

09 August 2021

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,

Please be informed that the attached Statement of Condition of RCBC (Banks and Financial Subsidiaries; Head Office and Branches) as of June 30, 2021 will be made available to the major newspapers.

Thank you.

Very truly yours,

Mr. Chick P. alug MA. CHRISTINA P. ALVAREZ

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, 2021

	AMOUNT	
ASSETS	Current Quarter	Previous Quarter
Cash and Cash Items		13,343,605,960.82
Due from Bangko Sentral ng Pilipinas		122,474,168,915.18
Due from Other Banks		12,371,183,455.30
Financial Assets at Fair Value through Profit or Loss		4,270,784,792.70
Available-for-Sale Financial Assets-Net		22,386,300,885.17
Held-to-Maturity (HTM) Financial Assets-Net		87,415,546,040.60
Loans and Receivables-Net		487,098,255,503.62
Loans and Receivables - Others		13,393,073,932.96 460,388,499,769.24
Loans and Receivables Arising from Repo, CA/Participation	401,000,101,010.01	400,000,400,700.24
with Recourse, and SLB Transactions	. 13,945,888,005.00	15,116,521,118.00
General Loan Loss Provision	1,813,769,981.54	1,799,839,316.58
Other Financial Assets		6,156,284,442.11
Equity Investment in Subsidiaries, Associates and Joint Ventures-Net		7,049,357,411.14
Bank Premises, Furniture, Fixture and Equipment-Net		11,852,270,074.24
Real and Other Properties Acquired-Net		2,089,824,403.66
Non-Current Assets Held for Sale Other Assets-Net		2,832,154,663.78
TOTAL ASSETS		16,553,601,077.55 795,893,337,625.87
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LIABILITIES	075 507 614 17	000 000 500 01
Financial Liabilities at Fair Value through Profit or Loss Deposit Liabilities		882,966,533.81 563,527,287,857.48
Due to Other Banks	, , ,	1,451,722.40
Bills Payable		1,483,453,924.50
a) Interbank Loans Payable		9,343,044.10
b) Other Deposit Substitute		1,474,110,880.40
Bonds Payable-Net		93,336,083,958.83
Redeemable Preferred Shares		100,000.00
Due to Bangko Sentral ng Pilipinas		122,664,688.38
Other Financial Liabilities		11,923,278,652.66
Other Liabilities		22,340,960,143.55
TOTAL LIABILITIES	736,408,577,715.98	693,618,247,481.61
STOCKHOLDERS' EQUITY		
Capital Stock		65,080,271,838.44
Other Capital Accounts		129,162,052.33
Retained Earnings		37,065,656,253.49
TOTAL STOCKHOLDERS' EQUITY	•	102,275,090,144.26
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	640,133,436,730.03	795,893,337,625.87
CONTINGENT ACCOUNTS		
Guarantees Issued		2,891,044,727.63
Performance Standby Letters of Credit		8,141,541,139.33 3,227,452,997.89
Trade Related Guarantees		3,097,420,348.07
Commitments		63,119,515,054.56
Spot Foreign Exchange Contracts		18,328,043,762.47
Trust Department Accounts	131,986,695,266.02	127,308,533,491.44
a) Trust and Other Fiduciary Accounts		52,914,094,849.69
b) Agency Accounts	. 78,295,037,647.55	74,394,438,641.75
Derivatives		96,411,683,746.40
Others		3,344,812,902.01
TOTAL CONTINGENT ACCOUNTS	335,323,994,465.38	325,870,048,169.80
ADDITIONAL INFORMATION		
Gross Total Loan Portfolio (TLP)		502,423,135,709.21
Specific allowance for credit losses on the TLP	12,517,160,734.73	13,525,040,889.01
Non-Performing Loans (NPLs) a. Gross NPLs	26 437 620 200 41	26,496,941,286.27
b. Ratio of gross NPLs to gross TLP (%)		5.27
c. Net NPLs		15,381,363,875.06
d. Ratio of Net NPLs to gross TLP (%)		3.06
e. Ratio of total allowance for credit losses to gross NPLs (%)		70.82
f. Ratio of specific allowance for credit losses on the		
gross TLP to gross NPLs (%)	47.35	51.04
Classified Loans & Other Risk Assets, gross of allowance	=======================================	
for credit losses		56,589,499,694.14
DOSRI Loans and receivables, gross allowance for credit losses	347,062,122.59	901,247,365.07
for credit losses, to gross TLP (%)	0.07	0.18
Gross Non-performing DOSRI Loans and receivables		945,162.12
Ratio of Gross non-performing DOSRI Loans and receivables to TLP (%)		0.00
Percent Compliance with Magna Carta (%)		
a. 8% for Micro and Small Enterprises	0.81	0.75
b. 2% for Medium Enterprises		1.58
Return on Equity (ROE) (%)		
Capital Adequacy Ratio (CAR) on Solo Basis, as prescribed under existing regulations		
a. Total CAR (%)		15.00
b. Tier 1 Ratio (%)		14.10
c. Common Tier 1 Ratio (%) ^{1/} Deferred Charges not yet Written Down		11.60
Unbooked Allowance for Probable Losses on Financial Instruments Receiv		0.00 0.00
Liquidity Coverage Ratio (LCR) in Single Currency on Solo Basis (%)		149.37
Basel III Leverage Ratio (BLR) on Solo Basis (%)		
• , , , , , , , , , , , , , , , , , , ,		

CONSOLIDATED BALANCE SHEET (Banks and Financial Subsidiaries) As of June 30, 2021

,	ASSETS	AM(Current Quarter	OUNT Previous Ouarter		
2	Cash and Cash Items		13,367,701,038.85		
8	Due from Bangko Sentral ng Pilipinas		123,650,380,029.91		
0	Due from Other Banks		12,627,400,145.05		
0	Financial Assets at Fair Value through Profit or Loss		5,395,436,994.30		
7 0	Available-for-Sale Financial Assets-Net		23,699,328,031.38 88,011,986,400.93		
2	Loans and Receivables-Net		494,187,328,033.03		
6	Interbank Loans Receivable 1		13,393,073,932.96		
4	Loans and Receivables - Others	4,128,581,044.57	467,519,727,613.26		
١٥	with Recourse, and SLB Transactions1	4,009,444,674.00	15,142,356,626.00		
8	General Loan Loss Provision	1,881,765,425.95	1,867,830,139.19		
1	Other Financial Assets		6,349,353,948.47		
4 4	Equity Investment in Subsidiaries, Associates and Joint Ventures-Net		869,166,693.42 14,281,083,552.35		
6	Real and Other Properties Acquired-Net		2,115,620,273.22		
8	Non-Current Assets Held for Sale		2,948,627,877.92		
5	Other Assets-Net 1 TOTAL ASSETS 84		17,875,557,004.47		
7 │	101AL ASSE15	9,530,417,425.16	805,378,970,023.30		
	LIABILITIES				
1	Financial Liabilities at Fair Value through Profit or Loss	975,597,614.17	882,966,533.81		
8	Deposit Liabilities		562,970,519,908.10		
0 0	Due to Other Banks		1,451,722.40 9,874,821,276.30		
ŏ	a) Interbank Loans Payable		1,149,929,154.99		
0	b) Other Deposit Substitute		8,713,642,121.31		
3	c) Others		11,250,000.00		
0 8	Bonds Payable-Net		93,336,083,958.83 100,000.00		
6	Due to Bangko Sentral ng Pilipinas		122,997,165.47		
<u>5</u>	Other Financial Liabilities		11,927,262,363.76		
1	Other Liabilities 3: TOTAL LIABILITIES 74	2,320,681,236.22 5 767 237 708 55	23,969,722,030.69 703,085,924,959.36		
	1916 EIADETTEO	0,707,207,700.00	100,000,024,000.00		
4	STOCKHOLDERS' EQUITY				
3	Capital Stock		65,080,271,838.44		
9 6	Other Capital Accounts		129,162,052.33 37,065,656,253.49		
7	Minority Interest in Subsidiaries		17,954,919.68		
-	TOTAL STOCKHOLDERS' EQUITY 10		102,293,045,063.94		
	TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY84	9,530,417,425.16	805,378,970,023.30		
3	CONTINGENT ACCOUNTS				
9	Guarantees Issued	3,697,514,725.80	2,891,044,727.63		
7	Performance Standby Letters of Credit		8,141,541,139.33		
6	Commercial Letters of Credit		3,227,452,997.89		
7	Trade Related Guarantees		3,097,420,348.07 63,119,515,054.56		
9	Spot Foreign Exchange Contracts		18,328,043,762.47		
5	Trust Department Accounts		127,308,533,491.44		
0	a) Trust and Other Fiduciary Accounts		52,914,094,849.69 74,394,438,641.75		
1 0	Derivatives 9		96,411,683,746.40		
=	Others	4,634,750,873.72	3,344,814,277.01		
	TOTAL CONTINGENT ACCOUNTS33	5,323,995,874.38	325,870,049,544.80		
1 1	ADDITIONAL INFORMATION				
۱ ا	List of Bank's Financial Allied Subsidiaries (excluding Subsidiary Insurance)	e Companies)			
7	1 RCBC Capital Corporation	. ,			
7	2 RCBC Forex Brokers Corp				
6 6	3 RCBC Leasing & Finance Corp 4 Rizal Microbank, Inc A Thrift Bank of RCBC				
2	5 RCBC TeleMoney Europe				
	6 RCBC International Finance Ltd.				
4	Capital Adequacy Ratio (CAR) on Consolidated Basis, as prescribed under existing regulations				
4	a. Total CAR (%)	15.07	15.31		
7	b. Tier 1 Ratio (%)	14.20	14.42		
[c. Common Equity Tier 1 Ratio (%) 1/	11.84	11.99		
8 2	Liquidity Coverage Ratio (LCR) in Single Currency on Consolidated Basis (%)				
0	1/ Common Equity Tier 1 is only applicable to all Universal and Commercial Banks and the		10.74		
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We hereby certify that all matters set forth in this Published Balance Sheet are are true and correct, to the best of our knowledge and belief.

FLORENTINO M. MADONZA

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

true and correct, to the best of our knowledge and belief.

FSVP, Head - Controllership Group

EUGENE S. ACEVEDO President & CEO

We hereby certify that all matters set forth in this Consolidated Balance Sheet

FLORENTINO M. MADONZA FSVP, Head - Controllership Group **EUGENE S. ACEVEDO** President & CEO

RIZAL COMMERCIAL **BANKING CORPORATION**

BOARD OF DIRECTORS

Helen Y. Dee Chairperson

MEMBERS

Eugene S. Acevedo Cesar E. A. Virata Gil A. Buenaventura Gayatri P. Bery John Law Arnold Kai-Yuen Kan Shih-Chiao (Joe) Lin Lilia B. De Lima Armando M. Medina Laurito E. Serrano Adelita A. Vergel De Dios Gabriel S. Claudio Juan B. Santos Vaugnh 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

Richard S. Lim Emmanuel T. Narciso Angelito M. Villanueva