COVER SHEET

17514

S.E.C. Registration Number

RIZAL COMMERCIAL BANKING CORPORATION AND SUBSIDIARIES

(Company's Full Name)

YUCHENGCO TOWER, RCBC PLAZA, 6819 AYALA AVENUE, MAKATI CITY

(Business Address: No. Street City/Town/Province)

MARIA CHRISTINA P. ALVAREZ	8894 9457
Contact Person	Company Telephone Number

12	31	17-C		
Month	*Day*	FORM TYPE	*Month*	*Day*
Fiscal Year			Annual Meeting	

Secondary License Type, If Applicable

SEC

Dept. Requiring this Doc.

Amended Articles Number/Section

Total Amount of Borrowings

740		
Total No. of Stockholders	Domestic	Foreign

To be accomplished by SEC Personnel concerned

File Number

LCU

Document I.D.

Cashier

STAMPS

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. July 29, 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

Title of Each Class	Number of Shares of Common Stock Outstanding and Amt. of Debt O/S
Common Stock, P10.00 par value	2,419,536,530 (as of July 29, 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 Sustains Core Business Growth in First Half 2026".

Rizal Commercial Banking Corporation reported a net income of ₱4.11 billion for the first half of 2026. Net profit was impacted by credit impairment provisions in response to heightened geopolitical uncertainties. Despite these headwinds, the Bank's core business sustained its momentum.

Gross income reached ₱33.91 billion, up 11.6%, fueled by an 18.2% increase in net interest income as strategic loan expansion and improved funding efficiency lifted net interest margin to 5.1%. The continued cost discipline reduced cost-to-income ratio to 53.6%.

Total customer loans went up by 9.0% to ₱806.0 billion, led by the consumer segment, which jumped 22% to ₱402.4 billion. This reflects the Bank's data analytics capabilities and key strategic partnerships, enabling targeted customer acquisition. RCBC continued to pursue selective portfolio growth through prudent underwriting and risk selection.

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: July 29, 2026

MARIA CHRISTINA P. ALVAREZ
Corporate Information Officer

RCBC
Partners Through Generations

PRESS RELEASE

RCBC Sustains Core Business Growth in First Half 2026

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Total assets stood at ₱1.41 trillion, while total capital reached ₱150.84 billion, with a Capital Adequacy Ratio of 13.4%, well above regulatory minimum requirements. The Bank continues to maintain prudent capital and liquidity levels amid market volatility.

Total deposits reached ₱1.06 trillion, providing a stable funding base. As part of the Bank's commitment to build stronger customer connections and expand reach, RCBC continued to strengthen its digital payments ecosystem through partnerships such as MySSS Mastercard Debit and ID Card powered by RCBC DiskarTech and the country's first interoperable global EMV standards Automated Fare Collection System on LRT-2 developed with the Department of Transportation (DOTr) and the Light Rail Transit Authority (LRTA), in collaboration with the Bangko Sentral ng Pilipinas and Visa.

RCBC successfully raised ₱20.5 billion through its oversubscribed 6.08% Series G ASEAN Sustainability Bonds in April 2026 to finance green and social projects.

"We are navigating a complex and shifting macroeconomic landscape," said Reginaldo B. Cariaso, RCBC President and Chief Executive Officer. *"However, we have been building up our defenses, strengthening our balance sheet, and pursuing measured portfolio growth to protect, scale, and elevate the strong franchise that is RCBC."*

The Bank also continued to receive industry recognition, earning 32 awards in 2026, including being named the Philippine's Best Private Bank by Asian Banking and Finance, Best Bank for Sustainable Finance, Best Bank for Large Corporates and Best Digital Bank Award by Euromoney, reinforcing its reputation for excellence, innovation, and trusted financial stewardship.

As of June 30, 2026, RCBC serves its customers through a network of 471 RCBC and RCBC Microbank branches, 1,518 RCBC ATMs, and 5,086 ATM Go terminals, bringing its terminal footprint to a nationwide reach.

C05722-2026

ANNEX A

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)

   Jul 29, 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

   (02) 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

   -

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 Sustains Core Business Growth in First Half 2026
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