



Partners Through Generations

22 December 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 "SMBC raise stake in RCBC with P6.4-B investment".

Thank you.

Sincerely yours,

**MARIA CHRISTINA P. ALVAREZ**  
First Senior Vice President and Corporate Information Officer  
Corporate Planning Group Head  
Rizal Commercial Banking Corporation



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. December 22, 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  
jurisdiction of incorporation                                      Industry Classification Code
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 December 22, 2025)
11. Indicate the item numbers reported herein: Item 9

**Item 9. Other Events.**

This is to inform the Exchange that the Bank will release to the press the attached statement entitled "SMBC raise stake in RCBC with P6.4-B investment".

Sumitomo Mitsui Banking Corporation (SMBC) acquired an additional 4.46% equity stake in the Rizal Commercial Banking Corp. (RCBC) worth P6.4 billion, thus raising its total ownership from 20% to 24.46%.

SMBC is one of Japan's leading financial institutions, globally recognized for leadership in finance and sustainable banking among others.

SMBC has been actively pursuing growth opportunities in key emerging markets across Asia, including the Philippines as one of its priority markets. SMBC's strategic entry into the country was solidified through a partnership with RCBC, beginning with a 4.99% equity investment in June 2021, which was later increased to a 20% stake in July 2023.

Since the partnership in 2021, SMBC and RCBC worked collaboratively across a broad range of business areas from wholesale to retail banking, fostering mutual understanding while delivering exceptional products and services.

**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: December 22, 2025

  
**MARIA CHRISTINA P. ALVAREZ**  
Corporate Information Officer

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## PRESS RELEASE

### SMBC raise stake in RCBC with P6.4-B investment

Sumitomo Mitsui Banking Corporation (SMBC) acquired an additional 4.46% equity stake in the Rizal Commercial Banking Corp. (RCBC) worth P6.4 billion, thus raising its total ownership from 20% to 24.46%.

SMBC is one of Japan's leading financial institutions, globally recognized for leadership in finance and sustainable banking among others.

RCBC President and CEO Reginaldo "Reggie" B. Cariaso said that this investment reflects SMBC's confidence in the bank's performance and strategic direction.

"This strengthened alliance provides greater momentum for us to accelerate digital transformation, advance sustainable finance, and deliver enhanced value to our clients and stakeholders," Cariaso said.

SMBC has been actively pursuing growth opportunities in key emerging markets across Asia, including the Philippines as one of its priority markets. SMBC's strategic entry into the country was solidified through a partnership with RCBC, beginning with a 4.99% equity investment in June 2021, which was later increased to a 20% stake in July 2023.

Since the partnership in 2021, SMBC and RCBC worked collaboratively across a broad range of business areas from wholesale to retail banking, fostering mutual understanding while delivering exceptional products and services.

"We look forward to building on this momentum and continue to accelerate the bank's reach and impact, with innovation and customer empowerment at the core," SMBC President & CEO Akihiro Fukutome said.

Currently ranked as the fifth-largest privately-owned bank in the Philippines, RCBC has been recognized for its advanced initiatives in digital banking and ESG (Environmental, Social, and Governance). Furthermore, RCBC boasts the most extensive Japan Desk business among local banks, a testament to its long-standing and robust relationship with Japanese corporations. Together with SMBC, this deep-rooted history of collaboration has further enabled RCBC to provide specialized services and insights, catering to the unique needs of its Japanese and Filipino clients and fostering strong bilateral business ties.

**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**

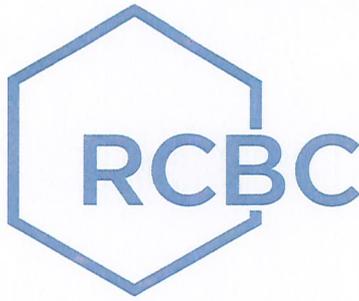
- 1. Date of Report (Date of earliest event reported)  
Dec 22, 2025
- 2. SEC Identification Number  
17514
- 3. BIR Tax Identification No.  
000-599-760-000
- 4. Exact name of issuer as specified in its charter  
RIZAL COMMERCIAL BANKING CORPORATION
- 5. Province, country or other jurisdiction of incorporation  
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

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*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**

SMBC raise stake in RCBC with P6.4-B investment

**Background/Description of the Disclosure**

Please see attached

**Other Relevant Information**

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**Filed on behalf by:**

<b>Name</b>	Ma. Christina Alvarez
<b>Designation</b>	Corporate Planning Head and Corporate Information Officer