

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.Brgy 1. Poblacion Romblon, Romblon


Address


**FINANCIAL REPORTING PACKAGE - BALANCE SHEET
SOLO**As of June 30,2023**CONTROL PROOFLIST**

Account Description	Account Code	Amount
Asset Accounts		
(1) Cash on Hand	1-05-05-00-000-00-0-0-0-0-0-0	925,686.44
(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	383,410,572.25
(4) Due from Other Banks	1-05-20-00-000-00-0-0-0-0-0-0	57,110,349.08
(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	384,103,515.04
(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	391,139,271.44
(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	206,000.00
(15) Accrued Interest Income from Financial Assets (Net)	1-95-45-20-000-00-0-0-0-0-0-0	7,790,327.47
(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	1,912,429.97
(18) Real and Other Properties Acquired (Net)	1-95-50-10-000-00-0-0-0-0-0-0	19.00
(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	3,598,428.00
(23) Other Assets (Net)	1-95-55-10-000-00-0-0-0-0-0-0	17,314,718.56
(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	-
Total Assets	1-00-00-00-000-00-0-0-0-0-0-0	1,247,511,317.25
Liability Accounts		
(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	1,142,323,387.51
(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	328,293.00
(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	10,825,155.65
(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	-
(20) Outstanding Acceptances Executed by or for Account of this Bank	2-30-30-00-000-00-0-0-0-0-0-0	-
(21) Due to Bangko Sentral ng Pilipinas	2-30-35-00-000-00-0-0-0-0-0-0	-
(22) Due to Philippine Deposit Insurance Corporation	2-30-40-00-000-00-0-0-0-0-0-0	-
(23) Due to Philippine Crop Insurance Corporation	2-30-45-00-000-00-0-0-0-0-0-0	-
(24) Income Tax Payable	2-30-50-00-000-00-0-0-0-0-0-0	-
(25) Other Taxes and Licenses Payable	2-30-55-00-000-00-0-0-0-0-0-0	-
(26) Accrued Expenses	2-30-60-00-000-00-0-0-0-0-0-0	79,360.48
(27) Unearned Income	2-30-65-00-000-00-0-0-0-0-0-0	-
(28) Deferred Tax Liabilities	2-30-70-00-000-00-0-0-0-0-0-0	-
(29) Provisions	2-30-75-00-000-00-0-0-0-0-0-0	-
(30) Broker Customer Accounts for Settlement of Customer Trades	2-30-78-00-000-00-0-0-0-0-0-0	-
(31) Other Liabilities	2-30-80-00-000-00-0-0-0-0-0-0	17,769,903.52
(32) Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	2-30-85-00-000-00-0-0-0-0-0-0	-
(33) Due to FCUD/RBU	2-30-90-00-000-00-0-0-0-0-0-0	-
Total Liabilities	2-00-00-00-000-00-0-0-0-0-0-0	1,171,326,100.16

Account Description	Account Code	Amount
Equity Accounts		
(1) Paid-in Capital Stock	3-05-00-00-000-00-0-0-0-0-0	24,099,500.00
(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	66,899,464.12
(5) Retained Earnings	3-15-00-00-000-00-0-0-0-0-0	(17,562,681.06)
(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	2,637,279.69
(8) Other Comprehensive Income	3-20-00-00-000-00-0-0-0-0-0	111,654.34
(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	
Total Equity	3-00-00-00-000-00-0-0-0-0-0	76,185,217.09
Total Liabilities, Minority Interest and Equity	9-00-00-00-000-00-0-0-0-0-0	1,247,511,317.25
Contingent Accounts		
	4-00-00-00-000-00-0-0-0-0-0	

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/Senior Accounting
 Authorized Signatory


SHERYL M. GARBOSA/Deputy Head of Operations
 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 :

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NETBANK (A RURAL BANK), INC.

Name of Bank


Bagong Lipunan St.Brgy 1. Poblacion Romblon, Romblon


Address

**FINANCIAL REPORTING PACKAGE - INCOME STATEMENT
SOLO**For the Period Ended June 30, 2023**CONTROL PROOFLIST**

Account Description	Account Code	Amount
Income and Expense Accounts		
(1) Interest Income	5-05-05-00-000-00-0-0-0-0-0-0	61,202,473.55
(2) Interest Expense	6-05-10-00-000-00-0-0-0-0-0-0	20,439,526.01
(3) Provision for Losses on Accrued Interest Income from Financial Assets	6-05-15-00-000-00-0-0-0-0-0-0	-
Net Interest Income	5-05-00-00-000-00-0-0-0-0-0-0	40,762,947.54
Non-Interest Income	5-10-00-00-000-00-0-0-0-0-0-0	18,334,316.98
(4) Dividend Income	5-10-05-00-000-00-0-0-0-0-0-0	
(5) Fees and Commissions Income	5-10-10-00-000-00-0-0-0-0-0-0	13,134,229.98
(6) Gains/(Losses) on Financial Assets and Liabilities Held for Trading	5-10-15-00-000-00-0-0-0-0-0-0	
(7) Gains/(Losses) on Financial Assets and Liabilities Designated at Fair Value through Profit or Loss	5-10-20-00-000-00-0-0-0-0-0-0	
(8) Foreign Exchange Profit/(Loss)	5-10-25-00-000-00-0-0-0-0-0-0	
(9) Gains/(Losses) from Sale/Redemption/Derecognition of Non-Trading Financial Assets and Liabilities	5-10-30-00-000-00-0-0-0-0-0-0	
(10) Gains/(Losses) on Fair Value Adjustment in Hedge Accounting	5-10-35-00-000-00-0-0-0-0-0-0	
(11) Gains/(Losses) from Sale/Derecognition of Non-Financial Assets	5-10-40-00-000-00-0-0-0-0-0-0	
(12) Other Income	5-10-45-00-000-00-0-0-0-0-0-0	5,200,087.00
Non-Interest Expense	6-10-00-00-000-00-0-0-0-0-0-0	56,459,984.83
(13) Compensation/Fringe Benefits	6-10-05-00-000-00-0-0-0-0-0-0	15,428,254.11
(14) Taxes and Licenses	6-10-10-00-000-00-0-0-0-0-0-0	1,827,116.21
(15) Fees and Commissions Expenses	6-10-13-00-000-00-0-0-0-0-0-0	19,448,660.00
(16) Other Administrative Expenses	6-10-15-00-000-00-0-0-0-0-0-0	10,191,721.70
(17) Depreciation/Amortization	6-10-20-00-000-00-0-0-0-0-0-0	1,290,589.61
(18) Impairment Losses	6-10-25-00-000-00-0-0-0-0-0-0	-
(19) Provisions	6-10-30-00-000-00-0-0-0-0-0-0	8,273,643.20
Losses/Recoveries on Financial Assets	7-00-00-00-000-00-0-0-0-0-0-0	
(20) Provision for Credit Losses on Loans and Receivables and Other Financial Assets	7-00-05-00-000-00-0-0-0-0-0-0	
(21) Bad Debts Written Off	7-00-10-00-000-00-0-0-0-0-0-0	
(22) Recovery on Charged-Off Assets	7-00-15-00-000-00-0-0-0-0-0-0	
Net Profit Before Share in the Profit/(Loss) of Unconsolidated Subsidiaries, Associates and Joint Ventures Accounted for Using the Equity Method	9-05-00-00-000-00-0-0-0-0-0-0	2,637,279.69
Share in the Profit/(Loss) of Unconsolidated Subsidiaries, Associates and Joint Ventures Accounted for Using the Equity Method	8-05-00-00-000-00-0-0-0-0-0-0	
(23) Share in the Profit/(Loss) of Unconsolidated Subsidiaries	8-05-05-00-000-00-0-0-0-0-0-0	
(24) Share in the Profit/(Loss) of Associates	8-05-10-00-000-00-0-0-0-0-0-0	
(25) Share in the Profit/(Loss) of Joint Ventures	8-05-15-00-000-00-0-0-0-0-0-0	
Total Profit/ Loss Before Tax and Before Minority Interest	9-10-00-00-000-00-0-0-0-0-0-0	2,637,279.69
(26) Income Tax Expense	6-15-00-00-000-00-0-0-0-0-0-0	
Total Profit/ Loss After Tax and Before Minority Interest	9-15-00-00-000-00-0-0-0-0-0-0	2,637,279.69
(27) Minority Interest in Profit/(Loss) of Subsidiaries (for consolidated report only)	8-10-00-00-000-00-0-0-0-0-0-0	
Net Profit or Loss	9-20-00-00-000-00-0-0-0-0-0-0	2,637,279.69

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.


LEAH MAE D. ESCALADA/Senior Accounting
Authorized Signatory


SHERYL M. GARBOSA/Deputy Head of Operations
Authorized Signatory