

Netbank (A Rural Bank), Inc.

Name of Bank

Romblon, Romblon

Address

FINANCIAL REPORTING PACKAGE  
SOLO

As of June 30,2025


CONTROL PROOFLIST

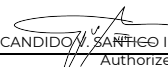
Account Description	Account Code	Amount
<b>Asset Accounts</b>		
(1) Cash on Hand	105050000000000000	9,733,883.75
(2) Checks and Other Cash Items	105100000000000000	-
(3) Due from Bangko Sentral ng Pilipinas	105150000000000000	733,315,907.40
(4) Due from Other Central Banks and Banks (Net)	105220000000000000	113,626,247.90
(5) Financial Assets Held for Trading (HFT)	110000000000000000	-
(6) Debt Securities Designated at Fair Value through Profit or Loss	118000000000000000	-
(7) Other Financial Assets Mandatorily Measured at FVPL	119000000000000000	-
(8) Financial Assets at FVOCI- Net	195210000000000000	-
(9) Debt Securities at Amortized Cost- Net	195241000000000000	704,399,276.28
(10) Loan Portfolio Net	195400000000000000	1,188,223,164.43
(11) Derivatives with Positive Fair Value Held for Hedging	145050000000000000	-
(12) Revaluation of Hedged Assets in Portfolio Hedge of Interest Rate Risk	145100000000000000	-
(13) Sales Contract Receivable (Net)	195451500000000000	70,483,339.38
(14) Accrued Interest Income from Financial Assets (Net)	195452000000000000	28,508,985.41
(15) Equity Investment in Subsidiaries, Associates and Joint Ventures (Net)	195452500000000000	-
(16) Bank Premises, Furniture, Fixture and Equipment (Net)	195500500000000000	3,543,955.10
(17) Real and Other Properties Acquired (Net)	195501000000000000	-
(18) Non-Current Assets Held for Sale (Net)	150150000000000000	24,134,558.36
(19) Goodwill (Net)	195502000000000000	-
(20) Other Intangible Assets (Net)	195502500000000000	-
(21) Deferred Tax Asset	155050000000000000	41,625,122.25
(22) Other Assets (Net)	195551000000000000	245,355,370.55
(23) Due from Head Office/Branches/Agencies (Philippine branch of a foreign bank)	155250000000000000	-
<b>Total Assets</b>	<b>100000000000000000</b>	<b>3,162,949,810.81</b>
<b>Liability Accounts</b>		
(1) Financial Liabilities Held for Trading	205000000000000000	-
(2) Financial Liabilities Designated at Fair Value through Profit or Loss	210000000000000000	-
(3) Deposit Liabilities	215000000000000000	2,754,180,740.51
(4) Due to Other Banks	220050000000000000	-
(5) Bills Payable	220100000000000000	-
(6) Bonds Payable (Net)	295201500000000000	-
(7) Unsecured Subordinated Debt (Net)	295202000000000000	-
(8) Redeemable Preferred Shares	220250000000000000	-
(9) Financial Liabilities Associated with Transferred Assets	225050000000000000	-
(10) Derivatives with Negative Fair Value Held for Hedging	225100000000000000	-
(11) Revaluation of Hedged Liabilities in Portfolio Hedge of Interest Rate Risk	225150000000000000	-
(12) Accrued Interest Expense on Financial Liabilities	225200000000000000	15,954,211.88
(13) Finance Lease Payment Payable	225250000000000000	-
(14) Special Time Deposit	220300000000000000	-
(15) Due to Treasurer of the Philippines	230050000000000000	-
(16) Treasurer/Cashier/Manager's Checks	230100000000000000	-
(17) Payment Orders Payable	230150000000000000	-
(18) Margin Deposits on LCs and Customers' Liability on Bills/Drafts under LCs and/or TRs	230200000000000000	-
(19) Cash Letters of Credit	230250000000000000	-
(20) Outstanding Acceptances Executed by or for Account of this Bank	230300000000000000	-
(21) Due to Bangko Sentral ng Pilipinas	230350000000000000	-
(22) Due to Philippine Deposit Insurance Corporation	230400000000000000	-
(23) Due to Philippine Crop Insurance Corporation	230450000000000000	-
(24) Income Tax Payable	230500000000000000	911,326.00
(25) Other Taxes and Licenses Payable	230550000000000000	-
(26) Accrued Expenses	230600000000000000	27,034,446.73
(27) Unearned Income	230650000000000000	-
(28) Deferred Tax Liabilities	230700000000000000	-
(29) Provisions	230750000000000000	4,320,431.00
(30) Broker Customer Accounts for Settlement of Customer Trades	230780000000000000	-
(31) Other Liabilities	230800000000000000	75,982,342.41
(32) Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	230850000000000000	-
<b>Total Liabilities</b>	<b>200000000000000000</b>	<b>2,878,383,498.53</b>
<b>Equity Accounts</b>		
(1) Paid-in Capital Stock	305000000000000000	111,743,100.00
(2) Additional Paid-in Capital	305200000000000000	213,543,023.96
(3) Other Equity Instruments	310000000000000000	-
(4) Deposits for Stock Subscription	305250000000000000	-
(5) Retained Earnings	315000000000000000	(66,656,100.17)
(6) Stock Dividend Distributable	315120000000000000	-
(7) Undivided Profits	315150000000000000	27,783,260.68
(8) Other Comprehensive Income	320000000000000000	(1,846,972.19)
(9) Appraisal Increment Reserve	325050000000000000	-
(10) Treasury Stock	325100000000000000	-
(11) Non-Controlling Interest in Subsidiaries (for consolidated report only)	325150000000000000	-
(12) Assigned Capital	325200000000000000	-
<b>Total Equity</b>	<b>300000000000000000</b>	<b>284,566,312.28</b>
<b>Total Liabilities, Non-Controlling Interest and Equity</b>	<b>900000000000000000</b>	<b>3,162,949,810.81</b>
<b>Contingent Accounts</b>	<b>400000000000000000</b>	<b>-</b>
<b>Income and Expense Accounts</b>		
(1) Interest Income	505050000000000000	150,780,149.86
(2) Interest Expense	605100000000000000	44,911,824.40
(3) Provision for Losses on Accrued Interest Income from Financial Assets	605150000000000000	-
<b>Net Interest Income</b>	<b>505000000000000000</b>	<b>105,868,325.46</b>
<b>Non-Interest Income</b>	<b>510000000000000000</b>	<b>220,114,979.17</b>
(4) Dividend Income	510050000000000000	-

(5) Fees and Commissions Income	510100000000000000	213,766,051.09
(6) Gains/(Losses) on Financial Assets and Liabilities Held for Trading	510150000000000000	-
(7) Gains/(Losses) on Financial Assets and Liabilities Designated at Fair Value through Profit or Loss	510301800000000000	-
(8) Gains/(Losses) on Other Financial Assets Mandatorily Measured at FVPL	510301900000000000	-
(9) Foreign Exchange Profit/(Loss)	510250000000000000	-
(10) Gains/(Losses) from Sale/Redemption/Derecognition of Financial Assets and Liabilities at FVOCI	510302100000000000	-
(11) Gains/(Losses) from Sale/Redemption/Derecognition of Financial Assets and Liabilities at Amortized Cost	510302400000000000	-
(12) Gains/(Losses) from Sale/Redemption/Derecognition of Loans and Receivables	510304000000000000	-
(13) Gains/(Losses) from Sale/Redemption/Derecognition of Investments in Unconsolidated Subsidiaries, Associates and Joint Ventures	510304500000000000	-
(14) Gains/(Losses) on Fair Value Adjustment in Hedge Accounting	510350000000000000	-
(15) Gains/(Losses) from Sale/Derecognition of Non-Financial Assets	510400000000000000	-
(16) Other Income	510450000000000000	6,348,928.08
<b>Non-Interest Expense</b>	610000000000000000	<b>303,809,358.30</b>
(17) Compensation/Fringe Benefits	610050000000000000	67,574,125.11
(18) Taxes and Licenses	610100000000000000	13,868,126.77
(19) Fees and Commissions Expenses	610130000000000000	166,762,662.80
(20) Other Administrative Expenses	610150000000000000	36,207,910.16
(21) Depreciation/Amortization	610200000000000000	1,336,479.44
(22) Impairment Losses	610250000000000000	19,598,459.93
(23) Provisions	610300000000000000	(11,920,614.00)
<b>Losses/Recoveries on Financial Assets</b>	700000000000000000	<b>10,382,208.09</b>
(20) Provision for Credit Losses on Financial Assets and Off-Balance Sheet Exposures	700050000000000000	10,382,208.09
(21) Bad Debts Written Off	700100000000000000	-
(22) Recovery on Impaired/Charged-Off Assets	700150000000000000	-
<b>Net Profit Before Share in the Profit/(Loss) of Unconsolidated Subsidiaries, Associates and Joint Ventures Accounted for Using the Equity Method</b>	905000000000000000	<b>22,173,946.33</b>
<b>Share in the Profit/(Loss) of Unconsolidated Subsidiaries, Associates and Joint Ventures Accounted for Using the Equity Method</b>	805000000000000000	<b>-</b>
(23) Share in the Profit/(Loss) of Unconsolidated Subsidiaries	805050000000000000	
(24) Share in the Profit/(Loss) of Associates	805100000000000000	
(25) Share in the Profit/(Loss) of Joint Ventures	805150000000000000	
<b>Total Profit/Loss Before Tax and Before Non-Controlling Interest</b>	910000000000000000	<b>(5,609,314.35)</b>
(26) Income Tax Expense	615000000000000000	(5,609,314.35)
<b>Total Profit/Loss After Tax and Before Non-Controlling Interest</b>	915000000000000000	<b>27,783,260.68</b>
(27) Non-Controlling Interest in Profit/(Loss) of Subsidiaries (for consolidated report only)	810000000000000000	
<b>Net Profit or Loss</b>	920000000000000000	<b>27,783,260.68</b>
<b>FINANCIAL INDICATORS (IN %)</b>		
<b>LIQUIDITY</b>		
Liquidity Coverage Ratio	990070000000000000	
Net Stable Funding Ratio	990090000000000000	
Minimum Liquidity Ratio	990070000000000000	54.03
<b>CAPITAL ADEQUACY</b>		
Common Equity Tier 1 Ratio	990000000000000001	12.48
Tier 1 Capital Ratio	990000000000000003	12.48
CAR	990000000000000000	13.63
<b>LEVERAGE</b>		
Basel III Leverage Ratio	990000000000900000	
<b>FINANCIAL REPORTING PACKAGE FOR TRUST INSTITUTIONS</b>		
Total Assets	100000000000000000	
Total Liabilities	200000000000000000	
Total Fiduciary and Related Services Income	510106000000000000	
Total Expenses	610000000000000000	
NET INCOME (LOSS) FROM FIDUCIARY ACTIVITIES	920050000000000000	
<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)	140180500000000000	
Micro and Small Enterprises	1401805000000100001	162,870,648.70
Medium Enterprises	1401805000000100002	113,927,794.32
<b>REPORT ON PROJECT FINANCE EXPOSURES</b>		
Project Finance Loans Classified according to Type of Infrastructure Projects - Net Carrying Amount	140152000050000000	
Investments in Securities Issued for Infrastructure Projects under Project Finance - Net Carrying Amount	145350002000000000	
<b>REPORT ON CROSS-BORDER POSITIONS OF BANKS IN THE PHILIPPINES (IN US \$)</b>		
Claims	100050000000000000	
Liabilities	200050000000000000	
Equity	300050000000000000	
<b>REPORT ON MICROFINANCE PRODUCTS</b>		
Microenterprise Loans	1401500000000631000	108,720,936.45
<b>INCOME STATEMENT ON RETAIL MICROFINANCE OPERATIONS</b>		
Net Profit or Loss	920000000000060000	27,783,260.68
<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	1453000000000700000	
C. Total REEs (A+B)	100100000000700000	
D. Adjusted Capital (Bank)	300100000000700000	
E. Ratio of REE to Adjusted Capital (C/D)	900100000000700000	
<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>		
<b>Large Exposures</b>		
Top 5 Conglomerates/Group Borrowers		
Conglomerate/Group Borrower 1		
Conglomerate/Group Borrower 2		

Conglomerate/Group Borrower 3			
Conglomerate/Group Borrower 4			
Conglomerate/Group Borrower 5			
<b>MARKET RISK - STRESS TESTING</b>		Light	Moderate
<b>Interest Rate Risk Trading Book Impact on Capital</b>			Severe
Post-shock CAR	990000000500000000		
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. SANTIAGO III/ Head of Treasury & Financial Operations  
 Authorized Signatory