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RCBC 1H 2025 Investor Presentation

2



1H 2025 Performance

1H 2025 Key Highlights

Consumer loans drive strong profitability

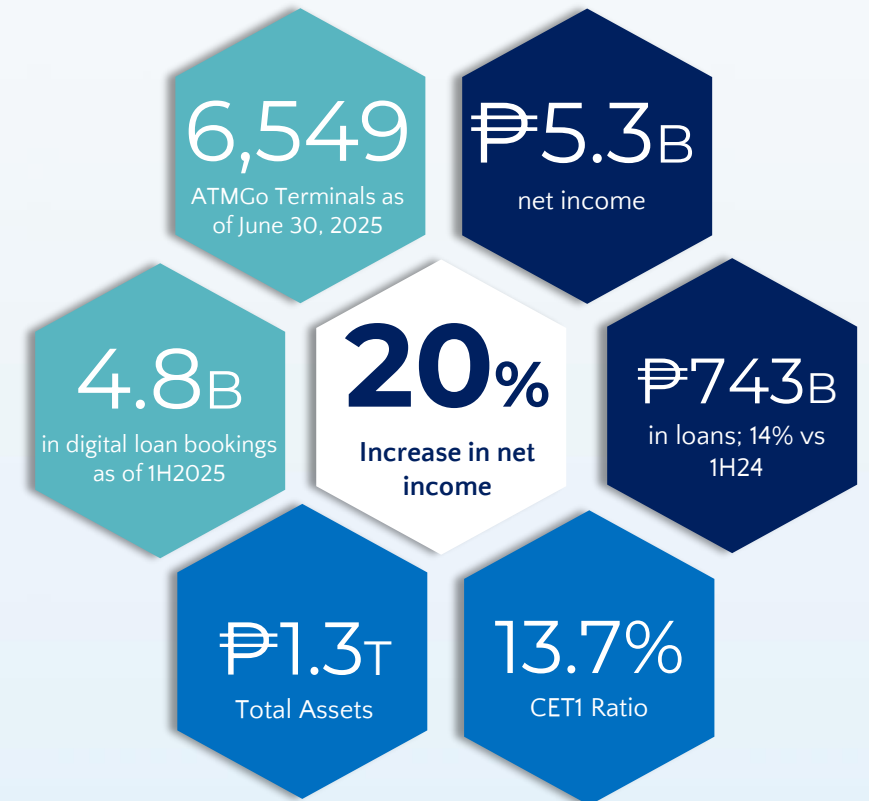
- Gross income surged by 21.5%, supported by a robust 4.6% NIM
- NII soars by 33.4% vs. previous year driven by robust consumer loan expansion
- Service fees and commissions jump 36.8% vs. year ago


Robust balance sheet & capital position

- Total assets maintained a stable growth trajectory, reaching ₱1.3 Tn
- Strong capital standing remains strong: CET at 13.7% and CAR at 16.2%
- Total capital increased by 7% YoY to ₱163Bn

Award-winning digital CX

- Digital loan availments on the rise, accounting for 64% of unsecured loans
- Streamlined processes and enhanced support resulting to frictionless cx
- Recognized as Best Bank for Digital by Euromoney for the 6th year



470 
Branches

8,082 
ATM¹

6,891 
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 (January to June)

Income Statement	1H25	1H24	Change	YoY
Amounts in PhP Millions, except YoY				
Gross Income	30,377	25,010	5,367	21.5%
Net Interest Income	26,341	19,748	6,592	33.4%
Fee Income	5,384	3,936	1,448	36.8%
Operating Expenses	17,187	15,378	1,809	11.8%
Impairment Losses	6,479	3,606	2,873	79.7%
Net Income	5,347	4,450	897	20.2%

Balance Sheet	1H25	1H24	Change	YoY
Amounts in PhP Millions, except YoY				
Assets	1,304,738	1,260,898	43,840	3.5%
Loans ¹	742,276	654,504	87,772	13.4%
Investment Securities	388,794	373,782	15,012	4.0%
Deposits	982,665	959,918	22,747	2.4%
Capital	163,016	152,103	10,913	7.2%

Financial Ratios	1H25	1H24	YoY
PROFITABILITY			
ROE ²	6.9%	5.7%	1.1%
ROA	0.8%	0.7%	0.1%
NIM	4.6%	3.7%	0.9%
COST EFFICIENCY			
CIR	56.6%	61.5%	-4.9%
ASSET QUALITY			
Net NPL Ratio	2.7%	2.0%	0.7%
NPL Coverage Ratio ³	74.4%	81.3%	-6.9%
CAPITAL			
CAR	16.2%	16.4%	-0.2%
CET1	13.7%	13.8%	-0.1%

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

[2] ROE is calculated excluding AT1 capital.

[3] NPL cover includes P6.5Bn of General Loan Loss provisions booked in Retained Earnings

Consolidated Financial Overview (April to June)

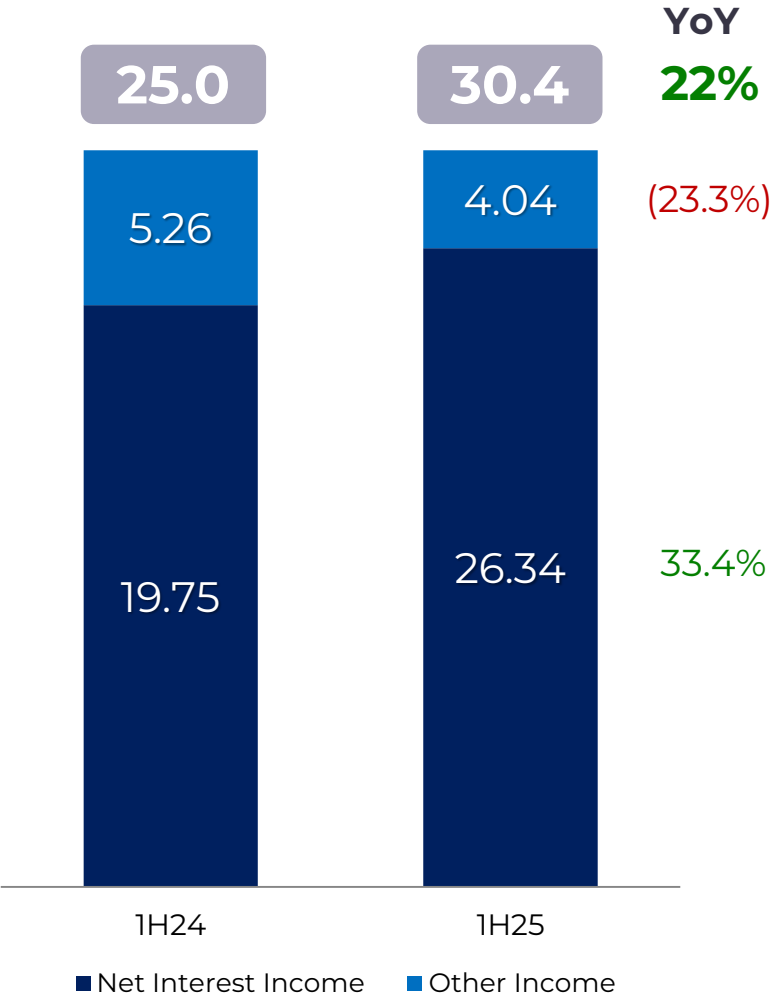
Income Statement	2Q25	2Q24	Change	% Change
Amounts in PhP Millions, except % Change				
Gross Income	15,717	12,773	2,944	23.0%
Net Interest Income	14,033	10,189	3,844	37.7%
Fee Income	2,812	1,890	922	48.8%
Operating Expenses	8,576	7,613	962	12.6%
Impairment Losses	3,581	1,934	1,647	85.2%
Net Income	2,919	2,248	672	29.9%

Balance Sheet	2Q25	2Q24	Change	% Change
Amounts in PhP Millions, except % Change				
Assets	1,304,738	1,260,898	43,840	3.5%
Loans ¹	742,276	654,504	87,772	13.4%
Investment Securities	388,794	373,782	15,012	4.0%
Deposits	982,665	959,918	22,747	2.4%
Capital	163,016	152,103	10,913	7.2%

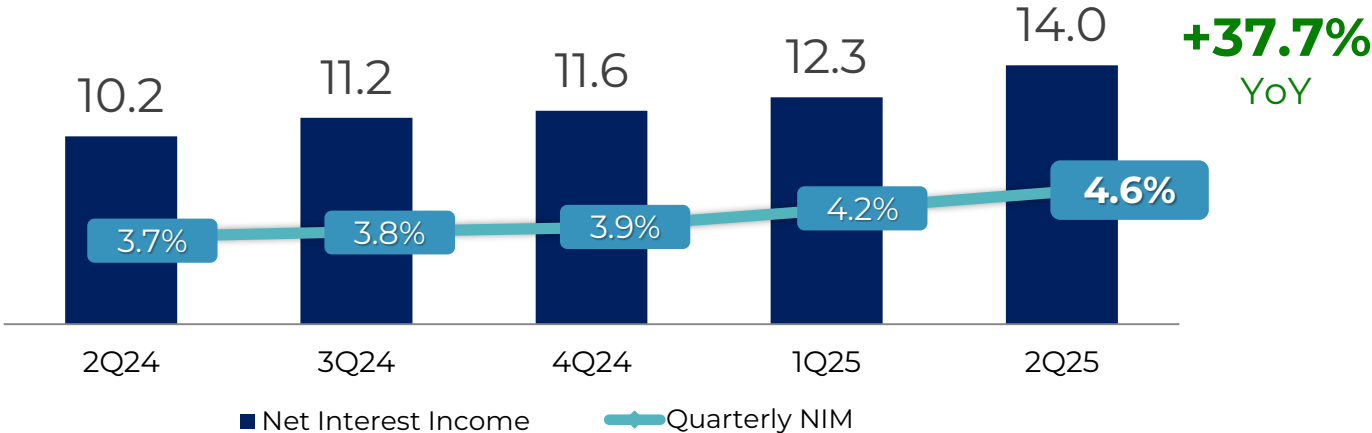
[1] Loans and Receivables net of Allowances and Interbank Loans

Robust core business performance

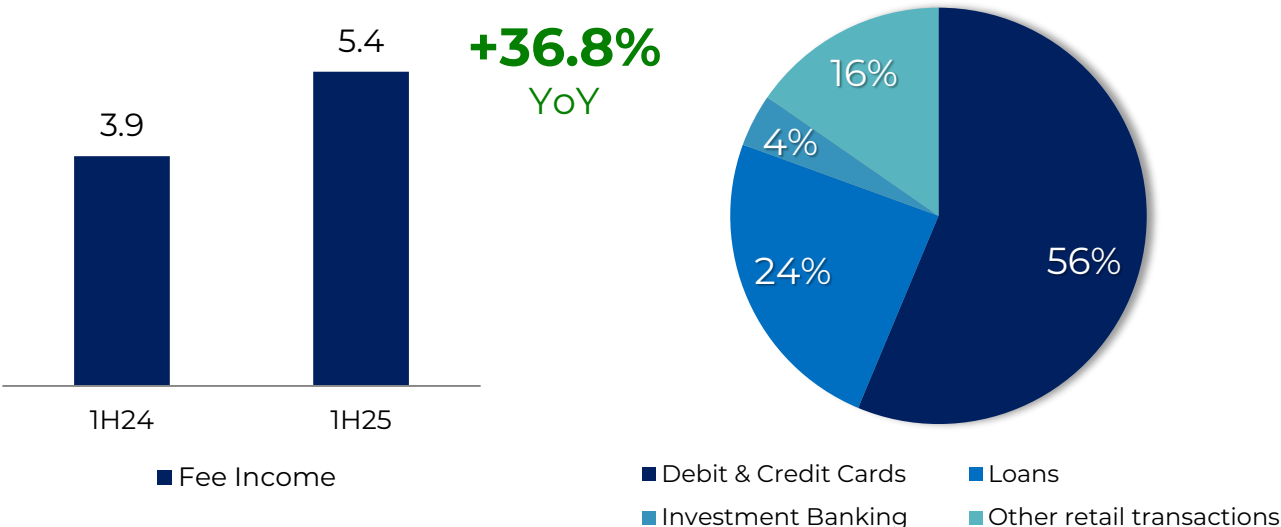
Gross Revenue



Quarterly Net Interest Income



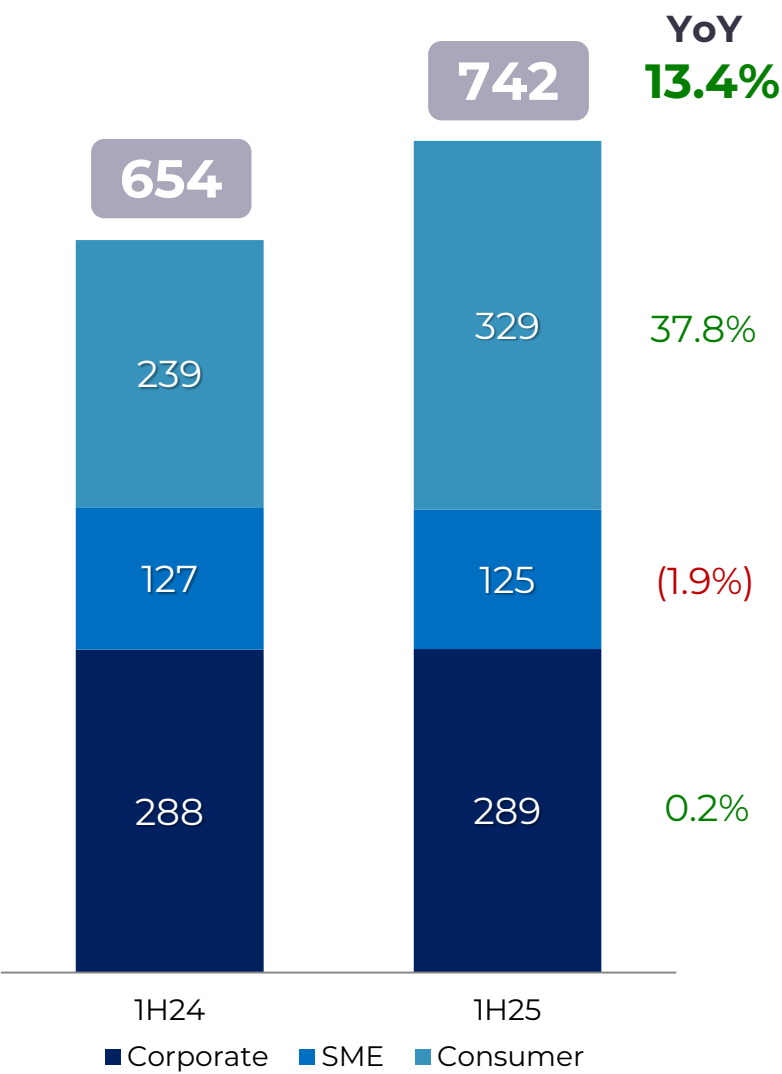
Fee Income



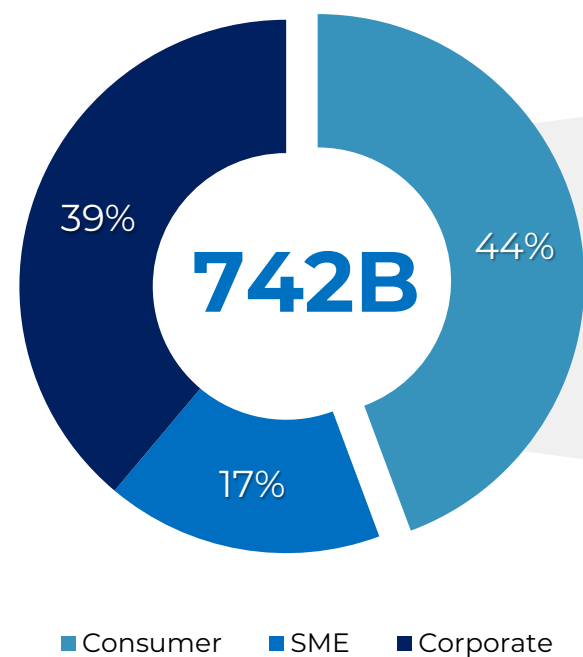
*Figures in Php Billions, except %
As of June 30, 2025

Consumer loans continue to drive the portfolio

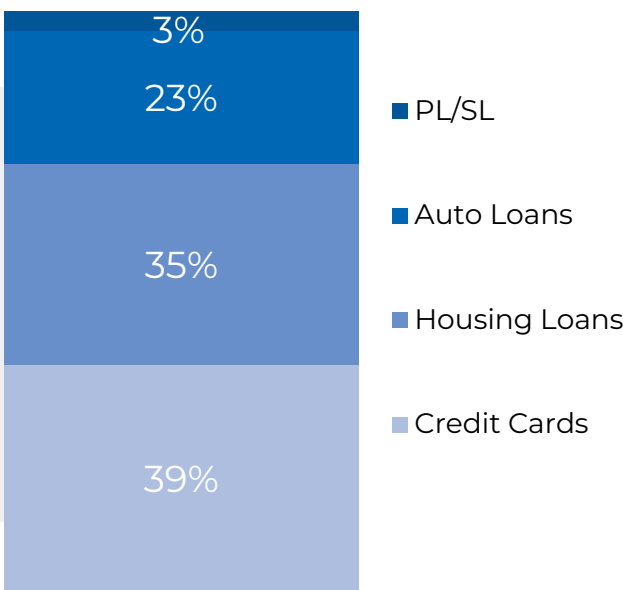
Loan Portfolio¹



Loan Mix



Consumer Loans



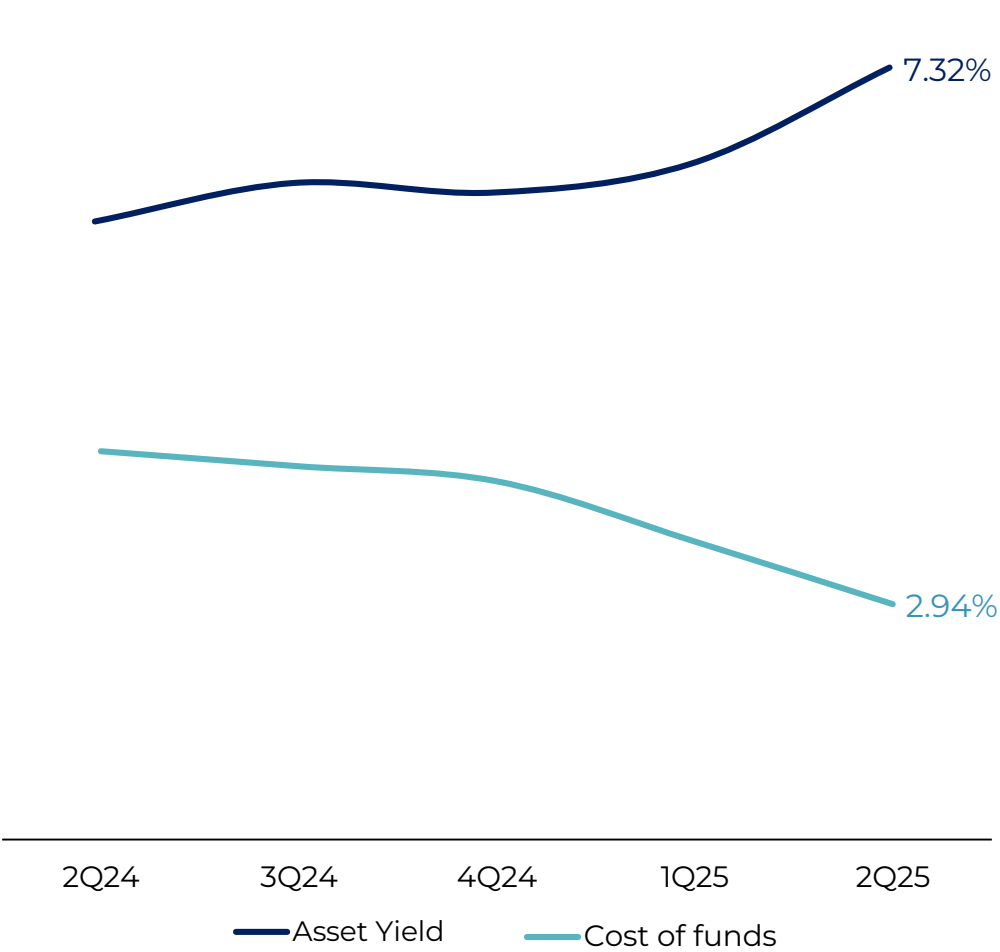
¹Total Gross Loan to Customer

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

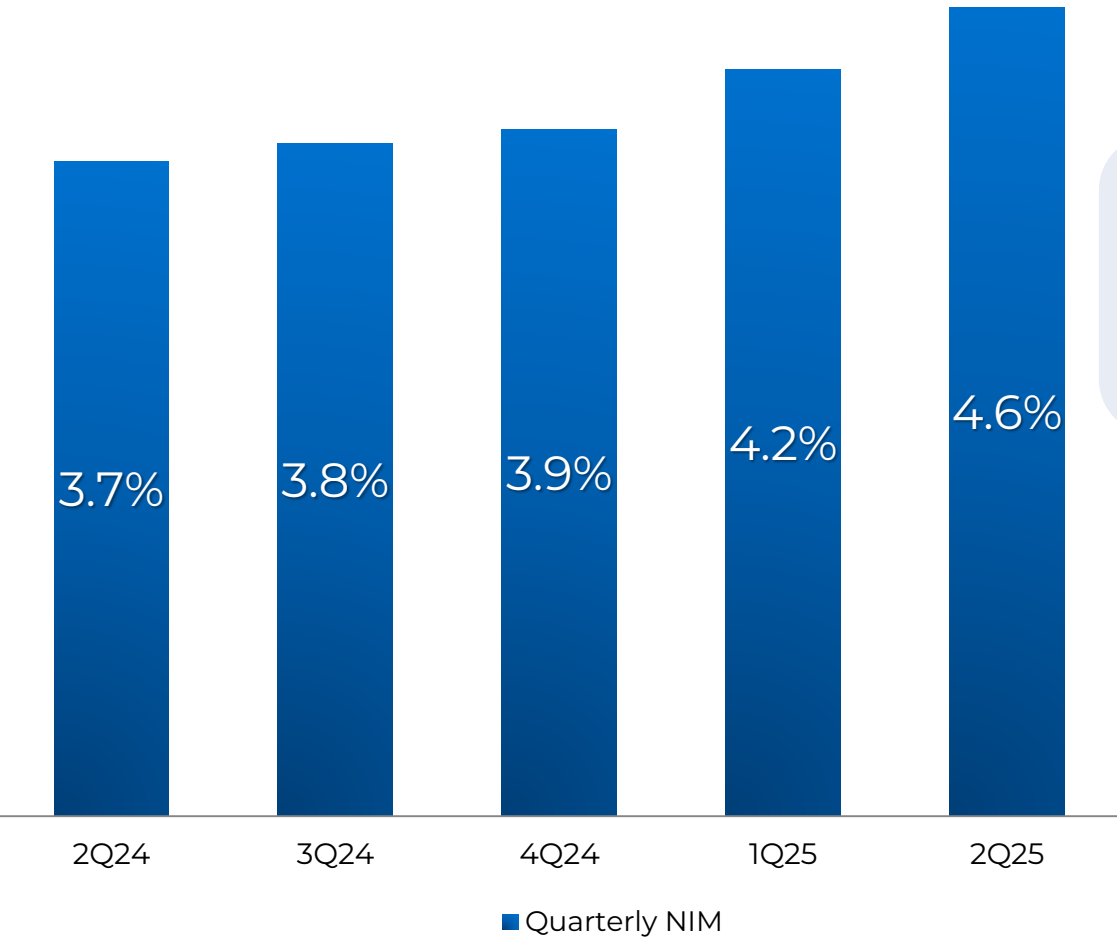
*Figures in Php Billions, except %
As of June 30, 2025

Sustained NIM improvement 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 consumer loan expansion

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

+38%
vs industry's* 18%

CARDS & PL
+47%

MORTGAGE
+24%

AUTO
+46%

Jun-24 Jul-24 Aug-24 Sep-24 Oct-24 Nov-24 Dec-24 Jan-25 Feb-25 Mar-25 Apr-25 May-25 Jun-25



₱121.0B

in issuing billing; 41% higher compared to year ago levels



₱18.3B

in mortgage loan bookings, up by 21% vs. LY, boosted by internal sales & partnership with developers



₱21.4B

in auto loan bookings, up by 39% compared to previous year, supported by dealership programs

*Industry data as of March 31, 2025

Strong growth in credit cards & personal loan bookings



P92k

in receivables per card, better than industry's Php 64K per CC holder



1.40M

cards in force; 24% higher than last year, 219k new cards as of 1H25

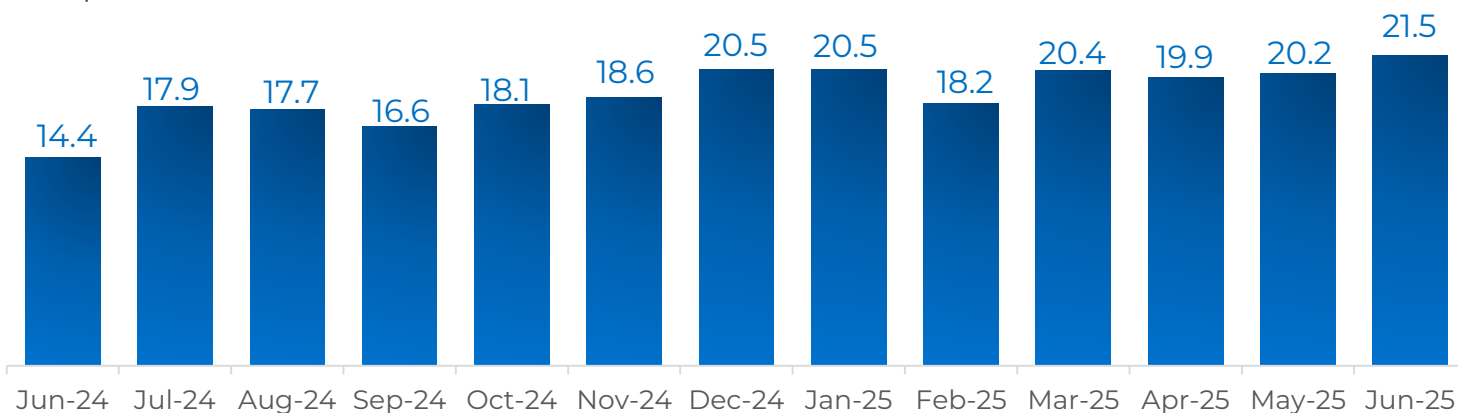


P128B

in balances; 44% improvement from last year's level

Credit Card Issuing Billings Trend

In Php Billions



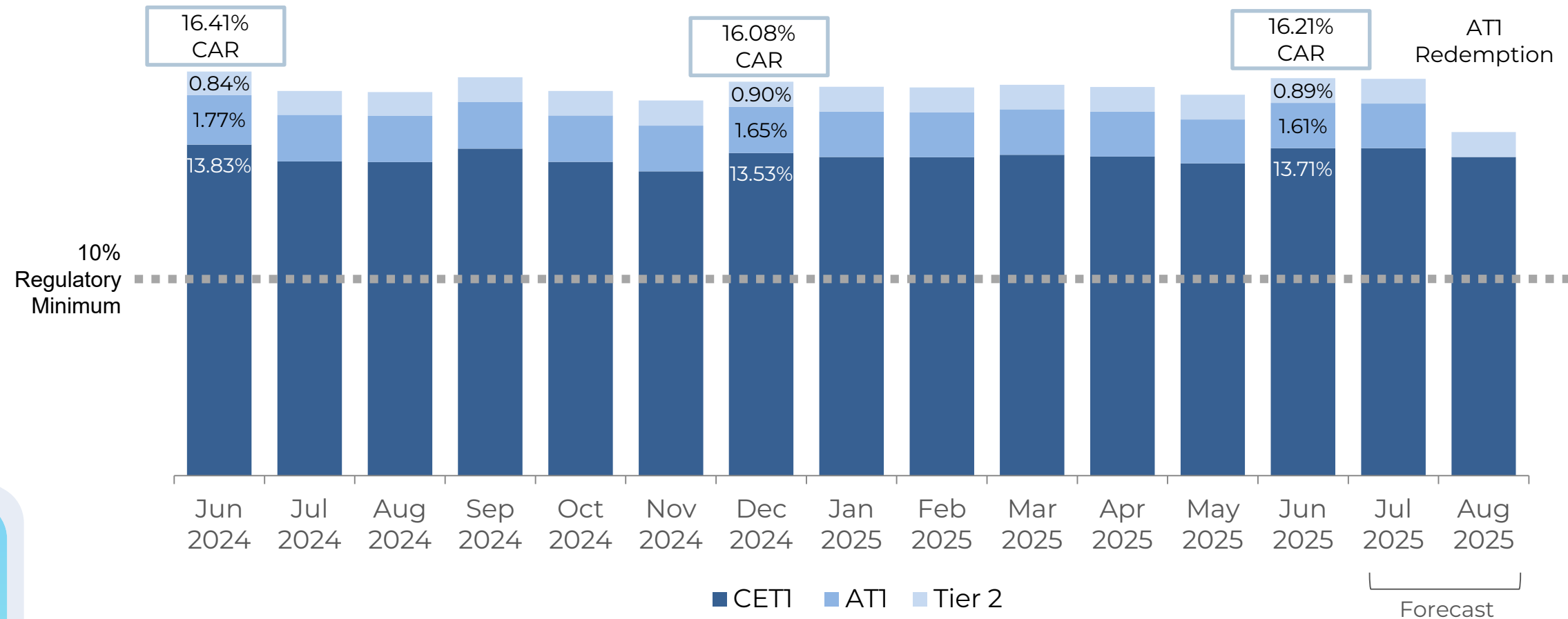
P11.1B

personal loans receivables; 85% increase vs last year

64% Share of Digital Loans to Total Disbursements



Focus on Quality Capital



CAR levels are strong and are expected to remain that way after the redemption as adequate internal capital generation forms a key part of the bank's growth strategy.

Challenges in SME portfolio contributing to higher NPL ratios

Gross NPL Ratios

Corporate	1.66%
SME	8.19%
Consumer	4.70%
Credit Card & Personal Loans	4.25%
Bank-wide	4.82%

As of June 2025

The SME portfolio only accounts for 17% of the total loan portfolio, and contains accounts experiencing stress pending restructuring.

Despite overall NPL ratio increasing due to portfolio growth, its NPL ratios in key segments were better than the industry average as of March 2025 and have continued to improve.

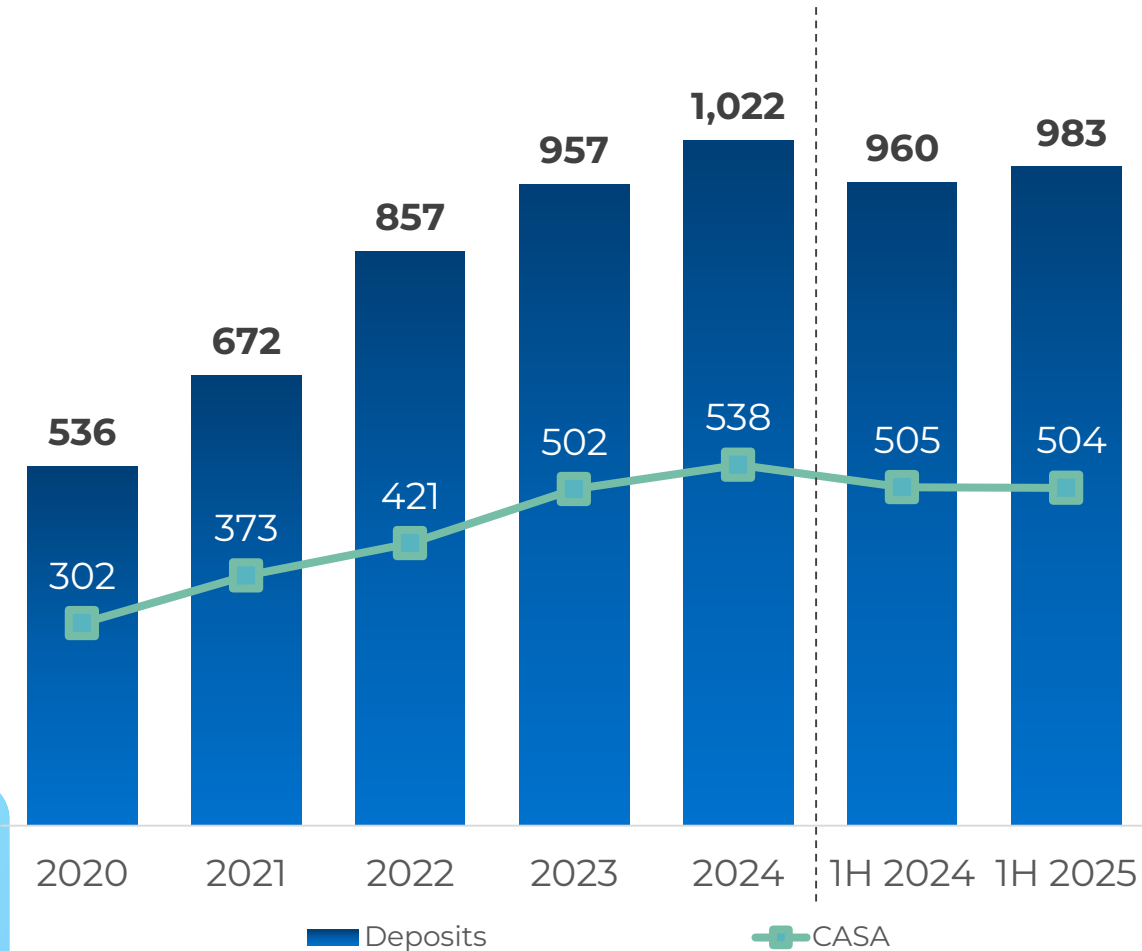
March 2025

- RCBC Consumer NPL Ratio: 4.75% vs. Industry's 5.97%
- RCBC Credit Card & Personal Loans NPL Ratio: 4.28% vs. Industry's 4.58%

To manage risk, the bank focuses on select customers with good credit behavior, such as its depositors, affluent clients, and payroll customers.

Cash management to support deposit growth

Historical Deposits & CASA
in Php Billions



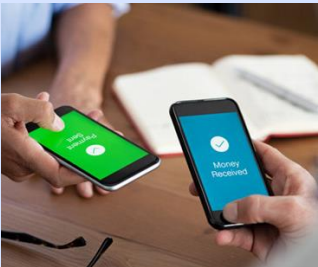
CheckScan
transaction values
up by 68%, pushing
transactions up to
PHP 38 B



Double-digit
jump in
CashCube
business at 38%
vs previous year



Bills collection
brought **PHP**
58B increase in
transactions
value YoY



**EFT and auto-
credit contributed**
41% of increase in
values



Payroll up PHP 2.8B
YoY, bringing total
value to PHP 13B



Double digit
jump in checks,
up by PHP 10B

Intuitive digital UX powers solid performance

RCBC Pulz

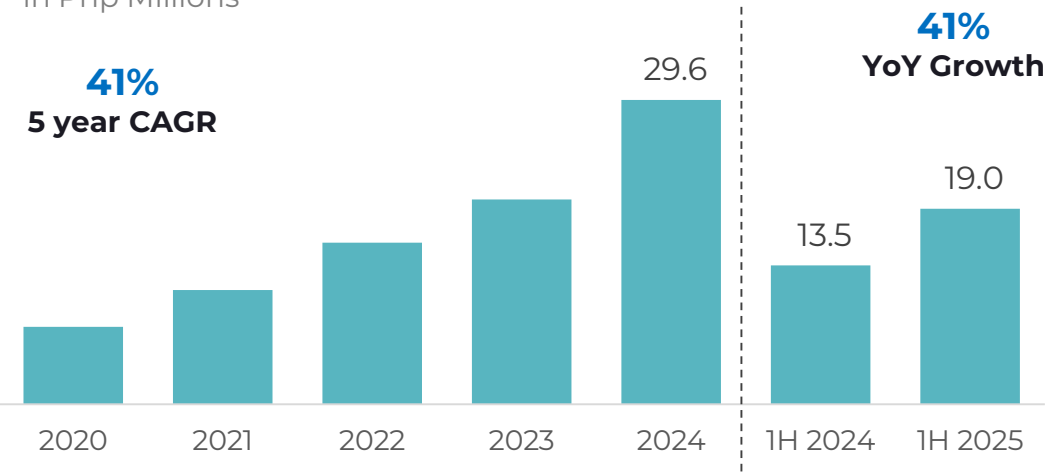


₱4.5B
digital loan bookings

₱220.1B
Transaction Value

RCBC Pulz Trxn Volume
in Php Millions

41%
5 year CAGR



41%
YoY Growth

DiskarTech



193K
Bills and eLoad
Payments

₱141M



8.8k
P2M Payments

₱26M

ATM Go



6,549
Terminals

31%

YoY Growth of Fee Income

RCBC's Sustainability Impacts at a Glance



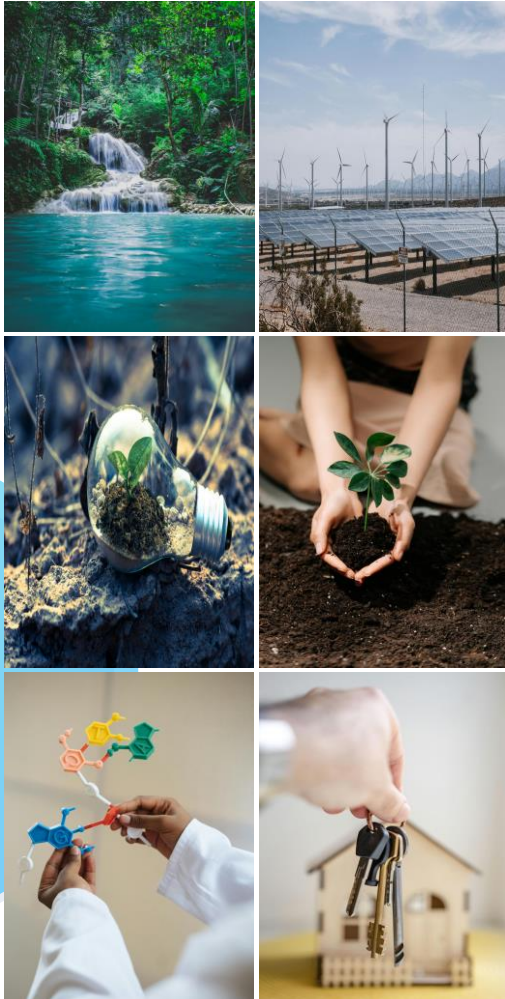
Our framework is aligned with internationally recognized guidelines



Green Loan Principles



Social Loan Principles



₱138B (As of July 2025)

Total Eligible Sustainable Portfolio



₱65B (As of July 2025)

Allocated for Renewable Energy Projects



₱32B

Raised from Sustainability Bonds in 2025

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

2,037MW

Total Renewable Energy Capacity of Projects



1,794 MW
Solar Energy Projects



187 MW
Wind Energy Projects



32 MW
Geothermal Energy Projects



25 MW
Hydro Energy Projects



Additional Information

Key milestones in the RCBC story

1960

RCBC was incorporated and began operations in Rizal

1962

Received approval from the Bangko Sentral ng Pilipinas ("BSP")¹ to operate as a commercial bank under its present name

1973

Formed alliances with Continental Illinois Bank and UFJ (Sanwa)

1985

Continental Illinois National Bank & Trust sold its shareholding to UFJ (Sanwa Bank)

1986

Successful listing on the Philippine Stock Exchange ("PSE")

1989

Received approval from BSP to operate as a universal bank

1996

RCBC Savings Bank was incorporated to provide retail/consumer banking

1998

Acquired Capital Development Bank and merged with RCBC Savings

2000

Acquired 67% stake in Bankard Inc.

2006

Spinnaker Capital Group bought the entire shareholding of UFJ (Sanwa Bank)

2008

Acquired Merchants Bank to kickstart microfinance lending in Mindanao

2009

Spinnaker Capital Group sold its entire stake back to RCBC and the Yuchengco Group
Acquired JP Laurel Rural Bank in Batangas to expand microfinance operations to Luzon

2011

IFC acquired an approximately 7.2% stake in RCBC
CVC Capital Partners acquired an approximately 15% stake in RCBC
Formed Bancassurance partnership with Sunlife GREPA Financial

2012

Acquired First Malaysian Leasing and Finance Corporation (now known as RCBC Leasing and Finance Corporation) and its subsidiary Malayan Rental (now known as RCBC Rental Corporation).

2013

Placed additional shares to comply with Basel III capital rules
IFC infused additional equity
Sold stake in RCBC Realty and Bankard (listed company only)

2015

Cathay Life Insurance acquired a 20% stake in RCBC

2018

RCBC completed a PHP15bn (USD280m) rights issue

2019

Raised PHP15 billion in Peso Bond, the Philippines' first green finance framework under the ASEAN Green Bond Standards.
RCBC Savings merged with RCBC on July 2019

2020

Launched DiskarTech, RCBC's financial inclusion super app
Gained 17 awards, including the Best Digital Bank in the Philippines award, from local and international organizations

2021

Sumitomo Mitsui Banking Corporation (SMBC) acquired a 5% stake in RCBC
Named the Best Digital Bank in the Philippines by Asiamoney for the second consecutive year and garnered 54 awards for the year

2022

The bank was recognized as the Best Digital Bank in the Philippines by Asiamoney the third time, with 71 more awards.

2023

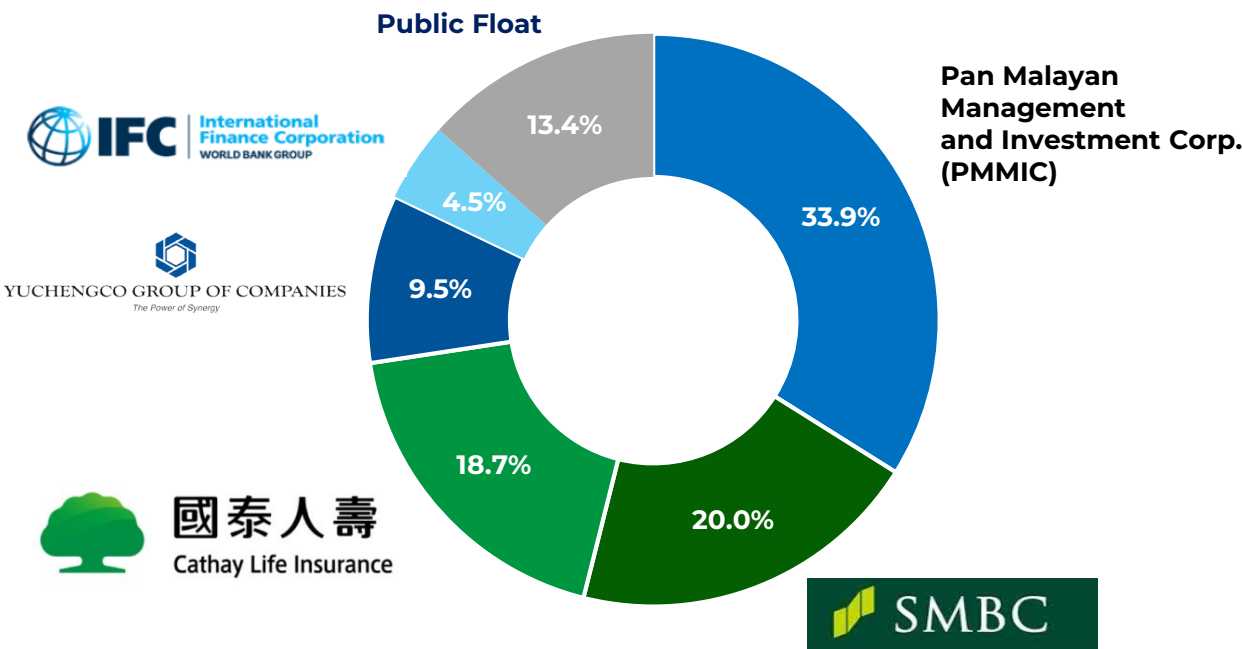
SMBC acquired an additional 15% stake in RCBC through a P27B capital infusion.
The bank was given 51 more awards for its excellent products and services.

2024

The bank earned an additional 59 awards for its outstanding products and services.

Investment Information

Ownership Structure



Market Data

Particulars	As of June 30, 2025
Ticker	RCB
Outstanding Shares	2,419.54M
Stock Price	25.60
Market Capitalization	PhP 61.940B (USD 1.10B) ¹
BV per share	PhP 61.40 ²
Price-to-Book Value Ratio	0.42x
Dividend Payout Ratio	20%

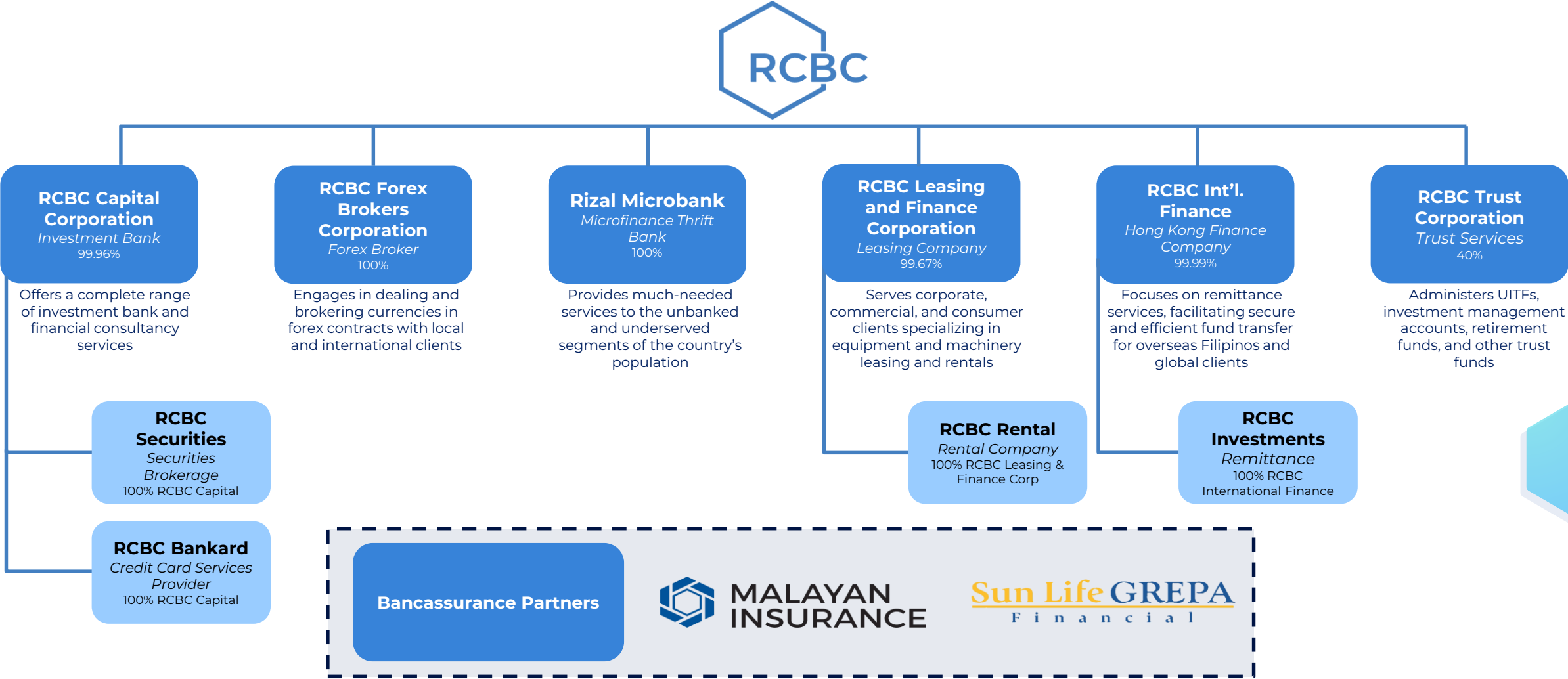
Credit Rating

MOODY'S

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

[1] As of June 30, 2025; 56.33 PhP= 1.00 USD exchange rate
[2] Book Value of RCB is computed based on the Total Equity (Parent), net of the P14Bn ATI Capital.

Comprehensive and Diversified Business Platform





Appendix

Consolidated Income Statement

	1H25	1H24	Change	YoY
Interest Income	42,280	38,184	4,096	10.7%
Interest Expense	15,939	18,435	-2,496	-13.5%
Net Interest Income	26,341	19,748	6,592	33.4%
Other Income	4,036	5,262	-1,226	-23.3%
Trading Gains and Forex	-2,822	-237	-2,585	1091.6%
Service Fees & Commissions	5,384	3,936	1,448	36.8%
Miscellaneous	1,474	1,563	-89	-5.7%
Operating Expenses	17,187	15,378	1,809	11.8%
Impairment Losses	6,479	3,606	2,873	79.7%
Provision for Income Tax	1,363	1,576	-213	-13.5%
Net Income	5,347	4,450	897	20.2%

Figures in Php Millions, except %

Consolidated Balance Sheet

	1H25	1H24	Change	YoY
Cash/Due from BSP & Other Banks	116,842	157,574	-40,732	-25.8%
Investment Securities	388,794	373,782	15,012	4.0%
FVTPL	11,417	13,988	-2,571	-18.4%
FVOCI	125,091	98,080	27,011	27.5%
Held to Maturity Investments	252,286	261,714	-9,428	-3.6%
Loans (net of Interbank)	742,276	654,504	87,772	13.4%
Other Assets	56,826	75,038	-18,212	-24.3%
TOTAL ASSETS	1,304,738	1,260,898	43,840	3.5%
Deposit Liabilities	982,665	959,918	22,747	2.4%
Demand	220,129	217,263	2,866	1.3%
Savings	283,766	287,545	-3,779	-1.3%
Time	478,770	455,110	23,661	5.2%
Other Liabilities	112,817	104,724	8,092	7.7%
Senior Debt	46,240	44,152	2,088	4.7%
Total Liabilities	1,141,722	1,108,795	32,927	3.0%
Capital Funds	163,016	152,103	10,913	7.2%
TOTAL LIABILITIES & CAPITAL	1,304,738	1,260,898	43,840	3.5%

Figures in Php Millions, except %

Consolidated Financial Ratios

	1H25	1H24	Change
Profitability			
ROE*	6.9%	5.7%	1.1%
ROA	0.8%	0.7%	0.1%
NIM	4.6%	3.7%	0.9%
Cost Efficiency			
CIR	56.6%	61.5%	-4.9%
Asset Quality			
Net NPL Ratio	2.7%	2.0%	0.7%
NPL Coverage Ratio**	74.4%	81.3%	-6.9%
Capital			
CAR	16.2%	16.4%	-0.2%
CET1	13.7%	13.8%	-0.1%

*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%
NPL Coverage Ratio**	79.2%	63.7%	84.4%	89.6%	74.4%
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 ATI capital.

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



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