



**ONB's GROWTH,
MINDANAO's DEVELOPMENT**

VISION

One Network Bank is the leader in the Philippine Rural Banking Industry with the widest network of branches, operated by highly motivated professionals with a deep sense of mission, providing modern quality banking services, especially for countryside clients.

MISSION

To accelerate countryside development, One Network Bank will:

- Expand presence in the countryside.
- Ensure wholistic development of human resources.
- Provide modern and responsive financial products and services.
- Provide innovative and quality lending approaches to agri-business.
- Forge alliances with financial institutions, government organizations and non-government organizations.

*A*bout the cover

ONE NETWORK BANK AND MINDANAO - - - DEVELOPMENT, NOT JUST GROWTH

The cover tells a story that beyond growth measured in numbers, One Network Bank has contributed to the development of Mindanao in more ways than one. In 2005, the Bank's extensive branch infrastructure and technology-based facilities brought in more modern and convenient banking services to the people in countryside Mindanao, available only in urban centers in the past. The Bank's global productivity-based agricultural programs like One Rice Program, One Banana Program and One Sugar Program combine capital and best agricultural practices to improve the lives of the farmers. ONB's role in the development of human resources is not only in providing quality employment to local graduates and intensive skills training for employees but also in building partnerships with social institutions such as Notre Dame of Salaman to improve the quality of education and Kidapawan Doctors Hospital to upgrade the delivery of medical services in the localities they serve. One Network Bank has been committed to Mindanao, not only in terms of growth but also in improving the quality of life in the countryside.



ONE NETWORK BANK

Financial Highlights

2005 Year End Performance

	2005		2004	
OPERATING RESULTS (in million pesos)				
Net Income After Tax	PhP	119 M	PhP	104 M*
Assets		4,151		3,085
Loans		2,630		2,047
Deposit Liability		2,988		2,343
Stockholders' Equity		704		608
NUMBER OF EMPLOYEES		745		651
NUMBER OF BRANCHES		61		51
NUMBER OF ATM SITES		40		5
SELECTED FINANCIAL RATIOS (%)				
Return on Private Investment		25%		26%
Return on Assets		3%		4%
Risk-Based Capital Adequacy Ratio		21%		22%
Intermediation Ratio		88%		87%
Liquidity Ratio		20%		20%
Expense to Gross Income Ratio		83%		77%
NPL (Non-Performing Loans)		9%		8%
NPA (Non-Performing Assets)		10%		9%
COMPARATIVE ONB GROWTH AGAINST INDUSTRY IN 2005				
		ONB		RB Industry
Assets		35%		14%
Loans (Gross)		28%		16%
Deposit Liability		28%		15%
Stockholders' Equity		16%		8%
Net Income After Tax		15%		-5%

* The Bank was incorporated on March 12, 2004 and started its operations as a consolidated bank on April 1, 2004.

CHAIRMAN'S AND PRESIDENT'S REPORT

Sowing Seeds in 2005

For several years now, One Network Bank has been coming out with annual reports which summarize, with understandable pride, the accomplishments of our Bank in terms of growth. Growth was usually measured in terms of increases in deposits, loans, income and in the number of branches and employees. We thought that we would start going beyond the numbers.

Yes, we will still outline in the following pages that, as in previous years, we have maintained a position of clear and undisputed leadership in the Philippine Rural Banking Industry. However, more than what the numbers tend to show for the year 2005, we wish to carry the message that our Bank has been a major developmental force in the Mindanao countryside. In many ways, we have been a primary change agent that has transformed the quality of life of Mindanao's populace.

THROUGH TECHNOLOGY

We have introduced major technological advances in the process of changing the financial landscape of Mindanao. Whereas before, service stations in all municipalities had to move cash to commercial banks in urban centers in order to make payments for fuel deliveries, the Petron dealer in Compostela can now simply issue an ONB check, which now rapidly goes through the direct clearing system of the Philippine Clearing House Corporation, to make the same payments.

Whereas before, ATM services were not easily accessible to many people in terms of required minimum balances as well as locations, a mother residing in Maragusan enrolling her son in the University of Southern Mindanao can now simply go to our ATM in Kabacan branch in order to withdraw money for registration, even if her remaining balance after withdrawal goes down to only PhP 100. We provide the only ATMs in communities such as Panacan and Mintal in Davao City, Puerto in Cagayan de Oro City, Santo Tomas and Kapalong in Davao Province, Maragusan, Compostela and Monkayo in Compostela Valley, Padada in Davao del Sur, Lupon in Davao Oriental, Mlang and Makilala in Cotabato Province, Quezon in Bukidnon and Trento in Agusan del Sur.

Whereas before, a corn trader had to bring his collections from Cagayan Corn Products in Cagayan de Oro in the form of cash, all the valued client has to do now is to bring the check to our Puerto Branch and the cash is immediately (through his bills purchase line) and safely transferred to his account with our Don Carlos Branch in Bukidnon through our VSAT facility.

THROUGH AGRICULTURAL PRODUCTIVITY

We have not only provided developmental agricultural financing but also painstakingly put together various elements required for successful agriculture in order to improve the lot of our farmers. In Matanao, Davao del Sur, we have raised the productivity of our rice farmers from the traditional 80-90 bags of palay per hectare by packaging together appropriate technology, social preparation, post



harvest support and timely and adequate production finance. We call this the One Rice Program. And the result? We raised average yields consistently to 106 bags per hectare for the first 40 hectares we covered, then 116 bags per hectare when we expanded to 117 hectares and its latest level of 127 bags per hectare for the present 337 hectares of the Program.

In Davao Province, we applied the same principle in putting together long term developmental finance for non-corporate Cavendish banana growers. This portfolio called the One Banana Program has now expanded to almost PhP 250M covering an area of 536 hectares. This has since been extended from purely agricultural finance to loans for small packaging plants and even for housing for members of banana farmer groups. Through our Bank, what was once a preserve of large corporations has become accessible to more and to smaller growers in a vibrant and visible show of financial empowerment.

THROUGH HUMAN CAPITAL DEVELOPMENT

We have performed a significant role in the development of human capital in many ways. We have forged partnerships with educational institutions such as Notre Dame of Tacurong, Notre Dame of Salaman in Lebak and St. Michael's College of Caraga in Nasipit to undertake building and facility upgrade projects requiring both short and long term funds. We have helped hospitals such as Kidapawan Doctors Hospital in improving their health care facilities.

And for our own personnel, we have intensified our training programs for both officers and staff level positions. Particular focus was given to the upgrading of skills for the positioning of qualified personnel for the expansion of branches in 2005, as well as the creation of an officers pool for future expansion. Training was balanced in content and covered all employees. This ranged from technical, motivational and spiritual in our desire to produce professionals who are well prepared to address the needs of our clientele.

THROUGH BRANCH NETWORK INFRASTRUCTURE

Finally, living up to our business philosophy of "Pera ng Mindanao, Para sa Mindanao", we have brought to more and more places in Mindanao our full range of modern, accessible and small-account oriented financial services. In 2005, we reached places such as Santa Maria in Davao del Sur where we are the only bank in town. Aside from this, we are also the only bank in 10 other municipalities. We are also one of only two banks in 12 communities we serve. As proof of our long term commitment to communities we serve, we have, as much as possible, invested in fixed assets. This goes against conventional wisdom in banking since expenditures in fixed assets ordinarily should be avoided. For our public, we believe that these are not costs but rather investments that strongly and unequivocally convey our common stake in the communities we share with them.

All the foregoing platforms for development – technology-based services, integrated and productivity-based agricultural programs, intensive and wholistic human capital improvement and extensive branch infrastructure network – required a significant amount of resources from our Bank. The application of resources certainly had effects on our income levels in the year 2005. We could have delivered more income for this year's financial statements, but then again our future cannot be purely defined by today's numbers.

Some people may term this as a cost drag. We would rather view this as seeds sown for our future in Mindanao that we shall see as a promise fulfilled.


Victor A. Consunji
Chairman


Alex V. Buenaventura
President

THROUGH TECHNOLOGY, ONB IS IMPROVING THE QUALITY OF LIFE OF SMALL ACCOUNT CLIENTS IN THE COUNTRYSIDE.

PeraAgad ATM

Following its successful interconnection with Megalink and a test run of its ATM facilities with 6 machines in 2004, ONB aggressively implemented the deployment of 34 more ATMs not only in major commercial districts but also in the far flung municipalities of Mindanao within the year 2005.

The Bank's entry into the electronic banking service market was made more evident in 2005 when the Bank managed to expand its PeraAgad ATM cardholder base to as many as 20,000 active accounts by year end. Promising convenience banking at the very affordable opening and maintaining balance of only PhP100 for its Pinoy Savings and Sweldo Savings accounts, the Bank accomplished far more than just ease out the crowding in the lobby of its branches.

Moreover, the Bank's PeraAgad ATM is making life easier and more efficient for small account clients such as plantation workers in Kapalong, Davao Province, by providing a more convenient and secure access to payroll money or other personal funds, not only in the plantation town where they work but also as they move around to transact elsewhere in Mindanao. And in the near future, more convenience and quick access will be enjoyed by ONB cardholders in paying their utility bills and in transferring funds from one ATM account to another ATM account through PeraAgad ATMs.

Direct Check Clearing Through PCHC

While all other rural banks clear their checks through NOW (Negotiable Order of Withdrawal) Accounts with commercial banks, One Network Bank does it directly with the Philippine Clearing

House Corporation (PCHC)---a first in the Philippine Rural Banking Industry. ONB branches began participating in the clearing operations of PCHC in March 1, 2005. Using electronic processing technology and a real time settlement system of BSP called PhilPaSS, clearing of inward checks became faster.

To the Bank, participation in PCHC manifests its stability as a financial institution---a position that established a better reception for ONB checks as a medium of payment from among suppliers and merchants nationwide.

To the Bank's checking account clients such as a Petron service station owner in faraway Trento, Agusan del Sur, this spells out as a relief from the costly and time-consuming process of regularly funding and monitoring a checking account with a commercial bank located a hundred kilometers away to pay Petron Corporation for fuel deliveries; or from the risks involved when payments are made in cash. In the end, the widened acceptability of ONB checks contributed much to efficient business operations in rural Mindanao.

PeraDala Foreign Remittances

One Network Bank expanded its servicing of foreign remittances by forming partnerships with commercial banks and money transfer companies that benefit from the Bank's extensive branch network in the provinces of Mindanao. ONB provided its remittance partners with outlets where they have no pay-out offices to access remittance beneficiaries of OFWs. Among ONB's line up of foreign remittance pay-out services through tie-up arrangements are Uniteller, PeraGram/MoneyGram, BDO-Remit, PNB Remittance, RCBC Telemoney, EPCIB-Xoom and iRemit.

These arrangements made the bank a remittance pay-out supermarket providing Filipinos abroad with several options to choose from among many foreign offices of remittance partners of ONB.

To beneficiaries residing in remote Mindanao areas such as the mother of a nurse working in London, PeraDala Foreign Remittance services assure her of a secure and prompt pay-out of her daughter's remittance in ONB's branch in Governor Generoso, Davao Oriental.



OPPOSITE PAGE FROM TOP TO BOTTOM: ONB PCHC Clearing operations; Branch with VSAT; Branch PeraDala Counter; MINDPRO Mall PeraAgad ATM; Foreign remittance tie-up with PNB; Foreign remittance tie-up with BDO; Prudencio Tan, Petron Dealer issuing an ONB check.



ONE NETWORK BANK
PHILIPPINE NATIONAL BANK | BDO | PERA BANK OF PERALTA | ProBank

Perartgad ATM

MOA SIGNING

PeraDala

BDO
BANCO DE ORO
ONE NETWORK BANK

Petron

TECHNOLOGY

EMPOWERING RURAL FARMERS THROUGH PRODUCTION-BASED AGRICULTURAL LENDING

One Rice Program

Prior to the inception of One Rice Program (ORP) in 2004, farmers in the agricultural areas of Magsaysay and Matanao, Davao del Sur, used to struggle with the high interest rates offered by traders and the unproductive outcome of self-financing the inputs to rice production.

After availing of the financing program and submitting to the intense supervision of agri-technicians under ONB's One Rice Program, diligent and program-compliant farmers achieved increasing yield levels in succeeding cropping seasons and earned higher returns from the improved quality of their produce—thus, putting them in a better position to repay their loans with the Bank, and also to improve their standards of living.

In the end, the Bank's One Rice Program is providing farmers a sustainable head start in their pursuit of financial independence. They now harvest an average of 127 bags of palay per hectare, well on the way to the targeted 150 bags per hectare.

"My earnings in the last cropping season increased by around 40 to 50%; Now, I have enough funds to finance an expansion."

Julius Sahagun, ORP farmer based in Magsaysay, Davao del Sur

"A bigger portion of my earnings now go to savings rather than to interest payments because of the low interest rates offered by the Bank."

Leo Padasay, ORP farmer based in Matanao, Davao del Sur

One Banana Program

The high level of demand for Cavendish bananas overseas makes it one of the most lucrative crops to cultivate in Mindanao. More and more farmers are going into banana farming to make their lands more productive and income generating. The matured technology developed by multinational buyers/exporters like DOLE-Stanfilco and Global Fruits

Corporation of the Lapanday Group ensures farmers an average harvest of 4,500 boxes of Class A bananas per hectare per year, closer to the targeted 5,000 boxes per year.

Under ONB's ONE BANANA PROGRAM, credit lines were extended to fund



expansion and construction of much needed post harvest facilities like packing plants managed by the growers' cooperatives thus, resulting to cost savings for member-growers. The program also provided independent growers the necessary start-up capital to put their lands to productive use through banana growing.

In its over one year run, One Banana Program not only gave rise to more and more hectares of land planted to Cavendish banana but also promoted a major turnaround in the lives of growers in Davao Province, who now earn income that can more than sustain their needs.

"We used to rent a mobile packing facility from Dole. With ONB extending P3.5 million to the cooperative for the construction of a packing plant, we were able to save P3 to P4 million in annual rental fees."

Leopoldo Datoon, General Manager, DAPCO Agrarian Reform Beneficiaries Cooperative (DARBCO) & Beneficiaries of Agrarian Reform in Checkered Multi-Purpose Cooperative (BARC MPC), Panabo City

"With ONB's help my family was able to convert 12 hectares of coconut land to Cavendish banana. Now I feel confident that my earnings will help me put my children to school."

Cresencio Genobiagon, independent grower in Lasang, Davao City, under One Banana Program

One Sugar Program

Sugar cane production is slowly gaining ground among rice and corn farmers in Mlang, North Cotabato due to the aggressive efforts of Cotabato Sugar Central Co. or COSUSECO to promote sugar cane farming in the province, while convincing financial institutions like One Network Bank to provide credit facilities to local farmers.

This started the Bank's One Sugar Program in the first quarter of 2005 and now financing 27 hectares of agricultural land located in 4 barangays in the municipality of Mlang. The combination of adequate / timely financing from ONB and the provision of global production technology (especially the deep plowing system) should result to sugar yields of this core group towards the targeted productivity standard of 100 tons cane per hectare per year. The income benefits will surely extend to surrounding communities in the form of livelihood to planters, harvesters and truck operators.

"I no longer cultivate corn. Growing sugar cane is more profitable. I am grateful to ONB for the loan."

Edwin Alorro, a sugar farmer in Mlang, Cotabato, under One Sugar Program



JULIUS SAHAGUN

LEO PADASAY & Family

EDWIN ALORRO

LEOPOLDO DATOON

CRESENCIO GENOBIAGON

WELCOME
COTABATO SUGAR
CENTRAL CO., INC.
BPOY KLADA, PATALAN, COTABATO
THE SUGAR PHILIPPINES

**AGRICULTURAL
PRODUCTIVITY**

ENRICHING THE PRIME MOVERS OF ECONOMIC GROWTH IN THE COUNTRYSIDE

Human capital development is crucial to countryside development. The growth of rural economies now lies in the hands of healthy, educated and highly-skilled workers who put to efficient use the capital and technological resources of the community.

It is in this context that ONB extended salary loans to DepED teachers and LGU employees. Through the years, this credit facility has served the purpose of providing public employees the funds to sustain the schooling of their children—among other purposes. Thus, in 2005, One Network Bank broadened the personal gains derived from salary loans to benefit a much wider public and be involved in the complete process of human capital development. Given an already sustainable position in the salary loans market, the Bank eventually implemented its developmental lending programs that now benefit vital institutions:

- To aid in increased educational services, ONB funded the construction of a school building to house the nursing school facilities of Notre Dame of Tacurong and the 16-classroom building of Notre Dame of Salaman College in Lebak, Sultan Kudarat. Also through ONB's developmental incentive loan, St. Michael's College of Caraga in Nasipit was able to put up and complete its 3-storey main building.
- To support improved health services, ONB extended a long term credit line to Kidapawan Doctors Hospital for the purchase



of medical equipment, construction of additional rooms to increase bed capacity and for the improvement of facilities in line with the hospital's application to tertiary level.

"Through infrastructure support from ONB, we were able to serve the needs of our students and at the same time promote our school in terms of enrolment."

Msgr. Jose Colin Bagaforo -

Auxiliary bishop of the Diocese of Cotabato and President, Notre Dame College, Tacurong City

For the Bank's over 740 employees, career development opportunities were plentiful in 2005. The opening of 10 new branches as well as the expansion in both treasury operations and branch support groups triggered rapid personnel movement and promotion within the ranks—given the Bank's policy not to source human capital by pirating from other banks but by hiring from within.

The establishment of additional functional units like the Remittance Processing Center, the ATM Operations Center and the PCHC Check Clearing Unit to support the Bank's growing product and service lines, also created prospects for career advancement within the Bank's support groups.

To maintain the quality of human capital, branch officers were made to undergo extensive skills training programs while value formation seminars were made available in all levels to encourage the assimilation of ONB's core values, namely: "MakaDiyos", "Makamasa", "Marunong Mag-ipon", "Mapagkakatiwalaan" and "Masigasig" among its workforce. For higher management—treasury, human resources, security and ICT practitioners were hired as consultants to streamline the operations of the Bank.

"When our consultants came in, we acquired a more scientific perspective of treasury operations."

Dario S. Magnaye - ONB Treasury Operations Group Head

OPPOSITE PAGE FROM TOP TO BOTTOM: ONB Managers' Midyear Planning Workshop; Branch employees at work; BOO Development Program; Leadership Training; St. Michael's College; Notre Dame of Tacurong; Notre Dame of Salaman

ONE NETWORK BANK 5-YEAR PLANNING WORKSHOP



ONE NETWORK BANK BOO DEVELOPMENT PROGRAM Graduation & Turnover to BOG Ceremonies



HUMAN CAPITAL DEVELOPMENT

THE WIDEST PRIVATE BANKING NETWORK

61 BRANCHES
(see map)

40 ATM SITES
as follows:

Onsite ATMs:

DAVAO CITY

SAN PEDRO BRANCH
PANACAN BRANCH
TORIL BRANCH
CALINAN BRANCH (2)
MINTAL BRANCH

DAVAO DEL SUR

BANSALAN BRANCH
PADADA BRANCH

DAVAO ORIENTAL

LUPON BRANCH

DAVAO PROVINCE

QUIRINO, PANABO BRANCH
MAHARLIKA, PANABO BRANCH
STO. TOMAS BRANCH
KAPALONG BRANCH
TAGUM BRANCH

COMPOSTELA VALLEY

NABUNTURAN BRANCH
COMPOSTELA BRANCH
MARAGUSAN BRANCH
MONKAYO BRANCH

AGUSAN PROVINCE

BAYUGAN BRANCH
TRENTO BRANCH
SAN FRANCISCO BRANCH
CABADBARAN BRANCH

MISAMIS ORIENTAL

PUERTO, CAGAYAN DE ORO BRANCH

BUKIDNON

DON CARLOS BRANCH
QUEZON BRANCH
MARAMAG BRANCH

SULTAN KUDARAT

LEBAK BRANCH
TACURONG BRANCH

COTABATO PROVINCE

KIDAPAWAN BRANCH
MIDSAYAP BRANCH
MLANG BRANCH
MAKILALA BRANCH
KABACAN BRANCH

Offsite ATMs:

Davao City - Gaisano Mall
Cagayan de Oro City - Gaisano Mall
Gen. Santos City - KCC Mall
Zamboanga City - Mindpro Mall
Valencia City - NVM Mall
Digos City - DC Square
Pagadian City - People's Plaza (soon)



NETWORK IN MINDANAO



PROVIDING THE BUILDING BLOCKS TO RURAL DEVELOPMENT

It was through the noble cause of "Pera ng Mindanao, Para sa Mindanao" that the forerunners of One Network Bank built the edifice of its pioneering branches and the infrastructure that supports its operations. As the Bank's branch network expanded to 61 in 2005, we find these investments in fixed assets not only as growth drivers of ONB but also as catalysts to economic development in the rural communities served by the Bank.

By setting up an intra-network communications facility to link its branches, rice traders operating in Mlang, Digos and Kapalong now collect payment from retailers in other areas of Mindanao through inter-branch fund transfers. The same facility also provides livelihood to retailers of mobile phone electronic load in the remote areas of North Cotabato, who purchase load credits from a supplier based in Midsayap. This intranet facility also allows a pawnshop business to transfer funds to and from its 21 branches in the small towns of Mindanao.

By choosing to locate in unbanked areas like Padada, ONB contributed to the increased output of the municipality through the lines of credit extended to local businessmen. When the Bank opened a new branch in Malita, the branch served as a deposit point for the area collections of the delivery panel of a distributing firm based in Davao City that is supplying merchandise to retailers in Malita. The Bank's deposit products also facilitated and made more secure the buying transactions of a copra trader

with coconut farmers from Don Marcelino and Jose Abad Santos.

By investing in VSAT technology, a *PeraAgad* ATM now operates in the remote municipality of Maragusan, servicing via ATM the payroll of over 2000 plantation workers of Dole-Stanfilco. Aside from Maragusan, *PeraAgad* ATMs were installed in branches where no other ATMs operate, such as Sto. Tomas and Kapalong in Davao del Norte, Trento in Agusan del Sur, Monkayo and Compostela in Compostela Valley, Makilala and Mlang in North Cotabato and Lupon in Davao Oriental. A second ATM unit was also installed in Calinan to meet the increased volume of transactions processed by the existing ATM.

In less than two years of operations, ONB's *PeraAgad* ATMs achieved astonishing growth, to be ranked 8th in the Megalink Network for its number of ATMs and be recognized for the high availability of its ATM facilities on any given day. Given these merits, better prospects for further expansion in terms of number of ATM units and cardholders await the Bank's *PeraAgad* operations in 2006.

One Network Bank has not and will not waver from its commitment, aptly declared in its renowned philosophy - "Pera ng Mindanao, Para sa Mindanao"- in establishing a network of financial highways as well as providing building blocks to countryside development in Mindanao.

On the opposite page are facades of new One Network Bank branches opened in 2005 in Santa Maria, Puerto and Guiwan. Also featured are the newly renovated buildings in Glan, Maragusan, Maharlika and Pantukan. Also shown are PeraAgad ATMs in NVM Mall and Tagum Branch. At the bottom is the Monkayo Branch lobby.





ONE NETWORK BANK

GLAN, SARANGANI

Pera ng Mindanao, Para sa Mindanao

ONE NETWORK BANK

GUIWAN, ZAMBOANGA CITY

ONE NETWORK BANK

STA. MARIA, DAVAO DEL SUR

PUERTO, CAGAYAN DE ORO CITY

NVM MALL, VALENCIA CITY

Pera Agad ATM

MARAGUSAN, COMPOSTELA VALLEY

TAGUM CITY, DAVAO PROVINCE

ONE NETWORK BANK

MONKAYO BRANCH, COMPOSTELA VALLEY

MAHARLIKA, PANABO CITY

ONE NETWORK BANK

PANTUKAN, COMPOSTELA VALLEY

BRANCH NETWORK INFRASTRUCTURE

ONB MILESTONES

January

- Rollout of **One Sugar Program**
- **New branches opened:** 52nd in Pagadian City; 53rd in Zamboanga City; 54th in Nasipit, Agusan del Norte; and 55th in Malita, Davao del Sur

February

- Start of ONB Account Packaging (ONBAP) Seminars
- **New branches opened:** 56th in Glan, Sarangani Province and 57th in San Francisco, Agusan del Sur
- Application with PhilPaSS was approved

March

- Participation in PCHC clearing was started
- OFW remittance tie-up with PeraGram / MoneyGram formalized
- 58th branch opened in Monteverde, Davao City
- Successful installation of VSAT communications in Maragusan Branch, marking the start of VSAT installations in all other branches where wired communication facilities are not available

April

- ONB is cover story in the April 2005 issue of Philippine Business—Makati Business Club's (MBC) publication
- The 1st and 2nd offsite PeraAgad ATM were activated in Gaisano Mall, Davao City and in KCC Mall, General Santos City respectively
- ONB Drivers' seminar and CIBI (Credit Investigation / Background Investigation) Workshop seminar were conducted

May

- Memorandum of Agreement signing with Banco de Oro Universal Bank for BDO-Remit Tie-up
- PeraAgad ATM in Kidapawan Branch was activated

June

- Second Annual Stockholder's Meeting held at the Lantawan Hall of the Royal Mandaya Hotel in Davao City; P 118M dividends issued to ONB stockholders
- PeraAgad ATM in Piapi Branch was activated
- Security Awareness Seminar was conducted

July

- PeraAgad ATMs were activated in Sto. Tomas Branch and the 3rd offsite ATM in Gaisano Mall, Cagayan de Oro City
- Annual Mobile Physical Examination of ONB employees was conducted by Health Services Unit of HR Department

August

- PeraAgad ATMs were activated in Maramag, Don Carlos, Compostela, Bayugan and Mlang branches as well as in Mindpro Mall, Zamboanga City, the 4th offsite ATM.
- Team Building Workshop and Seminar was conducted
- The first of the series of Performance Coaching Seminars was started

September

- Memorandum of Agreement signing to formalize remittance tie-up with Philippine National Bank (PNB)

October

- 59th branch opened in Puerto, Cagayan de Oro City
- PeraAgad ATMs were activated in Trento, Tacurong, Calinan (2nd ATM unit) and Tagum Branches plus the 5th offsite ATM in NVM Mall, Valencia City, Bukidnon
- Launch of the Branch Operations Officer Development Program (BDP)
- Initial implementation of the new Performance Appraisal System by HR Department

November

- Second ONB Games held in Cagayan de Oro City
- First phase in the revision of ONB's Chart of Accounts

December

- **New branches opened:** 60th in Sta. Maria, Davao del Sur and 61st in Guiwan, Zamboanga City
- ONB cited as top 2 corporate income tax payer for year 2004 in Davao City RD 113
- PeraAgad ATM services of ONB became a true 24x7 delivery channel by reaching the 96% Controllable Approval Rate of Megalink Standard.
- PeraAgad ATMs were activated in Lupon, Puerto, Lebak, Quezon, Monkayo and Bansalan branches
- Implementation of the automated inventory system of Purchasing Department

PRODUCTS AND SERVICES

DEPOSIT PRODUCTS

Standard deposit and e-banking products affordable to small account clients, businesses and corporate clients:

- Savings Passbook Account
- Checking Account cleared thru PCHC
- Peso Time Deposit
- 5-Year Tax-Free Time Deposit
- PeraAgad ATM Deposit Products:
 - ⇒ Pinoy Savings
 - ⇒ Primo Savings
 - ⇒ Sweldo Savings
 - ⇒ Tseke

LOAN PRODUCTS

Lending programs for farmers, fixed-income employees, businesses and institutions:

- Fixed Income Loans
 - ⇒ DepED-APDS Salary Loans
 - ⇒ Government Employees Salary Loans
 - ⇒ Barangay Honorarium Loans
 - ⇒ SSS Pensioner Loans
- Agri-Development Loans
 - ⇒ One Rice Program
 - ⇒ One Banana Program
 - ⇒ One Sugar Program
- Business Loans
- Credit lines for institutions such as schools, hospitals, LGUs and religious institutions

SERVICES

A wide range of convenient banking services available to countryside clients:

- PeraDala (Fund Transfer Services)
 - ⇒ Foreign Remittance (inward) through Uniteller, RCBC TeleMoney, BDO-Remit, PeraGram/ MoneyGram, PNB, EPCIB-XOOM and iRemit
 - ⇒ Inter-branch Fund Transfer
 - ⇒ SSS Pensioner Remittance
- PeraBayad (Bills Payment Services)
 - ⇒ SSS and PhilHealth Contributions
 - ⇒ Globe and Innove Bills
 - ⇒ Utility Bills: Electricity, Water and Cable TV
- PeraSweldo (Payroll Servicing Facility)

The Executive Committee or EXCOM plans and formulates the core business strategies of ONB for Board approval and sets the operational guidelines and policies within the organization. As the Bank's management team, the EXCOM administers the bank's resources, oversees the operations of branches and directs the affairs of its support groups.

From L to R

Alex V. Buenaventura

Chairman

Antonio P. Avelino

Antonio R. Cabreira, Jr.

Members



EXECUTIVE COMMITTEE

BOARD OF DIRECTORS



Standing from L to R

Directors:

Rev. Fr. Agustin L. Nazareno
Antonio R. Cabreira, Jr.
Alejandro I. Alcantara

Vice-Chairman

Antonio P. Avelino

Corporate Secretary

Atty. Jose M. Balingit, Jr.

Seated from L to R

President

Alex V. Buenaventura

Chairman

Victor A. Consunji

Director

Luz Consuelo A. Consunji

COUNCIL OF ADVISERS

Standing from L to R

Elpidio F. Masbad, III
Dr. Edgardo V. Buenaventura
Rev. Fr. Jessie S. Esparagoza
Armando S. Yambao
Edgardo S. Lagman
Jose V. Buenaventura

Seated

Melecia C. Avanceña



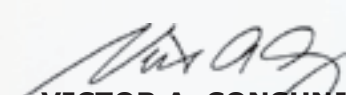
STATEMENT OF MANAGEMENT'S RESPONSIBILITY TO FINANCIAL STATEMENTS

The management of One Network bank, Inc. is responsible for all information and representations contained in the financial statements for the period ended December 31, 2005. The financial statements have been prepared in conformity with generally accepted accounting principles and reflect amounts that are based on the best estimates and informed judgment of management with an appropriate consideration to materiality.

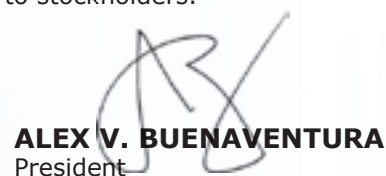
In this regard, management maintains a system of accounting and reporting which provides for the necessary internal controls to ensure that transactions are properly authorized and recorded, assets are safeguarded against unauthorized use or disposition and liabilities are recognized.

The Board of Directors reviews the financial statements before such statements are approved and submitted to the stockholders of the company.

Punongbayan & Araullo, the independent auditors and appointed by the stockholders, has examined the financial statements of the company in accordance with generally accepted auditing standards and has expressed its opinion on the fairness of presentation upon completion of such examination, in its report to stockholders.


VICTOR A. CONSUNJI
Chairman of the Board


ANTONIO P. AVELINO
Vice Chairman of the Board


ALEX V. BUENAVENTURA
President

REPORT OF INDEPENDENT AUDITORS

The Board of Directors One Network Rural Bank, Inc.

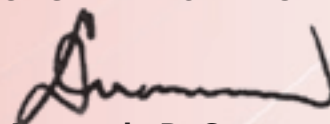
We have audited the accompanying statements of condition of One Network Rural Bank, Inc. as of December 31, 2005 and 2004, and the related statements of income, changes in equity and cash flows for the year ended December 31, 2005 and the nine-and-a-half months ended December 31, 2004. These financial statements are the responsibility of the Bank's management. Our responsibility is to express an opinion on these financial statements based on our audits.

We conducted our audits in accordance with generally accepted auditing standards in the Philippines. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation. We believe that our audits provide a reasonable basis for our opinion.

The Bank was incorporated on March 12, 2004 and started its commercial operations on April 1, 2004.

In our opinion, the financial statements referred to above present fairly, in all material respects, the financial position of One Network Rural Bank, Inc. as of December 31, 2005 and 2004, and the results of its operations and its cash flows for the periods then ended in accordance with generally accepted accounting principles in the Philippines.

PUNONGBAYAN & ARAULLO


By: **Leonardo D. Cuaresma, Jr.**
Partner
CPA Reg. No. 0058647
TIN 109-227-862
PTR No. 4182119, January 4, 2006, Makati City
Partner SEC Accreditation No. 0007-AR-1
BIR AN 08-002511-7-2005 (Dec. 27, 2005 to 2008)

April 6, 2006

STATEMENTS OF FINANCIAL CONDITION

DECEMBER 31, 2005 AND 2004

(Amounts in Philippine Pesos)

RESOURCES	2005	2004
CASH AND OTHER CASH ITEMS (Note 5)	P 123,737,642	P
90,178,532 DUE FROM BANGKO SENTRAL NG PILIPINAS (Notes 5 & 6)	58,356,105	46,192,851
DUE FROM OTHER BANKS (Notes 5 & 7)	418,250,578	321,693,486
HELD-TO-MATURITY INVESTMENTS (Note 9)	412,473,949	210,970,287
LOANS AND RECEIVABLES - net (Note 8)	2,639,754,739	2,017,352,451
INVESTMENT IN AN ASSOCIATE (Note 10)	8,453,589	11,303,589
BANK PREMISES, FURNITURE, FIXTURES AND EQUIPMENT - net (Note 11)	327,104,265	271,466,205
INVESTMENT PROPERTIES - net (Note 12)	21,359,827	25,208,464
OTHER RESOURCES - net (Note 13)	141,782,684	90,785,265
TOTAL RESOURCES	P 4,151,273,378	P
3,085,151,130		
LIABILITIES AND EQUITY		
DEPOSIT LIABILITIES (Note 15)	P 2,987,585,924	P 2,342,541,822
BILLS PAYABLE (Note 16)	275,458,624	35,000,000
ACCRUED EXPENSES, DEFERRED CREDITS AND OTHER LIABILITIES (Note 17)	183,911,867	
99,118,688 TOTAL LIABILITIES	<u>2,476,660,510</u>	
EQUITY (Note 18)	704,316,963	608,490,620
TOTAL LIABILITIES AND EQUITY	P 4,151,273,378	P 3,085,151,130

STATEMENTS OF INCOME

FOR THE YEAR ENDED DECEMBER 31, 2005 AND
THE NINE-AND-A-HALF MONTHS ENDED DECEMBER 31, 2004

(Amounts in Philippine Pesos)

	2005 (One Year)	2004 (Nine-and a-Half Months)*
INTEREST INCOME ON		
Loans	P 481,489,787	P 287,088,143
Deposits with banks	13,317,313	13,882,763
Investments	27,308,525	28,956,414
	522,115,625	329,927,320
INTEREST EXPENSE ON		
Deposit liabilities	92,244,735	55,153,149
Bills payable	16,903,423	1,001,705
	109,148,158	56,154,854
NET INTEREST INCOME	412,967,467	273,772,466
IMPAIRMENT LOSSES (Note 14)	30,705,830	11,298,553
NET INTEREST INCOME AFTER IMPAIRMENT LOSSES	382,261,637	262,473,913
OTHER INCOME		
Service charges, fees and commissions	155,114,621	107,802,324
Others (Note 20)	10,043,092	15,466,696
	165,157,713	123,269,020
OTHER EXPENSES		
Compensation and fringe benefits (Note 21)	151,503,266	90,481,005
Occupancy and equipment related expenses	76,301,655	43,522,677
Security, messengerial and janitorial services	28,779,755	14,781,656
Transportation and travel	19,398,313	9,656,462
Communications, telephone and telegraph	15,623,986	8,772,432
Stationery and supplies	14,740,431	10,303,700
Taxes and licenses	8,895,076	18,857,073
Others (Note 20)	60,396,384	36,234,603
	375,638,866	232,609,608
INCOME BEFORE TAX	171,780,484	153,133,325
TAX EXPENSE (Note 22)	52,713,409	49,408,375
NET INCOME (Note 23)	P 119,067,075	P 103,724,950

See Notes to Financial Statements.

* The Bank was incorporated on March 12, 2004 and started its commercial operations on April 1, 2004.

STATEMENTS OF CHANGES IN EQUITY

FOR THE YEAR ENDED DECEMBER 31, 2005 AND
THE NINE-AND-A-HALF MONTHS ENDED DECEMBER 31, 2004
(Amounts in Philippine Pesos)

	2005 (One Year)	2004 (Nine-and-a Half Months)*
CAPITAL STOCK (Note 18)	P 497,591,868	P 400,591,868
PAID-IN SURPLUS (Note 18)	105,854,701	105,854,701
SURPLUS (Note 18)		
Balance at beginning of period	102,044,051	-
Stock dividends	(97,000,000)	-
Cash dividends	(23,240,732)	(1,680,899)
Net income	<u>119,067,075</u>	<u>103,724,950</u>
Balance at end of period	100,870,394	102,044,051
TOTAL EQUITY	P 704,316,963	P 608,490,620

STATEMENTS OF CASH FLOWS

FOR THE YEAR ENDED DECEMBER 31, 2005 AND
THE NINE-AND-A-HALF MONTHS ENDED DECEMBER 31, 2004
(Amounts in Philippine Pesos)

	2005 (One Year)	2004 (Nine-and-a Half Months)*
CASH FLOWS FROM OPERATING ACTIVITIES		
Income before tax	P 171,780,484	P 153,133,325
Adjustments for:		
Depreciation	37,929,333	20,906,669
Impairment losses	30,705,830	11,298,553
Amortization of deferred charges	9,832,315	-
Amortization of goodwill	-	<u>1,010,715</u>
Operating loss before changes in resources and liabilities	<u>250,247,962</u>	<u>186,349,262</u>
Increase in loans and receivables	(652,096,316)	(1,979,034,452)
Decrease (increase) in investment properties	2,836,835	(28,721,445)
Increase in other resources	(42,274,460)	(133,673,516)
Increase in deposit liabilities	645,044,102	2,342,541,822
Increase in accrued expenses, deferred credits and other liabilities	<u>80,133,958</u>	<u>83,158,513</u>
Cash generated from (used in) operations	<u>283,892,081</u>	<u>470,620,184</u>
Cash paid for income taxes	(66,606,985)	(37,755,166)
Net Cash From Operating Activities	217,285,096	432,865,018
CASH FLOWS FROM INVESTING ACTIVITIES		
Increase in held-to-maturity investments	(201,503,662)	(210,970,287)
Net increase in bank premises, furniture, fixtures and equipment	(93,567,393)	(292,372,874)
Decrease (increase) in investment in an associate	2,850,000	(12,356,789)
Net Cash Used in Investing Activities	(292,221,055)	(515,699,950)
CASH FLOWS FROM FINANCING ACTIVITIES		
Net increase in bills payable	240,458,624	35,199,897
Dividends paid	(23,243,209)	(746,665)
Proceeds from issuance of capital stocks	-	506,446,569
Net Cash From Financing Activities	217,215,415	540,899,801
NET INCREASE IN CASH AND CASH EQUIVALENTS	142,279,456	458,064,869
CASH AND CASH EQUIVALENTS AT BEGINNING OF PERIOD	458,064,869	-
CASH AND CASH EQUIVALENTS AT END OF PERIOD	P 600,344,325	P 458,064,869

Supplemental Information on Non-Cash Financing Activities

In 2005, the Bank declared cash dividends to its common and preferred private stockholders amounting to P21,000,000 and P2,240,732, respectively, of which P936,757 remain unpaid as of December 31, 2005 (see Note 18).

In 2004, the Bank declared also cash dividends to its preferred private stockholders amounting to P1,680,899, of which P939,234 remain unpaid as of December 31, 2004 (see Note 18).

See Notes to Financial Statements.

* The Bank was incorporated on March 12, 2004 and started its commercial operations on April 1, 2004.

ONE NETWORK BANK

GUIDE TO BRANCHES

HEAD OFFICE:

Km. 9, Sasa, Davao City
Tel. Nos.(082) 2343759 / 2331000
Fax No. (082) 2341255 / 2343865

DAVAO CITY

SAN PEDRO BRANCH

San Pedro St., Davao City
Tel. nos.(082) 2213219 / 2214510 /
(082) 2221730
Telefax Nos. (082) 2213220 / 2213190

PANACAN BRANCH

Km. 14, Panacaan, Davao City
Tel. nos. (082) 2343757 / 2342783
Telefax No. (082) 2340251

TORIL BRANCH

Lao St., Toril, Davao City
Tel. nos. (082) 2911523 / 2914191
Telefax nos. (082) 2910683

PIAPI BRANCH

Piapi Boulevard, Davao City
Tel. nos. (082) 2246264 to 66
Telefax no. (082) 2246263

CALINAN BRANCH

Corner Davao-Bukidnon
Highway & Villafuerte Sts.
Calinan, Davao City
Tel. nos. (082) 2950067 to 68
Telefax No. (082) 2950452

MINTAL BRANCH

Sampaguita St., Mintal, Davao City
Tel. nos. (082) 2931014 to 16
Telefax No. (082) 2931015

MONTEVERDE BRANCH

Veterans Building
Monteverde Avenue, Davao City
Tel Nos. (082) 2268964 / 2268965

DAVAO PROVINCE

PANABO-QUIRINO BRANCH

Corner Quirino & Magsaysay Sts.
Panabo City
Tel. Nos. (084) 6284130 / 6284571
(084) 6285467 / 6285304
Telefax Nos. (084)6284128/6284280

PANABO-MAHARLIKA BRANCH

National Highway, Panabo City
Tel. Nos. (084) 6284558 / 8226268
Telefax No. (084) 6284853

CARMEN BRANCH

Carmen Public Market
Carmen, Davao Del Norte
Tel. no. (084) 6286520
Telefax No. (084) 6286519

STO. TOMAS BRANCH

Feeder Road 2, Sto. Tomas
Davao del Norte
Tel. No. (084) 8291260 (MTI)
Telefax No. (084) 8291261

KAPALONG BRANCH

Arellano St., Maniki
Kapalong, Davao Del Norte
Tel. no. (084) 3710233
Telefax No. (084) 3710237

TAGUM BRANCH

Pioneer Avenue, Tagum City
Tel. nos. (084) 2182330 / 2182201
Telefax No.(084) 4002653

DAVAO DEL SUR

DIGOS CITY BRANCH

J. Rizal St., Digos, Davao del Sur
Tel. nos. (082) 5535384 to 86
Telefax No.(082) 5535208

BANSALAN BRANCH

Quiros St., Poblacion II
Bansalan, Davao del Sur
Tel. nos. (082) 5539205 to 06
Telefax No.(082) 5539204

PADADA BRANCH

Burgos St., Padada, Davao del Sur
Tel. nos. (082) 4421886
Telefax No. (082) 4421634

MALITA BRANCH

2nd Floor, Public Market Bldg
Malita, Davao del Sur
Tel No. 0973254708

STA. MARIA BRANCH

Poblacion, Sta. Maria
Davao del Sur
Tel No. 09195402251
Telefax No. 09195470745

DAVAO ORIENTAL

MATI BRANCH

Madang Market, Mati,
Davao Oriental
Tel. nos. (087) 3884072 to 73
(087) 8111248
Telefax No.(087) 8114433

LUPON BRANCH

Corner Market Ave. & Rizal Sts.,
Lupon, Davao Oriental
Tel. no. (087) 8081291
Telefax No.(087) 8081077

SAN ISIDRO BRANCH

Poblacion, San Isidro
Davao Oriental
Tel. no. (082) 2227311-Via HO

GOV. GENEROSO BRANCH

Leonil Dejillo St., Tibanban,
Gov. Generoso, Davao Oriental
Tel. no. (082) 2227311-Via HO

BANAYBANAY BRANCH

National Highway, Banaybanay
Davao Oriental
Tel. no. (082) 2227311-Via HO

MANAY BRANCH

Brgy. Central, Manay
Davao Oriental
(opening in June)

COMPOSTELA VALLEY

PANTUKAN BRANCH

National Highway, Pantukan
ComVal Province
Telefax No. (084) 3720258

NABUNTURAN BRANCH

Corner Rizal & Sta. Teresita Sts.
Nabunturan, ComVal Province
Telefax. No. (084) 3760808

COMPOSTELA BRANCH

Corner Pio Galenzoga and Bonifacio
Garcia Sts., Compostela,
ComVal Province
Tel. No. (084) 8220492 Local 2005

MARAGUSAN BRANCH

Aguho St., Poblacion, Maragusan
ComVal Province
Philcom: (084) 8220468 Local 103

MONKAYO BRANCH

Española St., Poblacion
Monkayo, ComVal Province
Tel. no. (082) 2227311 - Via HO
Telefax no. (084) 8220423 local 104

AGUSAN PROVINCE

BUTUAN BRANCH

Langihan Road, Butuan City,
Agusan del Norte
Tel. nos. (085) 2252920 /
3427214 / 8155448
Telefax No.(085) 3412139

NASIPIT BRANCH

Salado St., Nasipit
Agusan del Norte
Telefax No. (085) 3432271

CABADBARAN BRANCH

Corner Atega & A. Curato Sts.
Cabadbaran, Agusan del Norte
Tel Nos. (085) 3431483 / 8181441
Telefax No. (085)3431476

BAYUGAN BRANCH

Corner Buri & Libres Sts.
Bayugan, Agusan del Sur
Tel. nos. (085) 8300366 / 8301198
Telefax No.(085) 3436356

TRENTO BRANCH

Billanes St., Trento, Agusan Del Sur
Tel. No. (085) 2552462 / 2552540
Telefax No. (085) 2552463

SAN FRANCISCO BRANCH

Barangay 4, San Francisco
Agusan del Sur
Tel No. (085) 2422046
Telefax No. (085) 3238155

CAGAYAN DE ORO CITY

CDO- COGON BRANCH

Corner Hayes and Osmeña Sts.,
Cagayan de Oro City
Misamis Oriental
Tel No. (088) 8576906
Telefax No. (088) 8578928

CDO- PUERTO BRANCH

National Highway, Puerto
Cagayan de Oro City
Misamis Oriental
Tel No. (08822) 74291293

LANAO DEL NORTE

ILIGAN CITY BRANCH

Corner Jeffrey & Badelles Sts.
Palao, Iligan City, Lanao del Norte
Tel No. (063) 2218552 / 2231990
Telefax No. (063) 4922419

ZAMBOANGA CITY

GOV. LIM BRANCH

Governor Lim Avenue
Zamboanga City
Tel No. (062) 9918134
Telefax No. (062) 9918132

GUIWAN BRANCH

Ma. Clara Lobregat Highway, Guiwan,
Zamboanga City
Tel. Nos. (062) 9840098 / 9931608

ZAMBOANGA DEL SUR

PAGADIAN CITY BRANCH

Rizal Avenue, Pagadian City
Zamboanga del Sur
Telefax No. (062) 2153708

ZAMBOANGA SIBUGAY

IPIL BRANCH

National Highway, Poblacion Ipil
Opening in May

BUKIDNON

DON CARLOS BRANCH

Cor. E. Aguinaldo & Silang Sts.
Don Carlos, Bukidnon
Telefax Nos. (088) 2262335 /
(088) 2262585

QUEZON BRANCH

National Highway
Quezon, Bukidnon
Tel Nos. (088) 3551483 / 2225310
Telefax No. (088) 3551095

MARAMAG BRANCH

Agrosite, Maramag, Bukidnon
Tel. no. (088) 3561389
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VALENCIA CITY BRANCH

Laviña St., Ginuyuran Road
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SULTAN KUDARAT

ISULAN BRANCH

Isulan, Sultan Kudarat
Tel. no. (064) 2013555
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LEBAK BRANCH

Lebak, Sultan Kudarat
Tel. No. (064) 2053073
Telefax. No. (064) 2053008

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SOUTH COTABATO

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General Santos City
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MALUNGON BRANCH

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Malungon, Sarangani Province
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SURALLAH BRANCH

Jose Palma St., Surallah
South Cotabato
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Tel No. (083) 2289883
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GLAN BRANCH

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COTABATO PROVINCE

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4500090

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MIDSAYAP BRANCH

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Tel. Nos. (064) 2298908 / 2298936
Telefax No. (064) 4510045

MLANG BRANCH

Rizal St., Public Market,
Mlang, Cotabato
Tel. No. (064) 2684087
Telefax No.(064) 4520106

MAKILALA BRANCH

Gloriani Bldg., Public Market,
Makilala, Cotabato
Tel. No. (064) 2682036
Telefax No.(064) 4560027

LIBUNGAN BRANCH

Public Market,
Libungan, Cotabato
Telefax. No. (064) 2295040

TULUNAN BRANCH

Sibsib, Tulunan, Cotabato
Cell No. (0917) 7260546

KABACAN BRANCH

Mapanao St., Kabacan
North Cotabato
Tel No. (064) 2482755
Telefax No. (064) 2482756

* ATM CENTER HOTLINE

Tel. No. (082) 2268622
Telefax No. (082) 3004187
Mobile No. 09177025407



ONE NETWORK BANK

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