

Balance Sheet

(Head Office and Branches)

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

(Name of Bank)

040656

(Bank Code)

As of March 31, 2024

(MM/DD/YYYY)

ASSETS	Account Code	Amount	
		Current Quarter	Previous Quarter
Cash and Cash Items	108000000000000000	68,195,480.35	67,034,112.91
Due from Bangko Sentral ng Pilipinas	105150000000000000	11,423,769.10	11,694,234.85
Due from Other Central Banks and Banks - Net	105220000000000000	135,181,557.41	155,832,408.84
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	211,409,352.94	237,208,985.75
Loans to Bangko Sentral ng Pilipinas	140050000000000000		
Interbank Loans Receivable	140100000000000000		
Loans and Receivables - Others	140150300000000000	1,174,029,456.81	1,128,622,049.64
Loans and Receivables Arising from RA/CA/PR/SLB	140200000000000000		
Total Loan Portfolio (TLP) - Gross	499020000000000000	1,174,029,456.81	1,128,622,049.64
Allowance for Credit Losses 2/	499350000000000000	90,619,261.85	89,805,654.17
Total Loan Portfolio - Net	195400000000000000	1,083,410,194.96	1,038,816,395.47
Equity Investment in Subsidiaries, Associates and Joint Ventures - Net	195452500000000000		
Bank Premises, Furniture, Fixture and Equipment - Net	195500500000000000	111,010,893.22	112,874,584.18
Real and Other Properties Acquired - Net	195501000000000000	134,491,584.44	130,874,328.55
Sales Contract Receivables - Net	195451500000000000	48,244,079.59	53,198,997.92
Non-Current Assets Held for Sale	150150000000000000		
Other Assets - Net	152500000000000000	51,883,199.34	48,442,988.51
Net Due from Head Office/Branches/Agencies (Philippine branch of a foreign bank)	155250000000000000		
TOTAL ASSETS	100000000000000000	1,855,250,111.35	1,855,977,036.98
LIABILITIES			
Financial Liabilities at Fair Value through Profit or Loss (FVPL) 3/	208000000000000000	-	-
Deposit Liabilities	215000000000000000	1,004,266,731.65	1,001,414,423.74
Due to Other Banks	220050000000000000		
Bills Payable	220100000000000000	68,589,405.33	80,147,405.33
BSP (Rediscounting and Other Advances)	220100001500000000		
Interbank Loans Payable	220100002000000000	68,589,405.33	80,147,405.33
Other Borrowings, including Deposit Substitutes	220100003500000000		
Bonds Payable-Net	295201500000000000		
Unsecured Subordinated Debt - Net	295202000000000000		
Redeemable Preferred Shares	220250000000000000		
Other Liabilities	240200000000000000	519,344,047.35	509,417,010.28
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	230850000000000000		
TOTAL LIABILITIES	200000000000000000	1,592,200,184.33	1,590,978,839.35
STOCKHOLDER'S EQUITY			
Capital Stock	305000000000000000	163,542,800.00	163,542,750.00
Additional Paid-In Capital	305200000000000000		
Undivided Profits	315150000000000000	(1,249,652.48)	10,276,279.24
Retained Earnings	315000000000000000	102,264,575.00	88,755,278.46
Other Capital Accounts	335200000000000000	(1,507,795.50)	2,423,889.93
Assigned Capital	325200000000000000		
TOTAL STOCKHOLDERS' EQUITY	300000000000000000	263,049,927.02	264,998,197.63
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	905000000000000000	1,855,250,111.35	1,855,977,036.98

CONTINGENT ACCOUNTS		Amount	
		Current Quarter	Previous Quarter
Guarantees Issued	40500000000000000000	-	-
Financial Standby Letters of Credit	41005000000000000000	-	-
Performance Standby Letters of Credit	41010000000000000000	-	-
Commercial Letters of Credit	41500000000000000000	-	-
Trade Related Guarantees	42000000000000000000	-	-
Commitments	42500000000000000000	-	-
Spot Foreign Exchange Contracts	43000000000000000000	-	-
Securities Held Under Custodianship by Bank Proper	49522000000000000000	-	-
Trust Department Accounts	49525000000000000000	-	-
Derivatives	43500000000000000000	-	-
Others	44000000000000000000	907.00	902.00
TOTAL CONTINGENT ACCOUNTS	40000000000000000000	907.00	902.00
FINANCIAL INDICATORS (in %)			
ASSET QUALITY			
Gross Non-Performing Loans (NPL) Ratio	49915050000000000000	15.83	15.85
Net NPL Ratio	49915100000000000000	8.76	8.71
Gross NPL Coverage Ratio	49915250000000000000	48.75	50.19
Net NPL Coverage Ratio	49915300000000000000	45.87	47.67
RELATED PARTY TRANSACTIONS			
Ratio of Loans to Related Parties to gross TLP	49940100000000000000	4.44	4.92
Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties	49940150000000000000	5.16	4.85
Ratio of DOSRI Loans to gross TLP	49945100000000000000	3.39	3.53
Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI	49945150000000000000	0.01	0.01
LIQUIDITY			
Liquidity Coverage Ratio 4/	49955050000000000000		
Net Stable Funding Ratio 4/	49955100000000000000		
Minimum Liquidity Ratio 5/	49955150000000000000	30.01	33.73
PROFITABILITY			
Return on Equity (ROE)	49935000000000000000	6.99	3.96
Return on Assets	49935100000000000000	1.53	0.67
Net Interest Margin	49935150000000000000	8.99	6.30
CAPITAL ADEQUACY			
Common Equity Tier 1 Ratio	49965050150000000000	15.90	16.92
Tier 1 Capital Ratio	49965050100000000000	15.90	16.92
CAR	49965050050000000000	18.92	19.87
LEVERAGE			
Basel III Leverage Ratio 4/	49985000000000000000		
Deferred Charges not yet Written Down	49970000000000000000		

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.\n 2/ This account is comprised of Specific Allowance for Credit Losses and General Loan Loss Provision.\n 3/ This account is comprised of Financial Liabilities Held for Trading, and Financial Liabilities Designated at FVPL.\n 4/ Only applicable to All Universal and Commercial Banks and their subsidiary banks.\n 5/ Only applicable to All Stand-alone TBs, RBs, and Coop Banks