



6 February, 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 December 31, 2014 would be made available to the major newspapers.

Thank you.

Sincerely yours,

*Ma. Fe P. Salamatini*  
**MA. FE P. SALAMATIN**  
First Vice President and  
Compliance Officer

cc: 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 December 31, 2014

CONSOLIDATED BALANCE SHEET (Banks and Financial Subsidiaries) As of December 31, 2014

Table with columns: AMOUNT, ASSETS, Current Quarter, Previous Quarter. Includes Cash and Cash Items, Financial Assets, Loans and Receivables, and other assets.

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Table with columns: AMOUNT, LIABILITIES, Current Quarter, Previous Quarter. Includes Financial Liabilities, Deposits, and other liabilities.

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Table with columns: AMOUNT, STOCKHOLDERS' EQUITY, Current Quarter, Previous Quarter. Includes Capital Stock, Retained Earnings, and other equity items.

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Table with columns: AMOUNT, CONTINGENT ACCOUNTS, Current Quarter, Previous Quarter. Includes Guarantees Issued, Standby Letters of Credit, and other contingent items.

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Table with columns: AMOUNT, ADDITIONAL INFORMATION, Current Quarter, Previous Quarter. Includes Gross Total Loan Portfolio, Specific allowance for credit losses, and other financial metrics.

Table with columns: AMOUNT, ADDITIONAL INFORMATION, Current Quarter, Previous Quarter. Includes List of Bank's Financial Allied Subsidiaries, Capital Adequacy Ratio, and other financial metrics.

Republic of the Philippines)
MAKATI CITY

Republic of the Philippines)
MAKATI CITY

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 my knowledge and belief

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 my knowledge and belief

LORENZO V. TAN
President and Chief Executive Officer

FLORENTINO M. MADONZA
SVP Head, Contingent Group

LORENZO V. TAN
President and Chief Executive Officer

FLORENTINO M. MADONZA
SVP Head, Contingent Group

I certify that on this 30th day of January 2015, before me, a notary public duly authorized in the City of Makati to take acknowledgements, personally appeared

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

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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 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

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

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