

02 September 2020

MS. JANET A. ENCARNACION
Head, Disclosure Department
THE PHILIPPINE STOCK EXCHANGE, INC.
PSE Tower, 5th Avenue cor. 28th Street
Bonifacio Global City
Taguig City

Dear Ms. Encarnacion,

This is to advise the Exchange that the following information will be made available to the major newspapers.

Thank you.

Very truly yours,

MA. CHRISTINA P. ALVAREZ

Mr. Chick P. alug

First Senior Vice President and Corporate Information Officer Rizal Commercial Banking Corporation

cc: Atty. Marie Rose M. Magallen-Lirio, Philippine Dealing and Exchange Corporation



RIZAL COMMERCIAL BANKING CORPORATION

Yuchengco Tower, RCBC Plaza, 6819 Ayala Avenue, Makati City

BALANCE SHEET (Head Office and Branches) As of June 30, 2020

As of June 30, 2020		
ACCETO		OUNT
ASSETS	Current Quarter	Previous Quarter
Cash and Cash Items		16,415,957,533.14 52,780,220,679.73
Due from Other Banks		17,985,939,885.56
Financial Assets at Fair Value through Profit or Loss		6,857,780,924.13
Available-for-Sale Financial Assets-Net		60,598,554,254.43
Held-to-Maturity (HTM) Financial Assets-Net	11,864,393,160.72	27,782,171,018.19
Loans and Receivables-Net	472,969,788,917.77	485,786,351,653.10
Interbank Loans Receivable		22,393,088,668.99
Loans and Receivables - Others		434,837,896,665.34
Loans and Receivables Arising from RA/CA/PR/SLB	8,337,901,805.00	30,360,397,369.00
General Loan Loss Provision Other Financial Assets	6 152 157 117 00	1,805,031,050.23 4,511,819,896.55
Equity Investment in Subsidiaries. Associates and Joint Ventures-Net		7,695,208,946.26
Bank Premises, Furniture, Fixture and Equipment-Net		10,276,600,517.21
Real and Other Properties Acquired-Net		2,507,254,755.05
Non-Current Assets Held for Sale		1,711,723,222.96
Other Assets-Net	. 12,538,882,969.24	13,986,911,979.30
TOTAL ASSETS	711,362,622,725.52	708,896,495,265.61
LIABILITIES		
Financial Liabilities at Fair Value through Profit or Loss		867,611,225.41
Deposit Liabilities		489,548,155,741.17
Due to Other Banks		1,451,722.40
Bills Payable		21,906,554,788.66
a) BSP (Rediscounting and Other Advances) b) Interbank Loans Payable	1,020,400,000.00	2,210,400,000.00
c) Other Deposit Substitute	4 357 351 652 56	15,241,433,766.56 4,454,721,022.10
Bonds Payable-Net		84,571,805,950.46
Redeemable Preferred Shares		100,000.00
Due to Bangko Sentral ng Pilipinas		90,235,497.35
Other Financial Liabilities		7,171,495,132.23
Other Liabilities		20,043,452,538.21
TOTAL LIABILITIES	626,445,821,040.35	624,200,862,595.89
STOCKHOLDERS' EQUITY		
Capital Stock		65,080,271,838.44
Other Capital Accounts	(12,647,921,387.07)	(13,834,364,880.06)
Retained Earnings	32,484,451,233.80	33,449,725,711.34
TOTAL STOCKHOLDERS' EQUITY		84,695,632,669.72
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	711,362,622,725.52	708,896,495,265.61
CONTINGENT ACCOUNTS		
Guarantees Issued	5 950 684 725 12	7,847,490,500.55
Performance Standby Letters of Credit		16,743,529,703.99
Commercial Letters of Credit		3,963,616,434.64
Trade Related Guarantees		1,610,845,888.67
Commitments	63,731,010,144.57	61,771,511,892.55
Spot Foreign Exchange Contracts	23,182,422,470.19	19,369,958,833.28
Trust Department Accounts	95,676,570,902.42	91,901,639,030.09
a) Trust and Other Fiduciary Accounts		46,747,028,501.21
b) Agency Accounts		45,154,610,528.88
Derivatives		104,180,046,452.97
Others		5,781,801,152.25
TOTAL CONTINGENT ACCOUNTS	327,557,280,036.00	<u>313,170,439,888.99</u>
ADDITIONAL INFORMATION		
Gross Total Loan Portfolio (TLP)	486 168 451 335 95	496,306,747,103.26
Specific allowance for credit losses on the TLP		8,715,364,399.93
Non-Performing Loans (NPLs)	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	0,1 10,00 1,000100
a. Gross NPLs	16,729,744,609.63	17,023,111,384.68
b. Ratio of gross NPLs to gross TLP (%)		3.43
c. Net NPLs	10,013,822,970.49	9,914,363,515.00
d. Ratio of Net NPLs to gross TLP (%)		2.00
e. Ratio of total allowance for credit losses to gross NPLs (%)	98.50	80.19
f. Ratio of specific allowance for credit losses on the		
gross TLP to gross NPLs (%)	68.14	51.20
Classified Loans & Other Risk Assets, gross of allowance	F0 000 F00 007 00	44 450 000 040 00
for credit losses	56,662,588,997.00	41,150,620,810.29
DOSRI Loans and receivables, gross allowance for credit losses Ratio of DOSRI loans and receivables, gross of allowance	3/1,8/8,181.54	387,337,287.84
for credit losses, to gross TLP (%)	0.08	0.08
Gross Non-performing DOSRI Loans and receivables	1 790 524 85	2,925,923.70
Ratio of Gross non-performing DOSRI Loans and receivables to TLP (%).		0.00
Percent Compliance with Magna Carta (%)		0.00
a. 8% for Micro and Small Enterprises	0.84	0.95
b. 2% for Medium Enterprises		2.60
Return on Equity (ROE) (%)	8.88	11.79
Capital Adequacy Ratio (CAR) on Solo Basis, as prescribed under existin		
a. Total CAR (%)	13.34	13.26
b. Tier 1 Ratio (%)		12.38
c. Common Tier 1 Ratio (%) 1/		12.38
Deferred Charges not yet Written Down		0.00
Unbooked Allowance for Probable Losses on Financial Instruments Rece		0.00
Liquidity Coverage Ratio (LCR) in Single Currency on Solo Basis (%) Basel III Leverage Ratio (BLR) on Solo Basis (%)		151.06 9.34
		9.34
1/ Common Equity Tier 1 is only applicable to all Universal and Commercial Banks a	and their subsidiary banks.	

Republic of the Philippines)
MAKATI CITY) s.s

We, Florentino M. Madonza and Eugene S. Acevedo, of the above-mentioned bank do solemnly swear that all matters set forth in the above report are true and correct to the best of our knowledge and belief.

FLORENTINO M. MADONZA EUGENE S. ACEVEDO

FSVP, Head - Controllership Group President & CEO

I certify that on this _1st_ day of September, 2020, before me, a notary public duly authorized in the City of Makati to take acknowledgements, personally appeared:

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 voluntarily 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.

 Doc. No. 124
 ATTY. CATALINO VICENTE L. ARABIT

 Page No. 26
 ATTY. CATALINO VICENTE L. ARABIT

 Book No. 523
 Notary Public

 Series of 2020
 Appointment No. M-30(2019-2020)

CONSOLIDATED BALANCE SHEET (Banks and Financial Subsidiaries) As of June 30, 2020

AMO		DUNT
ASSETS	Current Quarter	Previous Quarte
Cash and Cash Items		16,476,480,545.6
Due from Bangko Sentral ng Pilipinas		54,097,713,458.1
Due from Other Banks		18,236,457,284.6
Financial Assets at Fair Value through Profit or Loss		7,737,626,154.3
Available-for-Sale Financial Assets-Net		62,305,237,342.3
Held-to-Maturity (HTM) Financial Assets-Net		28,411,593,488.0
Loans and Receivables-Net		492,997,118,154.1
Interbank Loans Receivable		21,777,634,825.0
Loans and Receivables - Others	434,670,947,912.06	442,439,805,865.1
Loans and Receivables Arising from Repo, CA/Participation	0.500.000.000.00	
with Recourse, and SLB Transactions General Loan Loss Provision		30,662,345,320.0
General Loan Loss Provision Other Financial Assets	1,876,589,962.51	1,882,667,856.1
Equity Investment in Subsidiaries, Associates and Joint Ventures-Net		4,581,225,442.3
Bank Premises, Furniture, Fixture and Equipment-Net		1,037,673,566.7 12,469,902,795.9
leal and Other Properties Acquired-Net		2,530,071,850.6
Ion-Current Assets Held for Sale		1,817,661,465.2
Other Assets-Net	12 594 205 006 55	15,249,969,293.5
TOTAL ASSETS		717,948,730,841.7
UIAL ASSETS	120,049,940,300.90	111,540,130,041.1
LIABILITIES		
inancial Liabilities at Fair Value through Profit or Loss	1 036 798 097 45	867,611,225.4
Deposit Liabilities		488.478.978.453.8
Due to Other Banks		1.451.722.4
ills Payable	16.057 665 257 12	30,705,545,295.6
a) BSP (Rediscounting and Other Advances)		2,210,400,000.0
b) Interbank Loans Payable		17,463,965,710.8
c) Other Deposit Substitute		11,004,929,584.7
d) Others		26,250,000.0
londs Payable-Net		84,571,805,950.4
edeemable Preferred Shares	100.000.00	100,000.0
lue to Bangko Sentral ng Pilipinas		90,623,834.6
Other Financial Liabilities		7.272.832.804.4
Other Liabilities		21,244,211,413.0
OTAL LIABILITIES		633,233,160,700.0
STOCKHOLDERS' EQUITY		
Capital Stock		65,080,271,838.4
Other Capital Accounts		(13,834,364,880.06
Retained Earnings		33,449,725,711.3
Minority Interest in Subsidiaries	. 19,917,471.47	19,937,472.0
TOTAL STOCKHOLDERS' EQUITY		84,715,570,141.7
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	720,849,946,388.90	717,948,730,841.7
CONTINGENT ACCOUNTS		
iuarantees Issued	5 950 684 725 12	7,847,490,500.5
erformance Standby Letters of Credit		16,743,529,703.9
critination of analy Editors of Ordan		10,740,020,700.0
Commercial Letters of Credit		3 963 616 434 6
	2,518,073,204.70	
rade Related Guarantees	2,518,073,204.70 1,717,032,972.08	1,610,845,888.6
rade Related Guarantees	2,518,073,204.70 1,717,032,972.08 63,731,010,144.57	1,610,845,888.6 61,771,511,892.5
rade Related Guarantees	2,518,073,204.70 1,717,032,972.08 63,731,010,144.57 23,182,422,470.19	1,610,845,888.6 61,771,511,892.5 19,369,958,833.2
rade Related Guarantees. Commitments pot Foreign Exchange Contracts. rust Department Accounts.		1,610,845,888.6 61,771,511,892.5 19,369,958,833.2 91,901,639,030.0
rade Related Guarantees	2,518,073,204.70 1,717,032,972.08 63,731,010,144.57 23,182,422,470.19 95,676,570,902.42 48,446,087,766.78	1,610,845,888.6 61,771,511,892.5 19,369,958,833.2 91,901,639,030.0 46,747,028,501.2
rade Related Guarantees	2,518,073,204.70 1,717,032,972.08 63,731,010,144.57 23,182,422,470.19 95,676,570,902.42 48,446,087,766.78 47,230,483,135.64	1,610,845,888.6 61,771,511,892.5 19,369,958,833.2 91,901,639,030.0 46,747,028,501.2 45,154,610,528.8
rade Related Guarantees	2,518,073,204.70 1,717,032,972.08 63,731,010,144.57 23,182,422,470.19 .95,676,570,902.42 48,446,087,766.78 47,230,483,135.64 12,614,920,220.30	1,610,845,888.6 61,771,511,892.5 19,369,958,833.2 91,901,639,030.0 46,747,028,501.2 45,154,610,528.8 104,180,046,452.9
rade Related Guarantees	2,518,073,204.70 1,717,032,972.08 63,731,010,144.57 .23,182,422,470.19 95,676,570,902.42 48,446,087,766.78 47,230,483,135.64 112,614,920,220.30 5983,798,634.05	1,610,845,888.6 61,771,511,892.5 19,369,958,833.2 91,901,639,030.0 46,747,028,501.2 45,154,610,528.6 104,180,046,452.5 5,781,802,992.2
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rade Related Guarantees	2,518,073,204.70	1,610,845,888.6 61,771,511,892.5 19,369,958,833.2 91,901,639,030.0 46,747,028,501.2 45,154,610,528.8 104,180,046,452.9 5,781,802,992.2
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rade Related Guarantees	2,518,073,204.701,717,032,972.0863,731,010,144.5723,182,422,470.1995,676,570,902.4248,446,087,766.7847,230,483,135.64112,614,920,220.305,983,798,634.05327,557,281,716.00 rance Companies)	1,610,845,888.6 61,771,511,892.5 19,369,958,833.2 91,901,639,030.0 46,747,028,501.2 45,154,610,528.8 104,180,046,452.9 5,781,802,992.2
rade Related Guarantees	2,518,073,204.70	1,610,845,888.6 61,771,511,892.5 19,369,958,833.2 91,901,639,030.0 46,747,028,501.2 45,154,610,528.8 104,180,046,452.9 5,781,802,992.2 313,170,441,728.9
rade Related Guarantees	2,518,073,204.70	1,610,845,888.6 61,771,511,892.5 19,369,958,833.2 91,901,639,030.0 46,747,028,501.2 45,154,610,528.8 104,180,046,452.9 5,781,802.992.2 313,170,441,728.9
rade Related Guarantees	2,518,073,204.70	1,610,845,888.6 61,771,511,892.5 19,369,958,833.2 91,901,639,030.0 46,747,028,501.2 45,154,610,528.8 104,180,046,452.9 5,781,802,992.2 313,170,441,728.9
Trade Related Guarantees	2,518,073,204.701,717,032,972.0863,731,010,144.5723,182,422,470.1995,676,570,902.4248,446,087,766.7847,230,483,135.64112,614,920,220.30327,557,281,716.00 rance Companies) ander12,9912,9912,99160,93	3,963,616,434.6 1,610,845,888.6 61,771,511,892.5 19,369,958,833.2 91,901,639,030.0 46,747,028,501.2 45,154,610,528.8 104,180,046,452.9 5,781,802,992.2 313,170,441,728.9
b) Agency Accounts Derivatives	2,518,073,204.701,717,032,972.0863,731,010,144.5723,182,422,470.1995,676,570,902.4248,446,087,766.7847,230,483,135.64112,614,920,220.30327,557,281,716.00 rance Companies) ander12,9912,9912,99160,93	1,610,845,888.6 61,771,511,892.5 19,369,958,833.2 91,901,639,030.0 46,747,028,501.2 45,154,610,528.8 104,180,046,452.9 5,781,802,992.2 313,170,441,728.9

Republic of the Philippines)
MAKATI CITY) s.:

We, Florentino M. Madonza and Eugene S. Acevedo, of the above-mentioned bank do solemnly swear that all matters set forth in the above report are true and correct to the best of our knowledge and belief.

FLORENTINO M. MADONZA FSVP, Head - Controllership Group EUGENE S. ACEVEDO

I certify that on this _1st_ day of September, 2020, before me, a notary public duly authorized in the City of Makati to take acknowledgements, personally appeared:

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 voluntarily 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.

Doc. No. 125 Page No. 26 Book No. 523 Series of 2020

ATTY. CATALINO VICENTE L. ARABIT Notary Public Appointment No. M-30(2019-2020)

RIZAL COMMERCIAL BANKING CORPORATION

BOARD OF DIRECTORS

Helen Y. Dee Chairperson

MEMBERS

Eugene S. Acevedo
Cesar E. A. Virata
Gil A. Buenaventura
Richard G.A. Westlake
John Law
Shih-Chiao (Joe) Lin
Arnold Kai-Yuen Kan
Armando M. Medina
Lilia B. De Lima
Laurito E. Serrano
Adelita A. Vergel De Dios
Gabriel S. Claudio
Juan B. Santos
Vaughn F. Montes

ADVISORY BOARD

Yvonne S. Yuchengco Francis C. Laurel

PRINCIPAL OFFICERS

Eugene S. Acevedo President and Chief Executive Officer

SENIOR EXECUTIVE VICE-PRESIDENTS

Redentor C. Bancod Horacio E. Cebrero III John Thomas G. Deveras

EXECUTIVE VICE-PRESIDENTS

Simon Javier A. Calasanz*
(*effective July 16, 2020)
Rommel S. Latinazo
Ana Luisa S. Lim
Richard C. Lim
Emmanuel T. Narciso
Edel Mary G. Vegamora
Angelito M. Villanueva