

Balance Sheet
(Head Office and Branches)

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

040656

(Name of Bank)

(Bank Code)

As of 12/31/2025

(MM/DD/YYYY)

ASSETS	Account Code	Amount	
		Current Quarter	Previous Quarter
Cash and Cash Items	10800000000000000000	73,132,650.50	66,130,762.72
Due from Bangko Sentral ng Pilipinas	10515000000000000000	76,324,795.44	45,874,045.92
Due from Other Central Banks and Banks - Net	10522000000000000000	79,795,656.71	64,221,242.12
Financial Assets at Fair Value through Profit or Loss (FVPL) 1/	11300000000000000000		
Financial Assets at Fair Value Through Other Comprehensive Income (FVOCI) - Net	19521000000000000000		
Debt Securities at Amortized Cost - Net	19524100000000000000	596,152,078.23	608,366,521.91
Loans to Bangko Sentral ng Pilipinas	14005000000000000000		
Interbank Loans Receivable	14010000000000000000		
Loans and Receivables - Others	14015030000000000000	1,216,212,033.33	1,178,679,001.10
Loans and Receivables Arising from RA/CA/PR/SLB	14020000000000000000		
Total Loan Portfolio (TLP) - Gross	49902000000000000000	1,216,212,033.33	1,178,679,001.10
Allowance for Credit Losses 2/	49980000000000000000	97,356,667.26	91,257,008.33
Total Loan Portfolio - Net	19540000000000000000	1,118,855,366.07	1,087,421,992.77
Equity Investment in Subsidiaries, Associates and Joint Ventures - Net	19545250000000000000		
Bank Premises, Furniture, Fixture and Equipment - Net	19550050000000000000	98,684,747.79	101,894,634.14
Real and Other Properties Acquired - Net	19550100000000000000	168,955,262.12	167,176,197.08
Sales Contract Receivables - Net	19545150000000000000	23,920,116.09	24,887,788.14
Non-Current Assets Held for Sale	15015000000000000000		
Other Assets - Net	15250000000000000000	66,470,663.84	58,112,621.91
Net Due from Head Office/Branches/Agencies (Philippine branch of a foreign bank)	15525000000000000000		
TOTAL ASSETS	10000000000000000000	2,302,291,336.79	2,224,085,806.71
LIABILITIES		Amount	
		Current Quarter	Previous Quarter
Financial Liabilities at Fair Value through Profit or Loss (FVPL) 3/	20800000000000000000		
Deposit Liabilities	21500000000000000000	1,180,613,001.40	1,131,037,809.63
Due to Other Banks	22005000000000000000		
Bills Payable	22010000000000000000	40,401,000.00	3,583,333.37
BSP (Rediscounting and Other Advances)	22010000150000000000		
Interbank Loans Payable	22010000200000000000	30,401,000.00	3,583,333.37
Other Borrowings, including Deposit Substitutes	22010000350000000000	10,000,000.00	
Bonds Payable-Net	29520150000000000000		
Unsecured Subordinated Debt - Net	29520200000000000000		
Redeemable Preferred Shares	22025000000000000000		
Other Liabilities	24020000000000000000	786,972,114.78	799,343,255.21
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	23085000000000000000		
TOTAL LIABILITIES	20000000000000000000	2,007,986,116.18	1,933,964,398.21

STOCKHOLDER'S EQUITY		Amount	
		Current Quarter	Previous Quarter
Capital Stock	30500000000000000000	167,839,000.00	166,809,000.00
Additional Paid-In Capital	30520000000000000000		
Undivided Profits	31515000000000000000	16,941,551.42	13,147,677.56
Retained Earnings	31500000000000000000	111,954,238.17	112,595,685.05
Other Capital Accounts	33520000000000000000	(2,429,568.98)	(2,430,954.11)
Assigned Capital	32520000000000000000		
TOTAL STOCKHOLDERS' EQUITY	30000000000000000000	294,305,220.61	290,121,408.50
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	90500000000000000000	2,302,291,336.79	2,224,085,806.71
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	889.00	888.00
TOTAL CONTINGENT ACCOUNTS	40000000000000000000	889.00	888.00
FINANCIAL INDICATORS (in %)		Amount	
		Current Quarter	Previous Quarter
ASSET QUALITY			
Gross Non-Performing Loans (NPL) Ratio	49915050000000000000	14.22	15.14
Net NPL Ratio	49915100000000000000	6.79	7.98
Gross NPL Coverage Ratio	49915250000000000000	56.30	51.13
Net NPL Coverage Ratio	49915300000000000000	53.10	48.13
RELATED PARTY TRANSACTIONS			
Ratio of Loans to Related Parties to gross TLP	49940100000000000000	5.23	5.82
Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties	49940150000000000000	4.56	3.54
Ratio of DOSRI Loans to gross TLP	49945100000000000000	2.33	2.88
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	45.28	43.86
PROFITABILITY			
Return on Equity (ROE)	49935000000000000000	6.40	7.04
Return on Assets	49935100000000000000	0.98	1.09
Net Interest Margin	49935150000000000000	6.77	6.70
CAPITAL ADEQUACY			
Common Equity Tier 1 Ratio	49965050150000000000	18.29	18.05
Tier 1 Capital Ratio	49965050100000000000	18.29	18.05
CAR	49965050050000000000	21.76	21.46
LEVERAGE			
Basel III Leverage Ratio 4/	49985000000000000000		

FINANCIAL INDICATORS (in %)		Amount	
		Current Quarter	Previous Quarter
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.\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