

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

Mrs. Christine of allve

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

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

As of Godernoon 31, 2017		As of Decamber 31, 2017	
	OUNT Previous Quarter	ASSETS Curren	AMOUNT nt Quarter Previous Quarter
Cash and Cash Items	8 132,584,828,21 48,234,731,130,93 16,560,005,604,41 4,396,090,685,67 3,675,150,975,93 45,914,158,994,69 1,533,553,273,96 253,274,043,377,71 37,438,300,00 251,080,286,796,54 4,500,000,000,00	Cash and Cash Items	162,936,27 11,917,444,092,26 750,285,94 58,143,357,612,89 126,278,22 5,98,888,963,35 130,162,61,25 5,526,772,892,06 130,1222,12 5,285,504,427,00 130,1222,12 2,285,504,427,00 130,105,776,418,39 130,105,776,418,39 130,105,776,418,39 130,105,776,418,39 130,105,776,418,39 130,105,776,418,39 130,105,776,418,39
General Loan Loss Provision 2.488, 132.307.18 Other Financial Assets 2,604,928,798.72 Equity Investment In Subsidiaries, Associates and Joint Ventures-Net 18,837,905,777.07 Bank Premises, Furniture, Fixture and Equipment-Net 7,376,317,946.97 Real and Other Properties Acquired-Net 605,777,459.78 Non-Current Assets Held for Sale 0.00 Other Assets-Net 10,276,590,537,68 TOTAL ASSETS LIABILITIES LIABILITIES	2,343,681,718,83 2,544,586,024,35 18,345,801,755,44 7,332,341,828,66 606,893,013,27 336,687,058,92 9,467,306,561,99 420,353,746,114,14	with Recourse, and SLB Transactions. 9,880.6 General Loan Loss Provision 3,146.2 Other Financial Assets 4,263.6 Equity hwestment in Subsidiaries, Associates and Joint Ventures-Net 1,278.0 Bank Premises, Furniture, Fixture and Equipment-Net 2,024.8 Non-Current Assets Held for Sale 262.5 Other Assets-Net 3,3911.5 TOTAL ASSETS. 556,297.3	552.839.00 4,969.000.000 00 00 00 3382.43 2,968.448,713.73 13.231.35 4,228,721,908.70 1954,713.44 10,202.514.471.02 157.710.47 1,968.716,367.43 1679.457.96 179.457.9
Financial Liabilities at Fair Value through Profit or Loss. 482 973 269 27 Deposit Liabilities. 288,667,167,591,61 Due to Other Banks. 1,451,722,40 Bills Payable. 36,626,614,396,87 a) Interbank Loans Payable. 30,938,254,506,41 b) Other Deposit Substitute. 5,688,339,880,46 Bonds Payable-Net. 28,059,477,536,77 Unsecured Subordinated Debt-Net 9,968,460,204,26 Redesimable Preferred Shares. 100,000,00 Due to Bangko Sentrati ng Pilipinas 38,783,253,33 Other Financial Liabilities 2,765,830,323,68 Other Liabilities 9,823,194,489,94 TOTAL LIABILITIES 376,434,052,888,13	426 348 043 32 281,175.056 527 49 22,020 129,530 89 16,230,835,104 80 5,789,294 426,09 28,551 823,411 69 9,964,152,606,74 02,937,288,921,96 10,386,894,812,69 355,491,777,343,40	Financial Liabilities at Fair Value through Profit or Loss.	773,269,27 108,492,04 151,722,40 126,798,67 1253,188,11 177,536,107,6 109,937,705,180,38 177,536,77 109,937,705,180,38 100,000,00 100,00 100,000,00 10
STOCKHOLDERS' EQUITY		TOTAL LIABILITIES	69,058.90 461,288,918,750.89
Capital Stock 36,637,597,418,23 Other Capital Accounts 6,243,836,322,13 Retained Earnings 24,010,193,738,99 TOTAL STOCKHOLDERS' EQUITY 66,891,627,479,35 TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY 443,325,680,347,48 CONTINGENT ACCOUNTS	36,637,597,418.23 4,211,190,426.96 24,013,180,925.55 64,861,968,770,74 420,353,746,114.14	STOCKHOLDERS' EQUITY	
Guarantees Issued 5,415,591,310,81 Performance Standby Letters of Credit 11,789,013,750,93 Commercial Letters of Credit 5,265,621,144 44 Trade Related Guarantees 753,775,194,09 Commitments 35,688,816,233,05 Spot Foreign Exchange Contracts 12,401,407,835,63 Trust Department Accounts 64,378,339,882,14 a) Trust and Other Fiduciary Accounts 52,048,134,751,11 b) Agency Accounts 12,330,205,081,03 Derivatives 12,330,205,081,03 Derivatives 12,330,205,081,03 Derivatives 12,330,205,081,03 TOTAL CONTINGENT ACCOUNTS 225,738,583,080,14 ADDITIONAL INFORMATION	227,111,698,934.80	CONTINGENT ACCOUNTS	
Gross Total Loan Portfolio (TLP)	257,003,478,605,63 1,385,753,509,09 2,738,199,160,71 1,07 1,352,445,671,62 0,53 136,20 50,61 7,996,860,485,93 519,943,608,32 613,602,11 0,00 1,25 4,49 7,07 15,48 11,78 11,78 11,78 11,78 11,78 11,78 0,00 0,00	ADDITIONAL INFORMATION List of Bank's Financial Allied Subsidiaries (excluding Subsidiary Insurance Co. 1 RCBC Savings Bank, Inc. 2 RCBC Capital Corporation 3 RCBC Forex Brokers Corp. 4 RCBC Forex Brokers Corp. 5 Merchants Savings & Loan Association Inc. 6 RCBC IteleMoney Europe 7 RCBC International Finance Ltd. 8 RCBC TeleMoney Europe 7 RCBC International Finance Ltd. 8 RCBC North America, Inc. Capital Adequacy Ratio (CAR) on Consolidated Basis, as prescribed under ex a. Total CAR (%) b. Tier 1 Ratio (%) c. Common Equity Tier 1 Ratio (%)	isiting regulations 15.46 15.51 12.45 12.43 12.45 12.43

Republic of the Philippines)
MAKATI CITY 8.s. 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 - Controllership 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:

ssued/Valid until Place Issued CTC Number Date / Place Issued | Florentino M. Madoroza | Passport # EC4099483 | May 6, 2015 | May 6, 2020 | Gil A. Buertaventura | Passport # P1316244A | Dec. 19, 2016 | Dec. 19, 2021

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 signalures 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 notatial seal on the date and at the place about

NOTARY PUBLIC
ATTY, CATAL NO VICENTE L. ARABIT
Appointment No. M-20(2017-2018)
URB 31 December 2018
PTR No. 6616330; 0160478; Meked City
IBP No. 020208; 0170478; Meked City
Roll No. 40145
21st Floor, Yuchengoo Tower 2, RCBC Plaza, Ayala Avenue, Makadi City

We, Florentino M. Madenza 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

GU. A. BUENAVENTURA
President & CEO

I certify that on this 25th day of January, 2018, before me, a notary public duty authorized in the City of Makati to take acknowledgements, personally appeared: | Florentino M. Madonza | Passport # EC4099483 | May 6, 2015 | May 5, 2020 | Gil A. Buenaventura | Passport # P1316244A | Dec. 19, 2016 | Dec. 19, 2021 | Dec. 18, 2021 | NCR-South 24535870

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 effixed 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)
Und 31 December 2018
PTR No. 6616390; 01/04/16; Makatil City
IBP No. 020208; 01/04/14; Makatil City
Roll No. 40145
21st Floor, Yuchengoo Tower 2, ROBC Plaza, Ayala Avenue, Makatil City

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