

COVER SHEET

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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

1	2			3	1		
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Month Day

Fiscal Year

1	7	-	C		
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FORM
TYPE

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Secondary License Type, If
Applicable

8 8 9 4 9 4 5 7

Company Telephone Number

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Month Day

Annual Meeting

S	E	C
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Dept. Requiring this
Doc.

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Amended Articles Number/Section

7	4	8
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Total No. of
Stockholders

Total Amount of Borrowings

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Domestic

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Foreign

To be accomplished by SEC Personnel concerned

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File Number

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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. August 13, 2025
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
Province, country or other jurisdiction of incorporation
 6. (Sec Use only)
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 August 13, 2025) |
11. Indicate the item numbers reported herein: Item 9

Item 9. Other Events.

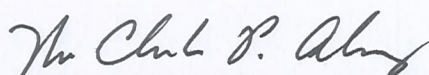
This is to advise the Exchange that the attached RCBC's Quarterly Balance Sheet & Consolidated Balance Sheet as of June 30, 2025 will be posted in the Bank's website on August 14, 2025 (Thursday).

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: August 13, 2025


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

Annex A-1

000420

Bank Code

As of 6/30/2025

Reference Period

ASSETS	Account Code	Amount	
		Current Quarter	Previous Quarter
Cash and Cash Items	108000000000000000	16,230,225,812.36	15,954,013,280.44
Due from Bangko Sentral ng Pilipinas	105150000000000000	91,693,019,912.68	53,939,559,013.52
Due from Other Central Banks and Banks - Net	105220000000000000	5,473,986,200.95	4,181,950,538.64
Financial Assets at Fair Value through Profit or Loss (FVPL) 1/	113000000000000000	10,566,876,652.20	12,123,306,110.06
Financial Assets at Fair Value Through Other Comprehensive Income (FVOCI) - Net	195210000000000000	124,402,446,565.56	170,379,639,330.68
Debt Securities at Amortized Cost - Net	195241000000000000	251,328,444,745.52	257,247,759,612.24
Loans to Bangko Sentral ng Pilipinas	140050000000000000	-	-
Interbank Loans Receivable	140100000000000000	21,652,563,740.00	35,240,732,720.00
Loans and Receivables - Others	140150300000000000	736,416,072,177.94	702,632,787,476.66
Loans and Receivables Arising from RA/CA/PR/SLB	140200000000000000	452,701,395.13	41,772,284,518.78
Total Loan Portfolio (TLP) - Gross	499020000000000000	758,521,337,313.07	779,645,804,715.44
Allowance for Credit Losses 2/	499350000000000000	19,796,673,032.28	17,956,506,501.48
Total Loan Portfolio - Net	195400000000000000	738,724,664,280.79	761,689,298,213.96
Equity Investment in Subsidiaries, Associates and Joint Ventures - Net	195452500000000000	6,838,283,385.67	6,780,282,157.83
Bank Premises, Furniture, Fixture and Equipment - Net	195500500000000000	6,469,621,960.50	6,730,633,326.75
Real and Other Properties Acquired - Net	195501000000000000	745,019,104.99	721,323,159.88
Sales Contract Receivables - Net	195451500000000000	1,773,106,085.49	1,791,158,797.34
Non-Current Assets Held for Sale	150150000000000000	3,048,023,116.41	2,642,104,031.69
Other Assets - Net	152500000000000000	233,385,038,467.46	215,059,248,239.89
Net Due from Head Office/Branches/Agencies (Philippine branch of a foreign bank)	155250000000000000	-	-
TOTAL ASSETS	100000000000000000	1,490,678,756,290.57	1,509,240,275,812.92
LIABILITIES			
Financial Liabilities at Fair Value through Profit or Loss (FVPL)3/	208000000000000000	4,129,532,760.14	4,820,932,156.22
Deposit Liabilities	215000000000000000	982,873,283,796.73	971,892,728,795.97
Due to Other Banks	220050000000000000	1,451,722.40	1,451,722.40
Bills Payable	220100000000000000	52,284,784,918.49	93,132,025,835.81
BSP (Rediscounting and Other Advances)	220100001500000000	-	-
Interbank Loans Payable	220100002000000000	14,553,016,573.26	14,726,302,037.83
Other Borrowings, including Deposit Substitutes	220100003500000000	37,731,768,345.23	78,405,723,797.98
Bonds Payable-Net	295201500000000000	46,091,961,586.72	46,729,338,779.02
Unsecured Subordinated Debt - Net	295202000000000000	-	-
Redeemable Preferred Shares	220250000000000000	100,000.00	100,000.00
Other Liabilities	240200000000000000	242,262,181,544.85	232,746,767,159.96
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	230850000000000000	-	-
TOTAL LIABILITIES	200000000000000000	1,327,643,296,329.33	1,349,323,344,449.38
STOCKHOLDERS' EQUITY			
Capital Stock	305000000000000000	24,198,018,580.00	24,198,025,530.00
Additional Paid-In Capital	305200000000000000	58,227,845,287.71	58,227,838,337.71
Undivided Profits	315150000000000000	5,397,963,915.85	2,406,181,390.42
Retained Earnings	315000000000000000	65,173,914,524.21	65,173,956,815.14
Other Capital Accounts	335200000000000000	10,037,717,653.47	9,910,929,290.27
Assigned Capital	325200000000000000	-	-
TOTAL STOCKHOLDERS' EQUITY	300000000000000000	163,035,459,961.24	159,916,931,363.54
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	905000000000000000	1,490,678,756,290.57	1,509,240,275,812.92
CONTINGENT ACCOUNTS			
Guarantees Issued	405000000000000000	6,530,860,644.70	7,484,034,186.30
Financial Standby Letters of Credit	410050000000000000	-	-
Performance Standby Letters of Credit	410100000000000000	13,250,425,712.25	15,768,227,856.55
Commercial Letters of Credit	415000000000000000	2,460,712,634.89	2,336,813,679.04
Trade Related Guarantees	420000000000000000	2,287,242,761.41	1,229,592,911.41
Commitments	425000000000000000	285,596,321,305.54	282,896,152,491.21
Spot Foreign Exchange Contracts	430000000000000000	59,808,159,759.65	77,100,201,338.47
Securities Held Under Custodianship by Bank Proper	495220000000000000	-	-
Trust Department Accounts	495250000000000000	-	-
Derivatives	435000000000000000	394,727,766,902.06	484,355,065,322.71
Others	440000000000000000	7,388,845,075.99	9,100,845,723.01
TOTAL CONTINGENT ACCOUNTS	400000000000000000	772,050,334,796.49	880,270,933,508.70

FINANCIAL INDICATORS (in %)	Account Code	Amount	
		Current Quarter	Previous Quarter
ASSET QUALITY			
Gross Non-Performing Loans (NPL) Ratio	499150500000000000	4.46	3.99
Net NPL Ratio	499151000000000000	2.47	2.21
Gross NPL Coverage Ratio	499152500000000000	58.50	57.70
Net NPL Coverage Ratio	499153000000000000	52.62	50.92
RELATED PARTY TRANSACTIONS			
Ratio of Loans to Related Parties to gross TLP	499401000000000000	4.71	3.67
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	0.03
Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI	499451500000000000	0.00	0.00
LIQUIDITY			
Liquidity Coverage Ratio 4/	499550500000000000	166.86	169.95
Net Stable Funding Ratio 4/	499551000000000000	128.74	128.53
Minimum Liquidity Ratio 5/	499551500000000000	-	-
PROFITABILITY			
Return on Equity (ROE)	499350000000000000	6.73	6.04
Return on Assets	499351000000000000	0.91	0.82
Net Interest Margin	499351500000000000	4.39	4.11
CAPITAL ADEQUACY			
Common Equity Tier 1 Ratio	499650501500000000	13.44	13.22
Tier 1 Capital Ratio	499650501000000000	15.07	14.87
CAR	499650500500000000	15.96	15.75
LEVERAGE			
Basel III Leverage Ratio 4/	499850000000000000	8.76	8.45
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

BALANCE SHEET
Consolidated Basis
RIZAL COMMERCIAL BANKING CORPORATION
Name of Bank

Annex A-1

000420
Bank Code

As of 6/30/2025
Reference Period

ASSETS	Account Code	Amount	
		Current Quarter	Previous Quarter
Cash and Cash Items	108000000000000000	16,253,421,238.43	15,981,711,210.49
Due from Bangko Sentral ng Pilipinas	105150000000000000	94,953,746,001.05	56,064,070,481.45
Due from Other Central Banks and Banks - Net	105220000000000000	5,654,286,446.31	4,399,298,200.27
Financial Assets at Fair Value through Profit or Loss (FVPL) 1/	113000000000000000	11,249,499,188.16	12,832,753,794.65
Financial Assets at Fair Value Through Other Comprehensive Income (FVOCI) - Net	195210000000000000	125,090,806,833.14	171,052,881,359.09
Debt Securities at Amortized Cost - Net	195241000000000000	252,088,297,443.47	257,582,621,987.34
Loans to Bangko Sentral ng Pilipinas	140050000000000000	-	-
Interbank Loans Receivable	140100000000000000	21,652,563,740.00	35,240,732,720.00
Loans and Receivables - Others	140150300000000000	742,638,110,925.91	708,813,178,760.28
Loans and Receivables Arising from RA/CA/PR/SLB	140200000000000000	452,701,395.13	42,838,284,518.78
Total Loan Portfolio (TLP) - Gross	499020000000000000	764,743,376,061.04	786,892,195,999.06
Allowance for Credit Losses 2/	499350000000000000	20,887,785,018.58	19,041,085,841.67
Total Loan Portfolio - Net	195400000000000000	743,855,591,042.46	767,851,110,157.39
Equity Investment in Subsidiaries, Associates and Joint Ventures - Net	195452500000000000	892,675,568.74	1,153,675,101.65
Bank Premises, Furniture, Fixture and Equipment - Net	195500500000000000	7,780,575,951.66	8,077,172,763.12
Real and Other Properties Acquired - Net	195501000000000000	745,019,104.99	721,323,159.88
Sales Contract Receivables - Net	195451500000000000	1,785,133,865.97	1,804,558,210.39
Non-Current Assets Held for Sale	150150000000000000	3,733,346,030.14	2,969,428,452.71
Other Assets - Net	152500000000000000	234,587,832,077.86	216,442,186,046.79
Net Due from Head Office/Branches/Agencies (Philippine branch of a foreign bank)	155250000000000000	-	-
TOTAL ASSETS	100000000000000000	1,498,670,230,792.38	1,516,932,790,925.22
LIABILITIES			
Financial Liabilities at Fair Value through Profit or Loss (FVPL)3/	208000000000000000	4,129,532,760.14	4,820,932,156.22
Deposit Liabilities	215000000000000000	983,130,154,565.08	972,034,908,866.86
Due to Other Banks	220050000000000000	1,451,722.40	1,451,722.40
Bills Payable	220100000000000000	57,953,348,473.21	98,464,393,604.58
BSP (Rediscounting and Other Advances)	220100001500000000	-	-
Interbank Loans Payable	220100002000000000	15,003,016,573.26	15,026,302,037.83
Other Borrowings, including Deposit Substitutes	220100003500000000	42,950,331,899.95	83,438,091,566.75
Bonds Payable-Net	295201500000000000	46,091,961,586.72	46,729,338,779.02
Unsecured Subordinated Debt - Net	295202000000000000	-	-
Redeemable Preferred Shares	220250000000000000	100,000.00	100,000.00
Other Liabilities	240200000000000000	244,321,325,331.21	234,957,856,732.96
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	230850000000000000	-	-
TOTAL LIABILITIES	200000000000000000	1,335,627,874,438.76	1,357,008,981,862.04
STOCKHOLDERS' EQUITY			
Capital Stock	305000000000000000	24,198,018,580.00	24,198,025,530.00
Additional Paid-In Capital	305200000000000000	58,227,845,287.71	58,227,838,337.71
Undivided Profits	315150000000000000	5,397,963,915.85	2,406,181,390.42
Retained Earnings	315000000000000000	65,173,914,524.21	65,173,956,815.14
Other Capital Accounts	335200000000000000	10,044,614,045.85	9,917,806,989.91
Assigned Capital	325200000000000000	-	-
TOTAL STOCKHOLDERS' EQUITY	300000000000000000	163,042,356,353.62	159,923,809,063.18
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	905000000000000000	1,498,670,230,792.38	1,516,932,790,925.22
CONTINGENT ACCOUNTS			
Guarantees Issued	405000000000000000	6,530,860,644.70	7,484,034,186.30
Financial Standby Letters of Credit	410050000000000000	-	-
Performance Standby Letters of Credit	410100000000000000	13,250,425,712.25	15,768,227,856.55
Commercial Letters of Credit	415000000000000000	2,460,712,634.89	2,336,813,679.04
Trade Related Guarantees	420000000000000000	2,287,242,761.41	1,229,592,911.41
Commitments	425000000000000000	285,596,321,305.54	282,896,152,491.21
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Securities Held Under Custodianship by Bank Proper	495220000000000000	-	-
Trust Department Accounts	495250000000000000	-	-
Derivatives	435000000000000000	394,727,766,902.06	484,355,065,322.71
Others	440000000000000000	7,388,854,410.99	9,100,854,466.01
TOTAL CONTINGENT ACCOUNTS	400000000000000000	772,050,344,131.49	880,270,942,251.70

FINANCIAL INDICATORS (in %)	Account Code	Amount	
		Current Quarter	Previous Quarter
ASSET QUALITY			
Gross Non-Performing Loans (NPL) Ratio	499150500000000000	4.82	4.32
Net NPL Ratio	499151000000000000	2.71	2.45
Gross NPL Coverage Ratio	499152500000000000	56.66	56.04
Net NPL Coverage Ratio	499153000000000000	51.25	49.81
RELATED PARTY TRANSACTIONS			
Ratio of Loans to Related Parties to gross TLP	499401000000000000	4.67	3.64
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	168.58	171.49
Net Stable Funding Ratio 4/	499551000000000000	130.02	129.75
Minimum Liquidity Ratio 5/	499551500000000000	0.00	0.00
PROFITABILITY			
Return on Equity (ROE)	499350000000000000	6.73	6.04
Return on Assets	499351000000000000	0.91	0.81
Net Interest Margin	499351500000000000	4.46	4.13
CAPITAL ADEQUACY			
Common Equity Tier 1 Ratio	499650501500000000	13.71	13.47
Tier 1 Capital Ratio	499650501000000000	15.32	15.10
CAR	499650500500000000	16.21	15.98
LEVERAGE			
Basel III Leverage Ratio 4/	499850000000000000	8.96	8.63
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	Rizal Microbank, Inc. - A Thrift Bank of RCBC
	499600000000000000	5	RCBC International Finance Ltd.
2. List of Subsidiary Insurance Companies			
List of Subsidiary Insurance Companies	Account Code	Sequence	Name
	499601000000000000		

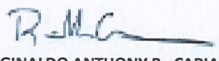
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REGINALDO ANTHONY B. CARIASO
 President & CEO


FLORENTINO M. MADONZA
 FSVP Head, Controllership Group

**RIZAL COMMERCIAL
BANKING CORPORATION**

BOARD OF DIRECTORS

Helen Y. Dee
Chairperson

MEMBERS

Eugene S. Acevedo
Reginaldo Anthony B. Cariaso
Cesar E. A. Virata
Gayatri P. Bery
John Law
Shih-Chiao Lin
Hiroki Nakatsuka
Katsufumi Uchida
Armando M. Medina
Laurito E. Serrano
Erika Fille T. Legara
Gabriel S. Claudio
Juan B. Santos
Vaughn F. Montes

ADVISORY BOARD

Yvonne S. Yuchengco
Francis C. Laurel
Lilia B. De Lima
Masayuki Kawakami

PRINCIPALS OFFICERS

Reginaldo Anthony B. Cariaso
*President and
Chief Executive Officer*
*effective July 1, 2025

Eugene S. Acevedo
*President and
Chief Executive Officer*
*until June 30, 2025

EXECUTIVE VICE-PRESIDENTS

Elizabeth E. Coronel
Richard C. Lim
Angelito M. Villanueva
Alberto Magno N. Pedrosa
Bennett Clarence D. Santiago