

CARD SME BANK INC., A THRIFT BANK

Name of Bank

PUBLISHED BALANCED SHEET

(Head Office and Branches)

As of September 30, 2025

CONTROL PROOFLIST

ASSETS

| ASSETS | Account Code | | Amount | |
|--|---------------------------|--------------|--------------------------|--------------------------|
| | | | Current Quarter | Previous Quarter |
| | | | C0010 | C0020 |
| Cash and Cash Items | 108000000000000000 | R0010 | 77,567,458.45 | 74,432,875.50 |
| Due from Bangko Sentral ng Pilipinas | 105150000000000000 | R0020 | 2,351,054,527.92 | 1,578,527,898.61 |
| Due from Other Central Banks and Banks - Net | 105220000000000000 | R0030 | 114,111,603.24 | 307,776,583.37 |
| 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 | 4,000,000.00 | 4,000,000.00 |
| Debt Securities at Amortized Cost - Net | 195241000000000000 | R0060 | 338,593,550.37 | 342,388,853.07 |
| Loans to Bangko Sentral ng Pilipinas | 140050000000000000 | R0080 | | |
| Interbank Loans Receivable | 140100000000000000 | R0090 | | |
| Loans and Receivables - Others | 140150300000000000 | R0100 | 10,276,620,676.39 | 9,669,828,824.52 |
| Loans and Receivables Arising from RA/CA/PR/SLB | 140200000000000000 | R0110 | | |
| Total Loan Portfolio (TLP) - Gross | 499020000000000000 | R0120 | 10,276,620,676.39 | 9,669,828,824.52 |
| Allowance for Credit Losses 2/ | 499800000000000000 | R0130 | 446,499,312.10 | 400,548,849.44 |
| Total Loan Portfolio - Net | 195400000000000000 | R0070 | 9,830,121,364.29 | 9,269,279,975.08 |
| Equity Investment in Subsidiaries, Associates and Joint Ventures - Net | 195452500000000000 | R0140 | | |
| Bank Premises, Furniture, Fixture and Equipment - Net | 195500500000000000 | R0150 | 356,518,524.58 | 358,235,039.45 |
| Real and Other Properties Acquired - Net | 195501000000000000 | R0160 | 16,809,190.22 | 17,295,369.17 |
| Sales Contract Receivables - Net | 195451500000000000 | R0170 | | |
| Non-Current Assets Held for Sale | 150150000000000000 | R0180 | | |
| Other Assets - Net | 152500000000000000 | R0190 | 613,951,733.49 | 354,293,054.28 |
| Net Due from Head Office/Branches/Agencies (Philippine branch of a foreign bank) | 155250000000000000 | R0200 | | |
| TOTAL ASSETS | 100000000000000000 | R0210 | 13,702,727,952.56 | 12,306,229,648.53 |

Liabilities and Stockholders' Equity

| | Account Code | | Amount | |
|--|---------------------------|--------------|--------------------------|--------------------------|
| | | | Current Quarter | Previous Quarter |
| | | | C0010 | C0020 |
| Liabilities | | | | |
| Financial Liabilities at Fair Value through Profit or Loss (FVPL) 3/ | 208000000000000000 | R0010 | | |
| Deposit Liabilities | 215000000000000000 | R0020 | 8,553,675,360.39 | 7,719,569,011.36 |
| Due to Other Banks | 220050000000000000 | R0030 | | |
| Bills Payable | 220100000000000000 | R0040 | 962,966,101.62 | 560,889,830.46 |
| BSP (Rediscounting and Other Advances) | 220100001500000000 | R0050 | | |
| Interbank Loans Payable | 220100002000000000 | R0060 | | |
| Other Borrowings, including Deposit Substitutes | 220100003500000000 | R0070 | 962,966,101.62 | 560,889,830.46 |
| Bonds Payable-Net | 295201500000000000 | R0090 | | |
| Unsecured Subordinated Debt - Net | 295202000000000000 | R0100 | | |
| Redeemable Preferred Shares | 220250000000000000 | R0110 | | |
| Other Liabilities | 240200000000000000 | R0120 | 816,675,021.67 | 964,076,784.05 |
| Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank) | 230850000000000000 | R0130 | | |
| TOTAL LIABILITIES | 200000000000000000 | R0140 | 10,333,316,483.68 | 9,244,535,625.87 |
| Stockholders' Equity | | | | |
| Capital Stock | 305000000000000000 | R0150 | 1,997,905,300.00 | 1,996,445,400.00 |
| Additional Paid-In Capital | 305200000000000000 | R0160 | | |
| Undivided Profits | 315150000000000000 | R0220 | 689,164,116.18 | 382,906,569.97 |
| Retained Earnings | 315000000000000000 | R0170 | 698,115,773.50 | 698,115,773.50 |
| Other Capital Accounts | 335200000000000000 | R0180 | - | 15,773,720.80 |
| Assigned Capital | 325200000000000000 | R0190 | 15,773,720.80 | 15,773,720.80 |
| TOTAL STOCKHOLDERS' EQUITY | 300000000000000000 | R0200 | 3,369,411,468.88 | 3,061,694,022.67 |
| TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY | 905000000000000000 | R0210 | 13,702,727,952.56 | 12,306,229,648.54 |

Contingent Accounts

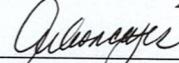
| CONTINGENT ACCOUNTS | Account Code | | Amount | |
|--|---------------------------|--------------|-------------------------|-------------------------|
| | | | Current Quarter | Previous Quarter |
| | | | C0010 | C0020 |
| Guarantees Issued | 405000000000000000 | R0010 | | |
| Financial Standby Letters 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 | 1,100,167,909.48 | 1,726,304,682.38 |
| TOTAL CONTINGENT ACCOUNTS | 400000000000000000 | R0120 | 1,100,167,909.48 | 1,726,304,682.38 |

FINANCIAL INDICATORS (in %)

| FINANCIAL INDICATORS (in %) | Account Code | | Amount | |
|--|--------------------|-------|-----------------|------------------|
| | | | Current Quarter | Previous Quarter |
| | | | C0010 | C0020 |
| ASSET QUALITY | | | | |
| Gross Non-Performing Loans (NPL) Ratio | 499150500000000000 | R0010 | 2.63 | 2.56 |
| Net NPL Ratio | 499151000000000000 | R0020 | 0.88 | 0.93 |
| Gross NPL Coverage Ratio | 499152500000000000 | R0030 | 164.96 | 161.93 |
| Net NPL Coverage Ratio | 499153000000000000 | R0040 | 66.69 | 65.56 |
| 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 | 0.36 | 0.51 |
| 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 | 43.15 | 38.80 |
| PROFITABILITY | | | | |
| Return on Equity (ROE) | 499350000000000000 | R0140 | 28.25 | 24.53 |
| Return on Assets | 499351000000000000 | R0150 | | |
| Net Interest Margin | 499351500000000000 | R0160 | | |
| CAPITAL ADEQUACY | | | | |
| Common Equity Tier 1 Ratio | 499650501500000000 | R0170 | 23.16 | 21.84 |
| Tier 1 Capital Ratio | 499650501000000000 | R0180 | 23.16 | 21.84 |
| CAR | 499650500500000000 | R0190 | 23.83 | 22.50 |
| 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


JEANNIE T. LA ROSA
 VP-ACCOUNTING AND FINANCE
 Authorized Signatory


CHERRY A. BONCAJES
 EXECUTIVE VICE PRESIDENT OIC
 Authorized Signatory