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RCBC 9M 2025 Investor Presentation

9M 2025 Performance

9M 2025 Key Highlights

Consumer loans drive strong profitability

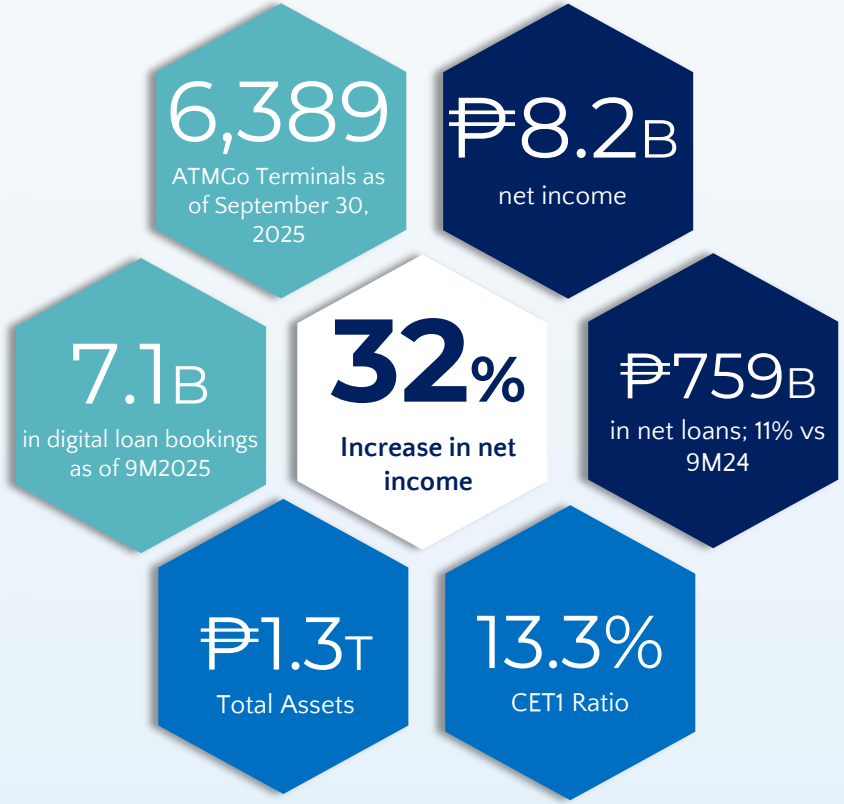
- Gross income surged by 23.8%, supported by a robust 4.7% NIM
- NII soars by 32.0% vs. previous year driven by robust consumer loan expansion
- Service fees and commissions jump 24.9% vs. year ago

Robust balance sheet & capital position

- Total assets maintained a stable growth trajectory, reaching ₱1.3 Tn
- Capital remained strong with CET at 13.3% and CAR at 14.2%

Award-winning digital CX

- Digital loan availments on the rise, accounting for 65% of unsecured loans
- Streamlined processes and enhanced support resulting to frictionless cx
- Among the first to implement AI across customer journeys
- Recognized as Best Bank for Digital by Euromoney for the 6th year



470 Branches

7,934 ATM[1]

6,879 Employees

[1]Includes ATM Go terminals and ATM Agency Banking terminals - handheld ATM facility that enables banking transactions outside branches and ATMs, and through partner merchants

Consolidated Financial Overview

Income Statement Amounts in PhP Millions, except YoY	9M25	9M24	Change	YoY
Gross Income	46,758	37,767	8,991	23.8%
Net Interest Income	40,841	30,931	9,909	32.0%
Fee Income	7,841	6,275	1,565	24.9%
Operating Expenses	25,983	23,289	2,695	11.6%
Impairment Losses	10,657	5,612	5,045	89.9%
Net Income	8,179	6,215	1,963	31.6%

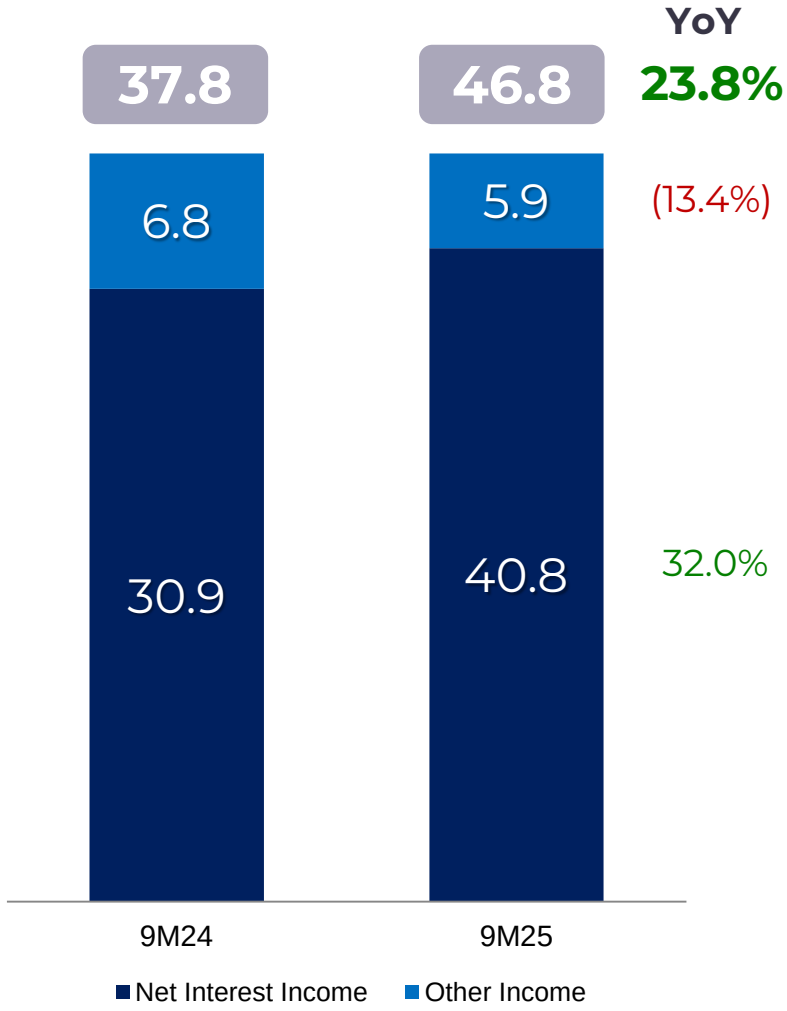
Balance Sheet Amounts in PhP Millions, except YoY	As of Sep 2025	As of Sep 2024	Change	YoY
Assets	1,314,682	1,284,972	29,710	2.3%
Loans[1]	758,868	681,222	77,646	11.4%
Investment Securities	396,829	398,100	(1,271)	(0.3%)
Deposits	996,964	990,440	6,524	0.7%
Capital	148,678	158,098	(9,420)	(6.0%)

Financial Ratios	9M25	9M24	YoY
PROFITABILITY			
ROE[2]	6.9%	5.2%	1.7%
ROA	0.8%	0.7%	0.2%
NIM	4.7%	3.8%	0.9%
COST EFFICIENCY			
CIR	55.6%	61.7%	(6.1%)
ASSET QUALITY			
Net NPL Ratio	2.9%	2.0%	0.9%
NPL Coverage Ratio[3]	71.4%	82.0%	(10.7%)
CAPITAL			
CAR	14.2%	16.3%	(2.2%)
CET1	13.3%	13.8%	(0.5%)

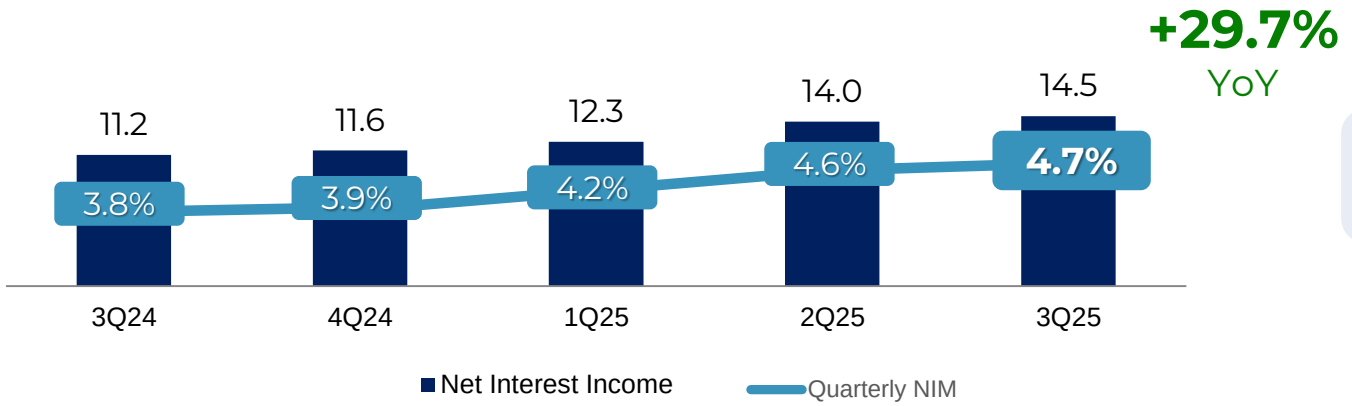
[1] Loans and Receivables net of Allowances and Interbank Loans
[2] ROE is calculated excluding AT1 capital.
[3] NPL cover includes P6.7Bn of General Loan Loss provisions booked in Retained Earnings

Core business driver of strong performance

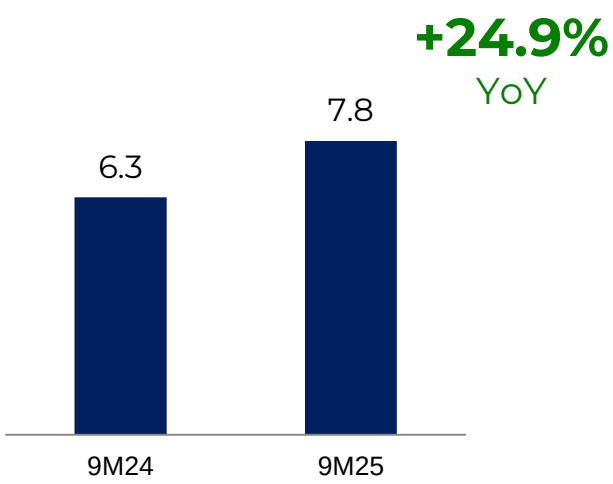
Gross Revenue

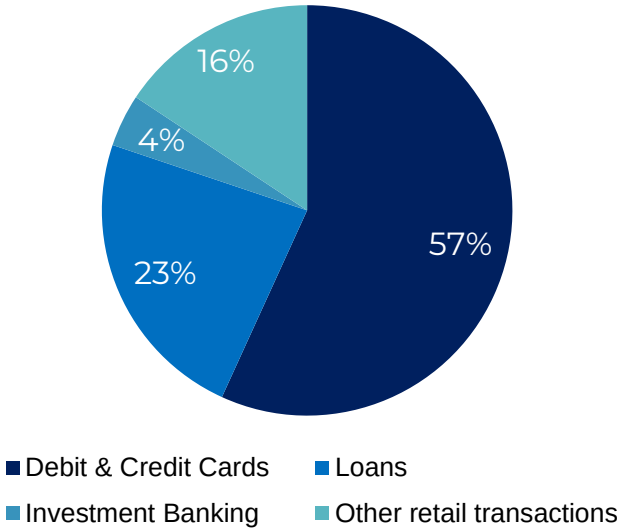


Quarterly Net Interest Income



Fee Income

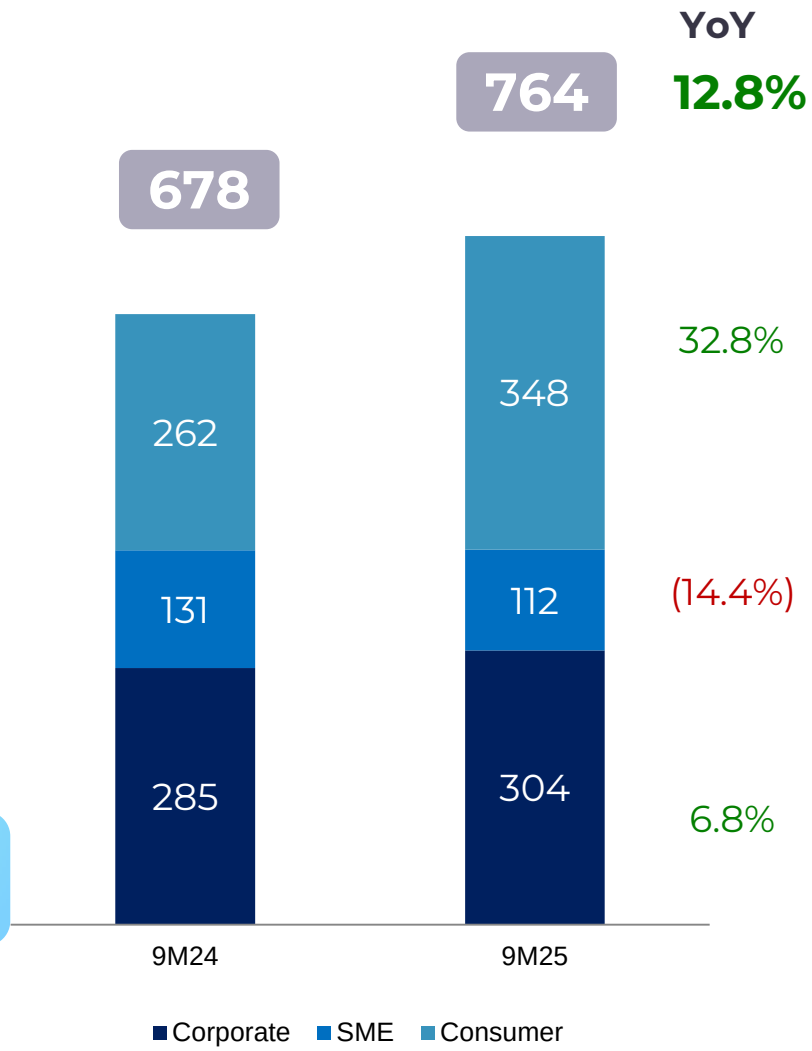




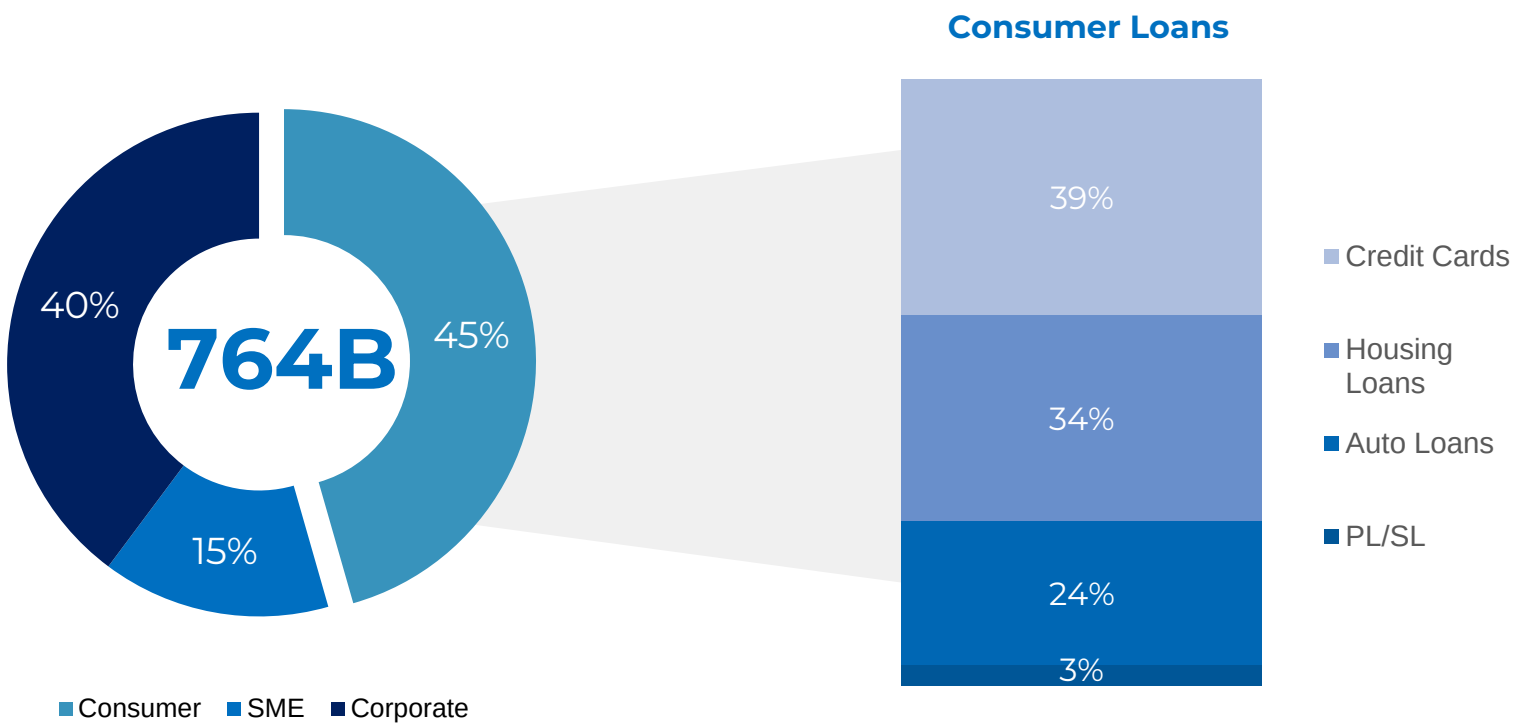
*Figures in Php Billions, except %
As of September 30, 2025

Consumer loans leading portfolio expansion

Customer Loan Portfolio[1]



Loan Mix

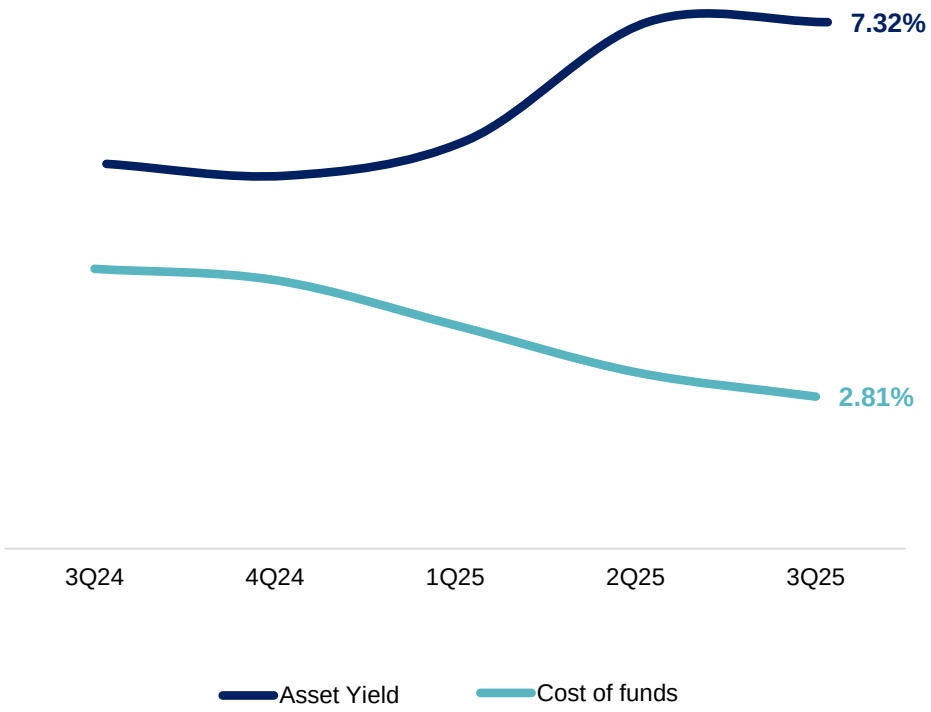


[1]Total Gross Loan to Customer
[2]Consumer refers to Auto, Mortgage, Credit Card and Personal/Salary Loans

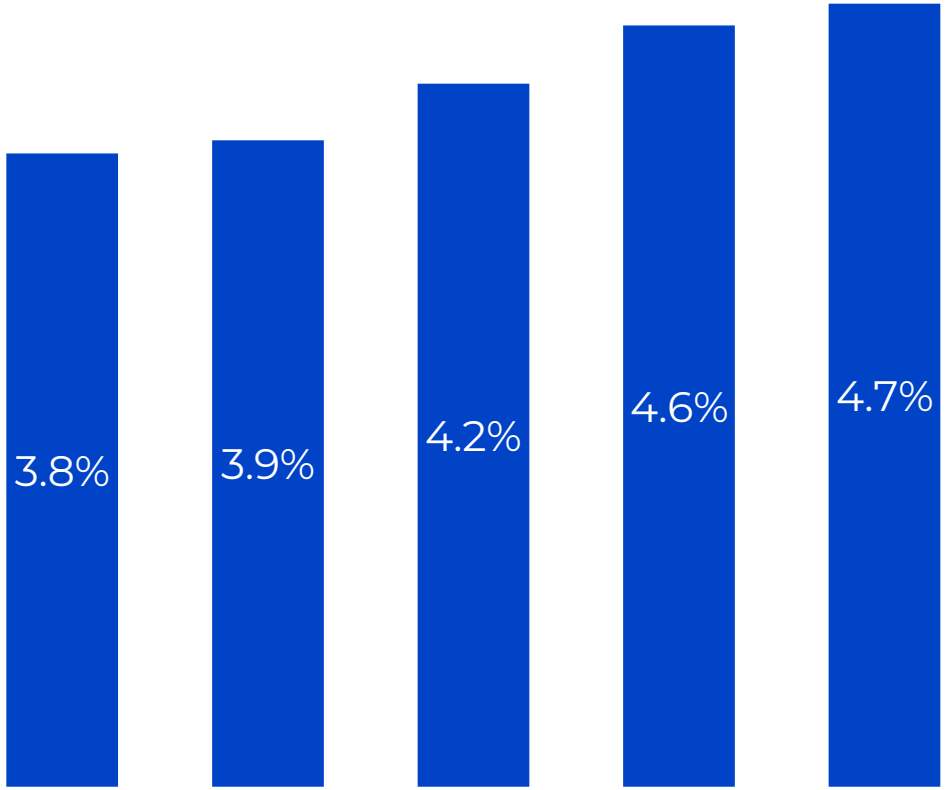
*Figures in Php Billions, except %
As of September 30, 2025

Higher NIM from improvement in cost of funds

Historical Cost of Funds and Asset Yield
in %



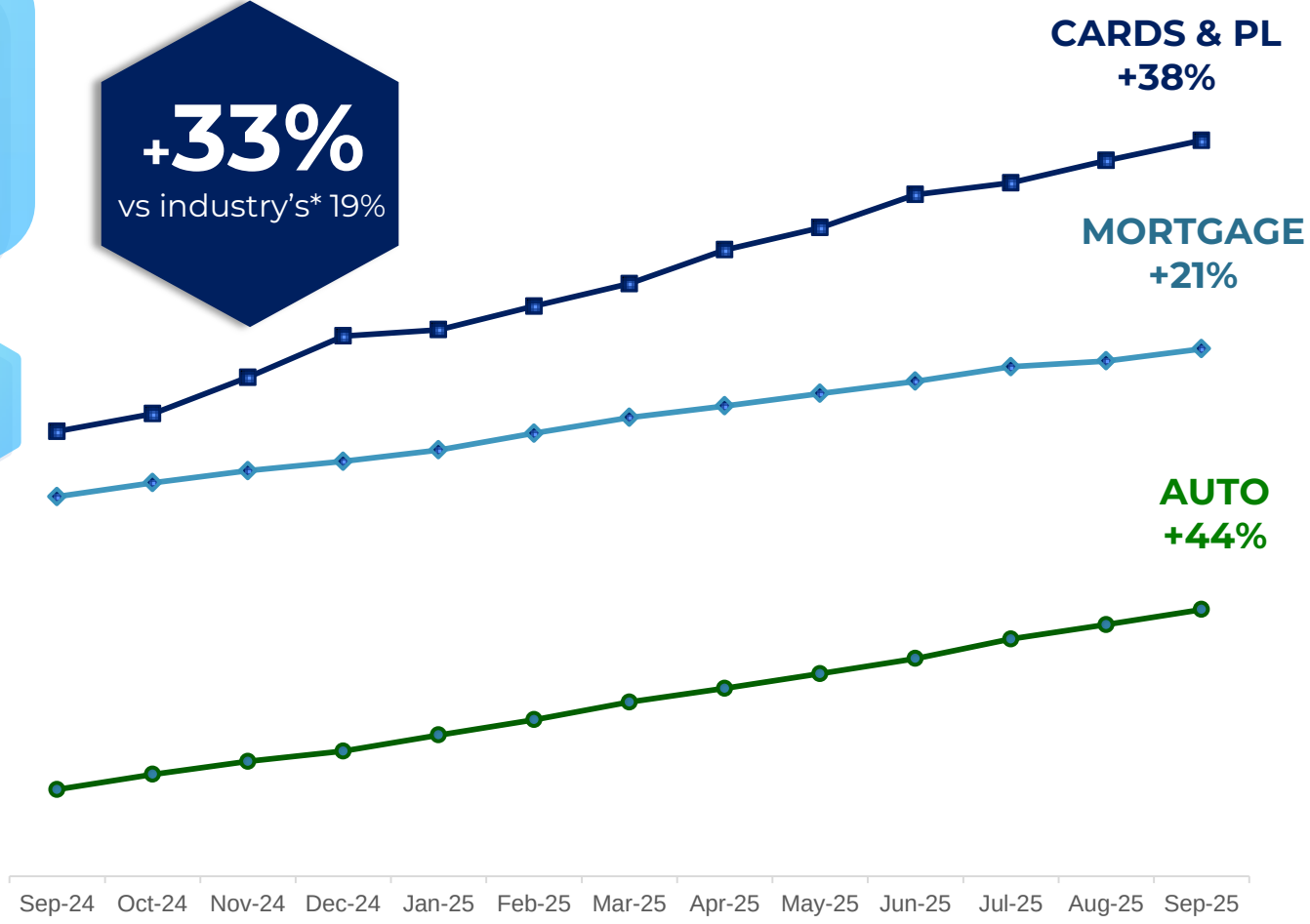
Quarterly Net Interest Margin Trend
in %



Consistent double-digit consumer loan expansion

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

+33%
vs industry's* 19%



₱181.2B
in issuing billing; 31% higher compared to year ago levels

₱26.7B
in mortgage loan bookings, up by 10% vs. LY, boosted by internal sales & partnership with developers

₱32.7B
in auto loan bookings, up by 33% compared to previous year, supported by dealership programs

*UKB Industry data as of June 30, 2025

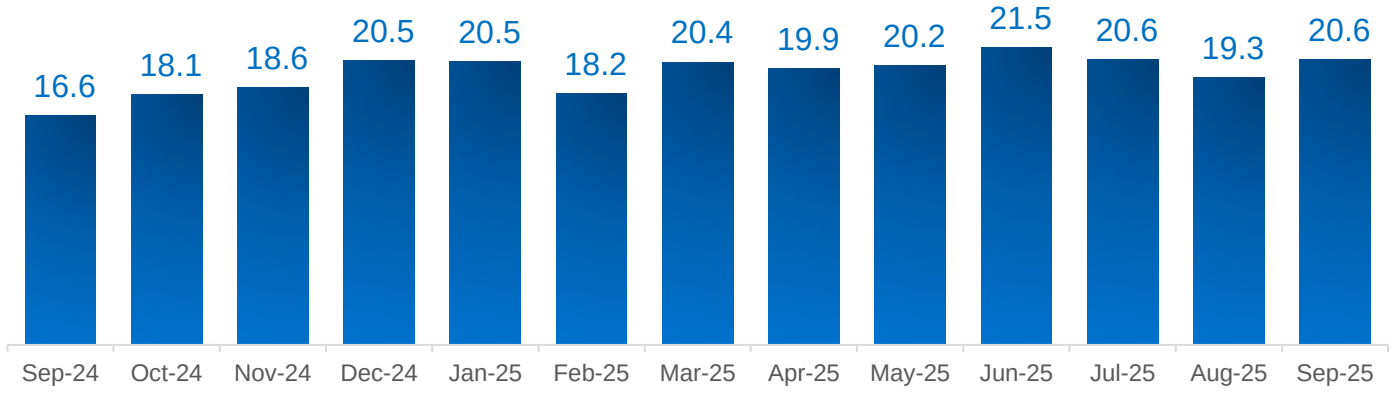
Strong growth in credit cards & personal loan bookings

P94K
in receivables per card, up by 15% year-on-year

1.45M
cards in force; 20% higher than last year, 325k new cards as of 9M25

P136B
in balances; 38% improvement from last year's level

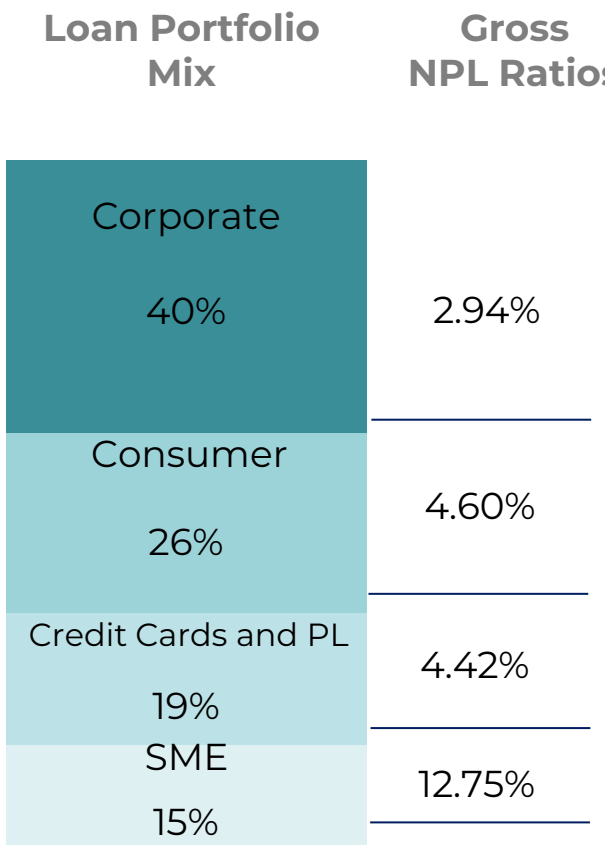
Credit Card Issuing Billings Trend
In Php Billions



P11.8B
personal loans receivables; 39% increase vs last year

65% **Share of Digital Loans to Total Disbursements**

Challenges in SME portfolio contributing to higher NPL ratios



The SME portfolio only accounts for 15% 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 June 2025 and have continued to improve.

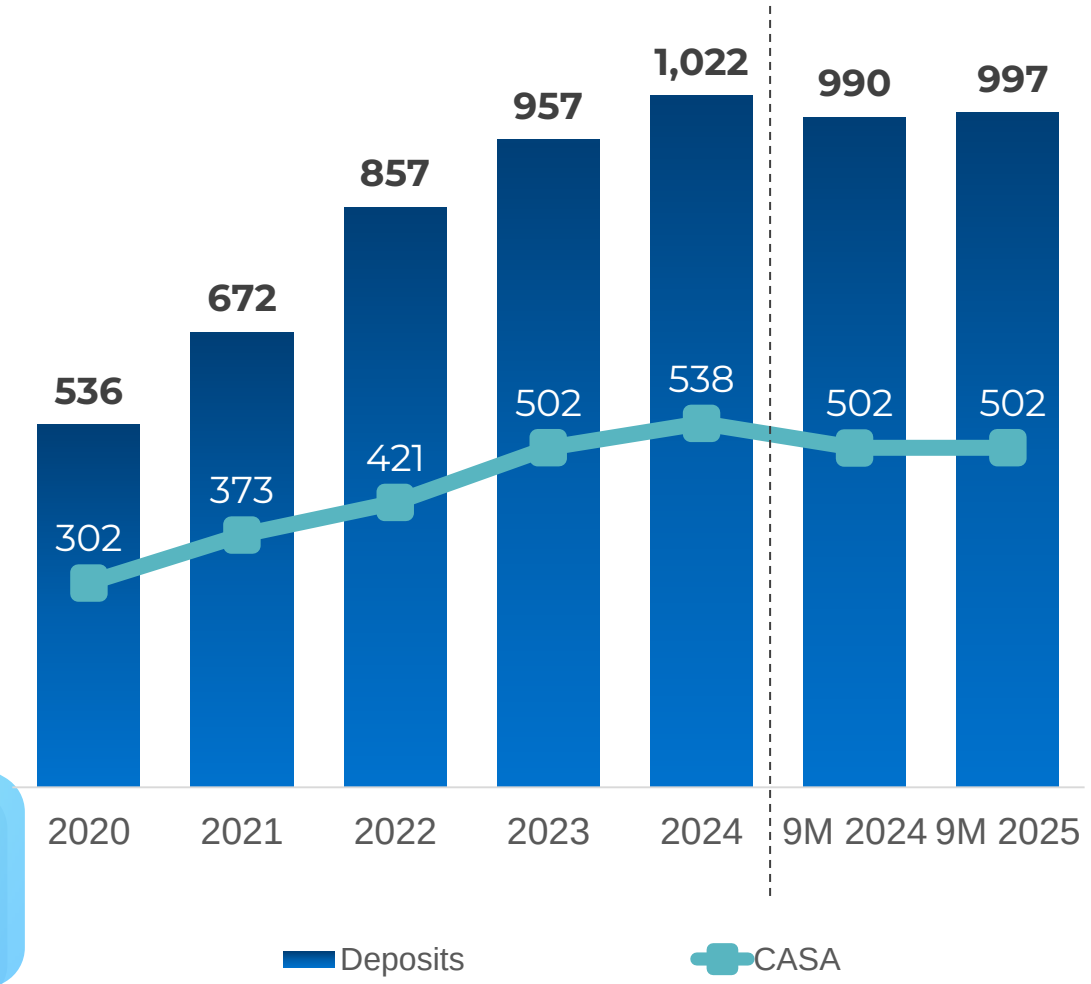
June 2025

	RCBC	UKB
Consumer	4.70%	5.98%
Credit Cards & PL	4.25%	4.55%

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

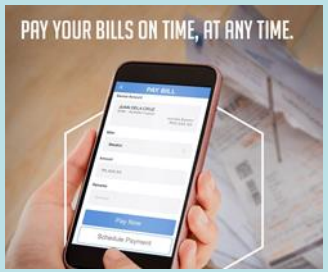
Cash management to support deposit growth

Historical Deposits & CASA
in Php Billions

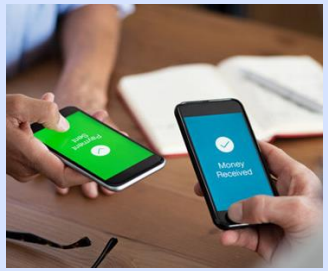


CheckScan transaction values up by 61%, pushing transactions up to PHP 56 B

Double-digit jump in CashCube business at 50% vs previous year



Bills collection brought PHP 72B increase in transactions value YoY



EFT and auto-credit contributed 36% of increase in values

Payroll up PHP 15.7B YoY, bringing total value to PHP 106B

Double digit jump in checks, up by PHP 15B

Digital channels show strong performance

RCBC PULZ

All-in-One Lifestyle App

45%
Transaction Volume

48%
Transaction Value

DiskarTech

App for Lifehacks and Digital Credit

Prior to MySSS Launch
Aug 2025

105th

190th

During MySSS Launch
Oct 2025

10th

25th

ATMGo

PH's 1st neighborhood & last mile ATM network

6,389
Terminals

23%
Transaction Volume

25%
Transaction Value

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 Malayan 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.

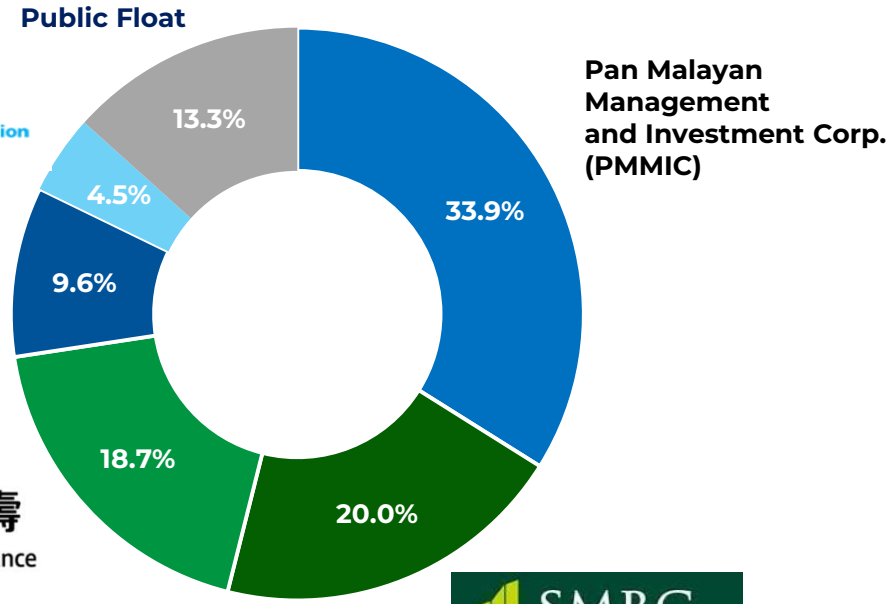
2023 SMBC acquired an additional 15% stake in RCBC through a P27B capital infusion.

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 September 30, 2025
Ticker	RCB
Outstanding Shares	2,419.54M
Stock Price	25.55
Market Capitalization	PhP 61.819B (USD 1.06B)[1]
BV per share	PhP 61.45[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 September 30, 2025; 58.196 PhP= 1.00 USD exchange rate
[2] Book Value of RCBC is computed based on the Total Equity (Parent), net of the P14Bn AT1 Capital.

Comprehensive and Diversified Business Platform

RCBC

RCBC Capital Corporation
Investment Bank
99.96%
Offers a complete range of investment bank and financial consultancy services

RCBC Forex Brokers Corporation
Forex Broker
100%
Engages in dealing and brokering currencies in forex contracts with local and international clients

Rizal Microbank
Microfinance Thrift Bank
100%
Provides much-needed services to the unbanked and underserved segments of the country's population

RCBC Leasing and Finance Corporation
Leasing Company
99.67%
Serves corporate, commercial, and consumer clients specializing in equipment and machinery leasing and rentals

RCBC Int'l. Finance
Hong Kong Finance Company
99.99%
Focuses on remittance services, facilitating secure and efficient fund transfer for overseas Filipinos and global clients

RCBC Trust Corporation
Trust Services
40%
Administers UITFs, investment management accounts, retirement funds, and other trust funds

RCBC Securities
Securities Brokerage
100% RCBC Capital

RCBC Bankard
Credit Card Services Provider
100% RCBC Capital

RCBC Rental
Rental Company
100% RCBC Leasing & Finance Corp

RCBC Investments
Remittance
100% RCBC International Finance

Bancassurance Partners

MALAYAN INSURANCE

Sun Life GREPA Financial

Appendix

Consolidated Financial Overview (July to September)

Income Statement Amounts in PhP Millions, except % Change	3Q25	3Q24	Change	% Change
Gross Income	16,381	12,757	3,625	28.4%
Net Interest Income	14,500	11,183	3,317	29.7%
Fee Income	2,457	2,340	117	5.0%
Operating Expenses	8,796	7,911	885	11.2%
Impairment Losses	4,178	2,006	2,172	108.3%
Net Income	2,832	1,765	1,066	60.4%

Consolidated Income Statement

	9M25	9M24	Change	YoY
Interest Income	63,948	58,517	5,431	9.3%
Interest Expense	23,107	27,585	(4,478)	(16.2%)
Net Interest Income	40,841	30,931	9,909	32.0%
Other Income	5,917	6,835	(918)	(13.4%)
Trading Gains and Forex	(3,792)	(1,548)	(2,244)	145.0%
Service Fees & Commissions	7,841	6,275	1,565	24.9%
Miscellaneous	1,869	2,108	(239)	(11.4%)
Operating Expenses	25,983	23,289	2,695	11.6%
Impairment Losses	10,657	5,612	5,045	89.9%
Provision for Income Tax	1,939	2,651	(712)	(26.9%)
Net Income	**8,179**	**6,215**	**1,963**	**31.6%**

Figures in Php Millions, except %

Consolidated Balance Sheet

	As of Sep 2025	As of Sep 2024	Change	YoY
Cash/Due from BSP & Other Banks	82,979	122,064	(39,085)	(32.0%)
Investment Securities	396,829	398,100	(1,271)	(0.3%)
FVTPL	16,007	13,883	2,124	15.3%
FVOCI	126,941	126,963	(22)	(0.0%)
Held to Maturity Investments	253,881	257,254	(3,373)	(1.3%)
Loans (net of Interbank)	758,868	681,222	77,646	11.4%
Other Assets	76,006	83,586	(7,580)	(9.1%)
TOTAL ASSETS	**1,314,682**	**1,284,972**	**29,710**	**2.3%**
Deposit Liabilities	**996,964**	**990,440**	**6,524**	**0.7%**
Demand	216,374	215,490	884	0.4%
Savings	285,632	286,253	(621)	(0.2%)
Time	494,958	488,697	6,261	1.3%
Other Liabilities	109,143	109,855	(712)	(0.6%)
Bonds Payable	59,897	26,578	33,319	125.4%
Total Liabilities	**1,166,004**	**1,126,873**	**39,131**	**3.5%**
Capital Funds	148,678	158,099	(9,420)	(6.0%)
TOTAL LIABILITIES & CAPITAL	**1,314,682**	**1,284,972**	**29,710**	**2.3%**

Figures in Php Millions, except %

Consolidated Financial Ratios

	9M25	9M24	Change
Profitability			
ROE*	6.9%	5.2%	1.7%
ROA	0.8%	0.7%	0.2%
NIM	4.7%	3.8%	0.9%
Cost Efficiency			
CIR	55.6%	61.7%	(6.1%)
Asset Quality			
Net NPL Ratio	2.9%	2.0%	0.9%
NPL Coverage Ratio**	71.4%	82.0%	(10.7%)
Capital			
CAR	14.2%	16.3%	(2.2%)
CET1	13.3%	13.8%	(0.5%)

*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 AT1 capital.

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

For more information about RCBC,
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