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 5, 2025
   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
   Address of principal office
   1226
   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 nets P20.2 billion in 9 months on strong revenues**". Highlights are as follows:

- Chinabank posted a net income of P20.2 billion, which translated to a return on equity (ROE) and return on assets (ROA) of 15.3% and 1.6%, respectively.
- Chinabank closed the quarter with P1.7 trillion in assets, up 8% year-on-year (YoY), supported by 9% expansion in deposits to P1.4 trillion. Gross loans hit P994.0 billion, up 14% from broad-based growth across market segments.
- Total equity increased 13% to P184.4 billion, with Book value per share increasing by 13% YoY to P68.49.

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 5, 2025

R. Dela Paz

ATTY. RIKKI DANIELE LOUIS A. DELA PAZ
Assistant Corporate Secretary
Signature and Title *

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

05 November 2025

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**
Officer-in-Charge, Disclosure Department

Sirs, Madam:

We are pleased to furnish your good office with a copy of Chinabank's latest news release, **"Chinabank nets P20.2 billion in 9 months on strong revenues"**.

Thank you.

Very truly yours,

Gerald Florentino

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

Chinabank
Focused on You

NEWS RELEASE
November 5, 2025

Chinabank nets P20.2 billion in 9 months on strong revenues

P20.2B	15.3%	15.8%	P68.49
9M 2025 Net Income	Return on Equity	Capital Adequacy Ratio	Book Value/Share

- 15.3% ROE and 1.6% ROA, still among the highest in the industry
- Sustained core business strength and stable asset quality: 1.6% NPL ratio and 123% 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 13% to P68.49.

China Banking Corporation (Chinabank; PSE: CBC) sustained strong growth through the third quarter, posting a consolidated net income of P20.2 billion for the first nine months of 2025, an increase of 10% year-on-year. This performance resulted in a return on equity of 15.3% and a return on assets of 1.6%, still among the highest in the industry.

Chinabank's core businesses delivered robust results, with interest income rising by 13%. This growth, driven by the continuous expansion of earning assets, offset a 9% jump in interest expense. Net interest income grew by 15% to P53.5 billion. Net interest margin remained healthy at 4.6%.

Fee-based income also increased to P3.1 billion on steady growth in trust and bancassurance commissions.

Operating expenses rose by 15% to P25.3 billion, mainly due to strategic investments in manpower and technology. Nonetheless, cost-to-income ratio improved to 45%. To strengthen its balance sheet, Chinabank proactively increased provisions to P7.0 billion for a non-performing loan (NPL) cover of 123%, higher than the industry average.

Chinabank
Focused on You

Still the fourth largest private universal bank in the country, Chinabank's total assets grew 8% year-on-year to reach P1.7 trillion.

Gross loans increased by 14% to P994.0 billion on strong demand from both the corporate and consumer segments. Despite the rise in lending, NPL ratio improved to 1.6%, reflecting the bank's prudent stance. Deposits also rose by 9% to P1.4 trillion**,** securing a stable funding base, driven by 12% year-on-year growth in checking and savings accounts.

Total capital reached P184.4 billion, up 13%. Capital adequacy ratio stood at 15.8% and common equity tier 1 ratio at 15.0%—well above regulatory requirements. Book value per share improved to P68.49.

Chinabank's strength and preeminent standing in the industry were recently affirmed by several recognitions. Chinabank secured the Four Golden Arrow award for governance excellence from the Institute of Corporate Directors. Its client-focused approach was recognized with the Outstanding Wealth Management Service for the Affluent award from Private Banker International and Philippines' Best Bank for Customer Experience award from Euromoney. Chinabank's growing global reputation was further highlighted by its inclusion for the second year in a row in both TIME's World's Best Companies 2025 and the Fortune Southeast Asia 500 list.

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 647 branches, 1,126 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