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RCBC FY 2025 Investor Presentation



FY 2025 Performance

FY 2025 Key Highlights

Consumer loans drive strong profitability

- Gross income was higher by 18.5%, supported by a robust 4.8% NIM
- NII soars by 32.1% vs. previous year driven by robust consumer loan expansion
- Service fees and commissions jump 24.7% vs. year ago

Robust balance sheet & capital position

- Total assets steady at ₱1.4 Tn
- Capital remained strong with CET1 at 13.6% and CAR at 14.5%

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



469

Branches



6,454

ATM¹



6,902

Employees

¹Includes 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	2025	2024	Change	YoY
Amounts in PhP Millions, except YoY				
Gross Income	63,277	53,408	9,869	18.5%
Net Interest Income	56,148	42,501	13,647	32.1%
Fee Income	10,579	8,485	2,094	24.7%
Operating Expenses	35,024	31,801	3,223	10.1%
Impairment Losses	15,000	8,619	6,381	74.0%
Net Income	10,558	9,520	1,038	10.9%

Balance Sheet	2025	2024	Change	YoY
Amounts in PhP Millions, except YoY				
Assets	1,356,436	1,360,153	(3,717)	(0.3%)
Loans ¹	761,877	709,930	51,947	7.3%
Investment Securities	374,881	429,086	(54,205)	(12.6%)
Deposits	1,025,455	1,022,794	2,661	0.3%
Capital	151,169	158,491	(7,322)	(4.6%)

Financial Ratios	2025	2024	YoY
PROFITABILITY			
ROE ²	6.7%	6.0%	0.6%
ROA	0.8%	0.8%	0.05%
NIM	4.8%	3.9%	0.9%
COST EFFICIENCY			
CIR	55.4%	59.5%	(4.2%)
ASSET QUALITY			
Net NPL Ratio	2.8%	2.4%	0.4%
NPL Coverage Ratio ³	72.0%	74.6%	(2.7%)
CAPITAL			
CAR	14.5%	16.1%	(1.6%)
CET1	13.6%	13.5%	0.03%

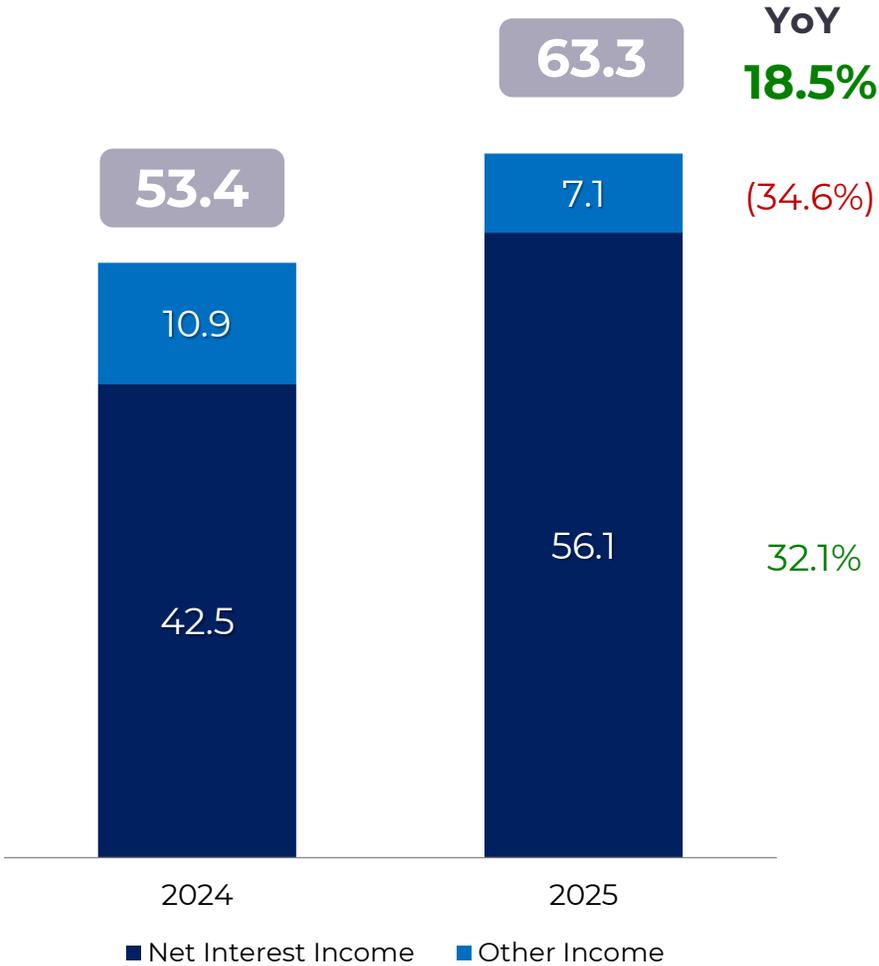
[1] Loans and Receivables net of Allowances and Interbank Loans

[2] ROE is calculated excluding AT1 capital.

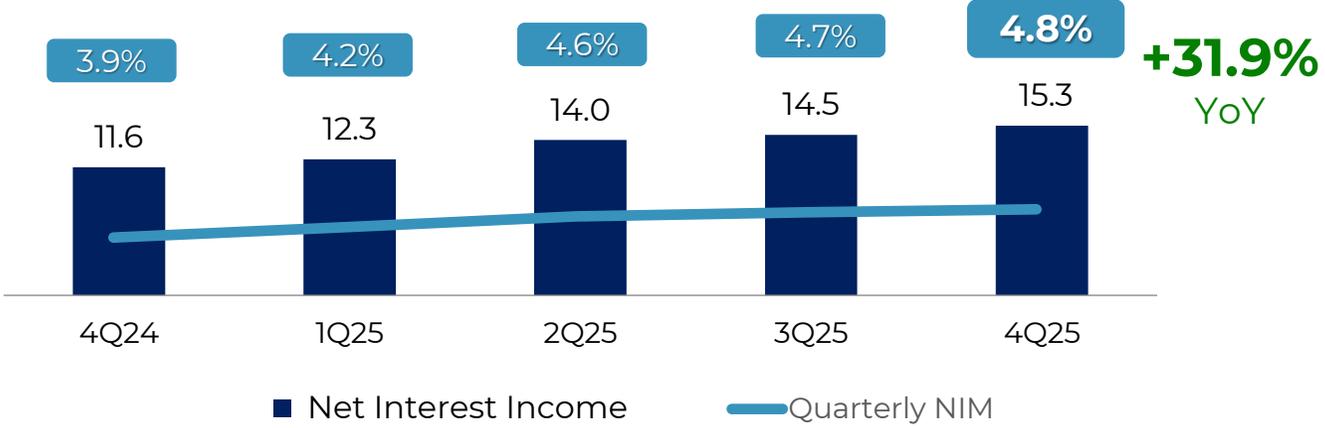
[3] NPL cover includes General Loan Loss provisions booked in Retained Earnings

Core business driver of strong performance

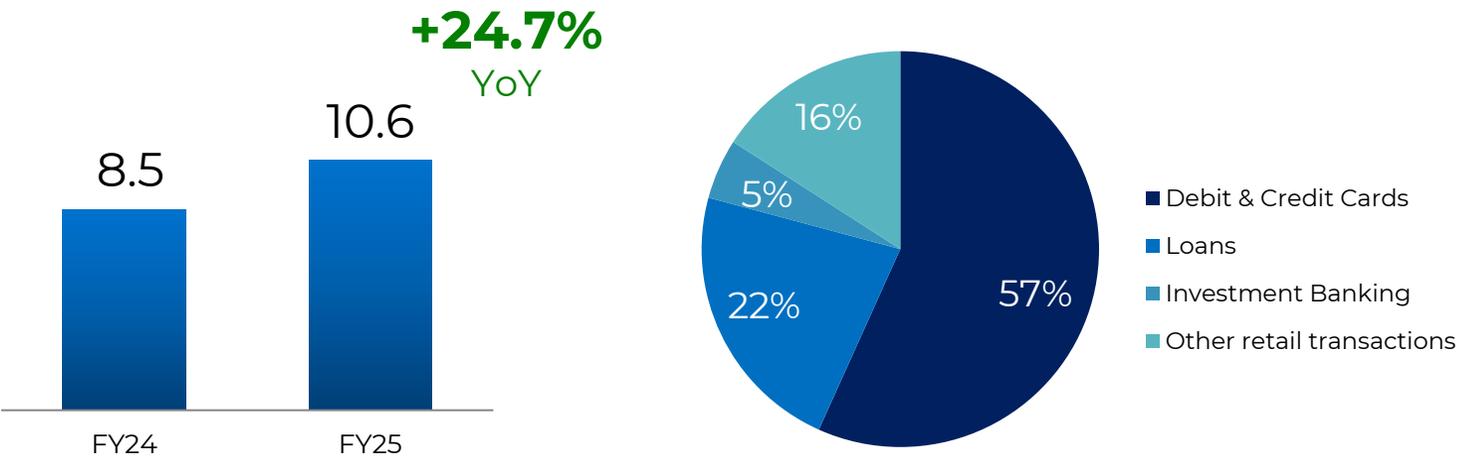
Gross Revenue



Quarterly Net Interest Income



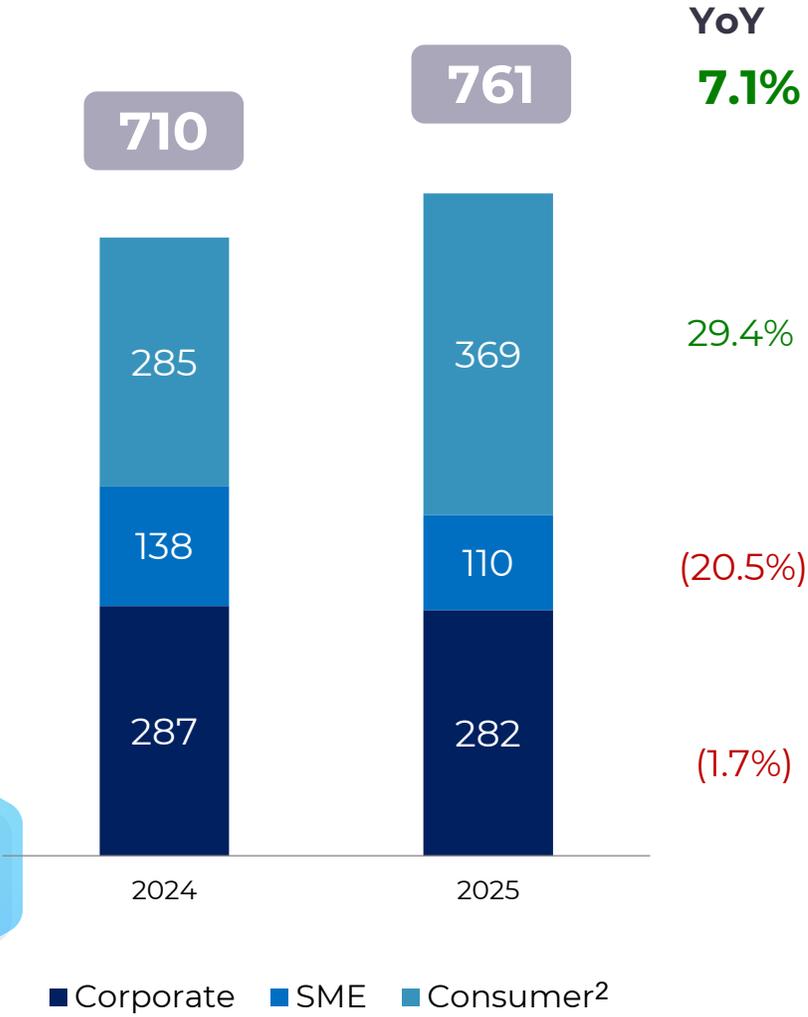
Fee Income



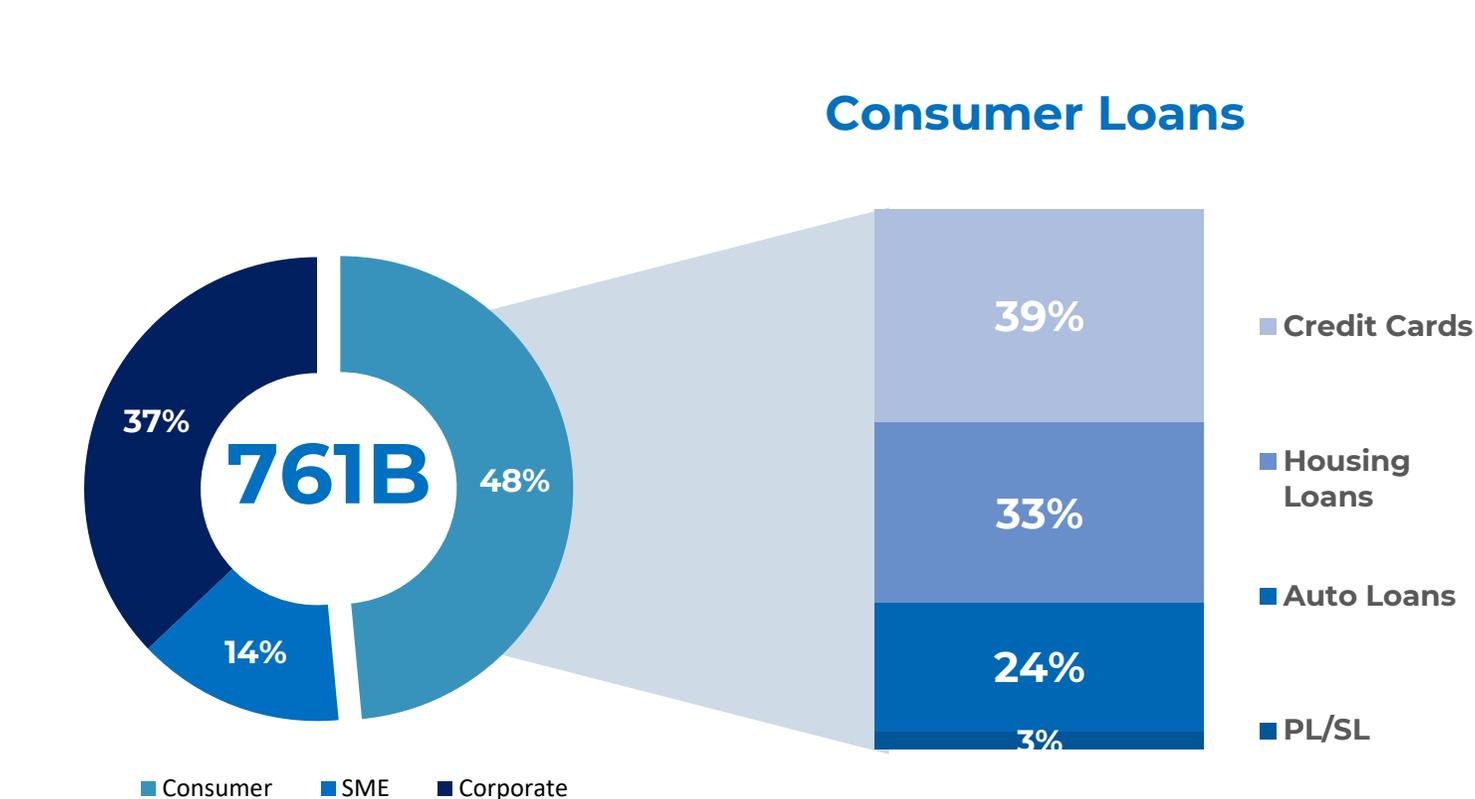
*Figures in Php Billions, except %
As of December 31, 2025

Consumer loans leading portfolio expansion

Customer Loan Portfolio¹



Loan Mix



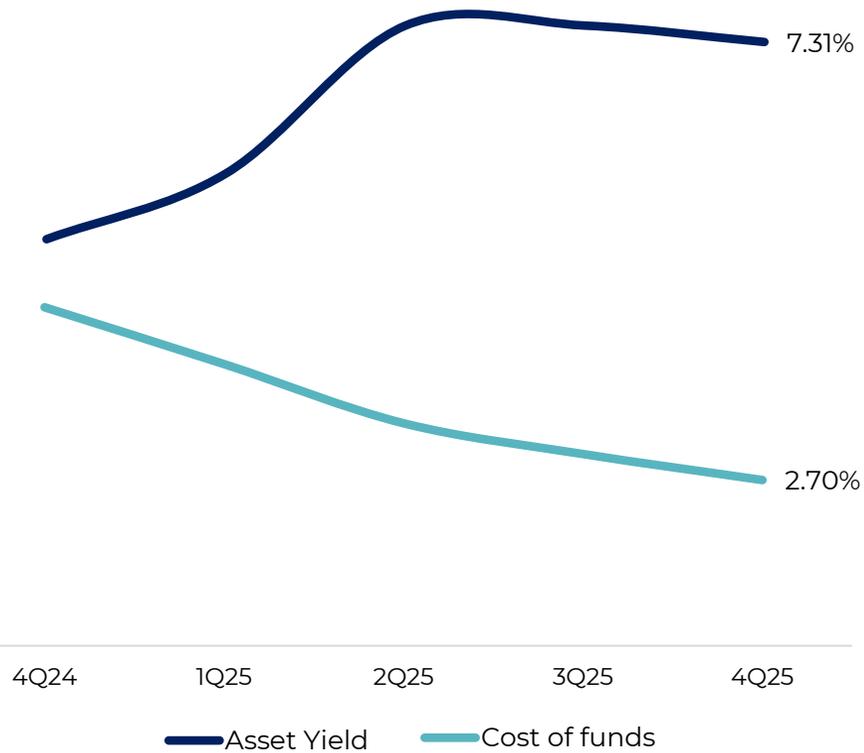
¹Total Gross Loan to Customer
²Consumer refers to Auto, Mortgage, Credit Card and Personal/Salary Loans
 Note: Percentages may not add up to 100% due to rounding

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

Higher NIM from improvement in cost of funds

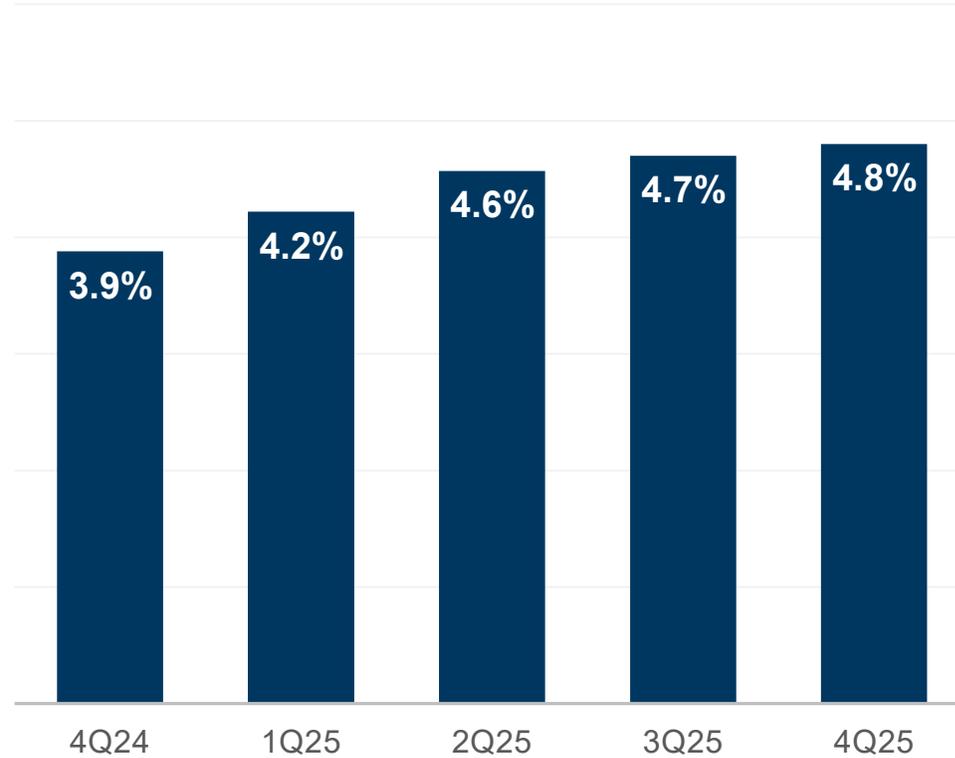
Historical Cost of Funds and Asset Yield

in %



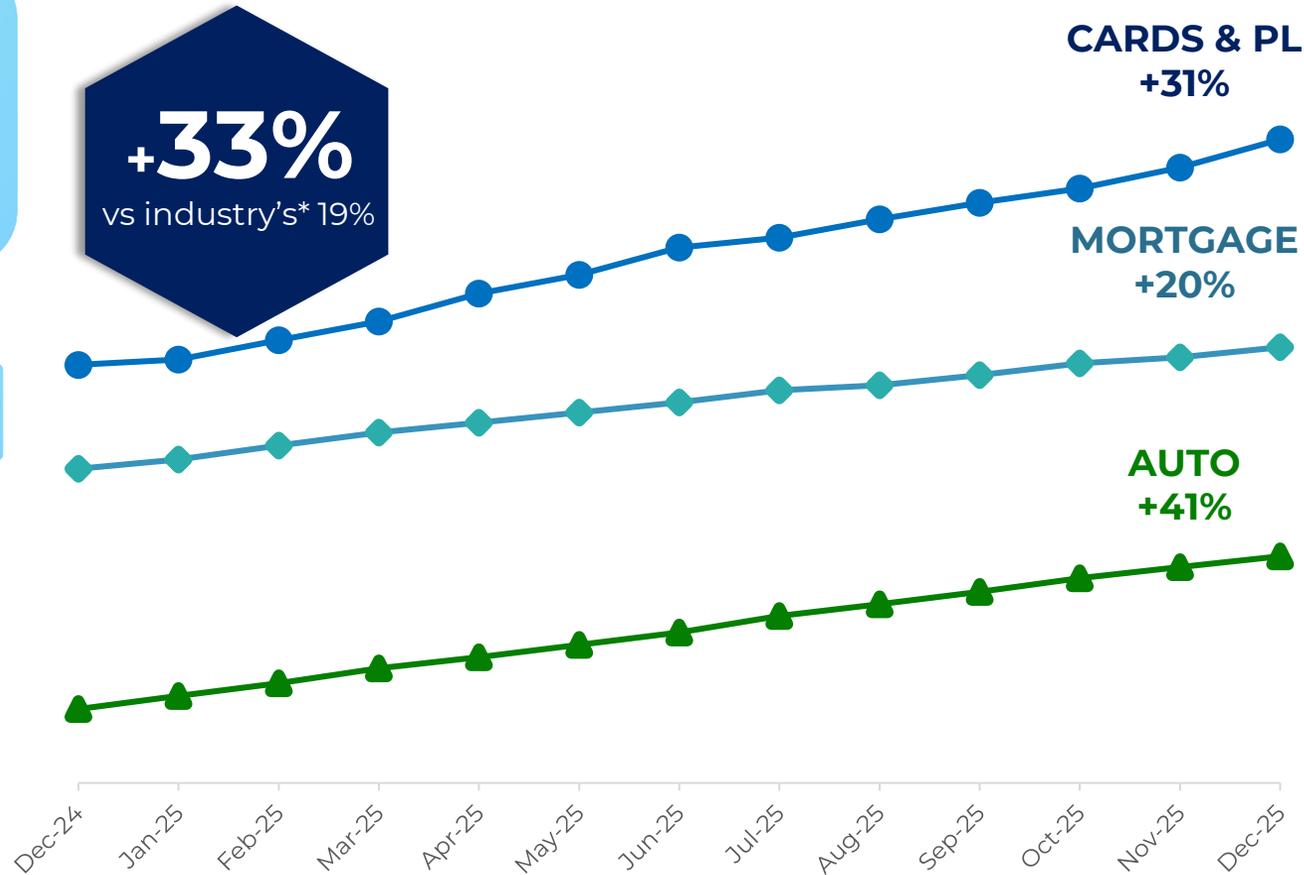
Quarterly Net Interest Margin Trend

in %



Consistent double-digit consumer loan expansion

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



₱247B

in issuing billing; 27% higher higher compared to year ago levels



₱35B

in mortgage loan bookings, up by 7% vs. LY, boosted by internal sales & partnership with developers



₱44B

in auto loan bookings, up by 31% compared to previous year, supported by dealership programs

*UKB Industry data as of September 30, 2025

Strong growth in credit cards & personal loan bookings



P98k

in receivables per card, up by 12% year-on-year



1.49M

cards in force; 18% higher than last year, 231k net new cards as of end-2025



P146B

in balances; 32% improvement from last year's level



P12.2B

personal loans receivables; 25% increase vs last year

Credit Card Issuing Billings In Php Billions

195

247

+27%

65%

Share of PL via Digital Channels

Challenges in SME portfolio contributing to higher NPL ratios

	PORTFOLIO SHARE	GROSS NPL RATIO
CORPORATE	37%	2.7%
CONSUMER	28%	4.5%
CREDIT CARDS PL	19% 2%	4.6% 9.5%
SME	14%	11.2%

To manage risk in the growing portfolio, the bank focuses on key segments with good credit behavior - depositors, affluent clients, and payroll customers.

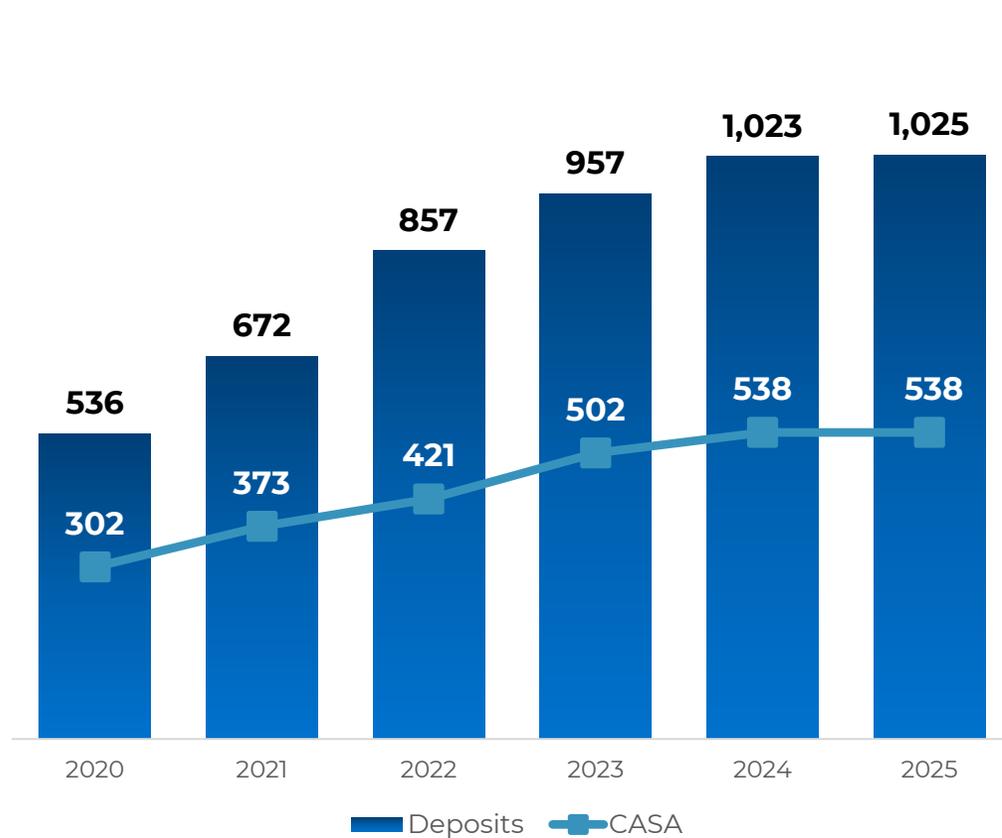
Comparative Consumer Loan NPL Ratios September 2025

Gross NPL	RCBC	UKB
Consumer (auto & housing)	4.6%	5.9%
Credit Cards PL	4.1% 7.8%	4.8% 4.5%

The SME portfolio accounts for 14% of the total loan portfolio as the bank tightens its credit underwriting. NPLs in this segment are undergoing restructuring.

Cash management to support deposit growth

Historical Deposits & CASA
in Php Billions



CheckScan transaction values up by 50%, pushing transactions up to PHP 76 B



Double-digit jump in CashCube business at 68% vs previous year



Bills collection brought PHP 37B increase in transactions value YoY



EFT contributed 30% of increase in values



Payroll up PHP 28.5B YoY, bringing total value to PHP 156B



Double digit jump in checks, up by PHP 16B

Digital channels show strong performance



All-in-One Lifestyle App



101%
Fund Transfer Transactions

52%
Total Transaction Volume

46%
Total Transaction Value



The Philippines' most inclusive digital platform



373%
New Accounts

33%
Deposit Level Growth



PH's 1st neighborhood & last mile ATM network



4,937
Terminals

21%
Total Transaction Volume

23%
Total Transaction Value



Additional Information

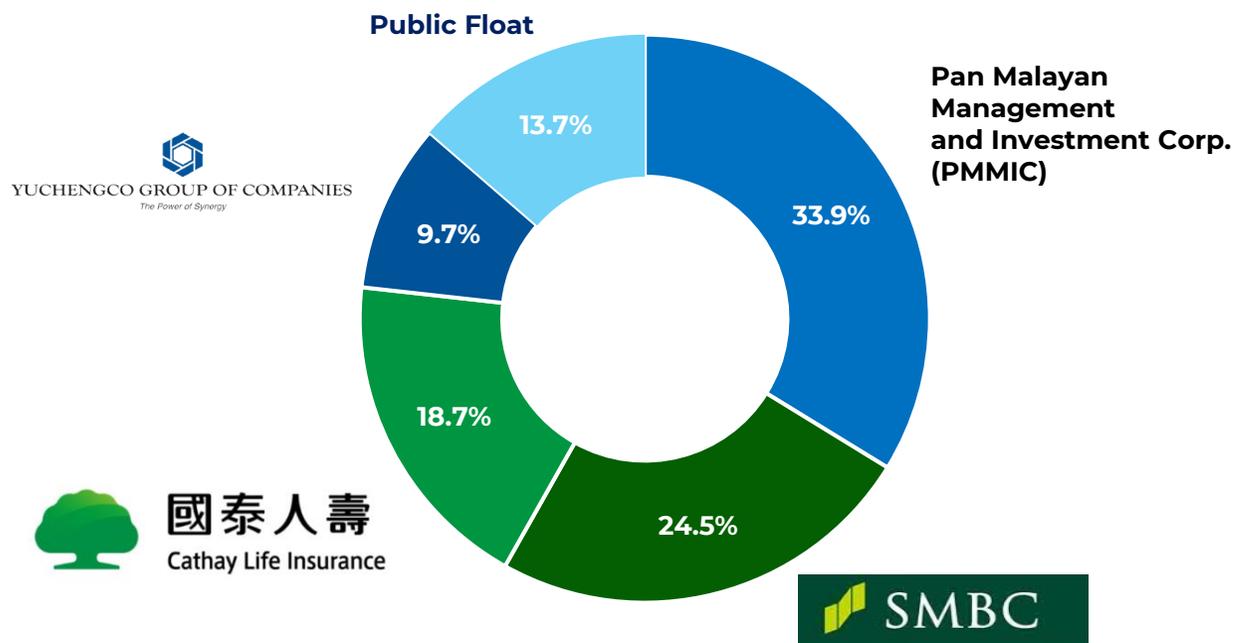


Key milestones in the RCBC story

- 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
- 2011** Acquired JP Laurel Rural Bank in Batangas to expand microfinance operations to Luzon
- 2011** IFC acquired an approximately 7.2% stake in RCBC
- 2011** CVC Capital Partners acquired an approximately 15% stake in RCBC
- 2011** 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
- 2013** IFC infused additional equity
- 2013** 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.
- 2019** RCBC Savings merged with RCBC on July 2019
- 2020** Launched DiskarTech, RCBC's financial inclusion super app
- 2020** 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
- 2021** 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.
- 2023** 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.
- 2025** SMBC acquired an additional 4.46% stake or P6.4B in RCBC.
- 2025** Received 32 awards

Investment Information

Ownership Structure



Market Data

Particulars	As of December 31, 2025
Ticker	RCB
Outstanding Shares	2,419.54M
Stock Price	25.95
Market Capitalization	PhP 62.79B (USD 1.07B) ¹
BV per share	PhP 62.47
Price-to-Book Value Ratio	0.42x
Dividend Payout Ratio	20%

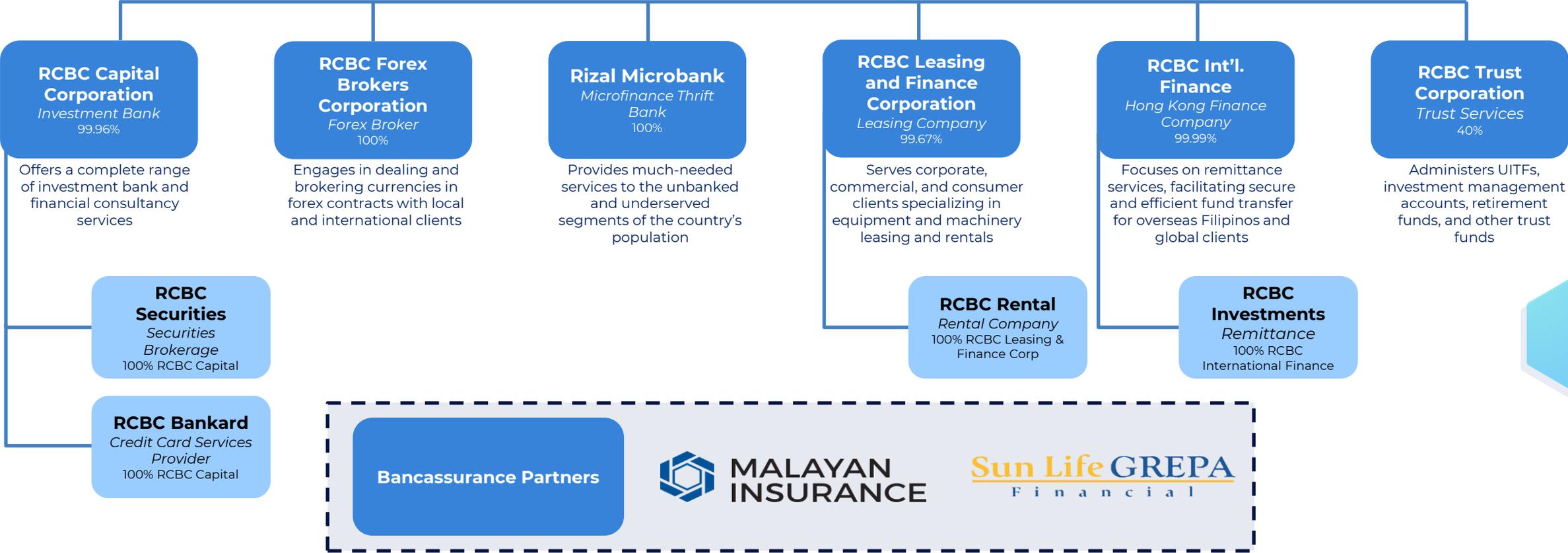
Credit Rating

MOODY'S

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

[1] As of December 29, 2025; 58.79 PhP= 1.00 USD exchange rate

Comprehensive and Diversified Business Platform





Appendix



Consolidated Income Statement

	2025	2024	Change	YoY
Interest Income	86,071	79,083	6,988	8.8%
Interest Expense	29,923	36,582	(6,659)	(18.2%)
Net Interest Income	56,148	42,501	13,647	32.1%
Other Income	7,129	10,907	(3,778)	(34.6%)
Trading Gains and Forex	(5,535)	(481)	(5,054)	(1,050.7%)
Service Fees & Commissions	10,579	8,485	2,094	24.7%
Miscellaneous	2,085	2,903	(818)	(28.2%)
Operating Expenses	35,024	31,801	3,223	10.1%
Impairment Losses	15,000	8,619	6,381	74.0%
Provision for Income Tax	2,695	3,468	(773)	(22.3%)
Net Income	10,558	9,520	1,038	10.9%

Figures in Php Millions, except %

Consolidated Balance Sheet

	2025	2024	Change	YoY
Cash/Due from BSP & Other Banks	119,661	152,802	(33,141)	(21.7%)
Investment Securities	374,881	429,086	(54,205)	(12.6%)
FVTPL	12,975	10,234	2,741	26.8%
FVOCI	108,193	158,630	(50,437)	(31.8%)
Held to Maturity Investments	253,713	260,222	(6,509)	(2.5%)
Loans (net of Interbank)	761,877	709,930	51,947	7.32%
Other Assets	100,017	68,335	31,682	46.4%
TOTAL ASSETS	1,356,436	1,360,153	(3,717)	(0.3%)
Deposit Liabilities	1,025,455	1,022,794	2,661	0.3%
Demand	225,512	224,988	524	0.2%
Savings	312,001	313,478	(1,477)	(0.5%)
Time	487,942	484,328	3,614	0.7%
Other Liabilities	119,490	151,933	(32,443)	(21.4%)
Bonds Payable	60,322	26,935	33,387	124.0%
Total Liabilities	1,205,267	1,201,662	3,605	0.3%
Capital Funds	151,169	158,491	(7,322)	(4.6%)
TOTAL LIABILITIES & CAPITAL	1,356,436	1,360,153	(3,717)	(0.3%)

Figures in Php Millions, except %

Consolidated Financial Ratios

	2025	2024	Change
Profitability			
ROE*	6.65%	6.03%	0.62%
ROA	0.80%	0.75%	0.05%
NIM	4.77%	3.88%	0.89%
Cost Efficiency			
CIR	55.35%	59.54%	(4.19%)
Asset Quality			
Net NPL Ratio	2.82%	2.44%	0.38%
NPL Coverage Ratio**	71.97%	74.62%	(2.65%)
Capital			
CAR	14.46%	16.08%	(1.62%)
CET1	13.56%	13.53%	0.03%

*ROE is calculated excluding ATI 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.



For more information about RCBC,
please contact
Investor_Relations@rcbc.com

