



28 April 2026

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 Net Profit up 12% in Q1 2026 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

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. April 28, 2026
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 April 28, 2026)
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 Net Profit up 12% in Q1 2026 from Core Business Growth".

Rizal Commercial Banking Corporation ended the first quarter of 2026 with an unaudited consolidated net profit of ₱2.7 billion, a 12% increase over the previous year. Sustained expansion of the bank's core business and lower funding costs pushed net interest income to ₱15.4 billion, a 25% increase year-on-year.

Total gross revenues climbed by 16% to reach ₱17.0 billion, bolstered by the sustained strength of core lending activities. Consumer loans grew by 27%, continuing to outpace the broader industry despite economic headwinds. Key growth catalysts included a 39% uplift in auto loan volumes, a 28% expansion in credit card receivables, and a 17% increase in housing loans, as

RCBC continues to leverage its data-driven acquisition strategies to focus on growth in high-quality credit segments.

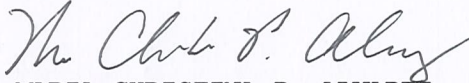
Total deposits grew by 9% to ₱1.0 trillion, maintaining a CASA-to-total deposits ratio of 50%. The expansion of RCBC's digital ecosystem through platforms such as Diskartech and Pulz continues to contribute to CASA growth. Deposit costs decreased by 29% year-on-year, allowing the bank to efficiently fund its growing portfolio and strengthen its balance sheet.

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: April 28, 2026


MARIA CHRISTINA P. ALVAREZ
Corporate Information Officer

RCBC Net Profit up 12% in Q1 2026 from Core Business Growth

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Total gross revenues climbed by 16% to reach ₱17.0 billion, bolstered by the sustained strength of core lending activities. Consumer loans grew by 27%, continuing to outpace the broader industry despite economic headwinds. Key growth catalysts included a 39% uplift in auto loan volumes, a 28% expansion in credit card receivables, and a 17% increase in housing loans, as RCBC continues to leverage its data-driven acquisition strategies to focus on growth in high-quality credit segments.

Total deposits grew by 9% to ₱1.0 trillion, maintaining a CASA-to-total deposits ratio of 50%. The expansion of RCBC's digital ecosystem through platforms such as Diskartech and Pulz continues to contribute to CASA growth. Deposit costs decreased by 29% year-on-year, allowing the bank to efficiently fund its growing portfolio and strengthen its balance sheet.

The bank's net interest margin improved to 5.2%, driven by the expansion of high-yielding consumer segments and the reduction to the bank's funding costs. Core business growth was further supported by a 9% improvement in service fees and commissions, which amounted to ₱2.8 billion.

"Our focus has always been on building resilient platforms that scale responsibly, support growth, and deliver consistent value to our customers," said RCBC President and CEO Reggie Cariaso, emphasizing that innovation grounded in strategic discipline and customer centricity remains the key strength of the bank.

RCBC has earned 12 awards since the beginning of the year, including the "Best Bank for Customer Service Philippines" from the Global Business Review Magazine and the "Excellence in Financial Inclusion" from the RBI Asia Trailblazer Awards.

As of March 31, 2026, RCBC's consolidated network stood at 470 branches, 1,520 ATMs, and 4,632 ATM Go terminals strategically located throughout the country.

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)
Apr 27, 2026
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
88949000
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 Net Profit up 12% in Q1 2026 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