SECURITIES AND EXCHANGE COMMISSION
THE SEC HEADQUARTERS 7907 Makati Avenue, Salcedo Village, Bel-Air, Makati City
1209 Trunk Line No:02-5322-7696 Email Us:www.sec.gov.ph/imessagemo@sec.gov.ph

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Company Information

SEC Registration No.: PW00000121
Company Name: BANK OF THE PHILIPPINE ISLANDS
Industry Classification: J65910
Company Type: Stock Corporation

Document Information

Document ID: OST108172026811785026
Document Type: CURRENT_REPORT
Document Code: SEC_Form_17-C
Period Covered: August 17, 2026
Submission Type: Original Filing
Remarks: None

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Outlook

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Dear **BANK OF THE PHILIPPINE ISLANDS**,

Greetings!

Your submission has been reviewed and accepted. Please see attached file as proof of acceptance. You can also generate your QR Code page in your account.

SEC Registration No: PW00000121
Company Name: BANK OF THE PHILIPPINE ISLANDS
Document Code: SEC_Form_17-C

Thank you.

SECURITIES AND EXCHANGE COMMISSION
SEC Headquarters, 7907 Makati Avenue,
Salcedo Village, Barangay Bel-Air, Makati City,
1209, Metro Manila, Philippines

REMINDER:

TO ALL FILERS OF REPORTS IN THE e-FAST

Please strictly follow the instructions stated in the form. Filings not in accordance with the prescribed template for the following reports will be automatically reverted by the system to the filer: 1. General Information Sheet (GIS-Stock); 2. General Information Sheet (GIS-Non-stock); 3. General Information Sheet (GIS- Foreign stock & non-stock); 4. Broker Dealer Financial Statements (BDFS); 5. Financing Company Financial Statements (FCFS); 6. Investment Houses Financial Statements (IHFS); 7. Publicly – Held Company Financial Statement; 8. General Form for Financial Statements; 9. Financing Companies Interim Financial Statements (FCIF;) 10. Lending Companies Interim Financial Statements (LCIF).

Per Section 18 of SEC Memorandum Circular No. 3 series of 2021, the reckoning date of receipt of reports is the date the report was initially submitted to the eFAST, if the filed report is compliant with the existing requirements. A report, which was reverted or rejected, is considered not filed or not received. A notification will be sent to the filer, stating the reason for the report's rejection in the remarks box.

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Outlook

SEC eFast Initial Acceptance

From noreply-cifssost@sec.gov.ph <noreply-cifssost@sec.gov.ph>
Date Mon 8/17/2026 10:23 AM

Dear **BANK OF THE PHILIPPINE ISLANDS**,

Greetings!

This serves as a temporary receipt of your submission, subject to verification of the form and the quality of the image of the submitted report.

SEC Registration No: PW00000121
Company Name: BANK OF THE PHILIPPINE ISLANDS
Document Code: SEC_Form_17-C

A separate email will be sent as proof of review and/or final acceptance.

Thank you.

SECURITIES AND EXCHANGE COMMISSION
SEC Headquarters, 7907 Makati Avenue,
Salcedo Village, Barangay Bel-Air, Makati City,
1209, Metro Manila, Philippines

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COVER SHEET

PW-121
S.E.C. Registration Number

BANK OF THE PHILIPPINE ISLANDS

(Company's Full Name)

22/F-28/F AYALA TRIANGLE
GARDENS TOWER 2, PASEO DE
ROXAS COR. MAKATI AVE.,
BEL-AIR, MAKATI CITY

(Business Address: No. Street City/Town/Province)

ATTY. MARIA LOURDES P. GATMAYTAN	8663-6525
Contact Person	Company Telephone Number

12	31	SEC FORM 17-C	04	20 26
Month	*Day*	FORM TYPE	*Month*	*Day*
Fiscal Year			Annual Meeting	

Secondary License Type, If Applicable

Dept. Requiring this Doc.

Amended Articles Number/Section

Total Amount of Borrowings

Total No. of Stockholders

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. 17 August 2026
   Date of Report (Date of earliest event reported)

2. PW-121
   SEC Identification Number

3. 000-438-366-000
   BIR Tax Identification No.

4. BANK OF THE PHILIPPINE ISLANDS
   Exact name of registrant as specified in its charter

5. MANILA, PHILIPPINES
   Province, country or other jurisdiction of Incorporation

6. [ ]
   Industry Classification Code (SEC Use Only)

7. 22/F – 28/F Ayala Triangle Gardens Tower 2, Paseo De Roxas Cor. Makati Ave., Bel-Air, Makati City (current business address)
   Address of principal office

   1226
   Postal Code

8. (632) 8663-6525 (CorpSec Off)/ (632) 8663-6733 (IR)
   Issuer's telephone number, including area code

9. N/A
   Former name or former address, if changed since last report

10. Securities registered pursuant to Sections 8 and 12 of the SRC or Sections 4 and 8 of the RSA

Title of Each Class	Number of Shares of Common Stock Outstanding & Amount of Debt Outstanding
Common	5,296,362,773 shares

11. Indicate the item numbers reported therein : Item 9

Item 9 - Other Events

Re: BPI Solo & Consolidated Balance Sheet as of June 30, 2026

Pursuant to the requirements of the Securities Regulation Code, the issuer has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

BANK OF THE PHILIPPINE ISLANDS
Registrant

17 August 2026
Date

SHIENA ANGELA D. AQUINO
Assistant Corporate Secretary

BANK OF THE PHILIPPINE ISLANDS

22/F - 28/F Ayala Triangle Gardens Tower 2, Paseo de Roxas corner Makati Ave., Bel-Air, Makati City
www.bpi.com.ph

BALANCE SHEET

(Head Office and Branches)
As of June 30, 2026

		Current Quarter	Previous Quarter
ASSETS			
Cash and Cash Items	P	43,622,276,509.72	39,603,570,956.86
Due from Bangko Sentral ng Pilipinas		134,213,888,587.24	139,297,577,141.48
Due from Other Central Banks and Banks - Net		34,963,166,535.53	35,190,580,126.71
Financial Assets at Fair Value Through Profit or Loss (FVPL) [1/]		75,540,612,364.38	73,122,414,262.33
Financial Assets at Fair Value Through Other Comprehensive Income (FVOCI) - Net		284,028,609,832.01	292,498,324,795.48
Debt Securities at Amortized Cost - Net		327,893,897,988.24	338,553,060,562.62
Loans to Bangko Sentral ng Pilipinas		0.00	0.00
Interbank Loans Receivable		30,700,427,162.35	37,885,850,411.06
Loans and Receivables - Others		2,574,394,827,612.95	2,520,035,661,331.09
Loans and Receivables Arising from RA/CA/PR/SLB		0.00	12,186,402,263.15
Total Loan Portfolio (TLP) - Gross		**2,605,095,254,775.30**	**2,570,107,914,005.30**
Allowance for Credit Losses [2/]		54,092,232,372.92	49,806,357,830.01
Total Loan Portfolio - Net		**2,551,003,022,402.38**	**2,520,301,556,175.29**
Equity Investment in Subsidiaries, Associates and Joint Ventures - Net		54,107,511,435.23	54,188,737,411.27
Bank Premises, Furniture, Fixture and Equipment - Net		24,656,449,421.52	23,881,597,658.13
Real and Other Properties Acquired - Net		9,919,473,992.35	9,741,433,556.40
Sales Contract Receivables - Net		14,660,502.47	16,714,332.08
Non-Current Assets Held for Sale		726,169,951.95	698,417,438.62
Other Assets - Net		118,626,748,966.25	132,491,422,255.15
Net Due from Head Office/Branches/Agencies (Philippine branch of a foreign bank)		0.00	0.00
TOTAL ASSETS	P	**3,659,316,488,489.27**	**3,659,585,406,672.42**
LIABILITIES			
Financial Liabilities at Fair Value Through Profit or Loss (FVPL) [3/]	P	4,577,157,956.56	6,682,943,304.50
Deposit Liabilities		2,779,639,250,854.05	2,770,530,188,165.54
Due to Other Banks		2,091,541,419.48	2,763,376,109.65
Bills Payable		104,581,290,935.28	93,291,072,361.72
BSP (Rediscounting and Other Advances)		55,000,000,000.00	40,000,000,000.00
Interbank Loans Payable		23,366,196,695.74	23,175,859,153.04
Other Borrowings, including Deposit Substitutes		26,215,094,239.54	30,115,213,208.68
Bonds Payable - Net		178,109,856,738.20	177,095,124,284.43
Unsecured Subordinated Debt - Net		0.00	0.00
Redeemable Preferred Shares		0.00	0.00
Other Liabilities		111,713,197,421.08	133,522,587,353.42
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)		0.00	0.00
TOTAL LIABILITIES	P	**3,180,712,295,324.65**	**3,183,885,291,579.26**
STOCKHOLDERS' EQUITY			
Capital Stock	P	52,816,455,980.86	52,759,933,816.24
Additional Paid-In Capital		144,138,786,484.18	143,836,751,458.14
Undivided Profits		32,515,844,613.48	16,806,739,695.99
Retained Earnings		273,856,798,454.04	287,379,727,153.40
Other Capital Accounts		(24,723,692,367.94)	(25,083,037,030.61)
Assigned Capital		0.00	0.00
TOTAL STOCKHOLDERS' EQUITY	P	**478,604,193,164.62**	**475,700,115,093.16**
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	P	**3,659,316,488,489.27**	**3,659,585,406,672.42**
CONTINGENT ACCOUNTS			
Guarantees Issued	P	6,658,242,804.90	5,923,335,199.04
Financial Standby Letters of Credit		24,308,552,610.81	25,221,451,456.31
Performance Standby Letters of Credit		10,892,137,709.88	8,970,508,100.35
Commercial Letters of Credit		10,205,637,422.49	10,400,198,366.51
Trade Related Guarantees		814,145,335.43	1,646,089,628.21
Commitments		419,986,380,453.05	402,220,410,788.37
Spot Foreign Exchange Contracts		34,863,615,687.48	44,597,097,629.04
Securities Held Under Custodianship by Bank Proper		0.00	0.00
Trust Department Accounts		0.00	0.00
Derivatives		767,018,497,684.82	647,513,397,808.67
Others		183,683,719,774.38	158,939,731,945.61
TOTAL CONTINGENT ACCOUNTS	P	**1,458,430,929,483.24**	**1,305,432,220,922.11**

FINANCIAL INDICATORS (in %)	Current Quarter	Previous Quarter
ASSET QUALITY		
Gross Non-Performing Loans (NPL) Ratio	2.23	2.23
Net NPL Ratio	0.95	1.04
Gross NPL Coverage Ratio	93.26	86.93
Net NPL Coverage Ratio	79.91	73.17
RELATED PARTY TRANSACTIONS		
Ratio of Loans to Related Parties to Gross TLP	5.25	5.34
Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties	0.02	0.01
Ratio of DOSRI Loans to Gross TLP	0.86	0.88
Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI	0.03	0.03
LIQUIDITY		
Liquidity Coverage Ratio in Single Currency on Solo Basis as prescribed under existing regulations.		
a. Total Stock of High-Quality Liquid Assets	744,871,935,491.99	801,663,718,221.33
b. Total Net Cash Outflows	533,584,502,061.75	550,373,766,418.76
c. Liquidity Coverage Ratio [4/]	139.60	145.66
Net Stable Funding Ratio [4/]	131.89	133.15
Minimum Liquidity Ratio [5/]	0.00	0.00
PROFITABILITY		
Return on Equity	13.63	14.04
Return on Assets	1.93	2.00
Net Interest Margin	4.74	4.66
CAPITAL ADEQUACY		
Common Equity Tier 1 Ratio [4/]	13.46	13.42
Tier 1 Capital Ratio	13.46	13.42
CAR	14.27	14.29
LEVERAGE		
Basel III Leverage Ratio on Solo Basis, as prescribed under existing regulations.		
a. Tier 1 Capital	372,667,697,802.87	370,302,772,919.79
b. Exposure Measure	3,692,266,500,202.01	3,688,025,557,092.25
c. Leverage Ratio (%) [4/]	10.09	10.04
Deferred Charges not yet Written Down	0.00	0.00

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 Universal and Commercial Banks and their subsidiary banks.
5/ Only applicable to Stand-alone TBs, RBs, and Coop Banks.

We hereby certify that all matters set forth in this Consolidated Balance Sheet are true and correct, to the best of our knowledge and belief.

Sgd. FELICIANA S. CRUZ	Sgd. JOSE TEODORO K. LIMCAOCO
Vice President	President

CONSOLIDATED BALANCE SHEET

(Bank and Financial Subsidiaries)
As of June 30, 2026

		Current Quarter	Previous Quarter
ASSETS			
Cash and Cash Items	P	44,357,612,510.53	40,323,097,455.03
Due from Bangko Sentral ng Pilipinas		144,699,744,994.02	154,109,220,004.21
Due from Other Central Banks and Banks - Net		42,145,600,287.77	37,628,706,092.71
Financial Assets at Fair Value Through Profit or Loss (FVPL) [1/]		84,711,104,865.62	82,135,710,107.24
Financial Assets at Fair Value Through Other Comprehensive Income (FVOCI) - Net		289,363,009,738.26	298,687,079,598.16
Debt Securities at Amortized Cost - Net		336,578,644,778.75	346,477,136,364.98
Loans to Bangko Sentral ng Pilipinas		0.00	0.00
Interbank Loans Receivable		32,227,333,616.99	40,102,186,616.37
Loans and Receivables - Others		2,648,944,600,479.72	2,594,860,792,214.93
Loans and Receivables Arising from RA/CA/PR/SLB		0.00	12,186,402,263.15
Total Loan Portfolio (TLP) - Gross		**2,681,171,934,096.71**	**2,647,149,381,094.45**
Allowance for Credit Losses [2/]		59,694,351,500.65	54,862,580,131.87
Total Loan Portfolio - Net		**2,621,477,582,596.06**	**2,592,286,800,962.58**
Equity Investment in Subsidiaries, Associates and Joint Ventures - Net		17,491,085,366.06	17,705,219,637.75
Bank Premises, Furniture, Fixture and Equipment - Net		26,078,114,346.09	25,400,902,807.41
Real and Other Properties Acquired - Net		10,110,752,931.65	9,930,375,998.61
Sales Contract Receivables - Net		16,424,020.68	17,189,951.68
Non-Current Assets Held for Sale		735,043,916.20	704,702,319.02
Other Assets - Net		124,370,119,304.54	136,961,159,326.23
Net Due from Head Office/Branches/Agencies (Philippine branch of a foreign bank)		0.00	0.00
TOTAL ASSETS	P	**3,742,134,839,656.23**	**3,742,367,300,625.61**
LIABILITIES			
Financial Liabilities at Fair Value Through Profit or Loss (FVPL) [3/]	P	4,645,375,136.03	6,787,251,981.91
Deposit Liabilities		2,852,592,779,801.66	2,845,036,626,354.70
Due to Other Banks		2,091,541,419.48	2,763,376,109.65
Bills Payable		104,684,634,862.86	93,291,072,361.72
BSP (Rediscounting and Other Advances)		55,000,000,000.00	40,000,000,000.00
Interbank Loans Payable		23,366,196,695.74	23,175,859,153.04
Other Borrowings, including Deposit Substitutes		26,318,438,167.12	30,115,213,208.68
Bonds Payable - Net		178,135,656,782.05	177,124,683,357.93
Unsecured Subordinated Debt - Net		0.00	0.00
Redeemable Preferred Shares		0.00	500,000.00
Other Liabilities		120,710,775,891.84	141,000,431,566.06
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)		0.00	0.00
TOTAL LIABILITIES	P	**3,262,860,763,893.92**	**3,266,003,941,731.97**
STOCKHOLDERS' EQUITY			
Capital Stock	P	52,816,455,980.86	52,759,933,816.24
Additional Paid-In Capital		144,169,067,149.21	143,867,032,123.17
Undivided Profits		32,466,130,165.43	16,750,386,450.73
Retained Earnings		274,573,391,169.85	288,096,319,869.21
Other Capital Accounts		(24,750,968,703.04)	(25,110,313,365.71)
Assigned Capital		0.00	0.00
TOTAL STOCKHOLDERS' EQUITY	P	**479,274,075,762.31**	**476,363,358,893.64**
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	P	**3,742,134,839,656.23**	**3,742,367,300,625.61**
CONTINGENT ACCOUNTS			
Guarantees Issued	P	6,658,242,804.90	5,923,335,199.04
Financial Standby Letters of Credit		24,308,552,610.81	25,221,451,456.31
Performance Standby Letters of Credit		10,892,137,709.88	8,970,508,100.35
Commercial Letters of Credit		10,205,637,422.49	10,400,198,366.51
Trade Related Guarantees		814,145,335.43	1,646,089,628.21
Commitments		419,986,380,453.05	402,220,410,788.37
Spot Foreign Exchange Contracts		36,324,776,139.61	44,597,097,629.04
Securities Held Under Custodianship by Bank Proper		0.00	0.00
Trust Department Accounts		2,047,464,768,082.95	1,946,722,353,870.40
Derivatives		776,081,758,731.15	661,077,542,528.78
Others		263,905,142,108.39	238,544,495,647.32
TOTAL CONTINGENT ACCOUNTS	P	**3,596,641,541,398.66**	**3,345,323,483,214.33**

FINANCIAL INDICATORS (in %)	Current Quarter	Previous Quarter
ASSET QUALITY		
Gross Non-Performing Loans (NPL) Ratio	2.39	2.38
Net NPL Ratio	0.99	1.07
Gross NPL Coverage Ratio	93.02	87.20
Net NPL Coverage Ratio	78.85	72.81
RELATED PARTY TRANSACTIONS		
Ratio of Loans to Related Parties to Gross TLP	5.10	5.19
Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties	0.02	0.01
Ratio of DOSRI Loans to Gross TLP	0.84	0.86
Ratio of Non-Performing DOSRI Loans to Total Loans to DOSR	0.03	0.03
LIQUIDITY		
Liquidity Coverage Ratio in Single Currency on Consolidated Basis as prescribed under existing regulations.		
a. Total Stock of High-Quality Liquid Assets	767,556,551,789.33	828,123,921,042.45
b. Total Net Cash Outflows	536,844,442,214.39	553,301,951,372.63
c. Liquidity Coverage Ratio [4/]	142.98	149.67
Net Stable Funding Ratio [4/]	133.04	134.60
Minimum Liquidity Ratio [5/]	0.00	0.00
PROFITABILITY		
Return on Equity	13.59	13.97
Return on Assets	1.87	1.93
Net Interest Margin	5.03	4.94
CAPITAL ADEQUACY		
Common Equity Tier 1 Ratio [4/]	14.14	14.07
Tier 1 Capital Ratio	14.14	14.07
CAR	14.97	14.94
LEVERAGE		
Basel III Leverage Ratio on Consolidated Basis, as prescribed under existing regulations.		
a. Tier 1 Capital	407,343,554,537.86	405,029,210,437.66
b. Exposure Measure	3,818,654,854,790.85	3,814,067,310,255.55
c. Leverage Ratio (%) [4/]	10.67	10.62
Deferred Charges not yet Written Down	0.00	0.00

I. List of Financial Allied Subsidiaries (excluding Subsidiary Insurance Companies)

1. BPI Direct Banko, Inc., A Savings Bank
2. Legazpi Savings Bank, Inc.
3. BPI Wealth - A Trust Corporation
4. BPI Capital Corporation
5. BPI Payments Holdings, Inc.
6. BPI Investments, Inc.
7. BPI Forex Corporation
8. BPI Europe PLC
9. BPI Wealth Hongkong Limited
10. BPI Remittance Centre HK (Ltd)
11. BPI Wealth Singapore PTE, LTD.

II. List of Subsidiary Insurance Companies

1. BPI/MS Insurance Corporation
2. FGU Insurance Corporation
3. Ayala Plans, Inc.

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 Universal and Commercial Banks and their subsidiary banks.
5/ Only applicable to Stand-alone TBs, RBs, and Coop Banks.

We hereby certify that all matters set forth in this Consolidated Balance Sheet are true and correct, to the best of our knowledge and belief.

Sgd. FELICIANA S. CRUZ	Sgd. ERIC ROBERTO M. LUCHANGCO
Vice President	Executive Vice President

Deposits are insured by PDIC up to P1 Million per depositor.