

26 April 2018

MR. JOSE VALERIANO B. ZUÑO, III
OIC - Head, Disclosure Department
THE PHILIPPINE STOCK EXCHANGE, INC.
PSE Tower, 5th Avenue cor. 28th Street
Bonifacio Global City
Taguig City

Dear Mr. Zuño,

Please be informed that the attached Statement of Condition of RCBC (Banks and Financial Subsidiaries; Head Office and Branches) as of March 31, 2018 would be made available to the major newspapers.

Thank you.

Very truly yours,

MA. CHRISTINA P. ALVAREZ
Senior Vice President and Corporate Information Officer

cc: Ms. Erika Grace C. Alulod, Philippine Dealing and Exchange Corporation



RIZAL COMMERCIAL BANKING CORPORATION

AMOUNT Current Quarter Previous Quarter

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

BALANCE SHEET (Head Office and Branches) As of March 31, 2018

ASSETS

Cash and Cash Items	9,461,997,127.09	10,501,207,478,28 47,186,494,419,30 18,368,188,354,85 6,560,596,063,46 3,455,400,954,74 48,130,432,556,22 1,199,295,883,09 268,222,544,317,34 37,599,100,00 263,238,425,274,52 7,434,652,250,00 2,488,132,307,18 2,604,928,798,72
Due from Bangko Sentral ng Pilipinas	47,549,578,058.79	47,186,494,419.30
Financial Assets at Fair Value through Profit or Loss	5 520 795 094 39	6 560 596 063 46
Available-for-Sale Financial Assets-Net	4,990,153,614.40	3,455,400,954.74
Held-to-Maturity (HTM) Financial Assets-Net	61,608,179,575.02	48,130,432,556.22
Loans and Receivables-Net	284 530 463 927 73	268 222 544 317 34
Interbank Loans Receivable	247,176,640.00	37,599,100.00
Loans and Receivables - Others	277,168,344,140.14	263,238,425,274.52
General Loan Loss Provision	1 036 547 230 41	2 488 132 307 18
Other Financial Assets	2,911,762,164.58	2,604,928,798.72
Equity Investment in Subsidiaries, Associates and Joint Ventures-Ne	et 19,160,538,398.48	18,837,905,777.07 7,376,317,946.97 605,777,459.78
Real and Other Properties Acquired-Net	673.555.301.67	605.777.459.78
Non-Current Assets Held for Sale	0.00	
Other Assets-Net	9,939,654,721.13	10,276,590,337.66 443,325,680,347.48
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 Interbank Loans Receivable Loans and Receivables-Net Loans and Receivables-Others Loans and Receivables Arising from RA/CA/PR/SLB General Loan Loss Provision Other Financial Assets Equity Investment in Subsidiaries, Associates and Joint Ventures-Ne Bank Premises, Furniture, Fixture and Equipment-Net Real and Other Properties Acquired-Net Non-Current Assets Held for Sale Other Assets-Net	473,763,133,601.40	445,323,000,347.40
Financial Liabilities at Fair Value through Profit or Loss Deposit Liabilities. Due to Cher Banks. Bills Payable. a) BSP (Rediscounting and Other Advances). b) Interbank Loans Payable c) Other Deposit Substitute Bonds Payable-Net Unsecured Subordinated Debt-Net Redeemable Preferred Shares. Due to Bangko Sentral ng Pilipinas Other Financial Liabilities TOTAL LIABILITIES	672.045.539.09	482 973 269 27
Deposit Liabilities	294,783,224,404.32	482,973,269.27 288,667,167,591.61 1,451,722.40
Due to Other Banks	1,451,722.40	1,451,722.40
a) BSP (Rediscounting and Other Advances)	5 817 725 811 33	36,626,614,396.87 0.00
b) Interbank Loans Payable	31,033,228,548.57	0.00 30,938,254,506.41 5,688,359,890.46 28,059,477,536.77 9,968,460,284.26
c) Other Deposit Substitute	5,942,152,167.06	5,688,359,890.46
Unsecured Subordinated Debt-Net	9 972 774 141 95	28,059,477,536.77
Redeemable Preferred Shares	100,000.00	100,000.00
Due to Bangko Sentral ng Pilipinas		38,783,253.33
Other Liphilities	10 151 183 234 11	9 823 194 489 94
TOTAL LIABILITIES	407,665,107,596.95	100,000.00 38,783,253.33 2,765,830,323.68 9,823,194,489.94 376,434,052,868.13
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STOCKHOLDERS' EQUITY		
Capital Stock	36,637,597,418,23	36.637.597.418.23
Capital Stock Other Capital Accounts	3,347,607,685.98	36,637,597,418.23 6,243,836,322.13
Retained Earnings	68 100 028 004 45	24,010,193,738.99 66,891,627,479,35
Retained Earnings. TOTAL STOCKHOLDERS' EQUITY. TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	475,765,135,601,40	24,010,193,738,99 66,891,627,479,35 443,325,680,347,48
CONTINGENT ACCOUNTS		
Guarantees Issued	5,550,812,233.82	5,415,591,310.81
Performance Standby Letters of Credit	15,200,465,493.53	11,789,013,750.93
Commercial Letters of Credit		5,265,621,144.44
Trade Pelated Guarantees	1 227 686 203 34	752 775 104 00
Trade Related Guarantees Commitments	1,337,686,293.34	753,775,194.09 35,688,816,233.05
Trade Related Guarantees Commitments Spot Foreign Exchange Contracts	1,337,686,293.34 36,942,176,385.32 14,992,947,872.99	753,775,194.09 35,688,816,233.05 12,401,407,835.63
Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Trust Department Accounts Trust Department Accounts	1,337,686,293,34 36,942,176,385,32 14,992,947,872,99 61,992,953,705,02	5,415,591,310.81 11,789,013,750.93 5,265,621,144.44 753,775,194.09 35,688,816,233.05 12,401,407,835.63 64,378,339,832.14
Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Trust Department Accounts a) Trust and Other Fiduciary Accounts b) Agency Accounts	1,337,686,293,34 36,942,176,385,32 14,992,947,872,99 61,992,953,705,02 49,440,482,127,45 12,552,471,577,57	753,775,194.09 35,688,816,233.05 12,401,407,835.63 64,378,339,832.14 52,048,134,751.11 12,330,205,081.03
Trade Related Guarantees. Commitments Spot Foreign Exchange Contracts Trust Department Accounts a) Trust and Other Fiduciary Accounts b) Agency Accounts Derivatives.	1,337,686,293.34 36,942,176,385,32 14,992,947,872,99 61,992,953,705.02 49,440,482,127,45 12,552,471,577,57 101,634,217,299,40	753,775,194,09 35,688,816,233.05 12,401,407,835,63 64,378,339,832.14 52,046,134,751.11 12,330,205,081,03 88,052,579,905,30
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	1,337,686,293,34 36,942,176,385,32 14,992,947,872,99 61,992,953,705,02 49,440,482,127,45 12,552,471,577,57 101,634,217,299,40 3,582,100,028,16 245,377,276,610,75	753,775,194,09 35,688,816,233.05 12,401,407,835,63 64,378,339,832.14 52,048,134,751.11 12,330,205,081.03 88,052,579,905.30 1,991,417,883.75 225,736,563,090,14
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.	1,337,686,293.34 36,942,176,385.32 14,992,947,872.99 61,992,953,705.02 49,440,482,127,45 12,552,471,577.57 101,634,217,299,40 3,582,100,028,16 245,377,276,610.75	753,775,194.09 35,688,816,233.05 12,401,407,835,63 64,378,339,832.14 52,048,134,751.11 12,330,205,081.03 88,052,579,905.30 1,991,417,883,75 225,736,563,090.14
Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Trust Department Accounts a) Trust and Other Fiduciary Accounts b) Agency Accounts Derivatives Others Others ADDITIONAL INFORMATION	1 337,686,293,34 36,942,176,385,32 14,992,947,872,99 61,992,953,705,02 99,440,482,127,45 12,552,471,577,57 101,634,217,299,40 3,582,100,028,16 245,377,276,610,75	753,775,194,09 35,688,816,233,05 12,401,407,835,63 64,378,339,832,14 52,048,134,751,11 12,330,205,081,03 88,052,579,905,30 1,991,417,883,75 225,736,563,090,14
ADDITIONAL INFORMATION		12,330,205,081,03 88,052,579,905,30 1,991,417,883,75 225,736,563,090,14
ADDITIONAL INFORMATION		753,775,194,09 35,688,816,233,05 12,401,407,835,63 43,78,339,832,14 52,048,134,751,11 12,330,205,081,03 88,052,579,905,30 1,991,417,883,75 225,736,563,090,14
ADDITIONAL INFORMATION		12,330,205,081,03 88,052,579,905,30 1,991,417,883,75 225,736,563,090,14 272,104,211,932,58 1,393,535,308,06
ADDITIONAL INFORMATION		12,330,205,081,03 88,052,579,905,30 1,991,417,883,75 225,736,563,090,14 272,104,211,932,58 1,393,535,308.06 2,850,646,633,50
ADDITIONAL INFORMATION		12,330,295,081,03 88,052,579,055,05 1,991,417,883,75 225,736,563,090,14 272,104,211,932,58 1,393,535,308,06 2,850,646,633,56 1,05 1,457,111,325,50
ADDITIONAL INFORMATION		272, 230, 205, 081, 03 88, 052, 579, 905, 30 1, 991, 417, 883, 75 225, 736, 563, 090, 14 272, 104, 211, 932, 58 1, 393, 535, 308, 06 2,850, 646, 633, 56 1, 05 1, 457, 111, 325, 50 0, 54
ADDITIONAL INFORMATION		225,736,563,090.14 225,736,563,090.14 272,104,211,932,58 1,393,535,308.06 2,850,646,633,56 1,457,111,325,50 0,547 136,97
ADDITIONAL INFORMATION		225,736,563,090.14 225,736,563,090.14 272,104,211,932,58 1,393,535,308.06 2,850,646,633,56 1,457,111,325,50 0,547 136,97
ADDITIONAL INFORMATION		272, 230, 205, 081, 03 86, 052, 579, 905, 30 1, 991, 417, 883, 75 225, 736, 563, 090, 14 272, 104, 211, 932, 58 1, 393, 535, 308, 06 2,850, 646, 633, 56 1, 05 1, 457, 111, 325, 50 0, 54 136, 17 48, 88 7, 458, 444, 675, 44 506, 938, 995, 72
ADDITIONAL INFORMATION		272,104,211,932,58 1,393,535,308,06 272,104,211,932,58 1,393,535,308,06 2,850,646,633,56 1,457,111,325,50 0,54 48,88 7,458,444,675,44 508,938,995,72 654,834,47
ADDITIONAL INFORMATION		12,330,205,081,03 18,082,579,905,30 1,991,417,883,75 225,736,563,090,14 272,104,211,932,58 1,993,535,308,06 2,850,646,633,56 1,457,111,325,00 1,457,111,325,00 1,457,111,325,00 1,457,111,325,00 1,457,111,325,00 1,457,144,844,875,44 1,986,175,175,00 1,986,
ADDITIONAL INFORMATION		272,104,211,932,58 1,393,535,308,06 272,104,211,932,58 1,393,535,308,06 2,850,646,633,56 1,457,111,325,50 0,54 1,457,111,325,50 1,457,111,325,50 1,457,44 1,617 1,
ADDITIONAL INFORMATION		272,104,211,932,58 1,393,535,308.06 2,850,646,633,56 1,393,535,308.06 2,850,646,633,56 1,457,111,325,50 0,54 48,88 7,458,444,675,44 508,938,995,72 0,00 1,24 4,51
ADDITIONAL INFORMATION		272,104,211,932,58 1,393,535,308,06 272,104,211,932,58 1,393,535,308,06 2,850,646,633,56 1,457,111,325,50 0,54 1,457,111,325,50 1,457,111,325,50 1,457,44 1,617 1,
ADDITIONAL INFORMATION		272,104,211,932,58 1,393,535,308,06 272,104,211,932,58 1,393,535,308,06 2,850,646,633,56 1,05 1,457,111,325,50 0,54 1,457,111,325,50 1,457,111,325,50 0,54 1,457,44 508,938,995,72 0,10 654,834,47 0,00 1,24 4,51 6,73
ADDITIONAL INFORMATION		272,104,211,932,58 1,991,417,883,75 225,736,563,090,14 272,104,211,932,58 1,993,535,308,06 2,850,646,633,56 1,053 1,457,111,325,59 1,457,111,325,59 1,457,412,59 1,457,411,325,59 1,457,411,325,59 1,457,44 1,508,981,995,72 1,673,981,995,72 1,673,73 1,673 1,533 1,533 1,533 1,533 1,533 1,533 1,533
ADDITIONAL INFORMATION		272,104,211,932,58 1,991,417,883,75 225,736,563,090,14 272,104,211,932,58 1,993,535,308,08 2,850,646,633,56 1,055 1,457,111,325,50 1,457,111,325,50 1,457,444,675,44 508,938,995,72 0,00 1,24 4,51 6,73 11,75 11,75 11,75
ADDITIONAL INFORMATION		27.230.205.081.03 88.062.757.905.30 81.991.417.883.75 225,736,563.090.14 272,104,211,932.58 1,393,535,308.06 2,850,646,633.56 1,05 1,457,111,325.50 0,54 136.17 48.88 7,458,444,675.44 508,938,995.72 0,00 1,24 4,51 6,73 15.33 11.75 11.75
ADDITIONAL INFORMATION		272,104,211,932,58 1,991,417,883,75 225,736,563,090,14 272,104,211,932,58 1,993,535,308,08 2,850,646,633,56 1,055 1,457,111,325,50 1,457,111,325,50 1,457,444,675,44 508,938,995,72 0,00 1,24 4,51 6,73 11,75 11,75 11,75
ADDITIONAL INFORMATION		27.230.205.081.03 88.062.757.905.30 81.991.417.883.75 225,736,563.090.14 272,104,211,932.58 1,393,535,308.06 2,850,646,633.56 1,05 1,457,111,325.50 0,54 136.17 48.88 7,458,444,675.44 508,938,995.72 0,00 1,24 4,51 6,73 15.33 11.75 11.75
ADDITIONAL INFORMATION Gross Total Loan Portfolio (TLP) Specific allowance 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 Net NPLs to gross TLP (%) e. Ratio of total allowance for credit losses to gross NPLs (%) f. Ratio of specific allowance for credit losses to gross NPLs (%) f. Ratio of specific allowance for credit losses on the gross TLP to gross N flassified Loans & Other Risk Assets, gross of allowance for credit losses. DOSRI Loans and Receivables, gross allowance for credit losses, allowance for credit losses, gross Non-performing DOSRI Loans and Receivables for some statio of DOSRI Loans and Receivables. Ratio of Gross non-performing DOSRI Loans and Receivables to Percent Compliance with Magna Carta (%) a. 8% for Micro and Small Enterprises. Return on Equity (ROE) (%) Capital Adequacy Ratio (CAR) on Solo Basis, as prescribed unda, a. Total CAR (%) b. Tier 1 Ratio (%) c. Common Tier 1 Ratio (%) Deferred Charges not yet Written Down. Unbooked Allowance for Probable Losses on Financial Instrumer 1/ Common Equity Tier 1 is only applicable to all Universal and Commercial Bank		27.230.205.081.03 88.062.757.905.30 81.991.417.883.75 225,736,563.090.14 272,104,211,932.58 1,393,535,308.06 2,850,646,633.56 1,05 1,457,111,325.50 0,54 136.17 48.88 7,458,444,675.44 508,938,995.72 0,00 1,24 4,51 6,73 15.33 11.75 11.75
ADDITIONAL INFORMATION		27.230.205.081.03 88.062.757.905.30 81.991.417.883.75 225,736,563.090.14 272,104,211,932.58 1,393,535,308.06 2,850,646,633.56 1,05 1,457,111,325.50 0,54 136.17 48.88 7,458,444,675.44 508,938,995.72 0,00 1,24 4,51 6,73 15.33 11.75 11.75
ADDITIONAL INFORMATION Gross Total Loan Portfolio (TLP) Specific allowance 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 Net NPLs to gross TLP (%) e. Ratio of total allowance for credit losses to gross NPLs (%) f. Ratio of specific allowance for credit losses to gross NPLs (%) f. Ratio of specific allowance for credit losses on the gross TLP 0 gross Nf dassiled Loans & Other Pisk Assets, gross of allowance for credit losses. DOSRI Loans and Receivables, gross of allowance for credit losses. DOSRI Loans and Receivables, gross of allowance for credit losses. Ratio of Gross non-performing DOSRI Loans and Receivables to gross and Receivables to gross and Receivables to gross non-performing DOSRI Loans and Receivables to gross and Receivables to gross non-performing DOSRI Loans and Receivables to gros	288,000,321,097,91 2,433,309,939,77 3,569,025,053,26 1,135,715,113,49 97,22 1,135,715,113,49 97,22 1,135,715,113,49 1,135,715,113,49 1,131	27.2.30.205.081.03 88.062.579.905.30 81.991.417.883.75 225,736,563.090.14 272,104,211,932.58 1,393,535,308.06 2,850,646,633.56 1,05 1,457,111,325.50 0,54 136.17 48.88 7,458,444,675.44 508,938,995.72 0,00 1,24 4,51 6,73 15,33 11,75 11,75 0,00 0,00
ADDITIONAL INFORMATION Gross Total Loan Portfolio (TLP) Specific allowance 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 Net NPLs to gross TLP (%) e. Ratio of total allowance for credit losses to gross NPLs (%) f. Ratio of specific allowance for credit losses to gross NPLs (%) f. Ratio of specific allowance for credit losses on the gross TLP to gross N flassified Loans & Other Risk Assets, gross of allowance for credit losses. DOSRI Loans and Receivables, gross allowance for credit losses, allowance for credit losses, gross Non-performing DOSRI Loans and Receivables for some statio of DOSRI Loans and Receivables. Ratio of Gross non-performing DOSRI Loans and Receivables to Percent Compliance with Magna Carta (%) a. 8% for Micro and Small Enterprises. Return on Equity (ROE) (%) Capital Adequacy Ratio (CAR) on Solo Basis, as prescribed unda, a. Total CAR (%) b. Tier 1 Ratio (%) c. Common Tier 1 Ratio (%) Deferred Charges not yet Written Down. Unbooked Allowance for Probable Losses on Financial Instrumer 1/ Common Equity Tier 1 is only applicable to all Universal and Commercial Bank	288,000,321,097,91 2,433,309,939,77 3,569,025,053,26 1,135,715,113,49 97,22 12(%) 97,22 12(%) 40,757,504,07 to gross TLP(%) 0,13 TLP(%) 0,13 TLP(%) 1,13 4,30 4,30 4,30 4,30 4,30 4,30 4,30 4,3	27.2.30.205.081.03 88.062.579.905.30 81.991.417.883.75 225,736,563.090.14 272,104,211,932.58 1,393,535,308.06 2,850,646,633.56 1,05 1,457,111,325.50 0,54 136.17 48.88 7,458,444,675.44 508,938,995.72 0,00 1,24 4,51 6,73 15,33 11,75 11,75 0,00 0,00
ADDITIONAL INFORMATION Gross Total Loan Portfolio (TLP) Specific allowance 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 (%) e. Ratio of total allowance for credit losses to gross NPLs (%) f. Ratio of specific allowance for credit losses to gross NPLs (%) f. Ratio of specific allowance for credit losses to gross NPLs (%) f. Ratio of specific allowance for credit losses on the gross TLP to gross N Classified Loans & Other Risk Assets, gross of allowance for credit losses, Gross In Loans and Receivables, gross of allowance for credit losses, Gross Non-performing DOSRI Loans and Receivables. Ratio of Gross non-performing DOSRI Loans and Receivables to Percent Compliance with Magna Carta (%) a. 8% for Micro and Small Enterprises. Return on Equity (ROE) (%) c. Common Tier 1 Ratio (%) b. Tier 1 Ratio (%) b. Tier 1 Ratio (%) c. Common Tier 1 Ratio (%) Deferred Charges not yet Written Down Unbooked Allowance for Probable Losses on Financial Instrumer 1/ Common Equity Tier 1 is only applicable to all Universal and Commercial Bank Republic of the Phillippines) MAKATI CITY S.S. We, Florentino M. Madonza and Gil. A. Buenaventura, of the above- set forth in the above report are true and correct to the best of our know	288,000,321,097,91 2,433,309,939,77 3,569,025,053,26 1,135,715,113,49 97,22 126,6%) 97,22 126,6%) 97,22 126,6%) 97,27 137,17,17,17 17,17 17,17 17,17 17,17 17,17 17,17 17,17 17,17 17,17 17,17 17,17 17,17 18,17 19,27 10,92 1	27.2.30.205.081.03 88.062.579.905.30 81.991.417.883.75 225,736,563.090.14 272,104,211,932.58 1,393,535,308.06 2,850,646,633.56 1,05 1,457,111,325.50 0,54 136.17 48.88 7,458,444,675.44 508,938,995.72 0,00 1,24 4,51 6,73 15,33 11,75 11,75 0,00 0,00
ADDITIONAL INFORMATION Gross Total Loan Portfolio (TLP) Specific allowance 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 (%) e. Ratio of total allowance for credit losses to gross NPLs (%) f. Ratio of specific allowance for credit losses to gross NPLs (%) f. Ratio of specific allowance for credit losses to gross NPLs (%) f. Ratio of specific allowance for credit losses on the gross TLP to gross N Classified Loans & Other Risk Assets, gross of allowance for credit losses, Gross In Loans and Receivables, gross of allowance for credit losses, Gross Non-performing DOSRI Loans and Receivables. Ratio of Gross non-performing DOSRI Loans and Receivables to Percent Compliance with Magna Carta (%) a. 8% for Micro and Small Enterprises. Return on Equity (ROE) (%) c. Common Tier 1 Ratio (%) b. Tier 1 Ratio (%) b. Tier 1 Ratio (%) c. Common Tier 1 Ratio (%) Deferred Charges not yet Written Down Unbooked Allowance for Probable Losses on Financial Instrumer 1/ Common Equity Tier 1 is only applicable to all Universal and Commercial Bank Republic of the Phillippines) MAKATI CITY S.S. We, Florentino M. Madonza and Gil. A. Buenaventura, of the above- set forth in the above report are true and correct to the best of our know	288,000,321,097,91 2,433,309,939,77 3,569,025,053,26 1,135,715,113,49 97,22 126,6%) 97,22 126,6%) 97,22 126,6%) 97,27 137,17,17,17 17,17 17,17 17,17 17,17 17,17 17,17 17,17 17,17 17,17 17,17 17,17 17,17 18,17 19,27 10,92 1	27.2.30.205.081.03 88.062.579.905.30 81.991.417.883.75 225,736,563.090.14 272,104,211,932.58 1,393,535,308.06 2,850,646,633.56 1,05 1,457,111,325.50 0,54 136.17 48.88 7,458,444,675.44 508,938,995.72 0,00 1,24 4,51 6,73 15,33 11,75 11,75 0,00 0,00
ADDITIONAL INFORMATION Gross Total Loan Portfolio (TLP) Specific allowance 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 Net NPLs to gross TLP (%) e. Ratio of total allowance for credit losses to gross NPLs (%) f. Ratio of specific allowance for credit losses to gross NPLs (%) f. Ratio of specific allowance for credit losses on the gross TLP to gross NC classified claans & Other fisik Assets, gross of allowance for credit losses. DOSRI Loans and Receivables, gross allowance for credit losses. DOSRI Loans and Receivables, gross of allowance for credit losses. Ratio of Gross non-performing DOSRI Loans and Receivables to gross Non-performing DOSRI Loans and Receivables to Percent Compliance with Magna Carta (%) a. 8% for Micro and Small Enterprises. b. 2% for Medium Enterprises. Return on Equity (RoD; (%) b. Tier 1 Ratio (%) b. Tier 1 Ratio (%) b. Tier 1 Ratio (%) Common Tier 1 Ratio (%) Common Tier 1 Patio (%) Deferred Charlowance for Probable Losses on Financial Instrumet (1) Common Equity Ret 1 is only applicable to all Universal and Commercial Bank Republic of the Philippines) MAKATI CITY S.S. We, Florentino M. Madonza and Gil. A. Buenaventura, of the above-set forth in the above report are true and correct to the best of our knowledges.	288,000,321,097,91 2,433,309,939,77 3,569,025,053,26 1,135,715,113,49 97,22 1,135,715,113,49 97,22 1,135,715,113,49 1,135,113,49 1,135,113,49 1,131 1,	12,330,205,081,03 88,082,579,905,30 1,991,417,883,75 225,736,563,090,14 272,104,211,932,58 1,393,535,308,06 2,850,646,633,56 1,457,111,325,00 1,457,111,325,00 1,457,111,325,00 1,457,111,325,00 1,457,111,325,00 1,457,111,325,00 1,24 4,510 6,73 15,33 11,75 11,75 0,00 0,00
ADDITIONAL INFORMATION Gross Total Loan Portfolio (TLP) Specific allowance 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 total allowance for credit losses to gross NPLs (%) f. Ratio of specific allowance for credit losses to gross NPLs (%) f. Ratio of specific allowance for credit losses to gross NPLs (%) f. Ratio of specific allowance for credit losses to gross NPLs (%) f. Ratio of specific allowance for credit losses to gross of allowance for credit losses. DOSRI Loans and Receivables, gross of allowance for credit losses, Gross Non-performing DOSRI Loans and Receivables. Ratio of Gross non-performing DOSRI Loans and Receivables to Percent Compliance with Magna Carta (%) a. 8% for Micro and Small Enterprises. Return on Equity (ROE) (%) c. Common Tier 1 Ratio (%) b. Tier 1 Ratio (%) b. Tier 1 Ratio (%) c. Common Tier 1 Ratio (%) Deferred Charges not yet Written Down Unbooked Allowance for Probable Losses on Financial Instrumer 1/ Common Equity Tier 1 is only applicable to all Universal and Commercial Bank Republic of the Phillippines) MAKATI CITY S.S. We, Florentino M. Madonza and Gil. A. Buenaventura, of the above- set forth in the above report are true and correct to the best of our know FLORENTINO M. MADONZA SVP, Head - Controllership Group I certify that on this 20th day of April, 2018, before me, a notary pu	288,000,321,097,91 2,433,309,939,77 3,569,025,053,26 1,135,715,113,49 97,22 1,135,715,113,49 97,22 1,135,715,113,49 1,135,113,49 1,135,113,49 1,131 1,	12,330,205,081,03 88,082,579,905,30 1,991,417,883,75 225,736,563,090,14 272,104,211,932,58 1,393,535,308,06 2,850,646,633,56 1,457,111,325,00 1,457,111,325,00 1,457,111,325,00 1,457,111,325,00 1,457,111,325,00 1,457,111,325,00 1,24 4,510 6,73 15,33 11,75 11,75 0,00 0,00
ADDITIONAL INFORMATION Gross Total Loan Portfolio (TLP) Specific allowance for credit losses on the TLP. Non-Performing Loans (NPLs) a. Gross NPLs b. Ratio of gross NPLs to gross TLP (%) c. Net NPLs c. Net NPLs d. Ratio of Notal allowance for credit losses to gross NPLs d. Ratio of Notal allowance for credit losses to gross NPLs G. Ratio of total allowance for credit losses to gross NPLs (%) c. Ratio of Notal allowance for credit losses to gross IPLe (%) c. Ratio of Notal allowance for credit losses to gross IPL (%) c. Ratio of State of the Pisk Assets, gross of allowance for credit losses, IPL (%) c. Ratio Loans and Receivables, gross of allowance for credit losses, IRL (%) c. Gross Non-performing DOSRI Loans and Receivables to Percent Compliance with Magna Carta (%) a. 8% for Micro and Small Enterprises b. 2% for Medium Enterprises b. 2% for Medium Enterprises Return on Equity (ROE) (%) Capital Adequacy Ratio (CAR) on Solo Basis, as prescribed unde a. Total CAR (%) b. Tier I Ratio (%) c. Common Tier 1 Ratio (%) Deferred Charges not yet Written Down Unbooked Allowance for Probable Losses on Financial Instrumer 1/Common Equity Tier 1 is only applicable to all Universal and Commercial Bank Republic of the Philippines) MAKATI CITY J. S. We, Florentino M. Madonza and Gil. A. Buenaventura, of the above- set forth in the above report are true and correct to the best of our know FLORENTINO M. MADONZA SVP, Head - Controllership Group I certify that on this 20th day of April, 2018, before me, a notary pu acknowledgements, personally appeared.	288,000,321,097,91 2,433,309,939,77 3,569,025,053,26 1,135,715,113,49 97,22 1,135,715,113,49 97,22 1,135,715,113,49 1,135,113,49 1,135,113,49 1,131 1,	27.230.205.081.03 88.082.579.905.30 1.991.417.883.75 225,736.563.090.14 272,104,211,932.58 1,393.535,308.06 2,850,646,633.56 1,055 1,457,111,325.50 0,54 136.17 48.88 7,458.444.675.44 508,938,995.72 0.00 1,244 4,51 6,73 15,33 11,75 11,75 0,00 0,00 1,000 0,00 1,000

of Identity/Number | Florentino M. Madonza | Passport # EC4099463 | May 6, 2015 | May 5, 2020 | Gil A. Buenaventura | Passport # P1316244A | Dec. 19, 2021 | Dec. 18, 2021 | NCR-South 24535870 January 10, 2018 Makati City Manifa

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.

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NOTARY PUBLIC
ATTY CATALINO VICENTE L ARABIT
Appointment No M-20 (2017-2018)
Until 31 December 2018
PTR No. 66163209 0:104/18; Makati City
IBP No. 020208; 0:104/18; Makati City
21st Floor, Yuchengco Tower 2, RCBC Plaza, Ayala Avenue, Makati City

CONSOLIDATED BALANCE SHEET (Banks and Financial Subsidiaries) As of March 31, 2018

ASSETS	AM Current Quarter	OUNT Previous Quarter
Cash and Cash Items Due from Bangko Sentral ng Pilipinas Due from Other Banks	14.043.559.413.61	15,022,462,936.27
Due from Bangko Sentral ng Pilipinas	57,109,207,632,13	58,763,750,285,94
Due from Other Banks	22,083,672,817.44	19,629,695,997.81
Financial Assets at Fair Value through Profit or Loss	6,431,150,932.29	7,599,926,278.22
Financial Assets at Fair Value through Profit or Loss. Available-for-Sale Financial Assets-Net. Held-to-Maturity (HTM) Financial Assets-Net.	8,752,639,286.93	7,599,926,278.22 5,387,363,162.64 59,944,640,177.55
Inquoted Debt Congrities Classified as Loans Net	1 446 401 271 10	1,931,801,222.12
Unquoted Debt Securities Classified as Loans-Net Loans and Receivables-Net	373 530 753 776 42	356,031,327,571.68
Interbank Loans Receivable	247 176 640 00	37,599,100.00
Loans and Receivables - Others	366,048,531,353.54	349,259,279,015.11
Loans and Receivables Arising from Repo, CA/Participation		
with Recourse, and SLB Transactions	8,479,467,990.00	9,880,652,839.00
Other Einangial Assets	1,244,422,207.12	3,146,203,382.43
Fruity Investment in Subsidiaries Associates and Joint Ventures Net	1 092 763 473 94	4,263,612,231.35 1,278,056,781.73
Bank Premises Furniture Fixture and Equipment-Net	10,007,364,778,70	10,206,293,163.44 2,064,857,710.47
Real and Other Properties Acquired-Net	2,102,353,150.96	2,064,857,710.47
Non-Current Assets Held for Sale	340,667,903.98	262.584.594.84
Other Assets-Net	13,217,190,113,29	13,911,579,457.95
Loains and Receivables-Net Interbank Loans Receivable Loans and Receivables - Others. Loans and Receivables - Others. Loans and Receivables Arising from Repo, CA/Participation with Recourse, and SLB Transactions. General Loan Loss Provision. Other Financial Assets Equity Investment in Subsidiaries, Associates and Joint Ventures-Net Bank Premises, Furniture, Fixture and Equipment-Net. Real and Other Properties Acquired-Net. Non-Current Assets Held for Sale. Other Assets-Net.	300,223,370,707.04	556,297,951,572.01
LIABILITIES		
Financial Liabilities at Fair Value through Profit or Loss	672,045,539.09	482,973,269.27
Deposit Liabilities	394,887,790,137.00	388,866,908,492.04
Due to Other Banks		1,451,722.40 43,993,026,798.87
a) RSP (Rediscounting and Other Advances)	5 817 725 811 33	43,993,026,796.67
a) BSP (Rediscounting and Other Advances). b) Interbank Loans Payable c) Other Deposit Substitute.	33.367.357.715.22	32.966.253.188.11
c) Other Deposit Substitute	11,307,642,091.41	32,966,253,188.11 11,026,773,610.76
		28,059,477,536.77
Unsecured Subordinated Debt-Net	9,972,774,141.95	9,968,460,284.26
Redeemable Preferred Shares. Due to Bangko Sentral ng Pilipinas. Other Financial Liabilities	100,000.00	100,000.00
Other Financial Liabilities	5 215 820 480 24	38,783,253.33 3,973,878,654.43
Other Liabilities TOTAL LIABILITIES	13,834,771,202.94	13.989.509.047.53
TOTAL LIABILITIES	520,091,611,923.00	489,374,569,058.90
STOCKHOLDERS' EQUITY		
Capital Stock	36 637 597 418 23	36,637,597,418,23
Other Capital Accounts. Retained Earnings	3,348,378,290.11	6,242,914,060,44
Retained Earnings	28,114,822,900.24	24.010.193.738.99
Minority Interest in Subsidiaries	30,966,256,06	32,677,295,45 66,923,382,513,11
Minority Interest in Subsidiaries TOTAL STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	68,131,764,864,64 599 222 275 797 64	556,297,951,572.01
CONTINGENT ACCOUNTS	300,223,570,707.04	330,207,331,372.01
	E EEO 810 022 80	E 41E E01 210 01
Performance Standby Letters of Credit	15 266 604 134 72	5,415,591,310.81 11,853,607,173.01
Commercial Letters of Credit	4.143.917.299.17	5.265.621.144.44
Trade Related Guarantees	1,337,686,293.34	753,775,194.09
Guarantees Issued Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments	36,942,176,385.32	35,688,816,233.05
Spot Foreign Exchange Contracts	15,123,347,872.99	12,511,253,835.63 91,568,769,570,85
Commitments Spot Foreign Exchange Contracts Trust Department Accounts a) Trust and Other Fiduciary Accounts b) Agency Accounts Derivatives	76 582 333 012 90	79 238 564 489 82
b) Agency Accounts	12.552.471.577.57	79,238,564,489.82 12,330,205,081.03 88,052,579,905.30
Derivatives	101,634,217,299.40	88,052,579,905.30
OthersTOTAL CONTINGENT ACCOUNTS	3,608,402,804.99	2,124,551,912.67 253,234,566,279.85
TOTAL CONTINGENT ACCOUNTS	272,741,968,914.22	253,234,566,279.85
ADDITIONAL INFORMATION		
List of Bank's Financial Allied Subsidiaries (excluding Subsidiary I	neurance Companies)	

Republic of the Philippines)
MAKATI CITY s.s.

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We, Florentino M. Madonza and Gil. A. Buenaventura, 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
SVP. Head - Controllership Group GIL A. BUENAVENTURA
President & CEO

I certify that on this 20th day of April, 2018, before me, a notary public duly authorized in the City of Makatl to take acknowledgements, personally appeared:

Competent Evidence of Identity/Number Date Issued/Valid until Place Issued CTC Number Date / Place Issued 24535870

Florentino M. Madonza Passport # EC4099463 May 6, 2015 May 5, 2020 Oct 8, 2014 Plant Plant

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 AT LY CATALINO VICENTE L. ARABIT
Appointment No. M. 20 (2017-2018)
Until 31 December 2018
PTR No. 6616390; 0104/18; Makata City
IBP No. 020208; 0104/18; Makata City
Roll No. 40145
21st Floor, Yuchengco Tower 2, RCBC Plaza, Ayala Avenue, Makati City