



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

BALANCE SHEET
(Head Office and Branches)
As of March 31, 2022

CONSOLIDATED BALANCE SHEET
(Banks and Financial Subsidiaries)
As of March 31, 2022

ASSETS	AMOUNT	
	Current Quarter	Previous Quarter
Cash and Cash Items	12,031,131,149.10	14,691,209,654.24
Due from Bangko Sentral ng Pilipinas.....	77,931,018,567.83	128,931,099,744.61
Due from Other Banks.....	4,492,877,191.33	11,860,394,568.77
Financial Assets at Fair Value through Profit or Loss	3,786,226,915.99	4,878,120,386.77
Available-for-Sale Financial Assets-Net.....	56,403,132,856.46	48,086,119,714.51
Held-to-Maturity (HTM) Financial Assets-Net.....	212,378,725,638.58	163,236,933,147.52
Loans and Receivables-Net.....	540,233,895,234.44	532,674,268,305.79
Interbank Loans Receivable.....	25,480,175,200.00	30,563,107,834.72
Loans and Receivables - Others.....	498,140,591,878.84	492,361,231,105.66
Loans and Receivables Arising from Repo, CA/Participation with Recourse, and SLB Transactions	18,881,194,107.00	11,655,971,764.00
General Loan Loss Provision.....	2,268,065,951.40	1,906,042,398.59
Other Financial Assets	7,391,258,713.10	7,322,229,936.31
Equity Investment in Subsidiaries, Associates and Joint Ventures-Net	7,121,847,284.54	7,006,291,189.03
Bank Premises, Furniture, Fixture and Equipment-Net.....	11,857,712,010.07	11,931,757,380.21
Real and Other Properties Acquired-Net	2,017,606,421.40	2,090,970,733.81
Non-Current Assets Held for Sale.....	3,027,672,200.31	3,305,694,259.64
Other Assets-Net.....	13,885,710,104.44	19,012,374,815.45
TOTAL ASSETS	952,558,814,287.59	955,027,463,836.66
LIABILITIES		
Financial Liabilities at Fair Value through Profit or Loss	757,647,362.48	926,115,165.77
Deposit Liabilities.....	676,821,710,647.16	674,415,351,165.97
Due to Other Banks	1,451,722.40	1,451,722.40
Bills Payable.....	25,673,111,586.70	46,458,244,231.21
a) Interbank Loans Payable.....	71,405.33	1,079,371,322.00
b) Other Deposit Substitute	25,673,040,181.37	45,378,872,909.21
Bonds Payable-Net	102,538,887,088.13	87,215,350,847.97
Redeemable Preferred Shares.....	100,000.00	100,000.00
Due to Bangko Sentral ng Pilipinas	130,326,588.43	44,056,099.27
Other Financial Liabilities.....	14,438,222,331.16	12,976,810,257.34
Other Liabilities.....	23,483,217,316.28	22,342,097,517.52
TOTAL LIABILITIES.....	843,844,674,642.74	844,379,577,007.45
STOCKHOLDERS' EQUITY		
Capital Stock	65,016,592,843.53	65,016,592,843.53
Other Capital Accounts.....	2,735,697,015.09	9,990,629,356.12
Retained Earnings	40,961,849,786.23	35,640,664,629.56
TOTAL STOCKHOLDERS' EQUITY.....	108,714,139,644.85	110,647,886,829.21
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY.....	952,558,814,287.59	955,027,463,836.66
CONTINGENT ACCOUNTS		
Guarantees Issued	4,227,159,349.68	3,681,711,932.32
Performance Standby Letters of Credit	8,847,263,476.66	8,010,453,689.34
Commercial Letters of Credit.....	7,169,912,749.03	4,401,705,006.61
Trade Related Guarantees	2,520,251,852.65	4,046,201,440.78
Commitments	92,662,688,715.81	72,199,564,349.52
Spot Foreign Exchange Contracts	28,900,795,249.20	12,334,216,166.25
Trust Department Accounts.....	141,015,155,335.52	146,769,239,184.05
a) Trust and Other Fiduciary Accounts.....	46,146,632,659.51	55,843,479,252.99
b) Agency Accounts	94,868,522,676.01	90,925,759,931.06
Derivatives	103,858,221,196.89	121,342,851,110.55
Others	4,512,563,827.34	4,516,279,819.45
TOTAL CONTINGENT ACCOUNTS	393,714,011,752.78	377,302,222,698.87
ADDITIONAL INFORMATION		
Gross Total Loan Portfolio (TLP).....	553,910,315,390.14	547,509,069,048.77
Specific allowance for credit losses on the TLP	11,408,354,204.30	12,928,758,344.39
Non-Performing Loans (NPLs)		
a. Gross NPLs	27,273,983,213.13	28,917,454,615.99
b. Ratio of gross NPLs to gross TLP (%).....	4.92	5.28
c. Net NPLs	17,240,079,189.52	17,748,217,631.34
d. Ratio of Net NPLs to gross TLP (%)	3.11	3.24
e. Ratio of total allowance for credit losses to gross NPLs (%)	63.86	63.81
f. Ratio of specific allowance for credit losses on the gross TLP to gross NPLs (%)	41.83	44.71
Classified Loans & Other Risk Assets, gross of allowance for credit losses.....	47,674,754,931.39	51,145,493,326.67
DOSRI Loans and receivables, gross allowance for credit losses.....	277,046,711.71	303,719,627.12
Ratio of DOSRI loans and receivables, gross of allowance for credit losses, to gross TLP (%)	0.05	0.06
Gross Non-performing DOSRI Loans and receivables.....	342,309.95	674,527.27
Ratio of Gross non-performing DOSRI Loans and receivables to TLP (%)	0.00	0.00
Percent Compliance with Magna Carta (%)		
a. 8% for Micro and Small Enterprises.....	0.76	0.83
b. 2% for Medium Enterprises	1.50	1.57
Return on Equity (ROE) (%).....	7.40	6.72
Capital Adequacy Ratio (CAR) on Solo Basis, as prescribed under existing regulations		
a. Total CAR (%).....	14.49	14.94
b. Tier 1 Ratio (%).....	13.59	14.07
c. Common Tier 1 Ratio (%) ^{1/}	11.34	11.81
Deferred Charges not yet Written Down	0.00	0.00
Unbooked Allowance for Probable Losses on Financial Instruments Received	0.00	0.00
Liquidity Coverage Ratio (LCR) in Single Currency on Solo Basis (%)	150.17	152.32
Basel III Leverage Ratio (BLR) on Solo Basis (%).....	9.19	9.46

1/ Common Equity Tier 1 is only applicable to all Universal and Commercial Banks and their subsidiary banks.

We hereby certify that all matters set forth in this Published Balance Sheet are true and correct, to the best of our knowledge and belief.

FLORENTINO M. MADONZA
FSVP, Head - Controllershship Group

EUGENE S. ACEVEDO
President & CEO

ASSETS	AMOUNT	
	Current Quarter	Previous Quarter
Cash and Cash Items	12,052,808,316.89	14,718,711,891.74
Due from Bangko Sentral ng Pilipinas.....	79,182,969,761.94	130,169,846,414.65
Due from Other Banks.....	4,807,488,247.40	12,159,528,870.19
Financial Assets at Fair Value through Profit or Loss	4,863,520,159.38	5,935,429,009.29
Available-for-Sale Financial Assets-Net.....	57,739,244,539.82	49,383,547,570.54
Held-to-Maturity (HTM) Financial Assets-Net.....	213,090,626,046.07	163,948,833,555.01
Loans and Receivables-Net.....	547,188,068,659.66	539,614,432,696.98
Interbank Loans Receivable	25,480,175,200.00	30,563,107,834.72
Loans and Receivables - Others	505,094,723,692.90	499,334,376,662.83
Loans and Receivables Arising from Repo, CA/Participation with Recourse, and SLB Transactions	18,945,266,355.00	11,691,198,700.00
General Loan Loss Provision.....	2,332,096,588.24	1,974,250,500.57
Other Financial Assets	7,724,764,202.29	7,645,297,246.08
Equity Investment in Subsidiaries, Associates and Joint Ventures-Net	926,143,536.38	883,808,001.78
Bank Premises, Furniture, Fixture and Equipment-Net	13,912,333,464.39	14,101,337,104.66
Real and Other Properties Acquired-Net.....	2,057,289,358.99	2,131,979,785.11
Non-Current Assets Held for Sale	3,168,442,626.72	3,446,464,686.05
Other Assets-Net.....	15,079,651,762.38	20,005,839,683.96
TOTAL ASSETS	961,793,350,682.31	964,145,056,516.04
LIABILITIES		
Financial Liabilities at Fair Value through Profit or Loss.....	757,647,362.48	926,115,165.77
Deposit Liabilities	675,439,506,340.19	672,602,936,393.53
Due to Other Banks	1,451,722.40	1,451,722.40
Bills Payable.....	34,937,292,795.88	55,962,970,320.80
a) Interbank Loans Payable.....	1,321,028,349.58	2,577,524,099.61
b) Other Deposit Substitute	33,616,264,446.30	53,385,446,221.19
Bonds Payable-Net	102,538,887,088.13	87,215,350,847.97
Redeemable Preferred Shares.....	100,000.00	100,000.00
Due to Bangko Sentral ng Pilipinas	130,621,929.43	44,056,099.27
Other Financial Liabilities.....	13,966,822,584.29	12,569,312,430.60
Other Liabilities.....	25,288,099,441.41	24,156,473,079.04
TOTAL LIABILITIES.....	853,060,429,264.21	853,478,766,059.38
STOCKHOLDERS' EQUITY		
Capital Stock	65,016,592,843.53	65,016,592,843.53
Other Capital Accounts.....	2,735,979,568.68	9,990,856,547.61
Retained Earnings	40,961,849,786.23	35,640,664,629.56
Minority Interest in Subsidiaries	18,499,219.66	18,176,435.96
TOTAL STOCKHOLDERS' EQUITY	108,732,921,418.10	110,666,290,456.66
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY.....	961,793,350,682.31	964,145,056,516.04
CONTINGENT ACCOUNTS		
Guarantees Issued	4,227,159,349.68	3,681,711,932.32
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a) Trust and Other Fiduciary Accounts.....	46,146,632,659.51	55,843,479,252.99
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Derivatives	103,858,221,196.89	121,342,851,110.55
Others	4,512,565,193.34	4,516,281,829.45
TOTAL CONTINGENT ACCOUNTS	393,714,013,118.78	377,302,224,708.87
ADDITIONAL INFORMATION		
1. List of Bank's Financial Allied Subsidiaries (excluding Subsidiary Insurance Companies)		
1 RCBC Capital Corporation		
2 RCBC Forex Brokers Corp		
3 RCBC Leasing & Finance Corp		
4 Rizal Microbank, Inc. - A Thrift Bank of RCBC		
5 RCBC TeleMoney Europe		
6 RCBC International Finance Ltd.		
2. Capital Adequacy Ratio (CAR) on Consolidated Basis, as prescribed under existing regulations		
a. Total CAR (%).....	14.80	15.23
b. Tier 1 Ratio (%)	13.89	14.37
c. Common Equity Tier 1 Ratio (%) ^{1/}	11.70	12.16
Liquidity Coverage Ratio (LCR) in Single Currency on Consolidated Basis (%).....	152.14	154.08
Basel III Leverage Ratio (BLR) on Consolidated Basis (%).....	9.48	9.74
1/ Common Equity Tier 1 is only applicable to all Universal and Commercial Banks and their subsidiary banks.		

We hereby certify that all matters set forth in this Consolidated Balance Sheet are true and correct, to the best of our knowledge and belief.

FLORENTINO M. MADONZA
FSVP, Head - Controllershship Group

EUGENE S. ACEVEDO
President & CEO