

11 September 2026

Atty. Suzy Claire R. Selleza
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8751 Paseo de Roxas
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Subject: Clarification of News Reports Ref. No. CL-2026-102-RCBC

Dear Atty. Selleza,

This refers to the news article entitled " RCBC doubles Billease credit facility to P1 billion" posted in Business World on 11 September 2026. The article reported in part that:

"RIZAL Commercial Banking Corp. (RCBC) has doubled its credit facility for consumer finance and buy now, pay later (BNPL) provider Billease to P1 billion to help expand its offered services.

Their expanded partnership will now include corporate cash management, savings, and foreign exchange (FX) services from just term lending initially, Billease said in a statement on Thursday.

"Doubling our facility with RCBC within a year and broadening it well beyond lending into cash management and FX reflects the kind of confidence that only comes from a track record both sides can underwrite," Billease Chief Financial Officer Garret Go said.

"The strongest funding relationships are built on transparency and performance, not promises, and RCBC has been an excellent partner in structuring something new for this market."

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"This expanded partnership reflects RCBC's confidence in Billease's performance and in the quality of its underwriting," RCBC Head of Institutional Business Group Elizabeth E. Coronel said. "By anchoring the facility in a registered, over-collateralized security through the Personal Property Security Registry (PPSR), we have built a transparent, well-protected structure that we believe can serve as a model for how Philippine banks support responsible, fast-growing fintech lenders."

The debt facility uses the PPSR, the country's centralized movable-asset registry, giving RCBC an enforceable, first-ranking claim over a granular, high-quality pool of assets.

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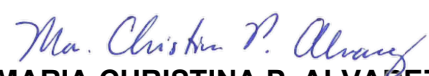
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We confirm the contents of the said article.

Thank you.

Very truly yours,


MARIA CHRISTINA P. ALVAREZ

First Senior Vice President and Corporate Information Officer
Corporate Planning Group Head
Rizal Commercial Banking Corporation