

31 January 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,

Please be informed that the attached Statement of Condition of RCBC (Banks and Financial Subsidiaries; Head Office and Branches) as of December 31, 2019 will be made available to the major newspapers.

Thank you.

Very truly yours,

MA. CHRISTINA P. ALVAREZ

Mr. Chart P. alung

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

AMOUNT

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

BALANCE SHEET (Head Office and Branches As of December 31, 2019

100570	Current Quarter Previous Quarter	
ASSETS	Current Quarter	
Cash and Cash Items	16,836,354,562.57	13,061,460,752.54
Due from Bangko Sentral ng Pilipinas	85,452,973,368.80	46,842,682,014.39
Due from Other Banks	18,467,245,511.76	18,990,989,761.54
Financial Assets at Fair Value through Profit or Loss	4,799,328,067.20	4,040,886,042.87
Available-for-Sale Financial Assets-Net	52,795,260,440.83	63,915,372,781.90
Held-to-Maturity (HTM) Financial Assets-Net	101,163,296,496.16	37,884,671,938.29
Loans and Receivables-Net.	441.016.079.291.51	439,244,280,224.39
Interbank Loans Receivable	.19,411,483,261.49	23,579,701,900.95
Loans and Receivables - Others	17,459,538,954.61	397,011,667,089.08
Loans and Receivables Arising from RA/CA/PR/SLB	5,628,869,661.00	19,966,765,834.82
General Loan Loss Provision	1.483.812.585.59	1,313,854,600.46
Other Financial Assets	. 4,936,480,955.21	4,636,117,473.19
Equity Investment in Subsidiaries, Associates and Joint Ventures-Net	7,782,176,135.97	10,013,916,339.10
Rank Premiege Furniture Fixture and Fournment-Net	10 418 088 846 98	10,240,404,013.76
Heal and Other Properties Acquired-Net	2.030,457,028,07	2,334,273,015.19
Non-Current Assets Held for Sale	1.776.823.923.36	355,247,648.66
Other Assets-Net	14,229,936,967,56	13,847,375,244.42
Other Assets-Net. TOTAL ASSETS 70	62,310,502,195,98	665,407,677,250.24
LIABILITIES		
Financial Liabilities at Fair Value through Profit or Loss Deposit Liabilities 4	863.320.475.66	796,427,960.16
Denceit Lightlities 4	56 593 556 529 89	424,371,617,595.35
Due to Other Banks	1 451 722 40	1,451,722.40
Dille Payable	94 011 879 245 60	38,538,290,729.36
Bills Payable a) BSP (Rediscounting and Other Advances)	0.00	516,377,923.90
b) Interbank Loans Payable	10 000 4E4 044 04	22.696.101.812.40
c) Other Deposit Substitute	75 770 405 004 00	15,325,810,993.06
Bonds Payable-Net	00.040.654.004.70	00 007 040 170 00
Bonds Payable-Net	90,813,554,394.70	90,867,243,172.68
Redeemable Preferred Shares		100,000.00
Due to Bangko Sentral ng Pilipinas	26,161,227.34	18,379,055.79
Other Financial Liabilities	8,995,146,628.62	7,811,424,035.61
Other Liabilities.	21,655,191,713.91	18,324,095,183.71
TOTAL LIABILITIES6	78,960,361,938.12	580,729,029,455.06
STOCKHOLDERS' EQUITY		
Capital Stock	65,080,271,838.44	65,080,321,838.44
Other Capital Accounts	(9,798,914,439.86)	(8,405,446,585.17)
Other Capital Accounts. Retained Earnings	28,068,782,859.28	28,003,772,541.91
TOTAL STOCKHOLDERS' EQUITY	33,350,140,257.86	84,678,647,795.18
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY 76	52,310,502,195.98	665,407,677,250.24
CONTINGENT ACCOUNTS		
Guarantees Issued	7,904,191,267.22	7,432,158,359.27
Performance Standby Letters of Credit	.17.655.168.457.68	17,835,003,668.00
Commercial Letters of Credit	3,032,938,567.41	4,494,635,313.61
Trade Related Guarantees	732.890.322.32	1,540,244.433.03
Commitments	58,366,172,530.14	55,409,965,429.41
Snot Foreign Eychange Contracts	28 426 164 645 84	10,812,103,279.93
Trust Department Accounts a) Trust and Other Fiduciary Accounts	94,432,040,977,25	93,298,769,696.63
a) Trust and Other Fiduciary Accounts	48,392,826,159,25	48,715,948,495.17
h) Aganay Accounts	46 039 214 818 00	44,582,821,201.46
Derivatives 1	23,408,855,746,66	119,663,114,884,72
Others	3,358,764,882.87	3,680,837,138.00
Drightly County Drivatives	37,317,187,397.39	314,166,832,202.60
ADDITIONAL INFORMATION		
Gross Total Loan Portfolio (TLP)4	51,043,926,320.34	448,094,632,095.63
Gross Total Loan Portfolio (TLP)	8,544,034,443.24	7,536,497,270.78
Non-Performing Loans (NPLs)		
a Grace NPI e	16,084,842,961.27	14,569,020,645.11
b. Ratio of gross NPLs to gross TLP (%)	3.57	3.25
		8,451,070,298.09
d. Ratio of Net NPI s to gross TLP (%)	1.96	1.89
d. Ratio of Net NPLs to gross TLP (%). e. Ratio of total allowance for credit losses to gross NPLs (%)	81 80	81.86
f. Patie of apacific allowance for gradit losses on the		0.100
f. Ratio of specific allowance for credit losses on the gross TLP to gross NPLs (%)	53 12	51.73
gross fair to gross NFLS (70)		01.10
Classified Loans & Other Risk Assets, gross of allowance for credit losses	40 744 524 462 00	32,826,334,311.10
for credit losses	40,744,554,462.99	404,446,858.06
DOSRI Loans and receivables, gross allowance for credit losses	416,573,465.91	404,446,858.06
Ratio of DOSRI loans and receivables, gross of allowance for credit losses, to gross TLP (%)		
for credit losses, to gross TLP (%)	0.09	0.09
Gross Non-performing DOSRI Loans and receivables	2,2/3,631.66	2,079,667.68
		0.00
Percent Compliance with Magna Carta (%)		
Percent Compliance with Magna Carta (%) a. 8% for Micro and Small Enterprises	1.02	1.49
b. 2% for Medium Enterprises	2.02	4.31
Return on Equity (ROE) (%)	6.77	7.39
Capital Adequacy Ratio (CAR) on Solo Basis, as prescribed under existing regulation	S	
a Total CAR (94)	13 16	13.75
b. Tier 1 Ratio (%)	12.29	12.87
c Common Tier 1 Hatio (%)		12.87
Deferred Charges not yet Written Down	0.00	0.00
Deferred Charges not yet Written Down Unbooked Allowance for Probable Losses on Financial Instruments Received	0.00	0.00
Liquidity Coverage Ratio (LCR) in Single Currency on Solo Basis (%)	100.44	89.51
Basel III Leverage Ratio (BLR) on Solo Basis (%)	8.52	9.73
Date in Edward Date (Date) on One Date (V)	tions banks	
1/ Common Equity Tier 1 is only applicable to all Universal and Commercial Banks and their subsid	nai y Danies.	

CONSOLIDATED BALANCE SHEET (Banks and Financial Subsidiaries) As of December 31, 2019

As of December 31, 20		
ASSETS	Current Quarter	OUNT
Cash and Cash Items		Previous Quarter 13,092,729,754.49
Due from Bangko Sentral ng Pilipinas	87 170 072 358 64	48,078,223,331.74
Due from Other Banks	18 780 128 602 16	19,351,591,311.72
Financial Assets at Fair Value through Profit or Loss	5.546.103.741.03	4,847,960,329.48
Available-for-Sale Financial Assets-Net	54,617,786,295.76	66,677,088,148.23
Held-to-Maturity (HTM) Financial Assets-Net		38,234,519,670.08
Loans and Receivables-Net		447,008,196,298.73
Interbank Loans Receivable		23,579,701,900.95
Loans and Receivables - Others Loans and Receivables Arising from Repo, CA/Participation	425,100,052,347.38	404,651,893,287.17
with Recourse, and SLB Transactions	5 768 078 265 00	20,165,765,834.82
General Loan Loss Provision		1,389,164,724.21
Other Financial Assets	4,992,430,136.11	4,682,113,299.15
Equity Investment in Subsidiaries, Associates and Joint Ventures-Net	1,023,328,728.81	3,269,680,168.10
Bank Premises, Furniture, Fixture and Equipment-Net	12,388,700,893.54	12,008,965,451.99
Real and Other Properties Acquired-Net	2,651,147,444.34	2,347,583,424.55
Other Assets-Net	15 305 303 130 66	461,185,890.94 14,296,910,250.05
TOTAL ASSETS	771.340.456.097.20	674,356,747,329.25
LIABILITIES	000 000 4	700 107 007 17
Financial Liabilities at Fair Value through Profit or Loss Deposit Liabilities		796,427,960.16
Deposit Liabilities Due to Other Banks		424,305,122,615.73 1,451,722.40
Bills Payable	101 676 963 074 60	46.120,944,657.36
a) BSP (Rediscounting and Other Advances)	0.00	516,377,923.90
b) Interbank Loans Pavable		24,428,355,979.01
c) Other Deposit Substitute.	81.633.651.885.92	21,176,210,754.45
d) Others	30,000,000.00	0.00
Bonds Payable-Net	96,813,554,394.70	90,867,243,172.68
Redeemable Preferred Shares Due to Bangko Sentral ng Pilipinas	100,000.00	100,000.00 18,379,055.79
Other Financial Liabilities		7,893,416,867.70
Other Liabilities		19,654,786,283.35
TOTAL LIABILITIES		589,657,872,335.17
STOCKHOLDERS' EQUITY	CE 000 074 000 44	65 000 201 020 44
Capital Stock	65,080,271,838.44	65,080,321,838.44 (8,405,446,585,17)
Capital Stock	(9,798,914,439.86)	(8,405,446,585.17)
Capital Stock	(9,798,914,439.86)	(8,405,446,585.17) 28,003,772,541.91 20,227,198.90
Capital Stock Other Capital Accounts Retained Earnings Minority Interest in Subsidiaries TOTAL STOCKHOLDERS' EQUITY	(9,798,914,439.86) (9,798,914,439.86) 28,068,782,859.28 20,017,854.55 83,370,158,112.41	(8,405,446,585.17) 28,003,772,541.91 20,227,198.90 84,698,874,994.08
Capital Stock	(9,798,914,439.86) (9,798,914,439.86) 28,068,782,859.28 20,017,854.55 83,370,158,112.41	(8,405,446,585.17) 28,003,772,541.91 20,227,198.90
Capital Stock Other Capital Accounts Retained Earnings Minority Interest in Subsidiaries TOTAL STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	(9,798,914,439.86) (9,798,914,439.86) 28,068,782,859.28 20,017,854.55 83,370,158,112.41	(8,405,446,585.17) 28,003,772,541.91 20,227,198.90 84,698,874,994.08
Capital Stock Other Capital Accounts Retained Earnings Minority Interest in Subsidiaries TOTAL STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS	(9,798,914,439.86) 28,068,782,859.28 20,017,854.55 83,370,158,112.41 771,340,456,097.20	(8,405,446,585.17) 28,003,772,541.91 20,227,198.90 84,698,874,994.08 674,356,747,329.25
Capital Stock Other Capital Accounts Retained Earnings Minority Interest in Subsidiaries TOTAL STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Guarantees Issued Guarantees Issued Contribution Guarantees Issued	(9.798,914,439.86) 28,068,782,859.28 20,017,854.55 83,370,158,112.41 771,340,456,097.20	(8,405,446,585.17) 28,003,772,541.91 20,227,198.90 84,698,874,994.08
Capital Stock Other Capital Accounts Retained Earnings	(9,798,914,439,86) 28,068,782,859,258 20,017,854,55 83,370,158,112,41 771,340,456,097.20,7904,191,267.22,7655,168,457.68 3,032,938,567.41	(8,405,446,585,17) 28,003,772,541,91 20,227,198,90 84,698,874,994,08 674,356,747,329,25 7,432,158,359,27 17,835,003,668,00 4,494,635,313,61
Capital Stock Other Capital Accounts Retained Earnings Minority Interest in Subsidiaries TOTAL STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Performance Standby Letters of Credit Commercial Letters of Credit Trade Pelated Guarantees	(9,798,914,439,86) 28,068,782,859,28) 20,017,854,55 83,370,158,112,41 771,340,456,097.20 7,904,191,267.22 17,655,168,457,68 3,032,938,567,41 732,890,322,32	(8,405,446,585,17) 28,003,772,541,91 20,227,198,90 84,699,674,994,08 674,356,747,329,25 7,432,158,359,27 17,835,003,688,00 4,494,635,313,61 1,540,244,433,03
Capital Stock Other Capital Accounts Retained Earnings Minority Interest in Subsidiaries TOTAL STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Committee C	(9,798,914,439,86) 28,068,782,859,28 20,017,854,55 83,370,158,112,41 771,340,456,097,20	(8,405,446,585,17) 28,003,772,541,91 20,227,198,90 84,698,674,994,08 674,356,747,329,25 7,432,158,359,27 17,835,003,668,00 4,494,635,313,61 1,540,244,433,03 55,409,965,429,41
Capital Stock Other Capital Accounts Retained Earnings Minority Interest in Subsidiaries TOTAL STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Commercial Letters of Credit Trade Pelated Guarantees Commitments Sort Foreign Eychange Contracts	(9,798,914,439,86) 28,068,782,859,28 20,017,884,55 83,370,158,112,41 771,340,456,097.20 7,904,191,267.22 17,655,168,457,68 3,032,938,567,41 732,890,322,32 58,366,172,530,14 28,426,164,645,84	(8,405,446,585,17) 28,003,772,541,91 20,227,198,90 84,698,874,994,08 674,356,747,929,25 7,432,158,359,27 17,835,003,668,00 4,494,635,313,61 1,540,244,433,03 55,409,965,429,41 10,812,103,279,93
Capital Stock Other Capital Accounts Retained Earnings Minority Interest in Subsidiaries TOTAL STOCKHOLDERS EQUITY TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Trust Department Accounts.	(9,798,914,439,86) 28,068,782,859,28 20,017,884,55 8,3(70,158,112,41) 771,340,456,097,20	(8,405,446,585,17) 28,003,772,641,91 20,227,198,90 84,695,6747,394,09 674,395,6747,329,25 7,432,156,359,27 17,635,003,668,00 4,494,635,313,61 11,540,244,433,03 55,409,965,429,41 10,812,103,279,93 93,298,766,966,63
Capital Stock Other Capital Accounts Retained Earnings Minority Interest in Subsidiaries TOTAL STOCKHOLDERS EQUITY. TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY. CONTINGENT ACCOUNTS Guarantees Issued Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Trust Department Accounts. a) Trust and Other Fiduciary Accounts. b) Agency Accounts	(9,798,914,439,86) 28,068,782,859,28 20,017,854,55 8,3(70,158,112,41) 771,340,456,097,20 7,904,191,267,22 17,655,168,457,68 3,02,938,567,41 72,890,322,32 58,366,172,50314 28,426,164,645,84 94,432,240,977,25 48,392,826,159,25	(8,405,446,585.17) 28,003,772,541,91 20,227,198,90 674,356,747,329,25 7,432,158,359,27 17,635,003,668,00 4,494,635,513,61 1,540,254,433,03 55,409,966,429,41 10,812,103,279,93 93,228,769,696,63 48,715,948,495,17
Capital Stock Other Capital Accounts. Retained Earnings. Minority Interest in Subsidiaries. TOTAL STOCKHOLDERS' EQUITY. TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY. CONTINGENT ACCOUNTS Guarantees Issued Performance Standby Letters of Credit. Trade Pelated Guarantees. Commitments. Spot Foreign Exchange Contracts. Trust Department Accounts. a) Trust Department Accounts. b) Agency Accounts. b) Agency Accounts. b) Agency Accounts.	(9,798,914,439,86) 28,068,782,859,28 20,017,864,55 8,370,158,112,41 771,340,456,097,20 7,904,191,267,22 17,655,168,457,68 3,032,938,567,41 732,890,322,35 58,366,172,530,14 28,426,164,645,84 94,432,040,977,25 48,992,826,159,25 48,992,826,159,25	(8,405,446,585.17) 28,003,772,541.91 20,227,198.90 674,356,747,329.25 7,432,158,359.27 17,835,003,688.00 4,494,635,313.05 1,540,244,433.03 55,409,965,429 10,812,03,279.93 93,298,769,696.63 48,715,944,435.01 10,812,103,279.93 94,298,769,696.63
Capital Stock Other Capital Accounts. Retained Earnings. Minority Interest in Subsidiaries. TOTAL STOCKHOLDERS' EQUITY	(9,798,914,439,86) 28,068,728,599,28 20,017,854,55 83,370,159,112,41 771,340,456,097,20 7,904,191,267,22 17,655,168,457,68 3,022,938,567,41 723,890,322,32 58,366,172,50314 28,426,164,645,84 94,432,240,977,25 48,392,826,159,25 46,039,214,818,00 123,408,855,746,66	(8,405,446,585.17) 28,003,772,541,91 20,227,198,90 674,356,747,329,25 7,432,158,359,27 17,835,003,688,00 4,494,635,513,61 1,540,244,433,03 55,409,965,429,41 10,812,103,279,93 93,228,766,966,63 48,715,948,495,17 44,582,821,201,46 119,663,114,884,72 3,868,037,666,00
Capital Stock Other Capital Accounts. Retained Earnings. Minority Interest in Subsidiaries. TOTAL STOCKHOLDERS' EQUITY. TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY. CONTINGENT ACCOUNTS Guarantees Issued Performance Standby Letters of Credit. Trade Pelated Guarantees. Commitments. Spot Foreign Exchange Contracts. Trust Department Accounts. a) Trust Department Accounts. b) Agency Accounts. b) Agency Accounts. b) Agency Accounts.	(9,798,914,439,86) 28,068,728,599,28 20,017,854,55 83,370,159,112,41 771,340,456,097,20 7,904,191,267,22 17,655,168,457,68 3,022,938,567,41 723,890,322,32 58,366,172,50314 28,426,164,645,84 94,432,240,977,25 48,392,826,159,25 46,039,214,818,00 123,408,855,746,66	(8,405,446,585.17) 28,003,772,541.91 20,227,198.90 674,356,747,329.25 7,432,158,359.27 17,835,003,688.00 4,494,635,313.05 1,540,244,433.03 55,409,965,429 10,812,03,279.93 93,298,769,696.63 48,715,944,435.01 10,812,103,279.93 94,298,769,696.63
Capital Stock Other Capital Accounts. Retained Earnings. Minority Interest in Subsidiaries. TOTAL STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued. Performance Standby Letters of Credit. Commercial Letters of Credit. Trade Related Guarantees Commitments Spot Foreign Exchange Contracts. Trust Department Accounts. a) Trust and Other Fiduciary Accounts. b) Agency Accounts. Derivatives. Others. TOTAL CONTINGENT ACCOUNTS.	(9,798,914,439,86) 28,068,728,599,28 20,017,854,55 83,370,159,112,41 771,340,456,097,20 7,904,191,267,22 17,655,168,457,68 3,022,938,567,41 723,890,322,32 58,366,172,50314 28,426,164,645,84 94,432,240,977,25 48,392,826,159,25 46,039,214,818,00 123,408,855,746,66	(8,405,446,585.17) 28,003,772,541,91 20,227,198,90 674,356,747,329,25 7,432,158,359,27 17,835,003,688,00 4,494,635,513,61 1,540,244,433,03 55,409,965,429,41 10,812,103,279,93 93,228,766,966,63 48,715,948,495,17 44,582,821,201,46 119,663,114,884,72 3,868,037,666,00
Capital Stock Other Capital Accounts. Retained Earnings. Minority Interest in Subsidiaries. TOTAL STOCKHOLDERS' EQUITY	(9,798,914,439,86) 28,068,782,859,28 20,017,884,55 83,370,158,112,41 771,340,456,097,20 7,904,191,267,22 17,655,168,457,68 3,032,938,567,41 732,890,332,33 58,366,172,530,14 26,426,164,645,84 94,432,040,977,25 46,039,244,818,00 123,408,855,746,66 3,355,767,260,87 337,317,189,775,39	(8,405,446,585,17) 28,003,772,541,91 20,227,198,90 674,356,747,329,25 7,432,158,359,27 17,683,503,668,00 4,494,683,513,61 1,540,244,433,03 55,409,965,429,41 10,812,103,279,93 93,228,766,966,63 48,715,948,495,17 44,582,821,201,46 119,663,114,884,72 3,868,387,666,00
Capital Stock Other Capital Accounts Retained Earnings Minority Interest in Subsidiaries TOTAL STOCKHOLDERS' EQUITY TOTAL STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued CONTINGENT ACCOUNTS Guarantees Issued COMMINIORITY COM	(9,798,914,439,86) 28,068,782,859,28 20,017,884,55 83,370,158,112,41 771,340,456,097,20 7,904,191,267,22 17,655,168,457,68 3,032,938,567,41 732,890,332,33 58,366,172,530,14 26,426,164,645,84 94,432,040,977,25 46,039,244,818,00 123,408,855,746,66 3,355,767,260,87 337,317,189,775,39	(8,405,446,585,17) 28,003,772,541,91 20,227,198,90 674,356,747,329,25 7,432,158,359,27 17,683,503,668,00 4,494,683,513,61 1,540,244,433,03 55,409,965,429,41 10,812,103,279,93 93,228,766,966,63 48,715,948,495,17 44,582,821,201,46 119,663,114,884,72 3,868,387,666,00
Capital Stock Other Capital Accounts. Retained Earnings. Minority Interest in Subsidiaries. TOTAL STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued. CONTINGENT ACCOUNTS Guarantees Issued Commercial Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts. Trust Department Accounts a) Trust and Other Fiduciary Accounts. b) Agency Accounts. Derivatives Others TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION 1. List of Bank's Financial Allied Subsidiaries (excluding Subsidiary Insuranc 1 RCBC Capital Corporation 2 RCBC Forex Brokers Corp	(9,798,914,439,86) 28,068,782,859,28 20,017,884,55 83,370,158,112,41 771,340,456,097,20 7,904,191,267,22 17,655,168,457,68 3,032,938,567,41 732,890,332,33 58,366,172,530,14 26,426,164,645,84 94,432,040,977,25 46,039,244,818,00 123,408,855,746,66 3,355,767,260,87 337,317,189,775,39	(8,405,446,585,17) 28,003,772,541,91 20,227,198,90 674,356,747,329,25 7,432,158,359,27 17,683,503,668,00 4,494,683,513,61 1,540,244,433,03 55,409,965,429,41 10,812,103,279,93 93,228,766,966,63 48,715,948,495,17 44,582,821,201,46 119,663,114,884,72 3,868,387,666,00
Capital Stock Cither Capital Accounts. Retained Earnings	(9,798,914,439,86) 28,068,782,859,28 20,017,884,55 83,370,158,112,41 771,340,456,097,20 7,904,191,267,22 17,655,168,457,68 3,032,938,567,41 732,890,332,33 58,366,172,530,14 26,426,164,645,84 94,432,040,977,25 46,039,244,818,00 123,408,855,746,66 3,355,767,260,87 337,317,189,775,39	(8,405,446,585,17) 28,003,772,541,91 20,227,198,90 674,356,747,329,25 7,432,158,359,27 17,683,503,668,00 4,494,683,513,61 1,540,244,433,03 55,409,965,429,41 10,812,103,279,93 93,228,766,966,63 48,715,948,495,17 44,582,821,201,46 119,663,114,884,72 3,868,387,666,00
Capital Stock Other Capital Accounts. Retained Earnings. Minority Interest in Subsidiaries. TOTAL STOCKHOLDERS' EQUITY. TOTAL STOCKHOLDERS' EQUITY. TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY. CONTINGENT ACCOUNTS Guarantees Issued. CONTINGENT ACCOUNTS Guarantees Issued. COMMERCIAL CONTINGENT ACCOUNTS Guarantees Issued. COMMERCIAL COMMERCIAL CONTINGENT ACCOUNTS Spot Foreign Exchange Contracts. Trust Department Accounts. a) Trust and Other Fiduciary Accounts. b) Agency Accounts. Derivatives. Others TOTAL CONTINGENT ACCOUNTS. ADDITIONAL INFORMATION 1. List of Bank's Financial Allied Subsidiaries (excluding Subsidiary Insurancial RCBC Capital Corporation 2 RCBC Forex Brokers Corp 3 RCBC Leasing & Finance Corp 4 Rizal Microbank, Inc., - A Thrift Bank of RCBC	(9,798,914,439,86) 28,068,782,859,28 20,017,884,55 83,370,158,112,41 771,340,456,097,20 7,904,191,267,22 17,655,168,457,68 3,032,938,567,41 732,890,332,33 58,366,172,530,14 26,426,164,645,84 94,432,040,977,25 46,039,244,818,00 123,408,855,746,66 3,355,767,260,87 337,317,189,775,39	(8,405,446,585.17) 28,003,772,541,91 20,227,198,90 674,356,747,329,25 7,432,158,359,27 17,835,003,688,00 4,494,635,513,61 1,540,244,433,03 55,409,965,429,41 10,812,103,279,93 93,228,766,966,63 48,715,948,495,17 44,582,821,201,46 119,663,114,884,72 3,868,037,666,00
Capital Stock Cither Capital Accounts Retained Earnings Minority Interest in Subsidiaries TOTAL STOCKHOLDERS' EQUITY TOTAL STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued COMMINGENT ACCOUNTS Guarantees Issued COMMINGENT ACCOUNTS Guarantees Issued COMMINGENT ACCOUNTS Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Trust Department Accounts a) Trust Department Accounts b) Agency Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION 1. List of Bank's Financial Allied Subsidiaries (excluding Subsidiary Insurance 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	(9,798,914,439,86) 28,068,782,859,28 20,017,884,55 83,370,158,112,41 771,340,456,097,20 7,904,191,267,22 17,655,168,457,68 3,032,938,567,41 732,890,332,33 58,366,172,530,14 26,426,164,645,84 94,432,040,977,25 46,039,244,818,00 123,408,855,746,66 3,355,767,260,87 337,317,189,775,39	(8,405,446,585.17) 28,003,772,541,91 20,227,198,90 674,356,747,329,25 7,432,158,359,27 17,835,003,688,00 4,494,635,513,61 1,540,244,433,03 55,409,965,429,41 10,812,103,279,93 93,228,766,966,63 48,715,948,495,17 44,582,821,201,46 119,663,114,884,72 3,868,037,666,00
Capital Stock Other Capital Accounts. Retained Earnings. Minority Interest in Subsidiaries. TOTAL STOCKHOLDERS' EQUITY	(9,798,914,439,86) 28,068,728,599,28 20,017,854,55 83,370,159,112,41 771,340,456,097,20	(8,405,446,585.17) 28,003,772,541,91 20,227,198,90 674,356,747,329,25 7,432,158,359,27 17,835,003,688,00 4,494,635,513,61 1,540,244,433,03 55,409,965,429,41 10,812,103,279,93 93,228,766,966,63 48,715,948,495,17 44,582,821,201,46 119,663,114,884,72 3,868,037,666,00
Capital Stock Cither Capital Accounts. Retained Earnings. Retained Earnings. Minority Interest in Subsidiaries. TOTAL STOCKHOLDERS' EQUITY		(8,405,446,585.17) 28,003,772,541,91 20,227,198,90 674,356,747,329.25 7,432,158,359.27 17,835,003,688.00 4,494,635,731.61 1,540,244,433.03 55,409,965,429.41 10,812,103,279.93 93,228,769,696.63 48,715,948,495.17 44,552,821,201.46 119,663,114,884.72 3,869,837,686.00 314,166,832,750.60
Capital Stock Other Capital Accounts. Retained Earnings Minority Interest in Subsidiaries TOTAL STOCKHOLDERS' EQUITY. TOTAL STOCKHOLDERS' EQUITY. TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY. CONTINGENT ACCOUNTS Guarantees Issued CONTINGENT ACCOUNTS Guarantees Issued Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts. Trust Department Accounts. a) Trust and Other Fiduciary Accounts. b) Agency Accounts Derivatives TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION 1. List of Bank's Financial Allied Subsidiaries (excluding Subsidiary Insurance) 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. 3. Capital Acqueucy Ratio (CAR) on Consolidated Basis, as prescribed unde a. Total CAR (%).	(9,798,914,439,86) 28,068,782,859,28 20,017,884,55 83,370,158,112,41 771,340,456,097,20 .7,904,191,267,22 17,655,168,457,68 3,302,393,567,41 .732,890,322,32 58,366,172,530,14 28,426,146,645,84 94,432,240,977,25 46,392,246,180 0123,408,855,746,66 3,358,767,260,87 337,317,198,775,39 e Companies)	(8,405,446,585.17) 28,003,772,541,91 20,227,198,80 674,356,747,329,25 7,432,158,359,27 17,835,003,688,00 4,944,635,313,61 1,540,244,433,03 55,409,985,429,41 10,812,102,279,93 93,298,769,698,63 48,715,946,495.17 44,582,621,201,484,75 18,683,174,894,75 3,680,637,685,00 314,166,832,750.80
Capital Stock Other Capital Accounts. Retained Earnings Minority Interest in Subsidiaries TOTAL STOCKHOLDERS' EQUITY TOTAL STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued CONTINGENT ACCOUNTS Guarantees Issued Commercial Letters of Credit Commercial Letters of Credit Commilments Spot Foreign Exchange Contracts. Trust Department Accounts a) Trust and Other Fiduciary Accounts. b) Agency Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION 1. List of Bank's Financial Allied Subsidiaries (excluding Subsidiary Insuranc 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. 3. Capital Adequacy Ratio (CAR) on Consolidated Basis, as prescribed unde a. Total CAR (%) b. Lier 1 Ratio (%) c. Commen Equity Vier 1 Ratio (%) "		(8,405,446,585.17) 28,003,772,541,91 20,227,198,90 48,4698,674,934,98,468 674,356,747,329.25 7,432,156,359.27 17,835,003,688,00 4,494,635,731,61 1,540,224,433,03 55,409,965,696,63 48,715,948,495.17 44,552,821,201,46 119,663,114,884,72 3,660,837,666,00 314,166,832,750.60
Capital Stock Cther Capital Accounts Retained Earnings Minority Interest in Subsidiaries TOTAL STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued CONTINGENT ACCOUNTS Guarantees Issued Commercial Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Trust Department Accounts a) Trust and Other Fiduciary Accounts b) Agency Accounts Derivatives TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION 1. List of Bank's Financial Allied Subsidiaries (excluding Subsidiary Insurance 1 R CBC Capital Corporation 2 RCBC Forex Brokers Corp 3 R CBC Leasing & Finance Corp 4 Rizal Microbank, Inc A Thrift Bank of RCBC 5 RCBC TeleMoney Europe 6 RCBC International Finance Ltd. 3. Capital Adequacy Ratio (CAR) on Consolidated Basis, as prescribed unde a. Total CAR (%) b. Tier 1 Ratio (%) " Liculdity Coverage Ratio (LCR) in Single Currency on Consolidated Basis) (%) Liculdity Coverage Ratio (LCR) in Single Currency on Consolidated Basis) (%)	(9,798,914,439,86) 28,068,782,859,28 20,017,884,55 83,370,158,112,41 771,340,456,097,20 .7,904,191,267,22 17,655,168,457,68 3,032,398,567,41 723,890,322,32 58,366,172,500,14 28,426,146,645,84 94,432,240,977,25 48,392,826,156,25 46,039,214,818,00 123,408,855,746,66 3,358,767,260,87 337,317,189,775,39 e Companies) or existing regulations 13,76 12,89 12,89	(8,405,446,585,17) 28,003,772,541,91 20,227,198,90 674,356,747,329,25 7,432,158,359,27 17,835,003,688,00 4,944,635,313,61 1,540,244,433,03 55,449,985,429,41 10,812,102,379,93 33,298,769,698,63 48,715,944,495,17 44,582,27,201,46 119,683,114,884,72 3,880,837,686,00 314,166,832,750,60
Capital Stock Other Capital Accounts. Retained Earnings. Minority Interest in Subsidiaries. TOTAL STOCKHOLDERS' EQUITY. TOTAL STOCKHOLDERS' EQUITY. TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY. CONTINGENT ACCOUNTS Guarantees Issued CONTINGENT ACCOUNTS Guarantees Issued CONTINGENT ACCOUNTS Guarantees Issued CONTINGENT ACCOUNTS Spot Foreign Exchange Contracts. Trust Department Accounts. a) Trust and Other Fiduciary Accounts. b) Agency Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS. ADDITIONAL INFORMATION 1. List of Bank's Financial Alided Subsidiaries (excluding Subsidiary Insuranc 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. 3. Capital Adequacy Ratio (CAR) on Consolidated Basis, as prescribed unde a. Total CAR (%) b. Tier 1 Ratio (%) c. Common Equity Tier 1 Ratio (%) " Liquidity Coverage Ratio (LCR) in Single Currency on Consolidated Basis (%).		(8,405,446,585.17) 28,003,772,541,91 20,227,198,90 48,4698,674,934,98,468 674,356,747,329.25 7,432,156,359.27 17,835,003,688,00 4,494,635,731,61 1,540,224,433,03 55,409,965,696,63 48,715,948,495.17 44,552,821,201,46 119,663,114,884,72 3,660,837,666,00 314,166,832,750.60
Capital Stock Cither Capital Accounts. Retained Earnings		(8,405,446,585,17) 28,003,772,541,91 20,227,198,90 674,356,747,329,25 7,432,158,359,27 17,835,003,688,00 4,944,635,313,61 1,540,244,433,03 55,449,985,429,41 10,812,102,379,93 33,298,769,698,63 48,715,944,495,17 44,582,27,201,46 119,683,114,884,72 3,880,837,686,00 314,166,832,750,60

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 we report are true and correct to the best of our knowledge and belief.

FLORENTINO M. MADONZA FSVP, Head - Controllership Group

President & CEO

1 certify that on this _27th_ day of January 2020, before me, a notary public duty authorized in the City of Makati to take acknowledgements, personally appeared:

Competent Evidence of Identity/Number Date Issued/ Valid until

Place Issued CTC Number Date / Place Issued

who were identified by me through competent evidence of identity to be the same persone 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.

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

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 FSVP, Head - Controllership Group

President & CEO

I certify that on this _27th_ day of January 2020, before me, a notary public duly authorized in the City of Makati to take acknowledgements, personally appeared:

Competent Evidence of Identity/Number Valid until Place Issued CTC Number Place Issued

who were identified by me through competent evidence of identify 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. 467 Page No. 95 Book No. 509 Series of 2020

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