



CHINA BANKING CORPORATION

8745 Paseo de Roxas corner Villar St., Makati City

BALANCE SHEET
(Head Office and Branches)
As of June 30, 2025

ASSETS	Current Quarter	Previous Quarter
Cash and Cash Items	P 11,610,118,362.30	P 11,938,408,287.68
Due from Bangko Sentral ng Pilipinas	53,079,194,525.07	53,281,575,647.87
Due from Other Central Banks and Banks - Net	6,909,214,516.86	9,797,880,491.12
Financial Assets at Fair Value through Profit or Loss (FVPL) 1/	17,094,745,596.36	14,075,196,368.35
Financial Assets at Fair Value Through Other Comprehensive Income (FVOCI) - Net	129,299,637,343.06	131,131,160,160.68
Debt Securities at Amortized Cost - Net	374,506,603,144.77	379,516,791,575.47
Loans to Bangko Sentral ng Pilipinas	0.00	0.00
Interbank Loans Receivable	6,909,153,530.66	7,351,018,852.92
Loans and Receivables - Others	815,377,039,941.87	810,902,695,580.34
Loans and Receivables Arising from RA/CA/PR/SLB	0.00	0.00
Total Loan Portfolio (TLP) - Gross	822,286,193,472.53	818,253,714,433.26
Allowance for Credit Losses 2/	16,105,788,200.28	12,908,613,110.31
Total Loan Portfolio - Net	806,180,405,272.25	805,345,101,322.95
Equity Investment in Subsidiaries, Associates and Joint Ventures - Net	24,455,726,408.84	24,538,258,613.97
Bank Premises, Furniture, Fixture and Equipment - Net	6,502,682,530.78	6,149,295,386.52
Real and Other Properties Acquired - Net	9,691,110,114.78	3,129,606,099.94
Sales Contract Receivables - Net	201,969,764.17	219,942,454.84
Non-Current Assets Held for Sale	0.00	0.00
Other Assets - Net	366,438,695,203.93	348,684,365,188.57
Net Due from Head Office/Branches/Agencies (Philippine branch of a foreign bank)	0.00	0.00
TOTAL ASSETS	P 1,805,970,102,782.97	P 1,787,807,581,597.96
LIABILITIES		
Financial Liabilities at Fair Value through Profit or Loss (FVPL) 3/	P 2,295,574,527.68	P 2,656,518,600.57
Deposit Liabilities	1,169,992,057,407.13	1,162,078,074,659.12
Due to Other Banks	16,065,023.47	4,010,613.66
Bills Payable	106,153,555,134.03	105,816,047,603.03
a) BSP (Rediscounting and Other Advances)	0.00	0.00
b) Interbank Loans Payable	13,560,449,968.79	5,074,642,622.55
c) Other Borrowings, including Deposit Substitutes	92,593,105,165.24	100,741,404,980.48
Bonds Payable - Net	0.00	0.00
Unsecured Subordinated Debt - Net	0.00	0.00
Redeemable Preferred Shares	0.00	0.00
Other Liabilities	366,506,437,492.88	349,476,790,527.10
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	0.00	0.00
TOTAL LIABILITIES	P 1,644,963,689,585.19	P 1,620,031,442,003.48
STOCKHOLDERS' EQUITY		
Capital Stock	P 26,913,430,120.00	P 26,913,430,120.00
Additional Paid-In Capital	17,201,646,997.10	17,201,646,997.10
Undivided Profits	6,209,477,351.47	5,436,869,723.60
Retained Earnings	111,890,566,895.85	118,684,640,867.16
Other Capital Accounts	-1,208,708,166.64	-460,448,113.38
Assigned Capital	0.00	0.00
TOTAL STOCKHOLDERS' EQUITY	161,006,413,197.78	167,776,139,594.48
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	P 1,805,970,102,782.97	P 1,787,807,581,597.96
CONTINGENT ACCOUNTS		
Guarantees Issued	P 0.00	P 0.00
Financial Standby Letters of Credit	0.00	0.00
Performance Standby Letters of Credit	12,404,937,201.85	12,933,964,135.76
Commercial Letters of Credit	3,270,313,681.89	3,173,796,331.71
Trade Related Guarantees	1,076,300,731.48	1,298,599,016.78
Commitments	57,459,395,446.95	52,615,327,079.05
Spot Foreign Exchange Contracts	20,206,211,273.60	33,781,208,207.97
Securities Held Under Custodianship by Bank Proper	0.00	0.00
Trust Department Accounts	319,153,595,416.37	320,268,764,579.50
Derivatives	666,239,879,611.97	741,883,537,481.54
Others	637,592,191.49	644,226,030.38
TOTAL CONTINGENT ACCOUNTS	P 1,080,448,225,555.60	P 1,166,599,422,862.69
FINANCIAL INDICATORS (in %)		
ASSET QUALITY		
Gross Non-Performing Loans (NPL) Ratio	1.38	1.29
Net NPL Ratio	0.75	0.78
Gross NPL Coverage Ratio	142.44	122.70
Net NPL Coverage Ratio	98.95	75.70
RELATED PARTY TRANSACTIONS		
Ratio of Loans to Related Parties to gross TLP	9.08	6.79
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	0.76	0.77
Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI	0.01	0.00
LIQUIDITY		
Liquidity Coverage Ratio 4/	125.11	116.20
Net Stable Funding Ratio 4/	113.78	110.59
Minimum Liquidity Ratio 5/	0.00	0.00
PROFITABILITY		
Return on Equity (ROE)	12.87	13.18
Return on Assets	1.16	1.22
Net Interest Margin	4.41	4.34
CAPITAL ADEQUACY		
Common Equity Tier 1 Ratio 4/	15.17	15.91
Tier 1 Capital Ratio	15.17	15.91
CAR	16.04	16.78
LEVERAGE		
Basel III Leverage Ratio 4/	9.11	9.59
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 August 14, 2025 at City of Makati affiants exhibiting their Social Security System Numbers and , respectively.

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Book No. 29
Series of 2025

REGINE C. YU
Notary Public for Makati City
Appt No. M-135 until 31 December 2026
2nd Floor, VGP Center,
6772 Ayala Avenue, Makati City
PTR No. 10476525; 01-08-2025; Makati City
IBP Lifetime No. 016425; 05-29-2017; Makati City
MCLE Compliance No. VIII-0009600; 06-10-2024
Roll of Attorney's No. 68781

CONSOLIDATED BALANCE SHEET
(Banks and Financial Subsidiaries)
As of June 30, 2025

ASSETS	Current Quarter	Previous Quarter
Cash and Cash Items	P 14,352,349,866.87	P 16,285,371,476.05
Due from Bangko Sentral ng Pilipinas	71,692,963,132.13	64,519,716,588.96
Due from Other Central Banks and Banks - Net	8,597,833,811.63	11,156,431,242.43
Financial Assets at Fair Value through Profit or Loss (FVPL) 1/	17,493,826,053.02	14,912,968,170.63
Financial Assets at Fair Value Through Other Comprehensive Income (FVOCI) - Net	146,938,189,330.58	146,976,281,754.94
Debt Securities at Amortized Cost - Net	384,534,769,985.15	388,852,341,332.28
Loans to Bangko Sentral ng Pilipinas	0.00	0.00
Interbank Loans Receivable	6,909,153,530.66	7,351,018,852.92
Loans and Receivables - Others	962,577,002,661.21	952,228,602,307.05
Loans and Receivables Arising from RA/CA/PR/SLB	0.00	4,600,000,000.00
Total Loan Portfolio (TLP) - Gross	969,486,156,191.87	964,179,621,159.97
Allowance for Credit Losses 2/	18,595,368,086.04	15,222,829,618.82
Total Loan Portfolio - Net	950,890,788,095.83	948,956,791,541.15
Equity Investment in Subsidiaries, Associates and Joint Ventures - Net	3,821,218,342.92	2,372,986,942.93
Bank Premises, Furniture, Fixture and Equipment - Net	8,567,172,726.72	8,279,899,828.04
Real and Other Properties Acquired - Net	11,022,378,584.10	4,454,666,819.92
Sales Contract Receivables - Net	1,184,008,347.02	1,230,863,190.88
Non-Current Assets Held for Sale	911,879,537.72	845,679,797.71
Other Assets-Net	375,335,384,250.63	357,572,730,939.44
Net Due from Head Office/Branches/Agencies (Philippine branch of a foreign bank)	0.00	0.00
TOTAL ASSETS	P 1,995,342,762,064.32	P 1,966,416,729,625.36
LIABILITIES		
Financial Liabilities at Fair Value through Profit or Loss (FVPL) 3/	2,295,574,527.68	2,656,518,600.57
Deposit Liabilities	1,350,094,576,211.51	1,331,478,812,289.10
Due to Other Banks	16,065,023.47	4,010,613.66
Bills Payable	106,153,555,134.48	105,816,047,603.03
a) BSP (Rediscounting and Other Advances)	0.00	0.00
b) Interbank Loans Payable	13,560,449,968.79	5,074,642,622.55
c) Other Borrowings, including Deposit Substitutes	92,593,105,165.69	100,741,404,980.48
Bonds Payable - Net	0.00	0.00
Unsecured Subordinated Debt - Net	0.00	0.00
Redeemable Preferred Shares	0.00	0.00
Other Liabilities	372,932,971,901.15	355,843,215,647.39
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	0.00	0.00
TOTAL LIABILITIES	P 1,831,492,742,798.29	P 1,795,798,604,753.75
STOCKHOLDERS' EQUITY		
Capital Stock	P 26,913,430,120.00	P 26,913,430,120.00
Additional Paid-In Capital	17,201,646,997.10	17,201,646,997.10
Undivided Profits	6,209,477,351.47	5,436,869,723.60
Retained Earnings	114,670,753,202.11	121,464,827,172.11
Other Capital Accounts	-1,145,288,404.65	-398,649,141.20
Assigned Capital	0.00	0.00
TOTAL STOCKHOLDERS' EQUITY	163,850,019,266.03	170,618,124,871.61
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	P 1,995,342,762,064.32	P 1,966,416,729,625.36
CONTINGENT ACCOUNTS		
Guarantees Issued	P 0.00	P 0.00
Financial Standby Letters of Credit	0.00	0.00
Performance Standby Letters of Credit	12,446,875,343.10	12,980,133,691.46
Commercial Letters of Credit	3,270,313,681.89	3,173,796,331.71
Trade Related Guarantees	1,076,300,731.48	1,298,599,016.78
Commitments	59,867,508,531.59	55,011,982,924.43
Spot Foreign Exchange Contracts	20,206,211,273.60	33,781,208,207.97
Securities Held Under Custodianship by Bank Proper	0.00	0.00
Trust Department Accounts	319,153,595,416.37	320,268,764,579.50
Derivatives	666,239,879,611.97	741,883,537,481.54
Others	648,322,970.52	679,611,501.71
TOTAL CONTINGENT ACCOUNTS	P 1,082,909,007,560.52	P 1,169,077,633,735.10
FINANCIAL INDICATORS (in %)		
ASSET QUALITY		
Gross Non-Performing Loans (NPL) Ratio	1.59	1.49
Net NPL Ratio	0.88	0.90
Gross NPL Coverage Ratio	120.88	105.78
Net NPL Coverage Ratio	85.61	67.33
RELATED PARTY TRANSACTIONS		
Ratio of Loans to Related Parties to gross TLP	7.66	7.09
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	0.64	0.66
Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI	0.00	0.00
LIQUIDITY		
Liquidity Coverage Ratio 4/	125.60	117.31
Net Stable Funding Ratio 4/	115.09	112.11
Minimum Liquidity Ratio 5/	0.00	0.00
PROFITABILITY		
Return on Equity (ROE)	12.91	12.94
Return on Assets	1.05	1.11
Net Interest Margin	4.57	4.49
CAPITAL ADEQUACY		
Common Equity Tier 1 Ratio 4/	14.74	15.62
Tier 1 Capital Ratio	14.74	15.62
CAR	15.62	16.50
LEVERAGE		
Basel III Leverage Ratio 4/	9.13	9.71
Deferred Charges not yet Written Down	0.00	0.00

1. List of Financial Allied Subsidiaries (excluding Subsidiary Insurance Companies)
China Bank Savings, Inc.
China Bank Capital Corporation

2. List of Subsidiary Insurance Companies

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