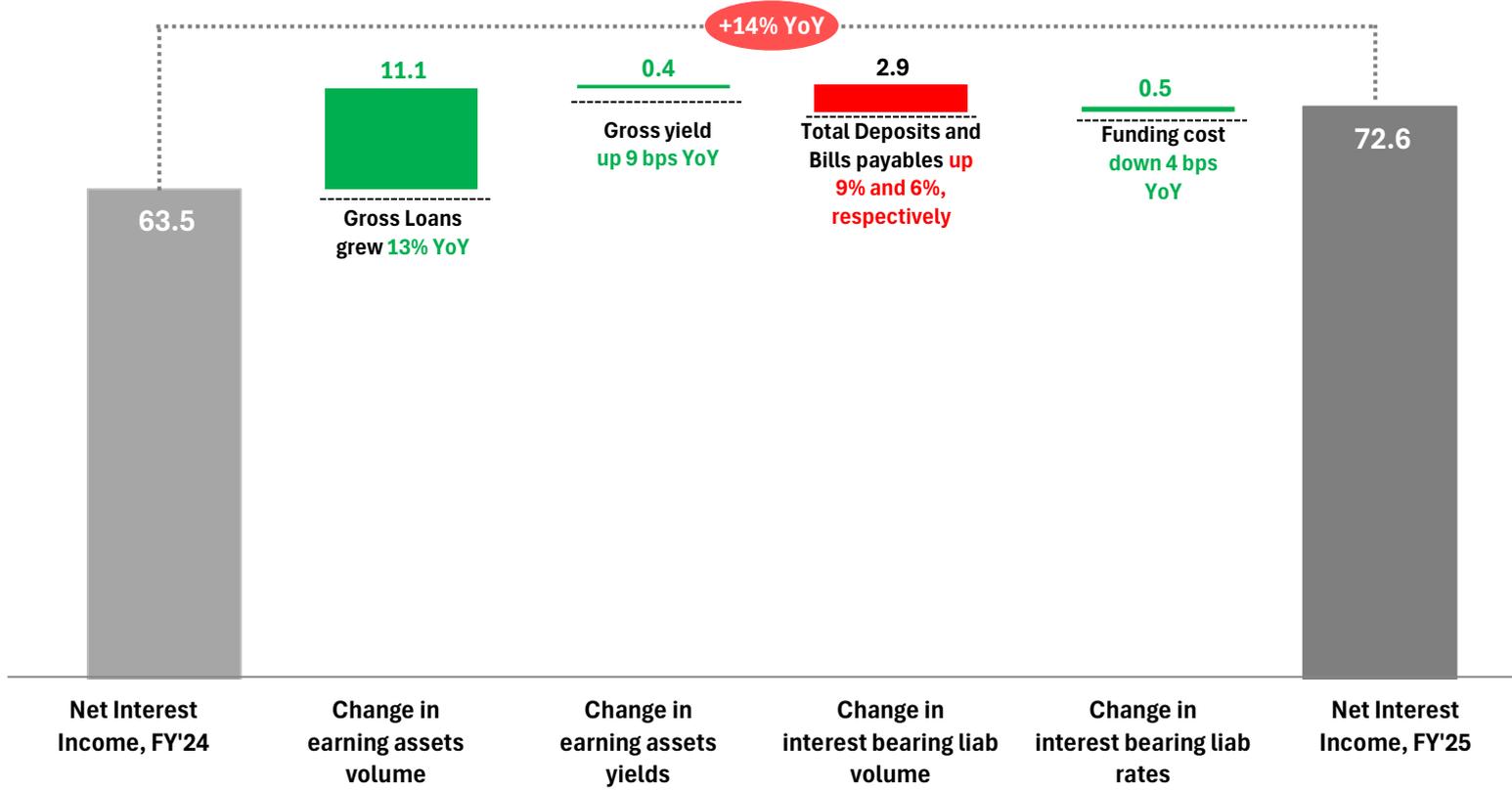
**26 consecutive quarters of growth**  
(since 3Q19)



# Improving NIM amid declining funding costs

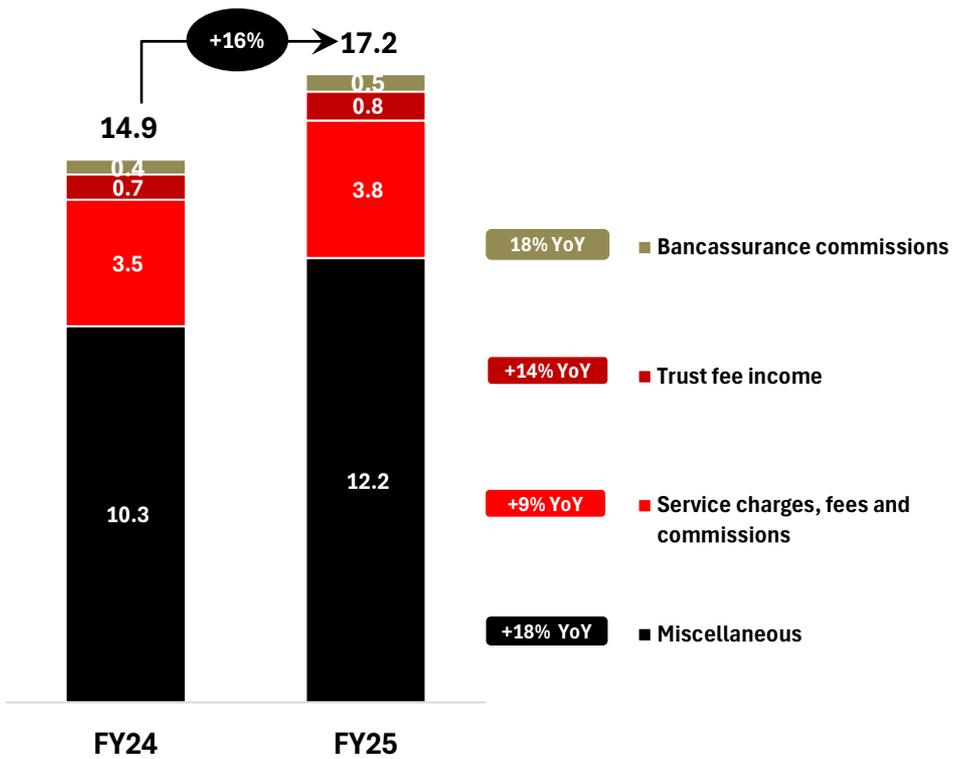
## Net interest income continues to grow

Net Interest Income (In PHP Bn)



# Core fee-based income remains strong

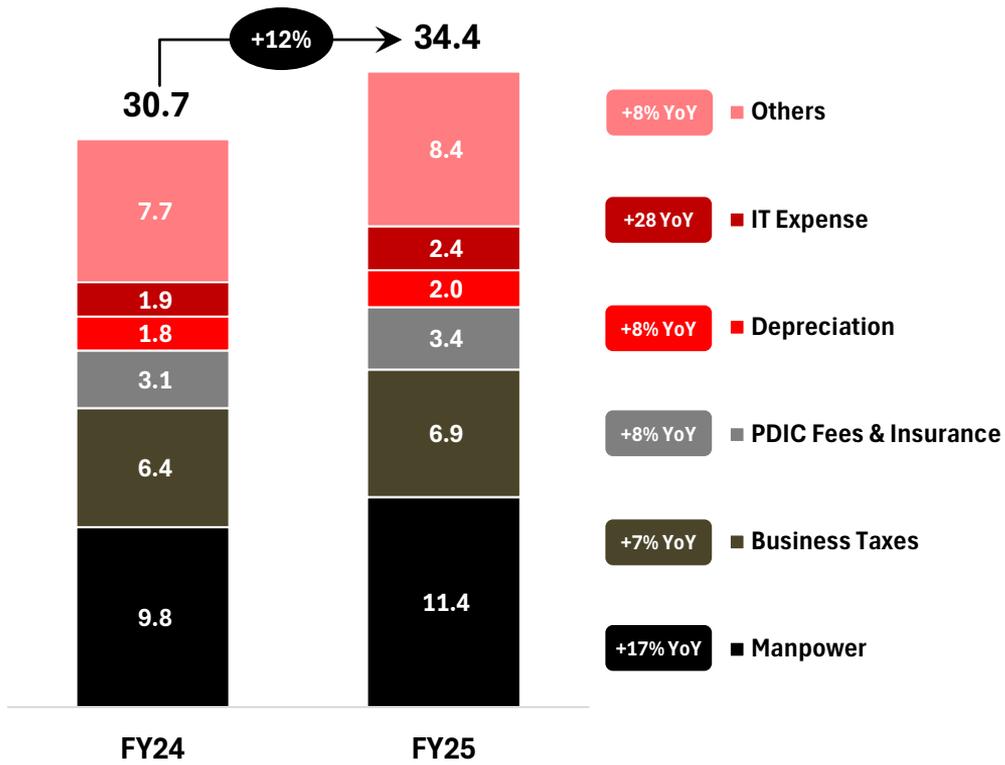
Fee-based Income, ex trading and FX losses (In PHP Bn)



- ✓ Core fee income continues to grow on higher deposits, Trust, Bancassurance and transaction-based income
- ✓ The increase in miscellaneous income was primarily due to foreclosure gain and one-time gain from the renewal of joint venture (MCBLife) for another 15 years.

# Spending on initiatives aimed at driving revenue growth

Operating Expenses ex provisions (in PHP Bn)

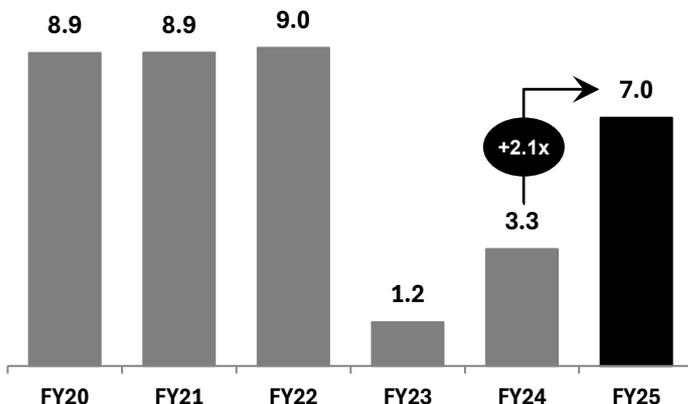


- ✓ IT expense grew 28% YoY on sustained investments in technology and infrastructure.
- ✓ Other expenses increased due to higher credit card-related expenses.

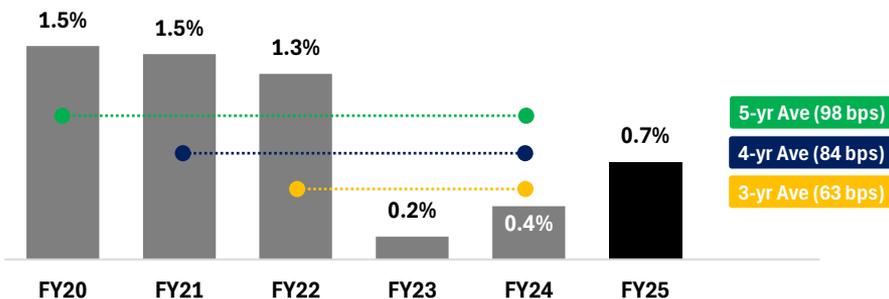
# Steady asset quality and sufficient NPL cover

## Proactively set aside higher provisions, strengthening balance sheet

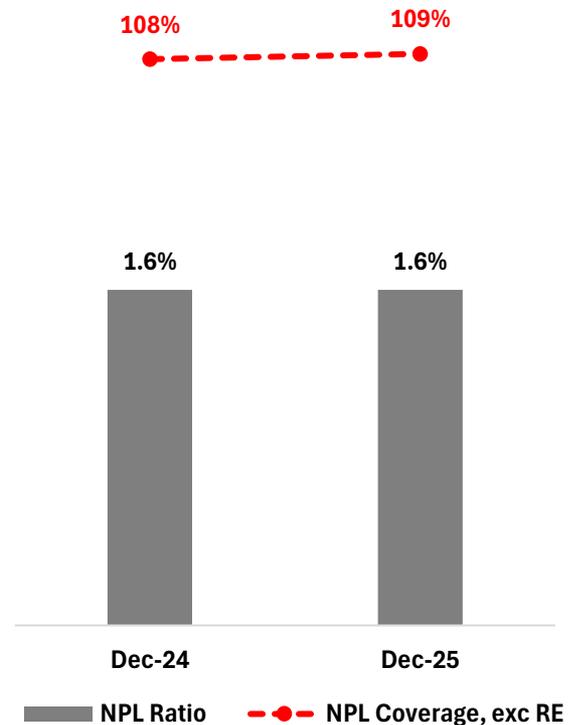
Provisions (In PHP Bn)



Credit costs



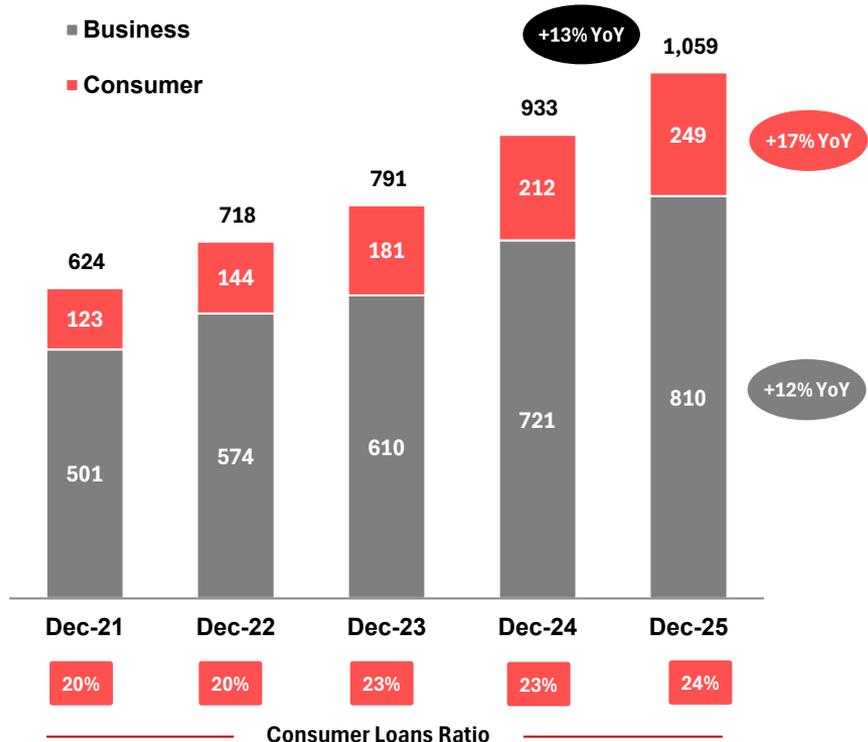
## NPL ratio stable; NPL cover more than adequate



# Sustained loan growth

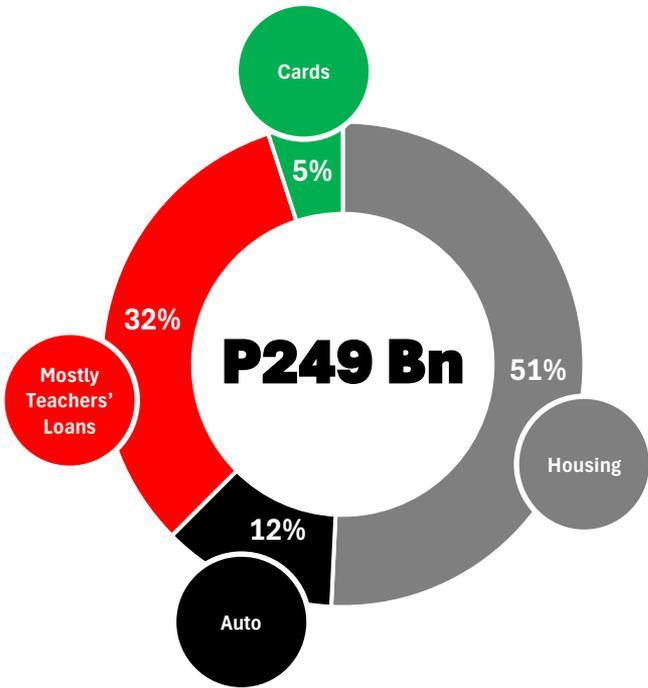
## Balance expansion across both consumer and business segments

Gross Loans (In PHP Bn)



## Well-secured consumer lending portfolio

Consumer Loans Breakdown, December 2025



## 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**.

## PRODUCT INNOVATION

- ✓ Introduced **Special HomePlus Bundle** offering preferential rates, a Chinabank credit card, and insurance for a complete homeownership package.
- ✓ Launched **Ultra Rewards VISA Credit Card** in 2025, rewarding clients opening new Ultra Rewards Peso Accounts.
- ✓ Transitioning to **Visa Debit Card**, expanding functionality to international withdrawals, POS, and online transactions.

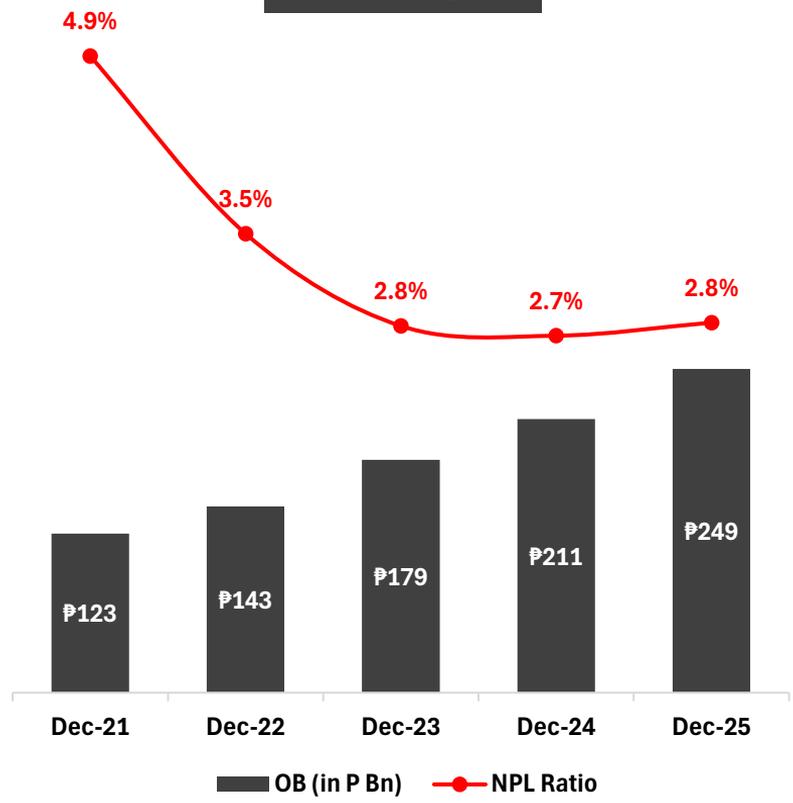
## DIGITAL TRANSFORMATION

- ✓ 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.

# Consumer Loans up 21% CAGR since 2021, NPL ratio <3%

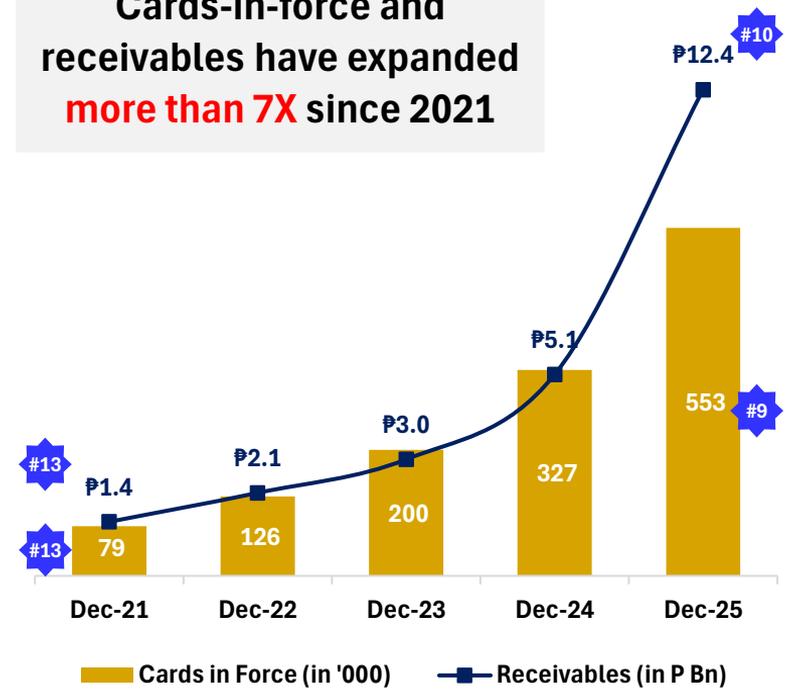


## Consumer Loans



## Credit Cards

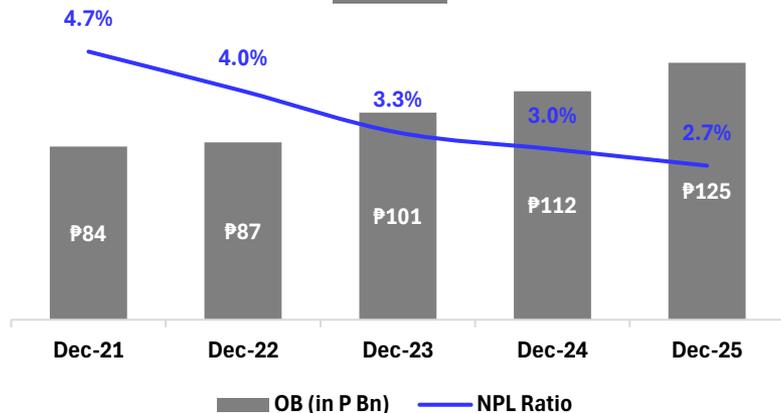
Cards-in-force and receivables have expanded **more than 7X** since 2021



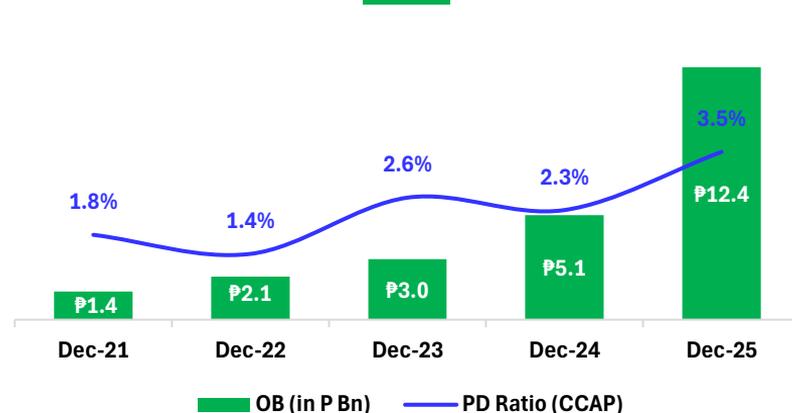
★ Ranking based on Credit Card Association of the Philippines (CCAP) Report

# Manageable NPL Levels

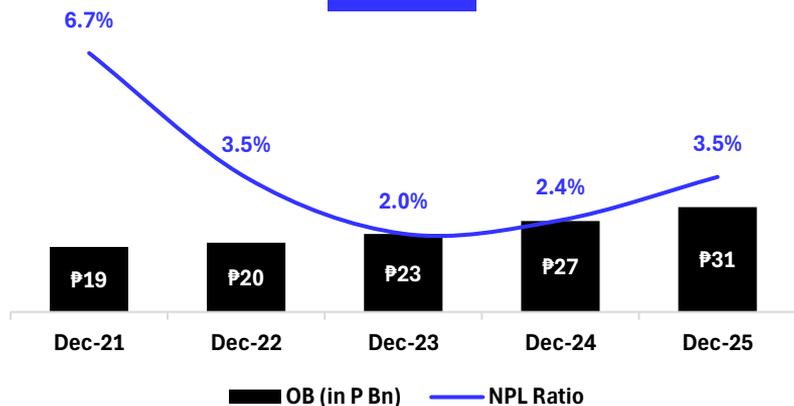
### Housing



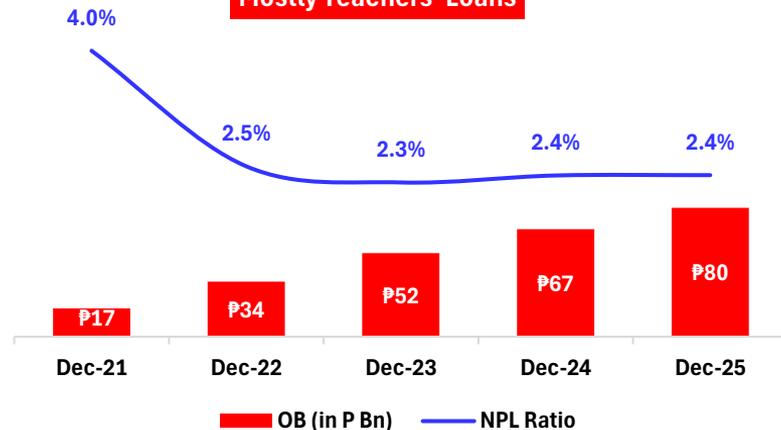
### Cards



### Auto Loans



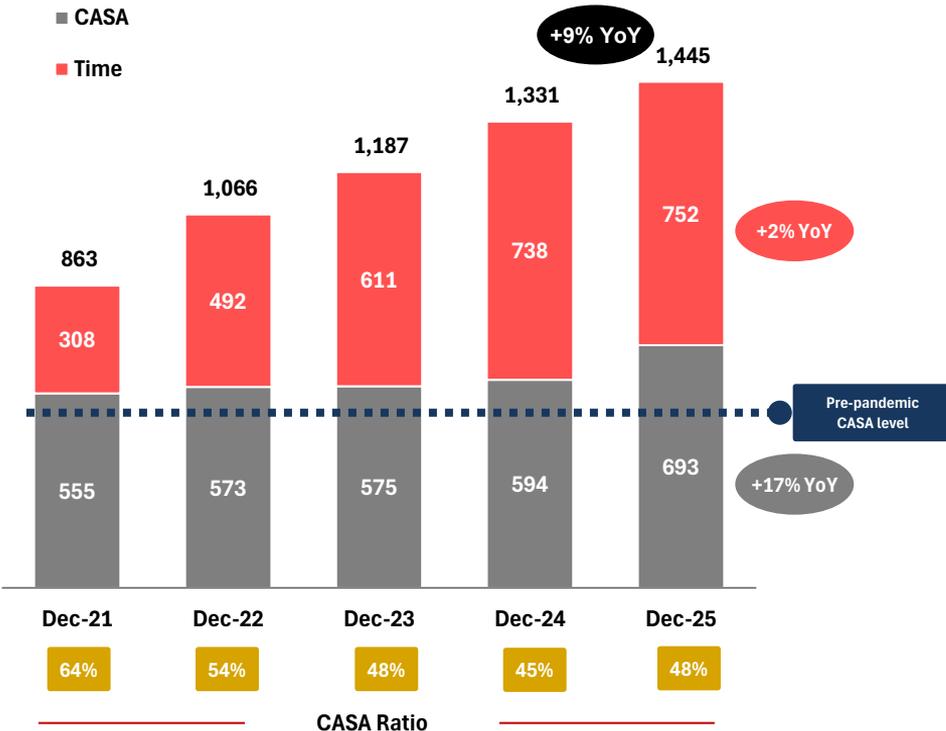
### Mostly Teachers' Loans



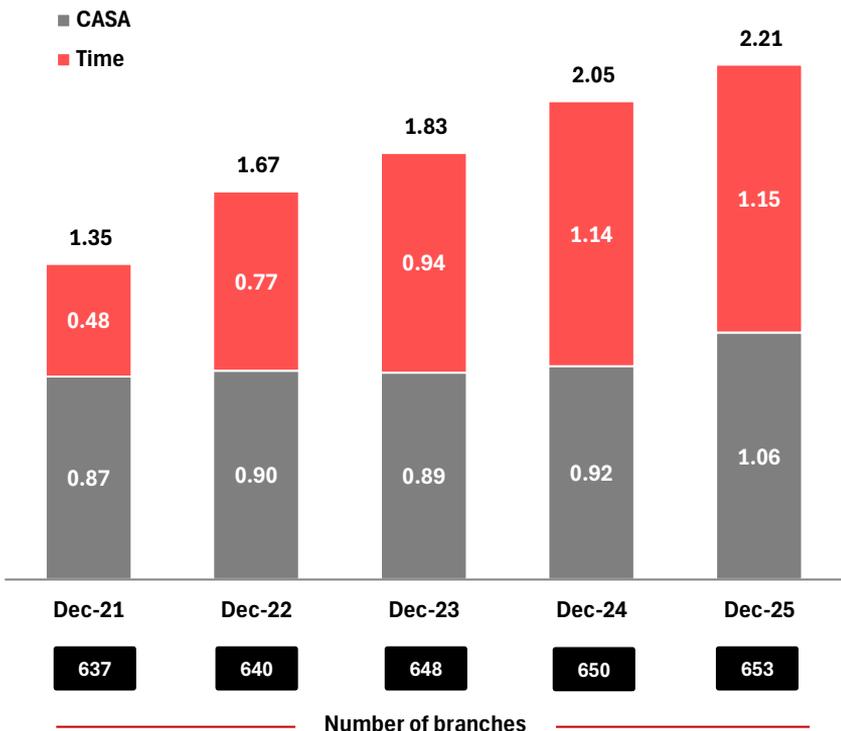
# Managed Deposit growth

## CASA grew and solidly above pre-COVID levels

Deposits (In PHP Bn)



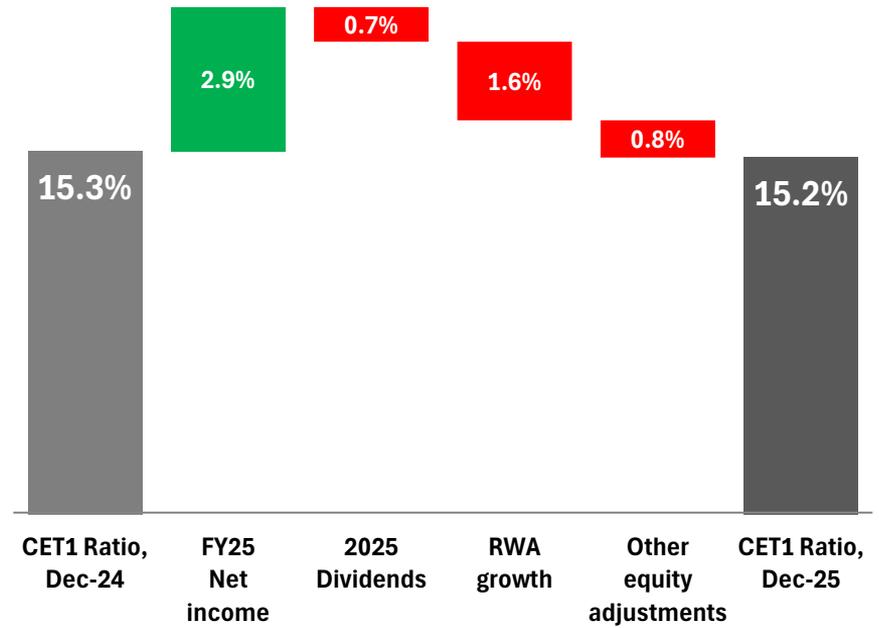
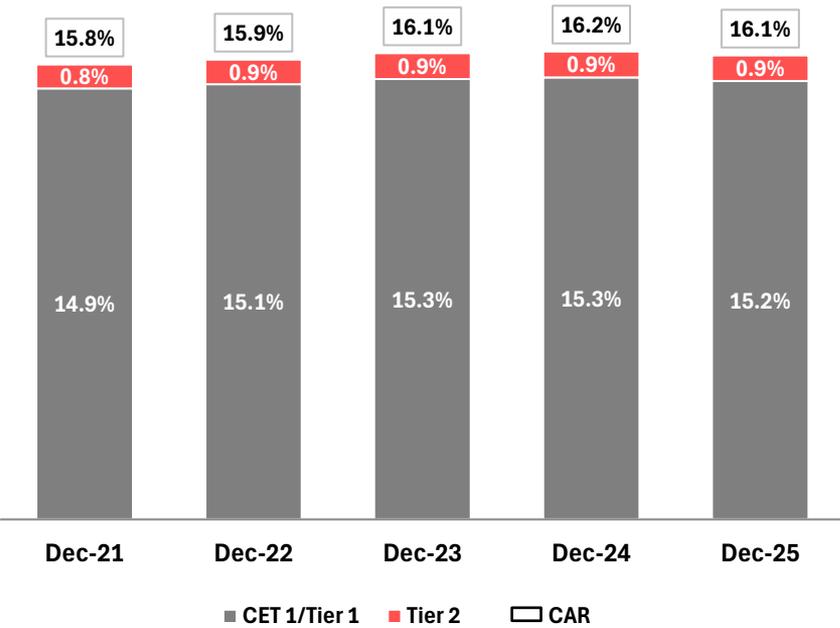
## Deposits per branch (In PHP Bn)



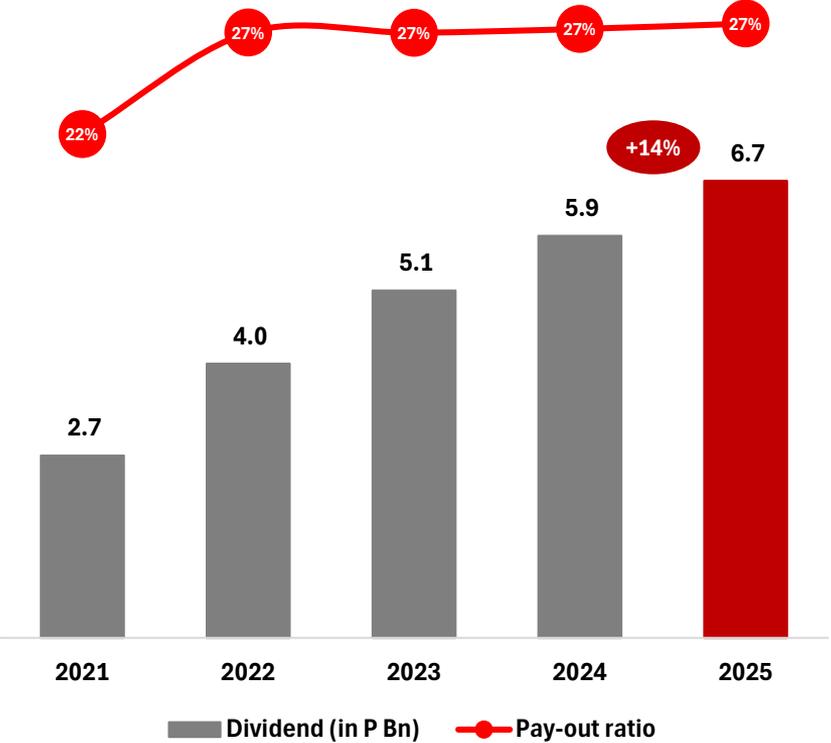
# Strong internal capital generation results to ample buffer



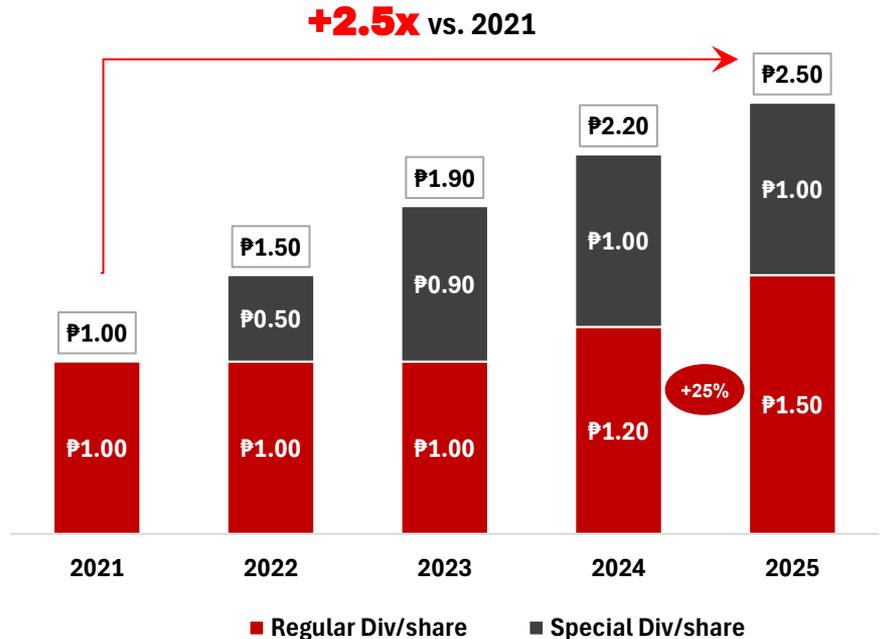
- Enough capital buffer:**
- ✓ to absorb credit shock;
  - ✓ to support Asset growth; and
  - ✓ to sustain dividend payment to shareholders



# Increasing dividend payments to Shareholders



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



## 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**

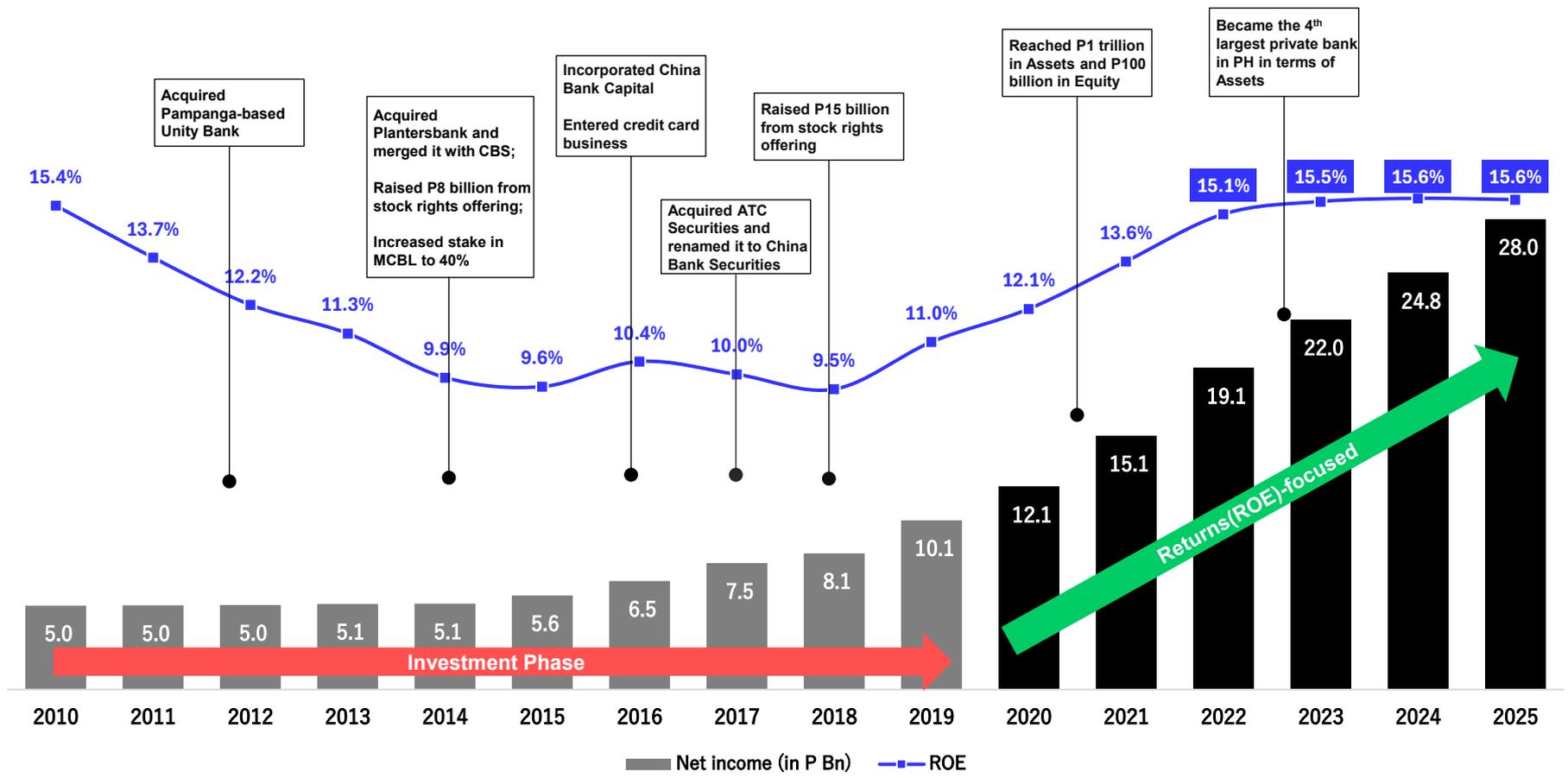
## Increased contributions from ancillary businesses

- +14% YoY** Trust Fees (*with AUM at P328 Billion*)
- +18% YoY** Bancassurance Commissions
- +141% YoY** Cards receivable volume to P12.4 Billion

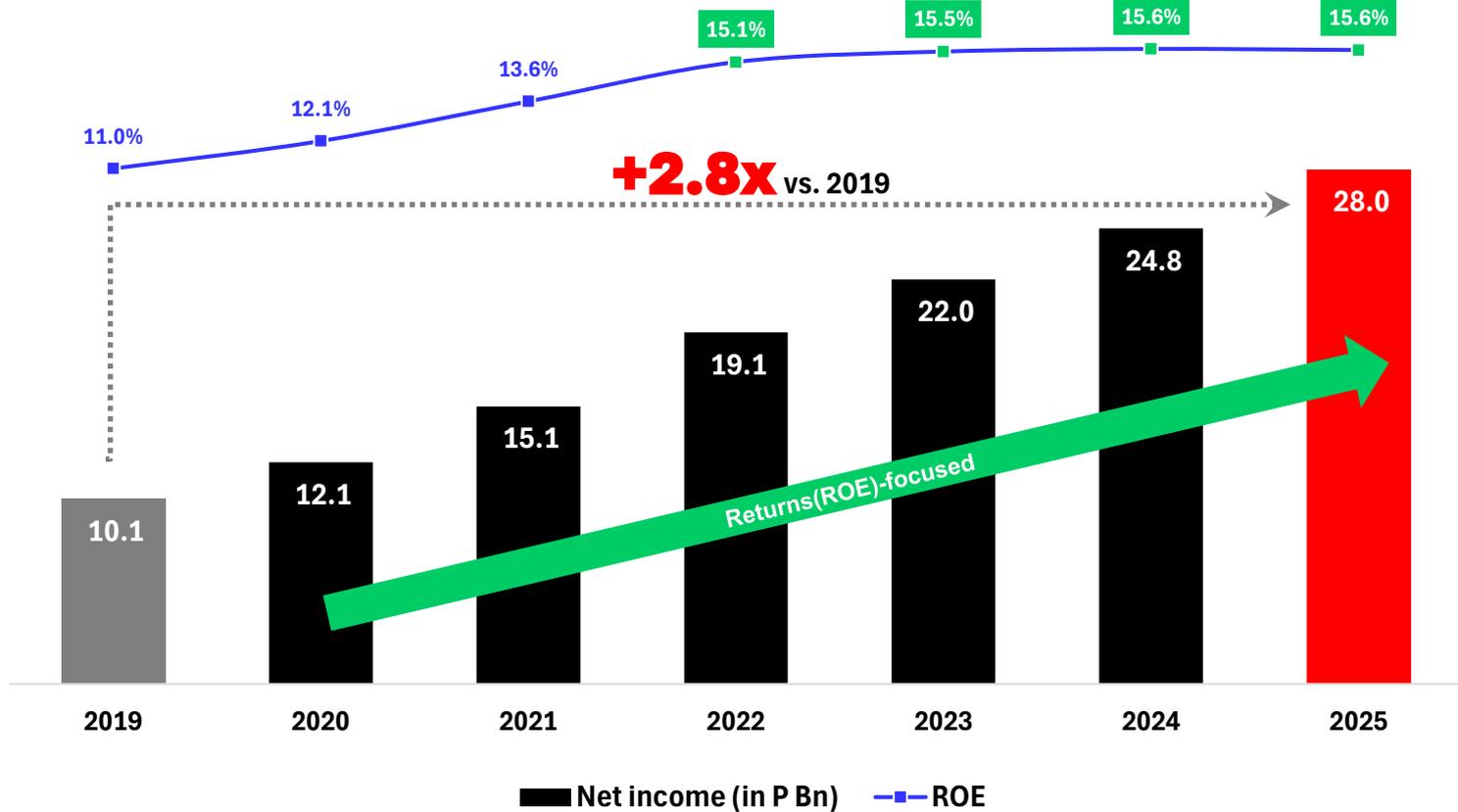
## Strengthened Management Team

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

# Profitability significantly improved since 2019



# Track Record of Consistency and Performance



# In summary, Chinabank continues to be..



		FY'23	FY'24	FY'25
<b>Profitable</b>	Return on Equity	15.5%	15.6%	15.6%
	Return on Assets	1.6%	1.6%	1.6%
<b>Adequately-capitalized</b>	CET 1/Tier 1 Ratio	15.3%	15.3%	15.2%
	Capital Adequacy Ratio	16.1%	16.2%	16.1%
<b>Well-managed</b>	NPL Ratio	2.5%	1.6%	1.6%
	NPL Cover*	104%	108%	109%

\* 2025 and 2024 NPL Cover exclude RE appropriation

## Q & A

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



# Additional Information



## 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.



## Extensive Distribution Channels\*



**653**  
Branches



**1,139**  
ATMs



**11,584**  
Employees

## Subsidiaries & Affiliates



## Investment Grade Credit Rating

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

## Best in Corporate Governance

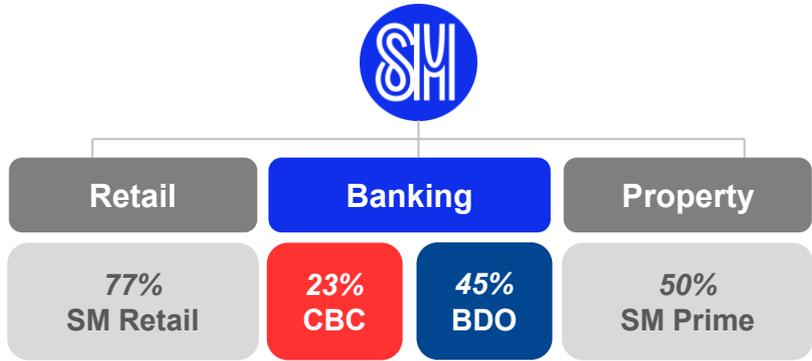


*Consistently recognized for governance excellence by the Institute of Corporate Directors (ICD).*

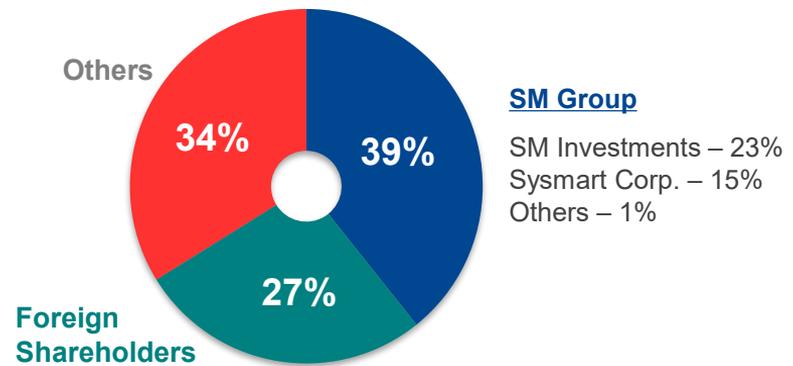
\*As of December 31, 2025

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** **55 branches** and **148 ATMs** in SM Group's shopping malls, SaveMore, CityMall and Alfamart locations

# Other Citations



**BANKING & FINANCE  
RETAIL BANKING  
AWARDS**

Service Innovation of  
the Year Philippines

30-Minute Instant  
Credit Card Issuance  
Program

2025



**BANKING & FINANCE  
RETAIL BANKING  
AWARDS**

Banking for Women  
Initiative of the Year  
Philippines

CBC Velvet Visa  
Signature

2025



**BANKING & FINANCE  
CORPORATE & INVESTMENT  
BANKING AWARDS**

Debt Deal of the Year  
Philippines

2025



**BANKING & FINANCE  
CORPORATE & INVESTMENT  
BANKING AWARDS**

Project  
Infrastructure  
Finance Deal of the  
Year Philippines

2025



**BANKING & FINANCE  
CORPORATE & INVESTMENT  
BANKING AWARDS**

Sustainability-Linked  
Bond of the Year  
Philippines

2025



Top Brokering  
Participant for Retail  
Transactions

2025, 2024, 2023



**CFA Society  
Philippines**

Best Managed Fund  
for Bond Long-Term  
Dollar Category

2025, 2024, 2023,  
2022, 2021, 2020,  
2019, 2018, 2017



Top Fixed-Income  
Dealing Participant

2024



Top Corporate Issue  
Manager/Arranger  
(Investment House  
Category)

2024



**ASSET  
TRIPLE A**

Best Bond Adviser  
(Domestic)

2024



**ASSET  
TRIPLE A**

Best IPO - Repower  
Energy Development  
Corporation

2024



**ASSET  
TRIPLE A**

Best Equity Deal -  
ACEN Corp.'s P25 Bn  
Preferred Shares  
Offering

2024

# 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

## TRADING INFORMATION

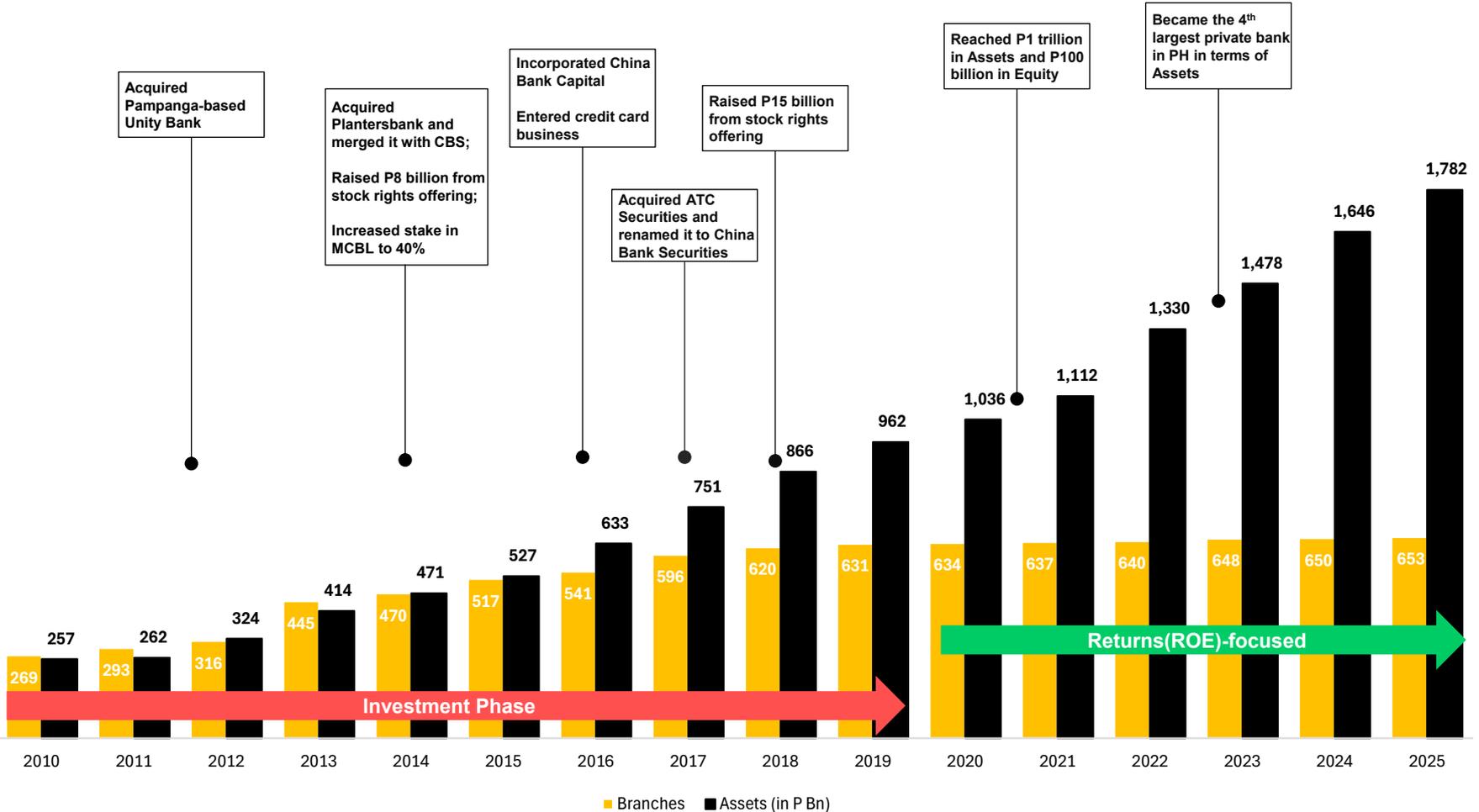
Ticker (Bloomberg   Reuters)	CBC PM   CBC.PS
Par value (PHP)	10.00
Outstanding shares	2,691,343,012
Stock price as of Feb 27, 2026	70.30
52-week range (Low   High)	46.65   95.00
Market Cap in PHP Mn	189,201
Market Cap in USD Mn	3,262
Public float as of Dec 31, 2025	57.98%
Foreign ownership as of Dec 31, 2025	26.9%

## MARKET VALUATION

	<u>Dec-23</u>	<u>Dec-24</u>	<u>Dec-25</u>
Book value per share	55.8	62.6	71.0
Earnings per share	8.2	9.2	10.4
Price to book (x)*	0.6	1.4	1.0
Price to earnings (x)*	4.2	9.4	6.8
Dividend per share	1.90	2.20	2.50
Dividend yield*	6.2%	2.5%	3.6%

\* based on Feb 27, 2026 stock price

# Focus on optimizing branches in the last 5 years



# Historical Financial Highlights

<b>BALANCE SHEETS</b> in Php billions, except %	<b>Dec 2020</b>	<b>Dec 2021</b>	<b>Dec 2022</b>	<b>Dec 2023</b>	<b>Dec 2024</b>	<b>Dec 2025</b>	<b>Dec 25 vs Dec 24</b>
Liquid Assets	205	188	178	155	134	<b>109</b>	-18%
Investment Securities	236	279	412	505	543	<b>562</b>	4%
Net Loans	557	609	700	772	915	<b>1,038</b>	13%
Other Assets	38	36	40	46	54	<b>72</b>	33%
<b>TOTAL ASSETS</b>	<b>1,036</b>	<b>1,112</b>	<b>1,330</b>	<b>1,478</b>	<b>1,646</b>	<b>1,782</b>	<b>8%</b>
Deposits	835	863	1,066	1,187	1,331	<b>1,445</b>	9%
CASA	469	555	573	575	594	<b>693</b>	17%
<i>Time Deposits</i>	366	308	492	611	738	<b>752</b>	2%
Bills and Bonds Payable	76	108	99	105	112	<b>119</b>	6%
Other Liabilities	20	22	31	36	34	<b>27</b>	-21%
<b>TOTAL LIABILITIES</b>	<b>931</b>	<b>993</b>	<b>1,195</b>	<b>1,328</b>	<b>1,478</b>	<b>1,590</b>	<b>8%</b>
<b>TOTAL EQUITY</b>	<b>105</b>	<b>119</b>	<b>135</b>	<b>150</b>	<b>169</b>	<b>191</b>	<b>13%</b>
<b>TOTAL EQUITY AND LIABILITIES</b>	<b>1,036</b>	<b>1,112</b>	<b>1,330</b>	<b>1,478</b>	<b>1,646</b>	<b>1,782</b>	<b>8%</b>
<b>NPL Ratio</b>	2.3%	2.5%	2.3%	2.5%	1.6%	<b>1.6%</b>	
<b>NPL Cover</b>	128%	116%	123%	104%	108%	<b>109%</b>	
<b>Tier 1/CET 1 Ratio</b>	13.8%	14.9%	15.1%	15.3%	15.3%	<b>15.2%</b>	
<b>Capital Adequacy Ratio (CAR)</b>	14.7%	15.8%	15.9%	16.1%	16.2%	<b>16.1%</b>	

# Historical Financial Highlights

<b>INCOME STATEMENTS</b> In Php billions, except %	<b>FY2020</b>	<b>FY2021</b>	<b>FY2022</b>	<b>FY2023</b>	<b>FY2024</b>	<b>FY2025</b>	<b>FY25 vs FY24</b>
Interest income	47.7	46.5	57.2	79.4	93.8	105.2	12%
Interest expense	(13.3)	(7.4)	(11.6)	(25.8)	(30.2)	(32.6)	8%
<b>Net interest income</b>	<b>34.4</b>	<b>39.1</b>	<b>45.6</b>	<b>53.5</b>	<b>63.5</b>	<b>72.6</b>	<b>14%</b>
Fee-based income	9.5	9.6	10.1	0.6	2.0	3.1	59%
<b>Total revenue</b>	<b>43.9</b>	<b>48.7</b>	<b>55.7</b>	<b>54.1</b>	<b>65.5</b>	<b>75.7</b>	<b>16%</b>
Operating expenses	(21.5)	(22.3)	(24.4)	(27.0)	(30.7)	(34.4)	12%
<b>Income before provisions and taxes</b>	<b>22.3</b>	<b>26.3</b>	<b>31.3</b>	<b>27.1</b>	<b>34.7</b>	<b>41.3</b>	<b>19%</b>
Provision for impairment and credit losses	(8.9)	(8.9)	(9.0)	(1.2)	(3.3)	(7.0)	112%
<b>Income before income tax</b>	<b>13.5</b>	<b>17.5</b>	<b>22.3</b>	<b>25.8</b>	<b>31.4</b>	<b>34.2</b>	<b>9%</b>
Provision for income tax	(1.4)	(2.4)	(3.1)	(3.8)	(6.6)	(6.3)	-5%
<b>Net income</b>	<b>12.1</b>	<b>15.1</b>	<b>19.1</b>	<b>22.0</b>	<b>24.8</b>	<b>28.0</b>	<b>13%</b>
<b>Return on Equity</b>	<b>12.1%</b>	<b>13.6%</b>	<b>15.1%</b>	<b>15.5%</b>	<b>15.6%</b>	<b>15.6%</b>	
<b>Return on Assets</b>	<b>1.2%</b>	<b>1.5%</b>	<b>1.6%</b>	<b>1.6%</b>	<b>1.6%</b>	<b>1.6%</b>	
<b>Net interest margin</b>	<b>4.0%</b>	<b>4.3%</b>	<b>4.2%</b>	<b>4.2%</b>	<b>4.5%</b>	<b>4.6%</b>	
<b>Cost-to-income ratio</b>	<b>49%</b>	<b>46%</b>	<b>44%</b>	<b>50%</b>	<b>47%</b>	<b>45%</b>	

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