

**Balance Sheet**

(Head Office and Branches)

**New Rural Bank of San Leonardo (N.E.), Inc.**

(Name of Bank)

**040656**

(Bank Code)

**As of December 31, 2024**

(MM/DD/YYYY)

| ASSETS   | Account Code              | Amount                  |                         |
|--|---------------------------|-------------------------|-------------------------|
|  |                           | Current Quarter         | Previous Quarter        |
| Cash and Cash Items  | 108000000000000000        | 72,361,871.33           | 72,669,140.76           |
| Due from Bangko Sentral ng Pilipinas   | 105150000000000000        | 18,489,938.83           | 12,367,839.73           |
| Due from Other Central Banks and Banks - Net                                     | 105220000000000000        | 170,136,583.17          | 171,013,356.11          |
| Financial Assets at Fair Value through Profit or Loss (FVPL) 1/                  | 113000000000000000        |                         |                         |
| Financial Assets at Fair Value Through Other Comprehensive Income (FVOCI) - Net  | 195210000000000000        |                         |                         |
| Debt Securities at Amortized Cost - Net  | 195241000000000000        | 370,337,618.26          | 240,222,580.67          |
| Loans to Bangko Sentral ng Pilipinas   | 140050000000000000        |                         |                         |
| Interbank Loans Receivable   | 140100000000000000        |                         |                         |
| Loans and Receivables - Others   | 140150300000000000        | 1,133,477,195.95        | 1,108,038,625.87        |
| Loans and Receivables Arising from RA/CA/PR/SLB                                  | 140200000000000000        |                         |                         |
| Total Loan Portfolio (TLP) - Gross   | 499020000000000000        | 1,133,477,195.95        | 1,108,038,625.87        |
| Allowance for Credit Losses 2/   | 499350000000000000        | 91,450,798.21           | 91,617,894.17           |
| Total Loan Portfolio - Net   | 195400000000000000        | 1,042,026,397.74        | 1,016,420,731.70        |
| Equity Investment in Subsidiaries, Associates and Joint Ventures - Net           | 195452500000000000        |                         |                         |
| Bank Premises, Furniture, Fixture and Equipment - Net                            | 195500500000000000        | 111,237,172.53          | 108,964,002.56          |
| Real and Other Properties Acquired - Net   | 195501000000000000        | 155,375,385.15          | 157,411,101.77          |
| Sales Contract Receivables - Net   | 195451500000000000        | 36,563,116.48           | 38,692,278.79           |
| Non-Current Assets Held for Sale   | 150150000000000000        |                         |                         |
| Other Assets - Net   | 152500000000000000        | 59,791,289.91           | 53,631,084.74           |
| Net Due from Head Office/Branches/Agencies (Philippine branch of a foreign bank) | 155250000000000000        |                         |                         |
| <b>TOTAL ASSETS</b>  | <b>100000000000000000</b> | <b>2,036,319,373.40</b> | <b>1,871,392,116.83</b> |
| LIABILITIES  |                           | Amount                  |                         |
|  |                           | Current Quarter         | Previous Quarter        |
| Financial Liabilities at Fair Value through Profit or Loss (FVPL) 3/             | 208000000000000000        | -                       | -                       |
| Deposit Liabilities  | 215000000000000000        | 1,096,021,987.52        | 1,071,254,457.06        |
| Due to Other Banks   | 220050000000000000        |                         |                         |
| Bills Payable  | 220100000000000000        | 93,947,093.88           | 29,583,333.33           |
| BSP (Rediscounting and Other Advances)   | 220100001500000000        |                         |                         |
| Interbank Loans Payable  | 220100002000000000        | 93,947,093.88           | 29,583,333.33           |
| Other Borrowings, including Deposit Substitutes                                  | 220100003500000000        |                         |                         |
| Bonds Payable-Net  | 295201500000000000        |                         |                         |
| Unsecured Subordinated Debt - Net  | 295202000000000000        |                         |                         |
| Redeemable Preferred Shares  | 220250000000000000        |                         |                         |
| Other Liabilities  | 240200000000000000        | 565,751,453.80          | 495,435,694.33          |
| Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)   | 230850000000000000        |                         |                         |
| <b>TOTAL LIABILITIES</b>   | <b>200000000000000000</b> | <b>1,755,720,535.20</b> | <b>1,596,273,484.72</b> |
| STOCKHOLDER'S EQUITY   |                           | Amount                  |                         |
|  |                           | Current Quarter         | Previous Quarter        |
| Capital Stock  | 305000000000000000        | 164,997,800.00          | 164,997,800.00          |

|  |                           |                         |                         |
|--|---------------------------|-------------------------|-------------------------|
| Additional Paid-In Capital   | 305200000000000000        |                         |                         |
| Undivided Profits  | 315150000000000000        | 14,836,377.94           | 8,748,883.79            |
| Retained Earnings  | 315000000000000000        | 102,268,913.27          | 102,880,194.10          |
| Other Capital Accounts   | 335200000000000000        | (1,504,253.01)          | (1,508,245.78)          |
| Assigned Capital   | 325200000000000000        |                         |                         |
| <b>TOTAL STOCKHOLDERS' EQUITY</b>  | <b>300000000000000000</b> | <b>280,598,838.20</b>   | <b>275,118,632.11</b>   |
| <b>TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY</b>                                  | <b>905000000000000000</b> | <b>2,036,319,373.40</b> | <b>1,871,392,116.83</b> |
| <b>CONTINGENT ACCOUNTS</b>   |                           | <b>Amount</b>           |                         |
|  |                           | <b>Current Quarter</b>  | <b>Previous Quarter</b> |
| Guarantees Issued  | 405000000000000000        | -                       | -                       |
| Financial Standby Letters of Credit  | 410050000000000000        | -                       | -                       |
| Performance Standby Letters of Credit  | 410100000000000000        | -                       | -                       |
| Commercial Letters of Credit   | 415000000000000000        | -                       | -                       |
| Trade Related Guarantees   | 420000000000000000        | -                       | -                       |
| Commitments  | 425000000000000000        | -                       | -                       |
| Spot Foreign Exchange Contracts  | 430000000000000000        | -                       | -                       |
| Securities Held Under Custodianship by Bank Proper                                 | 495220000000000000        | -                       | -                       |
| Trust Department Accounts  | 495250000000000000        | -                       | -                       |
| Derivatives  | 435000000000000000        | -                       | -                       |
| Others   | 440000000000000000        | 893.00                  | 906.00                  |
| <b>TOTAL CONTINGENT ACCOUNTS</b>   | <b>400000000000000000</b> | <b>898.00</b>           | <b>898.00</b>           |
| <b>FINANCIAL INDICATORS (in %)</b>   |                           | <b>Amount</b>           |                         |
|  |                           | <b>Current Quarter</b>  | <b>Previous Quarter</b> |
| <b>ASSET QUALITY</b>   |                           |                         |                         |
| Gross Non-Performing Loans (NPL) Ratio   | 499150500000000000        | 15.52                   | 15.55                   |
| Net NPL Ratio  | 499151000000000000        | 7.99                    | 7.97                    |
| Gross NPL Coverage Ratio   | 499152500000000000        | 52.00                   | 53.17                   |
| Net NPL Coverage Ratio   | 499153000000000000        | 48.97                   | 50.28                   |
| <b>RELATED PARTY TRANSACTIONS</b>  |                           |                         |                         |
| Ratio of Loans to Related Parties to gross TLP                                     | 499401000000000000        | 5.77                    | 6.01                    |
| Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties | 499401500000000000        | 4.51                    | 3.20                    |
| Ratio of DOSRI Loans to gross TLP  | 499451000000000000        | 3.49                    | 3.54                    |
| Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI                        | 499451500000000000        | 0.01                    | 0.01                    |
| <b>LIQUIDITY</b>   |                           |                         |                         |
| Liquidity Coverage Ratio 4/  | 499550500000000000        |                         |                         |
| Net Stable Funding Ratio 4/  | 499551000000000000        |                         |                         |
| Minimum Liquidity Ratio 5/   | 499551500000000000        | 41.24                   | 34.33                   |
| <b>PROFITABILITY</b>   |                           |                         |                         |
| Return on Equity (ROE)   | 499350000000000000        | 6.82                    | 6.68                    |
| Return on Assets   | 499351000000000000        | 1.14                    | 1.11                    |
| Net Interest Margin  | 499351500000000000        | 7.42                    | 7.53                    |
| <b>CAPITAL ADEQUACY</b>  |                           |                         |                         |
| Common Equity Tier 1 Ratio   | 499650501500000000        | 16.53                   | 16.45                   |
| Tier 1 Capital Ratio   | 499650501000000000        | 16.53                   | 16.45                   |
| CAR  | 499650500500000000        | 19.58                   | 19.52                   |
| <b>LEVERAGE</b>  |                           |                         |                         |
| Basel III Leverage Ratio 4/  | 499850000000000000        |                         |                         |
| Deferred Charges not yet Written Down  | 499700000000000000        |                         |                         |

1/ This account is comprised of Financial Assets Held for Trading (HFT), Debt Securities Designated at FVPL, and Other Financial Assets Mandatorily Measured at FVPL.  
2/ This account is comprised of Specific Allowance for Credit Losses and General Loan Loss Provision.  
3/ This account is comprised of Financial Liabilities Held for Trading, and Financial Liabilities Designated at FVPL.  
4/ Only applicable to All Universal and Commercial Banks and their subsidiary banks.  
5/ Only applicable to All Stand-alone TBs, RBs, and Coop Banks