

Category : A-1 Report

Deadline : 15 banking days after end of reference month (solo basis)

: 30 banking days after end of reference quarter (consolidated basis)

Submission : Original copy to Department of Supervisory Analytics (DSA)

**NETBANK (A RURAL BANK), INC.**

Name of Bank

BAGONG LIPUNAN ST., CORNER GOVERNOR PEREZ., BRGY. I-POB., ROMBLON, ROMBLON


Address


**FINANCIAL REPORTING PACKAGE - BALANCE SHEET  
SOLO**As of December 31,2022**CONTROL PROOFLIST**

Account Description	Account Code	Amount
<b>Asset Accounts</b>		
(1) Cash on Hand	1-05-05-00-000-00-0-0-0-0-0-0	483,786.00
(2) Checks and Other Cash Items	1-05-10-00-000-00-0-0-0-0-0-0	-
(3) Due from Bangko Sentral ng Pilipinas	1-05-15-00-000-00-0-0-0-0-0-0	154,840,003.96
(4) Due from Other Banks	1-05-20-00-000-00-0-0-0-0-0-0	11,244,105.02
(5) Financial Assets Held for Trading (HFT)	1-10-00-00-000-00-0-0-0-0-0-0	-
(6) Financial Assets Designated at Fair Value through Profit or Loss	1-15-00-00-000-00-0-0-0-0-0-0	-
(7) Available-for-Sale (AFS) Financial Assets (Net)	1-95-20-00-000-00-0-0-0-0-0-0	-
(8) Held-to-Maturity (HTM) Financial Assets (Net)	1-95-25-00-000-00-0-0-0-0-0-0	859,092.51
(9) Unquoted Debt Securities Classified as Loans (Net)	1-95-30-00-000-00-0-0-0-0-0-0	-
(10) Investments in Non-Marketable Equity Securities (INMES) (Net)	1-95-35-00-000-00-0-0-0-0-0-0	-
(11) Loan Portfolio Net	1-95-40-00-000-00-0-0-0-0-0-0	215,004,869.16
(12) Derivatives with Positive Fair Value Held for Hedging	1-45-05-00-000-00-0-0-0-0-0-0	-
(13) Revaluation of Hedged Assets in Portfolio Hedge of Interest Rate Risk	1-45-10-00-000-00-0-0-0-0-0-0	-
(14) Sales Contract Receivable (Net)	1-95-45-15-000-00-0-0-0-0-0-0	216,000.00
(15) Accrued Interest Income from Financial Assets (Net)	1-95-45-20-000-00-0-0-0-0-0-0	5,553,421.59
(16) Equity Investment in Subsidiaries, Associates and Joint Ventures (Net)	1-95-45-25-000-00-0-0-0-0-0-0	-
(17) Bank Premises, Furniture, Fixture and Equipment (Net)	1-95-50-05-000-00-0-0-0-0-0-0	1,683,564.28
(18) Real and Other Properties Acquired (Net)	1-95-50-10-000-00-0-0-0-0-0-0	18.00
(19) Non-Current Assets Held for Sale (Net)	1-50-15-00-000-00-0-0-0-0-0-0	-
(20) Goodwill (Net)	1-95-50-20-000-00-0-0-0-0-0-0	-
(21) Other Intangible Assets (Net)	1-95-50-25-000-00-0-0-0-0-0-0	-
(22) Deferred Tax Asset	1-55-05-00-000-00-0-0-0-0-0-0	-
(23) Other Assets (Net)	1-95-55-10-000-00-0-0-0-0-0-0	10,547,040.60
(24) Due from Head Office/Branches/Agencies (Philippine branch of a foreign bank)	1-55-25-00-000-00-0-0-0-0-0-0	-
(25) Due from FCUD/RBU	1-55-30-00-000-00-0-0-0-0-0-0	-
<b>Total Assets</b>	1-00-00-00-000-00-0-0-0-0-0-0	400,431,901.12
<b>Liability Accounts</b>		
(1) Financial Liabilities Held for Trading	2-05-00-00-000-00-0-0-0-0-0-0	-
(2) Financial Liabilities Designated at Fair Value through Profit or Loss	2-10-00-00-000-00-0-0-0-0-0-0	-
(3) Deposit Liabilities	2-15-00-00-000-00-0-0-0-0-0-0	362,289,264.64
(4) Due to Other Banks	2-20-05-00-000-00-0-0-0-0-0-0	-
(5) Bills Payable	2-20-10-00-000-00-0-0-0-0-0-0	4,828,246.13
(6) Bonds Payable (Net)	2-95-20-15-000-00-0-0-0-0-0-0	-
(7) Unsecured Subordinated Debt (Net)	2-95-20-20-000-00-0-0-0-0-0-0	-
(8) Redeemable Preferred Shares	2-20-25-00-000-00-0-0-0-0-0-0	-
(9) Financial Liabilities Associated with Transferred Assets	2-25-05-00-000-00-0-0-0-0-0-0	-
(10) Derivatives with Negative Fair Value Held for Hedging	2-25-10-00-000-00-0-0-0-0-0-0	-
(11) Revaluation of Hedged Liabilities in Portfolio Hedge of Interest Rate Risk	2-25-15-00-000-00-0-0-0-0-0-0	-
(12) Accrued Interest Expense on Financial Liabilities	2-25-20-00-000-00-0-0-0-0-0-0	2,847,461.56
(13) Finance Lease Payment Payable	2-25-25-00-000-00-0-0-0-0-0-0	-
(14) Special Time Deposit	2-20-30-00-000-00-0-0-0-0-0-0	-
(15) Due to Treasurer of the Philippines	2-30-05-00-000-00-0-0-0-0-0-0	-
(16) Treasurer/Cashier/Manager's Checks	2-30-10-00-000-00-0-0-0-0-0-0	-
(17) Payment Orders Payable	2-30-15-00-000-00-0-0-0-0-0-0	-
(18) Margin Deposits on LCs and Customers' Liability on Bills/Drafts under LCs and/or TRs	2-30-20-00-000-00-0-0-0-0-0-0	-
(19) Cash Letters of Credit	2-30-25-00-000-00-0-0-0-0-0-0	-

Account Description	Account Code	Amount
(20) Outstanding Acceptances Executed by or for Account of this Bank	2-30-30-00-000-00-0-0-0-0-0	-
(21) Due to Bangko Sentral ng Pilipinas	2-30-35-00-000-00-0-0-0-0-0	-
(22) Due to Philippine Deposit Insurance Corporation	2-30-40-00-000-00-0-0-0-0-0	-
(23) Due to Philippine Crop Insurance Corporation	2-30-45-00-000-00-0-0-0-0-0	-
(24) Income Tax Payable	2-30-50-00-000-00-0-0-0-0-0	-
(25) Other Taxes and Licenses Payable	2-30-55-00-000-00-0-0-0-0-0	-
(26) Accrued Expenses	2-30-60-00-000-00-0-0-0-0-0	84,053.60
(27) Unearned Income	2-30-65-00-000-00-0-0-0-0-0	-
(28) Deferred Tax Liabilities	2-30-70-00-000-00-0-0-0-0-0	-
(29) Provisions	2-30-75-00-000-00-0-0-0-0-0	-
(30) Broker Customer Accounts for Settlement of Customer Trades	2-30-78-00-000-00-0-0-0-0-0	-
(31) Other Liabilities	2-30-80-00-000-00-0-0-0-0-0	4,467,529.97
(32) Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	2-30-85-00-000-00-0-0-0-0-0	-
(33) Due to FCDU/RBU	2-30-90-00-000-00-0-0-0-0-0	-
<b>Total Liabilities</b>	<b>2-00-00-00-000-00-0-0-0-0-0</b>	<b>374,516,555.90</b>
<b>Equity Accounts</b>		
(1) Paid-in Capital Stock	3-05-00-00-000-00-0-0-0-0-0	15,032,867.00
(2) Additional Paid-in Capital	3-05-20-00-000-00-0-0-0-0-0	-
(3) Other Equity Instruments	3-10-00-00-000-00-0-0-0-0-0	-
(4) Deposits for Stock Subscription	3-05-25-00-000-00-0-0-0-0-0	31,002,550.00
(5) Retained Earnings	3-15-00-00-000-00-0-0-0-0-0	5,725,319.01
(6) Stock Dividend Distributable	3-15-12-00-000-00-0-0-0-0-0	-
(7) Undivided Profits	3-15-15-00-000-00-0-0-0-0-0	(25,845,390.79)
(8) Other Comprehensive Income	3-20-00-00-000-00-0-0-0-0-0	-
(9) Appraisal Increment Reserve	3-25-05-00-000-00-0-0-0-0-0	-
(10) Treasury Stock	3-25-10-00-000-00-0-0-0-0-0	-
(11) Minority Interest in Subsidiaries (for consolidated report only)	3-25-15-00-000-00-0-0-0-0-0	-
(12) Assigned Capital	3-25-20-00-000-00-0-0-0-0-0	-
<b>Total Equity</b>	<b>3-00-00-00-000-00-0-0-0-0-0</b>	<b>25,915,345.22</b>
<b>Total Liabilities, Minority Interest and Equity</b>	<b>9-00-00-00-000-00-0-0-0-0-0</b>	<b>400,431,901.12</b>
<b>Contingent Accounts</b>	<b>4-00-00-00-000-00-0-0-0-0-0</b>	

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/Bookkeeper  
 Authorized Signatory

  
SHERYL M. GARBOSA/Manager  
 Authorized Signatory

Transactions of the blocked cells are not allowed

Category : A-1 Report

Deadline : 15 banking days after end of reference quarter (solo basis)

: 30 banking days after end of reference quarter (consolidated basis)

Submission : Original copy to Department of Supervisory Analytics (DSA)

NETBANK (A RURAL BANK) INC.

Name of Bank

BAGONG LIPUNAN ST., CORNER GOVERNOR PEREZ., BRGY. I-POB., ROMBLON, ROMBLON

Address


**FINANCIAL REPORTING PACKAGE - INCOME STATEMENT  
SOLO**


For the Period Ended December 31,2022

**CONTROL PROOFLIST**

Account Description	Account Code	Amount
<b>Income and Expense Accounts</b>		
(1) Interest Income	5-05-05-00-000-00-0-0-0-0-0-0	20,969,595.21
(2) Interest Expense	6-05-10-00-000-00-0-0-0-0-0-0	4,579,767.14
(3) Provision for Losses on Accrued Interest Income from Financial Assets	6-05-15-00-000-00-0-0-0-0-0-0	-
<b>Net Interest Income</b>	5-05-00-00-000-00-0-0-0-0-0-0	16,389,828.07
<b>Non-Interest Income</b>		
(4) Dividend Income	5-10-00-00-000-00-0-0-0-0-0-0	14,501,526.18
(5) Fees and Commissions Income	5-10-05-00-000-00-0-0-0-0-0-0	-
(6) Gains/(Losses) on Financial Assets and Liabilities Held for Trading	5-10-10-00-000-00-0-0-0-0-0-0	5,810,321.10
(7) Gains/(Losses) on Financial Assets and Liabilities Designated at Fair Value through Profit or Loss	5-10-15-00-000-00-0-0-0-0-0-0	-
(8) Foreign Exchange Profit/(Loss)	5-10-20-00-000-00-0-0-0-0-0-0	-
(9) Gains/(Losses) from Sale/Redemption/Derecognition of Non-Trading Financial Assets and Liabilities	5-10-25-00-000-00-0-0-0-0-0-0	-
(10) Gains/(Losses) on Fair Value Adjustment in Hedge Accounting	5-10-30-00-000-00-0-0-0-0-0-0	-
(11) Gains/(Losses) from Sale/Derecognition of Non-Financial Assets	5-10-35-00-000-00-0-0-0-0-0-0	-
(12) Other Income	5-10-40-00-000-00-0-0-0-0-0-0	8,691,205.08
<b>Non-Interest Expense</b>		
(13) Compensation/Fringe Benefits	6-10-00-00-000-00-0-0-0-0-0-0	56,736,745.04
(14) Taxes and Licenses	6-10-05-00-000-00-0-0-0-0-0-0	22,993,012.47
(15) Fees and Commissions Expenses	6-10-10-00-000-00-0-0-0-0-0-0	1,160,005.47
(16) Other Administrative Expenses	6-10-13-00-000-00-0-0-0-0-0-0	13,407,823.27
(17) Depreciation/Amortization	6-10-15-00-000-00-0-0-0-0-0-0	9,659,873.38
(18) Impairment Losses	6-10-20-00-000-00-0-0-0-0-0-0	1,009,107.27
(19) Provisions	6-10-25-00-000-00-0-0-0-0-0-0	-
<b>Losses/Recoveries on Financial Assets</b>	6-10-30-00-000-00-0-0-0-0-0-0	8,506,923.18
(20) Provision for Credit Losses on Loans and Receivables and Other Financial Assets	7-00-00-00-000-00-0-0-0-0-0-0	-
(21) Bad Debts Written Off	7-00-05-00-000-00-0-0-0-0-0-0	-
(22) Recovery on Charged-Off Assets	7-00-10-00-000-00-0-0-0-0-0-0	-
<b>Net Profit Before Share in the Profit/(Loss) of Unconsolidated Subsidiaries, Associates and Joint Ventures Accounted for Using the Equity Method</b>	7-00-15-00-000-00-0-0-0-0-0-0	(25,845,390.79)
<b>Share in the Profit/(Loss) of Unconsolidated Subsidiaries, Associates and Joint Ventures Accounted for Using the Equity Method</b>		
(23) Share in the Profit/(Loss) of Unconsolidated Subsidiaries	8-05-00-00-000-00-0-0-0-0-0-0	-
(24) Share in the Profit/(Loss) of Associates	8-05-05-00-000-00-0-0-0-0-0-0	-
(25) Share in the Profit/(Loss) of Joint Ventures	8-05-10-00-000-00-0-0-0-0-0-0	-
<b>Total Profit/ Loss Before Tax and Before Minority Interest</b>	8-05-15-00-000-00-0-0-0-0-0-0	(25,845,390.79)
(26) Income Tax Expense	9-10-00-00-000-00-0-0-0-0-0-0	-
<b>Total Profit/ Loss After Tax and Before Minority Interest</b>	6-15-00-00-000-00-0-0-0-0-0-0	(25,845,390.79)
(27) Minority Interest in Profit/(Loss) of Subsidiaries (for consolidated report only)	9-15-00-00-000-00-0-0-0-0-0-0	-
<b>Net Profit or Loss</b>	8-10-00-00-000-00-0-0-0-0-0-0	(25,845,390.79)

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

  
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