Universal Commercial Bank ✓ With Subsidiary
 ◯ W/o Subsidiary

BALANCE SHEET Head Office and Branches - Solo Basis

000420

RIZAL COMMERCIAL BANKING CORPORATION

Due from Bangios Sentral ng Pilipinos 1951500000000000 112,722,715,5700 99,729,505,842.20 Due from Other Campre Hangian Sentral ng Pilipinos 195220000000000 9,525,269,367.00 12,915,596,227.63 Finanal Aloxes I fair Value Through Other Comprehenvie Incoms to Bangia Sentral ng Pilipinos 1952100000000000 255,667,553 12,02,677,858,465.62 Date Securities a Amoritaed Cast - Net 19521000000000000 255,667,55.000 16,502,820,000.01 Lans no Bangia Sentral ng Pilipinos 1401500000000000 70,610,102,666.64 70,71,87,425.18 Lans no Receivables - Others 1401500000000000 72,87,77,354,827.01,513 30,000,000,000 Lans and Receivables - Others 1959500000000000 71,73,71,757,842.18 6,773,109,743.50 Lans and Receivables - Others 1959500000000000 71,73,73,742.54 10,119,833,070.85 Tacil Lane Particla (LiP) - Gross 499920000000000 71,73,73,743,18 6,773,109,743.70 Balaw Other Formetis Accurred Net Cast 1959500000000000 71,43,23,28.77 10,73,109,743.70 Bala Other Formetis Accurred Set Mark 195500000000000 74,43,23,85.78 6,773,109,743.70 Bala Other Formetis Accurred Set Mark	Name of Bank		Bank Code	
Acss tr ss Account cost Image: Cost and Cash Item's Image: Cost and Cash Item's Image: Cost and Cash Item's Cash and Cash Item's 108500000000000 12, 247, 346, 365, 73 14, 338, 945, 968, 30 Due from Other Central Banks and Banks - Net 1052000000000 14, 423, 982, 286, 987, 90 121, 215, 596, 226, 91 121, 215, 596, 226, 91 121, 215, 596, 226, 91 121, 215, 596, 226, 91 121, 215, 596, 226, 91 121, 215, 596, 226, 91 121, 215, 596, 226, 91 121, 215, 596, 226, 91 121, 215, 596, 226, 91 121, 215, 596, 226, 91 122, 557, 73, 74, 51, 84 Deht Senutrisa At Amontized Cost - Net 139, 20000000000 72, 564, 73, 500, 00 155, 92, 200, 00 155, 92, 200, 00 155, 92, 200, 00 155, 92, 200, 00 155, 92, 200, 00 155, 92, 200, 00 155, 92, 200, 00 155, 92, 200, 00 155, 92, 200, 00 155, 92, 200, 00 155, 92, 200, 00 155, 92, 200, 00 155, 92, 200, 00 155, 92, 200, 00 155, 92, 200, 00 155, 92, 200, 00 155, 92, 200, 00 155, 92, 200, 00, 255, 93, 70, 85, 10, 200, 93, 92, 93, 93, 10, 134, 94, 94 156, 90, 90, 90, 10, 90, 90, 90, 90, 90, 90, 90, 90, 90, 9	As of			
Current Quarter Current Quarter Previous Quarter Cue form Other Control Banks and Banks - Net 108500000000000 112,722,715,5706 9,795,658,804.20 Due form Other Control Banks and Banks - Net 105220000000000 15,752,783,708 12,915,582,784 Financial Assets at Fair Value through Pofitor tocs (PVPL) / 13000000000000 15,525,593,507 12,915,598,527.61 Financial Assets at Fair Value through Pofitor tocs (PVPL) / 1300000000000 15,962,6470,068 5,777,774,743.13 Loans to Bangto Sentral ng Pilipinas 14005000000000 724,617,784,742,781.51 000,000,0000 Instan and Receivables - Other Sentries at Avianter Group Cherks 149920000000000 724,617,784,742,742.64 10,019,003,070,080 Total Laan Portfolio (TLP) - Gross 499200000000000 713,617,424,94 10,019,03,370,845 Allowance for Credit Losses 2/ 499300000000000 713,617,443,23,707.27 10,01,83,23,844,74 Allowance for Credit Losses 2/ 4993000000000000 713,617,843,23,707.27 10,01,83,75,844,446 Gall Laan Portfolio (TLP) - Gross 19,545000000000000 71,34,714,71,91,91,743,70 10,93,72,844,64 Gall Laan Portfolio (TLP) - Gross 19,5450,0000		Amount		ount
Due from Bargies Sertral ng Pilipinas 195500000000000 112,722,715,700 99,729,595,804.20 Der form Other Contral Barks and Barks Nett 1052200000000000 9,523,299,367.08 12,515,596,227.61 Smantal Astest at Fair Value Through Portler Congrehensive Anome (VACI) Net 13500000000000 9,523,299,367.08 12,515,596,227.61 Smantal Astest at Fair Value Through Other Comgrehensive Anome (VACI) Net 1952400000000000 255,607,54.00 16,502,820.0000 Debt Securities at Amoritized Cost - Net 1952400000000000 22,56,735,800.00 16,502,820.00000 Datas nat Receivables 1401500000000000 72,451,812,332.707.27 30,000,0000.00 Stata Cost Cost Cost Cost - Net 1955000000000000 71,23,512,32.807.20 150,138,32,708.85 Allowance for Credit Losse 2/2 4995200000000000 71,23,512,32.707.27 150,138,32,708.85 53,000,139.73 Stata Aster Tofter Losse 2/2 495500000000000 71,23,412,412.44 6,773,109,743.70 Stata Aster Tofter Losse 2/2 195500000000000 74,645,133,937.73 74,746,810.91.01 Done Arcent Losse 2/2 195500000000000 74,945,133,937.73 75,564,78 Stata Aster Tofter Complex Aster Astet	ASSETS	Account Code	Current Quarter	Previous Quarter
Due from Other Central Banks and Banks - Net 1952000000000000 14,422,922868 8424267.13542 Financial Assets at Fair Value Hrough Portor Loss (VPU) 133000000000000 9,525,269,367.09 122,915596,227.61 Financial Assets at Fair Value Hrough Portor Loss (VPU) 1952100000000000 156,004,082,76.53 126,267,858,463.25 Loss Scortifes at Amortized Cost - Net 1952100000000000 23,566,735,000 155,502,870,000 Loss and Receivable 140100000000000 74,416,610,268.66 671,355,272,015,51 Loss and Receivable - Others 140500000000000 712,732,8412,842,84 16,018,932,078,844.66 Johumane Gric Credit Losses 2/ 4992000000000000 713,741,932,326.72 713,832,83,844.66 Johumane Gric Credit Losses 2/ 499200000000000 713,741,933,326.72 71,389,738,743.70 Baik Premises, Furniture, Future and Equipment - Net 195400000000000 713,741,933,46 652,007,990,55 Sales Contract Receivables - Net 195500000000000 713,440,933,64 652,0358,84,19 Net Losses 1/ 195400000000000 713,441,933,64 652,0358,84,19 Net Contract Receivables - Net 1955000000000000 713,440,873,048	Cash and Cash Items	1080000000000000000	22,947,864,685.77	14,538,984,596.03
Financial Assets at Fair Value through Profile or Loss (PPU 1/ Financial Assets at Fair Value Through Other Comprehensive Instruction (VoC)- Net Instruction (Section (Se	Due from Bangko Sentral ng Pilipinas		112,762,715,570.06	96,795,965,804.20
Financial Assets at Fair Value Through Other Comprehensive Insone (FVOC)-Net 1552100000000000 158,004,078,276.53 126,267,858,463.62 Debt Securities at Amortized Cost - Net 19524100000000000 22,566,755,0000 155,028,00000 Loans to Bargio Sentral reg Priphas 140050000000000 72,456,735,0000 155,028,00000 Loans and Receivable - Others 14015030000000000 74,410,610,269,66 67,135,272,015,51 Loans and Receivable - Others 1409200000000000 713,723,412,429,26 72,109,893,248,944,66 Stadiowane for Credit Losses // 4992000000000000 7,107,743,128 6,773,109,743,70 Bark Pentitises, Furniture, Fixture and Equipment - Net 195500000000000 7,060,226,502,97 7,239,756,617 Bark Pentitises, Aurature and Equipment - Net 195500000000000 1,422,408,518 195,723,019,743,70 Bark Pentitise Acquired Net 1955000000000000 1,422,408,518 195,723,813,810,91 Tota Lorss // Aurature, Fixture and Equipment - Net 195500000000000 1,422,408,529,80 3,515,481,2048 Bark Pentitise Acquires (Philippine 1555000000000000 1,422,003,242,508,86 195,723,716,718 Brancial Liabilities at Fair Value through Pro	Due from Other Central Banks and Banks - Net	105220000000000000	14,432,982,828.68	8,342,667,153.42
Income (FVDC) - Net 195/10000000000 126,00,027,753 126,05,03,027,753,735 Deb Scorrites at Amorited Cost - Net 195/2100000000000 32,566,735,000.00 16,502,830,000.00 Dams and Receivable 1401000000000000 704,410,610,266,66 671,356,272,015 S1 Lons and Receivable - Others 1402000000000000 704,410,610,266,66 671,356,272,015 S1 Lons and Receivable - Others 1402000000000000 736,977,345,286,46 717,859,986,354,700 Allowance for Credit Losse 2/ 4995200000000000 716,977,345,286,46 671,359,726,178 Allowance for Credit Losse 2/ 712,859,786,478 677,3169,743,70 712,859,726,178 Bank Premises, Furniture, Fisture and Equipment - Net 1954250000000000 6,722,777,643,18 6,773,169,743,70 Bank Premises, Varniture, Fisture and Equipment - Net 1954250000000000 7,442,046,85,306,83 1316,142,468 Direr Assets - Heid for Sale 105000000000000 3,423,406,853,068 136,122,40 Direr Assets - Heid for Sale 105000000000000 1,452,003,242,506,80 1,434,366,629,814.04 Direr Assets - Heid for Sale 105000000000000 1,452,003,242,506,80 1,442,482,4	Financial Assets at Fair Value through Profit or Loss (FVPL) 1/	1130000000000000000	9,525,269,367.09	12,915,596,227.61
Loans to Bangto Sentral ng Pilpinas 140050000000000 32,565,735,000 1550280000 Loans and Receivable 140150000000000 704,410,611.026.66 671,356,272,0115.51 Loans and Receivables Aring from RA/CA/PR/SL8 140200000000000 704,410,611.026.66 671,356,272,0115.51 Allowance for Credit Losses 2/ 49935000000000000 712,85,412,942.94 16,019,833,070.85 Allowance for Credit Losses 2/ 1954500000000000 719,74,133,73,72 701,839,528,984.66 Fouli Loin Portfolio Net 19540000000000 719,74,138 6,773,109,743.70 Bank Premises, Furniture, Fixture and Egupment - Net 195500000000000 7,060,226,502.97 7,239,775,661.78 Real and Other Propertics Acquired - Net 195500000000000 3,143,480,559.80 3,155,481,240 Non Current Asset NetI Or Sale 150500000000000 3,143,966,553.08.63 196,223,355,834.19 Not Due form thead Office/Franches/Agencies (Philippine 1552500000000000 1,452,03,242,506.80 1,443,488,629,381.03 Due to Chre Ranks 210000000000000 1,451,724.40 1,451,724.01 1,451,724.01 Sin Prayable Net 220050000000000000 1,427,273,85,848.46 <td></td> <td>1952100000000000000</td> <td>158,004,028,276.53</td> <td>126,267,858,463.62</td>		1952100000000000000	158,004,028,276.53	126,267,858,463.62
inetank Lons Receivable 14010000000000 32,566,735,000.00 16,502,830,000.00 Lons and Receivables - Others 14015030000000000 704,410,610,269,66 671,356,272,015.5 Lons and Receivables - Ariting from RA/CA/PR/SLB 1402000000000000 736,977,345,269,66 777,580,902,015.5 Lons and Receivables - Ariting from RA/CA/PR/SLB 499920000000000 712,341,242,424 16,019,833,070.85 Total Lons Portfolio - Net 1954000000000000 712,341,242,424 16,019,833,070.85 Total Lons Portfolio - Net 195452500000000000 708,401,382,858,446 652,007,590.55 Bank Premites, Furniture, Fixture and Equipment - Net 19550500000000000 7,434,975,801.78 42,465,153,901.78 Din Current Assets Helf Or Sale 1505000000000000 3,123,485,593.80 3,315,441,024.08 Other Assets - Net 15525000000000000 3,43,966,851.93.80 196,223,355,834.91 Non-Current Assets Helf Or Sale 15000000000000 3,43,967,610.35 6,217,871,037,72 Financial Liabilities at Fair Value through Profit or Loss (FVPL)37 20800000000000 1,452,003,242,506.81 94,920,370,660,399.17 Financial Liabilitities at Fair Value through Profit or Loss (FVPL)37	Debt Securities at Amortized Cost - Net	195241000000000000	259,606,544,706.95	256,777,757,425.18
Loans and Receivables - Others 1401503000000000 704.410.610.269.66 671.355.272.015.11 Loans and Receivables Arising From RA/CA/PR/SL8 140200000000000 736.577.345.266.66 721.755.000.000000000 Total Loan Profile (TUP) - Gross 499500000000000 736.577.345.266.66 721.755.00.983.070.85 Allowance for Credit Losses 2/ 499500000000000 736.577.345.266.66 721.755.01.983.070.85 Stal Loan Profile Tole Net 195400000000000 703.410.738.47 6.772.777.643.18 6.773.109.743.70 Bank Prombes, Funture, Inclure and Equipment - Net 1955010000000000 7.465.35.901.78 2.4466.81.012.01 Non- Current Assets Held for Sale 1501500000000000 3.134.60.559.80 31.51.548.024.08 Other Assets - Net 15525000000000000 3.430.695.70.86.30 166.223.355.841.09 Other Assets - Net 155250000000000000 1.4572.003.242.506.80 1.443.368.629.381.03 Differences/Agencies (Philippine bank) 155250000000000000 1.4572.03.242.504.80 1.443.286.629.381.03 Differences and Other Advances) 22005000000000000 1.427.73.755.868.69 99.03.70.666.039.17 Dineto Loaher Banks 2000000000000000 <td>Loans to Bangko Sentral ng Pilipinas</td> <td>140050000000000000</td> <td>-</td> <td>-</td>	Loans to Bangko Sentral ng Pilipinas	140050000000000000	-	-
Lans and Recivables Arising from RA/CA/PR/SLB 440200000000000	Interbank Loans Receivable	1401000000000000000	32,566,735,000.00	16,502,820,000.00
Total Lon Portfolio (TIP) - Gross 499020000000000 776.577.345,269.66 771.255,9102.015.51 Allowance for Credit Losses 2/ 49935000000000000 17.255,412,942.94 106.019.833,070.85 Equity Investment in Subsidiaries, Associates and Joint Ventures 19545200000000000 710,741,392.225,72 701.839,258,944.66 Bank Premises, Furniture, Insture and Equipment - Net 195501000000000 7,063,225,502.97 7.239,775,661.78 Bank Premises, Furniture, Future and Equipment - Net 1955010000000000 2,465,133,991.78 2,4466,810.912.01 Nor-Current Assets Held for Sale 1501500000000000 3,143,960,553.98.0 315,548,102.00 North Add Office/Franches/Agencies (Philippine branch of a foreign bank) 1552500000000000 1,452,003,242,506.80 1,434,366,529,810.33 Tinancial Liabilities 21000000000000000 1,423,736,848.69 999,037,0660.3991.17 Duo to ther Banks 21000000000000000 1,421,722.40 1,442,732,483,731.135.21 Sig (Rediscounting and Other Advances) 2201000000000000 1,427,273,658.44 942,733,765.71 Sig (Rediscounting and Other Advances) 2201000000000000 1,421,722.40 1,442,7324,683.73 Sig (Rediscounting	Loans and Receivables - Others	140150300000000000	704,410,610,269.66	671,356,272,015.51
Allowance for Credit Losses 2/ 4993500000000000000 16,0193310703 2 Total Loan Portfolio - Net 1954000000000000 719,741,932,266.72 701,839,258,944.66 Equity Investment in Subsidiaries, Associates and Joint Ventures Net 195432500000000000 6,722,777,643.18 6,773,109,743.70 Bank Premises, Furniture, Fixture and Equipment - Net 19550050000000000 7,060,226,502.97 7,233,775,561.78 Sels Contract Recivables - Net 195435000000000000 2,465,139.91.73 2,486,1912.01 Non-Current Assets Held for Sale 15015000000000000 2,465,139.91.73 2,486,459,341.91 Other Assets - Net 195250000000000000 2,465,153.06.63 196,223,355,841.91 Vent Due fom Head Office/Branches/Agencies (Philippine branch of a foreign bank) 100000000000000 1,452,003,242,506.80 1,434,368,629,381.00 Financial Liabilities at Fair Value through Profit or Loss (FVPL)3/ 20800000000000 1,451,722.40 1,451,722.40 SP (Rediscounting and Other Advances) 22010000000000000 1,451,731,564.44 14,422,532,648.33 Other Banx Davids 202010000000000000 1,451,931,566.44 1,422,532,648.33 Othet Gorowing, including Deposit Substitutes	Loans and Receivables Arising from RA/CA/PR/SLB	1402000000000000000	-	30,000,000,000.00
Total Lan Portfolio - Net 195400000000000 719,741,932,326.72 701,839,258,944.65 Roulty Investment in Subsidiaries, Associates and Joint Vienture, 19542550000000000 6,722,777,643.18 6,773,109,743,70 Bank Premises, Furniture, Fixture and Equipment - Net 195500500000000000 703,407,786.64 652,007,590.55 Sales Contract, Receivables - Net 195515000000000000 3,123,480,559.80 3,515,481,024.08 Non-Current Assets Held for Sale 15015000000000000 3,423,480,559.80 1,434,386,629,381.03 Other Assets - Net 1552500000000000 3,430,967,610.35 6,217,871,037,72 Pinancial Liabilities at Pair Value through Profit or Loss (FVPL) 208000000000000 3,430,967,610.35 6,217,871,037,72 Deposit Liabilities 2010000000000000 3,430,967,610.35 6,217,871,037,72 Det other Banks 202000000000000 1,451,722.40 1,452,722.53,8419 Due to other Banks 202000000000000 1,451,722.40 1,452,723,76,848.69 Bils Payable 201000015000000000 1,451,722.40 1,452,723,76,848.69 Bils Payable 201000015000000000 1,451,722.40 1,452,723,726,438.69	Total Loan Portfolio (TLP) - Gross	499020000000000000	736,977,345,269.66	717,859,092,015.51
Equity Investment in Subsidiaries, Associates and Joint Ventures Net 19545250000000000 6,722,777,64.3.18 6,773,109,743.70 Bank Premises, Furniture, Fixture and Equipment - Net 19550050000000000 7,060,226,502.97 7,239,775,661.78 Bank Premises, Furniture, Fixture and Equipment - Net 195510500000000000 2,465,139.91.73 2,486,1912.01 Non-Current Assets Held for Sale 1501500000000000 3,123,480,559.80 3,515,481,024.08 Other Assets - Net 155250000000000000 1,452,003,242,506.80 1,434,368,629,381.09 TOTAL ASSETS 10000000000000000 1,452,003,242,506.80 1,434,368,629,381.09 Financial Liabilities at Fair Value through Profit or Loss (FVPL)J/ 200800000000000 1,022,737,356,484.69 990,370,660.399.17 Due to Other Banks 22010000000000000 1,022,737,356,484.69 990,370,660.399.17 Due to Other Banks 22010000000000000 1,437,122.40 1,457,122.40 Bifs Payable 22010000000000000 1,437,122.40 1,457,224.83 Other Barrowings, Including Deposit Substitutes 2201000000000000 1,437,124.40 1,427,232.448.35 Other Barrowings, Including Deposit Substitutes 2201000000000000<	Allowance for Credit Losses 2/	4993500000000000000	17,235,412,942.94	16,019,833,070.85
Net 1995/25/000000000 6,773,77,963.18 6,773,109,783.00 Bank Premises, Furniture, Fixture and Equipment - Net 195500000000000 7,060,226,502.97 7,239,775,661.78 Beal and Other Properties Acquired - Net 19550100000000000 2,455,153,991.78 4,656,810,912.00 Non-Current Assets Held for Sale 195501000000000000 3,122,448,0558.80 3,515,440,204.80 Other Assets - Net 15250000000000000 3,122,448,0558.80 3,161,440,204.80 Non-Current Assets Held for Sale 1000000000000000 3,423,496,75,103.8 6,217,871,035,72 TOTAL ASSETS 1000000000000000 3,430,967,610.35 6,217,871,035,72 Deposit Liabilities 12100000000000000 3,928,400,283.63 5,314,283,713.12 Bils Payable 22010000150000000 1,922,737,356,848.69 990,370,660,399.17 Due to Other Banks 220000000000000 1,922,849.23.63 5,314,283,713.12 Bils Payable 22010000150000000 1,922,849.23.64 5,314,283,713.12 By Rediscounting and Other Advances) 22030000150000000 1,837,133,166,46,87,151.9 3,712,483,713.12 By Rediscounting and Other Advances	Total Loan Portfolio - Net	1954000000000000000	719,741,932,326.72	701,839,258,944.66
Real and Other Properties Acquired - Net 1955010000000000 703,410,738,64 662,007,590,55 Sales Contract Receivables - Net 195501500000000000 3,43,480,559,80 3,551,481,024 08 Other Assets - Net 152500000000000 134,906,855,308,63 196,223,355,841,19 Net Due from Head Office/Branches/Agencies (Philippine branch of a foreign bank) 152500000000000 1,452,003,242,506,80 1,434,368,629,381,03 TOTAL ASSETS 100000000000000 1,452,003,242,506,80 1,434,368,629,381,03 Financial Liabilities at Fair Value through Profit or Loss (FVPL)3/ 208000000000000 1,422,737,356,848,69 990,370,660,391,71 Deposit Liabilities 2150000000000000 1,451,722,40 1,451,722,40 1,452,023,412,833,713,12 Bils Payable 22010000000000000 68,028,400,286,3 53,142,833,713,12 859,163,00000000000 1,471,93,156,44 1,422,52,64,83 Other Barbing Including Deposit Substitutes 2201000020000000 1,471,93,154,44 14,422,52,64,83 0,434,96,62,91,91,435,02 1,442,253,246,433 0,434,96,62,91,91,435,02 1,442,253,246,433 0,434,96,62,91,91,435,02 1,442,423,44,433,713,12 1,26,409,199,435,02 1,426,409,199,435,02 1		195452500000000000	6,722,777,643.18	6,773,109,743.70
Real and Other Properties Acquired - Net 1955010000000000 703,410,738,64 662,007,590,55 Sales Contract Receivables - Net 195501500000000000 3,43,480,559,80 3,551,481,024 08 Other Assets - Net 152500000000000 134,906,855,308,63 196,223,355,841,19 Net Due from Head Office/Branches/Agencies (Philippine branch of a foreign bank) 152500000000000 1,452,003,242,506,80 1,434,368,629,381,03 TOTAL ASSETS 100000000000000 1,452,003,242,506,80 1,434,368,629,381,03 Financial Liabilities at Fair Value through Profit or Loss (FVPL)3/ 208000000000000 1,422,737,356,848,69 990,370,660,391,71 Deposit Liabilities 2150000000000000 1,451,722,40 1,451,722,40 1,452,023,412,833,713,12 Bils Payable 22010000000000000 68,028,400,286,3 53,142,833,713,12 859,163,00000000000 1,471,93,156,44 1,422,52,64,83 Other Barbing Including Deposit Substitutes 2201000020000000 1,471,93,154,44 14,422,52,64,83 0,434,96,62,91,91,435,02 1,442,253,246,433 0,434,96,62,91,91,435,02 1,442,253,246,433 0,434,96,62,91,91,435,02 1,442,423,44,433,713,12 1,26,409,199,435,02 1,426,409,199,435,02 1	Bank Premises, Furniture, Fixture and Equipment - Net	195500500000000000	7.060.226.502.97	7.239.775.661.78
Sales Contract Receivables - Net 19545150000000000 2,465,153,991.78 2,486,810,912.01 Non-Current Assets Held for Sale 1501500000000000 3,123,480,559,48.0 3,515,481,024.08 Other Assets - Net 155250000000000000 1,434,066,855,08.63 196,223,355,834.19 Net Due from Head Office/Branches/Agencies (Philippine branch of a foreign bank) 15525000000000000 1,452,003,242,506.80 1,434,368,629,381.01 COTAL ASSETS 1000000000000000 3,430,967,610.35 6,217,871,035,72 Deposit Labilities 2150000000000000 1,451,722.40 1,451,722.40 Bils Payable 220100000150000000 1,451,722.40 1,451,722.40 Bils Payable 22010000150000000 1,451,731,931,586,44 14,422,326,443 Other Barns 220100001500000000 14,421,331,586,44 14,422,326,443,335 Other Borrowings, including Deposit Substitutes 220100001500000000 17,139,125,842,41 24,649,194,345,02 Unsecured Subardinated Deth Nett 295201500000000000 100,000.00 100,000.00 Other Bank N 200000000000000 1,293,704,436,229.12 1,276,310,284,997,94 Other Labilities				
Non-Current Assets Held for Sale 15015000000000000 3,123,480,559.80 3,515,481,024.08 Other Assets - Net Uber Due form Head Office/Branches/Agencies (Philippine branch of a foreign bank) 155250000000000000 1.452,003,242,568.80 196,223,355,834.19 TOTAL ASSETS 100000000000000 1.452,003,242,568.80 1,434,368,629,381.03 TIARASETS 100000000000000 3,439,967,610.35 6,217,871,035,72 Deposit Liabilities at Fair Value through Profit or Loss (FVPL)3 208000000000000 1,452,203,242,568.86 990,370,660,399,17 Due to Other Banks 210000000000000 1,451,722.40 1,452,723,484,283,713,12 Bils Payable 22010000150000000 1,451,722.40 1,452,723,426,485 Other Banks 200100000000000 14,871,931,568.44 14,422,532,648,455 Die to Other Banks 22010000150000000 16,871,931,568.44 14,422,532,648,555 Die Brownigs, including Deposit Substitutes 22010000020000000 16,877,931,931,858.44 14,422,532,648,555 Other Banks 200500000000000 16,876,731,913,723,723,720,720,661,737,723,723,723,723,723,723,723,723,723	• •			
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Net Due from Head Office/Branches/Agencies (Philippine branch of a toreign bank) 1552500000000000 . . . TOTAL ASSETS 1000000000000000 1,452,003,242,506.80 1,434,368,629,381.03 LIABILITES 2150000000000000 3,430,967,610.35 6,217,871,035.72 Deposit Liabilities 2150000000000000 1,452,003,242,506.80 990,370,660,399.17 Due to Other Banks 22010000000000000 1,451,722.40 1,451,722.40 Bils Payable 22010000000000000 1,457,193,156.84 41,422,532,648.35 Other Branks 22010000200000000 1,457,193,156.844 14,422,532,648.35 Other Branks 22010000200000000 1,457,193,156.844 14,422,532,648.35 Other Branks, including Deposit Substitute 22010000200000000 10,00,000 0. Bonds Payable-Net 295201500000000000 100,000.00 100,000.00 100,000.00 Other Liabilities 2402000000000000 159,467,034,614.84 200,168,168,692.51 . Not Use to Head Office/Branches/Agencies (Philippine branch of a foreign bank) 2015000000000000 1,293,704,436,229.12 1,276,310,284.997.94	Other Assets - Net	15250000000000000000		
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LIABILITIES Line Line Financial Liabilities at Fair Value through Profit or Loss (FVPLI3/ Deeposit Liabilities 21500000000000000 3,430,967,610.35 6,217,871,035.72 Deposit Liabilities 21500000000000000 1,022,737,356,848.69 990,370,660,399.17 Due to Other Banks 220100000150000000 80,928,002.83.63 53,142,833,713.12 Bills Payable 22010000200000000 14,871,931,568.44 14,422,532,648.35 Other Borrowings, including Deposit Substitutes 22010000200000000 66,656,646,715.19 38,720,301,064.77 Bonds Payable-Net 295203200000000000 7,139,125,149.21 26,409,199,435.02 Unsecured Subordinated Debt - Net 29520200000000000 100,000.00 100,000.00 Cher Liabilities 2402000000000000 159,467,034,614.84 200,168,168,692.51 Not Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank) 20050000000000000 1,293,704,436,229.12 1,276,310,284,997.94 Capital Stock 30500000000000 24,198,025,530.00 24,198,025,530.00 24,198,025,530.00 24,198,025,530.00 24,198,025,530.00 24,198,025,530.00 24,198,025,530,00 24,198,025,530,000 <td></td> <td>100000000000000000000000000000000000000</td> <td>1 452 002 242 506 90</td> <td>1 424 269 620 291 02</td>		100000000000000000000000000000000000000	1 452 002 242 506 90	1 424 269 620 291 02
Financial Liabilities at Fair Value through Profit or Loss (FVPL)3/ 208000000000000 3,430,967,610.35 6,217,871,035.72 Deposit Liabilities 2150000000000000 1,022,737,356,848.69 990,370,660,399.17 Due to Other Banks 2201000000000000 80.928,400,283.63 551,422,833,713.12 BSP (Rediscounting and Other Advances) 220100001200000000 66.056,468,715.19 38,720,301,064.77 Bords Payable 22010000020000000 14,871,931,568.44 14,422,532,648.35 Other Borrowings, including Deposit Substitutes 2295201500000000000 27,139,121.912 126,409,199,435.02 Unsecured Subordinated Debt - Net 2952025000000000000 100,000.00 100,000.00 Other Liabilities 24020000000000000 159,467,034,614.84 200,168,168,692.51 Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank) 2005000000000000 1,293,704,436,229.12 1,276,310,284,997.94 TOTAL LABILITIES 20000000000000 24,198,025,530.00 24,198,025,530.00 24,198,025,530.00 Additional Paid-In Capital 30520000000000000 58,227,838,337.71 58,227,838,337.71 58,227,838,337.71 58,227,838,337.71 58,227,838,		100000000000000000000000000000000000000	1,432,003,242,300.80	1,434,308,029,381.03
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Due to Other Banks 22005000000000000 1,451,722.40 1,451,722.40 Bills Payable 2201000000000000 80.928,400,283.63 53,142,833,713.12 BSP (Rediscounting and Other Advances) 22010000200000000 14,871,931,568.44 14,422,532,648.35 Other Borrowings, including Deposit Substitutes 220100002000000000 66,056,468,715.19 38,720,301,064.77 Bonds Payable-Net 295201500000000000 27,139,125,149.21 26,409,199,435.00 Unsecured Subordinated Debt - Net 2952015000000000000 100,000.00 100,000.00 Other Bank) 200000000000000 159,467,034,614.84 200168,168,692.51 Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank) 23085000000000000 1,293,704,436,229.12 1,276,310,284,997.94 STOCKHOLDERS' EQUITY - - - - Capital Stock 3050000000000000 24,198,025,530.00 24,198,025,530.00 24,198,025,530.00 Additional Paid-In Capital 30520000000000000 5,827,783,83,771 58,227,838,337.71 58,227,838,337.71 58,227,838,337.71 58,227,838,337.71 58,227,838,337.71 58,327,838,337.71 58,	Deposit Liabilities	21500000000000000000	1.022.737.356.848.69	990.370.660.399.17
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Other Borrowings, including Deposit Substitutes 22010000350000000 66,056,468,715.19 38,720,301,064.77 Bonds Payable-Net 295201500000000000 27,139,125,149.21 26,409,199,435.02 Unsecured Subordinated Debt - Net 29520200000000000 100,000.00 100,000.00 Other Liabilities 2402000000000000 159,467,034,614.84 200,168,168,669.51 Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank) 2308500000000000 1,293,704,436,229.12 1,276,310,284,997.94 TOTAL LIABILITES 20000000000000 1,293,704,436,229.12 1,276,310,284,997.94 STOCKHOLDERS' EQUITY Capital Stock 30500000000000 24,198,025,530.00 24,198,025,530.00 Additional Paid-In Capital 3052000000000000 5,82,27,838,337.71 58,227,838,337.71 Undivided Profits 31510000000000000 57,871,433,186.16 578,71,427,629.46 Other Capital Accounts 3352000000000000 58,227,838,037.71 58,227,838,337.71 Stagged Capital 32520000000000000 1,82,28,06,277.68 158,058,344,380.09 TOTAL STOCKHOLDERS' EQUITY		220100002000000000	14,871,931,568.44	14,422,532,648.35
Bonds Payable-Net 29520150000000000 27,139,125,149.21 26,409,199,435.02 Unsecured Subordinated Debt - Net 29520200000000000 100,000.00 100,000.00 Redeemable Preferred Shares 22025000000000000 159,467,034,614.84 200,168,168,692.51 Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank) 23085000000000000 1,293,704,436,229.12 1,276,310,284,997.94 TOTAL LUBILITIES 20000000000000 24,198,025,530.00 24,198,025,530.00 24,198,025,530.00 Additional Paid-In Capital 30520000000000000 58,227,838,337.71 58,227,838,337.71 58,227,838,337.71 Undivided Profits 3150000000000000 57,871,433,186.16 57,871,427,629.46 Other Capital Accounts 33520000000000000 8,721,008,296.61 11,565,328,963.51 Assigned Capital 32520000000000000 1,452,03,242,506.80 14,343,86,629,381.03 TOTAL STOCKHOLDERS' EQUITY 30000000000000 1,452,03,242,506.80 1,456,328,963.51 Assigned Capital 32520000000000000 1,452,03,242,506.80 1,456,328,963.51 Guarantees Issued 4050000000000000 1,452,03,242,506.80 <t< td=""><td>Other Borrowings, including Deposit Substitutes</td><td>220100003500000000</td><td></td><td>38,720,301,064.77</td></t<>	Other Borrowings, including Deposit Substitutes	220100003500000000		38,720,301,064.77
Unsecured Subordinated Debt - Net 29520200000000000 - - Redeemable Preferred Shares 22025000000000000 100,000.00 100,000.00 Other Liabilities 2402000000000000 159,467,034,614.84 200,168,168,692.51 Net Due to Head Office/Branches/Agencies (Philippine branch of foreign bank) 2308500000000000 1,293,704,436,229.12 1,276,310,284,997.94 TOTAL LIABILITIES 200000000000000 24,198,025,530.00 24,198,025,530.00 24,198,025,530.00 Additional Paid-In Capital 3052000000000000 24,198,025,530.00 24,198,025,532.00 6,155,723,922.41 Retained Earnings 3150000000000000 57,871,383,186.16 57,871,427,629.46 Other Capital Accounts 33520000000000000 8,721,008,296.61 11,565,328,963.51 Assigned Capital 32520000000000000 1,452,003,242,506.80 1,434,368,629,381.03 TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY 30000000000000 1,452,003,242,506.80 1,434,368,629,381.03 Contringert Accounts 33520000000000000 1,452,003,242,506.80 1,434,368,629,381.03 Contringert Accounts 335200000000000000 1,452,003,242,506.80 <	Bonds Payable-Net	295201500000000000	27,139,125,149.21	26,409,199,435.02
Other Liabilities 24020000000000000000000000000000000000	Unsecured Subordinated Debt - Net	295202000000000000	-	-
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank) 2308500000000000 1,293,704,436,229.12 1,276,310,284,997.94 TOTAL LIABILITIES 2000000000000000000000000000000000000	Redeemable Preferred Shares	220250000000000000	100,000.00	100,000.00
a foreign bank) 230850000000000000 1,293,704,436,229.12 1,276,310,284,997.94 TOTAL LIABILITIES 200000000000000 24,198,025,530.00 24,198,025,530.00 Capital Stock 3050000000000000 58,227,838,337.71 58,227,838,337.71 Undivided Profits 315150000000000000 57,871,427,629.46 Retained Earnings 3150000000000000 8,721,008,296.61 11,565,328,963.51 Assigned Capital 325200000000000000 8,721,008,296.61 11,565,328,963.51 Assigned Capital 325200000000000000 1,83,298,806,277.68 158,058,344,383.09 TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY 3000000000000000 1,434,368,629,381.03 CONTINGENT ACCOUNTS Contringent Accounts 40500000000000000 8,200,549,997.50 8,359,977,735.79 Financial Standby Letters of Credit 410050000000000000 8,200,549,997.50 8,359,977,735.79 Gommercial Letters of Credit 4100000000000000 4,769,141,742.80 5,468,921,072.71 Trade Related Guarantees 4200000000000000 2,123,466,936,976.23 2,167,020,991.61 Commitments 42500000000000000000000 2,167,020,991.61 </td <td>Other Liabilities</td> <td>2402000000000000000</td> <td>159,467,034,614.84</td> <td>200,168,168,692.51</td>	Other Liabilities	2402000000000000000	159,467,034,614.84	200,168,168,692.51
TOTAL LIABILITIES 2000000000000000000000000000000000000		2308500000000000000	-	-
STOCKHOLDERS' EQUITY - - Capital Stock 30500000000000000000000000000000000000		200000000000000000000	1.293.704.436.229.12	1.276.310.284.997.94
Capital Stock 305000000000000 24,198,025,530.00 24,198,025,530.00 Additional Paid-In Capital 3052000000000000 58,227,838,337.71 58,227,838,337.71 Undivided Profits 31515000000000000 9,280,550,927.20 6,195,723,922.41 Retained Earnings 315000000000000 57,871,383,186.16 57,871,427,629.46 Other Capital Accounts 3352000000000000 8,721,008,296.61 11,565,328,963.51 Assigned Capital 32520000000000000 - - TOTAL STOCKHOLDERS' EQUITY 30000000000000 1,85,298,806,277.68 158,058,344,383.09 TOTAL STOCKHOLDERS' EQUITY 300000000000000 1,452,003,242,506.80 1,434,368,629,381.03 CONTINGENT ACCOUNTS Undoso000000000 1,452,003,242,506.80 1,434,368,629,381.03 Contringent Accounts 4050000000000000 8,200,549,997.50 8,359,977,735.79 Financial Standby Letters of Credit 4100500000000000 1,8328,730,672.41 23,866,936,976.23 Commercial Letters of Credit 4150000000000000 1,8328,730,672.41 23,866,936,976.23 Commercial Letters of Credit 41500000000000000 1,167,157,4		200000000000000000000000000000000000000	-	-
Additional Paid-In Capital 3052000000000000 58,227,838,337.71 58,227,838,337.71 Undivided Profits 31515000000000000 9,280,550,927.20 6,195,723,922.41 Retained Earnings 3150000000000000 57,871,383,186.16 57,871,427,629.46 Other Capital Accounts 33520000000000000 8,721,008,296.61 11,565,328,963.51 Assigned Capital 32520000000000000 - - TOTAL STOCKHOLDERS' EQUITY 300000000000000 158,298,806,277.68 158,058,344,383.09 TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY 905000000000000 1,452,003,242,506.80 1,434,368,629,381.03 CONTINGENT ACCOUNTS Guarantees Issued 4050000000000000 8,200,549,997.50 8,359,977,735.79 Financial Standby Letters of Credit 4100000000000000 18,328,730,672.41 23,866,936,976.23 Commercial Letters of Credit 4150000000000000 4,769,141,742.80 5,468,921,072.71 Trade Related Guarantees 4200000000000000 1,167,157,469.35 1,167,020,991.61 Commitments 4250000000000000 2,1230,415,655.14 56,444,202,320.03 Securities Hel		30500000000000000000	24 198 025 530 00	24 198 025 530 00
Undivided Profits 3151500000000000 9,280,550,927.20 6,195,723,922.41 Retained Earnings 3150000000000000 57,871,383,186.16 57,871,427,629.46 Other Capital Accounts 3352000000000000 8,721,008,296.61 11,565,328,963.51 Assigned Capital 32520000000000000 - - TOTAL STOCKHOLDERS' EQUITY 30000000000000 158,298,806,277.68 158,058,344,383.09 TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY 9050000000000000 1,452,003,242,506.80 1,434,368,629,381.03 CONTINGENT ACCOUNTS - - - - Guarantees Issued 4050000000000000 8,200,549,997.50 8,359,977,735.79 Financial Standby Letters of Credit 41005000000000000 - - Performance Standby Letters of Credit 4100000000000000 4,769,141,742.80 5,468,921,072.71 Trade Related Guarantees 4200000000000000 4,769,141,742.80 5,4448,202,320.03 Spot Foreign Exchange Contracts 430000000000000 21,230,415,655.14 56,444,202,320.03 Securities Held Under Custodianship by Bank Proper 495220000000000000 - <t< td=""><td>•</td><td></td><td></td><td></td></t<>	•			
Retained Earnings 315000000000000000000000000000000000000				
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TOTAL STOCKHOLDERS' EQUITY 3000000000000000000000000000000000000	· · · ·			-
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY 90500000000000000 1,452,003,242,506.80 1,434,368,629,381.03 CONTINGENT ACCOUNTS End			158 298 806 277 68	158 058 344 383 09
CONTINGENT ACCOUNTS Guarantees Issued 4050000000000000 8,200,549,997.50 8,359,977,735.79 Financial Standby Letters of Credit 41005000000000000 - - Performance Standby Letters of Credit 4101000000000000 18,328,730,672.41 23,866,936,976.23 Commercial Letters of Credit 415000000000000 4,769,141,742.80 5,468,921,072.71 Trade Related Guarantees 4200000000000000 1,167,157,469.35 1,167,020,991.61 Commitments 42500000000000000 258,781,570,456.25 243,923,871,852.07 Spot Foreign Exchange Contracts 4300000000000000 21,230,415,655.14 56,444,202,320.03 Securities Held Under Custodianship by Bank Proper 49522000000000000 - - Trust Department Accounts 49525000000000000 312,011,737,685.07 403,018,468,532.51 Others 4400000000000000 312,011,737,685.07 403,018,468,532.51				
Guarantees Issued 405000000000000 8,200,549,997.50 8,359,977,735.79 Financial Standby Letters of Credit 4100500000000000 - - Performance Standby Letters of Credit 4101000000000000 18,328,730,672.41 23,866,936,976.23 Commercial Letters of Credit 4150000000000000 4,769,141,742.80 5,468,921,072.71 Trade Related Guarantees 420000000000000 1,167,157,469.35 1,167,020,991.61 Commitments 4250000000000000 258,781,570,456.25 243,923,871,852.07 Spot Foreign Exchange Contracts 430000000000000 21,230,415,655.14 56,444,202,320.03 Securities Held Under Custodianship by Bank Proper 4952500000000000 - - Trust Department Accounts 4350000000000000 312,011,737,685.07 403,018,468,532.51 Others 4400000000000000 312,011,737,685.07 403,018,468,532.51			_,,,,	_,,,
Financial Standby Letters of Credit 4100500000000000 - - Performance Standby Letters of Credit 4101000000000000 18,328,730,672.41 23,866,936,976.23 Commercial Letters of Credit 41010000000000000 4,769,141,742.80 5,468,921,072.71 Trade Related Guarantees 420000000000000 1,167,157,469.35 1,167,020,991.61 Commitments 4250000000000000 258,781,570,456.25 243,923,871,852.07 Spot Foreign Exchange Contracts 430000000000000 21,230,415,655.14 56,444,202,320.03 Securities Held Under Custodianship by Bank Proper 49522000000000000 - - Trust Department Accounts 49525000000000000 312,011,737,685.07 403,018,468,532.51 Others 44000000000000000 11,627,096,487.02 9,530,788,600.56		40500000000000000000	8.200.549.997.50	8.359.977.735.79
Performance Standby Letters of Credit 4101000000000000 18,328,730,672.41 23,866,936,976.23 Commercial Letters of Credit 4150000000000000 4,769,141,742.80 5,468,921,072.71 Trade Related Guarantees 4200000000000000 1,167,157,469.35 1,167,020,991.61 Commitments 425000000000000000000000000000000000000			-	
Commercial Letters of Credit 41500000000000000 4,769,141,742.80 5,468,921,072.71 Trade Related Guarantees 4200000000000000 1,167,157,469.35 1,167,020,991.61 Commitments 42500000000000000 258,781,570,456.25 243,923,871,852.07 Spot Foreign Exchange Contracts 430000000000000 21,230,415,655.14 56,444,202,320.03 Securities Held Under Custodianship by Bank Proper 49522000000000000 - - Trust Department Accounts 49525000000000000 312,011,737,685.07 403,018,468,532.51 Others 44000000000000000 11,627,096,487.02 9,530,788,600.56	-		18,328,730.672.41	23,866,936.976.23
Trade Related Guarantees 42000000000000000000000000000000000000				
Commitments 42500000000000000 258,781,570,456.25 243,923,871,852.07 Spot Foreign Exchange Contracts 4300000000000000 21,230,415,655.14 56,444,202,320.03 Securities Held Under Custodianship by Bank Proper 495220000000000 21.230,415,655.14 56,444,202,320.03 Trust Department Accounts 495250000000000 - - - Derivatives 435000000000000 312,011,737,685.07 403,018,468,532.51 Others 4400000000000000 11,627,096,487.02 9,530,788,600.56				
Spot Foreign Exchange Contracts 43000000000000000000000000000000000000				
Securities Held Under Custodianship by Bank Proper 49522000000000000 - - Trust Department Accounts 495250000000000000 - - - Derivatives 43500000000000000 312,011,737,685.07 403,018,468,532.51 Others 4400000000000000 11,627,096,487.02 9,530,788,600.56				
Trust Department Accounts 49525000000000000				
Derivatives 435000000000000000000000000000000000000			-	_
Others 44000000000000 11,627,096,487.02 9,530,788,600.56			312.011.737 685 07	403.018.468 532 51
	TOTAL CONTINGENT ACCOUNTS	400000000000000000000000000000000000000	636,116,400,165.54	751,780,188,081.51

FINANCIAL INDICATORS (in %)	Account Code	Amount	
	Account Code	Current Quarter	Previous Quarter
ASSET QUALITY			
Gross Non-Performing Loans (NPL) Ratio	499150500000000000	3.95	3.54
Net NPL Ratio	499151000000000000	2.22	1.89
Gross NPL Coverage Ratio	499152500000000000	59.18	63.06
Net NPL Coverage Ratio	49915300000000000	50.56	53.29
RELATED PARTY TRANSACTIONS			
Ratio of Loans to Related Parties to gross TLP	499401000000000000	3.87	3.81
Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties	499401500000000000	0.00	0.00
Ratio of DOSRI Loans to gross TLP	499451000000000000	0.04	0.03
Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI	49945150000000000	0.00	0.00
LIQUIDITY			
Liquidity Coverage Ratio 4/	499550500000000000	163.38	160.39
Net Stable Funding Ratio 4/	499551000000000000	131.71	132.93
Minimum Liquidity Ratio 5/	49955150000000000	-	-
PROFITABILITY			
Return on Equity (ROE)	499350000000000000	6.04	5.42
Return on Assets	499351000000000000	0.79	0.71
Net Interest Margin	499351500000000000	3.57	3.49
CAPITAL ADEQUACY			
Common Equity Tier 1 Ratio	499650501500000000	13.28	13.50
Tier 1 Capital Ratio	49965050100000000	14.96	15.20
CAR	499650500500000000	15.86	16.08
LEVERAGE			
Basel III Leverage Ratio 4/	499850000000000000	8.73	8.83
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 acccount 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 CoopBanks

Aures feed -

President & CEO

FLORE TINO M. NLADONZA FSVP Head, Controllership Group

BALANCE SHEET

Consolidated Basis

RIZAL COMMERCIAL BANKING CORPORATION

Name of Bank

Bank Code

000420

	Reference Period		
		Amount	
ASSETS	Account Code	Current Quarter Previous Quarter	
Cash and Cash Items	10800000000000000000	23,044,191,770.22	14,596,895,418.89
Due from Bangko Sentral ng Pilipinas	1051500000000000000	115,230,354,119.28	99,003,227,920.10
Due from Other Central Banks and Banks - Net	1052200000000000000	14,614,716,096.24	8,496,073,215.98
Financial Assets at Fair Value through Profit or Loss (FVPL) 1/	11300000000000000000	10,233,859,086.35	13,715,898,169.37
Financial Assets at Fair Value Through Other Comprehensive Income (FVOCI) -		, , ,	
Net	1952100000000000000	158,678,971,770.02	126,961,980,576.85
Debt Securities at Amortized Cost - Net	195241000000000000	260,441,301,999.50	257,452,665,487.65
Loans to Bangko Sentral ng Pilipinas	140050000000000000	-	-
Interbank Loans Receivable	1401000000000000000	32,566,735,000.00	16,502,820,000.00
Loans and Receivables - Others	14015030000000000	710,614,494,160.32	677,760,504,079.86
Loans and Receivables Arising from RA/CA/PR/SLB	1402000000000000000	-	30,420,000,000.00
Total Loan Portfolio (TLP) - Gross	499020000000000000	743,181,229,160.32	724,683,324,079.86
Allowance for Credit Losses 2/	499350000000000000	18,322,374,473.78	17,099,766,832.48
Total Loan Portfolio - Net	1954000000000000000	724,858,854,686.54	707,583,557,247.38
Equity Investment in Subsidiaries, Associates and Joint Ventures - Net	195452500000000000	1,197,523,892.20	1,149,609,994.57
Bank Premises, Furniture, Fixture and Equipment - Net	195500500000000000	8,440,942,999.77	8,649,132,044.61
Real and Other Properties Acquired - Net	195501000000000000	703,410,738.64	652,007,590.55
Sales Contract Receivables - Net	195451500000000000	2,480,197,309.26	2,502,925,529.44
Non-Current Assets Held for Sale	1501500000000000000	3,517,429,950.29	3,903,227,942.35
Other Assets - Net	1525000000000000000	135,965,344,048.71	197,414,993,053.61
Net Due from Head Office/Branches/Agencies (Philippine branch of a foreign bank)	15525000000000000000	-	-
TOTAL ASSETS	100000000000000000000000000000000000000	1,459,407,098,467.02	1,442,082,194,191.35
LIABILITIES			
Financial Liabilities at Fair Value through Profit or Loss (FVPL)3/	2080000000000000000	3,430,967,610.35	6,217,871,035.72
Deposit Liabilities	2150000000000000000	1,022,979,946,111.66	990,575,584,178.21
Due to Other Banks	2200500000000000000	1,451,722.40	1,451,722.40
Bills Payable	2201000000000000000	86,058,467,789.06	58,594,518,029.42
BSP (Rediscounting and Other Advances)	220100001500000000	-	-
Interbank Loans Payable	220100002000000000	14,881,931,568.44	14,474,199,315.02
Other Borrowings, including Deposit Substitutes	220100003500000000	71,176,536,220.62	44,120,318,714.40
Bonds Payable-Net	295201500000000000	27,139,125,149.21	26,409,199,435.02
Unsecured Subordinated Debt - Net	295202000000000000	-	-
Redeemable Preferred Shares	2202500000000000000	100,000.00	100,000.00
Other Liabilities	24020000000000000000	161,491,152,405.57	202,218,005,590.15
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	2308500000000000000	-	-
TOTAL LIABILITIES	200000000000000000000000000000000000000	1,301,101,210,788.25	1,284,016,729,990.92
STOCKHOLDERS' EQUITY	200000000000000000000000000000000000000	-	1,204,010,725,550.52
Capital Stock	30500000000000000000	24,198,025,530.00	24,198,025,530.00
Additional Paid-In Capital	305200000000000000000000000000000000000	58,227,838,337.71	
Undivided Profits	315150000000000000000000000000000000000	9,280,550,927.20	58,227,838,337.71 6,195,723,922.41
	315000000000000000000000000000000000000		
Retained Earnings		57,871,383,186.16	57,871,427,629.46
Other Capital Accounts	335200000000000000	8,728,089,697.70	11,572,448,780.85
Assigned Capital	325200000000000000	-	-
TOTAL STOCKHOLDERS' EQUITY	300000000000000000	158,305,887,678.77	158,065,464,200.43
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	9050000000000000000	1,459,407,098,467.02	1,442,082,194,191.35
CONTINGENT ACCOUNTS		I	
Guarantees Issued	405000000000000000	8,200,549,997.50	8,359,977,735.79
Financial Standby Letters of Credit	410050000000000000	-	-
Performance Standby Letters of Credit	410100000000000000	18,328,730,672.41	23,866,936,976.23
Commercial Letters of Credit	415000000000000000	4,769,141,742.80	5,468,921,072.71
Trade Related Guarantees	4200000000000000000	1,167,157,469.35	1,167,020,991.61
Commitments	425000000000000000	258,781,570,456.25	243,923,871,852.07
Spot Foreign Exchange Contracts	4300000000000000000	21,230,415,655.14	56,444,202,320.03
Securities Held Under Custodianship by Bank Proper	495220000000000000	-	-
Trust Department Accounts	495250000000000000	-	-
Derivatives	4350000000000000000	312,011,737,685.07	403,018,468,532.51
Others	440000000000000000000000000000000000000	11,627,104,716.02	9,530,797,513.56
TOTAL CONTINGENT ACCOUNTS	400000000000000000000000000000000000000	636,116,408,394.54	751,780,196,994.51

FINANCIAL INDICATORS (in %)	Account Code	Amount	
	Account Code	Current Quarter	Previous Quarter
ASSET QUALITY			
Gross Non-Performing Loans (NPL) Ratio	499150500000000000	4.31	3.74
Net NPL Ratio	499151000000000000	2.44	1.99
Gross NPL Coverage Ratio	499152500000000000	57.23	63.15
Net NPL Coverage Ratio	499153000000000000	49.37	53.93
RELATED PARTY TRANSACTIONS			
Ratio of Loans to Related Parties to gross TLP	499401000000000000	3.84	3.77
Ratio of Non-Performing Loans to Related Parties to Total Loans to	499401500000000000	0.00	0.00
Related Parties			
Ratio of DOSRI Loans to gross TLP	4994510000000000000	0.04	0.04
Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI	499451500000000000	0.00	0.00
LIQUIDITY			
Liquidity Coverage Ratio 4/	49955050000000000	164.73	161.77
Net Stable Funding Ratio 4/	499551000000000000	132.90	134.16
Minimum Liquidity Ratio 5/	499551500000000000	0.00	0.00
PROFITABILITY			
Return on Equity (ROE)	4993500000000000000	6.04	5.42
Return on Assets	499351000000000000	0.78	0.72
Net Interest Margin	499351500000000000	3.59	3.5
CAPITAL ADEQUACY			
Common Equity Tier 1 Ratio	499650501500000000	13.53	13.7
Tier 1 Capital Ratio	49965050100000000	15.18	15.43
CAR	499650500500000000	16.08	16.3
LEVERAGE			
Basel III Leverage Ratio 4/	49985000000000000000	8.92	9.02
Deferred Charges not yet Written Down	49970000000000000000	0.00	0.00
1. List of Financial Allied Subsidiaries (excluding Subsidiary Insurance Compa			
Financial Allied Subsidiaries (excluding Subsidiary Insurance Companies)	Account Code	Sequence	Name
, 9	49960000000000000000	1	RCBC Capital Corporation
	49960000000000000000	2	RCBC Forex Brokers Corp
	4996000000000000000	3	RCBC Leasing & Finance Corp
	49960000000000000000	4	Rizal Microbank, Inc A Thrift Bank of RCBC
	4996000000000000000	5	RCBC International Finance Ltd.
2. List of Subsidiary Insurance Companies	•		•
List of Subsidiary Insurance Companies	Account Code	Sequence	Name
	499601000000000000		

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.
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Jurge Recent EUGENE S. ACEVEDO

President & CEO

FLORE TINO M. INDONZA