



14 November 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: Audited Financial Statements and Other Financial Statements

Dear Atty. Selleza,

Please see attached disclosure for the information of the Exchange. It concerns RCBC's Quarterly Balance Sheet and Consolidated Balance Sheet as of September 30, 2025.

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

MARIA CHRISTINA P. ALVAREZ

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

748

Total No. of Stockholders

Total Amount of Borrowings

Domestic

Foreign

To be accomplished by SEC Personnel concerned

File Number

LCU

Document I.D.

Cashier

STAMPS

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. November 13, 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 | 2,419,536,530 (as of November 13, 2025) |
11. Indicate the item numbers reported herein: Item 9

Item 9. Other Events.

This is to advise the Exchange that the attached RCBC's Quarterly Balance Sheet & Consolidated Balance Sheet as of September 30, 2025 will be posted in the Bank's website on November 14, 2025 (Friday).

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: November 13, 2025


MARIA CHRISTINA P. ALVAREZ
Corporate Information Officer

Universal Commercial Bank

- With Subsidiary
 W/o Subsidiary

BALANCE SHEET
 Head Office and Branches - Solo Basis
RIZAL COMMERCIAL BANKING CORPORATION
 Name of Bank

000420
 Bank Code

Annex A-1

As of 9/30/2025
 Reference Period

ASSETS	Account Code	Amount	
		Current Quarter	Previous Quarter
Cash and Cash Items	108000000000000000	16,098,579,186.39	16,230,225,812.36
Due from Bangko Sentral ng Pilipinas	105150000000000000	59,782,025,978.51	91,693,019,912.68
Due from Other Central Banks and Banks - Net	105220000000000000	3,824,721,744.60	5,473,986,200.95
Financial Assets at Fair Value through Profit or Loss (FVPL) 1/	113000000000000000	15,167,574,181.30	10,566,876,652.20
Financial Assets at Fair Value Through Other Comprehensive Income (FVOCI) - Net	195210000000000000	126,295,512,321.31	124,402,446,565.56
Debt Securities at Amortized Cost - Net	195241000000000000	252,718,722,187.99	251,328,444,745.52
Loans to Bangko Sentral ng Pilipinas	140050000000000000	-	-
Interbank Loans Receivable	140100000000000000	15,853,492,650.00	21,652,563,740.00
Loans and Receivables - Others	140150300000000000	758,266,377,186.62	736,416,072,177.94
Loans and Receivables Arising from RA/CA/PR/SLB	140200000000000000	25,000,000,000.00	452,701,395.13
Total Loan Portfolio (TLP) - Gross	499020000000000000	799,119,869,836.62	758,521,337,313.07
Allowance for Credit Losses 2/	499350000000000000	21,543,788,013.14	19,796,673,032.28
Total Loan Portfolio - Net	195400000000000000	777,576,081,823.48	738,724,664,280.79
Equity Investment in Subsidiaries, Associates and Joint Ventures - Net	195452500000000000	6,760,622,199.91	6,838,283,385.67
Bank Premises, Furniture, Fixture and Equipment - Net	195500500000000000	6,285,148,249.01	6,469,621,960.50
Real and Other Properties Acquired - Net	195501000000000000	751,199,528.99	745,019,104.99
Sales Contract Receivables - Net	195451500000000000	1,746,161,110.05	1,773,106,085.49
Non-Current Assets Held for Sale	150150000000000000	3,454,364,552.64	3,048,023,116.41
Other Assets - Net	152500000000000000	256,077,332,708.61	233,385,038,467.46
Net Due from Head Office/Branches/Agencies (Philippine branch of a foreign bank)	155250000000000000	-	-
TOTAL ASSETS	100000000000000000	1,526,538,045,772.79	1,490,678,756,290.57
LIABILITIES			
Financial Liabilities at Fair Value through Profit or Loss (FVPL)3/	208000000000000000	1,975,675,416.68	4,129,532,760.14
Deposit Liabilities	215000000000000000	997,061,869,124.75	982,873,283,796.73
Due to Other Banks	220050000000000000	1,451,722.40	1,451,722.40
Bills Payable	220100000000000000	65,163,176,775.33	52,284,784,918.49
BSP (Rediscounting and Other Advances)	220100001500000000	-	-
Interbank Loans Payable	220100002000000000	15,019,811,461.93	14,553,016,573.26
Other Borrowings, including Deposit Substitutes	220100003500000000	50,143,365,313.40	37,731,768,345.23
Bonds Payable-Net	295201500000000000	59,706,657,979.21	46,091,961,586.72
Unsecured Subordinated Debt - Net	295202000000000000	-	-
Redeemable Preferred Shares	220250000000000000	100,000.00	100,000.00
Other Liabilities	240200000000000000	254,077,421,576.10	242,262,181,544.85
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	230850000000000000	-	-
TOTAL LIABILITIES	200000000000000000	1,377,986,352,594.47	1,327,643,296,329.33
STOCKHOLDERS' EQUITY			
Capital Stock	305000000000000000	24,198,018,580.00	24,198,018,580.00
Additional Paid-In Capital	305200000000000000	58,223,355,221.79	58,227,845,287.71
Undivided Profits	315150000000000000	8,058,848,461.30	5,397,963,915.85
Retained Earnings	315000000000000000	61,949,918,192.21	65,173,914,524.21
Other Capital Accounts	335200000000000000	(3,878,447,276.98)	10,037,717,653.47
Assigned Capital	325200000000000000	-	-
TOTAL STOCKHOLDERS' EQUITY	300000000000000000	148,551,693,178.32	163,035,459,961.24
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	905000000000000000	1,526,538,045,772.79	1,490,678,756,290.57
CONTINGENT ACCOUNTS			
Guarantees Issued	405000000000000000	7,860,167,423.56	6,530,860,644.70
Financial Standby Letters of Credit	410050000000000000	-	-
Performance Standby Letters of Credit	410100000000000000	15,043,305,807.13	13,250,425,712.25
Commercial Letters of Credit	415000000000000000	2,505,352,497.37	2,460,712,634.89
Trade Related Guarantees	420000000000000000	1,620,250,057.00	2,287,242,761.41
Commitments	425000000000000000	291,256,412,469.40	285,596,321,305.54
Spot Foreign Exchange Contracts	430000000000000000	55,250,869,655.11	59,808,159,759.65
Securities Held Under Custodianship by Bank Proper	495220000000000000	-	-
Trust Department Accounts	495250000000000000	-	-
Derivatives	435000000000000000	475,740,648,328.52	394,727,766,902.06
Others	440000000000000000	8,664,751,951.63	7,388,845,075.99
TOTAL CONTINGENT ACCOUNTS	400000000000000000	857,941,758,189.72	772,050,334,796.49

FINANCIAL INDICATORS (in %)	Account Code	Amount	
		Current Quarter	Previous Quarter
ASSET QUALITY			
Gross Non-Performing Loans (NPL) Ratio	499150500000000000	4.82	4.46
Net NPL Ratio	499151000000000000	2.72	2.47
Gross NPL Coverage Ratio	499152500000000000	55.99	58.50
Net NPL Coverage Ratio	499153000000000000	51.12	52.62
RELATED PARTY TRANSACTIONS			
Ratio of Loans to Related Parties to gross TLP	499401000000000000	4.54	4.71
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
LIQUIDITY			
Liquidity Coverage Ratio 4/	499550500000000000	159.32	166.86
Net Stable Funding Ratio 4/	499551000000000000	126.71	128.74
Minimum Liquidity Ratio 5/	499551500000000000	-	-
PROFITABILITY			
Return on Equity (ROE)	499350000000000000	6.78	6.73
Return on Assets	499351000000000000	0.91	0.91
Net Interest Margin	499351500000000000	4.58	4.39
CAPITAL ADEQUACY			
Common Equity Tier 1 Ratio	499650501500000000	13.00	13.44
Tier 1 Capital Ratio	499650501000000000	13.00	15.07
CAR	499650500500000000	13.89	15.96
LEVERAGE			
Basel III Leverage Ratio 4/	499850000000000000	7.61	8.76
Deferred Charges not yet Written Down	499700000000000000	-	-

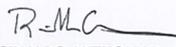
1/ This account is comprised of Financial Assets Held for Trading (HFT), Debt Securities Designated at FVPL, and Other Financial Assets Mandatorily Measured at FVPL.

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


REGINALDO ANTHONY B. CARIASO
 President & CEO


FLORENTINO M. MADONZA
 FSVP Head, Controllership Group



BALANCE SHEET
Consolidated Basis
RIZAL COMMERCIAL BANKING CORPORATION
Name of Bank

Annex A-1

000420
Bank Code

As of 9/30/2025
Reference Period

ASSETS	Account Code	Amount	
		Current Quarter	Previous Quarter
Cash and Cash Items	108000000000000000	16,121,971,724.11	16,253,421,238.43
Due from Bangko Sentral ng Pilipinas	105150000000000000	62,861,494,514.62	94,953,746,001.05
Due from Other Central Banks and Banks - Net	105220000000000000	4,017,187,091.51	5,654,286,446.31
Financial Assets at Fair Value through Profit or Loss (FVPL) 1/	113000000000000000	15,814,168,645.41	11,249,499,188.16
Financial Assets at Fair Value Through Other Comprehensive Income (FVOCI) - Net	195210000000000000	126,940,770,990.09	125,090,806,833.14
Debt Securities at Amortized Cost - Net	195241000000000000	253,485,874,719.73	252,088,297,443.47
Loans to Bangko Sentral ng Pilipinas	140050000000000000	-	-
Interbank Loans Receivable	140100000000000000	15,853,492,650.00	21,652,563,740.00
Loans and Receivables - Others	140150300000000000	764,426,623,124.30	742,638,110,925.91
Loans and Receivables Arising from RA/CA/PR/SLB	140200000000000000	25,000,000,000.00	452,701,395.13
Total Loan Portfolio (TLP) - Gross	499020000000000000	805,280,115,774.30	764,743,376,061.04
Allowance for Credit Losses 2/	499350000000000000	22,621,210,862.30	20,887,785,018.58
Total Loan Portfolio - Net	195400000000000000	782,658,904,912.00	743,855,591,042.46
Equity Investment in Subsidiaries, Associates and Joint Ventures - Net	195452500000000000	964,231,236.92	892,675,568.74
Bank Premises, Furniture, Fixture and Equipment - Net	195500500000000000	7,521,288,445.43	7,780,575,951.66
Real and Other Properties Acquired - Net	195501000000000000	751,199,528.99	745,019,104.99
Sales Contract Receivables - Net	195451500000000000	1,756,857,122.91	1,785,133,865.97
Non-Current Assets Held for Sale	150150000000000000	4,128,669,104.47	3,733,346,030.14
Other Assets - Net	152500000000000000	257,192,765,224.07	234,587,832,077.86
Net Due from Head Office/Branches/Agencies (Philippine branch of a foreign bank)	155250000000000000	-	-
TOTAL ASSETS	100000000000000000	1,534,215,383,260.26	1,498,670,230,792.38
LIABILITIES			
Financial Liabilities at Fair Value through Profit or Loss (FVPL)3/	208000000000000000	1,975,675,416.68	4,129,532,760.14
Deposit Liabilities	215000000000000000	997,270,508,295.06	983,130,154,565.08
Due to Other Banks	220050000000000000	1,451,722.40	1,451,722.40
Bills Payable	220100000000000000	70,525,892,048.33	57,953,348,473.21
BSP (Rediscounting and Other Advances)	220100001500000000	-	-
Interbank Loans Payable	220100002000000000	15,169,811,461.93	15,003,016,573.26
Other Borrowings, including Deposit Substitutes	220100003500000000	55,356,080,586.40	42,950,331,899.95
Bonds Payable-Net	295201500000000000	59,706,657,979.21	46,091,961,586.72
Unsecured Subordinated Debt - Net	295202000000000000	-	-
Redeemable Preferred Shares	220250000000000000	100,000.00	100,000.00
Other Liabilities	240200000000000000	256,176,852,581.42	244,321,325,331.21
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	230850000000000000	-	-
TOTAL LIABILITIES	200000000000000000	1,385,657,138,043.10	1,335,627,874,438.76
STOCKHOLDERS' EQUITY			
Capital Stock	305000000000000000	24,198,018,580.00	24,198,018,580.00
Additional Paid-In Capital	305200000000000000	58,223,355,221.79	58,227,845,287.71
Undivided Profits	315150000000000000	8,058,848,461.30	5,397,963,915.85
Retained Earnings	315000000000000000	61,949,918,192.21	65,173,914,524.21
Other Capital Accounts	335200000000000000	(3,871,895,238.14)	10,044,614,045.85
Assigned Capital	325200000000000000	-	-
TOTAL STOCKHOLDERS' EQUITY	300000000000000000	148,558,245,217.16	163,042,356,353.62
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	905000000000000000	1,534,215,383,260.26	1,498,670,230,792.38
CONTINGENT ACCOUNTS			
Guarantees Issued	405000000000000000	7,860,167,423.56	6,530,860,644.70
Financial Standby Letters of Credit	410050000000000000	-	-
Performance Standby Letters of Credit	410100000000000000	15,043,305,807.13	13,250,425,712.25
Commercial Letters of Credit	415000000000000000	2,505,352,497.37	2,460,712,634.89
Trade Related Guarantees	420000000000000000	1,620,250,057.00	2,287,242,761.41
Commitments	425000000000000000	291,256,412,469.40	285,596,321,305.54
Spot Foreign Exchange Contracts	430000000000000000	55,250,869,655.11	59,808,159,759.65
Securities Held Under Custodianship by Bank Proper	495220000000000000	-	-
Trust Department Accounts	495250000000000000	-	-
Derivatives	435000000000000000	475,740,648,328.52	394,727,766,902.06
Others	440000000000000000	8,664,760,641.63	7,388,854,410.99
TOTAL CONTINGENT ACCOUNTS	400000000000000000	857,941,766,879.72	772,050,344,131.49

FINANCIAL INDICATORS (in %)	Account Code	Amount	
		Current Quarter	Previous Quarter
ASSET QUALITY			
Gross Non-Performing Loans (NPL) Ratio	499150500000000000	5.10	4.82
Net NPL Ratio	499151000000000000	2.90	2.71
Gross NPL Coverage Ratio	499152500000000000	55.03	56.66
Net NPL Coverage Ratio	499153000000000000	50.46	51.25
RELATED PARTY TRANSACTIONS			
Ratio of Loans to Related Parties to gross TLP	499401000000000000	4.50	4.67
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
LIQUIDITY			
Liquidity Coverage Ratio 4/	499550500000000000	161.14	168.58
Net Stable Funding Ratio 4/	499551000000000000	127.96	130.02
Minimum Liquidity Ratio 5/	499551500000000000	0.00	0.00
PROFITABILITY			
Return on Equity (ROE)	499350000000000000	6.78	6.73
Return on Assets	499351000000000000	0.91	0.91
Net Interest Margin	499351500000000000	4.60	4.46
CAPITAL ADEQUACY			
Common Equity Tier 1 Ratio	499650501500000000	13.27	13.71
Tier 1 Capital Ratio	499650501000000000	13.27	15.32
CAR	499650500500000000	14.15	16.21
LEVERAGE			
Basel III Leverage Ratio 4/	499850000000000000	7.81	8.96
Deferred Charges not yet Written Down	499700000000000000	0.00	0.00
1. List of Financial Allied Subsidiaries (excluding Subsidiary Insurance Companies)			
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.
2. List of Subsidiary Insurance Companies			
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.

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


REGINALDO ANTHONY B. CARIASO
President & CEO


FLORENTINO M. MADONZA
FSVP Head, Controllership Group

**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)
Nov 13, 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	2,419,536,530
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 4-30 - Material Information/Transactions
References: SRC Rule 17 (SEC Form 17-C) and Sections 4.1 and 4.4 of the Revised Disclosure Rules

Subject of the Disclosure

RCBC's September 2025 Balance Sheet and Consolidated Balance Sheet

Background/Description of the Disclosure

Please see attached.

Other Relevant Information

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Filed on behalf by:

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