

**CARD SME BANK INC., A THRIFT BANK**

Name of Bank

**PUBLISHED BALANCED SHEET**

(Head Office and Branches)

As of June 30, 2026

**CONTROL PROOFLIST****ASSETS**

| ASSETS                                                                           | Account Code       |       | Amount            |                   |
|----------------------------------------------------------------------------------|--------------------|-------|-------------------|-------------------|
|                                                                                  |                    |       | Current Quarter   | Previous Quarter  |
|                                                                                  |                    |       | C0010             | C0020             |
| Cash and Cash Items                                                              | 108000000000000000 | R0010 | 92,334,246.93     | 98,563,910.80     |
| Due from Bangko Sentral ng Pilipinas                                             | 105150000000000000 | R0020 | 1,524,447,541.90  | 1,784,731,955.70  |
| Due from Other Central Banks and Banks - Net                                     | 105220000000000000 | R0030 | 741,045,870.50    | 188,962,021.80    |
| Financial Assets at Fair Value through Profit or Loss (FVPL) 1/                  | 113000000000000000 | R0040 |                   |                   |
| Financial Assets at Fair Value Through Other Comprehensive Income (FVOCI) - Net  | 195210000000000000 | R0050 | 455,663,228.40    | 5,663,228.41      |
| Debt Securities at Amortized Cost - Net                                          | 195241000000000000 | R0060 | 1,064,516,825.97  | 477,965,146.70    |
| Loans to Bangko Sentral ng Pilipinas                                             | 140050000000000000 | R0080 |                   |                   |
| Interbank Loans Receivable                                                       | 140100000000000000 | R0090 |                   |                   |
| Loans and Receivables - Others                                                   | 140150300000000000 | R0100 | 11,839,133,503.52 | 11,718,418,983.00 |
| Loans and Receivables Arising from RA/CA/PR/SLB                                  | 140200000000000000 | R0110 |                   |                   |
| Total Loan Portfolio (TLP) - Gross                                               | 499020000000000000 | R0120 | 11,839,133,503.52 | 11,718,418,983.00 |
| Allowance for Credit Losses 2/                                                   | 499800000000000000 | R0130 | 492,487,723.70    | 480,341,504.30    |
| Total Loan Portfolio - Net                                                       | 195400000000000000 | R0070 | 11,346,645,779.82 | 11,238,077,478.70 |
| Equity Investment in Subsidiaries, Associates and Joint Ventures - Net           | 195452500000000000 | R0140 |                   |                   |
| Bank Premises, Furniture, Fixture and Equipment - Net                            | 195500500000000000 | R0150 | 337,014,069.40    | 341,496,991.00    |
| Real and Other Properties Acquired - Net                                         | 195501000000000000 | R0160 | 16,846,880.33     | 16,569,616.82     |
| Sales Contract Receivables - Net                                                 | 195451500000000000 | R0170 |                   |                   |
| Non-Current Assets Held for Sale                                                 | 150150000000000000 | R0180 |                   |                   |
| Other Assets - Net                                                               | 152500000000000000 | R0190 | 387,404,698.52    | 826,605,283.80    |
| Net Due from Head Office/Branches/Agencies (Philippine branch of a foreign bank) | 155250000000000000 | R0200 |                   |                   |
| TOTAL ASSETS                                                                     | 100000000000000000 | R0210 | 15,965,919,141.77 | 14,978,635,633.73 |

**Liabilities and Stockholders' Equity**

|                                                                                | Account Code              |              | Amount                   |                           |
|--------------------------------------------------------------------------------|---------------------------|--------------|--------------------------|---------------------------|
|                                                                                |                           |              | Current Quarter<br>C0010 | Previous Quarter<br>C0020 |
| <b>Liabilities</b>                                                             |                           |              |                          |                           |
| Financial Liabilities at Fair Value through Profit or Loss (FVPL) 3/           | 208000000000000000        | R0010        |                          |                           |
| Deposit Liabilities                                                            | 215000000000000000        | R0020        | 9,664,945,107.00         | 8,847,285,266.00          |
| Due to Other Banks                                                             | 220050000000000000        | R0030        |                          |                           |
| Bills Payable                                                                  | 220100000000000000        | R0040        | 1,463,437,339.00         | 1,449,656,523.00          |
| BSP (Rediscounting and Other Advances)                                         | 220100001500000000        | R0050        |                          |                           |
| Interbank Loans Payable                                                        | 220100002000000000        | R0060        |                          |                           |
| Other Borrowings, including Deposit Substitutes                                | 220100003500000000        | R0070        | 1,463,437,339.00         | 1,449,656,523.00          |
| Bonds Payable-Net                                                              | 295201500000000000        | R0090        |                          |                           |
| Unsecured Subordinated Debt - Net                                              | 295202000000000000        | R0100        |                          |                           |
| Redeemable Preferred Shares                                                    | 220250000000000000        | R0110        |                          |                           |
| Other Liabilities                                                              | 240200000000000000        | R0120        | 806,869,092.20           | 1,131,122,205.88          |
| Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank) | 230850000000000000        | R0130        |                          |                           |
| <b>TOTAL LIABILITIES</b>                                                       | <b>200000000000000000</b> | <b>R0140</b> | <b>11,935,251,538.20</b> | <b>11,428,063,994.88</b>  |
| <b>Stockholders' Equity</b>                                                    |                           |              |                          |                           |
| Capital Stock                                                                  | 305000000000000000        | R0150        | 2,495,184,500.00         | 1,999,357,800.00          |
| Additional Paid-In Capital                                                     | 305200000000000000        | R0160        |                          |                           |
| Undivided Profits                                                              | 315150000000000000        | R0220        | 497,719,512.60           | 245,172,792.30            |
| Retained Earnings                                                              | 315000000000000000        | R0170        | 1,076,061,431.00         | 1,643,829,895.00          |
| Other Capital Accounts                                                         | 335200000000000000        | R0180        | - 38,297,840.24 -        | 37,788,847.74             |
| Assigned Capital                                                               | 325200000000000000        | R0190        |                          |                           |
| <b>TOTAL STOCKHOLDERS' EQUITY</b>                                              | <b>300000000000000000</b> | <b>R0200</b> | <b>4,030,667,603.36</b>  | <b>3,850,571,639.56</b>   |
| <b>TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY</b>                              | <b>905000000000000000</b> | <b>R0210</b> | <b>15,965,919,141.56</b> | <b>15,278,635,634.44</b>  |

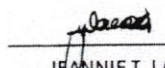
**Contingent Accounts**

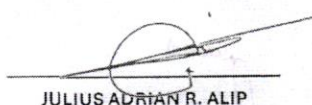
| CONTINGENT ACCOUNTS                                | Account Code              |              | Amount                   |                           |
|----------------------------------------------------|---------------------------|--------------|--------------------------|---------------------------|
|                                                    |                           |              | Current Quarter<br>C0010 | Previous Quarter<br>C0020 |
| Guarantees Issued                                  | 405000000000000000        | R0010        |                          |                           |
| Financial Standby Letters of Credit                | 410050000000000000        | R0020        |                          |                           |
| Performance Standby Letters of Credit              | 410100000000000000        | R0030        |                          |                           |
| Commercial Letters of Credit                       | 415000000000000000        | R0040        |                          |                           |
| Trade Related Guarantees                           | 420000000000000000        | R0050        |                          |                           |
| Commitments                                        | 425000000000000000        | R0060        |                          |                           |
| Spot Foreign Exchange Contracts                    | 430000000000000000        | R0070        |                          |                           |
| Securities Held Under Custodianship by Bank Proper | 495220000000000000        | R0080        |                          |                           |
| Trust Department Accounts                          | 495250000000000000        | R0090        |                          |                           |
| Derivatives                                        | 435000000000000000        | R0100        |                          |                           |
| Others                                             | 440000000000000000        | R0110        | 1,844,705,664.00         | 1,801,683,937.00          |
| <b>TOTAL CONTINGENT ACCOUNTS</b>                   | <b>400000000000000000</b> | <b>R0120</b> | <b>1,844,705,664.00</b>  | <b>1,801,683,937.00</b>   |

## FINANCIAL INDICATORS (in %)

| FINANCIAL INDICATORS (in %)                                                        | Account Code       | Amount                   |                           |        |
|------------------------------------------------------------------------------------|--------------------|--------------------------|---------------------------|--------|
|                                                                                    |                    | Current Quarter<br>C0010 | Previous Quarter<br>C0020 |        |
| ASSET QUALITY                                                                      |                    |                          |                           |        |
| Gross Non-Performing Loans (NPL) Ratio                                             | 499150500000000000 | R0010                    | 2.60                      | 2.88   |
| Net NPL Ratio                                                                      | 499151000000000000 | R0020                    | 0.04                      | 0.94   |
| Gross NPL Coverage Ratio                                                           | 499152500000000000 | R0030                    | 160.06                    | 142.35 |
| Net NPL Coverage Ratio                                                             | 499153000000000000 | R0040                    | 100.14                    | 67.51  |
| RELATED PARTY TRANSACTIONS                                                         |                    |                          |                           |        |
| Ratio of Loans to Related Parties to gross TLP                                     | 499401000000000000 | R0060                    |                           |        |
| Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties | 499401500000000000 | R0070                    |                           |        |
| Ratio of DOSRI Loans to gross TLP                                                  | 499451000000000000 | R0090                    | 2.16                      | 2.38   |
| Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI                        | 499451500000000000 | R0100                    |                           |        |
| LIQUIDITY                                                                          |                    |                          |                           |        |
| Liquidity Coverage Ratio 4/                                                        | 499550500000000000 | R0110                    |                           |        |
| Net Stable Funding Ratio 4/                                                        | 499551000000000000 | R0120                    |                           |        |
| Minimum Liquidity Ratio 5/                                                         | 499551500000000000 | R0130                    | 46.01                     | 40.00  |
| PROFITABILITY                                                                      |                    |                          |                           |        |
| Return on Equity (ROE)                                                             | 499350000000000000 | R0140                    | 25.93                     | 26.09  |
| Return on Assets                                                                   | 499351000000000000 | R0150                    | 6.49                      |        |
| Net Interest Margin                                                                | 499351500000000000 | R0160                    |                           |        |
| CAPITAL ADEQUACY                                                                   |                    |                          |                           |        |
| Common Equity Tier 1 Ratio                                                         | 499650501500000000 | R0170                    | 23.67                     | 22.42  |
| Tier 1 Capital Ratio                                                               | 499650501000000000 | R0180                    | 23.67                     | 22.42  |
| CAR                                                                                | 499650500500000000 | R0190                    | 24.34                     | 23.10  |
| LEVERAGE                                                                           |                    |                          |                           |        |
| Basel III Leverage Ratio 4/                                                        | 499850000000000000 | R0200                    |                           |        |
| Deferred Charges not yet Written Down                                              | 499700000000000000 | R0210                    |                           |        |

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

  
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