

COVER SHEET

1 7 5 1 4

S.E.C. Registration Number

R I Z A L C O M M E R C I A L B A N K I N G
C O R P O R A T I O N A N D S U B S I D I A R I E S

(Company's Full Name)

Y U C H E N G C O T O W E R , R C B C P L A Z A ,
6 8 1 9 A Y A L A A V E N U E , M A K A T I C I T Y

MARIA CHRISTINA P. ALVAREZ

Contact Person

8 8 9 4 9 4 5 7

Company Telephone Number

1 2 3 1

Month Day

Fiscal Year

1 7 - C

FORM TYPE

Secondary License Type, If Applicable

Month Day

Annual Meeting

S E C

Dept. Requiring this Doc.

Amended Articles Number/Section

748

Total No. of Stockholders

Total Amount of Borrowings

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. February 24, 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

<u>Title of Each Class</u>	<u>Number of Shares of Common Stock Outstanding and Amt. of Debt O/S</u>
Common Stock, P10.00 par value	2,419,536,530 (as of February 24, 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 achieves Php 10.6 billion net income in FY 2025, driven by core business growth".

Rizal Commercial Banking Corporation (RCBC) achieved an 11% growth in net income to Php 10.6 billion. This was propelled by a 32% increase in net interest income and a 25% rise in service fees.

Net interest income uplift was due to a more diverse funding base, which lowered costs. Furthermore, consumer loans expanded by 29%, contributing to a better yield on earning assets. This resulted in an 89 basis point improvement

in Net Interest Margin (NIM), which reached 4.77%. Focus on this loan segment also led to higher service fees.

Gross customer loans grew by 7%. Consumer loans now account for 49% of the total, in part driven by the 32% expansion of the credit card receivables. This growth was fueled by the successful acquisition of affluent customers, resulting in an 18% increase in issued cards. The sustained double-digit receivables growth was achieved through the strategic use of data analytics to deepen cardholder engagement and loyalty. RCBC was among the first to introduce key payment solutions for customers and merchants: Google Pay to enhance the digital experience of the Bank's credit cardholders, and Tap-to-Phone, a solution that allows merchants to accept card payments using mobile phones as a point of sale terminal.

Key profitability metrics also saw improvement: Return on Equity (ROE) increased by 62 basis points to 6.65%, and Return on Assets (ROA) improved by 6 basis points to 0.81%.

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: February 24, 2026


MARIA CHRISTINA P. ALVAREZ
Corporate Information Officer

RCBC ACHIEVES PHP 10.6 BILLION NET INCOME IN FY 2025, DRIVEN BY CORE BUSINESS GROWTH

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Net interest income uplift was due to a more diverse funding base, which lowered costs. Furthermore, consumer loans expanded by 29%, contributing to a better yield on earning assets. This resulted in an 89 basis point improvement in Net Interest Margin (NIM), which reached 4.77%. Focus on this loan segment also led to higher service fees.

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RCBC's total assets stood at Php 1.4 trillion funded by deposits of Php 1.0 trillion, over half or 52% is CASA. In line with its sustainability commitment, the Bank successfully raised Php 32.4 billion through two Sustainability Bond issuances to finance green and social projects, supporting both its clients' and the Philippines' sustainability goals, while also diversifying the Bank's funding sources.

RCBC continues to be recognized for its excellence, receiving 32 awards this year, including The Philippines' Best Employers by Statista and Sustainability Company of the Year by Asia CEO Awards.

RCBC marked its 65th year of providing financial products and services to improve the lives of its clients and their families. This is echoed by the promise of our President and CEO Reggie Cariaso to our clients, "We will continue to innovate and listen, ensuring that RCBC remains your most reliable partner in this rapidly changing world as a digital and CX-first bank".

The Bank expanded its reach through its extensive branch network of 453 branches and 1,514 ATMs as well as to communities in areas where ATMs are not available through the 4,937 ATM Go.

About RCBC

RCBC is a leading financial services provider in the Philippines offering a wide range of banking and financial products and services. RCBC is engaged in all aspects of traditional banking, investment banking, microfinance, retail financing (auto, mortgage and housing loans, and credit cards), remittance, leasing, foreign exchange, and stock brokering. RCBC is a member of the Yuchengco Group of Companies (YGC), one of the oldest and largest conglomerates in South East Asia. For more information, please visit <https://www.rcbc.com>