Bank of the Philippine Islands

As of December 2025

DO MORE PHILIPPINES

BPI: Building a Better Philippines

Overview

- The first bank in the Philippines and Southeast Asia, and the longest tenured bank with 174 years of continuous operating history, with highly reputable shareholders, the largest of which include the Ayala Group, the Roman Catholic Church and Robinsons Retail Holdings, Inc.
- Award winning, universal banking franchise licensed by the Bangko Sentral ng Pilipinas, offering a broad range of financial solutions catering to both retail and corporate clients
- BPI has a local distribution network of 1,277 BPI branches (full-service branches and branch lite-units (BLUs), 3 international banking subsidiaries, 123 remittance tie-ups in 27 countries, and over 2,500 ATMs & CAMs as of December 2025.
- Customer base stands at 18.24 million customers as of December 31, 2025, owing to the Bank's strong brand recognition and increased client engagements via digital platforms

Main Operating Business Segments

Institutional Banking	▪ Provides deposit and lending solutions to a broad range of multinationals, large and medium domestic conglomerates ▪ Products and services offered include cash management, electronic payments, trade finance, investment banking and other solutions
Business Banking	▪ Focused on the needs of the small and medium sized enterprise segment ▪ Tailored credit processes and credit-scoring models offer quick and efficient capital solutions to SME clients
Consumer Banking	▪ Responsible for the Bank's local distribution network of 1,277 branches & BLUs and over 2,500 ATMs & CAMs ▪ Provides private banking, preferred banking, personal banking and overseas Filipino banking services
Wealth Management	▪ Assists its clients by guiding their investment decisions in constructing their portfolios ▪ BPI Wealth offers best-in-class asset and wealth management solutions to their clients
Agency Banking	▪ Strengthens the Bank's presence beyond traditional branches and deepens its ability to acquire new clients in communities nationwide ▪ Provides financial services that are accessible from over 7,000 partner stores and 34 partner brands
Other Key Segments	▪ Insurance services provided through BPI AIA and BPI/MS[1] ▪ Investment Banking Services through BPI Capital Corporation ▪ Microfinance services through BPI's BanKo, provides financing for productive and business purposes of SMEs.

[1]BPI AIA is the Bank's life insurance joint venture with Philippine American Life and General Insurance Company. BPI/MS is the Bank's non-life insurance joint venture with Mitsui Sumitomo Insurance Group ("Mitsui")

Key Milestones of BPI

- Founded in **1851,** as El Banco Español Filipino de Isabel II, by Catholic charities
  - Antonio de Ayala was the inaugural member of board
- Named **Bank of the Philippine Islands** (Banco de las Islas Filipinas) after Treaty of Paris (1898)
- **Ayala y Compañia** (present day Ayala Corp.) assumes strategic stake in 1969
- **Morgan Guaranty Trust Company** purchases stake in People's Bank, a predecessor, in 1974

1883

Pesos Fuertes

1897

BPI Iloilo

1933

BPI ₱10 note

Year	Milestones
1974	Acquired **People's Bank and Trust** to expand the retail banking business
1981	Merged with **Commercial Bank and Trust** to expand presence in middle-market
1982	Integrated **Ayala Investment & Development Corp (AIDC)** – precursor to BPI Capital Corporation
1982	Entered into a partnership to form **Makati Leasing Inc**, which later evolved to BPI leasing subsidiaries
1984	Acquired **Family Bank and Filinvest Credit** to expand consumer banking franchise
1996	Merged with **City Trust Banking Corp**, the retail arm of Citibank, Phils.
2000	Merged with **Far East Bank and Trust Co**, the largest Phil banking merger at that time
2000	Acquired **Ayala Life, FGU Insurance** – BPI becomes first bancassurance platform in the Phil
2001	Acquired **DBS Bank Philippines**, a subsidiary of DBS Singapore
2002	Formed **BPI/MS Insurance Corp**, a 51%-owned non-life JV
2005	Acquired **Prudential Bank** to expand middle market presence
2009	Formed **BPI-Philam Life Assurance**, a 49%-owned life insurance JV with Philam Life
2009	Formed **BPI Globe BanKo**, a microfinance JV with Globe Telecom Inc, Ayala Corp
2011	Purchased the trust and investment business of **ING Bank, N.V. Manila**
2014	Formed **BPI Century Tokyo Lease and Finance Corp** through a JV with Tokyo Century Corp
2015	Formed strategic partnership to **Global Payments**
2016	Acquired minority stake in **Rizal Bank Inc**
2016	Took full control of **BPI Globe BanKo Inc** (now BPI Direct BanKo)
2021	Upstream merger with wholly owned subsidiary, **BPI Family Bank, Inc**
2024	Merged with **Robinsons Bank, Inc.**

Credit Ratings

	Moody's[1]		S&P[2]
LT Local and Foreign Currency Rating	Baa2	Bank Standalone Rating	BBB+
Outlook	Stable	Outlook	Stable

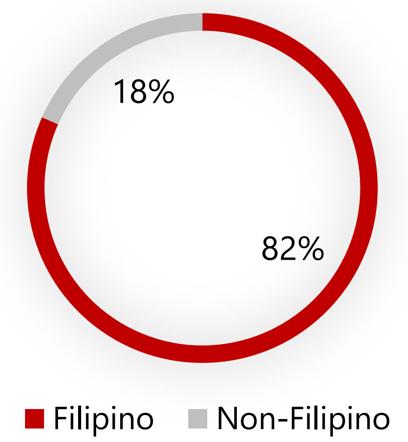
[1]As of May 2025; [2]As of September 2025
Source: Credit Rating reports

Shareholders & Equity Profile

December 31, 2025

Ownership Structure

Citizenship Composition



Shareholders with more than 5% ownership

Shareholders	%
Ayala Corp	28.7%
Liontide Holdings Inc.	15.6%
RCAM[1]	6.8%
RRHI[2]	5.4%
Others	43.5%

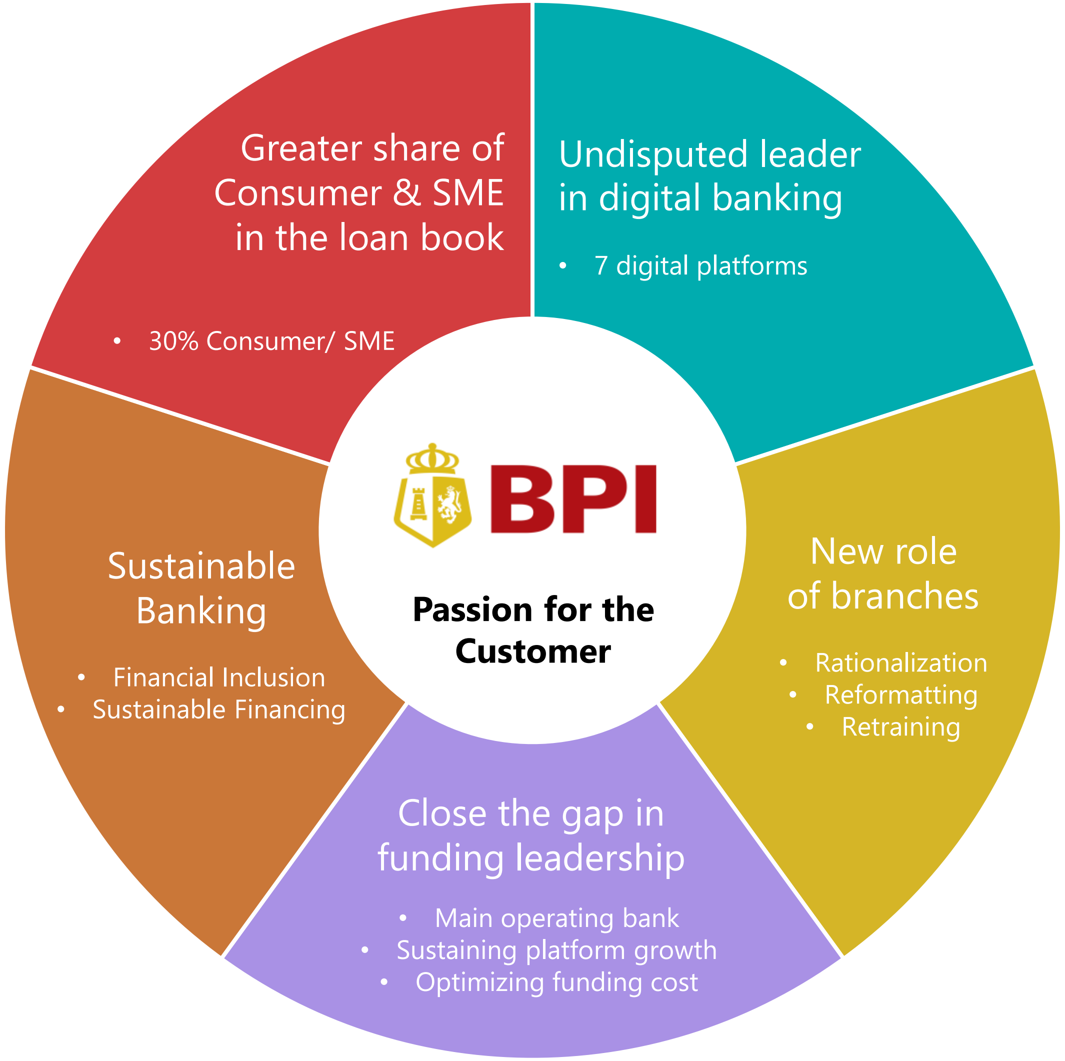
[1] Roman Catholic Archdiocese of Manila
[2] Robinsons Retail Holdings, Inc.

Investment Information

Fundamentals	
Stock Price	₱116.10 per share
BV per share	₱90.19
P-B Ratio	1.29x
P-E Ratio	9.21x
Dividends	₱4.36 per share
Market Cap (in P mn)	₱613,449

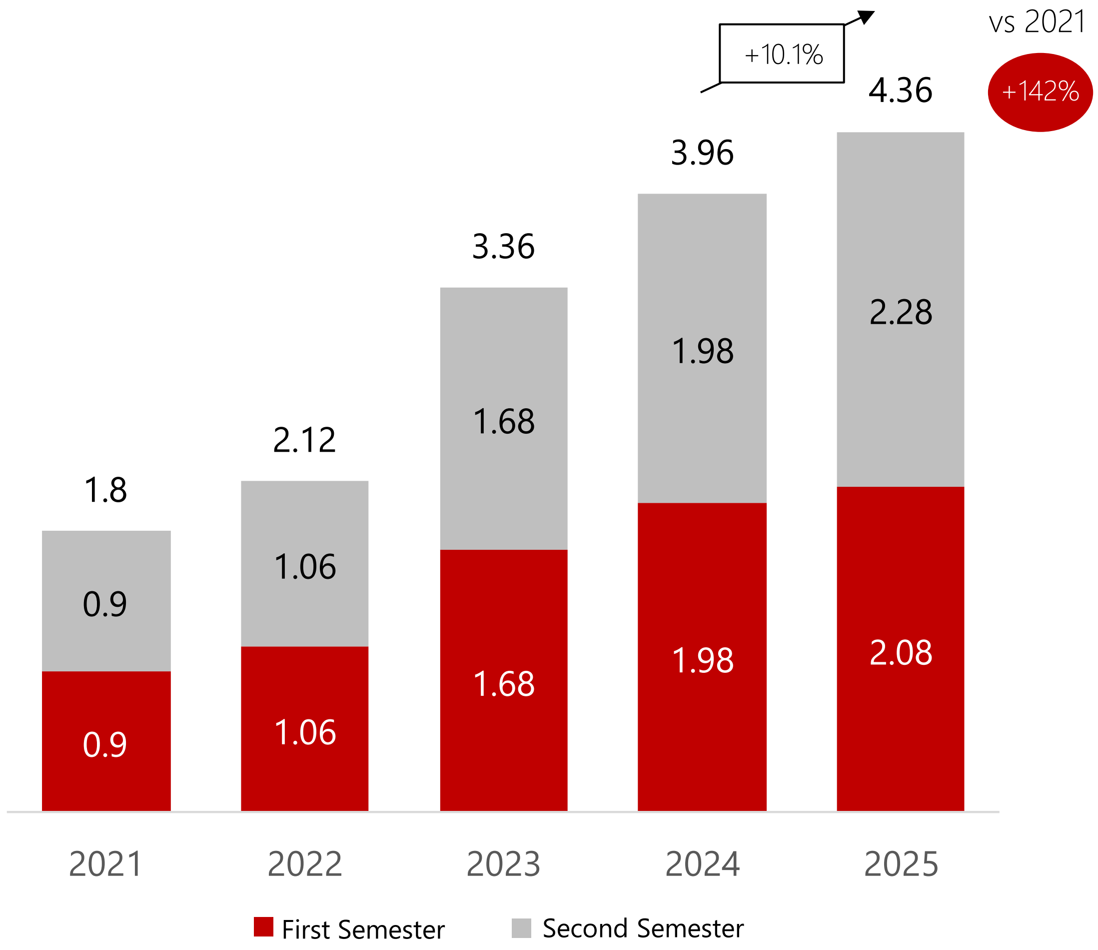
Trading Fact Sheet	
Type	Common
Stock Ticker	BPI
ISIN	PHY0967S1694
Exchange	Philippine Stock Exchange
Par Value	10.00
Outstanding Shares	5,283,794,223
Foreign Ownership	18%

Strategic Imperatives

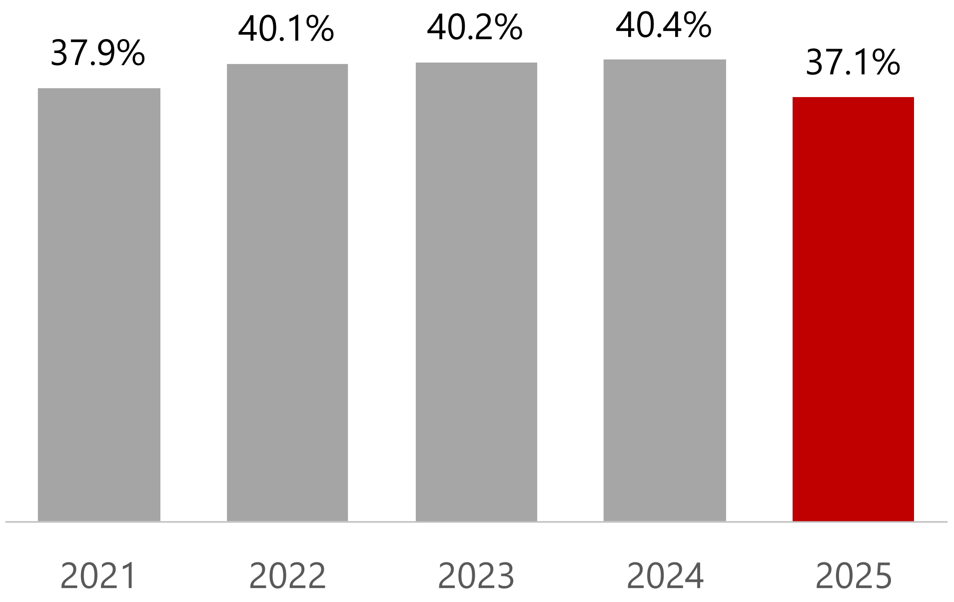


Capital Distribution

Dividend per Share



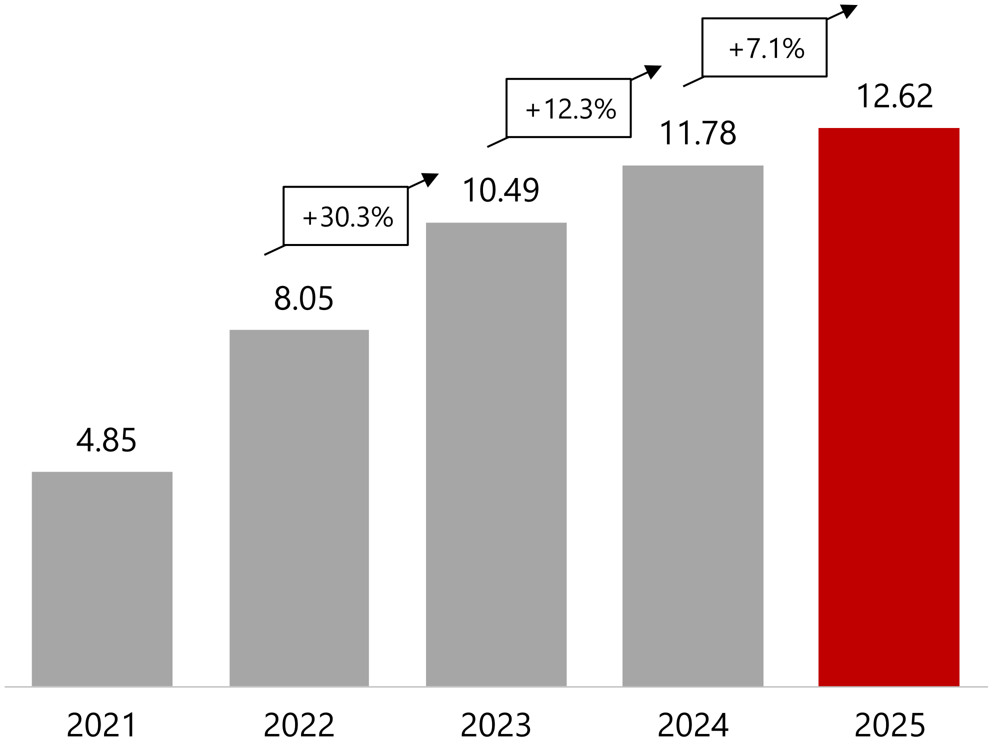
Dividend Payout



Payout Ratio = Cash Dividends Declared/Previous Year's Income

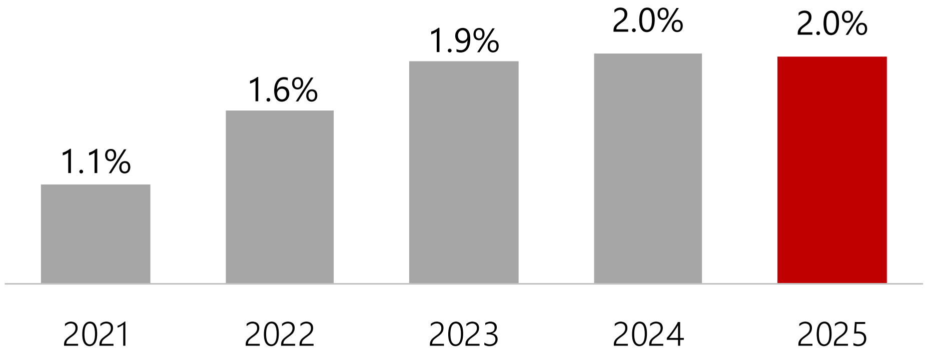
Profitability

Earnings per Share*

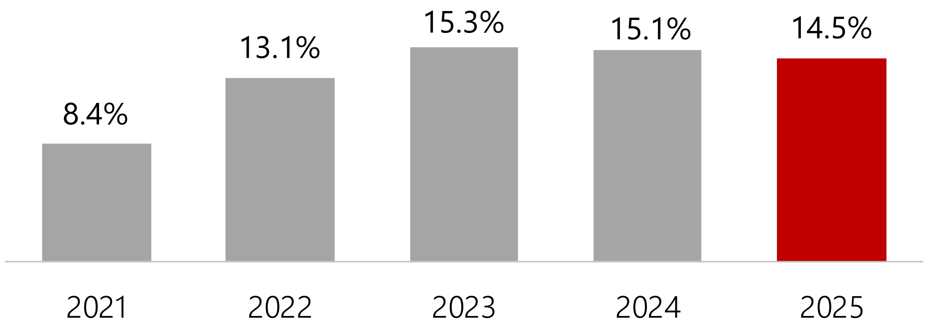


*(1) weighted number of shares used in the calculations are net of property dividends of 406,179,276 common shares issued from treasury shares
(2) 2022 EPS includes impact of one-off sale of asset; net of one-off, 2022 EPS growth was 50.2%

Return on Assets

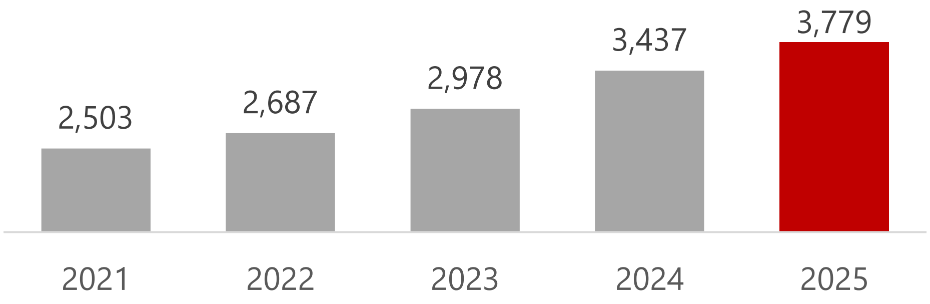


Return on Equity

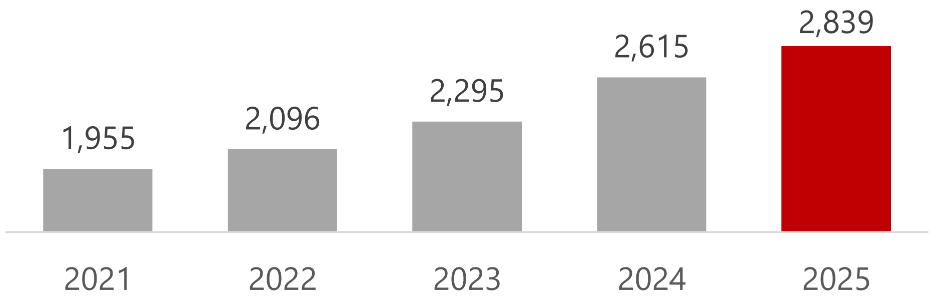


Balance Sheet *(in PHP Bn)*

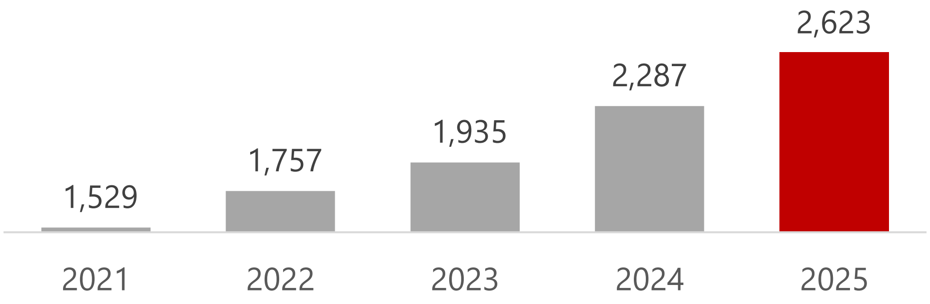
Total Assets



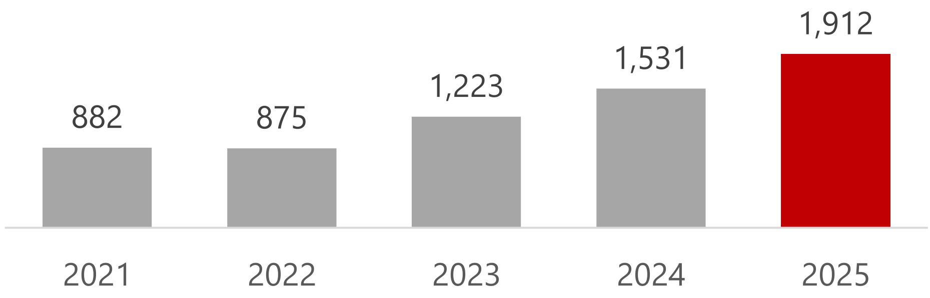
Customer Deposits



Gross Loans



Assets Under Management



Balance Sheet

Outstanding (in PHP Bn)	2020	2021	2022	2023	2024	2025	YoY % (2025 v 2024)	5Y CAGR (2020-2025)
TOTAL ASSETS	**2,233.4**	**2,421.9**	**2,604.0**	**2,888.4**	**3,318.8**	**3,651.5**	**1.9%**	**10.3%**
Cash and Other Cash Items	37.2	35.1	39.6	34.8	49.8	53.0	1.3%	7.4%
Due from Bangko Sentral ng Pilipinas (BSP)	224.0	268.8	182.9	199.6	164.6	106.3	-8.4%	-13.8%
Due from Other Banks	40.2	34.6	45.2	36.3	72.1	38.2	-11.9%	-1.0%
Interbank Loans Receivable and Securities								
Purchased under Agreements to Resell, net	30.3	30.9	12.4	20.6	16.7	35.5	16.2%	3.2%
Financial Assets at Fair Value through Profit or Loss	37.2	21.3	22.1	23.7	47.3	85.3	12.5%	18.0%
Financial Assets at Fair Value through Other Comprehensive Income	130.2	134.7	95.3	218.7	268.2	285.4	1.2%	17.0%
Financial Assets at Amortized Cost	244.7	338.7	420.5	382.7	343.1	353.1	0.6%	7.6%
Loans and Advances, net	1,407.4	1,476.5	1,703.0	1,882.0	2,238.8	2,567.1	2.8%	12.8%
Assets Held for Sale, net	3.0	3.3	3.8	4.7	8.4	12.4	8.1%	33.1%
Bank Premises, Furniture, Fixtures and Equipment, net	18.8	17.5	19.4	19.8	21.2	25.1	3.4%	5.9%
Investments in Subsidiaries and Associates, net	7.5	7.2	7.2	8.3	10.9	13.0	3.7%	11.7%
Assets Attributable to Insurance Operations	18.7	17.6	19.1	19.1	21.0	22.6	1.5%	3.9%
Deferred Income Tax Assets, net	17.5	15.8	16.8	18.2	18.2	19.2	1.0%	1.8%
Other Resources, net	16.8	19.9	16.8	19.9	38.6	35.2	-1.9%	15.8%
TOTAL LIABILITIES	**1,951.5**	**2,126.8**	**2,284.2**	**2,529.0**	**2,886.1**	**3,172.6**	**1.9%**	**10.2%**
Deposit Liabilities								
Demand	314.9	369.1	376.3	379.1	426.8	432.0	0.2%	6.5%
Savings	1,051.1	1,137.1	1,182.1	1,158.5	1,225.5	1,291.0	1.0%	4.2%
Time	350.3	448.9	537.6	757.5	962.6	1,115.6	3.0%	26.1%
Sub-total	1,716.2	1,955.1	2,096.0	2,295.1	2,614.8	2,838.5	1.7%	10.6%
Due to BSP and Other Banks	1.5	1.0	2.9	1.9	3.1	3.2	0.1%	16.1%
Derivative Financial Liabilities	5.7	3.6	4.3	2.8	5.0	3.7	-5.8%	-8.2%
Other Borrowed Funds	151.9	95.0	97.5	137.1	163.2	223.4	6.5%	8.0%
Manager's Checks and Demand Drafts Outstanding	7.1	6.9	6.8	8.5	9.9	10.5	1.0%	8.0%
Accrued Taxes, Interest and Other Expenses	8.9	8.4	10.6	15.0	17.3	20.7	3.6%	18.4%
Liabilities Attributable to Insurance Operations	14.3	13.2	14.9	15.2	16.5	17.8	1.5%	4.5%
Deferred Credits and Other Liabilities	45.9	43.4	51.2	53.5	56.2	54.8	-0.5%	3.6%
CAPITAL - EQUITY HOLDERS	**279.8**	**293.1**	**317.7**	**357.2**	**430.5**	**476.6**	**2.1%**	**11.2%**
Share Capital	45.0	45.1	49.2	49.3	52.6	52.7	0.1%	3.2%
Share Premium	74.8	74.9	104.1	113.4	143.3	143.8	0.1%	14.0%
Treasury Shares	-	-	(33.0)	-	-	-		
Reserves	0.4	0.6	0.6	0.6	10.9	16.5	8.7%	108.8%
Surplus	165.5	181.1	211.1	205.0	236.3	274.1	3.0%	10.6%
Accumulated Other Comprehensive Income/ (Loss)	(5.9)	(8.7)	(14.3)	(11.1)	(12.6)	(10.6)	-3.5%	12.4%
Non-controlling Interests	**2.1**	**2.1**	**2.1**	**2.2**	**2.2**	**2.3**	0.9%	1.8%
TOTAL CAPITAL FUNDS	**282.0**	**295.2**	**319.8**	**359.4**	**432.7**	**478.9**	**2.0%**	**11.2%**

Income Statement

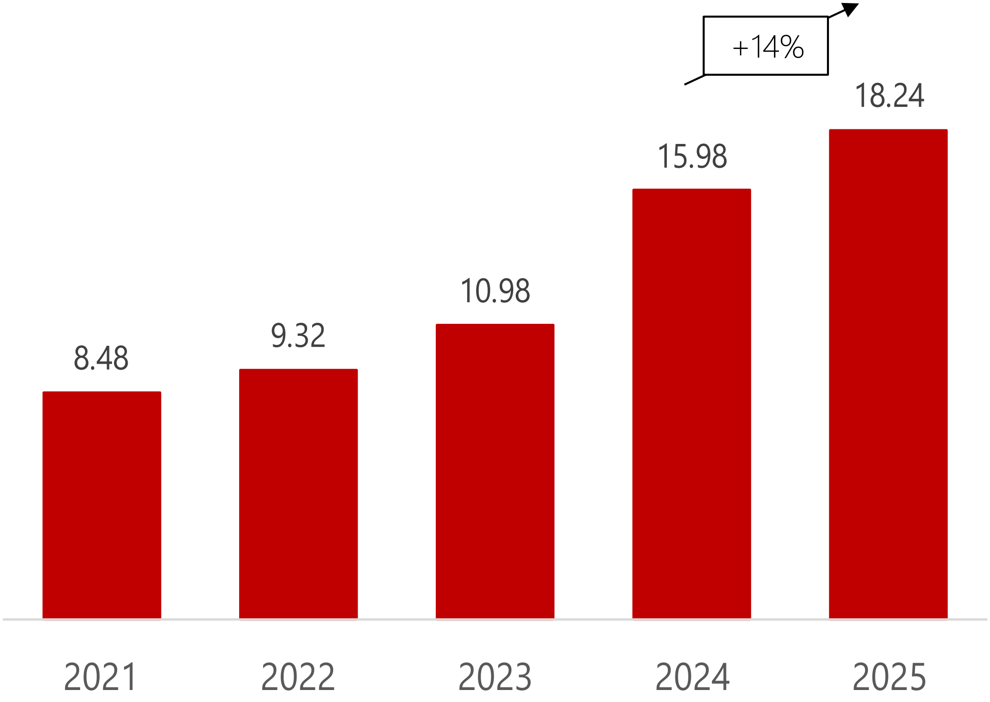
Outstanding (in PHP Bn)	2020	2021	2022	2023	2024	2025	YoY % (2025 v 2024)	5Y CAGR (2020-2025)
Interest Income	**96.3**	**84.6**	**103.3**	**145.6**	**190.0**	**215.3**	**13.3%**	**17.5%**
On loans and advances	82.3	72.2	84.9	120.9	159.6	183.8	15.1%	17.4%
On FA at amortized cost	3.4	7.7	14.5	14.7	14.4	14.3	-1.2%	33.3%
On FA at FV through OCI	1.9	2.5	2.0	6.2	11.6	13.9	20.4%	48.3%
On deposits with BSP and other banks	8.4	2.0	1.5	2.9	3.1	2.0	-34.8%	-24.7%
On FA at FV through profit or loss	0.3	0.3	0.4	0.9	1.2	1.3	3.9%	35.8%
Interest Expense	**24.0**	**15.0**	**18.2**	**41.2**	**62.4**	**67.2**	**7.8%**	**22.8%**
On deposits	19.0	10.2	14.8	36.0	53.2	55.6	4.5%	24.0%
On bills payable and other borrowed funds	5.1	4.9	3.4	5.2	9.2	11.7	27.0%	18.2%
Net Interest Income	**72.3**	**69.6**	**85.1**	**104.4**	**127.6**	**148.0**	**16.0%**	**15.4%**
Impairment Losses	**28.0**	**13.1**	**9.2**	**4.0**	**6.6**	**17.8**	**168.9%**	**-8.7%**
Net Interest Income After Impairment Losses	**44.3**	**56.4**	**75.9**	**100.4**	**121.0**	**130.3**	**7.7%**	**24.1%**
Other Income	**29.7**	**27.8**	**33.5**	**34.0**	**42.6**	**47.2**	**11.0%**	**9.8%**
Fees and commissions	8.9	11.2	11.3	12.7	15.2	15.7	3.4%	12.0%
Income from foreign exchange trading	2.2	2.4	2.6	3.2	3.5	2.6	-26.0%	3.6%
Trading gain (loss) on securities	8.0	1.6	1.1	1.9	3.3	5.7	71.7%	-6.6%
Income attributable to insurance operations	1.5	1.9	1.4	1.8	3.0	3.6	18.7%	18.9%
Other operating income	9.1	10.8	17.1	14.3	17.6	19.8	12.3%	16.7%
Other Expenses	**48.2**	**50.7**	**58.0**	**69.1**	**83.8**	**92.1**	**9.9%**	**13.8%**
Compensation and fringe benefits	18.0	18.5	19.5	23.2	28.9	30.3	4.6%	11.0%
Occupancy and equipment-related expenses	14.6	16.0	18.8	22.0	25.1	27.9	11.1%	13.8%
Other operating expenses	15.5	16.2	19.7	23.9	29.7	33.9	14.1%	16.9%
Income Before Income Tax	**25.8**	**33.5**	**51.4**	**65.2**	**79.7**	**85.4**	**7.1%**	**27.1%**
Income Tax Expense	**3.9**	**9.4**	**11.5**	**13.3**	**17.5**	**18.6**	**6.1%**	**36.6%**
Current	10.8	8.3	12.4	13.9	16.8	19.3	14.9%	12.4%
Deferred	(6.8)	1.1	(0.9)	(0.6)	0.7	(0.7)	-190.7%	-37.1%
Net Income for the Period	**21.7**	**24.1**	**39.8**	**51.9**	**62.2**	**66.8**	**7.4%**	**25.3%**
Attributable to:								
Equity holders of BPI	21.4	23.9	39.6	51.7	62.0	66.6	7.4%	25.5%
Non-controlling interests	0.2	0.2	0.2	0.2	0.2	0.2	21.5%	-0.9%

Financial Indicators

Key Ratios	2020	2021	2022	2023	2024	2025
NIM	3.49%	3.30%	3.59%	4.09%	4.31%	4.59%
Asset Yield	4.65%	4.02%	4.36%	5.70%	6.42%	6.68%
Cost of Funds	1.3%	0.8%	0.9%	1.8%	2.4%	2.4%
Cost to Income	47.2%	52.1%	48.9%	50.0%	49.3%	47.2%
ROE	7.7%	8.4%	13.1%	15.3%	15.1%	14.5%
ROA	1.0%	1.1%	1.6%	1.9%	2.0%	2.0%
CASA	79.6%	77.0%	74.4%	67.0%	63.2%	60.7%
Loan-to-Deposit	84.5%	78.2%	83.8%	84.3%	87.5%	92.4%
Liquidity Coverage Ratio	231.9%	193.1%	194.5%	206.7%	156.3%	146.6%
Credit Cost (in bps)	196	93	58	23	32	75
NPL Ratio	2.68%	2.49%	1.76%	1.84%	2.13%	2.18%
NPL Cover, PFRS 9	115.2%	136.1%	180.1%	156.1%	106.2%	94.9%
NPL Cover, BSP Cir. 941	-	-	-	-	123.9%	122.9%
CAR	17.1%	16.7%	16.0%	16.2%	14.6%	14.8%
CET1	16.2%	15.8%	15.1%	15.3%	13.9%	13.9%

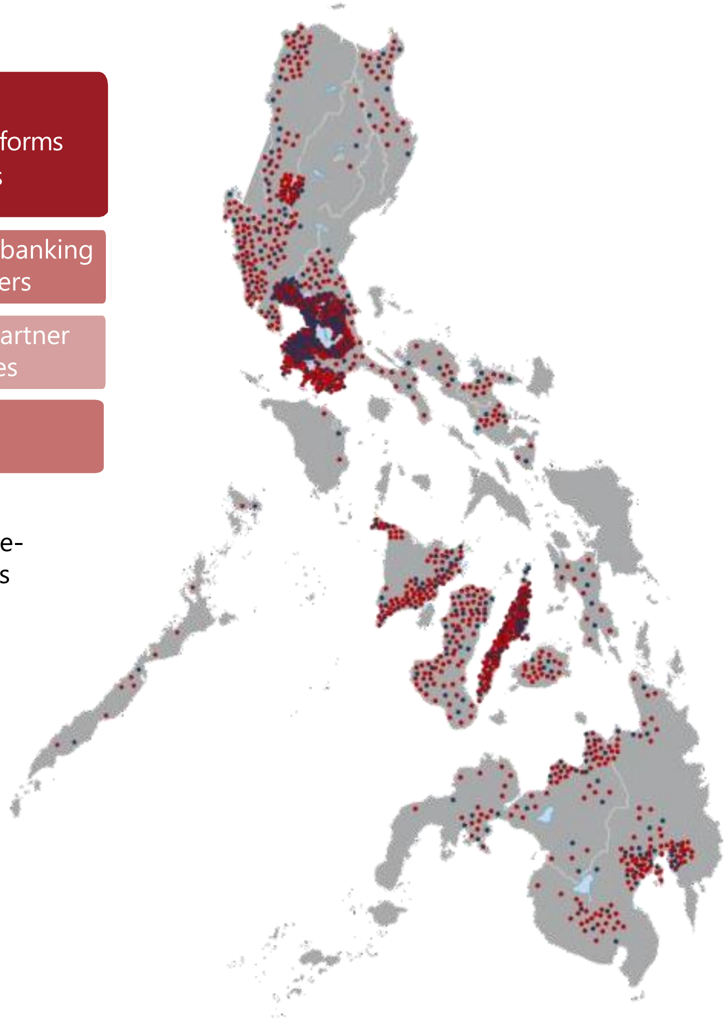
Customer Base and Distribution Channels

Robust growth in customer base (in Mn)



BPI has one of the largest branch network in the Philippines

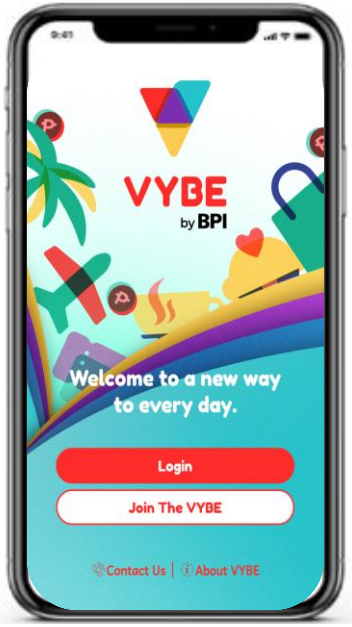
- **3 Distribution Channels**
  (1) branches (2) seven digital platforms
  (3) agency banking partners
- 18.24 mn customers | 34 agency banking partners
- 1,277 branches (full service and BLUs) | +7,032 partner stores
- 2,241 ATMs & 369 CAMs
- BPI also maintains 123 remittance tie-ups and correspondent relationships with 29 banks and financial institutions globally



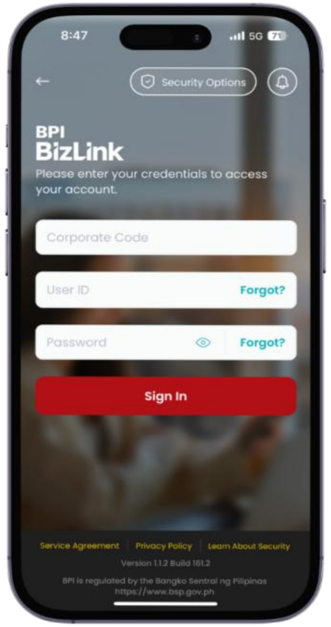
Digital Engagement Platforms

BPI Mobile App

VYBE
BPI Wallet



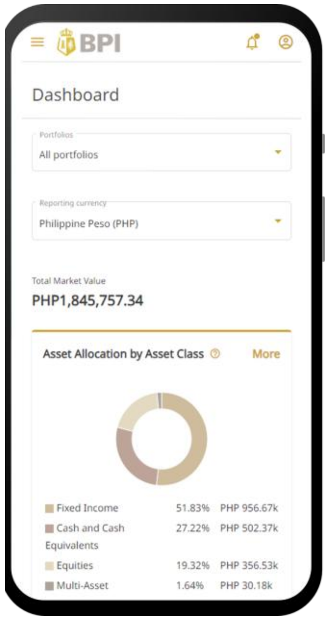
BizLink
For Corporates



BizKo
For SMEs

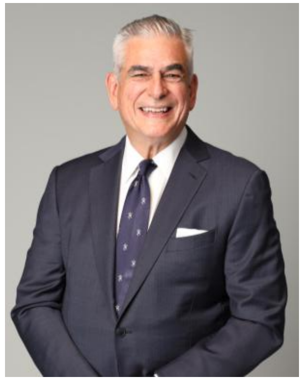
BanKo
For Microfinance

BPI Wealth
For HNW



BPI Trade

Board of Directors



Jaime Augusto Zobel de Ayala
Chairman / Director

Fernando Zobel de Ayala
Director

Cezar Consing
Vice Chairman / Director

Jose Teodoro Limcaoco
President & CEO

Emmanuel de Dios
Independent Director

Rizalina Mantaring
Lead Independent Director

Janet Guat Har Ang
Independent Director

René Bañez
Director

Mario Antonio Paner
Independent Director

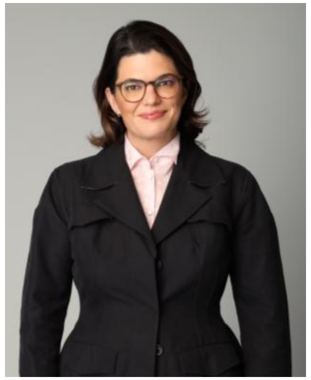
Cesar Purisima
Independent Director

Jaime Urquijo
Director

Karl Kendrick Chua
Director

Wilfred Co
Director

Restituto Cruz
Independent Director



Mariana Beatriz Zobel de Ayala
Director

Executive Management

BPI’s senior management has an average tenure with the Bank of over 20 years

Joseph Anthony Alonso
Chief Credit Officer

Ma. Cristina Asis
Chief Risk Officer

Luis Geminiano Cruz
Head, Institutional Banking

Maria Virginia Eala
Chief Human Resources Officer

Dino Gasmen
Treasurer

Ma. Cristina Go
Head, Consumer Banking

Jose Raul Jereza IV
Head, Agency Banking

Jenelyn Lacerna
Head, Mass Retail Products

Eric Luchangco
Chief Finance Officer & Chief Sustainability Officer

Maria Theresa Marcial
President & CEO, BPI Wealth

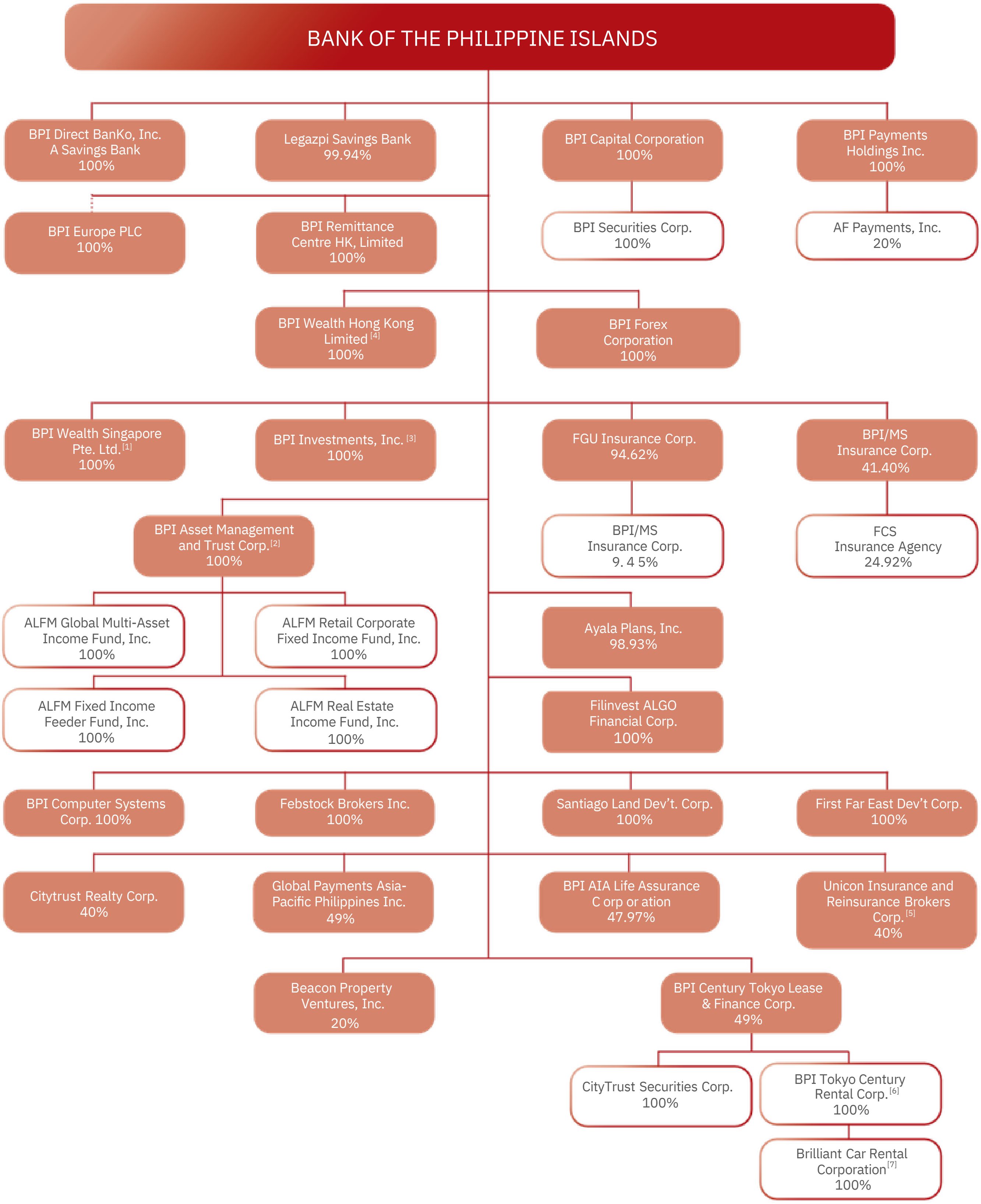
Dominique Ocliasa
Head, Business Banking

Ricardo Peña
Head, Enterprise Operations

Mary Catherine Santamaria
Chief Customer & Marketing Officer

Alexander Seminiano
Chief Technology Officer

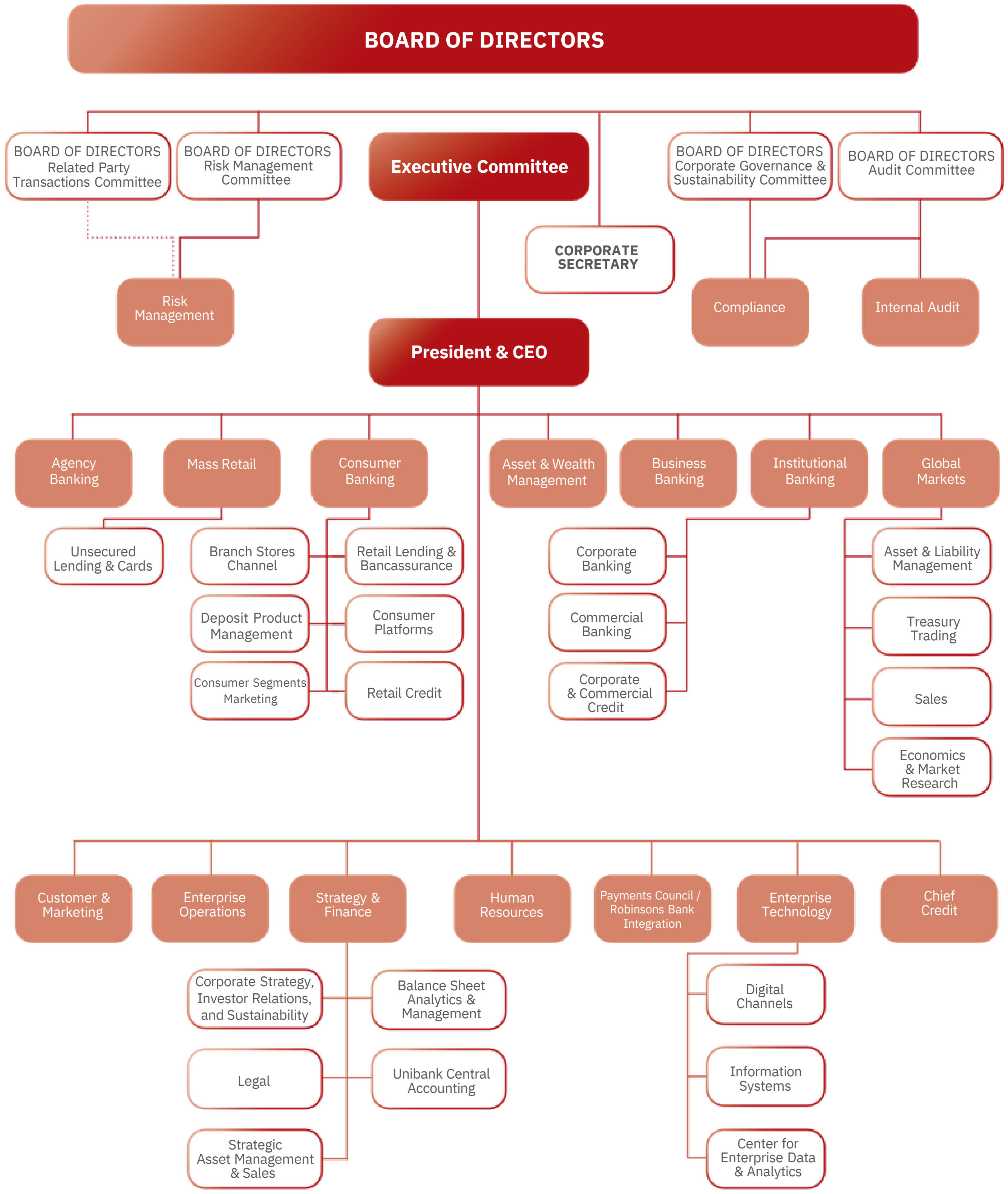
Conglomerate Map



Notes:

[1] Incorporated on June 20, 2023 with the Accounting and Corporate Regulatory Authority of Singapore and with Capital Markets Services license issued last July 17, 2025 by the Monetary Authority of Singapore under the Securities and Futures Act of 2001.
[2] Doing business under the trade name and style of BPI Wealth A Trust Corporation
[3] Formerly BPI Investment Management, Inc.
[4] Formerly BPI International Finance Limited
[5] Formerly Unicon Insurance Brokers Corp.
[6] Formerly BPI Century Tokyo Rental Corp.
[7] Wholly owned subsidiary of BPI Tokyo Century Rental Corp. Acquisition was completed on May 23, 2024.

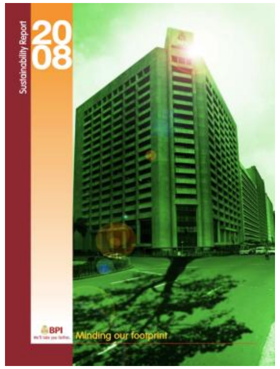
Table of Organization



Note: The following board-level committees also exist: Retirement/Pension Committee, Personnel & Compensation Committee, and Nomination Committee

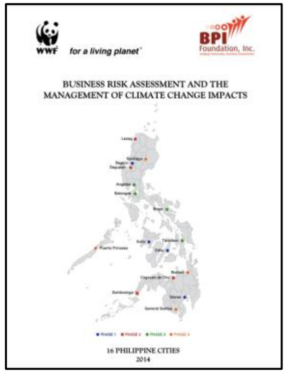
Sustainability Journey

2008



- **1st Sustainable Energy Finance (SEF) Program** in partnership with IFC
- **1st Sustainability Report** published using the GRI framework
- On-boarding of IFC's technical consultants in 2009

2010



- BPI-WWF Business Risk Assessment and Management of Climate Change Impacts **(BRAMCCI 16-City)** Study, concluded in 2014
- BPI Head Office Energy Audit (Chillers)

2012

- **1st bank in USAID Credit Guarantee Program** for countryside SMEs
- **Sustainability Office** established
- Transition to **LED lights and inverter type air conditioners** in branches and offices

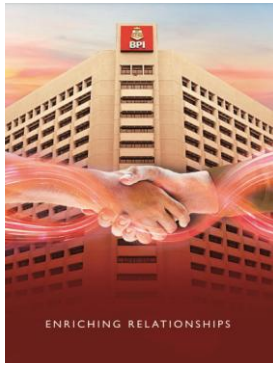
2014

- **Sustainability Strategy Framework** based on Creating Shared Value
- **BRAMCCI 16-City Full Study Roadshow**
- Launch of the **Sustainable Development Finance (SDF) Program** (replacing the SEF Program), with **Climate Resilience**

2016

- Launch of **BPI Direct BanKo** targeting MSMEs
- BPI stake in **CARD MRI** (microfinance)
- **REDAS initiative** for earthquake risk reduction

2017



- **1st <IR> Integrated Report** on financial & non-financial disclosures
- Reporting on BPI's **contributions to the UN SDGs**
- Use of **IFC EDGE** criteria for qualifying green buildings

Sustainability Journey

BPI

2018

- **Integrated Report**
  External assurance for non-financial disclosures by DNV-GL
- Launch of **Business Banking Group** targeting SMEs
- **Ayala Sustainability Blueprint**

Ayala

Sustainability Blueprint
Bridging the Filipino to 2030

SUSTAINALYTICS

2019

- Established **BPI Green Finance Framework**
- **2 Green Bonds** issued
- Inclusion of **Sustainable Agriculture** to the SDF Program
- Reported on Green Bonds use of proceeds and impact with Sustainalytics Second Party Opinion
- Inclusion of **Hazard Hunter** results t collateral valuation

SECOND-PARTY OPINION

2020

- Established **BPI Sustainable Funding Framework** (replacing the Green Finance Framework)
- Issued **COVID Action Response (CARE) Bonds**
- FIRST and ONLY Philippine bank to participated in **CDP's pilot questionnaire**
- 1st partner bank of PHILGUARANTEE for a guarantee facility for MSMEs hit by COVID
- **Environmental Risk Assessment (ERA)** of bank & client assets
- Reported on **Sustainability Accounting Standards Board (SASB)** standards for Commercial Banks

2021

- Board approval of **BPI Sustainability Agenda**
- BPI commits to **zero-out coal financing by 2032**
- 1st Philippine bank to sign up as a **supporter of the Task-Force on Climate-related Financial Disclosures**

TCFD TASK FORCE ON CLIMATE-RELATED FINANCIAL DISCLOSURES

2021

Sustainability Journey

2022

- **FIRST** Philippine bank to mandate a minimum of 10% **Sustainability KRAs** for all employees
- **FIRST** Philippine bank to mandate **sustainability training** for all employees
- **FIRST Sustainability Awareness Month (SAM),** campaigning sustainability to various stakeholders across the country

GREEN and BEYOND

- Financed the **WORLD's FIRST Energy Transition Financing Facility**

- **FIRST IFC EDGE-certified green bank branch** in the Philippines
- Shift of corporate offices to **100% renewable energy**

2023

- Launch of the **Responsible Lending Policy**
- Launch of **Agency Banking,** multiplying BPI's reach to brick-and-mortar and digital platforms of partner stores
- Launch of the new **BPI App** with AI-powered insights
- Financial inclusion commitment to the **Council for Inclusive Capitalism**

2024

- **FIRST and ONLY** private Philippine bank to be a member of **UN Global Compact (UNGC)**
- Launch of a comprehensive **ESG-based Exclusion List**
- **FIRST** array of **green solutions** for retail clients
- Launch of **phygital branches**

BPI Green Solutions

Global Compact Network Philippines

2025

- **FIRST Philippine bank** to access Retail Aggregation Program (RAP), transitioning 70 of BPI's branches to 100% RE, in partnership with ACEN RES
- **FIRST Philippine bank** to publish the Decarbonization Strategy Roadmap for Scope 1 and Scope 2 GHG emissions

Institutional Awards

FinanceAsia Awards 2025

- Best Bank in the Philippines
- Best Sustainable Bank in the Philippines

For six consecutive years

Alpha Southeast Asia Best Financial Institution Awards

- Best Equity House in the Philippines
- Best SME Bank in the Philippines

For 12TH time in 19 years

Euromoney Awards for Excellence 2025

- Best Bank for SMEs in the Philippines
- Best Investment Bank for ECM in the Philippines

Euromoney Private Banking Awards 2025

- Philippines' Best for Next Gen
- Philippines' Best for Family Office Services

For BPI Private Wealth

The Asset Triple A Treasurise Awards 2025

- Best Bank in the Philippines for Treasury and Working Capital for LLCs

For four consecutive years

- Best Bank in the Philippines for Treasury and Working Capital for SMEs

For five consecutive years

Stevie® International Business Awards 2025

- Gold Stevie® –Employee-Centric Event category *(ELITE Summit)*
- Gold Stevie® – Company of the Year – Financials *(Large category)*

HR Excellence Awards Philippines 2025

- Gold – Excellence in Employer Branding *(ProudtoBePartofIt)*

For two consecutive years

*This list of awards is not exhaustive. Please refer to the 2025 Integrated Report for the complete list of awards.

2025 ESG Awards

BPI

28 ESG-focused awards and recognitions received in 2025

SUSTAINABLE FINANCE-RELATED AWARDS

ESG PROGRAM OF THE YEAR (Domestic)
ABF RETAIL BANKING AWARDS 2025

GREEN FINANCING BANK OF THE YEAR (Domestic)
ABF WHOLESALE BANKING AWARDS 2025

SUSTAINABILITY INITIATIVE OF THE YEAR (Domestic)
ABF RETAIL BANKING AWARDS 2025

TOP SUSTAINABILITY ADVOCATES IN ASIA
FOR 4 CONSECUTIVE YEARS
ACES AWARDS 2025

SUSTAINABILITY COMPANY OF THE YEAR
PART OF THE CIRCLE OF EXCELLENCE FOR 4 CONSECUTIVE YEARS
ASIA CEO AWARDS 2025

BEST ESG INITIATIVE
FOR 2 CONSECUTIVE YEARS
CORPORATE TREASURER AWARDS 2025

BEST SUSTAINABLE BANK – DOMESTIC
FOR 6 CONSECUTIVE YEARS
FINANCE ASIA AWARDS 2025

BIGGEST ESG IMPACT IN THE PHILIPPINES
FOR 3 CONSECUTIVE YEARS
FINANCE ASIA AWARDS 2025

BEST BANK 2025: PHILIPPINES
For Digital Banking, EDGE Certified Branches, Partner Portals and Shift to Renewable Energy
EUROMONEY AWARDS FOR EXCELLENCE 2025

BEST BANK FOR SMEs 2025: PHILIPPINES
EUROMONEY AWARDS FOR EXCELLENCE 2025

BEST BANK FOR SUSTAINABLE BONDS – GLOBAL
GLOBAL FINANCE SUSTAINABLE FINANCE AWARDS 2025

BEST BANK FOR SUSTAINABLE BONDS – ASIA PACIFIC
GLOBAL FINANCE SUSTAINABLE FINANCE AWARDS 2025

BEST BANK FOR SUSTAINING COMMUNITIES – ASIA PACIFIC
FOR 2 CONSECUTIVE YEARS
GLOBAL FINANCE SUSTAINABLE FINANCE AWARDS 2025

BEST BANK FOR SUSTAINABLE FINANCE – PHILIPPINES
FOR 4 CONSECUTIVE YEARS
GLOBAL FINANCE SUSTAINABLE FINANCE AWARDS 2025

BEST SUSTAINABLE BANK PHILIPPINES 2025
FOR 4 CONSECUTIVE YEARS
INTERNATIONAL BUSINESS MAGAZINE AWARDS 2025

LEADING PROVIDER OF SUSTAINABLE FINANCING IN THE PHILIPPINES 2025
INTERNATIONAL BUSINESS MAGAZINE AWARDS 2025

BEST SUSTAINABILITY BOND – LOCAL CURRENCY (PHILIPPINES)
FOR SEED BONDS
THE ASSET TRIPLE A SUSTAINABLE FINANCE AWARDS 2025

6 MEDIA-RELATED AWARDS
5 INVESTMENT BANKING-RELATED AWARDS

* In 2024, BPI received a record high of 18 ESG-focused awards

BPI

For your comments and queries contact us via:
investorrelations@bpi.com.ph
https://www.bpi.com.ph/

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175 DO MORE PHILIPPINES

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