

ASSETS	Account Code	Amount	
		Current Quarter	Previous Quarter
Cash and Cash Items	108000000000000000	14,538,984,596.03	14,482,055,393.13
Due from Bangko Sentral ng Pilipinas	105150000000000000	96,795,965,804.20	135,792,787,580.12
Due from Other Central Banks and Banks - Net	105220000000000000	8,342,667,153.42	4,906,700,821.96
Financial Assets at Fair Value through Profit or Loss (FVPL) 1/	113000000000000000	12,915,596,227.61	13,205,357,297.89
Financial Assets at Fair Value Through Other Comprehensive Income (FVOCI) - Net	195210000000000000	126,267,858,463.62	97,416,730,175.76
Debt Securities at Amortized Cost - Net	195241000000000000	256,777,757,425.18	261,479,057,334.67
Loans to Bangko Sentral ng Pilipinas	140050000000000000	-	-
Interbank Loans Receivable	140100000000000000	16,502,820,000.00	12,718,370,000.00
Loans and Receivables - Others	140150300000000000	671,356,272,015.51	647,629,559,086.84
Loans and Receivables Arising from RA/CA/PR/SLB	140200000000000000	30,000,000,000.00	26,000,000,000.00
Total Loan Portfolio (TLP) - Gross	499020000000000000	717,859,092,015.51	686,347,929,086.84
Allowance for Credit Losses 2/	499350000000000000	16,019,833,070.85	15,727,824,316.16
Total Loan Portfolio - Net	195400000000000000	701,839,258,944.66	670,620,104,770.68
Equity Investment in Subsidiaries, Associates and Joint Ventures - Net	195452500000000000	6,773,109,743.70	6,585,686,885.14
Bank Premises, Furniture, Fixture and Equipment - Net	195500500000000000	7,239,775,661.78	7,350,089,866.06
Real and Other Properties Acquired - Net	195501000000000000	652,007,590.55	578,887,671.82
Sales Contract Receivables - Net	195451500000000000	2,486,810,912.01	2,519,742,794.64
Non-Current Assets Held for Sale	150150000000000000	3,515,481,024.08	3,405,715,551.94
Other Assets - Net	152500000000000000	196,223,355,834.19	163,698,594,628.33
Net Due from Head Office/Branches/Agencies (Philippine branch of a foreign bank)	155250000000000000	-	-
<b>TOTAL ASSETS</b>	<b>100000000000000000</b>	<b>1,434,368,629,381.03</b>	<b>1,382,041,510,772.14</b>
<b>LIABILITIES</b>			
Financial Liabilities at Fair Value through Profit or Loss (FVPL)3/	208000000000000000	6,217,871,035.72	4,554,896,569.32
Deposit Liabilities	215000000000000000	990,370,660,399.17	959,711,331,243.32
Due to Other Banks	220050000000000000	1,451,722.40	1,451,722.40
Bills Payable	220100000000000000	53,142,833,713.12	56,682,399,023.51
BSP (Rediscounting and Other Advances)	220100001500000000	-	-
Interbank Loans Payable	220100002000000000	14,422,532,648.35	15,191,684,789.14
Other Borrowings, including Deposit Substitutes	220100003500000000	38,720,301,064.77	41,490,714,234.37
Bonds Payable-Net	295201500000000000	26,409,199,435.02	44,431,259,013.38
Unsecured Subordinated Debt - Net	295202000000000000	-	-
Redeemable Preferred Shares	220250000000000000	100,000.00	100,000.00
Other Liabilities	240200000000000000	200,168,168,692.51	164,636,455,379.90
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	230850000000000000	-	-
<b>TOTAL LIABILITIES</b>	<b>200000000000000000</b>	<b>1,276,310,284,997.94</b>	<b>1,230,017,892,951.83</b>
<b>STOCKHOLDERS' EQUITY</b>			
Capital Stock	305000000000000000	24,198,025,530.00	24,198,027,040.00
Additional Paid-In Capital	305200000000000000	58,227,838,337.71	58,227,836,827.71
Undivided Profits	315150000000000000	6,195,723,922.41	4,383,823,027.50
Retained Earnings	315000000000000000	57,871,427,629.46	58,420,218,449.29
Other Capital Accounts	335200000000000000	11,565,328,963.51	6,793,712,475.81
Assigned Capital	325200000000000000	-	-
<b>TOTAL STOCKHOLDERS' EQUITY</b>	<b>300000000000000000</b>	<b>158,058,344,383.09</b>	<b>152,023,617,820.31</b>
<b>TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY</b>	<b>905000000000000000</b>	<b>1,434,368,629,381.03</b>	<b>1,382,041,510,772.14</b>
<b>CONTINGENT ACCOUNTS</b>			
Guarantees Issued	405000000000000000	8,359,977,735.79	8,718,200,996.93
Financial Standby Letters of Credit	410050000000000000	-	-
Performance Standby Letters of Credit	410100000000000000	23,866,936,976.23	18,758,073,975.08
Commercial Letters of Credit	415000000000000000	5,468,921,072.71	7,122,102,689.86
Trade Related Guarantees	420000000000000000	1,167,020,991.61	1,299,012,484.50
Commitments	425000000000000000	243,923,871,852.07	221,466,601,030.16
Spot Foreign Exchange Contracts	430000000000000000	56,444,202,320.03	58,365,770,930.37
Securities Held Under Custodianship by Bank Proper	495220000000000000	-	-
Trust Department Accounts	495250000000000000	-	-
Derivatives	435000000000000000	403,018,468,532.51	390,415,432,956.15
Others	440000000000000000	9,530,788,600.56	11,097,174,525.22
<b>TOTAL CONTINGENT ACCOUNTS</b>	<b>400000000000000000</b>	<b>751,780,188,081.51</b>	<b>717,242,369,588.27</b>

FINANCIAL INDICATORS (in %)	Account Code	Amount	
		Current Quarter	Previous Quarter
<b>ASSET QUALITY</b>			
Gross Non-Performing Loans (NPL) Ratio	499150500000000000	3.54	3.58
Net NPL Ratio	499151000000000000	1.89	1.89
Gross NPL Coverage Ratio	499152500000000000	63.06	64.07
Net NPL Coverage Ratio	499153000000000000	53.29	54.18
<b>RELATED PARTY TRANSACTIONS</b>			
Ratio of Loans to Related Parties to gross TLP	499401000000000000	3.81	4.00
Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties	499401500000000000	0.00	0.00
Ratio of DOSRI Loans to gross TLP	499451000000000000	0.03	0.03
Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI	499451500000000000	0.00	0.00
<b>LIQUIDITY</b>			
Liquidity Coverage Ratio 4/	499550500000000000	160.39	160.41
Net Stable Funding Ratio 4/	499551000000000000	132.91	129.23
Minimum Liquidity Ratio 5/	499551500000000000	0.00	0.00
<b>PROFITABILITY</b>			
Return on Equity (ROE)	499350000000000000	5.42	5.80
Return on Assets	499351000000000000	0.71	0.76
Net Interest Margin	499351500000000000	3.49	3.38
<b>CAPITAL ADEQUACY</b>			
Common Equity Tier 1 Ratio	499650501500000000	13.50	13.58
Tier 1 Capital Ratio	499650501000000000	15.20	15.36
CAR	499650500500000000	16.08	16.19
<b>LEVERAGE</b>			
Basel III Leverage Ratio 4/	499850000000000000	8.83	8.86
Deferred Charges not yet Written Down	499700000000000000	0.00	0.00

1/ This account is comprised of Financial Assets Held for Trading (HFT), Debt Securities Designated at FVPL, and Other Financial Assets Mandatorily Measured at FVPL.

2/ This account is comprised of Specific Allowance for Credit Losses and General Loan Loss Provision.

3/ This account is comprised of Financial Liabilities Held for Trading, and Financial Liabilities Designated at FVPL.

4/ Only applicable to All Universal and Commercial Banks and their subsidiary banks.

5/ Only applicable to All Stand-alone TBs, RBs, and CoopBanks

  
EUGENE S. ACEVEDO  
President & CEO

  
FLORENTINO M. MADONZA  
FVSP Head, Controllership Group

## BALANCE SHEET

Annex A-1

Consolidated Basis

## RIZAL COMMERCIAL BANKING CORPORATION

000420

Name of Bank

Bank Code

As of 9/30/2024

Reference Period

ASSETS	Account Code	Amount	
		Current Quarter	Previous Quarter
Cash and Cash Items	108000000000000000	14,596,895,418.89	14,563,365,517.36
Due from Bangko Sentral ng Pilipinas	105150000000000000	99,003,227,920.10	138,004,075,305.98
Due from Other Central Banks and Banks - Net	105220000000000000	8,496,073,215.98	5,056,441,812.24
Financial Assets at Fair Value through Profit or Loss (FVPL) 1/	113000000000000000	13,715,898,169.37	13,986,139,783.12
Financial Assets at Fair Value Through Other Comprehensive Income (FVOCI) - Net	195210000000000000	126,961,980,576.85	98,079,895,882.32
Debt Securities at Amortized Cost - Net	195241000000000000	257,452,665,487.65	261,942,530,958.35
Loans to Bangko Sentral ng Pilipinas	140050000000000000	-	-
Interbank Loans Receivable	140100000000000000	16,502,820,000.00	12,718,370,000.00
Loans and Receivables - Others	140150300000000000	677,760,504,079.86	654,237,090,619.10
Loans and Receivables Arising from RA/CA/PR/SLB	140200000000000000	30,420,000,000.00	26,757,000,000.00
Total Loan Portfolio (TLP) - Gross	499020000000000000	724,683,324,079.86	693,712,460,619.10
Allowance for Credit Losses 2/	499350000000000000	17,099,766,832.48	16,829,188,327.30
Total Loan Portfolio - Net	195400000000000000	707,583,557,247.38	676,883,272,291.80
Equity Investment in Subsidiaries, Associates and Joint Ventures - Net	195452500000000000	1,149,609,994.57	1,098,964,519.54
Bank Premises, Furniture, Fixture and Equipment - Net	195500500000000000	8,649,132,044.61	8,850,654,489.16
Real and Other Properties Acquired - Net	195501000000000000	652,007,590.55	578,887,671.82
Sales Contract Receivables - Net	195451500000000000	2,502,925,529.44	2,537,404,480.87
Non-Current Assets Held for Sale	150150000000000000	3,903,227,942.35	3,800,749,414.60
Other Assets - Net	152500000000000000	197,414,993,053.61	164,898,452,053.36
Net Due from Head Office/Branches/Agencies (Philippine branch of a foreign bank)	155250000000000000	-	-
<b>TOTAL ASSETS</b>	100000000000000000	1,442,082,194,191.35	1,390,280,834,180.52
<b>LIABILITIES</b>			
Financial Liabilities at Fair Value through Profit or Loss (FVPL)3/	208000000000000000	6,217,871,035.72	4,554,896,569.32
Deposit Liabilities	215000000000000000	990,575,584,178.21	960,045,051,909.39
Due to Other Banks	220050000000000000	1,451,722.40	1,451,722.40
Bills Payable	220100000000000000	58,594,518,029.42	62,463,392,674.63
BSP (Rediscounting and Other Advances)	220100001500000000	-	-
Interbank Loans Payable	220100002000000000	14,474,199,315.02	15,256,684,789.14
Other Borrowings, including Deposit Substitutes	220100003500000000	44,120,318,714.40	47,206,707,885.49
Bonds Payable-Net	295201500000000000	26,409,199,435.02	44,431,259,013.38
Unsecured Subordinated Debt - Net	295202000000000000	-	-
Redeemable Preferred Shares	220250000000000000	100,000.00	100,000.00
Other Liabilities	240200000000000000	202,218,005,590.15	166,754,049,214.40
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	230850000000000000	-	-
<b>TOTAL LIABILITIES</b>	200000000000000000	1,284,016,729,990.92	1,238,250,201,103.52
<b>STOCKHOLDERS' EQUITY</b>			
Capital Stock	305000000000000000	24,198,025,530.00	24,198,027,040.00
Additional Paid-In Capital	305200000000000000	58,227,838,337.71	58,227,836,827.71
Undivided Profits	315150000000000000	6,195,723,922.41	4,383,823,027.50
Retained Earnings	315000000000000000	57,871,427,629.46	58,420,218,449.29
Other Capital Accounts	335200000000000000	11,572,448,780.85	6,800,727,732.50
Assigned Capital	325200000000000000	-	-
<b>TOTAL STOCKHOLDERS' EQUITY</b>	300000000000000000	158,065,464,200.43	152,030,633,077.00
<b>TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY</b>	905000000000000000	1,442,082,194,191.35	1,390,280,834,180.52
<b>CONTINGENT ACCOUNTS</b>			
Guarantees Issued	405000000000000000	8,359,977,735.79	8,718,200,996.93
Financial Standby Letters of Credit	410050000000000000	-	-
Performance Standby Letters of Credit	410100000000000000	23,866,936,976.23	18,758,073,975.08
Commercial Letters of Credit	415000000000000000	5,468,921,072.71	7,122,102,689.86
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Spot Foreign Exchange Contracts	430000000000000000	56,444,202,320.03	58,365,770,930.37
Securities Held Under Custodianship by Bank Proper	495220000000000000	-	-
Trust Department Accounts	495250000000000000	-	-
Derivatives	435000000000000000	403,018,468,532.51	390,415,432,956.15
Others	440000000000000000	9,530,797,513.56	11,097,183,800.22
<b>TOTAL CONTINGENT ACCOUNTS</b>	400000000000000000	751,780,196,994.51	717,242,378,863.27

FINANCIAL INDICATORS (in %)	Account Code	Amount	
		Current Quarter	Previous Quarter
<b>ASSET QUALITY</b>			
Gross Non-Performing Loans (NPL) Ratio	499150500000000000	3.74	3.77
Net NPL Ratio	499151000000000000	1.99	1.98
Gross NPL Coverage Ratio	499152500000000000	63.15	64.40
Net NPL Coverage Ratio	499153000000000000	53.93	55.02
<b>RELATED PARTY TRANSACTIONS</b>			
Ratio of Loans to Related Parties to gross TLP	499401000000000000	3.77	3.97
Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties	499401500000000000	0.00	0.00
Ratio of DOSRI Loans to gross TLP	499451000000000000	0.04	0.04
Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI	499451500000000000	0.00	0.00
<b>LIQUIDITY</b>			
Liquidity Coverage Ratio 4/	499550500000000000	161.77	161.96
Net Stable Funding Ratio 4/	499551000000000000	134.16	130.48
Minimum Liquidity Ratio 5/	499551500000000000	0.00	0.00
<b>PROFITABILITY</b>			
Return on Equity (ROE)	499350000000000000	5.42	5.80
Return on Assets	499351000000000000	0.71	0.75
Net Interest Margin	499351500000000000	3.51	3.40
<b>CAPITAL ADEQUACY</b>			
Common Equity Tier 1 Ratio	499650501500000000	13.75	13.83
Tier 1 Capital Ratio	499650501000000000	15.43	15.58
CAR	499650500500000000	16.31	16.41
<b>LEVERAGE</b>			
Basel III Leverage Ratio 4/	499850000000000000	9.02	9.04
Deferred Charges not yet Written Down	499700000000000000	0.00	0.00
<b>1. List of Financial Allied Subsidiaries (excluding Subsidiary Insurance Companies)</b>			
Financial Allied Subsidiaries (excluding Subsidiary Insurance Companies)	Account Code	Sequence	Name
	499600000000000000	1	RCBC Capital Corporation
	499600000000000000	2	RCBC Forex Brokers Corp
	499600000000000000	3	RCBC Leasing & Finance Corp
	499600000000000000	4	Rizal Microbank, Inc. - A Thrift Bank of RCBC
	499600000000000000	5	RCBC International Finance Ltd.
<b>2. List of Subsidiary Insurance Companies</b>			
List of Subsidiary Insurance Companies	Account Code	Sequence	Name
	499601000000000000		

1/ This account is comprised of Financial Assets Held for Trading (HFT), Debt Securities Designated at FVPL, and Other Financial Assets Mandatorily Measured at FVPL.

2/ This account is comprised of Specific Allowance for Credit Losses and General Loan Loss Provision.

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