

**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. April 22, 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 6. SEC (Use Only)
Province, Country or other jurisdiction of Industry Classification Code:
incorporation

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
<u>Common</u>	<u>2,691,343,012 shares</u>



11. Indicate the item numbers reported herein: Item 9

China Banking Corporation (Chinabank) will be releasing to the press the attached statement entitled: "**Chinabank 1Q profit climbs to P6.8 billion**". Highlights are as follows:

- Chinabank posted a net income of P6.8 billion, which translated to a return on equity (ROE) and return on assets (ROA) of 14.2% and 1.5%, respectively.
- Chinabank closed the quarter with P1.9 trillion in assets, up 12% year-on-year (YoY), supported by 13% expansion in deposits to P1.5 trillion. Gross loans hit P1.1 trillion, up 16% from broad-based growth across market segments.
- Total equity increased 10% to P192.3 billion, with Book value per share increasing by 10% YoY to P71.42.

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 April 22, 2026

ATTY. LEILANI B. ELARMO
Corporate Secretary
Signature and Title *

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

22 April 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

THE PHILIPPINE STOCK EXCHANGE, INC.

6th Floor PSE Tower
5th Avenue corner 28th Street
Bonifacio Global City, Taguig City

Attention: **ATTY. JOHANNE DANIEL M. NEGRE**
Head, Disclosure Department

Sirs, Madam:

We are pleased to furnish your good office with a copy of Chinabank's latest news release, "**Chinabank 1Q profit climbs to P6.8 billion**".

Thank you.

Very truly yours,



GERALD O. FLORENTINO
FVP and Head
Investor and Corporate Relations Group

Chinabank 1Q profit climbs to P6.8 billion



- 14.2% ROE and 1.5% ROA, still among the highest in the industry
- Sustained core business strength and stable asset quality: 1.6% NPL ratio and 110% NPL cover, both better than the industry average
- Healthy cost-to-income ratio despite higher spending on technology and initiatives aimed at driving revenue growth
- Book value per share (BVS) grew 10% to P71.42

Chinabank (PSE: CBC) continued its upward trajectory in the first quarter of 2026, posting a net income of P6.8 billion, up 4% year-on-year (YoY), on the back of strong core business growth. This performance translated to a 14.2% return on equity and a 1.5% return on assets.

Net interest income served as the primary growth engine, rising 14% YoY to P19.5 billion, supported by higher topline revenues and lower interest expenses. As a result, net interest margin improved by 12 basis points to 4.61% from a year earlier.

Operating expenses for the period rose by a manageable 5% to P8.8 billion, largely due to ongoing investments in human capital and digital transformation. The bank's cost-to-income ratio remained efficient at 49%.

Chinabank maintained its position as the country's fourth-largest private universal bank, with total assets reaching P1.9 trillion—a 12% increase driven by the strategic build-up of high-quality earning assets. Gross loans reached P1.1 trillion, a 16% increase compared to the previous year, fueled by strong demand across both corporate and consumer segments. On the funding side, total deposits grew 13% to P1.5 trillion, with checking and savings accounts (CASA) increasing by 20% YoY, improving the CASA ratio to 48% from 46% a year ago.



Despite steady asset quality, with a non-performing loans (NPL) ratio of 1.6%, Chinabank remained committed to prudence, increasing loan loss provisions to P684 million, resulting in an NPL coverage ratio of 110%.

Total equity grew by 10% to P192.3 billion, with a book value per share of P71.42, up 10%.

During the Annual Stockholders' Meeting on April 15, 2026, stockholders approved the declaration of cash dividends totaling P7.5 billion, composed of a P1.80 per share regular dividend and a P1.00 per share special dividend. This total payout is 12% higher than the previous year's P2.50 per share distribution, underscoring Chinabank's financial resilience and commitment to disciplined capital management.

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 657 branches, 1,143 ATMs, and 24/7 digital banking channels: My CBC App and My CBC Online. 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