



Partners through generations



RCBC'S 65 YEARS OF NURTURING PASSIONS, FUELING FILIPINO DREAMS



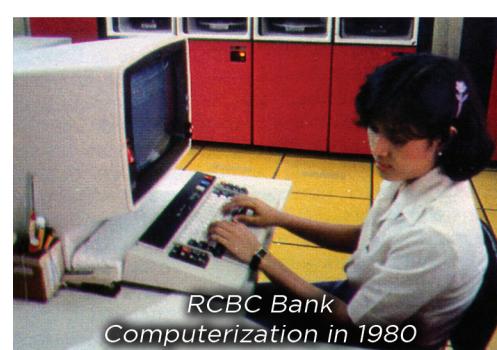
"The House" at 141 Ayala Avenue in 1959

RCBC has stood as a pillar in Philippine banking for 65 years, serving as the financial partner of Filipinos in achieving their dreams. From its beginnings as a small development bank, it has grown into a universal bank, fueling individual milestones and national progress.

Its journey started in 1960 when its founder, Alfonso T. Yuchengco, established the Rizal Development Bank. Operating with just 15 employees from a one-room office in Ayala Avenue, which was then part of Rizal, the bank set out to deliver financial solutions to the fastest-growing province at the time.

In just three years, it became Rizal Commercial Banking Corporation, one of the first commercial banks outside of Manila. By 1963, its assets had reached P41.3 million, deposits totaled to P18.2 million, and already turned a profit—a rare feat for such a young player.

Even during turbulent times, like the liquidity crisis among commercial banks in the 1970s, the political turmoil in the 1980s, and the Asian financial crisis in the 1990s, the bank remained resilient and steadfast in its commitment to provide uninterrupted service to every Filipino.



Today, its RCBC Plaza headquarters remains an icon in the Makati skyline and a hub for culture, business, and community.

EMPOWERING GENERATIONS

RCBC has been a constant presence in the lives of every Filipino family. It has financed cars, homes, education, businesses, and created opportunities for Filipinos working locally or abroad—reflection of its commitment to create deeper value, impact, and trust with its customers that spans generations.

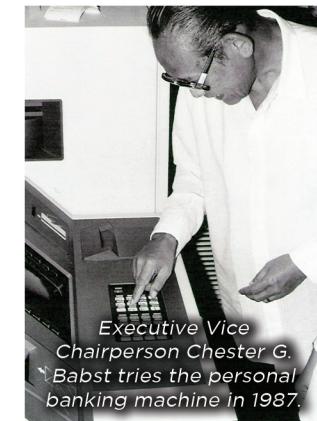
Today, these banking relationships continue to live on as parents give the reins of their businesses to their children and grandchildren, as the previous generation transfers its wealth to the next, and as next-gen leaders create and pass on their legacies.

"This speaks volumes about the deep trust and loyalty we've built across generations," said RCBC President and CEO Reggie B. Cariaso said.



"The trust and partnership we've forged over the decades have brought us to this moment. For the next 65 years, we remain committed as ever to delivering relevant and impactful solutions for every Filipino."

Reggie B. Cariaso
RCBC President and CEO



For decades, RCBC has stayed true to its mission of empowering Filipinos. In its early years, banking only meant giving people access to savings and checking accounts. This has since evolved into a partnership that empowers businesses, entrepreneurs, and communities with a more comprehensive suite of financial solutions and purposeful innovations.

Credit cards, for instance, have become a powerful financial tool in enhancing everyday life in practical and meaningful ways. More than just spending, the use of credit cards has become about enabling smarter choices and achieving their life goals.

INNOVATION WITHOUT BOUNDARIES

RCBC believes that addressing the changing needs of the clients means anticipating their challenges and opportunities.

When technology significantly changed the financial landscape, RCBC was quick to innovate. It was one of the first to introduce automated teller machines (ATM) in the 80s, phone banking in the 90s, and later mobile and online platforms that provided Filipinos easier access to managing their finances.

Today, RCBC is a leader in digital banking solutions. It continues to invest in sustainability and global banking standards to ensure its products and services are at par with international best practices while being relevant to ordinary Filipinos. Millions of Filipinos, especially the unbanked and underbanked now use these platforms to open savings accounts, pay bills, and get loans, all from their mobile devices.

"Innovation and a customer-centric mindset must go hand-in-hand," Cariaso said. "That is the only way we will be able to provide relevant solutions at every lifestage," he added.



A LOOK AT THE NEXT 65 YEARS

RCBC's legacy is about leadership, resilience, and innovation. More than just adapting to change, RCBC is shaping the future of banking with its innovative financial solutions that enable Filipinos to dream bigger and pursue their passions.

It sees a future where banking and financial growth are integral to enhancing the lives of the communities it serves. As customer needs evolve, RCBC will continue to develop solutions to make their financial journey smoother, more meaningful, and memorable.

"The trust and partnership we've forged over the decades have brought us to this moment. For the next 65 years, we remain committed as ever to delivering relevant and impactful solutions for every Filipino," Cariaso said.

From a one-room office in 1960 to being a partner of millions today, RCBC has come a long way. As it turns 65, one thing remains true: the bank is fueling Filipinos to live out their passion, and build legacies for generations to come.