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 J. 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 18, 2026, 9:00 A.M. - in person at 6th/F, HRD Training Room, CBS Building, 314 Sen. Gil J. Puyat Avenue, Barangay Bel-Air, Makati City, and livestreamed via MS-Teams platform pursuant to SEC Notice dated March 11, 2026

10. Approximate date on which the Information Statement is first to be sent or given to security holders: May 25, 2026

11. In case of Proxy Solicitations:

(Not applicable. China Bank Savings, Inc., does not solicit proxies.)

12. 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.

13. 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 18, 2026**
Time of Meeting	:	**9:00 A.M.**
Place of Meeting	:	**6th/F, CBS Building, 314 Sen. Gil J. Puyat Avenue, Barangay Bel-Air, Makati City (in person and via MS-Teams platform)**

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

This Information Statement shall first to be sent or given to the security holders on **May 25, 2026.**

Statement that proxies are not solicited

WE ARE NOT ASKING YOU FOR A PROXY AND YOU ARE REQUESTED NOT TO SEND US A PROXY

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. In order to perfect such 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: 125,414,149 common shares entitled to vote as of **May 18, 2026.**

(b) Record Date: Stockholders of record as of **May 18, 2026,** 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 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 nomination forms shall be submitted to any of the members of the Committees or to the Corporate Secretary on or before April 10, 2026. 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 Amended 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 19, 2026, the Board of Directors approved to allow the conduct of the Annual Meeting of the Stockholders on June 18, 2026, 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 6th Floor, Training Room, CBS Building, 314 Sen. Gil J. Puyat Avenue, Makati City. The meeting will be livestreamed via MS Teams 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, conducted the nomination for re-election of independent directors on April 10, 2026, 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 2024 was submitted to the SEC on June 19, 2025.

(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, 2026.

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		Filipino	124,995,882	99.67%

The Chairman, Mr. Ricardo R. Chua, is the duly authorized representative of China Banking Corporation, 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, 2026

Title of Class	Name of record owner	No. of Share	Amount (Php)	Citizenship	Percentage
	Directors				
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	Aloysius C. Alday, 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	11	1,100		0.0011%

(iii) Security Ownership of Management as of April 30, 2026

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 April 30, 2026

(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*, 75, Filipino, has been the Chairman of the Board of CBSI since 2007 and 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, namely: 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 has attended Anti-Money Laundering (AML), and corporate governance seminars, among others.

Nancy D. Yang, 86, Filipino, is the Vice-Chairperson of the Board and is the Vice-Chairperson 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 and 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, BAI Retail Delivery Conference in Orlando, Florida in 2008, and seminars on AML and corporate governance.

James Christian T. Dee[1], 52, Filipino, is the President of the Bank. The Bangko Sentral ng Pilipinas (BSP) approved his secondment to CBSI on November 19, 2012. Prior to his election as Director and President of CBSI, he was the Asset-Liability Management Head of the Treasury Group of CBC since 2009. He was also the Treasurer and Head of Treasury Group of CBSI from 2012 to April 2021. He is 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 elected as Director of Manulife China Bank Life Assurance Corporation in 2023. In 2024, he was inducted as a Board Trustee of the Chamber of Thrift Banks. In the past, Mr. Dee 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 has a 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 also attended seminars on AML and corporate governance.

Romeo D. Uyan, Jr.*, 63, Filipino, is a member of the Board of CBSI and a Director and the President of CBC. He is the Chairman of the Executive Committee of CBSI. 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) and China Bank Securities Corporation (CBSC). He also served as Chairman of the Board at Resurgent Capital Inc. (FISTC-AMC). He is actively involved in the boards of Banker's Association of the Philippines and Philippine Payments Management Inc. An investment banker with over two decades of trading, financing, and structuring experience in the Asia Pacific Region, 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 at Cornell University, New York, with a Master's degree in Business Administration (MBA). 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 corporate governance.

Patrick D. Cheng*, 63, Filipino, is an Executive Vice President and Chief Finance Officer of CBC. He is likewise the Chairman of the Board of China Bank Insurance Brokers, Inc. (CIBI), and Director of Manulife China Bank Life Assurance Corporation (MCBL). 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 corporate governance, AML, asset liability management, operational risk, and information security.

Herbert T. Sy, Jr., 40, Filipino, was elected as a Director on June 17, 2021, and is a member of the Bank's Executive Committee. 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 2009. 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. 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 AML and corporate governance.

Aloysius C. Alday, Jr.*, 56, Filipino, was appointed as Director on December 19, 2024, and is a member of the Executive Committee. He is the Executive Vice President and

Head of the Consumer Banking Segment of CBC. Prior to his current position at the parent bank, he was the Group Head of 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.

Philip S.L. Tsai*, 75, 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. (CIBI). 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 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, AML, and corporate governance.

Claire Ann T. Yap*, 70, Filipino, was elected as an Independent Director of CBSI on December 17, 2020. She also serves as Independent Director in CBC, China Bank Securities Corporation (CBSC) and China Bank Capital Corporation (CBCC). She also served as Independent Director in Resurgent Capital, Inc. and 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-Chairperson of the Corporate Governance Committee, Vice-Chairperson 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. She has extensive 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, AML and corporate governance.

Genaro V. Lapez*, 68, 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 at 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 corporate governance.

Antonio S. Espedido, Jr., 70, 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 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, AML, and corporate governance. He earned his Bachelor's Degree in Business Administration from the University of San Francisco, California, U.S.A. in 1979.

**Note: With duly Board approved interlocking functions with China Bank Savings, Inc.*
[1]*Note: Mr. James Christian T. Dee was seconded to CBSI and duly approved by the BSP.*

(b) Incumbent Corporate and Executive Officers

Jan Nikolai M. Lim, 49, Filipino, Senior Vice President, is the Head of Retail Banking Group. He joined CBSI in 2011 as Head of Housing and Personal Loans which became successful products and led the Bank to appoint him as the Head of Consumer Lending Group in 2016. He has been with CBSI for more than 14 years. Prior to joining the Bank, he served as the Vice President of East West Banking Corporation, Vice President of Philippine Savings Bank and Assistant Vice President of Standard Chartered Bank. He started his banking career in Citibank, N.A. as a Manager in 2001. He has expertise in both consumer lending and retail banking. Mr. Lim holds a Bachelor of Science degree in Manufacturing Engineering and Management from De La Salle University. He has more than 24 years of experience in the banking industry.

Luis Bernardo A. Puhawan, 50, Filipino, is the Senior Vice President and Head of the Controllership Group. He joined CBSI in 2015. Prior to this, he served as Controller of the former Planters Development Bank (Plantersbank), a position he assumed in 2011, where he played a key role in non-performing asset reduction and capital raising initiatives. He joined Plantersbank in 2006 as Assistant Vice President and Head of the Financial Reporting and Control Division. Mr. Puhawan began his professional career at SGV & Co. (1997–2002), where he handled audit engagements for a diverse portfolio of companies across major industries, both in the Philippines and overseas. He then joined Philippine Veterans Bank (2002–2005), followed by Deutsche Knowledge Services – Manila (2005–2006), further strengthening his expertise in financial reporting and analysis. He brings extensive experience in audit, accounting, financial reporting, and corporate planning, with over 20 years in the banking industry. Mr. Puhawan holds a Bachelor of Science in Accountancy degree from the University of Santo Tomas and is a Certified Public Accountant.

Niel C. Jumawan, 56, Filipino, is First Vice President II and Head of the Automatic Payroll Deduction Lending Group (APDLG). He joined the Bank in 2015 and has since been instrumental in building and scaling its payroll-based lending franchise into one of the Bank's primary drivers of growth and profitability. Mr. Jumawan has led the transformation of the APD business into a nationwide, multi-channel platform, supported by 107 dedicated APD channels and integrated distribution through Retail Banking Group (RBG) branches. This includes a balanced geographic footprint across Luzon, Visayas, and Mindanao, enabling deeper market penetration and reinforcing the Bank's leadership in the DepEd salary loan segment. His leadership continues to advance financial inclusion by expanding responsible access to credit in underserved regions, supported by scalable infrastructure and data-driven lending strategies. A recognized industry authority in payroll-based lending, Mr. Jumawan actively engages with regulators and policymakers in shaping frameworks that promote sustainable growth, consumer protection, and balanced risk-sharing mechanisms within the sector. His involvement in policy discussions and industry coordination has strengthened both the Bank's positioning and its alignment with evolving regulatory standards. With over 23 years of banking experience, he brings deep expertise in credit, marketing, and business development. Prior to joining the Bank, he held senior roles at City Savings Bank, Inc., and has professional experience across the government, telecommunications, and real estate sectors -providing a broad and strategic perspective in driving enterprise-wide growth. Mr. Jumawan holds a Bachelor of Science in Computer Technology from Computer College of the Visayas and a Bachelor of Science in Commerce, majoring in Management, from the University of Iloilo.

Adonis C. Yap, 56, Filipino, currently serves as First Vice President I and is a seasoned banking professional with over 33 years of industry experience. He heads the Digital Business Banking Group at CBSI, where he drives strategic initiatives in cash and card management, business process optimization, alternative banking channels, business analytics, and digital transformation. With deep expertise in transaction banking and digital channel management, Mr. Yap brings a strong blend of operational insight and innovation, further reinforced by extensive local and international training. Prior to joining CBSI, he established a solid foundation at Dao Heng Bank of Hong Kong and Planters Development Bank (PDB), where he held key leadership roles, including Head of Cash Management Services and later Head of Product Management and Marketing. Mr. Yap holds a Bachelor of Science in Commerce, Major in Management, from Colegio de San Juan de Letran. He remains committed to advancing digital transformation in banking, helping businesses stay competitive in an increasingly technology-driven landscape.

Atty. Josephine F. Fernandez, 63, Filipino, First Vice President II, is the Head of Human Resources Division. She joined CBSI in 2018. Given her extensive experience, she spearheaded the Bank's organizational transformation. She is a past President of the Bankers Council for People Management (BCPM). Prior to CBSI, 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, First Vice President and Deputy Head of Human Resources of Metropolitan Bank & Trust Co. and Vice President and Head of HR and Administration at the Bank of Tokyo-Mitsubishi UFJ - Manila (MUFG). She also held various positions at the erstwhile Equitable Banking Corporation. She was a lecturer in the Commerce Department of the University of Luzon for 3 years after graduation in 1983. She obtained her Bachelor of Science degree in Business Administration from the University of the Philippines-Diliman and her Bachelor of Laws in San Beda College and San Sebastian College. She is a member of the Philippine Bar. She is a certified Job and Career Transition Coach. She has over 38 years of experience in the banking industry.

Francis Andre Z. De Los Santos*, 54, Filipino, First Vice President II, is the Chief Information Officer of CBSI. He also serves as the Chief Information Officer for China Banking Corporation and Director and General Manager of Bank subsidiary CBC-PCCI. Prior to his secondment and the integration of Business Solutions into CBC-PCCI, he was the Head of Business Solutions Division of CBC. 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. His training and exposure make him an authority in information systems, business information security, cybersecurity governance, and financial technology, among others. He has more than 10 years of experience in the banking industry.

Hanz Irvin S. Yoro*, 44, Filipino, First Vice President I, is the Chief Information Security Officer and Head of Information Security and Data Privacy Division of China Banking Corporation (CBC). Prior to joining CBC, he was the Technology Operations Head of Sterling Bank of Asia, Information Security Officer of Megalink and EPacific Global. He has extensive exposure in the information security space, including the mitigation of risks and managing threats. Mr. Yoro is a degree holder of Bachelor of Science in Computer Science and Information Technology from the Asia Pacific College. He has 21 years of experience in the banking industry.

Frederick M. Pineda, 57, Filipino, First Vice President I, is the Head of the Centralized Operations Group (COG) taking the lead in the transformation of the Group to be a flexible and agile member of the team. He joined CBSI in 2020 as its Internal Audit Division Head. Prior to joining CBSI, he was Branch Audit Department Head at China Banking Corporation (CBC) where he stayed for 30 years until his early retirement in 2019. He held various positions at Far East Bank & Trust Company before joining CBC. He has extensive training, exposure and experience in bank operations, auditing, accounting and process review & improvement. Mr. Pineda is a graduate of Bachelor of Science in Commerce major in Accounting from the University of St. La Salle – Bacolod. He is a Certified Public Accountant, a former member of the Institute of Internal Auditors, Association of Certified Fraud Examiners and Banker's Institute of the Philippines. He has more than 35 years of experience in the banking industry.

Atty. Roberto M. Buenaventura, 53, Vice President II, is the Head of the Legal Services Division. He joined CBSI in 2021. Prior to joining CBSI, Atty. Buenaventura was a Legal Officer of United Coconut Planters Bank (UCPB) for 11 years, where from 2010 to 2013, he was also seconded as Head of Legal Services Division of UCPB Savings, the retail arm of UCPB. Earlier, between the years 1998-2010, Atty. Buenaventura was a name partner and a managing partner of a law firm based in Zamboanga City, where he had extensive experience and exposure in all aspects of litigation, and private law practice. During the same period, he was the Provincial Legal Officer of the Province of Basilan. He was also a Visiting Lecturer at the Western Mindanao State University College of Law, and Basilan State College Law Department where he taught various law subjects. Atty. Buenaventura finished his degree in Bachelor of Arts in Public Administration at the University of the Philippines - Diliman in 1993 and his Bachelor of Laws degree from San Beda College of Law in 1997. He is a member of the Philippine Bar. He has over 15 years of experience in the banking industry.

Atty. Corazon T. Llagas, 60, Vice President II, is the Chief Compliance Officer of the Bank. She joined CBSI in 2022. Prior to joining CBSI, she was with the Bank of Commerce from 2016 to 2021 as Chief Compliance Officer, and previously as Head of Remedial and Litigation Department. She was also with Metropolitan Bank and Trust Company Legal Officer and later as Compliance Specialist of Legal Services Division and Compliance Division, respectively. She also worked for the government as a Legal Officer of the Department of Agrarian Reform (DAR), Development Management Officer of the the Department of Environment and Natural Resources (DENR) and Associate Solicitor III of the Office of the Solicitor General (OSG). She has solid experience in compliance work; her appointment as Chief Compliance Officer having been confirmed by the BSP. She is currently a Trustee of the Association of Bank Compliance Officers (ABCOM) and has served as such for the past 7 years. She also has extensive experience in litigation, handling remedial accounts, and foreclosure and collection cases. She earned her Bachelor of Arts in Sociology, Master of Arts in Sociology and Bachelor of Laws, all from the University of the Philippines-Diliman. Atty. Llagas is a member of the Philippine Bar. She has more than 23 years of experience in the banking industry.

Kristine Michele C. Broadhurst, 52, Filipino, Vice President II, Ms. Broadhurst is the Head of Consumer Lending Group. She joined CBS in 2012 as an Account Officer with a rank of Assistant Vice President. With her exceptional leadership and outstanding performance, she progressed from AVP to Vice President II and later led the Housing Loans Division. She was designated as Deputy Head of Consumer Lending Group on January 1, 2024, and as full-fledged Group Head on February 1, 2025. Prior to joining CBSI, she was a Business Development Manager of HSBC, the Developer 1 Department Head in PSBank's Mortgage Banking Division, and a Marketing Assistant for BPI Family Savings Bank and DBS Bank Philippines, Inc. A consistent Dean's Lister, Ms. Broadhurst obtained her Bachelor of Science degree in Commerce Major in Management from Centro Escolar University. She has over 24 years of experience in the banking industry.

Charmaine S. Hao, 48, Filipino, Vice President I, serves as Treasurer of the Bank. She joined CBSI in 2015 as Head of the Fund Management Department, where she supported the Treasury Head in overseeing the Bank's liquidity management and trading operations. In 2021, she was appointed Treasurer, responsible for ensuring the efficient servicing of the Bank's funding requirements, optimizing short-term placement costs, and enhancing the Bank's carry income. Prior to joining CBSI, Ms. Hao held key roles at Planters Development Bank, starting as a Dealer and advancing to Deputy Treasury Head by 2015. She holds a Bachelor of Science degree in Legal Management from Ateneo de Manila University. She ranked 4th in the April 2014 Civil Service Examination. A certified treasury professional and licensed fixed income securities dealer, Ms. Hao brings 27 years of extensive experience in the banking industry.

Brenda S. Santiago, 56, Filipino, Vice President I, is the Head of SME Lending Group. She joined CBSI in 2018 as Head of Small Biz Lending Division of the SME Lending Group (SLG). Given her success in developing the small business loan portfolio of the Bank, her role was expanded and appointed as the SLG Luzon Lending Division Head in 2021. She was appointed as Head of the SME Lending Group effective October 2022. She has good exposure in managing business loans which CBSI wishes to develop. Prior to joining CBSI, from 1995 to 2018, she was extensively involved in SME and Corporate lending as an account manager and team head at United Coconut Planters Bank (UCPB), LBC Development Bank, Metropolitan Bank & Trust & Co., PBCom and Maybank. She has attended various training courses in account management, financial analysis, and loan packaging. She earned her Bachelor of Science in Information and Computer Science from The Philippine Women's University and her Bachelor of Science in Nursing from JP Sioson General Hospital and Colleges obtaining her Nursing License in 2004. She has over 33 years of experience in the banking industry.

Atty. Arturo Jose M. Constantino III, 42, Filipino, Senior Assistant Vice President, is the Corporate Secretary of the Bank. He joined CBSI in 2019 as Assistant Corporate Secretary and Legal Officer for Litigation until his full-fledged appointment to his current post as Corporate Secretary in 2020. Prior to joining CBSI, he had substantial experience in law practice. 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 was appointed as Corporate Secretary for various clients. He holds a Juris Doctor Degree from the Ateneo De Manila Law School. He has more than 5 years of experience in the banking industry.

Warren Augustus D. de Guzman, 44, Filipino, Senior Assistant Vice President, is the Head of Customer Experience Management, Marketing Services and Sustainability Division. He joined CBSI in 2023, helping to set up the CBS Environment and Social Risk Management System, the CBS Social Media and Press Release Policy, and the CBS 'Casey' Chatbot powered by Microsoft Copilot. Prior experience in banking is about 3 years with Planters Development Bank (PDB), where he completed his Management Training Program and was designated as an Account

Relationship Officer. He moved to broadcast media in 2006 where he spent 17 years gaining extensive experience as News Anchor, Reporter, Executive Producer, and Senior Business Journalist at ABS-CBN. 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. He has certifications in Financial Planning and Content Marketing, and has received training in Environmental, Social and Governance (ESG) matters from CBC, SMIC, GIZ and PWC. Mr. de Guzman earned his Bachelor of Arts Major in Social Science degree from the Ateneo De Manila University. He has over 5 years of experience in the banking industry.

Colleen Rosemere B. Reyes, 32, Filipino, Assistant Vice President, is the Head of Risk Management Division. She joined CBSI in July 2024 as Credit Risk Department Head and was appointed as Risk Management Division Officer-in-Charge. Prior to CBSI, she held various positions at Malayan Savings Bank including Risk Management Department and Accounting Head, as well as Officer position across credit, treasury & market, and operational risk. Her career began at Navarro Amper & Co. (Deloitte PH) as Audit Assurance Junior/Senior from 2014 to 2017. Ms. Reyes earned her Bachelor of Science degree in Accountancy as Cum Laude from the Polytechnic University of the Philippines in 2014 and is a Certified Public Accountant. She has over 11 years of combined experience in banking and auditing.

Rudcen Mark M. Iglesia, 44, Filipino, Vice President I, is the Deputy Head of Human Resources of CBSI. He joined CBSI in 2017 as Senior Assistant Vice President and Head of Training and Development under Human Resources Division. Since then, he has held a series of progressive leadership roles within the Human Resources Division, including responsibilities under manpower management, serving as Head of the Talent Strategy Department. In 2023, he was assigned to support the Retail Banking Group where he assisted the HR Head in cascading organizational changes and recasting strategies to align with the Bank's CASA targets. He was officially designated as a full-time Area Head and was conferred the Order of the Big League Award for leading his team in making a critical contribution to the achievement of CBS goals. Mr. Iglesia began his professional career at The Insular Life Assurance Co., Ltd. As a Training Specialist. He later transitioned into banking, taking on key roles at Maybank Philippines, Inc., Security Bank Corporation, and Philippine Bank of Communications, where he last served as Assistant Vice President and Head of Recruitment and Training. He holds a degree in Business Administration, major in Management from Bicol University and Post Graduate Degree in Management from De La Salle University Professional Schools, Inc. He has over 25 years of experience in the industry.

Note With duly Board approved interlocking functions with China Bank Savings, Inc.*
Note 1: All the foregoing directors and officers have been involved in the banking industry for more than five (5) years, except for Mr. Herbert T. Sy, Jr. who has been with the SM Group of Companies since January 2009.
Note 2: None of the above-mentioned directors and officers works in the government.

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

Nominees for Re-election as Directors	Nominator
Mr. Ricardo R. Chua	Mr. Romeo D. Uyan, Jr., China Banking Corp.
Ms. 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. Aloysius C. Alday, 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.
Nominees for Re-election as Independent	**Nominator**

Director	
Mr. Philip S. L. Tsai	Mr. Ricardo R. Chua, China Banking Corp.
Ms. 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.

All the above-mentioned nominees are incumbent members of the Board.

The Certifications of the nominees for independent directors, in accordance with SEC Memorandum Circular No. 5, Series of 2017, are attached as Exhibits "A" to "D".

(d) **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, and 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-Chairperson of the Board of the CBSI since September 3, 2007. Ms. 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 Director 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 of Manila Overseas Commercial Inc., and SR Holdings Corporation.

Mr. Aloysius C. Alday, Jr., is a CBSI Director and a member of the CBSI Executive Committee. He is an Executive Vice President and the Head of Consumer Banking Segment of CBC.

Mr. Herbert T. Sy, Jr. was duly elected as regular Director of CBSI in June 2021. He is a member of the Executive Committee of CBSI. 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 and CBSC. 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 CBSC. 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 at Intellect Design Arena, a multinational company that provides banking system/solutions.

(e) **Involvement in Legal Proceedings**

There are pending cases filed for and against the Bank arising from incidental, ordinary and routine conduct of the banking business. It is the opinion of the management and legal counsel that there are no material pending legal proceedings to which the Bank is a party or of which any of their property is the subject.

To the best of the Bank's knowledge, none of the directors, nominees for election as director, executive officers, underwriter or control persons of the Bank have been involved in any legal proceedings during the past five (5) years that are material to an evaluation of their ability or integrity, including without limitation being the subject of any of the following:

a) Bankruptcy petition filed by or against any business of which such person was a general partner or executive officer either at the time of bankruptcy or within two (2) years prior to that time;

b) Conviction by a final judgment, including the nature of the offense, in a criminal proceeding, domestic or foreign, or being subject to a pending criminal proceeding, domestic or foreign, excluding traffic violations and other minor offenses;

c) Order, judgment or decree not subsequently reversed, suspended or vacated, of any court of competent jurisdiction, domestic or foreign, permanently or temporarily enjoining, barring, suspending or otherwise limiting the involvement of such officer, director, nominee as director, underwriter or control person in any type of business, securities commodities or banking activities; and,

d) Order or judgment of a domestic or foreign court of competent jurisdiction (in a civil action), the Securities and Exchange Commission or comparable foreign body, or a domestic or foreign exchange or other organized trading market or self-regulatory organization finding such officer, director, nominee as director, underwriter, or control person to have violated a securities or commodities law or regulation.

(f) **Significant Employee**
The registrant is not highly dependent on the services of certain key personnel.

(g) **Relationship and Related Transactions**
Through its Related Party Transaction 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 are related to each other within the fourth civil degree 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, 2025, and estimate for 2026), and any amount of per diem including bonus of the directors for the last two years.

	YEAR	SALARY	BONUS, PER DIEM and OTHER COMPENSATION	TOTAL
Total for the 5 most highly compensated executive officers	2026 (estimate)	₱30,205,662	₱16,427,585	₱46,633,247
	2025 (actual)	28,495,908	15,497,722	43,993,630
	2024 (actual)	24,202,236	12,825,132	37,027,368
Total for all key executive officers	2026 (estimate)	36,020,610	19,268,279	55,288,889
	2025 (actual)	33,981,708	18,177,622	52,159,330
	2024 (actual)	26,709,636	13,867,382	40,577,018
Total for all Directors	2026 (estimate)	–	1,423,000	1,423,000
	2025 (actual)	–	1,945,000	1,945,000
	2024 (actual)	–	2,467,000	2,467,000

* For Year 2026: Messrs. Jan Nikolai M. Lim, Niel C. Jumawan, Luis Bernardo A. Puhawan, Josephine F. Fernandez, Kristine Michelle C. Broadhurst

* For Year 2024-2025: 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 China Bank 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 China Bank, likewise receive no fees, per diem and bonuses from the registrant. Only board members who are not officers of China Bank and Independent Directors receive 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 19, 2025. In compliance with SRC Rule 68, as amended on August 19, 2019, on the rotation of external auditors or signing partners of a firm every after five (5) years of engagement, Ms. Janet A. Paraiso was assigned starting 2025 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. Ms. Janet A. Paraiso as partner-in-charge assigned for the audit of the Financial Statements of CBSI as of and for the period ended December 31, 2025.

None of the Bank's external auditors have resigned during the two (2) most recent fiscal years (2025 and 2024) or any interim period.

Ms. Janet A. Paraiso 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.

Fiscal Year	Audit and Audit-Related Fees
2025	P3,625,280
2024	P3,245,880

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 gave significant consideration in reaching the conclusion that independence has not been impaired.

8. Compensation Plans

The Bank grants annual salary increases to its officers in accordance with its Pay for Performance policy. The increases are given in the form of merit increases which vary depending on the officers' performance rating and corporate rank for the given year. On top of the regular bonuses, CBSI officers are entitled to a performance bonus based on their previous year's performance rating. On a continuing and regular basis, the Bank, through its Senior Management, evaluates recommendations of various Division/Department Heads for the promotion of their subordinate officers to the following corporate rank. Those whose promotions are approved are given promotion increase in salary in addition to the corresponding improvements in their fringe benefits package.

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, 2025 – Annex "E";
- **(vi)** Interim Unaudited Financial Statements for the period ended March 31, 2026, - Annex "F";
- **(vii)** Management's Discussion and Analysis of Financial Condition and Results of Operations – Annex "F.1"
- **(viii)** Notices of the 2026 CBS Annual Meeting of the Stockholders in two (2) newspapers of general circulation which shall be published on May 19 and 20, 2026 with Affidavits of Publication to 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 J. 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

NO. OF BRANCHES: ONE HUNDRED EIGHTY-SEVEN (187) as of April 30, 2026

NO	BRANCH	LOCATION/ADDRESS	TELEPHONE NUMBER/S

1	ACACIA ESTATES	Units 8,9,10 Town Center Acacia Estates, Acacia Estates, Brgy. Bambang, Taguig City	8633-5472 / 8633-3245
2	ALABANG HILLS	G/F Alabang Comm'l Citi Arcade, Don Jesus Blvd.,Alabang, Muntinlupa City	8828-4854 / 8403-2801
3	AMANG RODRIGUEZ	Amang Rodriguez Avenue corner Evangelista St., Santolan, Pasig City	7964-1323 / 8645-4710
4	ANGELES - RIZAL AVENUE	639 Rizal Street, Angeles City	8884-7600 local 4328 / (045) 323-4303 / (045) 888-4971
5	ANGONO	Manila East Road cor Don Benito St., Brgy. San Roque, Angono, Rizal	8651-1779 / 8651-1782
6	ANTIPOLO	E.M.S. Bldg., Ground Floor L1 M.L. Quezon, corner F. Dimanlig St. Antipolo City	8869-70224 / 8869-71066
7	ARAYAT	JM Espino St. , Cacutud,Arayat,Pampanga	(045) 885-2390 / (045) 409-9559 / 8988-9555 local 4797
8	AYALA AVENUE	6772 Ayala Avenue, Makati City	8988-9555 Local 8100 / 8101 / 8103 / 8104 / 0927-9071716 / 250-6985
9	BACLARAN	3751 Quirino Avenue Corner Sta. Rita St., Baclaran, Parañaque City	8816-1956 / 7975-2172 / 0917-7032503
10	BACOLOD	Fordland Building I Annex, 12th Lacson Street, BARANGAY 4, Bacolod City	(02) 8988-9555 Local 4810 or 4811 / (02) 8884-7600 local 4310 / (034) 435-7143
11	BACOLOD EAST	East-3 Center, Burgos Ext. Avenue, Brgy. Villamonte, Bacolod City, Negros Occidental	0917-3094194
12	BACOOR - TALABA	Unit 103 Bacoor Town Center - E. Aquinaldo Hi-Way Talaba VII, Bacoor City, Cavite	(046) 4175-930/ (046) 512-6315 / 0917-8354691
13	BAGUIO	B 108 Lopez Bldg., Session Road corner Assumption Road, Baguio City	(074) 446-3993 / 0917-8493218
14	BALAGTAS	Ultra Mega Supermarket, Mcarthur Highway, Burol 1st, Balagtas, Bulacan	(044) 693-1849 / 884-7600 Local 4316
15	BALANGA	D.M. Banzon Ave. cor Sto. Domingo Street,Balanga Bataan	(047) 237-3666 / (047) 237-3667 / 8884-7600 local 4352
16	BALIBAGO	Mac Arthur Highway,Balibago, Angeles City	(045) 892-3325 / 8884-7600 local 4332
17	BALIUAG	No. 58 Plaza Naning St., Baliuag, Bulacan	(044) 673-1338 / (044) 766-2014 / (02) 8884-7600 loc. 4312
18	BANAWE	No. 247-249 Banawe Street, Sta. Mesa Heights,Barangay Lourdes, Quezon City	8412-6249 / 8256-4941
19	BANGKAL	1661 Evangelista St. Bangkal, Makati City	7621-3459 / 7621-3461
20	BATANGAS	4 Burgos Street Batangas City	(043) 8723-7652 / 8884-7600 local 4324 / 0917-8173606
21	BF HOMES	284 Aguirre Avenue, B.F. Homes, Paranaque	8553-5412 / 8553-5414 / 0917-510-5911/ 7964-1292 / 8988-9555 loc. 4873
22	BIÑAN	San Vicente Binan Laguna	(049) 511-3638 / 8429-48-78 / 8884-7600 local 4327
23	BINONDO - JUAN LUNA	694-696 Juan Luna St., Binondo, Manila	7964-1327 / 8254-7337
24	BLUMENTRITT	Blumentritt St, near Oroquieta St. , Sta. Cruz Manila	7968-4759 / 0917-8273205 / 8562-0953 / 8256-3840
25	BONI AVENUE	Raymond Tower Boni, 615 Boni Avenue, Plainview, Mandaluyong City	8636-5072 / 7316-5983
26	BUENDIA - MAIN	314 Buendia Avenue Makati City	8884-7600 local 3901/3902 / 8884-7645 / 0917-8099638
27	BUTUAN	JMC Building, J.C. Aquino Avenue, Brgy. Lapu Lapu, Butuan City, Agusan del Norte 8600	(085) 8186665 / 09178341071
28	CABANATUAN - BAYAN	Burgos Avenue Cabanatuan City	8884-7600 local 4321 / (044) 463-0441/ (044) 600-2888
29	CABUYAO	G/F Unit 101 C-257 Centrale, National Highway, Brgy. Sala , 4th District, Cabuyao City , Laguna 4025	0920-9282824 / (049) 5011854
30	CADIZ*	Unit 3, 4&5, RJPS III Building, No. 29 Magsaysay St, Cadiz City, Negros Occidental	0947-8964254
31	CAGAYAN DE ORO	Sergio Osmeña St., Cogon District, Cagayan de Oro City	(088) 859-0740 / (088) 852-2066 / 8884-7600 local 4234 /

			4343
32	CAGAYAN DE ORO UPTOWN	Citta Bella @ Primavera City, Units 106,107,108 & 109 PN Roa Sr. Ave., Upper Carmen, Cagayan De Oro City 9000	(088) 557-5474 / 0968-1225527
33	CAINTA	Lower Ground Floor 04 & 05, CK Square Mall, Ortigas Ave. Ext., Brgy. San Juan, Cainta, Rizal	(02) 8659-4083 / 0928-5143750
34	CALAMBA	HK Bldg II, National Highway, Brgy. Halang, Calamba, Laguna	0917-8173609; (049) 306-0234/ 306-0238
35	CALAPAN CITY*	R. King Commercial Bldg., Roxas Drive, Brgy. Nacoco, Calapan City, Oriental Mindoro	(043) 748-4574 / 0918-9671675
36	CANDON CITY	Stern Mall, Mac Arthur Highway, Brgy. San Nicolas, Candon City, Ilocos Sur	0917-1549585
37	CARMONA	Loyola Street , Brgy. Mabuhay, 5th District, Carmona, Cavite 4116	0920-9250754 / 79009
38	CAUAYAN	G/F A.V. Building, FNDY St. along Cabatuan Road, Brgy. San Fermin, 6th District, Cauayan City, Isabela 3305	0920-9408574 / (078) 642-0966
39	CAVITE CITY	485 P. Burgos St., Barangay 34, Caridad, Cavite City	(046) 417-3102 / 8-988-9555 loc 4879 / (046) 235-7537 / 0917-5615780
40	CEBU - MANGO AVENUE	JSP Mango Realty Building Corner General Maxilom Avenue and Echavez Sts. Cebu City	(032) 231-4736 / (032) 231-4304 / 8884-7600 local 4346
41	CEBU LAHUG	G/F Skyrise IT Bldg., Bgy. Apas, Lahug, Cebu City	(032) 236-0810
42	CEBU-MANDAUE BASAK	Cebu North Road Basak Mandaue City	(032) 346-8814
43	COMMONWEALTH AVE.	Unit 101, JOCFER Building, Commonwealth Avenue, Brgy. Holy Spirit, Quezon City	8988-9555 local 4857 / 8282-5946 / 7957-0559
44	CONGRESSIONAL AVE.	G/F 2A Congressional Ave., Brgy. Bahay Toro, Project 8, Quezon City 1106	7957-0796 / 8663-7563 / 8688-9146
45	CUBAO	Fernandina 88 Condominium 222 P. Tuazon Ave, Araneta Center, Cubao, Quezon City	8913-4903 / 8913-5209
46	DAGUPAN	G/F Lyceum-Northwestern University, Tapuac District, Dagupan City	(075) 522-9586 / 8884-7600 local 4362
47	DARAGA	Rizal St., Brgy. San Roque, Daraga, Albay, Bicol	(052) 483-0706 / (052) 204-0024/25 / 8988-9555 loc. 4822
48	DASMARIÑAS	Veluz Plaza Building, Zone 1 Aguinaldo Hi-Way, Dasmarinas Cavite	8884-7600 local 4368 / (046) 416-0510/416-0501
49	DAU	MacArthur Highway, Dau, Mabalacat, Pampanga	(045) 892-2216 / (045) 892-2216 / 8988-9555 local 4868
50	DAVAO	G/F 8990 Corporate Center, Quirino Ave., Davao City	(082) 221-3873
51	DAVAO - RECTO	C.Villa Abrille Building, C.M. Recto Avenue, Davao	(082) 324-5724 / (082) 305-5808 / (02) 8884-7600 local 4344 / 0917-8095808
52	DAVAO-LANANG	Km. 09, National Highway, Sasa, Davao City	0917-3094139
53	DAVAO-TORIL	Upper Ground Floor Unit 1, G Mall of Toril, corner Lim St., Mc Arthur Highway, Toril, Davao-City 8000	0998-5391936
54	DEL MONTE	392 Del Monte Avenue, Barangay Sienna, Quezon City	8741-8285 / 8741-2447
55	DOLORES	STCI Bldg. Mac Arthur Hiway Bgy San Agustin,City Of San Fernando Pampanga	(045) 649-3724 / (045) 649-3150
56	DUMAGUETE	Ground Floor, Chateau Francisca Building, 200 North Road National Highway, Brgy. Bantayan, 2nd District, Dumaguete City, Negros Oriental 6200	(035) 527-5389 / 0917-8176812
57	E. RODRIGUEZ SR. AVENUE	Hemady Square, E. Rodriguez Avenue corner Dona Hemady St., Quezon City	8531-9676 / 8531-9680; 7987-4966 / 0917-8085214
58	ESPAÑA - SUN MALL	Ground Floor Sun Mall, Espana Boulevard corner Mayon St., Brgy. Sta. Teresita, Quezon City	8244-2477 / 79874962 / 0917-8103097
59	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

60	FILINVEST	BC Group Bldg., East Asia Drive, near corner Commerce Ave., Filinvest Corporate City, Alabang, Muntinlupa City	(02) 8511-1145 / 0917-8046443 / 7217-3069
61	FTI HYPERMARKET TAGUIG	DBP Avenue, Food Terminal Inc., Western Bicutan, Taguig	8834-0408 / 0917-5615131 / 7507-4090
62	G. ARANETA	195 G. Araneta Avenue, Quezon City	0917-8287829 / 7978-6448 / 8711-7822
63	GENERAL SANTOS	Santiago Boulevard, Dadianga South, General Santos City, South Cotabato	8884-7600 local 4350 / (083) 552-6330
64	GENERAL TRIAS	G/F VCentral Gentri, Governor's Drive, New Brgy. Manggahan, General Trias, Cavite	(046) 443-0997 / 0908-8646811
65	GIL PUYAT BAUTISTA	Lot 25 Blk 74 Bautista Street corner Buendia Avenue, Makati	8838-2312 / 8541-3514 / 8354-5923
66	GREENHILLS - ORTIGAS AVENUE	Ground Floor VAG Building Ortigas Avenue,Greenhills San Juan, Metro Manila	8721-0105 / 8724-7528 / 8353-4656
67	GUAGUA	Plaza Burgos, Guagua, Pampanga	8988-9555 Loc 4789 / (045) 9010-966 / (045) 9010-640 / 8884-7600 local 4329
68	GUIGUINTO - RIS	RIS-5 Industrial Complex, No. 68 Mercado Stree, Tabe, Guiguinto Bulacan, 3015	(044) 235-79630 / 0917-848-5249
69	GUIHULNGAN*	S. Villegas St. National Highway corner Sikatuna, Guihulngan, Negros Oriental	0949-8823783
70	IBA	National Highway, Zone 6 Pob. (Baytan), Iba, Zambales	0917-1127184
71	ILOILO - IZNART	Golden Commercial Bldg., Iznart, Iloilo City	(033) 335-0213 / 0917-8078378 / 8884-7600 local 4360
72	ILOILO - JARO	Lopez Jaena corner Plaza Rizal Streets, Jaro, Iloilo	(033) 320-0370 / 8988-9555 local 4862
73	IMUS	Tanzang Luma, Gen. Emilio Aguinaldo Highway, Imus Cavite	8884-7600 local 4349 / (046) 471-4715 / (046) 476-0927
74	IPIL*	GFS 9 Gaisano Grand Mall Ipil, Purok Banb, Brgy. Veterans Village, Ipil, Zamboanga Sibugay	0947-8996019
75	ISULAN*	JCB Building, Magbanua St., corner National Highway, Kalawag I, Isulan, Sultan Kudarat	(064) 471-8460 / 0928-5173422
76	KALIBO	Lot 3459-E-1, Toting Reyes St., Brgy. Andagao, Kalibo, Aklan	(036) 268-4379 / 0917-8047837
77	KALOOKAN	Augusto Bldg., Rizal Ave., Gracepark, Kalookan City	8363-2752 / 8365-7593
78	KALOOKAN - MABINI	AJ Building, #353 A. Mabini St, Kalookan City	8961-2628
79	KATIPUNAN AVE.	One Burgundy Condominium, Katipunan Avenue, Quezon City	82884360 / 0917-6283318 / 7211-7882
80	KAWIT	Unit 105 Ground Floor, Lokal Mall Kawit, Centennial Road, Brgy. Magdalo, Kawit, Cavite	0968-8907828
81	LA CARLOTA*	Units A-D, Gurrea corner Burgos St., La Carlota, Negros Occidental	0995-6227191
82	LA UNION	A.G. Zambrano Building Quezon Avenue San Fernando City, La Union	8884-7600 local 4353 / (072)242-0414
83	LAGRO	G/Flr. Bonanza Building Quirino Hi-Way,Greater Lagro Novaliches Quezon City	8936-4988 / 8461-7214
84	LAGUNA - STA. CRUZ	E & E Building, Pedro Guevarra Avenue, Sta. Cruz, Laguna	(049) 501-3084 / 0917-5615715 / 02-8988-9555 local 4877
85	LAOAG CITY	G/F LC Square Building, J.P. Rizal corner M.V. Farinas Sts., Laoag City, Ilocos Norte	(077) 600-1008 / (077) 600-1009
86	LAPU-LAPU CITY	Mactan Town Center, Ground Floor Units 20-22, Basak-Marigondon Road, Brgy. Basak, Lapu-Lapu City Cebu	0968-1250362
87	LAS PINAS - ALMANZA UNO	Alabang Zapote Road, Almanza Uno, Las Piñas City	8551-4724/ 8551-4051/ 7966-9001/ 0917-8173526
88	LEGAZPI CITY	F.Imperial St., Brgy. Bitano, Legazpi City, Albay	8988-9555 loc. 4133 / (052) 225-5155 / (052) 431-0820 / 0917-8360093
89	LINGAYEN	Unit 5-6, The Hub - Lingayen Bldg., National Road, Poblacion, Lingayen, Pangasinan	(075) 523-4955/075 / (075) 523-4953 / 8988-9555 loc

			77654 / 0917-8486063
90	LIPA	C.M. Recto Avenue, Lipa City	(043) 756-1414 / 8884-7600 local 4325
91	LOS BAÑOS CROSSING	Lopez Avenue, Batong Malake, Los Banos Laguna	(049) 536-2596 / (049) 536-0549 / 8884-7600 Local 4375
92	LUCENA	Cor. Merchan & Evangelista Sts., Lucena City	(042) 710-69-64 / (042) 660-6964 / 8884-7600 local 4347
93	MACABEBE	D.H. Polintan Building, Poblacion, Brgy. San Gabriel , Macabebe,Pampanga	8884-7600 loc. 4795 / (045) 435-5507 / 0917-8218102
94	MAKATI - CHINO ROCES	2176 Chino Roces Avenue, Makati City	7964-1322 / 0917-5106078 / 8831-0477
95	MAKATI - J.P. RIZAL	882 J.P. Rizal St., Makati City	8-890-1027 / 0917-5105919
96	MALABON - FRANCIS MARKET - SAVEMORE	Francis Market, Governor Pascual corner M.H. Del Pilar Sts., Malabon	8931-6323 / 75074053 / 0917-5614811
97	MALOLOS	Canlapan Street, Sto. Rosario, Malolos City, Bulacan	0917-8354684 / (044) 794-2793
98	MALOLOS - CATMON	Paseo Del Congreso, Catmon Malolos City, Bulacan	(044) 791-2461, (044) 662-7819, (02) 8988-9555 local 4314
99	MANDALUYONG	Lot 4-A3, New Panaderos Ext., Mandaluyong City	7238-3745 / 7238-3744
100	MANDALUYONG - SHAW BLVD.	Ground Floor, 500 Shaw Tower, 500 Shaw Boulevard, Mandaluyong City	8941-9231 / 8941-9412 / 0917-5806593
101	MANDAUE-A.S. FORTUNA	G/F Unit 2, Orion Corporate Center, A.S. Fortuna St., Bakilid, Mandaue City, Cebu	8988-9555 loc. 4818 / (032) 520-2770
102	MARIKINA	33 Bayan-Bayanan Ave., Bgy. Concepcion 1 Marikina City	8477-2445 / 7907-2418 / 09178108618
103	MARIKINA - GIL FERNANDO AVENUE	CTP Building Gil Fernando Ave.,Marikina City	8681-2810 / 8645-8169
104	MEYCAUAYAN	Mancon Building, Calvario Meycauayan, Bulacan	8884-7600 local 4326 / (044) 228-2416
105	MOLINO	Avon Building, 817 Molino Road, Molino III, Bacoor, Cavite	(046) 431-9907 / (046) 235-7542 / 0917-5615883 / 8988-9555 Loc. 4878
106	MONTALBAN	Coleo Trees Building, J.P. Rizal Avenue, Barangay Balite, Montalban, Rizal	0968-1252309
107	MOUNT CARMEL	Km 78 Mac Arthur Hiway Brgy. Saguin,San Fernando City Pampanga	(045) 435-6055 / 8884-7600 Local 4330
108	N.S. 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
109	NAGA	RL Building, Panganiban St., Lerma, Naga City	8884-7600 local 4373 / (054) 472-1947
110	NAVOTAS	FP Building No. 855 M. Naval St., Brgy. Sipac-Almacen, Navotas City 1409	0928-5142106 / 82447435
111	NINOY AQUINO AVENUE	GF Skyfreight Building Ninoy Aquino Ave., cor. Pascor Drive Paranaque City	8843-2447 / 7239-0574
112	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
113	OLONGAPO	G/F C&C Commercial Hub, 790-A Rizal Avenue, East Tapinac, Olongapo City, Zambales 2200	(047) 222-1891 / 0917-8078509
114	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
115	ORANI	Brgy. Balut,Orani,Bataan	(047) 638-1282 / 8884-7600 local 4323
116	ORMOC CITY	G/F Niko's Ark Building , Real St., Brgy. South, Ormoc City 6540	(053) 839-1678 / 0968-1239366
117	ORTIGAS CENTER	Ground Floor, Hanston Square, San Miguel Avenue, Ortigas Center, Pasig City	8477-3439 / 8637-9778 / 0917-8078394
118	PADRE FAURA	483 Padre Faura, Brgy. 667, Ermita, Manila City	8400-5467 to 68 / 0917-5382421
119	PANABO CITY	Purok Alaska, Quezon St., New Pandan, Panabo City, Davao del Norte 8105	0919-0616690
120	PARAÑAQUE - BETTER	90 Dona Soledad Avenue, Better Living Subd,	8551-3600 / 8831-8507/

	LIVING	Bicutan, Paranaque	09175615576
121	PARANAQUE - JAKA PLAZA	Jaka Plaza Center, Dr. A. Santos Ave., Sucat Pque City	8820-6093 / 8820-6091
122	PARAÑAQUE - LA HUERTA	Quirino Avenue, La Huerta, Parañaque City	8893-1226 / 0917-5788058 / 7587-6205
123	PARAÑAQUE - MOONWALK	Kassel Residence Building, E. Rodriguez Avenue, Moonwalk, Parañaque City	7957-2339 / 8664-1923 / 0917-6218321
124	PASAY - LIBERTAD	533 Cementina St. Libertad, Pasay City	7907-4246 / 8541-1698 / 0917-8080695
125	PASIG - CANIOGAN	Unit A, KSN Building, C. Raymundo Avenue, Caniogan, Pasig City	8988-9555 local 4786 / 7957-0817 / 0917-5206966
126	PASIG MUTYA	Richcrest Building, Caruncho Corner Market Avenue, San Nicolas, Pasig City	8640-70-85 / 8642-28-70 / 0917-8173133 / 79063129
127	PASIG - PADRE BURGOS	114 Padre Burgos St., Kapasigan, Pasig City	8650-3361 / 09175747874
128	PASO DE BLAS	Andoks Bldg.629 Gen. Luis St.,Paso De Blas Valenzuela City	3-443-5069 / 8-984-8258
129	PATEROS	Unit CC1, G/F East Mansion Townhomes ,Elisco Road, Sto. Rosario, Pateros, Metro Manila	8641-9556 / 8655-2349 / 0917-8130535
130	PATEROS - ALMEDA	120 M. Almeda Street, Pateros, Metro Manila	8641-6760 / 8641-6768
131	PEDRO GIL	LKE Bldg. Pedro Gil corner Pasaje, Rosario st. Paco, Manila	8521-4056 / 7502-7101/ 0917-8636307
132	PLARIDEL	Banga 1st , Plaridel, Bulacan	(044)795-0105 / 8884-7600 local 4315
133	PLAZA STA. CRUZ	MBI Building, Unit 103, Plaza Sta. Cruz, Sta. Cruz, Manila	8734-0534 / 09175965826 / 7618-2241
134	PORAC	Cangatba, Porac, Pampanga	(045) 329-3188 / 0917-8703305
135	QUEZON AVENUE	G/F GJ Bldg., 385 Quezon Ave., Quezon City	8332-2638 / 0917-5382423
136	QUEZON AVENUE - PALIGSAHAN	1184-A Ben-Lor Bldg. Brgy. Paligsahan,Quezon City	8376-4546 / 8376-4548
137	QUIAPO - ECHAGUE	Palanca cor P. Gomez St., Echague, Quiapo, Manila	8959-4450
138	RADA	104 Rada St. Legaspi Village, Makati City	8810-9369 / 8810-9370
139	ROXAS AVE. CAPIZ-CITYMALL	Roxas Ave, brgy VI, Roxas City, Capiz	8988-9555 local 4153 / (036) 620-1177
140	SAN FERNANDO	KHY Trading Bldg., San Fernando-Gapan Rd., San Fernando City, Pampanga	(045) 9611415 / (045) 961-1416 / 8988-9555 local 4812
141	SAN FERNANDO - BAYAN	JSL Building, Consunji Street, City of San Fernando, Pampanga	(045) 961-8168 / (045) 961-4575 / 8988-9555 local 4780 / 8884-7600 local 4320
142	SAN FRANCISCO*	Roxas St., Purok 2, Brgy 4, San Francisco, Agusan del Sur	(085) 242-6879 / 0939-9214587
143	SAN ILDEFONSO	Savemore Bldg. San Ildefonso, Poblacion, Bulacan	(044) 797-0742 / (044) 797-0974 / (02) 8988-9555 local 4853
144	SAN JOSE DEL MONTE	Ground Floor, Giron Building, Gov. Halili Avenue, Tungkong Mangga, City of San Jose Del Monte, Bulacan	(044) 815-6616 / 0917-8354675 / (044) 233-6501
145	SAN JOSE-ANTIQUE*	AML Building 1 cor. Dalipeatabay, San Jose de Buenavista, Antique	(036) 641-2011 / 0918-9175291
146	SAN JOSE-OCCIDENTAL*	Labangan Poblacion, San Jose, Occidental Mindoro	0919-0773236
147	SAN JUAN	Madison Square, 264 N. Domingo St., Barangay Pasadena, San Juan	8637-4759 / 0917-5615639
148	SAN MIGUEL	R & L Commercial Building, Tecson St., Brgy. San Jose, San Miguel, Bulacan	(044) 764-0826
149	SAN NARCISO	Olongapo-Bugallon Road, Brgy. Libertad,San Narciso, Zambales	(047) 913-2245 / (047) 913-2288 / 8988-9555 Local 4122
150	SAN PABLO	Rizal Avenue Cor Lopez Jaena St. San Pablo City, Laguna	(049) 503-2890 / (049) 562-0697/ 8884-7600 local 4322
151	SAN PEDRO	Gen - Ber Bldg. National Highway Landayan, San Pedro Laguna	8988-9555 local 4837 / 8847-0585 / 8869-8221
152	SAN RAFAEL	Cagayan Valley cor. Cruz na Daan Road, San Rafael,Bulacan	(044) 815-8915 / (044) 913-7629 / 8988-9555 local 4799

153	SANTIAGO - VICTORY NORTE	Maharlika Highway Corner Quezon St. Victory Norte, Santiago City	(078) 305-0260 / (078) 305-0252 / 8884-7600 local 4374
154	SAVEMORE ANONAS	Maamo St., Road Lot 30, V. Luna and Anonas Extension, Sikatuna, Quezon City	8351-4928 / 0917-8636157
155	SAVEMORE TALISAY NEGROS OCCIDENTAL	Mabini St., Zone 12, Paseo Mabini, Talisay City, Negros Occidental	(034) 441-6267 / (034) 441-6264 / (034) 441-6264
156	SORSOGON	God is Good Commercial Bldg, Rizal St., Purok 5, Piot, West District, Sorsogon City, Sorsogon 4700	(056) 3115786 / 09178351685
157	SOUTH TRIANGLE	G/F, Sunnymede IT Center, Bgy. South Triangle, Quezon Ave., Quezon City	7959-4515 / 8256-3881 / 8256-4841 / 0917-8431722
158	STA. ANA	Poblacion,Sta. Ana,Pampanga	8988-9555 local 4793 / (045)409-9818 / (045)409-0335
159	STA. ANA MANILA	Savemore, Pedro Gil St., Sta. Ana, Manila	8523-8574 / 7987-4975 / 0917-8140390
160	STA. MARIA	Gen. Luna Cor De Leon Street, Sta. Maria, Bulacan	8884-7600 Local 4319 / (045) 409-9818 / (045) 409-0335
161	STA. MESA	4128 Ramon Magsaysay Blvd., Sta. Mesa, Manila	8252-3286 / 7507-6515 / 09178353352
162	STA. RITA	San Vicente, Sta. Rita, Pampanga	8988-9555 Local 4791/ (045) 900-0658
163	STA. ROSA	Sta. Rosa-Tagaytay Highway, Sta. Rosa, Laguna	(049) 502-9134 / 988-9555 local 4872 / 0917-5105951
164	STA. ROSA - BALIBAGO	Old National Hi-Way Cor Roque Lazaga St. , Balibago, Sta. Rosa Laguna	8884-7600 local 4365 / (049) 534-1167 / (02) 520-8448
165	STO. TOMAS	Agojo Corp. Building, Maharlika Hi-Way, Sto. Tomas Batangas	(043) 778-3247 / 0917-8164577 / 8884-7600 local 4389
166	SUBIC	Baraca,Subic, Zambales	8988-9555 Loc. 4852 / (047) 232-6105 / (047) 232-6104
167	TACLOBAN CITY	YVI Center, BLDG A, Fatima Village, Tacloban City, Leyte	(053) 832-2066 / (053) 832-9174
168	TAFT - QUIRINO AVENUE	1945 Esther Building, Taft Avenue, Malate , Manila	8525-6286 / 7219-4390 / 0917-5807061
169	TAGAYTAY	TSL Center Tagaytay, No. 9089 Gen. Emilio Aguinaldo Highway, Mendez Crossing East, Tagaytay City, Cavite	(046) 413-3871 / 0917-5615334 / 8988-9555 local 4876
170	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, 6300	(038) - 417-1788
171	TAGUM	Maharlika Highway cor. Lapu-Lapu Extension, Brgy. Magugpo Tagum City	(084) 216-8117 / 0917-8497228 / 8988-9555 local 4981
172	TALISAY CITY	Units B112,B113,B114 G/F Bldg. B, South Coast Center, Cebu South Road, Brgy. Linao, Talisay City, Cebu 6045	0919-0616747
173	TANAUAN CITY	Jose P. Laurel National Highway, Darasa, Tanauan City, Batangas	(043) 726 2758 / 0917-863-6160
174	TANDANG SORA	Cecileville Bldg. III, 670 Tandang Sora Ave.corner General Ave, Tandang Sora, Quezon City	0917-8017585 / 02-79684719
175	TARLAC	Mac Arthur Highway San Nicolas, Tarlac City	(045) 982-9652 / 0905-6793720 / 8884-7600 local 4337
176	TAYTAY	C. Gonzaga Building II, Manila East Road, Taytay, Rizal	8650-3367 / 8623-6113 / 0917-5786978
177	TAYUMAN	1925-1929 Rizal Avenue near corner Tayuman St., Sta. Cruz, Manila	0917-8325078 / 7586-1618 / 8230-3091
178	TIMOG	Jenkinsen Towers 80 Timog Avenue, Quezon City	8371-8303 / 8371-8305
179	TUGUEGARAO	Metropolitan Cathedral Parish Rectory Complex Rizal St., Tuguegarao City	(078) 844-0484 / 8884-7600 local 4338
180	TWO ECOM	Two E-Com Center Tower B, Ocean Drive near corner Bayshore Drive, Mall of Asia Complex, Pasay City	8802-3068 / 7587-4753

181	URDANETA	Brgy. Nancayasan, Mc Arthur Hi-Way, Urdaneta City, Pangasinan	8884-7600 local 4372 / (075) 656-2331
182	VALENCIA*	Tamay Lang Business Triangle, Sayre Highway, Valencia, Bukidnon	(088) 535-8858 / 0947-8976770
183	VALENZUELA - MARULAS	92 J Mac Arthur Highway, Marulas, Valenzuela City	8291-6541/ 8709-4641
184	VIGAN	Florentino St. And Burgos St., Vigan City	(077) 674-0300 / 8884-7600 Local 4359
185	VISAYAS AVE.	Upper Ground Floor, Wilcon City Center Mall, Visayas Avenue, Quezon City	8990-6543
186	WILSON	219 Wilson St., Greenhills, San Juan City	8584-5946 / 7748-7625
187	ZAMBOANGA	City Mall, Don Alfaro St., Tetuan, Zamboanga	(062) 955-8709 / 8988-9555 local 4828/ 4829

NO	ATM OFF-SITE	LOCATION/ADDRESS
1	ALTURAS	Alturas Panglao Supermarket -Purok 3, Airport Road, Panglao Bohol, 6340
2	AMSI DOCTOR'S MEDICAL CENTER INC.	National Highway, Brgy. Halang, Calamba City
3	BOCAUE SPECIALIST	2834 Mc Arthur High Way, Lolomboy,Bocaue,Bulacan
4	C.P REYES HOSPITAL(OFFSITE)	C.P Reyes Hospital Mabini Avenue Tanauan,4232 Batangas
5	CALAMBA DOCTORS HOSPITAL (OFFSITE)	KM. 49 National Highway, Parian, Calamba City, Laguna
6	CARDINAL SANTOS MEDICAL CENTER	10 Wilson, Greenhills West, San Juan, 1502 Metro Manila
7	CAVITE MEDICAL CENTER	Manila Cavite Road, Dalahican, Cavite City
8	EAST RIDGE GOLF CLUB	East Ridge Golf Club, East Ridge Avenue,colonel Guido,binangonan
9	FGC ALPHA	3G Daily Food Mart and Food Park Lot 4A NIA Road Mamtid Cabuyao Laguna City
10	ICM CYBER CITY	ICM Cyber City Rajah Sikatuna Avenue, Dao district, Tagbilaran City Bohol
11	LA SUERTE	Isabela La Suerte Rice Mill Corporation
12	MANATAL	No.263 Bunsuran 2nd, Pandi, Bulacan
13	MANILA TURF CLUB MALVAR (OFFSITE)	San Pioquinto Malvar Tanauan Batangas City
14	METRO DUMAGUETE	E.J Blanco drive extension, Daro Dumaguete City, Negros Oriental
15	MONTE ALTA	CAL Courtyard Rizal Tandang Sora Bgy 9 Pinaric Albay Legazpi
16	NICODEMUS	CJ'S Commercial Building, Brgy. Pasong Kalap 3022 San Jose del Monte Bulacan
17	PAMPANGA'S BEST 1	Pampangas Best Inc Zone 4 Dela Paz Norte San Fernando City Pampanga
18	PARANAQUE PMC	Dr. A. Santos Ave 1 1715 Parañaque National Capital Region
19	PHIRST PARK	Phirst Centrale Hermosa, along B.P. Roman Highway, Hermosa, Bataan
20	PRESCO	Sunros Subdivision Bgy Anao Pampanga Mexico
21	PROVIDENCE	1515 Quezon Ave, Diliman, Quezon City, 198702 Metro Manila
22	RIS (OFFSITE)	RIS Develepment Corp. 168 Mercado st tabe Guiguinto Bulacan
23	RJC CORPORATE CENTER	17 Dr Maldo Del Rosario Street Metro Manila Pasig City
24	SAN ISIDRO HOSPITAL	San Isidro Hospital - Extension facility, M.L. Quezon avenue, Brgy San Isidro, Angono Rizal
25	SAN JUAN COOPERATIVE	F Bautista Ugong Metro Manila Valenzuela City
26	SHERWOOD	Barangays Cabezas and Lallana, Trece Martires City, Cavite
27	ST.LOUIS COLLEGE LA UNION (OFFSITE)	St.Louis College Carlatan San Fernando City La Union
28	VIRGINIA	Virginia factory outlet, compostela Cebu City
29	WRAP AND CARRY	Lot 670-A Trapicge Road Zone 1 Trapiche Tanauan City Batangas
30	ZAMECO (OFFSITE)	ZAMECO II Head Office Compound, National Road, Bgy. Magsaysay, Castillejos, Zambales.

NO	BUSINESS CENTER	LOCATION/ADDRESS
1	Cebu Business Center	2/F JSP Mango Plaza Building cor General Maxilom Ave. and Echavez Streets, Cebu City
2	Davao Business Center	3/F 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	BACOLOD	Fordland Bldg. | Annex, 12th Lacson Street, Bacolod City
2	BAGUIO - SESSION	D303 Lopez Building, Session Road, Assumption Road, Baguio 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
7	DAGUPAN	Ground Floor Lyceum-Northwestern University, Tapuac District, Dagupan City
8	DUMAGUETE	Chateau Francisca Building, 200 North Road National Highway, Bantayan, Dumaguete City
9	GENSAN	2/F CBS General Santos Branch, Santiago Blvd., General Santos City
10	ILOILO - JARO	Lopez Jaena Street, corner EL 98 Jaro, Iloilo City
11	IMUS	OLMA Building, Aguinaldo Highway, Tanzang Luma 2, Imus City, Cavite
12	LA UNION	A.G. Zambrano Building Quezon Ave., San Fernando City, La Union
13	LEGAZPI	F. Imperial St. Brgy. Bitano, Legazpi City, Albay
14	LIPA – CM RECTO	C.M. Recto Ave., Lipa City
15	MARIKINA	CTP Building, 3F, Gil Fernando Ave., Marikina City
16	NAGA	RL Building, Panganiban St., Lerma, Naga City
17	PLARIDEL	2/F CBS Building, Cagayan Valley Road, Banga 1st, Plaridel, Bulacan
18	SAN PABLO	2/F, Rizal Ave. cor. A. Fule, San Pablo City
19	TACLOBAN	YVI Center, Bldg. A, Fatima Village, Brgy. 77, Tacloban City, Leyte
20	URDANETA	Brgy. Nancayasan, Mc Arthur Highway, Urdaneta City, Pangasinan

NO	APDS LENDING CENTER	LOCATION/ADDRESS	TELEPHONE NUMBER/S
1	BACOLOD, NEGROS OCCIDENTAL LC	Fordland 1 annex Bldg., 12th St. corner Lacson St. Bacolod City	0917-8619362
2	BAGUIO, BENGUET LC	B 108 Lopez Bldg., Session Road Corner Assumption Road, Baguio City	0917-8619414
3	BATANGAS, P. BURGOS LC	3 P. Burgos Street, Batangas City, Batangas	0917-8769938 / 0931-0224769
4	BLUMENTRITT LC	1677 Blumentritt St., Sta. Cruz, Manila	0998-8615696
5	BUTUAN, AGUSAN DEL NORTE LC	JMC BuiLding, J.C. Aquino Avenue, Brgy. Lapu Lapu, Butuan City, Agusan Del Norte	0917-8155495 / 0909-9292122 /
6	CABANATUAN, NUEVA ECIJA LC	2nd Floor Dumar Building Padre Burgos Ave.,Cabanatuan City, Nueva, Ecija	0917-8282329
7	CADIZ, NEGROS OCCIDENTAL LC	Unit 3, 4&5, RJPS III Building, No. 29 Magsaysay St, Cadiz City, Negros Occidental	0947-8964254
8	CALAPAN, ORIENTAL MINDORO LC	R.KingCommercial Bldg. Roxas Drive, Brgy. Nacoco, Calapan City, Oriental Mindoro	0918-9671675
9	CDO, MISAMIS ORIENTAL LC	Sergio Osmeña St., Cogon District, Cagayan De Oro City	0917-8619281
10	CEBU MANGO LC	Unit 204 JSP Mango Plaza bldg Gen Maxilom ave cor. Echavez, Cebu City	0917-8223514
11	DAVAO, DAVAO DEL SUR LC	8990 Corporate Center, Quirino Ave., Davao City	0917-8619403
12	GENSAN, SOUTH COTABATO LC	G F, Chinabank Savings, Inc., Santiago Boulevard, General Santos City	0917-8162621
13	GUIHULNGAN NEGROS ORIENTAL LC	S. Villegas Street, National Highway corner Sikatuna, Guihulngan, Negros Oriental	0975 1992958
14	IMUS, CAVITE LC	Gen. Emilio Aguinaldo Highway, Anabu II, Imus, Cavite	0917-8038045
15	IPIL, ZAMBOANGA SIBUGAY LC	GFS 9, Gaisano Grand Mall Ipil, Purok Banab, Brgy. Veterans Village, Ipil, Zamboanga Sibugay	0917-1205909
16	ISULAN, SULTAN KUDARAT LC	JCB Building, Magbanua St., Corner	0928-5173422

		National Highway, Kalawag I, Isulan, Sultan Kudarat	
17	IZNART, ILOILO LC	Golden Commercial Bldg., Iznart, Iloilo City	0907-4106122
18	KALIBO, AKLAN LC	G/F Maypa Bldg., Toting Reyes Street, Agdagao, Kalibo Aklan	0917-8163655
19	KALOOKAN MABINI LC	2nd Floor AJ Building, #353 A. Mabini St., Caloocan City	0923-2680021
20	LA CARLOTA, NEGROS OCCIDENTAL LC	Unit A - D, Gurrea corner Burgos St., La Carlota City, Negros Occidental	0995-6227191
21	LA HUERTA, PARANAQUE LC	Quirino Avenue, La Huerta, Paranaque City	0918-5272535 / 0917-949 5603
22	LEGAZPI, ALBAY LC	2nd floor Lot 4-6 Blk 20 PCS-1617, Sol's Subdivision, Purok 5, 37 Bitano, Legazpi City	0917-8059102
23	LINGAYEN, PANGASINAN LC	The Hub Bldg., G/F Unit 5&6, Solis St., Brgy. Poblacion, Lingayen, Pangasinan	0917-8619257
24	LIPA, BATANGAS LC	2F CBS Building CM Recto Avenue Brgy 4. Lipa City 4217	0917-8277152
25	LUCENA, QUEZON LC	Cor. Merchan & Evangelista Sts., Lucena City, Quezon	0917-8619387
26	MALOLOS, BULACAN LC	Canlapan St. Sto. Rosario, Malolos City Bulacan	0948-8582125
27	ORANI, BATAAN LC	2nd Floor, Cbs Commercial Arcade, Along Provincial Road, Balut, Orani, Bataan	0918-9572952
28	PASIG MUTYA LC	2nd Floor Richcrest Building, Caruncho Corner Market Avenue, San Nicolas, Pasig City	0999-8843422
29	QUEZON AVENUE LC	2nd Floor, G.J. Building, 385 Quezon Avenue, Quezon City	0917-8161341
30	SAN FERNANDO BAYAN, PAMPANGA LC	JSL Bldg. Consunji St., San Fernando, Pampanga	0917-5523389
31	SAN FERNANDO, LA UNION LC	A.G. Zambrano Building Quezon Avenue San Fernando City, La Union	0917-8619408
32	SAN FRANCISCO, AGUSAN DEL SUR LC	Roxas St., Purok 2, Barangay 4, San Francisco, Agusan del Sur	0939-9214587
33	SAN JOSE DE BUENAVISTA, ANTIQUE LC	AML Building 1, Cor. Dalipe Atabay, San Jose De Buenavista, Antique	0918-9175291
34	SAN JOSE, OCCIDENTAL MINDORO LC	Labangan Poblacion, San Jose, Occidental Mindoro	0936-1946696 / 0992-2602400
35	SAN PABLO, LAGUNA LC	Rizal Avenue Cor Lopez Jaena St. San Pablo City, Laguna	0917-8046178
36	SANTIAGO VICTORY NORTE, ISABELA LC	JECO Building Maharlika Hi-way, Corner Quezon Ave. Victory Norte Santiago City	(078)305-0064
37	SORSOGON, SORSOGON LC	JL Pena Comml Bldg, Rizal St., Purok 5, Piot, West District, Sorsogon City, Sorsogon	0917-8161361
38	TACLOBAN, LEYTE LC	YVI Center Building, Baybay S Road, Fatima Village, Marasbaras, Tacloban City	0917-8267612
39	TAGAYTAY, CAVITE LC	TSL Center Tagaytay, No. 9089 Gen. Emilio Aguinaldo Hiway, Mendez Crossing East, Tagaytay City, Cavite	0998-9720735
40	TAGUM, DAVAO DEL NORTE LC	City Mall Maharlika Highway cor Lapu-lapu ext. Brgy. Magugpo, Tagum City	0917-8420626
41	TANAUAN, BATANGAS LC	Jose P. Laurel National Highway, Darasa, Tanauan City, Batangas	0977-2647091
42	TAYTAY, RIZAL LC	2nd Floor, C Gonzaga Building 2, Manila East Road, Taytay, Rizal	0917-8158627
43	VALENCIA, BUKIDNON LC	Tamay Lang Business Triangle Building, Hagkol, Sayre Highway, Valencia City	0947-8976770
44	VIGAN, ILOCOS SUR LC	Maestro Convention Center, Florentino Street, Brgy 1, Vigan City, Ilocos Sur	0917-8619380

NO	APD BLU	LOCATION/ADDRESS	TELEPHONE

			NUMBER/S
1	ALAMINOS, PANGASINAN BLU	Unit 101 S & L Bldg. Brgy. Palamis, Alaminos City	0947-899-5463
2	BALAMBAN, CEBU BLU	DC Sanchez St., Sta. Cruz, Balamban, Cebu	0928 518 8346
3	BALER, AURORA BLU	Stall #3, Bonifacio Street, Brgy. Suklayin, Baler, Aurora	0947-8920345
4	BALIBAGO, STA ROSA BLU	7LL Pearl Rd. Balibago Complex, Brgy. Balibago, Sta. Rosa, Laguna	0998-5332878
5	BANGUED, ABRA BLU	OVAL ERA Mall, Taft St., Zone 4, Bangued, Abra	0947-999 8673
6	BISLIG, SURIGAO DEL SUR BLU	R.B. Castillo St.,Brgy. Mangagoy, Bislig City, Surigao del Sur	0947- 9910795
7	BOAC, MARINDUQUE BLU	Deogracias St. cor. San Miguel St., Malusak, Boac, Marinduque	0947-9994717
8	BOGO, CEBU BLU	Sim Building, Sim Bogo Business Park, P. Rodriguez St., Bogo City, Cebu	0918-9208760
9	BONTOC, MOUNTAIN PROVINCE BLU	Aguana Building, Loc-ong, Poblacion, Bontoc, Mountain Province	0928-515-6927
10	BOTOLAN, ZAMBALES BLU	Casa Bien Bldg., Barangay Batonlapoc, Botolan, Zambales	0918-9058513
11	CABARROGUIS, QUIRINO BLU	P1 Gundaway, Cabarroguis, Quirino	0918-9649437
12	CALBAYOG, SAMAR BLU	Nijada Corner Rueda Sts., Calbayog City, Samar	0918-9852240
13	CAMALANIUGAN, CAGAYAN BLU	Tuzon Building, Bulala, Camalaniugan, Cagayan	0947-8958212
14	CARCAR, CEBU BLU	Door 2 J.P. Rizal St. Poblacion Carcar City, Cebu	0918-9901276
15	DAET, CAMARINES NORTE BLU	Alegre Building, J. Lukban St. Daet Camarines Norte	0918-9485250
16	DIGOS, DAVAO DEL SUR BLU	CPP Building II, Rizal Avenue, Zone 1, Digos City, Davao Del Sur	0918-9485586
17	DIPOLOG, ZAMBOANGA DEL NORTE BLU	SD Arcade, Rizal Ave, Dipolog City, 7100 Zamboanga del Norte	0939-9789016
18	DUMAGUETE, NEGROS OCCIDENTAL BLU	A-3, Ground floor, Central Arcade Building, Cervantes Street, Dumaguete City	0918-9008339
19	ESTANCIA, ILOILO BLU	Old Sacramento Building, Sitio Poblacion Highway Cano-An, Estancia, Iloilo	0918-9432088
20	GERONA, TARLAC BLU	Morayta Street Poblacion 3, Gerona, Tarlac	0920-9676942
21	GINGOOG, MISAMIS ORIENTAL BLU	MRJ Building, Purok 3, Brgy 24 A, Gingoog City, Misamis Oriental	0993-5510461
22	GLAN, SARANGANI BLU	Jose Hombrebueno St., Plaza Rizal, Barangay Poblacion, Glan, Sarangani Province	0918-9853901
23	GUMACA, QUEZON BLU	Rm Building, Maharlika Highway, A. Bonifacio, Barangay Tabing Dagat, Gumaca, Quezon	0918-9645464
24	ILAGAN, ISABELA BLU	Precious Building, Barangay Calamagui 2nd, Ilagan City, Isabela	0956-6428989 / 0998-8564141
25	ILIGAN, LANAO DEL NORTE BLU	Quezon Ave. Ext. Barangay Villaverde, Pob. Iligan City	0918-9397659
26	INFANTA QUEZON BLU	Plaridel St., Poblacion 38, Infanta, Quezon	0928-5133032
27	IRIGA, CAMARINES SUR BLU	Everest Plaza Building, Zone 5, Highway 1, San Miguel, Iriga City	0918-9677626
28	JORDAN, GUIMARAS BLU	Piazza Zemarkato Building, New Site, Barangay San Miguel, Jordan, Guimaras	0917-7733601 / 0918-9656964
29	KABANKALAN, NEGROS OCCIDENTAL BLU	Dinsay Building, National Highway Mabinay, Kabankalan City, Negros Occidental	0918-9068711
30	KIDAPAWAN, NORTH COTABATO BLU	Brookside Building, Datu Ingkal St., Poblacion, Kidapawan City, North Cotobato	0928-5156957
31	KORONADAL, SOUTH COTABATO BLU	Mcm Villamor Building, Gen. San Drive, Zone 2, Koronadal City	0918-9634815
32	LAGAWE, IFUGAO BLU	07 Rizal Avenue, Poblacion East, Lagawe, Ifugao	0917 800 9028
33	LUNA, APAYAO BLU	Stall # 3, Cristobal Building, San Isidro Sur, Luna, Apayao	0928-5161358 / 0906-7627603
34	MALAYBALAY, BUKIDNON	Fortich Street, Barangay 9, Malaybalay City,	0918-9651095

	BLU	Bukidnon	
35	MASBATE, MASBATE BLU	Ross Hotel, Quezon St., Masbate City	0947-8933915
36	MATI, DAVAO ORIENTAL BLU	Madayaway Distributor Inc., Rizal Extension, Mati, Davao Oriental	0918-9628744
37	MIDSAYAP, NORTH COTABATO BLU	LMJ's Commercial Building, Quezon Avenue St., Poblacion 8, Midsayap, Province of Cotabato	0920-9582543
38	NABUNTURAN, DAVAO DE ORO BLU	National Highway, Poblacion, Nabunturan, Davao De Oro	(084) 667-0962 0947-8995189
39	NAGA, CAMARINES SUR BLU	ELS Building. Panganiban Drive, Concepcion Pequeña, Naga City	0917-8619406
40	NAVAL, BILIRAN BLU	Corvera St. Barangay Santissimo Rosario, Naval, Biliran	0928 516 4510
41	ODIONGAN, ROMBLON BLU	JBM Building,Regional Highway, Torrel, Dapawan, Odiongan,Romblon	(042) 752-5615/0928-5132675
42	ORMOC, LEYTE BLU	Real Street District 22, Ormoc City, Leyte	0918-9573287
43	OZAMIS, MISAMIS OCCIDENTAL BLU	JME Building, Rizal Avenue corner Capistrano St., Ozamis City, Misamis Occidental	(088)521-0156 0928-5132675
44	PAGADIAN, ZAMBOANGA DEL SUR BLU	Broca St. corner B. Aquino St., Pagadian, Zamboanga	(062) 947-4345/0928518-7498
45	PASSI, ILOILO BLU	LA Building, M. Palmares Street, Barangay Poblacion Ilawod, Passi City, Iloilo	0918-9067075
46	PUERTO PRINCESA, PALAWAN BLU	Rizal Avenue, corner Roxas St. Brgy. Tagumpay, Puerto Princesa City, Palawan	0999-9916554
47	ROXAS, CAPIZ BLU	1McKinley Building, McKinley corner San Roque Sts., Roxas City	0917-8064432
48	SAN CARLOS, NEGROS OCCIDENTAL BLU	V. Gustilo St., San Carlos City, Negros Occidental	0918-9083793
49	SAN JOSE, NUEVA ECIJA BLU	Maharlika Highway, Barangay Malasin, San Jose City	0928 516 8772
50	SAN NICOLAS, ILOCOS NORTE BLU	Ground Floor Unit 6, Vyv Building, Valdez Center, Barangay 1, San Nicolas, Ilocos Norte	0918-9572802
51	SOGOD, SOUTHERN LEYE BLU	Zone IV, Osmena St. Sogod Southern Leyte	0917 802 7562
52	SOLANO, NUEVA VIZCAYA BLU	2627 ZURMAN, PLAZA, 225 J.P. Rizal Avenue, Poblacion South, Solano, Nueva Vizcaya	0918-9188569
53	SURIGAO, SURIGAO DEL NORTE BLU	Gaisano Capital Mall Building, KM.4 Barangay Luna., Surigao City, Surigao Del Norte	0970-0261659
54	TABUK, KALINGA BLU	Sebastian Building, Purok 3, Bakras, Bulanao, Tabuk City, Kalinga	0928-5187579
55	TAGBILARAN, BOHOL BLU	Old Holy Spirit School Building A, Jacinto Borja corner Remolador Street, Tagbilaran City, 6300 Bohol	0919-9978127
56	TANAY, RIZAL BLU	2nd Floor Manila East Road Cor E. Rodriguez Ave.,Tanay, Rizal	0919 754 1907
57	TANDAG, SURIGAO DEL SUR BLU	Donasco St., Tandag City, Surigao del Sur	0917- 517-2027
58	TANZA, CAVITE BLU	5 Antero Soriano Highway, Daang Amaya 1, Tanza, Cavite	0906-7564722
59	TETUAN, ZAMBOANGA DEL SUR BLU	Unit 05-06 Ground floor, JSB Bldg., Don Alfaro st. Tetuan Zamboanga city	0918-9676227
60	TUBOD, LANAO DEL NORTE BLU	Unit 4 & 5, Crossing, Tubod, Lanao Del Norte	0947-890 5903
61	TUGUEGARAO, CAGAYAN BLU	Luna St., Centro, Tuguegarao, Cagayan	0917-8169491
62	URDANETA, PANGASINAN BLU	Alexander St. Cor. Belmonte St., Barangay Poblacion, Urdaneta City, Pangasinan	0918-9673831
63	VIRAC, CATANDUANES BLU	2nd floor Imperial Building, Gogon Centro, Virac, Catanduanes	09285171547

Notes:

1) Out of 187 branches, 8 are owned premises and 179 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 has future plans to acquire/lease properties, but there are no descriptions/locations of such properties yet at this time.

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 19, 2025, which reported among others, the following: (i) annual report to stockholders and financial statements as of 2024; (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 2024; (iii) election of the Board of Directors; and, (iv) appointment of external auditor.

b) 2025 Annual Report to Stockholders.

c) Financial Statements for the year ended December 31, 2025.

d) Ratification of all acts of the Board of Directors, Officers, Executive Committee, Board Oversight Committees, and other Management Committees during the year 2025, as follows:

Ratification of the following Board and Board Level Committees' Resolutions for the year 2025	
16 January 2025	
1	Approval of the Minutes of the Board during its Special Meeting on 12 December 2024
2	Approval of the Minutes of the Board during its Regular Meeting on 19 December 2024
3	Approval of the Minutes of the Board during its Special Meeting on 19 December 2024
4	Approval of the Minutes of the Executive Committee during its Regular Meeting on 12 December 2024
5	Approval of the Minutes of the Executive Committee during its Regular Meeting on 26 December 2024
6	Approval of Minutes of the Corporate Governance Committee in its Regular Meeting held on 17 October 2024
7	Approval of Minutes of the Audit Committee during its Meeting held on 19 November 2024

8	Ratification of the Executive Committee Resolutions Passed and Approved during its Regular Meeting on 26 December 2024
9	Ratification of the Executive Committee Resolutions Passed and Approved during its Regular Meeting on 9 January 2025
10	Ratification of the Resolutions Passed and Approved by the Corporate Governance Committee during its Regular Meeting held on 19 December 2024
11	Ratification of the Resolutions Passed and Approved by the Audit Committee during its Regular Meeting on 14 January 2025
12	Recall of the Interlocking Appointment of Mr. Jose L. Osmeña, Jr. with China Bank Savings, Inc., as Director
13	Recall of Interlocking Appointment of Mr. Aloysius C. Alday, Jr. with China Bank Savings, Inc., as Non-Director of ExCom Member
14	Interlocking Appointment of Mr. Aloysius C. Alday, Jr. with China Bank Savings, Inc., as Director
15	Financial Performance Report for the Period Ended 31 December 2024
16	LSD - Update on the Status of Significant Cases as of 31 December 2024
17	Officers' Resignation for the Period of 18 December 2024 to 16 January 2025
18	Officers' Retirement for the Period of 1 January 2025
20 February 2025	
19	Approval of the Minutes of the Board during its Regular Meeting held on 16 January 2025
20	Approval of the Minutes of the Executive Committee during its Regular Meeting held on 9 January 2025
21	Approval of the Minutes of the Executive Committee during its Regular Meeting held on 23 January 2025
22	Approval of the Minutes of the Executive Committee during its Special Meeting held on 31 January 2025
23	Approval of Minutes of the Risk Oversight Committee during its Regular Meeting held on 21 November 2024
24	Approval of Minutes of the Related Party Transaction Committee during its Regular Meeting held on 6 December 2024
25	Ratification of the Executive Committee Resolutions Passed and Approved during its Regular Meeting on 23 January 2025
26	Ratification of the Executive Committee Resolutions Passed and Approved during its Special Meeting on 31 January 2025
27	Ratification of the Executive Committee Resolutions Passed and Approved during its Regular Meeting on 13 February 2025
28	Ratification of the Resolutions Passed and Approved by the Risk Oversight Committee during its Regular Meeting on 16 January 2025
29	Ratification of the Resolutions Passed and Approved by the Related Party Transaction Committee during its Regular Meeting held on 6 February 2025
30	Financial Performance Report for the Period Ended 31 January 2025
31	DOSRI Sale and Reclassification of ROPA Vehicles a. DOSRI Sale of ROPA Motor Vehicle - Service Vehicle for CBC RBB, Branch Operations Support Division b. Car Lease Availment of Mr. Emmuel Gregory B. Del Mundo, BM of RBG Del Monte Branch c. Car Loan Availment of Mr. Ian Paul R. Luis, Product Manager of Internet Banking, Digital Banking and Alternative Channels

	d. Service Vehicle for APD Gingoog Branch e. Service Vehicle for APD Ipil Branch f. Service Vehicle for APD Tubod Branch
32	Officers' Resignation for the Period of 15 January 2025 to 16 February 2025
33	Officers' Retirement for the Period of 17 January 2025 to 16 February 2025
34	Appointment of Ms. Colleen Rosemarie B. Reyes as Officer-in-Charge (OIC) of Risk Management Division (RMD) effective 1 January 2025.
35	Approval request for – MCBL Medical Secure
20 March 2025	
36	Approval of the Minutes of the Board during its Regular Meeting on 20 February 2025
37	Approval of the Minutes of the Executive Committee during its Regular Meeting on 13 February 2025
38	Approval of the Minutes of the Executive Committee during its Regular Meeting on 27 February 2025
39	Approval of Minutes of the Joint Special Meeting of Corporate Governance and Nomination Committees held on 5 December 2024.
40	Approval of the Minutes of the Corporate Governance Committee during its Regular Meeting on 19 December 2024
41	Approval of Minutes of the Audit Committee during its Regular Meeting held on 14 January 2025
42	Ratification of the Executive Committee Resolutions Passed and Approved during its Regular Meeting on 27 February 2025
43	Ratification of the Executive Committee Resolutions Passed and Approved during its Regular Meeting on 13 March 2025
44	Ratification of the Corporate Governance Committee Resolutions Passed and Approved during its Regular Meeting on 20 February 2025
45	Ratification of the Corporate Governance Committee Resolutions Passed and Approved during its Special Meeting on 6 March 2025
46	Ratification of the Retirement Committee Resolutions Passed and Approved during its Meeting on 26 February 2025
47	Ratification of the Audit Committee Resolutions Passed and Approved during its Regular Meeting on 11 March 2025
48	Setting of the 2025 Annual Stockholders' Meeting
49	Approval of CBS Audited Financial Statements for the year ended 31 December 2024
50	Recommendation for 16th Month Pay for CBS Employees
51	Financial Performance Report for the Period Ended 28 February 2025
52	Promotion of Human Resources Division Head, Atty. Josephine F. Fernandez, from First Vice President I (FVPI) to First Vice President II (FVPII) effective upon Board approval.
53	Promotion of Mr. Luis Bernardo A. Puhawan, Controllership Group Head, from First Vice President II to Senior Vice President effective upon Board approval.
54	Promotion of Mr. Frederick M. Pineda, Group Head of Centralized Operations Group (COG), from Vice President II to First Vice President I effective upon Board approval.
55	Appointment of Mr. Jan Nikolai M. Lim as Retail Banking Group Head

56	Appointment of Ms. Kristine Michelle C. Broadhurst as Consumer Lending Group Head
57	Recall of Secondment Appointment of Mr. Jaydee P. Caparas
29 April 2025	
58	Approval of the Minutes of the Board during its Regular Meeting on 20 March 2025
59	Approval of the Minutes of the Executive Committee during its Regular Meeting on 13 March 2025
60	Approval of the Minutes of the Executive Committee during its Regular Meeting on 27 March 2025
61	Approval of the Minutes of the Executive Committee during its Regular Meeting on 10 April 2025
62	Approval of the Minutes of the Risk Oversight Committee during its Regular Meeting on 16 January 2025
63	Approval of Minutes of the Related Party Transaction Committee during its Regular Meeting held on 6 February 2025
64	Ratification of the Executive Committee Resolutions Passed and Approved during its Regular Meeting on 27 March 2025
65	Ratification of the Executive Committee Resolutions Passed and Approved during its Regular Meeting on 10 April 2025
66	Ratification of the Executive Committee Resolutions Passed and Approved during its Regular Meeting on 24 April 2025
67	Ratification of the Corporate Governance Committee and Risk Oversight Committee Resolutions Passed and Approved during its Joint Meeting on 20 March 2025
68	Ratification of the Corporate Governance Committee and Nomination Committee Resolutions Passed and Approved during its Joint Meeting on 3 April 2025
69	Ratification of the Related Party Transaction Committee Resolutions Passed and Approved during its Regular Meeting on 3 April 2025
70	Endorsement of Nominations to the Board of Directors of China Bank Savings, Inc. (CBSI)
71	Financial Performance Report for the Period Ended 31 March 2025
72	DOSRI Sale and Reclassification of ROPA Vehicles a. DOSRI Sale of ROPA Motor Vehicle - Service Vehicle for CBC Institutional & Transaction Advisor Department (Office of the President) b. Sale Reclassification of ROPA Motor Vehicle - Car Lease Availment of Ms. Agana L. Suarez, Manager, Account Officer, Personal Loans Division
73	Recommendation for Promotion of Ms. Colleen Rosemere B. Reyes, from Officer-in-Charge (OIC) to Division Head of Risk Management Division (RMD), and from Senior Manager to Assistant Vice President, effective upon Board approval
74	2025 Merit Increase for CBSI Officers and Supervisors
15 May 2025	
75	Approval of the Minutes of the Board during its Regular Meeting on 29 April 2025
76	Approval of the Minutes of the Executive Committee during its Regular Meeting on 24 April 2025
77	Approval of the Minutes of the Corporate Governance Committee during its Regular Meeting on 20 February 2025
78	Approval of the Minutes of the Corporate Governance Committee during its Special Meeting on 6 March 2025
79	Approval of the Minutes of the Corporate Governance Committee and Risk Oversight Committee during its Joint Meeting on 20 March 2025

80	Approval of the Minutes of the Corporate Governance Committee and Nomination Committee during its Joint Meeting on 3 April 2025
81	Approval of Minutes of the Audit Committee during its Regular Meeting held on 11 March 2025
82	Ratification of the Executive Committee Resolutions Passed and Approved during its Regular Meeting on 8 May 2025
83	Ratification of the Corporate Governance Committee Resolutions Passed and Approved during its Regular Meeting on 29 April 2025
84	Ratification of the Audit Committee Resolutions Passed and Approved during its Regular Meeting on 13 May 2025
85	Financial Performance Report for the Period Ended 30 April 2025
86	2024 Performance Bonus for CBSI Officers and Supervisors
19 June 2025	
87	Organizational Matters a. Composition of Board-level Committees b. Appointment of Mr. Philip S. L. Tsai as Lead Independent Director c. Composition of Management-level Committees d. Election of Key Officers of the Bank for the Ensuing Year 2025-2026 e. Re-appointment of Officers - AM and Up, and Interlocked/Seconded Officers for the Ensuing Year 2025-2026
88	Approval of the Minutes of the Board during its Regular Meeting on 15 May 2025
89	Approval of the Minutes of the Executive Committee during its Regular Meeting on 8 May 2025
90	Approval of the Minutes of the Executive Committee during its Regular Meeting on 22 May 2025
91	Approval of the Minutes of the Risk Oversight Committee during its Regular Meeting on 20 March 2025
92	Ratification of the Executive Committee Resolutions Passed and Approved during its Regular Meeting on 22 May 2025
93	Ratification of the Executive Committee Resolutions Passed and Approved during its Regular Meeting on 13 June 2025
94	Ratification of the Risk Oversight Committee Resolutions Passed and Approved during its Regular Meeting on 15 May 2025
95	Ratification of the Resolutions Passed and Approved by the Nomination and Corporate Governance Committees during its Special Joint Meeting on 5 June 2025
96	Subscription of 10,000,000 Common Shares by CBC
97	Increase in Authorized Capital Stock
98	Review of Operations as of 31 May 2025
99	Reclassification of ROPA Vehicles a. Service Vehicle for APD Ilagan Branch b. Service Vehicle for APD Iligan Branch c. Service Vehicle for APD Ozamiz Branch d. Service Vehicle for APD Vigan Branch
100	Updates on the Meycauayan Branch Incident
17 July 2025	
101	Approval of the Minutes of the Board during its Regular Meeting on 19 June 2025
102	Approval of the Minutes of the Executive Committee during its Regular Meeting on 13 June 2025
103	Approval of the Minutes of the Executive Committee during its Regular Meeting on 26

	June 2025
104	Approval of the Minutes of the Corporate Governance Committee during its Regular Meeting on 29 April 2025
105	Approval of the Minutes of the Nomination Committee and Corporate Governance Committee during its Joint Meeting on 5 June 2025
106	Approval of Minutes of the Audit Committee during its Regular Meeting held on 13 May 2025
107	Ratification of the Executive Committee Resolutions Passed and Approved during its Regular Meeting on 26 June 2025
108	Ratification of the Executive Committee Resolutions Passed and Approved during its Regular Meeting on 10 July 2025
109	Ratification of the Corporate Governance Committee Resolutions Passed and Approved during its Regular Meeting on 19 June 2025
110	Ratification of the Audit Committee Resolutions Passed and Approved during its Regular Meeting on 15 July 2025
111	Financial Performance Report for the Period Ended 30 June 2025
112	Reclassification of Real and Other Properties Acquired / Non-Current Asset Held for Sale (ROPA/NCAHS) to Bank Premises, Furniture and Equipment (PFFE), namely: a. Service Vehicle for APD Bontoc Branch b. Service Vehicle for APD Butuan Branch c. Service Vehicle for APD Butuan Branch d. Service Vehicle for APD Isulan Branch e. Service Vehicle for APD Kidapawan Branch f. Service Vehicle for APD Lingayen Branch g. Service Vehicle for APD Midsayap Branch h. Service Vehicle for APD Naga Branch i. Service Vehicle for APD Puerto Princesa Branch j. Service Vehicle for APD Tagum Branch k. Service Vehicle for APD Taytay Branch
113	MCBL Secure Pinoy Credit Life Product
28 August 2025	
114	Approval of the Minutes of the Board during its Regular Meeting on 17 July 2025
115	Approval of the Minutes of the Executive Committee during its Regular Meeting on 10 July 2025
116	Approval of the Minutes of the Executive Committee during its Regular Meeting on 24 July 2025
117	Approval of the Minutes of the Risk Oversight Committee during its Regular Meeting on 15 May 2025
118	Approval of the Minutes of the Related Party Transaction Committee during its Meeting on 3 April 2025
119	Approval of the Minutes of the Nomination Committee during its Regular Meeting on 4 August 2025
120	Approval of the Minutes of the Corporate Governance Committee during its Meeting on 19 June 2025
121	Ratification of the Executive Committee Resolutions Passed and Approved during its Regular Meeting on 24 July 2025
122	Ratification of the Executive Committee Resolutions Passed and Approved during its Regular Meeting on 14 August 2025
123	Ratification of the Risk Oversight Committee Resolutions Passed and Approved during

	its Regular Meeting on 17 July 2025
124	Ratification of the Risk Oversight Committee Resolutions Passed and Approved during its Special Meeting on 21 July 2025
125	Ratification of the Nomination Committee Resolutions Passed and Approved during its Regular Meeting on 4 August 2025
126	Ratification of the Related Party Transaction Committee Resolutions Passed and Approved during its Regular Meeting on 7 August 2025
127	Ratification of the Corporate Governance Committee Resolutions Passed and Approved during its Regular Meeting on 27 August 2025
128	Financial Performance Report for the Period Ended 31 July 2025
129	DOSRI Sale of NPAP BF Homes CTC Ricardo Bangyay Buyer: Spouses Eugene Mendoza (CBS-SAVP) and Conchita Mendoza (RPT/DOSRI) Offered Price: Php 1,750,000.00
130	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: a. Car Plan Availment of Januario Divino Muriel P. Nazareno Team Head, IBS Combank IV – Team 42 b. Car Lease Availment of Martin Vincent C. Dy M / Business Manager, RBG – Plaza, Sta. Cruz Branch c. Service Vehicle for APD Antique Branch d. Service Vehicle for APD Iloilo Branch e. Service Vehicle for APD Lagawe Branch f. Service Vehicle for APD Luna Branch g. Service Vehicle for APD Roxas Branch h. Service Vehicle for APD San Nicolas Branch i. Service Vehicle for APD Sogod Branch j. Service Vehicle for APD Sorsogon Branch k. Service Vehicle for APD Tagaytay Branch l. Service Vehicle for APD Tetuan Branch
131	Approval to Cross-Sell MCBL Goal Ready
18 September 2025	
132	Approval of the Minutes of the Board during its Regular Meeting on 28 August 2025
133	Approval of the Minutes of the Executive Committee during its Regular Meeting on 14 August 2025
134	Approval of the Minutes of the Executive Committee during its Regular Meeting on 28 August 2025
135	Approval of the Minutes of the Related Party Transaction Committee during its Regular Meeting on 7 August 2025
136	Approval of the Minutes of the Audit Committee during its Meeting on 15 July 2025
137	Ratification of the Executive Committee Resolutions Passed and Approved during its Regular Meeting on 28 August 2025
138	Ratification of the Executive Committee Resolutions Passed and Approved during its Special Meeting on 5 September 2025
139	Ratification of the Executive Committee Resolutions Passed and Approved during its Regular Meeting on 11 September 2025
140	Ratification of the Related Party Transaction Committee Resolutions Passed and Approved during its Regular Meeting on 8 September 2025

141	Ratification of the Audit Committee Resolutions Passed and Approved during its Regular Meeting on 16 September 2025
142	a. Financial Performance Report for the Period Ended 31 August 2025 b. APD PLI Ranking Q2 2025
143	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: a. Car Lease Availment of Rexis G. Tejada M / Marketing Officer of APD Lending Group - Cadiz
144	Update on the Status of Significant Cases as of 31 July 2025
145	Proposal to Donate ROPA Unit as Major Prize for NTM–Visayas Celebration • Unit: 2024 Mitsubishi Mirage • Plate No.: DBQ7739 • Color: Gray
16 October 2025	
146	Approval of the Minutes of the Board during its Regular Meeting on 18 September 2025
147	Approval of the Minutes of the Executive Committee during its Special Meeting on 5 September 2025
148	Approval of the Minutes of the Executive Committee during its Regular Meeting on 11 September 2025
149	Approval of the Minutes of the Executive Committee during its Regular Meeting on 25 September 2025
150	Approval of the Minutes of the Related Party Transaction Committee during its Regular Meeting on 8 September 2025
151	Ratification of the Executive Committee Resolutions Passed and Approved during its Regular Meeting on 25 September 2025
152	Ratification of the Executive Committee Resolutions Passed and Approved during its Regular Meeting on 9 October 2025
153	Ratification of the Risk Oversight Committee Resolutions Passed and Approved during its Regular Meeting on 18 September 2025
154	Ratification of the Related Party Transaction Committee Resolutions Passed and Approved during its Regular Meeting on 2 October 2025
155	Financial Performance Report for the Period Ended 30 September 2025
156	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: a. Car Plan Availment of Anne Yvette A. Escano SM/ Commercial FX Division / Market Sales Group / Financial Markets Segment b. Car Lease Availment of Jefferson B. Ursabia – SM / Performance Quality and Analytics Unit Head – Gen. Santos City c. Service Vehicles for SME Lending Group
157	Designation of the following CBC and CBSI personnel as Authorized Signatories for Government Transactions (SSS, BIR, Philhealth and Pag-IBIG)
158	Designation of the following Officers as Authorized Signatories for BSP Transactions
20 November 2025	
159	Approval of the Minutes of the Board during its Regular Meeting on 16 October 2025
160	Approval of the Minutes of the Executive Committee during its Regular Meeting on 9 October 2025

161	Approval of the Minutes of the Executive Committee during its Regular Meeting on 23 October 2025
162	Approval of the Minutes of the Risk Oversight Committee during its Regular Meeting on 17 July 2025
163	Approval of the Minutes of the Risk Oversight Committee during its Special Meeting on 21 July 2025
164	Approval of the Minutes of the Related Party Transaction Committee during its Regular Meeting on 2 October 2025
165	Approval of the Minutes of the Corporate Governance Committee during its Regular Meeting on 27 August 2025
166	Approval of the Minutes of the Audit Committee during its Regular Meeting on 16 September 2025
167	Ratification of the Executive Committee Resolutions Passed and Approved during its Regular Meeting on 23 October 2025
168	Ratification of the Executive Committee Resolutions Passed and Approved during its Regular Meeting on 13 November 2025
169	Ratification of the Corporate Governance Committee Resolutions Passed and Approved during its Regular Meeting on 16 October 2025
170	Ratification of the Related Party Transaction Committee Resolutions Passed and Approved during its Regular Meeting on 6 November 2025
171	Ratification of the Resolutions Passed and Approved by the Nomination and Corporate Governance Committees during its Special Joint Meeting on 6 November 2025
172	Ratification of the Audit Committee Resolutions Passed and Approved during its Regular Meeting on 18 November 2025
173	Financial Performance Report for the Period Ended 31 October 2025
174	CBS 2026-2030 Business Plan
175	Approval to deal with Counterparties Tagged as RPT a. Approval to Transact with BDO Unibank, Inc. b. Approval to Transact with China Banking Corporation c. Approval to Transact with China Bank Capital Corporation
176	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: a. Replacement of Motor Vehicle of Mr. Januario Divino Muriel P. Nazareno b. Car Lease Availment of Franco Allan P. Jimena AVP / Compliance and Governance Officer / Strategic Support Division / Centralized Operation Group c. Service Vehicle for APD Cabarroguis Branch d. Service Vehicle for APD Glan Branch e. Service Vehicle for APD Ipil Branch f. Service Vehicle for APD Isulan Branch g. Service Vehicle for APD Puerto Princesa Branch h. Service Vehicle for APD Santiago Branch i. Service Vehicle for APD Tubod Branch j. Service Vehicle for APD Vigan Branch
177	Authorized Signatories for Government Transactions (SSS, BIR, Philhealth and PAG-IBIG)
178	Enhancement of CBS Benefits

18 December 2025	
179	Approval of the Minutes of the Board during its Regular Meeting on 20 November 2025
180	Approval of the Minutes of the Executive Committee during its Regular Meeting on 13 November 2025
181	Approval of the Minutes of the Executive Committee during its Regular Meeting on 27 November 2025
182	Approval of the Minutes of the Risk Oversight Committee during its Regular Meeting on 18 September 2025
183	Approval of the Minutes of the Related Party Transaction Committee during its Regular Meeting on 6 November 2025
184	Approval of the Minutes of the Remuneration Committee during its Regular Meeting on 10 December 2024
185	Approval of the Minutes of the Retirement Committee during its Regular Meeting on 26 February 2025
186	Ratification of the Executive Committee Resolutions Passed and Approved during its Regular Meeting on 27 November 2025
187	Ratification of the Executive Committee Resolutions Passed and Approved during its Regular Meeting on 11 December 2025
188	Ratification of the Risk Oversight Committee Resolutions Passed and Approved during its Regular Meeting on 20 November 2025
189	Ratification of the Related Party Transaction Committee Resolutions Passed and Approved during its Regular Meeting on 4 December 2025
190	Ratification of the Remuneration Committee Resolutions Passed and Approved during its Regular Meeting on 2 December 2025
191	Ratification of the Retirement Committee Resolutions Passed and Approved during its Regular Meeting on 2 December 2025
192	Proposed 2026 Schedule of Meetings of the CBS Board and Board-Level Committees
193	Financial Performance Report for the Period Ended 30 November 2025
194	CBS 2026 – 2030 Revised Business Plan and Projections
195	Update on the Meycauayan Branch Case
196	Company Line Renewal of Goldilocks Group of Companies: 1. Goldilocks Bakeshop, Inc. 2. The Caramel Pearl, Inc.
197	Approval to Avail of the Revolving Long-Term Facility Granted by China Banking Corporation and Authorized Signatories

198	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: a. CBC Financial Markets Segment – Business Management Division b. Car Lease Availment of Reinalyn C. Alde SAM / Business Manager / Retail Banking Group – Cubao Branch c. Service Vehicle for APD Cabanatuan Branch d. Service Vehicle for APD Orani Branch e. Service Vehicle for APD Alaminos Branch f. Service Vehicle for APD Bontoc Branch g. Service Vehicle for APD Botolan Branch h. Service Vehicle for APD Cebu Branch i. Service Vehicle for APD Gumaca Branch j. Service Vehicle for APD Mati Branch k. Service Vehicle for APD Naga Branch l. Service Vehicle for APD San Francisco Branch m. Service Vehicle for APD San Nicolas Branch n. Service Vehicle for APD Solano Branch o. Service Vehicle for APD Tanauan Branch p. Service Vehicle for APD Urdaneta Branch q. Service Vehicle for CBS – ASD Head Office r. Service Vehicle for CBS – ASD Head Office s. Service Vehicle for CBS – ASD Head Office
18 December 2026 (Special)	
199	2025 Performance Assessment of CBS President, Mr. James Christian T. Dee

Ratification of the following Board and Board Level Committees' Resolutions for the period January to April 2026	
22 January 2026	
1	Approval of the Minutes of the Board during its Regular Meeting on 18 December 2025
2	Approval of the Minutes of the Board during its Special Meeting on 18 December 2025
3	Approval of the Minutes of the Executive Committee during its Regular Meeting on 11 December 2025
4	Approval of the Minutes of the Executive Committee during its Regular Meeting on 26 December 2025
5	Approval of the Minutes of the Corporate Governance Committee during its Regular Meeting on 16 October 2025
6	Approval of the Minutes of the Joint Meeting of the Nomination and Corporate Governance Committee held on 06 November 2025
7	Approval of the Minutes of the Related Party Transaction Committee during its Regular Meeting on 4 December 2025
8	Approval of the Minutes of the Audit Committee during its Regular Meeting on 18 November 2025
9	Ratification of the Executive Committee Resolutions Passed and Approved during its Regular Meeting on 26 December 2025
10	Ratification of the Executive Committee Resolutions Passed and Approved during its Regular Meeting on 15 January 2026
11	Ratification of the Corporate Governance Committee Resolutions Passed and Approved during its Regular Meeting on 18 December 2025

12	Ratification of the Related Party Transaction Committee Resolutions Passed and Approved during its Regular Meeting on 8 January 2026
13	Ratification of the Nomination Committee and Corporate Governance Committee Resolutions Passed and Approved during its Special Meeting on 8 January 2026
14	Ratification of the Audit Committee Resolutions Passed and Approved during its Regular Meeting on 20 January 2026
15	Financial Performance Report for the Period Ended 31 December 2025
16	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: a. CBC Wealth Management Group b. Car Loan Availment of Leah Rose T. Morano SAM / Region Head / Sales Sourcing and Account Generation Division – APD Lending Group c. Service Vehicle for APD Abra Branch d. Service Vehicle for APD Calapan Branch e. Service Vehicle for APD Camalaniugan Branch f. Service Vehicle for APD San Jose, Occ. Branch g. Service Vehicle for APD Sorsogon Branch h. Service Vehicle for APD Tagaytay Branch
19 February 2026	
17	Approval of the Minutes of the Board during its Regular Meeting on 22 January 2026
18	Approval of the Minutes of the Executive Committee during its Regular Meeting on 15 January 2026
19	Approval of the Minutes of the Executive Committee during its Regular Meeting on 29 January 2026
20	Approval of the Minutes of the Risk Oversight Committee during its Regular Meeting on 20 November 2025
21	Approval of the Minutes of the Related Party Transaction Committee during its Regular Meeting on 8 January 2026
22	Ratification of the Executive Committee Resolutions Passed and Approved during its Regular Meeting on 29 January 2026
23	Ratification of the Executive Committee Resolutions Passed and Approved during its Regular Meeting on 12 February 2026
24	Ratification of the Risk Oversight Committee Resolutions Passed and Approved during its Regular Meeting on 22 January 2026
25	Ratification of the Related Party Transaction Committee Resolutions Passed and Approved during its Regular Meeting on 5 February 2026
26	Ratification of the Related Party Transaction Committee Resolutions Passed and Approved during its Special Meeting on 11 February 2026
27	Financial Performance Report for the Period Ended 31 January 2026
28	Update on the Status of Significant Accounts and Cases as of 31 December 2025
29	DOSRI / RP Transaction with CBC and CIBI
30	Reclassification of Real and Other Properties Acquired / Non-Current Asset Held for Sale (ROPA/NCAHS) to Bank Premises, Furniture and Equipment (PFFE), namely: a. Service Vehicle for APD Palawan Branch b. Service Vehicle for APD Dipolog Branch c. Service Vehicle for SME Lending Group
19 March 2026	
31	Approval of the Minutes of the Board during its Regular Meeting on 19 February 2026

32	Approval of the Minutes of the Executive Committee during its Regular Meeting on 12 February 2026
33	Approval of the Minutes of the Executive Committee during its Regular Meeting on 26 February 2026
34	Approval of the Minutes of the Corporate Governance Committee during its Regular Meeting on 18 December 2025
35	Approval of the Minutes of the Related Party Transaction Committee during its Regular Meeting on 5 February 2026
36	Approval of the Minutes of the Related Party Transaction Committee during its Special Meeting on 11 February 2026
37	Approval of Minutes of the Audit Committee during its Regular Meeting held on 20 January 2026
38	Ratification of the Executive Committee Resolutions Passed and Approved during its Regular Meeting on 26 February 2026
39	Ratification of the Executive Committee Resolutions Passed and Approved during its Regular Meeting on 12 March 2026
40	Ratification of the Corporate Governance Committee Resolutions Passed and Approved during its Regular Meeting on 19 February 2026
41	Ratification of the Related Party Transaction Committee Resolutions Passed and Approved during its Regular Meeting on 5 March 2026
42	Ratification of the Audit Committee Resolutions Passed and Approved during its Regular Meeting on 17 March 2026
43	Ratification of the Risk Oversight Committee Resolutions Passed and Approved during its Special Meeting on 19 March 2026
44	Setting of the 2026 Annual Stockholders' Meeting
45	Approval of CBS Audited Financial Statements for the year ended 31 December 2025
46	a. Financial Performance Report for the Period Ended 28 February 2026 b. APD PLI Ranking Q4 2025
47	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: a. CBC Wealth Management Group b. Albert Acedo SAM / Branch Cashier – CBC Banilad Cebu City Branch c. Car Lease Availment of Gilton S. Samilin Senior Manager / Region Head; Region 12 / Direct Sales / APDLG d. Service Vehicle for Acquired Assets Division
48	Modifications on the Table of Organization of China Bank Savings (CBS)
23 April 2026	
49	Approval of the Minutes of the Board during its Regular Meeting on 19 March 2026
50	Approval of the Minutes of the Executive Committee during its Regular Meeting on 12 March 2026
51	Approval of the Minutes of the Executive Committee during its Regular Meeting on 26 March 2026
52	Approval of the Minutes of the Risk Oversight Committee during its Regular Meeting on 22 January 2026
53	Approval of the Minutes of the Related Party Transaction Committee during its Regular Meeting on 5 March 2026
54	Approval of Minutes of the Nomination Committee and Corporate Governance

	Committee during its Joint Meeting held on 8 January 2026
55	Approval of the Minutes of the Retirement Committee during its Regular Meeting on 2 December 2025
56	Approval of Minutes of the Remuneration Committee during its Regular Meeting held on 2 December 2025
57	Ratification of the Executive Committee Resolutions Passed and Approved during its Regular Meeting on 26 March 2026
58	Ratification of the Executive Committee Resolutions Passed and Approved during its Regular Meeting on 16 April 2026
59	Ratification of the Risk Oversight Committee Resolutions Passed and Approved during its Regular Meeting on 19 March 2026
60	Ratification of the Related Party Transaction Committee Resolutions Passed and Approved during its Regular Meeting on 10 April 2026
61	Ratification of the Nomination Committee and Corporate Governance Committee Resolutions Passed and Approved during its Joint Meeting on 10 April 2026
62	Endorsement of Nominations to the Board of Directors of China Bank Savings, Inc. (CBSI)
63	a. Financial Performance Report for the Period Ended 31 March 2026 b. CBS Mobile Banking Application Projects
64	Update on the Status of Significant Accounts and Cases as of 31 March 2026
65	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: a. Car Lease Availment of Bernardo Labastida Manager / Region Head; APD Region 7 b. Car Lease Availment of Abigael C. Victoria, Manager / Division Head; Alternative Channels Division, Digital Business Banking Group c. Service Vehicle for Administrative Services Department d. Service Vehicle for APD Antique Branch e. Service Vehicle for APD Batangas P. Burgos Branch f. Service Vehicle for APD Cabarroguis Branch g. Service Vehicle for APD Calauag, Quezon Branch h. Service Vehicle for APD Camalaniugan Branch i. Service Vehicle for APD Capas, Tarlac Branch j. Service Vehicle for APD Cotabato Branch k. Service Vehicle for APD Digos Branch l. Service Vehicle for APD Dumaguete Branch m. Service Vehicle for APD EDSA Grand Branch n. Service Vehicle for APD Estancia Branch o. Service Vehicle for APD Kabankalan Branch p. Service Vehicle for APD Kalibo Branch q. Service Vehicle for APD Lingayen Branch r. Service Vehicle for APD Pampanga Branch s. Service Vehicle for APD Roxas Branch t. Service Vehicle for APD San Carlos Branch u. Service Vehicle for APD San Carlos Branch v. Service Vehicle for APD Solano Branch w. Service Vehicle for APD Tanay Branch
66	2026 Merit Increase for CBSI Officers

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 June 2025 to May 2026

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:

Material Related Party Transaction	Date Approved/ Ratified by the Board
1. Renewal of Omnibus Line Facility Deal with China Banking Corporation	28 August 2025
2. Approval to deal with Counterparties Tagged as RPT a. Approval to Transact with BDO Unibank, Inc. b. Approval to Transact with China Banking Corporation c. Approval to Transact with China Bank Capital Corporation	20 November 2025
3. Company Line Renewal of Goldilocks Group of Companies: a. Goldilocks Bakeshop, Inc. b. The Caramel Pearl, Inc.	18 December 2025
4. Approval to Avail of the Revolving Long-Term Facility Granted by China Banking Corporation	18 December 2025
5. DOSRI / RP Transaction with CBC and CIBI	19 February 2026
6. Material Related Party Transaction: Paramount Cars, Inc.	21 May 2026

16. Matters Not Required to be Submitted: Not applicable

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

Amendment of Charters: None to Report

18. Other Proposed Action: Not applicable

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

1. Stockholders of record as of May 18, 2026, 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 the 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, 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 2025 Annual Report (SEC Form 17-A) can be accessed through CBS website, pursuant to SEC Notice dated 11 March 2026, 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 2026.

After reasonable inquiry and to the best of my knowledge and belief, I certify that all information given in this Information Statement is true, complete and correct. This Statement is signed on this 22nd day of May 2026 at Makati City, Metro Manila Philippines.

CHINA BANK SAVINGS, INC.

By:

Atty. ARTURO JOSE M. CONSTANTINO III
Corporate Secretary