

26 October, 2016

MR. JOSE VALERIANO B. ZUÑO, III
OIC - Head, Disclosure Department
THE PHILIPPINE STOCK EXCHANGE, INC.
3/F Philippine Stock Exchange Plaza
Ayala Triangle, Ayala Avenue
Makati City

Dear Mr. Zuño:

Please be informed that the attached Statement of Condition of RCBC (Banks and Financial Subsidiaries; Head Office and Branches) as of September 30, 2016 would be made available to the major newspapers.

Thank you.

Sincerely yours,

MA. Chr. A. Alex MA CHRISTINA P. ALVAREZ

Senior Vice President and Corporate Information Officer

cc: Ms. Vina Vanessa S. Salonga, Philippine Dealing & Exchange Corporation (PDEX)

Consolidated Balance Sheet (Banks and Financial Subsidiaries)

RIZAL COMMERCIAL BANKING CORP (Name of Bank)

000420 (Bank Code)

As of

9/30/2016 (MM/DD/YYYY)

			Account Code		Λ	ount
	ASSE	T S	Account Code		Current Quarter	Previous Quarter
	and Cash Items rom Bangko Sentral ng Pilipinas		1080000000000000000		12,860,316,038.80 65,580,295,925.61	13,888,286,342.0 65,109,934,193.1
	rom Bangko Sentral ng Pilipinas rom Other Banks		1052000000000000000		32,621,856,211.47	21,143,506,996.6
	ncial Assets at Fair Value through Profit of	or Loss	112000000000000000000000000000000000000		17,284,641,898.67	14,764,669,881.5
	able-for-Sale Financial Assets-Net	1 2000	1952000000000000000		4,327,077,356.87	4,383,976,243.8
	to-Maturity (HTM) Financial Assets-Net		1952500000000000000		47,374,726,068.64	54,198,218,452.1
	oted Debt Securities Classified as Loans-	Net	195300000000000000		1,520,350,484.32	1,529,377,277.3
nve	tments in Non-Marketable Equity Securit	y-Net	195350000000000000		0.00	0.0
	s and Receivables-Net		195400000000000000		294,346,786,148.53	297,120,438,188.4
Lo	ans to Bangko Sentral ng Pilipinas		1400500000000000000		0.00	0.0
Int	erbank Loans Receivable		195401000000000000		1,440,694,350.00	8,838,464,503.6
	ans and Receivables - Others		1401505000000000000		285,471,670,363.67	277,339,128,368.9
	ans and Receivables Arising from Repo, (CA/Participation	195402000000000000			
	h Recourse, and SLB Transactions				9,940,960,666.00	13,446,945,281.0
	neral Loan Loss Provision		1751500000000000000 14800000000000000000		2,506,539,231.14	2,504,099,965.1
	Financial Assets	and laint Vanturas Nat	1954525000000000000		4,249,404,892.19	4,469,124,314.5
	y Investment in Subsidiaries, Associates Premises, Furniture, Fixture and Equipm		195500500000000000		1,101,511,403.23	1,169,051,047.7
	and Other Properties Acquired-Net	IAUT-MAT	1955010000000000000		10,228,392,630.31 3,099,893,703.57	10,249,222,020.6 3,197,699,451.9
	Current Assets Held for Sale		1501500000000000000		521,432,882.47	541,061,543.7
	Assets-Net		1520000000000000000	_	10,209,058,629.71	8,556,342,891.2
		if any (Dhillian) as because as	1552500000000000000		10,200,000,020.71	0,000,042,001.2
	ue from Head Office/Branches/Agencies, gn bank)	, it any (Philippine branch of a			0.00	0.0
	AL ASSETS		1000000000000000000			0.0 500,320,908,845.0
,					505,325,744,274.39	000,020,000,040.U
	LIABILI	TIES]			
		-	1			
ina	ncial Liabilities at Fair Value through Pro	fit or Loss	208000000000000000		791,468,818.87	642,789,391.5
	sit Liabilities	· · · · · · · · · · · · · · · · · · ·	2160000000000000000		333,132,280,941.01	320,022,758,004.9
	o Other Banks		2200500000000000000		1,451,722.40	1,461,722.4
	Payable		2201000000000000000		42,208,373,791.75	52,314,985,753.7
	BSP (Rediscounting and Other Advance:	s)	220100001500000000		0.00	362,578,262.6
	Interbank Loans Payable	, , , , , , , , , , , , , , , , , , , ,	220100002000000000		31,607,906,626.54	42,169,704,716.6
C)	Other Deposit Substitute		220100002500000000		10,615,053,727.08	9,713,642,654.1
	Others		220100003000000000		85,413,438.13	69,060,120.2
	s Payable-Net		295201500000000000		40,570,655,194.22	39,362,445,045.4
	cured Subordinated Debt-Net		295202000000000000		9,947,696,403.96	9,943,721,099.2
	emable Preferred Shares		2202500000000000000		100,000.00	100,000.0
	ial Time Deposit		220300000000000000		0.00	0.0
	to Bangko Sentral ng Pilipinas	 	2303500000000000000		19,430,418.54	9,154,306.6
	Financial Liabilities		2400500000000000000		3,886,192,489.48	3,912,126,249.5
	r Liabilities	ning branch of a facility to all	2401000000000000000 2308500000000000000		14,254,424,881.54	14,258,296,390.50
	o Head Office/Branches/Agencies (Philip LL LIABILITIES	pine branch of a foreign bank)	2000000000000000000		0.00 444,812,074,661.77	0.00 440,467,827,964.0
10.,,	Stockholders	' Equity			,012,014,001.11	440,407,027,004.00
Capi	a I Stock		3350500000000000000		36,637,597,418.23	36,637,597,418.23
	Capital Accounts		3351000000000000000		2,867,788,788.14	2,020,799,780.59
					20,977,948,788.87	21,164,960,051.8
Othe	ned Earnings		316000000000000000			
Othe Reta			315000000000000000000000000000000000000		0.00	0.0
Othe Reta Assig	ned Earnings				0.00 30,334,617.38	
Othe Reta Assig Mino	ned Earnings ned Capital rity Interest in Subsidiaries L STOCKHOLDERS' EQUITY		325200000000000000000000000000000000000			29,723,630.3 59,853,080,881.0
Othe Reta Assig Mino TOT/	ned Earnings ned Capital rity Interest in Subsidiaries	UITY	3252000000000000000 32515000000000000000		30,334,617.38	29,723,630.3 59,853,080,881.0
Othe Reta Assig Mino	ned Earnings ned Capital rity Interest in Subsidiaries L STOCKHOLDERS' EQUITY		325200000000000000000000000000000000000		30,334,617.38 60,513,669,612.62	29,723,630.3 59,853,080,881.0
Othe Reta Assig Mino FOT/	ned Earnings ned Capital rity Interest in Subsidiaries L STOCKHOLDERS' EQUITY L LIABILITIES AND STOCKHOLDERS' EQ CONTINGENT A		3252000000000000000 325150000000000000 300000000000000000000 900000000		30,334,617.38 60,513,669,612.62 505,325,744,274.39	29,723,630.3 59,853,080,881.0 500,320,908,845.0
Othe Reta Assig Wino FOT/ FOT/	ned Earnings ned Capital rity Interest in Subsidiaries L STOCKHOLDERS' EQUITY L LIABILITIES AND STOCKHOLDERS' EQ CONTINGENT A		326200000000000000000000000000000000000		30,334,617.38 60,513,669,612.62 505,325,744,274.39 4,846,749,244.62	29,723,630.3 69,863,080,881.0 500,320,908,845.0 4,746,143,929.5
Othe Reta Assig Mino FOTA FOTA	ned Earnings ned Capital rity Intorest in Subsidiaries L STOCKHOLDERS' EQUITY L LIABILITIES AND STOCKHOLDERS' EQ CONTINGENT A antees issued hoial Standby Letters of Credit		325200000000000000000000000000000000000		30,334,617.38 60,513,669,612.62 505,325,744,274.39 4,846,749,244.62 0.00	29,723,630.3 69,863,080,881.0 600,320,908,846.0 4,746,143,929.6
Othe Reta Assig Wino FOT/ FOT/ Guar	ned Earnings ned Capital rity Interest in Subsidiaries L STOCKHOLDERS' EQUITY L LIABILITIES AND STOCKHOLDERS' EQ CONTINGENT A antees issued heial Standby Letters of Credit		325200000000000000000000000000000000000		30,334,617.38 60,513,669,612.62 506,325,744,274.39 4,846,749,244.62 0.00 6,599,413,021.66	29,723,630.3 69,863,080,881.0 600,320,908,845.0 4,746,143,929.5 0,00 6,269,688,782.8
Othe Reta Assig Wino FOTA FOTA Suar Perfo	ned Earnings ned Capital rity Interest in Subsidiaries L STOCKHOLDERS' EQUITY L LIABILITIES AND STOCKHOLDERS' EQ CONTINGENT A antees issued hoial Standby Letters of Credit rmance Standby Letters of Credit mercial Letters of Credit		325200000000000000000000000000000000000		30,334,617.38 60,613,669,612.62 505,325,744,274.39 4,846,749,244.62 0.00 6,599,413,021.66 3,254,909,831.76	29,723,630.3 69,863,080,881.0 600,320,908,845.0 4,746,143,929.6 4,746,143,929.6 0.00 6,269,688,782.8 3,420,976,721.6
Othe Reta Assig Mino FOT/ FOT/ Guar Perfo Com	ned Earnings ned Capital rity Interest in Subsidiaries L STOCKHOLDERS' EQUITY L LIABILITIES AND STOCKHOLDERS' EQ CONTINGENT A antees issued heial Standby Letters of Credit		325200000000000000000000000000000000000		30,334,617.38 60,613,669,612.62 505,325,744,274.39 4,846,749,244.62 0.00 6,599,413,021.66 3,254,909,831.76 435,206,363.97	29,723,630.3 69,863,080,881.0 500,320,908,845.0 4,746,143,929.5 0.0 6,259,688,782.8 3,420,976,721.6 637,216,213.8
Othe Reta Assig Mino FOTA FOTA Suar Final Com	ned Earnings ned Capital rity Interest in Subsidiaries L STOCKHOLDERS' EQUITY L LIABILITIES AND STOCKHOLDERS' EQ CONTINGENT A antees issued heial Standby Letters of Credit rmance Standby Letters of Credit errorial Letters of Credit Related Guarantees		326200000000000000000000000000000000000		30,334,617.38 60,613,669,612.62 505,325,744,274.39 4,846,749,244.62 0.00 6,599,413,021.66 3,254,909,831.76	29,723,630.3 69,863,080,881.0 500,320,908,845.0 4,746,143,929.5 0.0 6,259,688,782.8 3,420,976,721.6 637,216,213.8 23,773,611,226.9
Othe Reta Assig Mino FOTA FOTA Fora Com Frad Com Frad Com	ned Earnings ned Capital rity Interest in Subsidiaries L STOCKHOLDERS' EQUITY L LIABILITIES AND STOCKHOLDERS' EQ CONTINGENT A antees issued ncial Standby Letters of Credit promance Standby Letters of Credit mercial Letters of Credit b Related Guarantees mitments	CCOUNTS	325200000000000000000000000000000000000		30,334,617.38 60,513,669,612.62 505,325,744,274.39 4,846,749,244.62 0.00 6,599,413,021.66 3,254,909,831.76 435,206,353.97 26,502,818,659.01	29,723,630.3 69,863,080,881.0 600,320,908,845.0 4,746,143,929.6 0.0 6,269,688,782.8 3,420,976,721.6 637,216,213.8 23,773,611,226.9 9,189,364,612.9
Other Retains Assignment of the Assignment of th	ned Earnings ned Capital rity Interest in Subsidiaries L STOCKHOLDERS' EQUITY L LIABILITIES AND STOCKHOLDERS' EQ CONTINGENT A antees issued hoial Standby Letters of Credit formance Standby Letters of Credit mercial Letters of Credit of Rolated Guarantees mitments Foreign Exchange Contracts	CCOUNTS	326200000000000000000000000000000000000		30,334,617.38 60,613,669,612.62 505,325,744,274.39 4,846,749,244.62 0.00 6,599,413,021.66 3,254,909,831.76 435,206,353.97 26,502,818,659.01 8,735,241,935.90	29,723,630.3 69,863,080,881.0 600,320,908,845.0 4,746,143,929.6 0.0 6,269,688,782.8 3,420,976,721.6 637,216,213.8 23,773,611,226.9 9,189,364,612.9 0.0
Other Communication of the com	ned Earnings ned Capital rity Interest in Subsidiaries at STOCKHOLDERS' EQUITY at LIABILITIES AND STOCKHOLDERS' EQ CONTINGENT A antees Issued notal Standby Letters of Credit remance Standby Letters of Credit remance Standby Letters of Credit b Rolated Guarantees mitments Foreign Exchange Contracts rities Held Under Custodianship by Bank Department Accounts Trust and Other Fiduciary Accounts	CCOUNTS	325200000000000000000000000000000000000		30,334,617.38 60,613,669,612.62 505,325,744,274.39 4,846,749,244.62 0.00 6,599,413,021.66 3,254,909,831.76 435,206,353.97 26,502,818,659.01 8,736,241,935.90 0.00 89,295,383,022.67 75,668,173,198.18	29,723,630.3 69,863,080,881.0 500,320,908,845.0 4,746,143,929.6 0.0 6,269,688,782.8 3,420,976,721.6 637,216,213.8 23,773,611,226.9 9,189,364,612.9 0.0 89,167,664,293.6 76,342,942,821.7
Other Communication of the com	ned Earnings ned Capital rity Interest in Subsidiaries L STOCKHOLDERS' EQUITY L LIABILITIES AND STOCKHOLDERS' EQ CONTINGENT A antees issued notal Standby Letters of Credit formance Standby Letters of Credit mercial Letters of Credit de Related Guarantees mitments Foreign Exchange Contracts rities Held Under Custodianship by Bank Department Accounts Agency Accounts	CCOUNTS	325200000000000000000000000000000000000		30,334,617.38 60,613,669,612.62 505,325,744,274.39 4,846,749,244.62 0.00 6,599,413,021.66 3,254,909,831.76 435,206,353.97 26,502,818,659.01 8,735,241,935.90 0.00 89,295,383,022.67	29,723,630.3 69,863,080,881.0 500,320,908,845.0 4,746,143,929.6 0.0 6,269,688,782.8 3,420,976,721.6 637,216,213.8 23,773,611,226.9 9,189,364,612.9 0.0 89,167,664,293.6 76,342,942,821.7
Other Communication of the com	ned Earnings ned Capital rity Interest in Subsidiaries L STOCKHOLDERS' EQUITY L LIABILITIES AND STOCKHOLDERS' EQ CONTINGENT A antees Issued heial Standby Letters of Credit remance Standby Letters of Credit mercial Letters of Credit Related Guarantees mitments Foreign Exchange Contracts rities Held Under Custodianship by Bank Department Accounts Trust and Other Fiduciary Accounts Agency Accounts Advisory/Consultancy	CCOUNTS	325200000000000000000000000000000000000		30,334,617.38 60,513,669,612.62 505,325,744,274.39 4,846,749,244.62 0.00 6,599,413,021.66 3,254,909,831.76 435,206,353.97 26,502,818,659.01 8,735,241,935.90 0.00 89,295,383,022.67 75,668,173,198.18 13,627,209,824.49 0.00	29,723,630.3 69,863,080,881.0 600,320,908,845.0 4,746,143,929.6 0.0 6,269,688,782.8 3,420,976,721.6 637,216,213.8 23,773,611,226.9 9,189,364,612.9 0.0 89,167,654,293.6 75,342,942,821.7 13,824,711,471.9 0.0
Other Communication of the com	ned Earnings ned Capital rity Interest in Subsidiaries AL STOCKHOLDERS' EQUITY AL LIABILITIES AND STOCKHOLDERS' EQ CONTINGENT A antees Issued neial Standby Letters of Credit rmance Standby Letters of Credit mercial Letters of Credit e Related Guarantees mitments Foreign Exchange Contracts rities Held Under Custodianship by Bank Department Accounts Trust and Other Fiduciary Accounts Agency Accounts Advisory/Consultancy	CCOUNTS	326200000000000000000000000000000000000		30,334,617.38 60,613,669,612.62 505,325,744,274.39 4,846,749,244.62 0.00 6,599,413,021.66 3,254,909,831.76 435,206,363.97 26,502,818,659.01 8,736,241,935.90 0.00 89,295,383,022.67 75,668,173,198.18 13,627,209,824.49 0.00 72,652,696,375.65	29,723,630.3 69,863,080,881.0 600,320,908,845.0 4,746,143,929.6 0.0 6,269,688,782.8 3,420,976,721.6 637,216,213.8 23,773,611,226.9 9,189,364,612.9 0.0 89,167,654,293.6 76,342,942,821.7 13,824,711,471.9 0.0 70,458,669,333.8
Other Communication of the Com	ned Earnings ned Capital rity Interest in Subsidiaries L STOCKHOLDERS' EQUITY L LIABILITIES AND STOCKHOLDERS' EQ CONTINGENT A antees issued notal Standby Letters of Credit remance Standby Letters of Credit remance Standby Letters of Credit b Rolated Guarantees mitments Foreign Exchange Contracts rities Held Under Custodianship by Bank Department Accounts Trust and Other Fiduciary Accounts Agency Accounts Advisory/Consultancy atives s	CCOUNTS	325200000000000000000000000000000000000		30,334,617.38 60,613,669,612.62 505,325,744,274.39 4,846,749,244.62 0.00 6,599,413,021.66 3,254,909,831.76 435,206,353.97 26,502,818,659.01 8,736,241,935.90 0.00 89,295,383,022.67 75,668,173,198.18 13,627,209,824.49 0.00 72,552,696,375.65 2,785,143,299.64	29,723,630.3 69,863,080,881.0 600,320,908,845.0 4,746,143,929.6 0.0 6,269,688,782.8 3,420,976,721.6 637,216,213.8 23,773,611,226.9 9,189,364,612.9 0.0 89,167,664,293.6 76,342,942,821.7 13,824,711,471.9 70,468,669,333.8 3,043,112,910.4
Other Communication of the Com	ned Earnings ned Capital rity Interest in Subsidiaries AL STOCKHOLDERS' EQUITY AL LIABILITIES AND STOCKHOLDERS' EQ CONTINGENT A antees Issued neial Standby Letters of Credit rmance Standby Letters of Credit mercial Letters of Credit e Related Guarantees mitments Foreign Exchange Contracts rities Held Under Custodianship by Bank Department Accounts Trust and Other Fiduciary Accounts Agency Accounts Advisory/Consultancy	CCOUNTS	326200000000000000000000000000000000000		30,334,617.38 60,613,669,612.62 505,325,744,274.39 4,846,749,244.62 0.00 6,599,413,021.66 3,254,909,831.76 435,206,363.97 26,502,818,659.01 8,736,241,935.90 0.00 89,295,383,022.67 75,668,173,198.18 13,627,209,824.49 0.00 72,652,696,375.65	29,723,630.3 59,853,080,881.0 500,320,908,845.0 4,746,143,929.5 0.0 6,269,688,782.8 3,420,976,721.6 637,216,213.8 23,773,611,226.9 9,189,364,612.9 0.0 89,167,664,293.6 76,342,942,821.7 13,824,711,471.9 0.0 70,468,669,333.8 3,043,112,910.4
Other Reta Assignment of the Communication of the C	ned Earnings ned Capital rity Interest in Subsidiaries L STOCKHOLDERS' EQUITY L LIABILITIES AND STOCKHOLDERS' EQ CONTINGENT A antees issued notal Standby Letters of Credit remance Standby Letters of Credit remance Standby Letters of Credit b Rolated Guarantees mitments Foreign Exchange Contracts rities Held Under Custodianship by Bank Department Accounts Trust and Other Fiduciary Accounts Agency Accounts Advisory/Consultancy atives s	Proper	325200000000000000000000000000000000000		30,334,617.38 60,613,669,612.62 505,325,744,274.39 4,846,749,244.62 0.00 6,599,413,021.66 3,254,909,831.76 435,206,353.97 26,502,818,659.01 8,736,241,935.90 0.00 89,295,383,022.67 75,668,173,198.18 13,627,209,824.49 0.00 72,552,696,375.65 2,785,143,299.64	29,723,630.3 69,863,080,881.0 500,320,908,845.0 4,746,143,929.6 0.0 6,269,688,782.8 3,420,976,721.6 637,216,213.8 23,773,611,226.9 9,189,364,612.9 6,76,342,942,821.7 13,824,711,471.9 0.0 70,468,669,333.8 3,043,112,910.4
Other State of the Communication of the Communicati	ned Earnings ned Capital rity Interest in Subsidiaries L STOCKHOLDERS' EQUITY L LIABILITIES AND STOCKHOLDERS' EQ CONTINGENT A antees Issued notal Standby Letters of Credit remance Standby Letters of Credit remance Standby Letters of Credit Recial Letters of Credit Recia	Proper	325200000000000000000000000000000000000		30,334,617.38 60,613,669,612.62 505,325,744,274.39 4,846,749,244.62 0.00 6,599,413,021.66 3,254,909,831.76 435,206,353.97 26,502,818,659.01 8,736,241,935.90 0.00 89,295,383,022.67 75,668,173,198.18 13,627,209,824.49 0.00 72,552,696,375.65 2,785,143,299.64	29,723,630.3 69,863,080,881.0 500,320,908,845.0 4,746,143,929.6 0.0 6,269,688,782.8 3,420,976,721.6 637,216,213.8 23,773,611,226.9 9,189,364,612.9 6,76,342,942,821.7 13,824,711,471.9 0.0 70,468,669,333.8 3,043,112,910.4
Other Retails of the	ned Earnings ned Capital rity Interest in Subsidiaries L STOCKHOLDERS' EQUITY L LIABILITIES AND STOCKHOLDERS' EQ CONTINGENT A antees Issued heial Standby Letters of Credit remance Standby Letters of Credit mercial Letters of Credit Related Guarantees mitments Foreign Exchange Contracts rities Held Under Custodianship by Bank Department Accounts Trust and Other Fiduciary Accounts Adgency Accounts Advisory/Consultancy atives rs L CONTINGENT ACCOUNTS ADDITIONAL INF	Proper ORMATION (excluding Subsidiary	325200000000000000000000000000000000000	1	30,334,617.38 60,613,669,612.62 505,325,744,274.39 4,846,749,244.62 0.00 6,599,413,021.66 3,254,909,831.76 435,206,353.97 26,502,818,659.01 8,736,241,935.90 0.00 89,295,383,022.67 75,668,173,198.18 13,627,209,824.49 0.00 72,552,696,375.65 2,785,143,299.64	29,723,630.3 69,863,080,881.0 500,320,908,845.0 4,746,143,929.6 0.0 6,269,688,782.8 3,420,976,721.6 637,216,213.8 23,773,611,226.9 9,189,364,612.9 6,76,342,942,821.7 13,824,711,471.9 0.0 70,468,669,333.8 3,043,112,910.4
Other Retails of the	ned Earnings ned Capital rity Interest in Subsidiaries AL STOCKHOLDERS' EQUITY AL LIABILITIES AND STOCKHOLDERS' EQ CONTINGENT A antees Issued netal Standby Letters of Credit rmance Standby Letters of Credit rmance Standby Letters of Credit serial Letters of Credit Property of Credit Received Guarantees mitments Foreign Exchange Contracts rities Held Under Custodianship by Bank Department Accounts Trust and Other Fiduciary Accounts Agency Accounts Advisory/Consultancy atives rs AL CONTINGENT ACCOUNTS ADDITIONAL INF t of Bank's Financial Allied Subsidiaries rance Companies)	Proper ORMATION (excluding Subsidiary C Savings Bank, Inc	325200000000000000000000000000000000000	1 1 2	30,334,617.38 60,613,669,612.62 505,325,744,274.39 4,846,749,244.62 0.00 6,599,413,021.66 3,254,909,831.76 435,206,353.97 26,502,818,659.01 8,736,241,935.90 0.00 89,295,383,022.67 75,668,173,198.18 13,627,209,824.49 0.00 72,552,696,375.65 2,785,143,299.64	29,723,630.3 69,863,080,881.0 600,320,908,845.0 4,746,143,929.6 0.0 6,269,688,782.8 3,420,976,721.6 637,216,213.8 23,773,611,226.9 9,189,364,612.9 0.0 89,167,664,293.6 76,342,942,821.7 13,824,711,471.9 70,468,669,333.8 3,043,112,910.4
Other Retails of the	ned Earnings ned Capital rity Interest in Subsidiaries AL STOCKHOLDERS' EQUITY AL LIABILITIES AND STOCKHOLDERS' EQ CONTINGENT A antees Issued notal Standby Letters of Credit remance Standby Letters of Credit be Rolated Guarantees mitments Foreign Exchange Contracts rities Held Under Custodianship by Bank Department Accounts Trust and Other Fiduciary Accounts Agency Accounts Advisory/Consultancy atives IS ACONTINGENT ACCOUNTS ADDITIONAL INF t of Bank's Financial Allied Subsidiaries rance Companies) 1 RCB	Proper ORMATION (excluding Subsidiary C Savings Bank, Inc. C Capital Corporation	325200000000000000000000000000000000000	1 1 2 3 3	30,334,617.38 60,613,669,612.62 505,325,744,274.39 4,846,749,244.62 0.00 6,599,413,021.66 3,254,909,831.76 435,206,353.97 26,502,818,659.01 8,736,241,935.90 0.00 89,295,383,022.67 75,668,173,198.18 13,627,209,824.49 0.00 72,552,696,375.65 2,785,143,299.64	29,723,630.3 69,863,080,881.0 600,320,908,845.0 4,746,143,929.6 0.0 6,269,688,782.8 3,420,976,721.6 637,216,213.8 23,773,611,226.9 9,189,364,612.9 0.0 89,167,664,293.6 76,342,942,821.7 13,824,711,471.9 70,468,669,333.8 3,043,112,910.4
Other Retails of the	ned Earnings ned Capital rity Interest in Subsidiaries L STOCKHOLDERS' EQUITY L LIABILITIES AND STOCKHOLDERS' EQ CONTINGENT A antees issued notal Standby Letters of Credit remance Standby Letters of Credit remance Standby Letters of Credit Recial Letters of Credit Recia	Proper ORMATION (excluding Subsidiary C Savings Bank, Inc	325200000000000000000000000000000000000	1 1 2 3 3 4 4	30,334,617.38 60,613,669,612.62 505,325,744,274.39 4,846,749,244.62 0.00 6,599,413,021.66 3,254,909,831.76 435,206,353.97 26,502,818,659.01 8,736,241,935.90 0.00 89,295,383,022.67 75,668,173,198.18 13,627,209,824.49 0.00 72,552,696,375.65 2,785,143,299.64	29,723,630.3 69,863,080,881.0 500,320,908,845.0 4,746,143,929.6 0.0 6,269,688,782.8 3,420,976,721.6 637,216,213.8 23,773,611,226.9 9,189,364,612.9 6,76,342,942,821.7 13,824,711,471.9 0.0 70,468,669,333.8 3,043,112,910.4
Other Retails of the	ned Earnings ned Capital rity Interest in Subsidiaries L STOCKHOLDERS' EQUITY L LIABILITIES AND STOCKHOLDERS' EQ CONTINGENT A antees Issued heial Standby Letters of Credit remance Standby Letters of Credit mercial Letters of Credit Related Guarantees mitments Foreign Exchange Contracts rities Held Under Custodianship by Bank Department Accounts Trust and Other Fiduciary Accounts Advisory/Consultancy atives rs L CONTINGENT ACCOUNTS ADDITIONAL INF t of Bank's Financial Allied Subsidiaries rance Companies) 1 RCB6 2 RCB6 3 RCB6 4 RCB6	Proper ORMATION (excluding Subsidiary C Savings Bank, Inc C Capital Corporation C Forex Brokers Corp C Leasing & Finance Corp	325200000000000000000000000000000000000	11 22 3 3 4 4 5 6	30,334,617.38 60,613,669,612.62 505,325,744,274.39 4,846,749,244.62 0.00 6,599,413,021.66 3,254,909,831.76 435,206,353.97 26,502,818,659.01 8,736,241,935.90 0.00 89,295,383,022.67 75,668,173,198.18 13,627,209,824.49 0.00 72,552,696,375.65 2,785,143,299.64	29,723,630.3 69,863,080,881.0 600,320,908,845.0 4,746,143,929.6 0.0 6,269,688,782.8 3,420,976,721.6 637,216,213.8 23,773,611,226.9 9,189,364,612.9 0.0 89,167,664,293.6 76,342,942,821.7 13,824,711,471.9 70,468,669,333.8 3,043,112,910.4
Other Retails of the	ned Earnings ned Capital rity Interest in Subsidiaries AL STOCKHOLDERS' EQUITY AL LIABILITIES AND STOCKHOLDERS' EQ CONTINGENT A antees Issued netal Standby Letters of Credit rmance Standby Letters of Credit rmance Standby Letters of Credit Recial Recial Letters of Credit Recial Letters of Credit Recial Letters of Credit Recial Recial Letters of Credit Recial Recial Letters of Credit Recial Letters of Credit Recial Letters of Credit Recial Letters of Credit Recial Recial Letters of Credit Recial Letters of Credit Recial Letters of Credit Recial Letters of Credit Recial Recial Recial Letters of Credit Recial	Proper CRMATION (excluding Subsidiary C Savings Bank, Inc C Capital Corporation C Forex Brokers Corp	325200000000000000000000000000000000000	3	30,334,617.38 60,613,669,612.62 505,325,744,274.39 4,846,749,244.62 0.00 6,599,413,021.66 3,254,909,831.76 435,206,353.97 26,502,818,659.01 8,736,241,935.90 0.00 89,295,383,022.67 75,668,173,198.18 13,627,209,824.49 0.00 72,552,696,375.65 2,785,143,299.64	29,723,630.3 59,853,080,881.0 500,320,908,845.0 4,746,143,929.5 0.0 6,269,688,782.8 3,420,976,721.6 637,216,213.8 23,773,611,226.9 9,189,364,612.9 0.0 89,167,664,293.6 76,342,942,821.7 13,824,711,471.9 0.0 70,468,669,333.8 3,043,112,910.4
Other State of the Communication of the Communicati	ned Earnings ned Capital rity Interest in Subsidiaries AL STOCKHOLDERS' EQUITY AL LIABILITIES AND STOCKHOLDERS' EQ CONTINGENT A antees Issued notal Standby Letters of Credit remance Standby Letters of Credit be Rolated Guarantees mitments Foreign Exchange Contracts rities Held Under Custodianship by Bank Department Accounts Trust and Other Fiduciary Accounts Agency Accounts Advisory/Consultancy atives rs AL CONTINGENT ACCOUNTS ADDITIONAL INF t of Bank's Financial Allied Subsidiaries rance Companies) 1 RCB 2 RCB 3 RCB 4 RCBG 5 Merc 6 RCBG	Proper ORMATION (excluding Subsidiary C Savings Bank, Inc C Capital Corporation C Forex Brokers Corp C Leasing & Finance Corp chants Savings & Loan Association Inc	325200000000000000000000000000000000000	3 4 5	30,334,617.38 60,613,669,612.62 505,325,744,274.39 4,846,749,244.62 0.00 6,599,413,021.66 3,254,909,831.76 435,206,353.97 26,502,818,659.01 8,736,241,935.90 0.00 89,295,383,022.67 75,668,173,198.18 13,627,209,824.49 0.00 72,552,696,375.65 2,785,143,299.64	29,723,630.3 69,863,080,881.0 500,320,908,845.0 4,746,143,929.6 0.0 6,269,688,782.8 3,420,976,721.6 637,216,213.8 23,773,611,226.9 9,189,364,612.9 6,76,342,942,821.7 13,824,711,471.9 0.0 70,468,669,333.8 3,043,112,910.4
Other Retails of the	ned Earnings ned Capital rity Interest in Subsidiaries L STOCKHOLDERS' EQUITY L LIABILITIES AND STOCKHOLDERS' EQ CONTINGENT A antees issued notal Standby Letters of Credit romance Standby Letters of Credit romance Standby Letters of Credit Recial Letters of Credit Reci	Proper ORMATION (excluding Subsidiary C Savings Bank, Inc C Capital Corporation C Forex Brokers Corp C Leasing & Finance Corp thants Savings & Loan Association Inc C TeleMoney Europe	325200000000000000000000000000000000000	3 4 5	30,334,617.38 60,613,669,612.62 505,325,744,274.39 4,846,749,244.62 0.00 6,599,413,021.66 3,254,909,831.76 435,206,353.97 26,502,818,659.01 8,736,241,935.90 0.00 89,295,383,022.67 75,668,173,198.18 13,627,209,824.49 0.00 72,552,696,375.65 2,785,143,299.64	29,723,630.3 69,863,080,881.0 600,320,908,845.0 4,746,143,929.6 0.0 6,269,688,782.8 3,420,976,721.6 637,216,213.8 23,773,611,226.9 9,189,364,612.9 0.0 89,167,664,293.6 76,342,942,821.7 13,824,711,471.9 70,468,669,333.8 3,043,112,910.4
Other Suar Final Section Communication Commu	ned Earnings ned Capital rity Interest in Subsidiaries L STOCKHOLDERS' EQUITY L LIABILITIES AND STOCKHOLDERS' EQ CONTINGENT A antees issued notal Standby Letters of Credit romance Standby Letters of Credit romance Standby Letters of Credit Recial Letters of Credit Reci	Proper CRMATION (excluding Subsidiary C Savings Bank, Inc C Capital Corporation C Forex Brokers Corp C Leasing & Finance Corp C Hants Savings & Loan Association Inc C TeleMoney Europe C International Finance Ltd.	325200000000000000000000000000000000000	3 4 5 6	30,334,617.38 60,613,669,612.62 505,325,744,274.39 4,846,749,244.62 0.00 6,599,413,021.66 3,254,909,831.76 435,206,353.97 26,502,818,659.01 8,736,241,935.90 0.00 89,295,383,022.67 75,668,173,198.18 13,627,209,824.49 0.00 72,552,696,375.65 2,785,143,299.64	29,723,630.3 59,853,080,881.0 500,320,908,845.0 4,746,143,929.5 0.0 6,269,688,782.8 3,420,976,721.6 637,216,213.8 23,773,611,226.9 9,189,364,612.9 0.0 89,167,664,293.6 76,342,942,821.7 13,824,711,471.9 0.0 70,468,669,333.8 3,043,112,910.4
Other Retails of the	ned Earnings ned Capital rity Interest in Subsidiaries L STOCKHOLDERS' EQUITY L LIABILITIES AND STOCKHOLDERS' EQ CONTINGENT A antees Issued heial Standby Letters of Credit remance Standby Letters of Credit mercial Letters of Credit Related Guarantees mitments Foreign Exchange Contracts rities Held Under Custodianship by Bank Department Accounts Trust and Other Fiduciary Accounts Advisory/Consultancy atives rs L CONTINGENT ACCOUNTS ADDITIONAL INF t of Bank's Financial Allied Subsidiaries rance Companies) 1 RCB 2 RCB 3 RCB 6 RCB 6 RCB 7 RCB 8 RCB 8 RCB 8 RCB 8	Proper CRMATION (excluding Subsidiary C Savings Bank, Inc C Capital Corporation C Forex Brokers Corp C Leasing & Finance Corp C Hants Savings & Loan Association Inc C TeleMoney Europe C International Finance Ltd.	325200000000000000000000000000000000000	3 4 5 6	30,334,617.38 60,613,669,612.62 505,325,744,274.39 4,846,749,244.62 0.00 6,599,413,021.66 3,254,909,831.76 435,206,353.97 26,502,818,659.01 8,736,241,935.90 0.00 89,295,383,022.67 75,668,173,198.18 13,627,209,824.49 0.00 72,552,696,375.65 2,785,143,299.64	29,723,630.3 69,863,080,881.0 500,320,908,845.0 4,746,143,929.6 0.0 6,269,688,782.8 3,420,976,721.6 637,216,213.8 23,773,611,226.9 9,189,364,612.9 6,76,342,942,821.7 13,824,711,471.9 0.0 70,468,669,333.8 3,043,112,910.4
Other Retails of the	ned Earnings ned Capital rity Interest in Subsidiaries AL STOCKHOLDERS' EQUITY AL LIABILITIES AND STOCKHOLDERS' EQ CONTINGENT A antees Issued netal Standby Letters of Credit rmance Standby Letters of Credit rmance Standby Letters of Credit Recreated Guarantees mitments Foreign Exchange Contracts rities Held Under Custodianship by Bank Department Accounts Trust and Other Fiduciary Accounts Agency Accounts Advisory/Consultancy atives rs ADDITIONAL INF \$ of Bank's Financial Allied Subsidiaries rance Companies) 1 RCB6 2 RCB6 3 RCB6 4 RCB6 6 RCB6 7 RCB6 8 RCB6 8 RCB6 8 RCB6	Proper CRMATION (excluding Subsidiary C Savings Bank, Inc C Capital Corporation C Forex Brokers Corp C Leasing & Finance Corp C Hants Savings & Loan Association Inc C TeleMoney Europe C International Finance Ltd.	325200000000000000000000000000000000000	3 4 5 6 7 8	30,334,617.38 60,613,669,612.62 505,325,744,274.39 4,846,749,244.62 0.00 6,599,413,021.66 3,254,909,831.76 435,206,353.97 26,502,818,659.01 8,736,241,935.90 0.00 89,295,383,022.67 75,668,173,198.18 13,627,209,824.49 0.00 72,552,696,375.65 2,785,143,299.64	29,723,630.3 69,863,080,881.0 600,320,908,845.0 4,746,143,929.6 0.0 6,269,688,782.8 3,420,976,721.6 637,216,213.8 23,773,611,226.9 9,189,364,612.9 0.0 89,167,664,293.6 76,342,942,821.7 13,824,711,471.9 70,468,669,333.8 3,043,112,910.4
Othe Reta Assignment of the Common of the Co	ned Earnings ned Capital rity Interest in Subsidiaries AL STOCKHOLDERS' EQUITY AL LIABILITIES AND STOCKHOLDERS' EQ CONTINGENT A antees Issued netal Standby Letters of Credit rmance Standby Letters of Credit rmance Standby Letters of Credit Recreated Guarantees mitments Foreign Exchange Contracts rities Held Under Custodianship by Bank Department Accounts Trust and Other Fiduciary Accounts Agency Accounts Advisory/Consultancy atives rs ADDITIONAL INF \$ of Bank's Financial Allied Subsidiaries rance Companies) 1 RCB6 2 RCB6 3 RCB6 4 RCB6 6 RCB6 7 RCB6 8 RCB6 8 RCB6 8 RCB6	Proper ORMATION (excluding Subsidiary C Savings Bank, Inc C Capital Corporation C Forex Brokers Corp C Leasing & Finance Corp thants Savings & Loan Association Inc C TeleMoney Europe C International Finance Ltd. C North America, Inc	325200000000000000000000000000000000000	3 4 5 6 7 8	30,334,617.38 60,613,669,612.62 505,325,744,274.39 4,846,749,244.62 0.00 6,599,413,021.66 3,254,909,831.76 435,206,353.97 26,502,818,659.01 8,736,241,935.90 0.00 89,295,383,022.67 75,668,173,198.18 13,627,209,824.49 0.00 72,552,696,375.65 2,785,143,299.64	29,723,630.3 69,863,080,881.0 600,320,908,845.0 4,746,143,929.6 0.0 6,269,688,782.8 3,420,976,721.6 637,216,213.8 23,773,611,226.9 9,189,364,612.9 0.0 89,167,664,293.6 76,342,942,821.7 13,824,711,471.9 70,468,669,333.8 3,043,112,910.4
Other Control of Contr	ned Earnings ned Capital rity Interest in Subsidiaries AL STOCKHOLDERS' EQUITY AL LIABILITIES AND STOCKHOLDERS' EQ CONTINGENT A antees Issued netal Standby Letters of Credit rmance Standby Letters of Credit rmance Standby Letters of Credit Rereial Le	Proper ORMATION (excluding Subsidiary C Savings Bank, Inc C Capital Corporation C Forex Brokers Corp C Leasing & Finance Corp thants Savings & Loan Association Inc C TeleMoney Europe C International Finance Ltd. C North America, Inc	325200000000000000000000000000000000000	3 4 5 6 7 8	30,334,617.38 60,513,669,612.62 506,325,744,274.39 4,846,749,244.62 0,000 6,599,413,021.66 3,254,909,831.76 435,206,353.97 26,502,818,659.01 8,735,241,935.90 0,00 89,295,383,022.67 75,668,173,198.18 13,627,209,824.49 0,00 72,552,696,375.55 2,785,143,299.64 215,007,561,744.78	29,723,630.3 59,863,080,881.0 600,320,908,845.0 4,746,143,929.5 0.0 6,269,688,782.8 3,420,976,721.6 637,216,213.8 23,773,611,226.9 9,189,364,612.9 0.00 89,167,654,293.6 76,342,942,821.7 13,824,711,471.9 0.00 70,458,669,333.8 3,043,112,910.4 210,696,327,925.8
Other Control of Contr	ned Earnings ned Capital rity Interest in Subsidiaries AL STOCKHOLDERS' EQUITY AL LIABILITIES AND STOCKHOLDERS' EQ CONTINGENT A antees Issued netal Standby Letters of Credit remance Standby Letters of Credit remance Standby Letters of Credit Reference Standby Letters of Credit Re	Proper ORMATION (excluding Subsidiary C Savings Bank, Inc C Capital Corporation C Forex Brokers Corp C Leasing & Finance Corp thants Savings & Loan Association Inc C TeleMoney Europe C International Finance Ltd. C North America, Inc	325200000000000000000000000000000000000	3 4 5 6 7 8	30,334,617.38 60,513,669,612.62 506,325,744,274.39 4,846,749,244.62 0,00 6,599,413,021.66 3,254,909,831.76 435,206,353.97 26,502,818,659.01 8,735,241,935.90 0,00 89,295,383,022.67 75,668,173,198.18 13,627,209,824.49 0,00 72,552,696,375.55 2,785,143,299,64 215,007,561,744.78	4,746,143,929.56 0.00 6,259,688,782.81 3,420,976,721.61 637,216,213.81 23,773,611,226.91 9,189,364,612.91 0.00 89,167,654,293.61 76,342,942,821.71 13,824,711,471.91 0.00 70,468,669,333.81 3,043,112,910.44
Other Control of Contr	ned Earnings ned Capital rity Interest in Subsidiaries AL STOCKHOLDERS' EQUITY AL LIABILITIES AND STOCKHOLDERS' EQ CONTINGENT A antees issued notal Standby Letters of Credit remance Standby Letters of Credit errial Letters of Credit b Related Guarantees mitments Foreign Exchange Contracts rities Held Under Custodianship by Bank Department Accounts Trust and Other Fiduciary Accounts Agency Accounts Advisory/Consultancy atives IS AC CONTINGENT ACCOUNTS ADDITIONAL INF t of Bank's Financial Allied Subsidiaries rance Companies) 1 RCB 2 RCB 3 RCB 4 RCB 5 Merc 6 RCB 7 RCB 8 RCB 9 10 bital Adequacy Ratio (CAR) on Consolidated Ba 1. Total CAR (%) 5 Tier 1 Ratio (%) 1 Common Equity Tier 1 Ratio (%) 1/	Proper ORMATION (excluding Subsidiary C Savings Bank, Inc C Capital Corporation C Forex Brokers Corp C Leasing & Finance Corp thants Savings & Loan Association Inc C TeleMoney Europe C International Finance Ltd. C North America, Inc	325200000000000000000000000000000000000	3 4 5 6 7 8	30,334,617.38 60,513,669,612.62 506,325,744,274.39 4,846,749,244.62 0,000 6,599,413,021.66 3,254,909,831.76 435,206,353.97 26,502,818,659.01 8,735,241,935.90 0,00 89,295,383,022.67 75,668,173,198.18 13,627,209,824.49 0,00 72,552,696,375.55 2,785,143,299.64 215,007,561,744.78	29,723,630.3: 69,863,080,881.01 600,320,908,845.01 4,746,143,929.51 0.00 6,269,688,782.81 3,420,976,721.61 637,216,213.8: 23,773,611,226.9* 9,189,364,612.9* 0.00 89,167,654,2942,821.7* 13,824,711,471.9* 10,00 70,458,669,333.8* 3,043,112,910.4* 210,696,327,925.8*

Balance Sheet (Head Office and Branches)

RIZAL COMMERCIAL BANKING CORP (Name of Bank) 000420 (Bank Code)

9/30/2016 (MM/DD/YYYY)

		Account Code	Amount	
	ASSETS		Current Quarter	Previous Quarter
	and Cash Items rom Bangko Sentral ng Pilipinas	1080000000000000000	9,237,368,783.01 57,761,176,845.31	10,413,807,432.32 57,788,198,412.18
Due f	rom Other Banks	105200000000000000	32,138,452,315.99	20,135,422,976.69
	cial Assets at Fair Value through Profit or Loss able-for-Sale Financial Assets-Net	11200000000000000000000000000000000000	16,014,487,471.58 2,350,802,528.82	13,853,082,509.93 2,346,320,780.84
Held-	to-Maturity (HTM) Financial Assets-Net	195250000000000000	40,113,214,917.25	47,204,386,992.31
	oted Debt Securities Classified as Loans-Net ments in Non-Marketable Equity Security-Net	1953000000000000000 1953500000000000000	1,520,350,484.32 0.00	1,529,377,277.35 0.00
	s and Receivables-Net	195400000000000000		226,228,530,285.51
	ans to Bangko Sentral ng Pilipinas	1400500000000000000 1954010000000000000	0.00	0.00
	erbank Loans Receivable ans and Receivables - Others	1401505000000000000	1,440,694,350.00 211,785,619,782.48	8,838,464,503.60 206,063,179,994.91
Lo	ans and Receivables Arising from RA/CA/PR/SLB	195402000000000000	9,809,513,190.00	13,312,274,597.00
	neral Loan Loss Provision Financial Assets	1751500000000000000 14800000000000000000	1,963,511,416.18 2,465,772,606.19	1,985,388,810.00 2,707,049,739.93
	y Investment in Subsidiaries, Associates and Joint Ventures-Net	195452500000000000	16,287,575,361.60	15,924,203,732.30
	Premises, Furniture, Fixture and Equipment-Net	1955005000000000000	7,355,788,930.32	7,318,042,487.50
	and Other Properties Acquired-Net Current Assets Held for Sale	1501500000000000000	620,227,105.09 336,687,058.92	620,316,381.14 336,687,058.92
	Assets-Net	1520000000000000000	7,761,281,490.00	6,135,986,543.27
	ue from Head Office/Branches/Agencies, if any (Philippine branch of a foreign bank) L ASSETS	1552500000000000000	0.00 415,035,501,804.70	0.00 412,541,412,610.19
1.00			***************************************	312,047,312,010.10
	LIABILITIES			
Finar	cial Liabilities at Fair Value through Profit or Loss	208000000000000000	791,468,818.87	642,789,391.59
Depo	sit Liabilities	2150000000000000000	253,373,617,965.84	242,679,575,136.47
	o Other Banks Payable	22005000000000000000000000000000000000	1,451,722.40 36,288,210,609.75	1,451,722.40 46,393,629,394.04
a)	BSP (Rediscounting and Other Advances)	220100001500000000	0.00	0.00
	Interbank Loans Payable	220100002000000000 220100002500000000	29,593,957,901.98	39,897,930,929.46
	Other Deposit Substitute Others	220100002500000000	6,694,252,707.77 0.00	6,495,698,464.58 0.00
Bond	s Payable-Net	2952015000000000000	40,570,655,194.22	39,362,445,045.46
	ured Subordinated Debt-Net emable Preferred Shares	295202000000000000 2202500000000000000	9,947,696,403.96 100,000.00	9,943,721,099.21 100,000.00
Spec	al Time Deposit	220300000000000000	0.00	0.00
	o Bangko Sentral ng Pilipinas Financial Liabilities	2303500000000000000 2400500000000000000	19,430,418.54 3,156,340,478.80	9,154,306.61 3,073,086,344.71
	Liabilities	24010000000000000000		10,595,205,962.55
	ue to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	230850000000000000	0.00	0.00
IOIA	L LIABILITIES	20000000000000000000	354,537,763,754.54	352,701,158,403.04
	Stockholders' Equity			
Capit	al Stock	3350500000000000000	36,637,597,418.23	36,637,597,418.23
	Capital Accounts	3351000000000000000	2,882,191,843.06	2,037,696,737.11
	ned Earnings ned Capital	315000000000000000000000000000000000000	20,977,948,788.87 0.00	21,164,960,051.81 0.00
	L STOCKHOLDERS' EQUITY	300000000000000000	60,497,738,050.16	59,840,254,207.15
TOTA	L LIABILITIES AND STOCKHOLDERS' EQUITY	9050000000000000000	415,035,501,804.70	412,541,412,610.19
	CONTINGENT ACCOUNTS			İ
Guar	antees issued	4050000000000000000	4,846,749,244.62	4,746,143,929.58
-	cial Standby Letters of Credit	41005000000000000000	0.00	0.00
	rmance Standby Letters of Credit	4101000000000000000	-,,,	6,216,762,694.35
	nercial Letters of Credit Related Guarantees	415000000000000000000000000000000000000	3,758,974,586.68 435,206,353.97	3,420,976,721.68 637,216,213.83
Comr	nitments	4250000000000000000	26,502,818,659.01	23,773,511,226.97
	Foreign Exchange Contracts rities Held Under Custodianship by Bank Proper	43000000000000000000000000000000000000	8,531,473,840.93 0.00	9,014,997,212.93 0.00
	Department Accounts	4952500000000000000	65,886,102,172.63	66,545,109,821.28
	Trust and Other Fiduciary Accounts	4952505000000000000	52,258,892,348.14	52,720,398,349.37
	Agency Accounts Advisory/Consultancy	4952510000000000000 4952515000000000000	13,627,209,824.49 0.00	13,824,711,471.91
Deriv	atives	4350000000000000000	72,552,696,375.55	70,458,669,333.87
Other	S L CONTINGENT ACCOUNTS	44000000000000000000	2,686,482,345.59 191,260,352,136.39	2,937,353,245.33 187,750,740,399.82
1.5,5			10.,200,002,100.00	
	ADDITIONAL INFORMATION			1
	Total Loan Portfolio (TLP)	499020000000000000	224,390,830,791.54	229,548,807,713.73
	fic allowance for credit losses on the TLP	499300000000000000	1,355,003,469.06	1,334,888,618.22
	erforming Loans (NPLs) Gross NPLs	499100500000000000	1,939,990,833.94	1,916,664,973.55
b.	Ratio of gross NPLs to gross TLP (%)	499150500000000000	0.86	0.83
	Net NPLs Ratio of Net NPLs to gross TLP (%)	4991010000000000000 4991510000000000000	584,987,364.88 0.26	581,776,355.33 0.25
Class	fied Loans & Other Risk Assets, gross of allowance for credit losses	499200000000000000	7,321,622,960.92	7,258,404,080.76
	I Loans and receivables, gross allowance for credit losses of DOSRI loans and receivables, gross of allowance for credit losses, to gross TLP (%)	4994000000000000000 4994800000000000000	686,309,685.50	913,679,616.55 0.40
	Non-performing DOSRI Loans and receivables	4995000000000000000	0.31 398,791.03	1,118,217.86
Ratio	of Gross non-performing DOSRI Loans and receivables to TLP (%)	499550000000000000	0.00	0.00
Perce	nt Compliance with Magna Carta (%) . 8% for Micro and Small Enterprises	4990505000000000000	1,37	1.29
	. 2% for Medium Enterprises	4990510000000000000	3.91	3.91
Retur	n on Equity (ROE) (%)	4993500000000000000	7.62	8.31
	al Adequacy Ratio (CAR) on Solo Basis, as prescribed under existing regulations		<u> </u>	
а	. Total CAR (%)	499650500500000000 499650501000000000	17.31	17.08
-	. Tier 1 Ratio (%) . Common Tier 1 Ratio (%) ^{1/}	499650501000000000	13.27 13.27	13.12 13.12
	red Charges not yet Written Down	4997000000000000000	0.00	0.00
Unbo	bked Allowance for Probable Losses on Financial Instruments Received	4997500000000000000	0.00	0.00
	1/ Common Equity Tier 1 is only applicable to all Universal and Commercial Banks and their subsidiary ba	HIRS		