

Netbank (A Rural Bank), Inc.

**Name of Bank**

Romblon, Romblon

**Address****FINANCIAL REPORTING PACKAGE**  
**SOLO**

As of March 31,2025

**CONTROL PROOFLIST**

Account Description	Account Code	Amount
<b>Asset Accounts</b>		
(1) Cash on Hand	10505000000000000000	11,569,303.13
(2) Checks and Other Cash Items	10510000000000000000	-
(3) Due from Bangko Sentral ng Pilipinas	10515000000000000000	775,626,695.01
(4) Due from Other Central Banks and Banks (Net)	10522000000000000000	104,610,364.05
(5) Financial Assets Held for Trading (HFT)	11000000000000000000	-
(6) Debt Securities Designated at Fair Value through Profit or Loss	11800000000000000000	-
(7) Other Financial Assets Mandatorily Measured at FVPL	11900000000000000000	-
(8) Financial Assets at FVOCI- Net	19521000000000000000	-
(9) Debt Securities at Amortized Cost- Net	19524100000000000000	1,073,351,144.69
(10) Loan Portfolio Net	19540000000000000000	956,259,953.34
(11) Derivatives with Positive Fair Value Held for Hedging	14505000000000000000	-
(12) Revaluation of Hedged Assets in Portfolio Hedge of Interest Rate Risk	14510000000000000000	-
(13) Sales Contract Receivable (Net)	19545150000000000000	69,671,598.32
(14) Accrued Interest Income from Financial Assets (Net)	19545200000000000000	31,674,052.52
(15) Equity Investment in Subsidiaries, Associates and Joint Ventures (Net)	19545250000000000000	-
(16) Bank Premises, Furniture, Fixture and Equipment (Net)	19550050000000000000	4,058,251.12
(17) Real and Other Properties Acquired (Net)	19550100000000000000	-
(18) Non-Current Assets Held for Sale (Net)	15015000000000000000	42,860,538.61
(19) Goodwill (Net)	19550200000000000000	-
(20) Other Intangible Assets (Net)	19550250000000000000	-
(21) Deferred Tax Asset	15505000000000000000	11,513,744.50
(22) Other Assets (Net)	19555100000000000000	75,177,285.21
(23) Due from Head Office/Branches/Agencies (Philippine branch of a foreign bank)	15525000000000000000	-
<b>Total Assets</b>	10000000000000000000	<b>3,156,372,930.50</b>
<b>Liability Accounts</b>		
(1) Financial Liabilities Held for Trading	20500000000000000000	-
(2) Financial Liabilities Designated at Fair Value through Profit or Loss	21000000000000000000	-
(3) Deposit Liabilities	21500000000000000000	2,821,813,028.23
(4) Due to Other Banks	22005000000000000000	-
(5) Bills Payable	22010000000000000000	-
(6) Bonds Payable (Net)	29520150000000000000	-
(7) Unsecured Subordinated Debt (Net)	29520200000000000000	-
(8) Redeemable Preferred Shares	22025000000000000000	-
(9) Financial Liabilities Associated with Transferred Assets	22505000000000000000	-
(10) Derivatives with Negative Fair Value Held for Hedging	22510000000000000000	-
(11) Revaluation of Hedged Liabilities in Portfolio Hedge of Interest Rate Risk	22515000000000000000	-
(12) Accrued Interest Expense on Financial Liabilities	22520000000000000000	12,146,376.54
(13) Finance Lease Payment Payable	22525000000000000000	-
(14) Special Time Deposit	22030000000000000000	-
(15) Due to Treasurer of the Philippines	23005000000000000000	-
(16) Treasurer/Cashier/Manager's Checks	23010000000000000000	-
(17) Payment Orders Payable	23015000000000000000	-
(18) Margin Deposits on LCs and Customers' Liability on Bills/Drafts under LCs and/or TRs	23020000000000000000	-
(19) Cash Letters of Credit	23025000000000000000	-
(20) Outstanding Acceptances Executed by or for Account of this Bank	23030000000000000000	-
(21) Due to Bangko Sentral ng Pilipinas	23035000000000000000	-
(22) Due to Philippine Deposit Insurance Corporation	23040000000000000000	-
(23) Due to Philippine Crop Insurance Corporation	23045000000000000000	-
(24) Income Tax Payable	23050000000000000000	-
(25) Other Taxes and Licenses Payable	23055000000000000000	-
(26) Accrued Expenses	23060000000000000000	11,454,061.93
(27) Unearned Income	23065000000000000000	-
(28) Deferred Tax Liabilities	23070000000000000000	-
(29) Provisions	23075000000000000000	1,991,436.00
(30) Broker Customer Accounts for Settlement of Customer Trades	23078000000000000000	-
(31) Other Liabilities	23080000000000000000	70,284,324.87
(32) Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	23085000000000000000	-
<b>Total Liabilities</b>	20000000000000000000	<b>2,917,689,227.57</b>
<b>Equity Accounts</b>		
(1) Paid-in Capital Stock	30500000000000000000	10,558,800.00
(2) Additional Paid-in Capital	30520000000000000000	202,696,523.96
(3) Other Equity Instruments	31000000000000000000	-
(4) Deposits for Stock Subscription	30525000000000000000	-
(5) Retained Earnings	31500000000000000000	(66,915,321.17)
(6) Stock Dividend Distributable	31512000000000000000	-
(7) Undivided Profits	31515000000000000000	(5,538,892.24)
(8) Other Comprehensive Income	32000000000000000000	(1,174,407.62)
(9) Appraisal Increment Reserve	32505000000000000000	-
(10) Treasury Stock	32510000000000000000	-
(11) Non-Controlling Interest in Subsidiaries (for consolidated report only)	32515000000000000000	-
(12) Assigned Capital	32520000000000000000	-
<b>Total Equity</b>	30000000000000000000	<b>238,683,702.93</b>
<b>Total Liabilities, Non-Controlling Interest and Equity</b>	90000000000000000000	<b>3,156,372,930.50</b>
<b>Contingent Accounts</b>		
<b>Income and Expense Accounts</b>		
(1) Interest Income	50505000000000000000	62,550,909.84
(2) Interest Expense	60510000000000000000	20,427,661.85
(3) Provision for Losses on Accrued Interest Income from Financial Assets	60515000000000000000	-
<b>Net Interest Income</b>	50500000000000000000	<b>42,123,247.99</b>
<b>Non-Interest Income</b>	51000000000000000000	<b>60,138,021.61</b>
(4) Dividend Income	51005000000000000000	-

(5) Fees and Commissions Income	51010000000000000000		58,326,941.82
(6) Gains/(Losses) on Financial Assets and Liabilities Held for Trading	51015000000000000000		-
(7) Gains/(Losses) on Financial Assets and Liabilities Designated at Fair Value through Profit or Loss	51030180000000000000		-
(8) Gains/(Losses) on Other Financial Assets Mandatorily Measured at FVPL	51030190000000000000		-
(9) Foreign Exchange Profit/(Loss)	51025000000000000000		-
(10) Gains/(Losses) from Sale/Redemption/Derecognition of Financial Assets and Liabilities at FVOCI	51030210000000000000		-
(11) Gains/(Losses) from Sale/Redemption/Derecognition of Financial Assets and Liabilities at Amortized Cost	51030240000000000000		-
(12) Gains/(Losses) from Sale/Redemption/Derecognition of Loans and Receivables	51030400000000000000		-
(13) Gains/(Losses) from Sale/Redemption/Derecognition of Investments in Unconsolidated Subsidiaries, Associates and Joint Ventures	51030450000000000000		-
(14) Gains/(Losses) on Fair Value Adjustment in Hedge Accounting	51035000000000000000		-
(15) Gains/(Losses) from Sale/Derecognition of Non-Financial Assets	51040000000000000000		-
(16) Other Income	51045000000000000000	1,811,079.79	
<b>Non-Interest Expense</b>	61000000000000000000	<b>107,800,161.84</b>	
(17) Compensation/Fringe Benefits	61035000000000000000	30,022,034.39	
(18) Taxes and Licenses	61010000000000000000	6,964,199.98	
(19) Fees and Commissions Expenses	61013000000000000000	47,093,489.25	
(20) Other Administrative Expenses	61015000000000000000	18,949,809.67	
(21) Depreciation/Amortization	61020000000000000000	687,203.42	
(22) Impairment Losses	61025000000000000000	2,459,892.34	
(23) Provisions	61030000000000000000	1,623,532.79	
<b>Losses/Recoveries on Financial Assets</b>	70000000000000000000		-
(20) Provision for Credit Losses on Financial Assets and Off-Balance Sheet Exposures	70005000000000000000		-
(21) Bad Debts Written Off	70010000000000000000		-
(22) Recovery on Impaired/Charged-Off Assets	70015000000000000000		-
<b>Net Profit Before Share in the Profit/(Loss) of Unconsolidated Subsidiaries, Associates and Joint Ventures Accounted for Using the Equity Method</b>	90500000000000000000		<b>(5,538,892.24)</b>
<b>Share in the Profit/(Loss) of Unconsolidated Subsidiaries, Associates and Joint Ventures Accounted for Using the Equity Method</b>	80500000000000000000		-
(23) Share in the Profit/(Loss) of Unconsolidated Subsidiaries	80505000000000000000		
(24) Share in the Profit/(Loss) of Associates	80510000000000000000		
(25) Share in the Profit/(Loss) of Joint Ventures	80515000000000000000		
<b>Total Profit/Loss Before Tax and Before Non-Controlling Interest</b>	91000000000000000000		-
(26) Income Tax Expense	61500000000000000000		-
<b>Total Profit/Loss After Tax and Before Non-Controlling Interest</b>	91500000000000000000		<b>(5,538,892.24)</b>
(27) Non-Controlling Interest in Profit/(Loss) of Subsidiaries (for consolidated report only)	81000000000000000000		
<b>Net Profit or Loss</b>	92000000000000000000		<b>(5,538,892.24)</b>
<b>FINANCIAL INDICATORS (IN %)</b>			
<b>LIQUIDITY</b>			
Liquidity Coverage Ratio	99007000000000000000		
Net Stable Funding Ratio	99009000000000000000		
Minimum Liquidity Ratio	99007000000000000000		
<b>CAPITAL ADEQUACY</b>			
Common Equity Tier 1 Ratio	99000000000000000001	14.16	
Tier 1 Capital Ratio	99000000000000000003	14.16	
CAR	99000000000000000000	15.44	
<b>LEVERAGE</b>			
Basel III Leverage Ratio	99000000000000000000		
<b>FINANCIAL REPORTING PACKAGE FOR TRUST INSTITUTIONS</b>			
Total Assets	10000000000000000000		
Total Accountabilities	20000000000000000000		
Total E fiduciary and Related Services Income	51010600000000000000		
Total Expenses	61000000000000000000		
NET INCOME (LOSS) FROM FIDUCIARY ACTIVITIES	92005000000000000000		
<b>REPORT ON COMPLIANCE WITH MANDATORY CREDIT ALLOCATION   REQUIRED UNDER R. A. 6977 (As amended by R. A. Nos. 8289 and 9501)</b>			
Total Loan Portfolio Net of Exclusions (Schedule 1A)	14018050000000000000		
Micro and Small Enterprises	140180500000100001	107,549,200.32	
Medium Enterprises	140180500000100002	51,014,337.75	
<b>REPORT ON PROJECT FINANCE EXPOSURES</b>			
Project Finance Loans Classified according to Type of Infrastructure Projects - Net Carrying Amount	14015200050000000000		
Investments in Securities Issued for Infrastructure Projects under Project Finance - Net Carrying Amount	14535000200000000000		
<b>REPORT ON CROSS-BORDER POSITIONS OF BANKS IN THE PHILIPPINES (IN US \$)</b>			
Claims	10005000000000000000		
Liabilities	20005000000000000000		
Equity	30005000000000000000		
<b>REPORT ON MICROFINANCE PRODUCTS</b>			
Microenterprise Loans	140150000000631000	82,688,643.62	
<b>INCOME STATEMENT ON RETAIL MICROFINANCE OPERATIONS</b>			
Net Profit or Loss	920000000000600000		<b>(5,538,892.24)</b>
<b>REPORT ON ELECTRONIC MONEY TRANSACTIONS</b>			
E-Money Beginning Balance	230800003005310000		
End of month E-Money Balances	230800003005000000		
<b>EXPANDED REPORT ON REAL ESTATE EXPOSURES (Total of Bank Proper and Trust Department)</b>			
<b>Ratio of REE to Adjusted Capital</b>			
A. REEs	140150013500700000		
B. Investments in Securities	145300000000700000		
C. Total REEs (A+B)	100100000007000000		
D. Adjusted Capital (Bank)	300100000007000000		
E. Ratio of REE to Adjusted Capital (C/D)	900100000007000000		
<b>REPORT ON REPURCHASE AGREEMENTS OF BANKS/QUASI-BANKS</b>			
<b>Repo Transactions for the Month (Total Amount in PhP Equivalent)</b>			
Repo Transaction Details			
Bills Payable under Repurchase Agreement	220100002508000000		
Security Details			
Fair Value of Total Securities	220100002508000000		
Net Carrying Amount of Total Securities	220100002508000000		
<b>CREDIT RISK - STRESS TESTING</b>			
Large Exposures			
Top 5 Conglomerates/Group Borrowers			
Conglomerate/Group Borrower 1			
Conglomerate/Group Borrower 2			
Net Loan and Investment		20% Stressed CAR (990000000500000000)	50% Stressed CAR (990000001000000000)

Conglomerate/Group Borrower 3			
Conglomerate/Group Borrower 4			
Conglomerate/Group Borrower 5			
<b>MARKET RISK - STRESS TESTING</b>			
<b>Interest Rate Risk Trading Book Impact on Capital</b>		Light	Moderate
Post-shock CAR	990000000500000000		Severe
Post-shock Tier 1 Ratio	990050000500000000		
Post-shock Common Tier 1 Ratio	990050500500000000		
<b>Interest Rate Risk Banking Book Impact on Capital</b>			
Post-shock CAR	990000000500000000		
Post-shock Tier 1 Ratio	990050000500000000		
Post-shock Common Tier 1 Ratio	990050500500000000		
<b>FX Risk Impact on Capital</b>			
Appreciation			
Post-shock CAR	990000000500000000		
Post-shock Tier 1 Ratio	990050000500000000		
Post-shock Common Tier 1 Ratio	990050500500000000		
Depreciation			
Post-shock CAR	990000000500000000		
Post-shock Tier 1 Ratio	990050000500000000		
Post-shock Common Tier 1 Ratio	990050500500000000		

We hereby certify that all matters set forth in this Financial Reporting Package-Solo (Balance Sheet and supporting schedules) are true and correct to the best of our knowledge and belief.

  
LEAH MAE D. ESCALADA/Accounting & Treasury Support Manager  
 Authorized Signatory

  
CANDIDO V. SANTICO III/Head of Treasury & Financial Operations  
 Authorized Signatory