

COVER SHEET

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S.E.C. Registration Number

B	A	N	K		O	F		T	H	E		P	H	I	L	I	P	P	I	N	E		I	S	L	A	N	D	S

(Company's Full Name)

2	2	/	F	-	2	8	/	F		A	Y	A	L	A		T	R	I	A	N	G	L	E					
G	A	R	D	E	N	S		T	O	W	E	R		2	,		P	A	S	E	O		D	E				
R	O	X	A	S		C	O	R	.		M	A	K	A	T	I		A	V	E	.	,						
B	E	L	-	A	I	R	,		M	A	K	A	T	I		C	I	T	Y									

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

ATTY. MARIA LOURDES P. GATMAYTAN

Contact Person

8663-6525

Company Telephone Number

1	2		3	1
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Month Day
Fiscal Year

SEC FORM 17-C

FORM TYPE

0	4		2	0	26
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Month Day
Annual Meeting

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Secondary License Type, if Applicable

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Dept. Requiring this Doc.

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Amended Articles Number/Section

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Total No. of Stockholders

Total Amount of Borrowings

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Domestic

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Foreign

To be accomplished by SEC Personnel concerned

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File Number

LCU

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Document I.D.

Cashier

STAMPS									
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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. 17 August 2026
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>5,296,362,773 shares</u>
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11. Indicate the item numbers reported therein : Item 9

Item 9 - Other Events

Re: BPI Solo & Consolidated Balance Sheet as of June 30, 2026

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

BANK OF THE PHILIPPINE ISLANDS
Registrant

17 August 2026
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, 2026

	Current Quarter	Previous Quarter
ASSETS		
Cash and Cash Items	P 43,622,276,509.72	39,603,570,956.88
Due from Bangko Sentral ng Pilipinas	134,213,888,587.24	139,297,577,141.48
Due from Other Central Banks and Banks - Net	34,963,166,535.53	35,190,580,126.71
Financial Assets at Fair Value Through Profit or Loss (FVPL) ^{1/}	75,540,612,364.38	73,122,414,262.33
Financial Assets at Fair Value Through Other Comprehensive Income (FVOCI) - Net	284,028,609,832.01	292,498,324,795.48
Debt Securities at Amortized Cost - Net	327,893,897,988.24	338,553,060,562.62
Loans to Bangko Sentral ng Pilipinas	0.00	0.00
Interbank Loans Receivable	30,700,427,162.35	37,885,850,411.06
Loans and Receivables - Others	2,574,394,827,612.95	2,520,035,661,331.09
Loans and Receivables Arising from RA/CA/PR/SLB	0.00	12,186,402,263.15
Total Loan Portfolio (TLP) - Gross	2,605,095,254,775.30	2,570,107,914,005.30
Allowance for Credit Losses ^{2/}	54,062,232,372.92	49,806,357,830.01
Total Loan Portfolio - Net	2,551,033,022,402.38	2,520,301,556,175.29
Equity Investment in Subsidiaries, Associates and Joint Ventures - Net	54,107,511,435.23	54,188,737,411.27
Bank Premises, Furniture, Fixture and Equipment - Net	24,656,449,421.52	23,881,597,656.13
Real and Other Properties Acquired - Net	9,919,473,992.35	9,741,433,556.40
Sales Contract Receivables - Net	14,660,502.47	16,714,332.08
Non-Current Assets Held for Sale	726,169,951.95	698,417,438.62
Other Assets - Net	118,626,748,968.25	132,491,422,255.15
Net Due from Head Office/Branches/Agencies (Philippine branch of a foreign bank)	0.00	0.00
TOTAL ASSETS	P 3,659,316,488,489.27	3,659,585,406,672.42

LIABILITIES		
Financial Liabilities at Fair Value Through Profit or Loss (FVPL) ^{3/}	P 4,577,157,956.56	6,682,943,304.50
Deposit Liabilities	2,779,639,250,854.05	2,770,530,188,165.54
Due to Other Banks	2,091,541,419.48	2,763,376,109.65
Bill Payable	104,581,290,935.28	93,291,072,361.72
BSP (Rediscounting and Other Advances)	55,000,000,000.00	40,000,000,000.00
Interbank Loans Payable	23,366,196,695.74	23,175,859,153.04
Other Borrowings, including Deposit Substitutes	26,215,084,239.54	30,115,213,208.68
Bonds Payable - Net	178,109,856,738.20	177,095,124,284.43
Unsecured Subordinated Debt - Net	0.00	0.00
Redeemable Preferred Shares	0.00	0.00
Other Liabilities	111,713,197,421.08	133,522,587,353.42
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	0.00	0.00
TOTAL LIABILITIES	P 3,180,712,295,324.65	3,183,885,291,579.26

STOCKHOLDERS' EQUITY		
Capital Stock	P 52,816,455,980.86	52,759,933,816.24
Additional Paid-In Capital	144,138,786,484.18	143,836,751,458.14
Undivided Profits	32,515,844,613.48	16,806,739,695.99
Retained Earnings	273,856,788,454.04	287,379,727,153.40
Other Capital Accounts	(24,723,692,367.94)	(25,083,037,030.61)
Assigned Capital	0.00	0.00
TOTAL STOCKHOLDERS' EQUITY	P 478,604,193,164.62	475,700,115,093.16
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	P 3,659,316,488,489.27	3,659,585,406,672.42

CONTINGENT ACCOUNTS		
Guarantees Issued	P 6,658,242,804.90	5,923,335,199.04
Financial Standby Letters of Credit	24,308,552,610.81	25,221,451,456.31
Performance Standby Letters of Credit	10,892,137,709.88	8,970,508,100.35
Commercial Letters of Credit	10,205,637,422.49	10,400,198,366.51
Trade Related Guarantees	814,145,335.43	1,646,089,628.21
Commitments	419,886,380,453.05	402,220,410,788.37
Spot Foreign Exchange Contracts	34,863,615,687.48	44,597,097,629.04
Securities Held Under Custodianship by Bank Proper	0.00	0.00
Trust Department Accounts	0.00	0.00
Derivatives	767,018,497,684.82	647,513,397,808.67
Others	183,683,719,774.38	158,939,731,945.61
TOTAL CONTINGENT ACCOUNTS	P 1,458,430,929,483.24	1,305,432,226,922.11

FINANCIAL INDICATORS (in %)		
ASSET QUALITY		
Gross Non-Performing Loans (NPL) Ratio	2.23	2.23
Net NPL Ratio	0.95	1.04
Gross NPL Coverage Ratio	93.26	86.93
Net NPL Coverage Ratio	79.91	73.17
RELATED PARTY TRANSACTIONS		
Ratio of Loans to Related Parties to Gross TLP	5.25	5.34
Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties	0.02	0.01
Ratio of DOSRI Loans to Gross TLP	0.86	0.88
Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI	0.03	0.03

LIQUIDITY		
Liquidity Coverage Ratio in Single Currency on Solo Basis as prescribed under existing regulations.		
a. Total Stock of High-Quality Liquid Assets	744,871,935,491.99	801,663,718,221.33
b. Total Net Cash Outflows	533,584,502,061.75	550,373,766,418.76
c. Liquidity Coverage Ratio ^{4/}	139.60	145.66
Net Stable Funding Ratio ^{5/}	131.89	133.15
Minimum Liquidity Ratio ^{5/}	0.00	0.00
PROFITABILITY		
Return on Equity	13.63	14.04
Return on Assets	1.93	2.00
Net Interest Margin	4.74	4.66
CAPITAL ADEQUACY		
Common Equity Tier 1 Ratio ^{4/}	13.46	13.42
Tier 1 Capital Ratio	13.46	13.42
CAR	14.27	14.29

LEVERAGE		
Basel III Leverage Ratio on Solo Basis, as prescribed under existing regulations.		
a. Tier 1 Capital	372,667,697,802.87	370,302,772,919.79
b. Exposure Measure	3,692,266,500,202.01	3,688,025,557,092.25
c. Leverage Ratio (%) ^{4/}	10.09	10.04
Deferred Charges not yet Written Down	0.00	0.00

1/ List of Financial Allied Subsidiaries (excluding Subsidiary Insurance Companies)		
1. BPI Direct Bank, Inc. - A Savings Bank		
2. Legazpi Savings Bank, Inc.		
3. BPI Wealth - A Trust Corporation		
4. BPI Capital Corporation		
5. BPI Payments Holdings, Inc.		
6. BPI Investments, Inc.		
7. BPI Forer Corporation		
8. BPI Europe PLC		
9. BPI Wealth Hongkong Limited		
10. BPI Remittance Centre HK (LTD)		
11. BPI Wealth Singapore PTE, LTD.		

1/ This account is comprised of Financial Assets Held for Trading (HT), Debt Securities Designated at FVPL, and Other Financial Assets Measurably Measured at FVPL.
2/ This account is comprised of Specific Allowance for Credit Losses and General 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 TBLs, RBLs, 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. FELICIANA S. CRUZ
Vice President

Sgd. JOSE TEODORO K. LIMCAOCO
President

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

CONSOLIDATED BALANCE SHEET

(Bank and Financial Subsidiaries)
As of June 30, 2026

	Current Quarter	Previous Quarter
ASSETS		
Cash and Cash Items	P 44,357,612,510.53	40,323,097,455.03
Due from Bangko Sentral ng Pilipinas	144,699,744,994.02	154,109,220,024.21
Due from Other Central Banks and Banks - Net	42,145,800,287.77	37,628,706,092.71
Financial Assets at Fair Value Through Profit or Loss (FVPL) ^{1/}	84,711,104,865.82	82,135,710,107.24
Financial Assets at Fair Value Through Other Comprehensive Income (FVOCI) - Net	289,363,009,738.26	298,687,079,598.16
Debt Securities at Amortized Cost - Net	336,578,844,778.75	346,477,136,364.98
Loans to Bangko Sentral ng Pilipinas	0.00	0.00
Interbank Loans Receivable	32,227,333,616.99	40,102,186,616.37
Loans and Receivables - Others	2,648,944,600,479.72	2,594,860,792,214.93
Loans and Receivables Arising from RA/CA/PR/SLB	0.00	12,186,402,263.15
Total Loan Portfolio (TLP) - Gross	2,681,171,934,096.71	2,647,149,381,094.43
Allowance for Credit Losses ^{2/}	59,694,351,500.85	54,862,580,131.87
Total Loan Portfolio - Net	2,621,477,582,595.86	2,592,286,800,962.58
Equity Investment in Subsidiaries, Associates and Joint Ventures - Net	17,491,085,366.06	17,705,219,637.75
Bank Premises, Furniture, Fixture and Equipment - Net	26,078,114,346.09	25,400,902,807.41
Real and Other Properties Acquired - Net	10,110,752,931.65	9,930,375,998.61
Sales Contract Receivables - Net	16,424,020.68	17,189,951.68
Non-Current Assets Held for Sale	735,043,916.20	704,702,319.02
Other Assets - Net	124,370,119,304.54	136,961,159,326.23
Net Due from Head Office/Branches/Agencies (Philippine branch of a foreign bank)	0.00	0.00
TOTAL ASSETS	P 3,742,134,839,656.23	3,742,367,300,625.61

LIABILITIES		
Financial Liabilities at Fair Value Through Profit or Loss (FVPL) ^{3/}	P 4,645,375,136.03	6,787,251,981.91
Deposit Liabilities	2,852,592,779,801.66	2,845,036,626,354.70
Due to Other Banks	2,091,541,419.48	2,763,376,109.65
Bill Payable	104,684,634,862.86	93,291,072,361.72
BSP (Rediscounting and Other Advances)	55,000,000,000.00	40,000,000,000.00
Interbank Loans Payable	23,366,196,695.74	23,175,859,153.04
Other Borrowings, including Deposit Substitutes	26,318,438,167.12	30,115,213,208.68
Bonds Payable - Net	178,135,856,782.05	177,124,683,357.93
Unsecured Subordinated Debt - Net	0.00	0.00
Redeemable Preferred Shares	0.00	500,000.00
Other Liabilities	120,710,775,891.84	141,000,431,566.06
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	0.00	0.00
TOTAL LIABILITIES	P 3,262,860,763,893.92	3,266,003,941,731.97

STOCKHOLDERS' EQUITY		
Capital Stock	P 52,816,455,980.86	52,759,933,816.24
Additional Paid-In Capital	144,169,087,149.21	143,887,032,123.17
Undivided Profits	32,466,130,165.43	16,750,386,450.73
Retained Earnings	274,573,391,169.85	288,096,319,869.21
Other Capital Accounts	(24,750,968,703.04)	(25,110,313,365.71)
Assigned Capital	0.00	0.00
TOTAL STOCKHOLDERS' EQUITY	P 479,274,075,762.31	476,363,358,893.61
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	P 3,742,134,839,656.23	3,742,367,300,625.61

CONTINGENT ACCOUNTS		
Guarantees Issued	P 6,658,242,804.90	5,923,335,199.04
Financial Standby Letters of Credit	24,308,552,610.81	25,221,451,456.31
Performance Standby Letters of Credit	10,892,137,709.88	8,970,508,100.35
Commercial Letters of Credit	10,205,637,422.49	10,400,198,366.51
Trade Related Guarantees	814,145,335.43	1,646,089,628.21
Commitments	419,886,380,453.05	402,220,410,788.37
Spot Foreign Exchange Contracts	36,324,776,139.04	44,597,097,629.04
Securities Held Under Custodianship by Bank Proper	0.00	0.00
Trust Department Accounts	2,047,464,768,082.95	1,946,722,353,870.40
Derivatives	776,081,758,731.15	661,077,542,528.78
Others	263,905,142,108.39	238,544,465,647.32
TOTAL CONTINGENT ACCOUNTS	P 3,596,641,541,398.66	3,345,323,483,214.33

FINANCIAL INDICATORS (in %)		
ASSET QUALITY		
Gross Non-Performing Loans (NPL) Ratio	2.39	2.38
Net NPL Ratio	0.99	1.07
Gross NPL Coverage Ratio	93.02	87.20
Net NPL Coverage Ratio	78.85	72.81
RELATED PARTY TRANSACTIONS		
Ratio of Loans to Related Parties to Gross TLP	5.10	5.19
Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties	0.02	0.01
Ratio of DOSRI Loans to Gross TLP	0.84	0.86
Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI	0.03	0.03

LIQUIDITY		
Liquidity Coverage Ratio in Single Currency on Consolidated Basis as prescribed under existing regulations.		
a. Total Stock of High-Quality Liquid Assets	767,556,551,789.33	828,123,921,042.45
b. Total Net Cash Outflows	536,844,442,214.39	553,301,951,372.63
c. Liquidity Coverage Ratio ^{4/}	142.98	149.67
Net Stable Funding Ratio ^{5/}	133.04	134.60
Minimum Liquidity Ratio ^{5/}	0.00	0.00
PROFITABILITY		
Return on Equity	13.59	13.97
Return on Assets	1.87	1.93
Net Interest Margin	5.03	4.94
CAPITAL ADEQUACY		
Common Equity Tier 1 Ratio ^{4/}	14.14	14.07
Tier 1 Capital Ratio	14.14	14.07
CAR	14.97	14.94

LEVERAGE		
Basel III Leverage Ratio on Consolidated Basis, as prescribed under existing regulations.		
a. Tier 1 Capital	407,343,554,537.86	405,029,210,437.66
b. Exposure Measure	3,818,654,854,790.85	3,814,067,310,255.55
c. Leverage Ratio (%) ^{4/}	10.67	10.62
Deferred Charges not yet Written Down	0.00	0.00

1/ List of Financial Allied Subsidiaries (excluding Subsidiary Insurance Companies)		
1. BPI Direct Bank, Inc. - A Savings Bank		
2. Legazpi Savings Bank, Inc.		
3. BPI Wealth - A Trust Corporation		
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9. BPI Wealth Hongkong Limited		
10. BPI Remittance Centre HK (LTD)		
11. BPI Wealth Singapore PTE, LTD.		

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2/ This account is comprised of Specific Allowance for Credit Losses and General 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 TBLs, RBLs, 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. FELICIANA S. CRUZ
Vice President

Sgd. ERIC ROBERTO M. LUCHANGCO
Executive Vice President