

**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 19, 2025, 9:00 A.M. - in person at 6<sup>th</sup>/F,  
Training Room, CBS Building, 314 Sen. Gil  
J. Puyat Avenue, Barangay Bel-Air, Makati  
City, and virtually via MS-Teams platform  
pursuant to SEC Notice dated March 12, 2025

10. Approximate date on which the Information Statement is first to be sent or given to security  
holders: May 26, 2025

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 19, 2025**  
Time of Meeting : **9:00 A.M.**  
Place of Meeting : **6<sup>th</sup>/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: **3<sup>rd</sup>/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 26, 2025**.

### **Statement that proxies are not solicited**

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

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

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

Should any proposed corporate action be passed upon at the meeting, which may give rise to the right of appraisal, any stockholder who votes against the proposed corporate action may avail himself of the right of appraisal by making a written demand on the Bank for the payment of the fair value of shares held within thirty (30) days from the date on which the vote was taken. 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:** 115,414,149 common shares entitled to vote as of **May 19, 2025**.
- (b) **Record Date:** Stockholders of record as of **May 19, 2025**, 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 rules pertinently state that the nomination forms shall be submitted to any of the members of the Committees or to the Corporate Secretary on or before March 27, 2025. The rules likewise state that the Committees shall pre-screen the qualifications of the nominees and prepare a final list of candidates, indicating the nominees for independent directors.

As to the manner of voting, Article III, Section 2 of the Bank's 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 20, 2025, the Board of Directors approved to allow the conduct of the Annual Meeting of the Stockholders on June 19, 2025, and participation therein by the stockholders in hybrid format, a combination of in-person and remote attendance in accordance with the Securities and Exchange Commission's (SEC) Memorandum Circular No. 6, Series of 2020. In-person attendance at the meeting will be held on the 6<sup>th</sup> Floor, Training Room, CBS Building, 314 Sen. Gil J. Puyat Avenue, Makati City. The meeting will be livestreamed via 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 3, 2025, 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 2023 was submitted to the SEC on **June 30, 2024**.

**(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, 2025**.

Title of Class	Name, Address of record owner & relationship w/ Issuer	Beneficial owner & relationship w/ record owner	Citizenship	No. of shares held	Percentage
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Common Stock	China Banking Corporation	Mr. Hans T. Sy, Mr. Herbert T. Sy, and Mr. Harley T. Sy and family, owning 39% in parent corporation/parent Bank, China Banking Corporation	Filipino	114,995,882	99.64%
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The Chairman, Mr. Ricardo R. Chua, is the duly authorized representative of the China Banking Corporation (CBC), and shall exercise the right to vote all the above-enumerated shares by appropriate proxy.

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

**(ii) Security ownership of directors and top management as of April 30, 2025:**

Title of Class	Name of record owner	No. of Share	Amount (Php)	Citizenship	Percentage
<b>Directors</b>					
Common Stock	Ricardo R. Chua	1	100	Filipino	0.00010%
Common Stock	Nancy D. Yang	1	100	Filipino	0.00010%
Common Stock	James Christian T. Dee	1	100	Filipino	0.00010%
Common Stock	Romeo D. Uyan, Jr.	1	100	Filipino	0.00010%
Common Stock	Patrick D. Cheng	1	100	Filipino	0.00010%
Common Stock	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		1,100		0.00110%

**(iii) Security ownership of Management as of April 30, 2025:**

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, 2025**

**(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\***, 74, 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 to October 2017, President and Chief Executive Officer from September 2014 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**, 85, Filipino, is the Vice Chairperson of the Board and Vice Chairperson of the CBSI 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. Ms. 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<sup>1</sup>**, 51, 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 China Bank Corporation 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.\***, 62, 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 in 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\***, 62, Filipino, is a CBSI Director. He is an Executive Vice President and the Chief Finance Officer of CBC. He is also a member of the board of China Bank Insurance Brokers, Inc. (CIBI) as Chairman, and in the Bank's affiliate - Manulife China Bank Life Assurance Corporation (MCBL) as Director. He likewise serves on the boards of Manila Overseas Commercial Inc., and SR Holdings Corporation. In the past, he held several key positions at the Philippine Bank of Communications, HSBC Savings Bank (Philippines), HSBC (Philippine Branch), Citicenter Condominium Corp., and Citibank N.A. (Philippine Branch). He was the President and Chief Executive Officer of HSBC Savings Bank (Philippines) from 2008 to 2013 and was also a two-term President of the Chamber of Thrift Banks from 2011 to 2012. A Certified Public Accountant placing 7th in the National Exams, Mr. Cheng graduated *magna cum laude* from the University of the Philippines with a Bachelor of Science degree in Business Administration and Accountancy. He earned his master's degree in management, with Distinction, from the Hult International Business School in Cambridge, Massachusetts, and finished the Trust Operations and Investment Management course, also with Distinction, from the Trust Institute of the Philippines. In 2010, he received the Distinguished Alumnus Award from the Virata School of Business of the University of the Philippines-Diliman. He has had extensive training in AML, asset liability management, operational risk, information security, and Advanced Corporate Governance from the Institute of Corporate Directors and others.

**Aloysius C. Alday, Jr.\*<sup>2</sup>**, 55, Filipino. He is the Executive Vice President and Head of the Consumer Banking Segment of CBC. Mr. Alday is a member of the CBSI Executive Committee. 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.



**Herbert T. Sy, Jr.**, 39, 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 2015. He handles product selection for the SM Markets stores, which include SM Hypermarket and Savemore. Mr. Sy manages international house brand procurement, store orders, and negotiates with suppliers. For SM Markets Marketing Group, he oversees in-store promotions and marketing. For SM Markets Operations Group, he manages overall store operations and expenses and contributes to store efficiencies with inventory. 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.

**Philip S.L. Tsai\***, 74, 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\***, 69, Filipino, was elected as an Independent Director of CBSI on December 17, 2020. She also serves as Independent Director in CBC subsidiaries, namely, CBCC, CBSC, and Resurgent Capital Inc. She also served as Board Trustee and Vice Chairperson in Vedruna Foundation, Inc. Ms. 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. Ms. 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, Ms. 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, Ms. 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\***, 67, Filipino, was elected as an Independent Director of CBSI on June 17, 2021. He is a member of the following CBSI Board-level committees, namely: Chairman of the Related Party Transaction Committee, Chairman of the Retirement Committee, Chairman of the Remuneration Committee, and Vice Chairman of the Audit Committee. He has more than 10 years of experience in banking and finance in the Philippines, having handled key executive positions at Union Bank, including Head of Center for Strategic Partnerships and Head of Consumer Finance. He also serves as Independent Director in the China Banking Corporation subsidiary CBSC. He has considerable exposure across various local and global industries spanning fast-moving consumer goods (FMCG), pharmaceuticals, multi-media publishing, banking and financial services. He had been posted in Hong Kong, Singapore and Indonesia, and he is conversant in Chinese and Bahasa. Mr. Lapez is a seasoned StracTical (Strategic and Tactical) and GloCal (combining Global Best Practices with Local Realities) thinker. In the past, he held various senior leadership positions in Royal Numico, Coca-Cola Bottlers Phils. Inc., San Miguel Corporation, Nabisco, and Time Life Books, Inc./Time-Warner Inc. Mr. Lapez earned his Bachelor of Science degree in Management Engineering from the Ateneo de Manila University. He has had various trainings on Strategic Marketing (Certificate Program) from the University of Michigan; Retail Banking Future from the John Clements and Harvard Business School; Global Consumer Banking from the likes of The Asian Banker, Technology Governance for Directors, AML and corporate governance.

**Antonio S. Espedido, Jr.**, 69, Filipino and an Independent Director of CBSI. He has more than 20 years of experience in banking and finance in the Philippines. He is a member of CBSI Board-level committees, namely: Chairman of the Nomination Committee, Chairman of the Corporate Governance Committee, Vice Chairman of the Risk Oversight Committee, and a member of the Audit Committee, Retirement Committee and Related Party Transaction Committee. Mr. Espedido was a consultant for Intellect Design Arena, a company that provides banking system/solutions. He has extensive leadership experience in treasury and marketing operations. He was a consultant in the implementation of the Treasury system in China Banking Corporation from June 2016 to September 2016. Prior to this, he was CBC's Executive Vice President, Treasurer and Financial Market Business Segment, responsible in managing the investment portfolio of the bank in fixed income and exposure in foreign exchange. He was likewise responsible for managing the bank's liquidity and funding requirements. He also provided direction in identifying market coverage for expanding client base product offerings and helped identify and structure financial funding options



based on client's requirements, on the Investment Banking side. He joined CBC as early as 1990 as its Treasurer, responsible for managing fixed income portfolio and foreign exchange exposure. He was a Director of CBSI and CBC Forex from June 2004 to June 2016. While holding such positions with CBC, he was also a member of the Capital Market Committee of the Bankers Association of the Philippines (BAP) from April 2011 to April 2015 and Director of the Association of Foreign Exchange Dealers of the Philippines from January 1997 to January 1998. Mr. Espedido held the positions in the Bank of the Philippine Islands (BPI) and Citytrust Banking Corporation handling proprietary exposures in fixed income and foreign exchange. He has had training on Financial Situation Caused by Covid-19 pandemic, Digital Transformation in Banking, 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.*

*<sup>1</sup>Note: Mr. James Christian T. Dee was seconded to CBSI and duly approved by the BSP.*

*<sup>2</sup>Note: Mr. Aloysius C. Alday, Jr. was appointed as Regular Director of CBSI on December 19, 2024, after the retirement of Mr. Jose L. Osmeña, Jr., and with duly Board approved interlocking functions with China Bank Savings Inc.*

**(b) Incumbent Corporate and Executive Officers (as of April 30, 2025)**

**Jan Nikolai M. Lim**, 48, 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 2015. He has been with CBSI for more than 12 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 23 years of experience in the banking industry.

**Luis Bernardo A. Puhawan**, 49, Filipino, Senior Vice President, is the Controller of the Bank. He joined CBSI in 2015. In 2011, he was appointed as the Controller of the former Planters Development Bank (Plantersbank) which he joined in 2006 as Assistant Vice President and Head of the Financial Reporting and Control Department. He was involved in the NPA reduction program and capital raising activities of the former Plantersbank. Prior engagements were in Philippine Veterans Bank from 2002 to 2005, Deutsche Knowledge Services - Manila from 2005 to 2006 and SGV & Co. from 1997 to 2002. In SGV, he audited various companies in major industries in the country and abroad. He has extensive exposure in audit, accounting, financial reporting, and corporate planning. Mr. Puhawan earned his Bachelor of Science in Accountancy degree from the University of Santo Tomas and is a Certified Public Accountant. He has more than 22 years of experience in the banking industry.

**Niel C. Jumawan**, 55, Filipino, First Vice President II is the Head of the Automatic Payroll Deduction (APD) Lending Group. He joined the Bank in 2015 and played a pivotal role in establishing and expanding the Bank's APD lending business from the ground up. His extensive expertise in APD loans is key to the Bank's portfolio growth and strong position in the industry. Under his leadership, the Bank has significantly expanded its footprint in the APD market, solidifying its standing as one of the leading APD private lending institutions. He is a recognized resource person in the APD

industry, actively engaging in policy development and advocating for regulatory improvements. His contributions to the crafting of policy proposals and liaising with regulatory bodies continue to enhance industry standards and reinforce the Bank's commitment to sustainable growth and financial inclusion. Prior to joining CBSI, he held various positions in City State Savings Bank, Inc. He also has solid exposure in marketing and business development in the government, as well as telecommunications and real estate industry. He earned his Bachelor of Science in Commerce major in Management from the University of Iloilo. He has more than 20 years of experience in the banking industry.

**Atty. Josephine F. Fernandez**, 62, 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 Philippines 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\***, 53, Filipino, First Vice President II, is the Chief Information Officer of CBSI. He is also a Director, the General Manager and Chief Information Officer of Bank subsidiary, CBC-PCCI. He was the Head of Business Solutions Division of CBC prior to his secondment and the integration of Business Solutions into CBC-PCCI. He previously worked for SM Retail, Inc. and Metropolitan Bank and Trust Company, gaining significant experience in the retail and banking business. Mr. Delos Santos graduated with a Bachelor of Science degree in Business Administration – Major in Computer Applications from De La Salle University. 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.

**Adonis C. Yap**, 56, Filipino, First Vice President I, is a seasoned banking professional with over 33 years of experience. He leads the Digital Business Banking Group at CBSI, where he spearheads innovation in cash and card management, business process optimization, alternative channels, business analytics, and digital transformation. Since joining CBSI in 2015, he has played a key role in shaping the Bank's digital strategy and represents the institution in the China Bank Group Information Technology Steering Committee. His expertise in transaction banking and digital channel management is backed by extensive local and international training. Before CBSI, he built a strong foundation at Dao Heng Bank of Hong Kong and Planters Development Bank (PDB), where he served as Head of Cash Management Services and later led the Product Management and Marketing Department. A graduate of Colegio de San Juan de Letran with a Bachelor of Science in Commerce, Major in Management, Mr. Ado is passionate

about driving digital evolution in the banking sector, ensuring businesses stay ahead in an increasingly digital world.

**Frederick M. Pineda**, 56 years old, 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 October 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.

**Hanz Irvin S. Yoro\***, 43, 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.

**Mary Grace F. Guzman**, 59, Filipino, Vice President II, is the Head of Asset Recovery Group (ARG). She joined CBSI in 2015. Before joining CBSI, she was the Division Head for Special Accounts Management in Planters Development Bank with expertise in remedial and project management and guarantee operations. She has experience as Account Officer, Branch Manager and Branch Operations Officer in United Overseas Bank (UOB) Phil., and a Project Manager for Electric Cooperative System Loss Reduction (ECSLR) Project of the World Bank – LGU Guarantee Corporation in her capacity as consultant. She has significant exposure and training in account management, asset management and remedial management. She is a degree holder of Bachelor of Science in Business Administration from the University of the Philippines - Visayas. She has 30 years of experience in the banking industry.

**Atty. Roberto M. Buenaventura**, 52, Vice President II, is the head of the Legal Services Division. He joined CBSI in 2021. Prior to joining CBSI, he was with the United Coconut Planters Bank (UCPB) for 11 years occupying the position of Legal Officer until his appointment as Legal Services Head. He worked closely with UCPB Savings, the subsidiary of UCPB. Between the years 1998-2010, Atty. Buenaventura was based in his province of Basilan and engaged in private legal practice under his own law firm, was Assistant Professor at the Western Mindanao State University College of Law and Basilan State College Law Department and served as Provincial Legal Officer of the Province of Basilan. He has extensive experience and exposure in litigation and corporate legal practice. He finished his Bachelor of Arts in Public Administration degree from the University of the Philippines -Diliman and his Bachelor of Laws Degree from San Beda College of Law. He is a member of the Philippine Bar. He has over 14 years of experience in the banking industry.



**Atty. Corazon T. Llagas**, 59, 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 assigned to the Compliance Unit and the Legal Department. She also worked for the government as a Legal Officer of the Department of Agrarian Reform (DAR) and the Department of Environment and Natural Resources (DENR). She has extensive experience in handling remedial and foreclosure cases. She has solid experience in compliance work, being a BSP-confirmed Chief Compliance Officer in the last 8 years and a director of the Association of Bank Compliance Officers (ABCOM) in the last 7 years. 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 20 years of experience in the banking industry.

**Kristine Michele C. Broadhurst**, 51, Filipino, Vice President II, is the Head of Consumer Lending Group. She joined CBSI 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 CBSI, she was a Business Development Manager of HSBC, Account Officer for Home Loans for PS Bank, and Marketing Assistant for BPI Family Savings Bank and DBS Bank Philippines, Inc. 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**, 47, 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 the 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 26 years of extensive experience in the banking industry.

**Brenda S. Santiago**, 55, Filipino, Senior Assistant Vice President, 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 CBS 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 in 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 30 years of experience in the banking industry.

**Atty. Arturo Jose M. Constantino III**, 41, 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**, 43, 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**, 31, Filipino, Assistant Vice President, is the Risk Management Division Head. She joined CBSI in July 2024 as Credit Risk Department Head. She was appointed as Officer-in-Charge (OIC) on January 1, 2025, and Division Head effective 29 April 2025. Prior to CBSI, she held various positions at Malayan Savings Bank – Risk Management Department Head, Accounting Head, Risk Management Officer, Credit Risk Officer, Treasury & Market Risk Officer, and Operational Risk Officer. Prior engagement was in Navarro Amper & Co. (Deloitte PH) as Audit Assurance Junior/ Senior from 2014 to 2017. Ms. Reyes earned her Bachelor of Science degree in Accountancy, with *cum laude* honors, from the Polytechnic University of the Philippines in 2014 and is a Certified Public Accountant. She has over 10 years of combined experience in banking and auditing.

*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:**

<b>Nominees for Re-election as Directors</b>	<b>Nominator</b>
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.
<b>Nominees for Re-election as Independent Director</b>	<b>Nominator</b>
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.

(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 in 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 Group 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, CBSEC, and RECAP. She held the position of Senior Vice President and Head of Global Service Centre at Global Payments Process Centre, Inc., a Fortune 500 company and worldwide leader providing payments and financial technology solutions.

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

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

**(e) Involvement in Legal Proceedings**

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

**(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 is related to each other within the fourth civil degrees either by consanguinity or affinity.

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

Comparative amount of salaries paid for the Directors and Key Executives of the Corporation (with cut off of December 31, 2024, and estimate for 2025), and any amount of per diem including bonus of the directors for the last three years.

	YEAR	SALARY	BONUS, PER DIEM and OTHER COMPENSATION	TOTAL
<b>Total for the 5 most highly compensated executive officers</b>	2025 (estimate)	₱25,654,370	₱13,594,640	₱39,249,010
	2024 (actual)	24,202,236	12,825,132	37,027,368
	2023 (actual)	23,559,804	12,547,092	36,106,896
<b>Total for all key executive officers</b>	2025 (estimate)	28,312,214	14,699,425	43,011,639
	2024 (actual)	26,709,636	13,867,382	40,577,018
	2023 (actual)	25,963,800	13,772,827	39,736,627
<b>Total for all Directors</b>	2025 (estimate)	–	2,418,000	2,418,000
	2024 (actual)	–	2,467,000	2,467,000
	2023 (actual)	–	2,516,000	2,516,000

\*For Year 2024-2025: Messrs. Jan Nikolai M. Lim, Niel C. Jumawan, Luis Bernardo A. Puhawan, Josephine F. Fernandez, Mary Grace F. Guzman

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

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

## 7. Independent Public Accountants

### External Audit Fees and Services

SyCip Gorres Velayo & Co. (SGV & Co.) has been the Bank's independent auditor for more than 10 years and was again approved for appointment at the annual stockholders' meeting on June 20, 2024. In compliance with SEC Memorandum Circular No. 8, Series of 2003, and Amendments to SRC Rule 68 on the rotation of external auditors or signing partners of a firm every after five (5) years of engagement, Mr. Reginald G. Radam was assigned starting 2022 as SGV & Co. partner-in-charge for the Bank.

This is also in accordance with Section 164 and Appendix 39 of the Manual of Regulations for Banks (MORB), as amended by BSP Circular No. 660 dated August 25, 2009, which mandates, among others, that the External Auditor hired by the registrant's parent corporation, CBC, shall also be in charge of the audit of its subsidiary that is engaged in allied activities, such as CBSI. Mr. Reginald G. Radam as partner-in-charge assigned for the audit of the Financial Statements of CBSI as of and for the period ended December 31, 2024.

None of the Bank's external auditors have resigned during the two (2) most recent fiscal years (2024 and 2023) or any interim period.

Mr. Reginald G. Radam and other representatives of SGV & Co. are expected to attend and participate in the stockholders' meeting to respond to any matter that may be pertinently raised during the meeting. Their representative will be given the opportunity to make a statement if they so desire.

<b>Fiscal Year</b>	<b>Audit and Audit-Related Fees</b>
2024	P3,245,880
2023	P3,062,180

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

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

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

## **8. Compensation Plans:**

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

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

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

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

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

- (i) Brief description of the general nature and scope of the business – Annex "A"
- (ii) Market information, Dividends, and Top 20 Stockholders – Annex "B";
- (iii) Management Discussion and Analysis or Plan of Operation – Annex "C";
- (iv) Statement of Management Responsibility for Financial Statements – Annex "D";
- (v) Audited Financial Statements for the period ended December 31, 2024 – Annex "E"
- (vi) Interim Unaudited Financial Statements for the period ended March 31, 2025, - Annex "F";



- (vii) Management's Discussion and Analysis of Financial Condition and Results of Operations – Annex “F.1”
- (viii) Notices of the 2025 CBS Annual Meeting of the Stockholders in two (2) newspapers of general circulation which shall be published on May 20 and 21, 2025 with Affidavits of Publication to be issued thereafter.

**12. Mergers, Consolidations, Acquisitions and Similar Matters:** (Not applicable).

**13. Acquisition or Disposition of Property:**

CBS, 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**

**NUMBER OF BRANCHES: ONE HUNDRED SEVENTY (170) as of April 30, 2025**

NO	BRANCH	LOCATION/ADDRESS	TELEPHONE NUMBER/S
1	ACACIA ESTATES	Units 8,9,10 Town Center Acacia Estates, Acacia Estates, Bambang, Taguig City	8633-5472 / 8633-3245
2	ALABANG HILLS	GF / Common Goal Bldg., Finance cor. Industry Sts., Madrigal Business Park, Ayala Alabang, Muntinlupa City	8828-4854 / 8403-2801
3	AMANG RODRIGUEZ	G/F GBU Bldg. Amang Rodriguez Ave cor. Evangelista St. Santolan, Pasig City	7964-1323 / 8645-4710
4	AMORANTO AVE.	Unit 101 R Place Building, 255 N.S. Amoranto Sr. Avenue, Quezon City	8251-65-92 / 8251-65-94 / 0917-8056964 / 7966-9075
5	ANGELES-RIZAL AVENUE	639 Rizal St., Angeles City	8884-7600 LOCAL 4328 / (045) 323-4303 / (045) 888-4971
6	ANGONO	Manila East Road cor. Don Benito St., Brgy. San Roque, Angono, Rizal	8651-1779 / 8651-1782
7	ANONAS - SAVEMORE	V. Luna St. corner Anonas Extension, Sikatuna Village, Quezon City	8351-4928 / 0917-8636157
8	ANTIPOLO	EMS Bldg., M.L. Quezon St. cor. F. Dimanlig St., Antipolo City, Rizal	8869-70224 / 8869-71066
9	ARAYAT	Cacutud, Arayat, Pampang	(045) 885-2390 / (045) 409-9559 / 8988-9555 LOCAL 4797
10	AYALA AVENUE	6772 VGP Center Ayala Ave., Makati City	8988-9555 LOCAL 8100 / 8101 / 8103 / 8104 / 0927-9071716 / 250-6985
11	BACLARAN	3751 Quirino Avenue cor. Sta. Rita St., Baclaran, Parañaque City	8816-1956 / 7975-2172 / 0917-7032503
12	BACOLOD	Fordland Building, I Annex, 12th Lacson Street, Bacolod City	(02) 8988-9555 LOCAL 4810 OR 4811 / (02) 8884-7600 LOCAL 4310 / (034) 435-7143
13	BACOR - MOLINO	Avon Building, 817 Molino Road, Molino III, Bacoor, Cavite	(046) 431-9907 / (046) 235-7542 / 0917-5615883 / 8988-9555 LOC. 4878
14	BACOR-TALABA	Coastal Road cor. Aguinaldo Highway, Brgy. Talaba VII, Bacoor City, Cavite	(046) 4175-930/ (046) 512-6315 / 0917-8354691



15	BAGUIO	UGF KDC Building 91 Marcos Hway Benguet Baguio City	044) 693-1849 / 884-7600 LOCAL 4316
16	BALAGTAS	McArthur Highway, Wawa, Balagtas, Bulacan	(044) 693-1849 / 884-7600 LOCAL 4316
17	BALANGA - DM BANZON	D.M. Banzon St., Balanga City	(047) 237-3666 / (047) 237- 3667 / 8884-7600 LOCAL 4352
18	BALIBAGO	JEV Bldg., McArthur Highway, Balibago, Angeles City	(045) 892-3325 / 8884-7600 LOCAL 4332
19	BALIUAG	Plaza Naning, Poblacion, Baliuag, Bulacan	(044) 673-1338 / (044) 766- 2014 / (02) 8884-7600 LOC. 4312
20	BANAWE	Nos. 247-249 Banawe St., Sta. Mesa Heights, Brgy. Lourdes, Quezon City	8412-6249 / 8256-4941
21	BANGKAL	GF / Amara Bldg., 1661 Evangelista St., Bangkal, Makati City	7621-3459 / 7621-3461
22	BATANGAS P. BURGOS	No. 3 P. Burgos St., Batangas City	(043) 8723-7652 / 8884-7600 LOCAL 4324 / 0917-8173606
23	BIÑAN	Nepa Highway, San Vicente, Biñan, Laguna	(049) 511-3638 / 8429-48-78 / 8884-7600 LOCAL 4327
24	BINONDO-JUAN LUNA	694-696 Juan Luna St., Binondo, Manila	7964-1327 / 8254-7337
25	BLUMENTRITT	Blumentritt St. near Oroquieta St. Sta. Cruz, Manila	7968-4759 / 0917-8273205 / 8562-0953 / 8256-3840
26	BONI AVENUE	Raymond Tower Boni, 615 Boni Avenue, Plainview, Mandaluyong City	8636-5072 / 7316-5983
27	BUENDIA-MAIN	314 Sen. Gil J. Puyat Ave., Makati City	8884-7600 LOCAL 3901/3902 / 8884-7645 / 0917-8099638
28	BUTUAN	JMC Building, J.C. Aquino Avenue, Brgy. Lapu Lapu, Butuan City, Agusan del Norte	(085) 8186665 / 09178341071
29	CABANATUAN-BAYAN	Burgos Ave., Cabanatuan City, Nueva Ecija	8884-7600 LOCAL 4321 / (044) 463-0441/ (044) 600- 2888
30	CABUYAO	G/F Unit 101 C-257 Centrale, National Highway, Brgy. Sala, 4th District, Cabuyao City, Laguna	0920-9282824 / (049)5011854
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	CAINTA	Lower Ground Floor 04 & 05, CK Square Mall, Ortigas Ave. Ext., Brgy. San Juan, Cainta, Rizal	0917-8173609; (049) 306- 0234/ 306-0238
33	CALAMBA	HK Bldg II, National Highway, Brgy. Halang, Calamba, Laguna	0917-8173609; (049) 306- 0234/ 306-0238
34	CARMONA	Loyola Street, Brgy. Mabuhay, 5th District, Carmona, Cavite	0920-9250754 / 79009
35	CAUAYAN	G/F A.V. Building, FNDY St. along Cabatuan Road, Brgy. San Fermin, 6th District, Cauayan City, Isabela	0920-9408574 / (078) 642- 0966
36	CAVITE CITY	485 P. Burgos St., Brgy. 34, Caridad, Cavite City	(046) 417-3102 / 8-988-9555 LOC 4879 / (046) 235-7537 / 0917-5615780
37	CEBU – LAHUG	Ground Floor Skyrise IT Bldg., Bgy. Apas, Lahug, Cebu City	(032) 236-0810
38	CEBU – MANDAUE	A. Del Rosario Ave., Mantuyong, Mandaue City, Cebu	8988-9555 LOC. 4818 / (032) 520-2770
39	CEBU - MANGO AVENUE	JSP Mango Plaza, Gen. Maxilom Ave. cor. Echavez St., Cebu City	(032) 231-4736 / (032) 231- 4304 / 8884-7600 LOCAL 4346
40	CEBU MANDAUE BASAK	Co Tiao King Bldg., Cebu North Road Basak, Mandaue City	8988-9555 LOC. 4818 / (032) 520-2770
41	COMMONWEALTH AVENUE	JocFer Building, Commonwealth Avenue, Brgy. Holy Spirit, Quezon City	8988-9555 LOCAL 4857 / 8282-5946 / 7957-0559
42	CONGRESSIONAL AVENUE	G/F 2A Congressional Ave., Brgy. Bahay Toro, Project 8, Quezon City 1106	7957-0796 / 8663-7563 / 8688-9146
43	CUBAO	Fernandina 88 Suites, 222 P. Tuazon Boulevard, Cubao, Quezon City	8913-4903 / 8913-5209

44	DAGUPAN	G/F Lyceum-Northwestern University, Tapuac District, Dagupan City	(075) 522-9586 / 8884-7600 LOCAL 4362
45	DARAGA	Rizal St., Brgy. San Roque, Daraga, Albay, Bicol	(052) 483-0706 / (052) 204-0024/25 / 8988-9555 LOC. 4822
46	DASMARIÑAS	Veluz Plaza Bldg., Zone I, Aguinaldo Highway, Dasmariñas City, Cavite	8884-7600 LOCAL 4368 / (046) 416-0510/416-0501
47	DAU	MacArthur Highway, Dau, Mabalacat, Pampanga	(045) 892-2216 / (045) 892-2216 / 8988-9555 LOCAL 4868
48	DAVAO	G/F 8990 Corporate Center, Quirino Ave., Davao City	(082) 221-3873
49	DAVAO-RECTO	C. M Ville Abrille Bldg., C. M. Recto St. Davao City	(082) 324-5724 / (082) 305-5808 / (02) 8884-7600 LOCAL 4344 / 0917-8095808
50	DAVAO – TORIL	Upper G/F Unit 1, G Mall of Toril, corner Lim St., Mc Arthur Highway, Toril, Davao-City 8000	0998-5391936
51	DEL MONTE	392 Del Monte Ave., Brgy. Sienna, Quezon City	8741-8285 / 8741-2447
52	DOLORES	STCI Bldg., McArthur Highway, San Agustin, City of San Fernando, Pampanga	(045) 649-3724 / (045) 649-3150
53	DUMAGUETE	Ground Floor, Chateau Francisca Building, 200 North Road National Highway, Brgy. Bantayan, 2nd District, Dumaguete City, Negros Oriental	(035) 527-5389 / 0917-8176812
54	E. RODRIGUEZ SR. AVENUE	E. Rodriguez, Sr. cor Hemady St., Quezon City	8531-9676 / 8531-9680; 7987-4966 / 0917-8085214
55	ESPAÑA-SUNMALL	Espana Boulevard corner Mayon St., Manila	8244-2477 / 79874962 / 0917-8103097
56	FELIX HUERTAS-JT CENTRALE	Unit 103, Ground Floor, JT Centrale Mall, No. 1686 V. Fugoso St. corner Felix Huertas St., Sta. Cruz, Manila	8247-3177 / 0917-5538446
57	FILINVEST CORPORATE CITY	BC Group Bldg., East Asia Drive near cor. Comm. Ave., Filinvest Corp City, Alabang, Muntinlupa City	(02) 8511-1145 / 0917-8046443 / 7217-3069
58	FTI HYPERMARKET TAGUIG	DBP Avenue, Food Terminal Inc., Western Bicutan, Taguig	8834-0408 / 0917-5615131 / 7507-4090
59	G. ARANETA	195 G. Araneta Avenue, Quezon City	0917-8287829 / 7978-6448 / 8711-7822
60	GENERAL SANTOS	I. Santiago Boulevard General, Santos City	8884-7600 LOCAL 4350 / (083) 552-6330
61	GENERAL TRIAS	G/F VCentral Gentry, Governor's Drive, New Brgy. Manggahan, General Trias, Cavite	(046) 443-0997 / 0908-8646811
62	GIL PUYAT-BAUTISTA	Lot 25 Blk 74 Bautista St. cor. Buendia Avenue, Makati City	8838-2312 / 8541-3514 / 8354-5923
63	GREENHILLS-ORTIGAS AVENUE	VAG Bldg., Ortigas Ave., Greenhills, San Juan, Metro Manila	8721-0105 / 8724-7528 / 8353-4656
64	GREENHILLS – WILSON	219 Wilson St., Greenhills, San Juan City	8584-5946 / 7748-7625
65	GUAGUA	Plaza Burgos, Guagua, Pampanga	8988-9555 LOC 4789 / (045) 9010-966 / (045) 9010-640 / 8884-7600 LOCAL 4329
66	GUIGUINTO-RIS	RIS-5 Industrial Complex, 68 Mercado St., Tabe, Guiguinto, Bulacan	(044) 235-79630 / 0917-848-5249
67	ILOILO-IZNART	Golden Commercial Center Bldg, Iznart St. Iloilo City	(033) 335-0213 / 0917-8078378 / 8884-7600 LOCAL 4360
68	ILOILO-JARO	Lopez Jaena cor. EL 98 Sts., Jaro, Iloilo	(033) 320-0370 / 8988-9555 LOCAL 4862
69	IMUS-TANZANG LUMA	Tanzang Luma, Aguinaldo Highway, Imus City, Cavite	8884-7600 LOCAL 4349 / (046) 471-4715 / (046) 476-0927
70	KALIBO	Lot 3459-E-1, Toting Reyes St., Brgy. Andagao, Kalibo, Aklan	(036) 268-4379 / 0917-8047837
71	KALOOKAN	Augusto Bldg., Rizal Ave., Gracepark, Kalookan City	8363-2752 / 8365-7593
72	KALOOKAN – MABINI	AJ Building, #353 A. Mabini St, Kalookan City	8961-2628

73	KATIPUNAN AVE.	One Burgundy Condominium, Katipunan Avenue, Quezon City	82884360 / 0917-6283318 / 7211-7882
74	KAWIT	Unit 105 Ground Floor, Lokal Mall Kawit, Centennial Road, Brgy. Magdalo, Kawit, Cavite	0968-8907828
75	LA UNION	AG Zambrano Bldg., Quezon Ave., San Fernando City, La Union	8884-7600 LOCAL 4353 / (072) 242-0414
76	LAGRO	Bonanza Bldg., Quirino Highway, Greater Lagro, Novaliches, Quezon City	8936-4988 / 8461-7214
77	LAGUNA-STA. CRUZ	E & E Building, Pedro Guevarra St., Sta. Cruz, Laguna	(049) 501-3084 / 0917-5615715 / 02-8988-9555 LOCAL 4877
78	LAOAG	J.P Rizal St. corner Balintawak St. Laoag City, Ilocos Norte	(077) 600-1008 / (077) 600-1009
79	LAS PIÑAS-ALMANZA UNO	Alabang Zapote Road, Almanza Uno, Las Piñas City	8551-4724/ 8551-4051/ 7966-9001/ 0917-8173526
80	LEGAZPI CITY	F. Imperial Street, Barangay Bitano, Legazpi City	8988-9555 LOC. 4133 / (052) 225-5155 / (052) 431-0820 / 0917-8360093
81	LINGAYEN	Unit 5-6, The Hub - Lingayen Building, National Road, Poblacion, Lingayen, Pangasinan	(075) 523-4955/075 / (075) 523-4953 / 8988-9555 LOC 77654 / 0917-8486063
82	LIPA	C.M. Recto Ave., Lipa City	(043) 756-1414 / 8884-7600 LOCAL 4325
83	LOS BAÑOS - CROSSING	Lopez Ave., Batong Malaki, Los Baños, Laguna	(049) 536-2596 / (049) 536-0549 / 8884-7600 LOCAL 4375
84	LUCENA	Merchan cor., Evangelista St., Lucena City	(042) 710-69-64 / (042) 660-6964 / 8884-7600 LOCAL 4347
85	MACABEBE	Poblacion, Macabebe, Pampanga	8884-7600 LOC. 4795 / (045) 435-5507 / 0917-8218102
86	MAKATI-CHINO ROCES	2176 Chino Roces Ave., Makati City	7964-1322 / 0917-5106078 / 8831-0477
87	MAKATI-J.P. RIZAL	882 J.P. Rizal St., Makati City	8-890-1027 / 0917-5105919
88	MALABON-FRANCIS MARKET-SAEMORE	Francis Market, Governor Pascual corner M.H. Del Pilar Sts., Malabon	8931-6323 / 75074053 / 0917-5614811
89	MALOLOS	Canlapan St., Sto. Rosario, Malolos City, Bulacan	0917-8354684 / (044) 794-2793
90	MALOLOS-CATMON	Paseo del Congreso, Catmon, City of Malolos, Bulacan	(044) 791-2461, (044) 662-7819, (02) 8988-9555 LOCAL 4314
91	MANDALUYONG	Paterno's Bldg., 572 New Panaderos St., Brgy. Pag-asa, Mandaluyong City	7238-3745 / 7238-3744
92	MARIKINA	33 Bayan-Bayanan Ave., Brgy. Concepcion 1, Marikina City	8477-2445 / 7907-2418 / 09178108618
93	MARIKINA-GIL FERNANDO AVENUE	CTP Bldg., Gil Fernando Ave., Brgy. San Roque, Marikina City	8681-2810 / 8645-8169
94	MEYCAUAYAN	Mancon Bldg., McArthur Highway, Calvario, Meycauayan, Bulacan	8884-7600 LOCAL 4326 / (044) 228-2416
95	MOUNT CARMEL	AMB Bldg., Km. 78 McArthur Highway, Brgy. Saguin, City of San Fernando, Pampanga	(045) 435-6055 / 8884-7600 LOCAL 4330
96	NAGA	RL Bldg., Panganiban St., Lerma, Naga City	8884-7600 LOCAL 4373 / (054) 472-1947
97	NAVOTAS	FP BUILDING No. 855 M. Naval St., Brgy. Sipac-Almacen, Navotas City	0928-5142106 / 82447435
98	NEPA-QMART-SAVEMORE	Rose Bldg., 770 St. EDSA and K-G St., West Kamias, Quezon City	88351-4884 / 0917-8636069
99	NINOY AQUINO AVENUE	Ground Floor Skyfreight Bldg., Ninoy Aquino Ave. cor. Pascor Drive, Parañaque City	8843-2447 / 7239-0574
100	NOVALICHES	Ground Floor, Unit 11, Nova Plaza Mall, Quirino Avenue corner N. Ramirez St., Brgy. Novaliches Proper, District 5, Novaliches, Quezon City	8442-4829 / 79684697 / 0917-800-5128
101	OLONGAPO	Ground Floor, City View Hotel, 25 Magsaysay Drive, New Asinan, Olongapo City	(047) 222-1891 / 0917-8078509



102	ONGPIN	Unit 576-578, Ground Floor Ramada Manila Central Hotel, Quintin Paredes Road corner Onpin Street, BRGY. 289, Binondo, Manila	8247-3299 / 7616-1146 / 0917-3175106
103	ORANI	Brgy. Balut, Orani, Bataan	(047) 638-1282 / 8884-7600 LOCAL 4323
104	ORTIGAS CENTER	Ground Floor, Hanston Square, San Miguel Ave., Ortigas Center, Pasig City	8477-3439 / 8637-9778 / 0917-8078394
105	PANABO CITY	Purok Alaska, Quezon St., New Pandan, Panabo City, Davao del Norte 8105	0919-0616690
106	PARAÑAQUE-BETTER LIVING	90 Dona Soledad Avenue, Better Living Subdivision, Parañaque City	8551-3600 / 8831-8507 / 09175615576
107	PARAÑAQUE - BF HOMES	284 Aguirre Avenue, B.F. Homes, Paranaque	8553-5412 / 8553-5414 / 0917-510-5911 / 7964-1292 / 8988-9555
108	PARAÑAQUE-JAKA PLAZA	Jaka Plaza Center, Dr. A. Santos Ave. (Sucat Road), Brgy. San Isidro, Parañaque City	8820-6093 / 8820-6091
109	PARAÑAQUE-LA HUERTA	1070 Quirino Ave., La Huerta, Paranaque City	8893-1226 / 0917-5788058 / 7587-6205
110	PARAÑAQUE-MOONWALK	Kassel Residence Building, E. Rodriguez Avenue, Moonwalk Parañaque City	7957-2339 / 8664-1923 / 0917-6218321
111	PASAY-LIBERTAD	533 Cementina St. Libertad, Pasay City	7907-4246 / 8541-1698 / 0917-8080695
112	PASIG-CANIOGAN	KSN Building, C. Raymundo Avenue, Caniogan, Pasig City	8988-9555 LOCAL 4786 / 7957-0817 / 0917-5206966
113	PASIG MUTYA	Richcrest Building, Caruncho corner Market Avenue, San Nicolas, Pasig City	8640-70-85 / 8642-28-70 / 0917-8173133 / 79063129
114	PASIG-PADRE BURGOS	114 Padre Burgos St., Kapasigan, Pasig City	8650-3361 / 09175747874
115	PASO DE BLAS	Andok's Bldg., 629 General Luis St., Malinta Interchange-NLEX, Paso de Blas, Valenzuela City	3-443-5069 / 8-984-8258
116	PATEROS	Unit CC1, GF East Mansion Townhomes, Sto. Rosario, Pateros	8641-9556 / 8655-2349 / 0917-8130535
117	PATEROS-ALMEDA	120 Almeda St., Pateros, Metro Manila	8641-6760 / 8641-6768
118	PEDRO GIL	LKE Bldg. Pedro Gil corner Pasaje, Rosario St. Paco, Manila	8521-4056 / 7502-7101 / 0917-8636307
119	PLARIDEL	0226 Cagayan Valley Road, Banga 1st, Plaridel, Bulacan	(044)795-0105 / 8884-7600 LOCAL 4315
120	PLAZA STA. CRUZ	MBI Building, Unit 103, Plaza Sta. Cruz, Sta. Cruz, Manila	8734-0534 / 09175965826 / 7618-2241
121	PORAC	Cangatba, Porac, Pampanga	(045) 329-3188 / 0917-8703305
122	QUEZON AVENUE	G/F GJ Bldg., 385 Quezon Ave., Quezon City	8332-2638 / 0917-5382423
123	QUEZON AVENUE-PALIGSAHAN	1184-A Ben-Lor Bldg., Quezon Ave., Brgy. Paligsahan, Quezon City	8376-4546 / 8376-4548
124	QUIAPO-ECHAGUE	Palanca corner P. Gomez streets, Echague, Quiapo, City of Manila	8959-4450
125	RADA	HRC Center, 104 Rada St., Legaspi Village, Makati City	8810-9369 / 8810-9370
126	ROXAS AVE. CAPIZ-CITYMALL	Roxas Ave, Brgy VI, Roxas City, Capiz	8988-9555 LOCAL 4153 / (036) 620-1177
127	SAN FERNANDO	KHY Trading Bldg., San Fernando-Gapan Rd., San Fernando City, Pampanga	(045) 9611415 / (045) 961-1416 / 8988-9555 LOCAL 4812
128	SAN FERNANDO-BAYAN	JSL Building, Consunji St., San Fernando, Pampanga	(045) 961-8168 / (045) 961-4575 / 8988-9555 LOCAL 4780 / 8884-7600 LOCAL 4320
129	SAN ILDEFONSO	Savemore San Ildefonso, Poblacion, San Ildefonso, Bulacan	(044) 797-0742 / (044) 797-0974 / (02) 8988-9555 LOCAL 4853
130	SAN JOSE DEL MONTE	Ground Floor, Giron Bldg., Gov. Halili Ave., Tungkong Mangga, City of San Jose Del Monte, Bulacan	(044) 815-6616 / 0917-8354675 / (044) 233-6501
131	SAN JUAN	Madison Square, 264 N. Domingo St., Barangay Pasadena, San Juan	8637-4759 / 0917-5615639
132	SAN MIGUEL	Norberto St., San Jose, San Miguel, Bulacan	(044) 764-0826

133	SAN NARCISO	Brgy. Libertad, San Narciso, Zambales	(047) 913-2245 / (047) 913-2288 / 8988-9555 LOCAL 4122
134	SAN PABLO – RIZAL AVENUE	Rizal Avenue cor. Lopez Jaena St. San Pablo City, Laguna	(049) 503-2890 / (049) 562-0697/ 8884-7600 LOCAL 4322
135	SAN PEDRO	Gen- Ber Bldg. National Highway Landayan, San Pedro Laguna	8988-9555 LOCAL 4837 / 8847-0585 / 8869-8221
136	SAN RAFAEL	Cagayan Valley cor. Cruz na Daan Roads, San Rafael, Bulacan	(044) 815-8915 / (044) 913-7629 / 8988-9555 LOCAL 4799
137	SANTIAGO-VICTORY NORTE	JECO Bldg., Maharlika Highway cor. Quezon St., Victory Norte, Santiago City	(078) 305-0260 / (078) 305-0252 / 8884-7600 LOCAL 4374
138	SHAW BOULEVARD	Ground Floor, 500 Shaw Tower, 500 Shaw Boulevard, Mandaluyong City	8941-9231 / 8941-9412 / 0917-5806593
139	SORSOGON CITY	God is Good Commercial Bldg, Rizal St., Purok 5, Piot, West District, Sorsogon City, Sorsogon	(056) 3115786 / 09178351685
140	SOUTH TRIANGLE	Ground Floor, Sunnymede IT Center, Brgy. South Triangle, Quezon Ave., QC	7959-4515 / 8256-3881 / 8256-4841 / 0917-8431722
141	STA. ANA	Poblacion, Sta. Ana, Pampanga	8988-9555 LOCAL 4793 / (045)409-9818 / (045)409-0335
142	STA. ANA - MANILA	Savemore, Pedro Gil St., Sta. Ana, Manila	8523-8574 / 7987-4975 / 0917-8140390
143	STA. MARIA	JC De Jesus cor. M. De Leon, Poblacion, Sta. Maria, Bulacan	8884-7600 LOCAL 4319 / (045) 409-9818 / (045) 409-0335
144	STA. MESA	4128 Ramon Magsaysay Blvd., Sta. Mesa Manila	8252-3286 / 7507-6515 / 09178353352
145	STA. RITA	San Vicente, Sta. Rita, Pampanga	8988-9555 LOCAL 4791/ (045) 900-0658
146	STA. ROSA	Sta. Rosa-Tagaytay Highway, Sta. Rosa, Laguna	(049) 502-9134 / 988-9555 LOCAL 4872 / 0917-5105951
147	STA. ROSA-BALIBAGO	National Highway cor. Lazaga St. Balibago, Sta. Rosa, Laguna	8884-7600 LOCAL 4365 / (049) 534-1167 / (02) 520-8448
148	STO. TOMAS	Agojo Bldg., Maharlika Highway, Sto. Tomas, Batangas	(043) 778-3247 / 0917-8164577 / 8884-7600 LOCAL 4389
149	SUBIC	Baraca, Subic, Zambales	8988-9555 LOC. 4852 / (047) 232-6105 / (047) 232-6104
150	TACLOBAN CITY	GF, YVI Center, Bldg A, Fatima Village, Tacloban City, Leyte	(053) 832-2066 / (053) 832-9174
151	TAFT-QUIRINO AVE.	1945 Esther Building, Taft Avenue, Malate, Manila	8525-6286 / 7219-4390 / 0917-5807061
152	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
153	TAGBILARAN	Upper Ground Floor 3-4, Alta Citta Mall, Honorio Grupo St. and C.P. Garcia Ave., Brgy. Poblacion II, 1st District, Tagbilaran City, Bohol	(038) - 417-1788
154	TAGUM – CITY MALL	T1 & T2 City Mall Purok N.E. Baysa, Barangay Visayan Village, Tagum City	(084) 216-8117 / 0917-8497228 / 8988-9555 LOCAL 4981
155	TALISAY CITY	Units B112, B113, B114 G/F Bldg. B, South Coast Center, Brgy. Linao, Talisay City, Cebu 6045	0919-0616747
156	TALISAY - NEGROS - SAVEMORE	Mabini St., Zone 12, Paseo Mabini, Talisay City, Negros Occidental	(034) 441-6267 / (034) 441-6264
157	TANAUAN CITY	Jose P. Laurel National Highway, Darasa, Tanauan City, Batangas	(043) 726 2758 / 0917-863-6160
158	TANDANG SORA	Cecileville Bldg. III, 670 Tandang Sora Ave. corner General Ave., Tandang Sora, Quezon City	0917-8017585 / 02-79684719



159	TARLAC	McArthur Highway, San Nicolas, Tarlac City	(045) 982-9652 / 0905-6793720 / 8884-7600 LOCAL 4337
160	TAYTAY	C. Gonzaga Bldg. II, Manila East Road, Taytay, Rizal	8650-3367 / 8623-6113 / 0917-5786978
161	TAYUMAN	1925-1929 Rizal Avenue near corner Tayuman St., Sta. Cruz, Manila	0917-8325078 / 7586-1618 / 8230-3091
162	TIMOG	Jenkinsen Towers, 80 Timog Ave., Brgy. Sacred Heart, Quezon City	8371-8303 / 8371-8305
163	TUGUEGARAO	Metropolitan Cathedral Parish, Rectory Complex, Rizal St., Tuguegarao City	(078) 844-0484 / 8884-7600 LOCAL 4338
164	TWO ECOM	Two E-Com Center Tower B, Ocean Drive near cor. Bayshore Ave., Mall of Asia Complex, Pasay City	8802-3068 / 7587-4753
165	UN AVENUE	552 U.N. Ave., Ermita, Manila	8400-5467 TO 68 / 0917-5382421
166	URDANETA	MacArthur Highway, Nancayasan, Urdaneta City, Pangasinan	8884-7600 LOCAL 4372 / (075) 656-2331
167	VALENZUELA-MARULAS	Ong-Juanco Bldg., 92-J McArthur Highway, Marulas, Valenzuela City	8291-6541 / 8709-4641
168	VIGAN	Plaza Maestro Convention Center, Florentino St., and Burgos St. Vigan City, Ilocos Sur	(077) 674-0300 / 8884-7600 LOCAL 4359
169	VISAYAS AVENUE	Wilcon City Center Mall, Visayas Ave., Quezon City	8990-6543
170	ZAMBOANGA	CityMall, Don Alfaro St., Tetuan, Zamboanga	(062) 955-8709 / 8988-9555 LOCAL 4828/ 4829

NO	ATM OFF-SITE	LOCATION/ADDRESS
1	ZAMBALES ELECTRIC COOPERATIVE, INC (ZAMECO 1)	Zameco II Head Office Compound, National Road, Brgy. Magsaysay, Castillejos, Zambales
2	RIS DEVELOPMENT CORPORATION	RIS Development Corp., 168 Mercado St. Tabe Guiguinto, Bulacan
3	CALAMBA DOCTORS HOSPITAL	KM. 49 National Highway, Parian, Calamba City, Laguna
4	ST. LOUIS COLLEGE LA UNION	St. Louis College Carlatan San Fernando City La Union
5	C. P. REYES HOSPITAL	C.P Reyes Hospital Mabini Avenue Tanauan, 4232 Batangas
6	METRO MANILA TURF CLUB MALVAR	San Pioquinto Malvar Tanauan, Batangas City
7	ZAMBALES ELECTRIC COOPERATIVE, INC (ZAMECO 2)	Zameco II Head Office Compound, National Road, Brgy. Magsaysay, Castillejos, Zambales
8	PHIRST PARK HOMES	Phirst Centrale Hermosa, Along B.P. Roman Highway, Hermosa, Bataan
9	CARDINAL SANTOS MEDICAL CENTER	10 Wilson Greenhills, West, San Juan, 1502 Metro Manila
10	PROVIDENCE HOSPITAL	1515 Quezon Avenue, Diliman, Quezon City 198702 Metro Manila
11	AMSI DOCTORS MEDICAL CENTER INC.	National Highway, Brgy. Halang, Calamba City
12	PAMPANGA RURAL ELECTRIC SERVICE COOPERATIVE, INC. (PRESCO)	Sanros Subdivision, Brgy. Anao, Mexico, Pampanga
13	MANATAL MULTI-PURPOSE COOPERATIVE	NO. 263 Bunsuran 2 <sup>nd</sup> , Pandi, Bulacan
14	PARANAQUE PREMIERE MEDICAL CENTER	Dr. A. Santos Ave. 1 1715 Parañaque City
15	FGC ALPHA VENTURES CORPORATION	3G Daily Food Mart and Food Park, Lot 4A, NIA Road Mamtid, Cabuyao, Laguna

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 Hi-Way, Urdaneta City, Pangasinan

NO	APDS LENDING CENTER	LOCATION/ADDRESS	TE/LEPHONE NUMBER/S
1	BACOLOD	Fordland 1 Annex Building, Lacson Street, Bacolod City, Negros Occidental	(034) 445-5818 0917-8619362
2	BAGUIO, BENGUET	B-108, Lopez Building, Session Road cor. Assumption Road, Baguio City	(074) 619-2097 0917-8619414
3	BATANGAS P. BURGOS	2/F, 3 P. Burgos Street, Barangay 3, Batangas City	(043) 333-1005
4	BLUMENTRITT	1677 Blumentritt Street, Sta. Cruz, Manila	(02) 8784-1823 0998-8615696
5	BUTUAN	JMC Building, JC Aquino Avenue, Brgy. Lapu-Lapu, Butuan City, Agusan Del Norte	(085) 817-5413 0917-8155495
6	CABANATUAN, NUEVA ECIJA	2/F, Dumar Building, Padre Burgos Avenue, Cabanatuan City, Nueva Ecija	(044) 940-2679 0917-8169491
7	CAGAYAN DE ORO CITY, MISAMIS ORIENTAL	2/F, Sergio Osmeña Street, Cogon District, Cagayan De Oro City, Misamis Oriental	(088) 890-6443 0917-8619281
8	CEBU CITY	2/F, Unit 204 & 205, JSP Mango Plaza Building, Gen. Maxilom Ave., cor Echavez St., Cebu City	(032) 238-7820 0917-8223514
9	DAVAO CITY, DAVAO DEL SUR	8990 Corporate Center, Quirino Ave., Davao City, Davao del Sur	(082) 287-6824 0917-8619403

10	GENERAL SANTOS CITY	G/F, China Bank Savings, Inc. Santiago Boulevard, General Santos City	(083) 554-0211 0917-8162621
11	ILOILO-IZNART	Golden Commercial Building, Iznart, Iloilo City	(033) 329-5238 0927-5677973
12	IMUS, CAVITE	Gen. Emilio Aguinaldo Highway, Tanzang Luma 1, Imus, Cavite	(046) 416-1405 0917-8038045
13	KALIBO, AKLAN	F. Quimpo Street connecting Mabini and Toting Reyes Streets, Kalibo, Aklan	0917-8163655
14	KALOOKAN A. MABINI	353 AJ building 2nd floor A. Mabini Street Kalookan City	0999-8873732
15	LA HUERTA, PARANAQUE	Quirino Avenue, La Huerta, Paranaque City	(02) 8682-6496
16	LA UNION	A.G. Zambrano Building, Quezon Avenue, San Fernando City, La Union	(072) 687-2218 0917-8619408
17	LEGAZPI, ALBAY	2/F, Lot 4-6 Blk 20 PCS-1617, Sol's Subdivision, Purok 5, 37 Bitano, Legazpi City, Albay	(052) 742-1034 0917-8059102
18	LINGAYEN, PANGASINAN	2/F, Unit 5&6, The Hub Building, Solis Street, Brgy. Poblacion, Lingayen, Pangasinan	(075) 568-5347 0917-8619257
19	LIPA, CM-RECTO	2/F, CBS Building, C.M. Recto Avenue, Brgy 4, Lipa City, Batangas	(043) 727-3302 0917-8277152
20	LUCENA, QUEZON	Merchan cor Evangelista Street, Lucena City, Quezon	(042) 717-9387 0917-8619387
21	MALOLOS, BULACAN	Canlapan Street, Sto. Rosario, Malolos City, Bulacan	(044) 794-1648 0917-8012989
22	ORANI	2/Floor, Cbs Commercial Arcade, Along Provincial Road, Balut, Orani, Bataan	(047) 636-0523
23	PAMPANGA	JSL Building, Consunji Street, San Fernando City, Pampanga	(045) 403-9971 / (045) 649-1768 0917-5523389
24	PASIG	2nd Floor Richcrest Bldg Caruncho cor.	(02) 8403-3062 0999-884-3422
25	QUEZON AVENUE - QUEZON CITY	2/F, G.J. Building, 385 Quezon Avenue, Quezon City	(02) 8372-79-26 0917-8161341
26	SAN PABLO, LAGUNA	Rizal Avenue cor Lopez Jaena Street, San Pablo City, Laguna	0917-8046178
27	SANTIAGO CITY, ISABELA	JECO Building Maharlika Highway cor Quezon Ave., Victory Norte Santiago City, Isabela	(078) 305-0064
28	SORSOGON CITY, SORSOGON	2/F, God is Good Building, Rizal Street, Piot, Sorsogon City, Sorsogon	0917-8161361
29	TACLOBAN CITY, LEYTE	YVI Center, Bldg. A, Baybay S. Road, Brgy. 77, Fatima Village, Marasbaras, Tacloban City, Leyte	(053) 832-1874 0917-8267612
30	TAGAYTAY	9089 TSL Center Tagaytay, Gen. Emilio Aguinaldo Highway, Mendez Crossing East, Tagaytay City	(046) 413-3871 0998-9720735
31	TAGUM	City Mall Maharlika Highway cor Lapu-lapu ext. Brgy. Magugpo, Tagum City	(084) 216-8245 0912-9174164
32	TANAUAN, BATANGAS	Jose P. Laurel National Highway, Darasa, Tanauan City, Batangas	(043) 727-2029 0977-2647091
33	TAYTAY, RIZAL	2/F, Gonzaga Building, Manila East Road, Taytay, Rizal	(02) 8332-1069 0917-8158627



34	VIGAN, ILOCOS SUR	Maestro Convention Center, Florentino Street, Brgy 1, Vigan City, Ilocos Sur	(077) 674-6062 0917-8619380
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NO	APD BLU	LOCATION/ADDRESS	TELEPHONE NUMBER/S
1	ALAMINOS, PANGASINAN	Unit 101 S & L Bldg. Brgy. Palamis, Alaminos City	(075) 632 6409 0947-899-5463
2	BALAMBAN, CEBU	DC Sanchez St., Sta. Cruz, Balamban, Cebu	(032) 503 2273 0928 518 8346
3	BALER, AURORA PROVINCE	Stall #3, Bonifacio Street, Brgy. Suklayin, Baler, Aurora	(042) 724-3973 0947-8920345
4	BALIBAGO, STA. ROSA LAGUNA	7LL Pearl Rd. Balibago Complex, Brgy. Balibago, Sta. Rosa, Laguna	(049) 501-6934 0998-5332878
5	BANGUED, ABRA	OVAL ERA Mall, Taft St., Zone 4, Bangued, Abra	0947 999 8673
6	BILIRAN	Corvera St. Barangay Santissimo Rosario, Naval, Biliran	0928 516 4510
7	BISLIG CITY, SURIGAO DEL SUR	R.B. Castillo St., Brgy. Mangagoy, Bislig City, Surigao del Sur	(082)315069 0947- 9910795
8	BOAC, MARINDUQUE	Deogracias St. cor San Miguel St., Malusak, Boac, Marinduque	(042) 754 5217
9	BOGO CITY, CEBU	Sim Building, Sim Bogo Business Park, P. Rodriguez St., Bogo City, Cebu	(032) 252-7652 0918-9208760
10	BONTOC, MT PROVINCE	Aguana Building, Poblacion, Bontoc, Mountain Province	(074) 604-0241 0928-515-6927
11	BOTOLAN, ZAMBALES	Casa Bien Bldg., Barangay Batonlapoc, Botolan, Zambales	0918-9058513
12	CABARROGUIS, QUIRINO PROVINCE	PI Gundaway, Cabarroguis, Quirino	(078) 374-0491 0918-9649437
13	CADIZ, NEGROS OCCIDENTAL	Unit 3, 4&5, RJPS III Building, No. 29 Magsaysay St, Brgy. Zone 3, Cadiz City, Negros Occidental	0947-8964254
14	CALAPAN CITY, ORIENTAL MINDORO	R.King Commercial Bldg. Roxas Drive, Brgy. Nacoco, Calapan City, Oriental Mindoro	(043) 748-4574 0918-9671675
15	CALBAYOG CITY, SAMAR	Rosales Corner Rueda Sts., Calbayog City, Samar	(055) 837-0323 0918-9852240
16	CAMALANIUGAN, CAGAYAN	Tuzon Building, Bulala, Camalaniugan, Cagayan	0947-8958212
17	CARCAR	Door 2 J.P. Rizal St. Poblacion Carcar City, Cebu	(032) 262-0960 0918-9901276
18	DAET	Alegre Building, J. Lukban St. Daet Camarines Norte	(054) 605-0484 0918-9485250
19	DIGOS CITY, DAVAO DEL SUR	CPP Building II, Rizal Avenue, Zone 1, Digos City, Davao Del Sur	(028) 884-7600 0918-9485586
20	DIPOLOG CITY, ZAMBOANGA DEL NORTE	SD Arcade, Rizal Ave, Dipolog City, 7100 Zamboanga del Norte	(065) 908-1397 0939-9789016
21	DUMAGUETE	A-3, Ground floor, Central Arcade Building, Cervantes Street, Dumaguete City	(035) 522-1795 0918-9008339
22	ESTANCIA, ILOILO	Old Sacramento Building, Sitio Poblacion Highway Cano-An, Estancia, Iloilo	(033) 397-7278 0918-9432088
23	GERONA, TARLAC	Morayta Street Poblacion 3, Gerona, Tarlac	(045) 6065245 0920-9676942
24	GUINGOOG CITY, MISAMIS ORIENTAL	MRJ Building, Purok 3, Brgy 24 A, Gingoog City, Misamis Oriental	0998-9938698
25	GLAN, SARANGANI PROVINCE	Jose Hombrebueno St., Plaza Rizal, Barangay Poblacion, Glan, Sarangani Province	(083) 500-2874 0918-9853901

26	GUIHULNGAN, NEGROS ORIENTAL	S. Villegas Street, National Highway corner Sikatuna, Guihulngan, Negros Oriental	0949-8823783
27	GUMACA, QUEZON PROVINCE	Rm Building, Maharlika Highway, A. Bonifacio, Barangay Tabing Dagat, Gumaca, Quezon	(042) 911- 8281 0918-9645464
28	ILAGAN, ISABELA	Precious Building, Barangay Calamagui 2nd, Ilagan City, Isabela	0998-8564141
29	ILIGAN CITY	Quezon Ave. Ext. Barangay Villaverde, Pob. Iligan City	(063) 221-7107 0918-9397659
30	INFANTA	Plaridel St., Poblacion 38 , Infanta, Quezon Province	(042) 785-9260 0928-5133032
31	IRIGA CITY	Everest Plaza Building, Zone 5, Highway 1, San Miguel, Iriga City	(054) 881-8869 0918-9577626
32	ISULAN, SULTAN KUDARAT	JCB Building, Magbanua St., Corner National Highway, Kalawag I, Isulan, Sultan Kudarat	(064) 471 8460 0928-517-3422
33	JORDAN, GUIMARAS	Piazza Zemarkato Building, New Site, Barangay San Miguel, Jordan, Guimaras	(033) 322-5213 0918-9656964
34	KABANKALAN CITY, NEGROS OCCIDENTAL	Dinsay Building, National Highway Mabinay, Kabankalan City, Negros Occidental	(034) 435-9329 0918-9068711
35	KIDAPAWAN	Brookside Building, Datu Ingkal St., Poblacion, Kidapawan City	(064) 521 -0011 0928-515-6957
36	KORONADAL CITY, SOUTH COTABATO	Mcm Villamor Building, Gen. San Drive, Zone 2, Koronadal City	(083) 552-2979 0918-9634815
37	LA CARLOTA, NEGROS OCCIDENTAL	Unit A - D, Gurra corner Burgos St., La Carlota City, Negros Occidental	0908-8124293
38	LAGAWE, IFUGAO	07 Rizal Avenue, Poblacion East, Lagawe, Ifugao	0917 800 9028
39	LUNA, APAYAO	Stall # 3, Cristobal Building, San Isidro Sur, Luna, Apayao	(074) 634 0274 9285161358
40	MALAYBALAY CITY, BUKIDNON	Fortich Street, Barangay 9, Malaybalay City, Bukidnon	(088) 813-6931 0918-9651095
41	MASBATE	Ross Hotel, Quezon St., Masbate City	(056) 333-1975/ 0947-8933915
42	MATI CITY, DAVAO ORIENTAL	Madayaway Distributor Inc., Rizal Extension, Mati, Davao Oriental	(087) 811 -5002 0918-9628744
43	MIDSAYAP, NORTH COTABATO	LMJ's Commercial Building, Quezon Avenue St., Poblacion 8, Midsayap, Province of Cotabato	0920-9582543
44	NABUNTURAN, DAVAO DE ORO	National Highway, Poblacion, Nabunturan, Davao De Oro	084 667 0962/ 0947-8995-189
45	NAGA	ELS Building, Panganiban Drive, Concepcion Pequeña, Naga City	(054) 881-2557/ 0917-8619406
46	ODIONGAN, ROMBLON	JBM Building, Regional Highway, Torrel, Dapawan, Odiongan, Romblon	(042) 752-5615/ 0928-5142979
47	ORMOC CITY, LEYTE	Real Street District 22, Ormoc City, Leyte	(053) 300-0110/ 0918-9573287
48	OZAMIS	JME Building, Rizal Avenue corner Capistrano St., Ozamis City, Misamis Occidental	(088) 521-0156 0928-5132675
49	PAGADIAN	Broca St. corner B. Aquino St., Pagadian, Zamboanga	(062) 947-4345/ 0928-518-7498
50	PASSI CITY, ILOILO	LA Building, M. Palmares Street, Barangay Poblacion Ilawod, Passi City, Iloilo	(033) 311-5704/ 0918-9067075
51	PUERTO PRINCESA, PALAWAN	Rizal Avenue, corner Roxas St. Brgy. Tagumpay, Puerto Princesa City, Palawan	(048) 423-1679/ 0999-9916554

52	ROXAS	1McKinley Building, McKinley corner San Roque Sts., Roxas City	0917-8064432
53	SAN CARLOS, NEGROS OCCIDENTAL	V. Gustilo St., San Carlos City, Negros Occidental	0918-9083793
53	SAN CARLOS, NEGROS OCCIDENTAL	V. Gustilo St., San Carlos City, Negros Occidental	0918-9083793
54	SAN FRANCISCO, AGUSAN DEL SUR	Roxas St., Purok 2, Barangay 4, San Francisco, Agusan del Sur	085-2426879 9399214587
55	SAN JOSE DE BUENAVISTA	Aml Building 1, Cor. Dalipeatabay, San Jose De Buenavista, Antique	(036) 641-2011/ 0918-9175291
56	SAN JOSE, NUEVA ECIJA	Maharlika Highway, Barangay Malasin, San Jose City	(044) 951 3834/ (044) 311 1798/ 0928 516 8772
57	SAN JOSE, OCCIDENTAL MINDORO	Labangan Poblacion, San Jose, Occidental Mindoro	0919-0773236
58	SAN NICOLAS	G/F Unit 6, Vyv Building, Valdez Center, Barangay 1, San Nicolas, Ilocos Norte	(077) 6707419 / (077) 600-7119/ 0918-9572802
59	SOGOD, SOUTHERN LEYTE	Zone IV, Osmena St. Sogod Southern Leyte	0917 802 7562
60	SOLANO	2627 ZURMAN, PLAZA, 225 J.P. Rizal Avenue, Poblacion South, Solano, Nueva Vizcaya	(078) 321-0238/ 0918-9188569
61	SURIGAO	Gaisano Capital Mall Building, Luna St., Surigao City	(086) 231-5069/ 0985-5758501/ 09479910795
62	TABUK, KALINGA	Sebastian Building, Purok 3, Bakras, Bulanao, Tabuk City, Kalinga	(078) 624 0908/ 09285187579
63	TAGBILARAN	Old Holy Spirit School Building A, Jacinto Borja corner Remolador Street, Tagbilaran City, 6300 Bohol	(038) 417-4323/ 0919-9978127
64	TANAY, RIZAL	2/F Manila East Road Cor E. Rodriguez Ave., Tanay, Rizal	0917-8013054
65	TANDAG CITY, SURIGAO DEL SUR	Donasco St., Tandag City, Surigao del Sur	0939-9282546
66	TANZA, CAVITE	5 Antero Soriano Highway, Daang Amaya 1, Tanza, Cavite	0947-8914912
67	TETUAN, ZAMBOANGA	Unit 05-06 Ground floor, JSB Bldg., Don Alfaro st. Tetuan Zamboanga City	(062) 991-0788/ 0918-9676227
68	TUBOD, LANA DEL NORTE	Unit 4 & 5, Crossing, Tubod, Lanao Del Norte	0947-8905903 63-228-9428
69	TUGUEGARAO, CAGAYAN	Luna St., Centro, Tuguegarao, Cagayan	(078) 825-0700 0917-8169491
70	URDANETA, PANGASINAN	Alexander St. Cor. Belmonte St., Barangay Poblacion, Urdaneta City, Pangasinan	0918-9673831
71	VALENCIA, BUKIDNON	Tamay Lang Business Triangle Building, Hagkol, Sayre Highway, Valencia City	(088) 535-8858/ 0947-8976770
72	VIRAC	2/F Imperial Building, Gogon Centro, Virac, Catanduanes	(052) 741 5790/ 0928-5171547
73	ZAMBOANGA SIBUGAY	GFS 9, Gaisano Grand Mall Ipil, Purok Banab, Brgy. Veterans Village, Ipil, Zamboanga Sibugay	0947-8996019

**Notes:**

- 1) Out of 170 branches, 9 are owned premises and 161 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 20, 2024, which reported among others, the following: (i) annual report to stockholders and financial statements as of 2023; (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 2023; (iii) election of the Board of Directors; and, (iv) appointment of external auditor.
- b) 2024 Annual Report to Stockholders.
- c) Financial Statements for the year ended December 31, 2024.
- d) Ratification of all acts of the Board of Directors, Officers, Executive Committee, Board Oversight Committees, and other Management Committees during the year 2024, as follows:

<b>Ratification of the following Board and Board Level Committees' Resolutions for the year 2024</b>	
<b>18 January 2024</b>	
1	Approval of the Minutes of the Board during its Regular Meeting on 21 December 2023
2	Approval of the Minutes of the Board during its Special Meeting on 21 December 2023
3	Approval of the Minutes of the Executive Committee during its Regular Meeting on 14 December 2023
4	Approval of Minutes of the Nomination Committee during its Regular Meeting held on 7 December 2023
5	Approval of Minutes of the Corporate Governance Committee during its Regular Meeting Held on 19 October 2023
6	Ratification of the Executive Committee Resolutions Passed and Approved during its Regular Meeting on 28 December 2023
7	Ratification of the Executive Committee Resolutions Passed and Approved during its Regular Meeting on 11 January 2024
8	Ratification of the Resolutions Passed and Approved by the Nomination Committee during its Regular Meeting on 4 January 2024
9	Ratification of the Risk Oversight Committee Resolutions Passed and Approved during its Regular Meeting on 16 November 2023
10	Ratification of the Corporate Governance Committee Resolutions Passed and Approved during its Regular Meeting on 21 December 2023
11	Ratification of the Audit Committee Resolutions Passed and Approved during its Regular Meeting on 16 January 2024
12	Financial Performance Report for the Period Ended 31 December 2023

13	Reponses to Comments and Instructions on Business Plan & Projections
14	Financing Plan for the Housing Loan Mr. Merwin Mangrobang, Assistant Manager, for Pesos: One Million Five Hundred Thousand Only
15	BSP Approved CBS Fringe Benefits for Officers - Car Lease Program
16	Officers' Resignation – 17 December 2023 to 16 January 2024
<b>15 February 2024</b>	
17	Approval of the Minutes of the Board during its Regular Meeting on 18 January 2024.
18	Approval of the Minutes of the Executive Committee during its Regular Meeting on 28 December 2023.
19	Approval of the Minutes of the Executive Committee during its Regular Meeting on 11 January 2024.
20	Approval of the Minutes of the Executive Committee during its Regular Meeting on 25 January 2024.
21	Approval of Minutes of the Retirement Committee during its Meeting held on 4 November 2022.
22	Approval of Minutes of the Nomination Committee during its Regular Meeting held on 4 January 2024.
23	Approval of Minutes of the Nomination Committee and Corporate Governance Committee during its Joint Special Meeting held on 4 January 2024.
24	Approval of Minutes of the Audit Committee during its Regular Meeting held on 7 November 2023.
25	Approval of Minutes of the Risk Oversight Committee during its Regular Meeting held on 16 November 2023.
26	Approval of Minutes of the Related Party Transaction Committee during its Regular Meeting held on 7 December 2023.
27	Ratification of the Executive Committee Resolutions Passed and Approved during its Regular Meeting on 25 January 2024
28	Ratification of the Executive Committee Resolutions Passed and Approved during its Regular Meeting on 8 February 2024
29	Ratification of the Resolutions Passed and Approved by the Nomination Committee during its Regular Meeting on 1 February 2024
30	Ratification of the Resolutions Passed and Approved by the Related Party Transaction Committee during its Regular Meeting on 1 February 2024
31	Ratification of the Risk Oversight Committee Resolutions Passed and Approved during its Regular Meeting on 18 January 2024
32	Financial Performance Report for the Period Ended 31 January 2024
33	Reponses to Comments and Instructions on Business Plan & Projections
34	Modification on the Service Quality Assurance Committee
35	Approval Request for MCBL Future Boost Retirement Product

36	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):
	a. DOSRI Sale of ROPA AA: Ma. Theresa T. Sagana and Florante Y. Sagana to Buyer: Sps. Atty. Richard S. Del Rosario, LSD Officer and Kristelle Marie B. Del Rosario
	b.1 DOSRI Sale of ROPA Vehicle - Belinda Danielle M. Ordoñez, CBC Marketing Communications Manager
	b.2 Reclassification of ROPA Vehicle - John Carlo N. Leano, Cauayan Branch BM
	b.3 Reclassification of ROPA Vehicle - Service Vehicle for APD Bacolod Branch
	b.4 Reclassification of ROPA Vehicle - Service Vehicle for APD Bangued Branch
	b.5 Reclassification of ROPA Vehicle - Service Vehicle for APD Bohol Branch
	b.6 Reclassification of ROPA Vehicle - Service Vehicle for APD Butuan Branch
	b.7 Reclassification of ROPA Vehicle - Service Vehicle of APD Calbayog Branch
	b.8 Reclassification of ROPA Vehicle - Service Vehicle for APD Davao Branch
	b.9 Reclassification of ROPA Vehicle - Service Vehicle for APD Lagawe Branch
	b.10 Reclassification of ROPA Vehicle - Service Vehicle for APD Malolos Branch
	b.11 Reclassification of ROPA Vehicle - Service Vehicle for APD Palawan Branch
	b.12 Reclassification of ROPA Vehicle - Service Vehicle for APD Pasig Branch
	b.13 Reclassification of ROPA Vehicle - Service Vehicle for APD Quezon Avenue Branch
	b.14 Reclassification of ROPA Vehicle - Service Vehicle for APD Tacloban Branch
37	Car Plan Deviation of Ms. Hazel Ann S. Gonzales
38	BSP Approved CBS Fringe Benefits for Officers - Car Lease Program
39	Officers' Resignation –17 January 2024 to 1 March 2024
40	Officers' Retirement – 1 January 2024 to 16 February 2024
<b>23 February 2024 (Special)</b>	
41	Regulatory Incentive for Early Adopters of the Standard Business Application Form (SBLAF)
<b>21 March 2024</b>	
42	Approval of the Minutes of the Board during its Regular Meeting on 15 February 2024
43	Approval of the Minutes of the Board during its Special Meeting on 23 February 2024
44	Approval of the Minutes of the Executive Committee during its Regular Meeting on 8 February 2024.
45	Approval of the Minutes of the Executive Committee during its Regular Meeting on 22 February 2024.
46	Approval of Minutes of the Nomination Committee during its Regular Meeting held on 1 February 2024.
47	Approval of Minutes of the Audit Committee during its Regular Meeting held on 16 January 2024.



48	Approval of the Minutes of the Corporate Governance Committee during its Special Meeting on 7 November 2023.
49	Approval of the Minutes of the Corporate Governance Committee during its Regular Meeting on 21 December 2023.
50	Ratification of the Executive Committee Resolutions Passed and Approved during its Regular Meeting on 22 February 2024
51	Ratification of the Executive Committee Resolutions Passed and Approved during its Regular Meeting on 14 March 2024
52	Ratification of the Resolutions Passed and Approved by the Nomination Committee during its Regular Meeting on 7 March 2024
53	Ratification of the Corporate Governance Committee Resolutions Passed and Approved during its Regular Meeting on 15 February 2024
54	Ratification of the Retirement Committee Resolutions Passed and Approved during its Meeting on 29 December 2023
55	Ratification of the Remuneration Committee Resolutions Passed and Approved during its Meeting on 29 December 2023
56	Ratification of the Audit Committee Resolutions Passed and Approved during its Regular Meeting on 19 March 2024
57	Approval of CBS Audited Financial Statements for the year ended 31 December 2023
58	Financial Performance Report for the Period Ended 29 February 2024
59	Setting of Annual Stockholders' Meeting
60	Reclassification of Real and Other Properties Acquired / Non-Current Asset Held for Sale (ROPA/NCAHS) to Bank Premises, Furniture and Equipment (PFFE): a. Service Vehicle for APD Pampanga Branch b. Service Vehicle for APD Bohol Branch
61	Request for Approval of Enhanced Benefits for Employees
62	Authorized Signatory for Bureau of Internal Revenue (BIR) ORUS Registration
63	BSP Approved CBS Fringe Benefits for Officers - Car Lease Program
64	Officers' Resignation
65	Officers' Retirement
<b>25 April 2024</b>	
66	Approval of the Minutes of the Board during its Regular Meeting on 21 March 2024
67	Approval of the Minutes of the Executive Committee during its Regular Meeting on 14 March 2024.
68	Approval of the Minutes of the Executive Committee during its Regular Meeting on 27 March 2024.
69	Approval of Minutes of the Nomination Committee during its Regular Meeting held on 7 March 2024.
70	Approval of Minutes of the Risk Oversight Committee during its Regular Meeting held on 18 January 2024.
71	Approval of the Minutes of the Related Party Transaction Committee during its Regular Meeting on 1 February 2024.
72	Ratification of the Executive Committee Resolutions Passed and Approved during its Regular Meeting on 27 March 2024
73	Ratification of the Executive Committee Resolutions Passed and Approved during its Regular Meeting on 11 April 2024
74	Ratification of the Resolutions Passed and Approved by the Nomination Committee during its Regular Meeting on 4 April 2024
75	Ratification of the Risk Oversight Committee Resolutions Passed and Approved during its Regular Meeting on 21 March 2024
76	Ratification of the Related Party Transaction Committee Resolutions Passed and Approved during its Regular Meeting on 8 April 2024

77	Nomination of Board of Directors
78	Updating of Authorized Representatives for Matters and Transactions pertaining to The Manila Banking Corporation
79	Financial Performance Report for the Period Ended 31 March 2024
80	<p>DOSRI Sale and Reclassification of Real and Other Properties Acquired / Non-Current Asset Held for Sale (ROPA/NCAHS) to Bank Premises, Furniture and Equipment (PFFE):</p> <ul style="list-style-type: none"> <li>a. DOSRI Sale of ROPA - Car Plan Availment of Jingky B. Calumboy, Manager, CBC Audit Officer</li> <li>b. Reclassification of ROPA Vehicle – Service Vehicle for APD Alaminos</li> <li>c. Reclassification of ROPA Vehicle - Service Vehicle for APD Balamban</li> <li>d. Reclassification of ROPA Vehicle - Service Vehicle for APD Baler</li> <li>e. Reclassification of ROPA Vehicle - Service Vehicle for APD Botolan</li> <li>f. Reclassification of ROPA Vehicle - Service Vehicle for APD Cabanatuan.</li> <li>g. Reclassification of ROPA Vehicle - Service Vehicle for APD Cabarroguis</li> <li>h. Reclassification of ROPA Vehicle - Service Vehicle for APD Camalaniugan</li> <li>i. Reclassification of ROPA Vehicle - Service Vehicle for APD Gerona</li> <li>j. Reclassification of ROPA Vehicle - Service Vehicle for APD Gumaca</li> <li>k. Reclassification of ROPA Vehicle - Service Vehicle for APD Infanta</li> <li>l. Reclassification of ROPA Vehicle - Service Vehicle for APD La Union</li> <li>m. Reclassification of ROPA Vehicle - Service Vehicle for APD Lipa 1</li> <li>n. Reclassification of ROPA Vehicle - Service Vehicle for APD Lipa 2</li> <li>o. Reclassification of ROPA Vehicle - Service Vehicle for APD Tagaytay</li> <li>p. Reclassification of ROPA Vehicle - Service Vehicle for APD Tanay</li> <li>q. Reclassification of ROPA Vehicle - Service Vehicle for APD Taytay</li> <li>r. Reclassification of ROPA Vehicle - Service Vehicle for APD Urdaneta</li> <li>s. Reclassification of ROPA Vehicle - Service Vehicle for APD Vigan</li> </ul>
81	BSP Approved CBS Fringe Benefits for Officers - Car Lease Program
82	Officers' Resignation
83	2024 Merit Increase for CBSI Officers and Supervisors
<b>16 May 2024</b>	
84	Approval of the Minutes of the Board during its Regular Meeting on 25 April 2024
85	Approval of the Minutes of the Executive Committee during its Regular Meeting on 11 April 2024.
86	Approval of the Minutes of the Executive Committee during its Regular Meeting on 30 April 2024.
87	Approval of Minutes of the Nomination Committee and Corporate Governance Committee during its Joint Meeting held on 4 April 2024.
88	Approval of Minutes of the Corporate Governance Committee during its Regular Meeting held on 15 February 2024.
89	Approval of Minutes of the Audit Committee during its Regular Meeting held on 19 March 2024.
90	Ratification of the Executive Committee Resolutions Passed and Approved during its Regular Meeting on 30 April 2024
91	Ratification of the Executive Committee Resolutions Passed and Approved during its Regular Meeting on 9 May 2024
92	Ratification of the Resolutions Passed and Approved by the Nomination Committee during its Regular Meeting on 2 May 2024
93	Ratification of the Corporate Governance Committee Resolutions Passed and Approved during its Regular Meeting on 25 April 2024
94	Ratification of the Audit Committee Resolutions Passed and Approved during its Regular Meeting on 14 May 2024

95	Financial Performance Report for the Period Ended 30 April 2024
96	Enhanced MCBL Assure Max with Payout Accumulation Option
97	Reclassification of Real and Other Properties Acquired / Non-Current Asset Held for Sale (ROPA/NCAHS) to Bank Premises, Furniture and Equipment (PFFE): <ul style="list-style-type: none"> <li>a. Service Vehicle for APD Biliran</li> <li>b. Service Vehicle for APD Carcar</li> <li>c. Service Vehicle for APD Daet</li> <li>d. Service Vehicle for APD Masbate</li> <li>e. Service Vehicle for APD Odiongan</li> <li>f. Service Vehicle for APD Ormoc</li> <li>g. Service Vehicle for APD Dumaguete</li> <li>h. Service Vehicle for APD Legaspi</li> <li>i. Service Vehicle for APD Malaybalay</li> </ul>
98	Year Unit Deviation on availment of Carplan Benefit (4.9 YR OLD VS. 3 YR OLD)
99	BSP Approved CBS Fringe Benefits for Officers - Car Lease Program
100	Officers' Resignation
101	Officers' Retirement
102	2023 Performance Bonus for CBSI Officers and Supervisors
<b>20 June 2024</b>	
103	Organizational Matters: <ul style="list-style-type: none"> <li>a. Composition of Board-level Committees</li> <li>b. Appointment of Mr. Philip S. L. Tsai as Lead Independent Director</li> <li>c. Composition of Management-level Committees</li> <li>d. Election of Key Officers of the Bank for the Ensuing Year 2024-2025</li> <li>e. Re-appointment of Officers - AM and Up, and Interlocked/Seconded Officers for the Ensuing Year 2024-2025</li> </ul>
104	Approval of the Minutes of the Board during its Regular Meeting on 16 May 2024
105	Approval of the Minutes of the Executive Committee during its Regular Meeting on 30 April 2024
106	Approval of the Minutes of the Executive Committee during its Regular Meeting on 9 May 2024
107	Approval of the Minutes of the Nomination Committee during its Regular Meeting on 2 May 2024
108	Approval of the Minutes of the Related Party Transaction Committee during its Regular Meeting on 8 April 2024
109	Approval of the Minutes of the Risk Oversight Committee during its Regular Meeting on 21 March 2024
110	Ratification of the Executive Committee Resolutions Passed and Approved during its Regular Meeting on 23 May 2024
111	Ratification of the Executive Committee Resolutions Passed and Approved during its Regular Meeting on 13 June 2024
112	Ratification of the Risk Oversight Committee Resolutions Passed and Approved during its Regular Meeting on 16 May 2024
113	Ratification of the Risk Oversight Committee Resolutions Passed and Approved during its Special Meeting on 6 June 2024
114	Ratification of the Resolutions Passed and Approved by the Nomination Committee during its Regular Meeting on 6 June 2024
115	Ratification of the Related Party Transaction Committee Resolutions Passed and Approved during its Regular Meeting on 6 June 2024
116	Review of Operations as of 31 May 2024



117	<p>DOSRI Sale and Reclassification of Real and Other Properties Acquired / Non-Current Asset Held for Sale (ROPA/NCAHS) to Bank Premises, Furniture and Equipment (PFFE):</p> <ul style="list-style-type: none"> <li>a. DOSRI Sale of ROPA Vehicle - Car Plan Availment of Darren G. Schofield, CBC Deputy Senior Manager, AML Compliance Officer</li> <li>b. DOSRI Sale of ROPA Vehicle - CBC Institutional Banking Segment</li> <li>c. Reclassification of ROPA Vehicle - Car Lease Availment of Ann Marie Montañez, SM and Department Head of CCMG SME Credit Division</li> </ul>
118	BSP Approved CBS Fringe Benefits for Officers - Car Lease Program
119	Officers' Resignation
<b>18 July 2024</b>	
120	Approval of the Minutes of the Board during its Regular Meeting on 20 June 2024
121	Approval of the Minutes of the Executive Committee during its Regular Meeting on 13 June 2024.
122	Approval of the Minutes of the Executive Committee during its Regular Meeting on 27 June 2024.
123	Approval of Minutes of the Nomination Committee during its Meeting held on 6 June 2024.
124	Approval of Minutes of the Corporate Governance Committee during its Regular Meeting held on 25 April 2024.
125	Approval of Minutes of the Audit Committee during its Regular Meeting held on 14 May 2024.
126	Ratification of the Executive Committee Resolutions Passed and Approved during its Regular Meeting on 27 June 2024
127	Ratification of the Executive Committee Resolutions Passed and Approved during its Regular Meeting on 11 July 2024
128	Ratification of the Resolutions Passed and Approved by the Nomination Committee during its Regular Meeting on 4 July 2024
129	Ratification of the Resolutions Passed and Approved by the Related Party Transaction Committee during its Regular Meeting on 4 July 2024
130	Ratification of the Corporate Governance Committee Resolutions Passed and Approved during its Regular Meeting on 20 June 2024
131	Ratification of the Audit Committee Resolutions Passed and Approved during its Regular Meeting on 16 July 2024
132	Financial Performance Report for the Period Ended 30 June 2024
133	<p>DOSRI Sale and Reclassification of Real and Other Properties Acquired / Non-Current Asset Held for Sale (ROPA/NCAHS) to Bank Premises, Furniture and Equipment (PFFE):</p> <ul style="list-style-type: none"> <li>a. DOSRI Sale of ROPA AA: Editha L. &amp; Noemar Q. Roslinda to Buyer:</li> <li>b. Sps. Deniel G. &amp; Ruth B. Dumaraos</li> <li>c. DOSRI Sale of ROPA Vehicle - Car Plan Availment of Jose Roy V. Billones, CBC SM City Naga Branch Manager</li> <li>d. DOSRI Sale of ROPA Vehicle - Car Plan Availment of Noreen Joyce Panganiban, CBC Consumer Banking Segment Manager</li> <li>e. Reclassification of ROPA Vehicle - Car Lease Availment of Elmer J. Lingco, APDLG Marketing Specialist 3</li> <li>f. Reclassification of ROPA Vehicle - Service Vehicle for APD Cadiz</li> <li>g. Reclassification of ROPA Vehicle - Service Vehicle for APD Tandag</li> <li>h. Reclassification of ROPA Vehicle - Service Vehicle for APD Virac</li> <li>i. Reclassification of ROPA Vehicle - Service Vehicle for RBG</li> </ul>
134	BSP Approved CBS Fringe Benefits for Officers - Car Lease Program

135	Officers' Resignation as of 16 July 2024
136	Officers' Retirement as of 16 July 2024
137	Financing Plan Emergency Loan / Educational Loan for Mr. Rollie M. Polinag, Senior Manager, COG - BSOMD Officer
<b>15 August 2024</b>	
138	Approval of the Minutes of the Board during its Regular Meeting on 18 July 2024
139	Approval of the Minutes of the Executive Committee during its Regular Meeting on 23 May 2024
140	Approval of the Minutes of the Executive Committee during its Regular Meeting on 11 July 2024
141	Approval of the Minutes of the Executive Committee during its Regular Meeting on 25 July 2024
142	Approval of Minutes of the Nomination Committee during its Meeting held on 4 July 2024
143	Approval of Minutes of the Nomination Committee during its Special Meeting held on 16 July 2024
144	Approval of Minutes of the Related Party Transaction Committee during its Regular Meeting held on 6 June 2024
145	Approval of Minutes of the Related Party Transaction Committee during its Regular Meeting held on 4 July 2024
146	Approval of Minutes of the Risk Oversight Committee during its Regular Meeting held on 16 May 2024
147	Approval of Minutes of the Risk Oversight Committee during its Special Meeting held on 6 June 2024
148	Ratification of the Executive Committee Resolutions Passed and Approved during its Regular Meeting on 25 July 2024
149	Ratification of the Executive Committee Resolutions Passed and Approved during its Regular Meeting on 8 August 2024
150	Ratification of the Resolutions Passed and Approved by the Nomination Committee during its Regular Meeting on 5 August 2024
151	Ratification of the Resolutions Passed and Approved by the Related Party Transaction Committee during its Regular Meeting on 5 August 2024
152	Ratification of the Risk Oversight Committee Resolutions Passed and Approved during its Regular Meeting on 18 July 2024
153	Financial Performance Report for the Period Ended 31 July 2024
154	CBS Audit Department 2024 1st Semester Accomplishment Report
155	Car Loan Application of Mr. Heherson L. Zipagan for P700,000.00, Assistant Manager
156	Year Unit Deviation on Availment of Carplan Benefit Request of Mr. Alan B. Belleza, Business Manager, Ortigas Branch
157	BSP Approved CBS Fringe Benefits for Officers - Car Lease Program
158	Officers' Resignation
159	Officers' Retirement
160	Updates on Significant Legal Cases
161	Authorization of Ms. Shieldeen Ann O. Huelar to Secure the Property Title TCT 167-2016021038 on behalf of Clients Sharon L. Mandawe and Glen T. Mandawe
<b>19 September 2024</b>	
162	Approval of the Minutes of the Board during its Regular Meeting on 15 August 2024
163	Approval of the Minutes of the Executive Committee during its Regular Meeting on 8 August 2024.

164	Approval of the Minutes of the Executive Committee during its Regular Meeting on 22 August 2024.
165	Approval of Minutes of the Nomination Committee during its Meeting held on 5 August 2024.
166	Approval of Minutes of the Related Party Transaction Committee during its Regular Meeting held on 5 August 2024.
167	Approval of Minutes of the Corporate Governance Committee during its Regular Meeting held on 20 June 2024.
168	Approval of Minutes of the Audit Committee during its Regular Meeting held on 16 July 2024.
169	Ratification of the Executive Committee Resolutions Passed and Approved during its Regular Meeting on 22 August 2024
170	Ratification of the Executive Committee Resolutions Passed and Approved during its Regular Meeting on 12 September 2024
171	Ratification of the Resolutions Passed and Approved by the Nomination Committee during its Regular Meeting on 5 September 2024
172	Ratification of the Resolutions Passed and Approved by the Related Party Transaction Committee during its Regular Meeting on 5 September 2024
173	Ratification of the Corporate Governance Committee Resolutions Passed and Approved during its Regular Meeting on 15 August 2024
174	Ratification of the Audit Committee Resolutions Passed and Approved during its Regular Meeting on 17 September 2024
175	Financial Performance Report for the Period Ended 31 August 2024
176	BSP Report of Examination (ROE) – Examination Completed 02 April 2024
177	Authorized Users for the Digital Monthly Sworn Certificate (e-MSD) Portal
178	<p>DOSRI Sale and Reclassification of Real and Other Properties Acquired / Non-Current Asset Held for Sale (ROPA/NCAHS) to Bank Premises, Furniture and Equipment (PFFE) :</p> <ul style="list-style-type: none"> <li>a. DOSRI Sale of ROPA Vehicle - CBC Institutional Banking Segment</li> <li>b. DOSRI Sale of ROPA - CBC Retail Banking Group, Metro Manila West Region</li> <li>c. Reclassification of ROPA Vehicle - Service Vehicle for APD Baguio</li> <li>d. Reclassification of ROPA Vehicle - Service Vehicle for APD Boac</li> <li>e. Reclassification of ROPA Vehicle - Service Vehicle for APD Cebu</li> <li>f. Reclassification of ROPA Vehicle - Service Vehicle for APD Iriga</li> <li>g. Reclassification of ROPA Vehicle - Service Vehicle for APD Lucena</li> <li>h. Reclassification of ROPA Vehicle - Service Vehicle for APD Luna</li> <li>i. Reclassification of ROPA Vehicle - Service Vehicle for APD San Pablo</li> <li>j. Reclassification of ROPA Vehicle - Service Vehicle for APD Tabuk</li> <li>k. Reclassification of ROPA Vehicle - Service Vehicle for APD Tanauan</li> <li>l. Reclassification of ROPA Vehicle - Service Vehicle for APD Taytay</li> <li>m. Reclassification of ROPA Vehicle - Service Vehicle for Legal Services Division</li> </ul>
179	Recall of Interlocking Appointment of Mr. Aguilar, Baldwin A., VP II and Head of Administrative Services Division of Bank Subsidiary effective 6 June 2024
180	Additional Signatory for CBS and PDB Retirement Plan
181	BSP Approved CBS Fringe Benefits for Officers - Car Lease Program
182	Officers' Resignation
183	Officers' Retirement
<b>17 October 2024</b>	



184	Approval of the Minutes of the Board during its Regular Meeting on 19 September 2024
185	Approval of the Minutes of the Executive Committee during its Regular Meeting on 12 September 2024.
186	Approval of the Minutes of the Executive Committee during its Regular Meeting on 26 September 2024.
187	Approval of Minutes of the Nomination Committee during its Meeting held on 5 September 2024.
188	Approval of Minutes of the Related Party Transaction Committee during its Regular Meeting held on 5 September 2024.
189	Approval of Minutes of the Risk Oversight Committee during its Regular Meeting held on 18 July 2024.
190	Ratification of the Executive Committee Resolutions Passed and Approved during its Regular Meeting on 26 September 2024
191	Ratification of the Executive Committee Resolutions Passed and Approved during its Regular Meeting on 10 October 2024
192	Ratification of the Resolutions Passed and Approved by the Nomination Committee during its Regular Meeting on 3 October 2024
193	Ratification of the Resolutions Passed and Approved by the Nomination Committee during its Special Meeting on 9 October 2024
194	Ratification of the Resolutions Passed and Approved by the Related Party Transaction Committee during its Regular Meeting on 11 October 2024
195	Ratification of the Risk Oversight Committee Resolutions Passed and Approved during its Regular Meeting on 19 September 2024
196	Financial Performance Report for the Period Ended 30 September 2024
197	RPTCom Endorsed - Company Line Renewal of Goldilocks Group of Companies a. Goldilocks Bakeshop, Inc. b. The Caramel Pearl, Inc.
198	Reclassification of Real and Other Properties Acquired / Non-Current Asset Held for Sale (ROPA/NCAHS) to Bank Premises, Furniture and Equipment (PFFE): a. Car Lease Availment of Jennifer V. Bondoc, Business Manager of RBG South Triangle Branch b. Car Lease Availment of Ferdie Mark A. Acio, Manager and Team Lead of APD Direct Sales Division c. Service Vehicle for APD Balibago d. Service Vehicle for APD Bontoc e. Service Vehicle for APD Caloocan f. Service Vehicle for APD Guihulngan g. Service Vehicle for APD Imus h. Service Vehicle for APD La Huerta i. Service Vehicle for APD Quezon Avenue j. Service Vehicle for APD Tanza
199	Appointment of Atty. Josephine F. Fernandez, HRD Head, as Chairman of the 2024 CBS CBA Management Panel
200	Financing Plan for Officers
201	BSP Approved CBS Fringe Benefits for Officers - Car Lease Program
202	Officers' Resignation
<b>21 November 2024</b>	
203	Approval of the Minutes of the Board during its Regular Meeting on 17 October 2024
204	Approval of the Minutes of the Executive Committee during its Regular Meeting on 10 October 2024.

205	Approval of the Minutes of the Executive Committee during its Special Meeting on 18 October 2024.
206	Approval of the Minutes of the Executive Committee during its Regular Meeting on 24 October 2024.
207	Approval of Minutes of the Nomination Committee during its Regular Meeting held on 3 October 2024.
208	Approval of Minutes of the Nomination Committee during its Special Meeting on 9 October 2024.
209	Approval of Minutes of the Related Party Transaction Committee during its Regular Meeting held on 11 October 2024.
210	Approval of Minutes of the Corporate Governance Committee in its Regular Meeting held on 15 August 2024.
211	Approval of Minutes of the Audit Committee during its Regular Meeting held on 17 September 2024.
212	Ratification of the Executive Committee Resolutions Passed and Approved during its Special Meeting 18 October 2024.
213	Ratification of the Executive Committee Resolutions Passed and Approved during its Regular Meeting on 24 October 2024.
214	Ratification of the Executive Committee Resolutions Passed and Approved during its Regular Meeting on 14 November 2024.
215	Ratification of the Resolutions Passed and Approved by the Nomination Committee during its Regular Meeting on 7 November 2024.
216	Ratification of the Resolutions Passed and Approved by the Related Party Transaction Committee during its Regular Meeting on 7 November 2024.
217	Ratification of the Corporate Governance Committee Resolutions Passed and Approved during its Regular Meeting on 17 October 2024.
218	Ratification of the Audit Committee Resolutions Passed and Approved during its Regular Meeting on 19 November 2024.
219	Financial Performance Report for the Period Ended 31 October 2024 a. Supplemental Report - APD PLI RANKING
220	CBS Five-Year Business Plan and Projections
221	Approval request for – MCBL Wealth Guarantee
222	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): a. DOSRI Sale of ROPA Vehicle - Car Plan Availment of Frederick B. Ramos, Deputy Senior Manager of CBC PCCI, Affiliates Delivery & Support Department b. Reclassification of ROPA Vehicle - Car Lease Availment of Ryan Anthony S. Asuncion, Manager and Account Officer of CLG - Auto Loans Division
223	Financing Plan for Ms. Jermy G. Cruz, Senior Manager, BM Dasmariñas Branch
224	BSP Approved CBS Fringe Benefits for Officers - Car Lease Program
<b>12 December 2025</b>	
225	Approval of the 2024-2029 CBSI and CBSEU Collective Bargaining Agreement (CBA)
<b>19 December 2025</b>	
226	Approval of the Minutes of the Board during its Regular Meeting on 21 November 2024.

227	Approval of the Minutes of the Executive Committee during its Regular Meeting on 14 November 2024.
228	Approval of the Minutes of the Executive Committee during its Regular Meeting on 28 November 2024.
229	Approval of Minutes of the Nomination Committee during its Regular Meeting held on 7 November 2024.
230	Approval of Minutes of the Related Party Transaction Committee during its Regular Meeting held on 7 November 2024.
231	Approval of Minutes of the Risk Oversight Committee in its Regular Meeting held on 19 September 2024.
232	Approval of Minutes of the Remuneration Committee during its Meeting held on 28 December 2023.
233	Approval of Minutes of the Retirement Committee during its Meeting held on 29 December 2023.
234	Ratification of the Executive Committee Resolutions Passed and Approved during its Regular Meeting on 28 November 2024.
235	Ratification of the Executive Committee Resolutions Passed and Approved during its Regular Meeting on 12 December 2024.
236	Ratification of the Resolutions Passed and Approved by the Risk Oversight Committee during its Regular Meeting held on 21 November 2024.
237	Ratification of the Resolutions Passed and Approved by the Related Party Transaction Committee during its Regular Meeting on 6 December 2024.
238	Ratification of the Resolutions Passed and Approved by the Nomination Committee and Corporate Governance Committee during its Joint Special Meeting on 5 December 2024.
239	Ratification of the Corporate Governance Committee Resolutions Passed and Approved during its Special Meeting on 6 December 2024.
240	Ratification of the Resolutions Passed and Approved by the Remuneration and Corporate Governance Committee during its Joint Special Meeting on 10 December 2024.
241	Ratification of the Resolutions Passed and Approved by the Retirement Committee during its Meeting held on 10 December 2024.
242	Proposed 2025 Schedule of Meetings of the CBS Board and Board-Level Committees
243	Retirement of Mr. Mr. Jose L. Osmeña, Jr. as Member of the China Bank Savings, Inc. (CBSI) Board of Directors
244	Appointment of Mr. Aloysius C. Alday, Jr. as Director of China Bank Savings, Inc. (CBSI)
245	Appointment of Mr. Aloysius C. Alday, Jr. as Member of the Executive Committee
246	Financial Performance Report for the Period Ended 30 November 2024
247	Response to the Board's Notice of Action for the CBS Five-Year Business Plan and Projections
248	Additional Guaranteed Bonus for CBS
<b>19 December 2025 (Special)</b>	
249	2024 Performance Assessment of CBS President, Mr. James Christian T. Dee
<b>Ratification of the following Board and Board Level Committees' Resolutions for January 2025 to April 2025</b>	
<b>16 January 2025</b>	
250	Approval of the Minutes of the Board during its Special Meeting on 12 December 2024
251	Approval of the Minutes of the Board during its Regular Meeting on 19 December 2024



252	Approval of the Minutes of the Board during its Special Meeting on 19 December 2024
253	Approval of the Minutes of the Executive Committee during its Regular Meeting on 12 December 2024
254	Approval of the Minutes of the Executive Committee during its Regular Meeting on 26 December 2024
255	Approval of Minutes of the Corporate Governance Committee in its Regular Meeting held on 17 October 2024.
256	Approval of Minutes of the Audit Committee during its Meeting held on 19 November 2024
257	Ratification of the Executive Committee Resolutions Passed and Approved during its Regular Meeting on 26 December 2024
258	Ratification of the Executive Committee Resolutions Passed and Approved during its Regular Meeting on 9 January 2025
259	Ratification of the Resolutions Passed and Approved by the Corporate Governance Committee during its Regular Meeting held on 19 December 2024
260	Ratification of the Resolutions Passed and Approved by the Audit Committee during its Regular Meeting on 14 January 2025
261	Recall of the Interlocking Appointment of Mr. Jose L. Osmeña, Jr. with China Bank Savings, Inc., as Director
262	Recall of Interlocking Appointment of Mr. Aloysius C. Alday, Jr. with China Bank Savings, Inc., as Non-Director of ExCom Member
263	Interlocking Appointment of Mr. Aloysius C. Alday, Jr. with China Bank Savings, Inc., as Director
263	Financial Performance Report for the Period Ended 31 December 2024
264	Legal Services Division (LSD) - Update on the Status of Significant Cases as of 31 December 2024
265	Officers' Resignation for the Period of 18 December 2024 to January 16, 2025
266	Officers' Retirement for the Period of 1 January 2025.
<b>20 February 2025</b>	
267	Approval of the Minutes of the Board during its Regular Meeting held on 16 January 2025
268	Approval of the Minutes of the Executive Committee during its Regular Meeting held on 9 January 2025
269	Approval of the Minutes of the Executive Committee during its Regular Meeting held on 23 January 2025
270	Approval of the Minutes of the Executive Committee during its Special Meeting held on 31 January 2025
271	Approval of Minutes of the Risk Oversight Committee during its Regular Meeting held on 21 November 2024
272	Approval of Minutes of the Related Party Transaction Committee during its Regular Meeting held on 6 December 2024.
273	Ratification of the Executive Committee Resolutions Passed and Approved during its Regular Meeting on 23 January 2025
274	Ratification of the Executive Committee Resolutions Passed and Approved during its Special Meeting on 31 January 2025
275	Ratification of the Executive Committee Resolutions Passed and Approved during its Regular Meeting on 13 February 2025
276	Ratification of the Resolutions Passed and Approved by the Risk Oversight Committee during its Regular Meeting on 16 January 2025
277	Ratification of the Resolutions Passed and Approved by the Related Party Transaction Committee during its Regular Meeting held on 6 February 2025
278	Financial Performance Report for the Period Ended 31 January 2025

279	<p>DOSRI Sale and Reclassification of Real and Other Properties Acquired / Non-Current Asset Held for Sale (ROPA/NCAHS) to Bank Premises, Furniture and Equipment (PFFE)</p> <p>DOSRI Sale of ROPA Motor Vehicle (Non-Material)</p> <p>DOSRI Sale of ROPA Motor Vehicle</p> <p>a. Service Vehicle for CBC RBB, Branch Operations Support Division 2024 MITSUBISHI MONTERO SPT GLX 2WD 2.4 DSL MT Plate No. NKB 8099</p> <p><b>Reclassification of ROPA Motor Vehicle</b></p> <p>b. Car Lease Availment of Mr. Emmuel Gregory B. Del Mundo, BM of RBG Del Monte Branch 2023 MG ZS ALPHA 1.5 GAS AT Plate Number: DBM 7160</p> <p>c. Car Loan Availment of Mr. Ian Paul R. Luis, Product Manager of Internet Banking, Digital Banking and Alternative Channels. 2024 MITSUBISHI MIRAGE G4 GLX CVT 1.2 GAS AT Plate Number: Y3 U754/NIT 3089</p> <p>d. Service Vehicle for APD Gingoong Branch 2023 Mitsubishi Mirage G4 GLX CVT 1.2 Gas AT Plate Number: DBJ 2696</p> <p>e. Service Vehicle for APD Ipil Branch 2023 Mitsubishi Mirage G4 GLX CVT 1.2 Gas AT Plate Number: DBJ 1752</p> <p>f. Service Vehicle for APD Tubod Branch 2023 Mitsubishi Mirage G4 GLX CVT 1.2 Gas AT Plate Number: NHL 2175</p>
280	Officers' Resignation for the Period of 15 January 2025 to 16 February 2025
281	Officers' Retirement for the Period of 17 January 2025 to 16 February 2025
282	Appointment of Ms. Colleen Rosemarie B. Reyes as Officer-in-Charge (OIC) of Risk Management Division (RMD) effective 1 January 2025.
283	Approval request for – MCBL Medical Secure
<b>20 March 2025</b>	
284	Approval of the Minutes of the Board during its Regular Meeting on 20 February 2025
285	Approval of the Minutes of the Executive Committee during its Regular Meeting on 13 February 2025
286	Approval of the Minutes of the Executive Committee during its Regular Meeting on 27 February 2025
287	Approval of Minutes of the Joint Special Meeting of Corporate Governance and Nomination Committees held on 5 December 2024.
288	Approval of the Minutes of the Corporate Governance Committee during its Regular Meeting on 19 December 2024
289	Approval of Minutes of the Audit Committee during its Regular Meeting held on 14 January 2025
290	Ratification of the Executive Committee Resolutions Passed and Approved during its Regular Meeting on 27 February 2025
291	Ratification of the Executive Committee Resolutions Passed and Approved during its Regular Meeting on 13 March 2025

292	Ratification of the Corporate Governance Committee Resolutions Passed and Approved during its Regular Meeting on 20 February 2025
293	Ratification of the Corporate Governance Committee Resolutions Passed and Approved during its Special Meeting on 6 March 2025
294	Ratification of the Retirement Committee Resolutions Passed and Approved during its Meeting on 26 February 2025
295	Ratification of the Audit Committee Resolutions Passed and Approved during its Regular Meeting on 11 March 2025
296	Setting of the 2025 Annual Stockholders' Meeting
297	Approval of CBS Audited Financial Statements for the year ended 31 December 2024
298	Recommendation for 16th Month Pay
299	Financial Performance Report for the Period Ended 28 February 2025
300	Promotion of Human Resources Division Head, Atty. Josephine F. Fernandez, from First Vice President I (FVPI) to First Vice President II (FVP II) effective upon Board approval.
301	Promotion of Mr. Luis Bernardo A. Puhawan, Controllershship Group Head, from First Vice President II to Senior Vice President effective upon Board approval.
302	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.
303	Appointment of Mr. Jan Nikolai M. Lim as Retail Banking Group Head
304	Appointment of Ms. Kristine Michele C. Broadhurst as Consumer Lending Group Head
<b>29 April 2025</b>	
305	Approval of the Minutes of the Board during its Regular Meeting on 20 March 2025
306	Approval of the Minutes of the Executive Committee during its Regular Meeting on 13 March 2025
307	Approval of the Minutes of the Executive Committee during its Regular Meeting on 27 March 2025
308	Approval of the Minutes of the Executive Committee during its Regular Meeting on 10 April 2025
309	Approval of Minutes of the Risk Oversight Committees held on 16 January 2025.
310	Approval of Minutes of the RPTCom during its Regular Meeting held on 6 February 2025.
311	Ratification of the Executive Committee Resolutions Passed and Approved during its Regular Meeting on 27 March 2025
312	Ratification of the Executive Committee Resolutions Passed and Approved during its Regular Meeting on 10 April 2025
313	Ratification of the Executive Committee Resolutions Passed and Approved during its Regular Meeting on 24 April 2025
314	Ratification of the Corporate Governance Committee and Risk Oversight Committee Resolutions Passed and Approved during its Joint Meeting on 20 March 2025
315	Ratification of the Corporate Governance Committee and Nomination Committee Resolutions Passed and Approved during its Joint Meeting on 3 April 2025
316	Endorsement of Nominations to the Board of Directors of China Bank Savings, Inc. (CBSI)
317	Financial Performance Report for the Period Ended 31 March 2025



318	<p>DOSRI Sale of ROPA Vehicle</p> <p>a. Service Vehicle for CBC Institutional &amp; Transaction Advisor Department (Office of the President) 2024 NISSAN TERRA VE 4X2 2.5 DSL AT Plate No.: NKJ 4086</p> <p>Reclassification of ROPA Motor Vehicle</p> <p>b. Car Lease Availment of Ms. Agana L. Suarez, Manager, Account Officer, Personal Loans Division 2023 CHERY TIGGO 7 PRO 1.5 GAS AT Plate Number: NIL 7546</p>
319	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.
320	2025 Merit Increase for CBSI Officers and Supervisors

- e) Election of the Board of Directors for the ensuing term;
- f) Appointment of external auditors – for the stockholders to ratify the Audit Committee’s and Board of Directors’ selection of auditors;
- g) Related Party Transactions report - Material RPT report from June 2024 to April 2025

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. Request for the Renewal of Omnibus Line Facility with China Banking Corporation	August 15, 2024

**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 19, 2025, shall be allowed to vote at the annual stockholders’ meeting. Stockholders intending to participate by remote communication and voting *in absentia* may do so in accordance with the corresponding guidelines for participation (schedule A), or by proxy duly executed in writing, and signed by the person represented.

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

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

Copy of the 2024 Annual Report (SEC Form 17-A) can be accessed through CBS website, pursuant to SEC Notice dated 12 March 2025, 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 2025.

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 13<sup>th</sup> day of May 2025 at Makati City, Metro Manila Philippines.

**CHINA BANK SAVINGS, INC.**

By:

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