

With Subsidiary  
 W/o Subsidiary

Head Office and Branches - Solo Basis  
**RIZAL COMMERCIAL BANKING CORPORATION**  
 Name of Bank

**000420**  
 Bank Code

As of 3/31/2026  
 Reference Period

| ASSETS   | Account Code       | Amount               |                      |
|--|--------------------|----------------------|----------------------|
|  |                    | Current Quarter      | Previous Quarter     |
| Cash and Cash Items  | 108000000000000000 | 18,632,502,601.11    | 23,458,343,461.22    |
| Due from Bangko Sentral ng Pilipinas   | 105150000000000000 | 61,975,747,397.20    | 84,372,366,214.95    |
| Due from Other Central Banks and Banks - Net                                     | 105220000000000000 | 7,226,227,351.56     | 8,916,527,495.07     |
| Financial Assets at Fair Value through Profit or Loss (FVPL) 1/                  | 113000000000000000 | 18,886,985,997.99    | 12,216,219,631.52    |
| Financial Assets at Fair Value Through Other Comprehensive Income (FVOCI) - Net  | 195210000000000000 | 139,698,846,596.88   | 107,556,605,070.17   |
| Debt Securities at Amortized Cost - Net  | 195241000000000000 | 251,457,459,453.06   | 252,619,391,041.32   |
| Loans to Bangko Sentral ng Pilipinas   | 140050000000000000 | -                    | -                    |
| Interbank Loans Receivable   | 140100000000000000 | 28,941,984,300.00    | 41,534,512,000.00    |
| Loans and Receivables - Others   | 140150300000000000 | 783,825,699,744.47   | 755,537,274,230.23   |
| Loans and Receivables Arising from RA/CA/PR/SLB                                  | 140200000000000000 | 34,000,000,000.00    | 20,000,000,000.00    |
| Total Loan Portfolio (TLP) - Gross   | 499020000000000000 | 846,767,684,044.47   | 817,071,786,230.23   |
| Allowance for Credit Losses 2/   | 499350000000000000 | 22,486,868,735.08    | 20,484,469,468.45    |
| Total Loan Portfolio - Net   | 195400000000000000 | 824,280,815,309.39   | 796,587,316,761.78   |
| Equity Investment in Subsidiaries, Associates and Joint Ventures - Net           | 195452500000000000 | 6,375,890,121.63     | 6,411,856,494.48     |
| Bank Premises, Furniture, Fixture and Equipment - Net                            | 195500500000000000 | 7,167,686,170.52     | 6,324,903,323.06     |
| Real and Other Properties Acquired - Net   | 195501000000000000 | 783,869,956.37       | 941,867,440.67       |
| Sales Contract Receivables - Net   | 195451500000000000 | 1,009,280,656.02     | 1,026,538,760.55     |
| Non-Current Assets Held for Sale   | 150150000000000000 | 4,319,319,314.30     | 3,679,400,288.79     |
| Other Assets - Net   | 152500000000000000 | 248,253,467,287.20   | 260,735,510,365.71   |
| Net Due from Head Office/Branches/Agencies (Philippine branch of a foreign bank) | 155250000000000000 | -                    | -                    |
| <b>TOTAL ASSETS</b>  | 100000000000000000 | 1,590,068,098,213.23 | 1,564,846,846,349.29 |
| <b>LIABILITIES</b>   |                    |                      |                      |
| Financial Liabilities at Fair Value through Profit or Loss (FVPL)3/              | 208000000000000000 | 3,780,749,718.29     | 5,596,824,850.28     |
| Deposit Liabilities  | 215000000000000000 | 1,062,086,015,362.00 | 1,025,483,824,052.38 |
| Due to Other Banks   | 220050000000000000 | 1,451,722.40         | 1,451,722.40         |
| Bills Payable  | 220100000000000000 | 62,329,650,686.38    | 64,620,314,343.02    |
| BSP (Rediscounting and Other Advances)   | 220100001500000000 | -                    | -                    |
| Interbank Loans Payable  | 220100002000000000 | 156,030,542.18       | 1,426,344,371.80     |
| Other Borrowings, including Deposit Substitutes                                  | 220100003500000000 | 62,173,620,144.20    | 63,193,969,971.22    |
| Bonds Payable-Net  | 295201500000000000 | 61,643,613,788.74    | 60,165,273,909.75    |
| Unsecured Subordinated Debt - Net  | 295202000000000000 | -                    | -                    |
| Redeemable Preferred Shares  | 220250000000000000 | 100,000.00           | 100,000.00           |
| Other Liabilities  | 240200000000000000 | 250,849,988,377.96   | 257,718,230,068.06   |
| Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)   | 230850000000000000 | -                    | -                    |
| <b>TOTAL LIABILITIES</b>   | 200000000000000000 | 1,440,691,569,655.77 | 1,413,586,018,945.89 |
| <b>STOCKHOLDERS' EQUITY</b>  |                    |                      |                      |
| Capital Stock  | 305000000000000000 | 24,198,018,580.00    | 24,198,018,580.00    |
| Additional Paid-In Capital   | 305200000000000000 | 58,227,845,817.71    | 58,227,845,287.71    |
| Undivided Profits  | 315150000000000000 | 2,662,615,564.89     | 10,626,545,077.47    |
| Retained Earnings  | 315000000000000000 | 70,545,911,877.83    | 61,949,877,930.47    |
| Other Capital Accounts   | 335200000000000000 | (6,257,863,282.97)   | (3,741,459,472.25)   |
| Assigned Capital   | 325200000000000000 | -                    | -                    |
| <b>TOTAL STOCKHOLDERS' EQUITY</b>  | 300000000000000000 | 149,376,528,557.46   | 151,260,827,403.40   |
| <b>TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY</b>                                | 905000000000000000 | 1,590,068,098,213.23 | 1,564,846,846,349.29 |
| <b>CONTINGENT ACCOUNTS</b>   |                    |                      |                      |
| Guarantees Issued  | 405000000000000000 | 8,936,361,615.81     | 9,648,194,710.85     |
| Financial Standby Letters of Credit  | 410050000000000000 | -                    | -                    |
| Performance Standby Letters of Credit  | 410100000000000000 | 26,588,111,647.43    | 17,183,285,048.79    |
| Commercial Letters of Credit   | 415000000000000000 | 3,043,141,679.86     | 3,122,212,142.46     |
| Trade Related Guarantees   | 420000000000000000 | 914,882,791.24       | 1,158,905,158.31     |
| Commitments  | 425000000000000000 | 320,726,247,235.29   | 301,214,415,442.75   |
| Spot Foreign Exchange Contracts  | 430000000000000000 | 95,997,045,070.88    | 40,216,078,845.97    |
| Securities Held Under Custodianship by Bank Proper                               | 495220000000000000 | -                    | -                    |
| Trust Department Accounts  | 495250000000000000 | -                    | -                    |
| Derivatives  | 435000000000000000 | 579,964,662,794.83   | 506,235,219,450.53   |
| Others   | 440000000000000000 | 9,463,506,344.17     | 13,026,299,108.70    |
| <b>TOTAL CONTINGENT ACCOUNTS</b>   | 400000000000000000 | 1,045,633,959,179.51 | 891,804,609,908.36   |

| FINANCIAL INDICATORS (in %)  | Account Code       | Amount          |                  |
|--|--------------------|-----------------|------------------|
|  |                    | Current Quarter | Previous Quarter |
| <b>ASSET QUALITY</b>   |                    |                 |                  |
| Gross Non-Performing Loans (NPL) Ratio   | 499150500000000000 | 4.61            | 4.53             |
| Net NPL Ratio  | 499151000000000000 | 2.65            | 2.64             |
| Gross NPL Coverage Ratio   | 499152500000000000 | 57.63           | 55.37            |
| Net NPL Coverage Ratio   | 499153000000000000 | 50.98           | 50.12            |
| <b>RELATED PARTY TRANSACTIONS</b>  |                    |                 |                  |
| Ratio of Loans to Related Parties to gross TLP                                     | 499401000000000000 | 4.14            | 4.47             |
| Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties | 499401500000000000 | 0.00            | 0.00             |
| Ratio of DOSRI Loans to gross TLP  | 499451000000000000 | 0.03            | 0.04             |
| Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI                        | 499451500000000000 | 0.00            | 0.00             |
| <b>LIQUIDITY</b>   |                    |                 |                  |
| Liquidity Coverage Ratio 4/  | 499550500000000000 | 150.99          | 151.89           |
| Net Stable Funding Ratio 4/  | 499551000000000000 | 129.10          | 124.50           |
| Minimum Liquidity Ratio 5/   | 499551500000000000 | -               | -                |
| <b>PROFITABILITY</b>   |                    |                 |                  |
| Return on Equity (ROE)   | 499350000000000000 | 7.01            | 6.78             |
| Return on Assets   | 499351000000000000 | 0.86            | 0.90             |
| Net Interest Margin  | 499351500000000000 | 4.94            | 4.70             |
| <b>CAPITAL ADEQUACY</b>  |                    |                 |                  |
| Common Equity Tier 1 Ratio   | 499650501500000000 | 12.07           | 13.33            |
| Tier 1 Capital Ratio   | 499650501000000000 | 12.07           | 13.33            |
| CAR  | 499650500500000000 | 12.94           | 14.23            |
| <b>LEVERAGE</b>  |                    |                 |                  |
| Basel III Leverage Ratio 4/  | 499850000000000000 | 7.18            | 7.59             |
| Deferred Charges not yet Written Down  | 499700000000000000 | -               | -                |

1/ This account is comprised of Financial Assets Held for Trading (HFT), Debt Securities Designated at FVPL, and Other Financial Assets Mandatorily Measured at FVPL.

2/ This account is comprised of Specific Allowance for Credit Losses and General Loan Loss Provision.

3/ This account is comprised of Financial Liabilities Held for Trading, and Financial Liabilities Designated at FVPL.

4/ Only applicable to All Universal and Commercial Banks and their subsidiary banks.

5/ Only applicable to All Stand-alone TBs, RBs, and CoopBanks



**REGINALDO ANTHONY B. CARIASO**

President & CEO



**FLORENTINO M. MADONZA**

FSVP Head, Controllership Group *mm*



## BALANCE SHEET

Consolidated Basis

Annex A-1

## RIZAL COMMERCIAL BANKING CORPORATION

000420

Name of Bank

Bank Code

As of 3/31/2026

Reference Period

| ASSETS   | Account Code       | Amount               |                      |
|--|--------------------|----------------------|----------------------|
|  |                    | Current Quarter      | Previous Quarter     |
| Cash and Cash Items  | 108000000000000000 | 18,651,300,761.72    | 23,494,578,767.91    |
| Due from Bangko Sentral ng Pilipinas   | 105150000000000000 | 63,684,066,607.92    | 86,954,540,397.72    |
| Due from Other Central Banks and Banks - Net                                     | 105220000000000000 | 7,466,541,534.27     | 9,167,221,812.46     |
| Financial Assets at Fair Value through Profit or Loss (FVPL) 1/                  | 113000000000000000 | 19,353,326,808.22    | 12,821,474,892.68    |
| Financial Assets at Fair Value Through Other Comprehensive Income (FVOCI) - Net  | 195210000000000000 | 140,236,836,978.66   | 108,190,326,966.56   |
| Debt Securities at Amortized Cost - Net  | 195241000000000000 | 253,126,149,643.26   | 253,713,041,733.73   |
| Loans to Bangko Sentral ng Pilipinas   | 140050000000000000 | -                    | -                    |
| Interbank Loans Receivable   | 140100000000000000 | 28,941,984,300.00    | 41,534,512,000.00    |
| Loans and Receivables - Others   | 140150300000000000 | 789,186,104,507.77   | 761,269,933,198.22   |
| Loans and Receivables Arising from RA/CA/PR/SLB                                  | 140200000000000000 | 35,063,918,367.00    | 20,641,000,000.00    |
| Total Loan Portfolio (TLP) - Gross   | 499020000000000000 | 853,192,007,174.77   | 823,445,445,198.22   |
| Allowance for Credit Losses 2/   | 499350000000000000 | 23,436,834,375.06    | 21,246,857,015.63    |
| Total Loan Portfolio - Net   | 195400000000000000 | 829,755,172,799.71   | 802,198,588,182.59   |
| Equity Investment in Subsidiaries, Associates and Joint Ventures - Net           | 195452500000000000 | 897,607,082.56       | 921,516,959.29       |
| Bank Premises, Furniture, Fixture and Equipment - Net                            | 195500500000000000 | 7,456,254,344.63     | 7,509,984,373.61     |
| Real and Other Properties Acquired - Net   | 195501000000000000 | 784,364,204.78       | 942,361,689.08       |
| Sales Contract Receivables - Net   | 195451500000000000 | 1,017,393,814.14     | 1,036,143,995.08     |
| Non-Current Assets Held for Sale   | 150150000000000000 | 4,742,198,341.67     | 4,253,749,956.94     |
| Other Assets - Net   | 152500000000000000 | 249,277,306,132.91   | 261,590,393,126.10   |
| Net Due from Head Office/Branches/Agencies (Philippine branch of a foreign bank) | 155250000000000000 | -                    | -                    |
| <b>TOTAL ASSETS</b>  | 100000000000000000 | 1,596,448,519,054.45 | 1,572,793,922,853.75 |
| <b>LIABILITIES</b>   |                    |                      |                      |
| Financial Liabilities at Fair Value through Profit or Loss (FVPL)3/              | 208000000000000000 | 3,780,749,718.29     | 5,596,824,850.28     |
| Deposit Liabilities  | 215000000000000000 | 1,062,475,816,536.19 | 1,025,850,544,880.10 |
| Due to Other Banks   | 220050000000000000 | 1,451,722.40         | 1,451,722.40         |
| Bills Payable  | 220100000000000000 | 67,338,542,770.51    | 70,171,932,712.69    |
| BSP (Rediscounting and Other Advances)   | 220100001500000000 | -                    | -                    |
| Interbank Loans Payable  | 220100002000000000 | 206,030,542.18       | 1,426,344,371.80     |
| Other Borrowings, including Deposit Substitutes                                  | 220100003500000000 | 67,132,512,228.33    | 68,745,588,340.89    |
| Bonds Payable-Net  | 295201500000000000 | 61,643,613,788.74    | 60,165,273,909.75    |
| Unsecured Subordinated Debt - Net  | 295202000000000000 | -                    | -                    |
| Redeemable Preferred Shares  | 220250000000000000 | 100,000.00           | 100,000.00           |
| Other Liabilities  | 240200000000000000 | 251,822,645,082.10   | 259,740,590,986.98   |
| Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)   | 230850000000000000 | -                    | -                    |
| <b>TOTAL LIABILITIES</b>   | 200000000000000000 | 1,447,062,919,618.23 | 1,421,526,719,062.20 |
| <b>STOCKHOLDERS' EQUITY</b>  |                    |                      |                      |
| Capital Stock  | 305000000000000000 | 24,198,018,580.00    | 24,198,018,580.00    |
| Additional Paid-In Capital   | 305200000000000000 | 58,227,845,817.71    | 58,227,845,287.71    |
| Undivided Profits  | 315150000000000000 | 2,662,615,564.89     | 10,626,545,077.47    |
| Retained Earnings  | 315000000000000000 | 70,545,911,877.83    | 61,949,877,930.47    |
| Other Capital Accounts   | 335200000000000000 | (6,248,792,404.21)   | (3,735,083,084.10)   |
| Assigned Capital   | 325200000000000000 | -                    | -                    |
| <b>TOTAL STOCKHOLDERS' EQUITY</b>  | 300000000000000000 | 149,385,599,436.22   | 151,267,203,791.55   |
| <b>TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY</b>                                | 905000000000000000 | 1,596,448,519,054.45 | 1,572,793,922,853.75 |
| <b>CONTINGENT ACCOUNTS</b>   |                    |                      |                      |
| Guarantees Issued  | 405000000000000000 | 8,936,361,615.81     | 9,648,194,710.85     |
| Financial Standby Letters of Credit  | 410050000000000000 | -                    | -                    |
| Performance Standby Letters of Credit  | 410100000000000000 | 26,588,111,647.43    | 17,183,285,048.79    |
| Commercial Letters of Credit   | 415000000000000000 | 3,043,141,679.86     | 3,122,212,142.46     |
| Trade Related Guarantees   | 420000000000000000 | 914,882,791.24       | 1,158,905,158.31     |
| Commitments  | 425000000000000000 | 320,726,247,235.29   | 301,214,415,442.75   |
| Spot Foreign Exchange Contracts  | 430000000000000000 | 95,997,045,070.88    | 40,216,078,845.97    |
| Securities Held Under Custodianship by Bank Proper                               | 495220000000000000 | -                    | -                    |
| Trust Department Accounts  | 495250000000000000 | -                    | -                    |
| Derivatives  | 435000000000000000 | 579,964,662,794.83   | 506,235,219,450.53   |
| Others   | 440000000000000000 | 9,463,513,996.17     | 13,026,307,163.70    |
| <b>TOTAL CONTINGENT ACCOUNTS</b>   | 400000000000000000 | 1,045,633,966,831.51 | 891,804,617,963.36   |

| FINANCIAL INDICATORS (in %)   | Account Code       | Amount          |                                     |
|---|--------------------|-----------------|-------------------------------------|
|   |                    | Current Quarter | Previous Quarter                    |
| <b>ASSET QUALITY</b>  |                    |                 |                                     |
| Gross Non-Performing Loans (NPL) Ratio  | 499150500000000000 | 4.83            | 4.78                                |
| Net NPL Ratio   | 499151000000000000 | 2.78            | 2.82                                |
| Gross NPL Coverage Ratio  | 499152500000000000 | 56.83           | 53.99                               |
| Net NPL Coverage Ratio  | 499153000000000000 | 50.53           | 49.05                               |
| <b>RELATED PARTY TRANSACTIONS</b>   |                    |                 |                                     |
| Ratio of Loans to Related Parties to gross TLP                                      | 499401000000000000 | 4.11            | 4.44                                |
| Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties  | 499401500000000000 | 0.00            | 0.00                                |
| Ratio of DOSRI Loans to gross TLP   | 499451000000000000 | 0.04            | 0.04                                |
| Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI                         | 499451500000000000 | 0.00            | 0.00                                |
| <b>LIQUIDITY</b>  |                    |                 |                                     |
| Liquidity Coverage Ratio 4/   | 499550500000000000 | 152.53          | 153.56                              |
| Net Stable Funding Ratio 4/   | 499551000000000000 | 130.31          | 125.69                              |
| Minimum Liquidity Ratio 5/  | 499551500000000000 | 0.00            | 0.00                                |
| <b>PROFITABILITY</b>  |                    |                 |                                     |
| Return on Equity (ROE)  | 499350000000000000 | 7.01            | 6.78                                |
| Return on Assets  | 499351000000000000 | 0.85            | 0.89                                |
| Net Interest Margin   | 499351500000000000 | 4.94            | 4.70                                |
| <b>CAPITAL ADEQUACY</b>   |                    |                 |                                     |
| Common Equity Tier 1 Ratio  | 499650501500000000 | 12.32           | 13.56                               |
| Tier 1 Capital Ratio  | 499650501000000000 | 12.32           | 13.56                               |
| CAR   | 499650500500000000 | 13.19           | 14.46                               |
| <b>LEVERAGE</b>   |                    |                 |                                     |
| Basel III Leverage Ratio 4/   | 499850000000000000 | 7.38            | 7.76                                |
| Deferred Charges not yet Written Down   | 499700000000000000 | 0.00            | 0.00                                |
| 1. List of Financial Allied Subsidiaries (excluding Subsidiary Insurance Companies) |                    |                 |                                     |
| Financial Allied Subsidiaries<br>(excluding Subsidiary Insurance Companies)         | Account Code       | Sequence        | Name                                |
|   | 499600000000000000 | 1               | RCBC Capital Corporation            |
|   | 499600000000000000 | 2               | RCBC Forex Brokers Corp             |
|   | 499600000000000000 | 3               | RCBC Leasing & Finance Corp         |
|   | 499600000000000000 | 4               | RCBC Microbank - A Thrift Bank Inc. |
|   | 499600000000000000 | 5               | RCBC International Finance Ltd.     |
| 2. List of Subsidiary Insurance Companies   |                    |                 |                                     |
| List of Subsidiary Insurance Companies  | Account Code       | Sequence        | Name                                |
|   | 499601000000000000 |                 |                                     |


1/ This account is comprised of Financial Assets Held for Trading (HFT), Debt Securities Designated at FVPL, and Other Financial Assets Mandatorily Measured at FVPL.

2/ This account is comprised of Specific Allowance for Credit Losses and General Loan Loss Provision.

3/ This account is comprised of Financial Liabilities Held for Trading, and Financial Liabilities Designated at FVPL.

4/ Only applicable to All Universal and Commercial Banks and their subsidiary banks.

5/ Only applicable to All Stand-alone TBs, RBs, and CoopBanks

  
**REGINALDO ANTHONY B. CARIASO**  
 President & CEO

  
**FLORENTINO M. MADONZA**  
 FSVP Head, Controllership Group *mm*

