

COVER SHEET

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S.E.C. Registration Number

R	I	Z	A	L	C	O	M	M	E	R	C	I	A	L	B	A	N	K	I	N	G				
C	O	R	P	O	R	A	T	I	O	N	A	N	D	S	U	B	S	I	D	I	A	R	I	E	S

(Company's Full Name)

Y	U	C	H	E	N	G	C	O	T	O	W	E	R	,	R	C	B	C	P	L	A	Z	A		
6	8	1	9	A	Y	A	L	A	A	V	E	N	U	E	,	M	A	K	A	T	I	C	I	T	Y

MA. CHRISTINA P. ALVAREZ

Contact Person

8	8	9	4	9	4	5	7
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Company Telephone Number

1	2	3	1
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Month Day

Fiscal Year

1	7	-	C
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FORM
TYPE

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Secondary License Type, If
Applicable

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Month Day

Annual Meeting

S	E	C
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Dept. Requiring this
Doc.

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Amended Articles Number/Section

7	4	8
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Total No. of
Stockholders

Total Amount of Borrowings

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Domestic

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Foreign

To be accomplished by SEC Personnel concerned

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File Number

_____ LCU

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Document I.D.

_____ Cashier

STAMPS									
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SECURITIES AND EXCHANGE COMMISSION
SEC FORM 17-C

CURRENT REPORT UNDER SECTION 17
OF THE SECURITIES REGULATION CODE
AND SRC RULE 17.2(c) THEREUNDER

1. August 5, 2022
Date of Report (Date of earliest event reported)
2. SEC Identification Number 17514 3. BIR TIN 000-599-760-000
4. RIZAL COMMERCIAL BANKING CORPORATION
Exact name of registrant as specified in its charter
5. Philippines 6. (Sec Use only)
Province, country or other Industry Classification Code
jurisdiction of incorporation
7. 6819 Ayala cor. Gil J. Puyat Ave., Makati City 0727
Address of principal office Postal Code
8. 8894-9000
Registrant's telephone number, including area code
9. Not Applicable
Former name or former address, if changed since last report
10. Securities registered pursuant to Sections 4 and 8 of the RSA

<u>Title of Each Class</u>	<u>Number of Shares of Common Stock Outstanding and Amt. of Debt O/S</u>
Common Stock, P10.00 par value	2,037,478,896 (as of August 5, 2022)
11. Indicate the item numbers reported herein: Item 9

Item 9. Other Events.

This is to advise the Exchange that the Bank's Published Statement of Condition as of June 30, 2022 will be made available to the major newspapers.

SIGNATURES

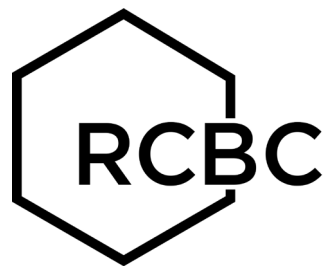
Pursuant to the requirements of the Securities Regulation Code/ the Revised Securities Act, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

RIZAL COMMERCIAL BANKING CORP.
Registrant

Date: August 5, 2022

A handwritten signature in blue ink that reads "Ma. Christina P. Alvarez".

MA. CHRISTINA P. ALVAREZ
Corporate Information Officer



RIZAL COMMERCIAL BANKING CORPORATION
Yuchengco Tower, RCBC Plaza, 6819 Ayala Avenue, Makati City

BALANCE SHEET
(Head Office and Branches)
As of June 30, 2022

CONSOLIDATED BALANCE SHEET
(Banks and Financial Subsidiaries)
As of June 30, 2022

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 Lin
Lilia B. De Lima
Armando M. Medina
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
Hiroki Nakatsuka

PRINCIPAL OFFICERS

Eugene S. Acevedo
*President and
Chief Executive Officer*

SENIOR EXECUTIVE VICE-PRESIDENTS

Redentor C. Bancod
John Thomas G. Deveras

EXECUTIVE VICE-PRESIDENTS

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

ASSETS	AMOUNT	
	Current Quarter	Previous Quarter
Cash and Cash Items	13,565,024,969.24	12,031,131,149.10
Due from Bangko Sentral ng Pilipinas	128,943,162,332.70	77,931,018,567.83
Due from Other Banks	4,302,150,403.97	4,492,877,191.33
Financial Assets at Fair Value through Profit or Loss	4,657,043,885.39	3,786,226,915.99
Available-for-Sale Financial Assets-Net	55,056,798,154.70	56,403,132,856.46
Held-to-Maturity (HTM) Financial Assets-Net	219,547,581,413.15	212,378,725,638.58
Loans and Receivables-Net	522,205,161,607.57	540,233,895,234.44
Interbank Loans Receivable	9,425,092,590.00	25,480,175,200.00
Loans and Receivables - Others	491,896,789,323.89	498,140,591,878.84
Loans and Receivables Arising from Repo, CA/Participation with Recourse, and SLB Transactions	23,129,299,059.00	18,881,194,107.00
General Loan Loss Provision	2,246,019,365.32	2,268,065,951.40
Other Financial Assets	7,832,792,497.87	7,391,258,713.10
Equity Investment in Subsidiaries, Associates and Joint Ventures-Net	7,089,574,715.19	7,121,847,284.54
Bank Premises, Furniture, Fixture and Equipment-Net	11,579,206,904.12	11,857,712,010.07
Real and Other Properties Acquired-Net	1,990,006,841.57	2,017,606,421.40
Non-Current Assets Held for Sale	2,209,611,984.90	3,027,672,200.31
Other Assets-Net	51,352,816,012.05	13,885,710,104.44
TOTAL ASSETS	1,030,330,931,722.42	952,558,814,287.59
LIABILITIES		
Financial Liabilities at Fair Value through Profit or Loss	1,544,836,024.65	757,647,362.48
Deposit Liabilities	739,738,454,336.81	676,821,710,647.16
Due to Other Banks	1,451,722.40	1,451,722.40
Bills Payable	12,054,531,426.30	25,673,111,586.70
b) Interbank Loans Payable	50,468,607.68	71,405.33
c) Other Deposit Substitute	12,004,062,818.62	25,673,040,181.37
Bonds Payable-Net	97,917,990,416.41	102,538,887,088.13
Redeemable Preferred Shares	100,000.00	100,000.00
Due to Bangko Sentral ng Pilipinas	13,087,486.08	130,326,588.43
Other Financial Liabilities	12,958,830,710.68	14,438,222,331.16
Other Liabilities	53,997,275,975.13	23,483,217,316.28
TOTAL LIABILITIES	918,226,558,098.46	843,844,674,642.74
STOCKHOLDERS' EQUITY		
Capital Stock	65,016,235,619.40	65,016,592,843.53
Other Capital Accounts	6,126,308,226.41	2,735,697,015.09
Retained Earnings	40,961,829,778.15	40,961,849,786.23
TOTAL STOCKHOLDERS' EQUITY	112,104,373,623.96	108,714,139,644.85
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	1,030,330,931,722.42	952,558,814,287.59
CONTINGENT ACCOUNTS		
Guarantees Issued	4,662,469,893.10	4,227,159,349.68
Performance Standby Letters of Credit	10,196,610,981.82	8,847,263,476.66
Commercial Letters of Credit	13,814,123,098.32	7,169,912,749.03
Trade Related Guarantees	2,060,021,779.55	2,520,251,852.65
Commitments	110,606,784,377.28	92,662,688,715.81
Spot Foreign Exchange Contracts	39,526,502,684.00	28,900,795,249.20
Trust Department Accounts	142,312,555,514.86	141,015,155,335.52
a) Trust and Other Fiduciary Accounts	45,032,611,659.57	46,146,632,659.51
b) Agency Accounts	97,279,943,855.29	94,868,522,676.01
Derivatives	160,003,792,031.54	103,858,221,196.89
Others	6,229,731,615.84	4,512,563,827.34
TOTAL CONTINGENT ACCOUNTS	489,412,591,976.31	393,714,011,752.78
ADDITIONAL INFORMATION		
Gross Total Loan Portfolio (TLP)	534,950,814,396.09	553,910,315,390.14
Specific allowance for credit losses on the TLP	10,499,633,423.20	11,408,354,204.30
Non-Performing Loans (NPLs)		
a. Gross NPLs	23,373,688,894.48	27,273,983,213.13
b. Ratio of gross NPLs to gross TLP (%)	4.37	4.92
c. Net NPLs	13,918,397,085.76	17,240,079,189.52
d. Ratio of Net NPLs to gross TLP (%)	2.60	3.11
e. Ratio of total allowance for credit losses to gross NPLs (%)	70.66	63.86
f. Ratio of specific allowance for credit losses on the gross TLP to gross NPLs (%)	44.92	41.83
Classified Loans & Other Risk Assets, gross of allowance		
for credit losses	40,668,526,649.43	47,674,754,931.39
DOSRI Loans and receivables, gross allowance for credit losses	201,482,098.02	277,046,711.71
Ratio of DOSRI loans and receivables, gross of allowance for credit losses, to gross TLP (%)	0.04	0.05
Gross Non-performing DOSRI Loans and receivables	332,561.30	342,309.95
Ratio of Gross non-performing DOSRI Loans and receivables to TLP (%)	0.00	0.00
Percent Compliance with Magna Carta (%)		
a. 8% for Micro and Small Enterprises	0.78	0.76
b. 2% for Medium Enterprises	1.51	1.50
Return on Equity (ROE) (%)	11.31	7.40
Capital Adequacy Ratio (CAR) on Solo Basis, as prescribed under existing regulations		
a. Total CAR (%)	15.18	14.49
b. Tier 1 Ratio (%)	14.28	13.59
c. Common Tier 1 Ratio (%) ^{1/}	12.01	11.34
Deferred Allowance not yet Written Down	0.00	0.00
Unbooked Allowance for Probable Losses on Financial Instruments Received	0.00	0.00
Liquidity Coverage Ratio (LCR) in Single Currency on Solo Basis (%)	142.80	150.17
Basel III Leverage Ratio (BLR) on Solo Basis (%)	8.79	9.19

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

ASSETS	AMOUNT	
	Current Quarter	Previous Quarter
Cash and Cash Items	13,591,040,256.58	12,052,808,316.94
Due from Bangko Sentral ng Pilipinas	130,206,489,276.06	79,182,969,761.94
Due from Other Banks	4,542,084,866.23	4,807,488,247.40
Financial Assets at Fair Value through Profit or Loss	5,625,613,966.87	4,863,520,159.38
Available-for-Sale Financial Assets-Net	56,281,286,598.86	57,739,244,539.82
Held-to-Maturity (HTM) Financial Assets-Net	221,701,477,047.43	213,090,626,046.07
Loans and Receivables-Net	528,926,102,039.33	547,188,068,659.66
Interbank Loans Receivable	9,425,092,590.00	25,480,175,200.00
Loans and Receivables - Others	498,540,227,917.85	505,094,723,692.90
Loans and Receivables Arising from Repo, CA/Participation with Recourse, and SLB Transactions	23,267,316,515.00	18,945,266,355.00
General Loan Loss Provision	2,306,534,983.52	2,332,096,588.24
Other Financial Assets	8,181,164,972.92	7,724,764,202.29
Equity Investment in Subsidiaries, Associates and Joint Ventures-Net	867,577,562.97	926,143,536.38
Bank Premises, Furniture, Fixture and Equipment-Net	13,506,096,684.04	13,912,333,464.39
Real and Other Properties Acquired-Net	2,034,522,298.13	2,057,289,358.99
Non-Current Assets Held for Sale	2,575,858,808.11	3,168,442,626.72
Other Assets-Net	52,393,940,851.10	15,079,651,762.38
TOTAL ASSETS	1,040,433,255,228.63	961,793,350,682.31
LIABILITIES		
Financial Liabilities at Fair Value through Profit or Loss	1,544,836,024.65	757,647,362.48
Deposit Liabilities	739,645,835,503.14	675,439,506,340.19
Due to Other Banks	1,451,722.40	1,451,722.40
Bills Payable	20,734,342,411.12	34,937,292,795.88
b) Interbank Loans Payable	1,178,054,718.57	1,321,028,349.58
c) Other Deposit Substitute	19,556,287,692.55	33,616,264,446.30
Bonds Payable-Net	97,917,990,416.41	102,538,887,088.13
Redeemable Preferred Shares	100,000.00	100,000.00
Due to Bangko Sentral ng Pilipinas	13,087,486.08	130,621,929.43
Other Financial Liabilities	12,552,794,672.06	13,966,822,584.29
Other Liabilities	55,899,446,606.67	25,288,099,441.41
TOTAL LIABILITIES	928,309,884,842.53	853,060,429,264.21
STOCKHOLDERS' EQUITY		
Capital Stock	65,016,235,619.40	65,016,592,843.53
Other Capital Accounts	6,126,574,105.76	2,735,979,568.68
Retained Earnings	40,961,829,778.15	40,961,849,786.23
Minority Interest in Subsidiaries	18,730,882.79	18,499,219.66
TOTAL STOCKHOLDERS' EQUITY	112,123,370,386.10	108,732,921,418.10
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	1,040,433,255,228.63	961,793,350,682.31
CONTINGENT ACCOUNTS		
Guarantees Issued	4,662,469,893.10	4,227,159,349.68
Performance Standby Letters of Credit	10,196,610,981.82	8,847,263,476.66
Commercial Letters of Credit	13,814,123,098.32	7,169,912,749.03
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Commitments	110,606,784,377.28	92,662,688,715.81
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a) Trust and Other Fiduciary Accounts	45,032,611,659.57	46,146,632,659.51
b) Agency Accounts	97,279,943,855.29	94,868,522,676.01
Derivatives	160,003,792,031.54	103,858,221,196.89
Others	6,229,732,808.84	4,512,565,193.34
TOTAL CONTINGENT ACCOUNTS	489,412,593,169.31	393,714,013,118.78
ADDITIONAL INFORMATION		
1. List of Bank's Financial Allied Subsidiaries (excluding Subsidiary Insurance Companies)		
1 RCBC Capital Corporation		
2 RCBC Forex Brokers Corp		
3 RCBC Leasing & Finance Corp		
4 Rizal Microbank, Inc. - A Thrift Bank of RCBC		
5 RCBC TeleMoney Europe		
6 RCBC International Finance Ltd.		
2. Capital Adequacy Ratio (CAR) on Consolidated Basis, as prescribed under existing regulations		
a. Total CAR (%)	15.50	14.80
b. Tier 1 Ratio (%)	14.60	13.89
c. Common Equity Tier 1 Ratio (%) ^{1/}	12.38	11.70
Liquidity Coverage Ratio (LCR) in Single Currency on Consolidated Basis (%)	144.18	152.14
Basel III Leverage Ratio (BLR) on Consolidated Basis (%)	9.07	9.48

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

We hereby certify that all matters set forth in this Published Balance Sheet are true and correct, to the best of our knowledge and belief.

We hereby certify that all matters set forth in this Consolidated Balance Sheet are true and correct, to the best of our knowledge and belief.

FLORENTINO M. MADONZA
FSVP, Head - Controllorship Group

EUGENE S. ACEVEDO
President & CEO

FLORENTINO M. MADONZA
FSVP, Head - Controllorship Group

EUGENE S. ACEVEDO
President & CEO

SECURITIES AND EXCHANGE COMMISSION

SEC FORM 17-C

CURRENT REPORT UNDER SECTION 17 OF THE SECURITIES REGULATION CODE AND SRC RULE 17.2(c) THEREUNDER

1. Date of Report (Date of earliest event reported)
Aug 5, 2022
2. SEC Identification Number
17514
3. BIR Tax Identification No.
000-599-760-000
4. Exact name of issuer as specified in its charter
RIZAL COMMERCIAL BANKING CORPORATION
5. Province, country or other jurisdiction of incorporation
Philippines
6. Industry Classification Code(SEC Use Only)
7. Address of principal office
6819 Ayala cor. Gil J. Puyat Ave., Makati City
Postal Code
0727
8. Issuer's telephone number, including area code
8894-9000
9. Former name or former address, if changed since last report
Not Applicable
10. Securities registered pursuant to Sections 8 and 12 of the SRC or Sections 4 and 8 of the RSA

Title of Each Class	Number of Shares of Common Stock Outstanding and Amount of Debt Outstanding
Common	2,037,478,896

11. Indicate the item numbers reported herein

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The Exchange does not warrant and holds no responsibility for the veracity of the facts and representations contained in all corporate disclosures, including financial reports. All data contained herein are prepared and submitted by the disclosing party to the Exchange, and are disseminated solely for purposes of information. Any questions on the data contained herein should be addressed directly to the Corporate Information Officer of the disclosing party.



Rizal Commercial Banking Corporation
RCB

PSE Disclosure Form 4-30 - Material Information/Transactions
References: SRC Rule 17 (SEC Form 17-C) and
Sections 4.1 and 4.4 of the Revised Disclosure Rules

Subject of the Disclosure

Published Statement of Condition as of June 30, 2022

Background/Description of the Disclosure

Please see attached

Other Relevant Information

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Filed on behalf by:

Name	Ma. Christina Alvarez
Designation	Corporate Planning Head and Corporate Information Officer