

Netbank (A Rural Bank), Inc.

Name of Bank

Romblon, Romblon

Address**FINANCIAL REPORTING PACKAGE****SOLO****As of September 30,2025****CONTROL PROOFLIST**

Account Description	Account Code	Amount
Asset Accounts		
(1) Cash on Hand	10505000000000000000	13,013,089.15
(2) Checks and Other Cash Items	10510000000000000000	23,398.60
(3) Due from Bangko Sentral ng Pilipinas	10515000000000000000	994,043,802.45
(4) Due from Other Central Banks and Banks (Net)	10522000000000000000	98,802,514.78
(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	1,139,223,335.83
(10) Loan Portfolio Net	19540000000000000000	1,069,730,213.36
(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	70,633,695.84
(14) Accrued Interest Income from Financial Assets (Net)	19545200000000000000	40,349,408.99
(15) Equity Investment in Subsidiaries, Associates and Joint Ventures (Net)	19545250000000000000	
(16) Bank Premises, Furniture, Fixture and Equipment (Net)	19550050000000000000	5,029,694.50
(17) Real and Other Properties Acquired (Net)	19550100000000000000	-
(18) Non-Current Assets Held for Sale (Net)	15015000000000000000	24,851,500.81
(19) Goodwill (Net)	19550200000000000000	-
(20) Other Intangible Assets (Net)	19550250000000000000	-
(21) Deferred Tax Asset	15505000000000000000	41,625,122.25
(22) Other Assets (Net)	19555100000000000000	115,435,953.12
(23) Due from Head Office/Branches/Agencies (Philippine branch of a foreign bank)	15525000000000000000	-
Total Assets	10000000000000000000	3,612,761,729.68
Liability Accounts		
(1) Financial Liabilities Held for Trading	20500000000000000000	-
(2) Financial Liabilities Designated at Fair Value through Profit or Loss	21000000000000000000	
(3) Deposit Liabilities	21500000000000000000	3,265,495,004.97
(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	17,400,777.10
(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	91,326.00
(25) Other Taxes and Licenses Payable	23055000000000000000	
(26) Accrued Expenses	23060000000000000000	44,974,312.80
(27) Unearned Income	23065000000000000000	
(28) Deferred Tax Liabilities	23070000000000000000	
(29) Provisions	23075000000000000000	4,520,431.00
(30) Broker Customer Accounts for Settlement of Customer Trades	23078000000000000000	
(31) Other Liabilities	23080000000000000000	41,615,952.95
(32) Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	23085000000000000000	-
Total Liabilities	20000000000000000000	3,374,717,804.82
Equity Accounts		
(1) Paid-in Capital Stock	30500000000000000000	111,743,100.00
(2) Additional Paid-in Capital	30520000000000000000	213,543,023.96
(3) Other Equity Instruments	31000000000000000000	-
(4) Deposits for Stock Subscription	30525000000000000000	
(5) Retained Earnings	31500000000000000000	(66,656,100.17)
(6) Stock Dividend Distributable	31512000000000000000	-
(7) Undivided Profits	31515000000000000000	(18,815,887.25)
(8) Other Comprehensive Income	32000000000000000000	(1,770,211.68)
(9) Appraisal Increment Reserve	32505000000000000000	-
(10) Treasury Stock	32510000000000000000	-
(11) Non-Controlling Interest in Subsidiaries (for consolidated report only)	32515000000000000000	-

(12) Assigned Capital	32520000000000000000	
Total Equity	30000000000000000000	238,043,924.86
Total Liabilities, Non-Controlling Interest and Equity	90000000000000000000	3,612,761,729.68
Contingent Accounts	40000000000000000000	-
Income and Expense Accounts		
(1) Interest Income	50505000000000000000	241,066,014.45
(2) Interest Expense	60510000000000000000	67,900,589.11
(3) Provision for Losses on Accrued Interest Income from Financial Assets	60515000000000000000	
Net Interest Income	50500000000000000000	173,165,425.34
Non-Interest Income		
(4) Dividend Income	51005000000000000000	290,055,880.67
(5) Fees and Commissions Income	51010000000000000000	279,524,399.53
(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)	51030210000000000000	
Gains/(Losses) from Sale/Redemption/Derecognition of Financial Assets and Liabilities at FVOCI		
(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	10,531,481.14
Non-Interest Expense		
(17) Compensation/Fringe Benefits	61000000000000000000	487,646,507.61
(18) Taxes and Licenses	61005000000000000000	100,047,643.79
(19) Fees and Commissions Expenses	61010000000000000000	27,560,035.39
(20) Other Administrative Expenses	61013000000000000000	253,480,739.01
(21) Depreciation/Amortization	61015000000000000000	74,357,287.45
(22) Impairment Losses	61020000000000000000	1,942,708.37
(23) Provisions	61025000000000000000	19,598,459.93
	61030000000000000000	10,659,633.67
Losses/Recoveries on Financial Assets		
(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	
Net Profit Before Share in the Profit/(Loss) of Unconsolidated Subsidiaries, Associates and Joint Ventures Accounted for Using the Equity Method	90500000000000000000	(24,425,201.60)
Share in the Profit/(Loss) of Unconsolidated Subsidiaries, Associates and Joint Ventures Accounted for Using the Equity Method	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	
Total Profit/Loss Before Tax and Before Non-Controlling Interest	91000000000000000000	
(26) Income Tax Expense	61500000000000000000	(5,609,314.35)
Total Profit/Loss After Tax and Before Non-Controlling Interest	91500000000000000000	
(27) Non-Controlling Interest in Profit/(Loss) of Subsidiaries (for consolidated report only)	81000000000000000000	
Net Profit or Loss	92000000000000000000	(18,815,887.25)
FINANCIAL INDICATORS (IN %)		
LIQUIDITY		
Liquidity Coverage Ratio	99007000000000000000	
Net Stable Funding Ratio	99009000000000000000	
Minimum Liquidity Ratio	99007000000000000000	
CAPITAL ADEQUACY		
Common Equity Tier 1 Ratio	99000000000000000001	11.26
Tier 1 Capital Ratio	99000000000000000003	11.26
CAR	99000000000000000000	12.76
LEVERAGE		
Basel III Leverage Ratio	99000000000000000000	
FINANCIAL REPORTING PACKAGE FOR TRUST INSTITUTIONS		
Total Assets	10000000000000000000	
Total Accountabilities	20000000000000000000	
Total Fiduciary and Related Services Income	51010600000000000000	
Total Expenses	61000000000000000000	
NET INCOME (LOSS) FROM FIDUCIARY ACTIVITIES	92005000000000000000	
REPORT ON COMPLIANCE WITH MANDATORY CREDIT ALLOCATION REQUIRED UNDER R. A. 6977		
(As amended by R. A. Nos. 8289 and 9501)		
Total Loan Portfolio Net of Exclusions (Schedule 1A)	14018050000000000000	
Micro and Small Enterprises	1401805000000100001	100,106,039.95
Medium Enterprises	140180500000100002	119,947,590.15
REPORT ON PROJECT FINANCE EXPOSURES		
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	
REPORT ON CROSS-BORDER POSITIONS OF BANKS IN THE PHILIPPINES (IN US \$)		
Claims	10005000000000000000	
Liabilities	20005000000000000000	
Equity	30005000000000000000	
REPORT ON MICROFINANCE PRODUCTS		
Microenterprise Loans	140150000000631000	69,698,128.57
INCOME STATEMENT ON RETAIL MICROFINANCE OPERATIONS		
Net Profit or Loss	92000000000000000000	(18,815,887.25)
REPORT ON ELECTRONIC MONEY TRANSACTIONS		
E-Money Beginning Balance	230800003005310000	
End of month E-Money Balances	230800003005000000	

EXPANDED REPORT ON REAL ESTATE EXPOSURES (Total of Bank Proper and Trust Department)		
Ratio of REE to Adjusted Capital		
A. REEs	140150013500700000	
B. Investments in Securities	145300000000700000	
C. Total REEs (A+B)	100100000000700000	
D. Adjusted Capital (Bank)	300100000000700000	
E. Ratio of REE to Adjusted Capital (C/D)	900100000000700000	
REPORT ON REPURCHASE AGREEMENTS OF BANKS/QUASI-BANKS		
Repo Transactions for the Month (Total Amount in PhP Equivalent)		
Repo Transaction Details		
Bills Payable under Repurchase Agreement	220100002508000000	
Security Details		
Fair Value of Total Securities	220100002508000000	
Net Carrying Amount of Total Securities	220100002508000000	
CREDIT RISK - STRESS TESTING		
Large Exposures		Net Loan and 20% Stressed CAR 50% Stressed CAR
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		
MARKET RISK - STRESS TESTING		
Interest Rate Risk Trading Book Impact on Capital		Light Moderate Severe
Post-shock CAR	990000000500000000	
Post-shock Tier 1 Ratio	990050000500000000	
Post-shock Common Tier 1 Ratio	990050500500000000	
Interest Rate Risk Banking Book Impact on Capital		
Post-shock CAR	990000000500000000	
Post-shock Tier 1 Ratio	990050000500000000	
Post-shock Common Tier 1 Ratio	990050500500000000	
FX Risk Impact on Capital		
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.


 JOHNLERI M. MADRONA/ RECORD KEEPING SPECIALIST
 Authorized Signatory


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