Press Release

October 21, 2026

BPI Announces Leadership Transition

MAKATI CITY, PHILIPPINES, [21 October 2026] – The Board of Directors of the Bank of the Philippine Islands (BPI) has approved the succession plan for the position of President and Chief Executive Officer (CEO), whereby **Maria Cristina "Ginbee" L. Go**, currently Executive Vice President and Head of Consumer Banking, is identified to succeed **Jose Teodoro "TG" K. Limcaoco** effective April 26, 2027, following the Bank's Annual Stockholders' Meeting and subject to obtaining necessary approvals.

The planned transition marks the culmination of a transformational chapter in BPI's history under Limcaoco's leadership and reflects the Board's confidence in the Bank's next generation of leadership.

"I believe that leadership transitions provide us with rare opportunities to both look at what has come before, while also embracing the things that have yet to come. As a company with a history of reinvention and longevity, we have always encouraged transitions as a central principle of building enduring institutions. Constant renewal has always enabled us to be relevant to the stakeholders that we serve," said BPI Chairman Jaime Augusto Zobel de Ayala.

"TG has brought BPI to tremendous new heights as CEO over the past five years, and we are grateful for the strong platform that we will now be building upon. Under his leadership, BPI saw a period of significant transformation across digital, financial inclusivity, and sustainability.

Likewise, I am excited for the new prospects ahead under Ginbee's stewardship. Amidst some volatility in the global and domestic environment, there are notable opportunities, particularly as the Filipino consumer sector grows, becomes more sophisticated, and seeks a trusted partner in achieving financial stability and success," Zobel de Ayala noted.

Since assuming the role of President and CEO in 2021, Limcaoco has led BPI through a period of sustained growth, innovation, and resilience amid a rapidly evolving economic and competitive landscape. Following the transition, he will remain a member of the BPI Board of Directors and will take on senior governance roles in other major operating companies of the Ayala Group, which will be announced in due course.

Under his leadership, BPI expanded its reach and strengthened its position as one of the Philippines' leading financial institutions, now serving **more than 19 million customers nationwide and employing over 23,000 Filipinos**, while advancing financial inclusion through initiatives such as Agency Banking and digital-first banking solutions. Limcaoco championed the modernization of the Bank's technology infrastructure, strengthened cybersecurity and digital capabilities, accelerated sustainability initiatives, and fostered a culture of innovation, collaboration, and customer-centricity. These efforts enabled BPI to deliver record levels of performance while maintaining its commitment to responsible banking and nation-building.

ABOUT BPI
The 175-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).

Contact Us: Media: corporateaffairs@bpi.com.ph| Investor Relations: investorrelations@bpi.com.ph Bank of the Philippine Islands l 22/F - 28/F Ayala Triangle Gardens Tower 2, Paseo De Roxas Cor. Makati Ave., Bel-Air, Makati City 1226 PH l +632 8663 6733

His leadership also helped reinforce BPI's reputation as one of the country's most respected financial institutions, earning numerous local and international recognitions. In 2026, Limcaoco was named **Best Bank CEO in the Philippines** by The Asian Banker.

Go, a 23-year BPI veteran, currently leads the Bank's Consumer Banking business. She previously served as President of BPI Family Savings Bank, where she successfully led the institution's transformation and integration into BPI.

Throughout her career, Go has played a pivotal role in modernizing BPI's consumer banking franchise, deepening customer relationships, expanding the Bank's retail footprint, and strengthening the integration of physical and digital banking capabilities.

As head of Consumer Banking, the Bank was able to strengthen its market position across key products, expanded its customer base, enhanced customer experience, modernized BPI's nationwide distribution network, and accelerated digital innovation, including the adoption of artificial intelligence-enabled capabilities. She has also championed leadership development and talent transformation initiatives that have helped prepare the organization for the future of banking.

Prior to joining BPI, Go held leadership positions at Citibank, Ayala Land, and Procter & Gamble. A Certified Public Accountant, she graduated magna cum laude from the University of the Philippines Diliman, placed first in the 1991 CPA Licensure Examination, and earned her MBA with honors from Harvard Business School. She currently serves on the boards of Ayala Foundation, TransUnion Philippines, BPI Direct BanKo, and BPI MS Insurance Corporation.

ABOUT BPI
The 175-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).

Contact Us: Media: corporateaffairs@bpi.com.ph| Investor Relations: investorrelations@bpi.com.ph Bank of the Philippine Islands l 22/F - 28/F Ayala Triangle Gardens Tower 2, Paseo De Roxas Cor. Makati Ave., Bel-Air, Makati City 1226 PH l +632 8663 6733