

February 2, 2026

BPI caps 2025 with P66.62 billion net income, up 7.4%

MAKATI CITY, Philippines—Bank of the Philippine Islands (BPI) delivered a solid full year performance with net income of P66.62 billion, up 7.4% from the previous year. Revenue growth remained strong although income growth was partly tempered by higher provisions and operating expenses, but the Bank continued to sustain a positive jaw. For the full year 2025, Return on Equity stood at 14.5% and Return on Assets at 2.0%.

Total revenues rose 14.8% to P195.3 billion, supported by a 16.0% increase in net interest income to P148.0 billion as the average asset base expanded 8.5% and net interest margin widened 28 basis points to 4.6%. Non-interest income increased 11.0% to P47.2 billion, owing to higher fee income from cards, insurance and wealth management, as well as strong trading gains. Operating expenses reached P92.1 billion, up 9.9% year-on-year, from higher business volume-related expenses, manpower, and technology. Despite this, Cost-to-Income ratio improved to 47.2%, down 209 bps, supported by strong revenue growth.

The Bank booked P17.8 billion in provisions, up 168.9% year-on-year. Asset quality remained healthy with NPL ratio at 2.18% and NPL coverage ratio at 94.9%, while coverage under BSP Circular 941 was higher at 122.9%.

Total loans expanded 14.7% over the previous year to P2.6 trillion, with sustained growth across all portfolios. Institutional loans grew 10.4%, while non-institutional loans rose at a faster pace of 25.8%, led by Business Banking, up 79.7%, Credit Cards, up 31.9%, and Personal Loans, up 28.3%.

Total assets stood at P3.7 trillion, up 10.0% year-on-year. Total deposits grew to P2.8 trillion, up 8.6% year-on-year, with CASA rising to P1.7 trillion for a CASA Ratio of 60.7%. The Loan-to-Deposit Ratio rose to 92.4%. Total equity ended at P476.6 billion, up 10.7% year-on-year, with an indicative Common Equity Tier 1 Ratio of 13.9% and a Capital Adequacy Ratio of 14.7%, both well above regulatory requirements.

The Bank announced the public offering of its two-year, P5 billion Peso-denominated fixed-rate BPI Supporting Individuals Grow, Lead, and Achieve Bonds (the “BPI SIGLA Bonds”), with option to upsize, from January 26 until February 4, 2025. The BPI SIGLA Bonds will bear an interest rate of 5.405% per annum and are expected to be issued and listed with the Philippine Dealing & Exchange Corp. on February 13, 2026.

ABOUT BPI

The 174-year-old Bank of the Philippine Islands is the first bank in the Philippines and Southeast Asia. We are licensed as a universal bank by the Bangko Sentral ng Pilipinas to provide a diverse range of financial services: deposit taking and cash management, payments, lending and leasing, wealth management, bancassurance, investment banking, securities brokerage, foreign exchange and treasury. BPI has investment-grade ratings of BBB+ (S&P) and Baa2 (Moody's).

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