

**CHINABANK SAVINGS, INC.**

**SEC FORM 20 – IS  
INFORMATION STATEMENT**

**Pursuant to Section 20 of the Securities Regulation Code**

1. Check the appropriate box:

☒ **Preliminary Information Statement**

☐ **Definitive Information Statement**

2. Name of Registrant as specified in its charter: CHINA BANK SAVINGS, INC.

3. Country or other jurisdiction of  
Incorporation or organization : Philippines

4. SEC Identification Number : 000016962

5. BIR Tax Identification Code : 000-504-532

6. Address of principal office : CBS Building, 314 Sen Gil Puyat Avenue,  
Barangay Bel-Air, Makati City

7. Postal Code : 1200

8. Registrant's telephone number : (632) 8988-9555

9. Date, time, and place of the  
meeting of security holders : June 20, 2024, 9:00 A.M. - in person at 6<sup>th</sup>/F,  
Training Room, CBS Building, 314 Sen. Gil  
J. Puyat Avenue, Barangay Bel-Air, Makati  
City, and virtually via Zoom platform.

10. Approximate date on which the Information Statement is first to be sent or given to security  
holders: May 27, 2024

11. Securities registered pursuant to Section 8 and 12 of the Code and Section 4 and 8 of the  
RSA (information on the number of shares and amount of debt is applicable only to  
corporate registrants): Not applicable

12. Are any or all of the registrant's securities listed on a stock exchange?

Yes ( )

No (✓)

## **A. GENERAL INFORMATION**

### **1. Regular Meeting of Security Holders**

Date of Meeting : **June 20, 2024**  
Time of Meeting : **9:00 A.M.**  
Place of Meeting : **6<sup>th</sup>/F, CBS Building, 314 Sen. Gil Puyat Avenue,  
Barangay Bel-Air, Makati City (in person and via Zoom  
platform)**

Mailing address of principal office: **3<sup>rd</sup>/F, CBS Building, 314 Sen. Gil Puyat Avenue,  
Barangay Bel-Air, Makati City Makati City**

This Information Statement shall first to be sent or given to the security holders on **May 27, 2024.**

<b>WE ARE NOT ASKING YOU FOR A PROXY AND YOU ARE REQUESTED NOT TO SEND US A PROXY</b>
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### **2. Dissenter's Right of Appraisal**

A stockholder has a right to dissent and demand payment of the fair value of his shares in any of the following instances under Section 80 of the Revised Corporation Code of the Philippines (Republic Act No. 11232): (a) in case an amendment to the articles of incorporation has the effect of changing or restricting the rights of any stockholder or class of shares, or of authorizing preferences in any respect superior to those of outstanding shares of any class, or of extending or shortening the term of corporate existence; (b) in case of sale, lease, exchange, transfer, mortgage, pledge or other disposition of all or substantially all of the corporate property and assets; (c) in case of merger or consolidation; and (d) in case of investment of corporate funds for any purpose other than the primary purpose of the corporation.

There are no matters or proposed corporate actions included in the agenda of the meeting, which may give rise to the exercise by a security holder of the right of appraisal.

Should any proposed corporate action be passed upon at the meeting, which may give rise to the right of appraisal, any stockholder who votes against the proposed corporate action may avail himself of the right of appraisal by making a written demand on the Bank for the payment of the fair value of shares held within thirty (30) days from the date on which the vote was taken. To perfect such a right, the stockholder shall follow the procedures as described under Sections 81 to 85 of the Revised Corporation Code.

### **3. Interest of Certain Persons in or Opposition to Matters to be Acted Upon**

No director, officer, nominee for election as director, or any associate of the foregoing persons, has any substantial interest, direct or indirect, by security holdings or otherwise, in any matter to be acted upon as contained in the agenda of the meeting other than election to office.

No director has informed the Bank in writing that he intends to oppose any action to be taken as contained in the agenda of the meeting.

## B. CONTROL AND COMPENSATION INFORMATION

### 4. Voting Securities and Principal Holders

- (a) **Class of Voting Shares:** 115,414,149 common shares entitled to vote as of **May 20, 2024**.
- (b) **Record Date:** Stockholders of record as of **May 20, 2024**, are entitled to notice of and vote at the meeting.
- (c) **Nomination and Election of Directors and Independent Directors and Manner of Voting:**

In accordance with Sections 22 and 26 of the Revised Corporation Code, Section 15 and 16 of The General Banking Law (R.A. No. 8791), Section 38 of The Securities Regulation Code, Rule 38 of the Implementing Rules and Regulations of the Securities Regulation Code, and Section 132 of the Manual of Regulations for Banks, and relevant circulars or memoranda, the Bank's Nomination Committee and Corporate Governance Committee adopted rules governing the nomination and election of directors. The rules pertinently state that the nomination forms shall be submitted to any of the members of the Committees or to the Corporate Secretary on or before March 27, 2024. The rules likewise state that the Committees shall pre-screen the qualifications of the nominees and prepare a final list of candidates, indicating the nominees for independent directors.

As to the manner of voting, Article III, Section 2 of the Bank's By-Laws specifies that any stockholder who is not delinquent in his subscription shall be allowed to vote either in person or by proxy executed in writing by the stockholder or his duly authorized attorney-in-fact in accordance with the requirements of existing rules and regulations. In accordance with Sections 23 and 57 of the Revised Corporation Code, a stockholder can vote through remote communication or in absentia. On August 13, 2020, the Board of Directors approved the amendment of the Bank's By-laws, which allows voting through remote communication or *in absentia*. On March 21, 2024, the Board of Directors approved to allow the conduct of the Annual Meeting of the Stockholders on June 20, 2024, and participation therein by the stockholders in hybrid format, a combination of in-person and remote attendance in accordance with the Securities and Exchange Commission's (SEC) Memorandum Circular No. 6, Series of 2020. In-person attendance at the meeting will be held on the 6<sup>th</sup> Floor, Training Room, CBS Building, 314 Sen. Gil J. Puyat Avenue, Makati City. The meeting will be livestreamed via Zoom platform for those participating remotely or *in absentia*. Please refer to **Schedule "A"** of the Information Statement for the Guidelines for Participation via Remote Communication and voting *in absentia*. Following Section 23 of the Revised Corporation Code, a stockholder may vote such number of shares for as many persons as there are directors to be elected, or cumulate said shares and give one (1) candidate as many votes as the number of directors to be elected multiplied by the number of the shares owned, or distribute them on the same principle among as many candidates as may be seen fit, provided that the total number of votes cast shall not exceed the number of shares owned by the stockholder as shown in the books of the Bank multiplied by the whole number of directors to be elected. Item D.19 of the Information Statement further discusses the voting and tabulation procedures of the Bank.

The Independent Directors, Mr. Philip S. L. Tsai, Mr. Genaro V. Lapez, Mr. Antonio S. Espedido, Jr., and Ms. Claire Ann T. Yap, are not officers or employees of China Bank

Savings, Inc. (CBSI) or any of its subsidiaries, which could reasonably be perceived to materially interfere with the exercise of their independent judgment in carrying out their responsibilities as independent directors.

The qualifications of the directors have been jointly pre-screened by the Nomination Committee and Corporate Governance Committee. All eleven (11) directors for re-election at the regular meeting of the stockholders have been found to possess all of the qualifications and none of the disqualifications for directorship set out in Section 38 of the Securities Regulation Code (SRC), and the Amended Implementing Rules and Regulations of the Securities Regulation Code, and Sections 131, 132 and 138 of the Manual of Regulations for Banks (MORB). For screening the independent directors, the Nomination and Corporate Governance Committees adopted the independence criteria set out in the above-cited provisions of the SRC Rule 38.1 and MORB.

The Nomination and Corporate Governance Committees, both presently chaired by Mr. Antonio S. Espedido, Jr., and regular members, Ms. Claire Ann T. Yap and Mr. Philip S.L. Tsai, as well as *Ex Officio* member, Atty. Josephine F. Fernandez, conducted the nomination for re-election of independent directors on April 4, 2024, during their joint special meeting via MS Teams.

After assessing the qualifications of the nominees, and ensuring Ms. Claire Ann T. Yap, Mr. Philip S. L. Tsai, Mr. Genaro V. Lapez, and Mr. Antonio S. Espedido, Jr., were all qualified to be independent directors, in accordance with the screening policies and parameters of the cited provisions of the SRC and MORB Sections 132 and 138, the Committees then prepared the final list of candidates containing the names, ages, positions and offices such nominees held or would hold, term of office and brief description of the business experience of the nominees.

Upon initial determination, based on the Nomination Form and attachments submitted to the Nomination and Corporate Governance Committees, and on the Rules Governing the Nomination and Election of an Independent Director, the nominees for independent directors were found to be fit and proper for the position they were nominated to and were found to possess all the qualifications and none of the disqualifications of an independent director, and their qualities are aligned with the Bank's strategic directions.

The required Annual Corporate Governance Report (ACGR) for the year 2022 was submitted to the SEC on **June 30, 2023**.

#### **(d) Security Ownership of Certain Record and Beneficial Owners and Management**

##### **(i) Security ownership of certain record and beneficial owners.**

The following stockholders own more than 5% of any class securities as of **April 30, 2024**.

Title of Class	Name, Address of record owner & relationship w/ Issuer	Beneficial owner & relationship w/ record owner	Citizenship	No. of shares held	Percentage
Common Stock	China Banking Corporation	Mr. Hans T. Sy, Mr. Herbert T. Sy,	Filipino	114,995,882	99.64%

and Mr. Harley T. Sy and family, owning 39% in parent corporation/parent Bank, China Banking Corporation

The Chairman, Mr. Ricardo R. Chua, is the duly authorized representative of the China Banking Corporation (CBC) and shall exercise the right to vote all the above-enumerated shares by appropriate proxy.

The Corporation has no knowledge of any person holding more than 5% of the Bank's outstanding shares under a voting trust or similar agreement. The Corporation is likewise not aware of any arrangement which may result in a change in control of the Corporation or any additional shares which the above listed beneficial or record owners have the right to acquire within thirty days, from options, warrant, rights, conversion privilege or similar obligation, or otherwise.

**(ii) Security ownership of directors and top management as of April 30, 2024:**

Title of Class	Name of record owner	No. of Share	Amount (Php)	Citizenship	Percentage
<b>Directors</b>					
Common Stock	Ricardo R. Chua	1	100	Filipino	0.00010%
Common Stock	Nancy D. Yang	1	100	Filipino	0.00010%
Common Stock	James Christian T. Dee	1	100	Filipino	0.00010%
Common Stock	Romeo D. Uyan, Jr.	1	100	Filipino	0.00010%
Common Stock	Patrick D. Cheng	1	100	Filipino	0.00010%
Common Stock	Jose L. Osmeña, Jr.	1	100	Filipino	0.00010%
Common Stock	Herbert T. Sy, Jr.	1	100	Filipino	0.00010%
Common Stock	Philip S. L. Tsai	1	100	Filipino	0.00010%
Common Stock	Claire Ann T. Yap	1	100	Filipino	0.00010%
Common Stock	Genaro V. Lapez	1	100	Filipino	0.00010%
Common Stock	Antonio S. Espedido, Jr.	1	100	Filipino	0.00010%
	Total as a Group		1,100		0.00110%

**(iii) Security ownership of Management as of April 30, 2024:**

1. Name of Beneficial Owner – nothing to report.
2. No CBSI officers, except for the above-named directors, own CBSI shares.

**5. Directors and Executive Officers as of 30 April 2024**

**(a) The Members of the Board of Directors**

The Board of Directors is composed of distinguished members, all of whom are Philippine citizens, with extensive background in banking and business. With prior approval from the Monetary Board, several Directors hold office concurrently with their positions in CBC. The members of the CBSI Board of Directors are as follows:

**Ricardo R. Chua**, 73, Filipino, has been the Chairman of the Board of CBSI since 2007. He has been the advisor to the Board of CBC since November 1, 2017. He held several key positions with CBC, including Director from 2008 up to October 2017, President and

Chief Executive Officer from September 2014 up to October 2017, and Chief Operating Officer from 2012 to 2014. He currently sits in the boards of other CBC subsidiaries: Chairman of China Bank Capital Corporation (CBCC) and Director of CBC Properties and Computer Center, Inc. (CBC-PCCI) and in other companies not listed in the PSE - CAVACON Corporation, and Sun & Earth Corporation, among others. A Certified Public Accountant, Mr. Chua earned his Bachelor of Science degree in Business Administration, Major in Accounting, *cum laude*, from the University of the East, and finished his master's degree in business management (MBM) from the Asian Institute of Management. He has had extensive training in banking operations and corporate directorship and attended Anti-Money Laundering (AML), and Advanced Corporate Governance from the Institute of Corporate Directors and others.

**Nancy D. Yang**, 84, Filipino, is the Vice Chairman of the Board and is the Vice Chairman of the Executive Committee. She held the position of Senior Vice President and the Head of CBC Retail Banking Business from 1995 to 2016. She also holds various positions in the following institutions: Val Gardena Development Corporation, Hamersley Development Corporation, GDSK Development Corporation, Pacifica Royale Properties, Makati Curb Holdings Corporation, Great Expectation Holdings, Inc., The Big D Holdings Corporation, Richesse Development Corporation, and Azureblue Properties, Inc.. Mrs. Yang is a degree holder of Bachelor of Liberal Arts Major in Home Economics from the Philippine Women's University and Human Development & Child Psychology from Merrill Palmer Institute in Detroit, Michigan, USA. She attended the Allen Management Program in 1990, BAI Retail Delivery Conference in Phoenix, Arizona, USA in 1994, Environmental Risk Management Program for Bankers conducted by the Bank of America in 1997, BAI Retail Delivery Conference in Miami Beach, Florida in 1999, and BAI Retail Delivery Conference in Orlando, Florida in 2008. She has also received Advanced Corporate Governance training from the Institute of Corporate Directors and others.

**James Christian T. Dee**, 50, Filipino, is the President of the Bank. The Bangko Sentral ng Pilipinas (BSP) approved his secondment appointment on November 19, 2012. Prior to his election as Director/President of CBSI, he was the Asset-Liability Management Head of the Treasury Group of China Bank Corporation since 2009. He was also the Treasurer and Head of Treasury Group of CBSI from 2012 to April 2021. He is also a member of CBSI Board-level committees, namely: Vice Chairman of the Retirement Committee and Remuneration Committee, and member of the Executive Committee. Mr. Dee was appointed as Director of Manulife China Bank Life Assurance Corporation on November 16, 2023. In the past, he held several key positions at the Trust Group of China Bank and Citibank N.A. Philippines. Mr. Dee is a degree holder of Bachelor of Science in Mechanical Engineering from the University of the Philippines and master's degree in business management from the AIM. He trained under the Regional Treasury Certifications at Citigroup, N.A., Treasury Certification Program at Ateneo-BAP, and ICAAP Risk Models Validation at SGV. He likewise graduated with distinction on the one (1) year course on Trust Operation from Trust Institute Foundation of the Philippines. He has had training in Advanced Corporate Governance from the Institute of Corporate Directors and others.

*Note: Seconded to CBSI and duly approved by the BSP.*

**Romeo D. Uyan, Jr.\***, 61, Filipino, is a member of the Board of CBSI, and a Director and the President of CBC. He was appointed as CBSI Director on March 16, 2023. He

does not hold any directorship position in any other Philippine Stock Exchange (PSE)-listed company apart from CBC. He also serves in the boards of CBC subsidiaries: China Bank Capital Corporation (CBCC); China Bank Securities Corporation (CBSC); Resurgent Capital Inc., (FISTC-AMC). He is the Chairman of Executive Committee of CBSI. He is actively involved in the boards of Banker's Association of the Philippines and Philippine Payments Management Inc. Mr. Uyan was previously the President of China Bank Capital and the Managing Director of UBS AG-Singapore Branch and Barclays Capital. He graduated cum laude from the Ateneo de Manila University with a Bachelor of Science degree in Management Engineering. He also graduated with Distinction from the Johnson Graduate School of Management in Cornell University, New York, with a master's degree in business administration (MBA). An investment banker with over two decades of trading, financing, and structuring experience in the Asia Pacific region, Mr. Uyan has had extensive training in banking, securities and future products, fraud awareness, Foreign Account Tax Compliance Act, environmental and social risk, AML, and Advanced Corporate Governance from the Institute of Corporate Directors and others.

**Patrick D. Cheng\***, 61, Filipino, is a CBSI Director. He is an Executive Vice President and the Chief Finance Officer of CBC. He is also a member of the board of China Bank Insurance Brokers, Inc. (CIBI) as Chairman, and in the Bank's affiliate - Manulife China Bank Life Assurance Corporation (MCBL) as Director. He likewise serves on the boards of Manila Overseas Commercial Inc., and SR Holdings Corporation. In the past, he held several key positions at the Philippine Bank of Communications, HSBC Savings Bank (Philippines), HSBC (Philippine Branch), Citicenter Condominium Corp., and Citibank N.A. (Philippine Branch). He was the President and Chief Executive Officer of HSBC Savings Bank (Philippines) from 2008 to 2013 and was also a two-term President of the Chamber of Thrift Banks from 2011 to 2012. A Certified Public Accountant placing 7th in the National Exams, Mr. Cheng graduated *magna cum laude* from the University of the Philippines with a Bachelor of Science degree in Business Administration and Accountancy. He earned his master's degree in management, with Distinction, from the Hult International Business School in Cambridge, Massachusetts, and finished the Trust Operations and Investment Management course, also with Distinction, from the Trust Institute of the Philippines. In 2010, he received the Distinguished Alumnus Award from the Virata School of Business of the University of the Philippines-Diliman. He has had extensive training in AML, asset liability management, operational risk, information security, and Advanced Corporate Governance from the Institute of Corporate Directors and others.

**Jose L. Osmeña, Jr.\***, 65, Filipino is a CBSI Director and a member of the CBSI Executive Committee. He is an Executive Vice President and the Group Head of Retail Banking Business Segment of CBC. He has been with CBC for more than 30 years. He previously worked at Insular Bank of Asia and America and Producers Bank of the Philippines. Mr. Osmeña holds a Bachelor of Science degree in Commerce, Major in Accounting, from the University of San Carlos, and he earned his Master of Science degree in Business Administration from the same university. He also completed the AIM's Advance Bank Management Program. He participated in several training courses on export financing, loan documentation, money market, service quality management, channels marketing, corporate governance, AML, and Advanced Corporate Governance from the Institute of Corporate Directors and others.

**Herbert T. Sy, Jr.**, 38, Filipino, was elected as a Director on June 17, 2021. Mr. Sy presently works for SM Retail, Inc., under the SM Group of Companies. For the SM Markets Merchandising Group, he has been serving as Executive Director since 2015. He handles product selection for the SM Markets stores, which include SM Hypermarket and Savemore. Mr. Sy manages international house brand procurement, store orders, and negotiates with suppliers. For SM Markets Marketing Group, he oversees in-store promotions and marketing. For SM Markets Operations Group, he manages overall store operations and expenses, and contributes to store efficiencies with inventory, while for the SM Markets Online Group, he handles online retail operations, development and expansion, as well as negotiations with third party online retailers. He graduated with a degree in Bachelor of Science in Marketing Management from De La Salle University in Manila in 2009. He has had training in Advanced Corporate Governance from the Institute of Corporate Directors and others.

**Philip S.L. Tsai\***, 73, Filipino, was elected as Independent Director of CBSI and CBC in November 2018. He likewise serves as an Independent Director of China Bank subsidiaries China Bank Capital Corporation (CBCC) and China Bank Insurance Brokers, Inc. (CBC-IBI). Mr. Tsai is a member of the following CBSI Board-level committees: Chairman of the Risk Oversight Committee, Vice Chairman of the Related Party Transaction Committee and member of the Corporate Governance Committee, Nomination Committee, and Remuneration Committee. He does not hold any position in other PSE-listed companies aside from the China Bank Group. He has had more than 30 years of banking experience. He previously held positions in First CBC Capital (Asia) Limited, Midwest Medical Management, Fortune Paper Inc., Chemical Bank New York, Consolidated Can Corp., Plastic Container Packaging, and in CBC's Retail Banking Business until his retirement in 2015. Director Tsai earned his Bachelor of Science degree in Business Administration from the University of the Philippines and received his master's degree in business administration from the Roosevelt University in Chicago, Illinois. He attended various banking, marketing, and governance trainings, including the training on AML updates, cybersecurity governance, and managing finances in the digital age, the forum on sustainability organized by SMIC and WWF Philippines in November, and Advanced Corporate Governance from the Institute of Corporate Directors and others.

**Claire Ann T. Yap\***, 68, Filipino, was elected as an Independent Director of CBSI on December 17, 2020. She also serves as Independent Director in CBC subsidiaries CBCC, CBSC, and in CBCC's subsidiary RCI, and as Board Trustee and Vice Chairperson in Vedruna Foundation, Inc. Mrs. Yap is a member of the following CBSI Board-level committees: Chairman of the Audit Committee, Vice Chairman of the Corporate Governance Committee, Vice Chairman of the Nomination Committee, and member of the Risk Oversight Committee. She held the position of Senior Vice President and Head of Global Service Centre of Global Payments Process Centre, Inc., a Fortune 500 company and worldwide leader providing payments and financial technology solutions. Mrs. Yap has more than 30 years of experience in banking and finance in the Philippines, leadership experience in operations beginning with local financial institutions and expanding to global organizations, with considerable exposure from credit card and payments to financial technology solutions in a shared services environment. She has exposures in cross-geographical and cultural team integration, strategic business unit development, revenue generation and cost control, client relationship management, financial and credit analytics, merchant life cycle management, industry standard audits



and compliance, and process improvement. In the past, Mrs. Yap held executive leadership roles at Australia and New Zealand Banking Group Ltd./Metrobank Card Corporation and Hongkong Shanghai Banking Corporation. She was also Chairman of the Credit Card Association of the Philippines from 2009 to 2010 and President from 2007 to 2009. A Certified Public Accountant, Mrs. Yap is a graduate of Bachelor of Science in Accounting, cum laude, from the De La Salle University. She has had various training courses in Managing Customer Experience, Credit Card Fraud and Security, Information Security and Data Privacy, and Advanced Corporate Governance from the Institute of Corporate Directors and others.

**Genaro V. Lapez\***, 66, Filipino, was elected as an Independent Director of CBSI on June 17, 2021. He is a member of the following CBSI Board-level committees, namely: Chairman of the Related Party Transaction Committee, Chairman of the Retirement Committee, Chairman of the Remuneration Committee, and Vice Chairman of the Audit Committee. He has more than 10 years of experience in banking and finance in the Philippines, having handled key executive positions at Union Bank, including Head of Center for Strategic Partnerships and Head of Consumer Finance. He also serves as Independent Director in the China Banking Corporation subsidiary CBSC. He has considerable exposure across various local and global industries spanning fast-moving consumer goods (FMCG), pharmaceuticals, multi-media publishing, banking and financial services. He had been posted in Hong Kong, Singapore and Indonesia, and he is conversant in Chinese and Bahasa. Mr. Lapez is a seasoned StracTical (Strategic and Tactical) and GloCal (combining Global Best Practices with Local Realities) thinker. In the past, he held various senior leadership positions in Royal Numico, Coca-Cola Bottlers Phils. Inc., San Miguel Corporation, Nabisco, and Time Life Books, Inc./Time-Warner Inc. Mr. Lapez earned his Bachelor of Science degree in Management Engineering from the Ateneo de Manila University. He has had various trainings on Strategic Marketing (Certificate Program) from the University of Michigan; Retail Banking Future from the John Clements and Harvard Business School; Global Consumer Banking from the likes of The Asian Banker, Technology Governance for Directors and on Advanced Corporate Governance from the Institute of Corporate Directors and others.

**Antonio S. Espedido, Jr.**, 68, Filipino and an Independent Director of CBSI. He has more than 20 years of experience in banking and finance in the Philippines. He is a member of CBSI Board-level committees, namely: Chairman of the Nomination Committee, Chairman of the Corporate Governance Committee, Vice-Chairman of the Risk Oversight Committee, and a member of the Audit Committee, Retirement Committee and Related Party Transaction Committee. Mr. Espedido was a consultant for Intellect Design Arena, a company that provides banking system/solutions. He has extensive leadership experience in treasury and marketing operations. He was a consultant in the implementation of the Treasury system in China Banking Corporation from June 2016 to September 2016. Prior to this, he was CBC's Executive Vice President, Treasurer and Financial Market Business Segment, responsible in managing the investment portfolio of the bank in fixed income and exposure in foreign exchange. He was likewise responsible for managing the bank's liquidity and funding requirements. He also provided direction in identifying market coverage for expanding client base product offerings and helped identify and structure financial funding options based on client's requirements, on the Investment Banking side. He joined CBC as early as 1990 as its Treasurer, responsible for managing fixed income portfolio and foreign exchange

exposure. He was a Director of CBSI and CBC Forex from June 2004 to June 2016. While holding such positions with CBC, he was also a member of the Capital Market Committee of the Bankers Association of the Philippines (BAP) from April 2011 to April 2015 and Director of the Association of Foreign Exchange Dealers of the Philippines from January 1997 to January 1998. Mr. Espedido held the positions in the Bank of the Philippine Islands (BPI) and Citytrust Banking Corporation handling proprietary exposures in fixed income and foreign exchange. He has had training on Financial Situation Caused by Covid-19 pandemic, Digital Transformation in Banking, and Advanced Corporate Governance from the Institute of Corporate Directors and others. He earned his bachelor's degree in business administration from the University of San Francisco, California, U.S.A. in 1979.

**(b) Non-Director Member of Executive Committee**

**Aloysius C. Alday, Jr.\***, 54, Filipino, is a non-director member of the Executive Committee. He is the Executive Vice President and Head of the Consumer Banking Segment for CBC and interlocked with CBSI as of the date of his appointment. Prior to his current position at CBC, he was the Group Head of the Bank's Cards Business and Customer Contact Center, which was reorganized into the Consumer Banking Segment to oversee Consumer Banking, Factoring Multi-Purpose Loans, Cash Management and Remittance Business in addition to the Cards Business and Customer Contact Center. He has over 25 years of experience in the banking industry in the Philippines and abroad, having worked at HSBC, Metrobank Card Corporation, and Metrobank in the fields of cards and payments, retail banking, consumer and corporate credit risk, and bancassurance. Mr. Alday holds a Bachelor of Science degree in Business Administration from the University of the Philippines, and has had extensive training on AML, data privacy, and corporate governance.

**(c) Incumbent Corporate and Executive Officers (as of April 30, 2024)**

**Jan Nikolai M. Lim**, 47, Filipino, Senior Vice President, is the Head of Consumer Lending Group and concurrent Retail Banking Group Head. He joined CBSI on December 1, 2011, as Head of Housing and Personal Loans with the rank of First Vice President I. With his success in housing loans and personal loans, he was appointed as the Head of Consumer Lending Group in 2015. He was promoted to First Vice President II in January 2017, and as Senior Vice President on February 17, 2022. He has been with CBSI for more than 12 years now. Prior to joining the Bank, he served as the Vice President of East West Banking Corporation, Vice President of Philippine Savings Bank, Assistant Vice President of Standard Chartered Bank. He started his banking career in Citibank, N.A. as a Manager in 2001. Mr. Lim is a degree holder of Bachelor of Science in Manufacturing Engineering and Management from De La Salle University.

**Luis Bernardo A. Puhawan**, 48, Filipino, First Vice President II, is the Controller of the Bank. Prior to CBSI, he was the Controller of the former Planters Development Bank. In 2006, he joined Planters Development Bank as Assistant Vice President and Head of the Financial Reporting and Control Department. Before joining Planters Development Bank, he worked for Philippine Veterans Bank from 2002 to 2005, Deutsche Knowledge Services - Manila from 2005 to 2006 and SGV & Co. from 1997 to 2002. A Certified

Public Accountant, Mr. Puhawan is a degree holder of Bachelor of Science in Accountancy from the University of Santo Tomas.

**Niel C. Jumawan**, 54, Filipino, First Vice President II, is the Head of APDS Lending Group. Before joining CBSI, he held various key positions at City Savings Bank, Inc. He also worked as Front Desk Officer of Staff Experts, Inc. (assigned at Pag-Ibig Fund), Loan Programmer of WVSU Multi-Purpose Cooperative, Sales and Training Supervisor of Forest Lake Development, Inc., Sales Manager, Branch Head and Business Development Officer of Visayas for Sky Internet, Inc. Mr. Jumawan is a degree holder of Computer Science Major in Computer Technology and Bachelor of Science in Commerce Major in Management from the University of Iloilo.

**Adonis C. Yap**, 54, Filipino, First Vice President I, is the head of the Digital Banking Group. Mr. Yap was formerly the head of the Marketing Group and was an Ex-Officio member of the Information Technology (IT) Steering Committee. He was hired by Planters Development Bank (PDB) in June 1999. He was also the Cash Management Services Department Head from June 1999 to September 2002 and head of Product Management and Marketing Department from 2003 to 2007. In 2015, and during the integration of CBSI and PDB until 2017, he handled the Alternative Channels and Business Process Management Group. He also took over the Marketing Division when its Head resigned in early 2018. Mr. Yap took his Bachelor of Science in Commerce major in Management at the Colegio de San Juan De Letran in 1991.

**Atty. Josephine F. Fernandez**, 61, Filipino, First Vice President I, is the Head of Human Resources Division. She was a former Senior Vice President and Head of Human Resources of East West Banking Corporation, Vice President and Deputy Head of Human Resources of the Bank of the Philippine Islands, and First Vice President and Deputy Head of Human Resources of Metropolitan Bank & Trust Co. She also held various positions at Equitable Banking Corporation and Bank of Tokyo-Mitsubishi. She started her career as a College Instructor at the University of Luzon with the Commerce Department. Atty. Fernandez took up her Bachelor of Science degree in Business Administration from the University of the Philippines Diliman in 1983 and took her Bachelor of Laws in San Beda College and San Sebastian College, Manila in 1993.

**Francis Andre Z. De Los Santos\***, 52, Filipino, First Vice President I, is a Director, and the General Manager and Chief Information Officer of Bank subsidiary CBC-PCCI. He was the Head of Business Solutions Division of the Bank prior to his secondment and the integration of Business Solutions into CBC-PCCI. He previously worked for SM Retail, Inc. and Metropolitan Bank and Trust Company, gaining significant experience in the retail and banking business. Mr. Delos Santos graduated with a Bachelor of Science degree in Business Administration – Major in Computer Applications from De La Salle University. He has had training in information systems, business information security, cybersecurity governance, and financial technology, among others.

**Mary Grace F. Guzman**, 58, Filipino, Vice President II, is the Head of Asset Recovery Group (ARG). Before joining CBSI, she was an Account Officer in United Overseas Bank Phil., and consultant, Project Manager for ECSLR Project of the World Bank – LGU Guarantee Corp. She is a degree holder of Bachelor of Science in Business Administration from the University of the Philippines.

**Frederick M. Pineda**, 55 years old, Filipino, Vice President II, was appointed Head of the Centralized Operations Group (COG). Before his appointment as the COG Head, he was Deputy Head at the same Group. In addition, Mr. Pineda was CBSI's Internal Audit Division Head from 2020 to 2021, and Branch Audit Department Head at CBC from 2012 to 2019. He held various positions at Far East Bank & Trust Company before joining CBC. Mr. Pineda is a degree holder of Bachelor of Science in Commerce major in Accounting from the University of St. La Salle – Bacolod.

**Hanz Irvin S. Yoro\***, 42, Filipino, Vice President II, is the Information Security Officer of the CBC. BSP approved his interlocking functions on April 27, 2016. Prior to joining CBC, he was the Technology Operations Head of Sterling Bank of Asia, Information Security Officer of Megalink and EPacific Global. Mr. Yoro is a degree holder of Bachelor of Science in Computer Science and Information Technology from the Asia Pacific College.

**Charmaine S. Hao**, 46, Filipino, Vice President I, is the Treasurer of the Bank. Before CBSI, Ms. Hao joined Planters Development Bank in 2001 and was assigned as a Senior Dealer from September 3, 2001, to August 15, 2010. On August 16, 2010, she was appointed as Deputy Treasury Head until August 15, 2015. Consequently, she also became the Secretary of the Assets and Liability Committee (ALCO). On December 18, 2015, after Planters Development Bank was merged with CBSI, Ms. Hao was assigned as Head of Funds Management Department. As the Funds Management Department Head, she assists the Treasury Group Head in managing and supervising the Bank's liquidity and trading activities. For the past years, she has ensured that all funding requirements of the Bank are efficiently serviced. Moreover, she has been managing the cost of short-term placements to minimize funding costs and improve the Bank's carry income. Ms. Hao is a degree holder of Bachelor of Science in Legal Management from the Ateneo De Manila University.

**Raymond C. Apo**, 56, Filipino, Vice President I, is the Risk Management Division Head. He has more than 20 years of banking experience. Prior to joining the Bank, Mr. Apo held various key positions at Solidbank Corporation, First Metro Investment Corporation, Rizal Commercial Banking Corporation, Asiatruster Development Bank, and Export and Industry Bank. A Certified Public Accountant, Mr. Apo is a degree holder of Bachelor of Science in Commerce Major in Accountancy from Far Eastern University.

**Atty. Roberto M. Buenaventura**, 51, Vice President I, is the head of the Legal Services Division. Prior to joining CBSI in January 2021, he was with United Coconut Planters Bank (UCPB) since 2010 as Legal Officer and Legal Services Head. He engaged in private legal practice under his own law firm from 1998 to 2010. He has served in the government as Provincial Legal Officer of the Province of Basilan from 1998 to 2007. He has also served as Associate Professor in Western Mindanao State University College of Law from 1998 to 2007 and Basilan State College Law Department from 1998 to 2000. Atty. Buenaventura took his pre-law degree in Bachelor of Arts in Public Administration from the University of the Philippines in 1993 and Bachelor of Laws Degree from San Beda College of Law in 1997.

**Atty. Corazon T. Llagas**, 58, Vice President I, is the Chief Compliance Officer of the Bank. Prior to joining CBSI in January 2022, she was with the Bank of Commerce from 2016 to 2021 as Chief Compliance Officer, and head of Remedial and Litigation

Department from 2011 to 2016. She was also with Metrobank as Compliance Specialist from 2003 to 2011 and as Legal Officer from 2003 to 2008. Atty. Llagas took her higher education from the University of the Philippines where she obtained a degree in Bachelor of Arts in Sociology in 1987, Master of Arts in Sociology in 1991, and Bachelor of Laws Degree in 1998.

**Brenda S. Santiago**, 54, Filipino, Senior Assistant Vice President, is the Head of SME Lending Group. Before joining CBSI, she was hired as the Small Biz Division Head in April 2018 and was promoted as SLG Luzon Lending Division Head effective July 15, 2021. Her previous bank stints were as an account officer starting 2002 in United Coconut Planters Bank, then to LBC Development Bank from 2007 to 2011, and then Metropolitan Bank & Trust & Co., from 2011 to 2013. Ms. Santiago worked at PBCom from 2013 to 2015, and in Maybank from 2015 to 2018. She is a degree holder of Bachelor of Science in Information and Computer Science in 1990 and Bachelor of Science in Nursing in 2004.

**Warren Augustus D. de Guzman**, 42, Filipino, Assistant Vice President, is the Head of Customer Experience Management, Marketing Services and Sustainability Division. His previous bank stint was with Planters Development Bank, where he completed his management training program as an Account Relationship Officer from 2003-2006. He moved to broadcast media in 2006, served as a News Anchor, Reporter, Executive Producer for ABS-CBN News Channel until 2015, and Senior Business Journalist at ABS-CBN from 2015 to 2023. He was a pioneering member of the multi award winning ABS-CBN Data Analytics Team from 2017 to 2023. Throughout his career, Mr. de Guzman built key relationships with public institutions, such as the BSP, the SEC, Philippine Stock Exchange (PSE), and major listed corporations such as Ayala Corporation and Metro Pacific Investments. He has certifications in Finance Planning and Content Marketing, and has received training in ESG (Environmental, Social and Governance) from CBC, SMIC, GIZ and PWC. Mr. de Guzman took up his Bachelor of Arts Major in Social Science degree at the Ateneo De Manila University.

**Atty. Arturo Jose M. Constantino, III**, 40, Filipino, Assistant Vice President, is the Corporate Secretary of the Bank. Prior to joining the Bank, he served as Corporate Legal Counsel for both multinational and local companies, including Music Group of Companies and Filinvest Land, Inc. He was also an Associate Lawyer for Paras and Manlapaz Lawyers, and Valerio and Associates Law Offices, where he acted as Corporate Secretary for various clients. He holds a Juris Doctor Degree from the Ateneo De Manila Law School.

Note 1: All the foregoing officers have been involved in the banking industry for more than five (5) years, except for Mr. Herbert T. Sy., Jr., who has been in SM Group of Companies since January 2009.

Note 2: None of the above-mentioned directors and officers works with the government.

Note 3: (marked \*) With interlocking functions in China Banking Corporation, duly approved by the BSP.

**(d) Nominees for re-election/election as Directors and Independent Directors for the ensuing term:**

<b>Nominees for Re-election as Directors</b>	<b>Nominator</b>
Mr. Ricardo R. Chua	Mr. Romeo D. Uyan, Jr., China Banking Corp.
Mrs. Nancy D. Yang	Mr. Ricardo R. Chua, China Banking Corp.
Mr. James Christian T. Dee	Mr. Ricardo R. Chua, China Banking Corp.
Mr. Romeo D. Uyan, Jr.	Mr. Ricardo R. Chua, China Banking Corp.

Mr. Jose L. Osmeña, Jr.	Mr. Ricardo R. Chua, China Banking Corp.
Mr. Patrick D. Cheng	Mr. Ricardo R. Chua, China Banking Corp.
Mr. Herbert T. Sy, Jr.	Mr. Ricardo R. Chua, China Banking Corp.
<b>Nominees for Re-election as Independent Director</b>	<b>Nominator</b>
Mr. Philip S. L. Tsai	Mr. Ricardo R. Chua, China Banking Corp.
Mrs. Claire Ann T. Yap	Mr. Ricardo R. Chua, China Banking Corp.
Mr. Genaro V. Lapez	Mr. Ricardo R. Chua, China Banking Corp.
Mr. Antonio S. Espedido, Jr.	Mr. Ricardo R. Chua, China Banking Corp.

(e) **Brief description of Directors' business experience (last five years)**

**Mr. Ricardo R. Chua** has been the Chairman of the Board of the CBSI since September 3, 2007. He has also been the Advisor to the Board of CBC since November 1, 2017. He is also currently the Advisor of CBC's Technology Steering Committee, the Chairman of CBSI and CBCC, and a Director of CBC-PCCI. He has had training in banking operations, corporate directorship, AML updates, corporate governance, sustainable finance, cybersecurity governance, and managing finances in the digital age, among others.

**Ms. Nancy D. Yang** has been the Vice-Chairman of the Board of the CBSI since September 3, 2007. Mrs. Yang has attended several training programs, including Corporate Governance seminars conducted by Bangko Sentral ng Pilipinas (BSP) and the Institute of Corporate Directors (ICD).

**Mr. James Christian T. Dee** was elected as the President of CBS in April 2021. He was also the Treasurer and Head of Treasury Group of CBS from September 1, 2012, to April 15, 2021. Mr. Dee has attended several training programs, including Corporate Governance seminars conducted by the Institute of Corporate Directors (ICD). He was also recently appointed as Director of Manulife China Bank Life Assurance Corporation.

**Mr. Romeo D. Uyan, Jr.** was elected as President of China Banking Corporation (CBC) in 2023. Prior to this, he was the Chief Operating Officer (COO) of CBC holding the Senior Executive Vice President rank. He also serves as Chairman of Resurgent Capital (FISTC-AMC) Inc., (RECAP), Vice Chairman of China Bank Capital Corporation (CBCC) and China Bank Securities Corporation (CBSEC).

**Mr. Patrick D. Cheng** is the Chief Finance Officer of CBC. He also sits in the boards of CBC's subsidiaries - China Bank Insurance Brokers, Inc. (CBC-IBI) as Chairman, and in CBSI as Director, and in Manulife Chinabank Life Assurance Corporation (a bank affiliate) as Director. He is also a Director in Manila Overseas Commercial Inc., and SR Holdings Corporation.

**Mr. Jose L. Osmeña, Jr.**, is a CBSI Director and a member of the CBSI Executive Committee. He is an Executive Vice President and the Group Head of Retail Banking Business Segment of CBC.

**Mr. Herbert T. Sy, Jr.** was duly elected and appointed as regular Director of CBSI in June 2021. Said appointment was duly approved and confirmed by the BSP. Mr. Sy presently works for SM Retail, Inc., for the SM Group of Companies, SM Markets

Merchandising Group, SM Markets Marketing Group, SM Markets Operations Group and SM Markets Online Group.

**Mr. Philip S. L. Tsai** was elected as Independent Director on November 7, 2018. He also serves as Independent Director of CBC and other CBC subsidiaries, namely, China Bank Capital Corporation (CBCC), and China Bank Insurance Brokers, Inc. (CBC-IBI).

**Ms. Claire Ann T. Yap** was elected as Independent Director on December 17, 2020. She also serves as Independent Director of CBC and other CBC subsidiaries, namely, CBCC, CBSEC, and RECAP. She held the position of Senior Vice President and Head of Global Service Centre at Global Payments Process Centre, Inc., a Fortune 500 company and worldwide leader providing payments and financial technology solutions.

**Mr. Genaro V. Lapez** was elected as Independent Director on June 17, 2021. He also serves as Independent Director of CBC and CBSEC. He has more than 10 years of experience in banking and finance in the Philippines, having handled key executive positions at Union Bank, including Head of Center for Strategic Partnerships and Head of Consumer Finance. He has considerable exposure across various local and global industries spanning fast-moving consumer goods (FMCG), pharmaceuticals, multi-media publishing, banking and financial services.

**Mr. Antonio S. Espedido, Jr.,** was elected as Independent Director on June 16, 2022. He served at CBSI as one of its Directors from September 2007 to June 2016. In 2019, Mr. Espedido was a consultant of Intellect Design Arena, a multinational company that provides banking system/solutions.

**(f) Involvement in Legal Proceedings**

There are pending cases for and against the Bank arising from normal business activities. In the opinion of the Management and the Legal Counsel, the Bank has no material pending legal proceedings to which the Bank is a party or which any of its property is the subject.

**(g) Significant Employee**

The registrant is not highly dependent on the services of certain key personnel.

**(h) Relationship and Related Transactions**

Through its Related Party Transactions Committee (RPT Committee), the Bank ensures that all transactions between the Bank and related parties are evaluated “fairly and at arm’s length” and that the primordial consideration is the best interest of the Bank and all its stakeholders. In the ordinary course of business, the Bank has loans and other transactions with its directors, officers, stockholders and related interest (DOSRI), which were made substantially on terms not less favorable to the Bank than those offered by others. Related party transactions other than DOSRI are regularly reported to the RPT Committee, which vets whether a related party transaction is/has been in accordance with the principles of transparency and fairness, considering the requirements under BSP Circular No. 749, BSP Circular No. 895 and BSP Circular 969 and its Board-approved Policy on Related Party Transactions.

None of the directors or officers is related to each other within the fourth civil degrees either by consanguinity or affinity.

## 6. Compensation of Directors and Key Executive Officers:

Comparative amount of salaries paid for the Directors and Key Executives of the Corporation (with cut off of December 31, 2023, and estimate for 2024), and any amount of per diem including bonus of the directors for the last three years.

	YEAR	SALARY	BONUS, PER DIEM and OTHER COMPENSATION	TOTAL
<b>Total for the 5 most highly compensated executive officers</b>	2024 (estimate)	₱23,022,144	₱12,489,866	₱35,512,010
	2023 (actual)	23,559,804	12,547,092	36,106,896
	2022 (actual)	21,976,344	7,668,662	29,645,006
<b>Total for all key executive officers</b>	2024 (estimate)	25,570,380	13,789,145	39,359,525
	2023 (actual)	25,963,800	13,772,827	39,736,627
	2022 (actual)	26,513,612	9,278,235	35,791,847
<b>Total for all Directors</b>	2024 (estimate)	–	2,386,000	2,386,000
	2023 (actual)	–	2,516,000	2,516,000
	2022 (actual)	–	2,646,000	2,646,000

\*For Years 2022-2023: Messrs. Jan Nikolai M. Lim, Niel C. Jumawan, Luis Bernardo A. Puhawan, Josephine F. Fernandez, Jaydee P. Caparas

\* For 2024: Messrs. Jan Nikolai M. Lim, Niel C. Jumawan, Luis Bernardo A. Puhawan, Josephine F. Fernandez, Mary Grace F. Guzman

- The Key Executive Officers who were appointed by CBC to CBSI on a concurrent/seconded basis do not receive salaries and other bank benefits, bonuses and per diem from the registrant.
- The Directors, who hold their offices concurrently with their positions in CBC, likewise receive no fees, per diem or bonuses from the registrant. Only the Independent Directors received per diems from the registrant.
- The only contract existing between the executive officers and the registrant is that of an employee–employer relationship.
- There are no other compensation arrangements for their services.
- There are no outstanding warrants or stock options held by the registrant’s officers and directors.

## 7. Independent Public Accountants

### External Audit Fees and Services

SyCip Gorres Velayo & Co. (SGV & Co.) has been the Bank's independent auditor for more than 10 years and was again approved for appointment at the annual stockholders' meeting on June 15, 2023. In compliance with SEC Memorandum Circular No. 8, Series of 2003, and Amendments to SRC Rule 68 on the rotation of external auditors or signing partners of a firm every after five (5) years of engagement, Mr. Regionald G. Radam was assigned starting 2022 as SGV & Co. partner-in-charge for the Bank.

This is also in accordance with Section 164 and Appendix 39 of the Manual of Regulations for Banks (MORB), as amended by BSP Circular No. 660 dated August 25, 2009, which mandates, among others, that the External Auditor hired by the registrant’s parent corporation, CBC, shall also be in charge of the audit of its subsidiary that is engaged in allied activities, such as CBSI. Mr. Regionald G. Radam as partner-in-charge assigned for the audit of the Financial Statements of CBSI as of and for the period ended December 31, 2023.

None of the Bank's external auditors have resigned during the two (2) most recent fiscal years (2023 and 2022) or any interim period.

Mr. Regionald G. Radam and other representatives of SGV & Co. are expected to attend and participate in the stockholders’ meeting to respond to any matter that may be pertinently



raised during the meeting. Their representative will be given the opportunity to make a statement if they so desire.

<b>Fiscal Year</b>	<b>Audit and Audit-Related Fees</b>
2023	P3,062,180
2022	P2,836,000

The above audit fees are inclusive of the other assurance and related services by the External Auditor that are reasonably related to the performance of the audit of the Bank's financial statements.

The Board and Audit Committee approve, among others, the audit fees and fees for non-audit services, if any, of the external auditors as stated in Article IV, paragraph 3.b.b of the Committee's Charter.

SGV & Co. also confirmed that they did not have any disagreement with Management that could be significant to the Bank's financial statements or their auditor's report. Further, there are no matters that in their professional judgment may reasonably be thought to bear on their independence or that they considered in reaching the conclusion that independence has not been impaired.

## **8. Compensation Plans:**

The Bank's compensation plan for its officers is contained in its Remuneration and Compensation Policies. It covers annual salary increases, performance bonuses, and increases due to promotion. For each item, the policies specify coverage, the amount or basis of the increase or bonus, the effective date of increase or bonus, and other relevant details. Annual salary increases and performance bonuses are performance-based. Performance of officers, in turn, is rated under separate policies and specific guidelines.

## **C. ISSUANCE AND EXCHANGE OF SECURITIES**

**9. Authorization or Issuance of Securities Other than for Exchange:** Not applicable

**10. Modification or Exchange of Securities:** Not applicable

## **11. Financial and Other Information (Annexes)**

- (i) Brief description of the general nature and scope of the business – Annex "A"
- (ii) Market information, Dividends, and Top 20 Stockholders – Annex "B";
- (iii) Management Discussion and Analysis or Plan of Operation – Annex "C";
- (iv) Statement of Management Responsibility for Financial Statements – Annex "D";
- (v) Audited Financial Statements for the period ended December 31, 2023 – Annex "E"
- (vi) Interim Unaudited Financial Statements for the period ended March 31, 2024, - Annex "F";
- (vii) Management's Discussion and Analysis of Financial Condition and Results of Operations – Annex "F.1"
- (viii) Notice of the 2024 CBS Annual Meeting of the Stockholders in two (2) newspapers of general circulation shall be published on May 20 and 21, 2024. Affidavits of Publication shall be issued thereafter.

**12. Mergers, Consolidations, Acquisitions and Similar Matters: (Not applicable).****13. Acquisition or Disposition of Property:**

CBSI, whose principal office is located at CBS Building, 314 Sen. Gil Puyat Avenue, Brgy. Bel-Air, Makati City, owns several properties situated in various locations in Metro Manila and provinces. The Bank owns various properties which are used in its banking business and acquires, by way of foreclosure, *dacion en pago* and other lawful means, various properties to satisfy unpaid obligations due to it and disposes of these properties on a regular basis. Moreover, it leases several properties principally for the use of its expanded branch network.

**CHINA BANK SAVINGS, INC. BRANCHES****NUMBER OF BRANCHES: ONE HUNDRED SIXTY-EIGHT (168) as of April 30, 2024**

NO	BRANCH	LOCATION/ADDRESS	TELEPHONE NUMBER/S
1	ACACIA ESTATES	Units 8,9,10 Town Center Acacia Estates, Acacia Estates, Bambang, Taguig City**	8633-5472 / 8633-3245
2	ALABANG HILLS	GF / Common Goal Bldg., Finance cor. Industry Sts., Madrigal Business Park, Ayala Alabang, Muntinlupa City*	8828-4854 / 8403-2801
3	AMANG RODRIGUEZ	G/F GBU Bldg. Amang Rodriguez Ave cor. Evangelista St. Santolan, Pasig City*	7964-1323 / 8645-4710
4	AMORANTO AVE.	Unit 101 R Place Building, 255 N.S. Amoranto Sr. Avenue, Quezon City*	8251-65-92 / 8251-65-94 / 0917-8056964 / 7966-9075
5	ANGELES-RIZAL AVENUE	639 Rizal St., Angeles City*	8884-7600 LOCAL 4328 / (045) 323-4303 / (045) 888-4971
6	ANGONO	Manila East Road cor. Don Benito St., Brgy. San Roque, Angono, Rizal*	8651-1779 / 8651-1782
7	ANONAS - SAVEMORE	V. Luna St. corner Anonas Extension, Sikatuna Village, Quezon City*	8351-4928 / 0917-8636157
8	ANTIPOLO	EMS Bldg., M.L. Quezon St. cor. F. Dimanlig St., Antipolo City, Rizal*	8869-70224 / 8869-71066
9	ARANETA CENTER COD-SAVEMORE	Gen. Romulo St., Araneta Center, Cubao, Quezon City*	8921-3149 / 7502-1437 / 0917-8099670
10	ARAYAT	Cacutud, Arayat, Pampanga**	(045) 885-2390 / (045) 409-9559 / 8988-9555 LOCAL 4797
11	AYALA	6772 VGP Center Ayala Ave., Makati City*	8988-9555 LOCAL 8100 / 8101 / 8103 / 8104 / 0927-9071716 / 250-6985
12	BACLARAN	3751 Quirino Avenue cor. Sta. Rita St., Baclaran, Parañaque City*	8816-1956 / 7975-2172 / 0917-7032503
13	BACOLOD	Fordland Building, I Annex, 12th Lacson Street, Bacolod City*	(02) 8988-9555 LOCAL 4810 OR 4811 / (02) 8884-7600 LOCAL 4310 / (034) 435-7143
14	BACOR-TALABA	Coastal Road cor. Aguinaldo Highway, Brgy. Talaba VII, Bacoor City, Cavite*	(046) 4175-930/ (046) 512-6315 / 0917-8354691
15	BAGUIO	UGF KDC Building 91 Marcos Hway Benguet Baguio City*	044) 693-1849 / 884-7600 LOCAL 4316

16	BALAGTAS	McArthur Highway, Wawa, Balagtas, Bulacan*	(044) 693-1849 / 884-7600 LOCAL 4316
17	BALANGA	D.M. Banzon St., Balanga City*	(047) 237-3666 / (047) 237-3667 / 8884-7600 LOCAL 4352
18	BALIBAGO	JEV Bldg., McArthur Highway, Balibago, Angeles City*	(045) 892-3325 / 8884- 7600 LOCAL 4332
19	BALIUAG	Plaza Naning, Poblacion, Baliuag, Bulacan*	(044) 673-1338 / (044) 766-2014 / (02) 8884-7600 LOC. 4312
20	BANAWA	Nos. 247-249 Banawe St., Sta. Mesa Heights, Brgy. Lourdes, Quezon City*	8412-6249 / 8256-4941
21	BANGKAL	GF / Amara Bldg., 1661 Evangelista St., Bangkal, Makati City*	7621-3459 / 7621-3461
22	BATANGAS P. BURGOS	No. 3 P. Burgos St., Batangas City*	(043) 8723-7652 / 8884- 7600 LOCAL 4324 / 0917- 8173606
23	BF HOMES	284 Aguirre Ave., B.F. Homes, Paranaque City*	8553-5412 / 8553-5414 / 0917-510-5911/ 7964-1292 / 8988-9555 LOCAL 4873
24	BIÑAN	Nepa Highway, San Vicente, Biñan, Laguna*	(049) 511-3638 / 8429-48- 78 / 8884-7600 LOCAL 4327
25	BINONDO-JUAN LUNA	694-696 Juan Luna St., Binondo, Manila*	7964-1327 / 8254-7337
26	BLUMENTRITT	Blumentritt St. near Oroquieta St. Sta. Cruz, Manila*	7968-4759 / 0917-8273205 / 8562-0953 / 8256-3840
27	BONI AVENUE	Raymond Tower Boni, 615 Boni Avenue, Plainview, Mandaluyong City*	8636-5072 / 7316-5983
28	BUENDIA-MAIN	314 Sen. Gil J. Puyat Ave., Makati City**	8884-7600 LOCAL 3901/3902 / 8884-7645 / 0917-8099638
29	BUTUAN	JMC Building, J.C. Aquino Avenue, Brgy. Lapu Lapu, Butuan City, Agusan del Norte*	(085) 8186665 / 09178341071
30	CABANATUAN-BAYAN	Burgos Ave., Cabanatuan City, Nueva Ecija*	8884-7600 LOCAL 4321 / (044) 463-0441/ (044) 600- 2888
31	CABUYAO	G/F Unit 101 C-257 Centrale, National Highway, Brgy. Sala , 4th District, Cabuyao City , Laguna*	0920-9282824 / (049)5011854
32	CAGAYAN DE ORO	Sergio Osmeña St., Cogon District, Cagayan de Oro City*	(088) 859-0740 / (088) 852-2066 / 8884-7600 LOCAL 4234 / 4343
33	CAINTA	Lower Ground Floor 04 & 05, CK Square Mall, Ortigas Ave. Ext., Brgy. San Juan, Cainta, Rizal*	0917-8173609; (049) 306- 0234/ 306-0238
34	CALAMBA	HK Bldg II, National Highway, Brgy. Halang, Calamba, Laguna*	0917-8173609; (049) 306- 0234/ 306-0238
35	CALOOCAN	Augusto Bldg., Rizal Ave., Grace Park, Kalookan City*	8363-2752 / 8365-7593
36	CALOOCAN-MABINI	AJ Bldg., 353 A. Mabini St., Kalookan City*	8961-2628
37	CARMONA	Loyola Street , Brgy. Mabuhay, 5th District, Carmona, Cavite*	0920-9250754 / 79009
38	CAUAYAN	G/F A.V. Building, FNDY St. along Cabatuan Road, Brgy. San Fermin, 6th District, Cauayan City, Isabela*	0920-9408574 / (078) 642- 0966

39	CAVITE CITY	485 P. Burgos St., Brgy. 34, Caridad, Cavite City*	(046) 417-3102 / 8-988-9555 LOC 4879 / (046) 235-7537 / 0917-5615780
40	CEBU	MANGO AVENUE, JSP Mango Plaza, Gen. Maxilom Ave. cor. Echavez St., Cebu City*	(032) 231-4736 / (032) 231-4304 / 8884-7600 LOCAL 4346
41	CEBU CITY	G/F Skyrise IT Bldg., Brgy. Apas, Lahug, Cebu City*	(032) 236-0810
42	CEBU MANDAUE BASAK	Co Tiao King Bldg., Cebu North Road Basak, Mandaue City*	8988-9555 LOC. 4818 / (032) 520-2770
43	COMMONWEALTH AVE.	JocFer Building, Commonwealth Avenue, Brgy. Holy Spirit, Quezon City *	8988-9555 LOCAL 4857 / 8282-5946 / 7957-0559
44	CUBAO	Fernandina 88 Suites, 222 P. Tuazon Boulevard, Cubao, Quezon City*	8913-4903 / 8913-5209
45	DAGUPAN	G/F Lyceum-Northwestern University, Tapuac District, Dagupan City*	(075) 522-9586 / 8884-7600 LOCAL 4362
46	DARAGA	Rizal St., Brgy. San Roque, Daraga, Albay, Bicol*	(052) 483-0706 / (052) 204-0024/25 / 8988-9555 LOC. 4822
47	DASMARIÑAS	Veluz Plaza Bldg., Zone I, Aguinaldo Highway, Dasmariñas City, Cavite*	8884-7600 LOCAL 4368 / (046) 416-0510/416-0501
48	DAU	MacArthur Highway, Dau, Mabalacat, Pampanga*	(045) 892-2216 / (045) 892-2216 / 8988-9555 LOCAL 4868
49	DAVAO	G/F 8990 Corporate Center, Quirino Ave., Davao City*	(082) 221-3873
50	DAVAO RECTO	C. M Ville Abrille Bldg., C. M. Recto St. Davao City*	(082) 324-5724 / (082) 305-5808 / (02) 8884-7600 LOCAL 4344 / 0917-8095808
51	DEL MONTE	392 Del Monte Ave., Brgy. Sienna, Quezon City*	8741-8285 / 8741-2447
52	DOLORES	STCI Bldg., McArthur Highway, San Agustin, City of San Fernando, Pampanga*	(045) 649-3724 / (045) 649-3150
53	DUMAGUETE	Ground Floor, Chateau Francisca Building, 200 North Road National Highway, Brgy. Bantayan, 2nd District, Dumaguete City, Negros Oriental*	(035) 527-5389 / 0917-8176812
54	E. RODRIGUEZ SR. AVENUE	E. Rodriguez, Sr. cor Hemady St., Quezon City *	8531-9676 / 8531-9680; 7987-4966 / 0917-8085214
55	ESPAÑA-SUNMALL	Espana Boulevard corner Mayon St., Manila *	8244-2477 / 79874962 / 0917-8103097
56	FELIX HUERTAS-JT CENTRALE	Unit 103, Ground Floor, JT Centrale Mall, No. 1686 V. Fugoso St. corner Felix Huertas St., Sta. Cruz, Manila *	8247-3177 / 0917-5538446
57	FILINVEST CORPORATE CITY	BC Group Bldg., East Asia Drive near cor. Comm. Ave., Filinvest Corp City, Alabang, Muntinlupa City*	(02) 8511-1145 / 0917-8046443 / 7217-3069
58	FTI HYPERMARKET TAGUIG	DBP Avenue, Food Terminal Inc., Western Bicutan, Taguig*	8834-0408 / 0917-5615131 / 7507-4090
59	G. ARANETA	195 G. Araneta Avenue, Quezon City*	0917-8287829 / 7978-6448 / 8711-7822
60	GENERAL SANTOS	I. Santiago Boulevard General, Santos City*	8884-7600 LOCAL 4350 / (083) 552-6330
61	GENERAL TRIAS	G/F VCentral Gentry, Governor's Drive, New Brgy. Manggahan, General Trias, Cavite*	(046) 443-0997 / 0908-8646811
62	GIL PUYAT BAUTISTA	Lot 25 Blk 74 Bautista St. cor. Buendia Avenue, Makati City*	8838-2312 / 8541-3514 / 8354-5923

63	GREENHILLS- ORTIGAS AVENUE	VAG Bldg., Ortigas Ave., Greenhills, San Juan, Metro Manila*	8721-0105 / 8724-7528 / 8353-4656
64	GUAGUA	Plaza Burgos, Guagua, Pampanga*	8988-9555 LOC 4789 / (045) 9010-966 / (045) 9010-640 / 8884-7600 LOCAL 4329
65	GUIGUINTO-RIS	RIS-5 Industrial Complex, 68 Mercado St., Tabe, Guiguinto, Bulacan*	(044) 235-79630 / 0917-848-5249
66	ILOILO-IZNART	Golden Commercial Center Bldg, Iznart St. Iloilo City*	(033) 335-0213 / 0917-8078378 / 8884-7600 LOCAL 4360
67	ILOILO-JARO	Lopez Jaena cor. EL 98 Sts., Jaro, Iloilo*	(033) 320-0370 / 8988-9555 LOCAL 4862
68	IMUS	Tanzang Luma, Aguinaldo Highway, Imus City, Cavite*	8884-7600 LOCAL 4349 / (046) 471-4715 / (046) 476-0927
69	KALIBO	Lot 3459-E-1, Toting Reyes St., Brgy. Andagao, Kalibo, Aklan*	(036) 268-4379 / 0917-8047837
70	KATIPUNAN AVE.	One Burgundy Condominium, Katipunan Avenue, Quezon City*	82884360 / 0917-6283318 / 7211-7882
71	KAWIT	Unit 105 Ground Floor, Lokal Mall Kawit, Centennial Road, Brgy. Magdalo, Kawit, Cavite*	0968-8907828
72	LA UNION	AG Zambrano Bldg., Quezon Ave., San Fernando City, La Union*	8884-7600 LOCAL 4353 / (072 )242-0414
73	LAGRO	Bonanza Bldg., Quirino Highway, Greater Lagro, Novaliches, Quezon City*	8936-4988 / 8461-7214
74	LAGUNA-STA. CRUZ	E & E Building, Pedro Guevarra St., Sta. Cruz, Laguna *	(049) 501-3084 / 0917-5615715 / 02-8988-9555 LOCAL 4877
75	LAOAG	J.P Rizal St. corner Balintawak St. Laoag City, Ilocos Norte*	(077) 600-1008 / (077) 600-1009
76	LAS PIÑAS- ALMANZA UNO	Alabang Zapote Road, Almanza Uno, Las Piñas City*	8551-4724/ 8551-4051/ 7966-9001/ 0917-8173526
77	LEGAZPI CITY	F. Imperial Street, Barangay Bitano, Legazpi City*	8988-9555 LOC. 4133 / (052) 225-5155 / (052) 431-0820 / 0917-8360093
78	LINGAYEN	Unit 5-6, The Hub - Lingayen Building, National Road, Poblacion, Lingayen, Pangasinan*	(075) 523-4955/075 / (075) 523-4953 / 8988-9555 LOC 77654 / 0917-8486063
79	LIPA	C.M. Recto Ave., Lipa City*	(043) 756-1414 / 8884-7600 LOCAL 4325
80	LOS BAÑOS CROSSING	Lopez Ave., Batong Malaki, Los Baños, Laguna*	(049) 536-2596 / (049) 536-0549 / 8884-7600 LOCAL 4375
81	LUCENA	Merchan cor., Evangelista St., Lucena City*	(042) 710-69-64 / (042) 660-6964 / 8884-7600 LOCAL 4347
82	MACABEBE	Poblacion, Macabebe, Pampanga*	8884-7600 LOC. 4795 / (045) 435-5507 / 0917-8218102
83	MAKATI-CHINO ROCES	2176 Chino Roces Ave., Makati City*	7964-1322 / 0917-5106078 / 8831-0477
84	MAKATI-J.P. RIZAL	882 J.P. Rizal St., Makati City*	8-890-1027 / 0917-5105919
85	MALABON-FRANCIS MARKET-SAEMORE	Francis Market, Governor Pascual corner M.H. Del Pilar Sts., Malabon*	8931-6323 / 75074053 / 0917-5614811

86	MALOLOS	Canlapan St., Sto. Rosario, Malolos City, Bulacan*	0917-8354684 / (044) 794-2793
87	MALOLOS-CATMON	Paseo del Congreso, Catmon, City of Malolos, Bulacan*	(044) 791-2461, (044) 662-7819, (02) 8988-9555 LOCAL 4314
88	MANDALUYONG	Paterno's Bldg., 572 New Panaderos St., Brgy. Pag-asa, Mandaluyong City*	7238-3745 / 7238-3744
89	MANDALUYONG-SHAW BLVD	500 Shaw Tower, 500 Shaw Boulevard, Mandaluyong City*	8941-9231 / 8941-9412 / 0917-5806593
90	MANDAUE	A. Del Rosario Ave., Mantuyong, Mandaue City, Cebu*	8988-9555 LOC. 4818 / (032) 520-2770
91	MARIKINA	33 Bayan-Bayanan Ave., Brgy. Concepcion I, Marikina City*	8477-2445 / 7907-2418 / 09178108618
92	MARIKINA-GIL FERNANDO AVENUE	CTP Bldg., Gil Fernando Ave., Brgy. San Roque, Marikina City*	8681-2810 / 8645-8169
93	MEYCAUAYAN	Mancon Bldg., McArthur Highway, Calvario, Meycauayan, Bulacan*	8884-7600 LOCAL 4326 / (044) 228-2416
94	MOLINO	817 Molino Road Molino III, Bacoor, Cavite*	(046) 431-9907 / (046) 235-7542 / 0917-5615883 / 8988-9555 LOC. 4878
95	MOUNT CARMEL	AMB Bldg., Km. 78 McArthur Highway, Brgy. Saguin, City of San Fernando, Pampanga*	(045) 435-6055 / 8884- 7600 LOCAL 4330
96	NAGA	RL Bldg., Panganiban St., Lerma, Naga City*	8884-7600 LOCAL 4373 / (054) 472-1947
97	NAVOTAS	FP BUILDING No. 855 M. Naval St., Brgy. Sipac-Almacen, Navotas City*	0928-5142106 / 82447435
98	NEPA-QMART-SAVEMORE	Rose Bldg., 770 St. EDSA and K-G St., West Kamias, Quezon City*	88351-4884 / 0917- 8636069
99	NINYOY AQUINO AVENUE	Ground Floor Skyfreight Bldg., Ninoy Aquino Ave. cor. Pascor Drive, Parañaque City*	8843-2447 / 7239-0574
100	NOVALICHES	Ground Floor, Unit 11, Nova Plaza Mall, Quirino Avenue corner N. Ramirez St., Brgy. Novaliches Proper, District 5, Novaliches, Quezon City*	8442-4829 / 79684697 / 0917-800-5128
101	OLONGAPO	Ground Floor, City View Hotel, 25 Magsaysay Drive, New Asinan, Olongapo City*	(047) 222-1891 / 0917- 8078509
102	ONGPIN	Unit 576-578, Ground Floor Ramada Manila Central Hotel, Quintin Paredes Road corner Onpin Street, BRGY. 289, Binondo, Manila*	8247-3299 / 7616-1146 / 0917-3175106
103	ORANI	Brgy. Balut, Orani, Bataan*	(047) 638-1282 / 8884- 7600 LOCAL 4323
104	ORTIGAS CENTER	Ground Floor, Hanston Square, San Miguel Ave., Ortigas Center, Pasig City*	8477-3439 / 8637-9778 / 0917-8078394
105	PARAÑAQUE-BETTER LIVING	90 Dona Soledad Avenue, Better Living Subdivision, Parañaque City*	8551-3600 / 8831-8507/ 09175615576
106	PARAÑAQUE-JAKA PLAZA	Jaka Plaza Center, Dr. A. Santos Ave. (Sucat Road), Brgy. San Isidro, Parañaque City*	8820-6093 / 8820-6091
107	PARAÑAQUE-LA HUERTA	1070 Quirino Ave., La Huerta, Paranaque City*	8893-1226 / 0917-5788058 / 7587-6205
108	PARAÑAQUE-MOONWALK	Kassel Residence Building, E. Rodriguez Avenue, Moonwalk Parañaque City*	7957-2339 / 8664-1923 / 0917-6218321
109	PASAY-LIBERTAD	533 Cementina St. Libertad, Pasay City*	7907-4246 / 8541-1698 / 0917-8080695
110	PASIG MUTYA	Richcrest Building, Caruncho corner Market Avenue, San Nicolas, Pasig City*	8640-70-85 / 8642-28-70 / 0917-8173133 / 79063129

111	PASIG-CANIOGAN	KSN Building, C. Raymundo Avenue, Caniogan, Pasig City *	8988-9555 LOCAL 4786 / 7957-0817 / 0917-5206966
112	PASIG-PADRE BURGOS	114 Padre Burgos St., Kapasigan, Pasig City*	8650-3361 / 09175747874
113	PASO DE BLAS	Andok's Bldg., 629 General Luis St., Malinta Interchange-NLEX, Paso de Blas, Valenzuela City*	3-443-5069 / 8-984-8258
114	PATEROS	Unit CC1, GF East Mansion Townhomes, Sto. Rosario, Pateros*	8641-9556 / 8655-2349 / 0917-8130535
115	PATEROS-ALMEDA	120 Almeda St., Pateros, Metro Manila*	8641-6760 / 8641-6768
116	PEDRO GIL	LKE Bldg. Pedro Gil corner Pasaje, Rosario St. Paco, Manila*	8521-4056 / 7502-7101 / 0917-8636307
117	PLARIDEL	0226 Cagayan Valley Road, Banga 1st, Plaridel, Bulacan*	(044)795-0105 / 8884-7600 LOCAL 4315
118	PLAZA STA. CRUZ	MBI Building, Unit 103, Plaza Sta. Cruz, Sta. Cruz, Manila*	8734-0534 / 09175965826 / 7618-2241
119	PORAC	Cangatba, Porac, Pampanga**	(045) 329-3188 / 0917-8703305
120	QUEZON AVENUE	G/F GJ Bldg., 385 Quezon Ave., Quezon City*	8332-2638 / 0917-5382423
121	QUEZON AVENUE-PALIGSAHAN	1184-A Ben-Lor Bldg., Quezon Ave., Brgy. Paligsahan, Quezon City*	8376-4546 / 8376-4548
122	QUIAPO-ECHAGUE	Palanca corner P. Gomez streets, Echague, Quiapo, City of Manila*	8959-4450
123	RADA	HRC Center, 104 Rada St., Legaspi Village, Makati City*	8810-9369 / 8810-9370
124	ROOSEVELT	342 Roosevelt Avenue, Quezon City*	7957-0796 / 8663-7563 / 8688-9146
125	ROXAS AVE. CAPIZ-CITYMALL	Roxas Ave, Brgy VI, Roxas City, Capiz*	8988-9555 LOCAL 4153 / (036) 620-1177
126	SAN FERNANDO	KHY Trading Bldg., San Fernando-Gapan Rd., San Fernando City, Pampanga*	(045) 9611415 / (045) 961-1416 / 8988-9555 LOCAL 4812
127	SAN FERNANDO-BAYAN	JSL Building, Consunji St., San Fernando, Pampanga*	(045) 961-8168 / (045) 961-4575 / 8988-9555 LOCAL 4780 / 8884-7600 LOCAL 4320
128	SAN ILDEFONSO	Savemore San Ildefonso, Poblacion, San Ildefonso, Bulacan*	(044) 797-0742 / (044) 797-0974 / (02) 8988-9555 LOCAL 4853
129	SAN JOSE DEL MONTE	Ground Floor, Giron Bldg., Gov. Halili Ave., Tungkong Mangga, City of San Jose Del Monte, Bulacan*	(044) 815-6616 / 0917-8354675 / (044) 233-6501
130	SAN JUAN	Madison Square, 264 N. Domingo St., Barangay Pasadena, San Juan*	8637-4759 / 0917-5615639
131	SAN MIGUEL	Norberto St., San Jose, San Miguel, Bulacan*	(044) 764-0826
132	SAN NARCISO	Brgy. Libertad, San Narciso, Zambales*	(047) 913-2245 / (047) 913-2288 / 8988-9555 LOCAL 4122
133	SAN PABLO	Rizal Avenue cor. Lopez Jaena St. San Pablo City, Laguna*	(049) 503-2890 / (049) 562-0697/ 8884-7600 LOCAL 4322
134	SAN PEDRO	Gen- Ber Bldg. National Highway Landayan, San Pedro Laguna*	8988-9555 LOCAL 4837 / 8847-0585 / 8869-8221
135	SAN RAFAEL	Cagayan Valley cor. Cruz na Daan Roads, San Rafael, Bulacan*	(044) 815-8915 / (044) 913-7629 / 8988-9555 LOCAL 4799

136	SANTIAGO-VICTORY NORTE	JECO Bldg., Maharlika Highway cor. Quezon St., Victory Norte, Santiago City*	(078) 305-0260 / (078) 305-0252 / 8884-7600 LOCAL 4374
137	SAVEMORE TAGAYTAY-MENDEZ	TSL Center Tagaytay No.9089 Gen. Emilio Aguinaldo Highway, Mendez Crossing East, Tagaytay City.*	(046) 413-3871 / 0917-5615334 / 8988-9555 LOCAL 4876
138	SAVEMORE TALISAY NEGROS OCCIDENTAL	Talisay, Mabini St., Zone 12 Paseo Mabini Talisay City Negros Occidental**	(034) 441-6267 / (034) 441-6264 / (034) 441-6264
139	SORSOGON	God is Good Commercial Bldg, Rizal St., Purok 5, Piot, West District, Sorsogon City, Sorsogon*	(056) 3115786 / 09178351685
140	SOUTH TRIANGLE	Ground Floor, SUNNYMEDE IT CENTER, Brgy. South Triangle, Quezon Ave., QC*	7959-4515 / 8256-3881 / 8256-4841 / 0917-8431722
141	STA. ANA	Poblacion, Sta. Ana, Pampanga*	8988-9555 LOCAL 4793 / (045)409-9818 / (045)409-0335
142	STA. ANA MANILA	Savemore, Pedro Gil St., Sta. Ana, Manila *	8523-8574 / 7987-4975 / 0917-8140390
143	STA. MARIA	JC De Jesus cor. M. De Leon, Poblacion, Sta. Maria, Bulacan*	8884-7600 LOCAL 4319 / (045) 409-9818 / (045) 409-0335
144	STA. MESA	4128 Ramon Magsaysay Blvd., Sta. Mesa Manila*	8252-3286 / 7507-6515 / 09178353352
145	STA. RITA	San Vicente, Sta. Rita, Pampanga*	8988-9555 LOCAL 4791/ (045) 900-0658
146	STA. ROSA	Sta. Rosa-Tagaytay Highway, Sta. Rosa, Laguna*	(049) 502-9134 / 988-9555 LOCAL 4872 / 0917-5105951
147	STA. ROSA-BALIBAGO	National Highway cor. Lazaga St. Balibago, Sta. Rosa, Laguna*	8884-7600 LOCAL 4365 / (049) 534-1167 / (02) 520-8448
148	STO. TOMAS	Agojo Bldg., Maharlika Highway, Sto. Tomas, Batangas*	(043) 778-3247 / 0917-8164577 / 8884-7600 LOCAL 4389
149	SUBIC	Baraca, Subic, Zambales*	8988-9555 LOC. 4852 / (047) 232-6105 / (047) 232-6104
150	TACLOBAN CITY	GF, YVI Center, Bldg A, Fatima Village, Tacloban City, Leyte*	(053) 832-2066 / (053) 832-9174
151	TAFT-QUIRINO AVE.	1945 Esther Building, Taft Avenue, Malate , Manila*	8525-6286 / 7219-4390 / 0917-5807061
152	TAGBILARAN	Upper Ground Floor 3-4, Alta Citta Mall, Honorio Grupo St. and C.P. Garcia Ave., Brgy. Poblacion II, 1st District, Tagbilaran City, Bohol*	(038) - 417-1788
153	TAGUM	Maharlika Highway cor. Lapu-Lapu Extension, Brgy. Magugpo Tagum City*	(084) 216-8117 / 0917-8497228 / 8988-9555 LOCAL 4981
154	TANAUAN CITY	Jose P. Laurel National Highway, Darasa, Tanauan City, Batangas*	(043) 726 2758 / 0917-863-6160
155	TANDANG SORA	Cecileville Bldg. III, 670 Tandang Sora Ave. corner General Ave., Tandang Sora, Quezon City*	0917-8017585 / 02-79684719
156	TARLAC	McArthur Highway, San Nicolas, Tarlac City*	(045) 982-9652 / 0905-6793720 / 8884-7600 LOCAL 4337
157	TAYTAY	C. Gonzaga Bldg. II, Manila East Road, Taytay, Rizal*	8650-3367 / 8623-6113 / 0917-5786978



158	TAYUMAN	1925-1929 Rizal Avenue near corner Tayuman St., Sta. Cruz, Manila*	0917-8325078 / 7586-1618 / 8230-3091
159	TIMOG	Jenkinsen Towers, 80 Timog Ave., Brgy. Sacred Heart, Quezon City*	8371-8303 / 8371-8305
160	TUGUEGARAO	Metropolitan Cathedral Parish, Rectory Complex, Rizal St., Tuguegarao City*	(078) 844-0484 / 8884-7600 LOCAL 4338
161	TWO ECOM	Two E-Com Center Tower B, Ocean Drive near cor. Bayshore Ave., Mall of Asia Complex, Pasay City*	8802-3068 / 7587-4753
162	UN AVENUE	552 U.N. Ave., Ermita, Manila*	8400-5467 TO 68 / 0917-5382421
163	URDANETA	MacArthur Highway, Nancayasan, Urdaneta City, Pangasinan*	8884-7600 LOCAL 4372 / (075) 656-2331
164	VALENZUELA-MARULAS	Ong-Juanco Bldg., 92- J McArthur Highway, Marulas, Valenzuela City*	8291-6541/ 8709-4641
165	VIGAN	Plaza Maestro Convention Center, Florentino St., and Burgos St. Vigan City, Ilocos Sur*	(077) 674-0300 / 8884-7600 LOCAL 4359
166	VISAYAS AVENUE	Wilcon City Center Mall, Visayas Ave., Quezon City*	8990-6543
167	WILSON	219 Wilson St., Greenhills, San Juan*	8584-5946 / 7748-7625
168	ZAMBOANGA	CityMall, Don Alfaro St., Tetuan, Zamboanga*	(062) 955-8709 / 8988-9555 LOCAL 4828/ 4829

NO	ATM OFF-SITE	LOCATION/ADDRESS
1	CALAMBA DOCTORS HOSPITAL	49 National Highway, Parian, Calamba City, Laguna
2	RIS DEVELOPMENT CORPORATION	168 Mercado Street, Tabe, Guiguinto, Bulacan 03015
3	ZAMECO	ZAMECO II Head Office Compound, Barangay Magsaysay, Castillejos, Zambales
4	SAINT LOUIS COLLEGE	Saint Louis College, Carlatan, San Fernando, 2500 La Union
5	RACAL BUILDES	200 Quirino Hwy San Jose del Monte City Bulacan San Jose del monte
6	C.P REYES HOSPITAL (OFFSITE)	C.P Reyes Hospital Mabini Avenue Tanauan, 4232 Batangas
7	MANILA TURF CLUB MALVAR	San Pioquinto, Malvar, Tanauan, Batangas City

NO	BUSINESS CENTER	LOCATION/ADDRESS
1	CEBU BUSINESS CENTER	2F JSP Mango Plaza Building cor General Maxilom Ave. and Echavez Streets, Cebu City
2	DAVAO BUSINESS CENTER	8990 Corporate Center, Quirino Ave., Davao City
3	SAN FERNANDO BUSINESS CENTER	JSL Building, Consunji Street, San Fernando City, Pampanga

NO	SALES OFFICE	LOCATION/ADDRESS
1	BAGUIO - SESSION	D303 Lopez Building, Session Road, Assumption Road, Baguio City
2	BACOLOD	Fordland Bldg.   Annex, 12th Lacson Street, Bacolod City
3	BOHOL	Alta Citta Mall, Upper Ground Floor, Honorio Group St., Tagbilaran City
4	BUTUAN	CBS JMC Bldg., Brgy. Lapu, J.C. Aquino Ave., Butuan City, Agusan Del Norte
5	CABANATUAN-BAYAN	2/F CBS Cabanatuan, Burgos Avenue, Cabanatuan City, Nueva Ecija
6	CAGAYAN DE ORO	2/F CBS Cagayan de Oro Branch, Osmena Street, Cogon District, Cagayan De Oro City

<b>NO</b>	<b>SALES OFFICE</b>	<b>LOCATION/ADDRESS</b>
7	DAGUPAN	Ground Floor Lyceum-Northwestern University, Tapuac District, Dagupan City
8	GENSAN	2/F CBS General Santos Branch, Santiago Blvd., General Santos City
9	ILOILO - JARO	Lopez Jaena Street, corner EL 98 Jaro, Iloilo City
10	IMUS	OLMA Building, Aguinaldo Highway, Tanzang Luma 2, Imus City, Cavite
11	LA UNION	A.G. Zambrano Building Quezon Ave., San Fernando City, La Union
12	LEGAZPI	F. Imperial St. Brgy. Bitano, Legazpi City, Albay
13	LIPA – CM RECTO	C.M. Recto Ave., Lipa City
14	MARIKINA	CTP Building, 3F, Gil Fernando Ave., Marikina City
15	NAGA	RL Building, Panganiban St., Lerma, Naga City
16	PLARIDEL	2/F CBS Building, Cagayan Valley Road, Banga 1st, Plaridel, Bulacan
17	SAN PABLO	2/F, Rizal Ave. cor. A. Fule, San Pablo City
18	TACLOBAN	YVI Center, Bldg. A, Fatima Village, Brgy. 77, Tacloban City, Leyte
19	URDANETA	Brgy. Nancayasan, Mc Arthur Hi-Way, Urdaneta City, Pangasinan

<b>No</b>	<b>APDS LENDING CENTER</b>	<b>LOCATION/ADDRESS</b>	<b>TE/LEPHONE NUMBER/S</b>
1	BACOLOD	Fordland 1 Annex Building, Lacson Street, Bacolod City, Negros Occidental	(034) 445-5818 0917-8619362
2	BAGUIO, BENGUET	B-108, Lopez Building, Session Road cor. Assumption Road, Baguio City	(074) 619-2097 0917-8619414
3	BATANGAS P. BURGOS	2/F, 3 P. Burgos Street, Barangay 3, Batangas City	(043) 333-1005
4	BLUMENTRITT	1677 Blumentritt Street, Sta. Cruz, Manila	(02) 8784-1823 0998-8615696
5	BUTUAN	JMC Building, JC Aquino Avenue, Brgy. Lapu-Lapu, Butuan City, Agusan Del Norte	(085) 817-5413 0917-8155495
6	CABANATUAN, NUEVA ECIJA	2/F, Dumar Building, Padre Burgos Avenue, Cabanatuan City, Nueva Ecija	(044) 940-2679 0917-8169491
7	CAGAYAN DE ORO CITY, MISAMIS ORIENTAL	2/F, Sergio Osmeña Street, Cogon District, Cagayan De Oro City, Misamis Oriental	(088) 890-6443 0917-8619281
8	CEBU CITY	2/F, Unit 204 & 205, JSP Mango Plaza Building, Gen. Maxilom Ave., cor Echavez St., Cebu City	(032) 238-7820 0917-8223514
9	DAVAO CITY, DAVAO DEL SUR	8990 Corporate Center, Quirino Ave., Davao City, Davao del Sur	(082) 287-6824 0917-8619403
10	GENERAL SANTOS CITY	G/F, China Bank Savings, Inc. Santiago Boulevard, General Santos City	(083) 554-0211 0917-8162621
11	ILOILO-IZNART	Golden Commercial Building, Iznart, Iloilo City	(033) 329-5238 0927-5677973
12	IMUS, CAVITE	Gen. Emilio Aguinaldo Highway, Tanzang Luma 1, Imus, Cavite	(046) 416-1405 0917-8038045
13	KALIBO, AKLAN	F. Quimpo Street connecting Mabini and Toting Reyes Streets, Kalibo, Aklan	0917-8163655
14	LA HUERTA, PARANAQUE	Quirino Avenue, La Huerta, Paranaque City	(02) 8682-6496
15	KALOOKAN A. MABINI	353 AJ building 2nd floor A. Mabini Street Kalookan City	0999-8873732
16	LA UNION	A.G. Zambrano Building, Quezon Avenue, San Fernando City, La Union	(072) 687-2218 0917-8619408

17	LEGAZPI, ALBAY	2/F, Lot 4-6 Blk 20 PCS-1617, Sol's Subdivision, Purok 5, 37 Bitano, Legazpi City, Albay	(052) 742-1034 0917-8059102
18	LINGAYEN, PANGASINAN	2/F, Unit 5&6, The Hub Building, Solis Street, Brgy. Poblacion, Lingayen, Pangasinan	(075) 568-5347 0917-8619257
19	LIPA, BATANGAS	2/F, CBS Building, C.M. Recto Avenue, Brgy 4, Lipa City, Batangas	(043) 727-3302 0917-8277152
20	LUCENA, QUEZON	Merchan cor Evangelista Street, Lucena City, Quezon	(042) 717-9387 0917-8619387
21	MALOLOS, BULACAN	Canlapan Street, Sto. Rosario, Malolos City, Bulacan	(044) 794-1648 0917-8012989
22	PAMPANGA	JSL Building, Consunji Street, San Fernando City, Pampanga	(045) 403-9971 / (045) 649-1768 0917-5523389
23	PASIG MUTYA	2nd Floor Richcrest Bldg Caruncho cor.	(02) 8403-3062 0999-884-3422
24	QUEZON AVENUE - QUEZON CITY	2/F, G.J. Building, 385 Quezon Avenue, Quezon City	(02) 8372-79-26 0917-8161341
25	SAN PABLO, LAGUNA	Rizal Avenue cor Lopez Jaena Street, San Pablo City, Laguna	0917-8046178
26	SANTIAGO CITY, ISABELA	JECO Building Maharlika Highway cor Quezon Ave., Victory Norte Santiago City, Isabela	(078) 305-0064
27	SORSOGON CITY, SORSOGON	2/F, God is Good Building, Rizal Street, Piot, Sorsogon City, Sorsogon	0917-8161361
28	TACLOBAN CITY, LEYTE	YVI Center, Bldg. A, Baybay S. Road, Brgy. 77, Fatima Village, Marasbaras, Tacloban City, Leyte	(053) 832-1874 0917-8267612
29	TAGUM	City Mall Maharlika Highway cor Lapu-lapu ext. Brgy. Magugpo, Tagum City	(084) 216-8245 0912-9174164
30	TANAUAN, BATANGAS	Jose P. Laurel National Highway, Darasa, Tanauan City, Batangas	(043) 727-2029 0977-2647091
31	TAYTAY, RIZAL	2/F, Gonzaga Building, Manila East Road, Taytay, Rizal	(02) 8332-1069 0917-8158627
32	TAGAYTAY	9089 TSL Center Tagaytay, Gen. Emilio Aguinaldo Highway, Mendez Crossing East, Tagaytay City	(046) 413-3871 0998-9720735
33	VIGAN, ILOCOS SUR	Maestro Convention Center, Florentino Street, Brgy 1, Vigan City, Ilocos Sur	(077) 674-6062 0917-8619380

NO	APD BLU	LOCATION/ADDRESS	TELEPHONE NUMBER/S
1	ALAMINOS, PANGASINAN	Unit 101 S & L Bldg. Brgy. Palamis, Alaminos City	(075) 632 6409 0947-899-5463
2	BALAMBAN, CEBU	DC Sanchez St., Sta. Cruz, Balamban, Cebu	(032) 503 2273 0928 518 8346
3	BALER, AURORA PROVINCE	Stall #3, Bonifacio Street, Brgy. Suklayin, Baler, Aurora	(042) 724-3973 0947-8920345
4	BALIBAGO, STA. ROSA LAGUNA	7LL Pearl Rd. Balibago Complex, Brgy. Balibago, Sta. Rosa, Laguna	(049) 501-6934 0998-5332878
5	BANGUED, ABRA	OVAL ERA Mall, Taft St., Zone 4, Bangued, Abra	0947 999 8673
6	BISLIG CITY, SURIGAO DEL SUR	R.B. Castillo St., Brgy. Mangagoy, Bislig City, Surigao del Sur	(082)315069 0947- 9910795
7	BOAC, MARINDUQUE	Deogracias St. cor San Miguel St., Malusak, Boac, Marinduque	(042) 754 5217
8	BOGO CITY, CEBU	Sim Building, Sim Bogo Business Park, P. Rodriguez St., Bogo City, Cebu	(032) 252-7652 0918-9208760

9	BONTOC, MT PROVINCE	Aguana Building, Poblacion, Bontoc, Mountain Province	(074) 604-0241 0928-515-6927
10	BOTOLAN, ZAMBALES	Casa Bien Bldg., Barangay Batonlapoc, Botolan, Zambales	0918-9058513
11	CABARROGUIS, QUIRINO PROVINCE	P1 Gundaway, Cabarroguis, Quirino	(078) 374-0491 0918-9649437
12	CADIZ, NEGROS OCCIDENTAL	Unit 3, 4&5, RJPS III Building, No. 29 Magsaysay St, Brgy. Zone 3, Cadiz City, Negros Occidental	0947-8964254
13	CALAPAN CITY, ORIENTAL MINDORO	R.King Commercial Bldg. Roxas Drive, Brgy. Nacoco, Calapan City, Oriental Mindoro	(043) 748-4574 0918-9671675
14	CALBAYOG CITY, SAMAR	Rosales Corner Rueda Sts., Calbayog City, Samar	(055) 837-0323 0918-9852240
15	CAMALANIUGAN, CAGAYAN	Tuzon Building, Bulala, Camalaniugan, Cagayan	0947-8958212
16	CARCAR	Door 2 J.P. Rizal St. Poblacion Carcar City, Cebu	(032) 262-0960 0918-9901276
17	DAET	Alegre Building, J. Lukban St. Daet Camarines Norte	(054) 605-0484 0918-9485250
18	DIGOS CITY, DAVAO DEL SUR	CPP Building II, Rizal Avenue, Zone 1, Digos City, Davao Del Sur	(028) 884-7600 0918-9485586
19	DIPOLOG CITY, ZAMBOANGA DEL NORTE	SD Arcade, Rizal Ave, Dipolog City, 7100 Zamboanga del Norte	(065) 908-1397 0939-9789016
20	DUMAGUETE	A-3, Ground floor, Central Arcade Building, Cervantes Street, Dumaguete City	(035) 522-1795 0918-9008339
21	ESTANCIA, ILOILO	Old Sacramento Building, Sitio Poblacion Highway Cano-An, Estancia, Iloilo	(033) 397-7278 0918-9432088
22	GERONA, TARLAC	Morayta Street Poblacion 3, Gerona, Tarlac	(045) 6065245 0920-9676942
23	GLAN, SARANGANI PROVINCE	Jose Hombrebueno St., Plaza Rizal, Barangay Poblacion, Glan, Sarangani Province	(083) 500-2874 0918-9853901
24	GUINGOOG CITY, MISAMIS ORIENTAL	MRJ Building, Purok 3, Brgy 24 A, Gingoog City, Misamis Oriental	0998-9938698
25	GUMACA, QUEZON PROVINCE	Rm Building, Maharlika Highway, A. Bonifacio, Barangay Tabing Dagat, Gumaca, Quezon	(042) 911- 8281 0918-9645464
26	ILIGAN CITY	Quezon Ave. Ext. Barangay Villaverde, Pob. Iligan City	(063) 221-7107 0918-9397659
27	INFANTA	Plaridel St., Poblacion 38 , Infanta, Quezon Province	(042) 785-9260 0928-5133032
28	IRIGA CITY	Everest Plaza Building, Zone 5, Highway 1, San Miguel, Iriga City	(054) 881-8869 0918-9577626
29	ISULAN, SULTAN KUDARAT	JCB Building, Magbanua St., Corner National Highway, Kalawag I, Isulan, Sultan Kudarat	(064) 471 8460 0928-517-3422
30	JORDAN, GUIMARAS	Piazza Zemarkato Building, New Site, Barangay San Miguel, Jordan, Guimaras	(033) 322-5213 0918-9656964
31	KABANKALAN CITY, NEGROS OCCIDENTAL	Dinsay Building, National Highway Mabinay, Kabankalan City, Negros Occidental	(034) 435-9329 0918-9068711
32	KIDAPAWAN	Brookside Building, Datu Ingal St., Poblacion, Kidapawan City	(064) 521 -0011 0928-515-6957
33	KORONADAL CITY, SOUTH COTABATO	Mcm Villamor Building, Gen. San Drive, Zone 2, Koronadal City	(083) 552-2979 0918-9634815
34	LAGAWE, IFUGAO	07 Rizal Avenue, Poblacion East, Lagawe, Ifugao	0917 800 9028

35	LUNA, APAYAO	Stall # 3, Cristobal Building, San Isidro Sur, Luna, Apayao	(074) 634 0274 9285161358
36	MALAYBALAY CITY, BUKIDNON	Fortich Street, Barangay 9, Malaybalay City, Bukidnon	(088) 813-6931 0918-9651095
37	MASBATE	Ross Hotel, Quezon St., Masbate City	(056) 333-1975/ 0947-8933915
38	MATI CITY, DAVAO ORIENTAL	Madayaway Distributor Inc., Rizal Extension, Mati, Davao Oriental	(087) 811 -5002 0918-9628744
39	NABUNTURAN, DAVAO DE ORO	National Highway, Poblacion, Nabunturan, Davao De Oro	084 667 0962/ 0947-8995-189
40	NAGA	ELS Building. Panganiban Drive, Concepcion Pequeña, Naga City	(054) 881-2557/ 0917-8619406
41	NAVAL, BILIRAN	Corvera St. Barangay Santissimo Rosario, Naval, Biliran	0928 516 4510
42	ODIONGAN, ROMBLON	JBM Building, Regional Highway, Torrel, Dapawan, Odiongan, Romblon	(042) 752-5615/ 0928-5142979
43	ORMOC CITY, LEYTE	Real Street District 22, Ormoc City, Leyte	(053) 300-0110/ 0918-9573287
44	OZAMIS	JME Building, Rizal Avenue corner Capistrano St., Ozamis City, Misamis Occidental	(088) 521-0156 0928-5132675
45	PAGADIAN	Broca St. corner B. Aquino St., Pagadian, Zamboanga	(062) 947-4345/ 0928-518-7498
46	PASSI CITY, ILOILO	LA Building, M. Palmares Street, Barangay Poblacion Ilawod, Passi City, Iloilo	(033) 311-5704/ 0918-9067075
47	PUERTO PRINCESA, PALAWAN	Rizal Avenue, corner Roxas St. Brgy. Tagumpay, Puerto Princesa City, Palawan	(048) 423-1679/ 0999-9916554
48	ROXAS	1McKinley Building, McKinley corner San Roque Sts., Roxas City	0917-8064432
49	SAN CARLOS, NEGROS OCCIDENTAL	V. Gustilo St., San Carlos City, Negros Occidental	0918-9083793
50	SAN FRANCISCO, AGUSAN DEL SUR	Roxas St., Purok 2, Barangay 4, San Francisco, Agusan del Sur	085-2426879 9399214587
51	SAN JOSE DE BUENAVISTA	Aml Building 1, Cor. Dalipeatabay, San Jose De Buenavista, Antique	(036) 641-2011/ 0918-9175291
52	SAN JOSE, NUEVA ECIJA	Maharlika Highway, Barangay Malasin, San Jose City	(044) 951 3834/ (044) 311 1798/ 0928 516 8772
53	SAN NICOLAS	G/F Unit 6, Vyv Building, Valdez Center, Barangay 1, San Nicolas, Ilocos Norte	(077) 6707419 / (077) 600-7119/ 0918-9572802
54	SOGOD, SOUTHERN LEYTE	Zone IV, Osmena St. Sogod Southern Leyte	0917 802 7562
55	SOLANO	2627 ZURMAN, PLAZA, 225 J.P. Rizal Avenue, Poblacion South, Solano, Nueva Vizcaya	(078) 321-0238/ 0918-9188569
56	SURIGAO	Gaisano Capital Mall Building, Luna St., Surigao City	(086) 231-5069/ 0985-5758501/ 09479910795
57	TABUK, KALINGA	Sebastian Building, Purok 3, Bakras, Bulanao, Tabuk City, Kalinga	(078) 624 0908/ 09285187579
58	TAGBILARAN	Old Holy Spirit School Building A, Jacinto Borja corner Remolador Street, Tagbilaran City, 6300 Bohol	(038) 417-4323/ 0919-9978127
59	TANAY	2/F Manila East Road Cor E. Rodriguez Ave., Tanay, Rizal	0917-8013054
60	TETUAN, ZAMBOANGA	Unit 05-06 Ground floor, JSB Bldg., Don Alfaro st. Tetuan Zamboanga City	(062) 991-0788/ 0918-9676227

61	TUGUEGARAO, CAGAYAN	Luna St., Centro, Tuguegarao, Cagayan	
62	URDANETA, PANGASINAN	Alexander St. Cor. Belmonte St., Barangay Poblacion, Urdaneta City, Pangasinan	0918-9673831
63	VALENCIA, BUKIDNON	Tamay Lang Business Triangle Building, Hagkol, Sayre Highway, Valencia City	(088) 535-8858/ 0947-8976770
64	VIRAC	2/F Imperial Building, Gogon Centro, Virac, Catanduanes	(052) 741 5790/ 0928-5171547

**Notes:**

- 1) Out of 168 branches, 9 are owned premises and 159 are on leased terms.
- 2) All bank-owned properties are free from any and all liens and encumbrances. There are no title restrictions, and the Bank does not have contractual commitments for acquiring properties.
- 3) The lease contracts are renewable under certain terms and conditions and include a pre-termination clause.

**a. Description of Properties the Bank Intends to Acquire/Lease in the Next 12 Months**

The Bank plans to acquire/lease properties in the future, but there are no descriptions/locations of such properties yet.

**14. Restatement of Accounts:** Not applicable

**D. OTHER MATTERS**

**15. Action with Respect to Reports**

To be submitted for consideration and approval during the stockholders' meeting are the following:

- a) Minutes of the Annual Stockholders' meetings held on June 15, 2023, which reported among others, the following: (i) annual report to stockholders and financial statements as of 2022; (ii) approval, confirmation and ratification of all acts of the Board of Directors, Officers, Executive Committee, Board Oversight Committees and other Management Committees during the year 2022; (iii) election of the Board of Directors; and, (iv) appointment of external auditor and ratification of the integration of the internal audit functions.
- b) 2023 Annual Report to Stockholders.
- c) Financial Statements for the year ended December 31, 2023.
- d) Ratification of all acts of the Board of Directors, Officers, Executive Committee, Board Oversight Committees, and other Management Committees during the year 2023, and immediately preceding this stockholders' meeting as follows:

<b>Ratification of the following Board and Board Level Committees' Resolutions for the year 2023</b>	
<b>19 January 2023</b>	
1	Approval of the Minutes of the Board during its Meeting on 15 December 2022
2	Approval of the Minutes of the Board during its Special Meeting on 15 December 2022

3	Approval of the Minutes of the Executive Committee during its Regular Meeting on 9 December 2022
4	Approval of the Minutes of the Executive Committee during its Regular Meeting dated 22 December 2022
5	Approval of the Minutes of the Joint Nomination Committee and Corporate Governance Committee Meeting held on 1 December 2022
6	Approval of the Minutes of the Corporate Governance Committee held during its Regular Meeting on 20 October 2022
7	Approval of the Minutes of the Corporate Governance Committee held during its Special Meeting on 1 December 2022
8	Approval of the Minutes of the Audit Committee held during its Regular Meeting on 15 November 2022
9	Ratification of the Executive Committee Resolutions Passed and Approved during its Regular Meeting on 22 December 2022
10	Ratification of the Executive Committee Resolutions Passed and Approved during its Regular Meeting on 12 January 2023
11	Ratification of the Nomination Committee Resolutions Passed and Approved during its Regular Meeting on held on 5 January 2023
12	Ratification of the Corporate Governance Committee Resolutions Passed and Approved during its Regular Meeting on 15 December 2022
13	Ratification of the Corporate Governance Committee Resolutions Passed and Approved during its Special Meeting on 27 December 2022
14	Ratification of the Audit Committee Resolutions Passed and Approved during its Regular Meeting on 17 January 2023
15	Approval of Interlocking Positions of Mr. Jose L. Osmeña, Jr., in China Banking Corporation and China Bank Savings, Inc.
16	Approval of Interlocking Positions of Aloysius C. Alday, Jr., in China Banking Corporation and China Bank Savings, Inc.
17	a. Recall of the Interlocking Appointment of Ms. Maria Rosanna Catherine L. Testa with China Bank Savings, Inc., as Head of Human Resources Division b. Interlocking Appointment of Ms. Tani Michelle M. Cruz with China Bank Savings, Inc., as Advisor to Human Resources Division
18	Review of Operations as of 31 December 2022
19	Car Lease/Car Availment Program for Officers
20	Officers' Resignation –16 December 2022 to 16 January 2023
21	Officers' Retirement – 16 December 2022 to 16 January 2023
22	Recommendation to Pay PDB Bucket of Leaves for the 410 Ex-PDB Employees Still in CBS
<b>16 February 2023</b>	
23	Approval of the Minutes of the Regular Meeting of the Board held on 19 January 2023
24	Approval of the Minutes of the Regular of the Executive Committee held on 12 January 2023

25	Approval of the Minutes of the Regular Meeting of the Executive Committee held on dated 26 January 2023
26	Approval of the Minutes of the Regular Meeting of the Related Party Transaction Committee held on 14 December 2022
27	Approval of the Minutes of the Regular Meeting of the Risk Oversight Committee held on 17 November 2022
28	Approval of the Minutes of the Regular Meeting of the Nomination Committee held on 5 January 2023
29	Ratification of the Executive Committee Resolutions Passed and Approved during its Regular Meeting on 26 January 2023
30	Ratification of the Executive Committee Resolutions Passed and Approved during its Regular Meeting on 9 February 2023
31	Ratification of the Risk Oversight Committee Resolutions Passed and Approved during its Regular Meeting on 19 January 2023
32	Ratification of the Nomination Committee Resolutions Passed and Approved during its Regular Meeting on held on 2 February 2023
33	Ratification of the Related Party Transaction Committee Resolutions Passed and Approved during its Regular Meeting on 6 February 2023
34	Updated Membership in Select Management Level Committee Composition
35	Review of Operations as of 31 January 2023
36	Approval request for – MCBL Health Hero
37	<p>Approval and Notation of Related Party Transaction (RPT) Non-Material Transaction of Sale and Reclassification of ROPA Motor Vehicles and DOSRI Sale of ROPA Vehicle, namely:</p> <ul style="list-style-type: none"> <li>a. Ms. Arlyn A. Lagare, CBS APD Team Leader of APD Direct Sales Division - 2022 Toyota Vios XLE CVT 1.3, Gas, Automatic - Price: Php665,500.00</li> <li>b. CBC Office of the COO - Service Vehicle for CBC Office of the COO - 2021 Nissan Terra VL 4x2 2.5, Diesel, Automatic - Price: Php1,445,420.00</li> <li>c. Ms. Grace K. Dalawampu, CBC Branch Head - 2022 Honda City RS CVT 1.5, Gas Automatic - Price: Php890,000.00</li> </ul>
38	Car Lease/Car Availment Program for Officers
39	Officers' Resignation –16 January 2023 to 16 February 2023
40	Officers' Retirement – 16 January 2023 to 16 February 2023
<b>16 March 2023</b>	
41	Approval of the Minutes of the Regular Meeting of the Board held on 16 February 2023
42	Approval of the Minutes of the Regular Meeting of the Executive Committee held on 9 February 2023
43	Approval of the Minutes of the Regular Meeting of the Executive Committee held on dated 23 February 2023
44	Approval of the Minutes of the Regular Meeting of the Related Party Transaction Committee held on 6 February 2023



45	Approval of the Minutes of the Regular Meeting of the Corporate Governance Committee held on 15 December 2022
46	Approval of the Minutes of the Regular Meeting of the Nomination Committee held on 2 February 2023
47	Approval of the Minutes of the Regular Meeting of the Audit Committee held on 17 January 2023
48	Ratification of the Executive Committee Resolutions Passed and Approved during its Regular Meeting on 23 February 2023
49	Ratification of the Executive Committee Resolutions Passed and Approved during its Regular Meeting on 9 March 2023
50	Ratification of the Corporate Governance Committee Resolutions Passed and Approved during its Regular Meeting on 16 February 2023
51	Ratification of the Nomination Committee and Corporate Governance Committee Resolutions Passed and Approved during its Joint Meeting on 2 March 2023
52	Ratification of the Nomination Committee Resolutions Passed and Approved during its Special Meeting on 9 March 2023
53	Ratification of the Related Party Transaction Committee Resolutions Passed and Approved during its Regular Meeting on 2 March 2023
54	Ratification of the Audit Committee Resolutions Passed and Approved during its Regular Meeting on 14 March 2023
55	SGV Presentation: 2022 CBS Year-End Closing Meeting
56	Review of Operations as of 28 February 2023
57	Approval and Notation of Non-Material Related Party Transaction (RPT) for Sale and Reclassification of ROPA Motor Vehicles, namely: <ul style="list-style-type: none"> <li>a. Service Vehicle for APD Baler Branch</li> <li>b. Service Vehicle for APD Guimaras Branch</li> <li>c. Service Vehicle for APD Kabankalan Branch</li> <li>d. Service Vehicle for APD Ozamis Branch</li> <li>e. Service Vehicle for APD San Nicolas Branch</li> <li>f. Service Vehicle for APD Solano Branch</li> <li>g. Service Vehicle for APD Surigao Branch</li> <li>h. Car Lease Availment of Mr. Gil D. Nolada, CBS Controllershship Group Tax Management Unit Head</li> </ul>
58	Car Lease/Car Availment Program for Officers
59	Officers' Resignation –16 February 2023 to 16 March 2023
60	Officers' Retirement – 16 February 2023 to 16 March 2023
61	Retirement of Mr. William C. Whang as Member of the China Bank Savings Board of Directors effective upon Board approval
62	Election of Mr. Romeo D. Uyan, Jr. as member of the Board of Directors effective upon Board approval
63	Proposed Reorganization of Board-level Committees <ul style="list-style-type: none"> <li>a. Mr. Romeo D. Uyan, Jr., as Member and Chairman of the Executive Committee;</li> <li>b. Mr. Genaro V. Lapez, as Chairman of the Retirement Committee; and</li> <li>c. Mr. Antonio S. Espedido, Jr., as Member of the Retirement Committee</li> </ul>

<b>27 April 2023</b>	
64	Approval of the Minutes of the Regular Meeting of the Board held on 16 March 2023
65	Approval of the Minutes of the Regular of the Executive Committee held on 9 March 2023
66	Approval of the Minutes of the Regular Meeting of the Executive Committee held on 24 March 2023
67	Approval of the Minutes of the Regular Meeting of the Risk Oversight Committee held on 19 January 2023
68	Approval of the Minutes of the Regular Meeting of the Related Party Transaction Committee held on 2 March 2023
69	Approval of the Minutes of the Special Meeting of the Joint Nomination Committee and Corporate Governance Committee held on 2 March 2023
70	Approval of the Minutes of the Regular Meeting of the Nomination Committee held on 2 March 2023
71	Approval of the Minutes of the Special Meeting of the Nomination Committee held on 9 March 2023
72	Approval of the Minutes of the Regular Meeting of the Corporate Governance Committee held on 16 February 2023
73	Ratification of the Executive Committee Resolutions Passed and Approved during its Regular Meeting 24 March 2023
74	Ratification of the Executive Committee Resolutions Passed and Approved during its Regular Meeting on 13 April 2023
75	Ratification of the Risk Oversight Committee Resolutions Passed and Approved during its Regular Meeting on 16 March 2023
76	Ratification of the Nomination Committee Resolutions Passed and Approved during its Joint Meeting on 11 April 2023
77	Ratification of the Related Party Transaction Committee Resolutions Passed and Approved during its Regular Meeting on 11 April 2023
78	Ratification of the Corporate Governance Committee Resolutions Passed and Approved during its Regular Meeting on 25 April 2023
79	Interlocking of Mr. Romeo D. Uyan, Jr. with CBSI
80	Setting of Annual Stockholders' Meeting
81	Review of Operations as of 31 March 2023
82	Reply to BSP ROE Directives (Examination completed 21 October 2022)
83	<p>Approval and Notation of Non-Material Related Party Transaction (RPT) for Sale and Reclassification of ROPA Motor Vehicles, namely:</p> <ol style="list-style-type: none"> <li>Service Vehicle for APD Bacolod Branch</li> <li>Service Vehicle for APD Cagayan De Oro Branch</li> <li>Service Vehicle for APD Dipolog Branch</li> <li>Service Vehicle for APD General Santos Branch</li> <li>Service Vehicle for APD Legazpi Branch</li> <li>Service Vehicle for APD Santiago Branch</li> <li>Service Vehicle for APD Urdaneta Branch</li> </ol>

	h. Service Vehicle for APD Legal Services Division
84	Recall of Interlocking Appointment of Ms. Editha N. Young as Chief Technology Officer and Request for Approval of Interlocking Appointment of Mr. Francis Andre Z. De Los Santos
85	Request for Approval of Financing Plan for the Housing Loan Application of Ms. Maria Angelica M. Briosos, AVP in the amount of P2,300,000.00 payable in ten (10) years.
86	a. Car Lease/Car Availment Program for Officers b. Additional Car Lease/Car Availment Program for Officers
87	Officers' Resignation – 16 March 2023 to 16 April 2023
88	Officers' Retirement – 16 March 2023 to 16 April 2023
89	Sponsorship of CBS to the Golf Tournament of the National Real Estate Association (NREA)
90	Offer to Purchase Bank Property FAO: Erlinda San Mateo
<b>18 May 2023</b>	
91	Approval of the Minutes of the Regular Meeting of the Board held on 27 April 2023
92	Approval of the Minutes of the Executive Committee Regular Meeting held on 13 April 2023
93	Approval of the Minutes of the Executive Committee Regular Meeting held on dated 4 May 2023
94	Approval of the Minutes of the Nomination Committee Regular Meeting held on 11 April 2023
95	Approval of the Minutes of the Related Party Transaction Committee Regular Meeting held on 11 April 2023
96	Approval of the Minutes of the Audit Committee Regular Meeting held on 14 March 2023
97	Ratification of the Executive Committee Resolutions Passed and Approved during its Regular Meeting on 4 May 2023
98	Ratification of the Executive Committee Resolutions Passed and Approved during its Regular Meeting on 11 May 2023
99	Ratification of the Nomination Committee Resolutions Passed and Approved during its Regular Meeting on 9 May 2023
100	Ratification of the Related Party Transaction Committee Resolutions Passed and Approved during its Regular Meeting on 4 May 2023
101	Ratification of the Audit Committee Resolutions Passed and Approved during its Regular Meeting on 16 May 2023
102	Nomination of Board of Directors
103	Review of Operations as of 30 April 2023
104	Approval and Notation of Non-Material Related Party Transaction (RPT) for DOSRI Sale and Reclassification of ROPA Motor Vehicles, namely: a. Service Vehicle for Chinabank Insurance Broker's Inc. (CIBI) b. Sale of Vehicle Through Car Lease Availment of Rollie M. Polinag, Quality Assurance Officer of Branch Service Operation Management Division

105	DOSRI Sale of ROPA AA: Citizens Development Inc. Buyer: Santiago Ocampo Bondoc III (CBS)
106	Car Lease/Car Availment Program for Officers
107	Officers' Resignation – 16 April 2023 to 16 May 2023
108	Officers Retirement– 16 April 2023 to 16 May 2023
<b>15 June 2023</b>	
109	Organizational Matters <ul style="list-style-type: none"> <li>a. Appointment of Board-level Positions and Committees Members</li> <li>b. Appointment of Mr. Philip S. L. Tsai as Lead Independent Director</li> <li>c. Approval of Management-level Committees and Membership</li> <li>d. Election of Key Officers of the Bank</li> <li>e. Re-appointment of Officers – AM and Up, and Interlocked/Seconded Officers</li> </ul>
110	Approval of the Minutes of the Board during its Regular Meeting on 18 May 2023
111	Approval of the Minutes of the Executive Committee during its Regular Meeting on 11 May 2023
112	Approval of the Minutes of the Executive Committee during its Regular Meeting on 25 May 2023
113	Approval of the Minutes of the Nomination Committee during its Regular Meeting on 9 May 2023
114	Approval of the Minutes of the Joint Nomination Committee and Corporate Governance Committee during its Special Meeting on 9 May 2023
115	Approval of the Minutes of the Related Party Transaction Committee during its Regular Meeting on 4 May 2023
116	Approval of the Minutes of the Related Party Transaction Committee during its Special Meeting on 23 May 2023
117	Approval of the Minutes of the Risk Oversight Committee during its Regular Meeting on 16 March 2023
118	Ratification of the Executive Committee Resolutions Passed and Approved during its Regular Meeting on 25 May 2023
119	Ratification of the Executive Committee Resolutions Passed and Approved during its Regular Meeting on 8 June 2023
120	Ratification of the Risk Oversight Committee Resolutions Passed and Approved during its Regular Meeting on 18 May 2023
121	Ratification of the Related Party Transaction Committee Resolutions Passed and Approved during its Regular Meeting on 6 June 2023
122	Ratification of the Resolutions Passed and Approved by the Nomination Committee during its Regular Meeting on 1 June 2023
123	Review of Operations as of 31 May 2023

124	<p>Approval and Notation of Related Party Transaction for Non-Material: Reclassification of Real and Other Properties Acquired / Non-Current Asset Held for Sale (ROPA/NCAHS) to Bank Premises, Furniture and Equipment (PFFE), namely:</p> <ol style="list-style-type: none"> <li>Service Vehicle for APD San Carlos Branch</li> <li>Service Vehicle for APD Mati Branch</li> <li>Service Vehicle for APD Saranggani Branch</li> <li>Service Vehicle for APD Valencia Branch</li> <li>Service Vehicle for APD Balibago Branch</li> <li>Service Vehicle for APD Bontoc Branch</li> <li>Service Vehicle for APD Digos Branch</li> <li>Service Vehicle for APD Lingayen Branch</li> <li>Service Vehicle for APD Tuguegarao Branch</li> <li>Service Vehicle for APD Naga Branch</li> <li>Service Vehicle for APD Kalibo Branch</li> <li>Service Vehicle for APD Iloilo Branch</li> </ol>
125	<p>CHMI Land, Inc. Request for clearance to accept the latest version of the Rehabilitation Plan submitted by CHMI as stated in Omnibus Order granted by the Rehabilitation Court</p>
126	Relocation of APD Roxas Lending Center
127	CBS Disaster / Calamity Fund Signatories
128	BSP Approved CBS Fringe Benefits for Officers - Car Lease Program
129	Officers' Resignation – 16 May 2023 to 16 June 2023
130	2022 Performance Bonus for CBSI Officers and Supervisors
131	2023 Merit Increase for CBSI Officers and Supervisors
<b>3 July 2023 (Special)</b>	
132	<p>CHMI Land, Inc. Request for clearance to accept the latest version of the Rehabilitation Plan submitted by CHMI as stated in Omnibus Order granted by the Rehabilitation Court</p>
<b>20 July 2023</b>	
133	Approval of the Minutes of the Organizational Board during its Regular Meeting on 15 June 2023
134	Approval of the Minutes of the Board during its Special Meeting on 3 July 2023
135	Approval of the Minutes of the Executive Committee during its Regular Meeting on 8 June 2023
136	Approval of the Minutes of the Executive Committee during its Regular Meeting on 22 June 2023
137	Approval of the Minutes of the Nomination Committee during its Regular Meeting on 1 June 2023
138	Approval of the Minutes of the Related Party Transaction Committee during its Regular Meeting on 7 June 2023
139	Approval of the Minutes of the Corporate Governance Committee during its Regular Meeting on 25 April 2023

140	Approval of the Minutes of the Audit Committee during its Regular Meeting on 16 May 2023
141	Ratification of the Executive Committee Resolutions Passed and Approved during its Regular Meeting on 22 June 2023
142	Ratification of the Executive Committee Resolutions Passed and Approved during its Regular Meeting on 13 July 2023
143	Ratification of the Corporate Governance Committee Resolutions Passed and Approved during its Regular Meeting on 20 June 2023
144	Ratification of the Corporate Governance Committee Resolutions Passed and Approved during its Special Meeting on 12 July 2023
145	Ratification of the Related Party Transaction Committee Resolutions Passed and Approved during its Regular Meeting on 11 July 2023
146	Ratification of the Resolutions Passed and Approved by the Nomination Committee during its Regular Meeting on 6 July 2023
147	Ratification of the Resolutions Passed and Approved by the Audit Committee during its Regular Meeting on 18 July 2023
148	Review of Operations as of 30 June 2023
149	Request for P2 Billion Capital
150	<p>Approval and Notation of Related Party Transaction for Non-Material: DOSRI Sale and Reclassification of Real and Other Properties Acquired / Non-Current Asset Held for Sale (ROPA/NCAHS) to Bank Premises, Furniture and Equipment (PFFE), namely:</p> <ul style="list-style-type: none"> <li>a. Service Vehicle for CBC – Institutional Banking Segment 2022 Mitsubishi Montero Sport GLX 2WD 2.4D Manual / Jet Black Mica / Plate No. DAP 8422</li> <li>b. Service Vehicle for CBC – Institutional Banking Segment 2022 Toyota Innova E 2.8 Manual / Black / Plate No. DAR 1892</li> <li>c. Service Vehicle for CBC – Office of the Vice Chairman 2022 Toyota Veloz G 1.5 Automatic / Plate No. DAR 3179</li> <li>d. Car Loan Availment of Ms. Grace Dupla, Team Head of SME CCAD 2020 Suzuki Ertiga GA 1.5 Manual / Black / Plate No. MAM 1950 / CS No. G2 K708</li> </ul>
151	Authorized Signatories for HDMF Benefits Related Documents
152	BSP Approved CBS Fringe Benefits for Officers - Car Lease Program
153	Officers' Resignation – 16 June 2023 to 16 July 2023
154	Officers' Retirement – 16 June 2023 to 16 July 2023
155	<p>Financing Plan</p> <p>Emergency Loan of Mr. Arnold A. Alcala, Senior Manager, Compliance Division</p>
156	<p>Financing Plan</p> <p>Emergency Loan of Mr. Arnold Pabalan, Senior Assistant Manager, BSOMD</p>
157	Car Loan for Mr. Eduardo P. Famarisan, Assistant Manager
158	Car Loan for Mr. Mark Elizer A. Tipay, Assistant Manager
<b>17 August 2023</b>	

159	Approval of the Minutes of the Board during its Regular Meeting on 20 July 2023
160	Approval of the Minutes of the Executive Committee during its Regular Meeting on 13 July 2023
161	Approval of the Minutes of the Executive Committee during its Regular Meeting on 27 July 2023
162	Approval of the Minutes of the Nomination Committee during its Regular Meeting on 6 July 2023
163	Approval of Minutes of Meeting of the Related Party Transaction Committee dated 11 July 2023
164	Approval of Minutes of Special Meeting of the Related Party Transaction Committee dated 25 July 2023 (Email Referendum)
165	Approval of the Minutes of the Risk Oversight Committee during its Regular Meeting on 18 May 2023
166	Ratification of the Executive Committee Resolutions Passed and Approved during its Regular Meeting on 27 July 2023
167	Ratification of the Executive Committee Resolutions Passed and Approved during its Regular Meeting on 10 August 2023
168	Ratification of the Risk Oversight Committee Resolutions Passed and Approved during its Regular Meeting on 20 July 2023
169	Ratification of the Related Party Transaction Committee Resolutions Passed and Approved during its Special Meeting on 25 July 2023
170	Ratification of the Related Party Transaction Committee Resolutions Passed and Approved during its Regular Meeting on 4 August 2023
171	Ratification of the Resolutions Passed and Approved by the Nomination Committee during its Regular Meeting on 3 August 2023
172	Ratification of the Resolutions Passed and Approved by the Nomination Committee during its Special Meeting on 7 August 2023
173	Review of Operations as of 31 July 2023
174	Renewal of Leases of CBC at VGP Center (RPT Material)
175	<p>Approval of Related Party Transaction for Non-Material: DOSRI Sale and Reclassification of Real and Other Properties Acquired / Non-Current Asset Held for Sale (ROPA/NCAHS) to Bank Premises, Furniture and Equipment (PFFE), namely:</p> <ul style="list-style-type: none"> <li>a. DOSRI Sale of ROPA Motor Vehicle Service Vehicle for CBC – Market Sales Group 2022 Nissan Terra VE 4x2 2.5L AT DSL Plate Number NGQ 1212</li> <li>b. DOSRI Sale of ROPA Motor Vehicle Car Plan Availment of CBC – Branch Manager Ms. Rizchelle D. Santiago 2022 MG ZS Style 1.5 Gas AT Plate Number NFL 1385</li> <li>c. Reclassification of ROPA Motor Vehicle</li> </ul>

	Car Lease Availment of Ms. Ma. Bella B. Dinero, Loans Officer of LOD Department 2022 Toyota Vios XLE 1.3 Gas MT Plate Number: S7 J745 / GAR 9348
176	BSP Approved CBS Fringe Benefits for Officers - Car Lease and Car Assignment Program
177	Officers' Resignation – 16 July 2023 to 16 August 2023
178	Officers' Retirement – 16 July 2023 to 16 August 2023
<b>21 September 2023</b>	
179	Approval of the Minutes of the Board during its Regular Meeting on 17 August 2023
180	Approval of the Minutes of the Executive Committee during its Regular Meeting on 10 August 2023
181	Approval of the Minutes of the Executive Committee during its Regular Meeting on 24 August 2023
182	Approval of Minutes of the Nomination Committee during its Regular Meeting held on 3 August 2023
183	Approval of Minutes of the Nomination Committee during its Special Meeting held on 7 August 2023 via Email Referendum
184	Approval of Minutes of Meeting of the Related Party Transaction Committee dated 10 August 2023
185	Approval of Minutes of the Corporate Governance Committee during its Regular Meeting Held on 20 June 2023
186	Approval of Minutes of the Corporate Governance Committee during its Special Meeting Held on 12 July 2023
187	Approval of Minutes of the Audit Committee during its Regular Meeting Held on 18 July 2023
188	Ratification of the Executive Committee Resolutions Passed and Approved during its Regular Meeting on 24 August 2023
189	Ratification of the Executive Committee Resolutions Passed and Approved during its Regular Meeting on 14 September 2023
190	Ratification of the Resolutions Passed and Approved by the Nomination Committee during its Regular Meeting on 7 September 2023
191	Ratification of the Corporate Governance Committee Resolutions Passed and Approved during its Regular Meeting on 17 August 2023
192	Ratification of the Related Party Transaction Committee Resolutions Passed and Approved during its Regular Meeting on 19 September 2023
193	Ratification of the Audit Committee Resolutions Passed and Approved during its Regular Meeting on 19 September 2023
194	Review of Operations as of 31 August 2023



195	<p>Action plan to fully comply with BSP Circular 1160:</p> <ol style="list-style-type: none"> <li>Revise the following PPMs to align with BSP Circular 1160 <ol style="list-style-type: none"> <li>PPM 003-002 Financial Consumer Protection Manual</li> <li>PPM 019-014 Customer Complaints Handling Framework Policies and Guidelines</li> </ol> </li> <li>Develop a free basic financial literacy program</li> <li>Post fraud-related advisories such as preventive measures, reminders and techniques to create awareness</li> <li>Develop an institutional Customer Experience (CX) Training program prioritizing customer facing employees</li> </ol>
196	<p>Approval of Related Party Transaction for Material</p> <ol style="list-style-type: none"> <li>Goldilocks Group of Companies The Caramel Pearl Inc. Php 3,000,000.00 Easi-Funds Salary Loan Line Facility</li> <li>3030 DPP Express Inc.</li> <li>Php 3,000,000.00 Easi-Funds Salary Loan Line Facility</li> </ol>
197	<p>Approval of Related Party Transaction for Non-Material: Sale and Reclassification of Real and Other Properties Acquired / Non-Current Asset Held for Sale (ROPA/NCAHS) to Bank Premises, Furniture and Equipment (PFFE), namely:</p> <ol style="list-style-type: none"> <li>Reclassification of ROPA Motor Vehicle Service Vehicle for APD Pagadian Branch 2018 Mitsubishi Montero Sport GLX 2WD 2.4 Dsl MT</li> <li>Reclassification of ROPA Motor Vehicle Service Vehicle for APD Orani Branch 2019 Nissan Terra VL 4x4 2.5 Dsl AT</li> <li>Reclassification of ROPA Motor Vehicle Service Vehicle for APD Koronadal Branch 2021 Chevrolet Trailblazer LT 4x2 2.5 Dsl MT</li> <li>Reclassification of ROPA Motor Vehicle Service Vehicle for APD Bislig Branch 2021 Geely Okavango Urban Plus 1.5 AT Gas</li> <li>Sale and Reclassification of ROPA Motor Vehicle Car Lease Availment of Ms. Sylvia I. Adato, CBS Quality Assurance Officer 2021 Honda Brio CVT 1.2 Gas AT</li> </ol>
198	Modifications on the Table of Organization of China Bank Savings (CBS)
199	BSP Approved CBS Fringe Benefits for Officers - Car Lease Program
200	Officers' Resignation – 16 August 2023 to 16 September 2023
201	Emergency Loan for CBS Officer Mr. Mar R. Domingo
<b>19 October 2023</b>	
202	Approval of the Minutes of the Board during its Regular Meeting on 21 September 2023
203	Approval of the Minutes of the Executive Committee during its Regular Meeting on 14 September 2023
204	Approval of the Minutes of the Executive Committee during its Regular Meeting on 28 September 2023

205	Approval of Minutes of the Nomination Committee during its Regular Meeting held on 7 September 2023
206	Approval of Minutes of Meeting of the Related Party Transaction Committee dated 19 September 2023
207	Approval of Minutes of the Risk Oversight Committee during its Regular Meeting Held on 21 July 2023
208	Ratification of the Executive Committee Resolutions Passed and Approved during its Regular Meeting on 28 September 2023
209	Ratification of the Executive Committee Resolutions Passed and Approved during its Regular Meeting on 12 October 2023
210	Ratification of the Resolutions Passed and Approved by the Nomination Committee during its Regular Meeting on 5 October 2023
211	Ratification of the Risk Oversight Committee Resolutions Passed and Approved during its Regular Meeting on 21 September 2023
212	Ratification of the Related Party Transaction Committee Resolutions Passed and Approved during its Regular Meeting on 16 October 2023
213	Review of Operations as of 30 September 2023
214	<p>Approval of Related Party Transaction for Non-Material: Sale and Reclassification of Real and Other Properties Acquired / Non-Current Asset Held for Sale (ROPA/NCAHS) to Bank Premises, Furniture and Equipment (PFFE), namely:</p> <ul style="list-style-type: none"> <li>a. Sale and Reclassification of ROPA Motor Vehicle Car Lease Availment of Karen O. Abellera Manager and Department Head of Collection Services Division 2021 MG ZS Alpha 1.5 AT / NGY 4235</li> <li>b. Sale and Reclassification of ROPA Motor Vehicle Car Lease Availment of Liza P. Segismundo Manager and Cash Center Head of COG – BSOMD – Laguna Cash Center 2022 Mitsubishi Xpander Black Series 2WD 1.5 AT / NGX 5608</li> <li>c. Sale and Reclassification of ROPA Motor Vehicle Car Lease Availment of Mary Shiela M. Pacula Senior Manager and Branch Head of RBG Kawit Branch 2022 Geely Emgrand Premium CVT 1.5 Gas AT / NIG 3339</li> <li>d. Reclassification of ROPA Motor Vehicle Service Vehicle for APD Bacolod Branch 2021 Mitsubishi Xpander GLS 2WD 1.2G Gas AT / DAV 4284</li> </ul>
215	BSP Approved CBS Fringe Benefits for Officers - Car Lease Program
216	Officers' Resignation – 16 September 2023 to 16 October 2023
217	Officers' Retirement – 16 September 2023 to 16 October 2023
218	<ul style="list-style-type: none"> <li>a. Emergency Loan for CBS Officer – Mar S. Domingo (Amendment to Previously Board Approved Request)</li> <li>b. Emergency Loan for CBS Officer Arlyn A. Del Mundo - Unit Head SME Lending MIS &amp; Budgeting Unit</li> </ul>
<b>16 November 2023</b>	

219	Approval of the Minutes of the Board during its Regular Meeting on 19 October 2023
220	Approval of the Minutes of the Executive Committee during its Regular Meeting on 12 October 2023
221	Approval of the Minutes of the Executive Committee during its Special Meeting on 19 October 2023
222	Approval of the Minutes of the Executive Committee during its Regular Meeting on 26 October 2023
223	Approval of Minutes of the Nomination Committee during its Regular Meeting held on 5 October 2023
224	Approval of Minutes of the Nomination Committee and Corporate Governance Committee during their Special Joint Meeting held on 19 October 2023
225	Approval of Minutes of Meeting of the Related Party Transaction Committee dated 16 October 2023
226	Approval of Minutes of the Corporate Governance Committee during its Regular Meeting Held on 17 August 2023
227	Approval of Minutes of the Audit Committee during its Regular Meeting Held on 19 September 2023
228	Ratification of the Executive Committee Resolutions Passed and Approved during its Regular Meeting on 26 October 2023
229	Ratification of the Executive Committee Resolutions Passed and Approved during its Regular Meeting on 9 November 2023
230	Ratification of the Nomination Committee Resolutions Passed and Approved during its Regular Meeting on 7 November 2023
231	Ratification of the Corporate Governance Committee Resolutions Passed and Approved during its Regular Meeting on 19 October 2023
232	Ratification of the Related Party Transaction Committee Resolutions Passed and Approved during its Regular Meeting on 14 November 2023
233	Ratification of the Audit Committee Resolutions Passed and Approved during its Regular Meeting on 7 November 2023
234	Financial Performance Report for the Period Ended October 31, 2023
235	CBS 2024-2028 - 5-Year Business Plan & Projections
236	CBSI's 3 <sup>rd</sup> Reply to BSP Report of Examination (ROE)
237	<p>Approval of Related Party Transaction for Non-Material: Sale and Reclassification of Real and Other Properties Acquired / Non-Current Asset Held for Sale (ROPA/NCAHS) to Bank Premises, Furniture and Equipment (PFFE), namely:</p> <ul style="list-style-type: none"> <li>a. Sale and Reclassification of ROPA Motor Vehicle Car Lease Availment of Evelyn R. Saludo Business Manager, Retail Banking Group / Branch Sales Division – Blumentritt Branch 2022 KIA Stonic LX 1.4L Gas AT</li> <li>b. Sale and Reclassification of ROPA Motor Vehicle Car Lease Availment of Jaynee-Ann C. Victoria Manager, Administrative Officer, Credit Policy &amp; Quality Assurance Division 2022 MG ZS Alpha 1.5 Gas AT</li> </ul>

238	Interlocking Directorship and Officership of Mr. James Christian T. Dee, President and Director of China Bank Savings, Inc. (CBSI) as Director of Manulife China Bank Life (MCBL)
239	Financing Plan for Officers <ul style="list-style-type: none"> <li>a. Emergency Loan for Ms. Racquel M. Timtim, Executive Assistant – Office of the President and CEO</li> <li>b. Educational Loan for Ms. Arlyn S. Del Mundo, Unit Head - SME Lending MIS &amp; Budgeting Unit, Controllership Group</li> </ul>
240	BSP Approved CBS Fringe Benefits for Officers - Car Lease Program
241	Officers' Resignation – 16 October 2023 to 16 November 2023
242	Merit Increase and Performance Bonus for Rank-and-File Employees
<b>28 November 2023 (Special)</b>	
243	Appointment/Designation of CBS Authorized Filer/User of the SEC eRAMP for Submissions/Notices Pertaining to Capital Market Participants (CMPs)
<b>21 December 2023</b>	
244	Approval of the Minutes of the Board during its Regular Meeting on 16 November 2023
245	Approval of the Minutes of the Board during its Special Meeting on 29 November 2023
246	Approval of the Minutes of the Executive Committee during its Regular Meeting on 9 November 2023
247	Approval of the Minutes of the Executive Committee during its Regular Meeting on 23 November 2023
248	Approval of the Minutes of the Executive Committee during its Special Meeting on 11 December 2023
249	Approval of Minutes of the Nomination Committee during its Regular Meeting held on 7 November 2023
250	Approval of Minutes of the Related Party Transaction Committee during its Regular Meeting held on 14 November 2023
251	Approval of Minutes of the Related Party Transaction Committee during its Special Meeting held on 14 November 2023
252	Approval of Minutes of the Risk Oversight Committee during its Regular Meeting Held on 21 September 2023
253	Ratification of the Executive Committee Resolutions Passed and Approved during its Regular Meeting on 23 November 2023
254	Ratification of the Executive Committee Resolutions Passed and Approved during its Special Meeting on 11 December 2023
255	Ratification of the Executive Committee Resolutions Passed and Approved during its Regular Meeting on 14 December 2023
256	Ratification of the Resolutions Passed and Approved by the Nomination Committee during its Regular Meeting on 7 December 2023
257	Ratification of the Related Party Transaction Committee Resolutions Passed and Approved during its Regular Meeting on 7 December 2023

258	Financial Performance Report for the Period Ended November 30, 2023
259	CBS 2024-2028 Revised Projections
260	Subscription of China Bank Savings, Inc., Shares by China Banking Corporation
261	Modifications on the Composition of Management Level Committees
262	2024 CBS Board and Board-Level Committee Meetings Calendar
263	<p>Approval of Related Party Transaction for Non-Material: Reclassification of Motor Vehicles Acquired / Non-Current Asset Held for Sale (ROPA/NCAHS) to Bank Premises, Furniture and Equipment (PFFE), namely:</p> <ul style="list-style-type: none"> <li>a. Reclassification of ROPA Motor Vehicle Service Vehicle 1 for APD Pampanga Branch 2021 TOYOTA FORTUNER Q 4X2 2.8L DSL AT</li> <li>b. Reclassification of ROPA Motor Vehicle Service Vehicle 2 for APD Pampanga Branch 2021 MITSUBISHI XPANDER CROSS G 2WD 1.5 GAS AT</li> <li>c. Reclassification of ROPA Motor Vehicle Service Vehicle for APD Dipolog Branch 2021 GEELY COOLRAY SX11 PREMIUM 1.5 GAS AT</li> <li>d. Reclassification of ROPA Motor Vehicle Service Vehicle for APD Orani Branch 2020 HYUNDAI KONA GLS 2WD 2.0 GAS AT</li> <li>e. Reclassification of ROPA Motor Vehicle Service Vehicle for APD Urdaneta Branch 2020 MITSUBISHI MONTERO SPORT GLS 2WD 2.4 DSL AT</li> </ul>
264	Promotion of APDLG Head Mr. Niel C. Jumawan from FVPI to FVPPII
265	Proposed CBSI Hiring Rates
266	BSP Approved CBS Fringe Benefits for Officers - Car Lease Program
267	Officers' Retirement –16 November 2023 16 December 2023
268	Officers' Resignation –10 November 2023 16 December 2023
<b>21 December 2023 (Special)</b>	
269	2023 Performance Assessment of CBS President, Mr. James Christian T. Dee
<b>Ratification of the following Board and Board Level Committees' Resolutions for January 2024 to April 2024</b>	
<b>18 January 2024</b>	
270	Approval of the Minutes of the Board during its Regular Meeting on 21 December 2023
271	Approval of the Minutes of the Board during its Special Meeting on 21 December 2023
272	Approval of the Minutes of the Executive Committee during its Regular Meeting on 14 December 2023
273	Approval of Minutes of the Nomination Committee during its Regular Meeting held on 7 December 2023
274	Approval of Minutes of the Corporate Governance Committee during its Regular Meeting Held on 19 October 2023
275	Ratification of the Executive Committee Resolutions Passed and Approved during its Regular Meeting on 28 December 2023

276	Ratification of the Executive Committee Resolutions Passed and Approved during its Regular Meeting on 11 January 2024
277	Ratification of the Resolutions Passed and Approved by the Nomination Committee during its Regular Meeting on 4 January 2024
278	Ratification of the Risk Oversight Committee Resolutions Passed and Approved during its Regular Meeting on 16 November 2023
279	Ratification of the Audit Committee Resolutions Passed and Approved during its Regular Meeting on 21 December 2023
280	Ratification of the Audit Committee Resolutions Passed and Approved during its Regular Meeting on 16 January 2024
281	Financial Performance Report for the Period Ended 31 December 2023
282	Reponses to Comments and Instructions on Business Plan & Projections
283	Financing Plan for the Housing Loan of Mr. Merwin Mangrobang, Assistant Manager, for Pesos: One Million Five Hundred Thousand Only
284	BSP Approved CBS Fringe Benefits for Officers - Car Lease Program
285	Officers' Resignation – 17 December 2023 to 16 January 2024
<b>15 February 2024</b>	
286	Approval of the Minutes of the Board during its Regular Meeting on 18 January 2024.
287	Approval of the Minutes of the Executive Committee during its Regular Meeting on 28 December 2023.
288	Approval of the Minutes of the Executive Committee during its Regular Meeting on 11 January 2024.
289	Approval of the Minutes of the Executive Committee during its Regular Meeting on 25 January 2024.
290	Approval of Minutes of the Retirement Committee during its Meeting held on 4 November 2022.
291	Approval of Minutes of the Nomination Committee during its Regular Meeting held on 4 January 2024.
292	Approval of Minutes of the Nomination Committee and Corporate Governance Committee during its Joint Special Meeting held on 4 January 2024.
293	Approval of Minutes of the Audit Committee during its Regular Meeting held on 7 November 2023.
294	Approval of Minutes of the Risk Oversight Committee during its Regular Meeting held on 16 November 2023.
295	Approval of Minutes of the Related Party Transaction Committee during its Regular Meeting held on 7 December 2023.
296	Ratification of the Executive Committee Resolutions Passed and Approved during its Regular Meeting on 25 January 2024
297	Ratification of the Executive Committee Resolutions Passed and Approved during its Regular Meeting on 8 February 2024
298	Ratification of the Resolutions Passed and Approved by the Nomination Committee during its Regular Meeting on 1 February 2024
299	Ratification of the Resolutions Passed and Approved by the Related Party Transaction Committee during its Regular Meeting on 1 February 2024
300	Ratification of the Risk Oversight Committee Resolutions Passed and Approved during its Regular Meeting on 18 January 2024

301	Financial Performance Report for the Period Ended 31 January 2024
302	Reponses to Comments and Instructions on Business Plan & Projections
303	Modification on the Service Quality Assurance Committee
304	Approval Request for MCBL Future Boost Retirement Product
305	Request for Approval of Sale of ROPA: Ma. Theresa T. Sagana / Florante Y. Sagana to Sps. Atty. Richard S. Del Rosario, Legal Officer, Litigation Department, Legal Services Division, CBS & Kristelle Marie B. Del Rosario-DOSRI ACCOUNT
306	<p>Approval of Related Party Transaction for Non-Material: Reclassification of Motor Vehicles Acquired / Non-Current Asset Held for Sale (ROPA/NCAHS) to Bank Premises, Furniture and Equipment (PFFE), namely:</p> <ol style="list-style-type: none"> <li>1. DOSRI Sale of ROPA Motor Vehicle Car Plan Availment of CBC – Marketing Communications Manager Ms. Belinda Danielle M. Ordoñez 2022 HONDA CITY S CVT 1.5 GAS AT Plate Number NHD 1320</li> <li>2. Reclassification of ROPA Motor Vehicle Car Lease Availment of John Carlo N. Leano – Business Manager, Cauayan Branch 2022 TOYOTA VIOS XLE CVT 1.3 GAS AT Plate Number: DAQ 8707</li> <li>3. Reclassification of ROPA Motor Vehicle Service Vehicle for APD Bacolod Branch 2021 MITSUBISHI XPANDER GLS 2WD 1.5G GAS AT Plate No.: NGU 4004</li> <li>4. Reclassification of ROPA Motor Vehicle Service Vehicle for APD Bangued Branch 2022 CHANGAN CS35 PLUS HYPE DCT 1.4 GAS AT Plate No.: NGY 8648</li> <li>5. Reclassification of ROPA Motor Vehicle Service Vehicle for APD Bohol Branch 2022 GEELY COOLRAY SPORT SE 1.5 GAS AT Plate No.: NFO 6284</li> <li>6. Reclassification of ROPA Motor Vehicle Service Vehicle for APD Butuan Branch 2022 GEELY COOLRAY SPORT LIMITED DCT 1.5 GAS AT Plate No.: NFJ 4215</li> <li>7. Reclassification of ROPA Motor Vehicle Service Vehicle for APD Calbayog Branch 2019 HONDA BR-V NAVI CVT 1.5 GAS AT Plate No.: NED 3412</li> <li>8. Reclassification of ROPA Motor Vehicle Service Vehicle for APD Davao Branch 2021 MG ZS STYLE 1.5 GAS MT Plate No.: NEL 4232</li> <li>9. Reclassification of ROPA Motor Vehicle Service Vehicle for APD Lagawe Branch 2022 MG ZS TROPHY 1.5 GAS AT Plate No.: NEE 3142</li> </ol>

	<p>10. Reclassification of ROPA Motor Vehicle Service Vehicle for APD Malolos Branch 2022 TOYOTA HIACE COMMUTER 3.0 DSL MT Plate No.: DAQ 8303</p> <p>11. Reclassification of ROPA Motor Vehicle Service Vehicle for APD Palawan Branch 2022 GEELY OKAVANGO URBAN PLUS 1.5 GAS AT Plate No.: NFJ 7970</p> <p>12. Reclassification of ROPA Motor Vehicle Service Vehicle for APD Pasig Branch 2022 GAC GS3 PREMIERE 1.5 GAS AT Plate No.: NGQ 6171</p> <p>13. Reclassification of ROPA Motor Vehicle Service Vehicle for APD Quezon Avenue Branch 2022 CHERY TIGGO 7 PRO CVT 1.5 GAS AT Plate No.: NFO 1519</p> <p>14. Reclassification of ROPA Motor Vehicle Service Vehicle for APD Tacloban Branch 2021 TOYOTA RUSH G 1.5 GAS AT Plate No.: DAT 8282</p>
307	Car Plan Deviation of Ms. Hazel Ann S. Gonzales
308	BSP Approved CBS Fringe Benefits for Officers - Car Lease Program
309	Officers' Resignation – 17 January 2024 to 1 March 2024
310	Officers' Retirement – 1 January 2024 to 16 February 2024
<b>23 February 2024 (Special)</b>	
311	Regulatory Incentive for Early Adopters of the Standard Business Application Form (SBLAF)
<b>21 March 2024</b>	
312	Approval of the Minutes of the Board during its Regular Meeting on 15 February 2024
313	Approval of the Minutes of the Board during its Special Meeting on 23 February 2024
314	Approval of the Minutes of the Executive Committee during its Regular Meeting on 8 February 2024.
315	Approval of the Minutes of the Executive Committee during its Regular Meeting on 22 February 2024.
316	Approval of Minutes of the Nomination Committee during its Regular Meeting held on 1 February 2024.
317	Approval of Minutes of the Audit Committee during its Regular Meeting held on 16 January 2024.
318	Approval of the Minutes of the Corporate Governance Committee during its Special Meeting on 7 November 2023.
319	Approval of the Minutes of the Corporate Governance Committee during its Regular Meeting on 21 December 2023.
320	Ratification of the Executive Committee Resolutions Passed and Approved during its Regular Meeting on 22 February 2024
321	Ratification of the Executive Committee Resolutions Passed and Approved during its Regular Meeting on 14 March 2024



322	Ratification of the Resolutions Passed and Approved by the Nomination Committee during its Regular Meeting on 7 March 2024
323	Ratification of the Corporate Governance Committee Resolutions Passed and Approved during its Regular Meeting on 15 February 2024
324	Ratification of the Retirement Committee Resolutions Passed and Approved during its Meeting on 29 December 2023
325	Ratification of the Remuneration Committee Resolutions Passed and Approved during its Meeting on 29 December 2023
326	Ratification of the Audit Committee Resolutions Passed and Approved during its Regular Meeting on 19 March 2024
327	Approval of CBS Audited Financial Statements for the year ended 31 December 2023
328	Financial Performance Report for the Period Ended 29 February 2024
329	Setting of Annual Stockholders' Meeting
330	Reclassification of Real and Other Properties Acquired / Non-Current Asset Held for Sale (ROPA/NCAHS) to Bank Premises, Furniture and Equipment (PFFE) <ol style="list-style-type: none"> <li>1. Reclassification of ROPA Motor Vehicle Service Vehicle for APD Pampanga Branch 2020 NISSAN TERRA VL 4X2 2.5 DSL AT Plate No.: NGU 1281</li> </ol>
331	Request for Approval of Enhanced Benefits for Employees
332	Authorized Signatory for Bureau of Internal Revenue (BIR) ORUS Registration
333	BSP Approved CBS Fringe Benefits for Officers - Car Lease Program
334	Officers' Resignation
335	Officers' Retirement
<b>21 March 2024</b>	
336	Approval of the Minutes of the Board during its Regular Meeting on 21 March 2024
337	Approval of the Minutes of the Executive Committee during its Regular Meeting on 14 March 2024.
338	Approval of the Minutes of the Executive Committee during its Regular Meeting on 27 March 2024.
339	Approval of Minutes of the Nomination Committee during its Regular Meeting held on 7 March 2024.
340	Approval of Minutes of the Risk Oversight Committee during its Regular Meeting held on 18 January 2024.
341	Approval of the Minutes of the Related Party Transaction Committee during its Regular Meeting on 1 February 2024
342	Ratification of the Executive Committee Resolutions Passed and Approved during its Regular Meeting on 27 March 2024
343	Ratification of the Executive Committee Resolutions Passed and Approved during its Regular Meeting on 11 April 2024
344	Ratification of the Resolutions Passed and Approved by the Nomination Committee during its Regular Meeting on 4 April 2024
345	Ratification of the Risk Oversight Committee Resolutions Passed and Approved during its Regular Meeting on 21 March 2024

346	Ratification of the Related Party Transaction Committee Resolutions Passed and Approved during its Regular Meeting on 8 April 2024
347	Nomination of Board of Directors
348	Updating of Authorized Representatives for Matters and Transactions pertaining to The Manila Banking Corporation
349	Financial Performance Report for the Period Ended 31 March 2024
350	<p>DOSRI Sale and Reclassification of Real and Other Properties Acquired / Non-Current Asset Held for Sale (ROPA/NCAHS) to Bank Premises, Furniture and Equipment (PFFE)</p> <p>DOSRI Sale or ROPA Vehicle</p> <p>a. Car Plan Availment of Jingky B. Calumboy, Manager, CBC Audit Officer, Branch Audit Department VisMin Unit 2023 Mitsubishi Xpander GLS 2WD 1.5 Gas / AT Plate No. Y1 F245</p> <p>Reclassification of ROPA Motor Vehicles</p> <p>b. Service Vehicle for APD Alaminos 2022 Chery Tiggo 5X 1.5 Gas / AT Plate No. NIE 6724</p> <p>c. Service Vehicle for APD Balamban 2022 Nissan NV350 Urvan STD 15-Str 2.5L DSL / MT Plate No. NEQ 4468</p> <p>d. Service Vehicle for APD Baler 2022 MG ZS Style Plus 1.5 Gas / AT Plate No. NIC 3675</p> <p>e. Service Vehicle for APD Botolan 2022 Mitsubishi Mirage G4 GLX CVT 1.2 Gas / AT Plate No. NFG 9261</p> <p>f. Service Vehicle for APD Cabanatuan 2022 MG ZS Style Plus 1.5L Gas / AT Plate No. NFL 1391</p> <p>g. Service Vehicle for APD Cabarroguis 2022 MG ZS Alpha 1.5 Gas / AT Plate No. NEN 6225</p> <p>h. Service Vehicle for APD Camalaniugan 2022 MG ZS Style 1.5 Gas / MT Plate No. DAR 9097</p> <p>i. Service Vehicle for APD Gerona 2022 Mitsubishi Mirage G4 GLS CVT 1.2 Gas / AT Plate No. DAR 4599</p> <p>j. Service Vehicle for APD Gumaca 2021 Hyundai Accent GL W/SRS 1.4 Gas / AT Plate No. DBF 1605</p> <p>k. Service Vehicle for APD Infanta 2022 Mitsubishi Mirage G4 GLX CVT 1.2 Gas / AT Plate No. NIB 4421</p> <p>l. Service Vehicle for APD La Union 2022 Honda BR-V Navi CVT 1.5 Gas / AT Plate No. NFL 5400</p>

	<ul style="list-style-type: none"> <li>m. Service Vehicle for APD Lipa1 2022 Suzuki Dzire GL+AGS 1.2L Gas / AT Plate No. NFD 5082</li> <li>n. Service Vehicle for APD Lipa2 2022 Suzuki Dzire GLP AGS 1.2 Gas / AT Plate No. NEL 8937</li> <li>o. Service Vehicle for APD Tagaytay 2022 Changan CS75 Plus 1.5 Gas / AT Plate No. NFO 5039</li> <li>p. Service Vehicle for APD Tanay 2022 Suzuki Dzire GL 1.2 Gas / MT Plate No. NGY 4409</li> <li>q. Service Vehicle for APD Taytay 2022 MG ZS Style 1.5 Gas / AT Plate No. NIB 3946</li> <li>r. Service Vehicle for APD Urdaneta 2022 Honda City CVT 1.5 Gas / AT Plate No. NFP 9483</li> <li>s. Service Vehicle for APD Vigan 2022 Changan Alsvin DCT Platinum 1.5 Gas / AT Plate No. NFG 6500</li> </ul>
351	BSP Approved CBS Fringe Benefits for Officers - Car Lease Program
352	Officers' Resignation
353	2024 Merit Increase for CBSI Officers and Supervisors

- e) Election of the Board of Directors for the ensuing term;
- f) Appointment of external auditors – for the stockholders to ratify the Audit Committee's and Board of Directors' selection of auditors;
- g) Related Party Transactions report - Material RPT report from January 2023 to April 2024

The Related Party Transaction Committee (the "Committee") has endorsed and certified that the following transactions were conducted at arm's length or not undertaken on more favorable economic terms for the related party, taking into consideration the transactions' general terms and conditions, price discovery mechanisms conducted, benefits to the Bank, assessment of terms as comparable to other non-related clients similarly situated, among other factors:

<b>Material Related Party Transaction</b>	<b>Date Approved/ Ratified by the Board</b>
1. Request for Interest Rate Resetting for the account of Ortigas & Company, Limited Partnership ("OCLP")	June 15, 2023
2. Request for Salary Loan Line Renewal with Increase for the account of Goldilocks Bakeshop, Inc.	June 15, 2023
3. Renewal of Leases of China Banking Corporation at VGP Center.	August 17, 2023

4. Approval of Request for Salary Loan Line Facility for the account of The Caramel Pearl Inc. and 3030 DPP Express Inc., (Subsidiaries of Goldilocks Bakeshop, Inc.).	September 21, 2023
5. Approval of Money Market, and Bonds PSR Lines with BDO Unibank, Inc.	December 21, 2023
6. Approval of Money Market Clean Line, FX and/or Bonds PSR Lines of Selected Financial Institutions with China Banking Corporation	December 21, 2023
7. Approval of Bonds PSR Lines with China Bank Capital Corporation	December 21, 2023
8. Request for Approval of Term Loan for StorageMart Corporation amounting to Php 150,000,000.00	December 21, 2023
9. Approval to continuously deal with counterparty, Chinabank Insurance Brokers, Inc. (CIBI)	February 15, 2024

**16. Matters Not Required to be Submitted:** Not applicable

**17. Amendment of Charter, By-Laws or Documents:**

**Amendment of Charters:**

Amendment	Description
1. Board Resolution No. BD 12-11.16.2023.15 Board Ratification of Corporate Governance Committee Resolution No. CGC 08-10.19.2023-II.1 approving the Revision of the Corporate Governance Committee Charter.	Amendments were made in response to a gap analysis of the existing Charter vis-à-vis provisions of the revised Manual on Corporate Governance, BSP Manual of Regulation for Banks (MORB) and applicable regulations, in the following areas: 1. Introduction 2. Purpose of the Committee 3. Membership 4. Term of Office 5. Access and Authority 6. Duties and Responsibilities 7. Policy 8. Annual Review and Update
2. Board Resolution No. BD 12-11.16.2023.15 Board Ratification of Audit Committee Resolution No. AC 06-11.07.2023-05.01	The revisions were made to adopt the recommendations of the CBSI Compliance Division to include the updating of references

approving the Revision of the Audit Committee Charter	and provisions as mandated by the BSP MORB, SEC and to align with the Corporate Governance Manual.
3. Board Resolution No. BD 14-12.21.2023-14 Board Ratification of Related Party Transaction Committee Resolution No. RPT 14-12.07.2023-03 approving the Revision of the Related Party Transaction Committee Charter	Revisions were made to address concerns raised in a gap analysis of the existing Charter vis-à-vis provisions of the revised Manual on Corporate Governance and applicable regulations, in the following areas: <ol style="list-style-type: none"> <li>1. Introduction</li> <li>2. Purpose of the Committee</li> <li>3. Membership</li> <li>4. Term of Office</li> <li>5. Access and Authority</li> <li>6. Duties and Responsibilities</li> <li>7. Policy</li> <li>8. Annual Review and Update</li> </ol>
4. Board Resolution No. BD 03.21.2024-12 Board Ratification of Corporate Governance Committee Resolution No. CGC 02-02.15.2024-II.3 approving the Revision of the Anti-Money Laundering (AML) Committee Charter	The amendment referred to a change in the composition of the AML Committee, replacing the Head of Branch Service Operations Management Division with the Deputy Head of the Consumer Lending Group.
5. Board Resolution No. BD 03.21.2024-10 Board Ratification of Executive Committee Resolution No. EC 05-03.14.2024-03 approving the Revision of the Asset and Liability Committee Charter	Amendments were made to adopt new policies of Bank, and to updates the following parts of the Charter: <ol style="list-style-type: none"> <li>1. Introduction</li> <li>2. Composition of Members</li> <li>3. Duties and Responsibilities</li> <li>4. Authority</li> <li>5. Meeting Schedule</li> <li>6. Quorum</li> <li>7. Approvals</li> </ol>

**18. Other Proposed Action:** Not applicable

**19. Voting Procedures and Methods by which Votes will be counted.**

1. Stockholders of record as of May 20, 2024, shall be allowed to vote at the annual stockholders' meeting. Stockholders intending to participate by remote communication and voting *in absentia* may do so in accordance with the corresponding guidelines for participation (schedule A), or by proxy duly executed in writing, and signed by the person represented.
2. The election of Board of Directors is by majority voting. The stockholder may vote such number of shares for as many persons as there are directors or he may cumulate said share and give one candidate as many votes as the number of directors elected multiplied

by the number of his shares shall equal or he may distribute them on the same principle among as many candidates as he shall see fit.

3. Every stockholder entitled to vote on the particular question or matter involved shall be entitled to one (1) vote for each share of stock in his name.
4. The Committee of Election Inspectors, headed by the Corporate Secretary, shall adopt the rules of procedures for balloting, act as election inspectors and ensure the proper and orderly conduct of elections. The Committee of Election Inspectors, with the assistance of the External Auditor's partner-in-charge, Mr. Regienald G. Radam, shall have the power to rule on all issues pertaining to the election of directors, validity of proxies voting of shares, including counting of votes cast. All votes will be counted and tabulated by the Office of the Corporate Secretary, and the results are set to be validated by the external auditor.
5. A majority voting is required for the ratification of the acts of the Board of Directors and management and for the appointment of External Auditor.

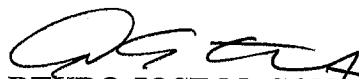
#### **Copy of Annual Report**

Copy of the 2023 Annual Report (SEC Form 17-A) can be accessed through CBS website, pursuant to SEC Notice dated 22 February 2024, regarding alternative mode for distributing and providing copies of the notice of meeting, Information Statement, and other documents in connection with the holding of Annual Stockholders' Meeting ("ASM") for 2024.

After reasonable inquiry and to the best of my knowledge and belief, I certify that all information given in this Information Statement are true, complete and correct. This Statement is signed on this 13<sup>th</sup> day of May 2024 at Makati City, Metro Manila Philippines.

**CHINA BANK SAVINGS, INC.**

By:



**Atty. ARTURO JOSE M. CONSTANTINO III**  
Corporate Secretary