

DRAFT ONLY

MINUTES OF THE 2026 ANNUAL MEETING OF STOCKHOLDERS CHINA BANKING CORPORATION

Held in Hybrid Format

*In-person attendance at the Penthouse, Chinabank Building,
8745 Paseo de Roxas corner Villar St., Makati City, and*

Remote attendance through livestream on Zoom after registration

at <https://www.chinabank.ph/asm2026>

16 April 2026, Thursday, at 4:00 P.M.

Directors Present:

- | | |
|---------------------------|--|
| Mr. Hans T. Sy | - Chairman of the Board and Executive Committee |
| Mr. Gilbert U. Dee | - Vice Chairman of the Board, and Member of the Executive Committee |
| Mr. Romeo D. Uyan, Jr. | - Director, President, and Chief Executive Officer, and Member of the Executive and Trust Investment Committees |
| Mr. Peter S. Dee | - Director, and Member of the Executive Committee |
| Mr. Joaquin T. Dee | - Director, and Member of the Executive Committee |
| Mr. Herbert T. Sy | - Director, and Chairman of the Trust Investment Committee |
| Mr. Harley T. Sy | - Director, and Member of the Compliance Committee |
| Mr. Jose T. Sio | - Director, and Member of the Trust Investment and Remuneration Committees |
| Ms. Margarita L. San Juan | - Lead Independent Director, Chairwoman of the Corporate Governance, Nominations and Compliance Committees, and Member of the Risk Oversight, Related Party Transaction, and Audit Committees |
| Mr. Philip S.L. Tsai | - Independent Director, Chairman of the Risk Oversight Committee, and Member of the Nominations, Corporate Governance, Related Party Transaction, Remuneration and Trust Investment Committees |
| Ms. Claire Ann T. Yap | - Independent Director, Chairwoman of the Audit Committee, and Member of the Corporate Governance, Risk Oversight, Nominations and Information Technology Steering Committees |
| Mr. Genaro V. Lapez | - Independent Director, Chairman of the Related Party Transaction, Remuneration and Information Technology Steering Committees, and Member of the Compliance and Audit Committees |

Director Absent:

None

Also Present:

- | | |
|--|---|
| Mr. Ricardo R. Chua | - Senior Board Advisor |
| Mr. Howard Conrad T. Sy | - Board Advisor |
| Mr. William C. Whang | - Nominee for Independent Director |
| Atty. Leilani B. Elarmo | - Corporate Secretary |
| Atty. Rikki Daniele Louis A. Dela Paz | - Assistant Corporate Secretary |
| Mr. Patrick D. Cheng | - Chief Finance Officer |
| Mr. Gerald O. Florentino | - Head of Investor and Corporate Relations Group |
| Mr. Christopher Ma. Carmelo Y. Salazar | - Treasurer |
| Atty. Aileen Paulette S. De Jesus | - Chief Compliance and Governance Officer |
| Mr. Jeruel N. Lobien | - Chief Audit Executive |
| Ms. Janet A. Paraiso | - SyCip Gorres Velayo & Co. (SGV), External Auditor, and Team |
| Mr. John Christopher Paolo L. Herrera | - Stock Transfer Service, Inc., Transfer Agent |

Stockholders present in person, through remote communication, by proxy, or *in absentia*:

2,123,090,302 shares (See Annex "A" for the list of stockholders and other attendees)

I. CALL TO ORDER

Following the reading of the meeting guidelines by the Assistant Corporate Secretary, Atty. Rikki Daniele Louis A. Dela Paz, Mr. Gerald O. Florentino, Head of the Investor and Corporate Relations Group (ICRG), invited the participants to stand for the Philippine National Anthem.

Mr. Florentino then introduced the members of the Board of Directors who were present: Mr. Hans T. Sy, Mr. Gilbert U. Dee (*via Zoom*), Mr. Romeo D. Uyan, Jr., Mr. Peter S. Dee, Mr. Joaquin T. Dee, Mr. Herbert T. Sy, Mr. Harley T. Sy, Mr. Jose T. Sio, Ms. Margarita L. San Juan, Mr. Philip S.L. Tsai, Ms. Claire Ann T. Yap, and Mr. Genaro V. Lapez; and Board Advisors, Mr. Ricardo R. Chua and Mr. Howard Conrad T. Sy.

Mr. Florentino also recognized the in-person presence of members of the Bank's Management Team, including: Mr. Patrick D. Cheng, Chief Finance Officer; Mr. Aloysius C. Alday, Jr., Consumer Banking Segment Head; Mr. Jose German M. Licup, Enterprise Services Segment Head; Ms. Magnolia Luisa N. Palanca, Financial Markets Segment Head; Ms. Lilian Yu, Institutional Banking Segment Head; Mr. Delfin Jay M. Sabido IX, Chief Innovation and Transformation Officer and Innovation and Transformation Segment Head; and Mr. Christopher Ma. Carmelo Y. Salazar, Treasurer; as well as the Board Members from the Bank subsidiaries, Mr. James Christian T. Dee, President of China Bank Savings, Inc. (CBSI) and Mr. Ryan Martin L. Tapia, President of China Bank Capital Corporation (CBCC). He further acknowledged the presence of representatives from the Bank's external auditor, SyCip Gorres Velayo & Co. (SGV), led by Ms. Janet A. Paraiso, Engagement Partner, and representatives from the transfer agent, Stock Transfer Service, Inc. (STSI).

Thereafter, Mr. Florentino handed over the floor to the Chairman for the official conduct of the meeting.

Mr. Hans T. Sy, Chairman of the Board and of the Meeting, welcomed the stockholders and guests to the 2026 Annual Stockholders' Meeting of the Bank, held in a hybrid format, combining in-person and remote attendance. He then called the meeting to order and presided over the same. Atty. Leilani B. Elarmo, Corporate Secretary, took the minutes of the proceedings.

To expedite the proceedings, stockholder Mr. Sherald M. Santillan moved to dispense with the reading of the list of stockholders present, whether in person, by proxy, through remote communication, or *in absentia*. The motion was duly seconded and carried.

The list of stockholders present in person, by proxy, through remote communication, or *in absentia*, and other attendees is attached hereto as Annex "A".

II. PROOF OF NOTICE OF MEETING

The Chairman inquired from the Corporate Secretary about the sending of the required notice of meeting to the stockholders.

Atty. Elarmo confirmed that the stockholders of record as of 26 February 2026 were duly notified of the meeting in accordance with the Bank's By-Laws; the Securities and Exchange Commission's (SEC) Memorandum Circular No. 6, Series of 2020; Sections 23, 49, 50, 57 and other related provisions of the Revised Corporation Code; and SEC Notice dated 11 March 2026 on the alternative mode for distributing documents in connection with the holding of the annual stockholders' meeting.

Moreover, the Notice of Meeting and Information Statement were submitted to the SEC and the Philippine Stock Exchange (PSE) on 09 March 2026; and the Notice was published in the business sections of The Philippine Star and Manila Bulletin, both in print and online formats, on 12 and 13 March 2026. Additionally, electronic copies of the Information Statement, Management Report, Annual Report

and other pertinent documents were also made available on the Bank’s website at www.chinabank.ph and on the PSE’s EDGE Portal.

III. CERTIFICATION OF QUORUM

Chairman Sy asked the Corporate Secretary about the presence of a quorum.

The Corporate Secretary certified the existence of a quorum competent to transact business. Based on records and the final count of attendees, with the assistance of the Bank’s transfer agent, STSI, in the tabulation of votes, and as verified by SGV, the independent party tasked with validating the votes for the meeting, out of 2,691,343,012 total subscribed and outstanding shares of the Bank, the holders of 2,123,090,302 shares, representing 78.89% or more than two-thirds (2/3) of the outstanding capital stock of the Bank were represented, either in person, by proxy, through remote communication, or *in absentia*.

The Guidelines for Participation via Remote Communication and Voting *in Absentia* was included as Schedule “A” of the Bank’s Information Statement.

IV. APPROVAL OF THE MINUTES OF 24 APRIL 2025 ANNUAL STOCKHOLDERS’ MEETING

The Chairman proceeded to the next item on the Agenda, which is the approval of the Minutes of the Annual Stockholders’ Meeting held on 24 April 2025. The minutes was included in the Information Statement and can also be accessed through the Bank’s website, www.chinabank.ph.

There being no objection or matter raised in relation to the minutes, on motion of stockholder Mr. Alvin A. Quintanilla, and seconded, the reading of the Minutes of the Annual Stockholders’ Meeting held on 24 April 2025 was dispensed with, and all matters reflected in the minutes were considered complete and accurate, and the minutes was duly approved for all intents and purposes.

Atty. Elarmo mentioned that the voting period will remain open until the adjournment of the meeting, with the final votes to be recorded in the minutes.

The final votes are as follows:

Opinion		Votes Cast		Percentage (based on shares present or represented at the meeting)
For	-	2,123,090,302	-	100.000%
Against	-	0	-	0.000%
Abstain	-	0	-	0.000%

V. ANNUAL REPORT TO STOCKHOLDERS

Chairman Sy called on the Bank’s President and Chief Executive Officer (CEO), Mr. Romeo D. Uyan, Jr., to deliver the annual report and provide an overview of the Bank’s activities, business and financial performance, and other relevant data for the year 2025.

Mr. Uyan thanked the Chairman, and greeted his fellow directors, and all the stockholders who joined the meeting, whether in-person or via remote communication. To start, Mr. Uyan shared that the 2025 fiscal year was defined by a tumultuous global landscape, characterized by sweeping policy shifts and heightened geopolitical tensions. As they review the Bank’s performance, he emphasized the importance to acknowledge the external and domestic forces that shaped the banking environment. In 2025, the Trump administration’s “Liberation Day” tariffs and Middle East tensions sparked heavy market volatility, driving gold to record highs, and that despite a temporary US-China trade truce, the Fed delayed rate cuts until September to counter inflation. He noted that these shifts redefined global trade and solidified a high-risk, “safe-haven” economic climate.

Meanwhile, Mr. Uyan stated that the Philippine economy slowed to 4.4% GDP growth in 2025, its weakest since the pandemic, as infrastructure cuts and governance concerns dampened sentiment. While midterm elections provided an initial boost, private consumption weakened in the second half due to adverse weather and cooling consumer confidence. A nine-year inflation low of 1.7%, however, gave the Bangko Sentral ng Pilipinas flexibility to ease policy and support stability. He highlighted that despite slower growth, the Philippine banking sector remained resilient in 2025, with BSP policy easing, cutting rates to 4.50% and reserve requirements to 5%, which fueled a 9% rise in assets to P29.9 Trillion and an 11% jump in loans to P16.7 Trillion. The banks sustained profitability as funding costs fell, with asset quality improving to a 3.15% NPL ratio.

Against this complex global and domestic backdrop, Mr. Uyan remarked that Chinabank's 105th year was defined by a strategic balance of maintaining defensive resilience during the economic slowdown while aggressively preparing for the rebound in domestic demand. He shared that the Bank's "Focused on You" philosophy translated into robust financial results among the best in the industry, reporting a record net income of P28 Billion in 2025, representing a 13% year-on-year increase and a five-year compounded annual growth rate (CAGR) of 18.3%, one of the highest in the industry. The bottom-line growth was supported by a return on equity of 15.6%, reflecting disciplined approach to capital management. He added that total resources reached P1.8 Trillion, up 8% from the previous year at a CAGR of 11.5%, solidifying the Bank's position as the country's fourth-largest private universal bank. Furthermore, gross loans hit P1.1 Trillion, 13% higher year-on-year, reflecting a 13.1% CAGR and underscoring the Bank's active role in financing client aspirations during a shifting economic landscape.

In a year of rising industry credit risks, Mr. Uyan stated that the Bank's disciplined risk management and operational efficiency provided a significant competitive advantage. The Bank has maintained a 1.6% NPL ratio and strengthened coverage as a volatility buffer. It also improved efficiency to a 45% cost-to-income ratio, even as it invested in people and technology. With a solid 16.1% Capital Adequacy Ratio, the balance sheet remained a bedrock of stability, ready to finance client needs and support the Philippine national development.

He further reported that in 2025, the Bank continued to prove that a legacy institution can blaze trails in the digital age, by combining high-touch heritage with high-tech capabilities to deliver customer-centric innovations. The Bank democratized banking for Filipinos worldwide through the Online Account Application (OAA) in My CBC, using deepfake detection and advanced digital identity checks. The Bank was among the first local institutions to offer Google Pay, and the only bank to enable it for the entire suite of Mastercard and Visa credit and debit card products. In addition, the Bank upgraded its backend security with a machine-learning layer that identifies and prevents suspicious transactions in real time, and it has recently further strengthened security with FIDO 2 passkey authentication for My CBC, the first Philippine bank to introduce this global standard for safer, password-free transactions. Through My CBC, credit card holders can now instantly lock or unlock their cards with a single tap, providing immediate protection against unauthorized use, while debit cardholders can generate paperless PINs directly through Chinabank ATMs nationwide, eliminating the need for physical mailers.

Mr. Uyan also reported the introduction of the Ultra Rewards Program, a unique first-in-market offering that rewards clients for both saving and spending, and the launch of Chinabank @Home Visa, a credit card tailored to the needs and spending patterns of Filipino families.

He stated that as part of the strategic transition toward a sustainable future while balancing economic growth, the Bank remains committed to supporting the development of renewable energy projects and other projects within its Sustainable Finance Framework. The Bank has established an Environmental and Social Risk Management Framework to identify, measure, control, and monitor environmental and social risk exposures of its loan portfolio and operations. These efforts have earned the Bank a second Titanium Award at The Asset Corporate Sustainability Leadership Awards and an inaugural Nation Builder Award at the ACES Awards, affirming the Bank's role in driving people-centered and responsible growth.

As the country navigates a national energy emergency amid rising fuel prices, Mr. Uyan said that he is proud of the Bank's continued assistance in providing shuttle buses, gasoline allowance subsidies,

and staggered shifts for its employees. These programs, which have been active since the pandemic, helped ease the burden of rising fuel and transportation costs for its people.

Looking at the remainder of 2026, Mr. Uyan said that the Bank will maintain its strategic vigilance and continue to navigate the storms of global volatility with a focus on being a responsive partner to its customers, a source of consistent value for its shareholders, and a steadfast anchor for the nation.

He ended his report by thanking everyone for their continued support and assured them that together, they are not just weathering the current climate, but charting a course toward a more resilient and prosperous future.

After the presentation, Chairman Sy thanked the President and CEO, and asked if there were any comments or questions. There being none raised, stockholder Andrea A. Tan moved for the approval of the Annual Report, which was seconded. Thereafter, the Annual Report, an electronic copy of which was made available on the Bank’s website and on the PSE’s EDGE Portal, and as presented by the Bank’s President and CEO, was approved.

The following shows the breakdown of votes:

Opinion		Votes Cast		Percentage (based on shares present or represented at the meeting)
For	-	2,122,660,768	-	99.980%
Against	-	0	-	0.000%
Abstain	-	429,534	-	0.020%

VI. AUDITED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

For this item on the agenda, the Chairman stated that the President and CEO, in his annual report earlier, presented the financial performance and changes in the financial position of the Bank for the year 2025.

Stockholder Mr. Jay Angelo N. Anastacio moved for the approval of the Audited Financial Statements for the year ended 31 December 2025, which was seconded.

The Audited Financial Statements for the year ended 31 December 2025, attached as Annex “E” in the Definitive Information Statement, posted on the Bank’s website and PSE’s EDGE Portal, and covered in part by the presentation of the Bank President & CEO, was thereupon approved.

The agenda item has the following breakdown of votes:

Opinion		Votes Cast		Percentage (based on shares present or represented at the meeting)
For	-	2,122,193,308	-	99.958%
Against	-	0	-	0.000%
Abstain	-	896,994	-	0.042%

VII. RATIFICATION OF ALL ACTS OF THE BOARD OF DIRECTORS, EXECUTIVE COMMITTEE, OTHER COMMITTEES, AND MANAGEMENT

The Chairman announced the next item on the agenda, that is, the ratification of all acts carried out by the Board of Directors, Executive Committee, other Committees and Management, including related party transactions.

Stockholder Ms. Ma. Hildelita P. Alano made the motion, which was seconded.

Thereafter, all the acts of the Board of Directors, including: the approval of the conduct of a fundraising exercise of up to P100 Billion in several tranches, in the form of Retail Bonds, Commercial Papers, or a combination thereof, to support the Bank's strategic initiatives and expansion programs; the renewal of the joint venture partnership with Manulife Philippines under Manulife China Bank Life Assurance Corporation; the following related party transactions summarized in the Definitive Information Statement and Audited Financial Statements; and all the acts of the Executive Committee and various Committees of the Bank and Management during the fiscal year 2025 and immediately preceding the stockholders' meeting, were approved, confirmed and ratified for all intents and purposes:

Related Party	Total Amount ^{1/}	Total Outstanding Balance ^{2/}
CBC Group	₱ 10.1 B \$ 2.5 M	₱ 5.9 M
SM Group	₱ 440.2 B \$ 456 M	₱ 7.0 B
Other Related Parties	₱ 170.7 B \$ 77.1 M	₱ 6.2 B

1/ Covers all transactions

2/ For loan transactions approved in 2025 (with availments)

Opinion	Votes Cast	Percentage (based on shares present or represented at the meeting)
For	- 2,122,660,768 -	99.980%
Against	- 0 -	0.000%
Abstain	- 429,534 -	0.020%

VIII. ELECTION OF THE BOARD OF DIRECTORS

For the next agenda item, which is the election of the members of the Board of Directors for the ensuing year, the Chairman called on the Lead Independent Director and Chairperson of the Nominations and Corporate Governance Committees, Ms. Margarita L. San Juan, to announce the nominees.

Ms. San Juan stated that following the endorsement and recommendation by the Nominations and Corporate Governance Committees, and as confirmed by the Board of Directors, the following nominees, whose profiles have been included in the Bank's Definitive Statement, have been found to be fit and proper for the positions of Director and Independent Director, that they meet all the necessary qualifications and possess none of the disqualifications for the nominated positions, and their skills and capabilities align with the Bank's strategic direction:

- Nominees for Directors:
 1. Mr. Hans T. Sy
 2. Mr. Gilbert U. Dee
 3. Mr. Romeo D. Uyan, Jr.
 4. Mr. Peter S. Dee
 5. Mr. Joaquin T. Dee
 6. Mr. Herbert T. Sy
 7. Mr. Harley T. Sy, and
 8. Mr. Jose T. Sio

- Nominees for Independent Directors:
 9. Mr. Philip S.L. Tsai
 10. Ms. Claire Ann T. Yap
 11. Mr. Genaro V. Lapez, and
 12. Mr. William C. Whang

On motion made by stockholder Ms. Evelyn T. Alameda and duly seconded, the 12 nominees enumerated by the Chairperson of the Nominations and Corporate Governance Committees were declared duly elected directors.

Before proceeding with the voting results, Chairman Sy expressed his gratitude and acknowledged the outgoing Lead Independent Director, Ms. San Juan, for her nine years of service on the Board of Directors. Ms. San Juan was first elected to the Board in 2017 and has served as Lead Independent Director since 2022. She also chaired the Corporate Governance, Nominations, and Compliance Committees. The Chairman also mentioned that Ms. San Juan continues to serve as an Independent Director of Bank subsidiaries, China Bank Capital Corporation and Chinabank Insurance Brokers, Inc. On behalf of the Bank and the Board, Chairman Sy conveyed sincere appreciation to Ms. San Juan for her years of dedication, as well as her invaluable service, support, and guidance.

On the election results, as verified by SGV, the final votes are as follows:

Name of Director	Type of Director		Votes Cast		Percentage (based on shares present or represented at the meeting)
Mr. Hans T. Sy	Director	For	-	2,123,090,302	100.000%
		Against	-	0	0.000%
		Abstain	-	0	0.000%
Mr. Gilbert U. Dee	Director	For	-	2,123,090,302	100.000%
		Against	-	0	0.000%
		Abstain	-	0	0.000%
Mr. Romeo D. Uyan, Jr.	Director	For	-	2,123,090,302	100.000%
		Against	-	0	0.000%
		Abstain	-	0	0.000%
Mr. Peter S. Dee	Director	For	-	2,123,090,302	100.000%
		Against	-	0	0.000%
		Abstain	-	0	0.000%
Mr. Joaquin T. Dee	Director	For	-	2,123,090,302	100.000%
		Against	-	0	0.000%
		Abstain	-	0	0.000%
Mr. Herbert T. Sy	Director	For	-	2,103,800,922	99.091%
		Against	-	0	0.000%
		Abstain	-	19,289,380	0.909%
Mr. Harley T. Sy	Director	For	-	2,123,090,302	100.000%
		Against	-	0	0.000%
		Abstain	-	0	0.000%
Mr. Jose T. Sio	Director	For	-	2,103,800,922	99.091%
		Against	-	0	0.000%
		Abstain	-	19,289,380	0.909%
Mr. Philip S.L. Tsai	Independent Director	For	-	2,122,286,167	99.962%
		Against	-	0	0.000%
		Abstain	-	804,135	0.038%
Ms. Claire Ann T. Yap	Independent Director	For	-	2,122,286,167	99.962%
		Against	-	0	0.000%
		Abstain	-	804,135	0.038%
Mr. Genaro V. Lapez	Independent Director	For	-	2,123,090,302	100.000%
		Against	-	0	0.000%
		Abstain	-	0	0.000%
Mr. William C. Whang	Independent Director	For	-	2,123,090,302	100.000%
		Against	-	0	0.000%
		Abstain	-	0	0.000%

Chairman Hans Sy then requested the newly elected directors to stand up to be recognized.

IX. APPOINTMENT OF EXTERNAL AUDITOR

Proceeding with the next item on the agenda, the Chairman invited the Chairperson of the Audit Committee, Ms. Claire Ann T. Yap, to present the recommendation.

Ms. Yap stated that the Audit Committee, which consists of herself, and Independent Directors Margarita L. San Juan and Genaro V. Lapez, has reviewed the performance of SyCip Gorres Velayo & Co. (SGV) over the past year, and found it to be satisfactory. Following the evaluation, both the Audit Committee and the Board of Directors recommended the re-appointment of SGV as the Bank's external auditor for the ensuing year.

On motion of stockholder Ms. Juni H. Gotamco, duly made and seconded, the incumbent external auditor, SGV, was re-appointed as the external auditor of the Bank for the ensuing year.

The following are the breakdown of votes:

Opinion		Votes Cast		Percentage (based on shares present or represented at the meeting)
For	-	2,123,032,731	-	99.997%
Against	-	57,567	-	0.003%
Abstain	-	4	-	0.000%

X. OTHER MATTERS

The Chairman announced that the Board of Directors, in a special meeting held on 15 April 2026, approved and declared regular cash dividends of P1.80 per share, and additional special cash dividends of P1.00 per share, for a total of P2.80 per share. The total peso amount of the cash dividends is P7.5 Billion, from P6.7 Billion last year. Further, the Board approved to set 30 April 2026 as the record date and 14 May 2026 as the payment or issuance date of the cash dividends, with the closing of books from 04 to 14 May 2026. The Board also authorized the President and CEO to make any necessary adjustments to these dates as may be required to comply with regulatory requirements.

Then, the Chairman opened the floor for additional questions or matters the stockholders may wish to raise in relation to the agenda or matters related to the Bank's business operations. Questions and comments submitted by stockholders via e-mail will also be addressed. He then called on ICRG Head, Mr. Florentino, to lead such portion of the agenda.

Mr. Florentino began with the questions received from stockholders via email. He started with the question sent by Ms. Gina L. Acero. Ms. Acero asked whether shareholders can expect stable or improving dividends despite potential impacts from the Middle East crisis, considering that dividends per share have been increasing in the last 5 years.

President and CEO Uyan answered that the Bank's priority is to deliver sustainable returns to shareholders while preserving the Bank's financial strength and resilience. Over the past five years, the Bank has maintained a consistent track record of increasing dividends, reflecting its solid earnings growth and strong capital position. While recognizing that the Middle East crisis will introduce some uncertainty, he strongly believed that the Bank remains well-positioned to navigate these challenges. The Bank's approach to dividends will continue to be guided by its earnings performance, capital adequacy requirements, and growth opportunities.

For the next email question, Mr. Maynard G. Obispo asked what areas the Bank tends to be more focused on in terms of its ESG initiatives.

The Bank's Chief Sustainability Officer, Mr. William Wayne T. Quesang, answered that while the Bank strives to contribute to as many areas as possible, it tends to focus more on supporting the development of renewable energy projects that contribute to a cleaner and more resilient energy future. It can be seen from the Bank's Annual Report that its exposure to renewable energy in 2025 grew by almost 70% to P39 Billion (from P23 Billion) in just a span of one year.

The last email question came from Ms. Casandra Janine C. Salvo, who asked whether the Bank plans to raise capital in the near term.

President and CEO Uyan answered that there are currently no plans to raise capital in the near future. The Bank's internally-generated capital is sufficient to fund its projected asset growth. He further shared that Management continues to review the Bank's capital levels and will respond accordingly to changes in the economic environment.

Thereafter, Mr. Florentino opened the floor for live, in-person questions.

Mr. Ricardo N. Natividad stood and asked how the Bank plans to strengthen its position in key markets and compete against other banks, including digital challengers.

President and CEO Uyan answered that the Bank plans to strengthen its position in key markets by continuing to deepen relationships with its core customers and improve its reach across priority segments. He shared the Bank's plan to further expand its reach in key provincial areas, with 13 branches slated to be opened this year for Luzon and VisMin. Going forward beyond 2026, there are plans or proposals to further open 26 more branches nationwide. The Bank also plans to accelerate its digital initiatives to further expand customer reach and enhance customer experience. At the same time, the Bank continues to leverage its core strengths, its established brand, broad network, and disciplined risk management.

Dr. Genevieve Huang stood up and inquired whether the Bank also has installment payments to its credit card holders, noting that her other banks regularly send her notifications and offers her deals and/or promos.

President and CEO Uyan responded that the Bank offers deferred payment plans for its credit cards. He then invited the Consumer Banking Segment Head, Mr. Aloysius C. Alday, Jr., to further elaborate on this. Mr. Alday confirmed that the Bank offers installment plans with select merchant partnerships, including spa and beauty services as well as major department stores. Emphasizing customer focus, he said that the Bank prioritizes key merchant categories that would be beneficial to its cardholders. In addition to flexible terms, the Bank also considers affordability, emphasizing affordable rates on its installment programs. These offers are communicated to cardholders through bank statements, viber messages, and social media posts. He ended by highlighting the Bank's aim to offer convenience and enhanced features to its customers.

For the last question, Mr. Arturo Jose M. Constantino III stood to express appreciation for the Bank's dividends declaration, and proceeded to ask what specific initiatives the Bank is undertaking to enhance investor confidence and further improve the stock's performance.

President and CEO Uyan answered that the Bank's Investor Relations and Finance teams continue to be pro-active in communicating the Bank's story to the investing public. While the Bank remains focused on executing its business plans and strategies, it Bank aims to deliver appropriate dividends that reward its shareholders while still supporting the Bank's growth.

Thereafter, Mr. Florentino concluded the question-and-answer session. As outlined in the Guidelines for Participation in the meeting, which was posted on the Bank's website and included in the Information Statement, any questions submitted but not addressed during the meeting will be answered directly by e-mail to the concerned stockholder. He added that the Bank will reply directly by e-mail to all other inquiries from stockholders. He also announced that any other questions or concerns may be sent to the Bank through the e-mail address, investor-relations@chinabank.ph.

XI. ADJOURNMENT

There being no further matters to address and other business to transact, upon motion made by stockholder, Mr. Hector B. Holgado and duly seconded, the meeting was adjourned at 4:46 P.M.

Chairman Sy, on behalf of the Board of Directors and Management of the Bank, expressed gratitude to all who participated in the meeting, and thanked everyone for their continued support.

Prepared by:

LEILANI B. ELARMO
Corporate Secretary
and Secretary of the Meeting

RIKKI DANIELE LOUIS A. DELA PAZ
Assistant Corporate Secretary

Attested by:

HANS T. SY
Chairman of the Board and
Chairman of the Meeting

ANNEX A

CHINA BANKING CORPORATION Annual Stockholders' Meeting 16 April 2026

RECORD OF ATTENDANCE

Total number of outstanding voting shares	2,691,343,012
Total number of shares represented in person or by proxy	2,123,090,302
Attendance Percentage	78.89%

Attendance of Directors:

Mr. Hans T. Sy	Mr. Jose T. Sio
Mr. Gilbert U. Dee	Ms. Margarita L. San Juan (outgoing Director)
Mr. Romeo D. Uyan, Jr.	Mr. Philip S.L. Tsai
Mr. Peter S. Dee	Ms. Claire Ann T. Yap
Mr. Joaquin T. Dee	Mr. Genaro V. Lapez
Mr. Herbert T. Sy	Mr. William C. Whang (incoming Director)
Mr. Harley T. Sy	Mr. Ricardo R. Chua (Board Advisor)
	Mr. Howard Conrad T. Sy (Board Advisor)

Attendance of Corporate and Principal Officers:

Mr. Patrick D. Cheng	Mr. Mandrake P. Medina
Mr. Gerald O. Florentino	Ms. Belenette C. Tan
Mr. Christopher Ma. Carmelo Y. Salazar	Ms. Michelle Y. Yap-Bersales
Ms. Aileen Paulette S. De Jesus	Mr. Eugenio Cesar U. Abella III
Mr. Jeruel N. Lobien	Ms. Ma. Hildelita P. Alano
Ms. Leilani B. Elarmo	Mr. Jay Angelo N. Anastacio
Mr. Rikki Daniele Louis A. Dela Paz	Ms. Love Virgilynn T. Baking
Mr. Aloysius C. Alday, Jr.	Ms. Tani Michelle M. Cruz
Mr. Jose German M. Licup	Mr. Domingo P. Dayro, Jr.
Ms. Magnolia Luisa N. Palanca	Ms. Hazel D. De La Cruz
Mr. Gerardo Susmerano	Ms. Therese G. Escolin
Mr. Stephen Y. Tan	Mr. Cesare Edwin M. Garcia
Mr. Ryan Martin L. Tapia	Ms. Cristina F. Gotuaco
Ms. Lilian Yu	Ms. Angelyn Claire C.C. Liao
Mr. James Christian T. Dee	Ms. Regina Karla F. Libatique
Ms. Delia Marquez	Ms. Karyn C. Lim
Mr. Delfin Jay M. Sabido IX	Mr. Ordon P. Maningding
Mr. Jose Luis A. Alcuaz, Jr.	Ms. Mani Thess Q. Pena-Lee
Ms. Cristina P. Arceo	Ms. Marilou P. Que
Mr. Richard S. Borja	Mr. Francis Eduardo A. Sarmiento
Mr. Francis Andre Z. De Los Santos	Ms. Marisol M. Teodoro
Mr. Gerard T. Dee	Mr. Harvey L. Ty
Mr. Antonio Jose S. Dominguez	Ms. Gingili A. Valenzuela
Mr. Rhodin Evan O. Escolar	Ms. Esmeralda R. Vicente
Ms. Madelyn V. Fontanilla	Ms. Carina L. Yandoc
Ms. Mary Ann T. Lim	Mr. William Wayne T. Quesang

Notes:

- (1) The draft minutes of meeting is still subject to the approval of the stockholders in the next stockholders' meeting.
- (2) The Office of the Corporate Secretary has in its custody the full list and names of the stockholders who participated in the 16 April 2026 annual meeting held in hybrid format (in-person and remote communication), together with their respective number of shares. To protect the privacy of personal data and due to security concerns, the list is available upon written request to the Corporate Secretary, 11th floor Chinabank Building, 8745 Paseo de Roxas cor. Villar St., Makati City, subject to laws and regulations on the matter.