



9 May 2025

Atty. Suzy Claire R. Selleza
Head – Issuer Compliance and Disclosure Department
PHILIPPINE DEALING & EXCHANGE CORP.
29/F BDO Equitable Tower
8751 Paseo de Roxas
Makati City

Subject: Press Release

Dear Atty. Selleza,

Please see attached disclosure for the information of the Exchange. It concerns RCBC's Press Release entitled "RCBC Q1 2025 Net income up by 10%; Reaches P2.43B".

Thank you.

Sincerely yours,


MARIA THERESA M. BLAZA
Vice President, Division Head
Economics and Industry Research Division
Corporate Planning Group
Rizal Commercial Banking Corporation

COVER SHEET

						1	7	5	1	4
--	--	--	--	--	--	---	---	---	---	---

S.E.C. Registration Number

R	I	Z	A	L	C	O	M	M	E	R	C	I	A	L	B	A	N	K	I	N	G				
C	O	R	P	O	R	A	T	I	O	N	A	N	D	S	U	B	S	I	D	I	A	R	I	E	S

(Company's Full Name)

Y	U	C	H	E	N	G	C	O	T	O	W	E	R	,	R	C	B	C	P	L	A	Z	A	,		
6	8	1	9	A	Y	A	L	A	A	V	E	N	U	E	,	M	A	K	A	T	I	C	I	T	Y	

M	A	R	I	A	C	H	R	I	S	T	I	N	A	P	.	A	L	V	A	R	E	Z
---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---

Contact Person

8	8	9	4	9	4	5	7
---	---	---	---	---	---	---	---

Company Telephone Number

1	2	3	1
---	---	---	---

Month Day

Fiscal Year

1	7	-	C
---	---	---	---

FORM TYPE

--

Secondary License Type, If Applicable

--	--	--	--

Month Day

Annual Meeting

S	E	C
---	---	---

Dept. Requiring this Doc.

--

Amended Articles Number/Section

7	4	8
---	---	---

Total No. of Stockholders

Total Amount of Borrowings

--

Domestic

--

Foreign

To be accomplished by SEC Personnel concerned

--	--	--	--	--	--	--	--	--	--	--	--

File Number

_____ LCU

--	--	--	--	--	--	--	--	--	--	--	--

Document I.D.

_____ Cashier

S T A M P S											
-------------	--	--	--	--	--	--	--	--	--	--	--

SECURITIES AND EXCHANGE COMMISSION
SEC FORM 17-C

CURRENT REPORT UNDER SECTION 17
OF THE SECURITIES REGULATION CODE
AND SRC RULE 17.2(c) THEREUNDER

1. May 9, 2025
Date of Report (Date of earliest event reported)
2. SEC Identification Number 17514 3. BIR TIN 000-599-760-000
4. RIZAL COMMERCIAL BANKING CORPORATION
Exact name of registrant as specified in its charter
5. Philippines 6. (Sec Use only)
Province, country or other Industry Classification Code
jurisdiction of incorporation
7. 6819 Ayala cor. Gil J. Puyat Ave., Makati City 0727
Address of principal office Postal Code
8. 8894-9000
Registrant's telephone number, including area code
9. Not Applicable
Former name or former address, if changed since last report
10. Securities registered pursuant to Sections 4 and 8 of the RSA

<u>Title of Each Class</u>	<u>Number of Shares of Common Stock Outstanding and Amt. of Debt O/S</u>
Common Stock, P10.00 par value	2,419,536,359 (as of May 9, 2025)
11. Indicate the item numbers reported herein: Item 9

Item 9. Other Events.

Rizal Commercial Banking Corporation (RCB) will be releasing to the press the attached statement entitled "RCBC Q1 2025 Net income up by 10%; Reaches P2.43B".

Rizal Commercial Banking Corporation reported unaudited consolidated net income of P2.43 billion for the first quarter of 2025, higher by 10% from last year. Gross Revenues of P14.7 billion marked a 20% increase, coming from the continued strong momentum of the core business.

Net interest income of P12.3 billion was 29% better than last year, supported by the 12% improvement of the customer loan portfolio. Consumer loans led the rally by 39% uplift, driven by credit card receivables up by 44%, and cards-in-force reaching 1.3 million. Housing and Auto loans also posted robust performances, climbing by 24% and 45%, respectively.

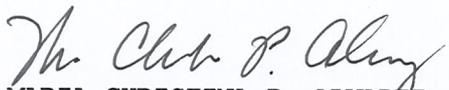
Service fee income likewise posted sustained growth, up to 26% year-on-year, fueled by credit card usage and loan transaction volume. Net Interest Margin improved to 4.2% with the continued expansion of higher-yielding consumer loans.

SIGNATURES

Pursuant to the requirements of the Securities Regulation Code/ the Revised Securities Act, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

RIZAL COMMERCIAL BANKING CORP.
Registrant

Date: May 9, 2025


MARIA CHRISTINA P. ALVAREZ
Corporate Information Officer

RCBC Q1 2025 Net income up by 10%; Reaches P2.43B

Rizal Commercial Banking Corporation reported unaudited consolidated net income of P2.43 billion for the first quarter of 2025, higher by 10% from last year. Gross Revenues of P14.7 billion marked a 20% increase, coming from the continued strong momentum of the core business.

Net interest income of P12.3 billion was 29% better than last year, supported by the 12% improvement of the customer loan portfolio. Consumer loans led the rally by 39% uplift, driven by credit card receivables up by 44%, and cards-in-force reaching 1.3 million. Housing and Auto loans also posted robust performances, climbing by 24% and 45%, respectively.

Service fee income likewise posted sustained growth, up to 26% year-on-year, fueled by credit card usage and loan transaction volume. Net Interest Margin improved to 4.2% with the continued expansion of higher-yielding consumer loans.

“Our fast-growing consumer portfolio is boosted by data science and analytics, leading customer acquisition in the right segments,” RCBC President and CEO Eugene S. Acevedo said. “We continue to engage customers using our data-driven approach, providing solutions tailored to their needs and preferences.”

The bank’s total resources of P1.3 trillion were higher by 9% versus last year, largely attributable to the increase in the loan portfolio. Total deposits stood at P972 billion with CASA-to-total deposits ratio at 50%. RCBC maintained a solid capital position at P160 billion, with capital ratios reflecting healthy buffers at 16.0% CAR and 13.5% CET1 ratio.

RCBC has garnered 13 awards year-to-date, including “Best Bank for Digital” and “Best Bank for Customer Service” from Global Business Review Magazine showcasing the bank’s strong performance in delivering customer-centric digital solutions and exceptional client service across all channels.

As of March 2025, RCBC had a total consolidated network of 469 branches, 1,468 automated teller machines, and 5,855 ATM Go terminals strategically located nationwide.

About RCBC

RCBC is a leading financial services provider in the Philippines offering a wide range of banking and financial products and services. RCBC is engaged in all aspects of traditional banking, investment banking, microfinance, retail financing (auto, mortgage and housing loans, and credit cards), remittance, leasing, foreign exchange, and stock brokering. RCBC is a member of the Yuchengco Group of Companies (YGC), one of the oldest and largest conglomerates in South East Asia. For more information, please visit <https://www.rcbc.com>

SECURITIES AND EXCHANGE COMMISSION

SEC FORM 17-C

CURRENT REPORT UNDER SECTION 17 OF THE SECURITIES REGULATION CODE AND SRC RULE 17.2(c) THEREUNDER

1. Date of Report (Date of earliest event reported)
May 9, 2025
2. SEC Identification Number
17514
3. BIR Tax Identification No.
000-599-760-000
4. Exact name of issuer as specified in its charter
RIZAL COMMERCIAL BANKING CORPORATION
5. Province, country or other jurisdiction of incorporation
Philippines
6. Industry Classification Code(SEC Use Only)
7. Address of principal office
6819 Ayala cor. Gil J. Puyat Ave., Makati City
Postal Code
0727
8. Issuer's telephone number, including area code
8894-9000
9. Former name or former address, if changed since last report
Not Applicable
10. Securities registered pursuant to Sections 8 and 12 of the SRC or Sections 4 and 8 of the RSA

Title of Each Class	Number of Shares of Common Stock Outstanding and Amount of Debt Outstanding
Common	2,419,536,359

11. Indicate the item numbers reported herein
-

The Exchange does not warrant and holds no responsibility for the veracity of the facts and representations contained in all corporate disclosures, including financial reports. All data contained herein are prepared and submitted by the disclosing party to the Exchange, and are disseminated solely for purposes of information. Any questions on the data contained herein should be addressed directly to the Corporate Information Officer of the disclosing party.



Rizal Commercial Banking Corporation
RCB

PSE Disclosure Form 4-31 - Press Release
References: SRC Rule 17 (SEC Form 17-C)
Section 4.4 of the Revised Disclosure Rules

Subject of the Disclosure
RCBC Q1 2025 Net income up by 10%; Reaches P2.43B
Background/Description of the Disclosure
Please see attached.
Other Relevant Information
-

Filed on behalf by:

Name	Ma. Christina Alvarez
Designation	Corporate Planning Head and Corporate Information Officer