



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

BALANCE SHEET
(Head Office and Branches)
As of June 30, 2022

ASSETS	AMOUNT	
	Current Quarter	Previous Quarter
Cash and Cash Items	13,565,024,969.24	12,031,131,149.10
Due from Bangko Sentral ng Pilipinas.....	128,943,162,332.70	77,931,018,567.83
Due from Other Banks	4,302,150,403.97	4,492,877,191.33
Financial Assets at Fair Value through Profit or Loss	4,657,043,885.39	3,786,226,915.99
Available-for-Sale Financial Assets-Net	55,056,798,154.70	56,403,132,856.46
Held-to-Maturity (HTM) Financial Assets-Net	219,547,581,413.15	212,378,725,638.58
Loans and Receivables-Net	522,205,161,607.57	540,233,895,234.44
Interbank Loans Receivable.....	9,425,092,590.00	25,480,175,200.00
Loans and Receivables - Others	491,896,789,323.89	498,140,591,878.84
Loans and Receivables Arising from Repo, CA/Participation with Recourse, and SLB Transactions	23,129,299,059.00	18,881,194,107.00
General Loan Loss Provision.....	2,246,019,365.32	2,268,065,951.40
Other Financial Assets	7,832,792,497.87	7,391,258,713.10
Equity Investment in Subsidiaries, Associates and Joint Ventures-Net	7,089,574,715.19	7,121,847,284.54
Bank Premises, Furniture, Fixture and Equipment-Net.....	11,579,206,904.12	11,857,712,010.07
Real and Other Properties Acquired-Net.....	1,990,006,841.57	2,017,606,421.40
Non-Current Assets Held for Sale	2,209,611,984.90	3,027,672,200.31
Other Assets-Net	51,352,816,012.05	13,885,710,104.44
TOTAL ASSETS	1,030,330,931,722.42	952,558,814,287.59
LIABILITIES	AMOUNT	
	Current Quarter	Previous Quarter
Financial Liabilities at Fair Value through Profit or Loss	1,544,836,024.65	757,647,362.48
Deposit Liabilities	739,738,454,336.81	676,821,710,647.16
Due to Other Banks.....	1,451,722.40	1,451,722.40
Bills Payable.....	12,054,531,426.30	25,673,111,586.70
b) Interbank Loans Payable.....	50,468,607.68	71,405.33
c) Other Deposit Substitute	12,004,062,818.62	25,673,040,181.37
Bonds Payable-Net	97,917,990,416.41	102,538,887,088.13
Redeemable Preferred Shares	100,000.00	100,000.00
Due to Bangko Sentral ng Pilipinas	13,087,486.08	130,326,588.43
Other Financial Liabilities.....	12,958,830,710.68	14,438,222,331.16
Other Liabilities	53,997,275,975.13	23,483,217,316.28
TOTAL LIABILITIES	918,226,558,098.46	843,844,674,642.74
STOCKHOLDERS' EQUITY		
Capital Stock.....	65,016,235,619.40	65,016,592,843.53
Other Capital Accounts	6,126,308,226.41	2,735,697,015.09
Retained Earnings	40,961,829,778.15	40,961,849,786.23
TOTAL STOCKHOLDERS' EQUITY	112,104,373,623.96	108,714,139,644.85
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	1,030,330,931,722.42	952,558,814,287.59
CONTINGENT ACCOUNTS		
Guarantees Issued	4,662,469,893.10	4,227,159,349.68
Performance Standby Letters of Credit.....	10,196,610,981.82	8,847,263,476.66
Commercial Letters of Credit.....	13,814,123,098.32	7,169,912,749.03
Trade Related Guarantees.....	2,060,021,779.55	2,520,251,852.65
Commitments	110,606,784,377.28	92,662,688,715.81
Spot Foreign Exchange Contracts.....	39,526,502,684.00	28,900,795,249.20
Trust Department Accounts	142,312,555,514.86	141,015,155,335.52
a) Trust and Other Fiduciary Accounts.....	45,032,611,659.57	46,146,632,659.51
b) Agency Accounts	97,279,943,855.29	94,868,522,676.01
Derivatives	160,003,792,031.54	103,858,221,196.89
Others	6,229,731,615.84	4,512,563,827.34
TOTAL CONTINGENT ACCOUNTS	489,412,591,976.31	393,714,011,752.78
ADDITIONAL INFORMATION		
Gross Total Loan Portfolio (TLP)	534,950,814,396.09	553,910,315,390.14
Specific allowance for credit losses on the TLP.....	10,499,633,423.20	11,408,354,204.30
Non-Performing Loans (NPLs)		
a. Gross NPLs	23,373,688,894.48	27,273,983,213.13
b. Ratio of gross NPLs to gross TLP (%)	4.37	4.92
c. Net NPLs	13,918,397,085.76	17,240,079,189.52
d. Ratio of Net NPLs to gross TLP (%)	2.60	3.11
e. Ratio of total allowance for credit losses to gross NPLs (%).....	70.66	63.86
f. Ratio of specific allowance for credit losses on the gross TLP to gross NPLs (%)	44.92	41.83
Classified Loans & Other Risk Assets, gross of allowance for credit losses.....	40,668,526,649.43	47,674,754,931.39
DOSRI Loans and receivables, gross allowance for credit losses	201,482,098.02	277,046,711.71
Ratio of DOSRI loans and receivables, gross of allowance for credit losses, to gross TLP (%)	0.04	0.05
Gross Non-performing DOSRI Loans and receivables.....	332,561.30	342,309.95
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.....	0.78	0.76
b. 2% for Medium Enterprises	1.51	1.50
Return on Equity (ROE) (%)	11.31	7.40
Capital Adequacy Ratio (CAR) on Solo Basis, as prescribed under existing regulations		
a. Total CAR (%)	15.18	14.49
b. Tier 1 Ratio (%)	14.28	13.59
c. Common Tier 1 Ratio (%) ^{1/}	12.01	11.34
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 (%)	142.80	150.17
Basel III Leverage Ratio (BLR) on Solo Basis (%)	8.79	9.19

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

CONSOLIDATED BALANCE SHEET
(Banks and Financial Subsidiaries)
As of June 30, 2022

ASSETS	AMOUNT	
	Current Quarter	Previous Quarter
Cash and Cash Items	13,591,040,256.58	12,052,808,316.89
Due from Bangko Sentral ng Pilipinas.....	130,206,489,276.06	79,182,969,761.94
Due from Other Banks	4,542,084,866.23	4,807,488,247.40
Financial Assets at Fair Value through Profit or Loss	5,625,613,966.87	4,863,520,159.38
Available-for-Sale Financial Assets-Net	56,281,286,598.86	57,739,244,539.82
Held-to-Maturity (HTM) Financial Assets-Net	221,701,477,047.43	213,090,626,046.07
Loans and Receivables-Net	528,926,102,039.33	547,188,068,659.66
Interbank Loans Receivable.....	9,425,092,590.00	25,480,175,200.00
Loans and Receivables - Others	498,540,227,917.85	505,094,723,692.90
Loans and Receivables Arising from Repo, CA/Participation with Recourse, and SLB Transactions	23,267,316,515.00	18,945,266,355.00
General Loan Loss Provision	2,306,534,983.52	2,332,096,588.24
Other Financial Assets	8,181,164,972.92	7,724,764,202.29
Equity Investment in Subsidiaries, Associates and Joint Ventures-Net	867,577,562.97	926,143,536.38
Bank Premises, Furniture, Fixture and Equipment-Net.....	13,506,096,684.04	13,912,333,464.39
Real and Other Properties Acquired-Net.....	2,034,522,298.13	2,057,289,358.99
Non-Current Assets Held for Sale	2,575,858,808.11	3,168,442,626.72
Other Assets-Net	52,393,940,851.10	15,079,651,762.38
TOTAL ASSETS	1,040,433,255,228.63	961,793,350,682.31
LIABILITIES	AMOUNT	
	Current Quarter	Previous Quarter
Financial Liabilities at Fair Value through Profit or Loss	1,544,836,024.65	757,647,362.48
Deposit Liabilities	739,645,835,503.14	675,439,506,340.19
Due to Other Banks.....	1,451,722.40	1,451,722.40
Bills Payable.....	20,734,342,411.12	34,937,292,795.88
b) Interbank Loans Payable.....	1,178,054,718.57	1,321,028,349.58
c) Other Deposit Substitute	19,556,287,692.55	33,616,264,446.30
Bonds Payable-Net	97,917,990,416.41	102,538,887,088.13
Redeemable Preferred Shares	100,000.00	100,000.00
Due to Bangko Sentral ng Pilipinas	13,087,486.08	130,621,929.43
Other Financial Liabilities.....	12,552,794,672.06	13,966,822,584.29
Other Liabilities	55,899,446,606.67	25,288,099,441.41
TOTAL LIABILITIES	928,309,884,842.53	853,060,429,264.21
STOCKHOLDERS' EQUITY		
Capital Stock.....	65,016,235,619.40	65,016,592,843.53
Other Capital Accounts	6,126,574,105.76	2,735,979,568.68
Retained Earnings	40,961,829,778.15	40,961,849,786.23
Minority Interest in Subsidiaries	18,730,882.79	18,499,219.66
TOTAL STOCKHOLDERS' EQUITY	112,123,370,386.10	108,732,921,418.10
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	1,040,433,255,228.63	961,793,350,682.31
CONTINGENT ACCOUNTS		
Guarantees Issued	4,662,469,893.10	4,227,159,349.68
Performance Standby Letters of Credit.....	10,196,610,981.82	8,847,263,476.66
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Derivatives	160,003,792,031.54	103,858,221,196.89
Others	6,229,732,808.84	4,512,565,193.34
TOTAL CONTINGENT ACCOUNTS	489,412,593,169.31	393,714,013,118.78
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 (%)	15.50	14.80
b. Tier 1 Ratio (%)	14.60	13.89
c. Common Equity Tier 1 Ratio (%) ^{1/}	12.38	11.70
Liquidity Coverage Ratio (LCR) in Single Currency on Consolidated Basis (%)	144.18	152.14
Basel III Leverage Ratio (BLR) on Consolidated Basis (%)	9.07	9.48

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

RIZAL COMMERCIAL
BANKING CORPORATION

BOARD OF DIRECTORS

Helen Y. Dee
Chairperson

MEMBERS

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Adelita A. Vergel De Dios
Gabriel S. Claudio
Juan B. Santos
Vaughn F. Montes

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Francis C. Laurel
Hiroki Nakatsuka

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Eugene S. Acevedo
*President and
Chief Executive Officer*

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VICE-PRESIDENTS**

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John Thomas G. Deveras

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Angelito M. Villanueva