SECURITIES AND EXCHANGE COMMISSION
THE SEC HEADQUARTERS 7907 Makati Avenue, Salcedo Village, Bel-Air, Makati City
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Industry Classification: J65910
Company Type: Stock Corporation

Document Information

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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)

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 reports rejection in the remarks box.

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

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Outlook

SEC eFast Initial Acceptance

From noreply-cifssost@sec.gov.ph <noreply-cifssost@sec.gov.ph>
Date Tue 19 Aug 2025 9:19 AM

Greetings!

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

This serves as temporary receipt of your submission.
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Another email will be sent as proof of review and acceptance.

Thank you.

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

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

Contact Person

8663-6525

Company Telephone Number

12 31

Month *Day*

Fiscal Year

SEC FORM 17-C

FORM TYPE

04 21 25

Month *Day*

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. 19 August 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 OFFICE) / (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	5,283,794,223 shares

11. Indicate the item numbers reported therein: Item 9

Item 9 - Other Events

Re: BPI Solo & Consolidated Balance Sheet as of June 30, 2025

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

19 August 2025
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, 2025

		Current Quarter	Previous Quarter
ASSETS			
Cash and Cash Items	P	39,934,935,905.24	39,642,564,808.43
Due from Bangko Sentral ng Pilipinas		113,832,307,078.27	96,598,926,876.88
Due from Other Central Banks and Banks - Net		42,434,851,627.73	34,221,825,644.34
Financial Assets at Fair Value Through Profit or Loss (FVPL) 1/		87,538,642,137.90	54,189,172,184.44
Financial Assets at Fair Value Through Other Comprehensive Income (FVOCI) - Net		272,591,043,678.76	248,060,101,508.62
Debt Securities at Amortized Cost - Net		331,673,316,443.38	324,908,173,661.83
Loans to Bangko Sentral ng Pilipinas		0.00	0.00
Interbank Loans Receivable		28,706,907,158.85	17,824,089,795.29
Loans and Receivables - Others		2,298,681,880,255.60	2,233,832,268,609.22
Loans and Receivables Arising from RA/CA/PR/SLB		0.00	51,833,326,092.10
Total Loan Portfolio (TLP) - Gross		**2,327,388,787,414.45**	**2,303,489,684,496.61**
Allowance for Credit Losses 2/		47,696,455,788.86	48,391,577,362.69
Total Loan Portfolio - Net		**2,279,692,331,625.59**	**2,255,098,107,133.92**
Equity Investment in Subsidiaries, Associates and Joint Ventures - Net		48,990,521,237.03	47,890,777,118.06
Bank Premises, Furniture, Fixture and Equipment - Net		21,024,183,575.26	19,952,122,214.25
Real and Other Properties Acquired - Net		8,026,171,847.12	6,633,528,467.43
Sales Contract Receivables - Net		7,164,551.91	98,772,524.16
Non-Current Assets Held for Sale		334,097,670.71	327,158,844.50
Other Assets - Net		189,396,876,801.14	141,628,139,888.69
Net Due from Head Office/Branches/Agencies (Philippine branch of a foreign bank)		0.00	0.00
TOTAL ASSETS	**P**	**3,435,476,444,180.04**	**3,269,249,370,875.55**
LIABILITIES			
Financial Liabilities at Fair Value Through Profit or Loss (FVPL) 3/	P	3,738,052,417.89	2,871,808,697.92
Deposit Liabilities		2,553,029,895,201.68	2,520,684,505,522.81
Due to Other Banks		1,519,275,553.41	816,913,639.20
Bills Payable		71,956,053,119.83	39,282,397,690.63
BSP (Rediscounting and Other Advances)		0.00	0.00
Interbank Loans Payable		38,677,297,627.42	22,080,349,080.71
Other Borrowings, including Deposit Substitutes		33,278,755,492.41	17,202,048,609.92
Bonds Payable - Net		154,463,727,174.42	107,189,561,776.45
Unsecured Subordinated Debt - Net		0.00	0.00
Redeemable Preferred Shares		0.00	0.00
Other Liabilities		200,564,090,935.14	152,824,416,356.14
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)		0.00	0.00
TOTAL LIABILITIES	**P**	**2,985,271,094,402.37**	**2,823,669,603,683.15**
STOCKHOLDERS' EQUITY			
Capital Stock	P	52,734,779,318.72	52,635,779,038.97
Additional Paid-In Capital		143,535,371,110.34	143,302,313,748.39
Undivided Profits		31,926,937,845.08	15,787,894,947.62
Retained Earnings		234,173,748,219.81	245,285,896,267.18
Other Capital Accounts		(12,165,486,716.28)	(11,432,116,809.76)
Assigned Capital		0.00	0.00
TOTAL STOCKHOLDERS' EQUITY	**P**	**450,205,349,777.67**	**445,579,767,192.40**
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	**P**	**3,435,476,444,180.04**	**3,269,249,370,875.55**
CONTINGENT ACCOUNTS			
Guarantees Issued	P	2,024,129,259.66	3,035,709,505.48
Financial Standby Letters of Credit		27,948,885,531.05	28,417,807,825.59
Performance Standby Letters of Credit		9,364,007,660.14	8,639,355,512.08
Commercial Letters of Credit		9,680,348,915.62	11,177,904,763.35
Trade Related Guarantees		483,004,900.38	983,804,526.34
Commitments		307,108,822,513.28	278,177,219,992.14
Spot Foreign Exchange Contracts		26,586,429,207.90	17,922,148,180.74
Securities Held Under Custodianship by Bank Proper		0.00	0.00
Trust Department Accounts		0.00	0.00
Derivatives		612,779,593,781.20	516,065,837,867.97
Others		182,577,942,570.37	139,831,029,149.05
TOTAL CONTINGENT ACCOUNTS	**P**	**1,178,553,164,339.60**	**1,004,250,817,322.74**
FINANCIAL INDICATORS (in %)			
ASSET QUALITY			
Gross Non-Performing Loans (NPL) Ratio		2.10	2.08
Net NPL Ratio		0.86	0.82
Gross NPL Coverage Ratio		97.60	100.85
Net NPL Coverage Ratio		85.35	86.63
RELATED PARTY TRANSACTIONS			
Ratio of Loans to Related Parties to Gross TLP		6.29	6.19
Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties		0.01	0.00
Ratio of DOSRI Loans to Gross TLP		1.55	1.58
Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI		0.03	0.02
LIQUIDITY			
Liquidity Coverage Ratio in Single Currency on Solo Basis as prescribed under existing regulations.			
a. Total Stock of High-Quality Liquid Assets		775,444,155,146.09	744,448,561,923.34
b. Total Net Cash Outflows		457,314,527,082.72	433,480,233,364.76
c. Liquidity Coverage Ratio 4/		169.56	171.74
Net Stable Funding Ratio 4/		145.27	146.21
Minimum Liquidity Ratio 5/		0.00	0.00
PROFITABILITY			
Return on Equity		14.44	14.44
Return on Assets		2.10	2.09
Net Interest Margin		4.66	4.56
CAPITAL ADEQUACY			
Common Equity Tier 1 Ratio 4/		13.82	14.05
Tier 1 Capital Ratio		13.82	14.05
CAR		14.61	14.82
LEVERAGE			
Basel III Leverage Ratio on Solo Basis, as prescribed under existing regulations.			
a. Tier 1 Capital		352,519,191,261.80	350,546,840,705.36
b. Exposure Measure		3,457,481,133,726.04	3,282,787,133,340.44
c. Leverage Ratio (%) 4/		10.20	10.68
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. EMMANUEL JESUS G. OSALVO
Senior Vice President

Sgd. ERIC ROBERTO M. LUCHANGCO
Executive Vice President

CONSOLIDATED BALANCE SHEET

(Bank and Financial Subsidiaries)
As of June 30, 2025

		Current Quarter	Previous Quarter
ASSETS			
Cash and Cash Items	P	40,595,957,046.39	40,243,644,506.41
Due from Bangko Sentral ng Pilipinas		126,401,643,705.22	106,749,332,084.16
Due from Other Central Banks and Banks - Net		44,300,824,297.11	36,455,957,846.95
Financial Assets at Fair Value Through Profit or Loss (FVPL) 1/		96,413,780,186.45	63,717,694,970.75
Financial Assets at Fair Value Through Other Comprehensive Income (FVOCI) - Net		277,658,715,006.58	253,358,885,503.04
Debt Securities at Amortized Cost - Net		337,166,632,757.07	330,736,676,655.42
Loans to Bangko Sentral ng Pilipinas		0.00	0.00
Interbank Loans Receivable		30,407,853,358.09	20,040,449,144.86
Loans and Receivables - Others		2,360,303,151,978.52	2,290,828,986,493.47
Loans and Receivables Arising from RA/CA/PR/SLB		0.00	53,833,326,092.10
Total Loan Portfolio (TLP) - Gross		**2,390,711,005,336.61**	**2,364,702,761,730.43**
Allowance for Credit Losses 2/		51,570,077,893.59	51,867,564,922.37
Total Loan Portfolio - Net		**2,339,140,927,443.02**	**2,312,835,196,808.06**
Equity Investment in Subsidiaries, Associates and Joint Ventures - Net		16,603,042,812.91	15,960,158,273.03
Bank Premises, Furniture, Fixture and Equipment - Net		22,597,530,930.83	21,396,441,673.11
Real and Other Properties Acquired - Net		8,226,483,309.16	6,827,721,021.72
Sales Contract Receivables - Net		11,001,797.40	102,977,047.33
Non-Current Assets Held for Sale		341,958,416.95	338,812,863.84
Other Assets - Net		193,409,529,609.28	145,877,289,659.29
Net Due from Head Office/Branches/Agencies (Philippine branch of a foreign bank)		0.00	0.00
TOTAL ASSETS	**P**	**3,502,868,027,318.37**	**3,334,600,788,913.11**
LIABILITIES			
Financial Liabilities at Fair Value Through Profit or Loss (FVPL) 3/	P	3,763,837,478.30	2,889,535,751.43
Deposit Liabilities		2,613,227,913,689.91	2,578,251,614,668.70
Due to Other Banks		1,617,289,753.41	882,133,039.20
Bills Payable		72,237,703,119.83	39,282,397,690.63
BSP (Rediscounting and Other Advances)		0.00	0.00
Interbank Loans Payable		38,958,947,627.42	22,080,349,080.71
Other Borrowings, including Deposit Substitutes		33,278,755,492.41	17,202,048,609.92
Bonds Payable - Net		154,463,727,174.42	107,189,561,776.45
Unsecured Subordinated Debt - Net		0.00	0.00
Redeemable Preferred Shares		500,000.00	500,000.00
Other Liabilities		206,662,047,598.51	159,835,620,067.98
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)		0.00	0.00
TOTAL LIABILITIES	**P**	**3,051,973,018,814.38**	**2,888,331,362,994.39**
STOCKHOLDERS' EQUITY			
Capital Stock	P	52,734,779,318.72	52,635,779,038.97
Additional Paid-In Capital		143,565,651,775.37	143,332,594,413.42
Undivided Profits		31,896,657,180.05	15,757,614,282.59
Retained Earnings		234,890,683,281.23	246,002,831,328.60
Other Capital Accounts		(12,192,763,051.38)	(11,459,393,144.86)
Assigned Capital		0.00	0.00
TOTAL STOCKHOLDERS' EQUITY	**P**	**450,895,008,503.99**	**446,269,425,918.72**
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	**P**	**3,502,868,027,318.37**	**3,334,600,788,913.11**
CONTINGENT ACCOUNTS			
Guarantees Issued	P	2,024,129,259.66	3,035,709,505.48
Financial Standby Letters of Credit		27,948,885,531.05	28,417,807,825.59
Performance Standby Letters of Credit		9,364,007,660.14	8,639,355,512.08
Commercial Letters of Credit		9,680,348,915.62	11,177,904,763.35
Trade Related Guarantees		483,004,900.38	983,804,526.34
Commitments		307,108,822,513.28	278,177,219,992.14
Spot Foreign Exchange Contracts		27,286,718,204.75	17,922,148,180.74
Securities Held Under Custodianship by Bank Proper		0.00	0.00
Trust Department Accounts		1,676,314,597,700.20	1,628,603,935,818.77
Derivatives		622,036,124,732.48	525,407,985,373.57
Others		263,961,499,551.15	140,962,075,486.91
TOTAL CONTINGENT ACCOUNTS	**P**	**2,946,208,138,968.71**	**2,643,327,946,984.97**
FINANCIAL INDICATORS (in %)			
ASSET QUALITY			
Gross Non-Performing Loans (NPL) Ratio		2.22	2.19
Net NPL Ratio		0.89	0.84
Gross NPL Coverage Ratio		97.31	100.37
Net NPL Coverage Ratio		84.18	85.42
RELATED PARTY TRANSACTIONS			
Ratio of Loans to Related Parties to Gross TLP		6.13	6.03
Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties		0.01	0.00
Ratio of DOSRI Loans to Gross TLP		1.51	1.54
Ratio of Non-Performing DOSRI Loans to Total Loans to DOS		0.03	0.02
LIQUIDITY			
Liquidity Coverage Ratio in Single Currency on Consolidated Basis as prescribed under existing regulations.			
a. Total Stock of High-Quality Liquid Assets		797,372,591,687.04	766,668,873,806.61
b. Total Net Cash Outflows		460,743,254,661.68	438,958,295,853.44
c. Liquidity Coverage Ratio 4/		173.06	174.66
Net Stable Funding Ratio 4/		146.45	147.43
Minimum Liquidity Ratio 5/		0.00	0.00
PROFITABILITY			
Return on Equity		14.40	14.39
Return on Assets		2.04	2.03
Net Interest Margin		4.95	4.87
CAPITAL ADEQUACY			
Common Equity Tier 1 Ratio 4/		14.45	14.71
Tier 1 Capital Ratio		14.45	14.71
CAR		15.25	15.48
LEVERAGE			
Basel III Leverage Ratio on Consolidated Basis, as prescribed under existing regulations.			
a. Tier 1 Capital		383,470,310,157.39	381,231,742,650.65
b. Exposure Measure		3,564,363,762,039.11	3,379,203,009,154.50
c. Leverage Ratio (%) 4/		10.76	11.28
Deferred Charges not yet Written Down		0.00	0.00

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

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

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.
6/ With Capital Markets Services license issued on 17 July 2025 by the Monetary Authority of Singapore.

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

Sgd. JOSE TEODORO K. LIMCAOCO
President

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