



26 October, 2016

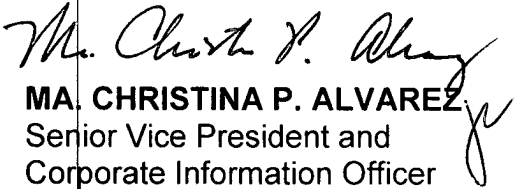
MR. JOSE VALERIANO B. ZUÑO, III
OIC - Head, Disclosure Department
THE PHILIPPINE STOCK EXCHANGE, INC.
3/F Philippine Stock Exchange Plaza
Ayala Triangle, Ayala Avenue
Makati City

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. 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

000420

(Name of Bank)

(Bank Code)

As of

9/30/2016

(MM/DD/YYYY)

ASSETS	Account Code	Amount	
		Current Quarter	Previous Quarter
Cash and Cash Items	10800000000000000	12,860,316,038.80	13,888,286,342.07
Due from Bangko Sentral ng Pilipinas	10516000000000000	65,580,295,926.61	65,109,934,193.19
Due from Other Banks	10520000000000000	32,621,866,211.47	21,143,506,996.65
Financial Assets at Fair Value through Profit or Loss	11200000000000000	17,284,641,898.67	14,764,669,881.64
Available-for-Sale Financial Assets-Net	19520000000000000	4,327,077,366.87	4,383,976,243.89
Held-to-Maturity (HTM) Financial Assets-Net	19526000000000000	47,374,726,068.64	64,198,218,452.18
Unquoted Debt Securities Classified as Loans-Net	19530000000000000	1,620,360,484.32	1,629,377,277.35
Investments in Non-Marketable Equity Security-Net	19536000000000000	0.00	0.00
Loans and Receivables-Net	19540000000000000	294,346,786,148.63	297,120,438,188.47
Loans to Bangko Sentral ng Pilipinas	14005000000000000	0.00	0.00
Interbank Loans Receivable	19540100000000000	1,440,694,360.00	8,838,464,603.60
Loans and Receivables - Others	14016000000000000	286,471,670,363.67	277,339,128,368.98
Loans and Receivables Arising from Repo, CA/Participation with Recourse, and SLB Transactions	19540200000000000	9,940,960,666.00	13,446,945,281.00
General Loan Loss Provision	17616000000000000	2,506,639,231.14	2,504,099,965.11
Other Financial Assets	14800000000000000	4,249,404,892.19	4,469,124,314.61
Equity Investment in Subsidiaries, Associates and Joint Ventures-Net	19546260000000000	1,101,611,403.23	1,169,061,047.77
Bank Premises, Furniture, Fixture and Equipment-Net	19560060000000000	10,228,392,630.31	10,249,222,020.68
Real and Other Properties Acquired-Net	19560100000000000	3,099,893,703.67	3,197,699,461.93
Non-Current Assets Held for Sale	15016000000000000	621,432,882.47	641,061,643.72
Other Assets-Net	16200000000000000	10,209,058,629.71	8,566,342,891.20
Net Due from Head Office/Branches/Agencies, if any (Philippine branch of a foreign bank)	16626000000000000	0.00	0.00
TOTAL ASSETS	10000000000000000	606,325,744,274.39	600,320,908,846.06
LIABILITIES			
Financial Liabilities at Fair Value through Profit or Loss	20800000000000000	791,468,818.87	642,789,391.69
Deposit Liabilities	21600000000000000	333,132,280,941.01	320,022,768,004.97
Due to Other Banks	22005000000000000	1,451,722.40	1,451,722.40
Bills Payable	22010000000000000	42,208,373,791.76	62,314,986,763.73
a) BSP (Rediscounting and Other Advances)	22010000150000000	0.00	362,678,262.69
b) Interbank Loans Payable	22010000200000000	31,607,906,626.64	42,169,704,716.66
c) Other Deposit Substitute	22010000260000000	10,615,063,727.08	9,713,642,654.13
d) Others	22010000300000000	86,413,438.13	69,060,120.26
Bonds Payable-Net	29520160000000000	40,670,666,194.22	39,362,446,046.46
Unsecured Subordinated Debt-Net	29520200000000000	9,947,696,403.96	9,943,721,099.21
Redeemable Preferred Shares	22026000000000000	100,000.00	100,000.00
Special Time Deposit	22030000000000000	0.00	0.00
Due to Bangko Sentral ng Pilipinas	23036000000000000	19,430,418.64	9,164,306.61
Other Financial Liabilities	24005000000000000	3,886,192,489.48	3,912,126,249.68
Other Liabilities	24010000000000000	14,264,424,881.64	14,268,296,390.60
Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	23086000000000000	0.00	0.00
TOTAL LIABILITIES	20000000000000000	444,812,074,661.77	440,467,827,964.06
Stockholders' Equity			
Capital Stock	33606000000000000	36,637,697,418.23	36,637,697,418.23
Other Capital Accounts	33610000000000000	2,867,788,788.14	2,020,799,780.69
Retained Earnings	31600000000000000	20,977,948,788.87	21,164,960,061.81
Assigned Capital	32620000000000000	0.00	0.00
Minority Interest in Subsidiaries	32616000000000000	30,334,617.38	29,723,630.37
TOTAL STOCKHOLDERS' EQUITY	30000000000000000	60,613,669,612.62	59,863,080,881.00
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	90000000000000000	606,325,744,274.39	600,320,908,846.06
CONTINGENT ACCOUNTS			
Guarantees Issued	40600000000000000	4,846,749,244.62	4,746,143,929.68
Financial Standby Letters of Credit	41006000000000000	0.00	0.00
Performance Standby Letters of Credit	41010000000000000	6,599,413,021.66	6,269,688,782.86
Commercial Letters of Credit	41500000000000000	3,254,909,831.76	3,420,976,721.68
Trade Related Guarantees	42000000000000000	435,206,363.97	637,216,213.83
Commitments	42600000000000000	26,502,818,659.01	23,773,611,226.97
Spot Foreign Exchange Contracts	43000000000000000	8,735,241,936.90	9,189,364,612.93
Securities Held Under Custodianship by Bank Proper	49622000000000000	0.00	0.00
Trust Department Accounts	49626000000000000	89,296,383,022.67	89,167,664,293.62
a) Trust and Other Fiduciary Accounts	49626060000000000	76,668,173,198.18	76,342,942,821.71
b) Agency Accounts	49626100000000000	13,627,209,824.49	13,824,711,471.91
c) Advisory/Consultancy	49626150000000000	0.00	0.00
Derivatives	43600000000000000	72,562,696,376.66	70,468,669,333.87
Others	44000000000000000	2,785,143,299.64	3,043,112,910.49
TOTAL CONTINGENT ACCOUNTS	40000000000000000	215,007,661,744.78	210,696,327,926.82
ADDITIONAL INFORMATION			
1. List of Bank's Financial Allied Subsidiaries (excluding Subsidiary Insurance Companies)	49960000000000000		
1 RCBC Savings Bank, Inc		1	
2 RCBC Capital Corporation		2	
3 RCBC Forex Brokers Corp		3	
4 RCBC Leasing & Finance Corp		4	
5 Merchants Savings & Loan Association Inc		5	
6 RCBC TeleMoney Europe		6	
7 RCBC International Finance Ltd.		7	
8 RCBC North America, Inc		8	
9		9	
10		10	
3. Capital Adequacy Ratio (CAR) on Consolidated Basis, as prescribed under existing regulations			
a. Total CAR (%)	49966100060000000	16.98	16.78
b. Tier 1 Ratio (%)	49966100100000000	13.64	13.48
c. Common Equity Tier 1 Ratio (%) ^{1/}	49966100150000000	13.64	13.48

1/ Common Equity Tier 1 is only applicable to all Universal and Commercial Banks and their subsidiary banks

Balance Sheet
(Head Office and Branches)

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

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

ASSETS	Account Code	Amount	
		Current Quarter	Previous Quarter
Cash and Cash Items	108000000000000000	9,237,368,783.01	10,413,807,432.32
Due from Bangko Sentral ng Pilipinas	105150000000000000	57,761,176,845.31	57,788,198,412.18
Due from Other Banks	105200000000000000	32,138,452,315.99	20,135,422,976.69
Financial Assets at Fair Value through Profit or Loss	112000000000000000	16,014,487,471.58	13,853,082,509.93
Available-for-Sale Financial Assets-Net	195200000000000000	2,350,802,528.82	2,346,320,780.84
Held-to-Maturity (HTM) Financial Assets-Net	195250000000000000	40,113,214,917.25	47,204,386,992.31
Unquoted Debt Securities Classified as Loans-Net	195300000000000000	1,520,350,484.32	1,529,377,277.35
Investments in Non-Marketable Equity Security-Net	195350000000000000	0.00	0.00
Loans and Receivables-Net	195400000000000000	221,072,315,906.30	226,228,530,285.51
Loans to Bangko Sentral ng Pilipinas	140050000000000000	0.00	0.00
Interbank Loans Receivable	195401000000000000	1,440,694,350.00	8,838,464,503.60
Loans and Receivables - Others	140150000000000000	211,785,619,782.48	206,063,179,994.91
Loans and Receivables Arising from RA/CA/PR/SLB	195402000000000000	9,809,513,190.00	13,312,274,597.00
General Loan Loss Provision	175150000000000000	1,963,511,416.18	1,985,388,810.00
Other Financial Assets	148000000000000000	2,465,772,606.19	2,707,049,739.93
Equity Investment in Subsidiaries, Associates and Joint Ventures-Net	195452500000000000	16,287,575,361.60	15,924,203,732.30
Bank Premises, Furniture, Fixture and Equipment-Net	195500500000000000	7,355,788,930.32	7,318,042,487.50
Real and Other Properties Acquired-Net	195501000000000000	620,227,105.09	620,316,381.14
Non-Current Assets Held for Sale	150150000000000000	336,687,058.92	336,687,058.92
Other Assets-Net	152000000000000000	7,761,281,490.00	6,135,986,543.27
Net Due from Head Office/Branches/Agencies, if any (Philippine branch of a foreign bank)	155250000000000000	0.00	0.00
TOTAL ASSETS	100000000000000000	415,035,501,804.70	412,541,412,610.19
LIABILITIES			
Financial Liabilities at Fair Value through Profit or Loss	208000000000000000	791,468,818.87	642,789,391.59
Deposit Liabilities	215000000000000000	253,373,617,965.84	242,679,575,136.47
Due to Other Banks	220050000000000000	1,451,722.40	1,451,722.40
Bills Payable	220100000000000000	36,288,210,609.75	46,393,629,394.04
a) BSP (Rediscounting and Other Advances)	220100001500000000	0.00	0.00
b) Interbank Loans Payable	220100002000000000	29,593,957,901.98	39,897,930,929.46
c) Other Deposit Substitute	220100002500000000	6,694,252,707.77	6,495,698,464.58
d) Others	220100003000000000	0.00	0.00
Bonds Payable-Net	295201500000000000	40,570,655,194.22	39,362,445,045.46
Unsecured Subordinated Debt-Net	295202000000000000	9,947,696,403.96	9,943,721,099.21
Redeemable Preferred Shares	220250000000000000	100,000.00	100,000.00
Special Time Deposit	220300000000000000	0.00	0.00
Due to Bangko Sentral ng Pilipinas	230350000000000000	19,430,418.54	9,154,306.61
Other Financial Liabilities	240050000000000000	3,156,340,478.80	3,073,086,344.71
Other Liabilities	240100000000000000	10,388,792,142.16	10,595,205,962.55
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	230850000000000000	0.00	0.00
TOTAL LIABILITIES	200000000000000000	354,537,763,754.54	352,701,158,403.04
Stockholders' Equity			
Capital Stock	335050000000000000	36,637,597,418.23	36,637,597,418.23
Other Capital Accounts	335100000000000000	2,882,191,843.06	2,037,696,737.11
Retained Earnings	315000000000000000	20,977,948,788.87	21,164,960,051.81
Assigned Capital	325200000000000000	0.00	0.00
TOTAL STOCKHOLDERS' EQUITY	300000000000000000	60,497,738,050.16	59,840,254,207.15
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	905000000000000000	415,035,501,804.70	412,541,412,610.19
CONTINGENT ACCOUNTS			
Guarantees Issued	405000000000000000	4,846,749,244.62	4,746,143,929.58
Financial Standby Letters of Credit	410050000000000000	0.00	0.00
Performance Standby Letters of Credit	410100000000000000	6,059,848,557.41	6,216,762,694.35
Commercial Letters of Credit	415000000000000000	3,758,974,586.68	3,420,976,721.68
Trade Related Guarantees	420000000000000000	435,206,353.97	637,216,213.83
Commitments	425000000000000000	26,502,818,659.01	23,773,511,226.97
Spot Foreign Exchange Contracts	430000000000000000	8,531,473,840.93	9,014,997,212.93
Securities Held Under Custodianship by Bank Proper	495220000000000000	0.00	0.00
Trust Department Accounts	495250000000000000	65,886,102,172.63	66,545,109,821.28
a) Trust and Other Fiduciary Accounts	495250500000000000	52,258,892,348.14	52,720,398,349.37
b) Agency Accounts	495251000000000000	13,627,209,824.49	13,824,711,471.91
c) Advisory/Consultancy	495251500000000000	0.00	0.00
Derivatives	435000000000000000	72,552,696,375.55	70,458,669,333.87
Others	440000000000000000	2,686,482,345.59	2,937,353,245.33
TOTAL CONTINGENT ACCOUNTS	400000000000000000	191,260,352,136.39	187,750,740,399.82
ADDITIONAL INFORMATION			
Gross Total Loan Portfolio (TLP)	499020000000000000	224,390,830,791.54	229,548,807,713.73
Specific allowance for credit losses on the TLP	499300000000000000	1,355,003,469.06	1,334,888,618.22
Non-Performing Loans (NPLs)			
a. 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
c. Net NPLs	499101000000000000	584,987,364.88	581,776,355.33
d. Ratio of Net NPLs to gross TLP (%)	499151000000000000	0.26	0.25
Classified Loans & Other Risk Assets, gross of allowance for credit losses	499200000000000000	7,321,622,960.92	7,258,404,080.76
DOSRI Loans and receivables, gross allowance for credit losses	499400000000000000	686,309,685.50	913,679,616.55
Ratio of DOSRI loans and receivables, gross of allowance for credit losses, to gross TLP (%)	499480000000000000	0.31	0.40
Gross Non-performing DOSRI Loans and receivables	499500000000000000	398,791.03	1,118,217.86
Ratio of Gross non-performing DOSRI Loans and receivables to TLP (%)	499550000000000000	0.00	0.00
Percent Compliance with Magna Carta (%)			
a. 8% for Micro and Small Enterprises	499050500000000000	1.37	1.29
b. 2% for Medium Enterprises	499051000000000000	3.91	3.91
Return on Equity (ROE) (%)	499350000000000000	7.62	8.31
Capital Adequacy Ratio (CAR) on Solo Basis, as prescribed under existing regulations			
a. Total CAR (%)	499650500000000000	17.31	17.08
b. Tier 1 Ratio (%)	499650501000000000	13.27	13.12
c. Common Tier 1 Ratio (%) ^{1/}	499650501500000000	13.27	13.12
Deferred Charges not yet Written Down	499700000000000000	0.00	0.00
Unbooked Allowance for Probable Losses on Financial Instruments Received	499750000000000000	0.00	0.00

^{1/} Common Equity Tier 1 is only applicable to all Universal and Commercial Banks and their subsidiary banks