

January 5, 2026

BPI Announces Upcoming BPI SIGLA Bonds

MAKATI CITY, Philippines – The Bank of the Philippine Islands (“**BPI**”) intends to offer and issue ₱5 Billion Philippine Peso-denominated fixed-rate BPI Supporting Individuals Grow, Lead, and Achieve Bonds due 2028 (the “**BPI SIGLA Bonds**”), with option to upsize, constituting the second tranche under its ₱200 Billion Bond and Commercial Paper Program approved by its Board of Directors on October 16, 2024 (the “**Offer**”). The BPI SIGLA Bonds will have a tenor of two (2) years and will carry the “ASEAN Social Bond” label, as affirmed by the Securities and Exchange Commission on December 18, 2025. The net proceeds of the Offer will be used for the financing or refinancing of eligible social projects under BPI’s Sustainable Funding Framework consistent with the ASEAN Social Bond Standards.

The public offer period is scheduled to commence on January 26, 2026 and end on February 4, 2026. The BPI SIGLA Bonds are expected to be issued and listed with the Philippine Dealing & Exchange Corp. on February 13, 2026.

BPI Capital Corporation and ING Bank N.V., Manila Branch are the Joint Lead Arrangers and Selling Agents (the “**Joint Lead Arrangers and Selling Agents**”) for the Offer.

BPI and the Joint Lead Arrangers and Selling Agents reserve the right to update the Offer terms, periods, and dates prescribed above, as deemed appropriate and with due notice. Interested investors may (a) visit any BPI branch or (b) contact any of the Joint Lead Arrangers and Selling Agents through:

BPI Capital Corporation	“BPI Capital Securities Distribution” (bpicap-sd@bpi.com.ph)
ING Bank N.V., Manila Branch	“ING” (DL-MNL-FMSALES@ing.com)

THE BONDS REFERRED TO HEREIN ARE SECURITIES EXEMPT FROM REGISTRATION UNDER SECTION 9.1(E) OF THE SECURITIES REGULATION CODE AND WILL ACCORDINGLY NOT BE REGISTERED WITH THE SECURITIES AND EXCHANGE COMMISSION. THE BONDS ARE NOT DEPOSIT INSTRUMENTS AND ARE NOT INSURED BY THE PHILIPPINE DEPOSIT INSURANCE CORPORATION. BPI IS SUPERVISED BY THE BANGKO SENTRAL NG PILIPINAS.

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, and foreign exchange and capital markets. BPI has significant financial strength, with robust Tier 1 capital adequacy ratios and profitability, underpinned by stringent compliance and risk management regimes.

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