



01 August 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 1H25 Profits Up 20% from Core Business Growth".

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

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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					
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(Company's Full Name)

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Contact Person

8	8	9	4	9	4	5	7
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Company Telephone Number

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Month Day

Fiscal Year

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FORM TYPE

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Secondary License Type, If Applicable

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Month Day

Annual Meeting

S	E	C
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Dept. Requiring this Doc.

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Amended Articles Number/Section

7	4	8
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Total No. of Stockholders

Total Amount of Borrowings

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Domestic

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Foreign

To be accomplished by SEC Personnel concerned

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File Number

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Document I.D.

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S T A M P S											
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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. August 1, 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 August 1, 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 1H25 Profits Up 20% from Core Business Growth".

Rizal Commercial Banking Corporation ended the first half of 2025 with an unaudited consolidated net income of P5.3 billion, up by 20% from the same period in 2024. The bank's core business continued to lead growth, posting a 33% increase in net interest income with a Net Interest Margin (NIM) of 4.57% up from 3.71%.

Core business expansion was primarily driven by a 14% increase in the customer loan portfolio with consumer lending contributing the highest uplift at 38%. Credit cards and personal loan volumes cumulatively grew by 47%, auto loans by 46% and housing loans by 24% with effective cross-selling initiatives supporting the strong momentum across all segments of the consumer portfolio.

RCBC's loan and income growth is augmented by its wide range of digital finance solutions such as RCBC Online Banking and RCBC Pulz, making banking intuitive and accessible for a wider range of customers. Digital transaction volumes have increased by 28% as the bank continues to expand its digital user base.

Setting records in the region, RCBC is the first bank in Asia to win Euromoney's "Best Bank for Digital" award 6 years in a row. This is among 23 other accolades that RCBC has won since the beginning of the year recognizing the bank's excellence in digital banking, customer service and financial inclusion among others.

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: August 1, 2025



MARIA CHRISTINA P. ALVAREZ
Corporate Information Officer

RCBC's 1H25 Profits Up 20% from Core Business Growth

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"We're going to make data-driven decision making a core part of our way of doing things, so that we can make intelligent and resourceful decisions when we engage our clients." Said RCBC President and CEO Reggie Cariaso. "We're investing in ways that we can understand our clients and get all their financial needs met through RCBC."

RCBC's capital position remains strong at P163 billion, posting a 7% increase in line with increased earnings. The bank's capital ratios are sufficiently buffered at 16.21% CAR and 13.71% CET1.

As of June 30, 2025, RCBC's network consisted of 470 bank branches, 1,488 automated teller machines, and 6,549 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)
Aug 1, 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

RCBC's 1H25 Profits Up 20% from Core Business Growth

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