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RCBC 1Q 2025 Investor Presentation

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1Q 2025 Performance

1Q 2025 Key Highlights

₱2.4B

net income

₱715B

in loans; +13% vs
1Q24

Sustained profit momentum backed by core business

- Delivered ₱2.4Bn net income, fueled by strong net interest and fee income growth
- Boosted net interest margin to 4.2% through solid performance in consumer lending
- Achieved 26% growth in service fees, driven by increased credit card spend and loan activity

₱1.3T

Total Assets

13.5%

CET1 Ratio

Robust capital position with steady asset growth

- Stable asset portfolio with total assets amounting to ₱1.3Tn
- Strong capital standing: CET at 13.5% and CAR at 16.0%
- Total capital ₱160Bn, reflecting a 6% increase compared to 1Q 2024

8.8M

gross transaction
volume in digital
platforms

851M

in digital loan volume
as of 1Q 2025

Best-in-class digital leadership & AI innovation

- Multiple digital platforms offering unique, best-in-class user experiences
- Scaling profitability by being a digital lending enabler, with digital loans representing 65% of total
- AI-to-Action initiative featuring 59 machine learning models to enhance CX



469

Branches

7,323



ATM¹

6,899



Employees

¹Includes ATM Go terminals--RCBC's handheld ATM facility that enables banking transactions outside branches and ATMs, and through partner merchants

Consolidated Financial Overview

Income Statement	1Q25	1Q24	Change	YoY
Amounts in PhP Millions, except YoY				
Gross Income	14,660	12,237	2,243	19.8%
Net Interest Income	12,308	9,560	2,748	28.7%
Fee Income	2,572	2,046	527	25.8%
Operating Expenses	8,612	7,765	847	10.9%
Impairment Losses	2,898	1,672	1,226	73.3%
Net Income	2,428	2,202	226	10.2%

Balance Sheet	1Q25	1Q24	Change	YoY
Amounts in PhP Millions, except YoY				
Assets	1,345,554	1,230,944	114,610	9.3%
Loans ¹	714,975	631,995	82,980	13.1%
Investment Securities	441,517	398,821	42,696	10.7%
Deposits	971,793	959,360	12,433	1.3%
Capital	159,942	150,838	9,104	6.0%

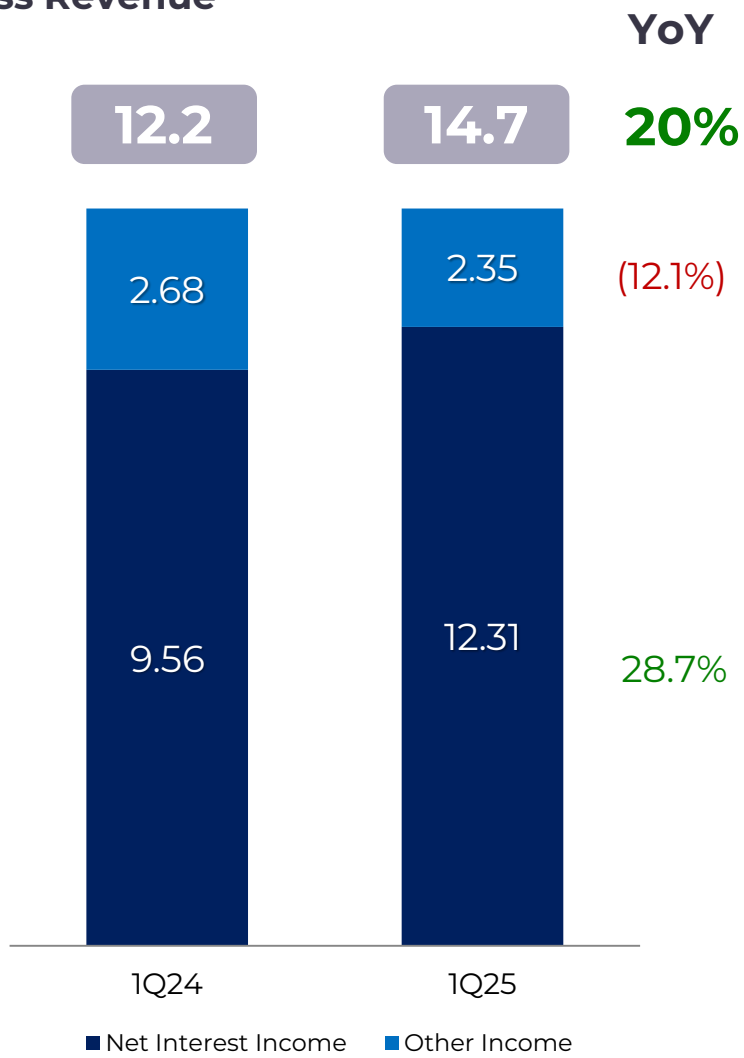
Financial Ratios	1Q25	1Q24	YoY
PROFITABILITY			
ROE	6.0%	5.6%	0.4%
ROA	0.7%	0.7%	0.0%
NIM	4.2%	3.6%	0.6%
COST EFFICIENCY			
CIR	58.7%	63.5%	-4.7%
ASSET QUALITY			
Net NPL Ratio	2.5%	1.7%	0.8%
NPL Coverage Ratio ²	73.8%	89.0%	-15.2%
CAPITAL			
CAR	16.0%	16.3%	-0.3%
CET1	13.5%	13.7%	-0.2%

[1] Loans and Receivables net of Allowances and Interbank Loans

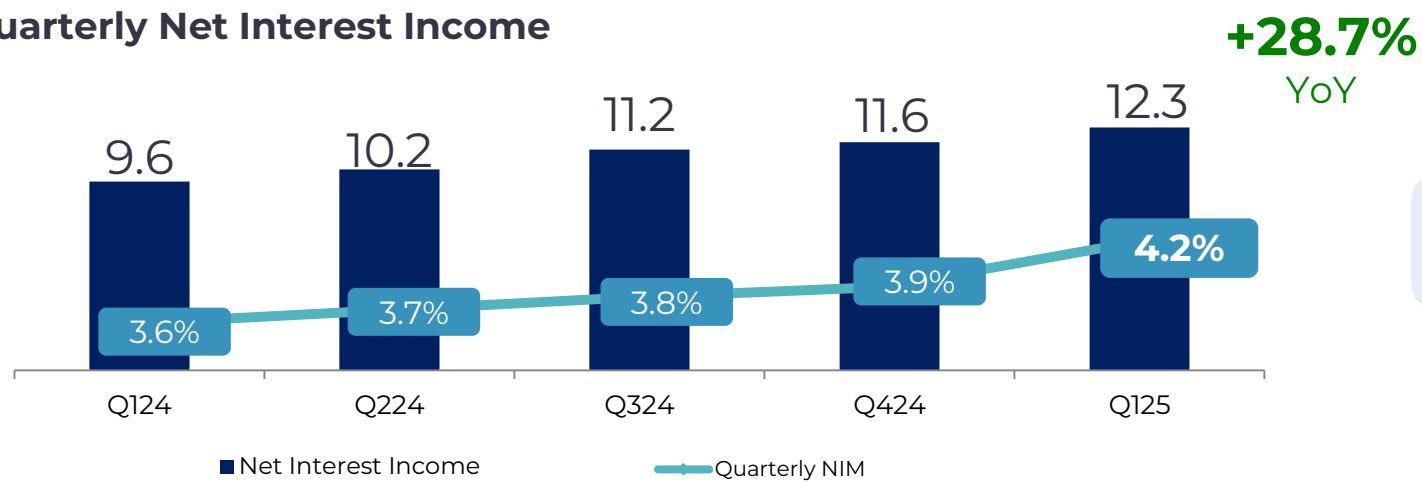
[2] NPL cover includes P6.1Bn of General Loan Loss provisions booked in Retained Earnings

Strong revenue growth fueled by core business

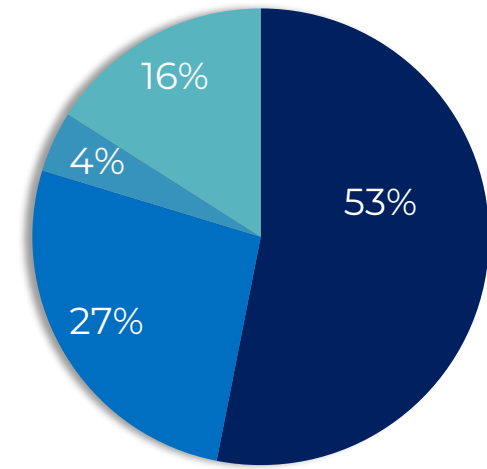
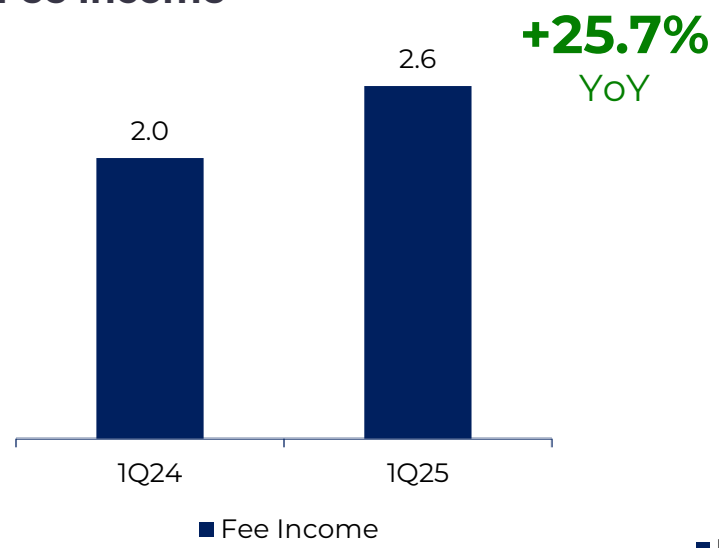
Gross Revenue



Quarterly Net Interest Income

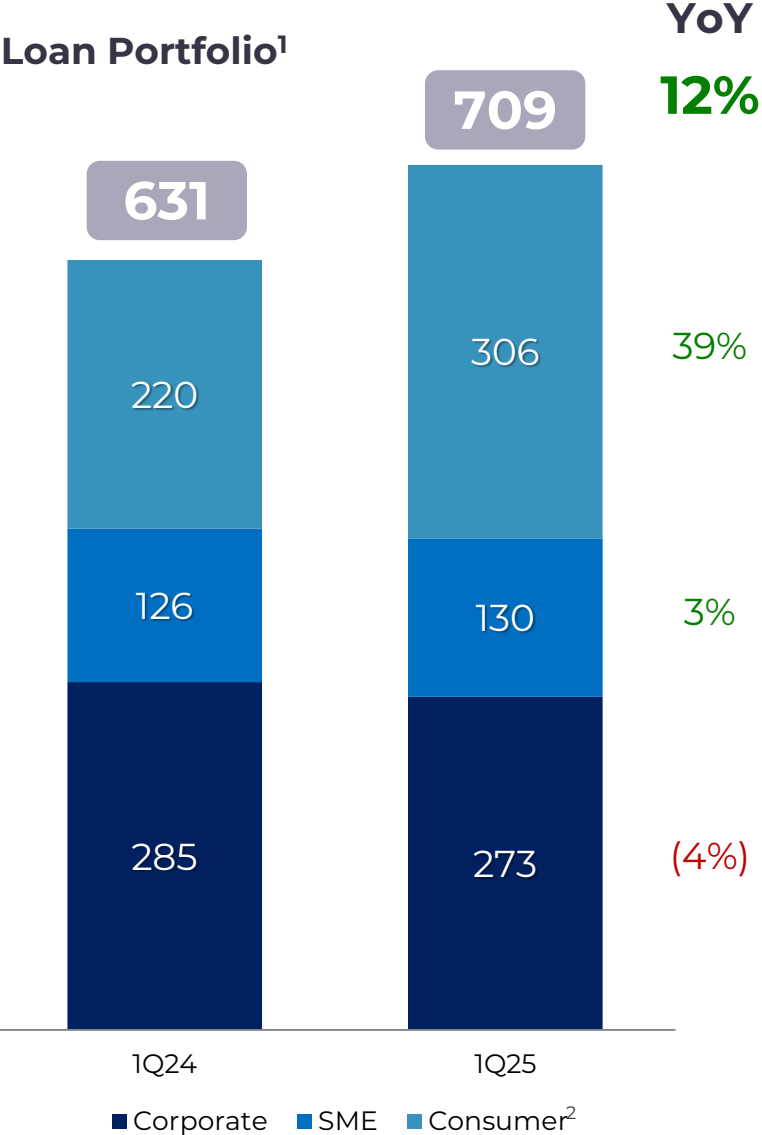


Fee Income

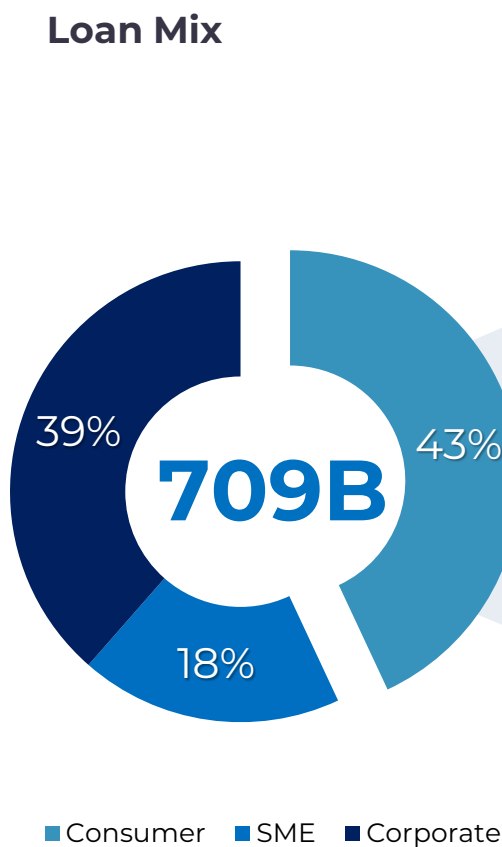


*Figures in Php Billions, except %
As of March 31, 2025

Consumer loans continue to drive total loan portfolio

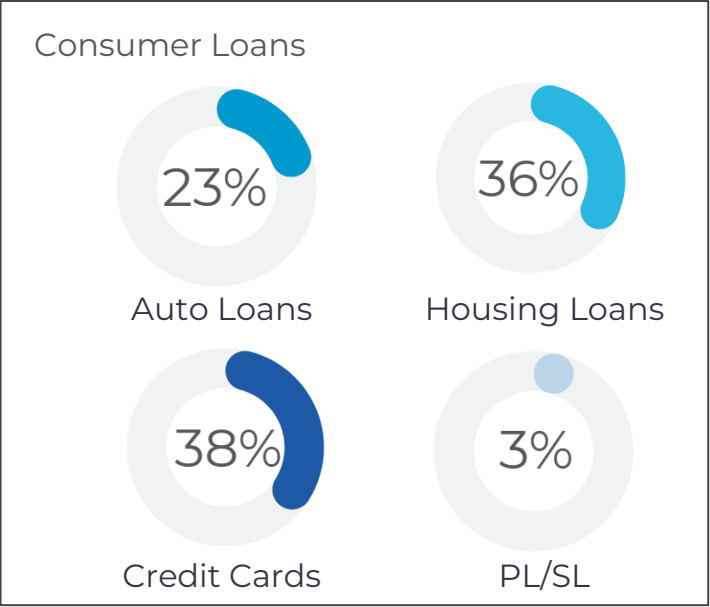


*Figures in Php Billions, except %
As of March 31, 2025



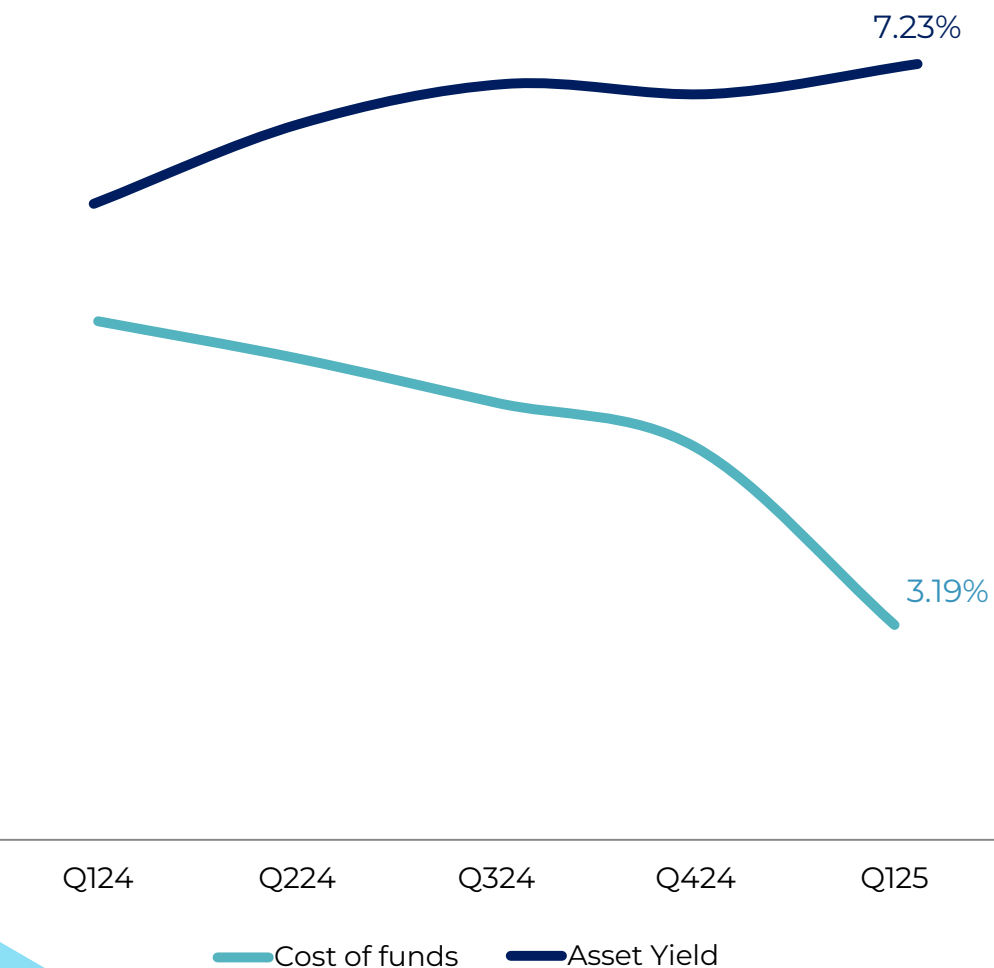
¹Total Gross Loan to Customer

²Consumer refers to Auto, Mortgage, Credit Card and Personal/Salary Loans

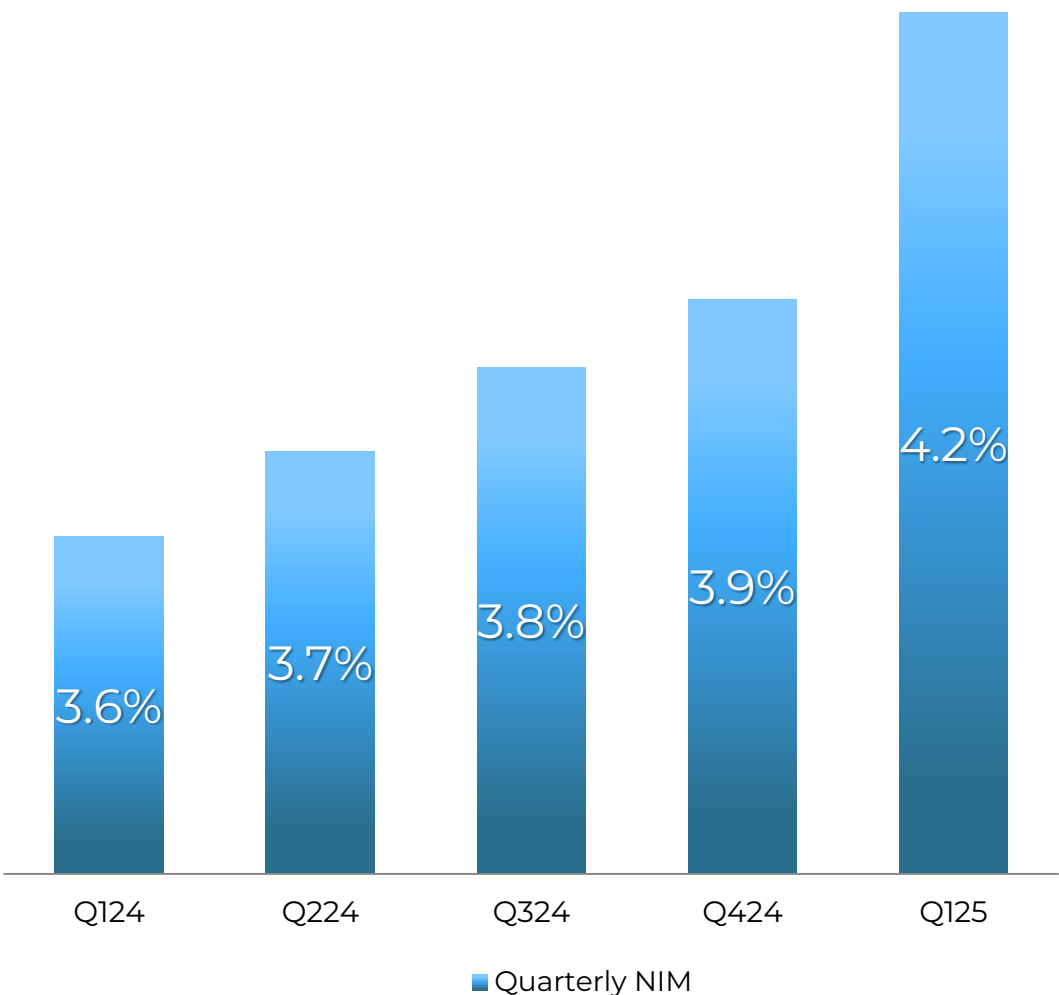


Improving NIM from higher yields and better cost of funds

Historical Cost of Funds and Asset Yield
in %

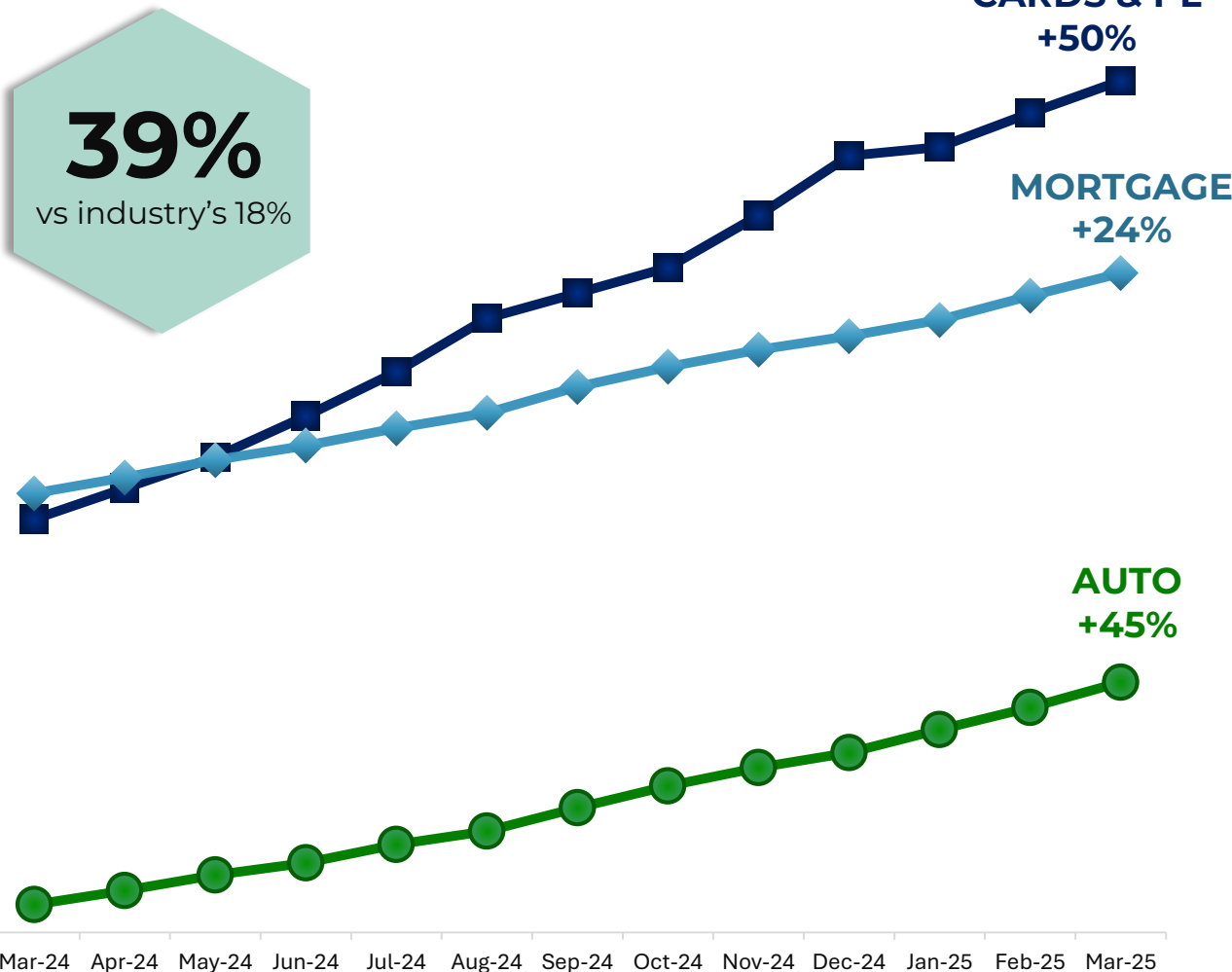


Quarterly Net Interest Margin Trend
in %



Consistent double-digit gains in consumer loans

Consumer Loans & Credit Cards portfolio
in PHP billions, % growth year-on-year



₱59B

in issuing billing; 42% higher compared to year ago levels



+48%

in auto loan bookings for MTD March 2025 vs. previous year, boosted by dealership programs

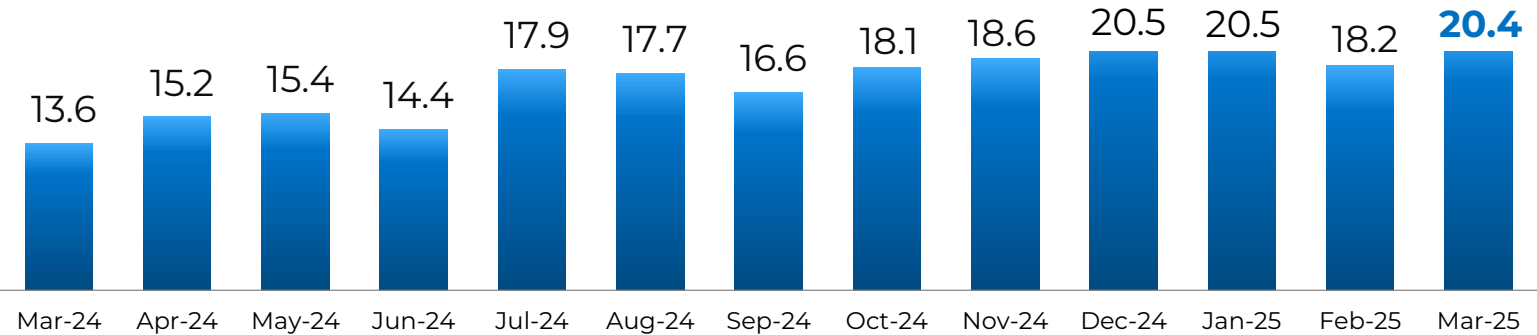


+27%

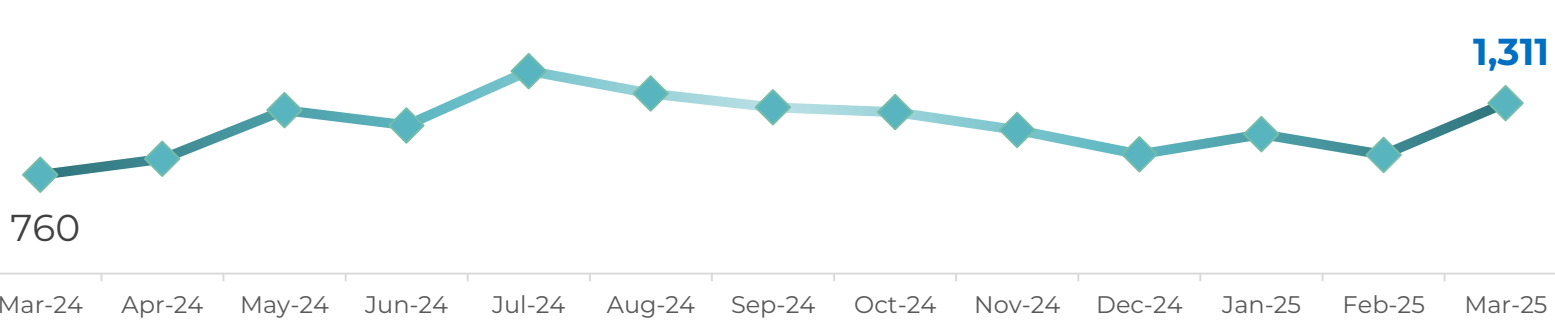
in mortgage loan bookings vs. LY, supported internal sales and partnerships with developers

Sustained consumer loan activity fuels expansion

Credit Card Issuing Billings
In Php Billions



Gross Personal Loan Bookings
In Php Billions



1.33M
cards in force; 22%
higher than last year



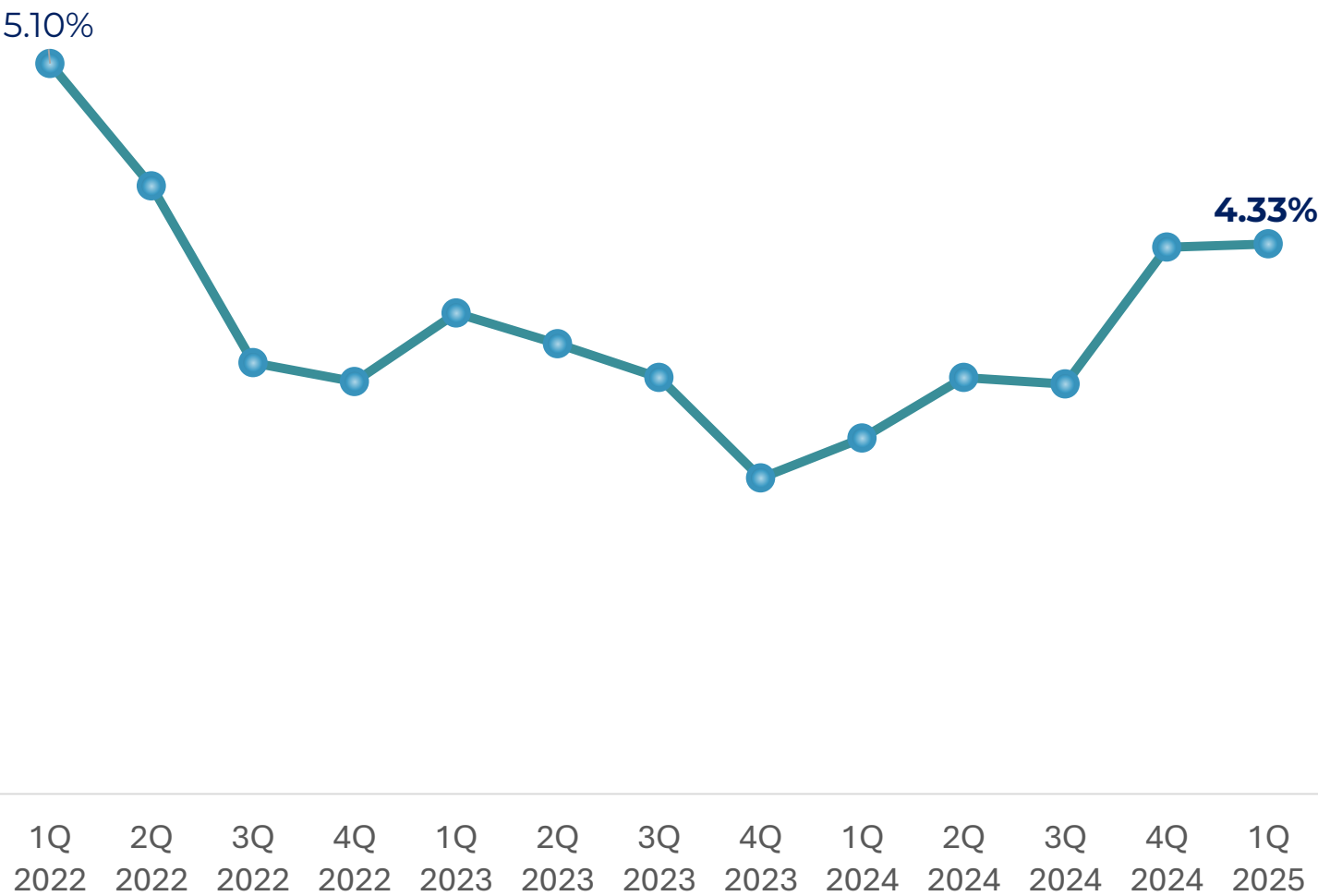
₱117B
in balances; up by
44% from last year's
level



₱2.2B
salary loans receivables
as of YTD March 2025,
soared 2x vs. same
period LY

Managed NPL levels with strategic risk controls

Gross NPL Ratio



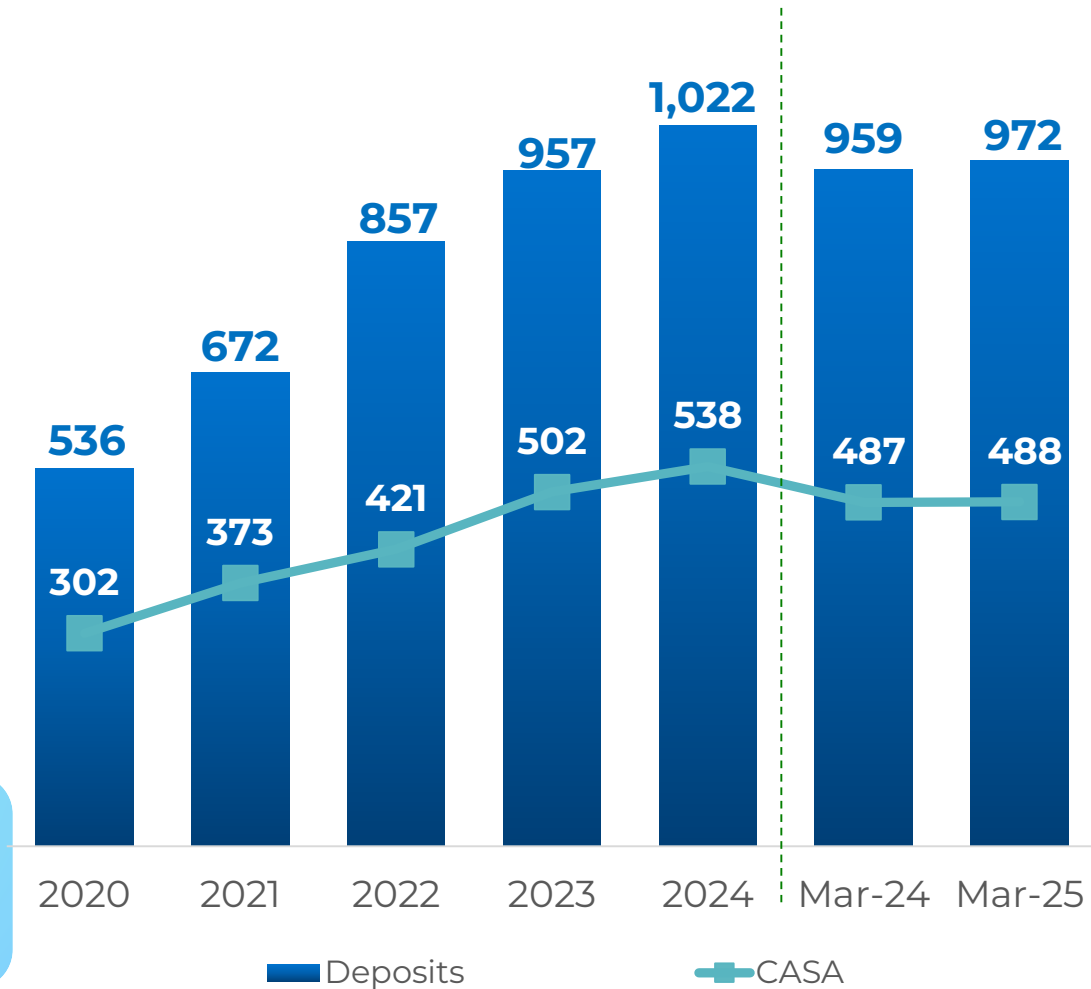
Gross NPL ratio per segment
As of March 31, 2025

Corporate	1.6%
SME	6.7%
Consumer	4.8%
Credit Card & PL/SL	4.3%

A combination of digital innovation, tightened credit, and proactive management kept loan segment NPLs well-contained.

Cash management solutions to drive deposit strategy

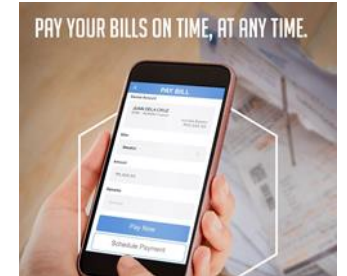
Historical Deposits & CASA
in Php Billions



CheckScan transaction values up by 74%, pushing transactions up to PHP 20 B



Double-digit jump in CashCube business at 32% vs previous year



Bills collection brought PHP 15B increase in transactions value YoY



EFT and auto-credit contributed 47% of increase in values



Payroll up PHP 4B YoY, bringing total value to PHP 33B



Double digit jump in checks, up by PHP 5B

Next-level digital tools focused on intuitive UX

AI-powered digital loan enabler for smarter business strategies:

- ✓ Optimized loan approvals
- ✓ Real-time loan disbursements
- ✓ Available 24/7



All-in-One Lifestyle App

2.0B

digital loan bookings

₱60.5B

Transaction Value

6.1M

Transaction Volume



App for Lifehacks and Digital Credit

1.3M

Transaction Volume

₱42M

Transaction Value

276M

Basic Deposit Volume



ATMGo

PH's 1st neighborhood & last mile ATM network

5,855

Terminals

3,494

ATM Go merchants

₱5.4B

in Transaction Value



RCBC's Sustainability Impacts at a Glance



Our framework is aligned with internationally recognized guidelines



Green Loan Principles



Social Loan Principles

*Data as of end March 2025



₱127B

Total Eligible Sustainable Portfolio



23

Renewable Energy Projects Funded



4.6x

Higher Sustainable Portfolio vs. Coal Exposure



67%

Sustainability Bonds Allocated to Green Projects

MW total RE capacities of projects with availments and/or operational as of December 2024



1,794 MW

Solar Energy Projects



187 MW

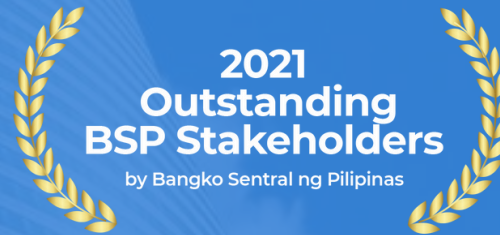
Wind Energy Projects



25 MW

Hydro Energy Projects

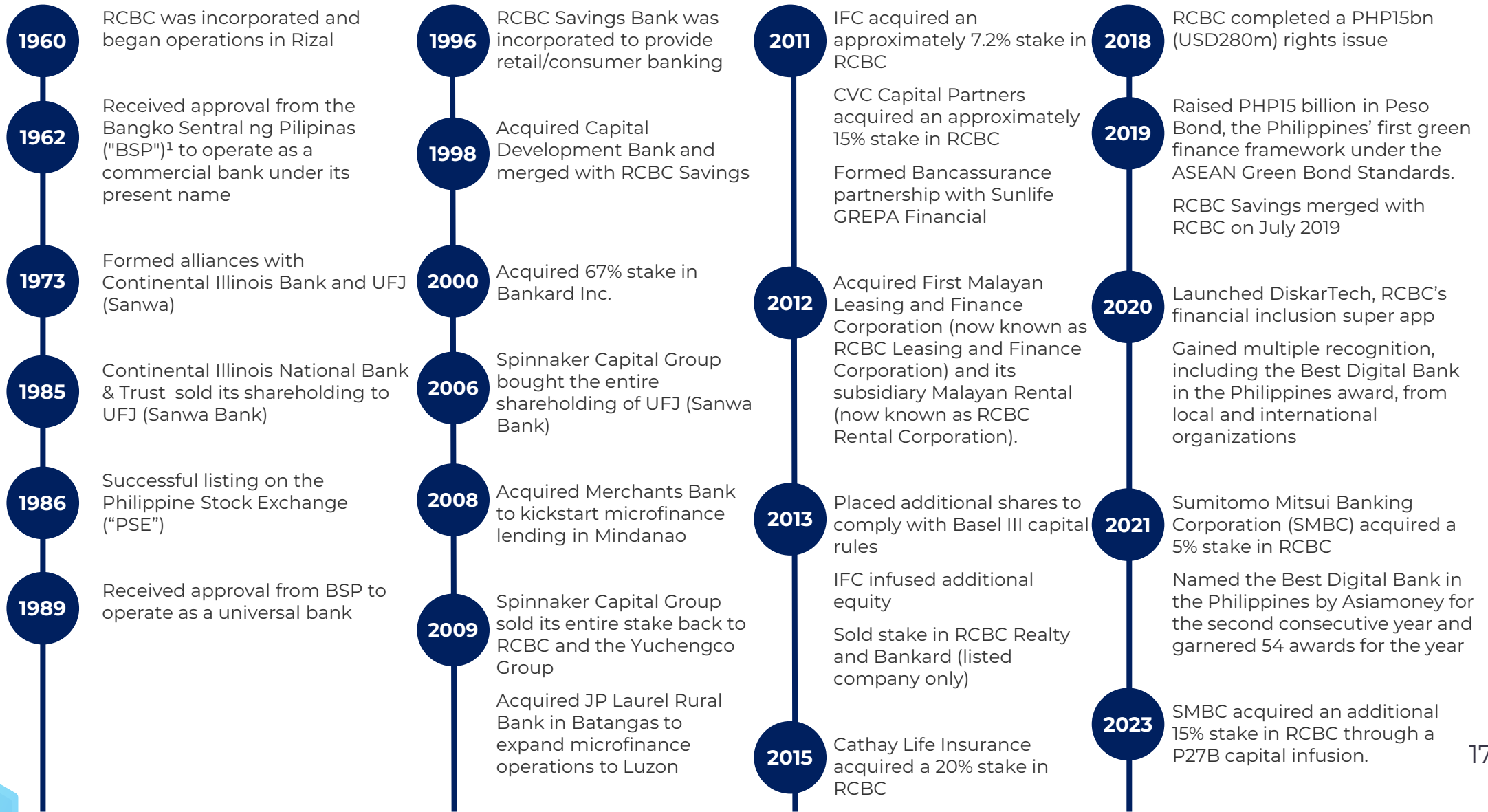
Over 100 global and regional awards in 5 years!





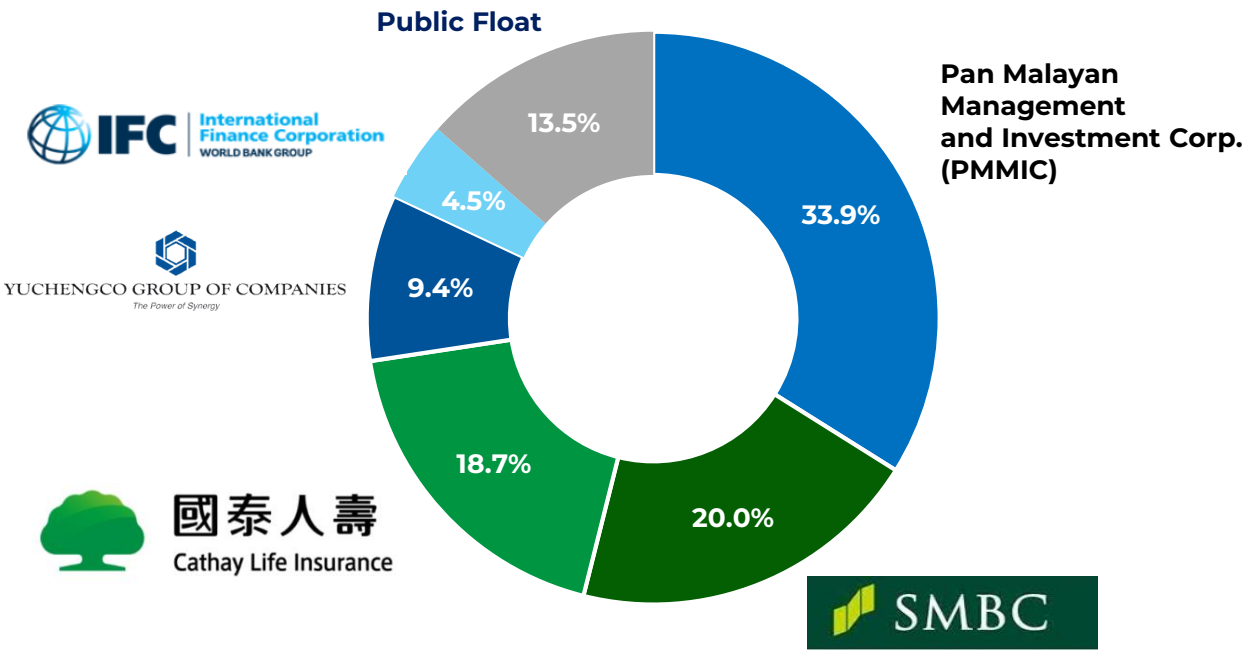
Additional Information

Key milestones in the RCBC story



Investment Information

Ownership Structure



Market Data

Particulars	As of March 31, 2025
Ticker	RCB
Outstanding Shares	2,419.54M
Stock Price	27.00
Market Capitalization	PhP 65.332B (USD 1.14B) ¹
BV per share	PhP 60.51 ²
Price-to-Book Value Ratio	0.45x
Dividend Payout Ratio	20%

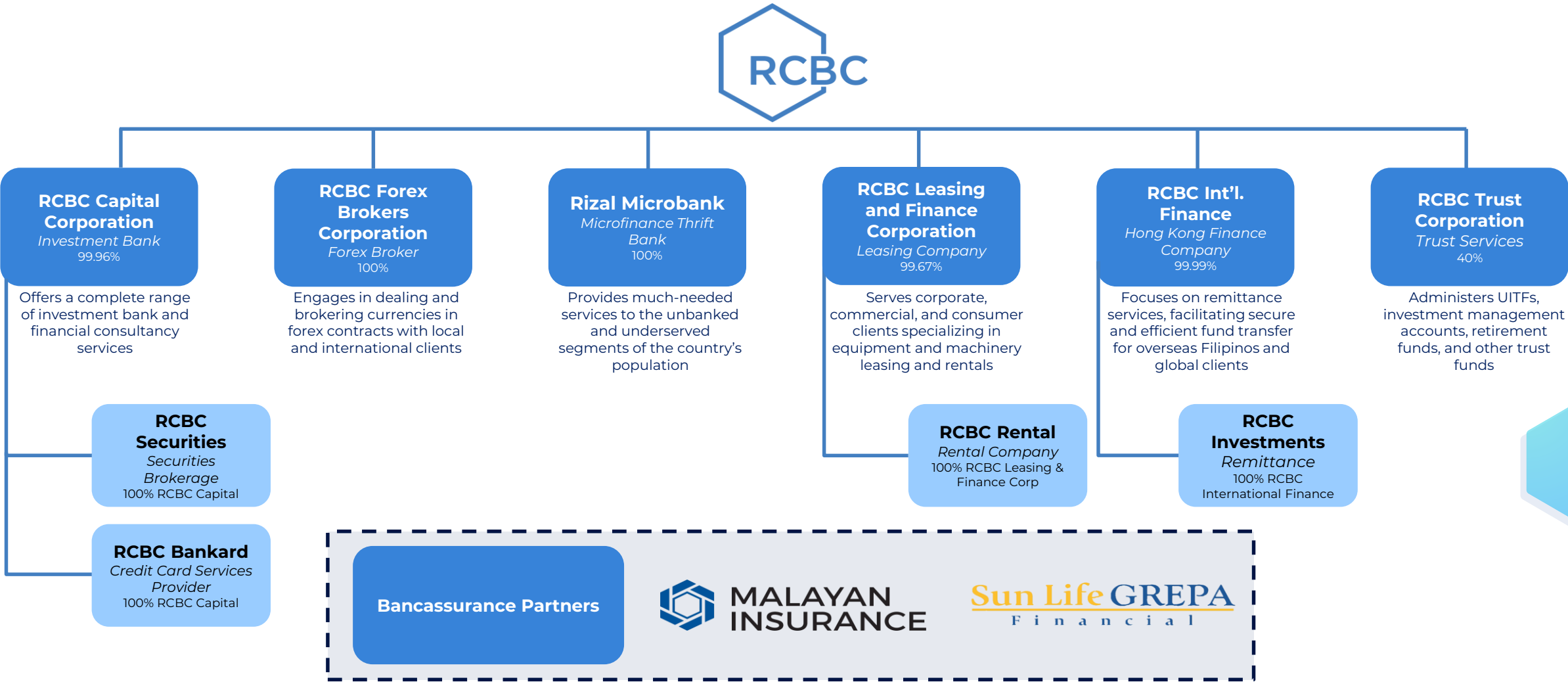
Credit Rating

MOODY'S

Long Term Deposit	Baa3
Senior Unsecured	Baa3
Baseline Credit Statement	ba1
Outlook	Stable

[1] As of March 31, 2025; 57.21 PhP= 1.00 USD exchange rate
[2] Book Value of RCBC is computed based on the Total Equity (Parent), net of the P14Bn ATI Capital.

Comprehensive and Diversified Business Platform





Appendix

Consolidated Income Statement

	1Q25	1Q24	Change	YoY
Interest Income	21,008	18,885	2,124	11.3%
Interest Expense	8,700	9,324	-624	-6.7%
Net Interest Income	12,308	9,560	2,748	28.7%
Other Income	2,352	2,676	-324	-12.1%
Trading Gains and Forex	-969	11	-980	-8960.5%
Service Fees & Commissions	2,572	2,046	527	25.8%
Miscellaneous	749	620	129	20.8%
Operating Expenses	8,612	7,765	847	10.9%
Impairment Losses	2,898	1,672	1,226	73.3%
Provision for Income Tax	722	597	125	20.9%
Net Income	2,428	2,202	226	10.2%

Figures in Php Millions, except %

Consolidated Balance Sheet

	1Q25	1Q24	Change	YoY
Cash/Due from BSP & Other Banks	76,415	129,750	-53,335	-41.1%
Investment Securities	441,517	398,821	42,696	11.7%
FVTPL	12,881	11,319	1,562	13.8%
FVOCI	171,053	131,128	39,925	30.5%
Held to Maturity Investments	257,583	256,374	1,209	0.5%
Loans (net of Interbank)	714,975	631,995	82,980	13.1%
Other Assets	112,647	70,378	42,269	60.1%
TOTAL ASSETS	1,345,554	1,230,944	114,610	9.3%
Deposit Liabilities	971,793	959,360	12,433	1.3%
Demand	212,217	199,935	12,283	6.1%
Savings	275,656	287,319	-11,663	-4.1%
Time	483,919	472,106	11,813	2.5%
Other Liabilities	167,057	63,362	103,695	163.7%
Senior Debt	46,761	57,385	-10,624	-18.5%
Total Liabilities	1,185,612	1,080,108	105,504	9.8%
Capital Funds	159,942	150,836	9,106	6.0%
TOTAL LIABILITIES & CAPITAL	1,345,554	1,230,944	114,610	9.3%

Figures in Php Millions, except %

Consolidated Financial Ratios

	1Q25	1Q24	Change
Profitability			
ROE*	6.0%	5.6%	0.4%
ROA	0.7%	0.7%	0.0%
NIM	4.2%	3.6%	0.6%
Cost Efficiency			
CIR	58.7%	63.5%	-4.7%
Asset Quality			
Net NPL Ratio	2.5%	1.7%	0.8%
NPL Coverage Ratio**	73.8%	89.0%	-15.2%
Capital			
CAR	16.0%	16.3%	-0.3%
CET1	13.5%	13.7%	-0.2%

*ROE is calculated excluding AT1 capital.

**NPL Cover includes General Loan Loss provisions booked in Retained Earnings

Historical Income Statement

	2020	2021	2022	2023	2024
Interest Income	36.9	37.1	45.8	66.3	79.0
Interest Expense	10.7	8.3	14.6	32.7	36.6
Net Interest Income	26.3	28.8	31.2	33.6	42.5
Other Income	11.6	7.6	13.2	16.4	10.9
Trading Gains and Forex	6.7	1.0	1.5	0.4	-0.5
Service Fees & Commissions	3.5	4.5	5.5	6.7	8.5
Miscellaneous	1.4	2.0	6.2	9.3	2.9
Operating Expenses	22.0	22.5	25.1	29.6	31.8
Impairment Losses	9.4	6.0	5.7	6.9	8.6
Provision for Income Tax	1.5	0.7	1.6	1.3	3.5
Net Income	5.0	7.1	12.1	12.2	9.5

Figures in Php Billions

Based on YTD December figures

Numbers may not properly add up due to rounding errors

Historical Balance Sheet

	2020	2021	2022	2023	2024
Cash/Due from BSP & Other Banks	148	157	181	187	153
Investment Securities	88	219	374	331	429
FVTPL	5	6	7	12	10
FVOCI	40	50	115	82	159
Held to Maturity Investments	43	164	252	237	260
Loans (net of Interbank)	449	508	531	622	710
Other Assets	81	61	78	65	70
TOTAL ASSETS	772	959	1,154	1,237	1,331
Deposit Liabilities	536	672	857	957	1,023
Demand	107	145	175	214	225
Savings	195	228	246	288	313
Time	233	299	436	455	484
Other Liabilities	45	88	106	94	152
Senior Debt	90	87	74	35	27
Total Liabilities	671	848	1,038	1,085	1,202
Capital Funds	101	111	116	152	158
TOTAL LIABILITIES & CAPITAL	772	959	1,154	1,237	1,331

Figures in Php Billions

Figures are as of their year-end

Numbers may not properly add up due to rounding errors

Historical Financial Ratios

	2020	2021	2022	2023	2024
Profitability					
ROE*	5.5%	6.7%	11.2%	9.5%	6.0%
ROA	0.7%	0.8%	1.2%	1.1%	0.7%
NIM	4.3%	4.1%	3.7%	3.4%	3.8%
Cost Efficiency					
CIR	58.2%	61.9%	56.5%	59.2%	61.7%
Asset Quality					
Net NPL Ratio	2.9%	3.3%	2.0%	1.3%	2.0%
Capital					
CAR	16.1%	15.2%	15.3%	17.4%	16.2%
CET1	12.6%	12.2%	12.3%	14.7%	13.5%

Figures are as of their year-end

*ROE is calculated excluding AT1 capital.



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please contact
Investor_Relations@rcbc.com