



We believe in you.

31 January 2018

MR. JOSE VALERIANO B. ZUÑO, III
OIC - Head, Disclosure Department
THE PHILIPPINE STOCK EXCHANGE, INC.
3/F Philippine Stock Exchange Plaza
Ayala Triangle, Ayala Avenue
Makati 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 December 31, 2017 would be made available to the major newspapers.

Thank you.

Very truly yours,

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

cc: Ms. Vina Vanessa S. Salonga, Philippine Dealing and Exchange Corporation



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

BALANCE SHEET
(Head Office and Branches)
As of December 31, 2017

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, and LIABILITIES.

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

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, and Capital Adequacy Ratio (CAR).

CONSOLIDATED BALANCE SHEET
(Banks and Financial Subsidiaries)
As of December 31, 2017

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, and LIABILITIES.

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

Table with columns: ADDITIONAL INFORMATION, AMOUNT, Current Quarter, Previous Quarter. Rows include List of Bank's Financial Allied Subsidiaries, Capital Adequacy Ratio (CAR) on Consolidated Basis, and Common Equity Tier 1 Ratio.

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

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 - Controllorship Group
GIL A. BUENAVENTURA
President & CEO

I certify that on this 25th day of January, 2018, 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 Florentino M. Madonza and Gil A. Buenaventura.

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-20(2017-2018)
Until 31 December 2018
PTR No. 6616390; 01/04/18; Makati City
IBP No. 020203; 01/04/18; Makati City
Roll No. 40146
21st Floor, Yuchengco Tower 2, RCBC Plaza, Ayala Avenue, Makati City

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MAKATI CITY) s.s.

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GIL A. BUENAVENTURA
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