

27 October, 2015

MS. JANET A. ENCARNACION

Head, Disclosure Department THE PHILIPPINE STOCK EXCHANGE, INC. 3F Philippine Stock Exchange Plaza Ayala Triangle, Ayala Avenue Makati City

Please be informed that the attached Statement of Condition of RCBC (Banks and Financial Subsidiaries; Head Office and Branches) as of September 30, 2015 would be made available to the major newspapers.

Thank you.

Sincerely yours,

MA. Christina P. Alvarez Senior Vice President and

cc: Ms. Vina Vanessa S. Salonga, Philippine Dealing & Exchange Corporation (PDEX)

SMARTER SOLUTIONS



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

BALANCE SHEET (Head Office and Branches As of September 30, 2015

ASSETS	Current Quarter	OUNT Previous Quarter
Cash and Cash Items Due from Bangko Sentral ng Ptiipnas Due from Other Banks Due from Other Banks Financial Assets at Fair Value through Profit or Loss Available-for-Sale Financial Assets-Net Held-to-Maturity (HTM) Financial Assets-Net Unquoted Debl Securities Classified as Loans-Net Loans and Receivables-Net Interbank Loans Receivable. Loans and Receivables-Others General Loan Loss Provision Other Financial Assets Equity Investment in Subsidianes, Associates and Joint Ventures-Net Real and Other Properties Acquired-Net Non-Current Assets Held for Sale Other Assets-Net	8,446,324,601,55 42,711,286,538,06 11,974,203,845,98 15,334,415,616,41 2,332,180,804,10 81,680,738,192,72 13,724,628,253,72 000 215,529,367,260,25 1,804,739,006,53 2,921,703,737,12 4,415,659,749,87 4,415,659,749,87 4,63,032,508,00 609,155,212,27 336,687,058,92 7,168,921,545,07	7 506,539,478,24 43,020,570,527,26 43,020,570,527,26 11,110,321,099,93 10,425,694,261,38 2,581,217,044,54 69,382,078,021,29 11,882,294,674,62 13,527,000,00 213,663,266,290,48 1,794,518,415,66 2,949,957,834,66 2,949,957,84 2,948,957,84
LIABILITIES		
Financial Liabilities at Fair Value through Profit or Loss Depost Labilities Due to Other Banks Bills Payable a) Interbank Loans Payable b) Other Deposit Substitute Bords Payable-Net Unsecured Subordmated Debt-Net Redeemable Preferred Shares. Due to Bangko Sentral ng Pilipinas Other Financial Liabilities Other Liabilities TOTAL LIABILITIES	279,421,618 60 259,394,115,370 68 1,451,722 40 48,423,929,016 01 23,015,725 67 72 25,408,356,448 29 24,177,576,755,76 9,932,137,694 79 100,000,00 00 10,120,748 81 2,719,423,348 09 7,851,548,596,54 352,789,824,871,68	234,199,622 78 252,883,807,327,98 1,451,722 40 32,899,148,097,22 10,944,388,167,95 21,954,759,929,27 23,327,770,146,91 9,928,376,154 01 100,000 2,343,454 15 2,882,360,162,01 2,882,360,162,01 332,230,146,627,72
STOCKHOLDERS' EQUITY		
Capital Stock Other Capital Accounts Retained Earnings TOTAL STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS	36,637,597,418 23 . 4,093,414,336,56 . 16,834,448,787,28 . 57,565,460,542,07 . 410,355,285,413,75	36,646,503,104,29 7,917,485,359,91 17,675,288,974,71 62,239,277,438,91 394,469,424,666,63
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 Derwaltves Cotters TOTAL CONTINGENT ACCOUNTS.	4 216,942,379 48 6,195,778,250 59 4,563,398,760 19 1,548,700 807 86 23,290,961,845 13 28,410,810,474,93 65,539,174,143 58 51,802,423,449 13,735,750,639,86 52,244,433,410 01 2,205,421,668 88 188,213,621,760,65	3,951 670,726 24 6,495,338 420 72 2,131 570,279 42 1,042,918 559 785 21,115,660,727,74 66,193,137,957 66 52,077,655,066 62 14,115,482,891 45 56,592,958,285 41 2,288,789,904 62 188,498,756,077,79
ADDITIONAL INFORMATION		
Gross Total Loan Portfolio (TLP). Specifica Blowance for credit losses on the TLP. Non-Performing Loans (NPLs) a Gross NPLs b Ratio of gross NPLs to gross TLP (%) c Net NPLs d Ratio of the NPLs to gross TLP (%) c Net NPLs d Ratio of Net NPLs to gross TLP (%) c Statified Loans & Other Risk Assets gross of allowance for credit losses. DOSRI Loans and receivables, gross of allowance for credit losses. Ratio of IOOSRI loans and receivables, gross of allowance for credit losses. Ratio of IOOSRI loans and receivables, gross of allowance for credit losses. Ratio of Gross non-performing DOSRI Loans and receivables and or Gross Non-performing DOSRI Loans and receivables. Ratio of Gross non-performing DOSRI Loans and receivables to TL Percenic Compliance with Magna Catar (%) a 8% for Micro and Small Enterprises. b 2% for Micro and Small Enterprises. Beturn on Equity (RCE) (%) Capital Adequacy Ratio (CAR) on Solo Basis, as prescribed under a Total CARI (%) c Common Tier I Ratio (%) Ceffered Charges on tyet Written Down Unbooked Allowance for Probable Losses on Financial Instruments	1,622,103,957,77 2,216,947,364,34 1 0.02% 594,833,406,57 0,27% 9,392,318,773,70 1,491,089,314,19 0,557,107,201,69 1,076,2	215.292,649,673.61 1,615,836.383 13 2,143,107,451.90 1 1,00%,7 527,271.068,77 10,401,641,907.42 4,335,748,906.50 2,01%,7 48,182.22 0,03%,3,98%,9 9,06%,166,88%,12,72%,0,00 0,000,000,000,000,000,000,000,000
Onwooded Allowance for Frobable E05565 On Financial Institutions	, iloseiveu 000	0.00

Republic of the Philippines)
MAKATI CITY) s.s.

We Lorenzo V Tan and Florentino M Madonza, 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

LORENZO V. TAN
President and Chief Executive Officer

FLORENTINO M. MADONZA
SVP, Head - Controllership Group

I certify that on this 21st day of October, 2015, before me, a notary public duly authorized in the City of Makati to take acknowledgements, personally appeared.

Name	Competent Evidence of Identity/Number	Date issued/Valid until	Piace Issued	CTC Number	Date / Place Issued
Lorenzo V Tan	Passport # E87963923	April 24, 2013 April 23, 2018	Manila	02444383	January 14, 2015 Makati City
Florentino M. Madonza	Passport # EC4099463	May 6, 2015 May 5, 2020	NCR-South	02422463	January 14 2015 Makati Cily

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 voluntary affixed by them for the purpose 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

NOTARY PUBLIC
ATTY CATALING VICENTE L ARAB T
Appointment No IMEO/2015-2016)
Units 10 Desember 2016
PTR No 4753/30 016/615 Maksh Car)
IBP No 0983781 01/0015, Maksh Car)
RCL No 4015-2
21st Floor Yuchengoo Tower 2 RCBC Plaza, Ayala Avenue, Makali City

AS ST SEPTEMBER SO, 21	710			
	AMOUNT			
ASSETS	Current Quarter	Previous Quarter		
Cook and Cook Home	11 105 024 007 00	9,954,124,155.84		
Cash and Cash Items Due from Bangko Sentral ng Pilipinas Due from Other Banks Financial Assets at Fair Value through Profit or Loss Available-for-Sale Financial Assets-Net Held-to-Maturity (HTM) Financial Assets-Net Unquoted Debt Securities Classified as Loans-Net Loans and Receivables-Net Loans and Receivables-Others General Loan Lose Progresson	49 781 796 686 83	50 478 544 849 96		
Due from Other Banks	13.298.326.899.03	14,829,917,909.58		
Financial Assets at Fair Value through Profit or Loss	17,100,098,292 62	12,056,437,134,98		
Available-for-Sale Financial Assets-Net	4,091,359 186 53	14,829,917,909 58 12,056,437,134 98 4,436,055,452 37		
Held-to-Maturity (HTM) Financial Assets-Net	92,494,015,368 93	79,541,775,949 44 1,565,896,951 96		
Loans and Receivables Met	274 702 085 563 00	269,768,958,184 25		
Loans and Receivables - Others	277.054.536.619.34	271 991 688 230 53		
General Loan Loss Provision	2,262,451,055 44 4,752,560,520 30	2,222,730,046,28		
Other Financial Assets	4,752,560,520 30	4,762,973,541 52		
Equity Investment in Subsidiaries, Associates and Joint Ventures-Net	1,195,054,032 35	1,181,514,185 85 8,823,178,434.55		
Real and Other Properties Acquired Net	3 202 246 285 75	3,178,994,098 47		
Non-Current Assets Held for Sale	607 715 993 48	636.826.238 46		
Other Assets-Net	7,897,668,086,58	636,826,238 46 9,269,063,265,74		
Equity threstment in Subsidiantes, Associates and Joint Ventures-Net Bank Premises. Furniture Future and Equipment-Net Real and Other Properties Acquired-Net Non-Current Assets Held for Sale Other Assets-Net TOTAL ASSETS	<u>490,703,967,278.50</u>	470,484,260,352.97		
LIABILITIES				
LIADILITIES				
F (III blue of Market Bulleton	470 404 440 00	074 400 000 70		
Panacial Liabilities at Fair Value Inrough Profit of Loss	279,421,618 60	234,199,622 78 322,173,116,706 34		
Due to Other Banks	1 451 722 40	1,451,722 40		
Bills Payable	51,434,349,391 38	35,697,513,507 22 11,803,713,309 90		
a) Interbank Loans Payable	23,798,232,834 02	11,803,713,309 90		
b) Other Deposit Substitute.	27,625,873,718 73	23 883 134,047 13		
Financial Liabilities at Fair Value through Prolit or Loss Deposit Liabilities Due to Other Banks Bits Payable a) Interbank Loans Payable b) Other Deposit Substitute c) Others Bonds Payable-Net Unsecured Subordinated Debt-Net Bedeemable Preferred Shares	24 177 576 755 76	10.666,150.19		
Unsecured Subordinated Debt-Net	9.932.137 694 79	23,327,770,146,91 9,928,376,154,01 100,000,00		
Redeemable Preferred Shares	100,000 00 10,120,748 81			
Due to Bangko Sentral ng Pilipinas	10,120,748.81	2,343,454 15		
Other Labilities .	3,486,012,203 86	3,573,604,480,94 13,303,447,233,84		
Redeemable Freierre Sharies Due to Bangko Sentral ng Pflipinas Other Financia Luabitiles Other Luabitiles TOTAL LIABILITIES	433,132,653,864.67	408,241,923,028.59		
STOCKHOLDERS' EQUITY				
Capital Stock	36,637.597,418 23	36,646,503,104,29 7,897,326,396,19 17,675,288,974,71 23,218,849,19 62,242,337,324,38		
Other Capital Accounts	4.076,153,068 79	7,897,326,396 19		
Retained Earnings	. 16,834,448,/8/ 28	23 218 849 19		
TOTAL STOCKHOLDERS' EQUITY.	57.571.313.413.83	62,242,337,324,38		
Capital Stock Other Capital Accounts Retained Earnings Minontly Interest in Subsidiaries TOTAL STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	490,703,967,278.50	470,484,260,352.97		
CONTINGENT ACCOUNTS				
Guarantees Issued	4,216,942,379 48	3,951,670,726 24		
Commercial Letters of Credit	4 563 308 780 10	8,563,691,869 72 2,131,570,279 42		
Trada Related Guarantees	1 546 700 807 86	1.042.918.597.85		
Commitments	23,290,961,845,13	1,042,918,597.85 21,115,660,727.74		
Spot Foreign Exchange Contracts	28,504,290,474 93	26,911,163,036.47 83,328,154,057.81		
I rust Department Accounts	73 160 040 074 20	69,212,671,166.36		
h) Arency Accounts	13 736 750 693 68	14,115,482,891 45		
Derivatives	52,244,433,410 01	56,592,958,285,41 2,369,362,031,52		
Others	2,265,690,916.60	2,369,362,031,52		
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 Derrwatives Others TOTAL CONTINGENT ACCOUNTS	209,797,341,172.72	206,007,149,612.18		
ADDITIONAL INFORMATION				
List of Bank's Financial Allied Subsidiaries (excluding Subsidiary I	nsurance Companies)			
1 RCBC Savings Bank, Inc.				
2 RCBC Capital Corporation 3 RCBC Forex Brokers Corp				
3 HCBC Forex Brokers Corp				
4 RCBC Leasing & Finance Corp				

4 RGBC Leasing & Finance Corp
5 Merchants Savings & Loan Association Inc
6 RGBC TeleMoney Europe
7 RGBC International Finance Ltd
8 RGBC North America, Inc
Capital Adequacy Ratio (CAR) on Consolidated Basis, as prescribed under existing regulations
a Total CAR (%)
16 49%
15 Tel 1 Ratio (%)
15 Tel 1 Ratio (%)
15 Tel 1 Ratio (%)
13 15%
15 C Common Equity Tier 1 Ratio (%)
13 15%

Republic of the Philippines)
MAKATI CITY s.s.

We, Lorenzo V Tan and Florentino M Madonza, of the above-mentioned bank do solemnly swear that all matters set torth in the above report are true and correct to the best of our knowledge and belief

LORENZO V. TAN FLORENTINO M. MADONZA
President and Chief Executive Officer
SVP, Head · Controllership Group

Locatify that on this 21st day of October, 2015, before me a notary public duty authorized in the City of Makati to take acknowledgements, personally appeared

Name	Competent Evidence of Identity/Number	Date Issued/Valid until	Place Issued	CTC Number	Date / Place Issued
Lorenzo V Tan	Passport # E87963923	April 24 2013 April 23 2018	Manila	02444383	January 14, 2015 Makah City
Florentino M. Madonza	Passport # EC4099463	May 6 2015 May 5 2020	NCR-South	02422463	January 14 2015 Makati City

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 voluntary affixed by them or 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 heir respective principals.

IN WITNESS WHEREOF I hereunto set my hand and affix my notarial seal on the date and at the place, above written

NOTARY PUBLIC
ATTY CATALINO VICENTE L ARABIT
Apportiment No. M 80(2015-2016)
Unit 31 December 2016
PTR No. 4753340 01/80/15 Makka City
IBP No. 0983781, 01/80/15 Makka City
RDL. No. 401-45
21st Floor Yuchengoo Tower 2. RCBC Plaza, Ayala Avenue Makab City

16 88% 13 48% 13 48%

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