



2 February, 2010

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 December 31, 2009 would be made available to the major newspapers.

Thank you.

Sincerely yours,

A handwritten signature in black ink, which appears to read 'Elbert M. Zosa', is written over a light gray rectangular background.

ELBERT M. ZOSA
Executive Vice President and
Corporate Information Officer

Consolidated Balance Sheet
(Banks and Financial Subsidiaries)

RIZAL COMML BANKING CORP
(Name of Bank)

000000
(Bank Code)

As of 12/31/2009
(MM/DD/YYYY)

	Account Code	Amount
ASSETS		
Cash and Cash Items	108000000000000000	8,568,026,112.05
Due from Bangko Sentral ng Pilipinas	105150000000000000	18,919,711,988.51
Due from Other Banks	105200000000000000	3,109,826,286.65
Financial Assets at Fair Value through Profit or Loss	112000000000000000	9,392,689,140.76
Available-for-Sale Financial Assets-Net	195200000000000000	29,817,547,961.82
Held-to-Maturity (HTM) Financial Assets-Net	195250000000000000	19,939,416,682.58
Unquoted Debt Securities Classified as Loans-Net	195300000000000000	10,114,244,352.92
Investments in Non-Marketable Equity Security-Net	195350000000000000	1,335,056,307.78
Loans and Receivables - Net	195400000000000000	155,569,372,807.64
Loans to Bangko Sentral ng Pilipinas	140050000000000000	1,400,000,000.00
Interbank Loans Receivable	195401000000000000	19,723,198,463.35
Loans and Receivables - Others	140150500000000000	131,867,841,498.47
Loans and Receivables Arising from Repo, CA/Participation with Recourse, and SLB Transactions	195402000000000000	3,881,000,000.00
General Loan Loss Provision	175150000000000000	1,302,667,154.18
Other Financial Assets	148000000000000000	3,209,368,956.06
Equity Investment in Subsidiaries, Associates and Joint Ventures-Net	195452500000000000	7,005,447,889.31
Bank Premises, Furniture, Fixture and Equipment-Net	195500500000000000	4,484,142,401.14
Real and Other Properties Acquired-Net	195501000000000000	5,321,328,620.05
Non-Current Assets Held for Sale	150150000000000000	10,305,000.00
Other Assets-Net	152000000000000000	12,327,340,731.98
Net Due from Head Office/Branches/Agencies, if any (Philippine branch of a foreign bank)	155250000000000000	0.00
TOTAL ASSETS	100000000000000000	289,123,825,239.25
LIABILITIES		
Financial Liabilities at Fair Value through Profit or Loss	208000000000000000	703,604,409.22
Deposit Liabilities	215000000000000000	220,767,662,668.89
Due to Other Banks	220050000000000000	1,451,722.40
Bills Payable	220100000000000000	10,800,554,389.43
a) BSP (Rediscounting and Other Advances)	220100001500000000	2,130,456,101.86
b) Interbank Loans Payable	220100002000000000	8,023,497,468.37
c) Other Deposit Substitute	220100002500000000	558,451,219.20
d) Others	220100003000000000	88,149,600.00
Bonds Payable-Net	295201500000000000	5,836,076,400.00
Unsecured Subordinated Debt-Net	295202000000000000	10,926,978,340.05
Redeemable Preferred Shares	220250000000000000	4,370,600.00
Special Time Deposit	220300000000000000	0.00
Due to Bangko Sentral ng Pilipinas	230350000000000000	24,179,366.93
Other Financial Liabilities	240050000000000000	2,361,205,498.36
Other Liabilities	240100000000000000	7,402,213,568.63
Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	230850000000000000	0.00
TOTAL LIABILITIES	200000000000000000	258,828,296,963.91
Stockholders' Equity		
Capital Stock	335050000000000000	16,684,923,396.23
Other Capital Accounts	335100000000000000	7,492,030,490.32
Retained Earnings	315000000000000000	6,058,566,749.74
Assigned Capital	325200000000000000	0.00
Minority Interest in Subsidiaries	325150000000000000	60,007,639.05
TOTAL STOCKHOLDERS' EQUITY	300000000000000000	30,295,528,275.34
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	900000000000000000	289,123,825,239.25
CONTINGENT ACCOUNTS		
Guarantees Issued	405000000000000000	0.00
Financial Standby Letters of Credit	410050000000000000	0.00
Performance Standby Letters of Credit	410100000000000000	2,666,422,501.53
Commercial Letters of Credit	415000000000000000	1,818,343,040.36
Trade Related Guarantees	420000000000000000	870,654,511.18
Commitments	425000000000000000	0.00
Spot Foreign Exchange Contracts	430000000000000000	5,962,017,726.29
Securities Held Under Custodianship by Bank Proper	495220000000000000	0.00
Trust Department Accounts	495250000000000000	52,420,148,804.95
a) Trust and Other Fiduciary Accounts	495250500000000000	38,221,895,655.31
b) Agency Accounts	495251000000000000	14,198,253,149.64
c) Advisory/Consultancy	495251500000000000	0.00
Derivatives	435000000000000000	92,918,001,717.46
Others	440000000000000000	5,219,661,765.40
TOTAL CONTINGENT ACCOUNTS	400000000000000000	161,875,250,067.17
ADDITIONAL INFORMATION		
1. List of Bank's Financial Allied Subsidiaries (excluding Subsidiary Insurance Companies)	499600000000000000	0.00
a.		
1 RCBC International Finance Ltd	1	0.00
2 RCBC Capital Corporation	2	0.00
3 RCBC North America, Inc	3	0.00
4 RCBC Savings Bank Inc	4	0.00
5 RCBC Forex Brokers Corp	5	0.00
6 RCBC Telemoney Europe	6	0.00
7 Bankard Inc	7	0.00
8 Merchants Bank	8	0.00
9 Pres JP Laurel Bank	499601000000000000	0.00
		0.00
3. Capital Adequacy Ratio (CAR) on Consolidated Basis, under Cir. No. 536	499651000000000000	0.00
a. Total CAR	499651000500000000	18.47
b. Tier 1 CAR	499651001000000000	12.57

Balance Sheet

(Head Office and Branches)

RIZAL COMML BANKING CORP

(Name of Bank)

000420

(Bank Code)

As of

12/31/2009
(MM/DD/YYYY)

	Account Code	Amount
ASSETS		
Cash and Cash Items	108000000000000000	6,827,704,907.11
Due from Bangko Sentral ng Pilipinas	105150000000000000	17,513,108,499.34
Due from Other Banks	105200000000000000	1,788,840,945.39
Financial Assets at Fair Value through Profit or Loss	112000000000000000	8,034,236,321.07
Available-for-Sale Financial Assets-Net	195200000000000000	25,944,269,330.63
Held-to-Maturity (HTM) Financial Assets-Net	195250000000000000	17,638,584,197.29
Unquoted Debt Securities Classified as Loans-Net	195300000000000000	9,865,432,268.39
Investments in Non-Marketable Equity Security-Net	195350000000000000	1,304,231,685.56
Loans and Receivables - Net	195400000000000000	123,593,100,960.00
Loans to Bangko Sentral ng Pilipinas	140050000000000000	0.00
Interbank Loans Receivable	195401000000000000	19,723,198,463.35
Loans and Receivables - Others	140150500000000000	101,636,423,549.65
Loans and Receivables Arising from RA/CA/PR/SLB	195402000000000000	3,235,000,000.00
General Loan Loss Provision	175150000000000000	1,001,521,053.00
Other Financial Assets	148000000000000000	2,437,372,833.57
Equity Investment in Subsidiaries, Associates and Joint Ventures-Net	195452500000000000	14,772,986,012.39
Bank Premises, Furniture, Fixture and Equipment-Net	195500500000000000	3,382,627,197.32
Real and Other Properties Acquired-Net	195501000000000000	2,876,421,635.11
Non-Current Assets Held for Sale	150150000000000000	0.00
Other Assets-Net	152000000000000000	10,632,420,177.40
Net Due from Head Office/Branches/Agencies, if any (Philippine branch of a foreign bank)	155250000000000000	0.00
TOTAL ASSETS	100000000000000000	246,611,336,970.57
LIABILITIES		
Financial Liabilities at Fair Value through Profit or Loss	208000000000000000	703,604,409.22
Deposit Liabilities	215000000000000000	180,553,378,782.83
Due to Other Banks	220050000000000000	1,451,722.40
Bills Payable	220100000000000000	10,554,763,403.60
a) BSP (Rediscounting and Other Advances)	220100001500000000	2,130,456,101.86
b) Interbank Loans Payable	220100002000000000	8,217,266,728.70
c) Other Deposit Substitute	220100002500000000	118,890,973.04
d) Others	220100003000000000	88,149,600.00
Bonds Payable-Net	295201500000000000	5,836,076,400.00
Unsecured Subordinated Debt-Net	295202000000000000	10,926,978,340.05
Redeemable Preferred Shares	220250000000000000	100,000.00
Special Time Deposit	220300000000000000	0.00
Due to Bangko Sentral ng Pilipinas	230350000000000000	24,179,366.93
Other Financial Liabilities	240050000000000000	1,865,046,084.87
Other Liabilities	240100000000000000	5,910,237,824.38
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	230850000000000000	0.00
TOTAL LIABILITIES	200000000000000000	216,375,816,334.28
Stockholders' Equity		
Capital Stock	335050000000000000	16,684,923,396.23
Other Capital Accounts	335100000000000000	7,492,030,490.32
Retained Earnings	315000000000000000	6,058,566,749.74
Assigned Capital	325200000000000000	0.00
TOTAL STOCKHOLDERS' EQUITY	300000000000000000	30,235,520,636.29
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	905000000000000000	246,611,336,970.57
CONTINGENT ACCOUNTS		
Guarantees Issued	405000000000000000	0.00
Financial Standby Letters of Credit	410050000000000000	0.00
Performance Standby Letters of Credit	410100000000000000	2,666,422,501.53
Commercial Letters of Credit	415000000000000000	1,818,343,040.36
Trade Related Guarantees	420000000000000000	870,654,511.18
Commitments	425000000000000000	0.00
Spot Foreign Exchange Contracts	430000000000000000	5,962,017,726.29
Securities Held Under Custodianship by Bank Proper	495220000000000000	0.00
Trust Department Accounts	495250000000000000	47,277,734,600.35
a) Trust and Other Fiduciary Accounts	495250500000000000	33,079,481,450.71
b) Agency Accounts	495251000000000000	14,198,253,149.64
c) Advisory/Consultancy	495251500000000000	0.00
Derivatives	435000000000000000	92,918,001,717.46
Others	440000000000000000	5,177,602,487.41
TOTAL CONTINGENT ACCOUNTS	400000000000000000	156,690,776,584.58
ADDITIONAL INFORMATION		
Non-Performing Loans (NPLs)	499100000000000000	4,764,123,590.43
Ratio of Non-Performing Loans to Total Loan Portfolio (NPL to TLP)	499150000000000000	3.78
Classified Loans & Other Risk Assets	499200000000000000	12,857,644,986.46
Specific provision for loan losses	499300000000000000	2,809,480,522.14
Return on Equity (ROE)	499350000000000000	11.80
DOSRI loans and receivables	499400000000000000	4,371,850,000.88
Past due DOSRI loans and receivables	499500000000000000	524,300,000.00
Ratio of Past due DOSRI loans and receivables to TLP	499550000000000000	0.41
Compliance with Magna Carta - 8% for Small Enterprises		
a. 6% Small Enterprises	499050500000000000	11.59
b. 2% for Medium Enterprises	499051000000000000	3.41
Capital Adequacy Ratio (CAR) on Solo Basis, under Cir No. 538 or Cir. No. 280, as applicable	499650500000000000	0.00
a. Total CAR	499650501000000000	17.23
b. Tier 1CAR	499650501000000000	12.92
Deferred Charges not yet Written Down	499700000000000000	7,047,305,778.36
Unbooked Allowance for Probable Losses on Financial Instruments Received	499750000000000000	0.00