



28 October 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

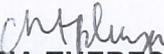
Subject: Press Release

Dear Atty. Selleza,

Please see attached disclosure for the information of the Exchange. It concerns RCBC's Press Release entitled "RCBC's 9M 2025 net income hit Php 8.2 billion, up 32%, driven by a 24% increase in core revenues".

Thank you.

Sincerely yours,

  
**MARIA THERESA M. BLAZA**  
Vice President, Division Head  
Economics and Industry Research Division  
Corporate Planning Group  
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. October 28, 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 October 28, 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's 9M 2025 net income hit Php 8.2 billion, up 32%, driven by a 24% increase in core revenues".

Rizal Commercial Banking Corporation (RCBC) reported an unaudited consolidated net income of Php 8.2 billion for the first nine months of 2025, a 32% increase from the same period last year. This was driven by a 13% expansion in gross customer loans and a 25% increase in fee income performance.

The Bank's net interest income rose by 32% to Php 40.8 billion, supported by an 86-basis point year-on-year improvement in net interest margin (NIM) to 4.68%, resulting in a 6.94% Return on Equity (ROE) and a 0.84% Return on Assets (ROA). This was fueled by the expansion in higher-yielding consumer loans, which soared 33% year-on-year and now account for 46% of the Bank's total loan portfolio. Total receivables from credit cards and personal loans surged 38%, while auto and housing loans combined climbed 29%. The sustained

momentum in the consumer lending segment was driven by continuously leveraging data science and digital channels for selective new customer acquisition, alongside the Bank's existing customer network.

Continued engagement in the consumer segment boosted fee income to Php 7.8 billion, mainly from loan-related transactions, credit cards fees, and bancassurance activities. As a result, gross income was 24% higher in 2025, driven by core business growth.

**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: October 28, 2025



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

## RCBC's 9M 2025 net income hit Php 8.2 billion, up 32%, driven by a 24% increase in core revenues

Rizal Commercial Banking Corporation (RCBC) reported an unaudited consolidated net income of Php 8.2 billion for the first nine months of 2025, a 32% increase from the same period last year. This was driven by a 13% expansion in gross customer loans and a 25% increase in fee income performance.

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Continued engagement in the consumer segment boosted fee income to Php 7.8 billion, mainly from loan-related transactions, credit cards fees, and bancassurance activities. As a result, gross income was 24% higher in 2025, driven by core business growth.

RCBC's President & CEO Reggie Cariaso stated that the improving financial results reflect the progress of the Bank's focused and coordinated growth strategy. "Our continued momentum in the consumer segment affirms that our deliberate approach anchored on data-driven decisions, prudent risk management, and collaboration across businesses continues to drive sustainable growth for the Bank," he noted.

As of end-September 2025, RCBC's total assets stood at Php 1.31 trillion, anchored on a solid funding base, with total deposits of Php 997.0 billion and a CASA ratio of 50.4%. This was strengthened by the Php 12.2 billion Sustainability Bond issuance in July 2025 as funding costs improved amid the easing interest rate environment. The Bank's total equity reached Php 148.68 billion, with a Common Equity Tier 1 (CET1) ratio of 13.27% and Capital Adequacy Ratio (CAR) of 14.15%, both well above regulatory requirements.

RCBC was recently recognized as "Best Cash Management Bank in the Philippines" by The Asian Banker in 2025. This prestigious honor is backed by 25 awards in 2025, across key areas including best-in-class digital solutions, innovative payroll initiatives, and sustainable finance.

As of September 30, 2025, RCBC's network consisted of 470 bank branches, 1,505 automated teller machines, and 6,389 ATM Go terminals strategically located nationwide.

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### 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>

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Oct 28, 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*

<b>Subject of the Disclosure</b>
RCBC's 9M 2025 net income hit Php 8.2 billion, up 32%, driven by a 24% increase in core revenues
<b>Background/Description of the Disclosure</b>
Please see attached.
<b>Other Relevant Information</b>
-

**Filed on behalf by:**

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