BALANCE SHEET

Head Office and Branches
As of September 30, 2026

ASSETS	CURRENT QUARTER	PREVIOUS QUARTER
Cash and Cash Items	₱ 2,677,507,992.17	₱ 2,659,837,852.12
Due From Bangko Sentral ng Pilipinas	6,975,845,568.15	7,637,112,014.55
Due from Other Central Banks and Banks - Net	3,072,526,797.08	2,958,584,462.18
Financial Assets at Fair Value through Profit or Loss (FVPL) 1/	49,350,050.86	49,881,142.66
Financial Assets at Fair Value through Other Comprehensive Income (FVOCI) - Net	29,145,604,204.62	31,572,233,477.77
Debt Securities at Amortized Cost - Net	9,720,182,599.86	9,601,053,288.67
Loans to Bangko Sentral ng Pilipinas	-	-
Interbank Loans Receivable	-	-
Loans and Receivables - Others	165,543,076,199.67	158,847,076,093.80
Loans and Receivables Arising from RA/CA/PR/SLB	4,100,000,000.00	3,900,000,000.00
Total Loan Portfolio (TLP) - Gross	169,643,076,199.67	162,747,076,093.80
Allowance for Credit Losses 2/	3,007,062,374.85	3,019,566,102.49
Total Loan Portfolio - Net	166,636,013,824.82	159,727,509,991.31
Equity Investment in Subsidiaries, Associates and Joint Ventures - Net	2,192,208.00	2,192,208.00
Bank Premises, Furniture, Fixture and Equipment - Net	2,158,994,945.73	2,121,370,880.16
Real and Other Properties Acquired - Net	1,389,501,984.92	1,381,260,226.42
Sales Contract Receivables - Net	975,945,894.38	1,004,537,639.60
Non-Current Assets Held for Sale	915,608,600.34	967,282,480.04
Other Assets - Net	5,881,057,607.55	5,941,092,688.79
Net Due from Head Office/Branches/Agencies (Philippine branch of a foreign bank)	-	-
TOTAL ASSETS	₱ 229,600,332,278.49	₱ 225,623,948,352.27

LIABILITIES		
Financial Liabilities at Fair Value through Profit or Loss (FVPL) 3/	₱ -	₱ -
Deposit Liabilities	202,297,956,102.42	199,423,187,922.53
Due to Other Banks	-	-
Bills Payable	-	-
BSP (Rediscounting and Other Advances)	-	-
Interbank Loans Payable	-	-
Other Borrowings, including Deposit Substitutes	-	-
Bonds Payable-Net	-	-
Unsecured Subordinated Debt - Net	-	-
Redeemable Preferred Shares	-	-
Other Liabilities	4,635,877,029.78	4,067,200,132.67
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	-	-
TOTAL LIABILITIES	₱ 206,933,833,132.20	₱ 203,490,388,055.20

STOCKHOLDERS' EQUITY		
Capital Stock	₱ 12,543,579,100.00	₱ 12,543,579,100.00
Additional Paid-In Capital	467,849,012.00	467,849,012.00
Undivided Profits	1,712,413,434.22	1,014,161,052.74
Retained Earnings	8,282,688,909.96	8,282,774,173.74
Other Capital Accounts	(340,031,309.89)	(174,803,041.41)
Assigned Capital	-	-
TOTAL STOCKHOLDERS' EQUITY	₱ 22,666,499,146.29	₱ 22,133,560,297.07
TOTAL LIABILITIES & STOCKHOLDERS' EQUITY	₱ 229,600,332,278.49	₱ 225,623,948,352.27

CONTINGENT ACCOUNTS		
Guarantees Issued	₱ -	₱ -
Financial Standby Letters of Credit	-	-
Performance Standby Letters of Credit	58,780,866.25	59,337,225.00
Commercial Letters of Credit	-	-
Trade Related Guarantees	-	-
Commitments	2,601,201,443.40	2,575,803,897.87
Spot Foreign Exchange Contracts	-	-
Securities Held Under Custodianship by Bank Proper	-	-
Trust Department Accounts	-	-
Derivatives	-	-
Others	28,322,794.21	11,566,732.90
TOTAL CONTINGENT ACCOUNTS	₱ 2,688,305,103.86	₱ 2,646,707,855.77

FINANCIAL INDICATORS (in %)		
ASSET QUALITY		
Gross Non-Performing Loans (NPL) Ratio	2.68	2.83
Net NPL Ratio	1.40	1.43
Gross NPL Coverage Ratio	66.26	65.62
Net NPL Coverage Ratio	52.76	54.39
RELATED PARTY TRANSACTIONS		
Ratio of Loans to Related Parties to gross TLP	0.79	0.82
Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties	-	-
Ratio of DOSRI Loans to gross TLP	0.39	0.52
Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI	-	-
LIQUIDITY		
Liquidity Coverage Ratio 4/	117.05	128.77
Net Stable Funding Ratio 4/	120.26	123.57
Minimum Liquidity Ratio 5/	-	-
PROFITABILITY		
Return on Equity (ROE)	10.35	9.26
Return on Assets	1.03	0.92
Net Interest Margin	5.34	5.23
CAPITAL ADEQUACY		
Common Equity Tier 1 Ratio 4/	11.17	11.31
Tier 1 Capital Ratio	11.17	11.31
CAR	12.07	12.17
LEVERAGE		
Basel III Leverage Ratio 4/	8.29	8.23
Deferred Charges not yet Written Down	-	-

1/ This account is comprised of Financial Assets Held for Trading (HFT), Debt Securities Designated at FVPL, and Other Financial Assets Mandatorily Measured at FVPL.
2/ This acccount is comprised of Specific Allowance for Credit Losses and General Loan Loss Provision.
3/ This account is comprised of Financial Liabilities Held for Trading, and Financial Liabilities Designated at FVPL.
4/ Only applicable to All Universal and Commercial Banks and their subsidiary banks.
5/ Only applicable to All Stand-alone TBs, RBs, and CoopBanks

REPUBLIC OF THE PHILIPPINES)
Makati City) S.S.

We, LUIS BERNARDO A. PUHAWAN and JAMES CHRISTIAN T. DEE of the above mentioned bank do solemnly swear, that all matters set forth in the above Balance Sheet are true and correct to the best of our knowledge and belief.

(Sgd.) LUIS BERNARDO A. PUHAWAN
SVP, Controller

(Sgd.) JAMES CHRISTIAN T. DEE
President

SUBSCRIBED AND SWORN to before me this 19th day of November, 2026 at Makati City, affiants exhibiting to me their Driver's License Nos D16-94-111980 and N01-90-107895, respectively.

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Series of 2026

ATTY. JONAS CESAR C. MANGROBANG III
Notary Public until December 31, 2026
Appointment No. M-021 (2025-2026) 12/16/2024 for Makati City
Roll No 59531/ IBP Lifetime Member No. 012384
PTR No 10764252 01/05/2026 Makati City
MCLE Compliance No 0014449 10/14/2024
314 Sen. Gil Puyat Avenue, Makati City

China Bank Savings, Inc., a subsidiary of China Banking Corporation, is regulated by the Bangko Sentral ng Pilipinas. For inquiries or concerns, you may contact us at (02) 8988-9555 press Option 3 or email us at customerservice.cbs@chinabank.ph

BancNet
Deposits are insured by PDIC up to ₱1 Million per depositor.