



29 October, 2009

MS. JANET A. ENCARNACION
Head, Disclosure Department
THE PHILIPPINE STOCK EXCHANGE, INC.
4/F PSE Centre
Exchange Road, Ortigas Centre
Pasig City

Dear Ms. Encarnacion:

Please be informed that the attached Statements of Condition of RCBC (Banks and Financial Subsidiaries; Head Office and Branches) as of September 30, 2009 would be made available to the major newspapers.

Thank you.

Sincerely yours,

A handwritten signature in black ink, appearing to read 'Elbert M. Zosa', is written in a cursive style.

ELBERT M. ZOSA
Executive Vice President and
Corporate Information Officer

Balance Sheet
(Head Office and Branches)

RIZAL COMML BANKING CORP
(Name of Bank)

000420

(Bank Code)

As of 9/30/2009
(MM/DD/YYYY)

ASSETS	Account Code	Amount
Cash and Cash Items	1080000000000000	4,964,128,340.88
Due from Bangko Sentral ng Pilipinas	1051500000000000	13,521,896,594.99
Due from Other Banks	1052000000000000	1,908,182,884.03
Financial Assets at Fair Value through Profit or Loss	1120000000000000	9,967,716,715.97
Available-for-Sale Financial Assets-Net	1952000000000000	27,356,640,167.80
held-to-Maturity (HTM) Financial Assets-Net	1952500000000000	17,878,824,758.41
Unquoted Debt Securities Classified as Loans-Net	1953000000000000	9,719,161,953.80
Investments in Non-Marketable Equity Security-Net	1953500000000000	1,304,231,685.56
Loans and Receivables - Net	1954000000000000	105,093,368,790.88
Loans to Bangko Sentral ng Pilipinas	1400500000000000	0.00
Interbank Loans Receivable	1954010000000000	11,707,204,018.33
Loans and Receivables - Others	1401500000000000	91,126,752,186.97
Loans and Receivables Arising from RA/CA/PR/SLB	1954020000000000	3,000,000,000.00
General Loan Loss Provision	1751500000000000	740,587,414.42
Other Financial Assets	1480000000000000	2,338,344,883.66
Equity Investment in Subsidiaries, Associates and Joint Ventures-Net	1954520000000000	14,622,002,599.18
Bank Premises, Furniture, Fixture and Equipment-Net	1955000000000000	3,352,913,086.61
Real and Other Properties Acquired-Net	1955010000000000	2,893,629,185.68
Non-Current Assets Held for Sale	1501500000000000	0.00
Other Assets-Net	1520000000000000	11,657,087,176.70
Net Due from Head Office/Branches/Agencies, if any (Philippine branch of a foreign bank)	1552500000000000	0.00
TOTAL ASSETS	1000000000000000	226,598,128,624.15
LIABILITIES		
Financial Liabilities at Fair Value through Profit or Loss	2080000000000000	397,482,006.77
Deposit Liabilities	2150000000000000	156,110,740,249.66
Due to Other Banks	2200500000000000	1,451,722.40
Bills Payable	2201000000000000	15,130,786,511.75
a) BSP (Rediscounting and Other Advances)	2201000015000000	3,962,522,634.43
b) Interbank Loans Payable	2201000020000000	11,057,329,842.96
c) Other Deposit Substitute	2201000025000000	20,513,914.36
d) Others	2201000030000000	90,420,120.00
Bonds Payable-Net	2952015000000000	5,986,399,580.00
Unsecured Subordinated Debt-Net	2952020000000000	10,922,497,000.00
Redeemable Preferred Shares	2202500000000000	100,000.00
Special Time Deposit	2203000000000000	0.00
Due to Bangko Sentral ng Pilipinas	2303500000000000	84,187,866.60
Other Financial Liabilities	2400500000000000	1,642,101,980.00
Other Liabilities	2401000000000000	6,395,899,203.26
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	2308500000000000	0.00
TOTAL LIABILITIES	2000000000000000	196,671,646,121.44
Stockholders' Equity		
Capital Stock	3350500000000000	16,684,923,396.23
Other Capital Accounts	3351000000000000	6,564,867,731.40
Retained Earnings	3150000000000000	6,676,691,375.08
Assigned Capital	3252000000000000	0.00
TOTAL STOCKHOLDERS' EQUITY	3000000000000000	29,926,482,502.71
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	9050000000000000	226,598,128,624.15

CONTINGENT ACCOUNTS		
Guarantees Issued	4050000000000000	0.00
Financial Standby Letters of Credit	4100500000000000	0.00
Performance Standby Letters of Credit	4101000000000000	2,601,740,700.98
Commercial Letters of Credit	4150000000000000	1,774,033,786.90
Trade Related Guarantees	4200000000000000	982,216,553.55
Commitments	4250000000000000	0.00
Spot Foreign Exchange Contracts	4300000000000000	5,455,830,540.84
Securities Held Under Custodianship by Bank Proper	4952000000000000	0.00
Trust Department Accounts	4952500000000000	45,880,390,585.82
a) Trust and Other Fiduciary Accounts	4952505000000000	32,199,332,480.90
b) Agency Accounts	4952510000000000	13,681,058,104.92
c) Advisory/Consultancy	4952515000000000	0.00
Derivatives	4350000000000000	58,235,207,970.13
Others	4400000000000000	8,421,832,049.15
TOTAL CONTINGENT ACCOUNTS	4000000000000000	123,351,254,187.41
ADDITIONAL INFORMATION		
Non-Performing Loans (NPLs)	4991000000000000	3,362,111,065.65
Ratio of Non-Performing Loans to Total Loan Portfolio (NPL to TLP)	4991500000000000	3.12
Classified Loans & Other Risk Assets	4992000000000000	28,478,350,945.95
Specific provision for loan losses	4993000000000000	3,658,284,965.81
Return on Equity (ROE)	4995000000000000	13.31
DOSRI loans and receivables	4994000000000000	4,360,501,031.73
Past due DOSRI loans and receivables	4995000000000000	0.00
Ratio of Past due DOSRI loans and receivables to TLP	4995500000000000	0.00
Compliance with Magna Carta - 8% for Small Enterprises	4996000000000000	0.00
a. 6% Small Enterprises	4996500000000000	11.05
b. 2% for Medium Enterprises	4997000000000000	4.20
Capital Adequacy Ratio (CAR) on Solo Basis, under Cir No. 538 or Cir. No. 280, as applicable	4998000000000000	0.00
a. Total CAR	4998500000000000	18.23
b. Tier 1 CAR	4999000000000000	13.80
Deferred Charges not yet Written Down	4997000000000000	7,255,964,029.11
Unbooked Allowance for Probable Losses on Financial Instruments Received	4997500000000000	0.00

Republic of the Philippines)
MAKATI CITY) s.s.

I/We, Lorenzo V. Tan and Zenaida F. Torres, of the above mentioned corporation do solemnly swear that all matters set forth in the above report are true and correct to the best of my knowledge and belief.

LORENZO V. TAN
President and Chief Executive Officer

Zenaida F. Torres
FVP, Deputy Head - Controllership Group

I certify that on this 28th day of October, 2009, before me, a notary public duly authorized in the city of Makati to take acknowledgements, personally appeared:

Name	Competent Evidence of Identity/Number	Date Issued/Valid until	Place Issued	CTC	
				Number	Date / Place Issued
Lorenzo V. Tan	Passport #2590634	November 26, 2008 November 25, 2013	Manila	27201051	January 28, 2009 Makati City
Zenaida F. Torres	Passport # RR0116925	Oct. 8, 2005 Oct. 8, 2010	Manila	19180459	Jan. 19, 2009 Manila City

who were identified by me through competent evidence of identity to be the same persons described in the foregoing instrument, who acknowledged before me that their respective signatures on the instrument were voluntary affixed by them for the purposes stated therein, and who declared to me that they have executed the instrument as their free and voluntary acts and deed and that they have the authority to sign on behalf of their respective principals.

IN WITNESS WHEREOF, I hereunto set my hand and affix my notarial seal on the date and at the place above written.

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Series of 2009

NOTARY PUBLIC
ATTY. CATALINO VICENTE L. ARABIT

Consolidated Balance Sheet

(Banks and Financial Subsidiaries)

RIZAL COMML BANKING CORP

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(Name of Bank)

(Bank Code)

As of 9/30/2009

(MM/DD/YYYY)

	Account Code	Amount
ASSETS		
Cash and Cash Items	1080000000000000	6,389,928,029.69
Due from Bangko Sentral ng Pilipinas	1051000000000000	14,935,367,609.31
Due from Other Banks	1062000000000000	3,326,968,293.00
Financial Assets at Fair Value through Profit or Loss	1120000000000000	13,403,578,993.01
Available-for-Sale Financial Assets-Net	1962000000000000	32,009,070,731.51
Held-to-Maturity (HTM) Financial Assets-Net	1962000000000000	20,238,446,671.11
Unquoted Debt Securities Classified as Loans-Net	1963000000000000	9,964,992,749.32
Investments in Non-Marketable Equity Security-Net	1963000000000000	1,335,046,307.78
Loans and Receivables - Net	1964000000000000	135,323,435,491.44
Loans to Bangko Sentral ng Pilipinas	1400000000000000	0.00
Interbank Loans Receivable	1964010000000000	11,307,204,018.33
Loans and Receivables - Others	1401000000000000	121,952,542,059.68
Loans and Receivables Arising from Repo, CA/Participation with Recourse, and SLS Transactions	1964020000000000	3,105,000,000.00
General Loan Loss Provision	1751000000000000	1,041,310,596.67
Other Financial Assets	1480000000000000	3,087,480,832.83
Equity Investment in Subsidiaries, Associates and Joint Ventures-Net	1964020000000000	7,477,989,374.48
Bank Premises, Furniture, Fixture and Equipment-Net	1965000000000000	4,380,244,049.98
Real and Other Properties Acquired-Net	1965010000000000	4,385,403,900.86
Non-Current Assets Held for Sale	1501000000000000	10,305,000.00
Other Assets-Net	1520000000000000	13,132,981,634.39
Net Due from Head Office/Branches/Agencies, if any (Philippine branch of a foreign bank)	1562000000000000	0.00
TOTAL ASSETS	1000000000000000	269,401,239,668.71
LIABILITIES		
Financial Liabilities at Fair Value through Profit or Loss	2080000000000000	397,482,006.77
Deposit Liabilities	2150000000000000	196,263,499,606.62
Due to Other Banks	2200000000000000	1,451,722.40
Billis Payable	2201000000000000	15,548,362,847.90
a) BSP (Rediscounting and Other Advances)	220100001500000000	3,962,522,634.43
b) Interbank Loans Payable	220100002000000000	10,999,781,846.67
c) Other Deposit Substitute	220100002500000000	495,638,246.80
d) Others	220100003000000000	90,420,120.00
Bonds Payable-Net	2962015000000000	5,996,399,590.00
Unsecured Subordinated Debt-Net	2962020000000000	10,922,497,000.50
Redeemable Preferred Shares	2202000000000000	100,000.00
Special Time Deposit	2203000000000000	0.00
Due to Bangko Sentral ng Pilipinas	2303000000000000	96,408,510.32
Other Financial Liabilities	2400000000000000	2,114,966,708.32
Other Liabilities	2401000000000000	8,081,973,171.07
Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	2308000000000000	0.00
TOTAL LIABILITIES	2000000000000000	239,413,141,153.80
Stockholders' Equity		
Capital Stock	3350000000000000	16,684,923,396.23
Other Capital Accounts	3351000000000000	6,564,867,731.40
Retained Earnings	3150000000000000	6,676,691,375.08
Assigned Capital	3252000000000000	0.00
Minority Interest in Subsidiaries	3251000000000000	61,616,012.20
TOTAL STOCKHOLDERS' EQUITY	3000000000000000	29,988,098,514.91
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	9000000000000000	269,401,239,668.71

CONTINGENT ACCOUNTS			
Guarantees Issued		4060000000000000	0.00
Financial Standby Letters of Credit		4100000000000000	0.00
Performance Standby Letters of Credit		4101000000000000	2,601,740,700.98
Commercial Letters of Credit		4190000000000000	1,774,033,786.90
Trade Related Guarantees		4200000000000000	982,218,553.55
Commitments		4250000000000000	0.00
Spot Foreign Exchange Contracts		4300000000000000	5,455,830,540.84
Securities Held Under Custodianship by Bank Proper		4962200000000000	0.00
Trust Department Accounts		4962800000000000	51,086,267,143.78
a) Trust and Other Fiduciary Accounts		4962805000000000	37,405,209,038.86
b) Agency Accounts		4962810000000000	13,681,058,104.92
c) Advisory/Consultancy		4962815000000000	0.00
Derivatives		4360000000000000	58,235,207,970.13
Others		4400000000000000	8,457,354,944.16
TOTAL CONTINGENT ACCOUNTS		4000000000000000	128,592,653,640.34
ADDITIONAL INFORMATION			
1. List of Bank's Financial Allied Subsidiaries (excluding Subsidiary Insurance Companies)		4998000000000000	0.00
a.	1 RCBC International Finance Ltd		1
	2 RCBC Capital Corporation		2
	3 RCBC North America, Inc		3
	4 RCBC Savings Bank Inc		4
	5 RCBC Forex Brokers Corp		5
	6 RCBC Telemoney Europe		6
	7 Bankard Inc		7
	8 Merchants Bank		
2. List of Subsidiaries Insurance Companies		4998010000000000	0.00
	1		1
3. Capital Adequacy Ratio (CAR) on Consolidated Basis, under Cir. No. 536		4998510000000000	0.00
a. Total CAR		4998510005000000	19.26
b. Tier 1 CAR		4998510010000000	13.27

Republic of the Philippines)
) s.s.

I/We, Lorenzo V. Tan and Zenaida F. Torres, of the above mentioned corporation do solemnly swear that all matters set forth in the above report are true and correct to the best of my knowledge and belief.

LORENZO V. TAN
President and Chief Executive Officer

Zenaida F. Torres
FVP, Deputy Head - Controllership Group

I certify that on this 26th day of October, 2009, before me, a notary public duly authorized in the city of Makati to take acknowledgements, personally appeared:

Name	Competent Evidence of Identity/Number	Date Issued/Valid until	Place Issued	CTC Number	Date / Place Issued
Lorenzo V. Tan	Passport #2590634	November 26, 2008 November 25, 2013	Manila	27201051	January 28, 2009 Makati City
Zenaida F. Torres	Passport # RR0116925	Oct. 6, 2005 Oct. 6, 2010	Manila	19180459	Jan. 19, 2009 Manila City

who were identified by me through competent evidence of identity to be the same persons described in the foregoing instrument, who acknowledged before me that their respective signatures on the instrument were voluntary affixed by them for the purposes stated therein, and who declared to me that they have executed the instrument as their free and voluntary acts and deed and that they have the authority to sign on behalf of their respective principals.

IN WITNESS WHEREOF, I hereunto set my hand and affix my notarial seal on the date and at the place above written.

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NOTARY PUBLIC
ATTY. CATALINO VICENTE L. ARABIT
Notary Public