**SECURITIES AND EXCHANGE COMMISSION**
**SEC FORM 17-C**

**CURRENT REPORT UNDER SECTION 17**
**OF THE SECURITIES REGULATION CODE**
**AND SRC RULE 17.2(c) THEREUNDER**

1. November 4, 2026
   Date of Report (Date of earliest event reported)

2. SEC Identification Number 443

3. BIR Tax Identification No. 000-444-210-000

4. CHINA BANKING CORPORATION
   Exact name of issuer as specified in its charter

5. Philippines
   Province, Country or other jurisdiction of incorporation

6. [ ] SEC (Use Only)
   Industry Classification Code:

7. China Bank Bldg., 8745 Paseo de Roxas, Makati City — 1226
   Address of principal office — Postal Code

8. (02) 8885-5555
   Issuer's telephone number, including area code

9. -- NA --
   Former name or former address, if changed since last report

10. Securities registered pursuant to Section 8 and 12 of the SRC of Sections 4 and 8 of the RSA

| Title of each Class | Number of shares of common stock outstanding and amount of debt outstanding |
|---|---|
| Common | 2,691,343,012 shares |

Chinabank

11. Indicate the item numbers reported herein: Item 9

China Banking Corporation (Chinabank) will be releasing to the press the attached statement entitled: "**Chinabank net income rises 12% to P22.6 billion in 9M2026**". Highlights are as follows:

- Chinabank posted a net income of P22.6 billion, which translated to a return on equity (ROE) and return on assets (ROA) of 15.6% and 1.6%, respectively.
- Chinabank closed the quarter with P1.9 trillion in assets, up 12% year-on-year (YoY), supported by 9% expansion in deposits to P1.5 trillion. Net loans hit P1.2 trillion, up 19% YoY from broad-based growth across market segments.
- Total equity increased 6% to P195 billion, with Book value per share increasing by 6% YoY to P72.52.

Pursuant to the requirements of the Revised Securities Act, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

CHINA BANKING CORPORATION
Registrant

Date November 04, 2026

[redacted]
**ATTY. LEILANI B. ELARMO**
Corporate Secretary
Signature and Title * [redacted]

*** Print name and title of the signing officer under the signature**

04 November 2026

**SECURITIES AND EXCHANGE COMMISSION**
SEC Headquarters, 7907 Makati Avenue
Salcedo Village, Bel-Air, Makati City

**Attention:** **1. ATTY. OLIVER O. LEONARDO**
Director, Markets and Securities Regulation Department

**2. ATTY. RACHEL ESTHER J. GUMTANG-REMALANTE**
Director, Corporate Governance and Finance Department

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**THE PHILIPPINE STOCK EXCHANGE, INC.**
6th Floor PSE Tower
5th Avenue corner 28th Street
Bonifacio Global City, Taguig City

**Attention:** **ATTY. MARIGEL B. GARCIA**
Head, Issuer Regulation Division

Sir, Mesdames:

We are pleased to furnish your good office with a copy of Chinabank's latest news release, **"Chinabank net income rises 12% to P22.6 billion in 9M 2026"**.

Thank you.

Respectfully yours,

[redacted]

**GERALD O. FLORENTINO**
Corporate Information Officer

**NEWS RELEASE**
November 4, 2026

# Chinabank net income rises 12% to P22.6 billion in 9M2026

| P22.6B | 15.6% | 15.53% | P72.52 |
|---|---|---|---|
| 9M2026 Net Income | Return on Equity | Capital Adequacy Ratio | Book Value/Share |

- 15.6% ROE and 1.6% ROA, still among the highest in the industry
- Sustained core business strength and stable asset quality: 1.5% NPL ratio and 102% NPL cover, both better than the industry average
- Healthy cost-to-income ratio despite higher spending on initiatives aimed at driving revenue growth
- Book value per share (BVS) grew 6% to P72.52

Chinabank (CBC) posted a consolidated net income of P22.6 billion for the first nine months of 2026, up 12% from the same period last year. This translated to a return on equity of 15.6% and a return on assets of 1.6%, solidifying its position as one of the Philippines' most profitable financial institutions.

The bank's sustained momentum was driven by the steady expansion of its core businesses and improved net interest margin of 4.73%, which propelled net interest income up by 14% to P60.7 billion.

Parallel to this revenue growth, the bank maintained robust risk management. Its non-performing loan (NPL) ratio remained steady at 1.5%. Supported by strong asset quality, CBC set aside P1.9 billion for impairment and credit losses while maintaining adequate buffers, with NPL coverage at 102%.

Chinabank
Focused on You

Strategic investments in digital transformation and business expansion drove operating expenses up 13% to P28.6 billion, though cost discipline kept the bank's cost-to-income ratio at a well-managed 49%.

The fourth largest private universal bank in the country, CBC saw its total balance sheet assets expand 12% year-on-year to P1.9 trillion as of September 2026, primarily backed by a 19% jump in net loans, which reached P1.2 trillion.

On the funding side, total deposits grew by 9% to P1.5 trillion. Notably, low-cost checking and savings accounts (CASA) surged 19% to P751 billion, driving the CASA ratio up to 49% and securing a stable funding base.

Total equity rose 6% to P195 billion, continuously boosting shareholder value as book value per share increased 6% to P72.52. Capital adequacy indicators remained healthy, with the bank maintaining a common equity tier 1 ratio of 14.65% and a total capital adequacy ratio of 15.53%, ensuring ample buffers to support future growth and navigate market volatility.

Complementing this financial success, the bank continues to secure top-tier acclaim. CBC cemented its leadership in corporate governance, winning the coveted Five-Golden Arrow award from the Institute of Corporate Directors for the fourth time. Additionally, the bank asserted its regional dominance at the 2026 Asia Corporate Excellence & Sustainability Awards, taking home both Industry Champion of the Year and Inspiring Workplace in Asia. The bank also secured for the fourth consecutive year the Best Wealth Management Service for the Affluent award from Private Banker International, capping a period of operational and institutional triumph.

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**About Chinabank:** China Banking Corporation (Chinabank; PSE: CBC), founded in 1920, is the fourth largest private universal bank in the Philippines and a member of the SM Group, one of the country's biggest conglomerates. Driven by its brand promise, "Focused on You," Chinabank supports individuals, small- and middle-market businesses, and large corporations, with its consolidated network of 674 branches, 1,168 ATMs, and 24/7 digital banking channels: My CBC and My CBC Business. The bank also offers a wide range of allied financial services through its subsidiaries China Bank Savings, Chinabank Capital, Chinabank Securities, Chinabank Insurance Brokers, and affiliate Manulife Chinabank Life Assurance.

For over a century, Chinabank has built a deep connection with its customers and the communities it serves, leveraging the dedication and diversity of its empowered people and the strength of its enduring partnerships to help uplift the lives of Filipinos.

For more information, visit www.chinabank.ph or follow ChinabankPH on Facebook, Instagram, TikTok, and LinkedIn.

**Contact:** Investor & Corporate Relations Group - 8885-5601; Investor-relations@chinabank.ph; Gerald O. Florentino, FVP & Head - goflorentino@chinabank.ph