



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
MA. CHRISTINA P. ALVAREZ
Senior Vice President and
Compliance Officer 

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

SMARTER SOLUTIONS



RIZAL COMMERCIAL BANKING CORPORATION
Yuchengco Tower, RCBC Plaza, 6619 Ayala Avenue, Makati City

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

Table with columns: ASSETS, AMOUNT, Current Quarter, Previous Quarter. Rows include Cash and Cash Items, Financial Assets at Fair Value through Profit or Loss, Loans and Receivables-Net, etc.

Table with columns: LIABILITIES, AMOUNT, Current Quarter, Previous Quarter. Rows include Financial Liabilities at Fair Value through Profit or Loss, Deposits, Bills Payable, Bonds Payable-Net, etc.

Table with columns: STOCKHOLDERS' EQUITY, AMOUNT, Current Quarter, Previous Quarter. Rows include Capital Stock, Other Capital Accounts, Retained Earnings, etc.

Table with columns: CONTINGENT ACCOUNTS, AMOUNT, Current Quarter, Previous Quarter. Rows include Guarantees Issued, Performance Standby Letters of Credit, Trade Related Guarantees, etc.

Table with columns: ADDITIONAL INFORMATION, AMOUNT, Current Quarter, Previous Quarter. Rows include Gross Total Loan Portfolio (TLP), Specific allowance for credit losses on the TLP, Non-Performing Loans (NPLs), etc.

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

Signature block for LORENZO V. TAN and FLORENTINO M. MADONZA, President and Chief Executive Officer and SVP, Head - Controlling 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

Table with columns: Name, Competent Evidence of Identity/Number, Date Issued/Valid until, Place Issued, CTC Number, Date / Place Issued. Rows for Lorenzo V. Tan and Florentino M. Madonza.

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

NOTARY PUBLIC
ATTY. CATALINO VICENTE L. ARABIT
Appointment No. M-69(2015-2016)
Until 31 December 2016
PTR No. 4753340 01/06/15 Makati City
IBP No. 0963781 01/06/15 Makati City
R.O.L. No. 40145

CONSOLIDATED BALANCE SHEET
(Banks and Financial Subsidiaries)
As of September 30, 2015

Table with columns: ASSETS, AMOUNT, Current Quarter, Previous Quarter. Rows include Cash and Cash Items, Financial Assets at Fair Value through Profit or Loss, Loans and Receivables-Net, etc.

Table with columns: LIABILITIES, AMOUNT, Current Quarter, Previous Quarter. Rows include Financial Liabilities at Fair Value through Profit or Loss, Deposits, Bills Payable, Bonds Payable-Net, etc.

Table with columns: STOCKHOLDERS' EQUITY, AMOUNT, Current Quarter, Previous Quarter. Rows include Capital Stock, Other Capital Accounts, Retained Earnings, etc.

Table with columns: CONTINGENT ACCOUNTS, AMOUNT, Current Quarter, Previous Quarter. Rows include Guarantees Issued, Performance Standby Letters of Credit, Trade Related Guarantees, etc.

Table with columns: ADDITIONAL INFORMATION, AMOUNT, Current Quarter, Previous Quarter. Rows include List of Bank's Financial Allied Subsidiaries (excluding Subsidiary Insurance Companies), Capital Adequacy Ratio (CAR) on Consolidated Basis, etc.

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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

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