



SECURITIES AND EXCHANGE COMMISSION

Secretariat Building, PICC Complex, Roxas Boulevard, Pasay City, 1307 Metro Manila Philippines

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The following document has been received:

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Receipt Date and Time: October 15, 2025 05:22:35 PM

Company Information

SEC Registration No.: PW00000121

Company Name: BANK OF THE PHILIPPINE ISLANDS

Industry Classification: J65910

Company Type: Stock Corporation

Document Information

Document ID: OST11015202583788799

Document Type: Current Report

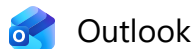
Document Code: SEC_Form_17-C

Period Covered: October 15, 2025

Submission Type: Original Filing

Remarks: None

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SEC eFast Final Acceptance

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Date Thu 10/16/2025 11:39 AM

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Greetings!

SEC Registration No: PW00000121

Company Name: BANK OF THE PHILIPPINE ISLANDS

Document Code: SEC_Form_17-C

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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)

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SECURITIES AND EXCHANGE COMMISSION

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

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SEC eFast Initial Acceptance

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Greetings!

SEC Registration No: PW00000121

Company Name: BANK OF THE PHILIPPINE ISLANDS

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COVER SHEET

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S.E.C. Registration Number

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(Company's Full Name)

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[illegible]

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

ATTY. MARIA LOURDES P. GATMAYTAN

Contact Person

8663-6525

Company Telephone Number

1 2 3 1

Month **Day**
Fiscal Year

SEC FORM 17-C

FORM TYPE

04 21 25

Month *Day*
Annual Meeting

Secondary License Type, If Applicable

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Dept. Requiring this Doc.

Amended Articles Number/Section

Total No. of Stockholders

Total Amount of Borrowings

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Domestic

Foreign

To be accomplished by SEC Personnel concerned

[illegible]

File Number

LCU

[illegible]

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. 15 October 2025
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
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<u>Common</u>	<u>5,283,794,223 shares</u>
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11. Indicate the item numbers reported therein: Item 9

Item 9 - Other Events

Bank of the Philippine Islands (“BPI” or the “Bank”) ended the first nine months of 2025 with a net income of P50.5 billion in its earnings announcement with the headline “BPI delivers 9M 2025 net income of P50.5 billion”. Highlights as follows:

- Bank of the Philippine Islands ended the first nine months of 2025 with a net income of P50.5 billion, 5.2% above the P48.0 billion earned in the same period last year, supported by revenue expansion that cushioned higher operating expenses and provisions.
- Total revenues for the first nine months reached P142.3 billion, up 13.2% year-on-year. This was driven by a 16.2% increase in net interest income to P109.1 billion, on the back of an 8.7% increase in the average earning asset base, and a 30-basis point expansion in the net interest margin to 4.60%. Non-interest income rose 4.2% year-on-year to P33.3 billion, supported by the fee-based businesses particularly credit cards and wealth management, as well as higher trading income.
- Operating expenses reached P65.5 billion, up 10.3% year-on-year, due to rising business volume-related expenses, manpower, and technology. Despite the increase in opex, the cost-to-income ratio improved by 118 bps to 46.0%, due to strong revenue generation.
- The Bank closed the third quarter with an NPL ratio of 2.3%. After recognizing P11.8 billion in provisions YTD, the NPL coverage ratio finished at 96.5%.
- Total assets reached P3.5 trillion, up 9.3% year-on-year. Gross loans reached P2.4 trillion, up 13.3% from last year, fueled by strong growth from non-institutional loans. Total deposits grew P2.7 trillion, up 7.7% year-on-year. The Bank’s CASA stood at P1.6 trillion, up 4.3%, with a CASA Ratio of 61.0%, while the Loan-to-Deposit Ratio reached 90.3%. Total equity stood at P474.8 billion, up 9.6% year-on-year, with an indicative Common Equity Tier1 Ratio of 14.9% and a Capital Adequacy Ratio of 15.8%, both well above regulatory requirements.
- The Bank marked a new milestone this October with the opening of BPI Wealth Singapore, a wholly owned subsidiary of the Bank. The launch represents BPI’s continued expansion in Asia and its commitment to providing Filipino and regional clients access to one of the world’s most dynamic financial centers.
- In September, S&P Global Ratings affirmed its BBB+ rating with stable outlook for BPI, at par with the Philippine sovereign credit rating.

The Bank's 3Q 2025 SEC Form 17-Q containing the financial statements and detailed management discussion will be submitted as soon as available, in compliance with regulatory reporting requirements.

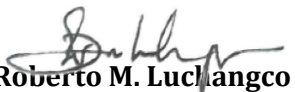
Pursuant to the requirement of the Securities Regulation Code, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

BANK OF THE PHILIPPINE ISLANDS

Registrant

15 October 2025

Date


Eric Roberto M. Lucmanco
Chief Finance Officer