

Netbank (A Rural Bank), Inc.

Name of Bank

Romblon, Romblon

Address

FINANCIAL REPORTING PACKAGE
SOLO

As of June 30, 2026

CONTROL PROOFLIST

Account Description	Account Code	Amount
Asset Accounts		
(1) Cash on Hand	105050000000000000	15,166,626.67
(2) Checks and Other Cash Items	105100000000000000	5,358,056.84
(3) Due from Bangko Sentral ng Pilipinas	105150000000000000	1,095,885,607.73
(4) Due from Other Central Banks and Banks (Net)	105220000000000000	81,495,434.27
(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	927,158,066.50
(10) Loan Portfolio Net	195400000000000000	1,359,714,687.42
(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	67,112,194.13
(14) Accrued Interest Income from Financial Assets (Net)	195452000000000000	44,240,417.91
(15) Equity Investment in Subsidiaries, Associates and Joint Ventures (Net)	195452500000000000	-
(16) Bank Premises, Furniture, Fixture and Equipment (Net)	195500500000000000	1,999,319.88
(17) Real and Other Properties Acquired (Net)	195501000000000000	-
(18) Non-Current Assets Held for Sale (Net)	150150000000000000	27,400,117.99
(19) Goodwill (Net)	195502000000000000	-
(20) Other Intangible Assets (Net)	195502500000000000	5,772,060.97
(21) Deferred Tax Asset	155050000000000000	41,625,122.25
(22) Other Assets (Net)	195551000000000000	132,064,495.86
(23) Due from Head Office/Branches/Agencies (Philippine branch of a foreign bank)	155250000000000000	-
Total Assets	100000000000000000	3,804,992,208.42
Liability Accounts		
(1) Financial Liabilities Held for Trading	205000000000000000	-
(2) Financial Liabilities Designated at Fair Value through Profit or Loss	210000000000000000	-
(3) Deposit Liabilities	215000000000000000	3,250,173,690.34
(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	2,944,789.89
(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	71,426,804.17
(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	114,523,833.23
(32) Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	230850000000000000	-
Total Liabilities	200000000000000000	3,444,300,874.63
Equity Accounts		
(1) Paid-in Capital Stock	305000000000000000	43,373,100.00
(2) Additional Paid-in Capital	305200000000000000	68,571,523.96
(3) Other Equity Instruments	310000000000000000	-
(4) Deposits for Stock Subscription	305250000000000000	384,483,653.00
(5) Retained Earnings	315000000000000000	(71,465,716.43)
(6) Stock Dividend Distributable	315120000000000000	-
(7) Undivided Profits	315150000000000000	(63,954,122.18)
(8) Other Comprehensive Income	320000000000000000	(317,104.56)
(9) Appraisal Increment Reserve	325050000000000000	-
(10) Treasury Stock	325100000000000000	-
(11) Non-Controlling Interest in Subsidiaries (for consolidated report only)	325150000000000000	-
(12) Assigned Capital	325200000000000000	-
Total Equity	300000000000000000	360,691,333.79
Total Liabilities, Non-Controlling Interest and Equity	900000000000000000	3,804,992,208.42
Contingent Accounts	400000000000000000	-
Income and Expense Accounts		
(1) Interest Income	505050000000000000	188,558,868.63

(2) Interest Expense	605100000000000000	41,576,494.24
(3) Provision for Losses on Accrued Interest Income from Financial Assets	605150000000000000	220,721.32
Net Interest Income	505000000000000000	146,761,653.07
Non-Interest Income	510000000000000000	160,814,671.41
(4) Dividend Income	510050000000000000	-
(5) Fees and Commissions Income	510100000000000000	157,411,006.24
(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	(304,778.11)
(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	(2,039,000.96)
(16) Other Income	510450000000000000	5,747,444.24
Non-Interest Expense	610000000000000000	361,272,871.60
(17) Compensation/Fringe Benefits	610050000000000000	81,143,416.75
(18) Taxes and Licenses	610100000000000000	19,846,284.34
(19) Fees and Commissions Expenses	610130000000000000	156,659,207.55
(20) Other Administrative Expenses	610150000000000000	68,694,447.54
(21) Depreciation/Amortization	610200000000000000	1,263,592.73
(22) Impairment Losses	610250000000000000	174,609.97
(23) Provisions	610300000000000000	-
Losses/Recoveries on Financial Assets	700000000000000000	33,491,312.72
(20) Provision for Credit Losses on Financial Assets and Off-Balance Sheet Exposures	700050000000000000	30,086,152.34
(21) Bad Debts Written Off	700100000000000000	-
(22) Recovery on Impaired/Charged-Off Assets	700150000000000000	(831,162.34)
Net Profit Before Share in the Profit/(Loss) of Unconsolidated Subsidiaries, Associates and Joint Ventures Accounted for Using the Equity Method	905000000000000000	(53,696,547.12)
Share in the Profit/(Loss) of Unconsolidated Subsidiaries, Associates and Joint Ventures Accounted for Using the Equity Method	805000000000000000	-
(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	-
Total Profit/Loss Before Tax and Before Non-Controlling Interest	910000000000000000	10,257,575.06
(26) Income Tax Expense	615000000000000000	10,257,575.06
Total Profit/Loss After Tax and Before Non-Controlling Interest	915000000000000000	(63,954,122.18)
(27) Non-Controlling Interest in Profit/(Loss) of Subsidiaries (for consolidated report only)	810000000000000000	-
Net Profit or Loss	920000000000000000	(63,954,122.18)
FINANCIAL INDICATORS (IN %)		
LIQUIDITY		
Liquidity Coverage Ratio	990070000000000000	
Net Stable Funding Ratio	990090000000000000	
Minimum Liquidity Ratio	990070000000000000	59.87
CAPITAL ADEQUACY		
Common Equity Tier 1 Ratio	9900000000000000001	13.09
Tier 1 Capital Ratio	9900000000000000003	13.09
CAR	9900000000000000000	14.10
LEVERAGE		
Basel III Leverage Ratio	9900000000000900000	
FINANCIAL REPORTING PACKAGE FOR TRUST INSTITUTIONS		
Total Assets	100000000000000000	
Total Accountabilities	200000000000000000	
Total Fiduciary and Related Services Income	5101060000000000000	
Total Expenses	6100000000000000000	
NET INCOME (LOSS) FROM FIDUCIARY ACTIVITIES	9200500000000000000	
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)	1401805000000000000	
Micro and Small Enterprises	14018050000001000001	156,772,771.05
Medium Enterprises	14018050000001000002	506,425,797.70
REPORT ON PROJECT FINANCE EXPOSURES		
Project Finance Loans Classified according to Type of Infrastructure Projects - Net Carrying Amount	1401520005000000000	
Investments in Securities Issued for Infrastructure Projects under Project Finance - Net Carrying Amount	1453500020000000000	
REPORT ON CROSS-BORDER POSITIONS OF BANKS IN THE PHILIPPINES (IN US \$)		
Claims	1000500000000000000	
Liabilities	2000500000000000000	
Equity	3000500000000000000	
REPORT ON MICROFINANCE PRODUCTS		
Microenterprise Loans	1401500000000631000	80,457,121.49
INCOME STATEMENT ON RETAIL MICROFINANCE OPERATIONS		
Net Profit or Loss	9200000000000600000	(63,954,122.18)
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		Net Loan and Investment	20% Stressed CAR ('990000000500000000)	50% Stressed CAR (990000001000000000)
Large Exposures				
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		Light	Moderate	Severe
Interest Rate Risk Trading Book Impact on Capital				
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.

JOHN LEROY MADRONA/Recordkeeping Sr.
Authorized Signatory

CARL BATNAG/Finance Manager
Authorized Signatory