

COVER SHEET

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S.E.C. Registration Number

[illegible]

(Company's Full Name)

[illegible]

MARIA CHRISTINA P. ALVAREZ

Contact Person

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Company Telephone Number

Month Day

1	7	-	C	
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FORM
TYPE

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Month Day

Fiscal Year

Annual Meeting

Secondary License Type, If
Applicable

S	E	C
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Dept. Requiring this
Doc.

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Amended Articles Number/Section

748Total No. of
Stockholders

Total Amount of Borrowings

[illegible]

Domestic

Foreign

To be accomplished by SEC Personnel concerned

[illegible]

File Number

[illegible]

Document I.D.

LCU

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 16, 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 Industry Classification Code
jurisdiction of incorporation
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

Title of Each Class	Number of Shares of Common Stock Outstanding and Amt. of Debt O/S
Common Stock, P10.00 par value	2,419,536,530 (as of February 16, 2026)
11. Indicate the item numbers reported herein: Item 9

Item 9. Other Events.

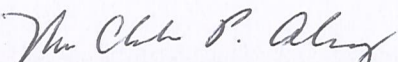
This is to advise the Exchange that the attached RCBC's Quarterly Balance Sheet & Consolidated Balance Sheet as of December 31, 2025 will be posted in the Bank's website on February 18, 2026 (Wednesday).

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 16, 2026


MARIA CHRISTINA P. ALVAREZ
Corporate Information Officer

Universal Commercial Bank

☒ With Subsidiary☐ W/o Subsidiary**BALANCE SHEET**

Head Office and Branches - Solo Basis

RIZAL COMMERCIAL BANKING CORPORATION

Name of Bank

As of 12/31/2025

Reference Period

Annex A-1

000420

Bank Code

ASSETS	Account Code	Amount	
		Current Quarter	Previous Quarter
Cash and Cash Items	108000000000000000	23,458,343,461.22	16,098,579,186.39
Due from Bangko Sentral ng Pilipinas	105150000000000000	84,372,366,214.95	59,782,025,978.51
Due from Other Central Banks and Banks - Net	105220000000000000	8,916,527,495.07	3,824,721,744.60
Financial Assets at Fair Value through Profit or Loss (FVPL) 1/	113000000000000000	12,216,219,631.52	15,167,574,181.30
Financial Assets at Fair Value Through Other Comprehensive Income (FVOCI) - Net	195210000000000000	107,556,605,070.17	126,295,512,321.31
Debt Securities at Amortized Cost - Net	195241000000000000	252,619,391,041.32	252,718,722,187.99
Loans to Bangko Sentral ng Pilipinas	140050000000000000	-	-
Interbank Loans Receivable	140100000000000000	41,534,512,000.00	15,853,492,650.00
Loans and Receivables - Others	140150300000000000	755,537,274,230.23	758,266,377,186.62
Loans and Receivables Arising from RA/CA/PR/SLB	140200000000000000	20,000,000,000.00	25,000,000,000.00
Total Loan Portfolio (TLP) - Gross	499020000000000000	817,071,786,230.23	799,119,869,836.62
Allowance for Credit Losses 2/	499350000000000000	20,484,469,468.45	21,543,788,013.14
Total Loan Portfolio - Net	195400000000000000	796,587,316,761.78	777,576,081,823.48
Equity Investment in Subsidiaries, Associates and Joint Ventures - Net	195452500000000000	6,411,856,494.48	6,760,622,199.91
Bank Premises, Furniture, Fixture and Equipment - Net	195500500000000000	6,324,903,323.06	6,285,148,249.01
Real and Other Properties Acquired - Net	195501000000000000	941,867,440.67	751,199,528.99
Sales Contract Receivables - Net	195451500000000000	1,026,538,760.55	1,746,161,110.05
Non-Current Assets Held for Sale	150150000000000000	3,679,400,288.79	3,454,364,552.64
Other Assets - Net	152500000000000000	260,735,510,365.71	256,077,332,708.61
Net Due from Head Office/Branches/Agencies (Philippine branch of a foreign bank)	155250000000000000	-	-
TOTAL ASSETS	100000000000000000	1,564,846,846,349.29	1,526,538,045,772.79
LIABILITIES			
Financial Liabilities at Fair Value through Profit or Loss (FVPL)3/	208000000000000000	5,596,824,850.28	1,975,675,416.68
Deposit Liabilities	215000000000000000	1,025,483,824,052.38	997,061,869,124.75
Due to Other Banks	220050000000000000	1,451,722.40	1,451,722.40
Bills Payable	220100000000000000	64,620,314,343.02	65,163,176,775.33
BSP (Rediscounting and Other Advances)	220100001500000000	-	-
Interbank Loans Payable	220100002000000000	1,426,344,371.80	15,019,811,461.93
Other Borrowings, including Deposit Substitutes	220100003500000000	63,193,969,971.22	50,143,365,313.40
Bonds Payable-Net	295201500000000000	60,165,273,909.75	59,706,657,979.21
Unsecured Subordinated Debt - Net	295202000000000000	-	-
Redeemable Preferred Shares	220250000000000000	100,000.00	100,000.00
Other Liabilities	240200000000000000	257,718,230,068.06	254,077,421,576.10
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	230850000000000000	-	-
TOTAL LIABILITIES	200000000000000000	1,413,586,018,945.89	1,377,986,352,594.47
STOCKHOLDERS' EQUITY			
Capital Stock	305000000000000000	24,198,018,580.00	24,198,018,580.00
Additional Paid-In Capital	305200000000000000	58,227,845,287.71	58,223,355,221.79
Undivided Profits	315150000000000000	10,626,545,077.47	8,058,848,461.30
Retained Earnings	315000000000000000	61,949,877,930.47	61,949,918,192.21
Other Capital Accounts	335200000000000000	(3,741,459,472.25)	(3,878,447,276.98)
Assigned Capital	325200000000000000	-	-
TOTAL STOCKHOLDERS' EQUITY	300000000000000000	151,260,827,403.40	148,551,693,178.32
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	905000000000000000	1,564,846,846,349.29	1,526,538,045,772.79
CONTINGENT ACCOUNTS			
Guarantees Issued	405000000000000000	9,648,194,710.85	7,860,167,423.56
Financial Standby Letters of Credit	410050000000000000	-	-
Performance Standby Letters of Credit	410100000000000000	17,183,285,048.79	15,043,305,807.13
Commercial Letters of Credit	415000000000000000	3,122,212,142.46	2,505,352,497.37
Trade Related Guarantees	420000000000000000	1,158,905,158.31	1,620,250,057.00
Commitments	425000000000000000	301,214,415,442.75	291,256,412,469.40
Spot Foreign Exchange Contracts	430000000000000000	40,216,078,845.97	55,250,869,655.11
Securities Held Under Custodianship by Bank Proper	495220000000000000	-	-
Trust Department Accounts	495250000000000000	-	-
Derivatives	435000000000000000	506,235,219,450.53	475,740,648,328.52
Others	440000000000000000	13,026,299,108.70	8,664,751,951.63
TOTAL CONTINGENT ACCOUNTS	400000000000000000	891,804,609,908.36	857,941,758,189.72

FINANCIAL INDICATORS (in %)	Account Code	Amount	
		Current Quarter	Previous Quarter
ASSET QUALITY			
Gross Non-Performing Loans (NPL) Ratio	499150500000000000	4.53	4.82
Net NPL Ratio	499151000000000000	2.64	2.72
Gross NPL Coverage Ratio	499152500000000000	55.37	55.99
Net NPL Coverage Ratio	499153000000000000	50.12	51.12
RELATED PARTY TRANSACTIONS			
Ratio of Loans to Related Parties to gross TLP	499401000000000000	4.47	4.54
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	0.03
Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI	499451500000000000	0.00	0.00
LIQUIDITY			
Liquidity Coverage Ratio 4/	499550500000000000	151.89	159.32
Net Stable Funding Ratio 4/	499551000000000000	124.50	126.71
Minimum Liquidity Ratio 5/	499551500000000000	-	-
PROFITABILITY			
Return on Equity (ROE)	499350000000000000	6.78	6.78
Return on Assets	499351000000000000	0.90	0.91
Net Interest Margin	499351500000000000	4.70	4.58
CAPITAL ADEQUACY			
Common Equity Tier 1 Ratio	499650501500000000	13.33	13.00
Tier 1 Capital Ratio	499650501000000000	13.33	13.00
CAR	499650500500000000	14.23	13.89
LEVERAGE			
Basel III Leverage Ratio 4/	499850000000000000	7.59	7.61
Deferred Charges not yet Written Down	499700000000000000	-	-

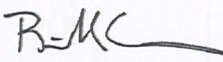
1/ This account is comprised of Financial Assets Held for Trading (HFT), Debt Securities Designated at FVPL, and Other Financial Assets Mandatorily Measured at FVPL.

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, Controllershship Group 


BALANCE SHEET
Consolidated Basis
RIZAL COMMERCIAL BANKING CORPORATION
Name of Bank

Annex A-1

000420
Bank Code

As of 12/31/2025
Reference Period

ASSETS	Account Code	Amount	
		Current Quarter	Previous Quarter
Cash and Cash Items	108000000000000000	23,494,578,767.91	16,121,971,724.11
Due from Bangko Sentral ng Pilipinas	105150000000000000	86,954,540,397.72	62,861,494,514.62
Due from Other Central Banks and Banks - Net	105220000000000000	9,167,221,812.46	4,017,187,091.51
Financial Assets at Fair Value through Profit or Loss (FVPL) 1/	113000000000000000	12,821,474,892.68	15,814,168,645.41
Financial Assets at Fair Value Through Other Comprehensive Income (FVOCI) - Net	195210000000000000	108,190,326,966.56	126,940,770,990.09
Debt Securities at Amortized Cost - Net	195241000000000000	253,713,041,733.73	253,485,874,719.73
Loans to Bangko Sentral ng Pilipinas	140050000000000000	-	-
Interbank Loans Receivable	140100000000000000	41,534,512,000.00	15,853,492,650.00
Loans and Receivables - Others	140150300000000000	761,269,933,198.22	764,426,623,124.30
Loans and Receivables Arising from RA/CA/PR/SLB	140200000000000000	20,641,000,000.00	25,000,000,000.00
Total Loan Portfolio (TLP) - Gross	499020000000000000	823,445,445,198.22	805,280,115,774.30
Allowance for Credit Losses 2/	499350000000000000	21,246,857,015.63	22,621,210,862.30
Total Loan Portfolio - Net	195400000000000000	802,198,588,182.59	782,658,904,912.00
Equity Investment in Subsidiaries, Associates and Joint Ventures - Net	195452500000000000	921,516,959.29	964,231,236.92
Bank Premises, Furniture, Fixture and Equipment - Net	195500500000000000	7,509,984,373.61	7,521,288,445.43
Real and Other Properties Acquired - Net	195501000000000000	942,361,689.08	751,199,528.99
Sales Contract Receivables - Net	195451500000000000	1,036,143,995.08	1,756,857,122.91
Non-Current Assets Held for Sale	150150000000000000	4,253,749,956.94	4,128,669,104.47
Other Assets - Net	152500000000000000	261,590,393,126.10	257,192,765,224.07
Net Due from Head Office/Branches/Agencies (Philippine branch of a foreign bank)	155250000000000000	-	-
TOTAL ASSETS	100000000000000000	1,572,793,922,853.75	1,534,215,383,260.26
LIABILITIES			
Financial Liabilities at Fair Value through Profit or Loss (FVPL)3/	208000000000000000	5,596,824,850.28	1,975,675,416.68
Deposit Liabilities	215000000000000000	1,025,850,544,880.10	997,270,508,295.06
Due to Other Banks	220050000000000000	1,451,722.40	1,451,722.40
Bills Payable	220100000000000000	70,171,932,712.69	70,525,892,048.33
BSP (Rediscounting and Other Advances)	220100001500000000	-	-
Interbank Loans Payable	220100002000000000	1,426,344,371.80	15,169,811,461.93
Other Borrowings, including Deposit Substitutes	220100003500000000	68,745,588,340.89	55,356,080,586.40
Bonds Payable-Net	295201500000000000	60,165,273,909.75	59,706,657,979.21
Unsecured Subordinated Debt - Net	295202000000000000	-	-
Redeemable Preferred Shares	220250000000000000	100,000.00	100,000.00
Other Liabilities	240200000000000000	259,740,590,986.98	256,176,852,581.42
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	230850000000000000	-	-
TOTAL LIABILITIES	200000000000000000	1,421,526,719,062.20	1,385,657,138,043.10
STOCKHOLDERS' EQUITY			
Capital Stock	305000000000000000	24,198,018,580.00	24,198,018,580.00
Additional Paid-In Capital	305200000000000000	58,227,845,287.71	58,223,355,221.79
Undivided Profits	315150000000000000	10,626,545,077.47	8,058,848,461.30
Retained Earnings	315000000000000000	61,949,877,930.47	61,949,918,192.21
Other Capital Accounts	335200000000000000	(3,735,083,084.10)	(3,871,895,238.14)
Assigned Capital	325200000000000000	-	-
TOTAL STOCKHOLDERS' EQUITY	300000000000000000	151,267,203,791.55	148,558,245,217.16
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	905000000000000000	1,572,793,922,853.75	1,534,215,383,260.26
CONTINGENT ACCOUNTS			
Guarantees Issued	405000000000000000	9,648,194,710.85	7,860,167,423.56
Financial Standby Letters of Credit	410050000000000000	-	-
Performance Standby Letters of Credit	410100000000000000	17,183,285,048.79	15,043,305,807.13
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Trust Department Accounts	495250000000000000	-	-
Derivatives	435000000000000000	506,235,219,450.53	475,740,648,328.52
Others	440000000000000000	13,026,307,163.70	8,664,760,641.63
TOTAL CONTINGENT ACCOUNTS	400000000000000000	891,804,617,963.36	857,941,766,879.72

FINANCIAL INDICATORS (in %)	Account Code	Amount	
		Current Quarter	Previous Quarter
ASSET QUALITY			
Gross Non-Performing Loans (NPL) Ratio	499150500000000000	4.78	5.10
Net NPL Ratio	499151000000000000	2.82	2.90
Gross NPL Coverage Ratio	499152500000000000	53.99	55.03
Net NPL Coverage Ratio	499153000000000000	49.05	50.46
RELATED PARTY TRANSACTIONS			
Ratio of Loans to Related Parties to gross TLP	499401000000000000	4.44	4.50
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
LIQUIDITY			
Liquidity Coverage Ratio 4/	499550500000000000	153.56	161.14
Net Stable Funding Ratio 4/	499551000000000000	125.69	127.96
Minimum Liquidity Ratio 5/	499551500000000000	0.00	0.00
PROFITABILITY			
Return on Equity (ROE)	499350000000000000	6.78	6.78
Return on Assets	499351000000000000	0.89	0.91
Net Interest Margin	499351500000000000	4.70	4.60
CAPITAL ADEQUACY			
Common Equity Tier 1 Ratio	499650501500000000	13.56	13.27
Tier 1 Capital Ratio	499650501000000000	13.56	13.27
CAR	499650500500000000	14.46	14.15
LEVERAGE			
Basel III Leverage Ratio 4/	499850000000000000	7.76	7.81
Deferred Charges not yet Written Down	499700000000000000	0.00	0.00
1. List of Financial Allied Subsidiaries (excluding Subsidiary Insurance Companies)			
Financial Allied Subsidiaries (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.

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